

# **PUBLIC DISCLOSURE**

March 18, 2024

## **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.

## Table of Contents

<b>INSTITUTION RATING</b>	<b>1</b>
Summary of Major Factors Supporting Rating	1
<b>INSTITUTION</b>	<b>2</b>
Description of the Institution	2
Scope of the Evaluation	3
Conclusions With Respect to Performance Tests	4
<b>DALLAS-FORT WORTH METROPOLITAN ASSESSMENT AREA</b>	<b>9</b>
Description of the Institution’s Operations	9
Conclusions with Respect to Performance Tests	13
<b>HOUSTON METROPOLITAN ASSESSMENT AREA</b>	<b>25</b>
Description of the Institution’s Operations	25
Conclusions with Respect to Performance Tests	29
<b>BROWNSVILLE-HARLINGEN MSA ASSESSMENT AREA</b>	<b>39</b>
Description of the Institution’s Operations	39
Conclusions with Respect to Performance Tests	43
<b>METROPOLITAN ASSESSMENT AREAS (Limited-Scope Review)</b>	<b>52</b>
Description of Operations	52
Conclusions With Respect to Performance Tests	54
<b>NONMETROPOLITAN ASSESSMENT AREA (Limited-Scope Review)</b>	<b>55</b>
Description of Operations	55
Conclusions With Respect to Performance Tests	55
<b>APPENDIX A – MAPS OF THE ASSESSMENT AREAS</b>	<b>56</b>
Dallas-Fort Worth Metropolitan AA	56
Brownsville-Harlingen MSA AA	57
Houston Metropolitan AA	58
<b>APPENDIX B – FULL-SCOPE ASSESSMENT AREAS DEMOGRAPHIC INFORMATION</b>	<b>59</b>
Dallas-Fort Worth Metropolitan AA	59
Brownsville-Harlingen, TX MSA AA	61
Houston Metropolitan AA	63
<b>APPENDIX C – FULL-SCOPE ASSESSMENT AREAS LENDING TABLES</b>	<b>65</b>
Dallas-Fort Worth Metropolitan AA	65
Brownsville-Harlingen, TX MSA AA	69
Houston Metropolitan AA	73
<b>APPENDIX D – METROPOLITAN LIMITED-SCOPE ASSESSMENT AREAS</b>	<b>77</b>
Austin Metropolitan AA	77
Corpus Christi Metropolitan AA	87
Lubbock Metropolitan AA	98
McAllen-Edinburg-Mission, TX MSA AA	109
San Antonio Metropolitan AA	120
<b>APPENDIX E – NONMETROPOLITAN LIMITED-SCOPE ASSESSMENT AREAS</b>	<b>129</b>
Hood County Nonmetropolitan AA	129
<b>APPENDIX F – GLOSSARY</b>	<b>140</b>

**INSTITUTION RATING**

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

The following table indicates the Community Reinvestment Act (CRA) performance level of PlainsCapital Bank (PCB or the bank) 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		X
Low Satisfactory			
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:

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

## INSTITUTION

### DESCRIPTION OF THE INSTITUTION

PCB, a financial institution headquartered in University Park, Texas, has the following characteristics:

- Is a wholly owned subsidiary of Hilltop Holdings, Inc. in University Park, Texas.
- Reported total assets of approximately \$13.4 billion and gross loans of \$8.7 billion as of September 30, 2023.
- Operates 58 branch offices and 55 full-service automated teller machines (ATMs) and interactive teller machines (ITMs) throughout its nine delineated AAs across the state of Texas.
- Closed one branch location and opened one other since the previous CRA performance evaluation.
- Offers traditional deposit and loan products to meet the needs of the communities it serves.
  - PCB is predominately a commercial lender, with commercial loans representing 60.1 percent of the bank’s loan portfolio as of September 30, 2023.
  - Commercial loans are made for a variety of business purposes, including financing for interim construction of industrial and commercial properties; financing for equipment, inventories, and accounts receivable; and acquisition financing.
  - PrimeLending, a PlainsCapital Company (PrimeLending), the bank’s mortgage subsidiary, originates a substantial volume of home mortgage loans, which are included in this evaluation.
- The bank’s ability to meet various credit needs of the communities it serves has not been hampered by its capacity to lend, financial condition and size, product offerings, prior performance, legal impediments, or other factors.

Table 1 below reflects the bank’s loan portfolio mix as of September 30, 2023.

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

Loan Type	\$(000)	Percent (%)
Agricultural	142,319	1.6
Commercial	5,204,718	60.1
Consumer	24,581	0.3
Residential Real Estate	2,679,517	30.9
Other	617,426	7.1
<b>Gross Loans</b>	<b>8,668,561</b>	<b>100.0</b>
Note: Percentages may not total 100.0 percent due to rounding.		

The Federal Reserve Bank of Dallas rated the bank’s CRA performance as Satisfactory at the previous performance evaluation dated May 17, 2021. The bank received a High Satisfactory rating under the Lending Test, an Outstanding rating under the Investment Test, and a Low Satisfactory rating under the Service Test.

**SCOPE OF THE EVALUATION**

Examiners utilized the Federal Financial Institutions Examination Council’s (FFIEC’s) *Interagency Examination Procedures for Large Institutions* to evaluate the bank’s CRA performance. The evaluation considered CRA performance context, including the bank’s asset size, financial condition, business strategy, and market competition, as well as the demographic and economic characteristics, and credit needs of the AAs.

Examiners conducted full-scope reviews for three of the bank’s nine delineated AAs: Dallas-Fort Worth Metropolitan AA, Houston Metropolitan AA, and Brownsville-Harlingen Metropolitan Statistical Area (MSA) AA. Factors to determine which AAs would receive full-scope reviews include, but are not limited to, the level of the bank’s lending, investment, and service activities as well as the availability of opportunities in AAs; comments received from community groups and the public regarding the institution’s CRA performance; population density; the number of other institutions in the AAs; and the length of time since the most recent full-scope review.

Table 2 below depicts the bank’s delineated AAs and the scope of review each AA received.

**Table 2**

<b>Assessment Area Name</b>	<b>Assessment Area Description</b>
<b>Full-Scope Review</b>	
Dallas-Fort Worth Metropolitan	Collin, Dallas, Denton, Parker, and Tarrant counties Part of the Dallas-Fort Worth-Arlington, TX MSA
Houston Metropolitan	Harris and Montgomery counties Part of the Houston-The Woodlands-Sugar Land, TX MSA
Brownsville-Harlingen MSA	Cameron County Entire Brownsville-Harlingen, TX MSA
<b>Limited-Scope Review</b>	
Austin Metropolitan	Travis and Williamson counties Part of the Austin-Round Rock-San Marcos, TX MSA
Corpus Christi Metropolitan	Nueces County Part of the Corpus Christi, TX MSA
Hood County Nonmetropolitan	Hood County Nonmetropolitan
Lubbock Metropolitan	Lubbock County Part of the Lubbock, TX MSA
McAllen-Edinburg-Mission MSA	Hidalgo County Entire McAllen-Edinburg-Mission, TX MSA
San Antonio Metropolitan	Bexar County Part of the San Antonio-New Braunfels, TX MSA

This evaluation consists of a review of the bank’s 2020, 2021, and 2022 Home Mortgage Disclosure Act (HMDA) mortgage lending and CRA-reported small business and small farm lending data, as well as the CD loans, investments, and services extended between May 18, 2021, and March 18, 2024, including prior period investments.

**Evaluation Analysis**

The evaluation of the bank’s lending record in the individual AAs includes the use of and comparison to demographic characteristics and aggregate lending levels. The primary sources for the demographic information are the 2020 U.S. Census and 2020, 2021, and 2022 Dun &

Bradstreet (D&B) data. Demographic characteristics of a particular AA are useful in analyzing the bank's record of lending, as they provide a means of estimating loan demand and identifying lending opportunities. To understand small businesses and farms, examiners rely on D&B data, which consists of self-reported data of revenue size and geographical location. The demographic data should not be construed as defining an expected level of lending in a particular area or to a particular group of borrowers. The information is used to understand the bank's performance context.

In conjunction with the evaluation, examiners interviewed four community leaders who serve the bank's AAs receiving full-scope reviews. Community contacts included representatives of community-based organizations, municipalities, and quasi-government agencies.

## **CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS**

### **LENDING TEST**

PCB's overall Lending Test performance is High Satisfactory. The bank's performance across the three AAs receiving full-scope reviews was consistent with the overall rating. Greater weight was given to the performance in the Dallas-Fort Worth Metropolitan AA, as it represents the largest portion of PCB's branches, deposits, and lending activity of any AA.

#### **Lending Activity**

This performance criterion evaluates the bank's lending volume considering its resources and business strategy and other information from the performance context. PCB's lending levels reflect good responsiveness to credit needs of the AAs. Table 3 summarizes the lending activity from January 1, 2020 through December 31, 2022, including the originations and purchases of the bank and its affiliates within the delineated AAs. While HMDA-related lending products make up the large majority of the combined activity, small business loans represent more than 60.0 percent of the bank's originations and purchases by number volume when affiliate lending (22,997 loans, totaling \$7.9 billion) is removed.

The data reflects a notable increase in the bank's lending activity from the previous evaluation. Between January 1, 2020 and December 31, 2022, PCB and its affiliate originated or purchased approximately 26.0 percent more loans than during the three-year evaluation period used for the previous evaluation. Examiners noted the largest loan volume increase in the bank's HMDA-reportable refinance lending, which grew more than 150.0 percent by number and almost 200.0 percent by dollar volume. This is attributed to the historically low mortgage interest rates in 2020 and 2021 and the associated increase in demand for refinances of existing mortgage loans. The increased lending volume reflects favorably upon the bank's responsiveness to the credit needs of its delineated AAs. Demand for HMDA loans began to decrease as interest rates started increasing in the fourth quarter of 2021.

**Table 3**

<b>Summary of Lending Activity</b>				
<b>January 1, 2020 through December 31, 2022</b>				
<b>Loan Type</b>	<b>#</b>	<b>%</b>	<b>\$000s</b>	<b>%</b>
HMDA Home Purchase	19,137	52.8	6,851,791	58.9
HMDA Refinancing	8,625	23.8	2,911,025	25.0
HMDA Home Improvement	25	<0.1	3,990	<0.1
HMDA Multifamily	105	0.3	265,668	2.3
HMDA Other Purpose Closed-End	2	<0.1	4,200	<0.1
<b>Total HMDA-related</b>	<b>27,851</b>	<b>76.8</b>	<b>10,036,674</b>	<b>86.3</b>
<b>Small Business</b>	<b>8,039</b>	<b>22.2</b>	<b>1,559,011</b>	<b>13.4</b>
<b>Small Farm</b>	<b>329</b>	<b>0.9</b>	<b>35,594</b>	<b>0.3</b>
<b>TOTAL LOANS</b>	<b>36,262</b>	<b>100.0</b>	<b>11,631,279</b>	<b>100.0</b>

*Note: Affiliate loans originated or purchased within the bank's AAs are included.  
Percentages may not total 100.0 percent due to rounding.*

**Assessment Area Concentration**

This performance criterion evaluates the volume and percentage of HMDA and CRA-reported loans extended inside and outside of the bank's delineated AAs. As depicted in Table 4, an adequate percentage of loans are made in PCB's AAs. The bank's small business loans are generally made in proximity to branch locations, with 89.6 percent located within delineated AAs. While the majority of small farms loans is originated within the bank's AAs, a moderate volume is extended outside the delineated AAs and distributed across the Texas Panhandle region where vast cropland is situated.

The notable exception to the distribution of the bank's lending is HMDA-reportable home mortgage loans, as the majority of these loans is originated outside of the delineated AAs. Analysis of the bank's lending inside and outside of the AAs evaluates only loans originated or purchased by the institution and does not consider affiliate lending. This skews the analysis for PCB as the substantial majority of home mortgage loans, approximately 97.7 percent of loans reviewed during this evaluation, is originated through its affiliate, PrimeLending.

Despite the disparity of home mortgage lending, the majority of the bank's total lending, by number and dollar volume of loans, is made within the bank's delineated AAs.

**Table 4**

<b>Lending Inside and Outside of the AAs</b>								
<b>Loan Type</b>	<b>Inside Assessment Areas</b>				<b>Outside Assessment Areas</b>			
	<b>#</b>	<b>%</b>	<b>\$000s</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>\$000s</b>	<b>%</b>
Home Purchase	619	21.4	300,454	26.2	2,269	78.6	848,435	73.8
Home Improvement	20	87.0	2,848	85.4	3	13.0	487	14.6
Refinancing	279	15.2	179,695	26.1	1,557	84.8	507,599	73.9
Multifamily	87	82.9	233,262	87.8	18	17.1	32,406	12.2
Other Purpose Closed-End	1	50.0	600	14.3	1	50.0	3,600	85.7
<b>Total HMDA-related</b>	<b>1,006</b>	<b>20.7</b>	<b>716,859</b>	<b>34.0</b>	<b>3,848</b>	<b>79.3</b>	<b>1,392,527</b>	<b>66.0</b>
<b>Small Business</b>	<b>7,204</b>	<b>89.6</b>	<b>1,366,027</b>	<b>87.6</b>	<b>835</b>	<b>10.4</b>	<b>192,984</b>	<b>12.4</b>
<b>Small Farm</b>	<b>202</b>	<b>61.4</b>	<b>18,992</b>	<b>53.4</b>	<b>127</b>	<b>38.6</b>	<b>16,602</b>	<b>46.6</b>
<b>TOTAL LOANS</b>	<b>8,412</b>	<b>63.6</b>	<b>2,101,878</b>	<b>56.7</b>	<b>4,810</b>	<b>36.4</b>	<b>1,602,113</b>	<b>43.3</b>

*Note: Affiliate loans not included*

The remaining loan distribution analyses discussed in this performance evaluation will consider only those loans originated within the bank’s AAs, including affiliate loans.

**Geographic Distribution of Loans**

This performance criterion evaluates the bank’s distribution of lending within its AAs by income level of census tract. The overall geographic distribution of lending reflects adequate penetration throughout the banks’ AAs.

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

This performance criterion evaluates the bank’s lending to borrowers of different income levels and businesses and farms of different sizes. The bank’s overall lending reflects adequate penetration among individuals of different income levels and businesses and farms of different sizes. A detailed discussion of the facts and data supporting the overall conclusions are presented in the Conclusions with Respect to Performance Criteria section for each AA.

**Community Development Lending**

This performance criterion evaluates the bank’s level of CD lending. The bank is a leader in making CD loans, considering its capacity and the need and availability of CD opportunities in the delineated AAs. CD loans originated during the evaluation period were extended for a variety of purposes, as noted in Table 5.

The number of overall CD loans decreased from the previous evaluation: however, the dollar amount increased. At the previous evaluation, the bank originated a significant number of CD qualified loans under the Small Business Administration’s (SBA’s) Paycheck Protection Program (PPP). This program, which was designed to provide a direct incentive for small businesses to keep their workers on payroll during the COVID-19 pandemic, ended in May 2021. The bank’s high dollar volume of CD lending during the current review period reflects favorably on its responsiveness to the CD needs of the AAs, despite the decreased number of qualified originations, attributed to the cessation of the SBA’s PPP.

Specific details regarding the CD lending can be found in the Conclusions with Respect to Performance Tests section for each AA.

**Table 5**

<b>Community Development Lending Assessment Area: All</b>		
<b>Purpose</b>	<b>Number</b>	<b>\$(000s)</b>
Affordable Housing	6	96,408
Community Services	9	23,247
Economic Development	62	149,029
Revitalization and Stabilization	21	95,755
<b>Total</b>	<b>98</b>	<b>364,439</b>



**INVESTMENT TEST**

PCB’s overall Investment Test rating is Outstanding. The bank’s performance in the Dallas-Fort Worth Metropolitan AA is consistent with the overall rating, while the performance is greater in the Houston Metropolitan AA and lower in the Brownsville-Harlingen MSA AA.

This performance criterion evaluates the bank’s level of qualifying investments, grants, donations, or in-kind contributions of property made since the prior evaluation that have a primary purpose of CD. Overall, the bank has an excellent level of qualified CD investments and grants, as displayed in Table 6, and is often in a leadership position. The bank’s overall level of qualified CD investments remained steady from the previous evaluation, though the majority of investments were made prior to the current evaluation period but are still outstanding. These investments primarily support multi-family affordable housing initiatives with multi-year impacts. The number of qualified CD donations made by the bank increased more than 100.0 percent from the previous evaluation, though the dollar volume remained is comparable. This reflects the bank’s commitment to supporting small organizations that provide community services targeted to LMI individuals rather than just supporting the largest organizations. Specific details regarding investments, grants, and donations can be found in the Conclusions with Respect to Performance Tests section for each AA.

**Table 6**

Investments, Grants, and Donations Assessment Area: All								
Community Development Purpose	Prior Period Investments <sup>1</sup>		Current Investments <sup>2</sup>		Donations		Total	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Affordable Housing	19	85,403	3	29,624	22	231	44	115,258
Community Services	7	1,984	2	2,801	313	2,858	322	7,643
Economic Development	0	0	0	0	12	48	12	48
Revitalization and Stabilization	2	9,198	0	0	8	58	10	9,256
<b>Total</b>	<b>28</b>	<b>96,585</b>	<b>5</b>	<b>32,425</b>	<b>355</b>	<b>3,195</b>	<b>388</b>	<b>132,205</b>

<sup>1</sup> Book Value of Investment  
<sup>2</sup> Original Market Value of Investment

**SERVICE TEST**

PCB’s overall Service Test rating is High Satisfactory. The bank’s performance in the Houston Metropolitan AA is consistent with the overall rating, while the bank’s performance is greater in the Dallas-Fort Worth Metropolitan AA and lower in the Brownsville-Harlingen MSA AA.

**Retail Services**

This performance criterion evaluates the bank’s level of delivery systems provided in each geography classification. As noted on Table 7, the bank’s delivery systems are accessible to the bank’s geographies and individuals of different income levels in its AAs. Moreover, PCB’s record of opening or closing branches has not adversely affected the accessibility of its delivery systems throughout the AAs, including LMI geographies. Banking services and hours of operations do not vary in a way that inconveniences the AA, particularly LMI geographies or LMI individuals.

**Table 7**

Branch and Full-Service ATM/ITM Locations Assessment Area: All							
Tract Income	% of Geographies	% of Households	% of Businesses	Branches		Full-Service ATMs/ITMs	
				#	%	#	%
Low	10.8	9.6	6.8	1	1.7	2	3.6
Moderate	26.7	25.6	20.5	8	13.8	6	10.9
Middle	29.1	30.7	28.5	16	27.6	16	29.1
Upper	30.7	32.7	42.7	32	55.2	30	54.5
Unknown	2.6	1.3	1.5	1	1.7	1	1.8
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>58</b>	<b>100.0</b>	<b>55</b>	<b>100.0</b>

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

**Community Development Services**

This performance criterion evaluates the bank’s level of CD services. Overall, PCB provides a relatively high level of CD services.

As illustrated in Table 8, bank representatives provided 1,340 services, totaling 5,891 hours, to 99 organizations. A significant portion of the CD services were provided to local grassroots and well-known organizations that provide varying levels of community services to LMI individuals and families in the bank’s AAs. This level of CD services represents an increase of 278.5 percent in number of services and 81.0 percent in hours since the previous evaluation. Services provided by bank representatives include teaching financial education courses at more than 10 predominantly LMI schools and districts in the bank’s AA, as well as serving on financial committees of local philanthropic organizations and on the boards of organizations focused on workforce development in LMI geographies.

**Table 8**

Community Development Services Assessment Area: All			
Purpose	Total Services	Total Hours	Total Organizations
Affordable Housing	38	127	5
Community Services	1,255	5,110	84
Economic Development	47	654	10
Revitalization and Stabilization	0	0	0
<b>Total</b>	<b>1,340</b>	<b>5,891</b>	<b>99</b>

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

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

**DALLAS-FORT WORTH METROPOLITAN ASSESSMENT AREA**  
(Full-Scope Review)

**DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE DALLAS-FORT WORTH METROPOLITAN ASSESSMENT AREA**

- The bank’s Dallas-Fort Worth Metropolitan AA (DFW Metropolitan AA) consists of portions of the Dallas-Fort Worth-Arlington, TX MSA. The AA includes the entirety of Collin, Dallas, Denton, Parker, and Tarrant counties, and omits the six remaining counties of the MSA. Refer to Appendix A for an AA map and Appendix B for additional demographic data.
- There have been no changes to the delineation of the DFW Metropolitan AA since the previous evaluation.
- The AA includes a total of 1,536 census tracts, including 149 low-, 405 moderate-, 437 middle-, and 521 upper-income census tracts, as well as 24 census tracts with unknown income levels. More than 300 additional census tracts were defined within the AA since the previous evaluation, and the income level classification of many of the existing tracts changed. Despite the increase in total AA census tracts, the number of low-income census tracts in the AA decreased by approximately 8.0 percent since 2021.
- The bank operates 20 banking offices in the DFW Metropolitan AA: one in a low-income census tract, two in moderate-, four in middle-, and 13 in upper-income census tracts.
- According to the June 30, 2023 FDIC Deposit Market Share Report, the bank holds 0.8 percent of the deposit market share, ranking 15<sup>th</sup> among 161 FDIC-insured financial institutions with offices within the AA.
- Two individuals were contacted for additional context related to the bank’s DFW Metropolitan AA: a representative of a local small business development center and a member of the local government focusing on housing in Dallas County.

**Table 9**

<b>Population Change</b>			
<b>Assessment Area: Dallas-Fort Worth Metropolitan</b>			
<b>Area</b>	<b>2015 Population</b>	<b>2020 Population</b>	<b>Percentage Change</b>
Dallas-Fort Worth (DFW) Metropolitan AA	6,115,013	6,843,288	11.9
Collin County, TX	862,215	1,064,465	23.5
Dallas County, TX	2,485,003	2,613,539	5.2
Denton County, TX	731,851	906,422	23.9
Parker County, TX	121,418	148,222	22.1
Tarrant County, TX	1,914,526	2,110,640	10.2
Dallas-Plano-Irving, TX MD	4,519,004	5,129,966	13.5
Fort Worth-Arlington-Grapevine, TX MD	2,252,637	2,507,421	11.3
Texas	26,538,614	29,145,505	9.8
<i>Source: 2011-2015 U.S. Census Bureau American Community Survey 2020 U.S. Census Bureau Decennial Census</i>			

- The AA population grew significantly between 2015 and 2020, adding more than 700,000 residents in that period. Only one of the AA counties experienced growth at a rate lower than that of the state of Texas.
- According to U.S. Census Bureau data, the Dallas-Fort Worth-Arlington, TX MSA had the highest numeric increase in population between 2021 and 2022 of any U.S. metropolitan area, with an annual jump of 170,396 people.

- The northern portions of the AA have experienced the greatest growth. Notably, the northernmost counties in the AA, Collin and Denton counties, ranked third and fourth, respectively, among all U.S. counties in terms of numeric population growth between July 1, 2021, and July 1, 2022.

**Table 10**

<b>Median Family Income Change</b>			
<b>Assessment Area: Dallas-Fort Worth Metropolitan</b>			
<b>Area</b>	<b>2015 Median Family Income (\$)</b>	<b>2020 Median Family Income (\$)</b>	<b>Percentage Change (%)</b>
Dallas-Fort Worth (DFW) Metropolitan	77,351	85,612	10.7
Collin County, TX	110,174	118,341	7.4
Dallas County, TX	61,072	69,689	14.1
Denton County, TX	99,628	111,436	11.9
Parker County, TX	88,541	97,507	10.1
Tarrant County, TX	76,367	82,856	8.5
Dallas-Plano-Irving, TX MD	77,736	88,315	13.6
Fort Worth-Arlington-Grapevine, TX MD	75,758	82,649	9.1
Texas	68,523	76,073	11.0

*Source: 2011-2015 U.S. Census Bureau: American Community Survey  
2016-2020 U.S. Census Bureau: American Community Survey*

*Note: Median family incomes have been inflation-adjusted and are expressed in 2020 dollars.*

- As Table 10 illustrates, the median family income (MFI) in the DFW Metropolitan AA grew between 2015 and 2020, though at a rate only marginally greater than the 9.2 percent cumulative inflation rate during the same period, according to U.S. Bureau of Labor Statistics (BLS) inflation data.
- While the FFIEC estimated MFIs for the Dallas-Plano-Irving, TX and Fort Worth-Arlington-Grapevine, TX Metropolitan Divisions (MDs) have continued to grow between 2020 and 2022 (by 12.9 and 13.8 percent, respectively), commensurate growth in annual inflation rates have continued to negate the impact of the increased MFI.
- Dallas County, the most urban county in the AA, experienced the largest percentage growth, though the county’s MFI remains the lowest among AA counties.

**Table 11**

<b>Housing Cost Burden</b>						
<b>Assessment Area: Dallas-Fort Worth Metropolitan</b>						
<b>Area</b>	<b>Cost Burden - Renters</b>			<b>Cost Burden - Owners</b>		
	<b>Low Income</b>	<b>Moderate Income</b>	<b>All Renters</b>	<b>Low Income</b>	<b>Moderate Income</b>	<b>All Owners</b>
Dallas-Fort Worth (DFW) Metropolitan	82.0	47.8	42.5	63.7	36.2	20.2
Collin County, TX	84.3	65.1	39.4	68.9	49.3	19.1
Dallas County, TX	80.2	42.0	42.7	61.6	31.2	22.6
Denton County, TX	86.7	56.6	41.7	69.8	48.1	18.8
Parker County, TX	71.2	32.0	39.4	56.4	31.4	16.6
Tarrant County, TX	83.5	47.8	44.0	64.1	34.6	19.2
Dallas-Plano-Irving, TX MD	81.3	47.6	42.0	63.0	36.2	20.6
Fort Worth-Arlington-Grapevine, TX MD	82.1	46.5	43.4	61.4	33.0	18.7
Texas	78.3	44.6	42.7	57.3	31.0	19.0

*Cost burden is housing cost that equals 30 percent or more of household income*

*Source: U.S. Department of Housing and Urban Development (HUD), 2016-2020 Comprehensive Housing Affordability Strategy*

- The cost-burden for LMI persons in the AA is generally higher than the statewide figure. The only AA county in which the cost-burden for low-income renters and owners is lower than the statewide figure is Parker County, the smallest AA county, accounting for only 2.2 percent of the AA population.
- Throughout the AA, LMI renters utilize a larger percentage of their income for housing than LMI homeowners, though the disparity is greatest in Tarrant and Collin counties.
- Other barriers to homeownership, such as downpayment requirements, inhibit many LMI renters from transitioning to home ownership, where the cost burdens are generally lighter.
- One contact indicated that as the area population continues to grow, the need for affordable housing has grown. The contact expects this to only increase in the coming years.

**Table 12**

<b>Unemployment Rates</b>					
<b>Assessment Area: Dallas-Fort Worth Metropolitan</b>					
<b>Area</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>
Dallas-Fort Worth (DFW) Metropolitan	3.6	3.3	7.2	5.1	3.5
Collin County, TX	3.4	3.1	6.3	4.4	3.2
Dallas County, TX	3.8	3.5	7.8	5.6	3.7
Denton County, TX	3.2	3.0	6.4	4.4	3.2
Parker County, TX	3.1	2.9	5.8	4.5	3.3
Tarrant County, TX	3.5	3.3	7.4	5.3	3.6
Dallas-Plano-Irving, TX MD	3.6	3.3	7.1	5.0	3.5
Fort Worth-Arlington-Grapevine, TX MD	3.5	3.3	7.2	5.2	3.6
Texas	3.9	3.5	7.7	5.6	3.9

*Source: Bureau of Labor Statistics: Local Area Unemployment Statistics*

- The unemployment rate for all regions peaked in 2020, attributed to the impact of the global COVID-19 pandemic and the mitigation efforts undertaken by state and local governments. As reflected in Table 12, the AA had recovered to near pre-pandemic unemployment rates by 2022.
- Unemployment rates for all AA counties were consistently below the statewide unemployment rate throughout the review period, despite the continued influx of new residents, indicating that sufficient opportunity existed in the AA job market to absorb the substantial population growth.
- The AA is home to many large employers, 21 of which with 10,000 or more employees. These major employers represent diverse segments of the economy, including manufacturing (Lockheed Martin, General Motors, and Raytheon), healthcare (Baylor Scott & White, Parkland Hospital, and UT Southwestern Medical Center), and trade and transportation (Amazon, American Airlines, and DFW International Airport).

Table 13 details selected characteristics of the AA.

Table 13

2022 Combined Demographics Assessment Area: Dallas-Fort Worth Metropolitan AA								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	149	9.7	132,071	8.2	34,348	26.0	358,710	22.2
Moderate-income	405	26.4	389,782	24.1	53,555	13.7	279,060	17.3
Middle-income	437	28.5	483,461	29.9	28,773	6.0	307,759	19.0
Upper-income	521	33.9	603,946	37.3	16,806	2.8	671,967	41.5
Unknown-income	24	1.6	8,236	0.5	1,272	15.4	0	0.0
<b>Total Assessment Area</b>	<b>1,536</b>	<b>100.0</b>	<b>1,617,496</b>	<b>100.0</b>	<b>134,754</b>	<b>8.3</b>	<b>1,617,496</b>	<b>100.0</b>
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	247,532	61,980	4.5	25.0	158,013	63.8	27,539	11.1
Moderate-income	645,291	273,665	19.9	42.4	318,847	49.4	52,779	8.2
Middle-income	768,946	429,490	31.3	55.9	288,860	37.6	50,596	6.6
Upper-income	867,903	603,756	43.9	69.6	213,475	24.6	50,672	5.8
Unknown-income	23,757	5,212	0.4	21.9	15,068	63.4	3,477	14.6
<b>Total Assessment Area</b>	<b>2,553,429</b>	<b>1,374,103</b>	<b>100.0</b>	<b>53.8</b>	<b>994,263</b>	<b>38.9</b>	<b>185,063</b>	<b>7.2</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	#	%	#	%	#
Low-income	20,906	5.4	19,193	5.3	1,568	6.5	145	3.0
Moderate-income	76,159	19.6	69,831	19.5	5,671	23.4	657	13.5
Middle-income	116,991	30.2	108,455	30.2	7,354	30.4	1,182	24.3
Upper-income	170,375	43.9	158,314	44.1	9,216	38.1	2,845	58.5
Unknown-income	3,493	0.9	3,062	0.9	397	1.6	34	0.7
<b>Total Assessment Area</b>	<b>387,924</b>	<b>100.0</b>	<b>358,855</b>	<b>100.0</b>	<b>24,206</b>	<b>100.0</b>	<b>4,863</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>92.5</b>	<b>6.2</b>		<b>1.3</b>	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	#	%	#	%	#
Low-income	71	2.3	70	2.3	1	2.8	0	0.0
Moderate-income	354	11.5	348	11.5	6	16.7	0	0.0
Middle-income	998	32.5	989	32.6	9	25.0	0	0.0
Upper-income	1,630	53.1	1,609	53.0	20	55.6	1	100.0
Unknown-income	17	0.6	17	0.6	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>3,070</b>	<b>100.0</b>	<b>3,033</b>	<b>100.0</b>	<b>36</b>	<b>100.0</b>	<b>1</b>	<b>100.0</b>
<b>Percentage of Total Farms:</b>				<b>98.8</b>	<b>1.2</b>		<b>0.0</b>	
Source: 2022 FFIEC Census Data 2022 D&B Information								

## CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

### LENDING TEST

The bank's Lending Test performance in the DFW Metropolitan AA is good.

For this evaluation, the bank's small business lending and home mortgage lending were given similar weight when determining overall performance. While the volume of home mortgage loans in the DFW Metropolitan AA was significantly higher than that of small business loans, the substantial majority of the loans reviewed were originated by the bank's Prime Lending affiliate. As PCB is strategically focused on commercial lending, the volume disparity between the products was discarded. Additionally, as small farm lending made up a very small percentage of the total loans reviewed, this product was given much less weight when evaluating the bank's overall performance in the AA.

Details of the bank's 2020 mortgage and small business lending and information regarding lending by aggregate lenders can be found in Appendix C.

### Lending Activity

The bank's lending activity in the DFW Metropolitan AA reflects good responsiveness to AA credit needs. Though PCB makes limited use of innovative and/or flexible lending practices, the products offered are appropriate to meet the AA credit needs, including LMI borrowers. During the review period, the bank demonstrated flexible lending practices through participation in government-guaranteed lending programs, small business initiatives, and affordable housing projects.

For this evaluation, the total volume of loans in the AA included 14,929 home mortgage, 3,259 small business, and 118 small farm loans originated between January 1, 2020 and December 31, 2022. While the largest volume of loans were home mortgage loans, this product and small business lending were given similar weight when evaluating the bank's overall lending performance, as the substantial majority of the home mortgage loans were originated through PrimeLending and the bank's strategic focus as a commercial lender.

### *Geographic Distribution of Loans*

The geographic distribution of lending reflects adequate penetration throughout the DFW Metropolitan AA. The bank's home mortgage and small business lending reflects adequate penetration among geographies of different income levels, especially LMI geographies. The distribution of the bank's lending in middle- and upper-income geographies did not affect conclusions about PCBs performance in LMI geographies.

During the review period, the bank typically made loans in reasonable proximity to its branches in the AA. Census tracts within the northwest portion of Denton County and the northeastern portion of Collin County reflected lower levels of lending; however, these regions are geographically distant from the nearest PCB or PrimeLending locations and less densely populated than other areas of the AA.

A group of LMI census tracts in the southeastern most corner of Dallas County reflected a low level of lending during the review period. This area is separated from bank locations by several

major highways, and lower population density indicates a lower demand for loans than other areas of the AA. Additionally, the bank served nearby low-income areas by originating a reasonable volume of loans in the historically underbanked area south of Interstate 30. Overall, the lower volume of lending in this portion of Dallas County did not negatively impact the bank's overall performance.

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

The geographic distribution of home mortgage lending reflects adequate penetration throughout the AA. In 2021, the distribution of the bank's home mortgage loans among low-income census tracts was above the level of aggregate lending, but below the percentage of AA owner-occupied units in low-income tracts. As a result, the bank's overall home mortgage lending in LMI census tracts was comparable to aggregate lending data despite being below aggregate lending and the demographic figure among moderate-income tracts.

The bank's 2022 home mortgage lending reflected decreased performance in LMI tracts in comparison to aggregate and the demographic figure. The distribution of the bank's home mortgage lending among LMI tracts in 2022 was below aggregate data, which was in turn below the demographic figure.

Aggregate home mortgage lending in the AA reflects decreased demand among LMI tracts during the review period. In 2021, this trend is attributed to the historically low interest rates which enabled borrowers to afford larger loans on more expensive homes, increasing the demand for home mortgages in middle- and upper-income geographies. The volume of mortgage loans originated in middle- and upper-income census tracts in the AA in 2021 exceeded the volume of such loans in 2022 by more than 100,000. When rates began to increase in 2022, overall demand for home mortgage loans decreased, resulting in approximately 202,000 reported home mortgage originations in the AA in 2022, compared to more than 343,000 the year before.

The bank's 2020 lending performance reflected penetration levels consistent with 2021 performance, with a more favorable distribution of loans among low-income census tracts, but overall LMI distribution generally comparable to aggregate lending data.

Among HMDA-reportable loan products, only home purchase and refinance loans reflected sufficient volume for a meaningful analysis to be conducted of the product-specific distribution of the bank's lending. The remaining HMDA-reportable loan products are not discussed separately but are included in the analysis of the bank's total HMDA lending.

### *Home Purchase Lending*

The geographic distribution of home purchase lending is adequate. The distribution of 2021 home purchase loans among low-income census tracts is comparable to aggregate lending data and the demographic figure. Lending in moderate-income census tracts is below aggregate lending data and the demographic figure.

The bank's lending performance for 2022 reflected penetration levels among low-income census tracts below with that of 2021. While the bank's home purchase lending among moderate-income census tracts improved from 2021, aggregate performance also improved, comparatively negating the increased performance.



The bank's 2020 performance reflected penetration levels comparable to that of 2021 and 2022, with a distribution of loans below aggregate lending data.

Furthermore, the bank's loan dispersion among geographies of different income levels revealed the gaps discussed above, but they did not impact the overall conclusion.

#### *Home Refinance Lending*

The geographic distribution of home refinance lending is poor. The distribution of 2021 home refinance loans among LMI census tracts is comparable to aggregate lending data but below the demographic figure. However, the bank's lending in LMI census tracts decreased in 2022, falling well below aggregate lending data and the demographic figure.

The bank's lending performance for 2020 reflected penetration levels that were comparable to that of 2021 and greater than the bank's 2022 performance. Furthermore, the bank's loan dispersion among geographies of different income levels revealed the gaps discussed above, but they did not impact the overall conclusion.

Table 14 provides details about the bank's 2021 and 2022 home mortgage lending by income level of geography within the AA.

Table 14

Distribution of 2021 and 2022 Home Mortgage Lending by Income Level of Geography														
Assessment Area: Dallas-Fort Worth Metropolitan														
Geographic Income Level	Bank and Aggregate Loans by Year												Owner Occupied Units %	
	2021						2022							
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg		
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%		
<b>Home Purchase Loans</b>														
Low	139	3.7	3.9	34,398	2.5	2.5	41	1.8	4.3	8,217	0.8	2.1	4.5	
Moderate	350	9.4	13.9	85,648	6.3	9.7	224	9.9	14.2	72,328	7.2	9.3	19.9	
Middle	1,150	30.9	32.6	354,323	26.2	27.1	681	30.1	34.8	270,636	27.1	29.8	31.3	
Upper	2,076	55.7	49.4	876,661	64.8	60.4	1,302	57.5	46.2	639,727	64.1	58.2	43.9	
Unknown	9	0.2	0.3	2,568	0.2	0.3	15	0.7	0.5	6,898	0.7	0.5	0.4	
<b>Total</b>	<b>3,724</b>	<b>100.0</b>	<b>100.0</b>	<b>1,353,598</b>	<b>100.0</b>	<b>100.0</b>	<b>2,263</b>	<b>100.0</b>	<b>100.0</b>	<b>997,806</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	
<b>Refinance Loans</b>														
Low	33	1.8	2.0	6,860	1.1	1.4	4	1.0	2.7	696	0.5	1.5	4.5	
Moderate	161	8.9	9.9	36,387	6.0	6.6	30	7.8	14.3	5,371	4.1	9.0	19.9	
Middle	436	24.1	27.2	106,248	17.5	21.4	123	31.8	33.2	32,675	25.2	25.9	31.3	
Upper	1,178	65.1	60.8	458,005	75.3	70.4	228	58.9	49.3	89,923	69.4	63.2	43.9	
Unknown	2	0.1	0.1	929	0.2	0.1	2	0.5	0.4	814	0.6	0.5	0.4	
<b>Total</b>	<b>1,810</b>	<b>100.0</b>	<b>100.0</b>	<b>608,429</b>	<b>100.0</b>	<b>100.0</b>	<b>387</b>	<b>100.0</b>	<b>100.0</b>	<b>129,479</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	
<b>Home Improvement Loans</b>														
Low	0	0.0	2.2	0	0.0	1.4	1	10.0	1.8	181	9.9	1.1	4.5	
Moderate	1	50.0	9.0	114	22.9	6.3	5	50.0	9.4	741	40.3	6.9	19.9	
Middle	0	0.0	22.5	0	0.0	17.8	1	10.0	24.0	230	12.5	18.7	31.3	
Upper	1	50.0	66.2	384	77.1	74.4	3	30.0	64.3	685	37.3	72.9	43.9	
Unknown	0	0.0	0.1	0	0.0	0.1	0	0.0	0.5	0	0.0	0.4	0.4	
<b>Total</b>	<b>2</b>	<b>100.0</b>	<b>100.0</b>	<b>498</b>	<b>100.0</b>	<b>100.0</b>	<b>10</b>	<b>100.0</b>	<b>100.0</b>	<b>1,837</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	
<b>Multifamily Loans</b>													<b>Multi- family Units %</b>	
Low	6	66.7	22.3	47,845	78.0	17.3	1	33.3	16.9	6,416	75.3	10.1		17.5
Moderate	1	11.1	33.0	397	0.6	24.3	1	33.3	35.8	600	7.0	27.0		29.3
Middle	1	11.1	27.1	11,498	18.8	30.5	1	33.3	22.7	1,506	17.7	30.8		27.9
Upper	1	11.1	17.2	1,575	2.6	27.2	0	0.0	22.6	0	0.0	30.2		23.2
Unknown	0	0.0	0.4	0	0.0	0.8	0	0.0	1.9	0	0.0	1.9		2.1
<b>Total</b>	<b>9</b>	<b>100.0</b>	<b>100.0</b>	<b>61,315</b>	<b>100.0</b>	<b>100.0</b>	<b>3</b>	<b>100.0</b>	<b>100.0</b>	<b>8,522</b>	<b>100.0</b>	<b>100.0</b>		<b>100.0</b>
<b>Total Home Mortgage Loans</b>													<b>Owner Occupied Units %</b>	
Low	178	3.2	2.9	89,103	4.4	2.9	47	1.8	3.8	15,510	1.4	3.1		4.5
Moderate	513	9.3	11.8	122,546	6.1	9.2	260	9.8	14.2	79,040	6.9	11.7		19.9
Middle	1,587	28.6	29.5	472,069	23.3	24.5	806	30.3	33.7	305,047	26.8	28.8		31.3
Upper	3,256	58.7	55.6	1,336,625	66.0	63.1	1,534	57.6	47.8	730,935	64.2	55.6		43.9
Unknown	11	0.2	0.2	3,497	0.2	0.2	17	0.6	0.5	7,712	0.7	0.8		0.4
<b>Total</b>	<b>5,545</b>	<b>100.0</b>	<b>100.0</b>	<b>2,023,840</b>	<b>100.0</b>	<b>100.0</b>	<b>2,664</b>	<b>100.0</b>	<b>100.0</b>	<b>1,138,244</b>	<b>100.0</b>	<b>100.0</b>		<b>100.0</b>

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

*Small Business Lending*

The geographic distribution of small business loans reflects adequate penetration throughout the AA. In 2021, the bank originated a volume of small business loans to businesses in low-income census tracts that was similar to the performance of aggregate small business lenders. Changes in demographic data and census tract classifications in 2022 contributed to a decrease in the percentage of small business loans made by aggregate lenders in low-income census tracts, though the bank’s performance fell below that of aggregate lenders.

Among moderate-income census tracts, the bank’s small business lending performance in 2021 was below the performance of aggregate lenders as well as the percentage of businesses located in these tracts. The bank’s performance improved in 2022, though it remained slightly below aggregate lending data and the demographic figure.

The bank’s lending performance for 2020 reflected penetration levels that were consistent with the bank’s performance in the years presented in Table 15 below.

**Table 15**

Distribution of 2021 and 2022 Small Business Lending by Income Level of Geography Assessment Area: Dallas-Fort Worth Metropolitan													
Geographic Income Level	Bank and Aggregate Loans by Year												Total Businesses %
	2021						2022						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	#%	\$(000)	%	\$%	#	%	#%	\$(000)	%	\$%	
<b>Low</b>	70	6.5	7.2	19,767	9.6	8.4	11	2.2	4.5	4,238	3.3	4.7	5.4
<b>Moderate</b>	169	15.6	18.9	41,164	19.9	21.7	84	16.9	18.3	23,807	18.8	18.8	19.6
<b>Middle</b>	270	25.0	24.7	44,245	21.4	23.3	141	28.4	28.5	34,459	27.2	27.5	30.2
<b>Upper</b>	569	52.6	48.0	100,884	48.8	45.0	257	51.7	47.5	62,060	49.0	47.8	43.9
<b>Unknown</b>	4	0.4	0.7	637	0.3	1.4	4	0.8	0.9	2,000	1.6	1.0	0.9
<b>Total</b>	1,082	100.0	100.0	206,697	100.0	100.0	497	100.0	100.0	126,564	100.0	100.0	100.0

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

*Small Farm Lending*

The geographic distribution of small farm loans reflects adequate penetration throughout the AA. Low-income census tracts contain a very small percentage of AA farms, as these tracts are typically congregated in the AAs more urban geographies. In 2021 and 2022, aggregate small farm lenders made a total of 29 small farm loans in low-income census tracts (10 in 2021 and 19 in 2022); however, none were originated by the bank.

Among moderate-income census tracts, the bank performed below aggregate small farm lenders and the demographic figure in 2021. The bank’s 2022 performance significantly improved, with the bank originating a higher percentage of small farm loans among moderate-income census tracts than aggregate lenders and the percentage of AA farms located in these tracts.

The bank’s lending performance for 2020 reflected penetration levels that were consistent with 2021 performance, though below the improved performance in 2022. This performance did not impact PCB’s overall performance.

**Table 16**

Distribution of 2021 and 2022 Small Farm Lending by Income Level of Geography Assessment Area: Dallas-Fort Worth Metropolitan													
Geographic Income Level	Bank and Aggregate Loans by Year											Total Farms %	
	2021						2022						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank			Agg
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%		%
<b>Low</b>	0	0.0	1.1	0	0.0	1.5	0	0.0	2.1	0	0.0	4.2	2.3
<b>Moderate</b>	2	4.3	9.2	44	1.6	8.5	5	14.7	8.5	224	8.8	10.2	11.5
<b>Middle</b>	24	52.2	32.5	1,491	55.0	32.2	13	38.2	39.7	1,112	43.7	39.1	32.5
<b>Upper</b>	20	43.5	56.1	1,177	43.4	57.7	16	47.1	48.8	1,206	47.4	46.0	53.1
<b>Unknown</b>	0	0.0	0.4	0	0.0	0.1	0	0.0	0.2	0	0.0	0.4	0.6
<b>Total</b>	46	100.0	100.0	2,712	100.0	100.0	34	100.0	100.0	2,542	100.0	100.0	100.0

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

***Lending to Borrowers of Different Income Levels and Businesses 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 and farms of different revenue sizes.

The distribution of the bank’s 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***

Home mortgage lending by borrower income in the AA 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 AA.

The bank’s performance in originating home mortgage loans to LMI borrowers was better in 2021 than in 2022. In 2021, the bank’s performance was comparable to that of aggregate HMDA lenders among low-income borrowers, and slightly above aggregate lending among moderate-income borrowers. In 2022, the bank’s performance fell below aggregate among both low- and moderate-income borrowers.

As discussed previously, total home mortgage demand in the AA decreased significantly between 2021 and 2022, with the fall attributed primarily to the steady increase in interest rates. As rates rise, home mortgage loans become more expensive, and LMI borrowers are likely to be priced out of the market faster than middle- and upper-income borrowers. While the percentage of home mortgage loans made by aggregate lenders to LMI borrowers remained generally consistent, the total number of home mortgage loans in the AA fell by approximately 41.0 percent (from 343,000 in 2021 to 202,000 in 2022). This trend highlights a significant decrease in demand for home

mortgage loans and a significant increase in the level of competition among financial institutions fighting for the smaller pot of qualified applicants seeking these loans.

The bank's home mortgage lending performance among LMI borrowers in 2020 is consistent with its lending in 2021 and does not impact the bank's overall performance.

**Table 17**

Distribution of 2021 and 2022 Home Mortgage Lending by Borrower Income Level													
Assessment Area: Dallas-Fort Worth Metropolitan													
Borrower Income Level	Bank and Aggregate Loans by Year												Families by Family Income %
	2021						2022						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%	
<b>Home Purchase Loans</b>													
<b>Low</b>	94	2.5	2.8	13,092	1.0	1.3	27	1.2	2.0	4,892	0.5	0.8	22.2
<b>Moderate</b>	491	13.2	13.9	104,290	7.7	9.3	198	8.7	11.3	45,840	4.6	7.0	17.3
<b>Middle</b>	833	22.4	19.3	236,918	17.5	16.5	421	18.6	19.8	142,950	14.3	16.4	19.0
<b>Upper</b>	1,864	50.1	42.0	824,237	60.9	53.5	1,299	57.4	44.0	656,120	65.8	56.1	41.5
<b>Unknown</b>	442	11.9	21.9	175,061	12.9	19.3	318	14.1	23.0	148,004	14.8	19.6	0.0
<b>Total</b>	3,724	100.0	100.0	1,353,598	100.0	100.0	2,263	100.0	100.0	997,806	100.0	100.0	100.0
<b>Refinance Loans</b>													
<b>Low</b>	50	2.8	3.3	6,419	1.1	1.6	11	2.8	7.7	1,797	1.4	3.7	22.2
<b>Moderate</b>	204	11.3	10.8	37,039	6.1	6.6	59	15.2	16.5	12,445	9.6	10.4	17.3
<b>Middle</b>	320	17.7	17.2	73,428	12.1	13.4	94	24.3	20.6	23,466	18.1	16.4	19.0
<b>Upper</b>	990	54.7	47.2	411,699	67.7	56.8	192	49.6	41.5	79,564	61.4	54.6	41.5
<b>Unknown</b>	246	13.6	21.5	79,844	13.1	21.6	31	8.0	13.6	12,207	9.4	14.9	0.0
<b>Total</b>	1,810	100.0	100.0	608,429	100.0	100.0	387	100.0	100.0	129,479	100.0	100.0	100.0
<b>Home Improvement Loans</b>													
<b>Low</b>	0	0.0	4.1	0	0.0	2.2	0	0.0	4.6	0	0.0	2.8	22.2
<b>Moderate</b>	0	0.0	9.2	0	0.0	6.2	0	0.0	8.9	0	0.0	5.4	17.3
<b>Middle</b>	0	0.0	14.9	0	0.0	11.6	0	0.0	15.8	0	0.0	10.8	19.0
<b>Upper</b>	1	50.0	69.2	114	22.9	76.3	0	0.0	68.2	0	0.0	77.6	41.5
<b>Unknown</b>	1	50.0	2.7	384	77.1	3.7	10	100.0	2.6	1,837	100.0	3.4	0.0
<b>Total</b>	2	100.0	100.0	498	100.0	100.0	10	100.0	100.0	1,837	100.0	100.0	100.0
<b>Total Home Mortgage Loans</b>													
<b>Low</b>	144	2.6	3.1	19,511	1.0	1.5	38	1.4	3.7	6,689	0.6	1.6	22.2
<b>Moderate</b>	695	12.6	12.1	141,329	7.2	7.9	257	9.7	12.4	58,285	5.2	7.7	17.3
<b>Middle</b>	1,153	20.8	17.9	310,346	15.8	14.8	515	19.4	19.5	166,416	14.7	16.1	19.0
<b>Upper</b>	2,855	51.6	45.0	1,236,050	63.0	55.3	1,492	56.1	44.2	736,284	65.2	56.2	41.5
<b>Unknown</b>	689	12.4	21.9	255,289	13.0	20.6	359	13.5	20.1	162,048	14.3	18.4	0.0
<b>Total</b>	5,536	100.0	100.0	1,962,525	100.0	100.0	2,661	100.0	100.0	1,129,722	100.0	100.0	100.0

Source: 2022 FFIEC Census Data  
2016-2020 U.S. Census Bureau: American Community Survey  
Note: Percentages may not total 100.0 percent due to rounding.  
Multifamily loans are not included in the borrower distribution analysis.

**Small Business Lending**

When compared to the aggregate, the bank's borrower distribution of small business loans by revenue size of businesses is adequate. The evaluation of the bank's performance also considers PCB's strategy as a commercial lender, focusing on relationships with several large corporations

headquartered in the AA. Additionally, the bank’s offices in Dallas are generally congregated in the Downtown, Uptown, and Park Cities regions, which has significantly higher FFIEC estimated MFIs than most of the AA and a larger percentage of businesses with gross annual revenues above \$1 million.

During the review period, the substantial majority of AA businesses reported revenues of \$1 million or less, setting a demographic figure that neither the bank nor aggregate lenders could match. In 2021, the bank’s small business lending to businesses with gross annual revenues of \$1 million or less was below the performance of aggregate small business lenders. In 2022, the bank’s performance improved though lending to small businesses remained below aggregate data, which also reflected improved performance over the previous year.

Though not a direct proxy for lending to small businesses, the dollar volume of the bank’s lending provides additional context as more than 25.0 percent of PCB’s small business loans made during the presented years were made to borrowers with unknown revenues, which has the potential to skew the data. During the review period, the majority of the bank’s small business loans were made in volumes of \$100,000 or less, reflecting a willingness to make smaller loans which are typically sought by smaller businesses.

The bank’s small business lending performance in 2020 was comparable to the performance in 2021 and 2022 and did not impact the bank’s overall performance.

**Table 18**

<b>Distribution of 2021 and 2022 Small Business Lending by Revenue Size of Businesses</b>													
<b>Assessment Area: Dallas-Fort Worth Metropolitan</b>													
	<b>Bank and Aggregate Loans by Year</b>											<b>Total Businesses %</b>	
	<b>2021</b>						<b>2022</b>						
	<b>Bank</b>		<b>Agg</b>	<b>Bank</b>		<b>Agg</b>	<b>Bank</b>		<b>Agg</b>	<b>Bank</b>			<b>Agg</b>
	<b>#</b>	<b>%</b>	<b>%</b>	<b>\$(000)</b>	<b>%</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>%</b>	<b>\$(000)</b>	<b>%</b>		<b>%</b>
<b>By Revenue</b>													
<b>\$1 Million or Less</b>	385	35.6	43.0	52,917	25.6	27.2	213	42.9	49.2	45,459	35.9	32.8	92.5
<b>Over \$1 Million</b>	390	36.0		116,881	56.5		190	38.2		64,787	51.2		6.2
<b>Revenue Unknown</b>	307	28.4		36,899	17.9		94	18.9		16,318	12.9		1.3
<b>Total</b>	1,082	100.0		206,697	100.0		497	100.0		126,564	100.0		100.0
<b>By Loan Size</b>													
<b>\$100,000 or Less</b>	608	56.2	92.3	26,210	12.7	36.8	232	46.7	94.4	11,048	8.7	41.3	
<b>\$100,001 - \$250,000</b>	208	19.2	4.2	36,117	17.5	17.4	88	17.7	3.0	15,885	12.6	15.2	
<b>\$250,001 - \$1 Million</b>	266	24.6	3.4	144,370	69.8	45.8	177	35.6	2.6	99,631	78.7	43.5	
<b>Total</b>	1,082	100.0	100.0	206,697	100.0	100.0	497	100.0	100.0	126,564	100.0	100.0	
<b>By Loan Size and Revenues \$1 Million or Less</b>													
<b>\$100,000 or Less</b>	261	67.8		9,896	18.7		106	49.8		4,565	10.0		
<b>\$100,001 - \$250,000</b>	60	15.6		10,146	19.2		34	16.0		5,604	12.3		
<b>\$250,001 - \$1 Million</b>	64	16.6		32,875	62.1		73	34.3		35,290	77.6		
<b>Total</b>	385	100.0		52,917	100.0		213	100.0		45,459	100.0		

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

**Small Farm Lending**

Considering the bank’s performance when compared to the aggregate, the borrower distribution of small farm loans by revenue size of businesses is adequate. Similar to the bank’s small business lending, a significant portion of the bank’s small farm lending during the review period

reflected unknown revenues. In 2021, the bank’s lending to small farms was below the performance of aggregate small farm lenders, and well below the nearly 99.0 percent of AA farms estimated to have annual revenues of \$1 million or less. The bank’s performance improved in 2022 but remained below aggregate lending performance.

The loan size of the bank’s small farm originations, though it is not a direct proxy for small farm lending, provides additional performance context in evaluating PCB’s performance given the significant portion of loans with unknown revenue. In both presented years, more than 80.0 percent of the bank’s small farm loans were made in amounts of \$100,000 or less. This reflects favorably on PCB’s responsiveness to the credit needs of small farms as smaller farming operations typically required smaller dollar volume loans.

The bank’s lending performance in 2020 was consistent with 2021 and 2022 and did not impact the bank’s overall small farm lending performance.

**Table 19**

<b>Distribution of 2021 and 2022 Small Farm Lending by Revenue Size of Farms</b>													
<b>Assessment Area: Dallas-Fort Worth Metropolitan</b>													
	<b>Bank and Aggregate Loans by Year</b>												<b>Total Farms %</b>
	<b>2021</b>						<b>2022</b>						
	<b>Bank</b>		<b>Agg</b>		<b>Bank</b>		<b>Agg</b>		<b>Bank</b>		<b>Agg</b>		
	<b>#</b>	<b>%</b>	<b>#%</b>	<b>\$(000)</b>	<b>%</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#%</b>	<b>\$(000)</b>	<b>%</b>	<b>%</b>	
<b>By Revenue</b>													
<b>\$1 Million or Less</b>	20	43.5	56.8	1,565	57.7	51.9	18	52.9	64.8	1,063	41.8	63.5	98.8
<b>Over \$1 Million</b>	3	6.5		400	14.7		3	8.8		850	33.4		1.2
<b>Revenue Unknown</b>	23	50.0		747	27.5		13	38.2		629	24.7		0.0
<b>Total</b>	46	100.0		2,712	100.0		34	100.0		2,542	100.0		100.0
<b>By Loan Size</b>													
<b>\$100,000 or Less</b>	40	87.0	90.3	1,309	48.3	38.4	28	82.4	92.5	960	37.8	44.6	
<b>\$100,001 - \$250,000</b>	4	8.7	5.5	714	26.3	22.2	3	8.8	5.1	432	17.0	28.0	
<b>\$250,001 - \$500,000</b>	2	4.3	4.2	689	25.4	39.4	3	8.8	2.4	1,150	45.2	27.4	
<b>Total</b>	46	100.0	100.0	2,712	100.0	100.0	34	100.0	100.0	2,542	100.0	100.0	
<b>By Loan Size and Revenues \$1 Million or Less</b>													
<b>\$100,000 or Less</b>	16	80.0		512	32.7		16	88.9		568	53.4		
<b>\$100,001 - \$250,000</b>	2	10.0		364	23.3		1	5.6		145	13.6		
<b>\$250,001 - \$500,000</b>	2	10.0		689	44.0		1	5.6		350	32.9		
<b>Total</b>	20	100.0		1,565	100.0		18	100.0		1,063	100.0		

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

**Community Development Lending**

The bank is a leader in making CD loans in the AA. During the review period, the bank originated more than \$151 million of qualified CD loans in the AA. The dollar volume of the bank’s qualified CD lending grew by approximately 13.0 percent compared to the previous evaluation, even though the bank’s total assets decreased by approximately \$200 million during the same period. Additionally, the focus of the bank’s CD lending shifted since the previous evaluation, exemplifying PCB’s responsiveness to the CD needs of the AA. The majority of the bank’s CD lending at the previous evaluation was related to revitalization and stabilization of AA geographies in response to the COVID-19 pandemic, with \$42.8 million worth of qualified lending credited to PCB’s

participation in the SBA’s PPP. As this program concluded in May 2021, the bank shifted its focus to maintain its high level of qualified lending.

Table 20 presents the bank’s CD lending in the AA during the review period.

**Table 20**

<b>Community Development Lending</b>		
<b>Assessment Area: Dallas-Fort Worth Metropolitan</b>		
<b>Purpose</b>	<b>#</b>	<b>\$000s</b>
Affordable Housing	3	74,883
Community Services	2	9,275
Economic Development	22	57,792
Revitalization and Stabilization	3	9,181
<b>Totals</b>	<b>30</b>	<b>151,131</b>

The bank’s CD lending in the AA during the review period was for various qualified purposes, though the largest portion supported economic development by financing businesses that meet certain size eligibility standards. These loans are primarily originations through the SBA 504 loan program, which provides long-term, fixed-rate financing for major assets that promote business growth and job creation in LMI geographies within the AA.

Significant loans were also made to support projects providing affordable housing within the AA. Insufficient availability of affordable housing in the area was a major concern articulated by a community leader contacted as part of this evaluation. The contact indicated that a large portion of affordable housing options are in significant state of disrepair and that new or rehabilitated multifamily affordable housing complexes were needed. In response to this need, the bank originated a \$40 million loan for the construction of a new multifamily complex, with 141 units set aside for renters with incomes of 80.0 percent or less of the area median income, as well as a \$33.8 million loan for the purchase and rehabilitation of an existing complex eligible for the Low-Income Housing Tax Credit. Additionally, the bank made a \$1 million loan to an organization that provides an array of housing services, including homeless outreach, short-term transitional housing, and housing placement and support services, for mentally ill residents in the AA.

**INVESTMENT TEST**

The bank’s performance under the Investment Test in the DFW Metropolitan AA is good. PCB has a significant level of qualified CD investments and grants, particularly those not routinely provided by private investors and is occasionally in a leadership position. The bank exhibits good responsiveness to the CD needs of the AA, although it makes rare use of innovative and/or complex investments to support CD initiatives. During the review period, PCB did not make any new qualified investments benefitting the AA. However, a large volume of prior period investments remains on the bank’s books and reflect favorably on PCB’s responsiveness to CD needs in the AA.

Notable among the bank’s investments are three investments, totaling approximately \$28.1 million, in support of affordable housing efforts in the AA. The multifamily housing complexes benefitted by these investments include primarily income-restricted units, specifically reserved for LMI residents, offered at an affordable rent. Given that affordable housing is a need everywhere in the AA, as articulated by one community contact, the fact that these three projects are located in different counties within the AA, support their relevance.



Table 21 illustrates the breakdown of the bank’s CD investments and donations in the DFW Metropolitan AA.

**Table 21**

Investment, Grants, and Donations Assessment Area: Dallas-Fort Worth Metropolitan								
Community Development Purpose	Prior Period Investments <sup>1</sup>		Current Investments <sup>2</sup>		Donations		Total	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Affordable Housing	12	38,465	-	-	17	165	29	38,630
Community Services	-	-	-	-	125	924	125	924
Economic Development	-	-	-	-	6	25	6	25
Revitalization and Stabilization	1	4,454	-	-	7	48	8	4,502
<b>Total</b>	<b>13</b>	<b>42,919</b>	<b>-</b>	<b>-</b>	<b>155</b>	<b>1,162</b>	<b>168</b>	<b>44,081</b>

<sup>1</sup> Book Value of Investment  
<sup>2</sup> Original Market Value of Investment

**SERVICE TEST**

PCB’s Service Test performance is excellent. The bank’s retail and CD services reflect good responsiveness to the needs of the AA.

**Retail Services**

The bank’s delivery systems are reasonably accessible to the geographies and individuals of different income levels in the AA. The distribution of the bank’s 20 branch offices and 16 full-service ATMs/ITMs as of December 31, 2023, was compared to the distribution of the population and businesses among the tract categories within the AA. Table 22 below summarizes the bank’s retail locations in the DFW Metropolitan AA.

**Table 22**

Branch and Full-Service ATM/ITM Locations Assessment Area: Dallas-Fort Worth Metropolitan							
Tract Income	% of Geographies	% of Households	% of Businesses	Branches		Full-Service ATMs/ITMs	
				#	%	#	%
Low	9.7	9.3	5.4	1	5.0	2	12.5
Moderate	26.4	25.0	19.6	2	10.0	1	6.3
Middle	28.5	30.3	30.2	4	20.0	3	18.8
Upper	33.9	34.5	44.0	13	65.0	10	62.5
Unknown	1.6	0.9	0.9	0	0.0	0	0.0
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>20</b>	<b>100.0</b>	<b>16</b>	<b>100.0</b>

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

Since the previous evaluation, the bank opened a branch in a moderate-income census tract in the AA. PCB’s record of opening or closing branches has not adversely affected the accessibility of its delivery systems, including to LMI geographies. Banking services and hours of operations do not vary in a way that inconveniences the AA, particularly LMI geographies or LMI individuals. The level of branch services and hours offered are generally the same throughout the AA. Drive-

thru banking is offered at seven of the branch locations across the AA, including the bank’s branch in a low-income census tract, as well as one of the branches in a moderate-income tract.

**Community Development Services**

PCB is a leader in providing CD services in the DFW Metropolitan AA. The bank’s employees served in many various capacities, including boards of directors and as trustees, for 38 community organizations offering CD services that focused on vocational training, business development, and children’s advocacy for LMI individuals. Total hours served during the review period was approximately 3,800 hours, a significant increase from the bank’s CD service activity at the previous evaluation.

Activities related to financial literacy education were a focus of the bank during the review period, representing more than half of all services provided in the DFW Metropolitan AA. These were specifically targeted by the bank as opportunities to reach LMI students as early as possible and to help them develop the skills necessary to take control of their financial future. Approximately 100 bank employees were involved in these efforts, whether by serving as financial literacy teachers, or by serving on the board or development council for the organizations coordinating the programs. The bank’s focus on providing CD services to LMI youth extended beyond the classroom, with bank employees also serving with children’s advocacy centers and after school youth programs.

Table 23 below shows the number of hours by type of involvement.

**Table 23**

<b>Community Development Services Assessment Area: Dallas-Fort Worth Metropolitan</b>			
<b>Purpose</b>	<b>Total Services</b>	<b>Total Hours</b>	<b>Total Organizations</b>
Affordable Housing	36	106	4
Community Services	812	3,603	31
Economic Development	15	143	3
Revitalization and Stabilization	0	0	0
<b>Total</b>	<b>863</b>	<b>3,851</b>	<b>38</b>

**HOUSTON METROPOLITAN ASSESSMENT AREA**  
(Full-Scope Review)

**DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE HOUSTON METROPOLITAN ASSESSMENT AREA**

- The bank’s Houston Metropolitan AA consists of a portion of the Houston-The Woodlands-Sugar Land, TX MSA<sup>1</sup>. The AA includes the entirety of Harris and Montgomery counties and excludes the eight remaining counties of the MSA (Austin, Brazoria, Chambers, Fort Bend, Galveston, Liberty, San Jacinto, and Waller counties). Refer to Appendix A for an AA map and Appendix B for additional demographic data.
- There have been no changes to the delineation of the Houston Metropolitan AA since the previous evaluation.
- The AA includes a total of 1,248 census tracts, consisting of 208 low-, 333 moderate-, 312 middle-, and 353 upper-income census tracts, as well as 42 census tracts with unknown income levels. More than 400 additional census tracts were defined within the AA since the previous evaluation, and the income level classification of many of the existing tracts changed. Despite the increase in total AA census tracts, the percentage of tracts classified as LMI decreased by approximately 5 percent since 2020.
- The bank operates five banking offices in the AA: one located in a moderate-income census tract and the remaining four branches in upper-income census tracts.
- According to the June 30, 2023 FDIC Deposit Market Share Report for the AA, the bank holds 0.2 percent of the deposit market share, ranking 32<sup>nd</sup> of 87 FDIC-insured financial institutions with offices within the AA.
- A representative of a local CD organization was contacted for additional context related to the AA.

**Table 24**

<b>Population Change</b>			
<b>Assessment Area: Houston Metropolitan</b>			
<b>Area</b>	<b>2015 Population</b>	<b>2020 Population</b>	<b>Percentage Change</b>
Houston Metropolitan	4,858,948	5,351,588	10.1
Harris County, TX	4,356,362	4,731,145	8.6
Montgomery County, TX	502,586	620,443	23.5
Houston-The Woodlands-Sugar Land, TX MSA	6,346,653	7,122,240	12.2
Texas	26,538,614	29,145,505	9.8
<i>Source: 2020 U.S. Census Bureau Decennial Census 2011-2015 U.S. Census Bureau: American Community Survey</i>			

- The AA population grew between 2015 and 2020 at a rate similar to that of the state of Texas. While the numerical population of Harris County grew more during the review period, the percentage of growth experienced in Montgomery County was significantly higher, likely indicating that the impact of the growth was greater in Montgomery County than in Harris County.

<sup>1</sup> The Houston-The Woodlands-Sugar Land, TX Metropolitan Statistical Area was renamed by the Office of Management and Budget, OMB Bulletin No. 23-01 (July 21, 2023) to the “Houston-Pasadena-The Woodlands, TX Metropolitan Statistical Area.” This report utilizes the earlier name, as it was accurate for the majority of the review period and is reflected in the data and associated tables.

- According to U.S. Census Bureau data, the city of Houston has an estimated population of 2.3 million residents, representing approximately half of the total population of Harris County.

**Table 25**

<b>Median Family Income Change</b>			
<b>Assessment Area: Houston Metropolitan</b>			
<b>Area</b>	<b>2015 Median Family Income (\$)</b>	<b>2020 Median Family Income (\$)</b>	<b>Percentage Change (%)</b>
Houston Metropolitan	70,084	76,114	8.6
Harris County, TX	67,969	73,274	7.8
Montgomery County, TX	88,680	99,511	12.2
Houston-The Woodlands-Sugar Land, TX MSA	75,795	81,859	8.0
Texas	68,523	76,073	11.0
<i>Source: 2011-2015 U.S. Census Bureau: American Community Survey 2016-2020 U.S. Census Bureau: American Community Survey</i>			
<i>Note: Median family incomes have been inflation-adjusted and are expressed in 2020 dollars.</i>			

- As Table 25 illustrates, the MFI in the AA grew between 2015 and 2020, though the increase was negated by the 9.2 percent cumulative inflation rate during the same period, according to BLS inflation data.
- The growth in the MFI of the AA was below the statewide rate and below the growth rate of other major metropolitan areas in Texas, indicating that the AA lagged behind other parts of the state in terms of high-paying job growth.
- According to 2023 FFIEC estimates, the MFI for the Houston-The Woodlands-Sugar Land, TX MSA increased moderately by 14.9 percent between 2020 and 2023.

**Table 26**

<b>Housing Cost Burden</b>						
<b>Assessment Area: Houston Metropolitan</b>						
<b>Area</b>	<b>Cost Burden - Renters</b>			<b>Cost Burden - Owners</b>		
	<b>Low Income</b>	<b>Moderate Income</b>	<b>All Renters</b>	<b>Low Income</b>	<b>Moderate Income</b>	<b>All Owners</b>
Houston Metropolitan	81.9	45.9	45.1	60.0	35.8	19.9
Harris County, TX	82.0	45.4	45.7	60.7	35.9	20.3
Montgomery County, TX	80.2	52.3	38.4	54.8	35.5	17.4
Houston-The Woodlands-Sugar Land, TX MSA	81.2	46.2	44.6	59.8	35.9	19.5
Texas	78.3	44.6	42.7	57.3	31.0	19.0
<i>Cost burden is housing cost that equals 30 percent or more of household income</i>						
<i>Source: U.S. Department of Housing and Urban Development (HUD), 2016-2020 Comprehensive Housing Affordability Strategy</i>						

- The cost-burden for LMI persons in the AA is higher than the statewide figure in all relevant categories. While the percentage of low-income households spending 30.0 percent or more on housing is higher in Harris County, the cost-burden on moderate-income households is greater in Montgomery County.
- The median housing value in Montgomery County as a whole is approximately 30.0 percent higher than Harris County; however, the median housing value for only those units located in LMI census tracts is lower in Montgomery County than in Harris County.

- Other barriers to homeownership, such as downpayment requirements, inhibit many LMI renters from transitioning to home ownership, where the cost burdens are generally lighter.

**Table 27**

<b>Unemployment Rates</b>					
<b>Assessment Area: Houston Metropolitan</b>					
<b>Area</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>
Houston Metropolitan	4.4	3.8	8.8	6.3	4.2
Harris County, TX	4.4	3.9	9.0	6.4	4.2
Montgomery County, TX	3.8	3.4	7.5	5.8	3.9
Houston-The Woodlands-Sugar Land, TX MSA	4.4	3.8	8.7	6.3	4.2
Texas	3.9	3.5	7.7	5.6	3.9
<i>Source: Bureau of Labor Statistics: Local Area Unemployment Statistics</i>					

- The unemployment rate for all regions peaked in 2020, attributed to the impact of the global COVID-19 pandemic and the mitigation efforts undertaken by state and local governments. As reflected in Table 27, the AA had recovered to near pre-pandemic unemployment rates by 2022.
- Unemployment rates for Harris and Montgomery counties, as well as the rate for the Houston-The Woodlands-Sugar Land, TX MSA were consistently above the statewide unemployment rate between 2020 and 2022.
- The AA is home to many large employers, 13 of which have 10,000 or more employees, and the top 100 employers in the AA account for nearly 600,000 regional workers. These major employers include H-E-B Grocery Company, Walmart, Houston Methodist, Memorial Hermann Health Systems, and UT MD Anderson Cancer Center.

Table 28 details selected characteristics of the AA.

**Table 28**

2022 Combined Demographics Assessment Area: Houston Metropolitan AA								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	208	16.7	163,726	12.9	53,196	32.5	328,927	25.9
Moderate-income	333	26.7	323,024	25.5	52,748	16.3	220,958	17.4
Middle-income	312	25.0	359,693	28.4	27,315	7.6	226,457	17.9
Upper-income	353	28.3	403,942	31.9	13,552	3.4	491,521	38.8
Unknown-income	42	3.4	17,478	1.4	4,184	23.9	0	0.0
<b>Total Assessment Area</b>	<b>1,248</b>	<b>100.0</b>	<b>1,267,863</b>	<b>100.0</b>	<b>150,995</b>	<b>11.9</b>	<b>1,267,863</b>	<b>100.0</b>
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	289,367	69,314	6.6	24.0	183,636	63.5	36,417	12.6
Moderate-income	517,113	230,146	22.0	44.5	239,305	46.3	47,662	9.2
Middle-income	541,124	318,741	30.5	58.9	182,222	33.7	40,161	7.4
Upper-income	627,287	415,560	39.8	66.2	164,755	26.3	46,972	7.5
Unknown-income	43,927	11,179	1.1	25.4	26,610	60.6	6,138	14.0
<b>Total Assessment Area</b>	<b>2,018,818</b>	<b>1,044,940</b>	<b>100.0</b>	<b>51.8</b>	<b>796,528</b>	<b>39.5</b>	<b>177,350</b>	<b>8.8</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	31,723	10.9	28,699	10.8	2,793	13.1	231	6.7
Moderate-income	63,303	21.7	57,575	21.6	5,230	24.6	498	14.5
Middle-income	72,497	24.9	67,418	25.3	4,434	20.8	645	18.8
Upper-income	118,192	40.5	107,928	40.4	8,287	39.0	1,977	57.7
Unknown-income	5,853	2.0	5,244	2.0	531	2.5	78	2.3
<b>Total Assessment Area</b>	<b>291,568</b>	<b>100.0</b>	<b>266,864</b>	<b>100.0</b>	<b>21,275</b>	<b>100.0</b>	<b>3,429</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>91.5</b>	<b>7.3</b>		<b>1.2</b>	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	82	4.9	79	4.8	3	8.8	0	0.0
Moderate-income	241	14.5	229	14.1	12	35.3	0	0.0
Middle-income	398	23.9	390	23.9	6	17.6	2	66.7
Upper-income	916	55.0	903	55.4	12	35.3	1	33.3
Unknown-income	29	1.7	28	1.7	1	2.9	0	0.0
<b>Total Assessment Area</b>	<b>1,666</b>	<b>100.0</b>	<b>1,629</b>	<b>100.0</b>	<b>34</b>	<b>100.0</b>	<b>3</b>	<b>100.0</b>
<b>Percentage of Total Farms:</b>				<b>97.8</b>	<b>2.0</b>		<b>0.2</b>	
Source: 2022 FFIEC Census Data 2022 D&B Information								

## CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

### LENDING TEST

The bank's Lending Test performance in the Houston Metropolitan AA is good.

PCB's home mortgage lending was given slightly more weight than the small business lending when determining overall performance due to home mortgage lending comprising more than 85.0 percent of the reviewed loans in the AA during the review period. However, as the majority of these loans were originated by PrimeLending and the target bank is strategically focused on commercial lending, the disparity in the weighting for each product is lessened. Additionally, an evaluation of small farm and multifamily loans was not conducted due to limited origination volumes during the review period.

Details of the bank's 2020 home mortgage, small business, and small farm lending and information regarding lending by aggregate lenders can be found in Appendix C.

#### ***Lending Activity***

The bank's lending activity in the AA reflects good responsiveness to AA credit needs. Though the bank makes limited use of innovative and/or flexible lending practices, PCB's products are appropriate to serve AA credit needs, including LMI borrowers.

Between January 1, 2020 and December 31, 2022, the bank originated 3,725 home mortgage, 732 small business, and one small farm loan in the AA. As the significant majority of loans in the AA were home mortgage loans, this product was given the greatest weight when evaluating the bank's overall lending performance. Due to the negligible volume of small farm loans in the AA during the review period, the bank's performance was not evaluated specific to this product.

#### ***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 issues 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 AA. The distribution of the bank's lending in middle- and upper-income geographies did not affect conclusions about PCBs performance in LMI geographies.

During the review period, the bank's loans were generally made in the downtown area (where the majority of PCB's branches are located) or outside of Houston's Beltway 8. Though a number of census tracts just inside the Beltway 8 received a lower volume of originations, this lending reflects comments from a community contact that the suburbs of Houston are growing at a faster pace than the city. Areas with increasing populations are more likely than stagnant regions to have elevated demand for home purchase loans, which represented more than 76.0 percent of HMDA loans and more than 64.0 percent of all reviewed loans in the AA. As a result, the lower volume of lending in portions of the AA does not negatively impact the bank's overall lending performance.

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

The geographic distribution of home mortgage lending reflects good penetration throughout the AA. In 2021, the distribution of the bank's home mortgage loans among low-income census tracts mirrored closely the level of aggregate lending, though both figures were below the percentage of AA owner-occupied units in low-income tracts. Among moderate-income census tracts, the bank originated a higher percentage of home mortgage loans than the level reflected by aggregate lending data.

While the percentage of the bank's home mortgage lending made in low-income census tracts grew in 2022, PCB was outperformed by aggregate lenders, and both remained below the demographic figure. Greater growth was noted in the distribution of the bank's home mortgage lending among moderate-income census tracts in 2022, which did not reach the demographic figure, but reflected performance above aggregate lending data.

The bank's lending performance for 2020 reflected penetration levels that were consistent with 2021 performance. While more favorable distribution of loans among moderate-income census tracts was noted, the overall distribution among LMI census tracts was generally comparable to aggregate lending data.

Among HMDA-reportable loan products, only the bank's home purchase and refinance loans reflected sufficient volume for a meaningful analysis of product-specific lending distribution. The remaining HMDA-reportable loan products are not discussed separately but are included in the analysis of the bank's total HMDA lending.

### *Home Purchase Lending*

The geographic distribution of home purchase lending in the AA is good. The distribution of 2021 home purchase loans among LMI census tracts is comparable to aggregate lending data though below the demographic figure in both income classifications. In 2022, the percentage of the bank's home purchase loans made in low-income census tracts remained constant from the previous year, though this fell below aggregate lending performance, which increased in 2022. The bank's 2022 home purchase lending in moderate-income census tracts was greater than aggregate lending, despite remaining below the percentage of AA owner-occupied units located in these tracts.

The bank's 2020 home purchase performance reflected penetration levels similar to that of 2021 and 2022.

Furthermore, the bank's loan dispersion among geographies of different income levels revealed gaps discussed above, but they did not impact the overall conclusion.

### *Home Refinance Lending*

The geographic distribution of home refinance lending is excellent. The distribution of 2021 home refinance loans among low-income census tracts is slightly below aggregate lending data and the demographic figure. However, the bank's 2021 home refinance lending in moderate-income census tracts reflected greater performance than aggregate lending. Although the total number of home refinance loans made by the bank declined significantly in 2022, the percentage of those



loans in LMI census tracts increased. In either category of census tracts, the bank outperformed both aggregate lenders and the demographic figure.

The bank's lending performance for 2020 reflected penetration levels that were comparable to that of 2021, though below PCB's 2022 performance. Furthermore, the bank's loan dispersion among geographies of different income levels revealed gaps discussed above, but they did not impact the overall conclusion.

**Table 29**

<b>Distribution of 2021 and 2022 Home Mortgage Lending by Income Level of Geography</b>													
<b>Assessment Area: Houston Metropolitan</b>													
<b>Geographic Income Level</b>	<b>Bank and Aggregate Loans by Year</b>												<b>Owner Occupied Units %</b>
	<b>2021</b>						<b>2022</b>						
	<b>Bank</b>		<b>Agg</b>		<b>Bank</b>		<b>Agg</b>		<b>Bank</b>		<b>Agg</b>		
	<b>#</b>	<b>#%</b>	<b>#%</b>	<b>\$(000)</b>	<b>%</b>	<b>%</b>	<b>#</b>	<b>#%</b>	<b>#%</b>	<b>\$(000)</b>	<b>%</b>	<b>%</b>	
<b>Home Purchase Loans</b>													
<b>Low</b>	38	3.7	3.9	7,883	2.6	2.9	32	3.7	4.9	6,489	2.3	3.4	6.6
<b>Moderate</b>	167	16.5	16.7	33,527	11.1	12.0	170	19.4	18.5	44,972	16.3	13.3	22.0
<b>Middle</b>	263	25.9	30.8	60,371	20.1	24.6	243	27.8	31.4	70,420	25.5	26.6	30.5
<b>Upper</b>	547	53.9	48.5	199,051	66.2	60.4	406	46.4	44.1	147,780	53.4	55.6	39.8
<b>Unknown</b>	0	0.0	0.1	0	0.0	0.1	24	2.7	1.2	6,938	2.5	1.1	1.1
<b>Total</b>	1,015	100.0	100.0	300,832	100.0	100.0	875	100.0	100.0	276,599	100.0	100.0	100.0
<b>Refinance Loans</b>													
<b>Low</b>	7	2.1	2.7	1,315	1.2	2.1	5	6.9	4.1	910	5.5	2.7	6.6
<b>Moderate</b>	45	13.7	12.6	10,323	9.2	8.7	17	23.6	17.0	3,820	23.2	11.1	22.0
<b>Middle</b>	77	23.5	27.2	15,387	13.7	20.5	21	29.2	32.4	3,996	24.3	25.3	30.5
<b>Upper</b>	199	60.7	57.4	85,530	76.0	68.7	27	37.5	45.4	7,285	44.2	60.0	39.8
<b>Unknown</b>	0	0.0	0.1	0	0.0	0.0	2	2.8	1.1	454	2.8	0.9	1.1
<b>Total</b>	328	100.0	100.0	112,555	100.0	100.0	72	100.0	100.0	16,465	100.0	100.0	100.0
<b>Home Improvement Loans</b>													
<b>Low</b>	0	0.0	3.2	0	0.0	2.5	0	0.0	4.0	0	0.0	3.0	6.6
<b>Moderate</b>	0	0.0	14.6	0	0.0	10.4	0	0.0	12.8	0	0.0	9.1	22.0
<b>Middle</b>	0	0.0	20.4	0	0.0	14.9	0	0.0	24.3	0	0.0	18.9	30.5
<b>Upper</b>	0	0.0	61.8	0	0.0	72.2	0	0.0	58.0	0	0.0	68.1	39.8
<b>Unknown</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0.8	0	0.0	0.8	1.1
<b>Total</b>	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
<b>Multifamily Loans</b>													
<b>Low</b>	0	0.0	25.4	0	0.0	18.4	0	0.0	22.3	0	0.0	13.8	25.3
<b>Moderate</b>	1	14.3	30.7	485	12.0	24.9	0	0.0	27.5	0	0.0	19.8	26.8
<b>Middle</b>	0	0.0	17.5	0	0.0	20.1	0	0.0	18.7	0	0.0	27.3	19.8
<b>Upper</b>	6	85.7	26.4	3,563	88.0	36.6	2	100.0	27.5	31,250	100.0	33.3	23.8
<b>Unknown</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	4.0	0	0.0	5.7	4.3
<b>Total</b>	7	100.0	100.0	4,048	100.0	100.0	2	100.0	100.0	31,250	100.0	100.0	100.0
<b>Total Home Mortgage Loans</b>													
<b>Low</b>	45	3.3	3.4	9,198	2.2	3.7	37	3.9	4.7	7,399	2.3	5.0	6.6
<b>Moderate</b>	213	15.8	14.9	44,335	10.6	11.7	187	19.7	18.0	48,792	15.0	13.9	22.0
<b>Middle</b>	340	25.2	29.1	75,758	18.1	22.6	264	27.8	31.4	74,416	22.9	26.4	30.5
<b>Upper</b>	752	55.7	52.5	288,144	69.0	61.9	435	45.8	44.7	186,315	57.4	52.9	39.8
<b>Unknown</b>	0	0.0	0.1	0	0.0	0.0	26	2.7	1.2	7,392	2.3	1.8	1.1
<b>Total</b>	1,350	100.0	100.0	417,435	100.0	100.0	949	100.0	100.0	324,314	100.0	100.0	100.0

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

*Small Business Lending*

The geographic distribution of small business loans reflects poor penetration throughout the AA. In 2021, the percentage of small business loans originated to businesses in LMI census tracts was below the level of aggregate lending. In 2022, the percentage of the bank’s small business loans in these tracts declined, though aggregate lending performance declined by a similar percentage. In 2021 and 2022, aggregate lending data reflects a demand for small business loans in LMI census tracts similar to the percentage of AA businesses located in these tracts. However, in both years, the bank’s lending performance fell below this figure in either category of census tracts.

A large portion of LMI census tracts in the AA are located in a ring inside of the Beltway 8, generally concentrated to the north and southeast of the city of Houston. While the bank does not have branch locations close to these geographies, the general dispersion of the bank’s small business loans supports the assertion that PCB can reasonably serve these areas, and aggregate lending reflects sufficient demand for this type of loan.

The bank’s lending performance for 2020 reflected penetration levels that were consistent with the performance in the years presented in Table 30 below.

**Table 30**

Distribution of 2021 and 2022 Small Business Lending by Income Level of Geography													
Assessment Area: Houston Metropolitan													
Geographic Income Level	Bank and Aggregate Loans by Year											Total Businesses %	
	2021						2022						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank			Agg
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%		\$%
<b>Low</b>	17	6.4	11.7	4,898	8.3	13.9	6	5.8	10.1	2,156	6.2	11.4	10.9
<b>Moderate</b>	27	10.2	21.3	6,148	10.4	21.9	10	9.6	21.0	4,039	11.7	22.9	21.7
<b>Middle</b>	45	17.0	23.9	10,091	17.1	21.2	24	23.1	25.5	7,881	22.8	23.4	24.9
<b>Upper</b>	174	65.9	42.4	37,766	64.1	42.8	63	60.6	41.1	20,362	59.0	40.5	40.5
<b>Unknown</b>	1	0.4	0.2	23	0.0	0.1	1	1.0	1.8	100	0.3	1.7	2.0
<b>Total</b>	264	100.0	100.0	58,926	100.0	100.0	104	100.0	100.0	34,538	100.0	100.0	100.0

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

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

The bank’s distribution of lending to borrowers reflects a good penetration among individuals of different income levels, including LMI, and businesses of revenue different sizes.

The lending distribution to middle- and upper-income borrowers did not affect conclusions about the bank’s performance considering its lending to low- and moderate-income borrowers.

*Home Mortgage Lending*

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

In 2021, the bank's performance was comparable to that of aggregate HMDA lenders among low-income borrowers, though neither PCB nor aggregate lenders preformed near the percentage of AA families classified as low-income. Among moderate-income borrowers, the bank originated home mortgage loans at a level comparable to the demographic figure and above aggregate lenders. In 2022, the bank's performance remained comparable to aggregate data among low-income borrowers and was above both aggregate lenders and the demographic figure among moderate-income borrowers.

As discussed previously, total home mortgage demand in the AA decreased significantly between 2021 and 2022, primarily attributed to the steady increase in interest rates in 2022. While the total number of HMDA-reported home mortgage loans in the AA fell from 207,661 in 2021 to 128,414 in 2022, a drop of more than 38.0 percent, the percentage of home mortgage loans made by aggregate lenders to LMI borrowers remained generally consistent. This trend highlights a significant decrease in demand for home mortgage loans and a significant increase in the level of competition among financial institutions fighting for the smaller pot of qualified LMI applicants seeking these loans. The bank's continued level of lending among LMI borrowers in 2022 reflects favorably on PCB's engagement in the community.

PCB's home mortgage lending performance among LMI borrowers in 2020 is consistent with its lending in 2021 and 2022 and does not impact the bank's overall performance.

**Table 31**

**Distribution of 2021 and 2022 Home Mortgage Lending By Borrower Income Level  
Assessment Area: Houston Metropolitan**

Borrower Income Level	Bank and Aggregate Loans by Year												Families by Family Income %
	2021						2022						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	%	\$%	#	%	%	\$(000)	%	\$%	
<b>Home Purchase Loans</b>													
<b>Low</b>	26	2.6	2.6	2,717	0.9	1.3	32	3.7	2.9	3,979	1.4	1.4	25.9
<b>Moderate</b>	192	18.9	15.2	28,966	9.6	10.1	160	18.3	15.3	28,594	10.3	10.0	17.4
<b>Middle</b>	247	24.3	20.3	54,445	18.1	16.6	221	25.3	20.3	54,335	19.6	16.7	17.9
<b>Upper</b>	427	42.1	39.7	175,476	58.3	53.2	388	44.3	39.1	161,832	58.5	52.1	38.8
<b>Unknown</b>	123	12.1	22.2	39,228	13.0	18.9	74	8.5	22.4	27,859	10.1	19.8	0.0
<b>Total</b>	1,015	100.0	100.0	300,832	100.0	100.0	875	100.0	100.0	276,599	100.0	100.0	100.0
<b>Refinance Loans</b>													
<b>Low</b>	3	0.9	2.9	506	0.4	1.3	3	4.2	7.7	395	2.4	3.8	25.9
<b>Moderate</b>	36	11.0	10.3	5,976	5.3	6.0	18	25.0	17.7	2,857	17.4	11.3	17.4
<b>Middle</b>	66	20.1	16.9	12,684	11.3	12.0	23	31.9	21.2	4,881	29.6	16.2	17.9
<b>Upper</b>	195	59.5	47.0	86,407	76.8	58.6	26	36.1	39.6	7,763	47.1	53.9	38.8
<b>Unknown</b>	28	8.5	22.9	6,982	6.2	22.1	2	2.8	13.8	569	3.5	14.9	0.0
<b>Total</b>	328	100.0	100.0	112,555	100.0	100.0	72	100.0	100.0	16,465	100.0	100.0	100.0
<b>Home Improvement Loans</b>													
<b>Low</b>	0	0.0	4.8	0	0.0	2.4	0	0.0	5.9	0	0.0	3.3	25.9
<b>Moderate</b>	0	0.0	9.6	0	0.0	6.1	0	0.0	12.2	0	0.0	8.0	17.4
<b>Middle</b>	0	0.0	16.3	0	0.0	11.5	0	0.0	16.9	0	0.0	11.5	17.9
<b>Upper</b>	0	0.0	66.3	0	0.0	75.6	0	0.0	62.9	0	0.0	74.4	38.8
<b>Unknown</b>	0	0.0	2.9	0	0.0	4.3	0	0.0	2.1	0	0.0	2.8	0.0
<b>Total</b>	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
<b>Total Home Mortgage Loans</b>													
<b>Low</b>	29	2.2	2.8	3,223	0.8	1.3	35	3.7	4.1	4,374	1.5	1.9	25.9
<b>Moderate</b>	228	17.0	12.7	34,942	8.5	8.3	178	18.8	15.6	31,451	10.7	10.2	17.4
<b>Middle</b>	313	23.3	18.5	67,129	16.2	14.5	244	25.8	20.0	59,216	20.2	16.4	17.9
<b>Upper</b>	622	46.3	43.0	261,883	63.4	55.4	414	43.7	39.8	169,595	57.9	52.7	38.8
<b>Unknown</b>	151	11.2	23.1	46,210	11.2	20.6	76	8.0	20.5	28,428	9.7	18.9	0.0
<b>Total</b>	1,343	100.0	100.0	413,387	100.0	100.0	947	100.0	100.0	293,064	100.0	100.0	100.0
Source: 2022 FFIEC Census Data 2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.													

**Small Business Lending**

Considering the bank’s performance when compared to the aggregate, the borrower distribution of small business loans by revenue size of businesses is adequate. The evaluation of the bank’s performance also considers PCB’s strategy as a commercial lender, and the locations of its branches which are generally clustered in West Houston. This region of the AA is a hub for business, with four Fortune 100 companies located in the area. Additionally, energy and engineering firms make up the majority of employers in West Houston, two industries that typically consist of higher-revenue businesses. While these factors support the bank’s lending to larger businesses, ample opportunity and demand for small business loans to businesses with revenues

of \$1 million or less exist in the AA to accommodate the high level of competition in this major metropolitan area.

During the review period, the substantial majority of AA businesses reported revenues of \$1 million or less, setting a demographic figure that neither the bank's nor aggregate lenders' performance met. In 2021, the bank's small business lending to businesses with gross annual revenues of \$1 million or less was below the performance of aggregate small business lenders. In 2022, the bank's performance improved though the bank's lending to small businesses remained below aggregate small business lending data which also reflected improved performance over the previous year.

Although the bank's performance was below aggregate by percentage of originations, the bank's lending to small businesses by dollar amount exceeded aggregate performance in 2021 and 2022. This reflects the bank's willingness to make larger loans to small businesses and start-ups. While smaller businesses often seek loans in smaller dollar amounts, a community contact indicated that a large portion of area small businesses are in need of larger loans. According to the contact, the cost of operating a business in Houston can be high and has been increasing recently due to inflation, as a result many small businesses require loans in excess of \$250,000 to meet their operating needs.

The bank's small business lending performance in 2020 was comparable to the performance in 2021 and 2022 and did not impact the bank's overall performance.

**Table 32**

<b>Distribution of 2021 and 2022 Small Business Lending by Revenue Size of Businesses</b>													
<b>Assessment Area: Houston Metropolitan</b>													
	<b>Bank and Aggregate Loans by Year</b>											<b>Total Businesses %</b>	
	<b>2021</b>						<b>2022</b>						
	<b>Bank</b>		<b>Agg</b>	<b>Bank</b>		<b>Agg</b>	<b>Bank</b>		<b>Agg</b>	<b>Bank</b>			<b>Agg</b>
	<b>#</b>	<b>%</b>	<b>%</b>	<b>\$(000)</b>	<b>%</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>%</b>	<b>\$(000)</b>	<b>%</b>		<b>%</b>
<b>By Revenue</b>													
<b>\$1 Million or Less</b>	88	33.3	40.9	17,335	29.4	25.9	44	42.3	48.8	14,292	41.4	32.8	91.5
<b>Over \$1 Million</b>	104	39.4		32,861	55.8		52	50.0		18,507	53.6		7.3
<b>Revenue Unknown</b>	72	27.3		8,730	14.8		8	7.7		1,739	5.0		1.2
<b>Total</b>	264	100.0		58,926	100.0		104	100.0		34,538	100.0		100.0
<b>By Loan Size</b>													
<b>\$100,000 or Less</b>	110	41.7	92.0	5,559	9.4	35.7	28	26.9	94.2	1,930	5.6	39.5	
<b>\$100,001 - \$250,000</b>	77	29.2	4.4	13,123	22.3	17.5	29	27.9	3.1	5,347	15.5	15.2	
<b>\$250,001 - \$1 Million</b>	77	29.2	3.7	40,244	68.3	46.8	47	45.2	2.7	27,261	78.9	45.3	
<b>Total</b>	264	100.0	100.0	58,926	100.0	100.0	104	100.0	100.0	34,538	100.0	100.0	
<b>By Loan Size and Revenues \$1 Million or Less</b>													
<b>\$100,000 or Less</b>	44	50.0		1,843	10.6		14	31.8		837	5.9		
<b>\$100,001 - \$250,000</b>	23	26.1		3,811	22.0		11	25.0		2,169	15.2		
<b>\$250,001 - \$1 Million</b>	21	23.9		11,681	67.4		19	43.2		11,286	79.0		
<b>Total</b>	88	100.0		17,335	100.0		44	100.0		14,292	100.0		
Source: 2022 FFIEC Census Data													
2022 Dun & Bradstreet Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

**Community Development Lending**

The bank makes a relatively high level of CD loans in the Houston Metropolitan AA, as noted by the \$20 million of qualified CD loans extended during the review period. While the bank made one more CD qualified loan in the AA during this review period than during the review period of the previous evaluation, the dollar volume of qualified loans fell by more than 25.0 percent. It is noteworthy that the SBA’s PPP loans represented approximately 25.0 percent of the bank’s CD lending in the AA during the previous evaluation. These loans were made under a lending program that has since concluded.

Table 33 presents the bank’s CD lending in the Houston Metropolitan AA during the review period.

**Table 33**

<b>Community Development Lending Assessment Area: Houston Metropolitan</b>		
<b>Purpose</b>	<b>#</b>	<b>\$000s</b>
Affordable Housing	1	5,850
Community Services	3	1,100
Economic Development	5	13,017
Revitalization and Stabilization	0	0
<b>Totals</b>	<b>9</b>	<b>19,967</b>

The bank’s CD lending during the review period was for various qualified purposes, though the largest portion supported economic development by financing businesses that meet certain size eligibility standards. These loans are primarily originations through SBA guaranteed loan programs, which provide long-term, fixed-rate financing for major assets that promote business growth and job creation in LMI geographies within the AA.

The largest single CD loan originated by the bank during the review period was for a multifamily affordable housing complex in a moderate-income geography in the northern portion of the AA. A community leader, who was reached as part of this evaluation, articulated the ongoing and growing need for more affordable housing in the region. In response to this need, the bank renewed a \$5.8 million loan supporting an almost 150-unit complex, of which 100.0 percent of the units are under Housing Assistance Payment contracts, to provide Section 8 tenant-based assistance under the Housing Choice Voucher program of the U.S. Department of Housing and Urban Development. This program focuses on low- and very low-income individuals and families.

**INVESTMENT TEST**

PCB’s performance under the Investment Test in the Houston Metropolitan AA is excellent. The bank has a significant level of qualified CD investments and grants, particularly those not routinely provided by private investors and is occasionally in a leadership position. The bank exhibits good responsiveness to the CD needs of the AA, although it makes rare use of innovative and/or complex investments to support CD initiatives. During the review period, the bank made three investments totaling approximately \$20.2 million, representing an increase of more than 150.0 percent since the previous evaluation.

Notable among the CD investments is a \$13.7 million investment in a multifamily affordable housing complex of 162 units, all of which are set aside for low-income residents. As previously

noted, the lack of affordable housing represents a significant need in the AA. This investment, in conjunction with another \$5 million investment as well as a prior period investment for a similar purpose, highlight the bank’s responsiveness to the needs of the AA.

Table 34 illustrates the breakdown of the bank’s CD investments and donations in the Houston Metropolitan AA.

**Table 34**

Investment, Grants, and Donations Assessment Area: Houston Metropolitan								
Community Development Purpose	Prior Period Investments <sup>1</sup>		Current Investments <sup>2</sup>		Donations		Total	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Affordable Housing	1	6,473	2	18,655	0	0	3	25,688
Community Services	0	0	1	1,534	26	206	27	1,740
Economic Development	0	0	0	0	1	6	1	6
Revitalization and Stabilization	0	0	0	0	0	0	0	0
<b>Total</b>	<b>1</b>	<b>6,473</b>	<b>3</b>	<b>20,189</b>	<b>27</b>	<b>212</b>	<b>31</b>	<b>27,434</b>

<sup>1</sup> Book Value of Investment  
<sup>2</sup> Original Market Value of Investment

**SERVICE TEST**

PCB’s Service Test performance in the Houston Metropolitan AA is good. The bank’s retail and CD services reflect good responsiveness to the needs of the AA.

**Retail Services**

The bank’s delivery systems are reasonably accessible to the bank’s geographies and individuals of different income levels in the AA. The distribution of the bank’s five branch offices and four full-service ATMs/ITMs as of December 31, 2023, was compared to the distribution of the population and businesses among the tract categories within the AA. Table 35 below summarizes the bank’s retail locations in the Houston Metropolitan AA.

**Table 35**

Branch and Full-Service ATM/ITM Locations Assessment Area: Houston Metropolitan							
Tract Income	% of Geographies	% of Households	% of Businesses	Branches		Full-Service ATMs/ITMs	
				#	%	#	%
Low	16.7	13.7	10.8	0	0.0	0	0.0
Moderate	26.7	25.5	21.7	1	20.0	1	25.0
Middle	25.0	27.2	24.9	0	0.0	0	0.0
Upper	28.3	31.5	40.6	4	80.0	3	75.0
Unknown	3.4	2.1	2.0	0	0.0	0	0.0
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>5</b>	<b>100.0</b>	<b>4</b>	<b>100.0</b>

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

All but one of the bank’s branch locations within the AA are congregated in the southwestern portion of this city of Houston. While these branches are geographically distant from portions of

the AA, the bank’s utilization of online banking reasonably serves the entirety of the more than 2,700 square mile AA.

The bank did not open or close any branches during the review period in the AA. As a result, the bank's record of opening or closing branches has not adversely affected the accessibility of its delivery systems, including to LMI geographies. Banking services and hours of operations do not vary in a way that inconveniences the AA, particularly LMI geographies or LMI individuals. The level of branch services and hours offered are basically the same throughout the AA.

**Community Development Services**

The bank provides a relatively high level of CD services in the Houston Metropolitan AA. The bank’s employees served in many various capacities, including boards of directors and as trustees, for eight community organizations offering CD services that focused on vocational training, business development, and children’s advocacy for LMI individuals. Total hours served during the review period was approximately 190 hours, a notable increase from the bank’s CD service activity during the previous evaluation period.

Activities related to financial literacy education were a focus of the bank during the review period, representing more than half of all services provided in the AA. These were specifically targeted by the bank as opportunities to reach LMI students as early as possible and to help them develop the skills necessary to take control of their financial future. Additionally, a bank employee sat on the board of directors’ finance committee for an organization providing services to LMI patients seeking medical care from the world renowned medical facilities in the Houston area.

Table 36 below shows the number of hours by type of involvement.

**Table 36**

<b>Community Development Services</b>			
<b>Assessment Area: Houston Metropolitan</b>			
<b>Purpose</b>	<b>Total Services</b>	<b>Total Hours</b>	<b>Total Organizations</b>
Affordable Housing	0	0	0
Community Services	21	163	7
Economic Development	2	30	1
Revitalization and Stabilization	0	0	0
<b>Total</b>	<b>23</b>	<b>193</b>	<b>8</b>



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

**DESCRIPTION OF THE INSTITUTION’S OPERATIONS IN THE BROWNSVILLE-HARLINGEN MSA ASSESSMENT AREA**

- The bank’s Brownsville-Harlingen MSA AA consists of the entirety of Cameron County, the southernmost county in the state of Texas. Cameron County is coterminous with the Brownsville-Harlingen, TX MSA. Refer to Appendix A for an AA map and Appendix B for additional demographic data.
- There have been no changes to the delineation of the AA since the previous evaluation.
- As of 2022, the AA includes a total of 122 census tracts, consisting of three low-, 37 moderate-, 45 middle-, and 33 upper-income census tracts, as well as four census tracts with unknown income levels. Prior to adjustments made to income level classifications of census tracts in 2022, the AA included no low-income census tracts and was made up of 35 moderate-, 25 middle-, and 24 upper-income tracts, and three census tracts classified as unknown-income.
- The bank operates five banking offices in the AA: one located in a low-, one a in middle-, two in upper-, and one in unknown-income census tract.
- According to the June 30, 2023 FDIC Deposit Market Share Report, the bank holds 5.0 percent of the deposit market share, ranking 8<sup>th</sup> among 18 FDIC-insured financial institutions with offices operating within the AA.
- A representative of a local small business development center was contacted for additional context related to the AA. The contact highlighted significant changes taking place in the AA during the review period, discussed below.

**Table 37**

<b>Population Change</b>			
<b>Assessment Area: Brownsville-Harlingen MSA</b>			
<b>Area</b>	<b>2015 Population</b>	<b>2020 Population</b>	<b>Percentage Change</b>
Brownsville-Harlingen MSA	417,947	421,017	0.7
Texas	26,538,614	29,145,505	9.8
<i>Source: 2020 U.S. Census Bureau Decennial Census 2011-2015 U.S. Census Bureau: American Community Survey</i>			

- The AA population remained materially steady between 2015 and 2020, adding less than 4,000 residents in that period. This growth rate is substantially lower than the state-wide population growth rate, indicating that the Brownsville-Harlingen MSA did not have the same level of attraction for new residents that other portions of the state did.
- The AA’s population has continued to stagnate, growing by an estimated 0.9 percent between 2020 and 2023, according to Texas Demographic Center estimates, making the AA the eighth slowest growing MSA in the state by population percentage.

**Table 38**

<b>Median Family Income Change</b>			
<b>Assessment Area: Brownsville-Harlingen MSA</b>			
<b>Area</b>	<b>2015 Median Family Income</b>	<b>2020 Median Family Income</b>	<b>Percentage Change</b>
Brownsville-Harlingen MSA	\$40,361	\$47,332	17.3
Texas	\$68,523	\$76,073	11.0

*Source: 2011-2015 U.S. Census Bureau: American Community Survey  
2016-2020 U.S. Census Bureau: American Community Survey*

*Note: Median family incomes have been inflation-adjusted and are expressed in 2020 dollars.*

- As Table 38 illustrates, the MFI in the AA grew between 2015 and 2020 at a rate notably greater than the 9.2 percent cumulative inflation rate during the same period, according to BLS inflation data.
- According to FFIEC estimates, the MFI in the AA has continued to grow rapidly, increasing by approximately 31.0 percent between 2020 and 2023. This increase is the largest of any MSA in the state and 24<sup>th</sup> out of the 412 MSAs in the nation.
- According to a community contact, much of the increase in the AA can be both directly and indirectly attributed to the activity of Space Exploration Technologies Corp. (commonly referred to as Space X) in the area. As the company increased its presence in the area, it created higher paying jobs for residents while also relocating high-income employees to the MSA. The increased wealth in the area elevated the demand for other services, attracting new businesses, and collectively raising the MFI.

**Table 39**

<b>Housing Cost Burden</b>						
<b>Assessment Area: Brownsville-Harlingen MSA</b>						
<b>Area</b>	<b>Cost Burden - Renters</b>			<b>Cost Burden - Owners</b>		
	<b>Low Income</b>	<b>Moderate Income</b>	<b>All Renters</b>	<b>Low Income</b>	<b>Moderate Income</b>	<b>All Owners</b>
Brownsville-Harlingen MSA	72.2	29.9	44.7	50.1	23.3	19.9
Texas	78.3	44.6	42.7	57.3	31.0	19.0

*Cost Burden is housing cost that equals 30 percent or more of household income*

*Source: U.S. Department of Housing and Urban Development (HUD), 2016-2020 Comprehensive Housing Affordability Strategy*

- The cost-burden for LMI persons in the AA is generally lower than statewide figures, while the aggregated burden on all renters and homeowners in the area, regardless of income level, is higher than the statewide burden. This indicates that LMI households are likely to find more favorable conditions in the AA than the remainder to the state.
- There is a sizable gap between the housing cost burden for LMI households. The percentage of moderate-income households spending 30 percent or more on housing is less than half that of low-income households.

**Table 40**

<b>Unemployment Rates</b>					
<b>Assessment Area: Brownsville-Harlingen MSA</b>					
<b>Area</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>
Brownsville-Harlingen MSA	6.2	5.5	10.1	8.0	5.7
Texas	3.9	3.5	7.7	5.6	3.9

*Source: Bureau of Labor Statistics: Local Area Unemployment Statistics*

- The unemployment rate for all regions peaked above 10.0 percent in 2020, attributed to the impact of the COVID-19 pandemic and the mitigation efforts undertaken by state and local governments. As reflected in Table 40, the AA had recovered to pre-pandemic unemployment rates by 2022.
- Unemployment rates for the MSA were consistently higher than the statewide unemployment rate throughout the review period, despite the arrival of high-profile businesses like Space X.
- Public sector organizations, including Brownsville ISD and the City of Brownsville, represent the largest employers in the MSA. The largest private employer in Brownsville, with more than 1,600 employees, is Space X, which relocated to the area in 2014.

Table 41 details selected characteristics of the AA.

Table 41

2022 Combined Demographics Assessment Area: Brownsville-Harlingen MSA AA								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	3	2.5	1,911	1.9	956	50.0	23,835	24.3
Moderate-income	37	30.3	24,842	25.3	8,677	34.9	16,770	17.1
Middle-income	45	36.9	39,280	40.0	9,109	23.2	16,686	17.0
Upper-income	33	27.0	31,314	31.9	4,050	12.9	40,829	41.6
Unknown-income	4	3.3	773	0.8	352	45.5	0	0.0
<b>Total Assessment Area</b>	<b>122</b>	<b>100.0</b>	<b>98,120</b>	<b>100.0</b>	<b>23,144</b>	<b>23.6</b>	<b>98,120</b>	<b>100.0</b>
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	3,035	1,025	1.2	33.8	1,600	52.7	410	13.5
Moderate-income	36,867	17,071	20.3	46.3	15,159	41.1	4,637	12.6
Middle-income	59,284	34,861	41.5	58.8	16,248	27.4	8,175	13.8
Upper-income	52,390	30,542	36.3	58.3	9,568	18.3	12,280	23.4
Unknown-income	968	555	0.7	57.3	339	35.0	74	7.6
<b>Total Assessment Area</b>	<b>152,544</b>	<b>84,054</b>	<b>100.0</b>	<b>55.1</b>	<b>42,914</b>	<b>28.1</b>	<b>25,576</b>	<b>16.8</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	360	2.9	344	3.0	14	1.9	2	1.6
Moderate-income	3,457	28.3	3,184	28.0	246	33.5	27	21.3
Middle-income	4,206	34.4	3,906	34.4	257	35.0	43	33.9
Upper-income	4,070	33.3	3,806	33.5	210	28.6	54	42.5
Unknown-income	139	1.1	131	1.2	7	1.0	1	0.8
<b>Total Assessment Area</b>	<b>12,232</b>	<b>100.0</b>	<b>11,371</b>	<b>100.0</b>	<b>734</b>	<b>100.0</b>	<b>127</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>92.5</b>	<b>6.0</b>		<b>1.0</b>	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	2	1.1	2	1.1	0	0.0	0	0.0
Moderate-income	22	12.0	20	11.3	1	16.7	1	100.0
Middle-income	72	39.1	71	40.1	1	16.7	0	0.0
Upper-income	86	46.7	82	46.3	4	66.7	0	0.0
Unknown-income	2	1.1	2	1.1	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>184</b>	<b>100.0</b>	<b>177</b>	<b>100.0</b>	<b>6</b>	<b>100.0</b>	<b>1</b>	<b>100</b>
<b>Percentage of Total Farms:</b>				<b>96.2</b>	<b>3.3</b>		<b>0.5</b>	
Source: 2022 FFIEC Census Data 2022 D&B Information								

## CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

### LENDING TEST

The bank's Lending Test performance in the Brownsville-Harlingen MSA AA is good.

For this evaluation, the bank's small business lending carried the most weight when determining the overall lending performance in the AA, as PCB is a commercial-focused institution, and this product comprised the largest volume of lending in the area. Additionally, an evaluation of small farm and multifamily loans was not conducted due to limited origination volumes during the review period.

Details of the bank's 2020 home mortgage and small business lending and information regarding lending by aggregate lenders can be found in Appendix C.

### Lending Activity

PCB's lending activity in the Brownsville-Harlingen MSA AA reflects good responsiveness to AA credit needs. Though the bank makes limited use of innovative and/or flexible lending practices the products offered by the bank are appropriate to serve AA credit needs, including LMI borrowers.

For this evaluation, the total volume of loans in the AA included 144 home mortgage, 377 small business, and seven small farm loans originated between January 1, 2020 and December 31, 2022. Based upon the loan volume of each product, the bank's small business lending performance received the greatest weight when evaluating the overall performance in the AA. Due to the limited volume of small farm loans in the AA during the review period, a meaningful analysis of the bank's small farm lending could not be conducted.

### *Geographic Distribution of Loans*

For this analysis, the geographic distribution of small business and HMDA lending, including both originations and purchases, was compared with available demographic information. Performance context issues and aggregate lending data were taken into consideration. The bank's geographic distribution of loans reflects excellent penetration throughout the AA.

Loans originated by the bank during the review period were generally made in proximity to its branch locations, which are in the cities of Brownsville and Harlingen. Though some upper- and middle-income geographies in the far northern and eastern portions of the AA had a lower level of originations, no significant gaps were identified in the geographic distribution of the bank's lending.

In 2020 and 2021, none of the AA census tracts were designated as low-income. As a result, evaluation of the geographic distribution of the bank's lending in the AA does not consider the lending in low-income tracts before 2022.

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 LMI geographies.

*Residential Real Estate (HMDA) Lending*

The geographic distribution of the bank's home mortgage lending in the Brownsville-Harlingen MSA AA is excellent. During the review period, the bank originated no home-mortgage loans in low-income census tracts within the AA. These tracts make up 2.5 percent of total tracts in the AA and contain less than 2 percent of the owner-occupied housing units in the AA. Additionally, aggregate lending data reflects low demand for home mortgage products in these tracts, with aggregate lenders originating less than 1 percent of home mortgages in these tracts in 2022, as reflected in Table 42.

The bank's home mortgage lending performance among moderate-income census tracts was greater than aggregate lending. While the bank outperformed aggregate in 2021, its performance improved notably in 2022 while aggregate lending data remained constant. As a result, the percentage of the bank's home mortgage originations in moderate-income census tracts was near double the percentage reflected by aggregate lending data. While moderate-income census tracts make up a substantially larger portion of the AA than low-income tracts and contain more than 20.0 percent of AA owner-occupied units, the bank's performance in 2022 was greater even than this demographic figure.

The bank's lending performance for 2020 reflected penetration levels that were below 2021 and 2022 performance; however, the prior year's performance did not have a negative impact on PCB's overall performance.

Due to a limited volume of originations during the review period, only the bank's home purchase lending performance was evaluated separately. The remaining HMDA-related lending products were included in the evaluation of the bank's total home mortgage loans, but not as individual products.

*Home Purchase Lending*

The geographic distribution of the bank's home purchase lending in the Brownsville-Harlingen MSA AA is excellent. Home purchase originations in low-income census tracts followed the same trend as overall home mortgage lending. The bank originated no home purchase loans in these tracts during the review period; however, this performance is comparable to aggregate lending data and reflects diminished demand for this product.

Among moderate-income census tracts in the AA, the bank outperformed aggregate lending performance in both presented years, as reflected in Table 42. Though PCB's performance was comparable to aggregate data in 2021, the bank's performance increased significantly in 2022 while aggregate lending performance declined.

The bank's performance reflects favorably on its responsiveness to the credit needs of LMI geographies within the AA.

Table 42

Distribution of 2021 and 2022 Home Mortgage Lending by Income Level of Geography Assessment Area: Brownsville-Harlingen MSA													
Geographic Income Level	Bank and Aggregate Loans by Year												Owner Occupied Units %
	2021						2022						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%	
<b>Home Purchase Loans</b>													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.7	0	0.0	0.4	1.2
Moderate	7	15.6	14.0	971	12.8	10.7	9	29.0	13.6	2,020	28.8	10.5	20.3
Middle	15	33.3	25.1	1,973	26.0	22.8	8	25.8	36.0	1,434	20.5	34.5	41.5
Upper	23	51.1	60.9	4,655	61.3	66.5	14	45.2	49.3	3,557	50.7	54.3	36.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.4	0	0.0	0.3	0.7
<b>Total</b>	<b>45</b>	<b>100.0</b>	<b>100.0</b>	<b>7,599</b>	<b>100.0</b>	<b>100.0</b>	<b>31</b>	<b>100.0</b>	<b>100.0</b>	<b>7,011</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Refinance Loans</b>													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.6	0	0.0	0.6	1.2
Moderate	0	0.0	10.8	0	0.0	10.0	1	12.5	10.9	48	3.7	7.7	20.3
Middle	2	25.0	24.7	300	27.7	23.1	3	37.5	34.9	662	51.4	33.5	41.5
Upper	6	75.0	64.5	784	72.3	66.9	4	50.0	53.1	579	44.9	57.8	36.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.4	0	0.0	0.4	0.7
<b>Total</b>	<b>8</b>	<b>100.0</b>	<b>100.0</b>	<b>1,084</b>	<b>100.0</b>	<b>100.0</b>	<b>8</b>	<b>100.0</b>	<b>100.0</b>	<b>1,289</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Home Improvement Loans</b>													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	1.2	0	0.0	1.4	1.2
Moderate	0	0.0	16.4	0	0.0	10.6	0	0.0	8.6	0	0.0	4.5	20.3
Middle	0	0.0	23.6	0	0.0	16.9	0	0.0	48.1	0	0.0	56.5	41.5
Upper	0	0.0	60.0	0	0.0	72.4	0	0.0	42.0	0	0.0	37.6	36.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.7
<b>Total</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Multifamily Loans</b>													Multi- family Units %
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	10.0	0	0.0	1.7	
Moderate	3	33.3	27.6	1,355	16.4	60.9	1	16.7	25.0	450	6.5	23.7	30.1
Middle	4	44.4	55.2	5,170	62.6	25.4	3	50.0	42.5	3,135	45.1	30.2	24.6
Upper	2	22.2	17.2	1,731	21.0	13.8	2	33.3	20.0	3,373	48.5	35.9	42.8
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	2.5	0	0.0	8.5	0.6
<b>Total</b>	<b>9</b>	<b>100.0</b>	<b>100.0</b>	<b>8,256</b>	<b>100.0</b>	<b>100.0</b>	<b>6</b>	<b>100.0</b>	<b>100.0</b>	<b>6,958</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Total Home Mortgage Loans</b>													Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.7	0	0.0	0.5	
Moderate	10	16.1	12.9	2,326	13.7	12.5	11	24.4	12.9	2,518	16.5	11.0	20.3
Middle	21	33.9	25.0	7,443	43.9	22.9	14	31.1	35.8	5,231	34.3	34.0	41.5
Upper	31	50.0	62.1	7,170	42.3	64.6	20	44.4	50.1	7,509	49.2	53.4	36.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.4	0	0.0	1.1	0.7
<b>Total</b>	<b>62</b>	<b>100.0</b>	<b>100.0</b>	<b>16,939</b>	<b>100.0</b>	<b>100.0</b>	<b>45</b>	<b>100.0</b>	<b>100.0</b>	<b>15,258</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

Source: 2022 FFIEC Census Data

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

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

*Small Business Lending*

The geographic distribution of small business loans reflects excellent penetration throughout the AA. The bank’s lending to businesses in low-income census tracts in 2022 was limited, but comparable to the performance reflected in aggregate lending data. In 2022, less than 3 percent of AA businesses were located in low-income census tracts. The demographic figure mirrors the limited volume of aggregate small business loan originations in these tracts and helps to support the low level of demand for small business loans in low-income census tracts.

The distribution of the bank’s small business loans among moderate-income census tracts in the AA is greater than aggregate lending data. These census tracts include more than one quarter of AA businesses resulting in significantly higher demand for small business loans than in low-income tracts. In 2021, the bank’s small business lending was comparable to aggregate performance and greater than the demographic figure. The bank’s lending remained consistent in 2022 while aggregate lending decreased. As a result, the bank outperformed aggregate lending by a wider margin than the prior year.

The bank’s lending performance for 2020 reflected penetration levels that were consistent with 2021 and 2022 performance and did not impact the overall evaluation of the bank’s performance.

**Table 43**

<b>Distribution of 2021 and 2022 Small Farm Lending by Income Level of Geography Assessment Area: Brownsville-Harlingen MSA</b>													
<b>Geographic Income Level</b>	<b>Bank and Aggregate Loans by Year</b>												<b>Total Farms %</b>
	<b>2021</b>						<b>2022</b>						
	<b>Bank</b>		<b>Agg</b>	<b>Bank</b>		<b>Agg</b>	<b>Bank</b>		<b>Agg</b>	<b>Bank</b>		<b>Agg</b>	
	<b>#</b>	<b>#%</b>	<b>#%</b>	<b>\$(000)</b>	<b>%</b>	<b>%</b>	<b>#</b>	<b>#%</b>	<b>#%</b>	<b>\$(000)</b>	<b>%</b>	<b>%</b>	
<b>Low</b>	0	0.0	0.0	0	0.0	0.0	1	1.0	1.8	10	0.1	1.2	2.9
<b>Moderate</b>	37	30.8	29.5	2,590	30.5	28.3	31	30.7	25.3	3,434	32.4	26.1	28.3
<b>Middle</b>	39	32.5	28.9	2,769	32.6	33.4	40	39.6	36.2	4,762	44.9	33.1	34.4
<b>Upper</b>	44	36.7	40.7	3,131	36.9	37.8	29	28.7	35.2	2,402	22.6	37.5	33.3
<b>Unknown</b>	0	0.0	0.2	0	0.0	0.3	0	0.0	0.9	0	0.0	1.9	1.1
<b>Total</b>	120	100.0	100.0	8,490	100.0	100.0	101	100.0	100.0	10,608	100.0	100.0	100.0

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

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

The bank’s distribution of lending to borrowers reflects an adequate penetration among individuals of different income levels, including LMI, 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*

Home mortgage lending by borrower income in the AA 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 AA. In 2021, the bank originated no home mortgage loans to low-income borrowers within the AA. In 2022, however, PCB originated two home mortgage loans to low-income borrowers, which represents a much greater portion of total home mortgage originations than were made by aggregate HMDA lenders to low-income borrowers due to the bank's lower volume of loans in the AA.

Among moderate-income borrowers, the bank's performance trend is reversed. In 2021, PCB outperformed aggregate HMDA lenders in originations to moderate-income borrowers, while in 2022, the bank's performance fell below the performance of the aggregate. Neither the bank nor aggregate lenders performed near the percentage of AA families classified as LMI. This is reasonable as lower income borrowers are more likely to experience difficulty qualifying for loans, especially as interest rates for home mortgages rose continuously in 2022.

As was the trend nationwide, overall demand for home mortgages in the AA decreased notably between 2021 and 2022, with the fall attributed primarily to the steady increase in interest rates during this time. While the percentage of home mortgage loans made by aggregate lenders to LMI borrowers increased slightly, the total number of home mortgage loans in the AA fell more than 30.0 percent (from approximately 8,300 in 2021 to 5,800 in 2022). The decrease in demand for home mortgage loans results in an increase in the level of competition among financial institutions fighting for the smaller pot of qualified applicants seeking these loans.

The bank's lending among LMI borrowers in 2020 was similar to its 2021 performance and did not materially impact the analysis of the bank's lending performance.

**Table 44**

<b>Distribution of 2021 and 2022 Home Mortgage Lending by Borrower Income Level</b>													
<b>Assessment Area: Brownsville-Harlingen MSA</b>													
<b>Borrower Income Level</b>	<b>Bank and Aggregate Loans by Year</b>												<b>Families by Family Income %</b>
	<b>2021</b>						<b>2022</b>						
	<b>Bank</b>		<b>Agg</b>		<b>Bank</b>		<b>Agg</b>		<b>Bank</b>		<b>Agg</b>		
	<b>#</b>	<b>#%</b>	<b>#%</b>	<b>\$(000)</b>	<b>%</b>	<b>%</b>	<b>#</b>	<b>#%</b>	<b>#%</b>	<b>\$(000)</b>	<b>%</b>	<b>%</b>	
<b>Home Purchase Loans</b>													
<b>Low</b>	0	0.0	0.4	0	0.0	0.2	1	3.2	0.5	159	2.3	0.2	24.3
<b>Moderate</b>	4	8.9	5.0	292	3.8	2.8	0	0.0	6.0	0	0.0	3.2	17.1
<b>Middle</b>	2	4.4	13.9	214	2.8	10.2	1	3.2	16.1	76	1.1	12.0	17.0
<b>Upper</b>	28	62.2	53.0	5,085	66.9	61.0	17	54.8	52.7	4,128	58.9	60.3	41.6
<b>Unknown</b>	11	24.4	27.7	2,008	26.4	25.8	12	38.7	24.7	2,648	37.8	24.2	0.0
<b>Total</b>	45	100.0	100.0	7,599	100.0	100.0	31	100.0	100.0	7,011	100.0	100.0	100.0
<b>Refinance Loans</b>													
<b>Low</b>	0	0.0	0.6	0	0.0	0.2	1	12.5	2.1	48	3.7	1.0	24.3
<b>Moderate</b>	0	0.0	4.3	0	0.0	2.3	1	12.5	7.3	100	7.8	4.5	17.1
<b>Middle</b>	2	25.0	11.2	318	29.3	7.6	3	37.5	16.3	381	29.6	11.9	17.0
<b>Upper</b>	6	75.0	54.7	766	70.7	58.2	2	25.0	56.7	535	41.5	62.9	41.6
<b>Unknown</b>	0	0.0	29.3	0	0.0	31.6	1	12.5	17.5	225	17.5	19.6	0.0
<b>Total</b>	8	100.0	100.0	1,084	100.0	100.0	8	100.0	100.0	1,289	100.0	100.0	100.0
<b>Home Improvement Loans</b>													
<b>Low</b>	0	0.0	1.8	0	0.0	1.0	0	0.0	1.2	0	0.0	0.7	24.3
<b>Moderate</b>	0	0.0	16.4	0	0.0	11.0	0	0.0	9.9	0	0.0	5.8	17.1
<b>Middle</b>	0	0.0	3.6	0	0.0	5.8	0	0.0	23.5	0	0.0	17.8	17.0
<b>Upper</b>	0	0.0	78.2	0	0.0	82.3	0	0.0	63.0	0	0.0	73.1	41.6
<b>Unknown</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	2.5	0	0.0	2.6	0.0
<b>Total</b>	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
<b>Total Home Mortgage Loans</b>													
<b>Low</b>	0	0.0	0.5	0	0.0	0.2	2	5.1	1.2	207	2.5	0.4	24.3
<b>Moderate</b>	4	7.5	4.8	292	3.4	2.7	1	2.6	6.4	100	1.2	3.5	17.1
<b>Middle</b>	4	7.5	12.6	532	6.1	9.2	4	10.3	16.1	457	5.5	12.0	17.0
<b>Upper</b>	34	64.2	53.0	5,851	67.4	59.6	19	48.7	53.2	4,663	56.2	60.6	41.6
<b>Unknown</b>	11	20.8	29.2	2,008	23.1	28.3	13	33.3	23.2	2,873	34.6	23.4	0.0
<b>Total</b>	53	100.0	100.0	8,683	100.0	100.0	39	100.0	100.0	8,300	100.0	100.0	100.0

Source: 2022 FFIEC Census Data  
2016-2020 U.S. Census Bureau: American Community Survey  
Note: Percentages may not total 100.0 percent due to rounding.  
Multifamily loans are not included in the borrower distribution analysis.

**Small Business Lending**

Considering the bank’s performance when compared to the aggregate, the borrower distribution of small business loans by revenue size of businesses is adequate. The bank’s 2021 and 2022 small business lending reflect distribution among businesses with gross annual revenue of \$1 million or less that is below the performance of aggregate lenders in the AA and far below the percentage of AA businesses reporting revenues of \$1 million or less.

The largest percentage of the bank’s small business loans were made to borrowers with unknown revenue, which potentially has a negative impact on PCB’s lending performance by skewing distribution percentages. Though not a direct proxy for small business lending, the bank’s loan

origination by loan size provides additional context as smaller businesses typically require smaller dollar volume loans. It is of note that more than 84.0 percent of the bank’s small business loans were originated in loan amounts of \$100,000 or less.

**Table 45**

<b>Distribution of 2021 and 2022 Small Business Lending by Revenue Size of Businesses</b>													
<b>Assessment Area: Brownsville-Harlingen MSA</b>													
	<b>Bank and Aggregate Loans by Year</b>												<b>Total Businesses %</b>
	<b>2021</b>						<b>2022</b>						
	<b>Bank</b>		<b>Agg</b>	<b>Bank</b>		<b>Agg</b>	<b>Bank</b>		<b>Agg</b>	<b>Bank</b>		<b>Agg</b>	
	<b>#</b>	<b>#%</b>	<b>#%</b>	<b>\$(000)</b>	<b>\$%</b>	<b>\$%</b>	<b>#</b>	<b>#%</b>	<b>#%</b>	<b>\$(000)</b>	<b>\$%</b>	<b>\$%</b>	
<b>By Revenue</b>													
<b>\$1 Million or Less</b>	32	26.7	38.0	2,814	33.1	33.2	29	28.7	49.7	3,926	37.0	36.1	93.0
<b>Over \$1 Million</b>	10	8.3		1,596	18.8		10	9.9		2,611	24.6		6.0
<b>Revenue Unknown</b>	78	65.0		4,080	48.1		62	61.4		4,071	38.4		1.0
<b>Total</b>	120	100.0		8,490	100.0		101	100.0		10,608	100.0		100.0
<b>By Loan Size</b>													
<b>\$100,000 or Less</b>	101	84.2	93.1	3,081	36.3	42.0	77	76.2	93.1	2,796	26.4	39.5	
<b>\$100,001 - \$250,000</b>	9	7.5	4.2	1,419	16.7	19.8	10	9.9	4.3	1,729	16.3	20.6	
<b>\$250,001 - \$1 Million</b>	10	8.3	2.6	3,990	47.0	38.2	14	13.9	2.6	6,083	57.3	39.9	
<b>Total</b>	120	100.0	100.0	8,490	100.0	100.0	101	100.0	100.0	10,608	100.0	100.0	
<b>By Loan Size and Revenues \$1 Million or Less</b>													
<b>\$100,000 or Less</b>	27	84.4		842	29.9		20	69.0		716	18.2		
<b>\$100,001 - \$250,000</b>	1	3.1		116	4.1		4	13.8		754	19.2		
<b>\$250,001 - \$1 Million</b>	4	12.5		1,856	66.0		5	17.2		2,456	62.6		
<b>Total</b>	32	100.0		2,814	100.0		29	100.0		3,926	100.0		

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

**Community Development Lending**

PCB makes an adequate level of CD loans in the Brownsville-Harlingen MSA AA. During the review period, the bank originated four qualified CD loans in the AA, totaling approximately \$9.8 million and representing 2.6 percent of PCB’s total CD lending. This level is comparable to the 2.8 percent of the bank’s total deposits in the AA, according to the June 30, 2023 FDIC Deposit Market Share Report for Cameron County, TX.

Qualified CD lending in the AA increased notably since the previous evaluation when the bank originated only a single CD loan. During the current evaluation period, the bank’s CD loans were originated for the purpose of revitalizing and stabilizing LMI geographies in the AA, including a loan for the expansion of essential infrastructure as well as a loan for the purchase and rehabilitation of a multi-family housing unit to help retain residents in the area.

**Table 46**

Community Development Lending Assessment Area: Brownsville-Harlingen MSA		
Purpose	#	\$000s
Affordable Housing	0	0
Community Services	0	0
Economic Development	0	0
Revitalization and Stabilization	4	9,809
<b>Totals</b>	<b>4</b>	<b>9,809</b>

**INVESTMENT TEST**

PCB’s performance under the Investment Test in the Brownsville-Harlingen, MSA AA is adequate. While rarely in a leadership position, the bank has an adequate level of qualified CD investments and grants. During the review period, PCB made no qualified investments in the AA; therefore, the performance is based on its qualified donations. Although this represents a decline from the bank’s performance at the previous evaluation, PCB made no qualified investments in the AA during the prior evaluation period and relied on prior period investments to bolster its performance. During this evaluation period, the bank made 13 qualified donations in the AA, of which the majority focused on supporting services provided by or at AA schools where the majority of students qualify for free or reduced-price lunches. Table 47 illustrates the breakdown of the bank’s CD investments and donations in the Brownsville-Harlingen MSA AA.

**Table 47**

Investment, Grants, and Donations Assessment Area: Brownsville-Harlingen MSA						
Community Development Purpose	Current Investments		Donations		Total	
	#	\$(000s)	#	\$(000s)	#	\$(000s)
Affordable Housing						
Community Services			13	18	13	18
Economic Development						
Revitalization and Stabilization						
<b>Total</b>			<b>13</b>	<b>18</b>	<b>13</b>	<b>18</b>

**SERVICE TEST**

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

**Retail Services**

The bank’s delivery systems are accessible to the geographies and individuals of different income levels in the AA. The distribution of PCB’s five branch offices and four ATMs/ITMs as of December 31, 2023, was compared to the distribution of the population and businesses among the tract categories within the AA. Table 48 below summarizes the bank’s retail locations in the Brownsville-Harlingen MSA AA.

**Table 48**

<b>Branch and Full-Service ATM/ITM Locations Assessment Area: Brownsville-Harlingen MSA</b>							
<b>Tract Income</b>	<b>% of Geographies</b>	<b>% of Households</b>	<b>% of Businesses</b>	<b>Branches</b>		<b>Full-Service ATMs/ITMs</b>	
				<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low	2.5	2.1	2.9	1	20.0	1	25.0
Moderate	30.3	25.4	28.0	0	0.0	0	0.0
Middle	36.9	40.3	34.5	1	20.0	0	0.0
Upper	27.0	31.6	33.5	2	40.0	2	50.0
Unknown	3.3	0.7	1.1	1	20.0	1	25.0
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>5</b>	<b>100.0</b>	<b>4</b>	<b>100.0</b>

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

PCB did not open or close any branches in the AA during the review period. As a result, the bank's record of opening or closing branches has not adversely affected the accessibility of its delivery systems, including to LMI geographies. Banking services and hours of operations do not vary in a way that inconveniences the AA, particularly LMI geographies or LMI individuals. The level of branch services and hours offered are basically the same throughout the AA.

**Community Development Services**

The bank provides an adequate level of CD services in the AA. The bank's employees served in many various capacities for seven financial organizations offering CD services that focused on the provision of financial literacy education at schools where the majority of students qualify for free or reduced-price lunches. Total hours served during the review period was approximately 48 hours. Table 49 below shows the number of hours by type of involvement.

**Table 49**

<b>Community Development Services Assessment Area: Brownsville-Harlingen MSA</b>			
<b>Purpose</b>	<b>Total Services</b>	<b>Total Hours</b>	<b>Total Organizations</b>
Affordable Housing	2	21	1
Community Services	12	27	6
Economic Development	0	0	0
Revitalization and Stabilization	0	0	0
<b>Total</b>	<b>14</b>	<b>48</b>	<b>7</b>

**METROPOLITAN ASSESSMENT AREAS  
(Limited-Scope Review)**

**DESCRIPTION OF OPERATIONS**

**Austin Metropolitan Assessment Area**

- As of December 31, 2023, the bank operated four branches in the AA, representing 6.9 percent of its total branches.
- The AA is comprised of the entirety of Travis and Williamson counties, which make up part of the Austin-Round Rock-San Marcos, TX MSA.
- As of June 30, 2023, PCB had \$1.2 billion in deposits in this AA, representing a market share of 1.9 percent and 10.4 percent of the bank's total deposits.
- In 2022, 842 institutions originated or purchased 75,105 HMDA-reportable loans in the AA. The bank ranked 155<sup>th</sup> and its affiliate, PrimeLending, ranked 39<sup>th</sup>, with a combined 559 home mortgage originations or purchases that represent 0.7 percent of total reportable loans in the AA.
- In 2022, PCB ranked 35<sup>th</sup> among 233 institutions originating or purchasing CRA-reportable loans in the AA, originating 96 (0.1 percent) of the AA 68,780 CRA-reportable.
- According to the ACS, the Austin Metropolitan AA consists of 425 census tracts: 27 low-, 100 moderate-, 142 middle-, 140 upper-, and 16 unknown-income tracts.
- The AA population in 2020 was 1,899,205, representing 6.5 percent of the state's population.
- The AA includes 416,236 families, of which 20.4 percent are classified as low-, 16.8 percent as moderate-, 20.8 percent as middle-, and 42.0 percent as upper-income.

**Corpus Christi Metropolitan Assessment Area**

- As of December 31, 2023, the bank operated three branches in the AA, representing 5.2 percent of its total branches.
- The AA is comprised of the entirety of Nueces County, which is part of the Corpus Christi, TX MSA.
- As of June 30, 2023, PCB had \$182.1 million in deposits in this AA, representing a market share of 2.7 percent and 1.6 percent of the bank's total deposits.
- In 2022, 416 institutions originated or purchased 8,706 HMDA-reportable loans in the AA. The bank ranked 59<sup>th</sup> and its affiliate, PrimeLending, ranked 28<sup>th</sup>, with a combined 97 home mortgage originations or purchases that represent 1.1 percent of total reportable loans in the AA.
- In 2022, PCB ranked 25<sup>th</sup> among 94 institutions originating or purchasing CRA-reportable loans in the AA, originating 42 (0.6 percent) of the 7,066 AA CRA-reportable loans.
- According to the ACS, the Corpus Christi Metropolitan AA consists of 97 census tracts: four low-, 25 moderate-, 37 middle-, 28 upper-, and three unknown-income tracts.
- The AA population in 2020 was 353,178, representing 1.2 percent of the state's population.
- The AA includes 88,332 families, of which 23.2 percent are classified as low-, 16.4 percent as moderate-, 18.5 percent as middle-, and 41.9 percent as upper-income.

**Lubbock Metropolitan Assessment Area**

- As of December 31, 2023, the bank operated nine branches in the AA, representing 15.5 percent of its total branches.
- The AA is comprised of the entirety of Lubbock County, part of the Lubbock, TX MSA.

- As of June 30, 2023 PCB had \$1.8 billion in deposits in this AA, representing a market share of 15.5 percent and 16.2 percent of the bank's total deposits.
- In 2022, 415 institutions originated or purchased 10,413 HMDA-reportable loans in the Lubbock Metropolitan AA. The bank ranked 57<sup>th</sup> and its affiliate, PrimeLending, ranked 36<sup>th</sup>, with a combined 63 home mortgage originations or purchases that represent 0.6 percent of total reportable loans in the AA.
- In 2022, PCB ranked 15<sup>th</sup> among 92 institutions originating or purchasing CRA-reportable loans in the AA, originating 137 (1.8 percent) of the 7,729 AA CRA-reportable loans.
- According to the ACS, the AA consists of 106 census tracts: eight low-, 21 moderate-, 44 middle-, 26 upper-, and seven unknown-income tracts.
- The AA population in 2020 was 310,639, representing 1.1 percent of the state's population.
- The AA includes 70,197 families, of which 22.7 percent are classified as low-, 16.3 percent as moderate-, 19.5 percent as middle-, and 41.5 percent as upper-income.

### **McAllen-Edinburg-Mission, TX MSA Assessment Area**

- As of December 31, 2023, the bank operated seven branches in the AA, representing 12.1 percent of its total branches.
- The AA is comprised of the entirety of Hidalgo County, which is coterminous with the McAllen-Edinburg-Mission, TX MSA.
- As of June 30, 2023, PCB had \$849.9 million in deposits in this AA, representing a market share of 6.0 percent and 7.6 percent of the bank's total deposits.
- In 2022, 366 institutions originated or purchased 11,764 HMDA-reportable loans in the McAllen-Edinburg-Mission, TX MSA AA. The bank ranked 72<sup>nd</sup> and its affiliate, PrimeLending, ranked 67<sup>th</sup>, with a combined 30 home mortgage originations or purchases that represent 0.3 percent of total reportable loans in the AA.
- In 2022, PCB ranked 26<sup>th</sup> among 123 institutions originating or purchasing CRA-reportable loans in the AA, originating 87 (0.6 percent) of the 17,522 AA CRA-reportable loans.
- According to the ACS, the AA consists of 212 census tracts: 13 low-, 47 moderate-, 80 middle-, 63 upper-, and nine unknown-income tracts.
- The AA total population in 2020 was 870,781, representing 3.0 percent of the state's population.
- The AA includes 195,687 families, of which 26.1 percent are classified as low-, 15.2 percent as moderate-, 16.2 percent as middle-, and 42.5 percent as upper-income.

### **San Antonio Metropolitan Assessment Area**

- As of December 31, 2023, the bank operated four branches in the AA, representing 6.9 percent of its total branches.
- The AA is comprised of the entirety of Bexar County, which makes up part of the San Antonio-New Braunfels, TX MSA.
- As of June 30, 2023, PCB had \$286.5 million in deposits in this AA, representing a market share of 0.2 percent and 2.6 percent of the bank's total deposits.
- In 2022, 703 institutions originated or purchased 59,885 HMDA-reportable loans in the San Antonio Metropolitan AA. PCB ranked 134<sup>th</sup> and its affiliate, PrimeLending, ranked 37<sup>th</sup>, with a combined 459 home mortgage originations or purchases that represent 0.8 percent of total reportable loans in the AA.
- In 2022, PCB ranked 53<sup>rd</sup> among 183 institutions originating or purchasing CRA-reportable loans in the AA, originating 28 (approximately 0.1 percent) of the 41,920 AA CRA-reportable loans.

- According to the ACS, the San Antonio Metropolitan AA consists of 375 census tracts: 35 low-, 137 moderate-, 102 middle-, 97 upper-, and four unknown-income tracts.
- The AA total population in 2020 was 2,009,324, representing 6.9 percent of the state’s population.
- The AA includes 421,271 families, of which 23.9 percent are classified as low-, 17.9 percent as moderate-, 19.6 percent as middle-, and 38.6 percent as upper-income.

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS**

Additional information regarding detailed demographic information and the HMDA and CRA lending for the limited-scope AAs can be found in Appendix D.

Table 50 discusses conclusions regarding performance.

**Table 50**

<b>Assessment Area</b>	<b>Lending Test</b>	<b>Investment Test</b>	<b>Service Test</b>
Austin Metropolitan	Exceeds	Consistent	Below
Corpus Christi Metropolitan	Consistent	Below	Consistent
Lubbock Metropolitan	Consistent	Consistent	Consistent
McAllen-Edinburg-Mission, TX MSA	Consistent	Consistent	Consistent
San Antonio Metropolitan	Consistent	Consistent	Consistent

PCB’s lending, investment, and service performance in the AAs is generally consistent with the institution’s overall lending, investment, and service performance.



**NONMETROPOLITAN ASSESSMENT AREA  
(Limited-Scope Review)**

**DESCRIPTION OF OPERATIONS**

**Hood County Nonmetropolitan Assessment Area**

- As of December 31, 2023, the bank operated one branch in the AA, representing 1.7 percent of its total branches.
- The AA is comprised of the entirety of Hood County, a non-metropolitan county.
- As of June 30, 2023, PCB had \$87.4 million in deposits in this AA, representing a market share of 5.0 percent and 0.8 percent of the bank’s total deposits.
- In 2022, 310 institutions originated or purchased 2,608 HMDA-reportable loans in the Hood County AA. PCB originated no loans; however, its affiliate, PrimeLending, ranked 17<sup>th</sup>, with 38 home mortgage originations or purchases that represent 1.5 percent of total reportable loans in the AA.
- In 2022, PCB ranked 13<sup>th</sup> among 73 institutions originating or purchasing CRA-reportable loans in the AA, originating 24 (1.4 percent) of the 1,777 AA CRA-reportable loans.
- According to the ACS, the Hood County AA consists of 14 census tracts: one moderate-, three middle-, and ten upper-income tracts.
- The AA population in 2020 was 61,598, representing 0.2 percent of the state’s population.
- The AA includes 17,081 families, of which 11.7 percent are classified as low-, 13.1 percent as moderate-, 16.8 percent as middle-, and 58.4 percent as upper-income.

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS**

Additional information regarding detailed demographic information and the HMDA and CRA lending for the nonmetropolitan limited-scope AA can be found in Appendix E.

Table 51 discusses conclusions regarding the bank’s performance.

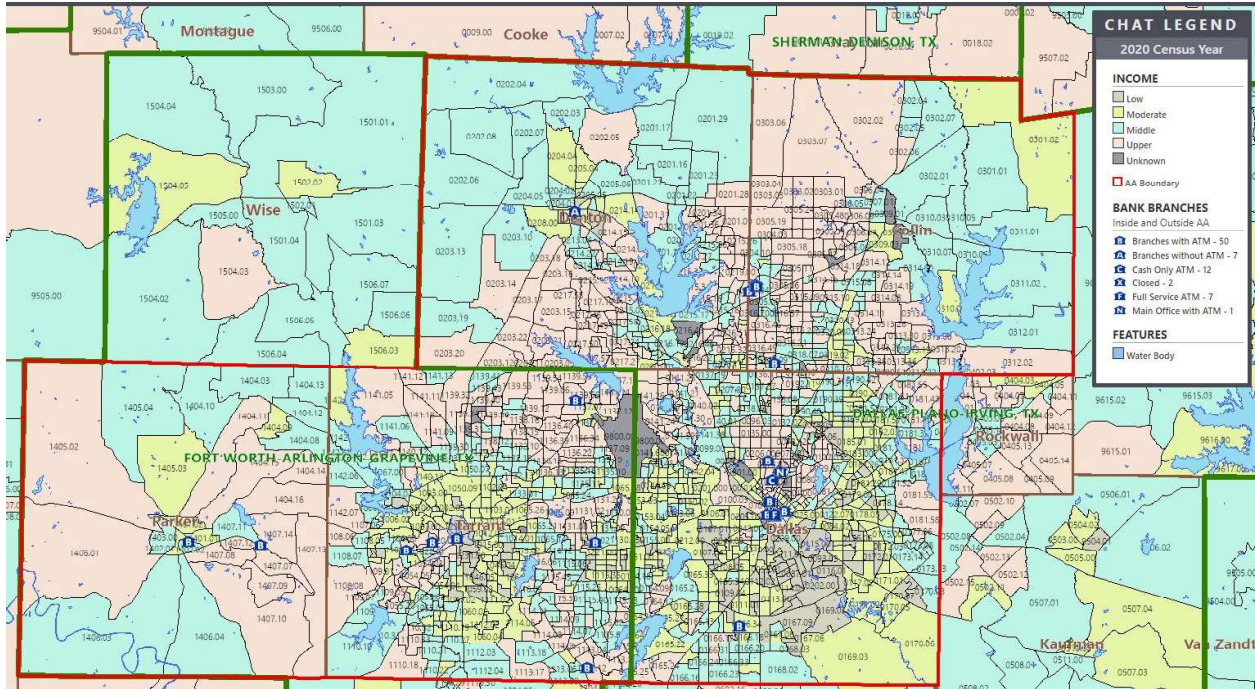
**Table 51**

<b>Assessment Area</b>	<b>Lending Test</b>	<b>Investment Test</b>	<b>Service Test</b>
Hood County Nonmetropolitan	Consistent	Below	Below

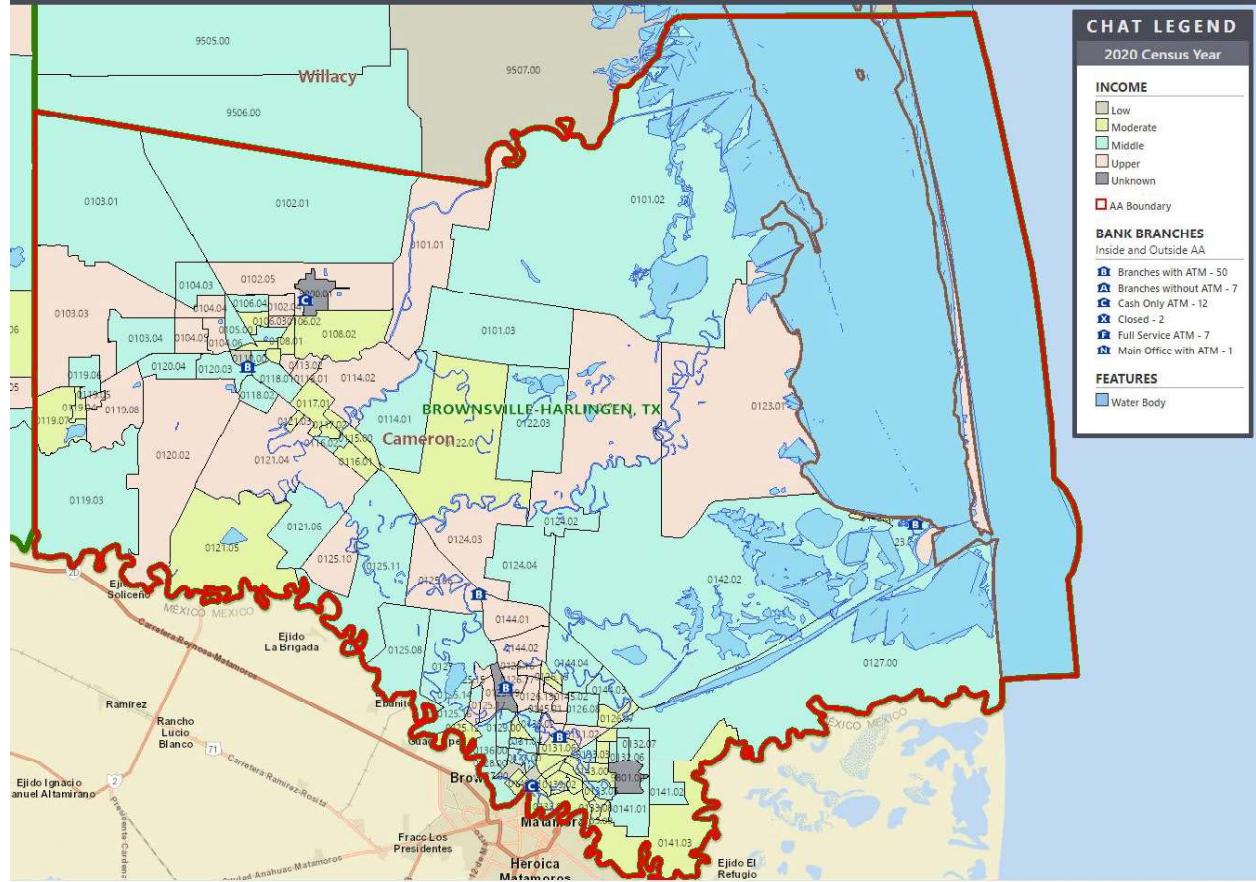
PCB’s lending, investment, and service performance in the AA is below the bank’s overall lending, investment, and service performance; however, it does not impact the assessed rating.

APPENDIX A – MAPS OF THE ASSESSMENT AREAS  
(Full-Scope Review)

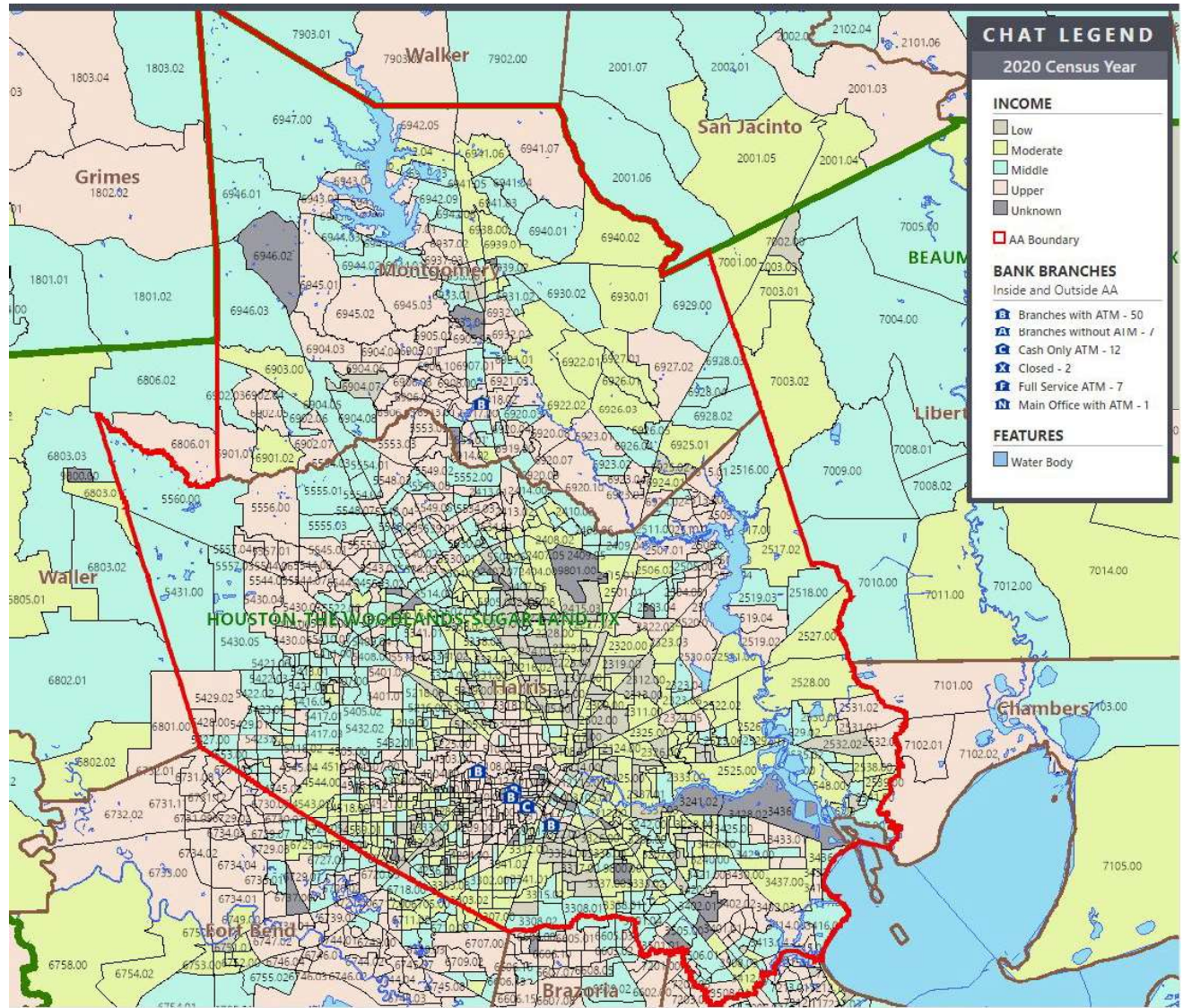
DALLAS-FORT WORTH METROPOLITAN AA



**BROWNSVILLE-HARLINGEN MSA AA**



HOUSTON METROPOLITAN AA



APPENDIX B – FULL-SCOPE ASSESSMENT AREAS DEMOGRAPHIC INFORMATION

DALLAS-FORT WORTH METROPOLITAN AA

Table B-1

2021 AA Combined Demographics Assessment Area: Dallas-Fort Worth Metropolitan								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	162	13.6	147,087	9.9	50,423	34.3	349,473	23.5
Moderate	312	26.1	347,939	23.4	66,047	19.0	242,443	16.3
Middle	312	26.1	419,228	28.2	34,453	8.2	265,963	17.9
Upper	401	33.6	568,822	38.3	20,208	3.6	626,685	42.2
Unknown	7	0.6	1,488	0.1	273	18.3	0	0.0
<b>Total AA</b>	<b>1,194</b>	<b>100.0</b>	<b>1,484,564</b>	<b>100.0</b>	<b>171,404</b>	<b>11.5</b>	<b>1,484,564</b>	<b>100.0</b>
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	278,544	67,915	5.4	24.4	173,254	62.2	37,375	13.4
Moderate	570,422	250,159	19.8	43.9	270,288	47.4	49,975	8.8
Middle	663,840	369,001	29.2	55.6	249,484	37.6	45,355	6.8
Upper	821,601	575,886	45.6	70.1	200,531	24.4	45,184	5.5
Unknown	4,922	1,248	0.1	25.4	3,133	63.7	541	11.0
<b>Total AA</b>	<b>2,339,329</b>	<b>1,264,209</b>	<b>100.0</b>	<b>54.0</b>	<b>896,690</b>	<b>38.3</b>	<b>178,430</b>	<b>7.6</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	29,260	7.7	26,318	7.5	2,714	11.2	228	5.3
Moderate	73,959	19.5	67,303	19.1	6,113	25.3	543	12.6
Middle	99,874	26.3	92,953	26.4	5,976	24.7	945	21.9
Upper	174,625	45.9	163,260	46.4	8,808	36.4	2,557	59.3
Unknown	2,320	0.6	1,717	0.5	567	2.3	36	0.8
<b>Total AA</b>	<b>380,038</b>	<b>100.0</b>	<b>351,551</b>	<b>100.0</b>	<b>24,178</b>	<b>100.0</b>	<b>4,309</b>	<b>100.0</b>
Percentage of Total Businesses:			92.5		6.4		1.1	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	96	3.1	92	3.0	4	11.4	0	0.0
Moderate	308	10.0	303	10.0	5	14.3	0	0.0
Middle	903	29.4	898	29.6	5	14.3	0	0.0
Upper	1,755	57.1	1,733	57.1	20	57.1	2	100.0
Unknown	9	0.3	8	0.3	1	2.9	0	0.0
<b>Total AA</b>	<b>3,071</b>	<b>100.0</b>	<b>3,034</b>	<b>100.0</b>	<b>35</b>	<b>100.0</b>	<b>2</b>	<b>100.0</b>
Percentage of Total Farms:			98.8		1.1		0.1	
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

**Table B-2**

2020 AA Combined Demographics Assessment Area: Dallas-Fort Worth Metropolitan								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	162	13.6	147,087	9.9	50,423	34.3	349,473	23.5
Moderate	312	26.1	347,939	23.4	66,047	19.0	242,443	16.3
Middle	312	26.1	419,228	28.2	34,453	8.2	265,963	17.9
Upper	401	33.6	568,822	38.3	20,208	3.6	626,685	42.2
Unknown	7	0.6	1,488	0.1	273	18.3	0	0.0
<b>Total AA</b>	<b>1,194</b>	<b>100.0</b>	<b>1,484,564</b>	<b>100.0</b>	<b>171,404</b>	<b>11.5</b>	<b>1,484,564</b>	<b>100.0</b>
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	278,544	67,915	5.4	24.4	173,254	62.2	37,375	13.4
Moderate	570,422	250,159	19.8	43.9	270,288	47.4	49,975	8.8
Middle	663,840	369,001	29.2	55.6	249,484	37.6	45,355	6.8
Upper	821,601	575,886	45.6	70.1	200,531	24.4	45,184	5.5
Unknown	4,922	1,248	0.1	25.4	3,133	63.7	541	11.0
<b>Total AA</b>	<b>2,339,329</b>	<b>1,264,209</b>	<b>100.0</b>	<b>54.0</b>	<b>896,690</b>	<b>38.3</b>	<b>178,430</b>	<b>7.6</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	28,139	7.6	25,179	7.3	2,764	11.2	196	4.8
Moderate	72,974	19.6	66,179	19.3	6,297	25.5	498	12.2
Middle	97,630	26.2	90,583	26.4	6,158	25.0	889	21.7
Upper	171,475	46.0	160,123	46.6	8,875	36.0	2,477	60.5
Unknown	2,234	0.6	1,630	0.5	573	2.3	31	0.8
<b>Total AA</b>	<b>372,452</b>	<b>100.0</b>	<b>343,694</b>	<b>100.0</b>	<b>24,667</b>	<b>100.0</b>	<b>4,091</b>	<b>100.0</b>
Percentage of Total Businesses:				<b>92.3</b>		<b>6.6</b>		<b>1.1</b>
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	99	3.1	92	3.0	7	18.4	0	0.0
Moderate	307	9.7	299	9.6	8	21.1	0	0.0
Middle	924	29.3	921	29.6	3	7.9	0	0.0
Upper	1,814	57.5	1,793	57.6	19	50.0	2	100.0
Unknown	9	0.3	8	0.3	1	2.6	0	0.0
<b>Total AA</b>	<b>3,153</b>	<b>100.0</b>	<b>3,113</b>	<b>100.0</b>	<b>38</b>	<b>100.0</b>	<b>2</b>	<b>100.0</b>
Percentage of Total Farms:				<b>98.7</b>		<b>1.2</b>		<b>0.1</b>
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

**BROWNSVILLE-HARLINGEN, TX MSA AA**

**Table B-3**

2021 AA Combined Demographics 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	0	0.0	0	0.0	0	0.0	23,636	24.6
Moderate	35	40.2	31,176	32.5	13,235	42.5	15,934	16.6
Middle	25	28.7	29,773	31.0	8,861	29.8	15,109	15.7
Upper	24	27.6	35,042	36.5	6,280	17.9	41,312	43.0
Unknown	3	3.4	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>87</b>	<b>100.0</b>	<b>95,991</b>	<b>100.0</b>	<b>28,376</b>	<b>29.6</b>	<b>95,991</b>	<b>100.0</b>
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied		Rental		Vacant		
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	43,679	23,552	29.1	53.9	15,266	35.0	4,861	11.1
Middle	43,828	24,219	29.9	55.3	13,684	31.2	5,925	13.5
Upper	57,687	33,114	40.9	57.4	11,262	19.5	13,311	23.1
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>145,194</b>	<b>80,885</b>	<b>100.0</b>	<b>55.7</b>	<b>40,212</b>	<b>27.7</b>	<b>24,097</b>	<b>16.6</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	3,685	30.3	3,439	30.4	223	30.1	23	22.3
Middle	3,435	28.2	3,115	27.5	294	39.6	26	25.2
Upper	5,029	41.3	4,752	42.0	223	30.1	54	52.4
Unknown	14	0.1	12	0.1	2	0.3	0	0.0
<b>Total AA</b>	<b>12,163</b>	<b>100.0</b>	<b>11,318</b>	<b>100.0</b>	<b>742</b>	<b>100.0</b>	<b>103</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>93.1</b>		<b>6.1</b>		<b>0.8</b>
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	41	22.2	39	21.9	1	16.7	1	100.0
Middle	56	30.3	55	30.9	1	16.7	0	0.0
Upper	88	47.6	84	47.2	4	66.7	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>185</b>	<b>100.0</b>	<b>178</b>	<b>100.0</b>	<b>6</b>	<b>100.0</b>	<b>1</b>	<b>100.0</b>
<b>Percentage of Total Farms:</b>				<b>96.2</b>		<b>3.2</b>		<b>0.5</b>
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

**Table B-4**

2020 AA Combined Demographics								
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	0	0.0	0	0.0	0	0.0	23,636	24.6
Moderate	35	40.2	31,176	32.5	13,235	42.5	15,934	16.6
Middle	25	28.7	29,773	31.0	8,861	29.8	15,109	15.7
Upper	24	27.6	35,042	36.5	6,280	17.9	41,312	43.0
Unknown	3	3.4	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>87</b>	<b>100.0</b>	<b>95,991</b>	<b>100.0</b>	<b>28,376</b>	<b>29.6</b>	<b>95,991</b>	<b>100.0</b>
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	43,679	23,552	29.1	53.9	15,266	35.0	4,861	11.1
Middle	43,828	24,219	29.9	55.3	13,684	31.2	5,925	13.5
Upper	57,687	33,114	40.9	57.4	11,262	19.5	13,311	23.1
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>145,194</b>	<b>80,885</b>	<b>100.0</b>	<b>55.7</b>	<b>40,212</b>	<b>27.7</b>	<b>24,097</b>	<b>16.6</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	3,682	30.3	3,431	30.4	228	29.5	23	22.8
Middle	3,398	28.0	3,072	27.3	301	38.9	25	24.8
Upper	5,047	41.6	4,752	42.2	242	31.3	53	52.5
Unknown	16	0.1	14	0.1	2	0.3	0	0.0
<b>Total AA</b>	<b>12,143</b>	<b>100.0</b>	<b>11,269</b>	<b>100.0</b>	<b>773</b>	<b>100.0</b>	<b>101</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>92.8</b>		<b>6.4</b>		<b>0.8</b>
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	45	22.4	43	22.2	1	16.7	1	100.0
Middle	63	31.3	62	32.0	1	16.7	0	0.0
Upper	93	46.3	89	45.9	4	66.7	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>201</b>	<b>100.0</b>	<b>194</b>	<b>100.0</b>	<b>6</b>	<b>100.0</b>	<b>1</b>	<b>100.0</b>
<b>Percentage of Total Farms:</b>				<b>96.5</b>		<b>3.0</b>		<b>0.5</b>
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								



HOUSTON METROPOLITAN AA

Table B-5

2021 AA Combined Demographics Assessment Area: Houston Metropolitan								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	149	17.6	151,597	13.1	54,755	36.1	309,091	26.8
Moderate	263	31.1	322,228	27.9	63,618	19.7	193,820	16.8
Middle	186	22.0	301,441	26.1	30,721	10.2	196,055	17.0
Upper	241	28.5	375,580	32.6	14,828	3.9	454,185	39.4
Unknown	6	0.7	2,305	0.2	999	43.3	0	0.0
<b>Total AA</b>	<b>845</b>	<b>100.0</b>	<b>1,153,151</b>	<b>100.0</b>	<b>164,921</b>	<b>14.3</b>	<b>1,153,151</b>	<b>100.0</b>
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	276,896	62,600	6.6	22.6	171,512	61.9	42,784	15.5
Moderate	517,449	233,559	24.6	45.1	230,097	44.5	53,793	10.4
Middle	459,365	264,021	27.8	57.5	159,852	34.8	35,492	7.7
Upper	590,917	387,087	40.8	65.5	158,483	26.8	45,347	7.7
Unknown	6,179	789	0.1	12.8	4,766	77.1	624	10.1
<b>Total AA</b>	<b>1,850,806</b>	<b>948,056</b>	<b>100.0</b>	<b>51.2</b>	<b>724,710</b>	<b>39.2</b>	<b>178,040</b>	<b>9.6</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	33,745	12.1	30,096	11.8	3,423	16.0	226	7.6
Moderate	60,211	21.5	54,784	21.4	5,034	23.6	393	13.3
Middle	63,673	22.7	59,161	23.1	4,014	18.8	498	16.8
Upper	121,754	43.5	111,097	43.4	8,821	41.3	1,836	62.0
Unknown	639	0.2	589	0.2	43	0.2	7	0.2
<b>Total AA</b>	<b>280,022</b>	<b>100.0</b>	<b>255,727</b>	<b>100.0</b>	<b>21,335</b>	<b>100.0</b>	<b>2,960</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>			<b>91.3</b>		<b>7.6</b>		<b>1.1</b>	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	76	4.7	71	4.5	5	15.2	0	0.0
Moderate	215	13.2	206	12.9	9	27.3	0	0.0
Middle	392	24.0	383	24.0	6	18.2	3	75.0
Upper	946	58.0	932	58.4	13	39.4	1	25.0
Unknown	3	0.2	3	0.2	0	0.0	0	0.0
<b>Total AA</b>	<b>1,632</b>	<b>100.0</b>	<b>1,595</b>	<b>100.0</b>	<b>33</b>	<b>100.0</b>	<b>4</b>	<b>100.0</b>
<b>Percentage of Total Farms:</b>			<b>97.7</b>		<b>2.0</b>		<b>0.2</b>	
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

**Table B-6**

2020 AA Combined Demographics Assessment Area: Houston Metropolitan								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	149	17.6	151,597	13.1	54,755	36.1	309,091	26.8
Moderate	263	31.1	322,228	27.9	63,618	19.7	193,820	16.8
Middle	186	22.0	301,441	26.1	30,721	10.2	196,055	17.0
Upper	241	28.5	375,580	32.6	14,828	3.9	454,185	39.4
Unknown	6	0.7	2,305	0.2	999	43.3	0	0.0
<b>Total AA</b>	<b>845</b>	<b>100.0</b>	<b>1,153,151</b>	<b>100.0</b>	<b>164,921</b>	<b>14.3</b>	<b>1,153,151</b>	<b>100.0</b>
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	276,896	62,600	6.6	22.6	171,512	61.9	42,784	15.5
Moderate	517,449	233,559	24.6	45.1	230,097	44.5	53,793	10.4
Middle	459,365	264,021	27.8	57.5	159,852	34.8	35,492	7.7
Upper	590,917	387,087	40.8	65.5	158,483	26.8	45,347	7.7
Unknown	6,179	789	0.1	12.8	4,766	77.1	624	10.1
<b>Total AA</b>	<b>1,850,806</b>	<b>948,056</b>	<b>100.0</b>	<b>51.2</b>	<b>724,710</b>	<b>39.2</b>	<b>178,040</b>	<b>9.6</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	32,571	12.0	28,799	11.7	3,574	16.3	198	7.0
Moderate	58,262	21.5	52,700	21.4	5,188	23.7	374	13.2
Middle	60,645	22.4	56,052	22.8	4,104	18.7	489	17.3
Upper	118,540	43.8	107,781	43.8	9,004	41.1	1,755	62.2
Unknown	629	0.2	573	0.2	49	0.2	7	0.2
<b>Total AA</b>	<b>270,647</b>	<b>100.0</b>	<b>245,905</b>	<b>100.0</b>	<b>21,919</b>	<b>100.0</b>	<b>2,823</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>90.9</b>		<b>8.1</b>		<b>1.0</b>
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	77	4.7	72	4.5	5	15.2	0	0.0
Moderate	204	12.5	195	12.2	9	27.3	0	0.0
Middle	391	24.0	382	24.0	6	18.2	3	75.0
Upper	955	58.6	941	59.1	13	39.4	1	25.0
Unknown	3	0.2	3	0.2	0	0.0	0	0.0
<b>Total AA</b>	<b>1,630</b>	<b>100.0</b>	<b>1,593</b>	<b>100.0</b>	<b>33</b>	<b>100.0</b>	<b>4</b>	<b>100.0</b>
<b>Percentage of Total Farms:</b>				<b>97.7</b>		<b>2.0</b>		<b>0.2</b>
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

APPENDIX C – FULL-SCOPE ASSESSMENT AREAS LENDING TABLES

DALLAS-FORT WORTH METROPOLITAN AA - 2020

Table C-1

Distribution of 2020 Home Mortgage Lending By Income Level of Geography Assessment Area: Dallas-Fort Worth (DFW) Metropolitan							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
<b>Home Purchase Loans</b>							
Low	140	3.2	3.6	30,151	2.1	2.4	5.4
Moderate	385	8.9	13.1	96,645	6.8	9.3	19.8
Middle	1,232	28.6	32.8	342,300	24.2	27.4	29.2
Upper	2,553	59.2	50.3	946,080	66.8	60.6	45.6
Unknown	4	0.1	0.2	872	0.1	0.2	0.1
<b>Total</b>	<b>4,314</b>	<b>100.0</b>	<b>100.0</b>	<b>1,416,048</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Refinance Loans</b>							
Low	37	1.5	1.8	7,954	1.1	1.5	5.4
Moderate	187	7.8	8.4	43,644	5.8	5.6	19.8
Middle	570	23.8	25.3	138,209	18.4	20.1	29.2
Upper	1,605	66.9	64.5	561,941	74.7	72.6	45.6
Unknown	1	0.0	0.1	517	0.1	0.1	0.1
<b>Total</b>	<b>2,400</b>	<b>100.0</b>	<b>100.0</b>	<b>752,265</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Home Improvement Loans</b>							
Low	0	0.0	1.9	0	0.0	1.4	5.4
Moderate	1	33.3	8.8	80	18.1	6.5	19.8
Middle	0	0.0	22.4	0	0.0	18.6	29.2
Upper	2	66.7	66.8	361	81.9	73.5	45.6
Unknown	0	0.0	0.1	0	0.0	0.1	0.1
<b>Total</b>	<b>3</b>	<b>100.0</b>	<b>100.0</b>	<b>441</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Multifamily Loans</b>							<b>Multi-family Units %</b>
Low	1	33.3	21.7	1,050	31.1	17.0	
Moderate	1	33.3	36.9	1,875	55.6	26.2	27.9
Middle	0	0.0	25.0	0	0.0	27.6	26.0
Upper	1	33.3	16.2	450	13.3	29.2	23.1
Unknown	0	0.0	0.2	0	0.0	0.0	0.6
<b>Total</b>	<b>3</b>	<b>100.0</b>	<b>100.0</b>	<b>3,375</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Total Home Mortgage Loans</b>							<b>Owner Occupied Units %</b>
Low	178	2.6	2.6	39,155	1.8	2.7	
Moderate	574	8.5	11.0	142,244	6.5	8.4	19.8
Middle	1,802	26.8	28.8	480,509	22.1	23.7	29.2
Upper	4,161	61.9	57.5	1,508,832	69.5	65.1	45.6
Unknown	5	0.1	0.1	1,389	0.1	0.2	0.1
<b>Total</b>	<b>6,720</b>	<b>100.0</b>	<b>100.0</b>	<b>2,172,129</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Source: 2020 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

**Table C-2**

Distribution of 2020 Small Business Lending By Income Level of Geography Assessment Area: Dallas-Fort Worth (DFW) Metropolitan							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
<b>Low</b>	115	6.8	7.3	27,824	9.0	8.9	7.6
<b>Moderate</b>	268	16.0	19.1	71,160	23.1	21.5	19.6
<b>Middle</b>	451	26.8	24.4	72,955	23.7	23.3	26.2
<b>Upper</b>	830	49.4	48.1	132,474	43.0	44.5	46.0
<b>Unknown</b>	16	1.0	0.7	3,599	1.2	1.6	0.6
<b>Total</b>	1,680	100.0	100.0	308,012	100.0	100.0	100.0

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

**Table C-3**

Distribution of 2020 Small Farm Lending By Income Level of Geography Assessment Area: Dallas-Fort Worth (DFW) Metropolitan							
Geographic Income Level	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
<b>Low</b>	0	0.0	2.5	0	0.0	5.5	3.1
<b>Moderate</b>	1	2.6	9.9	25	1.0	11.2	9.7
<b>Middle</b>	22	57.9	34.6	1,670	63.9	33.2	29.3
<b>Upper</b>	15	39.5	52.0	920	35.2	49.3	57.5
<b>Unknown</b>	0	0.0	0.0	0	0.0	0.0	0.3
<b>Total</b>	38	100.0	100.0	2,615	100.0	100.0	100.0

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

**Table C-4**

Distribution of 2020 Home Mortgage Lending By Borrower Income Level Assessment Area: Dallas-Fort Worth (DFW) Metropolitan							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
<b>Home Purchase Loans</b>							
Low	95	2.2	3.9	15,249	1.1	2.0	23.5
Moderate	580	13.4	17.8	124,070	8.8	12.1	16.3
Middle	998	23.1	23.7	275,071	19.4	20.5	17.9
Upper	2,249	52.1	44.9	863,908	61.0	55.5	42.2
Unknown	392	9.1	9.7	137,750	9.7	10.0	0.0
<b>Total</b>	<b>4,314</b>	<b>100.0</b>	<b>100.0</b>	<b>1,416,048</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Refinance Loans</b>							
Low	33	1.4	2.6	4,101	0.5	1.2	23.5
Moderate	231	9.6	9.0	41,749	5.5	5.4	16.3
Middle	406	16.9	17.0	93,397	12.4	13.1	17.9
Upper	1,383	57.6	52.6	511,125	67.9	61.6	42.2
Unknown	347	14.5	18.8	101,893	13.5	18.7	0.0
<b>Total</b>	<b>2,400</b>	<b>100.0</b>	<b>100.0</b>	<b>752,265</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Home Improvement Loans</b>							
Low	0	0.0	3.6	0	0.0	1.9	23.5
Moderate	0	0.0	10.4	0	0.0	7.6	16.3
Middle	1	33.3	15.8	321	72.8	12.2	17.9
Upper	0	0.0	66.5	0	0.0	73.4	42.2
Unknown	2	66.7	3.7	120	27.2	4.9	0.0
<b>Total</b>	<b>3</b>	<b>100.0</b>	<b>100.0</b>	<b>441</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Total Home Mortgage Loans</b>							
Low	128	1.9	3.1	19,350	0.9	1.5	23.5
Moderate	811	12.1	12.4	165,819	7.6	8.3	16.3
Middle	1,405	20.9	19.2	368,789	17.0	16.1	17.9
Upper	3,632	54.1	48.0	1,375,033	63.4	58.1	42.2
Unknown	741	11.0	17.3	239,763	11.1	16.0	0.0
<b>Total</b>	<b>6,717</b>	<b>100.0</b>	<b>100.0</b>	<b>2,168,754</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Source: 2020 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

**Table C-5**

Distribution of 2020 Small Business Lending By Revenue Size of Businesses Assessment Area: Dallas-Fort Worth (DFW) Metropolitan							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
<b>By Revenue</b>							
<b>\$1 Million or Less</b>	185	11.0	37.9	35,242	11.4	24.8	92.3
<b>Over \$1 Million</b>	223	13.3		70,641	22.9		6.6
<b>Revenue Unknown</b>	1,272	75.7		202,129	65.6		1.1
<b>Total</b>	1,680	100.0		308,012	100.0		100.0
<b>By Loan Size</b>							
<b>\$100,000 or Less</b>	905	53.9	87.8	40,151	13.0	33.0	
<b>\$100,001 - \$250,000</b>	387	23.0	6.9	66,183	21.5	19.8	
<b>\$250,001 - \$1</b>	388	23.1	5.3	201,678	65.5	47.3	
<b>Total</b>	1,680	100.0	100.0	308,012	100.0	100.0	
<b>By Loan Size and Revenues \$1 Million or Less</b>							
<b>\$100,000 or Less</b>	100	54.1		4,665	13.2		
<b>\$100,001 - \$250,000</b>	43	23.2		8,351	23.7		
<b>\$250,001 - \$1</b>	42	22.7		22,226	63.1		
<b>Total</b>	185	100.0		35,242	100.0		
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

**Table C-6**

Distribution of 2020 Small Farm Lending By Revenue Size of Farms Assessment Area: Dallas-Fort Worth (DFW) Metropolitan							
	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
<b>By Revenue</b>							
<b>\$1 Million or Less</b>	18	47.4	56.6	1,023	39.1	55.9	98.7
<b>Over \$1 Million</b>	1	2.6		500	19.1		1.2
<b>Revenue Unknown</b>	19	50.0		1,092	41.8		0.1
<b>Total</b>	38	100.0		2,615	100.0		100.0
<b>By Loan Size</b>							
<b>\$100,000 or Less</b>	34	89.5	88.9	1,017	38.9	42.7	
<b>\$100,001 - \$250,000</b>	1	2.6	6.5	108	4.1	21.9	
<b>\$250,001 - \$500,000</b>	3	7.9	4.6	1,490	57.0	35.5	
<b>Total</b>	38	100.0	100.0	2,615	100.0	100.0	
<b>By Loan Size and Revenues \$1 Million or Less</b>							
<b>\$100,000 or Less</b>	16	88.9		415	40.6		
<b>\$100,001 - \$250,000</b>	1	5.6		108	10.6		
<b>\$250,001 - \$500,000</b>	1	5.6		500	48.9		
<b>Total</b>	18	100.0		1,023	100.0		
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

**BROWNSVILLE-HARLINGEN, TX MSA AA - 2020**

**Table C-7**

Distribution of 2020 Home Mortgage Lending By Income Level of Geography							
Assessment Area: Brownsville-Harlingen MSA							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
<b>Home Purchase Loans</b>							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	3	12.5	11.3	362	9.5	9.1	29.1
Middle	8	33.3	24.7	1,266	33.3	21.3	29.9
Upper	13	54.2	64.0	2,178	57.2	69.6	40.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
<b>Total</b>	<b>24</b>	<b>100.0</b>	<b>100.0</b>	<b>3,806</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Refinance Loans</b>							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	10.3	0	0.0	9.6	29.1
Middle	3	33.3	23.1	647	28.2	20.8	29.9
Upper	6	66.7	66.7	1,644	71.8	69.6	40.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
<b>Total</b>	<b>9</b>	<b>100.0</b>	<b>100.0</b>	<b>2,291</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Home Improvement Loans</b>							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	19.2	0	0.0	15.7	29.1
Middle	0	0.0	32.7	0	0.0	35.7	29.9
Upper	0	0.0	48.1	0	0.0	48.6	40.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
<b>Total</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Multifamily Loans</b>							<b>Multi-family Units %</b>
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	20.6	0	0.0	8.2	23.8
Middle	4	100.0	38.2	4,512	100.0	62.0	27.2
Upper	0	0.0	41.2	0	0.0	29.8	49.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
<b>Total</b>	<b>4</b>	<b>100.0</b>	<b>100.0</b>	<b>4,512</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Total Home Mortgage Loans</b>							<b>Owner Occupied Units %</b>
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	3	8.1	11.7	362	3.4	9.5	29.1
Middle	15	40.5	24.4	6,425	60.6	23.2	29.9
Upper	19	51.4	63.9	3,822	36.0	67.3	40.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
<b>Total</b>	<b>37</b>	<b>100.0</b>	<b>100.0</b>	<b>10,609</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

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

**Table C-8**

Distribution of 2020 Small Business Lending By Income Level of Geography Assessment Area: Brownsville-Harlingen MSA							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	37	23.7	28.8	4,149	33.9	27.2	30.3
Middle	63	40.4	28.3	3,912	31.9	30.2	28.0
Upper	56	35.9	41.9	4,185	34.2	41.5	41.6
Unknown	0	0.0	0.2	0	0.0	0.1	0.1
<b>Total</b>	<b>156</b>	<b>100.0</b>	<b>100.0</b>	<b>12,246</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

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

**Table C-9**

Distribution of 2020 Small Farm Lending By Income Level of Geography Assessment Area: Brownsville-Harlingen MSA							
Geographic Income Level	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	16.7	0	0.0	27.0	22.4
Middle	3	100.0	31.3	80	100.0	30.9	31.3
Upper	0	0.0	47.9	0	0.0	38.6	46.3
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
<b>Total</b>	<b>3</b>	<b>100.0</b>	<b>100.0</b>	<b>80</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

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



**Table C-10**

Distribution of 2020 Home Mortgage Lending By Borrower Income Level Assessment Area: Brownsville-Harlingen MSA							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
<b>Home Purchase Loans</b>							
Low	0	0.0	1.0	0	0.0	0.5	24.6
Moderate	3	12.5	9.4	392	10.3	5.4	16.6
Middle	3	12.5	19.1	443	11.6	15.0	15.7
Upper	16	66.7	58.7	2,633	69.2	66.5	43.0
Unknown	2	8.3	11.9	338	8.9	12.6	0.0
<b>Total</b>	<b>24</b>	<b>100.0</b>	<b>100.0</b>	<b>3,806</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Refinance Loans</b>							
Low	0	0.0	0.7	0	0.0	0.3	24.6
Moderate	0	0.0	3.7	0	0.0	1.8	16.6
Middle	0	0.0	10.4	0	0.0	6.9	15.7
Upper	8	88.9	52.2	1,931	84.3	56.3	43.0
Unknown	1	11.1	33.0	360	15.7	34.8	0.0
<b>Total</b>	<b>9</b>	<b>100.0</b>	<b>100.0</b>	<b>2,291</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Home Improvement Loans</b>							
Low	0	0.0	1.9	0	0.0	1.9	24.6
Moderate	0	0.0	9.6	0	0.0	6.2	16.6
Middle	0	0.0	17.3	0	0.0	15.2	15.7
Upper	0	0.0	71.2	0	0.0	76.7	43.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
<b>Total</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Total Home Mortgage Loans</b>							
Low	0	0.0	0.9	0	0.0	0.4	24.6
Moderate	3	9.1	6.7	392	6.4	3.9	16.6
Middle	3	9.1	14.3	443	7.3	11.3	15.7
Upper	24	72.7	51.1	4,564	74.9	59.5	43.0
Unknown	3	9.1	27.0	698	11.4	24.9	0.0
<b>Total</b>	<b>33</b>	<b>100.0</b>	<b>100.0</b>	<b>6,097</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Source: 2020 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

**Table C-11**

Distribution of 2020 Small Business Lending By Revenue Size of Businesses							Total Businesses %
Assessment Area: Brownsville-Harlingen MSA							
Bank And Aggregate Loans							
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
<b>By Revenue</b>							
\$1 Million or Less	15	9.6	34.2	2,477	20.2	30.6	92.8
Over \$1 Million	7	4.5		2,601	21.2		6.4
Revenue Unknown	134	85.9		7,168	58.5		0.8
<b>Total</b>	<b>156</b>	<b>100.0</b>		<b>12,246</b>	<b>100.0</b>		<b>100.0</b>
<b>By Loan Size</b>							
\$100,000 or Less	126	80.8	90.9	4,305	35.2	41.7	
\$100,001 - \$250,000	19	12.2	5.8	3,157	25.8	22.0	
\$250,001 - \$1 Million	11	7.1	3.2	4,784	39.1	36.3	
<b>Total</b>	<b>156</b>	<b>100.0</b>	<b>100.0</b>	<b>12,246</b>	<b>100.0</b>	<b>100.0</b>	
<b>By Loan Size and Revenues \$1 Million or Less</b>							
\$100,000 or Less	9	60.0		402	16.2		
\$100,001 - \$250,000	2	13.3		264	10.7		
\$250,001 - \$1 Million	4	26.7		1,811	73.1		
<b>Total</b>	<b>15</b>	<b>100.0</b>		<b>2,477</b>	<b>100.0</b>		

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

**Table C-12**

Distribution of 2020 Small Farm Lending By Revenue Size of Farms							Total Farms %
Assessment Area: Brownsville-Harlingen MSA							
Bank And Aggregate Loans							
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
<b>By Revenue</b>							
\$1 Million or Less	0	0.0	49.0	0	0.0	69.1	96.5
Over \$1 Million	0	0.0		0	0.0		3.0
Revenue Unknown	3	100.0		80	100.0		0.5
<b>Total</b>	<b>3</b>	<b>100.0</b>		<b>80</b>	<b>100.0</b>		<b>100.0</b>
<b>By Loan Size</b>							
\$100,000 or Less	3	100.0	86.5	80	100.0	34.6	
\$100,001 - \$250,000	0	0.0	7.3	0	0.0	26.4	
\$250,001 - \$500,000	0	0.0	6.3	0	0.0	39.1	
<b>Total</b>	<b>3</b>	<b>100.0</b>	<b>100.0</b>	<b>80</b>	<b>100.0</b>	<b>100.0</b>	
<b>By Loan Size and Revenues \$1 Million or Less</b>							
\$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		
<b>Total</b>	<b>0</b>	<b>0.0</b>		<b>0</b>	<b>0.0</b>		

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

HOUSTON METROPOLITAN AA - 2020

Table C-13

Distribution of 2020 Home Mortgage Lending By Income Level of Geography							
Assessment Area: Houston Metropolitan							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	\$%	
<b>Home Purchase Loans</b>							
Low	24	2.5	3.6	4,967	1.9	2.9	6.6
Moderate	144	14.9	15.2	30,274	11.8	11.1	24.6
Middle	254	26.2	30.4	56,452	22.0	24.1	27.8
Upper	545	56.3	50.7	165,245	64.3	61.8	40.8
Unknown	1	0.1	0.1	119	0.0	0.1	0.1
<b>Total</b>	<b>968</b>	<b>100.0</b>	<b>100.0</b>	<b>257,057</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Refinance Loans</b>							
Low	14	3.1	2.7	3,240	2.5	2.1	6.6
Moderate	38	8.4	11.1	7,935	6.2	7.8	24.6
Middle	126	27.7	24.4	26,187	20.4	18.8	27.8
Upper	277	60.9	61.7	90,750	70.8	71.3	40.8
Unknown	0	0.0	0.0	0	0.0	0.0	0.1
<b>Total</b>	<b>455</b>	<b>100.0</b>	<b>100.0</b>	<b>128,112</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Home Improvement Loans</b>							
Low	0	0.0	2.9	0	0.0	2.0	6.6
Moderate	1	100.0	14.0	334	100.0	9.9	24.6
Middle	0	0.0	22.1	0	0.0	16.8	27.8
Upper	0	0.0	61.0	0	0.0	71.3	40.8
Unknown	0	0.0	0.0	0	0.0	0.0	0.1
<b>Total</b>	<b>1</b>	<b>100.0</b>	<b>100.0</b>	<b>334</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Multifamily Loans</b>							<b>Multi-family Units %</b>
Low	0	0.0	24.8	0	0.0	16.4	27.4
Moderate	2	100.0	27.2	716	100.0	22.1	28.5
Middle	0	0.0	18.6	0	0.0	22.4	19.7
Upper	0	0.0	29.3	0	0.0	39.1	23.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.8
<b>Total</b>	<b>2</b>	<b>100.0</b>	<b>100.0</b>	<b>716</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Total Home Mortgage Loans</b>							<b>Owner Occupied Units %</b>
Low	38	2.7	3.2	8,207	2.1	3.2	6.6
Moderate	185	13.0	13.7	39,259	10.2	10.3	24.6
Middle	380	26.6	28.1	82,639	21.4	21.9	27.8
Upper	822	57.6	54.9	255,995	66.3	64.5	40.8
Unknown	1	0.1	0.1	119	0.0	0.1	0.1
<b>Total</b>	<b>1,426</b>	<b>100.0</b>	<b>100.0</b>	<b>386,219</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Source: 2020 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

**Table C-14**

Distribution of 2020 Small Business Lending By Income Level of Geography Assessment Area: Houston Metropolitan							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
<b>Low</b>	19	5.2	12.0	4,791	7.1	13.9	12.0
<b>Moderate</b>	37	10.2	20.5	8,609	12.7	20.8	21.5
<b>Middle</b>	66	18.1	22.7	11,962	17.6	21.1	22.4
<b>Upper</b>	240	65.9	44.1	42,514	62.6	43.8	43.8
<b>Unknown</b>	2	0.5	0.2	47	0.1	0.2	0.2
<b>Total</b>	364	100.0	100.0	67,923	100.0	100.0	100.0

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

**Table C-15**

Distribution of 2020 Home Mortgage Lending By Borrower Income Level Assessment Area: Houston Metropolitan							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
<b>Home Purchase Loans</b>							
Low	37	3.8	3.6	5,041	2.0	1.8	26.8
Moderate	170	17.6	20.0	30,918	12.0	13.2	16.8
Middle	251	25.9	23.3	57,111	22.2	19.2	17.0
Upper	426	44.0	42.9	138,879	54.0	55.7	39.4
Unknown	84	8.7	10.2	25,108	9.8	10.1	0.0
<b>Total</b>	<b>968</b>	<b>100.0</b>	<b>100.0</b>	<b>257,057</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Refinance Loans</b>							
Low	5	1.1	2.2	665	0.5	0.9	26.8
Moderate	47	10.3	8.6	7,340	5.7	4.8	16.8
Middle	100	22.0	15.2	18,288	14.3	10.7	17.0
Upper	261	57.4	52.8	90,544	70.7	63.3	39.4
Unknown	42	9.2	21.3	11,275	8.8	20.2	0.0
<b>Total</b>	<b>455</b>	<b>100.0</b>	<b>100.0</b>	<b>128,112</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Home Improvement Loans</b>							
Low	0	0.0	4.5	0	0.0	2.3	26.8
Moderate	0	0.0	11.4	0	0.0	7.6	16.8
Middle	0	0.0	16.6	0	0.0	12.0	17.0
Upper	1	100.0	64.1	334	100.0	73.3	39.4
Unknown	0	0.0	3.4	0	0.0	4.8	0.0
<b>Total</b>	<b>1</b>	<b>100.0</b>	<b>100.0</b>	<b>334</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Total Home Mortgage Loans</b>							
Low	42	2.9	2.8	5,706	1.5	1.4	26.8
Moderate	217	15.2	13.8	38,258	9.9	8.9	16.8
Middle	351	24.6	18.5	75,399	19.6	14.7	17.0
Upper	688	48.3	45.8	229,757	59.6	58.1	39.4
Unknown	126	8.8	19.1	36,383	9.4	16.9	0.0
<b>Total</b>	<b>1,424</b>	<b>100.0</b>	<b>100.0</b>	<b>385,503</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Source: 2020 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

**Table C-16**

Distribution of 2020 Small Business Lending By Revenue Size of Businesses Assessment Area: Houston Metropolitan							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
<b>By Revenue</b>							
<b>\$1 Million or Less</b>	36	9.9	36.8	8,751	12.9	22.9	90.9
<b>Over \$1 Million</b>	52	14.3		18,281	26.9		8.1
<b>Revenue Unknown</b>	276	75.8		40,891	60.2		1.0
<b>Total</b>	364	100.0		67,923	100.0		100.0
<b>By Loan Size</b>							
<b>\$100,000 or Less</b>	167	45.9	87.7	8,484	12.5	31.6	
<b>\$100,001 - \$250,000</b>	108	29.7	6.9	17,985	26.5	19.7	
<b>\$250,001 - \$1 Million</b>	89	24.5	5.4	41,454	61.0	48.7	
<b>Total</b>	364	100.0	100.0	67,923	100.0	100.0	
<b>By Loan Size and Revenues \$1 Million or Less</b>							
<b>\$100,000 or Less</b>	12	33.3		613	7.0		
<b>\$100,001 - \$250,000</b>	12	33.3		2,294	26.2		
<b>\$250,001 - \$1 Million</b>	12	33.3		5,844	66.8		
<b>Total</b>	36	100.0		8,751	100.0		
<i>Source: 2020 FFIEC Census Data 2020 Dun &amp; Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

**APPENDIX D – METROPOLITAN LIMITED-SCOPE ASSESSMENT AREAS**

**AUSTIN METROPOLITAN AA**

**Table D-1**

2022 AA Demographics Assessment Area: Austin Metropolitan								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	27	6.4	21,562	5.2	5,043	23.4	84,820	20.4
Moderate	100	23.5	88,697	21.3	9,409	10.6	70,060	16.8
Middle	142	33.4	148,541	35.7	7,483	5.0	86,524	20.8
Upper	140	32.9	154,103	37.0	3,732	2.4	174,832	42.0
Unknown	16	3.8	3,333	0.8	868	26.0	0	0.0
<b>Total AA</b>	<b>425</b>	<b>100.0</b>	<b>416,236</b>	<b>100.0</b>	<b>26,535</b>	<b>6.4</b>	<b>416,236</b>	<b>100.0</b>
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	46,024	9,969	2.6	21.7	31,665	68.8	4,390	9.5
Moderate	168,410	68,287	17.6	40.5	88,696	52.7	11,427	6.8
Middle	257,600	145,995	37.6	56.7	95,133	36.9	16,472	6.4
Upper	245,168	162,416	41.8	66.2	67,066	27.4	15,686	6.4
Unknown	11,984	2,028	0.5	16.9	8,389	70.0	1,567	13.1
<b>Total AA</b>	<b>729,186</b>	<b>388,695</b>	<b>100.0</b>	<b>53.3</b>	<b>290,949</b>	<b>39.9</b>	<b>49,542</b>	<b>6.8</b>
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	4,296	3.8	3,899	3.7	349	5.3	48	2.8
Moderate	19,691	17.3	18,104	17.1	1,384	21.0	203	11.8
Middle	33,259	29.2	31,067	29.4	1,823	27.7	369	21.4
Upper	53,245	46.7	49,496	46.8	2,713	41.3	1,036	60.0
Unknown	3,601	3.2	3,223	3.0	307	4.7	71	4.1
<b>Total AA</b>	<b>114,092</b>	<b>100.0</b>	<b>105,789</b>	<b>100.0</b>	<b>6,576</b>	<b>100.0</b>	<b>1,727</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>92.7</b>		<b>5.8</b>		<b>1.5</b>
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	31	2.7	29	2.5	2	20.0	0	0.0
Moderate	216	18.6	210	18.3	6	60.0	0	0.0
Middle	347	29.9	347	30.2	0	0.0	0	0.0
Upper	546	47.1	545	47.4	1	10.0	0	0.0
Unknown	20	1.7	19	1.7	1	10.0	0	0.0
<b>Total AA</b>	<b>1,160</b>	<b>100.0</b>	<b>1,150</b>	<b>100.0</b>	<b>10</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>
<b>Percentage of Total Farms:</b>				<b>99.1</b>		<b>0.9</b>		<b>0.0</b>
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table D-2

2021 AA Demographics Assessment Area: Austin Metropolitan								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	35	11.4	31,879	8.8	10,391	32.6	80,058	22.1
Moderate	61	19.9	61,300	16.9	10,378	16.9	58,783	16.2
Middle	109	35.5	133,878	37.0	8,757	6.5	70,901	19.6
Upper	96	31.3	133,405	36.9	3,529	2.6	152,076	42.0
Unknown	6	2.0	1,356	0.4	723	53.3	0	0.0
<b>Total AA</b>	<b>307</b>	<b>100.0</b>	<b>361,818</b>	<b>100.0</b>	<b>33,778</b>	<b>9.3</b>	<b>361,818</b>	<b>100.0</b>
Housing Units by Tract	Housing Type by Tract							
	Owner-occupied				Rental		Vacant	
	#	% by tract	% by unit	#	% by unit	#	% by unit	
Low	70,447	14,466	4.4	20.5	49,572	70.4	6,409	9.1
Moderate	111,296	49,968	15.0	44.9	53,337	47.9	7,991	7.2
Middle	233,702	125,580	37.8	53.7	92,054	39.4	16,068	6.9
Upper	214,242	141,494	42.6	66.0	57,791	27.0	14,957	7.0
Unknown	6,623	712	0.2	10.8	5,039	76.1	872	13.2
<b>Total AA</b>	<b>636,310</b>	<b>332,220</b>	<b>100.0</b>	<b>52.2</b>	<b>257,793</b>	<b>40.5</b>	<b>46,297</b>	<b>7.3</b>
Total Businesses by Tract	Businesses by Tract & Revenue Size							
	Less Than or = \$1 Million				Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	7,697	7.0	6,994	6.8	636	9.8	67	4.4
Moderate	13,935	12.6	12,907	12.6	898	13.8	130	8.5
Middle	35,340	32.1	32,871	32.2	2,070	31.9	399	26.0
Upper	51,874	47.1	48,239	47.2	2,765	42.6	870	56.6
Unknown	1,379	1.3	1,186	1.2	123	1.9	70	4.6
<b>Total AA</b>	<b>110,225</b>	<b>100.0</b>	<b>102,197</b>	<b>100.0</b>	<b>6,492</b>	<b>100.0</b>	<b>1,536</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>92.7</b>	<b>5.9</b>	<b>1.4</b>		
Total Farms by Tract	Farms by Tract & Revenue Size							
	Less Than or = \$1 Million				Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	41	3.6	38	3.3	3	27.3	0	0.0
Moderate	151	13.1	146	12.8	5	45.5	0	0.0
Middle	403	34.9	403	35.3	0	0.0	0	0.0
Upper	554	48.0	552	48.3	2	18.2	0	0.0
Unknown	5	0.4	4	0.3	1	9.1	0	0.0
<b>Total AA</b>	<b>1,154</b>	<b>100.0</b>	<b>1,143</b>	<b>100.0</b>	<b>11</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>
<b>Percentage of Total Farms:</b>				<b>99.0</b>	<b>1.0</b>	<b>0.0</b>		
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								



Table D-3

2020 AA Demographics Assessment Area: Austin Metropolitan								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	35	11.4	31,879	8.8	10,391	32.6	80,058	22.1
Moderate	61	19.9	61,300	16.9	10,378	16.9	58,783	16.2
Middle	109	35.5	133,878	37.0	8,757	6.5	70,901	19.6
Upper	96	31.3	133,405	36.9	3,529	2.6	152,076	42.0
Unknown	6	2.0	1,356	0.4	723	53.3	0	0.0
<b>Total AA</b>	<b>307</b>	<b>100.0</b>	<b>361,818</b>	<b>100.0</b>	<b>33,778</b>	<b>9.3</b>	<b>361,818</b>	<b>100.0</b>
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied		Rental		Vacant		
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	70,447	14,466	4.4	20.5	49,572	70.4	6,409	9.1
Moderate	111,296	49,968	15.0	44.9	53,337	47.9	7,991	7.2
Middle	233,702	125,580	37.8	53.7	92,054	39.4	16,068	6.9
Upper	214,242	141,494	42.6	66.0	57,791	27.0	14,957	7.0
Unknown	6,623	712	0.2	10.8	5,039	76.1	872	13.2
<b>Total AA</b>	<b>636,310</b>	<b>332,220</b>	<b>100.0</b>	<b>52.2</b>	<b>257,793</b>	<b>40.5</b>	<b>46,297</b>	<b>7.3</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	7,578	7.0	6,873	6.9	649	9.9	56	3.9
Moderate	13,700	12.7	12,671	12.7	906	13.9	123	8.5
Middle	34,523	32.0	32,089	32.1	2,053	31.4	381	26.4
Upper	50,639	47.0	47,016	47.1	2,806	42.9	817	56.7
Unknown	1,375	1.3	1,186	1.2	124	1.9	65	4.5
<b>Total AA</b>	<b>107,815</b>	<b>100.0</b>	<b>99,835</b>	<b>100.0</b>	<b>6,538</b>	<b>100.0</b>	<b>1,442</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>92.6</b>		<b>6.1</b>		<b>1.3</b>
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	44	3.8	40	3.5	3	30.0	1	100.0
Moderate	146	12.6	141	12.3	5	50.0	0	0.0
Middle	405	34.9	405	35.3	0	0.0	0	0.0
Upper	559	48.2	558	48.6	1	10.0	0	0.0
Unknown	5	0.4	4	0.3	1	10.0	0	0.0
<b>Total AA</b>	<b>1,159</b>	<b>100.0</b>	<b>1,148</b>	<b>100.0</b>	<b>10</b>	<b>100.0</b>	<b>1</b>	<b>100.0</b>
<b>Percentage of Total Farms:</b>				<b>99.1</b>		<b>0.9</b>		<b>0.1</b>
<p>Source: 2020 FFIEC Census Data 2020 Dun &amp; Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</p> <p>Note: Percentages may not total 100.0 percent due to rounding.</p>								

**Table D-4**

Distribution of 2021 and 2022 Home Mortgage Lending By Income Level of Geography Assessment Area: Austin Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2021						2022						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
<b>Home Purchase Loans</b>													
Low	35	5.8	4.6	11,650	3.7	4.1	8	1.8	1.8	2,958	1.2	1.6	2.6
Moderate	54	9.0	12.4	18,333	5.9	9.6	61	13.9	18.1	25,184	10.2	14.9	17.6
Middle	232	38.5	46.3	90,832	29.1	38.0	143	32.6	43.5	64,502	26.1	36.9	37.6
Upper	275	45.7	36.5	189,069	60.7	48.2	219	49.9	35.8	152,061	61.6	46.0	41.8
Unknown	6	1.0	0.3	1,774	0.6	0.2	8	1.8	0.8	2,034	0.8	0.6	0.5
<b>Total</b>	<b>602</b>	<b>100.0</b>	<b>100.0</b>	<b>311,658</b>	<b>100.0</b>	<b>100.0</b>	<b>439</b>	<b>100.0</b>	<b>100.0</b>	<b>246,739</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Refinance Loans</b>													
Low	19	4.6	3.5	5,532	3.2	3.3	0	0.0	2.1	0	0.0	1.6	2.6
Moderate	58	14.1	10.7	15,660	8.9	8.3	24	20.0	16.6	8,587	5.8	12.6	17.6
Middle	125	30.3	38.7	37,599	21.4	32.3	31	25.8	39.7	10,660	7.2	30.9	37.6
Upper	210	51.0	47.1	116,744	66.5	56.0	64	53.3	41.2	128,057	86.7	54.5	41.8
Unknown	0	0.0	0.1	0	0.0	0.1	1	0.8	0.4	385	0.3	0.4	0.5
<b>Total</b>	<b>412</b>	<b>100.0</b>	<b>100.0</b>	<b>175,535</b>	<b>100.0</b>	<b>100.0</b>	<b>120</b>	<b>100.0</b>	<b>100.0</b>	<b>147,689</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Home Improvement Loans</b>													
Low	0	0.0	3.2	0	0.0	2.8	0	0.0	1.3	0	0.0	1.0	2.6
Moderate	0	0.0	8.4	0	0.0	7.0	0	0.0	13.3	0	0.0	9.1	17.6
Middle	0	0.0	33.4	0	0.0	27.6	0	0.0	31.5	0	0.0	21.1	37.6
Upper	0	0.0	54.8	0	0.0	62.3	0	0.0	53.6	0	0.0	68.5	41.8
Unknown	0	0.0	0.2	0	0.0	0.2	0	0.0	0.4	0	0.0	0.3	0.5
<b>Total</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Multifamily Loans</b>													<b>Multi-family Units %</b>
Low	0	0.0	21.5	0	0.0	11.4	0	0.0	13.0	0	0.0	11.6	12.0
Moderate	0	0.0	25.2	0	0.0	24.9	0	0.0	29.3	0	0.0	31.1	27.5
Middle	2	40.0	28.1	13,860	69.3	36.9	0	0.0	31.0	0	0.0	29.5	30.0
Upper	3	60.0	22.2	6,153	30.7	24.0	0	0.0	22.8	0	0.0	24.9	27.1
Unknown	0	0.0	3.0	0	0.0	2.7	0	0.0	3.8	0	0.0	2.9	3.4
<b>Total</b>	<b>5</b>	<b>100.0</b>	<b>100.0</b>	<b>20,013</b>	<b>100.0</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Total Home Mortgage Loans</b>													<b>Owner Occupied Units %</b>
Low	54	5.3	4.0	17,182	3.4	4.0	8	1.4	1.9	2,958	0.7	2.6	2.6
Moderate	112	11.0	11.4	33,993	6.7	9.6	85	15.2	17.3	33,771	8.6	15.8	17.6
Middle	359	35.2	41.9	142,291	28.1	35.0	174	31.1	41.4	75,162	19.1	34.0	37.6
Upper	488	47.9	42.5	311,966	61.5	51.2	283	50.6	38.7	280,118	71.0	46.9	41.8
Unknown	6	0.6	0.2	1,774	0.3	0.3	9	1.6	0.7	2,419	0.6	0.8	0.5
<b>Total</b>	<b>1,019</b>	<b>100.0</b>	<b>100.0</b>	<b>507,206</b>	<b>100.0</b>	<b>100.0</b>	<b>559</b>	<b>100.0</b>	<b>100.0</b>	<b>394,428</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

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

**Table D-5**

Distribution of 2020 Home Mortgage Lending By Income Level of Geography							
Assessment Area: Austin Metropolitan							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
<b>Home Purchase Loans</b>							
Low	26	3.9	4.4	8,671	3.5	4.0	4.4
Moderate	61	9.1	12.5	17,065	6.9	10.0	15.0
Middle	246	36.8	45.4	77,681	31.5	38.8	37.8
Upper	332	49.7	37.5	142,648	57.8	47.1	42.6
Unknown	3	0.4	0.2	763	0.3	0.1	0.2
<b>Total</b>	<b>668</b>	<b>100.0</b>	<b>100.0</b>	<b>246,828</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Refinance Loans</b>							
Low	28	5.7	3.3	8,068	4.5	3.0	4.4
Moderate	62	12.7	9.9	18,514	10.4	7.8	15.0
Middle	150	30.6	35.7	42,625	23.9	30.0	37.8
Upper	247	50.4	51.0	107,290	60.2	59.0	42.6
Unknown	3	0.6	0.1	1,648	0.9	0.1	0.2
<b>Total</b>	<b>490</b>	<b>100.0</b>	<b>100.0</b>	<b>178,145</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Home Improvement Loans</b>							
Low	0	0.0	3.7	0	0.0	4.5	4.4
Moderate	0	0.0	8.3	0	0.0	6.5	15.0
Middle	0	0.0	31.3	0	0.0	25.4	37.8
Upper	0	0.0	56.6	0	0.0	63.5	42.6
Unknown	0	0.0	0.1	0	0.0	0.1	0.2
<b>Total</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Multifamily Loans</b>							<b>Multi-family Units %</b>
Low	1	25.0	16.8	800	14.6	17.0	22.2
Moderate	0	0.0	24.8	0	0.0	18.2	15.8
Middle	3	75.0	38.0	4,671	85.4	39.0	34.4
Upper	0	0.0	19.0	0	0.0	25.6	24.8
Unknown	0	0.0	1.5	0	0.0	0.2	2.8
<b>Total</b>	<b>4</b>	<b>100.0</b>	<b>100.0</b>	<b>5,471</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Total Home Mortgage Loans</b>							<b>Owner Occupied Units %</b>
Low	55	4.7	3.8	17,539	4.1	4.1	4.4
Moderate	123	10.6	11.3	35,579	8.3	9.3	15.0
Middle	399	34.3	40.0	124,977	29.0	34.3	37.8
Upper	579	49.8	44.8	249,938	58.1	52.2	42.6
Unknown	6	0.5	0.2	2,411	0.6	0.2	0.2
<b>Total</b>	<b>1,162</b>	<b>100.0</b>	<b>100.0</b>	<b>430,444</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Source: 2020 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

**Table D-6**

Distribution of 2021 and 2022 Small Business Lending By Income Level of Geography													
Assessment Area: Austin Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2021						2022						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%	
Low	17	6.8	7.1	6,852	9.6	8.3	7	7.3	3.5	2,500	8.1	3.5	3.8
Moderate	24	9.6	12.7	7,789	10.9	12.8	18	18.8	18.0	5,836	19.0	18.6	17.3
Middle	71	28.5	33.4	20,260	28.4	32.6	12	12.5	30.8	4,959	16.2	28.6	29.2
Upper	127	51.0	45.2	33,428	46.9	45.1	55	57.3	45.0	16,383	53.4	46.4	46.7
Unknown	10	4.0	0.9	2,963	4.2	1.1	4	4.2	2.1	1,000	3.3	2.6	3.2
<b>Total</b>	<b>249</b>	<b>100.0</b>	<b>100.0</b>	<b>71,292</b>	<b>100.0</b>	<b>100.0</b>	<b>96</b>	<b>100.0</b>	<b>100.0</b>	<b>30,678</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

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

**Table D-7**

Distribution of 2020 Small Business Lending By Income Level of Geography							
Assessment Area: Austin Metropolitan							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Low	37	7.8	7.5	11,016	9.5	8.8	7.0
Moderate	48	10.1	12.6	14,052	12.1	12.6	12.7
Middle	121	25.4	32.5	31,714	27.3	31.1	32.0
Upper	260	54.5	46.0	56,492	48.6	45.8	47.0
Unknown	11	2.3	0.9	2,911	2.5	1.2	1.3
<b>Total</b>	<b>477</b>	<b>100.0</b>	<b>100.0</b>	<b>116,185</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

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

**Table D-8**

Distribution of 2021 and 2022 Small Farm Lending By Income Level of Geography													
Assessment Area: Austin Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2021						2022						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%	
Low	0	0.0	2.2	0	0.0	1.0	0	0.0	0.7	0	0.0	0.7	2.7
Moderate	0	0.0	20.7	0	0.0	21.7	0	0.0	22.8	0	0.0	31.7	18.6
Middle	0	0.0	41.4	0	0.0	47.8	0	0.0	30.3	0	0.0	22.6	29.9
Upper	1	100.0	34.4	323	100.0	29.2	0	0.0	43.6	0	0.0	44.4	47.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	1.0	0	0.0	0.2	1.7
<b>Total</b>	<b>1</b>	<b>100.0</b>	<b>100.0</b>	<b>323</b>	<b>100.0</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>	<b>100.0</b>

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

**Table D-9**

Distribution of 2020 Small Farm Lending By Income Level of Geography							Total Farms %
Assessment Area: Austin Metropolitan							
Geographic Income Level	Bank And Aggregate Loans						
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	\$%	
Low	0	0.0	2.6	0	0.0	3.2	3.8
Moderate	1	100.0	20.7	500	100.0	19.9	12.6
Middle	0	0.0	39.9	0	0.0	52.1	34.9
Upper	0	0.0	35.1	0	0.0	23.9	48.2
Unknown	0	0.0	0.7	0	0.0	0.2	0.4
<b>Total</b>	<b>1</b>	<b>100.0</b>	<b>100.0</b>	<b>500</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

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

**Table D-10**

Distribution of 2021 and 2022 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Austin Metropolitan													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2021						2022						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
<b>Home Purchase Loans</b>													
Low	9	1.5	2.0	1,605	0.5	0.9	4	0.9	1.7	733	0.3	0.7	20.4
Moderate	56	9.3	11.4	12,756	4.1	7.2	27	6.2	10.0	7,211	2.9	6.1	16.8
Middle	89	14.8	17.5	32,070	10.3	14.1	74	16.9	19.2	30,882	12.5	15.6	20.8
Upper	318	52.8	48.6	191,033	61.3	58.9	257	58.5	49.3	158,494	64.2	58.3	42.0
Unknown	130	21.6	20.5	74,194	23.8	19.0	77	17.5	19.8	49,419	20.0	19.4	0.0
<b>Total</b>	<b>602</b>	<b>100.0</b>	<b>100.0</b>	<b>311,658</b>	<b>100.0</b>	<b>100.0</b>	<b>439</b>	<b>100.0</b>	<b>100.0</b>	<b>246,739</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Refinance Loans</b>													
Low	14	3.4	3.4	2,840	1.6	1.9	2	1.7	7.6	383	0.3	4.1	20.4
Moderate	45	10.9	12.4	9,565	5.4	8.2	26	21.7	16.6	6,827	4.6	10.6	16.8
Middle	68	16.5	18.7	18,572	10.6	15.5	20	16.7	20.7	7,321	5.0	16.2	20.8
Upper	244	59.2	45.2	129,932	74.0	54.1	66	55.0	42.2	40,157	27.2	54.0	42.0
Unknown	41	10.0	20.3	14,626	8.3	20.3	6	5.0	13.0	93,001	63.0	15.1	0.0
<b>Total</b>	<b>412</b>	<b>100.0</b>	<b>100.0</b>	<b>175,535</b>	<b>100.0</b>	<b>100.0</b>	<b>120</b>	<b>100.0</b>	<b>100.0</b>	<b>147,689</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Home Improvement Loans</b>													
Low	0	0.0	3.0	0	0.0	1.4	0	0.0	5.2	0	0.0	2.6	20.4
Moderate	0	0.0	9.9	0	0.0	6.5	0	0.0	10.6	0	0.0	5.5	16.8
Middle	0	0.0	17.7	0	0.0	13.2	0	0.0	19.3	0	0.0	12.1	20.8
Upper	0	0.0	66.0	0	0.0	72.6	0	0.0	63.4	0	0.0	77.0	42.0
Unknown	0	0.0	3.3	0	0.0	6.3	0	0.0	1.5	0	0.0	2.8	0.0
<b>Total</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Total Home Mortgage Loans</b>													
Low	23	2.3	2.8	4,445	0.9	1.3	6	1.1	3.6	1,116	0.3	1.6	20.4
Moderate	101	10.0	11.8	22,321	4.6	7.6	53	9.5	11.8	14,038	3.6	7.0	16.8
Middle	157	15.5	18.0	50,642	10.4	14.5	94	16.8	19.5	38,203	9.7	15.3	20.8
Upper	562	55.4	47.2	320,965	65.9	56.9	323	57.8	48.1	198,651	50.4	57.8	42.0
Unknown	171	16.9	20.2	88,820	18.2	19.7	83	14.8	17.0	142,420	36.1	18.3	0.0
<b>Total</b>	<b>1,014</b>	<b>100.0</b>	<b>100.0</b>	<b>487,193</b>	<b>100.0</b>	<b>100.0</b>	<b>559</b>	<b>100.0</b>	<b>100.0</b>	<b>394,428</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

Source: 2022 FFIEC Census Data  
2016-2020 U.S. Census Bureau: American Community Survey  
Note: Percentages may not total 100.0 percent due to rounding.  
Multifamily loans are not included in the borrower distribution analysis.

**Table D-11**

Distribution of 2020 Home Mortgage Lending By Borrower Income Level Assessment Area: Austin Metropolitan							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
<b>Home Purchase Loans</b>							
Low	12	1.8	3.9	2,187	0.9	2.0	22.1
Moderate	100	15.0	18.5	24,061	9.7	12.7	16.2
Middle	158	23.7	22.1	48,524	19.7	19.2	19.6
Upper	328	49.1	45.7	139,006	56.3	55.0	42.0
Unknown	70	10.5	9.8	33,050	13.4	11.1	0.0
<b>Total</b>	<b>668</b>	<b>100.0</b>	<b>100.0</b>	<b>246,828</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Refinance Loans</b>							
Low	13	2.7	2.7	1,838	1.0	1.4	22.1
Moderate	63	12.9	11.2	14,060	7.9	7.5	16.2
Middle	98	20.0	19.3	25,646	14.4	16.2	19.6
Upper	285	58.2	49.2	122,423	68.7	57.2	42.0
Unknown	31	6.3	17.6	14,178	8.0	17.8	0.0
<b>Total</b>	<b>490</b>	<b>100.0</b>	<b>100.0</b>	<b>178,145</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Home Improvement Loans</b>							
Low	0	0.0	3.7	0	0.0	2.3	22.1
Moderate	0	0.0	11.9	0	0.0	8.0	16.2
Middle	0	0.0	17.8	0	0.0	15.3	19.6
Upper	0	0.0	65.2	0	0.0	72.0	42.0
Unknown	0	0.0	1.4	0	0.0	2.5	0.0
<b>Total</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Total Home Mortgage Loans</b>							
Low	25	2.2	3.2	4,025	0.9	1.7	22.1
Moderate	163	14.1	14.2	38,121	9.0	9.8	16.2
Middle	256	22.1	20.0	74,170	17.5	17.3	19.6
Upper	613	52.9	47.1	261,429	61.5	55.8	42.0
Unknown	101	8.7	15.4	47,228	11.1	15.3	0.0
<b>Total</b>	<b>1,158</b>	<b>100.0</b>	<b>100.0</b>	<b>424,973</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Source: 2020 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

**Table D-12**

Distribution of 2021 and 2022 Small Business Lending By Revenue Size of Businesses Assessment Area: Austin Metropolitan													
	Bank And Aggregate Loans By Year											Total Businesses %	
	2021						2022						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank			Agg
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%		\$%
<b>By Revenue</b>													
<b>\$1 Million or Less</b>	76	30.5	45.3	16,667	23.4	27.5	21	21.9	48.8	5,335	17.4	33.5	92.7
<b>Over \$1 Million</b>	117	47.0		42,566	59.7		54	56.3		20,756	67.7		5.8
<b>Revenue Unknown</b>	56	22.5		12,059	16.9		21	21.9		4,587	15.0		1.5
<b>Total</b>	249	100.0		71,292	100.0		96	100.0		30,678	100.0		100.0
<b>By Loan Size</b>													
<b>\$100,000 or Less</b>	95	38.2	92.7	5,169	7.3	37.9	29	30.2	94.8	2,307	7.5	43.7	
<b>\$100,001 - \$250,000</b>	52	20.9	4.1	8,706	12.2	17.5	26	27.1	2.8	5,000	16.3	14.8	
<b>\$250,001 - \$1 Million</b>	102	41.0	3.2	57,417	80.5	44.6	41	42.7	2.4	23,371	76.2	41.5	
<b>Total</b>	249	100.0	100.0	71,292	100.0	100.0	96	100.0	100.0	30,678	100.0	100.0	
<b>By Loan Size and Revenues \$1 Million or Less</b>													
<b>\$100,000 or Less</b>	43	56.6		2,156	12.9		11	52.4		798	15.0		
<b>\$100,001 - \$250,000</b>	12	15.8		1,886	11.3		3	14.3		600	11.2		
<b>\$250,001 - \$1 Million</b>	21	27.6		12,625	75.7		7	33.3		3,937	73.8		
<b>Total</b>	76	100.0		16,667	100.0		21	100.0		5,335	100.0		

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

**Table D-13**

Distribution of 2020 Small Business Lending By Revenue Size of Businesses Assessment Area: Austin Metropolitan							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	
<b>By Revenue</b>							
<b>\$1 Million or Less</b>	50	10.5	39.6	16,457	14.2	25.5	92.6
<b>Over \$1 Million</b>	57	11.9		20,888	18.0		6.1
<b>Revenue Unknown</b>	370	77.6		78,840	67.9		1.3
<b>Total</b>	477	100.0		116,185	100.0		100.0
<b>By Loan Size</b>							
<b>\$100,000 or Less</b>	180	37.7	88.9	8,920	7.7	35.5	
<b>\$100,001 - \$250,000</b>	132	27.7	6.6	23,181	20.0	20.5	
<b>\$250,001 - \$1 Million</b>	165	34.6	4.5	84,084	72.4	44.0	
<b>Total</b>	477	100.0	100.0	116,185	100.0	100.0	
<b>By Loan Size and Revenues \$1 Million or Less</b>							
<b>\$100,000 or Less</b>	13	26.0		630	3.8		
<b>\$100,001 - \$250,000</b>	12	24.0		2,316	14.1		
<b>\$250,001 - \$1 Million</b>	25	50.0		13,511	82.1		
<b>Total</b>	50	100.0		16,457	100.0		

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

**Table D-14**

Distribution of 2021 and 2022 Small Farm Lending By Revenue Size of Farms													
Assessment Area: Austin Metropolitan													
	Bank And Aggregate Loans By Year											Total Farms %	
	2021					2022							
	Bank		Agg	Bank		Agg	Bank		Agg	Bank			Agg
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%		%
<b>By Revenue</b>													
\$1 Million or Less	1	100.0	56.1	323	100.0	60.2	0	0.0	64.8	0	0.0	78.0	99.1
Over \$1 Million	0	0.0		0	0.0		0	0.0		0	0.0		0.9
Revenue Unknown	0	0.0		0	0.0		0	0.0		0	0.0		0.0
<b>Total</b>	<b>1</b>	<b>100.0</b>		<b>323</b>	<b>100.0</b>		<b>0</b>	<b>0.0</b>		<b>0</b>	<b>0.0</b>		<b>100.0</b>
<b>By Loan Size</b>													
\$100,000 or Less	0	0.0	92.7	0	0.0	45.9	0	0.0	94.5	0	0.0	49.1	
\$100,001 - \$250,000	0	0.0	4.5	0	0.0	21.4	0	0.0	4.2	0	0.0	31.0	
\$250,001 - \$500,000	1	100.0	2.9	323	100.0	32.8	0	0.0	1.3	0	0.0	19.9	
<b>Total</b>	<b>1</b>	<b>100.0</b>	<b>100.0</b>	<b>323</b>	<b>100.0</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>	
<b>By Loan Size and Revenues \$1 Million or Less</b>													
\$100,000 or Less	0	0.0		0	0.0		0	0.0		0	0.0		
\$100,001 - \$250,000	0	0.0		0	0.0		0	0.0		0	0.0		
\$250,001 - \$500,000	1	100.0		323	100.0		0	0.0		0	0.0		
<b>Total</b>	<b>1</b>	<b>100.0</b>		<b>323</b>	<b>100.0</b>		<b>0</b>	<b>0.0</b>		<b>0</b>	<b>0.0</b>		

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

**Table D-15**

Distribution of 2020 Small Farm Lending By Revenue Size of Farms							
Assessment Area: Austin Metropolitan							
	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
<b>By Revenue</b>							
\$1 Million or Less	1	100.0	57.2	500	100.0	54.4	99.1
Over \$1 Million	0	0.0		0	0.0		0.9
Revenue Unknown	0	0.0		0	0.0		0.1
<b>Total</b>	<b>1</b>	<b>100.0</b>		<b>500</b>	<b>100.0</b>		<b>100.0</b>
<b>By Loan Size</b>							
\$100,000 or Less	0	0.0	85.6	0	0.0	32.4	
\$100,001 - \$250,000	0	0.0	8.9	0	0.0	26.2	
\$250,001 - \$500,000	1	100.0	5.5	500	100.0	41.4	
<b>Total</b>	<b>1</b>	<b>100.0</b>	<b>100.0</b>	<b>500</b>	<b>100.0</b>	<b>100.0</b>	
<b>By Loan Size and Revenues \$1 Million or Less</b>							
\$100,000 or Less	0	0.0		0	0.0		
\$100,001 - \$250,000	0	0.0		0	0.0		
\$250,001 - \$500,000	1	100.0		500	100.0		
<b>Total</b>	<b>1</b>	<b>100.0</b>		<b>500</b>	<b>100.0</b>		

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



**CORPUS CHRISTI METROPOLITAN AA**

**Table D-16**

2022 AA Demographics								
Assessment Area: Corpus Christi Metropolitan								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	4	4.1	4,161	4.7	1,527	36.7	20,537	23.2
Moderate	25	25.8	21,513	24.4	3,991	18.6	14,443	16.4
Middle	37	38.1	33,189	37.6	4,031	12.1	16,347	18.5
Upper	28	28.9	29,469	33.4	1,339	4.5	37,005	41.9
Unknown	3	3.1	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>97</b>	<b>100.0</b>	<b>88,332</b>	<b>100.0</b>	<b>10,888</b>	<b>12.3</b>	<b>88,332</b>	<b>100.0</b>
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied		Rental		Vacant		
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	7,459	2,498	3.3	33.5	4,145	55.6	816	10.9
Moderate	35,369	18,061	23.6	51.1	12,624	35.7	4,684	13.2
Middle	56,738	27,241	35.6	48.0	23,610	41.6	5,887	10.4
Upper	50,567	28,750	37.6	56.9	13,553	26.8	8,264	16.3
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>150,133</b>	<b>76,550</b>	<b>100.0</b>	<b>51.0</b>	<b>53,932</b>	<b>35.9</b>	<b>19,651</b>	<b>13.1</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	597	4.0	547	4.0	44	4.4	6	3.6
Moderate	2,918	19.5	2,597	18.9	297	29.8	24	14.3
Middle	5,615	37.6	5,196	37.7	364	36.6	55	32.7
Upper	5,769	38.6	5,405	39.2	283	28.4	81	48.2
Unknown	39	0.3	30	0.2	7	0.7	2	1.2
<b>Total AA</b>	<b>14,938</b>	<b>100.0</b>	<b>13,775</b>	<b>100.0</b>	<b>995</b>	<b>100.0</b>	<b>168</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>92.2</b>		<b>6.7</b>		<b>1.1</b>
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	3	1.2	3	1.2	0	0.0	0	0.0
Moderate	38	15.2	36	14.8	2	33.3	0	0.0
Middle	80	32.0	78	32.0	2	33.3	0	0.0
Upper	128	51.2	126	51.6	2	33.3	0	0.0
Unknown	1	0.4	1	0.4	0	0.0	0	0.0
<b>Total AA</b>	<b>250</b>	<b>100.0</b>	<b>244</b>	<b>100.0</b>	<b>6</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>
<b>Percentage of Total Farms:</b>				<b>97.6</b>		<b>2.4</b>		<b>0.0</b>
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table D-17

2021 AA Demographics								
Assessment Area: Corpus Christi Metropolitan								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	6	7.3	5,034	5.8	2,007	39.9	19,913	22.9
Moderate	22	26.8	24,367	28.0	5,199	21.3	15,064	17.3
Middle	27	32.9	29,486	33.8	3,325	11.3	15,576	17.9
Upper	24	29.3	28,218	32.4	1,477	5.2	36,559	42.0
Unknown	3	3.7	7	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>82</b>	<b>100.0</b>	<b>87,112</b>	<b>100.0</b>	<b>12,008</b>	<b>13.8</b>	<b>87,112</b>	<b>100.0</b>
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	8,893	3,062	4.2	34.4	4,327	48.7	1,504	16.9
Moderate	40,391	18,620	25.6	46.1	17,481	43.3	4,290	10.6
Middle	48,684	24,885	34.2	51.1	17,323	35.6	6,476	13.3
Upper	46,441	26,106	35.9	56.2	15,089	32.5	5,246	11.3
Unknown	7	7	0.0	100.0	0	0.0	0	0.0
<b>Total AA</b>	<b>144,416</b>	<b>72,680</b>	<b>100.0</b>	<b>50.3</b>	<b>54,220</b>	<b>37.5</b>	<b>17,516</b>	<b>12.1</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low	539	3.6	496	3.6	37	3.7	6	3.6
Moderate	4,483	30.2	4,059	29.7	382	38.2	42	25.3
Middle	4,956	33.4	4,481	32.8	419	41.9	56	33.7
Upper	4,824	32.5	4,608	33.7	156	15.6	60	36.1
Unknown	35	0.2	26	0.2	7	0.7	2	1.2
<b>Total AA</b>	<b>14,837</b>	<b>100.0</b>	<b>13,670</b>	<b>100.0</b>	<b>1,001</b>	<b>100.0</b>	<b>166</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>92.1</b>		<b>6.7</b>		<b>1.1</b>
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low	5	2.0	5	2.0	0	0.0	0	0.0
Moderate	53	21.0	50	20.3	3	50.0	0	0.0
Middle	75	29.8	73	29.7	2	33.3	0	0.0
Upper	117	46.4	116	47.2	1	16.7	0	0.0
Unknown	2	0.8	2	0.8	0	0.0	0	0.0
<b>Total AA</b>	<b>252</b>	<b>100.0</b>	<b>246</b>	<b>100.0</b>	<b>6</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>
<b>Percentage of Total Farms:</b>				<b>97.6</b>		<b>2.4</b>		<b>0.0</b>
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table D-18

2020 AA Demographics								
Assessment Area: Corpus Christi Metropolitan								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	6	7.3	5,034	5.8	2,007	39.9	19,913	22.9
Moderate	22	26.8	24,367	28.0	5,199	21.3	15,064	17.3
Middle	27	32.9	29,486	33.8	3,325	11.3	15,576	17.9
Upper	24	29.3	28,218	32.4	1,477	5.2	36,559	42.0
Unknown	3	3.7	7	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>82</b>	<b>100.0</b>	<b>87,112</b>	<b>100.0</b>	<b>12,008</b>	<b>13.8</b>	<b>87,112</b>	<b>100.0</b>
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	8,893	3,062	4.2	34.4	4,327	48.7	1,504	16.9
Moderate	40,391	18,620	25.6	46.1	17,481	43.3	4,290	10.6
Middle	48,684	24,885	34.2	51.1	17,323	35.6	6,476	13.3
Upper	46,441	26,106	35.9	56.2	15,089	32.5	5,246	11.3
Unknown	7	7	0.0	100.0	0	0.0	0	0.0
<b>Total AA</b>	<b>144,416</b>	<b>72,680</b>	<b>100.0</b>	<b>50.3</b>	<b>54,220</b>	<b>37.5</b>	<b>17,516</b>	<b>12.1</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low	542	3.6	496	3.6	40	3.7	6	3.9
Moderate	4,555	30.6	4,094	29.9	423	39.5	38	25.0
Middle	4,982	33.4	4,497	32.9	433	40.4	52	34.2
Upper	4,788	32.1	4,566	33.4	168	15.7	54	35.5
Unknown	37	0.2	28	0.2	7	0.7	2	1.3
<b>Total AA</b>	<b>14,904</b>	<b>100.0</b>	<b>13,681</b>	<b>100.0</b>	<b>1,071</b>	<b>100.0</b>	<b>152</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>91.8</b>		<b>7.2</b>		<b>1.0</b>
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low	6	2.3	6	2.4	0	0.0	0	0.0
Moderate	56	21.4	53	20.8	3	42.9	0	0.0
Middle	76	29.0	74	29.0	2	28.6	0	0.0
Upper	122	46.6	120	47.1	2	28.6	0	0.0
Unknown	2	0.8	2	0.8	0	0.0	0	0.0
<b>Total AA</b>	<b>262</b>	<b>100.0</b>	<b>255</b>	<b>100.0</b>	<b>7</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>
<b>Percentage of Total Farms:</b>				<b>97.3</b>		<b>2.7</b>		<b>0.0</b>
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

**Table D-19**

Distribution of 2021 and 2022 Home Mortgage Lending By Income Level of Geography Assessment Area: Corpus Christi Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2021						2022						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	#%	\$(000)	\$%	\$%	#	%	#%	\$(000)	\$%	\$%	
<b>Home Purchase Loans</b>													
Low	0	0.0	0.6	0	0.0	0.3	2	2.3	1.3	176	0.9	0.6	3.3
Moderate	6	12.0	11.2	963	6.4	6.0	12	13.6	10.8	1,179	5.8	5.3	23.6
Middle	12	24.0	32.7	4,269	28.5	32.4	23	26.1	29.7	5,138	25.3	23.6	35.6
Upper	32	64.0	55.4	9,770	65.1	61.3	51	58.0	58.2	13,828	68.0	70.6	37.6
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
<b>Total</b>	<b>50</b>	<b>100.0</b>	<b>100.0</b>	<b>15,002</b>	<b>100.0</b>	<b>100.0</b>	<b>88</b>	<b>100.0</b>	<b>100.0</b>	<b>20,321</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Refinance Loans</b>													
Low	0	0.0	0.3	0	0.0	0.2	1	12.5	1.2	95	5.1	0.6	3.3
Moderate	1	8.3	9.6	128	3.4	6.0	1	12.5	12.2	90	4.9	7.0	23.6
Middle	4	33.3	29.4	1,434	37.6	27.6	2	25.0	34.7	337	18.3	30.6	35.6
Upper	7	58.3	60.7	2,255	59.1	66.3	4	50.0	51.9	1,323	71.7	61.8	37.6
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
<b>Total</b>	<b>12</b>	<b>100.0</b>	<b>100.0</b>	<b>3,817</b>	<b>100.0</b>	<b>100.0</b>	<b>8</b>	<b>100.0</b>	<b>100.0</b>	<b>1,845</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Home Improvement Loans</b>													
Low	0	0.0	1.5	0	0.0	0.7	0	0.0	0.0	0	0.0	0.0	3.3
Moderate	0	0.0	12.1	0	0.0	8.1	0	0.0	13.8	0	0.0	8.5	23.6
Middle	0	0.0	33.3	0	0.0	32.8	0	0.0	36.5	0	0.0	42.8	35.6
Upper	0	0.0	53.0	0	0.0	58.5	0	0.0	49.7	0	0.0	48.7	37.6
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
<b>Total</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Multifamily Loans</b>													<b>Multi-family Units %</b>
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	8.1	0	0.0	2.5	5.8
Moderate	0	0.0	17.9	0	0.0	3.8	0	0.0	16.2	0	0.0	4.1	10.1
Middle	1	50.0	42.9	488	23.4	29.8	0	0.0	27.0	0	0.0	48.2	48.6
Upper	1	50.0	39.3	1,600	76.6	66.3	1	100.0	48.6	12,383	100.0	45.3	35.5
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
<b>Total</b>	<b>2</b>	<b>100.0</b>	<b>100.0</b>	<b>2,088</b>	<b>100.0</b>	<b>100.0</b>	<b>1</b>	<b>100.0</b>	<b>100.0</b>	<b>12,383</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Total Home Mortgage Loans</b>													<b>Owner Occupied Units %</b>
Low	0	0.0	0.5	0	0.0	0.3	3	3.1	1.3	271	0.8	0.9	3.3
Moderate	7	10.9	10.9	1,091	5.2	6.0	13	13.4	11.6	1,269	3.7	5.5	23.6
Middle	17	26.6	31.5	6,191	29.6	30.6	25	25.8	31.2	5,475	15.8	28.6	35.6
Upper	40	62.5	57.0	13,625	65.2	63.1	56	57.7	55.9	27,534	79.7	65.1	37.6
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
<b>Total</b>	<b>64</b>	<b>100.0</b>	<b>100.0</b>	<b>20,907</b>	<b>100.0</b>	<b>100.0</b>	<b>97</b>	<b>100.0</b>	<b>100.0</b>	<b>34,549</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

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

Table D-20

Assessment Area: Corpus Christi Metropolitan							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
<b>Home Purchase Loans</b>							
Low	0	0.0	0.6	0	0.0	0.4	4.2
Moderate	3	9.1	10.1	365	4.5	5.7	25.6
Middle	6	18.2	32.4	880	10.8	30.3	34.2
Upper	24	72.7	57.0	6,914	84.7	63.7	35.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
<b>Total</b>	<b>33</b>	<b>100.0</b>	<b>100.0</b>	<b>8,159</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Refinance Loans</b>							
Low	0	0.0	0.5	0	0.0	0.4	4.2
Moderate	2	15.4	7.9	182	5.8	4.6	25.6
Middle	2	15.4	26.4	485	15.3	25.3	34.2
Upper	9	69.2	65.2	2,493	78.9	69.7	35.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
<b>Total</b>	<b>13</b>	<b>100.0</b>	<b>100.0</b>	<b>3,160</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Home Improvement Loans</b>							
Low	0	0.0	0.7	0	0.0	0.5	4.2
Moderate	0	0.0	15.7	0	0.0	12.5	25.6
Middle	1	100.0	33.6	80	100.0	30.4	34.2
Upper	0	0.0	50.0	0	0.0	56.6	35.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
<b>Total</b>	<b>1</b>	<b>100.0</b>	<b>100.0</b>	<b>80</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Multifamily Loans</b>							<b>Multi-family Units %</b>
Low	1	33.3	0.0	635	43.1	0.0	
Moderate	2	66.7	29.4	840	56.9	2.6	4.5
Middle	0	0.0	52.9	0	0.0	60.2	21.8
Upper	0	0.0	17.6	0	0.0	37.2	33.9
Unknown	0	0.0	0.0	0	0.0	0.0	39.8
<b>Total</b>	<b>3</b>	<b>100.0</b>	<b>100.0</b>	<b>1,475</b>	<b>100.0</b>	<b>100.0</b>	<b>0.0</b>
<b>Total Home Mortgage Loans</b>							<b>Owner Occupied Units %</b>
Low	1	2.0	0.6	635	4.9	0.4	
Moderate	7	14.0	10.2	1,387	10.8	5.6	4.2
Middle	9	18.0	30.2	1,445	11.2	29.2	25.6
Upper	33	66.0	59.1	9,407	73.1	64.8	34.2
Unknown	0	0.0	0.0	0	0.0	0.0	35.9
<b>Total</b>	<b>50</b>	<b>100.0</b>	<b>100.0</b>	<b>12,874</b>	<b>100.0</b>	<b>100.0</b>	<b>0.0</b>

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

**Table D-21**

Distribution of 2021 and 2022 Small Business Lending By Income Level of Geography Assessment Area: Corpus Christi Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2021						2022						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Low	0	0.0	2.4	0	0.0	2.9	1	2.5	3.1	12	0.1	2.9	4.0
Moderate	33	46.5	27.4	4,993	40.7	31.6	12	30.0	18.5	2,586	26.6	24.6	19.5
Middle	21	29.6	35.0	5,475	44.7	39.9	9	22.5	33.6	3,430	35.3	32.3	37.6
Upper	17	23.9	34.0	1,788	14.6	25.3	18	45.0	43.7	3,696	38.0	39.9	38.6
Unknown	0	0.0	0.1	0	0.0	0.1	0	0.0	0.0	0	0.0	0.0	0.3
<b>Total</b>	<b>71</b>	<b>100.0</b>	<b>100.0</b>	<b>12,256</b>	<b>100.0</b>	<b>100.0</b>	<b>40</b>	<b>100.0</b>	<b>100.0</b>	<b>9,724</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

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

**Table D-22**

Distribution of 2020 Small Business Lending By Income Level of Geography Assessment Area: Corpus Christi Metropolitan							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Low	5	5.0	2.5	102	0.8	2.6	3.6
Moderate	38	38.0	29.8	4,611	35.2	34.4	30.6
Middle	33	33.0	34.7	6,261	47.8	38.1	33.4
Upper	24	24.0	32.2	2,119	16.2	24.3	32.1
Unknown	0	0.0	0.1	0	0.0	0.4	0.2
<b>Total</b>	<b>100</b>	<b>100.0</b>	<b>100.0</b>	<b>13,093</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

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

**Table D-23**

Distribution of 2021 and 2022 Small Farm Lending By Income Level of Geography Assessment Area: Corpus Christi Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2021						2022						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	1.2
Moderate	2	66.7	28.6	115	24.7	23.5	2	100.0	19.7	205	100.0	15.4	15.2
Middle	1	33.3	29.7	350	75.3	58.3	0	0.0	38.2	0	0.0	53.4	32.0
Upper	0	0.0	38.5	0	0.0	17.6	0	0.0	40.8	0	0.0	31.1	51.2
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.4
<b>Total</b>	<b>3</b>	<b>100.0</b>	<b>100.0</b>	<b>465</b>	<b>100.0</b>	<b>100.0</b>	<b>2</b>	<b>100.0</b>	<b>100.0</b>	<b>205</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

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

**Table D-24**

Distribution of 2020 Small Farm Lending By Income Level of Geography Assessment Area: Corpus Christi Metropolitan							
Geographic Income Level	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	\$%	
<b>Low</b>	0	0.0	1.6	0	0.0	1.3	2.3
<b>Moderate</b>	1	33.3	21.0	100	17.5	21.2	21.4
<b>Middle</b>	2	66.7	41.9	472	82.5	52.0	29.0
<b>Upper</b>	0	0.0	35.5	0	0.0	25.6	46.6
<b>Unknown</b>	0	0.0	0.0	0	0.0	0.0	0.8
<b>Total</b>	3	100.0	100.0	572	100.0	100.0	100.0

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

**Table D-25**

Distribution of 2021 and 2022 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Corpus Christi Metropolitan													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2021						2022						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	\$%	#	#%	#%	\$(000)	%	\$%	
<b>Home Purchase Loans</b>													
Low	1	2.0	1.9	100	0.7	0.8	0	0.0	2.4	0	0.0	1.0	23.2
Moderate	4	8.0	10.5	367	2.4	6.3	21	23.9	12.7	2,784	13.7	7.9	16.4
Middle	10	20.0	18.1	1,709	11.4	14.2	19	21.6	19.5	3,764	18.5	16.3	18.5
Upper	30	60.0	45.4	11,059	73.7	56.8	37	42.0	40.0	10,615	52.2	53.3	41.9
Unknown	5	10.0	24.1	1,767	11.8	21.9	11	12.5	25.4	3,158	15.5	21.4	0.0
<b>Total</b>	<b>50</b>	<b>100.0</b>	<b>100.0</b>	<b>15,002</b>	<b>100.0</b>	<b>100.0</b>	<b>88</b>	<b>100.0</b>	<b>100.0</b>	<b>20,321</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Refinance Loans</b>													
Low	0	0.0	2.5	0	0.0	1.1	0	0.0	6.7	0	0.0	3.2	23.2
Moderate	4	33.3	8.0	538	14.1	4.8	1	12.5	15.9	150	8.1	10.4	16.4
Middle	0	0.0	15.5	0	0.0	11.4	2	25.0	22.4	282	15.3	17.9	18.5
Upper	5	41.7	42.3	2,207	57.8	48.7	4	50.0	38.1	1,191	64.6	47.8	41.9
Unknown	3	25.0	31.7	1,072	28.1	34.0	1	12.5	16.9	222	12.0	20.7	0.0
<b>Total</b>	<b>12</b>	<b>100.0</b>	<b>100.0</b>	<b>3,817</b>	<b>100.0</b>	<b>100.0</b>	<b>8</b>	<b>100.0</b>	<b>100.0</b>	<b>1,845</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Home Improvement Loans</b>													
Low	0	0.0	7.6	0	0.0	5.2	0	0.0	5.0	0	0.0	2.6	23.2
Moderate	0	0.0	10.6	0	0.0	6.0	0	0.0	22.6	0	0.0	15.0	16.4
Middle	0	0.0	15.9	0	0.0	11.1	0	0.0	13.2	0	0.0	10.0	18.5
Upper	0	0.0	55.3	0	0.0	62.4	0	0.0	52.2	0	0.0	66.5	41.9
Unknown	0	0.0	10.6	0	0.0	15.3	0	0.0	6.9	0	0.0	5.9	0.0
<b>Total</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Total Home Mortgage Loans</b>													
Low	1	1.6	2.2	100	0.5	0.9	0	0.0	3.6	0	0.0	1.5	23.2
Moderate	8	12.9	9.3	905	4.8	5.7	22	22.9	13.5	2,934	13.2	8.5	16.4
Middle	10	16.1	16.8	1,709	9.1	13.0	21	21.9	19.7	4,046	18.3	16.5	18.5
Upper	35	56.5	43.4	13,266	70.5	53.4	41	42.7	39.2	11,806	53.3	52.1	41.9
Unknown	8	12.9	28.3	2,839	15.1	27.0	12	12.5	24.0	3,380	15.2	21.5	0.0
<b>Total</b>	<b>62</b>	<b>100.0</b>	<b>100.0</b>	<b>18,819</b>	<b>100.0</b>	<b>100.0</b>	<b>96</b>	<b>100.0</b>	<b>100.0</b>	<b>22,166</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Source: 2022 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Multifamily loans are not included in the borrower distribution analysis.													



**Table D-26**

Distribution of 2020 Home Mortgage Lending By Borrower Income Level Assessment Area: Corpus Christi Metropolitan							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
<b>Home Purchase Loans</b>							
Low	0	0.0	2.0	0	0.0	0.8	22.9
Moderate	1	3.0	13.2	107	1.3	7.9	17.3
Middle	8	24.2	22.4	1,277	15.7	17.5	17.9
Upper	19	57.6	50.3	5,144	63.0	61.1	42.0
Unknown	5	15.2	12.1	1,631	20.0	12.6	0.0
<b>Total</b>	<b>33</b>	<b>100.0</b>	<b>100.0</b>	<b>8,159</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Refinance Loans</b>							
Low	0	0.0	1.8	0	0.0	0.7	22.9
Moderate	1	7.7	6.0	164	5.2	3.4	17.3
Middle	4	30.8	13.3	571	18.1	9.0	17.9
Upper	7	53.8	43.7	2,094	66.3	48.9	42.0
Unknown	1	7.7	35.2	331	10.5	38.0	0.0
<b>Total</b>	<b>13</b>	<b>100.0</b>	<b>100.0</b>	<b>3,160</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Home Improvement Loans</b>							
Low	0	0.0	6.0	0	0.0	5.1	22.9
Moderate	0	0.0	10.4	0	0.0	7.5	17.3
Middle	0	0.0	22.4	0	0.0	21.7	17.9
Upper	0	0.0	47.8	0	0.0	48.1	42.0
Unknown	1	100.0	13.4	80	100.0	17.6	0.0
<b>Total</b>	<b>1</b>	<b>100.0</b>	<b>100.0</b>	<b>80</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Total Home Mortgage Loans</b>							
Low	0	0.0	1.9	0	0.0	0.8	22.9
Moderate	2	4.3	9.5	271	2.4	5.9	17.3
Middle	12	25.5	17.4	1,848	16.2	13.6	17.9
Upper	26	55.3	44.6	7,238	63.5	54.3	42.0
Unknown	7	14.9	26.5	2,042	17.9	25.5	0.0
<b>Total</b>	<b>47</b>	<b>100.0</b>	<b>100.0</b>	<b>11,399</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

Source: 2020 FFIEC Census Data

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

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

Multifamily loans are not included in the borrower distribution analysis.

**Table D-27**

Distribution of 2021 and 2022 Small Business Lending By Revenue Size of Businesses													Total Businesses %
Assessment Area: Corpus Christi Metropolitan													
Bank And Aggregate Loans By Year													
2021						2022							
Bank			Agg			Bank			Agg				
#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%		
<b>By Revenue</b>													
<b>\$1 Million or Less</b>	29	40.8	41.0	3,319	27.1	31.1	17	42.5	46.1	5,170	53.2	32.4	92.2
<b>Over \$1 Million</b>	18	25.4		6,279	51.2		14	35.0		3,023	31.1		6.7
<b>Revenue Unknown</b>	24	33.8		2,658	21.7		9	22.5		1,531	15.7		1.1
<b>Total</b>	71	100.0		12,256	100.0		40	100.0		9,724	100.0		100.0
<b>By Loan Size</b>													
<b>\$100,000 or Less</b>	47	66.2	89.7	2,057	16.8	32.2	20	50.0	92.0	1,182	12.2	32.9	
<b>\$100,001 - \$250,000</b>	10	14.1	6.1	1,573	12.8	21.8	5	12.5	4.4	798	8.2	18.3	
<b>\$250,001 - \$1 Million</b>	14	19.7	4.2	8,626	70.4	46.0	15	37.5	3.6	7,744	79.6	48.8	
<b>Total</b>	71	100.0	100.0	12,256	100.0	100.0	40	100.0	100.0	9,724	100.0	100.0	
<b>By Loan Size and Revenues \$1 Million or Less</b>													
<b>\$100,000 or Less</b>	21	72.4		706	21.3		7	41.2		497	9.6		
<b>\$100,001 - \$250,000</b>	4	13.8		662	19.9		3	17.6		469	9.1		
<b>\$250,001 - \$1 Million</b>	4	13.8		1,951	58.8		7	41.2		4,204	81.3		
<b>Total</b>	29	100.0		3,319	100.0		17	100.0		5,170	100.0		

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

**Table D-28**

Distribution of 2020 Small Business Lending By Revenue Size of Businesses								Total Businesses %
Assessment Area: Corpus Christi Metropolitan								
Bank And Aggregate Loans								
Bank		Agg		Bank		Agg		
#	#%	#%	\$(000)	%	%	\$	\$%	
<b>By Revenue</b>								
<b>\$1 Million or Less</b>	20	20.0	30.6	3,020	23.1	22.2	91.8	
<b>Over \$1 Million</b>	13	13.0		2,315	17.7		7.2	
<b>Revenue Unknown</b>	67	67.0		7,758	59.3		1.0	
<b>Total</b>	100	100.0		13,093	100.0		100.0	
<b>By Loan Size</b>								
<b>\$100,000 or Less</b>	64	64.0	86.7	2,572	19.6	31.5		
<b>\$100,001 - \$250,000</b>	21	21.0	7.9	3,087	23.6	22.1		
<b>\$250,001 - \$1 Million</b>	15	15.0	5.4	7,434	56.8	46.4		
<b>Total</b>	100	100.0	100.0	13,093	100.0	100.0		
<b>By Loan Size and Revenues \$1 Million or Less</b>								
<b>\$100,000 or Less</b>	13	65.0		569	18.8			
<b>\$100,001 - \$250,000</b>	4	20.0		610	20.2			
<b>\$250,001 - \$1 Million</b>	3	15.0		1,841	61.0			
<b>Total</b>	20	100.0		3,020	100.0			

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

**Table D-29**

Distribution of 2021 and 2022 Small Farm Lending By Revenue Size of Farms													
Assessment Area: Corpus Christi Metropolitan													
	Bank And Aggregate Loans By Year												Total Farms %
	2021						2022						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	#	\$(000)	%	%	#	%	#	\$(000)	%	%	
<b>By Revenue</b>													
<b>\$1 Million or Less</b>	2	66.7	35.2	115	24.7	51.3	2	100.0	47.4	205	100.0	58.3	97.6
<b>Over \$1 Million</b>	1	33.3		350	75.3		0	0.0		0	0.0		2.4
<b>Revenue Unknown</b>	0	0.0		0	0.0		0	0.0		0	0.0		0.0
<b>Total</b>	3	100.0		465	100.0		2	100.0		205	100.0		100.0
<b>By Loan Size</b>													
<b>\$100,000 or Less</b>	2	66.7	92.3	115	24.7	40.5	1	50.0	80.3	30	14.6	19.9	
<b>\$100,001 - \$250,000</b>	0	0.0	2.2	0	0.0	9.9	1	50.0	11.8	175	85.4	32.2	
<b>\$250,001 - \$500,000</b>	1	33.3	5.5	350	75.3	49.6	0	0.0	7.9	0	0.0	47.9	
<b>Total</b>	3	100.0	100.0	465	100.0	100.0	2	100.0	100.0	205	100.0	100.0	
<b>By Loan Size and Revenues \$1 Million or Less</b>													
<b>\$100,000 or Less</b>	2	100.0		115	100.0		1	50.0		30	14.6		
<b>\$100,001 - \$250,000</b>	0	0.0		0	0.0		1	50.0		175	85.4		
<b>\$250,001 - \$500,000</b>	0	0.0		0	0.0		0	0.0		0	0.0		
<b>Total</b>	2	100.0		115	100.0		2	100.0		205	100.0		

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

**Table D-30**

Distribution of 2020 Small Farm Lending By Revenue Size of Farms								
Assessment Area: Corpus Christi Metropolitan								
	Bank And Aggregate Loans						Total Farms %	
	Bank		Agg		Bank			Agg
	#	%	#	\$(000)	%	%		
<b>By Revenue</b>								
<b>\$1 Million or Less</b>	2	66.7	33.9	222	38.8	34.5	97.3	
<b>Over \$1 Million</b>	1	33.3		350	61.2		2.7	
<b>Revenue Unknown</b>	0	0.0		0	0.0		0.0	
<b>Total</b>	3	100.0		572	100.0		100.0	
<b>By Loan Size</b>								
<b>\$100,000 or Less</b>	1	33.3	82.3	100	17.5	34.2		
<b>\$100,001 - \$250,000</b>	1	33.3	9.7	122	21.3	23.7		
<b>\$250,001 - \$500,000</b>	1	33.3	8.1	350	61.2	42.1		
<b>Total</b>	3	100.0	100.0	572	100.0	100.0		
<b>By Loan Size and Revenues \$1 Million or Less</b>								
<b>\$100,000 or Less</b>	1	50.0		100	45.0			
<b>\$100,001 - \$250,000</b>	1	50.0		122	55.0			
<b>\$250,001 - \$500,000</b>	0	0.0		0	0.0			
<b>Total</b>	2	100.0		222	100.0			

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

LUBBOCK METROPOLITAN AA

Table D-31

2022 AA Demographics								
Assessment Area: Lubbock Metropolitan								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	8	7.5	4,675	6.7	1,357	29.0	15,915	22.7
Moderate	21	19.8	14,272	20.3	2,749	19.3	11,470	16.3
Middle	44	41.5	28,628	40.8	2,840	9.9	13,655	19.5
Upper	26	24.5	21,541	30.7	684	3.2	29,157	41.5
Unknown	7	6.6	1,081	1.5	226	20.9	0	0.0
<b>Total AA</b>	<b>106</b>	<b>100.0</b>	<b>70,197</b>	<b>100.0</b>	<b>7,856</b>	<b>11.2</b>	<b>70,197</b>	<b>100.0</b>
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	10,709	2,981	4.6	27.8	6,162	57.5	1,566	14.6
Moderate	28,239	10,572	16.3	37.4	14,417	51.1	3,250	11.5
Middle	53,607	27,131	41.9	50.6	21,418	40.0	5,058	9.4
Upper	32,818	23,404	36.1	71.3	7,341	22.4	2,073	6.3
Unknown	3,659	715	1.1	19.5	2,394	65.4	550	15.0
<b>Total AA</b>	<b>129,032</b>	<b>64,803</b>	<b>100.0</b>	<b>50.2</b>	<b>51,732</b>	<b>40.1</b>	<b>12,497</b>	<b>9.7</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	#	%	#	%	
Low	664	4.1	616	4.1	44	4.8	4	2.3
Moderate	2,798	17.3	2,543	16.8	238	25.8	17	9.8
Middle	6,200	38.3	5,820	38.5	312	33.8	68	39.3
Upper	6,199	38.3	5,821	38.5	296	32.1	82	47.4
Unknown	339	2.1	304	2.0	33	3.6	2	1.2
<b>Total AA</b>	<b>16,200</b>	<b>100.0</b>	<b>15,104</b>	<b>100.0</b>	<b>923</b>	<b>100.0</b>	<b>173</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>93.2</b>		<b>5.7</b>		<b>1.1</b>
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	#	%	#	%	
Low	7	1.2	7	1.2	0	0.0	0	0.0
Moderate	51	8.8	51	9.0	0	0.0	0	0.0
Middle	234	40.2	226	40.1	8	44.4	0	0.0
Upper	288	49.5	278	49.3	10	55.6	0	0.0
Unknown	2	0.3	2	0.4	0	0.0	0	0.0
<b>Total AA</b>	<b>582</b>	<b>100.0</b>	<b>564</b>	<b>100.0</b>	<b>18</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>
<b>Percentage of Total Farms:</b>				<b>96.9</b>		<b>3.1</b>		<b>0.0</b>
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table D-32

2021 AA Demographics Assessment Area: Lubbock Metropolitan								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	6	8.8	2,681	4.0	935	34.9	14,806	22.1
Moderate	15	22.1	14,154	21.1	3,278	23.2	10,993	16.4
Middle	24	35.3	25,387	37.9	3,028	11.9	13,079	19.5
Upper	22	32.4	24,719	36.9	1,142	4.6	28,063	41.9
Unknown	1	1.5	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>68</b>	<b>100.0</b>	<b>66,941</b>	<b>100.0</b>	<b>8,383</b>	<b>12.5</b>	<b>66,941</b>	<b>100.0</b>
Housing Units by Tract	Housing Type by Tract							
	Owner-occupied		Rental		Vacant			
	#	% by tract	% by unit	#	% by unit	#	% by unit	
Low	7,733	1,539	2.5	19.9	4,913	63.5	1,281	16.6
Moderate	26,178	10,029	16.4	38.3	12,949	49.5	3,200	12.2
Middle	45,596	23,334	38.1	51.2	17,870	39.2	4,392	9.6
Upper	40,058	26,262	42.9	65.6	10,644	26.6	3,152	7.9
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>119,565</b>	<b>61,164</b>	<b>100.0</b>	<b>51.2</b>	<b>46,376</b>	<b>38.8</b>	<b>12,025</b>	<b>10.1</b>
Total Businesses by Tract	Businesses by Tract & Revenue Size							
	Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
	#	%	#	%	#	%	#	%
Low	546	3.4	506	3.4	39	4.2	1	0.6
Moderate	2,544	15.8	2,283	15.2	246	26.3	15	9.2
Middle	5,938	36.9	5,541	37.0	345	36.8	52	31.9
Upper	7,042	43.8	6,642	44.3	305	32.6	95	58.3
Unknown	11	0.1	9	0.1	2	0.2	0	0.0
<b>Total AA</b>	<b>16,081</b>	<b>100.0</b>	<b>14,981</b>	<b>100.0</b>	<b>937</b>	<b>100.0</b>	<b>163</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>93.2</b>		<b>5.8</b>		<b>1.0</b>
Total Farms by Tract	Farms by Tract & Revenue Size							
	Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
	#	%	#	%	#	%	#	%
Low	5	0.9	5	0.9	0	0.0	0	0.0
Moderate	26	4.5	26	4.7	0	0.0	0	0.0
Middle	199	34.6	192	34.5	7	38.9	0	0.0
Upper	345	60.0	334	60.0	11	61.1	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>575</b>	<b>100.0</b>	<b>557</b>	<b>100.0</b>	<b>18</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>
<b>Percentage of Total Farms:</b>				<b>96.9</b>		<b>3.1</b>		<b>0.0</b>
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

**Table D-33**

2020 AA Demographics Assessment Area: Lubbock Metropolitan								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	6	8.8	2,681	4.0	935	34.9	14,806	22.1
Moderate	15	22.1	14,154	21.1	3,278	23.2	10,993	16.4
Middle	24	35.3	25,387	37.9	3,028	11.9	13,079	19.5
Upper	22	32.4	24,719	36.9	1,142	4.6	28,063	41.9
Unknown	1	1.5	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>68</b>	<b>100.0</b>	<b>66,941</b>	<b>100.0</b>	<b>8,383</b>	<b>12.5</b>	<b>66,941</b>	<b>100.0</b>
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	7,733	1,539	2.5	19.9	4,913	63.5	1,281	16.6
Moderate	26,178	10,029	16.4	38.3	12,949	49.5	3,200	12.2
Middle	45,596	23,334	38.1	51.2	17,870	39.2	4,392	9.6
Upper	40,058	26,262	42.9	65.6	10,644	26.6	3,152	7.9
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>119,565</b>	<b>61,164</b>	<b>100.0</b>	<b>51.2</b>	<b>46,376</b>	<b>38.8</b>	<b>12,025</b>	<b>10.1</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	#	%	#	%	#
Low	560	3.5	511	3.4	48	4.8	1	0.6
Moderate	2,589	16.0	2,298	15.3	275	27.3	16	9.9
Middle	5,962	36.8	5,543	36.9	366	36.3	53	32.7
Upper	7,073	43.7	6,664	44.4	317	31.5	92	56.8
Unknown	9	0.1	8	0.1	1	0.1	0	0.0
<b>Total AA</b>	<b>16,193</b>	<b>100.0</b>	<b>15,024</b>	<b>100.0</b>	<b>1,007</b>	<b>100.0</b>	<b>162</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>			<b>92.8</b>		<b>6.2</b>		<b>1.0</b>	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	#	%	#	%	#
Low	4	0.7	4	0.7	0	0.0	0	0.0
Moderate	29	5.0	29	5.2	0	0.0	0	0.0
Middle	205	35.4	199	35.5	6	33.3	0	0.0
Upper	341	58.9	329	58.6	12	66.7	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>579</b>	<b>100.0</b>	<b>561</b>	<b>100.0</b>	<b>18</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>
<b>Percentage of Total Farms:</b>			<b>96.9</b>		<b>3.1</b>		<b>0.0</b>	
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

**Table D-34**

Distribution of 2021 and 2022 Home Mortgage Lending By Income Level of Geography Assessment Area: Lubbock Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2021						2022						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	#%	\$(000)	\$%	\$%	#	%	#%	\$(000)	\$%	\$%	
<b>Home Purchase Loans</b>													
Low	1	1.5	1.4	86	0.6	0.9	4	8.2	2.0	342	3.0	0.9	4.6
Moderate	6	9.2	9.0	446	3.2	5.3	1	2.0	11.1	142	1.2	7.1	16.3
Middle	31	47.7	47.3	7,501	53.8	44.7	21	42.9	43.4	3,757	32.8	39.9	41.9
Upper	27	41.5	42.4	5,901	42.3	49.2	21	42.9	42.5	6,824	59.6	51.3	36.1
Unknown	0	0.0	0.0	0	0.0	0.0	2	4.1	1.0	382	3.3	0.8	1.1
<b>Total</b>	<b>65</b>	<b>100.0</b>	<b>100.0</b>	<b>13,934</b>	<b>100.0</b>	<b>100.0</b>	<b>49</b>	<b>100.0</b>	<b>100.0</b>	<b>11,447</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Refinance Loans</b>													
Low	0	0.0	1.3	0	0.0	0.7	0	0.0	1.7	0	0.0	0.8	4.6
Moderate	2	5.0	5.8	111	1.3	3.4	1	8.3	13.3	64	2.1	8.5	16.3
Middle	13	32.5	38.1	3,157	35.8	37.3	8	66.7	43.4	1,578	51.8	41.1	41.9
Upper	25	62.5	54.8	5,552	62.9	58.6	3	25.0	40.0	1,407	46.1	48.1	36.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	1.7	0	0.0	1.5	1.1
<b>Total</b>	<b>40</b>	<b>100.0</b>	<b>100.0</b>	<b>8,820</b>	<b>100.0</b>	<b>100.0</b>	<b>12</b>	<b>100.0</b>	<b>100.0</b>	<b>3,049</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Home Improvement Loans</b>													
Low	0	0.0	6.0	0	0.0	6.0	1	50.0	1.6	29	32.6	0.5	4.6
Moderate	0	0.0	7.1	0	0.0	3.2	0	0.0	14.3	0	0.0	9.5	16.3
Middle	2	100.0	34.5	134	100.0	27.3	0	0.0	42.1	0	0.0	40.6	41.9
Upper	0	0.0	52.4	0	0.0	63.5	1	50.0	39.7	60	67.4	48.3	36.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	2.4	0	0.0	1.2	1.1
<b>Total</b>	<b>2</b>	<b>100.0</b>	<b>100.0</b>	<b>134</b>	<b>100.0</b>	<b>100.0</b>	<b>2</b>	<b>100.0</b>	<b>100.0</b>	<b>89</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Multifamily Loans</b>													<b>Multi-family Units %</b>
Low	0	0.0	13.3	0	0.0	34.3	0	0.0	10.3	0	0.0	7.1	15.0
Moderate	2	100.0	33.7	1,734	100.0	19.6	0	0.0	43.0	0	0.0	8.0	24.9
Middle	0	0.0	34.9	0	0.0	37.1	0	0.0	23.4	0	0.0	63.5	39.9
Upper	0	0.0	18.1	0	0.0	9.0	0	0.0	19.6	0	0.0	19.7	15.8
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	3.7	0	0.0	1.7	4.4
<b>Total</b>	<b>2</b>	<b>100.0</b>	<b>100.0</b>	<b>1,734</b>	<b>100.0</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Total Home Mortgage Loans</b>													<b>Owner Occupied Units %</b>
Low	1	0.9	1.4	86	0.3	3.1	5	7.9	2.7	371	2.5	2.4	4.6
Moderate	10	9.2	8.1	2,291	9.3	5.7	2	3.2	12.3	206	1.4	7.6	16.3
Middle	46	42.2	43.8	10,792	43.8	41.7	29	46.0	42.7	5,335	36.6	44.7	41.9
Upper	52	47.7	46.7	11,453	46.5	49.6	25	39.7	41.1	8,291	56.8	44.2	36.1
Unknown	0	0.0	0.0	0	0.0	0.0	2	3.2	1.2	382	2.6	1.1	1.1
<b>Total</b>	<b>109</b>	<b>100.0</b>	<b>100.0</b>	<b>24,622</b>	<b>100.0</b>	<b>100.0</b>	<b>63</b>	<b>100.0</b>	<b>100.0</b>	<b>14,585</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

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

**Table D-35**

Distribution of 2020 Home Mortgage Lending By Income Level of Geography							
Assessment Area: Lubbock Metropolitan							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
<b>Home Purchase Loans</b>							
Low	2	3.4	1.3	254	2.1	0.8	2.5
Moderate	4	6.9	8.2	628	5.2	4.7	16.4
Middle	19	32.8	44.8	3,745	30.9	41.9	38.1
Upper	33	56.9	45.7	7,493	61.8	52.6	42.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
<b>Total</b>	<b>58</b>	<b>100.0</b>	<b>100.0</b>	<b>12,120</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Refinance Loans</b>							
Low	0	0.0	0.8	0	0.0	0.5	2.5
Moderate	12	38.7	4.5	1,065	16.3	2.1	16.4
Middle	7	22.6	36.1	2,256	34.5	35.1	38.1
Upper	12	38.7	58.6	3,223	49.3	62.2	42.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
<b>Total</b>	<b>31</b>	<b>100.0</b>	<b>100.0</b>	<b>6,544</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Home Improvement Loans</b>							
Low	0	0.0	4.6	0	0.0	2.2	2.5
Moderate	0	0.0	15.6	0	0.0	12.5	16.4
Middle	0	0.0	37.6	0	0.0	32.3	38.1
Upper	1	100.0	42.2	90	100.0	52.9	42.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
<b>Total</b>	<b>1</b>	<b>100.0</b>	<b>100.0</b>	<b>90</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Multifamily Loans</b>							<b>Multi-family Units %</b>
Low	2	28.6	11.6	1,630	6.5	2.6	
Moderate	0	0.0	26.1	0	0.0	30.7	32.8
Middle	3	42.9	49.3	22,650	90.2	53.8	30.6
Upper	2	28.6	13.0	822	3.3	12.9	22.7
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
<b>Total</b>	<b>7</b>	<b>100.0</b>	<b>100.0</b>	<b>25,102</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Total Home Mortgage Loans</b>							<b>Owner Occupied Units %</b>
Low	4	4.1	1.1	1,884	4.3	0.8	
Moderate	16	16.5	7.3	1,693	3.9	5.6	16.4
Middle	29	29.9	41.3	28,651	65.3	39.9	38.1
Upper	48	49.5	50.3	11,628	26.5	53.7	42.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
<b>Total</b>	<b>97</b>	<b>100.0</b>	<b>100.0</b>	<b>43,856</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

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



**Table D-36**

Distribution of 2021 and 2022 Small Business Lending By Income Level of Geography													
Assessment Area: Lubbock Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2021						2022						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	17	5.7	2.6	2,841	6.9	2.8	4	3.2	3.4	638	2.6	3.8	4.1
Moderate	51	17.1	12.6	7,335	17.8	14.4	22	17.5	14.9	6,624	26.9	15.1	17.3
Middle	122	40.8	35.8	17,212	41.8	36.6	56	44.4	34.5	8,235	33.5	30.1	38.3
Upper	109	36.5	47.8	13,751	33.4	46.0	39	31.0	44.3	7,929	32.2	49.3	38.3
Unknown	0	0.0	0.0	0	0.0	0.0	5	4.0	1.7	1,177	4.8	1.5	2.1
<b>Total</b>	<b>299</b>	<b>100.0</b>	<b>100.0</b>	<b>41,139</b>	<b>100.0</b>	<b>100.0</b>	<b>126</b>	<b>100.0</b>	<b>100.0</b>	<b>24,603</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

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

**Table D-37**

Distribution of 2020 Small Business Lending By Income Level of Geography									
Assessment Area: Lubbock Metropolitan									
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %		
	Bank		Agg		Bank			Agg	
	#	%	%	\$(000)	%	%			
Low	22	4.3	2.8	4,178	6.5	3.0	3.5		
Moderate	92	18.1	13.0	13,762	21.5	16.4	16.0		
Middle	190	37.3	35.1	24,054	37.6	34.3	36.8		
Upper	205	40.3	48.5	21,926	34.3	45.9	43.7		
Unknown	0	0.0	0.0	0	0.0	0.0	0.1		
<b>Total</b>	<b>509</b>	<b>100.0</b>	<b>100.0</b>	<b>63,920</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>		

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

**Table D-38**

Distribution of 2021 and 2022 Small Farm Lending By Income Level of Geography													
Assessment Area: Lubbock Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2021						2022						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	0	0.0	0.9	0	0.0	0.1	0	0.0	0.3	0	0.0	0.8	1.2
Moderate	5	33.3	1.3	239	24.5	0.9	2	18.2	9.4	190	19.1	5.9	8.8
Middle	7	46.7	34.5	300	30.8	34.8	9	81.8	44.8	805	80.9	40.6	40.2
Upper	3	20.0	62.5	435	44.7	64.1	0	0.0	44.2	0	0.0	52.4	49.5
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.3	0	0.0	0.1	0.3
<b>Total</b>	<b>15</b>	<b>100.0</b>	<b>100.0</b>	<b>974</b>	<b>100.0</b>	<b>100.0</b>	<b>11</b>	<b>100.0</b>	<b>100.0</b>	<b>995</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

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

**Table D-38**

Distribution of 2020 Small Farm Lending By Income Level of Geography Assessment Area: Lubbock Metropolitan							
Geographic Income Level	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
<b>Low</b>	1	5.3	0.2	340	22.5	0.0	0.7
<b>Moderate</b>	0	0.0	2.1	0	0.0	3.9	5.0
<b>Middle</b>	7	36.8	36.4	475	31.5	35.9	35.4
<b>Upper</b>	11	57.9	61.1	695	46.0	60.1	58.9
<b>Unknown</b>	0	0.0	0.0	0	0.0	0.0	0.0
<b>Total</b>	19	100.0	100.0	1,510	100.0	100.0	100.0

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

**Table D-39**

Distribution of 2021 and 2022 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Lubbock Metropolitan													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2021						2022						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
<b>Home Purchase Loans</b>													
Low	4	6.2	3.2	544	3.9	1.8	2	4.1	3.5	201	1.8	1.9	22.7
Moderate	13	20.0	13.2	2,030	14.6	10.0	9	18.4	11.6	1,734	15.1	8.7	16.3
Middle	11	16.9	16.3	1,928	13.8	15.1	11	22.4	17.2	1,986	17.3	15.8	19.5
Upper	29	44.6	37.4	7,835	56.2	46.0	21	42.9	39.4	5,821	50.9	48.1	41.5
Unknown	8	12.3	29.9	1,597	11.5	27.0	6	12.2	28.3	1,705	14.9	25.5	0.0
<b>Total</b>	<b>65</b>	<b>100.0</b>	<b>100.0</b>	<b>13,934</b>	<b>100.0</b>	<b>100.0</b>	<b>49</b>	<b>100.0</b>	<b>100.0</b>	<b>11,447</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Refinance Loans</b>													
Low	3	7.5	2.9	246	2.8	1.5	1	8.3	5.8	90	3.0	2.9	22.7
Moderate	3	7.5	10.2	270	3.1	6.3	1	8.3	13.3	136	4.5	8.5	16.3
Middle	9	22.5	15.5	1,485	16.8	11.6	2	16.7	17.7	448	14.7	13.9	19.5
Upper	20	50.0	40.7	6,122	69.4	48.9	4	33.3	35.5	1,547	50.7	48.5	41.5
Unknown	5	12.5	30.7	697	7.9	31.8	4	33.3	27.6	828	27.2	26.2	0.0
<b>Total</b>	<b>40</b>	<b>100.0</b>	<b>100.0</b>	<b>8,820</b>	<b>100.0</b>	<b>100.0</b>	<b>12</b>	<b>100.0</b>	<b>100.0</b>	<b>3,049</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Home Improvement Loans</b>													
Low	0	0.0	7.1	0	0.0	2.2	0	0.0	7.9	0	0.0	4.8	22.7
Moderate	0	0.0	7.1	0	0.0	2.5	0	0.0	5.6	0	0.0	1.7	16.3
Middle	0	0.0	9.5	0	0.0	8.9	0	0.0	19.0	0	0.0	13.8	19.5
Upper	2	100.0	59.5	134	100.0	69.9	2	100.0	55.6	89	100.0	61.4	41.5
Unknown	0	0.0	16.7	0	0.0	16.4	0	0.0	11.9	0	0.0	18.3	0.0
<b>Total</b>	<b>2</b>	<b>100.0</b>	<b>100.0</b>	<b>134</b>	<b>100.0</b>	<b>100.0</b>	<b>2</b>	<b>100.0</b>	<b>100.0</b>	<b>89</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Total Home Mortgage Loans</b>													
Low	7	6.5	3.1	790	3.5	1.7	3	4.8	4.0	291	2.0	2.1	22.7
Moderate	16	15.0	11.9	2,300	10.0	8.6	10	15.9	11.6	1,870	12.8	8.5	16.3
Middle	20	18.7	15.8	3,413	14.9	13.8	13	20.6	16.9	2,434	16.7	15.3	19.5
Upper	51	47.7	38.3	14,091	61.6	46.9	27	42.9	38.1	7,457	51.1	47.9	41.5
Unknown	13	12.1	30.9	2,294	10.0	29.0	10	15.9	29.5	2,533	17.4	26.2	0.0
<b>Total</b>	<b>107</b>	<b>100.0</b>	<b>100.0</b>	<b>22,888</b>	<b>100.0</b>	<b>100.0</b>	<b>63</b>	<b>100.0</b>	<b>100.0</b>	<b>14,585</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

Source: 2022 FFIEC Census Data  
2016-2020 U.S. Census Bureau: American Community Survey  
Note: Percentages may not total 100.0 percent due to rounding.  
Multifamily loans are not included in the borrower distribution analysis.

**Table D-40**

Distribution of 2020 Home Mortgage Lending By Borrower Income Level Assessment Area: Lubbock Metropolitan							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
<b>Home Purchase Loans</b>							
Low	2	3.4	3.7	209	1.7	2.0	22.1
Moderate	8	13.8	15.1	1,033	8.5	11.1	16.4
Middle	9	15.5	20.8	1,765	14.6	18.7	19.5
Upper	28	48.3	45.2	6,975	57.5	54.3	41.9
Unknown	11	19.0	15.2	2,138	17.6	13.8	0.0
<b>Total</b>	<b>58</b>	<b>100.0</b>	<b>100.0</b>	<b>12,120</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Refinance Loans</b>							
Low	0	0.0	1.4	0	0.0	0.6	22.1
Moderate	2	6.5	6.9	225	3.4	3.9	16.4
Middle	0	0.0	14.7	0	0.0	10.8	19.5
Upper	15	48.4	52.7	4,728	72.2	60.9	41.9
Unknown	14	45.2	24.3	1,591	24.3	23.8	0.0
<b>Total</b>	<b>31</b>	<b>100.0</b>	<b>100.0</b>	<b>6,544</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Home Improvement Loans</b>							
Low	0	0.0	3.7	0	0.0	1.4	22.1
Moderate	0	0.0	5.5	0	0.0	4.1	16.4
Middle	0	0.0	10.1	0	0.0	6.5	19.5
Upper	1	100.0	52.3	90	100.0	59.3	41.9
Unknown	0	0.0	28.4	0	0.0	28.8	0.0
<b>Total</b>	<b>1</b>	<b>100.0</b>	<b>100.0</b>	<b>90</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Total Home Mortgage Loans</b>							
Low	2	2.2	2.7	209	1.1	1.4	22.1
Moderate	10	11.1	11.3	1,258	6.7	7.9	16.4
Middle	9	10.0	17.5	1,765	9.4	14.9	19.5
Upper	44	48.9	46.2	11,793	62.9	55.8	41.9
Unknown	25	27.8	22.4	3,729	19.9	20.0	0.0
<b>Total</b>	<b>90</b>	<b>100.0</b>	<b>100.0</b>	<b>18,754</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Source: 2020 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							
Multifamily loans are not included in the borrower distribution analysis.							

**Table D-41**

Distribution of 2021 and 2022 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Lubbock Metropolitan													
	Bank And Aggregate Loans By Year												Total Businesses %
	2021						2022						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	#%	\$(000)	%	\$%	#	%	#%	\$(000)	%	\$%	
<b>By Revenue</b>													
<b>\$1 Million or Less</b>	127	42.5	40.6	15,157	36.8	34.0	58	46.0	47.2	7,948	32.3	37.0	93.2
<b>Over \$1 Million</b>	70	23.4		17,541	42.6		42	33.3		13,078	53.2		5.7
<b>Revenue Unknown</b>	102	34.1		8,441	20.5		26	20.6		3,577	14.5		1.1
<b>Total</b>	299	100.0		41,139	100.0		126	100.0		24,603	100.0		100.0
<b>By Loan Size</b>													
<b>\$100,000 or Less</b>	211	70.6	87.8	7,368	17.9	29.7	77	61.1	88.5	3,122	12.7	28.5	
<b>\$100,001 - \$250,000</b>	42	14.0	6.5	6,912	16.8	19.5	18	14.3	6.0	3,426	13.9	18.9	
<b>\$250,001 - \$1 Million</b>	46	15.4	5.6	26,859	65.3	50.7	31	24.6	5.5	18,055	73.4	52.6	
<b>Total</b>	299	100.0	100.0	41,139	100.0	100.0	126	100.0	100.0	24,603	100.0	100.0	
<b>By Loan Size and Revenues \$1 Million or Less</b>													
<b>\$100,000 or Less</b>	99	78.0		3,264	21.5		40	69.0		1,518	19.1		
<b>\$100,001 - \$250,000</b>	10	7.9		1,904	12.6		8	13.8		1,443	18.2		
<b>\$250,001 - \$1 Million</b>	18	14.2		9,989	65.9		10	17.2		4,987	62.7		
<b>Total</b>	127	100.0		15,157	100.0		58	100.0		7,948	100.0		

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

**Table D-42**

Distribution of 2020 Small Business Lending By Revenue Size of Businesses								
Assessment Area: Lubbock Metropolitan								
	Bank And Aggregate Loans						Total Businesses %	
	Bank		Agg		Bank			Agg
	#	%	#%	\$(000)	%	\$%		
<b>By Revenue</b>								
<b>\$1 Million or Less</b>	91	17.9	34.9	4,168	6.5	30.4	92.8	
<b>Over \$1 Million</b>	51	10.0		15,823	24.8		6.2	
<b>Revenue Unknown</b>	367	72.1		43,929	68.7		1.0	
<b>Total</b>	509	100.0		63,920	100.0		100.0	
<b>By Loan Size</b>								
<b>\$100,000 or Less</b>	352	69.2	85.6	12,465	19.5	29.7		
<b>\$100,001 - \$250,000</b>	82	16.1	8.1	13,106	20.5	20.9		
<b>\$250,001 - \$1 Million</b>	75	14.7	6.2	38,349	60.0	49.3		
<b>Total</b>	509	100.0	100.0	63,920	100.0	100.0		
<b>By Loan Size and Revenues \$1 Million or Less</b>								
<b>\$100,000 or Less</b>	84	92.3		2,286	54.8			
<b>\$100,001 - \$250,000</b>	4	4.4		729	17.5			
<b>\$250,001 - \$1 Million</b>	3	3.3		1,153	27.7			
<b>Total</b>	91	100.0		4,168	100.0			

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

**Table D-43**

Distribution of 2021 and 2022 Small Farm Lending By Revenue Size of Farms													
Assessment Area: Lubbock Metropolitan													
	Bank And Aggregate Loans By Year											Total Farms %	
	2021						2022						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank			Agg
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%		%
<b>By Revenue</b>													
<b>\$1 Million or Less</b>	15	100.0	42.4	974	100.0	56.4	9	81.8	52.4	880	88.4	68.2	96.9
<b>Over \$1 Million</b>	0	0.0		0	0.0		2	18.2		115	11.6		3.1
<b>Revenue Unknown</b>	0	0.0		0	0.0		0	0.0		0	0.0		0.0
<b>Total</b>	15	100.0		974	100.0		11	100.0		995	100.0		100.0
<b>By Loan Size</b>													
<b>\$100,000 or Less</b>	12	80.0	78.9	314	32.2	24.9	8	72.7	80.6	385	38.7	28.8	
<b>\$100,001 - \$250,000</b>	2	13.3	11.9	260	26.7	28.2	2	18.2	11.3	245	24.6	27.3	
<b>\$250,001 - \$500,000</b>	1	6.7	9.2	400	41.1	47.0	1	9.1	8.1	365	36.7	43.9	
<b>Total</b>	15	100.0	100.0	974	100.0	100.0	11	100.0	100.0	995	100.0	100.0	
<b>By Loan Size and Revenues \$1 Million or Less</b>													
<b>\$100,000 or Less</b>	12	80.0		314	32.2		6	66.7		270	30.7		
<b>\$100,001 - \$250,000</b>	2	13.3		260	26.7		2	22.2		245	27.8		
<b>\$250,001 - \$500,000</b>	1	6.7		400	41.1		1	11.1		365	41.5		
<b>Total</b>	15	100.0		974	100.0		9	100.0		880	100.0		

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

**Table D-44**

Distribution of 2020 Small Farm Lending By Revenue Size of Farms							
Assessment Area: Lubbock Metropolitan							
	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
<b>By Revenue</b>							
<b>\$1 Million or Less</b>	11	57.9	46.1	348	23.0	62.5	96.9
<b>Over \$1 Million</b>	6	31.6		970	64.2		3.1
<b>Revenue Unknown</b>	2	10.5		192	12.7		0.0
<b>Total</b>	19	100.0		1,510	100.0		100.0
<b>By Loan Size</b>							
<b>\$100,000 or Less</b>	15	78.9	80.0	500	33.1	27.3	
<b>\$100,001 - \$250,000</b>	2	10.5	11.3	270	17.9	27.7	
<b>\$250,001 - \$500,000</b>	2	10.5	8.8	740	49.0	45.0	
<b>Total</b>	19	100.0	100.0	1,510	100.0	100.0	
<b>By Loan Size and Revenues \$1 Million or Less</b>							
<b>\$100,000 or Less</b>	10	90.9		228	65.5		
<b>\$100,001 - \$250,000</b>	1	9.1		120	34.5		
<b>\$250,001 - \$500,000</b>	0	0.0		0	0.0		
<b>Total</b>	11	100.0		348	100.0		

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

MCALLEN-EDINBURG-MISSION, TX MSA AA

Table D-45

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

Table D-46

2021 AA Demographics								
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	1	0.9	2,741	1.5	1,854	67.6	46,048	25.1
Moderate	32	28.3	48,286	26.3	21,103	43.7	29,886	16.3
Middle	46	40.7	76,106	41.5	22,358	29.4	28,262	15.4
Upper	31	27.4	55,935	30.5	9,440	16.9	79,139	43.2
Unknown	3	2.7	267	0.1	108	40.4	0	0.0
<b>Total AA</b>	<b>113</b>	<b>100.0</b>	<b>183,335</b>	<b>100.0</b>	<b>54,863</b>	<b>29.9</b>	<b>183,335</b>	<b>100.0</b>
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	3,162	2,091	1.4	66.1	828	26.2	243	7.7
Moderate	65,913	37,566	24.6	57.0	20,071	30.5	8,276	12.6
Middle	108,000	64,456	42.3	59.7	28,114	26.0	15,430	14.3
Upper	80,442	48,068	31.5	59.8	22,371	27.8	10,003	12.4
Unknown	609	371	0.2	60.9	85	14.0	153	25.1
<b>Total AA</b>	<b>258,126</b>	<b>152,552</b>	<b>100.0</b>	<b>59.1</b>	<b>71,469</b>	<b>27.7</b>	<b>34,105</b>	<b>13.2</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	106	0.4	100	0.4	5	0.3	1	0.5
Moderate	5,449	19.9	5,069	19.7	336	22.5	44	22.8
Middle	9,428	34.4	8,839	34.4	529	35.4	60	31.1
Upper	12,382	45.2	11,674	45.4	620	41.4	88	45.6
Unknown	45	0.2	39	0.2	6	0.4	0	0.0
<b>Total AA</b>	<b>27,410</b>	<b>100.0</b>	<b>25,721</b>	<b>100.0</b>	<b>1,496</b>	<b>100.0</b>	<b>193</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>93.8</b>		<b>5.5</b>		<b>0.7</b>
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	7	2.0	6	1.9	1	4.0	0	0.0
Moderate	66	19.3	61	19.2	5	20.0	0	0.0
Middle	136	39.8	123	38.8	13	52.0	0	0.0
Upper	127	37.1	122	38.5	5	20.0	0	0.0
Unknown	6	1.8	5	1.6	1	4.0	0	0.0
<b>Total AA</b>	<b>342</b>	<b>100.0</b>	<b>317</b>	<b>100.0</b>	<b>25</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>
<b>Percentage of Total Farms:</b>				<b>92.7</b>		<b>7.3</b>		<b>0.0</b>
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								



Table D-47

2020 AA Demographics									
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	1	0.9	2,741	1.5	1,854	67.6	46,048	25.1	
Moderate	32	28.3	48,286	26.3	21,103	43.7	29,886	16.3	
Middle	46	40.7	76,106	41.5	22,358	29.4	28,262	15.4	
Upper	31	27.4	55,935	30.5	9,440	16.9	79,139	43.2	
Unknown	3	2.7	267	0.1	108	40.4	0	0.0	
<b>Total AA</b>	<b>113</b>	<b>100.0</b>	<b>183,335</b>	<b>100.0</b>	<b>54,863</b>	<b>29.9</b>	<b>183,335</b>	<b>100.0</b>	
	Housing Units by Tract	Housing Type by Tract							
		Owner-occupied				Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit	
Low	3,162	2,091	1.4	66.1	828	26.2	243	7.7	
Moderate	65,913	37,566	24.6	57.0	20,071	30.5	8,276	12.6	
Middle	108,000	64,456	42.3	59.7	28,114	26.0	15,430	14.3	
Upper	80,442	48,068	31.5	59.8	22,371	27.8	10,003	12.4	
Unknown	609	371	0.2	60.9	85	14.0	153	25.1	
<b>Total AA</b>	<b>258,126</b>	<b>152,552</b>	<b>100.0</b>	<b>59.1</b>	<b>71,469</b>	<b>27.7</b>	<b>34,105</b>	<b>13.2</b>	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%		
Low	110	0.4	104	0.4	5	0.3	1	0.6	
Moderate	5,430	20.0	5,045	19.9	345	22.6	40	22.5	
Middle	9,225	34.0	8,636	34.0	527	34.5	62	34.8	
Upper	12,295	45.4	11,576	45.6	644	42.2	75	42.1	
Unknown	42	0.2	36	0.1	6	0.4	0	0.0	
<b>Total AA</b>	<b>27,102</b>	<b>100.0</b>	<b>25,397</b>	<b>100.0</b>	<b>1,527</b>	<b>100.0</b>	<b>178</b>	<b>100.0</b>	
<b>Percentage of Total Businesses:</b>			<b>93.7</b>		<b>5.6</b>		<b>0.7</b>		
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%		
Low	6	1.8	5	1.6	1	3.6	0	0.0	
Moderate	67	19.6	62	19.8	5	17.9	0	0.0	
Middle	135	39.6	119	38.0	16	57.1	0	0.0	
Upper	127	37.2	122	39.0	5	17.9	0	0.0	
Unknown	6	1.8	5	1.6	1	3.6	0	0.0	
<b>Total AA</b>	<b>341</b>	<b>100.0</b>	<b>313</b>	<b>100.0</b>	<b>28</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	
<b>Percentage of Total Farms:</b>			<b>91.8</b>		<b>8.2</b>		<b>0.0</b>		
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.									

**Table D-48**

Distribution of 2021 and 2022 Home Mortgage Lending By Income Level of Geography Assessment Area: McAllen-Edinburg-Mission MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2021						2022						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
<b>Home Purchase Loans</b>													
Low	0	0.0	0.3	0	0.0	0.3	0	0.0	1.5	0	0.0	1.0	5.1
Moderate	0	0.0	13.7	0	0.0	11.5	0	0.0	9.2	0	0.0	8.0	19.0
Middle	6	54.5	39.2	745	48.3	36.3	9	56.3	41.0	1,323	43.1	37.8	40.6
Upper	5	45.5	46.6	799	51.7	51.7	7	43.8	44.2	1,744	56.9	48.1	33.0
Unknown	0	0.0	0.1	0	0.0	0.1	0	0.0	4.2	0	0.0	5.1	2.2
<b>Total</b>	<b>11</b>	<b>100.0</b>	<b>100.0</b>	<b>1,544</b>	<b>100.0</b>	<b>100.0</b>	<b>16</b>	<b>100.0</b>	<b>100.0</b>	<b>3,067</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Refinance Loans</b>													
Low	1	4.3	0.3	110	3.3	0.3	0	0.0	1.5	0	0.0	1.3	5.1
Moderate	6	26.1	11.1	667	19.8	10.2	1	11.1	10.3	188	11.1	9.5	19.0
Middle	9	39.1	34.8	1,065	31.6	32.8	2	22.2	36.7	220	13.0	34.5	40.6
Upper	7	30.4	53.6	1,530	45.4	56.5	6	66.7	48.7	1,286	75.9	52.0	33.0
Unknown	0	0.0	0.2	0	0.0	0.2	0	0.0	2.8	0	0.0	2.8	2.2
<b>Total</b>	<b>23</b>	<b>100.0</b>	<b>100.0</b>	<b>3,372</b>	<b>100.0</b>	<b>100.0</b>	<b>9</b>	<b>100.0</b>	<b>100.0</b>	<b>1,694</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Home Improvement Loans</b>													
Low	0	0.0	1.1	0	0.0	0.8	0	0.0	0.8	0	0.0	0.4	5.1
Moderate	0	0.0	15.4	0	0.0	16.2	0	0.0	11.7	0	0.0	12.6	19.0
Middle	0	0.0	37.4	0	0.0	32.5	0	0.0	39.8	0	0.0	40.8	40.6
Upper	0	0.0	46.2	0	0.0	50.5	0	0.0	43.0	0	0.0	42.1	33.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	4.7	0	0.0	4.0	2.2
<b>Total</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Multifamily Loans</b>													<b>Multi-family Units %</b>
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	4.3	0	0.0	3.5	5.6
Moderate	1	9.1	10.6	750	3.0	2.7	2	40.0	16.1	3,714	65.3	19.3	23.4
Middle	7	63.6	42.3	8,999	35.8	44.9	3	60.0	37.6	1,973	34.7	34.8	31.3
Upper	3	27.3	47.1	15,358	61.2	52.3	0	0.0	40.9	0	0.0	41.6	36.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	1.1	0	0.0	0.8	3.5
<b>Total</b>	<b>11</b>	<b>100.0</b>	<b>100.0</b>	<b>25,107</b>	<b>100.0</b>	<b>100.0</b>	<b>5</b>	<b>100.0</b>	<b>100.0</b>	<b>5,687</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Total Home Mortgage Loans</b>													<b>Owner Occupied Units %</b>
Low	1	2.2	0.3	110	0.4	0.3	0	0.0	1.5	0	0.0	1.3	5.1
Moderate	7	15.6	12.6	1,417	4.7	10.5	3	10.0	9.7	3,902	37.3	9.2	19.0
Middle	22	48.9	37.6	10,809	36.0	35.6	14	46.7	39.7	3,516	33.7	36.7	40.6
Upper	15	33.3	49.4	17,687	58.9	53.5	13	43.3	45.3	3,030	29.0	48.5	33.0
Unknown	0	0.0	0.2	0	0.0	0.1	0	0.0	3.8	0	0.0	4.2	2.2
<b>Total</b>	<b>45</b>	<b>100.0</b>	<b>100.0</b>	<b>30,023</b>	<b>100.0</b>	<b>100.0</b>	<b>30</b>	<b>100.0</b>	<b>100.0</b>	<b>10,448</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

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

**Table D-49**

Distribution of 2020 Home Mortgage Lending By Income Level of Geography Assessment Area: McAllen-Edinburg-Mission MSA							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
<b>Home Purchase Loans</b>							
Low	0	0.0	0.3	0	0.0	0.3	1.4
Moderate	1	4.5	12.4	167	3.9	10.1	24.6
Middle	6	27.3	40.0	1,005	23.7	37.3	42.3
Upper	15	68.2	47.1	3,064	72.3	52.1	31.5
Unknown	0	0.0	0.2	0	0.0	0.2	0.2
<b>Total</b>	<b>22</b>	<b>100.0</b>	<b>100.0</b>	<b>4,236</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Refinance Loans</b>							
Low	0	0.0	0.3	0	0.0	0.4	1.4
Moderate	0	0.0	9.9	0	0.0	8.8	24.6
Middle	2	28.6	32.1	365	25.8	29.9	42.3
Upper	5	71.4	57.5	1,048	74.2	60.7	31.5
Unknown	0	0.0	0.2	0	0.0	0.2	0.2
<b>Total</b>	<b>7</b>	<b>100.0</b>	<b>100.0</b>	<b>1,413</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Home Improvement Loans</b>							
Low	0	0.0	0.0	0	0.0	0.0	1.4
Moderate	0	0.0	19.9	0	0.0	15.9	24.6
Middle	0	0.0	29.5	0	0.0	23.8	42.3
Upper	0	0.0	50.0	0	0.0	59.2	31.5
Unknown	0	0.0	0.7	0	0.0	1.0	0.2
<b>Total</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Multifamily Loans</b>							<b>Multi-family Units %</b>
Low	0	0.0	0.0	0	0.0	0.0	
Moderate	0	0.0	18.5	0	0.0	16.9	20.1
Middle	0	0.0	52.3	0	0.0	51.1	33.2
Upper	2	100.0	29.2	5,250	100.0	32.0	46.3
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
<b>Total</b>	<b>2</b>	<b>100.0</b>	<b>100.0</b>	<b>5,250</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Total Home Mortgage Loans</b>							<b>Owner Occupied Units %</b>
Low	0	0.0	0.3	0	0.0	0.3	
Moderate	1	3.2	11.5	167	1.5	9.9	24.6
Middle	8	25.8	36.8	1,370	12.6	34.7	42.3
Upper	22	71.0	51.2	9,362	85.9	54.9	31.5
Unknown	0	0.0	0.2	0	0.0	0.2	0.2
<b>Total</b>	<b>31</b>	<b>100.0</b>	<b>100.0</b>	<b>10,899</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

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

**Table D-50**

Distribution of 2021 and 2022 Small Business Lending By Income Level of Geography													
Assessment Area: McAllen-Edinburg-Mission MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2021						2022						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	#%	\$(000)	\$%	\$%	#	%	#%	\$(000)	\$%	\$%	
Low	0	0.0	0.6	0	0.0	0.3	1	1.2	3.0	54	0.3	2.5	3.2
Moderate	28	16.8	19.0	3,525	11.8	19.5	11	13.4	15.5	5,422	27.0	14.9	15.5
Middle	71	42.5	35.0	12,974	43.6	34.2	39	47.6	36.5	8,514	42.5	37.8	37.3
Upper	68	40.7	44.2	13,271	44.6	45.3	29	35.4	40.9	5,011	25.0	40.5	40.6
Unknown	0	0.0	0.3	0	0.0	0.3	2	2.4	3.5	1,053	5.3	4.0	3.4
<b>Total</b>	167	100.0	100.0	29,770	100.0	100.0	82	100.0	100.0	20,054	100.0	100.0	100.0

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

**Table D-51**

Distribution of 2020 Small Business Lending By Income Level of Geography							
Assessment Area: McAllen-Edinburg-Mission MSA							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	#%	\$(000)	\$%	\$%	
Low	1	0.5	0.5	916	2.7	0.3	0.4
Moderate	31	14.4	19.9	4,510	13.4	19.4	20.0
Middle	96	44.4	33.4	14,838	44.1	34.0	34.0
Upper	88	40.7	45.3	13,358	39.7	45.6	45.4
Unknown	0	0.0	0.2	0	0.0	0.2	0.2
<b>Total</b>	216	100.0	100.0	33,622	100.0	100.0	100.0

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

**Table D-52**

Distribution of 2021 and 2022 Small Farm Lending By Income Level of Geography Assessment Area: McAllen-Edinburg-Mission MSA													
Geographic Income Level	Bank And Aggregate Loans By Year											Total Farms %	
	2021						2022						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank			Agg
	#	#%	#%	\$(000)	%	\$%	#	#%	#%	\$(000)	%		\$%
Low	0	0.0	1.3	0	0.0	0.3	0	0.0	1.3	0	0.0	0.3	1.2
Moderate	0	0.0	20.0	0	0.0	27.2	0	0.0	17.8	0	0.0	27.7	19.1
Middle	4	100.0	44.7	1,250	100.0	39.4	4	80.0	40.8	900	69.2	34.2	38.7
Upper	0	0.0	30.0	0	0.0	32.5	1	20.0	37.5	400	30.8	30.7	39.3
Unknown	0	0.0	2.0	0	0.0	0.3	0	0.0	2.6	0	0.0	7.1	1.8
<b>Total</b>	<b>4</b>	<b>100.0</b>	<b>100.0</b>	<b>1,250</b>	<b>100.0</b>	<b>100.0</b>	<b>5</b>	<b>100.0</b>	<b>100.0</b>	<b>1,300</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

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

**Table D-53**

Distribution of 2020 Small Farm Lending By Income Level of Geography Assessment Area: McAllen-Edinburg-Mission MSA							
Geographic Income Level	Bank And Aggregate Loans					Total Farms %	
	Bank		Agg	Bank			Agg
	#	#%	#%	\$(000)	%		\$%
Low	0	0.0	1.1	0	0.0	0.1	1.8
Moderate	1	11.1	22.3	22	1.1	35.5	19.6
Middle	8	88.9	41.5	1,953	98.9	28.3	39.6
Upper	0	0.0	34.0	0	0.0	35.4	37.2
Unknown	0	0.0	1.1	0	0.0	0.9	1.8
<b>Total</b>	<b>9</b>	<b>100.0</b>	<b>100.0</b>	<b>1,975</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

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

**Table D-54**

Distribution of 2021 and 2022 Home Mortgage Lending By Borrower Income Level													
Assessment Area: McAllen-Edinburg-Mission MSA													
Borrower Income Level	Bank And Aggregate Loans By Year											Families by Family Income %	
	2021						2022						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%		\$%
<b>Home Purchase Loans</b>													
Low	0	0.0	0.5	0	0.0	0.3	0	0.0	0.6	0	0.0	0.3	26.1
Moderate	3	27.3	4.6	256	16.6	2.6	0	0.0	4.3	0	0.0	2.4	15.2
Middle	3	27.3	14.0	368	23.8	10.6	4	25.0	14.6	672	21.9	11.0	16.2
Upper	3	27.3	49.1	448	29.0	54.9	9	56.3	50.2	1,734	56.5	56.6	42.5
Unknown	2	18.2	31.8	472	30.6	31.5	3	18.8	30.3	661	21.6	29.7	0.0
<b>Total</b>	<b>11</b>	<b>100.0</b>	<b>100.0</b>	<b>1,544</b>	<b>100.0</b>	<b>100.0</b>	<b>16</b>	<b>100.0</b>	<b>100.0</b>	<b>3,067</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Refinance Loans</b>													
Low	0	0.0	0.6	0	0.0	0.2	0	0.0	1.0	0	0.0	0.3	26.1
Moderate	2	8.7	3.3	87	2.6	1.8	0	0.0	6.5	0	0.0	3.6	15.2
Middle	6	26.1	8.7	508	15.1	6.1	1	11.1	15.1	121	7.1	10.7	16.2
Upper	15	65.2	55.7	2,777	82.4	57.3	7	77.8	55.8	1,385	81.8	60.4	42.5
Unknown	0	0.0	31.8	0	0.0	34.5	1	11.1	21.6	188	11.1	25.0	0.0
<b>Total</b>	<b>23</b>	<b>100.0</b>	<b>100.0</b>	<b>3,372</b>	<b>100.0</b>	<b>100.0</b>	<b>9</b>	<b>100.0</b>	<b>100.0</b>	<b>1,694</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Home Improvement Loans</b>													
Low	0	0.0	2.2	0	0.0	0.8	0	0.0	5.5	0	0.0	3.1	26.1
Moderate	0	0.0	13.2	0	0.0	8.8	0	0.0	8.6	0	0.0	7.3	15.2
Middle	0	0.0	16.5	0	0.0	15.1	0	0.0	21.9	0	0.0	19.8	16.2
Upper	0	0.0	64.8	0	0.0	69.6	0	0.0	60.9	0	0.0	65.3	42.5
Unknown	0	0.0	3.3	0	0.0	5.7	0	0.0	3.1	0	0.0	4.5	0.0
<b>Total</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Total Home Mortgage Loans</b>													
Low	0	0.0	0.6	0	0.0	0.3	0	0.0	0.8	0	0.0	0.3	26.1
Moderate	5	14.7	4.2	343	7.0	2.4	0	0.0	5.1	0	0.0	2.8	15.2
Middle	9	26.5	11.7	876	17.8	8.8	5	20.0	14.7	793	16.7	10.9	16.2
Upper	18	52.9	51.2	3,225	65.6	55.4	16	64.0	51.4	3,119	65.5	57.4	42.5
Unknown	2	5.9	32.4	472	9.6	33.2	4	16.0	28.1	849	17.8	28.7	0.0
<b>Total</b>	<b>34</b>	<b>100.0</b>	<b>100.0</b>	<b>4,916</b>	<b>100.0</b>	<b>100.0</b>	<b>25</b>	<b>100.0</b>	<b>100.0</b>	<b>4,761</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Source: 2022 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Multifamily loans are not included in the borrower distribution analysis.													

**Table D-55**

Distribution of 2020 Home Mortgage Lending By Borrower Income Level Assessment Area: McAllen-Edinburg-Mission MSA							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
<b>Home Purchase Loans</b>							
Low	0	0.0	0.7	0	0.0	0.3	25.1
Moderate	1	4.5	5.7	79	1.9	3.3	16.3
Middle	0	0.0	18.0	0	0.0	13.9	15.4
Upper	12	54.5	59.3	2,762	65.2	66.0	43.2
Unknown	9	40.9	16.3	1,395	32.9	16.4	0.0
<b>Total</b>	<b>22</b>	<b>100.0</b>	<b>100.0</b>	<b>4,236</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Refinance Loans</b>							
Low	0	0.0	0.3	0	0.0	0.1	25.1
Moderate	0	0.0	2.5	0	0.0	1.2	16.3
Middle	0	0.0	8.3	0	0.0	5.4	15.4
Upper	5	71.4	58.9	1,092	77.3	61.2	43.2
Unknown	2	28.6	30.0	321	22.7	32.1	0.0
<b>Total</b>	<b>7</b>	<b>100.0</b>	<b>100.0</b>	<b>1,413</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Home Improvement Loans</b>							
Low	0	0.0	1.4	0	0.0	0.6	25.1
Moderate	0	0.0	5.5	0	0.0	3.8	16.3
Middle	0	0.0	17.8	0	0.0	12.7	15.4
Upper	0	0.0	71.2	0	0.0	77.8	43.2
Unknown	0	0.0	4.1	0	0.0	5.1	0.0
<b>Total</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Total Home Mortgage Loans</b>							
Low	0	0.0	0.5	0	0.0	0.2	25.1
Moderate	1	3.4	4.1	79	1.4	2.3	16.3
Middle	0	0.0	12.9	0	0.0	9.9	15.4
Upper	17	58.6	54.0	3,854	68.2	60.7	43.2
Unknown	11	37.9	28.5	1,716	30.4	26.8	0.0
<b>Total</b>	<b>29</b>	<b>100.0</b>	<b>100.0</b>	<b>5,649</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Source: 2020 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

**Table D-56**

Distribution of 2021 and 2022 Small Business Lending By Revenue Size of Businesses													
Assessment Area: McAllen-Edinburg-Mission MSA													
	Bank And Aggregate Loans By Year												Total Businesses %
	2021						2022						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
<b>By Revenue</b>													
<b>\$1 Million or Less</b>	60	35.9	38.0	11,002	37.0	29.6	10	12.2	45.7	3,402	17.0	32.8	93.8
<b>Over \$1 Million</b>	31	18.6		9,240	31.0		38	46.3		13,004	64.8		5.4
<b>Revenue Unknown</b>	76	45.5		9,528	32.0		34	41.5		3,648	18.2		0.8
<b>Total</b>	167	100.0		29,770	100.0		82	100.0		20,054	100.0		100.0
<b>By Loan Size</b>													
<b>\$100,000 or Less</b>	99	59.3	93.1	3,293	11.1	42.0	36	43.9	92.9	1,594	7.9	38.1	
<b>\$100,001 - \$250,000</b>	29	17.4	4.1	5,091	17.1	19.2	21	25.6	4.0	3,774	18.8	18.1	
<b>\$250,001 - \$1 Million</b>	39	23.4	2.8	21,386	71.8	38.9	25	30.5	3.1	14,686	73.2	43.8	
<b>Total</b>	167	100.0	100.0	29,770	100.0	100.0	82	100.0	100.0	20,054	100.0	100.0	
<b>By Loan Size and Revenues \$1 Million or Less</b>													
<b>\$100,000 or Less</b>	38	63.3		1,122	10.2		2	20.0		181	5.3		
<b>\$100,001 - \$250,000</b>	6	10.0		967	8.8		3	30.0		639	18.8		
<b>\$250,001 - \$1 Million</b>	16	26.7		8,913	81.0		5	50.0		2,582	75.9		
<b>Total</b>	60	100.0		11,002	100.0		10	100.0		3,402	100.0		

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

**Table D-57**

Distribution of 2020 Small Business Lending By Revenue Size of Businesses									
Assessment Area: McAllen-Edinburg-Mission MSA									
	Bank And Aggregate Loans						Total Businesses %		
	Bank		Agg		Bank			Agg	
	#	#%	#%	\$(000)	\$%	\$%			
<b>By Revenue</b>									
<b>\$1 Million or Less</b>	14	6.5	31.5	2,977	8.9	23.8	93.7		
<b>Over \$1 Million</b>	18	8.3		3,961	11.8		5.6		
<b>Revenue Unknown</b>	184	85.2		26,684	79.4		0.7		
<b>Total</b>	216	100.0		33,622	100.0		100.0		
<b>By Loan Size</b>									
<b>\$100,000 or Less</b>	127	58.8	89.3	5,408	16.1	36.8			
<b>\$100,001 - \$250,000</b>	51	23.6	6.6	8,236	24.5	22.0			
<b>\$250,001 - \$1 Million</b>	38	17.6	4.0	19,978	59.4	41.2			
<b>Total</b>	216	100.0	100.0	33,622	100.0	100.0			
<b>By Loan Size and Revenues \$1 Million or Less</b>									
<b>\$100,000 or Less</b>	5	35.7		242	8.1				
<b>\$100,001 - \$250,000</b>	4	28.6		678	22.8				
<b>\$250,001 - \$1 Million</b>	5	35.7		2,057	69.1				
<b>Total</b>	14	100.0		2,977	100.0				

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



**Table D-58**

Distribution of 2021 and 2022 Small Farm Lending By Revenue Size of Farms													
Assessment Area: McAllen-Edinburg-Mission MSA													
	Bank And Aggregate Loans By Year											Total Farms %	
	2021						2022						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank			Agg
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%		%
<b>By Revenue</b>													
<b>\$1 Million or Less</b>	1	25.0	36.0	400	32.0	52.0	0	0.0	48.0	0	0.0	49.7	92.7
<b>Over \$1 Million</b>	0	0.0		0	0.0		0	0.0		0	0.0		7.3
<b>Revenue Unknown</b>	3	75.0		850	68.0		5	100.0		1,300	100.0		0.0
<b>Total</b>	4	100.0		1,250	100.0		5	100.0		1,300	100.0		100.0
<b>By Loan Size</b>													
<b>\$100,000 or Less</b>	0	0.0	89.3	0	0.0	30.5	1	20.0	88.8	50	3.8	27.5	
<b>\$100,001 - \$250,000</b>	1	25.0	6.0	150	12.0	25.8	1	20.0	4.6	150	11.5	16.1	
<b>\$250,001 - \$500,000</b>	3	75.0	4.7	1,100	88.0	43.7	3	60.0	6.6	1,100	84.6	56.4	
<b>Total</b>	4	100.0	100.0	1,250	100.0	100.0	5	100.0	100.0	1,300	100.0	100.0	
<b>By Loan Size and Revenues \$1 Million or Less</b>													
<b>\$100,000 or Less</b>	0	0.0		0	0.0		0	0.0		0	0.0		
<b>\$100,001 - \$250,000</b>	0	0.0		0	0.0		0	0.0		0	0.0		
<b>\$250,001 - \$500,000</b>	1	100.0		400	100.0		0	0.0		0	0.0		
<b>Total</b>	1	100.0		400	100.0		0	0.0		0	0.0		

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

**Table D-59**

Distribution of 2020 Small Farm Lending By Revenue Size of Farms							
Assessment Area: McAllen-Edinburg-Mission MSA							
	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
<b>By Revenue</b>							
<b>\$1 Million or Less</b>	2	22.2	29.8	300	15.2	41.4	91.8
<b>Over \$1 Million</b>	0	0.0		0	0.0		8.2
<b>Revenue Unknown</b>	7	77.8		1,675	84.8		0.0
<b>Total</b>	9	100.0		1,975	100.0		100.0
<b>By Loan Size</b>							
<b>\$100,000 or Less</b>	2	22.2	85.1	72	3.6	29.2	
<b>\$100,001 - \$250,000</b>	3	33.3	6.4	525	26.6	18.1	
<b>\$250,001 - \$500,000</b>	4	44.4	8.5	1,378	69.8	52.8	
<b>Total</b>	9	100.0	100.0	1,975	100.0	100.0	
<b>By Loan Size and Revenues \$1 Million or Less</b>							
<b>\$100,000 or Less</b>	1	50.0		22	7.3		
<b>\$100,001 - \$250,000</b>	0	0.0		0	0.0		
<b>\$250,001 - \$500,000</b>	1	50.0		278	92.7		
<b>Total</b>	2	100.0		300	100.0		

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

**SAN ANTONIO METROPOLITAN AA**

**Table D-60**

2022 AA Demographics								
Assessment Area: San Antonio Metropolitan								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	35	9.3	28,772	6.8	9,445	32.8	100,692	23.9
Moderate	137	36.5	140,036	33.2	25,471	18.2	75,243	17.9
Middle	102	27.2	122,558	29.1	10,332	8.4	82,565	19.6
Upper	97	25.9	129,905	30.8	4,711	3.6	162,771	38.6
Unknown	4	1.1	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>375</b>	<b>100.0</b>	<b>421,271</b>	<b>100.0</b>	<b>49,959</b>	<b>11.9</b>	<b>421,271</b>	<b>100.0</b>
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	52,666	18,604	4.9	35.3	28,356	53.8	5,706	10.8
Moderate	249,019	112,263	29.8	45.1	114,098	45.8	22,658	9.1
Middle	197,875	115,454	30.6	58.3	70,007	35.4	12,414	6.3
Upper	200,086	130,734	34.7	65.3	55,045	27.5	14,307	7.2
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>699,646</b>	<b>377,055</b>	<b>100.0</b>	<b>53.9</b>	<b>267,506</b>	<b>38.2</b>	<b>55,085</b>	<b>7.9</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	5,350	6.3	4,736	6.0	572	11.4	42	5.0
Moderate	23,250	27.5	21,469	27.3	1,637	32.5	144	17.0
Middle	21,576	25.6	20,216	25.7	1,186	23.6	174	20.5
Upper	34,051	40.3	31,967	40.7	1,599	31.8	485	57.2
Unknown	181	0.2	136	0.2	42	0.8	3	0.4
<b>Total AA</b>	<b>84,408</b>	<b>100.0</b>	<b>78,524</b>	<b>100.0</b>	<b>5,036</b>	<b>100.0</b>	<b>848</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>			<b>93.0</b>		<b>6.0</b>		<b>1.0</b>	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	13	1.7	13	1.7	0	0.0	0	0.0
Moderate	149	19.5	147	19.4	2	25.0	0	0.0
Middle	179	23.4	177	23.4	2	25.0	0	0.0
Upper	425	55.5	421	55.5	4	50.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>766</b>	<b>100.0</b>	<b>758</b>	<b>100.0</b>	<b>8</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>
<b>Percentage of Total Farms:</b>			<b>99.0</b>		<b>1.0</b>		<b>0.0</b>	
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

**Table D-61**

2021 AA Demographics								
Assessment Area: San Antonio Metropolitan								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	33	9.0	28,586	6.8	10,764	37.7	101,106	24.1
Moderate	131	35.8	135,059	32.2	28,860	21.4	74,103	17.7
Middle	92	25.1	114,454	27.3	12,516	10.9	80,739	19.3
Upper	106	29.0	141,184	33.7	5,711	4.0	163,347	39.0
Unknown	4	1.1	12	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>366</b>	<b>100.0</b>	<b>419,295</b>	<b>100.0</b>	<b>57,851</b>	<b>13.8</b>	<b>419,295</b>	<b>100.0</b>
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	47,834	19,121	5.3	40.0	22,334	46.7	6,379	13.3
Moderate	229,217	100,677	27.8	43.9	105,396	46.0	23,144	10.1
Middle	188,524	99,497	27.5	52.8	73,994	39.2	15,033	8.0
Upper	209,621	142,544	39.4	68.0	55,256	26.4	11,821	5.6
Unknown	12	12	0.0	100.0	0	0.0	0	0.0
<b>Total AA</b>	<b>675,208</b>	<b>361,851</b>	<b>100.0</b>	<b>53.6</b>	<b>256,980</b>	<b>38.1</b>	<b>56,377</b>	<b>8.3</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	4,198	5.1	3,709	4.8	465	9.2	24	3.2
Moderate	19,624	23.7	18,203	23.7	1,310	25.9	111	14.9
Middle	23,161	28.0	21,412	27.8	1,586	31.3	163	21.8
Upper	35,549	43.0	33,440	43.5	1,663	32.8	446	59.7
Unknown	193	0.2	147	0.2	43	0.8	3	0.4
<b>Total AA</b>	<b>82,725</b>	<b>100.0</b>	<b>76,911</b>	<b>100.0</b>	<b>5,067</b>	<b>100.0</b>	<b>747</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>93.0</b>		<b>6.1</b>		<b>0.9</b>
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	13	1.7	12	1.6	1	12.5	0	0.0
Moderate	108	13.8	107	13.8	1	12.5	0	0.0
Middle	204	26.1	202	26.1	2	25.0	0	0.0
Upper	456	58.4	452	58.5	4	50.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>781</b>	<b>100.0</b>	<b>773</b>	<b>100.0</b>	<b>8</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>
<b>Percentage of Total Farms:</b>				<b>99.0</b>		<b>1.0</b>		<b>0.0</b>
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

**Table D-62**

2020 AA Demographics								
Assessment Area: San Antonio Metropolitan								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	33	9.0	28,586	6.8	10,764	37.7	101,106	24.1
Moderate	131	35.8	135,059	32.2	28,860	21.4	74,103	17.7
Middle	92	25.1	114,454	27.3	12,516	10.9	80,739	19.3
Upper	106	29.0	141,184	33.7	5,711	4.0	163,347	39.0
Unknown	4	1.1	12	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>366</b>	<b>100.0</b>	<b>419,295</b>	<b>100.0</b>	<b>57,851</b>	<b>13.8</b>	<b>419,295</b>	<b>100.0</b>
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied		Rental		Vacant		
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	47,834	19,121	5.3	40.0	22,334	46.7	6,379	13.3
Moderate	229,217	100,677	27.8	43.9	105,396	46.0	23,144	10.1
Middle	188,524	99,497	27.5	52.8	73,994	39.2	15,033	8.0
Upper	209,621	142,544	39.4	68.0	55,256	26.4	11,821	5.6
Unknown	12	12	0.0	100.0	0	0.0	0	0.0
<b>Total AA</b>	<b>675,208</b>	<b>361,851</b>	<b>100.0</b>	<b>53.6</b>	<b>256,980</b>	<b>38.1</b>	<b>56,377</b>	<b>8.3</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	4,243	5.2	3,748	4.9	475	9.1	20	2.8
Moderate	19,421	23.7	17,985	23.7	1,336	25.7	100	14.0
Middle	22,995	28.1	21,193	27.9	1,647	31.7	155	21.8
Upper	35,084	42.8	32,959	43.3	1,691	32.6	434	61.0
Unknown	201	0.2	153	0.2	45	0.9	3	0.4
<b>Total AA</b>	<b>81,944</b>	<b>100.0</b>	<b>76,038</b>	<b>100.0</b>	<b>5,194</b>	<b>100.0</b>	<b>712</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>92.8</b>		<b>6.3</b>		<b>0.9</b>
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	10	1.3	9	1.1	1	14.3	0	0.0
Moderate	110	13.9	109	13.9	1	14.3	0	0.0
Middle	199	25.1	198	25.2	1	14.3	0	0.0
Upper	473	59.7	469	59.7	4	57.1	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>792</b>	<b>100.0</b>	<b>785</b>	<b>100.0</b>	<b>7</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>
<b>Percentage of Total Farms:</b>				<b>99.1</b>		<b>0.9</b>		<b>0.0</b>
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

**Table D-63**

Distribution of 2021 and 2022 Home Mortgage Lending By Income Level of Geography Assessment Area: San Antonio Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2021						2022						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
<b>Home Purchase Loans</b>													
Low	4	0.8	2.0	674	0.4	1.4	4	1.0	2.3	690	0.5	1.5	4.9
Moderate	72	14.1	15.8	11,979	7.8	11.1	43	10.6	18.7	7,976	5.2	13.0	29.8
Middle	118	23.2	34.6	23,924	15.6	28.6	102	25.1	34.9	25,842	16.9	29.0	30.6
Upper	315	61.9	47.6	116,988	76.2	58.9	258	63.4	44.1	118,592	77.5	56.5	34.7
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
<b>Total</b>	<b>509</b>	<b>100.0</b>	<b>100.0</b>	<b>153,565</b>	<b>100.0</b>	<b>100.0</b>	<b>407</b>	<b>100.0</b>	<b>100.0</b>	<b>153,100</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Refinance Loans</b>													
Low	2	1.3	1.2	196	0.4	0.8	5	9.6	2.4	858	6.3	1.4	4.9
Moderate	26	16.4	12.1	4,832	10.4	8.0	4	7.7	20.5	843	6.2	14.2	29.8
Middle	30	18.9	28.6	5,452	11.7	22.9	14	26.9	33.0	2,893	21.3	27.2	30.6
Upper	101	63.5	58.1	35,982	77.4	68.2	29	55.8	44.1	8,964	66.1	57.2	34.7
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
<b>Total</b>	<b>159</b>	<b>100.0</b>	<b>100.0</b>	<b>46,462</b>	<b>100.0</b>	<b>100.0</b>	<b>52</b>	<b>100.0</b>	<b>100.0</b>	<b>13,558</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Home Improvement Loans</b>													
Low	0	0.0	2.8	0	0.0	1.8	0	0.0	2.4	0	0.0	1.7	4.9
Moderate	0	0.0	19.7	0	0.0	15.3	0	0.0	18.6	0	0.0	14.5	29.8
Middle	0	0.0	23.3	0	0.0	18.3	0	0.0	25.0	0	0.0	19.4	30.6
Upper	0	0.0	54.3	0	0.0	64.6	0	0.0	53.9	0	0.0	64.3	34.7
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.1	0	0.0	0.0	0.0
<b>Total</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Multifamily Loans</b>													<b>Multi-family Units %</b>
Low	0	0.0	9.6	0	0.0	6.0	0	0.0	7.8	0	0.0	5.3	
Moderate	0	0.0	47.1	0	0.0	39.2	0	0.0	45.2	0	0.0	36.4	41.0
Middle	0	0.0	22.9	0	0.0	26.7	0	0.0	28.9	0	0.0	31.9	24.0
Upper	0	0.0	20.4	0	0.0	28.1	0	0.0	18.1	0	0.0	26.4	25.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
<b>Total</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Total Home Mortgage Loans</b>													<b>Owner Occupied Units %</b>
Low	6	0.9	1.7	870	0.4	1.5	9	2.0	2.4	1,548	0.9	2.0	
Moderate	98	14.7	14.5	16,811	8.4	12.2	47	10.2	19.3	8,819	5.3	16.3	29.8
Middle	148	22.2	31.8	29,376	14.7	26.2	116	25.3	34.0	28,735	17.2	28.9	30.6
Upper	416	62.3	52.0	152,970	76.5	60.0	287	62.5	44.3	127,556	76.5	52.8	34.7
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
<b>Total</b>	<b>668</b>	<b>100.0</b>	<b>100.0</b>	<b>200,027</b>	<b>100.0</b>	<b>100.0</b>	<b>459</b>	<b>100.0</b>	<b>100.0</b>	<b>166,658</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

Source: 2022 FFIEC Census Data

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

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

**Table D-64**

Distribution of 2020 Home Mortgage Lending By Income Level of Geography Assessment Area: San Antonio Metropolitan							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
<b>Home Purchase Loans</b>							
Low	5	1.1	1.7	1,231	0.9	1.2	5.3
Moderate	46	10.0	14.8	8,910	6.2	10.2	27.8
Middle	79	17.2	33.7	16,029	11.2	28.1	27.5
Upper	330	71.7	49.8	117,005	81.7	60.5	39.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
<b>Total</b>	<b>460</b>	<b>100.0</b>	<b>100.0</b>	<b>143,175</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Refinance Loans</b>							
Low	1	0.6	1.0	111	0.2	0.7	5.3
Moderate	24	14.5	10.2	5,257	11.5	6.6	27.8
Middle	36	21.7	26.5	6,866	15.0	20.8	27.5
Upper	105	63.3	62.3	33,530	73.3	71.9	39.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
<b>Total</b>	<b>166</b>	<b>100.0</b>	<b>100.0</b>	<b>45,764</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Home Improvement Loans</b>							
Low	0	0.0	2.5	0	0.0	1.8	5.3
Moderate	0	0.0	16.3	0	0.0	12.8	27.8
Middle	0	0.0	23.3	0	0.0	18.5	27.5
Upper	0	0.0	57.9	0	0.0	66.9	39.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
<b>Total</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Multifamily Loans</b>							<b>Multi-family Units %</b>
Low	0	0.0	7.6	0	0.0	4.4	
Moderate	0	0.0	52.9	0	0.0	44.7	38.8
Middle	0	0.0	21.7	0	0.0	27.2	30.3
Upper	0	0.0	17.8	0	0.0	23.7	23.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
<b>Total</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Total Home Mortgage Loans</b>							<b>Owner Occupied Units %</b>
Low	6	1.0	1.5	1,342	0.7	1.2	
Moderate	70	11.2	13.3	14,167	7.5	10.7	27.8
Middle	115	18.4	30.6	22,895	12.1	25.1	27.5
Upper	435	69.5	54.6	150,535	79.7	63.1	39.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
<b>Total</b>	<b>626</b>	<b>100.0</b>	<b>100.0</b>	<b>188,939</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

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

**Table D-65**

Distribution of 2021 and 2022 Small Business Lending By Income Level of Geography Assessment Area: San Antonio Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2021						2022						
	Bank			Agg			Bank			Agg			
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	2	2.0	4.5	204	1.4	6.2	0	0.0	5.8	0	0.0	8.6	6.3
Moderate	26	25.7	22.8	4,590	31.6	22.6	8	28.6	24.5	3,165	38.5	25.6	27.5
Middle	27	26.7	26.1	4,249	29.2	26.9	5	17.9	24.0	1,802	21.9	20.9	25.6
Upper	46	45.5	46.0	5,487	37.8	43.8	15	53.6	45.0	3,256	39.6	44.2	40.3
Unknown	0	0.0	0.3	0	0.0	0.3	0	0.0	0.3	0	0.0	0.5	0.2
<b>Total</b>	101	100.0	100.0	14,530	100.0	100.0	28	100.0	100.0	8,223	100.0	100.0	100.0

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

**Table D-66**

Distribution of 2020 Small Business Lending By Income Level of Geography Assessment Area: San Antonio Metropolitan							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	2	1.2	4.9	224	0.7	6.4	5.2
Moderate	40	23.4	23.1	7,597	24.6	23.0	23.7
Middle	33	19.3	26.5	8,717	28.2	28.0	28.1
Upper	96	56.1	44.9	14,327	46.4	41.9	42.8
Unknown	0	0.0	0.3	0	0.0	0.4	0.2
<b>Total</b>	171	100.0	100.0	30,865	100.0	100.0	100.0

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

**Table D-67**

Distribution of 2021 and 2022 Home Mortgage Lending By Borrower Income Level													
Assessment Area: San Antonio Metropolitan													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2021						2022						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
<b>Home Purchase Loans</b>													
Low	17	3.3	2.5	2,017	1.3	1.3	9	2.2	2.1	1,269	0.8	1.0	23.9
Moderate	99	19.4	15.1	16,001	10.4	11.0	53	13.0	14.5	10,185	6.7	10.3	17.9
Middle	104	20.4	22.1	23,965	15.6	19.9	89	21.9	21.7	23,768	15.5	19.6	19.6
Upper	243	47.7	32.7	94,477	61.5	42.1	216	53.1	34.5	99,825	65.2	43.5	38.6
Unknown	46	9.0	27.6	17,105	11.1	25.7	40	9.8	27.1	18,053	11.8	25.5	0.0
<b>Total</b>	<b>509</b>	<b>100.0</b>	<b>100.0</b>	<b>153,565</b>	<b>100.0</b>	<b>100.0</b>	<b>407</b>	<b>100.0</b>	<b>100.0</b>	<b>153,100</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Refinance Loans</b>													
Low	5	3.1	2.7	568	1.2	1.3	1	1.9	6.7	120	0.9	3.5	23.9
Moderate	16	10.1	9.3	2,544	5.5	5.8	5	9.6	18.7	977	7.2	13.2	17.9
Middle	27	17.0	15.3	5,068	10.9	11.7	9	17.3	20.8	2,147	15.8	17.9	19.6
Upper	92	57.9	34.1	32,382	69.7	39.6	36	69.2	36.3	10,160	74.9	46.9	38.6
Unknown	19	11.9	38.5	5,900	12.7	41.6	1	1.9	17.5	154	1.1	18.5	0.0
<b>Total</b>	<b>159</b>	<b>100.0</b>	<b>100.0</b>	<b>46,462</b>	<b>100.0</b>	<b>100.0</b>	<b>52</b>	<b>100.0</b>	<b>100.0</b>	<b>13,558</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Home Improvement Loans</b>													
Low	0	0.0	6.4	0	0.0	3.5	0	0.0	6.5	0	0.0	3.6	23.9
Moderate	0	0.0	13.3	0	0.0	8.6	0	0.0	16.1	0	0.0	10.9	17.9
Middle	0	0.0	19.3	0	0.0	15.7	0	0.0	20.1	0	0.0	15.3	19.6
Upper	0	0.0	58.8	0	0.0	69.2	0	0.0	53.8	0	0.0	66.9	38.6
Unknown	0	0.0	2.2	0	0.0	3.0	0	0.0	3.4	0	0.0	3.3	0.0
<b>Total</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Total Home Mortgage Loans</b>													
Low	22	3.3	2.7	2,585	1.3	1.3	10	2.2	3.5	1,389	0.8	1.6	23.9
Moderate	115	17.2	12.3	18,545	9.3	8.8	58	12.6	15.3	11,162	6.7	10.8	17.9
Middle	131	19.6	18.8	29,033	14.5	16.3	98	21.4	21.1	25,915	15.5	19.1	19.6
Upper	335	50.1	33.4	126,859	63.4	41.1	252	54.9	35.5	109,985	66.0	44.4	38.6
Unknown	65	9.7	32.9	23,005	11.5	32.4	41	8.9	24.7	18,207	10.9	24.1	0.0
<b>Total</b>	<b>668</b>	<b>100.0</b>	<b>100.0</b>	<b>200,027</b>	<b>100.0</b>	<b>100.0</b>	<b>459</b>	<b>100.0</b>	<b>100.0</b>	<b>166,658</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

Source: 2022 FFIEC Census Data  
2016-2020 U.S. Census Bureau: American Community Survey  
Note: Percentages may not total 100.0 percent due to rounding.  
Multifamily loans are not included in the borrower distribution analysis.



**Table D-68**

Distribution of 2020 Home Mortgage Lending By Borrower Income Level Assessment Area: San Antonio Metropolitan							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
<b>Home Purchase Loans</b>							
<b>Low</b>	15	3.3	3.5	1,825	1.3	1.9	24.1
<b>Moderate</b>	56	12.2	18.0	10,299	7.2	12.9	17.7
<b>Middle</b>	91	19.8	25.7	21,654	15.1	22.7	19.3
<b>Upper</b>	267	58.0	39.0	99,334	69.4	48.2	39.0
<b>Unknown</b>	31	6.7	13.9	10,063	7.0	14.3	0.0
<b>Total</b>	460	100.0	100.0	143,175	100.0	100.0	100.0
<b>Refinance Loans</b>							
<b>Low</b>	1	0.6	2.0	155	0.3	0.8	24.1
<b>Moderate</b>	11	6.6	6.4	1,468	3.2	3.7	17.7
<b>Middle</b>	25	15.1	12.8	4,549	9.9	9.2	19.3
<b>Upper</b>	103	62.0	36.1	32,361	70.7	40.3	39.0
<b>Unknown</b>	26	15.7	42.7	7,231	15.8	46.0	0.0
<b>Total</b>	166	100.0	100.0	45,764	100.0	100.0	100.0
<b>Home Improvement Loans</b>							
<b>Low</b>	0	0.0	6.3	0	0.0	3.9	24.1
<b>Moderate</b>	0	0.0	13.5	0	0.0	10.0	17.7
<b>Middle</b>	0	0.0	19.4	0	0.0	15.7	19.3
<b>Upper</b>	0	0.0	58.1	0	0.0	67.9	39.0
<b>Unknown</b>	0	0.0	2.7	0	0.0	2.5	0.0
<b>Total</b>	0	0.0	100.0	0	0.0	100.0	100.0
<b>Total Home Mortgage Loans</b>							
<b>Low</b>	16	2.6	2.7	1,980	1.0	1.4	24.1
<b>Moderate</b>	67	10.7	11.9	11,767	6.2	8.4	17.7
<b>Middle</b>	116	18.5	18.6	26,203	13.9	16.0	19.3
<b>Upper</b>	370	59.1	36.1	131,695	69.7	43.5	39.0
<b>Unknown</b>	57	9.1	30.6	17,294	9.2	30.6	0.0
<b>Total</b>	626	100.0	100.0	188,939	100.0	100.0	100.0
Source: 2020 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

**Table D-69**

Distribution of 2021 and 2022 Small Business Lending By Revenue Size of Businesses													Total Businesses %
Assessment Area: San Antonio Metropolitan													
Bank And Aggregate Loans By Year													
2021						2022							
Bank		Agg		Bank		Agg		Bank		Agg			
#	%	#	%	\$(000)	%	\$(000)	%	#	%	\$(000)	%		
<b>By Revenue</b>													
<b>\$1 Million or Less</b>	34	33.7	43.7	4,271	29.4	27.1	7	25.0	46.4	2,186	26.6	28.9	93.0
<b>Over \$1 Million</b>	32	31.7		7,014	48.3		17	60.7		5,707	69.4		6.0
<b>Revenue Unknown</b>	35	34.7		3,245	22.3		4	14.3		330	4.0		1.0
<b>Total</b>	101	100.0		14,530	100.0		28	100.0		8,223	100.0		100.0
<b>By Loan Size</b>													
<b>\$100,000 or Less</b>	62	61.4	91.0	3,024	20.8	33.7	10	35.7	93.2	719	8.7	35.1	
<b>\$100,001 - \$250,000</b>	23	22.8	5.0	3,786	26.1	18.7	5	17.9	3.5	812	9.9	16.1	
<b>\$250,001 - \$1 Million</b>	16	15.8	4.1	7,720	53.1	47.7	13	46.4	3.3	6,692	81.4	48.8	
<b>Total</b>	101	100.0	100.0	14,530	100.0	100.0	28	100.0	100.0	8,223	100.0	100.0	
<b>By Loan Size and Revenues \$1 Million or Less</b>													
<b>\$100,000 or Less</b>	27	79.4		1,256	29.4		1	14.3		50	2.3		
<b>\$100,001 - \$250,000</b>	3	8.8		445	10.4		1	14.3		150	6.9		
<b>\$250,001 - \$1 Million</b>	4	11.8		2,570	60.2		5	71.4		1,986	90.9		
<b>Total</b>	34	100.0		4,271	100.0		7	100.0		2,186	100.0		

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

**Table D-70**

Distribution of 2020 Small Business Lending By Revenue Size of Businesses							
Assessment Area: San Antonio Metropolitan							
Bank And Aggregate Loans							Total Businesses %
Bank		Agg		Bank		Agg	
#	%	#	%	\$(000)	%	%	
<b>By Revenue</b>							
<b>\$1 Million or Less</b>	21	12.3	35.7	4,132	13.4	22.9	92.8
<b>Over \$1 Million</b>	24	14.0		7,225	23.4		6.3
<b>Revenue Unknown</b>	126	73.7		19,508	63.2		0.9
<b>Total</b>	171	100.0		30,865	100.0		100.0
<b>By Loan Size</b>							
<b>\$100,000 or Less</b>	95	55.6	86.8	4,346	14.1	31.0	
<b>\$100,001 - \$250,000</b>	38	22.2	7.6	6,379	20.7	20.7	
<b>\$250,001 - \$1 Million</b>	38	22.2	5.6	20,140	65.3	48.3	
<b>Total</b>	171	100.0	100.0	30,865	100.0	100.0	
<b>By Loan Size and Revenues \$1 Million or Less</b>							
<b>\$100,000 or Less</b>	11	52.4		472	11.4		
<b>\$100,001 - \$250,000</b>	5	23.8		788	19.1		
<b>\$250,001 - \$1 Million</b>	5	23.8		2,872	69.5		
<b>Total</b>	21	100.0		4,132	100.0		

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

APPENDIX E – NONMETROPOLITAN LIMITED-SCOPE ASSESSMENT AREAS

HOOD COUNTY NONMETROPOLITAN AA

Table E-1

2022 AA Demographics								
Assessment Area: Hood County Nonmetropolitan								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	2,007	11.7
Moderate	1	7.1	677	4.0	99	14.6	2,235	13.1
Middle	3	21.4	3,551	20.8	358	10.1	2,862	16.8
Upper	10	71.4	12,853	75.2	645	5.0	9,977	58.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>14</b>	<b>100.0</b>	<b>17,081</b>	<b>100.0</b>	<b>1,102</b>	<b>6.5</b>	<b>17,081</b>	<b>100.0</b>
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	1,234	918	5.0	74.4	169	13.7	147	11.9
Middle	5,248	3,481	18.9	66.3	1,247	23.8	520	9.9
Upper	20,169	14,063	76.2	69.7	3,337	16.5	2,769	13.7
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>26,651</b>	<b>18,462</b>	<b>100.0</b>	<b>69.3</b>	<b>4,753</b>	<b>17.8</b>	<b>3,436</b>	<b>12.9</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	56	1.7	54	1.7	1	0.7	1	2.2
Middle	711	21.3	663	21.1	38	25.2	10	22.2
Upper	2,574	77.0	2,428	77.2	112	74.2	34	75.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>3,341</b>	<b>100.0</b>	<b>3,145</b>	<b>100.0</b>	<b>151</b>	<b>100.0</b>	<b>45</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>			<b>94.1</b>		<b>4.5</b>		<b>1.3</b>	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	27	30.7	26	30.2	1	50.0	0	0.0
Upper	61	69.3	60	69.8	1	50.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>88</b>	<b>100.0</b>	<b>86</b>	<b>100.0</b>	<b>2</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>
<b>Percentage of Total Farms:</b>			<b>97.7</b>		<b>2.3</b>		<b>0.0</b>	
<i>Source: 2022 FFIEC Census Data 2022 Dun &amp; Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>								
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>								

Table E-2

2021 AA Demographics								
Assessment Area: Hood County Nonmetropolitan								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	1,608	11.2
Moderate	0	0.0	0	0.0	0	0.0	2,270	15.8
Middle	4	40.0	5,360	37.4	693	12.9	2,657	18.5
Upper	6	60.0	8,968	62.6	438	4.9	7,793	54.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>10</b>	<b>100.0</b>	<b>14,328</b>	<b>100.0</b>	<b>1,131</b>	<b>7.9</b>	<b>14,328</b>	<b>100.0</b>
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	0	0	0.0	0.0	0	0.0	0	0.0
Middle	9,950	5,879	36.6	59.1	1,944	19.5	2,127	21.4
Upper	15,400	10,191	63.4	66.2	2,918	18.9	2,291	14.9
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>25,350</b>	<b>16,070</b>	<b>100.0</b>	<b>63.4</b>	<b>4,862</b>	<b>19.2</b>	<b>4,418</b>	<b>17.4</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	1,078	32.5	1,017	32.5	45	30.8	16	40.0
Upper	2,240	67.5	2,115	67.5	101	69.2	24	60.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>3,318</b>	<b>100.0</b>	<b>3,132</b>	<b>100.0</b>	<b>146</b>	<b>100.0</b>	<b>40</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>			<b>94.4</b>		<b>4.4</b>		<b>1.2</b>	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	34	41.0	32	40.0	2	66.7	0	0.0
Upper	49	59.0	48	60.0	1	33.3	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>83</b>	<b>100.0</b>	<b>80</b>	<b>100.0</b>	<b>3</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>
<b>Percentage of Total Farms:</b>			<b>96.4</b>		<b>3.6</b>		<b>0.0</b>	
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

Table E-3

2020 AA Demographics								
Assessment Area: Hood County Nonmetropolitan								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	1,608	11.2
Moderate	0	0.0	0	0.0	0	0.0	2,270	15.8
Middle	4	40.0	5,360	37.4	693	12.9	2,657	18.5
Upper	6	60.0	8,968	62.6	438	4.9	7,793	54.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>10</b>	<b>100.0</b>	<b>14,328</b>	<b>100.0</b>	<b>1,131</b>	<b>7.9</b>	<b>14,328</b>	<b>100.0</b>
Income Categories	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	0	0	0.0	0.0	0	0.0	0	0.0
Middle	9,950	5,879	36.6	59.1	1,944	19.5	2,127	21.4
Upper	15,400	10,191	63.4	66.2	2,918	18.9	2,291	14.9
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>25,350</b>	<b>16,070</b>	<b>100.0</b>	<b>63.4</b>	<b>4,862</b>	<b>19.2</b>	<b>4,418</b>	<b>17.4</b>
Income Categories	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	1,092	32.6	1,029	32.6	49	32.7	14	34.1
Upper	2,253	67.4	2,125	67.4	101	67.3	27	65.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>3,345</b>	<b>100.0</b>	<b>3,154</b>	<b>100.0</b>	<b>150</b>	<b>100.0</b>	<b>41</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>			<b>94.3</b>		<b>4.5</b>		<b>1.2</b>	
Income Categories	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	41	45.1	39	44.3	2	66.7	0	0.0
Upper	50	54.9	49	55.7	1	33.3	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>91</b>	<b>100.0</b>	<b>88</b>	<b>100.0</b>	<b>3</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>
<b>Percentage of Total Farms:</b>			<b>96.7</b>		<b>3.3</b>		<b>0.0</b>	
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

Table E-4

Distribution of 2021 and 2022 Home Mortgage Lending By Income Level of Geography Assessment Area: Hood County Nonmetropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2021						2022						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
<b>Home Purchase Loans</b>													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	3.1	0	0.0	1.8	5.0
Middle	16	32.0	36.2	4,036	26.7	31.3	10	30.3	28.8	3,089	32.0	26.2	18.9
Upper	34	68.0	63.8	11,074	73.3	68.7	23	69.7	68.2	6,570	68.0	72.0	76.2
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
<b>Total</b>	<b>50</b>	<b>100.0</b>	<b>100.0</b>	<b>15,110</b>	<b>100.0</b>	<b>100.0</b>	<b>33</b>	<b>100.0</b>	<b>100.0</b>	<b>9,659</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Refinance Loans</b>													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.8	0	0.0	0.5	5.0
Middle	3	23.1	29.4	662	20.4	26.6	0	0.0	20.4	0	0.0	20.8	18.9
Upper	10	76.9	70.6	2,579	79.6	73.4	6	100.0	78.9	2,028	100.0	78.8	76.2
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
<b>Total</b>	<b>13</b>	<b>100.0</b>	<b>100.0</b>	<b>3,241</b>	<b>100.0</b>	<b>100.0</b>	<b>6</b>	<b>100.0</b>	<b>100.0</b>	<b>2,028</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Home Improvement Loans</b>													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	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	5.0
Middle	0	0.0	28.9	0	0.0	28.0	0	0.0	15.9	0	0.0	14.0	18.9
Upper	0	0.0	71.1	0	0.0	72.0	0	0.0	84.1	0	0.0	86.0	76.2
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
<b>Total</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Multifamily Loans</b>													<b>Multi-family Units %</b>
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	0	0.0	20.0	0	0.0	12.8	0	0.0	60.0	0	0.0	56.1	25.9
Upper	0	0.0	80.0	0	0.0	87.2	0	0.0	40.0	0	0.0	43.9	74.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
<b>Total</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Total Home Mortgage Loans</b>													<b>Owner Occupied Units %</b>
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	2.3	0	0.0	1.4	5.0
Middle	19	30.2	33.0	4,698	25.6	28.1	10	25.6	25.9	3,089	26.4	25.2	18.9
Upper	44	69.8	67.0	13,653	74.4	71.9	29	74.4	71.8	8,598	73.6	73.4	76.2
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
<b>Total</b>	<b>63</b>	<b>100.0</b>	<b>100.0</b>	<b>18,351</b>	<b>100.0</b>	<b>100.0</b>	<b>39</b>	<b>100.0</b>	<b>100.0</b>	<b>11,687</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

Source: 2022 FFIEC Census Data

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

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

**Table E-5**

Distribution of 2020 Home Mortgage Lending By Income Level of Geography							
Assessment Area: Hood County Nonmetropolitan							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
<b>Home Purchase Loans</b>							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0.0
Middle	17	34.7	35.0	4,403	33.0	31.6	36.6
Upper	32	65.3	65.0	8,933	67.0	68.4	63.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
<b>Total</b>	<b>49</b>	<b>100.0</b>	<b>100.0</b>	<b>13,336</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Refinance Loans</b>							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0.0
Middle	3	16.7	28.2	1,374	25.8	27.6	36.6
Upper	15	83.3	71.8	3,947	74.2	72.4	63.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
<b>Total</b>	<b>18</b>	<b>100.0</b>	<b>100.0</b>	<b>5,321</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Home Improvement Loans</b>							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0.0
Middle	0	0.0	22.2	0	0.0	17.5	36.6
Upper	0	0.0	77.8	0	0.0	82.5	63.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
<b>Total</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Multifamily Loans</b>							<b>Multi-family Units %</b>
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0.0
Middle	0	0.0	10.0	0	0.0	49.5	37.6
Upper	0	0.0	90.0	0	0.0	50.5	62.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
<b>Total</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Total Home Mortgage Loans</b>							<b>Owner Occupied Units %</b>
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0.0
Middle	20	29.9	31.7	5,777	31.0	30.6	36.6
Upper	47	70.1	68.3	12,880	69.0	69.4	63.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
<b>Total</b>	<b>67</b>	<b>100.0</b>	<b>100.0</b>	<b>18,657</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Source: 2020 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

**Table E-6**

Distribution of 2021 and 2022 Small Business Lending By Income Level of Geography Assessment Area: Hood County Nonmetropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2021						2022						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	1.2	0	0.0	1.8	1.7
Middle	6	24.0	29.7	1,368	54.0	24.9	4	18.2	23.4	860	21.0	21.2	21.3
Upper	19	76.0	69.0	1,163	46.0	74.8	18	81.8	74.2	3,245	79.0	76.6	77.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
<b>Total</b>	<b>25</b>	<b>100.0</b>	<b>100.0</b>	<b>2,531</b>	<b>100.0</b>	<b>100.0</b>	<b>22</b>	<b>100.0</b>	<b>100.0</b>	<b>4,105</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

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

**Table E-7**

Distribution of 2020 Small Business Lending By Income Level of Geography Assessment Area: Hood County Nonmetropolitan							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0.0
Middle	32	56.1	29.6	4,238	78.0	27.0	32.6
Upper	25	43.9	69.6	1,195	22.0	72.5	67.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
<b>Total</b>	<b>57</b>	<b>100.0</b>	<b>100.0</b>	<b>5,433</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

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



**Table E-8**

Distribution of 2021 and 2022 Small Farm Lending By Income Level of Geography Assessment Area: Hood County Nonmetropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2021						2022						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	#%	\$(000)	%	%	#	%	#%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	0	0.0	41.4	0	0.0	70.6	0	0.0	32.3	0	0.0	33.4	30.7
Upper	0	0.0	55.2	0	0.0	28.9	2	100.0	67.7	48	100.0	66.6	69.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
<b>Total</b>	0	0.0	100.0	0	0.0	100.0	2	100.0	100.0	48	100.0	100.0	100.0

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

**Table E-9**

Distribution of 2020 Small Farm Lending By Income Level of Geography Assessment Area: Hood County Nonmetropolitan									
Geographic Income Level	Bank And Aggregate Loans						Total Farms %		
	Bank		Agg		Bank			Agg	
	#	%	#%	\$(000)	%	%			
Low	0	0.0	0.0	0	0.0	0.0	0.0		
Moderate	0	0.0	0.0	0	0.0	0.0	0.0		
Middle	0	0.0	35.5	0	0.0	17.0	45.1		
Upper	1	100.0	61.3	480	100.0	82.2	54.9		
Unknown	0	0.0	0.0	0	0.0	0.0	0.0		
<b>Total</b>	1	100.0	100.0	480	100.0	100.0	100.0		

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

**Table E-10**

Distribution of 2021 and 2022 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Hood County Nonmetropolitan													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2021						2022						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%	
<b>Home Purchase Loans</b>													
Low	1	2.0	1.5	172	1.1	0.6	0	0.0	1.5	0	0.0	0.7	11.7
Moderate	4	8.0	7.2	817	5.4	4.5	2	6.1	8.0	357	3.7	4.6	13.1
Middle	7	14.0	16.6	1,494	9.9	12.9	13	39.4	18.2	2,783	28.8	12.9	16.8
Upper	32	64.0	53.8	10,841	71.7	63.2	17	51.5	51.1	5,719	59.2	60.7	58.4
Unknown	6	12.0	20.9	1,786	11.8	18.7	1	3.0	21.3	800	8.3	21.1	0.0
<b>Total</b>	<b>50</b>	<b>100.0</b>	<b>100.0</b>	<b>15,110</b>	<b>100.0</b>	<b>100.0</b>	<b>33</b>	<b>100.0</b>	<b>100.0</b>	<b>9,659</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Refinance Loans</b>													
Low	0	0.0	1.7	0	0.0	0.8	0	0.0	3.2	0	0.0	1.5	11.7
Moderate	1	7.7	6.4	112	3.5	3.8	0	0.0	8.0	0	0.0	4.5	13.1
Middle	1	7.7	13.1	143	4.4	9.7	2	33.3	17.0	317	15.6	11.9	16.8
Upper	10	76.9	55.6	2,767	85.4	61.4	3	50.0	55.2	1,286	63.4	65.3	58.4
Unknown	1	7.7	23.2	219	6.8	24.3	1	16.7	16.6	425	21.0	16.7	0.0
<b>Total</b>	<b>13</b>	<b>100.0</b>	<b>100.0</b>	<b>3,241</b>	<b>100.0</b>	<b>100.0</b>	<b>6</b>	<b>100.0</b>	<b>100.0</b>	<b>2,028</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Home Improvement Loans</b>													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	2.8	0	0.0	0.9	11.7
Moderate	0	0.0	3.3	0	0.0	4.1	0	0.0	3.7	0	0.0	2.7	13.1
Middle	0	0.0	12.2	0	0.0	13.1	0	0.0	14.0	0	0.0	12.8	16.8
Upper	0	0.0	80.0	0	0.0	78.9	0	0.0	72.9	0	0.0	78.9	58.4
Unknown	0	0.0	4.4	0	0.0	3.8	0	0.0	6.5	0	0.0	4.7	0.0
<b>Total</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Total Home Mortgage Loans</b>													
Low	1	1.6	1.6	172	0.9	0.7	0	0.0	2.1	0	0.0	1.1	11.7
Moderate	5	7.9	6.7	929	5.1	4.2	2	5.1	7.7	357	3.1	4.5	13.1
Middle	8	12.7	14.9	1,637	8.9	11.5	15	38.5	17.7	3,100	26.5	12.6	16.8
Upper	42	66.7	55.3	13,608	74.2	62.7	20	51.3	53.3	7,005	59.9	62.2	58.4
Unknown	7	11.1	21.6	2,005	10.9	21.0	2	5.1	19.3	1,225	10.5	19.5	0.0
<b>Total</b>	<b>63</b>	<b>100.0</b>	<b>100.0</b>	<b>18,351</b>	<b>100.0</b>	<b>100.0</b>	<b>39</b>	<b>100.0</b>	<b>100.0</b>	<b>11,687</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

Source: 2022 FFIEC Census Data  
2016-2020 U.S. Census Bureau: American Community Survey  
Note: Percentages may not total 100.0 percent due to rounding.  
Multifamily loans are not included in the borrower distribution analysis.

**Table E-11**

Distribution of 2020 Home Mortgage Lending By Borrower Income Level Assessment Area: Hood County Nonmetropolitan							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
<b>Home Purchase Loans</b>							
Low	0	0.0	1.2	0	0.0	0.4	11.2
Moderate	2	4.1	9.3	379	2.8	5.3	15.8
Middle	7	14.3	19.4	1,384	10.4	14.8	18.5
Upper	36	73.5	60.4	10,695	80.2	69.4	54.4
Unknown	4	8.2	9.7	878	6.6	10.0	0.0
<b>Total</b>	<b>49</b>	<b>100.0</b>	<b>100.0</b>	<b>13,336</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Refinance Loans</b>							
Low	0	0.0	1.9	0	0.0	0.8	11.2
Moderate	2	11.1	5.4	371	7.0	3.0	15.8
Middle	2	11.1	11.6	302	5.7	8.0	18.5
Upper	10	55.6	57.6	3,583	67.3	64.2	54.4
Unknown	4	22.2	23.6	1,065	20.0	24.1	0.0
<b>Total</b>	<b>18</b>	<b>100.0</b>	<b>100.0</b>	<b>5,321</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Home Improvement Loans</b>							
Low	0	0.0	2.5	0	0.0	1.1	11.2
Moderate	0	0.0	6.2	0	0.0	6.2	15.8
Middle	0	0.0	13.6	0	0.0	12.0	18.5
Upper	0	0.0	74.1	0	0.0	78.6	54.4
Unknown	0	0.0	3.7	0	0.0	2.2	0.0
<b>Total</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Total Home Mortgage Loans</b>							
Low	0	0.0	1.5	0	0.0	0.6	11.2
Moderate	4	6.0	7.2	750	4.0	4.1	15.8
Middle	9	13.4	15.3	1,686	9.0	11.3	18.5
Upper	46	68.7	58.3	14,278	76.5	66.3	54.4
Unknown	8	11.9	17.6	1,943	10.4	17.6	0.0
<b>Total</b>	<b>67</b>	<b>100.0</b>	<b>100.0</b>	<b>18,657</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<p>Source: 2020 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.</p>							

**Table E-12**

Distribution of 2021 and 2022 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Hood County Nonmetropolitan													
	Bank And Aggregate Loans By Year												Total Businesses %
	2021						2022						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	#%	\$(000)	\$%	\$%	#	%	#%	\$(000)	\$%	\$%	
<b>By Revenue</b>													
<b>\$1 Million or Less</b>	15	60.0	42.5	1,047	41.4	33.2	7	31.8	48.4	1,659	40.4	32.4	94.1
<b>Over \$1 Million</b>	4	16.0		1,292	51.0		9	40.9		1,684	41.0		4.5
<b>Revenue Unknown</b>	6	24.0		192	7.6		6	27.3		762	18.6		1.3
<b>Total</b>	25	100.0		2,531	100.0		22	100.0		4,105	100.0		100.0
<b>By Loan Size</b>													
<b>\$100,000 or Less</b>	17	68.0	91.2	408	16.1	33.8	12	54.5	93.7	620	15.1	40.1	
<b>\$100,001 - \$250,000</b>	5	20.0	4.4	745	29.4	16.2	4	18.2	3.6	764	18.6	16.5	
<b>\$250,001 - \$1 Million</b>	3	12.0	4.3	1,378	54.4	50.1	6	27.3	2.7	2,721	66.3	43.4	
<b>Total</b>	25	100.0	100.0	2,531	100.0	100.0	22	100.0	100.0	4,105	100.0	100.0	
<b>By Loan Size and Revenues \$1 Million or Less</b>													
<b>\$100,000 or Less</b>	12	80.0		319	30.5		2	28.6		60	3.6		
<b>\$100,001 - \$250,000</b>	1	6.7		150	14.3		2	28.6		414	25.0		
<b>\$250,001 - \$1 Million</b>	2	13.3		578	55.2		3	42.9		1,185	71.4		
<b>Total</b>	15	100.0		1,047	100.0		7	100.0		1,659	100.0		

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

**Table E-13**

Distribution of 2020 Small Business Lending By Revenue Size of Businesses									
Assessment Area: Hood County Nonmetropolitan									
	Bank And Aggregate Loans						Total Businesses %		
	Bank		Agg		Bank			Agg	
	#	%	#%	\$(000)	\$%	\$%			
<b>By Revenue</b>									
<b>\$1 Million or Less</b>	8	14.0	34.5	892	16.4	34.4	94.3		
<b>Over \$1 Million</b>	4	7.0		1,525	28.1		4.5		
<b>Revenue Unknown</b>	45	78.9		3,016	55.5		1.2		
<b>Total</b>	57	100.0		5,433	100.0		100.0		
<b>By Loan Size</b>									
<b>\$100,000 or Less</b>	45	78.9	87.9	1,829	33.7	33.7			
<b>\$100,001 - \$250,000</b>	8	14.0	7.5	1,125	20.7	21.4			
<b>\$250,001 - \$1 Million</b>	4	7.0	4.6	2,479	45.6	44.9			
<b>Total</b>	57	100.0	100.0	5,433	100.0	100.0			
<b>By Loan Size and Revenues \$1 Million or Less</b>									
<b>\$100,000 or Less</b>	5	62.5		236	26.5				
<b>\$100,001 - \$250,000</b>	2	25.0		287	32.2				
<b>\$250,001 - \$1 Million</b>	1	12.5		369	41.4				
<b>Total</b>	8	100.0		892	100.0				

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

**Table E-14**

Distribution of 2021 and 2022 Small Farm Lending By Revenue Size of Farms													
Assessment Area: Hood County Nonmetropolitan													
	Bank And Aggregate Loans By Year											Total Farms %	
	2021					2022							
	Bank		Agg	Bank		Agg	Bank		Agg	Bank			Agg
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%		%
<b>By Revenue</b>													
\$1 Million or Less	0	0.0	62.1	0	0.0	57.4	1	50.0	64.5	25	52.1	82.3	97.7
Over \$1 Million	0	0.0		0	0.0		0	0.0		0	0.0		2.3
Revenue Unknown	0	0.0		0	0.0		1	50.0		23	47.9		0.0
<b>Total</b>	<b>0</b>	<b>0.0</b>		<b>0</b>	<b>0.0</b>		<b>2</b>	<b>100.0</b>		<b>48</b>	<b>100.0</b>		<b>100.0</b>
<b>By Loan Size</b>													
\$100,000 or Less	0	0.0	79.3	0	0.0	18.0	2	100.0	83.9	48	100.0	36.6	
\$100,001 - \$250,000	0	0.0	10.3	0	0.0	27.5	0	0.0	12.9	0	0.0	41.0	
\$250,001 - \$500,000	0	0.0	10.3	0	0.0	54.5	0	0.0	3.2	0	0.0	22.4	
<b>Total</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>	<b>2</b>	<b>100.0</b>	<b>100.0</b>	<b>48</b>	<b>100.0</b>	<b>100.0</b>	
<b>By Loan Size and Revenues \$1 Million or Less</b>													
\$100,000 or Less	0	0.0		0	0.0		1	100.0		25	100.0		
\$100,001 - \$250,000	0	0.0		0	0.0		0	0.0		0	0.0		
\$250,001 - \$500,000	0	0.0		0	0.0		0	0.0		0	0.0		
<b>Total</b>	<b>0</b>	<b>0.0</b>		<b>0</b>	<b>0.0</b>		<b>1</b>	<b>100.0</b>		<b>25</b>	<b>100.0</b>		

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

**Table E-15**

Distribution of 2020 Small Farm Lending By Revenue Size of Farms							
Assessment Area: Hood County Nonmetropolitan							
	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
<b>By Revenue</b>							
\$1 Million or Less	1	100.0	35.5	480	100.0	22.1	96.7
Over \$1 Million	0	0.0		0	0.0		3.3
Revenue Unknown	0	0.0		0	0.0		0.0
<b>Total</b>	<b>1</b>	<b>100.0</b>		<b>480</b>	<b>100.0</b>		<b>100.0</b>
<b>By Loan Size</b>							
\$100,000 or Less	0	0.0	90.3	0	0.0	46.5	
\$100,001 - \$250,000	0	0.0	6.5	0	0.0	30.7	
\$250,001 - \$500,000	1	100.0	3.2	480	100.0	22.8	
<b>Total</b>	<b>1</b>	<b>100.0</b>	<b>100.0</b>	<b>480</b>	<b>100.0</b>	<b>100.0</b>	
<b>By Loan Size and Revenues \$1 Million or Less</b>							
\$100,000 or Less	0	0.0		0	0.0		
\$100,001 - \$250,000	0	0.0		0	0.0		
\$250,001 - \$500,000	1	100.0		480	100.0		
<b>Total</b>	<b>1</b>	<b>100.0</b>		<b>480</b>	<b>100.0</b>		

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

## APPENDIX F – GLOSSARY

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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