

PUBLIC DISCLOSURE

August 31, 2021

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Frost Bank
RSSD # 682563
100 West Houston Street
San Antonio, Texas 78205

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

INSTITUTION RATING	1
Summary of Major Factors Supporting Rating	1
INSTITUTION	2
Description of the Institution	2
Scope of Examination	3
Conclusions with Respect to Performance Tests	4
Description of Operations in Dallas-Fort Worth Metropolitan Assessment Area	8
Conclusions with Respect to Performance Tests in Dallas-Fort Worth Metropolitan Assessment Area	13
Description of Operations in Odessa MSA Assessment Area	20
Conclusions with Respect to Performance Tests in Odessa MSA Assessment Area	24
Description of Operations in San Antonio Metropolitan Assessment Area	29
Conclusions with Respect to Performance Tests in San Antonio Metropolitan Assessment Area	33
Description of Operations in Metropolitan Assessment Areas under Limited-Scope Review	40
Conclusions with Respect to Performance Tests	41
Appendix A – General Information	42
Appendix B – Glossary	43
Appendix C – Metropolitan Limited-Scope Assessment Areas Demographics	46
Appendix D – Metropolitan Full-Scope Assessment Areas Loan Tables	61
Appendix E – Metropolitan Limited-Scope Assessment Area Loan Tables	79

INSTITUTION RATING

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

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

Performance Levels	Frost 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:

- Good responsiveness to the assessment areas’ credit needs through the bank’s lending activities.
- A substantial majority of loans are made in the bank’s assessment areas.
- Good geographic lending penetration throughout the bank’s assessment areas.
- The distribution of the bank’s residential real estate lending, also referred as Home Mortgage Disclosure Act (HMDA) lending, reflects good penetration among customers of different income levels.
- The distribution of small business lending reflects good penetration among businesses of different revenue sizes.
- A good record of servicing the credit needs of low-income individuals and areas and very small businesses.
- A leadership position in making community development loans and investments.
- An excellent level of qualified community development investments and grants, particularly those not routinely provided by private investors.
- Readily accessible delivery systems to individuals of different income levels throughout the bank’s assessment areas, which have not been adversely affected by the bank’s opening and closing of branches.
- Services that do not vary in a way that inconveniences the bank’s assessment areas, particularly low- and moderate-income (LMI) geographies and/or individuals.

INSTITUTION

Description of the Institution

Frost Bank, a commercial financial institution headquartered in San Antonio, Texas, has the following characteristics:

- Cullen/Frost Bankers, Inc., headquartered in San Antonio, Texas, wholly owns the bank.
- As of March 31, 2021, the bank reported total assets of approximately \$44.1 billion and gross loans of \$17.9 billion.
- The bank offers traditional deposit and loan products to meet the needs of the communities it serves.
- The bank operates 164 branch offices and 176 deposit-taking automated teller machines (ATMs) throughout its assessment areas.
- Since the previous CRA performance evaluation, the bank closed nine branch locations and expanded its geographic footprint by opening branches in Victoria County, which is part of the Victoria, TX Metropolitan Statistical Area (MSA) and Brazos County, which is part of the College Station-Bryan, TX MSA.

Frost is predominately a commercial lender. Commercial loans represent a majority of the bank's loan portfolio as of March 31, 2021, while residential real estate loans comprise a smaller but significant portion of the total loan portfolio. 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. The bank also originates commercial leases and offers treasury management services.

Frost also offers a wide variety of consumer loan products, including auto loans, secured and unsecured installment loans, personal open-end lines of credit, real estate mortgage loans, and lot loans. While the bank does not offer traditional 30-year, first lien mortgage loans, Frost extends second lien purchase money mortgage loans, home equity loans, home equity lines of credit, and home improvement loans. Additionally, Frost does not originate a material volume of agricultural loans; therefore, these loans are not discussed in this report.

The table below reflects Frost's loan portfolio mix as of March 31, 2021.

Loan Portfolio Mix		
	03/31/2021 (\$000s)	%
Residential Real Estate	1,443,744	8.1
Commercial	14,988,557	83.8
Agricultural	57,046	0.3
Consumer	455,208	2.5
Other	945,308	5.3
Gross Loans	17,889,863	
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>		

The Federal Reserve Bank of Dallas rated the bank's CRA performance as Satisfactory at the previous performance evaluation dated August 13, 2018. The bank received a High Satisfactory rating under the Lending Test, an Outstanding rating under the Investment Test, and a High Satisfactory rating under the Service Test.

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

Scope of Examination

The bank's CRA performance was evaluated using the Interagency Examination Procedures for Large Retail Institutions, developed by the Federal Financial Institutions Examination Council (FFIEC). Examiners evaluated the bank's CRA performance through the Lending, Investment, and Service Tests, considering all of Frost's assessment areas. Full-scope reviews were conducted for three of the bank's eight delineated assessment areas. Factors to determine which assessment areas 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 assessment areas; comments received from community groups and the public regarding the institution's CRA performance; population density; the number of other institutions in the assessment areas; and the length of time since the most recent full-scope review. Overall, approximately 55.0 percent of Frost's total lending activity (by number of loans), 58.1 percent of total deposits, and 43.4 percent of total branches were evaluated through the full-scope reviews.

The following table depicts the Frost's assessment areas and the scope of the review received.

Assessment Area	Scope of Review Received
Dallas – Fort Worth (DFW) Metropolitan Assessment Area	Full-Scope Review
Odessa, TX MSA Assessment Area (Odessa MSA)	Full-Scope Review
San Antonio Metropolitan Assessment Area	Full-Scope Review
Austin Metropolitan Assessment Area	Limited-Scope Review
Brazos Metropolitan Assessment Area	Limited-Scope Review
Corpus Christi, TX MSA Assessment Area	Limited-Scope Review
Brownsville-Harlingen, TX MSA Assessment Area	Limited-Scope Review
Houston Metropolitan Assessment Area	Limited-Scope Review
McAllen-Edinburg-Mission, TX MSA Assessment Area	Limited-Scope Review
Midland Metropolitan Assessment Area	Limited-Scope Review
Victoria Metropolitan Assessment Area	Limited-Scope Review

This evaluation consists of a review of the bank's 2019 and 2020 HMDA and small business lending data, as well as the community development loans, investments, and services extended from January 1, 2018 through December 31, 2020, including the prior period's community development investments. The bank's volume of small business lending is greater than the volume of HMDA lending; therefore, small business lending carried a heavier weight when assessing the bank's CRA performance.

Evaluation Analysis

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

In conjunction with the evaluation, examiners interviewed community leaders serving the bank's assessment areas receiving a full-scope review. Community contacts included representatives of community-based organizations, municipalities, and quasi-government agencies.

Conclusions With Respect to Performance Tests

The bank's lending performance is **High Satisfactory**. Lending activity reflects good responsiveness to the assessment areas' credit needs, as well as adequate geographic dispersion and distribution among borrowers of different income levels and businesses of different revenue sizes. Frost's leadership in providing community development loans and services strengthened the bank's lending performance.

Lending Test

The following table, which summarizes the bank's lending activity from January 1, 2018 through December 31, 2020, indicates that Frost originates more small business loans than any other type of loans. Detailed information about the bank's HMDA- and CRA-reportable loans can be found in Appendices D and E, respectively.

Summary of Lending Activity				
Loan Type	#	%	\$000s	%
Home Improvement	6,211	49.6	633,060	35.0
Home Purchase	2,405	19.2	415,998	23.0
Multi-Family Housing	12	0.1	9,931	0.5
Refinancing	1,964	15.7	429,562	23.8
Other Purpose Closed-End	595	4.8	50,147	2.8
Other Purpose Line of Credit	1,325	10.6	269,379	14.9
Total HMDA	12,512	26.7	1,808,077	23.6
Total Small Business	34,064	73.0	5,844,426	76.3
Total Small Farm	139	0.3	9,630	0.1
Total Loans	46,715	100.0	7,662,133	100.0

Lending Inside and Outside of the Assessment Areas

This performance criterion evaluates the volume and percentage of HMDA and CRA loans extended inside and outside of the bank’s delineated assessment areas. As depicted in the table below, Frost extends a substantial majority of its loans, by number and dollar, within its 11 assessment areas.

Lending Inside and Outside of the Assessment Areas								
Loan Types	Inside				Outside			
	#	%	\$000s	%	#	%	\$000s	%
Home Improvement	5,709	49.1	590,889	34.8	502	56.3	42,171	38.4
Home Purchase	2,263	19.5	384,483	22.6	142	16.0	31,515	28.7
Multi-Family Housing	8	0.1	8,179	0.5	4	0.5	1,752	1.6
Refinancing	1,861	16.0	412,768	24.3	103	11.5	16,794	15.3
Other Purpose Closed-End	541	4.7	45,443	2.7	54	6.1	4,704	4.3
Other Purpose Line of Credit	1,238	10.6	256,498	15.1	87	9.6	12,881	11.7
Total HMDA	11,620	26.3	1,698,260	23.5	892	35.0	109,817	25.1
Total Small Business	32,439	73.5	5,518,901	76.4	1,625	63.7	325,525	73.9
Total Small Farm	105	0.2	7,130	0.1	34	1.3	2,500	0.6
Total Loans	44,164	100.0	7,224,291	100.0	2,551	100.0	437,842	100.0

Geographic Distribution and Distribution by Borrower Income and Business Revenue Size

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

The geographic distribution of loans reflects good penetration throughout the bank’s assessment areas, particularly in the three assessment areas receiving a full-scope review. In addition, the bank’s borrower lending distribution reflects good penetration among individuals of different income levels and businesses of different revenue sizes. A detailed discussion of the facts and data supporting the overall conclusions are presented in the Conclusions with Respect to Performance Criteria section for each assessment area.

The bank also offers several programs with the specific purpose of helping to meet the housing-related needs of LMI individuals and communities.

- Progress Home Improvement Loan Program offers secured and unsecured loans with flexible underwriting standards, lower minimum loan amounts, and low competitive interest rates to individuals who earn 80.0 percent or less of the U.S. Department of Housing and Urban Development (HUD) family median income.
- Business Support Loan Program offers Frost business customers loans to help bridge the financial hardships and operational distress stemming from the financial impact of the COVID-19 pandemic.
- Mini Loan Program offers financial relief to individuals and families who have become financially trapped by payday and auto title loans by replacing high-interest rate loans with low-interest rate loans. Frost partnered with the Society of St. Vincent de Paul, a 501(c)(3) non-profit organization, in 2019 to offer this product.

Community Development Lending

The bank is a leader in making community development loans. Community development loans originated during the evaluation period were extended for a variety of purposes, as noted in the table below. Moreover, Frost's increased volume of community development lending is primarily attributed to the bank's participation in the Small Business Administration Payroll Protection Program (PPP), which also reflects on the responsiveness to the credit needs within the delineated assessment areas. Specific details regarding the community development lending can be found in the Conclusions with Respect to Performance Tests section for each assessment area.

Community Development Lending		
Purpose	Number	\$000s
Affordable Housing	47	111,808
Community Services	408	672,712
Economic Development	88	136,803
Revitalize and Stabilize	88	38,038
Total	471	959,362

Investment Test

The bank's overall Investment Test rating is **Outstanding**. The bank has an excellent level of qualified community development investments and grants, particularly those not routinely provided by private investors. The volume and amount of such investments and grants often positions the bank as a leader. Specific details regarding investments, grants, and donations can be found in the Conclusions with Respect to Performance Tests section for each assessment area.

Service Test

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

Retail Services

The bank's retail and community development services reflect good responsiveness to the needs of the assessment areas. Frost's delivery systems, which include branches and full-service ATMs, are accessible to individuals of different income levels throughout the bank's assessment areas. Frost's record of opening and closing branches has not adversely affected the accessibility of the bank's delivery systems. Moreover, banking services and hours of operations do not vary in a way that inconveniences Frost's assessment areas, particularly LMI geographies or individuals. Lastly, banking hours and services are reasonably consistent across all areas.

The following table provides the distribution of branches and ATMs throughout Frost's assessment areas.

Tract Income	% of Geographies	% of Population	% of Businesses	Branches		Full-Service ATMs	
				#	%	#	%
Low	12.0	10.0	7.6	16	9.8	17	9.7
Moderate	27.8	26.3	19.3	32	19.5	31	17.6
Middle	27.8	29.4	26.8	33	20.1	40	22.7
Upper	31.3	33.9	45.9	83	50.6	88	50.0
Unknown	1.1	0.4	0.4	0	0.0	0	0.0
Total	100.0	100.0	100.0	164	100.0	176	100.0

Community Development Services

The bank is a leader in providing community development services. Frost personnel provided 50,235 hours of qualified community development services during the review period. Approximately, 26,907 service hours were provided in the bank’s full-scope assessment areas.

The bank’s directors, officers, and personnel are involved with numerous organizations that extend community development services to LMI individuals and/or geographies. Additionally, the bank is actively engaged in financial literacy initiatives that provide financial education to LMI individuals throughout its assessment areas. Frost developed the following programs to provide financial literacy to LMI students, individuals, and small businesses.

- Frost Financial Youth Academy is an eight-month program created to provide in-classroom financial education to high school juniors and seniors. Currently, the program has nine classes offered in seven schools, which at least 75.0 percent of their students participate in the free or reduced lunch program and/or are located in LMI census tracts.
- Small Business Outreach Program provides information to small businesses on basic banking and money management concepts and activities, such as applying for loans, preparing business plans, and working with the Small Business Administration. Frost provides the *Borrowing Guide for Small Businesses and Entrepreneurs* as a resource during outreach presentations and small business expositions. The bank also developed and piloted a series called *Taking the Next Step in San Antonio* in response to small businesses in the area expressing the need for additional information and learning opportunities. Programs are conducted in partnership with nonprofits, such as the local Small Business Development Centers, LiftFund, and PeopleFund, that work with small businesses.

Fair Lending or Other Illegal Credit Practices Review

The Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010 (Dodd-Frank Act) established the Consumer Financial Protection Bureau (CFPB). In general, the Dodd-Frank Act gives the CFPB, among other things, primary supervisory authority over insured depository institutions with total assets of more than \$10 billion when assessing compliance with the requirements of federal consumer financial laws. The Federal Reserve System retains authority to enforce compliance with the CRA and certain other consumer compliance laws and regulations. During the review period of this evaluation, the Federal Reserve Bank of Dallas did not cite violations involving illegal discrimination or other illegal credit practices that adversely affected the evaluation of the bank’s CRA performance. As of the date of this evaluation, the Federal Reserve Bank of Dallas is unaware of any violations of the Equal Credit Opportunity Act or Regulation B, or any unfair, deceptive, or abusive acts or practices identified by the CFPB.

Metropolitan Areas (Full-Scope Review)

Description of Operations in Dallas-Fort Worth Metropolitan Assessment Area

The DFW Metropolitan Assessment Area includes Collin, Dallas, Denton, and Tarrant Counties. The Dallas-Fort Worth-Arlington, TX MSA is comprised of two metropolitan divisions (MDs): Dallas-Plano-Irving, TX MD and the Fort Worth-Arlington-Grapevine, TX MD. While Collin, Dallas, and Denton Counties are located in the Dallas-Plano-Irving, TX MD, Tarrant County is located in the Fort Worth-Arlington-Grapevine, TX MD. The following counties located in the Dallas-Plano-Irving, TX MD are excluded from the assessment area: Ellis, Hunt, and Kaufman. Johnson, Parker, and Wise Counties, located in the Fort-Worth-Arlington-Grapevine, TX MD, are also excluded from the bank's DFW Metropolitan Assessment Area.

- The bank operates 40 branches in the assessment area, representing 24.4 percent of its branching structure. Four of the branches are located in low-income census tracts, 7 are located in moderate-income census tracts, 7 are located in middle-income census tracts, and 22 are located in upper-income census tracts.
- According to the June 30, 2020 Federal Deposit Insurance Corporation (FDIC) Market Share Report, 153 federally-insured depository institutions operate 1,435 branches in the assessment area, holding deposits of \$656.0 billion. The bank ranked eighth in deposit market share, with \$8.6 billion or 1.3 percent of all deposits.
- Primary competitors in the market include Charles Schwab Bank, SSB (40.8 percent), Bank of America, NA (18.4 percent), and JPMorgan Chase Bank, NA (12.2 percent).
- In 2019, 992 financial institutions serving the assessment area reported HMDA data. The bank ranked 32nd, with 1,404 or 0.6 percent of the total HMDA transactions reported. Wells Fargo Bank, NA and JPMorgan Chase Bank, NA led the market, with 7.9 percent and 6.2 percent, respectively. In 2020, 1,020 financial institutions reported HMDA data. The bank ranked 37th, with 2,049 or 0.6 percent of the total HMDA reportable transactions. Wells Fargo Bank, NA and Quicken Loans, LLC, led the market, with 6.3 percent and 5.3 percent, respectively.
- In 2019, 256 financial institutions serving the assessment area reported CRA data. The bank ranked 15th, with 1,517 or 0.9 percent of total CRA reportable loans. JPMorgan Chase Bank, NA and American Express, NB led the market, with 24.1 percent and 19.1 percent, respectively, of the total CRA transactions reported. In 2020, 370 financial institutions reported CRA data in the assessment area. The bank ranked seventh, with 6,259 or 3.3 percent of the total CRA reportable loans. JPMorgan Chase Bank, NA and American Express NB led the market, with 14.8 percent and 13.7 percent, respectively.
- To augment the evaluation, interviews with leaders of a community housing organization and a small business organization serving the assessment area were conducted to ascertain the credit needs of the communities, the responsiveness of area banks in meeting those credit needs, and the local economic conditions.

Demographic Characteristics

The table below shows an estimate of the 2019 population by county, population increase since the 2010 Census, and major municipalities within the counties. According to the 2015 Census estimates, the assessment area population was 11,244,256, with all counties exhibiting double-digit population increase. Additional demographic information specific to the assessment area can be found in the Description of Operations section of this report.

County	2019 Population Estimate	% Increase Since 2010	Major Municipalities
Collin	1,034,730	31.4	McKinney* Allen, Frisco, and Plano
Dallas	2,635,516	11.1	Dallas*, DeSoto, and Irving
Denton	887,207	33.1	Denton*, Little Elm and The Colony
Tarrant	2,102,515	15.7	Fort Worth* Arlington, Bedford, and Mansfield

*Denotes the county seat.

Income Characteristics

- According to the 2015 American Community Survey (ACS), the assessment area consists of 1,175 census tracts: 162 (13.8 percent) are low-income tracts, 310 (26.4 percent) are moderate-income, 302 (25.7 percent) are middle-income, 394 (33.5 percent) are upper-income, and seven (0.6 percent) are unknown-income census tracts.
- Approximately 1,452,003 families reside in the assessment area. By family income, 23.7 percent of these families are classified as low-income, 16.3 percent as moderate-income, 17.9 percent as middle-income, and 42.1 percent as upper-income families.
- Of the families in the assessment area, 11.7 percent are living below the poverty line, which is lower than the family poverty rate for the state of Texas, at 13.5 percent.
- The median family income in both MDs increased between 2019 and 2020, as shown in the table below.
- According to 2020 D&B data, of the 365,139 businesses operating in the assessment, 336,833 or 92.2 percent reported annual revenues of less than \$1 million.

The table below reflects the estimated median family income for the Dallas-Plano-Irving MD and the Fort Worth-Arlington-Grapevine MD, both of which comprise the Dallas-Fort Worth Arlington MSA, as well as ranges for low-, moderate-, middle-, and upper-income in the assessment area.

Dallas-Plano-Irving, TX MD		
Income Level	2019	2020
Median Family Income	\$83,100	\$86,200
Low-income	< \$41,550	< \$43,100
Moderate-income	\$41,550 < \$66,480	\$43,100 < \$68,960
Middle-income	\$66,480 < \$99,720	\$68,960 < \$103,440
Upper-income	≥ \$99,720	≥ \$103,440
Fort Worth-Arlington-Grapevine, TX MD		
Income Level	2019	2020
Median Family Income	\$75,300	\$81,100
Low-income	< \$37,650	< \$40,550
Moderate-income	\$37,650 < \$60,240	\$40,550 < \$64,880
Middle-income	\$60,240 < \$90,360	\$64,880 < \$97,320
Upper-income	≥ \$90,360	≥ \$97,320

Housing Characteristics

- In 2020, the assessment area contained 2,291,892 housing units, with a median age of 35 years.
- The assessment area’s median housing value of \$158,993 exceeds the median housing value for the state of Texas, at \$136,000.
- Housing in the assessment area is slightly less affordable than housing for the state of Texas, as evidenced by their affordability ratios¹ of 37.6 percent and 39.1 percent, respectively.
- Owner-occupied units in the assessment area comprise 53.7 percent of the housing stock, with rental and vacant properties representing 38.7 percent and 7.6 percent, respectively. Of the owner-occupied housing units, 24.4 percent are in low-income census tracts, 43.8 percent are in moderate-income census tracts, 55.3 percent are in middle-income census tracts, 69.8 percent are in upper-income, and 25.4 percent are in unknown-income census tracts.
- According to economic analysis from the Federal Reserve Bank of Dallas, multifamily permit issuance rose for the third straight month in November 2020.

Employment and Economic Conditions

- According to 2020 D&B data, 365,139 businesses operate in the assessment area.
- There is a high demand for land investment and residential development.
- Major employment sectors in the assessment area include health care and social assistance, retail trade, and professional and technical services.
- The 2019 and 2020 unemployment rates for the counties in the assessment area were below the nationwide rate. With the exception of Dallas County, the unemployment rates within the assessment area were also below the unemployment rate for the state of Texas. According to economic analysis from the Federal Reserve Bank of Dallas, the COVID-19 pandemic has disproportionately affected low-income workers (those earning less than \$27,000 annually). Medium-to-high-income workers were less impacted. The recovery has been uneven as well, with employment in the middle-to-upper-wage quartiles in mid-October close to or in line with January 2020 levels. By contrast, employment among low-wage earners remained below January 2020 levels.

The following chart shows the 2019 and 2020 unemployment rates relevant to the assessment area.

Annual Average Unemployment Rate		
Area	2019	2020
Collin County	3.1	6.3
Dallas County	3.5	7.7
Denton County	3.0	6.5
Tarrant County	3.3	7.4
Dallas-Plano-Irving, TX MD	3.3	7.0
Fort Worth-Arlington, Grapevine, TX MD	3.3	7.2
State of Texas	3.5	7.6
United States	3.7	8.1

¹ The calculation of the affordability ratio is the median household income divided by median housing value. A higher ratio means housing is more affordable.

Community Contacts and Community Development Opportunities

As part of the evaluation of the bank's CRA performance in the DFW Metropolitan Assessment Area, representatives of an affordable housing organization and a local small business were interviewed. The affordable housing contact highlighted a need for banks to partner with local small nonprofit organizations that assist LMI families with funds to secure affordable housing. The contact also indicated the need for banks in the assessment area to provide financial literacy and credit counseling to LMI individuals. The small business contact identified technical assistance, capital funding, microloans, and tailored loan programs as the main needs for small businesses in the assessment area.

The following table details selected characteristics of the assessment area.

2020 Dallas-Fort Worth AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	162	13.8	147,087	10.1	50,423	34.3	343,856	23.7
Moderate	310	26.4	345,887	23.8	65,725	19.0	237,301	16.3
Middle	302	25.7	403,196	27.8	33,186	8.2	260,082	17.9
Upper	394	33.5	554,345	38.2	19,594	3.5	610,764	42.1
Unknown	7	0.6	1,488	0.1	273	18.3	0	0.0
Total AA	1,175	100.0	1,452,003	100.0	169,201	11.7	1,452,003	100.0
	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	5.5	24.4	173,254	62.2	37,375	13.4
Moderate	567,302	248,345	20.2	43.8	269,335	47.5	49,622	8.7
Middle	639,419	353,546	28.7	55.3	243,386	38.1	42,487	6.6
Upper	801,705	559,894	45.5	69.8	198,062	24.7	43,749	5.5
Unknown	4,922	1,248	0.1	25.4	3,133	63.7	541	11.0
Total AA	2,291,892	1,230,948	100.0	53.7	887,170	38.7	173,774	7.6
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	28,139	7.7	25,179	7.5	2,764	11.4	196	4.9
Moderate	72,668	19.9	65,900	19.6	6,275	25.8	493	12.4
Middle	94,126	25.8	87,282	25.9	5,989	24.6	855	21.4
Upper	167,972	46.0	156,842	46.6	8,716	35.8	2,414	60.5
Unknown	2,234	0.6	1,630	0.5	573	2.4	31	0.8
Total AA	365,139	100.0	336,833	100.0	24,317	100.0	3,989	100.0
Percentage of Total Businesses:				92.2		6.7		1.1
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	99	3.4	92	3.2	7	19.4	0	0.0
Moderate	301	10.5	293	10.3	8	22.2	0	0.0
Middle	812	28.2	809	28.5	3	8.3	0	0.0
Upper	1,658	57.6	1,639	57.7	17	47.2	2	100.0
Unknown	9	0.3	8	0.3	1	2.8	0	0.0
Total AA	2,879	100.0	2,841	100.0	36	100.0	2	100.0
Percentage of Total Farms:				98.7		1.3		0.1
Source: 2020 FFIEC Census Data								
2020 Dun & Bradstreet Data								
2011-2015 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

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

Lending Test

Lending activity reflects good responsiveness to the credit needs of the assessment area. Frost displayed good geographic and borrower distribution of lending, with an adequate dispersion of loans throughout the assessment area and among borrowers of different income levels and businesses of different revenue sizes. Small business lending was given greater weight in assessing the bank's performance, as Frost's small business loans (7,761 CRA-reportable loans in 2020) doubled the 3,307 HMDA-reportable transactions noted in the assessment area. Details of the bank's mortgage and small business lending and information regarding lending by aggregate lenders can be found in Appendix D.

The bank is a leader in making community development loans, triplicating the number of qualified community development loans from 30 at the prior CRA evaluation to 92 community development loans extended during the current review period. Moreover, Frost offered two flexible loan programs during the review period: Secured and Unsecured Progress Home Improvement Loan Program and Business Support Loan Program. The Secured and Unsecured Progress Home Improvement Loan Program offers flexible underwriting terms, lower minimum loan amounts, and low competitive rates to LMI borrowers. In December 2020, the bank created the Business Support Loan Program that offers flexible repayment terms that allow interests to be deferred for year to its business customers recovering from the financial impact of the COVID-19 pandemic.

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 and businesses of different revenue sizes.

Residential Real Estate (HMDA) Lending

HMDA lending by borrower income in the assessment area is adequate when compared to demographic characteristics of the community, as well as the performance of aggregate HMDA lenders in the assessment area. The bank originated 197 HMDA transactions within the assessment area in 2019 and 2020 combined.

While the bank's lending to LMI borrowers is below the assessment area demographics, its performance is adequate when compared with aggregate lenders for both years. Several factors may account for the lower level of lending, including LMI families' difficulty in meeting underwriting criteria such as down payment requirements and closing costs, limited availability of affordable housing in the assessment area, high level of competition in the assessment area, and the bank's product offering. Based on 2015 ACS data, 23.7 percent and 16.3 percent of the families in the assessment area are considered low-income and moderate-income families, respectively. Economic analysis from the Federal Reserve Bank of Dallas indicates that 52.0 percent and 63.0 percent of the new and existing home sold in the third quarter of 2020 in Dallas and Fort Worth, respectively, were affordable for the median-income family. With 38.7 percent of the housing stock being rental properties, the assessment area's affordability ratio being below the state of Texas, and population increase, the availability of affordable housing to LMI families residing in the assessment area is limited. Additionally, the housing lending market in which the bank operates is highly competitive, as numerous national and regional financial institutions compete

for loans within a limited LMI borrower pool. The bank's HMDA lending activity in the assessment area represented less than one percent of the total HMDA-reported lending. Lastly, the bank does not offer 30-year fixed rate mortgage loans, such as Fair Housing Administration (FHA) loans, which are commonly sought out by LMI families.

Small Business Lending

Frost's borrower distribution of small business loans by revenue size of businesses in 2019 and 2020 within the DFW Metropolitan Assessment Area is good despite trailing aggregate lenders' performance and demographic data given the high level of competition.

In 2019, the bank originated 35.0 percent (22.0 percent by dollar volume) of its small business loans to businesses with gross annual revenues of \$1 million or less, which is below the 47.2 percent (34.4 percent by dollar volume) reported by aggregate CRA lenders. In 2020, the bank's performance slightly decreased from the prior year, noting 33.8 percent (15.5 percent by dollar volume) of Frost's small business loans were extended to businesses with gross annual revenues of \$1 million or less. This performance was not compared to the aggregate CRA lenders' performance as the data was unavailable at the time of the evaluation.

Frost and aggregate lenders' small business lending fell below D&B data, which reported 92.2 percent of assessment area businesses having annual revenues of \$1 million or less during the review period. While D&B data indicates the number of small businesses in the assessment area, it does not capture loan demand. As such, the bank's small business lending performance was gauged by loan amount of the loans extended. Small businesses typically require smaller dollar credits. In this regard, it is noted that 39.2 percent and 64.7 percent of the bank's small business loans were originated in loan amounts of \$100,000 or less in 2019 and 2020, respectively. This was an increase in loan originations from 595 to 4,042 in 2020, demonstrating the bank's responsiveness to small business credit needs in the assessment area.

In 2020, the bank demonstrated a high level of responsiveness to the needs of small businesses. Overall, Frost's commercial lending increased from 1,516 originations in 2019 to 6,245 originations in 2020. This significant increase is primarily attributed to Frost's participation in PPP lending to assist businesses weather the financial impact of the COVID-19 pandemic. In 2020, the bank extended 2,113 loans to businesses reporting annual revenues of \$1 million or less, which is almost an increase of 400 percent from the 530 originations reported in 2019. Moreover, the bank did not consider the annual revenues of the businesses for 2,121 of the 2020 originations given its focus on helping businesses to withstand the economic impact of the COVID-19 pandemic.

Geographic Distribution of Loans

The geographic distribution of HMDA and small business lending was compared to available demographic and aggregate lending data. The bank's geographic distribution of loans reflects good penetration throughout the assessment area, with no conspicuous gaps or anomalies in the bank's lending patterns. Multi-family lending was not considered in the evaluation of the bank's performance due to the limited volume, which would not render a meaningful analysis.

Residential Real Estate (HMDA) Lending

The geographic distribution of HMDA lending reflects good penetration throughout the DFW Metropolitan Assessment Area. Several factors account for the bank's limited lending in LMI census tracts compared to assessment area demographics, including limited availability of owner-occupied housing units in these census tracts. According to economic analysis from the Federal Reserve Bank of Dallas, home affordability in Dallas is the lowest among major Texas metropolitan areas. Furthermore, the DFW Metropolitan Assessment Area is one of the busiest markets in apartment building among large metro areas in the United States. The housing lending market for the assessment area is highly competitive, with many large national and regional financial institutions competing for loans.

Home Purchase Lending

The bank's geographic distribution of home purchase lending in the DFW Metropolitan Assessment Area during the review period is adequate despite low lending volume in LMI geographies. The bank originated or purchased a limited volume of HMDA transactions in low-income census tracts, reporting three loans (0.9 percent) in 2019 and four (1.4 percent) loans in 2020, which are below the 5.5 percent of owner-occupied housing units in these areas and aggregate HMDA lenders' figures (3.3 percent in 2019 and 3.9 percent in 2020). In addition, the bank extended 14 (4.2 percent) and 16 (5.7 percent) HMDA loans in moderate-income tracts in 2019 and 2020, respectively. The bank's performance in moderate-income tracts is also below the 20.2 percent of owner-occupied housing units in such tracts and the aggregate HMDA lender's performance, at 15.8 percent in 2019 and 18.0 percent in 2020. While the bank's performance in LMI census tracts is significantly lower than demographic data and aggregate HMDA lenders, it is reasonable considering home purchase loans originated by the bank are mostly accommodation loans for existing commercial customers, limited availability of homes available for purchase in LMI tracts, and fierce competition posed by large regional and national lenders that are well-established in the assessment area. Frost's performance, while limited, shows the bank's willingness to originate home purchase loans in LMI census tracts.

Home Refinance Lending

The bank's geographic distribution of refinance lending in the DFW Metropolitan Assessment Area during the review period is adequate. Between 2019 and 2020, the bank originated or purchased six loans to borrowers residing in low-income census tracts, which is below the aggregate HMDA lenders' performance and demographic data. The bank's performance in extending refinance loans in moderate-income tracts, while better than in low-income geographies, slightly trails aggregate HMDA lenders' performance. In 2019 and 2020, the bank originated or purchased 19 (9.5 percent) and 16 (6.5 percent) refinance loans to borrowers residing in moderate-income census tracts, respectively. In contrast, aggregate HMDA lenders originated or purchase 11.7 percent and 8.6 percent refinance loans to borrowers residing in moderate-income tracts in 2019 and 2020, respectively. The bank and aggregate HMDA lenders trailed the demographic figure of 20.2 percent of owner-occupied housing units in the moderate-income tracts. Given the bank's HMDA product offering, competitive market, and potential limited demand for refinance loans in LMI tracts, the bank's performance is adequate and reflect Frost's willingness to originate home refinance loans in those.

Home Improvement Lending

The bank's geographic distribution of home improvement lending in the DFW Metropolitan Assessment Area during the review period is adequate. In 2019 and 2020, the bank originated or purchased six (1.0 percent) and nine (0.7 percent) home improvement loans in low-income census tracts, respectively. The bank's performance is below the aggregate HMDA lenders' performance (3.1 percent in 2019 and 2.3 percent in 2020), as well as the 5.5 percent of owner-occupied housing units in low-income census tracts. Similar to the bank's geographic distribution of home improvement lending in low-income census tracts, the bank's performance in moderate-income tracts, at 5.3 percent in 2019 and 3.8 percent in 2020) is below aggregate HMDA lenders' performance (12.9 percent in 2019 and 10.5 in 2020) and the 20.2 percent of owner-occupied housing units in moderate-income tracts. Given the high level of competition and potential lower demand for home improvement loans in LMI geographies, the bank's geographic distribution is adequate and the limited volume of originations or purchases shows Frost's willingness to originate home improvement loans in LMI census tracts.

Small Business Lending

The geographic distribution of small business loans reflects excellent penetration throughout the assessment area. This was based on performance compared to demographics, taking into consideration the performance of the aggregate lenders. The bank's 2020 performance cannot be compared to aggregate lender performance, as the 2020 aggregate small business lending data is not available. The bank's performance was particularly responsive to small businesses, as evidenced by a significant loan increase in 2020. The increase from 497 loans to 1,798 loans may be attributed to the bank's participation in PPP lending in response to the COVID-19 pandemic.

The bank's small business lending by number in low-income census tracts during the review period exceeded the percentage of small businesses located in these tracts as well as aggregate lenders in the assessment area. In 2019, 8.2 percent of small business loans (8.5 percent by dollar volume) were originated in low-income census tracts, compared to 7.7 percent of businesses located in those tracts and 7.1 percent of aggregate lender loans (8.5 percent by dollar volume) in low-income tracts. In 2020, 7.3 percent of small business loans (8.4 percent by dollar volume) were originated in low-income census tracts, compared to 7.7 percent of businesses located in those tracts. The bank's performance was similar to the assessment area demographics.

In 2019, 24.5 percent of small business loans (24.9 percent by dollar volume) were originated in moderate-income tracts, compared to the 20.1 percent of businesses located in those tracts and 19.4 percent of aggregate lender loans (21.8 percent by dollar volume). The bank's performance exceeded the percentage of small businesses located in these tracts and was similar to the performance of aggregate lenders. In 2020, 21.5 percent of small business loans (26.4 percent by dollar) were originated in moderate-income census tracts, compared to 20.0 percent of businesses located in those tracts. The bank's small business lending in moderate-income census tracts during the review period exceeded the percentage of small business located in these tracts in the assessment area.

Community Development Lending

The bank is a leader in making community development loans in the DFW Metropolitan Assessment Area. During the review period, the bank originated a total of 92 qualifying community development loans in the assessment area, totaling \$92.0 million.

The community development loans originated in the DFW Metropolitan Assessment Area during the review period were extended for a variety of purposes. Activities that provide community services to LMI individuals represent a significant majority of activity. Community services offered by these organizations provided financial education, job training programs, initiatives to end homelessness, medical and dental services for LMI, and affordable housing. Eight of the community development loans made in the assessment area were for affordable housing. These loans were responsiveness to the credit needs of the assessment area as a community contact indicated affordable housing is a need. The table below summarizes the bank's community development loans.

Community Development Lending		
Purpose	#	\$000s
Affordable Housing	8	7,590
Community Services	80	70,784
Revitalization and Stabilization	44	13,666
Total	92	92,041

Additionally, 27 of the community development loans made were under the PPP, implemented in response to the ongoing COVID-19 pandemic's impact on small businesses. The program was specifically enacted to support smaller businesses and retain jobs. The bank's participation in this program reflects responsiveness to the needs of the community and represents the bank's use of flexible lending practices to meet the needs of the assessment area. Additionally, the bank's performance represents a substantial increase since the previous CRA evaluation, which included 30 qualified community development loans.

Investment Test

The bank has an excellent level of qualified community development investments and grants and exhibits good responsiveness to credit and community development needs. The bank's investments were primarily focused on affordable housing, while donations focused on community services. The bank's volume of investments and contributions increased significantly, adding 52 additional investments when compared to the prior review period.

Community Development Investments								
Purpose	Current Period Investments		Prior Period Investments		Donations		Total	
	#	\$000s	#	\$000s	#	\$000s	#	\$000s
Affordable Housing	59	104,567	7	25,897	2	3	68	130,468
Community Services	5	52,015	3	19,280	215	1,562	223	72,857
Economic Development	-	-	2	469	5	35	7	504
Total	64	156,582	12	45,646	222	1,601	298	203,830

Notable investments made by the bank include 59 investments focused on Fannie Mae, Freddie Mac, and Ginnie Mae mortgage-backed securities targeting LMI borrowers. These efforts represent responsiveness to needs in the assessment area, as affordable housing was a primary need identified by a community contact in the DFW Metropolitan Assessment Area. Additional investments made by the bank include the purchase of five school bonds for economically disadvantaged schools in the assessment area.

Service Test

The bank's retail and community development services reflect good responsiveness to the needs of the assessment area. Banking hours are reasonable, and services do not vary in a way that inconveniences LMI geographies or individuals. The bank is a leader in the provision of community development services, and delivery systems are reasonably accessible throughout the assessment area.

Retail Services

The bank's delivery systems are accessible to the bank's geographies and individuals of different income levels in its assessment area. The distribution of the bank's 40 branch offices and 41 ATMs as of December 31, 2020 was compared to the distribution of the population and businesses among the tract categories within the assessment area. The table below summarizes the bank's retail locations in the DFW Metropolitan Assessment Area.

Tract Income	% of Geographies	% of Population	% of Businesses	Branches		Full-Service ATMs	
				#	%	#	%
Low	13.8	11.7	7.7	4	10.0	4	9.8
Moderate	26.4	26.1	19.9	7	17.5	7	17.1
Middle	25.7	27.2	25.8	7	17.5	9	22.0
Upper	33.5	34.8	46.0	22	55.0	21	51.1
Unknown	0.6	0.2	0.6	0	0.0	0	0.0
Total	100.0	100.0	100.0	40	100.0	41	100.0

The bank's record of opening or closing branches has not adversely affected the accessibility of Frost's delivery systems, including to LMI geographies and individuals. The bank closed and relocated one branch in the assessment area during the review period, which remained in a low-income census tract. Banking services and hours of operation do not vary in a way that inconveniences the assessment area, particularly LMI geographies or individuals.

Community Development Services

The bank is a leader in providing community development services in the assessment area. The bank's employees served in many various capacities, including boards of directors and as trustees, for 412 community development financial organizations offering community development services that focused on financial education to LMI individuals. The bank partnered with local nonprofit organizations to create the new Business Building Series, designed specifically for small business owners who were interested in growing or expanding their business. Bank employees also taught senior, adult, and youth financial literacy classes. These

activities were particularly responsive in meeting the needs of the assessment area. Total hours served during the review period was approximately 14,528 hours.

The table below shows the number of hours by type of involvement.

Community Development Services	
Purpose	Hours Served
Affordable Housing	98
Community Services	14,192
Economic Development	238
Total	14,528

Description of Operations in Odessa MSA Assessment Area

The Odessa MSA Assessment Area consist entirely of Ector County, which comprises the Odessa, TX MSA. The area is often referred to as the Permian Basin.

- The bank operates three branches in the assessment area, representing 1.9 percent of its branching structure. Two branches are located in moderate-income census tracts, and the remaining branch is located in an upper-income census tract.
- According to the June 30, 2020 FDIC Market Share Report, 16 federally-insured depository institutions operate 37 branches holding deposits of \$3.8 billion within the assessment area. The bank ranked third in the deposit market share, with \$440.0 million or 11.5 percent of all deposits.
- Primary competitors in the market include Prosperity Bank (12.3 percent), American Momentum Bank (11.8 percent), and JPMorgan Chase Bank, NA (11.4 percent).
- In 2019, 265 financial institutions reported HMDA data in the assessment area. The bank ranked 53rd rank in the HMDA market share, with eight or 0.2 percent of the total HMDA reportable originations or purchases. 21st Mortgage Corporation and Wells Fargo Bank, NA led the market with 7.5 percent and 5.9 percent of the market, respectively. In 2020, 251 financial institutions reported HMDA data in the assessment area. The bank ranked 46th, with 13 or 0.2 percent of the total HMDA reportable originations or purchases. Wells Fargo Bank, NA and PlainsCapital's PrimeLending led the market with 7.8 percent and 5.6 percent of the market, respectively.
- In 2019, 74 financial institutions reported CRA data in the assessment area. The bank ranked 14th, with 63 or 1.7 percent of total CRA reportable originations and purchases. JPMorgan Chase Bank, NA and American Express NB led the market, with 23.4 percent and 12.1 percent of the market, respectively. In 2020, 100 financial institutions reported CRA data in the assessment area. The bank ranked fourth, with 309 or 8.5 percent of total CRA reportable originations and purchases. American Express NB and Ameris Bank led the market, with 9.5 percent and 9.4 percent of the market, respectively.
- To augment the evaluation, an interview with a leader at a community housing organization and a leader at a small business organization serving the assessment area was conducted to ascertain the credit needs of the communities, the responsiveness of area banks in meeting those credit needs, and the local economic conditions.

Demographic Characteristics

- According to the U. S. Census Bureau, the 2019 assessment area population was 166,223, which represents a 21.2 percent increase since 2010.
- Major municipalities in the assessment area include the cities of Odessa and Goldsmith. The city of Odessa serves as the county seat for the assessment area.

Income Characteristics

- In 2020, the Odessa MSA Assessment Area consisted of 28 census tracts: one (3.6 percent) located in a low-income tract, six (21.4 percent) located in moderate-income tracts, 12 (42.9 percent) located in middle-income tracts, and nine (32.1 percent) located in upper-income tracts.
- Approximately 36,204 families reside in the assessment area. By family income, approximately 21.8 percent of these families are classified as low-income, 17.3 percent

as moderate-income, 20.5 percent as middle-income, and 40.4 percent as upper-income families.

- Of the families in the assessment area, 11.0 percent are living below poverty, which is lower than the family poverty rate for the state of Texas, at 13.5 percent.
- Income level designations in the assessment, as shown in the table below, show a decrease in the median family income from 2019 to 2020.
- According to D&B, 6,293 businesses operate in the assessment area in 2020, of which 5,637 or 89.6 percent reported revenues of less than \$1 million.
- According to economic analysis from the Federal Reserve Bank of Dallas, job growth in the assessment area was sluggish in 2019, as the average for private sector hourly wages in Odessa fell 1.5 percent from the prior year.

The table below reflects the estimated median family income for the Odessa, TX MSA. Also included are the ranges for low-, moderate-, middle-, and upper-income in the assessment area.

Odessa, TX MSA		
Income Level	2019	2020
Median Family Income	\$73,900	\$65,500
Low-income	< \$36,950	< \$32,750
Moderate-income	\$36,950 < \$59,120	\$32,750 < \$52,400
Middle-income	\$59,120 < \$88,680	\$52,400 < \$78,600
Upper-income	≥ \$88,680	≥ \$78,600

Housing Characteristics

- In 2020, the assessment area contained 55,357 housing units, with a median age of 48 years.
- The assessment area median housing value is \$103,236, which is lower than the state of Texas median housing value of \$136,000.
- Housing in the assessment area is significantly more affordable compared to the state of Texas, as evidenced by their affordability ratios², at 55.9 percent and 39.1 percent, respectively.
- Owner-occupied units in the assessment area comprise 60.9 percent of the housing stock, with rental and vacant properties representing 31.0 percent and 8.1 percent, respectively. Of the owner-occupied housing units, 1.6 percent are located in low-income census tracts, 21.4 percent in moderate-income census tracts, 42.7 percent in middle-income census tracts, and 34.3 percent in upper-income census tracts.
- According to economic analysis from the Federal Reserve Bank of Dallas, the housing shortage experienced in the Permian Basin over the past couple of years caused home prices to soar. In the third quarter of 2019, Odessa, TX home prices rose 10.5 percent from a year earlier.

Employment and Economic Conditions

- According to 2020 D&B data, 6,293 businesses operate in the assessment area.

² The calculation of the affordability ratio is the median household income divided by median housing value. A higher ratio means housing is more affordable.

- Major employment sectors in the assessment area include retail trade, oil and gas extraction, and food services.
- The unemployment rate for the assessment area was lower than both the state of Texas and the United States in 2019 but higher than the state of Texas and the United States unemployment rate for 2020.
- According to economic analysis from the Federal Reserve Bank of Dallas, uncertainty related to the COVID-19 pandemic and its impact on the global economy continues to affect oil makers in the Permian Basin.

Annual Average Unemployment Rate		
AREA	2019	2020
Odessa, TX MSA	2.7	11.0
State of Texas	3.5	7.6
United States	3.7	8.1

Community Contacts and Community Development Opportunities

As part of the evaluation of the Odessa MSA Assessment Area, representatives of a small business and affordable housing organization were interviewed. The affordable housing contact stated there is a significant need and opportunity for banks to address the housing market crisis in Odessa. The contact encouraged banks to provide flexible underwriting practices and to provide niche mortgage products for LMI families looking to secure affordable housing. This contact specifically mentioned the bank as responsive to the community development needs in the assessment area and stated Frost was involved in loan pooling funds that will benefit affordable housing initiatives in the assessment area. The small business contact could help meet small business needs, such as technical assistance with creating business plans and one-on-one financial coaching. The contact also stated there was a significant affordable housing need for the local working class in Odessa. The contact indicated banks involvement in promoting economic development in the area is essential to keep the transient workforce in the area as long-term employees with local employers. Additionally, the contact stated there is a significant need for greater access to credit for small businesses and LMI families despite the substantial bank presence in the assessment area.

The following table details selected characteristics of the assessment area.

2020 Odessa MSA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	3.6	842	2.3	271	32.2	7,906	21.8
Moderate	6	21.4	7,896	21.8	1,378	17.5	6,255	17.3
Middle	12	42.9	14,767	40.8	1,701	11.5	7,419	20.5
Upper	9	32.1	12,699	35.1	632	5.0	14,624	40.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	28	100.0	36,204	100.0	3,982	11.0	36,204	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	1,278	539	1.6	42.2	606	47.4	133	10.4
Moderate	12,372	7,231	21.4	58.4	4,028	32.6	1,113	9.0
Middle	21,636	14,399	42.7	66.6	5,453	25.2	1,784	8.2
Upper	20,071	11,564	34.3	57.6	7,048	35.1	1,459	7.3
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	55,357	33,733	100.0	60.9	17,135	31.0	4,489	8.1
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	62	1.0	55	1.0	7	1.1	0	0.0
Moderate	1,505	23.9	1,326	23.5	168	27.2	11	28.9
Middle	2,160	34.3	1,915	34.0	237	38.3	8	21.1
Upper	2,566	40.8	2,341	41.5	206	33.3	19	50.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	6,293	100.0	5,637	100.0	618	100.0	38	100.0
Percentage of Total Businesses:				89.6		9.8		0.6
	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	5	11.4	5	11.4	0	0.0	0	0.0
Middle	10	22.7	10	22.7	0	0.0	0	0.0
Upper	29	65.9	29	65.9	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	44	100.0	44	100.0	0	0.0	0	0.0
Percentage of Total Farms:				100.0		0.0		0.0
Source: 2020 FFIEC Census Data								
2020 Dun & Bradstreet Data								
2011-2015 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

Conclusions With Respect to Performance Tests in Odessa MSA Assessment Area

Lending Test

Lending activity reflects good responsiveness to assessment area credit needs. The geographic lending dispersion and borrower distribution reflect good penetration throughout the assessment area and among borrowers of different income levels and businesses of different revenue sizes. Additionally, the bank makes a relatively high level of community development loans.

During the review period, the bank reported 21 (5.4 percent) HMDA-reportable loans compared to 371 (94.6 percent) small business loans in the Odessa MSA Assessment Area. Therefore, small businesses lending was given greater weight in determining the bank's Lending Test rating in the assessment area. During the review period, Frost offered two flexible lending products. The bank's Secured and Unsecured Progress Home Improvement Loan Program offers flexible underwriting terms, lower minimum loan amounts, and low competitive rates to LMI borrowers and families. In December 2020, the bank created the Business Support Loan Program to serve its business customers recovering from the financial impact of the COVID-19 pandemic. Repayment terms are flexible, allowing interest to be deferred for year.

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

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 and businesses of revenue different sizes. The distribution of the remainder of the bank's lending to middle- and upper-income borrowers did not affect conclusions about the bank's performance to LMI borrowers.

Residential Real Estate (HMDA) Lending

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

In 2019 and 2020, the bank did not originate or purchase any loans to low-income borrowers; however, it originated or purchased two loans to moderate-income borrowers. Several factors may account for the low level of lending compared to assessment area demographics, including LMI families' including difficulty in meeting underwriting criteria such as down payment requirements and closing costs and significant increases in home prices due to housing shortage experienced in the Permian Basin over the last couple of years,

Small Business Lending

Considering the bank's performance when compared to the aggregate CRA lenders in the Odessa MSA Assessment Area, the borrower distribution of small business loans by revenue size of businesses is excellent. Although there are large national and regional financial institutions operating within the assessment area making Frost outperformed aggregate lenders in 2019. Additionally, the bank significantly increased its lending to businesses with revenues of \$1 million

or less in the assessment area from 41 loans at the prior evaluation to 127 loans during the review period.

In 2019, the bank originated 46.0 percent of its small business loans, representing 20.0 percent by dollar volume, to businesses with gross annual revenues of \$1 million or less. This was above aggregate CRA lenders, which originated 30.3 percent (24.8 percent by dollar) to small businesses during the review period. Frost and aggregate lenders both fell below D&B demographic data, which reported 89.4 percent of assessment area businesses having revenues of \$1 million or less during the review period. In 2020, the bank originated 31.8 percent of its small business loans, representing 17.4 percent by dollar volume, to businesses with gross annual revenues of \$1 million or less. This performance again, fell below the D&B demographic data, which reported 89.6 percent of assessment area businesses having revenues of \$1 million or less during the review period. The bank's performance cannot be compared to aggregate lender performance as the 2020 aggregate small business lending data is not available.

Another way to gauge the bank's small business lending performance is to review the data by loan amount. Small businesses typically require smaller dollar credits. In this regard, it is noted that 55.6 percent and 70.8 percent of the bank's small business loans were originated in loan amounts of \$100,000 or less in 2019 and 2020, respectively. Additionally, there was an increase in loan originations from 35 in 2019 to 218 in 2020 demonstrating the bank's responsiveness to small business credit needs in the assessment area.

Geographic Distribution of Loans

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

Residential Real Estate (HMDA) Lending

The geographic distribution of HMDA loans reflects adequate penetration throughout the assessment area. This was based on performance compared to demographics, taking into consideration the performance of the aggregate lenders. Several factors may account for the limited level of lending compared to assessment area demographics for borrowers residing in LMI census tracts, including limited availability of owner-occupied housing units in these census tracts. Additionally, the housing market in the assessment area is somewhat competitive and includes large national and regional financial institutions competing for loans in a limited geographic borrower pool. There were no multi-family loans originated or purchased during the review period; therefore, this product was not analyzed separately.

Home Purchase Lending

The bank's geographic distribution of home purchase lending in the Odessa MSA Assessment Area during the review period is adequate. In 2019 and 2020, the bank originated or purchased one loan in an LMI census tract. This origination or purchase, while limited, show the bank's willingness to originate home purchase loans in moderate-income census tracts. Moreover,

aggregate lenders also struggled to lend to borrowers residing in these census tracts within the assessment area.

Refinanced Home Lending

The bank's geographic distribution of refinance lending in the Odessa MSA Assessment Area during the review period is adequate. In 2019 and 2020, the bank originated or purchased two loans in moderate-income census tracts. These originations or purchases, while limited, show the bank's willingness to originate home refinance loans in moderate-income census tracts. Moreover, aggregate lenders also struggled to lend to borrowers residing in LMI census tracts in the assessment area.

Home Improvement Lending

The bank's geographic distribution of home improvement lending in the Odessa MSA Assessment Area during the review period is adequate. In 2019 and 2020, the bank originated or purchased one loan in a moderate-income census tract. This origination or purchase, while limited, show the bank's willingness to originate home improvement loans in moderate-income census tracts. In addition, aggregate lenders also struggled to lend to borrowers residing in LMI census tracts in the assessment area.

Small Business Lending

The geographic distribution of small business loans reflects good penetration throughout the assessment area, taking into consideration the performance of the aggregate lenders and demographic data. The bank's 2020 performance cannot be compared to aggregate lender performance, as the 2020 aggregate small business lending data is not available.

The bank's small business lending by number in low-income census tracts during the review period exceeded the percentage of small businesses located in these tracts as well as aggregate lenders in the assessment area. In 2019, the bank did not extend any small business loans in low-income census tracts, compared to 1.0 percent of businesses located in those tracts and 1.3 percent of aggregate lender loans (0.6 percent by dollar volume) in low-income tracts. While Frost originated no small business loans during the review period, the bank's performance is considered adequate based on the limited number of small businesses located within low-income census tracts. In 2020, 1.0 percent of small business loans (0.3 percent by dollar volume) were originated in low-income census tracts, compared to 1.0 percent of businesses located in those tracts. The bank's performance improved and was similar to the assessment area demographics.

In 2019, 28.6 percent of small business loans (35.9 percent by dollar volume) were originated in moderate-income tracts, compared to the 23.5 percent of businesses located in those tracts and 20.7 percent of aggregate lender loans (24.0 percent by dollar volume). In 2020, 34.1 percent of small business loans (47.7 percent by dollar volume) were originated in moderate-income census tracts, compared to 23.9 percent of businesses located in those tracts. The bank's small business lending in moderate-income census tracts during the review period exceeded the percentage of small businesses located in these tracts in the assessment area.

Community Development Lending

The bank makes a relatively high level of community development loans in the Odessa MSA Assessment Area. During the review period, the bank originated a total of ten qualifying community development loans in the assessment area, totaling \$25.9 million. The bank made a \$3.4 million loan to the West Texas Food Bank to finance two new facilities and a \$459,000 PPP loan.

The community development loans originated in the Odessa MSA Assessment Area during the review period were extended to organizations that provide community services that benefit LMI individuals. The table below summarizes the bank's community development lending. Four of the community development loans made were extended under the PPP, which the bank implemented in response to the ongoing COVID-19 pandemic's impact on small businesses. The program was specifically enacted to support smaller businesses and retain jobs. The bank's participation in this program reflects responsiveness to the needs of the community and use of flexible lending practices. Additionally, the bank's performance represents a substantial increase since the previous CRA evaluation, which included two qualified community development loans.

Community Development Lending		
Purpose	#	\$000s
Community Services	10	25,968

Investment Test

The bank has a significant level of qualified community development investments and grants, exhibiting good responsiveness to credit and community development needs. The bank's investments were primarily focused on affordable housing, while donations focused on community services. The bank's volume of investments and contributions increased significantly since the previous evaluation, which included three qualified investments.

Community Development Investments								
Purpose	Current Period Investments		Prior Period Investments		Donations		Total	
	#	\$000s	#	\$000s	#	\$000s	#	\$000s
Affordable Housing	12	2,465	3	1,490			15	3,955
Community Services	-	-	-	-	21	99	21	99
Economic Development	-	-	-	-	-	-	-	-
Revitalization and Stabilization	-	-	-	-	-	-	-	-
Total	12	2,465	-	-	21	99	33	2,564

Notable investments made by the bank include the 12 investments focused on Fannie Mae, Freddie Mac, and Ginnie Mae mortgage-backed securities that target LMI borrowers. These efforts represent responsiveness to needs in the assessment area, as affordable housing was a primary need identified by a community contact in the Odessa MSA Assessment Area.

Service Test

Its retail and community development services reflect good responsiveness to the needs of the assessment area. The bank's branch hours are reasonable, and services do not vary in a way that inconveniences LMI geographies or individuals. The bank is a leader in the provision of community development services, and delivery systems are reasonably accessible to the assessment area.

Retail Services

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

Tract Income	% of Geographies	% of Population	% of Businesses	Branches		Full-Service ATMs	
				#	%	#	%
Low	3.6	2.2	1.0	0	0.0	0	0.0
Moderate	21.4	22.3	23.9	2	66.7	2	66.7
Middle	42.9	40.7	34.3	0	0.0	0	0.0
Upper	32.1	34.8	40.8	1	33.3	1	33.3
Unknown	0.0	0.0	0.0	0	0.0	0	0.0
Total	100.0	100.0	100.0	3	100.0	3	100.0

The bank did not open or close any branches in the assessment area during the review period. Banking services and hours of operations do not vary in a way that inconveniences the assessment area, particularly LMI geographies or individuals.

Community Development Services

The bank provides an adequate level of community development services in the assessment area. The bank's employees served in many various capacities, including but not limited to boards of directors for 29 community development financial organizations offering community development services that focused on financial education that aided LMI individuals. Total hours served during the review period was approximately 725 hours. The demonstrated responsiveness to the needs of the assessment area. The small business community contact indicated the need for assistance with creating business plans and one on one financial coaching. The bank participated in presenting several financial literacy and budgeting for small businesses courses to the University of Texas at Permian Basin, Small Business Development Center, Texas Workforce Commission and to LMI individuals. The table below shows the number of hours by type of involvement.

Community Development Services	
Purpose	Hours Served
Community Services	720
Economic Development	5
Total	725

Description of Operations in San Antonio Metropolitan Assessment Area

The San Antonio Metropolitan Assessment Area includes Bexar, Comal, Guadalupe, and Kendall Counties. These counties, along with Atascosa, Bandera, Medina, and Wilson, which are excluded from the assessment area, make up the San Antonio-New Braunfels, TX MSA.

- The bank operates 29 branches in the assessment area, representing 17.7 percent of the branch structure. One branch is located in a low-income census tract, six are located in moderate-income census tracts, nine are located in middle-income census tracts, and 13 are located in upper-income census tracts.
- According to the June 30, 2020 FDIC Market Share Report, 51 federally-insured depository institutions operating 367 branches, holding deposits of \$139.4 billion within the assessment area. The bank ranked third in deposit market share, with \$10.1 billion or 7.3 percent of all deposits.
- Primary competitors in the market include USAA Federal Savings Bank (61.8 percent), Citibank, NA (10.3 percent), and Bank of America, NA (3.4 percent).
- In 2019, 708 financial institutions reported HMDA data in the assessment area. The bank ranked 38th, with 556 or 0.1 percent of total HMDA reportable originations and purchases. Wells Fargo Bank, NA and Randolph-Brooks led the market, with 5.5 percent and 4.3 percent, respectively. In 2020, 748 financial institutions reported HMDA data in the assessment area. The bank ranked 46th, with 682 or 0.6 percent of total HMDA reportable originations and purchases. Freedom Mortgage Corporation and Wells Fargo Bank, NA led the market, with 5.7 percent and 5.3 percent, respectively.
- In 2019, 174 financial institutions reported CRA data in the assessment area. The bank ranked 7th, with 1,206 or 2.7 percent of total CRA reportable originations and purchases. JPMorgan Chase Bank, NA and American Express, NB led the market, with 24.6 percent and 18.8 percent, respectively. In 2020, 247 financial institutions reported CRA data in the assessment area. The bank ranked second, 5,614 or 11.3 percent of total CRA reportable originations and purchases. American Express NB led the market, with 13.2 percent, and JPMorgan Chase Bank, NA ranked 3rd, with 10.3 percent of the market.
- To augment the evaluation, an interview with a leader at a small business organization serving the assessment area was conducted to ascertain the credit needs of the communities, the responsiveness of area banks in meeting those credit needs, and the local economic conditions.

Demographic Characteristics

The table below shows the population by county, population increase based on the US Census Bureau estimates, and major municipalities in the counties. According to the 2015 census estimate, the assessment area populations was 3,967,376. Additional demographic information specific to the assessment area can be found in the Description of Operations section of this report.

County	2019 Population Estimate	% Increase Since 2010	Major Municipalities
Bexar	2,003,554	16.8	Converse and *San Antonio
Comal	156,209	44.0	*New Braunfels
Guadalupe	166,847	26.8	San Marcos and *Seguin
Kendall	47,431	42.0	*Boerne

*Denotes the county seat

Income Characteristics

- According to the 2015 ACS, the assessment area consists of 425 census tracts: 34 (8.0 percent) are low-income, 137 (32.2 percent) are moderate-income, 115 (27.1 percent) are middle-income, 135 (31.8 percent) are upper-income, and four (0.9 percent) are unknown-income census tracts.
- Approximately, 499,065 families reside in the assessment area. By family income, 22.6 percent of these families are classified as low-income, 17.3 percent as moderate-income, 19.1 percent as middle-income, and 41.0 percent as upper-income families.
- Of the families in the assessment area, 12.7 percent are living below the poverty line, which is lower than the family poverty rate for the state of Texas, at 13.5 percent.
- The median family income slightly increased in all counties from 2019 to 2020, as shown in the table below.
- According to 2020 D&B data, of the 100,343 businesses operate in the assessment, 93,306 or 93.0 percent reported annual revenues of less than \$1 million.

The table below reflects the estimated median family income for the San Antonio-New Braunfels, TX MSA. Also included are the ranges for low-, moderate-, middle-, and upper-income in the assessment area.

San Antonio-New Braunfels, TX MSA		
Income Level	2019	2020
Median Family Income	\$71,000	\$72,200
Low-income	< \$35,500	< \$36,100
Moderate-income	\$35,500 < \$56,800	\$36,100 < \$57,760
Middle-income	\$56,800 < \$85,200	\$57,760 < \$86,640
Upper-income	≥ \$85,200	≥ \$86,640

Housing Characteristics

- In 2020, the assessment area contained 793,351 housing units, with a median age of 36 years.
- The assessment area median housing value is \$139,153, which is higher than the state of Texas median housing value of \$136,000.

- The housing in the assessment area is slightly less affordable compared to the state of Texas given their affordability ratios³, at 38.0 percent and 39.1 percent, respectively.
- Owner-occupied units in the assessment area comprise 55.5 percent of the housing stock, with rental and vacant properties representing 35.6 percent and 8.6 percent, respectively. Of the owner-occupied housing units, 4.5 percent are located in low-income census tracts, 23.9 percent are in moderate-income census tracts, 28.2 percent are in middle-income tracts, and 43.3 percent are in upper-income tracts.

Employment and Economic Conditions

- According to 2020 D&B data, 100,343 businesses and 1,298 small farms operate in the assessment area.
- Major employment sectors in the assessment area include educational services, retail trade, and food services.
- The 2019 and 2020 unemployment rates for the counties in the assessment area are lower than the United States unemployment rate and lower than the state of Texas unemployment rate except for Bexar County which was equal to the state unemployment rate in 2020.

The following chart shows unemployment rates relevant to the assessment area for 2019 and 2020.

Annual Average Unemployment Rate		
Area	2019	2020
Bexar County	3.2	7.6
Comal County	3.0	6.2
Guadalupe County	3.0	6.1
Kendall County	2.7	5.0
San Antonio-New Braunfels, TX MSA	3.1	7.3
State of Texas	3.5	7.6
United States	3.7	8.1

Community Contacts and Community Development Opportunities

As part of the evaluation of the San Antonio Metropolitan Assessment Area, a representative of a small business organization was interviewed. The contact stated that access to credit is often a barrier for many small business owners and entrepreneurs who did not qualify for the Coronavirus Aid Relief and Economic Safety (CARES) Act or the PPP. The contact indicated businesses need technical assistance, capital funding, microloans, and mortgage payment assistance. A representative of a housing authority organization stated affordable housing needs are most needed in the assessment area. The contact specifically mentioned Frost Bank as being responsive to the community development needs in the assessment area.

The following table details selected characteristics of the assessment area.

³ The calculation of the affordability ratio is the median household income divided by median housing value. A higher ratio means housing is more affordable.

2020 San Antonio AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	34	8.0	29,841	6.0	11,272	37.8	112,900	22.6
Moderate	137	32.2	141,360	28.3	29,924	21.2	86,400	17.3
Middle	115	27.1	140,042	28.1	14,250	10.2	95,332	19.1
Upper	135	31.8	187,810	37.6	7,760	4.1	204,433	41.0
Unknown	4	0.9	12	0.0	0	0.0	0	0.0
Total AA	425	100.0	499,065	100.0	63,206	12.7	499,065	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	50,050	19,972	4.5	39.9	23,392	46.7	6,686	13.4
Moderate	239,252	105,911	23.9	44.3	108,898	45.5	24,443	10.2
Middle	231,088	125,036	28.2	54.1	85,662	37.1	20,390	8.8
Upper	272,949	191,708	43.3	70.2	64,683	23.7	16,558	6.1
Unknown	12	12	0.0	100.0	0	0.0	0	0.0
Total AA	793,351	442,639	100.0	55.8	282,635	35.6	68,077	8.6
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	4,518	4.5	4,009	4.3	485	7.9	24	2.6
Moderate	20,519	20.4	19,000	20.4	1,410	23.0	109	11.9
Middle	29,344	29.2	27,095	29.0	2,030	33.2	219	23.8
Upper	45,761	45.6	43,049	46.1	2,148	35.1	564	61.4
Unknown	201	0.2	153	0.2	45	0.7	3	0.3
Total AA	100,343	100.0	93,306	100.0	6,118	100.0	919	100.0
Percentage of Total Businesses:				93.0		6.1		0.9
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	13	1.0	11	0.9	2	18.2	0	0.0
Moderate	133	10.2	132	10.3	1	9.1	0	0.0
Middle	357	27.5	355	27.6	2	18.2	0	0.0
Upper	795	61.2	789	61.3	6	54.5	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,298	100.0	1,287	100.0	11	100.0	0	0.0
Percentage of Total Farms:				99.2		0.8		0.0
Source: 2020 FFIEC Census Data								
2020 Dun & Bradstreet Data								
2011-2015 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

Conclusions with Respect to Performance Tests in San Antonio Metropolitan Assessment Area

Lending Test

Lending activity reflects good responsiveness to assessment area credit needs. The geographic distribution of loans reflects excellent penetration throughout the assessment area. In addition, the distribution of borrowers reflects good penetration among borrowers of different income levels and businesses of different revenue sizes. Additionally, the bank is a leader in making community development loans, increasing the total qualifying community development loans from 87 at the prior performance evaluation to 142 during this review period.

The bank reported 1,169 (14.7 percent) HMDA-reportable loans compared to 6,794 (85.3 percent) small business loans in the San Antonio Metropolitan Assessment Area. Therefore, small business lending was given greater weight in assessing the bank's lending performance in the assessment area. During the review period, Frost offered two flexible lending programs: Secured and Unsecured Progress Home Improvement Loan Program and Business Support Loan Program. The Secured and Unsecured Progress Home Improvement Loan Program offers loan products with flexible underwriting terms, lower minimum loan amounts, and low competitive rates to LMI income borrowers. In December 2020, the bank created the Business Support Loan Program to extend flexible repayment terms that allow interest deferral for a year to Frost's business customers recovering from the financial impact of the COVID-19 pandemic.

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

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 and businesses of revenue different sizes.

Residential Real Estate (HMDA) Lending

HMDA lending by borrower income in the assessment area is adequate when compared to demographic characteristics of the community, as well as the performance of aggregate HMDA lenders with loan originations or purchases in the assessment area. Frost outperformed aggregate lenders for both years when lending to low-income borrowers in the assessment area. Both were below the demographic of low-income families (22.6 percent). Aggregate lenders outperformed the bank for both years when lending to moderate-income borrowers, but both fell below the demographic of moderate-income borrowers (17.3 percent). It should also be noted that home affordability in the assessment area is lower than the state, which may account for the low level of lending to moderate-income borrowers.

In 2019, the bank originated 29 loans to low-income borrowers, representing 5.2 percent of HMDA-reportable loans (1.8 percent by dollar volume) in the assessment area. Aggregate lenders originated 3.3 percent by number (1.4 percent by dollar volume) to low-income borrowers. In 2020, the bank originated 25 loans to low-income borrowers, representing 3.7 percent of HMDA-reportable loans (1.7 percent by dollar volume) in the assessment area. Aggregate lenders originated 2.3 percent by number (1.1 percent by dollar volume) to low-income borrowers. For both years, the bank and aggregate lender performance was below the assessment area

demographics of low-income families (22.6 percent). However, the bank outperformed aggregate lenders in the assessment area.

In 2019, the bank originated 52 loans to moderate-income borrowers, representing 9.4 percent of HMDA-reportable loans (5.7 percent by dollar volume) in the assessment area. Aggregate lenders originated 13.2 percent by number (8.0 percent by dollar volume) to moderate-income borrowers. In 2020, the bank originated 46 loans to moderate-income borrowers, representing 6.7 percent of HMDA-reportable loans (4.0 percent by dollar volume) in the assessment area. Aggregate lenders originated 11.0 percent by number (7.2 percent by dollar volume) to moderate-income borrowers. For both years, the bank and aggregate lender performance was below the assessment area demographic of moderate-income families (17.3 percent). The bank's performance was also below aggregate lenders in the assessment area for both years.

Several factors may account for the low level of lending compared to assessment area demographics, including LMI families' difficulty in meeting underwriting criteria, such as down payment requirements and closing costs. Furthermore, home affordability is less affordable when compared to the state of Texas. Additionally, the housing lending market in the assessment area is very competitive, with many large national and regional financial institutions competing for loans within a limited borrower pool.

Small Business Lending

The bank's borrower distribution of small business loans by revenue size of businesses is good when compared to the aggregate CRA lenders' performance in the San Antonio Metropolitan Assessment Area. In 2020, the bank was particularly responsive to the needs to small businesses, as evidenced by the significant increase in loan originations (from 408 loans in 2019 to 2,507 loans in 2020). The increase in small business lending is primarily attributed to the bank's participation in PPP lending. The assessment area is saturated with large national and regional banks and competition for business loans is high.

In 2019, the bank originated 33.9 percent of its small business loans, representing 18.6 percent by dollar volume, to businesses with gross annual revenues of \$1 million or less. This is below aggregate CRA lenders, which originated 42.6 percent (33.7 percent by dollar volume) to small businesses during the review period. Frost and aggregate lenders both fell below D&B demographic data, which reported 93.0 percent of assessment area businesses having revenues of \$1 million or less. In 2020, the bank originated 44.8 percent of its small business loans, representing 18.7 percent by dollar volume, to businesses with gross annual revenues of \$1 million or less. This performance again fell below the D&B demographic data, which reported 93.0 percent of assessment area businesses having revenues of \$1 million or less. The bank's performance cannot be compared to aggregate lender performance as the 2020 aggregate small business lending data is not available.

Another way to gauge the bank's small business lending performance is to review the data by loan amount. Small businesses typically require smaller dollar credits. In this regard, it is noted that 48.3 percent and 68.8 percent of the bank's small business loans were originated in loan amounts of \$100 thousand or less in 2019 and 2020 respectively.

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. The bank's geographic distribution of loans reflects good penetration throughout the assessment area. There were no conspicuous gaps or anomalies in the bank's lending patterns.

Residential Real Estate (HMDA) Lending

The bank's geographic distribution of HMDA loans reflects good penetration throughout the assessment area when compared to demographics and the performance of the aggregate HMDA lenders. Due to the limited multi-family loans originated or purchased during the review period; therefore, the product was not analyzed separately.

Home Purchase Lending

The bank's geographic distribution of home purchase lending in the San Antonio Metropolitan Assessment Area during the review period is adequate.

In 2019 and 2020, the bank originated or purchased one home purchase loan to a borrower residing in a low-income census tract. While home purchase lending in low-income census tracts was limited, only 4.5 percent of owner-occupied housing units were located within low-income census tracts. When considering the limited availability of owner-occupied housing units and the fierce level of competition in the assessment area, the bank's performance is adequate.

In 2019, the bank originated or purchased seven loans to borrowers residing in moderate-income census tracts. In 2020, the bank originated or purchased three home purchase loans in moderate-income census tracts. While home purchase lending in moderate-income census tracts was limited, 23.9 percent of the housing units in the moderate-income tracts are owner-occupied, which points to scarce opportunities to purchase housing units in such geographies.

Home Refinance Lending

The bank's geographic distribution of refinance lending in the San Antonio Metropolitan Assessment Area during the review period is good.

In 2019 and 2020, the bank originated or purchased two loans to borrowers residing in low-income census tracts. While home refinance lending in low-income census tracts was low, 4.5 percent of owner-occupied housing units were located within low-income census tracts, highlighting the limited demand for home refinance loans.

In 2019, the bank originated or purchased 20 refinance loans (15.6 percent by number and 7.8 percent by dollar volume) to borrowers residing in moderate-income census tracts, which exceeds the performance of aggregate HMDA lenders (12.4 percent by number and 7.4 percent by dollar volume) in these tracts. However, the bank and aggregate HMDA lenders fell below the demographic of the assessment area. In 2020, the bank's performance increased slightly, originating or purchasing 23 (16.9 percent by number and 8.0 percent by dollar volume) home refinance loans in moderate-income census tracts. The bank's performance was above the performance of aggregate HMDA lenders (8.3 percent by number and 5.5 percent by dollar volume) in these tracts. Both the bank and aggregate lenders fell below the demographic of the

assessment area. Given that 23.9 percent of the housing units in moderate-income tracts are owner-occupied, the demand for refinance loans is limited. Moreover, the high level of competition among the financial institutions serving the assessment area further limits the bank's ability to extend refinance loans

Home Improvement Lending

The bank's geographic distribution of home improvement lending in the San Antonio Metropolitan Assessment Area during the review period is adequate.

In 2019 and 2020, the bank originated or purchased a total of 10 home improvement loans to borrowers residing in low-income census tracts. While home improvement lending in low-income census tracts was low, only 4.5 percent of the housing units in these tracts are owner-occupied, which points to limited loan demand.

In 2019, the bank originated or purchased 26 home improvement loans (10.2 percent by number and 6.0 percent by dollar volume) to borrowers residing in moderate-income census tracts. This is below the performance of aggregate HMDA lenders (17.9 percent by number and 13.1 percent by dollar volume) in these tracts. However, both the bank and aggregate lenders fell below the demographic of the assessment area. In 2020, the bank's performance decreased, originating or purchasing 33 home improvement loans in moderate-income census tracts (8.4 percent of by number and 4.8 percent by dollar volume). The bank's performance was below the performance of aggregate HMDA lenders, at 13.4 percent by number and 10.6 percent by dollar volume, in these tracts. Both the bank and aggregate lenders fell below the demographic of the assessment area, at 23.9 percent of owner-occupied housing units in moderate-income tracts. Given the limited volume of owner-occupied units in the moderate-income tracts and the high level of competition, the bank's performance is adequate.

Small Business Lending

The geographic distribution of small business loans reflects excellent penetration throughout the assessment area when compared to demographics and the performance of the aggregate CRA lenders. The bank's 2020 performance cannot be compared to aggregate lender performance, as the 2020 aggregate small business lending data is not available. The small business community contact indicated access to credit is often a barrier for many small business owners and entrepreneurs in the assessment area. The bank's small business lending is responsive to the needs of the assessment area.

The bank's small business lending by number in low-income census tracts during the review period exceeded the percentage of small businesses located in these tracts as well as aggregate lenders in the assessment area. In 2019, 6.9 percent of small business loans (3.9 percent by dollar volume) were originated in low-income census tracts, compared to 4.5 percent of businesses located in those tracts and 3.9 percent of aggregate lender loans (4.6 percent by dollar volume) in low-income tracts. In 2020, 5.1 percent of small business loans (6.7 percent by dollar volume) were originated in low-income census tracts, compared to 4.5 percent of businesses located in those tracts. The bank's performance was similar to the assessment area demographics.

In 2019, 23.0 percent of small business loans (21.3 percent by dollar volume) were originated in moderate-income tracts, compared to the 20.4 percent of businesses located in those tracts and

18.7 percent of aggregate lender loans (18.0 percent by dollar volume). In 2020, 21.0 percent of small business loans (21.6 percent by dollar volume) were originated in moderate-income census tracts, compared to 20.4 percent of businesses located in those tracts. The bank’s small business lending in moderate-income census tracts exceeded the percentage of small business located in these tracts in the assessment area.

Community Development Lending

The bank is a leader in making community development loans in the San Antonio Metropolitan Assessment Area. During the review period, the bank originated a total of 142 qualifying community development loans, totaling \$393.2 million in the assessment area.

The community development loans originated in the San Antonio Metropolitan Assessment Area during the review period were originated for a variety of purposes. Activities that provide community services to LMI individuals represent a significant majority of the activity. Community services offered by these organizations provided job training for economically disadvantaged individuals, food pantry access, emergency financial assistance for eviction prevention and utility payments. The table below summarizes the bank’s community development loans.

Additionally, 34 of the community development loans made were under the PPP, which Frost implemented in response to the financial impact the ongoing COVID-19 pandemic has had to small businesses. The bank’s participation in this program reflects responsiveness and use of flexible lending practices to meet the credit needs of the assessment area. Additionally, the bank’s performance represents a substantial increase since the previous CRA evaluation, which included 87 qualified community development loans.

Community Development Lending		
Purpose	#	\$000s
Affordable Housing	8	13,114
Community Services	129	353,007
Economic Development	3	3,000
Revitalization and Stabilization	2	24,171
Total	142	393,293

Investment Test

The bank has an excellent level of qualified community development investments and grants and exhibits good responsiveness to the credit and community development needs of the assessment area. The bank’s community development investments primarily focused on affordable housing, which a community contact highlighted as need within the assessment area. The bank holds 53 community development investments, totaling \$38 million. The bank focused its community development donations community services, granting 476 donations for a total of \$3.7 million. The bank’s volume of investments and contributions increased significantly, adding 46 additional investments when compared to the prior review period.

Community Development Investments								
Purpose	Current Period Investments		Prior Period Investments		Donations		Total	
	#	\$000s	#	\$000s	#	\$000s	#	\$000s
Affordable Housing	53	38,974	6	48,065	2	5	61	87,045
Community Services	3	22,559	1	13,875	476	3,652	480	40,087
Economic Development	-	-	3	1,121	9	64	12	1,186
Total	56	61,534	10	63,062	487	3,722	487	128,318

Notable investments made by the bank include 53 investments focused on Fannie Mae, Freddie Mac, and Ginnie Mae mortgage-backed securities targeted to LMI borrowers. These efforts represent responsiveness to needs in the assessment area. Additional investments made by the bank include the purchase of three bonds for economically disadvantaged schools in the assessment area.

Service Test

Frost's retail and community development services reflect good responsiveness to the needs of the assessment area. Banking hours are reasonable, and services do not vary in a way that inconveniences LMI geographies or individuals. The bank is a leader in the provision of community development services, and delivery systems are reasonably accessible in the assessment area.

Retail Services

The bank's delivery systems are accessible to the bank's geographies and individuals of different income levels in its assessment area. The distribution of the bank's 29 branch offices and 33 ATMs as of December 31, 2020 was compared to the distribution of the population and businesses among the tract categories within the assessment area. The table below summarizes the bank's retail locations in the San Antonio Metropolitan Assessment Area.

Tract Income	% of Geographies	% of Population	% of Businesses	Branches		Full-Service ATMs	
				#	%	#	%
Low	8.0	6.6	4.5	1	3.4	1	3.0
Moderate	32.2	30.5	20.4	6	20.6	6	18.2
Middle	27.1	28.4	29.2	9	31.0	11	33.3
Upper	31.8	34.4	45.6	13	45.0	15	45.5
Unknown	0.9	0.1	0.3	0	0.0	0	0.0
Total	100.0	100.0	100.0	29	100.0	33	100.0

The bank's record of opening or closing branches has not adversely affected the accessibility of Frost's delivery systems to the assessment area, including LMI geographies and individuals. The bank closed and relocated two branches in the assessment area during the review period, which remained in middle-income census tracts. The level of branch services and hours offered are basically the same throughout the assessment area; therefore, services pose an inconvenience the assessment area, particularly LMI geographies or individuals.

Community Development Services

The bank is a leader in providing community development services in the assessment area. The bank's employees served in various capacities, including directors and trustees, for 359 community development organizations that offer community development services to aid LMI individuals. The bank served approximately 11,654 hours, of which 10,972 were devoted to community services focused on providing financial education, which was highlighted as a need by a community contact. Examples of financial education activities include teaching or facilitating the FDIC Money Smart, budgeting, and financial literacy classes.

Community Development Services	
Purpose	Hours Served
Affordable Housing	82
Community Services	10,972
Economic Development	600
Total	11,654

Description of Operations in Metropolitan Areas under Limited-Scope Review

Austin Metropolitan Assessment Area (Austin)

- As of March 31, 2021, the bank operated 19 branches in the assessment area, representing 1.6 percent of its branches.
- The June 30, 2020 FDIC Deposit Market Share Report indicates that the bank had \$4.0 billion in deposits in this assessment area, representing a market share of 8.1 percent.
- The \$4.0 billion in deposits represent 12.1 percent of the bank's total deposits.

Brazos Metropolitan Assessment Area (Brazos)

- As of March 31, 2021, the bank operated 11 branches in the assessment area, representing 0.6 percent of its branches.
- The June 30, 2020 FDIC Deposit Market Share Report did not have a Frost branch listed for this assessment area.

Brownsville-Harlingen, TX MSA Assessment Area (Brownsville-Harlingen)

- As of March 31, 2021, the bank operated 22 branches in the assessment area, representing 1.2 percent of its branches.
- The June 30, 2020 The June 30, 2020 FDIC Deposit Market Share Report indicates that the bank had \$243.7 million in deposits in this assessment area, representing a market share of 4.8 percent.
- The \$243.7 million in deposits represent 1.0 percent of the bank's total deposits.

Corpus Christi, TX MSA Assessment Area

- As of March 31, 2021, the bank operated 9 branches in the assessment area, representing 5.5 percent of its branches.
- The June 30, 2020 FDIC Deposit Market Share Report indicates that the bank had \$1.7 billion in deposits in this assessment area, representing a market share of 23.0 percent.
- The \$1.7 billion in deposits represent 5.0 percent of the bank's total deposits.

Houston Metropolitan Assessment Area (Houston)

- As of March 31, 2021, the bank operated 52 branches in the assessment area, representing 31.7 percent of its branches.
- The June 30, 2020 FDIC Deposit Market Share Report indicates that the bank had \$6.0 billion in deposits in this assessment area, representing a market share of 2.0 percent.
- The \$6.0 billion in deposits represent 18.0 percent of the bank's total deposits.

McAllen-Edinburg-Mission, TX MSA Assessment Area

- As of March 31, 2021, the bank operated 4 branches in the assessment area, representing 2.4 percent of its branches.
- The June 30, 2020 FDIC Deposit Market Share Report indicates that the bank had \$687.8 million in deposits in this assessment area, representing a market share of 5.8 percent.
- The \$687.8 million in deposits represent 2.0 percent of the bank's total deposits.

Midland Metropolitan Assessment Area (Midland)

- As of March 31, 2021, the bank operated 4 branches in the assessment area, representing 2.4 percent of its branches.
- The June 30, 2020 FDIC Deposit Market Share Report indicates that the bank had \$1.1 billion in deposits in this assessment area, representing a market share of 15.2 percent.
- The \$1.1 billion in deposits represent 3.0 percent of the bank's total deposits.

Victoria Metropolitan Assessment Area (Victoria)

- As of March 31, 2021, the bank operated 1 branch in the assessment area, representing 0.6 percent of its branches.
- The June 30, 2020 FDIC Deposit Market Share Report indicates that the bank had \$30.6 million deposits in the assessment area, representing a market share of 0.1 percent.
- The \$30.6 million in deposits represent 1.0 percent of the bank’s total deposits.

Conclusions with Respect to Performance Tests

Facts and data reviewed, including performance and demographic information can be found in Appendix C. Additional information regarding detailed demographic information and the HMDA and CRA lending for the limited-scope assessment areas can be found in Appendix E.

The bank’s performance in the limited-scope metropolitan assessment areas were generally consistent with the bank’s overall performance and the full-scope assessment areas and did not change the bank’s overall rating. As noted earlier, small business loans in the full-scope assessment area received greater weight when evaluating the bank’s lending test performance as such the same was used to evaluate lending performance in the limited-scope assessment areas. It should also be noted that the Brazos Metropolitan Assessment Area was added in 2020; therefore, a rating was not assigned for the Investment Test and Service Test. The Victoria Metropolitan Assessment Area was added in 2019.

The table below summarizes the conclusions regarding the bank’s performance in assessment areas receiving a limited-scope review.

Assessment Area	Lending Test	Investment Test	Service Test
Austin	Consistent	Consistent	Consistent
Brazos	Consistent	-	-
Brownsville-Harlingen	Consistent	Below	Consistent
Corpus Christi	Consistent	Consistent	Consistent
Houston	Consistent	Consistent	Consistent
McAllen-Edinburg-Mission	Consistent	Consistent	Consistent
Midland	Consistent	Consistent	Consistent
Victoria	Consistent	Below	Below

Appendix A – General Information

Acronyms

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

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

Appendix B – Glossary

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

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

Community development: All Agencies have adopted the following language:

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Appendix C – Metropolitan Limited-Scope Assessment Areas Demographics

2019 Austin AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	37	11.1	33,566	8.4	10,948	32.6	88,879	22.1
Moderate	67	20.2	70,973	17.7	11,936	16.8	66,079	16.5
Middle	121	36.4	153,648	38.3	10,164	6.6	79,163	19.7
Upper	101	30.4	141,722	35.3	3,775	2.7	167,144	41.7
Unknown	6	1.8	1,356	0.3	723	53.3	0	0.0
Total AA	332	100.0	401,265	100.0	37,546	9.4	401,265	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	75,528	15,212	4.1	20.1	53,398	70.7	6,918	9.2
Moderate	131,578	58,510	15.8	44.5	62,984	47.9	10,084	7.7
Middle	264,991	146,646	39.5	55.3	99,203	37.4	19,142	7.2
Upper	225,053	150,325	40.5	66.8	59,344	26.4	15,384	6.8
Unknown	6,623	712	0.2	10.8	5,039	76.1	872	13.2
Total AA	703,773	371,405	100.0	52.8	279,968	39.8	52,400	7.4
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	7,879	6.9	7,107	6.8	711	10.0	61	4.0
Moderate	14,671	12.9	13,548	12.9	997	14.1	126	8.2
Middle	38,235	33.6	35,543	33.8	2,265	32.0	427	27.9
Upper	51,693	45.4	47,863	45.5	2,982	42.1	848	55.5
Unknown	1,336	1.2	1,146	1.1	124	1.8	66	4.3
Total AA	113,814	100.0	105,207	100.0	7,079	100.0	1,528	100.0
Percentage of Total Businesses:				92.4		6.2		1.3
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	48	3.6	46	3.5	1	9.1	1	100.0
Moderate	167	12.5	162	12.2	5	45.5	0	0.0
Middle	520	39.0	519	39.2	1	9.1	0	0.0
Upper	595	44.6	592	44.7	3	27.3	0	0.0
Unknown	5	0.4	4	0.3	1	9.1	0	0.0
Total AA	1,335	100.0	1,323	100.0	11	100.0	1	100.0
Percentage of Total Farms:				99.1		0.8		0.1
Source: 2019 FFIEC Census Data 2019 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

2020 Austin AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	37	11.1	33,566	8.4	10,948	32.6	88,879	22.1
Moderate	67	20.2	70,973	17.7	11,936	16.8	66,079	16.5
Middle	121	36.4	153,648	38.3	10,164	6.6	79,163	19.7
Upper	101	30.4	141,722	35.3	3,775	2.7	167,144	41.7
Unknown	6	1.8	1,356	0.3	723	53.3	0	0.0
Total AA	332	100.0	401,265	100.0	37,546	9.4	401,265	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	75,528	15,212	4.1	20.1	53,398	70.7	6,918	9.2
Moderate	131,578	58,510	15.8	44.5	62,984	47.9	10,084	7.7
Middle	264,991	146,646	39.5	55.3	99,203	37.4	19,142	7.2
Upper	225,053	150,325	40.5	66.8	59,344	26.4	15,384	6.8
Unknown	6,623	712	0.2	10.8	5,039	76.1	872	13.2
Total AA	703,773	371,405	100.0	52.8	279,968	39.8	52,400	7.4
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	8,216	7.0	7,440	6.8	716	10.3	60	3.8
Moderate	15,245	12.9	14,122	12.9	987	14.2	136	8.6
Middle	39,690	33.7	37,010	33.9	2,232	32.1	448	28.5
Upper	53,211	45.2	49,444	45.3	2,903	41.7	864	54.9
Unknown	1,375	1.2	1,186	1.1	124	1.8	65	4.1
Total AA	117,737	100.0	109,202	100.0	6,962	100.0	1,573	100.0
Percentage of Total Businesses:				92.8		5.9		1.3
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	47	3.5	43	3.2	3	23.1	1	100.0
Moderate	164	12.0	158	11.7	6	46.2	0	0.0
Middle	526	38.6	526	39.0	0	0.0	0	0.0
Upper	619	45.5	616	45.7	3	23.1	0	0.0
Unknown	5	0.4	4	0.3	1	7.7	0	0.0
Total AA	1,361	100.0	1,347	100.0	13	100.0	1	100.0
Percentage of Total Farms:				99.0		1.0		0.1
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

2020 Brazos AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	5	11.9	2,340	5.8	902	38.5	9,931	24.5
Moderate	13	31.0	13,450	33.2	3,395	25.2	6,403	15.8
Middle	10	23.8	9,667	23.9	1,022	10.6	6,834	16.9
Upper	12	28.6	15,017	37.1	440	2.9	17,306	42.8
Unknown	2	4.8	0	0.0	0	0.0	0	0.0
Total AA	42	100.0	40,474	100.0	5,759	14.2	40,474	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied		Rental		Vacant		
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	11,283	748	2.3	6.6	9,087	80.5	1,448	12.8
Moderate	28,349	9,113	27.6	32.1	16,188	57.1	3,048	10.8
Middle	18,963	7,792	23.6	41.1	9,347	49.3	1,824	9.6
Upper	23,321	15,425	46.6	66.1	6,158	26.4	1,738	7.5
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	81,916	33,078	100.0	40.4	40,780	49.8	8,058	9.8
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low	483	6.0	458	6.2	23	4.1	2	2.4
Moderate	2,085	25.9	1,907	25.7	167	29.6	11	13.4
Middle	2,214	27.5	2,032	27.4	165	29.2	17	20.7
Upper	3,256	40.4	3,001	40.5	203	35.9	52	63.4
Unknown	25	0.3	18	0.2	7	1.2	0	0.0
Total AA	8,063	100.0	7,416	100.0	565	100.0	82	100.0
Percentage of Total Businesses:				92.0		7.0		1.0
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low	4	2.4	4	2.5	0	0.0	0	0.0
Moderate	31	18.9	31	19.0	0	0.0	0	0.0
Middle	34	20.7	34	20.9	0	0.0	0	0.0
Upper	95	57.9	94	57.7	1	100.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	164	100.0	163	100.0	1	100.0	0	0.0
Percentage of Total Farms:				99.4		0.6		0.0
<p>Source: 2020 FFIEC Census Data 2020 Dun & 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>								

2019 Brownsville-Harlingen MSA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	23,636	24.6
Moderate	35	40.2	31,176	32.5	13,235	42.5	15,934	16.6
Middle	25	28.7	29,773	31.0	8,861	29.8	15,109	15.7
Upper	24	27.6	35,042	36.5	6,280	17.9	41,312	43.0
Unknown	3	3.4	0	0.0	0	0.0	0	0.0
Total AA	87	100.0	95,991	100.0	28,376	29.6	95,991	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	43,679	23,552	29.1	53.9	15,266	35.0	4,861	11.1
Middle	43,828	24,219	29.9	55.3	13,684	31.2	5,925	13.5
Upper	57,687	33,114	40.9	57.4	11,262	19.5	13,311	23.1
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	145,194	80,885	100.0	55.7	40,212	27.7	24,097	16.6
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	3,642	30.7	3,380	30.7	242	30.3	20	22.5
Middle	3,312	27.9	2,981	27.1	310	38.8	21	23.6
Upper	4,909	41.3	4,614	42.0	247	30.9	48	53.9
Unknown	18	0.2	17	0.2	1	0.1	0	0.0
Total AA	11,881	100.0	10,992	100.0	800	100.0	89	100.0
Percentage of Total Businesses:				92.5		6.7		0.7
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	45	21.5	43	21.4	1	14.3	1	100.0
Middle	65	31.1	63	31.3	2	28.6	0	0.0
Upper	99	47.4	95	47.3	4	57.1	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	209	100.0	201	100.0	7	100.0	1	100.0
Percentage of Total Farms:				96.2		3.3		0.5
<p>Source: 2019 FFIEC Census Data 2019 Dun & 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>								

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

2019 Corpus Christi MSA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	6	6.1	5,034	4.8	2,007	39.9	23,674	22.7
Moderate	27	27.6	29,640	28.4	6,292	21.2	18,124	17.4
Middle	34	34.7	37,780	36.2	4,295	11.4	19,016	18.2
Upper	28	28.6	31,825	30.5	1,635	5.1	43,472	41.7
Unknown	3	3.1	7	0.0	0	0.0	0	0.0
Total AA	98	100.0	104,286	100.0	14,229	13.6	104,286	100.0
	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	3.5	34.4	4,327	48.7	1,504	16.9
Moderate	49,007	23,332	26.5	47.6	19,828	40.5	5,847	11.9
Middle	61,637	31,891	36.2	51.7	21,312	34.6	8,434	13.7
Upper	51,752	29,703	33.8	57.4	16,219	31.3	5,830	11.3
Unknown	7	7	0.0	100.0	0	0.0	0	0.0
Total AA	171,296	87,995	100.0	51.4	61,686	36.0	21,615	12.6
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low	554	3.3	505	3.3	43	3.5	6	3.6
Moderate	5,048	30.0	4,524	29.3	482	38.8	42	25.0
Middle	5,957	35.4	5,378	34.9	513	41.3	66	39.3
Upper	5,227	31.1	4,980	32.3	196	15.8	51	30.4
Unknown	39	0.2	29	0.2	7	0.6	3	1.8
Total AA	16,825	100.0	15,416	100.0	1,241	100.0	168	100.0
Percentage of Total Businesses:				91.6		7.4		1.0
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low	6	1.7	6	1.7	0	0.0	0	0.0
Moderate	91	25.2	86	24.7	5	38.5	0	0.0
Middle	112	31.0	107	30.7	5	38.5	0	0.0
Upper	150	41.6	147	42.2	3	23.1	0	0.0
Unknown	2	0.6	2	0.6	0	0.0	0	0.0
Total AA	361	100.0	348	100.0	13	100.0	0	0.0
Percentage of Total Farms:				96.4		3.6		0.0
<p>Source: 2019 FFIEC Census Data 2019 Dun & 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>								

2020 Corpus Christi MSA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	6	6.1	5,034	4.8	2,007	39.9	23,674	22.7
Moderate	27	27.6	29,640	28.4	6,292	21.2	18,124	17.4
Middle	34	34.7	37,780	36.2	4,295	11.4	19,016	18.2
Upper	28	28.6	31,825	30.5	1,635	5.1	43,472	41.7
Unknown	3	3.1	7	0.0	0	0.0	0	0.0
Total AA	98	100.0	104,286	100.0	14,229	13.6	104,286	100.0
	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	3.5	34.4	4,327	48.7	1,504	16.9
Moderate	49,007	23,332	26.5	47.6	19,828	40.5	5,847	11.9
Middle	61,637	31,891	36.2	51.7	21,312	34.6	8,434	13.7
Upper	51,752	29,703	33.8	57.4	16,219	31.3	5,830	11.3
Unknown	7	7	0.0	100.0	0	0.0	0	0.0
Total AA	171,296	87,995	100.0	51.4	61,686	36.0	21,615	12.6
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	542	3.2	496	3.2	40	3.3	6	3.2
Moderate	5,089	29.8	4,584	29.2	454	37.9	51	27.1
Middle	6,022	35.3	5,448	34.7	503	42.0	71	37.8
Upper	5,382	31.5	5,131	32.7	193	16.1	58	30.9
Unknown	37	0.2	28	0.2	7	0.6	2	1.1
Total AA	17,072	100.0	15,687	100.0	1,197	100.0	188	100.0
Percentage of Total Businesses:				91.9		7.0		1.1
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	6	1.6	6	1.7	0	0.0	0	0.0
Moderate	86	23.6	81	22.9	5	45.5	0	0.0
Middle	114	31.2	110	31.1	4	36.4	0	0.0
Upper	157	43.0	155	43.8	2	18.2	0	0.0
Unknown	2	0.5	2	0.6	0	0.0	0	0.0
Total AA	365	100.0	354	100.0	11	100.0	0	0.0
Percentage of Total Farms:				97.0		3.0		0.0
Source: 2020 FFIEC Census Data								
2020 Dun & Bradstreet Data								
2011-2015 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

2019 Houston AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	158	15.2	159,612	10.8	57,230	35.9	362,116	24.4
Moderate	302	29.1	358,696	24.2	70,103	19.5	238,045	16.0
Middle	258	24.8	406,320	27.4	41,170	10.1	252,221	17.0
Upper	312	30.0	556,835	37.5	21,449	3.9	631,386	42.6
Unknown	9	0.9	2,305	0.2	999	43.3	0	0.0
Total AA	1,039	100.0	1,483,768	100.0	190,951	12.9	1,483,768	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	291,630	67,997	5.4	23.3	178,152	61.1	45,481	15.6
Moderate	584,643	265,840	21.0	45.5	253,118	43.3	65,685	11.2
Middle	616,393	363,015	28.6	58.9	202,026	32.8	51,352	8.3
Upper	831,143	569,614	44.9	68.5	200,009	24.1	61,520	7.4
Unknown	6,183	789	0.1	12.8	4,770	77.1	624	10.1
Total AA	2,329,992	1,267,255	100.0	54.4	838,075	36.0	224,662	9.6
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	33,112	10.0	29,104	9.6	3,818	15.0	190	5.4
Moderate	63,353	19.1	57,187	18.9	5,748	22.5	418	11.9
Middle	77,339	23.3	71,314	23.6	5,379	21.1	646	18.3
Upper	157,185	47.4	144,396	47.7	10,523	41.2	2,266	64.3
Unknown	607	0.2	547	0.2	54	0.2	6	0.2
Total AA	331,596	100.0	302,548	100.0	25,522	100.0	3,526	100.0
Percentage of Total Businesses:				91.2		7.7		1.1
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	85	3.5	80	3.4	5	13.2	0	0.0
Moderate	262	10.8	252	10.6	8	21.1	2	25.0
Middle	746	30.7	731	30.7	10	26.3	5	62.5
Upper	1,333	54.9	1,317	55.3	15	39.5	1	12.5
Unknown	3	0.1	3	0.1	0	0.0	0	0.0
Total AA	2,429	100.0	2,383	100.0	38	100.0	8	100.0
Percentage of Total Farms:				98.1		1.6		0.3
<p>Source: 2019 FFIEC Census Data 2019 Dun & 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>								

2020 Houston AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	158	15.2	159,612	10.8	57,230	35.9	362,116	24.4
Moderate	302	29.1	358,696	24.2	70,103	19.5	238,045	16.0
Middle	258	24.8	406,320	27.4	41,170	10.1	252,221	17.0
Upper	312	30.0	556,835	37.5	21,449	3.9	631,386	42.6
Unknown	9	0.9	2,305	0.2	999	43.3	0	0.0
Total AA	1,039	100.0	1,483,768	100.0	190,951	12.9	1,483,768	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	291,630	67,997	5.4	23.3	178,152	61.1	45,481	15.6
Moderate	584,643	265,840	21.0	45.5	253,118	43.3	65,685	11.2
Middle	616,393	363,015	28.6	58.9	202,026	32.8	51,352	8.3
Upper	831,143	569,614	44.9	68.5	200,009	24.1	61,520	7.4
Unknown	6,183	789	0.1	12.8	4,770	77.1	624	10.1
Total AA	2,329,992	1,267,255	100.0	54.4	838,075	36.0	224,662	9.6
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	33,903	9.9	30,011	9.6	3,683	14.7	209	5.8
Moderate	64,848	19.0	58,841	18.8	5,571	22.3	436	12.1
Middle	80,016	23.4	74,026	23.6	5,320	21.3	670	18.5
Upper	162,543	47.5	149,870	47.8	10,378	41.5	2,295	63.5
Unknown	634	0.2	577	0.2	50	0.2	7	0.2
Total AA	341,944	100.0	313,325	100.0	25,002	100.0	3,617	100.0
Percentage of Total Businesses:				91.6		7.3		1.1
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	87	3.6	82	3.5	5	12.5	0	0.0
Moderate	264	10.9	253	10.7	9	22.5	2	25.0
Middle	738	30.5	722	30.5	11	27.5	5	62.5
Upper	1,324	54.8	1,308	55.2	15	37.5	1	12.5
Unknown	3	0.1	3	0.1	0	0.0	0	0.0
Total AA	2,416	100.0	2,368	100.0	40	100.0	8	100.0
Percentage of Total Farms:				98.0		1.7		0.3
Source: 2020 FFIEC Census Data								
2020 Dun & Bradstreet Data								
2011-2015 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

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

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

2019 Midland AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	3.7	1,134	3.1	126	11.1	7,960	21.7
Moderate	5	18.5	5,395	14.7	913	16.9	6,439	17.5
Middle	12	44.4	16,123	43.9	888	5.5	7,425	20.2
Upper	8	29.6	14,050	38.3	466	3.3	14,878	40.5
Unknown	1	3.7	0	0.0	0	0.0	0	0.0
Total AA	27	100.0	36,702	100.0	2,393	6.5	36,702	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	1,549	1,007	2.8	65.0	329	21.2	213	13.8
Moderate	8,097	4,745	13.4	58.6	2,744	33.9	608	7.5
Middle	25,924	14,815	41.8	57.1	9,379	36.2	1,730	6.7
Upper	21,165	14,882	42.0	70.3	4,969	23.5	1,314	6.2
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	56,735	35,449	100.0	62.5	17,421	30.7	3,865	6.8
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	166	1.8	149	1.9	17	1.9	0	0.0
Moderate	2,157	23.9	1,843	23.0	287	31.6	27	29.3
Middle	3,303	36.6	2,907	36.2	377	41.5	19	20.7
Upper	3,355	37.1	3,099	38.6	213	23.4	43	46.7
Unknown	50	0.6	32	0.4	15	1.7	3	3.3
Total AA	9,031	100.0	8,030	100.0	909	100.0	92	100.0
Percentage of Total Businesses:			88.9		10.1		1.0	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	1	0.6	1	0.6	0	0.0	0	0.0
Moderate	30	17.2	29	16.8	1	100.0	0	0.0
Middle	46	26.4	46	26.6	0	0.0	0	0.0
Upper	97	55.7	97	56.1	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	174	100.0	173	100.0	1	100.0	0	0.0
Percentage of Total Farms:			99.4		0.6		0.0	
<p>Source: 2019 FFIEC Census Data 2019 Dun & 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>								

2020 Midland AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	3.7	1,134	3.1	126	11.1	7,960	21.7
Moderate	5	18.5	5,395	14.7	913	16.9	6,439	17.5
Middle	12	44.4	16,123	43.9	888	5.5	7,425	20.2
Upper	8	29.6	14,050	38.3	466	3.3	14,878	40.5
Unknown	1	3.7	0	0.0	0	0.0	0	0.0
Total AA	27	100.0	36,702	100.0	2,393	6.5	36,702	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	1,549	1,007	2.8	65.0	329	21.2	213	13.8
Moderate	8,097	4,745	13.4	58.6	2,744	33.9	608	7.5
Middle	25,924	14,815	41.8	57.1	9,379	36.2	1,730	6.7
Upper	21,165	14,882	42.0	70.3	4,969	23.5	1,314	6.2
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	56,735	35,449	100.0	62.5	17,421	30.7	3,865	6.8
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	161	1.8	144	1.8	17	1.9	0	0.0
Moderate	2,048	22.9	1,743	21.9	279	31.4	26	26.5
Middle	3,348	37.4	2,946	37.0	379	42.6	23	23.5
Upper	3,337	37.3	3,089	38.8	202	22.7	46	46.9
Unknown	48	0.5	33	0.4	12	1.3	3	3.1
Total AA	8,942	100.0	7,955	100.0	889	100.0	98	100.0
Percentage of Total Businesses:				89.0		9.9		1.1
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	1	0.6	1	0.6	0	0.0	0	0.0
Moderate	29	16.2	28	15.7	1	100.0	0	0.0
Middle	44	24.6	44	24.7	0	0.0	0	0.0
Upper	105	58.7	105	59.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	179	100.0	178	100.0	1	100.0	0	0.0
Percentage of Total Farms:				99.4		0.6		0.0

Source: 2020 FFIEC Census Data

2020 Dun & Bradstreet Data

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

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

2019 Victoria AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	4.3	779	3.4	233	29.9	5,406	23.5
Moderate	8	34.8	7,513	32.6	1,675	22.3	3,893	16.9
Middle	7	30.4	5,731	24.9	563	9.8	4,157	18.0
Upper	6	26.1	9,028	39.2	392	4.3	9,595	41.6
Unknown	1	4.3	0	0.0	0	0.0	0	0.0
Total AA	23	100.0	23,051	100.0	2,863	12.4	23,051	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	1,222	466	2.2	38.1	621	50.8	135	11.0
Moderate	12,285	5,698	26.6	46.4	5,333	43.4	1,254	10.2
Middle	9,190	5,239	24.5	57.0	2,824	30.7	1,127	12.3
Upper	13,179	10,000	46.7	75.9	2,329	17.7	850	6.4
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	35,876	21,403	100.0	59.7	11,107	31.0	3,366	9.4
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	88	2.3	84	2.4	4	1.3	0	0.0
Moderate	1,413	36.7	1,261	36.0	142	45.4	10	29.4
Middle	961	24.9	861	24.6	91	29.1	9	26.5
Upper	1,390	36.1	1,300	37.1	75	24.0	15	44.1
Unknown	1	0.0	0	0.0	1	0.3	0	0.0
Total AA	3,853	100.0	3,506	100.0	313	100.0	34	100.0
Percentage of Total Businesses:				91.0		8.1		0.9
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	16	14.4	15	13.9	1	33.3	0	0.0
Middle	41	36.9	40	37.0	1	33.3	0	0.0
Upper	54	48.6	53	49.1	1	33.3	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	111	100.0	108	100.0	3	100.0	0	0.0
Percentage of Total Farms:				97.3		2.7		0.0
<p>Source: 2019 FFIEC Census Data 2019 Dun & 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>								

2020 Victoria AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	4.3	779	3.4	233	29.9	5,406	23.5
Moderate	8	34.8	7,513	32.6	1,675	22.3	3,893	16.9
Middle	7	30.4	5,731	24.9	563	9.8	4,157	18.0
Upper	6	26.1	9,028	39.2	392	4.3	9,595	41.6
Unknown	1	4.3	0	0.0	0	0.0	0	0.0
Total AA	23	100.0	23,051	100.0	2,863	12.4	23,051	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	1,222	466	2.2	38.1	621	50.8	135	11.0
Moderate	12,285	5,698	26.6	46.4	5,333	43.4	1,254	10.2
Middle	9,190	5,239	24.5	57.0	2,824	30.7	1,127	12.3
Upper	13,179	10,000	46.7	75.9	2,329	17.7	850	6.4
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	35,876	21,403	100.0	59.7	11,107	31.0	3,366	9.4
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	87	2.2	83	2.3	4	1.3	0	0.0
Moderate	1,408	35.9	1,260	35.2	137	44.3	11	33.3
Middle	967	24.7	867	24.2	92	29.8	8	24.2
Upper	1,456	37.1	1,367	38.2	75	24.3	14	42.4
Unknown	2	0.1	1	0.0	1	0.3	0	0.0
Total AA	3,920	100.0	3,578	100.0	309	100.0	33	100.0
Percentage of Total Businesses:				91.3		7.9		0.8
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	14	12.5	14	12.8	0	0.0	0	0.0
Middle	43	38.4	41	37.6	2	66.7	0	0.0
Upper	55	49.1	54	49.5	1	33.3	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	112	100.0	109	100.0	3	100.0	0	0.0
Percentage of Total Farms:				97.3		2.7		0.0
<p>Source: 2020 FFIEC Census Data 2020 Dun & 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>								

Appendix D – Metropolitan Full-Scope Assessment Areas Loan Tables
(1 of 2)

Distribution of 2019 and 2020 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Dallas-Fort Worth													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2019						2020						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	#	\$	#	\$	#	\$	#	\$	#	\$	
Home Purchase Loans													
Low	3	0.9	3.3	265	0.5	1.5	2	0.7	3.9	142	0.3	2.0	23.7
Moderate	13	3.9	15.8	2,132	4.0	10.1	10	3.5	18.0	2,143	4.1	12.1	16.3
Middle	27	8.0	22.2	3,649	6.8	18.2	17	6.0	23.7	2,724	5.2	20.4	17.9
Upper	292	86.9	45.4	47,563	88.1	57.2	250	88.7	44.6	47,010	89.1	55.4	42.1
Unknown	1	0.3	13.4	350	0.6	12.9	3	1.1	9.8	758	1.4	10.1	0.0
Total	336	100.0	100.0	53,959	100.0	100.0	282	100.0	100.0	52,777	100.0	100.0	100.0
Refinance Loans													
Low	10	5.0	4.5	705	1.8	2.0	8	3.2	2.5	453	0.6	1.1	23.7
Moderate	11	5.5	11.7	1,110	2.8	6.6	10	4.0	9.0	1,063	1.4	5.4	16.3
Middle	20	10.1	17.9	2,059	5.2	13.1	25	10.1	17.0	3,450	4.5	13.2	17.9
Upper	154	77.4	48.6	35,239	89.5	60.3	198	79.8	52.7	70,656	91.7	61.7	42.1
Unknown	4	2.0	17.3	263	0.7	18.0	7	2.8	18.9	1,388	1.8	18.7	0.0
Total	199	100.0	100.0	39,376	100.0	100.0	248	100.0	100.0	77,010	100.0	100.0	100.0
Home Improvement Loans													
Low	12	1.9	5.2	508	0.8	3.2	12	1.0	4.5	688	0.5	2.4	23.7
Moderate	37	5.9	12.3	1,962	3.2	9.1	32	2.7	12.7	1,886	1.5	9.0	16.3
Middle	60	9.6	18.6	3,713	6.0	15.0	103	8.5	17.7	7,659	5.9	13.4	17.9
Upper	514	82.1	58.9	55,132	89.6	66.4	1,051	87.2	60.7	118,084	91.4	69.8	42.1
Unknown	3	0.5	4.9	238	0.4	6.3	7	0.6	4.4	838	0.6	5.3	0.0
Total	626	100.0	100.0	61,553	100.0	100.0	1,205	100.0	100.0	129,155	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	29	2.1	3.7	1,660	0.9	1.7	24	1.2	3.1	1,573	0.5	1.5	23.7
Moderate	77	5.5	14.0	7,028	3.7	8.8	67	3.3	12.5	6,738	2.2	8.3	16.3
Middle	143	10.2	20.2	12,661	6.7	16.3	184	9.0	19.2	18,657	6.0	16.1	17.9
Upper	1,142	81.3	46.2	165,461	88.0	57.9	1,754	85.6	47.7	281,015	90.2	58.0	42.1
Unknown	13	0.9	15.9	1,179	0.6	15.3	20	1.0	17.6	3,467	1.1	16.1	0.0
Total	1,404	100.0	100.0	187,989	100.0	100.0	2,049	100.0	100.0	311,450	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.													

(2 of 2)

Distribution of 2019 and 2020 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Dallas-Fort Worth													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2019						2020						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	#%	\$(000)	\$%	\$%	#	%	#%	\$(000)	\$%	\$%	
Other Purpose LOC													
Low	3	1.7	6.1	137	0.5	3.8	2	0.9	6.8	290	0.6	3.5	23.7
Moderate	10	5.6	11.7	1,620	5.4	7.1	11	4.7	12.0	1,526	3.4	6.3	16.3
Middle	23	13.0	17.7	2,684	9.0	11.7	31	13.2	15.0	4,114	9.1	10.3	17.9
Upper	138	78.0	60.7	25,037	84.1	73.5	188	80.3	63.8	38,720	85.8	75.9	42.1
Unknown	3	1.7	3.9	305	1.0	4.0	2	0.9	2.5	458	1.0	4.0	0.0
Total	177	100.0	100.0	29,783	100.0	100.0	234	100.0	100.0	45,108	100.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	1	1.5	6.8	45	1.4	2.8	0	0.0	5.6	0	0.0	2.1	23.7
Moderate	6	9.1	15.2	204	6.1	8.5	4	5.0	10.7	120	1.6	5.2	16.3
Middle	13	19.7	18.1	556	16.8	11.0	8	10.0	16.4	710	9.6	9.3	17.9
Upper	44	66.7	52.1	2,490	75.0	66.6	67	83.8	56.4	6,545	88.4	69.7	42.1
Unknown	2	3.0	7.8	23	0.7	11.1	1	1.3	10.9	25	0.3	13.8	0.0
Total	66	100.0	100.0	3,318	100.0	100.0	80	100.0	100.0	7,400	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.3	0	0.0	0.2	0	0.0	0.1	0	0.0	0.0	23.7
Moderate	0	0.0	0.4	0	0.0	0.2	0	0.0	0.2	0	0.0	0.1	16.3
Middle	0	0.0	0.4	0	0.0	0.4	0	0.0	0.1	0	0.0	0.1	17.9
Upper	0	0.0	3.4	0	0.0	4.6	0	0.0	0.2	0	0.0	0.9	42.1
Unknown	0	0.0	95.5	0	0.0	94.6	0	0.0	99.5	0	0.0	98.9	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2020 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Distribution of 2019 and 2020 Small Business Lending By Revenue Size of Businesses											
Assessment Area: Dallas-Fort Worth											
	Bank And Aggregate Loans By Year										Total Businesses %
	2019						2020*				
	Bank		Agg	Bank		Agg	Bank				
	#	%	#%	\$(000)	%	%	#	%	\$(000)	%	
By Revenue											
\$1 Million or Less	530	35.0	47.2	88,301	22.0	34.4	2,113	33.8	137,920	15.5	92.2
Over \$1 Million	887	58.5	52.8	284,163	70.8	65.6	2,011	32.2	555,368	62.4	6.7
Revenue Unknown	99	6.5		29,113	7.2		2,121	34.0	196,259	22.1	1.1
Total	1,516	100.0	100.0	401,577	100.0	100.0	6,245	100.0	889,547	100.0	100.0
By Loan Size											
\$100,000 or Less	595	39.2	94.2	32,489	8.1	41.6	4,042	64.7	146,758	16.5	
\$100,001 - \$250,000	384	25.3	2.9	71,407	17.8	14.3	1,137	18.2	189,703	21.3	
\$250,001 - \$1 Million	537	35.4	2.9	297,681	74.1	44.1	1,066	17.1	553,086	62.2	
Total	1,516	100.0	100.0	401,577	100.0	100.0	6,245	100.0	889,547	100.0	
By Loan Size and Revenues \$1 Million or Less											
\$100,000 or Less	321	60.6		15,251	17.3		1,874	88.7	60,418	43.8	
\$100,001 - \$250,000	101	19.1		17,836	20.2		133	6.3	21,368	15.5	
\$250,001 - \$1 Million	108	20.4		55,214	62.5		106	5.0	56,134	40.7	
Total	530	100.0		88,301	100.0		2,113	100.0	137,920	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. *Aggregate data is not currently available.											

(1 of 2)

Distribution of 2019 and 2020 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Dallas-Fort Worth													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2019						2020						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	3	0.9	3.8	218	0.4	2.5	4	1.4	3.7	341	0.6	2.5	5.5
Moderate	14	4.2	14.1	1,743	3.2	9.8	16	5.7	13.4	2,716	5.1	9.5	20.2
Middle	52	15.5	30.8	6,227	11.5	25.5	36	12.8	32.3	5,995	11.4	26.9	28.7
Upper	266	79.2	51.2	45,677	84.7	62.1	226	80.1	50.3	43,725	82.8	60.8	45.5
Unknown	1	0.3	0.2	94	0.2	0.2	0	0.0	0.2	0	0.0	0.3	0.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	336	100.0	100.0	53,959	100.0	100.0	282	100.0	100.0	52,777	100.0	100.0	100.0
Refinance Loans													
Low	2	1.0	2.3	177	0.4	1.6	4	1.6	1.9	507	0.7	1.5	5.5
Moderate	19	9.5	11.7	1,794	4.6	7.3	16	6.5	8.6	2,028	2.6	5.8	20.2
Middle	36	18.1	27.8	5,845	14.8	21.2	38	15.3	24.9	25,121	32.6	19.7	28.7
Upper	141	70.9	58.1	31,342	79.6	69.8	190	76.6	64.6	49,354	64.1	72.9	45.5
Unknown	1	0.5	0.1	218	0.6	0.1	0	0.0	0.1	0	0.0	0.1	0.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	199	100.0	100.0	39,376	100.0	100.0	248	100.0	100.0	77,010	100.0	100.0	100.0
Home Improvement Loans													
Low	6	1.0	3.1	543	0.9	2.2	9	0.7	2.3	482	0.4	1.6	5.5
Moderate	33	5.3	12.9	2,279	3.7	9.8	46	3.8	10.5	3,778	2.9	7.4	20.2
Middle	132	21.1	25.9	10,899	17.7	22.0	213	17.7	23.2	18,764	14.5	19.2	28.7
Upper	455	72.7	58.1	47,832	77.7	65.9	936	77.7	63.9	106,078	82.1	71.7	45.5
Unknown	0	0.0	0.1	0	0.0	0.1	1	0.1	0.1	53	0.0	0.1	0.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	626	100.0	100.0	61,553	100.0	100.0	1,205	100.0	100.0	129,155	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	0	0.0	23.1	0	0.0	16.8	0	0.0	22.4	0	0.0	17.3	22.5
Moderate	0	0.0	34.1	0	0.0	23.3	0	0.0	37.6	0	0.0	26.6	28.0
Middle	0	0.0	21.1	0	0.0	24.9	0	0.0	23.2	0	0.0	26.7	25.8
Upper	0	0.0	21.8	0	0.0	35.0	0	0.0	16.5	0	0.0	29.4	23.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.2	0	0.0	0.0	0.6
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	17	1.2	3.3	1,265	0.7	3.6	21	1.0	2.7	1,482	0.5	2.8	5.5
Moderate	86	6.1	13.5	7,472	4.0	10.4	95	4.6	11.2	10,163	3.3	8.6	20.2
Middle	263	18.7	29.7	26,337	14.0	24.2	320	15.6	28.4	53,145	17.1	23.2	28.7
Upper	1,036	73.8	53.3	152,603	81.2	61.7	1,612	78.7	57.5	246,607	79.2	65.2	45.5
Unknown	2	0.1	0.1	312	0.2	0.1	1	0.0	0.2	53	0.0	0.2	0.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	1,404	100.0	100.0	187,989	100.0	100.0	2,049	100.0	100.0	311,450	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.

(2 of 2)

Distribution of 2019 and 2020 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Dallas-Fort Worth													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2019						2020						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	#%	\$(000)	\$%	\$%	#	%	#%	\$(000)	\$%	\$%	
Other Purpose LOC													
Low	4	2.3	1.9	259	0.9	1.0	3	1.3	1.7	117	0.3	1.0	5.5
Moderate	12	6.8	11.0	1,352	4.5	6.6	11	4.7	8.6	956	2.1	5.2	20.2
Middle	31	17.5	24.4	2,954	9.9	17.8	25	10.7	20.4	2,488	5.5	13.8	28.7
Upper	130	73.4	62.6	25,218	84.7	74.5	195	83.3	69.2	41,547	92.1	79.9	45.5
Unknown	0	0.0	0.1	0	0.0	0.1	0	0.0	0.1	0	0.0	0.0	0.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	177	100.0	100.0	29,783	100.0	100.0	234	100.0	100.0	45,108	100.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	2	3.0	3.4	68	2.0	1.7	1	1.3	3.0	35	0.5	1.3	5.5
Moderate	8	12.1	13.7	304	9.2	7.9	6	7.5	14.0	685	9.3	7.4	20.2
Middle	12	18.2	28.2	412	12.4	19.4	8	10.0	26.7	777	10.5	15.1	28.7
Upper	44	66.7	54.6	2,534	76.4	71.1	65	81.3	56.1	5,903	79.8	72.9	45.5
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.2	0	0.0	3.4	0.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	66	100.0	100.0	3,318	100.0	100.0	80	100.0	100.0	7,400	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	4.5	0	0.0	2.3	0	0.0	3.8	0	0.0	2.0	5.5
Moderate	0	0.0	25.3	0	0.0	19.8	0	0.0	24.8	0	0.0	15.3	20.2
Middle	0	0.0	38.5	0	0.0	30.5	0	0.0	38.6	0	0.0	32.7	28.7
Upper	0	0.0	31.6	0	0.0	47.4	0	0.0	32.7	0	0.0	49.9	45.5
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
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.													

Distribution of 2019 and 2020 Small Business Lending By Income Level of Geography											
Assessment Area: Dallas-Fort Worth											
Geographic Income Level	Bank And Aggregate Loans By Year										Total Businesses %
	2019						2020*				
	Bank		Agg	Bank		Agg	Bank				
	#	#%	#%	\$(000)	\$%	\$%	#	#%	\$(000)	\$%	
Low	125	8.2	7.1	33,991	8.5	8.5	457	7.3	74,443	8.4	7.7
Moderate	372	24.5	19.4	99,982	24.9	21.8	1,341	21.5	234,539	26.4	19.9
Middle	360	23.7	23.3	84,036	20.9	21.6	1,504	24.1	211,360	23.8	25.8
Upper	645	42.5	48.4	178,049	44.3	46.0	2,902	46.5	358,909	40.3	46.0
Unknown	14	0.9	0.7	5,519	1.4	1.5	41	0.7	10,296	1.2	0.6
Tract-Unk	0	0.0	1.2	0	0.0	0.7	0	0.0	0	0.0	0.0
Total	1,516	100.0	100.0	401,577	100.0	100.0	6,245	100.0	889,547	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. *Aggregate data is not currently available.

(1 of 2)

Distribution of 2019 and 2020 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Odessa MSA													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2019						2020						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	#%	\$(000)	\$%	\$%	#	%	#%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	0	0.0	2.1	0	0.0	0.9	0	0.0	1.5	0	0.0	0.7	21.8
Moderate	1	33.3	16.6	240	54.7	11.9	1	33.3	14.0	123	32.3	10.2	17.3
Middle	2	66.7	28.2	199	45.3	25.8	0	0.0	28.5	0	0.0	25.9	20.5
Upper	0	0.0	38.1	0	0.0	45.9	2	66.7	42.6	258	67.7	49.2	40.4
Unknown	0	0.0	15.0	0	0.0	15.5	0	0.0	13.4	0	0.0	14.0	0.0
Total	3	100.0	100.0	439	100.0	100.0	3	100.0	100.0	381	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	3.9	0	0.0	1.9	0	0.0	0.7	0	0.0	0.3	21.8
Moderate	0	0.0	9.1	0	0.0	5.6	1	20.0	3.8	69	9.6	2.5	17.3
Middle	0	0.0	16.4	0	0.0	13.5	0	0.0	11.8	0	0.0	8.7	20.5
Upper	0	0.0	36.7	0	0.0	40.7	4	80.0	42.7	648	90.4	47.1	40.4
Unknown	1	100.0	33.9	236	100.0	38.2	0	0.0	41.0	0	0.0	41.4	0.0
Total	1	100.0	100.0	236	100.0	100.0	5	100.0	100.0	717	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	7.9	0	0.0	5.2	0	0.0	5.1	0	0.0	3.1	21.8
Moderate	1	25.0	16.8	65	22.0	14.4	0	0.0	7.6	0	0.0	3.8	17.3
Middle	1	25.0	22.8	30	10.2	23.1	1	25.0	17.7	12	8.3	19.6	20.5
Upper	1	25.0	50.5	155	52.5	56.9	3	75.0	64.6	132	91.7	69.1	40.4
Unknown	1	25.0	2.0	45	15.3	0.4	0	0.0	5.1	0	0.0	4.4	0.0
Total	4	100.0	100.0	295	100.0	100.0	4	100.0	100.0	144	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	0	0.0	2.4	0	0.0	1.1	0	0.0	1.2	0	0.0	0.6	21.8
Moderate	2	25.0	15.3	305	31.4	11.0	2	15.4	9.3	192	11.8	6.8	17.3
Middle	3	37.5	25.7	229	23.6	23.6	1	7.7	20.3	12	0.7	18.1	20.5
Upper	1	12.5	37.6	155	16.0	44.8	10	76.9	40.0	1,428	87.5	46.4	40.4
Unknown	2	25.0	19.0	281	29.0	19.6	0	0.0	29.3	0	0.0	28.2	0.0
Total	8	100.0	100.0	970	100.0	100.0	13	100.0	100.0	1,632	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.													

(2 of 2)

Distribution of 2019 and 2020 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Odessa MSA													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2019						2020						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Other Purpose LOC													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	21.8
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	50.0	0	0.0	80.0	17.3
Middle	0	0.0	25.0	0	0.0	20.2	0	0.0	0.0	0	0.0	0.0	20.5
Upper	0	0.0	50.0	0	0.0	74.8	1	100.0	0.0	390	100.0	0.0	40.4
Unknown	0	0.0	25.0	0	0.0	5.0	0	0.0	50.0	0	0.0	20.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	1	100.0	100.0	390	100.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	5.6	0	0.0	3.6	21.8
Moderate	0	0.0	36.4	0	0.0	27.9	0	0.0	16.7	0	0.0	11.5	17.3
Middle	0	0.0	12.1	0	0.0	11.5	0	0.0	22.2	0	0.0	19.5	20.5
Upper	0	0.0	42.4	0	0.0	40.8	0	0.0	52.8	0	0.0	62.9	40.4
Unknown	0	0.0	9.1	0	0.0	19.8	0	0.0	2.8	0	0.0	2.5	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	21.8
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	17.3
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	20.5
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	40.4
Unknown	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2020 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Distribution of 2019 and 2020 Small Business Lending By Revenue Size of Businesses											
Assessment Area: Odessa MSA											
	Bank And Aggregate Loans By Year										Total Businesses %
	2019						2020*				
	Bank		Agg	Bank		Agg	Bank				
	#	%	%	\$(000)	%	%	#	%	\$(000)	%	
By Revenue											
\$1 Million or Less	29	46.0	30.3	2,532	20.0	24.8	98	31.8	6,200	17.4	89.6
Over \$1 Million	33	52.4	69.7	10,094	79.6	75.2	90	29.2	20,066	56.2	9.8
Revenue Unknown	1	1.6		58	0.5		120	39.0	9,415	26.4	0.6
Total	63	100.0	100.0	12,684	100.0	100.0	308	100.0	35,681	100.0	100.0
By Loan Size											
\$100,000 or Less	35	55.6	95.0	2,012	15.9	45.7	218	70.8	7,158	20.1	
\$100,001 - \$250,000	10	15.9	2.7	1,913	15.1	15.0	51	16.6	8,073	22.6	
\$250,001 - \$1 Million	18	28.6	2.3	8,759	69.1	39.3	39	12.7	20,450	57.3	
Total	63	100.0	100.0	12,684	100.0	100.0	308	100.0	35,681	100.0	
By Loan Size and Revenues \$1 Million or Less											
\$100,000 or Less	24	82.8		1,129	44.6		88	89.8	2,620	42.3	
\$100,001 - \$250,000	2	6.9		311	12.3		5	5.1	747	12.0	
\$250,001 - \$1 Million	3	10.3		1,092	43.1		5	5.1	2,833	45.7	
Total	29	100.0		2,532	100.0		98	100.0	6,200	100.0	
<p>Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</p> <p>Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.</p>											

(1 of 2)

Distribution of 2019 and 2020 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Odessa MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2019						2020						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	0	0.0	1.1	0	0.0	0.7	0	0.0	1.3	0	0.0	0.9	1.6
Moderate	0	0.0	9.1	0	0.0	6.4	1	33.3	8.7	99	26.0	6.4	21.4
Middle	1	33.3	26.4	99	22.6	20.2	1	33.3	25.3	123	32.3	20.0	42.7
Upper	2	66.7	63.4	340	77.4	72.7	1	33.3	64.7	159	41.7	72.6	34.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	3	100.0	100.0	439	100.0	100.0	3	100.0	100.0	381	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	0.3	0	0.0	0.2	0	0.0	0.5	0	0.0	0.3	1.6
Moderate	1	100.0	6.7	236	100.0	5.5	1	20.0	4.8	215	30.0	3.8	21.4
Middle	0	0.0	26.1	0	0.0	20.4	4	80.0	21.7	502	70.0	17.3	42.7
Upper	0	0.0	66.9	0	0.0	73.9	0	0.0	73.0	0	0.0	78.6	34.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	236	100.0	100.0	5	100.0	100.0	717	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	2.0	0	0.0	1.2	0	0.0	2.5	0	0.0	0.9	1.6
Moderate	1	25.0	14.9	30	10.2	18.6	0	0.0	13.9	0	0.0	11.2	21.4
Middle	1	25.0	35.6	65	22.0	32.1	1	25.0	34.2	12	8.3	30.4	42.7
Upper	2	50.0	47.5	200	67.8	48.1	3	75.0	49.4	132	91.7	57.5	34.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	4	100.0	100.0	295	100.0	100.0	4	100.0	100.0	144	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	3.9
Moderate	0	0.0	42.9	0	0.0	33.6	0	0.0	100.0	0	0.0	100.0	16.7
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	17.7
Upper	0	0.0	57.1	0	0.0	66.4	0	0.0	0.0	0	0.0	0.0	61.8
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	0	0.0	1.0	0	0.0	0.6	0	0.0	1.0	0	0.0	0.7	1.6
Moderate	2	25.0	8.9	266	27.4	7.0	2	15.4	7.4	314	19.2	5.5	21.4
Middle	2	25.0	26.7	164	16.9	20.0	6	46.2	24.9	637	39.0	19.5	42.7
Upper	4	50.0	63.5	540	55.7	72.4	5	38.5	66.7	681	41.7	74.3	34.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	8	100.0	100.0	970	100.0	100.0	13	100.0	100.0	1,632	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.

(2 of 2)

Distribution of 2019 and 2020 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Odessa MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2019						2020						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	#%	\$(000)	%	%	#	%	#%	\$(000)	%	%	
Other Purpose LOC													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	1.6
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	21.4
Middle	0	0.0	25.0	0	0.0	5.0	0	0.0	50.0	0	0.0	80.0	42.7
Upper	0	0.0	75.0	0	0.0	95.0	1	100.0	50.0	390	100.0	20.0	34.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	1	100.0	100.0	390	100.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	3.0	0	0.0	1.0	0	0.0	0.0	0	0.0	0.0	1.6
Moderate	0	0.0	9.1	0	0.0	6.9	0	0.0	8.3	0	0.0	4.5	21.4
Middle	0	0.0	33.3	0	0.0	28.5	0	0.0	33.3	0	0.0	27.5	42.7
Upper	0	0.0	54.5	0	0.0	63.5	0	0.0	58.3	0	0.0	68.0	34.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	1.3	0	0.0	0.9	0	0.0	1.0	0	0.0	0.6	1.6
Moderate	0	0.0	6.4	0	0.0	5.1	0	0.0	9.0	0	0.0	6.3	21.4
Middle	0	0.0	37.2	0	0.0	29.9	0	0.0	35.5	0	0.0	29.2	42.7
Upper	0	0.0	55.1	0	0.0	64.0	0	0.0	54.5	0	0.0	63.9	34.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
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.													

Distribution of 2019 and 2020 Small Business Lending By Income Level of Geography											
Assessment Area: Odessa MSA											
Geographic Income Level	Bank And Aggregate Loans By Year										Total Businesses %
	2019						2020*				
	Bank		Agg	Bank		Agg	Bank				
	#	#%	#%	\$(000)	\$%	\$%	#	#%	\$(000)	\$%	
Low	0	0.0	1.3	0	0.0	0.6	3	1.0	102	0.3	1.0
Moderate	18	28.6	20.7	4,551	35.9	24.0	105	34.1	17,029	47.7	23.9
Middle	21	33.3	34.6	2,863	22.6	35.4	106	34.4	8,619	24.2	34.3
Upper	24	38.1	38.8	5,270	41.5	38.0	94	30.5	9,931	27.8	40.8
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	4.6	0	0.0	2.0	0	0.0	0	0.0	0.0
Total	63	100.0	100.0	12,684	100.0	100.0	308	100.0	35,681	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. *Aggregate data is not currently available.

(1 of 2)

Distribution of 2019 and 2020 Home Mortgage Lending By Borrower Income Level													
Assessment Area: San Antonio													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2019						2020						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	2	1.9	2.7	79	0.5	1.3	1	1.3	3.0	138	0.9	1.5	22.6
Moderate	4	3.7	15.0	698	4.3	10.1	1	1.3	16.6	50	0.3	11.6	17.3
Middle	12	11.2	24.4	1,544	9.4	21.1	2	2.6	25.1	285	1.8	21.8	19.1
Upper	87	81.3	40.1	13,825	84.4	49.9	70	92.1	41.5	15,119	94.4	51.0	41.0
Unknown	2	1.9	17.7	225	1.4	17.6	2	2.6	13.7	420	2.6	14.1	0.0
Total	107	100.0	100.0	16,371	100.0	100.0	76	100.0	100.0	16,012	100.0	100.0	100.0
Refinance Loans													
Low	11	8.6	4.7	476	2.3	2.2	14	10.3	1.6	902	3.9	0.7	22.6
Moderate	20	15.6	9.4	1,895	9.3	5.1	15	11.0	5.9	1,114	4.8	3.3	17.3
Middle	26	20.3	15.4	2,475	12.2	10.6	12	8.8	12.6	1,477	6.3	8.9	19.1
Upper	67	52.3	37.4	15,132	74.5	43.0	83	61.0	37.3	18,235	77.9	41.5	41.0
Unknown	4	3.1	33.1	346	1.7	39.1	12	8.8	42.7	1,673	7.1	45.5	0.0
Total	128	100.0	100.0	20,324	100.0	100.0	136	100.0	100.0	23,401	100.0	100.0	100.0
Home Improvement Loans													
Low	14	5.5	7.2	621	2.8	4.4	7	1.8	6.1	298	0.7	3.5	22.6
Moderate	14	5.5	13.2	618	2.8	9.9	25	6.3	13.7	1,837	4.5	10.1	17.3
Middle	26	10.2	23.7	1,763	8.0	17.3	29	7.4	20.2	1,855	4.6	16.6	19.1
Upper	197	77.3	52.9	18,903	85.7	63.9	323	82.0	57.3	36,086	88.6	66.3	41.0
Unknown	4	1.6	3.0	163	0.7	4.4	10	2.5	2.6	634	1.6	3.4	0.0
Total	255	100.0	100.0	22,068	100.0	100.0	394	100.0	100.0	40,710	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	29	5.2	3.3	1,204	1.8	1.6	25	3.7	2.3	1,559	1.7	1.1	22.6
Moderate	52	9.4	13.2	3,846	5.7	8.7	46	6.7	11.0	3,674	4.0	7.5	17.3
Middle	71	12.8	21.5	6,119	9.1	18.1	51	7.5	18.3	4,355	4.7	15.4	19.1
Upper	390	70.3	38.9	54,869	81.9	47.7	533	78.2	38.1	80,123	86.5	45.6	41.0
Unknown	13	2.3	23.1	946	1.4	23.9	27	4.0	30.3	2,957	3.2	30.4	0.0
Total	555	100.0	100.0	66,984	100.0	100.0	682	100.0	100.0	92,668	100.0	100.0	100.0
<p>Source: 2020 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey</p> <p>Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.</p>													

(2 of 2)

Distribution of 2019 and 2020 Home Mortgage Lending By Borrower Income Level													
Assessment Area: San Antonio													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2019						2020						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Other Purpose LOC													
Low	0	0.0	6.7	0	0.0	3.4	0	0.0	5.2	0	0.0	5.0	22.6
Moderate	3	9.4	13.8	300	4.9	7.8	3	7.3	12.5	568	5.7	7.9	17.3
Middle	2	6.3	17.1	132	2.2	11.3	5	12.2	25.5	666	6.7	18.5	19.1
Upper	26	81.3	59.9	5,537	90.6	75.2	32	78.0	52.6	8,675	86.6	66.2	41.0
Unknown	1	3.1	2.6	142	2.3	2.3	1	2.4	4.3	105	1.0	2.5	0.0
Total	32	100.0	100.0	6,111	100.0	100.0	41	100.0	100.0	10,014	100.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	2	6.1	10.0	28	1.3	5.3	3	8.6	6.8	221	8.7	2.9	22.6
Moderate	11	33.3	17.4	335	15.9	9.9	2	5.7	13.1	105	4.1	9.3	17.3
Middle	5	15.2	21.2	205	9.7	14.1	3	8.6	19.5	72	2.8	13.1	19.1
Upper	13	39.4	44.4	1,472	69.8	61.0	25	71.4	48.6	2,008	79.3	57.5	41.0
Unknown	2	6.1	7.1	70	3.3	9.7	2	5.7	12.0	125	4.9	17.2	0.0
Total	33	100.0	100.0	2,110	100.0	100.0	35	100.0	100.0	2,531	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.2	0	0.0	0.1	0	0.0	0.2	0	0.0	0.1	22.6
Moderate	0	0.0	0.5	0	0.0	0.3	0	0.0	0.1	0	0.0	0.1	17.3
Middle	0	0.0	0.4	0	0.0	0.4	0	0.0	0.1	0	0.0	0.2	19.1
Upper	0	0.0	1.3	0	0.0	1.8	0	0.0	0.3	0	0.0	0.4	41.0
Unknown	0	0.0	97.6	0	0.0	97.3	0	0.0	99.3	0	0.0	99.2	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
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.													

Distribution of 2019 and 2020 Small Business Lending By Revenue Size of Businesses											
Assessment Area: San Antonio											
	Bank And Aggregate Loans By Year										Total Businesses %
	2019					2020*					
	Bank		Agg	Bank		Agg	Bank				
	#	%	%	\$(000)	%	%	#	%	\$(000)	%	
By Revenue											
\$1 Million or Less	408	33.9	42.6	51,028	18.6	33.7	2,507	44.8	129,495	18.7	93.0
Over \$1 Million	737	61.2	57.4	207,158	75.7	66.3	1,548	27.7	406,673	58.6	6.1
Revenue Unknown	59	4.9		15,622	5.7		1,535	27.5	157,509	22.7	0.9
Total	1,204	100.0	100.0	273,808	100.0	100.0	5,590	100.0	693,677	100.0	100.0
By Loan Size											
\$100,000 or Less	581	48.3	93.8	28,142	10.3	42.9	3,844	68.8	134,151	19.3	
\$100,001 - \$250,000	264	21.9	3.6	48,063	17.6	16.8	969	17.3	159,647	23.0	
\$250,001 - \$1 Million	359	29.8	2.6	197,603	72.2	40.3	777	13.9	399,879	57.6	
Total	1,204	100.0	100.0	273,808	100.0	100.0	5,590	100.0	693,677	100.0	
By Loan Size and Revenues \$1 Million or Less											
\$100,000 or Less	284	69.6		10,886	21.3		2,282	91.0	68,635	53.0	
\$100,001 - \$250,000	65	15.9		11,250	22.0		150	6.0	23,562	18.2	
\$250,001 - \$1 Million	59	14.5		28,892	56.6		75	3.0	37,298	28.8	
Total	408	100.0		51,028	100.0		2,507	100.0	129,495	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. *Aggregate data is not currently available.											

(1 of 2)

Distribution of 2019 and 2020 Home Mortgage Lending By Income Level of Geography													
Assessment Area: San Antonio													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2019						2020						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	1	0.9	1.4	20	0.1	0.9	0	0.0	1.5	0	0.0	1.0	4.5
Moderate	7	6.5	12.2	1,312	8.0	8.2	3	3.9	12.1	186	1.2	8.3	23.9
Middle	23	21.5	32.2	2,919	17.8	27.0	11	14.5	32.0	1,274	8.0	26.7	28.2
Upper	75	70.1	54.2	12,090	73.9	63.9	62	81.6	54.4	14,552	90.9	64.1	43.3
Unknown	1	0.9	0.0	30	0.2	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	107	100.0	100.0	16,371	100.0	100.0	76	100.0	100.0	16,012	100.0	100.0	100.0
Refinance Loans													
Low	1	0.8	1.4	12	0.1	0.8	1	0.7	0.8	20	0.1	0.5	4.5
Moderate	20	15.6	12.4	1,588	7.8	7.4	23	16.9	8.3	1,875	8.0	5.5	23.9
Middle	29	22.7	27.6	3,040	15.0	21.9	30	22.1	25.4	3,819	16.3	20.3	28.2
Upper	78	60.9	58.6	15,684	77.2	69.9	82	60.3	65.6	17,687	75.6	73.7	43.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	128	100.0	100.0	20,324	100.0	100.0	136	100.0	100.0	23,401	100.0	100.0	100.0
Home Improvement Loans													
Low	6	2.4	2.5	501	2.3	1.7	4	1.0	2.2	225	0.6	1.5	4.5
Moderate	26	10.2	17.9	1,335	6.0	13.1	33	8.4	13.4	1,968	4.8	10.6	23.9
Middle	42	16.5	24.4	2,825	12.8	19.0	49	12.4	25.8	4,497	11.0	21.8	28.2
Upper	181	71.0	55.1	17,407	78.9	66.2	308	78.2	58.5	34,020	83.6	66.1	43.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	255	100.0	100.0	22,068	100.0	100.0	394	100.0	100.0	40,710	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	1	100.0	9.0	813	100.0	4.9	0	0.0	7.3	0	0.0	6.0	6.9
Moderate	0	0.0	35.9	0	0.0	29.2	0	0.0	48.0	0	0.0	41.0	37.1
Middle	0	0.0	32.4	0	0.0	29.3	0	0.0	25.7	0	0.0	28.1	31.4
Upper	0	0.0	22.8	0	0.0	36.6	0	0.0	19.0	0	0.0	24.9	24.7
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	813	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	10	1.8	1.5	1,386	2.0	1.2	5	0.7	1.2	245	0.3	1.0	4.5
Moderate	63	11.3	12.9	4,711	6.9	9.8	68	10.0	10.9	5,600	6.0	8.5	23.9
Middle	105	18.9	31.0	9,641	14.2	26.0	103	15.1	29.1	11,000	11.9	24.1	28.2
Upper	377	67.8	54.7	52,029	76.7	63.0	506	74.2	58.8	75,823	81.8	66.4	43.3
Unknown	1	0.2	0.0	30	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	556	100.0	100.0	67,797	100.0	100.0	682	100.0	100.0	92,668	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.

(2 of 2)

Distribution of 2019 and 2020 Home Mortgage Lending By Income Level of Geography													
Assessment Area: San Antonio													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2019						2020						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	#%	\$(000)	\$%	\$%	#	%	#%	\$(000)	\$%	\$%	
Other Purpose LOC													
Low	0	0.0	1.5	0	0.0	0.9	0	0.0	1.5	0	0.0	0.7	4.5
Moderate	2	6.3	11.9	200	3.3	7.3	5	12.2	11.9	1,236	12.3	5.8	23.9
Middle	6	18.8	17.5	511	8.4	13.7	8	19.5	21.9	1,231	12.3	16.2	28.2
Upper	24	75.0	69.1	5,400	88.4	78.1	28	68.3	64.7	7,547	75.4	77.3	43.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	32	100.0	100.0	6,111	100.0	100.0	41	100.0	100.0	10,014	100.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	1	3.0	3.9	40	1.9	1.6	0	0.0	3.2	0	0.0	2.2	4.5
Moderate	8	24.2	24.6	276	13.1	14.2	4	11.4	19.5	335	13.2	11.9	23.9
Middle	5	15.2	25.2	346	16.4	18.0	5	14.3	25.7	179	7.1	23.8	28.2
Upper	19	57.6	46.2	1,448	68.6	66.3	26	74.3	51.6	2,017	79.7	62.2	43.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	33	100.0	100.0	2,110	100.0	100.0	35	100.0	100.0	2,531	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	2.0	0	0.0	1.0	0	0.0	2.0	0	0.0	1.0	4.5
Moderate	0	0.0	25.4	0	0.0	16.7	0	0.0	21.3	0	0.0	13.3	23.9
Middle	0	0.0	38.8	0	0.0	35.7	0	0.0	38.2	0	0.0	33.8	28.2
Upper	0	0.0	33.8	0	0.0	46.6	0	0.0	38.5	0	0.0	51.9	43.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2020 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Distribution of 2019 and 2020 Small Business Lending By Income Level of Geography											
Assessment Area: San Antonio											
Geographic Income Level	Bank And Aggregate Loans By Year										Total Businesses %
	2019						2020*				
	Bank		Agg	Bank		Agg	Bank				
	#	#%	#%	\$(000)	\$%	\$%	#	#%	\$(000)	\$%	
Low	83	6.9	3.9	21,012	7.7	4.6	286	5.1	46,182	6.7	4.5
Moderate	277	23.0	18.7	58,312	21.3	18.0	1,175	21.0	150,087	21.6	20.4
Middle	337	28.0	28.0	75,605	27.6	30.9	1,576	28.2	212,623	30.7	29.2
Upper	505	41.9	47.7	117,979	43.1	45.3	2,537	45.4	281,786	40.6	45.6
Unknown	2	0.2	0.2	900	0.3	0.1	16	0.3	2,999	0.4	0.2
Tract-Unk	0	0.0	1.6	0	0.0	1.0	0	0.0	0	0.0	0.0
Total	1,204	100.0	100.0	273,808	100.0	100.0	5,590	100.0	693,677	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. *Aggregate data is not currently available.

Appendix E – Metropolitan Limited-Scope Assessment Area Loan Tables

(1 of 2)

Distribution of 2019 and 2020 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Austin													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2019						2020						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Home Purchase Loans													
Low	1	0.6	3.8	245	0.8	2.0	3	1.6	4.0	595	1.3	2.1	22.1
Moderate	8	4.4	18.5	1,408	4.7	12.9	4	2.1	19.2	1,107	2.3	13.3	16.5
Middle	19	10.5	23.3	3,129	10.4	20.4	13	6.9	22.2	1,857	3.9	19.4	19.7
Upper	152	84.0	42.2	25,184	83.7	52.8	166	88.3	44.8	43,436	92.0	54.2	41.7
Unknown	1	0.6	12.3	129	0.4	11.9	2	1.1	9.7	213	0.5	10.9	0.0
Total	181	100.0	100.0	30,095	100.0	100.0	188	100.0	100.0	47,208	100.0	100.0	100.0
Refinance Loans													
Low	3	3.6	5.0	108	0.4	2.5	3	2.7	2.7	336	1.0	1.4	22.1
Moderate	10	12.0	13.8	1,311	5.2	8.4	6	5.3	11.4	975	2.9	7.6	16.5
Middle	11	13.3	20.6	1,373	5.4	16.3	13	11.5	19.3	3,083	9.2	16.2	19.7
Upper	58	69.9	44.3	22,334	88.0	55.7	89	78.8	48.3	28,919	86.0	56.3	41.7
Unknown	1	1.2	16.3	250	1.0	17.1	2	1.8	18.4	310	0.9	18.4	0.0
Total	83	100.0	100.0	25,376	100.0	100.0	113	100.0	100.0	33,623	100.0	100.0	100.0
Home Improvement Loans													
Low	3	1.3	5.7	155	0.5	3.4	5	1.3	4.7	265	0.5	2.9	22.1
Moderate	11	4.7	15.7	469	1.4	10.3	10	2.6	14.1	1,145	2.0	9.7	16.5
Middle	21	9.0	21.3	1,631	4.9	16.5	28	7.1	19.7	3,372	5.9	17.2	19.7
Upper	198	85.0	55.1	30,756	93.2	66.0	349	89.0	59.9	52,707	91.7	67.4	41.7
Unknown	0	0.0	2.2	0	0.0	3.9	0	0.0	1.6	0	0.0	2.7	0.0
Total	233	100.0	100.0	33,011	100.0	100.0	392	100.0	100.0	57,489	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	10	1.7	4.2	638	0.6	2.1	13	1.6	3.3	1,451	0.9	1.8	22.1
Moderate	34	5.7	16.9	4,100	3.7	11.5	23	2.9	14.7	3,548	2.2	10.2	16.5
Middle	64	10.8	22.2	7,743	7.0	19.0	57	7.1	20.2	8,578	5.4	17.5	19.7
Upper	480	81.1	42.8	96,942	88.1	53.5	706	87.7	46.0	145,511	91.0	54.9	41.7
Unknown	4	0.7	14.0	657	0.6	13.9	6	0.7	15.8	847	0.5	15.6	0.0
Total	592	100.0	100.0	110,080	100.0	100.0	805	100.0	100.0	159,935	100.0	100.0	100.0
<p>Source: 2020 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey</p> <p>Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.</p>													

(2 of 2)

Distribution of 2019 and 2020 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Austin													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2019						2020						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Other Purpose LOC													
Low	2	2.5	8.2	90	0.5	5.0	1	1.4	7.9	250	1.5	3.7	22.1
Moderate	5	6.3	13.7	912	4.6	8.8	2	2.8	12.7	311	1.8	7.5	16.5
Middle	10	12.7	17.9	1,468	7.4	10.5	2	2.8	13.9	166	1.0	7.5	19.7
Upper	60	75.9	56.5	17,147	86.2	71.8	65	90.3	64.5	16,034	93.8	80.8	41.7
Unknown	2	2.5	3.7	278	1.4	3.9	2	2.8	1.0	324	1.9	0.5	0.0
Total	79	100.0	100.0	19,895	100.0	100.0	72	100.0	100.0	17,085	100.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	1	6.3	7.9	40	2.3	3.1	1	2.5	5.1	5	0.1	1.8	22.1
Moderate	0	0.0	14.5	0	0.0	5.4	1	2.5	13.9	10	0.2	5.0	16.5
Middle	3	18.8	22.0	142	8.3	10.4	1	2.5	16.4	100	2.2	5.4	19.7
Upper	12	75.0	49.6	1,521	89.3	67.9	37	92.5	56.2	4,415	97.5	73.1	41.7
Unknown	0	0.0	6.0	0	0.0	13.2	0	0.0	8.3	0	0.0	14.8	0.0
Total	16	100.0	100.0	1,703	100.0	100.0	40	100.0	100.0	4,530	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	1.3	0	0.0	0.6	0	0.0	0.4	0	0.0	0.2	22.1
Moderate	0	0.0	2.0	0	0.0	1.2	0	0.0	0.3	0	0.0	0.2	16.5
Middle	0	0.0	1.0	0	0.0	1.2	0	0.0	0.1	0	0.0	0.1	19.7
Upper	0	0.0	7.5	0	0.0	8.7	0	0.0	0.3	0	0.0	0.6	41.7
Unknown	0	0.0	88.3	0	0.0	88.2	0	0.0	99.0	0	0.0	98.8	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
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.													

Distribution of 2019 and 2020 Small Business Lending By Revenue Size of Businesses											
Assessment Area: Austin											
	Bank And Aggregate Loans By Year										Total Businesses %
	2019						2020*				
	Bank		Agg	Bank		Agg	Bank				
	#	%	%	\$(000)	\$%	\$%	#	%	\$(000)	\$%	
By Revenue											
\$1 Million or Less	278	41.1	47.4	41,850	26.4	36.5	1,408	47.1	78,162	20.3	92.8
Over \$1 Million	370	54.7	52.6	110,038	69.3	63.5	857	28.7	227,209	59.1	5.9
Revenue Unknown	28	4.1		6,844	4.3		724	24.2	78,984	20.5	1.3
Total	676	100.0	100.0	158,732	100.0	100.0	2,989	100.0	384,355	100.0	100.0
By Loan Size											
\$100,000 or Less	304	45.0	95.4	16,137	10.2	47.6	2,003	67.0	70,602	18.4	
\$100,001 - \$250,000	164	24.3	2.4	29,315	18.5	13.6	539	18.0	87,237	22.7	
\$250,001 - \$1 Million	208	30.8	2.2	113,280	71.4	38.8	447	15.0	226,516	58.9	
Total	676	100.0	100.0	158,732	100.0	100.0	2,989	100.0	384,355	100.0	
By Loan Size and Revenues \$1 Million or Less											
\$100,000 or Less	186	66.9		8,407	20.1		1,271	90.3	38,751	49.6	
\$100,001 - \$250,000	42	15.1		7,630	18.2		83	5.9	12,650	16.2	
\$250,001 - \$1 Million	50	18.0		25,813	61.7		54	3.8	26,761	34.2	
Total	278	100.0		41,850	100.0		1,408	100.0	78,162	100.0	
<p>Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</p> <p>Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.</p>											

(1 of 2)

Distribution of 2019 and 2020 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Austin													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2019						2020						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Home Purchase Loans													
Low	4	2.2	3.3	337	1.1	3.2	2	1.1	3.9	184	0.4	3.6	4.1
Moderate	13	7.2	14.7	1,659	5.5	11.5	10	5.3	14.2	1,423	3.0	11.2	15.8
Middle	45	24.9	44.0	5,867	19.5	37.7	44	23.4	45.8	10,650	22.6	39.5	39.5
Upper	118	65.2	37.7	21,849	72.6	47.4	132	70.2	35.9	34,951	74.0	45.5	40.5
Unknown	1	0.6	0.2	383	1.3	0.2	0	0.0	0.2	0	0.0	0.1	0.2
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	181	100.0	100.0	30,095	100.0	100.0	188	100.0	100.0	47,208	100.0	100.0	100.0
Refinance Loans													
Low	4	4.8	3.4	343	1.4	3.1	2	1.8	3.0	384	1.1	2.8	4.1
Moderate	9	10.8	12.0	1,040	4.1	8.5	11	9.7	10.5	2,039	6.1	8.1	15.8
Middle	20	24.1	39.1	4,112	16.2	32.3	28	24.8	37.0	6,991	20.8	31.4	39.5
Upper	49	59.0	45.3	19,381	76.4	55.9	72	63.7	49.4	24,209	72.0	57.5	40.5
Unknown	1	1.2	0.2	500	2.0	0.2	0	0.0	0.1	0	0.0	0.1	0.2
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	83	100.0	100.0	25,376	100.0	100.0	113	100.0	100.0	33,623	100.0	100.0	100.0
Home Improvement Loans													
Low	2	0.9	3.1	279	0.8	3.2	5	1.3	3.7	1,136	2.0	4.5	4.1
Moderate	15	6.4	10.8	1,839	5.6	8.7	20	5.1	9.1	2,121	3.7	7.0	15.8
Middle	62	26.6	36.4	6,111	18.5	30.0	100	25.5	34.3	11,423	19.9	28.5	39.5
Upper	154	66.1	49.6	24,782	75.1	57.9	267	68.1	52.7	42,809	74.5	59.9	40.5
Unknown	0	0.0	0.1	0	0.0	0.3	0	0.0	0.2	0	0.0	0.1	0.2
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	233	100.0	100.0	33,011	100.0	100.0	392	100.0	100.0	57,489	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	0	0.0	24.9	0	0.0	17.3	0	0.0	15.6	0	0.0	15.4	22.2
Moderate	0	0.0	24.9	0	0.0	21.8	0	0.0	26.6	0	0.0	21.7	18.3
Middle	0	0.0	24.9	0	0.0	26.9	0	0.0	37.7	0	0.0	37.7	33.5
Upper	0	0.0	23.1	0	0.0	26.8	0	0.0	18.8	0	0.0	25.1	23.4
Unknown	0	0.0	2.3	0	0.0	7.1	0	0.0	1.3	0	0.0	0.2	2.6
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	13	2.2	3.4	1,096	1.0	4.3	12	1.5	3.4	2,150	1.3	3.7	4.1
Moderate	42	7.1	13.9	5,366	4.9	11.6	50	6.2	12.4	6,310	3.9	10.2	15.8
Middle	154	26.0	42.4	20,302	18.4	35.3	191	23.7	41.1	33,130	20.7	35.4	39.5
Upper	381	64.4	40.1	82,433	74.9	48.0	552	68.6	43.0	118,345	74.0	50.6	40.5
Unknown	2	0.3	0.2	883	0.8	0.8	0	0.0	0.1	0	0.0	0.1	0.2
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	592	100.0	100.0	110,080	100.0	100.0	805	100.0	100.0	159,935	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.

(2 of 2)

Distribution of 2019 and 2020 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Austin													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2019						2020						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	#%	\$(000)	%	%	#	%	#%	\$(000)	%	%	
Other Purpose LOC													
Low	2	2.5	1.7	97	0.5	1.2	2	2.8	1.7	288	1.7	1.2	4.1
Moderate	5	6.3	6.8	828	4.2	4.5	5	6.9	5.5	306	1.8	2.6	15.8
Middle	19	24.1	32.7	3,491	17.5	25.0	16	22.2	26.3	3,865	22.6	15.1	39.5
Upper	53	67.1	58.4	15,479	77.8	69.2	49	68.1	66.5	12,626	73.9	81.1	40.5
Unknown	0	0.0	0.3	0	0.0	0.1	0	0.0	0.0	0	0.0	0.0	0.2
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	79	100.0	100.0	19,895	100.0	100.0	72	100.0	100.0	17,085	100.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	1	6.3	3.6	40	2.3	2.8	1	2.5	2.7	158	3.5	0.8	4.1
Moderate	0	0.0	10.9	0	0.0	4.8	4	10.0	10.4	421	9.3	4.1	15.8
Middle	8	50.0	40.3	721	42.3	25.1	3	7.5	36.6	201	4.4	16.1	39.5
Upper	7	43.8	45.0	942	55.3	67.3	32	80.0	49.8	3,750	82.8	76.8	40.5
Unknown	0	0.0	0.3	0	0.0	0.1	0	0.0	0.5	0	0.0	2.1	0.2
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	16	100.0	100.0	1,703	100.0	100.0	40	100.0	100.0	4,530	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	2.9	0	0.0	3.2	0	0.0	3.6	0	0.0	2.8	4.1
Moderate	0	0.0	21.2	0	0.0	14.3	0	0.0	23.6	0	0.0	15.9	15.8
Middle	0	0.0	48.6	0	0.0	41.9	0	0.0	49.7	0	0.0	44.5	39.5
Upper	0	0.0	27.1	0	0.0	40.5	0	0.0	22.8	0	0.0	36.5	40.5
Unknown	0	0.0	0.3	0	0.0	0.2	0	0.0	0.3	0	0.0	0.4	0.2
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
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.													

Distribution of 2019 and 2020 Small Business Lending By Income Level of Geography											
Assessment Area: Austin											
Geographic Income Level	Bank And Aggregate Loans By Year										Total Businesses %
	2019						2020*				
	Bank		Agg	Bank		Agg	Bank				
	#	#%	#%	\$(000)	\$%	\$%	#	#%	\$(000)	\$%	
Low	70	10.4	7.0	12,597	7.9	8.1	336	11.2	45,519	11.8	7.0
Moderate	88	13.0	12.7	23,023	14.5	13.2	357	11.9	54,691	14.2	12.9
Middle	209	30.9	32.9	47,660	30.0	32.2	850	28.4	109,941	28.6	33.7
Upper	305	45.1	44.8	74,032	46.6	44.3	1,387	46.4	168,120	43.7	45.2
Unknown	4	0.6	0.8	1,420	0.9	1.1	59	2.0	6,084	1.6	1.2
Tract-Unk	0	0.0	1.8	0	0.0	1.2	0	0.0	0	0.0	0.0
Total	676	100.0	100.0	158,732	100.0	100.0	2,989	100.0	384,355	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. *Aggregate data is not currently available.

(1 of 2)

Distribution of 2020 Home Mortgage Lending By Borrower Income Level							
Assessment Area: Brazos							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	1.8	0	0.0	0.9	24.5
Moderate	0	0.0	12.1	0	0.0	8.3	15.8
Middle	0	0.0	20.3	0	0.0	17.5	16.9
Upper	1	100.0	55.6	50	100.0	62.0	42.8
Unknown	0	0.0	10.2	0	0.0	11.2	0.0
Total	1	100.0	100.0	50	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	0.8	0	0.0	0.4	24.5
Moderate	1	100.0	4.8	76	100.0	2.7	15.8
Middle	0	0.0	12.4	0	0.0	8.9	16.9
Upper	0	0.0	61.8	0	0.0	67.1	42.8
Unknown	0	0.0	20.3	0	0.0	20.8	0.0
Total	1	100.0	100.0	76	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	1.2	0	0.0	1.8	24.5
Moderate	0	0.0	3.5	0	0.0	1.0	15.8
Middle	0	0.0	14.0	0	0.0	11.9	16.9
Upper	1	100.0	81.4	184	100.0	85.3	42.8
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	1	100.0	100.0	184	100.0	100.0	100.0
Total Home Mortgage Loans							
Low	0	0.0	1.3	0	0.0	0.7	24.5
Moderate	1	33.3	8.4	76	24.5	5.5	15.8
Middle	0	0.0	16.2	0	0.0	13.1	16.9
Upper	2	66.7	57.6	234	75.5	64.0	42.8
Unknown	0	0.0	16.6	0	0.0	16.8	0.0
Total	3	100.0	100.0	310	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.							

(2 of 2)

Distribution of 2020 Home Mortgage Lending By Borrower Income Level							
Assessment Area: Brazos							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	0.0	0	0.0	0.0	24.5
Moderate	0	0.0	12.5	0	0.0	10.6	15.8
Middle	0	0.0	20.8	0	0.0	16.4	16.9
Upper	0	0.0	66.7	0	0.0	73.0	42.8
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	2.2	0	0.0	0.6	24.5
Moderate	0	0.0	8.9	0	0.0	4.7	15.8
Middle	0	0.0	20.0	0	0.0	11.7	16.9
Upper	0	0.0	66.7	0	0.0	81.5	42.8
Unknown	0	0.0	2.2	0	0.0	1.5	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	24.5
Moderate	0	0.0	0.0	0	0.0	0.0	15.8
Middle	0	0.0	0.0	0	0.0	0.0	16.9
Upper	0	0.0	0.5	0	0.0	0.7	42.8
Unknown	0	0.0	99.5	0	0.0	99.3	0.0
Total	0	0.0	100.0	0	0.0	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.							

Distribution of 2020 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Brazos					
	Bank Loans*				Total Businesses %
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	2	33.3	321	45.5	92.0
Over \$1 Million	0	0.0	0	0.0	7.0
Revenue Unknown	4	66.7	384	54.5	1.0
Total	6	100.0	705	100.0	100.0
By Loan Size					
\$100,000 or Less	3	50.0	119	16.9	
\$100,001 - \$250,000	2	33.3	286	40.6	
\$250,001 - \$1 Million	1	16.7	300	42.6	
Total	6	100.0	705	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	1	50.0	21	6.5	
\$100,001 - \$250,000	0	0.0	0	0.0	
\$250,001 - \$1 Million	1	50.0	300	93.5	
Total	2	100.0	321	100.0	
<p>Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</p> <p>Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.</p>					

(1 of 2)

Distribution of 2020 Home Mortgage Lending By Income Level of Geography							
Assessment Area: Brazos							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	3.3	0	0.0	3.6	2.3
Moderate	0	0.0	23.4	0	0.0	18.5	27.6
Middle	0	0.0	26.7	0	0.0	24.7	23.6
Upper	1	100.0	46.7	50	100.0	53.2	46.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	50	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	2.8	0	0.0	3.2	2.3
Moderate	0	0.0	12.8	0	0.0	10.9	27.6
Middle	0	0.0	24.2	0	0.0	21.5	23.6
Upper	1	100.0	60.3	76	100.0	64.4	46.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	76	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	5.8	0	0.0	2.5	2.3
Moderate	1	100.0	9.3	184	100.0	12.4	27.6
Middle	0	0.0	22.1	0	0.0	21.5	23.6
Upper	0	0.0	62.8	0	0.0	63.5	46.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	184	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	18.4	0	0.0	32.7	33.6
Moderate	0	0.0	47.4	0	0.0	34.7	37.5
Middle	0	0.0	18.4	0	0.0	6.2	15.7
Upper	0	0.0	15.8	0	0.0	26.4	13.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans							Owner Occupied Units %
Low	0	0.0	3.1	0	0.0	6.1	2.3
Moderate	1	33.3	18.6	184	59.4	16.7	27.6
Middle	0	0.0	25.3	0	0.0	21.4	23.6
Upper	2	66.7	53.0	126	40.6	55.8	46.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	3	100.0	100.0	310	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.

(2 of 2)

Distribution of 2020 Home Mortgage Lending By Income Level of Geography							
Assessment Area: Brazos							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	\$%	
Other Purpose LOC							
Low	0	0.0	0.0	0	0.0	0.0	2.3
Moderate	0	0.0	25.0	0	0.0	23.5	27.6
Middle	0	0.0	20.8	0	0.0	22.6	23.6
Upper	0	0.0	54.2	0	0.0	53.9	46.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	2.2	0	0.0	2.7	2.3
Moderate	0	0.0	17.8	0	0.0	10.0	27.6
Middle	0	0.0	24.4	0	0.0	15.8	23.6
Upper	0	0.0	55.6	0	0.0	71.5	46.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	1.1	0	0.0	0.9	2.3
Moderate	0	0.0	29.7	0	0.0	23.1	27.6
Middle	0	0.0	19.8	0	0.0	19.3	23.6
Upper	0	0.0	49.5	0	0.0	56.8	46.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2020 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 Small Business Lending By Income Level of Geography					
Assessment Area: Brazos					
Geographic Income Level	Bank Loans*				Total Businesses %
	#	#%	\$(000)	%	
Low	2	33.3	98	13.9	6.0
Moderate	2	33.3	151	21.4	25.9
Middle	0	0.0	0	0.0	27.5
Upper	2	33.3	456	64.7	40.4
Unknown	0	0.0	0	0.0	0.3
Tract-Unk	0	0.0	0	0.0	0.0
Total	6	100.0	705	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. *Aggregate data is not currently available.

(1 of 2)

Distribution of 2019 and 2020 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Brownsville-Harlingen MSA													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2019						2020						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	#%	\$(000)	\$%	\$%	#	%	#%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	0	0.0	1.0	0	0.0	0.5	0	0.0	1.0	0	0.0	0.5	24.6
Moderate	0	0.0	7.8	0	0.0	4.3	0	0.0	9.3	0	0.0	5.4	16.6
Middle	0	0.0	16.2	0	0.0	11.8	1	50.0	19.0	30	15.9	14.9	15.7
Upper	0	0.0	59.9	0	0.0	68.5	1	50.0	58.8	159	84.1	66.6	43.0
Unknown	0	0.0	15.1	0	0.0	14.9	0	0.0	11.9	0	0.0	12.6	0.0
Total	0	0.0	100.0	0	0.0	100.0	2	100.0	100.0	189	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	1.2	0	0.0	0.7	0	0.0	0.7	0	0.0	0.3	24.6
Moderate	0	0.0	6.1	0	0.0	2.8	1	10.0	3.5	20	1.2	1.8	16.6
Middle	2	22.2	12.5	67	8.2	8.1	1	10.0	10.5	40	2.4	6.9	15.7
Upper	7	77.8	55.8	751	91.8	60.5	7	70.0	52.1	1,528	92.7	56.1	43.0
Unknown	0	0.0	24.4	0	0.0	27.9	1	10.0	33.2	61	3.7	34.9	0.0
Total	9	100.0	100.0	818	100.0	100.0	10	100.0	100.0	1,649	100.0	100.0	100.0
Home Improvement Loans													
Low	1	12.5	1.3	5	1.3	0.9	0	0.0	2.2	0	0.0	2.1	24.6
Moderate	1	12.5	11.8	37	9.8	8.0	0	0.0	11.1	0	0.0	6.7	16.6
Middle	2	25.0	13.2	64	17.0	10.6	0	0.0	20.0	0	0.0	16.5	15.7
Upper	4	50.0	68.4	270	71.8	59.0	8	100.0	66.7	548	100.0	74.8	43.0
Unknown	0	0.0	5.3	0	0.0	21.6	0	0.0	0.0	0	0.0	0.0	0.0
Total	8	100.0	100.0	376	100.0	100.0	8	100.0	100.0	548	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	1	5.0	1.0	5	0.3	0.6	0	0.0	0.9	0	0.0	0.4	24.6
Moderate	1	5.0	7.4	37	2.5	4.0	1	4.5	6.6	20	0.8	3.8	16.6
Middle	4	20.0	14.6	131	8.8	10.6	2	9.1	14.3	70	2.6	11.3	15.7
Upper	14	70.0	56.7	1,318	88.4	64.8	18	81.8	51.1	2,502	94.3	59.5	43.0
Unknown	0	0.0	20.3	0	0.0	20.0	1	4.5	27.1	61	2.3	25.0	0.0
Total	20	100.0	100.0	1,491	100.0	100.0	22	100.0	100.0	2,653	100.0	100.0	100.0
<p>Source: 2020 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey</p> <p>Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.</p>													

(2 of 2)

Distribution of 2019 and 2020 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Brownsville-Harlingen MSA													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2019						2020						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Other Purpose LOC													
Low	0	0.0	2.6	0	0.0	1.7	0	0.0	9.1	0	0.0	4.9	24.6
Moderate	0	0.0	10.5	0	0.0	6.1	0	0.0	13.6	0	0.0	7.5	16.6
Middle	0	0.0	15.8	0	0.0	9.6	0	0.0	9.1	0	0.0	7.6	15.7
Upper	1	100.0	71.1	60	100.0	82.6	2	100.0	63.6	267	100.0	76.9	43.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	4.5	0	0.0	3.1	0.0
Total	1	100.0	100.0	60	100.0	100.0	2	100.0	100.0	267	100.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	1.6	0	0.0	0.5	0	0.0	2.0	0	0.0	0.3	24.6
Moderate	0	0.0	13.1	0	0.0	9.9	0	0.0	3.9	0	0.0	2.5	16.6
Middle	0	0.0	14.8	0	0.0	13.4	0	0.0	17.6	0	0.0	12.6	15.7
Upper	2	100.0	65.6	237	100.0	72.2	0	0.0	60.8	0	0.0	69.2	43.0
Unknown	0	0.0	4.9	0	0.0	4.0	0	0.0	15.7	0	0.0	15.4	0.0
Total	2	100.0	100.0	237	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.7	0	0.0	0.3	24.6
Moderate	0	0.0	3.2	0	0.0	1.9	0	0.0	0.7	0	0.0	0.3	16.6
Middle	0	0.0	0.5	0	0.0	0.4	0	0.0	0.0	0	0.0	0.0	15.7
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	43.0
Unknown	0	0.0	96.3	0	0.0	97.7	0	0.0	98.6	0	0.0	99.4	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2020 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Distribution of 2018 Small Business Lending By Revenue Size of Businesses							
Assessment Area: Brownsville-Harlingen MSA							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	27	35.5	40.4	3,054	22.8	40.7	91.9
Over \$1 Million	48	63.2	59.6	10,322	77.0	59.3	7.0
Revenue Unknown	1	1.3		25	0.2		1.1
Total	76	100.0	100.0	13,401	100.0	100.0	100.0
By Loan Size							
\$100,000 or Less	42	55.3	93.1	2,059	15.4	41.8	
\$100,001 - \$250,000	21	27.6	4.1	3,593	26.8	18.5	
\$250,001 - \$1 Million	13	17.1	2.8	7,749	57.8	39.7	
Total	76	100.0	100.0	13,401	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	20	74.1		683	22.4		
\$100,001 - \$250,000	4	14.8		584	19.1		
\$250,001 - \$1 Million	3	11.1		1,787	58.5		
Total	27	100.0		3,054	100.0		
Source: 2018 FFIEC Census Data 2018 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

(1 of 2)

Distribution of 2019 and 2020 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 %
	2019						2020						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	12.9	0	0.0	10.0	0	0.0	11.3	0	0.0	9.1	29.1
Middle	0	0.0	25.5	0	0.0	23.1	1	50.0	24.8	30	15.9	21.4	29.9
Upper	0	0.0	61.6	0	0.0	66.9	1	50.0	63.9	159	84.1	69.4	40.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	2	100.0	100.0	189	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	11.1	13.7	24	2.9	13.8	2	20.0	10.2	134	8.1	9.6	29.1
Middle	3	33.3	26.8	294	35.9	22.8	0	0.0	23.2	0	0.0	20.8	29.9
Upper	5	55.6	59.5	500	61.1	63.4	8	80.0	66.6	1,515	91.9	69.6	40.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	9	100.0	100.0	818	100.0	100.0	10	100.0	100.0	1,649	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	2	25.0	13.2	40	10.6	13.4	0	0.0	24.4	0	0.0	22.0	29.1
Middle	1	12.5	25.0	99	26.3	20.1	3	37.5	31.1	309	56.4	31.1	29.9
Upper	5	62.5	61.8	237	63.0	66.6	5	62.5	44.4	239	43.6	46.9	40.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	8	100.0	100.0	376	100.0	100.0	8	100.0	100.0	548	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	26.9	0	0.0	25.8	0	0.0	18.4	0	0.0	7.7	23.8
Middle	0	0.0	44.2	0	0.0	54.5	0	0.0	44.7	0	0.0	64.6	27.2
Upper	0	0.0	28.8	0	0.0	19.6	0	0.0	36.8	0	0.0	27.8	49.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	3	15.0	13.5	64	4.3	12.8	3	13.6	11.7	184	6.9	9.5	29.1
Middle	6	30.0	26.0	540	36.2	26.6	4	18.2	24.5	339	12.8	23.6	29.9
Upper	11	55.0	60.5	887	59.5	60.6	15	68.2	63.8	2,130	80.3	66.9	40.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	20	100.0	100.0	1,491	100.0	100.0	22	100.0	100.0	2,653	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.

(2 of 2)

Distribution of 2019 and 2020 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 %
	2019						2020						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	#%	\$(000)	\$%	\$%	#	%	#%	\$(000)	\$%	\$%	
Other Purpose LOC													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	21.1	0	0.0	17.6	1	50.0	18.2	50	18.7	24.6	29.1
Middle	1	100.0	34.2	60	100.0	21.6	0	0.0	27.3	0	0.0	15.9	29.9
Upper	0	0.0	44.7	0	0.0	60.8	1	50.0	54.5	217	81.3	59.5	40.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	60	100.0	100.0	2	100.0	100.0	267	100.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	9.8	0	0.0	5.3	0	0.0	19.6	0	0.0	15.4	29.1
Middle	1	50.0	26.2	87	36.7	22.3	0	0.0	29.4	0	0.0	29.7	29.9
Upper	1	50.0	63.9	150	63.3	72.4	0	0.0	51.0	0	0.0	54.9	40.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	2	100.0	100.0	237	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	19.4	0	0.0	13.5	0	0.0	17.3	0	0.0	13.5	29.1
Middle	0	0.0	24.1	0	0.0	21.2	0	0.0	25.6	0	0.0	23.0	29.9
Upper	0	0.0	56.5	0	0.0	65.3	0	0.0	57.1	0	0.0	63.4	40.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
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.													

Distribution of 2019 and 2020 Small Business Lending By Income Level of Geography											
Assessment Area: Brownsville-Harlingen MSA											
Geographic Income Level	Bank And Aggregate Loans By Year										Total Businesses %
	2019						2020*				
	Bank		Agg	Bank		Agg	Bank				
	#	#%	#%	\$(000)	\$%	\$%	#	#%	\$(000)	\$%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0	0.0	0.0
Moderate	18	25.0	27.4	3,680	22.4	26.2	80	26.4	8,937	29.4	30.3
Middle	25	34.7	28.3	7,665	46.7	32.5	116	38.3	10,421	34.3	28.0
Upper	28	38.9	41.9	5,031	30.6	39.7	107	35.3	11,044	36.3	41.6
Unknown	1	1.4	0.2	47	0.3	0.2	0	0.0	0	0.0	0.1
Tract-Unk	0	0.0	2.2	0	0.0	1.4	0	0.0	0	0.0	0.0
Total	72	100.0	100.0	16,423	100.0	100.0	303	100.0	30,402	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. *Aggregate data is not currently available.

(1 of 2)

Distribution of 2019 and 2020 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Corpus Christi MSA													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2019						2020						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	#%	\$(000)	\$%	\$%	#	%	#%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	1	8.3	2.5	80	5.6	1.4	0	0.0	2.0	0	0.0	0.8	22.7
Moderate	1	8.3	12.6	250	17.6	8.2	0	0.0	14.0	0	0.0	8.5	17.4
Middle	0	0.0	23.3	0	0.0	19.5	0	0.0	22.9	0	0.0	18.1	18.2
Upper	6	50.0	45.4	734	51.6	56.1	4	80.0	49.0	702	85.1	60.0	41.7
Unknown	4	33.3	16.2	358	25.2	14.8	1	20.0	12.1	123	14.9	12.6	0.0
Total	12	100.0	100.0	1,422	100.0	100.0	5	100.0	100.0	825	100.0	100.0	100.0
Refinance Loans													
Low	5	22.7	5.8	272	10.5	2.9	1	6.3	1.6	200	8.1	0.6	22.7
Moderate	5	22.7	9.6	208	8.0	5.1	2	12.5	5.9	112	4.5	3.4	17.4
Middle	3	13.6	15.9	269	10.3	11.2	3	18.8	13.1	155	6.3	9.0	18.2
Upper	9	40.9	38.9	1,853	71.2	44.3	9	56.3	43.3	1,887	76.3	48.2	41.7
Unknown	0	0.0	29.8	0	0.0	36.5	1	6.3	36.1	120	4.9	38.7	0.0
Total	22	100.0	100.0	2,602	100.0	100.0	16	100.0	100.0	2,474	100.0	100.0	100.0
Home Improvement Loans													
Low	1	5.0	8.5	30	1.8	5.2	3	15.8	5.5	65	6.3	4.3	22.7
Moderate	2	10.0	17.9	72	4.3	13.7	3	15.8	9.7	60	5.8	9.1	17.4
Middle	6	30.0	22.4	600	35.7	16.5	2	10.5	23.4	56	5.4	20.6	18.2
Upper	11	55.0	42.8	978	58.2	57.2	11	57.9	47.6	856	82.5	50.8	41.7
Unknown	0	0.0	8.5	0	0.0	7.4	0	0.0	13.8	0	0.0	15.1	0.0
Total	20	100.0	100.0	1,680	100.0	100.0	19	100.0	100.0	1,037	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	7	10.3	3.5	382	5.2	1.8	4	9.1	1.8	265	5.5	0.8	22.7
Moderate	9	13.2	11.7	550	7.4	7.5	5	11.4	10.0	172	3.6	6.2	17.4
Middle	13	19.1	20.7	1,235	16.7	17.3	8	18.2	17.7	315	6.6	13.9	18.2
Upper	35	51.5	42.3	4,889	65.9	52.5	25	56.8	43.9	3,795	79.2	53.4	41.7
Unknown	4	5.9	21.7	358	4.8	21.0	2	4.5	26.7	243	5.1	25.7	0.0
Total	68	100.0	100.0	7,414	100.0	100.0	44	100.0	100.0	4,790	100.0	100.0	100.0
<p>Source: 2020 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey</p> <p>Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.</p>													

(2 of 2)

Distribution of 2019 and 2020 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Corpus Christi MSA													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2019						2020						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Other Purpose LOC													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	6.3	0	0.0	2.8	22.7
Moderate	0	0.0	5.6	0	0.0	4.8	0	0.0	12.5	0	0.0	8.8	17.4
Middle	2	33.3	16.7	201	31.1	11.1	0	0.0	12.5	0	0.0	3.8	18.2
Upper	4	66.7	77.8	445	68.9	84.1	1	100.0	68.8	350	100.0	84.6	41.7
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	6	100.0	100.0	646	100.0	100.0	1	100.0	100.0	350	100.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	12.9	0	0.0	9.3	0	0.0	7.0	0	0.0	2.6	22.7
Moderate	1	12.5	16.8	20	1.9	11.9	0	0.0	14.9	0	0.0	8.3	17.4
Middle	2	25.0	21.3	165	15.5	18.0	3	100.0	19.3	104	100.0	13.6	18.2
Upper	5	62.5	41.1	879	82.6	52.7	0	0.0	50.0	0	0.0	63.6	41.7
Unknown	0	0.0	7.9	0	0.0	8.2	0	0.0	8.8	0	0.0	11.9	0.0
Total	8	100.0	100.0	1,064	100.0	100.0	3	100.0	100.0	104	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	22.7
Moderate	0	0.0	2.4	0	0.0	1.8	0	0.0	0.1	0	0.0	0.1	17.4
Middle	0	0.0	0.5	0	0.0	0.8	0	0.0	0.0	0	0.0	0.0	18.2
Upper	0	0.0	2.1	0	0.0	4.0	0	0.0	0.2	0	0.0	0.4	41.7
Unknown	0	0.0	94.9	0	0.0	93.4	0	0.0	99.7	0	0.0	99.5	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2020 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

(1 of 2)

Distribution of 2019 and 2020 Home Mortgage Lending By Income Level of Geography Assessment Area: Corpus Christi MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2019						2020						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Home Purchase Loans													
Low	0	0.0	0.5	0	0.0	0.4	0	0.0	0.5	0	0.0	0.4	3.5
Moderate	2	16.7	11.9	147	10.3	7.8	0	0.0	11.3	0	0.0	7.0	26.5
Middle	2	16.7	33.3	319	22.4	30.7	2	40.0	34.9	375	45.5	32.6	36.2
Upper	8	66.7	54.3	956	67.2	61.1	3	60.0	53.4	450	54.5	60.0	33.8
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	12	100.0	100.0	1,422	100.0	100.0	5	100.0	100.0	825	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	0.6	0	0.0	0.3	0	0.0	0.4	0	0.0	0.4	3.5
Moderate	3	13.6	11.6	166	6.4	7.3	4	25.0	8.6	347	14.0	5.6	26.5
Middle	10	45.5	33.0	836	32.1	30.9	3	18.8	29.6	685	27.7	27.9	36.2
Upper	9	40.9	54.8	1,600	61.5	61.6	9	56.3	61.4	1,442	58.3	66.2	33.8
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	22	100.0	100.0	2,602	100.0	100.0	16	100.0	100.0	2,474	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	2.0	0	0.0	0.9	0	0.0	0.7	0	0.0	0.4	3.5
Moderate	1	5.0	17.4	30	1.8	10.1	1	5.3	17.2	25	2.4	13.4	26.5
Middle	3	15.0	40.3	67	4.0	42.7	5	26.3	35.9	209	20.2	31.1	36.2
Upper	16	80.0	40.3	1,583	94.2	46.3	13	68.4	46.2	803	77.4	55.1	33.8
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	20	100.0	100.0	1,680	100.0	100.0	19	100.0	100.0	1,037	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	0	0.0	4.2	0	0.0	1.0	0	0.0	4.2	0	0.0	0.8	4.2
Moderate	0	0.0	27.1	0	0.0	9.2	0	0.0	33.3	0	0.0	8.2	21.5
Middle	0	0.0	39.6	0	0.0	22.6	0	0.0	41.7	0	0.0	53.2	35.4
Upper	0	0.0	29.2	0	0.0	67.2	0	0.0	20.8	0	0.0	37.9	38.8
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	0	0.0	0.6	0	0.0	0.4	0	0.0	0.5	0	0.0	0.4	3.5
Moderate	9	13.2	12.6	683	9.2	8.2	7	15.9	11.1	441	9.2	6.9	26.5
Middle	22	32.4	33.6	1,787	24.1	30.2	11	25.0	32.9	1,304	27.2	31.3	36.2
Upper	37	54.4	53.2	4,944	66.7	61.2	26	59.1	55.5	3,045	63.6	61.4	33.8
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	68	100.0	100.0	7,414	100.0	100.0	44	100.0	100.0	4,790	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.

(2 of 2)

Distribution of 2019 and 2020 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Corpus Christi MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2019						2020						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	#%	\$(000)	\$%	\$%	#	%	#%	\$(000)	\$%	\$%	
Other Purpose LOC													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	3.5
Moderate	2	33.3	5.6	255	39.5	2.4	0	0.0	18.8	0	0.0	16.9	26.5
Middle	3	50.0	16.7	356	55.1	8.1	0	0.0	18.8	0	0.0	10.2	36.2
Upper	1	16.7	77.8	35	5.4	89.5	1	100.0	62.5	350	100.0	72.8	33.8
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	6	100.0	100.0	646	100.0	100.0	1	100.0	100.0	350	100.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	2.5	0	0.0	1.0	0	0.0	1.8	0	0.0	0.7	3.5
Moderate	1	12.5	20.3	85	8.0	16.8	2	66.7	26.3	69	66.3	16.7	26.5
Middle	4	50.0	38.6	209	19.6	34.1	1	33.3	32.5	35	33.7	35.3	36.2
Upper	3	37.5	38.6	770	72.4	48.1	0	0.0	39.5	0	0.0	47.3	33.8
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	8	100.0	100.0	1,064	100.0	100.0	3	100.0	100.0	104	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.3	0	0.0	0.2	0	0.0	0.9	0	0.0	0.2	3.5
Moderate	0	0.0	24.3	0	0.0	19.0	0	0.0	22.4	0	0.0	16.1	26.5
Middle	0	0.0	36.9	0	0.0	32.6	0	0.0	36.4	0	0.0	33.6	36.2
Upper	0	0.0	38.5	0	0.0	48.2	0	0.0	40.3	0	0.0	50.0	33.8
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2020 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Distribution of 2019 and 2020 Small Business Lending By Income Level of Geography											
Assessment Area: Corpus Christi MSA											
Geographic Income Level	Bank And Aggregate Loans By Year										Total Businesses %
	2019						2020*				
	Bank		Agg	Bank		Agg	Bank				
	#	#%	#%	\$(000)	\$%	\$%	#	#%	\$(000)	\$%	
Low	5	2.9	2.1	825	2.1	2.6	23	2.4	3,270	3.0	3.2
Moderate	42	24.3	26.5	10,583	27.1	28.2	291	30.5	37,656	34.1	29.8
Middle	79	45.7	35.9	19,336	49.5	42.5	351	36.8	43,809	39.7	35.3
Upper	47	27.2	32.4	8,315	21.3	25.1	288	30.2	25,473	23.1	31.5
Unknown	0	0.0	0.1	0	0.0	0.1	1	0.1	248	0.2	0.2
Tract-Unk	0	0.0	2.9	0	0.0	1.5	0	0.0	0	0.0	0.0
Total	173	100.0	100.0	39,059	100.0	100.0	954	100.0	110,456	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. *Aggregate data is not currently available.

(1 of 2)

Distribution of 2019 and 2020 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Houston													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2019						2020						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	#%	\$(000)	\$%	\$%	#	%	#%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	3	2.0	2.9	231	1.2	1.4	1	0.6	3.1	75	0.2	1.5	24.4
Moderate	3	2.0	16.3	439	2.2	10.4	7	4.2	18.6	1,366	4.4	12.6	16.0
Middle	10	6.7	23.3	909	4.6	18.6	10	6.1	23.6	1,281	4.1	19.8	17.0
Upper	128	85.3	44.7	17,418	87.9	57.3	146	88.5	44.4	28,187	90.6	56.0	42.6
Unknown	6	4.0	12.8	820	4.1	12.3	1	0.6	10.2	200	0.6	10.1	0.0
Total	150	100.0	100.0	19,817	100.0	100.0	165	100.0	100.0	31,109	100.0	100.0	100.0
Refinance Loans													
Low	6	5.8	4.3	377	1.3	2.1	6	3.8	1.7	276	0.6	0.8	24.4
Moderate	17	16.3	10.1	1,618	5.8	5.6	12	7.7	7.7	1,018	2.3	4.5	16.0
Middle	18	17.3	16.5	2,136	7.6	11.3	24	15.4	15.0	2,887	6.4	11.0	17.0
Upper	60	57.7	49.5	22,970	81.8	60.8	104	66.7	54.0	38,600	86.0	63.0	42.6
Unknown	3	2.9	19.6	989	3.5	20.2	10	6.4	21.5	2,091	4.7	20.7	0.0
Total	104	100.0	100.0	28,090	100.0	100.0	156	100.0	100.0	44,872	100.0	100.0	100.0
Home Improvement Loans													
Low	5	1.6	5.5	186	0.6	3.3	4	0.5	4.6	315	0.5	2.3	24.4
Moderate	12	3.9	12.3	1,315	4.0	8.5	14	1.9	11.8	827	1.2	7.8	16.0
Middle	34	11.1	17.9	1,898	5.8	13.3	58	7.9	17.9	3,225	4.7	13.4	17.0
Upper	250	81.4	60.4	29,074	88.5	69.0	650	88.4	62.1	63,327	92.1	71.6	42.6
Unknown	6	2.0	3.9	366	1.1	5.9	9	1.2	3.6	1,082	1.6	4.9	0.0
Total	307	100.0	100.0	32,839	100.0	100.0	735	100.0	100.0	68,776	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	19	2.8	3.3	1,277	1.3	1.6	16	1.3	2.4	924	0.5	1.2	24.4
Moderate	40	6.0	14.3	3,969	4.0	9.1	37	3.1	12.7	3,634	2.0	8.4	16.0
Middle	80	11.9	20.9	6,160	6.3	16.5	105	8.8	18.6	8,635	4.7	15.1	17.0
Upper	515	76.8	45.3	84,499	85.9	57.5	1,011	84.8	47.2	165,697	90.8	58.2	42.6
Unknown	17	2.5	16.2	2,500	2.5	15.3	23	1.9	19.1	3,681	2.0	17.1	0.0
Total	671	100.0	100.0	98,405	100.0	100.0	1,192	100.0	100.0	182,571	100.0	100.0	100.0
<p>Source: 2020 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey</p> <p>Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.</p>													

(2 of 2)

Distribution of 2019 and 2020 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Houston													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2019						2020						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Other Purpose LOC													
Low	3	4.3	5.8	397	2.8	2.8	1	1.2	5.6	50	0.2	2.2	24.4
Moderate	3	4.3	11.8	262	1.8	7.1	3	3.6	11.6	353	1.1	6.5	16.0
Middle	5	7.1	16.6	470	3.3	11.9	7	8.3	16.1	907	2.8	10.3	17.0
Upper	57	81.4	62.6	12,844	89.8	74.8	70	83.3	62.9	30,588	95.0	78.2	42.6
Unknown	2	2.9	3.3	325	2.3	3.5	3	3.6	3.8	308	1.0	2.8	0.0
Total	70	100.0	100.0	14,298	100.0	100.0	84	100.0	100.0	32,206	100.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	2	5.0	6.5	86	2.6	3.5	4	7.7	5.3	208	3.7	2.3	24.4
Moderate	5	12.5	13.7	335	10.0	8.0	1	1.9	13.2	70	1.2	6.6	16.0
Middle	13	32.5	22.5	747	22.2	15.6	6	11.5	18.5	335	6.0	10.9	17.0
Upper	20	50.0	50.8	2,193	65.2	64.5	41	78.8	53.1	4,995	89.1	67.3	42.6
Unknown	0	0.0	6.4	0	0.0	8.4	0	0.0	10.0	0	0.0	13.0	0.0
Total	40	100.0	100.0	3,361	100.0	100.0	52	100.0	100.0	5,608	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	1.0	0	0.0	0.4	0	0.0	0.1	0	0.0	0.0	24.4
Moderate	0	0.0	1.3	0	0.0	0.9	0	0.0	0.2	0	0.0	0.2	16.0
Middle	0	0.0	0.8	0	0.0	0.9	0	0.0	0.1	0	0.0	0.1	17.0
Upper	0	0.0	2.3	0	0.0	3.8	0	0.0	0.0	0	0.0	0.0	42.6
Unknown	0	0.0	94.5	0	0.0	94.1	0	0.0	99.6	0	0.0	99.7	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
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.													

Distribution of 2019 and 2020 Small Business Lending By Revenue Size of Businesses											
Assessment Area: Houston											
	Bank And Aggregate Loans By Year										Total Businesses %
	2019						2020*				
	Bank		Agg	Bank		Agg	Bank				
	#	#%	#%	\$(000)	\$%	\$%	#	#%	\$(000)	\$%	
By Revenue											
\$1 Million or Less	300	28.1	45.1	47,671	17.7	34.6	1,625	35.2	113,498	15.9	91.6
Over \$1 Million	739	69.3	54.9	213,946	79.3	65.4	1,570	34.1	456,080	63.8	7.3
Revenue Unknown	28	2.6		8,196	3.0		1,415	30.7	145,275	20.3	1.1
Total	1,067	100.0	100.0	269,813	100.0	100.0	4,610	100.0	714,853	100.0	100.0
By Loan Size											
\$100,000 or Less	443	41.5	94.5	22,767	8.4	42.4	2,829	61.4	101,933	14.3	
\$100,001 - \$250,000	269	25.2	2.8	49,574	18.4	14.1	882	19.1	147,476	20.6	
\$250,001 - \$1 Million	355	33.3	2.7	197,472	73.2	43.5	899	19.5	465,444	65.1	
Total	1,067	100.0	100.0	269,813	100.0	100.0	4,610	100.0	714,853	100.0	
By Loan Size and Revenues \$1 Million or Less											
\$100,000 or Less	184	61.3		8,495	17.8		1,414	87.0	45,334	39.9	
\$100,001 - \$250,000	58	19.3		10,176	21.3		122	7.5	19,796	17.4	
\$250,001 - \$1 Million	58	19.3		29,000	60.8		89	5.5	48,368	42.6	
Total	300	100.0		47,671	100.0		1,625	100.0	113,498	100.0	
<p>Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</p> <p>Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.</p>											

(1 of 2)

Distribution of 2019 and 2020 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Houston													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2019						2020						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Home Purchase Loans													
Low	1	0.7	2.8	326	1.6	2.1	0	0.0	2.8	0	0.0	2.2	5.4
Moderate	8	5.3	13.2	867	4.4	9.3	9	5.5	12.8	1,412	4.5	9.3	21.0
Middle	22	14.7	27.8	2,566	12.9	22.1	14	8.5	27.6	1,620	5.2	22.1	28.6
Upper	119	79.3	56.2	16,058	81.0	66.5	142	86.1	56.8	28,077	90.3	66.4	44.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.1	0	0.0	0.1	0.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	150	100.0	100.0	19,817	100.0	100.0	165	100.0	100.0	31,109	100.0	100.0	100.0
Refinance Loans													
Low	6	5.8	2.7	550	2.0	1.8	2	1.3	2.0	203	0.5	1.5	5.4
Moderate	16	15.4	12.2	1,461	5.2	7.8	18	11.5	8.8	2,331	5.2	6.2	21.0
Middle	17	16.3	25.7	2,690	9.6	19.2	26	16.7	22.1	3,105	6.9	17.2	28.6
Upper	65	62.5	59.4	23,389	83.3	71.2	110	70.5	67.1	39,233	87.4	75.0	44.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	104	100.0	100.0	28,090	100.0	100.0	156	100.0	100.0	44,872	100.0	100.0	100.0
Home Improvement Loans													
Low	7	2.3	3.2	383	1.2	2.6	1	0.1	2.6	44	0.1	1.8	5.4
Moderate	27	8.8	13.6	2,119	6.5	10.7	32	4.4	13.2	2,227	3.2	9.9	21.0
Middle	46	15.0	26.4	3,855	11.7	20.6	111	15.1	21.7	8,672	12.6	16.9	28.6
Upper	227	73.9	56.8	26,482	80.6	66.2	591	80.4	62.5	57,833	84.1	71.4	44.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	307	100.0	100.0	32,839	100.0	100.0	735	100.0	100.0	68,776	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	0	0.0	21.4	0	0.0	12.7	0	0.0	21.7	0	0.0	15.6	25.3
Moderate	0	0.0	28.2	0	0.0	19.6	0	0.0	30.5	0	0.0	21.0	27.6
Middle	0	0.0	20.6	0	0.0	24.1	0	0.0	21.1	0	0.0	22.5	21.2
Upper	0	0.0	29.9	0	0.0	43.5	0	0.0	26.8	0	0.0	41.0	25.2
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.7
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	18	2.7	2.8	1,449	1.5	3.1	9	0.8	2.4	1,623	0.9	2.4	5.4
Moderate	64	9.5	13.2	6,199	6.3	10.1	69	5.8	11.3	6,866	3.8	8.5	21.0
Middle	105	15.6	27.5	10,813	11.0	21.8	163	13.7	25.5	14,854	8.1	20.1	28.6
Upper	484	72.1	56.5	79,944	81.2	65.1	950	79.7	60.8	159,128	87.2	69.0	44.9
Unknown	0	0.0	0.0	0	0.0	0.0	1	0.1	0.0	100	0.1	0.0	0.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	671	100.0	100.0	98,405	100.0	100.0	1,192	100.0	100.0	182,571	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.

(2 of 2)

Distribution of 2019 and 2020 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Houston													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2019						2020						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	#%	\$(000)	\$%	\$%	#	%	#%	\$(000)	\$%	\$%	
Other Purpose LOC													
Low	0	0.0	2.9	0	0.0	1.7	4	4.8	2.1	1,216	3.8	1.3	5.4
Moderate	4	5.7	10.6	1,045	7.3	6.2	6	7.1	10.3	590	1.8	5.9	21.0
Middle	12	17.1	20.9	1,313	9.2	16.7	6	7.1	19.7	1,072	3.3	13.4	28.6
Upper	54	77.1	65.6	11,940	83.5	75.4	67	79.8	67.8	29,228	90.8	79.3	44.9
Unknown	0	0.0	0.0	0	0.0	0.0	1	1.2	0.1	100	0.3	0.0	0.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	70	100.0	100.0	14,298	100.0	100.0	84	100.0	100.0	32,206	100.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	4	10.0	3.7	190	5.7	2.5	2	3.8	2.6	160	2.9	1.3	5.4
Moderate	9	22.5	16.2	707	21.0	10.5	4	7.7	13.6	306	5.5	7.3	21.0
Middle	8	20.0	27.8	389	11.6	20.0	6	11.5	27.4	385	6.9	18.1	28.6
Upper	19	47.5	52.3	2,075	61.7	67.0	40	76.9	56.3	4,757	84.8	73.3	44.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.1	0	0.0	0.0	0.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	40	100.0	100.0	3,361	100.0	100.0	52	100.0	100.0	5,608	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	2.7	0	0.0	1.6	0	0.0	2.7	0	0.0	1.7	5.4
Moderate	0	0.0	19.9	0	0.0	13.4	0	0.0	19.7	0	0.0	14.2	21.0
Middle	0	0.0	39.8	0	0.0	33.6	0	0.0	40.1	0	0.0	34.4	28.6
Upper	0	0.0	37.5	0	0.0	51.4	0	0.0	37.5	0	0.0	49.7	44.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
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.													

Distribution of 2019 and 2020 Small Business Lending By Income Level of Geography											
Assessment Area: Houston											
Geographic Income Level	Bank And Aggregate Loans By Year										Total Businesses %
	2019						2020*				
	Bank		Agg	Bank		Agg	Bank				
	#	#%	#%	\$(000)	\$%	\$%	#	#%	\$(000)	\$%	
Low	137	12.8	9.8	37,185	13.8	11.8	500	10.8	89,917	12.6	9.9
Moderate	249	23.3	17.5	54,774	20.3	19.4	869	18.9	141,659	19.8	19.0
Middle	212	19.9	22.8	57,462	21.3	22.3	813	17.6	142,016	19.9	23.4
Upper	467	43.8	48.4	120,092	44.5	45.4	2,416	52.4	339,484	47.5	47.5
Unknown	2	0.2	0.1	300	0.1	0.2	12	0.3	1,777	0.2	0.2
Tract-Unk	0	0.0	1.3	0	0.0	0.8	0	0.0	0	0.0	0.0
Total	1,067	100.0	100.0	269,813	100.0	100.0	4,610	100.0	714,853	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. *Aggregate data is not currently available.

(1 of 2)

Distribution of 2019 and 2020 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 %
	2019						2020						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	0	0.0	0.3	0	0.0	0.2	0	0.0	0.7	0	0.0	0.3	25.1
Moderate	1	14.3	4.2	16	2.2	2.4	0	0.0	5.7	0	0.0	3.2	16.3
Middle	0	0.0	14.6	0	0.0	10.7	0	0.0	18.0	0	0.0	13.9	15.4
Upper	3	42.9	62.6	292	40.7	69.1	4	100.0	59.2	424	100.0	65.9	43.2
Unknown	3	42.9	18.2	410	57.1	17.7	0	0.0	16.5	0	0.0	16.6	0.0
Total	7	100.0	100.0	718	100.0	100.0	4	100.0	100.0	424	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	1.2	0	0.0	0.7	0	0.0	0.3	0	0.0	0.1	25.1
Moderate	2	11.8	4.0	156	13.0	1.9	1	7.1	2.5	54	3.4	1.2	16.3
Middle	2	11.8	9.9	107	8.9	6.7	0	0.0	8.4	0	0.0	5.4	15.4
Upper	12	70.6	62.1	894	74.3	64.8	12	85.7	58.8	1,360	86.1	61.1	43.2
Unknown	1	5.9	22.7	46	3.8	25.9	1	7.1	30.1	165	10.4	32.1	0.0
Total	17	100.0	100.0	1,203	100.0	100.0	14	100.0	100.0	1,579	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	0.6	0	0.0	0.1	0	0.0	1.5	0	0.0	0.6	25.1
Moderate	2	15.4	10.5	43	4.0	6.5	0	0.0	5.9	0	0.0	4.0	16.3
Middle	1	7.7	11.1	70	6.4	9.5	2	16.7	17.6	90	10.1	12.4	15.4
Upper	9	69.2	75.9	940	86.4	82.9	10	83.3	70.6	802	89.9	77.7	43.2
Unknown	1	7.7	1.9	35	3.2	0.9	0	0.0	4.4	0	0.0	5.3	0.0
Total	13	100.0	100.0	1,088	100.0	100.0	12	100.0	100.0	892	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	0	0.0	0.6	0	0.0	0.3	1	2.9	0.5	30	0.9	0.2	25.1
Moderate	5	11.6	4.2	215	5.8	2.3	2	5.7	4.0	104	3.2	2.3	16.3
Middle	4	9.3	12.9	207	5.6	9.4	2	5.7	12.9	90	2.7	9.9	15.4
Upper	29	67.4	60.7	2,786	75.3	66.5	29	82.9	53.9	2,886	88.1	60.6	43.2
Unknown	5	11.6	21.6	491	13.3	21.5	1	2.9	28.7	165	5.0	27.0	0.0
Total	43	100.0	100.0	3,699	100.0	100.0	35	100.0	100.0	3,275	100.0	100.0	100.0
<p>Source: 2020 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey</p> <p>Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.</p>													

(2 of 2)

Distribution of 2019 and 2020 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 %
	2019						2020						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Other Purpose LOC													
Low	0	0.0	2.5	0	0.0	1.0	0	0.0	3.1	0	0.0	2.2	25.1
Moderate	0	0.0	7.6	0	0.0	3.6	0	0.0	7.8	0	0.0	7.0	16.3
Middle	0	0.0	17.7	0	0.0	14.4	0	0.0	28.1	0	0.0	24.3	15.4
Upper	0	0.0	70.9	0	0.0	80.3	1	100.0	57.8	50	100.0	64.6	43.2
Unknown	0	0.0	1.3	0	0.0	0.8	0	0.0	3.1	0	0.0	1.9	0.0
Total	0	0.0	100.0	0	0.0	100.0	1	100.0	100.0	50	100.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	2.5	0	0.0	0.9	1	25.0	2.7	30	9.1	1.6	25.1
Moderate	0	0.0	8.8	0	0.0	5.1	1	25.0	3.5	50	15.2	2.3	16.3
Middle	1	16.7	11.3	30	4.3	6.9	0	0.0	17.7	0	0.0	14.5	15.4
Upper	5	83.3	72.3	660	95.7	82.0	2	50.0	69.0	250	75.8	70.8	43.2
Unknown	0	0.0	5.0	0	0.0	5.0	0	0.0	7.1	0	0.0	10.8	0.0
Total	6	100.0	100.0	690	100.0	100.0	4	100.0	100.0	330	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.5	0	0.0	0.1	0	0.0	0.0	0	0.0	0.0	25.1
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.2	0	0.0	0.1	16.3
Middle	0	0.0	0.8	0	0.0	0.5	0	0.0	0.0	0	0.0	0.0	15.4
Upper	0	0.0	2.1	0	0.0	3.6	0	0.0	0.2	0	0.0	0.2	43.2
Unknown	0	0.0	96.5	0	0.0	95.8	0	0.0	99.7	0	0.0	99.7	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
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.													

Distribution of 2019 and 2020 Small Business Lending By Revenue Size of Businesses											
Assessment Area: McAllen-Edinburg-Mission MSA											
	Bank And Aggregate Loans By Year										Total Businesses %
	2019						2020*				
	Bank		Agg	Bank		Agg	Bank				
	#	#%	#%	\$(000)	\$%	\$%	#	#%	\$(000)	\$%	
By Revenue											
\$1 Million or Less	97	44.5	38.7	18,237	33.5	35.7	226	33.3	13,775	15.7	93.7
Over \$1 Million	108	49.5	61.3	34,617	63.6	64.3	188	27.7	55,293	63.0	5.6
Revenue Unknown	13	6.0		1,582	2.9		264	38.9	18,735	21.3	0.7
Total	218	100.0	100.0	54,436	100.0	100.0	678	100.0	87,803	100.0	100.0
By Loan Size											
\$100,000 or Less	90	41.3	94.0	5,059	9.3	44.1	465	68.6	14,754	16.8	
\$100,001 - \$250,000	57	26.1	3.6	9,735	17.9	18.3	102	15.0	16,347	18.6	
\$250,001 - \$1 Million	71	32.6	2.4	39,642	72.8	37.7	111	16.4	56,702	64.6	
Total	218	100.0	100.0	54,436	100.0	100.0	678	100.0	87,803	100.0	
By Loan Size and Revenues \$1 Million or Less											
\$100,000 or Less	56	57.7		2,718	14.9		201	88.9	6,793	49.3	
\$100,001 - \$250,000	16	16.5		2,546	14.0		16	7.1	2,604	18.9	
\$250,001 - \$1 Million	25	25.8		12,973	71.1		9	4.0	4,378	31.8	
Total	97	100.0		18,237	100.0		226	100.0	13,775	100.0	
<p>Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</p> <p>Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.</p>											

(1 of 2)

Distribution of 2019 and 2020 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 %
	2019						2020						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Home Purchase Loans													
Low	1	14.3	0.2	16	2.2	0.2	0	0.0	0.3	0	0.0	0.3	1.4
Moderate	1	14.3	13.4	136	18.9	11.2	1	25.0	12.3	72	17.0	10.1	24.6
Middle	0	0.0	37.0	0	0.0	34.1	1	25.0	39.9	68	16.0	37.2	42.3
Upper	5	71.4	49.1	566	78.8	54.2	2	50.0	47.2	284	67.0	52.1	31.5
Unknown	0	0.0	0.2	0	0.0	0.1	0	0.0	0.2	0	0.0	0.2	0.2
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	7	100.0	100.0	718	100.0	100.0	4	100.0	100.0	424	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	0.8	0	0.0	0.8	0	0.0	0.3	0	0.0	0.4	1.4
Moderate	2	11.8	14.0	161	13.4	12.6	2	14.3	9.8	290	18.4	8.8	24.6
Middle	3	17.6	35.6	111	9.2	33.4	3	21.4	32.1	377	23.9	29.9	42.3
Upper	12	70.6	49.5	931	77.4	53.1	9	64.3	57.5	912	57.8	60.8	31.5
Unknown	0	0.0	0.1	0	0.0	0.1	0	0.0	0.2	0	0.0	0.2	0.2
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	17	100.0	100.0	1,203	100.0	100.0	14	100.0	100.0	1,579	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	1.2	0	0.0	1.2	0	0.0	0.0	0	0.0	0.0	1.4
Moderate	3	23.1	14.2	324	29.8	14.0	3	25.0	19.1	144	16.1	15.4	24.6
Middle	4	30.8	36.4	441	40.5	37.1	2	16.7	30.1	85	9.5	23.9	42.3
Upper	6	46.2	47.5	323	29.7	47.2	7	58.3	50.0	663	74.3	59.6	31.5
Unknown	0	0.0	0.6	0	0.0	0.6	0	0.0	0.7	0	0.0	1.1	0.2
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	13	100.0	100.0	1,088	100.0	100.0	12	100.0	100.0	892	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	0	0.0	1.7	0	0.0	0.2	0	0.0	0.0	0	0.0	0.0	0.4
Moderate	0	0.0	20.9	0	0.0	25.0	0	0.0	18.8	0	0.0	16.2	20.1
Middle	0	0.0	37.4	0	0.0	32.8	2	100.0	50.0	1,222	100.0	47.5	33.2
Upper	0	0.0	40.0	0	0.0	42.0	0	0.0	31.3	0	0.0	36.3	46.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	2	100.0	100.0	1,222	100.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	1	2.3	0.4	16	0.4	0.3	0	0.0	0.3	0	0.0	0.3	1.4
Moderate	7	16.3	13.6	658	17.8	13.0	8	21.6	11.5	586	13.0	9.8	24.6
Middle	8	18.6	36.7	612	16.5	33.8	10	27.0	36.8	2,002	44.5	34.6	42.3
Upper	27	62.8	49.1	2,413	65.2	52.7	19	51.4	51.3	1,909	42.5	55.1	31.5
Unknown	0	0.0	0.2	0	0.0	0.1	0	0.0	0.2	0	0.0	0.2	0.2
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	43	100.0	100.0	3,699	100.0	100.0	37	100.0	100.0	4,497	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.

(2 of 2)

Distribution of 2019 and 2020 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 %
	2019						2020						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	#%	\$(000)	\$%	\$%	#	%	#%	\$(000)	\$%	\$%	
Other Purpose LOC													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	1.4
Moderate	0	0.0	17.7	0	0.0	15.2	0	0.0	18.8	0	0.0	18.1	24.6
Middle	0	0.0	40.5	0	0.0	41.5	1	100.0	40.6	50	100.0	41.5	42.3
Upper	0	0.0	41.8	0	0.0	43.3	0	0.0	40.6	0	0.0	40.4	31.5
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.2
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	1	100.0	100.0	50	100.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	1.3	0	0.0	0.5	0	0.0	0.0	0	0.0	0.0	1.4
Moderate	1	16.7	12.6	37	5.4	12.5	2	50.0	12.4	80	24.2	15.6	24.6
Middle	1	16.7	39.0	60	8.7	32.8	1	25.0	28.3	200	60.6	22.9	42.3
Upper	4	66.7	47.2	593	85.9	54.2	1	25.0	58.4	50	15.2	60.9	31.5
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.9	0	0.0	0.6	0.2
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	6	100.0	100.0	690	100.0	100.0	4	100.0	100.0	330	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.3	0	0.0	0.1	0	0.0	0.2	0	0.0	0.1	1.4
Moderate	0	0.0	11.0	0	0.0	10.8	0	0.0	11.4	0	0.0	9.7	24.6
Middle	0	0.0	35.9	0	0.0	31.4	0	0.0	38.3	0	0.0	35.8	42.3
Upper	0	0.0	52.8	0	0.0	57.7	0	0.0	50.2	0	0.0	54.4	31.5
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.2
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
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.													

(1 of 2)

Distribution of 2019 and 2020 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Midland													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2019						2020						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	#%	\$(000)	\$%	\$%	#	%	#%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	0	0.0	1.3	0	0.0	0.6	0	0.0	4.7	0	0.0	2.6	21.7
Moderate	4	11.4	11.6	526	7.8	7.7	2	11.1	19.5	323	10.7	14.3	17.5
Middle	3	8.6	21.6	688	10.2	17.6	2	11.1	24.3	597	19.8	22.1	20.2
Upper	26	74.3	52.7	5,201	77.2	61.9	13	72.2	40.3	1,898	63.0	49.5	40.5
Unknown	2	5.7	12.9	319	4.7	12.2	1	5.6	11.2	193	6.4	11.5	0.0
Total	35	100.0	100.0	6,734	100.0	100.0	18	100.0	100.0	3,011	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	2.2	0	0.0	1.3	0	0.0	1.6	0	0.0	0.8	21.7
Moderate	3	27.3	8.3	219	6.5	4.8	1	9.1	8.6	120	3.2	5.8	17.5
Middle	1	9.1	15.0	256	7.6	11.5	2	18.2	16.4	673	18.2	13.7	20.2
Upper	6	54.5	51.3	2,510	74.7	57.6	7	63.6	48.1	2,514	67.8	55.4	40.5
Unknown	1	9.1	23.2	373	11.1	24.8	1	9.1	25.3	400	10.8	24.3	0.0
Total	11	100.0	100.0	3,358	100.0	100.0	11	100.0	100.0	3,707	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	9.5	0	0.0	6.5	0	0.0	4.7	0	0.0	2.3	21.7
Moderate	0	0.0	10.5	0	0.0	7.5	1	6.7	14.1	93	3.9	11.9	17.5
Middle	1	7.7	17.9	128	7.4	12.9	1	6.7	17.2	50	2.1	15.9	20.2
Upper	12	92.3	58.9	1,599	92.6	69.2	13	86.7	59.4	2,261	94.1	65.5	40.5
Unknown	0	0.0	3.2	0	0.0	4.0	0	0.0	4.7	0	0.0	4.4	0.0
Total	13	100.0	100.0	1,727	100.0	100.0	15	100.0	100.0	2,404	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	0	0.0	1.6	0	0.0	0.8	0	0.0	3.1	0	0.0	1.7	21.7
Moderate	7	10.4	10.8	745	5.6	7.1	6	11.8	13.9	943	8.8	10.2	17.5
Middle	6	9.0	20.1	1,121	8.5	16.4	5	9.8	19.8	1,320	12.3	17.8	20.2
Upper	51	76.1	52.1	10,676	80.7	60.9	38	74.5	42.3	7,865	73.4	51.1	40.5
Unknown	3	4.5	15.5	692	5.2	14.8	2	3.9	20.9	593	5.5	19.2	0.0
Total	67	100.0	100.0	13,234	100.0	100.0	51	100.0	100.0	10,721	100.0	100.0	100.0
<p>Source: 2020 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey</p> <p>Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.</p>													

(2 of 2)

Distribution of 2019 and 2020 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Midland													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2019						2020						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Other Purpose LOC													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	21.7
Moderate	0	0.0	0.0	0	0.0	0.0	2	33.3	12.5	407	26.4	9.8	17.5
Middle	0	0.0	5.9	0	0.0	1.3	0	0.0	37.5	0	0.0	23.2	20.2
Upper	1	100.0	94.1	80	100.0	98.7	4	66.7	50.0	1,135	73.6	67.0	40.5
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	1	100.0	100.0	80	100.0	100.0	6	100.0	100.0	1,542	100.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	10.8	0	0.0	5.0	0	0.0	7.7	0	0.0	10.2	21.7
Moderate	0	0.0	5.4	0	0.0	3.1	0	0.0	7.7	0	0.0	3.4	17.5
Middle	1	14.3	18.9	49	3.7	12.6	0	0.0	3.8	0	0.0	5.6	20.2
Upper	6	85.7	40.5	1,286	96.3	57.4	1	100.0	57.7	57	100.0	63.0	40.5
Unknown	0	0.0	24.3	0	0.0	21.9	0	0.0	23.1	0	0.0	17.7	0.0
Total	7	100.0	100.0	1,335	100.0	100.0	1	100.0	100.0	57	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	21.7
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	17.5
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	20.2
Upper	0	0.0	1.5	0	0.0	2.0	0	0.0	0.0	0	0.0	0.0	40.5
Unknown	0	0.0	98.5	0	0.0	98.0	0	0.0	100.0	0	0.0	100.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2020 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Distribution of 2019 and 2020 Small Business Lending By Revenue Size of Businesses											
Assessment Area: Midland											
	Bank And Aggregate Loans By Year										Total Businesses %
	2019						2020*				
	Bank		Agg	Bank		Agg	Bank				
	#	%	%	\$(000)	\$%	\$%	#	%	\$(000)	\$%	
By Revenue											
\$1 Million or Less	80	53.0	32.6	20,444	42.0	24.1	137	33.0	16,214	23.3	89.0
Over \$1 Million	67	44.4	67.4	27,436	56.4	75.9	118	28.4	32,542	46.8	9.9
Revenue Unknown	4	2.6		790	1.6		160	38.6	20,819	29.9	1.1
Total	151	100.0	100.0	48,670	100.0	100.0	415	100.0	69,575	100.0	100.0
By Loan Size											
\$100,000 or Less	53	35.1	93.7	2,905	6.0	41.8	238	57.3	9,089	13.1	
\$100,001 - \$250,000	30	19.9	3.3	5,874	12.1	14.7	91	21.9	15,218	21.9	
\$250,001 - \$1 Million	68	45.0	3.0	39,891	82.0	43.5	86	20.7	45,268	65.1	
Total	151	100.0	100.0	48,670	100.0	100.0	415	100.0	69,575	100.0	
By Loan Size and Revenues \$1 Million or Less											
\$100,000 or Less	41	51.3		2,121	10.4		108	78.8	4,204	25.9	
\$100,001 - \$250,000	13	16.3		2,669	13.1		10	7.3	1,493	9.2	
\$250,001 - \$1 Million	26	32.5		15,654	76.6		19	13.9	10,517	64.9	
Total	80	100.0		20,444	100.0		137	100.0	16,214	100.0	
<p>Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</p> <p>Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.</p>											

(1 of 2)

Distribution of 2019 and 2020 Home Mortgage Lending By Income Level of Geography Assessment Area: Midland													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2019						2020						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Home Purchase Loans													
Low	0	0.0	1.3	0	0.0	0.9	1	5.6	1.4	38	1.3	1.0	2.8
Moderate	2	5.7	6.0	319	4.7	4.4	0	0.0	5.9	0	0.0	4.0	13.4
Middle	11	31.4	35.7	2,276	33.8	30.4	5	27.8	36.6	486	16.1	32.1	41.8
Upper	22	62.9	56.9	4,139	61.5	64.1	12	66.7	56.0	2,487	82.6	62.8	42.0
Unknown	0	0.0	0.1	0	0.0	0.1	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	35	100.0	100.0	6,734	100.0	100.0	18	100.0	100.0	3,011	100.0	100.0	100.0
Refinance Loans													
Low	1	9.1	1.3	114	3.4	0.9	0	0.0	1.0	0	0.0	0.6	2.8
Moderate	1	9.1	8.7	111	3.3	5.8	1	9.1	5.0	120	3.2	3.2	13.4
Middle	2	18.2	35.7	333	9.9	30.4	3	27.3	33.1	683	18.4	28.2	41.8
Upper	7	63.6	54.3	2,800	83.4	62.9	7	63.6	61.0	2,904	78.3	68.0	42.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	11	100.0	100.0	3,358	100.0	100.0	11	100.0	100.0	3,707	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	2.1	0	0.0	0.9	0	0.0	1.6	0	0.0	1.7	2.8
Moderate	2	15.4	9.5	227	13.1	6.2	1	6.7	7.8	93	3.9	3.5	13.4
Middle	2	15.4	41.1	265	15.3	27.0	5	33.3	40.6	803	33.4	39.0	41.8
Upper	9	69.2	47.4	1,235	71.5	66.0	9	60.0	50.0	1,508	62.7	55.8	42.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	13	100.0	100.0	1,727	100.0	100.0	15	100.0	100.0	2,404	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	1.6
Moderate	0	0.0	6.7	0	0.0	6.6	0	0.0	50.0	0	0.0	98.0	6.5
Middle	0	0.0	60.0	0	0.0	53.9	0	0.0	50.0	0	0.0	2.0	56.1
Upper	0	0.0	33.3	0	0.0	39.5	0	0.0	0.0	0	0.0	0.0	35.8
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	1	1.5	1.3	114	0.9	0.8	1	2.0	1.3	38	0.4	0.9	2.8
Moderate	5	7.5	6.6	657	5.0	4.8	2	3.9	5.9	213	2.0	5.0	13.4
Middle	18	26.9	35.8	3,989	30.1	32.3	16	31.4	35.9	2,462	23.0	30.5	41.8
Upper	43	64.2	56.3	8,474	64.0	61.9	32	62.7	56.9	8,008	74.7	63.7	42.0
Unknown	0	0.0	0.1	0	0.0	0.1	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	67	100.0	100.0	13,234	100.0	100.0	51	100.0	100.0	10,721	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.

(2 of 2)

Distribution of 2019 and 2020 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Midland													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2019						2020						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	#%	\$(000)	\$%	\$%	#	%	#%	\$(000)	\$%	\$%	
Other Purpose LOC													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	12.5	0	0.0	10.7	2.8
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	13.4
Middle	0	0.0	52.9	0	0.0	61.7	3	50.0	12.5	490	31.8	13.4	41.8
Upper	1	100.0	47.1	80	100.0	38.3	3	50.0	75.0	1,052	68.2	75.9	42.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	80	100.0	100.0	6	100.0	100.0	1,542	100.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	2.8
Moderate	0	0.0	10.8	0	0.0	7.0	0	0.0	19.2	0	0.0	11.4	13.4
Middle	3	42.9	16.2	1,115	83.5	16.6	0	0.0	38.5	0	0.0	34.2	41.8
Upper	4	57.1	73.0	220	16.5	76.4	1	100.0	42.3	57	100.0	54.4	42.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	7	100.0	100.0	1,335	100.0	100.0	1	100.0	100.0	57	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	3.7	0	0.0	2.5	2.8
Moderate	0	0.0	10.8	0	0.0	8.3	0	0.0	14.2	0	0.0	10.3	13.4
Middle	0	0.0	40.0	0	0.0	32.7	0	0.0	55.9	0	0.0	50.7	41.8
Upper	0	0.0	49.2	0	0.0	59.0	0	0.0	26.2	0	0.0	36.6	42.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
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.													

Distribution of 2019 and 2020 Small Business Lending By Income Level of Geography											
Assessment Area: Midland											
Geographic Income Level	Bank And Aggregate Loans By Year										Total Businesses %
	2019						2020*				
	Bank		Agg	Bank		Agg	Bank				
	#	#%	#%	\$(000)	\$%	\$%	#	#%	\$(000)	\$%	
Low	0	0.0	1.7	0	0.0	1.8	8	1.9	1,144	1.6	1.8
Moderate	38	25.2	16.4	14,744	30.3	17.6	111	26.7	20,529	29.5	22.9
Middle	50	33.1	38.0	17,686	36.3	44.7	136	32.8	24,609	35.4	37.4
Upper	60	39.7	37.6	15,007	30.8	32.9	157	37.8	22,212	31.9	37.3
Unknown	3	2.0	0.5	1,233	2.5	0.3	3	0.7	1,081	1.6	0.5
Tract-Unk	0	0.0	5.9	0	0.0	2.6	0	0.0	0	0.0	0.0
Total	151	100.0	100.0	48,670	100.0	100.0	415	100.0	69,575	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. *Aggregate data is not currently available.

(1 of 2)

Distribution of 2019 and 2020 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Victoria													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2019						2020						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	#%	\$(000)	\$%	\$%	#	%	#%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	0	0.0	2.8	0	0.0	1.5	0	0.0	3.9	0	0.0	2.0	23.5
Moderate	0	0.0	14.1	0	0.0	9.8	0	0.0	15.7	0	0.0	11.0	16.9
Middle	1	100.0	23.7	23	100.0	21.3	0	0.0	23.4	0	0.0	21.7	18.0
Upper	0	0.0	43.2	0	0.0	53.2	0	0.0	39.3	0	0.0	48.8	41.6
Unknown	0	0.0	16.2	0	0.0	14.3	0	0.0	17.6	0	0.0	16.5	0.0
Total	1	100.0	100.0	23	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Refinance Loans													
Low	0	0.0	4.4	0	0.0	1.8	0	0.0	1.6	0	0.0	0.7	23.5
Moderate	0	0.0	10.1	0	0.0	6.4	0	0.0	7.3	0	0.0	4.5	16.9
Middle	0	0.0	13.7	0	0.0	10.8	0	0.0	16.3	0	0.0	13.0	18.0
Upper	0	0.0	42.2	0	0.0	51.4	1	100.0	48.8	202	100.0	53.8	41.6
Unknown	0	0.0	29.5	0	0.0	29.7	0	0.0	26.0	0	0.0	28.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	1	100.0	100.0	202	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	17.1	0	0.0	16.3	0	0.0	13.6	0	0.0	6.5	23.5
Moderate	1	33.3	8.6	46	19.1	9.5	2	22.2	4.5	115	15.2	5.6	16.9
Middle	0	0.0	8.6	0	0.0	6.3	1	11.1	13.6	65	8.6	18.2	18.0
Upper	2	66.7	60.0	195	80.9	63.5	5	55.6	63.6	489	64.6	64.1	41.6
Unknown	0	0.0	5.7	0	0.0	4.5	1	11.1	4.5	88	11.6	5.6	0.0
Total	3	100.0	100.0	241	100.0	100.0	9	100.0	100.0	757	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	0	0.0	3.3	0	0.0	1.6	0	0.0	3.0	0	0.0	1.4	23.5
Moderate	1	25.0	12.7	46	17.4	8.9	2	16.7	11.6	115	9.0	8.1	16.9
Middle	1	25.0	20.6	23	8.7	18.7	1	8.3	19.4	65	5.1	17.6	18.0
Upper	2	50.0	42.1	195	73.9	52.0	8	66.7	40.7	1,013	79.1	49.2	41.6
Unknown	0	0.0	21.4	0	0.0	18.8	1	8.3	25.3	88	6.9	23.6	0.0
Total	4	100.0	100.0	264	100.0	100.0	12	100.0	100.0	1,281	100.0	100.0	100.0
<p>Source: 2020 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey</p> <p>Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.</p>													

(2 of 2)

Distribution of 2019 and 2020 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Victoria													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2019						2020						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Other Purpose LOC													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	23.5
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	25.0	0	0.0	5.3	16.9
Middle	0	0.0	50.0	0	0.0	43.2	0	0.0	0.0	0	0.0	0.0	18.0
Upper	0	0.0	50.0	0	0.0	56.8	2	100.0	75.0	322	100.0	94.7	41.6
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	2	100.0	100.0	322	100.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	7.7	0	0.0	6.9	23.5
Moderate	0	0.0	15.0	0	0.0	13.3	0	0.0	7.7	0	0.0	7.4	16.9
Middle	0	0.0	20.0	0	0.0	25.8	0	0.0	23.1	0	0.0	14.7	18.0
Upper	0	0.0	65.0	0	0.0	60.9	0	0.0	50.0	0	0.0	57.4	41.6
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	11.5	0	0.0	13.5	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	23.5
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	16.9
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	18.0
Upper	0	0.0	1.4	0	0.0	1.3	0	0.0	0.0	0	0.0	0.0	41.6
Unknown	0	0.0	98.6	0	0.0	98.7	0	0.0	100.0	0	0.0	100.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2020 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Distribution of 2019 and 2020 Small Business Lending By Revenue Size of Businesses											
Assessment Area: Victoria											
	Bank And Aggregate Loans By Year										Total Businesses %
	2019						2020*				
	Bank		Agg	Bank		Agg	Bank				
	#	%	%	\$(000)	%	%	#	%	\$(000)	%	
By Revenue											
\$1 Million or Less	0	0.0	38.5	0	0.0	34.6	6	26.1	621	17.3	91.3
Over \$1 Million	3	100.0	61.5	2,500	100.0	65.4	6	26.1	2,459	68.6	7.9
Revenue Unknown	0	0.0		0	0.0		11	47.8	505	14.1	0.8
Total	3	100.0	100.0	2,500	100.0	100.0	23	100.0	3,585	100.0	100.0
By Loan Size											
\$100,000 or Less	0	0.0	91.7	0	0.0	41.4	14	60.9	357	10.0	
\$100,001 - \$250,000	0	0.0	4.6	0	0.0	18.8	5	21.7	781	21.8	
\$250,001 - \$1 Million	3	100.0	3.7	2,500	100.0	39.8	4	17.4	2,447	68.3	
Total	3	100.0	100.0	2,500	100.0	100.0	23	100.0	3,585	100.0	
By Loan Size and Revenues \$1 Million or Less											
\$100,000 or Less	0	0.0		0	0.0		4	66.7	71	11.4	
\$100,001 - \$250,000	0	0.0		0	0.0		1	16.7	250	40.3	
\$250,001 - \$1 Million	0	0.0		0	0.0		1	16.7	300	48.3	
Total	0	0.0		0	0.0		6	100.0	621	100.0	
<p>Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</p> <p>Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.</p>											

(1 of 2)

Distribution of 2019 and 2020 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Victoria													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2019						2020						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	0	0.0	1.1	0	0.0	0.5	0	0.0	1.2	0	0.0	0.5	2.2
Moderate	0	0.0	21.4	0	0.0	16.3	0	0.0	22.8	0	0.0	17.1	26.6
Middle	0	0.0	24.3	0	0.0	21.6	0	0.0	26.0	0	0.0	23.4	24.5
Upper	1	100.0	53.2	23	100.0	61.6	0	0.0	50.0	0	0.0	59.0	46.7
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	23	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Refinance Loans													
Low	0	0.0	2.1	0	0.0	1.0	0	0.0	0.7	0	0.0	0.4	2.2
Moderate	0	0.0	18.7	0	0.0	13.1	0	0.0	13.1	0	0.0	10.2	26.6
Middle	0	0.0	23.1	0	0.0	22.0	0	0.0	20.8	0	0.0	19.4	24.5
Upper	0	0.0	56.2	0	0.0	64.0	1	100.0	65.3	202	100.0	70.0	46.7
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	1	100.0	100.0	202	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	2.9	0	0.0	2.5	0	0.0	4.5	0	0.0	5.0	2.2
Moderate	0	0.0	17.1	0	0.0	12.9	1	11.1	13.6	88	11.6	8.2	26.6
Middle	0	0.0	20.0	0	0.0	17.0	1	11.1	22.7	65	8.6	20.1	24.5
Upper	3	100.0	60.0	241	100.0	67.5	7	77.8	59.1	604	79.8	66.7	46.7
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	3	100.0	100.0	241	100.0	100.0	9	100.0	100.0	757	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	7.7	0	0.0	1.7	2.7
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	38.5	0	0.0	38.2	46.4
Middle	0	0.0	36.4	0	0.0	22.9	0	0.0	30.8	0	0.0	25.6	26.3
Upper	0	0.0	63.6	0	0.0	77.1	1	100.0	23.1	876	100.0	34.5	24.6
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	1	100.0	100.0	876	100.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	0	0.0	1.3	0	0.0	0.5	0	0.0	1.1	0	0.0	0.5	2.2
Moderate	0	0.0	21.2	0	0.0	13.0	2	15.4	20.2	178	8.3	15.5	26.6
Middle	0	0.0	24.2	0	0.0	22.0	1	7.7	24.0	65	3.0	21.9	24.5
Upper	4	100.0	53.3	264	100.0	64.5	10	76.9	54.7	1,914	88.7	62.0	46.7
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	4	100.0	100.0	264	100.0	100.0	13	100.0	100.0	2,157	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.

(2 of 2)

Distribution of 2019 and 2020 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Victoria													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2019						2020						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	#%	\$(000)	\$%	\$%	#	%	#%	\$(000)	\$%	\$%	
Other Purpose LOC													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	2.2
Moderate	0	0.0	0.0	0	0.0	0.0	1	50.0	25.0	90	28.0	52.3	26.6
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	25.0	0	0.0	5.3	24.5
Upper	0	0.0	100.0	0	0.0	100.0	1	50.0	50.0	232	72.0	42.4	46.7
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	2	100.0	100.0	322	100.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	2.2
Moderate	0	0.0	15.0	0	0.0	21.4	0	0.0	34.6	0	0.0	36.4	26.6
Middle	0	0.0	35.0	0	0.0	37.6	0	0.0	15.4	0	0.0	12.9	24.5
Upper	0	0.0	50.0	0	0.0	41.0	0	0.0	50.0	0	0.0	50.7	46.7
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	1.4	0	0.0	0.8	0	0.0	1.3	0	0.0	0.9	2.2
Moderate	0	0.0	39.1	0	0.0	28.9	0	0.0	35.2	0	0.0	27.7	26.6
Middle	0	0.0	24.6	0	0.0	24.0	0	0.0	24.5	0	0.0	24.2	24.5
Upper	0	0.0	34.8	0	0.0	46.3	0	0.0	39.0	0	0.0	47.1	46.7
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2020 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Distribution of 2019 and 2020 Small Business Lending By Income Level of Geography											
Assessment Area: Victoria											
Geographic Income Level	Bank And Aggregate Loans By Year										Total Businesses %
	2019						2020*				
	Bank		Agg	Bank		Agg	Bank				
	#	#%	#%	\$(000)	\$%	\$%	#	#%	\$(000)	\$%	
Low	0	0.0	2.6	0	0.0	1.5	0	0.0	0	0.0	2.2
Moderate	2	66.7	29.4	1,750	70.0	30.5	14	60.9	2,934	81.8	35.9
Middle	0	0.0	21.8	0	0.0	25.2	1	4.3	79	2.2	24.7
Upper	1	33.3	42.9	750	30.0	40.7	8	34.8	572	16.0	37.1
Unknown	0	0.0	0.1	0	0.0	0.1	0	0.0	0	0.0	0.1
Tract-Unk	0	0.0	3.2	0	0.0	2.0	0	0.0	0	0.0	0.0
Total	3	100.0	100.0	2,500	100.0	100.0	23	100.0	3,585	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. *Aggregate data is not currently available.