

PUBLIC DISCLOSURE

August 12, 2024

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Third Coast Bank
RSSD # 3630323
20202 Highway 59 North, Suite 190
Humble, Texas 77338

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

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

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INSTITUTION RATING

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

The following table indicates the Community Reinvestment Act (CRA) performance level of Third Coast Bank (Third Coast or bank) with respect to the lending, investment, and service tests.

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

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

SUMMARY OF MAJOR FACTORS SUPPORTING RATING

Major factors supporting the institution’s rating include:

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

INSTITUTION

DESCRIPTION OF THE INSTITUTION

Third Coast, a financial institution headquartered in Humble, Texas, has the following characteristics:

- Is a wholly owned subsidiary of Third Coast Bancshares, Inc., Humble, Texas.
- Reported total assets of approximately \$4.7 billion and gross loans of \$3.7 billion as of March 31, 2024.
- Operates 17 branch offices and five full-service automated teller machines (ATMs) throughout its seven delineated AAs across the state of Texas as of March 31, 2024.
- Closed one branch location and opened five others since the previous CRA performance evaluation dated April 25, 2022.
- Offers traditional deposit and loan products to meet the needs of the communities it serves.
 - Third Coast is predominately a commercial lender, with commercial loans representing 86.0 percent of its loan portfolio as of March 31, 2024.
 - 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.
- Has the ability to meet various credit needs of the communities it serves, as it has not been hampered by its capacity to lend, financial condition and size, product offerings, prior performance, legal impediments, or other factors.

Table 1 reflects the bank's loan portfolio mix as of March 31, 2024.

Table 1
Composition of Loan Portfolio
as of March 31, 2024

Loan Type	\$(000)	Percent (%)
Agricultural	30,551	0.8
Commercial	3,222,219	86.0
Consumer – Closed-End	2,043	<0.1
Consumer – Open-End	5,299	0.1
Residential Real Estate	302,753	8.1
Other	183,329	4.9
Gross Loans	3,746,194	100.0

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

The Federal Reserve Bank of Dallas rated Third Coast's CRA performance as **Satisfactory** at the previous performance evaluation dated April 25, 2022. The bank was evaluated using the Federal Financial Institutions Examination Council's (FFIEC's) *Interagency Examination Procedures for Intermediate Small Institutions* and received a **Satisfactory** rating under the lending test and a **Satisfactory** rating under the CD test.

SCOPE OF THE EVALUATION

Examiners utilized the FFEIC’s *Interagency Examination Procedures for Large Institutions* to evaluate the bank’s CRA performance. This is the first evaluation of Third Coast’s CRA performance as a large institution. While the bank surpassed the large bank asset threshold on January 1, 2022, a full year of data was not available prior to the commencement of the prior evaluation on April 25, 2022; as a result, Third Coast was reviewed using the FFEIC’s *Interagency Examination Procedures for Intermediate Small Institutions*. The evaluation considered CRA performance context, including the bank’s asset size, financial condition, business strategy, and market competition, as well as AA demographic and economic characteristics, and credit needs. It is noteworthy that Third Coast’s assets grew rapidly, increasing by more than \$2.1 billion since the previous evaluation.

Full-scope reviews were conducted for three of the bank’s seven delineated AAs. Factors to determine which AAs would receive full-scope reviews include, but are not limited to, the level of the bank’s lending, investment, and service activities as well as the availability of opportunities in AAs; comments received from community groups and the public regarding Third Coast’s CRA performance; population density; the number of other financial institutions in the AAs; and the length of time since the most recent full-scope review.

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

Table 2

Assessment Area Name	Assessment Area Description	Scope of Review Received
Full-Scope Assessment Areas		
Houston Metropolitan	Brazoria, Harris, and Montgomery counties Part of the Houston-The Woodlands-Sugar Land, TX Metropolitan Statistical Area (MSA)	Full-Scope
Beaumont-Port Arthur, TX MSA	Hardin, Jefferson, and Orange counties Entire Beaumont-Port Arthur, TX MSA	Full-Scope
Austin Metropolitan	Williamson County Part of the Austin-Round Rock-San Marcos, TX MSA	Full-Scope
Limited-Scope Aas		
Dallas-Fort Worth Metropolitan	Collin, Dallas, and Tarrant counties Part of the Dallas-Fort Worth-Arlington, TX MSA	Limited-Scope
San Antonio Metropolitan	Bexar, Guadalupe, and Wilson counties Part of the San Antonio-New Braunfels, TX MSA	Limited-Scope
Detroit Nonmetropolitan	Lamar and Red River counties Nonmetropolitan	Limited-Scope
Nixon Nonmetropolitan	Gonzales County Nonmetropolitan	Limited-Scope

This evaluation consists of a review of Third Coast’s 2022 and 2023 Home Mortgage Disclosure Act (HMDA) reported mortgage lending data, the 2022 and 2023 CRA small business lending data and the CD loans, investments, and services extended from April 26, 2022 through March 31, 2024, including prior period CD investments. Small business loans carried a heavier weight when assessing the bank’s CRA performance given Third Coast’s strategic focus on small business lending and the volume of small business lending exceeding the volume of HMDA mortgage lending. Additionally, more consideration was given to the number volume of loan originations than the dollar amount, as this represents the number of individuals or entities served.

Emphasis was also placed on the bank's performance in relation to aggregate lending data rather than in comparison to relevant demographic figures, as aggregate lending data is considered a better proxy of credit demand in a given geography.

The evaluation of Third Coast's lending record in the individual AAs includes the use of and comparison to demographic characteristics. The primary sources for the demographic information are the 2020 U.S. Census and 2022 and 2023 Dun & Bradstreet (D&B) data as well as American Community Survey (ACS) data for each review year. Demographic characteristics of a particular AA are useful in analyzing the bank's record of lending, as they provide a means of estimating loan demand and identifying lending opportunities. To understand small businesses credit needs and lending activity, examiners relied on D&B data, which consists of self-reported revenue data and geographical location. The demographic data should not be construed as defining an expected level of lending in a particular area or to a particular group of borrowers. The information is used to understand performance context.

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

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

LENDING TEST

Third Coast's overall lending test performance is **Low Satisfactory**. The bank's performance across the three AAs receiving a full-scope review was consistent with the overall rating. Greater weight was given to the performance in the Houston Metropolitan AA, as this AA represents the largest portion of the bank's branches, deposits, and lending activity of any AA.

Lending Activity

This performance criterion evaluates the lending volume considering the bank's resources, business strategy, and other performance context. Third Coast's lending levels reflects good responsiveness to AA credit needs. Table 3 summarizes the lending activity from January 1, 2022 through December 31, 2023. Small business lending makes up a substantial majority of the lending activity reviewed, which is reflective of the bank's strategic focus as a commercial lender.

Third Coast's lending activity decreased from the previous evaluation, which is attributed to raising mortgage interest rates during the review period and the associated decrease in demand for mortgage loans. Additionally, a significant portion of the bank's small business lending during the previous evaluation was comprised of originations made through the Small Business Administration's (SBA's) Paycheck Protection Program (PPP), which was created to aid small businesses to weather the COVID-19 pandemic. The termination of this program in May 2021 removed a source of the bank's lending during the review period. Despite the decrease in total lending, Third Coast's lending volume reflects appropriate responsiveness to the credit needs of its delineated AAs.

During the review period, the bank made limited use of flexible lending practices in serving the credit needs of its AAs. This was demonstrated through small business initiatives and

participation in government-guaranteed lending programs, including approximately \$49.3 million worth of SBA loans originated by the bank between January 1, 2022 and December 31, 2023.

Table 3

Summary of Lending Activity January 1, 2022 through December 31, 2023				
Loan Type	#	%	\$(000s)	%
Home Purchase	252	16.2	159,715	27.0
Refinancing	82	5.3	50,197	8.5
Home Improvement	3	0.2	749	0.1
Multifamily	18	1.2	26,334	4.5
Other Purpose Closed/Exempt	14	0.9	5,240	0.9
Total HMDA-related	369	23.8	242,235	41.0
Small Business	1,154	74.4	343,771	58.2
Small Farm	28	1.8	4,672	0.8
TOTAL LOANS	1,551	100.0	590,678	100.0

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

Assessment Area Concentration

This performance criterion evaluates the volume and percentage of HMDA- and CRA-reported loans extended inside and outside of the bank's delineated AAs. As depicted in Table 4, a high percentage of Third Coast's loans are made within the delineated AAs. The bank's small business loans are generally made in proximity to branch locations, with more than 80 percent located within delineated AAs. The majority of small farms and HMDA loans are originated within the bank's AAs, though a moderate volume is in contiguous counties. Of note, Third Coast originated an appreciable number of loans in Travis County, which was not part of the Austin Metropolitan AA during the review period but was added in April 2024 when the bank opened a branch in the city of Austin.

Overall, the majority of the bank's lending, by number and dollar amount of loans, are made within the bank's delineated AAs.

Table 4

Lending Inside and Outside of the Assessment Areas								
Loan Type	Inside Assessment Areas				Outside Assessment Areas			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase	144	57.1	82,954	51.9	108	42.9	76,761	48.1
Home Improvement	2	66.7	385	51.4	1	33.3	364	48.6
Refinancing	60	73.2	33,954	67.6	22	26.8	16,243	32.4
Multifamily	11	61.1	16,082	61.1	7	38.9	10,252	38.9
Other Purpose Closed/Exempt	8	57.1	2,610	49.8	6	42.9	2,629	50.2
Total HMDA-related	225	61.0	135,986	56.1	144	39.0	106,249	43.9
Small Business	959	83.1	286,207	83.3	195	16.9	57,564	16.7
Small Farm	16	57.1	2,735	58.5	12	42.9	1,937	41.5
TOTAL LOANS	1,200	77.4	424,928	71.9	351	22.6	165,750	28.1

Note: Affiliate loans not included

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

Geographic Distribution of Loans

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

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

This performance criterion evaluates the bank's lending to borrowers of different income levels and businesses of different revenue sizes. Third Coast's overall lending reflects adequate 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 AA.

Community Development Lending

This performance criterion evaluates the bank's level of CD lending. Third Coast makes an adequate level of CD loans, considering its capacity and the need and availability of CD opportunities in the delineated AAs. CD loans originated during the evaluation period were extended for a variety of purposes, as noted in Table 5.

During the review period, Third Coast originated 42 qualified CD loans in its AAs, totaling \$174.1 million. The number and dollar amount of the bank's qualified CD lending decreased by approximately 72 percent and 39 percent, respectively, compared to the previous evaluation. The decrease is attributable to the conclusion of the PPP in May 2021. At the previous evaluation, Third Coast made 132 qualified loans through this program, representing 88 percent of the bank's CD loans and more than 95 percent of the total dollar amount of CD lending. While Third Coast was not able to fully replace the activity conducted under the PPP, other CD lending increased notably.

The focus of the bank's CD lending also shifted since the previous evaluation, reflecting responsiveness to the CD needs of the AAs. The majority of Third Coast's CD lending at the previous evaluation was related to the revitalization and stabilization of AA geographies, primarily in response to the COVID-19 pandemic. During this evaluation, the CD lending focused primarily on economic development through financing small businesses, which better aligns with its expertise as a commercial bank. Third Coast's CD lending included loans to local small businesses that allow them to create new or retain existing jobs for LMI residents, loans to start-up businesses in LMI geographies, and a loan to support an auto dealership that provides low-cost financing to LMI individuals who are unable to acquire traditional financing for a vehicle.

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

Table 5

Community Development Lending Assessment Area: All		
Purpose	#	\$(000s)
Affordable Housing	2	1,006
Community Services	2	53,333
Economic Development	25	82,175
Revitalization and Stabilization	13	37,584
Total	42	174,098

INVESTMENT TEST

Third Coast’s overall investment test rating is **Low Satisfactory**. The bank’s performance in the Houston Metropolitan and the Beaumont-Port Arthur MSA AAs is consistent with the overall rating, while the performance in the Austin Metropolitan AA is lower.

This performance criterion evaluates the bank’s level of qualifying investments, grants, donations, or in-kind contributions of property made since the prior evaluation that have a primary purpose of CD. Overall, Third Coast has an adequate level of qualified CD investments and grants, as displayed in Table 6, although is rarely in a leadership position. The bank’s overall level of qualified CD investments increased significantly compared to the previous evaluation, with the total number and dollar amount of investments growing by approximately 133 percent and 134 percent, respectively. Third Coast primarily invested in qualified small business investment corporations (SBICs), which reflects the bank’s strategic focus as a commercial bank. These SBICs generally engage in broad geographic regions, though the bank targeted investments to organizations dispersing resources in its AAs. Since these SBICs benefit more than one of the bank’s AAs, the credit for the investment activity is reflected at the institution level rather than in a specific AA.

The number and dollar amount of qualified CD donations made by Third Coast since the previous evaluation increased by more than 110 percent and 375 percent, respectively. This reflects the bank’s commitment to supporting local organizations that provide community services targeted to LMI individuals throughout the delineated AAs. Specific details regarding investments, grants, and donations can be found in the Conclusions with Respect to Performance Tests section for each AA.

Table 6

Investments, Grants, and Donations Assessment Area: All								
Community Development Purpose	Prior Period Investments ¹		Current Investments ²		Donations		Total	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Affordable Housing	0	0	0	0	9	23	9	23
Community Services	0	0	1	2,500	41	70	42	2,570
Economic Development	4	2,271	2	265	7	25	13	2,561
Revitalization and Stabilization	1	421	0	0	4	6	5	427
Total	5	2,692	3	2,765	61	124	69	5,581

¹ Book value of investment
² Original market value of investment

SERVICE TEST

Third Coast’s overall service test rating is **Low Satisfactory**. The bank’s service test performance is consistent across all full-scope AAs.

Retail Services

This performance criterion evaluates the bank’s level of delivery systems provided in each geography classification. Refer to Table 7 for the distribution of banking offices and full-service ATMs by income level of geographies. Third Coast’s delivery systems are accessible to the geographies and individuals of different income levels in the delineated AAs. The bank’s record of opening or closing branches has not adversely affected the accessibility of its delivery systems, including in LMI geographies and to LMI individuals. Banking services and hours of operations do not vary in a way that inconveniences the AAs, particularly LMI geographies and/or individuals.

Table 7

Branch and Full-Service ATM Locations Assessment Area: All							
Tract Income	% of Geographies	% of Households	% of Businesses	Branches		Full-Service ATMs	
				#	%	#	%
Low	12.0	10.5	7.5	1	5.9	1	16.7
Moderate	27.4	26.2	21.6	2	11.8	1	16.7
Middle	28.3	30.1	28.8	5	29.4	2	33.3
Upper	30.0	32.0	40.8	9	52.9	2	33.3
Unknown	2.3	1.2	1.2	0	0.0	0	0.0
Total	100.0	100.0	100.0	17	100.0	6	100.0

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

Community Development Services

This performance criterion evaluates the bank’s level of CD services. Overall, Third Coast provides an adequate level of CD services.

As illustrated in Table 8, bank representatives provided 118 services, totaling 929 hours, to 27 organizations that provide varying levels of community services to LMI individuals and families in the delineated AAs. This level of CD services represents an increase of 26.8 percent in number and 91.5 percent in hours compared to the previous evaluation. Services provided by bank representatives include teaching financial education courses at predominantly LMI schools and districts in the AAs, serving local philanthropic organizations, and on the boards of directors for health care facilities serving LMI populations.

Table 8

Community Development Services Assessment Area: All			
Purpose	Total Services	Total Hours	Total Organizations
Affordable Housing	0	0	0
Community Services	118	929	27
Economic Development	0	0	0
Revitalization and Stabilization	0	0	0
Total	118	929	27

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

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

HOUSTON METROPOLITAN ASSESSMENT AREA
(Full-Scope Review)

DESCRIPTION OF THE INSTITUTION’S OPERATIONS IN THE HOUSTON METROPOLITAN ASSESSMENT AREA

- The Houston Metropolitan AA consists of portions of the Houston-The Woodlands-Sugar Land, TX Metropolitan Statistical Area (MSA)¹. The AA includes the entirety of Brazoria, Harris, and Montgomery counties and omits the six remaining counties of the MSA. Refer to Appendix A for an AA map and Appendix B for additional demographic data.
- There have been no changes to the delineation of the AA since the previous evaluation.
- The AA is comprised by 1,326 geographies: 209 low-, 341 moderate-, 345 middle-, 387 upper-, and 44 census tracts with unknown income levels. Since the previous evaluation, 430 additional census tracts were added to the AA and the income level classification of many of the existing tracts changed.
- As of March 31, 2024, Third Coast operated seven banking offices in the AA, including one in a moderate-, one in a middle-, and five in upper-income census tracts.
- According to the June 30, 2023, Federal Deposit Insurance Corporation’s (FDIC’s) Deposit Market Share Report, the bank holds 1.0 percent of the deposit market share, ranking 13th among 97 FDIC-insured financial institutions with offices operating within the AA.
- Interviews with a representative of a local small business development center and a member of the local government focused on the housing in the area provided additional information about the AA, including local economic conditions and credit needs. The community contacts noted that as the area population continues to grow, the need for additional affordable housing becomes more dire.

Table 9

Population Change Assessment Area: Houston Metropolitan			
Area	2015 Population	2020 Population	Percent Change
Houston Metropolitan	5,190,689	5,723,619	10.3
Brazoria County, TX	331,741	372,031	12.1
Harris County, TX	4,356,362	4,731,145	8.6
Montgomery County, TX	502,586	620,443	23.5
Houston-The Woodlands-Sugar Land, TX MSA	6,346,653	7,122,240	12.2
Texas	26,538,614	29,145,505	9.8

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

- The AA population grew between 2015 and 2020 at a rate similar to that of the state of Texas, as displayed in Table 9. While the numerical population of Harris County grew more during the review period, Montgomery County experienced a significantly higher growth rate.

¹ On July 21, 2023, OMB Bulletin No. 23-01 amended the MSA by including San Jacinto County and renaming it as the Houston-Pasadena-The Woodlands, TX MSA. As this alteration was not in effect on January 1, 2023, the prior MSA definition and name were applied to the review period for this evaluation in accordance with Regulation BB §228.41(b).

- Population totals in the AA continued to grow between 2020 and 2023. The U.S. Census Bureau indicates that the Houston-The Woodlands-Sugar Land, TX MSA grew by 341,530 residents during this time, ranking it second among all MSAs nationwide.
- Between July 1, 2022 and July 1, 2023, the counties of Harris and Montgomery experienced significant population growth, ranking first and third in the nation, respectively. This further highlights the influx of residents to the AA.
- According to U.S. Census Bureau, the city of Houston has an estimated population of 2.3 million people, representing approximately half of the total population of Harris County.

Table 10

Median Family Income Change Assessment Area: Houston Metropolitan			
Area	2015 Median Family Income (\$)	2020 Median Family Income (\$)	Percent Change
Houston Metropolitan	71,268	77,293	8.5
Brazoria County, TX	89,293	96,168	7.7
Harris County, TX	67,969	73,274	7.8
Montgomery County, TX	88,680	99,511	12.2
Houston-The Woodlands-Sugar Land, TX MSA	75,795	81,859	8.0
Texas	68,523	76,073	11.0
<i>Source: 2011-2015 U.S. Census Bureau: American Community Survey 2016-2020 U.S. Census Bureau: American Community Survey</i>			
<i>Note: Median family incomes have been inflation-adjusted and are expressed in 2020 dollars.</i>			

- As Table 10 illustrates, the median family income (MFI) in the AA grew between 2015 and 2020. This increase was negated by the 9.2 percent cumulative inflation rate experienced in the same period per the inflation data of the Bureau of Labor Statistics (BLS).
- The rate growth of the AA’s MFI was below the statewide rate and other major metropolitan areas in Texas, indicating the AA lagged other parts of the state in terms of high-paying job growth.
- The FFIEC estimates the MFI for the Houston-The Woodlands-Sugar Land, TX MSA increased by 14.9 percent between 2020 and 2023, indicating continued economic growth in the area.
- A community contact indicated that during and immediately following the COVID-19 pandemic many people severed ties with the more densely populated and urban areas of the MSA given their ability to work remotely. This allowed higher-earning individuals to relocate to more suburban geographies in the area, which may account for the higher MFI growth in Montgomery County than in Harris County.

Table 11

Housing Cost Burden Assessment Area: Houston Metropolitan						
Area	Cost Burden - Renters			Cost Burden - Owners		
	Low-Income	Moderate-Income	All Renters	Low-Income	Moderate-Income	All Owners
Houston Metropolitan	81.7	45.3	44.9	59.1	35.2	19.7
Brazoria County, TX	76.3	32.9	39.4	49.4	28.2	16.9
Harris County, TX	82.0	45.4	45.7	60.7	35.9	20.3
Montgomery County, TX	80.2	52.3	38.4	54.8	35.5	17.4
Houston-The Woodlands-Sugar Land, TX MSA	81.2	46.2	44.6	59.8	35.9	19.5
Texas	78.3	44.6	42.7	57.3	31.0	19.0

*Cost burden is housing cost that equals 30 percent or more of household income.
Source: U.S. Department of Housing and Urban Development (HUD), 2016-2020 Comprehensive Housing Affordability Strategy*

- The cost burden for LMI persons in the AA is higher than the statewide figure in all relevant categories. While the percentage of low-income households spending 30 percent or more on housing is higher in Harris County, the cost burden on moderate-income households is greater in Montgomery County.
- The median housing value in Montgomery County is approximately 30 percent higher than Harris County, while Brazoria County housing is priced in between; however, the median housing value for only those units located in LMI census tracts is lowest in Montgomery County.
- Other barriers to homeownership, such as downpayment requirements, inhibit many LMI renters from transitioning to home ownership, where the cost burdens are generally lighter.
- One contact indicated that the need for affordable housing continues to increase given the AA population growth. The contact expects this need to only increase in the coming years.

Table 12

Unemployment Rates Assessment Area: Houston Metropolitan					
Area	2018	2019	2020	2021	2022
Houston Metropolitan	4.4	3.8	8.8	6.3	4.2
Brazoria County, TX	4.6	4.2	8.6	6.8	4.5
Harris County, TX	4.4	3.9	9.0	6.4	4.2
Montgomery County, TX	3.8	3.4	7.5	5.8	3.9
Houston-The Woodlands-Sugar Land, TX MSA	4.4	3.8	8.7	6.3	4.2
Texas	3.9	3.5	7.7	5.6	3.9

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- The unemployment rate for all counties peaked in 2020 primarily due to the COVID-19 pandemic and the mitigation efforts undertaken by state and local governments to prevent contagion. As reflected in Table 12, the AA unemployment rates reached pre-pandemic levels by 2022.
- Unemployment rates for all AA counties, as well as the rate for the Houston-The Woodlands-Sugar Land, TX MSA were consistently above the statewide unemployment rate between 2020 and 2022. Brazoria County typically experienced the highest unemployment rates in the AA.

- The AA is home to many large employers; 13 of them have 10,000 or more employees. The top 100 employers in the AA account for nearly 600,000 regional workers. These major employers include H-E-B Grocery Company, Walmart, Houston Methodist Hospital, Memorial Hermann Health Systems, and University of Texas MD Anderson Cancer Center.

Table 13 details selected characteristics of the AA.

Table 13

2023 Combined Demographics Assessment Area: Houston Metropolitan								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	209	15.8	164,943	12.1	53,458	32.4	344,259	25.3
Moderate-income	341	25.7	331,821	24.4	54,035	16.3	234,668	17.3
Middle-income	345	26.0	396,581	29.2	30,141	7.6	244,653	18.0
Upper-income	387	29.2	448,165	32.9	14,779	3.3	536,571	39.4
Unknown-income	44	3.3	18,641	1.4	4,345	23.3	0	0.0
Total Assessment Area	1,326	100.0	1,360,151	100.0	156,758	11.5	1,360,151	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	291,368	69,912	6.2	24.0	184,798	63.4	36,658	12.6
Moderate-income	531,529	237,574	20.9	44.7	244,568	46.0	49,387	9.3
Middle-income	601,872	356,313	31.4	59.2	196,021	32.6	49,538	8.2
Upper-income	686,906	460,217	40.5	67.0	176,278	25.7	50,411	7.3
Unknown-income	46,605	11,948	1.1	25.6	28,023	60.1	6,634	14.2
Total Assessment Area	2,158,280	1,135,964	100.0	52.6	829,688	38.4	192,628	8.9
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	29,579	10.3	26,730	10.2	2,668	12.8	181	5.8
Moderate-income	60,606	21.1	55,085	21.0	5,074	24.3	447	14.3
Middle-income	74,654	26.0	69,430	26.4	4,563	21.8	661	21.1
Upper-income	116,727	40.7	106,856	40.6	8,095	38.7	1,776	56.6
Unknown-income	5,364	1.9	4,781	1.8	512	2.4	71	2.3
Total Assessment Area	286,930	100.0	262,882	100.0	20,912	100.0	3,136	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-income	69	3.8	66	3.8	3	8.6	0	0.0
Moderate-income	240	13.4	228	13.0	12	34.3	0	0.0
Middle-income	517	28.8	508	28.9	6	17.1	3	100.0
Upper-income	940	52.4	927	52.8	13	37.1	0	0.0
Unknown-income	29	1.6	28	1.6	1	2.9	0	0.0
Total Assessment Area	1,795	100.0	1,757	100.0	35	100.0	3	100.0
Percentage of Total Farms:				97.9			1.9	0.2

Source: 2023 FFIEC Census Data
2023 D&B Information
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

LENDING TEST

Third Coast's lending test performance in the Houston Metropolitan AA is adequate.

For this evaluation, the bank's small business lending was given greater weight than home mortgage lending when determining overall performance. The volume of small business loans in the AA was higher than that of home mortgage loans, and the bank's strategic focus is heavily tilted toward commercial lending. Additionally, no small farm loans were made in the AA during the review period; therefore, this product was not considered when evaluating the bank's overall performance in the AA.

Details of the bank's home mortgage and small business lending as well as aggregate lenders' performance can be found in Appendix C.

Lending Activity

The bank's lending activity reflects good responsiveness to the AA credit needs although limited use of innovative and/or flexible lending practices was noted. During the review period, the bank originated 167 home mortgage and 442 small business loans. While Third Coast ranked among the top 50 financial institutions in the AA due to the volume of small business lending, its 442 originations represented 0.1 percent of the total small business originations in the AA during the review period. This is below the bank's 1.0 percent deposit market share, which highlights the high level of competition for small business loans in the AA. Further, Third Coast made limited use of flexible lending practices through its participation in government-guaranteed lending programs and small business initiatives in the AA, including more than \$25.4 million worth of SBA loan originations.

Geographic Distribution of Loans

The geographic distribution of lending reflects good penetration throughout the AA. While Third Coast's home mortgage lending reflects adequate distribution among geographies of different income levels, the geographic distribution of the small business lending is good. During the review period, Third Coast typically made loans in reasonable proximity to its branches in the AA. Census tracts along the edges of the AA as well as portions of Brazoria County reflected lower levels of lending; however, these regions are geographically distant from the Third Coast locations and are less densely populated than other areas of the AA.

The distribution of the bank's lending in middle- and upper-income geographies did not affect conclusions about the performance in LMI census tracts.

Residential Real Estate (HMDA) Lending

The geographic distribution of home mortgage lending reflects adequate penetration throughout the AA. The distribution of the bank's 2022 home mortgage loans among low-income census tracts exceeded the level of aggregate lending and the percentage of owner-occupied units such geographies. Among moderate-income census tracts, which contain more than three times as

many owner-occupied housing units, the bank's lending fell below aggregate lenders' performance.

In 2023, the distribution of Third Coast's home mortgage lending among low-income census tracts declined, falling below aggregate lending data. Among moderate-income census tracts, the bank's lending improved, nearing aggregate lenders' performance, but remained below the demographic figure.

Third Coast's total number of HMDA-reportable originations in the AA declined significantly in 2023, mirroring the performance of aggregate lenders. The decline in HMDA-reportable lending is primarily attributed to the rise of interest rates, which rose from an average rate of 3.1 percent for a 30-year fixed rate mortgage loan at the start of 2022 to 7.8 percent in October 2023. As interest rates rose, demand for these loans fell, resulting in 21.5 percent fewer HMDA-reportable loan originations in LMI census tracts in 2023 when compared to 2022. Such a decrease in loan demand resulted in increased competition among the 906 financial institutions reporting HMDA loans in the AA in 2023.

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

Home Purchase Lending

The geographic distribution of home purchase lending is adequate. While the distribution of 2022 home purchase loans among low-income census tracts exceeded aggregate data and the demographic figure, the bank's performance in moderate-income census tracts was well both figures.

Third Coast's lending performance among low-income census tracts in 2023 declined sharply, reflecting penetration levels below aggregate lenders. While the bank's home purchase lending among moderate-income census tracts improved notably in 2023, it did not raise to the level of aggregate lending or the demographic figure.

Distribution of home purchase lending among middle- and upper-income census tracts did not impact conclusions about the bank's lending among LMI census tracts.

Home Refinance Lending

The geographic distribution of home refinance lending is good. The distribution of 2022 home refinance loans among LMI census tracts was well above aggregate data and comparable to the demographic figure, reflecting favorably on Third Coast's responsiveness to the credit needs of these geographies. In 2023, the bank's home refinance lending fell to an extent which limits the meaningfulness of an analysis of the distribution of these loans. This is attributed to the raising interest rates and the particularly significant impact interest rates have on this loan product. Total home refinance lending in the AA highlights this impact, as home refinance lending reported by all HMDA-reporting institutions that originated or purchased loans in the AA fell by 64.7 percent from 2022 to 2023. The drop in demand for home refinance lending coupled with high level of competition among financial institutions makes the bank's performance reasonable.

Distribution of home refinance lending among middle- and upper-income census tracts did not impact conclusions about the bank's lending among LMI census tracts.

Table 14 provides details about the bank's 2022 and 2023 home mortgage lending by income level of geography within the AA.

Table 14A

Distribution of 2022 and 2023 Home Mortgage Lending by Income Level of Geography Assessment Area: Houston Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2022						2023						
	Bank		Agg		Bank		Agg		Bank		Agg		
#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%		
Home Purchase Loans													
Low	5	7.2	4.4	1,561	3.6	3.1	1	2.3	4.3	200	0.9	3.2	6.2
Moderate	4	5.8	17.0	1,240	2.9	12.4	6	14.0	17.2	1,606	7.1	13.1	20.9
Middle	9	13.0	32.0	4,081	9.5	27.4	8	18.6	34.3	4,514	19.9	29.7	31.4
Upper	51	73.9	45.4	36,192	84.0	56.0	28	65.1	43.1	16,345	72.1	53.1	40.5
Unknown	0	0.0	1.2	0	0.0	1.1	0	0.0	1.1	0	0.0	1.0	1.1
Total	69	100.0	100.0	43,074	100.0	100.0	43	100.0	100.0	22,665	100.0	100.0	100.0
Refinance Loans													
Low	2	5.7	3.9	517	2.5	2.6	0	0.0	5.6	0	0.0	4.2	6.2
Moderate	10	28.6	16.2	1,451	7.1	10.6	1	16.7	19.9	120	3.6	14.3	20.9
Middle	10	28.6	32.9	2,257	11.0	26.2	2	33.3	33.6	660	20.1	28.1	31.4
Upper	12	34.3	46.0	16,133	78.6	59.7	3	50.0	40.1	2,502	76.3	52.7	40.5
Unknown	1	2.9	1.0	160	0.8	0.9	0	0.0	0.9	0	0.0	0.7	1.1
Total	35	100.0	100.0	20,518	100.0	100.0	6	100.0	100.0	3,282	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	3.8	0	0.0	2.8	0	0.0	3.0	0	0.0	2.9	6.2
Moderate	0	0.0	12.4	0	0.0	9.0	0	0.0	12.6	0	0.0	10.5	20.9
Middle	0	0.0	24.8	0	0.0	19.6	0	0.0	28.2	0	0.0	23.8	31.4
Upper	1	100.0	58.1	250	100.0	67.6	0	0.0	55.3	0	0.0	62.1	40.5
Unknown	0	0.0	0.9	0	0.0	0.9	0	0.0	0.8	0	0.0	0.7	1.1
Total	1	100.0	100.0	250	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Multifamily Loans													Multi- family Units %
Low	1	25.0	21.8	488	10.3	13.8	0	0.0	19.9	0	0.0	14.8	
Moderate	1	25.0	27.5	592	12.5	19.4	2	33.3	28.8	838	16.4	25.0	26.4
Middle	0	0.0	20.7	0	0.0	27.8	3	50.0	18.1	3,158	62.0	18.7	20.5
Upper	1	25.0	26.6	2,362	49.8	33.4	1	16.7	30.5	1,100	21.6	37.5	24.0
Unknown	1	25.0	3.3	1,302	27.4	5.6	0	0.0	2.7	0	0.0	4.0	4.4
Total	4	100.0	100.0	4,744	100.0	100.0	6	100.0	100.0	5,095	100.0	100.0	100.0
Total Home Mortgage Loans													Owner- Occupied Units %
Low	8	7.3	4.3	2,566	3.7	4.7	1	1.8	4.4	200	0.6	4.1	
Moderate	15	13.6	16.7	3,283	4.7	13.1	9	15.8	17.3	2,563	8.1	14.0	20.9
Middle	19	17.3	32.0	6,338	9.2	27.1	13	22.8	33.9	8,332	26.4	28.6	31.4
Upper	66	60.0	45.9	55,524	80.3	53.3	34	59.6	43.4	20,417	64.8	52.1	40.5
Unknown	2	1.8	1.1	1,462	2.1	1.7	0	0.0	1.1	0	0.0	1.2	1.1
Total	110	100.0	100.0	69,173	100.0	100.0	57	100.0	100.0	31,511	100.0	100.0	100.0

Source: 2023 FFIEC Census Data
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table 14B

Distribution of 2022 and 2023 Home Mortgage Lending By Income Level of Geography Assessment Area: Houston Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner- Occupied Units %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	\$%	#	#%	#%	\$(000)	%	\$%	
Other Purpose LOC													
Low	0	0.0	2.4	0	0.0	1.8	0	0.0	2.4	0	0.0	1.5	6.2
Moderate	0	0.0	8.8	0	0.0	6.1	0	0.0	8.0	0	0.0	4.7	20.9
Middle	0	0.0	23.9	0	0.0	18.1	0	0.0	26.5	0	0.0	19.7	31.4
Upper	0	0.0	63.8	0	0.0	73.1	0	0.0	61.9	0	0.0	73.2	40.5
Unknown	0	0.0	1.0	0	0.0	0.8	0	0.0	1.2	0	0.0	0.9	1.1
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	3.5	0	0.0	2.1	0	0.0	4.2	0	0.0	4.3	6.2
Moderate	0	0.0	15.6	0	0.0	8.1	0	0.0	16.5	0	0.0	13.9	20.9
Middle	0	0.0	30.2	0	0.0	18.1	0	0.0	32.8	0	0.0	26.1	31.4
Upper	1	100.0	50.0	587	100.0	70.4	2	100.0	45.4	470	100.1	53.8	40.5
Unknown	0	0.0	0.7	0	0.0	1.3	0	0.0	1.1	0	0.0	1.9	1.1
Total	1	100.0	100.0	587	100.0	100.0	2	100.0	100.0	470	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	4.5	0	0.0	8.1	0	0.0	4.1	0	0.0	2.1	6.2
Moderate	0	0.0	27.0	0	0.0	19.5	0	0.0	24.1	0	0.0	13.1	20.9
Middle	0	0.0	41.1	0	0.0	37.4	0	0.0	42.0	0	0.0	28.7	31.4
Upper	0	0.0	26.4	0	0.0	34.0	0	0.0	28.4	0	0.0	33.5	40.5
Unknown	0	0.0	1.1	0	0.0	1.0	0	0.0	1.5	0	0.0	22.5	1.1
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0

Source: 2023 FFIEC Census Data
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Small Business Lending

The geographic distribution of small business loans reflects good penetration throughout the AA. In 2022, Third Coast originated a similar volume of small business loans to businesses in low-income census tracts as aggregate lenders. The bank’s small business lending among businesses in low-income census tracts improved in 2023, raising above the percentage of total AA businesses in these tracts and aggregate lenders’ performance.

Among moderate-income census tracts, the bank’s small business lending performance in 2021 was below the performance of aggregate lenders as well as the percentage of businesses located in these tracts. Third Coast’s performance improved in 2022, exceeding both aggregate data and the demographic figure.

The increase in the distribution of the bank’s small business lending among businesses in LMI census tracts within the AA, displayed in Table 15, is noteworthy as the performance of aggregate lenders declined in both income categories between 2022 and 2023. This trend reflects favorably on the bank’s responsiveness to the credit needs and opportunities of LMI geographies within the AA.

Table 15

Distribution of 2022 and 2023 Small Business Lending by Income Level of Geography Assessment Area: Houston Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year											Total Businesses %	
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank			Agg
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%		\$%
Low	23	9.3	9.6	7,225	9.4	11.0	23	11.7	9.1	9,191	15.2	10.3	10.3
Moderate	38	15.4	20.3	12,899	16.7	22.5	46	23.5	19.8	16,278	26.9	22.2	21.1
Middle	79	32.1	25.9	26,597	34.5	23.9	43	21.9	25.9	14,210	23.5	23.8	26.0
Upper	103	41.9	41.9	28,812	37.3	40.8	83	42.3	43.0	19,735	32.7	41.7	40.7
Unknown	3	1.2	1.8	1,660	2.2	1.7	1	0.5	1.8	1,000	1.7	1.9	1.9
Total	246	100.0	100.0	77,193	100.0	100.0	196	100.0	100.0	60,414	100.0	100.0	100.0

Source: 2023 FFIEC Census Data
2023 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

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

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

Residential Real Estate (HMDA) Lending

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

Third Coast originated a very small number of home mortgage loans to LMI borrowers in 2022 and 2023, which is not commensurate to the demand for these loans reflected by aggregate lending and the applicable demographic figure. However, the bank’s performance is skewed due to Third Coast’s strategic focus and lending portfolio.

Table 17 shows Third Coast extended a high volume of the bank’s home mortgage loans (more than 45 percent between 2022 and 2023) to borrowers with an unknown income level. This is attributable to the bank’s focus as a commercial lender, as many of the mortgage loans were extended to a non-person borrower, such as an LLC, though secured by residential real estate, making the loan HMDA-reportable. These loans were originated for a variety of purposes, though the majority were for the purchase of investment property by small businesses and partnerships. The low volume of the bank’s home mortgage lending among borrowers with known income levels decreases the weight given to this criterion when evaluating Third Coast’s overall borrower distribution performance.

Table 16A

Distribution of 2022 and 2023 Home Mortgage Lending by Borrower Income Level Assessment Area: Houston Metropolitan													
Borrower Income Level	Bank And Aggregate Loans By Year											Families by Family Income %	
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank			Agg
#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%		
Home Purchase Loans													
Low	0	0.0	3.0	0	0.0	1.4	0	0.0	2.1	0	0.0	0.9	25.3
Moderate	1	1.4	15.7	151	0.4	10.1	1	2.3	13.6	84	0.4	8.8	17.3
Middle	2	2.9	21.3	897	2.1	17.3	3	7.0	19.6	807	3.6	16.0	18.0
Upper	34	49.3	41.1	31,304	72.7	53.1	25	58.1	38.4	17,413	76.8	50.2	39.4
Unknown	32	46.4	19.0	10,722	24.9	18.3	14	32.6	26.2	4,361	19.2	24.1	0.0
Total	69	100.0	100.0	43,074	100.0	100.0	43	100.0	100.0	22,665	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	7.5	0	0.0	3.8	0	0.0	7.6	0	0.0	4.1	25.3
Moderate	1	2.9	17.5	172	0.8	11.3	0	0.0	16.1	0	0.0	10.3	17.3
Middle	1	2.9	21.3	255	1.2	16.4	0	0.0	19.7	0	0.0	15.0	18.0
Upper	11	31.4	40.4	11,662	56.8	54.1	4	66.7	40.7	2,777	84.6	53.0	39.4
Unknown	22	62.9	13.3	8,429	41.1	14.5	2	33.3	15.8	505	15.4	17.5	0.0
Total	35	100.0	100.0	20,518	100.0	100.0	6	100.0	100.0	3,282	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	5.9	0	0.0	3.3	0	0.0	5.1	0	0.0	3.1	25.3
Moderate	0	0.0	11.9	0	0.0	8.0	0	0.0	12.2	0	0.0	7.8	17.3
Middle	0	0.0	16.7	0	0.0	11.4	0	0.0	18.0	0	0.0	13.0	18.0
Upper	0	0.0	63.2	0	0.0	74.0	0	0.0	62.4	0	0.0	71.3	39.4
Unknown	1	100.0	2.3	250	100.0	3.3	0	0.0	2.3	0	0.0	4.7	0.0
Total	1	100.0	100.0	250	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													
Low	0	0.0	4.2	0	0.0	1.9	0	0.0	3.0	0	0.0	1.3	25.3
Moderate	2	1.9	15.8	323	0.5	10.2	1	2.0	13.7	84	0.3	8.9	17.3
Middle	3	2.8	20.8	1,152	1.8	16.8	3	5.9	19.4	807	3.1	15.8	18.0
Upper	46	43.4	41.3	43,553	67.6	53.5	31	60.8	39.8	20,660	78.2	50.8	39.4
Unknown	55	51.9	17.9	19,401	30.1	17.6	16	31.4	24.0	4,865	18.4	23.2	0.0
Total	106	100.0	100.0	64,429	100.0	100.0	51	100.0	100.0	26,416	100.0	100.0	100.0
Source: 2023 FFIEC Census Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.													

Table 16B

Distribution of 2022 and 2023 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Houston Metropolitan													
Borrower Income Level	Bank And Aggregate Loans By Year											Families by Family Income %	
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank			Agg
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%		\$%
Other Purpose LOC													
Low	0	0.0	6.3	0	0.0	4.1	0	0.0	7.5	0	0.0	4.2	25.3
Moderate	0	0.0	11.7	0	0.0	6.5	0	0.0	9.6	0	0.0	6.0	17.3
Middle	0	0.0	15.3	0	0.0	10.3	0	0.0	16.2	0	0.0	9.6	18.0
Upper	0	0.0	62.3	0	0.0	75.1	0	0.0	64.4	0	0.0	77.8	39.4
Unknown	0	0.0	4.4	0	0.0	4.1	0	0.0	2.4	0	0.0	2.3	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
Other Purpose Closed/Exempt													
Low	0	0.0	8.0	0	0.0	4.3	0	0.0	6.1	0	0.0	3.9	25.3
Moderate	0	0.0	17.4	0	0.0	9.0	0	0.0	16.0	0	0.0	10.9	17.3
Middle	0	0.0	19.2	0	0.0	10.5	0	0.0	22.0	0	0.0	15.1	18.0
Upper	1	100.0	48.7	587	100.0	63.0	2	100.0	49.1	470	100.1	58.0	39.4
Unknown	0	0.0	6.7	0	0.0	13.2	0	0.0	6.9	0	0.0	12.0	0.0
Total	1	100.0	100.0	587	100.0	100.0	2	100.0	100.0	470	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	1.5	0	0.0	0.8	0	0.0	1.8	0	0.0	0.9	25.3
Moderate	0	0.0	0.9	0	0.0	0.8	0	0.0	2.0	0	0.0	1.3	17.3
Middle	0	0.0	0.4	0	0.0	0.5	0	0.0	0.5	0	0.0	0.4	18.0
Upper	0	0.0	0.2	0	0.0	0.4	0	0.0	0.3	0	0.0	0.2	39.4
Unknown	0	0.0	96.9	0	0.0	97.5	0	0.0	95.4	0	0.0	97.1	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Small Business Lending

Considering Third Coast's performance when compared to the aggregate, the borrower distribution of small business loans by revenue size of businesses is adequate. During the review period, the substantial majority of AA businesses reported revenues of \$1 million or less, setting a demographic figure that was unmatched by the bank or aggregate lenders. In 2022, the bank's small business lending to businesses with gross annual revenues of \$1 million or less is slightly below the performance of aggregate lenders. In 2023, the bank's performance improved, nearing aggregate lending data, which also reflected improved performance over the previous year. It is noteworthy that in both presented years, Third Coast originated a larger percentage of small business loans by dollar amount to businesses with gross annual revenues of \$1 million or less than aggregate lenders. This reflects favorably on the bank's responsiveness to the credit needs of small businesses in the AA.

Table 17

Distribution of 2021 and 2022 Small Business Lending by Revenue Size of Businesses Assessment Area: Houston Metropolitan														
	Bank And Aggregate Loans By Year												Total Businesses %	
	2022						2023							
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg		
#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%	#	#%	
By Revenue														
\$1 Million or Less	107	43.5	49.0	35,860	46.5	33.4	93	47.4	51.6	29,518	48.9	32.2		91.6
Over \$1 Million	116	47.2		37,367	48.4		90	45.9		29,005	48.0			7.3
Revenue Unknown	23	9.3		3,966	5.1		13	6.6		1,891	3.1			1.1
Total	246	100.0		77,193	100.0		196	100.0		60,414	100.0			100.0
By Loan Size														
\$100,000 or Less	77	31.3	94.3	5,297	6.9	40.1	52	26.5	94.3	3,385	5.6	40.8		
\$100,001 - \$250,000	59	24.0	3.0	10,718	13.9	15.1	59	30.1	3.0	10,254	17.0	15.6		
\$250,001 - \$1 Million	110	44.7	2.7	61,178	79.3	44.8	85	43.4	2.6	46,775	77.4	43.6		
Total	246	100.0	100.0	77,193	100.0	100.0	196	100.0	100.0	60,414	100.0	100.0		
By Loan Size and Revenues \$1 Million or Less														
\$100,000 or Less	29	27.1		1,959	5.5		30	32.3		1,703	5.8			
\$100,001 - \$250,000	26	24.3		4,825	13.5		25	26.9		4,417	15.0			
\$250,001 - \$1 Million	52	48.6		29,076	81.1		38	40.9		23,398	79.3			
Total	107	100.0		35,860	100.0		93	100.0		29,518	100.0			

Source: 2023 FFIEC Census Data
2023 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Community Development Lending

Third Coast makes an adequate level of CD loans in the Houston Metropolitan AA. As reflected in Table 18, the bank originated 27 qualified CD loans in the AA, totaling \$89.9 million, during the review period. The number and dollar amount of the bank’s qualified CD loans decreased by approximately 57 percent and 13 percent, respectively, compared to the previous evaluation, though this is attributable to the conclusion of the PPP in May 2021. At the previous evaluation, Third Coast made 50 qualified loans through this program, representing more than 79 percent of the bank’s CD loans and more than 89 percent of the total dollar amount originated during the prior review period. While the bank was not able to fully replace the activity conducted under the PPP, other CD lending increased notably. Additionally, the focus of the bank’s CD lending shifted since the previous evaluation, which exemplifies responsiveness to the CD needs of the AA. The majority of Third Coast’s CD lending at the previous evaluation was related to revitalization and stabilization of AA geographies, primarily in response to the COVID-19 pandemic. During this evaluation, Third Coast’s CD lending focused primarily on economic development through financing small businesses, which better aligns with the bank’s expertise as a commercial lender.

Table 18

Community Development Lending Assessment Area: Houston Metropolitan		
Purpose	#	\$(000s)
Affordable Housing	1	271
Community Services	0	0
Economic Development	16	58,931
Revitalization and Stabilization	10	30,684
Total	27	89,886

A community member contacted as part of this evaluation expressed frustration with the difficulties faced by small businesses seeking financing, stating that many owners of smaller businesses have had trouble acquiring financing once PPP funds were no longer available. A large portion of the bank’s qualified lending was focused on this need, helping to create, retain, or improve jobs for LMI workers by providing needed credit to small businesses in the AA.

INVESTMENT TEST

Third Coast’s performance under the investment test in the Houston Metropolitan AA is adequate. While the bank is rarely in a leadership position, Third Coast has an adequate level of qualified CD investments and grants, particularly those not routinely provided by private investors. The bank exhibits adequate responsiveness to the CD needs of the AA, although it makes rare use of innovative and/or complex investments to support CD initiatives.

As previously discussed, the significant majority of Third Coast’s qualified CD investments made during the review period were to SBICs serving more than one of the bank’s delineated AAs. Four of these investments went to SBICs that provided funding to businesses in the Houston Metropolitan AA; however, these funds were comingled with funds benefitting other AAs and could not be segregated to be included in Table 19. Third Coast made an investment to fund public improvement and developments for the revitalization of an LMI area in the AA during the review period. Even without considering the broad SBIC investments, the dollar amount of qualified investments made in the AA grew modestly compared to the previous evaluation.

Third Coast also made a greater volume of qualified donations in the AA compared to the previous evaluation. Qualified CD donations increased by 42.9 percent while the total dollar amount of these donations grew by more than 248 percent. Donations were made to a variety of organizations, including those providing financial education to LMI students, workforce development for LMI individuals, and essentials to the homeless and victims of domestic abuse, among others. Third Coast’s CD donations reflect a willingness to engage with identified needs in the bank’s community.

Table 19

Investment, Grants, and Donations Assessment Area: Houston Metropolitan								
Community Development Purpose	Prior Period Investments¹		Current Investments²		Donations		Total	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Affordable Housing	0	0	0	0	6	18	6	18
Community Services	0	0	1	2,500	19	34	20	2,534
Economic Development	0	0	0	0	4	12	4	12
Revitalization and Stabilization	0	0	0	0	1	1	1	1
Total	0	0	1	2,500	30	65	31	2,565

¹ Book value of investment
² Original market value of investment

SERVICE TEST

Third Coast’s service test performance is adequate.

Retail Services

The bank’s delivery systems are accessible to the geographies and individuals of different income levels in the AA. The distribution of the bank’s seven branch offices and two full-service ATMs as of December 31, 2023, was compared to the distribution of the population and businesses among the tract categories within the AA. Table 20 summarizes the bank’s retail locations in the AA. Though Third Coast has a larger percentage of branches located in upper-income census tracts than the comparable demographics, none of the bank’s branches are more than three miles from LMI geographies, reasonably serving the AA.

Table 20

Branch and Full-Service ATM Locations Assessment Area: Houston Metropolitan							
Tract Income	% of Geographies	% of Households	% of Businesses	Branches		Full-Service ATMs	
				#	%	#	%
Low	15.8	13.0	10.3	0	0.0	0	0.0
Moderate	25.7	24.5	21.1	1	14.3	1	50.0
Middle	26.0	28.1	26.0	1	14.3	0	0.0
Upper	29.2	32.41	40.8	5	71.4	1	50.0
Unknown	3.3	2.0	1.9	0	0.0	0	0.0
Total	100.0	100.0	100.0	7	100.0	2	100.0

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

Since the previous evaluation, the bank opened a branch located in an upper-income census tract in the AA. Third Coast's record of opening or closing branches has not adversely affected the accessibility of its delivery systems, including in LMI income geographies or to LMI individuals. Banking services and hours of operations do not vary in a way that inconveniences the AA, particularly LMI geographies and/or individuals. The level of branch services and hours offered are generally the same throughout the AA. Lastly, the branch located in a moderate-income tract also offers drive-thru services.

Community Development Services

Third Coast provides an adequate level of CD services in the Houston Metropolitan AA. The bank’s employees served in various capacities, including on boards of directors and steering committees, for 17 community organizations offering CD services that focused on financial education, vocational training, and health care for LMI individuals.

Third Coast focused on activities related to financial literacy education during the review period, representing the significant majority of services provided in the AA. These were specifically targeted by the bank as opportunities to reach LMI students to help them develop the skills necessary to take control of their financial future. Approximately 35 bank employees were involved in these efforts, whether by serving as financial literacy teachers or by serving on the board or steering committee for the organizations coordinating the programs. Third Coast’s focus

on providing CD services to LMI youth extended beyond the classroom, with bank employees also serving with after school and mentoring programs.

While the number of services provided by bank representatives in the AA declined from the previous evaluation, total service hours served during the review period increased by more than 80 percent, reflecting a focus on depth of service rather than breadth.

Table 21 below shows the number of hours by type of involvement.

Table 21
Community Development Services
Assessment Area: Houston Metropolitan

Purpose	Total Services	Total Hours	Total Organizations
Affordable Housing	0	0	0
Community Services	65	403	17
Economic Development	0	0	0
Revitalization and Stabilization	0	0	0
Total	65	403	17

BEAUMONT-PORT ARTHUR, TX MSA ASSESSMENT AREA
(Full-Scope Review)

DESCRIPTION OF THE INSTITUTION’S OPERATIONS IN THE BEAUMONT-PORT ARTHUR, TX MSA ASSESSMENT AREA

- The Beaumont-Port Arthur MSA AA consists of the entirety of Hardin, Jefferson, and Orange counties, on the Louisiana border in the Gulf Coast region of Texas. Refer to Appendix A for an AA map and Appendix B for additional demographic data.
- There have been no changes to the delineation of the AA since the previous evaluation.
- As of 2022, the AA includes a total of 114 census tracts: nine low-, 29 moderate-, 32 middle-, 38 upper-, and six unknown-income census tracts. Since the previous evaluation, nine additional census tracts were defined within the AA, and the income level classification of many of the existing tracts changed.
- As of March 31, 2024, Third Coast operated two banking offices in the AA: including one in a moderate-income census tract and one in an upper-income census tract.
- According to the June 30, 2023, FDIC Deposit Market Share Report, the bank holds 2.8 percent of the deposit market share, ranking seventh among 18 FDIC-insured financial institutions with offices operating within the AA.
- A representative of a local small business development center and a member of the local government were contacted for additional context related to the AA. Both contacts mentioned the large immigrant population in the area and the unique credit needs of individuals new to or unfamiliar with the banking system. It was noted that many immigrants are unbanked and in need of education related to the acquisition and utilization of credit, especially related to small business ownership.

Table 22

Population Change			
Assessment Area: Beaumont-Port Arthur MSA			
Area	2015 Population	2020 Population	Percent Change
Beaumont-Port Arthur MSA AA	391,464	397,565	1.6
Hardin County, TX	55,375	56,231	1.5
Jefferson County, TX	252,872	256,526	1.4
Orange County, TX	83,217	84,808	1.9
Texas	26,538,614	29,145,505	9.8
<i>Source: 2020 U.S. Census Bureau Decennial Census 2011-2015 U.S. Census Bureau: American Community Survey</i>			

- The AA population remained steady between 2015 and 2020, adding approximately 6,000 residents in that period. This growth rate is substantially lower than the statewide population growth rate, indicating that the Beaumont-Port Arthur MSA did not have the same level of attraction for new residents as other portions of the state did.
- According to U.S. Census Bureau estimates, the AA’s population stagnated, declining by approximately 0.5 percent between 2020 and 2023. The approximately 2,000 residents that the AA lost was more than any other MSA in the state.

Table 23

Median Family Income Change Assessment Area: Beaumont-Port Arthur MSA			
Area	2015 Median Family Income (\$)	2020 Median Family Income (\$)	Percent Change
Beaumont-Port Arthur MSA AA	62,554	68,971	10.3
Hardin County, TX	70,135	75,852	8.2
Jefferson County, TX	59,672	62,106	4.1
Orange County, TX	65,016	80,700	24.1
Texas	68,523	76,073	11.0

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

- As Table 23 illustrates, the MFI in the AA grew between 2015 and 2020 at a rate only slightly greater than the 9.2 percent cumulative inflation rate during the same period.
- According to FFIEC estimates, the MFI in the AA has continued to grow rapidly, increasing by approximately 27 percent between 2020 and 2023. This increase is the second largest of any MSA in Texas and 53rd out of the 412 MSAs in the nation.
- A community contact noted that much of the MFI increase in the AA can be attributed to the relative strength of chemical and petroleum manufacturing, as the top five years for oil and gas production have occurred since 2018. Although wages have not kept up with inflation, they continue to grow.

Table 24

Housing Cost Burden Assessment Area: Beaumont-Port Arthur MSA						
Area	Cost Burden - Renters			Cost Burden - Owners		
	Low-Income	Moderate-Income	All Renters	Low-Income	Moderate-Income	All Owners
Beaumont-Port Arthur MSA AA	70.0	35.7	39.7	44.6	18.0	14.5
Hardin County, TX	74.8	21.7	38.7	44.3	17.0	14.1
Jefferson County, TX	69.7	40.6	41.4	46.1	20.0	16.1
Orange County, TX	69.0	21.6	32.5	40.3	12.4	10.7
Texas	78.3	44.6	42.7	57.3	31.0	19.0

Cost burden is housing cost that equals 30 percent or more of household income.
Source: U.S. Department of Housing and Urban Development (HUD), 2016-2020 Comprehensive Housing Affordability Strategy

- The cost burden for LMI persons in the AA is generally lower than statewide figures. This indicates that LMI households are likely to find more favorable conditions in the AA than the remainder to the state.
- There is a sizable gap between the housing cost burden for low-income and moderate-income households. The percentage of moderate-income households spending 30 percent or more on housing is less than half that of low-income households across the AA, with the exception of renters in Jefferson County.

Table 25

Unemployment Rates					
Assessment Area: Beaumont-Port Arthur MSA					
Area	2018	2019	2020	2021	2022
Beaumont-Port Arthur MSA AA	6.1	5.5	11.2	9.3	5.9
Hardin County, TX	5.2	4.6	8.9	7.9	5.2
Jefferson County, TX	6.4	5.9	12.0	9.8	6.2
Orange County, TX	5.8	5.2	10.6	8.8	5.7
Texas	3.9	3.5	7.7	5.6	3.9

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- The AA unemployment rate peaked above 10 percent in 2020, attributed to the impact of the COVID-19 pandemic and the mitigation efforts undertaken by state and local governments to minimize contagion. As reflected in the Table 25, the AA unemployment rates reached pre-pandemic in 2022.
- Unemployment rates for the AA were consistently much higher than the statewide unemployment rates throughout the review period.
- Major business clusters in the AA include chemical and petroleum manufacturing, materials manufacturing, and transportation. Major employers include ENGlobal Corporation, ExxonMobil, Goodyear Tire & Rubber, Motiva Enterprises, and Valero Refining Group

Table 26 details selected characteristics of the AA.

Table 26

2023 Combined Demographics Assessment Area: Beaumont-Port Arthur MSA								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	9	7.9	5,871	6.0	2,259	38.5	22,480	22.8
Moderate-income	29	25.4	20,523	20.8	4,335	21.1	17,211	17.4
Middle-income	32	28.1	30,236	30.7	3,146	10.4	17,581	17.8
Upper-income	38	33.3	40,328	40.9	1,916	4.8	41,361	41.9
Unknown-income	6	5.3	1,675	1.7	260	15.5	0	0.0
Total Assessment Area	114	100.0	98,633	100.0	11,916	12.1	98,633	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	11,248	4,701	4.8	41.8	4,485	39.9	2,062	18.3
Moderate-income	40,540	17,734	18.0	43.7	16,586	40.9	6,220	15.3
Middle-income	51,939	30,403	30.9	58.5	14,184	27.3	7,352	14.2
Upper-income	65,284	43,798	44.5	67.1	12,334	18.9	9,152	14.0
Unknown-income	2,930	1,869	1.9	63.8	676	23.1	385	13.1
Total Assessment Area	171,941	98,505	100.0	57.3	48,265	28.1	25,171	14.6
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	603	3.8	547	3.7	47	4.4	9	5.2
Moderate-income	4,043	25.3	3,676	25.0	342	31.9	25	14.4
Middle-income	4,263	26.7	3,984	27.1	239	22.3	40	23.0
Upper-income	6,358	39.8	5,931	40.3	336	31.3	91	52.3
Unknown-income	689	4.3	572	3.9	108	10.1	9	5.2
Total Assessment Area	15,956	100.0	14,710	100.0	1,072	100.0	174	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-income	10	4.7	9	4.3	1	33.3	0	0.0
Moderate-income	16	7.5	16	7.7	0	0.0	0	0.0
Middle-income	52	24.4	50	23.9	1	33.3	1	100.0
Upper-income	126	59.2	125	59.8	1	33.3	0	0.0
Unknown-income	9	4.2	9	4.3	0	0.0	0	0.0
Total Assessment Area	213	100.0	209	100.0	3	100.0	1	100.0
	Percentage of Total Farms:			98.1	1.4		0.5	
Source: 2023 FFIEC Census Data 2023 D&B Information 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

LENDING TEST

Third Coast's lending test performance in the Beaumont-Port Arthur MSA AA is good.

For this evaluation, the bank's overall lending performance in the AA was carried by the small business lending given Third Coast's focus on commercial lending. Moreover, this product was the only one with a sufficient volume to allow for a meaningful analysis, comprising the largest volume of lending in the AA.

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

Lending Activity

Third Coast's lending activity reflects adequate responsiveness to the credit needs of the AA. Though the bank makes limited use of innovative and/or flexible lending practices, the products offered appropriately serve the AA credit needs, including LMI borrowers. During the review period, Third Coast demonstrated flexible lending practices through participation in government-guaranteed lending programs and small business initiatives, including approximately \$3.9 million worth of SBA loan originations.

During the review period, Third Coast extended 348 small business, 24 home mortgage, and nine small farm loans. Due to the limited volume of home mortgage and small farm lending, a meaningful analysis of these products could not be conducted. As a result, the bank's lending performance in the AA is solely based on small business lending.

Tables related to the bank's home mortgage and small farm lending can be found in Appendix C.

Geographic Distribution of Loans

The geographic distribution of Third Coast's small business lending was compared to aggregate lending data, available demographic information, and relevant performance context. Considering these factors, Third Coast's geographic distribution of loans reflects adequate penetration throughout the AA.

Loans originated by the bank during the review period were generally made in proximity to the bank's branch locations, which are in the cities of Beaumont and Port Arthur. Though some geographies in the extremities of the AA had a lower level of originations, no significant gaps were identified in the geographic distribution of the bank's lending.

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

Small Business Lending

The geographic distribution of small business loans reflects adequate penetration throughout the AA. Third Coast originated few small business loans to businesses located in low-income census tracts during the review period; however, aggregate lenders performed similarly. The low level of

small business lending is supported by applicable demographic data, as only nine of the 114 census tracts in the AA are designated as low-income, and these tracts contain less than four percent of the AA businesses, resulting in diminished lending opportunities compared to other categories of geographies.

Moderate-income census tracts include more than one quarter of the AA businesses, resulting in significantly higher demand for small business loans than in low-income tracts. The distribution of the bank’s small business loans among moderate-income census tracts in the AA was below aggregate lenders’ performance in 2022; however, it increased in 2023, surpassing aggregate lending data. The bank’s increased performance is notable as aggregate lending decreased in moderate-income census tracts during the same period.

Table 27

Distribution of 2022 and 2023 Small Business Lending by Income Level of Geography													
Assessment Area: Beaumont-Port Arthur MSA													
Geographic Income Level	Bank And Aggregate Loans By Year											Total Businesses %	
	2022						2023						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	#%	\$(000)	\$%	\$%	#	%	#%	\$(000)	\$%		\$%
Low	5	2.5	3.8	1,535	3.0	2.8	4	2.7	4.0	1,115	2.8	3.3	3.8
Moderate	37	18.7	22.2	10,420	20.5	24.0	35	23.3	21.8	11,582	28.7	24.4	25.3
Middle	39	19.7	26.3	9,385	18.5	21.9	29	19.3	25.1	7,205	17.9	20.0	26.7
Upper	104	52.5	42.3	25,237	49.7	42.6	70	46.7	43.0	16,247	40.3	44.4	39.8
Unknown	13	6.6	4.4	4,151	8.2	8.5	12	8.0	5.2	4,198	10.4	7.8	4.3
Total	198	100.0	100.0	50,728	100.0	100.0	150	100.0	100.0	40,347	100.0	100.0	100.0

Source: 2023 FFIEC Census Data
2023 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Lending to Businesses of Different Revenue Sizes

Considering Third Coast’s performance when compared to the aggregate, the borrower distribution of small business loans by revenue size of businesses is good. While the percentage of total businesses reporting annual revenues of \$1 million or less reflects a very high demographic figure that was not matched by the bank nor aggregate lenders, Third Coast’s 2022 small business lending reflects distribution among small businesses that is above the performance of aggregate lenders in the AA. Despite a material volume of loans is categorized as revenue unknown, the bank’s lending outperformed aggregate.

In 2023, the bank’s lending to businesses with revenues of \$1 million or less decreased; however, this performance was comparable to that of aggregate lenders in the AA. While Third Coast remained well below the demographic figure, the bank’s lending was near aggregate and reflects favorably upon the bank’s responsiveness to the credit needs of small businesses in the AA.

Table 28

Distribution of 2022 and 2023 Small Business Lending by Revenue Size of Businesses Assessment Area: Beaumont-Port Arthur MSA													
	Bank And Aggregate Loans By Year											Total Businesses %	
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank			Agg
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%		%
By Revenue													
\$1 Million or Less	97	49.0	44.3	18,514	36.5	36.6	68	45.3	46.0	14,443	35.8	32.0	92.2
Over \$1 Million	92	46.5		30,470	60.1		77	51.3		25,565	63.4		6.7
Revenue Unknown	9	4.5		1,744	3.4		5	3.3		339	0.8		1.1
Total	198	100.0		50,728	100.0		150	100.0		40,347	100.0		100.0
By Loan Size													
\$100,000 or Less	81	40.9	90.0	5,123	10.1	30.4	61	40.7	90.5	3,918	9.7	32.2	
\$100,001 - \$250,000	57	28.8	5.5	10,925	21.5	19.7	40	26.7	5.4	7,346	18.2	19.8	
\$250,001 - \$1 Million	60	30.3	4.5	34,680	68.4	49.9	49	32.7	4.2	29,083	72.1	47.9	
Total	198	100.0	100.0	50,728	100.0	100.0	150	100.0	100.0	40,347	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	49	50.5		2,951	15.9		39	57.4		2,404	16.6		
\$100,001 - \$250,000	25	25.8		4,685	25.3		11	16.2		2,117	14.7		
\$250,001 - \$1 Million	23	23.7		10,878	58.8		18	26.5		9,922	68.7		
Total	97	100.0		18,514	100.0		68	100.0		14,443	100.0		

Source: 2023 FFIEC Census Data
2023 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

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

Community Development Lending

Third Coast makes an adequate level of CD loans in the AA. During the review period, the bank originated five qualified CD loans in the AA, totaling approximately \$17.3 million. This represents 11.9 percent of the bank’s total CD lending, a level greater than the 5.5 percent of the bank’s total deposits inside of the AA.

The number and dollar amount of the bank’s qualified CD lending decreased compared to the previous evaluation, though this is attributable to the conclusion of the SBA’s PPP in 2021. At the previous evaluation, the bank made 21 qualified loans through this program, representing 84 percent of the bank’s CD loans and more than 98 percent of the total dollar amount originated during the prior review period. While Third Coast was unable to replace the activity conducted under the PPP, its CD lending increased during the review period. Additionally, the bank’s CD lending shifted since the previous evaluation toward a focus on economic development through financing small businesses which better aligns with the bank’s expertise as a commercial bank.

Table 29

Community Development Lending Assessment Area: Beaumont-Port Arthur MSA		
Purpose	#	\$(000s)
Affordable Housing	1	735
Community Services	0	0
Economic Development	4	16,600
Revitalization and Stabilization	0	0
Total	5	17,335

INVESTMENT TEST

Third Coast’s performance under the investment test in the Beaumont-Port Arthur MSA AA is adequate. While the bank is rarely in a leadership position, it has an adequate level of qualified CD investments and grants, particularly those not routinely provided by private investors. Moreover, Third Coast exhibits adequate responsiveness to the CD needs of the AA, although it makes rare use of innovative and/or complex investments to support CD initiatives.

As previously discussed, the significant majority of Third Coast’s qualified CD investments made during the review period was to SBICs serving more than one of the delineated AAs. Two of these investments went to SBICs that provided funding to businesses in the Beaumont-Port Arthur MSA; however, the investments could not be segregated to be included in Table 30, as these funds were comingled with funds benefitting other AAs. Third Coast prior period’s investment in a SBIC remained on its books, demonstrating that the longer-term nature of such an investment continued to represent activity supporting economic development within the AA. Additionally, the limited activity of donations extended reflected in Table 30 represents growth, as no donations were made in the AA during the previously review period.

Table 30

Investment, Grants, and Donations Assessment Area: Beaumont-Port Arthur MSA								
Community Development Purpose	Prior Period Investments ¹		Current Investments ²		Donations		Total	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Affordable Housing	0	0	0	0	0	0	0	0
Community Services	0	0	0	0	3	11	3	11
Economic Development	1	287	0	0	0	0	1	287
Revitalization and Stabilization	0	0	0	0	0	0	0	0
Total	1	287	0	0	3	11	4	298

¹ Book value of investment
² Original market value of investment

SERVICE TEST

Third Coast’s service test performance is adequate.

Retail Services

The bank’s delivery systems are accessible to the geographies and individuals of different income levels in the AA. The distribution of the bank’s two branch offices as of December 31, 2023, was compared to the distribution of the population and businesses among the tract categories within the AA. Table 31 below summarizes the bank’s retail locations in the AA.

Table 31

Branch and Full-Service ATM Locations Assessment Area: Beaumont-Port Arthur MSA							
Tract Income	% of Geographies	% of Households	% of Businesses	Branches		Full-Service ATMs	
				#	%	#	%
Low	7.9	6.3	3.8	0	0.0	0	0.0
Moderate	25.4	23.4	25.1	1	50.0	0	0.0
Middle	28.1	30.4	26.7	0	0.0	0	0.0
Upper	33.3	38.2	40.1	1	50.0	0	0.0
Unknown	5.3	1.7	4.3	0	0.0	0	0.0
Total	100.0	100.0	100.0	2	100.0	0	100.0

Note Percentages may not total 100.0 percent due to rounding.

Third Coast did not open or close any branches in the AA during the review period; as a result, its record of opening or closing branches was not evaluated to assess the accessibility of its delivery systems in the AA. Banking services and hours of operations do not vary in a way that inconveniences the AA, particularly LMI geographies and/or individuals. The level of branch services and hours offered are basically the same throughout the AA.

Community Development Services

The bank provides an adequate level of CD services in the AA. Third Coast’s employees provided 102 hours of service as members of boards of directors for two organizations offering CD services targeted to LMI individuals in the AA. These organizations provide a variety of community services to individuals and families in the AA who have experienced domestic violence or sexual assault. The increase in service hours in the AA compared to the previous evaluation reflects favorably on the bank’s responsiveness to CD needs of the AA.

AUSTIN METROPOLITAN ASSESSMENT AREA
(Full-Scope Review)

DESCRIPTION OF THE INSTITUTION’S OPERATIONS IN THE AUSTIN METROPOLITAN ASSESSMENT AREA

- The Austin Metropolitan AA consists of a portion of the Austin-Round Rock-Georgetown, TX MSA², as it includes the entirety of Williamson County and omits the four remaining counties of the MSA (Bastrop, Caldwell, Hays, and Travis counties). Refer to Appendix A for an AA map and Appendix B for additional demographic data.
- The bank opened its Georgetown, TX branch location in June 2022, resulting in the delineation of the Austin Metropolitan AA for the first time. Moreover, the branch located in a low-income census tract.
- The AA is comprised of 135 census tracts: three low-, 29 moderate-, 63 middle-, and 40 upper-income census tracts.
- According to the June 30, 2023, FDIC Deposit Market Share Report for the AA, the bank holds 0.1 percent of the deposit market share, ranking 35th of 38 FDIC-insured financial institutions with offices operating within the AA.
- A representative of a local community development financial institution was contacted to obtain additional context related to the AA. It was noted that the Austin MSA is an increasable expensive region and that the limited affordable housing options currently available are unable to meet the needs of the AAs growing population.

Table 32

Population Change			
Assessment Area: Austin Metropolitan			
Area	2015 Population	2020 Population	Percent Change
Austin Metropolitan	473,592	609,017	28.6
Austin-Round Rock-Georgetown, TX MSA	1,889,094	2,283,371	20.9
Texas	26,538,614	29,145,505	9.8

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

- The AA population grew between 2015 and 2020 at a rate almost three times higher than that of the state of Texas. Much of this growth is attributed to the AA’s proximity to the city of Austin, which has been among the fastest growing cities in the nation for several years given substantial growth in the technology sector. According to the community contact, residents moving to the area often seek a less congested place to live, drawing them north to Williamson County.
- Population totals in the AA continued to grow between 2020 and 2023, with U.S. Census Bureau data indicating that between April 1, 2020 and July 1, 2023. Williamson County ranked eighth among the more than 3,000 U.S. counties for numeric population growth, further highlighting the influx of residents to the AA.
- The MSA grew by approximately 7.5 percent between 2020 and 2023, ranking second among Texas MSAs for population growth percentage during that time.

² On July 21, 2023, OMB Bulletin No. 23-01 renamed the Austin-Round Rock-Georgetown, TX MSA to the Austin-Round Rock-San Marcos, TX MSA. This report utilizes the earlier name, as it is accurate for the majority of the review period and reflected in the data and associated tables.

Table 33

Median Family Income Change Assessment Area: Austin Metropolitan			
Area	2015 Median Family Income (\$)	2020 Median Family Income (\$)	Percent Change
Austin Metropolitan	92,692	104,621	12.9
Austin-Round Rock-Georgetown, TX MSA	86,310	100,215	16.1
Texas	68,523	76,073	11.0

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

- As Table 33 illustrates, the MFI in the AA grew between 2015 and 2020 at a faster pace than the 9.2 percent cumulative inflation rate during the same period.
- The growth in the MFI of the AA was comparable to the statewide rate, but below the growth rate of the Austin-Round Rock-Georgetown, TX MSA, which reflected the largest dollar growth in MFI of any MSA in the state of Texas between 2015 and 2020.
- According to 2023 FFIEC estimates, the MFI for the Austin-Round Rock-Georgetown, TX MSA continued to lead the state between 2020 and 2023, growing by an additional \$22,000 (22.0 percent), highlighting that the economic boom in the area has not slowed following the COVID-19 pandemic.

Table 34

Housing Cost Burden Assessment Area: Austin Metropolitan						
Area	Cost Burden - Renters			Cost Burden - Owners		
	Low-Income	Moderate-Income	All Renters	Low-Income	Moderate-Income	All Owners
Austin Metropolitan	87.1	44.8	41.0	71.5	40.0	18.8
Austin-Round Rock-Georgetown, TX MSA	82.8	44.6	42.9	67.0	36.6	20.4
Texas	78.3	44.6	42.7	57.3	31.0	19.0

Cost burden is housing cost that equals 30 percent or more of household income.
Source: U.S. Department of Housing and Urban Development (HUD), 2016-2020 Comprehensive Housing Affordability Strategy

- The housing cost burden for LMI persons in the AA is higher than the Austin-Round Rock-Georgetown, TX MSA and statewide figures in all relevant categories. The largest disparities are seen among low-income residents.
- As noted in Table 34, the AA low-income renters experience the highest housing cost burden. Other barriers to homeownership, such as downpayment requirements, inhibit LMI renters from transitioning to home ownership, where the housing cost burdens are generally lighter.
- The median housing value in the AA is \$282,651 as of 2020, approximately seven percent lower than the median housing value in the MSA, though both areas reflect housing values significantly higher than the statewide average of \$187,200.
- The median age of the housing stock in the AA, 18 years as of 2020, is also notably below the statewide median of 33 years, reflecting the significant level of new home construction that has taken place in response to the growing population.

Table 35

Unemployment Rates					
Assessment Area: Austin Metropolitan					
Area	2018	2019	2020	2021	2022
Austin Metropolitan	3.1	2.8	5.8	4.0	2.9
Austin-Round Rock-Georgetown, TX MSA	3.0	2.7	6.2	4.1	2.9
Texas	3.9	3.5	7.7	5.6	3.9

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- The unemployment rate for the AA peaked in 2020 due to the impact of the COVID-19 pandemic and the mitigation efforts undertaken by state and local governments to minimize contagion. As reflected in Table 35, the AA unemployment rates reached pre-pandemic levels in 2022.
- Unemployment rates for the AA were consistently below the statewide figures between 2018 and 2022, reflecting the strength of the local economy across that period.
- The AA is home to many large employers including Dell Computers, Southwestern University, Georgetown Healthcare System, the Round Rock Medical Center, and Round Rock Independent School District.

Table 36 details selected characteristics of the AA.

Table 36

2023 Combined Demographics Assessment Area: Austin Metropolitan								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	3	2.2	2,193	1.6	123	5.6	23,721	17.4
Moderate-income	29	21.5	23,035	16.9	1,601	7.0	23,873	17.5
Middle-income	63	46.7	65,859	48.4	2,945	4.5	31,035	22.8
Upper-income	40	29.6	45,005	33.1	899	2.0	57,463	42.2
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	135	100.0	136,092	100.0	5,568	4.1	136,092	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	4,244	942	0.7	22.2	2,770	65.3	532	12.5
Moderate-income	39,994	17,174	13.4	42.9	19,279	48.2	3,541	8.9
Middle-income	98,606	64,324	50.2	65.2	29,259	29.7	5,023	5.1
Upper-income	56,217	45,800	35.7	81.5	8,565	15.2	1,852	3.3
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	199,061	128,240	100.0	64.4	59,873	30.1	10,948	5.5
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	986	3.7	879	3.5	91	7.2	16	5.3
Moderate-income	5,042	18.8	4,666	18.5	325	25.8	51	16.8
Middle-income	12,361	46.2	11,697	46.4	550	43.7	114	37.6
Upper-income	8,367	31.3	7,952	31.6	293	23.3	122	40.3
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	26,756	100.0	25,194	100.0	1,259	100.0	303	100.0
Percentage of Total Businesses:				94.2		4.7		1.1
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	6	1.6	5	1.4	1	20.0	0	0.0
Moderate-income	94	25.5	90	24.8	4	80.0	0	0.0
Middle-income	179	48.6	179	49.3	0	0.0	0	0.0
Upper-income	89	24.2	89	24.5	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	368	100.0	363	100.0	5	100.0	0	0.0
Percentage of Total Farms:				98.6		1.4		0.0
<i>Source: 2023 FFIEC Census Data 2023 D&B Information 2016-2020 U.S. Census Bureau: American Community Survey</i> <i>Note: Percentages may not total 100.0 percent due to rounding.</i>								

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

LENDING TEST

Third Coast's lending test performance in the Austin Metropolitan AA is adequate.

For this evaluation, the bank's overall lending test performance in the AA is based primarily on the bank's CD lending due to the limited lending noted. The limited volume of lending is expected as the bank opened a branch in the AA in June 2022. Details of the bank's home mortgage, small business, and small farm lending and information regarding lending by aggregate lenders can be found in Appendix C.

Lending Activity

Third Coast's lending activity reflects adequate responsiveness to the AA credit needs. Though the bank makes limited use of innovative and/or flexible lending practices, the products it offers are appropriate to serve AA credit needs, including LMI borrowers.

The total volume of loans in the AA during the review period was low, consisting of four home mortgage and eight small business loans. This level of activity is commensurate with the bank's presence in the AA, operating a single branch representing a deposit market share of 0.1 percent. Additionally, the bank is new to the AA since the previous evaluation, its position among the 38 financial institutions operating in the AA, including very large national banks, is not well established.

Geographic Distribution of Loans and Lending to Borrowers of Different Income Levels and Businesses of Different Revenue Sizes

During the review period, Third Coast did not originate a sufficient volume of home mortgage or small business loans in the AA to allow for a meaningful analysis of the distribution of the bank's lending. As a result, this criterion was not evaluated as part of the bank's overall lending performance in the AA.

Community Development Lending

Third Coast makes a low level of CD loans in the AA. During the review period, the bank originated only one qualified loan totaling \$3 million in the AA. Despite the limited activity, this represents an increase in qualified CD lending from the previous evaluation, as the bank did not have a presence in the AA in the prior evaluation and had not extended any qualified loans in Williamson County.

The bank's single qualified loan in the AA was for the rehabilitation of property in a moderate-income census tract to establish a restaurant that would attract other businesses to the geography. The extensive size and diversity of the AA provides sufficient opportunities for all financial institutions operating in the area to engage with identified CD needs. While the bank's activity served the qualifying purpose of revitalizing an LMI geography, it does not reflect favorably on the bank's responsiveness to the needs of the AA, despite the bank's relative newness in the area and the number of institutions already serving it.

INVESTMENT TEST

Third Coast’s performance under the investment test in the Austin Metropolitan AA is poor, as it has few qualified CD investments and grants, makes rare use of innovative and/or complex investments to support CD initiatives, and exhibits poor responsiveness to the CD needs of the AA. During the review period, the bank only made four qualified donations totaling approximately \$7,000. Third Coast’s CD activity during this review period does not reflect favorably on the bank’s responsiveness to CD needs and opportunities in the AA despite its newness to the AA.

Table 37

Investment, Grants, and Donations Assessment Area: Austin Metropolitan								
Community Development Purpose	Prior Period Investments ¹		Current Investments ²		Donations		Total	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Affordable Housing	0	0	0	0	0	0	0	0
Community Services	0	0	0	0	1	2	1	2
Economic Development	0	0	0	0	0	0	0	0
Revitalization and Stabilization	0	0	0	0	3	5	3	5
Total	0	0	0	0	4	7	4	7

¹ Book value of investment
² Original market value of investment

SERVICE TEST

Third Coast’s service test performance in the Austin Metropolitan AA is adequate.

Retail Services

Third Coast’s delivery systems are accessible to the bank’s geographies and individuals of different income levels in the AA. The bank operated only one branch in the AA as of December 31, 2023, which was compared to the distribution of the population and businesses among the tract categories within the AA. Table 38 summarizes the bank’s retail locations in the AA.

Table 38

Branch and Full-Service ATM Locations Assessment Area: Austin Metropolitan							
Tract Income	% of Geographies	% of Households	% of Businesses	Branches		Full-Service ATMs	
				#	%	#	%
Low	2.2	2.0	3.7	1	100.0	1	100.0
Moderate	21.5	19.4	18.9	0	0.0	0	0.0
Middle	46.7	49.7	46.2	0	0.0	0	0.0
Upper	29.6	28.9	31.2	0	0.0	0	0.0
Unknown	0.0	0.0	0.0	0	0.0	0	0.0
Total	100.0	100.0	100.0	1	100.0	1	100.0

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

Third Coast’s branch in Georgetown, TX, is near Interstate 35, the main thoroughfare in the AA. The branch is located within a low-income census tract surrounded by a mixture of moderate-, middle-, and upper-income geographies.

The AA was first delineated by the bank when it opened its Georgetown location in June 2022. The bank did not open or close any branches in the AA after its initial delineation. As a result, the bank's record of opening or closing branches has not adversely affected the accessibility of its delivery systems, including to LMI income geographies. Because Third Coast operates a single branch, its banking services and hours of operations do not vary in a way that inconveniences the AA, particularly in LMI geographies and/or to LMI individuals.

Community Development Services

Third Coast provides a limited level of CD services in the AA. The bank's employees provided 32 hours of service as volunteers for a community organization that offers CD services focused on assisting LMI individuals and families in crisis. While Third Coast provided a low level of services in an area with ample opportunity, it is commensurate with the bank's newly established and still limited presence in the AA and does not necessarily reflect negatively on its responsiveness to the CD needs of this AA.

METROPOLITAN ASSESSMENT AREAS
(Limited-Scope Review)

DESCRIPTION OF OPERATIONS

Dallas-Fort Worth Metropolitan Assessment Area

- As of December 31, 2023, Third Coast operated three branches in the AA, representing 18.8 percent of its total branches.
- The AA is comprised of the entirety of Collin, Dallas, and Tarrant counties, which make up part of the Dallas-Fort Worth-Arlington, TX MSA.
- As of June 30, 2023, the bank had \$124.2 million in deposits in this AA, representing a market share of less than 0.1 percent and 3.6 percent of its total deposits.
- In 2023, 982 institutions originated or purchased 113,322 HMDA-reportable loans in the DFW Metropolitan AA. Third Coast ranked 221st, with 11 home mortgage originations that represent less than 0.1 percent of total reportable loans in the AA.
- In 2023, Third Coast ranked 92nd among 277 institutions originating or purchasing CRA-reportable loans in the AA. Of the 180,695 CRA-reportable loans made in the AA, the bank originated 25 or less than 0.1 percent.
- According to the ACS, the AA consists of 1,314 census tracts: 144 low-, 372 moderate-, 362 middle-, 415 upper-, and 21 unknown-income tracts.
- The 2020 AA population of 5,788,644 represented 19.9 percent of the state's population.
- The AA includes 1,370,139 families, 23.7 percent are low-, 17.8 percent are moderate-, 19.1 percent are middle-, and 39.5 percent are upper-income.

San Antonio Metropolitan Assessment Area

- As of December 31, 2023, Third Coast operated two branches in the AA, representing 12.5 percent of its total branches.
- The AA is comprised of the entirety of Bexar, Guadalupe, and Wilson counties, which are part of the San Antonio-New Braunfels, TX MSA.
- As of June 30, 2023, the bank had \$98.7 million in deposits in this AA, representing a market share of less than 0.1 percent and 2.9 percent of its total deposits.
- In 2023, 691 institutions originated or purchased 55,607 HMDA-reportable loans in the AA. Third Coast ranked 146th, with four home mortgage originations that represent less than 0.1 percent of total reportable loans.
- In 2023, the bank ranked 49th among 180 institutions originating or purchasing CRA-reportable loans in the AA. Of the 45,736 CRA-reportable loans made in the AA, the bank originated 36, or less than 0.1 percent.
- According to the ACS, the AA consists of 428 census tracts: 36 low-, 141 moderate-, 128 middle-, 118 upper-, and five unknown-income tracts.
- The 2020 AA population of 2,231,783 represented 7.7 percent of the state's population.
- The AA includes 476,712 families, of which 22.9 percent are low-, 17.6 percent are moderate-, 19.6 percent are middle-, and 39.8 percent are upper-income.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

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

Table 39 discusses conclusions regarding performance.

Table 39

Assessment Area	Lending Test	Investment Test	Service Test
Dallas-Fort Worth Metropolitan	Consistent	Below	Consistent
San Antonio Metropolitan	Consistent	Consistent	Below

The bank's lending, investment, and service performance in the AAs is generally consistent with the institution's overall lending, investment, and service performance.

NONMETROPOLITAN ASSESSMENT AREAS
(Limited-Scope Review)

DESCRIPTION OF OPERATIONS

Detroit Nonmetropolitan Assessment Area

- As of December 31, 2023, the bank operated one branch in the AA, representing 6.3 percent of its total branches.
- The AA is comprised of the entirety of Lamar and Red River counties, non-metropolitan counties in North Texas.
- As of June 30, 2023, the bank had \$19.4 million in deposits in this AA, representing a market share of 1.1 percent and 0.6 percent of its total deposits.
- In 2023, 147 institutions originated or purchased 704 HMDA-reportable loans in the AA. Additionally, 59 institutions originated or purchased 1,455 CRA-reportable loans. The bank did not originate any HMDA or CRA-reportable loans.
- According to the ACS, the AA consists of 18 census tracts: one low-, five moderate-, nine middle-, and three upper-income tracts.
- The 2020 AA population of 61,675 represented 0.2 percent of the state's population.
- The AA includes 16,731 families, of which 24.1 percent are low-, 17.7 percent moderate-, 21.4 percent middle-, and 36.9 percent are upper-income.

Nixon Nonmetropolitan Assessment Area

- As of December 31, 2023, Third Coast operated one branch in the AA, representing 6.3 percent of its total branches.
- The AA is comprised of the entirety of Gonzales County, a non-metropolitan county.
- As of June 30, 2023, the bank had \$57.2 million in deposits in this AA, representing a market share of 8.1 percent and 1.7 percent of its total deposits.
- In 2023, 74 institutions originated or purchased 218 HMDA-reportable loans in the AA. The bank originated no HMDA-reportable loans in the AA in 2023.
- In 2023, the bank ranked 14th among 39 institutions originating or purchasing CRA-reportable loans in the AA. Of the 296 CRA-reportable loans made in the AA, the bank originated one, or approximately 0.3 percent.
- According to the ACS, the AA consists of six census tracts, all of which are designated as middle-income.
- The AA population of 19,653 represents approximately 0.1 percent of the state's population.
- The AA includes 5,257 families, of which 19.2 percent are low-, 17.8 percent moderate-, 21.9 percent middle-, and 41.1 percent are upper-income.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

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

Table 40 discusses conclusions regarding the bank's performance.

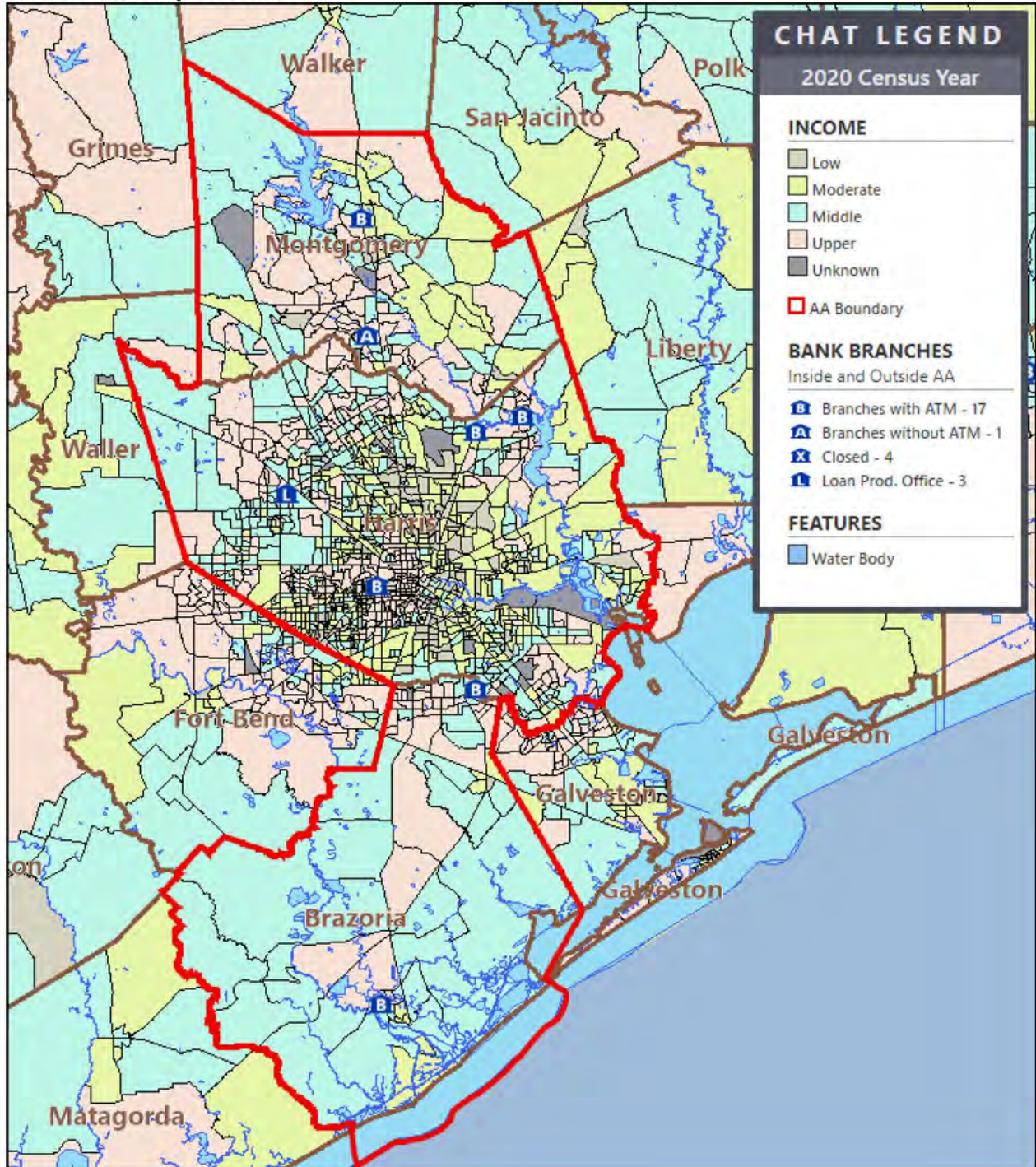
Table 40

Assessment Area	Lending Test	Investment Test	Service Test
Detroit Nonmetropolitan	Consistent	Below	Consistent
Nixon Nonmetropolitan	Consistent	Below	Below

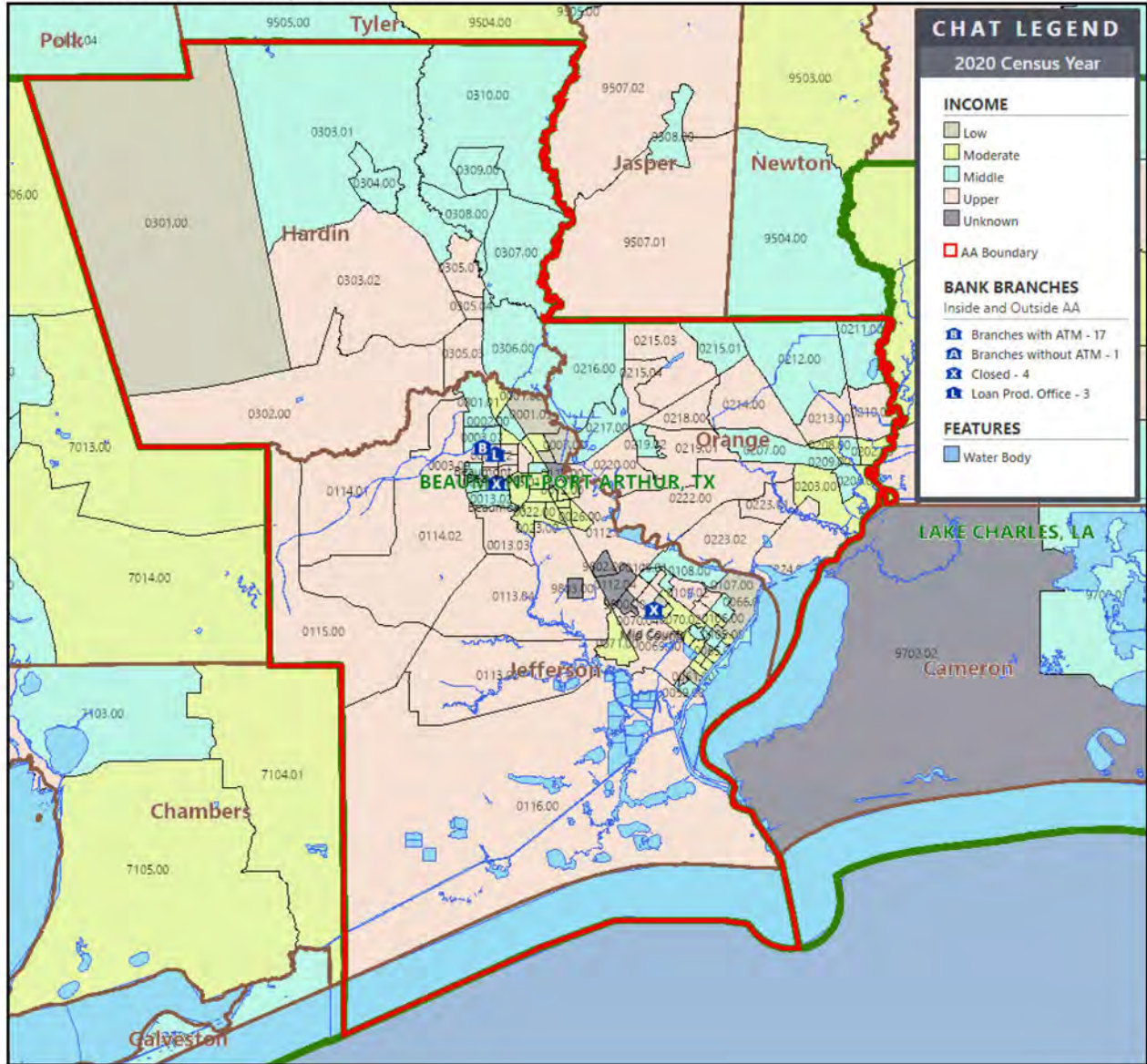
The bank's lending and service test performance in the AAs is generally consistent with the overall lending and service performance and does not impact the assessed rating. Third Coast's investment test performance in the limited-scope AAs is below the bank's overall investment test performance, however the lower volume of identified investment opportunities in these geographies limits the impact on the assessed rating.

APPENDIX A – MAPS OF THE ASSESSMENT AREAS

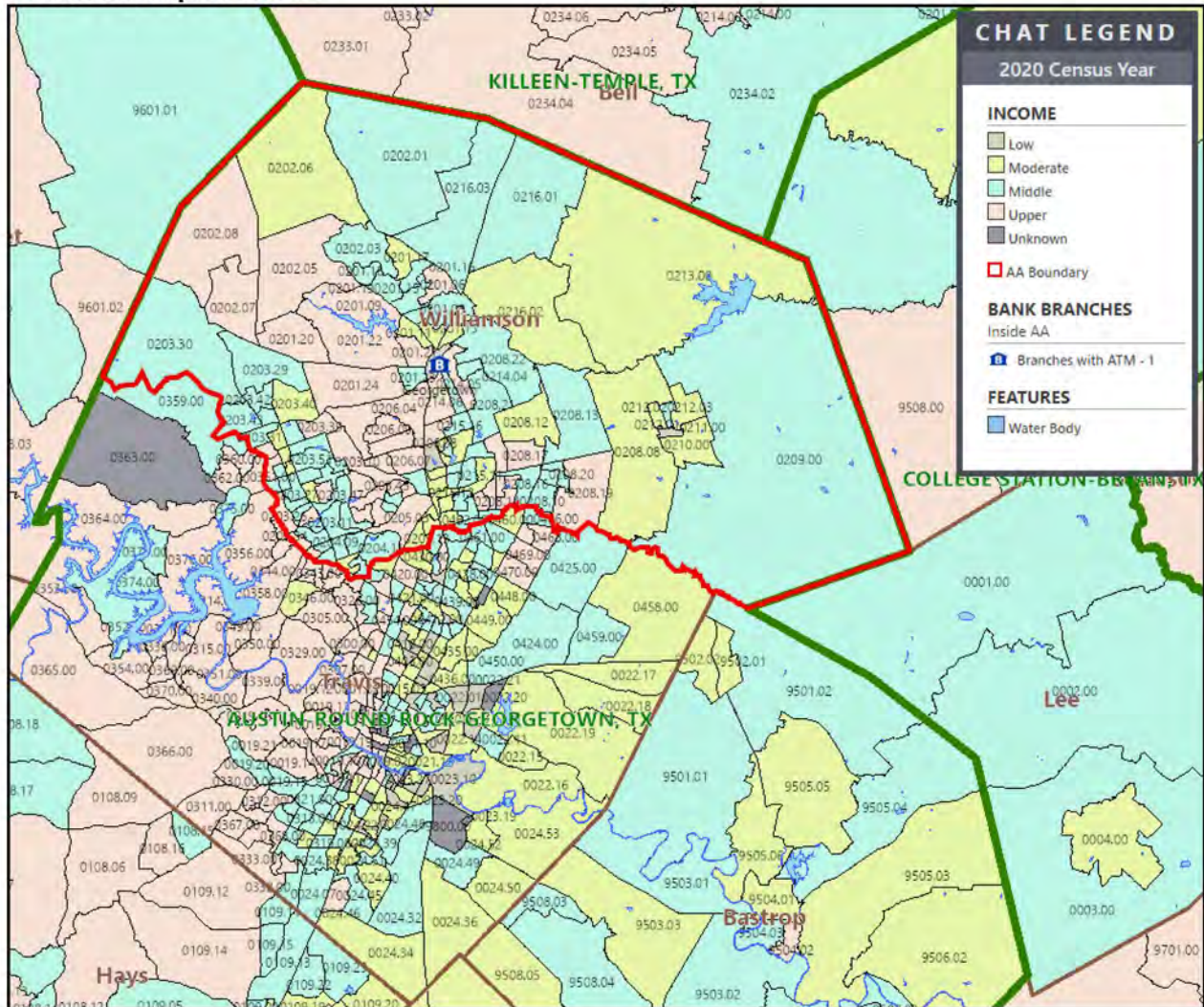
Houston Metropolitan AA



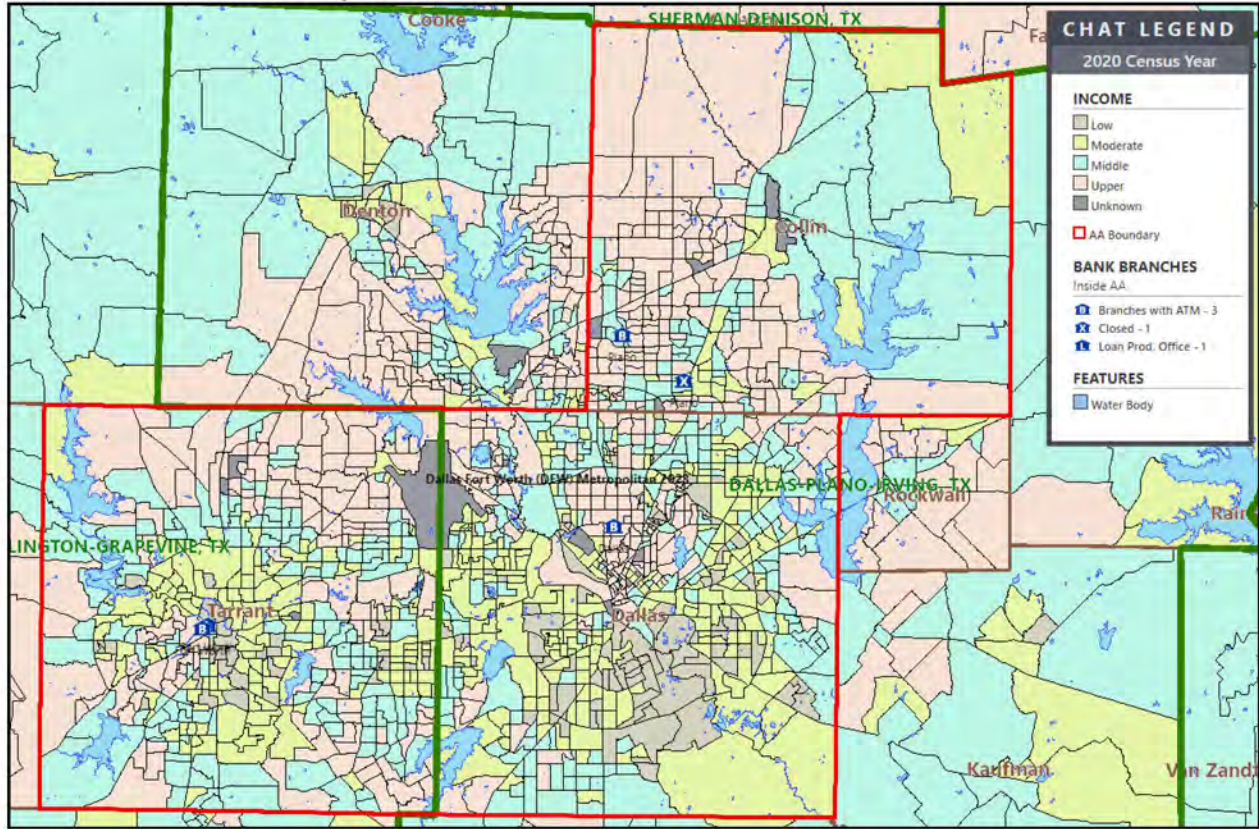
Beaumont-Port Arthur, TX MSA AA



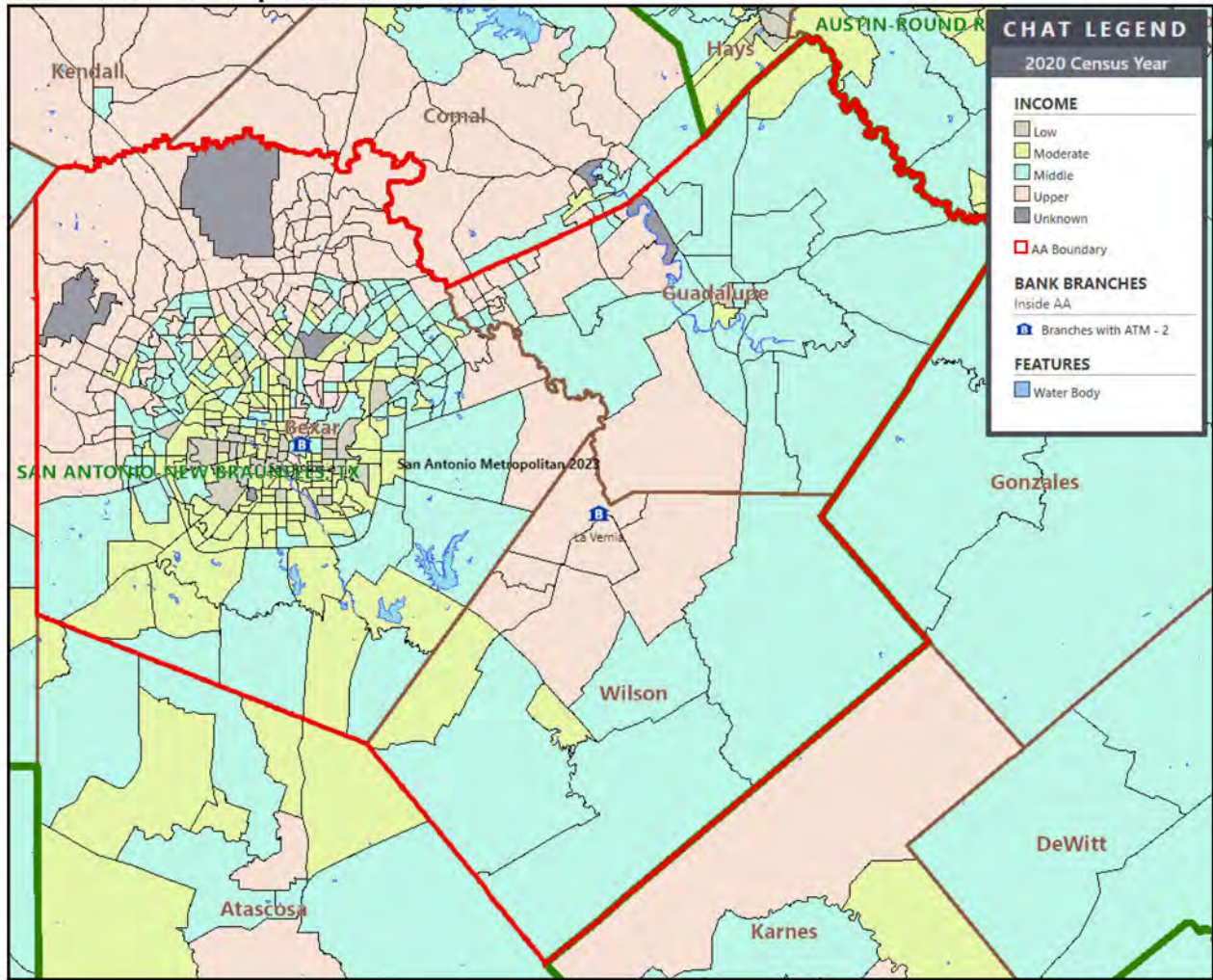
Austin Metropolitan AA



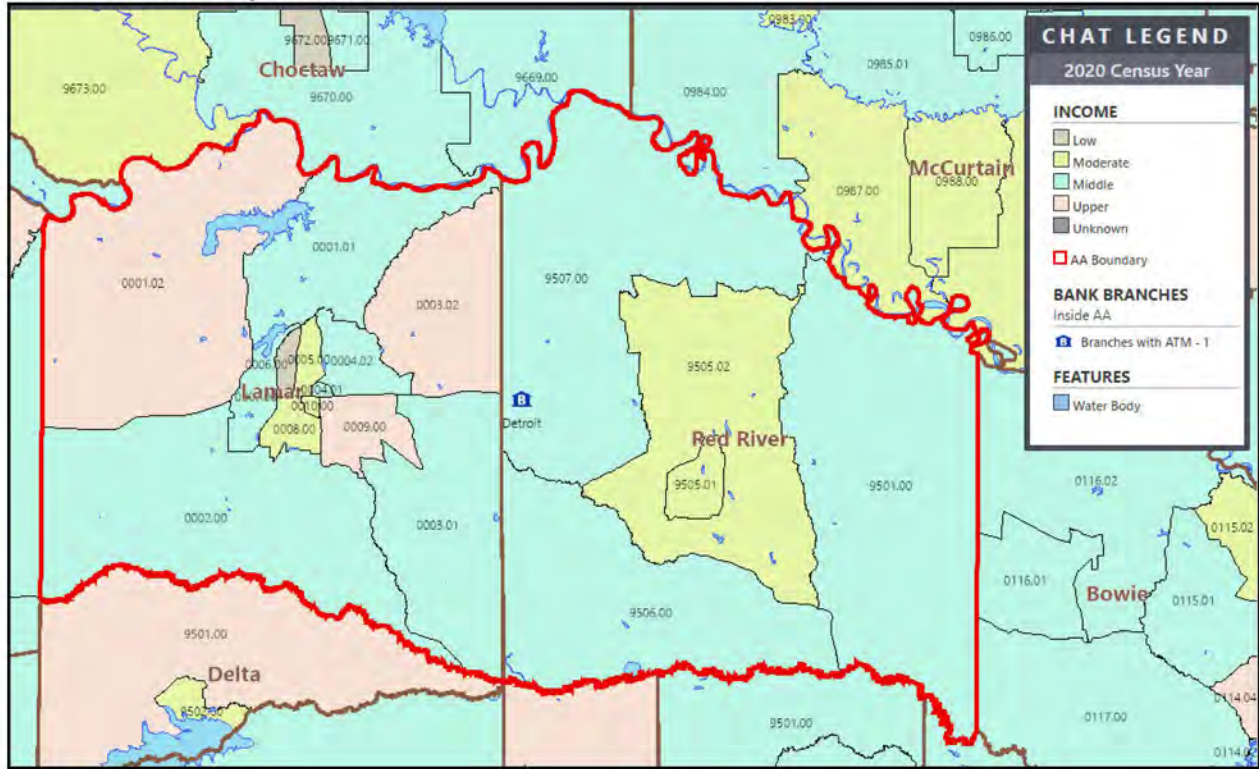
Dallas-Fort Worth Metropolitan AA



San Antonio Metropolitan AA



Detroit Nonmetropolitan AA



APPENDIX B – DEMOGRAPHIC INFORMATION OF FULL-SCOPE ASSESSMENT AREAS

Houston Metropolitan AA

Table B-1

2022 AA Combined Demographics Assessment Area: Houston Metropolitan								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	209	15.8	164,943	12.1	53,458	32.4	344,259	25.3
Moderate	341	25.7	331,821	24.4	54,035	16.3	234,668	17.3
Middle	345	26.0	396,581	29.2	30,141	7.6	244,653	18.0
Upper	387	29.2	448,165	32.9	14,779	3.3	536,571	39.4
Unknown	44	3.3	18,641	1.4	4,345	23.3	0	0.0
Total AA	1,326	100.0	1,360,151	100.0	156,758	11.5	1,360,151	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	291,368	69.912	6.2	24.0	184,798	63.4	36,658	12.6
Moderate	531,529	237,574	20.9	44.7	244,568	46.0	49,387	9.3
Middle	601,872	356,313	31.4	59.2	196,021	32.6	49,538	8.2
Upper	686,906	460,217	40.5	67.0	176,278	25.7	50,411	7.3
Unknown	46,605	11,948	1.1	25.6	28,023	60.1	6,634	14.2
Total AA	2,158,280	1,135,964	100.0	52.6	829,688	38.4	192,628	8.9
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	31,979	10.4	28,938	10.3	2,808	12.8	233	6.4
Moderate	64,811	21.1	58,937	20.9	5,358	24.4	516	14.2
Middle	78,361	25.5	72,882	25.9	4,747	21.6	732	20.2
Upper	125,869	41.0	115,280	40.9	8,526	38.8	2,063	56.9
Unknown	6,118	2.0	5,502	2.0	534	2.4	82	2.3
Total AA	307,138	100.0	281,539	100.0	21,973	100.0	3,626	100.0
Percentage of Total Businesses:			91.7		7.2		1.2	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	84	4.4	81	4.3	3	8.6	0	0.0
Moderate	253	13.2	241	12.8	12	34.3	0	0.0
Middle	535	27.9	526	28.0	6	17.1	3	75.0
Upper	1,010	52.7	996	53.1	13	37.1	1	25.0
Unknown	33	1.7	32	1.7	1	2.9	0	0.0
Total AA	1,915	100.0	1,876	100.0	35	100.0	4	100.0
Percentage of Total Farms:			98.0		1.8		0.2	
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Beaumont-Port Arthur, TX MSA AA

Table B-2

2022 AA Combined Demographics								
Assessment Area: Beaumont-Port Arthur MSA								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	9	7.9	5,871	6.0	2,259	38.5	22,480	22.8
Moderate	29	25.4	20,523	20.8	4,335	21.1	17,211	17.4
Middle	32	28.1	30,236	30.7	3,146	10.4	17,581	17.8
Upper	38	33.3	40,328	40.9	1,916	4.8	41,361	41.9
Unknown	6	5.3	1,675	1.7	260	15.5	0	0.0
Total AA	114	100.0	98,633	100.0	11,916	12.1	98,633	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	11,248	4,701	4.8	41.8	4,485	39.9	2,062	18.3
Moderate	40,540	17,734	18.0	43.7	16,586	40.9	6,220	15.3
Middle	51,939	30,403	30.9	58.5	14,184	27.3	7,352	14.2
Upper	65,284	43,798	44.5	67.1	12,334	18.9	9,152	14.0
Unknown	2,930	1,869	1.9	63.8	676	23.1	385	13.1
Total AA	171,941	98,505	100.0	57.3	48,265	28.1	25,171	14.6
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	622	3.8	567	3.7	46	4.2	9	4.8
Moderate	4,173	25.4	3,793	25.0	352	32.5	28	14.8
Middle	4,351	26.5	4,061	26.8	243	22.4	47	24.9
Upper	6,597	40.2	6,162	40.7	339	31.3	96	50.8
Unknown	684	4.2	572	3.8	103	9.5	9	4.8
Total AA	16,427	100.0	15,155	100.0	1,083	100.0	189	100.0
Percentage of Total Businesses:				92.3		6.6		1.2
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	9	4.2	8	3.8	1	33.3	0	0.0
Moderate	14	6.5	14	6.6	0	0.0	0	0.0
Middle	51	23.7	49	23.2	1	33.3	1	100.0
Upper	132	61.4	131	62.1	1	33.3	0	0.0
Unknown	9	4.2	9	4.3	0	0.0	0	0.0
Total AA	215	100.0	211	100.0	3	100.0	1	100.0
Percentage of Total Farms:				98.1		1.4		0.5
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

Austin Metropolitan AA

Table B-3

2022 AA Combined Demographics Assessment Area: Austin Metropolitan								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	3	2.2	2,193	1.6	123	5.6	23,721	17.4
Moderate	29	21.5	23,035	16.9	1,601	7.0	23,873	17.5
Middle	63	46.7	65,859	48.4	2,945	4.5	31,035	22.8
Upper	40	29.6	45,005	33.1	899	2.0	57,463	42.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	135	100.0	136,092	100.0	5,568	4.1	136,092	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	4,244	942	0.7	22.2	2,770	65.3	532	12.5
Moderate	39,994	17,174	13.4	42.9	19,279	48.2	3,541	8.9
Middle	98,606	64,324	50.2	65.2	29,259	29.7	5,023	5.1
Upper	56,217	45,800	35.7	81.5	8,565	15.2	1,852	3.3
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	199,061	128,240	100.0	64.4	59,873	30.1	10,948	5.5
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	1,044	3.7	929	3.4	97	7.6	18	5.0
Moderate	5,304	18.6	4,920	18.3	322	25.4	62	17.1
Middle	13,223	46.3	12,535	46.5	556	43.8	132	36.5
Upper	9,011	31.5	8,566	31.8	295	23.2	150	41.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	28,582	100.0	26,950	100.0	1,270	100.0	362	100.0
Percentage of Total Businesses:			94.3		4.4		1.3	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	5	1.3	4	1.0	1	20.0	0	0.0
Moderate	99	25.3	95	24.5	4	80.0	0	0.0
Middle	192	49.0	192	49.6	0	0.0	0	0.0
Upper	96	24.5	96	24.8	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	392	100.0	387	100.0	5	100.0	0	0.0
Percentage of Total Farms:			98.7		1.3		0.0	
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

APPENDIX C – LENDING TABLES OF FULL-SCOPE ASSESSMENT AREAS

Houston Metropolitan AA

Table C1-1

Distribution of 2022 and 2023 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Houston Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2022						2023						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	#	\$	#	\$	#	%	#	\$	#	\$	
Home Purchase Loans													
Low	5	7.2	4.4	1,561	3.6	3.1	1	2.3	4.3	200	0.9	3.2	6.2
Moderate	4	5.8	17.0	1,240	2.9	12.4	6	14.0	17.2	1,606	7.1	13.1	20.9
Middle	9	13.0	32.0	4,081	9.5	27.4	8	18.6	34.3	4,514	19.9	29.7	31.4
Upper	51	73.9	45.4	36,192	84.0	56.0	28	65.1	43.1	16,345	72.1	53.1	40.5
Unknown	0	0.0	1.2	0	0.0	1.1	0	0.0	1.1	0	0.0	1.0	1.1
Total	69	100.0	100.0	43,074	100.0	100.0	43	100.0	100.0	22,665	100.0	100.0	100.0
Refinance Loans													
Low	2	5.7	3.9	517	2.5	2.6	0	0.0	5.6	0	0.0	4.2	6.2
Moderate	10	28.6	16.2	1,451	7.1	10.6	1	16.7	19.9	120	3.6	14.3	20.9
Middle	10	28.6	32.9	2,257	11.0	26.2	2	33.3	33.6	660	20.1	28.1	31.4
Upper	12	34.3	46.0	16,133	78.6	59.7	3	50.0	40.1	2,502	76.3	52.7	40.5
Unknown	1	2.9	1.0	160	0.8	0.9	0	0.0	0.9	0	0.0	0.7	1.1
Total	35	100.0	100.0	20,518	100.0	100.0	6	100.0	100.0	3,282	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	3.8	0	0.0	2.8	0	0.0	3.0	0	0.0	2.9	6.2
Moderate	0	0.0	12.4	0	0.0	9.0	0	0.0	12.6	0	0.0	10.5	20.9
Middle	0	0.0	24.8	0	0.0	19.6	0	0.0	28.2	0	0.0	23.8	31.4
Upper	1	100.0	58.1	250	100.0	67.6	0	0.0	55.3	0	0.0	62.1	40.5
Unknown	0	0.0	0.9	0	0.0	0.9	0	0.0	0.8	0	0.0	0.7	1.1
Total	1	100.0	100.0	250	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	1	25.0	21.8	488	10.3	13.8	0	0.0	19.9	0	0.0	14.8	
Moderate	1	25.0	27.5	592	12.5	19.4	2	33.3	28.8	838	16.4	25.0	26.4
Middle	0	0.0	20.7	0	0.0	27.8	3	50.0	18.1	3,158	62.0	18.7	20.5
Upper	1	25.0	26.6	2,362	49.8	33.4	1	16.7	30.5	1,100	21.6	37.5	24.0
Unknown	1	25.0	3.3	1,302	27.4	5.6	0	0.0	2.7	0	0.0	4.0	4.4
Total	4	100.0	100.0	4,744	100.0	100.0	6	100.0	100.0	5,095	100.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	8	7.3	4.3	2,566	3.7	4.7	1	1.8	4.4	200	0.6	4.1	
Moderate	15	13.6	16.7	3,283	4.7	13.1	9	15.8	17.3	2,563	8.1	14.0	20.9
Middle	19	17.3	32.0	6,338	9.2	27.1	13	22.8	33.9	8,332	26.4	28.6	31.4
Upper	66	60.0	45.9	55,524	80.3	53.3	34	59.6	43.4	20,417	64.8	52.1	40.5
Unknown	2	1.8	1.1	1,462	2.1	1.7	0	0.0	1.1	0	0.0	1.2	1.1
Total	110	100.0	100.0	69,173	100.0	100.0	57	100.0	100.0	31,511	100.0	100.0	100.0

Source: 2023 FFIEC Census Data
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table C1-2

Distribution of 2022 and 2023 Small Business Lending By Income Level of Geography Assessment Area: Houston Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	23	9.3	9.6	7,225	9.4	11.0	23	11.7	9.1	9,191	15.2	10.3	10.3
Moderate	38	15.4	20.3	12,899	16.7	22.5	46	23.5	19.8	16,278	26.9	22.2	21.1
Middle	79	32.1	25.9	26,597	34.5	23.9	43	21.9	25.9	14,210	23.5	23.8	26.0
Upper	103	41.9	41.9	28,812	37.3	40.8	83	42.3	43.0	19,735	32.7	41.7	40.7
Unknown	3	1.2	1.8	1,660	2.2	1.7	1	0.5	1.8	1,000	1.7	1.9	1.9
Total	246	100.0	100.0	77,193	100.0	100.0	196	100.0	100.0	60,414	100.0	100.0	100.0

Source: 2023 FFIEC Census Data
2023 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table C1-3

Distribution of 2022 and 2023 Home Mortgage Lending By Borrower Income Level Assessment Area: Houston Metropolitan													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Home Purchase Loans													
Low	0	0.0	3.0	0	0.0	1.4	0	0.0	2.1	0	0.0	0.9	25.3
Moderate	1	1.4	15.7	151	0.4	10.1	1	2.3	13.6	84	0.4	8.8	17.3
Middle	2	2.9	21.3	897	2.1	17.3	3	7.0	19.6	807	3.6	16.0	18.0
Upper	34	49.3	41.1	31,304	72.7	53.1	25	58.1	38.4	17,413	76.8	50.2	39.4
Unknown	32	46.4	19.0	10,722	24.9	18.3	14	32.6	26.2	4,361	19.2	24.1	0.0
Total	69	100.0	100.0	43,074	100.0	100.0	43	100.0	100.0	22,665	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	7.5	0	0.0	3.8	0	0.0	7.6	0	0.0	4.1	25.3
Moderate	1	2.9	17.5	172	0.8	11.3	0	0.0	16.1	0	0.0	10.3	17.3
Middle	1	2.9	21.3	255	1.2	16.4	0	0.0	19.7	0	0.0	15.0	18.0
Upper	11	31.4	40.4	11,662	56.8	54.1	4	66.7	40.7	2,777	84.6	53.0	39.4
Unknown	22	62.9	13.3	8,429	41.1	14.5	2	33.3	15.8	505	15.4	17.5	0.0
Total	35	100.0	100.0	20,518	100.0	100.0	6	100.0	100.0	3,282	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	5.9	0	0.0	3.3	0	0.0	5.1	0	0.0	3.1	25.3
Moderate	0	0.0	11.9	0	0.0	8.0	0	0.0	12.2	0	0.0	7.8	17.3
Middle	0	0.0	16.7	0	0.0	11.4	0	0.0	18.0	0	0.0	13.0	18.0
Upper	0	0.0	63.2	0	0.0	74.0	0	0.0	62.4	0	0.0	71.3	39.4
Unknown	1	100.0	2.3	250	100.0	3.3	0	0.0	2.3	0	0.0	4.7	0.0
Total	1	100.0	100.0	250	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													
Low	0	0.0	4.2	0	0.0	1.9	0	0.0	3.0	0	0.0	1.3	25.3
Moderate	2	1.9	15.8	323	0.5	10.2	1	2.0	13.7	84	0.3	8.9	17.3
Middle	3	2.8	20.8	1,152	1.8	16.8	3	5.9	19.4	807	3.1	15.8	18.0
Upper	46	43.4	41.3	43,553	67.6	53.5	31	60.8	39.8	20,660	78.2	50.8	39.4
Unknown	55	51.9	17.9	19,401	30.1	17.6	16	31.4	24.0	4,865	18.4	23.2	0.0
Total	106	100.0	100.0	64,429	100.0	100.0	51	100.0	100.0	26,416	100.0	100.0	100.0

Source: 2023 FFIEC Census Data
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.
Multifamily loans are not included in the borrower distribution analysis.

Table C1-4

Distribution of 2022 and 2023 Small Business Lending By Revenue Size of Businesses													Total Businesses %
Assessment Area: Houston Metropolitan													
Bank And Aggregate Loans By Year													
	2022						2023						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	#%	\$(000)	\$%	\$%	#	%	#%	\$(000)	\$%	\$%	
By Revenue													
\$1 Million or Less	107	43.5	49.0	35,860	46.5	33.4	93	47.4	51.6	29,518	48.9	32.2	91.6
Over \$1 Million	116	47.2		37,367	48.4		90	45.9		29,005	48.0		7.3
Revenue Unknown	23	9.3		3,966	5.1		13	6.6		1,891	3.1		1.1
Total	246	100.0		77,193	100.0		196	100.0		60,414	100.0		100.0
By Loan Size													
\$100,000 or Less	77	31.3	94.3	5,297	6.9	40.1	52	26.5	94.3	3,385	5.6	40.8	
\$100,001 - \$250,000	59	24.0	3.0	10,718	13.9	15.1	59	30.1	3.0	10,254	17.0	15.6	
\$250,001 - \$1 Million	110	44.7	2.7	61,178	79.3	44.8	85	43.4	2.6	46,775	77.4	43.6	
Total	246	100.0	100.0	77,193	100.0	100.0	196	100.0	100.0	60,414	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	29	27.1		1,959	5.5		30	32.3		1,703	5.8		
\$100,001 - \$250,000	26	24.3		4,825	13.5		25	26.9		4,417	15.0		
\$250,001 - \$1 Million	52	48.6		29,076	81.1		38	40.9		23,398	79.3		
Total	107	100.0		35,860	100.0		93	100.0		29,518	100.0		

Source: 2023 FFIEC Census Data
2023 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

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

Beaumont-Port Arthur, TX MSA AA

Table C2-1A

Distribution of 2022 and 2023 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Beaumont MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%	
Home Purchase Loans													
Low	1	12.5	2.3	52	3.3	1.8	0	0.0	2.2	0	0.0	1.6	4.8
Moderate	4	50.0	10.3	488	30.7	7.8	0	0.0	10.8	0	0.0	8.1	18.0
Middle	0	0.0	30.7	0	0.0	26.3	4	66.7	31.6	400	20.2	27.5	30.9
Upper	3	37.5	55.2	1,052	66.1	62.5	2	33.3	54.0	1,584	79.9	61.1	44.5
Unknown	0	0.0	1.4	0	0.0	1.7	0	0.0	1.4	0	0.0	1.6	1.9
Total	8	100.0	100.0	1,592	100.0	100.0	6	100.0	100.0	1,984	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	1.8	0	0.0	1.6	0	0.0	3.7	0	0.0	2.5	4.8
Moderate	0	0.0	12.5	0	0.0	8.0	2	33.3	15.0	321	39.2	10.9	18.0
Middle	1	50.0	31.9	233	75.9	27.1	2	33.3	30.2	235	28.7	23.8	30.9
Upper	1	50.0	52.4	74	24.1	61.9	2	33.3	50.5	262	32.1	62.0	44.5
Unknown	0	0.0	1.4	0	0.0	1.4	0	0.0	0.6	0	0.0	0.7	1.9
Total	2	100.0	100.0	307	100.0	100.0	6	100.0	100.0	818	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	2.7	0	0.0	1.9	0	0.0	1.4	0	0.0	1.3	4.8
Moderate	0	0.0	13.3	0	0.0	9.7	0	0.0	8.2	0	0.0	6.5	18.0
Middle	0	0.0	27.7	0	0.0	25.4	0	0.0	29.2	0	0.0	31.2	30.9
Upper	0	0.0	54.7	0	0.0	61.8	0	0.0	58.7	0	0.0	56.7	44.5
Unknown	0	0.0	1.6	0	0.0	1.2	0	0.0	2.5	0	0.0	4.2	1.9
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	0	0.0	6.2	0	0.0	2.0	0	0.0	3.7	0	0.0	3.2	
Moderate	0	0.0	27.7	0	0.0	43.0	0	0.0	51.9	0	0.0	36.0	34.2
Middle	0	0.0	26.2	0	0.0	23.3	0	0.0	22.2	0	0.0	43.5	26.5
Upper	0	0.0	33.8	0	0.0	30.5	0	0.0	18.5	0	0.0	17.0	24.8
Unknown	0	0.0	6.2	0	0.0	1.2	0	0.0	3.7	0	0.0	0.2	1.5
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	10.0	2.2	52	2.7	1.8	1	7.1	2.5	160	5.3	1.9	
Moderate	4	40.0	11.0	488	25.7	11.4	2	14.3	11.5	321	10.6	10.9	18.0
Middle	1	10.0	30.8	233	12.3	26.1	6	42.9	31.3	635	20.9	28.7	30.9
Upper	4	40.0	54.4	1,126	59.3	59.1	5	35.7	53.3	1,922	63.3	57.0	44.5
Unknown	0	0.0	1.5	0	0.0	1.6	0	0.0	1.5	0	0.0	1.5	1.9
Total	10	100.0	100.0	1,899	100.0	100.0	14	100.0	100.0	3,037	100.0	100.0	100.0

Source: 2023 FFIEC Census Data

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

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

Table C2-1B

Distribution of 2022 and 2023 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Beaumont MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2022						2023						
	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	6.9	0	0.0	4.5	4.8
Moderate	0	0.0	12.5	0	0.0	7.7	0	0.0	20.7	0	0.0	17.8	18.0
Middle	0	0.0	29.2	0	0.0	15.2	0	0.0	24.1	0	0.0	18.6	30.9
Upper	0	0.0	54.2	0	0.0	74.5	0	0.0	48.3	0	0.0	59.1	44.5
Unknown	0	0.0	4.2	0	0.0	2.6	0	0.0	0.0	0	0.0	0.0	1.9
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	1.1	0	0.0	0.6	1	50.0	4.0	160	68.1	4.3	4.8
Moderate	0	0.0	8.0	0	0.0	6.8	0	0.0	11.0	0	0.0	8.8	18.0
Middle	0	0.0	30.1	0	0.0	26.6	0	0.0	29.5	0	0.0	27.9	30.9
Upper	0	0.0	58.9	0	0.0	63.7	1	50.0	52.2	75	31.9	55.3	44.5
Unknown	0	0.0	1.8	0	0.0	2.3	0	0.0	3.3	0	0.0	3.7	1.9
Total	0	0.0	100.0	0	0.0	100.0	2	100.0	100.0	235	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	2.8	0	0.0	2.7	0	0.0	0.0	0	0.0	0.0	4.8
Moderate	0	0.0	18.7	0	0.0	14.3	0	0.0	11.3	0	0.0	6.9	18.0
Middle	0	0.0	32.7	0	0.0	25.9	0	0.0	48.4	0	0.0	43.2	30.9
Upper	0	0.0	43.9	0	0.0	54.3	0	0.0	37.1	0	0.0	45.9	44.5
Unknown	0	0.0	1.9	0	0.0	2.8	0	0.0	3.2	0	0.0	4.0	1.9
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0

Source: 2023 FFIEC Census Data
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table C2-2

Distribution of 2022 and 2023 Small Business Lending By Income Level of Geography													
Assessment Area: Beaumont MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2022						2023						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	#	\$(000)	%	\$%	#	%	#	\$(000)	%	\$%	
Low	5	2.5	3.8	1,535	3.0	2.8	4	2.7	4.0	1,115	2.8	3.3	3.8
Moderate	37	18.7	22.2	10,420	20.5	24.0	35	23.3	21.8	11,582	28.7	24.4	25.3
Middle	39	19.7	26.3	9,385	18.5	21.9	29	19.3	25.1	7,205	17.9	20.0	26.7
Upper	104	52.5	42.3	25,237	49.7	42.6	70	46.7	43.0	16,247	40.3	44.4	39.8
Unknown	13	6.6	4.4	4,151	8.2	8.5	12	8.0	5.2	4,198	10.4	7.8	4.3
Total	198	100.0	100.0	50,728	100.0	100.0	150	100.0	100.0	40,347	100.0	100.0	100.0

Source: 2023 FFIEC Census Data
2023 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table C2-3

Distribution of 2022 and 2023 Small Farm Lending By Income Level of Geography Assessment Area: Beaumont MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	0	0.0	7.6	0	0.0	4.0	0	0.0	7.9	0	0.0	1.5	4.7
Moderate	0	0.0	1.3	0	0.0	0.9	0	0.0	10.5	0	0.0	2.6	7.5
Middle	2	33.3	15.2	700	46.3	10.1	2	66.7	13.2	700	84.8	12.3	24.4
Upper	4	66.7	73.4	811	53.7	84.8	1	33.3	68.4	125	15.2	83.5	59.2
Unknown	0	0.0	2.5	0	0.0	0.3	0	0.0	0.0	0	0.0	0.0	4.2
Total	6	100.0	100.0	1,511	100.0	100.0	3	100.0	100.0	825	100.0	100.0	100.0

Source: 2023 FFIEC Census Data
2023 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table C2-4A

Distribution of 2022 and 2023 Home Mortgage Lending By Borrower Income Level Assessment Area: Beaumont MSA													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Home Purchase Loans													
Low	0	0.0	4.3	0	0.0	2.2	0	0.0	4.3	0	0.0	2.2	22.8
Moderate	0	0.0	17.1	0	0.0	12.1	0	0.0	16.1	0	0.0	11.8	17.4
Middle	0	0.0	22.9	0	0.0	21.0	0	0.0	21.5	0	0.0	20.6	17.8
Upper	1	12.5	34.1	692	43.5	44.0	1	16.7	29.6	1,040	52.4	38.7	41.9
Unknown	7	87.5	21.6	900	56.5	20.7	5	83.3	28.6	944	47.6	26.7	0.0
Total	8	100.0	100.0	1,592	100.0	100.0	6	100.0	100.0	1,984	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	5.2	0	0.0	2.7	0	0.0	6.0	0	0.0	2.6	22.8
Moderate	0	0.0	13.7	0	0.0	8.9	0	0.0	13.1	0	0.0	7.8	17.4
Middle	0	0.0	19.9	0	0.0	17.1	0	0.0	16.1	0	0.0	13.0	17.8
Upper	0	0.0	41.4	0	0.0	49.6	1	16.7	40.8	121	14.8	50.2	41.9
Unknown	2	100.0	19.8	307	100.0	21.8	5	83.3	24.0	697	85.3	26.4	0.0
Total	2	100.0	100.0	307	100.0	100.0	6	100.0	100.0	818	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	10.5	0	0.0	6.5	0	0.0	6.8	0	0.0	4.4	22.8
Moderate	0	0.0	14.8	0	0.0	11.9	0	0.0	16.7	0	0.0	12.5	17.4
Middle	0	0.0	18.4	0	0.0	19.1	0	0.0	21.0	0	0.0	16.0	17.8
Upper	0	0.0	51.6	0	0.0	57.2	0	0.0	53.0	0	0.0	64.2	41.9
Unknown	0	0.0	4.7	0	0.0	5.3	0	0.0	2.5	0	0.0	2.9	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
Total Home Mortgage Loans													
Low	0	0.0	4.8	0	0.0	2.4	0	0.0	5.0	0	0.0	2.5	22.8
Moderate	0	0.0	16.2	0	0.0	11.5	1	7.1	16.0	75	2.5	11.5	17.4
Middle	0	0.0	22.1	0	0.0	20.2	1	7.1	20.9	160	5.3	19.7	17.8
Upper	1	10.0	36.4	692	36.4	45.2	2	14.3	32.5	1,161	38.2	40.8	41.9
Unknown	9	90.0	20.5	1,207	63.6	20.7	10	71.4	25.6	1,641	54.0	25.7	0.0
Total	10	100.0	100.0	1,899	100.0	100.0	14	100.0	100.0	3,037	100.0	100.0	100.0

Source: 2023 FFIEC Census Data
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.
Multifamily loans are not included in the borrower distribution analysis.

Table C2-4B

Distribution of 2022 and 2023 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Beaumont MSA													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC													
Low	0	0.0	16.7	0	0.0	9.4	0	0.0	20.7	0	0.0	15.1	22.8
Moderate	0	0.0	20.8	0	0.0	14.1	0	0.0	10.3	0	0.0	13.0	17.4
Middle	0	0.0	20.8	0	0.0	17.3	0	0.0	10.3	0	0.0	8.0	17.8
Upper	0	0.0	41.7	0	0.0	59.2	0	0.0	55.2	0	0.0	62.2	41.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	3.4	0	0.0	1.7	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
Other Purpose Closed/Exempt													
Low	0	0.0	6.2	0	0.0	3.8	0	0.0	9.4	0	0.0	6.1	22.8
Moderate	0	0.0	20.1	0	0.0	16.4	1	50.0	22.5	75	31.9	17.7	17.4
Middle	0	0.0	28.3	0	0.0	26.7	1	50.0	27.6	160	68.1	26.1	17.8
Upper	0	0.0	43.6	0	0.0	51.4	0	0.0	38.4	0	0.0	47.6	41.9
Unknown	0	0.0	1.8	0	0.0	1.7	0	0.0	2.1	0	0.0	2.4	0.0
Total	0	0.0	100.0	0	0.0	100.0	2	100.0	100.0	235	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	1.9	0	0.0	0.8	0	0.0	1.6	0	0.0	1.1	22.8
Moderate	0	0.0	1.9	0	0.0	1.0	0	0.0	4.8	0	0.0	3.5	17.4
Middle	0	0.0	0.9	0	0.0	0.9	0	0.0	0.0	0	0.0	0.0	17.8
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	41.9
Unknown	0	0.0	95.3	0	0.0	97.3	0	0.0	93.5	0	0.0	95.5	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: 2023 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table C2-5

Distribution of 2022 and 2023 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Beaumont MSA													
	Bank And Aggregate Loans By Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	97	49.0	44.3	18,514	36.5	36.6	68	45.3	46.0	14,443	35.8	32.0	92.2
Over \$1 Million	92	46.5		30,470	60.1		77	51.3		25,565	63.4		6.7
Revenue Unknown	9	4.5		1,744	3.4		5	3.3		339	0.8		1.1
Total	198	100.0		50,728	100.0		150	100.0		40,347	100.0		100.0
By Loan Size													
\$100,000 or Less	81	40.9	90.0	5,123	10.1	30.4	61	40.7	90.5	3,918	9.7	32.2	
\$100,001 - \$250,000	57	28.8	5.5	10,925	21.5	19.7	40	26.7	5.4	7,346	18.2	19.8	
\$250,001 - \$1 Million	60	30.3	4.5	34,680	68.4	49.9	49	32.7	4.2	29,083	72.1	47.9	
Total	198	100.0	100.0	50,728	100.0	100.0	150	100.0	100.0	40,347	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	49	50.5		2,951	15.9		39	57.4		2,404	16.6		
\$100,001 - \$250,000	25	25.8		4,685	25.3		11	16.2		2,117	14.7		
\$250,001 - \$1 Million	23	23.7		10,878	58.8		18	26.5		9,922	68.7		
Total	97	100.0		18,514	100.0		68	100.0		14,443	100.0		

Source: 2023 FFIEC Census Data
2023 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table C2-6

Distribution of 2022 and 2023 Small Farm Lending By Revenue Size of Farms													
Assessment Area: Beaumont MSA													
	Bank And Aggregate Loans By Year												Total Farms %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	5	83.3	63.3	1,442	95.4	58.9	3	100.0	73.7	825	100.0	74.8	98.1
Over \$1 Million	1	16.7		69	4.6		0	0.0		0	0.0		1.4
Revenue Unknown	0	0.0		0	0.0		0	0.0		0	0.0		0.5
Total	6	100.0		1,511	100.0		3	100.0		825	100.0		100.0
By Loan Size													
\$100,000 or Less	2	33.3	78.5	133	8.8	28.2	0	0.0	86.8	0	0.0	38.3	
\$100,001 - \$250,000	0	0.0	13.9	0	0.0	33.1	1	33.3	6.6	125	15.2	21.2	
\$250,001 - \$500,000	4	66.7	7.6	1,378	91.2	38.7	2	66.7	6.6	700	84.8	40.6	
Total	6	100.0	100.0	1,511	100.0	100.0	3	100.0	100.0	825	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	1	20.0		64	4.4		0	0.0		0	0.0		
\$100,001 - \$250,000	0	0.0		0	0.0		1	33.3		125	15.2		
\$250,001 - \$500,000	4	80.0		1,378	95.6		2	66.7		700	84.8		
Total	5	100.0		1,442	100.0		3	100.0		825	100.0		

Source: 2023 FFIEC Census Data
2023 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Austin Metropolitan AA

Table C3-1

Distribution of 2022 and 2023 Home Mortgage Lending By Income Level of Geography													Owner Occupied Units %
Assessment Area: Austin Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												
	2022						2023						
	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	0.4	0	0.0	0.2	0.7
Moderate	0	0.0	13.3	0	0.0	12.4	0	0.0	14.2	0	0.0	13.5	13.4
Middle	2	100.0	51.6	1,802	100.0	47.7	1	50.0	48.1	420	73.7	43.5	50.2
Upper	0	0.0	34.8	0	0.0	39.6	1	50.0	37.3	150	26.3	42.7	35.7
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	2	100.0	100.0	1,802	100.0	100.0	2	100.0	100.0	570	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	0.5	0	0.0	0.4	0	0.0	1.3	0	0.0	1.6	0.7
Moderate	0	0.0	12.8	0	0.0	11.3	0	0.0	15.3	0	0.0	13.5	13.4
Middle	0	0.0	50.1	0	0.0	45.8	0	0.0	47.9	0	0.0	43.6	50.2
Upper	0	0.0	36.6	0	0.0	42.6	0	0.0	35.5	0	0.0	41.3	35.7
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	0.3	0	0.0	0.4	0	0.0	0.3	0	0.0	0.7	0.7
Moderate	0	0.0	12.5	0	0.0	11.4	0	0.0	9.8	0	0.0	6.7	13.4
Middle	0	0.0	41.2	0	0.0	37.1	0	0.0	47.9	0	0.0	43.2	50.2
Upper	0	0.0	46.0	0	0.0	51.2	0	0.0	42.0	0	0.0	49.4	35.7
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Multifamily Loans												Multi-family Units %	
Low	0	0.0	7.3	0	0.0	8.9	0	0.0	0.0	0	0.0	0.0	5.7
Moderate	0	0.0	26.8	0	0.0	22.7	0	0.0	9.1	0	0.0	0.8	33.9
Middle	0	0.0	43.9	0	0.0	41.9	0	0.0	81.8	0	0.0	88.2	50.0
Upper	0	0.0	22.0	0	0.0	26.5	0	0.0	9.1	0	0.0	11.0	10.4
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans												Owner Occupied Units %	
Low	0	0.0	0.4	0	0.0	1.0	0	0.0	0.4	0	0.0	0.3	0.7
Moderate	0	0.0	13.1	0	0.0	13.1	0	0.0	14.1	0	0.0	13.0	13.4
Middle	2	100.0	50.5	1,802	100.0	46.6	1	50.0	48.1	420	73.7	45.0	50.2
Upper	0	0.0	36.0	0	0.0	39.3	1	50.0	37.3	150	26.3	41.7	35.7
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	2	100.0	100.0	1,802	100.0	100.0	2	100.0	100.0	570	100.0	100.0	100.0

Source: 2023 FFIEC Census Data
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table C3-2

Distribution of 2022 and 2023 Small Business Lending By Income Level of Geography Assessment Area: Austin Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	\$%	#	#%	#%	\$(000)	%	\$%	
Low	1	20.0	2.4	950	49.0	3.8	0	0.0	2.1	0	0.0	3.6	3.7
Moderate	0	0.0	15.9	0	0.0	18.6	0	0.0	15.4	0	0.0	18.5	18.8
Middle	1	20.0	46.6	162	8.4	48.0	1	33.3	45.9	384	62.1	47.9	46.2
Upper	3	60.0	34.5	825	42.6	29.4	2	66.7	36.3	234	37.9	29.9	31.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	5	100.0	100.0	1,937	100.0	100.0	3	100.0	100.0	618	100.0	100.0	100.0

Source: 2023 FFIEC Census Data
2023 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table C3-3

Distribution of 2022 and 2023 Home Mortgage Lending By Borrower Income Level													Families by Family Income %
Assessment Area: Austin Metropolitan													
Borrower Income Level	Bank And Aggregate Loans By Year												
	2022						2023						
	Bank		Agg		Bank		Agg		Bank		Agg		
#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%		
Home Purchase Loans													
Low	0	0.0	1.7	0	0.0	0.8	0	0.0	1.9	0	0.0	0.9	17.4
Moderate	0	0.0	11.3	0	0.0	7.9	0	0.0	12.4	0	0.0	8.9	17.5
Middle	0	0.0	22.1	0	0.0	20.1	0	0.0	21.5	0	0.0	19.7	22.8
Upper	2	100.0	45.9	1,802	100.0	51.7	2	100.0	35.1	570	100.0	41.6	42.2
Unknown	0	0.0	19.0	0	0.0	19.4	0	0.0	29.1	0	0.0	29.0	0.0
Total	2	100.0	100.0	1,802	100.0	100.0	2	100.0	100.0	570	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	7.5	0	0.0	4.6	0	0.0	9.6	0	0.0	5.5	17.4
Moderate	0	0.0	18.7	0	0.0	14.6	0	0.0	19.7	0	0.0	13.9	17.5
Middle	0	0.0	24.7	0	0.0	23.0	0	0.0	25.3	0	0.0	22.7	22.8
Upper	0	0.0	37.4	0	0.0	45.5	0	0.0	34.2	0	0.0	43.2	42.2
Unknown	0	0.0	11.6	0	0.0	12.3	0	0.0	11.2	0	0.0	14.8	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
Home Improvement Loans													
Low	0	0.0	6.8	0	0.0	4.6	0	0.0	6.9	0	0.0	4.4	17.4
Moderate	0	0.0	13.7	0	0.0	8.8	0	0.0	16.9	0	0.0	10.4	17.5
Middle	0	0.0	23.1	0	0.0	19.0	0	0.0	25.7	0	0.0	20.6	22.8
Upper	0	0.0	55.2	0	0.0	65.3	0	0.0	49.3	0	0.0	62.7	42.2
Unknown	0	0.0	1.2	0	0.0	2.4	0	0.0	1.1	0	0.0	2.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													
Low	0	0.0	3.4	0	0.0	1.7	0	0.0	3.0	0	0.0	1.3	17.4
Moderate	0	0.0	13.2	0	0.0	9.2	0	0.0	13.4	0	0.0	9.2	17.5
Middle	0	0.0	22.7	0	0.0	20.6	0	0.0	22.1	0	0.0	19.8	22.8
Upper	2	100.0	44.2	1,802	100.0	50.7	2	100.0	35.5	570	100.0	41.9	42.2
Unknown	0	0.0	16.5	0	0.0	17.8	0	0.0	26.1	0	0.0	27.7	0.0
Total	2	100.0	100.0	1,802	100.0	100.0	2	100.0	100.0	570	100.0	100.0	100.0

Source: 2023 FFIEC Census Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.
Multifamily loans are not included in the borrower distribution analysis.

Table C3-4

Distribution of 2022 and 2023 Small Business Lending By Revenue Size of Businesses Assessment Area: Austin Metropolitan													
	Bank And Aggregate Loans By Year												Total Businesses %
	2022						2023						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	#%	\$(000)	\$%	\$%	#	%	#%	\$(000)	\$%	\$%	
By Revenue													
\$1 Million or Less	5	100.0	49.8	1,937	100.0	36.0	3	100.0	53.6	618	100.0	39.4	94.2
Over \$1 Million	0	0.0		0	0.0		0	0.0		0	0.0		4.7
Revenue Unknown	0	0.0		0	0.0		0	0.0		0	0.0		1.1
Total	5	100.0		1,937	100.0		3	100.0		618	100.0		100.0
By Loan Size													
\$100,000 or Less	1	20.0	95.4	100	5.2	45.8	1	33.3	95.7	100	16.2	47.5	
\$100,001 - \$250,000	2	40.0	2.4	387	20.0	13.6	1	33.3	2.4	134	21.7	14.3	
\$250,001 - \$1 Million	2	40.0	2.2	1,450	74.9	40.5	1	33.3	1.9	384	62.1	38.2	
Total	5	100.0	100.0	1,937	100.0	100.0	3	100.0	100.0	618	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	1	20.0		100	5.2		1	33.3		100	16.2		
\$100,001 - \$250,000	2	40.0		387	20.0		1	33.3		134	21.7		
\$250,001 - \$1 Million	2	40.0		1,450	74.9		1	33.3		384	62.1		
Total	5	100.0		1,937	100.0		3	100.0		618	100.0		
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

APPENDIX D – DEMOGRAPHIC DATA AND LENDING TABLES OF METROPOLITAN LIMITED-SCOPE ASSESSMENT AREAS

Dallas-Fort Worth Metropolitan AA

Table D1-1

2022 AA Combined Demographics Assessment Area: Dallas-Fort Worth Metropolitan								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	144	11.0	129,356	9.4	33,556	25.9	324,039	23.7
Moderate	372	28.3	360,599	26.3	50,483	14.0	243,386	17.8
Middle	362	27.5	401,822	29.3	24,908	6.2	261,069	19.1
Upper	415	31.6	471,648	34.4	12,948	2.7	541,645	39.5
Unknown	21	1.6	6,714	0.5	1,069	15.9	0	0.0
Total AA	1,314	100.0	1,370,139	100.0	122,964	9.0	1,370,139	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	239,666	61,702	5.4	25.7	151,704	63.3	26,260	11.0
Moderate	585,154	255,511	22.4	43.7	281,915	48.2	47,728	8.2
Middle	641,176	351,287	30.8	54.8	247,974	38.7	41,915	6.5
Upper	698,338	468,176	41.0	67.0	186,617	26.7	43,545	6.2
Unknown	20,046	4,291	0.4	21.4	12,756	63.6	2,999	15.0
Total AA	2,184,380	1,140,967	100.0	52.2	880,966	40.3	162,447	7.4
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	#	%	#	%	#
Low	20,112	6.0	18,469	6.0	1,506	6.8	137	3.3
Moderate	69,855	20.8	63,970	20.7	5,292	24.0	593	14.4
Middle	100,899	30.0	93,247	30.1	6,646	30.1	1,006	24.5
Upper	142,010	42.3	131,394	42.4	8,278	37.5	2,338	56.9
Unknown	3,045	0.9	2,659	0.9	354	1.6	32	0.8
Total AA	335,921	100.0	309,739	100.0	22,076	100.0	4,106	100.0
Percentage of Total Businesses:				92.2		6.6		1.2
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	#	%	#	%	#
Low	66	3.0	65	3.0	1	2.9	0	0.0
Moderate	297	13.5	292	13.5	5	14.7	0	0.0
Middle	637	29.0	628	29.1	9	26.5	0	0.0
Upper	1,178	53.7	1,158	53.6	19	55.9	1	100.0
Unknown	17	0.8	17	0.8	0	0.0	0	0.0
Total AA	2,195	100.0	2,160	100.0	34	100.0	1	100.0
Percentage of Total Farms:				98.4		1.5		0.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table D1-2

2023 AA Combined Demographics Assessment Area: Dallas-Fort Worth Metropolitan								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	144	11.0	129,356	9.4	33,556	25.9	324,039	23.7
Moderate	372	28.3	360,599	26.3	50,483	14.0	243,386	17.8
Middle	362	27.5	401,822	29.3	24,908	6.2	261,069	19.1
Upper	415	31.6	471,648	34.4	12,948	2.7	541,645	39.5
Unknown	21	1.6	6,714	0.5	1,069	15.9	0	0.0
Total AA	1,314	100.0	1,370,139	100.0	122,964	9.0	1,370,139	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	239,666	61,702	5.4	25.7	151,704	63.3	26,260	11.0
Moderate	585,154	255,511	22.4	43.7	281,915	48.2	47,728	8.2
Middle	641,176	351,287	30.8	54.8	247,974	38.7	41,915	6.5
Upper	698,338	468,176	41.0	67.0	186,617	26.7	43,545	6.2
Unknown	20,046	4,291	0.4	21.4	12,756	63.6	2,999	15.0
Total AA	2,184,380	1,140,967	100.0	52.2	880,966	40.3	162,447	7.4
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	19,279	6.0	17,695	6.0	1,464	6.9	120	3.3
Moderate	67,069	20.9	61,446	20.8	5,104	24.0	519	14.2
Middle	96,466	30.1	89,198	30.2	6,379	29.9	889	24.3
Upper	135,065	42.1	124,942	42.3	8,026	37.7	2,097	57.4
Unknown	2,781	0.9	2,418	0.8	335	1.6	28	0.8
Total AA	320,660	100.0	295,699	100.0	21,308	100.0	3,653	100.0
Percentage of Total Businesses:				92.2	6.6		1.1	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	60	2.9	59	2.9	1	2.9	0	0.0
Moderate	284	13.5	279	13.5	5	14.7	0	0.0
Middle	621	29.5	611	29.5	10	29.4	0	0.0
Upper	1,122	53.3	1,103	53.3	18	52.9	1	100.0
Unknown	17	0.8	17	0.8	0	0.0	0	0.0
Total AA	2,104	100.0	2,069	100.0	34	100.0	1	100.0
Percentage of Total Farms:				98.3	1.6		0.0	
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

Table D1-3A

Distribution of 2022 and 2023 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Dallas Fort Worth (DFW) Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2022						2023						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Home Purchase Loans													
Low	0	0.0	5.5	0	0.0	2.8	0	0.0	5.0	0	0.0	3.0	5.4
Moderate	1	20.0	16.6	140	2.1	11.3	2	33.3	17.2	552	17.1	12.0	22.4
Middle	3	60.0	31.7	5,195	79.7	26.8	2	33.3	33.3	510	15.8	28.4	30.8
Upper	1	20.0	45.7	1,185	18.2	58.4	2	33.3	44.1	2,174	67.2	56.1	41.0
Unknown	0	0.0	0.6	0	0.0	0.7	0	0.0	0.4	0	0.0	0.6	0.4
Total	5	100.0	100.0	6,520	100.0	100.0	6	100.0	100.0	3,236	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	3.4	0	0.0	1.9	0	0.0	4.8	0	0.0	2.7	5.4
Moderate	1	25.0	16.8	940	23.4	10.6	0	0.0	20.5	0	0.0	13.7	22.4
Middle	1	25.0	33.2	145	3.6	25.4	1	33.3	32.4	160	5.9	25.3	30.8
Upper	2	50.0	46.1	2,925	72.9	61.6	2	66.7	41.9	2,560	94.1	57.9	41.0
Unknown	0	0.0	0.5	0	0.0	0.6	0	0.0	0.3	0	0.0	0.3	0.4
Total	4	100.0	100.0	4,010	100.0	100.0	3	100.0	100.0	2,720	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	2.3	0	0.0	1.5	1	100.0	2.5	135	100.0	2.1	5.4
Moderate	0	0.0	11.2	0	0.0	8.1	0	0.0	12.5	0	0.0	8.9	22.4
Middle	0	0.0	24.2	0	0.0	18.6	0	0.0	26.5	0	0.0	19.0	30.8
Upper	0	0.0	61.8	0	0.0	71.3	0	0.0	57.8	0	0.0	69.2	41.0
Unknown	0	0.0	0.5	0	0.0	0.5	0	0.0	0.7	0	0.0	0.9	0.4
Total	0	0.0	100.0	0	0.0	100.0	1	100.0	100.0	135	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	0	0.0	18.2	0	0.0	10.7	0	0.0	26.0	0	0.0	16.4	
Moderate	0	0.0	36.9	0	0.0	28.4	0	0.0	28.0	0	0.0	19.0	28.4
Middle	0	0.0	22.2	0	0.0	31.7	0	0.0	23.5	0	0.0	27.0	27.3
Upper	0	0.0	21.2	0	0.0	28.2	1	100.0	20.4	6,243	100.0	36.7	23.6
Unknown	0	0.0	1.5	0	0.0	1.0	0	0.0	2.1	0	0.0	0.9	2.0
Total	0	0.0	100.0	0	0.0	100.0	1	100.0	100.0	6,243	100.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	0	0.0	4.9	0	0.0	3.9	1	9.1	4.9	135	1.1	4.3	
Moderate	2	20.0	16.5	1,080	9.6	13.9	2	18.2	17.4	552	4.5	12.8	22.4
Middle	4	40.0	31.6	5,340	47.6	27.0	3	27.3	32.7	670	5.4	27.6	30.8
Upper	4	40.0	46.5	4,810	42.8	54.4	5	45.5	44.6	10,978	89.0	54.7	41.0
Unknown	0	0.0	0.6	0	0.0	0.7	0	0.0	0.4	0	0.0	0.6	0.4
Total	10	100.0	100.0	11,230	100.0	100.0	11	100.0	100.0	12,334	100.0	100.0	100.0

Source: 2023 FFIEC Census Data
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table D1-3B

Distribution of 2022 and 2023 Home Mortgage Lending By Income Level of Geography Assessment Area: Dallas Fort Worth (DFW) Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2022						2023						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	#%	\$(000)	\$%	\$%	#	%	#%	\$(000)	\$%	\$%	
Other Purpose LOC													
Low	0	0.0	0.9	0	0.0	0.4	0	0.0	1.6	0	0.0	0.9	5.4
Moderate	0	0.0	8.1	0	0.0	5.0	0	0.0	10.4	0	0.0	6.3	22.4
Middle	0	0.0	22.8	0	0.0	14.5	0	0.0	25.8	0	0.0	16.5	30.8
Upper	0	0.0	67.5	0	0.0	79.5	0	0.0	61.6	0	0.0	75.7	41.0
Unknown	0	0.0	0.7	0	0.0	0.5	0	0.0	0.6	0	0.0	0.7	0.4
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
Other Purpose Closed/Exempt													
Low	0	0.0	3.9	0	0.0	1.6	0	0.0	3.4	0	0.0	2.1	5.4
Moderate	0	0.0	13.4	0	0.0	6.4	0	0.0	17.6	0	0.0	11.7	22.4
Middle	0	0.0	26.8	0	0.0	13.5	0	0.0	30.1	0	0.0	18.5	30.8
Upper	1	100.0	55.2	700	100.0	77.7	0	0.0	48.4	0	0.0	67.0	41.0
Unknown	0	0.0	0.7	0	0.0	0.9	0	0.0	0.5	0	0.0	0.7	0.4
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	700	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	14.1	0	0.0	12.3	0	0.0	8.2	0	0.0	6.5	5.4
Moderate	0	0.0	30.3	0	0.0	17.2	0	0.0	33.3	0	0.0	25.8	22.4
Middle	0	0.0	36.2	0	0.0	49.6	0	0.0	38.6	0	0.0	36.9	30.8
Upper	0	0.0	19.4	0	0.0	20.5	0	0.0	19.8	0	0.0	30.6	41.0
Unknown	0	0.0	0.1	0	0.0	0.4	0	0.0	0.1	0	0.0	0.2	0.4
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: 2023 FFIEC Census Data 2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table D1-4

Distribution of 2022 and 2023 Small Business Lending By Income Level of Geography													
Assessment Area: Dallas Fort Worth (DFW) Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	2	4.1	5.1	1,231	6.8	5.3	2	8.0	5.1	1,750	17.2	4.9	6.0
Moderate	8	16.3	19.9	2,898	15.9	20.1	2	8.0	19.4	700	6.9	19.9	20.9
Middle	17	34.7	28.6	5,538	30.4	27.4	6	24.0	28.1	2,312	22.7	27.6	30.1
Upper	22	44.9	45.2	8,556	47.0	46.0	15	60.0	46.1	5,420	53.2	46.3	42.1
Unknown	0	0.0	0.9	0	0.0	1.1	0	0.0	1.0	0	0.0	1.2	0.9
Total	49	100.0	100.0	18,223	100.0	100.0	25	100.0	100.0	10,182	100.0	100.0	100.0

Source: 2023 FFIEC Census Data
2023 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table D1-5A

Distribution of 2022 and 2023 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Dallas Fort Worth (DFW) Metropolitan													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Home Purchase Loans													
Low	0	0.0	2.4	0	0.0	1.0	0	0.0	1.9	0	0.0	0.9	23.7
Moderate	0	0.0	13.0	0	0.0	7.9	0	0.0	12.6	0	0.0	7.8	17.8
Middle	0	0.0	20.6	0	0.0	16.6	0	0.0	19.6	0	0.0	15.7	19.1
Upper	4	80.0	44.3	6,070	93.1	56.8	4	66.7	39.7	2,261	69.9	51.6	39.5
Unknown	1	20.0	19.7	450	6.9	17.7	2	33.3	26.1	975	30.1	24.0	0.0
Total	5	100.0	100.0	6,520	100.0	100.0	6	100.0	100.0	3,236	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	8.7	0	0.0	4.2	0	0.0	9.2	0	0.0	4.5	23.7
Moderate	1	25.0	17.5	261	6.5	11.0	0	0.0	17.7	0	0.0	10.4	17.8
Middle	0	0.0	20.7	0	0.0	16.2	1	33.3	19.5	410	15.1	14.5	19.1
Upper	0	0.0	39.9	0	0.0	54.1	2	66.7	38.0	2,310	84.9	50.7	39.5
Unknown	3	75.0	13.3	3,749	93.5	14.5	0	0.0	15.6	0	0.0	19.9	0.0
Total	4	100.0	100.0	4,010	100.0	100.0	3	100.0	100.0	2,720	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	5.5	0	0.0	3.2	0	0.0	5.4	0	0.0	3.0	23.7
Moderate	0	0.0	9.8	0	0.0	6.0	0	0.0	11.4	0	0.0	6.5	17.8
Middle	0	0.0	16.2	0	0.0	11.1	0	0.0	18.6	0	0.0	12.3	19.1
Upper	0	0.0	65.7	0	0.0	75.8	0	0.0	61.5	0	0.0	72.3	39.5
Unknown	0	0.0	2.8	0	0.0	3.8	1	100.0	3.1	135	100.0	5.8	0.0
Total	0	0.0	100.0	0	0.0	100.0	1	100.0	100.0	135	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	0	0.0	4.5	0	0.0	1.9	0	0.0	3.2	0	0.0	1.3	23.7
Moderate	1	10.0	13.9	261	2.3	8.5	0	0.0	13.2	0	0.0	8.0	17.8
Middle	0	0.0	20.0	0	0.0	16.2	1	10.0	19.4	410	6.7	15.4	19.1
Upper	5	50.0	43.7	6,770	60.3	56.5	6	60.0	40.6	4,572	75.1	52.0	39.5
Unknown	4	40.0	17.9	4,199	37.4	16.9	3	30.0	23.5	1,110	18.2	23.2	0.0
Total	10	100.0	100.0	11,230	100.0	100.0	10	100.0	100.0	6,091	100.0	100.0	100.0

Source: 2023 FFIEC Census Data
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.
Multifamily loans are not included in the borrower distribution analysis.

Table D1-5B

Distribution of 2022 and 2023 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Dallas Fort Worth (DFW) Metropolitan													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2022						2023						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	#%	\$(000)	%	%	#	%	#%	\$(000)	%	%	
Other Purpose LOC													
Low	0	0.0	4.7	0	0.0	2.7	0	0.0	6.7	0	0.0	4.1	23.7
Moderate	0	0.0	8.0	0	0.0	4.6	0	0.0	10.9	0	0.0	5.9	17.8
Middle	0	0.0	15.9	0	0.0	9.2	0	0.0	19.9	0	0.0	11.6	19.1
Upper	0	0.0	66.6	0	0.0	78.8	0	0.0	60.2	0	0.0	73.7	39.5
Unknown	0	0.0	4.9	0	0.0	4.6	0	0.0	2.3	0	0.0	4.8	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	8.0	0	0.0	3.5	0	0.0	6.7	0	0.0	3.0	23.7
Moderate	0	0.0	13.7	0	0.0	5.8	0	0.0	16.4	0	0.0	8.7	17.8
Middle	0	0.0	17.7	0	0.0	8.5	0	0.0	19.8	0	0.0	10.8	19.1
Upper	1	100.0	53.9	700	100.0	70.1	0	0.0	46.5	0	0.0	59.0	39.5
Unknown	0	0.0	6.7	0	0.0	12.1	0	0.0	10.6	0	0.0	18.4	0.0
Total	1	100.0	100.0	700	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.8	0	0.0	0.4	0	0.0	2.0	0	0.0	1.6	23.7
Moderate	0	0.0	0.5	0	0.0	0.3	0	0.0	1.3	0	0.0	1.5	17.8
Middle	0	0.0	0.2	0	0.0	0.3	0	0.0	0.6	0	0.0	0.7	19.1
Upper	0	0.0	0.3	0	0.0	0.9	0	0.0	0.0	0	0.0	0.0	39.5
Unknown	0	0.0	98.1	0	0.0	98.1	0	0.0	96.1	0	0.0	96.1	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table D1-6

Distribution of 2022 and 2023 Small Business Lending By Revenue Size of Businesses													Total Businesses %
Assessment Area: Dallas Fort Worth (DFW) Metropolitan													
Bank And Aggregate Loans By Year													
2022						2023							
Bank		Agg		Bank		Agg		Bank		Agg			
#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%		
By Revenue													
\$1 Million or Less	28	57.1	48.7	11,860	65.1	32.2	17	68.0	52.0	6,700	65.8	31.3	92.2
Over \$1 Million	18	36.7		5,351	29.4		7	28.0		3,112	30.6		6.6
Revenue Unknown	3	6.1		1,012	5.6		1	4.0		370	3.6		1.1
Total	49	100.0		18,223	100.0		25	100.0		10,182	100.0		100.0
By Loan Size													
\$100,000 or Less	11	22.4	94.2	784	4.3	40.0	4	16.0	94.5	312	3.1	42.1	
\$100,001 - \$250,000	11	22.4	3.1	2,050	11.2	15.2	8	32.0	3.0	1,688	16.6	15.7	
\$250,001 - \$1 Million	27	55.1	2.7	15,389	84.4	44.7	13	52.0	2.5	8,182	80.4	42.3	
Total	49	100.0	100.0	18,223	100.0	100.0	25	100.0	100.0	10,182	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	6	21.4		496	4.2		2	11.8		150	2.2		
\$100,001 - \$250,000	7	25.0		1,387	11.7		8	47.1		1,688	25.2		
\$250,001 - \$1 Million	15	53.6		9,977	84.1		7	41.2		4,862	72.6		
Total	28	100.0		11,860	100.0		17	100.0		6,700	100.0		
Source: 2023 FFIEC Census Data													
2023 Dun & Bradstreet Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

San Antonio Metropolitan AA

Table D2-1

2022 AA Combined Demographics Assessment Area: San Antonio Metropolitan									
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low	36	8.4	29,789	6.2	9,653	32.4	109,096	22.9	
Moderate	141	32.9	144,512	30.3	26,194	18.1	84,122	17.6	
Middle	128	29.9	146,249	30.7	11,709	8.0	93,648	19.6	
Upper	118	27.6	154,974	32.5	5,630	3.6	189,846	39.8	
Unknown	5	1.2	1,188	0.2	494	41.6	0	0.0	
Total AA	428	100.0	476,712	100.0	53,680	11.3	476,712	100.0	
	Housing Units by Tract	Housing Type by Tract							
		Owner-occupied				Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit	
Low	54,419	19,408	4.5	35.7	29,124	53.5	5,887	10.8	
Moderate	256,074	116,669	26.9	45.6	116,088	45.3	23,317	9.1	
Middle	232,426	139,966	32.2	60.2	77,032	33.1	15,428	6.6	
Upper	232,718	157,174	36.2	67.5	59,216	25.4	16,328	7.0	
Unknown	1,649	854	0.2	51.8	715	43.4	80	4.9	
Total AA	777,286	434,071	100.0	55.8	282,175	36.3	61,040	7.9	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%		
Low	5,471	6.0	4,842	5.7	587	10.9	42	4.5	
Moderate	23,975	26.1	22,146	25.9	1,671	31.0	158	16.9	
Middle	24,773	27.0	23,191	27.1	1,373	25.5	209	22.4	
Upper	37,306	40.6	35,076	41.0	1,711	31.8	519	55.6	
Unknown	310	0.3	258	0.3	46	0.9	6	0.6	
Total AA	91,835	100.0	85,513	100.0	5,388	100.0	934	100.0	
Percentage of Total Businesses:				93.1	5.9	1.0			
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%		
Low	14	1.3	14	1.4	0	0.0	0	0.0	
Moderate	172	16.5	169	16.4	3	30.0	0	0.0	
Middle	331	31.8	327	31.8	3	30.0	1	50.0	
Upper	519	49.9	514	50.0	4	40.0	1	50.0	
Unknown	5	0.5	5	0.5	0	0.0	0	0.0	
Total AA	1,041	100.0	1,029	100.0	10	100.0	2	100.0	
Percentage of Total Farms:				98.8	1.0	0.2			
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.									

Table D2-2

2023 AA Combined Demographics Assessment Area: San Antonio Metropolitan								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	36	8.4	29,789	6.2	9,653	32.4	109,096	22.9
Moderate	141	32.9	144,512	30.3	26,194	18.1	84,122	17.6
Middle	128	29.9	146,249	30.7	11,709	8.0	93,648	19.6
Upper	118	27.6	154,974	32.5	5,630	3.6	189,846	39.8
Unknown	5	1.2	1,188	0.2	494	41.6	0	0.0
Total AA	428	100.0	476,712	100.0	53,680	11.3	476,712	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	54,419	19,408	4.5	35.7	29,124	53.5	5,887	10.8
Moderate	256,074	116,669	26.9	45.6	116,088	45.3	23,317	9.1
Middle	232,426	139,966	32.2	60.2	77,032	33.1	15,428	6.6
Upper	232,718	157,174	36.2	67.5	59,216	25.4	16,328	7.0
Unknown	1,649	854	0.2	51.8	715	43.4	80	4.9
Total AA	777,286	434,071	100.0	55.8	282,175	36.3	61,040	7.9
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	5,393	6.1	4,768	5.8	583	10.9	42	5.0
Moderate	23,476	26.4	21,674	26.2	1,654	30.9	148	17.5
Middle	24,089	27.1	22,536	27.2	1,363	25.5	190	22.4
Upper	35,717	40.1	33,553	40.5	1,704	31.9	460	54.3
Unknown	301	0.3	248	0.3	46	0.9	7	0.8
Total AA	88,976	100.0	82,779	100.0	5,350	100.0	847	100.0
Percentage of Total Businesses:				93.0		6.0		1.0
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	14	1.4	14	1.4	0	0.0	0	0.0
Moderate	160	15.8	157	15.7	3	27.3	0	0.0
Middle	321	31.7	317	31.7	3	27.3	1	50.0
Upper	512	50.6	506	50.7	5	45.5	1	50.0
Unknown	5	0.5	5	0.5	0	0.0	0	0.0
Total AA	1,012	100.0	999	100.0	11	100.0	2	100.0
Percentage of Total Farms:				98.7		1.1		0.2
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table D2-3A

Distribution of 2022 and 2023 Home Mortgage Lending By Income Level of Geography													
Assessment Area: San Antonio Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2022						2023						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	0	0.0	2.0	0	0.0	1.3	0	0.0	1.9	0	0.0	1.2	4.5
Moderate	0	0.0	16.1	0	0.0	11.5	0	0.0	18.2	0	0.0	13.1	26.9
Middle	0	0.0	37.0	0	0.0	31.7	0	0.0	35.8	0	0.0	31.4	32.2
Upper	2	100.0	44.4	1,319	100.0	55.0	1	100.0	43.6	192	100.0	53.8	36.2
Unknown	0	0.0	0.5	0	0.0	0.5	0	0.0	0.5	0	0.0	0.5	0.2
Total	2	100.0	100.0	1,319	100.0	100.0	1	100.0	100.0	192	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	2.2	0	0.0	1.3	0	0.0	3.3	0	0.0	2.7	4.5
Moderate	1	33.3	18.4	300	25.4	12.7	0	0.0	23.0	0	0.0	17.4	26.9
Middle	0	0.0	34.4	0	0.0	29.5	0	0.0	34.1	0	0.0	30.0	32.2
Upper	2	66.7	44.7	879	74.6	56.2	1	100.0	39.3	1,120	100.0	49.7	36.2
Unknown	0	0.0	0.3	0	0.0	0.3	0	0.0	0.3	0	0.0	0.3	0.2
Total	3	100.0	100.0	1,179	100.0	100.0	1	100.0	100.0	1,120	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	2.4	0	0.0	1.6	0	0.0	2.0	0	0.0	2.0	4.5
Moderate	0	0.0	16.0	0	0.0	12.9	0	0.0	18.8	0	0.0	15.4	26.9
Middle	0	0.0	26.6	0	0.0	21.0	0	0.0	25.9	0	0.0	21.1	32.2
Upper	0	0.0	54.9	0	0.0	64.3	0	0.0	53.0	0	0.0	61.3	36.2
Unknown	0	0.0	0.1	0	0.0	0.1	0	0.0	0.2	0	0.0	0.3	0.2
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	0	0.0	7.4	0	0.0	5.2	0	0.0	9.3	0	0.0	11.8	10.0
Moderate	0	0.0	44.9	0	0.0	36.4	0	0.0	47.7	0	0.0	29.5	40.4
Middle	0	0.0	30.7	0	0.0	32.5	0	0.0	22.1	0	0.0	23.2	24.5
Upper	0	0.0	17.0	0	0.0	26.0	0	0.0	19.8	0	0.0	35.4	25.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	1.2	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	2.1	0	0.0	1.8	0	0.0	2.1	0	0.0	2.0	4.5
Moderate	1	20.0	16.9	300	12.0	14.6	0	0.0	19.0	0	0.0	14.6	26.9
Middle	0	0.0	36.0	0	0.0	31.2	0	0.0	35.0	0	0.0	30.6	32.2
Upper	4	80.0	44.6	2,198	88.0	52.0	4	100.0	43.4	1,931	100.0	52.4	36.2
Unknown	0	0.0	0.4	0	0.0	0.4	0	0.0	0.5	0	0.0	0.5	0.2
Total	5	100.0	100.0	2,498	100.0	100.0	4	100.0	100.0	1,931	100.0	100.0	100.0

Source: 2023 FFIEC Census Data

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

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

Table D2-3B

Distribution of 2022 and 2023 Home Mortgage Lending By Income Level of Geography Assessment Area: San Antonio Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2022						2023						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC													
Low	0	0.0	0.9	0	0.0	0.5	0	0.0	1.4	0	0.0	1.0	4.5
Moderate	0	0.0	10.8	0	0.0	8.7	0	0.0	14.9	0	0.0	11.7	26.9
Middle	0	0.0	24.3	0	0.0	18.6	0	0.0	24.4	0	0.0	20.3	32.2
Upper	0	0.0	63.7	0	0.0	71.8	0	0.0	59.2	0	0.0	67.0	36.2
Unknown	0	0.0	0.3	0	0.0	0.5	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
Other Purpose Closed/Exempt													
Low	0	0.0	2.3	0	0.0	1.5	0	0.0	3.6	0	0.0	2.9	4.5
Moderate	0	0.0	21.3	0	0.0	14.4	0	0.0	21.0	0	0.0	19.0	26.9
Middle	0	0.0	28.8	0	0.0	23.2	0	0.0	26.2	0	0.0	23.9	32.2
Upper	0	0.0	47.1	0	0.0	60.4	2	100.0	49.1	619	100.1	54.2	36.2
Unknown	0	0.0	0.5	0	0.0	0.5	0	0.0	0.1	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	2	100.0	100.0	618	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	3.4	0	0.0	3.6	0	0.0	3.4	0	0.0	1.7	4.5
Moderate	0	0.0	28.3	0	0.0	22.9	0	0.0	32.4	0	0.0	26.6	26.9
Middle	0	0.0	47.9	0	0.0	40.8	0	0.0	41.2	0	0.0	39.2	32.2
Upper	0	0.0	20.2	0	0.0	32.6	0	0.0	22.8	0	0.0	31.4	36.2
Unknown	0	0.0	0.1	0	0.0	0.1	0	0.0	0.2	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	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0

Source: 2023 FFIEC Census Data
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table D2-4

Distribution of 2022 and 2023 Small Business Lending By Income Level of Geography													Total Businesses %
Assessment Area: San Antonio Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%		
Low	1	2.0	5.4	57	0.4	8.0	1	2.9	5.2	250	2.5	7.5	6.1
Moderate	8	16.3	23.0	2,894	18.1	24.3	4	11.8	22.7	1,035	10.3	23.1	26.4
Middle	6	12.2	25.8	1,850	11.6	23.4	5	14.7	25.5	1,133	11.3	23.3	27.1
Upper	34	69.4	45.0	11,182	70.0	43.4	24	70.6	46.0	7,609	75.9	45.5	40.1
Unknown	0	0.0	0.4	0	0.0	0.7	0	0.0	0.4	0	0.0	0.5	0.3
Total	49	100.0	100.0	15,983	100.0	100.0	34	100.0	100.0	10,027	100.0	100.0	100.0

Source: 2023 FFIEC Census Data
2023 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table D2-5

Distribution of 2022 and 2023 Small Farm Lending By Income Level of Geography													Total Farms %
Assessment Area: San Antonio Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%		
Low	0	0.0	1.7	0	0.0	0.7	0	0.0	0.8	0	0.0	0.2	1.4
Moderate	0	0.0	11.2	0	0.0	10.7	0	0.0	10.6	0	0.0	7.4	15.8
Middle	2	50.0	43.3	235	81.3	47.5	1	50.0	37.3	75	75.0	50.9	31.7
Upper	2	50.0	42.5	54	18.7	40.8	1	50.0	50.8	25	25.0	41.4	50.6
Unknown	0	0.0	0.4	0	0.0	0.1	0	0.0	0.4	0	0.0	0.2	0.5
Total	4	100.0	100.0	289	100.0	100.0	2	100.0	100.0	100	100.0	100.0	100.0

Source: 2023 FFIEC Census Data
2023 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table D2-6A

Distribution of 2022 and 2023 Home Mortgage Lending By Borrower Income Level													
Assessment Area: San Antonio Metropolitan													
Borrower Income Level	Bank And Aggregate Loans By Year											Families by Family Income %	
	2022						2023						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%		\$%
Home Purchase Loans													
Low	0	0.0	2.1	0	0.0	1.0	0	0.0	1.9	0	0.0	0.9	22.9
Moderate	0	0.0	14.8	0	0.0	10.3	0	0.0	14.1	0	0.0	10.0	17.6
Middle	0	0.0	22.9	0	0.0	20.4	0	0.0	21.4	0	0.0	19.0	19.6
Upper	1	50.0	37.3	1,000	75.8	45.7	1	100.0	32.4	192	100.0	40.9	39.8
Unknown	1	50.0	22.8	319	24.2	22.6	0	0.0	30.1	0	0.0	29.1	0.0
Total	2	100.0	100.0	1,319	100.0	100.0	1	100.0	100.0	192	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	6.5	0	0.0	3.4	0	0.0	7.5	0	0.0	3.8	22.9
Moderate	0	0.0	18.3	0	0.0	12.9	0	0.0	17.1	0	0.0	11.1	17.6
Middle	0	0.0	21.3	0	0.0	18.4	0	0.0	22.1	0	0.0	18.0	19.6
Upper	3	100.0	37.1	1,179	100.0	47.7	1	100.0	37.5	1,120	100.0	46.8	39.8
Unknown	0	0.0	16.7	0	0.0	17.5	0	0.0	15.8	0	0.0	20.3	0.0
Total	3	100.0	100.0	1,179	100.0	100.0	1	100.0	100.0	1,120	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	6.2	0	0.0	3.4	0	0.0	8.3	0	0.0	4.9	22.9
Moderate	0	0.0	15.4	0	0.0	10.7	0	0.0	15.1	0	0.0	11.1	17.6
Middle	0	0.0	20.0	0	0.0	15.3	0	0.0	20.8	0	0.0	16.0	19.6
Upper	0	0.0	55.0	0	0.0	67.3	0	0.0	53.4	0	0.0	63.9	39.8
Unknown	0	0.0	3.5	0	0.0	3.3	0	0.0	2.4	0	0.0	4.1	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													
Low	0	0.0	3.4	0	0.0	1.5	0	0.0	3.0	0	0.0	1.2	22.9
Moderate	0	0.0	15.4	0	0.0	10.7	1	25.0	14.5	259	13.4	10.1	17.6
Middle	0	0.0	22.0	0	0.0	19.8	0	0.0	21.4	0	0.0	18.8	19.6
Upper	4	80.0	37.7	2,179	87.2	46.3	3	75.0	33.9	1,672	86.6	41.7	39.8
Unknown	1	20.0	21.5	319	12.8	21.7	0	0.0	27.2	0	0.0	28.1	0.0
Total	5	100.0	100.0	2,498	100.0	100.0	4	100.0	100.0	1,931	100.0	100.0	100.0

Source: 2023 FFIEC Census Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.
Multifamily loans are not included in the borrower distribution analysis.

Table D2-6B

Distribution of 2022 and 2023 Home Mortgage Lending By Borrower Income Level													
Assessment Area: San Antonio Metropolitan													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2022						2023						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Other Purpose LOC													
Low	0	0.0	7.0	0	0.0	6.0	0	0.0	7.2	0	0.0	6.6	22.9
Moderate	0	0.0	13.8	0	0.0	9.7	0	0.0	16.2	0	0.0	11.6	17.6
Middle	0	0.0	18.4	0	0.0	12.6	0	0.0	22.0	0	0.0	16.2	19.6
Upper	0	0.0	56.2	0	0.0	67.1	0	0.0	53.9	0	0.0	65.1	39.8
Unknown	0	0.0	4.6	0	0.0	4.5	0	0.0	0.8	0	0.0	0.5	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
Other Purpose Closed/Exempt													
Low	0	0.0	9.3	0	0.0	4.9	0	0.0	8.5	0	0.0	5.9	22.9
Moderate	0	0.0	18.1	0	0.0	11.7	1	50.0	17.4	259	41.8	12.1	17.6
Middle	0	0.0	20.0	0	0.0	14.3	0	0.0	24.3	0	0.0	18.3	19.6
Upper	0	0.0	48.7	0	0.0	63.9	1	50.0	43.8	360	58.3	53.5	39.8
Unknown	0	0.0	3.9	0	0.0	5.2	0	0.0	6.0	0	0.0	10.2	0.0
Total	0	0.0	100.0	0	0.0	100.0	2	100.0	100.0	618	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	2.0	0	0.0	1.1	0	0.0	2.2	0	0.0	1.5	22.9
Moderate	0	0.0	1.0	0	0.0	1.0	0	0.0	1.6	0	0.0	1.0	17.6
Middle	0	0.0	0.1	0	0.0	0.1	0	0.0	0.2	0	0.0	0.3	19.6
Upper	0	0.0	0.1	0	0.0	0.2	0	0.0	0.2	0	0.0	0.1	39.8
Unknown	0	0.0	96.8	0	0.0	97.6	0	0.0	95.7	0	0.0	97.1	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table D2-7

Distribution of 2022 and 2023 Small Business Lending By Revenue Size of Businesses													
Assessment Area: San Antonio Metropolitan													
	Bank And Aggregate Loans By Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	24	49.0	46.4	6,190	38.7	29.1	13	38.2	49.8	2,416	24.1	29.2	93.0
Over \$1 Million	18	36.7		7,889	49.4		12	35.3		5,635	56.2		6.0
Revenue Unknown	7	14.3		1,904	11.9		9	26.5		1,976	19.7		1.0
Total	49	100.0		15,983	100.0		34	100.0		10,027	100.0		100.0
By Loan Size													
\$100,000 or Less	13	26.5	93.3	713	4.5	35.5	10	29.4	93.7	623	6.2	37.0	
\$100,001 - \$250,000	11	22.4	3.5	2,147	13.4	16.2	8	23.5	3.3	1,594	15.9	16.1	
\$250,001 - \$1 Million	25	51.0	3.3	13,123	82.1	48.4	16	47.1	3.0	7,810	77.9	46.9	
Total	49	100.0	100.0	15,983	100.0	100.0	34	100.0	100.0	10,027	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	6	25.0		383	6.2		5	38.5		330	13.7		
\$100,001 - \$250,000	9	37.5		1,722	27.8		6	46.2		1,211	50.1		
\$250,001 - \$1 Million	9	37.5		4,085	66.0		2	15.4		875	36.2		
Total	24	100.0		6,190	100.0		13	100.0		2,416	100.0		

Source: 2023 FFIEC Census Data
2023 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

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

Table D2-8

Distribution of 2022 and 2023 Small Farm Lending By Revenue Size of Farms													
Assessment Area: San Antonio Metropolitan													
	Bank And Aggregate Loans By Year												Total Farms %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	3	75.0	62.7	251	86.9	61.7	1	50.0	60.2	75	75.0	68.8	98.7
Over \$1 Million	0	0.0		0	0.0		0	0.0		0	0.0		1.1
Revenue Unknown	1	25.0		38	13.1		1	50.0		25	25.0		0.2
Total	4	100.0		289	100.0		2	100.0		100	100.0		100.0
By Loan Size													
\$100,000 or Less	3	75.0	88.8	129	44.6	28.5	2	100.0	92.4	100	100.0	40.6	
\$100,001 - \$250,000	1	25.0	5.6	160	55.4	23.0	0	0.0	4.2	0	0.0	20.7	
\$250,001 - \$500,000	0	0.0	5.6	0	0.0	48.6	0	0.0	3.4	0	0.0	38.8	
Total	4	100.0	100.0	289	100.0	100.0	2	100.0	100.0	100	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	2	66.7		91	36.3		1	100.0		75	100.0		
\$100,001 - \$250,000	1	33.3		160	63.7		0	0.0		0	0.0		
\$250,001 - \$500,000	0	0.0		0	0.0		0	0.0		0	0.0		
Total	3	100.0		251	100.0		1	100.0		75	100.0		

Source: 2023 FFIEC Census Data
2023 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

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

APPENDIX E – DEMOGRAPHIC DATA AND LENDING TABLES OF NONMETROPOLITAN LIMITED-SCOPE ASSESSMENT AREAS

Detroit Nonmetropolitan AA

Table E1-1

2022 AA Combined Demographics Assessment Area: Detroit Nonmetropolitan								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	5.6	765	4.6	197	25.8	4,028	24.1
Moderate	5	27.8	3,465	20.7	805	23.2	2,954	17.7
Middle	9	50.0	9,060	54.2	1,138	12.6	3,578	21.4
Upper	3	16.7	3,441	20.6	274	8.0	6,171	36.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	18	100.0	16,731	100.0	2,414	14.4	16,731	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	1,314	483	2.8	36.8	576	43.8	255	19.4
Moderate	7,878	3,275	19.3	41.6	3,164	40.2	1,439	18.3
Middle	15,319	9,783	57.7	63.9	3,244	21.2	2,292	15.0
Upper	5,252	3,413	20.1	65.0	1,200	22.8	639	12.2
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	29,763	16,954	100.0	57.0	8,184	27.5	4,625	15.5
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	104	4.1	91	4.0	10	5.6	3	6.1
Moderate	786	31.3	692	30.3	83	46.9	11	22.4
Middle	1,088	43.4	1,013	44.4	53	29.9	22	44.9
Upper	531	21.2	487	21.3	31	17.5	13	26.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	2,509	100.0	2,283	100.0	177	100.0	49	100.0
Percentage of Total Businesses:				91.0		7.1		2.0
	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	19	12.2	19	12.3	0	0.0	0	0.0
Middle	89	57.1	88	56.8	1	100.0	0	0.0
Upper	48	30.8	48	31.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	156	100.0	155	100.0	1	100.0	0	0.0
Percentage of Total Farms:				99.4		0.6		0.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table E1-2

2023 AA Combined Demographics Assessment Area: Detroit Nonmetropolitan									
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low	1	5.6	765	4.6	197	25.8	4,028	24.1	
Moderate	5	27.8	3,465	20.7	805	23.2	2,954	17.7	
Middle	9	50.0	9,060	54.2	1,138	12.6	3,578	21.4	
Upper	3	16.7	3,441	20.6	274	8.0	6,171	36.9	
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	
Total AA	18	100.0	16,731	100.0	2,414	14.4	16,731	100.0	
	Housing Units by Tract	Housing Type by Tract							
		Owner-occupied			Rental		Vacant		
		#	% by tract	% by unit	#	% by unit	#	% by unit	
Low	1,314	483	2.8	36.8	576	43.8	255	19.4	
Moderate	7,878	3,275	19.3	41.6	3,164	40.2	1,439	18.3	
Middle	15,319	9,783	57.7	63.9	3,244	21.2	2,292	15.0	
Upper	5,252	3,413	20.1	65.0	1,200	22.8	639	12.2	
Unknown	0	0	0.0	0.0	0	0.0	0	0.0	
Total AA	29,763	16,954	100.0	57.0	8,184	27.5	4,625	15.5	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#	%
Low	103	4.2	90	4.0	10	5.8	3	6.1	
Moderate	775	31.4	683	30.4	81	46.8	11	22.4	
Middle	1,068	43.3	996	44.4	50	28.9	22	44.9	
Upper	520	21.1	475	21.2	32	18.5	13	26.5	
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	
Total AA	2,466	100.0	2,244	100.0	173	100.0	49	100.0	
Percentage of Total Businesses:			91.0		7.0		2.0		
	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	19	12.3	19	12.3	0	0.0	0	0.0	
Middle	88	56.8	87	56.5	1	100.0	0	0.0	
Upper	48	31.0	48	31.2	0	0.0	0	0.0	
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	
Total AA	155	100.0	154	100.0	1	100.0	0	0.0	
Percentage of Total Farms:			99.4		0.6		0.0		
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.									

Table E1-3

Distribution of 2022 Small Business Lending By Income Level of Geography Assessment Area: Detroit Nonmetropolitan							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	4.1	0	0.0	4.1	4.1
Moderate	1	50.0	21.5	360	92.3	23.4	31.3
Middle	1	50.0	49.1	30	7.7	45.1	43.4
Upper	0	0.0	24.1	0	0.0	27.1	21.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	2	100.0	100.0	390	100.0	100.0	100.0

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

Table E1-4

Distribution of 2022 Small Business Lending By Revenue Size of Businesses Assessment Area: Detroit Nonmetropolitan							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	1	50.0	56.8	30	7.7	54.4	91.0
Over \$1 Million	1	50.0		360	92.3		7.1
Revenue Unknown	0	0.0		0	0.0		2.0
Total	2	100.0		390	100.0		100.0
By Loan Size							
\$100,000 or Less	1	50.0	92.8	30	7.7	42.0	
\$100,001 - \$250,000	0	0.0	4.1	0	0.0	16.6	
\$250,001 - \$1 Million	1	50.0	3.1	360	92.3	41.4	
Total	2	100.0	100.0	390	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	1	100.0		30	100.0		
\$100,001 - \$250,000	0	0.0		0	0.0		
\$250,001 - \$1 Million	0	0.0		0	0.0		
Total	1	100.0		30	100.0		

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

Nixon Nonmetropolitan AA

Table E2-1

2022 AA Combined Demographics Assessment Area: Nixon Nonmetropolitan									
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	1,007	19.2	
Moderate	0	0.0	0	0.0	0	0.0	938	17.8	
Middle	6	100.0	5,257	100.0	478	9.1	1,151	21.9	
Upper	0	0.0	0	0.0	0	0.0	2,161	41.1	
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	
Total AA	6	100.0	5,257	100.0	478	9.1	5,257	100.0	
	Housing Units by Tract	Housing Type by Tract							
		Owner-occupied			Rental		Vacant		
		#	% by tract	% by unit	#	% by unit	#	% by unit	
Low	0	0	0.0	0.0	0	0.0	0	0.0	
Moderate	0	0	0.0	0.0	0	0.0	0	0.0	
Middle	9,048	5,230	100.0	57.8	2,235	24.7	1,583	17.5	
Upper	0	0	0.0	0.0	0	0.0	0	0.0	
Unknown	0	0	0.0	0.0	0	0.0	0	0.0	
Total AA	9,048	5,230	100.0	57.8	2,235	24.7	1,583	17.5	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%		
Low	0	0.0	0	0.0	0	0.0	0	0.0	
Moderate	0	0.0	0	0.0	0	0.0	0	0.0	
Middle	797	100.0	721	100.0	56	100.0	20	100.0	
Upper	0	0.0	0	0.0	0	0.0	0	0.0	
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	
Total AA	797	100.0	721	100.0	56	100.0	20	100.0	
Percentage of Total Businesses:				90.5		7.0		2.5	
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%		
Low	0	0.0	0	0.0	0	0.0	0	0.0	
Moderate	0	0.0	0	0.0	0	0.0	0	0.0	
Middle	103	100.0	101	100.0	2	100.0	0	0.0	
Upper	0	0.0	0	0.0	0	0.0	0	0.0	
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	
Total AA	103	100.0	101	100.0	2	100.0	0	0.0	
Percentage of Total Farms:				98.1		1.9		0.0	
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.									

Table E2-2

2023 AA Combined Demographics Assessment Area: Nixon Nonmetropolitan								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	1,007	19.2
Moderate	0	0.0	0	0.0	0	0.0	938	17.8
Middle	6	100.0	5,257	100.0	478	9.1	1,151	21.9
Upper	0	0.0	0	0.0	0	0.0	2,161	41.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	6	100.0	5,257	100.0	478	9.1	5,257	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	0	0	0.0	0.0	0	0.0	0	0.0
Middle	9,048	5,230	100.0	57.8	2,235	24.7	1,583	17.5
Upper	0	0	0.0	0.0	0	0.0	0	0.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	9,048	5,230	100.0	57.8	2,235	24.7	1,583	17.5
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	780	100.0	707	100.0	54	100.0	19	100.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	780	100.0	707	100.0	54	100.0	19	100.0
Percentage of Total Businesses:			90.6		6.9		2.4	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	102	100.0	100	100.0	2	100.0	0	0.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	102	100.0	100	100.0	2	100.0	0	0.0
Percentage of Total Farms:			98.0		2.0		0.0	
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table E2-3

Distribution of 2022 and 2023 Small Business Lending By Income Level of Geography Assessment Area: Nixon Nonmetropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank			Agg		Bank		Agg		
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	1	100.0	98.8	97	100.0	99.7	1	100.0	99.6	68	100.0	99.9	100.0
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	1	100.0	100.0	97	100.0	100.0	1	100.0	100.0	68	100.0	100.0	100.0

Source: 2023 FFIEC Census Data
2023 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table E2-4

Distribution of 2022 Small Farm Lending By Income Level of Geography Assessment Area: Nixon Nonmetropolitan							
Geographic Income Level	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0.0
Middle	1	100.0	96.2	10	100.0	99.1	100.0
Upper	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	1	100.0	100.0	10	100.0	100.0	100.0

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

Table E2-5

Distribution of 2022 and 2023 Small Business Lending By Revenue Size of Businesses													Total Businesses %
Assessment Area: Nixon Nonmetropolitan													
Bank And Aggregate Loans By Year													
2022						2023							
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	0	0.0	47.0	0	0.0	33.4	0	0.0	46.5	0	0.0	30.7	90.6
Over \$1 Million	0	0.0		0	0.0		0	0.0		0	0.0		6.9
Revenue Unknown	1	100.0		97	100.0		1	100.0		68	100.0		2.4
Total	1	100.0		97	100.0		1	100.0		68	100.0		100.0
By Loan Size													
\$100,000 or Less	1	100.0	96.0	97	100.0	51.3	1	100.0	95.7	68	100.0	56.3	
\$100,001 - \$250,000	0	0.0	2.1	0	0.0	13.3	0	0.0	3.1	0	0.0	21.5	
\$250,001 - \$1 Million	0	0.0	1.8	0	0.0	35.4	0	0.0	1.2	0	0.0	22.1	
Total	1	100.0	100.0	97	100.0	100.0	1	100.0	100.0	68	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	0	0.0		0	0.0		0	0.0		0	0.0		
\$100,001 - \$250,000	0	0.0		0	0.0		0	0.0		0	0.0		
\$250,001 - \$1 Million	0	0.0		0	0.0		0	0.0		0	0.0		
Total	0	0.0		0	0.0		0	0.0		0	0.0		

Source: 2023 FFIEC Census Data
2023 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table E2-6

Distribution of 2022 Small Farm Lending By Revenue Size of Farms								Total Farms %
Assessment Area: Nixon Nonmetropolitan								
Bank And Aggregate Loans								
	Bank		Agg	Bank		Agg		
	#	%	%	\$(000)	%	%		
By Revenue								
\$1 Million or Less	1	100.0	61.5	10	100.0	76.9	98.1	
Over \$1 Million	0	0.0		0	0.0		1.9	
Revenue Unknown	0	0.0		0	0.0		0.0	
Total	1	100.0		10	100.0		100.0	
By Loan Size								
\$100,000 or Less	1	100.0	92.3	10	100.0	50.4		
\$100,001 - \$250,000	0	0.0	5.8	0	0.0	33.1		
\$250,001 - \$500,000	0	0.0	1.9	0	0.0	16.5		
Total	1	100.0	100.0	10	100.0	100.0		
By Loan Size and Revenues \$1 Million or Less								
\$100,000 or Less	1	100.0		10	100.0			
\$100,001 - \$250,000	0	0.0		0	0.0			
\$250,001 - \$500,000	0	0.0		0	0.0			
Total	1	100.0		10	100.0			

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

APPENDIX F – GLOSSARY

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

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

Community development: All Agencies have adopted the following language:

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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