

PUBLIC DISCLOSURE

January 13, 2025

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Texas Regional Bank
RSSD #380458
6770 West Expressway 83
Harlingen, Texas, 78552

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

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

TABLE OF CONTENTS

| | |
|--|-----------|
| INSTITUTION RATING | 1 |
| SUMMARY OF MAJOR FACTORS SUPPORTING RATING | 1 |
| INSTITUTION | 2 |
| DESCRIPTION OF THE INSTITUTION | 2 |
| SCOPE OF THE EVALUATION | 3 |
| CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS | 5 |
| MCALLEN METROPOLITAN STATISTICAL AREA ASSESSMENT AREA | 10 |
| DESCRIPTION OF THE INSTITUTION'S OPERATIONS | 10 |
| CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS | 14 |
| BROWNSVILLE METROPOLITAN STATISTICAL AREA ASSESSMENT AREA | 25 |
| DESCRIPTION OF THE INSTITUTION'S OPERATIONS | 25 |
| CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS | 29 |
| DALLAS-FORT WORTH METROPOLITAN ASSESSMENT AREA | 40 |
| DESCRIPTION OF THE INSTITUTION'S OPERATIONS | 40 |
| CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS | 44 |
| METROPOLITAN ASSESSMENT AREAS | 49 |
| DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN LIMITED-SCOPE METROPOLITAN ASSESSMENT AREAS | 49 |
| CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS | 50 |
| NONMETROPOLITAN ASSESSMENT AREA | 51 |
| DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN LIMITED-SCOPE NONMETROPOLITAN ASSESSMENT AREAS | 51 |
| CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS | 51 |
| APPENDIX A: MAPS OF THE ASSESSMENT AREAS | 53 |
| APPENDIX B: FULL-SCOPE ASSESSMENT AREAS DEMOGRAPHIC INFORMATION | 59 |
| APPENDIX C: FULL-SCOPE ASSESSMENT AREAS LENDING TABLES | 62 |
| APPENDIX D: DEMOGRAPHIC DATA AND LENDING TABLES OF METROPOLITAN LIMITED-SCOPE ASSESSMENT AREAS | 66 |
| APPENDIX E: DEMOGRAPHIC DATA AND LENDING TABLES OF NONMETROPOLITAN LIMITED-SCOPE ASSESSMENT AREAS | 86 |
| APPENDIX F: GLOSSARY | 99 |

INSTITUTION RATING

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

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

| Performance Levels | Texas Regional Bank Performance Tests | | |
|----------------------------|---------------------------------------|-----------------|--------------|
| | Lending Test* | Investment Test | Service Test |
| Outstanding | | | |
| High Satisfactory | | | X |
| Low Satisfactory | 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 adequate responsiveness to the credit needs of Texas Regional’s delineated assessment areas (AAs)
- A substantial majority of loans are made in the bank’s AAs.
- The geographic distribution of loans reflects adequate penetration throughout the AAs.
- The distribution of the loans among individuals of different income levels, including low- and moderate-income (LMI) individuals, and businesses of different revenue sizes is adequate.
- Texas Regional makes an adequate level of community development (CD) loans.
- Although rarely in a leadership position, the bank has an adequate level of qualified CD investments and grants, particularly those not routinely provided by private investors.
- Texas Regional makes rare use of innovative and/or complex investments to support CD initiatives.
- The bank exhibits adequate responsiveness to credit and CD needs.
- Delivery systems are accessible to individuals of different income levels throughout Texas Regional’s AAs.
- The record of opening and closing of branches has not adversely affected the accessibility of its delivery systems, particularly to LMI geographies and/or LMI individuals.
- Services do not vary in a way that inconveniences the bank’s AAs, particularly LMI geographies and/or LMI individuals.
- Texas Regional provides a relatively high level of CD services.

INSTITUTION

DESCRIPTION OF THE INSTITUTION

Texas Regional, a financial institution headquartered in Harlingen, Texas, has the following characteristics:

- Is a wholly owned subsidiary of Texas State Bankshares, Inc., Harlingen, Texas.
- Reported total assets of approximately \$2.7 billion and gross loans of \$1.4 billion as of June 30, 2024.
- Operates 30¹ branch offices and 23 full-service automated teller machines (ATMs) throughout its eight delineated AAs across the state of Texas as of June 30, 2024:
 - McAllen-Edinburg-Mission, Texas Metropolitan Statistical Area (MSA) AA (McAllen MSA);
 - Brownsville MSA AA;
 - Dallas-Fort Worth (DFW) Metropolitan AA;
 - Austin Metropolitan AA;
 - Houston Metropolitan AA;
 - San Antonio Metropolitan AA;
 - Blanco and Gillespie Counties Nonmetropolitan AA; and
 - Brooks County Nonmetropolitan AA.
- Added four branches through the acquisition of AccessBank Texas on July 1, 2022, and opened four additional locations since the previous CRA performance evaluation dated August 15, 2022.
- Offers traditional deposit and loan products to meet the needs of the communities it serves.
 - Texas Regional is predominately a commercial lender, with commercial loans representing 77.6 percent of its loan portfolio as of June 30, 2024. Commercial loans are made for a variety of purposes, including financing for interim construction of industrial and commercial properties; financing for equipment, inventories, and accounts receivable; and acquisition financing.
 - Residential real estate loans comprise a smaller but significant portion of the total loan portfolio, representing 18.5 percent. Real estate loans are made mostly for the construction or development of properties. Home mortgage loans are mostly sold to the secondary market; as such, they are temporarily reflected in the bank's books.
- 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 Texas Regional's loan portfolio mix as of June 30, 2024.

¹ As of January 13, 2025, Texas Regional operates a total of 32 branches. The Rio Grande City and Kerrville branches are not included in this evaluation, as they were established after the review period and are not located within the eight delineated AAs. At the next evaluation, the new AAs and branches will be considered.

Table 1

| Composition of Loan Portfolio as of June 30, 2024 | | |
|---|------------------|--------------|
| Loan Type | \$(000) | Percent (%) |
| Agricultural | 30,105 | 2.1 |
| Commercial | 1,114,520 | 77.6 |
| Consumer | 15,949 | 1.1 |
| Residential Real Estate | 265,949 | 18.5 |
| Other | 10,149 | 0.7 |
| Gross Loans | 1,436,672 | 100.0 |
| <i>Note: Percentages may not total 100.0 percent due to rounding.</i> | | |

The Federal Reserve Bank of Dallas rated Texas Regional’s CRA performance as **Satisfactory** at the previous performance evaluation dated August 15, 2022. The bank’s performance 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

Texas Regional’s CRA performance was evaluated using the FFEIC’s *Interagency Examination Procedures for Large Retail Institutions*. This is the first evaluation of Texas Regional’s CRA performance as a large retail institution. The evaluation considered CRA performance context, including the bank’s asset size, financial condition, business strategy, and market competition, as well as the credit needs and demographic and economic characteristics of the AAs.

Full-scope reviews were conducted for three of Texas Regional’s eight delineated AAs: McAllen MSA AA, Brownsville MSA AA, and DFW Metropolitan AA. Factors to determine which AAs would receive full-scope reviews include, but are not limited to, the level of the bank’s lending, investment, and service activities as well as the availability of such opportunities in the AAs; population density; the number of other institutions in the AAs; and the length of time since the most recent full-scope review. The bank’s performance in the McAllen MSA AA was given greater weight when determining the bank’s overall performance, as a significant portion of the bank’s branches, deposits, and lending activity occurred in this AA.

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

Table 2

| Level of Review of Delineated Assessment Areas | |
|--|--|
| Assessment Area Name | Description |
| Full-Scope Review | |
| McAllen MSA | Hidalgo County Entire McAllen-Edinburg-Mission, TX MSA |
| Brownsville MSA | Cameron County Entire Brownsville-Harlingen, TX MSA |
| DFW Metropolitan | Collin, Dallas, Denton, Kaufman, Rockwall, and Tarrant counties Part of the Dallas-Fort Worth-Arlington, TX MSA |
| Limited-Scope Review | |
| Austin Metropolitan | Hays and Travis counties Part of the Austin-Round Rock-Georgetown, TX MSA |
| Houston Metropolitan | Harris County Part of the Houston-The Woodlands-Sugarland, TX MSA |
| San Antonio Metropolitan | Bexar and Comal counties Part of the San Antonio-New Braunfels, TX MSA |
| Blanco and Gillespie Counties Nonmetropolitan | Blanco and Gillespie counties Nonmetropolitan |
| Brooks County Nonmetropolitan | Brooks County Nonmetropolitan |

This evaluation consists of a review of the Home Mortgage Disclosure Act (HMDA) and CRA lending data reported by Texas Regional in 2022 and 2023, as well as CD loans, investments, and services extended between August 15, 2022, and January 13, 2025, including prior period CD investments that remain in the bank’s books as of this review period. Small business loans carried greater weight when assessing the bank’s CRA performance given Texas Regional’s focus on commercial lending. Moreover, the volume of small business lending exceeded the volume of HMDA mortgage lending during the review period. Examiners noted the volume of small farm originations would not have provided a meaningful analysis; as such, small farm lending was not considered when evaluating the bank’s CRA performance.

Evaluation Analysis

The evaluation of the bank’s lending record in the individual AAs includes the use of and comparison to demographic characteristics. The primary sources for the demographic information are the 2020 U.S. Census and 2022 and 2023 Dun & Bradstreet (D&B) data. Demographic characteristics of a particular AA are useful in analyzing the bank’s record of lending, as they provide a means of estimating loan demand and identifying lending opportunities. To understand small businesses, examiners rely on D&B data, which consists of self-reported data of revenue size and geographical location by businesses entities. The demographic data should not be construed as defining an expected level of lending in a particular area or to a particular group of borrowers. The information is used to understand the bank’s performance context. Emphasis was placed on the bank’s performance in relation to aggregate lending data, as aggregate lending data is considered a better proxy of credit demand in a given geography.

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

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

LENDING TEST

Texas Regional’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.

Lending activity reflects adequate responsiveness to the credit needs of Texas Regional’s AAs. The distribution of loans reflects adequate geographic dispersion and distribution among borrowers of different income levels and businesses of different revenue sizes. Additionally, Texas Regional makes an adequate level of CD loans. Although examiners evaluated the bank’s lending throughout its AAs, the evaluation focused on lending in LMI geographies and to LMI borrowers. Texas Regional’s lending distribution among middle- and upper-income geographies and to middle- and upper-income borrowers did not affect conclusions about the bank’s overall CRA performance. Further, the bank’s small business lending was given the greatest weight when assessing the overall CRA performance.

Lending Activity

Texas Regional’s overall lending levels reflect adequate responsiveness to the credit needs of its AAs, taking into consideration performance context, such as the bank’s resources and business strategy. As noted in Table 3, Texas Regional makes more small business loans than any other type of loans, which is reflective of its strategic focus as a commercial lender. Texas Regional offers the Business Loan Advantage Program, a flexible lending program that uses an expedited underwriting and approval process to allow for enhanced responsiveness to the credit needs of small, local businesses.

Texas Regional’s small business and CD lending activity increased since the previous evaluation, which reflects favorably on the bank’s responsiveness in meeting the credit and community needs of its delineated AAs. However, the bank’s home mortgage lending decreased since the previous evaluation. This decrease is primarily attributed to the rising interest rate environment, which made mortgage loans more expensive and resulted in decreased demand and increased competition among lenders for the shrinking volume of lending opportunities in LMI tracts and to LMI individuals.

Table 3

| Summary of Lending Activity | | | | |
|---|--------------|--------------|----------------|--------------|
| January 1, 2022, through December 31, 2023 | | | | |
| Loan Type | # | % | \$(000) | % |
| Home Purchase | 334 | 16.4 | 146,253 | 29.7 |
| Refinancing | 40 | 2.0 | 15,291 | 3.1 |
| Home Improvement | 2 | 0.1 | 380 | 0.1 |
| Multifamily | 17 | 0.8 | 25,894 | 5.3 |
| Other Purpose Closed-End | 6 | 0.3 | 2,194 | 0.4 |
| Total HMDA-related | 399 | 19.6 | 190,012 | 38.6 |
| Total Small Business | 1,557 | 76.7 | 287,824 | 58.5 |
| Total Small Farm | 75 | 3.7 | 14,126 | 2.9 |
| TOTAL LOANS | 2,031 | 100.0 | 491,962 | 100.0 |

Note: 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, Texas Regional overall extends a substantial majority of loans, by number and dollar amount, within its delineated AAs. This is especially driven by the bank generally extending small business loans in proximity to its branches, with 93.5 percent located within the delineated AAs.

Table 4

| Lending Inside and Outside of the Assessment Areas | | | | | | | | |
|---|--------------------------------|-------------|----------------|-------------|---------------------------------|-------------|----------------|-------------|
| Loan Type | Inside Assessment Areas | | | | Outside Assessment Areas | | | |
| | # | % | \$(000) | % | # | % | \$(000) | % |
| Home Purchase | 272 | 83.4 | 114,813 | 75.3 | 62 | 84.9 | 31,437 | 21.5 |
| Home Improvement | 1 | 50.0 | 300 | 78.9 | 1 | 50.0 | 80 | 21.1 |
| Refinancing | 31 | 77.5 | 10,569 | 69.1 | 9 | 22.5 | 4,722 | 30.9 |
| Multifamily | 16 | 94.1 | 24,699 | 95.4 | 1 | 5.9 | 1,195 | 4.6 |
| Other Purpose Closed-End | 6 | 100.0 | 2,194 | 100.0 | 0 | 0 | 0 | 0 |
| Total HMDA-related | 326 | 81.7 | 152,578 | 80.3 | 73 | 18.3 | 37,434 | 19.7 |
| Total Small business | 1,456 | 93.5 | 269,276 | 93.6 | 101 | 6.5 | 18,548 | 6.4 |
| Total Small farm | 67 | 89.3 | 12,783 | 90.5 | 8 | 10.7 | 1,343 | 9.5 |
| TOTAL LOANS | 1,849 | 91.0 | 434,637 | 88.3 | 182 | 9.0 | 57,325 | 11.7 |

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. A detailed discussion of the facts and data supporting the overall conclusions for the geographic and borrower distribution as well as CD lending is presented in the Conclusions with Respect to Performance Criteria section for each AA.

Geographic Distribution of Loans

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

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

This performance criterion evaluates the bank’s lending to borrowers of different income levels and businesses of different revenue sizes. Texas Regional’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 and responsiveness to the credit needs of low-income individuals and geographies as well as very small businesses.

Texas Regional makes an adequate level of CD loans and exhibits an adequate record of serving the credit needs of low-income individuals and areas and very small businesses. CD loans originated during the evaluation period were extended for a variety of purposes, with the majority focused on financing the construction or renovation of affordable housing projects, as noted in Table 5. Community contacts highlighted financing for small businesses, workforce development, and affordable housing for LMI individuals and families as significant needs within the bank’s AAs. Texas Regional was strategically focused its CD lending to respond to these needs. During the review period, the majority of the bank’s qualified CD loans was made for the purpose of financing the construction or renovation of affordable housing projects that benefit LMI individuals and families. Additionally, a significant portion of Texas Regional’s CD lending supported economic development through the creation, retention, or improvement of jobs for LMI individuals through the financing of small businesses. This strategic approach aligns with Texas Regional’s expertise as a commercial bank.

As depicted in Table 5, Texas Regional originated 56 qualified CD loans in its AAs, totaling \$139.6 million, during the review period. These figures include five CD loans totaling \$9.5 million that were extended in the broader statewide area to finance small businesses, which promote economic development through the retention or creation of jobs for LMI individuals. While the number of the bank’s qualified CD lending decreased by approximately 63.4 percent since the previous evaluation, the dollar amount of qualified loans increased by approximately 21.5 percent. The decrease is attributed to the conclusion of the Small Business Administration’s (SBA’s) Paycheck Protection Program (PPP) in May 2021. A significant portion of the bank’s CD lending at the previous evaluation was comprised of loans made through the PPP. Despite the cessation of the PPP, Texas Regional’s level of CD lending is adequate, as the bank strategically extended CD loans to meet the needs of its delineated AAs. 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 | # | \$(000) |
| Affordable Housing | 28 | 50,379 |
| Community Services | 1 | 2,199 |
| Economic Development | 16 | 44,825 |
| Revitalization and Stabilization | 11 | 42,173 |
| Total | 56 | 139,576 |

INVESTMENT TEST

Texas Regional’s overall investment test rating is **Low Satisfactory**. The bank’s performance in the McAllen MSA and Brownsville MSA AAs is consistent with the overall rating, while the performance is lower in the DFW Metropolitan AA.

This performance criterion evaluates the bank’s level of qualifying investments, grants, donations, or in-kind contributions of property with a primary purpose of CD made since the most recent evaluation or earlier if the investment remains on the bank’s books.

Texas Regional has an adequate level of qualified CD investments and grants, particularly those not routinely provided by private investors and is rarely in leadership positions. While the bank makes rare use of innovative and/or complex investments, it exhibits adequate responsiveness to the CD needs of its AAs. The number and dollar amount of qualified investments made by Texas Regional since the previous evaluation grew substantially, representing an increase of 120.0 percent by number and 117.1 percent by dollar amount. Texas Regional’s CD investment performance reflects favorably on 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 illustrates the bank’s overall level of CD investments.

Table 6

| Investments, Grants, and Donations Assessment Area: All | | | | | | | | |
|--|---------------------------------------|---------------|----------------------------------|--------------|------------|------------|------------|---------------|
| Community Development Purpose | Prior Period Investments ¹ | | Current Investments ² | | Donations | | Total | |
| | # | \$(000) | # | \$(000) | # | \$(000) | # | \$(000) |
| Affordable Housing | 0 | 0 | 0 | 0 | 4 | 7 | 4 | 7 |
| Community Services | 15 | 18,431 | 0 | 0 | 501 | 651 | 516 | 19,082 |
| Economic Development | 0 | 0 | 0 | 0 | 5 | 44 | 5 | 44 |
| Revitalization and Stabilization | 5 | 9,208 | 2 | 1,629 | 5 | 29 | 12 | 10,866 |
| Total | 20 | 27,639 | 2 | 1,629 | 515 | 731 | 537 | 29,999 |

¹ Book Value of Investment
² Original Market Value of Investment
Note: Dollar value totals may not sum due to rounding.

SERVICE TEST

Texas Regional’s overall service test rating is **High Satisfactory**. The bank’s performance in the McAllen MSA and the Brownsville MSA AAs is consistent with the overall ratings, while the DFW Metropolitan AA is lower.

Retail Services

This performance criterion evaluates the bank’s level of delivery systems provided in each geography classification. As noted in Table 7, Texas Regional’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 | 6.1 | 5.5 | 3.2 | 0 | 0.0 | 0 | 0.0 |
| Moderate | 22.2 | 19.8 | 15.9 | 5 | 16.7 | 7 | 30.4 |
| Middle | 37.7 | 40.2 | 38.0 | 10 | 33.3 | 6 | 26.1 |
| Upper | 29.7 | 32.1 | 39.6 | 13 | 43.3 | 9 | 39.1 |
| Unknown | 4.2 | 2.4 | 3.4 | 2 | 6.7 | 1 | 4.3 |
| Total | 100.0 | 100.0 | 100.0 | 30 | 100.0 | 23 | 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, Texas Regional provides a relatively high level of CD services. As illustrated in Table 8, bank representatives provided 1,060 services, totaling 2,271 hours, to 165 different organizations that provide varying levels of community services to LMI individuals and families in the bank’s delineated AAs. A significant portion of the CD services had a primary purpose of providing community services targeted at LMI individuals. Texas Regional’s employees served in various roles, which include serving on nonprofit boards of directors and providing financial education to LMI individuals and students. The overall volume of CD services provided by the bank increased by 5.5 percent since the previous evaluation, which reflects favorably on its responsiveness of meeting the needs of its AAs.

Table 8

| Community Development Services Assessment Area: All | | | |
|--|----------------|--------------|---------------------|
| Purpose | Total Services | Total Hours | Total Organizations |
| Affordable Housing | 52 | 71 | 5 |
| Community Services | 912 | 2,025 | 145 |
| Economic Development | 67 | 124 | 12 |
| Revitalization and Stabilization | 29 | 51 | 3 |
| Total | 1,060 | 2,271 | 165 |

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

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

McAlLEN METROPOLITAN STATISTICAL AREA ASSESSMENT AREA
(Full-Scope Review)

DESCRIPTION OF THE INSTITUTION’S OPERATIONS IN THE McAlLEN METROPOLITAN STATISTICAL AREA ASSESSMENT AREA

- The McAllen MSA AA is comprised of the entirety of the McAllen-Edinburg-Mission, Texas MSA, which consists of Hidalgo County. The AA is located at the southern portion of Texas in the Rio Grande Valley. Refer to Appendix A for an AA map and Appendix B for additional demographic data.
- The AA delineation remains unchanged since the previous evaluation.
- According to 2020 American Community Survey (ACS) data, the AA includes a total of 212 census tracts, including 13 low-, 47 moderate-, 80 middle-, and 63 upper-, as well as nine census tracts within unknown income levels.
- As of June 30, 2024, Texas Regional operates seven branches or 23.3 percent of the bank’s total branches in the AA: two in middle-, four in upper-, and one in an unknown-income census tract.
- According to the June 30, 2024, Federal Deposit Insurance Corporation (FDIC) Deposit Market Share Report, the bank holds 4.6 percent of the deposit market share, ranking 11th among 20 FDIC-insured depository institutions operating in the AA.
- In 2023, 314 institutions originated or purchased 9,195 HMDA-reportable loans in the AA. Of those, the bank ranked 42nd, originating 37 or 0.4 percent of total loans. Additionally, the bank ranked 14th among 113 institutions reporting CRA lending activity in 2023, with Texas regional originating 280 of the 16,499 or 1.7 percent of CRA-reportable loans in the AA.
- Examiners conducted interviews with two representatives of community organizations that promote economic development and provide affordable housing for LMI individuals and families in the AA. Community contacts identified affordable housing, workforce development, and access to credit for small businesses as needs within the AA.

Table 9

| Population Change | | | |
|--|----------------------------|----------------------------|---------------------------|
| Assessment Area: McAllen MSA | | | |
| Area | 2015 Population | 2020 Population | Percent Change |
| McAllen MSA | 819,217 | 870,781 | 6.3 |
| Texas | 26,538,614 | 29,145,505 | 9.8 |
| <i>Source: 2011-2015 U.S. Census Bureau American Community Survey 2020 U.S. Census Bureau Decennial Census</i> | | | |

- As highlighted in Table 9, the AA population experienced growth of more than 50,000 people between 2015 and 2020, representing a 6.3 percent increase. However, this growth rate is lower than the statewide growth rate.
- McAllen, the largest city in the MSA, is the 23rd most populous city in the state of Texas per the ACS.

Table 10

| Median Family Income Change | | | |
|-------------------------------------|----------------------------------|----------------------------------|-----------------------|
| Assessment Area: McAllen MSA | | | |
| Area | 2015 Median Family Income | 2020 Median Family Income | Percent Change |
| McAllen MSA | 41,003 | 46,609 | 13.7 |
| Texas | 68,523 | 76,073 | 11.0 |

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

- As Table 10 illustrates, the AA median family income (MFI) is significantly lower than the statewide MFI; however, it grew at a rate slightly above the statewide MFI between 2015 and 2020.
- According to the 2023 FFIEC data, 26.8 percent of AA households live below the poverty level, which is significantly higher than the statewide figure of 13.4 percent. This indicates that AA households generally have less income than families who reside in other regions of the state. Furthermore, households below the poverty level are less likely to be able to qualify for a mortgage or other credit opportunities.
- The growth in MFI, despite the elevated poverty rate in the AA, highlights the income disparity in the region. Wealth among middle- and upper-income families increased, raising the MFI, while a substantial portion of the AA remained at poverty levels.
- A community contact attributed the area’s high rate of poverty to lack of education and the prevalence of low-wage employment opportunities.

Table 11

| Housing Cost Burden | | | | | | |
|-------------------------------------|------------------------------|------------------------|--------------------|-----------------------------|------------------------|-------------------|
| Assessment Area: McAllen MSA | | | | | | |
| Area | Cost Burden - Renters | | | Cost Burden - Owners | | |
| | Low-Income | Moderate-Income | All Renters | Low-Income | Moderate-Income | All Owners |
| McAllen MSA | 71.6 | 31.2 | 43.5 | 52.6 | 23.1 | 21.7 |
| 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*

- As depicted in Table 11, the housing cost burden for LMI individuals and families is less than the statewide average for both renters and homeowners, which indicates that housing is more affordable within the AA than other areas in the state.
- Housing affordability within the AA for low-income renters is a substantially greater burden than the burden on renters and homeowners at any other level. The majority of low-income homeowners spend more than 30 percent of household income on housing, and among low-income renters, more than two-thirds of low-income households experience this burden, significantly limiting resources available for non-housing related needs.
- A community contact noted that homeownership is generally more affordable within the AA than in other regions of Texas; LMI families face challenges, such as interest rates, poor credit history, and restrictive underwriting requirements, that prevent them from attaining home mortgage loans.

Table 12

| Unemployment Rates | | | | | |
|-------------------------------------|-------------|-------------|-------------|-------------|-------------|
| Assessment Area: McAllen MSA | | | | | |
| Area | 2019 | 2020 | 2021 | 2022 | 2023 |
| McAllen MSA | 6.3 | 11.7 | 9.1 | 6.5 | 6.5 |
| Texas | 3.5 | 7.7 | 5.6 | 3.9 | 4.2 |

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- The AA unemployment rates consistently exceed the statewide unemployment rates between 2019 and 2023.
- Unemployment rates peaked in 2020 as a result of the COVID-19 pandemic, stabilizing to pre-pandemic levels in 2022.
- A community contact identified workforce development as a need to help support sustainable employment opportunities within the AA. Additionally, the community contact stated that many employment opportunities in the AA are low-paying or temporary jobs.
- Major industries that provide employment opportunities in the AA are healthcare and social services, accommodation and food services, and retail trade.

Table 13 below details selected characteristics of the AA.

Table 13

| 2023 Combined Demographics Assessment Area: McAllen MSA | | | | | | | | |
|---|---------------------------------|------------------------------------|--------------------------|------------------|--|----------------------|---------------------------|--------------|
| Income Categories | Tract Distribution | | Families by Tract Income | | Families < Poverty Level as % of Families by Tract | | Families by Family Income | |
| | # | % | # | % | # | % | # | % |
| Low-income | 13 | 6.1 | 10,756 | 5.5 | 5,801 | 53.9 | 50,999 | 26.1 |
| Moderate-income | 47 | 22.2 | 38,833 | 19.8 | 14,091 | 36.3 | 29,827 | 15.2 |
| Middle-income | 80 | 37.7 | 78,619 | 40.2 | 19,196 | 24.4 | 31,732 | 16.2 |
| Upper-income | 63 | 29.7 | 62,820 | 32.1 | 9,451 | 15.0 | 83,129 | 42.5 |
| Unknown-income | 9 | 4.2 | 4,659 | 2.4 | 1,275 | 27.4 | 0 | 0.0 |
| Total Assessment Area | 212 | 100.0 | 195,687 | 100.0 | 49,814 | 25.5 | 195,687 | 100.0 |
| | Housing Units by Tract | Housing Types by Tract | | | | | | |
| | | Owner-Occupied | | | Rental | | Vacant | |
| | | # | % | % | # | % | # | % |
| Low-income | 14,129 | 8,476 | 5.1 | 60.0 | 4,449 | 31.5 | 1,204 | 8.5 |
| Moderate-income | 56,747 | 31,448 | 19.0 | 55.4 | 17,783 | 31.3 | 7,516 | 13.2 |
| Middle-income | 115,103 | 67,372 | 40.6 | 58.5 | 29,733 | 25.8 | 17,998 | 15.6 |
| Upper-income | 89,026 | 54,784 | 33.0 | 61.5 | 24,009 | 27.0 | 10,233 | 11.5 |
| Unknown-income | 6,375 | 3,713 | 2.2 | 58.2 | 2,111 | 33.1 | 551 | 8.6 |
| Total Assessment Area | 281,380 | 165,793 | 100.0 | 58.9 | 78,085 | 27.8 | 37,502 | 13.3 |
| | Total Businesses by Tract | Businesses by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | # | % | # | % | # | % | # | % |
| Low-income | 812 | 3.2 | 756 | 3.1 | 48 | 3.4 | 8 | 4.3 |
| Moderate-income | 4,075 | 15.9 | 3,799 | 15.8 | 254 | 17.8 | 22 | 12.0 |
| Middle-income | 9,769 | 38.0 | 9,109 | 37.8 | 574 | 40.2 | 86 | 46.7 |
| Upper-income | 10,169 | 39.6 | 9,602 | 39.9 | 505 | 35.4 | 62 | 33.7 |
| Unknown-income | 872 | 3.4 | 819 | 3.4 | 47 | 3.3 | 6 | 3.3 |
| Total Assessment Area | 25,697 | 100.0 | 24,085 | 100.0 | 1,428 | 100.0 | 184 | 100.0 |
| | Percentage of Total Businesses: | | | | 93.7 | 5.6 | 0.7 | |
| | Total Farms by Tract | Farms by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | # | % | # | % | # | % | # | % |
| Low-income | 5 | 1.5 | 5 | 1.6 | 0 | 0.0 | 0 | 0.0 |
| Moderate-income | 60 | 18.1 | 51 | 16.6 | 9 | 37.5 | 0 | 0.0 |
| Middle-income | 131 | 39.6 | 122 | 39.7 | 9 | 37.5 | 0 | 0.0 |
| Upper-income | 130 | 39.3 | 124 | 40.4 | 6 | 25.0 | 0 | 0.0 |
| Unknown-income | 5 | 1.5 | 5 | 1.6 | 0 | 0.0 | 0 | 0.0 |
| Total Assessment Area | 331 | 100.0 | 307 | 100.0 | 24 | 100.0 | 0 | 0.0 |
| | Percentage of Total Farms: | | | | 92.7 | 7.3 | 0.0 | |
| 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

Texas Regional’s lending test performance in the McAllen MSA AA is adequate. For this evaluation, the bank’s small business lending was given greater weight than home mortgage lending when determining overall performance given higher volume of small business loans in the AA and the bank’s strategic focus on commercial lending.

Lending Activity

The bank’s lending activity reflects adequate responsiveness to AA credit needs although limited use of innovative and/or flexible lending practices was noted. During the review period, Texas Regional originated 99 home mortgages and 574 small business loans in the AA. While the bank ranked 14th among the 113 financial institutions reporting CRA small business lending in the AA in 2023, its market share is only 1.8 percent, which highlights the high level of competition for small business loans in the AA.

Table 14

| Summary of Lending Activity | | | | |
|---|------------|--------------|----------------|--------------|
| January 1, 2022, through December 31, 2023 | | | | |
| Assessment Area: McAllen MSA | | | | |
| Loan Type | # | % | \$(000) | % |
| Home Purchase | 77 | 11.2 | 24,639 | 15.3 |
| Refinancing | 10 | 1.5 | 3,421 | 2.1 |
| Home Improvement | 0 | 0.0 | 0 | 0.0 |
| Multifamily | 10 | 1.5 | 10,288 | 6.4 |
| Other Purpose Closed/Exempt | 2 | 0.3 | 507 | 0.3 |
| Total HMDA | 99 | 14.5 | 38,855 | 24.1 |
| Total Small Business | 574 | 83.6 | 118,252 | 73.6 |
| Total Small Farm | 14 | 2.0 | 3,482 | 2.2 |
| TOTAL LOANS | 687 | 100.0 | 160,589 | 100.0 |

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

Geographic Distribution of Loans

Texas Regional’s geographic distribution of small business and home mortgage loans reflects adequate penetration throughout the AA, especially LMI geographies. Loans were generally made in proximity to the bank’s branches, and no conspicuous gaps or anomalies in the lending patterns were noted. Greater weight was allocated to small business lending based on the bank’s strategic focus on commercial lending and lower level of mortgage lending. Moreover, a separate evaluation for refinance, home improvement, multifamily, and purpose not applicable loans would not have produced a meaningful analysis; as such, they were evaluated as a whole.

The bank’s lending in middle- and upper-income geographies did not affect conclusions about its performance considering the lending in LMI geographies.

Residential Real Estate (HMDA) Lending

The geographic distribution of HMDA loans reflects adequate penetration throughout the AA when compared to the percentage of owner-occupied housing units located in LMI census tracts (the demographic figure) and to aggregate lending data in the AA.

During the review period, Texas Regional did not originate any home mortgage loans in the AA's 13 low-income census tracts. While these tracts contain 5.1 percent of the owner-occupied housing units in the AA, aggregate lending data reflects that less than 2.0 percent of HMDA-reportable originations in 2022 and 2023 were made to borrowers residing in low-income tracts. This indicates limited demand for mortgages among these geographies.

In 2022, the bank's home mortgage lending among moderate-income census tracts was slightly below aggregate lending, although both were significantly below the demographic figure. In 2023, the bank's total home mortgage lending among moderate-income census tracts was comparable to aggregate lending data but remained below the demographic figure. Texas Regional's home mortgage lending decreased during the review period, falling from 62 total loans in 2022 to 37 total loans in 2023. Similarly, total HMDA lending in the AA decreased from 11,382 originations in 2022 to 9,195 in 2023. This decrease is primarily attributed to the rising interest rate environment, which made mortgage loans progressively more expensive and resulted in decreased demand. Despite the decreased demand, Texas Regional's lending performance in LMI geographies is adequate.

Tables 15A and 15B provide details about the bank's 2022 and 2023 home mortgage lending by income level of geography within the AA. The distribution of the remainder of bank lending in middle- and upper-income geographies did not affect conclusions about the bank's performance in LMI census tracts.

Home Purchase Lending

The geographic distribution of home purchase lending in the AA is adequate.

Texas Regional did not originate any home purchase loans in low-income census tracts during the review period. Aggregate lending in these tracts also reflected low demand for home purchase loans during the review period. Given the low demand for home purchases in low-income census tracts, Texas Regional's performance is considered adequate.

The bank's distribution of home purchase loans among moderate-income census tracts was comparable to aggregate lenders' performance in 2022 and 2023 although both were well below the demographic figure. Given the high level of competition among financial institutions and Texas Regional's strategic focus on small business lending rather than HMDA lending, the bank's geographic distribution of home purchase lending is adequate.

Table 15A

| Distribution of 2022 and 2023 Home Mortgage Lending by Income Level of Geography | | | | | | | | | | | | | |
|--|----------------------------------|--------------|--------------|---------------|--------------|--------------|-----------|--------------|--------------|---------------|--------------|--------------|------------------------------|
| Assessment Area: McAllen 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 | 0 | 0.0 | 1.4 | 0 | 0.0 | 1.0 | 0 | 0.0 | 1.6 | 0 | 0.0 | 1.3 | 5.1 |
| Moderate | 4 | 8.7 | 9.3 | 714 | 5.9 | 8.0 | 4 | 12.9 | 12.3 | 1,168 | 9.3 | 11.1 | 19.0 |
| Middle | 16 | 34.8 | 40.6 | 3,995 | 33.1 | 37.6 | 5 | 16.1 | 39.9 | 1,358 | 10.8 | 35.9 | 40.6 |
| Upper | 23 | 50.0 | 44.6 | 6,616 | 54.8 | 48.3 | 21 | 67.7 | 43.0 | 9,613 | 76.5 | 48.0 | 33.0 |
| Unknown | 3 | 6.5 | 4.2 | 747 | 6.2 | 5.1 | 1 | 3.2 | 3.1 | 428 | 3.4 | 3.7 | 2.2 |
| Total | 46 | 100.0 | 100.0 | 12,072 | 100.0 | 100.0 | 31 | 100.0 | 100.0 | 12,567 | 100.0 | 100.0 | 100.0 |
| Refinance Loans | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 1.5 | 0 | 0.0 | 1.3 | 0 | 0.0 | 2.2 | 0 | 0.0 | 1.8 | 5.1 |
| Moderate | 0 | 0.0 | 10.4 | 0 | 0.0 | 9.6 | 0 | 0.0 | 13.0 | 0 | 0.0 | 11.9 | 19.0 |
| Middle | 3 | 42.9 | 36.7 | 814 | 31.8 | 34.5 | 2 | 66.7 | 38.2 | 629 | 73.2 | 35.7 | 40.6 |
| Upper | 4 | 57.1 | 48.6 | 1,748 | 68.2 | 51.8 | 1 | 33.3 | 43.8 | 230 | 26.8 | 47.3 | 33.0 |
| Unknown | 0 | 0.0 | 2.8 | 0 | 0.0 | 2.8 | 0 | 0.0 | 2.9 | 0 | 0.0 | 3.3 | 2.2 |
| Total | 7 | 100.0 | 100.0 | 2,562 | 100.0 | 100.0 | 3 | 100.0 | 100.0 | 859 | 100.0 | 100.0 | 100.0 |
| Home Improvement Loans | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 0.8 | 0 | 0.0 | 0.4 | 0 | 0.0 | 5.1 | 0 | 0.0 | 4.0 | 5.1 |
| Moderate | 0 | 0.0 | 11.7 | 0 | 0.0 | 12.6 | 0 | 0.0 | 11.9 | 0 | 0.0 | 12.2 | 19.0 |
| Middle | 0 | 0.0 | 39.8 | 0 | 0.0 | 40.8 | 0 | 0.0 | 28.4 | 0 | 0.0 | 31.0 | 40.6 |
| Upper | 0 | 0.0 | 43.0 | 0 | 0.0 | 42.1 | 0 | 0.0 | 51.1 | 0 | 0.0 | 50.2 | 33.0 |
| Unknown | 0 | 0.0 | 4.7 | 0 | 0.0 | 4.0 | 0 | 0.0 | 3.4 | 0 | 0.0 | 2.5 | 2.2 |
| 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 | 4.4 | 0 | 0.0 | 3.5 | 0 | 0.0 | 6.7 | 0 | 0.0 | 4.6 | |
| Moderate | 0 | 0.0 | 18.7 | 0 | 0.0 | 21.4 | 1 | 33.3 | 16.9 | 784 | 35.9 | 17.1 | 23.4 |
| Middle | 4 | 57.1 | 37.4 | 6,823 | 84.2 | 32.8 | 1 | 33.3 | 23.6 | 500 | 22.9 | 23.1 | 31.3 |
| Upper | 3 | 42.9 | 38.5 | 1,281 | 15.8 | 41.5 | 1 | 33.3 | 52.8 | 900 | 41.2 | 55.2 | 36.1 |
| Unknown | 0 | 0.0 | 1.1 | 0 | 0.0 | 0.8 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 3.5 |
| Total | 7 | 100.0 | 100.0 | 8,104 | 100.0 | 100.0 | 3 | 100.0 | 100.0 | 2,184 | 100.0 | 100.0 | 100.0 |
| Total Home Mortgage Loans | | | | | | | | | | | | | Owner Occupied Units % |
| Low | 0 | 0.0 | 1.5 | 0 | 0.0 | 1.3 | 0 | 0.0 | 1.8 | 0 | 0.0 | 1.7 | |
| Moderate | 4 | 6.5 | 9.8 | 714 | 3.1 | 9.4 | 5 | 13.5 | 12.4 | 1,952 | 12.5 | 11.7 | 19.0 |
| Middle | 23 | 37.1 | 39.3 | 11,632 | 50.0 | 36.4 | 8 | 21.6 | 38.8 | 2,487 | 15.9 | 34.6 | 40.6 |
| Upper | 32 | 51.6 | 45.6 | 10,152 | 43.7 | 48.6 | 23 | 62.2 | 44.0 | 10,743 | 68.8 | 48.8 | 33.0 |
| Unknown | 3 | 4.8 | 3.8 | 747 | 3.2 | 4.3 | 1 | 2.7 | 3.0 | 428 | 2.7 | 3.3 | 2.2 |
| Total | 62 | 100.0 | 100.0 | 23,245 | 100.0 | 100.0 | 37 | 100.0 | 100.0 | 15,610 | 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 15B

| Distribution of 2022 and 2023 Home Mortgage Lending by Income Level of Geography Assessment Area: McAllen 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 | 0.8 | 0 | 0.0 | 0.7 | 5.1 |
| Moderate | 0 | 0.0 | 16.7 | 0 | 0.0 | 14.7 | 0 | 0.0 | 8.8 | 0 | 0.0 | 8.3 | 19.0 |
| Middle | 0 | 0.0 | 29.2 | 0 | 0.0 | 24.7 | 0 | 0.0 | 26.4 | 0 | 0.0 | 23.3 | 40.6 |
| Upper | 0 | 0.0 | 51.4 | 0 | 0.0 | 53.2 | 0 | 0.0 | 63.2 | 0 | 0.0 | 67.6 | 33.0 |
| Unknown | 0 | 0.0 | 2.8 | 0 | 0.0 | 7.3 | 0 | 0.0 | 0.8 | 0 | 0.0 | 0.2 | 2.2 |
| 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 | 3.0 | 0 | 0.0 | 2.2 | 0 | 0.0 | 1.0 | 0 | 0.0 | 0.9 | 5.1 |
| Moderate | 0 | 0.0 | 15.1 | 0 | 0.0 | 11.9 | 0 | 0.0 | 13.5 | 0 | 0.0 | 13.9 | 19.0 |
| Middle | 0 | 0.0 | 36.9 | 0 | 0.0 | 29.4 | 0 | 0.0 | 33.3 | 0 | 0.0 | 28.8 | 40.6 |
| Upper | 2 | 100.0 | 41.7 | 507 | 100.0 | 53.0 | 0 | 0.0 | 49.5 | 0 | 0.0 | 53.0 | 33.0 |
| Unknown | 0 | 0.0 | 3.3 | 0 | 0.0 | 3.5 | 0 | 0.0 | 2.6 | 0 | 0.0 | 3.4 | 2.2 |
| Total | 2 | 100.0 | 100.0 | 507 | 100.0 | 100.0 | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 100.0 |
| Purpose Not Applicable | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 2.2 | 0 | 0.0 | 1.1 | 0 | 0.0 | 3.2 | 0 | 0.0 | 2.4 | 5.1 |
| Moderate | 0 | 0.0 | 7.5 | 0 | 0.0 | 5.9 | 0 | 0.0 | 5.3 | 0 | 0.0 | 3.6 | 19.0 |
| Middle | 0 | 0.0 | 38.2 | 0 | 0.0 | 36.9 | 0 | 0.0 | 36.8 | 0 | 0.0 | 37.7 | 40.6 |
| Upper | 0 | 0.0 | 48.4 | 0 | 0.0 | 53.1 | 0 | 0.0 | 51.6 | 0 | 0.0 | 53.5 | 33.0 |
| Unknown | 0 | 0.0 | 3.8 | 0 | 0.0 | 3.1 | 0 | 0.0 | 3.2 | 0 | 0.0 | 2.8 | 2.2 |
| 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

Texas Regional’s geographic distribution of small business loans reflects adequate penetration throughout the AA. As reflected in Table 16, the bank’s 2022 small business lending among low-income census tracts was comparable to aggregate data and slightly below the percentage of businesses located in the AA. However, Texas Regional’s small business lending in low-income census tracts in 2023 increased slightly above aggregate lenders’ performance and was comparable to the demographic figure, reflecting favorably on the bank’s responsiveness to the credit needs of businesses in low-income census tracts.

Among moderate-income census tracts in 2022 and 2023, Texas Regional’s small business lending performance fell slightly below aggregate data and the percentage of businesses located in the AA. Given the rising interest rate environment, the bank’s penetration of small business loans among moderate-income census tracts reflects favorably on Texas Regional’s performance in meeting AA small business needs.

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

Table 16

| Distribution of 2022 and 2023 Small Business Lending by Income Level of Geography Assessment Area: McAllen MSA | | | | | | | | | | | | | |
|---|----------------------------------|-------|-------|---------|-------|-------|------|-------|-------|---------|-------|-------|--------------------------|
| Geographic Income Level | Bank and Aggregate Loans by Year | | | | | | | | | | | | Total Businesses % |
| | 2022 | | | | | | 2023 | | | | | | |
| | Bank | | Agg | Bank | | Agg | Bank | | Agg | Bank | | Agg | |
| | # | % | % | \$(000) | \$% | \$% | # | % | % | \$(000) | \$% | \$% | |
| Low | 6 | 2.0 | 3.0 | 1,095 | 1.8 | 2.5 | 10 | 3.6 | 2.9 | 2,733 | 4.8 | 2.6 | 3.2 |
| Moderate | 35 | 11.7 | 15.5 | 8,226 | 13.4 | 15.5 | 35 | 12.8 | 15.2 | 6,852 | 12.0 | 15.6 | 15.9 |
| Middle | 90 | 30.0 | 36.6 | 15,600 | 25.5 | 39.2 | 77 | 28.1 | 36.3 | 14,424 | 25.3 | 40.4 | 38.0 |
| Upper | 156 | 52.0 | 40.7 | 34,125 | 55.7 | 38.4 | 143 | 52.2 | 41.2 | 31,016 | 54.4 | 37.2 | 39.6 |
| Unknown | 13 | 4.3 | 3.5 | 2,169 | 3.5 | 4.1 | 9 | 3.3 | 3.7 | 2,012 | 3.5 | 4.1 | 3.4 |
| Total | 300 | 100.0 | 100.0 | 61,215 | 100.0 | 100.0 | 274 | 100.0 | 100.0 | 57,037 | 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 bank’s distribution of lending to borrowers reflects an adequate penetration among individuals of different income levels and businesses of different revenue sizes. The distribution of lending to middle- and upper-income borrowers did not affect conclusions reached about the bank’s performance considering its lending to LMI borrowers.

Residential Real Estate (HMDA) Lending

Home mortgage lending among borrowers of different income levels in the AA is poor when compared to demographic characteristics of the community, as well as the performance of aggregate HMDA lenders.

Texas Regional originated only one home mortgage loan to an LMI borrower during the review period, which is not commensurate with the loan demand as reflected by aggregate lending data.

As shown in Tables 17A and 17B, the bank did not originate any home mortgage loans to low-income borrowers. Among low-income borrowers, the bank’s performance is comparable to aggregate data but substantially below the percentage of families classified as low-income. Aggregate lenders also performed significantly below the demographic figure, originating less than 1.0 percent of home mortgage loans to low-income borrowers in the AA. Given that aggregate lending data is a better indicator of loan demand and the high level of competition among mortgage lenders operating in the AA, Texas Regional’s the lack of lending to low-income borrowers does not carry much weight when considering its performance in the AA.

In 2022, the bank’s dispersion of home mortgage loans among moderate-income borrowers was below aggregate data and significantly below the percent of families classified as moderate-income. In 2023, Texas Regional did not originate any home purchase loans among moderate income borrowers. The bank’s failure to originate any 2023 home purchase loans to LMI borrowers, which make up 41.3 percent of families in the AA, reflects unfavorably on the bank’s responsiveness to the credit needs of the AA.

It is of note that Texas Regional's strategic focus is on commercial lending, and 16.8 percent of the bank's HMDA-reportable loans during the review period were extended to borrowers with unknown income levels. A large percentage of these loans were made to business entities and secured by investment properties, impacting the overall distribution of lending but aligning with the bank's strategic focus.

Table 17A

| Distribution of 2022 and 2023 Home Mortgage Lending by Borrower Income Level | | | | | | | | | | | | | |
|---|---|-----------|------------|----------------|-------------|------------|-------------|-----------|-------------|----------------|------------|------------|------------------------------------|
| Assessment Area: McAllen MSA | | | | | | | | | | | | | |
| 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 | 0.6 | 0 | 0.0 | 0.3 | 0 | 0.0 | 0.3 | 0 | 0.0 | 0.1 | 26.1 |
| Moderate | 1 | 2.2 | 4.6 | 78 | 0.6 | 2.5 | 0 | 0.0 | 3.7 | 0 | 0.0 | 1.9 | 15.2 |
| Middle | 1 | 2.2 | 15.4 | 326 | 2.7 | 11.4 | 2 | 6.5 | 14.3 | 297 | 2.4 | 10.3 | 16.2 |
| Upper | 34 | 73.9 | 52.5 | 9,856 | 81.6 | 58.1 | 24 | 77.4 | 51.7 | 11,390 | 90.6 | 58.8 | 42.5 |
| Unknown | 10 | 21.7 | 26.9 | 1,812 | 15.0 | 27.8 | 5 | 16.1 | 30.0 | 880 | 7.0 | 28.8 | 0.0 |
| Total | 46 | 100.0 | 100.0 | 12,072 | 100.0 | 100.0 | 31 | 100.0 | 100.0 | 12,567 | 100.0 | 100.0 | 100.0 |
| Refinance Loans | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 1.0 | 0 | 0.0 | 0.3 | 0 | 0.0 | 1.1 | 0 | 0.0 | 0.4 | 26.1 |
| Moderate | 0 | 0.0 | 6.5 | 0 | 0.0 | 3.7 | 0 | 0.0 | 5.0 | 0 | 0.0 | 2.2 | 15.2 |
| Middle | 0 | 0.0 | 15.3 | 0 | 0.0 | 10.8 | 0 | 0.0 | 10.9 | 0 | 0.0 | 6.8 | 16.2 |
| Upper | 7 | 100.0 | 55.9 | 2,562 | 100.0 | 60.6 | 3 | 100.0 | 59.8 | 859 | 100.0 | 63.5 | 42.5 |
| Unknown | 0 | 0.0 | 21.2 | 0 | 0.0 | 24.6 | 0 | 0.0 | 23.1 | 0 | 0.0 | 27.1 | 0.0 |
| Total | 7 | 100.0 | 100.0 | 2,562 | 100.0 | 100.0 | 3 | 100.0 | 100.0 | 859 | 100.0 | 100.0 | 100.0 |
| Home Improvement Loans | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 5.5 | 0 | 0.0 | 3.1 | 0 | 0.0 | 6.8 | 0 | 0.0 | 3.4 | 26.1 |
| Moderate | 0 | 0.0 | 8.6 | 0 | 0.0 | 7.3 | 0 | 0.0 | 13.6 | 0 | 0.0 | 8.8 | 15.2 |
| Middle | 0 | 0.0 | 21.9 | 0 | 0.0 | 19.8 | 0 | 0.0 | 14.8 | 0 | 0.0 | 12.9 | 16.2 |
| Upper | 0 | 0.0 | 60.9 | 0 | 0.0 | 65.3 | 0 | 0.0 | 60.2 | 0 | 0.0 | 66.3 | 42.5 |
| Unknown | 0 | 0.0 | 3.1 | 0 | 0.0 | 4.5 | 0 | 0.0 | 4.5 | 0 | 0.0 | 8.6 | 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 | 0.8 | 0 | 0.0 | 0.4 | 0 | 0.0 | 0.6 | 0 | 0.0 | 0.2 | 26.1 |
| Moderate | 1 | 1.8 | 5.3 | 78 | 0.5 | 2.8 | 0 | 0.0 | 4.5 | 0 | 0.0 | 2.2 | 15.2 |
| Middle | 1 | 1.8 | 15.3 | 326 | 2.2 | 11.2 | 2 | 5.9 | 13.8 | 297 | 2.2 | 9.7 | 16.2 |
| Upper | 43 | 78.2 | 53.0 | 12,925 | 85.4 | 58.5 | 27 | 79.4 | 53.4 | 12,249 | 91.2 | 59.8 | 42.5 |
| Unknown | 10 | 18.2 | 25.6 | 1,812 | 12.0 | 27.1 | 5 | 14.7 | 27.7 | 880 | 6.6 | 28.1 | 0.0 |
| Total | 55 | 100.0 | 100.0 | 15,141 | 100.0 | 100.0 | 34 | 100.0 | 100.0 | 13,426 | 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 17B

| Distribution of 2022 and 2023 Home Mortgage Lending by Borrower Income Level | | | | | | | | | | | | | |
|--|----------------------------------|--------------|--------------|------------|--------------|--------------|----------|------------|--------------|----------|------------|-----------------------------------|--------------|
| Assessment Area: McAllen MSA | | | | | | | | | | | | | |
| Borrower Income Level | Bank and Aggregate Loans by Year | | | | | | | | | | | Families by Family Income % | |
| | 2022 | | | | | | 2023 | | | | | | |
| | Bank | | Agg | | Bank | | Agg | | Bank | | Agg | | |
| | # | #% | #% | \$(000) | % | \$(000) | # | #% | #% | \$(000) | % | | \$(000) |
| Other Purpose LOC | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 4.2 | 0 | 0.0 | 6.3 | 0 | 0.0 | 0.8 | 0 | 0.0 | 1.0 | 26.1 |
| Moderate | 0 | 0.0 | 11.1 | 0 | 0.0 | 9.3 | 0 | 0.0 | 9.6 | 0 | 0.0 | 8.4 | 15.2 |
| Middle | 0 | 0.0 | 13.9 | 0 | 0.0 | 14.7 | 0 | 0.0 | 14.4 | 0 | 0.0 | 9.8 | 16.2 |
| Upper | 0 | 0.0 | 70.8 | 0 | 0.0 | 69.7 | 0 | 0.0 | 73.6 | 0 | 0.0 | 79.5 | 42.5 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 1.6 | 0 | 0.0 | 1.3 | 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 | 3.3 | 0 | 0.0 | 1.4 | 0 | 0.0 | 2.3 | 0 | 0.0 | 0.8 | 26.1 |
| Moderate | 0 | 0.0 | 10.7 | 0 | 0.0 | 6.4 | 0 | 0.0 | 12.2 | 0 | 0.0 | 8.9 | 15.2 |
| Middle | 0 | 0.0 | 17.3 | 0 | 0.0 | 12.4 | 0 | 0.0 | 19.8 | 0 | 0.0 | 14.6 | 16.2 |
| Upper | 2 | 100.0 | 63.1 | 507 | 100.0 | 71.0 | 0 | 0.0 | 63.0 | 0 | 0.0 | 70.7 | 42.5 |
| Unknown | 0 | 0.0 | 5.5 | 0 | 0.0 | 8.8 | 0 | 0.0 | 2.6 | 0 | 0.0 | 4.9 | 0.0 |
| Total | 2 | 100.0 | 100.0 | 507 | 100.0 | 100.0 | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 100.0 |
| Purpose Not Applicable | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 0.5 | 0 | 0.0 | 0.3 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 26.1 |
| Moderate | 0 | 0.0 | 3.2 | 0 | 0.0 | 1.7 | 0 | 0.0 | 4.2 | 0 | 0.0 | 2.9 | 15.2 |
| Middle | 0 | 0.0 | 0.5 | 0 | 0.0 | 0.4 | 0 | 0.0 | 3.2 | 0 | 0.0 | 3.8 | 16.2 |
| Upper | 0 | 0.0 | 1.1 | 0 | 0.0 | 3.4 | 0 | 0.0 | 1.1 | 0 | 0.0 | 3.3 | 42.5 |
| Unknown | 0 | 0.0 | 94.6 | 0 | 0.0 | 94.2 | 0 | 0.0 | 91.6 | 0 | 0.0 | 90.0 | 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.
Multifamily loans are not included in the borrower distribution analysis.

Small Business Lending

Texas Regional’s distribution of small business loans by revenue size of businesses is adequate. As reflected in Table 18, the bank’s distribution of 2022 and 2023 small business loans to businesses with revenues of \$1 million or less was slightly below aggregate and substantially below the total percentage of small businesses in the AA. However, since the previous evaluation the bank’s volume of lending to small businesses with revenues of \$1 million dollars or less has significantly increased.

Additionally, a significant portion of small business loans extended by Texas Regional in both 2022 and 2023 were to businesses with unknown revenues. In 2022, the bank extended approximately 36.7 percent or 110 small businesses loans to businesses with unknown revenues. In 2023, the bank extended approximately 40.5 percent or 111 small businesses loans to businesses with unknown revenues. The unknown revenues are attributed to a flexible loan product offered by Texas Regional that allows businesses to use certificates of deposits as collateral. The bank’s participation in this flexible loan product reflects favorably on the responsiveness to the credit needs of small businesses in the AA.

Table 18

| Distribution of 2022 and 2023 Small Business Lending by Revenue Size of Businesses Assessment Area: McAllen 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 | 124 | 41.3 | 45.6 | 24,458 | 40.0 | 31.5 | 85 | 31.0 | 48.8 | 17,830 | 31.3 | 33.3 | 93.7 |
| Over \$1 Million | 66 | 22.0 | | 19,847 | 32.4 | | 78 | 28.5 | | 22,789 | 40.0 | | 5.6 |
| Revenue Unknown | 110 | 36.7 | | 16,910 | 27.6 | | 111 | 40.5 | | 16,418 | 28.8 | | 0.7 |
| Total | 300 | 100.0 | | 61,215 | 100.0 | | 274 | 100.0 | | 57,037 | 100.0 | | 100.0 |
| By Loan Size | | | | | | | | | | | | | |
| \$100,000 or Less | 161 | 53.7 | 93.4 | 8,321 | 13.6 | 39.6 | 155 | 56.6 | 93.1 | 7,703 | 13.5 | 37.9 | |
| \$100,001 - \$250,000 | 63 | 21.0 | 3.8 | 10,759 | 17.6 | 18.2 | 51 | 18.6 | 4.0 | 9,426 | 16.5 | 18.5 | |
| \$250,001 - \$1 Million | 76 | 25.3 | 2.8 | 42,135 | 68.8 | 42.2 | 68 | 24.8 | 3.0 | 39,908 | 70.0 | 43.6 | |
| Total | 300 | 100.0 | 100.0 | 61,215 | 100.0 | 100.0 | 274 | 100.0 | 100.0 | 57,037 | 100.0 | 100.0 | |
| By Loan Size and Revenues \$1 Million or Less | | | | | | | | | | | | | |
| \$100,000 or Less | 64 | 51.6 | | 3,251 | 13.3 | | 51 | 60.0 | | 2,740 | 15.4 | | |
| \$100,001 - \$250,000 | 31 | 25.0 | | 5,424 | 22.2 | | 14 | 16.5 | | 2,718 | 15.2 | | |
| \$250,001 - \$1 Million | 29 | 23.4 | | 15,783 | 64.5 | | 20 | 23.5 | | 12,372 | 69.4 | | |
| Total | 124 | 100.0 | | 24,458 | 100.0 | | 85 | 100.0 | | 17,830 | 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

The bank makes an adequate level of CD loans in the AA. The number and dollar amount of the bank's qualified CD loans decreased by approximately 56.4 percent and 76.3 percent, respectively, compared to the previous evaluation. The decline in CD lending within the AA is attributed primarily to the cessation of the SBA's PPP, which represented a significant portion of the bank's qualified lending during the previous evaluation.

As reflected in Table 19, Texas Regional originated a total of 18 qualifying CD loans in the AA, totaling \$30.8 million. Community contacts highlighted financing for small businesses, workforce development, and affordable housing for LMI individuals and families as significant needs within the AA. The bank's CD lending was strategically focused in response to these needs. During the review period, the majority of the bank's qualified CD loans by number was made for the purpose of financing affordable housing projects that benefit LMI individuals and families in the AA, while the majority of the bank's CD lending by dollar amount focused on the creation, retention, or improvement of jobs for LMI individuals through the financing of small businesses. The focus of Texas Regional's CD lending reflects favorably on the bank's responsiveness in meeting the credit and community needs in the AA as emphasized by community contacts.

Examples of the bank's CD lending activities that were considered particularly responsive to the AA credit needs include:

- A \$440,000 loan to purchase an eight-unit apartment complex where 100 percent of the units will provide affordable housing for LMI individuals and families.

- A \$5 million dollar loan to a small business that creates and retains 150 employment opportunities for LMI individuals.

Table 19

| Community Development Lending Assessment Area: McAllen MSA | | |
|---|-----------|---------------|
| Purpose | # | \$(000) |
| Affordable Housing | 10 | 6,478 |
| Community Services | 0 | 0 |
| Economic Development | 7 | 21,856 |
| Revitalization and Stabilization | 1 | 2,500 |
| Totals | 18 | 30,834 |

INVESTMENT TEST

Texas Regional’s performance under the investment test 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. During the review period, Texas Regional’s CD investments primarily focused on community services targeted to LMI individuals. While the number of investments decreased by approximately 30.0 percent since the previous evaluation, the dollar amount increased by more than 135.1 percent. Texas Regional makes rare use of innovative or complex investments to support CD initiatives; however, it exhibits adequate responsiveness to AA credit needs.

Table 20 illustrates the bank’s CD investments and donations within the AA. Examples of notable investment and donation activities that reflect Texas Regional’s efforts to meet the CD and credit needs of the AA include:

- A \$10,000 donation to an economic development fund that provides local small businesses with grants; and
- Municipal bonds totaling \$3.9 million benefiting a school district where over 65.7 percent of students are economically disadvantaged.

Table 20

| Investment, Grants, and Donations Assessment Area: McAllen MSA | | | | | | | | |
|---|---------------------------------------|--------------|----------------------------------|----------|------------|------------|------------|--------------|
| Community Development Purpose | Prior Period Investments ¹ | | Current Investments ² | | Donations | | Total | |
| | # | \$(000) | # | \$(000) | # | \$(000) | # | \$(000) |
| Affordable Housing | 0 | 0 | 0 | 0 | 4 | 7 | 4 | 7 |
| Community Services | 5 | 5,893 | 0 | 0 | 219 | 309 | 224 | 6,202 |
| Economic Development | 0 | 0 | 0 | 0 | 3 | 34 | 3 | 34 |
| Revitalization and Stabilization | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total | 5 | 5,893 | 0 | 0 | 226 | 350 | 231 | 6,243 |

¹ Book Value of Investment
² Original Market Value of Investment

SERVICE TEST

The bank’s service test performance is good. The conclusion is supported by the type and level of retail and CD services, including accessibility of branches in comparison with the population within LMI geographies, availability of alternative delivery systems, changes in branch locations, and reasonableness of services.

Retail Services

Texas Regional’s delivery systems are accessible to geographies and individuals of different income levels in its AA. The distribution of the bank’s seven branches and three ATMs as of June 30, 2024, was compared to the distribution of the population and businesses among the tract categories within the AA. While the bank does not operate any branches within LMI census tracts, the branches are accessible to LMI geographies. Table 21 summarizes the bank’s retail locations in the AA.

Table 21

| Branch and Full-Service ATM Locations Assessment Area: McAllen MSA | | | | | | | |
|---|------------------|-----------------|-----------------|----------|--------------|-------------------|--------------|
| Tract Income | % of Geographies | % of Households | % of Businesses | Branches | | Full-Service ATMs | |
| | | | | # | % | # | % |
| Low | 6.1 | 5.5 | 3.2 | 0 | 0.0 | 0 | 0.0 |
| Moderate | 22.2 | 19.8 | 15.9 | 0 | 0.0 | 0 | 0.0 |
| Middle | 37.7 | 40.2 | 38.0 | 2 | 28.6 | 1 | 33.3 |
| Upper | 29.7 | 32.1 | 39.6 | 4 | 57.1 | 2 | 66.7 |
| Unknown | 4.2 | 2.4 | 3.4 | 1 | 14.3 | 0 | 0.0 |
| Total | 100.0 | 100.0 | 100.0 | 7 | 100.0 | 3 | 100.0 |

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

Since the previous evaluation, Texas Regional has not opened or closed any branches in the McAllen MSA AA. As a result, the bank’s record of opening or closing branches was not evaluated. Banking services and hours of operations do not vary in a way that inconveniences the AA, particularly in LMI geographies and/or individuals.

Community Development Services

Texas Regional provides a relatively high level of CD services in the AA. As noted in Table 22, the bank’s employees devoted 674 hours to 57 organizations, offering 311 CD services that benefitted LMI individuals and small businesses. Examples of CD services performed by Texas Regional employees include:

- Serving on a school board where more than 50.3 percent of students receive free or reduced lunches;
- Providing financial education to over 60 LMI students; and
- Serving on a board committee for an economic development corporation that supports small businesses in the AA.

Table 22

| Community Development Services Assessment Area: McAllen MSA | | | |
|--|---------------------------|------------------------|--------------------------------|
| Purpose | Total Services | Total Hours | Total Organizations |
| Affordable Housing | 41 | 56 | 2 |
| Community Services | 248 | 582 | 52 |
| Economic Development | 21 | 35 | 2 |
| Revitalization and Stabilization | 1 | 1 | 1 |
| Total | 311 | 674 | 57 |

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

DESCRIPTION OF THE INSTITUTION’S OPERATIONS IN THE BROWNSVILLE METROPOLITAN STATISTICAL AREA ASSESSMENT AREA

- The Brownsville MSA AA includes the entirety of the Brownsville-Harlingen, TX MSA, which consists of Cameron County. Refer to Appendix A for an AA map and Appendix B for additional demographic data.
- The delineation of the AA remains unchanged from the previous evaluation.
- According to the 2020 ACS data, the AA includes a total of 122 census tracts: three low-, 37 moderate-, 45 middle-, and 33 upper-income geographies. In addition, the AA has four census tracts within unknown income levels.
- As of June 30, 2024, Texas Regional operates five branches in the AA, representing 16.7 percent of its branches. Two of the branches are located in moderate-income geographies and three in upper-income census tracts.
- According to the FDIC Deposit Market Share Report as of June 30, 2024, the bank holds 10.1 percent of the AA’s deposit market share, ranking third among 71 FDIC-insured depository institutions operating in the area.
- In 2023, Texas Regional ranked 32nd among the 285 institutions that originated or purchased 4,918 HMDA-reportable loans in the AA, extending 36 or 0.7 percent of total loans. Additionally, the bank ranked 11th among 77 institutions originating or purchasing CRA-reportable loans in 2023, extending 193 of the 7,262 or 2.7 percent of CRA-reportable loans in the AA.
- Examiners conducted interviews with two representatives of community organizations that promote economic development and provide affordable housing for LMI individuals and families in the AA. The community contacts identified affordable housing, workforce development, and access to credit for small businesses as needs within the AA.

Table 23

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

- The AA is less attractive to new residents than other parts of the state of Texas. As highlighted in Table 23, the AA population remained largely stable between 2015 and 2020 while the statewide population grew by 9.8 percent.
- Many people are drawn to Brownsville because it is located on the Mexico-United States border, making it the 18th most populous city in the state of Texas, according to the ACS

Table 24

| Median Family Income Change Assessment Area: Brownsville MSA | | | |
|---|---------------------------|---------------------------|----------------|
| Area | 2015 Median Family Income | 2020 Median Family Income | Percent Change |
| Brownsville MSA | 40,361 | 47,332 | 17.3 |
| Texas | 68,523 | 76,073 | 11.0 |

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

- As Table 24 demonstrates, the AA's MFI grew by 17.3 percent, which exceeded the statewide growth rate of 11.0 percent. However, the AA MFI is significantly higher than the statewide MFI.
- A community contact noted that the AA has a high rate of poverty due to significant population of new immigrants who hold low-wage jobs.
- According to the 2023 FFIEC census data, 23.6 percent of AA households live below the poverty level, which is significantly higher than the statewide figure of 13.4 percent. This indicates that households within the AA generally have less income than families who reside in other regions of the state. Furthermore, households below the poverty level are less likely to be able to qualify for a mortgage.

Table 25

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

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

- As demonstrated in Table 25, the housing cost burden for LMI individuals and families is less than the statewide average for both renters and homeowners. Thus, housing is more affordable within the AA than statewide housing.
- Housing affordability for low-income renters is a substantially greater burden than to renters and homeowners at any other level.
- A community contact also noted that homeownership is generally more affordable within the AA than in other regions of Texas. However, the contact stated that barriers, such as interest rates, poor credit history, and restrictive underwriting requirements, prevent LMI individuals and families from attaining home mortgage loans.

Table 26

| Unemployment Rates Assessment Area: Brownsville MSA | | | | | |
|--|------|------|------|------|------|
| Area | 2019 | 2020 | 2021 | 2022 | 2023 |
| Brownsville MSA | 5.5 | 10.1 | 8.0 | 5.7 | 5.8 |
| Texas | 3.5 | 7.7 | 5.6 | 3.9 | 4.2 |

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- As depicted in Table 26, unemployment rates for the AA were consistently higher than the statewide rates between 2019 and 2023. Unemployment rates peaked in 2020 because of the COVID-19 pandemic, stabilizing in 2022.
- A community contact attributed elevated AA unemployment rates to the prevalence of low-wage manufacturing job opportunities. Some of these manufacturing companies include: All Star Metals, ESCO Marine, Space X, and Sigma Alimentos.
- Major industries that provide employment opportunities in the AA include health care and social assistance, retail trade, and accommodation and food services.

Table 27 details selected characteristics of the AA.

Table 27

| 2023 Combined Demographics Assessment Area: Brownsville MSA | | | | | | | | |
|---|---------------------------------|------------------------------------|--------------------------|------------------|--|----------------------|---------------------------|--------------|
| Income Categories | Tract Distribution | | Families by Tract Income | | Families < Poverty Level as % of Families by Tract | | Families by Family Income | |
| | # | % | # | % | # | % | # | % |
| Low-income | 3 | 2.5 | 1,911 | 1.9 | 956 | 50.0 | 23,835 | 24.3 |
| Moderate-income | 37 | 30.3 | 24,842 | 25.3 | 8,677 | 34.9 | 16,770 | 17.1 |
| Middle-income | 45 | 36.9 | 39,280 | 40.0 | 9,109 | 23.2 | 16,686 | 17.0 |
| Upper-income | 33 | 27.0 | 31,314 | 31.9 | 4,050 | 12.9 | 40,829 | 41.6 |
| Unknown-income | 4 | 3.3 | 773 | 0.8 | 352 | 45.5 | 0 | 0.0 |
| Total Assessment Area | 122 | 100.0 | 98,120 | 100.0 | 23,144 | 23.6 | 98,120 | 100.0 |
| | Housing Units by Tract | Housing Types by Tract | | | | | | |
| | | Owner-Occupied | | | Rental | | Vacant | |
| | | # | % | % | # | % | # | % |
| Low-income | 3,035 | 1,025 | 1.2 | 33.8 | 1,600 | 52.7 | 410 | 13.5 |
| Moderate-income | 36,867 | 17,071 | 20.3 | 46.3 | 15,159 | 41.1 | 4,637 | 12.6 |
| Middle-income | 59,284 | 34,861 | 41.5 | 58.8 | 16,248 | 27.4 | 8,175 | 13.8 |
| Upper-income | 52,390 | 30,542 | 36.3 | 58.3 | 9,568 | 18.3 | 12,280 | 23.4 |
| Unknown-income | 968 | 555 | 0.7 | 57.3 | 339 | 35.0 | 74 | 7.6 |
| Total Assessment Area | 152,544 | 84,054 | 100.0 | 55.1 | 42,914 | 28.1 | 25,576 | 16.8 |
| | Total Businesses by Tract | Businesses by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | # | % | # | % | # | % | # | % |
| Low-income | 347 | 3.0 | 332 | 3.0 | 13 | 1.8 | 2 | 1.8 |
| Moderate-income | 3,366 | 28.7 | 3,097 | 28.4 | 245 | 33.7 | 24 | 21.1 |
| Middle-income | 4,066 | 34.6 | 3,769 | 34.6 | 257 | 35.3 | 40 | 35.1 |
| Upper-income | 3,844 | 32.7 | 3,591 | 32.9 | 206 | 28.3 | 47 | 41.2 |
| Unknown-income | 124 | 1.1 | 116 | 1.1 | 7 | 1.0 | 1 | 0.9 |
| Total Assessment Area | 11,747 | 100.0 | 10,905 | 100.0 | 728 | 100.0 | 114 | 100.0 |
| | Percentage of Total Businesses: | | | | 92.8 | 6.2 | 1.0 | |
| | Total Farms by Tract | Farms by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | # | % | # | % | # | % | # | % |
| Low-income | 2 | 1.1 | 2 | 1.1 | 0 | 0.0 | 0 | 0.0 |
| Moderate-income | 23 | 12.5 | 21 | 11.9 | 1 | 16.7 | 1 | 100.0 |
| Middle-income | 73 | 39.7 | 72 | 40.7 | 1 | 16.7 | 0 | 0.0 |
| Upper-income | 84 | 45.7 | 80 | 45.2 | 4 | 66.7 | 0 | 0.0 |
| Unknown-income | 2 | 1.1 | 2 | 1.1 | 0 | 0.0 | 0 | 0.0 |
| Total Assessment Area | 184 | 100.0 | 177 | 100.0 | 6 | 100.0 | 1 | 100.0 |
| | Percentage of Total Farms: | | | | 96.2 | 3.3 | 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

Texas Regional’s lending test performance in the Brownsville MSA AA is adequate. For this evaluation, the bank’s small business lending was given greater weight than home mortgage lending when determining overall performance, based on the volume of small business loans in the AA and the bank’s strategic focus on commercial lending.

Lending Activity

The bank’s lending activity reflects adequate responsiveness to AA credit needs although limited use of innovative and/or flexible lending practices was noted. During the review period, Texas Regional originated 95 home mortgage and 345 small business loans. The bank ranked third among financial institutions operating in the AA, with a deposit market share of 10.7 percent and 11th among financial institutions reporting CRA loan data.

Table 28

| Summary of Lending Activity | | | | |
|---|------------|--------------|----------------|--------------|
| January 1, 2022, through December 31, 2023 | | | | |
| Assessment Area: Brownsville Metropolitan | | | | |
| Loan Type | # | % | \$(000) | % |
| Home Purchase | 81 | 17.0 | 26,444 | 24.2 |
| Refinancing | 9 | 1.9 | 1,374 | 1.3 |
| Home Improvement | 0 | 0.0 | 0 | 0.0 |
| Multifamily | 4 | 0.8 | 11,953 | 10.9 |
| Other Purpose Closed/Exempt | 1 | 0.2 | 250 | 0.2 |
| Total HMDA | 95 | 19.9 | 40,021 | 36.6 |
| Total Small Business | 345 | 72.5 | 61,212 | 56.0 |
| Total Small Farm | 36 | 7.6 | 8,080 | 7.4 |
| TOTAL LOANS | 476 | 100.0 | 109,313 | 100.0 |

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

Geographic Distribution of Loans

Texas Regional’s geographic distribution of loans reflects adequate penetration throughout the AA. The bank’s small business and home mortgage lending each reflect adequate penetration among geographies of different income levels, especially LMI geographies. Loans were generally made in proximity to the bank’s branches, and no conspicuous gaps or anomalies in the lending patterns were noted. Greater weight was allocated to small business lending based on the bank’s strategic focus on commercial lending and lower level of HMDA lending. Moreover, a separate evaluation for refinance, home improvement, multifamily, and purpose not applicable loans would not have produced a meaningful analysis; therefore, they were considered as a whole.

The bank’s lending in middle- and upper-income geographies did not affect conclusions about its performance considering the lending in LMI geographies.

Residential Real Estate (HMDA) Lending

The geographic distribution of HMDA loans reflects good penetration throughout the AA when compared to the percent of owner-occupied housing units located in LMI census tracts (the demographic figure) and to aggregate lending data.

In 2022, Texas Regional did not originate any home mortgage loans in low-income census tracts. These tracts contained only 1.2 percent of owner-occupied housing units, and aggregate lending data reflected less than 1.0 percent of HMDA-reportable loans in these tracts. Moreover, the limited volume of housing units located in low-income census tracts impacts loan demand. The bank's 2022 home mortgage lending among moderate-income census tracts was slightly above aggregate lending but remained below the demographic figure. Given that Texas Regional outperformed aggregate lenders in a competitive market, Texas Regional's lending performance in LMI geographies is good.

In 2023, the bank's total home mortgage lending among low-income census tracts exceeded aggregate lending data and was slightly above the demographic figure. Among moderate-income census tracts in 2023, the bank's total home mortgage lending also exceeded aggregate lending but fell slightly below the demographic figure.

Texas Regional's home mortgage lending decreased during the review period, falling from 59 total loans in 2022 to 36 total loans in 2023. Similarly, total HMDA lending in the AA decreased during the review period, falling from 5,570 originations in 2022 to 4,918 in 2023. This decrease is primarily attributed to the rising interest rate environment, which made mortgage loans progressively more expensive and resulted in decreased demand. Despite lower loan demand, Texas Regional's lending performance in LMI geographies is good.

Tables 29A and 29B provide details about the bank's 2022 and 2023 home mortgage lending by income level of geography within the AA.

Home Purchase Lending

The geographic distribution of home purchase lending is good. In 2022, Texas Regional did not originate any home purchase loans in low-income census tracts and performed similarly to aggregate lenders among moderate-income census tracts. The bank and aggregate lenders did not meet the demographic figure.

In 2023, the bank's home purchase lending among low-income census tracts was slightly above aggregate data and the demographic figure. Similarly, Texas Regional's performance among moderate-income geographies was comparable to the percent of owner-occupied units, exceeding aggregate lenders' performance. The bank's geographic distribution of lending among LMI geographies improved significantly from 2022 to 2023 despite a high level of competition among financial institutions. Considering Texas Regional's strategic focus on small business lending rather than HMDA lending, the bank's geographic distribution of home purchase lending is good.

Table 29A

| Distribution of 2022 and 2023 Home Mortgage Lending by Income Level of Geography Assessment Area: Brownsville 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 | 0 | 0.0 | 0.8 | 0 | 0.0 | 0.4 | 1 | 3.2 | 0.3 | 324 | 2.9 | 0.2 | 1.2 |
| Moderate | 6 | 12.0 | 13.3 | 1,759 | 11.4 | 10.3 | 6 | 19.4 | 14.5 | 1,131 | 10.2 | 10.5 | 20.3 |
| Middle | 18 | 36.0 | 35.8 | 4,919 | 32.0 | 34.5 | 10 | 32.3 | 39.8 | 3,322 | 30.0 | 37.9 | 41.5 |
| Upper | 26 | 52.0 | 49.7 | 8,708 | 56.6 | 54.5 | 14 | 45.2 | 44.8 | 6,281 | 56.8 | 51.1 | 36.3 |
| Unknown | 0 | 0.0 | 0.4 | 0 | 0.0 | 0.3 | 0 | 0.0 | 0.5 | 0 | 0.0 | 0.3 | 0.7 |
| Total | 50 | 100.0 | 100.0 | 15,386 | 100.0 | 100.0 | 31 | 100.0 | 100.0 | 11,058 | 100.0 | 100.0 | 100.0 |
| Refinance Loans | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 0.6 | 0 | 0.0 | 0.6 | 0 | 0.0 | 0.7 | 0 | 0.0 | 0.3 | 1.2 |
| Moderate | 2 | 4.0 | 10.8 | 191 | 24.8 | 7.7 | 0 | 0.0 | 10.9 | 0 | 0.0 | 18.9 | 20.3 |
| Middle | 0 | 0.0 | 35.2 | 0 | 0.0 | 33.7 | 3 | 75.0 | 43.6 | 466 | 77.0 | 40.2 | 41.5 |
| Upper | 3 | 60.0 | 53.0 | 578 | 75.2 | 57.7 | 1 | 25.0 | 44.3 | 139 | 23.0 | 40.3 | 36.3 |
| Unknown | 0 | 0.0 | 0.4 | 0 | 0.0 | 0.5 | 0 | 0.0 | 0.6 | 0 | 0.0 | 0.3 | 0.7 |
| Total | 5 | 100.0 | 100.0 | 769 | 100.0 | 100.0 | 4 | 100.0 | 100.0 | 605 | 100.0 | 100.0 | 100.0 |
| Home Improvement Loans | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 1.2 | 0 | 0.0 | 1.4 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 1.2 |
| Moderate | 0 | 0.0 | 8.6 | 0 | 0.0 | 4.5 | 0 | 0.0 | 9.5 | 0 | 0.0 | 8.6 | 20.3 |
| Middle | 0 | 0.0 | 48.1 | 0 | 0.0 | 56.5 | 0 | 0.0 | 44.0 | 0 | 0.0 | 39.1 | 41.5 |
| Upper | 0 | 0.0 | 42.0 | 0 | 0.0 | 37.6 | 0 | 0.0 | 46.4 | 0 | 0.0 | 52.2 | 36.3 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.7 |
| 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 | 8.9 | 0 | 0.0 | 1.7 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| Moderate | 1 | 33.3 | 22.2 | 1,481 | 13.0 | 23.5 | 0 | 0.0 | 33.3 | 0 | 0.0 | 41.3 | 30.1 |
| Middle | 1 | 33.3 | 46.7 | 388 | 3.4 | 34.6 | 1 | 100.0 | 43.8 | 584 | 100.0 | 37.8 | 24.6 |
| Upper | 0 | 0.0 | 22.2 | 0 | 0.0 | 40.1 | 0 | 0.0 | 20.8 | 0 | 0.0 | 20.3 | 42.8 |
| Unknown | 1 | 33.3 | 0.0 | 9,500 | 83.6 | 0.0 | 0 | 0.0 | 2.1 | 0 | 0.0 | 0.6 | 0.6 |
| Total | 3 | 100.0 | 100.0 | 11,369 | 100.0 | 100.0 | 1 | 100.0 | 100.0 | 584 | 100.0 | 100.0 | 100.0 |
| Total Home Mortgage Loans | | | | | | | | | | | | | Owner Occupied Units % |
| Low | 0 | 0.0 | 0.8 | 0 | 0.0 | 0.5 | 1 | 2.8 | 0.4 | 324 | 2.6 | 0.2 | |
| Moderate | 9 | 15.3 | 12.6 | 3,431 | 12.4 | 10.9 | 6 | 16.7 | 14.1 | 1,131 | 9.2 | 14.2 | 20.3 |
| Middle | 19 | 32.2 | 35.9 | 5,307 | 19.1 | 34.4 | 14 | 38.9 | 40.3 | 4,372 | 35.7 | 38.3 | 41.5 |
| Upper | 30 | 50.8 | 50.3 | 9,536 | 34.3 | 53.8 | 15 | 41.7 | 44.8 | 6,420 | 52.4 | 47.0 | 36.3 |
| Unknown | 1 | 1.7 | 0.4 | 9,500 | 34.2 | 0.3 | 0 | 0.0 | 0.5 | 0 | 0.0 | 0.3 | 0.7 |
| Total | 59 | 100.0 | 100.0 | 27,774 | 100.0 | 100.0 | 36 | 100.0 | 100.0 | 12,247 | 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 29B

| Distribution of 2022 and 2023 Home Mortgage Lending by Income Level of Geography Assessment Area: Brownsville 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 | 0.0 | 0 | 0.0 | 0.0 | 1.2 |
| Moderate | 0 | 0.0 | 4.9 | 0 | 0.0 | 2.5 | 0 | 0.0 | 2.7 | 0 | 0.0 | 2.9 | 20.3 |
| Middle | 0 | 0.0 | 22.0 | 0 | 0.0 | 25.4 | 0 | 0.0 | 31.5 | 0 | 0.0 | 31.2 | 41.5 |
| Upper | 0 | 0.0 | 70.7 | 0 | 0.0 | 67.2 | 0 | 0.0 | 65.8 | 0 | 0.0 | 65.9 | 36.3 |
| Unknown | 0 | 0.0 | 2.4 | 0 | 0.0 | 4.9 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.7 |
| 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 | 0.7 | 0 | 0.0 | 0.3 | 0 | 0.0 | 0.7 | 0 | 0.0 | 0.4 | 1.2 |
| Moderate | 0 | 0.0 | 11.8 | 0 | 0.0 | 9.3 | 0 | 0.0 | 15.4 | 0 | 0.0 | 10.8 | 20.3 |
| Middle | 0 | 0.0 | 35.3 | 0 | 0.0 | 29.2 | 0 | 0.0 | 38.3 | 0 | 0.0 | 41.0 | 41.5 |
| Upper | 1 | 100.0 | 52.2 | 250 | 100.0 | 61.2 | 0 | 0.0 | 45.6 | 0 | 0.0 | 47.7 | 36.3 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.7 |
| Total | 1 | 100.0 | 100.0 | 250 | 100.0 | 100.0 | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 100.0 |
| Purpose Not Applicable | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 0.9 | 0 | 0.0 | 0.1 | 0 | 0.0 | 1.2 | 0 | 0.0 | 0.6 | 1.2 |
| Moderate | 0 | 0.0 | 15.7 | 0 | 0.0 | 10.3 | 0 | 0.0 | 23.5 | 0 | 0.0 | 15.1 | 20.3 |
| Middle | 0 | 0.0 | 37.4 | 0 | 0.0 | 38.8 | 0 | 0.0 | 37.0 | 0 | 0.0 | 43.0 | 41.5 |
| Upper | 0 | 0.0 | 46.1 | 0 | 0.0 | 50.7 | 0 | 0.0 | 37.0 | 0 | 0.0 | 40.4 | 36.3 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 1.2 | 0 | 0.0 | 1.0 | 0.7 |
| 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 Texas Regional’s small business loans reflects adequate penetration throughout the AA. As noted in Table 30, the bank’s 2022 small business lending among low-income census tracts was comparable to aggregate lending data and the percent of businesses located in the AA. Among moderate-income census tracts, the bank’s small business lending fell below aggregate data and significantly below the demographic figure.

In 2023, the bank’s small business lending to businesses in low-income census tracts was comparable to aggregate lenders’ performance and the demographic figure. Among moderate-income census tracts, Texas Regional’s performance fell below aggregate data and substantially below the demographic figure. Given the level of competition, the bank’s performance is adequate.

Table 30

| Distribution of 2022 and 2023 Small Business Lending by Income Level of Geography Assessment Area: Brownsville MSA | | | | | | | | | | | | | |
|---|----------------------------------|-------|-------|---------|-------|-------|------|-------|-------|---------|-------|--------------------------|-------|
| Geographic Income Level | Bank and Aggregate Loans by Year | | | | | | | | | | | Total Businesses % | |
| | 2022 | | | | | | 2023 | | | | | | |
| | Bank | | Agg | Bank | | Agg | Bank | | Agg | Bank | | | Agg |
| | # | % | % | \$(000) | \$% | \$% | # | % | % | \$(000) | \$% | | \$% |
| Low | 3 | 1.8 | 1.8 | 125 | 0.4 | 1.3 | 4 | 2.3 | 1.7 | 139 | 0.5 | 2.2 | 3.0 |
| Moderate | 34 | 20.1 | 25.5 | 10,043 | 32.7 | 25.5 | 35 | 19.9 | 25.6 | 8,132 | 26.7 | 25.2 | 28.7 |
| Middle | 54 | 32.0 | 36.3 | 10,294 | 33.5 | 33.6 | 56 | 31.8 | 36.0 | 9,034 | 29.6 | 36.6 | 34.6 |
| Upper | 78 | 46.2 | 34.9 | 10,276 | 33.4 | 37.4 | 80 | 45.5 | 35.2 | 12,689 | 41.6 | 34.8 | 32.7 |
| Unknown | 0 | 0.0 | 1.0 | 0 | 0.0 | 2.1 | 1 | 0.6 | 0.9 | 480 | 1.6 | 1.1 | 1.1 |
| Total | 169 | 100.0 | 100.0 | 30,738 | 100.0 | 100.0 | 176 | 100.0 | 100.0 | 30,474 | 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

Texas Regional’s distribution of lending to borrowers reflects 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 LMI 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 HMDA lenders with originations or purchases in the AA.

As shown in Tables 31A and 31B, Texas Regional did not originate any home mortgage loans to LMI borrowers in 2022 or 2023, which is not commensurate to the demand for these loans reflected by aggregate lending and the applicable demographic figure. Aggregate lenders also performed significantly below the demographic figures, indicating LMI borrowers may not need or are unable to secure home mortgage loans.

It is of note that Texas Regional’s strategic focus is on commercial lending and 17.6 percent of the bank’s HMDA-reportable loans during the review period were made to borrowers with unknown income levels. A large percentage of these loans were made to business entities and secured by investment properties. These loans impacted the overall distribution of lending but align with the bank’s strategic focus. However, the bank’s failure to originate any home mortgage loans to LMI borrowers, which make up more than 41.4 percent of families in the AA, reflects unfavorably on the bank’s responsiveness to the credit needs of the AA.

Table 31A

**Distribution of 2022 and 2023 Home Mortgage Lending by Borrower Income Level
Assessment Area: Brownsville 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 | 0.6 | 0 | 0.0 | 0.2 | 0 | 0.0 | 0.7 | 0 | 0.0 | 0.3 | 24.3 |
| Moderate | 0 | 0.0 | 6.4 | 0 | 0.0 | 3.4 | 0 | 0.0 | 5.3 | 0 | 0.0 | 2.8 | 17.1 |
| Middle | 4 | 8.0 | 17.2 | 712 | 4.6 | 12.6 | 3 | 9.7 | 17.3 | 542 | 4.9 | 13.1 | 17.0 |
| Upper | 38 | 76.0 | 55.4 | 12,346 | 80.2 | 62.0 | 24 | 77.4 | 45.4 | 9,417 | 85.2 | 52.6 | 41.6 |
| Unknown | 8 | 16.0 | 20.4 | 2,328 | 15.1 | 21.8 | 4 | 12.9 | 31.4 | 1,099 | 9.9 | 31.3 | 0.0 |
| Total | 50 | 100.0 | 100.0 | 15,386 | 100.0 | 100.0 | 31 | 100.0 | 100.0 | 11,058 | 100.0 | 100.0 | 100.0 |
| Refinance Loans | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 2.1 | 0 | 0.0 | 1.0 | 0 | 0.0 | 3.1 | 0 | 0.0 | 0.9 | 24.3 |
| Moderate | 0 | 0.0 | 7.4 | 0 | 0.0 | 4.6 | 0 | 0.0 | 8.2 | 0 | 0.0 | 3.8 | 17.1 |
| Middle | 0 | 0.0 | 16.5 | 0 | 0.0 | 12.1 | 0 | 0.0 | 17.2 | 0 | 0.0 | 9.0 | 17.0 |
| Upper | 3 | 60.0 | 57.0 | 384 | 49.9 | 63.3 | 2 | 50.0 | 50.1 | 316 | 52.2 | 47.4 | 41.6 |
| Unknown | 2 | 40.0 | 17.1 | 385 | 50.1 | 19.0 | 2 | 50.0 | 21.4 | 289 | 47.8 | 39.0 | 0.0 |
| Total | 5 | 100.0 | 100.0 | 769 | 100.0 | 100.0 | 4 | 100.0 | 100.0 | 605 | 100.0 | 100.0 | 100.0 |
| Home Improvement Loans | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 1.2 | 0 | 0.0 | 0.7 | 0 | 0.0 | 3.6 | 0 | 0.0 | 1.4 | 24.3 |
| Moderate | 0 | 0.0 | 9.9 | 0 | 0.0 | 5.8 | 0 | 0.0 | 11.9 | 0 | 0.0 | 6.8 | 17.1 |
| Middle | 0 | 0.0 | 23.5 | 0 | 0.0 | 17.8 | 0 | 0.0 | 17.9 | 0 | 0.0 | 17.2 | 17.0 |
| Upper | 0 | 0.0 | 63.0 | 0 | 0.0 | 73.1 | 0 | 0.0 | 60.7 | 0 | 0.0 | 64.7 | 41.6 |
| Unknown | 0 | 0.0 | 2.5 | 0 | 0.0 | 2.6 | 0 | 0.0 | 6.0 | 0 | 0.0 | 9.9 | 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 | 1.2 | 0 | 0.0 | 0.5 | 0 | 0.0 | 1.3 | 0 | 0.0 | 0.5 | 24.3 |
| Moderate | 0 | 0.0 | 6.7 | 0 | 0.0 | 3.7 | 0 | 0.0 | 6.2 | 0 | 0.0 | 3.2 | 17.1 |
| Middle | 4 | 7.1 | 16.9 | 712 | 4.3 | 12.5 | 3 | 8.6 | 17.3 | 542 | 4.6 | 12.5 | 17.0 |
| Upper | 42 | 75.0 | 55.1 | 12,980 | 79.1 | 61.9 | 26 | 74.3 | 46.2 | 9,733 | 83.5 | 51.8 | 41.6 |
| Unknown | 10 | 17.9 | 20.0 | 2,713 | 16.5 | 21.5 | 6 | 17.1 | 29.0 | 1,388 | 11.9 | 32.1 | 0.0 |
| Total | 56 | 100.0 | 100.0 | 16,405 | 100.0 | 100.0 | 35 | 100.0 | 100.0 | 11,663 | 100.0 | 100.0 | 100.0 |
| <p>Source: 2023 FFIEC Census Data 2016-2020 U.S. Census Bureau: American Community Survey</p> <p>Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.</p> | | | | | | | | | | | | | |

Table 31B

**Distribution of 2022 and 2023 Home Mortgage Lending by Borrower Income Level
Assessment Area: Brownsville 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 | 2.4 | 0 | 0.0 | 2.3 | 0 | 0.0 | 2.7 | 0 | 0.0 | 4.7 | 24.3 |
| Moderate | 0 | 0.0 | 7.3 | 0 | 0.0 | 4.1 | 0 | 0.0 | 13.7 | 0 | 0.0 | 11.8 | 17.1 |
| Middle | 0 | 0.0 | 29.3 | 0 | 0.0 | 22.2 | 0 | 0.0 | 26.0 | 0 | 0.0 | 20.3 | 17.0 |
| Upper | 0 | 0.0 | 58.5 | 0 | 0.0 | 67.9 | 0 | 0.0 | 57.5 | 0 | 0.0 | 63.2 | 41.6 |
| Unknown | 0 | 0.0 | 2.4 | 0 | 0.0 | 3.5 | 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 | 2.9 | 0 | 0.0 | 1.8 | 0 | 0.0 | 2.7 | 0 | 0.0 | 1.6 | 24.3 |
| Moderate | 0 | 0.0 | 8.1 | 0 | 0.0 | 4.3 | 0 | 0.0 | 14.1 | 0 | 0.0 | 11.4 | 17.1 |
| Middle | 0 | 0.0 | 15.4 | 0 | 0.0 | 12.5 | 0 | 0.0 | 22.1 | 0 | 0.0 | 16.6 | 17.0 |
| Upper | 1 | 100.0 | 66.9 | 250 | 100.0 | 70.3 | 0 | 0.0 | 57.7 | 0 | 0.0 | 65.7 | 41.6 |
| Unknown | 0 | 0.0 | 6.6 | 0 | 0.0 | 11.1 | 0 | 0.0 | 3.4 | 0 | 0.0 | 4.8 | 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 |
| Purpose Not Applicable | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 8.7 | 0 | 0.0 | 3.7 | 0 | 0.0 | 9.9 | 0 | 0.0 | 3.4 | 24.3 |
| Moderate | 0 | 0.0 | 6.1 | 0 | 0.0 | 3.1 | 0 | 0.0 | 4.9 | 0 | 0.0 | 6.8 | 17.1 |
| Middle | 0 | 0.0 | 3.5 | 0 | 0.0 | 2.2 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 17.0 |
| Upper | 0 | 0.0 | 1.7 | 0 | 0.0 | 2.7 | 0 | 0.0 | 1.2 | 0 | 0.0 | 4.1 | 41.6 |
| Unknown | 0 | 0.0 | 80.0 | 0 | 0.0 | 88.3 | 0 | 0.0 | 84.0 | 0 | 0.0 | 85.6 | 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 |
| <i>Source: 2023 FFIEC Census Data 2016-2020 U.S. Census Bureau: American Community Survey</i> | | | | | | | | | | | | | |
| <i>Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.</i> | | | | | | | | | | | | | |

Small Business Lending

Texas Regional's distribution of small business loans among businesses of different revenue sizes is adequate. As reflected in Table 32, the bank's distribution of small business loans to businesses with revenues of \$ 1 million or less was slightly below aggregate and significantly below the total percentage of AA small businesses in 2022. In 2023, the bank's performance fell well below aggregate lenders' performance and the demographic figure. A significant portion of small business loans extended by Texas Regional in both 2022 and 2023 were to businesses with unknown revenues. In 2022, the bank extended 28.4 percent or 48 small business loans to businesses with unknown revenues. In 2023, the bank extended 42.6 percent or 75 small business loans to businesses with unknown revenues. The unknown revenues are attributed to a flexible loan product offered by the bank that allows certificates of deposits to serve as collateral. Further, Texas Regional's participation in this flexible product reflects favorably on the bank's responsiveness to the credit needs of businesses in the AA. Moreover, the high level of competition and lower demand for small business loans due to the rising interest rate environment support the adequate bank's performance.

Table 32

| Distribution of 2022 and 2023 Small Business Lending by Revenue Size of Businesses Assessment Area: Brownsville MSA | | | | | | | | | | | | | |
|--|----------------------------------|-------|-------|---------|-------|---------|------|-------|-------|---------|-------|---------|--------------------------|
| | Bank and Aggregate Loans by Year | | | | | | | | | | | | Total Businesses % |
| | 2022 | | | | | | 2023 | | | | | | |
| | Bank | | Agg | Bank | | Agg | Bank | | Agg | Bank | | Agg | |
| | # | % | #% | \$(000) | % | \$(000) | # | % | #% | \$(000) | % | \$(000) | |
| By Revenue | | | | | | | | | | | | | |
| \$1 Million or Less | 80 | 47.3 | 49.5 | 10,753 | 35.0 | 36.2 | 57 | 32.4 | 55.0 | 6,396 | 21.0 | 43.2 | 92.8 |
| Over \$1 Million | 41 | 24.3 | | 11,775 | 38.3 | | 44 | 25.0 | | 12,815 | 42.1 | | 6.2 |
| Revenue Unknown | 48 | 28.4 | | 8,210 | 26.7 | | 75 | 42.6 | | 11,263 | 37.0 | | 1.0 |
| Total | 169 | 100.0 | | 30,738 | 100.0 | | 176 | 100.0 | | 30,474 | 100.0 | | 100.0 |
| By Loan Size | | | | | | | | | | | | | |
| \$100,000 or Less | 107 | 63.3 | 93.5 | 4,603 | 15.0 | 42.0 | 119 | 67.6 | 93.3 | 5,136 | 16.9 | 41.0 | |
| \$100,001 - \$250,000 | 24 | 14.2 | 4.2 | 4,566 | 14.9 | 21.1 | 23 | 13.1 | 4.0 | 4,802 | 15.8 | 19.0 | |
| \$250,001 - \$1 Million | 38 | 22.5 | 2.3 | 21,569 | 70.2 | 36.8 | 34 | 19.3 | 2.8 | 20,536 | 67.4 | 40.0 | |
| Total | 169 | 100.0 | 100.0 | 30,738 | 100.0 | 100.0 | 176 | 100.0 | 100.0 | 30,474 | 100.0 | 100.0 | |
| By Loan Size and Revenues \$1 Million or Less | | | | | | | | | | | | | |
| \$100,000 or Less | 58 | 72.5 | | 2,225 | 20.7 | | 47 | 82.5 | | 1,612 | 25.2 | | |
| \$100,001 - \$250,000 | 9 | 11.3 | | 1,781 | 16.6 | | 3 | 5.3 | | 641 | 10.0 | | |
| \$250,001 - \$1 Million | 13 | 16.3 | | 6,747 | 62.7 | | 7 | 12.3 | | 4,143 | 64.8 | | |
| Total | 80 | 100.0 | | 10,753 | 100.0 | | 57 | 100.0 | | 6,396 | 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

The bank makes an adequate level of CD loans in the AA. As reflected in Table 33, Texas Regional originated a total of 14 qualifying CD loans in the AA, totaling \$37.9 million during the review period. The number volume of the bank’s qualified CD loans decreased by 69.0 percent since the previous evaluation; however, the dollar amount increased by 71.0 percent.

A significant portion of the bank’s qualified CD lending focused on financing projects that promote affordable housing for LMI individuals and families as well as helping create and retain permanent jobs for LMI individuals. Community contacts highlighted financing for small businesses, workforce development, and affordable housing for LMI individuals and families as significant needs within the AA. Thus, Texas Regional’s CD lending reflects favorably on the bank’s responsiveness in meeting the credit and community needs in the AA as emphasized by community contacts.

Examples of the bank’s CD lending activities that were considered particularly responsive to the AA credit needs include:

- A \$3.5 million dollar loan to a small business that creates and retains permanent employment opportunities for over 50 LMI individuals; and
- A \$1.5 million dollar loan for the construction of an apartment complex that will provide affordable housing for LMI families and individuals.

Table 33

| Community Development Lending Assessment Area: Brownsville MSA | | |
|---|-----------|----------------|
| Purpose | # | \$(000) |
| Affordable Housing | 6 | 19,370 |
| Community Services | 0 | 0 |
| Economic Development | 7 | 17,100 |
| Revitalization and Stabilization | 1 | 1,500 |
| Totals | 14 | 37,970 |

Investment Test

Texas Regional’s performance under the investment test 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. The bank makes rare use of innovative or complex investments to support CD initiatives; however, it exhibits adequate responsiveness to AA credit needs. During the review period, Texas Regional’s investments primarily focused on community services targeted to LMI individuals. While the bank’s number of investments decreased by 18.0 percent since the previous evaluation, the dollar amount increased by 2,605.0 percent, which reflects favorably on Texas Regional’s responsiveness to AA credit and community needs.

Table 34 illustrates Texas Regional’s CD investments and donations within the AA, including prior period investments that remain on the bank’s books, current period investments purchased during the review period, and CD donations made since the previous evaluation. Examples of notable investment and donation activities that reflect favorably on Texas Regional’s efforts to meet the CD and credit needs of the AA include:

- A \$12,000 donation to a school district where over 50.0 percent of students are economically disadvantaged; and
- A \$1.65 million-dollar municipal bond to build schools in a district where over 80.4 percent of the students are classified as economically disadvantaged.

Table 34

| Investment, Grants, and Donations Assessment Area: Brownsville MSA | | | | | | | | |
|---|---|----------------|--|----------------|------------------|----------------|--------------|----------------|
| Community Development Purpose | Prior Period Investments¹ | | Current Investments² | | Donations | | Total | |
| | # | \$(000) | # | \$(000) | # | \$(000) | # | \$(000) |
| Affordable Housing | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Community Services | 5 | 6,374 | 0 | 0 | 123 | 159 | 128 | 6,533 |
| Economic Development | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Revitalization and Stabilization | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total | 5 | 6,374 | 0 | 0 | 123 | 159 | 128 | 6,533 |

¹ Book Value of Investment
² Original Market Value of Investment

Service Test

The bank’s service test performance in the AA is good. The conclusion is supported by the type and level of retail and CD services, including accessibility of branches in comparison with the population within LMI geographies, availability of alternative delivery systems, changes in branch locations, and reasonableness of services.

Retail Services

Texas Regional’s delivery systems are accessible to the geographies and individuals of different income levels in its AA. The distribution of the bank’s five branches and four ATMs as of June 30, 2024, was compared to the distribution of the population and businesses among the tract categories within the AA. Two (40.0 percent) of Texas Regional’s branches are located in moderate-income census tracts, and the remaining branches in the AA are accessible to LMI geographies. Table 35 summarizes the bank’s retail locations in the AA.

Table 35

| Branch and Full-Service ATM Locations Assessment Area: Brownsville MSA | | | | | | | |
|---|------------------|-----------------|-----------------|----------|--------------|-------------------|--------------|
| Tract Income | % of Geographies | % of Households | % of Businesses | Branches | | Full-Service ATMs | |
| | | | | # | % | # | % |
| Low | 2.5 | 1.9 | 3.0 | 0 | 0.0 | 0 | 0.0 |
| Moderate | 30.3 | 25.3 | 28.7 | 2 | 40.0 | 2 | 50.0 |
| Middle | 36.9 | 40.0 | 34.6 | 0 | 0.0 | 0 | 0.0 |
| Upper | 27.0 | 31.9 | 32.7 | 3 | 60.0 | 2 | 50.0 |
| Unknown | 3.3 | 0.8 | 1.1 | 0 | 0.0 | 0 | 0.0 |
| Total | 100.0 | 100.0 | 100.0 | 5 | 100.0 | 4 | 100.0 |

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

Since the previous evaluation, Texas Regional has not opened or closed any branches in the AA; as such, this criterion was not evaluated. Banking services and hours of operations do not vary in a way that inconveniences the AA, particularly in LMI geographies and/or individuals.

Community Development Services

Texas Regional provides a relatively high level of CD services in the AA. As depicted on Table 36, the bank’s employees devoted 766 hours to providing 339 services to 41 organizations that benefitted LMI individuals and small businesses. Examples of CD services performed by bank employees include:

- Serving on a school board where more than 50 percent of students receive free or reduced lunches;
- Partnering with a local school district to provide financial education to LMI students; and
- Leveraging their financial expertise through technical assistance to 12 emerging small businesses.

Table 36

| Community Development Services Assessment Area: Brownsville MSA | | | |
|---|--------------------------------------|-----------------------------------|---|
| Purpose | Total Services | Total Hours | Total Organizations |
| Affordable Housing | 6 | 11 | 2 |
| Community Services | 292 | 664 | 34 |
| Economic Development | 39 | 75 | 4 |
| Revitalization and Stabilization | 2 | 16 | 1 |
| Total | 339 | 766 | 41 |

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

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

- The DFW Metropolitan AA is comprised of a portion of the Dallas-Plano-Irving MD and the Fort Worth-Arlington-Grapevine MD. Collin, Dallas, Denton, Kaufman, and Rockwall counties (Dallas-Plano-Irving MD) are included in the delineation, while Ellis and Hunt counties are excluded. Additionally, the delineation includes Tarrant County but excludes the remainder of the Fort Worth-Arlington-Grapevine MD (Johnson, Parker, and Wise counties). Refer to Appendix A for an AA map and Appendix B for additional demographic data.
- Texas Regional delineated the AA in 2022, with the acquisition of AccessBank Texas on July 1, 2022; as such, this AA is new since the previous evaluation.
- According to 2020 ACS data, the AA includes a total of 1,563 census tracts: 150 low-, 411 moderate-, 446 middle-, and 532 upper-income geographies. In addition, the AA has 24 census tracts with unknown income levels.
- As of June 30, 2024, Texas Regional operates five branches in the AA, representing 16.7 percent of its total branches. One of the branches is located in a moderate-, two in middle-, and two in upper-income census tracts. Besides the acquisition of the four branches operated by AccessBank Texas in 2022, the bank opened a branch in the AA on October 10, 2023.
- According to the FDIC Deposit Market Share Report as of June 30, 2024, the bank holds less than 0.1 percent of the AA’s deposits, ranking 75th among 163 FDIC-insured depository institutions operating in the area.
- In 2023, the bank ranked 237th of the 1,036 HMDA reporters in the AA, originating 16 or 0.01 percent of the 156,286 HMDA-reportable loans. Additionally, the bank ranked 64th among 290 CRA loan data reporters in the AA, originating 134 or 0.1 percent of the CRA-reportable loans.
- Examiners interviewed two representatives of community organizations that promote economic development and provide affordable housing for LMI individuals and families in the AA. Community contacts identified affordable housing and access to credit for small businesses as needs within the AA.

Table 37

| 2023 Population Change | | | |
|--|------------------------|------------------------|-----------------------|
| Assessment Area: DFW Metropolitan | | | |
| Area | 2015 Population | 2020 Population | Percent Change |
| DFW Metropolitan | 6,188,420 | 6,948,195 | 12.3 |
| Collin County, TX | 862,215 | 1,064,465 | 23.5 |
| Dallas County, TX | 2,485,003 | 2,613,539 | 5.2 |
| Denton County, TX | 731,851 | 906,422 | 23.9 |
| Kaufman County, TX | 109,289 | 145,310 | 33.0 |
| Rockwall County, TX | 85,536 | 107,819 | 26.1 |
| Tarrant County, TX | 1,914,526 | 2,110,640 | 10.2 |
| Dallas-Plano-Irving, TX MD | 4,519,004 | 5,129,966 | 13.5 |
| 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 by 2.3 percent between 2015 and 2020, exceeding the statewide growth rate of 9.8 percent.
- Collin, Denton, Rockwall, and Kaufmann counties each experienced population growth of more than 20.0 percent, which is more than double the growth of the more urban counties within the AA.
- According to U.S. Census Bureau data, the AA had the highest growth in population between 2021 and 2022 of any U.S. metropolitan area.
- A community contact attributes the significant population growth to individuals relocating to the AA for employment opportunities offered by the nearly 24 Fortune 500 companies headquartered in the AA.

Table 38

| Median Family Income Change Assessment Area: DFW Metropolitan | | | |
|--|----------------------------------|----------------------------------|-----------------------|
| Area | 2015 Median Family Income | 2020 Median Family Income | Percent Change |
| DFW Metropolitan | 77,448 | 85,823 | 10.8 |
| Collin County, TX | 110,174 | 118,341 | 7.4 |
| Dallas County, TX | 61,072 | 69,689 | 14.1 |
| Denton County, TX | 99,628 | 111,436 | 11.9 |
| Kaufman County, TX | 74,920 | 82,674 | 10.3 |
| Rockwall County, TX | 104,958 | 113,658 | 8.3 |
| Tarrant County, TX | 76,367 | 82,856 | 8.5 |
| Dallas-Plano-Irving, TX MD | 77,736 | 88,315 | 13.6 |
| Texas | 68,523 | 76,073 | 11.0 |

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

- As Table 38 demonstrates, the AA MFI grew between 2015 and 2020 at a rate slightly below the statewide MFI. However, the AA MFI remains 12.8 percent higher than the statewide MFI.
- As of 2020, Collin, Denton, and Rockwall counties each have MFIs above \$100,000, which are substantially higher than the \$69,689 MFI of Dallas County, the AA’s most populous county. This indicates that individuals and families with higher incomes prefer more suburban regions of the AA.
- According to 2023 FFIEC Census Data, 10.2 percent of AA households live below the poverty level, which is below the statewide figure of 13.4 percent.
- Approximately 39.4 percent of the 1,640,649 families residing in the AA are classified as LMI per the 2020 ACS data.

Table 39

| Housing Cost Burden Assessment Area: DFW Metropolitan | | | | | | |
|--|-----------------------|-----------------|-------------|----------------------|-----------------|------------|
| Area | Cost Burden - Renters | | | Cost Burden - Owners | | |
| | Low-Income | Moderate-Income | All Renters | Low-Income | Moderate-Income | All Owners |
| DFW Metropolitan | 82.1 | 48.0 | 42.6 | 63.8 | 36.3 | 20.3 |
| Collin County, TX | 84.3 | 65.1 | 39.4 | 68.9 | 49.3 | 19.1 |
| Dallas County, TX | 80.2 | 42.0 | 42.7 | 61.6 | 31.2 | 22.6 |
| Denton County, TX | 86.7 | 56.6 | 41.7 | 69.8 | 48.1 | 18.8 |
| Kaufman County, TX | 83.9 | 41.6 | 49.0 | 57.3 | 30.2 | 19.5 |
| Rockwall County, TX | 81.7 | 58.0 | 36.8 | 73.1 | 43.9 | 17.9 |
| Tarrant County, TX | 83.5 | 47.8 | 44.0 | 64.1 | 34.6 | 19.2 |
| Dallas-Plano-Irving, TX MD | 81.3 | 47.6 | 42.0 | 63.0 | 36.2 | 20.6 |
| 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*

- As illustrated in Table 39, housing costs are a substantially greater burden on low-income renters within the AA than on renters or homeowners at any other income level.
- The housing cost burden for LMI individuals is greater in the AA than the statewide average for both renters and homeowners.
- A community contact reported a shortage of affordable housing in the AA, noting that housing affordability is a significant issue impacting LMI households. It was also noted that mortgage loans are not attainable for most LMI families in the AA with the spike in interest rates, even if housing was available.

Table 40

| Unemployment Rates Assessment Area: DFW Metropolitan | | | | | |
|---|------|------|------|------|------|
| Region | 2019 | 2020 | 2021 | 2022 | 2023 |
| DFW Metropolitan | 3.3 | 7.2 | 5.1 | 3.5 | 3.9 |
| Collin County, TX | 3.1 | 6.3 | 4.4 | 3.2 | 3.7 |
| Dallas County, TX | 3.5 | 7.8 | 5.6 | 3.7 | 4.1 |
| Denton County, TX | 3.0 | 6.4 | 4.4 | 3.2 | 3.7 |
| Kaufman County, TX | 3.2 | 6.4 | 4.9 | 3.7 | 4.3 |
| Rockwall County, TX | 3.1 | 5.9 | 4.4 | 3.3 | 3.8 |
| Tarrant County, TX | 3.3 | 7.4 | 5.3 | 3.6 | 3.9 |
| Dallas-Plano-Irving, TX MD | 3.3 | 7.1 | 5.0 | 3.5 | 3.9 |
| Texas | 3.5 | 7.7 | 5.6 | 3.9 | 4.2 |

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- As depicted in Table 40, unemployment rates for the AA peaked in 2020 due to the COVID-19 pandemic but were consistently lower than the statewide unemployment rates between 2019 and 2023.
- A community contact attributed lower AA unemployment rates to substantial job opportunities within the AA, as it serves as a hub for many corporations, including American Airlines, Southwest Airlines, AT&T, Texas Instruments, and Toyota.
- Major employment industries in the AA include health care and social assistance, retail trade, and professional technical services.

Table 41 details selected characteristics of the AA.

Table 41

| 2023 Combined Demographics Assessment Area: DFW Metropolitan | | | | | | | | |
|--|---------------------------------|------------------------------------|--------------------------|------------------|--|----------------------|---------------------------|--------------|
| Income Categories | Tract Distribution | | Families by Tract Income | | Families < Poverty Level as % of Families by Tract | | Families by Family Income | |
| | # | % | # | % | # | % | # | % |
| Low-income | 150 | 9.6 | 132,699 | 8.1 | 34,500 | 26.0 | 362,308 | 22.1 |
| Moderate-income | 411 | 26.3 | 395,408 | 24.1 | 54,101 | 13.7 | 283,426 | 17.3 |
| Middle-income | 446 | 28.5 | 492,860 | 30.0 | 29,473 | 6.0 | 313,595 | 19.1 |
| Upper-income | 532 | 34.0 | 611,446 | 37.3 | 16,595 | 2.7 | 681,320 | 41.5 |
| Unknown-income | 24 | 1.5 | 8,236 | 0.5 | 1,272 | 15.4 | 0 | 0.0 |
| Total Assessment Area | 1,563 | 100.0 | 1,640,649 | 100.0 | 135,941 | 8.3 | 1,640,649 | 100.0 |
| | Housing Units by Tract | Housing Types by Tract | | | | | | |
| | | Owner-Occupied | | Rental | | Vacant | | |
| | | # | % | % | # | % | # | % |
| Low-income | 248,542 | 62,361 | 4.5 | 25.1 | 158,585 | 63.8 | 27,596 | 11.1 |
| Moderate-income | 653,207 | 279,285 | 20.0 | 42.8 | 320,209 | 49.0 | 53,713 | 8.2 |
| Middle-income | 779,154 | 437,037 | 31.3 | 56.1 | 292,438 | 37.5 | 49,679 | 6.4 |
| Upper-income | 875,951 | 612,100 | 43.8 | 69.9 | 213,917 | 24.4 | 49,934 | 5.7 |
| Unknown-income | 23,757 | 5,212 | 0.4 | 21.9 | 15,068 | 63.4 | 3,477 | 14.6 |
| Total Assessment Area | 2,580,611 | 1,395,995 | 100.0 | 54.1 | 1,000,217 | 38.8 | 184,399 | 7.1 |
| | Total Businesses by Tract | Businesses by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | # | % | # | % | # | % | # | % |
| Low-income | 20,160 | 5.4 | 18,493 | 5.3 | 1,538 | 6.5 | 129 | 3.0 |
| Moderate-income | 73,716 | 19.7 | 67,635 | 19.5 | 5,504 | 23.4 | 577 | 13.2 |
| Middle-income | 113,444 | 30.3 | 105,217 | 30.4 | 7,152 | 30.4 | 1,075 | 24.6 |
| Upper-income | 163,478 | 43.7 | 151,931 | 43.9 | 8,986 | 38.1 | 2,561 | 58.6 |
| Unknown-income | 3,199 | 0.9 | 2,790 | 0.8 | 380 | 1.6 | 29 | 0.7 |
| Total Assessment Area | 373,997 | 100.0 | 346,066 | 100.0 | 23,560 | 100.0 | 4,371 | 100.0 |
| | Percentage of Total Businesses: | | | 92.5 | | 6.3 | | 1.2 |
| | Total Farms by Tract | Farms by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | # | % | # | % | # | % | # | % |
| Low-income | 64 | 2.2 | 63 | 2.2 | 1 | 2.7 | 0 | 0.0 |
| Moderate-income | 369 | 13.0 | 363 | 12.9 | 6 | 16.2 | 0 | 0.0 |
| Middle-income | 932 | 32.7 | 921 | 32.8 | 11 | 29.7 | 0 | 0.0 |
| Upper-income | 1,465 | 51.5 | 1,444 | 51.4 | 19 | 51.4 | 2 | 100.0 |
| Unknown-income | 17 | 0.6 | 17 | 0.6 | 0 | 0.0 | 0 | 0.0 |
| Total Assessment Area | 2,847 | 100.0 | 2,808 | 100.0 | 37 | 100.0 | 2 | 100.0 |
| | Percentage of Total Farms: | | | 98.6 | | 1.3 | | 0.1 |
| <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

Texas Regional’s lending test performance in the DFW 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, based on the volume of small business loans in the AA and the bank’s strategic focus on commercial lending.

Lending Activity

Texas Regional’s lending activity reflects adequate responsiveness to the credit needs of the AA. Though the bank makes little use of innovative and/or flexible lending practices, the products offered adequately serve the AA credit needs, including LMI borrowers.

During the review period, Texas Regional extended 196 small business and 39 home mortgage loans. The bank’s activity represents 0.1 percent of the HMDA-reportable and CRA-reportable loans in the AA between 2022 and 2023. This level of activity is commensurate with Texas Regional’s deposit market share of 0.1 percent.

Due to the limited volume of home mortgage lending, a meaningful analysis of these products could not be conducted. As a result, the bank’s lending distribution performance in the AA is solely based on small business lending. Details of the bank’s home mortgage lending and y aggregate lenders’ performance can be found in Appendix C.

Table 42

| Summary of Lending Activity January 1, 2022, through December 31, 2023 Assessment Area: DFW Metropolitan | | | | |
|---|------------|--------------|----------------|--------------|
| Loan Type | # | % | \$(000) | % |
| Home Purchase | 37 | 15.1 | 17,068 | 29.5 |
| Refinancing | 2 | 0.8 | 495 | 0.9 |
| Home Improvement | 0 | 0.0 | 0 | 0.0 |
| Multifamily | 0 | 0.0 | 0 | 0.0 |
| Other Purpose Closed/Exempt | 0 | 0.0 | 0 | 0.0 |
| Total HMDA | 39 | 15.9 | 17,563 | 30.4 |
| Total Small Business | 196 | 80.0 | 39,258 | 67.8 |
| Total Small Farm | 10 | 4.1 | 1,059 | 1.8 |
| TOTAL LOANS | 245 | 100.0 | 57,880 | 100.0 |

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

Geographic Distribution of Loans

The geographic distribution of Texas Regional’s small business lending was compared to aggregate lending data, available demographic information, and relevant performance context. Considering these factors, Texas Regional’s geographic distribution of loans reflects good penetration throughout the AA.

Loans originated by the bank during the review period were generally made in proximity to the bank’s branch locations, and no conspicuous gaps or anomalies in the lending patterns were noted.

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 good penetration throughout the AA. As noted in table 43, Texas Regional’s 2022 small business lending in low-income census tracts exceeded aggregate lending data and the demographic figure. Among moderate-income census tracts in 2022, the bank’s small business lending was comparable to aggregate data and the demographic figure.

In 2023, Texas Regional’s small business lending in low-income census tracts was comparable to aggregate lenders and slightly below the demographic figure. However, the bank’s 2023 small business lending in moderate-income tracts was above both aggregate data and the demographic figure. Additionally, the volume of loans extended by Texas Regional during the review period increased from 69 to 127 between 2022 and 2023. A community contact stressed the need for credit opportunities among AA small businesses. Thus, the bank’s level of small business lending reflects favorably on the bank’s responsiveness in meeting the credit needs of the AA.

Table 43

| Distribution of 2022 and 2023 Small Business Lending by Income Level of Geography | | | | | | | | | | | | | Total Businesses % |
|---|----------------------------------|-------|-------|---------|-------|-------|------|-------|-------|---------|-------|-------|--------------------------|
| Assessment Area: DFW Metropolitan | | | | | | | | | | | | | |
| Geographic Income Level | Bank and Aggregate Loans by Year | | | | | | | | | | | | |
| | 2022 | | | | | | 2023 | | | | | | |
| | Bank | | Agg | Bank | | Agg | Bank | | Agg | Bank | | Agg | |
| | # | #% | #% | \$(000) | % | \$% | # | #% | #% | \$(000) | % | \$% | |
| Low | 6 | 8.7 | 4.6 | 878 | 6.4 | 4.9 | 4 | 3.1 | 4.3 | 482 | 1.9 | 4.4 | 5.4 |
| Moderate | 13 | 18.8 | 18.4 | 1,831 | 13.4 | 19.0 | 30 | 23.6 | 17.7 | 7,551 | 29.5 | 18.6 | 19.7 |
| Middle | 26 | 37.7 | 28.3 | 5,096 | 37.4 | 27.3 | 48 | 37.8 | 28.2 | 8,672 | 33.8 | 27.8 | 30.3 |
| Upper | 23 | 33.3 | 47.4 | 5,807 | 42.6 | 47.6 | 44 | 34.6 | 48.6 | 8,891 | 34.7 | 48.0 | 43.7 |
| Unknown | 1 | 1.4 | 0.9 | 10 | 0.1 | 1.1 | 1 | 0.8 | 0.9 | 40 | 0.2 | 1.2 | 0.9 |
| Total | 69 | 100.0 | 100.0 | 13,622 | 100.0 | 100.0 | 127 | 100.0 | 100.0 | 25,636 | 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

Texas Regional’s distribution of small business loans to businesses of different revenue sizes is adequate. As reflected in Table 44, the bank’s distribution of 2022 and 2023 small business loans to businesses with revenues of \$1 million or less was significantly below aggregate and the total percentage of small businesses in the AA. The majority of small business loans extended by Texas Regional was to businesses with unknown revenues (50.7 percent in 2022 and 52.0 percent in 2023). Many of the unknown revenues are attributed to the bank’s flexible loan product that allows businesses to secure their loans with certificates of deposits.

It is noteworthy that 44.9 percent of the bank’s small business loans in 2022 and 44.1 percent in 2023 were made in dollar amounts of \$100,000 or less given that smaller businesses generally require smaller dollar loan amounts. Texas Regional’s small dollar amount lending reflects favorably on the bank’s responsiveness to the credit needs of businesses in the AA. Additionally, the rising interest rate environment has made it increasingly difficult for small business owners to afford small business loans.

Table 44

| Distribution of 2022 and 2023 Small Business Lending by Revenue Size of Businesses | | | | | | | | | | | | | Total Businesses % |
|---|------|-------|-------|---------|-------|-------|------|-------|-------|---------|-------|-------|--------------------------|
| Assessment Area: DFW Metropolitan | | | | | | | | | | | | | |
| Bank and Aggregate Loans by Year | | | | | | | | | | | | | |
| 2022 | | | | | | 2023 | | | | | | | |
| | Bank | | Agg | Bank | | Agg | Bank | | Agg | Bank | | Agg | |
| | # | % | % | \$(000) | % | % | # | % | % | \$(000) | % | % | |
| By Revenue | | | | | | | | | | | | | |
| \$1 Million or Less | 17 | 24.6 | 49.3 | 2,877 | 21.1 | 32.9 | 22 | 17.3 | 52.7 | 4,026 | 15.7 | 33.3 | 92.5 |
| Over \$1 Million | 17 | 24.6 | | 4,447 | 32.6 | | 39 | 30.7 | | 10,462 | 40.8 | | 6.3 |
| Revenue Unknown | 35 | 50.7 | | 6,298 | 46.2 | | 66 | 52.0 | | 11,148 | 43.5 | | 1.2 |
| Total | 69 | 100.0 | | 13,622 | 100.0 | | 127 | 100.0 | | 25,636 | 100.0 | | 100.0 |
| By Loan Size | | | | | | | | | | | | | |
| \$100,000 or Less | 31 | 44.9 | 94.3 | 1,665 | 12.2 | 40.8 | 56 | 44.1 | 94.7 | 2,676 | 10.4 | 43.1 | |
| \$100,001 - \$250,000 | 17 | 24.6 | 3.0 | 2,866 | 21.0 | 15.1 | 35 | 27.6 | 2.9 | 5,784 | 22.6 | 15.4 | |
| \$250,001 - \$1 Million | 21 | 30.4 | 2.7 | 9,091 | 66.7 | 44.1 | 36 | 28.3 | 2.4 | 17,176 | 67.0 | 41.5 | |
| Total | 69 | 100.0 | 100.0 | 13,622 | 100.0 | 100.0 | 127 | 100.0 | 100.0 | 25,636 | 100.0 | 100.0 | |
| By Loan Size and Revenues \$1 Million or Less | | | | | | | | | | | | | |
| \$100,000 or Less | 9 | 52.9 | | 433 | 15.1 | | 13 | 59.1 | | 425 | 10.6 | | |
| \$100,001 - \$250,000 | 4 | 23.5 | | 674 | 23.4 | | 3 | 13.6 | | 373 | 9.3 | | |
| \$250,001 - \$1 Million | 4 | 23.5 | | 1,770 | 61.5 | | 6 | 27.3 | | 3,228 | 80.2 | | |
| Total | 17 | 100.0 | | 2,877 | 100.0 | | 22 | 100.0 | | 4,026 | 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

Texas Regional makes an adequate level of CD loans in the AA. As reflected in Table 45, Texas Regional originated a total of six qualifying CD loans in the AA, totaling \$18.4 million during the review period. All of the bank’s qualified CD lending in the AA focused on financing affordable housing projects that benefit LMI individuals and families. Community contacts highlighted affordable housing as a significant need for LMI individuals and families in the AA. Thus, Texas Regional’s CD lending reflects favorably on the bank’s responsiveness in meeting the credit and community needs in the AA.

Examples of the bank’s CD lending activities that were considered particularly responsive to the AA credit needs include:

- A \$3.5 million dollar line of credit to a community development financial institution to finance the purchase and rehabilitation of affordable housing units for LMI individuals and families; and
- Renewal of a \$768,000 loan for the renovation of a multifamily apartment complex that provides 24 units for LMI individuals at an affordable rent rate.

Table 45

| Community Development Lending Assessment Area: DFW Metropolitan | | |
|--|----------|---------------|
| Community Development Purpose | # | \$(000) |
| Affordable Housing | 6 | 18,401 |
| Community Services | 0 | 0 |
| Economic Development | 0 | 0 |
| Revitalization and Stabilization | 0 | 0 |
| Total | 6 | 18,401 |

Investment Test

Texas Regional’s performance under the investment test in the AA is poor. The bank has a poor level of qualified CD investments and grants, particularly those not routinely provided by private investors. The bank makes rare use of innovative or complex investments to support CD initiatives and exhibits poor responsiveness to AA credit needs. While the bank made 50 donations totaling \$67,000 during the review period, it did not extend any qualified investments for a CD purpose in the AA. It is notable that the bank is new to the market, and this is its first evaluation since delineating the AA. However, community contacts identified several opportunities and needs in the AA. Texas Regional’s CD activity during this review period does not reflect favorably on the bank’s responsiveness to CD needs and opportunities in the AA.

Table 46

| Investment, Grants, and Donations Assessment Area: DFW Metropolitan | | | | | | |
|--|---------------------|----------|-----------|-----------|-----------|-----------|
| Community Development Purpose | Current Investments | | Donations | | Total | |
| | # | \$(000) | # | \$(000) | # | \$(000) |
| Affordable Housing | 0 | 0 | 0 | 0 | 0 | 0 |
| Community Services | 0 | 0 | 50 | 67 | 50 | 67 |
| Economic Development | 0 | 0 | 0 | 0 | 0 | 0 |
| Revitalization and Stabilization | 0 | 0 | 0 | 0 | 0 | 0 |
| Total | 0 | 0 | 50 | 67 | 50 | 67 |

Service Test

The bank’s service test performance in the DFW Metropolitan AA is good. The conclusion is supported by the type and level of retail and CD services, including accessibility of branches in comparison with the population within LMI geographies, availability of alternative delivery systems, changes in branch locations, and reasonableness of services.

Retail Services

Texas Regional’s delivery systems are reasonably accessible to the geographies and individuals of different income levels in its AA. The distribution of the bank’s five branches and seven ATMs as of June 30, 2024, was compared to the distribution of the population and businesses among the tract categories within the AA. While the bank only operates one branch within a LMI census tract, the remaining four branches are adjacent and accessible to LMI geographies. Table 47 summarizes the bank’s retail locations in the AA.

Table 47

| Branch and Full-Service ATM Locations Assessment Area: DFW Metropolitan | | | | | | | |
|--|------------------|-----------------|-----------------|----------|--------------|-------------------|--------------|
| Tract Income | % of Geographies | % of Households | % of Businesses | Branches | | Full-Service ATMs | |
| | | | | # | % | # | % |
| Low | 9.6 | 9.2 | 5.4 | 0 | 0.0 | 0 | 0.0 |
| Moderate | 26.3 | 25.0 | 19.7 | 1 | 20.0 | 1 | 14.3 |
| Middle | 28.5 | 30.4 | 30.3 | 2 | 40.0 | 4 | 57.1 |
| Upper | 34.0 | 34.5 | 43.7 | 2 | 40.0 | 2 | 28.6 |
| Unknown | 1.5 | 0.9 | 0.9 | 0 | 0.0 | 0 | 0.0 |
| Total | 100.0 | 100.0 | 100.0 | 5 | 100.0 | 7 | 100.0 |

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

Texas Regional added the AA in 2022 and operates five branches, mostly in the northern corridor of the AA. While four of the branches were obtained through the acquisition of AccessBank Texas on July 1, 2022, the bank opened a branch on October 10, 2023. The bank's record of opening or closing branches has improved the accessibility of its delivery systems, including in LMI geographies or to LMI individuals in the AA. Banking services and hours of operations do not vary in a way that inconveniences the AA, particularly in LMI geographies and/or individuals.

Community Development Services

Texas Regional provides an adequate level of CD services in the AA. As depicted in Table 48, the bank's employees devoted 151 hours to providing 64 services for 18 organizations offering CD services.

Examples of CD services performed by bank employees include:

- Serving on the board of directors for a nonprofit organization that provides services to a school board where more than 50 percent of students receive free or reduced lunches;
- Teaching financial literacy courses to 26 LMI students at Jubilee Park and community center; and
- Providing financial expertise on budgeting to LMI students at a school where over 50 percent of students are economically disadvantaged.

Table 48

| Community Development Services Assessment Area: DFW Metropolitan | | | |
|---|----------------|-------------|---------------------|
| Purpose | Total Services | Total Hours | Total Organizations |
| Affordable Housing | 0 | 0 | 0 |
| Community Services | 64 | 151 | 18 |
| Economic Development | 0 | 0 | 0 |
| Revitalization and Stabilization | 0 | 0 | 0 |
| Total | 64 | 151 | 18 |

METROPOLITAN ASSESSMENT AREAS
(Limited-Scope Review)

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

Austin Metropolitan Assessment Area

- As of June 30, 2024, the bank operates five branches in the AA, representing 16.7 percent of its total branches.
- The AA consists of Hays and Travis counties, part of the Austin-Round Rock-San Marcos, TX MSA but excludes Bastrop, Caldwell and Williamson counties.
- As of June 30, 2024, Texas Regional had \$202.4 million in deposits in this AA, representing a market share of 0.4 percent and 9.3 percent of its total deposits
- In 2023, 709 institutions originated or purchased 35,657 HMDA-reportable loans in the AA. Of those, the bank ranked 129th, originating eight or 0.02 percent of total loans. Additionally, the bank ranked 32nd among 226 institutions originating or purchasing CRA-reportable loans in 2023. The bank originated 81 of the 55,678 or 0.2 percent of CRA-reportable loans in the AA.
- According to ACS data, the AA consists of 336 census tracts: 30 low-, 81 moderate-, 99 middle-, and 108 upper-income geographies. In addition, the AA has 18 unknown-income census tracts.
- The AA total population in 2020 was 6,948,195, representing 23.8 percent of the state's population.
- The AA includes 331,191 families, of which 22.1 percent are classified as low-, 17.3 percent as moderate-, 20.2 percent as middle-, and 40.4 percent as upper-income.

Houston Metropolitan Assessment Area

- As of June 30, 2024, the bank operates two branches in the AA, representing 6.7 percent of Texas Regional's total branches.
- The AA consists of Harris County, which is a part of the Houston-The Woodlands-Sugar Land, TX MSA. However, the AA excludes the other eight counties in the MSA: Austin, Brazoria, Chambers, Fort Bend, Galveston, Liberty, Montgomery, and Waller.
- As of June 30, 2024, Texas Regional had \$36.1 million in deposits in the AA, representing a market share of 0.01 percent and 1.7 percent of its total deposits.
- In 2023, 826 institutions originated or purchased 72,835 HMDA-reportable loans in the AA. Of those, the bank ranked 187th, originating five or 0.01 percent of total loans. Additionally, the bank ranked 96th among 246 institutions originating or purchasing CRA-reportable loans in 2023. The bank originated eight of the 154,027 or 0.01 percent of CRA-reportable loans in the AA.
- According to ACS data, the AA consists of 1,115 census tracts: 202 low-, 313 moderate-, 272 middle-, and 290 upper-income geographies. In addition, the AA has 38 unknown-income census tracts.
- The AA total population in 2020 was 4,731,145, representing 16.2 percent of the state's population.
- The AA includes 1,113,437 families, of which 27.2 percent are classified as low-, 17.8 percent as moderate-, 17.9 percent as middle-, and 37.1 percent as upper-income.

San Antonio Metropolitan Assessment Area

- As of June 30, 2024, the bank operates two branches in the AA, representing 6.7 percent of its total branches.
- The AA consists of the Bexar and Comal counties, part of the San Antonio-New Braunfels, TX MSA, but excludes the remainder of the MSA including Atascosa, Bandera, Medina, Guadalupe, Kendall, and Wilson counties.
- As of June 30, 2024, Texas Regional had \$62.4 million in deposits in this AA, representing a market share of 0.04 percent and 2.9 percent of its total deposits.
- In 2023, 709 institutions originated or purchased 54,045 HMDA-reportable loans in the AA. Of those, the bank ranked 135th, originating nine or 0.3 percent of total loans. Additionally, the bank ranked 52nd among 185 institutions originating or purchasing CRA-reportable loans in 2023, extending 36 of the 46,960 or 0.1 percent of CRA-reportable loans in the AA.
- According to ACS data, the AA consists of 408 census tracts: 35 low-, 139 moderate-, 117 middle-, and 112 upper-income geographies. In addition, the AA has five unknown-income census tracts.
- The AA total population in 2020 was 2,170,825, representing 7.5 percent of the state’s population.
- The AA includes 461,408 families, of which 23.0 percent are classified as low-, 17.5 percent as moderate-, 19.5 percent as middle-, and 40.0 percent as 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 49 reflects conclusions regarding the bank’s performance.

Table 49

| Assessment Area | Lending Test | Investment Test | Service Test |
|--------------------------|---------------------|------------------------|---------------------|
| Austin Metropolitan | Consistent | Consistent | Consistent |
| Houston Metropolitan | Consistent | Consistent | Below |
| San Antonio Metropolitan | Below | Below | Below |

Texas Regional’s lending, investment, and service performance in the AAs is generally consistent with the institution’s overall performance. While the bank’s performance in the San Antonio Metropolitan AA is below the bank’s overall lending, investment, and service performance and its performance in the Houston Metropolitan AA is below the bank’s service performance, Texas Regional’s limited presence in these AAs does not impact the assessed overall rating.

NONMETROPOLITAN ASSESSMENT AREA
(Limited-Scope Review)

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN LIMITED-SCOPE NONMETROPOLITAN ASSESSMENT AREAS

Brooks County Nonmetropolitan Assessment Area

- As of June 30, 2024, the bank operates one branch in the AA, representing 3.3 percent of Texas Regional's total branches.
- The AA consists of the entirety of nonmetropolitan Brooks County.
- As of June 30, 2024, Texas Regional had \$30.9 million in deposits in this AA, representing a market share of 25.8 percent and 1.4 percent of its total deposits.
- In 2023, 13 institutions originated or purchased 19 HMDA-reportable loans in the AA. Of those, the bank ranked 3rd, originating one or 5.3 percent of total loans. Additionally, the bank ranked fourth among 22 institutions originating or purchasing CRA-reportable loans in 2023, extending six of the 75 or 8.0 percent of CRA-reportable loans in the AA.
- According to ACS data, the AA consists of two moderate-income census tracts.
- The AA total population in 2020 was 7,076, representing 0.02 percent of the state's population.
- The AA includes 1,419 families, of which 47.9 percent are classified as low-, 10.9 percent as moderate-, 13.2 percent as middle-, and 28.0 percent as upper-income.

Blanco and Gillespie Counties Nonmetropolitan Assessment Area

- As of June 30, 2024, the bank operates three branches in the AA, representing 10.0 percent of its total branches.
- The AA consists of the contiguous nonmetropolitan Blanco and Gillespie counties.
- As of June 30, 2024, Texas Regional had \$202.7 million in deposits in this AA, representing a market share of 10.3 percent and 9.3 percent of its total deposits.
- In 2023, 202 institutions originated or purchased 859 HMDA-reportable loans in the AA. Of those, the bank ranked 14th, originating ten or 1.2 percent of total loans. Additionally, the bank ranked ninth among 72 institutions originating or purchasing CRA-reportable loans in 2023, extending 44 of the 1,651 or 2.7 percent of CRA-reportable loans in the AA.
- According to ACS data, the AA consists of 11 census tracts: five middle- and six upper-income tracts.
- The AA total population in 2020 was 38,099, representing 0.1 percent of the state's population.
- The AA includes 10,643 families, of which 14.1 percent are classified as low-, 14.4 percent as moderate-, 20.2 percent as middle-, and 51.3 percent as upper-income.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

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

Table 50 reflects conclusions regarding the bank's performance.

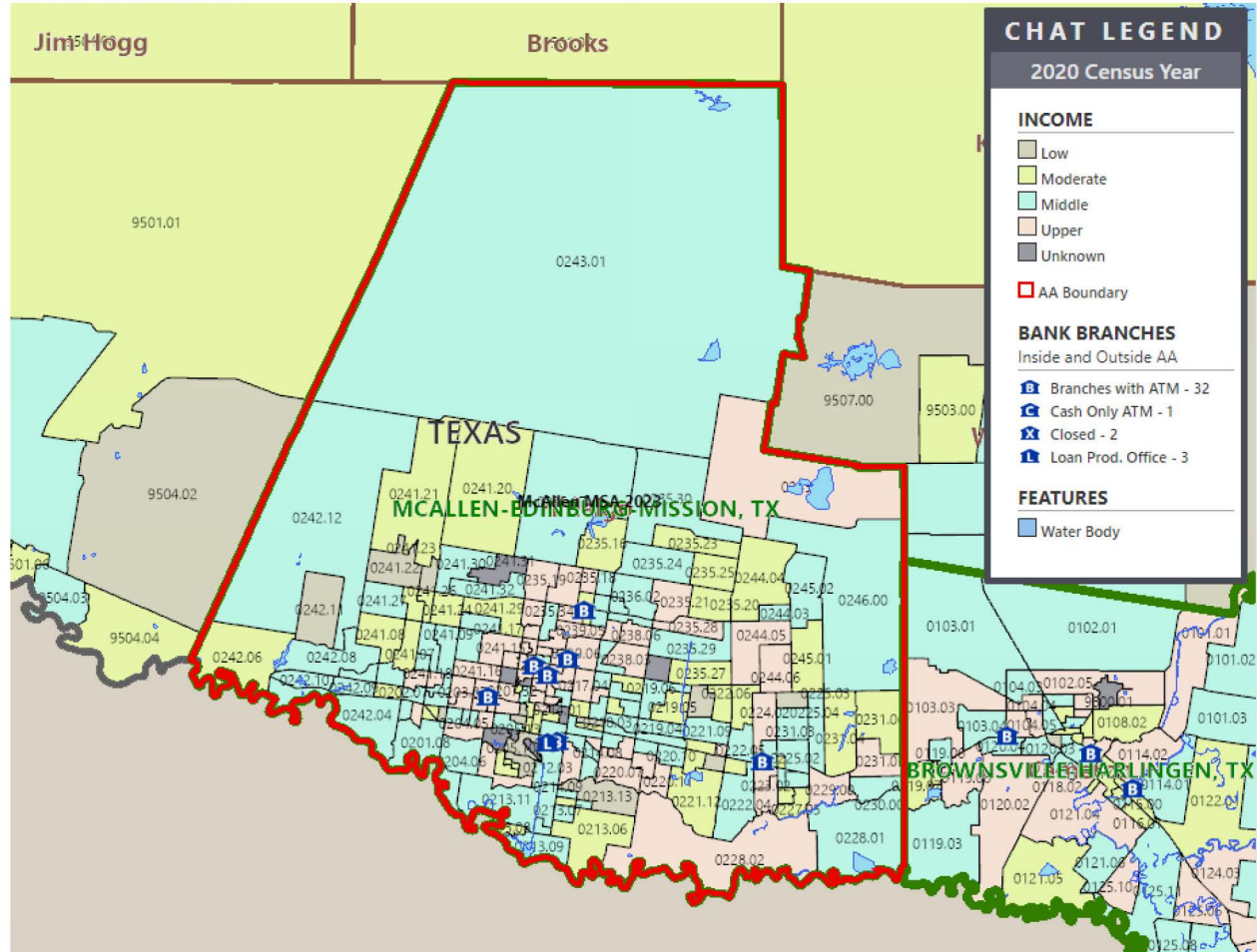
Table 50

| Assessment Area | Lending Test | Investment Test | Service Test |
|---|---------------------|------------------------|---------------------|
| Brooks County Nonmetropolitan | Below | Consistent | Below |
| Blanco and Gillespie Counties Nonmetropolitan | Below | Below | Below |

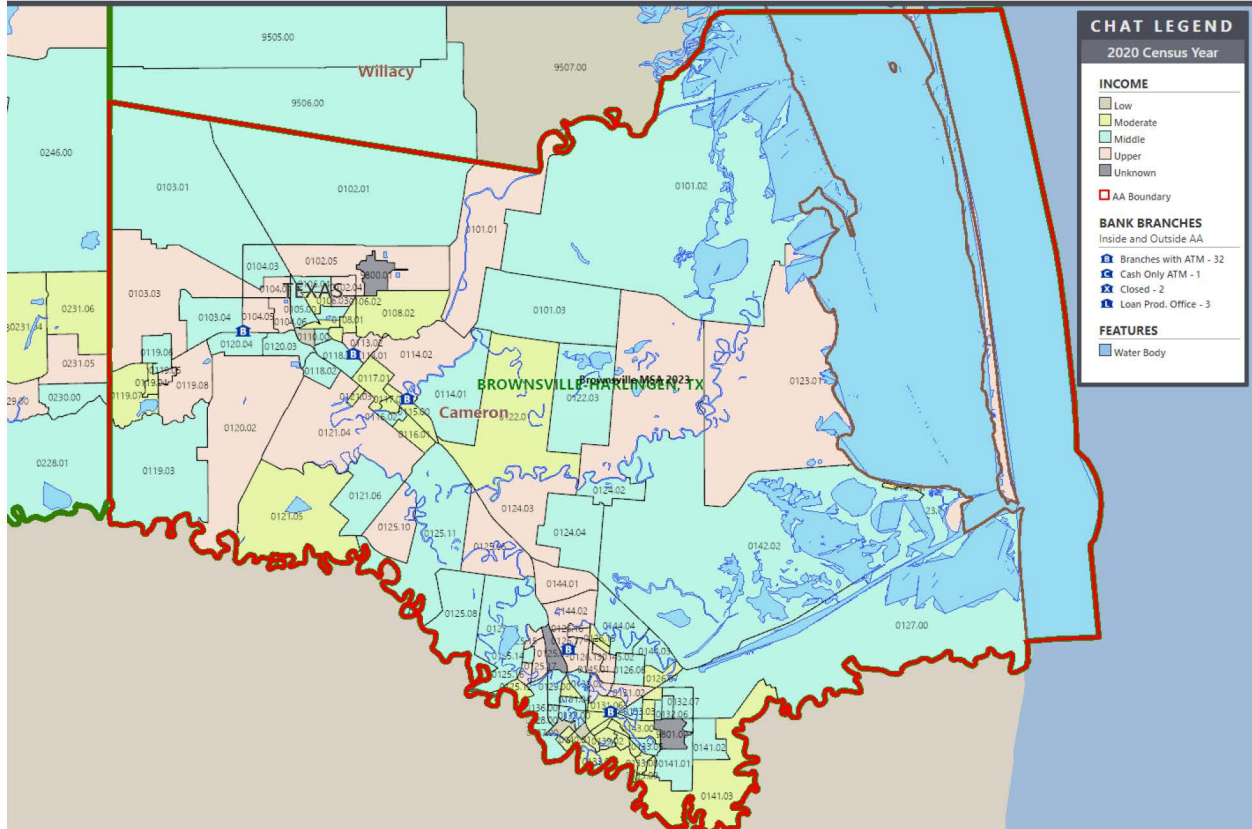
The bank's presence and opportunities for lending are limited in the in the nonmetropolitan AAs. While Texas Regional's performance in these AAs is below its overall lending, investment, and service performance, the assessed overall rating for the bank is not impacted.

APPENDIX A: MAPS OF THE ASSESSMENT AREAS

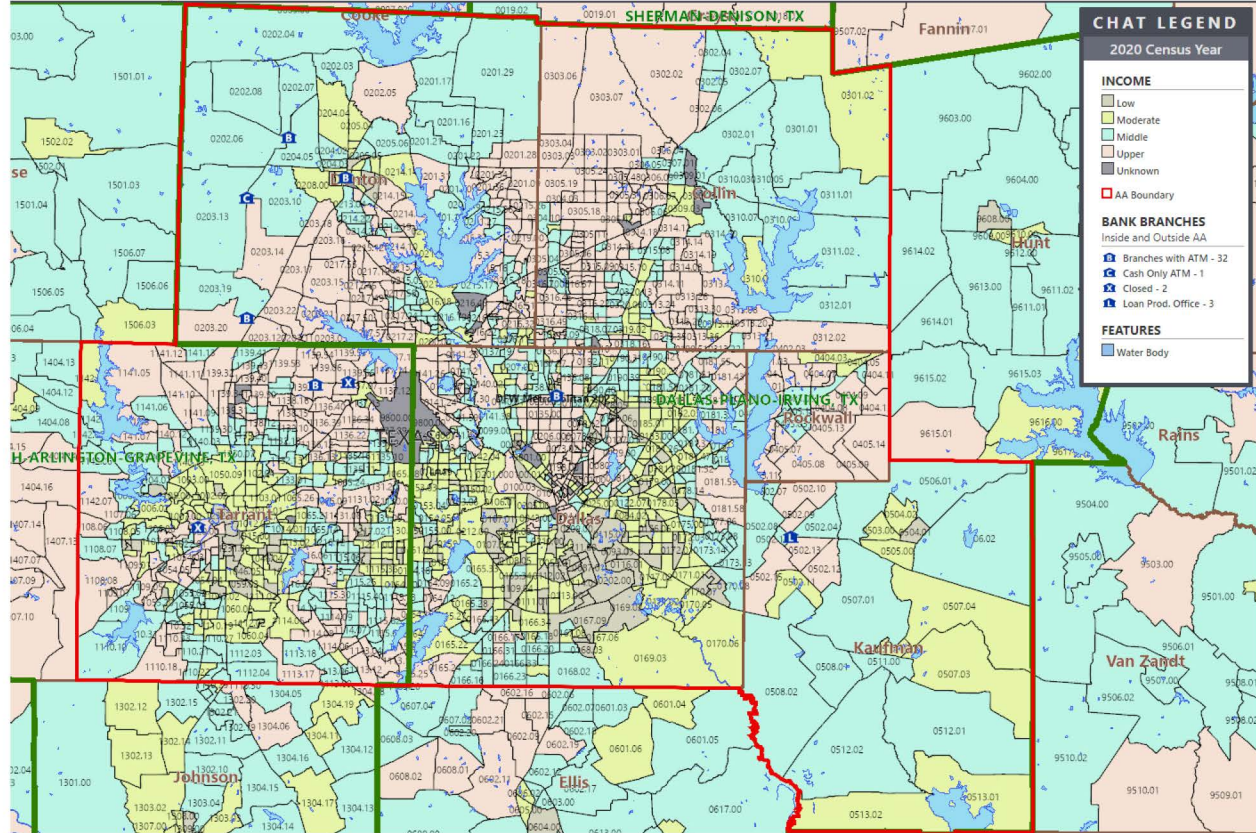
McAllen MSA AA



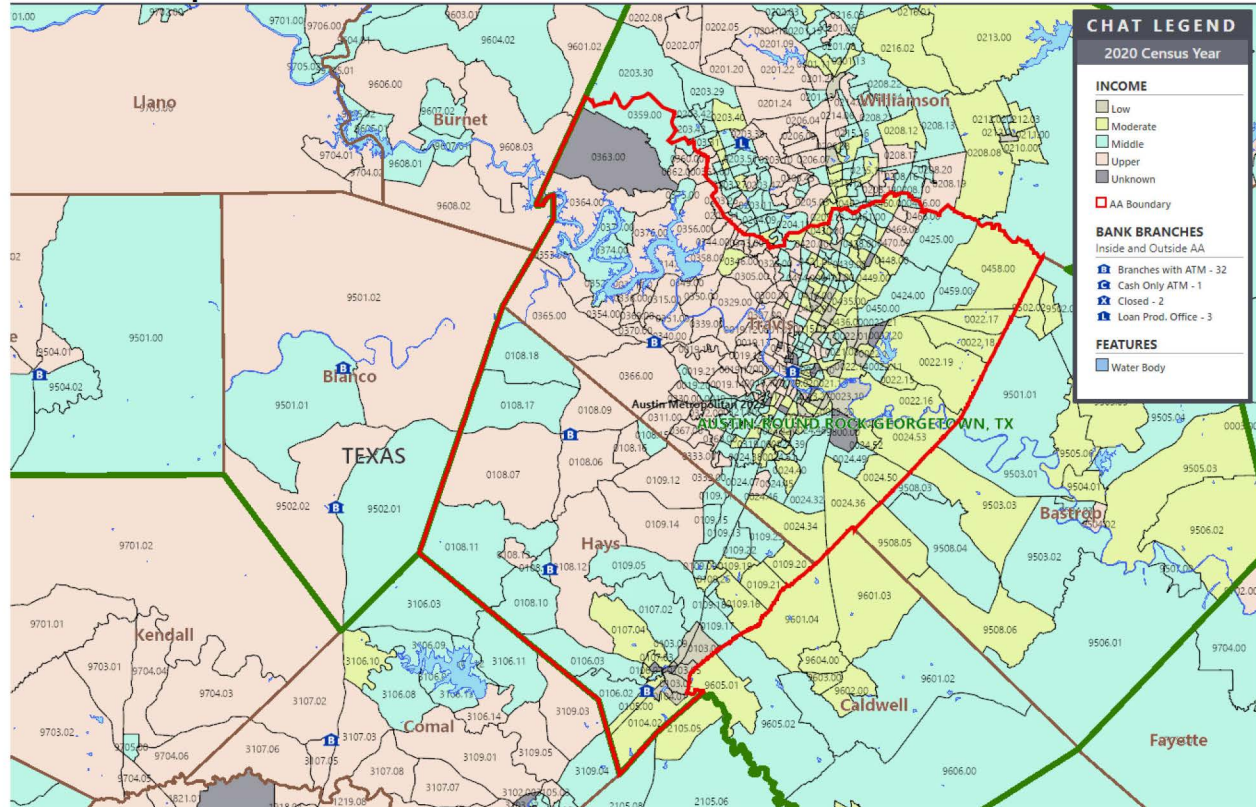
Brownsville MSA AA



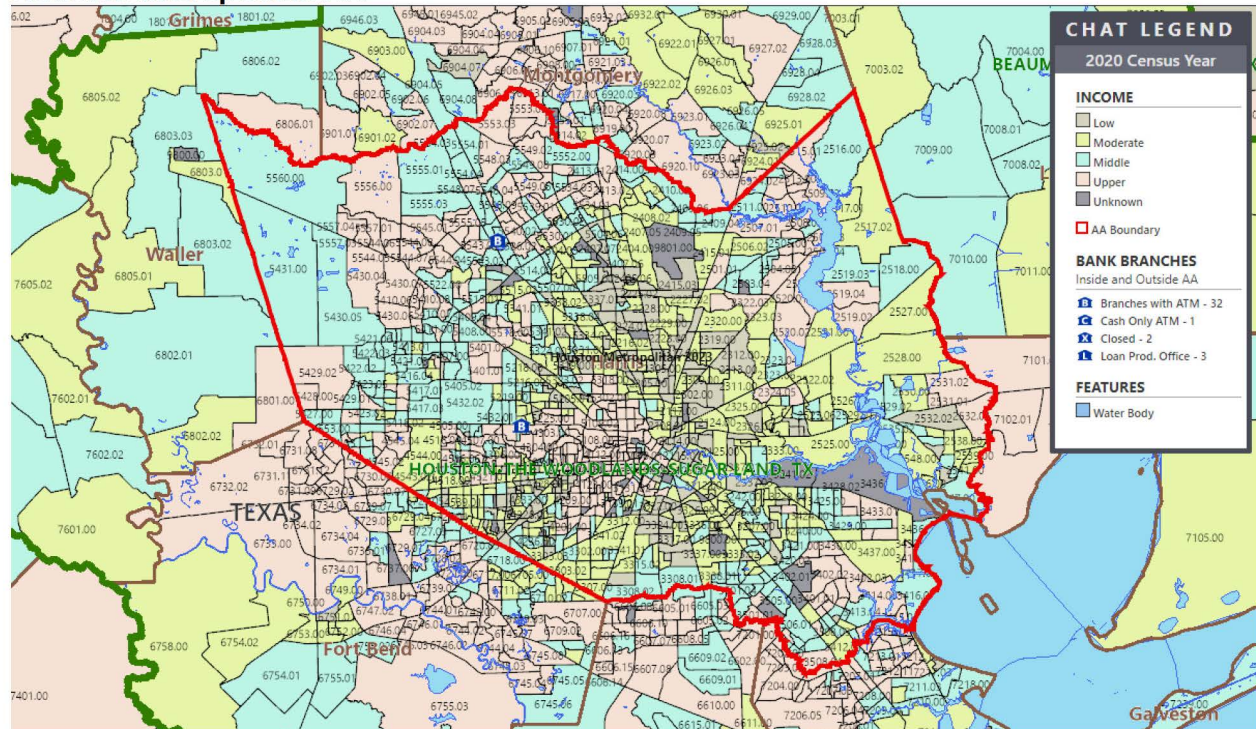
DFW Metropolitan AA



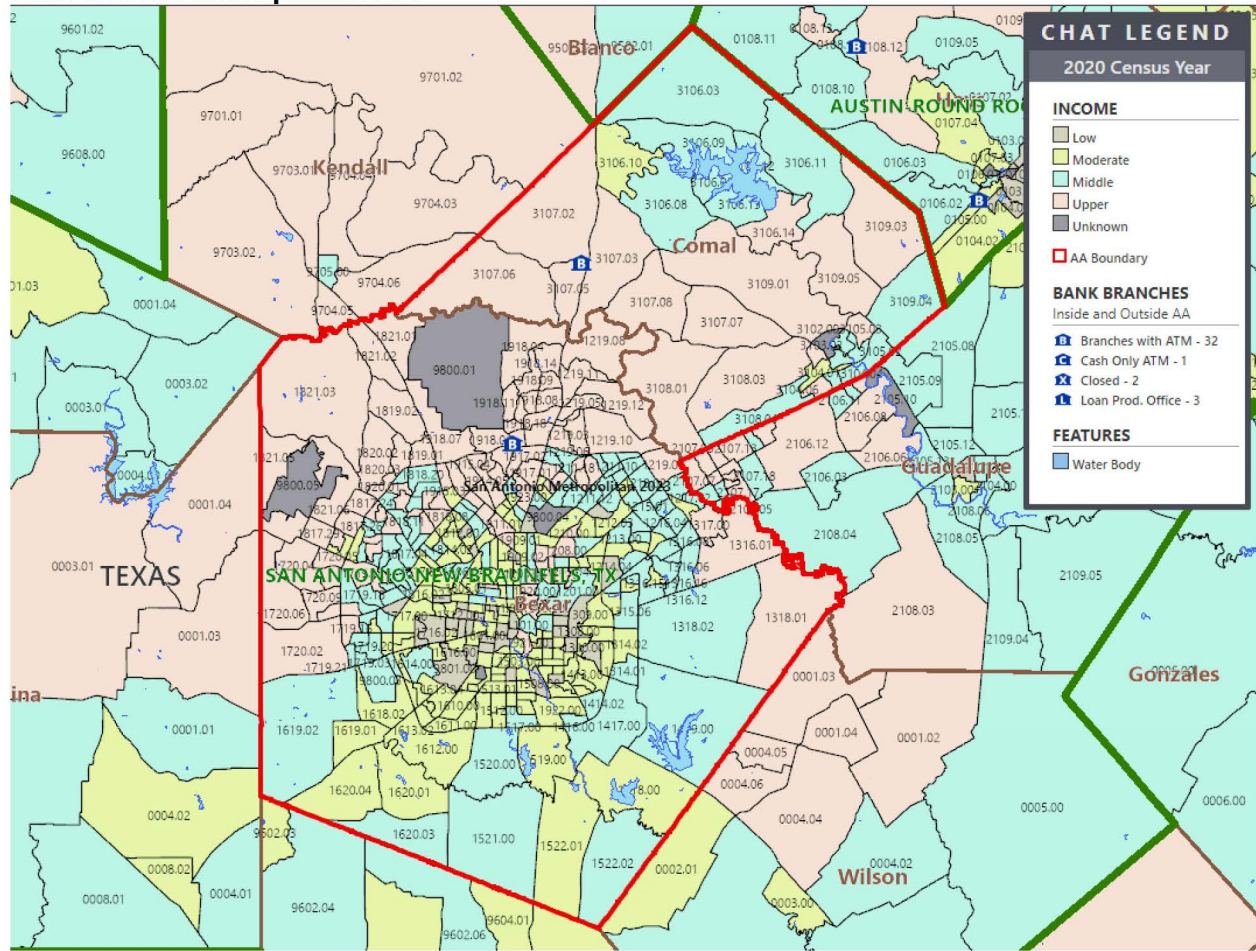
Austin Metropolitan AA



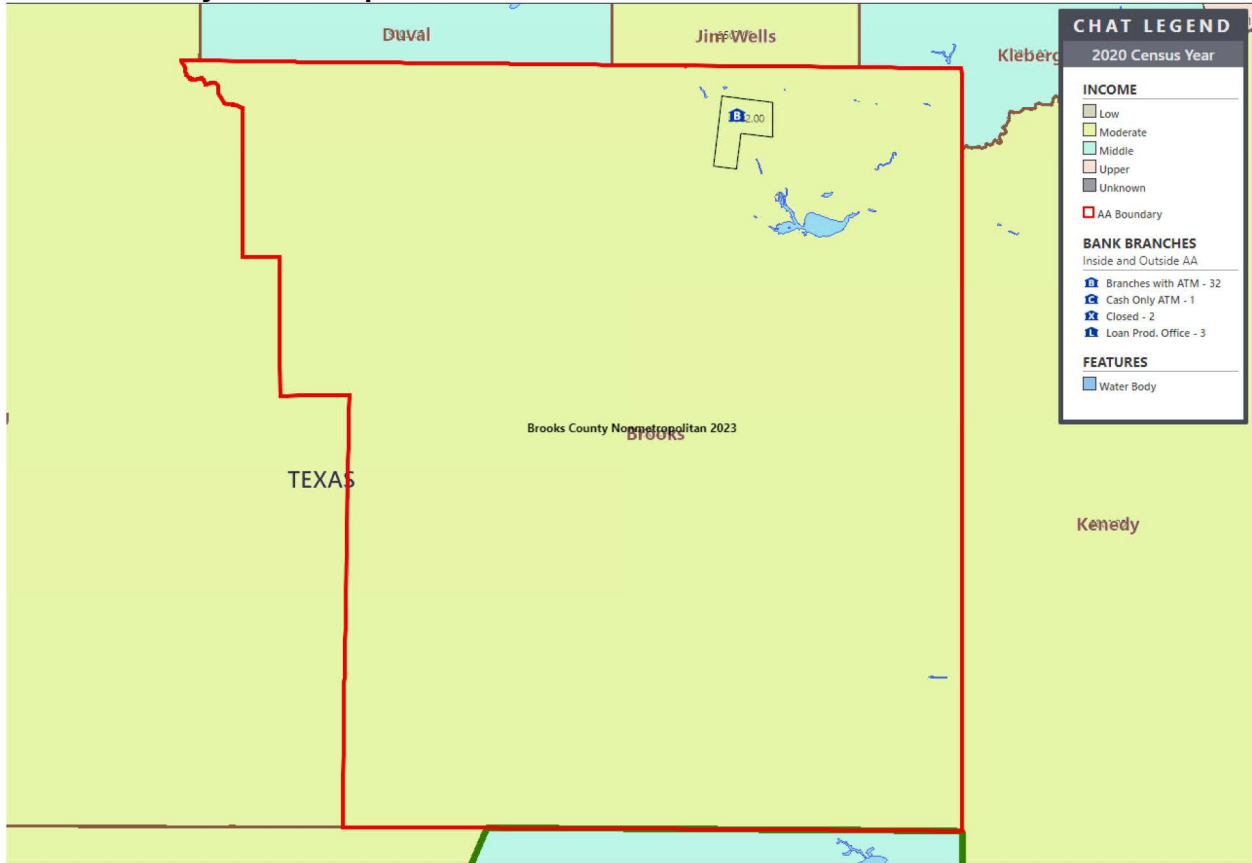
Houston Metropolitan AA



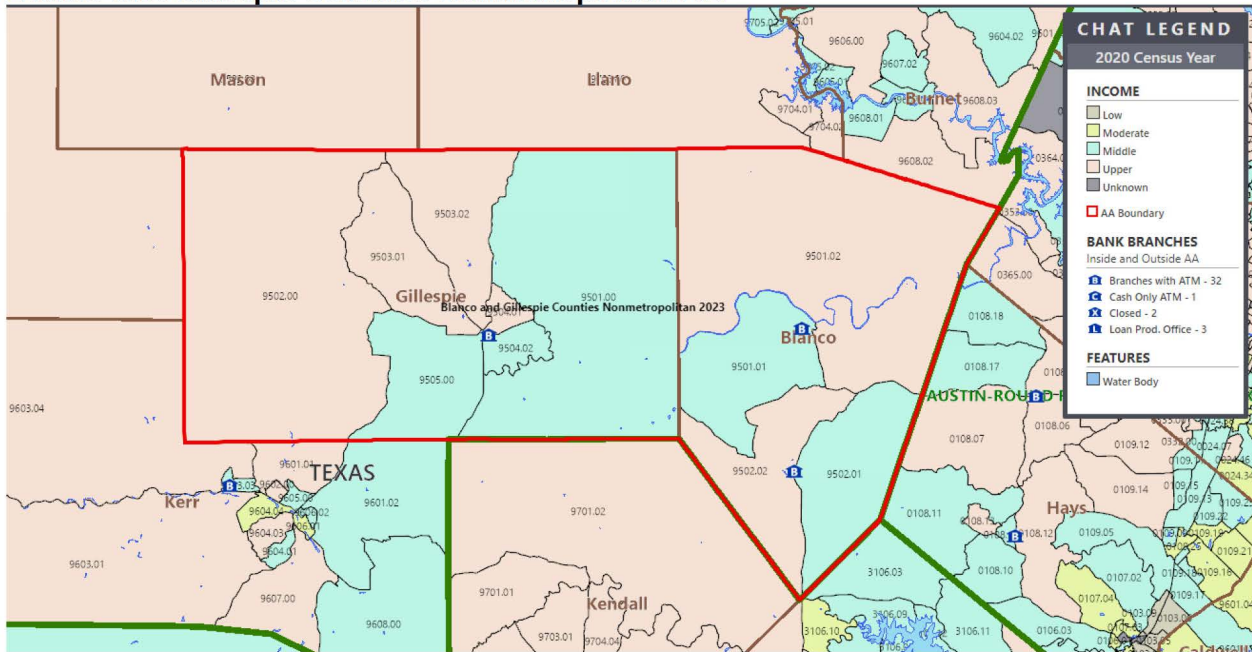
San Antonio Metropolitan AA



Brooks County Nonmetropolitan AA



Blanco and Gillespie Counties Nonmetropolitan AA



APPENDIX B: FULL-SCOPE ASSESSMENT AREAS DEMOGRAPHIC INFORMATION

Table B-1

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

Table B-2

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

Table B-3

| 2022 DFW Metropolitan AA Demographics | | | | | | | | |
|---|---------------------------|------------------------------------|--------------------------|------------------|--|----------------------|---------------------------|--------------|
| Income Categories | Tract Distribution | | Families by Tract Income | | Families < Poverty Level as % of Families by Tract | | Families by Family Income | |
| | # | % | # | % | # | % | # | % |
| Low | 149 | 9.9 | 132,071 | 8.3 | 34,348 | 26.0 | 352,431 | 22.3 |
| Moderate | 400 | 26.5 | 384,475 | 24.3 | 52,889 | 13.8 | 273,827 | 17.3 |
| Middle | 426 | 28.3 | 470,194 | 29.7 | 27,844 | 5.9 | 301,335 | 19.0 |
| Upper | 508 | 33.7 | 587,050 | 37.1 | 16,153 | 2.8 | 654,433 | 41.4 |
| Unknown | 24 | 1.6 | 8,236 | 0.5 | 1,272 | 15.4 | 0 | 0.0 |
| Total AA | 1,507 | 100.0 | 1,582,026 | 100.0 | 132,506 | 8.4 | 1,582,026 | 100.0 |
| | Housing Units by Tract | Housing Type by Tract | | | | | | |
| | | Owner-occupied | | | Rental | | Vacant | |
| | | # | % by tract | % by unit | # | % by unit | # | % by unit |
| Low | 247,532 | 61,980 | 4.6 | 25.0 | 158,013 | 63.8 | 27,539 | 11.1 |
| Moderate | 637,107 | 269,096 | 20.1 | 42.2 | 315,883 | 49.6 | 52,128 | 8.2 |
| Middle | 747,686 | 415,236 | 31.1 | 55.5 | 284,537 | 38.1 | 47,913 | 6.4 |
| Upper | 846,567 | 585,662 | 43.8 | 69.2 | 211,831 | 25.0 | 49,074 | 5.8 |
| Unknown | 23,757 | 5,212 | 0.4 | 21.9 | 15,068 | 63.4 | 3,477 | 14.6 |
| Total AA | 2,502,649 | 1,337,186 | 100.0 | 53.4 | 985,332 | 39.4 | 180,131 | 7.2 |
| | Total Businesses by Tract | Businesses by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | | # | % | # | % | # | % | |
| Low | 20,906 | 5.5 | 19,193 | 5.5 | 1,568 | 6.6 | 145 | 3.1 |
| Moderate | 74,965 | 19.7 | 68,709 | 19.5 | 5,612 | 23.5 | 644 | 13.5 |
| Middle | 114,183 | 30.0 | 105,820 | 30.1 | 7,215 | 30.2 | 1,148 | 24.2 |
| Upper | 166,837 | 43.9 | 154,994 | 44.1 | 9,061 | 38.0 | 2,782 | 58.5 |
| Unknown | 3,493 | 0.9 | 3,062 | 0.9 | 397 | 1.7 | 34 | 0.7 |
| Total AA | 380,384 | 100.0 | 351,778 | 100.0 | 23,853 | 100.0 | 4,753 | 100.0 |
| Percentage of Total Businesses: | | | | 92.5 | | 6.3 | | 1.2 |
| | Total Farms by Tract | Farms by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | | # | % | # | % | # | % | |
| Low | 71 | 2.5 | 70 | 2.5 | 1 | 2.9 | 0 | 0.0 |
| Moderate | 335 | 12.0 | 329 | 11.9 | 6 | 17.1 | 0 | 0.0 |
| Middle | 905 | 32.4 | 896 | 32.5 | 9 | 25.7 | 0 | 0.0 |
| Upper | 1,467 | 52.5 | 1,447 | 52.4 | 19 | 54.3 | 1 | 100.0 |
| Unknown | 17 | 0.6 | 17 | 0.6 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 2,795 | 100.0 | 2,759 | 100.0 | 35 | 100.0 | 1 | 100.0 |
| 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: FULL-SCOPE ASSESSMENT AREAS LENDING TABLES

DFW Metropolitan AA

Table C1-1A

| Distribution of 2022 and 2023 Home Mortgage Lending By Income Level of Geography | | | | | | | | | | | | | |
|--|----------------------------------|--------------|--------------|--------------|--------------|--------------|-----------|--------------|--------------|--------------|--------------|--------------|---------------------------------------|
| Assessment Area: DFW Metropolitan | | | | | | | | | | | | | |
| Geographic Income Level | Bank And Aggregate Loans By Year | | | | | | | | | | | | Owner Occupied Units % |
| | 2022 | | | | | | 2023 | | | | | | |
| | Bank | | | Agg | | | Bank | | | Agg | | | |
| | # | % | % | \$(000) | \$% | \$% | # | % | % | \$(000) | \$% | \$% | |
| Home Purchase Loans | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 4.3 | 0 | 0.0 | 2.1 | 1 | 6.3 | 3.6 | 117 | 1.5 | 2.1 | 4.5 |
| Moderate | 2 | 9.5 | 13.9 | 564 | 6.2 | 9.2 | 0 | 0.0 | 14.5 | 0 | 0.0 | 10.2 | 20.0 |
| Middle | 15 | 71.4 | 34.0 | 5,002 | 54.6 | 29.0 | 8 | 50.0 | 35.6 | 3,992 | 50.5 | 30.8 | 31.3 |
| Upper | 4 | 19.0 | 47.3 | 3,603 | 39.3 | 59.1 | 7 | 43.8 | 45.9 | 3,790 | 48.0 | 56.5 | 43.8 |
| Unknown | 0 | 0.0 | 0.5 | 0 | 0.0 | 0.6 | 0 | 0.0 | 0.3 | 0 | 0.0 | 0.4 | 0.4 |
| Total | 21 | 100.0 | 100.0 | 9,169 | 100.0 | 100.0 | 16 | 100.0 | 100.0 | 7,899 | 100.0 | 100.0 | 100.0 |
| Refinance Loans | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 2.8 | 0 | 0.0 | 1.5 | 0 | 0.0 | 3.8 | 0 | 0.0 | 2.2 | 4.5 |
| Moderate | 1 | 50.0 | 14.5 | 323 | 65.3 | 9.1 | 0 | 0.0 | 17.9 | 0 | 0.0 | 12.2 | 20.0 |
| Middle | 1 | 50.0 | 33.0 | 172 | 34.7 | 25.4 | 0 | 0.0 | 33.2 | 0 | 0.0 | 26.2 | 31.3 |
| Upper | 0 | 0.0 | 49.3 | 0 | 0.0 | 63.4 | 0 | 0.0 | 44.8 | 0 | 0.0 | 59.1 | 43.8 |
| Unknown | 0 | 0.0 | 0.4 | 0 | 0.0 | 0.6 | 0 | 0.0 | 0.3 | 0 | 0.0 | 0.3 | 0.4 |
| Total | 2 | 100.0 | 100.0 | 495 | 100.0 | 100.0 | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 100.0 |
| Home Improvement Loans | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 1.9 | 0 | 0.0 | 1.2 | 0 | 0.0 | 2.0 | 0 | 0.0 | 1.6 | 4.5 |
| Moderate | 0 | 0.0 | 9.4 | 0 | 0.0 | 6.9 | 0 | 0.0 | 10.7 | 0 | 0.0 | 7.7 | 20.0 |
| Middle | 0 | 0.0 | 23.6 | 0 | 0.0 | 18.3 | 0 | 0.0 | 25.7 | 0 | 0.0 | 18.9 | 31.3 |
| Upper | 0 | 0.0 | 64.7 | 0 | 0.0 | 73.2 | 0 | 0.0 | 61.1 | 0 | 0.0 | 71.1 | 43.8 |
| Unknown | 0 | 0.0 | 0.5 | 0 | 0.0 | 0.4 | 0 | 0.0 | 0.6 | 0 | 0.0 | 0.7 | 0.4 |
| 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 | 17.3 | 0 | 0.0 | 10.3 | 0 | 0.0 | 23.8 | 0 | 0.0 | 13.7 | |
| Moderate | 0 | 0.0 | 36.0 | 0 | 0.0 | 27.2 | 0 | 0.0 | 29.0 | 0 | 0.0 | 18.3 | 29.3 |
| Middle | 0 | 0.0 | 21.9 | 0 | 0.0 | 30.2 | 0 | 0.0 | 24.7 | 0 | 0.0 | 29.3 | 28.1 |
| Upper | 0 | 0.0 | 22.8 | 0 | 0.0 | 30.5 | 0 | 0.0 | 20.4 | 0 | 0.0 | 31.6 | 23.2 |
| Unknown | 0 | 0.0 | 2.0 | 0 | 0.0 | 1.9 | 0 | 0.0 | 2.1 | 0 | 0.0 | 7.1 | 2.1 |
| 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 | 3.8 | 0 | 0.0 | 3.2 | 1 | 6.3 | 3.6 | 117 | 1.5 | 3.2 | |
| Moderate | 3 | 13.0 | 14.1 | 887 | 9.2 | 11.8 | 0 | 0.0 | 14.8 | 0 | 0.0 | 11.1 | 20.0 |
| Middle | 16 | 69.6 | 33.0 | 5,174 | 53.5 | 28.1 | 8 | 50.0 | 34.6 | 3,992 | 50.5 | 29.9 | 31.3 |
| Upper | 4 | 17.4 | 48.6 | 3,603 | 37.3 | 56.1 | 7 | 43.8 | 46.7 | 3,790 | 48.0 | 54.8 | 43.8 |
| Unknown | 0 | 0.0 | 0.5 | 0 | 0.0 | 0.8 | 0 | 0.0 | 0.3 | 0 | 0.0 | 1.0 | 0.4 |
| Total | 23 | 100.0 | 100.0 | 9,664 | 100.0 | 100.0 | 16 | 100.0 | 100.0 | 7,899 | 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 C1-1B

| Distribution of 2022 and 2023 Home Mortgage Lending By Income Level of Geography | | | | | | | | | | | | | |
|--|----------------------------------|------------|--------------|----------|------------|--------------|----------|------------|--------------|----------|------------|--------------|------------------------------|
| Assessment Area: DFW 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 | 0.7 | 0 | 0.0 | 0.4 | 0 | 0.0 | 1.2 | 0 | 0.0 | 0.7 | 4.5 |
| Moderate | 0 | 0.0 | 6.6 | 0 | 0.0 | 4.1 | 0 | 0.0 | 8.6 | 0 | 0.0 | 5.3 | 20.0 |
| Middle | 0 | 0.0 | 22.5 | 0 | 0.0 | 14.8 | 0 | 0.0 | 25.4 | 0 | 0.0 | 17.0 | 31.3 |
| Upper | 0 | 0.0 | 69.6 | 0 | 0.0 | 80.2 | 0 | 0.0 | 64.3 | 0 | 0.0 | 76.5 | 43.8 |
| Unknown | 0 | 0.0 | 0.6 | 0 | 0.0 | 0.5 | 0 | 0.0 | 0.5 | 0 | 0.0 | 0.5 | 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 | 3.2 | 0 | 0.0 | 1.3 | 0 | 0.0 | 2.7 | 0 | 0.0 | 1.7 | 4.5 |
| Moderate | 0 | 0.0 | 11.9 | 0 | 0.0 | 5.9 | 0 | 0.0 | 14.8 | 0 | 0.0 | 10.2 | 20.0 |
| Middle | 0 | 0.0 | 27.3 | 0 | 0.0 | 14.6 | 0 | 0.0 | 29.9 | 0 | 0.0 | 19.6 | 31.3 |
| Upper | 0 | 0.0 | 57.0 | 0 | 0.0 | 77.3 | 0 | 0.0 | 52.2 | 0 | 0.0 | 67.9 | 43.8 |
| Unknown | 0 | 0.0 | 0.6 | 0 | 0.0 | 0.8 | 0 | 0.0 | 0.5 | 0 | 0.0 | 0.6 | 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 |
| Purpose Not Applicable | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 11.9 | 0 | 0.0 | 10.4 | 0 | 0.0 | 6.8 | 0 | 0.0 | 5.1 | 4.5 |
| Moderate | 0 | 0.0 | 31.4 | 0 | 0.0 | 15.9 | 0 | 0.0 | 30.8 | 0 | 0.0 | 22.7 | 20.0 |
| Middle | 0 | 0.0 | 37.0 | 0 | 0.0 | 45.6 | 0 | 0.0 | 40.4 | 0 | 0.0 | 38.9 | 31.3 |
| Upper | 0 | 0.0 | 18.7 | 0 | 0.0 | 20.9 | 0 | 0.0 | 21.9 | 0 | 0.0 | 33.1 | 43.8 |
| Unknown | 0 | 0.0 | 1.0 | 0 | 0.0 | 7.2 | 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 C1-2A

| Distribution of 2022 and 2023 Home Mortgage Lending By Borrower Income Level | | | | | | | | | | | | | |
|--|----------------------------------|--------------|--------------|--------------|--------------|--------------|-----------|--------------|--------------|--------------|--------------|--------------|-----------------------------|
| Assessment Area: 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 | 2.1 | 0 | 0.0 | 0.9 | 0 | 0.0 | 1.7 | 0 | 0.0 | 0.8 | 22.1 |
| Moderate | 1 | 4.8 | 11.9 | 286 | 3.1 | 7.3 | 0 | 0.0 | 11.7 | 0 | 0.0 | 7.3 | 17.3 |
| Middle | 6 | 28.6 | 20.8 | 2,323 | 25.3 | 16.9 | 2 | 12.5 | 20.0 | 819 | 10.4 | 16.2 | 19.1 |
| Upper | 10 | 47.6 | 45.8 | 5,302 | 57.8 | 57.4 | 11 | 68.8 | 40.3 | 6,406 | 81.1 | 51.2 | 41.5 |
| Unknown | 4 | 19.0 | 19.4 | 1,258 | 13.7 | 17.5 | 3 | 18.8 | 26.4 | 674 | 8.5 | 24.5 | 0.0 |
| Total | 21 | 100.0 | 100.0 | 9,169 | 100.0 | 100.0 | 16 | 100.0 | 100.0 | 7,899 | 100.0 | 100.0 | 100.0 |
| Refinance Loans | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 7.9 | 0 | 0.0 | 3.8 | 0 | 0.0 | 8.4 | 0 | 0.0 | 4.1 | 22.1 |
| Moderate | 1 | 50.0 | 16.7 | 172 | 34.7 | 10.5 | 0 | 0.0 | 16.9 | 0 | 0.0 | 10.0 | 17.3 |
| Middle | 1 | 50.0 | 20.7 | 323 | 65.3 | 16.4 | 0 | 0.0 | 20.1 | 0 | 0.0 | 15.0 | 19.1 |
| Upper | 0 | 0.0 | 41.6 | 0 | 0.0 | 54.9 | 0 | 0.0 | 39.6 | 0 | 0.0 | 51.3 | 41.5 |
| Unknown | 0 | 0.0 | 13.1 | 0 | 0.0 | 14.3 | 0 | 0.0 | 14.9 | 0 | 0.0 | 19.5 | 0.0 |
| Total | 2 | 100.0 | 100.0 | 495 | 100.0 | 100.0 | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 100.0 |
| Home Improvement Loans | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 4.7 | 0 | 0.0 | 2.9 | 0 | 0.0 | 4.7 | 0 | 0.0 | 2.6 | 22.1 |
| Moderate | 0 | 0.0 | 8.8 | 0 | 0.0 | 5.4 | 0 | 0.0 | 10.3 | 0 | 0.0 | 6.0 | 17.3 |
| Middle | 0 | 0.0 | 15.7 | 0 | 0.0 | 10.8 | 0 | 0.0 | 18.6 | 0 | 0.0 | 12.5 | 19.1 |
| Upper | 0 | 0.0 | 68.1 | 0 | 0.0 | 77.3 | 0 | 0.0 | 63.7 | 0 | 0.0 | 73.8 | 41.5 |
| Unknown | 0 | 0.0 | 2.7 | 0 | 0.0 | 3.6 | 0 | 0.0 | 2.7 | 0 | 0.0 | 5.0 | 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 | 3.9 | 0 | 0.0 | 1.6 | 0 | 0.0 | 2.8 | 0 | 0.0 | 1.1 | 22.1 |
| Moderate | 2 | 8.7 | 12.9 | 458 | 4.7 | 7.9 | 0 | 0.0 | 12.3 | 0 | 0.0 | 7.5 | 17.3 |
| Middle | 7 | 30.4 | 20.1 | 2,646 | 27.4 | 16.5 | 2 | 12.5 | 19.8 | 819 | 10.4 | 15.9 | 19.1 |
| Upper | 10 | 43.5 | 45.4 | 5,302 | 54.9 | 57.2 | 11 | 68.8 | 41.5 | 6,406 | 81.1 | 51.8 | 41.5 |
| Unknown | 4 | 17.4 | 17.7 | 1,258 | 13.0 | 16.7 | 3 | 18.8 | 23.7 | 674 | 8.5 | 23.6 | 0.0 |
| Total | 23 | 100.0 | 100.0 | 9,664 | 100.0 | 100.0 | 16 | 100.0 | 100.0 | 7,899 | 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 C1-2B

| Distribution of 2022 and 2023 Home Mortgage Lending By Borrower Income Level | | | | | | | | | | | | | |
|--|----------------------------------|------------|--------------|----------|------------|--------------|----------|------------|--------------|----------|------------|--------------|-----------------------------|
| Assessment Area: 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) | \$% | \$% | |
| Other Purpose LOC | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 4.0 | 0 | 0.0 | 2.5 | 0 | 0.0 | 5.8 | 0 | 0.0 | 3.6 | 22.1 |
| Moderate | 0 | 0.0 | 7.7 | 0 | 0.0 | 4.4 | 0 | 0.0 | 10.4 | 0 | 0.0 | 5.7 | 17.3 |
| Middle | 0 | 0.0 | 16.0 | 0 | 0.0 | 9.6 | 0 | 0.0 | 20.1 | 0 | 0.0 | 11.7 | 19.1 |
| Upper | 0 | 0.0 | 67.3 | 0 | 0.0 | 78.9 | 0 | 0.0 | 61.7 | 0 | 0.0 | 75.1 | 41.5 |
| Unknown | 0 | 0.0 | 5.0 | 0 | 0.0 | 4.6 | 0 | 0.0 | 2.0 | 0 | 0.0 | 3.9 | 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 |
| Other Purpose Closed/Exempt | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 7.6 | 0 | 0.0 | 3.4 | 0 | 0.0 | 5.9 | 0 | 0.0 | 2.8 | 22.1 |
| Moderate | 0 | 0.0 | 13.1 | 0 | 0.0 | 6.1 | 0 | 0.0 | 15.0 | 0 | 0.0 | 8.6 | 17.3 |
| Middle | 0 | 0.0 | 17.8 | 0 | 0.0 | 9.0 | 0 | 0.0 | 20.0 | 0 | 0.0 | 11.4 | 19.1 |
| Upper | 0 | 0.0 | 55.2 | 0 | 0.0 | 70.0 | 0 | 0.0 | 49.6 | 0 | 0.0 | 60.6 | 41.5 |
| Unknown | 0 | 0.0 | 6.4 | 0 | 0.0 | 11.4 | 0 | 0.0 | 9.5 | 0 | 0.0 | 16.7 | 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 |
| Purpose Not Applicable | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 0.7 | 0 | 0.0 | 0.4 | 0 | 0.0 | 1.1 | 0 | 0.0 | 0.6 | 22.1 |
| Moderate | 0 | 0.0 | 0.4 | 0 | 0.0 | 0.3 | 0 | 0.0 | 0.7 | 0 | 0.0 | 0.6 | 17.3 |
| Middle | 0 | 0.0 | 0.2 | 0 | 0.0 | 0.2 | 0 | 0.0 | 0.3 | 0 | 0.0 | 0.5 | 19.1 |
| Upper | 0 | 0.0 | 0.3 | 0 | 0.0 | 0.7 | 0 | 0.0 | 0.1 | 0 | 0.0 | 0.6 | 41.5 |
| Unknown | 0 | 0.0 | 98.4 | 0 | 0.0 | 98.4 | 0 | 0.0 | 97.9 | 0 | 0.0 | 97.7 | 0.0 |
| Total | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 100.0 |
| Source: 2023 FFIEC Census 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

Austin Metropolitan AA

Table D1-1

| 2022 Austin Metropolitan AA Demographics | | | | | | | | |
|---|---------------------------|-----------------------|------------------------------------|--------------|--|--------------|---------------------------|--------------|
| Income Categories | Tract Distribution | | Families by Tract Income | | Families < Poverty Level as % of Families by Tract | | Families by Family Income | |
| | # | % | # | % | # | % | # | % |
| Low | 30 | 8.9 | 23,872 | 7.2 | 5,686 | 23.8 | 73,043 | 22.1 |
| Moderate | 81 | 24.1 | 76,477 | 23.1 | 8,491 | 11.1 | 57,229 | 17.3 |
| Middle | 99 | 29.5 | 106,685 | 32.2 | 5,834 | 5.5 | 67,035 | 20.2 |
| Upper | 108 | 32.1 | 120,425 | 36.4 | 3,198 | 2.7 | 133,884 | 40.4 |
| Unknown | 18 | 5.4 | 3,732 | 1.1 | 1,047 | 28.1 | 0 | 0.0 |
| Total AA | 336 | 100.0 | 331,191 | 100.0 | 24,256 | 7.3 | 331,191 | 100.0 |
| | Housing Units by Tract | Housing Type by Tract | | | | | | |
| | | Owner-occupied | | | Rental | | Vacant | |
| | | # | % by tract | % by unit | # | % by unit | # | % by unit |
| Low | 52,196 | 11,260 | 3.7 | 21.6 | 36,271 | 69.5 | 4,665 | 8.9 |
| Moderate | 147,114 | 59,659 | 19.4 | 40.6 | 78,391 | 53.3 | 9,064 | 6.2 |
| Middle | 195,323 | 106,368 | 34.5 | 54.5 | 75,502 | 38.7 | 13,453 | 6.9 |
| Upper | 203,191 | 128,675 | 41.8 | 63.3 | 59,917 | 29.5 | 14,599 | 7.2 |
| Unknown | 13,997 | 2,208 | 0.7 | 15.8 | 10,004 | 71.5 | 1,785 | 12.8 |
| Total AA | 611,821 | 308,170 | 100.0 | 50.4 | 260,085 | 42.5 | 43,566 | 7.1 |
| | Total Businesses by Tract | | Businesses by Tract & Revenue Size | | | | | |
| | | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | |
| | | | # | % | # | % | # | % |
| Low | 3,783 | 3.9 | 3,457 | 3.9 | 292 | 5.1 | 34 | 2.2 |
| Moderate | 16,096 | 16.8 | 14,771 | 16.7 | 1,164 | 20.3 | 161 | 10.6 |
| Middle | 24,744 | 25.8 | 22,992 | 26.0 | 1,441 | 25.1 | 311 | 20.4 |
| Upper | 47,448 | 49.5 | 43,965 | 49.6 | 2,541 | 44.2 | 942 | 61.9 |
| Unknown | 3,770 | 3.9 | 3,386 | 3.8 | 310 | 5.4 | 74 | 4.9 |
| Total AA | 95,841 | 100.0 | 88,571 | 100.0 | 5,748 | 100.0 | 1,522 | 100.0 |
| Percentage of Total Businesses: | | | 92.4 | | 6.0 | | 1.6 | |
| | Total Farms by Tract | | Farms by Tract & Revenue Size | | | | | |
| | | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | |
| | | | # | % | # | % | # | % |
| Low | 33 | 3.4 | 32 | 3.3 | 1 | 12.5 | 0 | 0.0 |
| Moderate | 134 | 13.8 | 131 | 13.6 | 3 | 37.5 | 0 | 0.0 |
| Middle | 245 | 25.2 | 244 | 25.3 | 1 | 12.5 | 0 | 0.0 |
| Upper | 541 | 55.6 | 539 | 55.9 | 2 | 25.0 | 0 | 0.0 |
| Unknown | 20 | 2.1 | 19 | 2.0 | 1 | 12.5 | 0 | 0.0 |
| Total AA | 973 | 100.0 | 965 | 100.0 | 8 | 100.0 | 0 | 0.0 |
| Percentage of Total Farms: | | | 99.2 | | 0.8 | | 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 Austin Metropolitan AA Demographics | | | | | | | | |
|---|---------------------------|------------------------------------|--------------------------|------------------|--|----------------------|---------------------------|--------------|
| Income Categories | Tract Distribution | | Families by Tract Income | | Families < Poverty Level as % of Families by Tract | | Families by Family Income | |
| | # | % | # | % | # | % | # | % |
| Low | 30 | 8.9 | 23,872 | 7.2 | 5,686 | 23.8 | 73,043 | 22.1 |
| Moderate | 81 | 24.1 | 76,477 | 23.1 | 8,491 | 11.1 | 57,229 | 17.3 |
| Middle | 99 | 29.5 | 106,685 | 32.2 | 5,834 | 5.5 | 67,035 | 20.2 |
| Upper | 108 | 32.1 | 120,425 | 36.4 | 3,198 | 2.7 | 133,884 | 40.4 |
| Unknown | 18 | 5.4 | 3,732 | 1.1 | 1,047 | 28.1 | 0 | 0.0 |
| Total AA | 336 | 100.0 | 331,191 | 100.0 | 24,256 | 7.3 | 331,191 | 100.0 |
| | Housing Units by Tract | Housing Type by Tract | | | | | | |
| | | Owner-occupied | | | Rental | | Vacant | |
| | | # | % by tract | % by unit | # | % by unit | # | % by unit |
| Low | 52,196 | 11,260 | 3.7 | 21.6 | 36,271 | 69.5 | 4,665 | 8.9 |
| Moderate | 147,114 | 59,659 | 19.4 | 40.6 | 78,391 | 53.3 | 9,064 | 6.2 |
| Middle | 195,323 | 106,368 | 34.5 | 54.5 | 75,502 | 38.7 | 13,453 | 6.9 |
| Upper | 203,191 | 128,675 | 41.8 | 63.3 | 59,917 | 29.5 | 14,599 | 7.2 |
| Unknown | 13,997 | 2,208 | 0.7 | 15.8 | 10,004 | 71.5 | 1,785 | 12.8 |
| Total AA | 611,821 | 308,170 | 100.0 | 50.4 | 260,085 | 42.5 | 43,566 | 7.1 |
| | Total Businesses by Tract | Businesses by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | | # | % | # | % | # | % | |
| Low | 3,486 | 3.9 | 3,173 | 3.9 | 281 | 5.1 | 32 | 2.4 |
| Moderate | 14,883 | 16.7 | 13,638 | 16.6 | 1,103 | 20.0 | 142 | 10.7 |
| Middle | 22,991 | 25.8 | 21,357 | 25.9 | 1,370 | 24.9 | 264 | 19.9 |
| Upper | 44,695 | 50.1 | 41,385 | 50.2 | 2,473 | 44.9 | 837 | 63.0 |
| Unknown | 3,173 | 3.6 | 2,839 | 3.4 | 281 | 5.1 | 53 | 4.0 |
| Total AA | 89,228 | 100.0 | 82,392 | 100.0 | 5,508 | 100.0 | 1,328 | 100.0 |
| Percentage of Total Businesses: | | | 92.3 | | 6.2 | | 1.5 | |
| | Total Farms by Tract | Farms by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | | # | % | # | % | # | % | |
| Low | 28 | 3.1 | 27 | 3.0 | 1 | 12.5 | 0 | 0.0 |
| Moderate | 133 | 14.9 | 130 | 14.7 | 3 | 37.5 | 0 | 0.0 |
| Middle | 231 | 25.8 | 230 | 26.0 | 1 | 12.5 | 0 | 0.0 |
| Upper | 488 | 54.6 | 486 | 54.9 | 2 | 25.0 | 0 | 0.0 |
| Unknown | 14 | 1.6 | 13 | 1.5 | 1 | 12.5 | 0 | 0.0 |
| Total AA | 894 | 100.0 | 886 | 100.0 | 8 | 100.0 | 0 | 0.0 |
| Percentage of Total Farms: | | | 99.1 | | 0.9 | | 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: Austin 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) | \$% | \$% | |
| Home Purchase Loans | | | | | | | | | | | | | |
| Low | 1 | 6.3 | 3.1 | 215 | 1.5 | 2.3 | 1 | 12.5 | 3.2 | 180 | 3.4 | 2.5 | 3.7 |
| Moderate | 0 | 0.0 | 23.1 | 0 | 0.0 | 16.9 | 1 | 12.5 | 26.3 | 250 | 4.7 | 19.8 | 19.4 |
| Middle | 6 | 37.5 | 38.7 | 4,499 | 30.4 | 32.1 | 1 | 12.5 | 39.9 | 499 | 9.3 | 33.5 | 34.5 |
| Upper | 9 | 56.3 | 33.9 | 10,077 | 68.1 | 47.8 | 5 | 62.5 | 29.5 | 4,414 | 82.6 | 43.5 | 41.8 |
| Unknown | 0 | 0.0 | 1.2 | 0 | 0.0 | 0.9 | 0 | 0.0 | 1.1 | 0 | 0.0 | 0.7 | 0.7 |
| Total | 16 | 100.0 | 100.0 | 14,791 | 100.0 | 100.0 | 8 | 100.0 | 100.0 | 5,343 | 100.0 | 100.0 | 100.0 |
| Refinance Loans | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 2.9 | 0 | 0.0 | 2.0 | 0 | 0.0 | 3.7 | 0 | 0.0 | 2.4 | 3.7 |
| Moderate | 0 | 0.0 | 18.3 | 0 | 0.0 | 12.5 | 0 | 0.0 | 19.0 | 0 | 0.0 | 12.5 | 19.4 |
| Middle | 2 | 50.0 | 36.8 | 585 | 24.4 | 26.8 | 0 | 0.0 | 36.9 | 0 | 0.0 | 25.6 | 34.5 |
| Upper | 2 | 50.0 | 41.3 | 1,814 | 75.6 | 58.1 | 0 | 0.0 | 39.7 | 0 | 0.0 | 58.6 | 41.8 |
| Unknown | 0 | 0.0 | 0.6 | 0 | 0.0 | 0.5 | 0 | 0.0 | 0.7 | 0 | 0.0 | 0.9 | 0.7 |
| Total | 4 | 100.0 | 100.0 | 2,399 | 100.0 | 100.0 | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 100.0 |
| Home Improvement Loans | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 1.7 | 0 | 0.0 | 1.1 | 0 | 0.0 | 1.6 | 0 | 0.0 | 0.9 | 3.7 |
| Moderate | 0 | 0.0 | 12.6 | 0 | 0.0 | 7.9 | 0 | 0.0 | 12.7 | 0 | 0.0 | 7.7 | 19.4 |
| Middle | 0 | 0.0 | 29.8 | 0 | 0.0 | 18.9 | 0 | 0.0 | 31.2 | 0 | 0.0 | 18.9 | 34.5 |
| Upper | 0 | 0.0 | 55.3 | 0 | 0.0 | 71.6 | 0 | 0.0 | 54.3 | 0 | 0.0 | 72.2 | 41.8 |
| Unknown | 0 | 0.0 | 0.6 | 0 | 0.0 | 0.4 | 0 | 0.0 | 0.2 | 0 | 0.0 | 0.3 | 0.7 |
| 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 | 17.2 | 0 | 0.0 | 13.3 | 0 | 0.0 | 11.9 | 0 | 0.0 | 9.9 | 14.8 |
| Moderate | 0 | 0.0 | 29.6 | 0 | 0.0 | 34.8 | 0 | 0.0 | 28.6 | 0 | 0.0 | 28.4 | 26.5 |
| Middle | 0 | 0.0 | 28.4 | 0 | 0.0 | 25.2 | 0 | 0.0 | 29.8 | 0 | 0.0 | 23.8 | 26.4 |
| Upper | 1 | 100.0 | 20.1 | 1,132 | 100.0 | 21.8 | 0 | 0.0 | 20.2 | 0 | 0.0 | 31.7 | 27.9 |
| Unknown | 0 | 0.0 | 4.7 | 0 | 0.0 | 4.9 | 0 | 0.0 | 9.5 | 0 | 0.0 | 6.4 | 4.4 |
| Total | 1 | 100.0 | 100.0 | 1,132 | 100.0 | 100.0 | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 100.0 |
| Total Home Mortgage Loans | | | | | | | | | | | | | Owner Occupied Units % |
| Low | 1 | 4.3 | 3.0 | 215 | 1.1 | 3.3 | 1 | 12.5 | 3.2 | 180 | 3.4 | 3.4 | 3.7 |
| Moderate | 0 | 0.0 | 20.9 | 0 | 0.0 | 17.3 | 1 | 12.5 | 24.4 | 250 | 4.7 | 19.8 | 19.4 |
| Middle | 8 | 34.8 | 37.3 | 5,084 | 25.9 | 29.3 | 1 | 12.5 | 38.9 | 499 | 9.3 | 30.9 | 34.5 |
| Upper | 13 | 56.5 | 37.8 | 13,670 | 69.7 | 48.9 | 5 | 62.5 | 32.5 | 4,414 | 82.6 | 44.5 | 41.8 |
| Unknown | 1 | 4.3 | 1.0 | 640 | 3.3 | 1.2 | 0 | 0.0 | 1.0 | 0 | 0.0 | 1.4 | 0.7 |
| Total | 23 | 100.0 | 100.0 | 19,609 | 100.0 | 100.0 | 8 | 100.0 | 100.0 | 5,343 | 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: Austin 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 | 1.6 | 0 | 0.0 | 0.6 | 0 | 0.0 | 1.6 | 0 | 0.0 | 0.8 | 3.7 |
| Moderate | 0 | 0.0 | 8.6 | 0 | 0.0 | 4.6 | 0 | 0.0 | 9.5 | 0 | 0.0 | 5.7 | 19.4 |
| Middle | 0 | 0.0 | 24.1 | 0 | 0.0 | 12.4 | 0 | 0.0 | 29.0 | 0 | 0.0 | 17.8 | 34.5 |
| Upper | 0 | 0.0 | 65.5 | 0 | 0.0 | 82.1 | 0 | 0.0 | 59.5 | 0 | 0.0 | 75.6 | 41.8 |
| Unknown | 0 | 0.0 | 0.2 | 0 | 0.0 | 0.2 | 0 | 0.0 | 0.3 | 0 | 0.0 | 0.1 | 0.7 |
| Tract-Unk | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| Total | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 100.0 |
| Other Purpose Closed/Exempt | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 1.7 | 0 | 0.0 | 0.6 | 0 | 0.0 | 3.0 | 0 | 0.0 | 1.6 | 3.7 |
| Moderate | 0 | 0.0 | 13.4 | 0 | 0.0 | 5.1 | 0 | 0.0 | 13.0 | 0 | 0.0 | 4.6 | 19.4 |
| Middle | 0 | 0.0 | 30.8 | 0 | 0.0 | 11.8 | 0 | 0.0 | 36.8 | 0 | 0.0 | 15.5 | 34.5 |
| Upper | 1 | 50.0 | 53.1 | 647 | 50.3 | 81.9 | 0 | 0.0 | 46.9 | 0 | 0.0 | 78.1 | 41.8 |
| Unknown | 1 | 50.0 | 1.0 | 640 | 49.7 | 0.7 | 0 | 0.0 | 0.3 | 0 | 0.0 | 0.2 | 0.7 |
| Tract-Unk | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| Total | 2 | 100.0 | 100.0 | 1,287 | 100.0 | 100.0 | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 100.0 |
| Purpose Not Applicable | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 7.8 | 0 | 0.0 | 8.5 | 0 | 0.0 | 10.2 | 0 | 0.0 | 15.2 | 3.7 |
| Moderate | 0 | 0.0 | 34.5 | 0 | 0.0 | 38.3 | 0 | 0.0 | 39.3 | 0 | 0.0 | 26.7 | 19.4 |
| Middle | 0 | 0.0 | 40.2 | 0 | 0.0 | 25.6 | 0 | 0.0 | 29.6 | 0 | 0.0 | 13.0 | 34.5 |
| Upper | 0 | 0.0 | 17.2 | 0 | 0.0 | 27.6 | 0 | 0.0 | 19.9 | 0 | 0.0 | 44.5 | 41.8 |
| Unknown | 0 | 0.0 | 0.3 | 0 | 0.0 | 0.0 | 0 | 0.0 | 1.0 | 0 | 0.0 | 0.6 | 0.7 |
| Tract-Unk | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| Total | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 100.0 |

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: 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 | 1.3 | 3.8 | 25 | 0.2 | 3.5 | 1 | 1.0 | 3.9 | 200 | 1.5 | 3.5 | 3.9 |
| Moderate | 7 | 8.8 | 18.6 | 995 | 6.4 | 18.3 | 8 | 8.0 | 17.9 | 1,220 | 9.3 | 18.1 | 16.7 |
| Middle | 29 | 36.3 | 27.0 | 6,113 | 39.2 | 24.6 | 40 | 40.0 | 26.3 | 5,303 | 40.4 | 24.0 | 25.8 |
| Upper | 40 | 50.0 | 47.3 | 8,337 | 53.5 | 50.3 | 50 | 50.0 | 48.9 | 5,415 | 41.2 | 50.8 | 50.1 |
| Unknown | 3 | 3.8 | 2.7 | 122 | 0.8 | 3.1 | 1 | 1.0 | 2.6 | 1,000 | 7.6 | 3.4 | 3.6 |
| Total | 80 | 100.0 | 100.0 | 15,592 | 100.0 | 100.0 | 100 | 100.0 | 100.0 | 13,138 | 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: Austin 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 | 2.0 | 0 | 0.0 | 0.7 | 0 | 0.0 | 2.9 | 0 | 0.0 | 1.2 | 22.1 |
| Moderate | 1 | 6.3 | 10.7 | 325 | 2.2 | 6.1 | 0 | 0.0 | 12.3 | 0 | 0.0 | 7.7 | 17.3 |
| Middle | 2 | 12.5 | 19.2 | 1,099 | 7.4 | 14.5 | 0 | 0.0 | 19.1 | 0 | 0.0 | 15.1 | 20.2 |
| Upper | 9 | 56.3 | 51.6 | 11,481 | 77.6 | 62.1 | 6 | 75.0 | 39.6 | 4,913 | 92.0 | 51.2 | 40.4 |
| Unknown | 4 | 25.0 | 16.5 | 1,886 | 12.8 | 16.6 | 2 | 25.0 | 26.1 | 430 | 8.0 | 24.8 | 0.0 |
| Total | 16 | 100.0 | 100.0 | 14,791 | 100.0 | 100.0 | 8 | 100.0 | 100.0 | 5,343 | 100.0 | 100.0 | 100.0 |
| Refinance Loans | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 8.0 | 0 | 0.0 | 4.1 | 0 | 0.0 | 8.9 | 0 | 0.0 | 4.2 | 22.1 |
| Moderate | 0 | 0.0 | 16.6 | 0 | 0.0 | 9.6 | 0 | 0.0 | 16.6 | 0 | 0.0 | 8.0 | 17.3 |
| Middle | 0 | 0.0 | 19.2 | 0 | 0.0 | 13.9 | 0 | 0.0 | 20.6 | 0 | 0.0 | 12.2 | 20.2 |
| Upper | 3 | 75.0 | 43.7 | 2,139 | 89.2 | 56.0 | 0 | 0.0 | 40.2 | 0 | 0.0 | 54.7 | 40.4 |
| Unknown | 1 | 25.0 | 12.5 | 260 | 10.8 | 16.4 | 0 | 0.0 | 13.7 | 0 | 0.0 | 20.9 | 0.0 |
| Total | 4 | 100.0 | 100.0 | 2,399 | 100.0 | 100.0 | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 100.0 |
| Home Improvement Loans | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 4.2 | 0 | 0.0 | 2.0 | 0 | 0.0 | 5.6 | 0 | 0.0 | 2.3 | 22.1 |
| Moderate | 0 | 0.0 | 9.8 | 0 | 0.0 | 5.0 | 0 | 0.0 | 12.6 | 0 | 0.0 | 5.6 | 17.3 |
| Middle | 0 | 0.0 | 17.8 | 0 | 0.0 | 10.4 | 0 | 0.0 | 18.8 | 0 | 0.0 | 10.1 | 20.2 |
| Upper | 0 | 0.0 | 66.6 | 0 | 0.0 | 79.8 | 0 | 0.0 | 61.3 | 0 | 0.0 | 75.2 | 40.4 |
| Unknown | 0 | 0.0 | 1.6 | 0 | 0.0 | 2.8 | 0 | 0.0 | 1.7 | 0 | 0.0 | 6.8 | 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 |
| Total Home Mortgage Loans | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 3.9 | 0 | 0.0 | 1.6 | 0 | 0.0 | 3.8 | 0 | 0.0 | 1.5 | 22.1 |
| Moderate | 1 | 4.5 | 12.3 | 325 | 1.8 | 6.8 | 0 | 0.0 | 12.7 | 0 | 0.0 | 7.5 | 17.3 |
| Middle | 2 | 9.1 | 18.9 | 1,099 | 5.9 | 13.9 | 0 | 0.0 | 19.1 | 0 | 0.0 | 14.4 | 20.2 |
| Upper | 14 | 63.6 | 50.2 | 14,907 | 80.7 | 61.0 | 6 | 75.0 | 40.9 | 4,913 | 92.0 | 52.1 | 40.4 |
| Unknown | 5 | 22.7 | 14.7 | 2,146 | 11.6 | 16.6 | 2 | 25.0 | 23.4 | 430 | 8.0 | 24.4 | 0.0 |
| Total | 22 | 100.0 | 100.0 | 18,477 | 100.0 | 100.0 | 8 | 100.0 | 100.0 | 5,343 | 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: Austin 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 | 3.6 | 0 | 0.0 | 3.0 | 0 | 0.0 | 5.2 | 0 | 0.0 | 3.8 | 22.1 |
| Moderate | 0 | 0.0 | 8.0 | 0 | 0.0 | 3.1 | 0 | 0.0 | 9.8 | 0 | 0.0 | 3.8 | 17.3 |
| Middle | 0 | 0.0 | 14.4 | 0 | 0.0 | 6.1 | 0 | 0.0 | 16.0 | 0 | 0.0 | 8.5 | 20.2 |
| Upper | 0 | 0.0 | 69.1 | 0 | 0.0 | 77.4 | 0 | 0.0 | 67.2 | 0 | 0.0 | 82.1 | 40.4 |
| Unknown | 0 | 0.0 | 4.9 | 0 | 0.0 | 10.3 | 0 | 0.0 | 1.8 | 0 | 0.0 | 1.8 | 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 | 6.0 | 0 | 0.0 | 2.2 | 0 | 0.0 | 7.4 | 0 | 0.0 | 1.6 | 22.1 |
| Moderate | 0 | 0.0 | 13.6 | 0 | 0.0 | 4.0 | 0 | 0.0 | 14.4 | 0 | 0.0 | 3.8 | 17.3 |
| Middle | 0 | 0.0 | 18.1 | 0 | 0.0 | 5.5 | 0 | 0.0 | 20.3 | 0 | 0.0 | 5.9 | 20.2 |
| Upper | 2 | 100.0 | 55.8 | 1,287 | 100.0 | 66.5 | 0 | 0.0 | 47.5 | 0 | 0.0 | 51.2 | 40.4 |
| Unknown | 0 | 0.0 | 6.5 | 0 | 0.0 | 21.9 | 0 | 0.0 | 10.5 | 0 | 0.0 | 37.5 | 0.0 |
| Total | 2 | 100.0 | 100.0 | 1,287 | 100.0 | 100.0 | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 100.0 |
| Purpose Not Applicable | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 4.1 | 0 | 0.0 | 0.9 | 0 | 0.0 | 4.6 | 0 | 0.0 | 1.0 | 22.1 |
| Moderate | 0 | 0.0 | 0.3 | 0 | 0.0 | 0.1 | 0 | 0.0 | 1.5 | 0 | 0.0 | 0.9 | 17.3 |
| Middle | 0 | 0.0 | 0.3 | 0 | 0.0 | 0.1 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 20.2 |
| Upper | 0 | 0.0 | 0.3 | 0 | 0.0 | 0.6 | 0 | 0.0 | 1.0 | 0 | 0.0 | 1.3 | 40.4 |
| Unknown | 0 | 0.0 | 94.9 | 0 | 0.0 | 98.3 | 0 | 0.0 | 92.9 | 0 | 0.0 | 96.9 | 0.0 |
| Total | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 100.0 |
| Source: 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 | | | | | | | | | | | | | |
|--|----------------------------------|-------|-------|---------|-------|-------|------|-------|-------|---------|-------|-------|--------------------------|
| Assessment Area: Austin 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 | 40 | 50.0 | 48.5 | 8,153 | 52.3 | 32.2 | 25 | 25.0 | 51.7 | 1,884 | 14.3 | 33.3 | 92.3 |
| Over \$1 Million | 29 | 36.3 | | 5,969 | 38.3 | | 27 | 27.0 | | 5,958 | 45.3 | | 6.2 |
| Revenue Unknown | 11 | 13.8 | | 1,470 | 9.4 | | 48 | 48.0 | | 5,296 | 40.3 | | 1.5 |
| Total | 80 | 100.0 | | 15,592 | 100.0 | | 100 | 100.0 | | 13,138 | 100.0 | | 100.0 |
| By Loan Size | | | | | | | | | | | | | |
| \$100,000 or Less | 44 | 55.0 | 94.4 | 1,884 | 12.1 | 42.3 | 66 | 66.0 | 95.0 | 2,502 | 19.0 | 44.7 | |
| \$100,001 - \$250,000 | 18 | 22.5 | 3.0 | 2,771 | 17.8 | 15.0 | 20 | 20.0 | 2.8 | 3,548 | 27.0 | 15.0 | |
| \$250,001 - \$1 Million | 18 | 22.5 | 2.6 | 10,937 | 70.1 | 42.7 | 14 | 14.0 | 2.3 | 7,088 | 54.0 | 40.3 | |
| Total | 80 | 100.0 | 100.0 | 15,592 | 100.0 | 100.0 | 100 | 100.0 | 100.0 | 13,138 | 100.0 | 100.0 | |
| By Loan Size and Revenues \$1 Million or Less | | | | | | | | | | | | | |
| \$100,000 or Less | 21 | 52.5 | | 753 | 9.2 | | 19 | 76.0 | | 551 | 29.2 | | |
| \$100,001 - \$250,000 | 9 | 22.5 | | 1,320 | 16.2 | | 4 | 16.0 | | 649 | 34.4 | | |
| \$250,001 - \$1 Million | 10 | 25.0 | | 6,080 | 74.6 | | 2 | 8.0 | | 684 | 36.3 | | |
| Total | 40 | 100.0 | | 8,153 | 100.0 | | 25 | 100.0 | | 1,884 | 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.

Houston Metropolitan AA

Table D2-1

| 2022 Houston Metropolitan AA Demographics | | | | | | | | |
|---|---------------------------|-----------------------|------------------------------------|--------------|--|--------------|---------------------------|--------------|
| Income Categories | Tract Distribution | | Families by Tract Income | | Families < Poverty Level as % of Families by Tract | | Families by Family Income | |
| | # | % | # | % | # | % | # | % |
| Low | 202 | 18.1 | 159,678 | 14.3 | 51,913 | 32.5 | 303,160 | 27.2 |
| Moderate | 313 | 28.1 | 299,827 | 26.9 | 49,625 | 16.6 | 198,347 | 17.8 |
| Middle | 272 | 24.4 | 315,421 | 28.3 | 24,180 | 7.7 | 198,771 | 17.9 |
| Upper | 290 | 26.0 | 322,451 | 29.0 | 11,140 | 3.5 | 413,159 | 37.1 |
| Unknown | 38 | 3.4 | 16,060 | 1.4 | 4,158 | 25.9 | 0 | 0.0 |
| Total AA | 1,115 | 100.0 | 1,113,437 | 100.0 | 141,016 | 12.7 | 1,113,437 | 100.0 |
| | Housing Units by Tract | Housing Type by Tract | | | | | | |
| | | Owner-occupied | | | Rental | | Vacant | |
| | | # | % by tract | % by unit | # | % by unit | # | % by unit |
| Low | 282,857 | 67,198 | 7.5 | 23.8 | 179,954 | 63.6 | 35,705 | 12.6 |
| Moderate | 482,547 | 210,152 | 23.4 | 43.6 | 228,193 | 47.3 | 44,202 | 9.2 |
| Middle | 475,793 | 276,474 | 30.8 | 58.1 | 165,246 | 34.7 | 34,073 | 7.2 |
| Upper | 512,419 | 334,727 | 37.3 | 65.3 | 138,101 | 27.0 | 39,591 | 7.7 |
| Unknown | 41,603 | 9,362 | 1.0 | 22.5 | 26,342 | 63.3 | 5,899 | 14.2 |
| Total AA | 1,795,219 | 897,913 | 100.0 | 50.0 | 737,836 | 41.1 | 159,470 | 8.9 |
| | Total Businesses by Tract | | Businesses by Tract & Revenue Size | | | | | |
| | | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | |
| | # | % | # | % | # | % | # | % |
| Low | 30,633 | 11.8 | 27,700 | 11.7 | 2,717 | 14.0 | 216 | 7.3 |
| Moderate | 59,888 | 23.0 | 54,463 | 22.9 | 4,968 | 25.6 | 457 | 15.4 |
| Middle | 63,989 | 24.6 | 59,471 | 25.0 | 3,968 | 20.4 | 550 | 18.5 |
| Upper | 99,926 | 38.4 | 90,998 | 38.3 | 7,253 | 37.3 | 1,675 | 56.4 |
| Unknown | 5,630 | 2.2 | 5,032 | 2.1 | 525 | 2.7 | 73 | 2.5 |
| Total AA | 260,066 | 100.0 | 237,664 | 100.0 | 19,431 | 100.0 | 2,971 | 100.0 |
| Percentage of Total Businesses: | | | 91.4 | | 7.5 | | 1.1 | |
| | Total Farms by Tract | | Farms by Tract & Revenue Size | | | | | |
| | | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | |
| | # | % | # | % | # | % | # | % |
| Low | 75 | 5.7 | 72 | 5.5 | 3 | 11.1 | 0 | 0.0 |
| Moderate | 199 | 15.0 | 187 | 14.4 | 12 | 44.4 | 0 | 0.0 |
| Middle | 288 | 21.7 | 283 | 21.8 | 4 | 14.8 | 1 | 50.0 |
| Upper | 745 | 56.1 | 737 | 56.8 | 7 | 25.9 | 1 | 50.0 |
| Unknown | 20 | 1.5 | 19 | 1.5 | 1 | 3.7 | 0 | 0.0 |
| Total AA | 1,327 | 100.0 | 1,298 | 100.0 | 27 | 100.0 | 2 | 100.0 |
| Percentage of Total Farms: | | | 97.8 | | 2.0 | | 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

| 2022 Houston Metropolitan AA Demographics | | | | | | | | |
|---|---------------------------|------------------------------------|--------------------------|------------------|--|----------------------|---------------------------|--------------|
| Income Categories | Tract Distribution | | Families by Tract Income | | Families < Poverty Level as % of Families by Tract | | Families by Family Income | |
| | # | % | # | % | # | % | # | % |
| Low | 202 | 18.1 | 159,678 | 14.3 | 51,913 | 32.5 | 303,160 | 27.2 |
| Moderate | 313 | 28.1 | 299,827 | 26.9 | 49,625 | 16.6 | 198,347 | 17.8 |
| Middle | 272 | 24.4 | 315,421 | 28.3 | 24,180 | 7.7 | 198,771 | 17.9 |
| Upper | 290 | 26.0 | 322,451 | 29.0 | 11,140 | 3.5 | 413,159 | 37.1 |
| Unknown | 38 | 3.4 | 16,060 | 1.4 | 4,158 | 25.9 | 0 | 0.0 |
| Total AA | 1,115 | 100.0 | 1,113,437 | 100.0 | 141,016 | 12.7 | 1,113,437 | 100.0 |
| | Housing Units by Tract | Housing Type by Tract | | | | | | |
| | | Owner-occupied | | Rental | | Vacant | | |
| | | # | % by tract | % by unit | # | % by unit | # | % by unit |
| Low | 282,857 | 67,198 | 7.5 | 23.8 | 179,954 | 63.6 | 35,705 | 12.6 |
| Moderate | 482,547 | 210,152 | 23.4 | 43.6 | 228,193 | 47.3 | 44,202 | 9.2 |
| Middle | 475,793 | 276,474 | 30.8 | 58.1 | 165,246 | 34.7 | 34,073 | 7.2 |
| Upper | 512,419 | 334,727 | 37.3 | 65.3 | 138,101 | 27.0 | 39,591 | 7.7 |
| Unknown | 41,603 | 9,362 | 1.0 | 22.5 | 26,342 | 63.3 | 5,899 | 14.2 |
| Total AA | 1,795,219 | 897,913 | 100.0 | 50.0 | 737,836 | 41.1 | 159,470 | 8.9 |
| | Total Businesses by Tract | Businesses by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | | # | % | # | % | # | % | # |
| Low | 30,633 | 11.8 | 27,700 | 11.7 | 2,717 | 14.0 | 216 | 7.3 |
| Moderate | 59,888 | 23.0 | 54,463 | 22.9 | 4,968 | 25.6 | 457 | 15.4 |
| Middle | 63,989 | 24.6 | 59,471 | 25.0 | 3,968 | 20.4 | 550 | 18.5 |
| Upper | 99,926 | 38.4 | 90,998 | 38.3 | 7,253 | 37.3 | 1,675 | 56.4 |
| Unknown | 5,630 | 2.2 | 5,032 | 2.1 | 525 | 2.7 | 73 | 2.5 |
| Total AA | 260,066 | 100.0 | 237,664 | 100.0 | 19,431 | 100.0 | 2,971 | 100.0 |
| Percentage of Total Businesses: | | | 91.4 | | 7.5 | | 1.1 | |
| | Total Farms by Tract | Farms by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | | # | % | # | % | # | % | # |
| Low | 75 | 5.7 | 72 | 5.5 | 3 | 11.1 | 0 | 0.0 |
| Moderate | 199 | 15.0 | 187 | 14.4 | 12 | 44.4 | 0 | 0.0 |
| Middle | 288 | 21.7 | 283 | 21.8 | 4 | 14.8 | 1 | 50.0 |
| Upper | 745 | 56.1 | 737 | 56.8 | 7 | 25.9 | 1 | 50.0 |
| Unknown | 20 | 1.5 | 19 | 1.5 | 1 | 3.7 | 0 | 0.0 |
| Total AA | 1,327 | 100.0 | 1,298 | 100.0 | 27 | 100.0 | 2 | 100.0 |
| Percentage of Total Farms: | | | 97.8 | | 2.0 | | 0.2 | |
| <i>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.</i> | | | | | | | | |

Table D2-3A

| 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 | | Agg | Bank | | Agg | | Agg | | | |
| | # | % | # | % | | # | % | # | % | | | | |
| Home Purchase Loans | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 5.8 | 0 | 0.0 | 4.0 | 0 | 0.0 | 5.6 | 0 | 0.0 | 4.1 | 7.5 |
| Moderate | 0 | 0.0 | 18.2 | 0 | 0.0 | 13.0 | 0 | 0.0 | 18.3 | 0 | 0.0 | 13.4 | 23.4 |
| Middle | 1 | 25.0 | 31.3 | 85 | 6.3 | 26.0 | 1 | 20.0 | 33.0 | 288 | 13.0 | 28.2 | 30.8 |
| Upper | 3 | 75.0 | 43.7 | 1,268 | 93.7 | 56.2 | 4 | 80.0 | 42.1 | 1,928 | 87.0 | 53.5 | 37.3 |
| Unknown | 0 | 0.0 | 1.0 | 0 | 0.0 | 0.8 | 0 | 0.0 | 1.0 | 0 | 0.0 | 0.8 | 1.0 |
| Total | 4 | 100.0 | 100.0 | 1,353 | 100.0 | 100.0 | 5 | 100.0 | 100.0 | 2,216 | 100.0 | 100.0 | 100.0 |
| Refinance Loans | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 4.8 | 0 | 0.0 | 3.2 | 0 | 0.0 | 6.8 | 0 | 0.0 | 5.2 | 7.5 |
| Moderate | 0 | 0.0 | 18.8 | 0 | 0.0 | 12.2 | 0 | 0.0 | 22.9 | 0 | 0.0 | 16.5 | 23.4 |
| Middle | 0 | 0.0 | 33.3 | 0 | 0.0 | 25.6 | 0 | 0.0 | 33.7 | 0 | 0.0 | 26.9 | 30.8 |
| Upper | 0 | 0.0 | 42.1 | 0 | 0.0 | 58.2 | 0 | 0.0 | 35.8 | 0 | 0.0 | 50.6 | 37.3 |
| Unknown | 0 | 0.0 | 0.9 | 0 | 0.0 | 0.8 | 0 | 0.0 | 0.8 | 0 | 0.0 | 0.7 | 1.0 |
| 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 | 4.8 | 0 | 0.0 | 3.4 | 0 | 0.0 | 3.9 | 0 | 0.0 | 3.8 | 7.5 |
| Moderate | 0 | 0.0 | 14.6 | 0 | 0.0 | 10.2 | 0 | 0.0 | 15.3 | 0 | 0.0 | 12.9 | 23.4 |
| Middle | 0 | 0.0 | 25.6 | 0 | 0.0 | 19.7 | 0 | 0.0 | 28.8 | 0 | 0.0 | 22.8 | 30.8 |
| Upper | 0 | 0.0 | 54.1 | 0 | 0.0 | 66.1 | 0 | 0.0 | 51.1 | 0 | 0.0 | 59.7 | 37.3 |
| Unknown | 0 | 0.0 | 0.8 | 0 | 0.0 | 0.7 | 0 | 0.0 | 0.9 | 0 | 0.0 | 0.8 | 1.0 |
| 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 | 23.5 | 0 | 0.0 | 14.5 | 0 | 0.0 | 22.6 | 0 | 0.0 | | 16.1 |
| Moderate | 1 | 100.0 | 27.8 | 1,326 | 100.0 | 19.7 | 0 | 0.0 | 28.2 | 0 | 0.0 | 26.3 | 27.9 |
| Middle | 0 | 0.0 | 18.8 | 0 | 0.0 | 27.8 | 0 | 0.0 | 18.5 | 0 | 0.0 | 20.1 | 19.2 |
| Upper | 0 | 0.0 | 26.2 | 0 | 0.0 | 32.5 | 0 | 0.0 | 27.7 | 0 | 0.0 | 33.1 | 21.9 |
| Unknown | 0 | 0.0 | 3.7 | 0 | 0.0 | 5.5 | 0 | 0.0 | 3.1 | 0 | 0.0 | 4.3 | 4.6 |
| Total | 1 | 100.0 | 100.0 | 1,326 | 100.0 | 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 | 5.6 | 0 | 0.0 | 5.9 | 0 | 0.0 | 5.7 | 0 | 0.0 | | 5.3 |
| Moderate | 1 | 20.0 | 18.4 | 1,326 | 49.5 | 14.1 | 0 | 0.0 | 18.7 | 0 | 0.0 | 14.8 | 23.4 |
| Middle | 1 | 20.0 | 31.6 | 85 | 3.2 | 26.2 | 1 | 20.0 | 32.9 | 288 | 13.0 | 27.2 | 30.8 |
| Upper | 3 | 60.0 | 43.4 | 1,268 | 47.3 | 52.1 | 4 | 80.0 | 41.7 | 1,928 | 87.0 | 51.5 | 37.3 |
| Unknown | 0 | 0.0 | 1.0 | 0 | 0.0 | 1.7 | 0 | 0.0 | 1.0 | 0 | 0.0 | 1.3 | 1.0 |
| Total | 5 | 100.0 | 100.0 | 2,679 | 100.0 | 100.0 | 5 | 100.0 | 100.0 | 2,216 | 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: Houston 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 | 3.1 | 0 | 0.0 | 1.6 | 0 | 0.0 | 3.3 | 0 | 0.0 | 2.0 | 7.5 |
| Moderate | 0 | 0.0 | 10.5 | 0 | 0.0 | 6.6 | 0 | 0.0 | 9.3 | 0 | 0.0 | 5.5 | 23.4 |
| Middle | 0 | 0.0 | 24.2 | 0 | 0.0 | 17.4 | 0 | 0.0 | 27.6 | 0 | 0.0 | 18.9 | 30.8 |
| Upper | 0 | 0.0 | 61.1 | 0 | 0.0 | 73.5 | 0 | 0.0 | 59.0 | 0 | 0.0 | 72.9 | 37.3 |
| Unknown | 0 | 0.0 | 1.1 | 0 | 0.0 | 0.9 | 0 | 0.0 | 0.9 | 0 | 0.0 | 0.8 | 1.0 |
| Tract-Unk | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| Total | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 100.0 |
| Other Purpose Closed/Exempt | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 4.5 | 0 | 0.0 | 2.2 | 0 | 0.0 | 5.4 | 0 | 0.0 | 5.5 | 7.5 |
| Moderate | 0 | 0.0 | 18.7 | 0 | 0.0 | 9.4 | 0 | 0.0 | 18.9 | 0 | 0.0 | 15.7 | 23.4 |
| Middle | 0 | 0.0 | 29.7 | 0 | 0.0 | 16.9 | 0 | 0.0 | 32.2 | 0 | 0.0 | 23.0 | 30.8 |
| Upper | 0 | 0.0 | 46.4 | 0 | 0.0 | 69.9 | 0 | 0.0 | 42.3 | 0 | 0.0 | 53.5 | 37.3 |
| Unknown | 0 | 0.0 | 0.8 | 0 | 0.0 | 1.6 | 0 | 0.0 | 1.2 | 0 | 0.0 | 2.4 | 1.0 |
| Tract-Unk | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| Total | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 100.0 |
| Purpose Not Applicable | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 5.1 | 0 | 0.0 | 10.0 | 0 | 0.0 | 5.0 | 0 | 0.0 | 2.7 | 7.5 |
| Moderate | 0 | 0.0 | 29.9 | 0 | 0.0 | 21.3 | 0 | 0.0 | 27.2 | 0 | 0.0 | 15.5 | 23.4 |
| Middle | 0 | 0.0 | 42.2 | 0 | 0.0 | 38.0 | 0 | 0.0 | 43.1 | 0 | 0.0 | 30.3 | 30.8 |
| Upper | 0 | 0.0 | 21.8 | 0 | 0.0 | 29.8 | 0 | 0.0 | 23.4 | 0 | 0.0 | 23.4 | 37.3 |
| Unknown | 0 | 0.0 | 1.0 | 0 | 0.0 | 0.9 | 0 | 0.0 | 1.3 | 0 | 0.0 | 28.1 | 1.0 |
| Tract-Unk | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| Total | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 100.0 |

Source: 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 | | | | | | | | | | | | | |
|---|----------------------------------|--------------|--------------|--------------|--------------|--------------|-----------|--------------|--------------|--------------|--------------|--------------|--------------------------|
| Assessment Area: Houston Metropolitan | | | | | | | | | | | | | |
| Geographic Income Level | Bank And Aggregate Loans By Year | | | | | | | | | | | | Total Businesses % |
| | 2022 | | | | | | 2023 | | | | | | |
| | Bank | | Agg | | Bank | | Agg | | Bank | | Agg | | |
| | # | % | #% | \$(000) | \$% | \$% | # | % | #% | \$(000) | \$% | \$% | |
| Low | 1 | 12.5 | 11.1 | 500 | 19.6 | 12.3 | 1 | 10.0 | 10.6 | 8 | 0.5 | 11.6 | 11.7 |
| Moderate | 1 | 12.5 | 22.4 | 1,000 | 39.3 | 24.6 | 2 | 20.0 | 21.9 | 1,030 | 63.1 | 24.4 | 23.0 |
| Middle | 2 | 25.0 | 25.2 | 230 | 9.0 | 22.9 | 4 | 40.0 | 25.4 | 320 | 19.6 | 22.8 | 25.1 |
| Upper | 4 | 50.0 | 38.8 | 815 | 32.0 | 38.2 | 3 | 30.0 | 39.8 | 275 | 16.8 | 39.0 | 38.2 |
| Unknown | 0 | 0.0 | 1.9 | 0 | 0.0 | 1.9 | 0 | 0.0 | 1.9 | 0 | 0.0 | 2.1 | 2.0 |
| Total | 8 | 100.0 | 100.0 | 2,545 | 100.0 | 100.0 | 10 | 100.0 | 100.0 | 1,633 | 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 D2-5A

| 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 | | |
| | # | % | #% | \$(000) | % | % | # | % | #% | \$(000) | % | | % |
| Home Purchase Loans | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 3.3 | 0 | 0.0 | 1.5 | 0 | 0.0 | 2.2 | 0 | 0.0 | 1.0 | 27.2 |
| Moderate | 0 | 0.0 | 16.8 | 0 | 0.0 | 10.7 | 0 | 0.0 | 14.1 | 0 | 0.0 | 9.0 | 17.8 |
| Middle | 0 | 0.0 | 21.1 | 0 | 0.0 | 16.9 | 0 | 0.0 | 19.8 | 0 | 0.0 | 15.9 | 17.9 |
| Upper | 3 | 75.0 | 40.0 | 1,268 | 93.7 | 53.0 | 5 | 100.0 | 38.1 | 2,216 | 100.0 | 50.6 | 37.1 |
| Unknown | 1 | 25.0 | 18.8 | 85 | 6.3 | 17.9 | 0 | 0.0 | 25.7 | 0 | 0.0 | 23.5 | 0.0 |
| Total | 4 | 100.0 | 100.0 | 1,353 | 100.0 | 100.0 | 5 | 100.0 | 100.0 | 2,216 | 100.0 | 100.0 | 100.0 |
| Refinance Loans | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 8.2 | 0 | 0.0 | 4.1 | 0 | 0.0 | 8.5 | 0 | 0.0 | 4.6 | 27.2 |
| Moderate | 0 | 0.0 | 18.5 | 0 | 0.0 | 11.8 | 0 | 0.0 | 17.2 | 0 | 0.0 | 11.1 | 17.8 |
| Middle | 0 | 0.0 | 21.5 | 0 | 0.0 | 16.3 | 0 | 0.0 | 20.0 | 0 | 0.0 | 15.2 | 17.9 |
| Upper | 0 | 0.0 | 38.6 | 0 | 0.0 | 53.3 | 0 | 0.0 | 38.3 | 0 | 0.0 | 51.3 | 37.1 |
| Unknown | 0 | 0.0 | 13.2 | 0 | 0.0 | 14.4 | 0 | 0.0 | 16.0 | 0 | 0.0 | 17.7 | 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 |
| Home Improvement Loans | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 6.8 | 0 | 0.0 | 3.7 | 0 | 0.0 | 5.7 | 0 | 0.0 | 3.6 | 27.2 |
| Moderate | 0 | 0.0 | 13.3 | 0 | 0.0 | 8.4 | 0 | 0.0 | 14.2 | 0 | 0.0 | 9.0 | 17.8 |
| Middle | 0 | 0.0 | 17.6 | 0 | 0.0 | 11.7 | 0 | 0.0 | 18.8 | 0 | 0.0 | 13.3 | 17.9 |
| Upper | 0 | 0.0 | 60.1 | 0 | 0.0 | 72.9 | 0 | 0.0 | 58.8 | 0 | 0.0 | 68.5 | 37.1 |
| Unknown | 0 | 0.0 | 2.2 | 0 | 0.0 | 3.3 | 0 | 0.0 | 2.5 | 0 | 0.0 | 5.6 | 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 | 4.7 | 0 | 0.0 | 2.1 | 0 | 0.0 | 3.3 | 0 | 0.0 | 1.4 | 27.2 |
| Moderate | 0 | 0.0 | 16.8 | 0 | 0.0 | 10.8 | 0 | 0.0 | 14.4 | 0 | 0.0 | 9.2 | 17.8 |
| Middle | 0 | 0.0 | 20.8 | 0 | 0.0 | 16.5 | 0 | 0.0 | 19.6 | 0 | 0.0 | 15.7 | 17.9 |
| Upper | 3 | 75.0 | 40.0 | 1,268 | 93.7 | 53.3 | 5 | 100.0 | 39.1 | 2,216 | 100.0 | 51.0 | 37.1 |
| Unknown | 1 | 25.0 | 17.8 | 85 | 6.3 | 17.4 | 0 | 0.0 | 23.6 | 0 | 0.0 | 22.7 | 0.0 |
| Total | 4 | 100.0 | 100.0 | 1,353 | 100.0 | 100.0 | 5 | 100.0 | 100.0 | 2,216 | 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 D2-5B

| 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 | | |
| | # | % | # | \$(000) | % | % | # | % | # | \$(000) | % | | % |
| Other Purpose LOC | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 6.9 | 0 | 0.0 | 4.4 | 0 | 0.0 | 8.4 | 0 | 0.0 | 4.6 | 27.2 |
| Moderate | 0 | 0.0 | 12.7 | 0 | 0.0 | 6.8 | 0 | 0.0 | 9.6 | 0 | 0.0 | 5.4 | 17.8 |
| Middle | 0 | 0.0 | 16.3 | 0 | 0.0 | 10.9 | 0 | 0.0 | 16.0 | 0 | 0.0 | 9.2 | 17.9 |
| Upper | 0 | 0.0 | 59.7 | 0 | 0.0 | 73.6 | 0 | 0.0 | 63.8 | 0 | 0.0 | 78.6 | 37.1 |
| Unknown | 0 | 0.0 | 4.4 | 0 | 0.0 | 4.4 | 0 | 0.0 | 2.2 | 0 | 0.0 | 2.1 | 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 |
| Other Purpose Closed/Exempt | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 8.6 | 0 | 0.0 | 4.8 | 0 | 0.0 | 6.5 | 0 | 0.0 | 4.2 | 27.2 |
| Moderate | 0 | 0.0 | 17.9 | 0 | 0.0 | 8.9 | 0 | 0.0 | 16.8 | 0 | 0.0 | 10.9 | 17.8 |
| Middle | 0 | 0.0 | 19.4 | 0 | 0.0 | 10.2 | 0 | 0.0 | 22.9 | 0 | 0.0 | 15.0 | 17.9 |
| Upper | 0 | 0.0 | 46.5 | 0 | 0.0 | 62.5 | 0 | 0.0 | 46.0 | 0 | 0.0 | 55.6 | 37.1 |
| Unknown | 0 | 0.0 | 7.6 | 0 | 0.0 | 13.6 | 0 | 0.0 | 7.8 | 0 | 0.0 | 14.3 | 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 |
| Purpose Not Applicable | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 1.5 | 0 | 0.0 | 0.9 | 0 | 0.0 | 1.8 | 0 | 0.0 | 0.9 | 27.2 |
| Moderate | 0 | 0.0 | 1.0 | 0 | 0.0 | 0.9 | 0 | 0.0 | 1.9 | 0 | 0.0 | 1.2 | 17.8 |
| Middle | 0 | 0.0 | 0.4 | 0 | 0.0 | 0.4 | 0 | 0.0 | 0.6 | 0 | 0.0 | 0.6 | 17.9 |
| Upper | 0 | 0.0 | 0.2 | 0 | 0.0 | 0.4 | 0 | 0.0 | 0.2 | 0 | 0.0 | 0.0 | 37.1 |
| Unknown | 0 | 0.0 | 96.9 | 0 | 0.0 | 97.5 | 0 | 0.0 | 95.5 | 0 | 0.0 | 97.4 | 0.0 |
| Total | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 100.0 |

Source: 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 D2-6

| Distribution of 2022 and 2023 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 | | |
| | # | % | # | \$(000) | % | % | # | % | # | \$(000) | % | | % |
| By Revenue | | | | | | | | | | | | | |
| \$1 Million or Less | 3 | 37.5 | 48.7 | 550 | 21.6 | 32.8 | 3 | 30.0 | 51.4 | 58 | 3.6 | 32.1 | 91.3 |
| Over \$1 Million | 4 | 50.0 | | 1,980 | 77.8 | | 5 | 50.0 | | 1,365 | 83.6 | | 7.6 |
| Revenue Unknown | 1 | 12.5 | | 15 | 0.6 | | 2 | 20.0 | | 210 | 12.9 | | 1.1 |
| Total | 8 | 100.0 | | 2,545 | 100.0 | | 10 | 100.0 | | 1,633 | 100.0 | | 100.0 |
| By Loan Size | | | | | | | | | | | | | |
| \$100,000 or Less | 4 | 50.0 | 94.2 | 95 | 3.7 | 39.4 | 7 | 70.0 | 94.2 | 233 | 14.3 | 39.9 | |
| \$100,001 - \$250,000 | 1 | 12.5 | 3.1 | 200 | 7.9 | 15.1 | 2 | 20.0 | 3.1 | 400 | 24.5 | 15.6 | |
| \$250,001 - \$1 Million | 3 | 37.5 | 2.8 | 2,250 | 88.4 | 45.5 | 1 | 10.0 | 2.7 | 1,000 | 61.2 | 44.5 | |
| Total | 8 | 100.0 | 100.0 | 2,545 | 100.0 | 100.0 | 10 | 100.0 | 100.0 | 1,633 | 100.0 | 100.0 | |
| By Loan Size and Revenues \$1 Million or Less | | | | | | | | | | | | | |
| \$100,000 or Less | 2 | 66.7 | | 50 | 9.1 | | 3 | 100.0 | | 58 | 100.0 | | |
| \$100,001 - \$250,000 | 0 | 0.0 | | 0 | 0.0 | | 0 | 0.0 | | 0 | 0.0 | | |
| \$250,001 - \$1 Million | 1 | 33.3 | | 500 | 90.9 | | 0 | 0.0 | | 0 | 0.0 | | |
| Total | 3 | 100.0 | | 550 | 100.0 | | 3 | 100.0 | | 58 | 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 D3-1

| 2022 San Antonio Metropolitan AA Demographics | | | | | | | | |
|---|---------------------------|------------------------------------|--------------------------|------------------|--|----------------------|---------------------------|--------------|
| Income Categories | Tract Distribution | | Families by Tract Income | | Families < Poverty Level as % of Families by Tract | | Families by Family Income | |
| | # | % | # | % | # | % | # | % |
| Low | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 5,464 | 13.6 |
| Moderate | 2 | 6.1 | 1,808 | 4.5 | 225 | 12.4 | 5,421 | 13.5 |
| Middle | 15 | 45.5 | 16,753 | 41.7 | 1,346 | 8.0 | 7,445 | 18.5 |
| Upper | 15 | 45.5 | 20,367 | 50.7 | 430 | 2.1 | 21,807 | 54.3 |
| Unknown | 1 | 3.0 | 1,209 | 3.0 | 33 | 2.7 | 0 | 0.0 |
| Total AA | 33 | 100.0 | 40,137 | 100.0 | 2,034 | 5.1 | 40,137 | 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 | 3,080 | 1,619 | 4.0 | 52.6 | 1,077 | 35.0 | 384 | 12.5 |
| Middle | 27,462 | 16,745 | 41.0 | 61.0 | 7,103 | 25.9 | 3,614 | 13.2 |
| Upper | 27,498 | 21,358 | 52.3 | 77.7 | 4,244 | 15.4 | 1,896 | 6.9 |
| Unknown | 2,621 | 1,143 | 2.8 | 43.6 | 1,297 | 49.5 | 181 | 6.9 |
| Total AA | 60,661 | 40,865 | 100.0 | 67.4 | 13,721 | 22.6 | 6,075 | 10.0 |
| | 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 | 403 | 4.1 | 385 | 4.1 | 17 | 3.7 | 1 | 0.8 |
| Middle | 3,739 | 37.7 | 3,509 | 37.6 | 187 | 40.7 | 43 | 32.8 |
| Upper | 5,458 | 55.0 | 5,143 | 55.1 | 240 | 52.3 | 75 | 57.3 |
| Unknown | 317 | 3.2 | 290 | 3.1 | 15 | 3.3 | 12 | 9.2 |
| Total AA | 9,917 | 100.0 | 9,327 | 100.0 | 459 | 100.0 | 131 | 100.0 |
| Percentage of Total Businesses: | | | | 94.1 | | 4.6 | | 1.3 |
| | Total Farms by Tract | Farms by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | | # | % | # | % | # | % | |
| Low | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Moderate | 5 | 2.8 | 5 | 2.9 | 0 | 0.0 | 0 | 0.0 |
| Middle | 54 | 30.5 | 53 | 30.5 | 1 | 33.3 | 0 | 0.0 |
| Upper | 115 | 65.0 | 113 | 64.9 | 2 | 66.7 | 0 | 0.0 |
| Unknown | 3 | 1.7 | 3 | 1.7 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 177 | 100.0 | 174 | 100.0 | 3 | 100.0 | 0 | 0.0 |
| Percentage of Total Farms: | | | | 98.3 | | 1.7 | | 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 D3-2

| 2023 San Antonio Metropolitan AA Demographics | | | | | | | | |
|---|---------------------------|------------------------------------|--------------------------|------------------|--|----------------------|---------------------------|--------------|
| Income Categories | Tract Distribution | | Families by Tract Income | | Families < Poverty Level as % of Families by Tract | | Families by Family Income | |
| | # | % | # | % | # | % | # | % |
| Low | 35 | 8.6 | 28,772 | 6.2 | 9,445 | 32.8 | 106,156 | 23.0 |
| Moderate | 139 | 34.1 | 141,844 | 30.7 | 25,696 | 18.1 | 80,664 | 17.5 |
| Middle | 117 | 28.7 | 139,311 | 30.2 | 11,678 | 8.4 | 90,010 | 19.5 |
| Upper | 112 | 27.5 | 150,272 | 32.6 | 5,141 | 3.4 | 184,578 | 40.0 |
| Unknown | 5 | 1.2 | 1,209 | 0.3 | 33 | 2.7 | 0 | 0.0 |
| Total AA | 408 | 100.0 | 461,408 | 100.0 | 51,993 | 11.3 | 461,408 | 100.0 |
| | Housing Units by Tract | Housing Type by Tract | | | | | | |
| | | Owner-occupied | | | Rental | | Vacant | |
| | | # | % by tract | % by unit | # | % by unit | # | % by unit |
| Low | 52,666 | 18,604 | 4.5 | 35.3 | 28,356 | 53.8 | 5,706 | 10.8 |
| Moderate | 252,099 | 113,882 | 27.2 | 45.2 | 115,175 | 45.7 | 23,042 | 9.1 |
| Middle | 225,337 | 132,199 | 31.6 | 58.7 | 77,110 | 34.2 | 16,028 | 7.1 |
| Upper | 227,584 | 152,092 | 36.4 | 66.8 | 59,289 | 26.1 | 16,203 | 7.1 |
| Unknown | 2,621 | 1,143 | 0.3 | 43.6 | 1,297 | 49.5 | 181 | 6.9 |
| Total AA | 760,307 | 417,920 | 100.0 | 55.0 | 281,227 | 37.0 | 61,160 | 8.0 |
| | Total Businesses by Tract | Businesses by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | | # | % | # | % | # | % | |
| Low | 5,271 | 5.8 | 4,662 | 5.5 | 567 | 10.4 | 42 | 4.7 |
| Moderate | 23,162 | 25.4 | 21,391 | 25.2 | 1,637 | 30.0 | 134 | 15.1 |
| Middle | 24,561 | 26.9 | 22,994 | 27.1 | 1,369 | 25.1 | 198 | 22.3 |
| Upper | 37,848 | 41.5 | 35,518 | 41.8 | 1,830 | 33.5 | 500 | 56.4 |
| Unknown | 467 | 0.5 | 399 | 0.5 | 55 | 1.0 | 13 | 1.5 |
| Total AA | 91,309 | 100.0 | 84,964 | 100.0 | 5,458 | 100.0 | 887 | 100.0 |
| Percentage of Total Businesses: | | | | 93.1 | | 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 | 13 | 1.4 | 13 | 1.4 | 0 | 0.0 | 0 | 0.0 |
| Moderate | 148 | 16.1 | 146 | 16.1 | 2 | 16.7 | 0 | 0.0 |
| Middle | 223 | 24.2 | 220 | 24.2 | 3 | 25.0 | 0 | 0.0 |
| Upper | 534 | 58.0 | 527 | 58.0 | 7 | 58.3 | 0 | 0.0 |
| Unknown | 3 | 0.3 | 3 | 0.3 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 921 | 100.0 | 909 | 100.0 | 12 | 100.0 | 0 | 0.0 |
| Percentage of Total Farms: | | | | 98.7 | | 1.3 | | 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 D3-3A

| 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 | | |
| | # | % | # | \$ | % | \$ | # | % | # | \$ | % | \$ | |
| Home Purchase Loans | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 1.8 | 0 | 0.0 | 1.1 | 4.5 |
| Moderate | 0 | 0.0 | 2.3 | 0 | 0.0 | 1.8 | 0 | 0.0 | 18.5 | 0 | 0.0 | 12.9 | 27.2 |
| Middle | 2 | 50.0 | 40.1 | 374 | 27.1 | 33.9 | 2 | 25.0 | 32.9 | 945 | 22.7 | 27.8 | 31.6 |
| Upper | 2 | 50.0 | 56.3 | 1,005 | 72.9 | 63.2 | 4 | 50.0 | 46.7 | 1,911 | 45.9 | 58.0 | 36.4 |
| Unknown | 0 | 0.0 | 1.3 | 0 | 0.0 | 1.2 | 2 | 25.0 | 0.1 | 1,310 | 31.4 | 0.2 | 0.3 |
| Total | 4 | 100.0 | 100.0 | 1,379 | 100.0 | 100.0 | 8 | 100.0 | 100.0 | 4,166 | 100.0 | 100.0 | 100.0 |
| Refinance Loans | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 3.1 | 0 | 0.0 | 2.2 | 4.5 |
| Moderate | 0 | 0.0 | 2.6 | 0 | 0.0 | 1.9 | 0 | 0.0 | 22.6 | 0 | 0.0 | 15.0 | 27.2 |
| Middle | 0 | 0.0 | 40.1 | 0 | 0.0 | 33.4 | 0 | 0.0 | 33.1 | 0 | 0.0 | 28.2 | 31.6 |
| Upper | 1 | 50.0 | 55.4 | 731 | 65.8 | 63.1 | 1 | 100.0 | 41.0 | 500 | 100.0 | 54.3 | 36.4 |
| Unknown | 1 | 50.0 | 1.9 | 380 | 34.2 | 1.6 | 0 | 0.0 | 0.2 | 0 | 0.0 | 0.3 | 0.3 |
| Total | 2 | 100.0 | 100.0 | 1,111 | 100.0 | 100.0 | 1 | 100.0 | 100.0 | 500 | 100.0 | 100.0 | 100.0 |
| Home Improvement Loans | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 1.9 | 0 | 0.0 | 1.6 | 4.5 |
| Moderate | 0 | 0.0 | 1.0 | 0 | 0.0 | 0.6 | 0 | 0.0 | 18.2 | 0 | 0.0 | 13.4 | 27.2 |
| Middle | 0 | 0.0 | 32.5 | 0 | 0.0 | 34.6 | 0 | 0.0 | 27.3 | 0 | 0.0 | 22.8 | 31.6 |
| Upper | 0 | 0.0 | 64.8 | 0 | 0.0 | 64.2 | 0 | 0.0 | 52.5 | 0 | 0.0 | 62.0 | 36.4 |
| Unknown | 0 | 0.0 | 1.7 | 0 | 0.0 | 0.7 | 0 | 0.0 | 0.1 | 0 | 0.0 | 0.2 | 0.3 |
| 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 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 9.2 | 0 | 0.0 | 10.1 | |
| Moderate | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 46.0 | 0 | 0.0 | 25.0 | 39.4 |
| Middle | 0 | 0.0 | 54.5 | 0 | 0.0 | 46.0 | 0 | 0.0 | 23.0 | 0 | 0.0 | 19.8 | 25.1 |
| Upper | 0 | 0.0 | 27.3 | 0 | 0.0 | 30.4 | 0 | 0.0 | 20.7 | 0 | 0.0 | 30.8 | 25.2 |
| Unknown | 0 | 0.0 | 18.2 | 0 | 0.0 | 23.6 | 0 | 0.0 | 1.1 | 0 | 0.0 | 14.3 | 0.7 |
| Total | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 100.0 |
| Total Home Mortgage Loans | | | | | | | | | | | | | Owner Occupied Units % |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 2.1 | 0 | 0.0 | 1.9 | |
| Moderate | 0 | 0.0 | 2.3 | 0 | 0.0 | 1.7 | 0 | 0.0 | 19.2 | 0 | 0.0 | 14.0 | 27.2 |
| Middle | 3 | 42.9 | 39.7 | 524 | 19.8 | 34.5 | 2 | 22.2 | 32.5 | 945 | 20.3 | 27.2 | 31.6 |
| Upper | 3 | 42.9 | 56.5 | 1,736 | 65.8 | 61.4 | 5 | 55.6 | 46.1 | 2,411 | 51.7 | 55.6 | 36.4 |
| Unknown | 1 | 14.3 | 1.5 | 380 | 14.4 | 2.4 | 2 | 22.2 | 0.1 | 1,310 | 28.1 | 1.3 | 0.3 |
| Total | 7 | 100.0 | 100.0 | 2,640 | 100.0 | 100.0 | 9 | 100.0 | 100.0 | 4,666 | 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 D3-3B

| Distribution of 2022 and 2023 Home Mortgage Lending By Income Level of Geography | | | | | | | | | | | | | Owner Occupied Units % |
|--|----------------------------------|--------------|--------------|------------|--------------|--------------|----------|------------|--------------|----------|------------|--------------|------------------------|
| 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) | \$% | \$% | |
| Other Purpose LOC | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 1.3 | 0 | 0.0 | 0.8 | 4.5 |
| Moderate | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 13.9 | 0 | 0.0 | 10.3 | 27.2 |
| Middle | 0 | 0.0 | 30.5 | 0 | 0.0 | 29.6 | 0 | 0.0 | 23.3 | 0 | 0.0 | 20.1 | 31.6 |
| Upper | 0 | 0.0 | 68.2 | 0 | 0.0 | 68.3 | 0 | 0.0 | 61.1 | 0 | 0.0 | 68.1 | 36.4 |
| Unknown | 0 | 0.0 | 1.3 | 0 | 0.0 | 2.1 | 0 | 0.0 | 0.4 | 0 | 0.0 | 0.6 | 0.3 |
| 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 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 3.5 | 0 | 0.0 | 2.6 | 4.5 |
| Moderate | 0 | 0.0 | 2.5 | 0 | 0.0 | 1.4 | 0 | 0.0 | 20.1 | 0 | 0.0 | 17.2 | 27.2 |
| Middle | 1 | 100.0 | 36.4 | 150 | 100.0 | 31.1 | 0 | 0.0 | 27.1 | 0 | 0.0 | 24.3 | 31.6 |
| Upper | 0 | 0.0 | 60.3 | 0 | 0.0 | 65.7 | 0 | 0.0 | 49.2 | 0 | 0.0 | 55.8 | 36.4 |
| Unknown | 0 | 0.0 | 0.8 | 0 | 0.0 | 1.8 | 0 | 0.0 | 0.1 | 0 | 0.0 | 0.2 | 0.3 |
| 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 | 150 | 100.0 | 100.0 | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 100.0 |
| Purpose Not Applicable | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 3.5 | 0 | 0.0 | 1.7 | 4.5 |
| Moderate | 0 | 0.0 | 7.1 | 0 | 0.0 | 6.6 | 0 | 0.0 | 34.4 | 0 | 0.0 | 26.6 | 27.2 |
| Middle | 0 | 0.0 | 73.8 | 0 | 0.0 | 77.4 | 0 | 0.0 | 41.4 | 0 | 0.0 | 40.5 | 31.6 |
| Upper | 0 | 0.0 | 19.0 | 0 | 0.0 | 16.0 | 0 | 0.0 | 20.7 | 0 | 0.0 | 31.1 | 36.4 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.3 |
| 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 D3-4

| 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 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 4.9 | 0 | 0.0 | 7.0 | 5.8 |
| Moderate | 0 | 0.0 | 3.6 | 0 | 0.0 | 3.9 | 1 | 2.9 | 21.9 | 10 | 0.2 | 22.1 | 25.4 |
| Middle | 4 | 30.8 | 38.1 | 188 | 13.7 | 38.9 | 12 | 35.3 | 25.1 | 698 | 12.1 | 23.4 | 26.9 |
| Upper | 9 | 69.2 | 54.7 | 1,181 | 86.3 | 53.9 | 21 | 61.8 | 47.3 | 5,053 | 87.7 | 46.8 | 41.5 |
| Unknown | 0 | 0.0 | 2.9 | 0 | 0.0 | 3.2 | 0 | 0.0 | 0.5 | 0 | 0.0 | 0.7 | 0.5 |
| Total | 13 | 100.0 | 100.0 | 1,369 | 100.0 | 100.0 | 34 | 100.0 | 100.0 | 5,761 | 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 D3-5A

| 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 | 0.8 | 0 | 0.0 | 0.3 | 0 | 0.0 | 1.8 | 0 | 0.0 | 0.8 | 23.0 |
| Moderate | 0 | 0.0 | 6.7 | 0 | 0.0 | 3.9 | 0 | 0.0 | 13.5 | 0 | 0.0 | 9.3 | 17.5 |
| Middle | 1 | 25.0 | 17.0 | 250 | 18.1 | 13.0 | 0 | 0.0 | 20.7 | 0 | 0.0 | 17.8 | 19.5 |
| Upper | 2 | 50.0 | 53.9 | 1,023 | 74.2 | 61.0 | 8 | 100.0 | 34.1 | 4,166 | 100.0 | 43.4 | 40.0 |
| Unknown | 1 | 25.0 | 21.6 | 106 | 7.7 | 21.7 | 0 | 0.0 | 29.9 | 0 | 0.0 | 28.7 | 0.0 |
| Total | 4 | 100.0 | 100.0 | 1,379 | 100.0 | 100.0 | 8 | 100.0 | 100.0 | 4,166 | 100.0 | 100.0 | 100.0 |
| Refinance Loans | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 3.5 | 0 | 0.0 | 1.7 | 0 | 0.0 | 7.1 | 0 | 0.0 | 3.2 | 23.0 |
| Moderate | 0 | 0.0 | 11.4 | 0 | 0.0 | 6.6 | 0 | 0.0 | 16.7 | 0 | 0.0 | 9.6 | 17.5 |
| Middle | 0 | 0.0 | 16.3 | 0 | 0.0 | 11.7 | 0 | 0.0 | 20.6 | 0 | 0.0 | 14.7 | 19.5 |
| Upper | 2 | 100.0 | 53.3 | 1,111 | 100.0 | 62.9 | 0 | 0.0 | 39.4 | 0 | 0.0 | 52.2 | 40.0 |
| Unknown | 0 | 0.0 | 15.6 | 0 | 0.0 | 17.1 | 1 | 100.0 | 16.2 | 500 | 100.0 | 20.3 | 0.0 |
| Total | 2 | 100.0 | 100.0 | 1,111 | 100.0 | 100.0 | 1 | 100.0 | 100.0 | 500 | 100.0 | 100.0 | 100.0 |
| Home Improvement Loans | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 5.0 | 0 | 0.0 | 2.4 | 0 | 0.0 | 8.1 | 0 | 0.0 | 4.3 | 23.0 |
| Moderate | 0 | 0.0 | 7.8 | 0 | 0.0 | 4.5 | 0 | 0.0 | 14.5 | 0 | 0.0 | 9.4 | 17.5 |
| Middle | 0 | 0.0 | 13.8 | 0 | 0.0 | 9.2 | 0 | 0.0 | 19.4 | 0 | 0.0 | 13.4 | 19.5 |
| Upper | 0 | 0.0 | 71.5 | 0 | 0.0 | 82.4 | 0 | 0.0 | 55.6 | 0 | 0.0 | 69.0 | 40.0 |
| Unknown | 0 | 0.0 | 1.9 | 0 | 0.0 | 1.4 | 0 | 0.0 | 2.5 | 0 | 0.0 | 3.9 | 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 | 1.7 | 0 | 0.0 | 0.6 | 0 | 0.0 | 2.9 | 0 | 0.0 | 1.2 | 23.0 |
| Moderate | 0 | 0.0 | 7.9 | 0 | 0.0 | 4.6 | 0 | 0.0 | 14.0 | 0 | 0.0 | 9.3 | 17.5 |
| Middle | 1 | 14.3 | 16.7 | 250 | 9.5 | 12.6 | 0 | 0.0 | 20.6 | 0 | 0.0 | 17.4 | 19.5 |
| Upper | 5 | 71.4 | 54.6 | 2,284 | 86.5 | 61.8 | 8 | 88.9 | 35.6 | 4,166 | 89.3 | 44.5 | 40.0 |
| Unknown | 1 | 14.3 | 19.1 | 106 | 4.0 | 20.4 | 1 | 11.1 | 26.9 | 500 | 10.7 | 27.6 | 0.0 |
| Total | 7 | 100.0 | 100.0 | 2,640 | 100.0 | 100.0 | 9 | 100.0 | 100.0 | 4,666 | 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 D3-5B

| 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 | | | |
| | # | #% | #% | \$(000) | \$% | \$% | # | #% | #% | \$(000) | \$% | \$% | |
| Other Purpose LOC | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 2.0 | 0 | 0.0 | 1.7 | 0 | 0.0 | 7.4 | 0 | 0.0 | 6.9 | 23.0 |
| Moderate | 0 | 0.0 | 8.6 | 0 | 0.0 | 9.8 | 0 | 0.0 | 15.2 | 0 | 0.0 | 10.5 | 17.5 |
| Middle | 0 | 0.0 | 12.6 | 0 | 0.0 | 10.1 | 0 | 0.0 | 21.5 | 0 | 0.0 | 14.2 | 19.5 |
| Upper | 0 | 0.0 | 73.5 | 0 | 0.0 | 74.7 | 0 | 0.0 | 55.0 | 0 | 0.0 | 67.8 | 40.0 |
| Unknown | 0 | 0.0 | 3.3 | 0 | 0.0 | 3.7 | 0 | 0.0 | 0.9 | 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 | 2.5 | 0 | 0.0 | 0.8 | 0 | 0.0 | 8.2 | 0 | 0.0 | 5.5 | 23.0 |
| Moderate | 0 | 0.0 | 16.5 | 0 | 0.0 | 7.8 | 0 | 0.0 | 17.0 | 0 | 0.0 | 11.2 | 17.5 |
| Middle | 0 | 0.0 | 22.3 | 0 | 0.0 | 12.1 | 0 | 0.0 | 24.0 | 0 | 0.0 | 18.1 | 19.5 |
| Upper | 1 | 100.0 | 57.9 | 150 | 100.0 | 78.5 | 0 | 0.0 | 44.9 | 0 | 0.0 | 55.1 | 40.0 |
| Unknown | 0 | 0.0 | 0.8 | 0 | 0.0 | 0.9 | 0 | 0.0 | 5.8 | 0 | 0.0 | 10.0 | 0.0 |
| Total | 1 | 100.0 | 100.0 | 150 | 100.0 | 100.0 | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 100.0 |
| Purpose Not Applicable | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 2.4 | 0 | 0.0 | 0.7 | 0 | 0.0 | 2.3 | 0 | 0.0 | 1.5 | 23.0 |
| Moderate | 0 | 0.0 | 2.4 | 0 | 0.0 | 0.9 | 0 | 0.0 | 1.6 | 0 | 0.0 | 0.9 | 17.5 |
| Middle | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.2 | 0 | 0.0 | 0.3 | 19.5 |
| Upper | 0 | 0.0 | 2.4 | 0 | 0.0 | 2.7 | 0 | 0.0 | 0.7 | 0 | 0.0 | 1.8 | 40.0 |
| Unknown | 0 | 0.0 | 92.9 | 0 | 0.0 | 95.6 | 0 | 0.0 | 95.1 | 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 D3-6

| 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 | | |
| | # | % | #% | \$(000) | \$% | \$% | # | % | #% | \$(000) | \$% | \$% | |
| By Revenue | | | | | | | | | | | | | |
| \$1 Million or Less | 3 | 23.1 | 46.2 | 200 | 14.6 | 33.7 | 10 | 29.4 | 49.9 | 958 | 16.6 | 30.6 | 93.1 |
| Over \$1 Million | 4 | 30.8 | | 506 | 37.0 | | 13 | 38.2 | | 3,487 | 60.5 | | 6.0 |
| Revenue Unknown | 6 | 46.2 | | 663 | 48.4 | | 11 | 32.4 | | 1,316 | 22.8 | | 1.0 |
| Total | 13 | 100.0 | | 1,369 | 100.0 | | 34 | 100.0 | | 5,761 | 100.0 | | 100.0 |
| By Loan Size | | | | | | | | | | | | | |
| \$100,000 or Less | 10 | 76.9 | 92.6 | 580 | 42.4 | 34.8 | 22 | 64.7 | 93.6 | 987 | 17.1 | 37.1 | |
| \$100,001 - \$250,000 | 2 | 15.4 | 3.5 | 339 | 24.8 | 14.3 | 7 | 20.6 | 3.3 | 1,161 | 20.2 | 16.0 | |
| \$250,001 - \$1 Million | 1 | 7.7 | 3.9 | 450 | 32.9 | 50.9 | 5 | 14.7 | 3.0 | 3,613 | 62.7 | 47.0 | |
| Total | 13 | 100.0 | 100.0 | 1,369 | 100.0 | 100.0 | 34 | 100.0 | 100.0 | 5,761 | 100.0 | 100.0 | |
| By Loan Size and Revenues \$1 Million or Less | | | | | | | | | | | | | |
| \$100,000 or Less | 3 | 100.0 | | 200 | 100.0 | | 7 | 70.0 | | 263 | 27.5 | | |
| \$100,001 - \$250,000 | 0 | 0.0 | | 0 | 0.0 | | 2 | 20.0 | | 411 | 42.9 | | |
| \$250,001 - \$1 Million | 0 | 0.0 | | 0 | 0.0 | | 1 | 10.0 | | 284 | 29.6 | | |
| Total | 3 | 100.0 | | 200 | 100.0 | | 10 | 100.0 | | 958 | 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

Brooks County Nonmetropolitan AA

Table E1-1

| 2022 Brooks County Nonmetropolitan AA Demographics | | | | | | | | |
|---|---------------------------|-----------------------|------------------------------------|--------------|--|--------------|---------------------------|--------------|
| Income Categories | Tract Distribution | | Families by Tract Income | | Families < Poverty Level as % of Families by Tract | | Families by Family Income | |
| | # | % | # | % | # | % | # | % |
| Low | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 680 | 47.9 |
| Moderate | 2 | 100.0 | 1,419 | 100.0 | 471 | 33.2 | 155 | 10.9 |
| Middle | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 187 | 13.2 |
| Upper | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 397 | 28.0 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 2 | 100.0 | 1,419 | 100.0 | 471 | 33.2 | 1,419 | 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 | 3,541 | 1,487 | 100.0 | 42.0 | 988 | 27.9 | 1,066 | 30.1 |
| Middle | 0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 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 | 3,541 | 1,487 | 100.0 | 42.0 | 988 | 27.9 | 1,066 | 30.1 |
| | 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 | 169 | 100.0 | 157 | 100.0 | 9 | 100.0 | 3 | 100.0 |
| Middle | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 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 | 169 | 100.0 | 157 | 100.0 | 9 | 100.0 | 3 | 100.0 |
| Percentage of Total Businesses: | | | | 92.9 | | 5.3 | | 1.8 |
| | Total Farms by Tract | | Farms by Tract & Revenue Size | | | | | |
| | | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | |
| | # | % | # | % | # | % | # | % |
| Low | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Moderate | 15 | 100.0 | 13 | 100.0 | 2 | 100.0 | 0 | 0.0 |
| Middle | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 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 | 15 | 100.0 | 13 | 100.0 | 2 | 100.0 | 0 | 0.0 |
| Percentage of Total Farms: | | | | 86.7 | | 13.3 | | 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. | | | | | | | | |

Table E1-2

| 2023 Brooks County Nonmetropolitan AA Demographics | | | | | | | | |
|--|---------------------------|-----------------------|------------------------------------|--------------|--|--------------|---------------------------|--------------|
| Income Categories | Tract Distribution | | Families by Tract Income | | Families < Poverty Level as % of Families by Tract | | Families by Family Income | |
| | # | % | # | % | # | % | # | % |
| Low | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 680 | 47.9 |
| Moderate | 2 | 100.0 | 1,419 | 100.0 | 471 | 33.2 | 155 | 10.9 |
| Middle | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 187 | 13.2 |
| Upper | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 397 | 28.0 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 2 | 100.0 | 1,419 | 100.0 | 471 | 33.2 | 1,419 | 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 | 3,541 | 1,487 | 100.0 | 42.0 | 988 | 27.9 | 1,066 | 30.1 |
| Middle | 0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 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 | 3,541 | 1,487 | 100.0 | 42.0 | 988 | 27.9 | 1,066 | 30.1 |
| | 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 | 165 | 100.0 | 153 | 100.0 | 9 | 100.0 | 3 | 100.0 |
| Middle | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 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 | 165 | 100.0 | 153 | 100.0 | 9 | 100.0 | 3 | 100.0 |
| Percentage of Total Businesses: | | | | 92.7 | | 5.5 | | 1.8 |
| | Total Farms by Tract | | Farms by Tract & Revenue Size | | | | | |
| | | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | |
| | # | % | # | % | # | % | # | % |
| Low | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Moderate | 15 | 100.0 | 14 | 100.0 | 1 | 100.0 | 0 | 0.0 |
| Middle | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 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 | 15 | 100.0 | 14 | 100.0 | 1 | 100.0 | 0 | 0.0 |
| Percentage of Total Farms: | | | | 93.3 | | 6.7 | | 0.0 |
| <i>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.</i> | | | | | | | | |

Table E1-3A

| Distribution of 2022 and 2023 Home Mortgage Lending By Income Level of Geography | | | | | | | | | | | | | Owner Occupied Units % |
|--|----------------------------------|--------------|--------------|------------|--------------|--------------|----------|--------------|--------------|------------|--------------|---------------------------------------|------------------------------|
| Assessment Area: Brooks County Nonmetropolitan | | | | | | | | | | | | | |
| 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 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Moderate | 2 | 100.0 | 100.0 | 750 | 100.0 | 100.0 | 1 | 100.0 | 100.0 | 228 | 100.0 | 100.0 | 100.0 |
| Middle | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Upper | 0 | 0.0 | 0.0 | 0 | 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 | 2 | 100.0 | 100.0 | 750 | 100.0 | 100.0 | 1 | 100.0 | 100.0 | 228 | 100.0 | 100.0 | 100.0 |
| Refinance Loans | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Moderate | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 100.0 |
| Middle | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Upper | 0 | 0.0 | 0.0 | 0 | 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 | 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 | 0.0 | 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 | 100.0 |
| Middle | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Upper | 0 | 0.0 | 0.0 | 0 | 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 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 100.0 |
| Multifamily Loans | | | | | | | | | | | | Multi-family Units % | |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Moderate | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 100.0 |
| Middle | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Upper | 0 | 0.0 | 0.0 | 0 | 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 | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 100.0 |
| Total Home Mortgage Loans | | | | | | | | | | | | Owner Occupied Units % | |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Moderate | 2 | 100.0 | 100.0 | 750 | 100.0 | 100.0 | 1 | 100.0 | 100.0 | 228 | 100.0 | 100.0 | 100.0 |
| Middle | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Upper | 0 | 0.0 | 0.0 | 0 | 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 | 2 | 100.0 | 100.0 | 750 | 100.0 | 100.0 | 1 | 100.0 | 100.0 | 228 | 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 E1-3B

| Distribution of 2022 and 2023 Home Mortgage Lending By Income Level of Geography | | | | | | | | | | | | | |
|--|----------------------------------|------------|------------|----------|------------|------------|----------|------------|--------------|----------|------------|------------------------|--------------|
| Assessment Area: Brooks County Nonmetropolitan | | | | | | | | | | | | | |
| 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 | 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 | 100.0 |
| Middle | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Upper | 0 | 0.0 | 0.0 | 0 | 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 |
| 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 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 100.0 |
| Other Purpose Closed/Exempt | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Moderate | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 100.0 |
| Middle | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Upper | 0 | 0.0 | 0.0 | 0 | 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 |
| 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 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 100.0 |
| Purpose Not Applicable | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Moderate | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 100.0 |
| Middle | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Upper | 0 | 0.0 | 0.0 | 0 | 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 |
| 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 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 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 E1-4

| Distribution of 2022 and 2023 Small Business Lending By Income Level of Geography | | | | | | | | | | | | | |
|---|----------------------------------|--------------|--------------|------------|--------------|--------------|----------|--------------|--------------|-----------|--------------|--------------------|--------------|
| Assessment Area: Brooks County Nonmetropolitan | | | | | | | | | | | | | |
| Geographic Income Level | Bank And Aggregate Loans By Year | | | | | | | | | | | Total Businesses % | |
| | 2022 | | | | | | 2023 | | | | | | |
| | Bank | | Agg | Bank | | Agg | Bank | | Agg | Bank | | | Agg |
| | # | % | % | \$(000) | % | % | # | % | % | \$(000) | % | | % |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Moderate | 4 | 100.0 | 97.1 | 420 | 100.0 | 99.4 | 5 | 100.0 | 94.2 | 59 | 100.0 | 97.4 | 100.0 |
| Middle | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Upper | 0 | 0.0 | 0.0 | 0 | 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 | 4 | 100.0 | 100.0 | 420 | 100.0 | 100.0 | 5 | 100.0 | 100.0 | 59 | 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 E1-5A

| Distribution of 2022 and 2023 Home Mortgage Lending By Borrower Income Level | | | | | | | | | | | | | |
|--|----------------------------------|--------------|--------------|------------|--------------|--------------|----------|--------------|--------------|------------|--------------|-----------------------------|--------------|
| Assessment Area: Brooks County Nonmetropolitan | | | | | | | | | | | | | |
| 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 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 47.9 |
| Moderate | 1 | 50.0 | 36.8 | 97 | 12.9 | 32.7 | 0 | 0.0 | 13.3 | 0 | 0.0 | 11.7 | 10.9 |
| Middle | 0 | 0.0 | 15.8 | 0 | 0.0 | 14.3 | 0 | 0.0 | 53.3 | 0 | 0.0 | 45.6 | 13.2 |
| Upper | 1 | 50.0 | 42.1 | 653 | 87.1 | 49.0 | 1 | 100.0 | 26.7 | 228 | 100.0 | 35.8 | 28.0 |
| Unknown | 0 | 0.0 | 5.3 | 0 | 0.0 | 4.0 | 0 | 0.0 | 6.7 | 0 | 0.0 | 6.9 | 0.0 |
| Total | 2 | 100.0 | 100.0 | 750 | 100.0 | 100.0 | 1 | 100.0 | 100.0 | 228 | 100.0 | 100.0 | 100.0 |
| Refinance Loans | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 47.9 |
| Moderate | 0 | 0.0 | 25.0 | 0 | 0.0 | 19.8 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 10.9 |
| Middle | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 13.2 |
| Upper | 0 | 0.0 | 50.0 | 0 | 0.0 | 57.7 | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 28.0 |
| Unknown | 0 | 0.0 | 25.0 | 0 | 0.0 | 22.4 | 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 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 47.9 |
| Moderate | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 10.9 |
| Middle | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 13.2 |
| Upper | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 28.0 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Total | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 100.0 |
| Total Home Mortgage Loans | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 47.9 |
| Moderate | 1 | 50.0 | 34.8 | 97 | 12.9 | 31.0 | 0 | 0.0 | 11.1 | 0 | 0.0 | 8.9 | 10.9 |
| Middle | 0 | 0.0 | 13.0 | 0 | 0.0 | 12.4 | 0 | 0.0 | 44.4 | 0 | 0.0 | 34.5 | 13.2 |
| Upper | 1 | 50.0 | 43.5 | 653 | 87.1 | 50.2 | 1 | 100.0 | 38.9 | 228 | 100.0 | 51.5 | 28.0 |
| Unknown | 0 | 0.0 | 8.7 | 0 | 0.0 | 6.5 | 0 | 0.0 | 5.6 | 0 | 0.0 | 5.2 | 0.0 |
| Total | 2 | 100.0 | 100.0 | 750 | 100.0 | 100.0 | 1 | 100.0 | 100.0 | 228 | 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 E1-5B

| Distribution of 2022 and 2023 Home Mortgage Lending By Borrower Income Level | | | | | | | | | | | | | |
|--|----------------------------------|-----|-----|---------|------|-----|------|-----|-------|---------|-----|-------|-----------------------------------|
| Assessment Area: Brooks County Nonmetropolitan | | | | | | | | | | | | | |
| 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 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 47.9 |
| Moderate | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 10.9 |
| Middle | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 13.2 |
| Upper | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 28.0 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Total | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 100.0 |
| Other Purpose Closed/Exempt | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 47.9 |
| Moderate | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 10.9 |
| Middle | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 13.2 |
| Upper | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 28.0 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Total | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 100.0 |
| Purpose Not Applicable | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 47.9 |
| Moderate | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 10.9 |
| Middle | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 13.2 |
| Upper | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 28.0 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Total | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 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 E1-6

| Distribution of 2022 and 2023 Small Business Lending By Revenue Size of Businesses | | | | | | | | | | | | | |
|--|----------------------------------|-------|-------|---------|-------|-------|------|-------|-------|---------|-------|-------|--------------------------|
| Assessment Area: Brooks County Nonmetropolitan | | | | | | | | | | | | | |
| | Bank And Aggregate Loans By Year | | | | | | | | | | | | Total Businesses % |
| | 2022 | | | | | | 2023 | | | | | | |
| | Bank | | | Agg | | | Bank | | | Agg | | | |
| | # | #% | #% | \$(000) | \$% | \$% | # | #% | #% | \$(000) | \$% | \$% | |
| By Revenue | | | | | | | | | | | | | |
| \$1 Million or Less | 1 | 25.0 | 42.6 | 38 | 9.0 | 45.0 | 1 | 20.0 | 46.4 | 26 | 44.1 | 36.4 | 92.7 |
| Over \$1 Million | 0 | 0.0 | | 0 | 0.0 | | 0 | 0.0 | | 0 | 0.0 | | 5.5 |
| Revenue Unknown | 3 | 75.0 | | 382 | 91.0 | | 4 | 80.0 | | 33 | 55.9 | | 1.8 |
| Total | 4 | 100.0 | | 420 | 100.0 | | 5 | 100.0 | | 59 | 100.0 | | 100.0 |
| By Loan Size | | | | | | | | | | | | | |
| \$100,000 or Less | 2 | 50.0 | 98.5 | 63 | 15.0 | 67.2 | 5 | 100.0 | 97.1 | 59 | 100.0 | 60.9 | |
| \$100,001 - \$250,000 | 2 | 50.0 | 0.0 | 357 | 85.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| \$250,001 - \$1 Million | 0 | 0.0 | 1.5 | 0 | 0.0 | 32.8 | 0 | 0.0 | 2.9 | 0 | 0.0 | 39.1 | |
| Total | 4 | 100.0 | 100.0 | 420 | 100.0 | 100.0 | 5 | 100.0 | 100.0 | 59 | 100.0 | 100.0 | |
| By Loan Size and Revenues \$1 Million or Less | | | | | | | | | | | | | |
| \$100,000 or Less | 1 | 100.0 | | 38 | 100.0 | | 1 | 100.0 | | 26 | 100.0 | | |
| \$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 | 1 | 100.0 | | 38 | 100.0 | | 1 | 100.0 | | 26 | 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.

Blanco and Gillespie Counties Nonmetropolitan AA

Table E2-1

| 2022 Blanco and Gillespie Counties Nonmetropolitan AA Demographics | | | | | | | | |
|---|---------------------------|------------------------------------|--------------------------|------------------|--|----------------------|---------------------------|--------------|
| Income Categories | Tract Distribution | | Families by Tract Income | | Families < Poverty Level as % of Families by Tract | | Families by Family Income | |
| | # | % | # | % | # | % | # | % |
| Low | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 1,503 | 14.1 |
| Moderate | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 1,529 | 14.4 |
| Middle | 5 | 45.5 | 5,160 | 48.5 | 602 | 11.7 | 2,152 | 20.2 |
| Upper | 6 | 54.5 | 5,483 | 51.5 | 276 | 5.0 | 5,459 | 51.3 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 11 | 100.0 | 10,643 | 100.0 | 878 | 8.2 | 10,643 | 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 | 9,038 | 5,229 | 46.0 | 57.9 | 2,399 | 26.5 | 1,410 | 15.6 |
| Upper | 10,014 | 6,136 | 54.0 | 61.3 | 1,721 | 17.2 | 2,157 | 21.5 |
| Unknown | 0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 19,052 | 11,365 | 100.0 | 59.7 | 4,120 | 21.6 | 3,567 | 18.7 |
| | Total Businesses by Tract | Businesses by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | | # | % | # | % | # | % | |
| Low | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Moderate | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Middle | 1,503 | 51.9 | 1,383 | 51.1 | 97 | 66.4 | 23 | 50.0 |
| Upper | 1,393 | 48.1 | 1,321 | 48.9 | 49 | 33.6 | 23 | 50.0 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 2,896 | 100.0 | 2,704 | 100.0 | 146 | 100.0 | 46 | 100.0 |
| Percentage of Total Businesses: | | | | 93.4 | | 5.0 | | 1.6 |
| | Total Farms by Tract | Farms by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | | # | % | # | % | # | % | |
| Low | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Moderate | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Middle | 96 | 48.0 | 95 | 48.5 | 1 | 25.0 | 0 | 0.0 |
| Upper | 104 | 52.0 | 101 | 51.5 | 3 | 75.0 | 0 | 0.0 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 200 | 100.0 | 196 | 100.0 | 4 | 100.0 | 0 | 0.0 |
| Percentage of Total Farms: | | | | 98.0 | | 2.0 | | 0.0 |
| Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. | | | | | | | | |

Table E2-2

| 2023 Blanco and Gillespie Counties Nonmetropolitan AA Demographics | | | | | | | | |
|---|---------------------------|------------------------------------|--------------------------|------------------|--|----------------------|---------------------------|--------------|
| Income Categories | Tract Distribution | | Families by Tract Income | | Families < Poverty Level as % of Families by Tract | | Families by Family Income | |
| | # | % | # | % | # | % | # | % |
| Low | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 1,503 | 14.1 |
| Moderate | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 1,529 | 14.4 |
| Middle | 5 | 45.5 | 5,160 | 48.5 | 602 | 11.7 | 2,152 | 20.2 |
| Upper | 6 | 54.5 | 5,483 | 51.5 | 276 | 5.0 | 5,459 | 51.3 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 11 | 100.0 | 10,643 | 100.0 | 878 | 8.2 | 10,643 | 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 | 9,038 | 5,229 | 46.0 | 57.9 | 2,399 | 26.5 | 1,410 | 15.6 |
| Upper | 10,014 | 6,136 | 54.0 | 61.3 | 1,721 | 17.2 | 2,157 | 21.5 |
| Unknown | 0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 19,052 | 11,365 | 100.0 | 59.7 | 4,120 | 21.6 | 3,567 | 18.7 |
| | Total Businesses by Tract | Businesses by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | | # | % | # | % | # | % | |
| Low | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Moderate | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Middle | 1,468 | 52.3 | 1,352 | 51.6 | 96 | 65.3 | 20 | 50.0 |
| Upper | 1,339 | 47.7 | 1,268 | 48.4 | 51 | 34.7 | 20 | 50.0 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 2,807 | 100.0 | 2,620 | 100.0 | 147 | 100.0 | 40 | 100.0 |
| Percentage of Total Businesses: | | | | 93.3 | | 5.2 | | 1.4 |
| | 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 | 95 | 48.0 | 95 | 48.7 | 0 | 0.0 | 0 | 0.0 |
| Upper | 103 | 52.0 | 100 | 51.3 | 3 | 100.0 | 0 | 0.0 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 198 | 100.0 | 195 | 100.0 | 3 | 100.0 | 0 | 0.0 |
| Percentage of Total Farms: | | | | 98.5 | | 1.5 | | 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 E2-3A

| Distribution of 2022 and 2023 Home Mortgage Lending By Income Level of Geography Assessment Area: Blanco and Gillespie Counties Nonmetropolitan | | | | | | | | | | | | | |
|--|----------------------------------|--------------|--------------|---------------|--------------|--------------|-----------|--------------|--------------|--------------|--------------|--------------|---------------------------------------|
| 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 | 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 | 9 | 42.9 | 51.7 | 3,255 | 29.6 | 48.4 | 4 | 50.0 | 52.3 | 2,724 | 50.0 | 45.3 | 46.0 |
| Upper | 12 | 57.1 | 48.3 | 7,733 | 70.4 | 51.6 | 4 | 50.0 | 47.3 | 2,727 | 50.0 | 54.5 | 54.0 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.4 | 0 | 0.0 | 0.2 | 0.0 |
| Total | 21 | 100.0 | 100.0 | 10,988 | 100.0 | 100.0 | 8 | 100.0 | 100.0 | 5,451 | 100.0 | 100.0 | 100.0 |
| Refinance Loans | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Moderate | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Middle | 0 | 0.0 | 47.7 | 0 | 54.2 | 0.0 | 0 | 0.0 | 52.6 | 0 | 0.0 | 51.9 | 46.0 |
| Upper | 2 | 100.0 | 52.3 | 1,228 | 45.7 | 0.0 | 1 | 100.0 | 47.4 | 41 | 100.0 | 48.1 | 54.0 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Total | 2 | 100.0 | 100.0 | 1,228 | 100.0 | 0.0 | 1 | 100.0 | 100.0 | 41 | 100.0 | 100.0 | 100.0 |
| Home Improvement Loans | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Moderate | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Middle | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 45.8 | 0 | 0.0 | 53.4 | 46.0 |
| Upper | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 1 | 100.0 | 54.2 | 300 | 100.0 | 46.6 | 54.0 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Total | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 1 | 100.0 | 100.0 | 300 | 100.0 | 100.0 | 100.0 |
| Multifamily Loans | | | | | | | | | | | | | Multi-family Units % |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| Moderate | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Middle | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 74.5 |
| Upper | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 25.5 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Total | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 100.0 |
| Total Home Mortgage Loans | | | | | | | | | | | | | Owner Occupied Units % |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| Moderate | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Middle | 9 | 39.1 | 49.8 | 3,255 | 26.6 | 51.4 | 4 | 40.0 | 52.2 | 2,724 | 47.0 | 48.0 | 46.0 |
| Upper | 14 | 60.9 | 50.2 | 8,961 | 73.4 | 48.6 | 6 | 60.0 | 47.6 | 3,068 | 53.0 | 51.9 | 54.0 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.2 | 0 | 0.0 | 0.1 | 0.0 |
| Total | 23 | 100.0 | 100.0 | 12,216 | 100.0 | 100.0 | 10 | 100.0 | 100.0 | 5,792 | 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 E2-3B

| Distribution of 2022 and 2023 Home Mortgage Lending By Income Level of Geography Assessment Area: Blanco and Gillespie Counties Nonmetropolitan | | | | | | | | | | | | | |
|--|----------------------------------|------------|------------|----------|------------|------------|----------|------------|------------|----------|------------|------------------------------|--------------|
| 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 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Moderate | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Middle | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 46.0 |
| Upper | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 54.0 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Total | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 100.0 |
| Other Purpose Closed/Exempt | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Moderate | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Middle | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 46.0 |
| Upper | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 54.0 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Total | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 100.0 |
| Purpose Not Applicable | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Moderate | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Middle | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 46.0 |
| Upper | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 54.0 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Total | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 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 E2-4

| Distribution of 2022 and 2023 Small Business Lending By Income Level of Geography Assessment Area: Blanco and Gillespie Counties Nonmetropolitan | | | | | | | | | | | | | |
|---|----------------------------------|--------------|--------------|--------------|--------------|--------------|-----------|--------------|--------------|--------------|--------------|--------------------------|--------------|
| Geographic Income Level | Bank And Aggregate Loans By Year | | | | | | | | | | | Total Businesses % | |
| | 2022 | | | | | | 2023 | | | | | | |
| | Bank | | Agg | Bank | | Agg | Bank | | Agg | Bank | | | Agg |
| | # | #% | #% | \$(000) | % | % | # | #% | #% | \$(000) | % | % | |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Moderate | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Middle | 21 | 47.7 | 48.7 | 2,487 | 59.1 | 57.5 | 27 | 62.8 | 52.0 | 3,974 | 68.2 | 64.1 | 52.3 |
| Upper | 23 | 52.3 | 48.5 | 1,720 | 40.9 | 41.9 | 16 | 37.2 | 46.0 | 1,856 | 31.8 | 35.4 | 47.7 |
| Unknown | 0 | 0.0 | 2.8 | 0 | 0.0 | 0.6 | 0 | 0.0 | 2.0 | 0 | 0.0 | 0.4 | 0.0 |
| Total | 44 | 100.0 | 100.0 | 4,207 | 100.0 | 100.0 | 43 | 100.0 | 100.0 | 5,830 | 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 E2-5A

| Distribution of 2022 and 2023 Home Mortgage Lending By Borrower Income Level Assessment Area: Blanco and Gillespie Counties Nonmetropolitan | | | | | | | | | | | | | |
|--|----------------------------------|--------------|--------------|---------------|--------------|--------------|-----------|--------------|--------------|--------------|--------------|--------------|-----------------------------------|
| Borrower Income Level | Bank And Aggregate Loans By Year | | | | | | | | | | | | Families by Family Income % |
| | 2022 | | | | | | 2023 | | | | | | |
| | Bank | | Agg | | Bank | | Agg | | Bank | | Agg | | |
| | # | % | # | \$(000) | % | # | % | # | \$(000) | % | # | \$(000) | |
| Home Purchase Loans | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 0.1 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.5 | 0 | 0.0 | 0.1 | 14.1 |
| Moderate | 0 | 0.0 | 3.9 | 0 | 0.0 | 1.4 | 0 | 0.0 | 4.1 | 0 | 0.0 | 1.4 | 14.4 |
| Middle | 1 | 4.8 | 9.8 | 247 | 2.2 | 4.8 | 1 | 12.5 | 9.8 | 327 | 6.0 | 4.9 | 20.2 |
| Upper | 17 | 81.0 | 70.4 | 8,591 | 78.2 | 78.6 | 6 | 75.0 | 67.5 | 4,672 | 85.7 | 76.5 | 51.3 |
| Unknown | 3 | 14.3 | 15.7 | 2,150 | 19.6 | 15.1 | 1 | 12.5 | 18.1 | 452 | 8.3 | 17.1 | 0.0 |
| Total | 21 | 100.0 | 100.0 | 10,988 | 100.0 | 100.0 | 8 | 100.0 | 100.0 | 5,451 | 100.0 | 100.0 | 100.0 |
| Refinance Loans | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 1.9 | 0 | 0.0 | 0.7 | 1 | 100.0 | 2.2 | 41 | 100.0 | 1.4 | 14.1 |
| Moderate | 0 | 0.0 | 8.2 | 0 | 0.0 | 3.4 | 0 | 0.0 | 4.3 | 0 | 0.0 | 1.9 | 14.4 |
| Middle | 0 | 0.0 | 12.4 | 0 | 0.0 | 7.1 | 0 | 0.0 | 7.4 | 0 | 0.0 | 3.4 | 20.2 |
| Upper | 1 | 50.0 | 63.8 | 300 | 24.4 | 63.9 | 0 | 0.0 | 66.1 | 0 | 0.0 | 72.1 | 51.3 |
| Unknown | 1 | 50.0 | 13.6 | 928 | 75.6 | 24.9 | 0 | 0.0 | 20.0 | 0 | 0.0 | 21.2 | 0.0 |
| Total | 2 | 100.0 | 100.0 | 1,228 | 100.0 | 100.0 | 1 | 100.0 | 100.0 | 41 | 100.0 | 100.0 | 100.0 |
| Home Improvement Loans | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 4.1 | 0 | 0.0 | 1.0 | 14.1 |
| Moderate | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 14.4 |
| Middle | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 16.7 | 0 | 0.0 | 11.6 | 20.2 |
| Upper | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 79.2 | 0 | 0.0 | 87.4 | 51.3 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 1 | 100.0 | 0.0 | 300 | 100.0 | 0.0 | 0.0 |
| Total | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 1 | 100.0 | 100.0 | 300 | 100.0 | 100.0 | 100.0 |
| Total Home Mortgage Loans | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 0.6 | 0 | 0.0 | 0.2 | 1 | 10.0 | 1.3 | 41 | 0.7 | 0.5 | 14.1 |
| Moderate | 0 | 0.0 | 5.5 | 0 | 0.0 | 2.0 | 0 | 0.0 | 4.5 | 0 | 0.0 | 1.6 | 14.4 |
| Middle | 1 | 4.3 | 10.8 | 247 | 2.0 | 5.4 | 1 | 10.0 | 9.5 | 327 | 5.6 | 4.7 | 20.2 |
| Upper | 18 | 78.3 | 67.7 | 8,891 | 72.8 | 70.7 | 6 | 60.0 | 66.7 | 4,672 | 80.7 | 73.9 | 51.3 |
| Unknown | 4 | 17.4 | 15.4 | 3,078 | 25.2 | 21.7 | 2 | 20.0 | 18.0 | 752 | 13.0 | 19.3 | 0.0 |
| Total | 23 | 100.0 | 100.0 | 12,216 | 100.0 | 100.0 | 10 | 100.0 | 100.0 | 5,792 | 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 E2-5B

| Distribution of 2022 and 2023 Home Mortgage Lending By Borrower Income Level Assessment Area: Blanco and Gillespie Counties Nonmetropolitan | | | | | | | | | | | | | |
|--|----------------------------------|------------|------------|----------|------------|------------|----------|------------|------------|----------|------------|------------|-----------------------------------|
| Borrower Income Level | Bank And Aggregate Loans By Year | | | | | | | | | | | | Families by Family Income % |
| | 2022 | | | | | | 2023 | | | | | | |
| | Bank | | Agg | | Bank | | Agg | | Bank | | Agg | | |
| | # | % | # | \$(000) | % | # | % | # | \$(000) | % | # | \$(000) | |
| Other Purpose LOC | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 14.1 |
| Moderate | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 14.4 |
| Middle | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 20.2 |
| Upper | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 51.3 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Total | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 100.0 |
| Other Purpose Closed/Exempt | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 14.1 |
| Moderate | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 14.4 |
| Middle | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 20.2 |
| Upper | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 51.3 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Total | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 100.0 |
| Purpose Not Applicable | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 14.1 |
| Moderate | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 14.4 |
| Middle | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 20.2 |
| Upper | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 51.3 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Total | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 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 E2-6

| Distribution of 2022 and 2023 Small Business Lending By Revenue Size of Businesses | | | | | | | | | | | | | |
|---|----------------------------------|--------------|--------------|--------------|--------------|--------------|-----------|--------------|--------------|--------------|--------------|--------------------------|--------------|
| Assessment Area: Blanco and Gillespie Counties Nonmetropolitan | | | | | | | | | | | | | |
| | 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 | 21 | 47.7 | 55.3 | 1,233 | 29.3 | 47.3 | 20 | 46.5 | 57.9 | 2,433 | 41.7 | 48.1 | 93.3 |
| Over \$1 Million | 13 | 29.5 | | 1,707 | 40.6 | | 6 | 14.0 | | 515 | 8.8 | | 5.2 |
| Revenue Unknown | 10 | 22.7 | | 1,267 | 30.1 | | 17 | 39.5 | | 2,882 | 49.4 | | 1.4 |
| Total | 44 | 100.0 | | 4,207 | 100.0 | | 43 | 100.0 | | 5,830 | 100.0 | | 100.0 |
| By Loan Size | | | | | | | | | | | | | |
| \$100,000 or Less | 32 | 72.7 | 91.9 | 1,268 | 30.1 | 34.9 | 24 | 55.8 | 90.8 | 1,085 | 18.6 | 35.7 | |
| \$100,001 - \$250,000 | 7 | 15.9 | 4.2 | 1,119 | 26.6 | 16.2 | 13 | 30.2 | 5.6 | 2,064 | 35.4 | 21.4 | |
| \$250,001 - \$1 Million | 5 | 11.4 | 3.8 | 1,820 | 43.3 | 48.9 | 6 | 14.0 | 3.5 | 2,681 | 46.0 | 42.9 | |
| Total | 44 | 100.0 | 100.0 | 4,207 | 100.0 | 100.0 | 43 | 100.0 | 100.0 | 5,830 | 100.0 | 100.0 | |
| By Loan Size and Revenues \$1 Million or Less | | | | | | | | | | | | | |
| \$100,000 or Less | 18 | 85.7 | | 514 | 41.7 | | 12 | 60.0 | | 457 | 18.8 | | |
| \$100,001 - \$250,000 | 2 | 9.5 | | 369 | 29.9 | | 5 | 25.0 | | 746 | 30.7 | | |
| \$250,001 - \$1 Million | 1 | 4.8 | | 350 | 28.4 | | 3 | 15.0 | | 1,230 | 50.6 | | |
| Total | 21 | 100.0 | | 1,233 | 100.0 | | 20 | 100.0 | | 2,433 | 100.0 | | |
| <small>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.</small> | | | | | | | | | | | | | |

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.