



PUBLIC DISCLOSURE

March 3, 2025

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Texas Gulf Bank, National Association
Charter Number 10420

1626 South Voss Road
Houston, TX 77057

Office of the Comptroller of the Currency

Two Houston Center
909 Fannin Street, Suite 1900
Houston, TX 77010

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, and should not be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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Overall CRA Rating

Institution’s CRA Rating: This institution is rated **Satisfactory**

The lending test is rated: Satisfactory

The community development test is rated: Satisfactory

The major factors that support this rating include:

- The Lending Test rating is based on a reasonable loan-to-deposit (LTD) ratio, a majority of loans originated inside the assessment area (AA), an excellent geographic distribution, and a reasonable borrower distribution of loans to businesses of different sizes.
- The Community Development (CD) Test rating is based on an overall adequate level of CD loans, qualified investments and donations, and CD services.

Loan-to-Deposit Ratio

Considering the bank’s size, financial condition, and credit needs of the AAs, the bank’s LTD ratio is reasonable.

To evaluate the bank’s performance, we identified five similarly situated community banks based on asset size, primary products, and AAs. The bank’s quarterly average LTD ratio since the last CRA evaluation was 71 percent, with a low of 62 percent and a high of 78 percent. The comparator quarterly average ratio over the same period was 81 percent, with a low of 61 percent and a high of 100 percent.

Lending in Assessment Area

A majority of the bank’s loans are inside its AAs.

The bank originated 79 percent of its total loans inside the bank’s AAs during the evaluation period. This analysis is performed at the bank, rather than the AA, level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Small Business	71	78.9	19	21.1	90	32,145	58.0	23,319	42.0	55,465
Total	71	78.9	19	21.1	90	32,145	58.0	23,319	42.0	55,465

Description of Institution

Texas Gulf Bank, National Association (TGB) is a full-service, single-state community bank headquartered in Houston, Texas. The bank was chartered in August 1913, and is fully owned by Texas Gulf Bancshares, Inc., a single bank holding company located in Houston, Texas.

Texas is the only rating area, with one AA located in the Houston-The Woodlands-Sugar Land, Texas (Houston) metropolitan statistical area (MSA). TGB operates nine locations within the Houston MSA, with each location having an automated teller machine (ATM) and drive-thru banking facilities. Locations offer accessible hours between 10:00 AM and 5:00 PM Monday through Friday except Harris County locations, which are open 9:00 AM to 4:00 PM. All locations offer drive-thru hours 8:00 AM to 5:00 PM on weekdays with most Brazoria County locations open 9:00 AM to 12:00 PM on Saturday.

During the evaluation period, there was one branch closing and one branch opening in Harris County. The West University branch closed on December 9, 2022, and the River Oaks branch opened on December 12, 2022. Both branches were located in upper-income census tracts (CTs).

As of December 31, 2024, TGB reported total assets of \$693 million and a tier 1 leverage ratio of 12 percent. The net loan portfolio was \$465 million or 67 percent of total assets. TGB's primary lending focus is real estate, which accounted for 89 percent of net loans and leases. The bank offers a variety of traditional loan and deposit products to retail and commercial customers. Deposit products consist of business and personal checking/saving accounts, remote deposit capture, telephone banking, and mobile banking services. TGB also holds full trust powers and offers a comprehensive suite of personal wealth management services including agency/custodial accounts, estate planning, retirement account management, and trust administration.

There are no legal or financial circumstances impeding TGB's ability to meet the credit and CD needs within its AA. TGB was rated "Satisfactory" at the last Community Reinvestment Act (CRA) evaluation dated September 21, 2021.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The evaluation period for the Lending and CD Tests is January 1, 2022, through December 31, 2024. To evaluate the bank's lending performance, we reviewed business loans, which accounted for 44 percent of total originations by dollar for the evaluation period. We selected a sample of 90 business loans and compared loans to 2024 demographic data and 2023 CRA aggregate data.

Selection of Areas for Full-Scope Review

In each state where the bank has an office, one or more of AAs within that state was selected for a full-scope review. For purposes of this evaluation, bank delineated AAs located within the same MSA, multistate metropolitan statistical area (MMSA), or combined statistical area are combined and evaluated as a single AA. Similarly, bank delineated non-MSA AAs within the same state are combined and evaluated as a single area. These combined AAs may be evaluated as full- or limited-scope. Refer to the "Scope" section for details regarding how full-scope AAs were selected. Refer to appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

Ratings

The bank's overall rating is a blend of the state ratings, and where applicable, multistate ratings.

The state of Texas is the only rating area.

The MMSA rating and state ratings are based on performance in all bank AAs. Refer to the "Scope" section under each state and MMSA Rating section for details regarding how the areas were weighted in arriving at the respective ratings.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) in determining a national bank's or federal savings association's (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any AA by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Consumer Financial Protection Bureau, as applicable.

The OCC has not identified that this institution has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

The OCC will consider any information that this institution engaged in discriminatory or other illegal credit practices, identified by or provided to the OCC before the end of the institution's next performance evaluation in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this performance evaluation.

State Rating

State of Texas

CRA rating for the State of Texas: Satisfactory

The Lending Test is rated: Satisfactory

The Community Development Test is rated: Satisfactory

The major factors that support this rating include:

- An excellent geographic distribution of loans,
- A reasonable distribution of loans to businesses of different sizes; and,
- An adequate level of CD loans, qualified CD investments and donations, and CD services.

Description of Institution's Operations in Texas

TGB operates nine full-service locations with ATMs in Texas. The only AA in Texas is the Houston MSA, which includes all CTs in Brazoria, Galveston, and Harris counties. There are three locations in moderate-income CTs, three locations in middle-income CTs, and three locations in upper-income CTs.

According to the Federal Deposit Insurance Corporation deposit market share data as of June 30, 2024, TGB held deposits totaling \$619 million in the AA, which represented 0.2 percent market share and ranked the bank 43 of 187 institutions. The three largest institutions in the AA included JPMorgan Chase Bank, N.A., Wells Fargo Bank, N.A., and Bank of America, N.A. which held a combined 68 percent of area deposits. JPMorgan Chase Bank, N.A. alone held 48 percent.

Community Contacts

We identified five community contacts in the AA to determine credit, deposit, and community needs. Most of the organizations primarily focus on economic development; however, two contacts also focus on affordable housing and community services to low- or moderate-income (LMI) individuals. Primary credit and CD needs identified included varied demand for all types of lending including small business, small dollar, and Small Business Administration (SBA) 504 program loans. Additional needs included affordable housing, consumer lending, and financial literacy programs.

The following table provides information on the demographic composition of the Houston MSA for the evaluation period.

Table A – Demographic Information of the Assessment Area						
Assessment Area: Houston MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	1,296	15.1	26.8	25.5	29.2	3.4
Population by Geography	5,453,858	12.5	26.2	28.8	30.7	1.9
Housing Units by Geography	2,083,208	13.0	25.8	27.9	31.0	2.2
Owner-Occupied Units by Geography	1,073,502	5.9	21.7	31.4	40.0	1.0
Occupied Rental Units by Geography	811,635	21.5	31.1	23.7	20.1	3.5
Vacant Units by Geography	198,071	17.3	26.4	26.0	26.9	3.5
Businesses by Geography	968,021	10.1	21.8	26.6	39.1	2.5
Farms by Geography	12,783	7.4	19.7	30.0	41.1	1.8
Family Distribution by Income Level	1,291,389	25.7	17.3	17.9	39.2	0.0
Household Distribution by Income Level	1,885,137	26.5	16.6	17.1	39.8	0.0
Median Family Income MSA - 26420 Houston-Pasadena- The Woodlands, TX MSA	\$81,128	Median Housing Value				\$220,648
		Median Gross Rent				\$1,149
		Families Below Poverty Level				11.9%
<i>Source: 2020 U.S. Census and 2024 D&B Data. Due to rounding, totals may not equal 100.0%</i>						
<i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

Scope of Evaluation in Texas

The rating for Texas is based on a full-scope review of the Houston MSA.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN TEXAS

LENDING TEST

The bank's performance under the Lending Test in Texas is rated Satisfactory.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's lending performance in the state of Texas is reasonable.

Distribution of Loans by Income Level of the Geography

The bank exhibits excellent geographic distribution of loans in the state.

Small Loans to Businesses

Refer to Table Q of appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations of small loans to businesses.

The overall geographic distribution of small loans to businesses is excellent.

Houston MSA

During the evaluation period, the distribution of business loans in LMI CTs exceeded the proportion of both businesses and aggregate data.

Lending Gap Analysis

We did not identify any unexplained conspicuous gaps during our review.

Distribution of Loans by Income Level of the Borrower

The bank exhibits a reasonable distribution of loans to individuals of different income levels and businesses of different sizes, given the product lines offered by the bank.

Small Loans to Businesses

Refer to Table R of appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to businesses.

The overall borrower distribution of small loans to businesses by revenue is reasonable.

Houston MSA

During the evaluation period, the distribution of business loans was below the proportion of businesses but consistent with aggregate data.

Responses to Complaints

TGB did not receive any CRA-related complaints during the evaluation period.

COMMUNITY DEVELOPMENT TEST

The bank's performance under the Community Development Test is rated satisfactory.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank exhibits adequate responsiveness to community development needs in the state through CD loans, qualified investments, and CD services, as appropriate, considering the bank's capacity and the need and availability of such opportunities for community development in the bank's AAs.

Number and Amount of Community Development Loans

The Community Development Loans Table, shown below, sets forth the information and data used to evaluate the bank's level of CD lending. The table includes all CD loans, including multifamily loans that also qualify as CD loans.

<i>Community Development Loans</i>				
Assessment Area	Total			
	#	% of Total #	\$(000's)	% of Total \$
Houston MSA	5	100.0	2,372	100.0
Total	5	100.0	2,372	100.0

Houston MSA

TGB originated five loans totaling \$2.4 million. These loans help support affordable housing and economic development, in addition to helping provide community services to LMI individuals. Of note, the economic development loan was originated as an SBA 504 program loan that promotes business growth and job creation.

Number and Amount of Qualified Investments

<i>Qualified Investments</i>								
Assessment Area	Prior Period*		Current Period		Total			
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$
Houston MSA	1	507	9	1,245	10	100.0	1,752	100.0
Total	1	507	9	1,245	10	100.0	1,752	100.0

The Qualified Investment Table, shown above, sets forth the information and data used to evaluate the bank's level of qualified CD investments. The table includes all CD investments, including prior period investments that remain outstanding as of the examination date.

Houston MSA

TGB invested \$1.2 million in a new mortgage-backed security (MBS) that supported affordable housing and holds one prior-period MBS totaling \$507,308. The remaining eight donations helped support community services to LMI individuals. Both CD purposes were identified needs within the AA. Most of the community service organizations provide necessary support for LMI veterans and LMI individuals with disabilities.

Extent to Which the Bank Provides Community Development Services

Houston MSA

During the evaluation period, nine bank employees provided a total of 243 hours of CD services to six organizations. Most of the organizations help provide community services that are targeted to LMI individuals, while a limited number helped promote economic development. Several employees held leadership positions through board membership, typically chairing subcommittees, while other employees provided financial assistance and literacy to organizations that target services to LMI individuals.

* 'Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

Appendix A: Scope of Examination

The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the MSA(s) and non-MSA(s) that received comprehensive examination review, designated by the term “full-scope,” and those that received a less comprehensive review, designated by the term “limited-scope”.

Time Period Reviewed:	01/01/2022 to 12/31/2024	
Bank Products Reviewed:	Business CD loans, qualified investments, CD services	
Affiliate(s)	Affiliate Relationship	Products Reviewed
NA	NA	NA
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
TEXAS		
Houston MSA	Full-scope	Brazoria, Harris, and Galveston counties (all in Houston MSA)

Appendix B: Summary of MMSA and State Ratings

RATINGS			
Texas Gulf Bank, National Association			
Overall Bank:	Lending Test Rating*	CD Test Rating	Overall Bank/State/Multistate Rating
Texas Gulf Bank	Satisfactory	Satisfactory	Satisfactory
State:			
Texas	Satisfactory	Satisfactory	Satisfactory

(*) The Lending Test and Community Development Test carry equal weight in the overall rating.

Appendix C: Definitions and Common Abbreviations

The following terms and abbreviations are used in this performance evaluation, including the CRA tables. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

Affiliate: Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. For example, a bank subsidiary is controlled by the bank and is, therefore, an affiliate.

Aggregate Lending (Aggt.): The number of loans originated and purchased by all reporting lenders (HMDA or CRA) in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/AA.

Census Tract (CT): A small, relatively permanent statistical subdivision of a county delineated by a local committee of census data users for the purpose of presenting data. Census tracts nest within counties, and their boundaries normally follow visible features, but may follow legal geography boundaries and other non-visible features in some instances, CTs ideally contain about 4,000 people and 1,600 housing units.

Combined Statistical Area (CSA): A geographic entity consisting of two or more adjacent Core Based Statistical Areas with employment interchange measures of at least 15. An employment interchange measure is a measure of ties between two adjacent entities. The employment interchange measure is the sum of the percentage of workers living in the smaller entity who work in the larger entity and the percentage of employment in the smaller entity that is accounted for by workers who reside in the larger entity.

Community Development (CD): Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet Small Business Administration Development Company or Small Business Investment Company programs size eligibility standards or have gross annual revenues of \$1 million or less; or activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas.

Community Reinvestment Act (CRA): The statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its entire community, including LMI areas, consistent with the safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

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, 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).

Full-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

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 conduct 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 the income of applicants, the amount of loan requested, the disposition of the application (e.g., approved, denied, and withdrawn), the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

Home Mortgage Loans: A closed-end mortgage loan or an open-end line of credit as these terms are defined under 12 CFR 1003.2, and that is not an excluded transaction under 12 CFR 1003.3(c)(1) through (c)(10) and (c)(13).

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.

Limited-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

Low-Income Individual: Individual income that is less than 50 percent of the area median income.

Low Income Geography: A CT with a median family income that is less than 50 percent.

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 state/assessment area.

Median Family Income (MFI): The median income determined by the U.S. Census Bureau every five years and used to determine the income level category of geographies. The median is the point at which half of the families have income above, and half below, a range of incomes. Also, the median income determined by the Federal Financial Institutions Examination Council (FFIEC) annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above, and half below, a range of incomes.

Metropolitan Division: As defined by Office of Management and Budget, a county or group of counties within a Core Based Statistical Area that contains an urbanized population of at least 2.5 million. A Metropolitan Division consists of one or more main/secondary counties that represent an

employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area: An area, defined by the Office of Management and Budget, as a core based statistical area associated with at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

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.

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.

Rating Area: A rated area is a state or multi-state metropolitan statistical 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 multi-state metropolitan statistical area, the institution will receive a rating for the multi-state metropolitan statistical 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) 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.

Small Loan(s) to Farm(s): A loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated Report of Condition and Income (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.

Tier 1 Capital: The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

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

Appendix D: Tables of Performance Data

Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan statistical areas, if applicable, are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the Lending Test tables, the following are applicable: (1) purchased are treated as originations; and (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA-reporting lenders in the MMSA/AA. Deposit data are compiled by the FDIC and are available as of June 30th of each year. Tables without data are not included in this PE.

The following is a listing and brief description of the tables included in each set:

Table Q. Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses that were originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because aggregate small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank’s assessment area.

Table R. Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue - Compares the percentage distribution of the number of small loans (loans less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to: 1) the percentage distribution of businesses with revenues of greater than \$1 million; and, 2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

TEXAS

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2022-24	
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	
Houston MSA	71	32,145	100.0	158,512	10.1	11.3	9.7	21.8	23.9	20.7	26.6	32.4	26.0	39.1	32.4	41.8	2.5	0.0	1.8	
Total	71	32,145	100.0	158,512	10.1	11.3	9.7	21.8	23.9	20.7	26.6	32.4	26.0	39.1	32.4	41.8	2.5	0.0	1.8	

Source: 2024 D&B Data; 01/01/2022 - 12/31/2024 Bank Data; 2023 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues												2022-24	
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available			
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans		
Houston MSA	71	32,145	100.0	158,512	92.9	50.7	51.8	2.3	40.9	4.8	8.5		
Total	71	32,145	100.0	158,512	92.9	50.7	51.8	2.3	40.9	4.8	8.5		

Source: 2024 D&B Data; 01/01/2022 - 12/31/2024 Bank Data; 2023 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.