



PUBLIC DISCLOSURE

September 3, 2024

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

The MINT National Bank
Charter Number 24827

1213 Kingwood Drive
Kingwood, TX 77339

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.

Table of Contents

Overall CRA Rating..... 2
Description of Institution..... 2
Scope of the Evaluation..... 3
Discriminatory or Other Illegal Credit Practices Review..... 4
State Rating..... 5
 Texas..... 5
Appendix A: Scope of Examination..... A-1
Appendix B: Summary of MMSA and State Ratings..... B-1
Appendix C: Definitions and Common Abbreviations..... C-1
Appendix D: Tables of Performance Data..... D-1

Overall CRA Rating

Institution's CRA Rating: This institution is rated **Satisfactory**.

The lending test is rated: Satisfactory.

The major factors that support this rating include:

- The Lending Test rating is based on a more than reasonable loan-to-deposit (LTD) ratio, an excellent geographic distribution of loans, a reasonable distribution of loans to businesses of different sizes given the product lines offered by the bank, and a majority of loans originated in the assessment area (AA).

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AA, the LTD ratio is more than reasonable.

To evaluate the bank's performance, we identified six similarly situated community banks comparable in asset size. As of December 31, 2023, the bank's quarterly average LTD ratio since the last Community Reinvestment Act (CRA) evaluation was 95 percent, with a low of 82 percent and a high of 107 percent. The comparator quarterly average ratio over the same period was 81 percent.

Lending in Assessment Area

A majority of the bank's loans are inside its AA.

The bank originated and purchased 59 percent of its total loans by number inside the AA during the evaluation period. This analysis is performed at the bank, rather than the AA, level.

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		
	#	%	#	%		\$	%	\$	%	
Commercial	71	59.2	49	40.8	120	65,058	55.0	53,346	45.0	118,403
Totals	71	59.2	49	40.8	120	65,058	55.0	53,346	45.0	118,403

Description of Institution

The MINT National Bank (The MINT) is a full-service, single-state community bank headquartered in Kingwood, Texas. The bank was chartered in January 2009 and is a wholly owned subsidiary of The MINT Holdings, Inc. The only full-service location is the headquarters office located in the Houston-The Woodlands-Sugar Land, Texas (Houston) metropolitan statistical area (MSA).

As of December 31, 2023, The MINT reported \$409 million in total assets and a tier 1 leverage ratio of 14.31 percent. The bank's primary lending focus is commercial real estate, which represented 62 percent of net loans by dollar. The MINT is also one of the largest Small Business Administration (SBA) lenders in the Houston MSA.

The bank offers standard deposit and loan products, as well as services to retail and commercial customers. The bank does not have any automated teller machines (ATMs) or drive-through facilities; however, the bank reimburses customer ATM fees when accessing cash through other institution's ATMs. The bank also offers full service online banking as a convenience to its customers. There were no branch openings or closings during the evaluation period. Banking hours are reasonable with lobby hours of 9:00 AM to 4:00 PM Monday through Friday.

In 2020, the SBA established the Paycheck Protection Program under the Coronavirus Aid, Relief, and Economic Security Act in response to the COVID-19 pandemic. The goal of the program was to aid small businesses by funding payroll costs, mortgages, rent, and utilities. In 2021, The MINT originated 287 loans totaling \$31 million.

We did not identify any legal or financial impediments to the bank's ability to meet the credit needs of its AA. The bank was rated "Satisfactory" at its last CRA evaluation dated August 16, 2021.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The evaluation period for the Lending Test was January 1, 2021, through December 31, 2023. We reviewed a sample of business loans as the only primary product. During the evaluation period, commercial loans represented 52 percent of all loan originations by dollar and 58 percent by number.

For 2021, we compared business loans to 2021 business demographic and CRA aggregate data. We performed a separate analysis for 2022-2023 due to 2020 U.S. Census demographic changes. For 2022-2023, we compared business loans to 2023 business demographic and 2022 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 assessment areas located within the same MSA, multistate metropolitan statistical area (MMSA), or combined statistical area (CSA) 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 under each State Rating 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 MINT's 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) or 195.28(c), respectively, 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 Bureau of Consumer Financial Protection, 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 major factors that support this rating include:

- An excellent geographic distribution of loans.
- A reasonable distribution of loans to businesses of different sizes.
- No CRA related complaints during the evaluation period.

Description of Institution's Operations in Texas

The MINT operates one banking office in the AA, which is located in an upper-income census tract (CT). The AA includes all CTs in the Houston MSA. The Houston MSA contains Austin, Brazoria, Chambers, Fort Bend, Galveston, Harris, Liberty, Montgomery, and Waller counties. The bank also operates four loan production offices (LPOs) located in The Woodlands, Memorial, and Houston, Texas, as well as in South Plainfield, New Jersey. These LPOs offer commercial equipment purchase loans, commercial real estate mortgage loans, SBA commercial loans, and commercial construction loans by appointment.

According to the Federal Deposit Insurance Corporation deposit market share data as of June 30, 2023, The MINT held deposits totaling \$308 million in the AA or 0.10 percent market share. The three largest institutions in the MSA included JP Morgan Chase Bank, N.A., Wells Fargo Bank, N.A., and Bank of America, N.A., which held a combined 66 percent of area deposits. JP Morgan Chase Bank, N.A. alone held 48 percent.

Community Contacts

We identified three community contacts in the AA to determine credit needs. Of the three organizations identified, one organization provides assistance to small businesses, one is a community-based group serving low-or moderate-income (LMI) individuals and small businesses, and one provides small business loans for economic development. The primary needs identified included small dollar loans, loans to small businesses, affordable housing, and a greater opportunity for LMI customers to build relationships with bankers.

Please refer to the following tables, which provide information on the demographic composition of the MINT’s AA for both evaluation periods.

Table A – Demographic Information of the Assessment Area						
Assessment Area: Houston MSA (2021)						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	51	2.0	13.7	56.9	25.5	2.0
Population by Geography	331,741	1.7	8.4	47.3	42.6	0.0
Housing Units by Geography	124,547	1.7	10.1	47.6	40.5	0.0
Owner-Occupied Units by Geography	80,749	0.9	7.9	46.6	44.6	0.0
Occupied Rental Units by Geography	31,761	3.7	11.7	46.3	38.3	0.0
Vacant Units by Geography	12,037	2.2	21.2	57.4	19.2	0.0
Businesses by Geography	27,424	1.3	8.0	38.6	52.1	0.0
Farms by Geography	676	1.0	5.6	61.2	32.1	0.0
Family Distribution by Income Level	82,536	17.4	14.9	18.5	49.2	0.0
Household Distribution by Income Level	112,510	20.1	13.9	16.9	49.1	0.0
Median Family Income MSA - 26420 Houston-The Woodlands-Sugar Land, TX MSA	\$69,373	Median Housing Value				\$143,290
		Median Gross Rent				\$933
		Families Below Poverty Level				8.3%
<i>Source: 2015 ACS and 2021 D&B Data. Due to rounding, totals may not equal 100.0%</i> (*) The NA category consists of geographies that have not been assigned an income classification.						

Table A – Demographic Information of the Assessment Area						
Assessment Area: Houston MSA (2023)						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	1,606	13.4	25.0	26.5	31.8	3.2
Population by Geography	7,122,240	10.5	23.9	28.8	35.1	1.6
Housing Units by Geography	2,646,682	11.3	24.1	28.2	34.7	1.8
Owner-Occupied Units by Geography	1,466,613	4.9	20.0	30.7	43.5	0.8
Occupied Rental Units by Geography	941,380	20.1	29.9	24.4	22.6	3.1
Vacant Units by Geography	238,689	15.7	25.6	27.5	28.2	3.0
Businesses by Geography	1,157,534	8.6	19.1	24.9	45.3	2.1
Farms by Geography	16,582	5.7	18.3	30.5	44.0	1.5
Family Distribution by Income Level	1,702,047	23.6	16.6	17.9	41.9	0.0
Household Distribution by Income Level	2,407,993	24.6	15.9	16.9	42.6	0.0
Median Family Income MSA – 26420 Houston-The Woodlands-Sugarland, TX MSA	\$81,859	Median Housing Value				\$228,998
		Median Gross Rent				\$1,170
		Families Below Poverty Level				10.6%
<i>Source: 2020 US Census and 2023 D&B Data. Due to rounding, totals may not equal 100.0</i> (*) The NA category consists of geographies that have not been assigned an income classification.						

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 Areas Receiving Full-Scope Reviews

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 and purchases of small loans to businesses.

The overall geographic distribution of small loans to businesses was excellent. During both evaluation periods, the percentage of bank loans to small businesses significantly exceeded both the proportion of small 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 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. In 2021, the percentage of bank loans to small businesses was below the proportion of small businesses but significantly exceeded aggregate data. In 2022-2023, the percentage of bank loans to small businesses was below both the proportion of small businesses and aggregate data.

Responses to Complaints

The bank did not receive any CRA related complaints during the evaluation period.

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:	01/01/2021 to 12/31/2023	
Bank Products Reviewed:	Commercial loans	
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		
The MINT National Bank	Full-scope	Houston-The Woodlands-Sugar Land, TX MSA (Austin, Brazoria, Chambers, Fort Bend, Galveston, Harris, Liberty, Montgomery, Waller)

Appendix B: Summary of MMSA and State Ratings

RATINGS The MINT National Bank	
Overall Bank:	Lending Test Rating
	Satisfactory
State:	
Texas	Satisfactory

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 AA.

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 – TEXAS																				2021
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	28	24,901	100.0	236,116	9.1	21.4	9.4	17.8	28.6	18.6	23.1	28.6	24.3	49.7	21.4	47.5	0.2	0.0	0.1	
Total	28	24,901	100.0	236,116	9.1	21.4	9.4	17.8	28.6	18.6	23.1	28.6	24.3	49.7	21.4	47.5	0.2	0.0	0.1	

*Source: 2021 D&B Data; 01/01/2021 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography – TEXAS																				2022-23
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	43	40,156	100.0	230,551	8.6	13.9	7.9	19.1	25.6	18.7	24.9	34.9	25.8	45.3	25.6	46.1	2.1	0.0	1.5	
Total	43	40,156	100.0	230,551	8.6	13.9	7.9	19.1	25.6	18.7	24.9	34.9	25.8	45.3	25.6	46.1	2.1	0.0	1.5	

*Source: 2023 D&B Data; 01/01/2022 - 12/31/2023 Bank Data; 2022 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.

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues – TEXAS											2021
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	28	24,901	100.0	236,116	88.2	60.7	42.2	4.0	39.3	7.7	0.0
Total	28	24,901	100.0	236,116	88.2	60.7	42.2	4.0	39.3	7.7	0.0
<i>Source: 2021 D&B Data; 01/01/2021 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%</i>											

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues – TEXAS											2022-23
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	43	40,156	100.0	230,551	92.6	34.9	50.1	2.3	62.8	5.1	2.3
Total	43	40,156	100.0	230,551	92.6	34.9	50.1	2.3	62.8	5.1	2.3
<i>Source: 2023 D&B Data; 01/01/2022 - 12/31/2023 Bank Data; 2022 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%</i>											

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.