



## **PUBLIC DISCLOSURE**

January 16, 2024

### **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

Texas Advantage Community Bank  
Charter Number **24693**

1701 Fairway Plaza, Suite 18  
Alvin, TX 77511

Office of the Comptroller of the Currency

Two Houston Center  
909 Fannin Street, Suite 1900  
Houston, Texas 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..... 1  
Description of Institution..... 1  
Scope of the Evaluation..... 2  
Discriminatory or Other Illegal Credit Practices Review..... 3  
State Rating..... 4  
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 reasonable loan-to-deposit (LTD) ratio, a majority of loans being in the assessment area (AA), an excellent geographic distribution, and a reasonable borrower distribution of loans to businesses of different sizes.

### Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AA, the LTD ratio is reasonable. Our analysis included four similarly situated banks, which were selected based on similar asset sizes and being in the same regional area of Texas. As of December 31, 2022, the bank's quarterly average LTD ratio was 66 percent ranging from a low of 48 percent to a high of 81 percent. The comparator banks quarterly average LTD ratio was 45 percent for the same period, ranging from a low of 15 percent to a high of 75 percent.

### Lending in Assessment Area

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

The bank originated and purchased 88 percent of its total loans inside the bank's AA 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.

<b>Lending Inside and Outside of the Assessment Area</b>										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Small Business	53	88.3	7	11.7	60	16,923	92.5	1,372	7.5	18,294
<b>Total</b>	<b>53</b>	<b>88.3</b>	<b>7</b>	<b>11.7</b>	<b>60</b>	<b>16,923</b>	<b>92.5</b>	<b>1,372</b>	<b>7.5</b>	<b>18,294</b>

### Description of Institution

Texas Advantage Community Bank, N.A. (TACB) is an independent full-service community bank headquartered in Alvin, Texas. In addition to the main office, there is a branch in Pearland, Texas and a loan production office in Alvin, Texas.

TACB offers credit and deposit products including real estate, commercial, agriculture, and consumer loans. As of December 31, 2022, the bank reported \$193 million in total assets and \$88 million in total loans. Commercial loans were the primary product comprising 64 percent of the loan portfolio. The tier one leverage ratio was 9 percent.

TACB offers its customers a full range of services including e-banking through its website. The website lets customers obtain up to the minute account activity, transfer funds between accounts, pay bills, receive e-statements, and perform direct deposit. In addition, the bank provides its customers 24-hour telephone assistance.

In response to the Coronavirus Aid, Relief, and Economic Security Act or CARES Act established in 2020, TACB participated in the Small Business Administration's Paycheck Protection Program (PPP). The bank originated 506 PPP loans totaling \$41 million.

## **Scope of the Evaluation**

### **Evaluation Period/Products Evaluated**

The evaluation period for the Lending Test is January 1, 2020, through December 31, 2022. The primary product is commercial loans by both dollar amount and number of loans. As there were demographic changes in 2022, we performed a separate analysis of loans originated in 2022.

For 2020-2021, we compared TACB's performance to peer using 2021 CRA Aggregate Data (aggregate data). For 2022, we compared bank performance to peer using 2022 aggregate data.

### **Selection of Areas for Full-Scope Review**

During the evaluation period, the Houston MSA was the bank's only AA and received a 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 metropolitan statistical area (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 only rating area, which was based on the Houston MSA. 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 (or any affiliate whose loans have been considered as part of the institution's lending performance) 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<sup>1</sup>:** 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.

### Description of Institution's Operations in Texas

The AA includes all CTs within Brazoria, Fort Bend, Galveston, and Harris counties. In 2022, the AA contained over 1,400 CTs with a combination of low-, moderate-, middle-, and upper-income CTs. The main office in Alvin, TX is in Brazoria County, which is positioned within the Houston MSA.

According to FDIC Deposit Market Share data as of June 30, 2023, TACB held deposits totaling \$176.7 million, which represented 0.05 percent market share and ranked the bank 84<sup>th</sup> of 196 institutions within the AA. The largest depository institutions were JP Morgan Chase Bank, Wells Fargo Bank, and Bank of America, which held a combined 62.6 percent market share. JP Morgan Chase Bank held 47 percent of deposits as a single institution.

### Community Contacts

We relied on four community contacts knowledgeable of the economic, demographic, and business environments within the Houston MSA. It was noted that the economic environment in the AA has improved since the end of the COVID-19 pandemic and is generally robust but, the increasing cost of housing and insurance has caused a strain on many individuals and businesses. In addition, it was stated that area banks have made good efforts in lending to the local community; however, there are additional lending needs particularly for small businesses and individuals seeking affordable housing.

---

<sup>1</sup> This rating reflects performance within the state. The statewide evaluations do not reflect performance in the parts of those states contained within a MMSA.

Due to the 2020 U.S. Census, there were several updates to CT income designations in 2022. Please refer to the tables below for demographic information.

<b>Table A – Demographic Information of the Assessment Area</b>						
<b>Assessment Area: Houston MSA 2020-2021</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	980	15.9	29.5	24.4	29.3	0.9
Population by Geography	5,654,597	12.8	26.3	27.0	33.5	0.3
Housing Units by Geography	2,139,421	13.5	25.7	26.1	34.5	0.3
Owner-Occupied Units by Geography	1,142,845	5.9	21.4	28.7	43.9	0.1
Occupied Rental Units by Geography	789,247	22.3	30.7	23.3	23.1	0.6
Vacant Units by Geography	207,329	21.7	30.2	22.0	25.8	0.3
Businesses by Geography	604,871	10.0	18.1	22.2	49.4	0.2
Farms by Geography	8,397	6.2	15.3	27.7	50.7	0.1
Family Distribution by Income Level	1,355,584	24.9	16.2	17.0	41.9	0.0
Household Distribution by Income Level	1,932,092	25.2	16.0	16.8	42.0	0.0
Median Family Income MSA - 26420 Houston-The Woodlands-Sugar Land, TX MSA	\$69,373	Median Housing Value				\$172,519
		Median Gross Rent				\$970
		Families Below Poverty Level				13.2%
<i>Source: 2015 ACS and 2021 D&amp;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>						

<b>Table A – Demographic Information of the Assessment Area</b>						
<b>Assessment Area: Houston MSA 2022</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	1,429	14.6	25.5	25.8	30.9	3.1
Population by Geography	6,276,637	11.6	24.3	28.4	34.0	1.7
Housing Units by Geography	2,344,144	12.4	24.3	27.7	33.6	2.0
Owner-Occupied Units by Geography	1,266,057	5.5	20.1	30.5	43.1	0.8
Occupied Rental Units by Geography	867,379	21.2	30.2	24.0	21.3	3.3
Vacant Units by Geography	210,708	17.4	25.2	26.0	28.1	3.3
Businesses by Geography	922,352	9.2	19.6	24.2	44.7	2.2
Farms by Geography	11,798	6.5	17.3	28.4	46.2	1.6
Family Distribution by Income Level	1,496,433	24.3	16.8	17.8	41.1	0.0
Household Distribution by Income Level	2,133,436	25.0	16.1	16.9	41.9	0.0
Median Family Income MSA - 26420 Houston-The Woodlands-Sugar Land, TX MSA	\$81,859	Median Housing Value				\$227,281
		Median Gross Rent				\$1,170
		Families Below Poverty Level				11.1%
<i>Source: 2020 U.S. Census and 2022 D&amp;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.

## **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 performance in the Houston MSA 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 in 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.

Overall, the geographic distribution of small business loans is excellent.

For 2020-2021, the proportion of bank loans in low-income CTs exceeded both the percent of businesses and aggregate data. Loan originations were lower than both the percent of businesses and aggregate data for moderate-income CTs. In 2022, originations in low-income CTs exceeded both the percent of businesses and aggregate data. Loan originations were consistent with both the percentage of businesses and the aggregate data for moderate-income CTs.

### ***Lending Gap Analysis***

We did not identify any unexplained conspicuous gaps.

## **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 in 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.

Overall, the borrower distribution of loans to businesses is reasonable.



For 2020-2021, the proportion of bank loans was significantly lower than the percentage of small businesses but consistent with aggregate data. For 2022, loan originations were lower than the percentage of small businesses but significantly exceeded aggregate data.

### **Responses to Complaints**

The bank did not have 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 MSAs and non-MSAs 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”.

<b>Time Period Reviewed:</b>	01/01/2020 – 12/31/2022	
<b>Bank Products Reviewed:</b>	Small business loans	
<b>Affiliate(s)</b>	<b>Affiliate Relationship</b>	<b>Products Reviewed</b>
NA	NA	NA
<b>List of Assessment Areas and Type of Examination</b>		
<b>Rating and Assessment Areas</b>	<b>Type of Exam</b>	<b>Other Information</b>
Houston MSA	Full-Scope	Brazoria, Fort Bend, Galveston, and Harris Counties

## Appendix B: Summary of MMSA and State Ratings

---

RATINGS	Texas Advantage
Overall Bank:	Lending Test Rating
<b>TACB</b>	Satisfactory
MMSA or State:	
State of 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/assessment area.

**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, Census tracts 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 census tract 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/assessment area. Deposit data are compiled by the FDIC and are available as of June 30<sup>th</sup> 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.

<b>Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography</b>																			<b>2020-21</b>		
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	56	12,586	100.0	210,295	10.0	16.7	10.4	18.1	16.7	18.8	22.2	39.9	23.6	49.4	27.1	47.1	0.2	0.0	0.2		
<b>Total</b>	<b>56</b>	<b>12,586</b>	<b>100.0</b>	<b>210,295</b>	<b>10.0</b>	<b>16.7</b>	<b>10.4</b>	<b>18.1</b>	<b>16.7</b>	<b>18.8</b>	<b>22.2</b>	<b>39.9</b>	<b>23.6</b>	<b>49.4</b>	<b>27.1</b>	<b>47.1</b>	<b>0.2</b>	<b>0.0</b>	<b>0.2</b>		

*Source: 2021 D&B Data; 01/01/2020 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%*

<b>Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography</b>																			<b>2022</b>		
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	25	8,904	100.0	204,143	9.2	16.7	8.5	19.6	20.8	19.1	24.2	33.3	25.3	44.7	29.2	45.4	2.2	0.0	1.6		
<b>Total</b>	<b>25</b>	<b>8,904</b>	<b>100.0</b>	<b>204,143</b>	<b>9.2</b>	<b>16.7</b>	<b>8.5</b>	<b>19.6</b>	<b>20.8</b>	<b>19.1</b>	<b>24.2</b>	<b>33.3</b>	<b>25.3</b>	<b>44.7</b>	<b>29.2</b>	<b>45.4</b>	<b>2.2</b>	<b>0.0</b>	<b>1.6</b>		

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



<b>Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues</b>												<b>2020-21</b>	
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	56	12,586	100.00	210,295	88.2	44.9	42.1	4.1	16.3	7.7	38.8		
<b>Total</b>	<b>56</b>	<b>12,586</b>	<b>100.00</b>	<b>210,295</b>	<b>88.2</b>	<b>44.9</b>	<b>42.1</b>	<b>4.1</b>	<b>16.3</b>	<b>7.7</b>	<b>38.8</b>		

*Source: 2021 D&B Data; 01/01/2020 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%*

<b>Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues</b>												<b>2022</b>	
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	25	8,905	100.0	204,143	92.0	70.8	50.3	2.6	20.8	5.4	8.3		
<b>Total</b>	<b>25</b>	<b>8,905</b>	<b>100.0</b>	<b>204,143</b>	<b>92.0</b>	<b>70.8</b>	<b>50.3</b>	<b>2.6</b>	<b>20.8</b>	<b>5.4</b>	<b>8.3</b>		

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