



PUBLIC DISCLOSURE

February 22, 2022

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Unity National Bank
Charter Number: 21008

2602 Blodgett Street
Houston TX, 77004

Office of the Comptroller of the Currency

909 Fannin Street, Suite 1900
Houston, TX 77019

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 major factors that support this rating include:

- The Lending Test rating is based on a reasonable loan-to-deposit (LTD) ratio, an excellent geographic distribution, a reasonable borrower distribution, and a majority of the bank's loans being 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 reasonable.

As of December 31, 2021, our analysis included five similarly situated banks ranging in total assets from \$211 million to \$346 million. The bank's quarterly average LTD ratio since the last CRA evaluation was 81 percent, ranging from a low of 59 percent in the fourth quarter of 2021 to a high of 88 percent in the first quarter of 2020. The comparator quarterly average ratio over the same period was 77 percent. These quarterly average ratios ranged from a low of 64 percent to a high of 100 percent.

Lending in AA

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

Our analysis included a random sample of 55 business loans and 40 Small Business Administration (SBA) Paycheck Protection Program (PPP) loans. The bank originated and purchased 68 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 AA | | | | | | | | | | |
|---|-----------------|------|---------|------|---------|---------------------------------|------|---------|------|----------------|
| Loan Category | Number of Loans | | | | Total # | Dollar Amount of Loans \$(000s) | | | | Total \$(000s) |
| | Inside | | Outside | | | Inside | | Outside | | |
| | # | % | # | % | | \$ | % | \$ | % | |
| Business | 41 | 74.5 | 14 | 25.5 | 55 | 20,517 | 62.7 | 12,212 | 37.3 | 32,729 |
| PPP | 24 | 60.0 | 16 | 40.0 | 40 | 1,287 | 68.0 | 605 | 32.0 | 1,892 |
| Total | 65 | 68.4 | 30 | 31.6 | 95 | 21,804 | 63.0 | 12,817 | 37.0 | 34,621 |
| Source: Bank Data Due to rounding, totals may not equal 100.0% | | | | | | | | | | |

Description of the Institution

Unity National Bank (UNB) is a multistate community bank headquartered in Houston, Texas. UNB was chartered in 1985 and is the only Black-owned banking institution in Texas. The bank has partnered with the Houston Minority Business Council, Houston Small Business Development Corporation, and others to provide local business lending. UNB also partners with corporations, non-profits, and governmental organizations who seek to further their diversity initiatives.

During the evaluation period, UNB participated in the OCC's Roundtable for Economic Access and Change (Project REACH). Project REACH identifies and reduces barriers to full, fair participation in the nation's banking system and the economy to help expand access to credit and capital. One of the primary goals of Project REACH is to address structural barriers and harness market forces to create affordable financial products that allow minority groups and low-income Americans to own homes and start businesses. This goal is in direct alignment with UNB's goal to further diversity.

UNB has two rating areas that include Georgia and Texas. The bank's two AAs include three total branches, of which one is in the Atlanta AA and two are in the Houston AA. UNB's headquarters is located in the Third Ward of Houston, Texas, which is just outside of downtown Houston. The second branch, which opened in 1998, is located in Missouri City, Texas. Both branches are located in the Houston-The Woodlands-Sugar Land metropolitan statistical area (MSA). The third branch opened in 2018 and is located in downtown Atlanta, Georgia, which is in the Atlanta-Sandy Springs-Alpharetta MSA.

As of December 31, 2021, UNB had total assets of \$254 million, and a tier 1 leverage capital ratio of 10.6 percent. All locations offer a variety of commercial and retail banking services, as well as checking and savings accounts, safety deposit boxes, and mobile banking. The primary focus of the bank's lending program is commercial loans. All locations offer drive-thru services and automated teller machines.

There are no legal or financial factors impeding the bank's ability to meet the credit and needs of its AAs. UNB was rated Satisfactory at the last CRA evaluation dated August 21, 2017.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The evaluation period for the Lending Test was January 1, 2019, through December 31, 2021. As of December 31, 2021, business financing represented the largest portion of the loan portfolio at 84 percent by dollar amount and 76 percent by number. Business lending included both small loans to businesses, as well as SBA PPP loans. We selected separate samples for business loan types; however, we based our analysis on overall business lending. As a small bank, there is no requirement to originate community development (CD) loans, make qualified investments, or provide CD services. At UNB's option, we evaluated CD activities consistent with the Lending Test evaluation period in states where applicable.

Selection of Areas for Full-Scope Review

In each state where the bank has an office, one or more AAs within that state was selected for a full-scope review. For purposes of this evaluation, bank delineated AAs located within the same MSA 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. All states were equally rated, although Texas had the greatest level of loans and deposits.

The state ratings are based on performance in all bank AAs. Refer to the “Scope” section under each State 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 Georgia

CRA rating for the state of Georgia¹: Satisfactory

The Lending Test is rated: Satisfactory

The major factors that support this rating include:

- An excellent distribution of loans by income of geographies; and
- A reasonable distribution of loans by revenues of borrowers.

Description of Institution's Operations in Georgia

UNB operates one full-service branch within one AA in Georgia. The AA is the Atlanta-Sandy Springs-Alpharetta MSA, which includes all 539 census tracts (CTs) in Clayton, Cobb, DeKalb, Douglas, and Fulton Counties. Of the 539 CTs, 16.5 percent are low income, 26 percent are moderate income, 20 percent are middle income, 36 percent are upper income, and 1.5 percent did not have an income designation. UNB's only branch is located in an upper-income CT in Fulton County.

During the evaluation period, 14 percent of bank-wide deposits, as well as originated and purchased loans were in Georgia. As of June 30, 2021, UNB held deposits totaling \$16.9 million, which represented 0.01 percent market share and ranked the bank 70 of 75 institutions within the Atlanta AA.

Community Contacts

In the Atlanta AA, we identified two individuals representing economic development organizations. Primary needs included small business loans for minority- and women-owned businesses, as well as financial education and literacy. UNB helped meet these needs by providing business loans to small businesses. UNB also provided necessary PPP loans throughout the AA.

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

Atlanta AA

| Table A – Demographic Information of the Assessment Area | | | | | | |
|---|-----------|---------------|------------------------------|------------------|-----------------|---------------|
| Assessment Area: Atlanta MSA | | | | | | |
| Demographic Characteristics | # | Low % of # | Moderate % of # | Middle % of # | Upper % of # | NA* % of # |
| Geographies (Census Tracts) | 539 | 16.5 | 26.2 | 19.9 | 36.0 | 1.5 |
| Population by Geography | 2,823,121 | 12.0 | 27.3 | 23.1 | 37.1 | 0.6 |
| Housing Units by Geography | 1,198,373 | 13.0 | 27.3 | 21.9 | 37.5 | 0.2 |
| Owner-Occupied Units by Geography | 595,179 | 5.5 | 21.9 | 24.8 | 47.9 | 0.0 |
| Occupied Rental Units by Geography | 456,662 | 19.7 | 32.4 | 19.3 | 28.0 | 0.5 |
| Vacant Units by Geography | 146,532 | 22.6 | 33.2 | 18.6 | 25.3 | 0.2 |
| Businesses by Geography | 602,175 | 9.0 | 23.4 | 21.9 | 45.1 | 0.7 |
| Farms by Geography | 7,173 | 8.2 | 23.8 | 24.6 | 43.1 | 0.3 |
| Family Distribution by Income Level | 640,741 | 24.5 | 15.9 | 16.5 | 43.1 | 0.0 |
| Household Distribution by Income Level | 1,051,841 | 25.4 | 16.3 | 16.8 | 41.5 | 0.0 |
| Median Family Income MSA - 12060 Atlanta-Sandy Springs-Alpharetta, GA MSA | | \$67,322 | Median Housing Value | | | \$201,801 |
| | | | Median Gross Rent | | | \$1,003 |
| | | | Families Below Poverty Level | | | 13.2% |
| Source: 2015 ACS and 2021 D&B Data Due to rounding, totals may not equal 100.0% (*) The NA category consists of geographies that have not been assigned an income classification. | | | | | | |

Scope of Evaluation in Georgia

The Atlanta AA received a full-scope review, as it was the only AA in the state. Refer to appendix A for a list of all AAs under review.

LENDING TEST

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

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the Atlanta AA is good.

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 the state of Georgia section 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 distribution of loans originated and purchased in low-income geographies was excellent. The bank's proportion of loans in low-income CTs significantly exceeded the proportion of businesses and aggregate distribution of loans in those geographies. The distribution of loans originated and purchased in moderate-income geographies was reasonable. The bank's proportion of loans in moderate-income CTs was slightly below the proportion of businesses and consistent with the aggregate distribution of loans in those geographies.

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 in the state of Georgia section 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 distribution of small loans to businesses by revenue was reasonable. The bank's proportion of loans was below the proportion of small businesses but exceeded the aggregate distribution of loans to those businesses.

Responses to Complaints

There were no complaints related to UNB's CRA performance within Georgia.

State Rating

State of Texas

CRA rating for the state of Texas²: Outstanding

The Lending Test is rated: Satisfactory

The major factors that support this rating include:

- An excellent distribution of loans by income of geographies;
- A reasonable distribution of loans by revenue of borrowers; and,
- CD activities had a positive impact on the overall state rating.

Description of Institution's Operations in Texas

UNB operates two full-service branches within one AA in Texas, which is located in the Houston-The Woodlands-Sugar Land MSA. The AA includes all 862 CTs in Harris and Fort Bend Counties. Of the 862 CTs, 17 percent are low income, 30 percent are moderate income, 22 percent are middle income, 30 percent are upper income, and 1 percent did not have an income designation. Of the two locations in the AA, UNB's headquarters is located in a moderate-income CT in Harris County and the Missouri City branch is located in a middle-income CT in Fort Bend County.

During the evaluation period, 86 percent of bank-wide deposits, as well as originated and purchased loans were in Texas. As of June 30, 2021, UNB held deposits totaling \$183 million, which represented 0.06 percent market share and ranked the bank 76 of 154 institutions within the Houston AA.

Community Contacts

In the Houston AA, we identified three local organizations that support economic development, affordable housing and development, and community services for low- to moderate-income (LMI) individuals. Primary needs included affordable housing options, small dollar loan programs, and financial education workshops. UNB helped meet these needs by providing small dollar business loans and investing in securities that supported affordable housing for LMI borrowers.

² This rating reflects performance within the state. The statewide evaluations do not reflect performance in the parts of those states contained within a MMSA.

Houston AA

| 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) | 862 | 17.3 | 30.0 | 22.4 | 29.5 | 0.8 |
| Population by Geography | 5,014,693 | 14.0 | 27.8 | 25.6 | 32.3 | 0.4 |
| Housing Units by Geography | 1,876,851 | 14.8 | 26.7 | 24.6 | 33.6 | 0.3 |
| Owner-Occupied Units by Geography | 985,907 | 6.4 | 22.7 | 27.4 | 43.4 | 0.1 |
| Occupied Rental Units by Geography | 719,809 | 23.9 | 31.3 | 22.0 | 22.1 | 0.7 |
| Vacant Units by Geography | 171,135 | 25.0 | 30.4 | 19.0 | 25.2 | 0.4 |
| Businesses by Geography | 550,024 | 10.8 | 18.5 | 21.4 | 49.1 | 0.2 |
| Farms by Geography | 7,191 | 6.9 | 16.1 | 24.5 | 52.3 | 0.1 |
| Family Distribution by Income Level | 1,195,439 | 25.7 | 16.4 | 16.9 | 41.1 | 0.0 |
| Household Distribution by Income Level | 1,705,716 | 25.6 | 16.2 | 16.8 | 41.4 | 0.0 |
| Median Family Income MSA - 26420 Houston-The Woodlands-Sugar Land, TX MSA | | \$69,373 | Median Housing Value | | | \$175,476 |
| | | | Median Gross Rent | | | \$973 |
| | | | Families Below Poverty Level | | | 13.7% |
| Source: 2015 ACS and 2021 D&B Data Due to rounding, totals may not equal 100.0% (*) The NA category consists of geographies that have not been assigned an income classification. | | | | | | |

Scope of Evaluation in Texas

The Houston AA received a full-scope review. Refer to appendix A for a list of all AAs under review.

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 AA is good.

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 the state of Texas section 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 distribution of loans originated and purchased in low-income geographies was reasonable. The bank's proportion of loans in low-income CTs was near to the proportion of businesses and aggregate distribution of loans in those geographies. The distribution of loans originated and purchased in moderate-income geographies was excellent. The bank's proportion of loans in moderate-income CTs significantly exceeded both the proportion of businesses and aggregate distribution of loans in those geographies.

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 in the state of Texas section 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 distribution of small loans to businesses by revenue was reasonable. The bank's proportion of loans was below the proportion of small businesses but exceeded the aggregate distribution of loans to those businesses.

Responses to Complaints

There were no complaints related to UNB's CRA performance within Texas.

COMMUNITY DEVELOPMENT

Optional CD activities in Texas were limited to qualified investments, which had a positive impact on the state rating. In the Houston AA, UNB contributed \$4.7 million through four investments that supported affordable housing for LMI borrowers.

Number and Amount of Qualified Investments

| Assessment Area | Prior Period* | | Current Period | | Total | | | |
|-----------------|---------------|-----------|----------------|-----------|-------|--------------|-----------|---------------|
| | # | \$(000's) | # | \$(000's) | # | % of Total # | \$(000's) | % of Total \$ |
| Houston MSA | 0 | 0 | 4 | 4,704 | 4 | 100.0 | 4,704 | 100.0 |

* '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 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”.

| | | |
|---|---|--------------------------|
| Time Period Reviewed: | Lending Test: 1/01/2019-12/31/2021 CD Activities: 1/01/2019-12/31/2021 | |
| Bank Products Reviewed: | Small Business, qualified investments | |
| Affiliate(s) | Affiliate Relationship | Products Reviewed |
| N/A | | N/A |
| List of Assessment Areas and Type of Examination | | |
| Rating and Assessment Areas | Type of Exam | Other Information |
| | | |
| State - Georgia | | |
| Atlanta AA | Full-Scope | |
| | | |
| State - Texas | | |
| Houston AA | Full-Scope | |
| | | |

Appendix B: Summary of State Ratings

| RATINGS – Unity National Bank | | |
|-------------------------------|---------------------|---------------------------|
| Overall Bank: | Lending Test Rating | Overall Bank/State Rating |
| Unity National Bank | Satisfactory | Satisfactory |
| State: | | |
| Georgia | Satisfactory | Satisfactory |
| Texas | Satisfactory | Outstanding |

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 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 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 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 (MMSA), 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 purchases; and (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased and purchased by all HMDA or CRA-reporting lenders in the AA. Deposit data are compiled by the Federal Deposit Insurance Corporation and are available as of June 30th of each year. Tables without data are not included in this performance evaluation.

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.

Georgia

| Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography | | | | | | | | | | | | | | | | | | | 2019-21 |
|---|---------------------------------|-------|------------|----------------|-------------------|--------------|------|------------------------|--------------|------|----------------------|--------------|------|---------------------|--------------|------|-----------------------------|--------------|---------|
| 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 | Aggt | % Businesses | % Bank Loans | Aggt | % Businesses | % Bank Loans | Aggt | % Businesses | % Bank Loans | Aggt | % Businesses | % Bank Loans | Aggt |
| Atlanta MSA | 30 | 8,988 | 100.0 | 106,498 | 9.0 | 23.3 | 7.1 | 23.4 | 20.0 | 19.4 | 21.9 | 30.0 | 20.5 | 45.1 | 26.7 | 52.4 | 0.7 | -- | 0.6 |
| Total | 30 | 8,988 | 100.0 | 106,498 | 9.0 | 23.3 | 7.1 | 23.4 | 20.0 | 19.4 | 21.9 | 30.0 | 20.5 | 45.1 | 26.7 | 52.4 | 0.7 | -- | 0.6 |
| Source: 2021 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; 2020 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 | | | | | | | | | | | 2019-21 |
|---|---------------------------------|-------|------------|----------------|---------------------------------|--------------|------|--------------------------------|--------------|--|--------------|
| 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 | Aggt | % Businesses | % Bank Loans | % Businesses | % Bank Loans |
| Atlanta MSA | 30 | 8,988 | 100.0 | 106,498 | 92.9 | 60.0 | 41.8 | 2.2 | 20.0 | 4.9 | 20.0 |
| Total | 30 | 8,988 | 100.0 | 106,498 | 92.9 | 60.0 | 41.8 | 2.2 | 20.0 | 4.9 | 20.0 |
| Source: 2021 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; 2020 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0% | | | | | | | | | | | |

Texas

| Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography | | | | | | | | | | | | | | | | | | | 2019-21 |
|---|---------------------------------|--------|------------|----------------|-------------------|--------------|------|------------------------|--------------|------|----------------------|--------------|------|---------------------|--------------|------|-----------------------------|--------------|---------|
| 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 | Aggt | % Businesses | % Bank Loans | Aggt | % Businesses | % Bank Loans | Aggt | % Businesses | % Bank Loans | Aggt | % Businesses | % Bank Loans | Aggt |
| Houston MSA | 45 | 14,879 | 100.0 | 166,086 | 10.8 | 8.9 | 11.5 | 18.5 | 28.9 | 18.9 | 21.4 | 26.7 | 22.0 | 49.1 | 35.6 | 47.5 | 0.2 | -- | 0.2 |
| Total | 45 | 14,879 | 100.0 | 166,086 | 10.8 | 8.9 | 11.5 | 18.5 | 28.9 | 18.9 | 21.4 | 26.7 | 22.0 | 49.1 | 35.6 | 47.5 | 0.2 | -- | 0.2 |
| Source: 2021 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; 2020 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 | | | | | | | | | | | 2019-21 |
|---|---------------------------------|--------|------------|----------------|---------------------------------|--------------|------|--------------------------------|--------------|--|--------------|
| 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 | Aggt | % Businesses | % Bank Loans | % Businesses | % Bank Loans |
| Houston MSA | 45 | 14,879 | 100.0 | 166,086 | 88.1 | 60.0 | 37.7 | 4.2 | 24.4 | 7.7 | 15.6 |
| Total | 45 | 14,879 | 100.0 | 166,086 | 88.1 | 60.0 | 37.7 | 4.2 | 24.4 | 7.7 | 15.6 |
| Source: 2021 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; 2020 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0% | | | | | | | | | | | |