



## **PUBLIC DISCLOSURE**

March 7, 2022

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

Anthem Bank and Trust  
Charter Number 703874

23910 Railroad Ave  
Plaquemine, LA 70764-3303

Office of the Comptroller of the Currency

3850 North Causeway Blvd.  
Suite 1330  
Metairie, LA 70002

**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.....	2
Scope of the Evaluation.....	3
Discriminatory or Other Illegal Credit Practices Review.....	4
State Rating.....	5
State of Louisiana.....	5
State Rating.....	9
State of Texas.....	9
State Rating.....	16
State of Florida.....	16
Appendix A: Scope of Examination.....	A-1
Appendix B: Summary of 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:

- A more than reasonable loan-to-deposit (LTD) ratio.
- Having a majority of loans made inside the assessment areas (AA).
- Having reasonable geographic distribution of both home mortgage loans and small loans to businesses.
- Exhibiting a reasonable distribution of loans to individuals of different income levels and businesses of different sizes.
- Operating with an appropriate complaint management program, although Anthem did not receive any complaints during the review period.

### LTD Ratio

Considering the size and financial condition of Anthem Bank & Trust (Anthem), and credit needs of the AA, the LTD ratio is more than reasonable. The quarterly average LTD ratio for the institution during the evaluation period was approximately 82.9 percent. Since the prior examination, Anthem's quarterly LTD has ranged from a low of 68.2 percent in the second quarter 2021 to a high of 99.6 percent in the fourth quarter of 2017. The quarterly average LTD ratio for similarly-situated financial institutions located within or near the AA was 71.4 percent.

<b>Institution</b>	<b>Assets – As of September 30, 2021 (in thousands)</b>	<b>Average LTD</b>
Anthem Bank and Trust	170,936	82.86%
Plaquemine Bank and Trust Company	182,733	59.02%
Bank of Zachary	330,288	72.24%
First State Bank of Burnet	327,685	38.48%
Plus International Bank	80,211	87.76%
Austin Capital Bank	423,361	99.23%

Source: Bank Data

### Lending in AA

A majority of Anthem's loans are inside its AAs.

Anthem originated and purchased 82 percent by number and 83 percent by dollar amount of its total loans inside its 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		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	60	74	21	26	81	10,948	81	2,622	19	13,570
Commercial	150	86	25	14	175	25,810	83	5,137	17	30,947
<b>Total</b>	<b>210</b>	<b>82</b>	<b>46</b>	<b>18</b>	<b>256</b>	<b>36,758</b>	<b>83</b>	<b>7,759</b>	<b>17</b>	<b>44,517</b>

*Source: Bank Data. Due to rounding, totals may not equal 100.0%*

## Description of Institution

Anthem is a \$180 million interstate bank headquartered in Plaquemine, Louisiana. Anthem serves its community through five branches including two in Louisiana, two in Texas, and one in Florida. Banking hours reasonably meet community needs with lobby hours varying slightly between branches, but generally being Monday through Friday from 9:00 a.m. to 5:00 p.m. All branches, except for the Florida branch, offer extended drive-thru hours. Anthem operates with two automated teller machines (ATM) and reimburses ATM fees charged by other ATM operators (limited at three per month). Anthem operates with an Internet web site which offers information on its products and services as well as account access. Anthem did not open or close any branches during the review period.

Anthem primarily offers checking and savings accounts, certificates of deposit, individual retirements accounts, loans (consumer mortgage and commercial), as well as business banking and merchant services. The majority of home mortgage loan originations are sold in the secondary market. There are no significant differences between products offered at branch locations. Anthem has not made changes to its corporate structure, including any merger or acquisition activities, since the previous CRA evaluation. As illustrated in the table below, Anthem focuses primarily on home mortgage loans and commercial lending. While commercial and industrial lending comprised a significant percentage of the overall portfolio, that type of loan product is outside the purview of CRA rules and regulations and was not analyzed. As of December 31, 2021, the loan portfolio is detailed in the table below.

Anthem Bank and Trust Loan Portfolio		
Loan Category	Dollars (000)	Percentage
Home Mortgage	21,225	17.32
Commercial Real Estate	21,840	17.82
Construction and Development	16,834	13.73
Commercial and Industrial	57,363	46.80
Other (Consumer / Farm / Multifamily)	5,307	4.33
<b>Total</b>	<b>122,569</b>	<b>100</b>

*Source: Call Report*

Anthem's five branches operate in four AAs covering three states. In the State of Louisiana, both branches are in the Baton Rouge MSA AA, with the main branch being located in a moderate-income census tract (CT). The Baton Rouge MSA AA consists of 104 CTs including 17 low-, 30 moderate-, 26 middle-, and 30 upper-income CTs. There is also one not applicable CT. Anthem additionally operates two branches in the State of Texas with one being in Travis County, which is part of the Austin-Round

Rock MSA, and another located in Burnet County, a Non-MSA AA. There are a total of 218 CTs in the Austin AA including 33 low-, 47 moderate-, 64 middle-, and 68 upper-income CTs. There are also six not applicable CTs. There are a total of eight CTs in the Burnet County Non-MSA AA, including one moderate-, four middle-, and three upper-income CTs. Finally, there is one branch located in the State of Florida, in the Miami-Dade MSA. In that AA, there are a total of 519 CTs including 30 low-, 144 moderate-, 150 middle-, and 177 upper-income CTs. There are also 18 not applicable CTs. A CT is considered “not applicable” when there have been changes to the AA maps during the review period. The AAs meet regulatory requirements and do not arbitrarily exclude low- to moderate-income CTs.

Anthem has no affiliate or operating subsidiary activities considered when evaluating CRA performance. There were no legal or financial factors impeding Anthem’s ability to meet credit needs in its AA during the evaluation period. Anthem’s CRA was rated “Satisfactory” in the previous performance evaluation dated September 18, 2017.

## **Scope of the Evaluation**

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

We evaluated CRA performance of Anthem using the Interagency Small Bank CRA procedures, which focus on the analysis of the primary loan products. The evaluation period for the Lending Test covered January 1, 2019, through December 31, 2021. Conclusions regarding Anthem’s lending performance are based on a review of home mortgage loans, as well as commercial loans. Anthem is not a Home Mortgage Disclosure Act reporter. We analyzed all home mortgage loans (60 loans) and all commercial loans (150 loans) made during the review period.

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

In each state where Anthem has an office, one or more of AAs within that state was selected for a full-scope review. Anthem currently has offices in three states with four AAs: one AA in Louisiana (Baton Rouge AA), one AA in Florida (Miami AA), and two in Texas (Austin AA and Burnet Non-MSA AA). All AAs received a full scope review except for Burnet Non-MSA AA, which received a limited scope review.

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**

Anthem’s overall rating is a blend of the state ratings, but with emphasis placed on the State of Louisiana. Approximately 92 percent of home mortgage loans and 58 percent of commercial lending is made in Louisiana. Additionally, approximately 60 percent of Anthem’s deposits are in Louisiana. Anthem’s main branch is also located in Louisiana. No significant weight was placed on the State of Florida as only approximately three percent of home mortgage lending, five percent of commercial lending and only ten percent of deposits are in the State of Florida.

## **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 Anthem (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 Anthem engaged in discriminatory or other illegal credit practices, identified by or provided to the OCC before the end of Anthem'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 Louisiana

**CRA rating for the State of Louisiana:** Satisfactory

**The Lending Test is rated:** Satisfactory

The major factors that support this rating include:

- Having reasonable geographic distribution of both home mortgage loans and small loans to businesses.
- Exhibiting a reasonable distribution of loans to individuals of different income levels and businesses of different sizes.
- Operating with an appropriate complaint management program, although Anthem did not receive any complaints during the review period.

### Description of Institution's Operations in Louisiana

Anthem serves its community in Louisiana through two branches, including its main branch in Plaquemine, located in Iberville Parish, and in East Baton Rouge Parish. Both Parishes are part of the Baton Rouge MSA. Anthem provides a full range of loan and deposit products and services in the Louisiana AA. Approximately 92 percent of home mortgage loans and 58 percent of commercial lending is made in Louisiana. Additionally, approximately 60 percent of Anthem's deposits are in Louisiana.

#### **Baton Rouge AA**

Iberville Parish and East Baton Rouge Parish are both part of the Baton Rouge MSA. Management determined the entire MSA to be too large to serve with only two branches and so selected Iberville, East Baton Rouge and West Baton Rouge Parishes as its assessment area. The AA meets regulatory guidelines by including whole geographies and not arbitrarily excluding low- and moderate-income areas. Plaquemine, Baton Rouge, and Port Allen are the Parish seats for Iberville, East Baton Rouge, and West Baton Rouge Parishes, respectively.

Anthem's competition is significant in the AA and includes state and federal community banks, credit unions, and mortgage banking companies with regional and national footprints. Based on the most recent Deposit Market Share Report Anthem ranked 24<sup>th</sup> out of 57 institutions in its AA, holding 0.4 percent of market share. The five largest competitors command 60.5 percent of the deposit market, evidencing strong competition in the AA.

The Federal Financial Institutions Examination Council's (FFIEC) updated 2021 median family income for the AA was \$75,400. Low-income is defined as less than 50 percent of the median family income. Moderate-income is defined as 50 percent to less than 80 percent of the median family income. Middle-

income is defined as 80 percent to 119 percent of the median family income. Upper-income is defined as income of 120 percent and over the median family income. The table below depicts income categories

<b>Baton Rouge AA Median Family Income Ranges</b>				
<b>Median Family Incomes</b>	<b>Low &lt;50%</b>	<b>Moderate 50% to &lt;80%</b>	<b>Middle 80% to &lt;120%</b>	<b>Upper ≥120%</b>
\$75,400	<\$37,700	\$37,700 to <\$60,320	\$60,320 to <\$90,480	≥\$90,480
<i>Source: FFIEC</i>				

Low-income families earning a median family income less than \$37,700 represented approximately 26.0 percent of families in the AA, while moderate-income families earning between \$37,700 and \$60,320 comprised approximately 16.4 percent of the AA population. According to 2015 ACS US census data, 13.6 percent of families in the AA earned wages below the poverty level.

Opportunities for home mortgage lending are available within the 17 low- and 30 moderate-income CTs in the AA. Of the 213,130 housing units in the AA, approximately 54.3 percent of the units are owner-occupied housing units, 34.6 percent are rental units, and only 11.1 percent of housing units are vacant. With average monthly rents of \$853 and the average medium housing price of \$172,326, there is a demand for home mortgage lending.

Based on 2021 business demographic data, there were 77,681 non-farm businesses in the AA. Of these, 69,219 (89.1 percent) of the businesses had revenues of less than \$1 million, 2,430 (3.1 percent) had revenues greater than \$1 million, and 6,032 (7.8 percent) did not report revenue information. The AA’s economy is diverse, with a variety of including businesses manufacturing, healthcare, construction, technology, and professional and business services. As of 2021, the top employers in the AA included Dow Chemical, Baton Rouge General Medical Center, and state government. According to the Bureau of Labor Statistics, as of December 2021 the unemployment rate of the AA was 3.2 percent, which was lower than the Louisiana state average of 4.4 percent.

The table below depicts the demographic information for the Baton Rouge AA.

<b>Demographic Information of the AA</b>						
<b>AA: Baton Rouge</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 (CTs)	104	16.3	28.8	25.0	28.8	1.0
Population by Geography	502,588	11.2	26.9	25.9	35.9	0.0
Housing Units by Geography	213,130	11.9	27.4	24.9	35.9	0.0
Owner-Occupied Units by Geography	115,788	6.5	22.1	30.7	40.7	0.0
Occupied Rental Units by Geography	73,702	18.0	33.9	17.3	30.8	0.0
Vacant Units by Geography	23,640	19.2	32.8	19.7	28.3	0.0
Businesses by Geography	77,681	8.3	24.7	23.3	43.7	0.1
Farms by Geography	1,452	5.4	19.7	30.8	44.1	0.0
Family Distribution by Income Level	117,253	26.0	16.4	17.2	40.3	0.0
Household Distribution by Income Level	189,490	28.2	15.2	16.2	40.4	0.0
Median Family Income MSA - 12940 Baton Rouge, LA MSA		\$65,593	Median Housing Value			\$172,326
			Median Gross Rent			\$853
			Families Below Poverty Level			13.6%
<i>Source: 2015 ACS and 2021 D&amp;B Data</i> <i>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>						

In conjunction with this evaluation, we conducted an interview with a community leader in the AA. The primary credit needs in the community were identified as small business lending and financial literacy. According to this contact, local banks have been active in helping meet the credit needs of the AA.

## **Scope of Evaluation in Louisiana**

For the state of Louisiana, we completed a full-scope review of the Baton Rouge AA, which consists of East Baton Rouge, West Baton Rouge, and Iberville Parishes. In Louisiana, mortgage loans and commercial loans were weighted equally.

## **LENDING TEST**

Anthem's performance under the Lending Test in Louisiana is rated Satisfactory.

## **Conclusions for Area Receiving a Full-Scope Review**

Based on a full-scope review, Anthem's performance in the Baton Rouge AA is good.

## **Distribution of Loans by Income Level of the Geography**

Anthem exhibits reasonable geographic distribution of loans in the State.

***Home Mortgage Loans***

Refer to Table O in the state of Louisiana section of Appendix D for the facts and data used to evaluate the geographic distribution of Anthem's home mortgage loan originations and purchases.

Anthem's home mortgage loan geographic distribution exceeds both the demographic comparator and aggregate lending in the low-income CTs and is therefore considered excellent. Anthem's home mortgage loan geographic distribution in the moderate-income CTs was less than the comparator, but exceeded aggregate lending and is considered reasonable.

***Small Loans to Businesses***

Refer to Table Q in the state of Louisiana section of Appendix D for the facts and data used to evaluate the geographic distribution of Anthem's originations and purchases of small loans to businesses.

Anthem's distribution of loans to small businesses by income of the geography is considered reasonable. While the percentage of loans was less than the demographic comparator and aggregate lending in the low-income CTs and is therefore considered poor, the percentage of loans in the moderate-income CTs exceeded aggregate lending and is therefore considered reasonable.

**Distribution of Loans by Income Level of the Borrower**

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

***Home Mortgage Loans***

Refer to Table P in the state of Louisiana section of Appendix D for the facts and data used to evaluate the borrower distribution of Anthem's home mortgage loan originations and purchases.

Anthem's distribution of home mortgage loans to low- and moderate-income borrowers is considered reasonable. While the percentage of loans was less than the demographic comparator, it exceeded or was on par with aggregate lending for both low- and moderate-income borrowers and is therefore reasonable.

***Small Loans to Businesses***

Refer to Table R in the state of Louisiana section of Appendix D for the facts and data used to evaluate the borrower distribution of Anthem's originations and purchases of small loans to businesses.

The distribution of small loans to businesses in the Baton Rouge AA is considered excellent. The percentage of loans exceeded the percentage of businesses with gross annual revenues of less than \$1 million in the AA and significantly exceeded the percentage of aggregate lending to similar business in the AA.

**Responses to Complaints**

Anthem did not receive any complaints during the review period.

## 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:

- Poor geographic distribution of small loans to businesses
- Excellent distribution of small loans to businesses
- A lack of CRA-related complaints

### Description of Institution's Operations in Texas

Anthem serves its community in Texas through two branches in two separate AAs, including Travis County and Burnet County. Travis County is part of the Austin-Round Rock MSA while Burnet County is a Non-MSA. Anthem provides a full range of loan and deposit products and services in the Texas AAs. Overall, 29.7 percent of the deposits are located in Texas and within the state 68.6 percent of those deposits are located in the Austin AA and 31.4 percent are located in the Burnet Non-MSA AA. Moreover, only five percent of home mortgage lending and 37.3 percent of commercial lending is in Texas. Anthem did not make a sufficient number of home mortgage loans in the state of Texas to allow for meaningful analysis.

#### Austin AA

Travis County is part of the Austin-Round Rock MSA, which consists of a total of five counties. Management determined the entire MSA would be too large to serve and consequently only designed Travis County as the AA. The AA meets regulatory guidelines by including whole geographies and not arbitrarily excluding low- and moderate-income areas. The AA meets regulatory guidelines by including whole geographies and not arbitrarily excluding low- and moderate-income areas. Austin, the capital of Texas, is the seat of Travis County.

Anthem competition is significant in the AA and includes state and federal community banks, credit unions, and mortgage banking companies with regional and national footprints. Based on the most recent Deposit Market Share Report, Anthem ranked 60<sup>th</sup> out of 56 institutions in its AA, holding 0.04 percent of market share. The five largest competitors command 55.9 percent of the deposit market, evidencing strong competition in the AA.

The FFIEC updated 2021 median family income for the AA was \$98,900. Low-income is defined as less than 50 percent of the median family income. Moderate-income is defined as 50 percent to less than 80 percent of the median family income. Middle-income is defined as 80 percent to 119 percent of the median family income. Upper-income is defined as income of 120 percent and over the median family income. The table below depicts income categories.

<b>Austin AA Median Family Income Ranges</b>				
<b>Median Family Incomes</b>	<b>Low &lt;50%</b>	<b>Moderate 50% to &lt;80%</b>	<b>Middle 80% to &lt;120%</b>	<b>Upper ≥120%</b>
\$98,900	<\$49,450	\$49,450 to <\$79,120	\$79,120 to <\$118,680	≥\$118,680
<i>Source: FFIEC</i>				

Low-income families earning a median family income less than \$49,450 represented 24.8 percent of families in the AA, while moderate-income families earning between \$49,450 and \$79,120 comprised 15.9 percent of the AA population. According to 2015 ACS US census data, 13.84 percent of families in the AA earned wages below the poverty level.

Opportunities for home mortgage lending are available within the 33 low- and 47 moderate-income CTs in the AA. Of the 464,197 housing units in the AA, approximately 47.7 percent of the units are owner occupied housing units, 44.6 percent are rental units, and only 7.8 percent of housing units are vacant. With average monthly rents of \$1,085 and the average medium housing price of \$265,887, there is a demand for home mortgage lending but also there are significant challenges for low- and moderate-income borrowers in the AA.

Based on 2021 business demographic data, there were 171,265 non-farm businesses in the AA. Of these, 152,229 (88.9 percent) of the businesses had revenues of less than \$1 million, 5,666 (3.3 percent) had revenues greater than \$1 million, and 13,370 (7.8 percent) did not report revenue information. The AA’s economy is diverse, with a variety of businesses including healthcare, technology, and professional and business services. As of 2021, the top employers in the AA included Apple, St. James Healthcare, University of Texas at Austin, and state government. According to the Bureau of Labor Statistics, as of December 2021 the unemployment rate of the AA was 2.9 percent, which is significantly lower than the Texas state average of 4.8 percent.

The table below depicts the demographic information for the Austin AA.

<b>Table A – Demographic Information of the AA</b>						
<b>AA: Austin</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 (CTs)	218	15.1	21.6	29.4	31.2	2.8
Population by Geography	1,121,645	15.4	22.0	28.5	32.3	1.8
Housing Units by Geography	464,197	14.8	18.8	30.7	34.4	1.4
Owner-Occupied Units by Geography	221,425	6.2	18.6	29.9	45.0	0.3
Occupied Rental Units by Geography	206,795	23.5	19.4	31.6	23.1	2.4
Vacant Units by Geography	35,977	17.2	16.4	30.4	33.7	2.4
Businesses by Geography	171,265	8.1	11.5	24.9	53.7	1.8
Farms by Geography	2,867	7.2	13.5	25.6	53.1	0.7
Family Distribution by Income Level	244,438	24.8	15.9	18.1	41.2	0.0
Household Distribution by Income Level	428,220	25.0	16.9	17.5	40.6	0.0
Median Family Income MSA - 12420 Austin-Round Rock-Georgetown, TX MSA		\$78,997	Median Housing Value			\$265,887
			Median Gross Rent			\$1,085
			Families Below Poverty Level			11.2%
<i>Source: 2015 ACS and 2021 D&amp;B Data</i> <i>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>						

In conjunction with this evaluation, we conducted an interview with a community leader in the AA. The primary credit needs in the community were identified as small business lending and financial literacy. According to this contact, local banks have been active in helping meet the credit needs of the AA.

### **Burnet Non-MSA AA**

The Burnet Non-MSA is located north west of the city of Austin and includes several towns including the city of Burnet, which is the county seat. The county is between the cities of Austin and Houston and offers affordable housing and a commutable drive. The AA meets regulatory guidelines by including whole geographies and not arbitrarily excluding low- and moderate-income areas. There are no low-income CTs in the AA.

Anthem competition is significant in the AA and includes state and federal community banks, credit unions, and state chartered institutions. Based on the most recent Deposit Market Share Report, Anthem ranked 13<sup>th</sup> out of 14 institutions in its AA, holding 1.0 percent of market share. The five largest competitors command 73.7 percent of the deposit market, evidencing strong competition in the AA.

The FFIEC updated 2021 median family income for the AA was \$60,100. Low-income is defined as less than 50 percent of the median family income. Moderate-income is defined as 50 percent to less than 80 percent of the median family income. Middle-income is defined as 80 percent to 119 percent of the median family income. Upper-income is defined as income of 120 percent and over the median family income. The table below depicts income categories.

<b>Burnet Non-MSA AA Median Family Income Ranges</b>				
<b>Median Family Incomes</b>	<b>Low &lt;50%</b>	<b>Moderate 50% to &lt;80%</b>	<b>Middle 80% to &lt;120%</b>	<b>Upper ≥120%</b>
\$60,100	<\$30,050	\$30,050 to <\$48,080	\$48,080 to <\$72,120	≥\$72,120
<i>Source: FFIEC</i>				

Low-income families earning a median family income less than \$30,050 represented 18.1 percent of families in the AA, while moderate-income families earning between \$30,050 and \$48,080 comprised 16.0 percent of the AA population. According to 2015 ACS US census data, 11.8 percent of families in the AA earned wages below the poverty level.

There are no low-income CTs, but opportunities for home mortgage lending are available in the one moderate-income CT in the AA. Of the 21,338 housing units in the AA, approximately 57.9 percent of the units are owner-occupied housing units, 21.5 percent are rental units, and 20.6 percent of housing units are vacant. With average monthly rents of \$847 and the average medium housing price of \$156,130, there is a demand and an opportunity to obtain home mortgage lending for low- and moderate-income borrowers in the AA.

Based on 2021 business demographic data, there were 5,016 non-farm businesses in the AA. Of these, 4,412 (88.1 percent) of the businesses had revenues of less than \$1 million, 144 (2.9 percent) had revenues greater than \$1 million, and 451 (9.0 percent) did not report revenue information. The AA’s business opportunities are limited and focused on retail trade, health care, education, and public administration. As of 2021, the top employers in the AA included school districts, Horseshoe Bay Resort, grocery stores, and city government. According to the Bureau of Labor Statistics, as of December 2021, the unemployment rate of the AA was 2.9 percent which was significantly lower than the Texas state average of 4.8 percent.

The table below depicts the demographic information for the Burnet Non-MSA AA.

<b>Demographic Information of the AA</b>						
<b>AA: Burnet Non-MSA</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 (CTs)	8	0.0	12.5	50.0	37.5	0.0
Population by Geography	44,144	0.0	14.1	56.3	29.6	0.0
Housing Units by Geography	21,338	0.0	15.5	53.4	31.0	0.0
Owner-Occupied Units by Geography	12,356	0.0	14.1	51.4	34.5	0.0
Occupied Rental Units by Geography	4,584	0.0	8.0	73.3	18.7	0.0
Vacant Units by Geography	4,398	0.0	27.5	38.3	34.2	0.0
Businesses by Geography	5,016	0.0	6.6	65.0	28.3	0.0
Farms by Geography	225	0.0	4.4	56.9	38.7	0.0
Family Distribution by Income Level	12,166	18.1	15.9	18.9	47.1	0.0
Household Distribution by Income Level	16,940	17.1	16.1	17.6	49.1	0.0
Median Family Income Non-MSAs - TX		\$52,198	Median Housing Value			\$156,130
			Median Gross Rent			\$847
			Families Below Poverty Level			10.6%
<i>Source: 2015 ACS and 2021 D&amp;B Data</i> <i>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>						

In conjunction with this evaluation, we conducted an interview with a community leader in the AA. The primary credit needs in the community were identified as small business lending. According to this contact, local banks have been active in helping meet the credit needs of the AA.

## Scope of Evaluation in Texas

Anthem operates in two AAs in the state of Texas, including the Austin AA and the Burnet Non-MSA AA. The Austin AA received a full-scope review since 68.6 percent of the deposits and 87.5 percent of the commercial loans within the state are in the Austin AA. Anthem did not make a sufficient number of home mortgage loans to allow for meaningful analysis, and consequently, the Lending Test rating is exclusively based upon commercial lending.

## LENDING TEST

Anthem'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, Anthem's performance in the Austin AA is good.

## Distribution of Loans by Income Level of the Geography

Anthem exhibits poor geographic distribution of loans in the state.

### ***Home Mortgage Loans***

Refer to Table O in the state of Texas section of Appendix D for the facts and data used to evaluate the geographic distribution of Anthem's home mortgage loan originations and purchases. Anthem did not make a sufficient number of home mortgage loans in the state to allow for meaningful analysis.

### ***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 Anthem's originations and purchases of small loans to businesses.

The geographic distribution in the Austin AA reflects poor penetration. Anthem did not make any small loans to businesses in the low-income CTs and while loans were made in the moderate-income tracts, such lending was significantly less than both the demographic comparator and aggregate lending. While Anthem faces significant competition in the Austin AA and is ranked 60<sup>th</sup> out of 66 financial institutions in the AA, approximately 89 percent of the businesses in the AA have gross annual revenues of less than \$1 million and 7.8 percent and 11.2 percent of those businesses are located in the low- and moderate-income CTs, evidencing a demand for small loans to businesses in those CTs.

### **Distribution of Loans by Income Level of the Borrower**

Anthem exhibits an excellent distribution of loans to individuals of different income levels and businesses of different sizes, given the product lines offered.

### ***Home Mortgage Loans***

Refer to Table P in the state of Texas section of Appendix D for the facts and data used to evaluate the borrower distribution of Anthem's home mortgage loan originations and purchases. Anthem did not make a sufficient number of home mortgage loans in the state to allow for meaningful analysis.

### ***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 Anthem's originations and purchases of small loans to businesses.

The distribution of small loans to businesses in the Austin AA is considered excellent. Anthem's percentage of loans exceeded the percentage of businesses with gross annual revenues of less than \$1 million in the AA and significantly exceeded the percentage of aggregate lending to similar business in the AA.

### **Responses to Complaints**

Anthem did not receive any CRA-related complaints during the review period.

## **Conclusions for Area Receiving a Limited-Scope Review**

Based on a limited-scope review, Anthem's performance under the Lending Test in the Burnet Non-MSA AA is consistent with Anthem's overall performance under the Lending Test in the full-scope area(s).

## State Rating

### State of Florida

**CRA rating for the State of Florida:** Satisfactory

**The Lending Test is rated:** Satisfactory

The major factors that support this rating include:

- The lack of CRA-related complaints.

### Description of Institution’s Operations in Florida

Anthem serves its community in Florida through one branch located in the Miami-Miami Beach-Kendell Metropolitan Division, which is part of the Miami-Fort Lauderdale-Pompano Beach MSA. As of 2019, the entire MSA had a population of 6,166,488 and consisted of the counties of Miami-Dade, Broward, and Palm Beach. Anthem provides a full range of loan and deposit products and services in the Miami AA; however, no significant weight was placed on the state of Florida as only approximately three percent of home mortgage lending, five percent of commercial lending, and only 10 percent of deposits are in the state.

#### Miami AA

The Miami-Miami Beach-Kendell Metropolitan Division consists of one county, Miami-Dade County. Anthem’s branch is located in the city of Coral Gables, which is within Miami-Dade County. Miami is the county seat of Miami-Dade County. The AA meets regulatory guidelines by including whole geographies and not arbitrarily excluding low- and moderate-income areas.

Anthem competition is significant in the AA and includes state and federal community banks, credit unions, and mortgage banking companies with regional and national footprints. Based on the most recent Deposit Market Share Report, Anthem ranked 66<sup>th</sup> out of 67 institutions in its AA, holding 0.01 percent of market share. The five largest competitors command 51.4 percent of the deposit market and include the largest national banks, evidencing strong competition in the AA.

The FFIEC updated 2021 median family income for the AA was \$61,000. Low-income is defined as less than 50 percent of the median family income. Moderate-income is defined as 50 percent to less than 80 percent of the median family income. Middle-income is defined as 80 percent to 119 percent of the median family income. Upper-income is defined as income of 120 percent and over the median family income. The table below depicts income categories.

Miami AA Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
\$61,000	<\$30,500	\$30,500 to <\$48,800	\$48,800 to <\$73,200	≥\$73,200
<i>Source: FFIEC</i>				

Low-income families earning a median family income less than \$30,500 represented 24.0 percent of families in the AA, while moderate-income families earning between \$30,500 and \$48,800 comprised 16.6 percent of the AA population. According to 2015 ACS US census data, 20.7 percent of families in the AA earned wages below the poverty level.

Opportunities for home mortgage lending are available within the 30 low- and 144 moderate-income census tracts in the AA. Of the 998,833 housing units in the AA, approximately 45.3 percent of the units are owner-occupied housing units, 39.0 percent are rental units, and only 15.7 percent of housing units are vacant. With average monthly rents of \$1,155 and the average medium housing price of \$244,010, there is significant challenges for low- and moderate-income borrowers in the AA.

Based on 2021 business demographic data, there were 791,580 non-farm businesses in the AA. Of these, 749,577 (94.7 percent) of the businesses had revenues of less than \$1 million, 14,673 (1.9 percent) had revenues greater than \$1 million, and 27,366 (3.5 percent) did not report revenue information. The AA's economy is diverse, with a variety of businesses including manufacturing, healthcare, construction, technology, and professional and business services. As of 2021, the top employers in the AA included Publix, Baptist Health, University of Miami, and state government. According to the Bureau of Labor Statistics, as of December 2021, the unemployment rate of the AA was 3.0 percent which was slightly lower than the Florida state average of 3.5 percent.

The table below depicts the demographic information for the Miami AA.

<b>Demographic Information of the AA</b>						
<b>AA: Miami</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 (CTs)	519	5.8	27.7	28.9	34.1	3.5
Population by Geography	2,639,042	5.5	29.7	30.9	33.2	0.7
Housing Units by Geography	998,833	5.3	27.5	29.3	37.2	0.6
Owner-Occupied Units by Geography	452,826	2.0	21.4	31.9	44.4	0.2
Occupied Rental Units by Geography	389,327	9.6	37.8	28.2	23.5	0.8
Vacant Units by Geography	156,680	4.3	19.4	24.6	50.4	1.3
Businesses by Geography	791,580	3.1	20.8	26.3	47.5	2.3
Farms by Geography	7,895	3.9	23.7	27.1	44.5	0.8
Family Distribution by Income Level	572,388	24.0	16.6	16.9	42.5	0.0
Household Distribution by Income Level	842,153	26.1	15.1	15.9	42.9	0.0
Median Family Income MSA - 33124 Miami-Miami Beach-Kendall, FL		\$49,264	Median Housing Value			\$244,010
			Median Gross Rent			\$1,155
			Families Below Poverty Level			16.9%
<i>Source: 2015 ACS and 2021 D&amp;B Data</i> <i>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>						

In conjunction with this evaluation, we conducted an interview with a community leader in the AA. The primary credit needs in the community were identified as affordable housing and financial literacy. According to this contact, local banks have been active in helping meet the credit needs of the AA.

### **Scope of Evaluation in Florida**

For the state of Florida, we completed a full-scope review of the Miami AA.

### **LENDING TEST**

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

### **Conclusions for Area Receiving a Full-Scope Review**

Based on a full-scope review of Anthem's performance in the Miami AA is good. Management made an insufficient number of loans in the state of Florida to allow for meaningful analysis.

### **Responses to Complaints**

Anthem did not receive any CRA-related complaints during the review 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>	01/01/2019 to 12/31/2021	
<b>Bank Products Reviewed:</b>	Home mortgage and small business	
<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>
State of Louisiana – Baton Rouge AA	Full-Scope	
State of Texas		
Austin AA	Full-Scope	Only small business lending analyzed
Burnet Non-MSA AA	Limited-Scope	Insufficient number of loans for meaningful analysis
State of Florida – Miami AA	Full-Scope	Insufficient number of loans for meaningful analysis

## Appendix B: Summary of State Ratings

---

RATINGS: ANTHEM BANK & TRUST	
Overall Bank:	Lending Test Rating
Satisfactory	Satisfactory
State of Louisiana	Satisfactory
State of Texas	Satisfactory
State of Florida	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. CTs 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 low- and moderate-income 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 CT 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/AA.

**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 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 parishes/counties that represent an employment center or centers, plus adjacent parishes/counties associated with the main/secondary parish or parishes/county or counties through commuting ties.

**Metropolitan Statistical Area (MSA):** 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 MSA 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 CD.

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

**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 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 MSAs, 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 multistate MSA/AA. Deposit data are compiled by the FDIC and are available as of June 30 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 O. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.
- Table P. AA Distribution of Home Mortgage Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each multistate MSA/AA. The table also presents aggregate peer data for the years the data is available.
- Table Q. AA 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. AA 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.

AA:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
Baton Rouge AA	55	9,858	91.7	21,519	6.5	9.1	1.9	22.1	16.4	15.7	30.7	45.5	26.5	40.7	30.9	55.9	0.0	0.0	0.0
Austin AA	03	825	5.5	79,524	6.2	33.3	6.2	18.6	0.0	16.2	29.9	0.0	32.2	45.0	66.7	45.1	0.3	0.0	0.3
Burnet Non-MSA AA	0.0	0.0	0.0	2,813	0.0	0.0	0.0	14.1	0.0	12.3	51.4	0.0	50.1	34.5	0.0	37.6	0.0	0.0	0.0
Miami AA	02	265	3.3	78,733	2.0	0.0	1.3	21.4	0.0	16.5	31.9	0.0	31.2	44.4	100	50.3	0.2	0.0	0.7
<b>Total</b>	<b>60</b>	<b>10,948</b>	<b>100</b>	<b>182,589</b>	<b>3.8</b>	<b>10</b>	<b>3.5</b>	<b>20.6</b>	<b>15</b>	<b>16.2</b>	<b>31.5</b>	<b>41.7</b>	<b>31.4</b>	<b>43.9</b>	<b>33.3</b>	<b>48.5</b>	<b>0.2</b>	<b>0.0</b>	<b>0.4</b>

*Source: 2015 ACS Census; 01/01/2019 - 12/31/2021 Bank Data, 2020 HMDA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%*

AA:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Baton Rouge AA	55	9,858	91.7	21,519	26.0	5.5	5.1	16.4	14.5	15.9	17.2	9.1	17.2	40.3	34.5	42.7	0.0	36.4	19.1
Austin AA	03	825	5.5	79,524	24.8	0.0	2.9	15.9	0.0	13.1	18.1	66.7	18.9	41.2	0.0	51.4	0.0	33.3	13.7
Burnet Non-MSA AA	00	0.0	0.0	2,813	18.1	0.0	0.7	15.9	0.0	6.8	18.9	0.0	11.2	47.1	0.0	63.8	0.0	0.0	17.4
Miami AA	02	265	3.3	78,733	24.0	0.0	0.9	16.6	0.0	5.0	16.9	0.0	15.5	42.6	0.0	59.4	0.0	100	19.2
<b>Total</b>	<b>60</b>	<b>10,948</b>	<b>100</b>	<b>182,589</b>	<b>24.4</b>	<b>5.0</b>	<b>2.2</b>	<b>16.4</b>	<b>13.3</b>	<b>9.8</b>	<b>17.3</b>	<b>11.7</b>	<b>17.1</b>	<b>42.0</b>	<b>31.7</b>	<b>54.0</b>	<b>0.0</b>	<b>38.3</b>	<b>16.8</b>

*Source: 2015 ACS Census ; 01/01/2019 - 12/31/2021 Bank Data, 2020 HMDA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%*

**Table Q: AA Distribution of Loans to Small Businesses by Income Category of the Geography** **2019-21**

AA:	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
Baton Rouge AA	87	10,300	58	15,337	8.3	3.4	6.6	24.7	22.9	22.0	23.3	37.9	21.3	43.7	35.6	50.0	0.1	0.0	0.1
Austin AA	49	13,679	32.6	43,233	8.1	0.0	9.6	11.5	4.1	12.9	24.9	32.7	26.8	53.7	63.3	49.3	1.8	0.0	1.3
Burnet Non-MSA AA	07	448	4.7	1,628	0.0	0.0	0.0	6.6	71.4	7.6	65.0	0.0	61.0	28.3	28.6	31.4	0.0	0.0	0.0
Miami AA	07	1,383	4.7	142,633	3.1	0.0	3.0	20.8	0.0	21.3	26.3	14.3	25.0	47.5	85.7	48.2	2.3	0.0	2.5
<b>Total</b>	<b>150</b>	<b>25,810</b>	<b>100</b>	<b>202,831</b>	<b>4.3</b>	<b>2.0</b>	<b>4.6</b>	<b>19.5</b>	<b>18</b>	<b>19.5</b>	<b>26.0</b>	<b>33.3</b>	<b>25.4</b>	<b>48.2</b>	<b>46.7</b>	<b>48.4</b>	<b>2.0</b>	<b>0.0</b>	<b>2.1</b>

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%

<b>Table R: AA Distribution of Loans to Small Businesses by Gross Annual Revenues</b>												<b>2019-21</b>
<b>AA:</b>	<b>Total Loans to Small Businesses</b>				<b>Businesses with Revenues &lt;= 1MM</b>			<b>Businesses with Revenues &gt; 1MM</b>		<b>Businesses with Revenues Not Available</b>		
	<b>#</b>	<b>\$</b>	<b>% of Total</b>	<b>Overall Market</b>	<b>% Businesses</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	<b>% Businesses</b>	<b>% Bank Loans</b>	<b>% Businesses</b>	<b>% Bank Loans</b>	
Baton Rouge AA	87	10,300	58	15,337	89.1	94.3	30.9	3.1	5.7	7.8	--	
Austin AA	49	13,679	32.6	43,233	88.9	93.8	39.3	3.3	6.2	7.8	--	
Burnet Non-MSA AA	07	448	4.7	1,628	88.1	85.7	45.1	2.9	14.3	9.0	--	
Miami AA	07	1,383	4.7	142,633	94.7	100	38.4	1.8	0.0	3.5	--	
<b>Total</b>	150	25,810	100	<b>202,831</b>	<b>93.3</b>	94	<b>38.1</b>	<b>2.2</b>	<b>6.0</b>	<b>4.5</b>	--	

*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%*