



PUBLIC DISCLOSURE

June 22, 2020

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Anahuac National Bank
Charter Number 16625
801 S. Ross Sterling
Anahuac, TX 77514

Office of the Comptroller of the Currency

1301 McKinney Street
Suite 1410
Houston, TX 77010-3031

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 Outstanding.

The lending test is rated: Outstanding.

The major factors that support this rating include:

- The average loan-to-deposit (LTD) ratio of 64 percent is reasonable given the bank's size, financial condition, market focus, competition, and lending opportunities in the assessment area (AA).
- A substantial majority of our sample of loans, 91 percent by number and 81 percent by dollar volume, were originated within the AA.
- Lending activities to borrowers in low- or moderate-income (LMI) geographies reflects excellent distribution.
- Lending activities to individuals and businesses of different income levels reflects excellent distribution.

Loan-to-Deposit Ratio

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

The bank's average quarterly ratio, at 64 percent, is lower than the average for other similarly sized and situated institutions. The bank's ratio ranged between 44 and 72 percent since the last evaluation. It is important to note that the bank now has public funds on deposit for the next five years. This, in turn, affects the LTD ratio. When including these funds in total deposits, the LTD for December 31, 2019 is 49 percent. However, without the public funds, the LTD is 77 percent. For further analysis, we reviewed three banks for comparison. These comparator banks are selected based on comparable asset size, proximity to the bank, and similar AAs. The average LTD ratio for these institutions ranged between 70 percent and 81 percent.

Lending in Assessment Area (AA)

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

Our analysis included a sample of 90 commercial loans and 89 consumer loans, originated from January 1, 2017 to December 31, 2019. The bank originated 91 percent of the sampled loans inside the AA during the evaluation period. This analysis is performed at the bank, rather than the AA, level. The following table reflects the distribution of loans, by number and dollar volume, as originated in or out of the AA.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Commercial	78	86.67	12	13.33	90	\$5,851	79.29	\$1,528	20.71	\$7,379
Consumer	84	94.38	5	5.62	89	\$1,217	91.35	\$115	8.65	\$1,332
Total	162	90.50	17	9.50	179	\$7,068	81.13	\$1,644	18.87	\$8,711

*Source: Evaluation Period: 1/1/2017 - 12/31/2019 Bank Data
Due to rounding, totals may not equal 100.0*

Description of Institution

Anahuac National Bank (ANB) is a full-service community bank headquartered in Anahuac, Texas, Chambers County. The bank is wholly owned by Anahuac Bancshares, Inc., a one-bank holding company.

In addition to the main branch, there are four additional locations. Of these, one is located inside of an HEB grocery store. Each branch operates onsite automated teller machines. With the exception of the HEB location, the branches provide drive-up teller services. The hours of operation meets the needs of the community, with branches operating Monday through Saturday.

ANB offers a variety of loan products including consumer loans, real estate mortgages, commercial loans, and credit cards. As of December 31, 2019, loans and leases totaled \$87 million. During the same period, ANB reported total assets of \$190 million and tier 1 capital of \$17 million. The loan portfolio is primarily comprised of commercial loans totaling \$46 million, or 53 percent of the total portfolio. The remainder of the portfolio consists of residential loans, totaling \$21 million (23 percent); consumer loans, totaling \$8 (10 percent); and agricultural loans, totaling \$6 million (7 percent).

The AA consists of all of Chambers County, all of Liberty County, and contiguous census tracts (CTs) in portions of Harris County. Boundaries consist of county lines or major thoroughfares, and do not arbitrarily exclude any LMI areas or reflect illegal discrimination. The last evaluation resulted in an overall satisfactory rating. There are no legal, financial or other factors impeding the bank's ability to help meet the credit needs in its AA.

Scope of the Evaluation

Evaluation Period/Products Evaluated

ANB was evaluated under the Small Bank Community Reinvestment Act (CRA) Evaluation Procedures, which includes a Lending Test. This analyzes the bank's record of meeting the credit needs of its AA through lending activities.

The scope of the evaluation covered the time period from April 11, 2016, the date of the last examination, to December 31, 2019. We utilized call report information to review loan products for the evaluation period. We determined that, by dollar volume, 53 percent of the bank's loan portfolio was made up of commercial loans. Additionally, by number, 53 percent of the bank's portfolio was made up of consumer loans. To evaluate the bank's lending performance, we relied on a random sample of commercial and consumer loans that were originated or purchased during the stated evaluation period.

As of December 31, 2019				
Product Type	Percent of Loan Portfolio by Dollar Volume		Percent of Loan Portfolio by Number of Loans	
	\$(000)	%	#	%
Commercial	\$45,753	52.55	328	24.83
Consumer	\$8,279	9.51	702	53.14
<i>Source: December 31, 2019 Report of Condition</i>				

Selection of Areas for Full-Scope Review

ANB has one AA which is within the Houston-The Woodlands-Sugar Land MSA. The AA consists of all of Chambers and Liberty Counties and parts of Harris County. The bank has properly defined its AA in accordance with the technical requirements of CRA regulations. The AA consists of whole CTs, does not arbitrarily exclude LMI CTs, and includes CTs where the bank offices are located and the majority of its loans are originated. The AA does not reflect illegal discrimination.

Ratings

Ratings for this CRA evaluation are based on the results of the full-scope review of the bank's AA.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) or 195.28(c), respectively, in determining a national bank's or federal savings association's (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any AA by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Bureau of Consumer Financial Protection, as applicable.

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

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

State Rating

State of Texas

CRA rating for the State of Texas¹: Outstanding

The Lending Test is rated: Outstanding

The major factors that support this rating include:

- Lending activities to borrowers in LMI geographies reflects excellent distribution.
- Lending activities to individuals and businesses of different income levels reflects excellent distribution.
- There were no CRA related complaints during the evaluation period.

Description of Institution's Operations in Texas

ANB operates exclusively in the state of Texas. The primary business focus is commercial and consumer lending. We determined the primary products based on commercial loans accounting for 53 percent of the loan portfolio by dollar and consumer loans accounting for 53 percent by number. As previously stated, ANB reported total assets of \$190 million, as of December 31, 2019. Additionally, the bank reported total loans and leases of \$87 million and tier 1 capital of \$17 million.

Competition is intense with approximately 78 other financial institutions in the AA. The 2019 Market Share Report notes 959 branches operating in the AA, with ANB holding less than 1 percent of the deposit market share. The top five banks with the largest market share percentages include JP Morgan (49.37 percent), Bank of America N.A. (9.30 percent), Wells Fargo Bank, N.A. (8.56 percent), BBVA USA (5.74 percent), and Zion Bancorporation (3.71 percent).

Community Contacts

We conducted a community contact to determine general banking and credit needs, as well as opportunities for local financial institutions to meet these needs. We spoke to representatives from several organizations in the bank's AA. It was stated that banks could assist by granting funds to help families get back into their homes that were flooded by hurricane Harvey in late 2017, or provide down payment assistance to LMI individuals to purchase a new home. It was also stated that banks could work with financial literacy programs to help people be better financially prepared for future disasters and offer incentives, including loan discounts, to encourage small businesses to save for future disasters. Additionally, the representative noted a need for small business start-up capital assistance in the form of loans ranging from \$5,000 to \$50,000.

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.

Anahuac-Houston AA

Table A – Demographic Information of the Assessment Area						
Assessment Area: Anahuac Houston AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	45	4.4	40.0	35.6	15.6	4.4
Population by Geography	242,002	2.5	34.1	40.3	23.0	0.0
Housing Units by Geography	91,149	2.5	36.6	39.8	21.1	0.0
Owner-Occupied Units by Geography	57,419	1.5	32.6	38.7	27.2	0.0
Occupied Rental Units by Geography	23,435	4.5	41.4	42.4	11.7	0.0
Vacant Units by Geography	10,295	3.9	48.0	39.6	8.5	0.0
Businesses by Geography	12,743	2.7	33.5	38.4	25.4	0.0
Farms by Geography	380	0.8	36.3	40.3	22.6	0.0
Family Distribution by Income Level	59,977	25.7	17.7	20.1	36.4	0.0
Household Distribution by Income Level	80,854	28.0	16.5	18.2	37.3	0.0
Median Family Income MSA - 26420 Houston-The Woodlands-Sugar Land, TX MSA		\$69,373	Median Housing Value			\$108,662
			Median Gross Rent			\$824
			Families Below Poverty Level			12.6%
<i>Source: 2015 ACS and 2019 D&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>						

Scope of Evaluation in Texas

The bank has one AA which consists of all of Chambers County, all of Liberty County, and contiguous CTs in portions of Harris County. The AA will receive a full-scope review. The 2015 Census and 2019 Dun & Bradstreet data shows 45 CTs in the AA. During the census review, 4.4 percent of the CTs in the AA were low-income and 40.0 percent were identified as moderate-income. The MSA had a population of 242,002, with 36.6 percent of the people located in LMI CTs. Of the 12,743 businesses in the AA, 36.2 percent are located in LMI CTs. Family distribution by income levels shows that 25.7 percent of families in the AA are considered low-income and 17.7 percent are considered moderate-income. The median family income for the AA is \$69,373, with 12.6 percent of families living below poverty level.

LENDING TEST

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

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

Distribution of Loans by Income Level of the Geography

The bank exhibits excellent geographic distribution of loans in the full-scope AA.

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.

Geographic distribution of small loans to businesses in LMI geographies reflects excellent dispersion. Although the percentage of small loans to businesses in low-income geographies is lower than the demographic and aggregate comparators, the percentage of small loans made to businesses in moderate-income CTs significantly exceeded both the demographic and aggregate comparators. Additionally, we considered that the bank only has two low-income CTs in the AA.

Consumer Loans

Refer to Table U in the state of Texas section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's consumer loan originations and purchases.

Geographic distribution of consumer loans reflects excellent dispersion. As the bank only has two low-income CTs in its AA, the percentage of consumer loans in low-income geographies is lower than the demographic comparators. However, as the majority of the bank's AA is comprised of middle-income CTs, the percentage of loans originated in middle-income CTs is significantly higher than the demographic comparator.

Distribution of Loans by Income Level of the Borrower

The bank exhibits excellent 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.

Distribution of small loans to businesses of different sizes reflects excellent dispersion. During the evaluation period, 84 percent of the bank's business loans were made to small businesses. This exceeds the demographic comparator and significantly exceeds the aggregate comparator.

Consumer Loans

Refer to Table V in the state of Texas section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's consumer loan originations and purchases.

Distribution of consumer loans to individuals of different income levels reflects reasonable dispersion. The percentage of consumer loans originated to LMI borrowers is somewhat lower than the demographic comparator. However, we considered that the bank only has two low-income CTs in its AA. Additionally, the bank has substantial competition from regional banks and credit unions in the area.

Lending Gap Analysis

We did not identify any unexplained conspicuous gaps in our analysis.

Responses to Complaints

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

Appendix A: Scope of Examination

The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the 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:	January 1, 2017 to December 31, 2019	
Bank Products Reviewed:	Small Business and Consumer	
Affiliate(s)	Affiliate Relationship	Products Reviewed
None		None
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
Texas		
Anahuac-Houston AA	Full-scope	All of Liberty County; All of Chambers County; Parts of Harris County

Appendix B: Summary of MMSA and State Ratings

RATINGS	Anahuac National Bank
Overall Bank:	Lending Test Rating
Anahuac National Bank	Outstanding
Texas:	
Anahuac-Houston AA	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 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 non-MSA 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.

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 U.S. Bureau of the Census in the most recent decennial census.

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 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 (MD): 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 MD 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 (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 community development.

Rating Area: A rated area is a state or multistate MSA (MMSA). 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 MMSA, the institution will receive a rating for the MMSA.

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.

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

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

- Table Q. Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses that were originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because aggregate small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank’s AA.
- Table R. Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to: (1) the percentage distribution of businesses with revenues of greater than \$1 million; and, (2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.
- Table U. Assessment Area Distribution of Consumer 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 households in those geographies.
- Table V. Assessment Area Distribution of Consumer 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 households by income level in each MMSA/AA.

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2017-19	
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	
Anahuac-Houston AA	78	\$5,851	100.0	3,255	2.7	0.0	1.9	33.5	50.0	35.5	38.4	32.1	36.9	25.4	17.9	25.7	0.0	0.0	0.0	
Total	78	\$5,851	100.0	3,255	2.7	0.0	1.9	33.5	50.0	35.5	38.4	32.1	36.9	25.4	17.9	25.7	0.0	0.0	0.0	

*Source: 2019 D&B Data; 01/01/2017 - 12/31/2019 Bank Data; 2018 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												2017-19	
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available			
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans		
Anahuac-Houston AA	78	\$5,851	100.0	3,255	84.4	78.2	36.3	4.4	21.8	11.3	0.0		
Total	78	\$5,851	100.0	3,255	84.4	78.2	36.3	4.4	21.8	11.3	0.0		

*Source: 2019 D&B Data; 01/01/2017 - 12/31/2019 Bank Data; 2018 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*

Table U: Assessment Area Distribution of Consumer Loans by Income Category of the Geography 2017-19

Assessment Area:	Total Consumer Loans			Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Not Available-Income Tracts	
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans
Anahuac-Houston AA	84	1,217	100.0	2.3	0.0	35.1	57.1	39.8	29.8	22.7	13.1	0.0	0.0
Total	84	1,217	100.0	2.3	0.0	35.1	57.1	39.8	29.8	22.7	13.1	0.0	0.0

Source: 2015 ACS Census; 01/01/2017 - 12/31/2019 Bank Data.
 Due to rounding, totals may not equal 100.0%

Table V - Assessment Area Distribution of Consumer Loans by Income Category of the Borrower 2017-19

Assessment Area:	Total Consumer Loans			Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers	
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans
Anahuac-Houston AA	84	1,217	100.0	28.0	16.7	16.5	13.1	18.2	23.8	37.3	45.2	0.0	1.2
Total	84	1,217	100.0	28.0	16.7	16.5	13.1	18.2	23.8	37.3	45.2	0.0	1.2

Source: 2015 ACS Census; 01/01/2017 - 12/31/2019 Bank Data.
 Due to rounding, totals may not equal 100.0%