



PUBLIC DISCLOSURE

September 11, 2023

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

American National Bank
Charter Number: 18613

4301 North Federal Highway,
Oakland Park, Florida 33308

Office of the Comptroller of the Currency

Miami Office
9850 N.W. 41st Street, Suite 260
Miami, FL 33178

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 the reasonable distribution of loans in low- and moderate-income (LMI) census tracts and the reasonable distribution of lending among businesses of different sizes throughout American National Bank's (Bank) assessment area (AA);
- A substantial majority of the Bank's loan originations are within its AA;
- The Bank's level of lending, based on the average quarterly loan to deposit (LTD) ratio is reasonable for the evaluation period; and
- The Bank did not receive any CRA-related complaints during the evaluation period.

Loan-to-Deposit Ratio

Considering the Bank's size, financial condition, and the credit needs of the AA, the Bank's loan-to-deposit ratio is reasonable. The quarterly average LTD ratio for the Bank during the evaluation period was 71.97 percent. The quarterly average LTD ratio for three peer banks was 77.78 percent, ranging from a high of 97.14 percent to a low of 58.61 percent. The peer banks used in the analysis were located in Miami-Dade County and Palm Beach County, with one bank having a branch in Broward County. These banks had similar lending strategies with a focus on business lending and reported total assets of less than \$1 billion.

The Bank's average LTD declined from 90.7 percent at the prior evaluation period due to significant deposit growth driven by the Bank's Small Business Administration (SBA) Paycheck Protection Program (PPP) loan originations, which helped small businesses that were adversely impacted by the coronavirus disease (COVID-19) pandemic. SBA PPP loan proceeds were funded into new depository accounts, and the Bank retained a significant portion of these accounts. The Bank originated 771 PPP loans to small businesses during the evaluation period, totaling \$102 million. The COVID-19 pandemic resulted in lower commercial lending activity which also contributed to the decrease of the average LTD ratio compared to the prior evaluation period.

Lending in the Assessment Area

A substantial majority of the Bank's loans are inside its AA. The Bank originated 88.0 percent of its total loans inside the bank's AA during the evaluation period. This conclusion is based on a random sample of 25 business loans that were originated during the evaluation period. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria. This analysis is performed at the Bank, rather than the AA, level.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Small Business	22	88.0%	3	12.0%	25	4,884,908	68.4%	2,260,671	31.6%	7,145,579
Total	22	88.0%	3	12.0%	25	4,884,908	68.4%	2,260,671	31.6%	7,145,579

Source: Bank Data

This analysis factored favorably into the overall analysis of the geographic distribution of lending by income level of geography.

Description of Institution

American National Bank (ANB) is a wholly owned subsidiary of ANB Holdings, Inc., a one-bank holding company with total consolidated assets of \$510.0 million as of December 31, 2021. The Bank has no operating subsidiaries. ANB operates from one office, its headquarters, located in an upper-income geography. The Bank has one affiliate, ANB Eagle, Inc., formed under ANB Holdings, Inc. No activity involving the affiliate was considered in evaluating the Bank's CRA performance.

ANB is a commercial bank, offering a variety of deposit and loan products for businesses and individuals but is primarily a commercial bank offering products and services that meet the needs of local small business owners and real estate investors. ANB's 1-4 family mortgages are typically secured by investment and income-producing properties. On a limited basis, ANB offers a home equity line of credit product to customers, which are secured by the customers' primary residence. The Bank designated Broward County, FL as its AA. This AA, which is the Metropolitan Division (MD) 22744 Fort Lauderdale-Pompano Beach-Deerfield Beach, FL is part of the MSA 33100 Miami-Fort Lauderdale-West Palm Beach that includes Miami-Dade, Broward, and Palm Beach counties. The Bank principally originates loans in Broward County but also lends in Miami-Dade and Palm Beach counties.

As of December 31, 2021, total outstanding loans totaled \$273.2 million and represented approximately 54 percent of total assets. The bank's lending strategy focused on commercial lending, with commercial real estate loans representing 84 percent and commercial and industrial loans representing 12.1 percent of the total loan portfolio. The remaining loan portfolio is comprised of residential loans representing 3.5 percent of the total loan portfolio. Total assets equaled \$510 million and tier 1 capital is \$57.5 million. Total deposits are \$453.5 million.

There are no legal, financial, or other factors that impede the Bank's ability to meet the credit needs in Broward County. At its last CRA evaluation dated October 12, 2020, the Bank was rated "Satisfactory."

Scope of the Evaluation

Evaluation Period/Products Evaluated

We evaluated the ANB's CRA performance within its AA using small bank performance criteria and examination procedures. Our evaluation period for the lending test is from January 1, 2020 through December 31, 2021. ANB's strategic focus is business lending. Consistent with the Bank's primary lending focus, loans to businesses were sampled. Examiners reviewed 22 small loans to businesses in the AA to determine the distribution of loans by borrower income and geography. We did not include home mortgage lending in our analysis since it is not a primary product of ANB.

Selection of Areas for Full-Scope Review

In each state where the Bank has an office, one or more of AAs within that state was selected for a full-scope review. For purposes of this evaluation, Bank delineated AAs located within the same metropolitan statistical area (MSA) are combined and evaluated as a single AA. 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 based entirely on the lending performance in the state of Florida. The state rating is based on performance in the bank AA. Refer to the "Scope" section under each State Rating section for details regarding how the area was weighted in arriving at the respective ratings.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) 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 Consumer Financial Protection Bureau, 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 Florida

CRA rating for the State of Florida: Satisfactory

The Lending Test is rated: Satisfactory

The major factors that support this rating include:

- The Lending Test rating is based on the reasonable distribution of loans in low- and moderate-income (LMI) census tracts and the reasonable distribution of lending among businesses of different sizes throughout the Bank's AA;
- A substantial majority of the Bank's loan originations are within its AA;
- The Bank's average quarterly LTD ratio is reasonable for the evaluation period;
- The Bank did not receive any CRA-related complaints during the evaluation period.

Description of Institution's Operations in Florida

ANB is a one branch institution located in Broward County, Florida. The Bank primarily serves Broward County and neighboring Miami-Dade and Palm Beach counties. The Bank's AA, which is the Metropolitan Division (MD) 22744, meets the requirements of the CRA regulation and does not arbitrarily exclude LMI geographies. ANB is primarily a commercial bank offering products and services that meet the needs of local small business owners and real estate investors. Small business loans represent 41.3 percent of total loan originations during the evaluation period.

On March 20, 2020, the state of Florida declared a statewide stay-at-home order, which mandated the closure of all non-essential businesses in an effort to prevent the spread of COVID-19. The economic effects of these closures were detrimental to families and businesses in Broward County. On May 14, 2020, non-essential businesses throughout Florida were permitted to reopen with occupancy restrictions. On April 29, 2021, the State of Florida suspended all COVID-19 public health restrictions and businesses were allowed to open at full capacity.

During the evaluation period, Broward County, experienced a high level of unemployment due to the COVID-19 pandemic, driven by its heavy reliance on airport, seaport, and tourism industries. The Broward County unemployment rate peaked at 17 percent in May 2020, compared to the state of Florida's peak unemployment rate of 14.1 percent in May 2020.

Unemployment rates improved significantly in Broward County and in the state of Florida since peak levels in May 2020 and reflected the economy in Broward County was recovering from the effects of the pandemic. Despite improvements, unemployment rates both at the county and state level remained above pre pandemic levels at the end of the assessment period. According to data from the US Bureau of

Labor Statistics, as of December 31, 2021, the unemployment rate in Broward County was 3.3 percent compared to the unemployment rate of 3.6 percent in the state of Florida. Prior to the pandemic, the February 2020 unemployment rates were 2.8 percent in Broward County and 3.0 percent in the State of Florida.

According to the 2021 Broward County Economic Prosperity Report, Broward County's principle economic engines (i.e., airport, seaport, and tourism) were rebounding from disruptions caused by the COVID-19 pandemic. Passenger traffic at the Fort Lauderdale-Hollywood International Airport located in Broward County increased 17.5 percent in FY 2021. Tourism in Broward County increased significantly in FY 2021 and the hotel occupancy rate of 78 percent in May 2021 was the highest May occupancy on record (going back 37 years). Cruise traffic at Port Everglades ("the Port") resumed on June 26, 2021.

Despite economic improvements, the lack of affordable housing inventory and high housing costs represent key challenges for LMI families to purchase homes. According to the Federal Reserve Bank of St. Louis, over the evaluation period from January 1, 2020 to December 31, 2021, active housing listings in Broward County decreased approximately 63 percent. According to the 2015 ACS Census, in 2021, 20.08 percent of homeowners in Broward County spent more than 30 percent of their income on mortgage payments, and 17.36 percent of renters spent more than 30 percent of their income on rental payments. According to an article published by the U.S. Census Bureau, the share of income needed to pay rent increased the most for low-income households. The Coronavirus Aid, Relief, and Economic Security (CARES) Act and various government programs were enacted to prohibit evictions for LMI renters and homeowners requiring assistance during the COVID-19 pandemic.

According to Dunn and Bradstreet, as of June 2021, there were 512,701 non-farm businesses in Broward County, 94.32 percent are considered small businesses. The top industries were services (34.17 percent), finance, insurance, and real estate (9.98 percent), and retail trade (8.03 percent). Improvements to several aspects of Broward County's infrastructure were completed over the assessment period, and continued improvements to the Port Everglades and convention center are expected to attract more business, increase tourism, create new jobs, and boost the local economy. According to the 2021 Broward County Annual Comprehensive Financial Report, progress toward completion of a \$1.6 billion expansion project for Port Everglades was underway and expected to be completed within the next five years.

The Bank operates in a highly competitive market given the wide variety of options available for financial services within Broward County. Competitors include other local community banks and larger financial institutions, credit unions and nonbank financial institutions such as mortgage lenders. As of June 30, 2021, the Federal Deposit Corporation (FDIC) reports that there are 44 banks in the assessment area operating a total 415 branches. American National Bank ranked 19th with \$424.88 million in total deposits and a deposit market share of approximately 0.60 percent. The top competitors in the AA include large banks such as Bank of America, N.A., Wells Fargo Bank, N.A., Truist Bank, JPMorgan Chase Bank, N.A., and TD Bank, N.A. Combined, their deposits represent 72.1 percent of the total deposit market share. Broward County is the Bank's primary market with 100 percent of total deposits.

To assess community needs, we considered recent housing and demographic data as well as recent interviews with two economic development organizations based in Broward County. These contacts indicated that credit needs are primarily related to affordable housing for LMI families and working

capital for local business adversely impacted by the COVID-19 pandemic. One contact further indicated that community-based organizations want technical assistance in addition to their credit needs.

Broward County, FL

Table A – Demographic Information of the Assessment Area						
Metropolitan Division: MD - 22744 Fort Lauderdale-Pompano Beach-Sunrise, FL						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	362	5.5	29.3	32.3	32.3	0.6
Population by Geography	1,843,152	5.1	28.9	32.7	33.3	0.0
Housing Units by Geography	814,454	5.4	28.7	33.2	32.7	0.0
Owner-Occupied Units by Geography	425,691	2.8	24.8	34.0	38.4	0.0
Occupied Rental Units by Geography	244,593	9.4	34.6	33.2	22.9	0.0
Vacant Units by Geography	144,170	6.6	30.2	30.7	32.4	0.0
Businesses by Geography	512,701	4.9	25.0	30.6	39.6	0.0
Farms by Geography	6,220	5.4	29.4	29.1	36.1	0.0
Family Distribution by Income Level	425,680	22.3	17.3	18.7	41.7	0.0
Household Distribution by Income Level	670,284	24.4	16.1	17.3	42.2	0.0
Median Family Income MD - 22744 Fort Lauderdale-Pompano Beach-Sunrise, FL		\$61,809	Median Housing Value			\$206,124
			Median Gross Rent			\$1,233
			Families Below Poverty Level			11.2%
<i>Source: 2015 ACS and 2021 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 Florida

The rating for the state of Florida is based on a full-scope review of the performance in the Broward County AA. Refer to Appendix A for additional information on the AA under review.

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, the Bank's performance in the Broward County AA is good.

Distribution of Loans by Income Level of the Geography

The Bank exhibits a reasonable geographic distribution of loans in the State.

Small Loans to Businesses

Refer to Table Q in the state of Florida section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations of small loans to businesses.

The geographic distribution of small loans to businesses reflects reasonable distribution in the AA. The distribution of loans to small businesses in low-income geographies exceeded both the percent of businesses and the aggregate lending data. The distribution of loans to small business in moderate-income geographies was somewhat lower than both the percentage of business and the aggregate lending data.

Lending Gap Analysis

There were no unexplained conspicuous gaps in lending to small businesses in LMI geographies during the evaluation period.

Distribution of Loans by Income Level of the Borrower

The Bank exhibits reasonable distribution of loans to businesses of different sizes, given the product lines offered by the Bank.

Small Loans to Businesses

Refer to Table R in the state of Florida section of appendix D for the facts and data used to evaluate the borrower distribution of the Bank's originations of small loans to businesses.

The distribution of loans to small businesses is reasonable. The Bank's loans to businesses with revenues of less than or equal to \$1 million was somewhat lower than the percentage of businesses but exceeded the aggregate lending data.

Responses to Complaints

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

Appendix A: Scope of Examination

The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the 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:	1/1/20 to 12/31/21	
Bank Products Reviewed:	Small business loans	
Affiliate(s)	Affiliate Relationship	Products Reviewed
None	NA	NA
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
Florida		
Broward County	Full-scope	Entire Broward County, FL

Appendix B: Summary of State Ratings

RATINGS	American National Bank
Overall Bank:	Lending Test Rating
American National Bank	Satisfactory
MMSA or State:	
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/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.

Community Reinvestment Act (CRA): The statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its entire community, including LMI areas, consistent with the safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

Consumer Loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, other secured consumer loans, and other unsecured consumer loans.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into 'male householder' (a family with a male householder and no wife present) or 'female householder' (a family with a female householder and no husband present).

Full-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that conduct business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants, the amount of loan requested, the disposition of the application (e.g., approved, denied, and withdrawn), the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

Home Mortgage Loans: A closed-end mortgage loan or an open-end line of credit as these terms are defined under 12 CFR 1003.2, and that is not an excluded transaction under 12 CFR 1003.3(c)(1) through (c)(10) and (c)(13).

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

Limited-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

Low-Income Individual: Individual income that is less than 50 percent of the area median income.

Low Income Geography: A census tract with a median family income that is less than 50 percent.

Market Share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

Median Family Income (MFI): The median income determined by the U.S. Census Bureau every five years and used to determine the income level category of geographies. The median is the point at which half of the families have income above, and half below, a range of incomes. Also, the median income determined by the Federal Financial Institutions Examination Council (FFIEC) annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above, and half below, a range of incomes.

Metropolitan Division: As defined by Office of Management and Budget, a county or group of counties within a Core Based Statistical Area that contains an urbanized population of at least 2.5 million. A Metropolitan Division consists of one or more main/secondary counties that represent an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area: An area, defined by the Office of Management and Budget, as a core based statistical area associated with at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

Middle-Income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography

Moderate-Income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography.

Multifamily: Refers to a residential structure that contains five or more units.

Owner-Occupied Units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Qualified Investment: A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rating Area: A rated area is a state or multi-state metropolitan statistical area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multi-state metropolitan statistical area, the institution will receive a rating for the multi-state metropolitan statistical area.

Small Loan(s) to Business(es): A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans.

Tier 1 Capital: The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

Upper-Income: Individual income that is at least 120 percent of the area median income, or a median family income that is at least 120 percent, in the case of a geography.

Appendix D: Tables of Performance Data

Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan statistical areas, if applicable, are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the Lending Test tables, the following are applicable: (1) purchased are treated as originations; and (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA-reporting lenders in the MMSA/assessment area. Deposit data are compiled by the FDIC and are available as of June 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 assessment area.

Table R. Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue - Compares the percentage distribution of the number of small loans (loans less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to: 1) the percentage distribution of businesses with revenues of greater than \$1 million; and, 2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography

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	2020-21 % Businesses	% Bank Loans	Aggregate
Broward County	22	4,885	100	124,849	4.9	25.6	5.5	25.0	15.3	25.4	30.6	13.5	30.2	39.6	45.6	38.9	0.0	0.0	0.0
Total	22	4,885	100	124,849	4.9	25.6	5.5	25.0	15.3	25.4	30.6	13.5	30.2	39.6	45.6	38.9	0.0	0.0	0.0

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

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues

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	2020-21 % Businesses	% Bank Loans
Broward County	22	4,885	100	124,849	94.3	54.77	43.4	1.9	31.9	3.8	13.3
Total	22	4,885	100	124,849	94.3	54.77	43.4	1.9	31.9	3.8	13.3

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

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.