



PUBLIC DISCLOSURE

August 28, 2019

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Texas Advantage Community Bank, National Association
Charter Number 24693

1701 Fairway Plaza, Suite 18
Alvin, TX 77511

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 Satisfactory.

- The average loan-to-deposit (LTD) ratio of 83 percent is more than reasonable given the bank's size, financial condition, market focus, competition, and lending opportunities in the assessment area (AA).
- A majority of our sample of loans, 72 percent by number and 70 percent by dollar volume, were originated within the AA.
- Lending activities to small businesses, or businesses with revenues of \$1 million or less, reflect reasonable penetration.
- Lending activities to businesses reflect reasonable dispersion to borrowers located in moderate-income census tracts (CTs).
- There were no CRA related complaints during the evaluation period.

Description of Institution

Texas Advantage Community Bank, N.A. (TACB) is an independent full-service community bank. The bank is headquartered in Alvin, Texas and opened for business in December of 2006. The main office is located at 1701 Fairway Plaza in Alvin, Texas with an additional branch located in Pearland, Texas. TACB is not owned by a holding company.

Lobby and drive-through services are available Monday through Friday, from 9:00 a.m. to 5:00 p.m. at the main branch. The banking lobby is closed on Saturdays; however, drive through facilities at both locations are open from 9:00 a.m. to 12:00 p.m. Automated teller machines and night drop boxes are located at both offices.

TACB offers a full range of credit and deposit products that include real-estate, commercial, agriculture, and consumer loans. As of December 31, 2018, loans and leases totaled \$81 million. During the same period, TACB reported total assets of \$108 million and tier 1 capital of \$11 million. The loan portfolio is primarily comprised of commercial loans totaling \$52 million, or 64 percent of the total portfolio.

The remainder of the portfolio consists of residential loans, totaling \$6 million (7 percent); consumer loans, totaling \$3 million (4 percent); and agricultural loans, totaling \$239,000 (<1 percent). Other loans and leases, totaling \$6 million (7 percent) make-up the remainder of the portfolio.

Competition is intense with approximately 150 other financial institutions in the AA. The 2018 Market Share Report notes 860 branches operating in the AA, with TACB holding less than 1 percent of the deposit market share. The top five banks with the largest market share percentages include JP Morgan (44 percent), Wells Fargo Bank, N.A. (9 percent), Bank of America, N.A. (7 percent), BBVA Compass Bank (6 percent), and Prosperity Bank (2 percent).

The AA consists of all of Brazoria County, where the bank's main office and branch are located, all of Fort Bend County, and contiguous CTs in portions of Harris County and Galveston County. Boundaries consists of county lines or major thoroughfares, and do not arbitrarily exclude any low- or moderate-income areas or reflect illegal discrimination. The last CRA evaluation dated March 10, 2015 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.

We contacted several organizations in the bank's AA. It was stated that most counties in the AA were impacted by hurricane Harvey in 2017. As a result, the area is still in a rebound stage with needs for small business loans, home loans, and more affordable lending overall. We spoke with a representative from a nonprofit type B corporation that is involved in business attraction, retention, marketing, transportation, mobility, infrastructure, corridors, and beautification. Additionally, we spoke to an organization that provides consulting and assistance for start-up and existing businesses that seek financing. The organization's emphasis is on historically underutilized businesses and disenfranchised individuals. Community contacts did not speak in particular about any financial institutions in the AA, but did note that local banks appear to be involved in lending activity in the area.

Scope of Evaluation

TACB was evaluated under the Small Bank 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 March 10, 2015, the date of the last examination, to December 31, 2018. We utilized call report information to review loan products for the evaluation period. We determined that the majority of the bank's portfolio at 69 percent consists of commercial loans. To evaluate the bank's lending performance, we relied on a random sample of commercial loans that were originated or purchased during the evaluation period.

As of December 30, 2018				
Product Type	Loan Portfolio by Dollar Volume		Loan Portfolio by Number of Loans	
	\$(000)	%	#	%
Commercial	51,685	69.42	346	55.69
<i>Source: December 31, 2018 Report of Condition</i>				

Additionally, we evaluated the bank's LTD ratio. To do this, we reviewed five banks headquartered in one or more of the counties included in the bank's AA. These comparator banks are also selected based on asset size.

Selection of Areas for Full-Scope Review

TACB has one AA which is within the Houston-The Woodlands-Sugar Land metropolitan statistical area (MSA). The AA consists of all of Brazoria and Fort Bend counties and parts of Harris and Galveston counties. 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 low- or moderate-income 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 a 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.

Loan-to-Deposit Ratio

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

The bank's average quarterly LTD ratio, at 83 percent, exceeds the average for other similarly sized and situated institutions. The bank's ratio ranged between 66 and 83 percent over the last 19 quarters. We reviewed five banks for comparison. The average LTD ratio for these institutions was 47 percent, ranging between 19 percent and 78 percent.

Lending in Assessment Area

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

We relied on a sample of 121 commercial loans, originated since January 1, 2016, to perform our analysis. The bank originated 72 percent of the sampled loans inside the bank's 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
	Inside		Outside			Inside		Outside		
	#	%	#	%	#	\$	%	\$	%	\$(000s)
Commercial Loans	87	71.90	34	28.10	121	\$19,711	69.83	\$8,517	30.17	\$28,228
Total	87	71.90	34	28.10	121	\$19,711	69.83	\$8,517	30.17	\$28,228
<i>Source: Evaluation Period: 1/1/2016 - 12/31/2018 Bank Data Due to rounding, totals may not equal 100.0</i>										

Lending Test

The Lending Test is rated: Satisfactory

Distribution of Loans by Income Level of the Geography

The bank exhibits reasonable geographic distribution of loans to borrowers in low- or moderate-income CTs.

Geographic distribution of residential loans reflects reasonable dispersion. During both evaluation periods, the percentage of loans to businesses in low-income tracts was below the demographic and aggregate comparators. However, lending in moderate-income CTs significantly exceeds both the demographic and aggregate comparators.

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

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.

Distribution of loans to businesses of different sizes reflects reasonable penetration. During the 2016 evaluation period, 74 percent of the bank's business loans were made to small businesses. This is below the demographic comparator of 85.4 percent; however, this significantly exceeds the aggregate comparator of 41.4 percent.

During the 2017 through 2018 evaluation period, 58.3 percent of the bank's business loans were made to small businesses. This is significantly below demographic comparator of 85.7 percent, yet, above the aggregate comparator of 47.1 percent.

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

Lending Gap Analysis

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

Responses to Complaints

We reviewed all complaints filed during the evaluation period. There were no CRA-related complaints received.

Appendix A: 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 nonvisible 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 to moderate income (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 CT delineated by the U.S. Census Bureau 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 MSA 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 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 (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 (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.

Small Loan(s) to Farm(s): A loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated Report of Condition and Income (call report). These loans have original amounts of \$500,000 or less and are either secured by farmland, or are classified as loans to finance agricultural production and other loans to farmers.

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

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

Appendix B: Scope of Examination

Time Period Reviewed:	January 1, 2016 to December 31, 2018	
Bank Products Reviewed:	Commercial	
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
Houston-The Woodlands-Sugar Land MSA	Full Scope	The AA consists of all of Brazoria and Fort Bend counties and parts of Harris and Galveston counties.

Appendix C: Community Profiles for Full-Scope Areas

Table A – Demographic Information of the Assessment Area						
Assessment Area: Houston-The Woodlands-Sugar Land MSA 2016						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	583	12.9	27.8	23.7	35.0	0.7
Population by Geography	3,063,766	11.0	26.1	23.7	38.7	0.6
Housing Units by Geography	1,193,025	12.1	26.2	23.1	38.6	0.0
Owner-Occupied Units by Geography	625,090	4.4	20.9	25.5	49.1	0.0
Occupied Rental Units by Geography	427,686	20.6	32.2	20.2	27.0	0.0
Vacant Units by Geography	140,249	20.4	31.9	20.5	27.1	0.0
Businesses by Geography	248,310	8.1	18.4	19.4	54.1	0.1
Farms by Geography	3,660	4.4	15.0	28.5	52.0	0.0
Family Distribution by Income Level	716,106	23.9	16.0	16.8	43.3	0.0
Household Distribution by Income Level	1,052,776	24.8	16.2	16.3	42.8	0.0
Median Family Income MSA - 26420 Houston-The Woodlands-Sugar Land, TX MSA		\$63,898	Median Housing Value			\$173,172
			Median Gross Rent			\$852
			Families Below Poverty Level			11.9%
<i>Source: 2010 U.S. Census and 2016 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>						

The 2010 census and 2016 Dun & Bradstreet data shows 583 CTs in the AA. During the census review, 12.9 percent of the CTs in the AA were low-income and 27.8 percent were identified as moderate-income. The MSA had a population of 3,063,766, with 37.1 percent of the people located in low- or moderate-income CTs. Of the 248,310 businesses in the AA, 26.5 percent are located in low- or moderate-income CTs. Family distribution by income levels shows that 23.9 percent of families in the AA are considered low-income and 16 percent are considered moderate-income. The median family income for the AA is \$63,898, with 11.9 percent of families living below poverty level.

Table A – Demographic Information of the Assessment Area						
Assessment Area: Houston-The Woodlands-Sugar Land MSA 2017-2018						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	583	15.8	26.9	22.3	34.0	1.0
Population by Geography	3,257,929	13.0	25.3	22.6	38.6	0.6
Housing Units by Geography	1,278,680	13.8	24.4	21.8	39.5	0.5
Owner-Occupied Units by Geography	661,413	5.5	20.4	24.4	49.6	0.1
Occupied Rental Units by Geography	490,513	22.5	29.0	19.1	28.5	1.0
Vacant Units by Geography	126,754	23.1	27.7	19.0	29.7	0.5
Businesses by Geography	269,740	10.3	16.9	17.2	55.4	0.3
Farms by Geography	3,800	5.8	13.8	25.7	54.5	0.2
Family Distribution by Income Level	779,647	24.1	15.4	16.1	44.4	0.0
Household Distribution by Income Level	1,151,926	25.2	15.3	16.1	43.4	0.0
Median Family Income MSA - 26420 Houston-The Woodlands-Sugar Land, TX MSA		\$69,373	Median Housing Value			\$195,135
			Median Gross Rent			\$981
			Families Below Poverty Level			12.6%
<i>Source: 2015 ACS Census and 2018 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>						

The 2015 census and 2018 Dun & Bradstreet data shows 583 CTs in the AA. During the census review, 15.8 percent of the CTs in the AA were low-income and 26.9 percent were identified as moderate-income. The MSA had a population of 3,257,929, with 38.3 percent of the people located in low- or moderate-income CTs. Of the 269,740 businesses in the AA, 27.2 percent are located in low- or moderate-income CTs. Family distribution by income levels shows that 24.1 percent of families are considered low-income and 15.4 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.

Appendix D: Tables of Performance Data

Content of Standardized Tables

A separate set of tables is provided for each state. All MMSAs, 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 is compiled by the Federal Deposit Insurance Corporation and is 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 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. Assessment Area 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 MMSA/assessment area. The table also presents aggregate peer data for the years the data is available.
- 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 S. Assessment Area Distribution of Loans to Farms by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. The table also presents aggregate peer data for the years the data is available. Because aggregate small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's AA.
- Table T. Assessment Area Distribution of Loans to Farms by Gross Annual Revenues** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$500,000) originated and purchased by the bank to farms with revenues of \$1 million or less to: (1) the percentage distribution of farms with revenues of greater than \$1 million; and, (2) the percentage distribution of farms for which revenues are not available. The table also presents aggregate peer small farm 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 **2016**

Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
Houston-The Woodlands-Sugar Land MSA AA	41	7,556	100	84,939	8.1	3.70	7.9	18.4	22.22	17.4	19.4	40.74	18.6	54.1	33.33	56.0	0.1	0	0.0
Total	41	7,556	100	84,939	8.1	3.70	7.9	18.4	22.22	17.4	19.4	40.74	18.6	54.1	33.33	56.0	0.1	0	0.0

Source: 2016 D&B Data; 01/01/2016 - 12/31/2016 Bank Data; 2016 CRA Aggregate Data, "--" data not available.
 Due to rounding, totals may not equal 100.0

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography **2017-2018**

Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
Houston-The Woodlands-Sugar Land MSA AA	80	20,673	100	81,361	10.3	3.45	10.9	16.9	22.41	16.8	17.2	48.28	16.6	55.4	25.86	55.5	0.3	0	0.2
Total	80	20,673	100	81,361	10.3	3.45	10.9	16.9	22.41	16.8	17.2	48.28	16.6	55.4	25.86	55.5	0.3	0	0.2

Source: 2017 D&B Data; 01/01/2017 - 12/31/2018 Bank Data; 2017 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											2016	
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans	
Houston-The Woodlands-Sugar Land MSA AA	41	7,556	100	84,939	85.4	74.07	41.4	5.8	25.93	8.9	0	
Total	41	7,556	100	84,939	85.4	74.07	41.4	5.8	25.93	8.9	0	

Source: 2016 D&B Data; 01/01/2016 - 12/31/2016 Bank 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											2017-2018	
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans	
Houston-The Woodlands-Sugar Land MSA AA	80	20,673	100	81,361	85.7	58.33	47.1	5.6	36.67	8.7	5.00	
Total	80	20,673	100	81,361	85.7	58.33	47.1	5.6	36.67	8.7	5.00	

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