



PUBLIC DISCLOSURE

March 25, 2024

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

First National Bank of Lake Jackson
Charter Number 15171

122 West Way
Lake Jackson, TX 77566

Office of the Comptroller of the Currency

Two Houston Center
909 Fannin Street, Suite 1900
Houston, TX 77010

NOTE: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, and should not be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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Overall CRA Rating

Institution's CRA Rating: This institution is rated **Satisfactory**.

The Lending Test is rated: Satisfactory

The major factors that support this rating include:

- The Lending Test rating is based on a reasonable loan-to-deposit (LTD) ratio, reasonable geographic distribution of loans, and a majority of loans originated in the assessment area (AA).
- The bank also exhibits a reasonable distribution of loans to individuals of different income levels and businesses of different sizes, given the product lines offered by the bank.
- Although optional, the bank had good responsiveness to the needs of its AA through community development (CD) activities and flexible deposit and lending products.

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AA, the LTD ratio is reasonable. The bank experiences strong competition from larger banks, credit unions, finance companies, and secondary lenders.

As of December 31, 2023, the bank's quarterly average LTD ratio since the last Community Reinvestment Act (CRA) examination was 9.5 percent ranging from a low of 6 percent to a high of 16 percent. Our analysis included four similarly situated banks in the state of Texas, with two of the four banks in the bank's AA. The comparator banks quarterly average LTD ratio was 20 percent over the same period, ranging from a low of 13.5 percent to a high of 29 percent. The bank has been experiencing a growing LTD trend over the last year, as reflected below.

Quarter End	LTD Ratio (%)
12/31/2022	9.45
3/31/2023	12.51
6/30/2023	14.68
9/30/2023	16.05
12/31/2023	13.77

One major factor affecting the LTD ratio is the considerable amount of public funds deposits. As of December 31, 2023, the bank had \$105 million in public funds, which resulted in an adjusted LTD of 31.8 percent when excluded. This was relatively consistent with December 31, 2022. As a courtesy to these accounts, the bank waives service charge fees including automated clearing house fees. The bank also cashes public entity payroll checks at no charge.

In addition to public funds, the bank also has many large depositors. An analysis of customers with deposit balances greater than \$250,000 reflected \$41 million in deposits, with only \$2 million in loans from the same customer base. The bank also offers small consumer loans that account for 58.6 percent of the loan portfolio by number; however, only represent 3.6 percent of the loan portfolio by dollar amount. These consumer loans did not have a significant impact on the average LTD ratio but as seen below in the lending test narrative, these loans had a positive impact on the bank's responsiveness to low- and moderate-income (LMI) borrowers.

Lending in Assessment Area

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

The bank originated and purchased 87 percent of its total loans by number inside the AAs during the evaluation period. 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	41	82.0	9	18.0	50	9,537	65.1	5,104	34.9	14,641
Consumer	89	89.0	11	11.0	100	929	90.4	98	9.6	1,027
Total	130	86.7	20	13.3	150	10,466	66.8	5,202	33.2	15,668

Description of Institution

First National Bank of Lake Jackson (FNB) is an independent full-service community bank, wholly owned by Austin Colony, Inc. The head office and holding company are both located at 122 West Way in Lake Jackson, Texas. There is also an additional branch located at 100 East Bernard in Brazoria, Texas. Both locations are in middle-income census tracts (CTs), have accessible lobby hours, and automated teller machines (ATMs). The bank operates in one AA consisting of all CTs in Brazoria County.

FNB offers a full range of credit and deposit products that include consumer, commercial, and small dollar loans. The bank does not offer online loan applications, which affected loan volume for both consumer and commercial loans during the COVID-19 pandemic. Customers may access their accounts via telephone, internet, and mobile banking. Telephone banking is limited to transfers between bank accounts and transaction history. Internet banking and mobile banking includes transfers between FNB accounts, review of bank balances and transactions, access to loan account information, and bill paying capability for the internet banking product.

As of December 31, 2023, FNB reports net loans and leases of \$28 million, total assets of \$232 million, and tier 1 capital of \$26 million. The primary lending focus was commercial real estate, which accounted for 46 percent of net loans and leases by dollar amount. Other notable loan segments included construction loans at 27 percent and commercial loans at 20 percent. By number, the primary product was consumer loans at 59 percent followed by commercial loans representing 30 percent.

There are no legal, financial, or other factors impeding the bank's ability to help meet the credit and CD needs in its AA. FNB was rated "Satisfactory" at the last CRA evaluation dated November 2, 2020.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The evaluation period for the Lending Test was January 1, 2020, through December 31, 2023. As a small bank, CD activities are optional; however, we reviewed CD activities at FNB's request. We reviewed a sample of business loans and consumer loans. Both products were given equal weight.

For 2020-2021, we compared business loans to 2021 CRA aggregate data and consumer loans to 2015 American Community Service (ACS) survey data. We performed a separate analysis for 2022 due to 2020 U.S. Census demographic changes. For 2022-2023, we compared business loans to 2022 CRA aggregate data and consumer loans to 2020 U.S. Census data. There is no aggregate data for consumer lending.

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 assessment areas located within the same metropolitan statistical area (MSA), multistate metropolitan statistical area (MMSA), or combined statistical area (CSA) are combined and evaluated as a single AA. Similarly, bank delineated non-MSA AAs within the same state are combined and evaluated as a single area. These combined AAs may be evaluated as full- or limited-scope. Refer to the "Scope" section under each State Rating for details regarding how full-scope AAs were selected. Refer to appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

Ratings

The bank's overall rating is a blend of the state ratings, and where applicable, multistate ratings. The state of Texas is FNB's only rating area.

The MMSA rating and state ratings are based on performance in all bank AAs. Refer to the "Scope" section under each state and MMSA Rating section for details regarding how the areas were weighted in arriving at the respective ratings.

Discriminatory or Other Illegal Credit Practices Review

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

The OCC has not identified that this institution 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 Texas: Satisfactory
The Lending Test is rated: Satisfactory

The major factors that support this rating include:

- A reasonable geographic distribution of loans.
- A reasonable distribution of loans to individuals of different income levels and businesses of different sizes, given the product lines offered by the bank.
- Although optional, the bank had good responsiveness to the needs of its AA through CD activities and flexible deposit and lending products.
- The bank did not receive any CRA related complaints during the evaluation period.

Description of Institution's Operations in Texas

FNB operates two full-service locations with two ATMs within one AA. The Brazoria AA includes all CTs in Brazoria County. While there were demographic changes in 2022, the AA still only included one low-income CT and minimal moderate-income CTs. In 2021, there were seven moderate-income CTs. In 2022, there were eight moderate-income CTs.

As of the June 30, 2023, Federal Deposit Institution Corporation market share report, FNB had a 2 percent deposit market share in the Brazoria AA and ranked 11th out of 42 banks in this area. The largest competitors in the market were Texas Dow Employees Credit Union, JP Morgan Chase Bank, N.A., Wells Fargo Bank, N.A., Bank of America, N.A., and Texas Gulf Bank, N.A.

Community Contacts

We identified four community contacts in the Brazoria AA during the evaluation period including a local economic development corporation, an insurance company, a small business development center, and a United Way in the area. Several of the contacts expressed a need for financial education and access to bank accounts for LMI individuals. Small consumer loans were also a need in the area. Two of the contacts expressed a need for flexible small business lending and affordable housing in the area.

Please refer to the following tables, which provide information on the demographic composition of FNB's AA for both evaluation periods.

Table A – Demographic Information of the Assessment Area						
Assessment Area: Brazoria AA (2020-2021)						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	51	2.0	13.7	56.9	25.5	2.0
Population by Geography	331,741	1.7	8.4	47.3	42.6	0.0
Housing Units by Geography	124,547	1.7	10.1	47.6	40.5	0.0
Owner-Occupied Units by Geography	80,749	0.9	7.9	46.6	44.6	0.0
Occupied Rental Units by Geography	31,761	3.7	11.7	46.3	38.3	0.0
Vacant Units by Geography	12,037	2.2	21.2	57.4	19.2	0.0
Businesses by Geography	27,424	1.3	8.0	38.6	52.1	0.0
Farms by Geography	676	1.0	5.6	61.2	32.1	0.0
Family Distribution by Income Level	82,536	17.4	14.9	18.5	49.2	0.0
Household Distribution by Income Level	112,510	20.1	13.9	16.9	49.1	0.0
Median Family Income MSA – 26420 Houston-The Woodlands-Sugarland, TX MSA	\$69,373	Median Housing Value				\$143,290
		Median Gross Rent				\$933
		Families Below Poverty Level				8.3%

Source: 2015 ACS Census and 2021 D&B Data. Due to rounding, totals may not equal 100.0
 (*) The NA category consists of geographies that have not been assigned an income classification.

Table A – Demographic Information of the Assessment Area						
Assessment Area: Brazoria AA (2022-2023)						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	78	1.3	10.3	42.3	43.6	2.6
Population by Geography	372,031	1.2	9.3	41.8	46.2	1.5
Housing Units by Geography	139,462	1.4	10.3	43.6	42.7	1.9
Owner-Occupied Units by Geography	91,024	0.7	8.2	41.3	49.1	0.8
Occupied Rental Units by Geography	33,160	3.5	15.9	41.6	34.7	4.3
Vacant Units by Geography	15,278	1.6	11.3	61.4	22.5	3.2
Businesses by Geography	41,843	1.3	8.4	34.9	53.6	1.9
Farms by Geography	899	0.7	6.0	50.2	42.5	0.7
Family Distribution by Income Level	92,288	16.6	14.9	19.7	48.8	0.0
Household Distribution by Income Level	124,184	18.7	13.5	17.7	50.2	0.0
Median Family Income MSA – 26420 Houston-The Woodlands-Sugarland, TX MSA	\$81,859	Median Housing Value				\$199,595
		Median Gross Rent				\$1,123
		Families Below Poverty Level				6.2%

Source: 2020 US Census and 2023 D&B Data. Due to rounding, totals may not equal 100.0
 (*) The NA category consists of geographies that have not been assigned an income classification.

Scope of Evaluation in Texas

The rating for Texas is based on a full-scope review of the Brazoria AA.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN TEXAS

LENDING TEST

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

Conclusions for Areas Receiving Full-Scope Reviews

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

Distribution of Loans by Income Level of the Geography

The bank exhibits reasonable geographic distribution of loans in the state.

Small Loans to Businesses

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

The overall geographic distribution of small loans to businesses was excellent.

For both evaluation periods, the bank did not originate any small business loans in low-income CTs; however, there was only one low-income CT in the AA and only 1.3 percent of businesses were located in that CT during both periods. For moderate-income CTs, the proportion of bank loans significantly exceeded the percent of businesses and aggregate data.

Consumer Loans

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

The overall geographic distribution of consumer loans is reasonable.

During 2020-2021, the bank did not originate any loans in LMI CTs compared to 1.7 percent of households located in the low-income CT and 9 percent of households located in moderate-income CTs. A major contributing factor was FNB not being able to accept online loan applications during the COVID-19 pandemic. During 2022-2023, the bank did not make any loans in low-income CTs; however, only 1.4 percent of households were located in the one low-income CT. The proportion of bank loans in moderate-income CTs significantly exceeded the percent of households.

Lending Gap Analysis

We did not identify any unexplained conspicuous gaps during our review.

Distribution of Loans by Income Level of the Borrower

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

Small Loans to Businesses

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

The overall borrower distribution of small loans to businesses by revenue is reasonable.

During both evaluation periods, the percentage of bank loans to small businesses was below the percentage of small businesses but exceeded aggregate data.

Consumer Loans

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

The overall borrower distribution of consumer loans is adequate.

During 2020-2021, the proportion of bank loans to LMI borrowers was below the percent of LMI households. During 2022-2023, the proportion of bank loans to low-income borrowers was below the percent of low-income households. The proportion of bank loans to moderate-income borrowers exceeded the percent of moderate-income households.

Responses to Complaints

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

COMMUNITY DEVELOPMENT

While CD activity is optional, we reviewed these activities at FNB's request. During the evaluation period, the bank contributed 71 donations totaling \$7,635 to eleven various organizations. Most of the donations helped provide food to LMI individuals in the AA. In addition, several officers serve on boards or committees of local non-profits including the Salvation Army, a local industrial development corporation, and a local food pantry. The bank also provided several financial literacy activities to local schools in the area.

Product Innovation and Flexibility

The bank also has a flexible deposit product that aims to encourage persons to grow their savings. The perimeters of this product are innovative. When a customer opens a checking account, the bank also opens a savings account with no fees or minimum balance requirements. When the customer uses their debit card, the program rounds up the transaction amount to the nearest whole dollar, with the difference transferred from the checking to savings account. The savings amounts can be tracked through online banking. This product helps LMI individuals by providing an effortless way to save and promotes financial inclusion.

The bank also offers a flexible lending product for persons that do not qualify for standard loan products. This product reaches the unbanked and underbanked population in the area. The minimum loan amount is \$500. The bank requires an application and a cash-flow analysis at the time of each loan request and provides bilingual employees, if needed, to simplify the process. Loans may be amortized on monthly installments up to 24 months or on a single-term basis (not to exceed 90 days) at a maximum interest rate of 18 percent. The loan may be secured or unsecured, and a credit history is optional. During the evaluation period, the bank originated 142 of these loans totaling \$180,453.

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 MSA(s) and non-MSA(s) 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:	01/01/2020 to 12/31/2023	
Bank Products Reviewed:	Small business, consumer loans CD donations and services	
Affiliate(s)	Affiliate Relationship	Products Reviewed
NA	NA	NA
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
TEXAS		
First National Bank of Lake Jackson	Full-scope	Brazoria County

Appendix B: Summary of MMSA and State Ratings

RATINGS			
First National Bank of Lake Jackson			
Overall Bank:	Lending Test Rating*	CD Test Rating	Overall Bank/State/Multistate Rating
	Satisfactory	NA	Satisfactory
State:			
Texas	Satisfactory	NA	Satisfactory

(*) The Lending Test and Community Development Test carry equal weight in the overall rating.

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. 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, 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 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 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/assessment area.

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

Metropolitan Division: As defined by Office of Management and Budget, a county or group of counties within a Core Based Statistical Area that contains an urbanized population of at least 2.5 million. A Metropolitan Division consists of one or more main/secondary counties that represent an

employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

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

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

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

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

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

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

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

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

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

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

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

Appendix D: Tables of Performance Data

Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan statistical areas, 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 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 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.

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.

TEXAS

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2020-2021	
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	
Brazoria	23	\$4,780	100	8,670	1.3	0.0	0.7	8.0	17.4	5.8	38.6	73.9	35.5	52.1	8.7	58.0	0.0	0.0	0.0	
Total	23	\$4,780	100	8,670	1.3	0.0	0.7	8.0	17.4	5.8	38.6	73.9	35.5	52.1	8.7	58.0	0.0	0.0	0.0	

*Source: 2021 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 Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2022-2023	
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	
Brazoria	18	4,757	100	9,505	1.3	0.0	0.9	8.4	22.2	6.6	34.9	61.1	33.3	53.6	16.7	57.7	1.9	0.0	1.4	
Total	18	4,757	100	9,505	1.3	0.0	0.9	8.4	22.2	6.6	34.9	61.1	33.3	53.6	16.7	57.7	1.9	0.0	1.4	

*Source: 2023 D&B Data; 01/01/2022 - 12/31/2023 Bank Data; 2022 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.

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2020-2021	
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	
Brazoria	23	4,780	100	8,670	89.0	65.2	44.9	2.7	34.8	8.3	0.0	
Total	23	4,780	100	8,670	89.0	65.2	44.9	2.7	34.8	8.3	0.0	

*Source: 2021 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											2022-2023	
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	
Brazoria	18	4,757	100	9,505	92.3	61.1	52.3	1.8	33.3	5.9	5.6	
Total	18	4,757	100	9,505	92.3	61.1	52.3	1.8	33.3	5.9	5.6	

*Source: 2022 D&B Data; 01/01/2022 - 12/31/2023 Bank 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.

Table U: Assessment Area Distribution of Consumer Loans by Income Category of the Geography													2020-2021	
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	
Brazoria	45	523	100	1.7	0.0	9.0	0.0	46.5	88.9	42.8	11.1	0.0	0.0	
Total	45	523	100	1.7	0.0	9.0	0.0	46.5	88.9	42.8	11.1	0.0	0.0	

Source: 2015 ACS; 01/01/2020 - 12/31/2021 Bank Data.
Due to rounding, totals may not equal 100.0%

Table U: Assessment Area Distribution of Consumer Loans by Income Category of the Geography													2022-2023	
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	
Brazoria	44	406	100	1.4	0.0	10.2	15.9	41.4	72.7	45.2	11.4	1.8	0.0	
Total	44	406	100	1.4	0.0	10.2	15.9	41.4	72.7	45.2	11.4	1.8	0.0	

Source: 2020 U.S. Census; 01/01/2022 - 12/31/2023 Bank Data.
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.

Table V - Assessment Area Distribution of Consumer Loans by Income Category of the Borrower													2020-2021	
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	
Brazoria	45	531	100	20.1	15.6	13.9	8.9	16.9	24.4	49.1	28.9	0.0	22.2	
Total	45	531	100	20.1	15.6	13.9	8.9	16.9	24.4	49.1	28.9	0.0	22.2	

Source: 2015 ACS; 01/01/2020 - 12/31/2021 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													2022-2023	
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	
Brazoria	44	406	100	18.7	13.6	13.5	15.9	17.7	18.2	50.2	50.0	0.0	2.3	
Total	44	406	100	18.7	13.6	13.5	15.9	17.7	18.2	50.2	50.0	0.0	2.3	

Source: 2020 U.S. Census; 01/01/2022 - 12/31/2023 Bank Data.
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.