



## PUBLIC DISCLOSURE

November 27, 2023

## COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Anahuac National Bank  
Charter Number: 16625

801 S. Ross Sterling  
Anahuac, TX 77514

Office of the Comptroller of the Currency

Two Houston Center  
909 Fannin Street, Suite 1900  
Houston, Texas 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, a majority of loans being in the assessment area (AA), and reasonable borrower and geographic distributions of loans.

### Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of its AA, the LTD ratio is reasonable. Our analysis included four similarly situated banks in the same AA or adjacent county. The bank's quarterly average LTD ratio during the evaluation period was 36 percent ranging from a low of 29 percent to a high of 47 percent. The comparator banks quarterly average LTD ratio over the same period was 54 percent, ranging from a low 27 percent to a high of 88 percent. While the bank's LTD ratio was below the average of comparator banks, its average is within the average range for those peers.

One major factor contributing to the bank's lower LTD ratio includes the large amount of public fund deposits. The public fund deposit balance as of December 31, 2022, was \$101.5 million. The adjusted LTD ratio excluding these deposits would have increased the quarterly average from 33 percent to 51 percent.

### Lending in Assessment Area

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

The bank originated and purchased 85 percent of its total loans inside the bank's AAs during the evaluation period. This analysis is performed at the bank, rather than the AA, level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria.

<b>Lending Inside and Outside of the Assessment Area</b>										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Small Business	94	81.0	22	19.0	116	12,579	80.0	3,148	20.0	15,728
Consumer	80	88.9	10	11.1	90	1,329	88.4	174	11.6	1,502
<b>Total</b>	<b>174</b>	<b>84.5</b>	<b>32</b>	<b>15.5</b>	<b>206</b>	<b>13,908</b>	<b>80.7</b>	<b>3,322</b>	<b>19.3</b>	<b>17,230</b>

## Description of Institution

Anahuac National Bank (ANB) is a full-service community bank headquartered in Anahuac, Texas. ANB is a single-state institution and is wholly owned by Anahuac Bancshares, Inc., a one-bank holding company. In addition to the main office in Anahuac, the bank has four branch locations in Hardin, Winnie, and Mont Belvieu, Texas. Of these locations, one is inside an H-E-B grocery store. There have been no branch closings or openings since the last Community Reinvestment Act (CRA) evaluation.

Each location, including the main office, has a deposit taking automated teller machine (ATM). Except for the branch in the H-E-B location, all other locations provide drive-up teller services. The hours of operation meet the needs of the community with branches operating Monday through Saturday.

As of December 31, 2022, ANB had total assets of \$312 million with a tier 1 leverage capital ratio of 12.6 percent. The loan portfolio totaled \$92 million or 32 percent of average assets. ANB offers a full line of loan and deposit products, as well as other banking services including products for businesses, agriculture, consumers, and for purchasing residential real estate. The bank also offers online and mobile banking services to both personal and business customers.

In 2020, the Small Business Administration (SBA) established the Paycheck Protection Program (PPP) under the Coronavirus Aid, Relief, and Economic Security (CARES) Act in response to the COVID-19 pandemic. The goal of the program was to aid small businesses by funding payroll costs, mortgages, rent, and utilities. ANB originated 96 PPP loans totaling \$8 million.

There were no legal or financial circumstances impacting the bank's lending capabilities. ANB received an "Outstanding" rating in the previous evaluation dated June 22, 2020.

## Scope of the Evaluation

### Evaluation Period/Products Evaluated

The evaluation period for the Lending test was January 1, 2020, through December 31, 2022. The primary products were commercial loans by dollar and consumer loans by number of loans. Both products were given equal consideration during the evaluation. We gave greater weight to loans originated during the 2020-2021 evaluation period, as it accounted for a majority of the evaluation period.

As there were demographic changes in 2022, we performed a separate analysis of loans originated in 2022. For small business loans, we compared ANB's performance to peer in 2020-2021 using 2021 CRA aggregate data and ANB's performance in 2022 to 2022 CRA aggregate data. There is no aggregate data for consumer lending in any year.

### Selection of Areas for Full-Scope Review

ANB has only one AA, which we selected 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 state of Texas is the only rating area. The state rating is based on performance in all bank AA. Refer to the “Scope” section under each state 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 (or any affiliate whose loans have been considered as part of the institution’s lending performance) has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

The OCC will consider any information that 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<sup>1</sup>:** 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 business of different sizes.

### Description of Institution's Operations in Texas

ANB operates one main office, four branches, and five ATMs within the Anahuac AA. The AA is in the Houston-The Woodlands-Sugarland metropolitan statistical area. The AA includes the full counties of Liberty and Chambers counties and contiguous CTs in portions of Harris County. The AA does not arbitrarily exclude low- or moderate-income CTs. In 2022, the ANB AA includes all census tracts (CTs) in Chambers and Liberty counties and 28 contiguous CTs in portions of Harris County. The main office in Anahuac, Texas is in Chambers County and located in a moderate-income CT. Three branches are in Chambers County with one located in a moderate-income CT and two located in upper-income CTs. There is one branch located in in a middle-income CT in Liberty County.

Banking competition is moderate in the Anahuac AA. As of June 30, 2022, the Federal Deposit Insurance Corporation (FDIC) Market Share report listed 20 institutions operating 54 branches in the AA. ANB ranks seventh with a 6.4 percent market share and deposits totaling \$293 million. The largest depository institutions in the AA were Prosperity Bank, Community Resource, and Zions Bancorporation, N.A., which held a combined market share of 40.8 percent.

### Community Contacts

We identified one economic development organization located in the AA to identify local area credit needs. According to the contact, the local economy experienced several setbacks associated with the COVID-19 pandemic across a range of industries, with small business having the greatest need for additional resources. The contact stated that needs in the AA included small dollar loan products and credit counseling programs, while opportunities for banks included loan participations for SBA 504 projects and investments in local community development financial institutions. The representative encouraged local banks to support credit needs and noted overall positive involvement from community banks.

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<sup>1</sup> This rating reflects performance within the state. The statewide evaluations do not reflect performance in the parts of those states contained within the MMSA.

Due to changes with 2020 U.S. Census, there were several updates to CT income designations in 2022. Please refer to the tables below for demographic information.

<b>Table A – Demographic Information of the Assessment Area</b>						
<b>Assessment Area: Anahuac 2020-2021</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	45	4.4	40.0	35.6	15.6	4.4
Population by Geography	242,002	2.5	34.1	40.3	23.0	0.0
Housing Units by Geography	91,149	2.5	36.6	39.8	21.1	0.0
Owner-Occupied Units by Geography	57,419	1.5	32.6	38.7	27.2	0.0
Occupied Rental Units by Geography	23,435	4.5	41.4	42.4	11.7	0.0
Vacant Units by Geography	10,295	3.9	48.0	39.6	8.5	0.0
Businesses by Geography	14,685	2.6	33.4	37.9	26.1	0.0
Farms by Geography	436	0.7	37.6	41.1	20.6	0.0
Family Distribution by Income Level	59,977	25.7	17.7	20.1	36.4	0.0
Household Distribution by Income Level	80,854	28.0	16.5	18.2	37.3	0.0
Median Family Income MSA - 26420 Houston-The Woodlands-Sugar Land, TX MSA	\$69,373	Median Housing Value				\$108,662
		Median Gross Rent				\$824
		Families Below Poverty Level				12.6%
<i>Source: 2015 ACS and 2021 D&amp;B Data 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>						

<b>Table A – Demographic Information of the Assessment Area</b>						
<b>Assessment Area: Anahuac 2022</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	53	7.5	37.7	35.8	15.1	3.8
Population by Geography	281,963	5.7	39.9	30.2	24.2	0.0
Housing Units by Geography	96,641	5.9	41.1	31.2	21.7	0.0
Owner-Occupied Units by Geography	62,561	2.9	36.9	32.0	28.1	0.0
Occupied Rental Units by Geography	23,747	14.7	49.1	26.4	9.8	0.0
Vacant Units by Geography	10,333	4.1	48.0	37.3	10.6	0.0
Businesses by Geography	21,003	6.9	38.2	29.6	25.2	0.0
Farms by Geography	629	2.4	39.7	38.5	19.4	0.0
Family Distribution by Income Level	62,941	25.9	18.5	19.5	36.1	0.0
Household Distribution by Income Level	86,308	28.9	16.7	16.8	37.6	0.0
Median Family Income MSA - 26420 Houston-The Woodlands-Sugar Land, TX MSA	\$81,859	Median Housing Value				\$147,969
		Median Gross Rent				\$980
		Families Below Poverty Level				11.6%
<i>Source: 2020 U.S. Census and 2022 D&amp;B Data Due to rounding, totals may not equal 100.0%</i>						
<i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

## **Scope of Evaluation in Texas**

The rating for Texas is based on a full-scope review of the Anahuac 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 Area Receiving a Full-Scope Review**

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 to individuals of different income levels and businesses of different sizes in the state.

There were only two low-income CTs in the 2020-2021 evaluation period and four low-income CTs in the 2022 evaluation period.

#### ***Small Loans to Businesses***

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.

Overall, the geographic distribution of small business loans is reasonable.

During the 2020-2021 evaluation period, the bank did not originate any small business loans in low-income CTs. The proportion of bank loans made in moderate-income CTs was below the proportion of small businesses and the aggregate distribution of all lending in those geographies.

During the 2022 evaluation period, the bank did not originate any small business loans in low-income CTs; however, the proportion of bank loans originated in moderate-income CTs significantly exceeded the proportion of small businesses and aggregate distribution of all lending in those geographies.

#### ***Consumer Loans***

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

Overall, the geographic distribution of consumer loans is reasonable.

The bank did not originate any consumer loans in low-income CTs during either evaluation period; however, the proportion of consumer loans made in moderate-income CTs significantly exceeded the proportion of households in both the 2020-2021 and 2022 evaluation periods.

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

The bank exhibits 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 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.

Overall, the borrower distribution of loans to businesses is excellent.

During both the 2020-2021 and 2022 evaluation periods, the distribution of small loans to businesses was lower than the proportion of businesses but significantly exceeded the aggregate distribution of loans.

### ***Consumer Loans***

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

Overall, the distribution of consumer loans by the income of the borrower is reasonable.

During the 2020-2021 evaluation period, the distribution of consumer loans to low-income borrowers was below the proportion of households but significantly exceeded the proportion of moderate-income households.

During the 2022 evaluation period, the distribution of consumer loans to both low- and moderate-income borrowers was below the proportion of households.

## **Responses to Complaints**

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

# Appendix A: Scope of Examination

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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”.

<b>Time Period Reviewed:</b>	01/01/2020 – 12/31/2022	
<b>Bank Products Reviewed:</b>	Small business and consumer loans	
<b>Affiliate(s)</b>	<b>Affiliate Relationship</b>	<b>Products Reviewed</b>
NA	NA	NA
<b>List of Assessment Areas and Type of Examination</b>		
<b>Rating and Assessment Areas</b>	<b>Type of Exam</b>	<b>Other Information</b>
Anahuac AA	Full scope	Chambers, Liberty, and portions of Harris County

## Appendix B: Summary of MMSA and State Ratings

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RATINGS: Anahuac National Bank	
Overall Bank:	Lending Test Rating:
<b>Anahuac National Bank</b>	Satisfactory
State of Texas	Satisfactory

## Appendix C: Definitions and Common Abbreviations

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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 data (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.

**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 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.

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

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

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

## Appendix D: Tables of Performance Data

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### 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 30<sup>th</sup> 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.
- 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/assessment area.

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

<b>Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography</b>																				<b>2020-21</b>		
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts					
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate			
Anahuac	73	8448	100.0	4103	2.7	0.0	2.2	33.6	28.4	36.0	38.3	37.8	37.2	25.3	33.8	24.6	0.0	0.0	0.0			
<b>Total</b>	<b>74</b>	<b>8448</b>	<b>100.0</b>	<b>4103</b>	<b>2.7</b>	<b>0.0</b>	<b>2.2</b>	<b>33.6</b>	<b>28.4</b>	<b>36.0</b>	<b>38.3</b>	<b>37.8</b>	<b>37.2</b>	<b>25.3</b>	<b>33.8</b>	<b>24.6</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>			

*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%*

<b>Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography</b>																				<b>2022</b>		
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts					
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate			
Anahuac	20	4131	100.0	4,771	6.9	0.0	5.2	38.2	50.0	36.9	29.6	5.0	31.4	25.2	45.0	26.5	0.0	0.0	0.0			
<b>Total</b>	<b>20</b>	<b>4131</b>	<b>100.0</b>	<b>4,771</b>	<b>6.9</b>	<b>0.0</b>	<b>5.2</b>	<b>38.2</b>	<b>50.0</b>	<b>36.9</b>	<b>29.6</b>	<b>5.0</b>	<b>31.4</b>	<b>25.2</b>	<b>45.0</b>	<b>26.5</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>			

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

<b>Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues</b>											<b>2020-21</b>	
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans	
Anahuac	74	8,449	100	4,103	85.0	70.3	35.3	4.0	10.8	11.0	18.9	
<b>Total</b>	<b>74</b>	<b>8,449</b>	<b>100</b>	<b>4,103</b>	<b>85.0</b>	<b>70.3</b>	<b>35.3</b>	<b>4.0</b>	<b>10.8</b>	<b>11.0</b>	<b>18.9</b>	

*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%*

<b>Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues</b>											<b>2022</b>	
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans	
Anahuac	20	4,131	100	4,771	89.7	80.0	48.5	2.5	20.0	7.8	0.0	
<b>Total</b>	<b>20</b>	<b>4,131</b>	<b>100</b>	<b>4,771</b>	<b>89.7</b>	<b>80.0</b>	<b>48.5</b>	<b>2.5</b>	<b>20.0</b>	<b>7.8</b>	<b>0.0</b>	

*Source: 2022 D&B Data; 01/01/2022 - 12/31/2022 Bank Data; 2022 CRA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%*

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<b>Table U: Assessment Area Distribution of Consumer Loans by Income Category of the Geography</b>													<b>2020-21</b>	
Assessment Area:	Total Consumer Loans			Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Not Available-Income Tracts		
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	
Anahuac	54	841	100	2.3	0.0	35.1	59.3	39.8	29.6	22.7	11.1	0.0	0.0	
<b>Total</b>	<b>54</b>	<b>841</b>	<b>100</b>	<b>2.3</b>	<b>0.0</b>	<b>35.1</b>	<b>59.3</b>	<b>38.8</b>	<b>29.6</b>	<b>22.7</b>	<b>11.1</b>	<b>0.0</b>	<b>0.0</b>	

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

<b>Table U: Assessment Area Distribution of Consumer Loans by Income Category of the Geography</b>													<b>2022</b>	
Assessment Area:	Total Consumer Loans			Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Not Available-Income Tracts		
	#	\$(000)	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	
Anahuac	26	488	100	6.2	0.0	40.3	53.9	30.5	34.6	23.1	11.5	0.0	0.0	
<b>Total</b>	<b>26</b>	<b>488</b>	<b>100</b>	<b>6.2</b>	<b>0.0</b>	<b>40.3</b>	<b>53.9</b>	<b>30.5</b>	<b>34.6</b>	<b>23.1</b>	<b>11.5</b>	<b>0.0</b>	<b>0.0</b>	

*Source: 2020 U.S. Census; 01/01/2022 - 12/31/2022 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.

<b>Table V: Assessment Area Distribution of Consumer Loans by Income Category of the Borrower</b>													<b>2020-2021</b>	
Assessment Area:	Total Consumer Loans			Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers		
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	
Anahuac	54	841	53.8	28.0	16.7	16.5	24.1	18.2	18.5	37.3	37.0	0.0	3.7	
<b>Total</b>	<b>54</b>	<b>841</b>	<b>100.0</b>	<b>28.0</b>	<b>16.7</b>	<b>16.5</b>	<b>24.1</b>	<b>18.2</b>	<b>18.5</b>	<b>37.3</b>	<b>37.0</b>	<b>0.0</b>	<b>3.7</b>	

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

<b>Table V: Assessment Area Distribution of Consumer Loans by Income Category of the Borrower</b>													<b>2022</b>	
Assessment Area:	Total Consumer Loans			Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers		
	#	\$(000)	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	
Anahuac	26	488	100	28.9	23.1	16.7	11.5	16.8	19.2	37.6	38.5	0.0	7.7	
<b>Total</b>	<b>26</b>	<b>488</b>	<b>100.0</b>	<b>28.9</b>	<b>23.1</b>	<b>16.7</b>	<b>11.5</b>	<b>16.8</b>	<b>19.2</b>	<b>37.6</b>	<b>38.5</b>	<b>0.0</b>	<b>7.7</b>	

*Source: 2020 U.S. Census; 01/01/2022 - 12/31/2022 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.