



PUBLIC DISCLOSURE

November 02, 2020

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

1301 McKinney St. 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 Community Reinvestment Act Rating

Institution's Community Reinvestment Act Rating (CRA): Satisfactory

The Lending Test is rated: Satisfactory

The major factors that support this rating include:

- The loan-to-deposit ratio (LTD) is reasonable given the bank's size, financial condition, market focus, competition, and lending opportunities in the assessment area (AA);
- A substantial majority of our sample, 90 percent by number and 92 percent by dollar volume, was originated within the AA;
- Lending activities to borrowers in low- or moderate-income geographies reflect excellent distribution;
- Lending activities to individuals of different income levels and business of different sizes reflect reasonable distribution.

Loan-to-Deposit Ratio

The bank's LTD ratio is reasonable, given the bank's performance context. The bank experiences strong competition from larger banks and credit unions, as well as from finance companies and secondary lenders. In addition, large local retailers offer their own financing programs along with branded credit cards with incentives for using their inhouse lines of credit over outside credit from local banks. This creates significant lending competition, especially in light of the bank's historical business strategy.

In order to evaluate the bank's performance, we identified four similarly situated community banks comparable in asset size and located in the bank's AA or surrounding counties. The bank's average LTD is significantly lower than the average of these peer banks of 46.31 percent. The ratio averaged 9.57 percent for the previous 10 quarters, ranging from a low of 8.20 percent to a high of 10.42 percent since the last CRA examination. Comparator bank averages ranged from a low of 17.91 percent to an average high of 77 percent.

However, it is important to consider that the bank has public funds on deposit as this affects the LTD ratio. Therefore, we utilized adjusted LTD ratios that exclude these funds for FNB Lake Jackson and other comparable banks. As of December 31, 2019, the bank has \$134 million in public funds, or 52 percent of total deposits. This represent the majority of the bank's deposits, of which are unavailable for lending. Excluding these funds brings the ratio to 17.26 percent, which is more aligned with comparable banks' ratios, which when adjusted for public funds ranged from 21.6 percent to 79.4 percent.

The bank is also subject to a smaller base of customer deposits than competing banks. FNB Lake Jackson maintains a small dollar loan program in an attempt to reach the unbanked and underbanked. During the evaluation period, the program has extended credit to many whom otherwise wouldn't have had an opportunity to receive credit.

Lending in Assessment Area

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

We relied on a sample of 68 commercial loans and 90 consumer loans, originated since January 1, 2017 to perform our analysis. The bank originated 90 percent, by number, and 92 percent, by dollar, 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 \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Commercial	64	94.12	4	5.88	68	\$8,208	92.40	\$675	7.60	\$8,883
Consumer	78	86.67	12	13.33	90	\$1,510	91.87	\$134	8.13	\$1,643
Total	142	89.87	16	10.13	158	\$9,718	92.32	\$809	7.68	\$10,526

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

Description of Institution

FNB Lake Jackson is an independent full-service community bank, wholly owned by Austin Colony, Inc. The main 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 located in middle-income census tracts (CT), have accessible lobby hours and automated teller machines.

FNB Lake Jackson offers a full range of credit and deposit products that include consumer, commercial, and small dollar loans. As of December 31, 2019, loans and leases totaled \$21 million. During the same period, FNB Lake Jackson reported total assets of \$284 million and tier 1 capital of \$26 million. The loan portfolio is primarily comprised of commercial loans totaling \$16 million, or 86 percent of the total portfolio. The remainder of the portfolio consists of consumer loans, totaling \$422,000 (2 percent); residential loans, totaling \$148,000; and agricultural loans, totaling \$43,000, with the latter two categories collectively representing approximately 1 percent of the total portfolio.

The banking industry in the AA is competitive with 28 other financial institutions operating 73 branches in the AA. Based on the Federal Deposit Insurance Corporation (FDIC) Deposit Market Share Report as of June 30, 2020, FNB Lake Jackson ranks sixth with 4.54 percent of the deposit market share. The top five banks with the largest market share percentages include Wells Fargo Bank, N.A. (18.82 percent), JP Morgan Chase Bank, N.A. (14.40 percent), Bank of America, N.A. (9.05 percent), Texas Gulf Bank, N.A. (6.28 percent), and BBVA USA (5.80 percent).

The AA consists of all of Brazoria County, where the bank's main office and branch are located. 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 resulted in an overall satisfactory rating. There are no legal, financial or other factors impeding the bank's ability to help meet the credit needs in its AA.

Scope of the Evaluation

Evaluation Period/Products Evaluated

FNB Lake Jackson was evaluated under the Small Bank CRA Evaluation Procedures, which include 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 January 1, 2017 to December 31, 2019. We utilized the bank's call report information to review loan products for the evaluation period. We determined that 86 percent, or the majority, of the bank's loan portfolio was made up of commercial loans by dollar volume. By number, we determined that consumer loans made up the majority of the portfolio, totaling 65 percent. To evaluate the bank's lending performance, we relied on a random sample of commercial and consumer loans that were originated or purchased during the stated evaluation period.

As of December 30, 2019				
Product Type	Percent of Loan Portfolio by Dollar Volume		Percent of Loan Portfolio by Number of Loans	
	\$(000)	%	#	%
Commercial	15,923	85.76	59	23.79
Consumer	422	7.87	160	64.52

Source: December 31, 2019 Report of Condition

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

Selection of Areas for Full-Scope Review

FNB Lake Jackson has one AA which is within the Houston-The Woodlands-Sugar Land metropolitan statistical area (MSA), consisting of all of Brazoria County. The bank has properly defined its AA in accordance with the technical requirements of CRA regulations. The AA consists of whole CTs, does not arbitrarily exclude 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 (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 Texas¹: Satisfactory **The Lending Test is rated: Satisfactory**

The major factors that support this rating include:

- A substantial majority of our sample, 90 percent by number and 92 percent by dollar volume, were originated within the AA;
- An excellent geographic distribution of business, and consumer loans;
- A reasonable distribution of loans to individuals of different income levels and businesses of different sizes.

Description of Institution's Operations in Texas

Competition from other financial institutions is significant. According to the FDIC Market Share Report, as of June 30, 2020, 28 banks operate 73 branches in the bank's AA. FNB Lake Jackson is ranked number six holding an overall 4.54 percent of the total market share. Wells Fargo Bank, NA and JP Morgan Chase Bank, NA hold the top two spots with 18.82 and 14.40 percent, respectively.

Refer to the table in appendix A for the time period covered, affiliate activities, and loan products considered.

Community Contacts

We conducted an interview with a community contact to determine general banking and credit needs, as well as, opportunities for local financial institutions to meet these needs. The representative is the director of a local small business development center. The organization provides a variety of services to assist small business owners with obtaining funding as well as business consulting and planning services. The representative stated that the local economy is in a strong development cycle with significant growth in the population fueling small business expansion. Credit opportunities in Brazoria County and surrounding areas include small business start-up and expansion funding. The representative indicated that he was not aware of any unmet credit needs in the community.

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

Lake Jackson AA

Table A – Demographic Information of the Assessment Area						
Assessment Area: 2017-2019						
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	23,228	1.3	8.6	39.4	50.7	0.0
Farms by Geography	597	0.8	7.0	60.5	31.7	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-Sugar Land, TX MSA		\$69,373	Median Housing Value			\$143,290
			Median Gross Rent			\$933
			Families Below Poverty Level			8.3%
<i>Source: 2015 ACS and 2019 D&B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

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 Full-Scope Review

Based on a full-scope review, the bank's performance under the Lending Test in Texas is rated Satisfactory.

For this evaluation, we considered the following factors:

- There was a total of only eight low- or moderate-income CTs in the bank's AA.
- The bank's AA is primarily composed of middle-income CTs (57 percent).

Distribution of Loans by Income Level of the Geography

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

Loans to Businesses

Geographic distribution of business loans reflects excellent dispersion. The percentage of loans originated in low-income CTs exceeded both the demographic and aggregate comparators. The percentage of loans originated in moderate-income CTs is aligned with both the demographic and aggregate comparators. As the majority of the bank's AA is comprised of middle-income CTs, the percentage of loans originated in these CTs significantly exceeded 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.

Consumer Loans

Geographic distribution of consumer loans reflects reasonable dispersion. Although the bank only has one low-income CT, the percentage of loans originated aligned with the demographic comparator. As the bank only has seven moderate-income CTs in its AA, the percentage of loans originated in these CTs was significantly below demographic comparators. However, as the majority of the bank's AA is comprised of middle-income CTs, the percentage of loans originated in middle-income CTs was significantly higher than demographic comparators.

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.

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.

Loans to Businesses

Distribution of businesses of different sizes reflects excellent dispersion. During the evaluation period, 81 percent of the bank's business loans were made to small businesses. This aligns with the demographic comparator and significantly exceeds the aggregate comparator.

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.

Consumer Loans

Distribution of consumer loans to individuals of different income levels reflects poor dispersion. The number of loans originated to low-income borrowers was significantly lower than the demographic comparator. The percentage of loans originated to moderate-income borrowers is also below the demographic comparator.

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.

Extent to Which the Bank Provides Community Development Services

FNB is actively involved in community programs and organizations that serve low- and moderate-income individuals in the AA. Several of the bank's board members also serve on the boards of various community organizations. During the evaluation period, we reviewed 36 qualified CD donations to seven organizations within Brazoria County. Additionally, bank officers provided numerous hours of volunteer financial literacy to an organization that serves children in the community.

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:	01/01/2017 to 12/31/2019	
Bank Products Reviewed:	Commercial; Consumer	
Affiliate(s)	Affiliate Relationship	Affiliate(s)
None	None	None
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Rating and Assessment Areas
Texas		Texas
Lake Jackson AA	Full-scope	Brazoria County

Appendix B: Summary of Multistate MSA and State Ratings

RATINGS	
Overall Bank:	Lending Test Rating
First National Bank of Lake Jackson	Satisfactory
Texas:	
Lake Jackson AA	Satisfactory

Appendix C: Definitions and Common Abbreviations

The following terms and abbreviations are used in this performance evaluation, including the CRA tables. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

Affiliate: Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. For example, a bank subsidiary is controlled by the bank and is, therefore, an affiliate.

Aggregate Lending (Aggt.): The number of loans originated and purchased by all reporting lenders (HMDA or CRA) in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/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 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 nonrelatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into ‘male householder’ (a family with a male householder’ and no wife present) or ‘female householder’ (a family with a female householder and no husband present).

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

Geography: A CT delineated by the U.S. Bureau of the Census in the most recent decennial census.

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, 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 with 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 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 MFI 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 MFI that is at least 50 percent and less than 80 percent, in the case of a geography.

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

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

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

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

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 noncumulative 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 MFI 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 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 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.

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2017-19		
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts				
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate		
Lake Jackson AA	64	8,208	100	6,426	1.3	6.25	0.9	8.6	7.81	6.9	39.4	81.25	36.5	50.7	4.69	55.6	0.0	0.0	0.0		
Total	64	8,208	100	6,426	1.3	6.25	0.9	8.6	7.81	6.9	39.4	81.25	36.5	50.7	4.69	55.6	0.0	0.0	0.0		

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

Table U: Assessment Area Distribution of Consumer Loans by Income Category of the Geography														2017-19	
Assessment Area:	Total Consumer Loans			Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Not Available-Income Tracts			
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans		
Lake Jackson AA	78	1,510	100	1.7	1.28	9.0	3.85	46.5	71.79	42.8	23.08	0.0	0.0		
Total	78	1,510	100	1.7	1.28	9.0	3.85	46.5	71.79	42.8	23.08	0.0	0.0		

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

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2017-19	
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans	
Lake Jackson AA	64	8,208	100	6,426	87.9	81.25	44.6	3.3	18.75	8.8	0.0	
Total	64	8,208	100	6,426	87.9	81.25	44.6	3.3	18.75	8.8	0.0	

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

Table V - Assessment Area Distribution of Consumer Loans by Income Category of the Borrower													2017-19	
Assessment Area:	Total Consumer Loans			Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers		
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	
Lake Jackson AA	78	1,510	100	20.1	6.41	13.9	8.97	16.9	14.10	49.1	53.85	0.0	16.67	
Total	78	1,510	100	20.1	6.41	13.9	8.97	16.9	14.10	49.1	53.85	0.0	16.67	

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