



PUBLIC DISCLOSURE

June 21, 2022

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

First National Bank of Alvin
Charter Number: 14905

1600 East Hwy 6
Alvin, TX 77511

Office of the Comptroller of the Currency

909 Fannin Street, Suite 1900
Houston, TX 77019

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 **Needs to Improve**.

The lending test is rated: Needs to Improve.

The major factors that support this rating include

- a less than reasonable loan-to-deposit ratio,
- excellent geographic and borrower distributions,
- a majority of the bank's loans in the assessment area (AA), and
- no complaints related to the bank's CRA performance.

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AA, the loan-to-deposit (LTD) ratio is less than reasonable.

As of March 31, 2022, our analysis included four similarly situated banks ranging in total assets from \$171 million to \$280 million. The bank's quarterly average LTD ratio since the last CRA evaluation was 16 percent, ranging from a low of 13 percent in the fourth quarter of 2021 to a high of 19 percent in the second quarter of 2020. The comparator quarterly average ratio over the same period was 45 percent. These quarterly average ratios ranged from a low of 8 percent to a high of 73 percent.

Throughout the evaluation period, the bank held a considerable amount of public fund deposits that were not available for lending. We calculated adjusted LTD ratios by subtracting the public funds from total deposits for the bank and the comparator banks. This represents a more accurate assessment of the bank's lending performance. The bank's adjusted quarterly average LTD ratio was 20 percent compared to an adjusted quarterly average LTD ratio of 50 percent for similarly situated banks.

Although the LTD is less than reasonable, the bank still engaged in lending that was responsive to community needs. During the COVID-19 pandemic, the bank supported local businesses by originating 70 Small Business Administration (SBA) Payroll Protection Program (PPP) loans totaling \$5.3 million. Despite accelerated growth during the evaluation period and PPP loan forgiveness, these loans did not have a significant impact on the average LTD ratio.

During the evaluation period, the bank also continued to focus on consumer lending, which was an identified credit need in the AA. The bank originated 172 short-term consumer loans with an average loan size of \$5,281. These loans typically pay off within one to two years and do not materially affect the bank's LTD ratio.

Lending in AA

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

Our analysis included a random sample of 60 consumer loans and all 83 business loans. The bank originated 83 percent of its total loans inside the AA 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.

Lending Inside and Outside of the AA										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Consumer	56	93.3	4	6.7	60	309	90.7	32	9.3	340
Business	62	74.7	21	25.3	83	5,569	57.2	4,172	42.8	9,741
Total	118	82.5	25	17.5	143	5,877	58.3	4,203	41.7	10,081

Source: Bank Data

Description of the Institution

First National Bank of Alvin (FNB Alvin) is a single-state community bank headquartered in Alvin, Texas. Texas is FNB Alvin’s only rating area, with two locations in the Houston-The Woodlands-Sugar Land MSA. FNB Alvin’s headquarters is located in Alvin, Texas, which is approximately 30 miles south of downtown Houston. The branch is located in Manvel, Texas. The holding company, Coastal Bancshares, Inc., also owns the affiliated Pearland State Bank in Pearland, Texas.

As of March 31, 2022, FNB Alvin had total assets of \$179 million and a tier 1 leverage capital ratio of 9.5 percent. FNB Alvin is a consumer-driven bank, with products including checking and savings accounts, certificates of deposit, money market accounts, personal and consumer loans, and commercial and small business loans. Banking services and hours are the same at both locations, with a non-deposit-taking automated teller machine at each location. Online and telephone banking services are also available.

The loan portfolio primarily comprises business and consumer loans. Home mortgage lending was minimal at 6 percent of originations by dollar. During the evaluation period, consumer lending represented the largest portion of loan originations by number, at 64 percent of all originations. Business lending represented the largest portion of the loan portfolio by dollar volume at 72 percent of all originations.

There are no legal or financial factors impeding the bank’s ability to meet the credit and needs of its AA. There were no branch openings or closings during the evaluation period. FNB Alvin was rated Needs to Improve at the last CRA evaluation dated April 8, 2019.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The evaluation period for the Lending Test was January 1, 2019, through December 31, 2021. Our analysis focused on consumer and business loans. The bank did not originate a sufficient number of mortgage loans for meaningful analysis. While we analyzed both consumer and business loans for borrower income distribution, the SBA did not require institutions to collect revenue information for PPP loans.

As a small bank, there is no requirement to originate CD loans, make qualified investments, or provide CD services. At FNB Alvin's option, we evaluated CD activities consistent with the Lending Test evaluation period, where applicable.

Selection of Areas for Full-Scope Review

For purposes of this evaluation, bank delineated AAs located within the same MSA 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. FNB Alvin only has one AA, which was evaluated as a full-scope AA. Refer to the "Scope" section under each State Rating for details regarding how full-scope AAs were selected. Refer to appendix A, Scope of Examination, for a list of the counties considered in the full-scope AA.

Ratings

The bank's overall rating is a blend of the state ratings. The state ratings are based on performance in all bank AAs. FNB Alvin only has one state rating, which is the state of Texas.

Discriminatory or Other Illegal Credit Practices Review

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

The OCC has not identified that this institution (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: Needs to Improve
The Lending Test is rated: Needs to Improve

The major factors that support this rating include

- a less than reasonable loan-to-deposit ratio,
- excellent geographic and borrower distributions,
- a majority of the bank's loans in the assessment area (AA), and
- no complaints related to the bank's CRA performance.

Description of Institution's Operations in Texas

FNB Alvin operates two full-service locations in Brazoria County, with the headquarters located in a moderate-income CT and the Manvel branch located in a middle-income CT. The Alvin AA is comprised of 84 CTs located in Brazoria and Galveston Counties. Of the 84 CTs, 1 percent is low income, 17 percent are moderate income, 46 percent are middle income, and 36 percent are upper income. Despite having no branches in Galveston County, FNB Alvin originates loans in the northern area of the county, which is adjacent to Brazoria County.

Competition is intense. As of June 30, 2021, FNB Alvin held deposits totaling \$157.5 million, which represented 1.1 percent market share and ranked the bank 19th of 42 institutions within the AA. The largest depository institutions were Texas Dow Employees Credit Union, JPMorgan Chase Bank, NA, and Wells Fargo Bank, NA, which held a combined 50 percent market share in the AA. Credit unions within the AA are the bank's primary competitors and providers of home mortgage and consumer loans.

The largest AA employers include the local Alvin and Pearland school districts and the Dow Chemical Company. The economy of the greater Brazoria County area is diverse, driven by major petrochemical company plants, medical and biotech and manufacturing industries, and the agricultural industry. The Texas Dow Employees Credit Union provides financial services to county residents working in the petrochemical industry. Data from the Bureau of Labor and Statistics showed that the annual unemployment rate in Brazoria County ranged from a low of 4.2 percent in 2019 to a high of 8.6 percent in 2020. Unemployment rates improved in 2021 to 6.9 percent, although still below pre-pandemic levels.

Community Contacts

During the evaluation period, we conducted two community contacts to determine general banking and credit needs within the community and opportunities for local financial institutions to meet those needs.

We met with representatives of a local community organization that collaborates with partners in Brazoria County to provide resources for individuals and families in need of financial assistance. The contact identified financial education classes for low- and moderate-income (LMI) individuals and consumer loans as primary AA needs. The contact also mentioned affordable housing as a primary need as well as auto loans since public transportation is limited within the AA.

We also considered information provided by another regulatory agency in a recent community contact with a representative of a local economic development corporation in Brazoria County. The contact identified small business loans, affordable housing, and consumer lending as primary needs. The contact indicated that during the COVID-19 pandemic, small banks were very flexible and responded quickly with small business loans and assistance. FNB Alvin helped meet these needs by providing small dollar consumer loans, auto loans, and PPP loans. Additional information on AA demographics is provided in the table below.

Alvin AA

Table A – Demographic Information of the Assessment Area						
Assessment Area: Alvin						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	84	1.2	16.7	46.4	35.7	0.0
Population by Geography	544,374	1.1	9.0	40.1	49.9	0.0
Housing Units by Geography	208,230	1.0	10.6	40.3	48.1	0.0
Owner-Occupied Units by Geography	136,266	0.5	8.3	38.3	52.8	0.0
Occupied Rental Units by Geography	52,699	2.2	12.7	41.7	43.4	0.0
Vacant Units by Geography	19,265	1.4	20.8	50.0	27.9	0.0
Businesses by Geography	47,160	0.8	7.4	31.4	60.5	0.0
Farms by Geography	1,075	0.7	5.2	49.6	44.6	0.0
Family Distribution by Income Level	137,863	16.6	14.4	17.9	51.2	0.0
Household Distribution by Income Level	188,965	19.2	13.8	16.6	50.5	0.0
Median Family Income MSA - 26420 Houston-The Woodlands-Sugar Land, TX MSA	\$69,373	Median Housing Value				\$154,039
		Median Gross Rent				\$981
		Families Below Poverty Level				7.8%
<i>Source: 2015 ACS and 2021 D&B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

Scope of Evaluation in Texas

As the bank’s only AA, the Alvin AA received a full-scope review. Refer to appendix A, which also details the AA under review.

LENDING TEST

The bank’s performance under the Lending Test in Texas is rated Needs to Improve.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank’s performance in the Alvin AA is poor. The Lending Test rating includes the LTD ratio analysis and lending inside and outside the AA, as well the distribution of loans by the income levels of the geography and borrower described below.

The primary driver of the full Lending Test performance is the LTD ratio, as other performance factors were reasonable to excellent and showed improvement from the prior evaluation.

Distribution of Loans by Income Level of the Geography

The bank exhibits excellent geographic distribution of loans in the state. FNB Alvin did not originate any business or consumer loans in the only low-income CT, but that CT only accounted for 1.1 percent of the population and 0.08 percent of businesses within the AA.

Small Loans to Businesses

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

The distribution of loans originated in moderate-income geographies was excellent. The bank's proportion of loans in moderate-income CTs significantly exceeded both the proportion of businesses and the level of aggregate lending located in those geographies.

Consumer Loans

Refer to table U in the state of Texas section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's consumer loan originations.

The distribution of loans originated in moderate-income geographies was excellent. The bank's proportion of loans in moderate-income CTs significantly exceeded the proportion of households in those geographies. Aggregate peer data is not available for consumer loans.

Lending Gap Analysis

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

Distribution of Loans by Income Level of the Borrower

The bank exhibits an excellent distribution of loans to individuals of different income levels, given the product lines offered by the bank.

Small Loans to Businesses

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

The distribution of business loans was reasonable, given performance context. FNB Alvin originated 62 business loans in the AA, of which 53 loans were PPP loans. We could not evaluate the distribution of loans by income level of the borrower for PPP lending, as SBA did not require lenders to collect revenue information for those loans. The average loan size of PPP loans was small at less than \$80,000 and while not a direct indicator of business size or revenue, we considered this as a reasonable proxy for revenue. Outside of PPP loans, there was not enough loans with revenue information for a meaningful analysis.

Consumer Loans

Refer to table V in the state of Texas section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's consumer loan originations.

The distribution of consumer loans was excellent. The bank's proportion of loans to low-income borrowers significantly exceeded the proportion of low-income households, while the proportion of loans to moderate-income borrowers exceeded the proportion of moderate-income households. FNB Alvin's consumer lending helped provide small dollar loans to LMI borrowers, with an average loan amount less than \$6,000.

Responses to Complaints

There were no complaints related to FNB Alvin's CRA performance within Texas.

COMMUNITY DEVELOPMENT

Optional CD activities in Texas were limited to qualified investments, which had a neutral impact on the overall state rating. FNB Alvin contributed \$1.2 million through one mortgage-backed security which was substantial in comparison to tier 1 capital, at 7 percent. The investment was responsive to identified AA affordable housing needs, providing loans to LMI borrowers within the Alvin AA. However, the impact was not sufficient to support a higher rating for lending performance.

Appendix A: Scope of Examination

The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the MSAs and non-MSAs that received comprehensive examination review, designated by the term “full-scope,” and those that received a less comprehensive review, designated by the term “limited-scope”.

Time Period Reviewed:	Lending Test: 1/01/2019-12/31/2021 CD Activities: 1/01/2019-12/31/2021	
Bank Products Reviewed:	SBA PPP loans, consumer loans, qualified investments	
Affiliate(s)	Affiliate Relationship	Products Reviewed
N/A		N/A
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
State - Texas		
Alvin AA	Full-Scope	Brazoria County, portions of Galveston County

Appendix B: Summary of State Ratings

RATINGS – First National Bank of Alvin		
Overall Bank:	Lending Test Rating	Overall Bank/State Rating
FNB Alvin	Needs to Improve	Needs to Improve
State:		
Texas	Needs to Improve	Needs to Improve

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 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 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 LMI 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 CT 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 MSA to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants, the amount of loan requested, the disposition of the application (e.g., approved, denied, and withdrawn), the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

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

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

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

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

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

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

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

Metropolitan Division: As defined by Office of Management and Budget, a county or group of counties within a core based statistical area that contains an urbanized population of at least 2.5 million.

A metropolitan division consists of one or more main/secondary counties that represent an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

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

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

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

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

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

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

Rating Area: A rated area is a state or multistate 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 MMSA.

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

Small Loan(s) to Farm(s): A loan included in 'loans to small farms' as defined in the instructions for preparation of the 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 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 purchases; and (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased and purchased by all HMDA or CRA-reporting lenders in the AA. Deposit data are compiled by the Federal Deposit Insurance Corporation and are available as of June 30th of each year. Tables without data are not included in this performance evaluation.

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.

Texas

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																		2019-21		
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	Aggt	% Businesses	% Bank Loans	Aggt	% Businesses	% Bank Loans	Aggt	% Businesses	% Bank Loans	Aggt	% Businesses	% Bank Loans	Aggt	
Alvin	62	5,569	100.0	12,171	0.8	0.00	0.6	7.4	32.3	6.3	31.4	58.1	29.5	60.5	9.7	63.7	0.0	0.0	0.0	
<i>Source: 2021 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; 2020 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%</i>																				

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues												2019-21	
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		
Alvin	62	5,569	100.0	12,171	89.3	14.5	39.6	2.6	0.0	8.1	85.5		
<i>Source: 2021 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; 2020 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%</i>													

Table U: Assessment Area Distribution of Consumer Loans by Income Category of the Geography													2019-21	
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	
Alvin	56	309	100.0	1.0	0.0	9.6	17.9	39.3	67.9	50.2	14.3	0.0	0.0	
<i>Source: 2015 ACS Census; 01/01/2019 - 12/31/2021 Bank Data. Due to rounding, totals may not equal 100.0%</i>														

Table V - Assessment Area Distribution of Consumer Loans by Income Category of the Borrower													2019-21	
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	
Alvin	56	309	100.0	19.2	42.9	13.8	16.1	16.6	8.9	50.5	5.4	0.0	26.8	
<i>Source: 2015 ACS Census; 01/01/2019 - 12/31/2021 Bank Data. Due to rounding, totals may not equal 100.0%</i>														