



Compliance Data Platform
Performance Evaluation Table Guide

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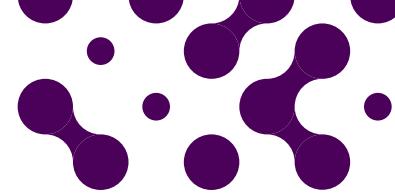
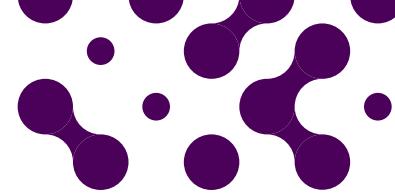


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What Are PE Tables?

Performance Evaluation (PE) Tables are reports that simulate the lending performance analysis conducted during the CRA Examination process for the selected Assessment Area(s).

Compliance Data Platform

Discovery > Reporting > CRA > Performance Evaluation Tables

Start: 01/01/2022 End: 12/31/2022

Report by Year

Files: Current Other File(s)

Select All Assessment Areas

Select All Report Table *

Table 1: Lending Inside and Outside of the Assessment Area

Table 2: Demographic Information

Table 3: Lending Activity

Table 5: Distribution of Branch Delivery Systems

Table 6: Distribution of Branch Openings/Closings

Table 7: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography

Table 8: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower

Table 9: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography

Table 10: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues

Table 11: Assessment Area Distribution of Loans to Farms by Income Category of the Geography

Table 12: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues

Table 13: Assessment Area Distribution of Consumer Loans by Income Category of the Geography

Table 14: Assessment Area Distribution of Consumer Loans by Income Category of the Borrower

Target Market: All Institutions

Process

To locate the Performance Evaluation Table Reports, click Discovery, Reporting, CRA, then select Performance Evaluation Tables.

Selections are then used to generate reports which can be used to analyze lending performance in comparison to peers and demographic benchmarks.

Compliance Data Platform

Discovery > Reporting > CRA > Performance Evaluation Tables > Report

Table 7: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography

2024

Assessment Area:	Total Home Mortgage Loans		Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts				
	#	\$	% of Total Number	% of Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate			
2024 San Antonio	0	0	0.00	60,018	3.74	--	1.75	24.38	--	17.50	34.06	--	35.59	37.42	--	44.62	0.38	--	0.55
Total	0	0	0.00	60,018	3.74	--	1.75	24.38	--	17.50	34.06	--	35.59	37.42	--	44.62	0.38	--	0.55

Source: FFIEC File - 2024 Census; 1/1/2024 - 12/31/2024 Bank Data, 2023 HMDA Aggregate Data, --" data not available.
Due to rounding, totals may not equal 100.00%

Table 7: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography

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	#	\$	% of Total Number	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate			
41700 - San Antonio-New Braunfels, TX MSA	0	0	0.00	60,018	3.74	--	1.75	24.38	--	17.50	34.06	--	35.59	37.42	--	44.62	0.38	--	0.55
Total	0	0	0.00	60,018	3.74	--	1.75	24.38	--	17.50	34.06	--	35.59	37.42	--	44.62	0.38	--	0.55

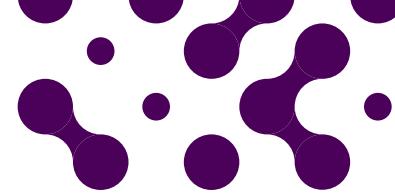
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	#	\$	% of Total Number	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate			
Texas	0	0	0.00	60,018	3.74	--	1.75	24.38	--	17.50	34.06	--	35.59	37.42	--	44.62	0.38	--	0.55
Total	0	0	0.00	60,018	3.74	--	1.75	24.38	--	17.50	34.06	--	35.59	37.42	--	44.62	0.38	--	0.55

Source: FFIEC File - 2024 Census; 1/1/2024 - 12/31/2024 Bank Data, 2023 HMDA Aggregate Data, --" data not available.
Due to rounding, totals may not equal 100.00%



PE Table Setup

Several options are available when determining which information you'd like to include in your PE Tables.

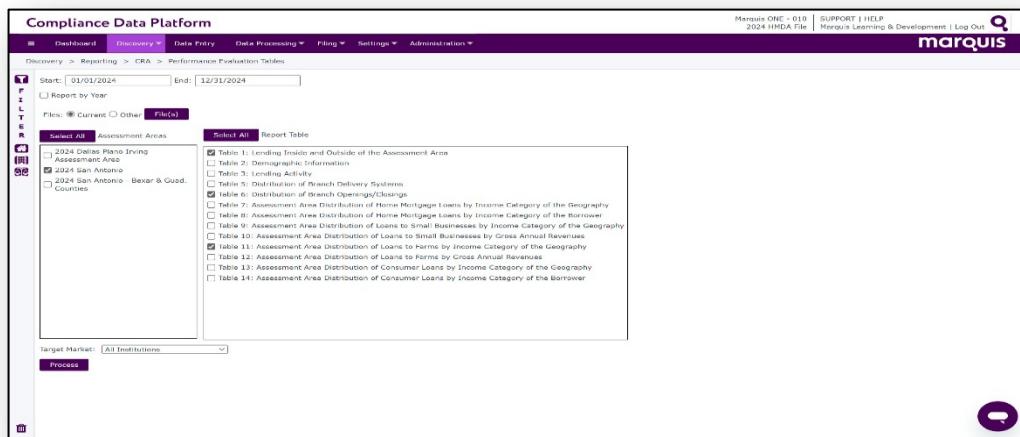
Demographic data will display in the tables based on the file selected in the upper right hand corner (the file selected from the file manager).

Click within the **Start** and **End** date fields to determine what data will be represented in the report(s), based on the Action Date on the records.

If the date spans multiple years, clicking inside the **Report by Year** checkbox enables the reports to break down the totals by year.

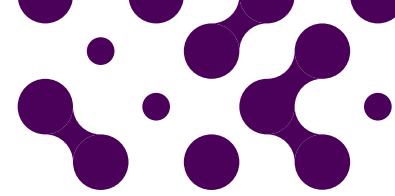
Click the **Current** or **Other** radio buttons to determine which file will be used.

If the date range set includes more than the current file, click **Other** to select a different file from the current, active file in use. To select an alternate file, click the “File(s)” button. From the popup “File Selection” box, select the checkbox(es) for any files that will be utilized instead of the current file. Click Save to apply the new files selected.



From The **Assessment Area** column, choose the desired geographic area(s) to apply to the reports. The Assessment Areas displayed are based on the file selected in the upper right-hand corner.

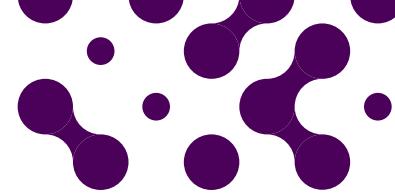
From the **Report Table** column, choose the desired Performance Evaluation reports to run.



The order in which the tables are selected will determine the order in which they appear. For example, selecting tables in the following order of 8,1,7,2 will display the tables in that order.

Target Market functions as the comparator and includes several comparison options:

- **All Institutions** – includes all options regardless of agency (all banks, credit unions, FDIC, Mortgage Cos) etc
- **All OCC/FRB/FDIC** - compare your institution against other institutions who report to the same agency
- **All Banks** - includes only banks
- **All Mortgage Companies** - are institutions with an agency code of HUD
- **All Credit Unions/ All Bureau** - compare your institution against other institutions of the same type
- **All other options** - compare your institution to the peer groups you have created within Settings/Peer Groups



Once all selections have been made, including the desired dates and Assessment Area(s), click the **Process** button to run the desired reports.

Compliance Data Platform

Discovery > Reporting > CRA > Performance evaluation tables

Start: 01/01/2024 End: 12/31/2024

Report by Year

File: Current Other File(s)

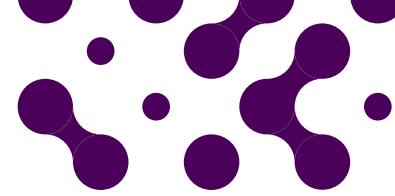
Select All Assessment Areas Select All Report Table

2024 Dallas-Plano-Irving Assessment Area 2024 San Antonio 2024 San Antonio - Bexar & Guad. County

Table 1: Lending Inside and Outside of the Assessment Area
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Target Market: All Institutions

Process



PE Table Walkthrough

Beginning at the top of the image below, let's walk through the information displayed:

This section displays the current Institution, Table in use, and the selected Assessment Area(s).

The Assessment Area name corresponds with the Area ID, which was generated when the Assessment Area was created as a Reportable CRA Assessment Area within Settings/Tract Groups/Assessment Areas. Each table is displayed in a separate tab. Tables will be in the order in which they were selected.

Compliance Data Platform																			
Table 7: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			
Assessment Area:	Total Home Mortgage Loans			Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total Number	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate
2024 Dallas Piano Irving Assessment Area	11	3,513	100.00	--	5.06	--	--	19.74	27.27	--	31.10	27.27	--	43.76	45.45	--	0.34	--	--
Total	11	3,513	100.00	--	5.06	--	--	19.74	27.27	--	31.10	27.27	--	43.76	45.45	--	0.34	--	--

Source: FFIEC File - 2024 Census; 1/1/2024 - 12/31/2024 Bank Data, -- HMDA Aggregate Data, -- data not available.
Due to rounding, totals may not equal 100.0%

Table 7: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			
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	#	\$	% of Total Number	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate
19124 - Dallas-Piano-Irving, TX MD	11	3,513	100.00	--	5.06	--	--	19.74	27.27	--	31.10	27.27	--	43.76	45.45	--	0.34	--	--
Total	11	3,513	100.00	--	5.06	--	--	19.74	27.27	--	31.10	27.27	--	43.76	45.45	--	0.34	--	--

Source: FFIEC File - 2024 Census; 1/1/2024 - 12/31/2024 Bank Data, -- HMDA Aggregate Data, -- data not available.
Due to rounding, totals may not equal 100.0%

Table 7b: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			
Assessment Area:	Total Home Mortgage Loans			Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total Number	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate
Texas	11	3,513	100.00	--	5.06	--	--	19.74	27.27	--	31.10	27.27	--	43.76	45.45	--	0.34	--	--
Total	11	3,513	100.00	--	5.06	--	--	19.74	27.27	--	31.10	27.27	--	43.76	45.45	--	0.34	--	--

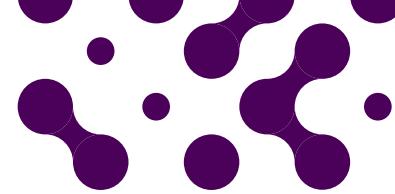
Source: FFIEC File - 2024 Census; 1/1/2024 - 12/31/2024 Bank Data, -- HMDA Aggregate Data, -- data not available.
Due to rounding, totals may not equal 100.0%

Compliance Data Platform																			
Table 7: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			
Assessment Area:	Total Home Mortgage Loans			Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total Number	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate
2024 San Antonio	0	0	0.00	60,018	3.74	--	1.75	24.38	--	17.50	34.06	--	35.59	37.42	--	44.62	0.38	--	0.55
Total	0	0	0.00	60,018	3.74	--	1.75	24.38	--	17.50	34.06	--	35.59	37.42	--	44.62	0.38	--	0.55

Source: FFIEC File - 2024 Census; 1/1/2024 - 12/31/2024 Bank Data, 2023 HMDA Aggregate Data, -- data not available.
Due to rounding, totals may not equal 100.0%

This section displays the Evaluation Time Period and Data Source.

Tables 7-12 contain three separate sections containing results by Assessment Area, MSA, and State.



Export Options

Once your desired PE Table(s) have been generated, select your desired output from the menu: PDF, Excel, or Word Export.

Compliance Data Platform

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Discovery > Reporting > CRA > Performance Evaluation Tables > Report

Table 1: Lending Inside and Outside of the Assessment Area

Output: Select Output ▾

Select Output

PDF

Excel

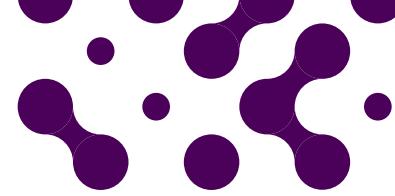
Word Export

Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	107	6.66	1,500	93.34	1,607	24,186	8.76	252,036	91.24	276,222
Small Business	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0
Small Farm	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0
Consumer	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0
Total	107	6.66	1,500	93.34	1,607	24,186	8.76	252,036	91.24	276,222

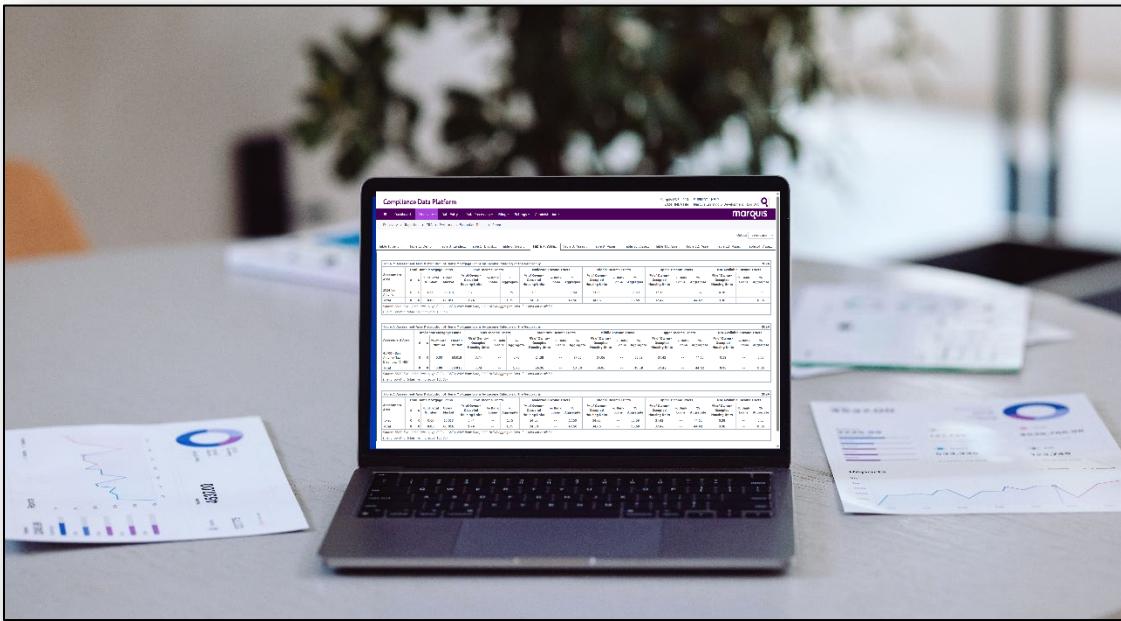
Source: 1/1/2022 - 12/31/2022 Bank Data.

Due to rounding, totals may not equal 100.0%.

Feedback icon: A purple circle with a white speech bubble icon.



PE Table Reports



PE Tables are reports that simulate the lending performance analysis conducted by regulators during the CRA Examination process for the selected Assessment Area(s).

A note about running the PE Tables:

Many tables correspond to either the HMDA Market Share or CRA Market Share reports.

These reports can be used as a self check to validate the totals listed in the PE Tables.

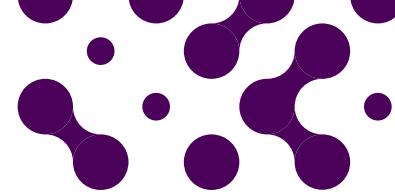


Table 1: Lending Inside and Outside of the Assessment Area

Table 1- Lending Inside and Outside of the Assessment Area provides a snapshot of lending activity both inside and outside the assessment area. The report will provide totals segmented by number and percentages within two categories: Number of Loans and Dollar Amount of Loans.

Table 1: Lending Inside and Outside of the Assessment Area									2022	
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	107	6.66	1,500	93.34	1,607	24,186	8.76	252,036	91.24	
Small Business	0	0.00	0	0.00	0	0	0.00	0	0.00	
Small Farm	0	0.00	0	0.00	0	0	0.00	0	0.00	
Consumer	0	0.00	0	0.00	0	0	0.00	0	0.00	
Total	107	6.66	1,500	93.34	1,607	24,186	8.76	252,036	91.24	
Source: 1/1/2022 - 12/31/2022 Bank Data.										
Due to rounding, totals may not equal 100.0%.										

Record Requirements

- HMDA or CRA Qualified must be Yes
- Action must be 1 (originated) or 6 (purchased).
- Record must be marked Loan (L)
- Action date must be within the given date range
- Record must be geocoded

Processing the Report:

1. Set the desired Start/End date range.
2. Decide if the Current file will be used, or Other File(s) will be selected instead.
3. Select the desired Assessment Area(s).
4. Select the checkbox for Table 1- Lending Volume Inside & Outside of the Assessment Area.
5. Select the desired Target Market.
6. Click Process.

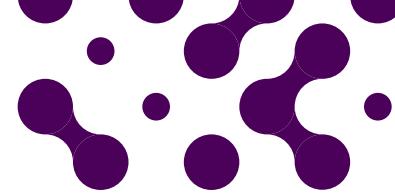


Table 2: Demographic Information

The Demographic Information displays key Demographic Characteristics by Tract Income Level. This report can be used to obtain high-level demographic information for your assessment area.

Compliance Data Platform		Assessment Area(s) - 2024 San Antonio		2024	
Demographic Characteristics		#	Low % of #	Moderate % of #	Middle % of #
Geographies (Census Tracts)		501	7.19	30.34	32.14
Population by Geography		2,558,143	5.64	27.77	32.38
Housing Units by Geography		903,779	6.02	30.08	32.25
Owner-Occupied Units by Geography		518,774	3.74	24.38	34.06
Occupied Rental Units by Geography		307,320	9.48	38.93	29.19
Vacant Units by Geography		77,685	7.58	33.14	32.26
Businesses by Geography		101,058	4.96	22.26	28.39
Farms by Geography		3,263	2.82	16.40	31.72
Family Distribution by Income Level		559,432	21.93	17.25	19.54
Household Distribution by Income Level		826,094	24.00	15.88	18.44
Unemployment rate (%)		3.47	4.54	3.90	3.49
Households Below Poverty Level (%)		13.54	34.36	21.15	10.22
Median Family Income (41700 - San Antonio-New Braunfels, TX MSA)			\$74,284	Median Housing Value	\$165,200
Median Family Income (41700 - San Antonio-New Braunfels, TX MSA) for 2024			\$89,300	Median Gross Rent	\$1,035
				Families Below Poverty Level	10.54
FFIEC File - 2024 Census					
2024 Dunn & Bradstreet SBSF Demographics					
Due to rounding, totals may not equal 100.0%					
(*) The NA category consists of geographies that have not been assigned an income classification					

Processing the Report:

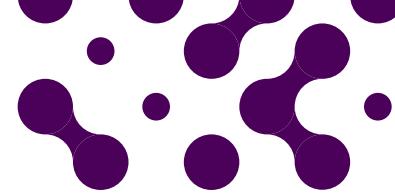
1. Set the desired Start/End date range.
2. Select the desired Assessment Area(s).
3. Select the checkbox for Table 2: Demographic Information.
4. Click Process. The report will generate based on the file year selected in the upper right hand corner.

Additional Information:

This table contains two similarly-labeled values for Median Family Income.

Median Family Income is referring to data released with the census file, so this value will remain the same for each year until the census bureau releases an update.

Median Family Income by year will match the values released by FFIEC for that year.



Here are the resources utilized for each field:

Geographics (Census Tracts)	Census File - released every 10 years
Population by Geography	FFIEC Census Flat File - annual
Housing Units by Geography	FFIEC Census Flat File - annual
Owner-Occupied Units...	FFIEC Census Flat File - annual
Occupied Rental Units...	FFIEC Census Flat File - annual
Vacant Units...	FFIEC Census Flat File - annual
Businesses	Dunn & Bradstreet
Farms	Dunn & Bradstreet
Family Distribution	FFIEC Census Flat File - annual
Household Distribution....	FFIEC Census Flat File - annual
Unemployment Rate	FFIEC Census Flat File - annual
Households Below....	FFIEC Census Flat File - annual
Median Housing Value	FFIEC Census Flat File - annual
Median Gross Rent	FFIEC Census Flat File - annual
Families Below Poverty	FFIEC Census Flat File - annual
Median Family Income	Census File - released every 10 years
Median Family Income by Year	FFIEC Census Flat File - annual

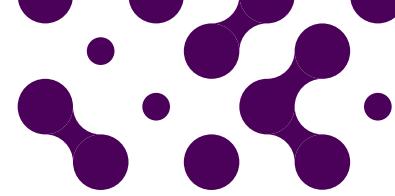


Table 3: Lending Activity

Table 3: Lending Activity provides totals for Home Mortgage, Small Business/Small Farm, Community Development and Consumer Loans as well as % totals for Rating Area Loans and % of Rating Area Deposits.

Table 3: Lending Activity								
2024								
Assessment Area	Home Mortgage	Small Business	Small Farm	Community Development	Consumer	Total	% Rating Area Loans	% Rating Area Deposits
2024 San Antonio	0	0	0	0	0	0	0.00	0.00
Total	0	0	0	0	0	0	0.00	0.00
Dollar Volume of Loans (\$000s)								
Assessment Area	Home Mortgage	Small Business	Small Farm	Community Development	Consumer	Total	% Rating Area Loans	% Rating Area Deposits
2024 San Antonio	0	0	0	0	0	0	0.00	0.00
Total	0	0	0	0	0	0	0.00	0.00

Source: 1/1/2024 - 12/31/2024 Bank Data.
Due to rounding, totals may not equal 100.0%.

Record Requirements

- Record must be marked as HMDA/CRA Qualified
- Record needs to be marked L (Loan) or D (Deposit)
- Record must be marked as 1 (Originated) or 6 (Purchased).
- Record must be within the selected date range.

Processing the Report

- Set the desired Start/End date range.
- Decide if the Current file will be used, or Other File(s) will be selected instead.
- Select the desired Assessment Area(s).
- Select the checkbox for Table 3: Lending Activity.
- Select the desired Target Market.
- Click Process.

For an explanation of the % Rating Area and the % Rating Area Deposits, refer to [Appendix 1](#).

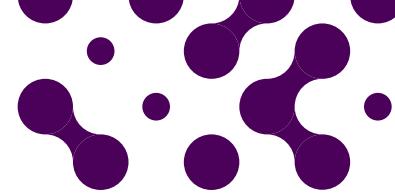


Table 5: Distribution of Branch Delivery Systems

The Distribution of Branch Delivery Systems provides information about Branch Activity, segmented by Tract Income. Used to display % of rated area deposits in a given area, location of branches, and % of population divided up by Tract Income and Minority Levels.

Table 5: Distribution of Branch Delivery Systems													
Assessment Area:	Deposits		Branches				Population						
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Low	Mod	Mid	Upp	NA	Low	Mod	Mid	Upp	NA
2024 San Antonio	100.00	5	100.00	0.00	20.00	60.00	20.00	0.00	5.64	27.77	32.38	33.88	0.33
Total	100.00	5	100.00	0.00	20.00	60.00	20.00	0.00	5.64	27.77	32.38	33.88	0.33

Source: FFIEC File - 2024 Census
1/1/2024 - 12/31/2024 Bank Data.
Due to rounding, totals may not equal 100.0%

Branch Setup Requirements

- Branches must be set up within Settings→Organization→Branches
- Branches must be geocoded
- Branches must contain a unique identifier and name

Optional Branch Listing Information

- Deposit Balance
- Open/Closed Date

Processing the Report:

1. Set the desired Start/End date range.
2. Select the desired Assessment Area(s).
3. Select the checkbox for Table 5: Distribution of Branch Delivery Systems.
4. Select the desired Target Market.
5. Click Process.

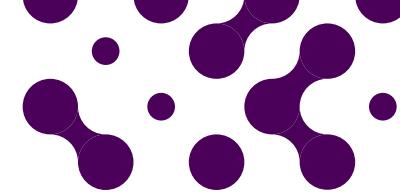


Table 6: Distribution of Branch Openings/Closings

The Distribution of Branch Openings/Closings provides information about Branch Openings, Branch Closings, and the net change in Location of Branches.

Compliance Data Platform			Marquis ONE - 010 | SUPPORT | HELP 2024 HMDA File | Marquis Learning & Development | Log Out									
Discovery > Reporting > CRA > Performance Evaluation Tables > Report			Output | Select Output									
Table 6: Distribution of Branch Openings/Closings												
Table 6: Distribution of Branch Openings/Closings												
Assessment Area:		# of Branch Openings	# of Branch Closings	Branch Openings/Closings								
2024 Dallas Plano Irving Assessment Area		0	0	Low	Mod	Mid	Up	NA				
Total		0	0	0	0	0	0	0				

1/1/2024 - 12/31/2024 Bank Data.

Record Requirements

- Branch must be geocoded
- Branch open date/closed date

Processing the Report:

1. Set the desired Start/End date range.
2. Select the desired Assessment Area(s).
3. Select the checkbox for Table 6 - Distribution of Branch Openings/Closings.
4. Select the desired Target Market.
5. Click Process.

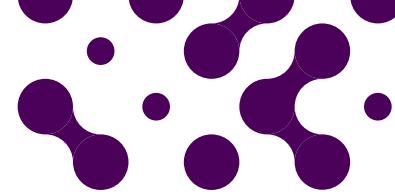


Table 7: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography

The Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography provides information regarding the % of Owner Occupied Housing Units, % of Bank Loans and Aggregate % based on tract income level for the selected Assessment Area.

Compliance Data Platform															Marquis ONE - 005 2022 HMDA		
															SUPPORT | HELP Marquis Learning & Development | Log Out		
															marquis		
															Output		
Table 7: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																	
Assessment Area:	#	\$	% of Total Number	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units
OKC MSA	107	24,186	100.00	22,187	5.93	3.74	4.54	26.35	8.41	22.86	31.78	28.97	31.27	34.66	58.88	40.34	1.28
Total	107	24,186	100.00	22,187	5.93	3.74	4.54	26.35	8.41	22.86	31.78	28.97	31.27	34.66	58.88	40.34	1.28

Source: FFIEC File - 2020 Census; 1/1/2022 - 12/31/2022 Bank Data, 2022 HMDA Aggregate Data, “-” data not available.
Due to rounding, totals may not equal 100.0%.

Record Requirements

- HMDA Qualified = Yes
- Action must be 1 (Originated) or 6 (Purchased)
- Record must be marked Loan (L)
- Action date must be inside the date range entered when processing the PE Table
- Record must be geocoded
- HMDA Purpose equals Home Purchase (1), Home Improvement (2), Other Purpose (4), Not Applicable (5) Refinancing (31) or Cash-Out Refinancing (32)

Processing the Report:

1. Set the desired Start/End date range.
2. Decide if the Current file will be used, or Other File(s) will be selected instead.
3. Select the checkboxes for the desired Assessment Area(s).
4. Select the checkbox for Table 7 – Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography
5. Select the desired Target Market.
6. Click Process.

Calculations

For an explanation of % of Total and Overall Market, refer to [Appendix 1](#).

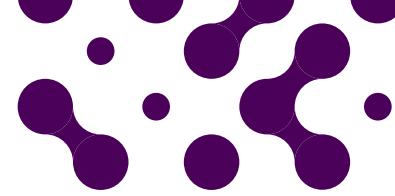


Table 8: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower

Table 8: Assessment Area Distribution of Home Mortgage Loans provides information regarding overall market, % of families, % of Bank Loans and Aggregate % based on income level of the borrower for the selected geography.

Table 8: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			
Assessment Area:	Total Home Mortgage Loans			Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers			
	#	\$	% of Total Number	Overall Market	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate
2024 San Antonio	0	0	0.00	--	21.93	--	--	17.25	--	--	19.54	--	--	41.28	--	--	--	--	--
Total	0	0	0.00	--	21.93	--	--	17.25	--	--	19.54	--	--	41.28	--	--	--	--	--

Source: FFIEC File - 2024 Census; 1/1/2024 - 12/31/2024 Bank Data, -- HMDA Aggregate Data, "—" data not available.
Due to rounding, totals may not equal 100.00%.

Bank Loans/Record Requirements

- HMDA Qualified = Yes
- Action must be 1 (Originated) or 6 (Purchased)
- Record must be marked Loan (L)
- Action Date must be inside the date range given at the top of the PE Table setup.
- Record must be geocoded
- HMDA Purpose equals Home Purchase (1), Home Improvement (2), Other Purpose (4), Not Applicable (5), Refinancing (31) or Cash-Out Refinancing (32)

Processing the PE Table:

1. Set the desired Start/End date range.
2. Decide if the Current file will be used, or Other File(s) will be selected instead.
3. Select the checkboxes for the desired Assessment Area(s).
4. Select the checkbox for Table 8 - Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower
5. Select the desired Target Market.
6. Click Process.

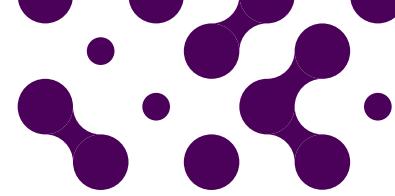


Table 9: Assessment Area Distribution of Loans to Small Businesses Income Category of the Geography

Table 9: Assessment Area Distribution of Loans to Small Businesses provides information regarding Overall Market totals, % of businesses, % of Bank Loans and Aggregate % based on tract income level for the selected geography.

Compliance Data Platform

Discovery > Reporting > CRA > Performance Evaluation Tables > Report

Table 9: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography

2024

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 Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate
2024 Dallas Plano Irving Assessment Area	1	169	100.00	--	5.43	--	--	17.68	--	--	31.08	--	--	44.86	100.00	--	0.94	--	--
Total	1	169	100.00	--	5.43	--	--	17.68	--	--	31.08	--	--	44.86	100.00	--	0.94	--	--
Source: FFIEC File - 2024 Census; 1/1/2024 - 12/31/2024 Bank Data, 2024 Dunn & Bradstreet SBSF Demographics, -- CRA Aggregate Data, -- data not available.																			
Due to rounding, totals may not equal 100.0%																			
Table 9: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			
2024																			
Source: FFIEC File - 2024 Census; 1/1/2024 - 12/31/2024 Bank Data, 2024 Dunn & Bradstreet SBSF Demographics, -- CRA Aggregate Data, -- data not available.																			
Due to rounding, totals may not equal 100.0%																			
Table 9: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			
2024																			
Source: FFIEC File - 2024 Census; 1/1/2024 - 12/31/2024 Bank Data, 2024 Dunn & Bradstreet SBSF Demographics, -- CRA Aggregate Data, -- data not available.																			
Due to rounding, totals may not equal 100.0%																			

Record Requirements

- CRA Qualified = Yes
- Action must be 1 (Originated) or 6 (Purchased).
- Record must be marked Loan (L)
- Action Date is within date range
- Record must be geocoded
- CRA Type code equals Small Business (01)

Processing the PE Table:

1. Set the desired Start/End date range.
2. Decide if the Current file will be used, or Other File(s) will be selected instead.
3. Select the checkboxes for the desired Assessment Area(s).
4. Select the checkbox for Table 9: Assessment Area Distribution of Loans to Small Businesses by income category
5. Select the desired Target Market.
6. Click Process.

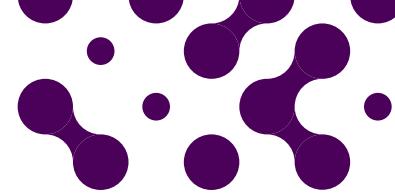


Table 10: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue

Table 10: Assessment Area Distribution of Loans to Small Businesses provides information regarding % of Businesses, % of Bank Loans, and Aggregate % based on gross annual revenue for the selected geography.

Compliance Data Platform											
Table 10: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											
Assessment Area:	#	\$	% of Total Number	Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM			Businesses with Revenues Not Available	
				% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans
2024 Dallas Plano Irving Assessment Area	1	169	100.00	--	83.71	--	--	7.90	--	8.38	--
Total	1	169	100.00	--	83.71	--	--	7.90	--	8.38	--

Source: FFIEC File - 2024 Census; 1/1/2024 - 12/31/2024 Bank Data, 2024 Dunn & Bradstreet SBSF Demographics, -- CRA Aggregate Data, -- data not available.
Due to rounding, totals may not equal 100.0%

Record Requirements

- CRA Qualified = Yes
- Action must be 1 (Originated) or 6 (Purchased).
- Record must be marked Loan (L)
- Action Date is within date range
- Record must be geocoded
- CRA Type code equals Small Business (01)

Processing the PE Table:

1. Set the desired Start/End date range.
2. Decide if the Current file will be used, or Other File(s) will be selected instead.
3. Select the checkboxes for the desired Assessment Area(s).
4. Select the checkbox for Table 10: Assessment Area Distribution of Loans to Small Businesses
5. Select the desired Target Market.
6. Click Process.

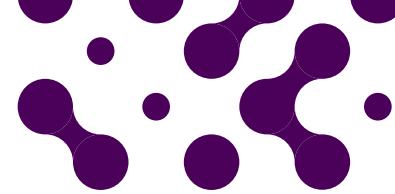


Table 11: Assessment Area Distribution of Loans to Farms by Income Category of the Geography

Table 11: Assessment Area Distribution of Loans to Farms provides information regarding % of Bank Loans, Aggregate %, and % of Farms based on number of farms located within each tract income level.

Compliance Data Platform

Dashboard | Discovery | Data Entry | Data Processing | Filing | Settings | Administration

Discovery > Reporting > CRA > Performance Evaluation Tables > Report

Marquis ONE - 010 | SUPPORT | HELP
2024 HMDA File | Marquis Learning & Development | Log Out

Table 11: Assessment Area Distribution of Loans to Farms by Income Category of the Geography

Assessment Area:	Total Loans to Farm			Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total Number	Overall Market	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Aggregate
2024 San Antonio	0	0	0.00	...	2.82	...	...	16.40	...	...	31.72	...	...	48.57	...	...	0.49	...	...
Total	0	0	0.00	...	2.82	...	...	16.40	...	...	31.72	...	...	48.57	...	...	0.49	...	...

Source: FFIEC File - 2024 Census; 1/1/2024 - 12/31/2024 Bank Data, 2024 Dunn & Bradstreet SBSF Demographics, -- CRA Aggregate Data, --" data not available.
Due to rounding, totals may not equal 100.0%

Table 11: Assessment Area Distribution of Loans to Farms by Income Category of the Geography

Assessment Area:	Total Loans to Farm			Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total Number	Overall Market	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Aggregate
41700 - San Antonio-New Braunfels, TX MSA	0	0	0.00	...	5.07	...	...	16.41	...	...	27.76	...	...	49.85	...	...	0.91	...	...
Total	0	0	0.00	...	5.07	...	...	16.41	...	...	27.76	...	...	49.85	...	...	0.91	...	...

Source: FFIEC File - 2024 Census; 1/1/2024 - 12/31/2024 Bank Data, 2024 Dunn & Bradstreet SBSF Demographics, -- CRA Aggregate Data, --" data not available.
Due to rounding, totals may not equal 100.0%

Table 11: Assessment Area Distribution of Loans to Farms by Income Category of the Geography

Assessment Area:	Total Loans to Farm			Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total Number	Overall Market	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Aggregate
Texas	0	0	0.00	...	5.07	...	...	16.41	...	...	27.76	...	...	49.85	...	...	0.91	...	...
Total	0	0	0.00	...	5.07	...	...	16.41	...	...	27.76	...	...	49.85	...	...	0.91	...	...

Source: FFIEC File - 2024 Census; 1/1/2024 - 12/31/2024 Bank Data, 2024 Dunn & Bradstreet SBSF Demographics, -- CRA Aggregate Data, --" data not available.
Due to rounding, totals may not equal 100.0%

Record Requirements

- CRA Qualified = Yes
- Action must be 1 (Originated) or 6 (Purchased).
- Record must be marked Loan (L)
- Action Date is within date range
- Records must be geocoded
- CRA Type code equals Small Farm (02)

Processing the Exam Table:

1. Set the desired Start/End date range.
2. Decide if the Current file will be used, or Other File(s) will be selected instead.
3. Select the checkboxes for the desired Assessment Area(s).
4. Select the checkbox for Table 11 - Assessment Area Distribution of Loans to Farms
5. Select the desired Target Market.
6. Click Process.

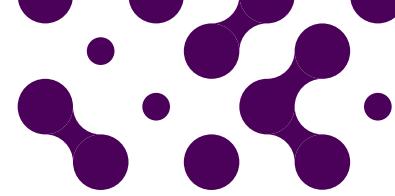


Table 12: Assessment Area Distribution of Loans to Farms by Gross Annual Revenue

Table 12: Assessment Area Distribution of Loans to Farms provides information regarding % of Farms, % of Bank Loans and Aggregate % based on Farm Revenue by the selected geography.

Compliance Data Platform											2024																																																
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Table 12: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues																																																											
<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th rowspan="2">Assessment Area:</th> <th colspan="3">Total Loans to Farms</th> <th colspan="3">Farms with Revenues <= 1MM</th> <th colspan="3">Farms with Revenues > 1MM</th> <th colspan="3">Farms with Revenues Not Available</th> </tr> <tr> <th>#</th> <th>\$</th> <th>% of Total Number</th> <th>Overall Market</th> <th>% Farms</th> <th>% Bank Loans</th> <th>% Aggregate</th> <th>% Farms</th> <th>% Bank Loans</th> <th>% Farms</th> <th>% Bank Loans</th> </tr> </thead> <tbody> <tr> <td>2024 Dallas Plano Irving Assessment Area</td> <td>1</td> <td>97</td> <td>100.00</td> <td>--</td> <td>92.40</td> <td>--</td> <td>--</td> <td>5.98</td> <td>--</td> <td>1.62</td> <td>--</td> </tr> <tr> <td>Total</td> <td>1</td> <td>97</td> <td>100.00</td> <td>--</td> <td>92.40</td> <td>--</td> <td>--</td> <td>5.98</td> <td>--</td> <td>1.62</td> <td>--</td> </tr> </tbody> </table>												Assessment Area:	Total Loans to Farms			Farms with Revenues <= 1MM			Farms with Revenues > 1MM			Farms with Revenues Not Available			#	\$	% of Total Number	Overall Market	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Farms	% Bank Loans	2024 Dallas Plano Irving Assessment Area	1	97	100.00	--	92.40	--	--	5.98	--	1.62	--	Total	1	97	100.00	--	92.40	--	--	5.98	--	1.62	--
Assessment Area:	Total Loans to Farms			Farms with Revenues <= 1MM			Farms with Revenues > 1MM			Farms with Revenues Not Available																																																	
	#	\$	% of Total Number	Overall Market	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Farms	% Bank Loans																																																
2024 Dallas Plano Irving Assessment Area	1	97	100.00	--	92.40	--	--	5.98	--	1.62	--																																																
Total	1	97	100.00	--	92.40	--	--	5.98	--	1.62	--																																																
<small>Source: FFIEC File - 2024 Census; 1/1/2024 - 12/31/2024 Bank Data, 2024 Dunn & Bradstreet SBSF Demographics, -- CRA Aggregate Data, -- data not available. Due to rounding, totals may not equal 100.00%</small>																																																											

Record Requirements

- CRA Qualified = Yes
- Action must be 1 (Originated) or 6 (Purchased)
- Record must be marked Loan (L)
- Action Date is within date range
- Records must be geocoded
- CRA Type code equals Small Farm (02)

Processing the Exam Table:

1. Set the desired Start/End date range.
2. Decide if the Current file will be used, or Other File(s) will be selected instead.
3. Select the checkboxes for the desired Assessment Area(s).
4. Select the checkbox for Table 12: Assessment Area Distribution of Loans to Farms by Gross Annual Revenue.
5. Select the desired Target Market.
6. Click Process.

For information on how to calculate the most recent **Aggregate Lending %** and **% of Businesses (D&B Data)**, refer to [Appendix 2](#).

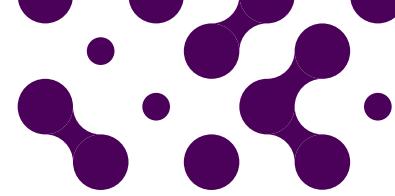


Table 13: Assessment Area Distribution of Consumer Loans by Income Category of the Geography

Table 13: Assessment Area Distribution of Consumer Loans by Income Category provides information regarding the % of Households and % of Bank Loans based on tract income level.

Table 13: Assessment Area Distribution of Consumer Loans by Income Category of the Geography													
Assessment Area:	Total Consumer Loans		Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Not Available-Income Tracts		
	#	\$	% of Total Number	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans
0019 - 2024 San Antonio	0	0	0.00	5.87	--	29.80	--	32.25	--	31.59	--	0.49	--
Total	0	0	0.00	5.87	--	29.80	--	32.25	--	31.59	--	0.49	--

Source: FFIEC File - 2024 Census; 1/1/2024 - 12/31/2024 Bank Data.
Due to rounding, totals may not equal 100.0%.

Record Requirements

- CRA Qualified = Yes
- Action must be 1 (Originated) or 6 (Purchased)
- Record must be marked Loan (L)
- Action Date must be inside the date range given at the top of the PE Table setup.
- Record must be geocoded
- CRA Loan Type = Motor Vehicle (05), Credit Card (06), Other Secured Consumer Loan (07), Other Unsecured Consumer Loan (08), Other Loan Data (09)

Processing the Exam Table:

1. Set the desired Start/End date range.
2. Decide if the Current file will be used, or Other File(s) will be selected instead.
3. Select the checkboxes for the desired Assessment Area(s).
4. Select the checkbox for Table 13: Assessment Area Distribution of Consumer Loans by Income Category.
5. Select the desired Target Market.
6. Click Process.

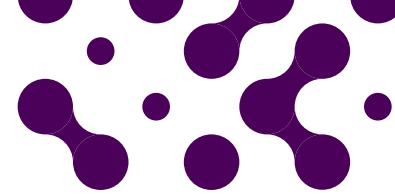


Table 14: Assessment Area Distribution of Consumer Loans by Income Category of the Borrower

Table 14: Assessment Area Distribution of Consumer Loans provides information regarding the % of Households and % of Bank Loans based on borrower income level for the selected geography.

Table 14: Assessment Area Distribution of Consumer Loans by Income Category of the Borrower											
Assessment Area:	Total Consumer Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		
	#	\$	% of Total Number	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans
2024 San Antonio	0	0	0.00	24.00	--	15.88	--	18.44	--	41.68	--
Total	0	0	0.00	24.00	--	15.88	--	18.44	--	41.68	--

Source: PPTEC File - 2024 Census; 1/1/2024 - 12/31/2024 Bank Data.
Due to rounding, totals may not equal 100.0%.

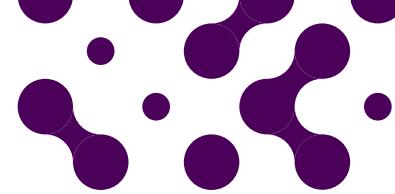
Record Requirements

- CRA Qualified = Yes
- Action must be 1 (Originated) or 6 (Purchased)
- Record must be marked Loan (L)
- Action Date must be inside the date range given at the top of the PE Table setup.
- Record must be geocoded
- CRA Loan Type = Motor Vehicle (05), Credit Card (06), Other Secured Consumer Loan (07), Other Unsecured Consumer Loan (08), Other Loan Data (09)
- Record must contain a value for Applicant Income Level: CRA

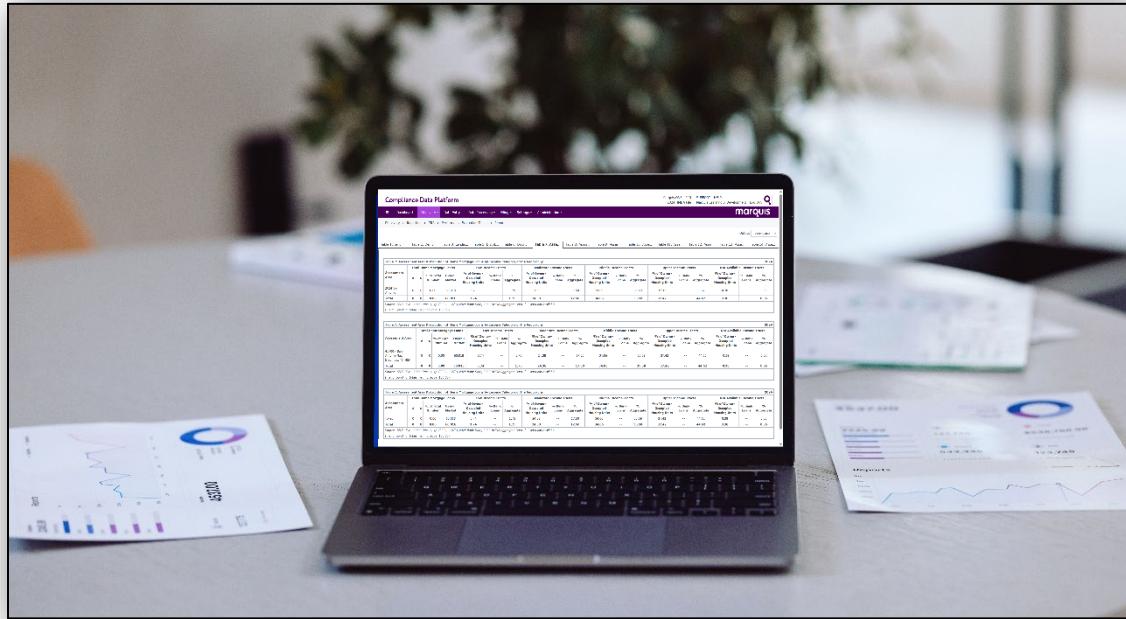
Processing the Exam Table:

1. Set the desired Start/End date range.
2. Decide if the Current file will be used, or Other File(s) will be selected instead.
3. Select the checkboxes for the desired Assessment Area(s).
4. Select the checkbox for Table 14 - Assessment Area Distribution of Consumer Loans.
5. Select the desired Target Market.
6. Click Process.

To calculate CRA income: Use the Update Derived Fields in Data Processing>Update Derived Fields. Select the checkbox to run the Demographics and MSA Validation.



Appendix 1

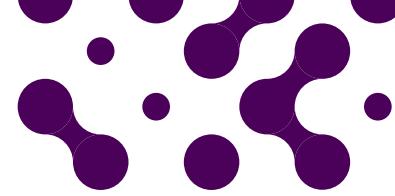


Appendix 1 walks through validation of these totals:

- % of Bank Loans/Bank Lending (Tables 7-14) – pg 25
- Aggregate % (Tables 7-14) – pg 25
- % of Owner Occupied Housing % (Table 7), - pg 26
- % Rating Area Loans (Table 3) – pg 26
- % Rating Area Deposits (Table 3, 5) – pg 27
- % of Rated Area Branches (Table 5) - pg 28
- Net Change in Branches (Table 6) pg 28

Note: Aggregate data & calculated values are based on your institution's Respondent ID and LEI (Legal Entity Identifier).

Note 2: Due to rounding, totals may not equal 100%.



% of Bank Loans

Table 9: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography														2023					
Assessment Area:	Total Loans to Small Businesses			Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	Businesses	% Bank Loans	% Aggregate	Businesses	% Bank Loans	% Aggregate	Businesses	% Bank Loans	% Aggregate	Businesses	% Bank Loans	% Aggregate
2023 Dallas-Plano-Irving Assessment Area	12	2,568	100.00	172,764	5.49	8.33	61.72	17.52	16.67	1.84	30.92	16.67	1.51	45.09	58.33	34.31	0.98	--	0.62
Total	12	2,568	100.00	172,764	5.49	8.33	61.72	17.52	16.67	1.84	30.92	16.67	1.51	45.09	58.33	34.31	0.98	--	0.62

Source: FFIEC File - 2020 Census; 1/1/2023 - 12/31/2023 Bank Data, 2023 Dunn & Bradstreet SBSF Demographics, 2023 CRA Aggregate Data, “--” data not available.
Due to rounding, totals may not equal 100.0%

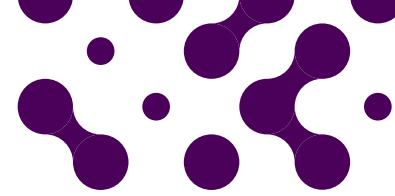
The % of Bank Loans indicates the % number of Bank Loans within the specified tract income level. When added together across all income levels, totals should equal approximately 100%. Each income level percentage can be calculated by taking the total number of bank loans for that borrower/tract income level and dividing by the total number of loans.

Aggregate %/Aggregate lending

Table 7: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography														2024					
Assessment Area:	Total Home Mortgage Loans			Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total Number	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate
2024 Dallas-Plano-Irving Assessment Area	11	3,513	100.00	112,983	5.06	--	3.88	19.74	27.27	14.20	31.10	27.27	37.29	43.76	45.45	44.32	0.34	--	0.31
Total	11	3,513	100.00	112,983	5.06	--	3.88	19.74	27.27	14.20	31.10	27.27	37.29	43.76	45.45	44.32	0.34	--	0.31

Source: FFIEC File - 2024 Census; 1/1/2024 - 12/31/2024 Bank Data, 2023 HMDA Aggregate Data, “--” data not available.
Due to rounding, totals may not equal 100.0%

Aggregate % indicates the percentage of the aggregate lending in the defined geography by tract income level. To validate, take the number of loans made by all lenders to this income segment in this assessment area as indicated in the aggregate data for the listed year. Then, divide by the total number of loans made by all lenders in this assessment area as indicated in the aggregate data for the listed year. When validating for Tables 7-8, use the HMDA Market Share report, filtering on Action equaling Originated or Purchased. When validating for Tables 9-12, use the CRA Market Share Report, unchecking the box for Unknown Tract Income and selecting Both for the Action in order to include both Originated and Purchased loans.



% of Owner Occupied Housing Units

Compliance Data Platform

Dashboard Discovery Data Entry Data Processing Filing Settings Administration

Discovery > Reporting > CRA > Performance Evaluation Tables > Report

Output: Select Output

Table 7: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography

Assessment Area:	Total Home Mortgage Loans		Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts				
	#	\$	% of Total Number	Overall Market	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	
2024 Dallas Plano Irving Assessment Area	11	3,513	100.00	112,983	5.06	--	3.88	19.74	27.27	14.20	31.10	27.27	37.29	43.76	45.45	44.32	0.34	--	0.31
Total	11	3,513	100.00	112,983	5.06	--	3.88	19.74	27.27	14.20	31.10	27.27	37.29	43.76	45.45	44.32	0.34	--	0.31

Source: FFIEC File - 2024 Census; 1/1/2024 - 12/31/2024 Bank Data, 2023 HMDA Aggregate Data, --" data not available.
Due to rounding, totals may not equal 100.0%

The % of Owner Occupied Housing Units indicates % of owner occupied units within the specific Tract Income category. Use the **Demographic Summary by Tract Category Income Level Report** to validate the totals for % of Owner Occupied Housing Units.

To run the Demographic Summary by Tract Category report:

1. Click Discovery, hover over Fair Lending, and select Demographic Summary by Tract Category Income Level Report.
2. Use the drop-down menus to select the Geographic Area and Geographic Year.
3. Click View Report.
4. Use the values in the **% of Row** column for each income level.

% Rating Area Loans

Compliance Data Platform

Dashboard Discovery Data Entry Data Processing Filing Settings Administration

Discovery > Reporting > CRA > Performance Evaluation Tables > Report

Output: Select Output

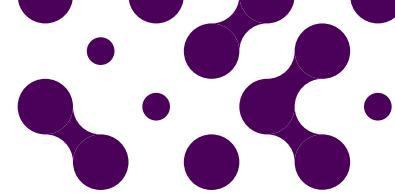
Table 3: Lending Activity

Assessment Area	Number of Loans					% Rating Area Loans			% Rating Area Deposits	
	Home Mortgage	Small Business	Small Farm	Community Development	Consumer	Total				
2023 All San Antonio	0	0	0	0	1	1	5.88		50.00	
2023 Dallas Plano Irving Assessment Area	0	12	1	1	2	16	94.12		50.00	
Total	0	12	1	1	3	17	100.00		100.00	

Assessment Area	Dollar Volume of Loans (\$000s)					% Rating Area Loans			% Rating Area Deposits	
	Home Mortgage	Small Business	Small Farm	Community Development	Consumer	Total				
2023 All San Antonio	0	0	0	0	995	995	26.46		100.00	
2023 Dallas Plano Irving Assessment Area	0	2,568	45	64	88	2,765	73.54		0.00	
Total	0	2,568	45	64	1,083	3,760	100.00		100.00	

Source: 1/1/2023 - 12/31/2023 Bank Data
Due to rounding, totals may not equal 100.0%

The % Rating Area Loans is based on the number of loans in each assessment area as a % of total loans in a rating area. Specifically, the % Rating Area is the percentage of all areas for which a Performance Evaluation rate will be determined.



In the example above, within the rating area 1 out of 17 loans were in the San Antonio assessment area for a percentage total of 5.88%, and 16 out of 17 loans were in the Dallas Plano Irving assessment area for a percentage total of 94.12%.

The total percentage of any Assessment Areas chosen will always equal 100%.

The % Rating Area Loans under the Dollar Volume of Loans reflects the percentage of loan dollar volume by assessment area within the rating area.

Table 3: Lending Activity							
2023							
Number of Loans							
Assessment Area							
2023 All San Antonio	0	0	0	0	1	1	5.88
2023 Dallas Plano Irving Assessment Area	0	12	1	1	2	16	94.12
Total	0	12	1	1	3	17	100.00
Dollar Volume of Loans (\$000s)							
Assessment Area							
2023 All San Antonio	0	0	0	0	995	995	26.46
2023 Dallas Plano Irving Assessment Area	0	2,568	45	64	88	2,765	73.54
Total	0	2,568	45	64	1,083	3,760	100.00

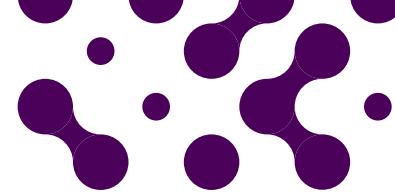
Source: 1/1/2023 - 12/31/2023 Bank Data.
Due to rounding, totals may not equal 100.0%

In the dollar volume section of the report above, we see that the total dollar value of loans made in the rating area is \$3,760. To validate the % rating area loan totals, we can confirm that \$995 (or the total loan volume for all loans, in this case, solely consumer, for the San Antonio assessment area,) is equal to 26.46% of the \$3,760 total loan volume in the rating area. Dallas/Plano Irving total lending activity by volume represents \$2,756 of the \$3,760 total, equaling 73.54% for the Dallas assessment area.

% Rating Area Deposits

Table 3: Lending Activity							
2023							
Number of Loans							
Assessment Area							
2023 All San Antonio	0	0	0	0	1	1	5.88
2023 Dallas Plano Irving Assessment Area	0	12	1	1	2	16	94.12
Total	0	12	1	1	3	17	100.00
Dollar Volume of Loans (\$000s)							
Assessment Area							
2023 All San Antonio	0	0	0	0	995	995	26.46
2023 Dallas Plano Irving Assessment Area	0	2,568	45	64	88	2,765	73.54
Total	0	2,568	45	64	1,083	3,760	100.00

Source: 1/1/2023 - 12/31/2023 Bank Data.
Due to rounding, totals may not equal 100.0%



The % Rating Area Deposits is based on the percentage breakdown of deposits by assessment area within the rating area. For example, this file contains several deposits, all of which are present in the the geographic areas shown above, 50% in the San Antonio Assessment Area and 50% in the Dallas Assessment Area for a total of 100%. Totals displayed in the % Rating Area Deposits column are based on the Current Balance value for Deposits.

% of Rated Area Branches

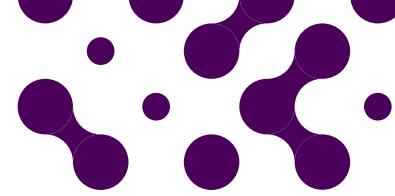
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Table 5: Distribution of Branch Delivery Systems																																																																																					
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Assessment Area:	Deposits		Branches				Population					2024																																																																									
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2024 Dallas Plano Irving Assessment Area	0.00	1	5.88	0.00	0.00	100.00	0.00	9.77	24.63	29.36	35.29	0.95																																																																									
2024 All San Antonio	0.00	16	94.12	12.50	43.75	31.25	12.50	0.00	5.64	27.77	32.38	33.88	0.33																																																																								
Total	0.00	17	100.00	11.76	41.18	29.41	17.65	0.00	8.40	25.68	30.36	34.82	0.74																																																																								
Source: FFIEC file - 2024 Census 1/1/2024 - 12/31/2024 Bank Data. Due to rounding, totals may not equal 100.0%																																																																																					

The % of rated area branches indicates the percentage of all branches in each assessment area as of the end date for the time period selected. In this example, one branch is located in the Dallas Plano Irving assessment area for a total of 5.88%, and sixteen branches are located in the San Antonio assessment area, for a rated area percentage total of 94.12%.

Net Change in Branches

Compliance Data Platform							Marquis ONE - 010 SUPPORT HELP		2024 HMDA File Marquis Learning & Development Log Out																																																			
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Assessment Area:	# of Branch Openings	# of Branch Closings	Branch Openings/Closings					Net change in Location of Branches (+ or -)						2024																																														
			Low	Mod	Mid	Upp	NA																																																					
2024 Dallas Plano Irving Assessment Area	0	0	0	0	0	0	0	0	0	0																																																		
2024 All San Antonio	1	1	0	1	0	0	-1	0	0	0																																																		
Total	1	1	0	1	0	0	-1	0	0	0																																																		
1/1/2024 - 12/31/2024 Bank Data.																																																												

Indicates the net change within each tract income level in the selected geographic area as of the end date for the selected time period. In the example above, one branch opened in the San Antonio area in 2024, and one branch closed in San Antonio 2024. No branches opened or closed in the Low income area.

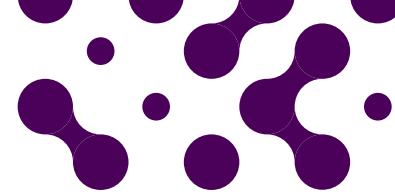


The net change for moderate income was an opening of one branch.

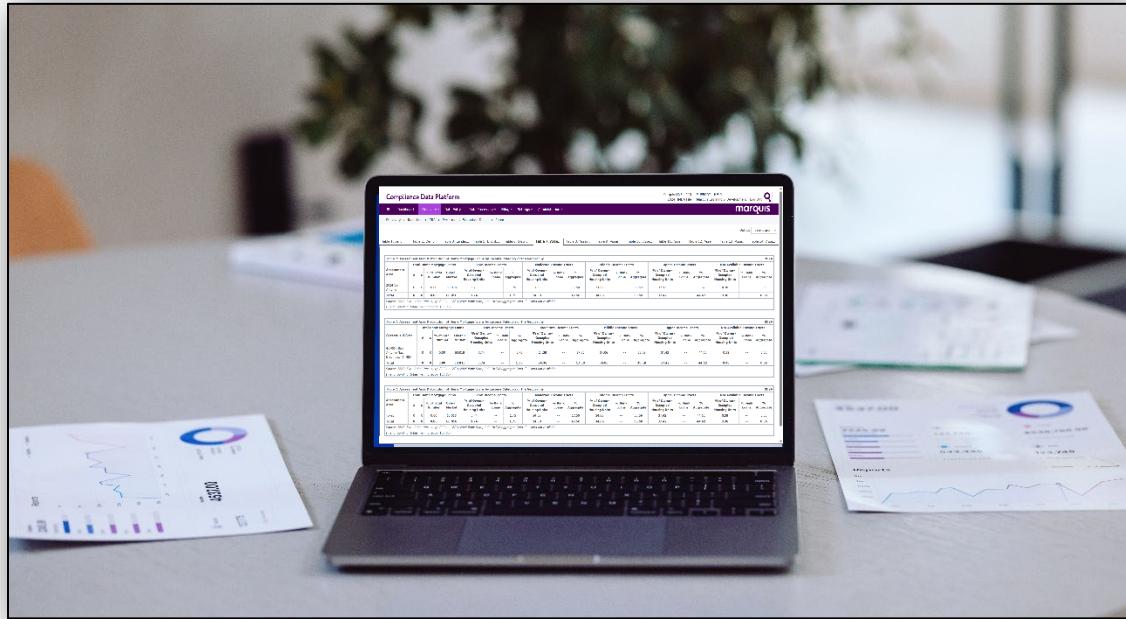
No branches opened or closed in the middle income area.

For the upper income, we had 0 branches open in San Antonio and 1 branch close for a net change of -1.

Note: A branch opening and a branch closing in the same tract income level within the same assessment area will result in no net change.

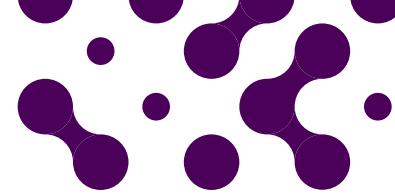


Appendix 2



Appendix 2 walks through validation of these totals:

- % of Owner Occupied (also in Appendix 1) – Table 7 – pg 31
- % of Families – Table 8 – pg 31
- % of Businesses (D&B Data) – Table 9 – pg 32
- % of Farms (D&B Data) – Table 11 - pg 32
- % of Households – Table 13 – pg 33



% of Owner Occupied Housing Units

Compliance Data Platform

Dashboard Discovery Data Entry Data Processing Filing Settings Administration

Discovery > Reporting > CRA > Performance Evaluation Tables > Report

Output: Select Output

Table 7: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography

Assessment Area:	Total Home Mortgage Loans		Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total Number	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	
2024 Dallas Plano Irving Assessment Area	11	3,513	100.00	112,983	5.06	--	3.88	19.74	27.27	14.20	31.10	27.27	37.29	43.76	45.45	44.32	
Total	11	3,513	100.00	112,983	5.06	--	3.88	19.74	27.27	14.20	31.10	27.27	37.29	43.76	45.45	44.32	

Source: FFIEC File - 2024 Census; 1/1/2024 - 12/31/2024 Bank Data, 2023 HMDA Aggregate Data, --" data not available.
Due to rounding, totals may not equal 100.0%

The % of Owner Occupied Housing Units indicates % of owner occupied units within the specific Tract Income Level. Use the **Demographic Summary by Tract Category Income Level Report** to validate the totals for % of Owner Occupied Housing Units.

To run the Demographic Summary by Tract Category report:

1. Click Discovery, hover over Fair Lending, and select Demographic Summary by Tract Category Income Level Report.
2. Use the drop-down menus to select the Geographic Area and Geographic Year.
3. Click View Report.
4. Use the values in the **% of Row** column for each income level.

% of Families

Compliance Data Platform

Dashboard Discovery Data Entry Data Processing Filing Settings Administration

Discovery > Reporting > CRA > Performance Evaluation Tables > Report

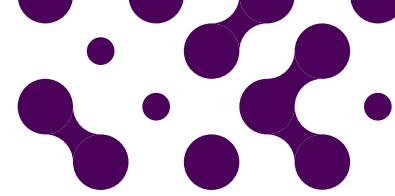
Output: Select Output

Table 8: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower

Assessment Area:	Total Home Mortgage Loans		Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total Number	Overall Market	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	
2024 Dallas Plano Irving Assessment Area	11	3,513	100.00	112,983	22.49	9.09	2.76	17.19	--	11.92	18.85	9.09	19.59	41.47	81.82	41.60	
Total	11	3,513	100.00	112,983	22.49	9.09	2.76	17.19	--	11.92	18.85	9.09	19.59	41.47	81.82	41.60	

Source: FFIEC File - 2024 Census; 1/1/2024 - 12/31/2024 Bank Data, 2023 HMDA Aggregate Data, --" data not available.
Due to rounding, totals may not equal 100.0%

Indicates the % of Families within each specific Family Income Level. To validate % of Families, run the **Demographic Summary by Tract Category Income Level Report** by Tract Group. Family Data and the totals are located in the **Total Percent of Column**.



% of Businesses (D&B Data)

Compliance Data Platform

Dashboard Discovery Data Entry Data Processing Filing Settings Administration

Discovery > Reporting > CRA > Performance Evaluation Tables > Report

Output: Select Output

Table 9: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography

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 Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate
2024 Dallas Plano Irving Assessment Area	1	169	100.00	172,563	5.43	--	4.57	17.68	--	16.78	31.08	--	29.18	44.86	100.00	48.44	0.94	--	1.03
Total	1	169	100.00	172,563	5.43	--	4.57	17.68	--	16.78	31.08	--	29.18	44.86	100.00	48.44	0.94	--	1.03

Source: FFIEC File - 2024 Census; 1/1/2024 - 12/31/2024 Bank Data, 2024 Dunn & Bradstreet SBSF Demographics, 2023 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.00%

Indicates the % of Businesses within each specific Tract Income category. All percent totals should equal approximately 100% when added together for each assessment area. To validate, run the **Small Business & Small Farm Performance** report. The % of Businesses (D&B Data) values can be validated by using the **Businesses** column of the Income Level Summary.

% of Farms (D&B Data)

Compliance Data Platform

Dashboard Discovery Data Entry Data Processing Filing Settings Administration

Discovery > Reporting > CRA > Performance Evaluation Tables > Report

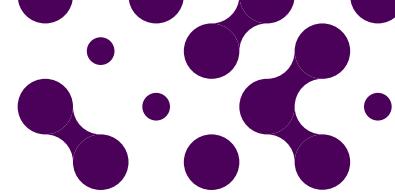
Output: Select Output

Table 11: Assessment Area Distribution of Loans to Farms by Income Category of the Geography

Assessment Area:	Total Loans to Farm			Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total Number	Overall Market	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Aggregate
2023 Dallas Plano Irving Assessment Area	0	0	0.00	784	3.56	--	1.40	16.56	--	15.82	34.86	--	43.62	44.30	--	38.78	0.72	--	0.38
Total	0	0	0.00	784	3.56	--	1.40	16.56	--	15.82	34.86	--	43.62	44.30	--	38.78	0.72	--	0.38

Source: FFIEC File - 2020 Census; 1/1/2023 - 12/31/2023 Bank Data, 2023 Dunn & Bradstreet SBSF Demographics, 2023 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.00%

Indicates the % of Farms within each specific Tract Income category. To validate, run the **Small Business & Small Farm Performance** report. The % of Farms (D&B Data) values can be validated by using the **Farms** portion of the Income Level Summary. All percent totals should equal approximately 100% when added together for each assessment area.



% of Households

Compliance Data Platform

Dashboard Discovery Data Entry Data Processing Filing Settings Administration

Discovery > Reporting > CRA > Performance Evaluation Tables > Report

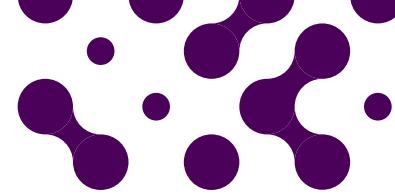
Output: Select Output

Table 13: Assessment Area Distribution of Consumer Loans by Income Category of the Geography

Assessment Area:	Total Consumer Loans			Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Not Available-Income Tracts	
	#	\$	% of Total Number	% of Households	% of Bank Loans	% of Households	% of Bank Loans	% of Households	% of Bank Loans	% of Households	% of Bank Loans	% of Households	% of Bank Loans
2024 Dallas Plano Irving Assessment Area	0	0	0.00	10.15	--	24.33	--	30.02	--	34.54	--	0.95	--
Total	0	0	0.00	10.15	--	24.33	--	30.02	--	34.54	--	0.95	--

Source: FFIEC File - 2024 Census; 1/1/2024 - 12/31/2024 Bank Data.
Due to rounding, totals may not equal 100.0%.

Indicates the % of Households within each specific Tract Income category. To validate this total, refer to the Percent of Households column of the **Demographic Summary by Income Level by Tract Group**.



Glossary

% of Businesses (D&B Data) - This data is located within the Businesses column of the Small Business & Small Farm Performance report and references Dunn and Bradstreet data

% of Bank Loans/Bank Lending – Total % of loans in this category for this geographic area, based on the current or other file in use

% of Families - % of Families info is located in Demographic Summary by Tract Category Income Level Report (Census Tract Income Level, Family Data breakout, Total % column)

% of Farms - % of Farms within the specific category

% of Households - % of Households within the specific category

% Inside Area - number of inside loans / total (PE Table 1)

% Outside Area - number of outside loans / total (PE Table 1)

% of Owner Occupied Housing Units - Percent of Owner Occupied Units in the tract (which can be found on the Demographic Summary of Tract Income Category report)/Total Housing Units in the tract

HMDA Qualified – a record is marked HMDA Qualified – Yes on both the Application Details tab of the record as well as by selecting the 1- Yes drop-down option for HMDA Qualified on the HMDA tab of the record

CRA Qualified - a record is marked CRA Qualified – Yes on both the Application Details tab of the record as well as by selecting the 1- Yes drop-down option for CRA Qualified on the CRA tab of the record

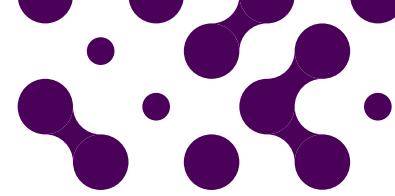
Rating Area – a specific geographic area where a financial institution's performance in meeting the credit needs of its community is evaluated

% Rating Area Deposits - the number of deposits in each assessment area as a % of total deposits in a rating area

% Rating Area Loans – the number of loans in each assessment area as a % of total loans in a rating area

% Rated area Branches - percentage of all branches

% of Total – The total number of loans in each assessment area as a % of total loans in a rating area.



Aggregate lending % - First, locate the Total number of loans made by all lenders to this income segment in this assessment area as indicated in the aggregate data for the listed year. Then, divide that number by the total number of loans made by all lenders in this assessment area as indicated in the aggregate data for the listed year.

Net change in branches - change in total number of branches broken out by income level

Tract Income Level - Each Tract Income Level segment will display the number of dollar amounts, with the balance values listed in thousands. These totals can also be found within other Exam Table reports.