Community Reinvestment Act Public File

11/2/2026

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We currently have no written public comments in our CRA Public File

PUBLIC DISCLOSURE

July 24, 2023

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

First State Bank
RSSD # 435750
1818 North I-35
Gainesville, Texas, 76240

Federal Reserve Bank of Dallas
2200 North Pearl Street
Dallas, Texas 75201

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, nor should it 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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INSTITUTION'S COMMUNITY REINVESTMENT ACT RATING

INSTITUTION'S COMMUNITY REINVESTMENT ACT RATING: SATISFACTORY

The following table indicates the Community Reinvestment Act (CRA) performance level of First State Bank (FSB or the bank) with respect to the lending, investment, and service tests.

Performance Levels	First State Bank Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory			X
Low Satisfactory	X		
Needs to Improve		X	
Substantial Non-Compliance			
* The lending test is weighted more heavily than the investment and service tests when arriving at an overall rating.			

SUMMARY OF MAJOR FACTORS SUPPORTING RATING

Major factors supporting the bank's rating include:

- Lending activity reflects adequate responsiveness to the assessment areas' (AAs) credit needs.
- A high percentage of loans are made in the bank's AAs.
- The geographic distribution of loans reflects good penetration throughout the AAs.
- The bank's distribution of loans among individuals of different income levels, including low- and moderate-income (LMI) individuals, and businesses and farms of different sizes (borrower distribution) is good.
- FSB makes a low level of community development (CD) loans.
- The bank makes little use of innovative and/or flexible lending practices in serving AAs' needs.
- FSB has a poor level of qualified CD investments and grants.
- The bank exhibits poor responsiveness to credit and CD needs.
- Delivery systems are accessible to individuals of different income levels throughout the bank's AAs, which have not been adversely affected by FSB's opening and closing of branches.
- The record of opening and closing of branches has not adversely affected the accessibility of its delivery systems, particularly to LMI geographies and/or LMI individuals.
- FSB's services do not vary in a way that inconveniences the bank's AAs, particularly LMI geographies and/or LMI individuals.
- The bank provides an adequate level of CD services.

INSTITUTION

DESCRIPTION OF THE INSTITUTION

FSB, a financial institution headquartered in Gainesville, Texas, has the following characteristics:

- The bank is a wholly owned subsidiary of Red River Bancorp Inc., a one-bank holding company.
- As of March 31, 2023, FSB reported total assets of approximately $1.7 billion and gross loans of $806.6 million.
- FSB operates 13 branch offices and 23 full-service automated teller machines (ATMs) throughout its delineated AAs in the state of Texas: Denton, Wise and Collin Counties Metropolitan, Cooke and Montague Counties Nonmetropolitan, and Sherman-Denison Metropolitan Statistical Area (MSA).
- Since the previous CRA performance evaluation, the bank expanded its geographic footprint by opening a branch in Collin County, which is part of the Dallas-Fort Worth-Arlington, Texas MSA.
- FSB offers traditional deposit and loan products to meet the needs of the communities it serves.
    - The bank is predominately a commercial lender, with commercial loans representing 66.1 percent of its loan portfolio as of March 31, 2023.
    - FSB is active in residential real estate lending with both in-house and secondary market transactions that are processed throughout its branches and mortgage department.
- The bank's ability to meet the credit needs of the communities it serves has not been hampered by its capacity to lend, financial condition and size, product offerings, prior performance, legal impediments, or other factors.

Table 1 reflects the bank's loan portfolio mix as of March 31, 2023.

Table 1

Composition of Loan Portfolio as of March 31, 2023		
Loan Type	**$(000)**	**Percent (%)**
Construction and Land Development	139,746	17.3
Farmland	74,808	9.3
1-4 Family Residential Real Estate	128,802	16.0
Multifamily Residential Real Estate	14,460	1.8
Non-Farm Non-Residential Real Estate	303,793	37.7
Agricultural	16,931	2.1
Commercial and Industrial	89,848	11.1
Consumer	19,899	2.5
Other	18,347	2.3
Gross Loans	**806,634**	**100.0**
Note: Percentages may not total 100.0 percent due to rounding.		

The Federal Reserve Bank of Dallas rated the bank's CRA performance as **Outstanding** at the previous performance evaluation dated March 1, 2021. The bank received a **Satisfactory** rating under the Lending Test and an **Outstanding** rating under the Community Development Test.

SCOPE OF THE EVALUATION

Examiners utilized the Federal Financial Institutions Examination Council's (FFEIC's) *Interagency Examination Procedures for Large Institutions* to evaluate FSB's CRA performance. The evaluation considered performance context, including the bank's asset size, financial condition, business strategy, and market competition, as well as the credit needs and demographic and economic characteristics of the AAs.

Two of the bank's AAs, Denton, Wise and Collin Counties Metropolitan AA and Cooke and Montague Counties Nonmetropolitan AA, received full-scope reviews. Factors to determine which AAs would receive full-scope reviews include, but are not limited to, the level of the bank's lending, investment, and service activities; availability of opportunities in AAs; comments received from community groups and the public regarding the institution's CRA performance; population density; the number of other institutions in the AAs; and the length of time since the most recent full-scope review.

Table 2 depicts the bank's delineated AAs and the scope of review each AA received.

Table 2

Assessment Area	Scope of Review Received
Denton, Wise and Collin Counties Metropolitan	Full-Scope
Cooke and Montague Counties Nonmetropolitan	Full-Scope
Sherman-Denison MSA	Limited-Scope

This evaluation consists of a review of the bank's 2020, 2021, and 2022 Home Mortgage Disclosure Act (HMDA) loans and CRA-reported small business and small farm lending data for 2022. Also, the community development loans, investments, and services extended between March 1, 2021, and July 24, 2023. The bank did not report small business and small farm data until January 1, 2022. Therefore, the analysis for 2020 and 2021 will solely be focused on HMDA lending.

The evaluation of the bank's lending record in the individual AAs includes the use of and comparison to demographic characteristics. The 2020 U.S. Census and 2020, 2021, and 2022 Dun & Bradstreet (D&B) data are the primary sources for the demographic information. Demographic characteristics of a particular AA are useful in analyzing the bank's record of lending, as they provide a means of estimating loan demand and identifying lending opportunities. To understand small businesses and small farms, examiners relied on D&B data, which consists of self-reported data of revenue size and geographical location. Demographic data should not be construed as defining an expected level of lending in a particular area or to a particular group of borrowers; it is meant to help understand the bank's performance context.

Examiners interviewed community leaders serving the bank's AAs receiving a full-scope review to gain a better understanding of the local economic conditions, possible credit needs in the AAs, and the responsiveness of area banks in meeting such needs. Community contacts included representatives of community-based organizations that promote economic development by supporting to small businesses.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

LENDING TEST

The bank's overall lending test performance is **Low Satisfactory**. Lending activity reflects adequate responsiveness to the credit needs if the bank's AAs. FSB makes little use of innovative and/or flexible lending practices in serving AAs' needs. The geographic distribution of loans reflects good geographic dispersion as well as good distribution among borrowers of different income levels and businesses and farms of different sizes. The bank makes a low level of CD loans.

Lending Activity

This performance criterion evaluates the bank's lending volume considering FSB's resources, business strategy, and other information from the performance context. The bank's lending levels reflects adequate responsiveness to AA credit needs. Table 3 summarizes the bank's HMDA lending activity from January 1, 2020 through December 31, 2022 and small business and small farm lending from January 1, 2022, through December 31, 2022. Since the bank was not required to collect data for small business and small farm loans until 2022, Table 3 reflects three years of HMDA lending data and a year of small business and small farm lending data.

Table 3

Summary of Lending Activity January 1, 2020 through December 31, 2022				
Loan Type	**#**	**%**	**$000s**	**%**
HMDA Home Purchase	1,442	53.6	424,951	57.3
HMDA Refinancing	1,111	41.3	284,706	38.4
HMDA Home Improvement	82	3.0	8,363	1.1
HMDA Multifamily	16	0.6	17,502	2.4
Other Purpose Closed-End	38	1.4	6,425	0.9
Total HMDA-related	**2,689**	**84.2**	**741,954**	**92.8**
Small Business	**370**	**11.6**	**47,777**	**6.0**
Small Farm	**133**	**4.2**	**9,978**	**1.2**
TOTAL LOANS	**3,192**	**100.0**	**799,709**	**100.0**
Note: Percentages may not total precisely due to rounding.				

Assessment Area Concentration

This performance criterion evaluates the volume and percentage of HMDA and CRA-reported small business and small farm loans extended inside and outside of the bank's delineated AAs. As depicted in Table 4, a high percentage of loans are made in the bank's AAs.

Table 4

Lending Inside and Outside the Assessment Area								
Loan Types	**Inside**				**Outside**			
	#	**%**	**$(000s)**	**%**	**#**	**%**	**$(000s)**	**%**
Home Improvement	71	86.6	6,983	83.5	11	13.4	1,380	16.5
Home Purchase - Conventional	955	77	283,951	77.1	286	23	84,418	22.9
Home Purchase - FHA	111	75.5	26,619	72.5	36	24.5	10,080	27.5
Home Purchase - VA	39	72.2	14,375	72.3	15	27.8	5,509	27.7
Multi-Family Housing	9	56.3	6,267	35.8	7	43.8	11,235	64.2
Other Purpose Closed-End	33	86.8	5,722	89.1	5	13.2	703	10.9
Refinancing	803	72.3	203,967	71.6	308	27.7	80,745	28.4
Total HMDA	**2,021**	**75.2**	**547,884**	**73.8**	**668**	**24.8**	**194,070**	**26.2**
Total Small Business	**317**	**85.7**	**38,214**	**80**	**53**	**14.3**	**9,563**	**20**
Total Small Farm	**124**	**93.2**	**9,136**	**91.6**	**9**	**6.8**	**842**	**8.4**
TOTAL LOANS	**2,462**	**77.1**	**595,234**	**74.4**	**730**	**22.9**	**204,475**	**25.6**

The remaining loan distribution analyses discussed in this performance evaluation only consider loans originated within the bank's AAs.

Geographic Distribution of Loans

This performance criterion evaluates the bank's distribution of lending within its AAs by income level of census tract in comparison to available aggregate lending and demographic information. The overall geographic distribution of lending reflects good penetration throughout the banks' AAs.

Lending to Borrowers of Different Income Levels and Businesses and Farms of Different Sizes

This performance criterion evaluates the bank's lending to borrowers of different income levels and businesses and farms of different sizes. The bank's overall lending reflects good penetration among individuals of different income levels and businesses and farms of different sizes. A detailed discussion of the facts and data supporting the overall conclusions are presented in the Conclusions with Respect to Performance Criteria section for each AA.

Community Development Lending

This performance criterion evaluates the bank's level of CD lending. FSB makes a low level of CD loans, considering the bank's capacity and the need and availability of such opportunities. CD loans originated during the evaluation period were extended for a variety of purposes, as noted in Table 5. The bank's overall CD lending by dollar amount reflects a significant decrease since the previous evaluation. During the previous review period, the bank originated a significant amount of Small Business Administration's (SBA's) Paycheck Protection Program (PPP) loans. Since the SBA's PPP ended on May 31, 2021, the bank is no longer originating these loans in response to the nationwide Coronavirus Disease 2019 (COVID-19) pandemic. When comparing the previous CD lending without the PPP loans, the bank originated approximately the same number of loans, however the dollar amount decreased.

Specific details regarding the CD lending can be found in the Conclusions with Respect to Performance Tests section for each AA.

Table 5

Community Development Lending Assessment Area: All		
Purpose	**#**	**$(000s)**
Affordable Housing	2	1,000
Community Services	1	3,250
Economic Development	0	0
Revitalization and Stabilization	1	763
Total	**4**	**5,013**

INVESTMENT TEST

The bank's overall investment test rating is **Needs to Improve**.

This performance criterion evaluates the bank's level of qualifying investments, grants, donations, or in-kind contributions of property made since the prior evaluation that have a primary purpose of CD. Overall, the bank has a poor level of qualified CD investments and grants. The bank makes rare use of innovative and/or complex investments to support CD initiatives.

During the review period, the bank made no CD investments and approximately $30,000 less in qualified donations since the previous evaluation. While the number of donations grew since the previous evaluation, the bank's overall level of investments and grants reflect a notable lack of responsiveness to the needs of its AAs.

Specific details regarding investments, grants, and donations can be found in the Conclusions with Respect to Performance Tests section for each AA. Table 6 depicts the number volume and dollar amount of CD investments, grants, and donations.

Table 6

Investments, Grants, and Donations Assessment Area: All						
Community Development Purpose	**Current Investments**		**Donations**		**Total**	
	#	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**
Affordable Housing	0	0	0	0	0	0
Community Services	0	0	34	192	34	192
Economic Development	0	0	0	0	0	0
Revitalization and Stabilization	0	0	1	1	1	1
Total	**0**	**0**	**35**	**193**	**35**	**193**

SERVICE TEST

The bank's overall service test rating is **High Satisfactory**. The rating for the two full-scope AAs includes an adequate rating for the Denton, Wise and Collin Counties Metropolitan AA and a good rating for the Cooke and Montague Nonmetropolitan AA. These ratings together contribute to the overall High Satisfactory rating. Specific details of the service performance are issued in the respective AAs' section of this report.

Retail Services

This performance criterion evaluates the bank's level of delivery systems provided in each geography classification. Refer to Table 7 for the distribution of banking offices and full-service ATMs by income level of geographies. The bank's delivery systems are readily accessible to geographies and individuals of different income levels in the delineated AAs. The bank's record of opening or closing branches has not adversely affected the accessibility of its delivery systems, including to LMI individuals and geographies. Banking services and hours of operations do not vary in a way that inconveniences the AA, particularly in LMI geographies or to LMI individuals.

Table 7

Branch and Full-Service ATM Locations Assessment Area: All							
Tract Income	**% of Geographies**	**% of Population**	**% of Businesses**	**Branches**		**Full-Service ATMs**	
				#	**%**	**#**	**%**
Low	1.7	1.5	1.1	0	0.0	0	0.0
Moderate	12.8	12.9	10.8	5	38.5	8	34.8
Middle	33.8	34.1	31.0	4	30.8	9	39.1
Upper	50.0	50.8	56.1	4	30.8	6	26.1
Unknown	1.7	0.8	1.0	0	0.0	0	0.0
Total	**100.0**	**100.0**	**100.0**	**13**	**100.0**	**23**	**100.0**
Note: Percentages may not total precisely due to rounding.							

Community Development Services

This performance criterion evaluates the bank's level of CD services. Overall, the bank provides an adequate level of CD services.

As illustrated in Table 8, bank representatives provided 24 services, totaling 298 hours, to ten organizations within its delineated AAs. Examples of the bank's CD services include financial literacy education to students in the local school districts as well as serving nonprofit organizations advocating for disadvantaged youth.

The number of CD services provided by the bank declined slightly from the previous evaluation. While many opportunities exist for the bank to provide additional CD services in its AAs, FSB's level of services is adequate considering its size and relative importance to its most populous AAs. As the bank continues to grow, commensurate growth in the provision of CD services would reflect appropriate levels of responsiveness to the needs of the areas in which it operates.

Table 8

Community Development Services Assessment Area: All			
Purpose	**Total Services**	**Total Hours**	**Total Organizations**
Affordable Housing	0	0	0
Community Services	24	24	10
Economic Development	0	0	0
Revitalization and Stabilization	0	0	0
Total	**24**	**298**	**10**

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

No evidence of discriminatory or other illegal credit practices inconsistent with helping to meet community credit needs was identified. The bank is in compliance with the substantive provisions of the anti-discrimination laws and regulations. Established policies and procedures are designed to ensure ongoing compliance with applicable laws and regulations.

METROPOLITAN AREAS (FULL-SCOPE REVIEW)

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE DENTON, WISE, COLLIN COUNTIES METROPOLITAN ASSESSMENT AREA

- The AA consists of the entirety of Denton, Collin, and Wise counties, which are a portion of the Dallas-Fort Worth-Arlington, Texas MSA. Refer to Appendix A for an AA map and Appendix B for additional demographic data.
- The bank added Collin County to the AA in June 2022 when it opened a branch location within the county.
- According to the 2020 American Community Survey (ACS), the AA includes seven low-, 50 moderate-, 138 middle-, and 226 upper-income census tracts, as well as eight tracts classified as unknown-income.
- FSB operates five branches in this AA, representing 38.5 percent of the bank's total branches.
- As of June 30, 2022, the Federal Deposit Insurance Corporation (FDIC) Market Share Report indicates that the bank had a 0.1 percent market share in the counties of Denton, Wise and Collin, Texas, ranking 17th out of the 87 FDIC-insured depository institutions operating in the AA.
- In 2022, 857 institutions originated or purchased 87,305 HMDA-reportable loans in the Denton, Wise and Collin Counties Metropolitan AA. Of those, the bank ranked 81st, originating 207 or 0.2 percent of total loans. Additionally, in 2022, the bank ranked 30th among 232 institutions originating or purchasing CRA-reportable loans. The bank originated 156 of the 75,782 or 0.2 percent of CRA-reportable loans in the AA.
- A community member representing an organization that promotes economic development by supporting small businesses in the AA indicated that the area was recovering well from the pandemic; however, small business and start-up business funding remains a credit need.

Table 9

Population Change Assessment Area: Denton, Wise and Collin Counties Metropolitan			
Area	**2015 Population**	**2020 Population**	**Percent Change**
Denton, Wise and Collin Counties Metropolitan	1,655,309	2,039,519	23.2
Collin County, Texas	862,215	1,064,465	23.5
Denton County, Texas	731,851	906,422	23.9
Wise County, Texas	61,243	68,632	12.1
Dallas-Plano-Irving, Texas MD	4,519,004	5,129,966	13.5
Fort Worth-Arlington-Grapevine, Texas MD	2,252,637	2,507,421	11.3
Texas	26,538,614	29,145,505	9.8
Source: 2020 U.S. Census Bureau Decennial Census *2011-2015 U.S. Census Bureau: American Community Survey*			

- The population increase in the AA more than doubles the population growth rate for the state of Texas.
- Collin County and Denton County make up the substantial majority of the AA population, at 96.6 percent.
- Approximately 12.0 percent of the AA population and 9.9 percent of AA families reside in LMI census tracts.

Table 10

Median Family Income Change Assessment Area: Denton, Wise and Collin Counties Metropolitan			
Area	**2015 Median Family Income ($)**	**2020 Median Family Income ($)**	**Percent Change (%)**
Denton, Wise and Collin Counties Metropolitan	104,182	113,100	8.6
Collin County, Texas	110,174	118,341	7.4
Denton County, Texas	99,628	111,436	11.9
Wise County, Texas	71,232	79,475	11.6
Dallas-Plano-Irving, Texas MD	77,736	88,315	13.6
Fort Worth-Arlington-Grapevine, Texas MD	75,758	82,649	9.1
Texas	68,523	76,073	11.0

Source: 2011 - 2015 U.S. Census Bureau American Community Survey
2016 - 2020 U.S. Census Bureau American Community Survey
Median family incomes have been inflation-adjusted and are expressed in 2020 dollars.

- The increase in the median family income for the AA was not as significant as the increase in the state of Texas. However, the median family income for the AA remains higher than the statewide.
- The reported portion of AA households living below the poverty level in 2022, at 6.6 percent, is below the statewide figure, at 13.4 percent. This points that AA households are generally more affluent.

Table 11

Housing Cost Burden Assessment Area: Denton, Wise and Collin Counties Metropolitan						
Area	**Cost Burden - Renters**			**Cost Burden - Owners**		
	Low Income	**Moderate Income**	**All Renters**	**Low Income**	**Moderate Income**	**All Owners**
Denton, Wise and Collin Counties Metropolitan	83.6	58.0	40.6	69.6	47.9	19.3
Collin County, Texas	83.4	65.5	40.2	69.7	51.4	19.3
Denton County, Texas	84.3	52.5	41.3	71.5	46.9	19.2
Wise County, Texas	74.9	22.8	37.0	58.4	27.2	20.2
Dallas-Plano-Irving, Texas MD	79.9	43.8	41.9	63.1	35.9	20.7
Fort Worth-Arlington-Grapevine, Texas MD	80.7	42.5	42.7	62.1	32.3	18.9
Texas	77.4	42.4	42.4	57.5	30.9	19.2

Cost burden is housing cost that equals 30 percent or more of household income.
Source: U.S. Department of Housing and Urban Development (HUD), 2015-2019 Comprehensive Housing Affordability Strategy

- The housing cost burden for LMI individuals is higher in the AA than the statewide average for both renters and homeowners.

- The 2022 housing affordability ratio[1] in the AA, at 29.8 percent, is below the statewide ratio of 34.1 percent; therefore, AA housing is less affordable than statewide housing.
- Of the housing units in the AA, 61.6 percent are owner-occupied, 32.4 percent are rental, and 6.0 percent are vacant. Notably, 2.5 percent of housing units in low-income census tracts are owner-occupied and 81.4 percent are rentals.

Table 12

Unemployment Rates Assessment Area: Denton, Wise and Collin Counties Metropolitan					
Area	**2018**	**2019**	**2020**	**2021**	**2022**
Denton, Wise and Collin Counties Metropolitan	3.3	3.0	6.4	4.4	3.2
Collin County, Texas	3.4	3.1	6.3	4.4	3.2
Denton County, Texas	3.2	3.0	6.4	4.4	3.2
Wise County, Texas	3.5	3.2	6.6	4.9	3.5
Dallas-Plano-Irving, Texas MD	3.6	3.3	7.1	5.0	3.5
Fort Worth-Arlington-Grapevine, Texas MD	3.5	3.3	7.2	5.2	3.6
Texas	3.9	3.5	7.7	5.6	3.9
Source: Bureau of Labor Statistics (BLS), Local Area Unemployment Statistics					

- The AA unemployment rates are consistently below the statewide rates in the past five years. Sharp increases in the AA unemployment rates, as reflected in Table 12, are primarily attributed to the COVID-19 pandemic that began in March 2020 and the related restrictions placed to combat contagion, such as the executive orders limiting gatherings of certain sizes. This resulted in many people being laid off, as businesses downsized or closed their operations.
- Unemployment rates for the AA have declined since they peaked in 2020. In 2022, the unemployment rates reached pre-pandemic levels.
- The largest employers in the AA relate to retail trade, health care and social assistance, and food services.
- A representative of an area organization that promotes economic development stated the adverse impact of the COVID-19 pandemic to small and start-up businesses in the AA forced many to shut their doors. Though the area has largely bounced back, the community leader highlighted the need for more loans and education for start-up and small businesses.

Table 13 details selected characteristics of the AA.

[1] The housing affordability ratio is calculated by dividing the median household income by the median housing value. A lower ratio reflects less affordability housing.

Table 13

2022 Denton, Wise and Collin Counties Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	7	1.6	4,158	0.8	979	23.5	65,425	13.3
Moderate	50	11.7	44,713	9.1	5,118	11.4	67,280	13.7
Middle	138	32.2	151,362	30.8	7,665	5.1	91,325	18.6
Upper	226	52.7	287,788	58.6	8,161	2.8	266,848	54.4
Unknown	8	1.9	2,857	0.6	661	23.1	0	0.0
Total AA	**429**	**100.0**	**490,878**	**100.0**	**22,584**	**4.6**	**490,878**	**100.0**

	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	11,831	301	0.1	2.5	9,629	81.4	1,901	16.1
Moderate	88,673	27,710	6.3	31.2	53,186	60.0	7,777	8.8
Middle	236,487	133,844	30.2	56.6	86,430	36.5	16,213	6.9
Upper	375,670	279,617	63.1	74.4	79,844	21.3	16,209	4.3
Unknown	6,751	1,516	0.3	22.5	4,253	63.0	982	14.5
Total AA	**719,412**	**442,988**	**100.0**	**61.6**	**233,342**	**32.4**	**43,082**	**6.0**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	942	0.8	871	0.8	63	1.2	8	0.5
Moderate	11,517	10.0	10,427	9.7	959	18.2	131	7.7
Middle	34,541	30.1	32,238	29.9	1,880	35.8	423	25.0
Upper	66,701	58.0	63,403	58.7	2,173	41.4	1,125	66.4
Unknown	1,222	1.1	1,034	1.0	180	3.4	8	0.5
Total AA	**114,923**	**100.0**	**107,973**	**100.0**	**5,255**	**100.0**	**1,695**	**100.0**
Percentage of Total Businesses:				**94.0**		**4.6**		**1.5**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	6	0.5	6	0.5	0	0.0	0	0.0
Moderate	107	8.1	106	8.1	1	9.1	0	0.0
Middle	565	42.7	558	42.6	6	54.5	1	50.0
Upper	640	48.3	635	48.4	4	36.4	1	50.0
Unknown	6	0.5	6	0.5	0	0.0	0	0.0
Total AA	**1,324**	**100.0**	**1,311**	**100.0**	**11**	**100.0**	**2**	**100.0**
Percentage of Total Farms:				**99.0**		**0.8**		**0.2**

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

LENDING TEST

The bank's lending test performance in the Denton, Wise and Collin Counties Metropolitan AA is good. While the bank's geographic distribution of lending is excellent, lending to borrowers reflects a good penetration among individuals of different income levels and businesses and farms of different revenue sizes.

Details of the bank's 2020 mortgage lending and information regarding lending by aggregate lenders can be found in Appendix C.

Lending Activity

The bank's lending activity in the Denton, Wise and Collin Counties Metropolitan AA reflects good responsiveness to AA credit needs; however, FSB makes little use of innovative and/or flexible lending practices.

To evaluate FSB's lending performance in this AA, examiners considered 1,100 HMDA loans originated by the bank between January 1, 2020, through December 31, 2022, as well as 127 small business and 28 small farm loans extended between January 1, 2022 and December 31, 2022. While HMDA and small business lending were weighted similarly, small farm lending was given little weight in the overall analysis due to the small volume of the lending portfolio.

Geographic Distribution of Loans

The bank's geographic distribution of loans reflects excellent penetration throughout the AA, with no significant gaps in contiguous geographies noted. The distribution of the remainder of bank lending in middle- and upper-income geographies did not affect conclusions about the bank's performance considering its lending in LMI geographies.

Residential Real Estate (HMDA) Lending

The geographic distribution of HMDA lending reflects excellent penetration throughout the AA. For both home purchase and home refinance lending the bank outperformed the aggregate lenders in both number volume and dollar amount. Given insufficient volume of home improvement or multifamily lending, a separate analysis was not performed.

The bank's HMDA lending in 2020 and 2021 only considers loans extended in the counties of Denton and Wise given that Collin County was added to the AA in June 2022. Therefore, the bank's HMDA lending performance for 2020, 2021, and 2022, as well as aggregate lending and demographic data, are noted in separate tables. Table 14 and Table 15 display the 2022 and 2021 data, respectively.

The bank's 2020 lending performance, which can be found in Appendix C, reflects penetration levels that are consistent with 2021 and 2022.

Home Purchase Lending

The geographic distribution of home purchase lending is excellent. Due to limited opportunity to lend, with only 0.1 percent of owner-occupied units in low-income census tracts, the bank's

performance in low-income census tracts received very little weight and therefore, the analysis focused on lending in moderate-income census tracts.

The bank's distribution of 2021 and 2022 home purchase loans among moderate-income tracts exceeds the performance of aggregate lenders by both number volume and dollar amount. While the bank's 2022 performance exceeds the percentage of owner-occupied units in moderate-income census tracts, FSB's 2021 performance is deemed comparable despite being slightly below the demographic figure.

Home Refinance Lending

The geographic distribution of home refinance lending for 2022 and 2021 is excellent. The bank's performance in low-income census tracts was given very little weight due to the limited opportunity to lend in those tracts. Therefore, the evaluation was focused on moderate-income census tracts.

The bank outperformed aggregate lenders in moderate-income census tracts by both number volume and dollar amount in 2021 and 2022. While FSB's performance in 2022 exceeds the demographic figure in 2022, the bank's 2021 performance was comparable by number volume and slightly below by dollar amount.

Table 14

Distribution of 2022 Home Mortgage Lending By Income Level of Geography
Assessment Area: Denton, Wise and Collin Counties Metropolitan

Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
Home Purchase Loans							
Low	0	0.0	0.1	0	0.0	0.0	0.1
Moderate	16	9.9	5.8	4,779	8.1	3.7	6.3
Middle	124	76.5	38.5	44,298	74.9	30.8	30.2
Upper	22	13.6	55.3	10,074	17.0	65.2	63.1
Unknown	0	0.0	0.3	0	0.0	0.3	0.3
Total	162	100.0	100.0	59,151	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	0.1	0	0.0	0.1	0.1
Moderate	6	17.1	4.8	1,609	14.9	3.5	6.3
Middle	26	74.3	30.1	7,757	72.0	24.4	30.2
Upper	3	8.6	64.6	1,409	13.1	71.7	63.1
Unknown	0	0.0	0.3	0	0.0	0.4	0.3
Total	35	100.0	100.0	10,775	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.1
Moderate	2	22.2	2.8	140	11.1	2.3	6.3
Middle	3	33.3	20.8	344	27.2	17.4	30.2
Upper	4	44.4	76.1	780	61.7	79.9	63.1
Unknown	0	0.0	0.3	0	0.0	0.4	0.3
Total	9	100.0	100.0	1,264	100.0	100.0	100.0
Multifamily Loans							**Multi-family Units %**
Low	0	0.0	6.3	0	0.0	4.3	5.5
Moderate	0	0.0	22.9	0	0.0	12.7	25.3
Middle	0	0.0	28.5	0	0.0	29.3	36.9
Upper	0	0.0	38.9	0	0.0	49.0	29.8
Unknown	0	0.0	3.5	0	0.0	4.7	2.5
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans							**Owner Occupied Units %**
Low	0	0.0	0.1	0	0.0	0.4	0.1
Moderate	24	11.6	5.5	6,528	9.2	4.4	6.3
Middle	154	74.4	35.3	52,474	73.6	29.0	30.2
Upper	29	14.0	58.8	12,263	17.2	65.5	63.1
Unknown	0	0.0	0.3	0	0.0	0.7	0.3
Total	207	100.0	100.0	71,265	100.0	100.0	100.0

Source: 2022 FFIEC Census Data
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table 15

Distribution of 2021 Home Mortgage Lending By Income Level of Geography
Assessment Area: Denton and Wise Counties Metropolitan

Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
Home Purchase Loans							
Low	2	0.9	0.2	569	0.8	0.1	0.1
Moderate	13	6.0	4.0	3,551	5.0	2.7	7.9
Middle	132	61.4	44.5	40,126	56.6	38.9	36.1
Upper	68	31.6	51.3	26,680	37.6	58.3	55.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.4
Total	215	100.0	100.0	70,926	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	0.1	0	0.0	0.1	0.1
Moderate	11	7.0	2.8	2,391	5.3	1.9	7.9
Middle	78	49.4	33.8	19,679	44.0	28.5	36.1
Upper	69	43.7	63.3	22,687	50.7	69.5	55.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.4
Total	158	100.0	100.0	44,757	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.1
Moderate	3	15.0	1.7	216	11.1	1.3	7.9
Middle	9	45.0	26.4	868	44.8	23.7	36.1
Upper	8	40.0	71.9	855	44.1	75.0	55.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.4
Total	20	100.0	100.0	1,939	100.0	0.0	100.0
Multifamily Loans							**Multi-family Units %**
Low	0	0.0	20.0	0	0.0	12.3	7.5
Moderate	1	100.0	24.7	290	100.0	6.0	37.3
Middle	0	0.0	31.8	0	0.0	29.4	32.9
Upper	0	0.0	23.5	0	0.0	52.3	19.5
Unknown	0	0.0	0.0	0	0.0	0.0	2.8
Total	1	100.0	100.0	290	100.0	100.0	100.0
Total Home Mortgage Loans							**Owner Occupied Units %**
Low	2	0.5	0.2	569	0.5	0.5	0.1
Moderate	28	7.1	3.3	6,448	5.5	2.4	7.9
Middle	221	55.8	38.5	60,753	51.5	33.4	36.1
Upper	145	36.6	58.0	50,222	42.6	63.7	55.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.4
Total	396	100.0	100.0	117,992	100.0	100.0	100.0

Source: 2022 FFIEC Census Data
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Small Business Lending

The geographic distribution of small business loans reflects excellent penetration throughout the AA. Because the AA only contains seven low-income census tracts and less than one percent of businesses are located in such geographies, there is little opportunity for lending in low-income census tracts. The bank excels at lending in moderate-income census tracts. In 2022, the bank outperformed aggregate lenders in both number volume and dollar amount by a significant margin. Additionally, the distribution of 2022 small business loans among moderate-income census tracts exceeds the percentage of total businesses in such tracts.

Table 16

Distribution of 2022 Small Business Lending By Income Level of Geography Assessment Area: Denton, Wise and Collin Counties Metropolitan							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
Low	1	0.8	0.5	40	0.2	0.6	0.8
Moderate	38	29.9	8.8	7,197	36.6	10.9	10.0
Middle	56	44.1	27.1	7,095	36.1	29.2	30.1
Upper	30	23.6	62.1	5,061	25.7	57.3	58.0
Unknown	2	1.6	1.2	273	1.4	1.8	1.1
Total	127	100.0	100.0	19,666	100.0	100.0	100.0

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Small Farm Lending

The geographic distribution of small farm loans reflects excellent penetration throughout the AA. Because there is less than one percent of small farms located in low-income census tracts, there are limited opportunities to extend credit to small farms in such tracts. Therefore, the analysis focused on the bank's lending in moderate-income census tracts, giving little consideration to FSB's lending in low-income geographies. As note don Table 17, the bank outperformed the aggregate lenders in both number volume and dollar amount in moderate-income census tracts. Additionally, the distribution of 2022 small farm loans among moderate-income census tracts is greater than the percentage of total farms in such tracts.

Table 17

Distribution of 2022 Small Farm Lending By Income Level of Geography Assessment Area: Denton, Wise and Collin Counties Metropolitan							
Geographic Income Level	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	0.0	0	0.0	0.0	0.5
Moderate	3	10.7	7.8	363	11.7	10.1	8.1
Middle	19	67.9	50.8	1,448	46.7	62.1	42.7
Upper	6	21.4	40.7	1,292	41.6	27.6	48.3
Unknown	0	0.0	0.2	0	0.0	0.0	0.5
Total	28	100.0	100.0	3,103	100.0	100.0	100.0

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Lending to Borrowers of Different Income Levels and Businesses and Farms of Different Sizes

The bank's distribution of lending to borrowers reflects a good penetration among individuals of different income levels and businesses and farms of different revenue sizes. The distribution of the remainder of bank lending to middle- and upper-income borrowers did not affect conclusions about the bank's performance considering its lending to LMI borrowers.

Residential Real Estate (HMDA) Lending

FSB's HMDA lending by borrower income is good. The bank's lending in 2022 and 2021 exceeds the aggregate lenders' lending to LMI borrowers by number volume and dollar amount. However, both the bank and the aggregate lenders fell short of the demographic figure, indicating loan demand was low. LMI families face challenges securing lending due to various reasons, including lack of downpayment funds, lack of affordable housing in the area, and high interest rates. High interest rates also affect refinance lending, which could be a reason for the significant drop in refinance loans since 2021. Notably, HMDA loans in this AA represent 30.0 percent of the bank's total loans for 2022.

Table 18

Distribution of 2022 Home Mortgage Lending By Borrower Income Level
Assessment Area: Denton, Wise and Collin Counties Metropolitan

Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
Home Purchase Loans							
Low	2	1.2	0.9	289	0.5	0.4	13.3
Moderate	22	13.6	7.8	5,255	8.9	4.6	13.7
Middle	35	21.6	19.2	9,969	16.9	15.1	18.6
Upper	95	58.6	51.5	40,538	68.5	57.0	54.4
Unknown	8	4.9	20.6	3,100	5.2	22.9	0.0
Total	162	100.0	100.0	59,151	100.0	100.0	100.0
Refinance Loans							
Low	4	11.4	4.2	530	4.9	2.2	13.3
Moderate	2	5.7	12.4	383	3.6	8.0	13.7
Middle	11	31.4	20.3	2,672	24.8	16.7	18.6
Upper	13	37.1	50.4	5,860	54.4	59.1	54.4
Unknown	5	14.3	12.8	1,330	12.3	14.1	0.0
Total	35	100.0	100.0	10,775	100.0	100.0	100.0
Home Improvement Loans							
Low	1	11.1	1.6	90	7.1	1.3	13.3
Moderate	2	22.2	4.8	363	28.7	2.9	13.7
Middle	1	11.1	13.8	69	5.5	10.0	18.6
Upper	5	55.6	77.7	742	58.7	83.3	54.4
Unknown	0	0.0	2.1	0	0.0	2.5	0.0
Total	9	100.0	100.0	1,264	100.0	100.0	100.0
Total Home Mortgage Loans							
Low	7	3.4	1.8	909	1.3	0.8	13.3
Moderate	26	12.6	8.7	6,001	8.4	5.3	13.7
Middle	47	22.7	19.0	12,710	17.8	15.2	18.6
Upper	114	55.1	52.4	47,215	66.3	58.0	54.4
Unknown	13	6.3	18.1	4,430	6.2	20.7	0.0
Total	207	100.0	100.0	71,265	100.0	100.0	100.0

Source: 2022 FFIEC Census Data
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.
Multifamily loans are not included in the borrower distribution analysis.

Table 19

Distribution of 2021 Home Mortgage Lending By Borrower Income Level Assessment Area: Denton and Wise Counties Metropolitan							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
Home Purchase Loans							
Low	3	1.4	1.6	346	0.5	0.7	14.0
Moderate	27	12.6	12.2	6,435	9.1	8.5	14.8
Middle	49	22.8	20.8	14,229	20.1	18.0	19.1
Upper	118	54.9	45.1	46,326	65.3	53.8	52.1
Unknown	18	8.4	20.3	3,590	5.1	18.9	0.0
Total	215	100.0	100.0	70,926	100.0	100.0	100.0
Refinance Loans							
Low	5	3.2	2.1	575	1.3	1.1	14.0
Moderate	24	15.2	9.5	4,065	9.1	6.2	14.8
Middle	38	24.1	17.2	9,053	20.2	14.3	19.1
Upper	84	53.2	48.8	29,536	66.0	55.4	52.1
Unknown	7	4.4	22.4	1,528	3.4	23.0	0.0
Total	158	100.0	100.0	44,757	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	1.4	0	0.0	0.9	14.0
Moderate	0	0.0	6.5	0	0.0	5.0	14.8
Middle	3	15.0	12.5	340	17.5	11.8	19.1
Upper	15	75.0	78.2	1,462	75.4	80.3	52.1
Unknown	2	10.0	1.3	137	7.1	2.0	0.0
Total	20	100.0	100.0	1,939	100.0	100.0	100.0
Total Home Mortgage Loans							
Low	9	2.3	1.9	971	0.8	0.9	14.0
Moderate	51	12.9	10.6	10,500	8.9	7.3	14.8
Middle	90	22.8	18.6	23,622	20.1	16.0	19.1
Upper	218	55.2	47.5	77,354	65.7	54.8	52.1
Unknown	27	6.8	21.4	5,255	4.5	21.0	0.0
Total	395	100.0	100.0	117,702	100.0	100.0	100.0

Source: 2022 FFIEC Census Data
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.
Multifamily loans are not included in the borrower distribution analysis.

Small Business Lending

The borrower distribution of small business loans by revenue size of businesses is adequate. For 2022, the bank's lending is below the aggregate lenders' performance. Both the bank and the aggregate lenders fell below the demographic figure. Notably, small businesses are still recovering from the effect of the global pandemic as well as navigating a high interest rate economy.

It is also beneficial to review the bank's lending by loan size, as traditionally, smaller businesses are likely to seek loans in smaller amounts. When looking at loan size, the bank originated the majority of loans to small businesses in amounts less than $100,000. This reflects favorably on the bank's responsiveness to the needs of small businesses in the AA.

Table 20

Distribution of 2022 Small Business Lending By Revenue Size of Businesses Assessment Area: Denton, Wise and Collin Counties Metropolitan							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
By Revenue							
$1 Million or Less	45	35.4	52.9	5,610	28.5	38.5	94.0
Over $1 Million	53	41.7		11,415	58.0		4.6
Revenue Unknown	29	22.8		2,641	13.4		1.5
Total	127	100.0		19,666	100.0		100.0
By Loan Size							
$100,000 or Less	79	62.2	95.4	3,601	18.3	46.7	
$100,001 - $250,000	22	17.3	2.5	4,038	20.5	13.8	
$250,001 - $1 Million	26	20.5	2.1	12,027	61.2	39.5	
Total	127	100.0	100.0	19,666	100.0	100.0	
By Loan Size and Revenues $1 Million or Less							
$100,000 or Less	33	73.3		1,353	24.1		
$100,001 - $250,000	6	13.3		959	17.1		
$250,001 - $1 Million	6	13.3		3,298	58.8		
Total	45	100.0		5,610	100.0		

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Small Farm Lending

The borrower distribution of small farm loans by revenue size of businesses is adequate. For 2022, the bank's lending is below the aggregate lenders' performance. Both the bank and the aggregate lenders fell below the demographic figures for small farms. Small farms may still be recovering from the effects of the global pandemic as well as navigating high interest rates. Notably, the bank made over half of their total loans to farms with revenues unknown. Unknown revenue could include small farms or small farms that are just starting up.

It is also beneficial to review the bank's lending by loan size, as traditionally, smaller farms are likely to seek loans in smaller amounts. When looking at loan size, the bank originated the majority of loans to small farms in amounts less than $100,000. This reflects favorably on the bank's responsiveness to the needs of small farms in the AA.

Table 21

Distribution of 2022 Small Farm Lending By Revenue Size of Farms Assessment Area: Denton, Wise and Collin Counties Metropolitan							
	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
By Revenue							
$1 Million or Less	7	25.0	64.7	876	28.2	64.3	99.0
Over $1 Million	3	10.7		1,018	32.8		0.8
Revenue Unknown	18	64.3		1,209	39.0		0.2
Total	28	100.0		3,103	100.0		100.0
By Loan Size							
$100,000 or Less	19	67.9	91.7	504	16.2	46.4	
$100,001 - $250,000	4	14.3	6.0	679	21.9	30.4	
$250,001 - $500,000	5	17.9	2.3	1,920	61.9	23.2	
Total	28	100.0	100.0	3,103	100.0	100.0	
By Loan Size and Revenues $1 Million or Less							
$100,000 or Less	3	42.9		115	13.1		
$100,001 - $250,000	2	28.6		215	24.5		
$250,001 - $500,000	2	28.6		546	62.3		
Total	7	100.0		876	100.0		

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Community Development Lending

The bank makes a low level of CD loans in the AA. The bank's CD lending by dollar amount reflects a significant decrease of approximately 76.0 percent since the previous evaluation, which is primarily due to the cessation of the SBA's PPP in May 2021. When comparing the previous CD lending volume without the PPP loans to the current performance, the bank originated a similar number of loans but for smaller dollar amount. As noted in Table 22, FSB extended four CD loans within the AA, totaling over $5 million, to support affordable housing and organizations providing services to the residents of the area.

Table 22

Community Development Lending Assessment Area: Denton, Wise and Collin Counties Metropolitan		
Purpose	**#**	**$000s**
Affordable Housing	2	1,000
Community Services	1	763
Economic Development	0	0
Revitalization and Stabilization	1	3,250
Totals	**4**	**5,013**

INVESTMENT TEST

The bank's performance under the investment test in the Denton, Wise and Collin Counties Metropolitan AA is poor. The bank has a poor level of qualified CD investments and grants. As noted on Table 23, the bank did not make a single CD investment during the review period, despite the existence of significant opportunities in the large and populous AA. While FSB made ten donations since March 2021, this level of performance does not reflect responsiveness to the credit and CD needs of the AA.

Table 23

Investment, Grants, and Donations Assessment Area: Denton, Wise and Collin Counties Metropolitan						
Community Development Purpose	**Current Investments**		**Donations**		**Total**	
	#	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**
Affordable Housing	0	0	0	0	0	0
Community Services	0	0	9	68	9	68
Economic Development	0	0	0	0	0	0
Revitalization and Stabilization	0	0	1	1	1	1
Total	**0**	**0**	**10**	**69**	**10**	**69**

SERVICE TEST

The bank's service test performance is adequate. While retail services are accessible to the communities of the AA, the bank provides a limited level of CD services in the AA. Retail and CD services reflect adequate responsiveness to the needs of the AA.

Retail Services

The bank's delivery systems are accessible to the bank's geographies and individuals of different income levels in the AA. The distribution of the bank's five branch offices and nine full-service ATMs was compared to the distribution of the population and businesses among the tract categories within the AA. Table 24 summarizes the bank's retail locations in the Denton, Wise and Collin Counties Metropolitan AA.

Table 24

Branch and Full-Service ATM Locations Assessment Area: Denton, Wise and Collin Counties Metropolitan							
Tract Income	**% of Geographies**	**% of Population**	**% of Businesses**	**Branches**		**Full-service ATMs**	
				#	**%**	**#**	**%**
Low	1.6	1.5	0.8	0	0.0	0	0.0
Moderate	11.7	12.0	10.0	1	20	2	22.2
Middle	32.2	32.6	30.2	2	40	6	66.7
Upper	52.7	53.1	57.9	2	40	1	11.1
Unknown	1.9	0.9	1.1	0	0.0	0	0.0
Total	**100.0**	**100.0**	**100.0**	**5**	**100.0**	**9**	**100.0**

Since the previous evaluation, the bank opened one branch in an upper-income census tract. The establishment of this branch in June 2022 marked the extension of the AA into Collin County. The bank's record of opening or closing branches has not adversely affected the accessibility of its delivery systems, including to LMI geographies. Banking services and hours of operations do not vary in a way that inconveniences the AA, particularly in LMI geographies or to LMI individuals. The level of branch services and hours offered are basically the same throughout the AA.

Community Development Services

The bank provides a limited level of CD services in the AA. While the level of CD services provided in the AA increased in number of services and hours since the previous evaluation, it is substantially limited in relation to the bank's presence in the AA and the opportunities for the provision of such services. During the review period, the bank performed a recurring CD activity, which consists on a bank employee serving on the board of directors of a local foundation that provides grants to health care related non-profit organizations serving LMI residents and geographies within Denton county. As the financial expertise provided to the foundation helped to multiply its impact by ensuring effective and efficient processing of grant requests and dispersion of funds to other non-profit organizations, this service was given additional weight in this analysis. Despite the impact of this CD service, additional effort in the provision of qualified CD services is required for the bank to appropriately respond to the needs of its AA.

Table 25

Community Development Services Assessment Area: Denton, Wise and Collin Counties Metropolitan			
Purpose	**Total Services**	**Total Hours**	**Total Organizations**
Affordable Housing	0	0	0
Community Services	2	26	1
Economic Development	0	0	0
Revitalization and Stabilization	0	0	0
Total	**2**	**26**	**1**

METROPOLITAN AREAS (LIMITED-SCOPE REVIEW)

DESCRIPTION OF OPERATIONS IN THE SHERMAN-DENISON MSA ASSESSMENT AREA

- As of March 31, 2023, the bank operated two branches in the AA, representing 15.4 percent of its branches.
- As of June 30, 2022, the bank had $100.4 million in deposits in this AA, representing a market share of 2.9 percent and 6.4 percent of the bank's total deposits.
- In 2022, 419 institutions originated or purchased 5,598 HMDA-reportable loans in the Sherman-Denison MSA AA. Of those, the bank ranked 15th, originating 86 or 1.5 percent of total loans. Additionally, in 2022, the bank ranked 13th among 92 institutions originating or purchasing CRA-reportable loans. The bank originated 74 of the 3,438, or 2.2 percent of CRA-reportable loans in the AA.
- According to the ACS, the AA includes one low-, eight moderate-, 15 middle-, and six upper-income census tracts. The AA does not include any unknown-income census tracts.
- The total population of the AA in 2020 was 135,543, representing 0.4 percent of the state's population.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Table 26 details the conclusions regarding the bank's performance in the AA in relation to the overall performance.

Table 26

Assessment Area	Lending Test	Investment Test	Service Test
Sherman-Denison MSA	Consistent	Below	Consistent

While FSB's lending and service performance in the area is consistent with the institution's overall performance, the bank's investment performance is below. The bank's CD lending, as well as CD services and investments, is below FSB's overall performance, as no CD loans were originated in this AA during the review period. Given the bank's limited market share and presence in this AA, this performance received little weight when assessing in the overall CRA performance of the institution.

Appendix D provides detailed performance and demographic data reviewed regarding the AA.

NONMETROPOLITAN AREA (FULL-SCOPE REVIEW)

DESCRIPTION OF OPERATIONS IN THE COOKE AND MONTAGUE COUNTIES NONMETROPOLITAN ASSESSMENT AREA

- The Cooke and Montague Counties Nonmetropolitan AA consists of the contiguous, non-metropolitan counties of Cooke and Montague. The AA is located northwest of the Dallas-Fort Worth-Arlington, TX MSA in north central Texas and south of the Oklahoma border. Refer to Appendix A for an AA map and Appendix B for additional demographic data.
- According to the 2020 ACS, the AA includes three moderate-, eight middle-, and six upper-income census tracts. The AA does not include any low-income or unknown-income census tracts.
- FSB operates six branches in this AA, representing 46.2 percent of its total branches. The bank's headquarters are located within the AA in Gainesville, Texas.
- As of June 30, 2022, FDIC Market Share Report indicates the bank had a 46.5 percent market share, ranking 1st out of 11 FDIC-insured depository institutions operating in the AA.
- In 2022, 252 institutions originated or purchased 1,696 HMDA-reportable loans in the AA. Of those, the bank ranked 1st, originating 125 (7.4 percent) of total HMDA loans. Additionally, the bank ranked 2nd among 70 institutions extending CRA-reportable loans in 2022. FSB originated 212 of the 1,529 (13.9 percent) of the CRA-reportable loans in the AA.
- A member of the community, who represents an organization that promotes economic development by supporting small businesses in the AA, noted that economic conditions are improving since the pandemic and that local banks are generally meeting the credit needs of the community.

Table 27

Population Change Assessment Area: Cooke and Montague Counties Nonmetropolitan			
Area	**2015 Population**	**2020 Population**	**Percent Change**
Cooke and Montague Counties Nonmetropolitan	58,239	61,633	5.8
Cooke County, Texas	38,761	41,668	7.5
Montague County, Texas	19,478	19,965	2.5
Non MSA Texas	3,060,473	3,051,458	-0.3
Texas	26,538,614	29,145,505	9.8
Source: 2011-2015 U.S. Census Bureau American Community Survey *2020 U.S. Census Bureau Decennial Census*			

- The AA population increased at a slower rate than the state of Texas and significantly exceeded the population growth in nonmetropolitan areas, which actually decreased slightly between 2015 and 2020.
- The AA population growth is primarily driven by the 7.8 percent increase in Cooke County, which is more populated than Montague County. Approximately 67.6 percent of the total AA population resides in Cooke County.
- LMI census tracts contain approximately 13.5 percent of the total population of the AA and 11.1 percent of AA families.

Table 28

Median Family Income Change Assessment Area: Cooke and Montague Counties Nonmetropolitan			
Area	**2015 Median Family Income ($)**	**2020 Median Family Income ($)**	**Percent Change (%)**
Cooke and Montague Counties Nonmetropolitan	63,602	75,246	18.3
Cooke County, Texas	67,245	80,037	19.0
Montague County, Texas	58,293	64,827	11.2
Non MSA Texas	57,030	61,785	8.3
Texas	68,523	76,073	11.0

Source: 2011 - 2015 U.S. Census Bureau American Community Survey
2016 - 2020 U.S. Census Bureau American Community Survey
Median family incomes have been inflation-adjusted and are expressed in 2020 dollars.

- The median family income for the AA increased at a higher rate than the state of Texas and its nonmetropolitan areas. The growth is primarily attributed to the 19.0 percent increase in Cooke County, which median family income exceeds that of the state of Texas and its nonmetropolitan areas. Despite the growth noted, the AA median family income is slightly below the state of Texas' figure.
- AA households living below the poverty level in 2022, at 11.7 percent, is below the statewide figure for Texas at 13.4 percent.

Table 29

Housing Cost Burden Assessment Area: Cooke and Montague Counties Nonmetropolitan						
Area	**Cost Burden - Renters**			**Cost Burden - Owners**		
	Low Income	**Moderate Income**	**All Renters**	**Low Income**	**Moderate Income**	**All Owners**
Cooke and Montague Counties Nonmetropolitan	59.8	31.5	33.8	58.5	25.8	17.6
Cooke County, Texas	61.4	33.3	33.3	61.6	29.9	18.3
Montague County, Texas	56.4	27.2	35.0	53.8	17.2	16.4
Non MSA Texas	64.3	30.7	35.0	48.0	20.6	16.4
Texas	77.4	42.4	42.4	57.5	30.9	19.2

Cost burden is housing cost that equals 30 percent or more of household income.
Source: U.S. Department of Housing and Urban Development (HUD), 2015-2019 Comprehensive Housing Affordability Strategy

- The AA housing cost burden for LMI individuals is lower than the statewide average for both renters and homeowners, with the exception of low-income owners, which is slightly above.
- The AA housing affordability ratio for 2022, at 41.5 percent, is above the statewide ratio of 34.1 percent, which indicates that housing in the AA are more affordable.
- Of the housing units in the AA, 62.2 percent are owner-occupied, 24.0 percent are rental, and 13.8 percent are vacant.

Table 30

Unemployment Rates Assessment Area: Cooke and Montague Counties Nonmetropolitan					
Area	**2018**	**2019**	**2020**	**2021**	**2022**
Cooke and Montague Counties Nonmetropolitan	3.1	2.8	7.0	5.1	3.4
Cooke County, Texas	3.1	2.8	7.1	5.1	3.4
Montague County, Texas	3.2	2.9	6.7	5.2	3.6
Non MSA Texas	4.1	3.7	7.3	6.0	4.3
Texas	3.9	3.5	7.7	5.6	3.9
Source: Bureau of Labor Statistics (BLS), Local Area Unemployment Statistics					

- As reflected in Table 30, the unemployment rates for the AA spiked during 2020. The notable increase is primarily due to the restrictions placed to reduce the contagion of the COVID-19, such as the executive orders limiting gatherings, that resulted in many people being laid as businesses downsized or closed their doors. Since the sharp increase in 2020, the AA unemployment rate has decreased but has not reached pre-pandemic levels.
- Despite the sharp increase in the unemployment rates in 2020, the AA rates have consistently remained below the unemployment rates for nonmetropolitan areas in the state of Texas and the state as a whole.
- The largest employers in the AA are manufacturing, retail trade, and food services.
- A representative of an area organization that invests resources into community development stated that the area is still recovering from the impact of the COVID-19 pandemic and that local banks are highly involved in the community.

Table 31 details selected characteristics of the AA.

Table 31

2022 Cooke and Montague Counties Nonmetropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	2,529	15.0
Moderate	3	17.6	1,872	11.1	503	26.9	2,696	16.0
Middle	8	47.1	7,475	44.3	889	11.9	3,072	18.2
Upper	6	35.3	7,541	44.7	295	3.9	8,591	50.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**17**	**100.0**	**16,888**	**100.0**	**1,687**	**10.0**	**16,888**	**100.0**

	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	3,286	1,474	8.7	44.9	1,524	46.4	288	8.8
Middle	12,382	7,064	41.6	57.1	3,251	26.3	2,067	16.7
Upper	11,603	8,432	49.7	72.7	1,754	15.1	1,417	12.2
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	**27,271**	**16,970**	**100.0**	**62.2**	**6,529**	**23.9**	**3,772**	**13.8**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	565	19.9	491	18.8	66	35.1	8	17.0
Middle	1,019	35.9	954	36.6	53	28.2	12	25.5
Upper	1,257	44.2	1,161	44.6	69	36.7	27	57.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**2,841**	**100.0**	**2,606**	**100.0**	**188**	**100.0**	**47**	**100.0**
Percentage of Total Businesses:				**91.7**		**6.6**		**1.7**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	6	2.6	6	2.7	0	0.0	0	0.0
Middle	60	26.2	60	26.5	0	0.0	0	0.0
Upper	163	71.2	160	70.8	2	100.0	1	100.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**229**	**100.0**	**226**	**100.0**	**2**	**100.0**	**1**	**100.0**
Percentage of Total Farms:				**98.7**		**0.9**		**0.4**

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

LENDING TEST

The bank's lending test performance in the Cooke and Montague Counties Nonmetropolitan AA is adequate. The geographic distribution of lending is adequate. Lending to borrowers reflects a good penetration among individuals of different income levels and businesses and farms of different revenue sizes.

Details of the bank's 2020 mortgage, small business, and small farm lending data can be found in Appendix C.

Lending Activity

The bank's lending activity in the Cooke and Montague Counties Nonmetropolitan AA reflects adequate responsiveness to AA credit needs. The bank makes little use of innovative and/or flexible lending practices to serve AA credit needs.

To evaluate FSB's lending performance in this AA, examiners considered 585 HMDA loans originated by the bank between January 1, 2020, and December 31, 2022, as well as 137 small business and 75 small farm loans extended between January 1, 2022 and December 31, 2022. While HMDA and small business lending were weighted similarly, small farm lending was given little weight in the overall analysis due to the small volume of the lending portfolio.

Geographic Distribution of Loans

The geographic distribution of FSB's HMDA, small business, and small farm lending was compared to demographic and aggregate lending data.

The bank's geographic distribution of loans reflects adequate penetration throughout the AA, with no significant gaps in contiguous geographies noted. Given that the AA does not contain any low-income census tracts, the evaluation focused on FSB's lending in moderate-income census tracts.

The distribution of the remainder of bank lending in middle- and upper-income geographies did not affect conclusions about the bank's performance considering its lending in LMI geographies.

Residential Real Estate (HMDA) Lending

The geographic distribution of HMDA lending reflects adequate penetration throughout the AA. The bank's lending is generally comparable to the aggregate lenders in home purchase lending and falls below for home refinance. Given insufficient volume of home improvement or multifamily lending, a separate analysis was not performed.

The bank's lending performance for 2020, which can be noted in Appendix C, reflects penetration levels that are consistent with 2021 and 2022.

Home Purchase Lending

The geographic distribution of home purchase lending is adequate. The bank's lending was below the aggregate lenders' performance by number volume and dollar amount in 2021 and 2022. FSB

and aggregate lenders' performance fell below the demographic data by dollar amount for 2021 and 2022; however, aggregate lenders were slightly above the demographic figure for number volume in 2022. FSB's performance is adequate in light of the limited opportunities to lend in moderate-income census tracts, as only 8.7 percent of the units are owner-occupied.

Home Refinance Lending

The geographic distribution of home refinance lending is adequate. While the bank's refinance lending in moderate-income census tracts in 2021 and 2022 fell below the aggregate lenders and the demographic figure, the bank's 2020 performance exceeded aggregate lenders' performance and was comparable to the demographic figure. Considering the hike in interest rates since 2021, the limited opportunities to extend credit given the low percentage of owner-occupied units in moderate-income geographies (8.7 percent), and refinance lending representing a small portion of the bank's HMDA lending, FSB's performance is adequate.

Table 32

Distribution of 2021 and 2022 Home Mortgage Lending By Income Level of Geography
Assessment Area: Cooke and Montague Counties Nonmetropolitan

Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2021						2022						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
Home Purchase Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	6	5.1	8.1	968	3.5	5.4	2	2.4	9.7	332	1.4	7.4	8.7
Middle	62	52.5	62.5	11,075	40.5	51.9	31	36.5	51.1	6,982	28.4	43.9	41.6
Upper	50	42.4	29.4	15,302	56.0	42.7	52	61.2	39.2	17,239	70.2	48.7	49.7
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	118	100.0	100.0	27,345	100.0	100.0	85	100.0	100.0	24,553	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	1.3	3.5	172	0.9	1.8	0	0.0	4.0	0	0.0	2.5	8.7
Middle	29	36.7	48.0	5,285	27.3	39.7	7	26.9	34.0	1,124	19.6	25.6	41.6
Upper	49	62.0	48.5	13,917	71.8	58.5	19	73.1	62.0	4,624	80.4	71.9	49.7
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	79	100.0	100.0	19,374	100.0	100.0	26	100.0	100.0	5,748	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	16.7	21.4	115	25.4	17.3	1	11.1	3.3	75	7.4	0.6	8.7
Middle	3	50.0	28.6	245	54.2	21.5	2	22.2	43.3	169	16.8	20.5	41.6
Upper	2	33.3	50.0	92	20.4	61.1	6	66.7	53.3	763	75.8	78.9	49.7
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	6	100.0	100.0	452	100.0	100.0	9	100.0	100.0	1,007	100.0	100.0	100.0
Multifamily Loans													**Multi-family Units %**
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	25.0	0	0.0	41.9	0	0.0	33.3	0	0.0	50.3	47.2
Middle	0	0.0	50.0	0	0.0	57.0	0	0.0	44.4	0	0.0	15.6	49.0
Upper	0	0.0	25.0	0	0.0	1.1	0	0.0	22.2	0	0.0	34.1	3.8
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													**Owner Occupied Units %**
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	8	3.8	6.3	1,255	2.6	4.1	3	2.4	7.9	407	1.3	6.8	8.7
Middle	99	46.7	55.4	17,680	36.2	46.0	41	32.8	45.4	8,315	26.0	37.2	41.6
Upper	105	49.5	38.2	29,871	61.2	49.8	81	64.8	46.6	23,256	72.7	56.0	49.7
Unknown	0	0.0	0.1	0	0.0	0.1	0	0.0	0.1	0	0.0	0.0	0.0
Total	212	100.0	100.0	48,806	100.0	100.0	125	100.0	100.0	31,978	100.0	100.0	100.0

Source: 2022 FFIEC Census Data
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Small Business Lending

The geographic distribution of small business loans reflects adequate penetration throughout the AA. As noted in Table 33, the bank's geographic distribution of small business lending was below the aggregate lenders' performance and demographic data by number volume and dollar amount. Aggregate lenders' performance also fell below the demographic figure, which reflects that not all small businesses are in need of credit. While FSB is a leader when it comes to extending CRA-reportable loans in the AA, the data does not account for other financial institutions serving the AA that are not required to report their small business lending. When considering that level of competition for small business lending, the bank's performance is considered adequate.

Table 33

Distribution of 2022 Small Business Lending By Income Level of Geography
Assessment Area: Cooke and Montague Counties Nonmetropolitan

Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	13	9.5	14.1	1,552	12.7	16.2	19.9
Middle	31	22.6	31.4	2,469	20.3	29.8	35.9
Upper	93	67.9	51.9	8,155	67.0	52.4	44.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	137	100.0	100.0	12,176	100.0	100.0	100.0

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Small Farm Lending

The geographic distribution of small farm loans reflects adequate penetration throughout the AA despite being slightly below the percentage of small farms located in moderate-income geographies. FSB's performance was also below aggregate lending data, which exceeded the demographic figure by volume number and dollar amount. Given the increasing interest rate environment and competition for limited opportunities to extend credit in the AA, FSB's performance is adequate. Refer to Table 34 for details.

Table 34

Distribution of 2022 Small Farm Lending By Income Level of Geography Assessment Area: Cooke and Montague Counties Nonmetropolitan							
Geographic Income Level	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	1.3	3.4	80	1.9	8.9	2.6
Middle	28	37.3	35.3	643	15.5	45.7	26.2
Upper	46	61.3	60.3	3,421	82.6	45.2	71.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	75	100.0	100.0	4,144	100.0	100.0	100.0

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Lending to Borrowers of Different Income Levels and Businesses and Farms of Different Sizes

The bank's distribution of lending to borrowers reflects a good penetration among individuals of different income levels and businesses and farms of different revenue sizes. The distribution of the remainder of bank lending in middle- and upper-income geographies did not affect conclusions about the bank's performance considering its lending in LMI geographies.

Residential Real Estate (HMDA) Lending

FSB's HMDA lending by borrower income in the AA is good. The bank's lending to low-income families in 2021 and 2022 is comparable to the aggregate lenders' performance; however, FSB's lending to moderate-income families outperformed aggregate lending data. Both the bank and aggregate lenders failed to meet the percentage of LMI families in the AA, which indicates lower loan demand. Table 35 below details the bank's HMDA lending in 2021 and 2022, as well as relevant aggregate lending and demographic data.

Table 35

Distribution of 2021 and 2022 Home Mortgage Lending By Borrower Income Level
Assessment Area: Cooke and Montague Counties Nonmetropolitan

Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2021						2022						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
Home Purchase Loans													
Low	1	0.8	2.4	47	0.2	1.6	1	1.2	2.1	80	0.3	1.0	15.0
Moderate	18	15.3	9.6	2,491	9.1	5.3	13	15.3	10.0	1,896	7.7	6.1	16.0
Middle	19	16.1	18.0	3,005	11.0	13.2	14	16.5	22.3	2,719	11.1	17.4	18.2
Upper	72	61.0	47.2	20,353	74.4	60.9	49	57.6	42.6	17,044	69.4	55.2	50.9
Unknown	8	6.8	22.8	1,449	5.3	19.0	8	9.4	23.0	2,814	11.5	20.4	0.0
Total	118	100.0	100.0	27,345	100.0	100.0	85	100.0	100.0	24,553	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	1.5	0	0.0	0.5	0	0.0	2.4	0	0.0	1.2	15.0
Moderate	6	7.6	5.6	711	3.7	3.3	3	11.5	12.4	316	5.5	6.6	16.0
Middle	13	16.5	13.1	2,451	12.7	9.0	7	26.9	18.9	1,451	25.2	13.9	18.2
Upper	54	68.4	53.3	14,595	75.3	60.6	14	53.8	49.1	3,597	62.6	59.0	50.9
Unknown	6	7.6	26.5	1,617	8.3	26.6	2	7.7	17.1	384	6.7	19.2	0.0
Total	79	100.0	100.0	19,374	100.0	100.0	26	100.0	100.0	5,748	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	0.0	0	0.0	0.0	1	11.1	6.7	104	10.3	3.0	15.0
Moderate	1	16.7	0.0	55	12.2	0.0	0	0.0	10.0	0	0.0	2.0	16.0
Middle	2	33.3	14.3	71	15.7	10.9	0	0.0	23.3	0	0.0	12.2	18.2
Upper	3	50.0	78.6	326	72.1	76.3	7	77.8	60.0	843	83.7	82.8	50.9
Unknown	0	0.0	7.1	0	0.0	12.8	1	11.1	0.0	60	6.0	0.0	0.0
Total	6	100.0	100.0	452	100.0	100.0	9	100.0	100.0	1,007	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	1	0.5	1.9	47	0.1	1.1	2	1.6	2.2	184	0.6	1.1	15.0
Moderate	25	11.8	7.7	3,257	6.7	4.4	17	13.6	10.5	2,332	7.3	6.1	16.0
Middle	35	16.5	15.6	5,676	11.6	11.2	22	17.6	20.7	4,525	14.2	15.9	18.2
Upper	137	64.6	50.0	36,760	75.3	60.6	72	57.6	45.5	21,639	67.7	57.4	50.9
Unknown	14	6.6	24.8	3,066	6.3	22.7	12	9.6	21.1	3,298	10.3	19.5	0.0
Total	212	100.0	100.0	48,806	100.0	100.0	125	100.0	100.0	31,978	100.0	100.0	100.0

Source: 2022 FFIEC Census Data
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.
Multifamily loans are not included in the borrower distribution analysis.

Small Business Lending

The borrower distribution of small business loans by revenue size of businesses is adequate. As noted in Table 36, the bank's 2022 small business lending is comparable to the aggregate lenders' performance by number volume and below by dollar amount. It is noteworthy that FSB and aggregate lenders' level of lending was significantly below the percentage of small business in the AA. When evaluating the bank's lending performance by loan size, FSB originated a substantial majority of its small business loans in amounts of $100,000 or less, which reflects favorably on its responsiveness to the needs of small businesses, as they are more likely to seek loans in smaller amounts.

Table 36

Distribution of 2022 Small Business Lending By Revenue Size of Businesses Assessment Area: Cooke and Montague Counties Nonmetropolitan							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
By Revenue							
$1 Million or Less	64	46.7	48.1	4,224	34.7	41.4	91.7
Over $1 Million	20	14.6		4,898	40.2		6.6
Revenue Unknown	53	38.7		3,054	25.1		1.7
Total	137	100.0		12,176	100.0		100.0
By Loan Size							
$100,000 or Less	113	82.5	95.4	3,700	30.4	47.4	
$100,001 - $250,000	11	8.0	2.5	1,884	15.5	14.4	
$250,001 - $1 Million	13	9.5	2.1	6,592	54.1	38.2	
Total	137	100.0	100.0	12,176	100.0	100.0	
By Loan Size and Revenues $1 Million or Less							
$100,000 or Less	58	90.6		2,055	48.7		
$100,001 - $250,000	2	3.1		351	8.3		
$250,001 - $1 Million	4	6.3		1,818	43.0		
Total	64	100.0		4,224	100.0		

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Small Farm Lending

FSB's lending distribution to small farm of different revenue sizes is adequate. As noted in Table 37, the bank's 2022 small farm lending is significantly below the aggregate lenders and the percentage of small farms in the AA. It is noteworthy that 58.7 percent of the loan originations were extended to farms with unknown revenues. In addition, FSB originated a substantial majority of its small farm loans in amounts of $100,000 or less, which reflects favorably on the bank's responsiveness to the needs of small farms as they are more likely to seek loans in smaller amounts. Considering the high percentage of loans extended to farms with unknown revenues and the substantial majority of loans extended in amounts of $100,000 or less, the bank's performance is adequate.

Table 37

Distribution of 2022 Small Farm Lending By Revenue Size of Farms Assessment Area: Cooke and Montague Counties Nonmetropolitan							
	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
By Revenue							
$1 Million or Less	30	40.0	66.4	1,514	36.5	76.9	98.7
Over $1 Million	1	1.3		288	6.9		0.9
Revenue Unknown	44	58.7		2,342	56.5		0.4
Total	75	100.0		4,144	100.0		100.0
By Loan Size							
$100,000 or Less	65	86.7	79.3	1,629	39.3	22.5	
$100,001 - $250,000	6	8.0	14.7	1,032	24.9	42.0	
$250,001 - $500,000	4	5.3	6.0	1,483	35.8	35.5	
Total	75	100.0	100.0	4,144	100.0	100.0	
By Loan Size and Revenues $1 Million or Less							
$100,000 or Less	26	86.7		712	47.0		
$100,001 - $250,000	4	13.3		802	53.0		
$250,001 - $500,000	0	0.0		0	0.0		
Total	30	100.0		1,514	100.0		

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Community Development Lending

The bank makes few, if any, CD in the AA. At the previous evaluation, the bank had a large amount of PPP loans. Since the cessation of the SBA's PPP in May 2021, FSB is no longer originating these loans and has not extended any other CD loans.

INVESTMENT TEST

The bank's performance under the investment test in the Cooke and Montague Nonmetropolitan AA is poor. FSB has a poor level of qualified CD investments and grants. While the bank provided a limited number of donations to local nonprofit organizations, it did not make a single CD investment in the review period. This level of performance does not reflect favorably on the bank's responsiveness to the needs of its AA. Refer to Table 38 for details.

Table 38

Investment, Grants, and Donations Assessment Area: Cooke and Montague Nonmetropolitan						
Community Development Purpose	**Current Investments**		**Donations**		**Total**	
	#	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**
Affordable Housing	0	0	0	0	0	0
Community Services	0	0	11	110	11	110
Economic Development	0	0	0	0	0	0
Revitalization and Stabilization	0	0	0	0	0	0
Total	**0**	**0**	**11**	**110**	**11**	**110**

SERVICE TEST

The bank's service test performance is good. Its retail and CD services reflect poor responsiveness to the needs of the AA.

Retail Services

The bank's delivery systems are readily accessible to individuals of different income levels and throughout the AA. As noted in Table 39, six (50.0 percent) of the bank's branches and five (45.5 percent) of FSB's full-service ATMs are located in moderate-income census tracts.

Table 39

Branch and Full-Service ATM Locations Assessment Area: Cooke and Montague Nonmetropolitan							
Tract Income	**% of Geographies**	**% of Population**	**% of Businesses**	**Branches**		**Full-Service ATMs**	
				#	**%**	**#**	**%**
Low	0.0	0.0	0.0	0	0.0	0	0.0
Moderate	17.6	12.8	18.6	3	50.0	5	45.5
Middle	47.1	43.9	35.1	1	16.7	1	9.0
Upper	35.3	43.3	46.3	2	33.3	5	45.5
Unknown	0.0	0.0	0.0	0	0.0	0	0.0
Total	**100.0**	**100.0**	**100.0**	**6**	**100.0**	**11**	**100.0**

The bank did not open or close any branches in the AA during the review period. Moreover, banking services and hours of operations do not vary in a way that inconveniences the AA, particularly in LMI geographies or to LMI individuals. The level of branch services and hours offered are basically the same throughout the AA.

Community Development Services

The bank provides an adequate level of CD services in the AA. FSB employees served in as board members and trustees in eight organizations offering CD services for a total of 260 hours. The organizations focused on extending financial literacy education to students in the local school districts as well as aiding LMI individuals. Table 40 shows the number of hours by type of involvement.

Table 40

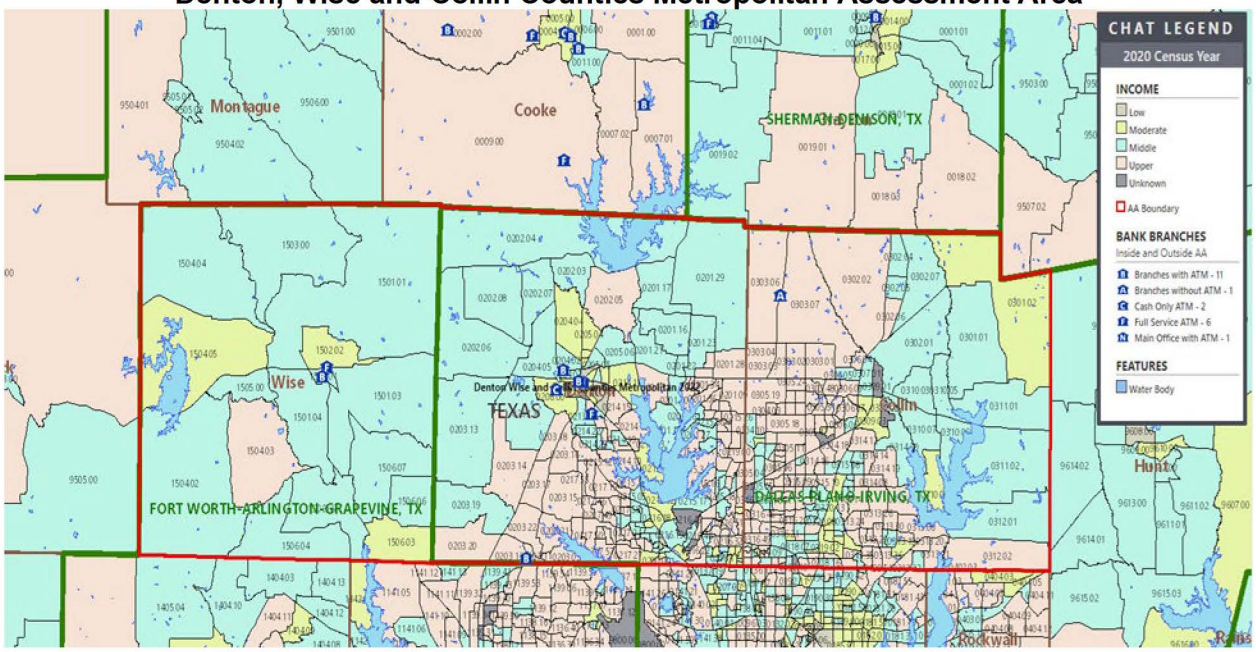
Community Development Services Assessment Area: Cooke and Montague Nonmetropolitan			
Purpose	**Total Services**	**Total Hours**	**Total Organizations**
Affordable Housing	0	0	0
Community Services	21	260	8
Economic Development	0	0	0
Revitalization and Stabilization	0	0	0
Total	**21**	**260**	**8**

The bank's level of qualified CD services in the AA decreased slightly since the previous evaluation. While the bank is active in extending financial literacy education to the school districts in the area, some of the hours provided do not qualify as a CD service given that a majority of students in some of the schools do not qualify for free or reduced-price lunch. Despite the limited size and population of the AA, opportunities remain for the bank to be responsive to community needs through the provision of additional CD services.

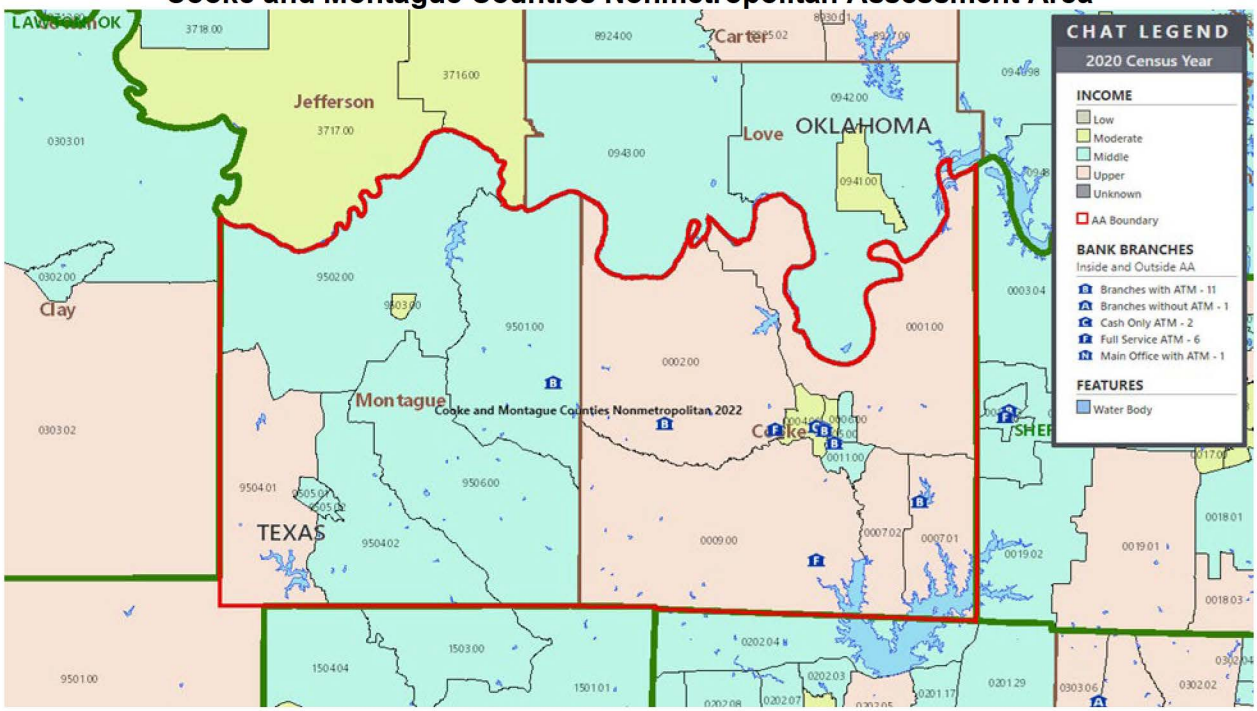
APPENDIXES

APPENDIX A – MAPS OF THE ASSESSMENT AREAS

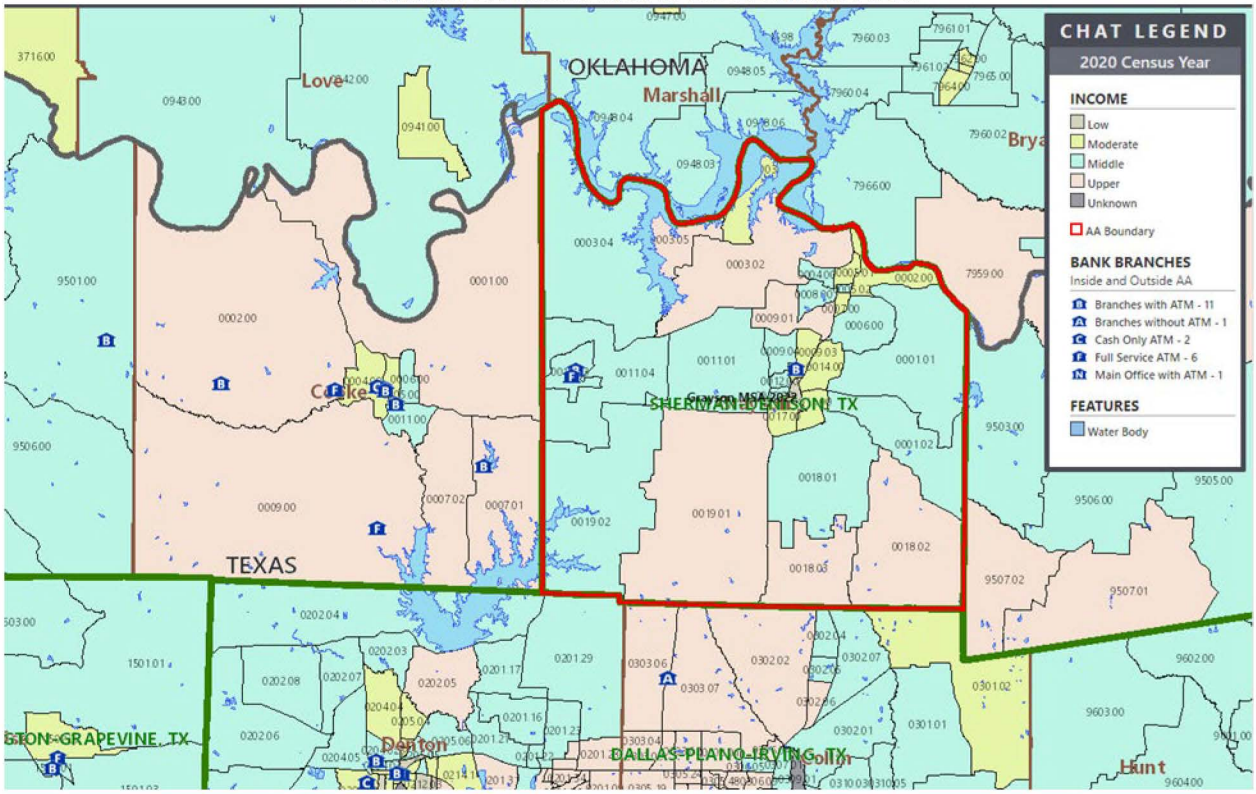
Denton, Wise and Collin Counties Metropolitan Assessment Area



Cooke and Montague Counties Nonmetropolitan Assessment Area



Sherman-Denison MSA Assessment Area



APPENDIX B – FULL-SCOPE ASSESSMENT AREAS DEMOGRAPHIC INFORMATION

Table B-1

2021 Denton and Wise Counties Metropolitan AA Demographics								
Income Categories	**Tract Distribution**		**Families by Tract Income**		**Families < Poverty Level as % of Families by Tract**		**Families by Family Income**	
	#	**%**	**#**	**%**	**#**	**%**	**#**	**%**
Low	6	4.1	4,798	2.4	1,334	27.8	30,157	15.2
Moderate	19	12.8	17,643	8.9	2,530	14.3	27,792	14.0
Middle	59	39.9	82,684	41.6	5,652	6.8	36,100	18.2
Upper	64	43.2	93,531	47.1	2,544	2.7	104,607	52.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**148**	**100.0**	**198,656**	**100.0**	**12,060**	**6.1**	**198,656**	**100.0**
	Housing Units by Tract	**Housing Type by Tract**						
		Owner-occupied			**Rental**		**Vacant**	
		#	**% by tract**	**% by unit**	**#**	**% by unit**	**#**	**% by unit**
Low	12,403	823	0.5	6.6	10,422	84.0	1,158	9.3
Moderate	34,107	10,883	6.0	31.9	20,325	59.6	2,899	8.5
Middle	130,191	74,106	40.7	56.9	45,936	35.3	10,149	7.8
Upper	120,981	96,291	52.9	79.6	19,557	16.2	5,133	4.2
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	**297,682**	**182,103**	**100.0**	**61.2**	**96,240**	**32.3**	**19,339**	**6.5**
	Total Businesses by Tract		**Businesses by Tract & Revenue Size**					
			Less Than or = $1 Million		**Over $1 Million**		**Revenue Not Reported**	
	#	**%**	**#**	**%**	**#**	**%**	**#**	**%**
Low	1,364	2.9	1,267	2.9	81	4.1	16	2.5
Moderate	4,501	9.6	4,063	9.2	389	19.6	49	7.7
Middle	16,355	34.9	15,456	35.0	710	35.8	189	29.8
Upper	24,612	52.6	23,431	53.0	801	40.4	380	59.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**46,832**	**100.0**	**44,217**	**100.0**	**1,981**	**100.0**	**634**	**100.0**
Percentage of Total Businesses:				**94.4**		**4.2**		**1.4**
	Total Farms by Tract		**Farms by Tract & Revenue Size**					
			Less Than or = $1 Million		**Over $1 Million**		**Revenue Not Reported**	
	#	**%**	**#**	**%**	**#**	**%**	**#**	**%**
Low	4	0.6	4	0.6	0	0.0	0	0.0
Moderate	35	4.9	33	4.6	2	100.0	0	0.0
Middle	348	48.3	347	48.4	0	0.0	1	100.0
Upper	333	46.3	333	46.4	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**720**	**100.0**	**717**	**100.0**	**2**	**100.0**	**1**	**100.0**
Percentage of Total Farms:				**99.6**		**0.3**		**0.1**

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table B-2

2020 Denton and Wise Counties Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	6	4.1	4,798	2.4	1,334	27.8	30,157	15.2
Moderate	19	12.8	17,643	8.9	2,530	14.3	27,792	14.0
Middle	59	39.9	82,684	41.6	5,652	6.8	36,100	18.2
Upper	64	43.2	93,531	47.1	2,544	2.7	104,607	52.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**148**	**100.0**	**198,656**	**100.0**	**12,060**	**6.1**	**198,656**	**100.0**

	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	12,403	823	0.5	6.6	10,422	84.0	1,158	9.3
Moderate	34,107	10,883	6.0	31.9	20,325	59.6	2,899	8.5
Middle	130,191	74,106	40.7	56.9	45,936	35.3	10,149	7.8
Upper	120,981	96,291	52.9	79.6	19,557	16.2	5,133	4.2
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	**297,682**	**182,103**	**100.0**	**61.2**	**96,240**	**32.3**	**19,339**	**6.5**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	1,333	2.9	1,232	2.9	87	4.3	14	2.3
Moderate	4,446	9.7	3,996	9.3	403	20.1	47	7.9
Middle	15,849	34.7	14,944	34.7	729	36.3	176	29.5
Upper	23,998	52.6	22,850	53.1	788	39.3	360	60.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**45,626**	**100.0**	**43,022**	**100.0**	**2,007**	**100.0**	**597**	**100.0**
Percentage of Total Businesses:				**94.3**		**4.4**		**1.3**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	4	0.5	4	0.5	0	0.0	0	0.0
Moderate	37	5.0	35	4.8	2	100.0	0	0.0
Middle	354	48.0	353	48.1	0	0.0	1	100.0
Upper	342	46.4	342	46.6	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**737**	**100.0**	**734**	**100.0**	**2**	**100.0**	**1**	**100.0**
Percentage of Total Farms:				**99.6**		**0.3**		**0.1**

Source: 2020 FFIEC Census Data
2020 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table B-3

2021 Cooke and Montague Counties Nonmetropolitan AA Demographics								
Income Categories	**Tract Distribution**		**Families by Tract Income**		**Families < Poverty Level as % of Families by Tract**		**Families by Family Income**	
	#	**%**	**#**	**%**	**#**	**%**	**#**	**%**
Low	0	0.0	0	0.0	0	0.0	2,836	18.0
Moderate	3	21.4	1,821	11.6	502	27.6	2,439	15.5
Middle	8	57.1	9,083	57.7	1,053	11.6	3,102	19.7
Upper	3	21.4	4,830	30.7	210	4.3	7,357	46.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**14**	**100.0**	**15,734**	**100.0**	**1,765**	**11.2**	**15,734**	**100.0**

	Housing Units by Tract	**Housing Type by Tract**						
		Owner-occupied			**Rental**		**Vacant**	
		#	**% by tract**	**% by unit**	**#**	**% by unit**	**#**	**% by unit**
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	3,741	1,415	8.8	37.8	1,647	44.0	679	18.2
Middle	15,751	9,319	58.1	59.2	3,888	24.7	2,544	16.2
Upper	7,309	5,311	33.1	72.7	1,042	14.3	956	13.1
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	**26,801**	**16,045**	**100.0**	**59.9**	**6,577**	**24.5**	**4,179**	**15.6**

	Total Businesses by Tract		**Businesses by Tract & Revenue Size**					
			Less Than or = $1 Million		**Over $1 Million**		**Revenue Not Reported**	
	#	**%**	**#**	**%**	**#**	**%**	**#**	**%**
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	560	20.0	486	18.9	66	34.6	8	17.4
Middle	1,327	47.3	1,235	48.1	73	38.2	19	41.3
Upper	917	32.7	846	33.0	52	27.2	19	41.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**2,804**	**100.0**	**2,567**	**100.0**	**191**	**100.0**	**46**	**100.0**
Percentage of Total Businesses:				**91.5**		**6.8**		**1.6**

	Total Farms by Tract		**Farms by Tract & Revenue Size**					
			Less Than or = $1 Million		**Over $1 Million**		**Revenue Not Reported**	
	#	**%**	**#**	**%**	**#**	**%**	**#**	**%**
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	5	2.1	5	2.2	0	0.0	0	0.0
Middle	103	44.0	100	43.3	2	100.0	1	100.0
Upper	126	53.8	126	54.5	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**234**	**100.0**	**231**	**100.0**	**2**	**100.0**	**1**	**100.0**
Percentage of Total Farms:				**98.7**		**0.9**		**0.4**

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table B-4

2020 Cooke and Montague Counties Nonmetropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	2,836	18.0
Moderate	3	21.4	1,821	11.6	502	27.6	2,439	15.5
Middle	8	57.1	9,083	57.7	1,053	11.6	3,102	19.7
Upper	3	21.4	4,830	30.7	210	4.3	7,357	46.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**14**	**100.0**	**15,734**	**100.0**	**1,765**	**11.2**	**15,734**	**100.0**

	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	3,741	1,415	8.8	37.8	1,647	44.0	679	18.2
Middle	15,751	9,319	58.1	59.2	3,888	24.7	2,544	16.2
Upper	7,309	5,311	33.1	72.7	1,042	14.3	956	13.1
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	**26,801**	**16,045**	**100.0**	**59.9**	**6,577**	**24.5**	**4,179**	**15.6**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	566	20.3	489	19.2	70	35.2	7	16.3
Middle	1,318	47.2	1,227	48.1	73	36.7	18	41.9
Upper	907	32.5	833	32.7	56	28.1	18	41.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**2,791**	**100.0**	**2,549**	**100.0**	**199**	**100.0**	**43**	**100.0**
Percentage of Total Businesses:				**91.3**		**7.1**		**1.5**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	9	3.7	9	3.7	0	0.0	0	0.0
Middle	110	44.7	107	44.0	2	100.0	1	100.0
Upper	127	51.6	127	52.3	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**246**	**100.0**	**243**	**100.0**	**2**	**100.0**	**1**	**100.0**
Percentage of Total Farms:				**98.8**		**0.8**		**0.4**

Source: 2020 FFIEC Census Data
2020 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

APPENDIX C – FULL-SCOPE ASSESSMENT AREAS LENDING TABLES

Table C-1

Distribution of 2020 Home Mortgage Lending By Income Level of Geography
Assessment Area: Denton and Wise Counties Metropolitan

Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
Home Purchase Loans							
Low	1	0.5	0.2	180	0.3	0.1	0.5
Moderate	14	7.0	4.0	2,512	4.3	2.7	6.0
Middle	112	55.7	42.5	30,465	52.7	37.1	40.7
Upper	74	36.8	53.4	24,662	42.7	60.0	52.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	201	100.0	100.0	57,819	100.0	100.0	100.0
Refinance Loans							
Low	4	1.4	0.2	847	1.2	0.1	0.5
Moderate	18	6.5	2.3	3,588	5.0	1.5	6.0
Middle	136	49.3	31.5	33,324	46.4	26.8	40.7
Upper	118	42.8	66.0	34,133	47.5	71.5	52.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	276	100.0	100.0	71,892	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.5
Moderate	1	11.1	2.5	40	6.2	1.5	6.0
Middle	4	44.4	25.2	381	59.2	21.3	40.7
Upper	4	44.4	72.3	223	34.6	77.2	52.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	9	100.0	100.0	644	100.0	100.0	100.0
Multifamily Loans							**Multi-family Units %**
Low	0	0.0	7.0	0	0.0	1.3	15.0
Moderate	2	50.0	33.8	512	57.9	22.2	24.7
Middle	2	50.0	36.6	372	42.1	39.4	44.8
Upper	0	0.0	22.5	0	0.0	37.1	15.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	4	100.0	100.0	884	100.0	100.0	100.0
Total Home Mortgage Loans							**Owner Occupied Units %**
Low	5	1.0	0.2	1,027	0.8	0.2	0.5
Moderate	36	7.2	3.2	6,756	5.1	2.7	6.0
Middle	258	51.9	36.4	65,080	49.3	31.7	40.7
Upper	198	39.8	60.2	59,183	44.8	65.4	52.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	497	100.0	100.0	132,046	100.0	100.0	100.0

Source: 2020 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table C-2

Distribution of 2020 Home Mortgage Lending By Borrower Income Level Assessment Area: Denton and Wise Counties Metropolitan							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
Home Purchase Loans							
Low	6	3.0	2.2	702	1.2	1.1	15.2
Moderate	25	12.4	14.5	5,170	8.9	10.3	14.0
Middle	45	22.4	24.3	10,980	19.0	21.6	18.2
Upper	115	57.2	49.3	38,738	67.0	57.2	52.7
Unknown	10	5.0	9.7	2,229	3.9	9.8	0.0
Total	201	100.0	100.0	57,819	100.0	100.0	100.0
Refinance Loans							
Low	8	2.9	1.8	1,051	1.5	0.9	15.2
Moderate	26	9.4	7.8	4,561	6.3	5.0	14.0
Middle	66	23.9	16.7	13,572	18.9	13.6	18.2
Upper	157	56.9	54.1	48,075	66.9	60.1	52.7
Unknown	19	6.9	19.7	4,633	6.4	20.5	0.0
Total	276	100.0	100.0	71,892	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	1.6	0	0.0	1.0	15.2
Moderate	3	33.3	7.6	121	18.8	7.4	14.0
Middle	2	22.2	11.4	77	12.0	8.4	18.2
Upper	3	33.3	75.6	346	53.7	79.3	52.7
Unknown	1	11.1	3.8	100	15.5	3.9	0.0
Total	9	100.0	100.0	644	100.0	100.0	100.0
Total Home Mortgage Loans							
Low	15	3.0	1.9	1,838	1.4	1.0	15.2
Moderate	55	11.2	10.4	10,039	7.7	7.3	14.0
Middle	117	23.7	19.4	25,060	19.1	16.9	18.2
Upper	276	56.0	51.2	87,263	66.5	58.3	52.7
Unknown	30	6.1	17.0	6,962	5.3	16.6	0.0
Total	493	100.0	100.0	131,162	100.0	100.0	100.0

Source: 2020 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.
Multifamily loans are not included in the borrower distribution analysis.

Table C-3

Distribution of 2020 Home Mortgage Lending By Income Level of Geography
Assessment Area: Cooke and Montague Counties Nonmetropolitan

Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
Home Purchase Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	7	6.5	7.3	1,362	5.7	4.9	8.8
Middle	57	52.8	58.4	9,372	39.0	50.3	58.1
Upper	44	40.7	34.3	13,286	55.3	44.7	33.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	108	100.0	100.0	24,020	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	10	7.9	2.2	2,000	7.1	1.7	8.8
Middle	55	43.3	45.4	9,967	35.3	37.7	58.1
Upper	62	48.8	52.4	16,253	57.6	60.6	33.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	127	100.0	100.0	28,220	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	4.5	0	0.0	3.1	8.8
Middle	3	37.5	59.1	195	25.7	36.5	58.1
Upper	5	62.5	36.4	563	74.3	60.4	33.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	8	100.0	100.0	758	100.0	100.0	100.0
Multifamily Loans							**Multi-family Units %**
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	20.0	0	0.0	3.7	41.1
Middle	1	100.0	60.0	370	100.0	92.0	54.6
Upper	0	0.0	20.0	0	0.0	4.3	4.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	1	100.0	100.0	370	100.0	100.0	100.0
Total Home Mortgage Loans							**Owner Occupied Units %**
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	17	6.9	4.9	3,362	6.2	3.3	8.8
Middle	117	47.2	52.7	19,984	37.0	44.3	58.1
Upper	114	46.0	42.3	30,669	56.8	52.3	33.1
Unknown	0	0.0	0.0	0	0.0	0.1	0.0
Total	248	100.0	100.0	54,015	100.0	100.0	100.0

Source: 2020 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table C-4

Distribution of 2020 Home Mortgage Lending By Borrower Income Level Assessment Area: Cooke and Montague Counties Nonmetropolitan							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
Home Purchase Loans							
Low	4	3.7	1.9	345	1.4	0.8	18.0
Moderate	11	10.2	11.6	1,452	6.0	6.1	15.5
Middle	22	20.4	21.1	3,809	15.9	15.7	19.7
Upper	63	58.3	52.9	16,581	69.0	64.8	46.8
Unknown	8	7.4	12.6	1,833	7.6	12.7	0.0
Total	108	100.0	100.0	24,020	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	0.7	0	0.0	0.3	18.0
Moderate	6	4.7	5.2	650	2.3	2.9	15.5
Middle	16	12.6	12.1	2,224	7.9	8.1	19.7
Upper	80	63.0	64.8	20,011	70.9	71.6	46.8
Unknown	25	19.7	17.2	5,335	18.9	17.1	0.0
Total	127	100.0	100.0	28,220	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	4.5	0	0.0	1.2	18.0
Moderate	1	12.5	4.5	45	5.9	3.0	15.5
Middle	1	12.5	22.7	90	11.9	12.5	19.7
Upper	5	62.5	68.2	423	55.8	83.3	46.8
Unknown	1	12.5	0.0	200	26.4	0.0	0.0
Total	8	100.0	100.0	758	100.0	100.0	100.0
Total Home Mortgage Loans							
Low	4	1.6	1.3	345	0.6	0.5	18.0
Moderate	18	7.3	8.2	2,147	4.0	4.4	15.5
Middle	40	16.2	16.2	6,203	11.6	11.6	19.7
Upper	151	61.1	57.0	37,582	70.1	67.6	46.8
Unknown	34	13.8	17.3	7,368	13.7	16.0	0.0
Total	247	100.0	100.0	53,645	100.0	100.0	100.0

Source: 2020 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.
Multifamily loans are not included in the borrower distribution analysis.

APPENDIX D – METROPOLITAN LIMITED-SCOPE ASSESSMENT AREA

Table D-1

2022 Sherman-Denison MSA AA Demographics								
Income Categories	**Tract Distribution**		**Families by Tract Income**		**Families < Poverty Level as % of Families by Tract**		**Families by Family Income**	
	#	**%**	**#**	**%**	**#**	**%**	**#**	**%**
Low	1	3.3	609	1.8	70	11.5	6,864	20.3
Moderate	8	26.7	8,342	24.7	1,374	16.5	6,411	19.0
Middle	15	50.0	16,706	49.5	1,085	6.5	7,084	21.0
Upper	6	20.0	8,108	24.0	374	4.6	13,406	39.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**30**	**100.0**	**33,765**	**100.0**	**2,903**	**8.6**	**33,765**	**100.0**
	Housing Units by Tract	**Housing Type by Tract**						
		Owner-occupied			**Rental**		**Vacant**	
		#	**% by tract**	**% by unit**	**#**	**% by unit**	**#**	**% by unit**
Low	1,281	691	2.1	53.9	369	28.8	221	17.3
Moderate	14,459	6,972	20.7	48.2	5,586	38.6	1,901	13.1
Middle	28,353	17,683	52.6	62.4	7,174	25.3	3,496	12.3
Upper	12,656	8,302	24.7	65.6	2,550	20.1	1,804	14.3
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	**56,749**	**33,648**	**100.0**	**59.3**	**15,679**	**27.6**	**7,422**	**13.1**
	Total Businesses by Tract		**Businesses by Tract & Revenue Size**					
			Less Than or = $1 Million		**Over $1 Million**		**Revenue Not Reported**	
	#	**%**	**#**	**%**	**#**	**%**	**#**	**%**
Low	400	7.3	361	7.1	34	10.6	5	5.7
Moderate	1,326	24.1	1,224	24.1	89	27.6	13	14.9
Middle	2,488	45.3	2,322	45.7	123	38.2	43	49.4
Upper	1,279	23.3	1,177	23.2	76	23.6	26	29.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**5,493**	**100.0**	**5,084**	**100.0**	**322**	**100.0**	**87**	**100.0**
Percentage of Total Businesses:				**92.6**		**5.9**		**1.6**
	Total Farms by Tract		**Farms by Tract & Revenue Size**					
			Less Than or = $1 Million		**Over $1 Million**		**Revenue Not Reported**	
	#	**%**	**#**	**%**	**#**	**%**	**#**	**%**
Low	3	1.4	3	1.4	0	0.0	0	0.0
Moderate	5	2.4	5	2.4	0	0.0	0	0.0
Middle	142	67.6	142	67.6	0	0.0	0	0.0
Upper	60	28.6	60	28.6	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**210**	**100.0**	**210**	**100.0**	**0**	**0.0**	**0**	**0.0**
Percentage of Total Farms:				**100.0**		**0.0**		**0.0**

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table D-2

2021 Sherman-Denison MSA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	7,225	22.4
Moderate	8	30.8	6,980	21.6	1,670	23.9	5,643	17.5
Middle	12	46.2	16,016	49.6	1,636	10.2	6,230	19.3
Upper	6	23.1	9,298	28.8	674	7.2	13,196	40.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**26**	**100.0**	**32,294**	**100.0**	**3,980**	**12.3**	**32,294**	**100.0**

	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	12,179	6,446	20.4	52.9	4,288	35.2	1,445	11.9
Middle	27,914	15,786	50.0	56.6	7,988	28.6	4,140	14.8
Upper	14,151	9,361	29.6	66.2	3,346	23.6	1,444	10.2
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	**54,244**	**31,593**	**100.0**	**58.2**	**15,622**	**28.8**	**7,029**	**13.0**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	1,238	22.7	1,141	22.6	85	25.8	12	15.0
Middle	2,670	49.0	2,488	49.4	143	43.5	39	48.8
Upper	1,542	28.3	1,412	28.0	101	30.7	29	36.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**5,450**	**100.0**	**5,041**	**100.0**	**329**	**100.0**	**80**	**100.0**
Percentage of Total Businesses:				**92.5**		**6.0**		**1.5**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	10	4.8	10	4.8	0	0.0	0	0.0
Middle	104	50.2	104	50.2	0	0.0	0	0.0
Upper	93	44.9	93	44.9	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**207**	**100.0**	**207**	**100.0**	**0**	**0.0**	**0**	**0.0**
Percentage of Total Farms:				**100.0**		**0.0**		**0.0**

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table D-3

2020 Sherman-Denison MSA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	7,225	22.4
Moderate	8	30.8	6,980	21.6	1,670	23.9	5,643	17.5
Middle	12	46.2	16,016	49.6	1,636	10.2	6,230	19.3
Upper	6	23.1	9,298	28.8	674	7.2	13,196	40.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**26**	**100.0**	**32,294**	**100.0**	**3,980**	**12.3**	**32,294**	**100.0**

	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	12,179	6,446	20.4	52.9	4,288	35.2	1,445	11.9
Middle	27,914	15,786	50.0	56.6	7,988	28.6	4,140	14.8
Upper	14,151	9,361	29.6	66.2	3,346	23.6	1,444	10.2
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	**54,244**	**31,593**	**100.0**	**58.2**	**15,622**	**28.8**	**7,029**	**13.0**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	1,250	23.0	1,147	22.9	92	26.3	11	15.5
Middle	2,678	49.3	2,489	49.7	153	43.7	36	50.7
Upper	1,505	27.7	1,376	27.5	105	30.0	24	33.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**5,433**	**100.0**	**5,012**	**100.0**	**350**	**100.0**	**71**	**100.0**
Percentage of Total Businesses:				**92.3**		**6.4**		**1.3**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	9	4.2	9	4.2	0	0.0	0	0.0
Middle	106	50.0	106	50.0	0	0.0	0	0.0
Upper	97	45.8	97	45.8	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**212**	**100.0**	**212**	**100.0**	**0**	**0.0**	**0**	**0.0**
Percentage of Total Farms:				**100.0**		**0.0**		**0.0**

Source: 2020 FFIEC Census Data
2020 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table D-4

Distribution of 2021 and 2022 Home Mortgage Lending By Income Level of Geography
Assessment Area: Sherman-Denison MSA

Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2021						2022						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
Home Purchase Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	1.3	0	0.0	0.8	2.1
Moderate	9	10.0	19.3	1,176	4.4	11.6	5	7.8	22.0	1,538	7.4	15.1	20.7
Middle	38	42.2	42.5	9,331	35.2	39.8	37	57.8	40.7	10,342	50.0	37.3	52.6
Upper	43	47.8	38.2	15,982	60.3	48.6	22	34.4	36.1	8,807	42.6	46.8	24.7
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	90	100.0	100.0	26,489	100.0	100.0	64	100.0	100.0	20,687	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	1.0	0	0.0	0.5	2.1
Moderate	1	2.0	11.4	136	1.3	7.5	1	8.3	17.2	195	4.4	12.6	20.7
Middle	25	51.0	46.7	4,403	43.5	43.3	9	75.0	49.8	3,922	87.6	49.1	52.6
Upper	23	46.9	41.9	5,583	55.2	49.2	2	16.7	32.1	360	8.0	37.7	24.7
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	49	100.0	100.0	10,122	100.0	100.0	12	100.0	100.0	4,477	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	2.5	0	0.0	6.7	2.1
Moderate	0	0.0	18.3	0	0.0	11.3	2	33.3	15.7	150	27.2	12.0	20.7
Middle	0	0.0	49.5	0	0.0	58.6	4	66.7	36.4	401	72.8	31.1	52.6
Upper	1	100.0	32.3	72	100.0	30.1	0	0.0	45.5	0	0.0	50.2	24.7
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	1	100.0	100.0	72	100.0	100.0	6	100.0	100.0	551	100.0	100.0	100.0
Multifamily Loans													**Multi-family Units %**
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	3.6	0	0.0	0.6	2.5
Moderate	0	0.0	35.7	0	0.0	32.0	2	100.0	32.1	3,573	100.0	25.9	40.2
Middle	0	0.0	46.4	0	0.0	50.5	0	0.0	39.3	0	0.0	36.0	45.5
Upper	0	0.0	17.9	0	0.0	17.5	0	0.0	25.0	0	0.0	37.5	11.7
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	2	100.0	100.0	3,573	100.0	100.0	100.0
Total Home Mortgage Loans													**Owner Occupied Units %**
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	1.2	0	0.0	0.8	2.1
Moderate	10	7.0	16.2	1,312	3.5	10.4	10	11.6	20.8	5,456	18.0	15.2	20.7
Middle	65	45.8	44.4	14,462	38.7	41.6	52	60.5	42.6	15,640	51.7	39.5	52.6
Upper	67	47.2	39.4	21,637	57.8	48.0	24	27.9	35.4	9,167	30.3	44.5	24.7
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	142	100.0	100.0	37,411	100.0	100.0	86	100.0	100.0	30,263	100.0	100.0	100.0

Source: 2022 FFIEC Census Data
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table D-5

Distribution of 2020 Home Mortgage Lending By Income Level of Geography Assessment Area: Sherman-Denison MSA							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
Home Purchase Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	6	9.7	17.6	922	6.6	11.4	20.4
Middle	40	64.5	44.8	8,357	59.9	42.7	50.0
Upper	16	25.8	37.7	4,676	33.5	45.9	29.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	62	100.0	100.0	13,955	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	2	4.9	7.6	324	3.8	5.1	20.4
Middle	24	58.5	45.8	4,300	50.0	41.7	50.0
Upper	15	36.6	46.6	3,978	46.2	53.3	29.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	41	100.0	100.0	8,602	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	16.0	0	0.0	9.8	20.4
Middle	2	66.7	55.0	205	69.3	67.9	50.0
Upper	1	33.3	29.0	91	30.7	22.3	29.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	3	100.0	100.0	296	100.0	100.0	100.0
Multifamily Loans							**Multi-family Units %**
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	40.0	0	0.0	35.7	16.7
Middle	1	100.0	43.3	1,150	100.0	52.4	61.0
Upper	0	0.0	16.7	0	0.0	11.9	22.3
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	1	100.0	100.0	1,150	100.0	100.0	100.0
Total Home Mortgage Loans							**Owner Occupied Units %**
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	9	8.3	13.4	1,351	5.6	10.3	20.4
Middle	67	62.0	45.6	14,012	58.1	43.2	50.0
Upper	32	29.6	41.0	8,745	36.3	46.5	29.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	108	100.0	100.0	24,108	100.0	100.0	100.0

Source: 2020 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table D-6

Distribution of 2022 Small Business Lending By Income Level of Geography
Assessment Area: Sherman-Denison MSA

Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
Low	3	5.7	4.7	264	4.1	5.7	7.3
Moderate	6	11.3	19.1	1,426	22.4	20.6	24.1
Middle	37	69.8	43.4	3,833	60.2	41.8	45.3
Upper	7	13.2	31.3	849	13.3	31.5	23.3
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	53	100.0	100.0	6,372	100.0	100.0	100.0

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table D-7

Distribution of 2022 Small Farm Lending By Income Level of Geography
Assessment Area: Sherman-Denison MSA

Geographic Income Level	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	0.5	0	0.0	0.1	1.4
Moderate	1	4.8	2.2	50	2.6	2.1	2.4
Middle	19	90.5	59.3	1,754	92.9	64.4	67.6
Upper	1	4.8	37.4	85	4.5	33.4	28.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	21	100.0	100.0	1,889	100.0	100.0	100.0

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table D-8

Distribution of 2021 and 2022 Home Mortgage Lending By Borrower Income Level
Assessment Area: Sherman-Denison MSA

Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2021						2022						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
Home Purchase Loans													
Low	1	1.1	3.2	44	0.2	1.5	1	1.6	2.1	130	0.6	1.0	20.3
Moderate	4	4.4	12.9	720	2.7	8.1	7	10.9	10.6	1,180	5.7	6.2	19.0
Middle	16	17.8	17.1	3,371	12.7	14.8	11	17.2	17.0	2,712	13.1	13.7	21.0
Upper	58	64.4	40.6	20,289	76.6	52.5	39	60.9	44.5	14,897	72.0	56.8	39.7
Unknown	11	12.2	26.3	2,065	7.8	23.2	6	9.4	25.8	1,768	8.5	22.4	0.0
Total	90	100.0	100.0	26,489	100.0	100.0	64	100.0	100.0	20,687	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	3.4	0	0.0	1.6	1	8.3	5.6	160	3.6	2.7	20.3
Moderate	8	16.3	10.5	925	9.1	6.5	1	8.3	12.5	123	2.7	7.8	19.0
Middle	10	20.4	16.8	2,004	19.8	13.6	0	0.0	21.1	0	0.0	16.8	21.0
Upper	26	53.1	43.6	6,197	61.2	51.8	10	83.3	44.7	4,194	93.7	56.0	39.7
Unknown	5	10.2	25.7	996	9.8	26.5	0	0.0	16.2	0	0.0	16.8	0.0
Total	49	100.0	100.0	10,122	100.0	100.0	12	100.0	100.0	4,477	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	9.7	0	0.0	4.3	1	16.7	7.4	75	13.6	3.6	20.3
Moderate	0	0.0	8.6	0	0.0	6.0	1	16.7	9.1	75	13.6	5.1	19.0
Middle	0	0.0	17.2	0	0.0	14.9	0	0.0	13.2	0	0.0	7.8	21.0
Upper	1	100.0	52.7	72	100.0	64.7	3	50.0	59.5	281	51.0	70.0	39.7
Unknown	0	0.0	11.8	0	0.0	10.1	1	16.7	10.7	120	21.8	13.5	0.0
Total	1	100.0	100.0	72	100.0	100.0	6	100.0	100.0	551	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	1	0.7	3.5	44	0.1	1.6	3	3.6	3.1	365	1.4	1.4	20.3
Moderate	12	8.5	11.7	1,645	4.4	7.4	9	10.7	11.0	1,378	5.2	6.5	19.0
Middle	27	19.0	16.8	5,503	14.7	14.2	11	13.1	17.7	2,712	10.2	14.2	21.0
Upper	86	60.6	41.7	27,158	72.6	52.2	54	64.3	44.9	20,347	76.2	56.8	39.7
Unknown	16	11.3	26.4	3,061	8.2	24.6	7	8.3	23.3	1,888	7.1	21.1	0.0
Total	142	100.0	100.0	37,411	100.0	100.0	84	100.0	100.0	26,690	100.0	100.0	100.0

Source: 2022 FFIEC Census Data
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.
Multifamily loans are not included in the borrower distribution analysis.

Table D-9

Distribution of 2020 Home Mortgage Lending By Borrower Income Level
Assessment Area: Sherman-Denison MSA

Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
Home Purchase Loans							
Low	0	0.0	5.4	0	0.0	2.8	22.4
Moderate	12	19.4	20.2	2,031	14.6	14.5	17.5
Middle	17	27.4	24.2	3,587	25.7	22.8	19.3
Upper	28	45.2	35.9	7,607	54.5	45.2	40.9
Unknown	5	8.1	14.3	730	5.2	14.6	0.0
Total	62	100.0	100.0	13,955	100.0	100.0	100.0
Refinance Loans							
Low	2	4.9	3.2	294	3.4	1.4	22.4
Moderate	4	9.8	10.5	405	4.7	6.7	17.5
Middle	7	17.1	17.4	912	10.6	14.1	19.3
Upper	26	63.4	42.8	6,807	79.1	51.7	40.9
Unknown	2	4.9	26.1	184	2.1	26.1	0.0
Total	41	100.0	100.0	8,602	100.0	100.0	100.0
Home Improvement Loans							
Low	1	33.3	9.0	70	23.6	5.7	22.4
Moderate	1	33.3	14.0	135	45.6	6.0	17.5
Middle	1	33.3	22.0	91	30.7	16.5	19.3
Upper	0	0.0	43.0	0	0.0	56.1	40.9
Unknown	0	0.0	12.0	0	0.0	15.8	0.0
Total	3	100.0	100.0	296	100.0	100.0	100.0
Total Home Mortgage Loans							
Low	3	2.8	4.5	364	1.6	2.2	22.4
Moderate	17	15.9	15.4	2,571	11.2	10.6	17.5
Middle	26	24.3	20.6	4,695	20.5	18.5	19.3
Upper	54	50.5	38.0	14,414	62.8	47.6	40.9
Unknown	7	6.5	21.5	914	4.0	21.1	0.0
Total	107	100.0	100.0	22,958	100.0	100.0	100.0

Source: 2020 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.
Multifamily loans are not included in the borrower distribution analysis.

Table D-10

Distribution of 2022 Small Business Lending By Revenue Size of Businesses
Assessment Area: Sherman-Denison MSA

	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
By Revenue							
$1 Million or Less	28	52.8	50.7	3,839	60.2	48.0	92.6
Over $1 Million	3	5.7		611	9.6		5.9
Revenue Unknown	22	41.5		1,922	30.2		1.6
Total	53	100.0		6,372	100.0		100.0
By Loan Size							
$100,000 or Less	39	73.6	92.5	1,287	20.2	36.3	
$100,001 - $250,000	6	11.3	3.7	1,052	16.5	15.0	
$250,001 - $1 Million	8	15.1	3.8	4,033	63.3	48.7	
Total	53	100.0	100.0	6,372	100.0	100.0	
By Loan Size and Revenues $1 Million or Less							
$100,000 or Less	20	71.4		688	17.9		
$100,001 - $250,000	3	10.7		500	13.0		
$250,001 - $1 Million	5	17.9		2,651	69.1		
Total	28	100.0		3,839	100.0		

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table D-11

Distribution of 2022 Small Farm Lending By Revenue Size of Farms
Assessment Area: Sherman-Denison MSA

	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
By Revenue							
$1 Million or Less	7	33.3	49.5	1,143	60.5	60.6	100.0
Over $1 Million	0	0.0		0	0.0		0.0
Revenue Unknown	14	66.7		746	39.5		0.0
Total	21	100.0		1,889	100.0		100.0
By Loan Size							
$100,000 or Less	16	76.2	79.7	563	29.8	26.3	
$100,001 - $250,000	2	9.5	12.1	212	11.2	30.7	
$250,001 - $500,000	3	14.3	8.2	1,114	59.0	43.0	
Total	21	100.0	100.0	1,889	100.0	100.0	
By Loan Size and Revenues $1 Million or Less							
$100,000 or Less	3	42.9		80	7.0		
$100,001 - $250,000	2	28.6		212	18.5		
$250,001 - $500,000	2	28.6		851	74.5		
Total	7	100.0		1,143	100.0		

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

APPENDIX E – GLOSSARY

Aggregate lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

Census tract: A small, relatively permanent statistical subdivision of a county. Census tract boundaries do not cross county lines; however, they may cross the boundaries of metropolitan statistical areas. Census tracts average about 4,000 inhabitants, and their physical size varies widely depending upon population density. Census tracts are designed to be homogeneous with respect to the population characteristics, economic status, and living conditions to allow for statistical comparisons.

Community development: All Agencies have adopted the following language:

1. Affordable housing (including multi-family rental housing) for low- or moderate-income individuals.
2. Community services targeted to low- or moderate-income individuals.
3. Activities that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of $1 million or less.
4. Activities that revitalize or stabilize –
    a. Low- or moderate-income geographies.
    b. Designated disaster areas.
    c. Distressed or underserved nonmetropolitan middle-income geographies designated by the Board, Federal Deposit Insurance Corporation, and Office of the Comptroller of the Currency, based on-
        i. Rates of poverty, unemployment, and population loss.
        ii. Population size, density, and dispersion. Activities that revitalize and stabilize geographies designated based on population size, density, and dispersion if they help to meet essential community needs, including needs of low- and moderate-income individuals.

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, home equity 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).

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary

reports of their mortgage lending activity. The reports include such data as the race, gender, and income of the applicants; the amount of loan requested; and the disposition of the application (for example, approved, denied, or withdrawn).

Home mortgage loans: Includes home purchase and home improvement loans as defined in the HMDA regulation. This definition also includes multifamily (five or more families) dwelling loans, loans for the purchase of manufactured homes, and refinancing of home improvement and home purchase loans.

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.

Low-income: Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent, in the case of a geography.

Market share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

Metropolitan area (MA): A metropolitan statistical area (MSA) or a metropolitan division (MD) as defined by the Office of Management and Budget. A MSA is a core area containing at least one urbanized area of 50,000 or more inhabitants, together with adjacent communities having a high degree of economic and social integration with that core. A MD is a division of a MSA based on specific criteria including commuting patterns. Only a MSA that has a population of at least 2.5 million may be divided into MDs.

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.

Other products: Includes any unreported optional category of loans for which the institution collects and maintains data for consideration during a CRA evaluation. Examples of such activity include consumer loans and other loan data an institution may provide concerning its lending performance.

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.

Rated area: A rated area is a state or multistate metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating

for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area.

Small loan(s) to business(es): A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) and the Thrift Financial Reporting (TFR) 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. However, thrift institutions may also exercise the option to report loans secured by nonfarm residential real estate as "small business loans" if the loans are reported on the TFR as nonmortgage, commercial 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.

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

Br #	Physical Location	Mailing Address	Phone #	Opened	Banking Hours
1	**Gainesville Corporate** 1818 N I-35 Gainesville, TX 76240 Tract Code: 0005.00	P O Box 10 Gainesville, TX 76241	**940-665-1711**	05-06-2019	
2	**Gainesville Hwy 82** 808 E Hwy 82 Gainesville TX 76240 Tract Code: 0005.00	P O Box 10 Gainesville TX 76241	**940-665-1711** 940-668-4700 Direct	07-01-1996	**Lobby** Mon-Thurs 9-4 Fri 9-6 **Drive Thru** Mon-Fri 8-6 Sat 8-12
3	**Lake Kiowa** 6586 FM 902 Gainesville TX 76240 Tract Code: 0007.01	P O Box 10 Gainesville TX 76241	**940-665-1711** 940-668-4710 Direct	03-28-1998	**Lobby** Mon-Fri 9-4 **Drive Thru** Mon-Fri 9-4 **Closed Saturday**
5	**Gainesville Downtown** 801 E California St Gainesville TX 76240 Tract Code: 0005.00	P O Box 10 Gainesville TX 76241	**940-665-1711**	08-16-1905	**Lobby** Mon-Thurs 9-4 Fri 9-6 **Drive Thru** Mon-Fri 8-6 Sat 8-12
6	**Denton Downtown** 400 W Oak St Denton TX 76201 Tract Code: 0207.00	P O Box 2147 Denton TX 76202-2147	**Metro 940-349-5444**	03-03-2003 Perm Loc. 07-06-2004	**Lobby** Mon-Thurs 9-4 Fri 9-6
8	**Saint Jo** 108 E Howell St Saint Jo TX 76265 Tract Code: 9501.00	P O Box B Saint Jo TX 76265	**940-665-1711** 940-995-2556 Direct	04-24-2008	**Lobby** Mon-Thurs 9-4 Fri 9-5:30
9	**Muenster** 519 E Division St Muenster TX 76252 Tract Code: 0002.00	P O Box 127 Muenster TX 76252-0127	**940-665-1711** 940-759-2218 Direct	04-24-2008	**Lobby** Mon-Thurs 9-4 Fri 9-6 **Drive Thru** Mon-Thur 9-4 Fri 9-6 **Closed Saturday**
10	**Denton Rayzor Ranch** 2430 W University Dr Denton TX 76201 Tract Code: 0204.02	P O Box 2147 Denton TX 76202-2147	**Metro 940-349-5432**	09-09-2010	**Lobby** Mon-Thurs 9-4 Fri 9-6 **Drive Thru** Mon-Thur 9-4 Fri 9-6 **Closed Saturday**
14	**Decatur** 661 W Thompson St Decatur TX 76234 Tract Code: 1502.01	P O Box 1238 Decatur TX 76234-1238	**940-627-8767**	01-31-2015	**Lobby** Mon-Thurs 9-4 Fri 9-6 **Drive Thru** Mon-Fri 8-6 Sat 8-12
15	**Roanoke** 211 S Oak St Roanoke TX 76262 Tract Code: 0203.11	P O Box 950 Roanoke TX 76262-0950	**817-490-1945**	01-31-2015	**Lobby** Mon-Thurs 9-4 Fri 9-6 **Drive Thru** Mon-Thu 9-4 Fri 9-6 **Closed Saturday**
16	**Sherman** 2315 N. HWY 75 Sherman TX 75090 Tract Code: 0009.03	N/A	**903-771-4555**	08-08-2025	**Lobby** Mon-Thurs 9-5 Fri 9-6 **Drive Thru** Mon-Thu 8-5 Fri 8-6 **Closed Saturday**
17	**Whitesboro** 542 Hwy 377 N Whitesboro TX 76273 Tract Code: 0011.03	P O Box 450 Whitesboro TX 76273	**940-665-1711** 903-564-4433 Direct	01-21-2020	**Lobby** Mon-Thurs 9-5 Fri 9-6 **Drive Thru** Mon-Thu 8-5 Fri 8-6 **Closed Saturday**
18	**Celina** 433 S Preston Rd Celina TX 75009 Tract Code: 0303.06	P O Box 1108 Celina TX 75006	**940-665-1711** 972-382-0033 Direct	06-13-2022	**Lobby** Mon-Thurs 9-5 Fri 9-6 **Drive Thru** Mon-Thurs 8-5 Fri 8-6 **Closed Saturday**
19	**Waco** 719 N New Road Waco TX 76710 Tract Code: 0024.98	PO Box 23645 Waco TX 76702	**254-313-1038**	02-12-2024	**Lobby** Mon-Thurs 9-4 Fri 9-5 **Drive Thru** Mon-Fri 9-5 **Closed Saturday**

Br #	Physical Location	Mailing Address	Phone #	Opened	Banking Hours
20	**Denison** 3427 FM 120 Suite 101 Denison TX 75020 Tract Code: 0008.00	N/A	**430-413-4235**	**01-24-2025**	**Lobby** Mon-Thurs 9-5 Fri 9-6 **Drive Thru** Mon-Thurs 8-5 Fri 8-6 **Closed Saturday**
21	**Round Rock** 409 W Main Street Suite 201 Round Rock, TX 78664 Tract Code: 0207.01	N/A	**512-464-1154**	**11-02-2026**	**Lobby** Mon-Thurs 9-4 Fri 9-5 **Closed Saturday**

ATM / ITM Locations of FSB
Teller Assist Hours Mon-Fri 7:30am - 6pm Sat 9am - 1pm

Corporate Building - ITM **1818 N I-35** **Gainesville TX 76240**		**Rayzor Ranch Branch - ITM (2)** **2430 W University Drive** **Denton TX 76201**
Corporate Building Walk Up - ITM **1818 N I-35** **Gainesville TX 76240**		**Denison – ITM** **3427 FM 120 Suite 101** **Denison TX 75020**
Hwy 82 Branch - ITM **808 East Hwy 82** **Gainesville TX 76240**		**Decatur Branch - ITM** **661 W Thompson Street** **Decatur TX 76234**
Lake Kiowa Branch - ITM **6586 FM 902** **Gainesville TX 76240**		**Roanoke Branch - ITM** **211 Oak Street** **Roanoke TX 76262**
Valley View - ITM (2) **101 S Frontage Rd** **Valley View TX 76272**		**Sherman Branch - ITM (2)** **2315 N. HWY 75** **Sherman TX 75090**
Gainesville Downtown Drive up - ITM **801 E California Street** **Gainesville TX 76240**		**Whitesboro Branch - ITM (2)** **542 HWY 377 N** **Whitesboro TX 76273**
Gainesville Downtown Walk Up - ITM **801 E California Street** **Gainesville TX 76240**		**Peterbilt Motor Company** **3200 Airport Rd** **Denton TX 76207**
Denton Downtown - ITM **400 W Oak Street** **Denton TX 76201**		**NCTC Exchange - ITM** **316 E Hickory St** **Denton TX 76201**
Saint Jo - ITM **108 E Howell Street** **Saint Jo TX 76265**		**Lindsay - ITM** **320 E JM Lindsay BLVD** **Lindsay TX 76250**
Muenster Branch - ITM **519 E Division** **Muenster TX 76252**		**North Texas Medical Center** **1900 Hospital BLVD** **Gainesville TX 76240**
Downtown Whitesboro - ITM **201 E Main Street** **Whitesboro TX 76273**		**Decatur - ITM** **106 S. Trinity Street** **Decatur TX 76234**
Celina – ITM **433 S Preston Rd** **Celina TX 75009**		**Waco – ITM** **719 N. New Road** **Waco TX 76710**

Updated 08/2026

Closed Branches

Br #	Physical Location	Mailing Address	Phone #	Opened	Banking Hours
4	**Valley View** 101 Frontage Rd Valley View TX 76272 Tract Code: 0009.00	P O Box 10 Gainesville TX 76241	**940-665-1711** 940-668-4340 Direct	09-05-2001 **Closed** 02-28-2019	**Drive Thru** Mon-Fri 8-6 Sat 8-12 Drive Thru only started 8/1/2011
12	**Denton Loop 288** 1696 S Loop 288 Denton TX 76205 Tract Code: 0212.01	P O Box 2147 Denton TX 76202-2147	**Metro 940-349-5555**	10-02-2014 **Closed** 02-11-2021	**Lobby** Mon-Thurs 9-4 Fri 9-6 **Drive Thru** Mon-Fri 7:30-6 Sat 8-12
11	**Denton South Branch** 3190 Teasley Lane Denton TX 76205 Tract Code: 0213.04	P O Box 2147 Denton TX 76202-2147	**Metro 940-349-5465**	10-12-2011 **Closed** 02-11-2021	**Lobby** Mon-Thurs 9-4 Fri 9-6
16	**Sherman Branch** 2624 N. Loy Lake Rd Sherman, TX 75090 Tract Code: 0009.03	N/A	**Metro 940-771-4555**	10-14-2020 **Closed** 08-07-2025	**Lobby** Mon-Thurs 9-5 Fri 9-6 **Drive Thru** Mon-Thu 8-5 Fri 8-6

ATMs Closed
Safran - 10/2/2020
Liberty Crossing 11/20/2020

ITMs Closed
Denton South Branch - Teasley Lane – 2 ITMs closed 7/2026

Additional Closed Branch Information
Branch #16 - The Sherman branch closed on 08-07-2025 and the new Sherman branch opened on 08-08-2025

Drive Thru Closed
Downtown Denton Drive Thru closed 1/20/2018

Updated as of 08-2026

2025 FFIEC Census Report - Summary Census Overview Information
State: TEXAS
County: 085 - COLLIN COUNTY
All Tracts: 220

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
TX	COLLIN COUNTY	0301.01	3 - Middle	89.77	No	$117,300	$79,286	3595	1085	30.18	641	807
TX	COLLIN COUNTY	0301.02	2 - Moderate	76.70	No	$117,300	$67,740	4282	1143	26.69	795	1138
TX	COLLIN COUNTY	0302.01	3 - Middle	100.49	No	$117,300	$88,750	6175	2101	34.02	914	1209
TX	COLLIN COUNTY	0302.02	4 - Upper	163.98	No	$117,300	$144,821	6345	2028	31.96	1047	1290
TX	COLLIN COUNTY	0302.04	3 - Middle	112.05	No	$117,300	$98,960	7554	3222	42.65	1498	2020
TX	COLLIN COUNTY	0302.05	3 - Middle	86.77	No	$117,300	$76,632	4869	2137	43.89	1166	1597
TX	COLLIN COUNTY	0302.06	4 - Upper	148.63	No	$117,300	$131,267	4565	1692	37.06	956	1064
TX	COLLIN COUNTY	0302.07	3 - Middle	100.30	No	$117,300	$88,580	14195	5417	38.16	2415	2984
TX	COLLIN COUNTY	0303.01	4 - Upper	158.86	No	$117,300	$140,298	9945	3879	39.00	2229	2754
TX	COLLIN COUNTY	0303.02	4 - Upper	214.94	No	$117,300	$189,826	5812	1262	21.71	1306	1516
TX	COLLIN COUNTY	0303.03	4 - Upper	174.37	No	$117,300	$154,000	10198	3202	31.40	2629	2835
TX	COLLIN COUNTY	0303.04	4 - Upper	169.43	No	$117,300	$149,637	7973	2312	29.00	1752	2146
TX	COLLIN COUNTY	0303.06	4 - Upper	144.09	No	$117,300	$127,260	11608	3918	33.75	2552	2993
TX	COLLIN COUNTY	0303.07	4 - Upper	160.23	No	$117,300	$141,509	12663	3513	27.74	3283	3636
TX	COLLIN	0304.03	4 - Upper	137.93	No	$117,300	$121,815	5616	2216	39.46	1541	2368

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
	COUNTY											
TX	COLLIN COUNTY	0304.04	4 - Upper	145.15	No	$117,300	$128,194	5535	2486	44.91	1883	2333
TX	COLLIN COUNTY	0304.05	3 - Middle	86.67	No	$117,300	$76,543	4546	2441	53.70	877	1154
TX	COLLIN COUNTY	0304.06	3 - Middle	92.96	No	$117,300	$82,102	5622	3423	60.89	479	920
TX	COLLIN COUNTY	0304.07	4 - Upper	225.04	No	$117,300	$198,750	3868	1282	33.14	1200	1468
TX	COLLIN COUNTY	0304.09	2 - Moderate	56.88	No	$117,300	$50,241	3619	2126	58.75	279	513
TX	COLLIN COUNTY	0304.10	3 - Middle	105.71	No	$117,300	$93,359	4349	2194	50.45	631	1031
TX	COLLIN COUNTY	0305.04	4 - Upper	142.32	No	$117,300	$125,694	4417	1865	42.22	625	724
TX	COLLIN COUNTY	0305.05	3 - Middle	117.45	No	$117,300	$103,729	5903	3384	57.33	184	363
TX	COLLIN COUNTY	0305.06	4 - Upper	143.76	No	$117,300	$126,964	4543	2284	50.28	1013	1281
TX	COLLIN COUNTY	0305.07	4 - Upper	167.31	No	$117,300	$147,763	1810	687	37.96	548	651
TX	COLLIN COUNTY	0305.09	4 - Upper	158.17	No	$117,300	$139,688	2507	1141	45.51	803	970
TX	COLLIN COUNTY	0305.10	4 - Upper	124.37	No	$117,300	$109,844	3107	1673	53.85	818	1187
TX	COLLIN COUNTY	0305.11	4 - Upper	209.24	No	$117,300	$184,792	14451	10373	71.78	3441	3860
TX	COLLIN COUNTY	0305.12	4 - Upper	216.68	No	$117,300	$191,364	4566	2162	47.35	1540	1606
TX	COLLIN COUNTY	0305.15	4 - Upper	125.62	No	$117,300	$110,943	6444	2776	43.08	1982	2338
TX	COLLIN COUNTY	0305.16	4 - Upper	159.14	No	$117,300	$140,545	7412	4189	56.52	1684	2134

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
TX	COLLIN COUNTY	0305.17	4 - Upper	143.91	No	$117,300	$127,102	9512	4556	47.90	2182	2535
TX	COLLIN COUNTY	0305.18	4 - Upper	202.83	No	$117,300	$179,135	9638	7315	75.90	2352	2458
TX	COLLIN COUNTY	0305.19	4 - Upper	185.08	No	$117,300	$163,456	8888	5343	60.11	1450	1876
TX	COLLIN COUNTY	0305.20	4 - Upper	153.41	No	$117,300	$135,492	6791	4077	60.04	1406	1802
TX	COLLIN COUNTY	0305.21	4 - Upper	157.84	No	$117,300	$139,397	5252	3856	73.42	1188	1484
TX	COLLIN COUNTY	0305.24	4 - Upper	130.04	No	$117,300	$114,853	8990	5456	60.69	1948	2252
TX	COLLIN COUNTY	0305.25	4 - Upper	128.37	No	$117,300	$113,371	5966	1331	22.31	1635	1699
TX	COLLIN COUNTY	0305.29	4 - Upper	149.72	No	$117,300	$132,227	3710	1378	37.14	723	964
TX	COLLIN COUNTY	0305.31	4 - Upper	171.99	No	$117,300	$151,899	6856	1704	24.85	2085	2236
TX	COLLIN COUNTY	0305.32	4 - Upper	185.24	No	$117,300	$163,600	3015	1245	41.29	565	794
TX	COLLIN COUNTY	0305.33	4 - Upper	199.08	No	$117,300	$175,823	3355	1158	34.52	954	1116
TX	COLLIN COUNTY	0305.34	4 - Upper	155.16	No	$117,300	$137,031	3173	741	23.35	869	1049
TX	COLLIN COUNTY	0305.35	4 - Upper	120.48	No	$117,300	$106,406	2786	691	24.80	783	892
TX	COLLIN COUNTY	0305.36	4 - Upper	162.69	No	$117,300	$143,680	7209	4912	68.14	1767	2058
TX	COLLIN COUNTY	0305.37	4 - Upper	154.07	No	$117,300	$136,071	7579	4497	59.34	1683	1873
TX	COLLIN COUNTY	0305.38	4 - Upper	153.97	No	$117,300	$135,984	5584	3484	62.39	1319	1821
TX	COLLIN COUNTY	0305.39	4 - Upper	137.36	No	$117,300	$121,311	5448	2441	44.81	1387	2068

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
TX	COLLIN COUNTY	0305.40	2 - Moderate	64.03	No	$117,300	$56,556	4154	2605	62.71	153	291
TX	COLLIN COUNTY	0305.41	4 - Upper	167.08	No	$117,300	$147,560	4468	2634	58.95	907	1047
TX	COLLIN COUNTY	0305.42	4 - Upper	129.05	No	$117,300	$113,971	8325	4608	55.35	1164	1419
TX	COLLIN COUNTY	0305.43	0 - Unknown	0.00	No	$117,300	$0	3672	2535	69.04	276	304
TX	COLLIN COUNTY	0305.44	4 - Upper	135.15	No	$117,300	$119,366	5510	1909	34.65	1191	1257
TX	COLLIN COUNTY	0305.45	4 - Upper	182.58	No	$117,300	$161,250	3034	685	22.58	992	1063
TX	COLLIN COUNTY	0305.46	4 - Upper	197.32	No	$117,300	$174,269	5611	1997	35.59	1327	1484
TX	COLLIN COUNTY	0305.47	4 - Upper	187.93	No	$117,300	$165,972	5715	1859	32.53	1554	1674
TX	COLLIN COUNTY	0305.48	4 - Upper	147.92	No	$117,300	$130,643	4794	1931	40.28	1342	1939
TX	COLLIN COUNTY	0305.49	4 - Upper	128.11	No	$117,300	$113,147	2612	1193	45.67	625	931
TX	COLLIN COUNTY	0305.50	4 - Upper	130.46	No	$117,300	$115,222	4218	1807	42.84	1183	1617
TX	COLLIN COUNTY	0306.04	4 - Upper	128.87	No	$117,300	$113,819	3353	1528	45.57	670	893
TX	COLLIN COUNTY	0306.05	3 - Middle	94.21	No	$117,300	$83,202	6758	3786	56.02	1112	1939
TX	COLLIN COUNTY	0306.06	3 - Middle	102.07	No	$117,300	$90,147	5597	2586	46.20	1104	1306
TX	COLLIN COUNTY	0306.07	4 - Upper	172.71	No	$117,300	$152,534	5200	1152	22.15	1790	1942
TX	COLLIN COUNTY	0306.08	4 - Upper	123.09	No	$117,300	$108,713	2508	1218	48.56	413	526
TX	COLLIN COUNTY	0306.09	4 - Upper	128.07	No	$117,300	$113,108	6776	3080	45.45	2125	2557

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
TX	COLLIN COUNTY	0307.01	3 - Middle	91.64	No	$117,300	$80,938	3363	1983	58.97	666	1119
TX	COLLIN COUNTY	0307.02	3 - Middle	88.89	No	$117,300	$78,507	4874	2383	48.89	1166	1910
TX	COLLIN COUNTY	0308.01	2 - Moderate	64.90	No	$117,300	$57,321	4521	2622	58.00	431	762
TX	COLLIN COUNTY	0308.02	2 - Moderate	63.69	No	$117,300	$56,250	6099	3570	58.53	663	1398
TX	COLLIN COUNTY	0309.01	0 - Unknown	0.00	No	$117,300	$0	2335	1913	81.93	265	547
TX	COLLIN COUNTY	0309.02	0 - Unknown	0.00	No	$117,300	$0	6	0	0.00	0	0
TX	COLLIN COUNTY	0309.03	2 - Moderate	64.78	No	$117,300	$57,214	7763	5560	71.62	1194	1683
TX	COLLIN COUNTY	0310.03	3 - Middle	96.85	No	$117,300	$85,536	12022	6490	53.98	2218	2703
TX	COLLIN COUNTY	0310.05	3 - Middle	86.86	No	$117,300	$76,719	3126	1373	43.92	815	1227
TX	COLLIN COUNTY	0310.06	3 - Middle	80.53	No	$117,300	$71,125	3460	1621	46.85	642	788
TX	COLLIN COUNTY	0310.07	3 - Middle	97.13	No	$117,300	$85,781	6291	3186	50.64	1008	1283
TX	COLLIN COUNTY	0310.08	2 - Moderate	65.39	No	$117,300	$57,757	3229	1602	49.61	529	1027
TX	COLLIN COUNTY	0311.01	3 - Middle	100.38	No	$117,300	$88,654	5837	2081	35.65	1302	1815
TX	COLLIN COUNTY	0311.02	3 - Middle	119.02	No	$117,300	$105,117	6507	2680	41.19	1435	1945
TX	COLLIN COUNTY	0312.01	3 - Middle	115.63	No	$117,300	$102,125	7895	2585	32.74	1672	1937
TX	COLLIN COUNTY	0312.02	4 - Upper	128.50	No	$117,300	$113,490	7224	2884	39.92	1452	1691
TX	COLLIN COUNTY	0313.08	4 - Upper	125.75	No	$117,300	$111,058	6999	2919	41.71	1494	1851

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
TX	COLLIN COUNTY	0313.14	4 - Upper	149.84	No	$117,300	$132,335	6001	2398	39.96	1255	1431
TX	COLLIN COUNTY	0313.18	4 - Upper	120.97	No	$117,300	$106,838	5832	2768	47.46	1178	1510
TX	COLLIN COUNTY	0313.19	2 - Moderate	75.87	No	$117,300	$67,008	4707	2490	52.90	785	1080
TX	COLLIN COUNTY	0313.20	4 - Upper	121.44	No	$117,300	$107,254	6153	2147	34.89	1592	1951
TX	COLLIN COUNTY	0313.21	4 - Upper	145.97	No	$117,300	$128,917	7121	3017	42.37	1513	1637
TX	COLLIN COUNTY	0313.22	4 - Upper	133.61	No	$117,300	$118,000	8733	3994	45.73	1852	2173
TX	COLLIN COUNTY	0313.23	3 - Middle	119.88	No	$117,300	$105,880	5369	2352	43.81	1241	1588
TX	COLLIN COUNTY	0313.24	4 - Upper	176.49	No	$117,300	$155,875	4567	2256	49.40	1488	1586
TX	COLLIN COUNTY	0313.25	4 - Upper	138.61	No	$117,300	$122,422	2188	789	36.06	621	676
TX	COLLIN COUNTY	0313.26	4 - Upper	232.73	No	$117,300	$205,543	6305	2978	47.23	1521	1612
TX	COLLIN COUNTY	0313.27	4 - Upper	190.92	No	$117,300	$168,618	4347	2165	49.80	1002	1064
TX	COLLIN COUNTY	0313.28	4 - Upper	151.93	No	$117,300	$134,180	3830	2037	53.19	1009	1071
TX	COLLIN COUNTY	0313.29	4 - Upper	156.87	No	$117,300	$138,548	6772	3903	57.63	1559	1861
TX	COLLIN COUNTY	0313.30	4 - Upper	133.00	No	$117,300	$117,463	5905	2653	44.93	1150	1562
TX	COLLIN COUNTY	0313.31	3 - Middle	104.77	No	$117,300	$92,528	4990	3205	64.23	947	1177
TX	COLLIN COUNTY	0313.32	3 - Middle	113.15	No	$117,300	$99,930	5218	3138	60.14	1209	1569
TX	COLLIN COUNTY	0313.33	4 - Upper	152.86	No	$117,300	$135,000	3826	2904	75.90	857	1036

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
TX	COLLIN COUNTY	0313.34	4 - Upper	149.57	No	$117,300	$132,098	2877	1349	46.89	936	1105
TX	COLLIN COUNTY	0313.35	4 - Upper	151.44	No	$117,300	$133,750	6108	2767	45.30	1509	1695
TX	COLLIN COUNTY	0313.36	4 - Upper	185.58	No	$117,300	$163,897	5486	2658	48.45	1107	1164
TX	COLLIN COUNTY	0314.08	4 - Upper	132.91	No	$117,300	$117,386	3495	1526	43.66	947	1025
TX	COLLIN COUNTY	0314.11	4 - Upper	164.25	No	$117,300	$145,064	6037	3042	50.39	1585	1705
TX	COLLIN COUNTY	0314.12	4 - Upper	151.25	No	$117,300	$133,577	6555	2210	33.71	1275	1505
TX	COLLIN COUNTY	0314.13	3 - Middle	115.39	No	$117,300	$101,907	6839	3517	51.43	1700	2089
TX	COLLIN COUNTY	0314.14	4 - Upper	148.82	No	$117,300	$131,435	6149	2521	41.00	2004	2113
TX	COLLIN COUNTY	0314.15	4 - Upper	200.08	No	$117,300	$176,708	4945	1774	35.87	1469	1720
TX	COLLIN COUNTY	0314.16	4 - Upper	210.32	No	$117,300	$185,747	10717	6572	61.32	2375	2659
TX	COLLIN COUNTY	0314.17	4 - Upper	240.82	No	$117,300	$212,683	6840	3943	57.65	1160	1257
TX	COLLIN COUNTY	0314.18	4 - Upper	212.44	No	$117,300	$187,620	7110	4079	57.37	1524	1844
TX	COLLIN COUNTY	0314.19	4 - Upper	171.04	No	$117,300	$151,059	4929	1164	23.62	1325	1696
TX	COLLIN COUNTY	0314.20	3 - Middle	117.73	No	$117,300	$103,977	3446	472	13.70	1376	1554
TX	COLLIN COUNTY	0314.21	4 - Upper	152.35	No	$117,300	$134,549	4573	2996	65.51	964	1201
TX	COLLIN COUNTY	0314.22	3 - Middle	115.22	No	$117,300	$101,765	4006	1599	39.92	1296	1442
TX	COLLIN COUNTY	0314.23	3 - Middle	101.11	No	$117,300	$89,300	2899	1363	47.02	976	1164

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
TX	COLLIN COUNTY	0314.24	3 - Middle	113.85	No	$117,300	$100,548	2875	1155	40.17	911	1124
TX	COLLIN COUNTY	0314.25	4 - Upper	126.98	No	$117,300	$112,143	5725	2554	44.61	1302	1776
TX	COLLIN COUNTY	0315.04	3 - Middle	110.64	No	$117,300	$97,717	7033	2498	35.52	1943	2423
TX	COLLIN COUNTY	0315.07	3 - Middle	114.74	No	$117,300	$101,339	7056	3320	47.05	1021	1395
TX	COLLIN COUNTY	0315.08	3 - Middle	116.45	No	$117,300	$102,845	6124	2754	44.97	1056	1356
TX	COLLIN COUNTY	0315.09	4 - Upper	144.28	No	$117,300	$127,426	3873	2087	53.89	1186	1542
TX	COLLIN COUNTY	0315.10	4 - Upper	175.33	No	$117,300	$154,848	6863	3178	46.31	1263	1494
TX	COLLIN COUNTY	0315.11	2 - Moderate	60.70	No	$117,300	$53,615	5447	2814	51.66	1063	1511
TX	COLLIN COUNTY	0315.12	3 - Middle	96.26	No	$117,300	$85,015	3466	1938	55.91	587	896
TX	COLLIN COUNTY	0316.11	3 - Middle	107.34	No	$117,300	$94,802	3919	2227	56.83	946	1211
TX	COLLIN COUNTY	0316.13	4 - Upper	160.12	No	$117,300	$141,417	5612	1595	28.42	1854	2106
TX	COLLIN COUNTY	0316.21	3 - Middle	95.36	No	$117,300	$84,219	5624	2388	42.46	1355	1896
TX	COLLIN COUNTY	0316.22	4 - Upper	134.10	No	$117,300	$118,438	6089	2797	45.94	1571	1740
TX	COLLIN COUNTY	0316.23	3 - Middle	94.40	No	$117,300	$83,375	2706	1398	51.66	611	728
TX	COLLIN COUNTY	0316.24	2 - Moderate	74.54	No	$117,300	$65,833	3532	2157	61.07	384	667
TX	COLLIN COUNTY	0316.25	4 - Upper	136.57	No	$117,300	$120,613	4339	1268	29.22	1443	1681
TX	COLLIN COUNTY	0316.26	4 - Upper	149.38	No	$117,300	$131,932	2342	602	25.70	782	887

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
TX	COLLIN COUNTY	0316.27	3 - Middle	93.01	No	$117,300	$82,143	4754	1707	35.91	1548	1806
TX	COLLIN COUNTY	0316.28	3 - Middle	104.67	No	$117,300	$92,443	3472	1463	42.14	1124	1416
TX	COLLIN COUNTY	0316.29	3 - Middle	97.59	No	$117,300	$86,193	3398	1614	47.50	866	1222
TX	COLLIN COUNTY	0316.30	3 - Middle	118.85	No	$117,300	$104,963	4466	1841	41.22	1294	1544
TX	COLLIN COUNTY	0316.31	3 - Middle	118.43	No	$117,300	$104,593	4581	2511	54.81	1016	1161
TX	COLLIN COUNTY	0316.32	3 - Middle	105.32	No	$117,300	$93,015	5532	2864	51.77	809	1352
TX	COLLIN COUNTY	0316.33	4 - Upper	125.45	No	$117,300	$110,795	3636	1655	45.52	1203	1434
TX	COLLIN COUNTY	0316.34	3 - Middle	89.16	No	$117,300	$78,750	3022	1448	47.92	606	989
TX	COLLIN COUNTY	0316.35	3 - Middle	97.90	No	$117,300	$86,467	4493	2909	64.75	617	1179
TX	COLLIN COUNTY	0316.36	4 - Upper	122.26	No	$117,300	$107,982	6554	2858	43.61	1977	2464
TX	COLLIN COUNTY	0316.39	4 - Upper	142.82	No	$117,300	$126,140	7146	4681	65.51	1597	1850
TX	COLLIN COUNTY	0316.41	4 - Upper	158.79	No	$117,300	$140,244	6306	4548	72.12	1387	1778
TX	COLLIN COUNTY	0316.42	4 - Upper	164.26	No	$117,300	$145,069	4496	2007	44.64	1440	1724
TX	COLLIN COUNTY	0316.43	4 - Upper	136.72	No	$117,300	$120,748	4518	2192	48.52	675	937
TX	COLLIN COUNTY	0316.45	4 - Upper	184.64	No	$117,300	$163,068	2017	588	29.15	617	622
TX	COLLIN COUNTY	0316.46	4 - Upper	246.35	No	$117,300	$217,566	6402	2803	43.78	1420	1638
TX	COLLIN COUNTY	0316.47	4 - Upper	161.93	No	$117,300	$143,009	3273	1557	47.57	606	766

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
TX	COLLIN COUNTY	0316.49	4 - Upper	163.52	No	$117,300	$144,417	5611	2055	36.62	1275	1316
TX	COLLIN COUNTY	0316.54	4 - Upper	184.41	No	$117,300	$162,862	3768	1543	40.95	1393	1494
TX	COLLIN COUNTY	0316.55	4 - Upper	120.88	No	$117,300	$106,758	4731	2217	46.86	1029	1087
TX	COLLIN COUNTY	0316.57	3 - Middle	107.71	No	$117,300	$95,132	2935	1547	52.71	106	172
TX	COLLIN COUNTY	0316.59	3 - Middle	119.47	No	$117,300	$105,517	2121	1480	69.78	137	251
TX	COLLIN COUNTY	0316.60	4 - Upper	122.29	No	$117,300	$108,005	5418	4389	81.01	290	433
TX	COLLIN COUNTY	0316.61	4 - Upper	167.80	No	$117,300	$148,194	3695	2631	71.20	926	1131
TX	COLLIN COUNTY	0316.62	4 - Upper	154.80	No	$117,300	$136,719	4726	2943	62.27	1043	1437
TX	COLLIN COUNTY	0316.63	4 - Upper	167.23	No	$117,300	$147,697	3846	2556	66.46	810	1169
TX	COLLIN COUNTY	0316.64	4 - Upper	187.45	No	$117,300	$165,551	3869	1922	49.68	1198	1266
TX	COLLIN COUNTY	0316.65	3 - Middle	86.52	No	$117,300	$76,417	3414	2401	70.33	225	352
TX	COLLIN COUNTY	0316.66	4 - Upper	159.72	No	$117,300	$141,058	5701	3520	61.74	1094	1202
TX	COLLIN COUNTY	0316.67	4 - Upper	193.45	No	$117,300	$170,854	3340	1633	48.89	818	873
TX	COLLIN COUNTY	0316.68	4 - Upper	283.07	No	$117,300	$250,001	3761	1346	35.79	1637	1676
TX	COLLIN COUNTY	0316.69	4 - Upper	170.29	No	$117,300	$150,395	2624	1499	57.13	410	573
TX	COLLIN COUNTY	0316.70	0 - Unknown	0.00	No	$117,300	$0	1428	610	42.72	54	97
TX	COLLIN COUNTY	0316.71	3 - Middle	102.89	No	$117,300	$90,875	2528	1281	50.67	8	71

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
TX	COLLIN COUNTY	0316.72	3 - Middle	116.69	No	$117,300	$103,059	2263	1284	56.74	0	172
TX	COLLIN COUNTY	0316.73	3 - Middle	101.96	No	$117,300	$90,048	2817	1989	70.61	156	213
TX	COLLIN COUNTY	0316.74	4 - Upper	129.82	No	$117,300	$114,659	5277	3243	61.46	632	962
TX	COLLIN COUNTY	0316.75	4 - Upper	143.22	No	$117,300	$126,492	3107	1760	56.65	540	841
TX	COLLIN COUNTY	0316.76	4 - Upper	132.10	No	$117,300	$116,667	4082	1860	45.57	1017	1221
TX	COLLIN COUNTY	0316.77	4 - Upper	195.58	No	$117,300	$172,727	3073	1565	50.93	928	1020
TX	COLLIN COUNTY	0316.78	4 - Upper	170.26	No	$117,300	$150,371	3607	1543	42.78	1020	1062
TX	COLLIN COUNTY	0316.79	4 - Upper	188.93	No	$117,300	$166,856	2883	2230	77.35	740	866
TX	COLLIN COUNTY	0316.80	4 - Upper	279.45	No	$117,300	$246,797	3828	2460	64.26	1221	1270
TX	COLLIN COUNTY	0316.81	4 - Upper	128.47	No	$117,300	$113,462	2619	691	26.38	681	898
TX	COLLIN COUNTY	0316.82	4 - Upper	135.57	No	$117,300	$119,732	3662	1464	39.98	1059	1225
TX	COLLIN COUNTY	0317.04	4 - Upper	173.54	No	$117,300	$153,264	3625	1580	43.59	880	1163
TX	COLLIN COUNTY	0317.06	4 - Upper	258.85	No	$117,300	$228,611	2253	582	25.83	813	892
TX	COLLIN COUNTY	0317.08	3 - Middle	119.74	No	$117,300	$105,750	3902	1536	39.36	1191	1392
TX	COLLIN COUNTY	0317.09	3 - Middle	119.93	No	$117,300	$105,921	4931	2535	51.41	894	1305
TX	COLLIN COUNTY	0317.11	4 - Upper	128.23	No	$117,300	$113,250	3265	1425	43.64	881	1051
TX	COLLIN COUNTY	0317.13	3 - Middle	102.60	No	$117,300	$90,617	4572	3239	70.84	346	471

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
TX	COLLIN COUNTY	0317.15	4 - Upper	188.88	No	$117,300	$166,815	2703	972	35.96	786	903
TX	COLLIN COUNTY	0317.16	4 - Upper	135.43	No	$117,300	$119,609	2378	981	41.25	708	755
TX	COLLIN COUNTY	0317.17	4 - Upper	130.21	No	$117,300	$115,000	2037	1151	56.50	290	543
TX	COLLIN COUNTY	0317.18	4 - Upper	168.99	No	$117,300	$149,250	2479	695	28.04	674	882
TX	COLLIN COUNTY	0317.19	4 - Upper	157.42	No	$117,300	$139,028	1717	707	41.18	538	664
TX	COLLIN COUNTY	0317.20	1 - Low	44.31	No	$117,300	$39,136	3759	3142	83.59	23	215
TX	COLLIN COUNTY	0317.21	4 - Upper	122.45	No	$117,300	$108,142	2303	1076	46.72	775	1041
TX	COLLIN COUNTY	0317.22	3 - Middle	83.28	No	$117,300	$73,556	2994	2127	71.04	0	94
TX	COLLIN COUNTY	0317.23	1 - Low	43.87	No	$117,300	$38,750	3777	2971	78.66	0	274
TX	COLLIN COUNTY	0317.24	2 - Moderate	68.32	No	$117,300	$60,337	3004	2142	71.30	214	351
TX	COLLIN COUNTY	0318.06	3 - Middle	84.25	No	$117,300	$74,408	2454	1713	69.80	38	106
TX	COLLIN COUNTY	0318.07	3 - Middle	104.52	No	$117,300	$92,308	5034	1383	27.47	1396	1712
TX	COLLIN COUNTY	0318.08	3 - Middle	118.08	No	$117,300	$104,286	3273	1104	33.73	1368	1512
TX	COLLIN COUNTY	0318.09	2 - Moderate	62.71	No	$117,300	$55,391	1970	1429	72.54	53	97
TX	COLLIN COUNTY	0318.10	4 - Upper	125.18	No	$117,300	$110,560	1854	970	52.32	0	228
TX	COLLIN COUNTY	0318.11	3 - Middle	108.23	No	$117,300	$95,592	1968	1000	50.81	0	0
TX	COLLIN COUNTY	0318.12	3 - Middle	114.10	No	$117,300	$100,769	2055	717	34.89	193	66

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
TX	COLLIN COUNTY	0318.13	0 - Unknown	0.00	No	$117,300	$0	5232	3022	57.76	0	38
TX	COLLIN COUNTY	0318.14	4 - Upper	149.27	No	$117,300	$131,835	1875	462	24.64	668	710
TX	COLLIN COUNTY	0318.15	4 - Upper	158.81	No	$117,300	$140,259	3951	1343	33.99	1102	1241
TX	COLLIN COUNTY	0318.16	3 - Middle	118.48	No	$117,300	$104,643	3228	1394	43.18	696	736
TX	COLLIN COUNTY	0319.01	2 - Moderate	72.27	No	$117,300	$63,834	2817	2003	71.10	62	511
TX	COLLIN COUNTY	0319.02	2 - Moderate	73.77	No	$117,300	$65,156	3724	2651	71.19	357	587
TX	COLLIN COUNTY	0319.03	4 - Upper	123.79	No	$117,300	$109,327	1280	737	57.58	17	195
TX	COLLIN COUNTY	0319.04	4 - Upper	122.98	No	$117,300	$108,611	3300	2011	60.94	14	32
TX	COLLIN COUNTY	0320.03	2 - Moderate	66.65	No	$117,300	$58,864	6019	4548	75.56	917	1231
TX	COLLIN COUNTY	0320.08	3 - Middle	108.23	No	$117,300	$95,585	4377	2270	51.86	1290	1539
TX	COLLIN COUNTY	0320.10	2 - Moderate	76.68	No	$117,300	$67,727	5839	4076	69.81	804	1231
TX	COLLIN COUNTY	0320.12	2 - Moderate	56.99	No	$117,300	$50,333	3662	2690	73.46	806	1067
TX	COLLIN COUNTY	0320.13	2 - Moderate	69.74	No	$117,300	$61,598	6801	5270	77.49	816	1266
TX	COLLIN COUNTY	0320.14	2 - Moderate	68.48	No	$117,300	$60,486	5347	4169	77.97	589	931
TX	COLLIN COUNTY	0320.15	3 - Middle	80.36	No	$117,300	$70,977	2380	1253	52.65	691	997
TX	COLLIN COUNTY	0320.16	4 - Upper	152.34	No	$117,300	$134,545	2716	1933	71.17	800	910
TX	COLLIN COUNTY	0320.17	3 - Middle	112.89	No	$117,300	$99,702	5026	2940	58.50	864	1109

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
TX	COLLIN COUNTY	0320.18	4 - Upper	138.64	No	$117,300	$122,440	3595	1563	43.48	859	1070
TX	COLLIN COUNTY	0320.19	4 - Upper	238.36	No	$117,300	$210,511	2987	1734	58.05	915	1028

2025 FFIEC Census Report - Summary Census Overview Information
State: TEXAS
County: 097 - COOKE COUNTY
All Tracts: 9

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
TX	COOKE COUNTY	0001.00	4 - Upper	124.95	No	$79,400	$77,236	6291	1108	17.61	1843	2617
TX	COOKE COUNTY	0002.00	4 - Upper	186.05	No	$79,400	$115,000	5036	484	9.61	1523	2220
TX	COOKE COUNTY	0004.00	2 - Moderate	76.84	No	$79,400	$47,500	2092	1003	47.94	443	687
TX	COOKE COUNTY	0005.00	2 - Moderate	71.85	No	$79,400	$44,414	3438	2014	58.58	371	1101
TX	COOKE COUNTY	0006.00	3 - Middle	96.32	No	$79,400	$59,536	4801	2132	44.41	1005	1816
TX	COOKE COUNTY	0007.01	4 - Upper	148.47	No	$79,400	$91,771	4746	591	12.45	1643	2164
TX	COOKE COUNTY	0007.02	4 - Upper	158.14	No	$79,400	$97,746	2845	679	23.87	999	1099
TX	COOKE COUNTY	0009.00	4 - Upper	143.20	No	$79,400	$88,516	5313	1325	24.94	1597	2134
TX	COOKE COUNTY	0011.00	3 - Middle	103.81	No	$79,400	$64,167	7106	2928	41.20	1445	2543

2025 FFIEC Census Report - Summary Census Overview Information
State: TEXAS
County: 121 - DENTON COUNTY
All Tracts: 193

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
TX	DENTON COUNTY	0201.09	4 - Upper	196.30	No	$117,300	$173,365	8988	4766	53.03	1916	2139
TX	DENTON COUNTY	0201.10	4 - Upper	187.95	No	$117,300	$165,991	5733	2721	47.46	1552	1783
TX	DENTON COUNTY	0201.11	4 - Upper	212.19	No	$117,300	$187,400	4402	1318	29.94	1060	1151
TX	DENTON COUNTY	0201.12	4 - Upper	134.75	No	$117,300	$119,013	3049	1365	44.77	923	1151
TX	DENTON COUNTY	0201.15	3 - Middle	117.07	No	$117,300	$103,393	7156	3554	49.66	1875	2613
TX	DENTON COUNTY	0201.16	3 - Middle	112.98	No	$117,300	$99,779	5760	1576	27.36	1588	1928
TX	DENTON COUNTY	0201.17	3 - Middle	81.71	No	$117,300	$72,167	2285	539	23.59	581	791
TX	DENTON COUNTY	0201.18	3 - Middle	95.08	No	$117,300	$83,977	4568	1874	41.02	1046	1638
TX	DENTON COUNTY	0201.19	3 - Middle	82.12	No	$117,300	$72,526	4605	2600	56.46	1223	1551
TX	DENTON COUNTY	0201.20	4 - Upper	130.78	No	$117,300	$115,504	5925	3328	56.17	1811	2350
TX	DENTON COUNTY	0201.21	3 - Middle	115.30	No	$117,300	$101,830	7156	2987	41.74	953	1385
TX	DENTON COUNTY	0201.22	3 - Middle	102.78	No	$117,300	$90,772	4277	1577	36.87	1043	1200
TX	DENTON COUNTY	0201.23	3 - Middle	118.97	No	$117,300	$105,074	6134	3096	50.47	1125	1380
TX	DENTON COUNTY	0201.24	4 - Upper	131.34	No	$117,300	$116,000	3061	1661	54.26	922	922
TX	DENTON	0201.25	4 - Upper	143.74	No	$117,300	$126,944	7979	3631	45.51	1802	2139

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
	COUNTY											
TX	DENTON COUNTY	0201.26	3 - Middle	107.72	No	$117,300	$95,136	3779	2205	58.35	911	1134
TX	DENTON COUNTY	0201.27	3 - Middle	101.98	No	$117,300	$90,069	7500	4976	66.35	1634	2234
TX	DENTON COUNTY	0201.28	4 - Upper	171.41	No	$117,300	$151,389	11727	5449	46.47	1950	2154
TX	DENTON COUNTY	0201.29	3 - Middle	101.20	No	$117,300	$89,375	4232	1752	41.40	676	915
TX	DENTON COUNTY	0201.30	3 - Middle	117.47	No	$117,300	$103,750	2265	983	43.40	397	488
TX	DENTON COUNTY	0201.31	4 - Upper	135.56	No	$117,300	$119,722	8184	3672	44.87	2241	2326
TX	DENTON COUNTY	0201.32	4 - Upper	135.41	No	$117,300	$119,595	5171	3229	62.44	1538	1859
TX	DENTON COUNTY	0201.33	4 - Upper	130.25	No	$117,300	$115,038	7591	3947	52.00	2083	2471
TX	DENTON COUNTY	0201.34	4 - Upper	219.60	No	$117,300	$193,944	5500	3734	67.89	1323	1439
TX	DENTON COUNTY	0201.35	4 - Upper	154.38	No	$117,300	$136,347	6385	3978	62.30	1471	1661
TX	DENTON COUNTY	0201.36	4 - Upper	130.91	No	$117,300	$115,618	3648	2034	55.76	638	742
TX	DENTON COUNTY	0201.37	4 - Upper	139.62	No	$117,300	$123,309	3935	2405	61.12	737	815
TX	DENTON COUNTY	0202.03	3 - Middle	92.60	No	$117,300	$81,786	5936	1883	31.72	1405	2110
TX	DENTON COUNTY	0202.04	3 - Middle	97.35	No	$117,300	$85,976	5554	1275	22.96	1434	1791
TX	DENTON COUNTY	0202.05	4 - Upper	139.00	No	$117,300	$122,759	1784	421	23.60	636	715
TX	DENTON COUNTY	0202.06	3 - Middle	95.29	No	$117,300	$84,157	3311	973	29.39	777	881

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TX	DENTON COUNTY	0202.07	3 - Middle	100.18	No	$117,300	$88,475	3685	896	24.31	1092	1272
TX	DENTON COUNTY	0202.08	3 - Middle	81.31	No	$117,300	$71,813	3397	1097	32.29	745	1095
TX	DENTON COUNTY	0203.05	4 - Upper	190.90	No	$117,300	$168,596	7960	1376	17.29	2065	2321
TX	DENTON COUNTY	0203.10	3 - Middle	118.72	No	$117,300	$104,848	4808	422	8.78	2007	2236
TX	DENTON COUNTY	0203.11	4 - Upper	124.57	No	$117,300	$110,018	3628	1433	39.50	263	568
TX	DENTON COUNTY	0203.12	4 - Upper	151.78	No	$117,300	$134,046	7610	2618	34.40	869	1039
TX	DENTON COUNTY	0203.13	3 - Middle	116.53	No	$117,300	$102,917	5963	1403	23.53	1399	1604
TX	DENTON COUNTY	0203.14	4 - Upper	120.64	No	$117,300	$106,548	11860	3051	25.73	2490	2868
TX	DENTON COUNTY	0203.15	4 - Upper	151.44	No	$117,300	$133,750	3424	903	26.37	1163	1322
TX	DENTON COUNTY	0203.16	4 - Upper	224.94	No	$117,300	$198,660	3770	500	13.26	1069	1323
TX	DENTON COUNTY	0203.17	4 - Upper	169.52	No	$117,300	$149,712	5098	1689	33.13	1169	1226
TX	DENTON COUNTY	0203.18	4 - Upper	122.49	No	$117,300	$108,183	5862	1375	23.46	1474	1810
TX	DENTON COUNTY	0203.19	3 - Middle	110.67	No	$117,300	$97,746	6920	2473	35.74	1481	1814
TX	DENTON COUNTY	0203.20	4 - Upper	129.27	No	$117,300	$114,167	11167	4175	37.39	1541	1825
TX	DENTON COUNTY	0203.21	4 - Upper	210.02	No	$117,300	$185,481	6438	1773	27.54	1884	1916
TX	DENTON COUNTY	0203.22	4 - Upper	132.85	No	$117,300	$117,328	7662	2341	30.55	1934	2236
TX	DENTON COUNTY	0204.02	3 - Middle	110.79	No	$117,300	$97,853	5379	1685	31.33	1665	2284

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TX	DENTON COUNTY	0204.03	3 - Middle	82.09	No	$117,300	$72,500	4142	1302	31.43	757	1556
TX	DENTON COUNTY	0204.04	2 - Moderate	77.73	No	$117,300	$68,655	4822	2256	46.79	704	1306
TX	DENTON COUNTY	0204.05	3 - Middle	112.06	No	$117,300	$98,971	4681	1651	35.27	1208	1287
TX	DENTON COUNTY	0205.04	2 - Moderate	72.83	No	$117,300	$64,323	3959	2472	62.44	554	1125
TX	DENTON COUNTY	0205.05	3 - Middle	114.53	No	$117,300	$101,154	7637	2222	29.10	2135	2869
TX	DENTON COUNTY	0205.06	3 - Middle	105.91	No	$117,300	$93,542	1964	814	41.45	442	666
TX	DENTON COUNTY	0205.07	2 - Moderate	66.72	No	$117,300	$58,929	3479	1345	38.66	622	926
TX	DENTON COUNTY	0205.08	2 - Moderate	60.12	No	$117,300	$53,097	2408	1089	45.22	338	923
TX	DENTON COUNTY	0206.01	1 - Low	39.15	No	$117,300	$34,583	5306	2907	54.79	188	822
TX	DENTON COUNTY	0206.03	2 - Moderate	73.30	No	$117,300	$64,735	3469	2524	72.76	554	903
TX	DENTON COUNTY	0206.04	3 - Middle	87.60	No	$117,300	$77,372	4055	2037	50.23	792	1189
TX	DENTON COUNTY	0206.05	2 - Moderate	75.78	No	$117,300	$66,929	2680	1425	53.17	487	906
TX	DENTON COUNTY	0207.00	2 - Moderate	64.65	No	$117,300	$57,102	3543	1494	42.17	246	811
TX	DENTON COUNTY	0208.00	2 - Moderate	75.92	No	$117,300	$67,056	6022	3344	55.53	716	1424
TX	DENTON COUNTY	0209.00	1 - Low	33.49	No	$117,300	$29,583	3717	2350	63.22	89	287
TX	DENTON COUNTY	0210.00	2 - Moderate	52.78	No	$117,300	$46,613	5633	3112	55.25	91	705
TX	DENTON COUNTY	0211.00	2 - Moderate	57.57	No	$117,300	$50,847	3468	1533	44.20	35	681

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TX	DENTON COUNTY	0212.02	2 - Moderate	71.50	No	$117,300	$63,148	4060	2482	61.13	704	1131
TX	DENTON COUNTY	0212.03	1 - Low	39.97	No	$117,300	$35,307	3798	2432	64.03	0	573
TX	DENTON COUNTY	0212.04	1 - Low	46.46	No	$117,300	$41,033	3626	2165	59.71	0	399
TX	DENTON COUNTY	0213.01	0 - Unknown	0.00	No	$117,300	$0	3966	2283	57.56	12	471
TX	DENTON COUNTY	0213.04	3 - Middle	119.32	No	$117,300	$105,385	6440	2463	38.25	1225	1707
TX	DENTON COUNTY	0213.05	4 - Upper	125.23	No	$117,300	$110,605	3801	1153	30.33	896	1254
TX	DENTON COUNTY	0213.06	3 - Middle	113.20	No	$117,300	$99,979	3116	1135	36.42	879	909
TX	DENTON COUNTY	0213.07	4 - Upper	129.66	No	$117,300	$114,511	4922	1850	37.59	1312	1593
TX	DENTON COUNTY	0214.10	4 - Upper	174.44	No	$117,300	$154,059	4580	1326	28.95	1314	1534
TX	DENTON COUNTY	0214.11	2 - Moderate	76.26	No	$117,300	$67,357	7284	3165	43.45	1656	2172
TX	DENTON COUNTY	0214.12	4 - Upper	148.55	No	$117,300	$131,199	6183	1701	27.51	1542	1740
TX	DENTON COUNTY	0214.13	4 - Upper	142.73	No	$117,300	$126,054	2841	968	34.07	843	980
TX	DENTON COUNTY	0214.14	2 - Moderate	75.71	No	$117,300	$66,867	4853	3097	63.82	772	1240
TX	DENTON COUNTY	0214.15	4 - Upper	126.55	No	$117,300	$111,765	9881	5035	50.96	1861	2108
TX	DENTON COUNTY	0214.16	3 - Middle	116.36	No	$117,300	$102,767	4491	2521	56.13	1080	1317
TX	DENTON COUNTY	0214.17	4 - Upper	188.97	No	$117,300	$166,890	2615	739	28.26	749	836
TX	DENTON COUNTY	0214.18	4 - Upper	145.45	No	$117,300	$128,456	4187	1129	26.96	1599	1728

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TX	DENTON COUNTY	0214.19	3 - Middle	97.66	No	$117,300	$86,250	4699	1869	39.77	1085	1393
TX	DENTON COUNTY	0214.20	3 - Middle	104.31	No	$117,300	$92,125	3234	1143	35.34	796	1114
TX	DENTON COUNTY	0214.21	4 - Upper	133.19	No	$117,300	$117,631	3895	1519	39.00	918	1019
TX	DENTON COUNTY	0214.22	3 - Middle	99.67	No	$117,300	$88,026	5070	1798	35.46	1017	1395
TX	DENTON COUNTY	0214.23	3 - Middle	114.20	No	$117,300	$100,859	3606	1480	41.04	763	892
TX	DENTON COUNTY	0215.02	2 - Moderate	70.16	No	$117,300	$61,970	4726	2978	63.01	777	1055
TX	DENTON COUNTY	0215.05	3 - Middle	118.03	No	$117,300	$104,246	6135	2799	45.62	1795	2157
TX	DENTON COUNTY	0215.12	4 - Upper	206.90	No	$117,300	$182,727	4747	959	20.20	1598	1673
TX	DENTON COUNTY	0215.13	4 - Upper	161.90	No	$117,300	$142,986	3739	603	16.13	1311	1356
TX	DENTON COUNTY	0215.14	4 - Upper	163.32	No	$117,300	$144,242	4238	834	19.68	1250	1385
TX	DENTON COUNTY	0215.16	4 - Upper	138.49	No	$117,300	$122,313	6585	3011	45.73	2033	2694
TX	DENTON COUNTY	0215.17	3 - Middle	83.50	No	$117,300	$73,750	4461	2959	66.33	435	529
TX	DENTON COUNTY	0215.18	4 - Upper	121.56	No	$117,300	$107,361	2884	1226	42.51	930	1046
TX	DENTON COUNTY	0215.20	3 - Middle	109.28	No	$117,300	$96,516	3527	1629	46.19	1053	1450
TX	DENTON COUNTY	0215.21	3 - Middle	106.96	No	$117,300	$94,464	4044	1824	45.10	1083	1500
TX	DENTON COUNTY	0215.22	4 - Upper	178.51	No	$117,300	$157,656	4364	2876	65.90	726	781
TX	DENTON COUNTY	0215.26	4 - Upper	164.96	No	$117,300	$145,690	8280	2987	36.07	1773	1950

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TX	DENTON COUNTY	0215.28	4 - Upper	202.01	No	$117,300	$178,409	2635	778	29.53	712	749
TX	DENTON COUNTY	0215.29	4 - Upper	189.66	No	$117,300	$167,500	4845	1988	41.03	1061	1253
TX	DENTON COUNTY	0215.30	3 - Middle	118.03	No	$117,300	$104,244	3754	2069	55.11	1005	1117
TX	DENTON COUNTY	0215.31	4 - Upper	134.75	No	$117,300	$119,009	4887	2593	53.06	1344	1818
TX	DENTON COUNTY	0215.32	3 - Middle	87.83	No	$117,300	$77,569	4105	2012	49.01	816	907
TX	DENTON COUNTY	0215.33	4 - Upper	128.92	No	$117,300	$113,864	6188	3194	51.62	1541	1956
TX	DENTON COUNTY	0215.34	4 - Upper	253.42	No	$117,300	$223,810	6302	2490	39.51	1490	1583
TX	DENTON COUNTY	0215.35	3 - Middle	85.75	No	$117,300	$75,731	3809	313	8.22	2003	2125
TX	DENTON COUNTY	0215.36	3 - Middle	98.01	No	$117,300	$86,563	6529	3791	58.06	1412	1510
TX	DENTON COUNTY	0215.37	4 - Upper	143.26	No	$117,300	$126,522	5374	2825	52.57	1365	1643
TX	DENTON COUNTY	0215.38	4 - Upper	283.07	No	$117,300	$250,001	6745	3289	48.76	1149	1285
TX	DENTON COUNTY	0215.39	4 - Upper	237.83	No	$117,300	$210,045	8624	4325	50.15	2039	2280
TX	DENTON COUNTY	0215.40	4 - Upper	222.38	No	$117,300	$196,399	7330	4426	60.38	1184	1356
TX	DENTON COUNTY	0216.11	3 - Middle	112.50	No	$117,300	$99,358	4424	2640	59.67	1204	1534
TX	DENTON COUNTY	0216.12	3 - Middle	108.98	No	$117,300	$96,250	3770	2015	53.45	850	1115
TX	DENTON COUNTY	0216.13	2 - Moderate	68.05	No	$117,300	$60,102	5579	4294	76.97	684	980
TX	DENTON COUNTY	0216.14	3 - Middle	86.95	No	$117,300	$76,797	3650	2456	67.29	945	1139

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TX	DENTON COUNTY	0216.15	3 - Middle	97.13	No	$117,300	$85,789	4692	3191	68.01	1240	1500
TX	DENTON COUNTY	0216.16	2 - Moderate	59.42	No	$117,300	$52,480	4626	3240	70.04	968	1315
TX	DENTON COUNTY	0216.18	2 - Moderate	66.27	No	$117,300	$58,527	4351	2787	64.05	746	1542
TX	DENTON COUNTY	0216.19	3 - Middle	92.32	No	$117,300	$81,538	3182	2524	79.32	567	797
TX	DENTON COUNTY	0216.20	2 - Moderate	79.79	No	$117,300	$70,469	3859	2544	65.92	0	16
TX	DENTON COUNTY	0216.21	4 - Upper	166.96	No	$117,300	$147,452	3634	1680	46.23	1287	1329
TX	DENTON COUNTY	0216.22	4 - Upper	149.60	No	$117,300	$132,125	6092	3306	54.27	1699	1903
TX	DENTON COUNTY	0216.26	4 - Upper	254.51	No	$117,300	$224,773	2434	798	32.79	948	985
TX	DENTON COUNTY	0216.30	3 - Middle	105.82	No	$117,300	$93,458	5457	3501	64.16	1162	1440
TX	DENTON COUNTY	0216.31	4 - Upper	151.36	No	$117,300	$133,674	5302	2590	48.85	1970	2043
TX	DENTON COUNTY	0216.32	4 - Upper	155.30	No	$117,300	$137,159	3548	1253	35.32	988	1210
TX	DENTON COUNTY	0216.33	4 - Upper	121.59	No	$117,300	$107,383	4261	1660	38.96	1406	1711
TX	DENTON COUNTY	0216.34	2 - Moderate	60.71	No	$117,300	$53,623	5215	3871	74.23	0	120
TX	DENTON COUNTY	0216.35	2 - Moderate	58.59	No	$117,300	$51,747	4550	3381	74.31	492	873
TX	DENTON COUNTY	0216.37	2 - Moderate	75.55	No	$117,300	$66,722	4215	3139	74.47	658	914
TX	DENTON COUNTY	0216.38	2 - Moderate	68.36	No	$117,300	$60,378	4048	2947	72.80	648	789
TX	DENTON COUNTY	0216.39	4 - Upper	151.66	No	$117,300	$133,945	3403	1484	43.61	958	1222

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TX	DENTON COUNTY	0216.40	4 - Upper	132.00	No	$117,300	$116,583	3132	1754	56.00	433	564
TX	DENTON COUNTY	0216.41	3 - Middle	97.50	No	$117,300	$86,111	3656	2747	75.14	0	83
TX	DENTON COUNTY	0216.42	2 - Moderate	63.30	No	$117,300	$55,909	3468	2465	71.08	177	359
TX	DENTON COUNTY	0216.43	4 - Upper	211.99	No	$117,300	$187,222	4919	2353	47.83	1151	1205
TX	DENTON COUNTY	0216.44	4 - Upper	283.07	No	$117,300	$250,001	2202	986	44.78	492	492
TX	DENTON COUNTY	0216.45	0 - Unknown	0.00	No	$117,300	$0	2083	1873	89.92	259	386
TX	DENTON COUNTY	0216.46	3 - Middle	106.27	No	$117,300	$93,854	6426	4176	64.99	728	859
TX	DENTON COUNTY	0216.47	2 - Moderate	64.71	No	$117,300	$57,152	4670	2146	45.95	0	649
TX	DENTON COUNTY	0216.48	4 - Upper	161.68	No	$117,300	$142,792	3104	851	27.42	1007	1370
TX	DENTON COUNTY	0216.49	0 - Unknown	0.00	No	$117,300	$0	3406	2446	71.81	650	751
TX	DENTON COUNTY	0216.50	4 - Upper	128.38	No	$117,300	$113,381	5354	4264	79.64	935	1050
TX	DENTON COUNTY	0216.51	4 - Upper	202.68	No	$117,300	$179,000	6584	3333	50.62	1158	1272
TX	DENTON COUNTY	0216.52	4 - Upper	205.35	No	$117,300	$181,362	4283	2283	53.30	960	1125
TX	DENTON COUNTY	0216.53	3 - Middle	94.69	No	$117,300	$83,634	2824	2016	71.39	245	276
TX	DENTON COUNTY	0216.54	4 - Upper	190.01	No	$117,300	$167,813	3855	2881	74.73	739	825
TX	DENTON COUNTY	0216.55	4 - Upper	191.07	No	$117,300	$168,750	2323	1041	44.81	160	322
TX	DENTON COUNTY	0217.15	3 - Middle	116.82	No	$117,300	$103,173	4722	2176	46.08	1388	1513

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TX	DENTON COUNTY	0217.16	3 - Middle	99.56	No	$117,300	$87,927	5550	2957	53.28	812	1020
TX	DENTON COUNTY	0217.17	3 - Middle	88.19	No	$117,300	$77,891	5438	2068	38.03	1227	1652
TX	DENTON COUNTY	0217.19	4 - Upper	191.68	No	$117,300	$169,286	5240	1484	28.32	1344	1499
TX	DENTON COUNTY	0217.20	4 - Upper	201.74	No	$117,300	$178,173	3187	1283	40.26	1024	1029
TX	DENTON COUNTY	0217.21	4 - Upper	132.93	No	$117,300	$117,404	3680	1101	29.92	1308	1512
TX	DENTON COUNTY	0217.22	3 - Middle	116.06	No	$117,300	$102,500	4150	1462	35.23	1005	1374
TX	DENTON COUNTY	0217.23	4 - Upper	128.01	No	$117,300	$113,056	1476	839	56.84	412	528
TX	DENTON COUNTY	0217.24	4 - Upper	183.13	No	$117,300	$161,736	4250	1276	30.02	1228	1348
TX	DENTON COUNTY	0217.25	4 - Upper	135.26	No	$117,300	$119,457	3565	1090	30.58	1562	1604
TX	DENTON COUNTY	0217.26	4 - Upper	160.64	No	$117,300	$141,875	3107	949	30.54	1012	1164
TX	DENTON COUNTY	0217.27	4 - Upper	175.87	No	$117,300	$155,321	5383	2390	44.40	1242	1282
TX	DENTON COUNTY	0217.28	2 - Moderate	71.08	No	$117,300	$62,781	3693	2537	68.70	293	376
TX	DENTON COUNTY	0217.29	4 - Upper	148.43	No	$117,300	$131,094	3012	1179	39.14	1000	1198
TX	DENTON COUNTY	0217.30	4 - Upper	146.06	No	$117,300	$129,000	3625	1425	39.31	964	1144
TX	DENTON COUNTY	0217.31	4 - Upper	133.30	No	$117,300	$117,727	3462	1827	52.77	986	1177
TX	DENTON COUNTY	0217.32	3 - Middle	85.63	No	$117,300	$75,625	2524	1776	70.36	320	492
TX	DENTON COUNTY	0217.33	3 - Middle	84.25	No	$117,300	$74,412	3244	2109	65.01	493	638

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TX	DENTON COUNTY	0217.34	2 - Moderate	68.06	No	$117,300	$60,114	3569	2498	69.99	10	73
TX	DENTON COUNTY	0217.35	3 - Middle	84.01	No	$117,300	$74,196	3346	2326	69.52	143	339
TX	DENTON COUNTY	0217.36	2 - Moderate	78.37	No	$117,300	$69,219	2527	1796	71.07	111	200
TX	DENTON COUNTY	0217.37	4 - Upper	154.27	No	$117,300	$136,250	4908	3106	63.28	771	957
TX	DENTON COUNTY	0217.38	3 - Middle	105.01	No	$117,300	$92,742	3382	2136	63.16	369	561
TX	DENTON COUNTY	0217.39	1 - Low	34.14	No	$117,300	$30,156	3596	2889	80.34	1	180
TX	DENTON COUNTY	0217.40	3 - Middle	82.56	No	$117,300	$72,914	5195	3478	66.95	480	794
TX	DENTON COUNTY	0217.41	3 - Middle	105.83	No	$117,300	$93,472	1948	1145	58.78	363	479
TX	DENTON COUNTY	0217.42	3 - Middle	106.55	No	$117,300	$94,107	6441	3938	61.14	1840	2400
TX	DENTON COUNTY	0217.43	3 - Middle	88.89	No	$117,300	$78,508	3689	2550	69.12	584	880
TX	DENTON COUNTY	0217.44	2 - Moderate	68.88	No	$117,300	$60,833	3781	3000	79.34	542	769
TX	DENTON COUNTY	0217.45	3 - Middle	82.46	No	$117,300	$72,831	5924	4525	76.38	924	1351
TX	DENTON COUNTY	0217.46	4 - Upper	183.68	No	$117,300	$162,222	4365	1010	23.14	1344	1417
TX	DENTON COUNTY	0217.48	4 - Upper	154.92	No	$117,300	$136,823	4254	974	22.90	1244	1381
TX	DENTON COUNTY	0217.49	4 - Upper	255.31	No	$117,300	$225,481	3347	721	21.54	1162	1166
TX	DENTON COUNTY	0217.50	4 - Upper	258.00	No	$117,300	$227,857	5127	1779	34.70	1381	1455
TX	DENTON COUNTY	0217.51	4 - Upper	248.58	No	$117,300	$219,535	4734	2072	43.77	1287	1439

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
TX	DENTON COUNTY	0217.52	4 - Upper	205.11	No	$117,300	$181,143	4851	1803	37.17	1610	1661
TX	DENTON COUNTY	0217.54	4 - Upper	207.56	No	$117,300	$183,311	4029	1084	26.90	1297	1406
TX	DENTON COUNTY	0217.55	4 - Upper	201.18	No	$117,300	$177,675	9181	2315	25.22	2390	2529
TX	DENTON COUNTY	0217.56	4 - Upper	215.44	No	$117,300	$190,274	4222	1495	35.41	1075	1169
TX	DENTON COUNTY	0217.57	4 - Upper	182.38	No	$117,300	$161,071	3192	790	24.75	1090	1220
TX	DENTON COUNTY	0217.58	4 - Upper	184.00	No	$117,300	$162,500	3580	1140	31.84	931	1186
TX	DENTON COUNTY	0217.59	3 - Middle	111.17	No	$117,300	$98,182	2164	757	34.98	222	300
TX	DENTON COUNTY	0218.00	4 - Upper	190.19	No	$117,300	$167,969	4218	1492	35.37	1003	1130
TX	DENTON COUNTY	0219.00	4 - Upper	216.35	No	$117,300	$191,071	5762	2286	39.67	1464	1642

2025 FFIEC Census Report - Summary Census Overview Information
State: TEXAS
County: 181 - GRAYSON COUNTY
All Tracts: 30

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
TX	GRAYSON COUNTY	0001.01	3 - Middle	91.47	No	$98,300	$65,542	5207	922	17.71	1731	2306
TX	GRAYSON COUNTY	0001.02	3 - Middle	112.00	No	$98,300	$80,250	3323	701	21.10	994	1426
TX	GRAYSON COUNTY	0002.00	2 - Moderate	71.89	No	$98,300	$51,510	2235	727	32.53	647	1031
TX	GRAYSON COUNTY	0003.02	4 - Upper	122.59	No	$98,300	$87,841	5211	881	16.91	1382	2181
TX	GRAYSON COUNTY	0003.04	3 - Middle	109.91	No	$98,300	$78,750	3673	452	12.31	1015	1990
TX	GRAYSON COUNTY	0003.05	4 - Upper	146.91	No	$98,300	$105,262	1762	221	12.54	615	1107
TX	GRAYSON COUNTY	0003.06	2 - Moderate	72.01	No	$98,300	$51,597	2945	347	11.78	972	1800
TX	GRAYSON COUNTY	0004.00	3 - Middle	85.98	No	$98,300	$61,607	2806	916	32.64	747	1176
TX	GRAYSON COUNTY	0005.01	2 - Moderate	61.63	No	$98,300	$44,163	3497	1493	42.69	529	1122
TX	GRAYSON COUNTY	0005.02	3 - Middle	85.48	No	$98,300	$61,250	1430	477	33.36	215	558
TX	GRAYSON COUNTY	0006.00	3 - Middle	90.41	No	$98,300	$64,783	3675	850	23.13	1256	1647
TX	GRAYSON COUNTY	0007.00	2 - Moderate	70.67	No	$98,300	$50,638	4174	1539	36.87	1017	1740
TX	GRAYSON COUNTY	0008.00	3 - Middle	114.79	No	$98,300	$82,248	6038	1322	21.89	1740	2521
TX	GRAYSON COUNTY	0009.01	4 - Upper	125.15	No	$98,300	$89,671	4759	1146	24.08	976	1598
TX	GRAYSON	0009.03	2 - Moderate	52.33	No	$98,300	$37,500	3414	1429	41.86	480	1000

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
	COUNTY											
TX	GRAYSON COUNTY	0009.04	3 - Middle	118.41	No	$98,300	$84,844	4583	1184	25.83	1039	1454
TX	GRAYSON COUNTY	0011.01	3 - Middle	117.57	No	$98,300	$84,242	5102	1523	29.85	1340	1676
TX	GRAYSON COUNTY	0011.03	3 - Middle	110.51	No	$98,300	$79,182	4689	946	20.17	1100	1742
TX	GRAYSON COUNTY	0011.04	3 - Middle	105.25	No	$98,300	$75,417	2789	411	14.74	996	1155
TX	GRAYSON COUNTY	0012.00	3 - Middle	86.74	No	$98,300	$62,155	6292	2236	35.54	1655	2530
TX	GRAYSON COUNTY	0013.00	3 - Middle	89.14	No	$98,300	$63,873	4206	1554	36.95	654	1326
TX	GRAYSON COUNTY	0014.00	2 - Moderate	62.53	No	$98,300	$44,805	5532	3320	60.01	1024	1716
TX	GRAYSON COUNTY	0015.00	2 - Moderate	70.54	No	$98,300	$50,543	6809	3755	55.15	1594	2407
TX	GRAYSON COUNTY	0017.00	2 - Moderate	68.35	No	$98,300	$48,977	5864	2445	41.70	709	1556
TX	GRAYSON COUNTY	0018.01	3 - Middle	100.96	No	$98,300	$72,337	7108	1773	24.94	1905	2545
TX	GRAYSON COUNTY	0018.02	4 - Upper	123.73	No	$98,300	$88,654	4991	938	18.79	1545	2008
TX	GRAYSON COUNTY	0018.03	4 - Upper	143.68	No	$98,300	$102,951	7408	1652	22.30	1788	2428
TX	GRAYSON COUNTY	0019.01	4 - Upper	149.58	No	$98,300	$107,174	7316	1689	23.09	1996	2726
TX	GRAYSON COUNTY	0019.02	3 - Middle	108.84	No	$98,300	$77,986	5287	1160	21.94	1296	1941
TX	GRAYSON COUNTY	0020.00	1 - Low	48.52	No	$98,300	$34,770	3418	2323	67.96	691	1149

2025 FFIEC Census Report - Summary Census Overview Information
State: TEXAS
County: 309 - MCLENNAN COUNTY
All Tracts: 58

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
TX	MCLENNAN COUNTY	0001.00	1 - Low	42.71	No	$86,800	$28,036	1638	909	55.49	136	264
TX	MCLENNAN COUNTY	0002.00	0 - Unknown	0.00	No	$86,800	$0	4640	1934	41.68	120	513
TX	MCLENNAN COUNTY	0003.00	0 - Unknown	0.00	No	$86,800	$0	4040	1715	42.45	0	0
TX	MCLENNAN COUNTY	0004.01	2 - Moderate	51.06	No	$86,800	$33,514	1759	1406	79.93	143	463
TX	MCLENNAN COUNTY	0004.02	1 - Low	46.41	No	$86,800	$30,465	4905	2054	41.88	90	530
TX	MCLENNAN COUNTY	0005.98	2 - Moderate	68.23	No	$86,800	$44,787	4886	4473	91.55	1089	1790
TX	MCLENNAN COUNTY	0007.00	2 - Moderate	73.64	No	$86,800	$48,333	2945	2032	69.00	418	1161
TX	MCLENNAN COUNTY	0008.00	2 - Moderate	66.25	No	$86,800	$43,485	2854	2064	72.32	552	1045
TX	MCLENNAN COUNTY	0009.00	2 - Moderate	76.62	No	$86,800	$50,294	4961	3564	71.84	1161	1991
TX	MCLENNAN COUNTY	0010.00	1 - Low	39.58	No	$86,800	$25,982	2703	2230	82.50	415	849
TX	MCLENNAN COUNTY	0011.00	2 - Moderate	63.07	No	$86,800	$41,398	5807	4998	86.07	854	2102
TX	MCLENNAN COUNTY	0012.00	1 - Low	34.09	No	$86,800	$22,377	3565	3226	90.49	590	1005
TX	MCLENNAN COUNTY	0013.00	2 - Moderate	68.01	No	$86,800	$44,643	2269	1623	71.53	574	834
TX	MCLENNAN COUNTY	0014.01	1 - Low	36.23	No	$86,800	$23,784	2832	2505	88.45	411	1011
TX	MCLENNAN	0014.02	1 - Low	24.39	No	$86,800	$16,013	4556	3815	83.74	604	1456

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
	COUNTY											
TX	MCLENNAN COUNTY	0015.00	1 - Low	47.77	No	$86,800	$31,354	2272	1999	87.98	375	973
TX	MCLENNAN COUNTY	0016.00	2 - Moderate	67.85	No	$86,800	$44,533	6307	4250	67.39	910	2136
TX	MCLENNAN COUNTY	0017.00	2 - Moderate	74.34	No	$86,800	$48,793	6087	3893	63.96	1417	2194
TX	MCLENNAN COUNTY	0018.00	3 - Middle	104.74	No	$86,800	$68,750	2619	1506	57.50	546	691
TX	MCLENNAN COUNTY	0019.00	2 - Moderate	50.85	No	$86,800	$33,375	4685	2789	59.53	295	1190
TX	MCLENNAN COUNTY	0020.00	3 - Middle	117.33	No	$86,800	$77,012	4313	1251	29.01	1166	1414
TX	MCLENNAN COUNTY	0021.00	2 - Moderate	65.76	No	$86,800	$43,162	5275	3699	70.12	866	1350
TX	MCLENNAN COUNTY	0023.02	2 - Moderate	64.34	No	$86,800	$42,232	5518	3620	65.60	225	1151
TX	MCLENNAN COUNTY	0024.98	2 - Moderate	79.18	No	$86,800	$51,971	5393	2913	54.01	1036	2118
TX	MCLENNAN COUNTY	0025.01	3 - Middle	101.31	No	$86,800	$66,500	5089	2706	53.17	1180	1925
TX	MCLENNAN COUNTY	0025.03	4 - Upper	138.66	No	$86,800	$91,010	5587	1389	24.86	1456	1861
TX	MCLENNAN COUNTY	0025.04	4 - Upper	179.55	No	$86,800	$117,850	4151	861	20.74	1214	1468
TX	MCLENNAN COUNTY	0026.00	4 - Upper	153.55	No	$86,800	$100,784	5910	1942	32.86	2239	2573
TX	MCLENNAN COUNTY	0027.00	1 - Low	45.98	No	$86,800	$30,179	4070	3081	75.70	710	1616
TX	MCLENNAN COUNTY	0028.00	3 - Middle	115.84	No	$86,800	$76,034	3963	1277	32.22	1285	1751
TX	MCLENNAN COUNTY	0029.00	4 - Upper	135.34	No	$86,800	$88,830	4471	1073	24.00	1287	1702

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
TX	MCLENNAN COUNTY	0030.00	3 - Middle	109.37	No	$86,800	$71,786	3906	1869	47.85	524	765
TX	MCLENNAN COUNTY	0032.00	2 - Moderate	72.07	No	$86,800	$47,303	5182	3048	58.82	964	1629
TX	MCLENNAN COUNTY	0033.00	1 - Low	40.22	No	$86,800	$26,400	1928	813	42.17	8	767
TX	MCLENNAN COUNTY	0034.01	3 - Middle	88.19	No	$86,800	$57,885	1411	399	28.28	392	509
TX	MCLENNAN COUNTY	0034.02	3 - Middle	117.40	No	$86,800	$77,056	5262	1404	26.68	1552	2088
TX	MCLENNAN COUNTY	0035.00	4 - Upper	145.32	No	$86,800	$95,385	4348	922	21.21	1315	1822
TX	MCLENNAN COUNTY	0036.01	3 - Middle	86.33	No	$86,800	$56,667	2939	1136	38.65	714	1221
TX	MCLENNAN COUNTY	0036.02	3 - Middle	106.39	No	$86,800	$69,831	2751	655	23.81	819	1207
TX	MCLENNAN COUNTY	0037.01	4 - Upper	120.19	No	$86,800	$78,889	3270	1025	31.35	749	1177
TX	MCLENNAN COUNTY	0037.03	4 - Upper	123.59	No	$86,800	$81,123	6248	1740	27.85	1504	1982
TX	MCLENNAN COUNTY	0037.08	4 - Upper	122.00	No	$86,800	$80,078	9924	3720	37.48	2108	2857
TX	MCLENNAN COUNTY	0037.09	4 - Upper	145.13	No	$86,800	$95,260	6449	2815	43.65	1449	1890
TX	MCLENNAN COUNTY	0037.10	4 - Upper	151.11	No	$86,800	$99,186	4882	1472	30.15	1459	1691
TX	MCLENNAN COUNTY	0037.11	3 - Middle	100.17	No	$86,800	$65,750	7247	2914	40.21	725	1958
TX	MCLENNAN COUNTY	0037.12	4 - Upper	155.54	No	$86,800	$102,090	3136	888	28.32	874	1123
TX	MCLENNAN COUNTY	0038.01	4 - Upper	150.88	No	$86,800	$99,034	7332	1352	18.44	1942	2429
TX	MCLENNAN COUNTY	0038.02	3 - Middle	114.14	No	$86,800	$74,918	5923	1653	27.91	1815	2534

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
TX	MCLENNAN COUNTY	0039.01	4 - Upper	216.82	No	$86,800	$142,313	3511	1103	31.42	742	1063
TX	MCLENNAN COUNTY	0039.02	3 - Middle	117.60	No	$86,800	$77,188	6943	2807	40.43	1907	2747
TX	MCLENNAN COUNTY	0040.00	4 - Upper	147.66	No	$86,800	$96,918	5483	833	15.19	1645	2061
TX	MCLENNAN COUNTY	0041.02	4 - Upper	161.88	No	$86,800	$106,250	5900	1071	18.15	1769	1926
TX	MCLENNAN COUNTY	0041.04	4 - Upper	128.59	No	$86,800	$84,400	4342	1119	25.77	1009	1354
TX	MCLENNAN COUNTY	0041.05	4 - Upper	161.40	No	$86,800	$105,938	6351	1922	30.26	1237	1695
TX	MCLENNAN COUNTY	0042.01	3 - Middle	117.35	No	$86,800	$77,022	3588	703	19.59	847	1459
TX	MCLENNAN COUNTY	0042.02	4 - Upper	120.87	No	$86,800	$79,338	4177	758	18.15	1053	1485
TX	MCLENNAN COUNTY	0043.00	2 - Moderate	68.90	No	$86,800	$45,223	8059	5931	73.59	1665	2578
TX	MCLENNAN COUNTY	9800.00	0 - Unknown	0.00	No	$86,800	$0	17	17	100.00	0	0

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State: TEXAS
County: 337 - MONTAGUE COUNTY
All Tracts: 8

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
TX	MONTAGUE COUNTY	9501.00	3 - Middle	119.51	No	$79,400	$73,869	2309	319	13.82	832	1529
TX	MONTAGUE COUNTY	9502.00	3 - Middle	101.58	No	$79,400	$62,788	1799	245	13.62	583	1073
TX	MONTAGUE COUNTY	9503.00	2 - Moderate	65.39	No	$79,400	$40,417	2801	838	29.92	660	1166
TX	MONTAGUE COUNTY	9504.01	4 - Upper	176.05	No	$79,400	$108,819	2148	342	15.92	827	1342
TX	MONTAGUE COUNTY	9504.02	3 - Middle	111.43	No	$79,400	$68,875	3415	435	12.74	1164	1511
TX	MONTAGUE COUNTY	9505.01	3 - Middle	95.50	No	$79,400	$59,028	3241	705	21.75	628	1551
TX	MONTAGUE COUNTY	9505.02	3 - Middle	115.86	No	$79,400	$71,618	2254	481	21.34	754	1002
TX	MONTAGUE COUNTY	9506.00	3 - Middle	106.89	No	$79,400	$66,071	1998	258	12.91	653	1012
TX	MONTAGUE COUNTY	9999.99	3 - Middle	104.88	No	$79,400	$64,827	19965	3623	18.15	6101	10186

2025 FFIEC Census Report - Summary Census Overview Information
State: TEXAS
County: 497 - WISE COUNTY
All Tracts: 16

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
TX	WISE COUNTY	1501.01	3 - Middle	104.35	No	$106,900	$86,250	4348	854	19.64	1327	1795
TX	WISE COUNTY	1501.03	3 - Middle	113.43	No	$106,900	$93,750	5462	1464	26.80	1172	1555
TX	WISE COUNTY	1501.04	3 - Middle	108.69	No	$106,900	$89,833	3431	581	16.93	1146	1361
TX	WISE COUNTY	1502.01	3 - Middle	91.41	No	$106,900	$75,556	2691	924	34.34	575	861
TX	WISE COUNTY	1502.02	2 - Moderate	77.62	No	$106,900	$64,157	3761	1471	39.11	848	1577
TX	WISE COUNTY	1503.00	3 - Middle	88.53	No	$106,900	$73,173	3194	476	14.90	802	1086
TX	WISE COUNTY	1504.02	3 - Middle	115.71	No	$106,900	$95,636	6317	1156	18.30	1815	2421
TX	WISE COUNTY	1504.03	4 - Upper	121.28	No	$106,900	$100,240	4519	810	17.92	1193	1574
TX	WISE COUNTY	1504.04	3 - Middle	80.89	No	$106,900	$66,856	2732	558	20.42	850	1171
TX	WISE COUNTY	1504.05	2 - Moderate	73.24	No	$106,900	$60,536	3863	1050	27.18	1196	1628
TX	WISE COUNTY	1505.00	3 - Middle	88.77	No	$106,900	$73,370	6025	3060	50.79	1175	2034
TX	WISE COUNTY	1506.03	2 - Moderate	72.81	No	$106,900	$60,179	4990	1608	32.22	1187	1648
TX	WISE COUNTY	1506.04	3 - Middle	81.63	No	$106,900	$67,469	4590	773	16.84	1212	1469
TX	WISE COUNTY	1506.05	3 - Middle	81.97	No	$106,900	$67,750	4901	1022	20.85	1434	1839
TX	WISE COUNTY	1506.06	3 - Middle	100.32	No	$106,900	$82,917	3283	972	29.61	731	963
TX	WISE COUNTY	1506.07	3 - Middle	106.43	No	$106,900	$87,969	4525	1358	30.01	1057	1437

2025 FFIEC Census Report - Summary Census Overview Information State: TEXAS
County: 439 - TARRANT COUNTY - REASONABLY EXPECTED MARKET AREA (REMA)
All Tracts: 449

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
TX	TARRANT COUNTY	1001.01	2 - Moderate	73.80	No	$106,900	$60,996	6019	4887	81.19	993	1792
TX	TARRANT COUNTY	1001.02	2 - Moderate	75.32	No	$106,900	$62,255	4618	3034	65.70	780	1520
TX	TARRANT COUNTY	1002.01	1 - Low	46.73	No	$106,900	$38,625	4922	4652	94.51	542	1212
TX	TARRANT COUNTY	1002.02	2 - Moderate	53.35	No	$106,900	$44,100	5428	5134	94.58	872	1464
TX	TARRANT COUNTY	1003.00	2 - Moderate	60.34	No	$106,900	$49,875	5705	5254	92.09	921	1442
TX	TARRANT COUNTY	1004.01	2 - Moderate	64.10	No	$106,900	$52,986	2064	1952	94.57	301	491
TX	TARRANT COUNTY	1004.02	2 - Moderate	54.64	No	$106,900	$45,161	4920	4710	95.73	546	1256
TX	TARRANT COUNTY	1005.03	2 - Moderate	79.96	No	$106,900	$66,092	2541	2367	93.15	348	891
TX	TARRANT COUNTY	1005.04	2 - Moderate	54.61	No	$106,900	$45,135	4781	3941	82.43	780	1285
TX	TARRANT COUNTY	1005.05	2 - Moderate	55.67	No	$106,900	$46,013	5070	4038	79.64	388	987
TX	TARRANT COUNTY	1005.06	2 - Moderate	66.95	No	$106,900	$55,336	5599	5317	94.96	587	1516
TX	TARRANT COUNTY	1006.01	3 - Middle	102.93	No	$106,900	$85,071	2703	753	27.86	740	969
TX	TARRANT COUNTY	1006.02	2 - Moderate	53.84	No	$106,900	$44,500	4754	2581	54.29	461	912
TX	TARRANT COUNTY	1007.00	2 - Moderate	70.86	No	$106,900	$58,571	5077	3228	63.58	792	1668
TX	TARRANT	1008.00	2 - Moderate	57.60	No	$106,900	$47,611	5523	5063	91.67	1144	1779

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
	COUNTY											
TX	TARRANT COUNTY	1009.00	2 - Moderate	67.20	No	$106,900	$55,547	1854	1759	94.88	230	772
TX	TARRANT COUNTY	1012.01	2 - Moderate	78.86	No	$106,900	$65,182	2021	1412	69.87	433	848
TX	TARRANT COUNTY	1012.02	2 - Moderate	71.05	No	$106,900	$58,727	4975	4102	82.45	1098	1708
TX	TARRANT COUNTY	1013.01	3 - Middle	86.14	No	$106,900	$71,195	5498	3918	71.26	1352	1828
TX	TARRANT COUNTY	1013.02	2 - Moderate	53.87	No	$106,900	$44,531	3074	2448	79.64	526	933
TX	TARRANT COUNTY	1014.01	3 - Middle	83.18	No	$106,900	$68,750	5307	3604	67.91	1516	1862
TX	TARRANT COUNTY	1014.02	2 - Moderate	51.59	No	$106,900	$42,644	3874	3477	89.75	833	1329
TX	TARRANT COUNTY	1014.03	1 - Low	46.99	No	$106,900	$38,844	5146	4475	86.96	767	1390
TX	TARRANT COUNTY	1015.00	2 - Moderate	58.86	No	$106,900	$48,650	4549	3400	74.74	976	1690
TX	TARRANT COUNTY	1017.00	1 - Low	33.21	No	$106,900	$27,454	2347	1719	73.24	147	409
TX	TARRANT COUNTY	1020.00	4 - Upper	210.64	No	$106,900	$174,100	4824	1450	30.06	418	281
TX	TARRANT COUNTY	1021.01	4 - Upper	137.23	No	$106,900	$113,422	2328	387	16.62	772	1147
TX	TARRANT COUNTY	1021.02	4 - Upper	121.94	No	$106,900	$100,786	2931	1254	42.78	590	981
TX	TARRANT COUNTY	1022.01	4 - Upper	183.43	No	$106,900	$151,607	3487	968	27.76	1175	1470
TX	TARRANT COUNTY	1022.02	4 - Upper	197.73	No	$106,900	$163,426	2812	436	15.50	981	1425
TX	TARRANT COUNTY	1023.01	2 - Moderate	74.61	No	$106,900	$61,667	3388	2151	63.49	332	894

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
TX	TARRANT COUNTY	1023.02	2 - Moderate	68.28	No	$106,900	$56,439	5741	3644	63.47	1080	2109
TX	TARRANT COUNTY	1024.01	3 - Middle	108.96	No	$106,900	$90,060	4409	1803	40.89	912	1193
TX	TARRANT COUNTY	1024.02	4 - Upper	157.81	No	$106,900	$130,433	4668	1045	22.39	1240	1628
TX	TARRANT COUNTY	1025.00	2 - Moderate	55.83	No	$106,900	$46,147	4287	4012	93.59	684	1552
TX	TARRANT COUNTY	1026.01	2 - Moderate	61.25	No	$106,900	$50,625	3886	2302	59.24	485	1289
TX	TARRANT COUNTY	1026.02	3 - Middle	97.55	No	$106,900	$80,625	3508	1873	53.39	930	1459
TX	TARRANT COUNTY	1027.00	3 - Middle	96.17	No	$106,900	$79,490	3279	742	22.63	1022	1682
TX	TARRANT COUNTY	1035.00	2 - Moderate	54.27	No	$106,900	$44,861	5838	5357	91.76	792	1534
TX	TARRANT COUNTY	1036.01	1 - Low	27.91	No	$106,900	$23,068	2536	2438	96.14	216	821
TX	TARRANT COUNTY	1036.02	2 - Moderate	50.24	No	$106,900	$41,524	2373	2272	95.74	594	961
TX	TARRANT COUNTY	1037.01	2 - Moderate	55.77	No	$106,900	$46,094	4308	4165	96.68	928	1435
TX	TARRANT COUNTY	1037.02	1 - Low	47.76	No	$106,900	$39,476	2911	2839	97.53	549	1090
TX	TARRANT COUNTY	1038.00	1 - Low	43.75	No	$106,900	$36,167	4101	3873	94.44	454	1248
TX	TARRANT COUNTY	1041.00	4 - Upper	137.33	No	$106,900	$113,506	3326	1341	40.32	935	1527
TX	TARRANT COUNTY	1042.02	4 - Upper	132.33	No	$106,900	$109,375	3231	878	27.17	720	1372
TX	TARRANT COUNTY	1042.03	4 - Upper	302.48	No	$106,900	$250,001	4129	2435	58.97	66	192
TX	TARRANT COUNTY	1042.04	4 - Upper	195.10	No	$106,900	$161,250	2388	295	12.35	736	1080

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
TX	TARRANT COUNTY	1043.01	3 - Middle	104.61	No	$106,900	$86,462	3148	997	31.67	301	873
TX	TARRANT COUNTY	1043.02	4 - Upper	182.31	No	$106,900	$150,683	3024	863	28.54	837	1197
TX	TARRANT COUNTY	1044.00	3 - Middle	86.20	No	$106,900	$71,250	5241	3386	64.61	1045	2116
TX	TARRANT COUNTY	1045.02	2 - Moderate	70.40	No	$106,900	$58,191	2873	2718	94.60	634	1080
TX	TARRANT COUNTY	1045.03	2 - Moderate	53.49	No	$106,900	$44,211	2667	2597	97.38	638	886
TX	TARRANT COUNTY	1045.04	2 - Moderate	65.05	No	$106,900	$53,768	3159	2869	90.82	626	877
TX	TARRANT COUNTY	1045.05	1 - Low	37.99	No	$106,900	$31,403	4868	4629	95.09	1225	1741
TX	TARRANT COUNTY	1046.01	2 - Moderate	52.83	No	$106,900	$43,665	3814	3692	96.80	831	1437
TX	TARRANT COUNTY	1046.02	2 - Moderate	50.71	No	$106,900	$41,917	5043	4817	95.52	663	1266
TX	TARRANT COUNTY	1046.03	2 - Moderate	64.77	No	$106,900	$53,538	3980	3703	93.04	840	1240
TX	TARRANT COUNTY	1046.04	2 - Moderate	50.09	No	$106,900	$41,402	3468	3345	96.45	434	833
TX	TARRANT COUNTY	1046.05	1 - Low	48.25	No	$106,900	$39,881	4887	4519	92.47	867	1408
TX	TARRANT COUNTY	1047.01	2 - Moderate	63.73	No	$106,900	$52,679	4544	4271	93.99	860	1446
TX	TARRANT COUNTY	1047.02	1 - Low	47.34	No	$106,900	$39,127	3281	3058	93.20	433	839
TX	TARRANT COUNTY	1048.02	2 - Moderate	54.56	No	$106,900	$45,096	5262	4460	84.76	753	1439
TX	TARRANT COUNTY	1048.03	1 - Low	44.69	No	$106,900	$36,941	6112	5368	87.83	896	1522
TX	TARRANT COUNTY	1048.04	2 - Moderate	62.83	No	$106,900	$51,932	2776	2447	88.15	447	980

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
TX	TARRANT COUNTY	1049.00	2 - Moderate	60.30	No	$106,900	$49,841	3252	2762	84.93	667	1004
TX	TARRANT COUNTY	1050.07	3 - Middle	93.49	No	$106,900	$77,276	6209	3205	51.62	752	1000
TX	TARRANT COUNTY	1050.08	2 - Moderate	77.27	No	$106,900	$63,867	8379	5403	64.48	1546	2226
TX	TARRANT COUNTY	1050.09	2 - Moderate	58.12	No	$106,900	$48,042	7205	6444	89.44	958	1720
TX	TARRANT COUNTY	1052.01	1 - Low	40.43	No	$106,900	$33,415	6753	5134	76.03	405	1331
TX	TARRANT COUNTY	1052.03	2 - Moderate	74.83	No	$106,900	$61,849	2410	1181	49.00	626	818
TX	TARRANT COUNTY	1052.04	1 - Low	36.73	No	$106,900	$30,357	3430	2324	67.76	44	825
TX	TARRANT COUNTY	1052.06	1 - Low	40.54	No	$106,900	$33,510	2288	1450	63.37	195	403
TX	TARRANT COUNTY	1052.07	1 - Low	34.45	No	$106,900	$28,476	3199	2514	78.59	29	256
TX	TARRANT COUNTY	1054.03	4 - Upper	201.18	No	$106,900	$166,276	6281	1653	26.32	1337	1487
TX	TARRANT COUNTY	1054.04	4 - Upper	203.25	No	$106,900	$167,988	4257	736	17.29	1473	1559
TX	TARRANT COUNTY	1054.05	4 - Upper	152.75	No	$106,900	$126,250	5964	2073	34.76	493	805
TX	TARRANT COUNTY	1054.07	3 - Middle	85.41	No	$106,900	$70,592	2552	861	33.74	19	102
TX	TARRANT COUNTY	1054.08	4 - Upper	166.41	No	$106,900	$137,542	2659	576	21.66	681	832
TX	TARRANT COUNTY	1055.02	3 - Middle	100.72	No	$106,900	$83,250	5849	3003	51.34	1353	2071
TX	TARRANT COUNTY	1055.03	3 - Middle	86.07	No	$106,900	$71,139	6249	2963	47.42	1384	1827
TX	TARRANT COUNTY	1055.05	3 - Middle	80.68	No	$106,900	$66,686	4911	2872	58.48	687	1364

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
TX	TARRANT COUNTY	1055.11	2 - Moderate	73.48	No	$106,900	$60,734	5976	4436	74.23	1390	2017
TX	TARRANT COUNTY	1055.12	3 - Middle	115.44	No	$106,900	$95,417	4547	2459	54.08	1401	1729
TX	TARRANT COUNTY	1055.13	1 - Low	44.42	No	$106,900	$36,719	3008	1826	60.70	8	309
TX	TARRANT COUNTY	1055.14	2 - Moderate	59.43	No	$106,900	$49,122	2734	1778	65.03	0	263
TX	TARRANT COUNTY	1055.15	3 - Middle	103.85	No	$106,900	$85,833	5981	4282	71.59	1361	1691
TX	TARRANT COUNTY	1055.16	3 - Middle	96.03	No	$106,900	$79,375	2486	1571	63.19	662	794
TX	TARRANT COUNTY	1055.17	2 - Moderate	52.99	No	$106,900	$43,803	3470	2282	65.76	456	542
TX	TARRANT COUNTY	1055.18	3 - Middle	90.27	No	$106,900	$74,609	3379	1357	40.16	704	975
TX	TARRANT COUNTY	1055.19	4 - Upper	127.64	No	$106,900	$105,495	4440	1634	36.80	760	819
TX	TARRANT COUNTY	1055.20	4 - Upper	252.26	No	$106,900	$208,494	2514	543	21.60	824	964
TX	TARRANT COUNTY	1056.00	3 - Middle	94.12	No	$106,900	$77,794	5344	3424	64.07	1443	1896
TX	TARRANT COUNTY	1057.01	3 - Middle	95.36	No	$106,900	$78,821	4026	2528	62.79	980	1423
TX	TARRANT COUNTY	1057.03	3 - Middle	92.17	No	$106,900	$76,179	3814	2615	68.56	527	1041
TX	TARRANT COUNTY	1057.05	2 - Moderate	64.20	No	$106,900	$53,065	5295	4546	85.85	871	1267
TX	TARRANT COUNTY	1057.06	2 - Moderate	69.19	No	$106,900	$57,193	3799	3316	87.29	917	1148
TX	TARRANT COUNTY	1058.00	2 - Moderate	59.53	No	$106,900	$49,201	4538	3904	86.03	715	1316
TX	TARRANT COUNTY	1059.01	2 - Moderate	63.92	No	$106,900	$52,833	4087	3803	93.05	596	939

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
TX	TARRANT COUNTY	1059.02	1 - Low	32.29	No	$106,900	$26,688	7360	6435	87.43	115	397
TX	TARRANT COUNTY	1060.02	2 - Moderate	55.69	No	$106,900	$46,033	3949	3759	95.19	812	1328
TX	TARRANT COUNTY	1060.04	2 - Moderate	65.49	No	$106,900	$54,135	8354	7190	86.07	1296	2023
TX	TARRANT COUNTY	1060.05	3 - Middle	83.76	No	$106,900	$69,231	3854	3305	85.76	961	1306
TX	TARRANT COUNTY	1060.06	2 - Moderate	65.41	No	$106,900	$54,063	4815	3887	80.73	938	1526
TX	TARRANT COUNTY	1061.01	2 - Moderate	54.54	No	$106,900	$45,083	1946	1813	93.17	390	600
TX	TARRANT COUNTY	1061.02	1 - Low	42.16	No	$106,900	$34,853	5415	4526	83.58	316	1186
TX	TARRANT COUNTY	1062.01	2 - Moderate	56.08	No	$106,900	$46,352	3894	3795	97.46	700	1207
TX	TARRANT COUNTY	1062.02	1 - Low	44.16	No	$106,900	$36,500	4869	4676	96.04	712	1313
TX	TARRANT COUNTY	1063.00	2 - Moderate	53.94	No	$106,900	$44,583	3448	3323	96.37	685	1282
TX	TARRANT COUNTY	1064.00	2 - Moderate	65.73	No	$106,900	$54,333	3913	2954	75.49	669	1297
TX	TARRANT COUNTY	1065.02	2 - Moderate	58.42	No	$106,900	$48,289	3140	2082	66.31	811	1155
TX	TARRANT COUNTY	1065.03	2 - Moderate	60.51	No	$106,900	$50,015	5483	4347	79.28	1023	1709
TX	TARRANT COUNTY	1065.07	2 - Moderate	75.84	No	$106,900	$62,688	1943	951	48.94	406	593
TX	TARRANT COUNTY	1065.09	4 - Upper	139.33	No	$106,900	$115,163	5704	3956	69.35	1126	1444
TX	TARRANT COUNTY	1065.12	3 - Middle	116.45	No	$106,900	$96,250	4759	3731	78.40	900	1315
TX	TARRANT COUNTY	1065.13	2 - Moderate	66.37	No	$106,900	$54,856	2994	2375	79.33	789	1021

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
TX	TARRANT COUNTY	1065.14	3 - Middle	98.42	No	$106,900	$81,351	6076	4682	77.06	834	1561
TX	TARRANT COUNTY	1065.15	2 - Moderate	63.05	No	$106,900	$52,111	4370	3310	75.74	517	1020
TX	TARRANT COUNTY	1065.18	2 - Moderate	71.74	No	$106,900	$59,298	5524	4196	75.96	0	322
TX	TARRANT COUNTY	1065.19	0 - Unknown	0.00	No	$106,900	$0	2046	1738	84.95	170	181
TX	TARRANT COUNTY	1065.20	2 - Moderate	52.64	No	$106,900	$43,507	3717	3261	87.73	67	345
TX	TARRANT COUNTY	1065.21	3 - Middle	91.20	No	$106,900	$75,376	4853	3550	73.15	1192	1439
TX	TARRANT COUNTY	1065.22	2 - Moderate	62.16	No	$106,900	$51,379	4195	3404	81.14	775	1294
TX	TARRANT COUNTY	1065.23	2 - Moderate	56.26	No	$106,900	$46,500	4691	3858	82.24	0	159
TX	TARRANT COUNTY	1065.24	3 - Middle	98.55	No	$106,900	$81,458	4584	3170	69.15	1340	1573
TX	TARRANT COUNTY	1065.25	4 - Upper	163.52	No	$106,900	$135,152	2077	1107	53.30	595	681
TX	TARRANT COUNTY	1065.26	4 - Upper	134.56	No	$106,900	$111,219	7121	3637	51.07	2045	2446
TX	TARRANT COUNTY	1066.00	1 - Low	47.71	No	$106,900	$39,432	3291	2076	63.08	0	182
TX	TARRANT COUNTY	1067.00	3 - Middle	93.15	No	$106,900	$76,991	2166	966	44.60	660	967
TX	TARRANT COUNTY	1101.02	2 - Moderate	62.12	No	$106,900	$51,346	4659	3021	64.84	719	1116
TX	TARRANT COUNTY	1101.03	2 - Moderate	62.32	No	$106,900	$51,509	4269	2590	60.67	548	938
TX	TARRANT COUNTY	1101.04	3 - Middle	80.71	No	$106,900	$66,711	3859	2169	56.21	381	510
TX	TARRANT COUNTY	1102.02	2 - Moderate	74.43	No	$106,900	$61,517	4108	2932	71.37	792	1192

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
TX	TARRANT COUNTY	1102.04	2 - Moderate	70.80	No	$106,900	$58,519	7560	4971	65.75	1440	2088
TX	TARRANT COUNTY	1102.05	3 - Middle	86.29	No	$106,900	$71,322	5490	3313	60.35	707	991
TX	TARRANT COUNTY	1102.06	2 - Moderate	61.89	No	$106,900	$51,154	3513	2321	66.07	721	879
TX	TARRANT COUNTY	1103.01	2 - Moderate	60.07	No	$106,900	$49,651	3828	2624	68.55	677	1041
TX	TARRANT COUNTY	1103.02	2 - Moderate	50.36	No	$106,900	$41,626	5308	4121	77.64	750	1657
TX	TARRANT COUNTY	1104.01	3 - Middle	88.79	No	$106,900	$73,385	4711	2040	43.30	1339	1828
TX	TARRANT COUNTY	1104.02	2 - Moderate	67.39	No	$106,900	$55,703	5454	3865	70.87	849	1565
TX	TARRANT COUNTY	1105.00	2 - Moderate	75.25	No	$106,900	$62,200	7646	4685	61.27	1882	2682
TX	TARRANT COUNTY	1106.00	2 - Moderate	77.56	No	$106,900	$64,107	2585	1071	41.43	529	862
TX	TARRANT COUNTY	1107.03	2 - Moderate	79.58	No	$106,900	$65,774	5894	2898	49.17	1112	1772
TX	TARRANT COUNTY	1107.04	3 - Middle	84.84	No	$106,900	$70,125	4653	2235	48.03	758	1473
TX	TARRANT COUNTY	1107.05	3 - Middle	91.75	No	$106,900	$75,833	3966	1727	43.55	908	1238
TX	TARRANT COUNTY	1107.06	2 - Moderate	56.21	No	$106,900	$46,460	3761	1899	50.49	541	1486
TX	TARRANT COUNTY	1108.05	3 - Middle	107.24	No	$106,900	$88,633	6959	2983	42.87	1410	1959
TX	TARRANT COUNTY	1108.06	4 - Upper	128.06	No	$106,900	$105,847	5684	2042	35.93	1655	1980
TX	TARRANT COUNTY	1108.07	3 - Middle	110.76	No	$106,900	$91,549	7063	3354	47.49	2013	2421
TX	TARRANT COUNTY	1108.08	4 - Upper	191.95	No	$106,900	$158,650	4752	1052	22.14	1256	1533

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
TX	TARRANT COUNTY	1108.09	4 - Upper	134.75	No	$106,900	$111,375	2521	563	22.33	783	935
TX	TARRANT COUNTY	1109.01	4 - Upper	143.03	No	$106,900	$118,221	5326	1533	28.78	1632	1799
TX	TARRANT COUNTY	1109.03	4 - Upper	138.00	No	$106,900	$114,063	1793	516	28.78	387	451
TX	TARRANT COUNTY	1109.05	4 - Upper	133.20	No	$106,900	$110,089	4380	1099	25.09	1335	1821
TX	TARRANT COUNTY	1109.06	3 - Middle	88.06	No	$106,900	$72,782	4429	1178	26.60	1311	1912
TX	TARRANT COUNTY	1109.07	4 - Upper	129.06	No	$106,900	$106,667	3687	1003	27.20	1023	1159
TX	TARRANT COUNTY	1110.03	3 - Middle	88.35	No	$106,900	$73,026	3788	2434	64.26	830	1016
TX	TARRANT COUNTY	1110.10	3 - Middle	109.24	No	$106,900	$90,294	4246	1129	26.59	961	1604
TX	TARRANT COUNTY	1110.15	2 - Moderate	77.13	No	$106,900	$63,750	3047	1399	45.91	617	844
TX	TARRANT COUNTY	1110.18	4 - Upper	136.97	No	$106,900	$113,207	2245	879	39.15	672	795
TX	TARRANT COUNTY	1110.19	2 - Moderate	71.93	No	$106,900	$59,454	5466	4685	85.71	1039	1611
TX	TARRANT COUNTY	1110.20	2 - Moderate	74.06	No	$106,900	$61,217	4764	3988	83.71	560	1503
TX	TARRANT COUNTY	1110.21	3 - Middle	106.38	No	$106,900	$87,923	4174	2638	63.20	890	1448
TX	TARRANT COUNTY	1110.22	3 - Middle	104.23	No	$106,900	$86,146	6628	3816	57.57	1390	1719
TX	TARRANT COUNTY	1110.23	3 - Middle	97.47	No	$106,900	$80,563	7168	6226	86.86	1626	2086
TX	TARRANT COUNTY	1110.24	3 - Middle	81.57	No	$106,900	$67,425	4265	3107	72.85	1043	1646
TX	TARRANT COUNTY	1110.25	3 - Middle	106.43	No	$106,900	$87,969	3571	2924	81.88	1022	1386

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
TX	TARRANT COUNTY	1110.26	2 - Moderate	79.12	No	$106,900	$65,394	5680	4863	85.62	1270	1669
TX	TARRANT COUNTY	1110.27	3 - Middle	88.79	No	$106,900	$73,392	4482	3548	79.16	1006	1288
TX	TARRANT COUNTY	1110.28	3 - Middle	94.49	No	$106,900	$78,097	7923	5140	64.87	1305	1971
TX	TARRANT COUNTY	1110.29	3 - Middle	107.03	No	$106,900	$88,460	7673	2997	39.06	1643	2090
TX	TARRANT COUNTY	1110.30	3 - Middle	116.11	No	$106,900	$95,968	4313	1390	32.23	1107	1443
TX	TARRANT COUNTY	1110.31	4 - Upper	146.54	No	$106,900	$121,118	2906	1985	68.31	499	522
TX	TARRANT COUNTY	1110.32	4 - Upper	143.60	No	$106,900	$118,684	7330	4609	62.88	1710	2016
TX	TARRANT COUNTY	1110.33	4 - Upper	127.33	No	$106,900	$105,239	5135	3428	66.76	1271	1504
TX	TARRANT COUNTY	1111.02	2 - Moderate	59.68	No	$106,900	$49,327	6799	6271	92.23	1270	1960
TX	TARRANT COUNTY	1111.03	2 - Moderate	56.86	No	$106,900	$47,000	4238	3794	89.52	686	1119
TX	TARRANT COUNTY	1111.04	2 - Moderate	58.19	No	$106,900	$48,098	3011	2719	90.30	732	1002
TX	TARRANT COUNTY	1112.02	2 - Moderate	54.12	No	$106,900	$44,737	6154	5029	81.72	1384	1896
TX	TARRANT COUNTY	1112.03	3 - Middle	106.75	No	$106,900	$88,228	7033	3570	50.76	1565	2292
TX	TARRANT COUNTY	1112.04	3 - Middle	97.29	No	$106,900	$80,417	5727	1535	26.80	1437	1858
TX	TARRANT COUNTY	1113.04	4 - Upper	130.78	No	$106,900	$108,092	7225	2391	33.09	1922	2440
TX	TARRANT COUNTY	1113.06	3 - Middle	101.40	No	$106,900	$83,809	6298	3302	52.43	1287	1740
TX	TARRANT COUNTY	1113.07	2 - Moderate	58.29	No	$106,900	$48,182	3540	2044	57.74	317	483

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
TX	TARRANT COUNTY	1113.08	3 - Middle	87.98	No	$106,900	$72,716	1717	653	38.03	453	659
TX	TARRANT COUNTY	1113.09	3 - Middle	87.81	No	$106,900	$72,581	4360	2691	61.72	799	1242
TX	TARRANT COUNTY	1113.11	4 - Upper	155.33	No	$106,900	$128,385	7553	3601	47.68	2073	2231
TX	TARRANT COUNTY	1113.12	4 - Upper	181.89	No	$106,900	$150,337	3452	737	21.35	1164	1199
TX	TARRANT COUNTY	1113.14	4 - Upper	146.59	No	$106,900	$121,162	7064	4424	62.63	2032	2181
TX	TARRANT COUNTY	1113.15	3 - Middle	87.40	No	$106,900	$72,243	4575	3382	73.92	966	1139
TX	TARRANT COUNTY	1113.16	3 - Middle	116.80	No	$106,900	$96,538	7163	5940	82.93	1612	1777
TX	TARRANT COUNTY	1113.17	4 - Upper	133.15	No	$106,900	$110,052	5000	1761	35.22	1315	1739
TX	TARRANT COUNTY	1113.18	3 - Middle	105.08	No	$106,900	$86,855	5282	2035	38.53	1589	2338
TX	TARRANT COUNTY	1113.19	4 - Upper	153.59	No	$106,900	$126,944	8585	4709	54.85	1637	1897
TX	TARRANT COUNTY	1113.20	4 - Upper	154.80	No	$106,900	$127,942	6068	4554	75.05	1212	1388
TX	TARRANT COUNTY	1114.02	3 - Middle	108.94	No	$106,900	$90,046	6045	2471	40.88	1770	2258
TX	TARRANT COUNTY	1114.05	2 - Moderate	79.15	No	$106,900	$65,417	2725	1095	40.18	559	1055
TX	TARRANT COUNTY	1114.06	4 - Upper	149.72	No	$106,900	$123,750	4466	1870	41.87	1163	1363
TX	TARRANT COUNTY	1114.07	4 - Upper	154.23	No	$106,900	$127,471	3894	1703	43.73	1026	1157
TX	TARRANT COUNTY	1114.08	4 - Upper	135.69	No	$106,900	$112,153	4936	2421	49.05	861	1051
TX	TARRANT COUNTY	1114.09	4 - Upper	156.63	No	$106,900	$129,460	5573	2202	39.51	1724	1843

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TX	TARRANT COUNTY	1114.10	2 - Moderate	62.62	No	$106,900	$51,761	3957	2535	64.06	291	444
TX	TARRANT COUNTY	1114.11	4 - Upper	123.21	No	$106,900	$101,834	5789	2566	44.33	1361	2036
TX	TARRANT COUNTY	1115.05	3 - Middle	109.71	No	$106,900	$90,676	4226	1497	35.42	1195	1532
TX	TARRANT COUNTY	1115.06	3 - Middle	80.87	No	$106,900	$66,844	6500	2740	42.15	1230	1955
TX	TARRANT COUNTY	1115.13	3 - Middle	94.67	No	$106,900	$78,250	4157	3179	76.47	1169	1370
TX	TARRANT COUNTY	1115.14	3 - Middle	82.40	No	$106,900	$68,111	6890	5381	78.10	1216	1901
TX	TARRANT COUNTY	1115.16	3 - Middle	92.56	No	$106,900	$76,500	6595	4769	72.31	1185	1962
TX	TARRANT COUNTY	1115.22	2 - Moderate	77.95	No	$106,900	$64,425	7933	6498	81.91	1570	2097
TX	TARRANT COUNTY	1115.25	3 - Middle	90.02	No	$106,900	$74,401	6425	4882	75.98	1062	1723
TX	TARRANT COUNTY	1115.26	3 - Middle	85.57	No	$106,900	$70,729	4454	2397	53.82	926	1594
TX	TARRANT COUNTY	1115.29	4 - Upper	134.26	No	$106,900	$110,972	4000	1220	30.50	1023	1176
TX	TARRANT COUNTY	1115.30	4 - Upper	138.05	No	$106,900	$114,100	6188	2112	34.13	1883	2010
TX	TARRANT COUNTY	1115.31	3 - Middle	101.33	No	$106,900	$83,750	4585	1664	36.29	1261	1649
TX	TARRANT COUNTY	1115.32	3 - Middle	119.42	No	$106,900	$98,704	7258	3021	41.62	2039	2586
TX	TARRANT COUNTY	1115.33	4 - Upper	151.55	No	$106,900	$125,256	5066	2304	45.48	1590	1850
TX	TARRANT COUNTY	1115.34	3 - Middle	116.96	No	$106,900	$96,667	6441	2537	39.39	1827	2363
TX	TARRANT COUNTY	1115.36	2 - Moderate	69.12	No	$106,900	$57,132	3392	2954	87.09	417	695

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TX	TARRANT COUNTY	1115.38	3 - Middle	99.22	No	$106,900	$82,009	6329	4955	78.29	900	1202
TX	TARRANT COUNTY	1115.40	3 - Middle	103.13	No	$106,900	$85,242	6403	4872	76.09	1412	1769
TX	TARRANT COUNTY	1115.41	3 - Middle	92.19	No	$106,900	$76,200	4153	3182	76.62	825	1345
TX	TARRANT COUNTY	1115.42	4 - Upper	121.45	No	$106,900	$100,381	6330	4774	75.42	1487	1871
TX	TARRANT COUNTY	1115.43	3 - Middle	80.27	No	$106,900	$66,349	7433	5766	77.57	1281	1990
TX	TARRANT COUNTY	1115.44	3 - Middle	93.58	No	$106,900	$77,347	7438	5372	72.22	1947	2579
TX	TARRANT COUNTY	1115.45	4 - Upper	154.15	No	$106,900	$127,404	2528	689	27.25	629	725
TX	TARRANT COUNTY	1115.46	4 - Upper	123.38	No	$106,900	$101,979	6375	2498	39.18	2002	2346
TX	TARRANT COUNTY	1115.51	4 - Upper	164.87	No	$106,900	$136,270	7440	4150	55.78	1877	2113
TX	TARRANT COUNTY	1115.52	3 - Middle	112.73	No	$106,900	$93,176	3614	1347	37.27	992	1370
TX	TARRANT COUNTY	1115.53	2 - Moderate	61.94	No	$106,900	$51,196	4280	2615	61.10	464	1001
TX	TARRANT COUNTY	1115.54	4 - Upper	129.65	No	$106,900	$107,159	4971	3853	77.51	1068	1383
TX	TARRANT COUNTY	1115.55	4 - Upper	145.57	No	$106,900	$120,313	4960	3971	80.06	1282	1408
TX	TARRANT COUNTY	1115.56	2 - Moderate	69.89	No	$106,900	$57,768	5797	5059	87.27	781	1426
TX	TARRANT COUNTY	1115.57	2 - Moderate	65.32	No	$106,900	$53,990	3054	2502	81.93	497	802
TX	TARRANT COUNTY	1115.58	2 - Moderate	70.75	No	$106,900	$58,476	5889	4809	81.66	957	1645
TX	TARRANT COUNTY	1115.59	1 - Low	45.19	No	$106,900	$37,357	2616	2072	79.20	23	377

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TX	TARRANT COUNTY	1115.60	3 - Middle	85.28	No	$106,900	$70,486	5694	4489	78.84	1198	1782
TX	TARRANT COUNTY	1115.61	3 - Middle	81.63	No	$106,900	$67,467	4909	3995	81.38	1131	1338
TX	TARRANT COUNTY	1115.62	4 - Upper	130.29	No	$106,900	$107,686	5194	4219	81.23	1288	1447
TX	TARRANT COUNTY	1115.63	4 - Upper	146.21	No	$106,900	$120,846	5127	4415	86.11	1190	1263
TX	TARRANT COUNTY	1115.64	3 - Middle	119.24	No	$106,900	$98,556	5533	4316	78.00	967	1074
TX	TARRANT COUNTY	1115.65	4 - Upper	162.22	No	$106,900	$134,077	6070	4201	69.21	1341	1459
TX	TARRANT COUNTY	1115.66	4 - Upper	214.35	No	$106,900	$177,161	6264	4499	71.82	1597	1695
TX	TARRANT COUNTY	1115.67	3 - Middle	107.26	No	$106,900	$88,657	5831	4676	80.19	1856	1998
TX	TARRANT COUNTY	1115.68	3 - Middle	113.64	No	$106,900	$93,929	7295	5562	76.24	1830	2175
TX	TARRANT COUNTY	1115.69	2 - Moderate	52.96	No	$106,900	$43,775	4327	3641	84.15	691	949
TX	TARRANT COUNTY	1115.70	2 - Moderate	64.47	No	$106,900	$53,286	4720	4196	88.90	365	877
TX	TARRANT COUNTY	1115.71	2 - Moderate	68.81	No	$106,900	$56,875	4736	3856	81.42	527	683
TX	TARRANT COUNTY	1115.72	4 - Upper	123.51	No	$106,900	$102,083	3478	3065	88.13	437	521
TX	TARRANT COUNTY	1130.03	4 - Upper	122.50	No	$106,900	$101,250	2204	1516	68.78	173	236
TX	TARRANT COUNTY	1130.04	4 - Upper	131.71	No	$106,900	$108,860	2385	1075	45.07	951	1014
TX	TARRANT COUNTY	1130.05	2 - Moderate	70.23	No	$106,900	$58,051	2387	2084	87.31	153	406
TX	TARRANT COUNTY	1130.06	2 - Moderate	60.00	No	$106,900	$49,597	1818	1705	93.78	131	325

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TX	TARRANT COUNTY	1130.07	2 - Moderate	53.30	No	$106,900	$44,060	3243	2782	85.78	502	739
TX	TARRANT COUNTY	1131.02	4 - Upper	132.77	No	$106,900	$109,737	4787	2534	52.94	985	1093
TX	TARRANT COUNTY	1131.04	2 - Moderate	65.92	No	$106,900	$54,483	3993	2813	70.45	305	345
TX	TARRANT COUNTY	1131.07	4 - Upper	146.30	No	$106,900	$120,917	2356	660	28.01	870	997
TX	TARRANT COUNTY	1131.08	4 - Upper	169.76	No	$106,900	$140,308	4582	1504	32.82	1528	1666
TX	TARRANT COUNTY	1131.09	3 - Middle	92.85	No	$106,900	$76,744	4193	2834	67.59	570	764
TX	TARRANT COUNTY	1131.10	2 - Moderate	69.64	No	$106,900	$57,560	5153	3488	67.69	527	940
TX	TARRANT COUNTY	1131.12	4 - Upper	167.06	No	$106,900	$138,080	2127	1056	49.65	487	591
TX	TARRANT COUNTY	1131.15	2 - Moderate	51.28	No	$106,900	$42,390	3948	2936	74.37	648	1264
TX	TARRANT COUNTY	1131.16	2 - Moderate	60.17	No	$106,900	$49,730	4400	3560	80.91	106	519
TX	TARRANT COUNTY	1131.17	1 - Low	47.27	No	$106,900	$39,074	2441	1875	76.81	102	296
TX	TARRANT COUNTY	1131.18	2 - Moderate	55.05	No	$106,900	$45,500	3006	2561	85.20	0	391
TX	TARRANT COUNTY	1131.19	3 - Middle	81.23	No	$106,900	$67,143	4348	2813	64.70	376	601
TX	TARRANT COUNTY	1131.20	4 - Upper	241.66	No	$106,900	$199,737	4423	2423	54.78	986	1027
TX	TARRANT COUNTY	1131.21	0 - Unknown	0.00	No	$106,900	$0	1774	1466	82.64	0	34
TX	TARRANT COUNTY	1131.22	3 - Middle	114.34	No	$106,900	$94,502	3144	2464	78.37	0	273
TX	TARRANT COUNTY	1132.06	2 - Moderate	65.31	No	$106,900	$53,979	5609	2689	47.94	1252	1623

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TX	TARRANT COUNTY	1132.07	4 - Upper	133.88	No	$106,900	$110,656	4194	985	23.49	1401	1534
TX	TARRANT COUNTY	1132.10	4 - Upper	144.87	No	$106,900	$119,738	7622	1884	24.72	2673	2962
TX	TARRANT COUNTY	1132.12	4 - Upper	141.57	No	$106,900	$117,014	4343	1263	29.08	1307	1489
TX	TARRANT COUNTY	1132.13	2 - Moderate	74.19	No	$106,900	$61,322	3786	1334	35.24	967	1204
TX	TARRANT COUNTY	1132.14	3 - Middle	90.08	No	$106,900	$74,453	5756	2262	39.30	1368	1858
TX	TARRANT COUNTY	1132.15	3 - Middle	92.44	No	$106,900	$76,408	4742	1483	31.27	1239	1871
TX	TARRANT COUNTY	1132.16	3 - Middle	109.45	No	$106,900	$90,464	6000	2550	42.50	1183	1581
TX	TARRANT COUNTY	1132.17	3 - Middle	98.81	No	$106,900	$81,667	4516	1984	43.93	1282	1591
TX	TARRANT COUNTY	1132.18	4 - Upper	138.72	No	$106,900	$114,655	3327	795	23.90	1025	1147
TX	TARRANT COUNTY	1132.21	3 - Middle	111.21	No	$106,900	$91,916	6021	2033	33.77	1294	1661
TX	TARRANT COUNTY	1132.22	2 - Moderate	71.71	No	$106,900	$59,275	3098	1836	59.26	57	394
TX	TARRANT COUNTY	1132.23	2 - Moderate	74.13	No	$106,900	$61,275	3413	1579	46.26	500	773
TX	TARRANT COUNTY	1133.01	3 - Middle	106.12	No	$106,900	$87,708	4317	1589	36.81	1048	1363
TX	TARRANT COUNTY	1133.02	2 - Moderate	62.13	No	$106,900	$51,357	4297	2056	47.85	914	1270
TX	TARRANT COUNTY	1134.03	3 - Middle	97.79	No	$106,900	$80,824	2676	1082	40.43	687	892
TX	TARRANT COUNTY	1134.04	2 - Moderate	68.79	No	$106,900	$56,859	6182	2720	44.00	1153	1617
TX	TARRANT COUNTY	1134.07	2 - Moderate	66.87	No	$106,900	$55,268	5684	3874	68.16	686	1306

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TX	TARRANT COUNTY	1134.08	3 - Middle	86.26	No	$106,900	$71,299	5862	2631	44.88	1464	2154
TX	TARRANT COUNTY	1134.09	3 - Middle	118.50	No	$106,900	$97,946	2519	857	34.02	774	857
TX	TARRANT COUNTY	1134.10	2 - Moderate	63.99	No	$106,900	$52,888	4515	2580	57.14	323	932
TX	TARRANT COUNTY	1135.09	2 - Moderate	70.76	No	$106,900	$58,487	4784	2828	59.11	1077	1653
TX	TARRANT COUNTY	1135.10	3 - Middle	87.59	No	$106,900	$72,400	6617	4531	68.48	1279	2072
TX	TARRANT COUNTY	1135.11	3 - Middle	85.30	No	$106,900	$70,500	4091	2652	64.83	807	1101
TX	TARRANT COUNTY	1135.12	3 - Middle	85.89	No	$106,900	$70,993	6249	3028	48.46	941	1581
TX	TARRANT COUNTY	1135.13	3 - Middle	102.89	No	$106,900	$85,043	6508	3917	60.19	1154	1539
TX	TARRANT COUNTY	1135.14	2 - Moderate	78.90	No	$106,900	$65,216	5183	3667	70.75	641	923
TX	TARRANT COUNTY	1135.16	3 - Middle	100.32	No	$106,900	$82,917	4280	1738	40.61	1074	1323
TX	TARRANT COUNTY	1135.17	3 - Middle	83.72	No	$106,900	$69,196	4264	2363	55.42	518	815
TX	TARRANT COUNTY	1135.19	3 - Middle	116.30	No	$106,900	$96,123	6824	3147	46.12	1466	2081
TX	TARRANT COUNTY	1135.20	4 - Upper	139.84	No	$106,900	$115,579	5339	2785	52.16	685	1177
TX	TARRANT COUNTY	1135.21	2 - Moderate	67.53	No	$106,900	$55,821	3981	2672	67.12	0	236
TX	TARRANT COUNTY	1135.22	2 - Moderate	72.34	No	$106,900	$59,792	2073	1187	57.26	50	267
TX	TARRANT COUNTY	1136.07	3 - Middle	97.33	No	$106,900	$80,449	4688	2385	50.87	868	1179
TX	TARRANT COUNTY	1136.11	4 - Upper	132.72	No	$106,900	$109,697	4600	1023	22.24	1436	1686

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TX	TARRANT COUNTY	1136.12	4 - Upper	139.89	No	$106,900	$115,625	4520	1002	22.17	1558	1844
TX	TARRANT COUNTY	1136.13	4 - Upper	139.81	No	$106,900	$115,556	4246	1135	26.73	1306	1584
TX	TARRANT COUNTY	1136.18	3 - Middle	117.71	No	$106,900	$97,292	6244	2605	41.72	1637	1926
TX	TARRANT COUNTY	1136.19	2 - Moderate	66.92	No	$106,900	$55,309	5939	3777	63.60	281	835
TX	TARRANT COUNTY	1136.22	4 - Upper	192.45	No	$106,900	$159,063	8244	2620	31.78	2278	2495
TX	TARRANT COUNTY	1136.23	4 - Upper	136.84	No	$106,900	$113,098	3520	805	22.87	1140	1310
TX	TARRANT COUNTY	1136.24	4 - Upper	144.02	No	$106,900	$119,034	4211	1496	35.53	1083	1362
TX	TARRANT COUNTY	1136.25	4 - Upper	155.19	No	$106,900	$128,269	3461	800	23.11	1057	1216
TX	TARRANT COUNTY	1136.26	4 - Upper	136.61	No	$106,900	$112,908	3823	1024	26.79	1257	1482
TX	TARRANT COUNTY	1136.28	3 - Middle	88.75	No	$106,900	$73,357	4994	2930	58.67	457	636
TX	TARRANT COUNTY	1136.29	4 - Upper	139.68	No	$106,900	$115,449	4284	1424	33.24	779	1544
TX	TARRANT COUNTY	1136.30	2 - Moderate	78.10	No	$106,900	$64,551	3769	1583	42.00	648	979
TX	TARRANT COUNTY	1136.32	4 - Upper	215.15	No	$106,900	$177,826	5037	1037	20.59	1793	1850
TX	TARRANT COUNTY	1136.33	4 - Upper	195.46	No	$106,900	$161,548	4291	1384	32.25	1468	1525
TX	TARRANT COUNTY	1136.34	4 - Upper	234.42	No	$106,900	$193,750	5084	1128	22.19	1809	1933
TX	TARRANT COUNTY	1136.35	3 - Middle	95.90	No	$106,900	$79,265	3976	2138	53.77	828	1020
TX	TARRANT COUNTY	1136.36	2 - Moderate	61.08	No	$106,900	$50,486	2505	1237	49.38	105	340

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
TX	TARRANT COUNTY	1136.37	3 - Middle	85.73	No	$106,900	$70,856	4355	2055	47.19	663	1014
TX	TARRANT COUNTY	1136.38	3 - Middle	82.72	No	$106,900	$68,375	1823	839	46.02	274	339
TX	TARRANT COUNTY	1136.39	4 - Upper	211.05	No	$106,900	$174,432	7247	1646	22.71	2159	2395
TX	TARRANT COUNTY	1136.40	4 - Upper	249.71	No	$106,900	$206,387	6108	1627	26.64	2028	2071
TX	TARRANT COUNTY	1137.07	4 - Upper	196.29	No	$106,900	$162,232	4811	1095	22.76	1654	1900
TX	TARRANT COUNTY	1137.09	4 - Upper	189.05	No	$106,900	$156,250	5527	1680	30.40	1658	1832
TX	TARRANT COUNTY	1137.10	3 - Middle	105.22	No	$106,900	$86,964	3688	1368	37.09	1134	1563
TX	TARRANT COUNTY	1137.11	4 - Upper	136.90	No	$106,900	$113,148	4228	1183	27.98	1030	1267
TX	TARRANT COUNTY	1137.12	4 - Upper	122.60	No	$106,900	$101,328	5003	1901	38.00	856	1623
TX	TARRANT COUNTY	1137.13	2 - Moderate	77.00	No	$106,900	$63,644	1877	1464	78.00	307	376
TX	TARRANT COUNTY	1137.14	4 - Upper	147.18	No	$106,900	$121,644	3651	1238	33.91	934	1414
TX	TARRANT COUNTY	1137.15	4 - Upper	135.87	No	$106,900	$112,301	4967	2175	43.79	232	366
TX	TARRANT COUNTY	1137.16	4 - Upper	142.12	No	$106,900	$117,465	3334	1004	30.11	388	844
TX	TARRANT COUNTY	1138.03	3 - Middle	99.06	No	$106,900	$81,875	5489	2064	37.60	1419	1906
TX	TARRANT COUNTY	1138.08	3 - Middle	94.90	No	$106,900	$78,438	6404	2429	37.93	1677	2069
TX	TARRANT COUNTY	1138.09	3 - Middle	89.65	No	$106,900	$74,097	4731	1989	42.04	1264	1583
TX	TARRANT COUNTY	1138.10	3 - Middle	84.22	No	$106,900	$69,611	4808	2219	46.15	1289	1524

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
TX	TARRANT COUNTY	1138.11	3 - Middle	103.06	No	$106,900	$85,179	3871	2013	52.00	762	1156
TX	TARRANT COUNTY	1138.12	4 - Upper	176.88	No	$106,900	$146,190	5517	1768	32.05	1392	1731
TX	TARRANT COUNTY	1138.13	4 - Upper	191.80	No	$106,900	$158,523	5111	1169	22.87	1865	1914
TX	TARRANT COUNTY	1138.14	4 - Upper	187.09	No	$106,900	$154,634	4509	966	21.42	1471	1587
TX	TARRANT COUNTY	1138.15	4 - Upper	246.46	No	$106,900	$203,698	6181	1199	19.40	1871	1899
TX	TARRANT COUNTY	1138.16	4 - Upper	209.89	No	$106,900	$173,472	5515	1156	20.96	1668	1787
TX	TARRANT COUNTY	1139.06	4 - Upper	256.41	No	$106,900	$211,926	7587	2507	33.04	1990	2308
TX	TARRANT COUNTY	1139.08	4 - Upper	296.24	No	$106,900	$244,844	5930	2010	33.90	1543	1594
TX	TARRANT COUNTY	1139.12	4 - Upper	218.65	No	$106,900	$180,714	6662	1488	22.34	1933	2026
TX	TARRANT COUNTY	1139.16	3 - Middle	85.70	No	$106,900	$70,833	4617	2429	52.61	909	1281
TX	TARRANT COUNTY	1139.17	3 - Middle	107.32	No	$106,900	$88,699	7570	4369	57.71	1641	2505
TX	TARRANT COUNTY	1139.18	2 - Moderate	78.62	No	$106,900	$64,984	5115	2811	54.96	1152	1754
TX	TARRANT COUNTY	1139.19	4 - Upper	146.51	No	$106,900	$121,091	7407	2866	38.69	2163	2381
TX	TARRANT COUNTY	1139.20	4 - Upper	132.38	No	$106,900	$109,414	5474	2386	43.59	1467	1820
TX	TARRANT COUNTY	1139.23	3 - Middle	103.14	No	$106,900	$85,250	4254	2386	56.09	654	872
TX	TARRANT COUNTY	1139.24	3 - Middle	110.44	No	$106,900	$91,278	5527	3187	57.66	1313	1518
TX	TARRANT COUNTY	1139.25	3 - Middle	100.37	No	$106,900	$82,955	3987	1951	48.93	1243	1495

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TX	TARRANT COUNTY	1139.30	3 - Middle	107.20	No	$106,900	$88,600	11980	6845	57.14	3356	3730
TX	TARRANT COUNTY	1139.31	4 - Upper	129.96	No	$106,900	$107,414	12771	7418	58.08	2499	3065
TX	TARRANT COUNTY	1139.32	4 - Upper	173.86	No	$106,900	$143,698	8209	4255	51.83	1552	1814
TX	TARRANT COUNTY	1139.33	4 - Upper	136.23	No	$106,900	$112,594	2722	1115	40.96	18	188
TX	TARRANT COUNTY	1139.34	0 - Unknown	0.00	No	$106,900	$0	7215	3105	43.04	1591	2444
TX	TARRANT COUNTY	1139.35	4 - Upper	143.95	No	$106,900	$118,981	3920	1750	44.64	854	1012
TX	TARRANT COUNTY	1139.36	4 - Upper	164.35	No	$106,900	$135,836	6682	3040	45.50	1744	1961
TX	TARRANT COUNTY	1139.37	0 - Unknown	0.00	No	$106,900	$0	8	3	37.50	0	0
TX	TARRANT COUNTY	1139.38	4 - Upper	137.28	No	$106,900	$113,464	2280	1241	54.43	490	533
TX	TARRANT COUNTY	1139.39	4 - Upper	141.57	No	$106,900	$117,011	4202	2162	51.45	896	1216
TX	TARRANT COUNTY	1139.40	4 - Upper	156.23	No	$106,900	$129,125	7765	2912	37.50	2014	2333
TX	TARRANT COUNTY	1139.41	3 - Middle	99.27	No	$106,900	$82,047	6046	2419	40.01	1247	1383
TX	TARRANT COUNTY	1139.42	3 - Middle	116.74	No	$106,900	$96,486	6038	2369	39.23	1750	2142
TX	TARRANT COUNTY	1139.43	4 - Upper	122.77	No	$106,900	$101,475	5611	2657	47.35	1157	1595
TX	TARRANT COUNTY	1139.44	4 - Upper	142.26	No	$106,900	$117,579	5191	1838	35.41	1495	1909
TX	TARRANT COUNTY	1139.45	4 - Upper	171.62	No	$106,900	$141,848	3743	1245	33.26	1075	1106
TX	TARRANT COUNTY	1139.46	4 - Upper	153.79	No	$106,900	$127,112	5565	2570	46.18	1065	1389

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TX	TARRANT COUNTY	1139.47	3 - Middle	107.66	No	$106,900	$88,982	3963	1452	36.64	864	985
TX	TARRANT COUNTY	1139.48	3 - Middle	111.37	No	$106,900	$92,051	5402	2923	54.11	1071	1435
TX	TARRANT COUNTY	1139.49	4 - Upper	196.53	No	$106,900	$162,431	3121	1200	38.45	780	965
TX	TARRANT COUNTY	1139.50	4 - Upper	173.21	No	$106,900	$143,159	7052	3113	44.14	1956	2348
TX	TARRANT COUNTY	1139.51	3 - Middle	105.50	No	$106,900	$87,195	3291	785	23.85	789	1080
TX	TARRANT COUNTY	1139.52	3 - Middle	106.70	No	$106,900	$88,191	5462	1791	32.79	1028	1591
TX	TARRANT COUNTY	1139.53	4 - Upper	272.90	No	$106,900	$225,551	7238	2064	28.52	2705	2848
TX	TARRANT COUNTY	1139.54	4 - Upper	217.14	No	$106,900	$179,470	3963	736	18.57	1347	1376
TX	TARRANT COUNTY	1139.55	4 - Upper	222.73	No	$106,900	$184,091	3512	980	27.90	1066	1170
TX	TARRANT COUNTY	1139.56	4 - Upper	297.98	No	$106,900	$246,278	5121	2042	39.88	1494	1572
TX	TARRANT COUNTY	1139.57	4 - Upper	302.48	No	$106,900	$250,001	4853	1424	29.34	1184	1287
TX	TARRANT COUNTY	1139.58	4 - Upper	284.83	No	$106,900	$235,417	2479	628	25.33	737	737
TX	TARRANT COUNTY	1140.03	3 - Middle	105.95	No	$106,900	$87,568	9398	5295	56.34	1978	2587
TX	TARRANT COUNTY	1140.06	3 - Middle	119.34	No	$106,900	$98,639	6775	2851	42.08	1831	2451
TX	TARRANT COUNTY	1140.09	3 - Middle	118.25	No	$106,900	$97,733	7464	4926	66.00	1125	1589
TX	TARRANT COUNTY	1140.10	4 - Upper	151.99	No	$106,900	$125,625	6860	3494	50.93	2464	2605
TX	TARRANT COUNTY	1140.11	4 - Upper	132.23	No	$106,900	$109,295	7156	3634	50.78	1793	1990

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TX	TARRANT COUNTY	1140.12	4 - Upper	130.09	No	$106,900	$107,524	9715	5383	55.41	2297	2837
TX	TARRANT COUNTY	1140.13	2 - Moderate	77.73	No	$106,900	$64,250	7178	4307	60.00	1619	2224
TX	TARRANT COUNTY	1140.14	3 - Middle	87.20	No	$106,900	$72,075	6576	2697	41.01	1921	2557
TX	TARRANT COUNTY	1140.15	3 - Middle	118.62	No	$106,900	$98,042	2521	1226	48.63	773	988
TX	TARRANT COUNTY	1141.05	4 - Upper	206.72	No	$106,900	$170,859	4099	836	20.40	1091	1362
TX	TARRANT COUNTY	1141.06	3 - Middle	117.19	No	$106,900	$96,858	6768	2864	42.32	1630	1985
TX	TARRANT COUNTY	1141.07	4 - Upper	128.78	No	$106,900	$106,442	4428	1422	32.11	1114	1319
TX	TARRANT COUNTY	1141.08	4 - Upper	158.25	No	$106,900	$130,797	5028	984	19.57	1564	1847
TX	TARRANT COUNTY	1141.09	4 - Upper	129.87	No	$106,900	$107,338	13840	6674	48.22	3315	3819
TX	TARRANT COUNTY	1141.10	4 - Upper	151.72	No	$106,900	$125,403	8809	3258	36.98	2086	2369
TX	TARRANT COUNTY	1141.11	4 - Upper	216.58	No	$106,900	$179,003	2680	856	31.94	594	594
TX	TARRANT COUNTY	1141.12	4 - Upper	163.16	No	$106,900	$134,855	5902	1748	29.62	1504	1608
TX	TARRANT COUNTY	1141.13	3 - Middle	101.50	No	$106,900	$83,889	4878	1998	40.96	966	1399
TX	TARRANT COUNTY	1142.03	2 - Moderate	79.13	No	$106,900	$65,406	6674	1379	20.66	1493	2491
TX	TARRANT COUNTY	1142.04	3 - Middle	100.68	No	$106,900	$83,214	7228	1432	19.81	1866	2595
TX	TARRANT COUNTY	1142.05	3 - Middle	95.76	No	$106,900	$79,152	3634	706	19.43	888	1272
TX	TARRANT COUNTY	1142.06	3 - Middle	111.87	No	$106,900	$92,467	4362	1192	27.33	1313	1764

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TX	TARRANT COUNTY	1142.07	4 - Upper	138.89	No	$106,900	$114,792	7302	2717	37.21	1899	2219
TX	TARRANT COUNTY	1216.05	4 - Upper	121.30	No	$106,900	$100,257	2958	1149	38.84	814	1109
TX	TARRANT COUNTY	1216.06	4 - Upper	134.01	No	$106,900	$110,759	3381	1153	34.10	1031	1319
TX	TARRANT COUNTY	1216.08	3 - Middle	103.23	No	$106,900	$85,324	5120	1641	32.05	1818	2320
TX	TARRANT COUNTY	1216.09	4 - Upper	167.56	No	$106,900	$138,487	6092	2118	34.77	1729	1943
TX	TARRANT COUNTY	1216.10	3 - Middle	115.04	No	$106,900	$95,083	2533	953	37.62	692	881
TX	TARRANT COUNTY	1216.11	3 - Middle	101.82	No	$106,900	$84,156	4589	2154	46.94	1205	1513
TX	TARRANT COUNTY	1216.12	3 - Middle	108.89	No	$106,900	$90,000	3514	1524	43.37	1202	1337
TX	TARRANT COUNTY	1216.13	3 - Middle	85.37	No	$106,900	$70,565	4332	2387	55.10	844	1952
TX	TARRANT COUNTY	1216.14	1 - Low	49.36	No	$106,900	$40,799	2863	2332	81.45	16	651
TX	TARRANT COUNTY	1216.15	4 - Upper	140.48	No	$106,900	$116,113	3859	1977	51.23	947	1276
TX	TARRANT COUNTY	1217.02	3 - Middle	84.61	No	$106,900	$69,931	2221	1478	66.55	88	320
TX	TARRANT COUNTY	1217.03	1 - Low	43.20	No	$106,900	$35,707	5150	4385	85.15	308	966
TX	TARRANT COUNTY	1217.04	1 - Low	45.40	No	$106,900	$37,528	3165	2537	80.16	355	878
TX	TARRANT COUNTY	1219.04	2 - Moderate	58.46	No	$106,900	$48,322	4724	4291	90.83	574	844
TX	TARRANT COUNTY	1219.05	1 - Low	29.99	No	$106,900	$24,790	5403	4799	88.82	62	661
TX	TARRANT COUNTY	1219.06	2 - Moderate	51.02	No	$106,900	$42,173	4283	3907	91.22	343	882

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TX	TARRANT COUNTY	1219.07	1 - Low	43.48	No	$106,900	$35,944	4071	3850	94.57	346	723
TX	TARRANT COUNTY	1219.08	1 - Low	41.67	No	$106,900	$34,444	1321	1217	92.13	0	93
TX	TARRANT COUNTY	1220.01	2 - Moderate	65.94	No	$106,900	$54,500	4132	3626	87.75	853	1044
TX	TARRANT COUNTY	1220.02	2 - Moderate	52.25	No	$106,900	$43,190	4479	3860	86.18	594	1229
TX	TARRANT COUNTY	1221.00	2 - Moderate	65.14	No	$106,900	$53,842	7072	5735	81.09	1179	2060
TX	TARRANT COUNTY	1222.00	1 - Low	43.60	No	$106,900	$36,042	2095	1655	79.00	242	703
TX	TARRANT COUNTY	1223.00	2 - Moderate	56.43	No	$106,900	$46,645	5642	3776	66.93	123	324
TX	TARRANT COUNTY	1224.01	1 - Low	28.37	No	$106,900	$23,451	2387	1665	69.75	74	236
TX	TARRANT COUNTY	1224.02	3 - Middle	104.96	No	$106,900	$86,750	5731	3422	59.71	522	949
TX	TARRANT COUNTY	1225.00	3 - Middle	80.84	No	$106,900	$66,818	4176	1648	39.46	937	1477
TX	TARRANT COUNTY	1226.00	3 - Middle	90.20	No	$106,900	$74,557	4071	1552	38.12	849	1158
TX	TARRANT COUNTY	1227.01	3 - Middle	96.59	No	$106,900	$79,833	2558	1701	66.50	224	488
TX	TARRANT COUNTY	1227.02	3 - Middle	85.46	No	$106,900	$70,636	2772	1152	41.56	529	829
TX	TARRANT COUNTY	1228.01	1 - Low	42.03	No	$106,900	$34,744	3404	2843	83.52	186	610
TX	TARRANT COUNTY	1228.02	1 - Low	49.36	No	$106,900	$40,800	4585	3337	72.78	725	1387
TX	TARRANT COUNTY	1229.01	2 - Moderate	65.18	No	$106,900	$53,875	3979	3347	84.12	655	973
TX	TARRANT COUNTY	1229.02	2 - Moderate	76.78	No	$106,900	$63,466	3583	3140	87.64	398	794

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TX	TARRANT COUNTY	1230.01	3 - Middle	80.57	No	$106,900	$66,596	3415	1574	46.09	417	714
TX	TARRANT COUNTY	1230.02	4 - Upper	159.30	No	$106,900	$131,667	3109	1102	35.45	555	824
TX	TARRANT COUNTY	1231.00	1 - Low	49.37	No	$106,900	$40,809	3886	3190	82.09	550	992
TX	TARRANT COUNTY	1232.00	1 - Low	47.93	No	$106,900	$39,620	3121	1728	55.37	254	450
TX	TARRANT COUNTY	1233.01	4 - Upper	149.30	No	$106,900	$123,403	2511	685	27.28	197	176
TX	TARRANT COUNTY	1233.02	4 - Upper	190.04	No	$106,900	$157,070	6345	3203	50.48	612	232
TX	TARRANT COUNTY	1235.00	1 - Low	49.50	No	$106,900	$40,913	3598	3397	94.41	609	1144
TX	TARRANT COUNTY	1236.00	1 - Low	41.46	No	$106,900	$34,271	3558	2145	60.29	123	479
TX	TARRANT COUNTY	1237.00	4 - Upper	137.65	No	$106,900	$113,768	3623	1339	36.96	651	1089
TX	TARRANT COUNTY	9800.00	0 - Unknown	0.00	No	$106,900	$0	14	13	92.86	0	0

2025 FFIEC Census Report - Summary Census Overview Information
MSA/MD: 12420 - AUSTIN-ROUND ROCK-SAN MARCOS, TX
State: TEXAS
County: 491 - WILLIAMSON COUNTY
All Tracts: 135

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
TX	WILLIAMSON COUNTY	0201.06	4 - Upper	140.99	No	$133,800	$141,296	3924	807	20.57	1470	1642
TX	WILLIAMSON COUNTY	0201.08	3 - Middle	104.77	No	$133,800	$105,000	3908	769	19.68	913	956
TX	WILLIAMSON COUNTY	0201.09	4 - Upper	148.34	No	$133,800	$148,667	4835	979	20.25	1027	1070
TX	WILLIAMSON COUNTY	0201.11	2 - Moderate	74.78	No	$133,800	$74,949	3179	718	22.59	1066	1301
TX	WILLIAMSON COUNTY	0201.13	2 - Moderate	70.84	No	$133,800	$71,000	2679	1145	42.74	309	556
TX	WILLIAMSON COUNTY	0201.14	2 - Moderate	63.20	No	$133,800	$63,343	5422	2335	43.07	957	2033
TX	WILLIAMSON COUNTY	0201.15	3 - Middle	111.29	No	$133,800	$111,532	5577	1241	22.25	2021	2123
TX	WILLIAMSON COUNTY	0201.16	3 - Middle	94.75	No	$133,800	$94,958	3637	213	5.86	2099	2316
TX	WILLIAMSON COUNTY	0201.17	2 - Moderate	75.72	No	$133,800	$75,887	2213	193	8.72	1293	1545
TX	WILLIAMSON COUNTY	0201.18	3 - Middle	97.49	No	$133,800	$97,708	4383	398	9.08	2323	2462
TX	WILLIAMSON COUNTY	0201.19	3 - Middle	81.04	No	$133,800	$81,217	2499	309	12.36	1195	1409
TX	WILLIAMSON COUNTY	0201.20	4 - Upper	138.35	No	$133,800	$138,654	4994	1631	32.66	791	934
TX	WILLIAMSON COUNTY	0201.21	4 - Upper	182.22	No	$133,800	$182,614	2706	628	23.21	679	753
TX	WILLIAMSON COUNTY	0201.22	4 - Upper	157.32	No	$133,800	$157,667	2556	466	18.23	493	540

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TX	WILLIAMSON COUNTY	0201.23	3 - Middle	94.28	No	$133,800	$94,485	3051	762	24.98	879	995
TX	WILLIAMSON COUNTY	0201.24	4 - Upper	158.90	No	$133,800	$159,250	5929	1556	26.24	1074	1124
TX	WILLIAMSON COUNTY	0202.01	3 - Middle	82.76	No	$133,800	$82,946	1849	686	37.10	336	500
TX	WILLIAMSON COUNTY	0202.03	3 - Middle	93.44	No	$133,800	$93,641	3404	292	8.58	1648	1706
TX	WILLIAMSON COUNTY	0202.05	4 - Upper	144.95	No	$133,800	$145,268	4535	954	21.04	802	949
TX	WILLIAMSON COUNTY	0202.06	2 - Moderate	79.38	No	$133,800	$79,559	2530	1072	42.37	346	595
TX	WILLIAMSON COUNTY	0202.07	4 - Upper	126.36	No	$133,800	$126,641	5608	1421	25.34	957	1136
TX	WILLIAMSON COUNTY	0202.08	4 - Upper	136.27	No	$133,800	$136,563	3058	837	27.37	465	590
TX	WILLIAMSON COUNTY	0203.10	4 - Upper	139.66	No	$133,800	$139,962	5351	2333	43.60	1221	1435
TX	WILLIAMSON COUNTY	0203.11	3 - Middle	117.76	No	$133,800	$118,015	10330	5823	56.37	1231	1667
TX	WILLIAMSON COUNTY	0203.19	3 - Middle	105.79	No	$133,800	$106,023	7209	2868	39.78	2092	2566
TX	WILLIAMSON COUNTY	0203.21	2 - Moderate	63.74	No	$133,800	$63,879	2610	1114	42.68	570	778
TX	WILLIAMSON COUNTY	0203.23	3 - Middle	80.10	No	$133,800	$80,281	2714	1270	46.79	522	686
TX	WILLIAMSON COUNTY	0203.25	2 - Moderate	63.97	No	$133,800	$64,110	2359	1389	58.88	415	669
TX	WILLIAMSON COUNTY	0203.26	4 - Upper	156.47	No	$133,800	$156,809	6699	2082	31.08	1674	1918
TX	WILLIAMSON COUNTY	0203.27	3 - Middle	88.09	No	$133,800	$88,281	3957	1789	45.21	1117	1418
TX	WILLIAMSON COUNTY	0203.29	3 - Middle	104.85	No	$133,800	$105,082	8540	3165	37.06	1396	1634

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
TX	WILLIAMSON COUNTY	0203.30	3 - Middle	116.41	No	$133,800	$116,667	5187	1233	23.77	1069	1353
TX	WILLIAMSON COUNTY	0203.31	3 - Middle	102.67	No	$133,800	$102,895	6358	2854	44.89	1658	2173
TX	WILLIAMSON COUNTY	0203.32	2 - Moderate	69.69	No	$133,800	$69,842	4181	2014	48.17	751	1258
TX	WILLIAMSON COUNTY	0203.33	4 - Upper	125.97	No	$133,800	$126,250	4908	1584	32.27	1340	1564
TX	WILLIAMSON COUNTY	0203.34	3 - Middle	82.07	No	$133,800	$82,250	6344	2774	43.73	695	869
TX	WILLIAMSON COUNTY	0203.35	3 - Middle	119.47	No	$133,800	$119,728	3901	1237	31.71	915	1230
TX	WILLIAMSON COUNTY	0203.36	3 - Middle	106.90	No	$133,800	$107,132	4905	1876	38.25	1130	1286
TX	WILLIAMSON COUNTY	0203.37	4 - Upper	130.81	No	$133,800	$131,094	4924	1626	33.02	1541	1684
TX	WILLIAMSON COUNTY	0203.38	4 - Upper	153.55	No	$133,800	$153,889	5147	2228	43.29	1503	1616
TX	WILLIAMSON COUNTY	0203.39	4 - Upper	164.45	No	$133,800	$164,813	2950	1264	42.85	545	652
TX	WILLIAMSON COUNTY	0203.40	2 - Moderate	69.99	No	$133,800	$70,149	3106	1141	36.74	306	407
TX	WILLIAMSON COUNTY	0203.41	3 - Middle	94.97	No	$133,800	$95,179	2936	987	33.62	993	1359
TX	WILLIAMSON COUNTY	0203.42	3 - Middle	92.50	No	$133,800	$92,708	2953	1172	39.69	728	851
TX	WILLIAMSON COUNTY	0203.43	3 - Middle	91.47	No	$133,800	$91,667	2140	857	40.05	767	925
TX	WILLIAMSON COUNTY	0203.44	3 - Middle	107.96	No	$133,800	$108,194	4426	1811	40.92	996	1441
TX	WILLIAMSON COUNTY	0203.45	4 - Upper	174.51	No	$133,800	$174,893	9433	5808	61.57	2184	2440
TX	WILLIAMSON COUNTY	0203.46	3 - Middle	85.56	No	$133,800	$85,750	1360	734	53.97	100	116

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
TX	WILLIAMSON COUNTY	0203.47	3 - Middle	109.96	No	$133,800	$110,197	3522	1955	55.51	509	582
TX	WILLIAMSON COUNTY	0203.48	3 - Middle	91.25	No	$133,800	$91,452	3309	1549	46.81	277	398
TX	WILLIAMSON COUNTY	0203.49	2 - Moderate	69.34	No	$133,800	$69,494	3357	1459	43.46	883	1012
TX	WILLIAMSON COUNTY	0203.50	4 - Upper	133.46	No	$133,800	$133,750	6664	2544	38.18	1473	1891
TX	WILLIAMSON COUNTY	0203.51	3 - Middle	103.39	No	$133,800	$103,618	5370	1842	34.30	1135	1291
TX	WILLIAMSON COUNTY	0203.52	3 - Middle	101.18	No	$133,800	$101,404	2363	853	36.10	539	883
TX	WILLIAMSON COUNTY	0203.53	3 - Middle	99.64	No	$133,800	$99,861	3201	1079	33.71	921	1103
TX	WILLIAMSON COUNTY	0203.54	3 - Middle	106.19	No	$133,800	$106,421	3987	1401	35.14	914	1222
TX	WILLIAMSON COUNTY	0203.55	4 - Upper	137.06	No	$133,800	$137,356	3570	1594	44.65	565	760
TX	WILLIAMSON COUNTY	0203.56	3 - Middle	93.01	No	$133,800	$93,210	3446	1319	38.28	551	727
TX	WILLIAMSON COUNTY	0204.03	3 - Middle	96.32	No	$133,800	$96,528	2555	1001	39.18	618	896
TX	WILLIAMSON COUNTY	0204.04	4 - Upper	123.06	No	$133,800	$123,333	3437	1218	35.44	1082	1346
TX	WILLIAMSON COUNTY	0204.05	3 - Middle	99.83	No	$133,800	$100,053	6681	3563	53.33	909	1662
TX	WILLIAMSON COUNTY	0204.06	2 - Moderate	61.49	No	$133,800	$61,623	7012	3474	49.54	371	1306
TX	WILLIAMSON COUNTY	0204.08	3 - Middle	96.46	No	$133,800	$96,675	5460	2437	44.63	641	1059
TX	WILLIAMSON COUNTY	0204.09	3 - Middle	114.89	No	$133,800	$115,147	6859	3225	47.02	1046	1412
TX	WILLIAMSON COUNTY	0204.10	3 - Middle	87.72	No	$133,800	$87,917	5849	2496	42.67	1195	1638

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
TX	WILLIAMSON COUNTY	0204.11	3 - Middle	119.71	No	$133,800	$119,970	6115	2548	41.67	1101	1217
TX	WILLIAMSON COUNTY	0205.03	4 - Upper	128.43	No	$133,800	$128,713	6258	2329	37.22	1822	2083
TX	WILLIAMSON COUNTY	0205.05	4 - Upper	158.79	No	$133,800	$159,135	2632	763	28.99	923	980
TX	WILLIAMSON COUNTY	0205.07	3 - Middle	101.92	No	$133,800	$102,143	3703	1819	49.12	597	738
TX	WILLIAMSON COUNTY	0205.08	3 - Middle	94.17	No	$133,800	$94,375	5655	3311	58.55	459	671
TX	WILLIAMSON COUNTY	0205.09	4 - Upper	156.30	No	$133,800	$156,641	7017	3477	49.55	1615	1882
TX	WILLIAMSON COUNTY	0205.11	2 - Moderate	62.05	No	$133,800	$62,193	3255	2135	65.59	553	1150
TX	WILLIAMSON COUNTY	0205.12	2 - Moderate	58.08	No	$133,800	$58,208	3907	2564	65.63	255	505
TX	WILLIAMSON COUNTY	0205.13	2 - Moderate	65.96	No	$133,800	$66,105	2928	1961	66.97	58	137
TX	WILLIAMSON COUNTY	0205.14	4 - Upper	125.20	No	$133,800	$125,474	4522	1692	37.42	783	984
TX	WILLIAMSON COUNTY	0205.15	3 - Middle	117.15	No	$133,800	$117,404	4639	2248	48.46	941	1074
TX	WILLIAMSON COUNTY	0205.16	4 - Upper	153.44	No	$133,800	$153,775	6548	4803	73.35	1306	1448
TX	WILLIAMSON COUNTY	0205.17	4 - Upper	120.04	No	$133,800	$120,306	5943	2530	42.57	1187	1357
TX	WILLIAMSON COUNTY	0206.02	3 - Middle	96.87	No	$133,800	$97,083	5115	2449	47.88	1188	1652
TX	WILLIAMSON COUNTY	0206.04	4 - Upper	125.70	No	$133,800	$125,978	9645	4372	45.33	1653	2052
TX	WILLIAMSON COUNTY	0206.06	4 - Upper	139.63	No	$133,800	$139,934	4284	2035	47.50	855	959
TX	WILLIAMSON COUNTY	0206.07	4 - Upper	174.96	No	$133,800	$175,345	6395	2794	43.69	1905	2028

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
TX	WILLIAMSON COUNTY	0206.08	4 - Upper	129.90	No	$133,800	$130,183	6947	2703	38.91	1946	2278
TX	WILLIAMSON COUNTY	0206.09	4 - Upper	133.84	No	$133,800	$134,130	2297	902	39.27	462	487
TX	WILLIAMSON COUNTY	0207.01	2 - Moderate	59.29	No	$133,800	$59,423	2788	1723	61.80	231	509
TX	WILLIAMSON COUNTY	0207.04	2 - Moderate	50.38	No	$133,800	$50,492	5698	3658	64.20	708	1967
TX	WILLIAMSON COUNTY	0207.06	4 - Upper	165.02	No	$133,800	$165,375	4636	2046	44.13	1275	1373
TX	WILLIAMSON COUNTY	0207.07	3 - Middle	86.76	No	$133,800	$86,950	6229	3526	56.61	1248	1755
TX	WILLIAMSON COUNTY	0207.09	2 - Moderate	75.57	No	$133,800	$75,742	4306	2593	60.22	729	1115
TX	WILLIAMSON COUNTY	0207.10	3 - Middle	88.16	No	$133,800	$88,357	3400	2243	65.97	527	553
TX	WILLIAMSON COUNTY	0207.11	4 - Upper	151.42	No	$133,800	$151,750	5172	2463	47.62	1179	1460
TX	WILLIAMSON COUNTY	0207.12	3 - Middle	104.37	No	$133,800	$104,602	5038	3049	60.52	1308	1588
TX	WILLIAMSON COUNTY	0207.13	3 - Middle	89.76	No	$133,800	$89,958	3501	2085	59.55	757	1121
TX	WILLIAMSON COUNTY	0208.08	2 - Moderate	75.68	No	$133,800	$75,852	1747	746	42.70	309	524
TX	WILLIAMSON COUNTY	0208.10	3 - Middle	92.45	No	$133,800	$92,656	6538	3778	57.79	1647	1874
TX	WILLIAMSON COUNTY	0208.11	3 - Middle	94.90	No	$133,800	$95,108	4279	2486	58.10	943	1373
TX	WILLIAMSON COUNTY	0208.12	2 - Moderate	68.55	No	$133,800	$68,699	5470	3185	58.23	1025	1374
TX	WILLIAMSON COUNTY	0208.13	3 - Middle	102.38	No	$133,800	$102,606	6343	3084	48.62	1459	1847
TX	WILLIAMSON COUNTY	0208.14	4 - Upper	144.31	No	$133,800	$144,625	5506	2315	42.05	1379	1476

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
TX	WILLIAMSON COUNTY	0208.15	4 - Upper	191.04	No	$133,800	$191,458	1926	530	27.52	573	695
TX	WILLIAMSON COUNTY	0208.16	3 - Middle	109.12	No	$133,800	$109,360	6634	3284	49.50	815	952
TX	WILLIAMSON COUNTY	0208.17	4 - Upper	126.08	No	$133,800	$126,352	5942	3372	56.75	1063	1121
TX	WILLIAMSON COUNTY	0208.18	4 - Upper	139.16	No	$133,800	$139,464	7925	4216	53.20	1614	1886
TX	WILLIAMSON COUNTY	0208.19	4 - Upper	127.15	No	$133,800	$127,432	1169	387	33.11	263	275
TX	WILLIAMSON COUNTY	0208.20	3 - Middle	80.86	No	$133,800	$81,042	6511	3539	54.35	1841	2419
TX	WILLIAMSON COUNTY	0208.21	3 - Middle	91.05	No	$133,800	$91,250	2820	1504	53.33	511	574
TX	WILLIAMSON COUNTY	0208.22	3 - Middle	105.60	No	$133,800	$105,833	4458	1783	40.00	1076	1593
TX	WILLIAMSON COUNTY	0209.00	3 - Middle	96.65	No	$133,800	$96,860	5573	1645	29.52	1094	1508
TX	WILLIAMSON COUNTY	0210.00	2 - Moderate	54.57	No	$133,800	$54,688	3003	2431	80.95	616	1029
TX	WILLIAMSON COUNTY	0211.00	1 - Low	47.55	No	$133,800	$47,656	2636	1646	62.44	495	1088
TX	WILLIAMSON COUNTY	0212.01	2 - Moderate	67.15	No	$133,800	$67,304	2971	1292	43.49	965	1142
TX	WILLIAMSON COUNTY	0212.02	3 - Middle	80.55	No	$133,800	$80,732	4177	1896	45.39	1168	1333
TX	WILLIAMSON COUNTY	0212.03	2 - Moderate	57.12	No	$133,800	$57,250	2699	1381	51.17	588	957
TX	WILLIAMSON COUNTY	0213.00	2 - Moderate	66.93	No	$133,800	$67,083	3794	1621	42.73	732	1057
TX	WILLIAMSON COUNTY	0214.02	1 - Low	43.07	No	$133,800	$43,169	3991	2009	50.34	447	1109
TX	WILLIAMSON COUNTY	0214.04	3 - Middle	98.02	No	$133,800	$98,235	5611	2389	42.58	1393	1612

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
TX	WILLIAMSON COUNTY	0214.05	4 - Upper	124.74	No	$133,800	$125,009	6049	2831	46.80	1355	1723
TX	WILLIAMSON COUNTY	0214.06	4 - Upper	124.86	No	$133,800	$125,132	4362	1927	44.18	844	828
TX	WILLIAMSON COUNTY	0214.07	3 - Middle	100.43	No	$133,800	$100,650	4498	2661	59.16	1116	1413
TX	WILLIAMSON COUNTY	0215.02	2 - Moderate	55.88	No	$133,800	$56,010	4901	3487	71.15	892	1519
TX	WILLIAMSON COUNTY	0215.03	2 - Moderate	64.54	No	$133,800	$64,679	4206	2419	57.51	418	1040
TX	WILLIAMSON COUNTY	0215.06	3 - Middle	103.94	No	$133,800	$104,167	3383	1764	52.14	915	1143
TX	WILLIAMSON COUNTY	0215.09	3 - Middle	115.47	No	$133,800	$115,726	5834	3098	53.10	926	1085
TX	WILLIAMSON COUNTY	0215.10	4 - Upper	131.19	No	$133,800	$131,477	5761	2885	50.08	912	1145
TX	WILLIAMSON COUNTY	0215.11	2 - Moderate	77.11	No	$133,800	$77,281	2341	1112	47.50	550	725
TX	WILLIAMSON COUNTY	0215.12	3 - Middle	106.61	No	$133,800	$106,845	4750	2393	50.38	949	1148
TX	WILLIAMSON COUNTY	0215.13	1 - Low	47.53	No	$133,800	$47,634	3026	1748	57.77	0	53
TX	WILLIAMSON COUNTY	0215.14	2 - Moderate	65.99	No	$133,800	$66,132	4256	2516	59.12	191	495
TX	WILLIAMSON COUNTY	0215.15	3 - Middle	102.18	No	$133,800	$102,406	4553	2507	55.06	1056	1659
TX	WILLIAMSON COUNTY	0215.16	2 - Moderate	78.20	No	$133,800	$78,377	2663	1380	51.82	517	594
TX	WILLIAMSON COUNTY	0215.17	3 - Middle	90.49	No	$133,800	$90,691	3783	2416	63.86	423	828
TX	WILLIAMSON COUNTY	0215.18	3 - Middle	105.66	No	$133,800	$105,893	3916	2396	61.18	953	1064
TX	WILLIAMSON COUNTY	0216.01	3 - Middle	85.73	No	$133,800	$85,917	9951	5149	51.74	1349	1686

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
TX	WILLIAMSON COUNTY	0216.02	2 - Moderate	79.39	No	$133,800	$79,565	4118	2165	52.57	570	774
TX	WILLIAMSON COUNTY	0216.03	3 - Middle	96.45	No	$133,800	$96,667	2324	959	41.27	486	649

Products and Services

Agricultural Loans

Automatic Teller Machines with access to a number of networks throughout the world

ACH Filer/Block Services

ACH Origination – Business ACH (credit) Direct Deposit or Payroll Services and Business ACH (debit) Billing or Vendor Payment Services

Bank by Mail with complimentary self-addressed envelopes provided

Building Accessibility for the handicapped with adequate free parking

Cash Management Services for Business Accounts via Internet Banking including Business Bill Pay and/or

Business Bill Pay with Payroll Options,

Certificate of Deposit Account Registry Service®

Commercial and Consumer Loans

Contactless Debit Cards

Customer Service Telephone Loan Payment offering

Digital Wallet with automated Push Provisioning upon ordering

E-Statements (images available)

Fraud Detection Debit Card Feature

Full Line of Banking Products including: Benefits Checking, Reward Checking, 62+ Checking, Business Checking, Money Market Accounts, Savings Accounts, Minor Savings Accounts, Student Accounts, Certificate of Deposits, Christmas Club Accounts, Health Savings Accounts, Individual Retirement Accounts, Personal Money Orders, Cashier's Checks, Government Bond Cashing, Government Check Cashing for current customers.

Individual / Corporate Bank Credit Card Assistance

Insured Cash Sweep Service

Interactive Teller Machine

Internet Banking Services (base package free to personal accounts)

Image Statements

Live chat feature with online and mobile app

Marquis Message Display (for advertising bank products and community bulletin board events)

Merchant Credit Card Services

Mobile iPhone, iPad and Android Apps

Mobile Banking

Mobile Deposit

Money Desktop (Personal Financial Management)

Mortgage Department

Online Account Opening

Online Loan Payment Portal (outside of online banking enrollment)

Online Wire Transfer Services

Overdraft Automated Transfers

Overdraft Services

P2P Service

Personal Bill Pay

Phone Teller (a voice response banking system provided free of charge)

Positive Pay

Prepaid Access Cards

Real Estate Loans

Remote Deposit Capture

RemitPlus Services

Lockbox Services

Safety Deposit Boxes

Sweep Accounts

Telephone Loan Payments from FSB & non-FSB Accounts

Telephone Transfers

Translation Services

Trust / Wealth Management Services

Web Site (“contact us” capabilities via e-mail)

Wire Transfer Services

PERSONAL AND MINOR ACCOUNTS

BENEFITS CHECKING

$50.00 deposit required to open account

Fees
- Monthly Base Fee……..$8.95
- Account Closing Fee (if within 6 months of opening)…$25.00

Other fees that may be associated with your account are disclosed in the **"Schedule of Fees"** portion of this disclosure.

Benefits Checking Includes
- Free paper *or* eStatements
- Free first order standard checks, (must be ordered at account opening)
- Free Cashier's Checks & Money Orders
- Cell phone protection
- CyberScout© Identity Theft Resolution
- Roadside Assistance
- $10,000 Accidental Death Insurance
- Shopping, dining and travel discounts
- FSB's foreign ATM transaction fee waived

62+ CHECKING

$50.00 deposit required to open account.

Fees
- No Monthly Maintenance Fee
- Account Closing Fee (if within 6 months of opening)…$25.00

Other fees that may be associated with your account are disclosed in the **"Schedule of Fees"** portion of this disclosure.

62+ Account Includes
- Free paper *or* eStatements
- Free Cashier's Checks & Money Orders
- Free personalized Senior Checks or 50% discount on personal checks of your choice

Eligibility Requirements
Age 62 or over

REWARD CHECKING

Only $50.00 deposit required to open account.

Fees
- No Monthly Maintenance Fee
- Printed statements(if not enrolled in eStatements)……$5.00
- Account Closing Fee (if within 6 months of opening)…..$25.00

Other fees that may be associated with your account are disclosed in the **"Schedule of Fees"** portion of this disclosure.

Minimum Monthly Activity Requirements
- At least ten (10) debit card signature-based and/or Point of Sale (POS) PIN-based transactions (excluding ATM Transactions)
- Enroll and access monthly statements via Online Banking
- Provide and maintain a valid email address

Minimum Monthly Activity Requirements will consider items "posted and cleared" on your account per qualification period. The qualification period generally begins on the day following the third Tuesday of the month and runs through the third Tuesday of the following month. Reward interest bonus will be paid on the account only if the Minimum Monthly Activity Requirements occur.

Rate Information

- See account representative for current rate.
- Rate is subject to change at any time without notice.

Compounding and Crediting

- Interest will be compounded on a monthly basis.
- Interest will be credited into this account monthly.
- If you close your account before interest is paid, you will not receive the accrued interest.
- Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks).

Balance Computation Method

We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Reward Interest Conditions

Upon meeting Minimum Monthly Activity Requirements for this account: **Tier 1** - An interest rate will be paid on the entire portion of your daily collected balance that is less than $20,000.00. **Tier 2** – A separate interest rate will be paid only on the portion of your daily collected balance that is $20,000.00 and over. See account representative for current rates. The interest rates and annual percentage yields may change daily without notice.

ATM Fee Refunds

If you have met your Minimum Monthly Required Activity, we will refund up to $25.00 in ATM transaction fees assessed for Non-FSB ATM usage per qualification period. Non-USA Interchange Fees will be charged.

FREEDOM CHECKING

$25.00 deposit required to open account.

Fees

- No Monthly Maintenance Fee
- Printed statements (if not enrolled in eStatements)……$5.00
- Account Closing Fee (if within 6 months of opening)…….$25.00

Other fees that may be associated with your account are disclosed in the **"Schedule of Fees"** portion of this disclosure.

Eligibility Requirements

Available for anyone 13+
If under age 18, Joint Ownership of parent/guardian

MONEY MARKET ACCOUNT

Only $50.00 deposit required to open an account.

The monthly minimum balance fee will be waived if the balance in the account is at or above **$2,500.00** each day of the statement cycle.

Fees
- Minimum Balance Fee……$15.00
- Printed statements(if not enrolled in eStatements)…….$5.00
- Excess Transaction Fee
  (debits and/or transfers) over 6, each……..$10.00
- Account Closing Fee (if within 6 months of opening).....$25.00

Other fees that may be associated with your account are disclosed in the **"Schedule of Fees"** portion of this disclosure.

Transaction Limitations
- You may make up to 6 debit transactions from your account per month.

Rate Information
- See account representative for current rate.
- Rate is subject to change at any time without notice.

Compounding and Crediting
- Interest will be compounded on a monthly basis.
- Interest will be credited into this account monthly.
- If you close your account before interest is paid, you will not receive the accrued interest.
- Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks).

Balance Computation Method
We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

SAVINGS ACCOUNT

Only $50.00 deposit required to open an account ($25 for minors).

The quarterly minimum balance fee will be waived if the balance in the account is at or above **$250.00** each day of the statement cycle.

Fees
- Minimum Balance Fee……$4.95
  waived on minor accounts (under 18 years of age)
- Printed statements(if not enrolled in eStatements)……..$5.00
- Excess Transaction Fee
  (debits and/or transfers) over 6, each……$2.00
- Account Closing Fee (if within 6 months of opening).....$25.00

Other fees that may be associated with your account are disclosed in the **"Schedule of Fees"** portion of this disclosure.

Transaction Limitations
- You may make up to 6 debits transactions from your account per quarter.

Rate Information
- See account representative for current rate.
- Rate is subject to change at any time without notice.

Compounding and Crediting
- Interest will be compounded on a quarterly basis.
- Interest will be credited to your account on a quarterly basis.
- If you close your account before interest is paid, you will not receive the accrued interest.

- Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Balance Computation Method

We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

CERTIFICATE OF DEPOSIT ACCOUNT

$1,000.00 deposit required to open an account.

A minimum daily balance of **$1,000.00** must be maintained in the account each day to obtain the disclosed annual percentage yield.

Transaction Limitations

- You may not make withdrawals from or deposits into this account until the maturity date.

Rate Information

- See account representative for current rate.
- You will be paid this rate until maturity.

Compounding and Crediting

- Interest will be compounded on a monthly basis.
- The annual percentage yield assumes interest will remain on deposit until maturity.
- A withdrawal will reduce earnings.
- Interest will be credited to your account on a monthly basis.
- Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Balance Computation Method

We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Renewal Policy

- This account will automatically renew at maturity.
- You will have 10 calendar days after the maturity date to withdraw funds without penalty.

Early Withdrawal Penalty

We may impose a penalty if you withdraw any of the deposited funds before the maturity date. A penalty as shown below will be imposed:

TERM	EARLY WITHDRAWAL PENALTY
CDs less than 12 months	90 days interest
CDs 12 months or greater	180 days interest

Note – Terms on existing CDs remain effective until the next maturity date.

INDIVIDUAL RETIREMENT ACCOUNT

Maturities of 6, 12, 18 or 24 months CDs available.

Exit Fee $50.00

HEALTH SAVINGS ACCOUNT

A Health Savings Account "HSA" is a tax exempt trust or custodial account exclusively for paying qualified medical expenses. Specific qualifications apply such as; you must be covered under a high-deductible health plan. See an account representative for additional information.

Fees

- Printed statements(if not enrolled in E-Statements).....$5.00
- Account Closing Fee (if within 6 months of opening).....$25.00

FIDUCIARY CHECKING

$25.00 deposit required to open account.

Fees

- No Monthly Maintenance Fee
- Printed statements (if not enrolled in eStatements)……$5.00
- Account Closing Fee (if within 6 months of opening)…….$25.00

Other fees that may be associated with your account are disclosed in the **"Schedule of Fees"** portion of this disclosure.

FIDUCIARY SAVINGS

Only $50.00 deposit required to open an account ($25 for minors).

The quarterly minimum balance fee will be waived if the balance in the account is at or above **$250.00** each day of the statement cycle.

Fees

- Minimum Balance Fee……..……$4.95
  waived on minor accounts (under 18 years of age)
- Printed statements(if not enrolled in eStatements)……..$5.00
- Excess Transaction Fee
  (debits and/or transfers) over 6, each……..……$2.00
- Account Closing Fee (if within 6 months of opening)…..$25.00

Other fees that may be associated with your account are disclosed in the **"Schedule of Fees"** portion of this disclosure.

Transaction Limitations

- You may make up to 6 debits transactions from your account per quarter.

Rate Information

- See account representative for current rate.
- Rate is subject to change at any time without notice.

Compounding and Crediting

- Interest will be compounded on a quarterly basis.
- Interest will be credited to your account on a quarterly basis.
- If you close your account before interest is paid, you will not receive the accrued interest.
- Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Balance Computation Method

We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

UTUTMA SAVINGS

Only $25.00 deposit required to open an account.

The quarterly minimum balance fee will be waived if the balance in the account is at or above **$250.00** each day of the statement cycle.

Fees

- Minimum Balance Fee……..……WAIVED
  Printed statements(if not enrolled in eStatements)……..$5.00
- Excess Transaction Fee
  (debits and/or transfers) over 6, each……..……$2.00
- Account Closing Fee (if within 6 months of opening)…..$25.00

Other fees that may be associated with your account are disclosed in the **"Schedule of Fees"** portion of this disclosure.

Transaction Limitations
- You may make up to 6 debits transactions from your account per quarter.

Rate Information
- See account representative for current rate.
- Rate is subject to change at any time without notice.

Compounding and Crediting
- Interest will be compounded on a quarterly basis.
- Interest will be credited to your account on a quarterly basis.
- If you close your account before interest is paid, you will not receive the accrued interest.
- Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Balance Computation Method

We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

CHRISTMAS CLUB ACCOUNT

Only $5.00 deposit to open this account

Deposit Requirements effective November 1 of the current year.
- Monthly AFT from FSB account required.
- Minimum AFT amount is $5.00.

Transactions Limitations
- You may not make withdrawals from your account.

Time Requirements
- Your account will mature the first Thursday in October.

Early Withdrawal Penalty
- We may impose a penalty if you withdraw any of the deposited funds prior to check distribution in mid October. The fee imposed will be $25.00 and the full balance of the account must be withdrawn, closing the account.

Renewal Policy
- A check will be mailed mid October.
- Since your account is auto-drafted for Christmas Club payments, your account will automatically open with an auto-draft deposit the first business day in November. If you wish to discontinue an auto-drafted Club account, come in or call our New Accounts Department.

FEE SCHEDULE v. 11.18.25

Limits and fees – The following fees may be assessed against your account

Account Closing Fee (If account is closed within 6 months after opening)	$25.00
ATM/Debit Card Services	
Debit Card Replacement	$5.00
Foreign ATM Fee (Inquiry, Transaction or Transfer)	$1.50
Cashier Checks	$5.00
Check Cashing (Non-Customer)	3%, $5.00 Minimum
Check Printing Charges	vary depending on style and quantity ordered
Collection Items	
Incoming	$15.00
Outgoing (Plus charges of outside banks)	$15.00
Copies of Check Images, per page	$3.00
Digital Wallet – Apple© /Google© /Samsung©	No Charge
Inactivity Fee (After no customer activity for 6 months)	$5.00 per Month
International Check Processing, each	$15.00
Loan Coupon Book Replacement	$5.00
Mobile Deposit Access (10 Free per Month)	$0.65
Non-Machine Readable Items, each	$0.75
NSF and Overdraft Fees	
Overdraft Item Fee (per item)	$29.00
Return Item Fee (per item)	$29.00
P2P Payments (Sender)	No Charge
P2P Payments (Receiver)	
ACH or First State Bank Direct (FSB account to FSB account)	No Charge
Instant via debit card	$1.00
Paper Statement Fee (if not enrolled in eStatements)	$5.00
Personal Money Order	$3.00
Phone Teller Service	No Charge
Photocopies	$1.00
Research Fees (Response to Legal Inquiries/Subpoenas)	$90.00 Per Hour
Returned Mail Fee (Per item)	$5.00
Service of Levy/Garnishments	$100.00
Statement Copies (Per statement)	$10.00
Stop Payment Order	
Checks/Paper Drafts (6 months unless renewed)	$30.00
ACH Items (Per 6 months until cancelled)	$30.00
Sweep Transfers, each	$10.00
Telephone Transfers, each	$5.00
Temporary Checks, each	$0.50
Wire Transfers	
Outgoing Domestic	$20.00
Outgoing International	$50.00
Incoming	$15.00
Wire Return	$15.00

BUSINESS ACCOUNTS

BUSINESS FREEDOM CHECKING

Only $50.00 deposit required to open account.

Fees

- No Minimum Balance Fee
- Printed statements (if not enrolled in eStatements)……$5.00
- Activity Fee (1000 items included)……..$0.35 each thereafter
  item count includes checks, debits, deposits, credits and items deposited.
- Treasury Management Services may be added, fees apply
  For available Treasury Management Services options see the "**Other Activity Fees & Services**" portion of this disclosure.
- Account Closing Fee (if within 6 months of opening)…….$25.00

Other fees that may be associated with your account are disclosed in the **"Schedule of Fees"** portion of this disclosure.

Transaction Limitations

- Up to $10,000 in cash & coin services permitted per month
- Account subject to reclassification to Commercial Performance Checking

COMMERCIAL PERFORMANCE CHECKING

This account provides a full suite of business services. Balances maintained in associated account(s) provide an offset to lower or cover fees associated with services used. Treasury Management services are available for this account.

Only $50 deposit required to open account.

Fees

Monthly service charges are based on the balances maintained in your account. **Your account will be charged a service charge only if activity and maintenance fees exceed an Earnings Credit.** The Earnings Credit is based on the daily collected balance. The Earnings Credit rate will be reset by the bank periodically based on current market and economic conditions. Fees that may be offset by the Earnings Credit are disclosed below and under the **"Other Activity Fees & Services"** portion of this disclosure. Multiple checking accounts under one business may be aggregated to offset potential fees. Certain account types are not available for aggregation.

- Monthly Maintenance Fee……$10.00
- Checks & Debits, each……$0.15
- Deposit Fee, Credits each……$0.25
- Items Deposited ……$0.06
- Non-Machine Readable Debits……..$0.75
- Earnings Credit Rate……..Resets Periodically
- Negative Collected Balance Charge……Prime + 2%
- Account Closing Fee (if within 6 months of opening)…..$25.00
- For other applicable fees & available service options see the "**Other Activity Fees & Services**" portion of this disclosure.

Other fees that may be associated with your account are disclosed in the **"Schedule of Fees"** portion of this disclosure.

BUSINESS INTEREST CHECKING

Only $50.00 deposit required to open account.

The monthly minimum balance fee will be waived if the balance in the account is at or above **$5,000.00** each day of the statement cycle

Fees
- Minimum Balance Fee……$8.95
- Printed statements (if not enrolled in eStatements)……$5.00
- Activity Fee (1000 items included)……..$0.35 each thereafter
  item count includes checks, debits, deposits, credits and items deposited.
- Account Closing Fee (if within 6 months of opening)……$25.00

Other fees that may be associated with your account are disclosed in the **"Schedule of Fees"** portion of this disclosure.

Transaction Limitations
- Up to $10,000 in cash & coin services permitted per month
- Account subject to reclassification to Commercial Performance Checking

Frequency of Rate Changes
- We may change the interest rate for your account at any time.

Rate Information
- See account representative for current rate.
- Rate is subject to change at any time without notice.

Compounding and Crediting
- Interest will be compounded on a monthly basis.
- Interest will be credited to your account on a monthly basis.
- If you close your account before interest is credited you will not receive the uncredited accrued interest.
- Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Balance Computation Method
- We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Additional Terms
- Treasury Management services unavailable

BUSINESS MONEY MARKET

Only $50.00 deposit required to open account.

The minimum balance fee will be waived if the balance in the account is maintained at or above **$5,000.00** each day of the monthly statement cycle. Otherwise, the minimum balance fee will apply.

Fees
- Minimum Balance Fee……..$15.00
- Printed Statements (if not enrolled in eStatements)…….$5.00
- Excess Transaction Fee
  (debits and/or transfers) over 6, each……..$10.00
- Deposit Fee, (Credits) over 10, each.……..$0.35
- Items Deposited over 10, each.……$0.09
- Account Closing Fee (if within 6 months of opening)……$25.00

Other fees that may be associated with your account are disclosed in the **"Schedule of Fees"** portion of this disclosure.

Transaction Limitations
- You may make up to 6 debit transactions from your account per month.

Frequency of Rate Changes
- We may change the interest rate for your account at any time.

Rate Information
- See account representative for current rate.
- Rate is subject to change at any time without notice.

Compounding and Crediting
- Interest will be compounded on a monthly basis.
- Interest will be credited to your account on a monthly basis.
- If you close your account before interest is credited you will not receive the uncredited accrued interest.
- Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Balance Computation Method
- We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Additional Terms
Treasury Management services unavailable

CERTIFICATE OF DEPOSIT ACCOUNT

$1,000.00 deposit required to open an account.

A minimum daily balance of **$1,000.00** must be maintained in the account each day to obtain the disclosed annual percentage yield.

Transaction Limitations
- You may not make withdrawals from or deposits into this account until the maturity date.

Rate Information
- See account representative for current rate.
- You will be paid this rate until maturity.

Compounding and Crediting
- Interest will be compounded on a monthly basis.
- The annual percentage yield assumes interest will remain on deposit until maturity.
- A withdrawal will reduce earnings.
- Interest will be credited to your account on a monthly basis.
- Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Balance Computation Method
- We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Renewal Policy
- This account will automatically renew at maturity.
- You will have 10 calendar days after the maturity date to withdraw funds without penalty.

Early Withdrawal Penalty
- We may impose a penalty if you withdraw any of the deposited funds before the maturity date. A penalty as shown below will be imposed:

TERM	EARLY WITHDRAWAL PENALTY
CDs less than 12 months	90 days interest
CDs 12 months or greater	180 days interest

Note – Terms on existing CDs remain effective until the next maturity date.

BUSINESS SAVINGS ACCOUNT

Only $50.00 deposit required to open an account.

The quarterly minimum balance fee will be waived if the balance in the account is at or above **$1000.00** each day of the statement cycle.

Fees
The following fees may be assessed against your account:
- Minimum Balance Fee……..……$10.00
- Printed Statements (if not enrolled in eStatements)……..$5.00
- Excess Transaction Fee
  (debits and/or transfers) over 6, each……..$2.00
- Account Closing Fee (if within 6 months of opening)……$25.00

Other fees that may be associated with your account are disclosed in the **"Schedule of Fees"** portion of this disclosure.

Transaction Limitations
- You may make up to 6 debits transactions from your account per quarter.

Rate Information
- See account representative for current rate.
- Rate is subject to change at any time without notice.

Compounding and Crediting
- Interest will be compounded on a quarterly basis.
- Interest will be credited to your account on a quarterly basis.
- If you close your account before interest is paid, you will not receive the accrued interest.
- Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Balance Computation Method
- We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

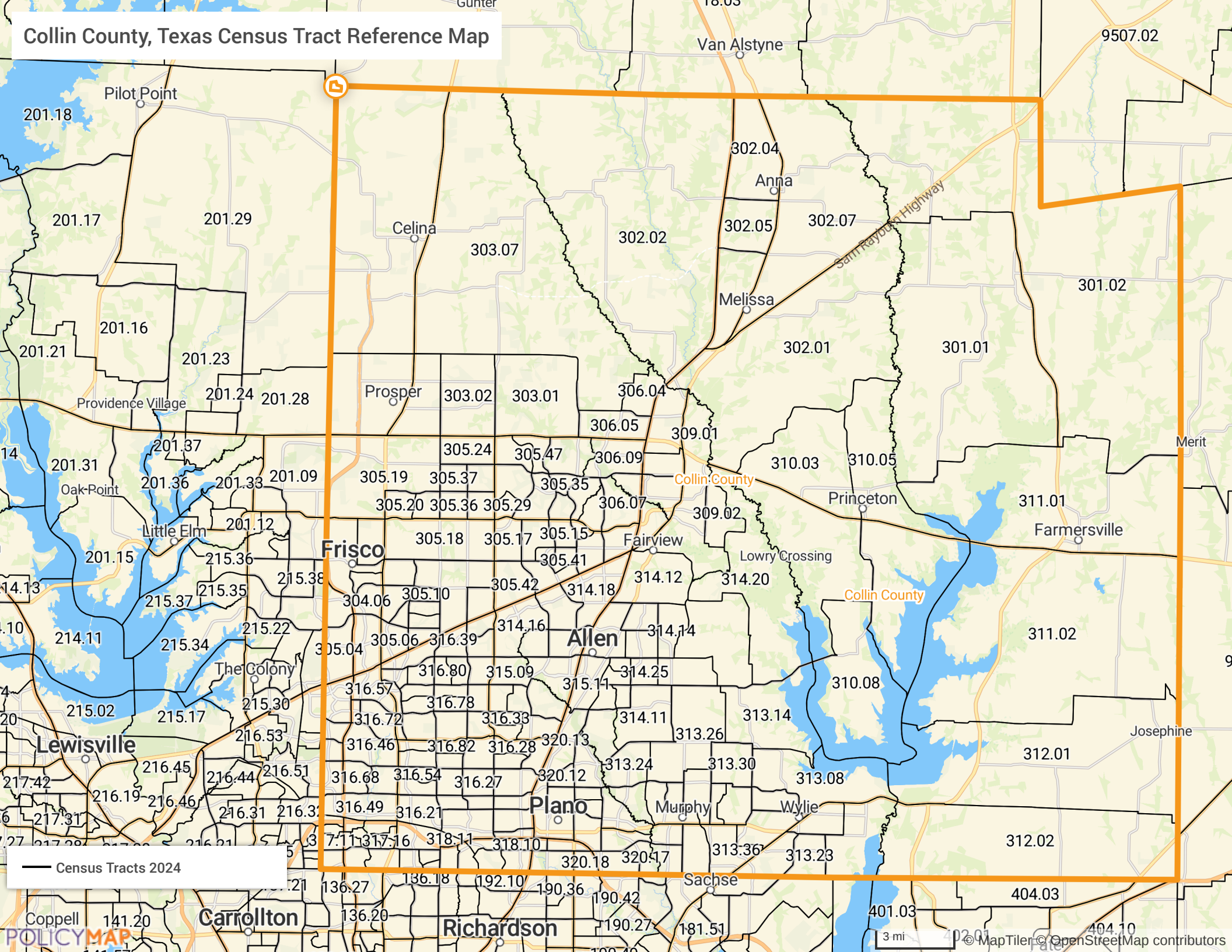
OTHER ACTIVITY FEES & SERVICES

- **Cash & Coin Services**
  (Strap Count 50 bills or $1,000 maximum strap amount)
- Incoming Cash – Per Strap $0.10
- Outgoing Cash – Per Strap $0.30
- Incoming Coin – Loose (per bag).....$1.50
- Outgoing Coin – Per Roll $0.05
- **Deposited Items Returned**
- Chargebacks $5.00
- Special Handling $5.00
- **Error Corrections**
- Mailed..... $2.00
- Called $3.00
- **Treasury Management Services**
- ACH Origination .....$35.00 per month + $0.15 per item
- Business Bill Pay……No Charge
  Multi-User Access……..……No Charge
- Positive Pay…….$2.00 per exception
- Remote Deposit Capture Desktop & Mobile…$35.00 per month + $0.15 per item
- Online Domestic Wires$5.00 per month + $15.00 per wire
- Enhanced Lockbox Services……..Contact FSB Treasury
  Management Department

FEE SCHEDULE v. 11.18.25

Limits and fees – The following fees may be assessed against your account

Account Closing Fee (If account is closed within 6 months after opening)	$25.00
ATM/Debit Card Services	
Debit Card Replacement	$5.00
Foreign ATM Fee (Inquiry, Transaction or Transfer)	$1.50
Cashier Checks	$5.00
Check Cashing (Non-Customer)	3%, $5.00 Minimum
Check Printing Charges	vary depending on style and quantity ordered
Collection Items	
Incoming	$15.00
Outgoing (Plus charges of outside banks)	$15.00
Copies of Check Images, per page	$3.00
Digital Wallet – Apple© /Google© /Samsung©	No Charge
Inactivity Fee (After no customer activity for 6 months)	$5.00 per Month
International Check Processing, each	$15.00
Loan Coupon Book Replacement	$5.00
Mobile Deposit Access (10 Free per Month)	$0.65
Non-Machine Readable Items, each	$0.75
NSF and Overdraft Fees	
Overdraft Item Fee (per item)	$29.00
Return Item Fee (per item)	$29.00
P2P Payments (Sender)	No Charge
P2P Payments (Receiver)	
ACH or First State Bank Direct (FSB account to FSB account)	No Charge
Instant via debit card	$1.00
Paper Statement Fee (if not enrolled in eStatements)	$5.00
Personal Money Order	$3.00
Phone Teller Service	No Charge
Photocopies	$1.00
Research Fees (Response to Legal Inquiries/Subpoenas)	$90.00 Per Hour
Returned Mail Fee (Per item)	$5.00
Service of Levy/Garnishments	$100.00
Statement Copies (Per statement)	$10.00
Stop Payment Order	
Checks/Paper Drafts (6 months unless renewed)	$30.00
ACH Items (Per 6 months until cancelled)	$30.00
Sweep Transfers, each	$10.00
Telephone Transfers, each	$5.00
Temporary Checks, each	$0.50
Wire Transfers	
Outgoing Domestic	$20.00
Outgoing International	$50.00
Incoming	$15.00
Wire Return	$15.00


Collin County, Texas Census Tract Reference Map
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Pilot Point
201.18
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Anna
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Celina
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302.02
302.05
302.07
Sam Rayburn Highway
301.02
Melissa
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201.21
201.23
302.01
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Providence Village
201.24
201.28
Prosper
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303.01
306.04
306.05
309.01
201.37
305.24
305.47
306.09
Merit
201.31
310.03
310.05
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201.33
201.09
305.19
305.37
305.35
Collin County
Oak Point
305.20
305.36
305.29
306.07
309.02
Princeton
311.01
Little Elm
201.12
Frisco
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305.15
Fairview
Farmersville
201.15
215.36
305.41
Lowry Crossing
215.38
314.12
314.20
215.35
305.42
314.18
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305.10
Collin County
214.11
215.34
215.22
314.16
Allen
314.14
311.02
305.04
305.06
316.39
The Colony
316.80
315.09
314.25
316.57
315.11
310.08
215.02
215.17
215.30
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316.72
316.33
314.11
313.14
313.26
Josephine
Lewisville
216.53
316.46
316.82
316.28
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313.24
313.30
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316.68
316.54
320.12
313.08
217.42
216.19
316.27
216.46
Plano
Murphy
Wylie
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316.49
316.21
217.31
312.02
318.11
318.10
313.36
313.23
320.18
320.17
Census Tracts 2024
Sachse
136.18
192.10
190.36
190.42
404.03
136.27
401.03
Coppell
141.20
Carrollton
136.20
Richardson
190.27
181.51
404.10
3 mi
POLICYMAP
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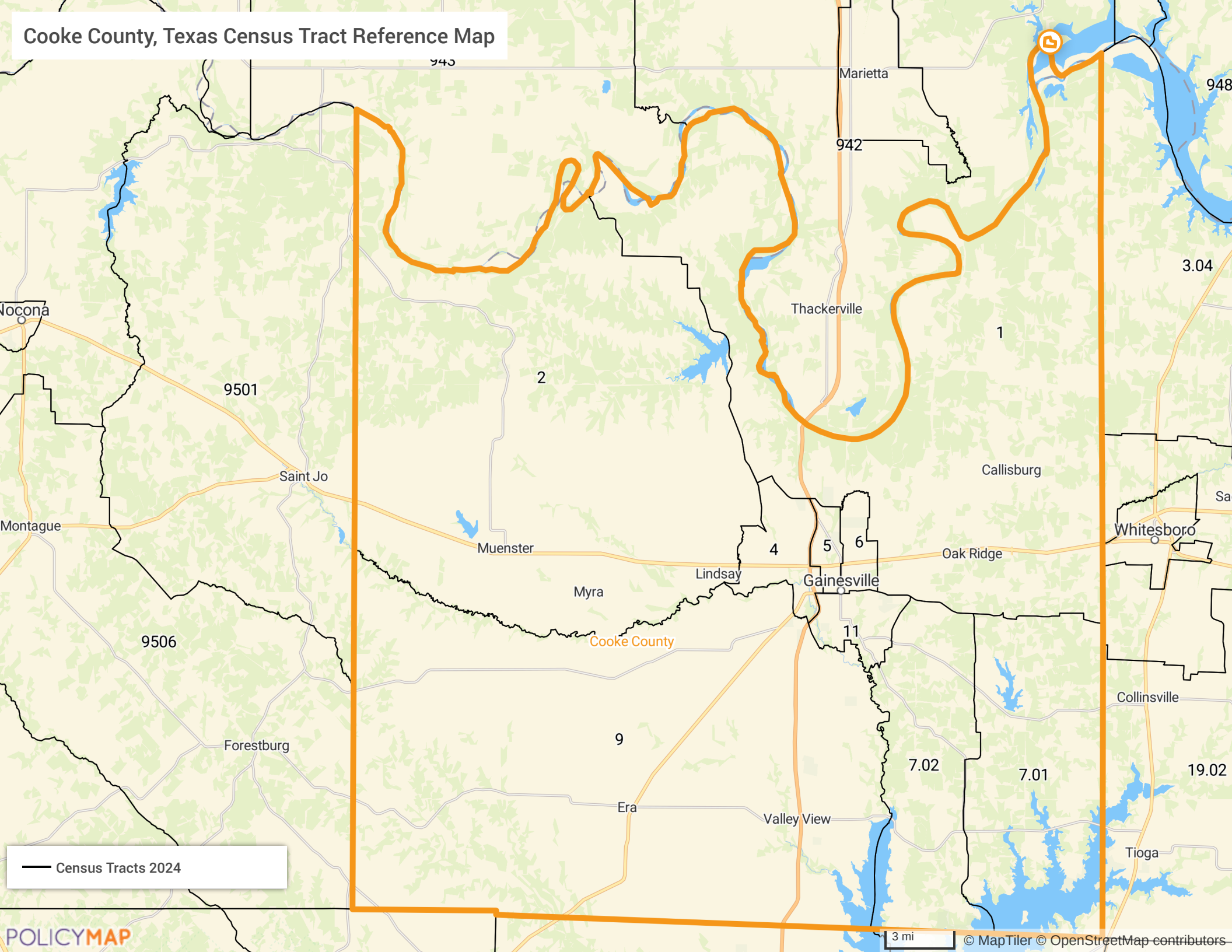
Cooke County, Texas Census Tract Reference Map
943
Marietta
948
942
3.04
Nocona
Thackerville
1
2
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Saint Jo
Callisburg
Montague
Muenster
4
5
6
Whitesboro
Oak Ridge
Lindsay
Gainesville
Myra
11
9506
Cooke County
Collinsville
Forestburg
9
7.02
7.01
19.02
Era
Valley View
Tioga
Census Tracts 2024
POLICYMAP
3 mi
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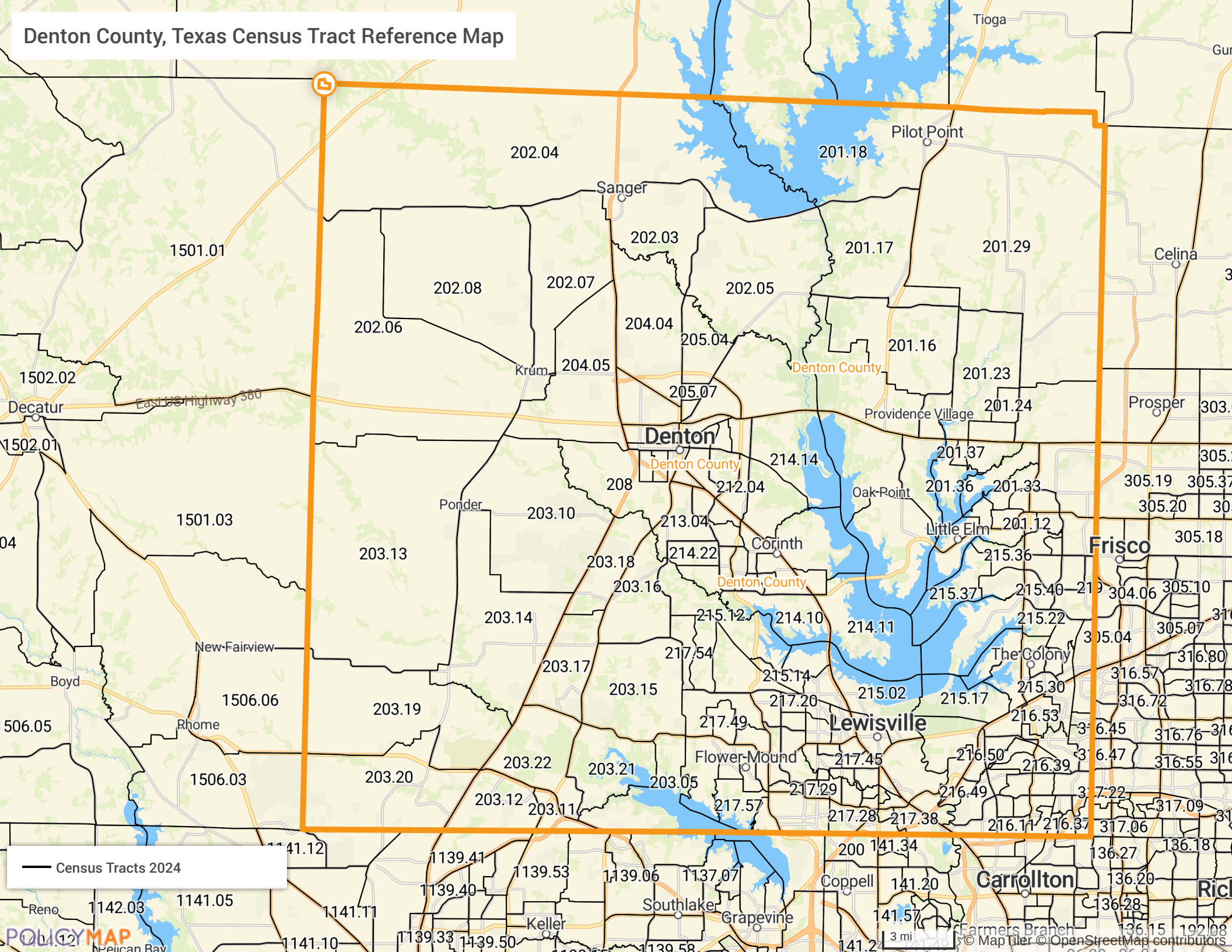
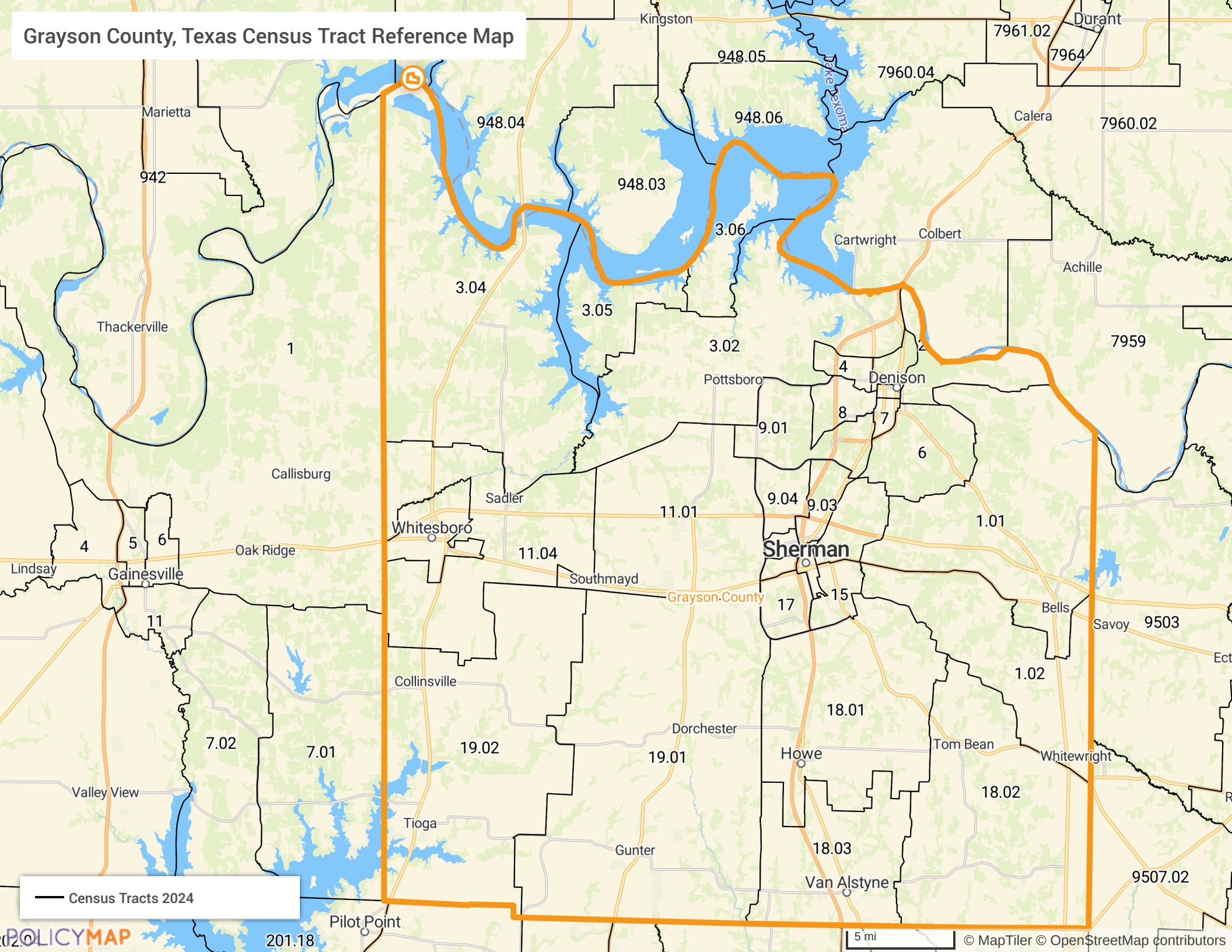
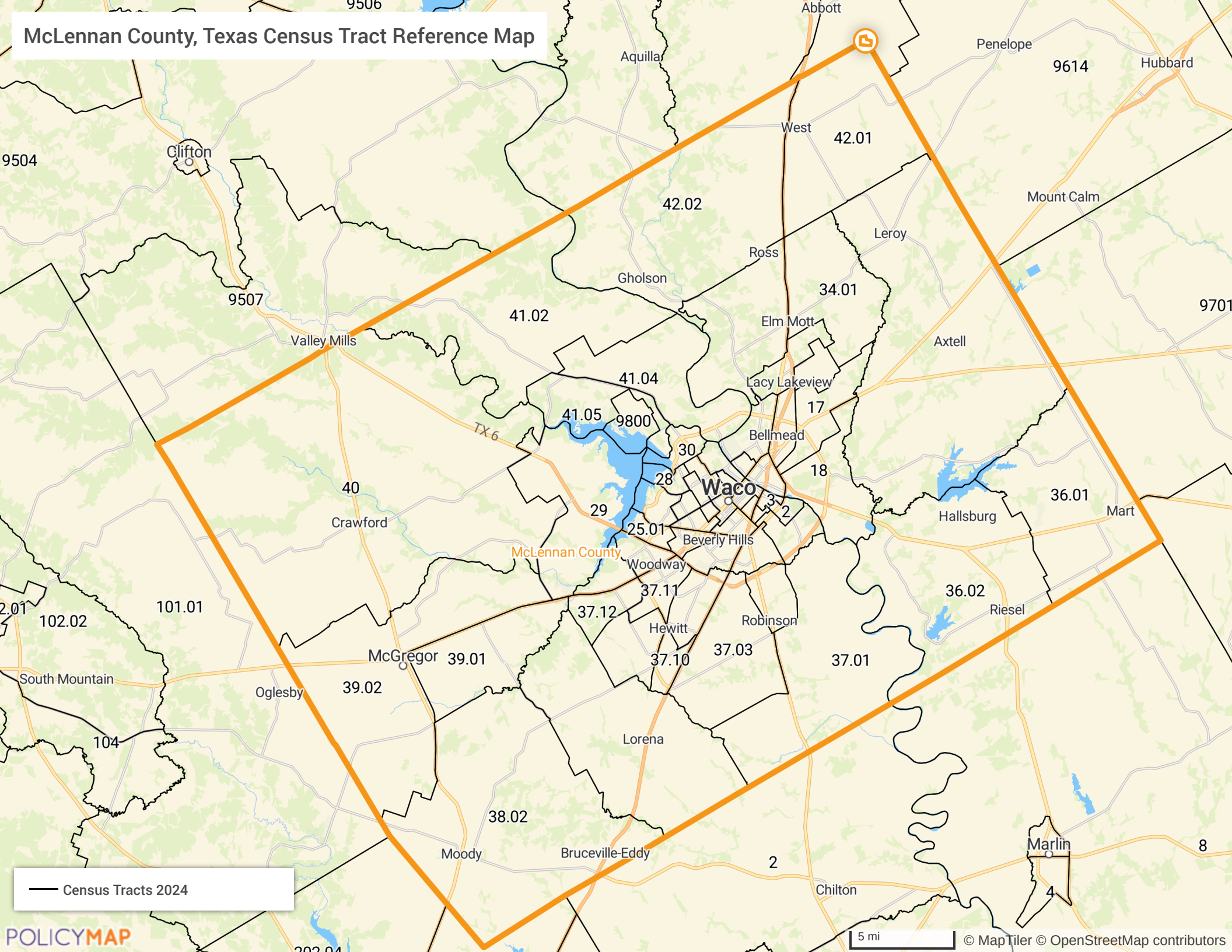
Denton County, Texas Census Tract Reference Map



Grayson County, Texas Census Tract Reference Map



McLennan County, Texas Census Tract Reference Map




Montague County, Texas Census Tract Reference Map
303.01
943
Terral
9502
Henrietta
US Highway 82
Ringgold
Nocona
Montague County
Montague County
9501
Saint Jo
303.02
Montague
Montague County
Bellevue
9506
9504.01
Bowie
9504.02
Forestburg
Sunset
Census Tracts 2024
POLICYMAP
3 mi
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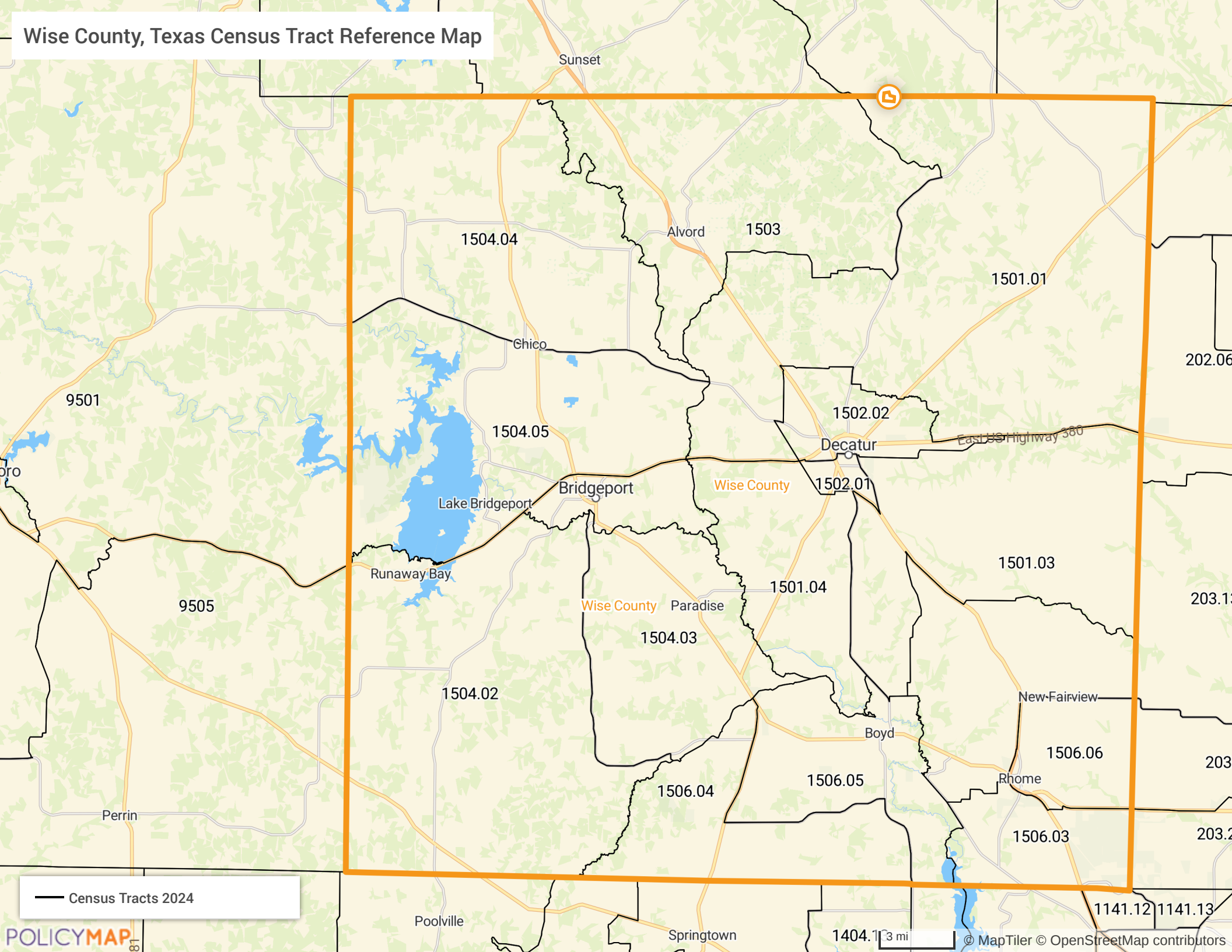
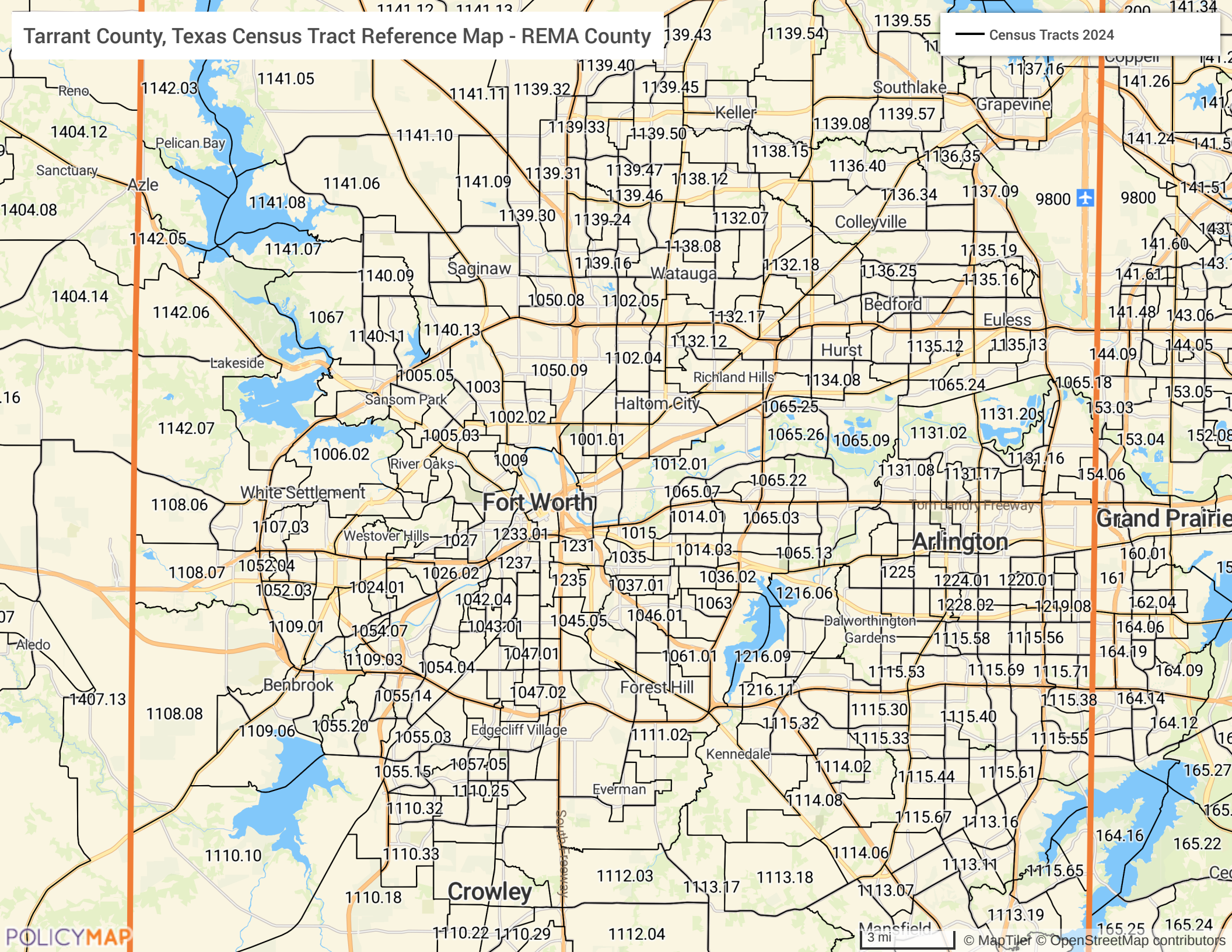
Wise County, Texas Census Tract Reference Map




Tarrant County, Texas Census Tract Reference Map - REMA County
Census Tracts 2024
Fort Worth
Arlington
Grand Prairie
Crowley
Mansfield
Keller
Southlake
Grapevine
Colleyville
Bedford
Euless
Hurst
Richland Hills
Haltom City
Watauga
Saginaw
Lakeside
Sansom Park
River Oaks
White Settlement
Westover Hills
Benbrook
Forest Hill
Edgecliff Village
Everman
Kennedale
Dalworthington Gardens
Azle
Pelican Bay
Sanctuary
Reno
Aledo
Trinity Trail
Tom Landry Freeway
South Freeway
9800
3 mi
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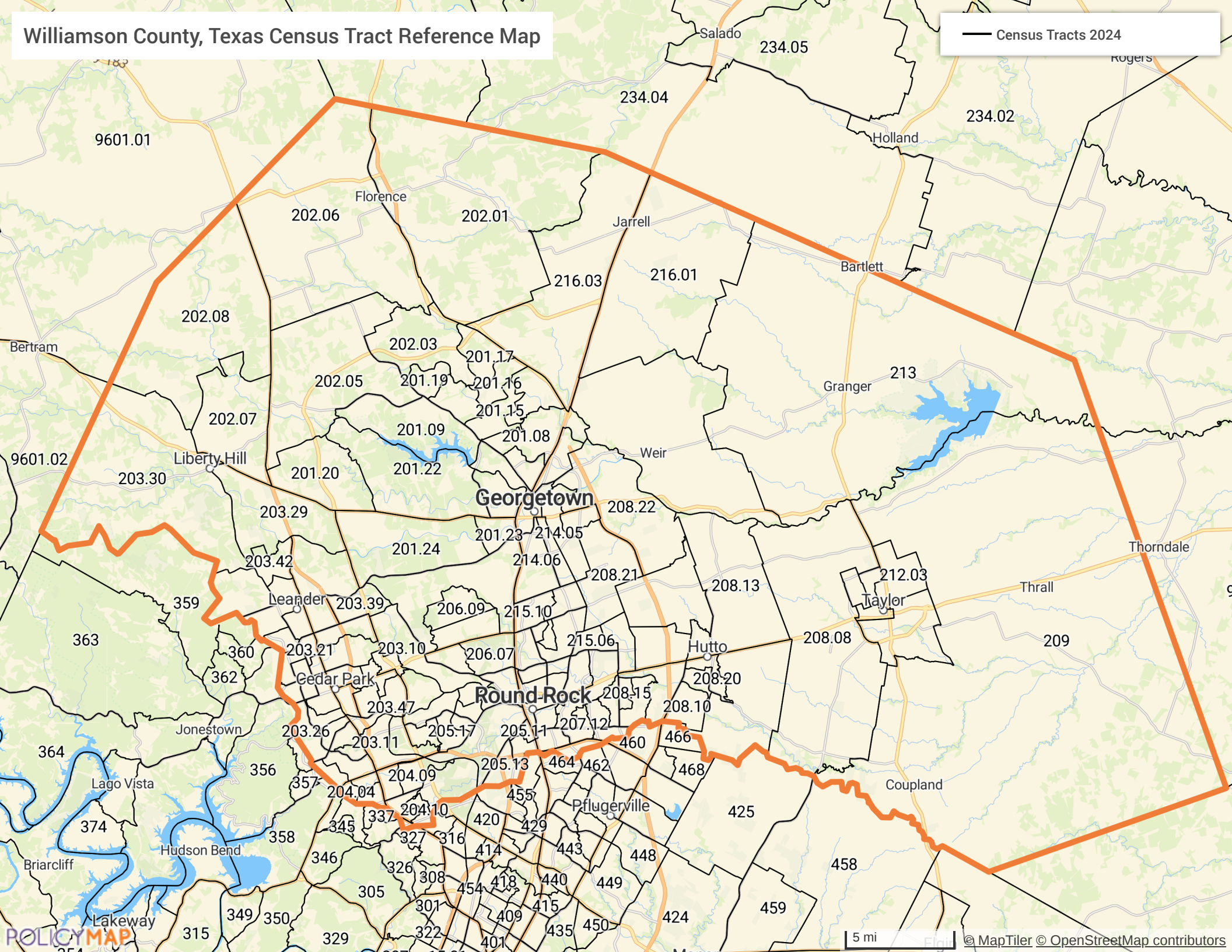
POLICYMAP


Williamson County, Texas Census Tract Reference Map
Census Tracts 2024
Salado
234.05
234.04
234.02
Holland
9601.01
Florence
202.06
202.01
Jarrell
Bartlett
216.03
216.01
202.08
Bertram
202.03
201.17
202.05
201.19
201.16
213
Granger
201.15
202.07
201.09
201.08
9601.02
Liberty Hill
Weir
203.30
201.20
201.22
Georgetown
208.22
203.29
201.23
214.05
201.24
214.06
Thorndale
203.42
208.21
208.13
212.03
Thrall
359
Leander
203.39
206.09
215.10
Taylor
363
215.06
208.08
209
360
203.21
203.10
206.07
Hutto
362
Cedar Park
208.20
Round Rock
208.15
203.47
208.10
Jonestown
203.26
205.17
205.11
207.12
203.11
460
466
364
205.13
464
462
468
356
204.09
Lago Vista
357
204.04
455
Coupland
Pflugerville
425
374
337
204.10
420
429
345
358
327
316
443
Hudson Bend
414
448
346
Briarcliff
326
308
418
440
449
458
305
454
301
415
459
Lakeway
349
350
409
424
315
322
435
450
329
401
5 mi
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POLICYMAP

FIRST STATE BANK
COMMUNITY REINVESTMENT ACT STATEMENT 2025

ARTICLE I: DESCRIPTION OF ASSESSMENT AREA

First State Bank's primary Assessment Area consists of Cooke County, Texas; Denton County, Texas; Montague County, Texas; Wise County, Texas; Grayson County, Texas; Collin County Texas and McLennan County, Texas. Maps of the seven areas are included and marked as "EXHIBIT A". The reasonably expected market area of this bank consists of Tarrant County. The trade area of this bank includes the contiguous counties of Tarrant County, Texas and Love County, Oklahoma. The primary trade area will continue to be the cities and communities in which we are domiciled. The remainder of the territory shall be our secondary trade area. Demographics of Branch Locations are as follows:

BRANCH	MSA/MD	COUNTY	CENSUS TRACT	INCOME
Corporate	NA	Cooke	0005.00	Moderate
Hwy 82 Branch	NA	Cooke	0005.00	Moderate
Lake Kiowa Branch	NA	Cooke	0007.01	Upper
Gainesville Downtown	NA	Cooke	0005.00	Moderate
Downtown Denton	19124	Denton	0207.00	Moderate
Saint Jo Branch	NA	Montague	9501.00	Middle
Muenster Branch	NA	Cooke	0002.00	Upper
Rayzor Ranch Branch	19124	Denton	0204.02	Middle
Decatur Branch	23104	Wise	1502.01	Middle
Roanoke Branch	19124	Denton	0203.11	Upper
Sherman Branch	43300	Grayson	0009.03	Moderate
Whitesboro Branch	43300	Grayson	0011.03	Middle
Celina Branch	19124	Collin	0303.06	Upper
Waco Branch	47380	McLennan	0024.98	Moderate
Denison Branch	43300	Grayson	0008.00	Middle

ARTICLE II: TYPES OF CREDIT TO BE EXTENDED

AGRICULTURE LOANS
- Crop Production
- Farm Equipment
- Farm Land
- Livestock

CONSUMER LOANS
- Automobiles, Boats, Recreational Vehicles
- Home Improvement
- Household Goods
- Life Insurance
- Savings Accounts and CDs
- Securities
- Unsecured

REAL ESTATE LOANS
- Construction Loans
- Residential Conventional Long Term Fixed Rate
- Residential Adjustable Rate Mortgage
- Home Equity

Manufactured Housing
Unimproved Real Estate
Commercial Real Estate
Land Development
FHA Residential Loans
VA Residential Loans
USDA Residential Loans

LETTERS OF CREDIT

COMMERCIAL LOANS
Accounts Receivable
Equipment
Fixtures
Floor Plan
Guaranties
Inventory
Leases
Oil & Gas
Small Business Administration
Transportation Equipment
Tax-Exempt Financing
Unsecured

Any such credit extended shall be consistent with guidelines set forth in the Bank's Loan Policy. The Loan Policy and administering procedures shall prescribe lending policies and loan underwriting standards that are consistent with sound financial and credit practices. A posting of these loan services with online applications are available on the Bank's website.

The Bank offers several types of mortgages with different lending options. Its primary lenders make loans directly to consumers as part of its portfolio with short-term adjustable-rate mortgages and home equity real estate loans. Conventional long-term fixed rate financing is also made available through the First State Bank Mortgage Department. This program provides fixed interest rates for 15 year and 30 year home mortgages to provide consumers with the security of knowing their payment will not change. Secondary market borrowers also have the option of applying for FHA, VA and USDA loans and programs offered through the government.

ARTICLE III: COMMUNITY REINVESTMENT ACT NOTICE

A copy of the Bank's Community Reinvestment Act Notice is included and marked as "EXHIBIT B".

ARTICLE IV: EXPANDED INFORMATIONAL STATEMENT

The Bank, in an effort to accommodate and serve its communities, provides the following banking hours and services. Additional loan services are available by appointment after posted hours. Bank Hours are marked as "EXHIBIT C".

ARTICLE V: PRODUCTS AND SERVICES

Automatic Teller Machines with access to a number of networks throughout the world
ACH Filer/Block Services
ACH Origination – Business ACH (credit) Direct Deposit or Payroll Services and Business ACH (debit) Billing or Vendor Payment Services
Bank by Mail with complimentary self-addressed envelopes provided
Building Accessibility for the handicapped with adequate free parking

Cash Management Services for Business Accounts via Internet Banking including Business Bill Pay and/or Business Bill Pay with Payroll Options,
Certificate of Deposit Account Registry Service®
Contactless Debit Cards
Customer Service Telephone Loan Payment offering
Digital Wallet with automated Push Provisioning upon ordering
E-Statements (images available)
Fraud Detection Debit Card Feature
Full Line of Banking Products including: Benefits Checking, Reward Checking, 62+ Checking, Business Checking, Money Market Accounts, Savings Accounts, Minor Savings Accounts, Student Accounts, Certificate of Deposits, Christmas Club Accounts, Health Savings Accounts, Individual Retirement Accounts, Personal Money Orders, Cashier's Checks, Government Bond Cashing, Government Check Cashing for current customers.
Individual / Corporate Bank Credit Card Assistance
Insured Cash Sweep Service
Interactive Teller Machine
Internet Banking Services (base package free to personal accounts)
Image Statements
Live chat feature with online and mobile app
Marquis Message Display (for advertising bank products and community bulletin board events)
Merchant Credit Card Services
Mobile iPhone, iPad and Android Apps
Mobile Banking
Mobile Deposit
Money Desktop (Personal Financial Management)
Mortgage Department
Online Account Opening
Online Loan Payment Portal (outside of online banking enrollment)
Online Wire Transfer Services
Overdraft Automated Transfers
Overdraft Services
P2P Service
Personal Bill Pay
Phone Teller (a voice response banking system provided free of charge)
Positive Pay
Prepaid Access Cards
Remote Deposit Capture
RemitPlus Services
Lockbox Services
Safety Deposit Boxes
Sweep Accounts
Telephone Loan Payments from FSB & non-FSB Accounts
Telephone Transfers
Translation Services
Trust / Wealth Management Services
Web Site (“contact us” capabilities via e-mail)
Wire Transfer Services

The Hispanic population in the Bank’s communities maintains steady growth. As the Bank depends on an expansive and loyal customer-base, meeting the needs of Hispanic customers will continue to evolve. In addition to traditional banking services, the Bank offers translation services in Spanish, as well as bilingual access to the Bank’s 24-hour Phone Teller service. The Bank accepts the Matricula Consular Card as a primary form of identification to provide the “non-and under-banked” Hispanic population an alternative financial resource while presenting the Bank an opportunity to gain business, to grow and support its communities.

The Bank regularly bids on local government depository accounts having serviced the Callisburg ISD, City of Callisburg, City of Decatur Economic Development, Cooke County Treasurer, Era ISD, Forestburg ISD, City of Gainesville, Gainesville Economic Development Corporation, Gainesville Hospital District, Gainesville Housing

Authority, Gainesville ISD, Lake Kiowa Special Utility District, Lindsay ISD, City of Lindsay, Muenster ISD, City of New Fairview, McLennan County, North Central Texas College, North Texas Medical Center, Northwest Grayson County WCID #1, Sadler Southmayd ISD, Saint Jo ISD, City of Saint Jo, Sivells Bend ISD, Town of Oak Ridge, Texas Juvenile Justice Department, Texas Comptroller of Public Accounts, Town of Road Runner, Valley View ISD, City of Valley View, Walnut Bend ISD, City of Whitesboro, Whitesboro ISD, Whitesboro Economic, Whitesboro Industrial, Wise County Emergency, Wise Soil & Water Conservation District, Woodbine Special Utility District. In addition, the Bank makes a portion of its investments in the local community by participating in purchasing municipal and industrial revenue bonds.

ARTICLE VI: BRANCHING TO MEET COMMUNITY NEEDS

On July 1, 1996, the Bank acquired the **North Texas** Bank and Trust, located on Highway 82. This acquisition allowed for more convenient banking for customers on the north side of Gainesville as well as for customers from the outlying areas. In September 2004, the Bank added a drive-in lane to the facility to accommodate the increasing customer traffic. A modern new look was constructed in 2009 to accommodate the branch's lobby customers.

On April 1, 1998, the Bank opened a new full service branch in the **Lake Kiowa** community. Lake Kiowa has grown to be the second largest community in Cooke County. This allowed the Bank to better serve its customers in the eastern portion of Cooke County.

On September 5, 2001, the Bank opened a new full service branch in **Valley View** Texas as an opportunity to participate in the growth and development of southern Cooke County and to provide banking for customers who are employed and/or have businesses in Denton County.

On August 14, 2002, the Bank changed its name from The First State Bank of Gainesville to First State Bank to identify with its plans for expanded growth outside the local community. On September 30, 2002, the Bank opened a new branch in **Corinth** Texas. This allowed continued growth and strength of the Bank by entering Denton County.

On October 17, 2002, the Bank began its operation of a **Mobile** Branch in Denton County. Operating on a call basis, it is a convenience available to the elderly who are unable to visit the Bank.

On March 3, 2003, the Bank's expansion south of Cooke County grew with the opening of a new full service branch in **Denton** Texas. On July 6, 2004 the Bank continued "building for the future", relocating the Downtown Denton Branch into a permanent downtown facility.

In February 2008, the Bank installed an ATM at Peterbilt Motors Company, a leading employer in Denton, as well as Cooke County, which provides an alternative cash withdrawal service for many Bank customers.

On April 26, 2008, the Bank purchased First National Bank of **Saint Jo**, Texas; and with the acquisition, added two branches, including one in **Muenster** Texas. This allows the Bank to better serve its customers in the western portion of Cooke County, as well as an opportunity to participate in the growth and development of Montague County.

On June 1, 2010, the Bank officially closed the **Corinth** Branch. The location was established as a temporary site to ascertain the financial service needs of the community. As customer activity was significantly underutilized as according to management projections, minimal social and financial impact were expected with the closing.

On September 9, 2010, the Bank continued its southern expansion with the opening of the new full -service Rayzor Ranch Branch in **Denton** Texas. Located off Interstate 35, the branch location affords the FSB customers and residents on the northwest side of Denton County another convenient banking avenue.

On August 1, 2011, the Bank modified its service hours of the **Valley View** Branch. While this location provided convenience for Bank customers, it also provided interstate accessibility for bank robbers. In consideration to personal safety for customers and employees, the decision was made to convert the location to a Drive-In and ATM service facility.

On October 12, 2011, Bank continued its expansion in Denton County with the opening of the full-service Denton South Branch in **Denton** Texas. This branch location affords FSB customers and residents on the southern eastern side of the county another convenient banking avenue.

In October 2012 the Bank installed an ATM at Weber Aircraft (Zodiac) in 2018 this changed to Safran, a leading employer (1900) in Gainesville Texas which provides an alternative cash withdrawal service for many Bank customers.

In the fall of 2014, the Bank opened its fourth branch in **Denton** County. Situated on the northeastern side of the county, Denton Loop 288 Branch affords Bank customers and residents of that growing area another convenient banking alternative.

January 31, 2015 was the official conversion date for the acquired North Texas Bank in **Decatur**. Situated south of Cooke County and west of Denton County, the acquisition provides opportunities for additional loan and deposit growth in Wise County. Also with the acquisition of North Texas Bank, a branch in Roanoke was included. The Bank's expansion of its trade area to include Tarrant County was due to the branch's proximity to the area.

January 20, 2018 was the official last day for **Denton Downtown** Drive Thru to service customers. The drive thru and ATM were officially closed to start the process of tearing down the facility. This location has struggled with not having enough parking for customers entering the bank building to conduct business. Our statistics show that this drive thru location received the lowest volume of activity so it was decided it would best meet the needs of our customers to create additional parking.

May 2018 First State Bank installed an ATM at the Liberty Crossing location 4321 North I-35 in **Gainesville** Texas. This ATM will help serve the needs of consumers attending the Market Days at Liberty Crossing ever 3rd weekend of the month.

February 28, 2019 was the last day for Valley View Branch to be open for drive through business. This branch was closed to renovate and transform to a remote service location allowing us to focus on improved technology with enhanced and expanded services through an Interactive Teller Machine (ITM). The ITM provides more services than a traditional ATM through video interface with tellers to assist customers with transactions including deposits check cashing and loan payments.

May 2019 First State Bank started moving into the new Headquarters located at 1818 N I-35 in **Gainesville**.

July 25, 2019 the first installations started for the ITM (Interactive Teller Machines) at the **Valley View** locations. Two ITMs have been installed and fully functional providing much needed services to the Valley View area.

August 8, 2019 two ITMs were installed in the Headquarters building. One sits inside the lobby for employees to utilize, the second is an outside facing walkup machine located on the south side of the building. This ITM gives **Gainesville** customers yet another location to conduct business.

With the opening of the First State Bank Exchange in **Denton**, August 2019, we added an ITM for the college students to utilize.

The **Downtown Denton** location was a great place to install an ITM with the going away of the drive thru in early 2018. Therefore, in September 2019 they received their ITM, which is located on the East side of the building and is walkup accessible.

In late September, the **Saint Jo** branch's drive thru underwent construction in order to revamp the existing small building that was used as a teller station and add an ITM. This will be a much safer alternative to having a live person in a detached teller station. The ITM was up and running October 15, 2019

December 12, 2019 First State Bank opened its first LPO/DPO located in **Sherman** Texas, at 2624 N Loy Lake Rd. Suite B.

January 21, 2020 the Bank opened its first branch in **Grayson** County adding new ground to our assessment area. This is a temporary branch located in Whitesboro on highway 377.

January 29, 2020 First State Bank installed an ITM in **Lindsay**, a small community sitting between Muenster and Gainesville. This will provided needed services to another area in Cooke County that did not otherwise have a bank.

March 19, 2020 First State Bank expanded drive-thru services to accommodate customers while also limiting lobby access to appointment only due to the Covid-19 Pandemic. On this day, we also removed the $.50 fee for P2P transactions to help encourage and facilitate customers to conduct contactless transactions.

April 3, 2020 First State Bank started taking applications for the Paycheck Protection Program (PPP) rolled out by the SBA in direct response to the shutdown of business due to the Covid-19 Pandemic. The Bank ended round one with 863 PPP loans on the books totaling $98,246,665.

June 4, 2020 the final ITM install was completed, online and working to facilitate customer transactions. This brings our total ITM count to 22 machines that can conduct teller transactions including cashing checks, making deposits, making withdrawals and transferring funds. These machines also have live interactive tellers at the push of a button to help with transactions all in a contactless environment. First State Bank now has ITMs at every branch location, in addition to non-branch locations such as Valley View, NCTC and Lindsay.

October 2, 2020 FSB made the decision to remove the ATM located in Safran, due to lack of use by the employees. Also with the closing of Liberty Crossing, we removed our ATM at that location on November 20th.

Effective November 23, 2020 the **Sherman** LPO/DPO was officially converted to a full service branch, including a drive up ITM.

In November 2020, due to Covid-19 pandemic causing a shift in banking patterns with in-person customers, and a lengthy customer location analysis of our Denton branches, the decision was made to close two **Denton** locations. Our branches at Denton South on Teasley Lane and Loop 288 serve almost an identical geographic footprint as served by our Downtown Denton and Rayzor Ranch branches. As a result of the analysis, executive leadership, with approval from the Board of Directors closed these two locations effective February 11, 2021.

Two ITMs will remain at the location on Teasley Lane in **Denton** in order to better serve this area. The ITM provides more services than a traditional ATM through video interface with live tellers to assist customers with transactions including deposits, check cashing and loan payments.

In May of 2022, FSB opened a remote ITM in downtown **Whitesboro**. This remote ITM will provide customers an additional convenient location within Whitesboro for their banking needs.

On June 13, 2022 the Bank opened its first branch in **Collin** County adding new ground to our assessment area. This is a temporary branch located in Celina on South Preston Road.

In January 2023 FSB opened a remote ITM in downtown **Decatur** to provide additional services to customers within an area that is centrally located. The addition of this remote ITM and addition of an ITM at the Celina branch brings FSB to a total of 24 ITMs and 2 retail ATMs located within our assessment areas.

In August of 2023, the **Celina** branch moved to their new location on E. Ash Street. This new location offers lobby services, ITM and Drive-Thru teller services to give our customers flexibility to meet their banking needs.

As of December 2023, we were nearing completion of our new branch in **Waco**, Texas located in McLennan County. This new branch will expand our assessment area into McLennan County. The soft opening is scheduled for Q1 of 2024. This branch is being staffed with individuals within the community. Our Waco branch will include lobby services, an ITM and Drive-Thru teller services.

In February of 2024, our **Waco**, Texas branch location opened to the community. This branch offers lobby services, lending staff, drive-thru teller services and 1 on-site ITM. This branch is staffed with individuals residing in the Waco area emphasizing the importance of community ties to those who both work and live in McLennan county.

In July of 2024, the relocation of our **Whitesboro** branch took place. The new branch is located across the street from our previous branch location. This new Whitesboro branch is a free-standing building providing in-branch

services, drive-thru teller services, and outside access to 2 ITMs. This branch also provides ample parking for customer convenience with retaining easy access to Highway 377 North.

In the last quarter of 2024, FSB began work on our newest branch located in **Denison**, Texas. The branch is slated to open in January of 2025. FSB is excited to move into this geographical area of Grayson county as the new branch location will provide new and current customers access to their banking needs within the northeastern portion of Grayson county. The new Denison, Texas branch will offer lobby services, drive-thru teller services, lending staff and outside access to one ITM service.

In January 2025, our branch in **Denison**, Texas officially opened to the community. This branch offers lobby services, lending staff, and 1 on-site ITM. This branch is staffed with individuals residing in and around the Denison area supporting our bank's ties to the community of Grayson county.

In August of 2025, our newly constructed branch in **Sherman**, Texas opened. The relocation to this new branch from our previous Sherman branch was approximately 1 mile. This new location is our permanent Sherman branch home providing the community with centralized customer access. The branch is full service including drive-thru services, new account personnel, tellers, on-site lending staff and two walk-up ITMs.

In October 2025, our **Celina** branch relocated to its permanent facility. This newly constructed branch provides the community with easy access to full service banking accommodations including new account personnel, tellers, on-site lending staff, an abundance of parking, drive-thru teller line, walk-up ITM, and ample parking.

ARTICLE VII: ASSESSMENT OF CUSTOMER AND COMMUNITY NEEDS

The Bank, its Directors, Officers and Employees interact with their communities in various capacities. Attention is focused on philanthropic involvement with civic organizations, business/merchant associations, volunteer work, fund raising and service on boards for non-profit organizations. First State Bank, working alongside local area Chambers of Commerce, demonstrates a strong responsiveness to community and business development needs. Through its commitment to the Economic Development Corporations within the counties we serve of Cooke, Collin, Denton, Grayson, McLennan, Montague and Wise, the Bank is dedicated in working to create quality jobs in the communities, assisting with business expansions, relocations and start-ups. Through this cross-section of organizations, the Bank communicates with all income levels of the community while soliciting input for credit and service needs.

- The Bank launched its new website in September 2016. The redesign and up-to-date look was a combined venture with the Bank's marketing firm. Online banking that reaches out to an ever-increasing technological generation was also given a new look and feel to match the theme of the new website.

- In August 2016, all FSB cardholders had been issued their new EMV Cards. EMV chip technology (also referred to as smart chips) offer customers enhanced security while minimizing the costs of fraud for both the Bank and its cardholders. EMV is the most recent advancement in a global initiative to combat fraud and protect sensitive payment data in the card-present environment.

- In June 2016, First Choice Checking replaced the Free Checking Account. First Choice is a no cost alternative for customers enrolling in electronic statements. Also in June the #StudentFirst Checking, account was introduced. Available to students from ages 13 to 18 (with joint ownership of parent/guardian) this account will provide the next generation of bank customers the structure of financial responsibility along with the convenience afforded to debit card users. Like First Choice, #StudentFirst Checking has no monthly maintenance fees while enrolled in e-statements.

- During Mid-June 2016, Money Desktop was launched. Money Desktop is an online personal financial management ("PFM") tool that gives users another option when finding better ways to manage their money. Designed with a number of helpful tools, this PFM helps customers manage their funds based on their spending habits rather than on how they wish they spent money. This realistic approach sets the user up for a better chance at successful money management. A number of beneficial features include automatic tracking, email and text message alerts, custom strategies and more.

- Person to Person, Payments ("P2P") was launched in February 2016 through FSB mobile apps. This service was made available to customers through their iPhone, iPad and Android apps. Funds are transferred from a FSB Debit Card to the recipient's debit card or bank account. A nominal $0.50 fee is charged to the sender.

- In November 2018, 1157 letters were mailed to qualified consumer loan customers as a special Holiday Skip payment offer. A no-fee associated offer, it was designed to assist those in need of extra cash during the holiday spending season. 311 payment extensions were given based on this offer.

- First State Bank Mortgage ("FSBM") continued its growth this past year with funding almost $98 million in loans in 2018. FSBM offers long-term fixed rate mortgage loans that primary lenders cannot offer to our customers. Approved to offer Conventional, Jumbo, FHA, VA and USDA loans, FSBM has expanded its producers from five to six covering all the Bank's assessment areas.

- Employees of the Bank continue to support the Cooke County United Way, the United Way of Denton County and United Way of Wise County. As a continued Pacesetter, the Bank has received both the Community Excellence and the Pinnacle Awards for employee and corporate participation.

- The Wise County Messenger Reader's Choice awarded First State Bank Decatur the *Best Financial Institution* and the *Best Place to Get a Loan* for 2017-2018.

- The Bank is well known for its charitable donations and civic contributions and this knowledge makes it easy for individuals and organizations to approach the Bank for special credit needs or financial assistance.

- North Central Texas College (NCTC) – entered into a 25-year marketing agreement in 2018 with the college that would allow exclusive marketing rights to market to NCTC students and faculty/staff; the rights give the bank exposure on campuses to cross-sell bank products. In addition, naming rights were granted to name the newly constructed Downtown Denton campus and adjacent parking garage that opened in August 2019, the First State Bank Exchange.

- September 2019 – FSB received a Best of Community Banking Award in silver for architectural design of the new Headquarters and Operations center from the Independent Bankers Association of Texas.

- In November 2019, First State Bank was named Large Family Business of the Year Winner by the Hankamer School of Business at Baylor University's Institute for Family Business.

- September 2020 – FSB received these awards, recognizing our commitment and service to our community, customers and employees during an unprecedented year. Living our mission in continuing to treat the community as our neighbors and employees as our family.
  - Independent Bankers Association of Texas (IBAT)– 2020 Best of Community Banking Silver Eagle Award in Bank Culture for purchasing meals and other goods/services from struggling customers and feeding our employees during early COVID-19 shutdowns and restrictions.
  -IBAT – 2020 Best of Community Banking Bronze Eagle Award in Marketing "Neighbors First" Campaign.
  -Independent Community Bankers of America – 2020 Outstanding Community Service – Certificate of Appreciation for Your Service to Your Local Community for purchasing meals and other goods/services from struggling customers and feeding our employees during early COVID-19 shutdowns and restrictions.
  -2020 Passageways "Bestie Award" in the re-launch and implementation category for First State Bank's intranet to "First Place" rename.

- In October 2020, 987 letters were mailed to qualified consumer loan customers as a special Holiday Skip payment offer. A no-fee associated offer, it was designed to assist those in need of extra cash during the holiday spending season. 188 payment extensions were given based on this offer.

- First State Bank Mortgage ("FSBM") again continued its growth this past year with funding over $273 million in loans in 2020. FSBM offers long-term fixed rate mortgage loans that primary lenders cannot offer to our

customers. Approved to offer Conventional, Jumbo, FHA, VA and USDA loans, FSBM has expanded its producers from five to six covering all the Bank's assessment areas.

- In October 2021, FSB sent out 1051 letters to qualified consumer loan customers as a special Holiday Skip payment offer. This was again a no-fee associated offer; it was designed to assist those in need of extra cash during the holiday spending season. 203 payment extensions were given based on this offer as of December 31, 2021

- September 2021 – FSB received these awards, recognizing our commitment and service to our community, customers and employees. Living our mission in continuing to treat the community as our neighbors and employees as our family.
  - Community Spirit & Gold Eagle Awards
  - Pandemic Response for Customer and Employee Programs and Assistance by Independent Bankers Association of Texas
  - Bronze Eagle Award
  - Marketing for Family First Brand Campaign

- December 2021 – First State Bank was named the "Best Community Bank to Work For" in the $1B+ size category by Independent Community Bankers of America.

- First State Bank Mortgage ("FSBM") had another great year in 2021 with funding over $229 million in loans. FSBM offers long-term fixed rate mortgage loans that primary lenders cannot offer to our customers. Approved to offer Conventional, Jumbo, FHA, VA and USDA loans, FSBM has expanded its producers from six to seven, while also adding two junior lenders working to cover all the Bank's assessment areas.

- In October 2022, FSB sent out 1084 letters to qualified consumer loan customers as a special Holiday Skip payment offer. This was again a no-fee associated offer; it was designed to assist those in need of extra cash during the holiday spending season. 137 payment extensions were given based on this offer as of December 31, 2022.

- September 2022 - FSB received two awards in Year 2022, recognizing our commitment and service to our community, customers and employees. Living our mission in continuing to treat the community as our neighbors and employees as our family.
  - Silver Eagle Award for Community Service – Crisis Management
  - Gold Eagle Award for Bank Culture – Training and Development Programs

- First State Bank Mortgage ("FSBM") ended 2022 with funding over $123 million in loans. FSBM offers long-term fixed rate mortgage loans that primary lenders cannot offer to our customers. Approved to offer Conventional, Jumbo, FHA, VA and USDA loans. FSBM has six lenders and two junior lenders working to cover all the Bank's assessment areas.

- In October 2023, FSB sent out 995 letters to qualified consumer loan customers as a special Holiday Skip payment offer. This was again a no-fee associated offer; it was designed to assist those in need of extra cash during the holiday season. 195 payment extensions were given based on this offer as of December 31, 2023.

- First State Bank Mortgage ("FSBM") ended 2023 with funding over $64 million in loans. FSBM offers long-term fixed rate mortgage loans that primary lenders cannot offer to our customers. Approved to offer Conventional, Jumbo, FHA, VA and USDA loans. FSBM has four lenders and one junior lender working to cover all the Bank's assessment areas.

- In 2023, FSB continued to strengthen our mission of treating the community as our home, customers as our neighbors and employees as family and formally introduced our Pillars of Community Giving. Employee pledges, corporate matching and other corporate giving totaled over $203,000 to the United Way agencies of Cooke, Denton, Grayson and Wise Counties. Additionally in Year 2023, FSB donated

to a multitude of other non-profit agencies including the Boys and Girls Club of Cooke County, Meals on Wheels of Wise County, Salvation Army, Denison Boys and Girls Club, Texoma Family Shelter, Montague County Child Welfare Board, Denton Community Food Shelter, Denton African American Scholarship Fund, Whitesboro Special Olympics, Muenster FFA/4H, Wishes Wonders and Kids of North Texas and Celina Education Foundation.

- To support National Financial Literacy month in April 2023 and Get Smart About Credit Day in October 2023, First State Bank launched a revamped and enhanced financial literacy program to first-graders in April 2023 and eighth and twelfth graders in October 2023. These classes and tutorials reached almost 1,500 students throughout the school districts in the counties we serve; some of which are rated and qualify as a National School Lunch Program (NSLP) school monitored by the Texas Education Agency.

- In 2023, FSB employees volunteered approximately **530** hours towards CRA service throughout our assessment areas. FSB continues to support our communities in tandem with our mission statement.

- In October 2024, FSB sent out 788 letters to qualified consumer loan customers as a special Holiday Skip payment offer. This was again a no-fee associated offer; it was designed to assist those in need of extra cash during the holiday season. 161 payment extensions were given based on this offer as of December 31, 2024.

- First State Bank Mortgage ("FSBM") ended 2024 with funding over $52 million in loans. FSBM offers long-term fixed rate mortgage loans that primary lenders cannot offer to our customers. Approved to offer Conventional, Jumbo, FHA, VA and USDA loans. FSBM has seven lenders working to cover all of the Bank's assessment areas.

- In 2024, First State Bank continued its commitment to financial education by providing our Financial Literacy Program to 1st, 8th and 12th grade students, aiming to empower students with essential money management skills. The program focused on teaching the importance of saving money, budgeting, and building a strong financial foundation. With a special emphasis on understanding credit, students learned about credit scores, responsible borrowing, and how financial decisions impact their future. By providing practical lessons and interactive scenarios, First State Bank is helping the next generation develop the knowledge and tools needed to navigate their financial futures with confidence. This program reached many school districts in the counties we serve, including schools that were rated and qualify as a National School Lunch Program (NSLP) by the Texas Education Agency.

- In an effort to support and welcome teachers back for the new school year in 2024, First State Bank provided meals to local school districts as part of a heartfelt gesture of appreciation. Along with the meals, the bank took the opportunity to connect with educators by presenting how First State Bank can assist them with their financial needs. This initiative is one that is a longstanding tradition to show the bank's ongoing commitment to supporting educators and strengthening the local community.

- In 2024, First State Bank continued to strengthen our mission of treating the community as our home, customers as our neighbors and employees as family by donating to a multitude of non-profit agencies as well as continuing employee pledges and corporate matching to United Way agencies of Cooke, Denton, Wise and Grayson counties.

- In 2024, FSB employees volunteered **over 700 hours** towards CRA service throughout our assessment areas. FSB continues to support our communities in tandem with our mission statement.

- In October 2025, FSB sent out 566 letters to qualified consumer loan customers as a special Holiday Skip payment offer. This was again a no-fee associated offer; it was designed to assist those in need of extra cash during the holiday season. 69 payment extensions were given based on this offer as of December 31, 2025.

- First State Bank Mortgage ("FSBM") ended 2025 with funding over $49 million in loans. FSBM offers long-term fixed rate mortgage loans that primary lenders cannot offer to our customers. Approved to offer Conventional, Jumbo, FHA, VA and USDA loans. FSBM has seven lenders working to cover all of the Bank's assessment areas.

- In 2025, First State Bank expanded its Financial Literacy Program through interactive lessons and real-world scenarios. The program reached 1,626 students across multiple school districts in our service area, including schools recognized by the Texas Education Agency as qualifying for the National School Lunch Program (NSLP).

- In 2025, First State Bank strengthened its commitment to treating our community as home by supporting numerous non-profit organizations and continuing employee pledges with corporate matching for United Way agencies across Cooke, Denton, Dallas Metro, Grayson, McLennan, and Wise counties.

- In 2025, First State Bank welcomed educators back for the new school year by providing meals to local school districts as a gesture of appreciation. The bank connected with teachers to share how First State Bank can support their financial needs. This long standing initiative reflects the bank's continued commitment to honoring educators and strengthening the communities we serve.

IN WITNESS WHEREOF, The Board of Directors of First State Bank have adopted this instrument as its Community Reinvestment Act Statement on January 15, 2026, and to reflect adoption of same, the appropriate officers of this Bank have been directed to execute this instrument.

SUBMITTED BY:

Julie Clanton
AVP Compliance Officer/CRA Officer

ATTEST: FIRST STATE BANK

Ryan Morris
CEO/President

CRA Disclosure Statements Notice

First State Bank is subject to the CRA data collection and reporting requirements for loans to small businesses and small farms, and community development lending. The Federal Financial Institution Examination Council (FFIEC) releases the Disclosure Statements annually which are available online for review.

To view the Disclosure Statement, go to https://www.ffiec.gov/data/cra/disclosure-reports, select the year you wish to review and enter either the Institution Name or Respondent ID.

Institution Name: First State Bank

Respondent ID: 0000435750

HOME MORTGAGE DISCLOSURE ACT NOTICE

The HMDA data about our residential mortgage lending are available online for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, age, and income of applicants and borrowers; and information about loan approvals and denials. HMDA data for many other financial institutions are also available online. For more information, visit the Consumer Financial Protection Bureau's Web site (www.consumerfinance.gov/hmda).