

Community Reinvestment Act Public File

3/01/2024

**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.

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 (FFIEC'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 of 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 reflect 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 ratio¹ 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 n	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 n	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 n	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 n	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 n	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 n	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 n	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 n	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 n	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
<i>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.</i>			

- 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
<i>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</i>						

- 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
<i>Source: Bureau of Labor Statistics (BLS), Local Area Unemployment Statistics</i>					

- 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

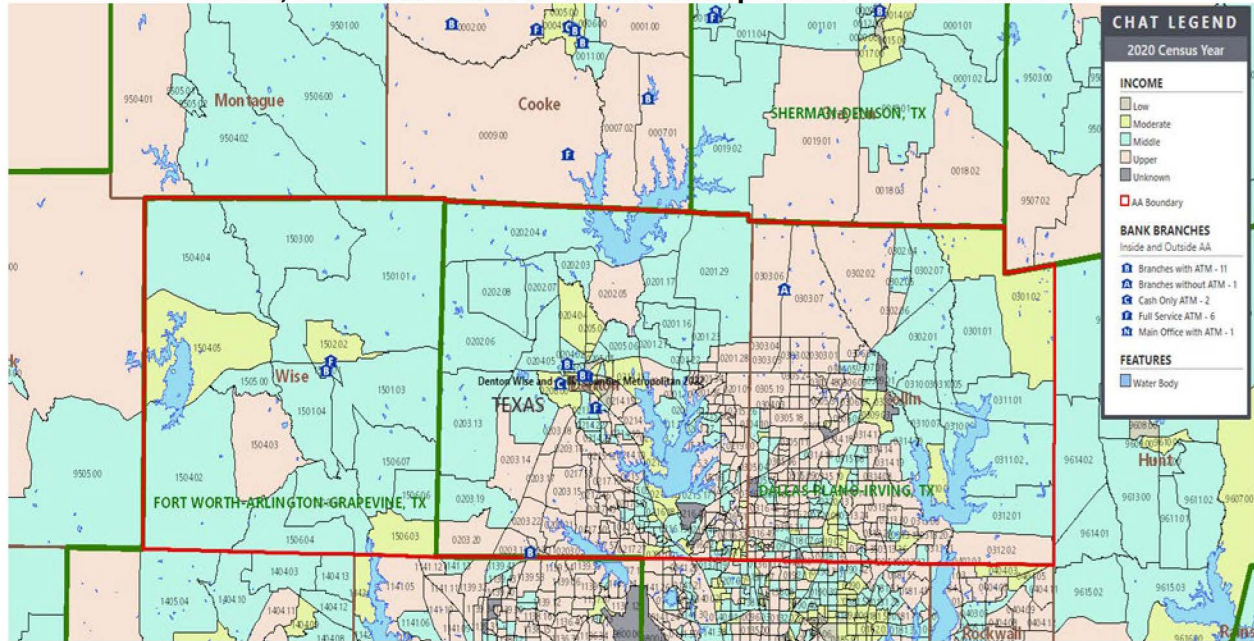
Community Development Services			
Assessment Area: Cooke and Montague Nonmetropolitan			
Purpose	Total Services	Total Hours	Total Organizations
Affordable Housing	0	0	0
Community Services	21	260	8
Economic Development	0	0	0
Revitalization and Stabilization	0	0	0
Total	21	260	8

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.

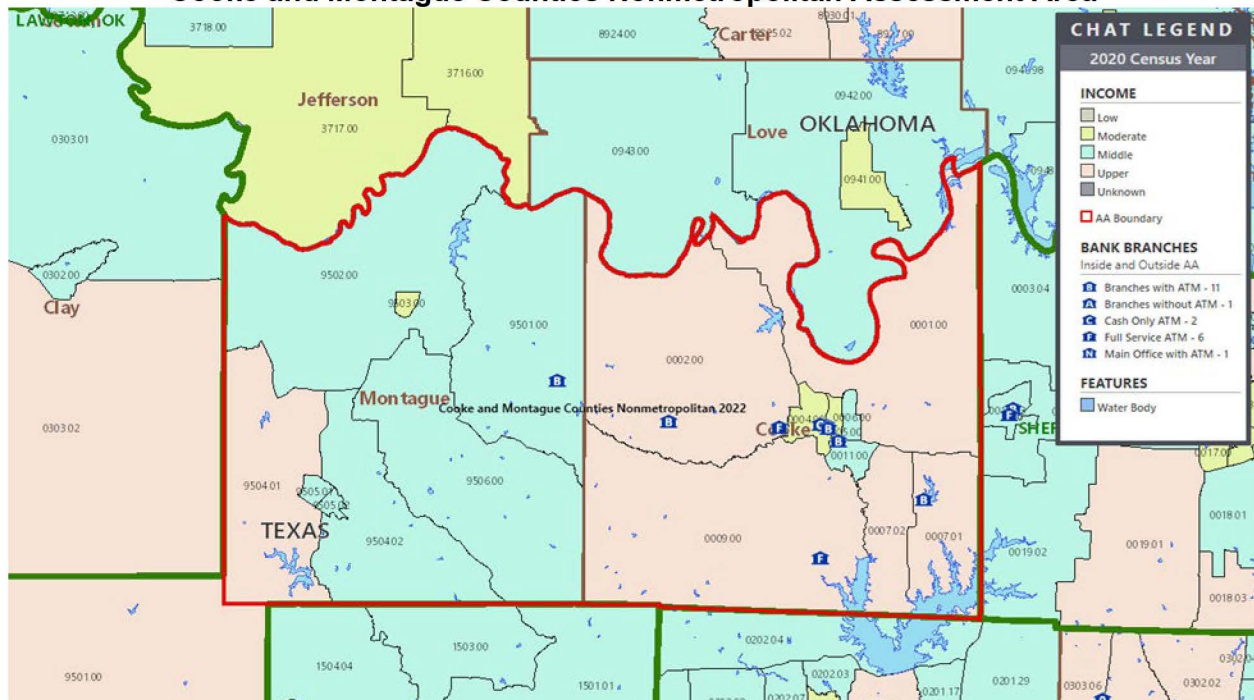
APPENDIXES

APPENDIX A – MAPS OF THE ASSESSMENT AREAS

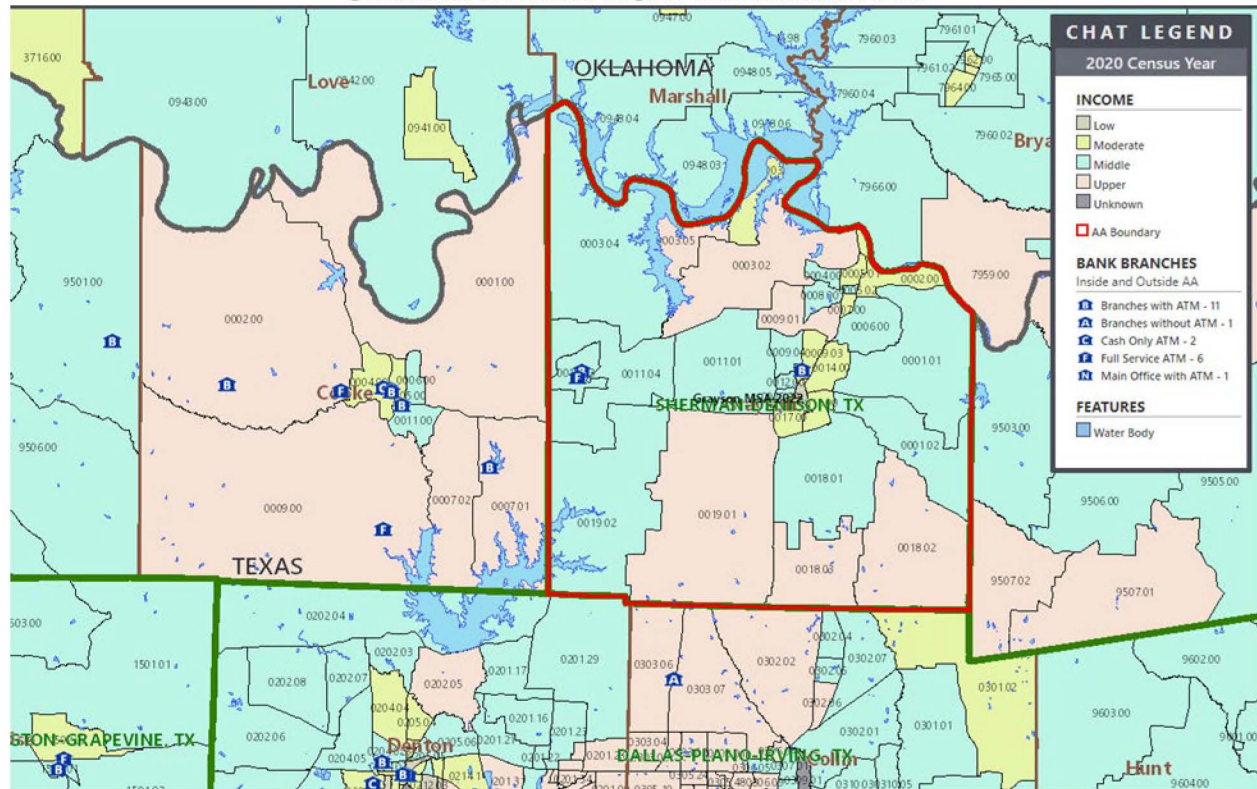
Denton, Wise and Collin Counties Metropolitan Assessment Area



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 n	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 n	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 n	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 n	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	
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	
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.



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
48	085	0301.01	Middle	No	89.77	\$105,600	\$94,797	\$79,286	3595	30.18	1085	641	807
48	085	0301.02	Moderate	No	76.70	\$105,600	\$80,995	\$67,740	4282	26.69	1143	795	1138
48	085	0302.01	Middle	No	100.49	\$105,600	\$106,117	\$88,750	6175	34.02	2101	914	1209
48	085	0302.02	Upper	No	163.98	\$105,600	\$173,163	\$144,821	6345	31.96	2028	1047	1290
48	085	0302.04	Middle	No	112.05	\$105,600	\$118,325	\$98,960	7554	42.65	3222	1498	2020
48	085	0302.05	Middle	No	86.77	\$105,600	\$91,629	\$76,632	4869	43.89	2137	1166	1597
48	085	0302.06	Upper	No	148.63	\$105,600	\$156,953	\$131,267	4565	37.06	1692	956	1064
48	085	0302.07	Middle	No	100.30	\$105,600	\$105,917	\$88,580	14195	38.16	5417	2415	2984
48	085	0303.01	Upper	No	158.86	\$105,600	\$167,756	\$140,298	9945	39.00	3879	2229	2754
48	085	0303.02	Upper	No	214.94	\$105,600	\$226,977	\$189,826	5812	21.71	1262	1306	1516
48	085	0303.03	Upper	No	174.37	\$105,600	\$184,135	\$154,000	10198	31.40	3202	2629	2835
48	085	0303.04	Upper	No	169.43	\$105,600	\$178,918	\$149,637	7973	29.00	2312	1752	2146
48	085	0303.06	Upper	No	144.09	\$105,600	\$152,159	\$127,260	11608	33.75	3918	2552	2993
48	085	0303.07	Upper	No	160.23	\$105,600	\$169,203	\$141,509	12663	27.74	3513	3283	3636
48	085	0304.03	Upper	No	137.93	\$105,600	\$145,654	\$121,815	5616	39.46	2216	1541	2368
48	085	0304.04	Upper	No	145.15	\$105,600	\$153,278	\$128,194	5535	44.91	2486	1883	2333
48	085	0304.05	Middle	No	86.67	\$105,600	\$91,524	\$76,543	4546	53.70	2441	877	1154
48	085	0304.06	Middle	No	92.96	\$105,600	\$98,166	\$82,102	5622	60.89	3423	479	920
48	085	0304.07	Upper	No	225.04	\$105,600	\$237,642	\$198,750	3868	33.14	1282	1200	1468
48	085	0304.09	Moderate	No	56.88	\$105,600	\$60,065	\$50,241	3619	58.75	2126	279	513
48	085	0304.10	Middle	No	105.71	\$105,600	\$111,630	\$93,359	4349	50.45	2194	631	1031
48	085	0305.04	Upper	No	142.32	\$105,600	\$150,290	\$125,694	4417	42.22	1865	625	724
48	085	0305.05	Middle	No	117.45	\$105,600	\$124,027	\$103,729	5903	57.33	3384	184	363
48	085	0305.06	Upper	No	143.76	\$105,600	\$151,811	\$126,964	4543	50.28	2284	1013	1281
48	085	0305.07	Upper	No	167.31	\$105,600	\$176,679	\$147,763	1810	37.96	687	548	651
48	085	0305.09	Upper	No	158.17	\$105,600	\$167,028	\$139,688	2507	45.51	1141	803	970

* Will automatically be included in the 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
48	085	0305.10	Upper	No	124.37	\$105,600	\$131,335	\$109,844	3107	53.85	1673	818	1187
48	085	0305.11	Upper	No	209.24	\$105,600	\$220,957	\$184,792	14451	71.78	10373	3441	3860
48	085	0305.12	Upper	No	216.68	\$105,600	\$228,814	\$191,364	4566	47.35	2162	1540	1606
48	085	0305.15	Upper	No	125.62	\$105,600	\$132,655	\$110,943	6444	43.08	2776	1982	2338
48	085	0305.16	Upper	No	159.14	\$105,600	\$168,052	\$140,545	7412	56.52	4189	1684	2134
48	085	0305.17	Upper	No	143.91	\$105,600	\$151,969	\$127,102	9512	47.90	4556	2182	2535
48	085	0305.18	Upper	No	202.83	\$105,600	\$214,188	\$179,135	9638	75.90	7315	2352	2458
48	085	0305.19	Upper	No	185.08	\$105,600	\$195,444	\$163,456	8888	60.11	5343	1450	1876
48	085	0305.20	Upper	No	153.41	\$105,600	\$162,001	\$135,492	6791	60.04	4077	1406	1802
48	085	0305.21	Upper	No	157.84	\$105,600	\$166,679	\$139,397	5252	73.42	3856	1188	1484
48	085	0305.24	Upper	No	130.04	\$105,600	\$137,322	\$114,853	8990	60.69	5456	1948	2252
48	085	0305.25	Upper	No	128.37	\$105,600	\$135,559	\$113,371	5966	22.31	1331	1635	1699
48	085	0305.29	Upper	No	149.72	\$105,600	\$158,104	\$132,227	3710	37.14	1378	723	964
48	085	0305.31	Upper	No	171.99	\$105,600	\$181,621	\$151,899	6856	24.85	1704	2085	2236
48	085	0305.32	Upper	No	185.24	\$105,600	\$195,613	\$163,600	3015	41.29	1245	565	794
48	085	0305.33	Upper	No	199.08	\$105,600	\$210,228	\$175,823	3355	34.52	1158	954	1116
48	085	0305.34	Upper	No	155.16	\$105,600	\$163,849	\$137,031	3173	23.35	741	869	1049
48	085	0305.35	Upper	No	120.48	\$105,600	\$127,227	\$106,406	2786	24.80	691	783	892
48	085	0305.36	Upper	No	162.69	\$105,600	\$171,801	\$143,680	7209	68.14	4912	1767	2058
48	085	0305.37	Upper	No	154.07	\$105,600	\$162,698	\$136,071	7579	59.34	4497	1683	1873
48	085	0305.38	Upper	No	153.97	\$105,600	\$162,592	\$135,984	5584	62.39	3484	1319	1821
48	085	0305.39	Upper	No	137.36	\$105,600	\$145,052	\$121,311	5448	44.81	2441	1387	2068
48	085	0305.40	Moderate	No	64.03	\$105,600	\$67,616	\$56,556	4154	62.71	2605	153	291
48	085	0305.41	Upper	No	167.08	\$105,600	\$176,436	\$147,560	4468	58.95	2634	907	1047
48	085	0305.42	Upper	No	129.05	\$105,600	\$136,277	\$113,971	8325	55.35	4608	1164	1419
48	085	0305.43	Unknown	No	0.00	\$105,600	\$0	\$0	3672	69.04	2535	276	304
48	085	0305.44	Upper	No	135.15	\$105,600	\$142,718	\$119,366	5510	34.65	1909	1191	1257
48	085	0305.45	Upper	No	182.58	\$105,600	\$192,804	\$161,250	3034	22.58	685	992	1063
48	085	0305.46	Upper	No	197.32	\$105,600	\$208,370	\$174,269	5611	35.59	1997	1327	1484

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48	085	0305.47	Upper	No	187.93	\$105,600	\$198,454	\$165,972	5715	32.53	1859	1554	1674
48	085	0305.48	Upper	No	147.92	\$105,600	\$156,204	\$130,643	4794	40.28	1931	1342	1939
48	085	0305.49	Upper	No	128.11	\$105,600	\$135,284	\$113,147	2612	45.67	1193	625	931
48	085	0305.50	Upper	No	130.46	\$105,600	\$137,766	\$115,222	4218	42.84	1807	1183	1617
48	085	0306.04	Upper	No	128.87	\$105,600	\$136,087	\$113,819	3353	45.57	1528	670	893
48	085	0306.05	Middle	No	94.21	\$105,600	\$99,486	\$83,202	6758	56.02	3786	1112	1939
48	085	0306.06	Middle	No	102.07	\$105,600	\$107,786	\$90,147	5597	46.20	2586	1104	1306
48	085	0306.07	Upper	No	172.71	\$105,600	\$182,382	\$152,534	5200	22.15	1152	1790	1942
48	085	0306.08	Upper	No	123.09	\$105,600	\$129,983	\$108,713	2508	48.56	1218	413	526
48	085	0306.09	Upper	No	128.07	\$105,600	\$135,242	\$113,108	6776	45.45	3080	2125	2557
48	085	0307.01	Middle	No	91.64	\$105,600	\$96,772	\$80,938	3363	58.97	1983	666	1119
48	085	0307.02	Middle	No	88.89	\$105,600	\$93,868	\$78,507	4874	48.89	2383	1166	1910
48	085	0308.01	Moderate	No	64.90	\$105,600	\$68,534	\$57,321	4521	58.00	2622	431	762
48	085	0308.02	Moderate	No	63.69	\$105,600	\$67,257	\$56,250	6099	58.53	3570	663	1398
48	085	0309.01	Unknown	No	0.00	\$105,600	\$0	\$0	2335	81.93	1913	265	547
48	085	0309.02	Unknown	No	0.00	\$105,600	\$0	\$0	6	0.00	0	0	0
48	085	0309.03	Moderate	No	64.78	\$105,600	\$68,408	\$57,214	7763	71.62	5560	1194	1683
48	085	0310.03	Middle	No	96.85	\$105,600	\$102,274	\$85,536	12022	53.98	6490	2218	2703
48	085	0310.05	Middle	No	86.86	\$105,600	\$91,724	\$76,719	3126	43.92	1373	815	1227
48	085	0310.06	Middle	No	80.53	\$105,600	\$85,040	\$71,125	3460	46.85	1621	642	788
48	085	0310.07	Middle	No	97.13	\$105,600	\$102,569	\$85,781	6291	50.64	3186	1008	1283
48	085	0310.08	Moderate	No	65.39	\$105,600	\$69,052	\$57,757	3229	49.61	1602	529	1027
48	085	0311.01	Middle	No	100.38	\$105,600	\$106,001	\$88,654	5837	35.65	2081	1302	1815
48	085	0311.02	Middle	No	119.02	\$105,600	\$125,685	\$105,117	6507	41.19	2680	1435	1945
48	085	0312.01	Middle	No	115.63	\$105,600	\$122,105	\$102,125	7895	32.74	2585	1672	1937
48	085	0312.02	Upper	No	128.50	\$105,600	\$135,696	\$113,490	7224	39.92	2884	1452	1691
48	085	0313.08	Upper	No	125.75	\$105,600	\$132,792	\$111,058	6999	41.71	2919	1494	1851
48	085	0313.14	Upper	No	149.84	\$105,600	\$158,231	\$132,335	6001	39.96	2398	1255	1431

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48	085	0313.18	Upper	No	120.97	\$105,600	\$127,744	\$106,838	5832	47.46	2768	1178	1510
48	085	0313.19	Moderate	No	75.87	\$105,600	\$80,119	\$67,008	4707	52.90	2490	785	1080
48	085	0313.20	Upper	No	121.44	\$105,600	\$128,241	\$107,254	6153	34.89	2147	1592	1951
48	085	0313.21	Upper	No	145.97	\$105,600	\$154,144	\$128,917	7121	42.37	3017	1513	1637
48	085	0313.22	Upper	No	133.61	\$105,600	\$141,092	\$118,000	8733	45.73	3994	1852	2173
48	085	0313.23	Middle	No	119.88	\$105,600	\$126,593	\$105,880	5369	43.81	2352	1241	1588
48	085	0313.24	Upper	No	176.49	\$105,600	\$186,373	\$155,875	4567	49.40	2256	1488	1586
48	085	0313.25	Upper	No	138.61	\$105,600	\$146,372	\$122,422	2188	36.06	789	621	676
48	085	0313.26	Upper	No	232.73	\$105,600	\$245,763	\$205,543	6305	47.23	2978	1521	1612
48	085	0313.27	Upper	No	190.92	\$105,600	\$201,612	\$168,618	4347	49.80	2165	1002	1064
48	085	0313.28	Upper	No	151.93	\$105,600	\$160,438	\$134,180	3830	53.19	2037	1009	1071
48	085	0313.29	Upper	No	156.87	\$105,600	\$165,655	\$138,548	6772	57.63	3903	1559	1861
48	085	0313.30	Upper	No	133.00	\$105,600	\$140,448	\$117,463	5905	44.93	2653	1150	1562
48	085	0313.31	Middle	No	104.77	\$105,600	\$110,637	\$92,528	4990	64.23	3205	947	1177
48	085	0313.32	Middle	No	113.15	\$105,600	\$119,486	\$99,930	5218	60.14	3138	1209	1569
48	085	0313.33	Upper	No	152.86	\$105,600	\$161,420	\$135,000	3826	75.90	2904	857	1036
48	085	0313.34	Upper	No	149.57	\$105,600	\$157,946	\$132,098	2877	46.89	1349	936	1105
48	085	0313.35	Upper	No	151.44	\$105,600	\$159,921	\$133,750	6108	45.30	2767	1509	1695
48	085	0313.36	Upper	No	185.58	\$105,600	\$195,972	\$163,897	5486	48.45	2658	1107	1164
48	085	0314.08	Upper	No	132.91	\$105,600	\$140,353	\$117,386	3495	43.66	1526	947	1025
48	085	0314.11	Upper	No	164.25	\$105,600	\$173,448	\$145,064	6037	50.39	3042	1585	1705
48	085	0314.12	Upper	No	151.25	\$105,600	\$159,720	\$133,577	6555	33.71	2210	1275	1505
48	085	0314.13	Middle	No	115.39	\$105,600	\$121,852	\$101,907	6839	51.43	3517	1700	2089
48	085	0314.14	Upper	No	148.82	\$105,600	\$157,154	\$131,435	6149	41.00	2521	2004	2113
48	085	0314.15	Upper	No	200.08	\$105,600	\$211,284	\$176,708	4945	35.87	1774	1469	1720
48	085	0314.16	Upper	No	210.32	\$105,600	\$222,098	\$185,747	10717	61.32	6572	2375	2659
48	085	0314.17	Upper	No	240.82	\$105,600	\$254,306	\$212,683	6840	57.65	3943	1160	1257
48	085	0314.18	Upper	No	212.44	\$105,600	\$224,337	\$187,620	7110	57.37	4079	1524	1844
48	085	0314.19	Upper	No	171.04	\$105,600	\$180,618	\$151,059	4929	23.62	1164	1325	1696

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48	085	0314.20	Middle	No	117.73	\$105,600	\$124,323	\$103,977	3446	13.70	472	1376	1554
48	085	0314.21	Upper	No	152.35	\$105,600	\$160,882	\$134,549	4573	65.51	2996	964	1201
48	085	0314.22	Middle	No	115.22	\$105,600	\$121,672	\$101,765	4006	39.92	1599	1296	1442
48	085	0314.23	Middle	No	101.11	\$105,600	\$106,772	\$89,300	2899	47.02	1363	976	1164
48	085	0314.24	Middle	No	113.85	\$105,600	\$120,226	\$100,548	2875	40.17	1155	911	1124
48	085	0314.25	Upper	No	126.98	\$105,600	\$134,091	\$112,143	5725	44.61	2554	1302	1776
48	085	0315.04	Middle	No	110.64	\$105,600	\$116,836	\$97,717	7033	35.52	2498	1943	2423
48	085	0315.07	Middle	No	114.74	\$105,600	\$121,165	\$101,339	7056	47.05	3320	1021	1395
48	085	0315.08	Middle	No	116.45	\$105,600	\$122,971	\$102,845	6124	44.97	2754	1056	1356
48	085	0315.09	Upper	No	144.28	\$105,600	\$152,360	\$127,426	3873	53.89	2087	1186	1542
48	085	0315.10	Upper	No	175.33	\$105,600	\$185,148	\$154,848	6863	46.31	3178	1263	1494
48	085	0315.11	Moderate	No	60.70	\$105,600	\$64,099	\$53,615	5447	51.66	2814	1063	1511
48	085	0315.12	Middle	No	96.26	\$105,600	\$101,651	\$85,015	3466	55.91	1938	587	896
48	085	0316.11	Middle	No	107.34	\$105,600	\$113,351	\$94,802	3919	56.83	2227	946	1211
48	085	0316.13	Upper	No	160.12	\$105,600	\$169,087	\$141,417	5612	28.42	1595	1854	2106
48	085	0316.21	Middle	No	95.36	\$105,600	\$100,700	\$84,219	5624	42.46	2388	1355	1896
48	085	0316.22	Upper	No	134.10	\$105,600	\$141,610	\$118,438	6089	45.94	2797	1571	1740
48	085	0316.23	Middle	No	94.40	\$105,600	\$99,686	\$83,375	2706	51.66	1398	611	728
48	085	0316.24	Moderate	No	74.54	\$105,600	\$78,714	\$65,833	3532	61.07	2157	384	667
48	085	0316.25	Upper	No	136.57	\$105,600	\$144,218	\$120,613	4339	29.22	1268	1443	1681
48	085	0316.26	Upper	No	149.38	\$105,600	\$157,745	\$131,932	2342	25.70	602	782	887
48	085	0316.27	Middle	No	93.01	\$105,600	\$98,219	\$82,143	4754	35.91	1707	1548	1806
48	085	0316.28	Middle	No	104.67	\$105,600	\$110,532	\$92,443	3472	42.14	1463	1124	1416
48	085	0316.29	Middle	No	97.59	\$105,600	\$103,055	\$86,193	3398	47.50	1614	866	1222
48	085	0316.30	Middle	No	118.85	\$105,600	\$125,506	\$104,963	4466	41.22	1841	1294	1544
48	085	0316.31	Middle	No	118.43	\$105,600	\$125,062	\$104,593	4581	54.81	2511	1016	1161
48	085	0316.32	Middle	No	105.32	\$105,600	\$111,218	\$93,015	5532	51.77	2864	809	1352
48	085	0316.33	Upper	No	125.45	\$105,600	\$132,475	\$110,795	3636	45.52	1655	1203	1434

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48	085	0316.34	Middle	No	89.16	\$105,600	\$94,153	\$78,750	3022	47.92	1448	606	989
48	085	0316.35	Middle	No	97.90	\$105,600	\$103,382	\$86,467	4493	64.75	2909	617	1179
48	085	0316.36	Upper	No	122.26	\$105,600	\$129,107	\$107,982	6554	43.61	2858	1977	2464
48	085	0316.39	Upper	No	142.82	\$105,600	\$150,818	\$126,140	7146	65.51	4681	1597	1850
48	085	0316.41	Upper	No	158.79	\$105,600	\$167,682	\$140,244	6306	72.12	4548	1387	1778
48	085	0316.42	Upper	No	164.26	\$105,600	\$173,459	\$145,069	4496	44.64	2007	1440	1724
48	085	0316.43	Upper	No	136.72	\$105,600	\$144,376	\$120,748	4518	48.52	2192	675	937
48	085	0316.45	Upper	No	184.64	\$105,600	\$194,980	\$163,068	2017	29.15	588	617	622
48	085	0316.46	Upper	No	246.35	\$105,600	\$260,146	\$217,566	6402	43.78	2803	1420	1638
48	085	0316.47	Upper	No	161.93	\$105,600	\$170,998	\$143,009	3273	47.57	1557	606	766
48	085	0316.49	Upper	No	163.52	\$105,600	\$172,677	\$144,417	5611	36.62	2055	1275	1316
48	085	0316.54	Upper	No	184.41	\$105,600	\$194,737	\$162,862	3768	40.95	1543	1393	1494
48	085	0316.55	Upper	No	120.88	\$105,600	\$127,649	\$106,758	4731	46.86	2217	1029	1087
48	085	0316.57	Middle	No	107.71	\$105,600	\$113,742	\$95,132	2935	52.71	1547	106	172
48	085	0316.59	Middle	No	119.47	\$105,600	\$126,160	\$105,517	2121	69.78	1480	137	251
48	085	0316.60	Upper	No	122.29	\$105,600	\$129,138	\$108,005	5418	81.01	4389	290	433
48	085	0316.61	Upper	No	167.80	\$105,600	\$177,197	\$148,194	3695	71.20	2631	926	1131
48	085	0316.62	Upper	No	154.80	\$105,600	\$163,469	\$136,719	4726	62.27	2943	1043	1437
48	085	0316.63	Upper	No	167.23	\$105,600	\$176,595	\$147,697	3846	66.46	2556	810	1169
48	085	0316.64	Upper	No	187.45	\$105,600	\$197,947	\$165,551	3869	49.68	1922	1198	1266
48	085	0316.65	Middle	No	86.52	\$105,600	\$91,365	\$76,417	3414	70.33	2401	225	352
48	085	0316.66	Upper	No	159.72	\$105,600	\$168,664	\$141,058	5701	61.74	3520	1094	1202
48	085	0316.67	Upper	No	193.45	\$105,600	\$204,283	\$170,854	3340	48.89	1633	818	873
48	085	0316.68	Upper	No	283.07	\$105,600	\$298,922	\$250,001	3761	35.79	1346	1637	1676
48	085	0316.69	Upper	No	170.29	\$105,600	\$179,826	\$150,395	2624	57.13	1499	410	573
48	085	0316.70	Unknown	No	0.00	\$105,600	\$0	\$0	1428	42.72	610	54	97
48	085	0316.71	Middle	No	102.89	\$105,600	\$108,652	\$90,875	2528	50.67	1281	8	71
48	085	0316.72	Middle	No	116.69	\$105,600	\$123,225	\$103,059	2263	56.74	1284	0	172
48	085	0316.73	Middle	No	101.96	\$105,600	\$107,670	\$90,048	2817	70.61	1989	156	213

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48	085	0316.74	Upper	No	129.82	\$105,600	\$137,090	\$114,659	5277	61.46	3243	632	962
48	085	0316.75	Upper	No	143.22	\$105,600	\$151,240	\$126,492	3107	56.65	1760	540	841
48	085	0316.76	Upper	No	132.10	\$105,600	\$139,498	\$116,667	4082	45.57	1860	1017	1221
48	085	0316.77	Upper	No	195.58	\$105,600	\$206,532	\$172,727	3073	50.93	1565	928	1020
48	085	0316.78	Upper	No	170.26	\$105,600	\$179,795	\$150,371	3607	42.78	1543	1020	1062
48	085	0316.79	Upper	No	188.93	\$105,600	\$199,510	\$166,856	2883	77.35	2230	740	866
48	085	0316.80	Upper	No	279.45	\$105,600	\$295,099	\$246,797	3828	64.26	2460	1221	1270
48	085	0316.81	Upper	No	128.47	\$105,600	\$135,664	\$113,462	2619	26.38	691	681	898
48	085	0316.82	Upper	No	135.57	\$105,600	\$143,162	\$119,732	3662	39.98	1464	1059	1225
48	085	0317.04	Upper	No	173.54	\$105,600	\$183,258	\$153,264	3625	43.59	1580	880	1163
48	085	0317.06	Upper	No	258.85	\$105,600	\$273,346	\$228,611	2253	25.83	582	813	892
48	085	0317.08	Middle	No	119.74	\$105,600	\$126,445	\$105,750	3902	39.36	1536	1191	1392
48	085	0317.09	Middle	No	119.93	\$105,600	\$126,646	\$105,921	4931	51.41	2535	894	1305
48	085	0317.11	Upper	No	128.23	\$105,600	\$135,411	\$113,250	3265	43.64	1425	881	1051
48	085	0317.13	Middle	No	102.60	\$105,600	\$108,346	\$90,617	4572	70.84	3239	346	471
48	085	0317.15	Upper	No	188.88	\$105,600	\$199,457	\$166,815	2703	35.96	972	786	903
48	085	0317.16	Upper	No	135.43	\$105,600	\$143,014	\$119,609	2378	41.25	981	708	755
48	085	0317.17	Upper	No	130.21	\$105,600	\$137,502	\$115,000	2037	56.50	1151	290	543
48	085	0317.18	Upper	No	168.99	\$105,600	\$178,453	\$149,250	2479	28.04	695	674	882
48	085	0317.19	Upper	No	157.42	\$105,600	\$166,236	\$139,028	1717	41.18	707	538	664
48	085	0317.20	Low	No	44.31	\$105,600	\$46,791	\$39,136	3759	83.59	3142	23	215
48	085	0317.21	Upper	No	122.45	\$105,600	\$129,307	\$108,142	2303	46.72	1076	775	1041
48	085	0317.22	Middle	No	83.28	\$105,600	\$87,944	\$73,556	2994	71.04	2127	0	94
48	085	0317.23	Low	No	43.87	\$105,600	\$46,327	\$38,750	3777	78.66	2971	0	274
48	085	0317.24	Moderate	No	68.32	\$105,600	\$72,146	\$60,337	3004	71.30	2142	214	351
48	085	0318.06	Middle	No	84.25	\$105,600	\$88,968	\$74,408	2454	69.80	1713	38	106
48	085	0318.07	Middle	No	104.52	\$105,600	\$110,373	\$92,308	5034	27.47	1383	1396	1712
48	085	0318.08	Middle	No	118.08	\$105,600	\$124,692	\$104,286	3273	33.73	1104	1368	1512

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
48	085	0318.09	Moderate	No	62.71	\$105,600	\$66,222	\$55,391	1970	72.54	1429	53	97
48	085	0318.10	Upper	No	125.18	\$105,600	\$132,190	\$110,560	1854	52.32	970	0	228
48	085	0318.11	Middle	No	108.23	\$105,600	\$114,291	\$95,592	1968	50.81	1000	0	0
48	085	0318.12	Middle	No	114.10	\$105,600	\$120,490	\$100,769	2055	34.89	717	193	66
48	085	0318.13	Unknown	No	0.00	\$105,600	\$0	\$0	5232	57.76	3022	0	38
48	085	0318.14	Upper	No	149.27	\$105,600	\$157,629	\$131,835	1875	24.64	462	668	710
48	085	0318.15	Upper	No	158.81	\$105,600	\$167,703	\$140,259	3951	33.99	1343	1102	1241
48	085	0318.16	Middle	No	118.48	\$105,600	\$125,115	\$104,643	3228	43.18	1394	696	736
48	085	0319.01	Moderate	No	72.27	\$105,600	\$76,317	\$63,834	2817	71.10	2003	62	511
48	085	0319.02	Moderate	No	73.77	\$105,600	\$77,901	\$65,156	3724	71.19	2651	357	587
48	085	0319.03	Upper	No	123.79	\$105,600	\$130,722	\$109,327	1280	57.58	737	17	195
48	085	0319.04	Upper	No	122.98	\$105,600	\$129,867	\$108,611	3300	60.94	2011	14	32
48	085	0320.03	Moderate	No	66.65	\$105,600	\$70,382	\$58,864	6019	75.56	4548	917	1231
48	085	0320.08	Middle	No	108.23	\$105,600	\$114,291	\$95,585	4377	51.86	2270	1290	1539
48	085	0320.10	Moderate	No	76.68	\$105,600	\$80,974	\$67,727	5839	69.81	4076	804	1231
48	085	0320.12	Moderate	No	56.99	\$105,600	\$60,181	\$50,333	3662	73.46	2690	806	1067
48	085	0320.13	Moderate	No	69.74	\$105,600	\$73,645	\$61,598	6801	77.49	5270	816	1266
48	085	0320.14	Moderate	No	68.48	\$105,600	\$72,315	\$60,486	5347	77.97	4169	589	931
48	085	0320.15	Middle	No	80.36	\$105,600	\$84,860	\$70,977	2380	52.65	1253	691	997
48	085	0320.16	Upper	No	152.34	\$105,600	\$160,871	\$134,545	2716	71.17	1933	800	910
48	085	0320.17	Middle	No	112.89	\$105,600	\$119,212	\$99,702	5026	58.50	2940	864	1109
48	085	0320.18	Upper	No	138.64	\$105,600	\$146,404	\$122,440	3595	43.48	1563	859	1070
48	085	0320.19	Upper	No	238.36	\$105,600	\$251,708	\$210,511	2987	58.05	1734	915	1028

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48	097	0001.00	Upper	No	125.00	\$73,200	\$91,500	\$77,236	6291	17.61	1108	1843	2617
48	097	0002.00	Upper	No	186.12	\$73,200	\$136,240	\$115,000	5036	9.61	484	1523	2220
48	097	0004.00	Moderate	No	76.87	\$73,200	\$56,269	\$47,500	2092	47.94	1003	443	687
48	097	0005.00	Moderate	No	71.88	\$73,200	\$52,616	\$44,414	3438	58.58	2014	371	1101
48	097	0006.00	Middle	No	96.35	\$73,200	\$70,528	\$59,536	4801	44.41	2132	1005	1816
48	097	0007.01	Upper	No	148.53	\$73,200	\$108,724	\$91,771	4746	12.45	591	1643	2164
48	097	0007.02	Upper	No	158.20	\$73,200	\$115,802	\$97,746	2845	23.87	679	999	1099
48	097	0009.00	Upper	No	143.26	\$73,200	\$104,866	\$88,516	5313	24.94	1325	1597	2134
48	097	0011.00	Middle	No	103.85	\$73,200	\$76,018	\$64,167	7106	41.20	2928	1445	2543

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2023 FFIEC Census Report - Summary Census Demographic Information

State: 48 - TEXAS (TX)

County: 121 - DENTON COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
48	121	0201.09	Upper	No	196.30	\$105,600	\$207,293	\$173,365	8988	53.03	4766	1916	2139
48	121	0201.10	Upper	No	187.95	\$105,600	\$198,475	\$165,991	5733	47.46	2721	1552	1783
48	121	0201.11	Upper	No	212.19	\$105,600	\$224,073	\$187,400	4402	29.94	1318	1060	1151
48	121	0201.12	Upper	No	134.75	\$105,600	\$142,296	\$119,013	3049	44.77	1365	923	1151
48	121	0201.15	Middle	No	117.07	\$105,600	\$123,626	\$103,393	7156	49.66	3554	1875	2613
48	121	0201.16	Middle	No	112.98	\$105,600	\$119,307	\$99,779	5760	27.36	1576	1588	1928
48	121	0201.17	Middle	No	81.71	\$105,600	\$86,286	\$72,167	2285	23.59	539	581	791
48	121	0201.18	Middle	No	95.08	\$105,600	\$100,404	\$83,977	4568	41.02	1874	1046	1638
48	121	0201.19	Middle	No	82.12	\$105,600	\$86,719	\$72,526	4605	56.46	2600	1223	1551
48	121	0201.20	Upper	No	130.78	\$105,600	\$138,104	\$115,504	5925	56.17	3328	1811	2350
48	121	0201.21	Middle	No	115.30	\$105,600	\$121,757	\$101,830	7156	41.74	2987	953	1385
48	121	0201.22	Middle	No	102.78	\$105,600	\$108,536	\$90,772	4277	36.87	1577	1043	1200
48	121	0201.23	Middle	No	118.97	\$105,600	\$125,632	\$105,074	6134	50.47	3096	1125	1380
48	121	0201.24	Upper	No	131.34	\$105,600	\$138,695	\$116,000	3061	54.26	1661	922	922
48	121	0201.25	Upper	No	143.74	\$105,600	\$151,789	\$126,944	7979	45.51	3631	1802	2139
48	121	0201.26	Middle	No	107.72	\$105,600	\$113,752	\$95,136	3779	58.35	2205	911	1134
48	121	0201.27	Middle	No	101.98	\$105,600	\$107,691	\$90,069	7500	66.35	4976	1634	2234
48	121	0201.28	Upper	No	171.41	\$105,600	\$181,009	\$151,389	11727	46.47	5449	1950	2154
48	121	0201.29	Middle	No	101.20	\$105,600	\$106,867	\$89,375	4232	41.40	1752	676	915
48	121	0201.30	Middle	No	117.47	\$105,600	\$124,048	\$103,750	2265	43.40	983	397	488
48	121	0201.31	Upper	No	135.56	\$105,600	\$143,151	\$119,722	8184	44.87	3672	2241	2326
48	121	0201.32	Upper	No	135.41	\$105,600	\$142,993	\$119,595	5171	62.44	3229	1538	1859
48	121	0201.33	Upper	No	130.25	\$105,600	\$137,544	\$115,038	7591	52.00	3947	2083	2471
48	121	0201.34	Upper	No	219.60	\$105,600	\$231,898	\$193,944	5500	67.89	3734	1323	1439
48	121	0201.35	Upper	No	154.38	\$105,600	\$163,025	\$136,347	6385	62.30	3978	1471	1661
48	121	0201.36	Upper	No	130.91	\$105,600	\$138,241	\$115,618	3648	55.76	2034	638	742

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48	121	0201.37	Upper	No	139.62	\$105,600	\$147,439	\$123,309	3935	61.12	2405	737	815
48	121	0202.03	Middle	No	92.60	\$105,600	\$97,786	\$81,786	5936	31.72	1883	1405	2110
48	121	0202.04	Middle	No	97.35	\$105,600	\$102,802	\$85,976	5554	22.96	1275	1434	1791
48	121	0202.05	Upper	No	139.00	\$105,600	\$146,784	\$122,759	1784	23.60	421	636	715
48	121	0202.06	Middle	No	95.29	\$105,600	\$100,626	\$84,157	3311	29.39	973	777	881
48	121	0202.07	Middle	No	100.18	\$105,600	\$105,790	\$88,475	3685	24.31	896	1092	1272
48	121	0202.08	Middle	No	81.31	\$105,600	\$85,863	\$71,813	3397	32.29	1097	745	1095
48	121	0203.05	Upper	No	190.90	\$105,600	\$201,590	\$168,596	7960	17.29	1376	2065	2321
48	121	0203.10	Middle	No	118.72	\$105,600	\$125,368	\$104,848	4808	8.78	422	2007	2236
48	121	0203.11	Upper	No	124.57	\$105,600	\$131,546	\$110,018	3628	39.50	1433	263	568
48	121	0203.12	Upper	No	151.78	\$105,600	\$160,280	\$134,046	7610	34.40	2618	869	1039
48	121	0203.13	Middle	No	116.53	\$105,600	\$123,056	\$102,917	5963	23.53	1403	1399	1604
48	121	0203.14	Upper	No	120.64	\$105,600	\$127,396	\$106,548	11860	25.73	3051	2490	2868
48	121	0203.15	Upper	No	151.44	\$105,600	\$159,921	\$133,750	3424	26.37	903	1163	1322
48	121	0203.16	Upper	No	224.94	\$105,600	\$237,537	\$198,660	3770	13.26	500	1069	1323
48	121	0203.17	Upper	No	169.52	\$105,600	\$179,013	\$149,712	5098	33.13	1689	1169	1226
48	121	0203.18	Upper	No	122.49	\$105,600	\$129,349	\$108,183	5862	23.46	1375	1474	1810
48	121	0203.19	Middle	No	110.67	\$105,600	\$116,868	\$97,746	6920	35.74	2473	1481	1814
48	121	0203.20	Upper	No	129.27	\$105,600	\$136,509	\$114,167	11167	37.39	4175	1541	1825
48	121	0203.21	Upper	No	210.02	\$105,600	\$221,781	\$185,481	6438	27.54	1773	1884	1916
48	121	0203.22	Upper	No	132.85	\$105,600	\$140,290	\$117,328	7662	30.55	2341	1934	2236
48	121	0204.02	Middle	No	110.79	\$105,600	\$116,994	\$97,853	5379	31.33	1685	1665	2284
48	121	0204.03	Middle	No	82.09	\$105,600	\$86,687	\$72,500	4142	31.43	1302	757	1556
48	121	0204.04	Moderate	No	77.73	\$105,600	\$82,083	\$68,655	4822	46.79	2256	704	1306
48	121	0204.05	Middle	No	112.06	\$105,600	\$118,335	\$98,971	4681	35.27	1651	1208	1287
48	121	0205.04	Moderate	No	72.83	\$105,600	\$76,908	\$64,323	3959	62.44	2472	554	1125
48	121	0205.05	Middle	No	114.53	\$105,600	\$120,944	\$101,154	7637	29.10	2222	2135	2869
48	121	0205.06	Middle	No	105.91	\$105,600	\$111,841	\$93,542	1964	41.45	814	442	666
48	121	0205.07	Moderate	No	66.72	\$105,600	\$70,456	\$58,929	3479	38.66	1345	622	926

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48	121	0205.08	Moderate	No	60.12	\$105,600	\$63,487	\$53,097	2408	45.22	1089	338	923
48	121	0206.01	Low	No	39.15	\$105,600	\$41,342	\$34,583	5306	54.79	2907	188	822
48	121	0206.03	Moderate	No	73.30	\$105,600	\$77,405	\$64,735	3469	72.76	2524	554	903
48	121	0206.04	Middle	No	87.60	\$105,600	\$92,506	\$77,372	4055	50.23	2037	792	1189
48	121	0206.05	Moderate	No	75.78	\$105,600	\$80,024	\$66,929	2680	53.17	1425	487	906
48	121	0207.00	Moderate	No	64.65	\$105,600	\$68,270	\$57,102	3543	42.17	1494	246	811
48	121	0208.00	Moderate	No	75.92	\$105,600	\$80,172	\$67,056	6022	55.53	3344	716	1424
48	121	0209.00	Low	No	33.49	\$105,600	\$35,365	\$29,583	3717	63.22	2350	89	287
48	121	0210.00	Moderate	No	52.78	\$105,600	\$55,736	\$46,613	5633	55.25	3112	91	705
48	121	0211.00	Moderate	No	57.57	\$105,600	\$60,794	\$50,847	3468	44.20	1533	35	681
48	121	0212.02	Moderate	No	71.50	\$105,600	\$75,504	\$63,148	4060	61.13	2482	704	1131
48	121	0212.03	Low	No	39.97	\$105,600	\$42,208	\$35,307	3798	64.03	2432	0	573
48	121	0212.04	Low	No	46.46	\$105,600	\$49,062	\$41,033	3626	59.71	2165	0	399
48	121	0213.01	Unknown	No	0.00	\$105,600	\$0	\$0	3966	57.56	2283	12	471
48	121	0213.04	Middle	No	119.32	\$105,600	\$126,002	\$105,385	6440	38.25	2463	1225	1707
48	121	0213.05	Upper	No	125.23	\$105,600	\$132,243	\$110,605	3801	30.33	1153	896	1254
48	121	0213.06	Middle	No	113.20	\$105,600	\$119,539	\$99,979	3116	36.42	1135	879	909
48	121	0213.07	Upper	No	129.66	\$105,600	\$136,921	\$114,511	4922	37.59	1850	1312	1593
48	121	0214.10	Upper	No	174.44	\$105,600	\$184,209	\$154,059	4580	28.95	1326	1314	1534
48	121	0214.11	Moderate	No	76.26	\$105,600	\$80,531	\$67,357	7284	43.45	3165	1656	2172
48	121	0214.12	Upper	No	148.55	\$105,600	\$156,869	\$131,199	6183	27.51	1701	1542	1740
48	121	0214.13	Upper	No	142.73	\$105,600	\$150,723	\$126,054	2841	34.07	968	843	980
48	121	0214.14	Moderate	No	75.71	\$105,600	\$79,950	\$66,867	4853	63.82	3097	772	1240
48	121	0214.15	Upper	No	126.55	\$105,600	\$133,637	\$111,765	9881	50.96	5035	1861	2108
48	121	0214.16	Middle	No	116.36	\$105,600	\$122,876	\$102,767	4491	56.13	2521	1080	1317
48	121	0214.17	Upper	No	188.97	\$105,600	\$199,552	\$166,890	2615	28.26	739	749	836
48	121	0214.18	Upper	No	145.45	\$105,600	\$153,595	\$128,456	4187	26.96	1129	1599	1728
48	121	0214.19	Middle	No	97.66	\$105,600	\$103,129	\$86,250	4699	39.77	1869	1085	1393

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48	121	0214.20	Middle	No	104.31	\$105,600	\$110,151	\$92,125	3234	35.34	1143	796	1114
48	121	0214.21	Upper	No	133.19	\$105,600	\$140,649	\$117,631	3895	39.00	1519	918	1019
48	121	0214.22	Middle	No	99.67	\$105,600	\$105,252	\$88,026	5070	35.46	1798	1017	1395
48	121	0214.23	Middle	No	114.20	\$105,600	\$120,595	\$100,859	3606	41.04	1480	763	892
48	121	0215.02	Moderate	No	70.16	\$105,600	\$74,089	\$61,970	4726	63.01	2978	777	1055
48	121	0215.05	Middle	No	118.03	\$105,600	\$124,640	\$104,246	6135	45.62	2799	1795	2157
48	121	0215.12	Upper	No	206.90	\$105,600	\$218,486	\$182,727	4747	20.20	959	1598	1673
48	121	0215.13	Upper	No	161.90	\$105,600	\$170,966	\$142,986	3739	16.13	603	1311	1356
48	121	0215.14	Upper	No	163.32	\$105,600	\$172,466	\$144,242	4238	19.68	834	1250	1385
48	121	0215.16	Upper	No	138.49	\$105,600	\$146,245	\$122,313	6585	45.73	3011	2033	2694
48	121	0215.17	Middle	No	83.50	\$105,600	\$88,176	\$73,750	4461	66.33	2959	435	529
48	121	0215.18	Upper	No	121.56	\$105,600	\$128,367	\$107,361	2884	42.51	1226	930	1046
48	121	0215.20	Middle	No	109.28	\$105,600	\$115,400	\$96,516	3527	46.19	1629	1053	1450
48	121	0215.21	Middle	No	106.96	\$105,600	\$112,950	\$94,464	4044	45.10	1824	1083	1500
48	121	0215.22	Upper	No	178.51	\$105,600	\$188,507	\$157,656	4364	65.90	2876	726	781
48	121	0215.26	Upper	No	164.96	\$105,600	\$174,198	\$145,690	8280	36.07	2987	1773	1950
48	121	0215.28	Upper	No	202.01	\$105,600	\$213,323	\$178,409	2635	29.53	778	712	749
48	121	0215.29	Upper	No	189.66	\$105,600	\$200,281	\$167,500	4845	41.03	1988	1061	1253
48	121	0215.30	Middle	No	118.03	\$105,600	\$124,640	\$104,244	3754	55.11	2069	1005	1117
48	121	0215.31	Upper	No	134.75	\$105,600	\$142,296	\$119,009	4887	53.06	2593	1344	1818
48	121	0215.32	Middle	No	87.83	\$105,600	\$92,748	\$77,569	4105	49.01	2012	816	907
48	121	0215.33	Upper	No	128.92	\$105,600	\$136,140	\$113,864	6188	51.62	3194	1541	1956
48	121	0215.34	Upper	No	253.42	\$105,600	\$267,612	\$223,810	6302	39.51	2490	1490	1583
48	121	0215.35	Middle	No	85.75	\$105,600	\$90,552	\$75,731	3809	8.22	313	2003	2125
48	121	0215.36	Middle	No	98.01	\$105,600	\$103,499	\$86,563	6529	58.06	3791	1412	1510
48	121	0215.37	Upper	No	143.26	\$105,600	\$151,283	\$126,522	5374	52.57	2825	1365	1643
48	121	0215.38	Upper	No	283.07	\$105,600	\$298,922	\$250,001	6745	48.76	3289	1149	1285
48	121	0215.39	Upper	No	237.83	\$105,600	\$251,148	\$210,045	8624	50.15	4325	2039	2280
48	121	0215.40	Upper	No	222.38	\$105,600	\$234,833	\$196,399	7330	60.38	4426	1184	1356

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48	121	0216.11	Middle	No	112.50	\$105,600	\$118,800	\$99,358	4424	59.67	2640	1204	1534
48	121	0216.12	Middle	No	108.98	\$105,600	\$115,083	\$96,250	3770	53.45	2015	850	1115
48	121	0216.13	Moderate	No	68.05	\$105,600	\$71,861	\$60,102	5579	76.97	4294	684	980
48	121	0216.14	Middle	No	86.95	\$105,600	\$91,819	\$76,797	3650	67.29	2456	945	1139
48	121	0216.15	Middle	No	97.13	\$105,600	\$102,569	\$85,789	4692	68.01	3191	1240	1500
48	121	0216.16	Moderate	No	59.42	\$105,600	\$62,748	\$52,480	4626	70.04	3240	968	1315
48	121	0216.18	Moderate	No	66.27	\$105,600	\$69,981	\$58,527	4351	64.05	2787	746	1542
48	121	0216.19	Middle	No	92.32	\$105,600	\$97,490	\$81,538	3182	79.32	2524	567	797
48	121	0216.20	Moderate	No	79.79	\$105,600	\$84,258	\$70,469	3859	65.92	2544	0	16
48	121	0216.21	Upper	No	166.96	\$105,600	\$176,310	\$147,452	3634	46.23	1680	1287	1329
48	121	0216.22	Upper	No	149.60	\$105,600	\$157,978	\$132,125	6092	54.27	3306	1699	1903
48	121	0216.26	Upper	No	254.51	\$105,600	\$268,763	\$224,773	2434	32.79	798	948	985
48	121	0216.30	Middle	No	105.82	\$105,600	\$111,746	\$93,458	5457	64.16	3501	1162	1440
48	121	0216.31	Upper	No	151.36	\$105,600	\$159,836	\$133,674	5302	48.85	2590	1970	2043
48	121	0216.32	Upper	No	155.30	\$105,600	\$163,997	\$137,159	3548	35.32	1253	988	1210
48	121	0216.33	Upper	No	121.59	\$105,600	\$128,399	\$107,383	4261	38.96	1660	1406	1711
48	121	0216.34	Moderate	No	60.71	\$105,600	\$64,110	\$53,623	5215	74.23	3871	0	120
48	121	0216.35	Moderate	No	58.59	\$105,600	\$61,871	\$51,747	4550	74.31	3381	492	873
48	121	0216.37	Moderate	No	75.55	\$105,600	\$79,781	\$66,722	4215	74.47	3139	658	914
48	121	0216.38	Moderate	No	68.36	\$105,600	\$72,188	\$60,378	4048	72.80	2947	648	789
48	121	0216.39	Upper	No	151.66	\$105,600	\$160,153	\$133,945	3403	43.61	1484	958	1222
48	121	0216.40	Upper	No	132.00	\$105,600	\$139,392	\$116,583	3132	56.00	1754	433	564
48	121	0216.41	Middle	No	97.50	\$105,600	\$102,960	\$86,111	3656	75.14	2747	0	83
48	121	0216.42	Moderate	No	63.30	\$105,600	\$66,845	\$55,909	3468	71.08	2465	177	359
48	121	0216.43	Upper	No	211.99	\$105,600	\$223,861	\$187,222	4919	47.83	2353	1151	1205
48	121	0216.44	Upper	No	283.07	\$105,600	\$298,922	\$250,001	2202	44.78	986	492	492
48	121	0216.45	Unknown	No	0.00	\$105,600	\$0	\$0	2083	89.92	1873	259	386
48	121	0216.46	Middle	No	106.27	\$105,600	\$112,221	\$93,854	6426	64.99	4176	728	859

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48	121	0216.47	Moderate	No	64.71	\$105,600	\$68,334	\$57,152	4670	45.95	2146	0	649
48	121	0216.48	Upper	No	161.68	\$105,600	\$170,734	\$142,792	3104	27.42	851	1007	1370
48	121	0216.49	Unknown	No	0.00	\$105,600	\$0	\$0	3406	71.81	2446	650	751
48	121	0216.50	Upper	No	128.38	\$105,600	\$135,569	\$113,381	5354	79.64	4264	935	1050
48	121	0216.51	Upper	No	202.68	\$105,600	\$214,030	\$179,000	6584	50.62	3333	1158	1272
48	121	0216.52	Upper	No	205.35	\$105,600	\$216,850	\$181,362	4283	53.30	2283	960	1125
48	121	0216.53	Middle	No	94.69	\$105,600	\$99,993	\$83,634	2824	71.39	2016	245	276
48	121	0216.54	Upper	No	190.01	\$105,600	\$200,651	\$167,813	3855	74.73	2881	739	825
48	121	0216.55	Upper	No	191.07	\$105,600	\$201,770	\$168,750	2323	44.81	1041	160	322
48	121	0217.15	Middle	No	116.82	\$105,600	\$123,362	\$103,173	4722	46.08	2176	1388	1513
48	121	0217.16	Middle	No	99.56	\$105,600	\$105,135	\$87,927	5550	53.28	2957	812	1020
48	121	0217.17	Middle	No	88.19	\$105,600	\$93,129	\$77,891	5438	38.03	2068	1227	1652
48	121	0217.19	Upper	No	191.68	\$105,600	\$202,414	\$169,286	5240	28.32	1484	1344	1499
48	121	0217.20	Upper	No	201.74	\$105,600	\$213,037	\$178,173	3187	40.26	1283	1024	1029
48	121	0217.21	Upper	No	132.93	\$105,600	\$140,374	\$117,404	3680	29.92	1101	1308	1512
48	121	0217.22	Middle	No	116.06	\$105,600	\$122,559	\$102,500	4150	35.23	1462	1005	1374
48	121	0217.23	Upper	No	128.01	\$105,600	\$135,179	\$113,056	1476	56.84	839	412	528
48	121	0217.24	Upper	No	183.13	\$105,600	\$193,385	\$161,736	4250	30.02	1276	1228	1348
48	121	0217.25	Upper	No	135.26	\$105,600	\$142,835	\$119,457	3565	30.58	1090	1562	1604
48	121	0217.26	Upper	No	160.64	\$105,600	\$169,636	\$141,875	3107	30.54	949	1012	1164
48	121	0217.27	Upper	No	175.87	\$105,600	\$185,719	\$155,321	5383	44.40	2390	1242	1282
48	121	0217.28	Moderate	No	71.08	\$105,600	\$75,060	\$62,781	3693	68.70	2537	293	376
48	121	0217.29	Upper	No	148.43	\$105,600	\$156,742	\$131,094	3012	39.14	1179	1000	1198
48	121	0217.30	Upper	No	146.06	\$105,600	\$154,239	\$129,000	3625	39.31	1425	964	1144
48	121	0217.31	Upper	No	133.30	\$105,600	\$140,765	\$117,727	3462	52.77	1827	986	1177
48	121	0217.32	Middle	No	85.63	\$105,600	\$90,425	\$75,625	2524	70.36	1776	320	492
48	121	0217.33	Middle	No	84.25	\$105,600	\$88,968	\$74,412	3244	65.01	2109	493	638
48	121	0217.34	Moderate	No	68.06	\$105,600	\$71,871	\$60,114	3569	69.99	2498	10	73
48	121	0217.35	Middle	No	84.01	\$105,600	\$88,715	\$74,196	3346	69.52	2326	143	339

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48	121	0217.36	Moderate	No	78.37	\$105,600	\$82,759	\$69,219	2527	71.07	1796	111	200
48	121	0217.37	Upper	No	154.27	\$105,600	\$162,909	\$136,250	4908	63.28	3106	771	957
48	121	0217.38	Middle	No	105.01	\$105,600	\$110,891	\$92,742	3382	63.16	2136	369	561
48	121	0217.39	Low	No	34.14	\$105,600	\$36,052	\$30,156	3596	80.34	2889	1	180
48	121	0217.40	Middle	No	82.56	\$105,600	\$87,183	\$72,914	5195	66.95	3478	480	794
48	121	0217.41	Middle	No	105.83	\$105,600	\$111,756	\$93,472	1948	58.78	1145	363	479
48	121	0217.42	Middle	No	106.55	\$105,600	\$112,517	\$94,107	6441	61.14	3938	1840	2400
48	121	0217.43	Middle	No	88.89	\$105,600	\$93,868	\$78,508	3689	69.12	2550	584	880
48	121	0217.44	Moderate	No	68.88	\$105,600	\$72,737	\$60,833	3781	79.34	3000	542	769
48	121	0217.45	Middle	No	82.46	\$105,600	\$87,078	\$72,831	5924	76.38	4525	924	1351
48	121	0217.46	Upper	No	183.68	\$105,600	\$193,966	\$162,222	4365	23.14	1010	1344	1417
48	121	0217.48	Upper	No	154.92	\$105,600	\$163,596	\$136,823	4254	22.90	974	1244	1381
48	121	0217.49	Upper	No	255.31	\$105,600	\$269,607	\$225,481	3347	21.54	721	1162	1166
48	121	0217.50	Upper	No	258.00	\$105,600	\$272,448	\$227,857	5127	34.70	1779	1381	1455
48	121	0217.51	Upper	No	248.58	\$105,600	\$262,500	\$219,535	4734	43.77	2072	1287	1439
48	121	0217.52	Upper	No	205.11	\$105,600	\$216,596	\$181,143	4851	37.17	1803	1610	1661
48	121	0217.54	Upper	No	207.56	\$105,600	\$219,183	\$183,311	4029	26.90	1084	1297	1406
48	121	0217.55	Upper	No	201.18	\$105,600	\$212,446	\$177,675	9181	25.22	2315	2390	2529
48	121	0217.56	Upper	No	215.44	\$105,600	\$227,505	\$190,274	4222	35.41	1495	1075	1169
48	121	0217.57	Upper	No	182.38	\$105,600	\$192,593	\$161,071	3192	24.75	790	1090	1220
48	121	0217.58	Upper	No	184.00	\$105,600	\$194,304	\$162,500	3580	31.84	1140	931	1186
48	121	0217.59	Middle	No	111.17	\$105,600	\$117,396	\$98,182	2164	34.98	757	222	300
48	121	0218.00	Upper	No	190.19	\$105,600	\$200,841	\$167,969	4218	35.37	1492	1003	1130
48	121	0219.00	Upper	No	216.35	\$105,600	\$228,466	\$191,071	5762	39.67	2286	1464	1642

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48	181	0001.01	Middle	No	91.47	\$82,400	\$75,371	\$65,542	5207	17.71	922	1731	2306
48	181	0001.02	Middle	No	112.00	\$82,400	\$92,288	\$80,250	3323	21.10	701	994	1426
48	181	0002.00	Moderate	No	71.89	\$82,400	\$59,237	\$51,510	2235	32.53	727	647	1031
48	181	0003.02	Upper	No	122.59	\$82,400	\$101,014	\$87,841	5211	16.91	881	1382	2181
48	181	0003.04	Middle	No	109.91	\$82,400	\$90,566	\$78,750	3673	12.31	452	1015	1990
48	181	0003.05	Upper	No	146.91	\$82,400	\$121,054	\$105,262	1762	12.54	221	615	1107
48	181	0003.06	Moderate	No	72.01	\$82,400	\$59,336	\$51,597	2945	11.78	347	972	1800
48	181	0004.00	Middle	No	85.98	\$82,400	\$70,848	\$61,607	2806	32.64	916	747	1176
48	181	0005.01	Moderate	No	61.63	\$82,400	\$50,783	\$44,163	3497	42.69	1493	529	1122
48	181	0005.02	Middle	No	85.48	\$82,400	\$70,436	\$61,250	1430	33.36	477	215	558
48	181	0006.00	Middle	No	90.41	\$82,400	\$74,498	\$64,783	3675	23.13	850	1256	1647
48	181	0007.00	Moderate	No	70.67	\$82,400	\$58,232	\$50,638	4174	36.87	1539	1017	1740
48	181	0008.00	Middle	No	114.79	\$82,400	\$94,587	\$82,248	6038	21.89	1322	1740	2521
48	181	0009.01	Upper	No	125.15	\$82,400	\$103,124	\$89,671	4759	24.08	1146	976	1598
48	181	0009.03	Moderate	No	52.33	\$82,400	\$43,120	\$37,500	3414	41.86	1429	480	1000
48	181	0009.04	Middle	No	118.41	\$82,400	\$97,570	\$84,844	4583	25.83	1184	1039	1454
48	181	0011.01	Middle	No	117.57	\$82,400	\$96,878	\$84,242	5102	29.85	1523	1340	1676
48	181	0011.03	Middle	No	110.51	\$82,400	\$91,060	\$79,182	4689	20.17	946	1100	1742
48	181	0011.04	Middle	No	105.25	\$82,400	\$86,726	\$75,417	2789	14.74	411	996	1155
48	181	0012.00	Middle	No	86.74	\$82,400	\$71,474	\$62,155	6292	35.54	2236	1655	2530
48	181	0013.00	Middle	No	89.14	\$82,400	\$73,451	\$63,873	4206	36.95	1554	654	1326
48	181	0014.00	Moderate	No	62.53	\$82,400	\$51,525	\$44,805	5532	60.01	3320	1024	1716
48	181	0015.00	Moderate	No	70.54	\$82,400	\$58,125	\$50,543	6809	55.15	3755	1594	2407
48	181	0017.00	Moderate	No	68.35	\$82,400	\$56,320	\$48,977	5864	41.70	2445	709	1556
48	181	0018.01	Middle	No	100.96	\$82,400	\$83,191	\$72,337	7108	24.94	1773	1905	2545
48	181	0018.02	Upper	No	123.73	\$82,400	\$101,954	\$88,654	4991	18.79	938	1545	2008

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48	181	0018.03	Upper	No	143.68	\$82,400	\$118,392	\$102,951	7408	22.30	1652	1788	2428
48	181	0019.01	Upper	No	149.58	\$82,400	\$123,254	\$107,174	7316	23.09	1689	1996	2726
48	181	0019.02	Middle	No	108.84	\$82,400	\$89,684	\$77,986	5287	21.94	1160	1296	1941
48	181	0020.00	Low	No	48.52	\$82,400	\$39,980	\$34,770	3418	67.96	2323	691	1149

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2023 FFIEC Census Report - Summary Census Demographic Information

State: 48 - TEXAS (TX)

County: 309 - MCLENNAN COUNTY



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48	309	0001.00	Low	No	41.93	\$84,300	\$35,347	\$28,036	1638	55.49	909	136	264
48	309	0002.00	Unknown	No	0.00	\$84,300	\$0	\$0	4640	41.68	1934	120	513
48	309	0003.00	Unknown	No	0.00	\$84,300	\$0	\$0	4040	42.45	1715	0	0
48	309	0004.01	Moderate	No	50.13	\$84,300	\$42,260	\$33,514	1759	79.93	1406	143	463
48	309	0004.02	Low	No	45.57	\$84,300	\$38,416	\$30,465	4905	41.88	2054	90	530
48	309	0005.98	Moderate	No	66.99	\$84,300	\$56,473	\$44,787	4886	91.55	4473	1089	1790
48	309	0007.00	Moderate	No	72.29	\$84,300	\$60,940	\$48,333	2945	69.00	2032	418	1161
48	309	0008.00	Moderate	No	65.04	\$84,300	\$54,829	\$43,485	2854	72.32	2064	552	1045
48	309	0009.00	Moderate	No	75.23	\$84,300	\$63,419	\$50,294	4961	71.84	3564	1161	1991
48	309	0010.00	Low	No	38.86	\$84,300	\$32,759	\$25,982	2703	82.50	2230	415	849
48	309	0011.00	Moderate	No	61.92	\$84,300	\$52,199	\$41,398	5807	86.07	4998	854	2102
48	309	0012.00	Low	No	33.47	\$84,300	\$28,215	\$22,377	3565	90.49	3226	590	1005
48	309	0013.00	Moderate	No	66.77	\$84,300	\$56,287	\$44,643	2269	71.53	1623	574	834
48	309	0014.01	Low	No	35.57	\$84,300	\$29,986	\$23,784	2832	88.45	2505	411	1011
48	309	0014.02	Low	No	23.95	\$84,300	\$20,190	\$16,013	4556	83.74	3815	604	1456
48	309	0015.00	Low	No	46.90	\$84,300	\$39,537	\$31,354	2272	87.98	1999	375	973
48	309	0016.00	Moderate	No	66.61	\$84,300	\$56,152	\$44,533	6307	67.39	4250	910	2136
48	309	0017.00	Moderate	No	72.98	\$84,300	\$61,522	\$48,793	6087	63.96	3893	1417	2194
48	309	0018.00	Middle	No	102.83	\$84,300	\$86,686	\$68,750	2619	57.50	1506	546	691
48	309	0019.00	Low	No	49.92	\$84,300	\$42,083	\$33,375	4685	59.53	2789	295	1190
48	309	0020.00	Middle	No	115.19	\$84,300	\$97,105	\$77,012	4313	29.01	1251	1166	1414
48	309	0021.00	Moderate	No	64.56	\$84,300	\$54,424	\$43,162	5275	70.12	3699	866	1350
48	309	0023.02	Moderate	No	63.17	\$84,300	\$53,252	\$42,232	5518	65.60	3620	225	1151
48	309	0024.98	Moderate	No	77.74	\$84,300	\$65,535	\$51,971	5393	54.01	2913	1036	2118
48	309	0025.01	Middle	No	99.47	\$84,300	\$83,853	\$66,500	5089	53.17	2706	1180	1925
48	309	0025.03	Upper	No	136.13	\$84,300	\$114,758	\$91,010	5587	24.86	1389	1456	1861

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48	309	0025.04	Upper	No	176.28	\$84,300	\$148,604	\$117,850	4151	20.74	861	1214	1468
48	309	0026.00	Upper	No	150.75	\$84,300	\$127,082	\$100,784	5910	32.86	1942	2239	2573
48	309	0027.00	Low	No	45.14	\$84,300	\$38,053	\$30,179	4070	75.70	3081	710	1616
48	309	0028.00	Middle	No	113.73	\$84,300	\$95,874	\$76,034	3963	32.22	1277	1285	1751
48	309	0029.00	Upper	No	132.87	\$84,300	\$112,009	\$88,830	4471	24.00	1073	1287	1702
48	309	0030.00	Middle	No	107.38	\$84,300	\$90,521	\$71,786	3906	47.85	1869	524	765
48	309	0032.00	Moderate	No	70.75	\$84,300	\$59,642	\$47,303	5182	58.82	3048	964	1629
48	309	0033.00	Low	No	39.49	\$84,300	\$33,290	\$26,400	1928	42.17	813	8	767
48	309	0034.01	Middle	No	86.58	\$84,300	\$72,987	\$57,885	1411	28.28	399	392	509
48	309	0034.02	Middle	No	115.26	\$84,300	\$97,164	\$77,056	5262	26.68	1404	1552	2088
48	309	0035.00	Upper	No	142.68	\$84,300	\$120,279	\$95,385	4348	21.21	922	1315	1822
48	309	0036.01	Middle	No	84.76	\$84,300	\$71,453	\$56,667	2939	38.65	1136	714	1221
48	309	0036.02	Middle	No	104.45	\$84,300	\$88,051	\$69,831	2751	23.81	655	819	1207
48	309	0037.01	Middle	No	118.00	\$84,300	\$99,474	\$78,889	3270	31.35	1025	749	1177
48	309	0037.03	Upper	No	121.34	\$84,300	\$102,290	\$81,123	6248	27.85	1740	1504	1982
48	309	0037.08	Middle	No	119.78	\$84,300	\$100,975	\$80,078	9924	37.48	3720	2108	2857
48	309	0037.09	Upper	No	142.49	\$84,300	\$120,119	\$95,260	6449	43.65	2815	1449	1890
48	309	0037.10	Upper	No	148.36	\$84,300	\$125,067	\$99,186	4882	30.15	1472	1459	1691
48	309	0037.11	Middle	No	98.35	\$84,300	\$82,909	\$65,750	7247	40.21	2914	725	1958
48	309	0037.12	Upper	No	152.71	\$84,300	\$128,735	\$102,090	3136	28.32	888	874	1123
48	309	0038.01	Upper	No	148.13	\$84,300	\$124,874	\$99,034	7332	18.44	1352	1942	2429
48	309	0038.02	Middle	No	112.06	\$84,300	\$94,467	\$74,918	5923	27.91	1653	1815	2534
48	309	0039.01	Upper	No	212.87	\$84,300	\$179,449	\$142,313	3511	31.42	1103	742	1063
48	309	0039.02	Middle	No	115.46	\$84,300	\$97,333	\$77,188	6943	40.43	2807	1907	2747
48	309	0040.00	Upper	No	144.97	\$84,300	\$122,210	\$96,918	5483	15.19	833	1645	2061
48	309	0041.02	Upper	No	158.93	\$84,300	\$133,978	\$106,250	5900	18.15	1071	1769	1926
48	309	0041.04	Upper	No	126.24	\$84,300	\$106,420	\$84,400	4342	25.77	1119	1009	1354
48	309	0041.05	Upper	No	158.46	\$84,300	\$133,582	\$105,938	6351	30.26	1922	1237	1695
48	309	0042.01	Middle	No	115.21	\$84,300	\$97,122	\$77,022	3588	19.59	703	847	1459

* Will automatically be included in the 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
48	309	0042.02	Middle	No	118.67	\$84,300	\$100,039	\$79,338	4177	18.15	758	1053	1485
48	309	0043.00	Moderate	No	67.64	\$84,300	\$57,021	\$45,223	8059	73.59	5931	1665	2578
48	309	9800.00	Unknown	No	0.00	\$84,300	\$0	\$0	17	100.00	17	0	0

* Will automatically be included in the 2024 Distressed or Underserved Tract List



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
48	337	9501.00	Middle	No	119.55	\$73,200	\$87,511	\$73,869	2309	13.82	319	832	1529
48	337	9502.00	Middle	No	101.62	\$73,200	\$74,386	\$62,788	1799	13.62	245	583	1073
48	337	9503.00	Moderate	No	65.41	\$73,200	\$47,880	\$40,417	2801	29.92	838	660	1166
48	337	9504.01	Upper	No	176.12	\$73,200	\$128,920	\$108,819	2148	15.92	342	827	1342
48	337	9504.02	Middle	No	111.47	\$73,200	\$81,596	\$68,875	3415	12.74	435	1164	1511
48	337	9505.01	Middle	No	95.53	\$73,200	\$69,928	\$59,028	3241	21.75	705	628	1551
48	337	9505.02	Middle	No	115.91	\$73,200	\$84,846	\$71,618	2254	21.34	481	754	1002
48	337	9506.00	Middle	No	106.93	\$73,200	\$78,273	\$66,071	1998	12.91	258	653	1012
48	337	9999.99	Middle	No	104.92	\$73,200	\$76,801	\$64,827	19965	18.15	3623	6101	10186

* Will automatically be included in the 2024 Distressed or Underserved Tract List



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
48	497	1501.01	Middle	No	104.35	\$97,600	\$101,846	\$86,250	4348	19.64	854	1327	1795
48	497	1501.03	Middle	No	113.43	\$97,600	\$110,708	\$93,750	5462	26.80	1464	1172	1555
48	497	1501.04	Middle	No	108.69	\$97,600	\$106,081	\$89,833	3431	16.93	581	1146	1361
48	497	1502.01	Middle	No	91.41	\$97,600	\$89,216	\$75,556	2691	34.34	924	575	861
48	497	1502.02	Moderate	No	77.62	\$97,600	\$75,757	\$64,157	3761	39.11	1471	848	1577
48	497	1503.00	Middle	No	88.53	\$97,600	\$86,405	\$73,173	3194	14.90	476	802	1086
48	497	1504.02	Middle	No	115.71	\$97,600	\$112,933	\$95,636	6317	18.30	1156	1815	2421
48	497	1504.03	Upper	No	121.28	\$97,600	\$118,369	\$100,240	4519	17.92	810	1193	1574
48	497	1504.04	Middle	No	80.89	\$97,600	\$78,949	\$66,856	2732	20.42	558	850	1171
48	497	1504.05	Moderate	No	73.24	\$97,600	\$71,482	\$60,536	3863	27.18	1050	1196	1628
48	497	1505.00	Middle	No	88.77	\$97,600	\$86,640	\$73,370	6025	50.79	3060	1175	2034
48	497	1506.03	Moderate	No	72.81	\$97,600	\$71,063	\$60,179	4990	32.22	1608	1187	1648
48	497	1506.04	Middle	No	81.63	\$97,600	\$79,671	\$67,469	4590	16.84	773	1212	1469
48	497	1506.05	Middle	No	81.97	\$97,600	\$80,003	\$67,750	4901	20.85	1022	1434	1839
48	497	1506.06	Middle	No	100.32	\$97,600	\$97,912	\$82,917	3283	29.61	972	731	963
48	497	1506.07	Middle	No	106.43	\$97,600	\$103,876	\$87,969	4525	30.01	1358	1057	1437

* Will automatically be included in the 2024 Distressed or Underserved Tract List

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		Denton South Branch - ITM (2) 3190 Teasley Lane Denton TX 76205
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 2624 N Loy Lake Rd. Sherman TX 75090
Gainesville Downtown Drive up - ITM 801 E California Street Gainesville TX 76240		Whitesboro Branch - ITM 545 HWY 377 N Ste. 101 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 520 E Ash Street Celina TX 75009		Waco – ITM 719 N. New Road Waco TX 76710

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 Sat 9-1 Drive Thru Mon-Thur 9-4 Fri 9-6 Sat 9-1
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 2624 N Loy Lake Rd. Sherman TX 75090 Tract Code: 0009.03	N/A	903-771-4555	10-14-2020	Lobby Mon-Thurs 9-5 Fri 9-6 Drive Thru Mon-Thu 8-5 Fri 8-6 Closed Saturday
17	Whitesboro 545 Hwy 377 N Suite 101 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 520 E Ash St 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 9-4 Fri 9-5 Drive Thru Mon-Thurs 9-4 Fri 9-5 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-Fri 9-4 Drive Thru Mon-Fri 9-5 Closed Saturday

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
<p>Downtown Denton branch Drive thru was closed 1/20/2018 ATMs Closed Safran - 10/2/2020 Liberty Crossing 11/20/2020</p> <p>Downtown Denton branch Drive thru was closed 1/20/2018</p> <p>Updated 3-4-2024</p>					



Disclosure of Interest & Charges
Effective July 10, 2023

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

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.

SCHEDULE OF FEES v. 7.23

Limits and fees – The following fees may be assessed against your account and the following transaction limitations, if any, apply to 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
FSB ATM Fee	No Charge
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
Deposit Items Returned (Chargebacks or Special Handling)	\$5.00
Digital Wallet – Apple© /Google© /Samsung©	No Charge
Hold Statements at Bank	\$5.00 per Month
Inactivity Fee (After no customer activity for 6 months).....	\$5.00 per Month
International Check Processing, each	\$15.00
Internet Banking & Bill Pay	No Charge
Loan Coupon Book Replacement.....	\$5.00
Mobile Deposit Access (10 Free per Month)	\$0.65
Non-Machine Readable Items, each.....	\$0.75
NSF Fees	
*Overdraft Item Fee	\$29.00
Return Item Fee	\$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
Personal Money Order	\$3.00
Phone Teller Service	No Charge
Photocopies	\$1.00
Research Fees on Account (Customer Request).....	\$32.00 Per Hour
Research Fees (Response to Legal Inquiries/Subpoenas).....	\$78.00 Per Hour
Returned Mail Fee (Per item)	\$5.00
Service of Levy/Garnishments	\$100.00
Snapshot Statement	\$3.00
Special Statement with Items	\$10.00
Statement (Print of electronic statements- per stmt)	\$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

*A fee may be imposed per presentment, for covering overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means.



Disclosure of Interest & Charges
Effective July 10, 2023

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

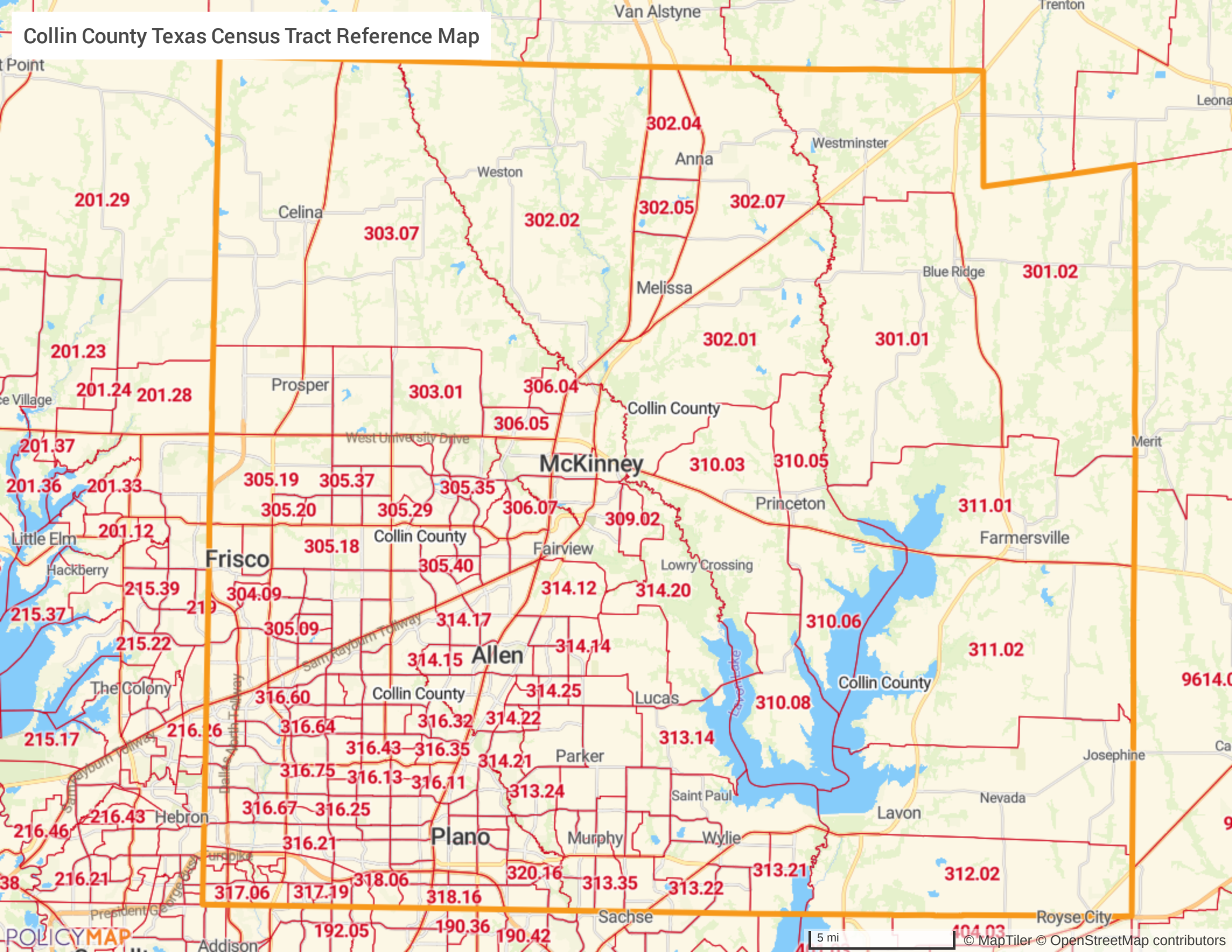
SCHEDULE OF FEES v. 7.23

Limits and fees – The following fees may be assessed against your account and the following transaction limitations, if any, apply to 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
FSB ATM Fee	No Charge
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
Deposit Items Returned (Chargebacks or Special Handling)	\$5.00
Digital Wallet – Apple© /Google© /Samsung©	No Charge
Hold Statements at Bank	\$5.00 per Month
Inactivity Fee (After no customer activity for 6 months).....	\$5.00 per Month
International Check Processing, each	\$15.00
Internet Banking & Bill Pay	No Charge
Loan Coupon Book Replacement.....	\$5.00
Mobile Deposit Access (10 Free per Month)	\$0.65
Non-Machine Readable Items, each.....	\$0.75
NSF Fees	
*Overdraft Item Fee	\$29.00
Return Item Fee	\$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
Personal Money Order	\$3.00
Phone Teller Service	No Charge
Photocopies	\$1.00
Research Fees on Account (Customer Request).....	\$32.00 Per Hour
Research Fees (Response to Legal Inquiries/Subpoenas).....	\$78.00 Per Hour
Returned Mail Fee (Per item)	\$5.00
Service of Levy/Garnishments	\$100.00
Snapshot Statement	\$3.00
Special Statement with Items	\$10.00
Statement (Print of electronic statements- per stmt)	\$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

*A fee may be imposed per presentment, for covering overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means.

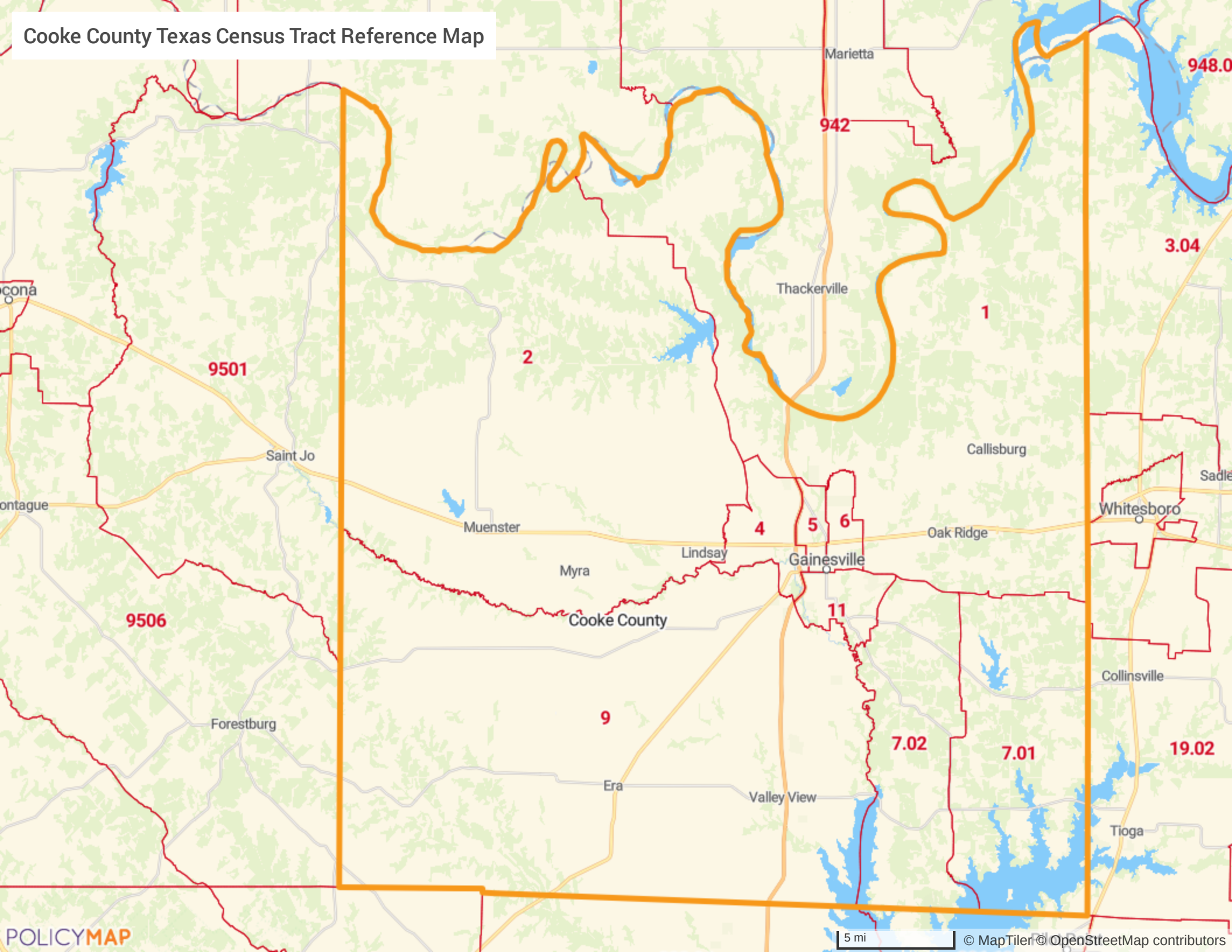
Collin County Texas Census Tract Reference Map



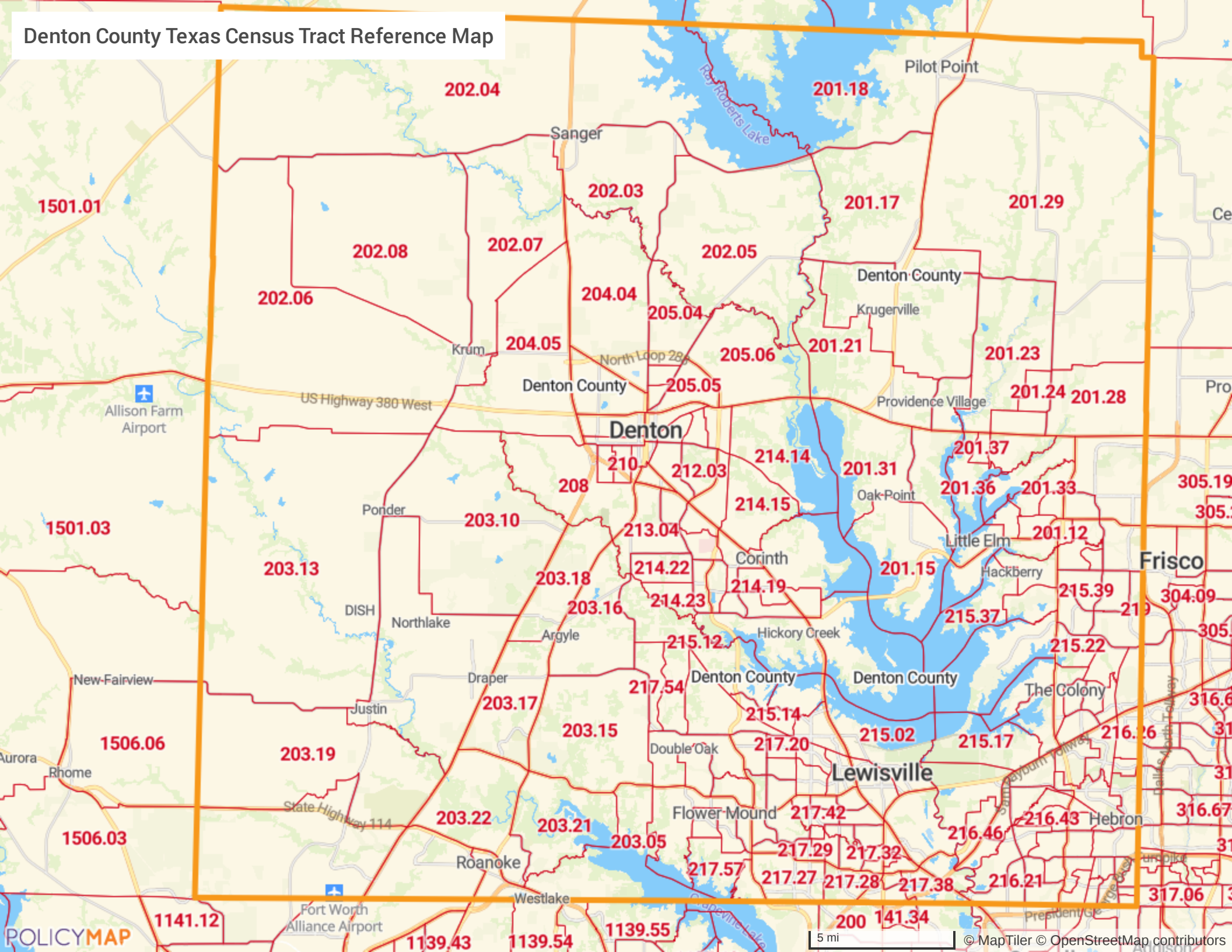
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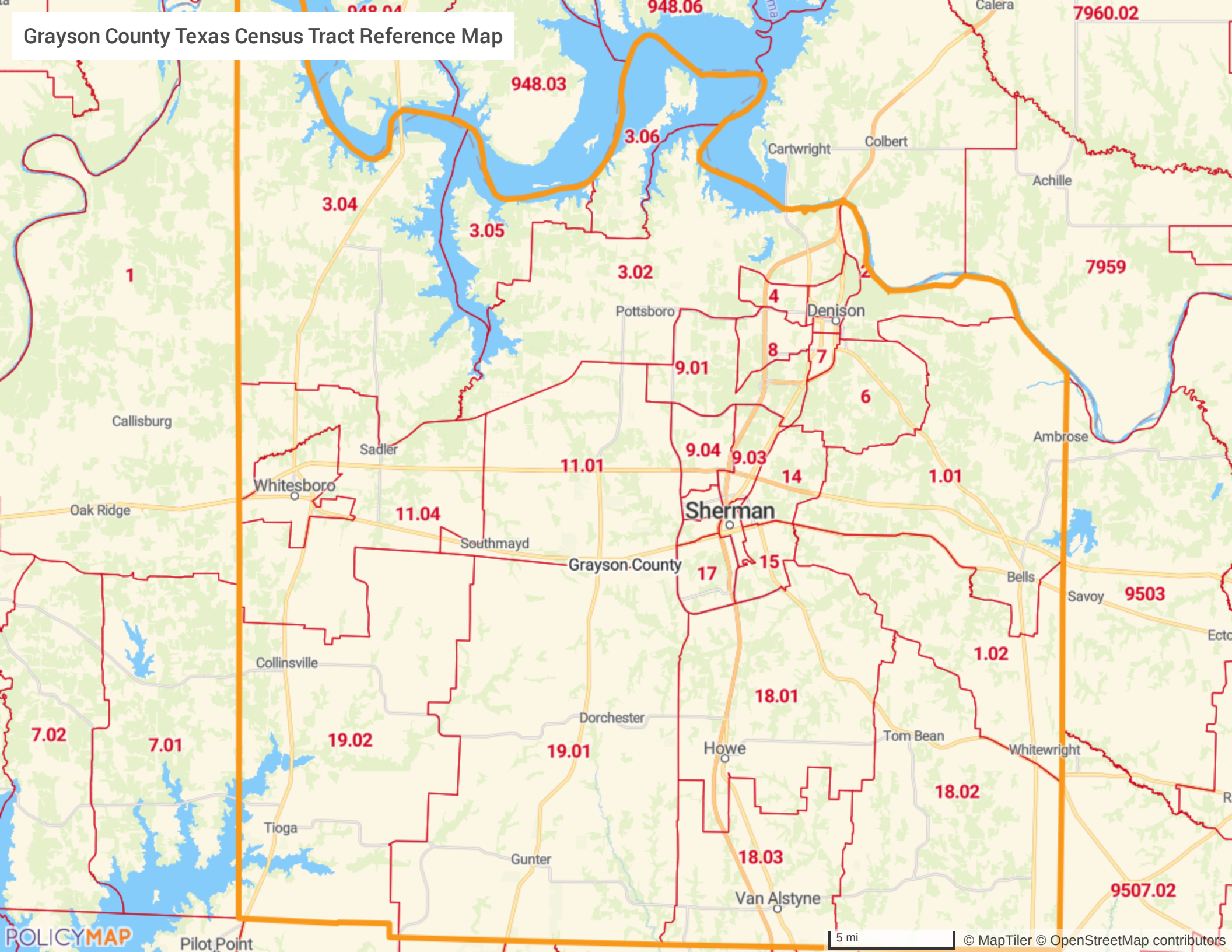
Cooke County Texas Census Tract Reference Map



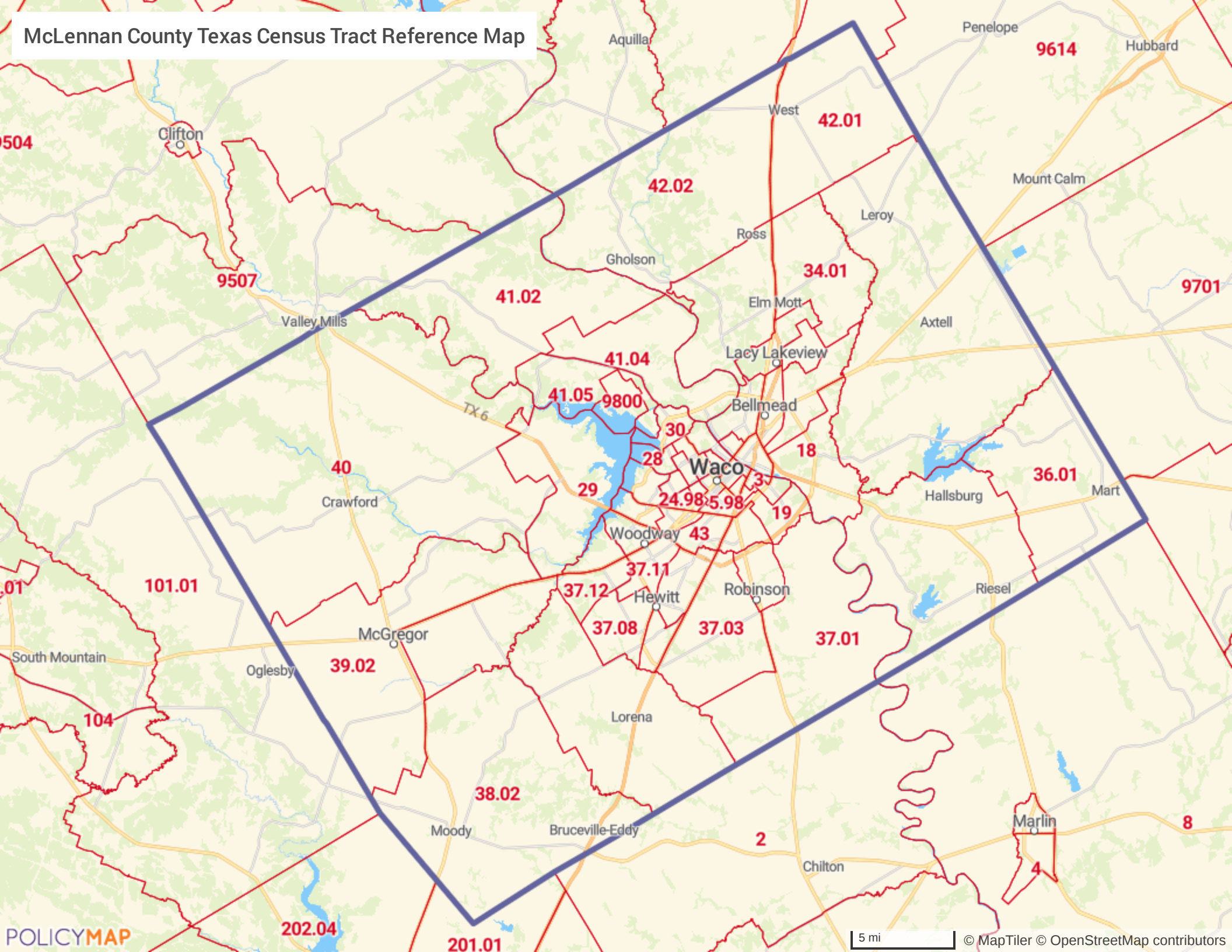
Denton County Texas Census Tract Reference Map



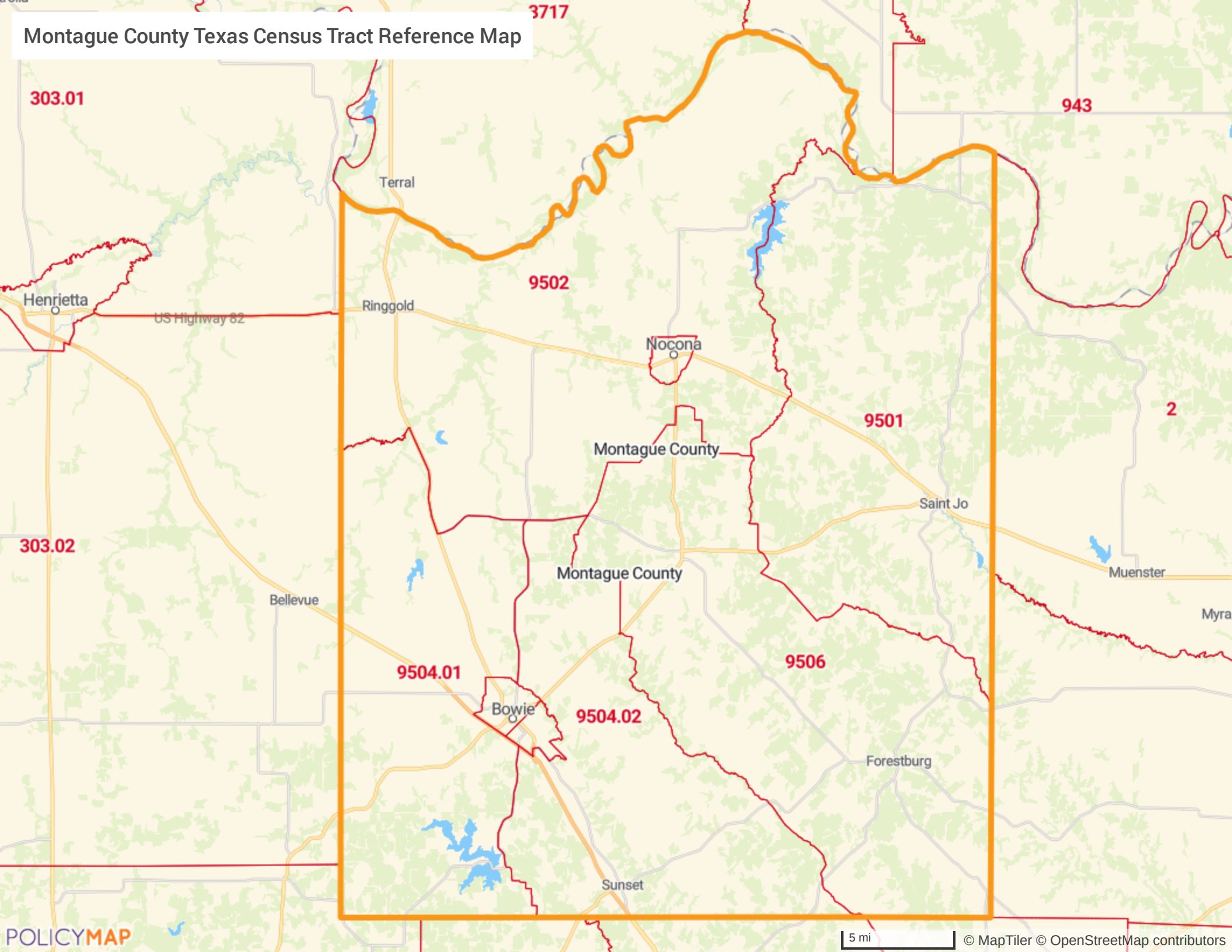
Grayson County Texas Census Tract Reference Map



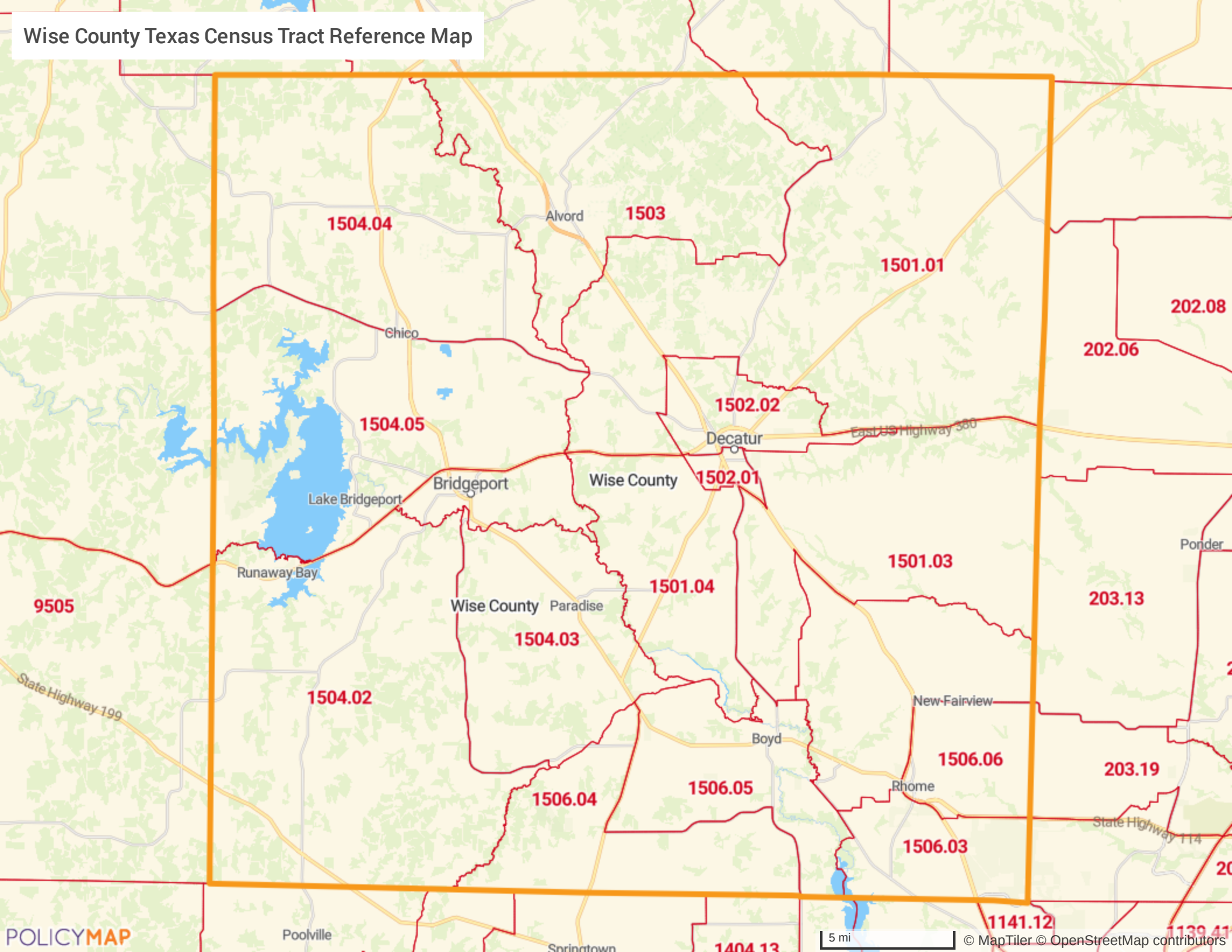
McLennan County Texas Census Tract Reference Map



Montague County Texas Census Tract Reference Map



Wise County Texas Census Tract Reference Map





**FIRST STATE BANK
COMMUNITY REINVESTMENT ACT STATEMENT 2023**

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 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

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- 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
Bank by Mail with complimentary self-addressed envelopes provided
Building Accessibility for the handicapped with adequate free parking
Business ACH (credit) Direct Deposit or Payroll Services
Business ACH (debit) Billing or Vendor Payment Services
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

- Debit Card
- Digital Wallet
- E-Statements (images available)
- Fraud Detection Debit Card Feature
- Full Line of Banking Products including: Checking, 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 and ACH Positive Pay
- Prepaid Access Cards
- Remote Deposit Capture
- RemitPlus Services
- Lockbox Services
- Safety Deposit Boxes
- Sweep Accounts
- 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, Era ISD, Forestburg ISD, Gainesville Economic Development Corporation, Gainesville Housing Authority, Gainesville ISD, City of Gainesville, Lindsay ISD, City of Lindsay, Muenster ISD, City of New Fairview, 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, State Comptroller, Town of Oak Ridge, Texas Juvenile Justice Department, US Treasurer, Valley View ISD, City of Valley View, Walnut Bend ISD,

City of Whitesboro, Whitesboro ISD, Whitesboro Economic, Whitesboro Industrial, 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.

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 WITNESS WHEREOF, The Board of Directors of First State Bank have adopted this instrument as its Community Reinvestment Act Statement on the January 18, 2024, and to reflect adoption of same, the appropriate officers of this Bank have been directed to execute this instrument.

SUBMITTED BY:



Julie Clanton AVP
CRA / Compliance Officer

ATTEST: FIRST STATE BANK



Lloyd Reiter
President

HOME MORTGAGE DISCLOSURE ACT NOTICE

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

2023 Quarterly Loan to Deposit Ratios

March 31, 2023	51.87%
June 30, 2023	56.24%
September 30, 2023	54.51%
December 31, 2023	56.32%