



**COMMUNITY REINVESTMENT ACT PUBLIC FILE  
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**\*\*This information has not been reviewed or approved by the Office of the Comptroller of  
Currency.\*\***



## **PUBLIC DISCLOSURE**

November 30, 2023

### **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

First National Bank and Trust Company of Weatherford  
Charter Number: 2477

220 Palo Pinto Street  
Weatherford, Texas 76086

Office of the Comptroller of the Currency

225 E. John Carpenter Freeway, Suite 900  
Irving, Texas 75062-2326

**NOTE:** This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, and should not be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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## Overall CRA Rating

**Institution's CRA Rating:** This institution is rated **Satisfactory**.

**The lending test is rated: Satisfactory.**

The major factors that support this rating include:

- The Lending Test rating is based on performance within the bank's assessment areas (AAs), all located in the state of Texas.
- The loan-to-deposit (LTD) ratio is reasonable.
- A majority of the bank's loans are inside its AAs.
- The distribution of loans across geographies of different income levels is reasonable.
- The distribution of loans to borrowers of different income levels and businesses of different sizes is excellent.
- No CRA-related complaints were received during the evaluation period.

### Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of its AAs, the bank's LTD is reasonable. The LTD ratio is calculated on a bank-wide basis. The First National Bank and Trust Company of Weatherford (dba First Bank Texas) (FBT or bank) quarterly LTD ratio averaged 71.8 percent during the 24-month evaluation period ending December 31, 2021. Over this period, the bank's quarterly LTD ratio ranged from a low of 60.9 percent to a high of 80.3 percent. We compared the bank's average LTD ratio to four similarly situated (peer) banks. The average LTD ratio for the peer banks was 66.3 percent, ranging from a low of 41 percent to a high of 80.1 percent. The bank's LTD is slightly above average peer group bank performance.

### Lending in Assessment Area

A majority of the bank's loans are inside its AAs. The bank originated and purchased 87.9 percent of its total loans inside the bank's AAs during the evaluation period. This analysis is performed at the bank, rather than the AA, level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Small Business	77	89.5	9	10.5	86	3,801	81.2	882	18.8	4,683
Consumer	75	86.2	12	13.8	87	737	77.4	215	22.6	952
Total	152	87.9	21	12.1	173	4,538	80.5	1,097	19.5	5,635

## Description of Institution

FBT is full-service, single state bank headquartered in Weatherford, Parker County, Texas. The bank was originally established as a national bank in Weatherford, Texas in 1880. FBT is wholly owned by First Baird Bancshares, a single bank holding company headquartered in Willow Park, Texas with consolidated assets of approximately \$942 million as of December 31, 2021.

During our evaluation period, FBT merged with a former affiliated bank, First National Bank of Baird (FNB Baird), in February 2021. As a result, FBT grew from a \$361 million bank (December 31, 2020) solely serving Parker County, Texas, into a \$889 million bank (March 31, 2021) operating in seven Texas counties. The combined institution remains headquartered in Weatherford, Texas, and operates 13 additional branch locations throughout Parker (3 branches), Tarrant (2), Knox (1), Haskell (1), Callahan (2), Jones (1), and Taylor (3) Counties in Texas. Among this total, the bank opened a branch in Willow Park, Parker County, Texas in December 2021. All locations are now branded as “First Bank Texas.”

As of December 31, 2021, the bank provides general banking services to the public through its 14 locations and two stand-alone automated teller machines (ATM), which operate in three AAs: (1) the Abilene Metropolitan Statistical Area (MSA) AA; (2) the Partial Fort Worth Metropolitan Division (MD) AA; and (3) the non-MSA AA consisting of Haskell and Knox Counties in Texas. All bank locations include lobby and teller drive-in service hours Monday through Friday, with hours slightly varying by location. Ten locations also have teller drive-in hours on Saturdays. Furthermore, the bank operates Interactive Teller Machines (ITMs) at each bank location. Stand-alone ATMs are located in Benjamin, Knox County, Texas and Aledo, Parker County, Texas.

FBT offers a wide variety of loan and deposit products, with a focus on commercial lending. Lending product offerings include commercial real estate (CRE) loans, commercial and industrial loans (C&I), construction loans, single-family residential mortgage loans, agricultural loans, and consumer loans. Prior to the merger, FBT primarily focused on CRE and the FNB Baird lending strategy focused on C&I lending and residential real estate. FBT was not subject to the data reporting requirements pursuant to the Home Mortgage Disclosure Act (HMDA) for calendar year 2020 due to limited mortgage production. While residential mortgage activity somewhat increased post-merger in 2021, this activity was significantly concentrated in investment purpose mortgages and the bank did not roll-out its residential mortgage division at scale until after our evaluation period in 2022. Deposit products include checking, savings, money market deposit accounts, and certificates of deposit. Alternative banking services include its virtual branch, telephone banking, safe deposit boxes, internet and mobile banking, electronic bill pay, debit cards, credit cards, and gift cards.

FBT continues to operate a small loan program which offers unsecured loans ranging from \$500 to \$2,000 based on amortizing terms not exceeding 24 months. The underwriting of these loans is not based on credit scores; however, customers must be able to show proof of address, employment, and income. This is an initiative which provides a cheaper alternative for consumers needing this type of small loan facility in comparison to pay day lenders.

The bank reported total assets of \$938.4 million, total deposits of \$855.5 million, and Tier 1 Capital of \$82.7 million as of December 31, 2021, which was the end of our evaluation period. Total loans and leases of approximately \$618.5 million, represent approximately 66 percent of total assets. Major loan categories included CRE at 34.3 percent, construction loans at 18.7 percent, C&I loans at 16.7 percent, agricultural and farmland loans at 14.6 percent, and 1-4 family residential mortgage loans at 12.7

percent of total loans. Although consumer lending accounts for only 1.6 percent of total loan balances, consumer loans by count represent approximately 30 percent of total bank-wide lending. Investment securities totaled \$112.1 million.

There are no legal, financial, or other factors impeding the bank's ability to meet the credit needs of the AAs during the evaluation period. The bank received a "Satisfactory" rating at the last CRA evaluation dated September 28, 2020.

## Scope of the Evaluation

### Evaluation Period/Products Evaluated

FBT was evaluated under the Small Bank CRA evaluation procedures. As such, this Performance Evaluation (PE) assesses the bank's performance solely under the Lending Test. The Lending Test evaluates the bank's record of meeting the credit needs of the AAs through its lending activities. The evaluation period for this examination is from January 1, 2020, to December 31, 2021. We did not incorporate 2022 calendar year performance due to changes associated with the 2020 census and the 2022 aggregate peer lending data was not publicly available at the start of this CRA evaluation.

Small business loans are the bank's primary lending product and were included in this evaluation. Also, we reviewed consumer loans as a primary product as they represent a significant portion of lending by total count, at approximately 30 percent of originations. To evaluate the bank's lending performance, we analyzed 64 small business loans and 60 consumer loans originated inside the full-scope AAs.

### Selection of Areas for Full-Scope Review

In each state where the bank has an office, one or more of AAs within that state was selected for a full-scope review. For purposes of this evaluation, bank delineated assessment areas located within the same metropolitan statistical area (MSA), multistate metropolitan statistical area (MMSA), or combined statistical area (CSA) are combined and evaluated as a single AA. Similarly, bank delineated non-MSA AAs within the same state are combined and evaluated as a single area. These combined AAs may be evaluated as full- or limited-scope.

During 2020, FBT delineated one AA within Texas, the Partial Fort Worth MD AA that consisted only of Parker County. Due to its merger with FNB Baird, FBT delineated three AAs within the State of Texas for 2021:

- Abilene MSA AA – Entire Counties of Taylor, Jones, and Callahan
- Partial Fort Worth MD AA – Entire Counties of Tarrant and Parker
- Non-MSA AA – Entire Counties of Knox and Haskell Counties

As a result of this change, tables are presented separately for 2020 and 2021 to analyze data throughout this performance evaluation. We selected the Partial Fort Worth MD AA and the Abilene MSA AA for full-scope reviews and the non-MSA AA for a limited-scope review. Refer to the "Scope" section under each State Rating for details regarding how full-scope AAs were selected. Refer to appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

## **Ratings**

The bank's overall rating is based on the performance in the state of Texas. The state rating is based on the performance in all of the bank's AAs with the most weight placed on the two full-scope AAs, the Partial Fort Worth MD AA and Abilene MSA AA. Regarding product evaluation, we placed more weight on small business lending performance due to the bank's focus on this product line. Refer to the "Scope" section under the State Rating section for details regarding how the areas were weighted in arriving at respective ratings.

## **Discriminatory or Other Illegal Credit Practices Review**

Pursuant to 12 CFR 25.28(c) or 195.28(c), respectively, in determining a national bank's or federal savings association's (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any AA by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Bureau of Consumer Financial Protection, as applicable.

The OCC has not identified that this institution (or any affiliate whose loans have been considered as part of the institution's lending performance) has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

The OCC will consider any information that this institution engaged in discriminatory or other illegal credit practices, identified by or provided to the OCC before the end of the institution's next performance evaluation in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this performance evaluation.

## State Rating

### State of Texas

**CRA rating for the State of Texas<sup>1</sup>:** Satisfactory.

**The Lending Test is rated:** Satisfactory.

The major factors that support this rating include:

- FBT's LTD is reasonable, reflecting responsiveness to community credit needs.
- A majority of the bank's loans, 87.9 percent by number and 80.5 percent by dollar, were made inside the bank's AAs.
- The distribution of loans across geographies of different income levels is reasonable.
- The distribution of loans to individuals of different income levels and businesses of different sizes is excellent.

### Description of Institution's Operations in Texas

In 2020, FBT operated only in Parker County, Texas, which is part of the Fort Worth-Arlington-Grapevine MD. As a result of the merger with FNB Baird in 2021, the bank now operates in three AAs within the state of Texas. This includes a portion of the Fort Worth-Arlington-Grapevine MD that encompasses both Parker and Tarrant Counties, the entire Abilene MSA, and the non-MSA counties of Haskell and Knox. For more information on AA delineations and boundary adjustments made due to recent merger activity, please refer to the *Selection of Areas for Full-scope Review section above* and *Appendix A*.

We performed full-scope reviews of the Partial Fort Worth MD AA and the Abilene MSA AA as these markets accounted for 48.8 percent and 38.6 percent of total bank deposits, respectively. Also, 12 of the 14 bank offices were located within these markets. Conversely, we performed a limited-scope review of the non-MSA AA given the AA only comprised 12.6 percent of total deposits and two branch locations.

#### *Partial Fort Worth MD AA*

FBT conducts business with the public in this AA through its headquarters location, five additional branch offices, and one stand-alone ATM as of December 31, 2021. Of this network, two bank locations are in moderate-income census tracts (CTs), two are in middle-income CTs, and two are in upper-income CTs. The bank's primary lending strategy in this AA involves commercial lending, with a particular focus on its historical home market of Parker County. Deposits assigned to this AA totaled 48.8 percent, and approximately 29 percent of total lending in 2021 occurred in the AA. With the FNB Baird merger in February 2021, the bank acquired two locations in Bedford and Grapevine, which

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

expanded the AA into Tarrant County. Nevertheless, Parker County still accounts for 86 percent of assigned total deposits within this AA.

Most of the bank's total deposits are assigned to this AA. According to the Federal Deposit Corporation (FDIC) Deposit Market Share Report dated June 30, 2021, FBT has less than one percent of total deposit market share and ranks 25<sup>th</sup> out of 75 federally insured institutions in the AA. Competition within this market has significantly increased with the bank's AA expansion into Tarrant County, which includes many national and regional financial institutions. Competition with significant deposit market share positions include JPMorgan Chase Bank, N.A. (26.6 percent), Wells Fargo Bank, N.A. (13 percent), Bank of America, N.A. (11.6 percent), and Frost Bank (10 percent). Further, the bank operates six offices in this market. In comparison, institutions with the largest branch presence in the AA include JPMorgan Chase Bank, N.A. (56 offices), Wells Fargo Bank (52), and PNC Bank, N.A. (36). Prior to the 2021 merger, FBT accounted for 10 percent of total deposits in Parker County and ranked 5<sup>th</sup> out of 21 institutions in this market according to June 30, 2020 FDIC deposit market share data.

The economy in the Fort Worth MD has significantly outpaced the national average. Logistics, high-technology, and financial service job sectors contribute to the robustness of the area's economy, according to Moody's Analytics. Major employers in the area include American Airlines, Walmart, Baylor Scott & White Health, and Lockheed Martin. Jobs lost during the height of the COVID-19 pandemic have largely returned and most industries have outperformed their national counterparts. Unemployment rates for Tarrant and Parker Counties was 3.7 and 3.4 percent, respectively, as of December 31, 2021. In comparison, the national non-seasonally adjusted unemployment rate was 3.7 percent as of this date.

We considered information from two previously conducted community contacts for the purposes of determining a community profile, identifying opportunities for participation by local financial institutions, and determining the performance of local financial institutions in meeting the credit needs of the community. The contacts involved organizations devoted to local community development and affordable housing. Overall economic conditions proved resilient to the economic impacts of COVID-19 lockdowns and the Fort Worth-Arlington-Grapevine (FWAG) MD continues to experience economic growth, net migration to the area, and increasing real estate values. However, community contacts acknowledged that housing prices have risen at a faster pace than working class wages, resulting in a significant need for affordable housing options for low- or moderate-income (LMI) individuals. This problem is more pronounced in Tarrant County, rather than the more rural areas of the FWAG such as Parker County. While opportunities to improve home financing tailored to LMI individuals remain, contacts noted that local banks are recognizing the problem and are reaching out to local nonprofits to offer financial backing and seek other solutions. Moreover, one community contact noted that significant opportunities exist to improve lending to local small businesses, particularly with respect to women and minority-owned businesses.

Additional demographic information on the institution’s Partial Fort Worth MD AA is summarized in the tables below.

**Partial Fort Worth-Arlington-Grapevine MD AA (2020)**

<b>Table A – Demographic Information of the Assessment Area</b>						
<b>Assessment Area: Partial Fort Worth MD AA 2020</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	19	0.0	10.5	52.6	36.8	0.0
Population by Geography	121,418	0.0	6.8	50.1	43.0	0.0
Housing Units by Geography	47,437	0.0	6.6	51.5	41.9	0.0
Owner-Occupied Units by Geography	33,261	0.0	5.5	46.5	48.1	0.0
Occupied Rental Units by Geography	9,520	0.0	10.0	64.1	25.9	0.0
Vacant Units by Geography	4,656	0.0	7.6	61.6	30.8	0.0
Businesses by Geography	12,272	0.0	3.9	47.4	48.7	0.0
Farms by Geography	632	0.0	3.2	43.4	53.5	0.0
Family Distribution by Income Level	32,561	17.4	15.9	18.2	48.5	0.0
Household Distribution by Income Level	42,781	19.7	15.9	15.8	48.6	0.0
Median Family Income MSA - 23104 Fort Worth-Arlington-Grapevine, TX		\$69,339	Median Housing Value			\$164,529
			Median Gross Rent			\$957
			Families Below Poverty Level			6.8%
<i>Source: 2015 ACS and 2020 D&amp;B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

## Partial Fort Worth-Arlington-Grapevine MD AA (2021)

Table A – Demographic Information of the Assessment Area						
Assessment Area: Partial Fort Worth AA 2021						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	376	12.5	25.0	32.7	29.5	0.3
Population by Geography	2,035,944	9.5	23.4	33.5	33.6	0.0
Housing Units by Geography	780,422	9.4	23.4	34.2	33.0	0.0
Owner-Occupied Units by Geography	443,747	4.9	17.8	35.3	42.0	0.0
Occupied Rental Units by Geography	272,771	15.0	31.1	33.2	20.6	0.0
Vacant Units by Geography	63,904	16.9	29.3	29.9	23.8	0.0
Businesses by Geography	212,144	6.0	19.5	28.4	46.0	0.1
Farms by Geography	4,145	3.4	15.2	32.3	49.1	0.0
Family Distribution by Income Level	498,631	22.8	16.2	19.2	41.7	0.0
Household Distribution by Income Level	716,518	23.7	16.3	18.1	41.8	0.0
Median Family Income MSA - 23104 Fort Worth-Arlington-Grapevine, TX		\$69,339	Median Housing Value			\$156,502
			Median Gross Rent			\$946
			Families Below Poverty Level			11.2%
<i>Source: 2015 ACS and 2021 D&amp;B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

### Abilene MSA AA

FBT conducts business with the public in this AA through six offices, of which three are located in the city of Abilene, as of December 31, 2021. Of this network, one location is in a moderate-income CTs, four are in middle-income CTs, and one is in upper-income CTs. These operations were acquired during the February 2021 merger with FNB Baird. Historically, the primary lending strategy in this market involves C&I and residential real estate lending with some emphasis on investment-purpose properties. Deposits located in the Abilene MSA AA accounted for 38.6 percent of total bank-wide deposits and approximately 40 percent of the bank's total lending occurred within the AA during 2021.

FBT encounters a moderate level of competition within the Abilene MSA AA, which includes national and super-regional banks as well as smaller community banks with longstanding roots within the community. The bank ranks 4<sup>th</sup> out of 19 FDIC insured institutions in the market and captures 7.4 percent of total market deposits. Significant competitors include First Financial Bank, N.A. (52 percent), Bank of America, N.A. (9.5 percent), and Prosperity Bank (7.6 percent). Further, the bank operates 6 of the 49 FDIC-insured banking offices in the Abilene MSA (12.2 percent). Other institutions with a significant branch presence include First Financial Bank, N.A. with 16 offices; Prosperity Bank with 7 offices; BBVA, USA (since acquired by PNC Bank, N.A.) with 3 offices. While not reflected in the

FDIC-insured deposit market share data, FBT also encounters competition from credit unions such as Abilene Teachers Federal Credit Union and Communities of Abilene Federal Credit Union.

The local economy is somewhat diverse with concentrations in education/health services, government, and retail trade employment sectors, according to Moody's Analytics. Top employers in the community include Dyess Air Force Base (AFB), Hendrick Health System, Abilene Independent School District (ISD), Abilene Christian University, and Abilene State Supported Living Center. Dyess AFB continues to anchor the local economy, and the U.S. Air Force's recent move to station a new fleet of B-21 bombers locally will result in continued growth in military and federal civilian jobs. Notably, the local economy remained fairly resilient during the COVID-19 pandemic when compared to other parts of the nation. Unemployment levels peaked in April 2020 at 8.4 percent due to the economic fallout associated with COVID-19 mitigation practices. Since this period, unemployment rates have declined and the non-seasonally adjusted unemployment rate for the Abilene MSA was 3.5 percent as of December 2021, according to the Bureau of Labor Statistics. In comparison, the national non-seasonally adjusted unemployment rate was 3.7 percent as of December 2021.

We also considered information from two previously conducted community contacts for the purpose of determining a community profile, identifying opportunities for participation by local financial institutions, and determining the performance of local financial institutions in meeting the credit needs of the community. The contacts involve organizations devoted to affordable housing and economic development. One community contact indicated that there is a need for affordable housing. Also, the contact noted that Abilene has a significant military and college student population, resulting in many rental units. The contact emphasized that a significant portion of rental properties are not well maintained by landlords. As such, opportunities exist to fund housing rehabilitation programs to help preserve existing housing units within LMI areas. Another community contact emphasized that small business lending, specifically for start-up businesses, is a primary credit need. Financial literacy courses tailored to small businesses owners was also highlighted as a local need. Overall, community contacts indicated that local financial institutions have a positive reputation within the community and work to provide resources to serve their local communities.

Additional demographic information on the institution's Abilene MSA AA is summarized in the table below.

<b>Table A – Demographic Information of the Assessment Area</b>						
<b>Assessment Area: Abilene MSA 2021</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	47	0.0	27.7	42.6	21.3	8.5
Population by Geography	167,945	0.0	23.1	41.3	30.4	5.2
Housing Units by Geography	70,396	0.0	22.6	47.2	30.2	0.0
Owner-Occupied Units by Geography	38,193	0.0	15.1	47.9	37.0	0.0
Occupied Rental Units by Geography	22,045	0.0	34.8	43.7	21.5	0.0
Vacant Units by Geography	10,158	0.0	24.2	52.5	23.2	0.0
Businesses by Geography	13,226	0.0	23.4	40.1	35.7	0.8
Farms by Geography	611	0.0	7.9	52.4	39.6	0.2
Family Distribution by Income Level	39,448	21.5	17.7	20.2	40.6	0.0
Household Distribution by Income Level	60,238	24.1	16.3	17.6	42.0	0.0
Median Family Income MSA - 10180 Abilene, TX MSA		\$56,448	Median Housing Value			\$95,509
			Median Gross Rent			\$790
			Families Below Poverty Level			12.7%
<i>Source: 2015 ACS and 2021 D&amp;B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

## Scope of Evaluation in Texas

As previously stated, the bank delineated one AA in 2020 (the Partial Fort Worth MD AA consisting solely of Parker County), and three AAs delineated in 2021 consisting of the Partial Fort Worth MD AA (Parker and Tarrant Counties), the Abilene MSA AA, and the non-MSA AA represented by Knox and Haskell Counties. We performed full-scope reviews of the Partial Fort Worth MD AA and Abilene MSA AA as these areas represented the majority of lending, deposit activity, and branching distribution. Conversely, the bank only operates two branch locations in the non-MSA AA, and the AA represents 12.6 percent of total bank deposits. Therefore, the non-MSA AA was selected for a limited-scope review. Refer to table in Appendix A “Scope of Examination” for a list of all AAs under review.

## LENDING TEST

The bank's performance under the Lending Test in Texas is rated Satisfactory.

### Conclusions for Areas Receiving Full-Scope Reviews

Based on full-scope review, the bank's lending performance in the Partial Fort Worth MD and Abilene MSA AAs is adequate.

### Distribution of Loans by Income Level of the Geography

The bank exhibits a reasonable geographic distribution of loans in the State. For the analysis below, there were no low-income geographies in the Partial Fort Worth MD AA delineation in 2020 and in the Abilene MSA AA in 2021. As such, we considered performance for the respective moderate-income CTs within these areas.

#### *Small Loans to Businesses*

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

#### Partial Fort Worth MD AA

In 2020, the bank did not originate any small business loans in moderate-income CTs . However, it was acknowledged that there were limited opportunities in Parker County as only 3.9 percent of businesses operate in moderate-income geographies.

In 2021, the bank's small business lending in low-income geographies was near to the percentage of businesses within these tracts, but somewhat below aggregate lending performance. For moderate-income geographies, the bank's small business lending was near to the percentage of businesses in those geographies and the aggregate distribution of loans.

#### Abilene MSA AA

In 2021, the bank's small business lending in moderate-income geographies was near to the percentage of businesses located in these tracts and exceeded the aggregate distribution of loans.

#### *Consumer Loans*

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

#### Partial Fort Worth MD AA

In 2020, the percentage of consumer loans to borrowers located in moderate-income geographies exceeded the percentage of households located in moderate-income census tracts.

In 2021, the bank did not originate any consumer loans in low-income geographies, which compares poorly against the percentage of households located in low-income tracts at 8.7 percent. For moderate-

income geographies, the bank's consumer lending was somewhat below the percentage of families within those tracts. All low-income CTs and the vast majority of moderate-income CTs in this AA are in Tarrant County, and most of the bank's consumer lending activity in the AA is concentrated within its home market, Parker County. In Tarrant County, the bank encounters more competition from local lenders, has a limited branching network in the area, and total deposits specifically from Tarrant County represent less than seven percent of bank-wide deposits. As such, we considered this performance context and the recent expansion of this AA when evaluating the impact of this performance on the bank's overall geographic distribution rating.

#### Abilene MSA AA

For 2021, the percentage of consumer loans to borrowers located in moderate-income geographies was near to the percentage of households located in moderate-income tracts.

#### ***Lending Gap Analysis***

We evaluated the lending distribution in the bank's AAs to determine if any unexplained conspicuous gaps existed. There were no unexplained conspicuous gaps identified after reviewing the performance context.

### **Distribution of Loans by Income Level of the Borrower**

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

#### ***Small Loans to Businesses***

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

#### Partial Fort Worth MD AA

In 2020, FBT's percentage of loans to small businesses was somewhat lower than the percentage of small businesses in the AA but exceeded the aggregate percentage of all reported lenders. In 2021, the bank's percentage of loans to small businesses was near to the percent of small businesses in the AA and exceeded the aggregate percentage of all reported lenders.

#### Abilene MSA AA

For 2021, the bank's percentage of loans to small businesses was near to the percent of small businesses in the AA and exceeded the aggregate percentage of all reported lenders.

#### ***Consumer Loans***

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

#### Partial Fort Worth MD AA

For 2020, the percentage of consumer loans to low-income individuals was below the percentage of low-income households in the AA. Conversely, the percentage of consumer loans to moderate-income individuals exceeds the percentage of moderate-income households in the AA. In 2021, the percentage of consumer loans to low-income individuals exceeded the percentage of low-income households in the

AA. Also, during 2021, the bank's consumer lending to moderate-income individuals exceeded the percentage of moderate-income households in the AA.

Abilene MSA AA

For 2021, the percentage of consumer loans to low-income individuals exceeded the percentage of low-income households in the AA. The bank's consumer lending to moderate-income individuals also exceeded the percentage of moderate-income households in the AA.

**Responses to Complaints**

The bank had no CRA related complaints during the evaluation period.

**Conclusions for Area Receiving a Limited Scope Review**

Based on a limited-scope review, the bank's performance under the Lending Test in the Texas non-MSA AA is consistent with the bank's overall performance under the Lending Test in the full scope areas.

## Appendix A: Scope of Examination

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

<b>Time Period Reviewed:</b>	01/01/2020 to 12/31/2021	
<b>Bank Products Reviewed:</b>	Small business and consumer loans	
<b>List of Assessment Areas and Type of Examination</b>		
<b>Rating and Assessment Areas</b>	<b>Type of Exam</b>	<b>Other Information</b>
Texas		
Partial Fort Worth MD AA	Full scope	2020: Portion of Fort Worth-Arlington-Grapevine MD that includes all of Parker County 2021: Portion of Fort Worth-Arlington-Grapevine MD that includes all of Tarrant and Parker Counties
Abilene MSA AA	Full scope	Entire Abilene MSA including counties of Callahan, Jones, and Taylor
Non-MSA AA	Limited scope	Non-MSA Counties of Knox and Haskell in Texas

## Appendix B: Summary of MMSA and State Ratings

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RATINGS		First National Bank and Trust Company of Weatherford	
Overall Bank:		Lending Test Rating	
First NB & Trust Co. of Weatherford		Satisfactory	
MMSA or State:			
Texas		Satisfactory	

## Appendix C: Definitions and Common Abbreviations

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

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

**Aggregate Lending (Aggt.):** The number of loans originated and purchased by all reporting lenders (HMDA or CRA) in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

**Census Tract (CT):** A small, relatively permanent statistical subdivision of a county delineated by a local committee of census data users for the purpose of presenting data. Census tracts nest within counties, and their boundaries normally follow visible features, but may follow legal geography boundaries and other non-visible features in some instances, Census tracts ideally contain about 4,000 people and 1,600 housing units.

**Combined Statistical Area (CSA):** A geographic entity consisting of two or more adjacent Core Based Statistical Areas with employment interchange measures of at least 15. An employment interchange measure is a measure of ties between two adjacent entities. The employment interchange measure is the sum of the percentage of workers living in the smaller entity who work in the larger entity and the percentage of employment in the smaller entity that is accounted for by workers who reside in the larger entity.

**Community Development (CD):** Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet Small Business Administration Development Company or Small Business Investment Company programs size eligibility standards or have gross annual revenues of \$1 million or less; or activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas.

**Community Reinvestment Act (CRA):** The statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its entire community, including LMI areas, consistent with the safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

**Consumer Loan(s):** A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, other secured consumer loans, and other unsecured consumer loans.

**Family:** Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into ‘male householder’ (a family with a male householder and no wife present) or ‘female householder’ (a family with a female householder and no husband present).

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

**Geography:** A 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 conduct 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 the income of applicants, the amount of loan requested, the disposition of the application (e.g., approved, denied, and withdrawn), the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

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

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

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

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

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

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

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

**Metropolitan Division:** As defined by Office of Management and Budget, a county or group of counties within a Core Based Statistical Area that contains an urbanized population of at least 2.5 million. A Metropolitan Division consists of one or more main/secondary counties that represent an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

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

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

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

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

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

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

**Rating Area:** A rated area is a state or multi-state metropolitan statistical 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 multi-state metropolitan statistical area, the institution will receive a rating for the multi-state metropolitan statistical 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) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans.

**Small Loan(s) to Farm(s):** A loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland, or are classified as loans to finance agricultural production and other loans to farmers.

**Tier 1 Capital:** The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

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

## Appendix D: Tables of Performance Data

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### Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan statistical areas, if applicable, are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the Lending Test tables, the following are applicable: (1) purchased are treated as originations; and (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA-reporting lenders in the MMSA/assessment area. Deposit data are compiled by the FDIC and are available as of June 30<sup>th</sup> of each year. Tables without data are not included in this PE.

The following is a listing and brief description of the tables included in each set:

- Table Q. Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses that were originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because aggregate small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank’s assessment area.
- Table R. Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to: 1) the percentage distribution of businesses with revenues of greater than \$1 million; and, 2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.
- Table U. Assessment Area Distribution of Consumer Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of households in those geographies.
- Table V. Assessment Area Distribution of Consumer Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of households by income level in each MMSA/assessment area.

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

<b>Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography</b>																				<b>2020</b>
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	
Partial Fort Worth MD	20	697,555	100.0	4,445	0.0	0.0	0.0	3.9	0.0	3.7	47.4	50.0	44.2	48.7	50.0	52.1	0.0	0.0	0.0	
<b>Total</b>	<b>20</b>	<b>697,555</b>	<b>100.0</b>	<b>4,445</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>3.9</b>	<b>0.0</b>	<b>3.7</b>	<b>47.4</b>	<b>50.0</b>	<b>44.2</b>	<b>48.7</b>	<b>50.0</b>	<b>52.1</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	

Source: 2020 D&B Data; 01/01/2020 - 12/31/2020 Bank Data; 2020 CRA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%

<b>Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography</b>																				<b>2021</b>
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	
Abilene MSA	23	1,558,760	40.4	3,777	0.0	0.0	0.0	23.4	21.7	19.1	40.1	56.5	41.6	35.7	21.7	39.2	0.8	0.0	0.2	
Non-MSA	13	314,947	22.8	118	0.0	0.0	0.0	0.0	0.0	0.0	100.0	100.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	
Partial Fort Worth MD	21	1,229,624	36.8	62,598	6.0	4.8	6.4	19.5	19.0	19.9	28.4	61.9	28.1	46.0	14.3	45.6	0.1	0.0	0.0	
<b>Total</b>	<b>57</b>	<b>3,103,331</b>	<b>100.0</b>	<b>66,493</b>	<b>5.6</b>	<b>1.8</b>	<b>6.0</b>	<b>19.7</b>	<b>15.8</b>	<b>19.8</b>	<b>29.3</b>	<b>68.4</b>	<b>29.0</b>	<b>45.2</b>	<b>14.0</b>	<b>45.1</b>	<b>0.2</b>	<b>0.0</b>	<b>0.0</b>	

Source: 2021 D&B Data; 01/01/2021 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

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<b>Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues</b>												<b>2020</b>
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans	
Partial Fort Worth MD	20	697,555	100.0	4,445	89.6	70.0	34.9	3.0	20.0	7.4	10.0	
<b>Total</b>	<b>20</b>	<b>697,555</b>	<b>100.0</b>	<b>4,445</b>	<b>89.6</b>	<b>70.0</b>	<b>34.9</b>	<b>3.0</b>	<b>20.0</b>	<b>7.4</b>	<b>10.0</b>	
<i>Source: 2020 D&amp;B Data; 01/01/2020 - 12/31/2020 Bank Data; 2020 CRA Aggregate Data, "--" data not available.                      Due to rounding, totals may not equal 100.0%</i>												

<b>Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues</b>												<b>2021</b>
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans	
Abilene MSA	23	1,558,760	40.4	3,777	83.2	69.6	39.1	4.4	13.0	12.4	17.4	
Non-MSA	13	314,947	22.8	118	75.9	84.6	45.8	3.7	7.7	20.4	7.7	
Partial Fort Worth MD	21	1,229,624	36.8	62,598	88.0	76.2	42.9	3.4	19.1	8.6	4.7	
<b>Total</b>	<b>57</b>	<b>3,103,331</b>	<b>100.0</b>	<b>66,493</b>	<b>87.7</b>	<b>75.4</b>	<b>42.7</b>	<b>3.4</b>	<b>14.1</b>	<b>8.9</b>	<b>10.5</b>	
<i>Source: 2021 D&amp;B Data; 01/01/2021 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available.                      Due to rounding, totals may not equal 100.0%</i>												

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

<b>Table U: Assessment Area Distribution of Consumer Loans by Income Category of the Geography</b>													<b>2020</b>	
Assessment Area:	Total Consumer Loans			Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Not Available-Income Tracts		
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	
Partial Fort Worth	20	156,013	100.0	0.0	0.0	6.5	15.0	50.4	50.0	43.2	35.0	0.0	0.0	
<b>Total</b>	<b>20</b>	<b>156,013</b>	<b>100.0</b>	<b>0.0</b>	<b>0.0</b>	<b>6.5</b>	<b>15.0</b>	<b>50.4</b>	<b>50.0</b>	<b>43.2</b>	<b>35.0</b>	<b>0.0</b>	<b>0.0</b>	

*Source: 2015 ACS; 01/01/2020 - 12/31/2020 Bank Data.  
Due to rounding, totals may not equal 100.0%*

<b>Table U: Assessment Area Distribution of Consumer Loans by Income Category of the Geography</b>													<b>2021</b>	
Assessment Area:	Total Consumer Loans			Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Not Available-Income Tracts		
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	
Abilene MSA	20	269,585	36.4	0.0	0.0	22.3	20.0	46.3	60.0	31.4	20.0	0.0	0.0	
Non-MSA	15	82,635	27.2	0.0	0.0	0.0	0.0	100.0	100.0	0.0	0.0	0.0	0.0	
Partial Fort Worth MD	20	228,721	36.4	8.7	0.0	22.9	15.0	34.5	50.0	33.9	35.0	0.0	0.0	
<b>Total</b>	<b>55</b>	<b>580,941</b>	<b>100.0</b>	<b>8.0</b>	<b>0.0</b>	<b>22.7</b>	<b>12.7</b>	<b>35.8</b>	<b>67.3</b>	<b>33.5</b>	<b>20.0</b>	<b>0.0</b>	<b>0.0</b>	

*Source: 2015 ACS; 01/01/2021 - 12/31/2021 Bank Data.  
Due to rounding, totals may not equal 100.0%*

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

<b>Table V - Assessment Area Distribution of Consumer Loans by Income Category of the Borrower</b>													<b>2020</b>	
Assessment Area:	Total Consumer Loans			Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers		
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	
Partial Fort Worth AA	20	156,013	100.0	19.7	10.0	15.9	20.0	15.8	25.0	48.6	40.0	0.0	5.0	
<b>Total</b>	<b>20</b>	<b>156,013</b>	<b>100.0</b>	<b>19.7</b>	<b>10.0</b>	<b>15.9</b>	<b>20.0</b>	<b>15.8</b>	<b>25.0</b>	<b>48.6</b>	<b>40.0</b>	<b>0.0</b>	<b>5.0</b>	

*Source: 2015 ACS; 01/01/2020 - 12/31/2020 Bank Data.  
Due to rounding, totals may not equal 100.0%*

<b>Table V - Assessment Area Distribution of Consumer Loans by Income Category of the Borrower</b>													<b>2021</b>	
Assessment Area:	Total Consumer Loans			Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers		
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	
Abilene MSA	20	269,585	36.4	24.1	35.0	16.3	30.0	17.6	5.0	42.0	20.0	0.0	10.0	
Non-MSA	15	82,635	27.2	27.6	40.0	16.6	20.0	15.9	20.0	39.9	20.0	0.0	0.0	
Partial Fort Worth MD	20	228,721	36.4	23.7	25.0	16.3	25.0	18.1	20.0	41.8	25.0	0.0	5.0	
<b>Total</b>	<b>55</b>	<b>580,941</b>	<b>100.0</b>	<b>23.8</b>	<b>32.7</b>	<b>16.3</b>	<b>25.5</b>	<b>18.1</b>	<b>14.5</b>	<b>41.8</b>	<b>21.8</b>	<b>0.0</b>	<b>5.5</b>	

*Source: 2015 ACS; 01/01/2021 - 12/31/2021 Bank Data.  
Due to rounding, totals may not equal 100.0%*

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

**First**  
**Bank★Texas**  
**Community Reinvestment Act Notice**

*(Notice for main offices and, if an interstate bank, on branch office in each state.)*

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Under the Federal Community Reinvestment Act (CRA), the Comptroller of the Currency (OCC) evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The OCC also takes this record into account when deciding on certain applications submitted by us.

Your involvement is encouraged.

You are entitled to certain information about our operations and our performance under the CRA, including, for example, information about our branches, such as their location and services provided at them; the public section of our most recent CRA Performance Evaluation, prepared by the OCC; and comments received from the public relating to assessment area needs and opportunities, as well as our responses to those comments. You may review this information today by reviewing the public file which is available at 220 Palo Pinto Weatherford, Texas 76086.

You may also have access to the following additional information, which we will make available to you after you make a request to us: (1) A map showing the assessment area containing a select branch, which is the area in which the OCC evaluates our CRA performance for that particular community; (2) branch addresses and associated branch facilities and hours in any assessment area; (3) a list of services we provide at those locations; (4) our most recent rating in the assessment area; and (5) copies of all written comments received by us that specifically relate to the needs and opportunities of a given assessment area, and any responses we have made to those comments. If we are operating under an approved strategic plan, you may also have access to a copy of the plan.

At least 30 days before the beginning of each quarter, the OCC publishes a nationwide list of the banks that are scheduled for CRA examination in that quarter. This list is available from the Deputy Comptroller 500 North Akard Street, Suite 1600, Dallas, Texas, 75201 or at [CRACOMMENT@OCC.TREAS.GOV](mailto:CRACOMMENT@OCC.TREAS.GOV). You may send written comments regarding the needs and opportunities of any of the bank's assessment area(s) to First Bank Texas Attn: Darbi Sanders, Chief Risk & Compliance Officer at 1849 South First Street, Abilene, Texas 79602, or email [darbi.sanders@go2fbt.com](mailto:darbi.sanders@go2fbt.com) and Deputy Comptroller 500 North Akard Street, Suite 1600, Dallas, Texas, 75201 or email at [CRACOMMENT@OCC.TREAS.GOV](mailto:CRACOMMENT@OCC.TREAS.GOV). Your comments, together with any response by us, will be considered by the Comptroller in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the Deputy Comptroller. You may also request from the Deputy Comptroller an announcement of our applications covered by the CRA filed with the Comptroller. We are an affiliate of First Baird Bancshares, Inc., a bank holding company. You may request from the Inspector General, Federal Reserve Bank of Dallas P.O. Box 655906 Dallas, Texas 75265-5906 an announcement of applications covered by the CRA filed by banks holding companies.

# Callahan County

2022 FFIEC Census Report - Summary Census Demographic Information

State: 48 - TEXAS (TX)

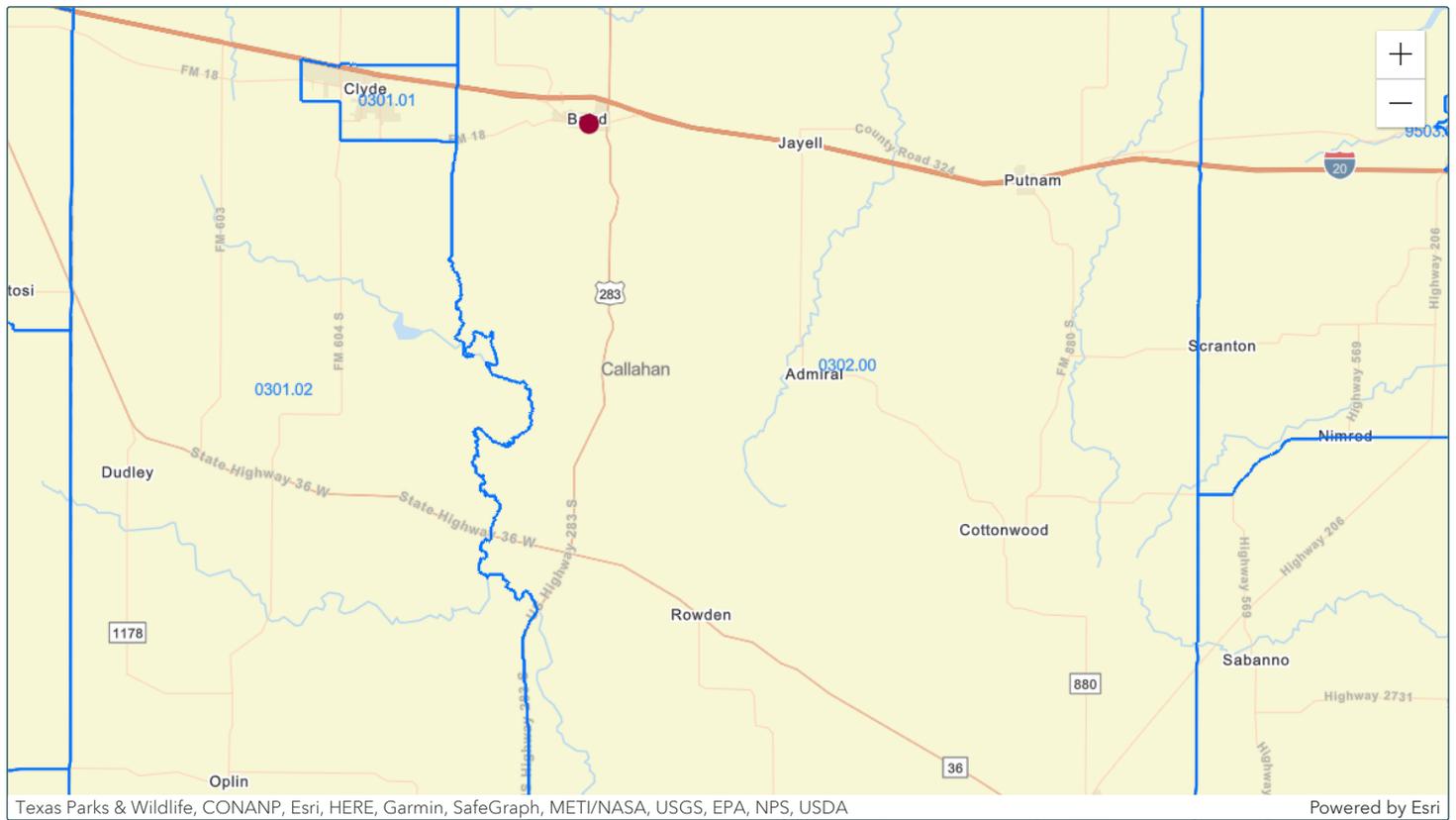
County: 059 - CALLAHAN COUNTY

Tract: All Tracts



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 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	059	0301.01	Middle	No	90.54	\$76,900	\$69,625	\$61,923	4966	16.03	796	1540	2197
48	059	0301.02	Middle	No	96.70	\$76,900	\$74,362	\$66,132	4621	17.29	799	1478	2104
48	059	0302.00	Middle	No	87.04	\$76,900	\$66,934	\$59,531	4121	13.54	558	1463	2385
48	059	9999.99	Middle	No	90.89	\$76,900	\$69,894	\$62,164	13708	15.71	2153	4481	6686

\* Will automatically be included in the 2023 Distressed or Underserved Tract List



● Matched Address: 244 Market St, Baird, Texas, 79504  
 MSA: 10180 - ABILENE, TX || State: 48 - TEXAS || County: 059 - CALLAHAN COUNTY || Tract Code: 0302.00

● Selected Tract  
 MSA: || State: || County: || Tract Code:



2023 FFIEC Geocode Census Report

Matched Address: 244 Market St, Baird, Texas, 79504  
 MSA: 10180 - ABILENE, TX  
 State: 48 - TEXAS  
 County: 059 - CALLAHAN COUNTY  
 Tract Code: 0302.00

Summary Census Demographic Information

Tract Income Level	
Underserved or Distressed Tract	
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	
2023 Estimated Tract Median Family Income	
2020 Tract Median Family Income	
Tract Median Family Income %	
Tract Population	
Tract Minority %	
Tract Minority Population	
Owner-Occupied Units	
1- to 4- Family Units	

Census Population Information

Tract Population	
Tract Minority %	
Number of Families	
Number of Households	
Non-Hispanic White Population	
Tract Minority Population	
American Indian Population	
Asian/Hawaiian/Pacific Islander Population	
Black Population	
Hispanic Population	
Other/Two or More Races Population	

Census Income Information

Tract Income Level	
2020 MSA/MD/statewide non-MSA/MD Median Family Income	
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	
% below Poverty Line	
Tract Median Family Income %	
2015 Tract Median Family Income	
2023 Estimated Tract Median Family Income	
2020 Tract Median Household Income	

Census Housing Information

Total Housing Units	
1- to 4- Family Units	
Median House Age (Years)	
Owner-Occupied Units	
Renter Occupied Units	
Owner Occupied 1- to 4- Family Units	
Inside Principal City?	
Vacant Units	

# Haskell County

2022 FFIEC Census Report - Summary Census Demographic Information

State: 48 - TEXAS (TX)

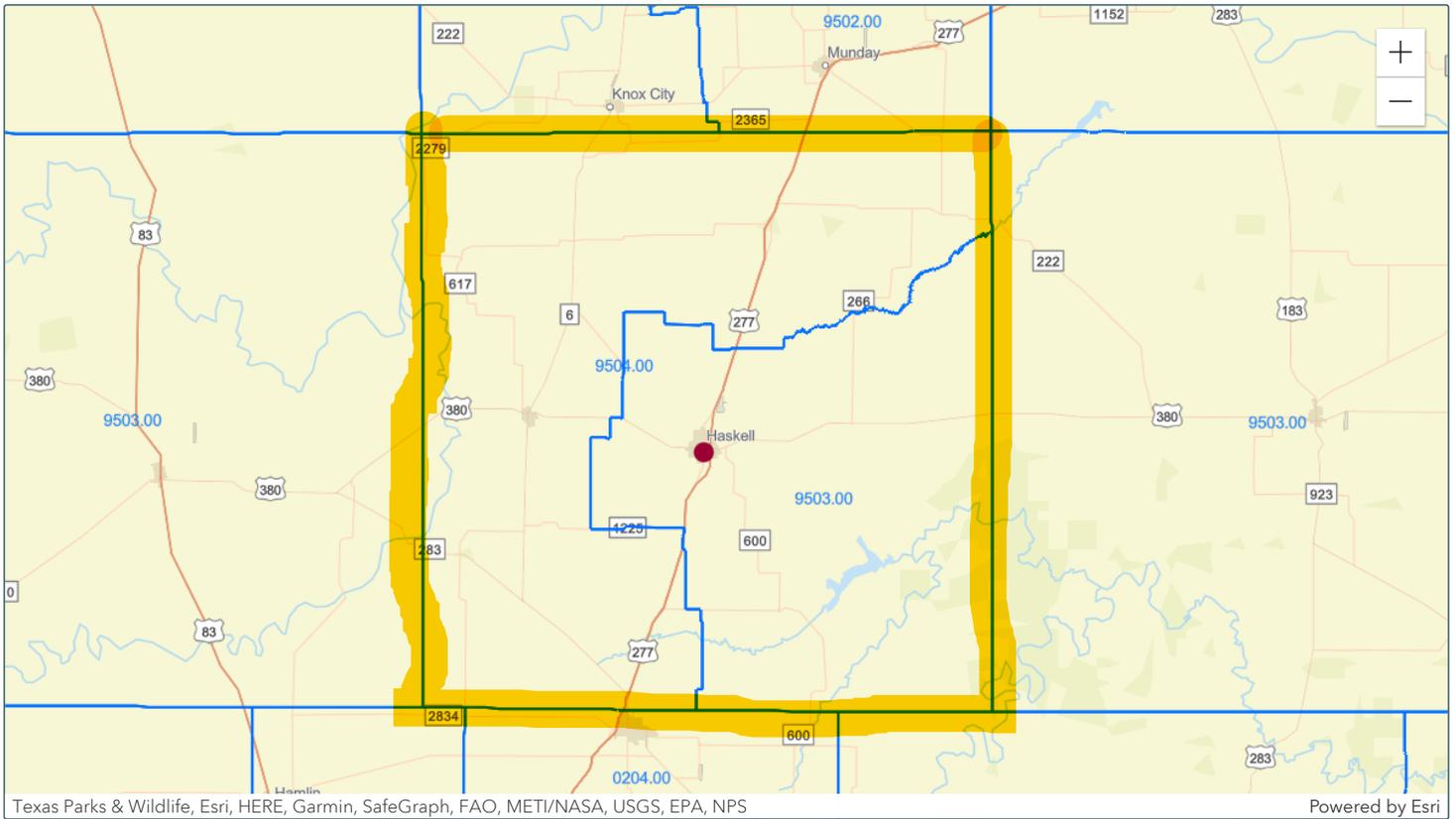
County: 207 - HASKELL COUNTY

Tract: All Tracts



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 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	207	9503.00	Middle	Yes*	105.60	\$68,800	\$72,653	\$65,250	3681	34.04	1253	841	2103
48	207	9504.00	Middle	Yes*	92.05	\$68,800	\$63,330	\$56,875	1735	30.84	535	710	1330
48	207	9999.99	Middle	No	99.69	\$68,800	\$68,587	\$61,596	5416	33.01	1788	1551	3433

\* Will automatically be included in the 2023 Distressed or Underserved Tract List



 Matched Address: 200 S Avenue E, Haskell, Texas, 79521  
MSA: NA - NA (Outside of MSA) || State: 48 - TEXAS || County: 207 - HASKELL COUNTY || Tract Code: 9503.00

 Selected Tract  
MSA: || State: || County: || Tract Code:



2023 FFIEC Geocode Census Report

Matched Address: 200 S Avenue E, Haskell, Texas, 79521  
 MSA: NA - NA (Outside of MSA)  
 State: 48 - TEXAS  
 County: 207 - HASKELL COUNTY  
 Tract Code: 9503.00

Summary Census Demographic Information

Tract Income Level	
Underserved or Distressed Tract	
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	
2023 Estimated Tract Median Family Income	
2020 Tract Median Family Income	
Tract Median Family Income %	
Tract Population	
Tract Minority %	
Tract Minority Population	
Owner-Occupied Units	
1- to 4- Family Units	

Census Population Information

Tract Population	
Tract Minority %	
Number of Families	
Number of Households	
Non-Hispanic White Population	
Tract Minority Population	
American Indian Population	
Asian/Hawaiian/Pacific Islander Population	
Black Population	
Hispanic Population	
Other/Two or More Races Population	

Census Income Information

Tract Income Level	
2020 MSA/MD/statewide non-MSA/MD Median Family Income	
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	
% below Poverty Line	
Tract Median Family Income %	
2015 Tract Median Family Income	
2023 Estimated Tract Median Family Income	
2020 Tract Median Household Income	

Census Housing Information

Total Housing Units	
1- to 4- Family Units	
Median House Age (Years)	
Owner-Occupied Units	
Renter Occupied Units	
Owner Occupied 1- to 4- Family Units	
Inside Principal City?	
Vacant Units	

# Jones County

2022 FFIEC Census Report - Summary Census Demographic Information

State: 48 - TEXAS (TX)

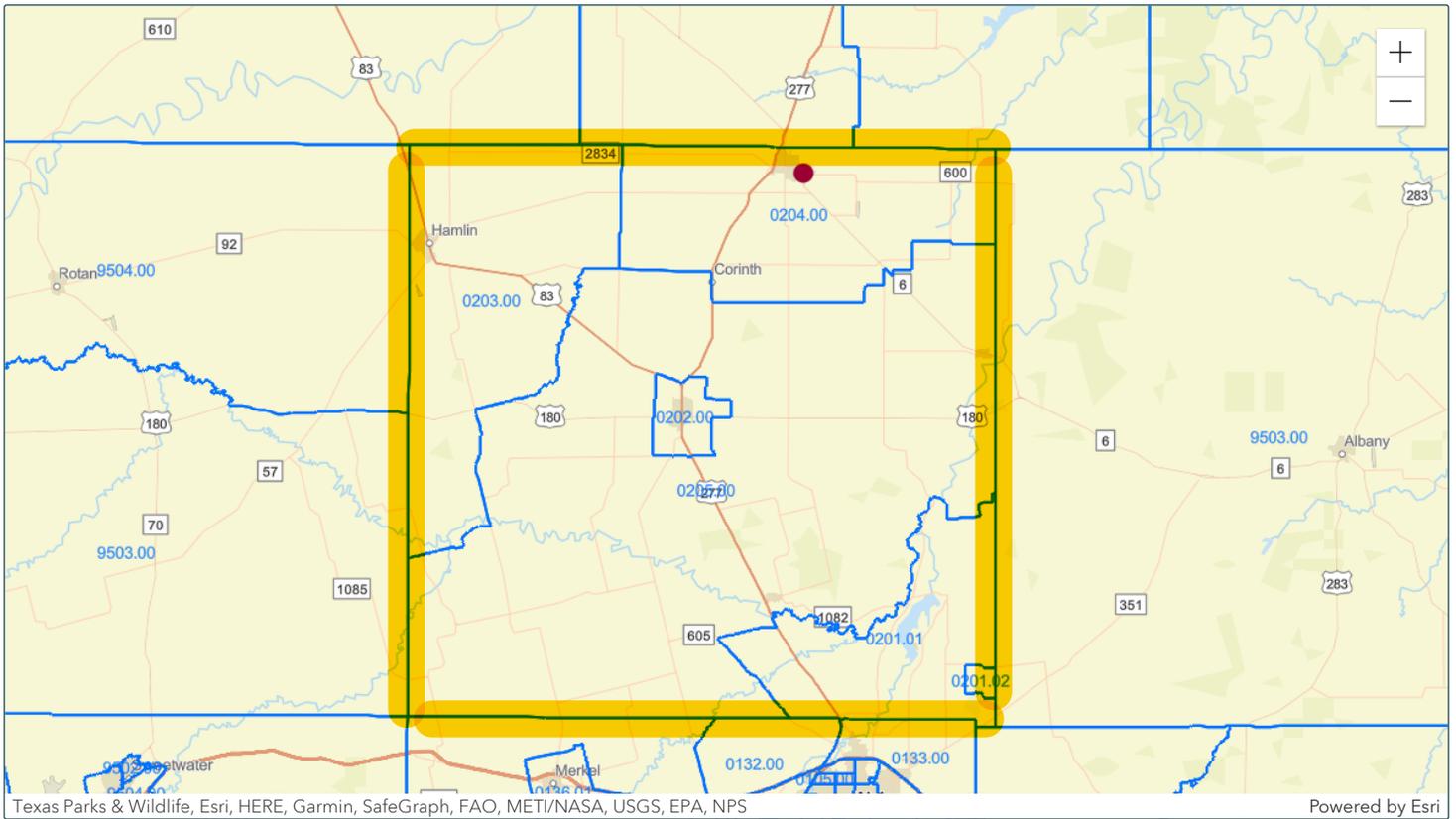
County: 253 - JONES COUNTY

Tract: All Tracts



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 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	253	0201.01	Middle	No	80.68	\$76,900	\$62,043	\$55,179	1499	16.48	247	516	837
48	253	0201.02	Unknown	No	0.00	\$76,900	\$0	\$0	4822	71.96	3470	0	0
48	253	0202.00	Middle	No	91.39	\$76,900	\$70,279	\$62,500	2708	48.56	1315	762	1214
48	253	0203.00	Middle	No	84.15	\$76,900	\$64,711	\$57,554	2123	39.47	838	635	1183
48	253	0204.00	Middle	No	84.37	\$76,900	\$64,881	\$57,703	3250	46.25	1503	1086	1693
48	253	0205.00	Middle	No	113.45	\$76,900	\$87,243	\$77,593	5261	15.30	805	1445	2065
48	253	9999.99	Middle	No	90.85	\$76,900	\$69,864	\$62,136	19663	41.59	8178	4444	6992

\* Will automatically be included in the 2023 Distressed or Underserved Tract List



 Matched Address: 610 Columbia St, Stamford, Texas, 79553  
MSA: 10180 - ABILENE, TX || State: 48 - TEXAS || County: 253 - JONES COUNTY || Tract Code: 0204.00

 Selected Tract  
MSA: || State: || County: || Tract Code:



2023 FFIEC Geocode Census Report

Matched Address: 610 Columbia St, Stamford, Texas, 79553  
 MSA: 10180 - ABILENE, TX  
 State: 48 - TEXAS  
 County: 253 - JONES COUNTY  
 Tract Code: 0204.00

Summary Census Demographic Information

Tract Income Level	
Underserved or Distressed Tract	
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	
2023 Estimated Tract Median Family Income	
2020 Tract Median Family Income	
Tract Median Family Income %	
Tract Population	
Tract Minority %	
Tract Minority Population	
Owner-Occupied Units	
1- to 4- Family Units	

Census Population Information

Tract Population	
Tract Minority %	
Number of Families	
Number of Households	
Non-Hispanic White Population	
Tract Minority Population	
American Indian Population	
Asian/Hawaiian/Pacific Islander Population	
Black Population	
Hispanic Population	
Other/Two or More Races Population	

Census Income Information

Tract Income Level	
2020 MSA/MD/statewide non-MSA/MD Median Family Income	
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	
% below Poverty Line	
Tract Median Family Income %	
2015 Tract Median Family Income	
2023 Estimated Tract Median Family Income	
2020 Tract Median Household Income	

Census Housing Information

Total Housing Units	
1- to 4- Family Units	
Median House Age (Years)	
Owner-Occupied Units	
Renter Occupied Units	
Owner Occupied 1- to 4- Family Units	
Inside Principal City?	
Vacant Units	

**Knox County**

2022 FFIEC Census Report - Summary Census Demographic Information

State: 48 - TEXAS (TX)

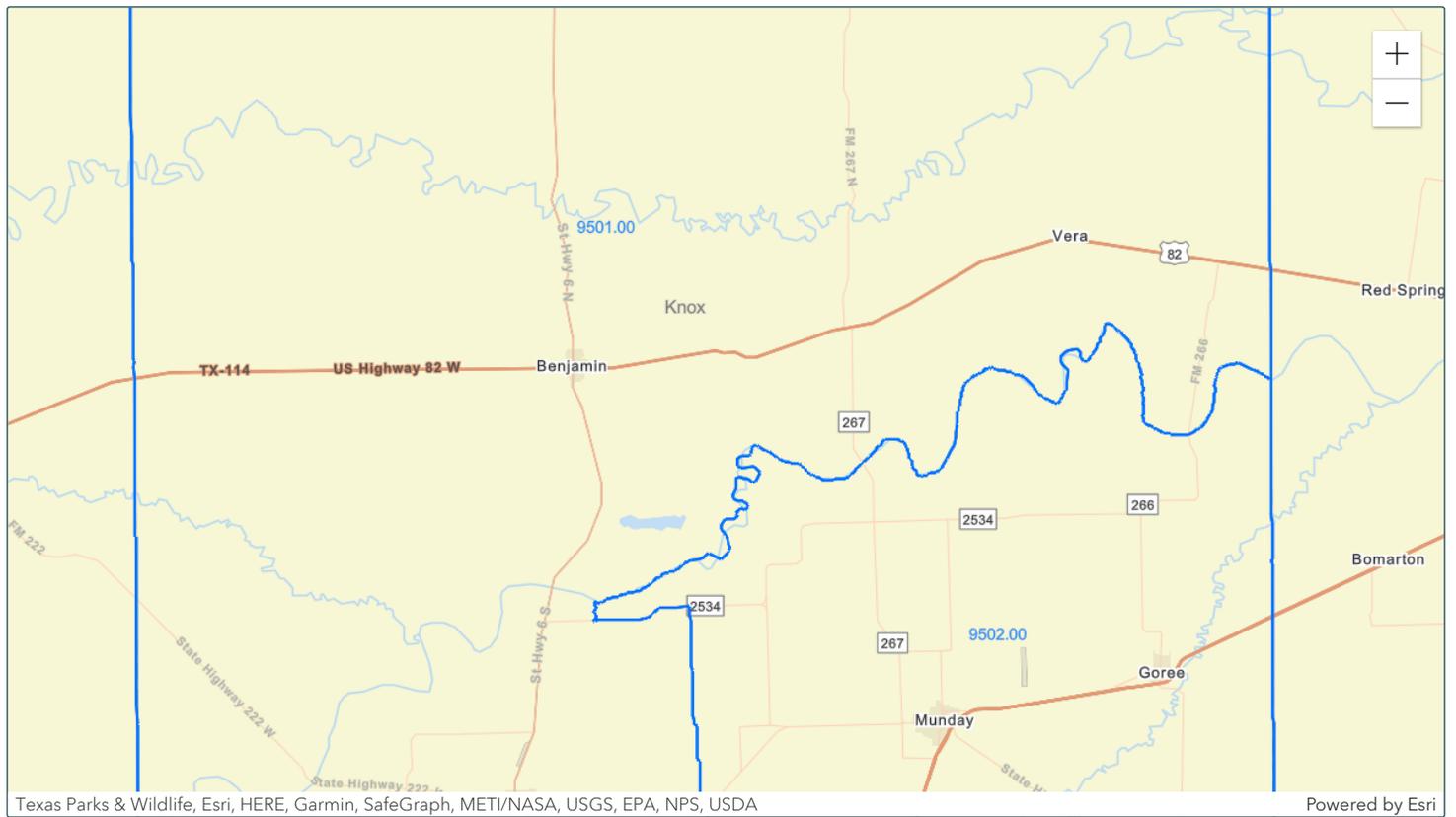
County: 275 - KNOX COUNTY

Tract: All Tracts



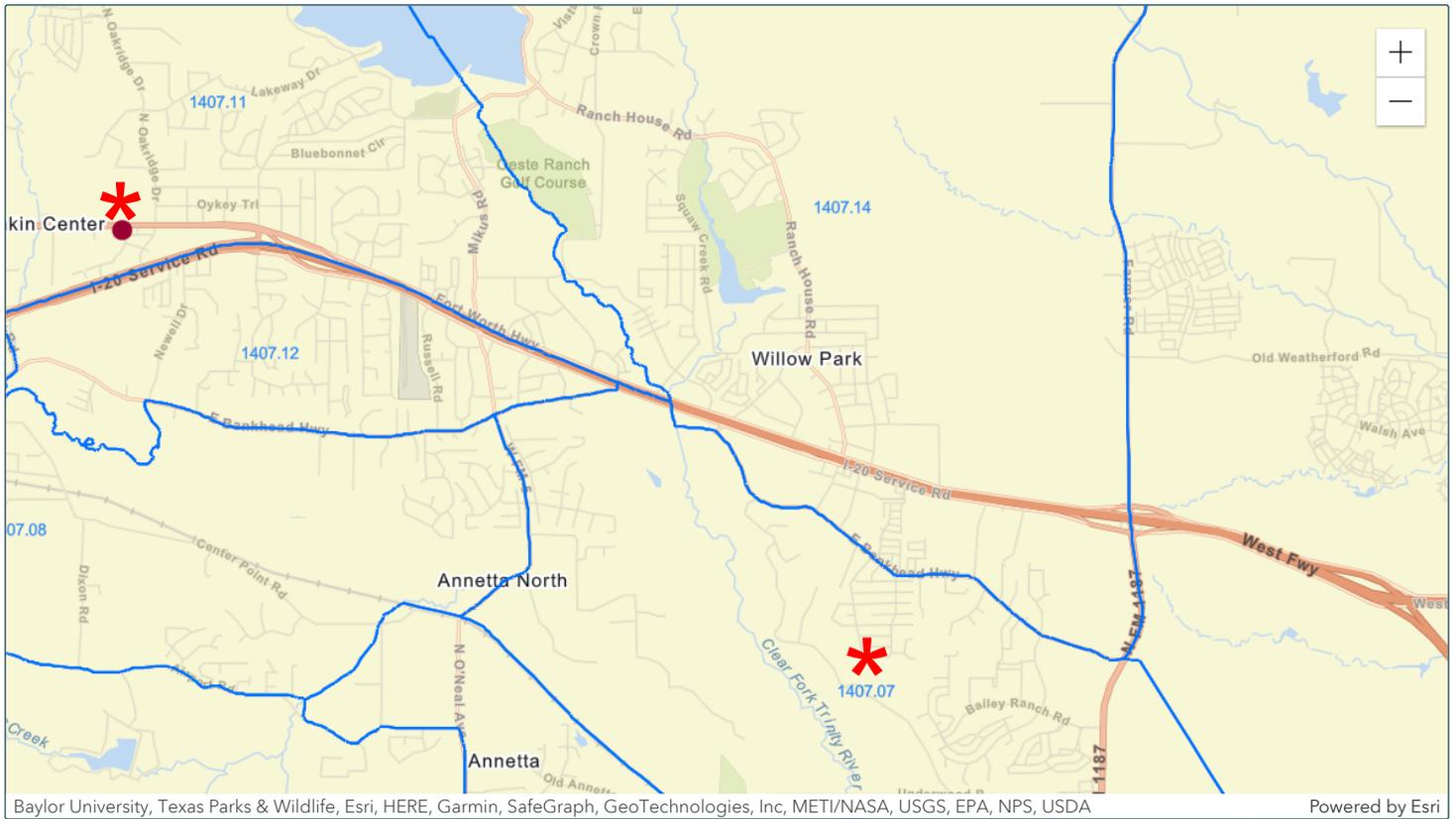
State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
48	275	9501.00	Middle	Yes*	88.61	\$68,800	\$60,964	\$54,750	1614	37.73	609	531	996
48	275	9502.00	Middle	Yes*	114.50	\$68,800	\$78,776	\$70,750	1739	46.52	809	649	1003
48	275	9999.99	Middle	No	102.22	\$68,800	\$70,327	\$63,162	3353	42.29	1418	1180	1999

\* Will automatically be included in the 2023 Distressed or Underserved Tract List



# Parker County



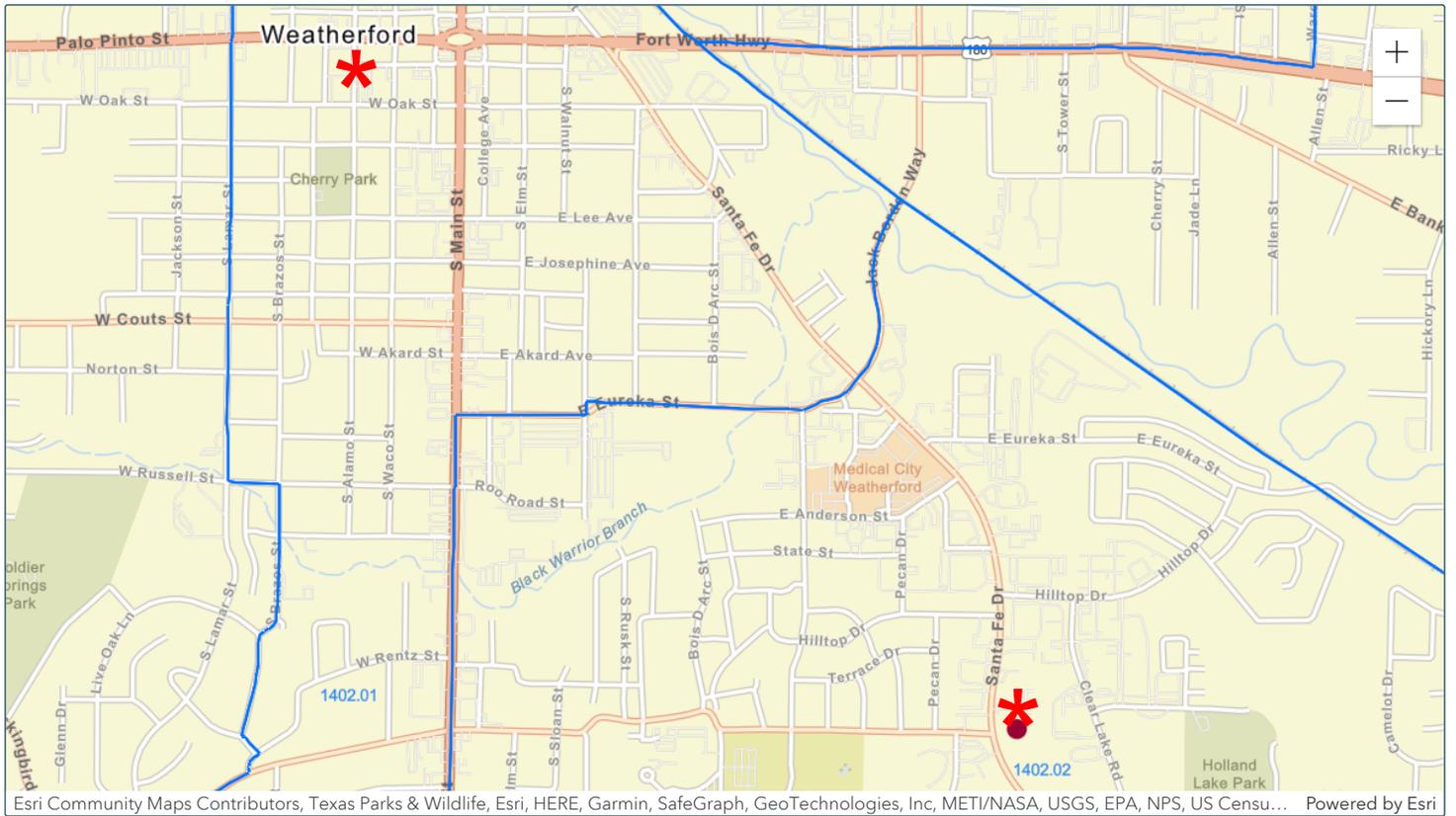


Baylor University, Texas Parks & Wildlife, Esri, HERE, Garmin, SafeGraph, GeoTechnologies, Inc, METI/NASA, USGS, EPA, NPS, USDA

Powered by Esri

 Matched Address: 2880 Fort Worth Hwy, Hudson Oaks, Texas, 76087  
MSA: 23104 - FORT WORTH-ARLINGTON-GRAPEVINE, TX || State: 48 - TEXAS || County: 367 - PARKER COUNTY || Tract Code: 1407.11

 Selected Tract  
MSA: || State: || County: || Tract Code:



● Matched Address: 1401 Santa Fe Dr, Weatherford, Texas, 76086  
 MSA: 23104 - FORT WORTH-ARLINGTON-GRAPEVINE, TX || State: 48 - TEXAS || County: 367 - PARKER COUNTY || Tract Code: 1402.02

● Selected Tract  
 MSA: || State: || County: || Tract Code:

2022 FFIEC Census Report - Summary Census Demographic Information

State: 48 - TEXAS (TX)

County: 367 - PARKER COUNTY

Tract: All Tracts



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 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	367	1401.01	Moderate	No	72.29	\$92,400	\$66,796	\$59,750	4503	27.18	1224	837	1776
48	367	1401.02	Moderate	No	75.11	\$92,400	\$69,402	\$62,083	4623	29.01	1341	904	1735
48	367	1402.01	Moderate	No	75.38	\$92,400	\$69,651	\$62,308	3193	24.87	794	535	1097
48	367	1402.02	Middle	No	85.11	\$92,400	\$78,642	\$70,347	4622	18.24	843	624	1134
48	367	1403.00	Middle	No	104.42	\$92,400	\$96,484	\$86,310	6254	25.63	1603	1690	2392
48	367	1404.03	Middle	No	93.61	\$92,400	\$86,496	\$77,373	7954	20.23	1609	1830	2657
48	367	1404.08	Middle	No	108.80	\$92,400	\$100,531	\$89,925	5820	20.67	1203	1359	1743
48	367	1404.09	Moderate	No	73.23	\$92,400	\$67,665	\$60,526	4233	32.08	1358	941	1358
48	367	1404.10	Middle	No	90.21	\$92,400	\$83,354	\$74,563	4093	21.60	884	1012	1310
48	367	1404.11	Upper	No	128.88	\$92,400	\$119,085	\$106,522	5451	21.96	1197	1395	1664
48	367	1404.12	Middle	No	96.21	\$92,400	\$88,898	\$79,519	4185	24.11	1009	972	1492
48	367	1404.13	Middle	No	92.79	\$92,400	\$85,738	\$76,696	3380	20.18	682	769	1253
48	367	1404.14	Upper	No	165.02	\$92,400	\$152,478	\$136,394	3498	18.50	647	945	1062
48	367	1404.15	Upper	No	133.49	\$92,400	\$123,345	\$110,331	4063	18.78	763	1147	1331
48	367	1404.16	Upper	No	120.04	\$92,400	\$110,917	\$99,219	4595	21.94	1008	1336	1577
48	367	1405.02	Upper	No	131.58	\$92,400	\$121,580	\$108,750	5344	16.35	874	1502	2073
48	367	1405.03	Moderate	No	78.39	\$92,400	\$72,432	\$64,792	5058	19.87	1005	1352	1662
48	367	1405.04	Middle	No	88.47	\$92,400	\$81,746	\$73,125	3994	19.30	771	803	1269
48	367	1406.01	Upper	No	128.02	\$92,400	\$118,290	\$105,809	9040	15.82	1430	2258	2948
48	367	1406.03	Middle	No	109.30	\$92,400	\$100,993	\$90,336	10166	22.40	2277	2235	3283
48	367	1406.04	Middle	No	100.83	\$92,400	\$93,167	\$83,341	3965	21.31	845	1210	1437
48	367	1407.07	Upper	No	170.33	\$92,400	\$157,385	\$140,781	4100	19.29	791	1041	1211
48	367	1407.08	Upper	No	188.75	\$92,400	\$174,405	\$156,000	4580	14.32	656	1756	1852
48	367	1407.09	Upper	No	175.52	\$92,400	\$162,180	\$145,066	6416	14.84	952	1803	1903
48	367	1407.10	Upper	No	162.10	\$92,400	\$149,780	\$133,977	4328	17.77	769	1112	1302
48	367	1407.11	Middle	No	118.27	\$92,400	\$109,281	\$97,750	7048	18.77	1323	1750	2151

\* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 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	367	1407.12	Upper	No	122.99	\$92,400	\$113,643	\$101,656	2527	23.78	601	741	888
48	367	1407.13	Upper	No	196.38	\$92,400	\$181,455	\$162,308	5565	20.36	1133	1133	1269
48	367	1407.14	Upper	No	131.88	\$92,400	\$121,857	\$109,000	5624	15.70	883	1925	2159

\* Will automatically be included in the 2023 Distressed or Underserved Tract List

 2023 FFIEC Geocode Census Report

Matched Address: 100 Willow Bend Dr, Aledo, Texas, 76008  
 MSA: 23104 - FORT WORTH-ARLINGTON-GRAPEVINE, TX  
 State: 48 - TEXAS  
 County: 367 - PARKER COUNTY  
 Tract Code: 1407.14

Summary Census Demographic Information

Tract Income Level	
Underserved or Distressed Tract	
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	
2023 Estimated Tract Median Family Income	
2020 Tract Median Family Income	
Tract Median Family Income %	
Tract Population	
Tract Minority %	
Tract Minority Population	
Owner-Occupied Units	
1- to 4- Family Units	

Census Population Information

Tract Population	
Tract Minority %	
Number of Families	
Number of Households	
Non-Hispanic White Population	
Tract Minority Population	
American Indian Population	
Asian/Hawaiian/Pacific Islander Population	
Black Population	
Hispanic Population	
Other/Two or More Races Population	

Census Income Information

Tract Income Level	
2020 MSA/MD/statewide non-MSA/MD Median Family Income	
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	
% below Poverty Line	
Tract Median Family Income %	
2015 Tract Median Family Income	
2023 Estimated Tract Median Family Income	
2020 Tract Median Household Income	

Census Housing Information

Total Housing Units	
1- to 4- Family Units	
Median House Age (Years)	
Owner-Occupied Units	
Renter Occupied Units	
Owner Occupied 1- to 4- Family Units	
Inside Principal City?	
Vacant Units	

 2023 FFIEC Geocode Census Report

Matched Address: 2880 Fort Worth Hwy, Hudson Oaks, Texas, 76087  
 MSA: 23104 - FORT WORTH-ARLINGTON-GRAPEVINE, TX  
 State: 48 - TEXAS  
 County: 367 - PARKER COUNTY  
 Tract Code: 1407.11

Summary Census Demographic Information

Tract Income Level	
Underserved or Distressed Tract	
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	
2023 Estimated Tract Median Family Income	
2020 Tract Median Family Income	
Tract Median Family Income %	
Tract Population	
Tract Minority %	
Tract Minority Population	
Owner-Occupied Units	
1- to 4- Family Units	

Census Population Information

Tract Population	
Tract Minority %	
Number of Families	
Number of Households	
Non-Hispanic White Population	
Tract Minority Population	
American Indian Population	
Asian/Hawaiian/Pacific Islander Population	
Black Population	
Hispanic Population	
Other/Two or More Races Population	

Census Income Information

Tract Income Level	
2020 MSA/MD/statewide non-MSA/MD Median Family Income	
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	
% below Poverty Line	
Tract Median Family Income %	
2015 Tract Median Family Income	
2023 Estimated Tract Median Family Income	
2020 Tract Median Household Income	

Census Housing Information

Total Housing Units	
1- to 4- Family Units	
Median House Age (Years)	
Owner-Occupied Units	
Renter Occupied Units	
Owner Occupied 1- to 4- Family Units	
Inside Principal City?	
Vacant Units	



2023 FFIEC Geocode Census Report

Matched Address: 1401 Santa Fe Dr, Weatherford, Texas, 76086  
 MSA: 23104 - FORT WORTH-ARLINGTON-GRAPEVINE, TX  
 State: 48 - TEXAS  
 County: 367 - PARKER COUNTY  
 Tract Code: 1402.02

Summary Census Demographic Information

Tract Income Level	
Underserved or Distressed Tract	
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	
2023 Estimated Tract Median Family Income	
2020 Tract Median Family Income	
Tract Median Family Income %	
Tract Population	
Tract Minority %	
Tract Minority Population	
Owner-Occupied Units	
1- to 4- Family Units	

Census Population Information

Tract Population	
Tract Minority %	
Number of Families	
Number of Households	
Non-Hispanic White Population	
Tract Minority Population	
American Indian Population	
Asian/Hawaiian/Pacific Islander Population	
Black Population	
Hispanic Population	
Other/Two or More Races Population	

Census Income Information

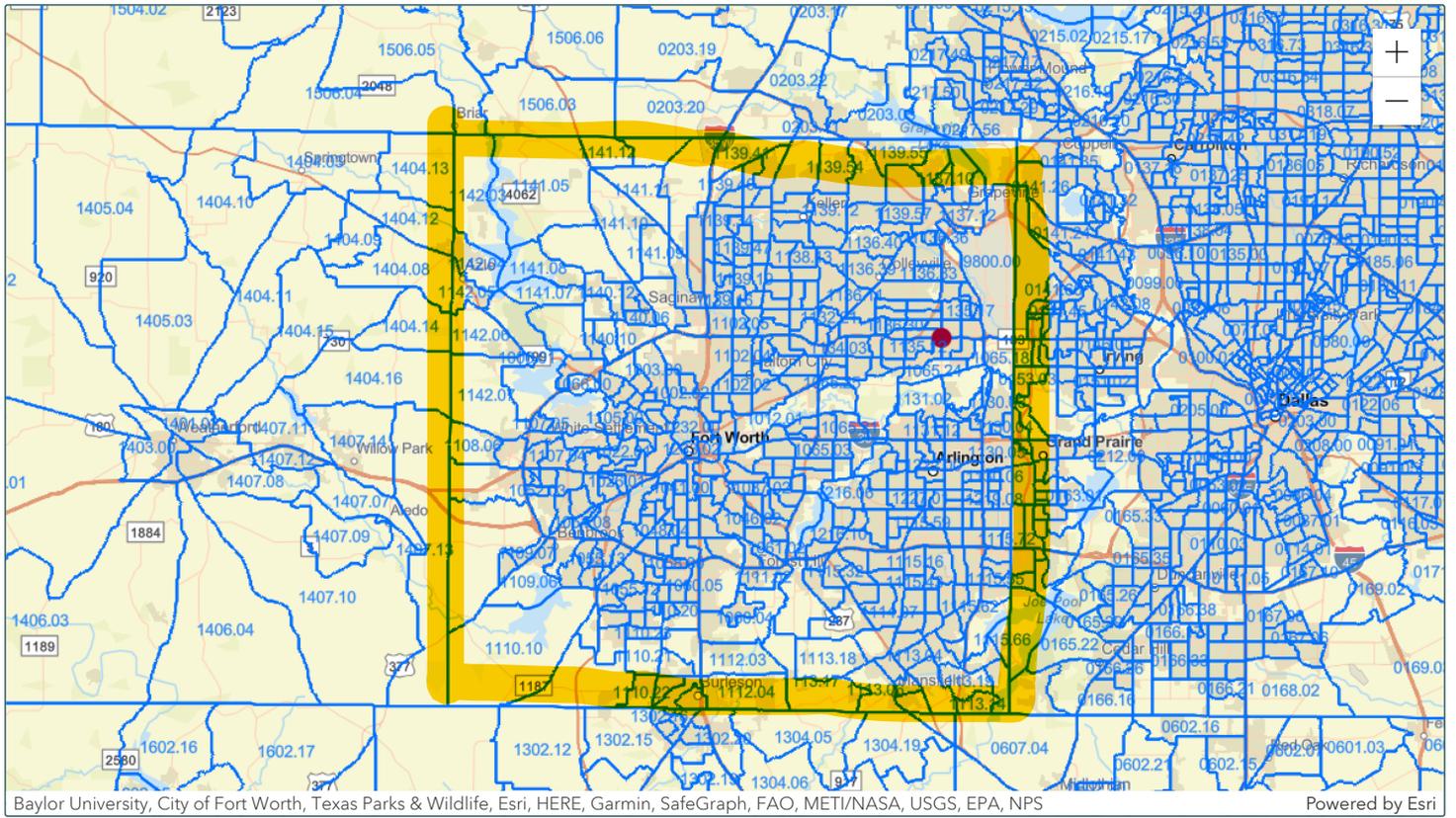
Tract Income Level	
2020 MSA/MD/statewide non-MSA/MD Median Family Income	
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	
% below Poverty Line	
Tract Median Family Income %	
2015 Tract Median Family Income	
2023 Estimated Tract Median Family Income	
2020 Tract Median Household Income	

Census Housing Information

Total Housing Units	
1- to 4- Family Units	
Median House Age (Years)	
Owner-Occupied Units	
Renter Occupied Units	
Owner Occupied 1- to 4- Family Units	
Inside Principal City?	
Vacant Units	

# Tarrant County





 Matched Address: 4201 Airport Fwy, Bedford, Texas, 76021  
MSA: 23104 - FORT WORTH-ARLINGTON-GRAPEVINE, TX || State: 48 - TEXAS || County: 439 - TARRANT COUNTY || Tract Code: 1136.28

 Selected Tract  
MSA: || State: || County: || Tract Code:

2022 FFIEC Census Report - Summary Census Demographic Information

State: 48 - TEXAS (TX)

County: 439 - TARRANT COUNTY

Tract: All Tracts



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 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	439	1001.01	Moderate	No	73.80	\$92,400	\$68,191	\$60,996	6019	81.19	4887	993	1792
48	439	1001.02	Moderate	No	75.32	\$92,400	\$69,596	\$62,255	4618	65.70	3034	780	1520
48	439	1002.01	Low	No	46.73	\$92,400	\$43,179	\$38,625	4922	94.51	4652	542	1212
48	439	1002.02	Moderate	No	53.35	\$92,400	\$49,295	\$44,100	5428	94.58	5134	872	1464
48	439	1003.00	Moderate	No	60.34	\$92,400	\$55,754	\$49,875	5705	92.09	5254	921	1442
48	439	1004.01	Moderate	No	64.10	\$92,400	\$59,228	\$52,986	2064	94.57	1952	301	491
48	439	1004.02	Moderate	No	54.64	\$92,400	\$50,487	\$45,161	4920	95.73	4710	546	1256
48	439	1005.03	Moderate	No	79.96	\$92,400	\$73,883	\$66,092	2541	93.15	2367	348	891
48	439	1005.04	Moderate	No	54.61	\$92,400	\$50,460	\$45,135	4781	82.43	3941	780	1285
48	439	1005.05	Moderate	No	55.67	\$92,400	\$51,439	\$46,013	5070	79.64	4038	388	987
48	439	1005.06	Moderate	No	66.95	\$92,400	\$61,862	\$55,336	5599	94.96	5317	587	1516
48	439	1006.01	Middle	No	102.93	\$92,400	\$95,107	\$85,071	2703	27.86	753	740	969
48	439	1006.02	Moderate	No	53.84	\$92,400	\$49,748	\$44,500	4754	54.29	2581	461	912
48	439	1007.00	Moderate	No	70.86	\$92,400	\$65,475	\$58,571	5077	63.58	3228	792	1668
48	439	1008.00	Moderate	No	57.60	\$92,400	\$53,222	\$47,611	5523	91.67	5063	1144	1779
48	439	1009.00	Moderate	No	67.20	\$92,400	\$62,093	\$55,547	1854	94.88	1759	230	772
48	439	1012.01	Moderate	No	78.86	\$92,400	\$72,867	\$65,182	2021	69.87	1412	433	848
48	439	1012.02	Moderate	No	71.05	\$92,400	\$65,650	\$58,727	4975	82.45	4102	1098	1708
48	439	1013.01	Middle	No	86.14	\$92,400	\$79,593	\$71,195	5498	71.26	3918	1352	1828
48	439	1013.02	Moderate	No	53.87	\$92,400	\$49,776	\$44,531	3074	79.64	2448	526	933
48	439	1014.01	Middle	No	83.18	\$92,400	\$76,858	\$68,750	5307	67.91	3604	1516	1862
48	439	1014.02	Moderate	No	51.59	\$92,400	\$47,669	\$42,644	3874	89.75	3477	833	1329
48	439	1014.03	Low	No	46.99	\$92,400	\$43,419	\$38,844	5146	86.96	4475	767	1390
48	439	1015.00	Moderate	No	58.86	\$92,400	\$54,387	\$48,650	4549	74.74	3400	976	1690
48	439	1017.00	Low	No	33.21	\$92,400	\$30,686	\$27,454	2347	73.24	1719	147	409
48	439	1020.00	Upper	No	210.64	\$92,400	\$194,631	\$174,100	4824	30.06	1450	418	281

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 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	439	1021.01	Upper	No	137.23	\$92,400	\$126,801	\$113,422	2328	16.62	387	772	1147
48	439	1021.02	Upper	No	121.94	\$92,400	\$112,673	\$100,786	2931	42.78	1254	590	981
48	439	1022.01	Upper	No	183.43	\$92,400	\$169,489	\$151,607	3487	27.76	968	1175	1470
48	439	1022.02	Upper	No	197.73	\$92,400	\$182,703	\$163,426	2812	15.50	436	981	1425
48	439	1023.01	Moderate	No	74.61	\$92,400	\$68,940	\$61,667	3388	63.49	2151	332	894
48	439	1023.02	Moderate	No	68.28	\$92,400	\$63,091	\$56,439	5741	63.47	3644	1080	2109
48	439	1024.01	Middle	No	108.96	\$92,400	\$100,679	\$90,060	4409	40.89	1803	912	1193
48	439	1024.02	Upper	No	157.81	\$92,400	\$145,816	\$130,433	4668	22.39	1045	1240	1628
48	439	1025.00	Moderate	No	55.83	\$92,400	\$51,587	\$46,147	4287	93.59	4012	684	1552
48	439	1026.01	Moderate	No	61.25	\$92,400	\$56,595	\$50,625	3886	59.24	2302	485	1289
48	439	1026.02	Middle	No	97.55	\$92,400	\$90,136	\$80,625	3508	53.39	1873	930	1459
48	439	1027.00	Middle	No	96.17	\$92,400	\$88,861	\$79,490	3279	22.63	742	1022	1682
48	439	1035.00	Moderate	No	54.27	\$92,400	\$50,145	\$44,861	5838	91.76	5357	792	1534
48	439	1036.01	Low	No	27.91	\$92,400	\$25,789	\$23,068	2536	96.14	2438	216	821
48	439	1036.02	Moderate	No	50.24	\$92,400	\$46,422	\$41,524	2373	95.74	2272	594	961
48	439	1037.01	Moderate	No	55.77	\$92,400	\$51,531	\$46,094	4308	96.68	4165	928	1435
48	439	1037.02	Low	No	47.76	\$92,400	\$44,130	\$39,476	2911	97.53	2839	549	1090
48	439	1038.00	Low	No	43.75	\$92,400	\$40,425	\$36,167	4101	94.44	3873	454	1248
48	439	1041.00	Upper	No	137.33	\$92,400	\$126,893	\$113,506	3326	40.32	1341	935	1527
48	439	1042.02	Upper	No	132.33	\$92,400	\$122,273	\$109,375	3231	27.17	878	720	1372
48	439	1042.03	Upper	No	302.48	\$92,400	\$279,492	\$250,001	4129	58.97	2435	66	192
48	439	1042.04	Upper	No	195.10	\$92,400	\$180,272	\$161,250	2388	12.35	295	736	1080
48	439	1043.01	Middle	No	104.61	\$92,400	\$96,660	\$86,462	3148	31.67	997	301	873
48	439	1043.02	Upper	No	182.31	\$92,400	\$168,454	\$150,683	3024	28.54	863	837	1197
48	439	1044.00	Middle	No	86.20	\$92,400	\$79,649	\$71,250	5241	64.61	3386	1045	2116
48	439	1045.02	Moderate	No	70.40	\$92,400	\$65,050	\$58,191	2873	94.60	2718	634	1080
48	439	1045.03	Moderate	No	53.49	\$92,400	\$49,425	\$44,211	2667	97.38	2597	638	886
48	439	1045.04	Moderate	No	65.05	\$92,400	\$60,106	\$53,768	3159	90.82	2869	626	877
48	439	1045.05	Low	No	37.99	\$92,400	\$35,103	\$31,403	4868	95.09	4629	1225	1741

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48	439	1046.01	Moderate	No	52.83	\$92,400	\$48,815	\$43,665	3814	96.80	3692	831	1437
48	439	1046.02	Moderate	No	50.71	\$92,400	\$46,856	\$41,917	5043	95.52	4817	663	1266
48	439	1046.03	Moderate	No	64.77	\$92,400	\$59,847	\$53,538	3980	93.04	3703	840	1240
48	439	1046.04	Moderate	No	50.09	\$92,400	\$46,283	\$41,402	3468	96.45	3345	434	833
48	439	1046.05	Low	No	48.25	\$92,400	\$44,583	\$39,881	4887	92.47	4519	867	1408
48	439	1047.01	Moderate	No	63.73	\$92,400	\$58,887	\$52,679	4544	93.99	4271	860	1446
48	439	1047.02	Low	No	47.34	\$92,400	\$43,742	\$39,127	3281	93.20	3058	433	839
48	439	1048.02	Moderate	No	54.56	\$92,400	\$50,413	\$45,096	5262	84.76	4460	753	1439
48	439	1048.03	Low	No	44.69	\$92,400	\$41,294	\$36,941	6112	87.83	5368	896	1522
48	439	1048.04	Moderate	No	62.83	\$92,400	\$58,055	\$51,932	2776	88.15	2447	447	980
48	439	1049.00	Moderate	No	60.30	\$92,400	\$55,717	\$49,841	3252	84.93	2762	667	1004
48	439	1050.07	Middle	No	93.49	\$92,400	\$86,385	\$77,276	6209	51.62	3205	752	1000
48	439	1050.08	Moderate	No	77.27	\$92,400	\$71,397	\$63,867	8379	64.48	5403	1546	2226
48	439	1050.09	Moderate	No	58.12	\$92,400	\$53,703	\$48,042	7205	89.44	6444	958	1720
48	439	1052.01	Low	No	40.43	\$92,400	\$37,357	\$33,415	6753	76.03	5134	405	1331
48	439	1052.03	Moderate	No	74.83	\$92,400	\$69,143	\$61,849	2410	49.00	1181	626	818
48	439	1052.04	Low	No	36.73	\$92,400	\$33,939	\$30,357	3430	67.76	2324	44	825
48	439	1052.06	Low	No	40.54	\$92,400	\$37,459	\$33,510	2288	63.37	1450	195	403
48	439	1052.07	Low	No	34.45	\$92,400	\$31,832	\$28,476	3199	78.59	2514	29	256
48	439	1054.03	Upper	No	201.18	\$92,400	\$185,890	\$166,276	6281	26.32	1653	1337	1487
48	439	1054.04	Upper	No	203.25	\$92,400	\$187,803	\$167,988	4257	17.29	736	1473	1559
48	439	1054.05	Upper	No	152.75	\$92,400	\$141,141	\$126,250	5964	34.76	2073	493	805
48	439	1054.07	Middle	No	85.41	\$92,400	\$78,919	\$70,592	2552	33.74	861	19	102
48	439	1054.08	Upper	No	166.41	\$92,400	\$153,763	\$137,542	2659	21.66	576	681	832
48	439	1055.02	Middle	No	100.72	\$92,400	\$93,065	\$83,250	5849	51.34	3003	1353	2071
48	439	1055.03	Middle	No	86.07	\$92,400	\$79,529	\$71,139	6249	47.42	2963	1384	1827
48	439	1055.05	Middle	No	80.68	\$92,400	\$74,548	\$66,686	4911	58.48	2872	687	1364
48	439	1055.11	Moderate	No	73.48	\$92,400	\$67,896	\$60,734	5976	74.23	4436	1390	2017

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48	439	1055.12	Middle	No	115.44	\$92,400	\$106,667	\$95,417	4547	54.08	2459	1401	1729
48	439	1055.13	Low	No	44.42	\$92,400	\$41,044	\$36,719	3008	60.70	1826	8	309
48	439	1055.14	Moderate	No	59.43	\$92,400	\$54,913	\$49,122	2734	65.03	1778	0	263
48	439	1055.15	Middle	No	103.85	\$92,400	\$95,957	\$85,833	5981	71.59	4282	1361	1691
48	439	1055.16	Middle	No	96.03	\$92,400	\$88,732	\$79,375	2486	63.19	1571	662	794
48	439	1055.17	Moderate	No	52.99	\$92,400	\$48,963	\$43,803	3470	65.76	2282	456	542
48	439	1055.18	Middle	No	90.27	\$92,400	\$83,409	\$74,609	3379	40.16	1357	704	975
48	439	1055.19	Upper	No	127.64	\$92,400	\$117,939	\$105,495	4440	36.80	1634	760	819
48	439	1055.20	Upper	No	252.26	\$92,400	\$233,088	\$208,494	2514	21.60	543	824	964
48	439	1056.00	Middle	No	94.12	\$92,400	\$86,967	\$77,794	5344	64.07	3424	1443	1896
48	439	1057.01	Middle	No	95.36	\$92,400	\$88,113	\$78,821	4026	62.79	2528	980	1423
48	439	1057.03	Middle	No	92.17	\$92,400	\$85,165	\$76,179	3814	68.56	2615	527	1041
48	439	1057.05	Moderate	No	64.20	\$92,400	\$59,321	\$53,065	5295	85.85	4546	871	1267
48	439	1057.06	Moderate	No	69.19	\$92,400	\$63,932	\$57,193	3799	87.29	3316	917	1148
48	439	1058.00	Moderate	No	59.53	\$92,400	\$55,006	\$49,201	4538	86.03	3904	715	1316
48	439	1059.01	Moderate	No	63.92	\$92,400	\$59,062	\$52,833	4087	93.05	3803	596	939
48	439	1059.02	Low	No	32.29	\$92,400	\$29,836	\$26,688	7360	87.43	6435	115	397
48	439	1060.02	Moderate	No	55.69	\$92,400	\$51,458	\$46,033	3949	95.19	3759	812	1328
48	439	1060.04	Moderate	No	65.49	\$92,400	\$60,513	\$54,135	8354	86.07	7190	1296	2023
48	439	1060.05	Middle	No	83.76	\$92,400	\$77,394	\$69,231	3854	85.76	3305	961	1306
48	439	1060.06	Moderate	No	65.41	\$92,400	\$60,439	\$54,063	4815	80.73	3887	938	1526
48	439	1061.01	Moderate	No	54.54	\$92,400	\$50,395	\$45,083	1946	93.17	1813	390	600
48	439	1061.02	Low	No	42.16	\$92,400	\$38,956	\$34,853	5415	83.58	4526	316	1186
48	439	1062.01	Moderate	No	56.08	\$92,400	\$51,818	\$46,352	3894	97.46	3795	700	1207
48	439	1062.02	Low	No	44.16	\$92,400	\$40,804	\$36,500	4869	96.04	4676	712	1313
48	439	1063.00	Moderate	No	53.94	\$92,400	\$49,841	\$44,583	3448	96.37	3323	685	1282
48	439	1064.00	Moderate	No	65.73	\$92,400	\$60,735	\$54,333	3913	75.49	2954	669	1297
48	439	1065.02	Moderate	No	58.42	\$92,400	\$53,980	\$48,289	3140	66.31	2082	811	1155
48	439	1065.03	Moderate	No	60.51	\$92,400	\$55,911	\$50,015	5483	79.28	4347	1023	1709

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48	439	1065.07	Moderate	No	75.84	\$92,400	\$70,076	\$62,688	1943	48.94	951	406	593
48	439	1065.09	Upper	No	139.33	\$92,400	\$128,741	\$115,163	5704	69.35	3956	1126	1444
48	439	1065.12	Middle	No	116.45	\$92,400	\$107,600	\$96,250	4759	78.40	3731	900	1315
48	439	1065.13	Moderate	No	66.37	\$92,400	\$61,326	\$54,856	2994	79.33	2375	789	1021
48	439	1065.14	Middle	No	98.42	\$92,400	\$90,940	\$81,351	6076	77.06	4682	834	1561
48	439	1065.15	Moderate	No	63.05	\$92,400	\$58,258	\$52,111	4370	75.74	3310	517	1020
48	439	1065.18	Moderate	No	71.74	\$92,400	\$66,288	\$59,298	5524	75.96	4196	0	322
48	439	1065.19	Unknown	No	0.00	\$92,400	\$0	\$0	2046	84.95	1738	170	181
48	439	1065.20	Moderate	No	52.64	\$92,400	\$48,639	\$43,507	3717	87.73	3261	67	345
48	439	1065.21	Middle	No	91.20	\$92,400	\$84,269	\$75,376	4853	73.15	3550	1192	1439
48	439	1065.22	Moderate	No	62.16	\$92,400	\$57,436	\$51,379	4195	81.14	3404	775	1294
48	439	1065.23	Moderate	No	56.26	\$92,400	\$51,984	\$46,500	4691	82.24	3858	0	159
48	439	1065.24	Middle	No	98.55	\$92,400	\$91,060	\$81,458	4584	69.15	3170	1340	1573
48	439	1065.25	Upper	No	163.52	\$92,400	\$151,092	\$135,152	2077	53.30	1107	595	681
48	439	1065.26	Upper	No	134.56	\$92,400	\$124,333	\$111,219	7121	51.07	3637	2045	2446
48	439	1066.00	Low	No	47.71	\$92,400	\$44,084	\$39,432	3291	63.08	2076	0	182
48	439	1067.00	Middle	No	93.15	\$92,400	\$86,071	\$76,991	2166	44.60	966	660	967
48	439	1101.02	Moderate	No	62.12	\$92,400	\$57,399	\$51,346	4659	64.84	3021	719	1116
48	439	1101.03	Moderate	No	62.32	\$92,400	\$57,584	\$51,509	4269	60.67	2590	548	938
48	439	1101.04	Middle	No	80.71	\$92,400	\$74,576	\$66,711	3859	56.21	2169	381	510
48	439	1102.02	Moderate	No	74.43	\$92,400	\$68,773	\$61,517	4108	71.37	2932	792	1192
48	439	1102.04	Moderate	No	70.80	\$92,400	\$65,419	\$58,519	7560	65.75	4971	1440	2088
48	439	1102.05	Middle	No	86.29	\$92,400	\$79,732	\$71,322	5490	60.35	3313	707	991
48	439	1102.06	Moderate	No	61.89	\$92,400	\$57,186	\$51,154	3513	66.07	2321	721	879
48	439	1103.01	Moderate	No	60.07	\$92,400	\$55,505	\$49,651	3828	68.55	2624	677	1041
48	439	1103.02	Moderate	No	50.36	\$92,400	\$46,533	\$41,626	5308	77.64	4121	750	1657
48	439	1104.01	Middle	No	88.79	\$92,400	\$82,042	\$73,385	4711	43.30	2040	1339	1828
48	439	1104.02	Moderate	No	67.39	\$92,400	\$62,268	\$55,703	5454	70.87	3865	849	1565

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48	439	1105.00	Moderate	No	75.25	\$92,400	\$69,531	\$62,200	7646	61.27	4685	1882	2682
48	439	1106.00	Moderate	No	77.56	\$92,400	\$71,665	\$64,107	2585	41.43	1071	529	862
48	439	1107.03	Moderate	No	79.58	\$92,400	\$73,532	\$65,774	5894	49.17	2898	1112	1772
48	439	1107.04	Middle	No	84.84	\$92,400	\$78,392	\$70,125	4653	48.03	2235	758	1473
48	439	1107.05	Middle	No	91.75	\$92,400	\$84,777	\$75,833	3966	43.55	1727	908	1238
48	439	1107.06	Moderate	No	56.21	\$92,400	\$51,938	\$46,460	3761	50.49	1899	541	1486
48	439	1108.05	Middle	No	107.24	\$92,400	\$99,090	\$88,633	6959	42.87	2983	1410	1959
48	439	1108.06	Upper	No	128.06	\$92,400	\$118,327	\$105,847	5684	35.93	2042	1655	1980
48	439	1108.07	Middle	No	110.76	\$92,400	\$102,342	\$91,549	7063	47.49	3354	2013	2421
48	439	1108.08	Upper	No	191.95	\$92,400	\$177,362	\$158,650	4752	22.14	1052	1256	1533
48	439	1108.09	Upper	No	134.75	\$92,400	\$124,509	\$111,375	2521	22.33	563	783	935
48	439	1109.01	Upper	No	143.03	\$92,400	\$132,160	\$118,221	5326	28.78	1533	1632	1799
48	439	1109.03	Upper	No	138.00	\$92,400	\$127,512	\$114,063	1793	28.78	516	387	451
48	439	1109.05	Upper	No	133.20	\$92,400	\$123,077	\$110,089	4380	25.09	1099	1335	1821
48	439	1109.06	Middle	No	88.06	\$92,400	\$81,367	\$72,782	4429	26.60	1178	1311	1912
48	439	1109.07	Upper	No	129.06	\$92,400	\$119,251	\$106,667	3687	27.20	1003	1023	1159
48	439	1110.03	Middle	No	88.35	\$92,400	\$81,635	\$73,026	3788	64.26	2434	830	1016
48	439	1110.10	Middle	No	109.24	\$92,400	\$100,938	\$90,294	4246	26.59	1129	961	1604
48	439	1110.15	Moderate	No	77.13	\$92,400	\$71,268	\$63,750	3047	45.91	1399	617	844
48	439	1110.18	Upper	No	136.97	\$92,400	\$126,560	\$113,207	2245	39.15	879	672	795
48	439	1110.19	Moderate	No	71.93	\$92,400	\$66,463	\$59,454	5466	85.71	4685	1039	1611
48	439	1110.20	Moderate	No	74.06	\$92,400	\$68,431	\$61,217	4764	83.71	3988	560	1503
48	439	1110.21	Middle	No	106.38	\$92,400	\$98,295	\$87,923	4174	63.20	2638	890	1448
48	439	1110.22	Middle	No	104.23	\$92,400	\$96,309	\$86,146	6628	57.57	3816	1390	1719
48	439	1110.23	Middle	No	97.47	\$92,400	\$90,062	\$80,563	7168	86.86	6226	1626	2086
48	439	1110.24	Middle	No	81.57	\$92,400	\$75,371	\$67,425	4265	72.85	3107	1043	1646
48	439	1110.25	Middle	No	106.43	\$92,400	\$98,341	\$87,969	3571	81.88	2924	1022	1386
48	439	1110.26	Moderate	No	79.12	\$92,400	\$73,107	\$65,394	5680	85.62	4863	1270	1669
48	439	1110.27	Middle	No	88.79	\$92,400	\$82,042	\$73,392	4482	79.16	3548	1006	1288

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48	439	1110.28	Middle	No	94.49	\$92,400	\$87,309	\$78,097	7923	64.87	5140	1305	1971
48	439	1110.29	Middle	No	107.03	\$92,400	\$98,896	\$88,460	7673	39.06	2997	1643	2090
48	439	1110.30	Middle	No	116.11	\$92,400	\$107,286	\$95,968	4313	32.23	1390	1107	1443
48	439	1110.31	Upper	No	146.54	\$92,400	\$135,403	\$121,118	2906	68.31	1985	499	522
48	439	1110.32	Upper	No	143.60	\$92,400	\$132,686	\$118,684	7330	62.88	4609	1710	2016
48	439	1110.33	Upper	No	127.33	\$92,400	\$117,653	\$105,239	5135	66.76	3428	1271	1504
48	439	1111.02	Moderate	No	59.68	\$92,400	\$55,144	\$49,327	6799	92.23	6271	1270	1960
48	439	1111.03	Moderate	No	56.86	\$92,400	\$52,539	\$47,000	4238	89.52	3794	686	1119
48	439	1111.04	Moderate	No	58.19	\$92,400	\$53,768	\$48,098	3011	90.30	2719	732	1002
48	439	1112.02	Moderate	No	54.12	\$92,400	\$50,007	\$44,737	6154	81.72	5029	1384	1896
48	439	1112.03	Middle	No	106.75	\$92,400	\$98,637	\$88,228	7033	50.76	3570	1565	2292
48	439	1112.04	Middle	No	97.29	\$92,400	\$89,896	\$80,417	5727	26.80	1535	1437	1858
48	439	1113.04	Upper	No	130.78	\$92,400	\$120,841	\$108,092	7225	33.09	2391	1922	2440
48	439	1113.06	Middle	No	101.40	\$92,400	\$93,694	\$83,809	6298	52.43	3302	1287	1740
48	439	1113.07	Moderate	No	58.29	\$92,400	\$53,860	\$48,182	3540	57.74	2044	317	483
48	439	1113.08	Middle	No	87.98	\$92,400	\$81,294	\$72,716	1717	38.03	653	453	659
48	439	1113.09	Middle	No	87.81	\$92,400	\$81,136	\$72,581	4360	61.72	2691	799	1242
48	439	1113.11	Upper	No	155.33	\$92,400	\$143,525	\$128,385	7553	47.68	3601	2073	2231
48	439	1113.12	Upper	No	181.89	\$92,400	\$168,066	\$150,337	3452	21.35	737	1164	1199
48	439	1113.14	Upper	No	146.59	\$92,400	\$135,449	\$121,162	7064	62.63	4424	2032	2181
48	439	1113.15	Middle	No	87.40	\$92,400	\$80,758	\$72,243	4575	73.92	3382	966	1139
48	439	1113.16	Middle	No	116.80	\$92,400	\$107,923	\$96,538	7163	82.93	5940	1612	1777
48	439	1113.17	Upper	No	133.15	\$92,400	\$123,031	\$110,052	5000	35.22	1761	1315	1739
48	439	1113.18	Middle	No	105.08	\$92,400	\$97,094	\$86,855	5282	38.53	2035	1589	2338
48	439	1113.19	Upper	No	153.59	\$92,400	\$141,917	\$126,944	8585	54.85	4709	1637	1897
48	439	1113.20	Upper	No	154.80	\$92,400	\$143,035	\$127,942	6068	75.05	4554	1212	1388
48	439	1114.02	Middle	No	108.94	\$92,400	\$100,661	\$90,046	6045	40.88	2471	1770	2258
48	439	1114.05	Moderate	No	79.15	\$92,400	\$73,135	\$65,417	2725	40.18	1095	559	1055

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48	439	1114.06	Upper	No	149.72	\$92,400	\$138,341	\$123,750	4466	41.87	1870	1163	1363
48	439	1114.07	Upper	No	154.23	\$92,400	\$142,509	\$127,471	3894	43.73	1703	1026	1157
48	439	1114.08	Upper	No	135.69	\$92,400	\$125,378	\$112,153	4936	49.05	2421	861	1051
48	439	1114.09	Upper	No	156.63	\$92,400	\$144,726	\$129,460	5573	39.51	2202	1724	1843
48	439	1114.10	Moderate	No	62.62	\$92,400	\$57,861	\$51,761	3957	64.06	2535	291	444
48	439	1114.11	Upper	No	123.21	\$92,400	\$113,846	\$101,834	5789	44.33	2566	1361	2036
48	439	1115.05	Middle	No	109.71	\$92,400	\$101,372	\$90,676	4226	35.42	1497	1195	1532
48	439	1115.06	Middle	No	80.87	\$92,400	\$74,724	\$66,844	6500	42.15	2740	1230	1955
48	439	1115.13	Middle	No	94.67	\$92,400	\$87,475	\$78,250	4157	76.47	3179	1169	1370
48	439	1115.14	Middle	No	82.40	\$92,400	\$76,138	\$68,111	6890	78.10	5381	1216	1901
48	439	1115.16	Middle	No	92.56	\$92,400	\$85,525	\$76,500	6595	72.31	4769	1185	1962
48	439	1115.22	Moderate	No	77.95	\$92,400	\$72,026	\$64,425	7933	81.91	6498	1570	2097
48	439	1115.25	Middle	No	90.02	\$92,400	\$83,178	\$74,401	6425	75.98	4882	1062	1723
48	439	1115.26	Middle	No	85.57	\$92,400	\$79,067	\$70,729	4454	53.82	2397	926	1594
48	439	1115.29	Upper	No	134.26	\$92,400	\$124,056	\$110,972	4000	30.50	1220	1023	1176
48	439	1115.30	Upper	No	138.05	\$92,400	\$127,558	\$114,100	6188	34.13	2112	1883	2010
48	439	1115.31	Middle	No	101.33	\$92,400	\$93,629	\$83,750	4585	36.29	1664	1261	1649
48	439	1115.32	Middle	No	119.42	\$92,400	\$110,344	\$98,704	7258	41.62	3021	2039	2586
48	439	1115.33	Upper	No	151.55	\$92,400	\$140,032	\$125,256	5066	45.48	2304	1590	1850
48	439	1115.34	Middle	No	116.96	\$92,400	\$108,071	\$96,667	6441	39.39	2537	1827	2363
48	439	1115.36	Moderate	No	69.12	\$92,400	\$63,867	\$57,132	3392	87.09	2954	417	695
48	439	1115.38	Middle	No	99.22	\$92,400	\$91,679	\$82,009	6329	78.29	4955	900	1202
48	439	1115.40	Middle	No	103.13	\$92,400	\$95,292	\$85,242	6403	76.09	4872	1412	1769
48	439	1115.41	Middle	No	92.19	\$92,400	\$85,184	\$76,200	4153	76.62	3182	825	1345
48	439	1115.42	Upper	No	121.45	\$92,400	\$112,220	\$100,381	6330	75.42	4774	1487	1871
48	439	1115.43	Middle	No	80.27	\$92,400	\$74,169	\$66,349	7433	77.57	5766	1281	1990
48	439	1115.44	Middle	No	93.58	\$92,400	\$86,468	\$77,347	7438	72.22	5372	1947	2579
48	439	1115.45	Upper	No	154.15	\$92,400	\$142,435	\$127,404	2528	27.25	689	629	725
48	439	1115.46	Upper	No	123.38	\$92,400	\$114,003	\$101,979	6375	39.18	2498	2002	2346

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48	439	1115.51	Upper	No	164.87	\$92,400	\$152,340	\$136,270	7440	55.78	4150	1877	2113
48	439	1115.52	Middle	No	112.73	\$92,400	\$104,163	\$93,176	3614	37.27	1347	992	1370
48	439	1115.53	Moderate	No	61.94	\$92,400	\$57,233	\$51,196	4280	61.10	2615	464	1001
48	439	1115.54	Upper	No	129.65	\$92,400	\$119,797	\$107,159	4971	77.51	3853	1068	1383
48	439	1115.55	Upper	No	145.57	\$92,400	\$134,507	\$120,313	4960	80.06	3971	1282	1408
48	439	1115.56	Moderate	No	69.89	\$92,400	\$64,578	\$57,768	5797	87.27	5059	781	1426
48	439	1115.57	Moderate	No	65.32	\$92,400	\$60,356	\$53,990	3054	81.93	2502	497	802
48	439	1115.58	Moderate	No	70.75	\$92,400	\$65,373	\$58,476	5889	81.66	4809	957	1645
48	439	1115.59	Low	No	45.19	\$92,400	\$41,756	\$37,357	2616	79.20	2072	23	377
48	439	1115.60	Middle	No	85.28	\$92,400	\$78,799	\$70,486	5694	78.84	4489	1198	1782
48	439	1115.61	Middle	No	81.63	\$92,400	\$75,426	\$67,467	4909	81.38	3995	1131	1338
48	439	1115.62	Upper	No	130.29	\$92,400	\$120,388	\$107,686	5194	81.23	4219	1288	1447
48	439	1115.63	Upper	No	146.21	\$92,400	\$135,098	\$120,846	5127	86.11	4415	1190	1263
48	439	1115.64	Middle	No	119.24	\$92,400	\$110,178	\$98,556	5533	78.00	4316	967	1074
48	439	1115.65	Upper	No	162.22	\$92,400	\$149,891	\$134,077	6070	69.21	4201	1341	1459
48	439	1115.66	Upper	No	214.35	\$92,400	\$198,059	\$177,161	6264	71.82	4499	1597	1695
48	439	1115.67	Middle	No	107.26	\$92,400	\$99,108	\$88,657	5831	80.19	4676	1856	1998
48	439	1115.68	Middle	No	113.64	\$92,400	\$105,003	\$93,929	7295	76.24	5562	1830	2175
48	439	1115.69	Moderate	No	52.96	\$92,400	\$48,935	\$43,775	4327	84.15	3641	691	949
48	439	1115.70	Moderate	No	64.47	\$92,400	\$59,570	\$53,286	4720	88.90	4196	365	877
48	439	1115.71	Moderate	No	68.81	\$92,400	\$63,580	\$56,875	4736	81.42	3856	527	683
48	439	1115.72	Upper	No	123.51	\$92,400	\$114,123	\$102,083	3478	88.13	3065	437	521
48	439	1130.03	Upper	No	122.50	\$92,400	\$113,190	\$101,250	2204	68.78	1516	173	236
48	439	1130.04	Upper	No	131.71	\$92,400	\$121,700	\$108,860	2385	45.07	1075	951	1014
48	439	1130.05	Moderate	No	70.23	\$92,400	\$64,893	\$58,051	2387	87.31	2084	153	406
48	439	1130.06	Moderate	No	60.00	\$92,400	\$55,440	\$49,597	1818	93.78	1705	131	325
48	439	1130.07	Moderate	No	53.30	\$92,400	\$49,249	\$44,060	3243	85.78	2782	502	739
48	439	1131.02	Upper	No	132.77	\$92,400	\$122,679	\$109,737	4787	52.94	2534	985	1093

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48	439	1131.04	Moderate	No	65.92	\$92,400	\$60,910	\$54,483	3993	70.45	2813	305	345
48	439	1131.07	Upper	No	146.30	\$92,400	\$135,181	\$120,917	2356	28.01	660	870	997
48	439	1131.08	Upper	No	169.76	\$92,400	\$156,858	\$140,308	4582	32.82	1504	1528	1666
48	439	1131.09	Middle	No	92.85	\$92,400	\$85,793	\$76,744	4193	67.59	2834	570	764
48	439	1131.10	Moderate	No	69.64	\$92,400	\$64,347	\$57,560	5153	67.69	3488	527	940
48	439	1131.12	Upper	No	167.06	\$92,400	\$154,363	\$138,080	2127	49.65	1056	487	591
48	439	1131.15	Moderate	No	51.28	\$92,400	\$47,383	\$42,390	3948	74.37	2936	648	1264
48	439	1131.16	Moderate	No	60.17	\$92,400	\$55,597	\$49,730	4400	80.91	3560	106	519
48	439	1131.17	Low	No	47.27	\$92,400	\$43,677	\$39,074	2441	76.81	1875	102	296
48	439	1131.18	Moderate	No	55.05	\$92,400	\$50,866	\$45,500	3006	85.20	2561	0	391
48	439	1131.19	Middle	No	81.23	\$92,400	\$75,057	\$67,143	4348	64.70	2813	376	601
48	439	1131.20	Upper	No	241.66	\$92,400	\$223,294	\$199,737	4423	54.78	2423	986	1027
48	439	1131.21	Unknown	No	0.00	\$92,400	\$0	\$0	1774	82.64	1466	0	34
48	439	1131.22	Middle	No	114.34	\$92,400	\$105,650	\$94,502	3144	78.37	2464	0	273
48	439	1132.06	Moderate	No	65.31	\$92,400	\$60,346	\$53,979	5609	47.94	2689	1252	1623
48	439	1132.07	Upper	No	133.88	\$92,400	\$123,705	\$110,656	4194	23.49	985	1401	1534
48	439	1132.10	Upper	No	144.87	\$92,400	\$133,860	\$119,738	7622	24.72	1884	2673	2962
48	439	1132.12	Upper	No	141.57	\$92,400	\$130,811	\$117,014	4343	29.08	1263	1307	1489
48	439	1132.13	Moderate	No	74.19	\$92,400	\$68,552	\$61,322	3786	35.24	1334	967	1204
48	439	1132.14	Middle	No	90.08	\$92,400	\$83,234	\$74,453	5756	39.30	2262	1368	1858
48	439	1132.15	Middle	No	92.44	\$92,400	\$85,415	\$76,408	4742	31.27	1483	1239	1871
48	439	1132.16	Middle	No	109.45	\$92,400	\$101,132	\$90,464	6000	42.50	2550	1183	1581
48	439	1132.17	Middle	No	98.81	\$92,400	\$91,300	\$81,667	4516	43.93	1984	1282	1591
48	439	1132.18	Upper	No	138.72	\$92,400	\$128,177	\$114,655	3327	23.90	795	1025	1147
48	439	1132.21	Middle	No	111.21	\$92,400	\$102,758	\$91,916	6021	33.77	2033	1294	1661
48	439	1132.22	Moderate	No	71.71	\$92,400	\$66,260	\$59,275	3098	59.26	1836	57	394
48	439	1132.23	Moderate	No	74.13	\$92,400	\$68,496	\$61,275	3413	46.26	1579	500	773
48	439	1133.01	Middle	No	106.12	\$92,400	\$98,055	\$87,708	4317	36.81	1589	1048	1363
48	439	1133.02	Moderate	No	62.13	\$92,400	\$57,408	\$51,357	4297	47.85	2056	914	1270

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48	439	1134.03	Middle	No	97.79	\$92,400	\$90,358	\$80,824	2676	40.43	1082	687	892
48	439	1134.04	Moderate	No	68.79	\$92,400	\$63,562	\$56,859	6182	44.00	2720	1153	1617
48	439	1134.07	Moderate	No	66.87	\$92,400	\$61,788	\$55,268	5684	68.16	3874	686	1306
48	439	1134.08	Middle	No	86.26	\$92,400	\$79,704	\$71,299	5862	44.88	2631	1464	2154
48	439	1134.09	Middle	No	118.50	\$92,400	\$109,494	\$97,946	2519	34.02	857	774	857
48	439	1134.10	Moderate	No	63.99	\$92,400	\$59,127	\$52,888	4515	57.14	2580	323	932
48	439	1135.09	Moderate	No	70.76	\$92,400	\$65,382	\$58,487	4784	59.11	2828	1077	1653
48	439	1135.10	Middle	No	87.59	\$92,400	\$80,933	\$72,400	6617	68.48	4531	1279	2072
48	439	1135.11	Middle	No	85.30	\$92,400	\$78,817	\$70,500	4091	64.83	2652	807	1101
48	439	1135.12	Middle	No	85.89	\$92,400	\$79,362	\$70,993	6249	48.46	3028	941	1581
48	439	1135.13	Middle	No	102.89	\$92,400	\$95,070	\$85,043	6508	60.19	3917	1154	1539
48	439	1135.14	Moderate	No	78.90	\$92,400	\$72,904	\$65,216	5183	70.75	3667	641	923
48	439	1135.16	Middle	No	100.32	\$92,400	\$92,696	\$82,917	4280	40.61	1738	1074	1323
48	439	1135.17	Middle	No	83.72	\$92,400	\$77,357	\$69,196	4264	55.42	2363	518	815
48	439	1135.19	Middle	No	116.30	\$92,400	\$107,461	\$96,123	6824	46.12	3147	1466	2081
48	439	1135.20	Upper	No	139.84	\$92,400	\$129,212	\$115,579	5339	52.16	2785	685	1177
48	439	1135.21	Moderate	No	67.53	\$92,400	\$62,398	\$55,821	3981	67.12	2672	0	236
48	439	1135.22	Moderate	No	72.34	\$92,400	\$66,842	\$59,792	2073	57.26	1187	50	267
48	439	1136.07	Middle	No	97.33	\$92,400	\$89,933	\$80,449	4688	50.87	2385	868	1179
48	439	1136.11	Upper	No	132.72	\$92,400	\$122,633	\$109,697	4600	22.24	1023	1436	1686
48	439	1136.12	Upper	No	139.89	\$92,400	\$129,258	\$115,625	4520	22.17	1002	1558	1844
48	439	1136.13	Upper	No	139.81	\$92,400	\$129,184	\$115,556	4246	26.73	1135	1306	1584
48	439	1136.18	Middle	No	117.71	\$92,400	\$108,764	\$97,292	6244	41.72	2605	1637	1926
48	439	1136.19	Moderate	No	66.92	\$92,400	\$61,834	\$55,309	5939	63.60	3777	281	835
48	439	1136.22	Upper	No	192.45	\$92,400	\$177,824	\$159,063	8244	31.78	2620	2278	2495
48	439	1136.23	Upper	No	136.84	\$92,400	\$126,440	\$113,098	3520	22.87	805	1140	1310
48	439	1136.24	Upper	No	144.02	\$92,400	\$133,074	\$119,034	4211	35.53	1496	1083	1362
48	439	1136.25	Upper	No	155.19	\$92,400	\$143,396	\$128,269	3461	23.11	800	1057	1216

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48	439	1136.26	Upper	No	136.61	\$92,400	\$126,228	\$112,908	3823	26.79	1024	1257	1482
48	439	1136.28	Middle	No	88.75	\$92,400	\$82,005	\$73,357	4994	58.67	2930	457	636
48	439	1136.29	Upper	No	139.68	\$92,400	\$129,064	\$115,449	4284	33.24	1424	779	1544
48	439	1136.30	Moderate	No	78.10	\$92,400	\$72,164	\$64,551	3769	42.00	1583	648	979
48	439	1136.32	Upper	No	215.15	\$92,400	\$198,799	\$177,826	5037	20.59	1037	1793	1850
48	439	1136.33	Upper	No	195.46	\$92,400	\$180,605	\$161,548	4291	32.25	1384	1468	1525
48	439	1136.34	Upper	No	234.42	\$92,400	\$216,604	\$193,750	5084	22.19	1128	1809	1933
48	439	1136.35	Middle	No	95.90	\$92,400	\$88,612	\$79,265	3976	53.77	2138	828	1020
48	439	1136.36	Moderate	No	61.08	\$92,400	\$56,438	\$50,486	2505	49.38	1237	105	340
48	439	1136.37	Middle	No	85.73	\$92,400	\$79,215	\$70,856	4355	47.19	2055	663	1014
48	439	1136.38	Middle	No	82.72	\$92,400	\$76,433	\$68,375	1823	46.02	839	274	339
48	439	1136.39	Upper	No	211.05	\$92,400	\$195,010	\$174,432	7247	22.71	1646	2159	2395
48	439	1136.40	Upper	No	249.71	\$92,400	\$230,732	\$206,387	6108	26.64	1627	2028	2071
48	439	1137.07	Upper	No	196.29	\$92,400	\$181,372	\$162,232	4811	22.76	1095	1654	1900
48	439	1137.09	Upper	No	189.05	\$92,400	\$174,682	\$156,250	5527	30.40	1680	1658	1832
48	439	1137.10	Middle	No	105.22	\$92,400	\$97,223	\$86,964	3688	37.09	1368	1134	1563
48	439	1137.11	Upper	No	136.90	\$92,400	\$126,496	\$113,148	4228	27.98	1183	1030	1267
48	439	1137.12	Upper	No	122.60	\$92,400	\$113,282	\$101,328	5003	38.00	1901	856	1623
48	439	1137.13	Moderate	No	77.00	\$92,400	\$71,148	\$63,644	1877	78.00	1464	307	376
48	439	1137.14	Upper	No	147.18	\$92,400	\$135,994	\$121,644	3651	33.91	1238	934	1414
48	439	1137.15	Upper	No	135.87	\$92,400	\$125,544	\$112,301	4967	43.79	2175	232	366
48	439	1137.16	Upper	No	142.12	\$92,400	\$131,319	\$117,465	3334	30.11	1004	388	844
48	439	1138.03	Middle	No	99.06	\$92,400	\$91,531	\$81,875	5489	37.60	2064	1419	1906
48	439	1138.08	Middle	No	94.90	\$92,400	\$87,688	\$78,438	6404	37.93	2429	1677	2069
48	439	1138.09	Middle	No	89.65	\$92,400	\$82,837	\$74,097	4731	42.04	1989	1264	1583
48	439	1138.10	Middle	No	84.22	\$92,400	\$77,819	\$69,611	4808	46.15	2219	1289	1524
48	439	1138.11	Middle	No	103.06	\$92,400	\$95,227	\$85,179	3871	52.00	2013	762	1156
48	439	1138.12	Upper	No	176.88	\$92,400	\$163,437	\$146,190	5517	32.05	1768	1392	1731
48	439	1138.13	Upper	No	191.80	\$92,400	\$177,223	\$158,523	5111	22.87	1169	1865	1914

\* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 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	439	1138.14	Upper	No	187.09	\$92,400	\$172,871	\$154,634	4509	21.42	966	1471	1587
48	439	1138.15	Upper	No	246.46	\$92,400	\$227,729	\$203,698	6181	19.40	1199	1871	1899
48	439	1138.16	Upper	No	209.89	\$92,400	\$193,938	\$173,472	5515	20.96	1156	1668	1787
48	439	1139.06	Upper	No	256.41	\$92,400	\$236,923	\$211,926	7587	33.04	2507	1990	2308
48	439	1139.08	Upper	No	296.24	\$92,400	\$273,726	\$244,844	5930	33.90	2010	1543	1594
48	439	1139.12	Upper	No	218.65	\$92,400	\$202,033	\$180,714	6662	22.34	1488	1933	2026
48	439	1139.16	Middle	No	85.70	\$92,400	\$79,187	\$70,833	4617	52.61	2429	909	1281
48	439	1139.17	Middle	No	107.32	\$92,400	\$99,164	\$88,699	7570	57.71	4369	1641	2505
48	439	1139.18	Moderate	No	78.62	\$92,400	\$72,645	\$64,984	5115	54.96	2811	1152	1754
48	439	1139.19	Upper	No	146.51	\$92,400	\$135,375	\$121,091	7407	38.69	2866	2163	2381
48	439	1139.20	Upper	No	132.38	\$92,400	\$122,319	\$109,414	5474	43.59	2386	1467	1820
48	439	1139.23	Middle	No	103.14	\$92,400	\$95,301	\$85,250	4254	56.09	2386	654	872
48	439	1139.24	Middle	No	110.44	\$92,400	\$102,047	\$91,278	5527	57.66	3187	1313	1518
48	439	1139.25	Middle	No	100.37	\$92,400	\$92,742	\$82,955	3987	48.93	1951	1243	1495
48	439	1139.30	Middle	No	107.20	\$92,400	\$99,053	\$88,600	11980	57.14	6845	3356	3730
48	439	1139.31	Upper	No	129.96	\$92,400	\$120,083	\$107,414	12771	58.08	7418	2499	3065
48	439	1139.32	Upper	No	173.86	\$92,400	\$160,647	\$143,698	8209	51.83	4255	1552	1814
48	439	1139.33	Upper	No	136.23	\$92,400	\$125,877	\$112,594	2722	40.96	1115	18	188
48	439	1139.34	Unknown	No	0.00	\$92,400	\$0	\$0	7215	43.04	3105	1591	2444
48	439	1139.35	Upper	No	143.95	\$92,400	\$133,010	\$118,981	3920	44.64	1750	854	1012
48	439	1139.36	Upper	No	164.35	\$92,400	\$151,859	\$135,836	6682	45.50	3040	1744	1961
48	439	1139.37	Unknown	No	0.00	\$92,400	\$0	\$0	8	37.50	3	0	0
48	439	1139.38	Upper	No	137.28	\$92,400	\$126,847	\$113,464	2280	54.43	1241	490	533
48	439	1139.39	Upper	No	141.57	\$92,400	\$130,811	\$117,011	4202	51.45	2162	896	1216
48	439	1139.40	Upper	No	156.23	\$92,400	\$144,357	\$129,125	7765	37.50	2912	2014	2333
48	439	1139.41	Middle	No	99.27	\$92,400	\$91,725	\$82,047	6046	40.01	2419	1247	1383
48	439	1139.42	Middle	No	116.74	\$92,400	\$107,868	\$96,486	6038	39.23	2369	1750	2142
48	439	1139.43	Upper	No	122.77	\$92,400	\$113,439	\$101,475	5611	47.35	2657	1157	1595

\* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 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	439	1139.44	Upper	No	142.26	\$92,400	\$131,448	\$117,579	5191	35.41	1838	1495	1909
48	439	1139.45	Upper	No	171.62	\$92,400	\$158,577	\$141,848	3743	33.26	1245	1075	1106
48	439	1139.46	Upper	No	153.79	\$92,400	\$142,102	\$127,112	5565	46.18	2570	1065	1389
48	439	1139.47	Middle	No	107.66	\$92,400	\$99,478	\$88,982	3963	36.64	1452	864	985
48	439	1139.48	Middle	No	111.37	\$92,400	\$102,906	\$92,051	5402	54.11	2923	1071	1435
48	439	1139.49	Upper	No	196.53	\$92,400	\$181,594	\$162,431	3121	38.45	1200	780	965
48	439	1139.50	Upper	No	173.21	\$92,400	\$160,046	\$143,159	7052	44.14	3113	1956	2348
48	439	1139.51	Middle	No	105.50	\$92,400	\$97,482	\$87,195	3291	23.85	785	789	1080
48	439	1139.52	Middle	No	106.70	\$92,400	\$98,591	\$88,191	5462	32.79	1791	1028	1591
48	439	1139.53	Upper	No	272.90	\$92,400	\$252,160	\$225,551	7238	28.52	2064	2705	2848
48	439	1139.54	Upper	No	217.14	\$92,400	\$200,637	\$179,470	3963	18.57	736	1347	1376
48	439	1139.55	Upper	No	222.73	\$92,400	\$205,803	\$184,091	3512	27.90	980	1066	1170
48	439	1139.56	Upper	No	297.98	\$92,400	\$275,334	\$246,278	5121	39.88	2042	1494	1572
48	439	1139.57	Upper	No	302.48	\$92,400	\$279,492	\$250,001	4853	29.34	1424	1184	1287
48	439	1139.58	Upper	No	284.83	\$92,400	\$263,183	\$235,417	2479	25.33	628	737	737
48	439	1140.03	Middle	No	105.95	\$92,400	\$97,898	\$87,568	9398	56.34	5295	1978	2587
48	439	1140.06	Middle	No	119.34	\$92,400	\$110,270	\$98,639	6775	42.08	2851	1831	2451
48	439	1140.09	Middle	No	118.25	\$92,400	\$109,263	\$97,733	7464	66.00	4926	1125	1589
48	439	1140.10	Upper	No	151.99	\$92,400	\$140,439	\$125,625	6860	50.93	3494	2464	2605
48	439	1140.11	Upper	No	132.23	\$92,400	\$122,181	\$109,295	7156	50.78	3634	1793	1990
48	439	1140.12	Upper	No	130.09	\$92,400	\$120,203	\$107,524	9715	55.41	5383	2297	2837
48	439	1140.13	Moderate	No	77.73	\$92,400	\$71,823	\$64,250	7178	60.00	4307	1619	2224
48	439	1140.14	Middle	No	87.20	\$92,400	\$80,573	\$72,075	6576	41.01	2697	1921	2557
48	439	1140.15	Middle	No	118.62	\$92,400	\$109,605	\$98,042	2521	48.63	1226	773	988
48	439	1141.05	Upper	No	206.72	\$92,400	\$191,009	\$170,859	4099	20.40	836	1091	1362
48	439	1141.06	Middle	No	117.19	\$92,400	\$108,284	\$96,858	6768	42.32	2864	1630	1985
48	439	1141.07	Upper	No	128.78	\$92,400	\$118,993	\$106,442	4428	32.11	1422	1114	1319
48	439	1141.08	Upper	No	158.25	\$92,400	\$146,223	\$130,797	5028	19.57	984	1564	1847
48	439	1141.09	Upper	No	129.87	\$92,400	\$120,000	\$107,338	13840	48.22	6674	3315	3819

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 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	439	1141.10	Upper	No	151.72	\$92,400	\$140,189	\$125,403	8809	36.98	3258	2086	2369
48	439	1141.11	Upper	No	216.58	\$92,400	\$200,120	\$179,003	2680	31.94	856	594	594
48	439	1141.12	Upper	No	163.16	\$92,400	\$150,760	\$134,855	5902	29.62	1748	1504	1608
48	439	1141.13	Middle	No	101.50	\$92,400	\$93,786	\$83,889	4878	40.96	1998	966	1399
48	439	1142.03	Moderate	No	79.13	\$92,400	\$73,116	\$65,406	6674	20.66	1379	1493	2491
48	439	1142.04	Middle	No	100.68	\$92,400	\$93,028	\$83,214	7228	19.81	1432	1866	2595
48	439	1142.05	Middle	No	95.76	\$92,400	\$88,482	\$79,152	3634	19.43	706	888	1272
48	439	1142.06	Middle	No	111.87	\$92,400	\$103,368	\$92,467	4362	27.33	1192	1313	1764
48	439	1142.07	Upper	No	138.89	\$92,400	\$128,334	\$114,792	7302	37.21	2717	1899	2219
48	439	1216.05	Upper	No	121.30	\$92,400	\$112,081	\$100,257	2958	38.84	1149	814	1109
48	439	1216.06	Upper	No	134.01	\$92,400	\$123,825	\$110,759	3381	34.10	1153	1031	1319
48	439	1216.08	Middle	No	103.23	\$92,400	\$95,385	\$85,324	5120	32.05	1641	1818	2320
48	439	1216.09	Upper	No	167.56	\$92,400	\$154,825	\$138,487	6092	34.77	2118	1729	1943
48	439	1216.10	Middle	No	115.04	\$92,400	\$106,297	\$95,083	2533	37.62	953	692	881
48	439	1216.11	Middle	No	101.82	\$92,400	\$94,082	\$84,156	4589	46.94	2154	1205	1513
48	439	1216.12	Middle	No	108.89	\$92,400	\$100,614	\$90,000	3514	43.37	1524	1202	1337
48	439	1216.13	Middle	No	85.37	\$92,400	\$78,882	\$70,565	4332	55.10	2387	844	1952
48	439	1216.14	Low	No	49.36	\$92,400	\$45,609	\$40,799	2863	81.45	2332	16	651
48	439	1216.15	Upper	No	140.48	\$92,400	\$129,804	\$116,113	3859	51.23	1977	947	1276
48	439	1217.02	Middle	No	84.61	\$92,400	\$78,180	\$69,931	2221	66.55	1478	88	320
48	439	1217.03	Low	No	43.20	\$92,400	\$39,917	\$35,707	5150	85.15	4385	308	966
48	439	1217.04	Low	No	45.40	\$92,400	\$41,950	\$37,528	3165	80.16	2537	355	878
48	439	1219.04	Moderate	No	58.46	\$92,400	\$54,017	\$48,322	4724	90.83	4291	574	844
48	439	1219.05	Low	No	29.99	\$92,400	\$27,711	\$24,790	5403	88.82	4799	62	661
48	439	1219.06	Moderate	No	51.02	\$92,400	\$47,142	\$42,173	4283	91.22	3907	343	882
48	439	1219.07	Low	No	43.48	\$92,400	\$40,176	\$35,944	4071	94.57	3850	346	723
48	439	1219.08	Low	No	41.67	\$92,400	\$38,503	\$34,444	1321	92.13	1217	0	93
48	439	1220.01	Moderate	No	65.94	\$92,400	\$60,929	\$54,500	4132	87.75	3626	853	1044

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48	439	1220.02	Moderate	No	52.25	\$92,400	\$48,279	\$43,190	4479	86.18	3860	594	1229
48	439	1221.00	Moderate	No	65.14	\$92,400	\$60,189	\$53,842	7072	81.09	5735	1179	2060
48	439	1222.00	Low	No	43.60	\$92,400	\$40,286	\$36,042	2095	79.00	1655	242	703
48	439	1223.00	Moderate	No	56.43	\$92,400	\$52,141	\$46,645	5642	66.93	3776	123	324
48	439	1224.01	Low	No	28.37	\$92,400	\$26,214	\$23,451	2387	69.75	1665	74	236
48	439	1224.02	Middle	No	104.96	\$92,400	\$96,983	\$86,750	5731	59.71	3422	522	949
48	439	1225.00	Middle	No	80.84	\$92,400	\$74,696	\$66,818	4176	39.46	1648	937	1477
48	439	1226.00	Middle	No	90.20	\$92,400	\$83,345	\$74,557	4071	38.12	1552	849	1158
48	439	1227.01	Middle	No	96.59	\$92,400	\$89,249	\$79,833	2558	66.50	1701	224	488
48	439	1227.02	Middle	No	85.46	\$92,400	\$78,965	\$70,636	2772	41.56	1152	529	829
48	439	1228.01	Low	No	42.03	\$92,400	\$38,836	\$34,744	3404	83.52	2843	186	610
48	439	1228.02	Low	No	49.36	\$92,400	\$45,609	\$40,800	4585	72.78	3337	725	1387
48	439	1229.01	Moderate	No	65.18	\$92,400	\$60,226	\$53,875	3979	84.12	3347	655	973
48	439	1229.02	Moderate	No	76.78	\$92,400	\$70,945	\$63,466	3583	87.64	3140	398	794
48	439	1230.01	Middle	No	80.57	\$92,400	\$74,447	\$66,596	3415	46.09	1574	417	714
48	439	1230.02	Upper	No	159.30	\$92,400	\$147,193	\$131,667	3109	35.45	1102	555	824
48	439	1231.00	Low	No	49.37	\$92,400	\$45,618	\$40,809	3886	82.09	3190	550	992
48	439	1232.00	Low	No	47.93	\$92,400	\$44,287	\$39,620	3121	55.37	1728	254	450
48	439	1233.01	Upper	No	149.30	\$92,400	\$137,953	\$123,403	2511	27.28	685	197	176
48	439	1233.02	Upper	No	190.04	\$92,400	\$175,597	\$157,070	6345	50.48	3203	612	232
48	439	1235.00	Low	No	49.50	\$92,400	\$45,738	\$40,913	3598	94.41	3397	609	1144
48	439	1236.00	Low	No	41.46	\$92,400	\$38,309	\$34,271	3558	60.29	2145	123	479
48	439	1237.00	Upper	No	137.65	\$92,400	\$127,189	\$113,768	3623	36.96	1339	651	1089
48	439	9800.00	Unknown	No	0.00	\$92,400	\$0	\$0	14	92.86	13	0	0

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2023 FFIEC Geocode Census Report

Matched Address: 301 E State Highway 114, Grapevine, Texas, 76051  
 MSA: 23104 - FORT WORTH-ARLINGTON-GRAPEVINE, TX  
 State: 48 - TEXAS  
 County: 439 - TARRANT COUNTY  
 Tract Code: 1137.12

Summary Census Demographic Information

Tract Income Level	
Underserved or Distressed Tract	
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	
2023 Estimated Tract Median Family Income	
2020 Tract Median Family Income	
Tract Median Family Income %	
Tract Population	
Tract Minority %	
Tract Minority Population	
Owner-Occupied Units	
1- to 4- Family Units	

Census Population Information

Tract Population	
Tract Minority %	
Number of Families	
Number of Households	
Non-Hispanic White Population	
Tract Minority Population	
American Indian Population	
Asian/Hawaiian/Pacific Islander Population	
Black Population	
Hispanic Population	
Other/Two or More Races Population	

Census Income Information

Tract Income Level	
2020 MSA/MD/statewide non-MSA/MD Median Family Income	
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	
% below Poverty Line	
Tract Median Family Income %	
2015 Tract Median Family Income	
2023 Estimated Tract Median Family Income	
2020 Tract Median Household Income	

Census Housing Information

Total Housing Units	
1- to 4- Family Units	
Median House Age (Years)	
Owner-Occupied Units	
Renter Occupied Units	
Owner Occupied 1- to 4- Family Units	
Inside Principal City?	
Vacant Units	



2023 FFIEC Geocode Census Report

Matched Address: 4201 Airport Fwy, Bedford, Texas, 76021  
 MSA: 23104 - FORT WORTH-ARLINGTON-GRAPEVINE, TX  
 State: 48 - TEXAS  
 County: 439 - TARRANT COUNTY  
 Tract Code: 1136.28

Summary Census Demographic Information

Tract Income Level	
Underserved or Distressed Tract	
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	
2023 Estimated Tract Median Family Income	
2020 Tract Median Family Income	
Tract Median Family Income %	
Tract Population	
Tract Minority %	
Tract Minority Population	
Owner-Occupied Units	
1- to 4- Family Units	

Census Population Information

Tract Population	
Tract Minority %	
Number of Families	
Number of Households	
Non-Hispanic White Population	
Tract Minority Population	
American Indian Population	
Asian/Hawaiian/Pacific Islander Population	
Black Population	
Hispanic Population	
Other/Two or More Races Population	

Census Income Information

Tract Income Level	
2020 MSA/MD/statewide non-MSA/MD Median Family Income	
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	
% below Poverty Line	
Tract Median Family Income %	
2015 Tract Median Family Income	
2023 Estimated Tract Median Family Income	
2020 Tract Median Household Income	

Census Housing Information

Total Housing Units	
1- to 4- Family Units	
Median House Age (Years)	
Owner-Occupied Units	
Renter Occupied Units	
Owner Occupied 1- to 4- Family Units	
Inside Principal City?	
Vacant Units	

Taylor County

2022 FFIEC Census Report - Summary Census Demographic Information

State: 48 - TEXAS (TX)

County: 441 - TAYLOR COUNTY

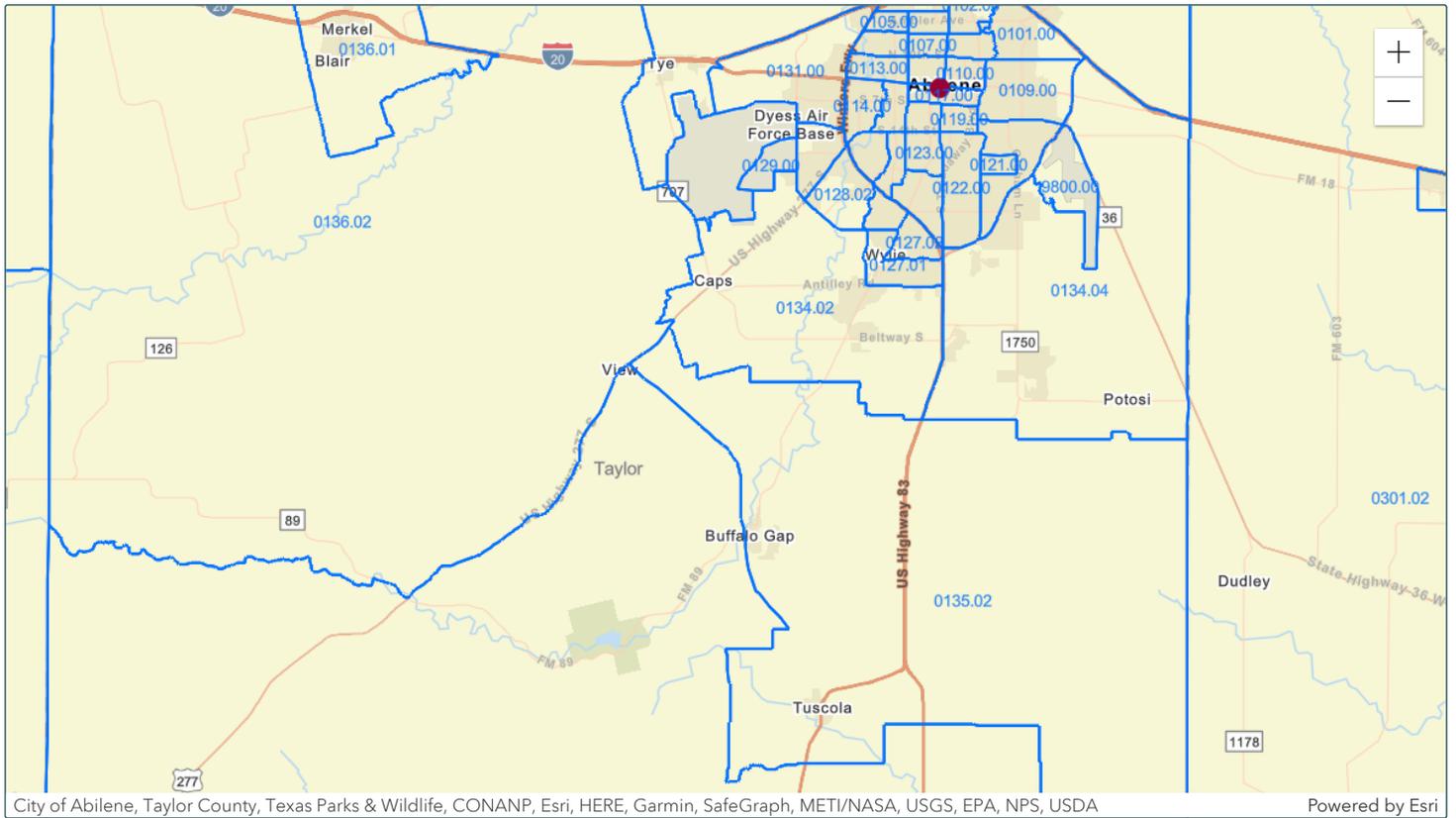


State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
48	441	0101.00	Middle	No	116.83	\$76,900	\$89,842	\$79,904	6461	30.01	1939	523	1674
48	441	0102.00	Low	No	39.80	\$76,900	\$30,606	\$27,222	2755	44.97	1239	366	628
48	441	0103.00	Low	No	47.35	\$76,900	\$36,412	\$32,385	2097	62.28	1306	338	653
48	441	0104.00	Moderate	No	65.43	\$76,900	\$50,316	\$44,750	2002	75.72	1516	386	877
48	441	0105.00	Moderate	No	53.66	\$76,900	\$41,265	\$36,701	3335	57.39	1914	655	1371
48	441	0106.00	Middle	No	104.12	\$76,900	\$80,068	\$71,208	3990	46.92	1872	1091	1474
48	441	0107.00	Middle	No	98.60	\$76,900	\$75,823	\$67,434	3564	72.42	2581	764	1405
48	441	0108.00	Moderate	No	50.98	\$76,900	\$39,204	\$34,866	1581	64.83	1025	320	706
48	441	0109.00	Middle	No	95.43	\$76,900	\$73,386	\$65,266	6057	45.85	2777	1005	2156
48	441	0110.00	Middle	No	82.64	\$76,900	\$63,550	\$56,518	1116	57.08	637	116	416
48	441	0112.00	Moderate	No	60.76	\$76,900	\$46,724	\$41,559	2645	60.72	1606	451	889
48	441	0113.00	Moderate	No	79.99	\$76,900	\$61,512	\$54,706	4093	56.22	2301	717	1436
48	441	0114.00	Middle	No	111.66	\$76,900	\$85,867	\$76,367	4665	43.71	2039	1157	2000
48	441	0115.00	Middle	No	94.89	\$76,900	\$72,970	\$64,896	2884	35.71	1030	655	1243
48	441	0116.00	Middle	No	107.44	\$76,900	\$82,621	\$73,478	2563	36.21	928	662	1259
48	441	0117.00	Moderate	No	61.74	\$76,900	\$47,478	\$42,226	2193	52.58	1153	428	890
48	441	0119.00	Low	No	47.19	\$76,900	\$36,289	\$32,276	2060	61.55	1268	392	860
48	441	0120.00	Upper	No	220.39	\$76,900	\$169,480	\$150,721	2069	14.60	302	712	785
48	441	0121.00	Unknown	No	0.00	\$76,900	\$0	\$0	341	27.86	95	12	12
48	441	0122.00	Middle	No	91.16	\$76,900	\$70,102	\$62,344	2783	46.78	1302	546	992
48	441	0123.00	Moderate	No	70.85	\$76,900	\$54,484	\$48,456	4416	43.98	1942	758	1559
48	441	0124.00	Moderate	No	67.45	\$76,900	\$51,869	\$46,129	2610	35.75	933	729	979
48	441	0125.00	Middle	No	103.37	\$76,900	\$79,492	\$70,699	3401	28.52	970	783	1181
48	441	0126.00	Upper	No	161.64	\$76,900	\$124,301	\$110,545	3281	19.57	642	1144	1354
48	441	0127.01	Upper	No	162.29	\$76,900	\$124,801	\$110,989	4696	23.21	1090	1452	1638
48	441	0127.02	Upper	No	141.00	\$76,900	\$108,429	\$96,429	3759	27.13	1020	1059	1494

\* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 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	441	0128.01	Moderate	No	67.83	\$76,900	\$52,161	\$46,389	3435	44.22	1519	260	595
48	441	0128.02	Middle	No	107.72	\$76,900	\$82,837	\$73,668	4026	48.98	1972	311	1064
48	441	0129.00	Moderate	No	76.74	\$76,900	\$59,013	\$52,485	2380	47.35	1127	0	806
48	441	0130.00	Upper	No	179.00	\$76,900	\$137,651	\$122,417	603	36.48	220	49	62
48	441	0131.00	Moderate	No	68.80	\$76,900	\$52,907	\$47,056	6031	56.77	3424	717	1750
48	441	0132.00	Moderate	No	70.55	\$76,900	\$54,253	\$48,250	1962	28.70	563	502	737
48	441	0133.00	Upper	No	127.07	\$76,900	\$97,717	\$86,901	3430	37.99	1303	827	1183
48	441	0134.01	Moderate	No	74.44	\$76,900	\$57,244	\$50,909	3851	46.90	1806	514	1167
48	441	0134.02	Upper	No	131.17	\$76,900	\$100,870	\$89,710	9849	28.52	2809	2135	2749
48	441	0134.04	Upper	No	150.15	\$76,900	\$115,465	\$102,688	11223	27.25	3058	3113	3740
48	441	0135.01	Middle	No	98.47	\$76,900	\$75,723	\$67,344	2389	14.19	339	793	1058
48	441	0135.02	Upper	No	153.41	\$76,900	\$117,972	\$104,915	7032	16.06	1129	1588	2010
48	441	0136.01	Middle	No	86.96	\$76,900	\$66,872	\$59,471	2999	25.48	764	852	1267
48	441	0136.02	Upper	No	129.01	\$76,900	\$99,209	\$88,232	2581	16.74	432	527	878
48	441	9800.00	Unknown	No	0.00	\$76,900	\$0	\$0	0	0.00	0	0	0

\* Will automatically be included in the 2023 Distressed or Underserved Tract List



● Matched Address: 1849 S 1st St, Abilene, Texas, 79602  
 MSA: 10180 - ABILENE, TX || State: 48 - TEXAS || County: 441 - TAYLOR COUNTY || Tract Code: 0117.00

● Selected Tract  
 MSA: || State: || County: || Tract Code:



2023 FFIEC Geocode Census Report

Matched Address: 1849 S 1st St, Abilene, Texas, 79602  
 MSA: 10180 - ABILENE, TX  
 State: 48 - TEXAS  
 County: 441 - TAYLOR COUNTY  
 Tract Code: 0117.00

Summary Census Demographic Information

Tract Income Level	
Underserved or Distressed Tract	
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	
2023 Estimated Tract Median Family Income	
2020 Tract Median Family Income	
Tract Median Family Income %	
Tract Population	
Tract Minority %	
Tract Minority Population	
Owner-Occupied Units	
1- to 4- Family Units	

Census Population Information

Tract Population	
Tract Minority %	
Number of Families	
Number of Households	
Non-Hispanic White Population	
Tract Minority Population	
American Indian Population	
Asian/Hawaiian/Pacific Islander Population	
Black Population	
Hispanic Population	
Other/Two or More Races Population	

Census Income Information

Tract Income Level	
2020 MSA/MD/statewide non-MSA/MD Median Family Income	
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	
% below Poverty Line	
Tract Median Family Income %	
2015 Tract Median Family Income	
2023 Estimated Tract Median Family Income	
2020 Tract Median Household Income	

Census Housing Information

Total Housing Units	
1- to 4- Family Units	
Median House Age (Years)	
Owner-Occupied Units	
Renter Occupied Units	
Owner Occupied 1- to 4- Family Units	
Inside Principal City?	
Vacant Units	

## Baird Office

244 Market Street  
P O Box 968  
Baird , Texas 79504

### Telephone

325-854-1295

Fax 325-733-1133

### Lobby Hours

Monday - Thursday  
9:00 a.m. - 4:00 p.m.

Friday  
9:00 a.m. - 5:00 p.m.

Saturday  
Closed



(Geo. Code 10180 48 059 0302.00)

### Drive Thru

Monday - Friday  
7:30 a.m. - 6:00 p.m.

Saturday  
9:00 a.m. - 12:00 p.m.

### ATM Hours

Available on Location  
24 Hours a Day/365 Days a Year

# Clyde Office

525 South Access Rd  
PO Box 777  
Clyde, TX 79510

## Telephone

325-893-5884

Fax 325-733-1177

## Lobby Hours

Monday - Thursday  
9:00 a.m. - 4:00 p.m.

Friday  
9:00 a.m. - 5:00 p.m.

Saturday  
Closed

## Drive Thru

Monday - Friday  
7:30 a.m. - 6:00 p.m.

Saturday  
9:00 a.m. - 12:00 p.m.

## ATM Hours

Available on Location  
24 Hours a Day/365 Days a Year



(Geo. Code 10180 48 059 0301.01)

## Abilene Office

### Address

1849 South 1st  
P O Box 3757  
Abilene , Texas 79604

### Telephone

325-674-1885  
Fax 325-260-0660

### Lobby Hours

Monday - Thursday  
9:00 a.m. - 4:00 p.m.  
Friday  
9:00 a.m. - 5:00 p.m.  
Saturday  
Closed

### Drive Thru Hours

Monday - Friday  
7:30 a.m. - 6:00 p.m.  
Saturday  
9:00 a.m. - 12:00 p.m.

### ATM Hours

Available on Location  
24 Hours a Day/365 Days a Year



(Geo. Code 10180 48 441 0117.00)

## Abilene-Judge Ely

966 N. Judge Ely Blvd  
P O Box 3737  
Abilene, Texas 79604

## Telephone

325-673-1885

Fax 325-733-1166

## Lobby Hours

Monday – Thursday  
9:00 a.m. - 4:00 p.m.

Friday  
9:00 a.m. - 5:00 p.m.

Saturday  
Closed

## Drive Thru Hours

Monday – Friday  
7:30 a.m. - 6:00 p.m.

Saturday  
9:00 a.m. - 12:00 p.m.

## ATM Hours

Available on Location  
24 Hours a Day/365 Days a Year



(Geo. Code 10180 48 441 0109.00)

## Buffalo Gap Road Office

4201 Buffalo Gap Road  
P O Box 6579  
Abilene , Texas 79608

### Telephone

325-695-1885

Fax 325-733-1155

### Lobby Hours

Monday – Thursday  
9:00 a.m. - 4:00 p.m.

Friday  
9:00 a.m. - 5:00 p.m.

Saturday  
Closed

### Drive Thru

Monday – Friday  
7:30 a.m. - 6:00 p.m.

Saturday  
9:00 a.m. - 12:00 p.m.

### ATM Hours

Available on Location  
24 Hours a Day/ 365 Days a Year



(Geo. Code 10180 48 441 0127.00)

## Haskell Office

200 S Avenue E  
PO Box 527  
Haskell, Texas 79521

## Telephone

940-864-8555

Fax 940-239-1009

## Lobby Hours

Monday - Thursday

9:00 a.m. - 4:00 p.m.

Friday

9:00 a.m. - 5:00 p.m.

Saturday

Closed

## Drive Thru

Monday - Thursday

9:00 a.m. - 5:00 p.m.

Friday

9:00 a.m. - 6:00 p.m.

Saturday

9:00 a.m. - 12:00 p.m.

## ATM Hours

Available on Location

24 Hours a Day/365 Days a Year



(Geo. Code NA 48 207 9503. 00)

## Munday Office

P.O. Box 10  
111 South Munday Avenue  
Munday, Texas 76371

## Telephone

940-422-4522  
Fax 940-422-4467

## Lobby Hours

Monday - Thursday  
9:00 a.m. - 4:00 p.m.  
Friday  
9:00 a.m. - 5:00 p.m.  
Saturday  
Closed

## ATM Hours

Available on Location  
24 Hours a Day/365 Days a Year

## Live Teller ITM

Monday - Friday  
8:00 a.m. - 5:00 p.m.



We look forward to hearing about your experience on our web site and welcome any questions you might have about our services.

[customerservice@go2fbt.com](mailto:customerservice@go2fbt.com)

(Geo. Code NA 48 275 9502.00)

**Stamford Office**

P.O. Box 671  
610 Columbia  
Stamford, Texas 79553

**Telephone**

325-773-2122 Fax  
(325) 773-2183

**Lobby Hours**

Monday - Thursday  
9:00 a.m. - 4:00 p.m.  
Friday  
9:00 a.m. - 5:00 p.m.  
Saturday  
Closed

**Drive Thru**

Monday - Thursday  
9:00 a.m. - 5:00 p.m.  
Friday  
9:00 a.m. - 6:00 p.m.  
Saturday  
Closed

**ATM Hours**

Available on Location  
24 Hours a Day/365 Days a Year



(Geo. Code 10180 48 253 0204.00)

## Weatherford Palo Pinto Office

220 Palo Pinto  
Weatherford, Texas 76086

### Telephone

817-598-4900

Metro: 817-596-0345

Fax: 817-598-4901

### Lobby Hours

Monday – Thursday  
9:00 a.m. – 4:00 p.m.

Friday  
9:00 a.m. – 5:00 p.m.

### Drive Thru

Monday – Friday  
7:30 a.m. – 6:00 p.m.

Saturday  
9:00 a.m. -12:00 p.m.

Drive-Thru on the corner of Alamo and  
Dallas

### ATM Hours

Available on Location

24 Hours a Day

Year-Round



(Geo Code 23104 48 367 1402.00)

## Weatherford Santa Fe Office

1401 Santa Fe Dr.  
Weatherford, Texas 76086

### Telephone

817-598-4975

Fax 817-886-4938

### Lobby Hours

Monday – Thursday  
9:00 a.m. - 4:00 p.m.  
Friday  
9:00 a.m. - 5:00 p.m.

### Drive Thru Hours

Monday – Friday  
7:30 a.m. - 6:00 p.m.  
Saturday  
9:00 a.m. - 12:00 p.m.

### ATM Hours

Available on Location  
24 Hours a Day/365 Days a Year



(Geo. Code 23104 48 367 1402.00)

## Hudson Oaks Office

2880 Fort Worth Hwy  
Hudson Oaks, Tx. 76087

### Telephone

817-598-4950

Metro: 817-596-2977

Fax 817-598-0080

### Lobby Hours

Monday – Thursday

9:00 a.m. - 4:00 p.m.

Friday

9:00 a.m. - 5:00 p.m.

### Drive Thru

Monday – Friday

7:30 a.m. - 6:00 p.m.

Saturday

9:00 a.m. - 12:00 p.m.

### ATM Hours

Available on Location

24 Hours a Day/365 Days a Year



(Geo. Code 23104 48 367 1407.05)

# Bedford Location

4201 Airport Freeway  
Bedford, TX 76021

## Telephone

817-553-2500

Fax: 817-886-5037



## Lobby Hours

Monday – Thursday  
9:00 a.m. - 4:00 p.m.

Friday

9:00 a.m. - 5:00 p.m.

Saturday

Closed

( Geo. Code 23104 48 439 1136.28)

## Drive Thru Hours

Monday – Friday

7:30 a.m. - 6:00 p.m.

Saturday

9:00 a.m. - 12:00 p.m.

## ATM Hours

Available on Location

24 Hours a Day/365 Days a Year

## Grapevine Office

301 E. State Hwy 114  
Grapevine, TX 76051

## Telephone

Main 817-601-0756

Fax 817-886-5036

## Lobby Hours

Monday - Thursday  
9:00 a.m. - 4:00 p.m.  
Friday  
9:00 a.m. - 5:00 p.m.  
Saturday  
Closed

## Drive Thru Hours

Monday - Thursday  
9:00 a.m. - 5:00 p.m.  
Friday  
9:00 a.m. - 6:00 p.m.  
Saturday  
Closed

## ATM Hours

Available on Location  
24 Hours a Day/365 Days a Year



(Geo. Code 23104 48 439 1137.05)

## Willow Park Office

100 Willow Bend Dr.  
Willow Park, TX 76008

### Telephone

817-598-4990

Fax: 817-866-5027

### Lobby Hours

Monday - Thursday

9:00 a.m. - 4:00 p.m.

Friday

9:00 a.m. - 5:00 p.m.

Saturday

Closed

### ATM Hours

Available on Location

24 Hours a Day/365 Days a Year

### Live Teller ITM

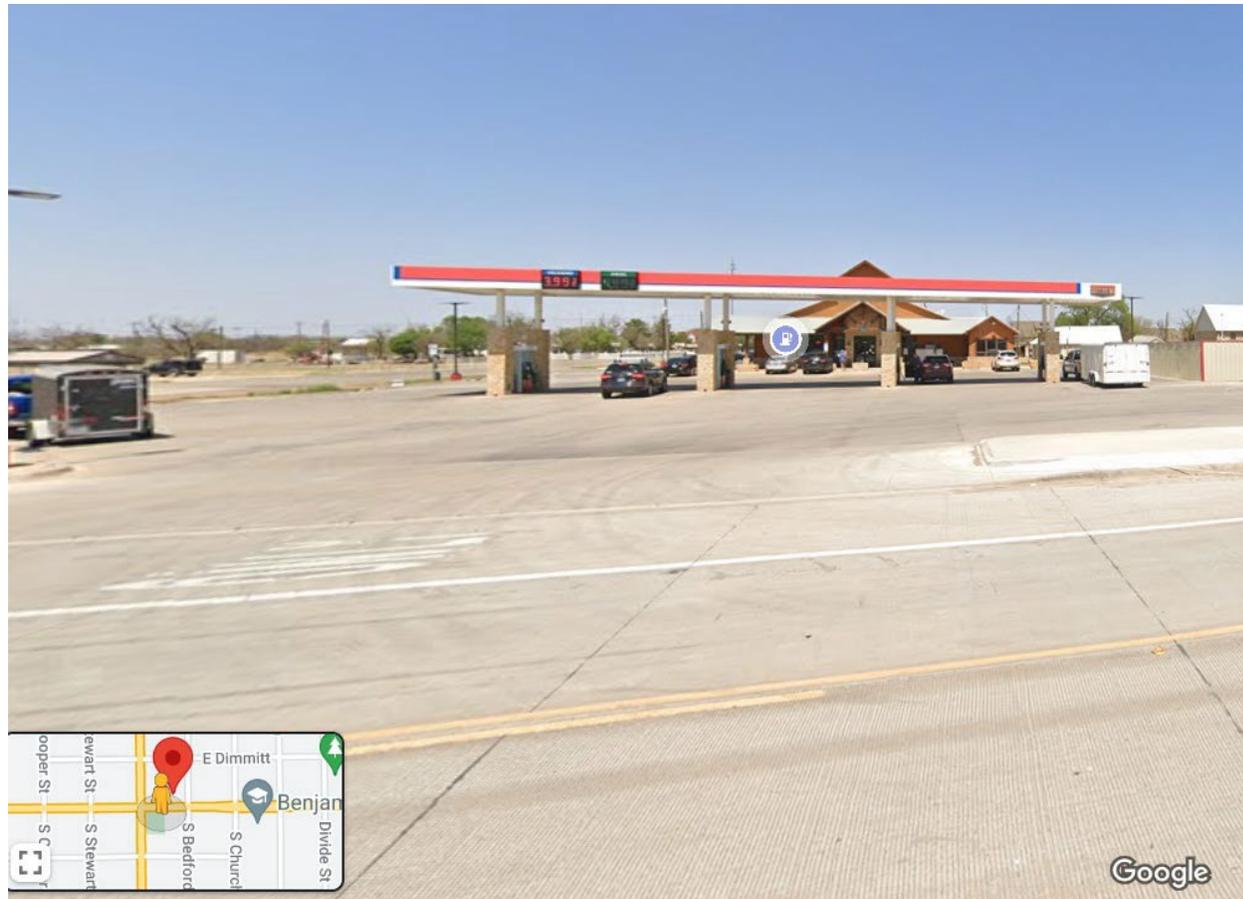
Monday - Friday

8:00 a.m. - 5:00 p.m.



We look forward to hearing about your experience on our web site and welcome any questions you might have about our services.

**(GEO Code 231.04.48.367.1407.06)**



(Geo. Code 48 275 9501.00)

Stand Alone ATM located in Ranchland

102 E. Hayes St.

Benjamin, TX 79505

**Hours:**

**Friday** 6 AM–10 PM  
Saturday 6 AM–10 PM  
Sunday 6 AM–10 PM  
Monday 6 AM–10 PM  
Tuesday 6 AM–10 PM  
Wednesday 6 AM–10 PM  
Thursday 6 AM–10 PM

**Phone:** [\(940\) 454-2323](tel:(940)454-2323)



( Geo. Code 23104 48 367 1407.07)

Stand Alone ATM

709 N FM 1187

Aledo, TX 76008

# Forth Worth Club Building

777 Taylor Street  
Suite 800  
Fort Worth, TX 76102



## Telephone

817-592-5019

(Geo Code 23104 48 439 1233.02)

## Hours

By Appointment Only

## Mobile Branch

100 Willow Bend Dr  
Willow Park, TX 76008

Telephone  
817-438-2168



Hours  
Hour vary by event

(Geo Code 231 04 48 367 1407.06)



## CRA Public File Product and Services

### **Everyday banking**

- Checking Accounts
- Savings Accounts
- CDs
- Debit Cards

### **Manage your accounts**

- Direct Deposits
- Order Checks
- Available Overdraft

### **Wires** (Domestic and International)

### **Homes loans**

- Mortgages
- Construction Loans
- Real Estate Investment

### **Loans**

- Unsecured
- Auto

### **Online Banking**

- Bill Pay and Money Transfer
- Mobile Banking

### **Retirement**

- IRA

### **Investments**

- Raymond James Services

### **Private Banking**

- Checking Accounts
- Savings Accounts
- Debit Cards

# First Bank★Texas

MEMBER FDIC

First Checking	First Patriot	First Reward Checking	First Savings	First Money Market
<b>\$0</b> MINIMUM DEPOSIT TO OPEN				
★ Instant Issue Debit Card	★ Instant Issue Debit Card	★ Instant Issue Debit Card		
★ Online Banking				
★ Bill Pay	★ Bill Pay	★ Bill Pay		
★ No Fee for eStatements <small>(Paper Statement Fee: \$5, age 62 and older: \$2)</small>	★ No Fee for eStatements <small>(Paper Statement Fee: \$5, age 62 and older: \$2)</small>	★ No Fee for eStatements <small>(Paper Statement Fee: \$5, age 62 and older: \$2)</small>	★ No Fee for eStatements <small>(Paper Statement Fee: \$5, age 62 and older: \$2)</small>	★ No Fee for eStatements <small>(Paper Statement Fee: \$5, age 62 and older: \$2)</small>
★ No Fee at FBT ATMs				
★ No Minimum Balance	★ No Minimum Balance	★ No Minimum Balance	★ Low Minimum Balance \$100 or \$5 Fee Unless 25 & under	★ No Minimum Balance \$2,500 or \$10 Fee
★ No Monthly Service Fee				
	★ 1 Box of Checks Annually <small>AT NO CHARGE</small>	★ Interest Bearing**	★ Interest Bearing	★ Interest Bearing <small>Higher yield than most traditional savings accounts</small>
	★ Cashier Checks <small>AT NO CHARGE</small>			
	★ Paper Statements <small>AT NO CHARGE</small>			
	★ Additional Benefits <small>(MEMBERSHIP FEES APPLY*)</small>			

\*Additional Benefits: Your account will be assessed a monthly membership fee for insurance coverage, the amount being determined by the plan selected by you. Refer to [www.memberbenefitpackage.com](http://www.memberbenefitpackage.com) for additional benefit information.

\*\*First Reward Requirements: You must have all of the following activity post to your account each statement cycle to receive the highest rate:

- At least 20 debit card transactions in addition to ATM activity.
- At least 1 automatic debit or direct deposit.
- Make at least 1 online bill pay.
- Access your account online.
- Enroll in Online Banking and eStatements.

Download the App today for convenient & easy online banking.



Additional fees may apply for other services provided by First Bank Texas.

# First Bank★Texas

MEMBER FDIC

First Business Checking	First Benefit Business	First Commerical Analyzed	First Business Savings	First Business Money Market
<b>\$50</b> MINIMUM DEPOSIT TO OPEN	<b>\$500</b> MINIMUM DEPOSIT TO OPEN	<b>\$2,500</b> MINIMUM DEPOSIT TO OPEN	<b>\$100</b> MINIMUM DEPOSIT TO OPEN	<b>\$2,500</b> MINIMUM DEPOSIT TO OPEN
★ Instant Issue Debit Card	★ Instant Issue Debit Card	★ Instant Issue Debit Card		
★ Online Banking	★ Online Banking	★ Online Banking	★ Online Banking	★ Online Banking
★ Bill Pay	★ Bill Pay	★ Bill Pay		
★ No Fee for eStatements	★ No Fee for eStatements	★ No Fee for eStatements	★ No Fee for eStatements	★ No Fee for eStatements
★ No Fee at FBT ATMs	★ No Fee at FBT ATMs	★ No Fee at FBT ATMs	★ No Fee at FBT ATMs	★ No Fee at FBT ATMs
★ No Minimum Balance	★ Low Minimum Balance \$2,500 or \$10 fee	★ No Minimum Balance Speak to a Banker for More Information	★ No Minimum Balance \$100 or \$5 Fee	★ No Minimum Balance \$2,500 or \$10 Fee
★ No Monthly Service Fee	★ No Monthly Service Fee	★ No Monthly Service Fee Earnings Credit Applied to Service Cost	★ No Monthly Service Fee	★ No Monthly Service Fee
★ QuickBooks Integration	★ QuickBooks Integration	★ QuickBooks Integration	★ Interest Bearing	★ Interest Bearing
★ Number of Items Included 150*/month	★ Number of Items Included 250*/month	★ Number of Items Included Speak to a Banker for More Information		
★ Optional Treasury Bundle	★ Optional Treasury Bundle	★ Account Analysis		

\*\$0.40 per Item over the Limit. Items include debits at the teller line, credits at the teller line, and checks written on accounts. Does not include Mobile Image Deposits or ATM Image Deposits.



Download the App today for convenient & easy online banking.

Additional fees may apply for other services provided by First Bank Texas.

**Certificate of Deposit** – First Bank Texas has a wide variety of CD's to meet your needs, ranging from three months to five years with fixed or variable rates. Terms and limitations vary by certificate type.

## Retirement Accounts

It is never too early to start saving for retirement or education.

**Traditional IRA** – Still the favorite choice for retirement planning or rollovers! Contributions are generally tax deductible\* and earnings are tax deferred\*.

**Roth IRA** – The newest choice for retirement planning with special tax benefits\* for the future.

## Additional Business Products

### Positive Pay

- Description: Positive Pay is an optional fraud prevention service. Positive Pay tracks checks paid on commercial accounts. The positive pay customer uploads files of issued check items which are stored on the DDA System. The DDA System then updates the item status when the checks are paid at the teller window, proof work, or ACH.
- Qualifications: None
- Fees: There is currently no charge to the customer for positive pay.

### ACH Origination

- Description: Allows customers to set up payroll for employees and automatic debits for accounts receivable.
- Qualifications: Customers will go through an application process to be approved for the service.
- Fees: The set-up fee is \$50.00 and following set up, \$15.00 per file or each time a file is processed.

### QuickBooks Integration

- Description: Accounting software that is used by a large number of small businesses.
- Qualification: Utilizes QuickBooks software.
- Fees: None

### Remote Deposit

- Description: Equipment that is sent to a business customer that enables them to process check deposits at an off-site location.
- Qualification: The customer does go through a qualification process to set up service.
- Fees: The set-up fee is \$75.00 and following set up, either \$75.00 or \$50.00 a month.

### Merchant Services

- Description: For business customers that are interested in a POS system that allows them to accept debit and credit card payments. Available for business customers through BancCard. East Market: Contact Jacob Jones at 817-751-2516 or email [jjones@bancard.com](mailto:jjones@bancard.com). West Market: Contact Brandon Henry at 806-543-0837 or email [bhenry@bancard.com](mailto:bhenry@bancard.com).
- Qualification: Per BancCard
- Fees: Per BancCard

### Online Wires

- Description: Allows business customers to send money via wire transfer through their online banking.
- Qualification: Set up and approval for this service is required.
- Fees: Online commercial wire fee is \$15.00 per wire.

### Treasury Bundle

- Includes positive pay, ACH origination set up and files, remote deposit set up and files, online banking and bill pay for \$100/month. Customers will not need to worry about charges for the above services being applied to their accounts throughout the month because they pay the monthly fee. Other miscellaneous fees still apply.
- Qualification: Complete an application with a Banker on the Hub.
- Fees: \$100/month

**First National Bank and Trust Company of  
Weatherford,  
DBA First Bank Texas  
HOME MORTGAGE DISCLOSURE ACT  
NOTICE**

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The HMDA data about our residential mortgage lending are available online for review. The data show geographic distribution of loans and applications; ethnicity, race, gender, 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 website ([www.consumerfinance.gov/hmda](http://www.consumerfinance.gov/hmda)).

HMDA data for many other financial institutions are also available at this website.

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## **COMMUNITY REINVESTMENT ACT PUBLIC FILE**

### **8. FINANCIAL INFORMATION**

#### **LOAN TO DEPOSIT RATIO FOR EACH QUARTER**

**\*\* This information has not been reviewed or approved by the  
Office of the Comptroller of Currency. \*\***

FDIC Certificate # 5575  
FRB District/ID\_RSSD 11 / 614368

FIRST NATIONAL BANK AND TRUST COMPANY OF WEATHERFORD DBA FIRST BANK TEXAS;  
WEATHERFORD, TX

Summary Ratios

OCC Charter # 2477 County: PARKER

Summary Ratios--Page 1

02/17/2026 9:45:05 AM

Public Report

	12/31/2025			12/31/2024			12/31/2023			12/31/2022			12/31/2021		
	BANK	PG 5	PCT	BANK	PG 4	PCT	BANK	PG 4	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT
<b>Earnings and Profitability</b>															
<b>Percent of Average Assets:</b>															
Interest Income (TE)	5.66	5.41	64	6.16	5.27	84	5.53	4.78	82	4.40	3.68	87	4.47	3.52	93
- Interest Expense	1.74	1.79	47	2.01	2.13	45	1.44	1.58	44	0.30	0.38	40	0.39	0.30	70
Net Interest Income (TE)	3.92	3.61	68	4.15	3.15	89	4.09	3.22	85	4.10	3.30	92	4.08	3.21	93
+ Noninterest Income	0.74	0.51	78	0.73	0.63	66	0.68	0.62	63	0.83	0.56	80	0.69	0.70	59
- Noninterest Expense	3.92	2.54	95	3.77	2.43	95	3.56	2.40	93	3.15	2.40	87	3.23	2.42	88
Pre-Provision Net Revenue (TE)	0.74	1.61	7	1.10	1.39	35	1.21	1.46	38	1.77	1.49	72	1.54	1.53	51
- Provision: Credit Losses	0.02	0.10	24	0.28	0.11	87	0.08	0.09	57	0.00	0.07	30	0.08	0.07	61
- Provision: Credit Loss Oth Assets	-0.02	0.00	3	0.01	0.00	87	0.00	0.00	66	N/A	0.00	N/A	N/A	0.00	N/A
Pretax Operating Income (TE)	0.74	1.48	9	0.80	1.25	22	1.13	1.34	38	1.77	1.42	77	1.46	1.45	50
+ Realized Gains/Losses Sec	0.00	-0.01	88	0.00	0.00	82	0.01	-0.02	96	0.00	-0.01	86	0.00	0.01	59
+ Unrealized Gains / Losses Equity Sec	0.00	0.00	91	0.00	0.00	84	0.00	0.00	74	0.00	0.00	94	0.00	0.00	87
Pretax Net Operating Income (TE)	0.74	1.47	10	0.80	1.25	22	1.14	1.32	41	1.77	1.41	79	1.46	1.47	49
Net Operating Income	0.57	1.24	9	0.62	1.02	21	0.90	1.06	43	1.38	1.18	70	1.20	1.23	50
Net Inc Attrib to Min Ints	0.00	0.00	99	0.00	0.00	97	0.00	0.00	97	0.00	0.00	99	0.00	0.00	98
Net Income Adjusted Sub S	0.57	1.14	10	0.62	0.97	22	0.90	1.02	44	1.38	1.09	79	1.20	1.14	56
Net Income	0.57	1.24	9	0.62	1.02	21	0.90	1.06	43	1.38	1.18	70	1.20	1.23	50
<b>Margin Analysis:</b>															
Avg Earning Assets to Avg Assets	92.71	95.87	7	92.90	95.54	11	92.19	95.47	8	92.81	95.73	10	93.37	94.90	25
Avg Int-Bearing Funds to Avg Assets	60.69	70.51	12	59.98	72.64	10	57.39	71.26	10	52.19	67.86	6	53.53	68.17	8
Int Inc (TE) to Avg Earn Assets	6.11	5.65	71	6.63	5.53	88	6.00	5.02	87	4.74	3.86	90	4.79	3.73	93
Int Expense to Avg Earn Assets	1.87	1.87	51	2.16	2.23	48	1.56	1.65	46	0.32	0.39	41	0.42	0.32	70
Net Int Inc-TE to Avg Earn Assets	4.23	3.78	74	4.47	3.31	90	4.44	3.38	87	4.42	3.45	94	4.37	3.39	93
<b>Loan &amp; Lease Analysis:</b>															
Net Loss to Average Total LN&LS	0.34	0.08	89	0.30	0.09	87	0.41	0.06	93	-0.30	0.02	0	-0.03	0.03	14
Earnings Coverage of Net Losses (X)	3.58	130.42	6	5.07	91.38	14	4.08	131.67	8	N/A	226.96	N/A	N/A	167.88	N/A
ACL on LN&LS HFI to LN&LS HFI	1.43	1.26	73	1.40	1.20	75	1.26	1.23	57	1.34	1.31	60	1.26	1.42	38
ACL on LN&LS HFI to Net Losses (X)	3.77	71.67	13	4.49	59.02	17	3.03	83.49	6	N/A	122.38	N/A	N/A	89.69	N/A
ACL on LN&LS HFI to Nonaccrual LN&LS (X)	0.26	8.16	0	0.29	7.34	0	5.26	8.57	57	1.61	13.54	17	1.25	9.70	17
30-89 Days Past Due	1.98	0.51	93	1.37	0.39	93	0.57	0.35	75	0.42	0.31	68	1.73	0.28	96
Total LN&LS-90+ Days PD & Nonaccrual	5.49	0.62	98	4.95	0.57	99	0.85	0.42	83	0.87	0.34	84	1.13	0.46	84
Non-Curr Lns+OREO to Lns+OREO	5.56	0.69	98	4.95	0.63	99	0.85	0.45	82	1.18	0.39	87	1.13	0.54	81
<b>Liquidity</b>															
Net Non Core Fund Dep New \$250M	-19.55	5.97	4	4.78	10.03	33	9.14	11.39	43	10.18	2.61	72	-12.61	-7.91	32
Net Loans & Leases to Assets	56.10	67.41	20	67.68	70.94	37	72.30	69.85	54	72.07	64.01	66	65.08	58.91	64
<b>Net Loans &amp; Leases to Deposits</b>	<b>62.20</b>	78.99	16	74.87	83.32	28	79.86	83.44	41	79.82	73.79	59	71.39	67.94	58
<b>Capitalization</b>															
Leverage Ratio	10.0247	10.85	39	9.8005	10.31	42	9.4164	10.23	33	9.2595	10.20	33	8.9363	9.81	32
Total Capital Ratio	N/A	16.04	N/A	N/A	14.46	N/A	N/A	14.33	N/A	12.5638	15.49	18	13.6823	16.09	25
Cash Dividends to Net Income	151.01	39.36	98	15.72	36.24	26	32.59	33.00	49	35.30	33.97	50	26.65	34.85	37
Non-Curr Lns+OREO to T1 Capital+ACL	29.04	3.98	98	31.24	3.96	99	5.86	2.84	84	8.56	2.19	91	7.73	2.90	86
<b>Growth Rates</b>															
Total Assets	-4.44	5.44	3	3.51	5.06	45	-0.66	6.35	15	6.15	3.95	65	159.71	12.26	99
Tier 1 Capital	-2.86	7.10	3	5.57	7.02	41	5.50	8.09	36	10.42	9.39	66	179.79	10.42	99
Net Loans & Leases	-20.79	6.29	0	-3.10	6.44	5	-0.34	9.69	7	17.54	13.02	70	202.66	3.18	99
Short Term Investments	198.28	20.55	93	201.45	33.19	91	226.27	66.54	84	-94.32	-38.88	2	37.81	25.50	63
Short Term Non Core Funding	-7.41	10.83	29	20.65	11.93	64	-3.22	93.24	13	152.70	69.06	78	167.44	-2.88	97
Average Total Assets		1,005,441			1,026,099			1,018,560			963,139			892,612	
Net Income		5,695			6,361			9,205			13,313			10,696	
Number of banks in Peer Group			1,270			521			512			1,293			1,309

FDIC Certificate # 5575  
 FRB District/ID\_RSSD 11 / 614368

FIRST NATIONAL BANK AND TRUST COMPANY OF WEATHERFORD DBA FIRST BANK TEXAS;  
 WEATHERFORD, TX

Summary Ratios

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Public Report

	09/30/2025			09/30/2024			12/31/2024			12/31/2023			12/31/2022		
	BANK	PG 4	PCT	BANK	PG 5	PCT									
<b>Earnings and Profitability</b>															
<b>Percent of Average Assets:</b>															
Interest Income (TE)	5.71	5.39	69	6.17	5.27	85	6.16	5.27	84	5.53	4.78	82	4.40	3.68	87
- Interest Expense	1.79	1.97	38	2.01	2.15	44	2.01	2.13	45	1.44	1.58	44	0.30	0.38	40
Net Interest Income (TE)	3.92	3.43	79	4.16	3.13	88	4.15	3.15	89	4.09	3.22	85	4.10	3.30	92
+ Noninterest Income	0.75	0.65	68	0.72	0.63	66	0.73	0.63	66	0.68	0.62	63	0.83	0.56	80
- Noninterest Expense	3.91	2.49	93	3.79	2.42	95	3.77	2.43	95	3.56	2.40	93	3.15	2.40	87
Pre-Provision Net Revenue (TE)	0.77	1.62	8	1.09	1.37	36	1.10	1.39	35	1.21	1.46	38	1.77	1.49	72
- Provision: Credit Losses	0.05	0.12	31	0.34	0.10	91	0.28	0.11	87	0.08	0.09	57	0.00	0.07	30
- Provision: Credit Loss Oth Assets	-0.03	0.00	3	0.02	0.00	89	0.01	0.00	87	0.00	0.00	66	N/A	0.00	N/A
Pretax Operating Income (TE)	0.75	1.48	11	0.73	1.24	19	0.80	1.25	22	1.13	1.34	38	1.77	1.42	77
+ Realized Gains/Losses Sec	0.00	0.00	86	0.00	0.00	85	0.00	0.00	82	0.01	-0.02	96	0.00	-0.01	86
+ Unrealized Gains / Losses Equity Sec	0.00	0.00	82	0.00	0.00	78	0.00	0.00	84	0.00	0.00	74	0.00	0.00	94
Pretax Net Operating Income (TE)	0.75	1.47	12	0.73	1.24	19	0.80	1.25	22	1.14	1.32	41	1.77	1.41	79
Net Operating Income	0.61	1.19	12	0.56	1.01	17	0.62	1.02	21	0.90	1.06	43	1.38	1.18	70
Net Inc Attrib to Min Ints	0.00	0.00	98	0.00	0.00	97	0.00	0.00	97	0.00	0.00	97	0.00	0.00	99
Net Income Adjusted Sub S	0.61	1.14	12	0.56	0.96	18	0.62	0.97	22	0.90	1.02	44	1.38	1.09	79
Net Income	0.61	1.19	12	0.56	1.01	17	0.62	1.02	21	0.90	1.06	43	1.38	1.18	70
<b>Margin Analysis:</b>															
Avg Earning Assets to Avg Assets	92.78	95.55	11	92.83	95.56	11	92.90	95.54	11	92.19	95.47	8	92.81	95.73	10
Avg Int-Bearing Funds to Avg Assets	60.86	72.17	11	59.91	72.67	10	59.98	72.64	10	57.39	71.26	10	52.19	67.86	6
Int Inc (TE) to Avg Earn Assets	6.15	5.65	77	6.64	5.53	88	6.63	5.53	88	6.00	5.02	87	4.74	3.86	90
Int Expense to Avg Earn Assets	1.93	2.07	42	2.16	2.25	47	2.16	2.23	48	1.56	1.65	46	0.32	0.39	41
Net Int Inc-TE to Avg Earn Assets	4.23	3.60	82	4.48	3.29	90	4.47	3.31	90	4.44	3.38	87	4.42	3.45	94
<b>Loan &amp; Lease Analysis:</b>															
Net Loss to Average Total LN&LS	0.38	0.09	90	0.31	0.08	89	0.30	0.09	87	0.41	0.06	93	-0.30	0.02	0
Earnings Coverage of Net Losses (X)	3.24	105.42	7	4.83	124.80	14	5.07	91.38	14	4.08	131.67	8	N/A	226.96	N/A
ACL on LN&LS HFI to LN&LS HFI	1.41	1.21	77	1.41	1.21	76	1.40	1.20	75	1.26	1.23	57	1.34	1.31	60
ACL on LN&LS HFI to Net Losses (X)	3.38	60.13	14	4.46	82.10	15	4.49	59.02	17	3.03	83.49	6	N/A	122.38	N/A
ACL on LN&LS HFI to Nonaccrual LN&LS (X)	0.24	5.77	0	0.31	7.31	0	0.29	7.34	0	5.26	8.57	57	1.61	13.54	17
30-89 Days Past Due	1.22	0.34	91	2.44	0.37	98	1.37	0.39	93	0.57	0.35	75	0.42	0.31	68
Total LN&LS-90+ Days PD & Nonaccrual	5.84	0.63	99	4.67	0.53	99	4.95	0.57	99	0.85	0.42	83	0.87	0.34	84
Non-Curr Lns+OREO to Lns+OREO	5.92	0.72	99	4.69	0.59	99	4.95	0.63	99	0.85	0.45	82	1.18	0.39	87
<b>Liquidity</b>															
Net Non Core Fund Dep New \$250M	-11.33	9.00	6	3.64	10.71	26	4.78	10.02	33	9.14	11.39	43	10.18	2.61	72
Net Loans & Leases to Assets	59.66	71.00	16	68.18	70.53	40	67.68	70.94	37	72.30	69.85	54	72.07	64.01	66
<b>Net Loans &amp; Leases to Deposits</b>	<b>66.32</b>	<b>83.59</b>	<b>12</b>	<b>75.02</b>	<b>83.59</b>	<b>25</b>	<b>74.87</b>	<b>83.32</b>	<b>28</b>	<b>79.86</b>	<b>83.44</b>	<b>41</b>	<b>79.82</b>	<b>73.79</b>	<b>59</b>
<b>Capitalization</b>															
Leverage Ratio	9.9972	10.60	41	9.7899	10.34	42	9.8005	10.31	42	9.4164	10.23	33	9.2595	10.20	33
Total Capital Ratio	N/A	14.84	N/A	N/A	14.49	N/A	N/A	14.46	N/A	N/A	14.33	N/A	12.5638	15.49	18
Cash Dividends to Net Income	121.55	32.04	97	23.37	31.55	40	15.72	36.24	26	32.59	33.00	49	35.30	33.97	50
Non-Curr Lns+OREO to T1 Capital+ACL	32.09	4.40	98	30.54	3.70	99	31.24	3.96	99	5.86	2.84	84	8.56	2.19	91
<b>Growth Rates</b>															
Total Assets	-5.45	5.43	3	3.95	6.79	35	3.51	5.05	45	-0.66	6.35	15	6.15	3.95	65
Tier 1 Capital	1.09	8.04	10	5.72	7.06	44	5.57	7.02	41	5.50	8.09	36	10.42	9.39	66
Net Loans & Leases	-17.26	6.49	0	-2.81	7.42	5	-3.10	6.43	5	-0.34	9.69	7	17.54	13.02	70
Short Term Investments	74.27	16.22	82	461.25	45.19	96	201.45	33.19	91	226.27	66.54	84	-94.32	-38.88	2
Short Term Non Core Funding	-17.17	4.96	24	43.71	26.15	70	20.65	11.91	64	-3.22	93.24	13	152.70	69.06	78
Average Total Assets	1,012,126			1,022,275			1,026,099			1,018,560			963,139		
Net Income	4,607			4,279			6,361			9,205			13,313		
Number of banks in Peer Group	535			523			521			512			1,293		

FDIC Certificate # 5575  
FRB District/ID\_RSSD 11 / 614368

FIRST NATIONAL BANK AND TRUST COMPANY OF WEATHERFORD DBA FIRST BANK TEXAS;  
WEATHERFORD, TX

Summary Ratios

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Public Report

	06/30/2025			06/30/2024			12/31/2024			12/31/2023			12/31/2022		
	BANK	PG 4	PCT	BANK	PG 4	PCT	BANK	PG 4	PCT	BANK	PG 4	PCT	BANK	PG 5	PCT
<b>Earnings and Profitability</b>															
<b>Percent of Average Assets:</b>															
Interest Income (TE)	5.74	5.33	74	6.21	5.20	87	6.16	5.27	84	5.53	4.78	82	4.40	3.68	87
- Interest Expense	1.82	1.98	40	1.97	2.12	44	2.01	2.13	45	1.44	1.58	44	0.30	0.38	40
Net Interest Income (TE)	3.92	3.36	82	4.24	3.10	90	4.15	3.15	89	4.09	3.22	85	4.10	3.30	92
+ Noninterest Income	0.73	0.63	68	0.73	0.62	67	0.73	0.63	66	0.68	0.62	63	0.83	0.56	80
- Noninterest Expense	3.84	2.48	94	3.79	2.41	95	3.77	2.43	95	3.56	2.40	93	3.15	2.40	87
Pre-Provision Net Revenue (TE)	0.81	1.54	10	1.19	1.34	43	1.10	1.39	35	1.21	1.46	38	1.77	1.49	72
- Provision: Credit Losses	0.00	0.11	17	-0.03	0.09	7	0.28	0.11	87	0.08	0.09	57	0.00	0.07	30
- Provision: Credit Loss Oth Assets	-0.04	0.00	3	0.03	0.00	92	0.01	0.00	87	0.00	0.00	66	N/A	0.00	N/A
Pretax Operating Income (TE)	0.85	1.40	18	1.19	1.22	51	0.80	1.25	22	1.13	1.34	38	1.77	1.42	77
+ Realized Gains/Losses Sec	0.00	0.00	89	0.00	0.00	89	0.00	0.00	82	0.01	-0.02	96	0.00	-0.01	86
+ Unrealized Gains / Losses Equity Sec	0.00	0.00	82	0.00	0.00	91	0.00	0.00	84	0.00	0.00	74	0.00	0.00	94
Pretax Net Operating Income (TE)	0.85	1.40	19	1.19	1.22	52	0.80	1.25	22	1.14	1.32	41	1.77	1.41	79
Net Operating Income	0.69	1.13	19	0.94	0.99	52	0.62	1.02	21	0.90	1.06	43	1.38	1.18	70
Net Inc Attrib to Min Ints	0.00	0.00	98	0.00	0.00	98	0.00	0.00	97	0.00	0.00	97	0.00	0.00	99
Net Income Adjusted Sub S	0.69	1.08	20	0.94	0.95	55	0.62	0.97	22	0.90	1.02	44	1.38	1.09	79
Net Income	0.69	1.13	19	0.94	0.99	52	0.62	1.02	21	0.90	1.06	43	1.38	1.18	70
<b>Margin Analysis:</b>															
Avg Earning Assets to Avg Assets	92.83	95.55	11	92.79	95.53	11	92.90	95.54	11	92.19	95.46	8	92.81	95.73	10
Avg Int-Bearing Funds to Avg Assets	60.90	72.41	11	60.33	72.63	11	59.98	72.64	10	57.39	71.26	10	52.19	67.86	6
Int Inc (TE) to Avg Earn Assets	6.18	5.58	79	6.70	5.46	89	6.63	5.53	88	6.00	5.02	87	4.74	3.86	90
Int Expense to Avg Earn Assets	1.96	2.07	44	2.12	2.22	46	2.16	2.23	48	1.56	1.65	46	0.32	0.39	41
Net Int Inc-TE to Avg Earn Assets	4.22	3.52	84	4.57	3.26	92	4.47	3.31	90	4.44	3.38	87	4.42	3.45	94
<b>Loan &amp; Lease Analysis:</b>															
Net Loss to Average Total LN&LS	0.20	0.09	82	0.00	0.07	12	0.30	0.09	87	0.41	0.06	93	-0.30	0.02	0
Earnings Coverage of Net Losses (X)	6.32	114.39	17	N/A	107.65	N/A	5.07	91.38	14	4.08	131.67	8	N/A	226.96	N/A
ACL on LN&LS HFI to LN&LS HFI	1.48	1.21	81	1.23	1.21	55	1.40	1.20	75	1.26	1.23	57	1.34	1.31	60
ACL on LN&LS HFI to Net Losses (X)	6.74	64.72	24	N/A	73.72	N/A	4.49	59.02	17	3.03	83.49	6	N/A	122.38	N/A
ACL on LN&LS HFI to Nonaccrual LN&LS (X)	0.25	6.20	0	10.03	7.76	77	0.29	7.34	0	5.26	8.57	57	1.61	13.54	17
30-89 Days Past Due	1.51	0.36	94	1.56	0.34	95	1.37	0.39	93	0.57	0.35	75	0.42	0.31	68
Total LN&LS-90+ Days PD & Nonaccrual	5.83	0.60	99	0.74	0.50	74	4.95	0.57	99	0.85	0.42	83	0.87	0.34	84
Non-Curr Lns+OREO to Lns+OREO	5.86	0.68	99	0.74	0.54	71	4.95	0.63	99	0.85	0.45	82	1.18	0.39	87
<b>Liquidity</b>															
Net Non Core Fund Dep New \$250M	-8.21	10.00	7	7.55	11.65	35	4.78	10.02	33	9.14	11.39	43	10.18	2.61	72
Net Loans & Leases to Assets	60.48	71.15	17	71.45	70.93	47	67.68	70.94	37	72.30	69.85	54	72.07	64.01	66
<b>Net Loans &amp; Leases to Deposits</b>	<b>66.93</b>	83.82	14	78.70	84.50	33	74.87	83.32	28	79.86	83.44	41	79.82	73.79	59
<b>Capitalization</b>															
Leverage Ratio	10.0344	10.51	44	9.8232	10.28	44	9.8005	10.31	43	9.4164	10.23	33	9.2595	10.20	33
Total Capital Ratio	N/A	14.67	N/A	N/A	14.35	N/A	N/A	14.46	N/A	N/A	14.33	N/A	12.5638	15.49	18
Cash Dividends to Net Income	114.38	32.91	93	0.00	31.29	29	15.72	36.24	26	32.59	33.00	49	35.30	33.97	50
Non-Curr Lns+OREO to T1 Capital+ACL	32.93	4.18	99	4.93	3.42	72	31.24	3.96	99	5.86	2.84	84	8.56	2.19	91
<b>Growth Rates</b>															
Total Assets	0.07	5.62	16	2.14	5.64	32	3.51	5.05	45	-0.66	6.35	15	6.15	3.95	65
Tier 1 Capital	0.02	7.63	8	10.20	7.37	73	5.57	7.02	41	5.50	8.09	36	10.42	9.39	66
Net Loans & Leases	-15.29	6.11	1	2.37	8.03	18	-3.10	6.43	5	-0.34	9.69	7	17.54	13.02	70
Short Term Investments	197.68	22.71	92	246.26	38.40	91	201.45	33.19	91	226.27	66.54	84	-94.32	-38.88	2
Short Term Non Core Funding	-8.13	6.68	31	55.42	33.57	71	20.65	11.91	64	-3.22	93.24	13	152.70	69.06	78
Average Total Assets	1,014,578			1,024,701			1,026,099			1,018,560			963,139		
Net Income	3,497			4,837			6,361			9,205			13,313		
Number of banks in Peer Group	526			528			521			512			1,293		

FDIC Certificate # 5575  
FRB District/ID\_RSSD 11 / 614368

FIRST NATIONAL BANK AND TRUST COMPANY OF WEATHERFORD DBA FIRST BANK TEXAS;  
WEATHERFORD, TX

Summary Ratios  
05/20/2025 04:18:34 PM

OCC Charter # 2477 County: PARKER

Summary Ratios--Page 1

Public Report

	03/31/2025			03/31/2024			12/31/2024			12/31/2023			12/31/2022		
	BANK	PG 4	PCT	BANK	PG 4	PCT	BANK	PG 4	PCT	BANK	PG 4	PCT	BANK	PG 5	PCT
<b>Earnings and Profitability</b>															
<b>Percent of Average Assets:</b>															
Interest Income (TE)	5.81	5.24	80	6.17	5.12	87	6.16	5.27	84	5.53	4.78	82	4.40	3.68	87
- Interest Expense	1.86	1.97	44	1.89	2.07	40	2.01	2.13	45	1.44	1.58	44	0.30	0.38	40
Net Interest Income (TE)	3.94	3.28	84	4.28	3.07	90	4.15	3.15	89	4.09	3.22	85	4.10	3.30	92
+ Noninterest Income	0.68	0.60	63	0.63	0.61	59	0.73	0.63	66	0.68	0.62	63	0.83	0.56	80
- Noninterest Expense	3.76	2.46	94	3.62	2.42	93	3.77	2.43	95	3.56	2.40	93	3.15	2.40	87
Pre-Provision Net Revenue (TE)	0.86	1.45	16	1.29	1.30	54	1.10	1.39	35	1.21	1.46	38	1.77	1.49	72
- Provision: Credit Losses	0.00	0.10	23	0.00	0.08	30	0.28	0.11	87	0.08	0.09	57	0.00	0.07	30
- Provision: Credit Loss Oth Assets	0.00	0.00	67	0.00	0.00	79	0.01	0.00	87	0.00	0.00	66	N/A	0.00	N/A
Pretax Operating Income (TE)	0.86	1.34	20	1.29	1.19	60	0.80	1.25	22	1.13	1.35	38	1.77	1.42	77
+ Realized Gains/Losses Sec	0.00	0.00	92	0.00	0.00	92	0.00	0.00	82	0.01	-0.02	96	0.00	-0.01	86
+ Unrealized Gains / Losses Equity Sec	0.00	0.00	84	0.00	0.00	87	0.00	0.00	84	0.00	0.00	74	0.00	0.00	94
Pretax Net Operating Income (TE)	0.86	1.34	20	1.29	1.19	61	0.80	1.25	22	1.14	1.32	41	1.77	1.41	79
Net Operating Income	0.69	1.09	20	1.03	0.97	59	0.62	1.02	21	0.90	1.06	42	1.38	1.18	70
Net Inc Attrib to Min Ints	0.00	0.00	98	0.00	0.00	98	0.00	0.00	97	0.00	0.00	97	0.00	0.00	99
Net Income Adjusted Sub S	0.69	1.04	21	1.03	0.93	64	0.62	0.97	22	0.90	1.02	44	1.38	1.09	79
Net Income	0.69	1.09	20	1.03	0.97	60	0.62	1.02	21	0.90	1.06	42	1.38	1.18	70
<b>Margin Analysis:</b>															
Avg Earning Assets to Avg Assets	92.97	95.49	12	92.73	95.47	11	92.90	95.54	11	92.19	95.46	8	92.81	95.73	10
Avg Int-Bearing Funds to Avg Assets	60.68	72.53	10	59.99	72.50	11	59.98	72.64	10	57.39	71.26	10	52.19	67.87	6
Int Inc (TE) to Avg Earn Assets	6.24	5.49	84	6.66	5.38	89	6.63	5.53	88	6.00	5.02	87	4.74	3.86	90
Int Expense to Avg Earn Assets	2.01	2.07	48	2.04	2.17	44	2.16	2.23	48	1.56	1.65	46	0.32	0.39	41
Net Int Inc-TE to Avg Earn Assets	4.24	3.44	85	4.62	3.23	92	4.47	3.31	90	4.44	3.38	87	4.42	3.45	94
<b>Loan &amp; Lease Analysis:</b>															
Net Loss to Average Total LN&LS	0.15	0.06	84	-0.01	0.06	13	0.30	0.09	87	0.41	0.06	93	-0.30	0.02	0
Earnings Coverage of Net Losses (X)	8.11	143.91	19	N/A	108.66	N/A	5.07	91.38	14	4.08	132.72	8	N/A	226.96	N/A
ACL on LN&LS HFI to LN&LS HFI	1.41	1.21	78	1.21	1.22	50	1.40	1.20	75	1.26	1.23	57	1.34	1.31	60
ACL on LN&LS HFI to Net Losses (X)	8.90	86.46	26	N/A	76.43	N/A	4.49	59.02	17	3.03	83.49	6	N/A	122.38	N/A
ACL on LN&LS HFI to Nonaccrual LN&LS (X)	0.27	6.66	1	7.61	8.91	68	0.29	7.34	0	5.26	8.57	57	1.61	13.54	17
30-89 Days Past Due	3.65	0.48	99	0.71	0.39	79	1.37	0.39	93	0.57	0.35	75	0.42	0.31	68
Total LN&LS-90+ Days PD & Nonaccrual	5.21	0.60	99	0.91	0.46	81	4.95	0.57	99	0.85	0.42	83	0.87	0.34	84
Non-Curr Lns+OREO to Lns+OREO	5.21	0.66	99	0.91	0.51	79	4.95	0.63	99	0.85	0.45	82	1.18	0.40	87
<b>Liquidity</b>															
Net Non Core Fund Dep New \$250M	3.17	8.95	32	9.65	10.91	47	4.78	10.02	33	9.14	11.39	43	10.18	2.61	72
Net Loans & Leases to Assets	66.58	70.61	33	71.71	69.83	53	67.68	70.95	37	72.30	69.85	54	72.07	64.01	66
<b>Net Loans &amp; Leases to Deposits</b>	<b>73.49</b>	82.62	25	78.68	82.95	38	74.87	83.33	28	79.86	83.44	41	79.82	73.79	59
<b>Capitalization</b>															
Leverage Ratio	9,8405	10.40	42	9,7049	10.25	40	9,8005	10.31	43	9,4164	10.23	33	9,2595	10.20	33
Total Capital Ratio	N/A	14.56	N/A	N/A	14.47	N/A	N/A	14.46	N/A	N/A	14.33	N/A	12,5638	15.49	18
Cash Dividends to Net Income	170.07	30.28	96	0.00	27.68	40	15.72	36.24	26	32.59	32.91	49	35.30	33.96	50
Non-Curr Lns+OREO to T1 Capital+ACL	32.04	4.07	99	6.25	3.17	81	31.24	3.96	99	5.86	2.84	84	8.56	2.19	91
<b>Growth Rates</b>															
Total Assets	-1.77	5.42	10	0.17	5.58	21	3.51	5.05	45	-0.66	6.35	15	6.15	3.95	65
Tier 1 Capital	1.52	7.17	13	9.74	7.68	70	5.57	7.02	41	5.50	8.09	36	10.42	9.39	66
Net Loans & Leases	-8.80	6.19	2	-0.76	8.79	7	-3.10	6.43	5	-0.34	9.69	7	17.54	13.02	70
Short Term Investments	94.24	25.03	85	165.66	42.18	85	201.45	33.18	91	226.27	66.54	84	-94.32	-38.88	2
Short Term Non Core Funding	-16.00	7.27	24	29.00	55.51	43	20.65	11.91	64	-3.22	93.24	13	152.70	69.06	78
Average Total Assets		1,020,788			1,019,576			1,026,099			1,018,560			963,139	
Net Income		1,764			2,623			6,361			9,205			13,313	
Number of banks in Peer Group			515			519			521			512			1,293

**Municipal Inventory**  
 FIRST NATIONAL BANK  
 WEATHERFORD, TX

InTrader (muninv)  
 Last : 01/31/2025  
 As-of: 02/28/2025  
 9WRD 1003144

Sec ID	Description	Issued	Type	BQ	In Moody-I	Moody-U	Repayment Source	Municipal Type	Par Value
St Ticket	Rate Maturity	Settled	Tax	SH	Dura S&P-I	S&P-U	Insurance	Purpose	Book
Port/Grp	Call Desc	Price	BkY	TEY	Fitch-I	Fitch-U	Credit Enhancement	County	Prior Iss Market
880081RQ9	TEMPLE TX GO CALL	11/05/2020	200	n	AFS		Ad Valorem Prop Tax	General Obligation	500,000.00
TX 219010266	3.000 02/01/2034	11/05/2020	e e	n	4.61		PSFGTD	Advance Refunding	107.575
400 USD	Contin 02/01/2030	100.000	1.400		1.772			BELL	96.370
271515VE5	EAST CENTRAL TX	08/01/2016	200	n	AFS		Ad Valorem Prop Tax		200,000.00
TX 248012962	2.000 08/15/2029	01/11/2021	e e	n	0.46		PSFGTD	School Improvements	100.609
400 USD	Contin 08/15/2025	100.000	0.659		0.834			BEXAR	92.614
66702RNV0	NORTHSIDE TX GO CALL	09/15/2016	200	n	AFS		Ad Valorem Prop Tax	General Obligation	350,000.00
TX 219010237	4.000 08/15/2029	10/14/2020	e e	n	1.43		PSFGTD	Advance Refunding	104.800
400 USD	Contin 08/15/2026	100.000	0.680		0.861			BEXAR	101.077
66702RVH2	NORTHSIDE TX GO CALL	05/01/2019	200	n	AFS		Ad Valorem Prop Tax	General Obligation	110,000.00
TX 219010245	5.000 08/15/2030	10/14/2020	e e	n	3.23		PSFGTD	Refunding	114.065
400 USD	Contin 08/15/2028	100.000	0.860		1.089			BEXAR	107.674
796269B49	SAN ANTONIO TX GO	07/15/2019	200	n	AFS		Ad Valorem Prop Tax	General Obligation	150,000.00
TX 248014251	5.000 08/15/2030	04/05/2021	e e	n	3.23		PSFGTD	School Improvements	113.552
400 USD	Contin 08/15/2028	100.000	1.000		1.266			BEXAR	106.852
022447S23	ALVIN TX GO CALL	08/01/2020	200	n	AFS		Ad Valorem Prop Tax	General Obligation	425,000.00
TX 219010769	4.000 02/15/2038	11/23/2020	e e	n	4.57			School Improvements	113.586
400 USD	Contin 02/15/2030	100.000	1.170		1.481			BRAZORIA	102.045
057093DM5	BAIRD TX ISD GO CALL	09/01/2022	200	n	AFS		Ad Valorem Prop Tax	General Obligation	485,000.00
TX 253001244	5.000 08/15/2035	09/13/2022	e e	n	6.39		PSFGTD	School Improvements	114.709
400 USD	Contin 08/15/2032	100.000	2.800		3.545			CALLAHAN	112.027
057093DN3	BAIRD TX ISD GO CALL	09/01/2022	200	n	AFS		Ad Valorem Prop Tax	General Obligation	480,000.00
TX 253001313	5.000 08/15/2037	09/13/2022	e e	n	6.39		PSFGTD	School Improvements	113.628
400 USD	Contin 08/15/2032	100.000	2.950		3.735			CALLAHAN	111.028
035707YE2	ANNA TX ISD GO	10/15/2020	200	n	AFS		Ad Valorem Prop Tax	General Obligation	200,000.00
TX 248011722	4.000 02/15/2032	11/18/2020	e e	n	4.99		PSFGTD	School Improvements	115.028
400 USD	Contin 08/15/2030	100.000	1.150		1.456			COLLIN	104.593
52882PEH7	LEWISVILLE TX GO	07/15/2020	200	n	AFS		Ad Valorem Prop Tax	General Obligation	335,000.00
TX 219010273	5.000 08/15/2031	10/14/2020	e e	n	4.08		PSFGTD	School Improvements	117.197
400 USD	Contin 08/15/2029	100.000	1.040		1.317			COLLIN	108.633
366155Q93	GARLAND TX GO CALL	07/01/2018	200	n	AFS		Ad Valorem Prop Tax	General Obligation	100,000.00
TX 219010247	5.000 02/15/2031	10/14/2020	e e	n	2.79			School Improvements	111.806
400 USD	Contin 02/15/2028	100.000	0.940		1.190			DALLAS	106.583
867646JF9	SUNNYVALE TX GO	10/15/2020	200	n	AFS		Ad Valorem Prop Tax	General Obligation	500,000.00
TX 248011676	3.000 02/15/2038	11/19/2020	e e	n	5.51		PSFGTD	Refunding	107.450
400 USD	Contin 02/15/2031	100.000	1.680		2.127			DALLAS	89.215
513462FZ9	LAMESA TX GO CALL	11/01/2020	200	n	AFS		Ad Valorem Prop Tax	General Obligation	200,000.00
TX 248012556	4.000 08/15/2036	12/11/2020	e e	n	3.27		PSFGTD	School Improvements	110.308
400 USD	Contin 08/15/2028	100.000	0.960		1.215			DAWSON	101.693



**Municipal Inventory**  
 FIRST NATIONAL BANK  
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InTrader (muninv)  
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 9WRD 1003144

Sec ID	Description	Issued	Type	BQ	In Moody-I	Moody-U	Repayment Source	Municipal Type	Par Value
St Ticket	Rate Maturity	Settled	Tax	SH	Dura S&P-I	S&P-U	Insurance	Purpose	Book
Port/Grp	Call Desc	Price	BkY	TEY	Fitch-I	Fitch-U	Credit Enhancement	County	Prior Iss Market
<u>513462GB1</u>	LAMESA TX GO CALL	11/01/2020	200	n	AFS		Ad Valorem Prop Tax	General Obligation	150,000.00
TX 248012329	4.000 08/15/2038	12/07/2020	e e	n	3.27			Refunding	109.949
400 USD	Contin 08/15/2028	100.000	1.060		1.342			DAWSON	100.829
<u>040319H24</u>	ARGYLE TX GO	10/01/2020	200	n	AFS		Ad Valorem Prop Tax	General Obligation	600,000.00
TX 248011829	4.000 08/15/2035	10/29/2020	e e	n	4.14		PSFGTD	School Improvements	111.742
400 USD	Contin 08/15/2029	100.000	1.280		1.621			DENTON	101.980
<u>040319H57</u>	ARGYLE TX GO CALL	10/01/2020	200	n	AFS		Ad Valorem Prop Tax	General Obligation	210,000.00
TX 248012075	3.000 08/15/2038	11/19/2020	e e	n	4.21		PSFGTD	School Improvements	107.021
400 USD	Contin 08/15/2029	100.000	1.370		1.734			DENTON	90.552
<u>249002FM3</u>	DENTON TX GO CALL	08/15/2018	200	n	AFS		Ad Valorem Prop Tax	General Obligation	150,000.00
TX 219010239	5.000 08/15/2028	10/14/2020	e e	n	2.35		PSFGTD	School Improvements	110.321
400 USD	Contin 08/15/2027	100.000	0.750		0.950			DENTON	105.229
<u>249002GX8</u>	DENTON TX GO CALL	08/15/2020	200	n	AFS		Ad Valorem Prop Tax	General Obligation	100,000.00
TX 219010253	5.000 08/15/2030	10/14/2020	e e	n	4.08			School Improvements	117.387
400 USD	Contin 08/15/2029	100.000	1.000		1.266			DENTON	109.186
<u>537096W47</u>	LITTLE ELM TX GO	04/01/2018	200	n	AFS		Ad Valorem Prop Tax	General Obligation	250,000.00
TX 248011716	5.000 08/15/2032	10/22/2020	e e	n	2.79		PSFGTD	School Improvements	111.744
400 USD	Contin 02/15/2028	100.000	0.960		1.215			DENTON	105.183
<u>537096W70</u>	LITTLE ELM TX GO	04/01/2018	200	n	AFS		Ad Valorem Prop Tax	General Obligation	750,000.00
TX 219010611	5.000 08/15/2035	11/10/2020	e e	n	2.79		PSFGTD	School Improvements	111.775
400 USD	Contin 02/15/2028	100.000	0.950		1.203			DENTON	104.604
<u>5978517T5</u>	MIDLOTHIAN TX GO	10/15/2020	200	n	AFS		Ad Valorem Prop Tax	General Obligation	750,000.00
TX 248011894	4.000 02/15/2036	11/19/2020	e e	n	4.57		PSFGTD	Refunding	112.303
400 USD	Contin 02/15/2030	100.000	1.420		1.798			DENTON	102.939
<u>5978517U2</u>	MIDLOTHIAN TX GO	10/15/2020	200	n	AFS		Ad Valorem Prop Tax	General Obligation	250,000.00
TX 248012225	4.000 02/15/2037	11/27/2020	e e	n	4.57		PSFGTD	Refunding	113.943
400 USD	Contin 02/15/2030	100.000	1.101		1.394			DENTON	102.430
<u>6678258G1</u>	NW TX ISD GO CALL	04/15/2020	200	n	AFS		Ad Valorem Prop Tax	General Obligation	180,000.00
TX 219010251	4.000 02/15/2031	10/14/2020	e e	n	4.57			School Improvements	114.572
400 USD	Contin 02/15/2030	100.000	0.980		1.241			DENTON	105.394
<u>6678258J5</u>	NW TX ISD GO CALL	04/15/2020	200	n	AFS		Ad Valorem Prop Tax	General Obligation	500,000.00
TX 219010739	4.000 02/15/2033	11/20/2020	e e	n	4.57			School Improvements	114.520
400 USD	Contin 02/15/2030	100.000	0.990		1.253			DENTON	104.753
<u>283770LN3</u>	EL PASO TX GO CALL	05/15/2018	200	n	AFS		Ad Valorem Prop Tax	General Obligation	350,000.00
TX 219010255	4.000 08/15/2030	10/14/2020	e e	n	2.82			Refunding	108.837
400 USD	Contin 02/15/2028	100.000	0.960		1.215			EL PASO	103.081
<u>833715DP7</u>	SOCORRO TX GO	06/01/2017	200	n	AFS		Ad Valorem Prop Tax	General Obligation	1,000,000.00
TX 248012490	5.000 08/15/2037	12/10/2020	e e	n	2.35		PSFGTD	Advance Refunding	110.218
400 USD	Contin 08/15/2027	100.000	0.790		1.000			EL PASO	103.697



**Municipal Inventory**  
 FIRST NATIONAL BANK  
 WEATHERFORD, TX

InTrader (muninv)  
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 9WRD 1003144

Sec ID	Description	Issued	Type	BQ	In Moody-I	Moody-U	Repayment Source	Municipal Type	Par Value
St Ticket	Rate Maturity	Settled	Tax	SH	Dura S&P-I	S&P-U	Insurance	Purpose	Book
Port/Grp	Cur	Call Desc	Price	BkY	TEY Fitch-I	Fitch-U	Credit Enhancement	County	Prior Iss Market
98816PBF8	YSLETA TEX INDPT SCH	01/01/2017	200	n	AFS		Ad Valorem Prop Tax	General Obligation	600,000.00
TX 248012077	4.000 08/15/2032	11/19/2020	e e	n	1.43		PSFGTD	School Improvements	104.711
400 USD	Recur 08/15/2026	100.000	0.740		0.937			EL PASO	100.979
723002MV0	PINE TREE TX GO	11/15/2019	200	n	AFS		Ad Valorem Prop Tax	General Obligation	835,000.00
TX 219010701	5.000 02/15/2031	11/13/2020	e e	n	2.79		PSFGTD	Refunding	111.962
400 USD	Contn 02/15/2028	100.000	0.890		1.127			GREGG	106.260
159195XJ0	CHANNELVIEW TX GO	10/01/2019	200	n	AFS		Ad Valorem Prop Tax	General Obligation	1,070,000.00
TX 248014259	5.000 08/15/2030	04/05/2021	e e	n	3.66		PSFGTD	School Improvements	115.180
400 USD	Contn 02/15/2029	100.000	1.070		1.355			HARRIS	108.018
232769GC7	CYPRESS-FAIRB TX GO	07/01/2020	200	n	AFS		Ad Valorem Prop Tax	General Obligation	200,000.00
TX 248014261	5.000 02/15/2030	04/05/2021	e e	n	4.50		PSFGTD	School Improvements	119.291
400 USD		0.000	1.000		1.266			HARRIS	110.573
232769HG7	CYPRESS TX GO CALL	10/01/2020	200	n	AFS		Ad Valorem Prop Tax	General Obligation	500,000.00
TX 248012333	4.000 02/15/2037	12/07/2020	e e	n	5.41		PSFGTD	School Improvements	116.798
400 USD	Contn 02/15/2031	100.000	1.080		1.367			HARRIS	102.814
889855P55	TOMBALL TX GO	11/01/2020	200	n	AFS		Ad Valorem Prop Tax	General Obligation	250,000.00
TX 219010606	4.000 02/15/2033	11/17/2020	e e	n	4.57		PSFGTD	Advance Refunding	114.677
400 USD	Contn 02/15/2030	100.000	0.960		1.215			HARRIS	103.862
257849SJ9	DONNA TX ISD GO CALL	11/01/2019	200	n	AFS		Ad Valorem Prop Tax	General Obligation	210,000.00
TX 248012036	4.000 02/15/2038	11/18/2020	e e	n	3.71		PSFGTD	Advance Refunding	110.621
400 USD	Contn 02/15/2029	100.000	1.240		1.570			HIDALGO	101.402
579100UG1	MC ALLEN TX ISD GO	10/15/2020	200	n	AFS		Ad Valorem Prop Tax	General Obligation	300,000.00
TX 248014263	4.000 02/15/2030	04/05/2021	e e	n	4.57		PSFGTD	Advance Refunding	114.104
400 USD		0.000	1.070		1.355			HIDALGO	104.908
820123VQ7	SHARYLAND TX GO	10/01/2020	200	n	AFS		Ad Valorem Prop Tax	General Obligation	500,000.00
TX 248011674	3.000 02/15/2033	11/19/2020	e e	n	4.65		PSFGTD	Advance Refunding	107.932
400 USD	Contn 02/15/2030	100.000	1.340		1.696			HIDALGO	96.762
820123VR5	SHARYLAND TX GO	10/01/2020	200	n	AFS		Ad Valorem Prop Tax	General Obligation	500,000.00
TX 248011672	3.000 02/15/2035	11/19/2020	e e	n	4.65		PSFGTD	Advance Refunding	107.434
400 USD	Contn 02/15/2030	100.000	1.440		1.823			HIDALGO	93.606
820123VT1	SHARYLAND TX GO	10/01/2020	200	n	AFS		Ad Valorem Prop Tax	General Obligation	370,000.00
TX 248011682	3.000 02/15/2037	11/19/2020	e e	n	4.65		PSFGTD	Advance Refunding	106.545
400 USD	Contn 02/15/2030	100.000	1.620		2.051			HIDALGO	91.308
92021QBR4	VALLEY VIEW TX GO	02/01/2019	200	n	AFS		Ad Valorem Prop Tax	General Obligation	555,000.00
TX 248012494	4.000 02/15/2032	12/10/2020	e e	n	3.71		PSFGTD	Refunding	112.019
400 USD	Contn 02/15/2029	100.000	0.900		1.140			HIDALGO	103.864
364694EP0	GANADO TX GO CALL	06/01/2017	200	n	AFS		Ad Valorem Prop Tax	General Obligation	215,000.00
TX 248012209	4.000 02/15/2035	11/25/2020	e e	n	0.95			School Improvements	103.040
400 USD	Contn 02/15/2026	100.000	0.800		1.013			JACKSON	100.602



**Municipal Inventory**  
 FIRST NATIONAL BANK  
 WEATHERFORD, TX

InTrader (muninv)  
 Last : 01/31/2025  
 As-of: 02/28/2025  
 9WRD 1003144

Sec ID	Description	Issued	Type	BQ	In Moody-I	Moody-U	Repayment Source	Municipal Type	Par Value
St Ticket	Rate Maturity	Settled	Tax	SH	Dura S&P-I	S&P-U	Insurance	Purpose	Book
Port/Grp	Call Desc	Price	BkY	TEY	Fitch-I	Fitch-U	Credit Enhancement	County	Prior Iss Market
733505SZ5	PORT ARTHUR TX GO	09/18/2019	200	n	AFS		Ad Valorem Prop Tax	General Obligation	160,000.00
TX 248012558	5.000 02/15/2034	12/11/2020	e e	n	3.66		PSFGTD	Refunding	115.601
400 USD	Contin 02/15/2029	100.000	0.970		1.228			JEFFERSON	107.437
481052TX6	JOSHUA TX ISD GO	05/15/2019	200	n	AFS		Ad Valorem Prop Tax	General Obligation	500,000.00
TX 248014257	5.000 08/15/2030	04/05/2021	e e	n	3.23		PSFGTD	Refunding	113.625
400 USD	Contin 08/15/2028	100.000	0.980		1.241			JOHNSON	106.955
014393YV8	ALDINE TX GO CALL	11/19/2020	200	n	AFS		Ad Valorem Prop Tax	General Obligation	1,000,000.00
TX 248011798	3.000 02/15/2036	11/19/2020	e e	n	5.51		PSFGTD	Refunding	107.980
400 USD	Recur 02/15/2031	100.000	1.590		2.013			MONTGOMERY	91.706
208418U27	CONROE TX ISD GO	11/01/2020	200	n	AFS		Ad Valorem Prop Tax	General Obligation	500,000.00
TX 247004408	3.000 02/15/2034	02/01/2021	e e	n	4.65		PSFGTD	Refunding	107.385
400 USD	Contin 02/15/2030	100.000	1.450		1.836			MONTGOMERY	95.608
208418U43	CONROE TX ISD GO	11/01/2020	200	n	AFS		Ad Valorem Prop Tax	General Obligation	500,000.00
TX 247004409	3.000 02/15/2036	02/01/2021	e e	n	4.65		PSFGTD	Refunding	107.137
400 USD	Contin 02/15/2030	100.000	1.500		1.899			MONTGOMERY	93.261
208418U50	CONROE TX GO CALL	11/01/2020	200	n	AFS		Ad Valorem Prop Tax	General Obligation	1,000,000.00
TX 248011620	4.000 02/15/2037	11/17/2020	e e	n	4.57			Refunding	112.150
400 USD	Contin 02/15/2030	100.000	1.450		1.836			MONTGOMERY	102.430
643154HC4	NEW CANEY TX ISD GO	04/01/2021	200	n	AFS		Ad Valorem Prop Tax	General Obligation	775,000.00
TX 248014253	5.000 02/15/2030	04/13/2021	e e	n	4.49		PSFGTD	School Improvements	118.918
400 USD	0.000 1.070		1.355					MONTGOMERY	110.182
2201475X6	CORPUS CHRISTI TX GO	08/01/2019	200	n	AFS		Ad Valorem Prop Tax	General Obligation	205,000.00
TX 248011718	5.000 08/15/2029	10/22/2020	e e	n	3.23		PSFGTD	School Improvements	114.286
400 USD	Contin 08/15/2028	100.000	0.800		1.013			NUECES	107.468
2201476E7	CORPUS CHRISTI TX GO	08/01/2019	200	n	AFS		Ad Valorem Prop Tax	General Obligation	460,000.00
TX 248012079	3.000 08/15/2036	11/19/2020	e e	n	3.31		PSFGTD	School Improvements	105.900
400 USD	Contin 08/15/2028	100.000	1.250		1.583			NUECES	93.047
139015RF0	CANYON TX ISD GO	05/01/2020	200	n	AFS		Ad Valorem Prop Tax	General Obligation	465,000.00
TX 248014264	5.000 02/15/2030	04/05/2021	e e	n	4.50		PSFGTD	School Improvements	119.612
400 USD	0.000 0.940		1.190					RANDALL	110.084
058759FK2	BALMORHEA TX ISD GO	08/15/2020	200	n	AFS		Ad Valorem Prop Tax	General Obligation	355,000.00
TX 219010243	4.000 02/15/2030	10/20/2020	e e	n	3.71		PSFGTD	School Improvements	111.606
400 USD	Contin 02/15/2029	100.000	1.000		1.266			REEVES	103.752
829353HH7	SINTON TX ISD GO	03/15/2021	200	n	AFS		Ad Valorem Prop Tax	General Obligation	370,000.00
TX 248014249	4.000 08/15/2030	04/05/2021	e e	n	4.99		PSFGTD	School Improvements	115.314
400 USD	0.000 1.100		1.393					SAN PATRICIO	104.751
269696HC7	EAGLE MOUNTAIN TX SD	04/01/2016	200	n	AFS		Ad Valorem Prop Tax	General Obligation	485,000.00
TX 219010495	4.000 08/15/2032	11/04/2020	e e	n	0.95		PSFGTD	Refunding	103.040
400 USD	Recur 02/15/2026	100.000	0.800		1.013			TARRANT	100.746



**Municipal Inventory**  
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Sec ID	Description	Issued	Type	BQ	In Moody-I	Moody-U	Repayment Source	Municipal Type	Par Value
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Port/Grp	Call Desc	Price	BkY	TEY	Fitch-I	Fitch-U	Credit Enhancement	County	Prior Iss Market
447819HS5	HURST TX GO CALL	05/01/2019	200	n	AFS		Ad Valorem Prop Tax	General Obligation	100,000.00
TX 219010735	5.000 08/15/2032	11/20/2020	e e	n	3.23			School Improvements	114.102
400 USD	Contin 08/15/2028	100.000	0.850		1.076			TARRANT	106.824
564096H40	MANOR TX GO	03/12/2020	200	n	AFS		Ad Valorem Prop Tax	General Obligation	485,000.00
TX 248012496	5.000 08/01/2031	12/10/2020	e e	n	3.62		PSFGTD	School Improvements	116.078
400 USD	Contin 02/01/2029	100.000	0.820		1.038			TRAVIS	107.812
932493HK8	WALLER TX GO CALL	02/01/2020	200	n	AFS		Ad Valorem Prop Tax	General Obligation	500,000.00
TX 248011660	3.000 02/15/2038	10/19/2020	e e	n	4.65		PSFGTD	School Improvements	106.348
400 USD	Contin 02/15/2030	100.000	1.660		2.102			WALLER	89.814
910678H53	UNITED TX GO	07/15/2017	200	n	AFS		Ad Valorem Prop Tax	General Obligation	655,000.00
TX 248012266	5.000 08/15/2036	12/02/2020	e e	n	2.35		PSFGTD	School Improvements	110.192
400 USD	Contin 08/15/2027	100.000	0.800		1.013			WEBB	103.882
448492M54	HUTTO TEX INDPT SCH	04/15/2018	200	n	AFS		Ad Valorem Prop Tax	General Obligation	250,000.00
TX 248012492	5.000 08/01/2038	12/10/2020	e e	n	2.31		PSFGTD	School Improvements	110.032
400 USD	Recur 08/01/2027	100.000	0.800		1.013			WILLIAMSON	103.358
448492P69	HUTTO TX GO CALL	10/15/2018	200	n	AFS		Ad Valorem Prop Tax	General Obligation	100,000.00
TX 219010737	5.000 08/01/2032	11/20/2020	e e	n	3.19			School Improvements	113.945
400 USD	Contin 08/01/2028	100.000	0.850		1.076			WILLIAMSON	106.323
521841UJ3	LEANDER TX GO	06/15/2018	200	n	AFS		Ad Valorem Prop Tax	General Obligation	130,000.00
TX 219010817	5.000 08/15/2033	12/03/2020	e e	n	2.79		PSFGTD	School Improvements	112.118
400 USD	Contin 02/15/2028	100.000	0.840		1.064			WILLIAMSON	105.476
249145FA6	DENVER CITY TX GI	10/15/2020	200	n	AFS		Ad Valorem Prop Tax	General Obligation	250,000.00
TX 219010609	4.000 02/15/2031	11/10/2020	e e	n	3.71		PSFGTD	Refunding	112.019
400 USD	Contin 02/15/2029	100.000	0.900		1.139			YOAKUM	103.606
<b>TX</b>	<b>4.158 8.92 Yrs</b>				<b>3.87</b>				<b>24,625,000.00</b>
	<b>60 Holdings</b>		<b>1.183</b>		<b>1.498</b>				<b>111.335</b>
									<b>102.216</b>
<b>USD TOTALS</b>	<b>4.158 8.92 Yrs</b>				<b>3.87</b>				<b>24,625,000.00</b>
	<b>60 Holdings</b>		<b>1.183</b>		<b>1.498</b>				<b>111.335</b>
									<b>102.216</b>

[Selection Criteria: 200-249]



# *First* Bank ★ Texas

MEMBER FDIC

## Openings:

1401 Santa Fe Dr. Weatherford, TX 76086  
location opened August 12, 2019.

100 Willow Bend Dr. Willow Park, TX 76008  
location opened December 6, 2021.

Mobile Branch Housed at  
100 Willow Bend Dr  
Willow Park, TX 76008  
Opened May 22, 2025

777 Taylor Street  
Suite 800  
Fort Worth, TX 76102  
Fort Worth Club Building Location  
Opened July 7, 2025

The following 9 locations were acquired on  
February 22, 2021:

244 Market Street Baird, TX 79504  
I-20 @ Cherry Lane Clyde, TX 79510  
1849 South 1st Abilene, TX 79604  
4201 Buffalo Gap Road Abilene, TX 79608 966  
N. Judge Ely Blvd Abilene, TX 79604  
111 South Munday Avenue Munday, TX 76371  
610 Columbia Stamford, TX 79553  
200 S. Avenue E Haskell, TX 79521  
4201 Airport Freeway Bedford, TX 76021 301  
E. State HWY 114 Grapevine, TX 76051

## Branch Closings

800 Autumn Ridge Drive Granbury, TX 76048  
Loan Production Office closed March 8, 2022

# *First* Bank ★ Texas

MEMBER FDIC

No CRA complaints during prior two years.

***First***  
**Bank ★ Texas**

**STRATEGIC PLAN**

**2024-2028**

**Submitted to THE BOARD OF DIRECTORS for approval**

# STRATEGIC PLAN

## MISSION STATEMENT

This bank was established during 1880 to serve the financial needs of (1) community, (2) business, (3) farms and ranches and (4) existing customers on a profitable basis. We have now been successfully serving the citizens of the big country and DFW area for more than 140 years.

The primary mission of this bank is to maximize the net earnings of the bank over the long-term, while serving our customers in a fair/competitive manner.

The Bank's most important asset is its customer base. The Bank's products are designed to meet the needs of the customer; our hours are arranged to meet the needs of the customer and employees are hired to meet the needs of our customers. High quality customer service is the primary focus of each employee, and it is only through the accomplishment of this mission that FBT can reach its profitability goals.

The next most important asset of our bank is our employees. Without dedicated and responsible employees, it would be impossible for the bank to be a responsible citizen to the community or to render high quality customer service. Therefore, another mission of this bank is to be a responsible employer. All bank employees must be treated with dignity and respect and all employees will be given equal opportunity along with a fair wage without respect to race, color, sex, age, or physical handicaps.

Strategic Planning is the process of setting plans and goals for the future based on the present and past without the knowledge of the obstacles that will be encountered during the planning period; therefore, the plan is not policy, and the plan cannot be followed in every situation. The process allows management to objectively review past performance and set in motion a plan for future development with the flexibility to change during the planning period and adjust to internal and external influences and conditions.

The process includes a review of the Bank's past income/expense, net income, asset growth, asset mix, capital, asset quality, personnel, and management along with all other major areas of the Bank. Management uses the Bank's past performance along with current conditions and future objectives to develop this plan. Management recognizes that the financial conditions during and following COVID are an anomaly that has been managed to address fluctuations in deposits and loan balances related to government programs that flooded the market 2020 through 2022 which are stabilizing in 2023 moving forward to a more normalized business environment. Management recognizes that borrowers' interest costs have increased due to Federal Reserve Bank rate increases to levels higher than borrowers have experienced in the last 20 years. The Bank has experienced a very strong net interest margin that provides flexibility to absorb higher deposit costs in a higher rate environment if necessary. Management addresses the major functions of the Bank in the most simplistic form as follows.

**APPROVED BY THE BOARD OF DIRECTORS January 26, 2024**

# STRATEGIC PLAN

**Asset Growth** During the past several years, organic growth has been steady. The Bank anticipates a 5-10% increase in assets in 2024 with year over year growth of 5-10% through 2028. Growth is expected to come from growth in the community and servicing our existing customers without a specific industry sector to be targeted.

Loan demand has improved and is expected to continue to be steady with anticipated growth of 10% in 2024.

Recently, FBT's return on assets (ROA) has been lower than our traditional levels, however, we are focused on structural enhancements in our operations to maximize revenue while controlling expenses as we prepare for future growth. With process improvements and technology acquisitions designed to improve efficiency and capacity, ROA should return to more traditional levels of 1.25 and higher in the years ahead.

**Earnings Performance** Management has set an aggressive goal of ROA at 1.25% for 2024. Loan demand remains stable, and our net interest margin remains at the top of our peer group. The Bank's loan loss reserve remains at 1.20 to 1.25 of total loans in third quarter 2023 (per OCC calculation).

**Asset/Liability Mix** Every stable bank finds a mix that will work well for that institution. The Bank has a mix that allows it to meet the demands on loans with pricing opportunities that should not have a significant negative effect on earnings should rates continue to change. Should the asset/liability mix shift in the future, the bank has readily available sources of funding to meet both short-term and long-term needs. The bank has the ability to generate advances with the Federal Home Loan Bank, execute brokered deposit transactions, pull on our lines with our correspondent banks, sell loan participations, or sell available-for-sale securities. Lastly, the Federal Reserve Bank's Bank Term Funding Program is also available if needed. The bank maintains a strong net interest margin and has the capability of raising deposit rates and maintaining profitability.

**Capital Adequacy** FBT continues to maintain a strong capital position. Earnings over the next 5 years are projected to be sufficient to meet obligations and continue to maintain a 9.5% Tier 1 leverage ratio. The Bank will continue to build capital through earnings to support future growth and opportunities, and no other capital sources should be needed to reach our goals. The Bank will maintain a Tier 1 leverage capital ratio minimum as required of a well-capitalized bank and in compliance with the OCC's ICMR. The Board has indicated that they may suspend dividends to achieve a 10% leverage ratio to position the Bank for opportunities that may arise. The 10% leverage ratio is not based on the risk profile of the Bank.

**Stress Testing** The Bank's Board of Directors supports specific approaches to mitigate potential risks and will continue aggressive stress testing using minor, moderate, and severe scenarios. By carefully identifying specific asset groups and potential adverse factors that may occur, stress testing provides a key analytical approach. Stress testing should ascertain whether capital adequately covers potential future losses. Through formal stress testing processes, management will have analytical support to assist in the creation of contingency plans which will protect capital, should the assumptions evaluated occur.

The Board recognizes that models may be prone to fundamental errors and that the use of stress testing financial models requires considerable judgment and expertise in application. Reliance on erroneous price or exposure estimates or overly broad interpretations of model results can result in serious implications on bank profitability, capital levels, and reputation. However, understanding and monitoring "model risk" can limit

**APPROVED BY THE BOARD OF DIRECTORS**

# STRATEGIC PLAN

loss exposure. The Board recognizes the need for model validation on a regular basis to increase reliability and promote improvements.

A capital stress test shall be performed quarterly, at least annually and will include minor, moderate, and severe testing scenarios. If the potential impact increases and projects the leverage ratio falling below the regulatory minimum in a *minor/moderate/severe* scenario, the board will address the appropriateness of capital levels and potentially increase capital using the sources outlined in the Capital plan.

**Concentration Risk Management:** Further, with the continued emphasis at the board level, and at the OCC with respect to managing concentrations, the board reviews monthly and adjusts limits on C&D, subcategories of C&D, and CRE as appropriate. The Board has set a 200% limit for C&D and a 400% limit for non-owner occupied CRE. Quarterly market analysis provides trends in the level and direction of risk to be used in setting concentration limits.

**Product Line and Market Development** The bank's on-line banking services continue to improve and are being used by many of our customers. FBT will continue to develop new products as needed to compete in the marketplace and continue to improve existing products to maximize solid growth in assets, earnings, and capital. The Bank's geographic boundaries and competition should not require the bank to change its philosophy significantly during the next 1-5 years. The Bank will always be sensitive to changes in the economy or competition that may create an opportunity for new markets; however, the bank will always stress safety and quality. Safety will not be sacrificed for growth.

The bank will continue to research and evaluate the products required to satisfy existing customers while attracting new customers. In the process, the information technology providers will be engaged to ensure that the systems are in place to effectively deliver the desired products.

**Asset Quality** Management has in the past and will continue to monitor asset quality through an external loan review process performed by a third-party provider outside the company. Problem loans are identified promptly so corrective action can be taken before the loan deteriorates further. Investment securities will be monitored closely to ensure only high-grade investments are made by the Bank.

**Personnel and Training** FBT has qualified people who are encouraged to seek continuing education and, they are provided training on an ongoing basis to ensure competency to serve in the position in which they are now assigned and cross-trained to provide maximum coverage with fewest numbers.

The Bank has established an officer succession plan as outlined in Addendum A of this plan in addition to the Board of Directors naming the successor for the President annually.

**Budgeting/Planning** The Bank operates under a formal budget that is prepared annually and approved by the Board. The budget is a version of a zero-based budget where each income and expense account are at zero and the budgeting process estimates annually all income/expense items. The budgeting process requires input from each area of the Bank with the cooperation of each department supervisor. The budget is reviewed for approval and compiled by management for final approval by the Board of Directors. This budget process requires a well-planned program be established to budget for the current year and determine income/expense items that may occur in subsequent years.

**APPROVED BY THE BOARD OF DIRECTORS**

# STRATEGIC PLAN

**Policies** The bank operates under several policies and plans to manage the Bank more successfully on a day to day, month to month, and year to year basis. All policies are reviewed at least annually and approved by the Board of Directors. Each employee has access to a copy of all policies. Management is charged with the responsibility of monitoring compliance and submitting policy changes. The Bank continues to change policies as needed to further improve the overall Bank quality.

**Information Technology** Information technology will be used to deliver products and services to bank customers in compliance with Board adopted policies and procedures. The IT infrastructure will provide support to the business operations of the Bank. IT will be incorporated into the policies and procedures, audit, training, and budgeting processes of the Bank, and adequate resources will be committed for staff, training, and third-party vendors. BankonIT will be our information technology vendor who manages day-to-day IT concerns, security, and employee requests.

## **SWOT**

Management has evaluated the Bank's strengths, weaknesses, opportunities, and threats and through that process is positioned to capitalize on its strengths, recognize its weaknesses, capitalize on its opportunities, and withstand threats. At least annually, senior management will perform a SWOT analysis. SWOT specifics and top strategic issues are as follows.

### **Strengths**

- Net interest margin.
- Repeat business from existing customers.
- Customer service generates referrals.
- Philanthropy sets the bank apart in the communities we serve.
- Independence allows prompt decisions, and attention to customers' and prospects' needs.
- Focus on continuous improvement to achieve excellence.
- Loans available for sale.

### **Weaknesses**

- Coachable talent challenges in some areas of the bank.
- Leadership needs development.
- Functional rather than strategic thinking.
- Sales process is new to the culture.
- Employee engagement is not across the organization.
- Products need to be expanded to meet customers' and prospects' needs.
- Task and process management needs efficiency improvement.
- Limited bench strength in areas of the bank, needs talent development.
- Need project managers.
- Reliance on real estate lending and large relationships.

### **Opportunities**

- Expansion of the sales (not salesy) process.
- Develop career paths.

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# STRATEGIC PLAN

Team sales calls with account managers.  
Developing markets – products, locations, and business sectors.  
Fee income  
Client base growth  
Acquisitions  
Efficiency improvement.  
Staffing redeployment, reduction through attrition.  
Capitalize on culture differences with big banks to attract new customers.

## Threats

Regulatory and compliance changes.  
Rate environment.  
Inflation.  
Disruptors like Zelle, Apple, and other Fin Techs.  
Cyber and reputation risk related to a cyber incident.  
Liquidity, deposit pressures.

## Top 5 strategic issues.

1. Talent development to improve bench strength, grow leaders. How do we attract, develop, and retain staff to elevate critical thinking given our current needs?
2. Efficiencies. How do we maximize technology and work flows to enhance efficiency to do more with less given our manual, duplicative processes?
3. Diversification of customers and products. How do we mitigate risk by attracting customers in industries that allow diversity given our current concentrations in loan and deposit customers?
4. Sales process, team selling. How do we implement “That’s My Bank!” to ensure we are following a structured process given we do not currently have process structure in all areas of the bank?
5. Regulatory and compliance. How do we stay ahead of emerging hot buttons from regulators to avoid discussions, exam or audit findings given the fluid environment?

## The top strategic issue is talent development.

The indicators of success for our 5-year performance goals are as follows.

1. Improved diversification of products and customers.
2. NIM at 5.25%
3. Efficiency at 56%
4. ROA of 1.80
5. Asset growth 10% year over year.
6. Loan Growth 10 year over year, 85% loan to deposit.
7. Deposit Growth 12% year over year.
8. Assets per employee at \$6.5 million.
9. Appointments are set for 30% of Top 100 prospects.
10. Close 25% of Top 100 prospects.
11. Cross sales of 5 on all new relationships.
12. Maintain required capital levels.

In summary, the strategic plan for the Bank is to continue to grow at a steady rate and continue to serve the communities in which we are located. Assets and capital should continue to grow during 2024 and the 5-

**APPROVED BY THE BOARD OF DIRECTORS**

# STRATEGIC PLAN

year period. Emphasis will remain on asset quality and training of employees while serving our communities.

It may be detrimental to the Bank to form a 1-to-5-year plan and follow it without deviation; however, we plan to remain flexible enough to take advantage of every opportunity to improve our overall operation.

Should opportunities arise to further expand our services, make acquisitions etc., we plan to be positioned and prepared to take advantage of those opportunities while maintaining a solid capital base, qualified people, strong earnings, and quality assets. Economic conditions, competition, financial environment, and regulatory change all have an impact on our bank; therefore, we reserve the right to change our gameplan as the rules change. We intend, first and foremost, to continue to have a financial institution that serves the community with a strong capital position, good earnings, and quality assets.

**APPROVED BY THE BOARD OF DIRECTORS**