



Community Reinvestment Act

Public File

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*Community Reinvestment Act
Performance Evaluation*

PUBLIC DISCLOSURE

March 6, 2023

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Alliance Bank
Certificate Number: 11569

100 West Jefferson Street
Sulphur Springs, Texas 75482

Federal Deposit Insurance Corporation
Division of Depositor and Consumer Protection
Dallas Regional Office

600 North Pearl Street, Suite 700
Dallas, Texas 75201

This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

INSTITUTION RATING

INSTITUTION'S COMMUNITY REINVESTMENT ACT (CRA) RATING: This institution is rated **Satisfactory**.

An institution in this group has a satisfactory record of helping to meet the credit needs of its assessment area, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

The Lending Test is rated Satisfactory.

- The loan-to-deposit ratio is reasonable (considering seasonal variations and taking into account lending related activities) given the institution's size, financial condition, and assessment area credit needs.
- A majority of loans and other lending related activities are in the institution's assessment areas.
- The geographic distribution of loans reflects reasonable dispersion throughout the assessment areas.
- The distribution of borrowers reflects, given the demographics of the assessment areas, reasonable penetration among individuals of different income levels (including low- and moderate-income) and businesses of different sizes.
- The bank did not receive any CRA-related complaints since the previous evaluation; therefore, this factor did not affect the Lending Test rating.

The Community Development Test is rated Outstanding.

The institution's community development performance demonstrates excellent responsiveness to community development needs in its assessment areas through community development loans, qualified investments, and community development services, as appropriate, considering the institution's capacity and the need and availability of such opportunities for community development in the institution's assessment areas. Alliance Bank displayed excellent levels of community development loans, qualified investments, and community development services.

DESCRIPTION OF INSTITUTION

Alliance Bank, headquartered in Sulphur Springs, Texas, began operations in 1927. Alliance Bancshares, Inc., of Sulphur Springs, Texas, a one-bank holding company, wholly owns the bank. Alliance Capital Trust III of Sulphur Springs, Texas, a wholly owned subsidiary of the bank, serves to sell securities. Alliance Bank received a Satisfactory rating at its previous Federal Deposit Insurance Corporation (FDIC) Performance Evaluation, dated March 9, 2020, based on Intermediate Small Bank (ISB) Procedures.

Alliance Bank, a primarily commercial lender, operates through its network of 11 full-service branches and three limited-service motor banks located in the North East and North Central regions of Texas. The bank did not close any branches since the last evaluation, but opened a branch in Plano, Texas in 2021. The bank did not participate in any merger or acquisition activity since the prior examination. The Description of Institution’s Operations sections depict the offices’ specific locations.

The bank offers a variety of loan products including commercial, home mortgage, agricultural, and consumer loans. It also provides a variety of deposit services including checking, savings, money market deposit accounts, individual retirement accounts, and certificates of deposit. Other and alternative services include debit cards, automated teller machines (ATMs), drive-thru banking, wire transfers, safe deposit boxes, internet banking, and mobile banking.

As of the December 31, 2022, Report of Condition and Income, the bank reported total assets of \$1.4 billion, net loans of \$755.0 million, and total deposits of \$1.2 billion. Since the last CRA evaluation, total assets increased substantially, by 39.8 percent. Additionally, net loans increased 45.8 percent, while total deposits increased 40.2 percent.

As seen in the following table, the mix of outstanding loans as of December 31, 2022, reflects a similar distribution to that shown for originated loans under the Scope of Evaluation. Commercial loans (secured by nonfarm nonresidential and commercial and industrial) represent the largest loan category at 45.3 percent, followed by residential real estate loans (secured by 1-4 family and secured by multifamily) at 21.9 percent.

Loan Portfolio Distribution as of 12/31/2022		
Loan Category	\$(000s)	%
Construction, Land Development, and Other Land Loans	117,993	15.4
Secured by Farmland	34,946	4.6
Secured by 1-4 Family Residential Properties	162,628	21.3
Secured by Multifamily (5 or more) Residential Properties	4,464	0.6
Secured by Nonfarm Nonresidential Properties	272,343	35.6
Total Real Estate Loans	592,374	77.5
Commercial and Industrial Loans	74,099	9.7
Agricultural Production and Other Loans to Farmers	9,231	1.2
Consumer Loans	11,849	1.6
Obligations of State and Political Subdivisions in the U.S.	0	0.0
Other Loans	76,792	10.0
Lease Financing Receivable (net of unearned income)	0	0.0
Less: Unearned Income	0	0.0
Total Loans	764,345	100.0
<i>Source: Reports of Condition and Income</i>		

DESCRIPTION OF ASSESSMENT AREAS

Alliance Bank designated two contiguous assessment areas (AA) for CRA purposes: 1) a portion of the Dallas-Plano-Irving Metropolitan Division (Dallas MD AA) consisting of three counties, and 2) a portion of the Texas Non-Metropolitan Statistical Area (Non-MSA AA) consisting of two counties. As of 2022, the combined assessment areas encompass 284 census tracts reflecting the following income designations as of the 2020 U.S. Census: 4 low-, 28 moderate-, 90 middle-, 157 upper-income tracts, and 5 tracts with no income designation. The areas conform to CRA regulatory requirements. Refer to the individual discussions of the assessment areas for more detail.

Description of Assessment Areas			
Assessment Area	Counties in Assessment Area	# of Census Tracts	# of Branches
Dallas MD AA	Collin, Rockwall, Hunt	270	6
Non-MSA AA	Hopkins and Franklin	14	5

Source: Bank Records; 2020 U.S. Census.

While the footprint of the assessment area did not change since the previous evaluation, the number of census tracts changed due to population growth between the 2015 American Community Survey (ACS) and the 2020 U.S. Census. Collin County exhibited the majority of the growth. As noted in the following table, the combined assessment area accounted for 194 census tracts as of the 2015 ACS.

Description of Assessment Areas			
Assessment Area	Counties in Assessment Area	# of Census Tracts	# of Branches
Dallas MD AA	Collin, Rockwall, Hunt	182	6
Non-MSA AA	Hopkins and Franklin	12	5

Source: Bank Records; 2015 ACS.

SCOPE OF EVALUATION

General Information

This evaluation covers the period from March 9, 2020, to March 6, 2023, the date of the previous evaluation to this evaluation’s date. To evaluate performance, examiners applied the Federal Financial Institutions Examination Council’s (FFIEC) ISB CRA Examination Procedures, which include the Lending Test and the Community Development Test.

As seen in the table below, the Dallas MD AA comprises the majority of the lending reviewed and branches in operation. Consequently, examiners weighed performance in the Dallas MD AA slightly heavier when arriving at conclusions and ratings. Given the similar distributions in lending, examiners performed full-scope procedures on both the Dallas MD AA and the Non-MSA AA.

Assessment Area Breakdown of Loans, Deposits, and Branches						
Assessment Area	Loans		Deposits		Branches	
	\$(000s)	%	\$(000s)	%	#	%
Dallas MD AA	59,556	54.7	564,461	47.0	6	54.5
Non-MSA AA	49,269	45.3	636,813	53.0	5	45.5
Total	108,825	100.0	1,201,274	100.0	11	100.0

Source: Bank Records; FDIC Summary of Deposits (06/30/2022)

Activities Reviewed

For the Lending Test, CRA ISB Examination Procedures require examiners to determine the bank's major product lines from which to sample. As an initial matter, examiners may select from the same loan categories used for CRA Large Bank evaluations: home mortgage, small business, small farm, and consumer. The following table shows the bank's 2022 lending activity by loan category, which reflects a generally consistent pattern with the bank's lending emphasis since last evaluation.

Loans Originated or Purchased				
Loan Category	\$(000s)	%	#	%
Construction & Land Development	141,711	42.6	230	12.7
Secured by Farmland	7,275	2.2	8	0.4
Secured by 1-4 Family Residential	42,994	12.9	138	7.6
Secured by Multi-Family Residential	0	0.0	0	0.0
Secured by Commercial Real Estate	85,512	25.7	68	3.8
Agricultural Production	3,974	1.2	172	9.5
Commercial & Industrial	28,962	8.7	403	22.3
Consumer	7,497	2.3	788	43.5
Other Loans	14,384	4.3	4	0.2
Total Loans	332,309	100.0	1811	100.0

Source: Bank Records (01/01/22 - 12/31/22).

Examiners determined the bank's major product lines include commercial lending (Commercial & Industrial and Secured by Commercial Real Estate) at 34.4 percent of the dollar volume and home mortgage lending (Secured by 1-4 Family Residential and Multi-Family Residential) at 12.9 percent of the dollar volume. While agricultural lending accounts for 3.4 percent of the dollar volume and consumer lending accounts for 2.3 percent, these products do not represent a major product line. Therefore, they would not affect any conclusions or ratings and this evaluation does not discuss them. Consequently, examiners will evaluate and present conclusions for small business and home mortgage lending within each assessment area. Bank records indicate the lending focus and product mix remained consistent throughout the evaluation period.

Examiners determined that of the 471 commercial loans originated in 2022, totaling \$114.5 million, 432 qualified as small business loans. Examiners used all 432 small business loans totaling \$27.7 million to arrive at applicable conclusions under the assessment area concentration. Examiners

used the 356 loans originated inside the assessment areas to arrive at applicable conclusions under the geographic distribution performance factor. However, examiners selected a random sample of 60 small business loans totaling \$3.9 million, originated inside the assessment areas, to arrive at applicable conclusions under the borrower profile criterion. Examiners based the small business sample on a 90 percent confidence interval with a 10 percent precision level. D&B data for 2022 provided a standard of comparison for small business lending.

Alliance Bank is required to report home mortgage loans under the Home Mortgage Disclosure Act (HMDA). Therefore, examiners considered available HMDA data to evaluate home mortgage performance, which includes both loans kept in-house and loans sold on the secondary market. Examiners used all home mortgage loans reported on the bank's 2020 and 2021 HMDA Loan Application Registers to arrive at applicable conclusions under the assessment area concentration. Specifically, this included 476 home mortgage loans originated in 2020, totaling \$123.0 million and 423 home mortgage loans originated in 2021, totaling \$110.4 million. Examiners used all 332 loans, totaling \$91.5 million, originated inside the assessment areas in 2021, to arrive at applicable conclusions for the geographic distribution and borrower profile criteria. Aggregate HMDA data for 2021, the most recent year with aggregate data, provided a standard of comparison for home mortgage lending.

Examiners considered the universes by number and dollar volume as well as management's stated business strategy to determine the weighting applied to the loan categories reviewed when arriving at applicable conclusions. Therefore, given these considerations, examiners placed more weight on small business lending when arriving at conclusions.

The performance evaluation presents information regarding the number and dollar volume of small business and home mortgage loans; however, for the borrower profile and geographic distribution performance factors under the Lending Test, examiners emphasized performance by number of loans because the number of loans is a better indicator of the number of businesses and individuals served.

The review period for the Community Development Test extends from March 9, 2020, to March 6, 2023. For this test, examiners considered the bank's community development lending, investments, and services provided within the assessment areas and the broader statewide/regional area. The scope of this evaluation also considered all prior period qualified investments purchased prior to the previous evaluation and still outstanding as of this evaluation's date.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

Alliance Bank demonstrated a satisfactory record regarding the Lending Test. The reasonable geographic distribution and borrower profile distribution primarily support this conclusion. A reasonable record regarding the bank's loan-to-deposit ratio and a majority of loans granted inside the assessment areas further supports the Lending Test conclusion. The appendices list the Lending Test's criteria.

Loan-to-Deposit Ratio

The loan-to-deposit (LTD) ratio is reasonable (considering seasonal variations and taking into account lending related activities) given the institution's size, financial condition, and assessment area credit needs. The bank's average, net LTD ratio reflects reasonable performance. For the 12 quarters since the previous evaluation, the bank recorded a 57.4 percent average, net LTD ratio, down from the 62.7 percent, recorded at the previous evaluation. The bank's quarterly, net LTD ratio varied from a low of 52.1 percent on June 30, 2021, to a high of 64.3 percent on December 31, 2022, with an increasing trend.

Examiners identified and listed in the following table three similarly situated institutions operating in the bank's general area and reflecting similar asset sizes and lending emphases. As shown, the subject bank's ratio falls below the comparable institutions, but within a reasonable range of the comparable institution's ratios. Therefore, considering the ratio's relative position, the net LTD ratio reflects reasonable performance.

Loan-to-Deposit Ratio Comparison		
Bank Name and Location	Total Assets as of 12/31/2022 \$(000s)	Average, Net LTD Ratio (%)
Alliance Bank, Sulphur Springs, Texas	1,369,624	57.4
The City National Bank of Sulphur Springs, Sulphur Springs, Texas	1,206,911	68.5
Guaranty Bank & Trust, Mount Pleasant, Texas	3,350,152	78.8
Pilgrim Bank, Pittsburg, Texas	680,790	73.7

Source: Reports of Income and Condition (3/31/2020 to 12/31/2022)

Assessment Area Concentration

A majority of loans and other lending related activities are in the institution's assessment areas. Majorities of small business and home mortgage loans granted inside the assessment areas support this conclusion. Examiners considered the bank's asset size and office structure as well as the loan products reviewed relative to the assessment areas' combined size and economy when arriving at this conclusion.

The following table shows that for both small business and home mortgage lending, by the percentages of number and dollar, the bank granted a majority of its lending inside the assessment areas.

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		
	#	%	#	%		\$	%	\$	%	
Home Mortgage										
2020	372	78.2	104	21.8	476	92,412	75.1	30,629	24.9	123,041
2021	332	78.5	91	21.5	423	81,477	73.8	28,914	26.2	110,391
Subtotal	704	78.3	195	21.7	899	173,889	74.5	59,543	25.5	233,431
Small Business										
2022	356	82.4	76	17.6	432	22,145	79.9	5,587	20.1	27,732

Source: Bank Data. Due to rounding, totals may not equal 100.0%.

Geographic Distribution

The geographic distribution of loans reflects reasonable dispersion throughout the assessment areas for the institution as a whole. Excellent performance in the Dallas MD AA hampered by reasonable performance in the Non-MSA AA supports this conclusion. Please see the sections that follow for more detail about each individual assessment area.

Borrower Profile

The distribution of borrowers reflects, given the demographics of the assessment areas, reasonable penetration among individuals of different income levels (including low- and moderate-income) and businesses of different sizes for the institution as a whole. Reasonable performances in the Non-MSA AA and Dallas MD AA support this conclusion. Please see the sections that follow for more detail about each individual assessment area.

Response to Complaints

The bank did not receive any CRA-related complaints since the previous evaluation; therefore, this performance factor did not affect the Lending Test rating.

COMMUNITY DEVELOPMENT TEST

The institution's community development performance demonstrates excellent responsiveness to community development needs in its assessment areas through community development loans, qualified investments, and community development services, as appropriate, considering the institution's capacity and the need and availability of such opportunities for community development in the institution's assessment areas. Examiners also considered community development activities performed outside the bank's designated assessment areas, but within the broader statewide/regional area, since the bank met the needs of their assessment areas. The appendices list the Community Development Test's criteria.

Community Development Loans

The bank demonstrated an excellent record regarding its level of community development lending for the bank as a whole. Excellent performance regarding the dollar volume of community development loans primarily supports this conclusion. Examiners evaluated the number and dollar volume of community development loans relative to the considerations noted for the Community Development Test when arriving at this conclusion.

The following table shows that since the last evaluation the bank granted 61 community development loans totaling \$85.3 million. This level equates to 7.1 percent of average total assets of \$1.2 billion since the last evaluation and 13.6 percent of average total loans of \$626.5 million for the same timeframe. These levels reflect an increase from the 3.6 percent of average total assets noted at the last evaluation. The current figures reflect excellent performance.

Community Development Lending Whole Bank										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2020	1	3,150	6	4,148	5	4,015	10	21,243	22	32,556
2021	2	405	1	336	14	21,525	5	10,788	22	33,054
2022	0	0	2	984	3	3,831	12	14,878	17	19,693
2023 (YTD)	0	0	0	0	0	0	0	0	0	0
Total	3	3,555	9	5,468	22	29,371	27	46,909	61	85,303

Source: Bank Data (March 9, 2020, to March 6, 2023)

The following table contains the distribution of community development loans by assessment area.

Community Development Lending by Assessment Area Whole Bank										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Dallas MD AA	1	3,150	1	200	0	0	14	15,852	16	19,202
TX Non-MSA AA	0	0	5	1,763	9	12,955	2	479	16	15,196
Statewide	2	405	3	3,505	13	16,416	11	30,579	29	50,904
Total	3	3,555	9	5,468	22	29,371	27	46,909	61	85,303

Source: Bank Records

The following point provides a notable example of the bank’s statewide community development lending.

- **Economic Development:** In 2021, the bank originated three loans totaling \$3.6 million to purchase a business and maintain jobs for several low- and moderate-income workers.

The bank also displayed excellent responsiveness to community needs through lending. As shown, 55.0 percent of the community development lending assisted in revitalization and stabilization

activities, while 34.4 percent assisted with economic development, both of which represent identified needs in the assessment areas. Examiners also considered other qualitative factors of the bank's community development activities. These qualitative aspects include the institution's leadership role, its special expertise or effort provided, or the activities' particularly high levels of benefitting low- or moderate-income individuals or qualifying areas. Examiners identified a variety of aspects regarding the bank's activities that support an overall high level of activity benefitting qualifying areas. Such variety includes favorable lending activity to revitalize local townships and cities within the assessment areas including lending to support critical infrastructure, and several lending programs, detailed below:

- In response to the COVID-19 National Emergency, the bank participated in the Small Business Administration's Paycheck Protection Program (PPP), which was specifically implemented to help businesses keep their workforce employed during the COVID-19 crisis.
- The bank worked with a Minority Depository Institution (MDI) to increase lending in the MDI's area, by funding then selling 58 home mortgages to the MDI, through the MDI's lending programs.
- The bank originated 114 home mortgage loans totaling \$21.3 million through their First Time Homebuyer program.
- The bank originated three home mortgage loans totaling \$449.8 thousand through the Home Ready program, which helps borrowers with low- to moderate-income buy or refinance a home by reducing the standard down payment and mortgage insurance requirements.
- The bank originated five United States Department of Agriculture home mortgage loans totaling \$677.6 thousand, through zero-down-payment mortgage programs.
- The bank originated 14 Veterans Administration home mortgage loans totaling \$2.8 million, through zero-down-payment mortgage programs for Veterans.

Refer to the review of each assessment area for more detail on community development lending activities specific to the individual areas.

Qualified Investments

Alliance Bank displayed an excellent record regarding its qualified investments. Excellent performance regarding the dollar volume of qualified investments primarily supports this conclusion. Examiners evaluated the number and dollar volume of qualified investments relative to the considerations noted for the Community Development Test when arriving at this conclusion.

The following table shows the bank made 374 qualified investments totaling \$42.1 million, including 321 grants and donations totaling \$301.0 thousand. This level equates to 3.5 percent of average total assets of \$1.2 billion and 8.3 percent of average total securities of \$505.2 million since the last evaluation, indicative of excellent performance. These levels reflect a slight decrease from the 3.7 percent of average total assets and 10.5 percent of average securities recorded at the last evaluation.

As shown in the table, the qualified investments show responsiveness to needs in the assessment areas. Revitalization and stabilization needs account for 61.5 percent of qualified investment activity.

Qualified Investments Whole Bank										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	0	0	14	3,647	1	925	13	3,773	28	8,345
2020	0	0	9	10,321	1	1,000	11	9,205	21	20,526
2021	0	0	0	0	0	0	4	12,925	4	12,925
2022	0	0	0	0	0	0	0	0	0	0
Subtotal	0	0	23	13,968	2	1,925	28	25,903	53	41,796
Qualified Grants & Donations	0	0	321	301	0	0	0	0	321	301
Total	0	0	344	14,269	2	1,925	28	25,903	374	42,097

Source: Bank Records (March 9, 2020, to March 6, 2023)

The following contains the breakdown of qualified investments by assessment area.

Qualified Investments by Assessment Area Whole Bank										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Dallas MD AA	0	0	116	605	0	0	1	504	117	1,109
Non-MSA AA	0	0	207	572	0	0	2	280	209	852
Statewide	0	0	21	13,092	2	1,925	25	25,119	48	40,136
Total	0	0	344	14,269	2	1,925	28	25,903	374	42,097

Source: Bank Records (March 9, 2020, to March 6, 2023)

The following point provides a notable example of a qualified investment at the statewide level.

- **Community Service:** During the review period, the bank invested \$11.2 million in bonds for 16 school districts across the State of Texas where the majority of the students are economically disadvantaged and receive free and reduced-priced lunches under the U.S. Department of Agriculture’s National School Lunch Program, thereby qualifying as a community service. The funds assist the various school districts in maintaining, constructing, renovating, acquiring, and equipping school buildings.

Refer to the review of each assessment area regarding more detail on qualified investment activities specific to the individual areas.

Community Development Services

The bank demonstrated excellent performance regarding its community development services that primarily benefit low- and moderate-income individuals. An excellent extent, or number, of community development services supports this conclusion, especially considering the bank had fewer opportunities to provide in-person services during the review period. Examiners evaluated

the types and availability of services relative to the considerations noted for the Community Development Test when arriving at this conclusion.

The following table shows that, during the review period, the bank provided 159 community development services. This number equates to 5.2 community development services, per office, per year based upon an average number of 10.4 full-service branches operating for the 2.9 years since the previous evaluation. This level remains consistent from the average of 5.1 community development services, per office, per year recorded at previous evaluation. The current level reflects excellent performance. All services involved employees using their financial or technical expertise to benefit organizations or projects that reflect community development, as defined by CRA regulations, as their primary purpose.

Community Development Services Whole Bank					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
2020	0	36	0	0	36
2021	0	44	0	0	44
2022	0	79	0	0	79
Total	0	159	0	0	159
<i>Source: Bank Records (March 9, 2020, to March 6, 2023)</i>					

The following contains the distribution of community development services by assessment area.

Community Development Services by Assessment Area Whole Bank					
Assessment Area	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
Dallas MD AA	0	35	0	0	35
Non-MSA AA	0	124	0	0	124
Total	0	159	0	0	159
<i>Source: Bank Records (March 9, 2020, to March 6, 2023)</i>					

The bank showed adequate performance regarding the availability of its services to low- and moderate-income individuals. Adequate availability of alternative banking services and traditional services supports this conclusion.

The following table shows that the bank’s lack of full-service offices in low-income census tracts lands within a reasonable range of the percentage of the population residing in those areas, given the ratios’ overall levels. The table also shows that in moderate-income geographies, the bank’s percentage of full-service offices lands within a reasonable range of the population percentage, given the ratios’ overall levels. The bank’s level falls 0.5 percentage points lower than the population percentage, thereby reflecting adequate performance.

Branch and ATM Distribution by Geography Income Level												
Whole Bank												
Tract Income Level	Census Tracts		Population		Offices		ATMs		Opened Branches		Closed Branches	
	#	%	#	%	#	%	#	%	#	%	#	%
Low	4	1.5	15,550	1.2	0	0	0	0	0	0	0	0
Moderate	27	10.0	125,167	9.5	1	9.0	1	7.1	0	0	0	0
Middle	82	30.4	410,278	31.1	7	63.6	10	71.4	0	0.0	0	0.0
Upper	152	56.3	755,718	57.3	3	27.3	3	21.5	1	100.0	0	0.0
NA	5	1.9	12,673	1.0	0	0.0	0	0.0	0	0.0	0	0.0
Totals	270	100.0	1,319,386	100.0	11	100.0	14	100.0	1	100.0	0	0.0

Source: Bank Records. 2020 U. S. Census. Due to rounding, not all totals may equal 100.0.

In addition to its office locations, the bank provides adequate alternative delivery systems that help avail the bank’s services to low- and moderate-income individuals. The table shows that the bank offers 14 ATMs throughout its assessment areas with most functioning as deposit-taking ATMs. Additionally, the bank continues to operate three separate limited-service motor bank locations, and continues to provide other alternative banking services such as internet and mobile banking which include electronic bill pay capability.

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

The bank’s compliance with the laws relating to discrimination and other illegal credit practices was reviewed, including the Fair Housing Act and the Equal Credit Opportunity Act. Examiners did not identify any discriminatory or other illegal credit practices.

DALLAS MD AA – Full Scope Review

DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE DALLAS MD AA

The Dallas MD AA consists of Collin, Rockwall, and Hunt Counties in Texas. These counties represent three of the seven counties that make up the Dallas-Plano-Irving MD. The bank’s designated assessment area remains unchanged since the previous evaluation; however, in 2021 the bank closed one loan production office in McKinney, Texas and opened a branch in Plano, Texas.

As seen in the following table, the bank operates six full-service offices and one motor bank in this assessment area. The bank maintains one ATM at each location listed in the table below, most are deposit-taking ATMs.

Office Locations Dallas MD AA				
County/City/Office	Office Type	Census Tract Number	Census Tract Income Level	Office Opened or Closed Since Last Evaluation
Collin County: 3620 State Highway 121, Plano	Branch	316.39	Upper	Opened
Rockwall County: 6130 South Farm Road 549, Rockwall 3045 North Goliad Street, Rockwall	Branch Branch	405.03 401.02	Middle Upper	No No
Hunt County: 1717 State Highway 24, Commerce 6609 Wesley Street, Greenville 9901 Wesley Street, Greenville 101 East Main, Wolfe City	Branch Branch Motor Bank Branch	9601.00 9612.00 9611.00 9602.00	Middle Middle Middle Moderate	No No No No

Source: Bank Records; 2020 U.S. Census.

Economic and Demographic Data

The 270 census tracts in this assessment area consist of 4 low-, 27 moderate-, 82 middle-, 152 upper-income tracts, and 5 tracts with no income designation. The following table shows additional demographic and economic characteristics of the area.

Demographic Information of the Assessment Area Dallas MD AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	270	1.5	10.0	30.4	56.3	1.9
Population by Geography	1,272,240	1.2	9.5	30.1	58.1	1.0
Housing Units by Geography	449,975	1.5	10.3	32.2	55.3	0.7
Owner-Occupied Units by Geography	281,140	0.3	6.9	28.1	64.5	0.2
Occupied Rental Units by Geography	140,404	3.5	16.0	39.1	40.0	1.4
Vacant Units by Geography	28,431	3.3	16.4	39.4	39.1	1.8
Businesses by Geography	232,312	0.4	7.4	34.4	56.9	1.0
Farms by Geography	4,060	0.3	9.9	37.2	52.1	0.5
Family Distribution by Income Level	313,489	13.8	13.4	18.7	54.1	0.0
Household Distribution by Income Level	421,544	16.2	13.1	16.4	54.3	0.0
Median Family Income MSA - 19124 Dallas-Plano-Irving, TX	\$88,315	Median Housing Value				\$318,865
		Median Gross Rent				\$1,403
		Families Below Poverty Level				4.8%

Source: 2020 U.S. Census and 2022 D&B Data. Due to rounding, totals may not equal 100.0%. (*) The NA category consists of geographies that have not been assigned an income classification.

On February 19, 2021, FEMA made a disaster declaration affecting the Dallas MD AA due to severe winter storms. Additionally, on March 25, 2020, FEMA made a disaster declaration

affecting the Dallas MD AA due to the COVID-19 pandemic. Both disasters affect all three counties in the assessment area.

Examiners used the applicable FFIEC estimated-median family income (MFI) to analyze home mortgage loans, by stratifying the borrowers’ incomes, for the borrower profile criterion. The following table shows applicable income ranges for borrowers who originated loans in 2021 based on the 2021 estimated-MFI of \$89,000 applicable to the Dallas-Plano-Irving MD.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
Dallas-Plano-Irving, TX Median Family Income (19124)				
2020 (\$86,200)	<\$43,100	\$43,100 to <\$68,960	\$68,960 to <\$103,440	≥\$103,440
2021 (\$89,000)	<\$44,500	\$44,500 to <\$71,200	\$71,200 to <\$106,800	≥\$106,800
<i>Source: FFIEC</i>				

D&B Business Demographic Data indicates that service industries represent the largest portion of the area’s businesses at 43.8 percent, followed by finance, insurance, and real estate at 13.7 percent, and retail trade at 11.4 percent. Further, 68.7 percent of businesses in the assessment area report fewer than five employees, 24.1 percent have between five and fifty employees, and 4.2 percent have over fifty employees, with 3.0 percent of business not reporting employee data.

Moody’s indicates the major employers in the assessment area include Wal-Mart, American Airlines, Baylor Scott & White Health, and Lockheed Martin. Additionally, Moody’s indicates that, “growth will slow in 2023; Dallas-Plano-Irving will still outperform the nation. Financial and professional services will be the drivers, but homebuilding will lag. Longer term, the concentration of corporate headquarters, technology businesses, financial services, and above-average population growth will contribute to solid performance.”

As illustrated in the table below, unemployment rates fell for all counties since 2020 and, as of December 2022, all three counties remained below the state averages; however, Hunt County exceeded the national average in 2022.

Unemployment Rates Dallas MD AA			
Area	2020	2021	2022
	%	%	%
Collin County	6.3	4.3	3.1
Rockwall County	5.9	4.3	3.2
Hunt County	6.6	5.1	3.8
State of Texas	7.7	5.7	3.9
National Average	8.1	5.4	3.6
<i>Source: Bureau of Labor Statistics.</i>			

Competition

The area contains a high level of competition from other chartered banks based on its population, with 300 offices representing 72 institutions. Alliance Bank ranks 10th in deposit market share by capturing 1.2 percent of the area's deposits, as of the June 30, 2022 FDIC Deposit Market Share report. The largest competitors including JPMorgan Chase Bank, Bank of America, Prosperity Bank, and Wells Fargo Bank. The competition level serves to restrict lending opportunities.

Community Contact

Examiners reviewed a contact to help assess the current economic conditions, community credit needs, and potential opportunities for bank involvement in the assessment area. The contact, from an economic development organization, noted the greatest long-term opportunity for participation by local financial institutions is assisting with the delivery of financial literacy and education throughout the area. The contact's organization identified a gap between the financial capabilities and knowledge of small business owners to not only secure credit through financial institutions, but also to develop adequate financial planning and management strategies to support short- and long-term growth. With more small businesses using non-traditional, digital platforms such as PayPal and CashApp to manage transactions, many new small businesses do not have the established deposit accounts with financial institutions necessary to secure both lending products from institutions as well as financial assistance from the city's programs.

Credit and Community Development Needs and Opportunities

Considering information from bank management, the community contact, economic and demographic data, examiners determined that small business lending and home mortgage lending represent the primary credit needs of the assessment area. The significant percentage of businesses with gross annual revenues of \$1 million or less (93.5 percent) supports this conclusion. In addition, given that FEMA declared disasters in the assessment area, the area needs activities that encourage revitalization and stabilization as well as economic development.

CONCLUSIONS ON PERFORMANCE CRITERIA IN THE DALLAS MD AA

LENDING TEST

Within the Dallas MD AA, the bank displayed satisfactory performance. The excellent geographic distribution hampered by the reasonable borrower profile supports this conclusion.

Geographic Distribution

The geographic distribution of lending in the bank's Dallas MD AA reflects excellent dispersion. Excellent small business and home mortgage lending supports this conclusion.

Small Business Loans

The geographic distribution of small business loans in the Dallas MD AA reflects excellent performance. The excellent record in moderate-income geographies lifted the reasonable record in low-income geographies to support this conclusion.

The following table shows that the bank originated one loan in low-income census tracts, exceeding the D&B level by 0.5 percentage points, reflecting reasonable performance. The bank originated 22 loans in moderate-income census tracts, exceeding the D&B level by 12.2 percentage points reflective of excellent performance.

Geographic Distribution of Small Business Loans Dallas MD AA					
Tract Income Level	% of Businesses	#	%	\$(000s)	%
Low	0.4	1	0.9	4	0.0
Moderate	7.4	22	19.6	839	2.4
Middle	34.4	55	49.1	6,429	46.7
Upper	56.9	34	30.4	6,484	47.1
Not Available	1.0	0	0.0	0	0.0
Totals	100.0	112	100.0	13,758	100.0

Source: 2022 D&B Data; Bank Data. Due to rounding, totals may not equal 100.0%.

Home Mortgage Loans

The geographic distribution of home mortgage loans in the Dallas MD AA reflects excellent performance. The excellent record in moderate-income geographies lifted the reasonable record in low-income geographies to support this conclusion.

The following table shows that the bank originated 3.3 percent of its home mortgage loans, by number, to borrowers in low-income census tracts, exceeding aggregate lending by 2.8 percentage points, reflecting reasonable performance. Additionally, the bank originated 17.3 percent of its home mortgage loans, by number, to borrowers in moderate-income census tracts, exceeding aggregate by 12.3 percentage points. Consequently, lending within moderate-income census tracts reflects excellent performance.

Geographic Distribution of Home Mortgage Loans Dallas MD AA						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2021	1.0	0.5	5	3.3	524	1.1
Moderate						
2021	8.1	5.0	26	17.3	5,602	12.2
Middle						
2021	22.5	25.7	68	45.3	16,899	36.9
Upper						
2021	68.3	68.7	51	34.0	22,774	49.7
Not Available						
2021	0.1	0.1	0	0.0	0	0.0
Totals						
2021	100.0	100.0	150	100.0	45,798	100.0

Source: 2015 ACS; Bank Data, 2021 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%.

Borrower Profile

The distribution of borrowers reflects, given the demographics of the Dallas MD AA, reasonable penetration among individuals of different income levels (including low- and moderate-income) and businesses of different sizes. Reasonable performance regarding small business lending hampered the excellent performance regarding home mortgage lending to support this conclusion.

Small Business Loans

The borrower profile distribution of small business loans in the Dallas MD AA reflects reasonable performance. A reasonable record to businesses with gross annual revenues of \$1 million or less primarily supports this conclusion. Examiners focused on the bank's overall levels when arriving at this conclusion. The companies' gross annual revenues define the borrowers' profiles for this analysis.

The following table shows that the bank originated 11 out of 15 (73.3 percent) of its small business loans, by number, to businesses with gross annual revenues of \$1 million or less. This number falls below D&B level by 20.2 percentage points. However, examiner noted the bank granted seven out of every ten loans to entities with gross annual revenues of \$1 million or less, reflective of reasonable performance.

Detailed Distribution of Small Business Loans by Gross Annual Revenues Dallas MD AA					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
< \$100,000	73.6	7	46.7	474	38.2
\$100,000 - \$249,999	15.4	2	13.3	507	40.8
\$250,000 - \$499,999	3.1	1	6.7	25	2.0
\$500,000 - \$1,000,000	1.4	1	6.7	44	3.5
Subtotal <= \$1,000,000	93.5	11	73.3	1,050	84.6
>\$1,000,000	1.7	4	26.7	192	15.4
Revenue Not Available	4.8	0	0	0	0
Total	100.0	15	100.0	1,242	100.0

Source: 2022 D&B Data, Bank Data. Due to rounding, totals may not equal 100.0%.

Home Mortgage Loans

The borrower profile distribution of home mortgage loans in the Dallas MD AA reflects excellent performance. The excellent record of lending to moderate-income borrowers lifted the reasonable level of lending to low-income borrowers to support this conclusion. Examiners focused on the bank’s overall levels when arriving at this conclusion.

The following table shows that the bank originated 5.3 percent of its home mortgage loans, by number, to borrowers with low-incomes, exceeding aggregate by 3.1 percentage points and reflecting reasonable performance. Additionally, the bank originated 20.0 percent of its home mortgage loans, by number, to borrowers with moderate-incomes, exceeding aggregate by 10.0 percentage points. Thereby, reflecting excellent performance to moderate-income borrowers.

Distribution of Home Mortgage Loans by Borrower Income Level Dallas MD AA						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2021	13.9	2.2	8	5.3	834	1.8
Moderate						
2021	12.9	10.0	30	20.0	4,280	9.3
Middle						
2021	16.9	17.4	28	18.7	6,279	13.7
Upper						
2021	56.2	50.3	71	47.3	27,435	59.9
Not Available						
2021	0.0	20.2	13	8.7	6,971	15.2
Totals						
2021	100.0	100.0	150	100.0	45,798	100.0

Source: 2015 ACS; Bank Data, 2021 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%.

COMMUNITY DEVELOPMENT TEST

Alliance Bank demonstrated adequate responsiveness to the community development needs through community development loans, qualified investments, and community development services, as appropriate, considering the institution’s capacity and the need and availability of such opportunities for community development in the assessment area.

Community Development Loans

The bank granted 16 community development loans in the Dallas MD AA totaling \$19.2 million over the review period. Such performance reflects a significant increase from the previous evaluation where the bank granted eight community development loans totaling \$3.6 million. The level of community development lending in the Dallas MD AA accounts for 22.5 percent of the bank’s overall excellent community development lending activity and 55.8 percent of the community development lending attributed to the assessment areas. The Dallas MD AA accounts for 54.7 percent of the overall lending. Based on the overall community development lending, the bank exhibited responsiveness to the needs of the Dallas MD AA community.

Community Development Lending Dallas MD AA										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2020 (Partial)	1	3,150	0	0	0	0	2	3,650	3	6,800
2021	0	0	0	0	0	0	3	1,666	3	1,666
2022	0	0	1	200	0	0	9	10,217	9	10,537
2023 (YTD)	0	0	0	0	0	0	0	0	0	0
Total	1	3,150	1	200	0	0	14	15,852	16	19,202

Source: Bank Records (March 9, 2020, to March 6, 2023)

The following provides an example of a community development loan made in the Dallas MD AA.

- **Revitalize or Stabilize:** In 2020, the bank originated a loan totaling \$3.1 million to an entity to purchase and renovate a 24-unit apartment building in a moderate-income area, thereby serving to stabilize the area.

Qualified Investments

As detailed in the following table, Alliance Bank made 117 qualified investments and donations totaling \$1.1 million. This level remains consistent, in dollar amount, with the 37 qualified investments and donations totaling \$1.1 million made the previous evaluation. The level of qualified investments in the Dallas MD AA accounts for just 2.6 percent of the bank’s overall excellent qualified investment activity and 56.6 percent of the qualified investments attributed to the assessment areas. The Dallas MD AA accounts for 47.0 percent of the overall deposits. Consequently, the bank displayed responsiveness to needs of the Dallas MD AA through its qualified investments.

Qualified Investments Dallas MD AA										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	0	0	2	485	0	0	1	504	3	989
2020	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0
Subtotal	0	0	2	485	0	0	1	504	3	989
Qualified Grants & Donations	0	0	114	120	0	0	0	0	114	120
Total	0	0	116	605	0	0	1	504	117	1,109

Source: Bank Records (March 9, 2020, to March 6, 2023)

The following provides an example of a qualified investment made in the Dallas MD AA.

- **Community Service:** During the evaluation period, the bank maintained investments totaling \$484.7 thousand in bonds for two school districts in the Dallas MD AA where the majority of the students are economically disadvantaged and receive free and reduced lunches, thereby qualifying as a community service. The funds will be used by the school districts to maintain, construct, renovate, acquire, and equip school buildings.

Community Development Services

The following table illustrates the community development services performed within the Dallas MD AA by year over the review period. Alliance Bank provided 35 instances of financial expertise, a decrease from 62 community development services recorded at the prior evaluation. Therefore, the bank exhibited responsiveness to the needs of the Dallas MD AA community through its community development services.

Community Development Services Dallas MD AA					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
2020	0	6	0	0	6
2021	0	7	0	0	7
2022	0	22	0	0	22
Total	0	35	0	0	35

Source: Bank Records (March 9, 2020, to March 6, 2023)

The following provides an example of a community service activity in the Dallas MD AA.

- **Community Service:** One bank employee offered their expertise, and served on the Board of two different organizations all three years during the review period. Both organizations provide healthcare services to low- and moderate-income residents in the area, thereby providing a community service.

NON-MSA AA – Full-Scope Review

DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE NON-MSA AA

The Non-MSA AA includes Hopkins and Franklin Counties in their entirety. These counties are located approximately 80 miles east of the Dallas-Fort Worth Metroplex.

As seen in the following table, the bank operates their main office, four full-service branches, and two motor banks in this assessment area. Additionally, the bank operates seven ATMs, one at each of the full-service branches and motor bank locations as well as one stand-alone ATM in Sulphur Springs, Texas. The bank maintains one branch in a moderate-income census tract, which was a middle-income census tract at the previous evaluation.

Office Locations Non-MSA AA				
County/City/Office	Office Type	Census Tract Number	Census Tract Income Level	Office Acquired or Closed Since Last Evaluation
Hopkins County:				
100 Jefferson Street, Sulphur Springs	Main Office	9504.02	Middle	No
308 Church Street, Sulphur Springs	Motor Bank	9505.00	Middle	No
1226 South Broadway, Sulphur Springs	Branch	9506.00	Moderate	No
1437 South Broadway Street, Sulphur Springs	Motor Bank	9504.01	Middle	No
Franklin County:				
101 West Main Street, Mount Vernon	Branch	9502.00	Middle	No
4543 Farm Road 115, Mount Vernon	Branch	9501.00	Middle	No
306 State Highway 37 South, Mount Vernon	Branch	9502.00	Middle	No

Source: Bank Records; 2020 Census.

Economic and Demographic Data

The 14 census tracts in this assessment area reflect the following income designations as of the 2020 Census: one moderate-, eight middle-, and five upper-income tracts. The FFIEC did not designate any tracts as distressed or underserved during the review period. The following table contains additional demographic and economic information for the assessment area.

Demographic Information of the Assessment Area Non-MSA AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	14	0.0	7.1	57.1	35.7	0.0
Population by Geography	47,146	0.0	8.1	57.0	34.9	0.0
Housing Units by Geography	21,282	0.0	8.1	60.3	31.6	0.0
Owner-Occupied Units by Geography	12,632	0.0	7.6	52.9	39.5	0.0
Occupied Rental Units by Geography	4,842	0.0	9.5	67.7	22.8	0.0
Vacant Units by Geography	3,808	0.0	8.2	75.2	16.6	0.0
Businesses by Geography	4,165	0.0	12.5	58.5	29.0	0.0
Farms by Geography	331	0.0	4.2	51.7	44.1	0.0
Family Distribution by Income Level	12,662	16.9	18.1	20.3	44.6	0.0
Household Distribution by Income Level	17,474	17.9	17.1	18.9	46.1	0.0
Median Family Income Non-MSAs - TX		\$61,785	Median Housing Value			\$133,531
			Median Gross Rent			\$825
			Families Below Poverty Level			8.3%

Source: 2020 U.S. Census and 2022 D&B Data. Due to rounding, totals may not equal 100.0%. (*) The NA category consists of geographies that have not been assigned an income classification.

On February 14, 2021, FEMA made a disaster declaration affecting the Non-MSA AA due to severe winter storms. Additionally, on March 11, 2021, FEMA made a disaster declaration affecting the Non-MSA AA due to the COVID-19 pandemic. Both declarations affected both counties.

Examiners used the applicable FFIEC estimated-MFI to analyze home mortgage loans, by stratifying the borrowers' incomes, for the borrower profile criterion. The following table shows applicable income ranges for borrowers who originated loans in 2021 based on the 2021 estimated-MFI of \$60,100 applicable to the Non-MSA.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
TX NA Median Family Income (99999)				
2020 (\$59,100)	<\$29,550	\$29,550 to <\$47,280	\$47,280 to <\$70,920	≥\$70,920
2021 (\$60,100)	<\$30,050	\$30,050 to <\$48,080	\$48,080 to <\$72,120	≥\$72,120
<i>Source: FFIEC</i>				

D&B Business Demographic Data indicates that service industries represent the largest portion of the area's businesses at 40.6 percent, followed by non-classifiable establishments at 22.1 percent and retail trade at 9.8 percent. The area's major employers include Wal-Mart, Lowe's, BEF Foods, and M&F Western Products, as well as various independent school districts, hospitals, and community colleges. Further, 65.2 percent of businesses in the assessment area report fewer than five employees, 32.0 percent have between five and fifty employees, and 1.3 percent have over fifty employees, with 1.5 percent of business not reporting employee data.

As illustrated in the table below, unemployment rates fell for all counties since 2020 and, as of December 2022, both counties remained below the state and national averages.

Unemployment Rates Non-MSA AA			
Area	2020	2021	2022
	%	%	%
Hopkins County	5.1	4.3	3.5
Franklin County	5.4	4.4	3.3
State of Texas	7.7	5.7	3.9
National Average	8.1	5.4	3.6
<i>Source: Bureau of Labor Statistics</i>			

Competition

The area contains a moderate level of competition from other chartered banks based on its population, with 18 offices representing 8 institutions. These institutions include mostly community banks. Alliance Bank ranks first in deposit market share by capturing 46.4 percent of the area's deposits, as of June 30, 2022, based on FDIC Deposit Market Share report.

Credit and Community Development Needs and Opportunities

Considering information from bank management, and demographic and economic data, examiners determined that small business and home mortgage loans represent primary credit needs of the

assessment area. The significant percentage of businesses with gross annual revenues of \$1 million or less (86.6 percent) supports this conclusion. In addition, given that FEMA declared disasters in the assessment area, the area will benefit from activities that encourage revitalization and stabilization as well as economic development.

CONCLUSIONS ON PERFORMANCE CRITERIA IN THE NON-MSA AA

LENDING TEST

Within the Non-MSA AA, the bank displayed satisfactory performance. The reasonable borrower profile and geographic distribution support this conclusion.

Geographic Distribution

The geographic distribution of lending reflects reasonable dispersion throughout the Non-MSA AA. Poor small business performance lifted by reasonable home mortgage performance supports this conclusion. Examiners focused on the bank’s level of lending within the one moderate-income census tract, as well as performance context, when arriving at conclusions.

Small Business Loans

The geographic distribution of small business loans in the Non-MSA AA reflects poor performance. A poor record in the one moderate-income census tract supports this conclusion.

The following table shows that the bank originated 18 loans in the assessment area’s sole moderate-income census tract. The bank’s percentage by number of loans trails the D&B level by 7.9 percentage points, indicative of poor performance. Examiners noted that a large portion of the moderate-income census tract is an uninhabited former coalmine, restricting lending opportunities in the tract. Given this performance context, examiners afforded limited weight to the geographic distribution performance in the Non-MSA AA for small business lending.

Geographic Distribution of Small Business Loans Non-MSA AA					
Tract Income Level	% of Businesses	#	%	\$(000s)	%
Low	0.0	0	0.0	0	0.0
Moderate	12.5	18	4.6	458	3.4
Middle	58.5	187	47.5	5,857	43.1
Upper	29.0	168	48.0	7,274	53.5
Not Available	0.0	0	0.0	0	0.0
Totals	100.0	394	100.0	13,590	100.0

Source: 2022 D&B Data; Bank Data. Due to rounding, totals may not equal 100.0%.

Home Mortgage Loans

The geographic distribution of home mortgage loans in the Non-MSA AA reflects reasonable performance. A reasonable record in the assessment area’s moderate-income geography supports this conclusion.

As seen in the following table, within the one moderate-income census tract, the bank’s percentage by number of loans trails aggregate performance level by 4.1 percentage points. Consequently, lending within moderate-income census tracts reflects reasonable performance.

Geographic Distribution of Home Mortgage Loans Non-MSA AA						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2021	0.0	0.0	0	0.0	0	0.0
Moderate						
2021	5.2	7.9	7	3.8	1,875	5.3
Middle						
2021	66.5	59.0	105	57.7	17,048	47.8
Upper						
2021	28.3	33.1	70	38.5	16,756	47.0
Not Available						
2021	0.0	0.0	0	0.0	0	0.0
Totals						
2021	100.0	100.0	182	100.0	35,679	100.0

Source: 2015 ACS; Bank Data, 2021 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%.

Borrower Profile

The distribution of borrowers reflects, given the demographics of the Non-MSA AA, reasonable penetration among individuals of different income levels (including low- and moderate-income) and businesses of different sizes. Reasonable performances regarding small business lending and home mortgage lending support this conclusion.

Small Business Loans

The borrower profile distribution of small business loans in the Non-MSA AA reflects reasonable performance. A reasonable record of lending to businesses with gross annual revenues of \$1 million or less primarily supports this conclusion. Examiners focused on the bank’s overall levels when arriving at this conclusion. The companies’ gross annual revenues define the borrowers’ profiles for this analysis.

The following table shows that to businesses with gross annual revenues of \$1 million or less, the bank’s level lands 0.1 percentage points above the D&B data, reflective of reasonable performance. In addition, the bank granted over eight out of every ten loans to such entities, further supporting

reasonable performance. Finally, the data shows that the bank granted over half of its loans to entities with gross annual revenues under \$100 thousand.

Detailed Distribution of Small Business Loans by Gross Annual Revenues Non-MSA AA					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
< \$100,000	59.2	25	55.6	607	22.3
\$100,000 - \$249,999	20.4	12	26.7	303	11.1
\$250,000 - \$499,999	4.8	0	0.0	0	0.0
\$500,000 - \$1,000,000	2.2	2	4.4	24	1.0
Subtotal <= \$1,000,000	86.6	39	86.7	934	34.4
>\$1,000,000	3.8	6	13.3	1,785	65.6
Revenue Not Available	9.6	0	0.0	0	0.0
Total	100.0	45	100.0	2,719	100.0

Source: 2022 D&B Data, Bank Data. Due to rounding, totals may not equal 100.0%.

Home Mortgage Loans

The borrower profile distribution of home mortgage loans in the Non-MSA AA reflects reasonable performance. A reasonable record of lending to borrowers with low- and moderate-incomes primarily supports this conclusion. Examiners focused on the bank’s overall levels when arriving at this conclusion.

The following table shows that the bank originated 2.2 percent of its home mortgage loans, by number, to borrowers with low-incomes, equaling aggregate performance and reflective of reasonable performance. Additionally, the bank originated 13.2 percent of its home mortgage loans, by number, to borrowers with moderate-incomes, exceeding aggregate performance by 4.1 percentage points, also reflective of reasonable performance.

Distribution of Home Mortgage Loans by Borrower Income Level Non-MSA AA						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2021	22.8	2.2	4	2.2	254	0.7
Moderate						
2021	16.6	9.1	24	13.2	2,488	7.0
Middle						
2021	17.7	17.6	41	22.5	5,805	16.3
Upper						
2021	42.8	53.6	98	53.8	24,584	68.9
Not Available						
2021	0.0	17.6	15	8.2	2,547	7.1
Totals						
2021	100.0	100.0	182	100.0	35,679	100.0

Source: 2015 ACS; Bank Data, 2021 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%.

COMMUNITY DEVELOPMENT TEST

Alliance Bank demonstrated adequate responsiveness to the community development needs through community development loans, qualified investments, and community development services, as appropriate, considering the institution’s capacity and the need and availability of such opportunities for community development in the assessment area.

Community Development Loans

As detailed in the following table, during the review period, Alliance Bank originated 16 community development loans totaling \$15.2 million in the Non-MSA AA. This level demonstrates a significant increase from the last evaluation where the bank recorded four community development loans totaling \$5.2 million in the Non-MSA AA. The level of community development lending in the Non-MSA AA accounts for 17.8 percent of the bank’s overall excellent community development lending activity and 44.2 percent of the community development lending attributed to the assessment areas. The Non-MSA AA accounts for 45.3 percent of the overall lending. Based on the overall community development lending, the bank exhibited responsiveness to the needs of the Non-MSA AA community.

Community Development Lending Non-MSA AA										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2020 (Partial)	0	0	4	1,427	4	2,865	2	479	10	4,770
2021	0	0	1	336	5	10,090	0	0	6	10,426
2022	0	0	0	0	0	0	0	0	0	0
2023 (YTD)	0	0	0	0	0	0	0	0	0	0
Total	0	0	5	1,763	9	12,955	2	479	16	15,196

Source: Bank Records (March 9, 2020, to March 6, 2023)

The following provides an example of a community development loan in the Non-MSA AA.

- **Revitalize Stabilize:** In 2020, the bank made two loans totaling \$1.0 million within the Non-MSA AA, which will revitalize and stabilize qualifying geographies. The funds from these loans will be used by the respective county to fund the repair of roads and infrastructure.

Qualified Investments

As detailed in the following table, Alliance Bank made 209 qualified investments and donations totaling \$851.8 thousand within the Non-MSA AA. This reflects an increase in number, but a decrease in dollar, from the last evaluation where the bank granted 83 qualified investments for \$1.1 million in the Non-MSA AA. The level of qualified investments in the Non-MSA AA accounts for 2.0 percent of the bank's overall excellent qualified investment activity and 43.4 percent of the qualified investments attributed to the assessment areas. The Non-MSA AA accounts for 53.0 percent of the overall deposits. Therefore, the bank exhibited responsiveness to the needs of the Non-MSA AA community through its qualified investments.

Qualified Investments Non-MSA AA										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	0	0	1	411	0	0	0	0	1	411
2020	0	0	0	0	0	0	2	280	2	280
2021	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0
Subtotal	0	0	1	411	0	0	2	280	3	691
Qualified Grants & Donations	0	0	206	161	0	0	0	0	206	161
Total	0	0	207	572	0	0	2	280	209	852

Source: Bank Records (March 9, 2020, to March 6, 2023)

The following are examples of qualified investments and donations made in the Non-MSA AA:

- **Revitalize Stabilize:** In 2020, the bank invested \$280 thousand in two bonds for a municipality to equip a park and build a senior center in a moderate-income census tract. The previous facilities were in disrepair; therefore, the bonds fund the revitalization of the area.
- **Community Service:** Since the last evaluation, the bank donated \$4,200 to an organization that directly provides cooked meals to low- and moderate-income residents. These donations provide a community service to the low- and moderate-income residents residing within the bank's assessment area.

Community Development Services

As detailed in the following table, during the review period, Alliance Bank provided 124 instances of financial expertise. These figures reflect a substantial increase from 61 community development services recorded at the prior evaluation in the Non-MSA AA. The bank exhibited responsiveness to the needs of the Non-MSA AA community through its community development services.

Community Development Services Non-MSA AA					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
2020	0	27	0	0	27
2021	0	33	0	0	33
2022	0	64	0	0	64
Total	0	124	0	0	124

Source: Bank Records (March 9, 2020, to March 6, 2023)

The following provides examples of community development services in the Non-MSA AA.

- **Community Service:** One employee served as the treasurer of a local non-profit workforce development program, while four other employees collaborated with the program and used their financial expertise to teach eighth grade students about banking and careers in banking. The majority of students in these schools qualify for the free or reduced-priced meals program under the U.S. Department of Agriculture's National School Lunch Program, thus providing benefit to low- and moderate-income individuals.
- **Community Service:** One employee served on the Board of a local non-profit organization that provides good and services to low- and moderate-income residents living in poverty in the assessment area. Sixteen other employees provided financial literacy training through collaboration with the program as well.

APPENDICES

INTERMEDIATE SMALL BANK PERFORMANCE CRITERIA

Lending Test

The Lending Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) by considering the following criteria:

- 1) The bank's loan-to-deposit ratio, adjusted for seasonal variation, and, as appropriate, other lending-related activities, such as loan originations for sale to the secondary markets, community development loans, or qualified investments;
- 2) The percentage of loans, and as appropriate, other lending-related activities located in the bank's assessment area(s);
- 3) The geographic distribution of the bank's loans;
- 4) The bank's record of lending to and, as appropriate, engaging in other lending-related activities for borrowers of different income levels and businesses and farms of different sizes; and
- 5) The bank's record of taking action, if warranted, in response to written complaints about its performance in helping to meet credit needs in its assessment area(s).

Community Development Test

The Community Development Test considers the following criteria:

- 1) The number and amount of community development loans;
- 2) The number and amount of qualified investments;
- 3) The extent to which the bank provides community development services; and
- 4) The bank's responsiveness through such activities to community development lending, investment, and service needs.

GLOSSARY

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

American Community Survey (ACS): A nationwide United States Census survey that produces demographic, social, housing, and economic estimates in the form of five year estimates based on population thresholds.

Area Median Income: The median family income for the MSA, if a person or geography is located in an MSA; or the statewide nonmetropolitan median family income, if a person or geography is located outside an MSA.

Assessment Area: A geographic area delineated by the bank under the requirements of the Community Reinvestment Act.

Census Tract: A small, relatively permanent statistical subdivision of a county or equivalent entity. The primary purpose of census tracts is to provide a stable set of geographic units for the presentation of statistical data. Census tracts generally have a population size between 1,200 and 8,000 people, with an optimum size of 4,000 people. Census tract boundaries generally follow visible and identifiable features, but they may follow nonvisible legal boundaries in some instances. State and county boundaries always are census tract boundaries.

Combined Statistical Area (CSA): A combination of several adjacent metropolitan statistical areas or micropolitan statistical areas or a mix of the two, which are linked by economic ties.

Community Development: For loans, investments, and services to qualify as community development activities, their primary purpose must:

- (1) Support affordable housing for low- and moderate-income individuals;
- (2) Target community services toward low- and moderate-income individuals;
- (3) Promote economic development by financing small businesses or farms; or
- (4) Provide activities that revitalize or stabilize low- and moderate-income geographies, designated disaster areas, or distressed or underserved nonmetropolitan middle-income geographies.

Community Development Corporation (CDC): A CDC allows banks and holding companies to make equity type of investments in community development projects. Institution CDCs can develop innovative debt instruments or provide near-equity investments tailored to the development needs of the community. Institution CDCs are also tailored to their financial and marketing needs. A CDC may purchase, own, rehabilitate, construct, manage, and sell real property. Also, it may make equity or debt investments in development projects and in local businesses. The CDC activities are expected to directly benefit low- and moderate-income groups, and the investment dollars should not represent an undue risk on the banking organization.

Community Development Financial Institutions (CDFIs): CDFIs are private intermediaries (either for profit or nonprofit) with community development as their primary mission. A CDFI facilitates the flow of lending and investment capital into distressed communities and to individuals who have been unable to take advantage of the services offered by traditional financial institutions. Some basic types of CDFIs include community development banks, community development loan funds, community development credit unions, micro enterprise funds, and community development venture capital funds.

A certified CDFI must meet eligibility requirements. These requirements include the following:

- Having a primary mission of promoting community development;
- Serving an investment area or target population;
- Providing development services;
- Maintaining accountability to residents of its investment area or targeted population through representation on its governing board of directors, or by other means;
- Not constituting an agency or instrumentality of the United States, of any state or political subdivision of a state.

Community Development Loan: A loan that:

- (1) Has as its primary purpose community development; and
- (2) Except in the case of a wholesale or limited purpose institution:
 - (i) Has not been reported or collected by the institution or an affiliate for consideration in the institution's assessment area as a home mortgage, small business, small farm, or consumer loan, unless it is a multifamily dwelling loan (as described in Appendix A to Part 203 of this title); and
 - (ii) Benefits the institution's assessment area(s) or a broader statewide or regional area including the institution's assessment area(s).

Community Development Service: A service that:

- (1) Has as its primary purpose community development;
- (2) Is related to the provision of financial services; and
- (3) Has not been considered in the evaluation of the institution's retail banking services under § 345.24(d).

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

Core Based Statistical Area (CBSA): The county or counties or equivalent entities associated with at least one core (urbanized area or urban cluster) of at least 10,000 population, plus adjacent counties having a high degree of social and economic integration with the core as measured through commuting ties with the counties associated with the core. Metropolitan and Micropolitan Statistical Areas are the two categories of CBSAs.

Distressed Middle-Income Nonmetropolitan Geographies: A nonmetropolitan middle-income geography will be designated as distressed if it is in a county that meets one or more of the following triggers:

- (1) An unemployment rate of at least 1.5 times the national average;
- (2) A poverty rate of 20 percent or more; or
- (3) A population loss of 10 percent or more between the previous and most recent decennial census or a net migration loss of 5 percent or more over the 5-year period preceding the most recent census.

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. Other family 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).

FFIEC-Estimated Income Data: The Federal Financial Institutions Examination Council (FFIEC) issues annual estimates which update median family income from the metropolitan and nonmetropolitan areas. The FFIEC uses American Community Survey data and factors in information from other sources to arrive at an annual estimate that more closely reflects current economic conditions.

Full-Scope Review: A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (e.g, geographic distribution, borrower profile, 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 do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants; the amount of loan requested; and the disposition of the application (approved, denied, and withdrawn).

Home Mortgage Loans: Includes closed-end mortgage loans or open-end line of credits as defined in the HMDA regulation that are not an excluded transaction per the HMDA regulation.

Housing Unit: Includes a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied as separate living quarters.

Limited-Scope Review: A limited scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area.

Performance under applicable tests is often analyzed using only quantitative factors (e.g, geographic distribution, borrower profile, total number and dollar amount of investments, and branch distribution).

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

Low Income Housing Tax Credit: The Low-Income Housing Tax Credit Program is a housing program contained within the Internal Revenue Code of 1986, as amended. It is administered by the U.S. Department of the Treasury and the Internal Revenue Service. The U.S. Treasury Department distributes low-income housing tax credits to housing credit agencies through the Internal Revenue Service. The housing agencies allocate tax credits on a competitive basis.

Developers who acquire, rehabilitate, or construct low-income rental housing may keep their tax credits. Or, they may sell them to corporations or investor groups, who, as owners of these properties, will be able to reduce their own federal tax payments. The credit can be claimed annually for ten consecutive years. For a project to be eligible, the developer must set aside a specific percentage of units for occupancy by low-income residents. The set-aside requirement remains throughout the compliance period, usually 30 years.

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

Median Income: The median income divides the income distribution into two equal parts, one having incomes above the median and other having incomes below the median.

Metropolitan Division (MD): A county or group of counties within a CBSA that contain(s) an urbanized area with a population of at least 2.5 million. A MD is one or more main/secondary counties representing an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area (MSA): CBSA associated with at least one urbanized area having a population of at least 50,000. The MSA comprises the central county or counties or equivalent entities 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 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 and less than 80 percent in the case of a geography.

Multi-family: Refers to a residential structure that contains five or more units.

Nonmetropolitan Area (also known as **non-MSA**): All areas outside of metropolitan areas. The definition of nonmetropolitan area is not consistent with the definition of rural areas. Urban and rural classifications cut across the other hierarchies. For example, there is generally urban and rural territory within metropolitan and nonmetropolitan areas.

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 lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rated Area: A rated area is a state or multistate metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area.

Rural Area: Territories, populations, and housing units that are not classified as urban.

Small Business Investment Company (SBIC): SBICs are privately-owned investment companies which are licensed and regulated by the Small Business Administration (SBA). SBICs provide long-term loans and/or venture capital to small firms. Because money for venture or risk investments is difficult for small firms to obtain, SBA provides assistance to SBICs to stimulate and supplement the flow of private equity and long-term loan funds to small companies. Venture capitalists participate in the SBIC program to supplement their own private capital with funds borrowed at favorable rates through SBA's guarantee of SBIC debentures. These SBIC debentures are then sold to private investors. An SBIC's success is linked to the growth and profitability of the companies that it finances. Therefore, some SBICs primarily assist businesses with significant growth potential, such as new firms in innovative industries. SBICs finance small firms by providing straight loans and/or equity-type investments. This kind of financing gives them partial ownership of those businesses and the possibility of sharing in the companies' profits as they grow and prosper.

Small Business Loan: A loan included in "loans to small businesses" as defined in the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$1 million or less and are either secured by nonfarm nonresidential properties or are classified as commercial and industrial loans.

Small Farm Loan: 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, including farm residential and other improvements, or are classified as loans to finance agricultural production and other loans to farmers.

Underserved Middle-Income Nonmetropolitan Geographies: A nonmetropolitan middle-income geography will be designated as underserved if it meets criteria for population size, density, and dispersion indicating the area's population is sufficiently small, thin, and distant from a population center that the tract is likely to have difficulty financing the fixed costs of meeting essential community needs.

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

Urban Area: All territories, populations, and housing units in urbanized areas and in places of 2,500 or more persons outside urbanized areas. More specifically, "urban" consists of territory, persons, and housing units in places of 2,500 or more persons incorporated as cities, villages, boroughs (except in Alaska and New York), and towns (except in the New England states, New York, and Wisconsin).

"Urban" excludes the rural portions of "extended cities"; census designated place of 2,500 or more persons; and other territory, incorporated or unincorporated, including in urbanized areas.



Locations and Hours



Public File Locations and Hours

Alliance Bank has been a strong banking presence in Northeast Texas since its opening in the late 1920s. The Bank has 13 branch locations located in Commerce, Greenville, Mount Vernon, Plano, Rockwall, Sulphur Springs, and Wolfe City. All branch locations offer a deposit-taking ATM with same-day credit until the cut-off time of 7:00 p.m. available in English and Español. An additional ATM is located at 421 E. Industrial in Sulphur Springs. The Bank’s Loan Production Office is located in Fort Worth. Sulphur Springs serves as the Bank’s headquarters.

The Bank’s locations and hours are also available at www.alliancebank.com.

The Bank has designated two contiguous assessment areas (AA), which include parts of the Dallas MD AA and parts of the Non-MSA.

MSA Dallas-Plano-Irving (Metropolitan Statistical Area)

Branch locations within the Dallas MD AA (Metropolitan Division Assessment Area) are located within Collin, Hunt, and Rockwall counties in the State of Texas. **Listed by County-City:**

Collin County - Plano, Texas

Branch	Location	Phone	Hours	Census Tract	Tract Income
Plano	3620 State Hwy 121 Ste 100 75025	214-620-2600	Lobby Mon-Fri 8:00 a.m. - 5:00 p.m.	0316.39	Upper

Hunt County - Commerce, Texas

Branch	Location	Phone	Hours	Census Tract	Tract Income
Commerce	1717 State Hwy 24 75428	903-886-3244	Lobby Mon-Thur 9:00 a.m. - 3:00 p.m. Fri 9:00 a.m. - 5:00 p.m. Drive-Thru Mon-Fri 8:00 a.m. - 6:00 p.m.	9601.00	Middle

Hunt County - Greenville, Texas

Branch	Location	Phone	Hours	Census Tract	Tract Income
Greenville	6609 Wesley St 75402	903-455-0800	Lobby Mon-Thur 9:00 a.m. - 3:00 p.m. Fri 9:00 a.m. - 5:00 p.m. Drive-Thru Mon-Fri 8:00 a.m. - 6:00 p.m.	9612.00	Middle
Greenville Express	9901 Wesley St 75402	903-455-0800	Lobby Mon-Thur 9:00 a.m. - 4:00 p.m. Fri 9:00 a.m. - 5:00 p.m. Drive-Thru Mon-Fri 8:00 a.m. - 6:00 p.m.	9611.01	Middle

Hunt County - Wolfe City, Texas

Branch	Location	Phone	Hours	Census Tract	Tract Income
Wolfe City	102 E Main St 75496	903-496-2275	Lobby Mon-Thur 9:00 a.m. - 3:00 p.m. Fri 9:00 a.m. - 5:00 p.m. Drive-Thru Mon-Thur 8:30 a.m. - 5:00 p.m. Fri 8:30 a.m. - 5:30 p.m.	9602.00	Middle

Rockwall County - Rockwall, Texas

Branch	Location	Phone	Hours	Census Tract	Tract Income
Rockwall South	6130 S FM 549 75032	972-771-7070	Lobby Mon-Thur 9:00 a.m. - 4:00 p.m. Fri 9:00 a.m. - 5:00 p.m. Drive-Thru 8:00 a.m. - 5:30 p.m.	0405.03	Middle
Rockwall North	3045 N Goliad St Ste 109 75087	972-771-7070	Lobby Mon-Fri 8:00 a.m. - 5:00 p.m.	0401.03	Upper

Non-MSA (Metropolitan Statistical Area)

Branch locations within this Non-MSA are located within Hopkins and Hunt counties in the State of Texas.

Listed by County-City:

Franklin County - Mount Vernon, Texas

Branch	Location	Phone	Hours	Census Tract	Tract Income
Mount Vernon	101 Main St W 75457	903-537-2201	Lobby Mon-Thur 9:00 a.m. - 3:00 p.m. Fri 9:00 a.m. - 5:00 p.m. Drive-Thru Mon-Fri 8:00 a.m. - 6:00 p.m.	9502.00	Middle
Mount Vernon Brookshires	306 Hwy 37 S 75457	903-537-2201	Lobby Mon-Fri 9:00 a.m. - 6:00 p.m. Sat 9:00 a.m. - 1:00 p.m.	9501.01	Middle
Lake Cypress Springs	4543 FM 115 75457	903-860-3774	Lobby Mon-Fri 8:00 a.m. - 5:00 p.m. Drive-Thru 8:00 a.m. - 5:00 p.m.	9501.01	Middle

Hopkins County - Sulphur Springs, Texas

Branch	Location	Phone	Hours	Census Tract	Tract Income
Sulphur Springs Main	100 Jefferson St W 75482	903-885-2187	Lobby Mon-Thur 9:00 a.m. - 3:00 p.m. Fri 9:00 a.m. - 5:00 p.m.	9504.02	Middle
Sulphur Springs Main Drive-Thru	308 Church St 75482	903-885-2187	Drive-Thru Mon-Fri 7:00 a.m. - 6:00 p.m.	9505.00	Middle
Sulphur Springs Southtown	1226 S Broadway St 75482	903-885-2187	Lobby Mon-Thur 9:00 a.m. - 4:00 p.m. Fri 9:00 a.m. - 5:00 p.m. Drive-Thru Mon-Fri 8:00 a.m. - 6:00 p.m.	9506.00	Moderate
Sulphur Springs Express	1437 S Broadway St 75482	903-885-2187	Drive-Thru Mon-Fri 7:00 a.m. - 7:00 p.m.	9504.01	Middle



Products and Services

Alliance Bank[®]

Public File Products and Services

Our telephone banking service, “Round the Clock Banking,” gives customers access to their account 24/7 to check balances, verify account transactions, transfer funds, and reorder checks. This service is provided in English or Español. Our eServices also give our customers access to their account 24/7 anywhere, anytime, and on any device.

For a detailed listing of our Products and Services, please visit www.alliancebank.com or contact us toll-free at 877-903-2265. Our website is available in English or Español. Our Limits and Fees Disclosure can be reviewed in the following document, “Common Features.”

For account products, we offer Certificate of Deposit Account Registry Service (CDARS) to provide FDIC insurance on deposit(s) that exceed the standard \$250,000 limit. Our Personal, Business, and Mortgage Products can be reviewed below.

Personal Products

CHECKING ACCOUNTS	SAVING ACCOUNTS	LOANS
Freedom Checking Account	Certificates of Deposit (CD)	Auto
Star Checking Account	Individual Retirement Account (IRA)	Boat
	Minor Savings Account	Personal
	Money Market Account	Recreational Vehicle (RV)
	Savings Account	

We offer Check Plus as an Overdraft Protection Loan as a consumer service.

Business Products

CHECKING ACCOUNTS	SAVING ACCOUNTS
AB Business Checking Account	Business Certificate of Deposit (CD)
AB Commercial Checking Account Analysis	Business Money Market Account
AB Small Business Checking Account	Business Savings Account
AGRICULTURAL LOANS	BUSINESS LOANS
Equipment	Equipment
Livestock	Inventory
	Operating Lines of Credit

Mortgage Products

PERSONAL LOANS	BUSINESS LOANS
Home Construction	Commercial
Home Equity	Construction
Home Improvement	Farm and Ranch
Lot/Land	Lot/Land
Secondary Market	



Common Features (Limits and Fees)

Alliance Bank
PO Box 500
Sulphur Springs, TX 75483
(877) 903-2265

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account:

Overdraft Fee Categories. The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: check or draft, in-person withdrawal, ATM withdrawal, or other electronic means.

Account Research (per hour, min. 1 hr)	\$30.00
Legal Processing Fee (garnishments, levies, etc.)	\$100.00
Account Reconciliation (balancing assistance-per hour, min. 1 hr)	\$30.00
Stop Payment	\$30.00
Returned Item/Non Sufficient Funds (NSF) Fee	\$30.00
Overdraft Fee	\$30.00
Item Copies (after two - each)	\$1.00
Paper Statement	\$5.00
Statement Reprint	\$5.00
Return Items Deposited	\$10.00
Snapshot Statement (account activity printout)	\$5.00
Telephone Transfer	\$5.00
Deposit Lock Bags (first bag free) No charge for replacing damaged bags	\$30.00
Zipper Bags	\$10.00
Money Orders	\$3.00
Cashier's Checks and Official Checks	\$5.00
Check Printing	fee depends on style of checks ordered
Wire Transfers	

Domestic Outgoing	\$25.00
Domestic Incoming	\$10.00
Foreign Outgoing	\$50.00
Foreign Incoming	\$15.00
Miscellaneous Fees	
Collections Fee	\$35.00
Photocopies (other than item copies-per page)	\$1.00
Fax Transmission (per page)	\$2.00
Amortization Schedule	\$5.00
Electronic Fund Transfer Fees	
Replacement Debit Card	\$7.00
Gift Card Issue/Replacement Fee	\$5.00
Alliance Online Pay Other People Express Delivery Fee	\$5.00
Alliance Online Premium (Expedited) Transfer Fee	\$5.00
Alliance Online Expedited Bill Payment Convenience Fee	\$25.00
Non-Proprietary ATM Transaction/Inquiry Fee	\$2.50
Safe Deposit Boxes	
2 x 5	\$15.00
3 x 5	\$25.00
5 x 5	\$35.00
3 x 10	\$40.00
5 x 8	\$35.00
5 x 10	\$60.00
6 x 10	\$45.00
10 x 10	\$100.00
Lost Key Charge	\$10.00
Change Lock Fee	\$200.00

These additional fees apply to commercial accounts:

Commercial Account Analysis

Account Fees:

Monthly Account Maintenance*	\$10.00
Credit (deposit) Fee (each)	\$0.25
Debit Fee (each)	\$0.15
Deposited Item Fee (each)	\$0.08
Proof Correction Fee (each)	\$2.00
Coin Per Roll	\$0.05
Currency Per Strap	\$0.05
Deposited Item Charge Back	\$10.00
Reserve Requirement	10%
FDIC Insurance Costs	No Charge

*Money Service Business (MSB) Monthly Account Fee will be \$300.00. A Change Order Fee of 0.10% per total change order will be charged.

An earnings credit rate set by Alliance Bank is applied to the average collected balance as an offset against the monthly service fees, and is subject to change without notice.



Branch Openings and Closings

Alliance Bank[®]

Openings and Closings

The Bank reports a list of branches opened or closed during the current year (updated on a quarterly basis for the prior quarter by March 31, June 30, September 30, and December 31) and each of the prior two calendar years, their street addresses, and census tracts as none to report.

Opened Branch: None to Report

Closed Branch: None to Report



*Home Mortgage Disclosure Act
(HMDA) Notice*

Alliance Bank[®]

Home Mortgage Disclosure Act (HMDA) Notice

The HMDA data about the Bank's residential mortgage lending is available online for review. The data will show the geographic distribution of loans and applications; the ethnicity, race, sex, age, and income of applicants and borrowers; and information about loan approvals and denials.

This data is available online at the Consumer Financial Protection Bureau's website www.consumerfinance.gov/hmda. HMDA data for many other financial institutions are also available at this website.



CRA-Related Written Comments

Alliance Bank[®]

CRA-Related Written Comments

The Bank reports CRA-related written comments received from the public for the current year and each of the prior two calendar years that specifically relate to our performance in helping to meet community credit needs and any response to the comments.

Written Comment: None to Report



Assessment Area Maps

Alliance Bank[®]

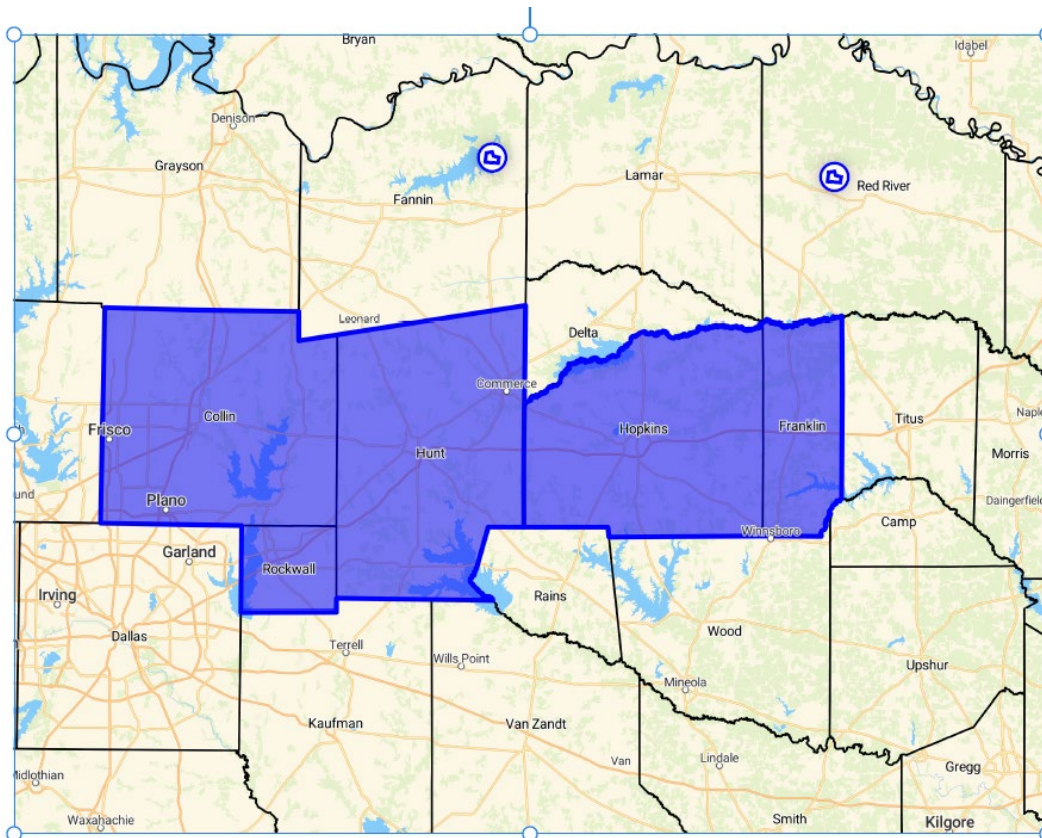
Assessment Area Maps

The Bank has designated two contiguous Assessment Areas (AA) to include the following:

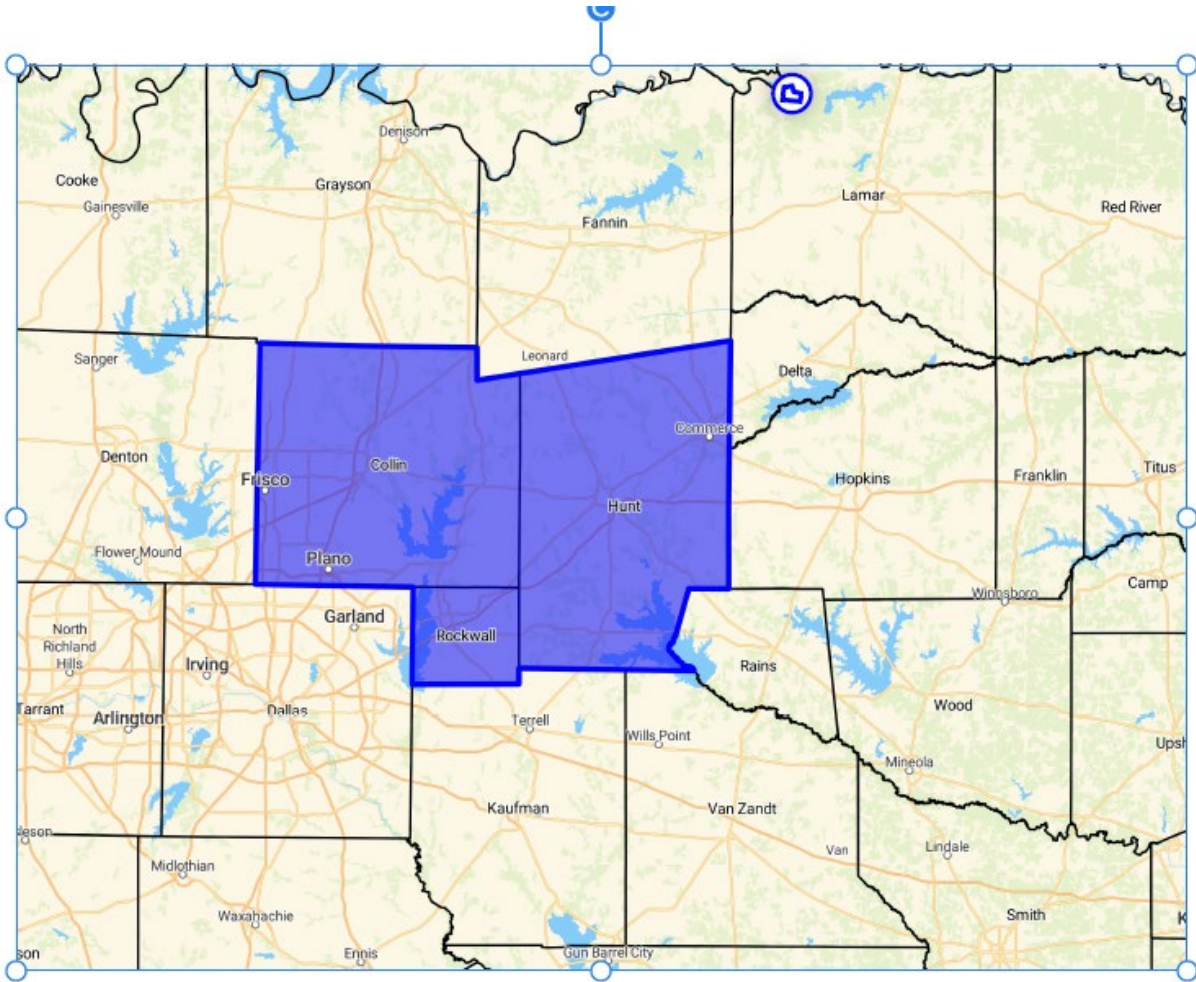
- **Dallas MD AA:** Portion of the Dallas-Plano-Irving Metropolitan Division consisting of three counties – Collin, Hunt, and Rockwall.
- **Non-MSA AA:** Portion of the Texas Non-Metropolitan Statistical Area consisting of two counties - Franklin and Hopkins.

The Bank's AA can be reviewed in the following maps. A separate list of the AA census tracts, reported by county, is available for review in the following 2024 FFIEC Census Report.

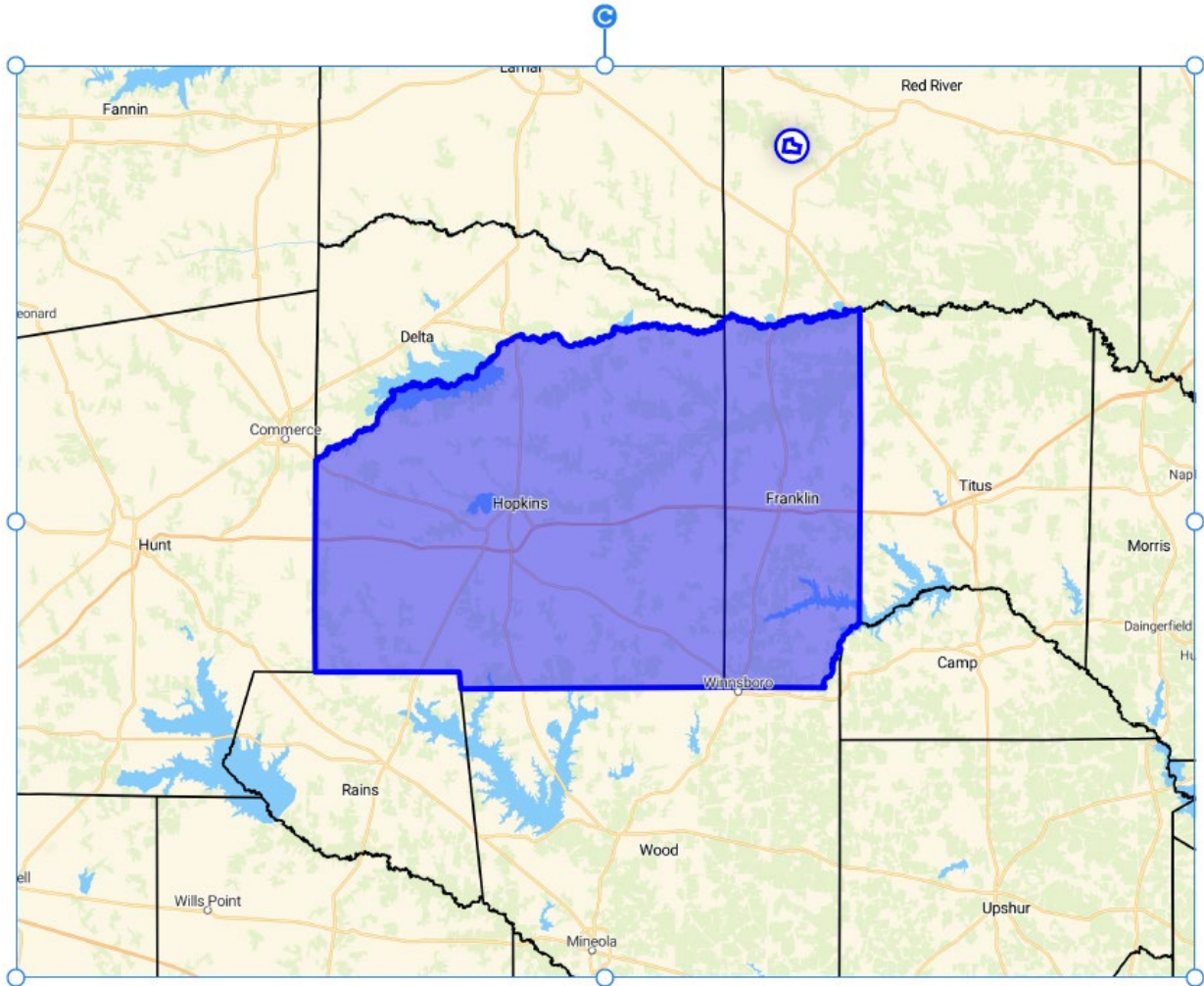
Bank Assessment Areas (AA) Map: Dallas MD AA and Non-MSA AA.



Dallas MD AA Map: Portion of the Dallas-Plano-Irving Metropolitan Division consisting of three counties – Collin, Hunt, and Rockwall.



Non-MSA AA: Portion of the Texas Non-Metropolitan Statistical Area consisting of two counties - Franklin and Hopkins.



2024 FFIEC Census Report - Summary Census Demographic Information

State: 48 - TEXAS (TX)

County: 085 - COLLIN COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
48	085	0301.01	Middle	No	89.77	\$110,300	\$99,016	\$79,286	3595	30.18	1085	641	807
48	085	0301.02	Moderate	No	76.70	\$110,300	\$84,600	\$67,740	4282	26.69	1143	795	1138
48	085	0302.01	Middle	No	100.49	\$110,300	\$110,840	\$88,750	6175	34.02	2101	914	1209
48	085	0302.02	Upper	No	163.98	\$110,300	\$180,870	\$144,821	6345	31.96	2028	1047	1290
48	085	0302.04	Middle	No	112.05	\$110,300	\$123,591	\$98,960	7554	42.65	3222	1498	2020
48	085	0302.05	Middle	No	86.77	\$110,300	\$95,707	\$76,632	4869	43.89	2137	1166	1597
48	085	0302.06	Upper	No	148.63	\$110,300	\$163,939	\$131,267	4565	37.06	1692	956	1064
48	085	0302.07	Middle	No	100.30	\$110,300	\$110,631	\$88,580	14195	38.16	5417	2415	2984
48	085	0303.01	Upper	No	158.86	\$110,300	\$175,223	\$140,298	9945	39.00	3879	2229	2754
48	085	0303.02	Upper	No	214.94	\$110,300	\$237,079	\$189,826	5812	21.71	1262	1306	1516
48	085	0303.03	Upper	No	174.37	\$110,300	\$192,330	\$154,000	10198	31.40	3202	2629	2835
48	085	0303.04	Upper	No	169.43	\$110,300	\$186,881	\$149,637	7973	29.00	2312	1752	2146
48	085	0303.06	Upper	No	144.09	\$110,300	\$158,931	\$127,260	11608	33.75	3918	2552	2993
48	085	0303.07	Upper	No	160.23	\$110,300	\$176,734	\$141,509	12663	27.74	3513	3283	3636
48	085	0304.03	Upper	No	137.93	\$110,300	\$152,137	\$121,815	5616	39.46	2216	1541	2368
48	085	0304.04	Upper	No	145.15	\$110,300	\$160,100	\$128,194	5535	44.91	2486	1883	2333
48	085	0304.05	Middle	No	86.67	\$110,300	\$95,597	\$76,543	4546	53.70	2441	877	1154
48	085	0304.06	Middle	No	92.96	\$110,300	\$102,535	\$82,102	5622	60.89	3423	479	920
48	085	0304.07	Upper	No	225.04	\$110,300	\$248,219	\$198,750	3868	33.14	1282	1200	1468
48	085	0304.09	Moderate	No	56.88	\$110,300	\$62,739	\$50,241	3619	58.75	2126	279	513
48	085	0304.10	Middle	No	105.71	\$110,300	\$116,598	\$93,359	4349	50.45	2194	631	1031
48	085	0305.04	Upper	No	142.32	\$110,300	\$156,979	\$125,694	4417	42.22	1865	625	724
48	085	0305.05	Middle	No	117.45	\$110,300	\$129,547	\$103,729	5903	57.33	3384	184	363
48	085	0305.06	Upper	No	143.76	\$110,300	\$158,567	\$126,964	4543	50.28	2284	1013	1281
48	085	0305.07	Upper	No	167.31	\$110,300	\$184,543	\$147,763	1810	37.96	687	548	651
48	085	0305.09	Upper	No	158.17	\$110,300	\$174,462	\$139,688	2507	45.51	1141	803	970

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
48	085	0305.10	Upper	No	124.37	\$110,300	\$137,180	\$109,844	3107	53.85	1673	818	1187
48	085	0305.11	Upper	No	209.24	\$110,300	\$230,792	\$184,792	14451	71.78	10373	3441	3860
48	085	0305.12	Upper	No	216.68	\$110,300	\$238,998	\$191,364	4566	47.35	2162	1540	1606
48	085	0305.15	Upper	No	125.62	\$110,300	\$138,559	\$110,943	6444	43.08	2776	1982	2338
48	085	0305.16	Upper	No	159.14	\$110,300	\$175,531	\$140,545	7412	56.52	4189	1684	2134
48	085	0305.17	Upper	No	143.91	\$110,300	\$158,733	\$127,102	9512	47.90	4556	2182	2535
48	085	0305.18	Upper	No	202.83	\$110,300	\$223,721	\$179,135	9638	75.90	7315	2352	2458
48	085	0305.19	Upper	No	185.08	\$110,300	\$204,143	\$163,456	8888	60.11	5343	1450	1876
48	085	0305.20	Upper	No	153.41	\$110,300	\$169,211	\$135,492	6791	60.04	4077	1406	1802
48	085	0305.21	Upper	No	157.84	\$110,300	\$174,098	\$139,397	5252	73.42	3856	1188	1484
48	085	0305.24	Upper	No	130.04	\$110,300	\$143,434	\$114,853	8990	60.69	5456	1948	2252
48	085	0305.25	Upper	No	128.37	\$110,300	\$141,592	\$113,371	5966	22.31	1331	1635	1699
48	085	0305.29	Upper	No	149.72	\$110,300	\$165,141	\$132,227	3710	37.14	1378	723	964
48	085	0305.31	Upper	No	171.99	\$110,300	\$189,705	\$151,899	6856	24.85	1704	2085	2236
48	085	0305.32	Upper	No	185.24	\$110,300	\$204,320	\$163,600	3015	41.29	1245	565	794
48	085	0305.33	Upper	No	199.08	\$110,300	\$219,585	\$175,823	3355	34.52	1158	954	1116
48	085	0305.34	Upper	No	155.16	\$110,300	\$171,141	\$137,031	3173	23.35	741	869	1049
48	085	0305.35	Upper	No	120.48	\$110,300	\$132,889	\$106,406	2786	24.80	691	783	892
48	085	0305.36	Upper	No	162.69	\$110,300	\$179,447	\$143,680	7209	68.14	4912	1767	2058
48	085	0305.37	Upper	No	154.07	\$110,300	\$169,939	\$136,071	7579	59.34	4497	1683	1873
48	085	0305.38	Upper	No	153.97	\$110,300	\$169,829	\$135,984	5584	62.39	3484	1319	1821
48	085	0305.39	Upper	No	137.36	\$110,300	\$151,508	\$121,311	5448	44.81	2441	1387	2068
48	085	0305.40	Moderate	No	64.03	\$110,300	\$70,625	\$56,556	4154	62.71	2605	153	291
48	085	0305.41	Upper	No	167.08	\$110,300	\$184,289	\$147,560	4468	58.95	2634	907	1047
48	085	0305.42	Upper	No	129.05	\$110,300	\$142,342	\$113,971	8325	55.35	4608	1164	1419
48	085	0305.43	Unknown	No	0.00	\$110,300	\$0	\$0	3672	69.04	2535	276	304
48	085	0305.44	Upper	No	135.15	\$110,300	\$149,070	\$119,366	5510	34.65	1909	1191	1257
48	085	0305.45	Upper	No	182.58	\$110,300	\$201,386	\$161,250	3034	22.58	685	992	1063
48	085	0305.46	Upper	No	197.32	\$110,300	\$217,644	\$174,269	5611	35.59	1997	1327	1484

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48	085	0305.47	Upper	No	187.93	\$110,300	\$207,287	\$165,972	5715	32.53	1859	1554	1674
48	085	0305.48	Upper	No	147.92	\$110,300	\$163,156	\$130,643	4794	40.28	1931	1342	1939
48	085	0305.49	Upper	No	128.11	\$110,300	\$141,305	\$113,147	2612	45.67	1193	625	931
48	085	0305.50	Upper	No	130.46	\$110,300	\$143,897	\$115,222	4218	42.84	1807	1183	1617
48	085	0306.04	Upper	No	128.87	\$110,300	\$142,144	\$113,819	3353	45.57	1528	670	893
48	085	0306.05	Middle	No	94.21	\$110,300	\$103,914	\$83,202	6758	56.02	3786	1112	1939
48	085	0306.06	Middle	No	102.07	\$110,300	\$112,583	\$90,147	5597	46.20	2586	1104	1306
48	085	0306.07	Upper	No	172.71	\$110,300	\$190,499	\$152,534	5200	22.15	1152	1790	1942
48	085	0306.08	Upper	No	123.09	\$110,300	\$135,768	\$108,713	2508	48.56	1218	413	526
48	085	0306.09	Upper	No	128.07	\$110,300	\$141,261	\$113,108	6776	45.45	3080	2125	2557
48	085	0307.01	Middle	No	91.64	\$110,300	\$101,079	\$80,938	3363	58.97	1983	666	1119
48	085	0307.02	Middle	No	88.89	\$110,300	\$98,046	\$78,507	4874	48.89	2383	1166	1910
48	085	0308.01	Moderate	No	64.90	\$110,300	\$71,585	\$57,321	4521	58.00	2622	431	762
48	085	0308.02	Moderate	No	63.69	\$110,300	\$70,250	\$56,250	6099	58.53	3570	663	1398
48	085	0309.01	Unknown	No	0.00	\$110,300	\$0	\$0	2335	81.93	1913	265	547
48	085	0309.02	Unknown	No	0.00	\$110,300	\$0	\$0	6	0.00	0	0	0
48	085	0309.03	Moderate	No	64.78	\$110,300	\$71,452	\$57,214	7763	71.62	5560	1194	1683
48	085	0310.03	Middle	No	96.85	\$110,300	\$106,826	\$85,536	12022	53.98	6490	2218	2703
48	085	0310.05	Middle	No	86.86	\$110,300	\$95,807	\$76,719	3126	43.92	1373	815	1227
48	085	0310.06	Middle	No	80.53	\$110,300	\$88,825	\$71,125	3460	46.85	1621	642	788
48	085	0310.07	Middle	No	97.13	\$110,300	\$107,134	\$85,781	6291	50.64	3186	1008	1283
48	085	0310.08	Moderate	No	65.39	\$110,300	\$72,125	\$57,757	3229	49.61	1602	529	1027
48	085	0311.01	Middle	No	100.38	\$110,300	\$110,719	\$88,654	5837	35.65	2081	1302	1815
48	085	0311.02	Middle	No	119.02	\$110,300	\$131,279	\$105,117	6507	41.19	2680	1435	1945
48	085	0312.01	Middle	No	115.63	\$110,300	\$127,540	\$102,125	7895	32.74	2585	1672	1937
48	085	0312.02	Upper	No	128.50	\$110,300	\$141,736	\$113,490	7224	39.92	2884	1452	1691
48	085	0313.08	Upper	No	125.75	\$110,300	\$138,702	\$111,058	6999	41.71	2919	1494	1851
48	085	0313.14	Upper	No	149.84	\$110,300	\$165,274	\$132,335	6001	39.96	2398	1255	1431

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48	085	0313.18	Upper	No	120.97	\$110,300	\$133,430	\$106,838	5832	47.46	2768	1178	1510
48	085	0313.19	Moderate	No	75.87	\$110,300	\$83,685	\$67,008	4707	52.90	2490	785	1080
48	085	0313.20	Upper	No	121.44	\$110,300	\$133,948	\$107,254	6153	34.89	2147	1592	1951
48	085	0313.21	Upper	No	145.97	\$110,300	\$161,005	\$128,917	7121	42.37	3017	1513	1637
48	085	0313.22	Upper	No	133.61	\$110,300	\$147,372	\$118,000	8733	45.73	3994	1852	2173
48	085	0313.23	Middle	No	119.88	\$110,300	\$132,228	\$105,880	5369	43.81	2352	1241	1588
48	085	0313.24	Upper	No	176.49	\$110,300	\$194,668	\$155,875	4567	49.40	2256	1488	1586
48	085	0313.25	Upper	No	138.61	\$110,300	\$152,887	\$122,422	2188	36.06	789	621	676
48	085	0313.26	Upper	No	232.73	\$110,300	\$256,701	\$205,543	6305	47.23	2978	1521	1612
48	085	0313.27	Upper	No	190.92	\$110,300	\$210,585	\$168,618	4347	49.80	2165	1002	1064
48	085	0313.28	Upper	No	151.93	\$110,300	\$167,579	\$134,180	3830	53.19	2037	1009	1071
48	085	0313.29	Upper	No	156.87	\$110,300	\$173,028	\$138,548	6772	57.63	3903	1559	1861
48	085	0313.30	Upper	No	133.00	\$110,300	\$146,699	\$117,463	5905	44.93	2653	1150	1562
48	085	0313.31	Middle	No	104.77	\$110,300	\$115,561	\$92,528	4990	64.23	3205	947	1177
48	085	0313.32	Middle	No	113.15	\$110,300	\$124,804	\$99,930	5218	60.14	3138	1209	1569
48	085	0313.33	Upper	No	152.86	\$110,300	\$168,605	\$135,000	3826	75.90	2904	857	1036
48	085	0313.34	Upper	No	149.57	\$110,300	\$164,976	\$132,098	2877	46.89	1349	936	1105
48	085	0313.35	Upper	No	151.44	\$110,300	\$167,038	\$133,750	6108	45.30	2767	1509	1695
48	085	0313.36	Upper	No	185.58	\$110,300	\$204,695	\$163,897	5486	48.45	2658	1107	1164
48	085	0314.08	Upper	No	132.91	\$110,300	\$146,600	\$117,386	3495	43.66	1526	947	1025
48	085	0314.11	Upper	No	164.25	\$110,300	\$181,168	\$145,064	6037	50.39	3042	1585	1705
48	085	0314.12	Upper	No	151.25	\$110,300	\$166,829	\$133,577	6555	33.71	2210	1275	1505
48	085	0314.13	Middle	No	115.39	\$110,300	\$127,275	\$101,907	6839	51.43	3517	1700	2089
48	085	0314.14	Upper	No	148.82	\$110,300	\$164,148	\$131,435	6149	41.00	2521	2004	2113
48	085	0314.15	Upper	No	200.08	\$110,300	\$220,688	\$176,708	4945	35.87	1774	1469	1720
48	085	0314.16	Upper	No	210.32	\$110,300	\$231,983	\$185,747	10717	61.32	6572	2375	2659
48	085	0314.17	Upper	No	240.82	\$110,300	\$265,624	\$212,683	6840	57.65	3943	1160	1257
48	085	0314.18	Upper	No	212.44	\$110,300	\$234,321	\$187,620	7110	57.37	4079	1524	1844
48	085	0314.19	Upper	No	171.04	\$110,300	\$188,657	\$151,059	4929	23.62	1164	1325	1696

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48	085	0314.20	Middle	No	117.73	\$110,300	\$129,856	\$103,977	3446	13.70	472	1376	1554
48	085	0314.21	Upper	No	152.35	\$110,300	\$168,042	\$134,549	4573	65.51	2996	964	1201
48	085	0314.22	Middle	No	115.22	\$110,300	\$127,088	\$101,765	4006	39.92	1599	1296	1442
48	085	0314.23	Middle	No	101.11	\$110,300	\$111,524	\$89,300	2899	47.02	1363	976	1164
48	085	0314.24	Middle	No	113.85	\$110,300	\$125,577	\$100,548	2875	40.17	1155	911	1124
48	085	0314.25	Upper	No	126.98	\$110,300	\$140,059	\$112,143	5725	44.61	2554	1302	1776
48	085	0315.04	Middle	No	110.64	\$110,300	\$122,036	\$97,717	7033	35.52	2498	1943	2423
48	085	0315.07	Middle	No	114.74	\$110,300	\$126,558	\$101,339	7056	47.05	3320	1021	1395
48	085	0315.08	Middle	No	116.45	\$110,300	\$128,444	\$102,845	6124	44.97	2754	1056	1356
48	085	0315.09	Upper	No	144.28	\$110,300	\$159,141	\$127,426	3873	53.89	2087	1186	1542
48	085	0315.10	Upper	No	175.33	\$110,300	\$193,389	\$154,848	6863	46.31	3178	1263	1494
48	085	0315.11	Moderate	No	60.70	\$110,300	\$66,952	\$53,615	5447	51.66	2814	1063	1511
48	085	0315.12	Middle	No	96.26	\$110,300	\$106,175	\$85,015	3466	55.91	1938	587	896
48	085	0316.11	Middle	No	107.34	\$110,300	\$118,396	\$94,802	3919	56.83	2227	946	1211
48	085	0316.13	Upper	No	160.12	\$110,300	\$176,612	\$141,417	5612	28.42	1595	1854	2106
48	085	0316.21	Middle	No	95.36	\$110,300	\$105,182	\$84,219	5624	42.46	2388	1355	1896
48	085	0316.22	Upper	No	134.10	\$110,300	\$147,912	\$118,438	6089	45.94	2797	1571	1740
48	085	0316.23	Middle	No	94.40	\$110,300	\$104,123	\$83,375	2706	51.66	1398	611	728
48	085	0316.24	Moderate	No	74.54	\$110,300	\$82,218	\$65,833	3532	61.07	2157	384	667
48	085	0316.25	Upper	No	136.57	\$110,300	\$150,637	\$120,613	4339	29.22	1268	1443	1681
48	085	0316.26	Upper	No	149.38	\$110,300	\$164,766	\$131,932	2342	25.70	602	782	887
48	085	0316.27	Middle	No	93.01	\$110,300	\$102,590	\$82,143	4754	35.91	1707	1548	1806
48	085	0316.28	Middle	No	104.67	\$110,300	\$115,451	\$92,443	3472	42.14	1463	1124	1416
48	085	0316.29	Middle	No	97.59	\$110,300	\$107,642	\$86,193	3398	47.50	1614	866	1222
48	085	0316.30	Middle	No	118.85	\$110,300	\$131,092	\$104,963	4466	41.22	1841	1294	1544
48	085	0316.31	Middle	No	118.43	\$110,300	\$130,628	\$104,593	4581	54.81	2511	1016	1161
48	085	0316.32	Middle	No	105.32	\$110,300	\$116,168	\$93,015	5532	51.77	2864	809	1352
48	085	0316.33	Upper	No	125.45	\$110,300	\$138,371	\$110,795	3636	45.52	1655	1203	1434

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48	085	0316.34	Middle	No	89.16	\$110,300	\$98,343	\$78,750	3022	47.92	1448	606	989
48	085	0316.35	Middle	No	97.90	\$110,300	\$107,984	\$86,467	4493	64.75	2909	617	1179
48	085	0316.36	Upper	No	122.26	\$110,300	\$134,853	\$107,982	6554	43.61	2858	1977	2464
48	085	0316.39	Upper	No	142.82	\$110,300	\$157,530	\$126,140	7146	65.51	4681	1597	1850
48	085	0316.41	Upper	No	158.79	\$110,300	\$175,145	\$140,244	6306	72.12	4548	1387	1778
48	085	0316.42	Upper	No	164.26	\$110,300	\$181,179	\$145,069	4496	44.64	2007	1440	1724
48	085	0316.43	Upper	No	136.72	\$110,300	\$150,802	\$120,748	4518	48.52	2192	675	937
48	085	0316.45	Upper	No	184.64	\$110,300	\$203,658	\$163,068	2017	29.15	588	617	622
48	085	0316.46	Upper	No	246.35	\$110,300	\$271,724	\$217,566	6402	43.78	2803	1420	1638
48	085	0316.47	Upper	No	161.93	\$110,300	\$178,609	\$143,009	3273	47.57	1557	606	766
48	085	0316.49	Upper	No	163.52	\$110,300	\$180,363	\$144,417	5611	36.62	2055	1275	1316
48	085	0316.54	Upper	No	184.41	\$110,300	\$203,404	\$162,862	3768	40.95	1543	1393	1494
48	085	0316.55	Upper	No	120.88	\$110,300	\$133,331	\$106,758	4731	46.86	2217	1029	1087
48	085	0316.57	Middle	No	107.71	\$110,300	\$118,804	\$95,132	2935	52.71	1547	106	172
48	085	0316.59	Middle	No	119.47	\$110,300	\$131,775	\$105,517	2121	69.78	1480	137	251
48	085	0316.60	Upper	No	122.29	\$110,300	\$134,886	\$108,005	5418	81.01	4389	290	433
48	085	0316.61	Upper	No	167.80	\$110,300	\$185,083	\$148,194	3695	71.20	2631	926	1131
48	085	0316.62	Upper	No	154.80	\$110,300	\$170,744	\$136,719	4726	62.27	2943	1043	1437
48	085	0316.63	Upper	No	167.23	\$110,300	\$184,455	\$147,697	3846	66.46	2556	810	1169
48	085	0316.64	Upper	No	187.45	\$110,300	\$206,757	\$165,551	3869	49.68	1922	1198	1266
48	085	0316.65	Middle	No	86.52	\$110,300	\$95,432	\$76,417	3414	70.33	2401	225	352
48	085	0316.66	Upper	No	159.72	\$110,300	\$176,171	\$141,058	5701	61.74	3520	1094	1202
48	085	0316.67	Upper	No	193.45	\$110,300	\$213,375	\$170,854	3340	48.89	1633	818	873
48	085	0316.68	Upper	No	283.07	\$110,300	\$312,226	\$250,001	3761	35.79	1346	1637	1676
48	085	0316.69	Upper	No	170.29	\$110,300	\$187,830	\$150,395	2624	57.13	1499	410	573
48	085	0316.70	Unknown	No	0.00	\$110,300	\$0	\$0	1428	42.72	610	54	97
48	085	0316.71	Middle	No	102.89	\$110,300	\$113,488	\$90,875	2528	50.67	1281	8	71
48	085	0316.72	Middle	No	116.69	\$110,300	\$128,709	\$103,059	2263	56.74	1284	0	172
48	085	0316.73	Middle	No	101.96	\$110,300	\$112,462	\$90,048	2817	70.61	1989	156	213

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
48	085	0316.74	Upper	No	129.82	\$110,300	\$143,191	\$114,659	5277	61.46	3243	632	962
48	085	0316.75	Upper	No	143.22	\$110,300	\$157,972	\$126,492	3107	56.65	1760	540	841
48	085	0316.76	Upper	No	132.10	\$110,300	\$145,706	\$116,667	4082	45.57	1860	1017	1221
48	085	0316.77	Upper	No	195.58	\$110,300	\$215,725	\$172,727	3073	50.93	1565	928	1020
48	085	0316.78	Upper	No	170.26	\$110,300	\$187,797	\$150,371	3607	42.78	1543	1020	1062
48	085	0316.79	Upper	No	188.93	\$110,300	\$208,390	\$166,856	2883	77.35	2230	740	866
48	085	0316.80	Upper	No	279.45	\$110,300	\$308,233	\$246,797	3828	64.26	2460	1221	1270
48	085	0316.81	Upper	No	128.47	\$110,300	\$141,702	\$113,462	2619	26.38	691	681	898
48	085	0316.82	Upper	No	135.57	\$110,300	\$149,534	\$119,732	3662	39.98	1464	1059	1225
48	085	0317.04	Upper	No	173.54	\$110,300	\$191,415	\$153,264	3625	43.59	1580	880	1163
48	085	0317.06	Upper	No	258.85	\$110,300	\$285,512	\$228,611	2253	25.83	582	813	892
48	085	0317.08	Middle	No	119.74	\$110,300	\$132,073	\$105,750	3902	39.36	1536	1191	1392
48	085	0317.09	Middle	No	119.93	\$110,300	\$132,283	\$105,921	4931	51.41	2535	894	1305
48	085	0317.11	Upper	No	128.23	\$110,300	\$141,438	\$113,250	3265	43.64	1425	881	1051
48	085	0317.13	Middle	No	102.60	\$110,300	\$113,168	\$90,617	4572	70.84	3239	346	471
48	085	0317.15	Upper	No	188.88	\$110,300	\$208,335	\$166,815	2703	35.96	972	786	903
48	085	0317.16	Upper	No	135.43	\$110,300	\$149,379	\$119,609	2378	41.25	981	708	755
48	085	0317.17	Upper	No	130.21	\$110,300	\$143,622	\$115,000	2037	56.50	1151	290	543
48	085	0317.18	Upper	No	168.99	\$110,300	\$186,396	\$149,250	2479	28.04	695	674	882
48	085	0317.19	Upper	No	157.42	\$110,300	\$173,634	\$139,028	1717	41.18	707	538	664
48	085	0317.20	Low	No	44.31	\$110,300	\$48,874	\$39,136	3759	83.59	3142	23	215
48	085	0317.21	Upper	No	122.45	\$110,300	\$135,062	\$108,142	2303	46.72	1076	775	1041
48	085	0317.22	Middle	No	83.28	\$110,300	\$91,858	\$73,556	2994	71.04	2127	0	94
48	085	0317.23	Low	No	43.87	\$110,300	\$48,389	\$38,750	3777	78.66	2971	0	274
48	085	0317.24	Moderate	No	68.32	\$110,300	\$75,357	\$60,337	3004	71.30	2142	214	351
48	085	0318.06	Middle	No	84.25	\$110,300	\$92,928	\$74,408	2454	69.80	1713	38	106
48	085	0318.07	Middle	No	104.52	\$110,300	\$115,286	\$92,308	5034	27.47	1383	1396	1712
48	085	0318.08	Middle	No	118.08	\$110,300	\$130,242	\$104,286	3273	33.73	1104	1368	1512

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
48	085	0318.09	Moderate	No	62.71	\$110,300	\$69,169	\$55,391	1970	72.54	1429	53	97
48	085	0318.10	Upper	No	125.18	\$110,300	\$138,074	\$110,560	1854	52.32	970	0	228
48	085	0318.11	Middle	No	108.23	\$110,300	\$119,378	\$95,592	1968	50.81	1000	0	0
48	085	0318.12	Middle	No	114.10	\$110,300	\$125,852	\$100,769	2055	34.89	717	193	66
48	085	0318.13	Unknown	No	0.00	\$110,300	\$0	\$0	5232	57.76	3022	0	38
48	085	0318.14	Upper	No	149.27	\$110,300	\$164,645	\$131,835	1875	24.64	462	668	710
48	085	0318.15	Upper	No	158.81	\$110,300	\$175,167	\$140,259	3951	33.99	1343	1102	1241
48	085	0318.16	Middle	No	118.48	\$110,300	\$130,683	\$104,643	3228	43.18	1394	696	736
48	085	0319.01	Moderate	No	72.27	\$110,300	\$79,714	\$63,834	2817	71.10	2003	62	511
48	085	0319.02	Moderate	No	73.77	\$110,300	\$81,368	\$65,156	3724	71.19	2651	357	587
48	085	0319.03	Upper	No	123.79	\$110,300	\$136,540	\$109,327	1280	57.58	737	17	195
48	085	0319.04	Upper	No	122.98	\$110,300	\$135,647	\$108,611	3300	60.94	2011	14	32
48	085	0320.03	Moderate	No	66.65	\$110,300	\$73,515	\$58,864	6019	75.56	4548	917	1231
48	085	0320.08	Middle	No	108.23	\$110,300	\$119,378	\$95,585	4377	51.86	2270	1290	1539
48	085	0320.10	Moderate	No	76.68	\$110,300	\$84,578	\$67,727	5839	69.81	4076	804	1231
48	085	0320.12	Moderate	No	56.99	\$110,300	\$62,860	\$50,333	3662	73.46	2690	806	1067
48	085	0320.13	Moderate	No	69.74	\$110,300	\$76,923	\$61,598	6801	77.49	5270	816	1266
48	085	0320.14	Moderate	No	68.48	\$110,300	\$75,533	\$60,486	5347	77.97	4169	589	931
48	085	0320.15	Middle	No	80.36	\$110,300	\$88,637	\$70,977	2380	52.65	1253	691	997
48	085	0320.16	Upper	No	152.34	\$110,300	\$168,031	\$134,545	2716	71.17	1933	800	910
48	085	0320.17	Middle	No	112.89	\$110,300	\$124,518	\$99,702	5026	58.50	2940	864	1109
48	085	0320.18	Upper	No	138.64	\$110,300	\$152,920	\$122,440	3595	43.48	1563	859	1070
48	085	0320.19	Upper	No	238.36	\$110,300	\$262,911	\$210,511	2987	58.05	1734	915	1028

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2024 FFIEC Census Report - Summary Census Demographic Information

State: 48 - TEXAS (TX)

County: 159 - FRANKLIN COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 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	159	9501.01	Middle	No	91.34	\$75,500	\$68,962	\$56,458	3207	18.68	599	979	2265
48	159	9501.02	Upper	No	178.37	\$75,500	\$134,669	\$110,250	2171	17.69	384	624	862
48	159	9502.00	Middle	No	94.63	\$75,500	\$71,446	\$58,494	2443	37.25	910	559	961
48	159	9503.00	Middle	No	103.78	\$75,500	\$78,354	\$64,146	2538	23.25	590	1123	1645
48	159	9999.99	Middle	No	106.80	\$75,500	\$80,634	\$66,018	10359	23.97	2483	3285	5733

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2024 FFIEC Census Report - Summary Census Demographic Information

State: 48 - TEXAS (TX)

County: 223 - HOPKINS COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 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	223	9501.00	Middle	No	105.03	\$75,500	\$79,298	\$64,922	3075	17.46	537	988	1325
48	223	9502.00	Upper	No	125.79	\$75,500	\$94,971	\$77,754	4493	16.11	724	1563	2129
48	223	9503.01	Upper	No	122.61	\$75,500	\$92,571	\$75,789	2778	27.29	758	867	1006
48	223	9503.02	Upper	No	146.95	\$75,500	\$110,947	\$90,833	4011	26.53	1064	1013	1158
48	223	9504.01	Middle	No	113.62	\$75,500	\$85,783	\$70,230	3899	38.04	1483	647	1447
48	223	9504.02	Middle	No	97.99	\$75,500	\$73,982	\$60,570	3820	33.27	1271	893	1458
48	223	9505.00	Middle	No	85.54	\$75,500	\$64,583	\$52,875	3066	35.49	1088	425	890
48	223	9506.00	Moderate	No	78.27	\$75,500	\$59,094	\$48,380	3829	42.28	1619	956	1542
48	223	9507.00	Middle	No	82.36	\$75,500	\$62,182	\$50,911	4810	32.20	1549	1070	1920
48	223	9508.00	Upper	No	123.70	\$75,500	\$93,394	\$76,463	3006	23.89	718	925	1244

* Will automatically be included in the 2025 Distressed or Underserved Tract List

2024 FFIEC Census Report - Summary Census Demographic Information

State: 48 - TEXAS (TX)

County: 231 - HUNT COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 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	231	9601.00	Middle	No	91.84	\$110,300	\$101,300	\$81,111	3130	38.12	1193	646	1119
48	231	9602.00	Middle	No	84.66	\$110,300	\$93,380	\$74,773	2480	22.22	551	688	967
48	231	9603.00	Middle	No	89.16	\$110,300	\$98,343	\$78,750	4602	22.62	1041	1241	1647
48	231	9604.00	Middle	No	80.21	\$110,300	\$88,472	\$70,839	5104	42.77	2183	1475	1920
48	231	9605.00	Moderate	No	74.99	\$110,300	\$82,714	\$66,235	3981	43.66	1738	785	1437
48	231	9606.00	Low	No	48.68	\$110,300	\$53,694	\$43,000	4229	50.93	2154	351	895
48	231	9607.00	Moderate	No	78.80	\$110,300	\$86,916	\$69,598	6091	18.67	1137	1602	2444
48	231	9608.00	Low	No	43.21	\$110,300	\$47,661	\$38,167	3785	75.56	2860	570	1237
48	231	9609.00	Moderate	No	50.04	\$110,300	\$55,194	\$44,198	5296	65.58	3473	635	1358
48	231	9610.00	Moderate	No	56.43	\$110,300	\$62,242	\$49,839	4291	49.99	2145	1047	1673
48	231	9611.01	Middle	No	99.20	\$110,300	\$109,418	\$87,614	5132	26.99	1385	1438	1732
48	231	9611.02	Middle	No	89.28	\$110,300	\$98,476	\$78,854	3391	18.08	613	826	1276
48	231	9612.00	Middle	No	91.48	\$110,300	\$100,902	\$80,795	5475	26.70	1462	1208	1765
48	231	9613.00	Middle	No	80.51	\$110,300	\$88,803	\$71,106	7047	34.21	2411	1582	2242
48	231	9614.01	Middle	No	87.32	\$110,300	\$96,314	\$77,117	7127	36.65	2612	1439	1734
48	231	9614.02	Middle	No	98.89	\$110,300	\$109,076	\$87,336	5323	29.34	1562	1097	1524
48	231	9615.01	Upper	No	129.20	\$110,300	\$142,508	\$114,104	3180	20.13	640	1066	1194
48	231	9615.02	Middle	No	110.22	\$110,300	\$121,573	\$97,344	6242	29.94	1869	1567	1820
48	231	9615.03	Middle	No	85.78	\$110,300	\$94,615	\$75,761	4398	24.01	1056	1350	1887
48	231	9616.00	Moderate	No	69.41	\$110,300	\$76,559	\$61,304	6841	26.02	1780	1828	2940
48	231	9617.00	Moderate	No	76.04	\$110,300	\$83,872	\$67,161	2811	17.54	493	916	1304

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2024 FFIEC Census Report - Summary Census Demographic Information

State: 48 - TEXAS (TX)

County: 397 - ROCKWALL COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 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	397	0401.01	Upper	No	139.77	\$110,300	\$154,166	\$123,438	7516	26.42	1986	2563	2708
48	397	0401.03	Upper	No	161.01	\$110,300	\$177,594	\$142,198	4483	20.23	907	1323	1461
48	397	0401.04	Middle	No	84.96	\$110,300	\$93,711	\$75,040	3882	46.01	1786	779	892
48	397	0402.01	Upper	No	167.72	\$110,300	\$184,995	\$148,125	1832	19.60	359	488	504
48	397	0402.02	Upper	No	145.61	\$110,300	\$160,608	\$128,596	5788	26.68	1544	1355	1472
48	397	0402.03	Upper	No	251.58	\$110,300	\$277,493	\$222,188	1670	25.87	432	393	498
48	397	0403.01	Middle	No	111.64	\$110,300	\$123,139	\$98,603	5438	38.73	2106	1618	2024
48	397	0403.03	Upper	No	140.75	\$110,300	\$155,247	\$124,306	3844	21.38	822	1177	1356
48	397	0403.04	Middle	No	108.17	\$110,300	\$119,312	\$95,536	2380	41.22	981	132	265
48	397	0403.05	Middle	No	106.68	\$110,300	\$117,668	\$94,222	3370	35.58	1199	460	883
48	397	0404.03	Moderate	No	79.96	\$110,300	\$88,196	\$70,625	2681	37.49	1005	1021	1267
48	397	0404.04	Middle	No	108.39	\$110,300	\$119,554	\$95,733	2835	40.42	1146	943	1152
48	397	0404.05	Moderate	No	64.13	\$110,300	\$70,735	\$56,638	2810	50.43	1417	538	695
48	397	0404.06	Upper	No	123.81	\$110,300	\$136,562	\$109,350	4055	36.20	1468	985	1123
48	397	0404.07	Upper	No	239.61	\$110,300	\$264,290	\$211,618	2912	31.59	920	768	773
48	397	0404.08	Upper	No	128.63	\$110,300	\$141,879	\$113,600	3054	42.96	1312	657	718
48	397	0404.09	Upper	No	120.64	\$110,300	\$133,066	\$106,552	4871	48.47	2361	948	1040
48	397	0404.10	Middle	No	93.09	\$110,300	\$102,678	\$82,217	4135	41.43	1713	1107	1556
48	397	0404.11	Upper	No	173.46	\$110,300	\$191,326	\$153,193	2091	27.50	575	885	914
48	397	0404.12	Upper	No	122.48	\$110,300	\$135,095	\$108,173	1265	34.62	438	213	235
48	397	0405.03	Middle	No	102.71	\$110,300	\$113,289	\$90,714	6943	65.23	4529	1425	2093
48	397	0405.07	Upper	No	211.52	\$110,300	\$233,307	\$186,806	4755	18.59	884	1607	1655
48	397	0405.08	Upper	No	199.28	\$110,300	\$219,806	\$176,000	3245	18.12	588	984	1017
48	397	0405.09	Upper	No	156.90	\$110,300	\$173,061	\$138,571	2468	29.34	724	490	522
48	397	0405.10	Upper	No	141.45	\$110,300	\$156,019	\$124,926	4453	23.09	1028	1544	1744
48	397	0405.11	Upper	No	165.44	\$110,300	\$182,480	\$146,116	3000	22.57	677	860	947

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48	397	0405.12	Middle	No	118.24	\$110,300	\$130,419	\$104,428	4888	49.04	2397	1337	1473
48	397	0405.13	Upper	No	159.34	\$110,300	\$175,752	\$140,727	4435	32.74	1452	1417	1544
48	397	0405.14	Upper	No	145.98	\$110,300	\$161,016	\$128,926	2720	31.80	865	717	717

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