MARION
STATE BANK
Established 1906

There were no written comments received from the public for the current year or each of the prior two calendar years that relate to Marion State Bank's performance in helping to meet community credit needs.

PUBLIC DISCLOSURE

May 18, 2020

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Marion State Bank
Certificate Number: 15355

301 West San Antonio Street
Marion, Texas 78124

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

1601 Bryan Street, Suite 1410
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.

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INSTITUTION RATING

INSTITUTION'S 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.

Marion State Bank's (MSB) satisfactory Lending Test record supports the overall Community Reinvestment Act (CRA) rating. The following points summarize conclusions regarding the applicable test, discussed in detail elsewhere.

- 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.
- A majority of loans and other lending-related activities are in the institution's assessment area.
- The geographic distribution of loans reflects reasonable dispersion throughout the assessment area.
- The distribution of borrowers reflects, given the demographics of the assessment area, reasonable penetration among individuals of different income levels (including low- and moderate-income) and businesses of different sizes.
- The institution did not receive any CRA-related complaints since the previous evaluation; therefore, this factor did not affect the Lending Test conclusion.

DESCRIPTION OF INSTITUTION

Background

MSB, a locally owned community bank headquartered in Marion, Texas, began operations in 1906. Marion Bancshares, Inc., Marion, Texas, a one-bank holding company, wholly owns MSB. The bank received a Satisfactory rating at its previous evaluation, dated April 1, 2014, based on Federal Financial Institutions Examination Council (FFIEC) Small Institution CRA Examination Procedures as performed by the Federal Deposit Insurance Corporation (FDIC). No affiliates or subsidiaries exist relevant to this CRA evaluation since the institution did not ask for consideration of the activities from such.

Operations

MSB functions as a community bank with a primary business focus on commercial and consumer lending from its only full-service office located in Guadalupe County, approximately 30 miles northeast of San Antonio. The bank's lending focus remains unchanged from the last evaluation. The bank did not open or close any full-service offices and did not participate in any merger or acquisition activities since the previous evaluation. The Description of Assessment Area depicts the full-service office's specific location.

While MSB offers a variety of loan products including consumer, commercial, agricultural, and construction and land development loans, the bank does not offer 1-4 family residential loans. The bank provides a variety of deposit services including checking, savings, and individual retirement accounts, as well as certificates of deposits. Alternative banking services include internet banking, telephone and mobile banking, debit cards, and an automated teller machine (ATM) located at the bank. Service hours remain consistent with area and industry norms. Drive-thru facilities offer extended business hours on weekdays and Saturdays.

Ability and Capacity

As of December 31, 2019, assets totaled $113.4 million, consisting primarily of net loans & leases of $49.3 million, securities of $45.2 million, and cash of $14.3 million. Total deposits equaled $96.9 million as of the same date. Since the last evaluation, on average per year, total assets increased 3.9 percent, net loans increased 3.9 percent, and total deposits increased 2.9 percent.

The following table illustrates the mix of outstanding loans as of December 31, 2019, which reflects a distribution generally supportive of the institution's primary business focus with commercial loans (including nonfarm nonresidential properties) representing 44.2 percent of the dollar volume of gross loans, followed by consumer loans at 18.1 percent.

Loan Portfolio Distribution		
Loan Category	**$(000s)**	**%**
Construction & Land Development	8,883	17.9
Secured by Farmland	4,991	10.1
Secured by 1-4 Family Residential	112	0.2
Secured by Multi-Family Residential	0	0.0
Secured by Nonfarm Nonresidential Properties	10,950	22.0
Total Real Estate Loans	**24,936**	**50.2**
Agricultural Production	4,704	9.5
Commercial and Industrial	11,000	22.2
Consumer	8,984	18.1
Other Loans	0	0.0
Gross Loans	**49,624**	**100.0**
Source: Reports of Condition and Income (12/31/2019)		

Based on the information discussed in this section as well as other regulatory data, the institution's financial condition, size, product offerings, prior performance, and status of any legal impediments did not affect its ability to meet the assessment area's credit needs.

DESCRIPTION OF ASSESSMENT AREA

MSB designated one assessment area, consisting of all 29 census tracts in Guadalupe County, within the San Antonio-New Braunfels, Texas Metropolitan Statistical Area (MSA). Guadalupe County represents one of eight counties that make up the San Antonio-New Braunfels, Texas MSA. The assessment area conforms to CRA regulatory requirements.

The following table denotes the location of the bank's office and ATM.

Office Location					
County/City/Office	**Office Type**	**Census Tract Number**	**Census Tract Income Level**	**ATM**	**Office Opened or Closed Since Last Evaluation**
Guadalupe County Marion – 301 W. San Antonio St.	Main Office	2106.03	Middle	Yes	No
Source: Bank Data (2019); 2015 American Community Survey (ACS) Census					

Economic and Demographic Data

The assessment area's 29 census tracts consist of 1 low-, 3 moderate-, 12 middle-, and 13 upper-income tracts based on the 2015 ACS data derived from census data.

Service industries represent the largest portion of businesses at 36.9 percent, followed by non-classifiable establishments at 17.4 percent and retail trade at 12.0 percent. Major employers in the assessment area include Marion Independent School District, Green Valley Specialty Utility District, and Taprite - Fassco Manufacturing, Inc.

The Texas Workforce Commission's March 2020 figure reflects an unemployment rate of 3.9 percent for Guadalupe County as compared to the State of Texas rate of 4.7 and the U.S. rate of 4.6 percent. The Federal Emergency Management Agency declared Guadalupe County as a major disaster county due to storms and flooding in May 2015 and August 2017. The following table provides select demographic and economic data for the assessment area.

Demographic Information of the Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	29	3.4	10.3	41.4	44.8	0.0
Population by Geography	143,460	4.3	10.2	34.0	51.5	0.0
Housing Units by Geography	53,101	4.2	9.7	37.0	49.1	0.0
Owner-Occupied Units by Geography	37,581	2.3	7.5	35.0	55.2	0.0
Occupied Rental Units by Geography	11,359	9.3	14.5	40.9	35.3	0.0
Vacant Units by Geography	4,161	7.4	16.6	44.3	31.7	0.0
Businesses by Geography	8,450	5.3	6.5	36.0	52.2	0.0
Farms by Geography	365	2.5	5.2	48.8	43.5	0.0
Family Distribution by Income Level	36,990	15.5	15.6	20.4	48.5	0.0
Household Distribution by Income Level	48,940	18.4	13.7	18.5	49.4	0.0
Median Family Income MSA - 41700 San Antonio-New Braunfels, TX MSA	$62,228		Median Housing Value			$149,868
			Median Gross Rent			$955
			Families Below Poverty Level			7.6%

Source: 2015 ACS Census; 2019 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.

Examiners used the applicable FFIEC median family incomes (MFI) to analyze consumer loans under the borrower profile performance factor. The following table shows the applicable income range for loans originated in 2019 based on the 2019 MFI of $71,000 applicable to the San Antonio-New Braunfels, Texas MSA.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
San Antonio-New Braunfels, TX MSA Median Family Income (41700)				
2019 ($71,000)	<$35,500	$35,500 to <$56,800	$56,800 to <$85,200	≥$85,200

Source: FFIEC

Competition

MSB's assessment area contains a low level of competition from other chartered banks based on its population, with each of the 23 offices from its 14 institutions serving approximately 6,237 people. MSB ranks 7th in deposit market share within the county of Guadalupe, capturing 5.6 percent of the county's deposits based on the June 30, 2019, FDIC Deposit Market Share Report. While some credit unions, mortgage companies, and finance companies also operate in the area, the competition level still allows for lending opportunities.

Community Contacts

Examiners conducted a community contact familiar with the business and community environment to help assess the current economic conditions, community credit needs, and potential opportunities for bank involvement in the assessment area. The contact stated that economic conditions are stable, primarily fueled by small business and agriculture/farm operations, and benefit from new commercial development consisting of a manufacturing facility for Toyota. The contact further indicated that the area has also recently experienced the reopening of various retail establishments as a result of the COVID-19 pandemic. Finally, the contact indicated that financial institutions serving the assessment area offer support in meeting the financial needs of local residents.

Credit Needs

Considering information obtained from the community contact, bank management, as well as demographic and economic data, examiners concluded that the primary credit needs of the assessment area include small business, consumer, and agricultural loans.

SCOPE OF EVALUATION

General Information

This evaluation covers the period of April 1, 2014, to May 18, 2020, the date of the previous evaluation to this evaluation's date. To assess performance, examiners applied the FFIEC Small Institution CRA Examination Procedures, which include the Lending Test. The appendix lists the applicable test's criteria.

Activities Reviewed

Loan Products Reviewed

Lending Test procedures require examiners to determine the bank's major product lines for review. As an initial matter, examiners may select from among the same loan categories used for CRA Large Bank evaluations: home mortgage, small business, small farm, and consumer loans. The following table shows lending activity for 2019, which reflects a consistent pattern with the bank's lending emphasis since the last evaluation and in the bank's assessment area.

Loans Originated or Purchased				
Loan Category	**$(000s)**	**%**	**#**	**%**
Construction and Land Development	3,920	13.1	38	4.0
Secured by Farmland	789	2.7	5	0.5
Secured by 1-4 Family Residential Properties	72	0.2	1	0.1
Commercial Real Estate	3,040	10.2	23	2.4
Agricultural Loans	4,865	16.3	141	15.0
Commercial and Industrial Loans	10,054	33.7	224	23.7
Consumer Loans	7,103	23.8	514	54.3
Gross Loans	**29,843**	**100.0**	**946**	**100.0**
Source: Bank Data (2019)				

Considering the dollar volume and number of loans originated, as well as management's stated business strategy, examiners determined that the bank's major product lines consist of commercial loans at 43.9 percent and consumer loans at 23.8 percent by dollar volume in 2019. Since none of the other typically considered loan categories offered by the bank represent a major product line and would materially affect any conclusions or ratings, this evaluation does not discuss them, including farm/agricultural loans at 19.0 percent and residential loans at 0.2 percent by dollar volume. In addition, this evaluation does not consider any affiliate lending activity.

Examiners reviewed a random sample of 55 small business loans totaling $2,668,000 out of a universe of 247 such loans totaling $13.0 million and a random sample of 63 consumer loans totaling $888,690 from the universe of 514 such loans totaling $7.1 million, all originated in 2019. The random samples, considered representative of the entire evaluation period, used a statistical 90 percent Confidence Interval and a 10 percent Precision Level. D&B data for 2019 provided a standard of comparison for the small business loans sampled while ACS Census data for 2015 provided a standard of comparison for the consumer loans.

Loan Category Weighting

Examiners considered the universes of the dollar volume and number of loans originated in 2019 for small business and consumer loans as outlined in the below table, as well as management's stated business strategy, to determine the weighting applied to the different loan categories reviewed when arriving at applicable conclusions. Consequently, examiners provided generally equal weight to the bank's performance regarding small business and consumer loans when arriving at overall conclusions.

Loan Category Weighting				
Loan Category Reviewed	**Universes of Loan Categories Reviewed**			
	$(000s)	**%**	**#**	**%**
Small Business	13,094	64.8	247	32.5
Consumer	7,103	35.2	514	67.5
Total Loans	**20,197**	**100.0**	**761**	**100.0**
Source: Bank Data (2019)				

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

MSB demonstrated an overall satisfactory record regarding the Lending Test. Reasonable records regarding its geographic and borrower profile distributions primarily support this conclusion. Additionally, the bank demonstrated a reasonable record regarding its LTD ratio and granted a majority of loans inside its assessment area. The appendix lists the Lending Test's criteria.

For the Lending Test, typically, examiners will first determine whether the presence of any weaker LTD ratio or assessment area concentration performance warrants downgrading the overall Lending Test conclusion. Absent any such warranted downgrading, examiners will then place more weight on the bank's geographic and borrower profile loan distributions when arriving at the overall Lending Test conclusion.

Loan-to-Deposit Ratio

The 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. Reasonable overall and comparative levels support this conclusion.

Overall Level

The overall level of the bank's average, net LTD ratio reflects reasonable performance. For the 23 quarters since the prior evaluation, the bank recorded a 48.1 percent average, net LTD ratio, higher than the 35.8 percent average, net LTD ratio reported at the previous evaluation. Over the 23 quarters, the bank's quarterly, net LTD ratio ranged from a low of 35.2 percent on December 31, 2014, to a high of 55.7 percent on March 31, 2018. The quarterly ratio gradually increased over the review period.

Comparative Level

The comparative level of the bank's average, net LTD ratio reflects reasonable performance. Examiners identified and listed in the following table three comparable institutions based on one or more of the following factors: operating in or near the bank's assessment area, reporting similar asset sizes, and/or reflecting generally similar lending emphases.

The following table shows that MSB posted the highest of the four ratios listed. MSB's ratio lands within a reasonable range of the other listed ratios, particularly the next two highest listed ratios, rising at least 4.2 percentage points higher, reflecting reasonable performance.

LTD Ratio Comparative Level		
Bank Name and Location	**Total Assets $(000s)**	**Average, Net LTD Ratio (%)**
Marion State Bank, Guadalupe Co., TX	113,412	48.1
Comparable Banks		
The Lytle State Bank of Lytle, Atascosa Co., TX	89,962	38.5
Carmine State Bank, Fayette Co., TX	81,973	30.7
Yoakum National Bank, DeWitt Co., TX	226,262	43.9
Source: Reports of Condition and Income (6/30/2014 – 12/31/2019)		

Assessment Area Concentration

A majority of loans and other lending-related activities are in the institution's assessment area. Majorities of small business and consumer loans originated inside the assessment area supports this conclusion. Examiners considered the bank's asset size and office structure as well as the loan products reviewed relative to the assessment area's size and economy when arriving at this conclusion.

Small Business

The institution granted a majority of its small business loans inside its assessment area. The following table shows that for small business loans by number, the bank originated a majority outside its assessment area while by dollar volume, the bank originated a majority inside its assessment area. Weighing both measures equally, combined they show that the bank granted a majority of its small business loans inside its assessment area.

Consumer Loans

The institution granted a majority of its consumer loans inside its assessment area. The following table shows that for consumer loans by number, the bank originated a majority inside its assessment area while by dollar volume, the bank originated a majority outside its assessment area. Weighing both measures equally, combined they show that the bank granted a majority of its consumer loans inside its assessment area.

Lending Inside and Outside of the Assessment Area										
	Number of Loans					**Dollar Amount of Loans $(000s)**				
Loan Category	**Inside**		**Outside**		**Total**	**Inside**		**Outside**		**Total**
	#	**%**	**#**	**%**	**#**	**$**	**%**	**$**	**%**	**$(000s)**
Small Business	26	47.3	29	52.7	55	1,573	59.0	1,095	41.0	2,668
Consumer Loans	38	60.3	25	39.7	63	398	44.8	490	55.2	888
Source: Bank Data (2019)										

Geographic Distribution

The geographic distribution of loans reflects reasonable dispersion throughout the assessment area. Reasonable performances regarding small business and consumer loans in the bank's sole assessment area support this conclusion. Examiners considered the loan categories reviewed relative to the available comparative data and any performance context issues. Examiners focused on the percentages by number of loans originated in low- and moderate-income census tracts when arriving at conclusions and only considered loans granted inside the assessment area.

Small Business Loans
The geographic distribution of small business loans reflects reasonable performance. Examiners focused on the bank's percentage of loans, by number, granted in low- and moderate-income geographies relative to the percent of businesses.

The following table shows that within the one low-income census tract, the bank did not originate any of the sampled loans. However, D&B data reflects only 5.3 percent of businesses located within such area. Given the limited lending opportunities in the low-income census tract, the bank's performance reflects reasonable performance. The following table also shows that within moderate-income census tracts, the bank's lending percentage lands within a reasonable range of, falling only 2.7 percentage points below, the level of businesses operating in moderate-income census tracts, thereby reflecting reasonable performance. Consequently, the bank's overall performance within low- and moderate-income census tracts reflects reasonable performance.

Geographic Distribution of Small Business Loans					
Tract Income Level	**% of Businesses**	**#**	**%**	**$(000s)**	**%**
Low	5.3	0	0.0	0	0.0
Moderate	6.5	1	3.8	58	3.7
Middle	36.0	10	38.5	634	40.3
Upper	52.2	15	57.7	881	56.0
Not Available	0.0	0	0.0	0	0.0
Totals	**100.0**	**26**	**100.0**	**1,573**	**100.0**
Source: 2019 D&B Data; Bank Data (2019) *Due to rounding, totals may not equal 100.0*					

Consumer Loans
The geographic distribution of consumer loans reflects reasonable performance. Examiners focused on the bank's percentages based on the number of loans granted in low- and moderate-income geographies relative to the percent of households when arriving at this conclusion.

The following table shows that within the one low-income census tract, the bank did not originate any of the sampled loans. However, demographic data reflects only 3.9 percent of the households located in such area. Given the limited lending opportunities in the low-income census tract, the bank's performance reflects reasonable performance. The following table also shows that within moderate-income census tracts, the bank's lending percentage lands within a reasonable range of, falling only 1.2 percentage points below, the percentage of households located in such areas, thereby reflecting reasonable performance. Consequently, the bank's overall performance within low- and moderate-income census tracts reflects reasonable performance.

Geographic Distribution of Consumer Loans					
Tract Income Level	**% of Households**	**#**	**%**	**$(000s)**	**%**
Low	3.9	0	0	0	0.0
Moderate	9.1	3	7.9	9	2.3
Middle	36.4	22	57.9	239	60.0
Upper	50.6	13	34.2	150	37.7
Not Available	0.0	0	0.0	0.0	0.0
Totals	**100.0**	**38**	**100.0**	**398**	**100.0**
Source: 2015 ACS Census; Bank Data (2019) *Due to rounding, totals may not equal 100.0*					

Borrower Profile

The distribution of borrowers reflects, given the demographics of the assessment area, reasonable penetration among individuals of different income levels (including low- and moderate-income) and businesses of different sizes. Reasonable performance regarding small business loans insufficiently lifted by excellent performance regarding consumer loans in the bank's sole assessment area supports this conclusion. Examiners considered the loan categories reviewed relative to the available comparative data and any performance context issues. Examiners focused on the percentages by the number of loans when arriving at conclusions and only considered loans granted inside the assessment area.

Small Business Loans

The distribution of small business loans based on the borrowers' profiles reflects reasonable performance. Examiners focused on the bank's overall level of lending to businesses with gross annual revenues of $1 million or less and the comparison to D&B data when arriving at this conclusion. The companies' gross annual revenues define the borrowers' profiles for this review.

The following table shows that the bank originated approximately eight out of every ten loans to businesses with gross annual revenues of $1 million or less, reflecting a reasonable level when compared to D&B data. The bank's level lands 7.0 percentage points below D&B data. The table also shows that the bank originated over 42.0 percent of the reviewed loans to entities in the smallest two revenue categories, further supporting reasonable performance.

Distribution of Small Business Loans by Gross Annual Revenues					
Gross Revenue Level	% of Businesses	#	%	$(000s)	%
< $100,000	56.6	6	23.1	219	13.9
$100,000 - $249,999	23.1	5	19.2	133	8.5
$250,000 - $499,999	5.4	3	11.5	107	6.8
$500,000 - $1,000,000	2.6	7	26.9	581	36.9
Subtotal <= $1,000,000	**87.7**	**21**	**80.7**	**1,040**	**66.1**
>$1,000,000	3.7	3	11.5	381	24.2
Revenue Not Available	8.6	2	7.8	152	9.7
Total	**100.0**	**26**	**100.0**	**1,573**	**100.0**
Source: 2019 D&B Data; Bank Records (2019) *Due to rounding, totals may not equal 100.0*					

Consumer Loans

The distribution of consumer loans based on the borrowers' profiles reflects excellent performance. Examiners focused on the percentages of the number of loans to low- and moderate-income borrowers compared to the percentages of households when arriving at conclusions. The borrowers' income designations define the borrowers' profiles for this review.

The following table shows that the bank's level of lending to low-income borrowers rises 23.7 percentage points above the percent of low-income households, reflective of excellent performance. The table also shows that the bank's level of lending to moderate-income borrowers rises 10.0 percentage points above the percentage of moderate-income households, also reflective of excellent performance. Consequently, the bank's overall performance to low- and moderate-income borrowers reflects excellent performance.

Distribution of Consumer Loans by Borrower Income Category					
Borrower Income Level	% of Households	#	%	$(000s)	%
Low	18.4	16	42.1	80	20.0
Moderate	13.7	9	23.7	127	31.9
Middle	18.5	7	18.4	85	21.4
Upper	49.4	6	15.8	106	26.7
Not Available	0.0	0	0.0	0	0.0
Totals	**100.0**	**38**	**100.0**	**398**	**100.0**
Source: 2015 ACS Census; Bank Data (2019) *Due to rounding, totals may not equal 100.0*					

Response to Complaints

The bank did not receive any CRA-related complaints since the previous evaluation. Therefore, this criterion did not affect the Lending Test conclusion.

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

Examiners did not identify any evidence of discriminatory or other illegal credit practices. Therefore, this consideration did not affect the institution's overall CRA rating.

APPENDICES

SMALL BANK PERFORMANCE CRITERIA

Lending Test

The Lending Test for CRA Small Banks evaluates the institution'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 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;
4) The geographic distribution of the bank's loans; 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).

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.

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.

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.

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.

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.

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 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.

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.

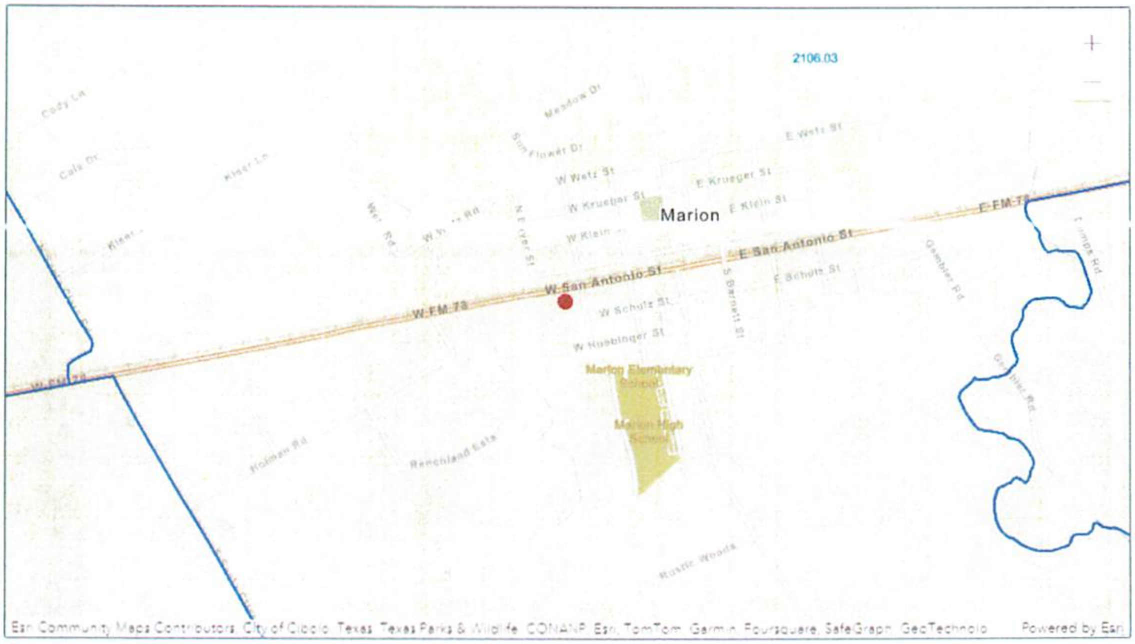
Urban Area: All territories, populations, and housing units in urbanized areas and in places of 2,500 or more persons outside urbanized areas. More specifically, "urban" consists of territory, persons, and housing units in places of 2,500 or more persons incorporated as cities, villages, boroughs (except 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.

Community Reinvestment Act
Branches and Geographies

Marion State Bank consists of one branch which is located at 301 W. San Antonio Street Marion TX 78124, Guadalupe County, MSA/MD Code: 41700, State Code: 48, County Code: 187 Tract Code: 2106.03.

FFIEC FFIEC Geocoding/Mapping System -- 2024



Matched Address: 301 W San Antonio St, Marion, Texas, 78124
MSA: 41700 - SAN ANTONIO-NEW BRAUNFELS, TX || State: 48 - TEXAS || County: 187 - GUADALUPE COUNTY || Tract Code: 2106.03

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

In 2023, as well as the past two calendar years, Marion State Bank did not open or close any branches.

Marion State Bank's hours of operations are:

Lobby Hours: Monday through Thursday - 8:00 a.m. to 3:00 p.m.
Friday - 8:00 a.m. to 5:00 p.m.
Saturday - Closed
Drive thru Hours: Monday through Thursday – 8:00 a.m. to 4:00 p.m.
Friday – 8:00 a.m. to 6:00 p.m.
Saturday – 9:00 a.m. to 12:00 p.m.

Marion State Bank offers the following products and services:

Consumer Accounts:

Regular Checking
Minor Checking
Educators Checking
Senior Citizen Checking
Military Checking

Interest Bearing Accounts:

NOW
Super NOW
IOLTA/NOW
Money Market Fund
Certificate of Deposit
Traditional & Roth IRA's
Savings
Minor Savings

Commercial Accounts:

Commercial Checking
Business Regular Checking
Business NOW
Business Super NOW
Business Money Market
Business Savings
Public Funds Regular Checking
Public Funds NOW
Public Funds Super NOW
Public Funds Money Market
Public Funds Savings

Loan Products:

Agricultural Loans
Land & Lot Loans
New and Used Vehicle Loans
Business (Commercial) Loans
Consumer Loans
Loans with specific allocations (tied to monies)
Recreational Loans
Lines of Credit
Letters of Credit

Marion State Bank offers (free of charge):

Online Banking is free of charge excluding bill pay which is 3.95 a month for consumer and 5.95 for businesses, that can be accessed 24/7 at www.marionstatebanktx.com.

Mobile Banking

Remote Deposit Capture

Bank by Mail

ATM/Debit Mastercard for all Business and Non-Interest bearing checking accounts

One 24-hour ATM which is located at 301 W. San Antonio St. Marion TX 78124 and is free of charge for all Marion State Bank ATM/Debit cards and $3.50 for all other ATM/Debit card users. A $1 fee is charged to Marion State Bank customers who withdraw cash at ATMs not owned by us and a $0.50 charge for all balance inquires at ATMs not owned by us.

Attached is a list of fees, minimum balance requirements, products, and services which vary for each type of account Marion State Bank offers.

A separate Fee Schedule contains information about fees and charges that may be assessed against an account. Below are additional fees and charges associated with specific account products:

Regular Checking

- Minimum balance fee of $5.00 if daily balance falls below $300.00
- Minimum balance fee of $7.50 if daily balance is at least $300.00 every day but less than $500.00
- Service charges waived while account holder is less than 18 years of age or enrolled in higher education up to age 26

Educators Checking (Employees of Marion Independent School District)

- Minimum balance fee of $2.00 if daily balance falls below $100.00

Senior Citizen Checking

- Minimum balance fee of $2.00 if daily balance falls below $100.00
- Item fee of $.15 for each debit transaction in excess of 20 during a statement cycle

Military Checking (Law Enforcement and/or active Military Service Members)

- Minimum balance fee of $5.00 if daily balance falls below $300.00

Personal NOW

- Minimum balance fee of $10.00 if daily balance falls below $1,000.00
- Item fee of $.15 for each debit transaction in excess of 25 during a statement cycle

Personal Super NOW

- Minimum balance fee of $10.00 if daily balance falls below $2,500.00
- Item fee of $.30 for each debit transaction in excess of 25 during a statement cycle

IOLTA

- Minimum balance fee of $10.00 if daily balance falls below $1,000.00
- Item fee of $.15 for each debit transaction in excess of 25 during a statement cycle

Personal Money Market

- Minimum balance fee of $10.00 if daily balance falls below $2,500.00
- Item fee of $5.00 for each withdrawal in excess of 6 during a statement cycle

Personal Savings

- Minimum balance fee of $5.00 if daily balance during the quarter falls below $200.00
- Item fee of $1.50 for each withdrawal in excess of 6 during a statement cycle
- Service charges waived while account holder is less than 18 years of age or enrolled in higher education up to age 26

MARION STATE BANK
Established 1906

Commercial Checking
- Minimum balance fee of $10.00 if daily balance falls below $1,000.00
- Item fee of $.15 for each debit transaction in excess of 80 during a statement cycle

Business Regular Checking
- Minimum balance fee of $10.00 if daily balance falls below $1,000.00
- Item fee of $.15 for each debit transaction in excess of 80 during a statement cycle

Business NOW
- Minimum balance fee of $10.00 if daily balance falls below $1,000.00
- Item fee of $.15 for each debit transaction in excess of 25 during a statement cycle

Business Super NOW
- Minimum balance fee of $10.00 if daily balance falls below $2,500.00
- Item fee of $.30 for each debit transaction in excess of 25 during a statement cycle

Business Money Market
- Minimum balance fee of $10.00 if daily balance falls below $2,500.00
- Item fee of $5.00 for each withdrawal in excess of 6 during a statement cycle

Business Savings
- Minimum balance fee of $5.00 if daily balance during the quarter falls below $200.00
- Item fee of $1.50 for each withdrawal in excess of 6 during a statement cycle

Public Funds Regular Checking
- Minimum balance fee of $10.00 if daily balance falls below $1,000.00
- Item fee of $.15 for each debit transaction in excess of 80 during a statement cycle

Public Funds NOW
- Minimum balance fee of $10.00 if daily balance falls below $1,000.00
- Item fee of $.15 for each debit transaction in excess of 25 during a statement cycle

Public Funds Super NOW
- Minimum balance fee of $10.00 if daily balance falls below $2,500.00
- Item fee of $.30 for each debit transaction in excess of 25 during a statement cycle

Public Funds Money Market
- Minimum balance fee of $10.00 if daily balance falls below $2,500.00
- Item fee of $5.00 for each withdrawal in excess of 6 during a statement cycle

Public Funds Savings
- Minimum balance fee of $5.00 if daily balance during the quarter falls below $200.00
- Item fee of $1.50 for each withdrawal in excess of 6 during a statement cycle

FEE SCHEDULE

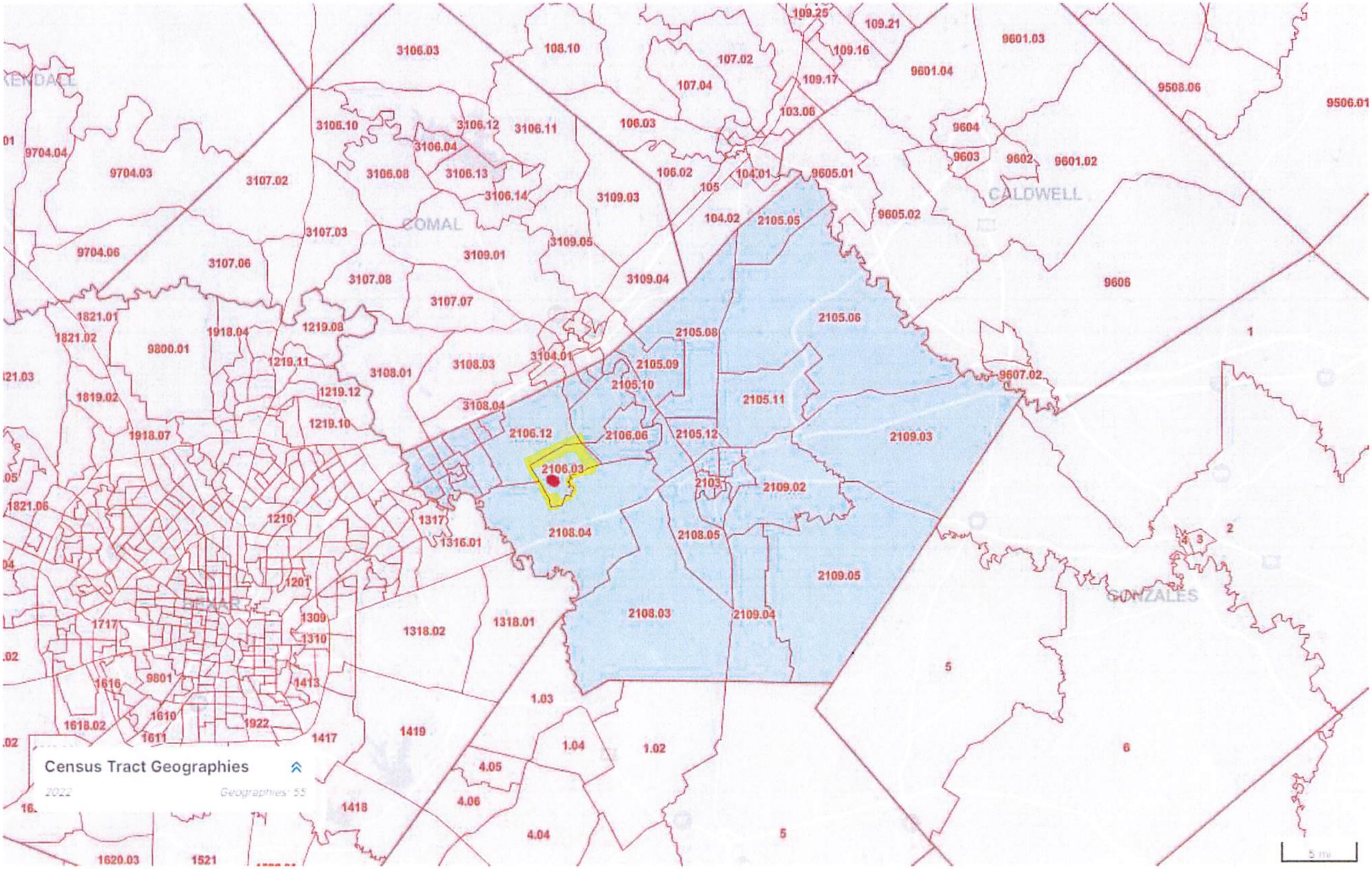
Marion State Bank
301 W San Antonio Street
P O Box 187
Marion, Texas 78124
(830)420-2331
www.marionstatebanktx.com

FEES AND CHARGES. The following fees and charges may be assessed against your account:

Account Activity Printout	$2.00
Account Balancing Assistance (per hour - 1 hour minimum charge)	$20.00
Account Closed within 90 days of opening	$20.00
Account Research (per hour)	$25.00
ATM/Debit Card Replacement Fee	$10.00
Balance Inquiry at ATMs not owned by Marion State Bank	$0.50
Cash Withdrawal at ATMs not owned by Marion State Bank	$1.00
Cashiers Check	$5.00
Change Orders (currency/coin - per exchange)	$2.00
Chargebacks (each item)	$10.00
Check Cashed (Non-Customer)	$10.00
Collections (incoming or outgoing) will be charged "At Cost"	
Copies (in general - per page)	$1.00
Duplicate Statement (per statement)	$2.00
Fax (incoming or outgoing - per page)	$1.00
Internet Bill Payment for commercial accounts has a monthly flat fee of $5.95 per month, includes up to 20 Bill Payments per month on each account. Fees of $.50 are assessed for each Bill Payment exceeding 20 per month in each account.	
Internet Bill Payment for consumer accounts has a monthly flat fee of $3.95 per month, includes up to 10 Bill Payments per month on each account. Fees of $.50 are assessed for each Bill Payment exceeding 10 per month in each account.	
Levies (per notice)	$50.00
Overdraft/Returned Item Funds (per item)	$30.00
Personal Money Order	$1.00
Safe Deposit Box Drilling charge is "At Cost" plus $25.00	
Safe Deposit Box Key Replacement charge is "At Cost" plus $25.00	
Stop Payments (all items)	$25.00
Sweep transfer fee	$2.00
Temporary Checks (per page - 1 page minimum)	$1.00
Wire Transfer - Domestic (outgoing)	$25.00
Wire Transfer - Domestic or Foreign (incoming)	$10.00
Wire Transfer - Foreign (outgoing)	$60.00

Safe Deposit Box Annual Fees (**SAFE DEPOSIT BOXES AND ANY CONTENTS WITHIN THE SAFE BOX ARE NOT FDIC INSURED**)
3x5x21 - $25.00
5x5x21 - $30.00
3x10x21 - $35.00
5x10x21 - $50.00
10x10x21 - $85.00

All Census Tracts within Guadalupe County, Texas



Map Note 1:

The boundaries, roads, and hydrography shown on the map are from the Census Bureau's MAF/TIGER database. Boundaries in the vicinity of coastal areas (Atlantic Ocean, Pacific Ocean, and the Great Lakes) are clipped to a representative coastline for data years 2020 and beyond and generally do not extend into the water.

Map Note 2:

The detailed basemap includes national, state, and local parks and forests from the U.S. Geological Survey (USGS) Gap Analysis Project (GAP), 2020, Protected Areas Database of the United States (PAD-US) 2.1: U.S. Geological Survey data release, https://doi.org/10.5066/P92QM3NT.

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
48	187	2101.00	Middle	No	95.98	$89,100	$85,518	$71,300	4351	72.70	3163	932	1608
48	187	2102.00	Low	No	49.60	$89,100	$44,194	$36,845	4236	87.98	3727	804	1587
48	187	2103.00	Moderate	No	53.63	$89,100	$47,784	$39,841	5629	73.99	4165	1182	2010
48	187	2104.00	Middle	No	83.98	$89,100	$74,826	$62,386	4482	53.17	2383	883	1261
48	187	2105.05	Moderate	No	78.07	$89,100	$69,560	$58,000	4823	85.26	4112	1037	1378
48	187	2105.06	Middle	No	105.12	$89,100	$93,662	$78,092	3131	41.94	1313	825	1250
48	187	2105.08	Middle	No	101.20	$89,100	$90,169	$75,179	3081	43.07	1327	839	1134
48	187	2105.09	Middle	No	110.12	$89,100	$98,117	$81,806	5696	44.24	2520	1134	1443
48	187	2105.10	Unknown	No	0.00	$89,100	$0	$0	3603	40.22	1449	854	1649
48	187	2105.11	Middle	No	104.29	$89,100	$92,922	$77,473	2742	48.72	1336	666	823
48	187	2105.12	Middle	No	102.83	$89,100	$91,622	$76,389	3646	48.13	1755	752	845
48	187	2105.13	Middle	No	95.60	$89,100	$85,180	$71,016	1583	42.32	670	673	824
48	187	2106.03	Middle	No	84.07	$89,100	$74,906	$62,452	2257	46.74	1055	714	876
48	187	2106.06	Upper	No	120.16	$89,100	$107,063	$89,267	3303	40.45	1336	1003	1665
48	187	2106.08	Upper	No	121.50	$89,100	$108,257	$90,257	7322	52.23	3824	1542	1994
48	187	2106.09	Upper	No	179.15	$89,100	$159,623	$133,083	3148	32.85	1034	790	883
48	187	2106.10	Middle	No	114.03	$89,100	$101,601	$84,708	4902	42.02	2060	942	1183
48	187	2106.11	Middle	No	83.93	$89,100	$74,782	$62,348	5241	43.10	2259	989	1199
48	187	2106.12	Upper	No	153.12	$89,100	$136,430	$113,750	7832	54.01	4230	1914	2288
48	187	2106.13	Middle	No	117.01	$89,100	$104,256	$86,927	5245	61.26	3213	1160	1564
48	187	2106.14	Upper	No	155.27	$89,100	$138,346	$115,344	2810	51.39	1444	683	863

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
48	187	2107.11	Upper	No	179.29	$89,100	$159,747	$133,190	3288	53.74	1767	1036	1128
48	187	2107.12	Upper	No	183.56	$89,100	$163,552	$136,357	4722	48.35	2283	1386	1535
48	187	2107.13	Upper	No	128.91	$89,100	$114,859	$95,764	9253	59.02	5461	2280	2865
48	187	2107.15	Upper	No	150.91	$89,100	$134,461	$112,105	2885	48.56	1401	670	871
48	187	2107.16	Upper	No	142.24	$89,100	$126,736	$105,667	3344	45.63	1526	983	1146
48	187	2107.17	Upper	No	179.95	$89,100	$160,335	$133,676	2656	52.33	1390	525	791
48	187	2107.18	Middle	No	115.12	$89,100	$102,572	$85,518	7499	57.46	4309	2001	2433
48	187	2108.03	Upper	No	120.34	$89,100	$107,223	$89,397	4842	33.95	1644	1338	1572
48	187	2108.04	Middle	No	117.55	$89,100	$104,737	$87,321	4481	33.41	1497	1436	1672
48	187	2108.05	Middle	No	115.54	$89,100	$102,946	$85,833	2631	37.97	999	605	1055
48	187	2108.06	Middle	No	88.86	$89,100	$79,174	$66,016	2548	51.30	1307	876	1138
48	187	2109.02	Middle	No	113.37	$89,100	$101,013	$84,222	5809	44.04	2558	1367	1729
48	187	2109.03	Middle	No	88.40	$89,100	$78,764	$65,670	1672	30.08	503	626	746
48	187	2109.04	Middle	No	101.55	$89,100	$90,481	$75,440	1760	58.30	1026	414	454
48	187	2109.05	Middle	No	93.20	$89,100	$83,041	$69,238	3109	35.73	1111	800	1262

2023 FFIEC Census Report - Summary Census Income Information
State: 48 - TEXAS (TX)
County: 187 - GUADALUPE COUNTY

FFIEC Federal Financial Institutions Examination Council

State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Household Income
48	187	2101.00	Middle	$74,284	$89,100	12.20	95.98	$71,300	$85,518	$48,824
48	187	2102.00	Low	$74,284	$89,100	24.15	49.60	$36,845	$44,194	$35,707
48	187	2103.00	Moderate	$74,284	$89,100	31.59	53.63	$39,841	$47,784	$37,614
48	187	2104.00	Middle	$74,284	$89,100	16.09	83.98	$62,386	$74,826	$48,694
48	187	2105.05	Moderate	$74,284	$89,100	10.86	78.07	$58,000	$69,560	$50,565
48	187	2105.06	Middle	$74,284	$89,100	12.74	105.12	$78,092	$93,662	$56,845
48	187	2105.08	Middle	$74,284	$89,100	9.87	101.20	$75,179	$90,169	$75,648
48	187	2105.09	Middle	$74,284	$89,100	10.90	110.12	$81,806	$98,117	$82,299
48	187	2105.10	Unknown	$74,284	$89,100	32.94	0.00	$0	$0	$0
48	187	2105.11	Middle	$74,284	$89,100	4.76	104.29	$77,473	$92,922	$76,415
48	187	2105.12	Middle	$74,284	$89,100	18.79	102.83	$76,389	$91,622	$73,667
48	187	2105.13	Middle	$74,284	$89,100	7.35	95.60	$71,016	$85,180	$70,078
48	187	2106.03	Middle	$74,284	$89,100	5.77	84.07	$62,452	$74,906	$61,669
48	187	2106.06	Upper	$74,284	$89,100	9.50	120.16	$89,267	$107,063	$71,827
48	187	2106.08	Upper	$74,284	$89,100	7.56	121.50	$90,257	$108,257	$78,654
48	187	2106.09	Upper	$74,284	$89,100	1.78	179.15	$133,083	$159,623	$116,750
48	187	2106.10	Middle	$74,284	$89,100	2.39	114.03	$84,708	$101,601	$84,542
48	187	2106.11	Middle	$74,284	$89,100	1.23	83.93	$62,348	$74,782	$72,921
48	187	2106.12	Upper	$74,284	$89,100	9.39	153.12	$113,750	$136,430	$89,010
48	187	2106.13	Middle	$74,284	$89,100	2.64	117.01	$86,927	$104,256	$81,172
48	187	2106.14	Upper	$74,284	$89,100	0.00	155.27	$115,344	$138,346	$93,750
48	187	2107.05	Middle	$74,284	$89,100	3.39	110.56	$82,132	$98,509	$72,375
48	187	2107.06	Middle	$74,284	$89,100	8.91	90.33	$67,108	$80,484	$61,406
48	187	2107.07	Upper	$74,284	$89,100	8.99	131.67	$97,811	$117,318	$76,368
48	187	2107.09	Upper	$74,284	$89,100	5.02	152.00	$112,917	$135,432	$99,185
48	187	2107.10	Upper	$74,284	$89,100	4.41	152.25	$113,098	$135,655	$110,114
48	187	2107.11	Upper	$74,284	$89,100	3.17	179.29	$133,190	$159,747	$119,600
48	187	2107.12	Upper	$74,284	$89,100	0.89	183.56	$136,357	$163,552	$133,750
48	187	2107.13	Upper	$74,284	$89,100	2.60	128.91	$95,764	$114,859	$100,925
48	187	2107.15	Upper	$74,284	$89,100	6.66	150.91	$112,105	$134,461	$110,000
48	187	2107.16	Upper	$74,284	$89,100	1.88	142.24	$105,667	$126,736	$102,616
48	187	2107.17	Upper	$74,284	$89,100	11.28	179.95	$133,676	$160,335	$84,667
48	187	2107.18	Middle	$74,284	$89,100	3.13	115.12	$85,518	$102,572	$86,707
48	187	2108.03	Upper	$74,284	$89,100	8.62	120.34	$89,397	$107,223	$82,137
48	187	2108.04	Middle	$74,284	$89,100	2.57	117.55	$87,321	$104,737	$81,058
48	187	2108.05	Middle	$74,284	$89,100	7.46	115.54	$85,833	$102,946	$55,388
48	187	2108.06	Middle	$74,284	$89,100	5.70	88.86	$66,016	$79,174	$51,687
48	187	2109.02	Middle	$74,284	$89,100	14.09	113.37	$84,222	$101,013	$73,496
48	187	2109.03	Middle	$74,284	$89,100	9.49	88.40	$65,670	$78,764	$59,189
48	187	2109.04	Middle	$74,284	$89,100	28.33	101.55	$75,440	$90,481	$70,776
48	187	2109.05	Middle	$74,284	$89,100	13.12	93.20	$69,238	$83,041	$67,680

2023 FFIEC Census Report - Summary Census Population Information
State: 48 - TEXAS (TX)
County: 187 - GUADALUPE COUNTY

FFIEC Federal Financial Institutions Examination Council

State Code	County Code	Tract Code	Tract Population	Tract Minority %	Number of Families	Number of Households	Non-Hisp White Population	Tract Minority Population	American Indian Population	Asian/ Hawaiian/ Pacific Islander Population	Black Population	Hispanic Population	Other Population/ Two or More Races
48	187	2101.00	4351	72.70	870	1436	1188	3163	7	24	222	2798	112
48	187	2102.00	4236	87.98	1017	1572	509	3727	8	6	353	3313	47
48	187	2103.00	5629	73.99	1137	2157	1464	4165	11	23	441	3585	105
48	187	2104.00	4482	53.17	1128	1607	2099	2383	13	64	247	1943	116
48	187	2105.05	4823	85.26	1016	1353	711	4112	6	21	37	3989	59
48	187	2105.06	3131	41.94	699	1127	1818	1313	8	11	25	1158	111
48	187	2105.08	3081	43.07	948	1098	1754	1327	4	26	43	1154	100
48	187	2105.09	5696	44.24	1088	1321	3176	2520	12	77	194	2023	214
48	187	2105.10	3603	40.22	1188	1569	2154	1449	4	30	75	1226	114
48	187	2105.11	2742	48.72	616	693	1406	1336	12	6	58	1162	98
48	187	2105.12	3646	48.13	674	792	1891	1755	1	105	214	1297	138
48	187	2105.13	1583	42.32	539	717	913	670	9	1	51	555	54
48	187	2106.03	2257	46.74	622	827	1202	1055	4	23	67	865	96
48	187	2106.06	3303	40.45	848	1193	1967	1336	14	16	63	1135	108
48	187	2106.08	7322	52.23	1387	1764	3498	3824	23	84	175	3269	273
48	187	2106.09	3148	32.85	637	859	2114	1034	8	47	75	753	151
48	187	2106.10	4902	42.02	949	1109	2842	2060	16	85	116	1660	183
48	187	2106.11	5241	43.10	966	1172	2982	2259	17	139	117	1756	230
48	187	2106.12	7832	54.01	1655	2166	3602	4230	28	206	1071	2390	535
48	187	2106.13	5245	61.26	1205	1557	2032	3213	16	188	823	1844	342
48	187	2106.14	2810	51.39	753	863	1366	1444	7	75	276	916	170
48	187	2107.05	3063	51.16	888	1373	1496	1567	10	84	264	990	219
48	187	2107.06	5145	54.69	1480	2158	2331	2814	10	109	281	2142	272
48	187	2107.07	6675	52.03	1663	2402	3202	3473	21	290	741	2068	353
48	187	2107.09	4360	41.42	1370	1694	2554	1806	12	123	280	1187	204
48	187	2107.10	3901	46.81	1300	1481	2075	1826	13	126	376	1102	209
48	187	2107.11	3288	53.74	1000	1128	1521	1767	3	109	484	1010	161
48	187	2107.12	4722	48.35	1446	1512	2439	2283	13	161	589	1266	254
48	187	2107.13	9253	59.02	2504	2802	3792	5461	38	414	1465	2880	664
48	187	2107.15	2885	48.56	714	848	1484	1401	4	79	338	816	164
48	187	2107.16	3344	45.63	986	1132	1818	1526	7	99	368	866	186
48	187	2107.17	2656	52.33	492	738	1266	1390	13	103	298	790	186
48	187	2107.18	7499	57.46	1979	2342	3190	4309	24	277	1032	2527	449
48	187	2108.03	4842	33.95	1078	1501	3198	1644	19	17	152	1289	167
48	187	2108.04	4481	33.41	1238	1551	2984	1497	16	18	50	1277	136
48	187	2108.05	2631	37.97	518	891	1632	999	9	14	60	843	73
48	187	2108.06	2548	51.30	659	1190	1241	1307	4	14	101	1132	56
48	187	2109.02	5809	44.04	1336	1784	3251	2558	12	102	180	2061	203
48	187	2109.03	1672	30.08	421	692	1169	503	3	2	33	389	76
48	187	2109.04	1760	58.30	325	454	734	1026	12	1	39	936	38
48	187	2109.05	3109	35.73	867	1085	1998	1111	5	20	73	871	142

2023 FFIEC Census Report - Summary Census Housing Information
State: 48 - TEXAS (TX)
County: 187 - GUADALUPE COUNTY

FFIEC Federal Financial Institutions Examination Council

State Code	County Code	Tract Code	Total Housing Units	1- to 4- Family Units	Median House Age (Years)	Inside Principal City?	Owner Occupied Units	Vacant Units	Owner Occupied 1- to 4- Family Units	Renter Occupied Units
48	187	2101.00	1635	1608	59	No	932	199	932	504
48	187	2102.00	1753	1587	55	No	804	181	804	768
48	187	2103.00	2356	2010	52	No	1182	199	1182	975
48	187	2104.00	1762	1261	40	No	883	155	883	724
48	187	2105.05	1400	1378	30	No	1037	47	1031	316
48	187	2105.06	1250	1250	29	No	825	123	825	302
48	187	2105.08	1139	1134	24	Yes	839	41	839	259
48	187	2105.09	1443	1443	15	Yes	1134	122	1134	187
48	187	2105.10	1649	1649	29	Yes	854	80	854	715
48	187	2105.11	823	823	29	No	666	130	666	27
48	187	2105.12	845	845	12	No	752	53	752	40
48	187	2105.13	824	824	27	No	673	107	673	44
48	187	2106.03	882	876	34	No	714	55	714	113
48	187	2106.06	1665	1665	35	No	1003	472	1003	190
48	187	2106.08	1994	1994	24	Yes	1542	230	1542	222
48	187	2106.09	883	883	18	Yes	790	24	790	69
48	187	2106.10	1183	1183	14	Yes	942	74	942	167
48	187	2106.11	1199	1199	10	Yes	989	27	989	183
48	187	2106.12	2288	2288	12	Yes	1914	122	1914	252
48	187	2106.13	1564	1564	17	No	1160	7	1160	397
48	187	2106.14	924	863	14	No	683	61	683	180
48	187	2107.05	1558	936	40	No	657	185	657	716
48	187	2107.06	2292	2230	45	No	1516	134	1516	642
48	187	2107.07	2402	1773	14	No	1420	0	1413	982
48	187	2107.09	1742	1742	25	No	1603	48	1603	91
48	187	2107.10	1489	1489	24	No	1216	8	1216	265
48	187	2107.11	1128	1128	16	No	1036	0	1036	92
48	187	2107.12	1535	1535	17	No	1386	23	1386	126
48	187	2107.13	2873	2865	10	No	2280	71	2280	522
48	187	2107.15	871	871	23	No	670	23	670	178
48	187	2107.16	1152	1146	17	No	983	20	983	149
48	187	2107.17	918	791	13	No	525	180	525	213
48	187	2107.18	2433	2433	13	No	2001	91	2001	341
48	187	2108.03	1572	1572	22	No	1338	71	1338	163
48	187	2108.04	1681	1672	27	No	1436	130	1436	115
48	187	2108.05	1142	1055	44	No	605	251	605	286
48	187	2108.06	1224	1138	32	No	876	34	876	314
48	187	2109.02	2029	1729	20	No	1367	245	1367	417
48	187	2109.03	746	746	32	No	626	54	626	66
48	187	2109.04	454	454	29	No	414	0	414	40
48	187	2109.05	1262	1262	30	No	800	177	800	285

Excel
Loan to Deposit

MARION STATE BANK - LOAN TO DEPOSIT RATIO

	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
1ST QUARTER		13.4%	17.6%	20.1%	25.3%	27.1%	30.1%	35.9%	37.0%	40.0%	43.0%
2ND QUARTER		13.8%	18.9%	21.7%	25.4%	27.7%	30.7%	34.8%	38.0%	43.0%	43.0%
3RD QUARTER		14.7%	19.2%	22.5%	27.0%	28.1%	31.7%	35.1%	38.0%	44.0%	41.0%
4TH QUARTER	12.8%	16.9%	19.9%	23.4%	28.1%	29.1%	33.6%	36.3%	40.0%	47.0%	38.0%

	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
1ST QUARTER	39.0%	46.7%	44.0%	34.0%	34.0%	34.0%	35.0%	37.0%	38.0%	48.0%	49.5%
2ND QUARTER	40.0%	44.0%	42.0%	36.0%	34.0%	35.0%	35.0%	39.0%	42.0%	49.0%	51.1%
3RD QUARTER	44.0%	46.0%	37.0%	35.0%	34.0%	35.0%	34.0%	36.0%	45.0%	47.0%	50.6%
4TH QUARTER	45.0%	45.0%	35.0%	33.0%	35.0%	34.0%	36.0%	35.0%	46.0%	50.0%	52.4%
	42.0%	**45.4%**	**39.5%**	**34.5%**	**34.3%**	**34.5%**	**35.0%**	**36.8%**	**42.8%**	**48.5%**	**50.9%**

	2018	2019	2020	2021	2022	2023
1ST QUARTER	55.8%	51.1%	50.3%	52.5%	40.3%	44.1%
2ND QUARTER	54.9%	54.6%	48.6%	50.9%	36.0%	46.8%
3RD QUARTER	54.3%	52.3%	52.7%	51.0%	38.5%	45.9%
4TH QUARTER	55.1%	50.9%	52.5%	43.3%	40.6%	46.1%
	55.0%	**52.2%**	**51.0%**	**49.4%**	**38.8%**	**45.7%**