Inwood National Bank
Community Reinvestment Act
Public File as of January 31, 2026

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History

INWOOD

NATIONAL BANK

A TEXAS TRADITION

On April 9, 1964, Inwood National Bank opened its doors in a small building at 5411 Lovers Lane. The bank was well received in Dallas and Inwood quickly outgrew its space. By 1968, the bank made the move to its present location: a four-story, 45,000 square foot building at 7621 Inwood Road. This location at Inwood and Lovers Lane has been our home for more than 50 years.

Today, Inwood National Bank is an independent, locally-owned, community bank with 13 branch locations spread across North Texas. We are proud to be one of the largest, privately-held community banks in North Texas, with assets of over $4 billion, and a reputation as one of the strongest financial institutions in Texas.

Inwood has developed a niche in the market by focusing on wholesale banking and fostering a strong working relationship with its customers. In addition, Inwood offers a full range of financial services, to include residential and commercial mortgage loans, business equipment loans, treasury products/services, and depository services. Inwood continues to be one of the leading financial institutions in the DFW Metroplex due to its strong capital position and seasoned banking professionals who have the ability to customize unique financial solutions for each client.

MISSION STATEMENT

Inwood National Bank is a relationship-driven bank that delivers tailored services and quality products to businesses and consumers. Guided by our entrepreneurial spirit and high ethical standards we provide extraordinary human capital to customer relationships to assist them in all their endeavors. Our brand of exceptional service provides each customer and employee dignity, respect and a straight-forward experience. In living this mission, we will provide to our shareholders a safe and sound investment which enhances shareholder value.

CORE VALUES

Innovation, Collaboration, Excellence, Responsiveness and High Integrity

Branch Locations, Closures, Openings

Inwood National Bank Locations

Main Location **Hours:**

1	7621 Inwood Road Dallas, Texas 75209 Census Tract 0071.02 (Moderate) Assessment Area 1	9:00 a.m. - 4:00 p.m. Lobby (M-Th) 9:00 a.m. - 5:00 p.m. Lobby (Fri.) 8:00 a.m. - 5:00 p.m. Drive-In (M-F) 9:00 a.m. - 12:00 pm Drive-in (Sat.) 24 hr accessible ATM (accepts deposits)

Branch Locations:

2	1100 Centennial Boulevard Richardson, Texas 75081 Census Tract 0190.39 (Middle) Assessment Area 1	9:00 a.m. - 4:00 p.m. Lobby (M-Th) 9:00 a.m. - 5:00 p.m. Lobby (Fri.) 8:00 a.m. - 5:00 p.m. Drive-In (M-F) 24 hr accessible ATM (accepts deposits)
3	3848 Oak Lawn Avenue #198 Dallas, Texas 75219 Census Tract 0006.06 (Upper) Assessment Area 1	9:00 a.m. - 4:00 p.m. Lobby (M-Th) 9:00 a.m. - 5:00 p.m. Lobby (Fri.) 8:00 a.m. - 9:00 a.m. Walk-up (M-F) 4:00 p.m.- 5:00 p.m. Walk-up (M-F) 24 hr accessible ATM (accepts deposits)
4	1605 S Buckner Boulevard Dallas, Texas 75217 Census Tract 0091.05 (Moderate) Assessment Area 1	9:00 a.m. - 4:00 p.m. Lobby (M-Th) 9:00 a.m. - 5:00 p.m. Lobby (Fri.) 8:00 a.m. - 5:00 p.m. Drive-In (M-F) 9:00 a.m. - 12:00 p.m. Drive-In (Sat.) 24 hr accessible ATM (accepts deposits)
5	13760 Noel Road #100 Dallas, Texas 75240 Census Tract 0136.26 (Moderate) Assessment Area 1	9:00 a.m. - 4:00 p.m. Lobby (M-Th) 9:00 a.m. - 5:00 p.m. Lobby (Fri.) 8:00 a.m. - 5:00 p.m. Drive-In (M-F) 24 hr accessible ATM (accepts deposits)
6	2220 San Jacinto Blvd. Denton, Texas 76205 Census Tract 0212.02 (Moderate) Assessment Area 1	9:00 a.m. - 4:00 p.m. Lobby (M-Th) 9:00 a.m. - 5:00 p.m. Lobby (Fri.) 8:00 a.m. - 5:00 p.m. Drive-In (M-F) 24 hr accessible ATM (accepts deposits)

7	1801 N. Hampton DeSoto, Texas 75115 Census Tract 0166.34 (Moderate) Assessment Area 1	9:00 a.m. - 4:00 p.m. Lobby (M-Th) 9:00 a.m. - 5:00 p.m. Lobby (Fri.) 8:00 a.m. - 5:00 p.m. Drive-In (M-F) 24 hr accessible ATM (accepts deposits)
8	200 South Hwy 78 Wylie, Texas 75098 Census Tract 0313.19 (Moderate) Assessment Area 1	9:00 a.m. - 4:00 p.m. Lobby (M-Th) 9:00 a.m. - 5:00 p.m. Lobby (Fri.) 8:00 a.m. - 5:00 p.m. Drive-In (M-F) 24 hr accessible ATM (accepts deposits)
9	219 E. Camp Wisdom Road Duncanville, Texas 75116 Census Tract 0165.36 (Moderate) Assessment Area 1	9:00 a.m. - 4:00 p.m. Lobby (M-Th) 9:00 a.m. - 5:00 p.m. Lobby (Fri.) 8:00 a.m. - 5:00 p.m. Drive-In (M-F) 24 hr accessible ATM (accepts deposits)
10	1200 Main Street Garland, Texas 75040 Census Tract 0188.02 (Moderate) Assessment Area 1	9:00 a.m. - 4:00 p.m. Lobby (M-Th) 9:00 a.m. - 5:00 p.m. Lobby (Fri.) 8:00 a.m. - 5:00 p.m. Drive-In (M-F) 24 hr accessible ATM (accepts deposits)
11	777 Taylor Street Fort Worth, Texas 76102 Census Tract 1233.02 (Upper) Assessment Area 2	9:00 a.m. - 4:00 p.m. Lobby (M-F)
12	2830 Ridge Road Rockwall, Texas 75032 Census Tract 0405.03 (Middle) Assessment Area 1	9:00 a.m. - 4:00 p.m. Lobby (M-Th) 9:00 a.m. - 5:00 p.m. Lobby (Fri.) 8:00 a.m. - 5:00 p.m. Drive-In (M-F) 24 hr accessible ATM (accepts deposits)

Inwood National Bank
Branch Locations
Closed 2023, 2024, 2025

Closed July 31, 2024
1312 Washington Street
Commerce, Texas 75428
Census Tract 9606.00 (Low)
Assessment Area 2

Inwood National Bank
Branch Locations
Opened 2023, 2024, 2025

NONE

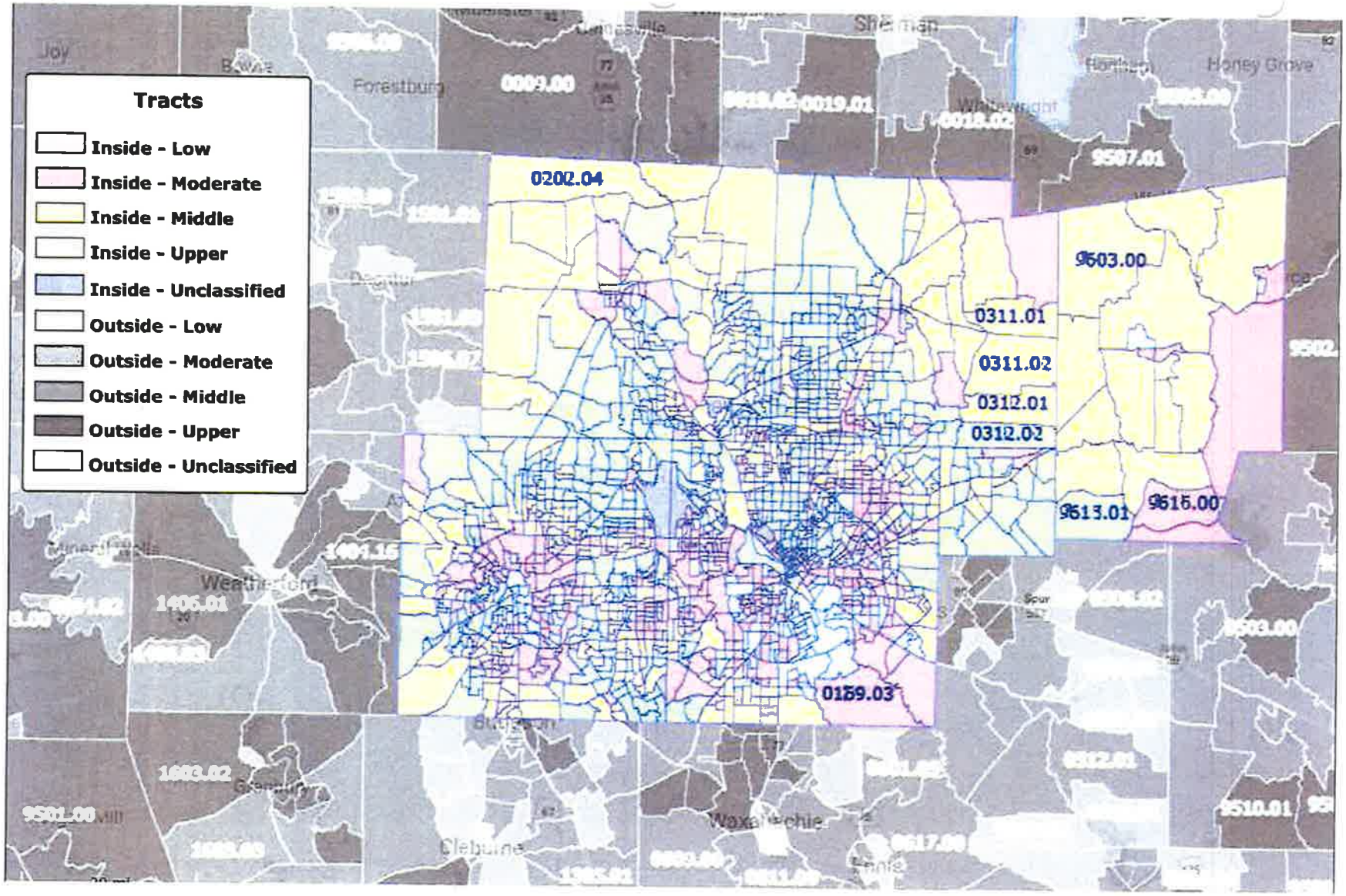
Loan to Deposit Ratios

LOAN-TO-DEPOSIT ANALYSIS

	LOANS	DEPOSITS	LOAN / DEPOSIT RATIO
3/31/2022	2,057,868,013	3,810,250,667	54.01%
6/30/2022	2,151,148,815	3,704,444,595	58.07%
9/30/2022	2,231,016,168	3,499,264,390	63.76%
12/31/2022	2,259,959,204	3,576,360,293	63.19%
	2022 Average		**59.63%**
3/31/2023	2,314,273,748	3,484,387,182	66.42%
6/30/2023	2,362,882,582	3,570,246,202	66.18%
9/30/2023	2,429,752,434	3,502,084,971	69.38%
12/31/2023	2,461,134,596	3,543,191,111	69.46%
	2023 Average		**67.86%**
3/31/2024	2,476,890,177	3,550,037,369	69.77%
6/30/2024	2,494,282,270	3,756,133,893	66.41%
9/30/2024	2,486,608,638	3,858,977,850	64.44%
12/31/2024	2,467,702,830	3,780,495,534	65.27%
	2024 Average		**66.41%**
3/31/2025	2,411,684,903	3,824,639,413	63.06%
6/30/2025	2,438,693,932	3,678,873,740	66.29%
9/30/2025	2,416,271,235	3,823,178,504	63.20%
12/31/2025	2,554,649,092	3,965,967,295	64.41%
	2025 Average		**64.22%**

2022-2025 Average	**64.51%**

Assessment Area Map


Tracts
Inside - Low
Inside - Moderate
Inside - Middle
Inside - Upper
Inside - Unclassified
Outside - Low
Outside - Moderate
Outside - Middle
Outside - Upper
Outside - Unclassified
Joy
Forestburg
Sherman
Honey Grove
Decatur
Weatherford
Cleburne
0009.00
0019.01
9507.01
0202.04
9503.00
0311.01
0311.02
0312.01
0312.02
9513.01
9515.00
0159.03
1405.01
1603.02
9501.00
9510.01

Tract Group Assessment Area - Summary

Institution: Inwood National Bank

Assessment Area: COMBINED AA 2023

State	MSA	County Name	Selected Tracts	Total Tracts
COMBINED AA 2023 - 11/15/2023				
48: Texas	19124	085: Collin County	220	220
48: Texas	19124	113: Dallas County	645	645
48: Texas	19124	121: Denton County	193	193
48: Texas	19124	231: Hunt County	21	21
48: Texas	19124	397: Rockwall County	29	29
48: Texas	23104	439: Tarrant County	449	449
			1,557	**1,557**

Row Labels	Count of Tract	
Low	153	9.83%
Middle	447	28.71%
Moderate	404	25.95%
Not Available	24	1.54%
Upper	529	33.98%
Grand Total	**1557**	**100.00%**

INWOOD NATIONAL BANK
AA 1: DALLAS, DENTON, COLLIN, ROCKWALL, HUNT COUNTIES
AA 2: TARRANT COUNTY

AA #	Year	State	County	Tract	MSA	Income Level Code	Income Level
1	2025	48	85	301.01	19124	3	Middle
1	2025	48	85	301.02	19124	2	Moderate
1	2025	48	85	302.01	19124	3	Middle
1	2025	48	85	302.02	19124	4	Upper
1	2025	48	85	302.04	19124	3	Middle
1	2025	48	85	302.05	19124	3	Middle
1	2025	48	85	302.06	19124	4	Upper
1	2025	48	85	302.07	19124	3	Middle
1	2025	48	85	303.01	19124	4	Upper
1	2025	48	85	303.02	19124	4	Upper
1	2025	48	85	303.03	19124	4	Upper
1	2025	48	85	303.04	19124	4	Upper
1	2025	48	85	303.06	19124	4	Upper
1	2025	48	85	303.07	19124	4	Upper
1	2025	48	85	304.03	19124	4	Upper
1	2025	48	85	304.04	19124	4	Upper
1	2025	48	85	304.05	19124	3	Middle
1	2025	48	85	304.06	19124	3	Middle
1	2025	48	85	304.07	19124	4	Upper
1	2025	48	85	304.09	19124	2	Moderate
1	2025	48	85	304.10	19124	3	Middle
1	2025	48	85	305.04	19124	4	Upper
1	2025	48	85	305.05	19124	3	Middle
1	2025	48	85	305.06	19124	4	Upper
1	2025	48	85	305.07	19124	4	Upper
1	2025	48	85	305.09	19124	4	Upper
1	2025	48	85	305.10	19124	4	Upper
1	2025	48	85	305.11	19124	4	Upper
1	2025	48	85	305.12	19124	4	Upper
1	2025	48	85	305.15	19124	4	Upper
1	2025	48	85	305.16	19124	4	Upper
1	2025	48	85	305.17	19124	4	Upper
1	2025	48	85	305.18	19124	4	Upper
1	2025	48	85	305.19	19124	4	Upper
1	2025	48	85	305.20	19124	4	Upper
1	2025	48	85	305.21	19124	4	Upper
1	2025	48	85	305.24	19124	4	Upper
1	2025	48	85	305.25	19124	4	Upper
1	2025	48	85	305.29	19124	4	Upper
1	2025	48	85	305.31	19124	4	Upper

INWOOD NATIONAL BANK
AA 1: DALLAS, DENTON, COLLIN, ROCKWALL, HUNT COUNTIES
AA 2: TARRANT COUNTY

AA #	Year	State	County	Tract	MSA	Income Level Code	Income Level
1	2025	48	85	305.32	19124	4	Upper
1	2025	48	85	305.33	19124	4	Upper
1	2025	48	85	305.34	19124	4	Upper
1	2025	48	85	305.35	19124	4	Upper
1	2025	48	85	305.36	19124	4	Upper
1	2025	48	85	305.37	19124	4	Upper
1	2025	48	85	305.38	19124	4	Upper
1	2025	48	85	305.39	19124	4	Upper
1	2025	48	85	305.40	19124	2	Moderate
1	2025	48	85	305.41	19124	4	Upper
1	2025	48	85	305.42	19124	4	Upper
1	2025	48	85	305.43	19124	0	Not Available
1	2025	48	85	305.44	19124	4	Upper
1	2025	48	85	305.45	19124	4	Upper
1	2025	48	85	305.46	19124	4	Upper
1	2025	48	85	305.47	19124	4	Upper
1	2025	48	85	305.48	19124	4	Upper
1	2025	48	85	305.49	19124	4	Upper
1	2025	48	85	305.50	19124	4	Upper
1	2025	48	85	306.04	19124	4	Upper
1	2025	48	85	306.05	19124	3	Middle
1	2025	48	85	306.06	19124	3	Middle
1	2025	48	85	306.07	19124	4	Upper
1	2025	48	85	306.08	19124	4	Upper
1	2025	48	85	306.09	19124	4	Upper
1	2025	48	85	307.01	19124	3	Middle
1	2025	48	85	307.02	19124	3	Middle
1	2025	48	85	308.01	19124	2	Moderate
1	2025	48	85	308.02	19124	2	Moderate
1	2025	48	85	309.01	19124	0	Not Available
1	2025	48	85	309.02	19124	0	Not Available
1	2025	48	85	309.03	19124	2	Moderate
1	2025	48	85	310.03	19124	3	Middle
1	2025	48	85	310.05	19124	3	Middle
1	2025	48	85	310.06	19124	3	Middle
1	2025	48	85	310.07	19124	3	Middle
1	2025	48	85	310.08	19124	2	Moderate
1	2025	48	85	311.01	19124	3	Middle
1	2025	48	85	311.02	19124	3	Middle
1	2025	48	85	312.01	19124	3	Middle

INWOOD NATIONAL BANK
AA 1: DALLAS, DENTON, COLLIN, ROCKWALL, HUNT COUNTIES
AA 2: TARRANT COUNTY

AA #	Year	State	County	Tract	MSA	Income Level Code	Income Level
1	2025	48	85	312.02	19124	4	Upper
1	2025	48	85	313.08	19124	4	Upper
1	2025	48	85	313.14	19124	4	Upper
1	2025	48	85	313.18	19124	4	Upper
1	2025	48	85	313.19	19124	2	Moderate
1	2025	48	85	313.20	19124	4	Upper
1	2025	48	85	313.21	19124	4	Upper
1	2025	48	85	313.22	19124	4	Upper
1	2025	48	85	313.23	19124	3	Middle
1	2025	48	85	313.24	19124	4	Upper
1	2025	48	85	313.25	19124	4	Upper
1	2025	48	85	313.26	19124	4	Upper
1	2025	48	85	313.27	19124	4	Upper
1	2025	48	85	313.28	19124	4	Upper
1	2025	48	85	313.29	19124	4	Upper
1	2025	48	85	313.30	19124	4	Upper
1	2025	48	85	313.31	19124	3	Middle
1	2025	48	85	313.32	19124	3	Middle
1	2025	48	85	313.33	19124	4	Upper
1	2025	48	85	313.34	19124	4	Upper
1	2025	48	85	313.35	19124	4	Upper
1	2025	48	85	313.36	19124	4	Upper
1	2025	48	85	314.08	19124	4	Upper
1	2025	48	85	314.11	19124	4	Upper
1	2025	48	85	314.12	19124	4	Upper
1	2025	48	85	314.13	19124	3	Middle
1	2025	48	85	314.14	19124	4	Upper
1	2025	48	85	314.15	19124	4	Upper
1	2025	48	85	314.16	19124	4	Upper
1	2025	48	85	314.17	19124	4	Upper
1	2025	48	85	314.18	19124	4	Upper
1	2025	48	85	314.19	19124	4	Upper
1	2025	48	85	314.20	19124	3	Middle
1	2025	48	85	314.21	19124	4	Upper
1	2025	48	85	314.22	19124	3	Middle
1	2025	48	85	314.23	19124	3	Middle
1	2025	48	85	314.24	19124	3	Middle
1	2025	48	85	314.25	19124	4	Upper
1	2025	48	85	315.04	19124	3	Middle
1	2025	48	85	315.07	19124	3	Middle

INWOOD NATIONAL BANK
AA 1: DALLAS, DENTON, COLLIN, ROCKWALL, HUNT COUNTIES
AA 2: TARRANT COUNTY

AA #	Year	State	County	Tract	MSA	Income Level Code	Income Level
1	2025	48	85	315.08	19124	3	Middle
1	2025	48	85	315.09	19124	4	Upper
1	2025	48	85	315.10	19124	4	Upper
1	2025	48	85	315.11	19124	2	Moderate
1	2025	48	85	315.12	19124	3	Middle
1	2025	48	85	316.11	19124	3	Middle
1	2025	48	85	316.13	19124	4	Upper
1	2025	48	85	316.21	19124	3	Middle
1	2025	48	85	316.22	19124	4	Upper
1	2025	48	85	316.23	19124	3	Middle
1	2025	48	85	316.24	19124	2	Moderate
1	2025	48	85	316.25	19124	4	Upper
1	2025	48	85	316.26	19124	4	Upper
1	2025	48	85	316.27	19124	3	Middle
1	2025	48	85	316.28	19124	3	Middle
1	2025	48	85	316.29	19124	3	Middle
1	2025	48	85	316.30	19124	3	Middle
1	2025	48	85	316.31	19124	3	Middle
1	2025	48	85	316.32	19124	3	Middle
1	2025	48	85	316.33	19124	4	Upper
1	2025	48	85	316.34	19124	3	Middle
1	2025	48	85	316.35	19124	3	Middle
1	2025	48	85	316.36	19124	4	Upper
1	2025	48	85	316.39	19124	4	Upper
1	2025	48	85	316.41	19124	4	Upper
1	2025	48	85	316.42	19124	4	Upper
1	2025	48	85	316.43	19124	4	Upper
1	2025	48	85	316.45	19124	4	Upper
1	2025	48	85	316.46	19124	4	Upper
1	2025	48	85	316.47	19124	4	Upper
1	2025	48	85	316.49	19124	4	Upper
1	2025	48	85	316.54	19124	4	Upper
1	2025	48	85	316.55	19124	4	Upper
1	2025	48	85	316.57	19124	3	Middle
1	2025	48	85	316.59	19124	3	Middle
1	2025	48	85	316.60	19124	4	Upper
1	2025	48	85	316.61	19124	4	Upper
1	2025	48	85	316.62	19124	4	Upper
1	2025	48	85	316.63	19124	4	Upper
1	2025	48	85	316.64	19124	4	Upper

INWOOD NATIONAL BANK
AA 1: DALLAS, DENTON, COLLIN, ROCKWALL, HUNT COUNTIES
AA 2: TARRANT COUNTY

AA #	Year	State	County	Tract	MSA	Income Level Code	Income Level
1	2025	48	85	316.65	19124	3	Middle
1	2025	48	85	316.66	19124	4	Upper
1	2025	48	85	316.67	19124	4	Upper
1	2025	48	85	316.68	19124	4	Upper
1	2025	48	85	316.69	19124	4	Upper
1	2025	48	85	316.70	19124	0	Not Available
1	2025	48	85	316.71	19124	3	Middle
1	2025	48	85	316.72	19124	3	Middle
1	2025	48	85	316.73	19124	3	Middle
1	2025	48	85	316.74	19124	4	Upper
1	2025	48	85	316.75	19124	4	Upper
1	2025	48	85	316.76	19124	4	Upper
1	2025	48	85	316.77	19124	4	Upper
1	2025	48	85	316.78	19124	4	Upper
1	2025	48	85	316.79	19124	4	Upper
1	2025	48	85	316.80	19124	4	Upper
1	2025	48	85	316.81	19124	4	Upper
1	2025	48	85	316.82	19124	4	Upper
1	2025	48	85	317.04	19124	4	Upper
1	2025	48	85	317.06	19124	4	Upper
1	2025	48	85	317.08	19124	3	Middle
1	2025	48	85	317.09	19124	3	Middle
1	2025	48	85	317.11	19124	4	Upper
1	2025	48	85	317.13	19124	3	Middle
1	2025	48	85	317.15	19124	4	Upper
1	2025	48	85	317.16	19124	4	Upper
1	2025	48	85	317.17	19124	4	Upper
1	2025	48	85	317.18	19124	4	Upper
1	2025	48	85	317.19	19124	4	Upper
1	2025	48	85	317.20	19124	1	Low
1	2025	48	85	317.21	19124	4	Upper
1	2025	48	85	317.22	19124	3	Middle
1	2025	48	85	317.23	19124	1	Low
1	2025	48	85	317.24	19124	2	Moderate
1	2025	48	85	318.06	19124	3	Middle
1	2025	48	85	318.07	19124	3	Middle
1	2025	48	85	318.08	19124	3	Middle
1	2025	48	85	318.09	19124	2	Moderate
1	2025	48	85	318.10	19124	4	Upper
1	2025	48	85	318.11	19124	3	Middle

INWOOD NATIONAL BANK
AA 1: DALLAS, DENTON, COLLIN, ROCKWALL, HUNT COUNTIES
AA 2: TARRANT COUNTY

AA #	Year	State	County	Tract	MSA	Income Level Code	Income Level
1	2025	48	85	318.12	19124	3	Middle
1	2025	48	85	318.13	19124	0	Not Available
1	2025	48	85	318.14	19124	4	Upper
1	2025	48	85	318.15	19124	4	Upper
1	2025	48	85	318.16	19124	3	Middle
1	2025	48	85	319.01	19124	2	Moderate
1	2025	48	85	319.02	19124	2	Moderate
1	2025	48	85	319.03	19124	4	Upper
1	2025	48	85	319.04	19124	4	Upper
1	2025	48	85	320.03	19124	2	Moderate
1	2025	48	85	320.08	19124	3	Middle
1	2025	48	85	320.10	19124	2	Moderate
1	2025	48	85	320.12	19124	2	Moderate
1	2025	48	85	320.13	19124	2	Moderate
1	2025	48	85	320.14	19124	2	Moderate
1	2025	48	85	320.15	19124	3	Middle
1	2025	48	85	320.16	19124	4	Upper
1	2025	48	85	320.17	19124	3	Middle
1	2025	48	85	320.18	19124	4	Upper
1	2025	48	85	320.19	19124	4	Upper
1	2025	48	113	1.00	19124	4	Upper
1	2025	48	113	2.01	19124	4	Upper
1	2025	48	113	2.02	19124	4	Upper
1	2025	48	113	3.00	19124	0	Not Available
1	2025	48	113	4.01	19124	2	Moderate
1	2025	48	113	4.05	19124	1	Low
1	2025	48	113	4.07	19124	2	Moderate
1	2025	48	113	4.08	19124	3	Middle
1	2025	48	113	4.09	19124	2	Moderate
1	2025	48	113	4.10	19124	2	Moderate
1	2025	48	113	5.01	19124	0	Not Available
1	2025	48	113	5.02	19124	4	Upper
1	2025	48	113	5.03	19124	4	Upper
1	2025	48	113	6.05	19124	4	Upper
1	2025	48	113	6.06	19124	4	Upper
1	2025	48	113	6.07	19124	4	Upper
1	2025	48	113	6.08	19124	4	Upper
1	2025	48	113	6.09	19124	4	Upper
1	2025	48	113	6.10	19124	2	Moderate
1	2025	48	113	6.11	19124	0	Not Available

INWOOD NATIONAL BANK
AA 1: DALLAS, DENTON, COLLIN, ROCKWALL, HUNT COUNTIES
AA 2: TARRANT COUNTY

AA #	Year	State	County	Tract	MSA	Income Level Code	Income Level
1	2025	48	113	7.03	19124	4	Upper
1	2025	48	113	7.04	19124	4	Upper
1	2025	48	113	7.05	19124	4	Upper
1	2025	48	113	7.06	19124	4	Upper
1	2025	48	113	8.01	19124	2	Moderate
1	2025	48	113	8.02	19124	2	Moderate
1	2025	48	113	9.01	19124	4	Upper
1	2025	48	113	9.02	19124	0	Not Available
1	2025	48	113	10.01	19124	4	Upper
1	2025	48	113	10.02	19124	4	Upper
1	2025	48	113	11.01	19124	4	Upper
1	2025	48	113	11.02	19124	4	Upper
1	2025	48	113	12.02	19124	3	Middle
1	2025	48	113	12.03	19124	4	Upper
1	2025	48	113	12.04	19124	2	Moderate
1	2025	48	113	13.01	19124	4	Upper
1	2025	48	113	13.02	19124	3	Middle
1	2025	48	113	14.00	19124	2	Moderate
1	2025	48	113	15.02	19124	2	Moderate
1	2025	48	113	15.03	19124	1	Low
1	2025	48	113	15.04	19124	2	Moderate
1	2025	48	113	16.01	19124	0	Not Available
1	2025	48	113	16.02	19124	4	Upper
1	2025	48	113	17.03	19124	4	Upper
1	2025	48	113	17.05	19124	4	Upper
1	2025	48	113	18.01	19124	0	Not Available
1	2025	48	113	18.02	19124	3	Middle
1	2025	48	113	19.01	19124	4	Upper
1	2025	48	113	19.02	19124	4	Upper
1	2025	48	113	20.01	19124	3	Middle
1	2025	48	113	20.02	19124	1	Low
1	2025	48	113	21.00	19124	4	Upper
1	2025	48	113	22.00	19124	3	Middle
1	2025	48	113	24.00	19124	2	Moderate
1	2025	48	113	25.00	19124	2	Moderate
1	2025	48	113	27.03	19124	1	Low
1	2025	48	113	31.02	19124	4	Upper
1	2025	48	113	31.03	19124	4	Upper
1	2025	48	113	37.00	19124	1	Low
1	2025	48	113	42.01	19124	3	Middle

INWOOD NATIONAL BANK
AA 1: DALLAS, DENTON, COLLIN, ROCKWALL, HUNT COUNTIES
AA 2: TARRANT COUNTY

AA #	Year	State	County	Tract	MSA	Income Level Code	Income Level
1	2025	48	113	42.02	19124	4	Upper
1	2025	48	113	43.00	19124	2	Moderate
1	2025	48	113	44.00	19124	4	Upper
1	2025	48	113	45.00	19124	2	Moderate
1	2025	48	113	46.00	19124	4	Upper
1	2025	48	113	47.00	19124	2	Moderate
1	2025	48	113	48.00	19124	2	Moderate
1	2025	48	113	50.00	19124	2	Moderate
1	2025	48	113	51.00	19124	2	Moderate
1	2025	48	113	52.00	19124	3	Middle
1	2025	48	113	53.00	19124	2	Moderate
1	2025	48	113	54.00	19124	1	Low
1	2025	48	113	55.00	19124	2	Moderate
1	2025	48	113	56.00	19124	2	Moderate
1	2025	48	113	57.00	19124	1	Low
1	2025	48	113	59.01	19124	1	Low
1	2025	48	113	59.02	19124	1	Low
1	2025	48	113	60.01	19124	2	Moderate
1	2025	48	113	60.02	19124	1	Low
1	2025	48	113	61.00	19124	2	Moderate
1	2025	48	113	62.00	19124	2	Moderate
1	2025	48	113	63.01	19124	2	Moderate
1	2025	48	113	63.02	19124	2	Moderate
1	2025	48	113	64.01	19124	2	Moderate
1	2025	48	113	64.02	19124	2	Moderate
1	2025	48	113	65.01	19124	2	Moderate
1	2025	48	113	65.02	19124	2	Moderate
1	2025	48	113	67.01	19124	2	Moderate
1	2025	48	113	67.02	19124	2	Moderate
1	2025	48	113	68.00	19124	2	Moderate
1	2025	48	113	69.00	19124	2	Moderate
1	2025	48	113	71.01	19124	4	Upper
1	2025	48	113	71.02	19124	2	Moderate
1	2025	48	113	72.03	19124	1	Low
1	2025	48	113	72.04	19124	1	Low
1	2025	48	113	72.05	19124	1	Low
1	2025	48	113	72.06	19124	1	Low
1	2025	48	113	73.01	19124	4	Upper
1	2025	48	113	73.02	19124	4	Upper
1	2025	48	113	76.01	19124	4	Upper

INWOOD NATIONAL BANK
AA 1: DALLAS, DENTON, COLLIN, ROCKWALL, HUNT COUNTIES
AA 2: TARRANT COUNTY

AA #	Year	State	County	Tract	MSA	Income Level Code	Income Level
1	2025	48	113	76.04	19124	4	Upper
1	2025	48	113	76.05	19124	4	Upper
1	2025	48	113	77.01	19124	4	Upper
1	2025	48	113	77.02	19124	4	Upper
1	2025	48	113	78.01	19124	4	Upper
1	2025	48	113	78.05	19124	3	Middle
1	2025	48	113	78.09	19124	3	Middle
1	2025	48	113	78.10	19124	4	Upper
1	2025	48	113	78.12	19124	4	Upper
1	2025	48	113	78.15	19124	1	Low
1	2025	48	113	78.19	19124	1	Low
1	2025	48	113	78.21	19124	1	Low
1	2025	48	113	78.22	19124	3	Middle
1	2025	48	113	78.23	19124	2	Moderate
1	2025	48	113	78.24	19124	4	Upper
1	2025	48	113	78.25	19124	3	Middle
1	2025	48	113	78.26	19124	3	Middle
1	2025	48	113	78.27	19124	1	Low
1	2025	48	113	78.28	19124	2	Moderate
1	2025	48	113	78.29	19124	2	Moderate
1	2025	48	113	78.30	19124	1	Low
1	2025	48	113	78.31	19124	2	Moderate
1	2025	48	113	78.32	19124	1	Low
1	2025	48	113	78.33	19124	1	Low
1	2025	48	113	78.34	19124	1	Low
1	2025	48	113	78.35	19124	1	Low
1	2025	48	113	79.02	19124	4	Upper
1	2025	48	113	79.03	19124	4	Upper
1	2025	48	113	79.06	19124	4	Upper
1	2025	48	113	79.09	19124	3	Middle
1	2025	48	113	79.10	19124	4	Upper
1	2025	48	113	79.12	19124	4	Upper
1	2025	48	113	79.13	19124	4	Upper
1	2025	48	113	79.14	19124	3	Middle
1	2025	48	113	79.15	19124	0	Not Available
1	2025	48	113	79.16	19124	4	Upper
1	2025	48	113	80.00	19124	4	Upper
1	2025	48	113	81.01	19124	3	Middle
1	2025	48	113	81.02	19124	4	Upper
1	2025	48	113	82.00	19124	3	Middle

INWOOD NATIONAL BANK
AA 1: DALLAS, DENTON, COLLIN, ROCKWALL, HUNT COUNTIES
AA 2: TARRANT COUNTY

AA #	Year	State	County	Tract	MSA	Income Level Code	Income Level
1	2025	48	113	84.01	19124	2	Moderate
1	2025	48	113	84.02	19124	2	Moderate
1	2025	48	113	85.00	19124	2	Moderate
1	2025	48	113	86.04	19124	1	Low
1	2025	48	113	87.01	19124	1	Low
1	2025	48	113	87.03	19124	1	Low
1	2025	48	113	87.04	19124	1	Low
1	2025	48	113	87.05	19124	2	Moderate
1	2025	48	113	88.01	19124	1	Low
1	2025	48	113	88.02	19124	1	Low
1	2025	48	113	90.01	19124	2	Moderate
1	2025	48	113	90.02	19124	1	Low
1	2025	48	113	91.01	19124	2	Moderate
1	2025	48	113	91.03	19124	1	Low
1	2025	48	113	91.04	19124	2	Moderate
1	2025	48	113	91.05	19124	2	Moderate
1	2025	48	113	92.02	19124	1	Low
1	2025	48	113	92.03	19124	2	Moderate
1	2025	48	113	92.04	19124	1	Low
1	2025	48	113	93.01	19124	2	Moderate
1	2025	48	113	93.03	19124	1	Low
1	2025	48	113	93.04	19124	1	Low
1	2025	48	113	94.01	19124	3	Middle
1	2025	48	113	94.02	19124	4	Upper
1	2025	48	113	95.00	19124	4	Upper
1	2025	48	113	96.03	19124	4	Upper
1	2025	48	113	96.04	19124	3	Middle
1	2025	48	113	96.05	19124	2	Moderate
1	2025	48	113	96.07	19124	4	Upper
1	2025	48	113	96.08	19124	4	Upper
1	2025	48	113	96.09	19124	4	Upper
1	2025	48	113	96.10	19124	2	Moderate
1	2025	48	113	96.11	19124	3	Middle
1	2025	48	113	97.01	19124	3	Middle
1	2025	48	113	97.02	19124	4	Upper
1	2025	48	113	98.02	19124	2	Moderate
1	2025	48	113	98.03	19124	2	Moderate
1	2025	48	113	98.04	19124	1	Low
1	2025	48	113	99.00	19124	3	Middle
1	2025	48	113	100.01	19124	1	Low

INWOOD NATIONAL BANK
AA 1: DALLAS, DENTON, COLLIN, ROCKWALL, HUNT COUNTIES
AA 2: TARRANT COUNTY

AA #	Year	State	County	Tract	MSA	Income Level Code	Income Level
1	2025	48	113	100.02	19124	0	Not Available
1	2025	48	113	100.03	19124	4	Upper
1	2025	48	113	101.01	19124	1	Low
1	2025	48	113	101.02	19124	2	Moderate
1	2025	48	113	105.00	19124	2	Moderate
1	2025	48	113	106.01	19124	2	Moderate
1	2025	48	113	106.02	19124	1	Low
1	2025	48	113	107.01	19124	1	Low
1	2025	48	113	107.04	19124	1	Low
1	2025	48	113	108.04	19124	1	Low
1	2025	48	113	108.05	19124	2	Moderate
1	2025	48	113	108.06	19124	3	Middle
1	2025	48	113	108.07	19124	2	Moderate
1	2025	48	113	108.08	19124	1	Low
1	2025	48	113	108.09	19124	1	Low
1	2025	48	113	109.03	19124	1	Low
1	2025	48	113	109.04	19124	1	Low
1	2025	48	113	109.05	19124	1	Low
1	2025	48	113	109.06	19124	2	Moderate
1	2025	48	113	110.02	19124	2	Moderate
1	2025	48	113	110.03	19124	2	Moderate
1	2025	48	113	110.04	19124	2	Moderate
1	2025	48	113	111.01	19124	2	Moderate
1	2025	48	113	111.03	19124	1	Low
1	2025	48	113	111.04	19124	1	Low
1	2025	48	113	111.05	19124	1	Low
1	2025	48	113	112.01	19124	2	Moderate
1	2025	48	113	112.02	19124	2	Moderate
1	2025	48	113	113.00	19124	2	Moderate
1	2025	48	113	114.01	19124	1	Low
1	2025	48	113	115.00	19124	1	Low
1	2025	48	113	116.01	19124	1	Low
1	2025	48	113	116.03	19124	2	Moderate
1	2025	48	113	116.04	19124	2	Moderate
1	2025	48	113	117.01	19124	1	Low
1	2025	48	113	117.02	19124	2	Moderate
1	2025	48	113	118.01	19124	1	Low
1	2025	48	113	118.02	19124	2	Moderate
1	2025	48	113	119.01	19124	2	Moderate
1	2025	48	113	119.02	19124	2	Moderate

INWOOD NATIONAL BANK
AA 1: DALLAS, DENTON, COLLIN, ROCKWALL, HUNT COUNTIES
AA 2: TARRANT COUNTY

AA #	Year	State	County	Tract	MSA	Income Level Code	Income Level
1	2025	48	113	120.00	19124	1	Low
1	2025	48	113	121.01	19124	1	Low
1	2025	48	113	121.02	19124	2	Moderate
1	2025	48	113	122.06	19124	3	Middle
1	2025	48	113	122.07	19124	2	Moderate
1	2025	48	113	122.08	19124	1	Low
1	2025	48	113	122.09	19124	3	Middle
1	2025	48	113	122.10	19124	2	Moderate
1	2025	48	113	122.11	19124	1	Low
1	2025	48	113	122.12	19124	2	Moderate
1	2025	48	113	122.13	19124	3	Middle
1	2025	48	113	123.01	19124	2	Moderate
1	2025	48	113	123.02	19124	1	Low
1	2025	48	113	124.00	19124	2	Moderate
1	2025	48	113	125.01	19124	2	Moderate
1	2025	48	113	125.02	19124	1	Low
1	2025	48	113	126.01	19124	2	Moderate
1	2025	48	113	126.03	19124	3	Middle
1	2025	48	113	126.04	19124	1	Low
1	2025	48	113	127.01	19124	2	Moderate
1	2025	48	113	127.02	19124	2	Moderate
1	2025	48	113	128.01	19124	2	Moderate
1	2025	48	113	128.02	19124	3	Middle
1	2025	48	113	129.00	19124	4	Upper
1	2025	48	113	130.05	19124	4	Upper
1	2025	48	113	130.07	19124	3	Middle
1	2025	48	113	130.08	19124	4	Upper
1	2025	48	113	130.09	19124	4	Upper
1	2025	48	113	130.10	19124	1	Low
1	2025	48	113	130.11	19124	1	Low
1	2025	48	113	130.12	19124	4	Upper
1	2025	48	113	130.13	19124	4	Upper
1	2025	48	113	131.01	19124	4	Upper
1	2025	48	113	131.02	19124	4	Upper
1	2025	48	113	131.04	19124	4	Upper
1	2025	48	113	131.06	19124	3	Middle
1	2025	48	113	131.07	19124	1	Low
1	2025	48	113	132.01	19124	4	Upper
1	2025	48	113	132.02	19124	3	Middle
1	2025	48	113	133.00	19124	4	Upper

INWOOD NATIONAL BANK
AA 1: DALLAS, DENTON, COLLIN, ROCKWALL, HUNT COUNTIES
AA 2: TARRANT COUNTY

AA #	Year	State	County	Tract	MSA	Income Level Code	Income Level
1	2025	48	113	134.00	19124	4	Upper
1	2025	48	113	135.00	19124	4	Upper
1	2025	48	113	136.05	19124	4	Upper
1	2025	48	113	136.06	19124	3	Middle
1	2025	48	113	136.07	19124	4	Upper
1	2025	48	113	136.08	19124	4	Upper
1	2025	48	113	136.09	19124	3	Middle
1	2025	48	113	136.10	19124	4	Upper
1	2025	48	113	136.11	19124	4	Upper
1	2025	48	113	136.15	19124	1	Low
1	2025	48	113	136.17	19124	4	Upper
1	2025	48	113	136.18	19124	4	Upper
1	2025	48	113	136.19	19124	4	Upper
1	2025	48	113	136.20	19124	3	Middle
1	2025	48	113	136.21	19124	2	Moderate
1	2025	48	113	136.22	19124	4	Upper
1	2025	48	113	136.24	19124	3	Middle
1	2025	48	113	136.25	19124	2	Moderate
1	2025	48	113	136.26	19124	2	Moderate
1	2025	48	113	136.27	19124	2	Moderate
1	2025	48	113	136.28	19124	3	Middle
1	2025	48	113	136.29	19124	1	Low
1	2025	48	113	136.30	19124	2	Moderate
1	2025	48	113	136.31	19124	2	Moderate
1	2025	48	113	137.15	19124	3	Middle
1	2025	48	113	137.16	19124	3	Middle
1	2025	48	113	137.17	19124	2	Moderate
1	2025	48	113	137.18	19124	2	Moderate
1	2025	48	113	137.19	19124	3	Middle
1	2025	48	113	137.20	19124	3	Middle
1	2025	48	113	137.21	19124	4	Upper
1	2025	48	113	137.22	19124	3	Middle
1	2025	48	113	137.25	19124	2	Moderate
1	2025	48	113	137.26	19124	3	Middle
1	2025	48	113	137.27	19124	3	Middle
1	2025	48	113	137.28	19124	2	Moderate
1	2025	48	113	137.29	19124	2	Moderate
1	2025	48	113	138.04	19124	3	Middle
1	2025	48	113	138.05	19124	2	Moderate
1	2025	48	113	138.06	19124	3	Middle

INWOOD NATIONAL BANK
AA 1: DALLAS, DENTON, COLLIN, ROCKWALL, HUNT COUNTIES
AA 2: TARRANT COUNTY

AA #	Year	State	County	Tract	MSA	Income Level Code	Income Level
1	2025	48	113	138.07	19124	3	Middle
1	2025	48	113	138.08	19124	4	Upper
1	2025	48	113	139.01	19124	2	Moderate
1	2025	48	113	139.02	19124	3	Middle
1	2025	48	113	140.01	19124	3	Middle
1	2025	48	113	140.02	19124	4	Upper
1	2025	48	113	141.19	19124	4	Upper
1	2025	48	113	141.20	19124	4	Upper
1	2025	48	113	141.21	19124	3	Middle
1	2025	48	113	141.23	19124	4	Upper
1	2025	48	113	141.24	19124	4	Upper
1	2025	48	113	141.26	19124	4	Upper
1	2025	48	113	141.28	19124	4	Upper
1	2025	48	113	141.30	19124	3	Middle
1	2025	48	113	141.32	19124	3	Middle
1	2025	48	113	141.34	19124	4	Upper
1	2025	48	113	141.35	19124	4	Upper
1	2025	48	113	141.38	19124	4	Upper
1	2025	48	113	141.39	19124	3	Middle
1	2025	48	113	141.40	19124	2	Moderate
1	2025	48	113	141.41	19124	3	Middle
1	2025	48	113	141.42	19124	0	Not Available
1	2025	48	113	141.43	19124	4	Upper
1	2025	48	113	141.44	19124	3	Middle
1	2025	48	113	141.45	19124	2	Moderate
1	2025	48	113	141.46	19124	2	Moderate
1	2025	48	113	141.47	19124	1	Low
1	2025	48	113	141.48	19124	3	Middle
1	2025	48	113	141.49	19124	4	Upper
1	2025	48	113	141.50	19124	4	Upper
1	2025	48	113	141.51	19124	4	Upper
1	2025	48	113	141.52	19124	3	Middle
1	2025	48	113	141.53	19124	2	Moderate
1	2025	48	113	141.54	19124	3	Middle
1	2025	48	113	141.55	19124	4	Upper
1	2025	48	113	141.56	19124	4	Upper
1	2025	48	113	141.57	19124	3	Middle
1	2025	48	113	141.58	19124	2	Moderate
1	2025	48	113	141.59	19124	4	Upper
1	2025	48	113	141.60	19124	2	Moderate

INWOOD NATIONAL BANK
AA 1: DALLAS, DENTON, COLLIN, ROCKWALL, HUNT COUNTIES
AA 2: TARRANT COUNTY

AA #	Year	State	County	Tract	MSA	Income Level Code	Income Level
1	2025	48	113	141.61	19124	2	Moderate
1	2025	48	113	142.03	19124	3	Middle
1	2025	48	113	142.04	19124	2	Moderate
1	2025	48	113	142.05	19124	4	Upper
1	2025	48	113	142.07	19124	4	Upper
1	2025	48	113	142.08	19124	3	Middle
1	2025	48	113	142.09	19124	4	Upper
1	2025	48	113	143.06	19124	2	Moderate
1	2025	48	113	143.08	19124	2	Moderate
1	2025	48	113	143.09	19124	1	Low
1	2025	48	113	143.10	19124	3	Middle
1	2025	48	113	143.13	19124	3	Middle
1	2025	48	113	143.14	19124	4	Upper
1	2025	48	113	143.15	19124	2	Moderate
1	2025	48	113	143.16	19124	2	Moderate
1	2025	48	113	143.17	19124	3	Middle
1	2025	48	113	143.18	19124	3	Middle
1	2025	48	113	143.19	19124	2	Moderate
1	2025	48	113	143.20	19124	3	Middle
1	2025	48	113	144.05	19124	2	Moderate
1	2025	48	113	144.06	19124	2	Moderate
1	2025	48	113	144.07	19124	2	Moderate
1	2025	48	113	144.08	19124	2	Moderate
1	2025	48	113	144.09	19124	1	Low
1	2025	48	113	144.10	19124	2	Moderate
1	2025	48	113	145.01	19124	3	Middle
1	2025	48	113	145.02	19124	2	Moderate
1	2025	48	113	146.01	19124	2	Moderate
1	2025	48	113	146.02	19124	2	Moderate
1	2025	48	113	146.03	19124	2	Moderate
1	2025	48	113	147.01	19124	2	Moderate
1	2025	48	113	147.04	19124	2	Moderate
1	2025	48	113	149.03	19124	2	Moderate
1	2025	48	113	150.01	19124	2	Moderate
1	2025	48	113	150.02	19124	2	Moderate
1	2025	48	113	151.01	19124	3	Middle
1	2025	48	113	151.02	19124	1	Low
1	2025	48	113	152.02	19124	2	Moderate
1	2025	48	113	152.05	19124	1	Low
1	2025	48	113	152.06	19124	2	Moderate

INWOOD NATIONAL BANK
AA 1: DALLAS, DENTON, COLLIN, ROCKWALL, HUNT COUNTIES
AA 2: TARRANT COUNTY

AA #	Year	State	County	Tract	MSA	Income Level Code	Income Level
1	2025	48	113	152.07	19124	3	Middle
1	2025	48	113	152.08	19124	1	Low
1	2025	48	113	153.03	19124	2	Moderate
1	2025	48	113	153.04	19124	2	Moderate
1	2025	48	113	153.05	19124	2	Moderate
1	2025	48	113	153.06	19124	3	Middle
1	2025	48	113	154.03	19124	2	Moderate
1	2025	48	113	154.04	19124	1	Low
1	2025	48	113	154.05	19124	3	Middle
1	2025	48	113	154.06	19124	3	Middle
1	2025	48	113	155.00	19124	3	Middle
1	2025	48	113	156.00	19124	2	Moderate
1	2025	48	113	157.00	19124	2	Moderate
1	2025	48	113	159.00	19124	2	Moderate
1	2025	48	113	160.01	19124	1	Low
1	2025	48	113	160.02	19124	1	Low
1	2025	48	113	161.00	19124	2	Moderate
1	2025	48	113	162.01	19124	2	Moderate
1	2025	48	113	162.03	19124	1	Low
1	2025	48	113	162.04	19124	2	Moderate
1	2025	48	113	163.01	19124	2	Moderate
1	2025	48	113	163.02	19124	1	Low
1	2025	48	113	164.06	19124	3	Middle
1	2025	48	113	164.07	19124	2	Moderate
1	2025	48	113	164.09	19124	4	Upper
1	2025	48	113	164.10	19124	3	Middle
1	2025	48	113	164.12	19124	4	Upper
1	2025	48	113	164.14	19124	4	Upper
1	2025	48	113	164.15	19124	4	Upper
1	2025	48	113	164.16	19124	2	Moderate
1	2025	48	113	164.17	19124	3	Middle
1	2025	48	113	164.18	19124	3	Middle
1	2025	48	113	164.19	19124	3	Middle
1	2025	48	113	164.20	19124	3	Middle
1	2025	48	113	164.21	19124	2	Moderate
1	2025	48	113	165.11	19124	2	Moderate
1	2025	48	113	165.13	19124	4	Upper
1	2025	48	113	165.16	19124	2	Moderate
1	2025	48	113	165.17	19124	2	Moderate
1	2025	48	113	165.18	19124	1	Low

INWOOD NATIONAL BANK
AA 1: DALLAS, DENTON, COLLIN, ROCKWALL, HUNT COUNTIES
AA 2: TARRANT COUNTY

AA #	Year	State	County	Tract	MSA	Income Level Code	Income Level
1	2025	48	113	165.19	19124	3	Middle
1	2025	48	113	165.21	19124	3	Middle
1	2025	48	113	165.22	19124	2	Moderate
1	2025	48	113	165.24	19124	4	Upper
1	2025	48	113	165.25	19124	4	Upper
1	2025	48	113	165.26	19124	2	Moderate
1	2025	48	113	165.27	19124	2	Moderate
1	2025	48	113	165.28	19124	2	Moderate
1	2025	48	113	165.29	19124	3	Middle
1	2025	48	113	165.30	19124	3	Middle
1	2025	48	113	165.31	19124	3	Middle
1	2025	48	113	165.32	19124	3	Middle
1	2025	48	113	165.33	19124	2	Moderate
1	2025	48	113	165.34	19124	2	Moderate
1	2025	48	113	165.35	19124	2	Moderate
1	2025	48	113	165.36	19124	2	Moderate
1	2025	48	113	166.07	19124	1	Low
1	2025	48	113	166.10	19124	3	Middle
1	2025	48	113	166.15	19124	3	Middle
1	2025	48	113	166.16	19124	3	Middle
1	2025	48	113	166.17	19124	4	Upper
1	2025	48	113	166.18	19124	3	Middle
1	2025	48	113	166.19	19124	2	Moderate
1	2025	48	113	166.20	19124	3	Middle
1	2025	48	113	166.21	19124	2	Moderate
1	2025	48	113	166.22	19124	3	Middle
1	2025	48	113	166.23	19124	3	Middle
1	2025	48	113	166.24	19124	3	Middle
1	2025	48	113	166.26	19124	2	Moderate
1	2025	48	113	166.27	19124	3	Middle
1	2025	48	113	166.28	19124	3	Middle
1	2025	48	113	166.29	19124	3	Middle
1	2025	48	113	166.30	19124	3	Middle
1	2025	48	113	166.31	19124	4	Upper
1	2025	48	113	166.32	19124	3	Middle
1	2025	48	113	166.33	19124	3	Middle
1	2025	48	113	166.34	19124	2	Moderate
1	2025	48	113	166.35	19124	1	Low
1	2025	48	113	166.36	19124	3	Middle
1	2025	48	113	166.37	19124	3	Middle

INWOOD NATIONAL BANK
AA 1: DALLAS, DENTON, COLLIN, ROCKWALL, HUNT COUNTIES
AA 2: TARRANT COUNTY

AA #	Year	State	County	Tract	MSA	Income Level Code	Income Level
1	2025	48	113	166.38	19124	2	Moderate
1	2025	48	113	167.04	19124	2	Moderate
1	2025	48	113	167.06	19124	1	Low
1	2025	48	113	167.07	19124	2	Moderate
1	2025	48	113	167.08	19124	3	Middle
1	2025	48	113	167.09	19124	1	Low
1	2025	48	113	167.10	19124	1	Low
1	2025	48	113	167.11	19124	1	Low
1	2025	48	113	168.02	19124	3	Middle
1	2025	48	113	168.03	19124	1	Low
1	2025	48	113	168.05	19124	3	Middle
1	2025	48	113	168.06	19124	3	Middle
1	2025	48	113	169.02	19124	1	Low
1	2025	48	113	169.03	19124	2	Moderate
1	2025	48	113	170.05	19124	2	Moderate
1	2025	48	113	170.06	19124	2	Moderate
1	2025	48	113	170.07	19124	1	Low
1	2025	48	113	170.08	19124	3	Middle
1	2025	48	113	170.09	19124	1	Low
1	2025	48	113	170.10	19124	1	Low
1	2025	48	113	171.01	19124	2	Moderate
1	2025	48	113	171.02	19124	2	Moderate
1	2025	48	113	172.01	19124	1	Low
1	2025	48	113	172.03	19124	2	Moderate
1	2025	48	113	172.04	19124	2	Moderate
1	2025	48	113	173.07	19124	4	Upper
1	2025	48	113	173.08	19124	3	Middle
1	2025	48	113	173.09	19124	3	Middle
1	2025	48	113	173.10	19124	3	Middle
1	2025	48	113	173.11	19124	3	Middle
1	2025	48	113	173.12	19124	3	Middle
1	2025	48	113	173.13	19124	3	Middle
1	2025	48	113	173.14	19124	3	Middle
1	2025	48	113	173.15	19124	2	Moderate
1	2025	48	113	174.00	19124	2	Moderate
1	2025	48	113	175.00	19124	3	Middle
1	2025	48	113	176.02	19124	2	Moderate
1	2025	48	113	176.04	19124	2	Moderate
1	2025	48	113	176.05	19124	2	Moderate
1	2025	48	113	176.06	19124	2	Moderate

INWOOD NATIONAL BANK
AA 1: DALLAS, DENTON, COLLIN, ROCKWALL, HUNT COUNTIES
AA 2: TARRANT COUNTY

AA #	Year	State	County	Tract	MSA	Income Level Code	Income Level
1	2025	48	113	177.03	19124	1	Low
1	2025	48	113	177.04	19124	2	Moderate
1	2025	48	113	177.05	19124	1	Low
1	2025	48	113	177.06	19124	3	Middle
1	2025	48	113	178.05	19124	2	Moderate
1	2025	48	113	178.06	19124	2	Moderate
1	2025	48	113	178.08	19124	3	Middle
1	2025	48	113	178.11	19124	3	Middle
1	2025	48	113	178.12	19124	3	Middle
1	2025	48	113	178.14	19124	3	Middle
1	2025	48	113	178.15	19124	1	Low
1	2025	48	113	178.16	19124	2	Moderate
1	2025	48	113	178.17	19124	2	Moderate
1	2025	48	113	178.18	19124	2	Moderate
1	2025	48	113	178.19	19124	2	Moderate
1	2025	48	113	178.20	19124	3	Middle
1	2025	48	113	179.00	19124	2	Moderate
1	2025	48	113	180.01	19124	2	Moderate
1	2025	48	113	180.02	19124	2	Moderate
1	2025	48	113	181.05	19124	2	Moderate
1	2025	48	113	181.10	19124	3	Middle
1	2025	48	113	181.11	19124	3	Middle
1	2025	48	113	181.20	19124	3	Middle
1	2025	48	113	181.21	19124	2	Moderate
1	2025	48	113	181.26	19124	3	Middle
1	2025	48	113	181.27	19124	2	Moderate
1	2025	48	113	181.28	19124	2	Moderate
1	2025	48	113	181.29	19124	2	Moderate
1	2025	48	113	181.30	19124	2	Moderate
1	2025	48	113	181.32	19124	3	Middle
1	2025	48	113	181.33	19124	3	Middle
1	2025	48	113	181.34	19124	3	Middle
1	2025	48	113	181.35	19124	3	Middle
1	2025	48	113	181.37	19124	3	Middle
1	2025	48	113	181.38	19124	2	Moderate
1	2025	48	113	181.40	19124	4	Upper
1	2025	48	113	181.41	19124	2	Moderate
1	2025	48	113	181.42	19124	3	Middle
1	2025	48	113	181.43	19124	4	Upper
1	2025	48	113	181.44	19124	4	Upper

INWOOD NATIONAL BANK
AA 1: DALLAS, DENTON, COLLIN, ROCKWALL, HUNT COUNTIES
AA 2: TARRANT COUNTY

AA #	Year	State	County	Tract	MSA	Income Level Code	Income Level
1	2025	48	113	181.45	19124	4	Upper
1	2025	48	113	181.46	19124	4	Upper
1	2025	48	113	181.47	19124	4	Upper
1	2025	48	113	181.48	19124	3	Middle
1	2025	48	113	181.49	19124	4	Upper
1	2025	48	113	181.50	19124	3	Middle
1	2025	48	113	181.51	19124	3	Middle
1	2025	48	113	181.52	19124	3	Middle
1	2025	48	113	181.53	19124	4	Upper
1	2025	48	113	181.54	19124	3	Middle
1	2025	48	113	181.55	19124	4	Upper
1	2025	48	113	181.56	19124	3	Middle
1	2025	48	113	181.57	19124	3	Middle
1	2025	48	113	181.58	19124	4	Upper
1	2025	48	113	181.59	19124	4	Upper
1	2025	48	113	182.03	19124	2	Moderate
1	2025	48	113	182.04	19124	2	Moderate
1	2025	48	113	182.05	19124	2	Moderate
1	2025	48	113	182.06	19124	2	Moderate
1	2025	48	113	183.00	19124	2	Moderate
1	2025	48	113	184.01	19124	2	Moderate
1	2025	48	113	184.02	19124	3	Middle
1	2025	48	113	184.03	19124	2	Moderate
1	2025	48	113	185.01	19124	2	Moderate
1	2025	48	113	185.05	19124	1	Low
1	2025	48	113	185.06	19124	1	Low
1	2025	48	113	185.07	19124	2	Moderate
1	2025	48	113	185.08	19124	1	Low
1	2025	48	113	186.00	19124	2	Moderate
1	2025	48	113	187.00	19124	2	Moderate
1	2025	48	113	188.01	19124	2	Moderate
1	2025	48	113	188.02	19124	2	Moderate
1	2025	48	113	189.00	19124	2	Moderate
1	2025	48	113	190.13	19124	1	Low
1	2025	48	113	190.16	19124	2	Moderate
1	2025	48	113	190.18	19124	2	Moderate
1	2025	48	113	190.19	19124	1	Low
1	2025	48	113	190.20	19124	2	Moderate
1	2025	48	113	190.23	19124	3	Middle
1	2025	48	113	190.24	19124	3	Middle

INWOOD NATIONAL BANK
AA 1: DALLAS, DENTON, COLLIN, ROCKWALL, HUNT COUNTIES
AA 2: TARRANT COUNTY

AA #	Year	State	County	Tract	MSA	Income Level Code	Income Level
1	2025	48	113	190.25	19124	3	Middle
1	2025	48	113	190.26	19124	3	Middle
1	2025	48	113	190.27	19124	2	Moderate
1	2025	48	113	190.28	19124	2	Moderate
1	2025	48	113	190.29	19124	2	Moderate
1	2025	48	113	190.31	19124	3	Middle
1	2025	48	113	190.32	19124	2	Moderate
1	2025	48	113	190.33	19124	2	Moderate
1	2025	48	113	190.34	19124	2	Moderate
1	2025	48	113	190.35	19124	1	Low
1	2025	48	113	190.36	19124	4	Upper
1	2025	48	113	190.37	19124	3	Middle
1	2025	48	113	190.39	19124	3	Middle
1	2025	48	113	190.40	19124	3	Middle
1	2025	48	113	190.41	19124	3	Middle
1	2025	48	113	190.42	19124	3	Middle
1	2025	48	113	190.44	19124	3	Middle
1	2025	48	113	190.45	19124	2	Moderate
1	2025	48	113	190.46	19124	3	Middle
1	2025	48	113	190.47	19124	2	Moderate
1	2025	48	113	190.48	19124	3	Middle
1	2025	48	113	190.49	19124	2	Moderate
1	2025	48	113	190.50	19124	4	Upper
1	2025	48	113	190.51	19124	4	Upper
1	2025	48	113	190.52	19124	3	Middle
1	2025	48	113	190.53	19124	3	Middle
1	2025	48	113	191.01	19124	3	Middle
1	2025	48	113	191.02	19124	3	Middle
1	2025	48	113	192.02	19124	3	Middle
1	2025	48	113	192.03	19124	4	Upper
1	2025	48	113	192.05	19124	4	Upper
1	2025	48	113	192.08	19124	2	Moderate
1	2025	48	113	192.10	19124	4	Upper
1	2025	48	113	192.11	19124	2	Moderate
1	2025	48	113	192.12	19124	1	Low
1	2025	48	113	192.13	19124	1	Low
1	2025	48	113	192.14	19124	2	Moderate
1	2025	48	113	192.15	19124	3	Middle
1	2025	48	113	192.16	19124	3	Middle
1	2025	48	113	193.01	19124	4	Upper

INWOOD NATIONAL BANK
AA 1: DALLAS, DENTON, COLLIN, ROCKWALL, HUNT COUNTIES
AA 2: TARRANT COUNTY

AA #	Year	State	County	Tract	MSA	Income Level Code	Income Level
1	2025	48	113	193.02	19124	4	Upper
1	2025	48	113	194.00	19124	4	Upper
1	2025	48	113	195.01	19124	4	Upper
1	2025	48	113	195.02	19124	4	Upper
1	2025	48	113	196.00	19124	4	Upper
1	2025	48	113	197.00	19124	4	Upper
1	2025	48	113	198.00	19124	4	Upper
1	2025	48	113	199.00	19124	2	Moderate
1	2025	48	113	200.00	19124	4	Upper
1	2025	48	113	201.00	19124	2	Moderate
1	2025	48	113	202.00	19124	1	Low
1	2025	48	113	203.00	19124	2	Moderate
1	2025	48	113	204.01	19124	3	Middle
1	2025	48	113	204.02	19124	4	Upper
1	2025	48	113	205.00	19124	2	Moderate
1	2025	48	113	206.00	19124	4	Upper
1	2025	48	113	207.00	19124	3	Middle
1	2025	48	113	208.00	19124	1	Low
1	2025	48	113	209.00	19124	3	Middle
1	2025	48	113	210.00	19124	1	Low
1	2025	48	113	211.00	19124	1	Low
1	2025	48	113	212.00	19124	2	Moderate
1	2025	48	113	9800.00	19124	0	Not Available
1	2025	48	113	9801.00	19124	0	Not Available
1	2025	48	113	9802.00	19124	1	Low
1	2025	48	121	201.09	19124	4	Upper
1	2025	48	121	201.10	19124	4	Upper
1	2025	48	121	201.11	19124	4	Upper
1	2025	48	121	201.12	19124	4	Upper
1	2025	48	121	201.15	19124	3	Middle
1	2025	48	121	201.16	19124	3	Middle
1	2025	48	121	201.17	19124	3	Middle
1	2025	48	121	201.18	19124	3	Middle
1	2025	48	121	201.19	19124	3	Middle
1	2025	48	121	201.20	19124	4	Upper
1	2025	48	121	201.21	19124	3	Middle
1	2025	48	121	201.22	19124	3	Middle
1	2025	48	121	201.23	19124	3	Middle
1	2025	48	121	201.24	19124	4	Upper
1	2025	48	121	201.25	19124	4	Upper

INWOOD NATIONAL BANK
AA 1: DALLAS, DENTON, COLLIN, ROCKWALL, HUNT COUNTIES
AA 2: TARRANT COUNTY

AA #	Year	State	County	Tract	MSA	Income Level Code	Income Level
1	2025	48	121	201.26	19124	3	Middle
1	2025	48	121	201.27	19124	3	Middle
1	2025	48	121	201.28	19124	4	Upper
1	2025	48	121	201.29	19124	3	Middle
1	2025	48	121	201.30	19124	3	Middle
1	2025	48	121	201.31	19124	4	Upper
1	2025	48	121	201.32	19124	4	Upper
1	2025	48	121	201.33	19124	4	Upper
1	2025	48	121	201.34	19124	4	Upper
1	2025	48	121	201.35	19124	4	Upper
1	2025	48	121	201.36	19124	4	Upper
1	2025	48	121	201.37	19124	4	Upper
1	2025	48	121	202.03	19124	3	Middle
1	2025	48	121	202.04	19124	3	Middle
1	2025	48	121	202.05	19124	4	Upper
1	2025	48	121	202.06	19124	3	Middle
1	2025	48	121	202.07	19124	3	Middle
1	2025	48	121	202.08	19124	3	Middle
1	2025	48	121	203.05	19124	4	Upper
1	2025	48	121	203.10	19124	3	Middle
1	2025	48	121	203.11	19124	4	Upper
1	2025	48	121	203.12	19124	4	Upper
1	2025	48	121	203.13	19124	3	Middle
1	2025	48	121	203.14	19124	4	Upper
1	2025	48	121	203.15	19124	4	Upper
1	2025	48	121	203.16	19124	4	Upper
1	2025	48	121	203.17	19124	4	Upper
1	2025	48	121	203.18	19124	4	Upper
1	2025	48	121	203.19	19124	3	Middle
1	2025	48	121	203.20	19124	4	Upper
1	2025	48	121	203.21	19124	4	Upper
1	2025	48	121	203.22	19124	4	Upper
1	2025	48	121	204.02	19124	4	Upper
1	2025	48	121	204.03	19124	3	Middle
1	2025	48	121	204.04	19124	2	Moderate
1	2025	48	121	204.05	19124	3	Middle
1	2025	48	121	205.04	19124	2	Moderate
1	2025	48	121	205.05	19124	3	Middle
1	2025	48	121	205.06	19124	3	Middle
1	2025	48	121	205.07	19124	2	Moderate

INWOOD NATIONAL BANK
AA 1: DALLAS, DENTON, COLLIN, ROCKWALL, HUNT COUNTIES
AA 2: TARRANT COUNTY

AA #	Year	State	County	Tract	MSA	Income Level Code	Income Level
1	2025	48	121	205.08	19124	2	Moderate
1	2025	48	121	206.01	19124	1	Low
1	2025	48	121	206.03	19124	2	Moderate
1	2025	48	121	206.04	19124	3	Middle
1	2025	48	121	206.05	19124	2	Moderate
1	2025	48	121	207.00	19124	3	Middle
1	2025	48	121	208.00	19124	1	Low
1	2025	48	121	209.00	19124	3	Middle
1	2025	48	121	210.00	19124	1	Low
1	2025	48	121	211.00	19124	1	Low
1	2025	48	121	212.02	19124	2	Moderate
1	2025	48	121	212.03	19124	1	Low
1	2025	48	121	212.04	19124	1	Low
1	2025	48	121	213.01	19124	0	Not Available
1	2025	48	121	213.04	19124	3	Middle
1	2025	48	121	213.05	19124	4	Upper
1	2025	48	121	213.06	19124	3	Middle
1	2025	48	121	213.07	19124	4	Upper
1	2025	48	121	214.10	19124	4	Upper
1	2025	48	121	214.11	19124	2	Moderate
1	2025	48	121	214.12	19124	4	Upper
1	2025	48	121	214.13	19124	4	Upper
1	2025	48	121	214.14	19124	2	Moderate
1	2025	48	121	214.15	19124	4	Upper
1	2025	48	121	214.16	19124	3	Middle
1	2025	48	121	214.17	19124	4	Upper
1	2025	48	121	214.18	19124	4	Upper
1	2025	48	121	214.19	19124	3	Middle
1	2025	48	121	214.20	19124	3	Middle
1	2025	48	121	214.21	19124	4	Upper
1	2025	48	121	214.22	19124	3	Middle
1	2025	48	121	214.23	19124	3	Middle
1	2025	48	121	215.02	19124	2	Moderate
1	2025	48	121	215.05	19124	3	Middle
1	2025	48	121	215.12	19124	4	Upper
1	2025	48	121	215.13	19124	4	Upper
1	2025	48	121	215.14	19124	4	Upper
1	2025	48	121	215.16	19124	4	Upper
1	2025	48	121	215.17	19124	3	Middle
1	2025	48	121	215.18	19124	4	Upper

INWOOD NATIONAL BANK
AA 1: DALLAS, DENTON, COLLIN, ROCKWALL, HUNT COUNTIES
AA 2: TARRANT COUNTY

AA #	Year	State	County	Tract	MSA	Income Level Code	Income Level
1	2025	48	121	215.20	19124	3	Middle
1	2025	48	121	215.21	19124	3	Middle
1	2025	48	121	215.22	19124	4	Upper
1	2025	48	121	215.26	19124	4	Upper
1	2025	48	121	215.28	19124	4	Upper
1	2025	48	121	215.29	19124	4	Upper
1	2025	48	121	215.30	19124	3	Middle
1	2025	48	121	215.31	19124	4	Upper
1	2025	48	121	215.32	19124	3	Middle
1	2025	48	121	215.33	19124	4	Upper
1	2025	48	121	215.34	19124	4	Upper
1	2025	48	121	215.35	19124	3	Middle
1	2025	48	121	215.36	19124	3	Middle
1	2025	48	121	215.37	19124	4	Upper
1	2025	48	121	215.38	19124	4	Upper
1	2025	48	121	215.39	19124	4	Upper
1	2025	48	121	215.40	19124	4	Upper
1	2025	48	121	216.11	19124	3	Middle
1	2025	48	121	216.12	19124	3	Middle
1	2025	48	121	216.13	19124	2	Moderate
1	2025	48	121	216.14	19124	3	Middle
1	2025	48	121	216.15	19124	3	Middle
1	2025	48	121	216.16	19124	2	Moderate
1	2025	48	121	216.18	19124	2	Moderate
1	2025	48	121	216.19	19124	3	Middle
1	2025	48	121	216.20	19124	2	Moderate
1	2025	48	121	216.21	19124	4	Upper
1	2025	48	121	216.22	19124	4	Upper
1	2025	48	121	216.26	19124	4	Upper
1	2025	48	121	216.30	19124	3	Middle
1	2025	48	121	216.31	19124	4	Upper
1	2025	48	121	216.32	19124	4	Upper
1	2025	48	121	216.33	19124	4	Upper
1	2025	48	121	216.34	19124	2	Moderate
1	2025	48	121	216.35	19124	2	Moderate
1	2025	48	121	216.37	19124	2	Moderate
1	2025	48	121	216.38	19124	2	Moderate
1	2025	48	121	216.39	19124	4	Upper
1	2025	48	121	216.40	19124	4	Upper
1	2025	48	121	216.41	19124	3	Middle

INWOOD NATIONAL BANK
AA 1: DALLAS, DENTON, COLLIN, ROCKWALL, HUNT COUNTIES
AA 2: TARRANT COUNTY

AA #	Year	State	County	Tract	MSA	Income Level Code	Income Level
1	2025	48	121	216.42	19124	2	Moderate
1	2025	48	121	216.43	19124	4	Upper
1	2025	48	121	216.44	19124	4	Upper
1	2025	48	121	216.45	19124	0	Not Available
1	2025	48	121	216.46	19124	3	Middle
1	2025	48	121	216.47	19124	2	Moderate
1	2025	48	121	216.48	19124	4	Upper
1	2025	48	121	216.49	19124	0	Not Available
1	2025	48	121	216.50	19124	4	Upper
1	2025	48	121	216.51	19124	4	Upper
1	2025	48	121	216.52	19124	4	Upper
1	2025	48	121	216.53	19124	3	Middle
1	2025	48	121	216.54	19124	4	Upper
1	2025	48	121	216.55	19124	4	Upper
1	2025	48	121	217.15	19124	3	Middle
1	2025	48	121	217.16	19124	3	Middle
1	2025	48	121	217.17	19124	3	Middle
1	2025	48	121	217.19	19124	4	Upper
1	2025	48	121	217.20	19124	4	Upper
1	2025	48	121	217.21	19124	4	Upper
1	2025	48	121	217.22	19124	3	Middle
1	2025	48	121	217.23	19124	4	Upper
1	2025	48	121	217.24	19124	4	Upper
1	2025	48	121	217.25	19124	4	Upper
1	2025	48	121	217.26	19124	4	Upper
1	2025	48	121	217.27	19124	4	Upper
1	2025	48	121	217.28	19124	2	Moderate
1	2025	48	121	217.29	19124	4	Upper
1	2025	48	121	217.30	19124	4	Upper
1	2025	48	121	217.31	19124	4	Upper
1	2025	48	121	217.32	19124	3	Middle
1	2025	48	121	217.33	19124	3	Middle
1	2025	48	121	217.34	19124	2	Moderate
1	2025	48	121	217.35	19124	3	Middle
1	2025	48	121	217.36	19124	2	Moderate
1	2025	48	121	217.37	19124	4	Upper
1	2025	48	121	217.38	19124	3	Middle
1	2025	48	121	217.39	19124	1	Low
1	2025	48	121	217.40	19124	3	Middle
1	2025	48	121	217.41	19124	3	Middle

INWOOD NATIONAL BANK
AA 1: DALLAS, DENTON, COLLIN, ROCKWALL, HUNT COUNTIES
AA 2: TARRANT COUNTY

AA #	Year	State	County	Tract	MSA	Income Level Code	Income Level
1	2025	48	121	217.42	19124	3	Middle
1	2025	48	121	217.43	19124	3	Middle
1	2025	48	121	217.44	19124	2	Moderate
1	2025	48	121	217.45	19124	3	Middle
1	2025	48	121	217.46	19124	4	Upper
1	2025	48	121	217.48	19124	4	Upper
1	2025	48	121	217.49	19124	4	Upper
1	2025	48	121	217.50	19124	4	Upper
1	2025	48	121	217.51	19124	4	Upper
1	2025	48	121	217.52	19124	4	Upper
1	2025	48	121	217.54	19124	4	Upper
1	2025	48	121	217.55	19124	4	Upper
1	2025	48	121	217.56	19124	4	Upper
1	2025	48	121	217.57	19124	4	Upper
1	2025	48	121	217.58	19124	4	Upper
1	2025	48	121	217.59	19124	3	Middle
1	2025	48	121	218.00	19124	4	Upper
1	2025	48	121	219.00	19124	4	Upper
1	2025	48	231	9601.00	19124	3	Middle
1	2025	48	231	9602.00	19124	3	Middle
1	2025	48	231	9603.00	19124	3	Middle
1	2025	48	231	9604.00	19124	3	Middle
1	2025	48	231	9605.00	19124	2	Moderate
1	2025	48	231	9606.00	19124	1	Low
1	2025	48	231	9607.00	19124	2	Moderate
1	2025	48	231	9608.00	19124	1	Low
1	2025	48	231	9609.00	19124	2	Moderate
1	2025	48	231	9610.00	19124	2	Moderate
1	2025	48	231	9611.01	19124	3	Middle
1	2025	48	231	9611.02	19124	3	Middle
1	2025	48	231	9612.00	19124	3	Middle
1	2025	48	231	9613.00	19124	3	Middle
1	2025	48	231	9614.01	19124	3	Middle
1	2025	48	231	9614.02	19124	3	Middle
1	2025	48	231	9615.01	19124	4	Upper
1	2025	48	231	9615.02	19124	3	Middle
1	2025	48	231	9615.03	19124	3	Middle
1	2025	48	231	9616.00	19124	2	Moderate
1	2025	48	231	9617.00	19124	2	Moderate
1	2025	48	397	401.01	19124	4	Upper

INWOOD NATIONAL BANK
AA 1: DALLAS, DENTON, COLLIN, ROCKWALL, HUNT COUNTIES
AA 2: TARRANT COUNTY

AA #	Year	State	County	Tract	MSA	Income Level Code	Income Level
1	2025	48	397	401.03	19124	4	Upper
1	2025	48	397	401.04	19124	3	Middle
1	2025	48	397	402.01	19124	4	Upper
1	2025	48	397	402.02	19124	4	Upper
1	2025	48	397	402.03	19124	4	Upper
1	2025	48	397	403.01	19124	3	Middle
1	2025	48	397	403.03	19124	4	Upper
1	2025	48	397	403.04	19124	3	Middle
1	2025	48	397	403.05	19124	3	Middle
1	2025	48	397	404.03	19124	2	Moderate
1	2025	48	397	404.04	19124	3	Middle
1	2025	48	397	404.05	19124	2	Moderate
1	2025	48	397	404.06	19124	4	Upper
1	2025	48	397	404.07	19124	4	Upper
1	2025	48	397	404.08	19124	4	Upper
1	2025	48	397	404.09	19124	4	Upper
1	2025	48	397	404.10	19124	3	Middle
1	2025	48	397	404.11	19124	4	Upper
1	2025	48	397	404.12	19124	4	Upper
1	2025	48	397	405.03	19124	3	Middle
1	2025	48	397	405.07	19124	4	Upper
1	2025	48	397	405.08	19124	4	Upper
1	2025	48	397	405.09	19124	4	Upper
1	2025	48	397	405.10	19124	4	Upper
1	2025	48	397	405.11	19124	4	Upper
1	2025	48	397	405.12	19124	3	Middle
1	2025	48	397	405.13	19124	4	Upper
1	2025	48	397	405.14	19124	4	Upper
2	2025	48	439	1001.01	23104	2	Moderate
2	2025	48	439	1001.02	23104	2	Moderate
2	2025	48	439	1002.01	23104	1	Low
2	2025	48	439	1002.02	23104	2	Moderate
2	2025	48	439	1003.00	23104	2	Moderate
2	2025	48	439	1004.01	23104	2	Moderate
2	2025	48	439	1004.02	23104	2	Moderate
2	2025	48	439	1005.03	23104	2	Moderate
2	2025	48	439	1005.04	23104	2	Moderate
2	2025	48	439	1005.05	23104	2	Moderate
2	2025	48	439	1005.06	23104	2	Moderate
2	2025	48	439	1006.01	23104	3	Middle

INWOOD NATIONAL BANK
AA 1: DALLAS, DENTON, COLLIN, ROCKWALL, HUNT COUNTIES
AA 2: TARRANT COUNTY

AA #	Year	State	County	Tract	MSA	Income Level Code	Income Level
2	2025	48	439	1006.02	23104	2	Moderate
2	2025	48	439	1007.00	23104	2	Moderate
2	2025	48	439	1008.00	23104	2	Moderate
2	2025	48	439	1009.00	23104	2	Moderate
2	2025	48	439	1012.01	23104	2	Moderate
2	2025	48	439	1012.02	23104	2	Moderate
2	2025	48	439	1013.01	23104	3	Middle
2	2025	48	439	1013.02	23104	2	Moderate
2	2025	48	439	1014.01	23104	3	Middle
2	2025	48	439	1014.02	23104	2	Moderate
2	2025	48	439	1014.03	23104	1	Low
2	2025	48	439	1015.00	23104	2	Moderate
2	2025	48	439	1017.00	23104	1	Low
2	2025	48	439	1020.00	23104	4	Upper
2	2025	48	439	1021.01	23104	4	Upper
2	2025	48	439	1021.02	23104	4	Upper
2	2025	48	439	1022.01	23104	4	Upper
2	2025	48	439	1022.02	23104	4	Upper
2	2025	48	439	1023.01	23104	2	Moderate
2	2025	48	439	1023.02	23104	2	Moderate
2	2025	48	439	1024.01	23104	3	Middle
2	2025	48	439	1024.02	23104	4	Upper
2	2025	48	439	1025.00	23104	2	Moderate
2	2025	48	439	1026.01	23104	2	Moderate
2	2025	48	439	1026.02	23104	3	Middle
2	2025	48	439	1027.00	23104	3	Middle
2	2025	48	439	1035.00	23104	2	Moderate
2	2025	48	439	1036.01	23104	1	Low
2	2025	48	439	1036.02	23104	2	Moderate
2	2025	48	439	1037.01	23104	2	Moderate
2	2025	48	439	1037.02	23104	1	Low
2	2025	48	439	1038.00	23104	1	Low
2	2025	48	439	1041.00	23104	4	Upper
2	2025	48	439	1042.02	23104	4	Upper
2	2025	48	439	1042.03	23104	4	Upper
2	2025	48	439	1042.04	23104	4	Upper
2	2025	48	439	1043.01	23104	3	Middle
2	2025	48	439	1043.02	23104	4	Upper
2	2025	48	439	1044.00	23104	3	Middle
2	2025	48	439	1045.02	23104	2	Moderate

INWOOD NATIONAL BANK
AA 1: DALLAS, DENTON, COLLIN, ROCKWALL, HUNT COUNTIES
AA 2: TARRANT COUNTY

AA #	Year	State	County	Tract	MSA	Income Level Code	Income Level
2	2025	48	439	1045.03	23104	2	Moderate
2	2025	48	439	1045.04	23104	2	Moderate
2	2025	48	439	1045.05	23104	1	Low
2	2025	48	439	1046.01	23104	2	Moderate
2	2025	48	439	1046.02	23104	2	Moderate
2	2025	48	439	1046.03	23104	2	Moderate
2	2025	48	439	1046.04	23104	2	Moderate
2	2025	48	439	1046.05	23104	1	Low
2	2025	48	439	1047.01	23104	2	Moderate
2	2025	48	439	1047.02	23104	1	Low
2	2025	48	439	1048.02	23104	2	Moderate
2	2025	48	439	1048.03	23104	1	Low
2	2025	48	439	1048.04	23104	2	Moderate
2	2025	48	439	1049.00	23104	2	Moderate
2	2025	48	439	1050.07	23104	3	Middle
2	2025	48	439	1050.08	23104	2	Moderate
2	2025	48	439	1050.09	23104	2	Moderate
2	2025	48	439	1052.01	23104	1	Low
2	2025	48	439	1052.03	23104	2	Moderate
2	2025	48	439	1052.04	23104	1	Low
2	2025	48	439	1052.06	23104	1	Low
2	2025	48	439	1052.07	23104	1	Low
2	2025	48	439	1054.03	23104	4	Upper
2	2025	48	439	1054.04	23104	4	Upper
2	2025	48	439	1054.05	23104	4	Upper
2	2025	48	439	1054.07	23104	3	Middle
2	2025	48	439	1054.08	23104	4	Upper
2	2025	48	439	1055.02	23104	3	Middle
2	2025	48	439	1055.03	23104	3	Middle
2	2025	48	439	1055.05	23104	3	Middle
2	2025	48	439	1055.11	23104	2	Moderate
2	2025	48	439	1055.12	23104	3	Middle
2	2025	48	439	1055.13	23104	1	Low
2	2025	48	439	1055.14	23104	2	Moderate
2	2025	48	439	1055.15	23104	3	Middle
2	2025	48	439	1055.16	23104	3	Middle
2	2025	48	439	1055.17	23104	2	Moderate
2	2025	48	439	1055.18	23104	3	Middle
2	2025	48	439	1055.19	23104	4	Upper
2	2025	48	439	1055.20	23104	4	Upper

INWOOD NATIONAL BANK
AA 1: DALLAS, DENTON, COLLIN, ROCKWALL, HUNT COUNTIES
AA 2: TARRANT COUNTY

AA #	Year	State	County	Tract	MSA	Income Level Code	Income Level
2	2025	48	439	1056.00	23104	3	Middle
2	2025	48	439	1057.01	23104	3	Middle
2	2025	48	439	1057.03	23104	3	Middle
2	2025	48	439	1057.05	23104	2	Moderate
2	2025	48	439	1057.06	23104	2	Moderate
2	2025	48	439	1058.00	23104	2	Moderate
2	2025	48	439	1059.01	23104	2	Moderate
2	2025	48	439	1059.02	23104	1	Low
2	2025	48	439	1060.02	23104	2	Moderate
2	2025	48	439	1060.04	23104	2	Moderate
2	2025	48	439	1060.05	23104	3	Middle
2	2025	48	439	1060.06	23104	2	Moderate
2	2025	48	439	1061.01	23104	2	Moderate
2	2025	48	439	1061.02	23104	1	Low
2	2025	48	439	1062.01	23104	2	Moderate
2	2025	48	439	1062.02	23104	1	Low
2	2025	48	439	1063.00	23104	2	Moderate
2	2025	48	439	1064.00	23104	2	Moderate
2	2025	48	439	1065.02	23104	2	Moderate
2	2025	48	439	1065.03	23104	2	Moderate
2	2025	48	439	1065.07	23104	2	Moderate
2	2025	48	439	1065.09	23104	4	Upper
2	2025	48	439	1065.12	23104	3	Middle
2	2025	48	439	1065.13	23104	2	Moderate
2	2025	48	439	1065.14	23104	3	Middle
2	2025	48	439	1065.15	23104	2	Moderate
2	2025	48	439	1065.18	23104	2	Moderate
2	2025	48	439	1065.19	23104	0	Not Available
2	2025	48	439	1065.20	23104	2	Moderate
2	2025	48	439	1065.21	23104	3	Middle
2	2025	48	439	1065.22	23104	2	Moderate
2	2025	48	439	1065.23	23104	2	Moderate
2	2025	48	439	1065.24	23104	3	Middle
2	2025	48	439	1065.25	23104	4	Upper
2	2025	48	439	1065.26	23104	4	Upper
2	2025	48	439	1066.00	23104	1	Low
2	2025	48	439	1067.00	23104	3	Middle
2	2025	48	439	1101.02	23104	2	Moderate
2	2025	48	439	1101.03	23104	2	Moderate
2	2025	48	439	1101.04	23104	3	Middle

INWOOD NATIONAL BANK
AA 1: DALLAS, DENTON, COLLIN, ROCKWALL, HUNT COUNTIES
AA 2: TARRANT COUNTY

AA #	Year	State	County	Tract	MSA	Income Level Code	Income Level
2	2025	48	439	1102.02	23104	2	Moderate
2	2025	48	439	1102.04	23104	2	Moderate
2	2025	48	439	1102.05	23104	3	Middle
2	2025	48	439	1102.06	23104	2	Moderate
2	2025	48	439	1103.01	23104	2	Moderate
2	2025	48	439	1103.02	23104	2	Moderate
2	2025	48	439	1104.01	23104	3	Middle
2	2025	48	439	1104.02	23104	2	Moderate
2	2025	48	439	1105.00	23104	2	Moderate
2	2025	48	439	1106.00	23104	2	Moderate
2	2025	48	439	1107.03	23104	2	Moderate
2	2025	48	439	1107.04	23104	3	Middle
2	2025	48	439	1107.05	23104	3	Middle
2	2025	48	439	1107.06	23104	2	Moderate
2	2025	48	439	1108.05	23104	3	Middle
2	2025	48	439	1108.06	23104	4	Upper
2	2025	48	439	1108.07	23104	3	Middle
2	2025	48	439	1108.08	23104	4	Upper
2	2025	48	439	1108.09	23104	4	Upper
2	2025	48	439	1109.01	23104	4	Upper
2	2025	48	439	1109.03	23104	4	Upper
2	2025	48	439	1109.05	23104	4	Upper
2	2025	48	439	1109.06	23104	3	Middle
2	2025	48	439	1109.07	23104	4	Upper
2	2025	48	439	1110.03	23104	3	Middle
2	2025	48	439	1110.10	23104	3	Middle
2	2025	48	439	1110.15	23104	2	Moderate
2	2025	48	439	1110.18	23104	4	Upper
2	2025	48	439	1110.19	23104	2	Moderate
2	2025	48	439	1110.20	23104	2	Moderate
2	2025	48	439	1110.21	23104	3	Middle
2	2025	48	439	1110.22	23104	3	Middle
2	2025	48	439	1110.23	23104	3	Middle
2	2025	48	439	1110.24	23104	3	Middle
2	2025	48	439	1110.25	23104	3	Middle
2	2025	48	439	1110.26	23104	2	Moderate
2	2025	48	439	1110.27	23104	3	Middle
2	2025	48	439	1110.28	23104	3	Middle
2	2025	48	439	1110.29	23104	3	Middle
2	2025	48	439	1110.30	23104	3	Middle

INWOOD NATIONAL BANK
AA 1: DALLAS, DENTON, COLLIN, ROCKWALL, HUNT COUNTIES
AA 2: TARRANT COUNTY

AA #	Year	State	County	Tract	MSA	Income Level Code	Income Level
2	2025	48	439	1110.31	23104	4	Upper
2	2025	48	439	1110.32	23104	4	Upper
2	2025	48	439	1110.33	23104	4	Upper
2	2025	48	439	1111.02	23104	2	Moderate
2	2025	48	439	1111.03	23104	2	Moderate
2	2025	48	439	1111.04	23104	2	Moderate
2	2025	48	439	1112.02	23104	2	Moderate
2	2025	48	439	1112.03	23104	3	Middle
2	2025	48	439	1112.04	23104	3	Middle
2	2025	48	439	1113.04	23104	4	Upper
2	2025	48	439	1113.06	23104	3	Middle
2	2025	48	439	1113.07	23104	2	Moderate
2	2025	48	439	1113.08	23104	3	Middle
2	2025	48	439	1113.09	23104	3	Middle
2	2025	48	439	1113.11	23104	4	Upper
2	2025	48	439	1113.12	23104	4	Upper
2	2025	48	439	1113.14	23104	4	Upper
2	2025	48	439	1113.15	23104	3	Middle
2	2025	48	439	1113.16	23104	3	Middle
2	2025	48	439	1113.17	23104	4	Upper
2	2025	48	439	1113.18	23104	3	Middle
2	2025	48	439	1113.19	23104	4	Upper
2	2025	48	439	1113.20	23104	4	Upper
2	2025	48	439	1114.02	23104	3	Middle
2	2025	48	439	1114.05	23104	2	Moderate
2	2025	48	439	1114.06	23104	4	Upper
2	2025	48	439	1114.07	23104	4	Upper
2	2025	48	439	1114.08	23104	4	Upper
2	2025	48	439	1114.09	23104	4	Upper
2	2025	48	439	1114.10	23104	2	Moderate
2	2025	48	439	1114.11	23104	4	Upper
2	2025	48	439	1115.05	23104	3	Middle
2	2025	48	439	1115.06	23104	3	Middle
2	2025	48	439	1115.13	23104	3	Middle
2	2025	48	439	1115.14	23104	3	Middle
2	2025	48	439	1115.16	23104	3	Middle
2	2025	48	439	1115.22	23104	2	Moderate
2	2025	48	439	1115.25	23104	3	Middle
2	2025	48	439	1115.26	23104	3	Middle
2	2025	48	439	1115.29	23104	4	Upper

INWOOD NATIONAL BANK
AA 1: DALLAS, DENTON, COLLIN, ROCKWALL, HUNT COUNTIES
AA 2: TARRANT COUNTY

AA #	Year	State	County	Tract	MSA	Income Level Code	Income Level
2	2025	48	439	1115.30	23104	4	Upper
2	2025	48	439	1115.31	23104	3	Middle
2	2025	48	439	1115.32	23104	3	Middle
2	2025	48	439	1115.33	23104	4	Upper
2	2025	48	439	1115.34	23104	3	Middle
2	2025	48	439	1115.36	23104	2	Moderate
2	2025	48	439	1115.38	23104	3	Middle
2	2025	48	439	1115.40	23104	3	Middle
2	2025	48	439	1115.41	23104	3	Middle
2	2025	48	439	1115.42	23104	4	Upper
2	2025	48	439	1115.43	23104	3	Middle
2	2025	48	439	1115.44	23104	3	Middle
2	2025	48	439	1115.45	23104	4	Upper
2	2025	48	439	1115.46	23104	4	Upper
2	2025	48	439	1115.51	23104	4	Upper
2	2025	48	439	1115.52	23104	3	Middle
2	2025	48	439	1115.53	23104	2	Moderate
2	2025	48	439	1115.54	23104	4	Upper
2	2025	48	439	1115.55	23104	4	Upper
2	2025	48	439	1115.56	23104	2	Moderate
2	2025	48	439	1115.57	23104	2	Moderate
2	2025	48	439	1115.58	23104	2	Moderate
2	2025	48	439	1115.59	23104	1	Low
2	2025	48	439	1115.60	23104	3	Middle
2	2025	48	439	1115.61	23104	3	Middle
2	2025	48	439	1115.62	23104	4	Upper
2	2025	48	439	1115.63	23104	4	Upper
2	2025	48	439	1115.64	23104	3	Middle
2	2025	48	439	1115.65	23104	4	Upper
2	2025	48	439	1115.66	23104	4	Upper
2	2025	48	439	1115.67	23104	3	Middle
2	2025	48	439	1115.68	23104	3	Middle
2	2025	48	439	1115.69	23104	2	Moderate
2	2025	48	439	1115.70	23104	2	Moderate
2	2025	48	439	1115.71	23104	2	Moderate
2	2025	48	439	1115.72	23104	4	Upper
2	2025	48	439	1130.03	23104	4	Upper
2	2025	48	439	1130.04	23104	4	Upper
2	2025	48	439	1130.05	23104	2	Moderate
2	2025	48	439	1130.06	23104	2	Moderate

INWOOD NATIONAL BANK
AA 1: DALLAS, DENTON, COLLIN, ROCKWALL, HUNT COUNTIES
AA 2: TARRANT COUNTY

AA #	Year	State	County	Tract	MSA	Income Level Code	Income Level
2	2025	48	439	1130.07	23104	2	Moderate
2	2025	48	439	1131.02	23104	4	Upper
2	2025	48	439	1131.04	23104	2	Moderate
2	2025	48	439	1131.07	23104	4	Upper
2	2025	48	439	1131.08	23104	4	Upper
2	2025	48	439	1131.09	23104	3	Middle
2	2025	48	439	1131.10	23104	2	Moderate
2	2025	48	439	1131.12	23104	4	Upper
2	2025	48	439	1131.15	23104	2	Moderate
2	2025	48	439	1131.16	23104	2	Moderate
2	2025	48	439	1131.17	23104	1	Low
2	2025	48	439	1131.18	23104	2	Moderate
2	2025	48	439	1131.19	23104	3	Middle
2	2025	48	439	1131.20	23104	4	Upper
2	2025	48	439	1131.21	23104	0	Not Available
2	2025	48	439	1131.22	23104	3	Middle
2	2025	48	439	1132.06	23104	2	Moderate
2	2025	48	439	1132.07	23104	4	Upper
2	2025	48	439	1132.10	23104	4	Upper
2	2025	48	439	1132.12	23104	4	Upper
2	2025	48	439	1132.13	23104	2	Moderate
2	2025	48	439	1132.14	23104	3	Middle
2	2025	48	439	1132.15	23104	3	Middle
2	2025	48	439	1132.16	23104	3	Middle
2	2025	48	439	1132.17	23104	3	Middle
2	2025	48	439	1132.18	23104	4	Upper
2	2025	48	439	1132.21	23104	3	Middle
2	2025	48	439	1132.22	23104	2	Moderate
2	2025	48	439	1132.23	23104	2	Moderate
2	2025	48	439	1133.01	23104	3	Middle
2	2025	48	439	1133.02	23104	2	Moderate
2	2025	48	439	1134.03	23104	3	Middle
2	2025	48	439	1134.04	23104	2	Moderate
2	2025	48	439	1134.07	23104	2	Moderate
2	2025	48	439	1134.08	23104	3	Middle
2	2025	48	439	1134.09	23104	3	Middle
2	2025	48	439	1134.10	23104	2	Moderate
2	2025	48	439	1135.09	23104	2	Moderate
2	2025	48	439	1135.10	23104	3	Middle
2	2025	48	439	1135.11	23104	3	Middle

INWOOD NATIONAL BANK
AA 1: DALLAS, DENTON, COLLIN, ROCKWALL, HUNT COUNTIES
AA 2: TARRANT COUNTY

AA #	Year	State	County	Tract	MSA	Income Level Code	Income Level
2	2025	48	439	1135.12	23104	3	Middle
2	2025	48	439	1135.13	23104	3	Middle
2	2025	48	439	1135.14	23104	2	Moderate
2	2025	48	439	1135.16	23104	3	Middle
2	2025	48	439	1135.17	23104	3	Middle
2	2025	48	439	1135.19	23104	3	Middle
2	2025	48	439	1135.20	23104	4	Upper
2	2025	48	439	1135.21	23104	2	Moderate
2	2025	48	439	1135.22	23104	2	Moderate
2	2025	48	439	1136.07	23104	3	Middle
2	2025	48	439	1136.11	23104	4	Upper
2	2025	48	439	1136.12	23104	4	Upper
2	2025	48	439	1136.13	23104	4	Upper
2	2025	48	439	1136.18	23104	3	Middle
2	2025	48	439	1136.19	23104	2	Moderate
2	2025	48	439	1136.22	23104	4	Upper
2	2025	48	439	1136.23	23104	4	Upper
2	2025	48	439	1136.24	23104	4	Upper
2	2025	48	439	1136.25	23104	4	Upper
2	2025	48	439	1136.26	23104	4	Upper
2	2025	48	439	1136.28	23104	3	Middle
2	2025	48	439	1136.29	23104	4	Upper
2	2025	48	439	1136.30	23104	2	Moderate
2	2025	48	439	1136.32	23104	4	Upper
2	2025	48	439	1136.33	23104	4	Upper
2	2025	48	439	1136.34	23104	4	Upper
2	2025	48	439	1136.35	23104	3	Middle
2	2025	48	439	1136.36	23104	2	Moderate
2	2025	48	439	1136.37	23104	3	Middle
2	2025	48	439	1136.38	23104	3	Middle
2	2025	48	439	1136.39	23104	4	Upper
2	2025	48	439	1136.40	23104	4	Upper
2	2025	48	439	1137.07	23104	4	Upper
2	2025	48	439	1137.09	23104	4	Upper
2	2025	48	439	1137.10	23104	3	Middle
2	2025	48	439	1137.11	23104	4	Upper
2	2025	48	439	1137.12	23104	4	Upper
2	2025	48	439	1137.13	23104	2	Moderate
2	2025	48	439	1137.14	23104	4	Upper
2	2025	48	439	1137.15	23104	4	Upper

INWOOD NATIONAL BANK
AA 1: DALLAS, DENTON, COLLIN, ROCKWALL, HUNT COUNTIES
AA 2: TARRANT COUNTY

AA #	Year	State	County	Tract	MSA	Income Level Code	Income Level
2	2025	48	439	1137.16	23104	4	Upper
2	2025	48	439	1138.03	23104	3	Middle
2	2025	48	439	1138.08	23104	3	Middle
2	2025	48	439	1138.09	23104	3	Middle
2	2025	48	439	1138.10	23104	3	Middle
2	2025	48	439	1138.11	23104	3	Middle
2	2025	48	439	1138.12	23104	4	Upper
2	2025	48	439	1138.13	23104	4	Upper
2	2025	48	439	1138.14	23104	4	Upper
2	2025	48	439	1138.15	23104	4	Upper
2	2025	48	439	1138.16	23104	4	Upper
2	2025	48	439	1139.06	23104	4	Upper
2	2025	48	439	1139.08	23104	4	Upper
2	2025	48	439	1139.12	23104	4	Upper
2	2025	48	439	1139.16	23104	3	Middle
2	2025	48	439	1139.17	23104	3	Middle
2	2025	48	439	1139.18	23104	2	Moderate
2	2025	48	439	1139.19	23104	4	Upper
2	2025	48	439	1139.20	23104	4	Upper
2	2025	48	439	1139.23	23104	3	Middle
2	2025	48	439	1139.24	23104	3	Middle
2	2025	48	439	1139.25	23104	3	Middle
2	2025	48	439	1139.30	23104	3	Middle
2	2025	48	439	1139.31	23104	4	Upper
2	2025	48	439	1139.32	23104	4	Upper
2	2025	48	439	1139.33	23104	4	Upper
2	2025	48	439	1139.34	23104	0	Not Available
2	2025	48	439	1139.35	23104	4	Upper
2	2025	48	439	1139.36	23104	4	Upper
2	2025	48	439	1139.37	23104	0	Not Available
2	2025	48	439	1139.38	23104	4	Upper
2	2025	48	439	1139.39	23104	4	Upper
2	2025	48	439	1139.40	23104	4	Upper
2	2025	48	439	1139.41	23104	3	Middle
2	2025	48	439	1139.42	23104	3	Middle
2	2025	48	439	1139.43	23104	4	Upper
2	2025	48	439	1139.44	23104	4	Upper
2	2025	48	439	1139.45	23104	4	Upper
2	2025	48	439	1139.46	23104	4	Upper
2	2025	48	439	1139.47	23104	3	Middle

INWOOD NATIONAL BANK
AA 1: DALLAS, DENTON, COLLIN, ROCKWALL, HUNT COUNTIES
AA 2: TARRANT COUNTY

AA #	Year	State	County	Tract	MSA	Income Level Code	Income Level
2	2025	48	439	1139.48	23104	3	Middle
2	2025	48	439	1139.49	23104	4	Upper
2	2025	48	439	1139.50	23104	4	Upper
2	2025	48	439	1139.51	23104	3	Middle
2	2025	48	439	1139.52	23104	3	Middle
2	2025	48	439	1139.53	23104	4	Upper
2	2025	48	439	1139.54	23104	4	Upper
2	2025	48	439	1139.55	23104	4	Upper
2	2025	48	439	1139.56	23104	4	Upper
2	2025	48	439	1139.57	23104	4	Upper
2	2025	48	439	1139.58	23104	4	Upper
2	2025	48	439	1140.03	23104	3	Middle
2	2025	48	439	1140.06	23104	3	Middle
2	2025	48	439	1140.09	23104	3	Middle
2	2025	48	439	1140.10	23104	4	Upper
2	2025	48	439	1140.11	23104	4	Upper
2	2025	48	439	1140.12	23104	4	Upper
2	2025	48	439	1140.13	23104	2	Moderate
2	2025	48	439	1140.14	23104	3	Middle
2	2025	48	439	1140.15	23104	3	Middle
2	2025	48	439	1141.05	23104	4	Upper
2	2025	48	439	1141.06	23104	3	Middle
2	2025	48	439	1141.07	23104	4	Upper
2	2025	48	439	1141.08	23104	4	Upper
2	2025	48	439	1141.09	23104	4	Upper
2	2025	48	439	1141.10	23104	4	Upper
2	2025	48	439	1141.11	23104	4	Upper
2	2025	48	439	1141.12	23104	4	Upper
2	2025	48	439	1141.13	23104	3	Middle
2	2025	48	439	1142.03	23104	2	Moderate
2	2025	48	439	1142.04	23104	3	Middle
2	2025	48	439	1142.05	23104	3	Middle
2	2025	48	439	1142.06	23104	3	Middle
2	2025	48	439	1142.07	23104	4	Upper
2	2025	48	439	1216.05	23104	4	Upper
2	2025	48	439	1216.06	23104	4	Upper
2	2025	48	439	1216.08	23104	3	Middle
2	2025	48	439	1216.09	23104	4	Upper
2	2025	48	439	1216.10	23104	3	Middle
2	2025	48	439	1216.11	23104	3	Middle

INWOOD NATIONAL BANK
AA 1: DALLAS, DENTON, COLLIN, ROCKWALL, HUNT COUNTIES
AA 2: TARRANT COUNTY

AA #	Year	State	County	Tract	MSA	Income Level Code	Income Level
2	2025	48	439	1216.12	23104	3	Middle
2	2025	48	439	1216.13	23104	3	Middle
2	2025	48	439	1216.14	23104	1	Low
2	2025	48	439	1216.15	23104	4	Upper
2	2025	48	439	1217.02	23104	3	Middle
2	2025	48	439	1217.03	23104	1	Low
2	2025	48	439	1217.04	23104	1	Low
2	2025	48	439	1219.04	23104	2	Moderate
2	2025	48	439	1219.05	23104	1	Low
2	2025	48	439	1219.06	23104	2	Moderate
2	2025	48	439	1219.07	23104	1	Low
2	2025	48	439	1219.08	23104	1	Low
2	2025	48	439	1220.01	23104	2	Moderate
2	2025	48	439	1220.02	23104	2	Moderate
2	2025	48	439	1221.00	23104	2	Moderate
2	2025	48	439	1222.00	23104	1	Low
2	2025	48	439	1223.00	23104	2	Moderate
2	2025	48	439	1224.01	23104	1	Low
2	2025	48	439	1224.02	23104	3	Middle
2	2025	48	439	1225.00	23104	3	Middle
2	2025	48	439	1226.00	23104	3	Middle
2	2025	48	439	1227.01	23104	3	Middle
2	2025	48	439	1227.02	23104	3	Middle
2	2025	48	439	1228.01	23104	1	Low
2	2025	48	439	1228.02	23104	1	Low
2	2025	48	439	1229.01	23104	2	Moderate
2	2025	48	439	1229.02	23104	2	Moderate
2	2025	48	439	1230.01	23104	3	Middle
2	2025	48	439	1230.02	23104	4	Upper
2	2025	48	439	1231.00	23104	1	Low
2	2025	48	439	1232.00	23104	1	Low
2	2025	48	439	1233.01	23104	4	Upper
2	2025	48	439	1233.02	23104	4	Upper
2	2025	48	439	1235.00	23104	1	Low
2	2025	48	439	1236.00	23104	1	Low
2	2025	48	439	1237.00	23104	4	Upper
2	2025	48	439	9800.00	23104	0	Not Available

Tract Group Assessment Area - Summary

Institution: Inwood National Bank

Assessment Area: COMBINED AA 2023

State	MSA	County Name	Selected Tracts	Total Tracts
COMBINED AA 2023 - 11/15/2023				
48: Texas	19124	085: Collin County	220	220
48: Texas	19124	113: Dallas County	645	645
48: Texas	19124	121: Denton County	193	193
48: Texas	19124	231: Hunt County	21	21
48: Texas	19124	397: Rockwall County	29	29
48: Texas	23104	439: Tarrant County	449	449
			1,557	**1,557**

Row Labels	Count of Tract	
Low	153	9.83%
Middle	447	28.71%
Moderate	404	25.95%
Not Available	24	1.54%
Upper	529	33.98%
Grand Total	**1557**	**100.00%**

Products/Services

DEPOSIT PRODUCTS & SERVICES

Available at all full-service Inwood National Bank Locations

Consumer deposit accounts

- E-Checking
- Certificates of Deposit
- Individual Retirement Accounts
- Minor Savings Account
- Money Market Account
- Regular Checking
- Savings Account
- Senior Checking

Commercial deposit accounts

- Business Checking
- Certificates of Deposit
- IOLTA Accounts
- Money Market Account
- Savings Account
- Small Business Checking
- Commercial Deposit Accounts for Nonprofits

Other Products & Services:

- 24 HR Automated Info Line
- Account Research
- ACH (electronic debits / credits)
- Banking by Mail (Consumer & Business)
- Cashiers Checks
- Check Collection Services
- Check Orders
- Coin Services (bagged)
- Credit Card Cash Advances
- Debit Cards
- Internet Banking (Bill Pay and Treasury Services)
- Matricula Cards Accepted
- Medallion Signature Guarantees
- Merchant Credit Card Services
- Mobile Banking (Mobile Deposits)
- Money Orders
- Night Depository
- Notary Services
- Overdraft Protection Service
- Safe Deposit Boxes
- Savings Bonds redemption
- Statement Reconciliation
- Stop Payments

Telephone Transfers
Wire Transfers (Domestic & International)

LOAN PRODUCTS

REAL ESTATE LOANS

Commercial Real Estate Loans-Construction Financing and Term Loans
Single Family Residential Lot Development Loans
Interim Construction Loans for builders and individuals
Non-profit Community Development Interim Construction Loans
Conventional Conforming Home Mortgages
Jumbo Home Mortgages
FHA Home Mortgages
VA Home Mortgages
Home Equity / Home Improvement Loans
Bridge Loans
Loans to Refinance existing mortgage
Residential Lot and Land purchase loans
First Time Homebuyers Mortgage Programs allowing 3rd party down payment assistance

OTHER LOANS

Commercial Loans
Consumer Loans (For personal, family, and household use)
Letters of Credit

INWOOD

NATIONAL BANK

The following fees may be assessed against your account effective February 1, 2026.

Account activity printout	$3.00
Account balancing assistance	$25.00 per hour $25.00 minimum
Account closed within 90 days of opening	$25.00
Account research	$25.00 per hour $25.00 minimum
ACH Blocks	$10.00 Setup Fee
Automobile drafts	$15.00
Cashier's Checks	$5.00
Chargeback fee for deposited items (and other items) returned unpaid	$7.50
Check Blocks	$10.00 Setup Fee
Check cashing fee (Non-INB Account Holder)	$10.00 - $0-$1,000 $20.00 - >$1,000.00
Check printing	(fee depends on style of check ordered)
Collection items	$15.00
Coin - Loose	1%, $5.00 minimum
Coin - Rolled	$0.10 per roll
Debit card replacement	$5.00
Deposit Correction	$5.00
Domestic wire transfers: Incoming Wire Transfer Fee	$8.00
Domestic wire transfers: Outgoing Wire Transfer Fee	$15.00
Foreign wire transfers: Outgoing Wire Transfer Fee	$50.00
Garnishments	$50.00
Levies	$50.00
Money Orders	$4.00
Night deposit bags	$30.00
Non-Inwood Bank ATM Transaction Fee	$1.00
Overdraft item charge which may be created by check, in-person withdrawal, ATM withdrawal or other electronic means	$30.00
Overdraft Protection Transfer Fee	$5.00
Reclear item	$2.00
Return item charge which may be created by check, in-person withdrawal, ATM withdrawal or other electronic means	$30.00
Stop payments	$30.00
Strapped currency	$0.30 per strap
Telephone transfer	$3.00
Temporary checks, maximum of 4	$4.00
Zipper bag	$5.00

Charges per occurrence unless otherwise noted.

Inwood National Bank
7621 Inwood Road Box 7206 | Dallas, Texas 75209
214-358-5281

Member FDIC

120525

Our History

On April 9, 1964, Inwood National Bank opened its doors in a small building at 5411 Lovers Lane. The bank was well received in Dallas and Inwood quickly outgrew its space. By 1968, the bank made the move to its present location: a four-story, 45,000 square foot building at 7621 Inwood Road. This location at Inwood and Lovers Lane has been our home for more than 50 years.

Today, Inwood National Bank is an independent, locally-owned, community bank with 12 branch locations spread across North Texas. We are proud to be one of the largest, privately-held community banks in North Texas, with assets of over $4 billion, and a reputation as one of the strongest financial institutions in Texas.

Inwood has developed a niche in the market by focusing on wholesale banking and fostering a strong working relationship with its customers. In addition, Inwood offers a full range of financial services, to include residential and commercial mortgage loans, business equipment loans, treasury products/services, and depository services. Inwood continues to be one of the leading financial institutions in the DFW Metroplex due to its strong capital position and seasoned banking professionals who have the ability to customize unique financial solutions for each client.

Personal Banking

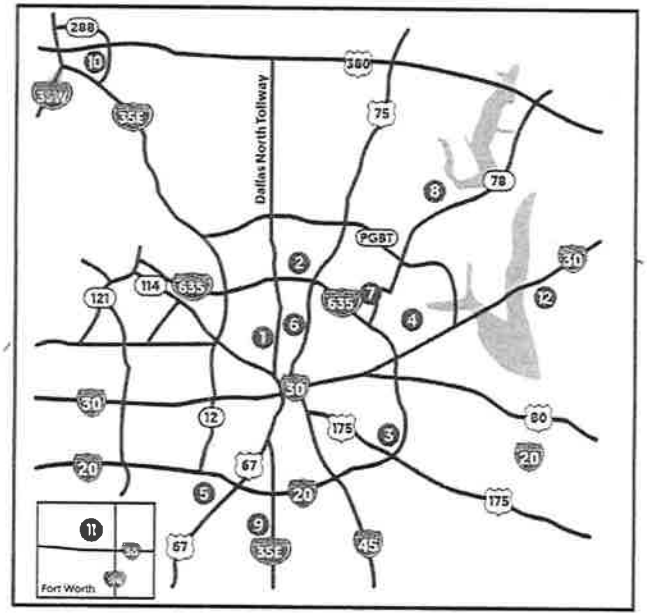
What makes Inwood National Bank different? Whether you need a basic checking account or a more complex banking relationship including depository and lending services, our personal bankers are ready to assist and provide you with the perfect banking relationship.

Each of our customers enjoy their own personal banker who oversees and manages their accounts. It's benefits like these that allow us to provide outstanding customer service.

Other Services

- Great rates on auto loans and home mortgages
- Directly connect your accounts using Quicken®
- 24/7 automated telephone banking
- Safe deposit boxes
- Online banking
- Online bill payment service
- Direct deposit
- Debit Card available
- Mobile Deposit

Bank Locations



1 7621 Inwood Rd
(main location)
Dallas, TX 75209
214.351.7330

2 13760 Noel Rd #100
Dallas, TX 75240
214.351.8712

3 1605 S Buckner Blvd
Dallas, TX 75217
214.351.8705

4 1200 Main St
Garland, TX 75040
214.351.8718

5 219 E Camp Wisdom
Duncanville, TX 75116
214.351.8717

6 3848 Oak Lawn
Dallas, TX 75219
214.351.8703

7 1100 Centennial Blvd
Richardson, TX 75081
214.351.8702

8 200 S Hwy 78
Wylie, TX 75098
214.351.8716

9 1801 N Hampton Rd
DeSoto, TX 75115
214.351.8714

10 2220 San Jacinto
Denton, TX 76205
940.565.0233

11 777 Taylor St Ste 102
Fort Worth Club Building
Fort Worth, TX 76102
817.885.7361

12 2830 Ridge Rd
Rockwall, TX 75032
214.902.1200

InwoodBank.com

(INB3000) 11/25

Member FDIC

Personal ACCOUNTS



INWOOD
NATIONAL BANK

PERSONAL CHECKING

PERSONAL SAVINGS

	Regular	E-Checking	Senior	Interest	Savings	Senior / Minor	Money Market	Certificate of Deposit
Account Description	Checking account with a minimum balance requirement	Checking account with no monthly fee as long as you are enrolled in electronic statements	Exclusive account for age 55+ featuring no monthly fees	Interest-bearing checking with a minimum balance requirement	Interest-bearing account enabling you to save money for the future	Savings account for seniors (55+) and/ or children under the age of 18	Great for individuals who want to earn more than the Savings account interest rate	Interest-bearing term account ranging from 1 month to 5 years
Minimum to Open	$100	$100	$100	$100	$100	$100	$1,500	$2,500
Free Online Banking	✔	✔	✔	✔	✔	✔	✔	✔
Debit Card	✔	✔	✔	✔	✘	✘	✔	✘
Interest	✘	✘	✘	✔ Simple interest is credited monthly	✔ Simple interest is credited quarterly	✔ Simple interest is credited quarterly	✔ Simple interest is credited monthly	✔ Simple interest is credited monthly
Minimum Balance (to avoid monthly charge)	$1,000 average daily balance	None	None	$2,000 average daily balance	$250 average daily balance	None	$2,500 average daily balance	None
Service Charge Other Restrictions and Fees	$10 per month if balance falls below minimum	$10 per month if not enrolled in e-statements	None	$12 per month if balance falls below minimum	$9 per quarter if balance falls below minimum. $2 charge for each withdrawal over 6	None	$12 per month if balance falls below minimum.	Penalties for early withdrawal
Other Services	Online Banking with Bill Pay, Mobile Deposit, 24-hour Telephone Banking, Night Depository Services, ATM Depository				Online Banking with Bill Pay, Mobile Deposit, 24-hour Telephone Banking, Night Depository Services, ATM Depository			N/A

Please see a Financial Services Representative for a complete Truth-in-Savings Disclosure for each account listed. See "Additional Bank Services" for a complete list of fees.

Our History

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Business Banking

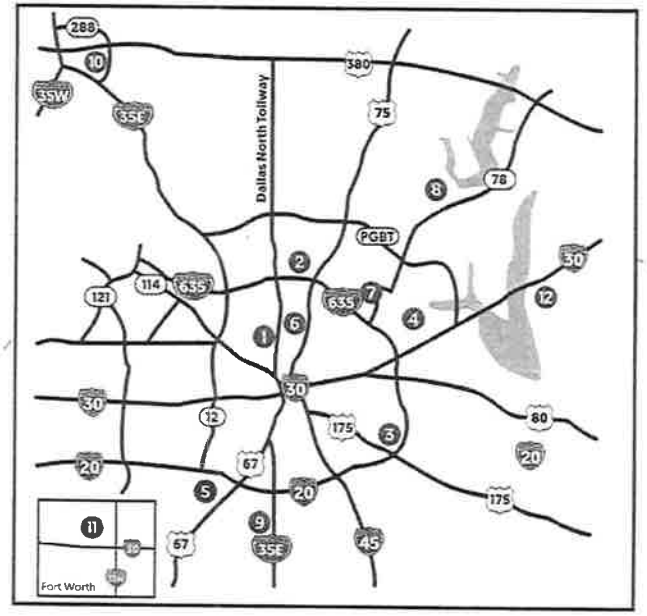
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Other Services

- Great rates on auto loans and home mortgages
- Directly connect your accounts using Quicken®
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- Safe deposit boxes
- Online banking
- Online bill payment service
- Direct deposit
- Debit Card available
- Mobile Deposit

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817.885.7361

12 2830 Ridge Rd
Rockwall, TX 75032
214.902.1200

InwoodBank.com

(INB3010) 11/25

Member FDIC

Business ACCOUNTS



INWOOD
NATIONAL BANK

BUSINESS

	Small Business	Commercial	Savings	Money Market	Certificate of Deposit
Account Description	Sole proprietors, DBAs and business owners with low transaction volumes	Business owners with high transaction volumes or Treasury Services	Interest-bearing account enabling businesses to save money for the future	Interest-bearing account for businesses, organizations, government agencies or associations. 6 withdrawals per statement cycle[3]	Interest-bearing term account ranging from 1 month to 5 years
Minimum to Open	$100	$100	$100	$2,500	$2,500
Free Online Banking	✔	✔	✔	✔	✔
Debit Card	✔	✔	✘	✔	✘
Interest[1]	✘	✘	✔ Simple interest is credited quarterly	✔ Simple interest is credited monthly	✔ Simple interest is credited monthly
Minimum Balance (to avoid monthly charge)	$2,500 average daily balance	None	$250 average daily balance	$2,500 average daily balance	✘
Service Charge Other Restrictions and Fees	$15 per month if balance falls below minimum. $.50 per debit in excess of 100 per month	$20 per month with an earnings credit based on the Investable daily balance[2] of the account	$9 per quarter if balance falls below minimum. $2 charge for each withdrawal over 6	$12 per month if balance falls below minimum. $10 charge[3] for each item over the allowed 6 withdrawals	Penalties for early withdrawal
Other Services	Merchant Credit Card Services, Night Depository, ATM Depository, Mobile Deposits	Merchant Credit Card Services, Night Depository, ATM Depository, Mobile Deposits, Treasury Services	Night Depository, Mobile Deposits	Night Depository, ATM Depository, Mobile Deposits	N/A

[1] Fees may reduce earnings on interest-bearing accounts.

[2] Investable Daily Balance is the collected balance of the account less applicable reserve requirements. All fees generated by the account are subtracted from the earnings credit. If the result is negative, the difference appears on your statement as a service charge. The earnings credit rate is set by the bank based on short-term interest rates and the prevailing FDIC insurance charge.

[3] A $10 fee is assessed, regardless of balance, for each withdrawal over six (6) with a maximum of six (6) Withdrawal Limit Fees per statement cycle. The Withdrawal Limit Fee applies, regardless of the balance, to all withdrawals and transfers made from an Inwood business money market account including those made at a branch, ATM, by mail or through any electronic means. The only transaction not counted toward the monthly limit of six (6) are bank initiated transactions.

See "Additional Bank Services" for a complete list of fees.

Society of
St. Vincent de Paul
NORTH TEXAS

3826 Gilbert Ave
Dallas, TX 75219

214 520 0650
www.svdpdallas.org

Mini Loan Program (MLP) Guidelines for the "Emergency Loan" Pilot

The Diocesan Council of Dallas is pleased to pilot the "Emergency Loan" capability for the MLP. The purpose of the "Emergency Loan" is to reduce the number of individuals and families who are forced to take out a predatory loan in order to solve some specific family need for emergency financial assistance.

This pilot will be implemented with three conferences (St. Elizabeth Ann Seton Plano, Sacred Heart Rowlette and St. Michael the Archangel Grand Prairie) for a period of six months and will process six loans, with at least one loan from each of the three participating conferences. After successful completion of the pilot, the program will be extended to all conferences within the Society of St. Vincent de Paul of North Texas. The pilot will commence on Tuesday, August 15th.

The process for the "Emergency Loan" pilot is very similar to the one currently in place for MLP loans that rescue families from existing predatory loans. Loan amounts will be the same as they are for predatory loan conversion. For the "emergency loan", proof of the emergency need is required. Each loan application will be reviewed for approval by the three district coordinators (Russ Keenan, Tom Crowe and Tony Tinker) representing the three conferences for consistency and readiness for bank processing. All other MLP guidelines remain in effect for this pilot.

"Emergency Loans" will only be available for certain specific uses during the pilot:

- Automobile repairs.
- Major home appliances.
- Urgent home repairs.
- New apartment deposits.
- Medical bills.
- Family funerals, etc.
- Additional use requests will be considered on a case-by-case basis.

"Emergency Loans" will NOT be available for the following:

- Recurring expenses, such as rent or utility bills.
- School/College Tuition.
- Credit Card Debt.
- Travel Expenses.

Comments or questions can be directed to Louise Bland by calling 214-650-0520 ext 116 or by emailing louise@svdpdallas.org.

MEMORANDUM OF UNDERSTANDING (MOU)

between

SOCIETY OF ST. VINCENT DE PAUL DE PAUL, DIOCESAN COUNCIL OF DALLAS (SVDP)

and

INWOOD NATIONAL BANK (INWOOD)

for the

MINI LOAN PROGRAM (MLP)

This purpose of this MOU is to document the banking relationship between SVDP and Inwood in the provision of the MLP.

People in our community have become financially trapped by the lending practices of payday and auto title loans. Families receiving these loans, in many cases, may be repaying between 300-500% of the initial loan amount. As a result, they may be increasingly unable to take care of their families and can be spiraling into a seemingly hopeless and crippling debt.

The Mini Loan Program, established by SVDP and Inwood, was piloted in January 2015 and fully launched in July 2015. The program aims to stop this cycle, providing a low-interest loan conversion program to people who are victims of "alternative lending" mechanisms. SVDP works one-on-one to empower program participants to move toward self-sufficiency through a range of programming that enhance the Mini Loan Program.

Inwood agrees to:

1. Provide the low interest fully amortizing monthly payment loans at 3.0% interest for 12 months with no closing costs. There is no minimum loan amount.
2. Processes the loan and services it for the term of the loan.
3. Provide loan-signing capability at all of their branch locations.
4. Provide an interest rate of 1.0% (200 basis points lower than the loan interest rate) on the collateral account for SVDP.
5. Provide monthly reporting summary on loan activity.

SVDP agrees to:

1. Provide loan applicants information and approval to Inwood to process loan.
2. Maintains a collateral account in the amount equal-to or greater than the outstanding loan balances.
3. Co-sign all loans with the applicants.
4. Provide the necessary documentation to Inwood to comply with bank regulations.
5. Resolve loan payment issues with Inwood, should they arise.

Both Parties to this MOU agree to hold each other harmless on any actions that would arise as a result of executing this agreement.

Any Party to this agreement may make changes to it upon 30-day notice to the other Party. If any Party to this MOU disagrees with such proposed changes, it will have the right to cease participating in it upon 60-day notice to the other Party.

This agreement will be effective July 18, 2016.

Signatures of the MOU Parties:

July 18, 2016

Michael Pazzaglini
Executive Director
Society of St. Vincent de Paul, Diocesan Council of Dallas

Date

7/18/16

Rob Ivey
Executive Vice President
Inwood National Bank

Date

MEMORANDUM OF UNDERSTANDING (MOU)

between

SOCIETY OF ST. VINCENT DE PAUL, DIOCESAN COUNCIL OF AUSTIN (SVDP)

and

INWOOD NATIONAL BANK (INWOOD)

for the

MINI LOAN PROGRAM (MLP)

The purpose of this MOU is to document the banking relationship between SVDP and Inwood in the provision of the MLP.

People in our community have become financially trapped by the lending practices of payday and auto title loans, often repaying between 300-500% of the initial loan amount. As a result, they may be increasingly unable to take care of their families and can spiral into crippling debt.

The Mini Loan Program, established by SVDP and Inwood, was launched in July 2015. The program aims to stop this cycle, providing low-interest loan conversion to people who are victims of "alternative lending" mechanisms, as well as an emergency loan program (ELP) for unexpected vehicle repairs and new apartment security deposits. SVDP works one-on-one to empower program participants to move toward self-sufficiency through a range of programming that enhances the Mini Loan Program.

Inwood agrees to:

1. Provide low interest, fully amortizing monthly payment loans at 3.0% interest for 12 months with no closing costs ($500-$4,000 for conversion loans up to $2,500 for emergency loans).
2. Process the loan and service it for the term of the loan.
3. Allow loan-signing at locations convenient to SVDP and borrower.
4. Provide an interest rate of 1.0% (200 basis points lower than the loan interest rate) on the collateral account for SVDP.
5. Provide monthly reporting summary on loan activity.

SVDP agrees to:

1. Provide loan applicants' information and approval to Inwood to process loan.
2. Maintains a collateral account in the amount equal to or greater than the outstanding loan balances.
3. Guarantee all loans for the applicants.
4. Provide the necessary documentation to Inwood to comply with bank regulations.
5. Resolve loan payment issues with Inwood, should they arise.

Both Parties to this MOU agree to hold each other harmless on any actions resulting from the execution of this agreement.

Any Party to this agreement may make changes to it upon 30-day notice to the other Party. If any Party to this MOU disagrees with the proposed changes, it will have the right to cease participating in it upon 60-day notice to the other Party.

This agreement will be effective _April 25_, 2025.

Signatures of the MOU Parties:

J. Michael Willard April 25, 2025

Michael Willard
Executive Director
Society of St. Vincent De Paul, Diocesan Council of Austin

Date

4/28/25

Keil Strickland
Senior Vice President
Inwood National Bank

Date

MEMORANDUM OF UNDERSTANDING (MOU)

between

SOCIETY OF ST. VINCENT DE PAUL FORT WORTH DIOCESAN COUNCIL (SVDP)

And

INWOOD NATIONAL BANK (INWOOD)

for the

MICRO LOAN PROGRAM (MLP)

The purpose of this MOU is to document the banking relationship between SVDP and Inwood in the provision of the MLP.

People in our community have become financially trapped by the lending practices of payday and auto title loans, often repaying between 300-500% of the initial loan amount. As a result, they may be increasingly unable to take care of their families and can spiral into crippling debt.

The Micro Loan Program aims to stop this cycle, providing low-interest loans to people who are victims of "alternative lending" mechanisms. SVDP works one-on-one to empower program participants to move toward self-sufficiency through a range of programming that enhances the Micro Loan Program.

Inwood agrees to:

1. Provide low interest, fully amortizing monthly payment loans at 3.0% interest for 12 months with no closing costs ($500-$4,000 for new loans).
2. Process the loan and service it for the term of the loan.
3. Provide loan-signing capability at all branch locations.
4. Provide an interest rate of 1.0% (200 basis points lower than the loan interest rate) on the collateral account for SVDP.
5. Provide monthly reporting summary on loan activity.

SVDP agrees to:

1. Provide loan applicants' information and approval to Inwood to process loan.
2. Maintains a collateral account in the amount equal to or greater than the outstanding loan balances.
3. Guarantee all loans for the applicants.
4. Provide the necessary documentation to Inwood to comply with bank regulations.
5. Resolve loan payment issues with Inwood, should they arise.

Both Parties to this MOU agree to hold each other harmless on any actions resulting from the execution of this agreement.

Any Party to this agreement may make changes to it upon 30-day notice to the other Party. If any Party to this MOU disagrees with the proposed changes, it will have the right to cease participating in it upon 60-day notice to the other Party.

This agreement will be effective January 6, 2026.

Signatures of the MOU Parties:

Victor C. Craig — Jan. 6, 2026

Victor Craig — Date

President

Society of St. Vincent De Paul Fort Worth Diocesan Council

1/7/26

Keil Strickland — Date

Senior Vice President

Inwood National Bank

Public Comments

Roger McLaren

From: Michelle Purnell <Michelle.Purnell@fhlb.com>
Sent: Tuesday, July 22, 2025 4:01 PM
To: Roger McLaren
Subject: FHFA Community Support Program Biennial Review - Results (Compliance)

Inwood National Bank
FHFA ID# 10723

Member is in compliance

The Federal Housing Finance Agency (FHFA) has reviewed the Community Support Statement that your institution submitted on **06/12/2025**. FHFA has determined that your institution is in compliance with the requirements of FHFA's Community Support Requirements regulation (12 CFR part 1290), effective **06/17/2025**.

Please direct all questions to communitysupportprogram@fhlb.com.

Thank You,

Michelle Purnell
AVP, Policy & Strategic Support Manager
Federal Home Loan Bank of Dallas
8500 Freeport Parkway South, Suite 100
Irving, Texas 75063
Office: (214) 441-8619

This email and any files transmitted with it are confidential and may contain protected or privileged material. If you are not the intended recipient be advised that you have received this email in error and that any use, dissemination, forwarding, printing or copying of this email is strictly prohibited.

THE SOCIETY OF ST. VINCENT DE PAUL OF NORTH TEXAS

SVdP of North Texas honors 2025 Spark of Hope recipients

Special to The Texas Catholic

The Society of St. Vincent de Paul of North Texas recently honored its 2025 Spark of Hope award recipients for their service and dedication to uplifting those in need. This year's honorees included Deacon James and Johnnie Harris, who received the Spark of Service award; Roger McLaren, who was presented the Spark of Assistance award; the Walmart Distribution Center in Lancaster, which received the Spark of Giving award; Kayla Kennedy, who was given the Spark of Knowledge award; and Michael Pazzaglini, who received the Spark of Health award.

This year's annual Spark of Hope breakfast was held May 2 at Westin Galleria Dallas.

Deacon Harris and his wife, Johnnie, recipients of the Spark of Service award, which recognizes Vincentians with more than 30 years of service to SVdP, have served the Society of St. Vincent de Paul for more than three decades. In 1989, while working as business manager at St. Michael the Archangel Catholic Parish in Garland, Johnnie founded the parish's SVdP conference and became its first president. A year later, she invited her husband to join. Deacon Harris became the second president in 1995 and helped launch the diocesan auto donation program and SVdP Thrift Store, experiences that led him to discern a call to the permanent diaconate.

Ordained in 2002, he served as spiritual advisor for the St. Michael conference and later served as a deacon at Good Shepherd Catholic Parish in Garland, where Johnnie became conference president. Deacon Harris also served as spiritual advisor to the Diocesan Council of Dallas from 2016 to 2022. Today, the couple continues to serve as associate members of the Good Shepherd SVdP conference.



Courtesy photo

The 2025 Spark of Hope honorees included, from left, Deacon James Harris, who along with his wife Johnnie received the Spark of Service award; Roger McLaren, who received the Spark of Assistance award; the Walmart Distribution Center in Lancaster, which received the Spark of Giving Award (accepted by St. Vincent Center team members Dr. Lisa Hill and Tausha LaFlore); Kayla Kennedy, who received the Spark of Knowledge award; and Michael Pazzaglini, who received the Spark of Health award. The award winners are pictured at the Society of St. Vincent de Paul of North Texas 2025 Spark of Hope Breakfast, held May 2 at the Westin Galleria Dallas.

McLaren, recipient of the Spark of Assistance award, has served Inwood National Bank for more than 34 years. A graduate of the University of Texas at Tyler, he serves as the bank's community reinvestment act officer, focusing on community development. McLaren emphasized that Inwood's outreach to nonprofit partners is a team effort.

For nearly a decade, McLaren and the Inwood National Bank team have partnered with SVdP on its mini-loan program, helping families break free from cycles of high-interest debt. That partnership is now expanding to serve the diocesan councils of Austin and Fort Worth.

The Walmart Distribution Center in Lancaster received the 2025 Spark of Giving award, recognizing its philanthropic support of the local community.

Since 2022, the Lancaster facility has donated several tons of food, clothing, hygiene items, and other goods to the St. Vincent Center. The center's team has distributed these items to neighbors seeking assistance, helping meet essential needs and providing hope to hundreds of families. According to SVdP leadership, those donations are upwards of 25 pallets every other week.

Kennedy, recipient of the Spark of Knowledge award, is a lifelong educator and community advocate committed to empowering underserved children through innovative learning programs. While teaching at The Hockaday School, she studied literacy at Columbia University's "Readers and Writers Workshop." After retiring, Kennedy began volunteering at the SVdP Thrift Store, where she recognized the academic challenges many families faced.

In response, she co-founded StudyTime, an after-school study program, with a team of volunteers to provide a safe, enriching space for students from underserved communities. Her goal is to inspire a love of learning and ensure every child has access to the tools and opportunities needed to thrive.

Pazzaglini, recipient of the Spark of Health award, serves as national vice president for the South Central Region of the Society of St. Vincent de Paul. He previously led SVdP North Texas as executive director and CEO, guiding major growth over nine years.

A longtime nonprofit leader and IBM veteran, Pazzaglini has chaired national SVdP committees and brings expertise in strategy, fundraising, and outreach. He co-founded the St. Vincent de Paul Pharmacy with Hank Hermann, the 2025 Catholic Foundation Award honoree. He helped establish the pharmacy as a 501(c)(3) and partnered with lead pharmacist Carlos Irula to expand its reach across Texas dioceses.

The 2026 Society of St. Vincent de Paul of North Texas Spark of Hope Breakfast will be held April 10, 2026, at the Westin Galleria.

Federal Housing Finance Agency
Community Support Statement

FHFA Form 060
OMB Number 2590-0005
Expires 04/30/2026

FHFA Federal Home Loan Bank (FHLBank) Member ID Number: 10723
Name of FHLBank Member Institution: Inwood National Bank
Mailing Address: 7621 Inwood Road
City: Dallas **State:** TX **Zip Code:** 75209
Submitter Name: Roger McLaren **Title:** Vice President/CRA Officer
Work Email: roger.mclaren@inwoodbank.com

The information in the Community Support Statement (CSS) submitted by the member, as reflected in this document, may be updated, or changed upon FHFA's review of the CSS.
Part I. Community Reinvestment Act (CRA) Standard:

Most recent CRA rating: Outstanding
Year of most recent CRA rating: 2023

Part II. First-time Homebuyer Standard: *All Federal Home Loan Bank members must complete either Section A or B of this part, except that members with "Outstanding" federal CRA ratings need not complete this part. Members should use data or activities for the previous or current calendar year in completing this part.*

A. Complete the following two questions: *If your institution did not make, or did not track, mortgage loans to first-time homebuyers, you must complete Section B of this part.*

1. Number of mortgage loans made to first-time homebuyers	N/A
2. Dollar amount of mortgage loans made to first-time homebuyers	N/A

B. Check as many as applicable:

1. Offer in-house first-time homebuyer program (e.g., underwriting, marketing plans, outreach programs)	N/A
2. Other in-house lending products that serve first-time homebuyers or low- and moderate-income homebuyers	N/A
3. Offer flexible underwriting standards for first-time homebuyers	N/A
4. Participate in nationwide first-time homebuyer programs (e.g., Fannie Mae, Freddie Mac)	N/A
5. Participate in federal government programs that serve first-time homebuyers (e.g., FHA, VA, USDA RD)	N/A
6. Participate in state or local government programs targeted to first-time homebuyers (e.g., mortgage revenue bond financing)	N/A
7. Provide financial support or technical assistance to community organizations that assist first-time homebuyers	N/A
8. Participate in loan consortia that make loans to first-time homebuyers	N/A
9. Participate in or support special counseling or homeownership education targeted to first-time homebuyers	N/A
10. Hold investments or make loans that support first-time homebuyer programs	N/A
11. Hold mortgage-backed securities that may include a pool of loans to low- and moderate-income homebuyers	N/A
12. Use affiliated lenders, credit union service organizations, or other correspondent, brokerage or referral arrangements with specific unaffiliated lenders, that provide mortgage loans to first-time or low- and moderate-income homebuyers	N/A
13. Participate in the Affordable Housing Program or other targeted community investment/development programs offered by the Federal Home Loan Bank	N/A
14. Other (attach description of other activities supporting first-time homebuyers; see instructions for Part II)	N/A
15. None of the above (attach explanation of any mitigating factors; see instructions for Part II)	N/A

If you checked Question 14 or 15, please explain below. If your explanation will exceed 300 characters, please upload a file containing your explanation and supporting documents:

Supporting documents:

C:\fakepath\CRA Public Disclosure.pdf

Part III. Certification:

By submitting this Community Support Statement, I certify that I am a senior official of the above institution, that I am authorized to provide this information to FHFA, and that the information in this Statement and any attachments is accurate to the best of my knowledge.

Paperwork Reduction Act Statement: Notwithstanding any other provision of the law, no person is required to respond to, nor shall any person be subject to a penalty for failure to comply with, a collection of information subject to the requirements of the Paperwork Reduction Act, unless that collection of information displays a currently valid OMB Control Number.



Luis Gonzalez · 1st
Servant Leader | 1:1 Coach | Breathing Hope into the...
2h ·

Friendship is foundational and fundamental to who we are at **The Society of St. Vincent de Paul North Texas** - serving our neighbors as a community of friends who come together and offering them hope through the friendship we extend to them. These images from our 2025 Spark of Hope breakfast capture the gratitude and joy of friendship. **Roger McLaren**, **Carlos Irula**, **Michael Pazzaglini**, **Joanne Baird**, **Kayla Kennedy**, **Veronica Alonzo**, **Gabriel Moreno**, **O.C. Hailey**, **Ben Tellez**, **Gregory Roper**





J. A. Armstrong III · 1st
Servant Leader
1w · Edited ·

It Is Finished! We've officially completed our West Dallas single family development with seismic impact!

- 19 Quality Affordable Homes
- Buyers income 60-80% of AMI
- $1.4M of subsidy raised and invested
- $760k of downpayment assistance
- 152 hours of homebuyer education
- $7.6M in real estate value developed
- $4.3M to minority contractors
- $3M in wealth generated for families

But there is bigger success behind the data ending to generational poverty, stabilizing a neighborhood undergoing rapid gentrification, and creating a model for legacy residents to participate in economic prosperity!

This project has been the dream of a lifetime. Why? Because my neighborhood deserved it.

Thank you to our lending partners **Benchmark Bank** , **Inwood National Bank** , **Tolleson Wealth Management** , Dallas County and the **City of Dallas** Housing & Community Development Department. Also, thanks to **Wells Fargo** , **Charles Schwab** Foundation, **PNC**, the Muse Family Foundation, and The Addy Foundation

John Jackson **Roger McLaren** **Alta Mantsch** **Cynthia Rogers-Ellickson** , **Darwin**, **Karen L. R.** Commissioner Elba Garcia, **Alexis Snow** , Andrea Glispie, **Whitney McKnight** **Ben Leal**

INWOOD
NATIONAL BANK

January 24, 2025

Office of the Comptroller of the Currency
ATTN: Angela Respy
RE: CS0360632

In Sept 2020, Inwood National Bank (INB) provided a $144,500 loan to Ms. Kimberly Bradford for the purchase of a homestead from Habitat For Humanity of Greater Garland, Inc (Garland Habitat), with whom INB has a long standing relationship. Garland Habitat sold the home to Ms. Bradford through their Veterans Program; however, at the time Garland Habitat did not offer a 0% interest loan.

INB's portfolio loan was made for a term of 30 years at a fixed rate of 4.00%, and was made in conjunction with a $37,000 grant (non recourse note) issued by Garland Habitat.
The Garland Habitat grant comes in the form of a Note at No Interest, with Principal payments deferred and subsequently forgiven beginning after 6 years, with forgiveness pro-rated each month over 107 months (with some restrictions on forgiveness though a sale / fully forgiven after 181 months).

In addition, INB helped facilitate a $7,554 Housing Assistance for Veterans (HAVEN) grant through the Federal Home Loan Bank Dallas.

Ms. Bradford's cash to close totaled $189.99, plus an additional $1,000 deposit.

INB's loan was made as part of the bank's First Time Homebuyer program, which includes monthly escrow. In the case of Ms. Bradford, the monthly escrow only includes property insurance, as she is exempt from property taxes. Ms. Bradford's Closing Disclosure reflected a monthly payment of $820.85, which included $130.82 insurance escrow.

Ms. Bradford's insurance has always been carried through USAA, with whom she deals directly. Due to insurance premium (escrow) increases, Ms. Bradford's monthly payment increased to $836.30 in March 2022, $841.02 in March 2023, and $926.69 in March 2024.

Inwood National Bank affirms that it has always handled and will continue to handle any communication or requests from Ms. Kimberly Bradford in a professional manner.

Sincerely,

Spencer Houston

Spencer Houston
Chief Risk Officer

Report Title: Case Details

Run Date and Time: 2025-01-16 07:09:42 Eastern Standard Time

Run by: spencer houston

Table name: sn_customerservice_case

Case

Number:	CS0360632	Bank Case Status:	Active
Bank/Institution:	Inwood National Bank	Bank Case Type:	Complaint
Bank Assignee:			
Bank Note:			

Date Information

Origination Date:	2025-01-14 06:00:39	Extension Request Date:	
Sent to Bank:	2025-01-15 13:34:14	Recontact Date:	
Due date:	2025-01-30 23:59:59	Recontact Counter:	0
Days in Bank Inbox:	17 Hours 35 Minutes		

Consumer Information

Consumer First name:	Kimberly	Consumer Street:	601 S 6th Street
Consumer Middle name:		Consumer City:	Garland
Consumer Last name:	Bradford	Consumer Zip / Postal code:	75040
Consumer Phone (Primary):	4695440725	Consumer Country:	United States of America
Consumer Email:	kimberlybradfordblessed366@gmail.com		
Consumer International Address:			

Representative Information

Source Interaction Representative First Name:		Source Interaction Type of Relationship:	Not Applicable (Skip this section)
Source Interaction Representative Middle Name:		Source Interaction Authorization:	
Source Interaction Representative Last Name:		Source Interaction Representative Street:	
Source Interaction Representative Email:		Source Interaction Representative City:	
Source Interaction Representative Phone:		Source Interaction Representative Zip / Postal code:	
		Source Interaction Representative State or Territory:	
		Source Interaction Representative Country:	United States of America
Source Interaction Representative International Address:			

Additional Information

Source Interaction Type of Account:	Loan Product (Mortgage, Consumer, Home Equity)	Source Interaction Institution Response:	Yes
Source Interaction Attempted Resolution:		Source Interaction Institution Response Date:	
Source Interaction Date Resolution Attempted:		Source Interaction Institution Response Method:	Other
Source Interaction Attempted Resolution Method:			

Appraisal Complaint

Source Interaction Business Name (if Applicable):		Source Interaction Are you employed by the subject of your complaint?:	No
Source Interaction Who are you? Please select the appropriate value.:		Source Interaction Address of the Property Involved:	
Source Interaction Please specify other consumer:		Source Interaction Attempted Resolution:	
Source Interaction Who are you complaining about?:		Source Interaction Attempted Resolution Contact:	
Source Interaction Please specify other complaint target:		Source Interaction Attempted Resolution Company or Agency:	
Source Interaction What is the nature of your complaint?:			
Source Interaction Please specify other complaint category:			

Complaint Details

Source Interaction Complaint Information:

"whatHappened": "In July 2020 to Aug 2020\nI purchased a home exclusively for veterans through habitat for humanity Garland. That normally comes with a 0% with interest rate with habitat. \n\nHowever, other veterans informed me they were offered this however, I was not. \n\nIt was during Covid and I was in distress due to housing not being available for me to wait. \n\nThe intial loan was to be with Veritex Community Bank at 2% interest. I was required to get a loan through who Habitat Garland selected not anywhere else I was approved at 2% such BOA, WF, and others for VA loan\n\nRich the Director changed the loan terms and stated I would not get the house if I did not close with Inwood Bank and do a FHA ONLY not a VA loan. \n\nI recall Rich starting he was possibly refinancing with Inwood hence how I ended up there. \n\nInwood gave me a 4% rating and when I call there is no customer service that can take my call except Roger who handles my loan. No one else can speak or provide any information about the loan at all. \n\nI was not allowed to do an inspection on this property which is required by VA Loan if I wanted it and the electrical and other issues remain unresolved. \n\nI am a Disabled Autistic Ret Woman Veteran who was met with hostility vs kindness to resolve my issues. I moved in being again there were not other options during Covid. \n\nThey made USAA roll my home owners insurance into the loan and I was not given any other option. This makes the loan higher and it would take me longer to pay the loan off. Which again is normally 0% interest for Habitat for Humanity. \n\nMy taxes were added when I'm exempt and Roger states they forget being I'm the only one in their bank. However, would that not make me more memorable?\n\nI find these practices discriminatory being Habitat stated I could not make over a certain amount and I had to sign agreements on no business in my home and about who stays at my home. In addition to a fence agreement. \n\nHowever, my adjacent neighbors faced no relevant hardships and received aide.\n\nI however am a woman of color who is more aligned with Judaism than Christianity.\n\nMy credit is impeccable hence why I received 2% offers. I wanted the home and love it. I just was not treated fairly or equitably.\n\nI believe the practices of Habitat of Humanity Garland should be looked into being the more I asked questions the more upset this Richard & Heather got. \n\nI closed on a habitat house in 2.5 weeks with no inspection, not allowed to have a VA, changed lenders because Richard told me to otherwise I would not receive home, with interest, this was not the regular home projects I've volunteered on with habitat. \n\nI truly believe they are doing nefarious things against people of color and veterans. \n\nInwood Bank accessed me at 4% with discriminationation practices. Roger McClaren did the loan however, I was approved at Veritex and others \n\nI want my loan to be combined with insurance. I'm not a high risk. \n\nAlso the 4% to be reduced in on autopay I was not a high risk and I was discriminated against based on my race, gender, veteran status, income which allowed me to get the home, and other.\n\nI was not offered any payment protection.",
"desiredResolution": "I believe the practices of Habitat of Humanity Garland should be looked into being the more I asked questions the more upset this Richard got. \n\nI closed on a habitat house in 2.5 weeks with no inspection, not allowed to have a VA, changed lenders because Richard told me to otherwise I would not receive home, with interest, this was not the regular home projects I've volunteered on with habitat. \n\nI truly believe they are doing nefarious things against people of color and veterans. \n\nInwood Bank accessed me at 4% with discriminationation practices.\n\nI want my loan no longer combined with my insurance. \n\nAlso the 4% to be reduced I was not a high risk and I was discriminated against based on my race, gender, veteran status, income which allowed me to get the home, and other.",
"complaintSubmitter": "Primary consumer"

Entity Name

Source Interaction Institution Name:	INWOOD NATIONAL BANK	Source Interaction Institution Street:	7621 INWOOD RD.
Source Interaction Institution Phone:		Source Interaction Institution City:	DALLAS
Source Interaction Contact Name:		Source Interaction Institution State or Territory:	Texas
Source Interaction Contact Title:		Source Interaction Institution Zip / Postal code:	75209

Resolution

Compensation Amount:	$0.00
Submission notes:	

Related List Title: Attachment (CAMP) List

Table name: u_attachment_meta

Query Condition: Number = CS0360632 AND Type in (Bank Correspondence, Consumer Correspondence, Consumer Referral, Email Consumer)

Sort Order: Updated by in ascending order

None

Roger McLaren

From: Louise Bland <Louise@svdpdallas.org>
Sent: Wednesday, November 27, 2024 1:35 PM
To: Anita Mirro; Roger McLaren; Rob Ivey; Keil Strickland
Subject: Happy Thanksgiving.

Hi everyone,

I hope you are doing great and looking forward to a fun Thanksgiving holiday.

I want to take this opportunity to thank you for all you have done and continue to do for SVdP and The Mini Loan Program. We are ever so grateful to have you as our long-standing banking partner.

Although our program is suffering right now - people not being approved mostly because of debt/income ratio and those with loans struggling to make payments. The cost of just about everything has increased and for those we assist who live paycheck to paycheck, the result is that they can't afford anything other than keeping food on the table and a roof over their head. I want to reassure you that we have a close eye on trends and are doing all we can to reach more suitable candidates and prevent any more from becoming delinquent. Our hope is to turn this around as we enter the new year.

Have a wonderful Thanksgiving with your family and loved ones.

Thanks,
God Bless,

Society of St. Vincent de Paul NORTH TEXAS

Louise Bland
Mini Loan Program Leader
louise@svdpdallas.org

Society of St. Vincent de Paul of North Texas
3826 Gilbert Ave, Dallas, TX 75219
214-520-0650 ext. 116 | www.svdpdallas.org
Facebook | Twitter | Instagram | LinkedIn



Do a Little Good This Christmas

Inwood

May 3, 2024

Lea Ann

Sorry to hear that our bank is closing.

I went to work at the Security State Bank, in 1959. My son made the 1st deposit in the new bank when it opened. He was 2 or 3 years old at the time. 55 now. We have used that bank a Long time.

All of your employees have been very nice. Sorry that Tammy, Hanna and Taylor will be without jobs. Davis

I have several accounts at Inwood.

Now — what do I do?

I am 84 years old and can not drive to Wylie. My driving limit is Commerce and Cooper. I do not do computers, etc.

I have always enjoyed going to our local bank to do my business and visit with the girls

Now - What do I do?

Until I get organized – hope we can do business on the phone.

We also have Shiloh Cemetery Association of Delta County, Texas accounts there.

We will miss Inwood,

Sincerely,

Joyce Davis
43 County Road 2055
Klondike, TX 75448-6438

Joyce Davis

PS. Hope to hear from you.

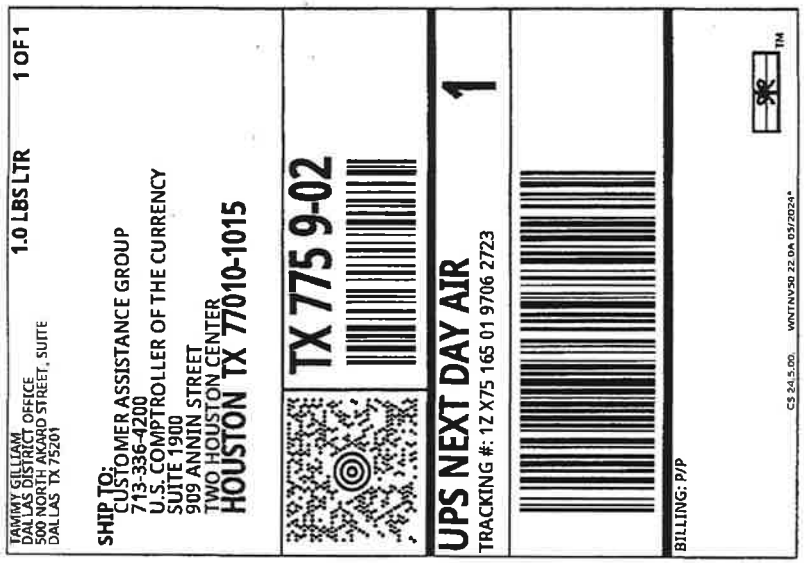
UPS CampusShip: View/Print Label

1. **Ensure there are no other shipping or tracking labels attached to your package.** Select the Print button on the print dialog box that appears. Note: If your browser does not support this function select Print from the File menu to print the label.

2. **Fold the printed label at the solid line below.** Place the label in a UPS Shipping Pouch. If you do not have a pouch, affix the folded label using clear plastic shipping tape over the entire label.

3. **GETTING YOUR SHIPMENT TO UPS**
   Customers with a Daily Pickup
   Your driver will pickup your shipment(s) as usual.

   Customers without a Daily Pickup
   Schedule a same day or future day Pickup to have a UPS driver pickup all your CampusShip packages.
   Hand the package to any UPS driver in your area.
   Take your package to any location of The UPS Store®, UPS Drop Box, UPS Customer Center, Staples® or Authorized Shipping Outlet near you. Items sent via UPS Return Services(SM) (including via Ground) are also accepted at Drop Boxes. To find the location nearest you, please visit the Resources area of CampusShip and select UPS Locations.
   FOLD HERE



Joyce Davis
43 County Road 2055
Klondike, TX 75448-6438

NORTH TEXAS TX P&DC
DALLAS TX 750
4 MAY 2024 PM 7 L



CAG

Office of the Comptroller of the Currency
500 North Akard Street, Suite 1600
Dallas, TX 75201

Atten:
Lea Ann Capel
Chief Operations Officer, EVP

75201-334299

From: Ron Blaske <eblaske@outlook.com>
Sent: Thursday, May 2, 2024 5:27 PM
To: LicensingPublicComments <LicensingPublicComments@occ.treas.gov>
Cc: Ron Blaske <eblaske@outlook.com>
Subject: Closure of Inwood Bank, Commerce, Texas

Dear Sir or Madam,

The Bread of Life Church of the Nazarene received a letter today from Inwood National Bank stating that the Commerce, Texas branch of the Inwood bank was closing 31 July 2024.

It brings great regret to receive this news, as the Commerce branch has served our church faithfully and managed our church and food pantry accounts with dedication and complete success in every way possible. We really think of the bank employees as friends, and they have met our banking needs in every way with courtesy and professionalism.

Due to the cash offerings the church deposits every week, we will not be able to transfer our accounts to the Wylie branch.

I sincerely wish you would change your mind about closing the Commerce branch as they provide a truly professional and valuable service to the residents of Commerce and the surrounding area.

Have a blessed day!

Ron Blaske
Head Trustee
Bread of Life Church of the Nazarene

Spencer Houston
Chief Risk Officer, SVP
Inwood National Bank
1100 Centennial Blvd.
Richardson, TX 75081
O: (214) 351-7214
M: (214) 675-3923

Roger McLaren

From: Elizabeth Braze <ebraze@ugmdallas.org>
Sent: Tuesday, December 19, 2023 4:23 PM
To: Roger McLaren
Subject: Thank You- from Bruce Butler, CEO

Mr. McLaren,

I am writing you on behalf of Bruce Butler. He just wanted to thank you for the ongoing great service that you provide through Inwood National Bank. Also, he is so very grateful for your generosity toward Union Gospel Mission. We were able to serve 40% more people this year than last year. It's through generous partners like you, that we are able to make a long-term difference in the lives of precious people.

Merry Christmas and Happy New Year,
Elizabeth Braze
Executive Assistant to the CEO
Union Gospel Mission Dallas

From: Vincent Hall <vinnylew@sbcglobal.net>
Date: November 28, 2023 at 1:14:33 PM CST
To: Anita Mirro <anita.mirro@inwoodbank.com>
Subject: Thanks

Yanira is signed, sealed and delivered and I am compelled to thank you for your guidance, honesty and compassion for folks whose dream of home ownership are usually farfetched and unattainable.

You are a great teacher, advocate and a valuable friend to people in our communities who need you most.

As someone who has fought in this community for banks to pay more than lip service to the CRA, I am impressed.

Thank you!

Vincent L. Hall

Roger McLaren

rom: Michelle Purnell <Michelle.Purnell@fhlb.com>
Sent: Sunday, October 29, 2023 4:19 PM
Subject: FHFA Community Support Statement (In Compliance)

Member is in compliance

The Federal Housing Finance Agency (FHFA) has reviewed the Community Support Statement that your institution submitted on **10/3/2023**. FHFA has determined that your institution is in compliance with the requirements of FHFA's Community Support Regulation (12 CFR part 1290), effective **10/6/2023**.

Please direct all questions to CommunitySupportProgram@fhlb.com.

Thank You,
Michelle

Michelle Purnell | AVP, Policy & Strategic Support Manager
8500 Freeport Parkway South | Suite 100 | Irving, TX 75063
Office: 214.441.8619 | Fax: 214.441.8551 | *fhlb.com*

FHLBANK DALLAS | Member driven. Community focused.

Follow us @

This email and any files transmitted with it are confidential and may contain protected or privileged material. If you are not the intended recipient be advised that you have received this email in error and that any use, dissemination, forwarding, printing or copying of this email is strictly prohibited.

Federal Housing Finance Agency
Community Support Statement

FHFA Form 060
OMB Number 2590-0005
Expires 04/30/2026

FHFA Federal Home Loan Bank (FHLBank) Member ID Number: 10723
Name of FHLBank Member Institution: Inwood National Bank
Mailing Address: 7621 Inwood Road
City: Dallas **State:** TX **Zip Code:** 75209
Submitter Name: Roger McLaren **Title:** Vice President
Work Email: roger.mclaren@inwoodbank.com

Part I. Community Reinvestment Act (CRA) Standard:

Most recent CRA rating: Outstanding
Year of most recent CRA rating: 2020

Part II. First-time Homebuyer Standard: *All Federal Home Loan Bank members must complete either Section A or B of this part, except that members with "Outstanding" federal CRA ratings need not complete this part. Members should use data or activities for the previous or current calendar year in completing this part.*

A. Complete the following two questions: *If your institution did not make, or did not track, mortgage loans to first-time homebuyers, you must complete Section B of this part.*

1. Number of mortgage loans made to first-time homebuyers	N/A
2. Dollar amount of mortgage loans made to first-time homebuyers	N/A

B. Check as many as applicable:

1. Offer in-house first-time homebuyer program (e.g., underwriting, marketing plans, outreach programs)	N/A
2. Other in-house lending products that serve first-time homebuyers or low- and moderate-income homebuyers	N/A
3. Offer flexible underwriting standards for first-time homebuyers	N/A
4. Participate in nationwide first-time homebuyer programs (e.g., Fannie Mae, Freddie Mac)	N/A
5. Participate in federal government programs that serve first-time homebuyers (e.g., FHA, VA, USDA RD)	N/A
6. Participate in state or local government programs targeted to first-time homebuyers (e.g., mortgage revenue bond financing)	N/A
7. Provide financial support or technical assistance to community organizations that assist first-time homebuyers	N/A
8. Participate in loan consortia that make loans to first-time homebuyers	N/A
9. Participate in or support special counseling or homeownership education targeted to first-time homebuyers	N/A
10. Hold investments or make loans that support first-time homebuyer programs	N/A
11. Hold mortgage-backed securities that may include a pool of loans to low- and moderate-income homebuyers	N/A
12. Use affiliated lenders, credit union service organizations, or other correspondent, brokerage or referral arrangements with specific unaffiliated lenders, that provide mortgage loans to first-time or low- and moderate-income homebuyers	N/A
13. Participate in the Affordable Housing Program or other targeted community investment/development programs offered by the Federal Home Loan Bank	N/A
14. Other (attach description of other activities supporting first-time homebuyers; see instructions for Part II)	N/A
15. None of the above (attach explanation of any mitigating factors; see instructions for Part II)	N/A

If you checked Question 14 or 15, please explain below. If your explanation will exceed 300 characters, please upload a file containing your explanation and supporting documents:

Supporting documents:

Part III. Certification:

By submitting this Community Support Statement, I certify that I am a senior official of the above institution, that I am authorized to provide this information to FHFA, and that the information in this Statement and any attachments is accurate to the best of my knowledge.

Paperwork Reduction Act Statement: Notwithstanding any other provision of the law, no person is required to respond to, nor shall any person be subject to a penalty for failure to comply with, a collection of information subject to the requirements of the Paperwork Reduction Act, unless that collection of information displays a currently valid OMB Control Number.

October 6, 2023

J. A. Armstrong III · 1st
Economic Mobility & Affordable Housing Advocate/ Builder of Community/Thought Leader/Change Ag...
6d •

Thank you, **Inwood National Bank Michon Roger Keil** for being a valued partner and furthering **Builders of Hope Community Development Corporation**'s mission !

Great cusomter appreciation picnic !



From: Porfirio Coronado <pcoronado@dallas-habitat.org>
Sent: Tuesday, September 19, 2023 10:46 AM
To: porfiriocoronado17@gmail.com
Subject: Special Note

Hey there –
I hope this note finds you well. I wanted to take a moment to express my heartfelt gratitude for the valuable services and unwavering support you have provided to Dallas Habitat's mission. Your dedication and commitment have played a significant role in empowering families and building stronger communities.

It is with mixed emotions that I share the news that I have made the decision to leave my role at Dallas Habitat. The decision was not an easy one, as I have had the privilege of working with extraordinary individuals like you who share a deep passion for making a positive impact in the community. I will continue to work with first time homebuyer but on the government side.

Feel free to connect with me at 214-881-5321 and porfiriocoronado17@gmail.com

Until Next Time 😊

Porfirio Coronado
Assistant Manager, Homeowner Services
Dallas Area Habitat for Humanity
Email: pcoronado@dallas-habitat.org
Phone: 214-678-2313
Web: dallasareahabitat.org

Dearest Ms. Anita, 7/24/23

Please accept this custom creative gift as a token of my thanks & appreciation for all you do.
I know it is your job to help folks qualify for mortgages @ Inwood Bank, BUT just doing your job well has made all the difference in my family's lives. I am a budding "gift designer," I am a mixed media artist specializing in custom gifts, so I just went to "work" at my hobby [for now] and one day my garage [art studio] will be my New home [thanks to you] @ all those who played a vital role in the mortgage process. If you know anyone who would like these type of gifts, please send them my way ♡

Tanya Simpe

Roger McLaren

From: Billy Lane <blane@icdc.biz>
Sent: Tuesday, June 6, 2023 10:02 AM
To: Roger McLaren
Cc: Anita Mirro; Keil Strickland
Subject: RE: ICDC Housing Fair

Good Morning Roger,

Our deepest thanks to each of you for your participation and help on Saturday.

We really honor the time you spent with us and we are glad to be partnering with you!

Billy Lane
Executive Director
blane@icdc.biz
214-915-9905 (O)

From: Roger McLaren <roger.mclaren@inwoodbank.com>
Sent: Monday, June 5, 2023 10:03 AM
To: Billy Lane <blane@icdc.biz>
Cc: Anita Mirro <anita.mirro@inwoodbank.com>; Keil Strickland <keil.strickland@inwoodbank.com>
Subject: ICDC Housing Fair

Billy – Nice event on Saturday, glad we were part of it. Not sure if you have a register of attendees but I guesstimated about 75. The renderings of the townhomes look great, you probably some them many time over. We appreciate the relationship and look forward to more partnerships with you. Thanks again for the invitation.

Roger McLaren
Vice President, NMLS ID# 489159
Inwood National Bank

(214) 351-7342
(214) 366-2969 fax

LinkedIn

Posted Jan 26, 2023



James Alvin Armstrong III · 1st
President/Chief Executive Officer at Builders of Hope Community Development Corporation
11m ·

PARTNERSHIP SPOTLIGHT! **Inwood National Bank**

Creating economic mobility through homeownership for hardworking families is critical to breaking generational poverty.

A huge thanks to **Roger**, **Keil**, Anita and the entire team at **Inwood National Bank** for being an integral part of our model. Inwood has been a BOHCDC mission partner for over 20 years and has helped deliver over 100 affordable homes to families in West Dallas.

Excited that together we created over $100,000 in equity for one of our latest homeowners.

Overall BOHCDC has created over $25m in wealth for low to moderate incomes families in Dallas and we're only just beginning ! **#build #lead #thrive**

CRA Performance Evaluation

Public Disclosure

Office of the
Comptroller of the Currency
Washington, DC 20219

LARGE BANK

PUBLIC DISCLOSURE

August 07, 2023

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Inwood National Bank
Charter Number 15292

7621 Inwood Road
Dallas, TX 75209-4045

Office of the Comptroller of the Currency

225 E. John Carpenter Fwy
Suite 900
Irving, TX 75062

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

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Overall CRA Rating

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

The following table indicates the performance level of Inwood National Bank (INB or bank) with respect to the Lending, Investment, and Service Tests:

	(Name of Depository Institution) Performance Tests		
Performance Levels	Lending Test*	Investment Test	Service Test
Outstanding	X	X	
High Satisfactory			X
Low Satisfactory			

* *The Lending Test is weighted more heavily than the investment and service tests when arriving at an overall rating.*

The major factors that support this rating include:

- The Lending Test rating is based on the excellent level of Community Development (CD) lending, good lending activity, good geographic and income distribution of lending, and a substantial majority of the bank's loans were made within the bank's Assessment Area (AA).
- The Investment Test rating is based on the excellent level of investments and responsiveness to community development needs.
- The Service Test rating is based on the accessibility of branch offices and the relatively high level of CD services.

Lending in Assessment Area

A substantial majority of the bank's loans were made within its AA.

The bank originated and purchased 86.8 percent of its total loans inside the bank's AA during the evaluation period. This analysis was performed at the bank, rather than the AA level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria. The findings from this analysis factored into the overall analysis of the geographic distribution of lending by income level of the geography.

Table D - Lending Inside and Outside of the Assessment Area 2020-2021 Dallas MSA										
Loan Category	Number of Loans				Total	Dollar Amount of Loans $(000s)				Total
	Inside		Outside			Inside		Outside		
	#	%	#	%	#	$	%	$	%	$(000s)
Home Mortgage	1,493	79.7	381	20.3	1,874	484,981	75.7	155,897	24.3	640,878
Small Business	1,821	93.6	125	6.4	1,946	280,034	93.8	18,462	6.2	298,496
Total	**3,314**	**86.8**	**506**	**13.2**	**3,820**	**765,015**	**81.4**	**174,359**	**18.6**	**939,374**
Source: Bank Data *Due to rounding, totals may not equal 100.0%*										

Description of Institution

Inwood National Bank, an intrastate Texas bank, is a wholly owned subsidiary of Inwood Delaware Corporation, which is wholly owned by Inwood Bancshares, Inc., a one-bank holding company. INB was organized on April 9, 1964, and is one of the largest independent, locally owned community banks in the area. INB has 14 banking offices in its AA. The main office is located approximately five miles north of downtown Dallas off Inwood Road and Lovers Lane. There are three other branches in the City of Dallas including the Galleria, Oak Lawn, and Pleasant Grove areas. Branches are also located in the communities of Commerce, Denton, Desoto, Duncanville, Garland, Richardson, Rowlett, Wylie, and Rockwall. The bank also has a branch office located in downtown Fort Worth. There have been no changes in locations; however, in 2021, the bank constructed a $3.1 million bank-owned facility which replaced the leased space in the Pleasant Grove location. The bank has not experienced any acquisitions or mergers during the review period.

One of INB's banking offices is in a low-income census tract, six are in moderate-income tracts, two are in middle-income geographies, and five are located in upper-income census tracts. Full-service ATMs are situated on the main office and branch premises and offer 24-hour access. Branch hours and services do not vary in a way that inconveniences portions of the AA, particularly low- and moderate-income (LMI) individuals or geographies.

INB operates in one AA that is comprised of the entire counties of Collin, Dallas, Denton, Hunt, Rockwall, and Tarrant. These counties are in the Dallas-Plano-Irving TX Metropolitan Division (MD) and the Fort Worth-Arlington-Grapevine MD. Both the Dallas and the Fort Worth MDs comprise the Dallas-Fort Worth-Arlington, TX MSA (Dallas MSA). Combining both or part of the two MDs within the MSA meets the CRA regulation's technical requirements for an AA.

INB is a full-service financial institution that generates deposits and originates credit products including consumer, commercial, small business, and real estate loans. As of December 31, 2021, INB had $4.3 billion in total assets, $2.1 billion in total loans, and tier one capital of $358.8 million. The bank's average loan-to-deposit ratio during the evaluation period was 63.7 percent. As of December 31, 2021, net loans represented 48.4 percent of total assets. The loan portfolio composition of loans was 16.3

percent residential, 78.4 percent commercial real estate (CRE), 5.1 percent commercial, and less than 1.0 percent consumer loans.

Deposit products include demand deposit accounts (both consumer and commercial), savings accounts, certificates of deposit and individual retirement accounts. In addition, INB offers a number of electronic banking services such as bill pay, internet banking, overdraft programs, peer-to-peer, mobile wallet, and remote deposit capture. INB offers an E-Checking account for no charge to customers who elect to receive their statements electronically. While INB originates residential mortgage loans and other consumer loans, management is strategically focused on originating CRE and commercial loans.

INB provides a variety of services to LMI individuals and to community development organizations that serve LMI individuals or communities located within its AA. Services include credit counseling and financial services education on affordable housing and first-time homebuyer programs for LMI individuals. Training, financial services education, and guidance are provided during the LMI applicant's mortgage financing documentation processes. INB also works with a non-profit CD organization to offer a payday alternative loan program in which the LMI borrower is offered less burdensome repayment terms. In addition, several INB employees are involved with local non-profit organizations focused on serving LMI individuals and communities.

INB faces significant competition in originating loans and attracting deposits in its AA. This competition stems from other banks, credit unions, and mortgage banking companies with regional and national footprints. Many of the financial services providers operating in INB's AA are significantly larger banks.

INB has no affiliate or operating subsidiary activities considered when evaluating the CRA performance. There are no legal or financial factors impeding the ability to help meet the credit needs of its AA. The rating at its previous CRA PE dated June 1, 2020, was "Outstanding".

Scope of the Evaluation

Evaluation Period/Products Evaluated

This Performance Evaluation (PE) assesses the bank's performance under the Lending, Investment, and Service Tests. In evaluating the bank's lending performance, we reviewed residential mortgage loans subject to filing under the Home Mortgage Disclosure Act (HMDA), small loans to businesses as reported under the CRA Small Business data, and CD loans. We also evaluated CRA qualified investments including donations and grants as well as retail and CD services. The bank reported some farm loans, but there was not enough activity to provide for a meaningful analysis.

The evaluation period was January 1, 2020, through December 31, 2021. During this examination, we shortened the review period to only two years due to small business lending peer data for 2022 not being available. During the next CRA examination, we will include 2022 in our review period. Our conclusions related to CD loans, qualified investments including donations, and CD services were based on the number and dollar amounts made during the evaluation period. In addition, we considered the level of innovation, complexity, and responsiveness to community credit needs.

For geographic and borrower distribution analyses, loans originated in 2020 and 2021 are compared to the 2015 American Community Survey (ACS) Census data for mortgages and the 2021 Dun & Bradstreet (D&B) Data for loans to small businesses.

Selection of Areas for Full-Scope Review

For purposes of this evaluation, bank delineated assessment areas located within the same metropolitan statistical area (MSA), multistate metropolitan statistical area (MMSA), or combined statistical area (CSA) are combined and evaluated as a single AA. These combined AAs may be evaluated as full- or limited-scope. Refer to the "Scope" section under each State Rating section for details regarding how full-scope AAs were selected. Refer to appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

INB has one AA in the State of Texas. This AA has been defined as the Dallas MSA, which is comprised of parts of two MDs. This AA has been selected for a full-scope review. There were no limited-scope AAs in Texas.

Ratings

The bank's overall rating is based on the performance in the State of Texas. The state rating is based on performance in the bank's AA. Refer to the "Scope" section under the State Rating section for details regarding how the areas were weighted in arriving at the respective ratings.

For the geographic and borrower distribution of loans under the Lending Test, consideration was given to the number of loans and dollar volume of loans originated in each category. Small business lending received the most weight and then home mortgage loans were considered.

Discriminatory or Other Illegal Credit Practices Review

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

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

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

State Rating

State of Texas

CRA rating for the State of Texas[1]: Outstanding

The Lending Test is rated: Outstanding

The Investment Test is rated: Outstanding

The Service Test is rated: High Satisfactory

The major factors that support this rating include:

- Lending levels reflected good responsiveness to meeting the credit needs of the bank's AA.
- A good geographic distribution of loans and a good distribution of loans by the income level of the borrower given performance context.
- The substantial majority of lending was inside the bank's AA.
- An excellent level of CD loans that was responsive to community needs given the bank's capacity and opportunities in its AA. The level of CD loans had a significant positive impact on the overall Lending Test.
- Extensive use of innovative and flexible loan products to assist LMI borrowers.
- An excellent level of qualified investments, including grants and donations.
- Retail delivery systems, such as bank branches are accessible to essentially all portions of the AA, including LMI geographies.
- The bank provided a relatively high level of CD Services that were responsive to community needs.

Description of Institution's Operations in Texas

The bank operates in one AA in the State of Texas. INB's primary business focus is business and home mortgage loans. Competitors include other local community banks and some of the United States' largest banks that have a nationwide footprint as well as credit unions and nonbank financial entities that compete for residential, business, and consumer loans. Community credit needs in the full-scope AA were determined by reviewing recent housing and demographic information, CRA PEs from other banks

[1] *[This rating reflects performance within the multistate metropolitan statistical area. The statewide evaluations do not reflect performance in the parts of those states contained within the multistate metropolitan statistical area.]*

operating in the bank's AA, and a review of community contacts with organizations that provide services within the full-scope AA.

Dallas MSA

The bank has its main office and 13 branch offices in the Dallas MSA. The AA is comprised of the entire counties of Dallas, Tarrant, Denton, Collin, Rockwall, and Hunt. The AA contains 1,205 census tracts: 13.7 percent are low-income CTs, 26.3 percent are moderate-income CTs, 26.2 percent are middle-income CTs, 33.2 percent are upper-income CTs, and 0.6 percent are unknown. The AA contains nine underserved or distressed CTs.

According to Moody's Analytics, the Dallas economy indicates that job growth has slowed significantly and is now no higher that the national pace. Layoffs have occurred in core financial and professional services mostly due to the decline in the housing market although the unemployment rate has remained stable at 3.5 percent. Homebuilding is expected to slow in coming years mostly due to affordability, but the Dallas area should see an increase in apartment developments.

Owner-occupied housing units in the AA total 2,358,766. The majority of the housing units are in middle and upper-income geographies. Only 12 percent are in low-income CTs and 24.6 percent in moderate-income CTs. The percentage of families below the poverty level in the Dallas MSA is 11.6 percent and the median family income is $71,149 in the Dallas Plano Irving MD and $69,339 in the Forth Worth Arlington Grapevine MD.

To help identify needs and opportunities in the AA, the OCC reviewed several community contacts in the Dallas MSA. The City of Dallas Office of Economic Inclusion promotes economic development and investment in resources for the City of Dallas. The organization provides resources and outreach efforts to bolster investment in Dallas County. Additionally, it facilitates financing of economic development throughout the county including strategic ecosystem efforts aimed at connecting small businesses with resources and organizations throughout the county.

The community contact indicated that the greatest long-term opportunity for participation by local financial institutions is assisting with delivering financial literacy and education in Dallas County. The organization has identified a dramatic gap between the financial capabilities and know-how 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. In addition, the community contact identified a need for business loans that are smaller in dollar amount than traditional small business loans as well as credit products extended to new businesses that do not yet have an established credit profile.

The second community contact is the Tarrant County Community Development and Housing Department. This department develops and administers community development and housing programs of behalf of the Urban County Consortium and the Tarrant County Commissioners Court to meet the county's housing and community development needs. Programs are funded under several grants. The community contact indicated that there is a need for affordable housing in Tarrant County due to the rising housing prices and taxes. He also indicated that credit needs for small businesses were not being fully met by banks in the area.

The following tables depict the demographic information for the full-scope AA in Texas.

Dallas MSA

Table A – Demographic Information of the Assessment Area Dallas MSA 2020 - 2021						
Demographic Characteristics	**#**	**Low % of #**	**Moderate % of #**	**Middle % of #**	**Upper % of #**	**NA* % of #**
Geographies (Census Tracts)	1,205	13.7	26.3	26.2	33.2	0.6
Population by Geography	6,167,183	11.6	25.9	27.9	34.6	0.1
Housing Units by Geography	2,358,766	12.0	24.6	28.4	34.7	0.2
Owner-Occupied Units by Geography	1,275,347	5.5	20.1	29.4	44.9	0.1
Occupied Rental Units by Geography	902,060	19.5	30.3	27.7	22.1	0.3
Vacant Units by Geography	181,359	21.2	28.7	25.2	24.6	0.3
Businesses by Geography	740,942	7.0	18.2	26.1	48.0	0.7
Farms by Geography	12,467	4.8	16.7	29.8	48.2	0.5
Family Distribution by Income Level	1,496,213	23.7	16.4	18.0	42.0	0.0
Household Distribution by Income Level	2,177,407	24.0	16.5	17.7	41.8	0.0
Median Family Income MSA - 19124 Dallas-Plano-Irving, TX		$71,149	Median Housing Value			$179,168
Median Family Income MSA - 23104 Fort Worth-Arlington-Grapevine, TX		$69,339	Median Gross Rent			$981
			Families Below Poverty Level			11.6%

Source: 2015 ACS and 2021 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.

Scope of Evaluation in the State of Texas

The evaluation period for our review was January 1, 2020, through December 31, 2021. Our conclusions related to CD loans, qualified investments including donations, and CD services were based on the number and dollar amounts made during the evaluation period. In addition, we considered the level of innovation, complexity, responsiveness to community credit needs, and the degree to which these instruments are not routinely provided by private investors. Qualifying activities performed in response to the significant impact of the coronavirus pandemic across the United States are addressed in this evaluation.

As discussed earlier, the Dallas MSA was selected for a full-scope review. This is the bank's only AA. There are no limited-scope areas to review. Refer to the table in Appendix A for a list of all AAs under review.

Conclusions in Respect to Performance Tests in the State of Texas

Lending Test

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

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the Dallas MSA is excellent. The level of CD lending had a significantly positive impact on lending performance when considering the impact of responsiveness and initiatives during the evaluation period, including during the coronavirus pandemic.

Lending Activity

Lending levels reflect good responsiveness to AA credit needs.

Number of Loans							
Assessment Area	Home Mortgage	Small Business	Small Farm	Community Development	Total	%State Loans	%State Deposits
Dallas MSA	1,493	1,821	9	52	3,375	100	100

Dollar Volume of Loans (000's)							
Assessment Area	Home Mortgage	Small Business	Small Farm	Community Development	Total	%State* Loans	%State Deposits
Dallas MSA	$484,981	$280,034	$1,421	$124,554	$890,990	100	100

INB's lending activity in the Dallas MSA is good relative to its capacity based on deposits, competition, market presence, and business strategy.

Based upon 2021 Deposit Market Share data, INB has a 0.43 percent market share of deposits, ranking 19th amongst 213 financial institutions in the AA. The proportion of reported bank home mortgage loans for 2021 was less than the proportion of bank deposits in the Dallas MSA. The bank's home mortgage lending market share in the Dallas MSA of 0.17 percent was less than the bank's deposit market share of 0.43 percent. The bank ranked 129th of the 1059 home mortgage lenders in the Dallas MSA. The top five mortgage lenders had 18.9 percent of the total market share. Given the competition from the other reporting lenders in the AA, and the bank's market share and lender rankings, overall home mortgage lending activity was good.

In 2021, the proportion of the reported bank's small business loans was higher than the proportion of the bank's deposits in the Dallas MSA. The bank's small business lending market share in the Dallas MSA was 1.07 percent while the deposit market share was 0.43 percent. According to 2021 peer data, INB ranked 33rd of 227 small business lenders in the Dallas MSA. The five largest business lenders held 31.4 percent of the total market share. The small business lending activity was good given the bank's market share and ranking when compared to its deposit market share and small business lending competition within the AA.

Distribution of Loans by Income Level of the Geography

The bank exhibits a good geographic distribution of loans in its AA.

Home Mortgage Loans

The geographic distribution of mortgage loans in the AA is adequate. Refer to Table O in the state of Texas section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

In 2020-21, the bank's home mortgage lending in low-income geographies was somewhat lower than the owner-occupied housing units and was near the aggregate lending in low-income geographies. For moderate-income geographies, the bank's lending was lower than the owner-occupied housing units and was somewhat lower than the aggregate lending.

The bank's main strategy for low- and moderate-income mortgages has been through its relationship with non-profit homebuilders. During 2020 and 2021, inflation in the housing construction made it difficult for homebuilders to deliver affordable housing. The bank continued its relationship with non-profit builders; however, construction paused during a portion of the evaluation period due to the coronavirus pandemic.

Small Loans to Businesses

The geographic distribution of business loans in the AA is excellent. Refer to Table Q in the state of Texas section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

In 2020-2021, the bank's small business lending in low and moderate-income geographies exceeded both the percentage of businesses located in low- and moderate-income geographies and the percentage of aggregate lending to small businesses.

Lending Gap Analysis

No unexplained, conspicuous gaps in lending were identified. We evaluated lending distribution in the full-scope AA to determine if any unexplained conspicuous gaps existed.

Distribution of Loans by Income Level of the Borrower

The bank exhibits a good distribution of loans among individuals of different income levels and businesses of different sizes, given the product lines offered by the bank.

Home Mortgage Loans

The distribution of loans to LMI individuals in the AA is good. Refer to Table P in the state of Texas section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

In 2020-21, the bank's home mortgage lending to low-income borrowers was lower than the percentage of families identified as low-income and was equal to as the aggregate lending to low-income borrowers. For moderate-income borrowers, the bank's mortgage lending was somewhat lower than the percentage of families identified as moderate-income and the aggregate lending to moderate-income borrowers.

Small Loans to Businesses

The distribution of loans to small businesses in the AA is good. Refer to Table R in the state of Texas section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

In 2020-21, the bank's loans to businesses with revenues less than or equal to $1 million was somewhat lower than the percentage of businesses identified as having revenues less than or equal to $1 million but exceeded the aggregate percentage of lending to these businesses.

Community Development Lending

The bank is a leader in making CD loans.

The Lending Activity Tables, shown above, set forth the information and data used to evaluate the bank's level of CD lending. These tables include all CD loans, including multifamily loans that also qualify as CD loans.

Dallas MSA
The level of CD lending in the Dallas MSA had a significantly positive impact on the overall Lending Test conclusions relative to lending opportunities in the area during 2020 and 2021. During the evaluation period, INB originated 52 CD loans totaling $124.5 million, or 34.7 percent of tier 1 capital. These loans represented excellent responsiveness to identified needs in the area, particularly affordable housing and community development.

The CD loans are categorized by the four CD criteria, as follows. Proceeds of these loans all positively impacted LMI individuals, families, and/or geographies in the AA. Following are examples by category with some of the borrowers noted:

• Six loans totaling $1.2 million financed affordable housing for LMI individuals and families. These affordable housing loans provided funds to construct and renovate single-family residences that will provide affordable housing to LMI families. The bank has relationships with Community Development Housing Organizations (CDHO) in the City of Dallas, the City of Rockwall, and with various developers who engaged in facilitating and providing affordable housing, much of which was located in LMI census tracts designated for development and neighborhood revitalization.

• Four loans totaling $231,352 provided community services. These community service loans financed lines of credit or other loans to established non-profit organizations, one of which provided youth and family services including after-school programs, summer and holiday camps, sports leagues, and mentorship curriculum.

• 36 loans totaling $105.9 million facilitated economic development. These economic development loans provided funds to acquire a shopping center and an industrial warehouse in LMI tracts which will help support job creation, retention, and improvement.

• Six loans totaling $17.2 million financed revitalization/stabilization. Proceeds for many of these revitalization loans were used for purchasing, renovating, and/or improving commercial and multifamily properties in LMI tracts and Texas Enterprise Zones.

During the evaluation period, the bank made 1,694 Paycheck Protection Program loans totaling $292.8 million in response to the pandemic. Thirty of these loans also qualified for CD credit activity and are included in the total amount of CD loans mentioned above.

Broader Statewide

During the evaluation period, the bank made seven broader statewide CD loans totaling $27.5 million or 7.7 percent of tier one capital. These loans did not have a purpose, mandate, or function to serve the AA.

Product Innovation and Flexibility

The bank makes extensive use of innovative and/or flexible lending practices in order to serve AA credit needs.

INB offers flexible loan products such as the INB First-Time Homebuyer Mortgage. The bank developed this product in 2002 in response to needs expressed by non-profit community development organizations. The program offers no origination fee, no points, no private mortgage insurance requirement, and a 30- year fixed rate term. The bank originated five of these loans totaling $490,085 with $125,166 in down payment assistance. During 2020 and 2021, the bank stayed in close contact with its 79 first time home buyers offering counseling during the time of reduced employment. The bank processed coronavirus pandemic deferrals at the request of 13 of the bank's first-time home buyers. The bank also helped facilitate mortgage payment assistance for 20 first-time home buyers in excess of $80,000.

INB continues to partner with an organization by providing an innovative payday/auto title alternative loan program and an emergency family loan program. The Mini Loan Program (MLP) was fully launched in 2015. INB provides low interest, fully amortizing monthly payment loans at a low interest rate for up to 12 months, with no closing costs. There is no minimum loan amount and borrowers may sign loan documents at any of INB's branch locations or electronically. The emergency loan program provides borrowers emergency funds for events such as urgent home repairs, medical bills, and family funerals, among other things. During 2020-2021, the bank originated 62 loans totaling $119,457. None of the loans were larger than $4,000.

As a member bank of the Federal Home Loan Bank (FHLB) of Dallas, INB participated in the following FHLB grant programs related to lending:

Homebuyer Equity Leverage Partnership (HELP)
Through member institutions, HELP assists low-income-qualified, first-time homebuyers with down payment assistance and closing costs. FHLB Dallas disburses HELP funds to members on a first come, first serve basis, one homebuyer at a time. During the coronavirus pandemic, the FHLB saw a drop in overall demand for HELP funds as construction projects were placed on pause by most builders.

Affordable Housing Program (AHP)
AHP funds are intended to assist FHLB Dallas members in financing the purchase, construction and/or rehabilitation of owner-occupied, rental or transitional housing, as well as housing for homeless individuals in their community. AHP funds must be used to benefit households with income at or below

80 percent of the median income for the area. AHP applications are scored by the FHLB and grants awarded in order of their score until the funds set aside for this program have been extinguished. In 2020, the bank assisted in the development of and sponsored one AHP grant application for a provider of affordable housing. The applicant was awarded $160,000 in AHP funds to be used for the construction of 16 affordable housing units.

Investment Test

INB's performance under the Investment Test in Texas is rated Outstanding.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, INB's performance in the Dallas MSA is excellent. The bank has an excellent level of qualified CD investment and grants, often in a leadership position, particularly those that are not routinely provided by private investors. INB exhibits excellent responsiveness to credit and community economic development needs, and occasionally uses innovative and/or complex investments to support CD initiatives.

Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	$(000's)	#	$(000's)	#	% of Total #	$(000's)	% of Total $	#	$(000's)
Dallas MSA	96	22,614	99	13,143	195	100.0	35,757	100.0	2	966
Totals	**96**	**22,614**	**99**	**13,143**	**195**	**100.0**	**35,757**	**100.0**	**2**	**966**

* Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.
** Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Performance in the AA s excellent considering the volume of deposits in the AA and the impact of the investments. During the evaluation period, INB made 195 qualified investments and donations in the Dallas MSA totaling $35.8 million. The investments included the following:

- Of the total investments, $4.0 million was a current period mortgage-backed security (MBS). Ten prior period and the one current period GNMA, FNMA, and FHLMC MBSs helped support the affordable housing needs of LMI residents in the Dallas MSA. A majority of the loans in the MBS pools were loans to LMI families who make less then 80 percent of the median family income.

- An additional $7.9 million in four Forth Worth ISD bonds during the current period. Five prior period bonds and four various independent school districts (ISD) located in the Dallas MSA. The bond proceeds were primarily used to construct several new schools, add instructional space to existing schools, renovate, and acquire equipment and buses. The majority of students in each ISD are economically disadvantaged as measured by the free and reduced lunch program.

- INB funded $416 thousand of a$1 million in a current equity investment with the Lone Star New Markets. The purchase of this partnership is to seek returns and capital appreciation for its partners by providing investment capital for persons residing in or otherwise serving low-income

communities. The partnership focuses primarily on investing in securities of qualified active low-income community businesses that operate in or are willing to expand operations to low-income communities located within the state of Texas. Moreover, INB funded $618 thousand of a $1 million in the Valesco Fund II, LP equity investment. The fund was created to make debt and private equity investments in small and lower middle market businesses. The fund is a licensed Small Business Investment Company which allowed it to issue Small Business Administration debentures to leverage the fund's private capital.

- During the evaluation period, INB made 92 donations totaling $256,200. There were 35 affordable housing donations totaling $94,300 to organizations that provide homeownership opportunities and home buyer services to LMI families and individuals. There were 63 community service donations totaling $182,600. INB's donations primarily supported non-profit organizations that provide food, clothing, and shelter for those in need, job training, education and life skills, assistance referrals and health care services for LMI individuals. Also, there were five donations totaling $11,800 to various organizations that provide economic development opportunities.

As a member bank of the FHLB of Dallas, INB has participated in the following FHLB grant programs related to donations:

Housing Assistance for Veterans (HAVEN)
HAVEN funds assist with necessary modifications to homes of U.S. veterans and active-duty, reserve or national guard service members who became disabled as a result of their military service since September 11, 2001. Alternatively, the funds can be awarded to Gold Star Families that were impacted during this time frame for home repairs or rehabilitation. The funds are disbursed on a first come, first serve, homeowner-by-homeowner basis. INB partnered with a local non-profit organization to secure HAVEN grants totaling $16,979 for two LMI disabled veterans during the evaluation period.

Disaster Rebuilding Assistance Program (DRA)
DRA was established to provide subsidy funds for the repair and rehabilitation of owner-occupied housing units affected by FEMA declared disaster within the FHLB Dallas District. INB partnered with a local non-profit organization and sponsored two DRA applications for LMI households totaling $18,759 during the evaluation period.

Partnership Grant Program (PGP)
In response to the coronavirus pandemic, the FHLB Dallas allocated a total of $2.3 million to PGP funds in 2020. This program provided a 5:1 match of member contributions for grants that helped promote and strengthen relationships between Community Based Organizations (CBO) and FHLB Dallas members. In 2020, INB sponsored five CBOs in this program for a total of $7,500, all of whom provide affordable housing. Four of the five applications were selected and each CBO received a total of $9,000 ($1,500-INB, $7,500-FHLB). In 2021, FHLB's commitment returned to the traditional 3:1 match. INB sponsored two PGP applications totaling $5,000. One of the two applications was selected by the FHLB and the CBO received a total of $10,000 ($2,500-INB, $7,500-FHLB).

Special Needs Assistance Program (SNAP)
Through member institutions, SNAP provides subsidies for the repair and rehabilitation of owner-occupied housing of eligible special-needs individuals. During the evaluation period, INB partnered with two local non-profit organizations and successfully sponsored 12 SNAP applications. In total, $66,286 was awarded and distributed to LMI households.

Broader Statewide or Regional Areas

INB had 33 investments totaling $31.4 million that benefited broader statewide areas.

In the broader statewide area, INB continues to hold two prior period bonds and 32 current period bonds totaling $32.2 million to various ISDs located in distressed or underserved middle-income areas. The bond proceeds were primarily used to construct, renovate or convert middle school and high school facilities where the majority of students are economically disadvantaged as measured by the free and reduced lunch program.

INB funded $631 thousand of a $750 thousand commitment in a current period equity investment with the Independent Bankers Capital Fund III (ICBP). IBCP raises private capital for the purpose of making loans and purchasing subordinated debenture and equity securities issued by established lower-middle-market companies located within the southern United States, with a focus on investing in Texas companies. The investment objective of this partnership is to generate investment returns over a five-to-ten-year period, principally from the collection of interest on debt investments in small businesses and the realization and distribution of capital gains from equity investments in small business investments.

Service Test

The INB's performance under the Service Test in Texas is rated High Satisfactory.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the Dallas MSA is good.

Retail Banking Services

Service delivery systems are accessible to geographies and individuals of different income levels in the bank's AA.

Distribution of Branch Delivery System											
Assessment Area	Deposits	Branches						Population			
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				% of Population within Each Geography			
				Low	Mod	Mid	Upper	Low	Mod	Mid	Upper
Dallas MSA	100	14	100	7.1	42.9	14.2	35.7	11.6	25.9	27.9	34.6

The bank's delivery systems are accessible to essentially all portions of the Dallas MSA. INB has 14 full-service branches in the MSA. The bank has one branch in a low-income geography and six branches in moderate-income geographies. The percentage of the bank's branch offices located in low-income

geographies is lower than the percentage of the population within the low-income geographies. The percentage of the bank's branch offices in moderate-income geographies exceeds the percentage of the population within the moderate-income geographies. All branch locations have deposit-taking ATMs onsite. ATM distribution is consistent with the bank's branch distribution. Management complements its traditional service delivery methods with certain alternative delivery processes, including online banking, telephone banking, and mobile banking services.

Distribution of Branch Openings/Closings						
	Branch Openings/Closings					
Assessment Area	# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)			
			Low	Mod	Mid	Upper
Dallas MSA	0	0	0	0	0	0

INB did not open or close branches during the evaluation period. This has not adversely affected the accessibility of its delivery systems. Services, including where appropriate, business hours, do not vary in a way that inconveniences its AA, particularly low- and moderate-income geographies and/or individuals.

Community Development Services

The bank provided a relatively high level of CD services.

INB provided a good level of CD services that are responsive to the needs of the communities in the AA. In the Dallas MSA, 13 bank officers and employees provided their expertise to 27 different CD organizations for a total of 2,067 hours. During the evaluation period, eight of the 13 bank officers and employees volunteered in leadership positions. INB's directors, senior management, and officers have provided outreach services to a variety of community development organizations, nonprofit, and to small businesses within its community. Examples of the bank's CD services include:

- A bank employee served as INB's representative for the MLP. He helped develop the program in 2015 and has been working closely with the organization's MLP leader since that time. He worked closely with MLP borrowers from application until closing, providing one-on-one financial literacy guidance. INB originated 46 MLP loans during evaluation period, which accounted for 46 hours of CD service.

- A bank Board member and treasurer provided technical and financial expertise by sitting on the Board of Directors of a non-profit clinic. The organization is a community-based 501 (c) 3 non-profit organization founded in 2013 to address the lack of health care for individuals in the Rockwall community who cannot afford to pay for medical care. The clinic provided quality primary and allied healthcare and education services to the community, regardless of ability to pay.

- A bank employee provided financial expertise by serving on a non-profit organization. This organization served the community of Johnson County and residents within the Burleson ISD by providing food, limited financial assistance, financial counseling, and has a free medical clinic.

- A bank Board member and treasurer provided technical and financial expertise by sitting on the Board of Directors of a non-profit organization. The organization offered qualified social and economic services to the residents of north central Texas. The mission of the organization is to create lives of independence and build a stronger local community.

- Two bank employees provided technical and financial assistance to a non-profit organization. The organization's mission is to care for the poor, feed the hungry, and shelter the homeless. One of the same employees also attended trustee meetings for this organization.

Appendix A: Scope of Examination

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

Time Period Reviewed:	1/1/2020 – 12/31/2021	
Bank Products Reviewed:	Home mortgage and small business loans. Community development loans, qualified investments, community development services	
Affiliate(s)	**Affiliate Relationship**	**Products Reviewed**
None		
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	**Type of Exam**	**Other Information**
Texas		
Dallas MSA	Full-scope	Assessment area includes all of Dallas, Rockwall, Tarrant, Collin, Denton, and Hunt Counties.

Appendix B: Summary of State Ratings

RATINGS INWOOD NATIONAL BANK				
Overall Bank:	Lending Test Rating*	Investment Test Rating	Service Test Rating	Overall Bank/State/ Multistate Rating
	Outstanding	Outstanding	High Satisfactory	Outstanding
State:				
Texas	Outstanding	Outstanding	High Satisfactory	Outstanding

(*) The Lending Test is weighted more heavily than the Investment and Service Tests in the overall rating.

Appendix C: Definitions and Common Abbreviations

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

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

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

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

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

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

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

Consumer Loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan.

This definition includes the following categories: motor vehicle loans, credit card loans, other secured consumer loans, and other unsecured consumer loans.

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

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

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

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that conduct business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants, the amount of loan requested, the disposition of the application (e.g., approved, denied, and withdrawn), the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

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

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

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

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

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

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

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

determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above, and half below, a range of incomes.

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

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

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

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

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

MMSA (state): Any multistate metropolitan statistical area or multistate combined statistical area, as defined by the Office of Management and Budget.

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

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

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

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

Small Loan(s) to Farm(s): A loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have

original amounts of $500,000 or less and are either secured by farmland or are classified as loans to finance agricultural production and other loans to farmers.

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

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

Appendix D: Tables of Performance Data

Content of Standardized Tables

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

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

Table O. **Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.

Table P. **Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/assessment area. The table also presents aggregate peer data for the years the data is available.

Table Q. **Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to $1 million) to businesses that were originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because aggregate small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank's assessment area.

Table R. **Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue** - Compares the percentage distribution of the number of small loans (loans less than or equal to $1 million) originated and purchased by the bank to businesses with revenues of $1 million or less to: 1) the percentage distribution of businesses with revenues of greater than $1 million; and, 2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.

Table S. **Assessment Area Distribution of Loans to Farms by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to $500,000) to farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. Because aggregate small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.

Table T. **Assessment Area Distribution of Loans to Farms by Gross Annual Revenues** - Compares the percentage distribution of the number of small loans (loans less than or equal to $500 thousand) originated and purchased by the bank to farms with revenues of $1 million or less to: 1) the percentage distribution of farms with revenues of greater than $1 million; and, 2) the percentage distribution of farms for which revenues are not available. The table also presents aggregate peer small farm data for the years the data is available.

Table U. **Assessment Area Distribution of Consumer Loans by Income Category of the Geography** – Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of households in those geographies.

Table V. **Assessment Area Distribution of Consumer Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of households by income level in each MMSA/assessment area.

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography 2020-2021

Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
Dallas MSA	1,493	484,981	100.0	340,501	5.5	2.8	2.9	20.1	7.9	12.0	29.4	24.8	30.3	44.9	64.3	54.6	0.1	0.2	0.2
Total	**1,493**	**484,981**	**100.0**	**340,501**	**5.5**	**2.8**	**2.9**	**20.1**	**7.9**	**12.0**	**29.4**	**24.8**	**30.3**	**44.9**	**64.3**	**54.6**	**0.1**	**0.2**	**0.2**

Source: 2015 ACS; 01/01/2020 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data.
Due to rounding, totals may not equal 100.0%

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower 2020-2021

Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Dallas MSA	1,493	484,981	100.0	340,501	23.7	3.3	3.3	16.4	9.4	12.6	18.0	19.5	18.2	42.0	62.4	44.0	0.0	5.4	21.8
Total	**1,493**	**484,981**	**100.0**	**340,501**	**23.7**	**3.3**	**3.3**	**16.4**	**9.4**	**12.6**	**18.0**	**19.5**	**18.2**	**42.0**	**62.4**	**44.0**	**0.0**	**5.4**	**21.8**

Source: 2015 ACS; 01/01/2020 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data.
Due to rounding, totals may not equal 100.0%

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography **2020-2021**

Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
Dallas MSA	1,821	280,034	100.0	219,644	7.0	9.4	7.3	18.2	22.5	19.1	26.1	26.5	25.2	48.0	40.9	47.8	0.7	0.7	0.7
Total	**1,821**	**280,034**	**100.0**	**219,644**	**7.0**	**9.4**	**7.3**	**18.2**	**22.5**	**19.1**	**26.1**	**26.5**	**25.2**	**48.0**	**40.9**	**47.8**	**0.7**	**0.7**	**0.7**

Source: 2021 D&B Data; 01/01/2020 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data.
Due to rounding, totals may not equal 100.0%

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues **2020-2021**

Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Dallas MSA	1,821	280,034	100.0	219,644	88.4	49.7	43.0	3.6	43.5	8.0	6.8
Total	**1,821**	**280,034**	**100.0**	**219,644**	**88.4**	**49.7**	**43.0**	**3.6**	**43.5**	**8.0**	**6.8**

Source: 2021 D&B Data; 01/01/2020 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data.
Due to rounding, totals may not equal 100.0%

CRA Disclosure Statement

The CRA Disclosure Statement pertaining to the bank, its operating subsidiaries, and its other affiliates, if applicable, may be obtained on the FFIEC's website at:

https://www.ffiec.gov.

HMDA Data

INWOOD NATIONAL BANK
HOME MORTGAGE DISCLOSURE ACT NOTICE

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

These data are 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 Web site.

CRA Sunshine Agreements

Inwood National Bank

Memo

To: CRA Public File

From: Roger McLaren, CRA Officer

Date: January 31, 2026

Re: CRA Sunshine Agreements

There have been no agreements between Inwood National Bank and any non-governmental entity or person (NGEP) that qualified as a CRA Sunshine Agreement.

This will be reviewed and disclosed as required.