



CRA PUBLIC BINDER

**Revision
September 16, 2026**

PUBLIC DISCLOSURE

August 17, 2020

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Fidelity Bank of Texas
Certificate Number: 21455

1901 West Lake Shore Drive
Waco, Texas 76708

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

1601 Bryan Street, Suite 1410
Dallas, Texas 75201

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

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INSTITUTION RATING

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

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

Fidelity Bank of Texas demonstrated a satisfactory record regarding the Lending Test. The bank's reasonable loan-to-deposit ratio and borrower profile performance lifted the poor geographic distribution performance to support this conclusion. The following points summarize the applicable performance factors, discussed in detail elsewhere.

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

DESCRIPTION OF INSTITUTION

Fidelity Bank of Texas (FBT), a retail institution headquartered in Waco, Texas, lies approximately 90 miles south of Dallas, Texas. Fidelity Bancshares, Inc., a one-bank holding company also located in Waco, Texas, wholly owns the bank. The bank received a Satisfactory rating based on the Federal Financial Institutions Examination Council's (FFIEC) Small Bank CRA Examination Procedures at the previous Federal Deposit Insurance Corporation (FDIC) CRA evaluation, dated December 1, 2014.

Operations

FBT operates from two full-service locations in McLennan County, part of the Waco, Texas Metropolitan Statistical Area (MSA). The main office sits in a moderate-income census tract in Waco, TX whereas the Robinson Branch lies in an upper-income census tract. The bank did not experience any branch opening or closure activity, nor did the bank participate in any merger or acquisition activity since last evaluation.

FBT offers a broad array of financial products and services to consumers and businesses. The bank does not maintain a lending focus and continues to offer commercial, residential, agricultural, and consumer loans. The bank did experience a change in lending volumes since the prior evaluation, with commercial and consumer lending surpassing residential lending. In addition to various lending products, the bank provides a variety of deposit services including checking, savings, money market deposit accounts, and certificates of deposit. The bank operates a proprietary, non-deposit-taking ATM at each office. Customers can take advantage of 24-hour telephone banking and the bank's website offers free online banking with bill pay capabilities. Products and services offered by the bank did not change since the prior evaluation.

The institution maintains banking hours typical for its area and the industry with lobby hours from 8:30 am to 4:00 pm Monday to Thursday (6:00 pm on Fridays). FBT also offers extended drive-thru hours during the week from 7:30 am to 6:00 pm and from 9:00 am to 12:00 pm on Saturdays. The bank's product offerings, hours of operation, and financial condition enable the institution to adequately serve the credit needs of the community.

Ability and Capacity

As of June 30, 2020, the bank reported total assets of \$105.5 million, net loans of \$44.5 million, and total deposits of \$88.7 million. Since last CRA evaluation, total assets increased by 14.5 percent, net loans decreased by 32.8 percent, and total deposits increased by 10.3 percent. The table below illustrates the bank's asset distribution as of June 30, 2020.

Asset Distribution		
Asset Category	\$(000s)	%
Cash	58,587	55.6
Securities	1,004	1.0
Federal Funds Sold	0	0.0
Net Loans & Leases	44,542	42.2
Premises & Fixed Assets	859	0.8
Other Real Estate Owned	0	0.0
Intangible Assets	0	0.0
Other Assets	462	0.4
Total Assets	105,454	100.0

Source: Report of Income and Condition (6/30/20).

As seen in the following table, the mix of outstanding loans as of the June 30, 2020, Report of Income and Condition reflects a dissimilar distribution to that shown in the originated and purchased loan table under the Scope of Evaluation. The table below shows residential loans (Secured by 1-4 Family and Secured by Multi-Family) represent the largest loan category of outstanding loans at 48.8 percent, followed by commercial loans (Secured by Commercial Real Estate and Commercial and Industrial) at 40.4 percent. However, due to the lengthy loans terms, residential loans remain on the books for quite some time skewing data for identifying the bank's current primary product.

Loans Outstanding		
Loan Category	\$(000s)	%
Construction & Land Development	3,305	7.3
Secured by Farmland	37	<0.1
Secured by 1-4 Family Residential	20,822	46.1
Secured by Multi-Family Residential	1,199	2.7
Secured by Commercial Real Estate	16,014	35.5
Agricultural Production	392	1.0
Commercial and Industrial	2,238	4.9
Consumer	1,129	2.5
Obligations of States & Political Subdivisions	0	0.0
Other Loans	8	<0.1
Lease financing receivables	0	0.0
Gross Loans	45,144	100.0
<i>Source: Report of Income and Condition (6/30/20).</i>		

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

DESCRIPTION OF ASSESSMENT AREA

FBT designated one assessment area (AA) which consists of all 51 contiguous census tracts in McLennan County (McLennan County AA). The bank's defined assessment AA is contiguous, reasonably drawn, and meets CRA requirements by not arbitrarily excluding low- or moderate-income areas.

The following table illustrates the bank's two full-service offices in the McLennan County AA. The table notes the census tract and tract income level of each location, as well as any branch openings or closings.

Office Locations McLennan County AA				
County/City/Office	Office Type	Census Tract Number	Census Tract Income Level	Office Opened or Closed Since Last Evaluation
Waco Main Office 1901 W. Lake Shore Drive, Waco, Texas	Main Office	0030.00	Moderate	No
Robinson Office 410 S. Robinson Drive, Robinson, Texas	Branch	0020.00	Upper	No
Source: Bank Records; 2015 ACS Census.				

Economic and Demographic Data

As of the 2015 American Community Survey Census (2015 ACS Census), the bank's 51 contiguous census tracts hold the following income designations: 7 low-, 15 moderate-, 13 middle-, and 14 upper-income. The bank's McLennan County AA also includes two tracts that do not have an income designation. Low- and moderate-income census tracts account for 43.1 percent of the tracts within the bank's AA.

The following table shows additional demographic and economic characteristics of the McLennan County AA stratified into low-, moderate-, middle-, and upper-income categories.

Demographic Information of the Assessment Area McLennan County AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	51	13.7	29.4	25.5	27.5	3.9
Population by Geography	241,505	10.4	29.8	23.2	35.0	1.6
Housing Units by Geography	96,935	12.1	30.1	24.8	33.0	0.0
Owner-Occupied Units by Geography	50,850	4.5	22.1	26.9	46.4	0.0
Occupied Rental Units by Geography	35,919	20.7	40.9	20.5	17.9	0.0
Vacant Units by Geography	10,166	19.6	31.8	29.2	19.3	0.0
Businesses by Geography	17,209	5.1	30.4	25.3	38.6	0.6
Farms by Geography	648	2.2	14.0	37.8	46.0	0.0
Family Distribution by Income Level	57,860	22.5	17.7	18.0	41.8	0.0
Household Distribution by Income Level	86,769	25.3	16.0	15.6	43.1	0.0
Median Family Income MSA - 47380 Waco, TX MSA		\$54,026	Median Housing Value			\$112,021
			Median Gross Rent			\$780
			Families Below Poverty Level			14.7%
Source: 2015 ACS and 2019 D&B Data Due to rounding, totals may not equal 100.0% (*) The NA category consists of geographies that have not been assigned an income classification.						

The following table presents income ranges using the Waco, Texas MSA 2019 FFIEC-updated median family income, which examiners used to analyze consumer loans under the borrower profile criterion.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
Waco, TX MSA Median Family Income (47380)				
2019 (\$64,000)	<\$32,000	\$32,000 to <\$51,200	\$51,200 to <\$76,800	≥\$76,800
<i>Source: FFIEC</i>				

The 2019 D&B business demographic data for the McLennan County AA shows 17,857 businesses, of which approximately 96.4 percent are non-farm enterprises. Service industries represent the largest portion of businesses at 38.8 percent, followed by retail trade at 14.6 percent. The same data shows that 83.2 percent of this area's businesses reported gross annual revenues of \$1 million or less. The data further indicates that 87.7 percent of all businesses in the AA employ fewer than ten people. The area's major employers include Baylor University, Providence Healthcare Network, Baylor Scott & White Medical Center (Hillcrest), and H-E-B.

As illustrated in the table below, unemployment rates for the nation, state, and McLennan County were in a declining trend from 2017 to 2019. As of July 2020, McLennan County demonstrated an increase from the previous years; however, still reflected rates lower than the State of Texas and the Nation. Examiners attribute the increase to the COVID-19 pandemic.

Unemployment Rates				
Area	2017	2018	2019	July 2020
	%	%	%	%
McLennan County	3.9	3.5	3.3	6.5
State of Texas	4.3	3.8	3.5	7.9
National Average	4.3	3.9	3.7	8.7
<i>Source: Bureau of Labor Statistics (Year End). Year to Date (YTD) figures are through July 2020.</i>				

Competition

McLennan County contains a high level of competition, particularly given the area's population, with 70 offices representing 28 institutions. Fidelity ranks 15th in deposit market share by capturing 1.3 percent of the area's deposits, as of June 30, 2019, based on FDIC Deposit Market Share reports. The largest competitors include First National Bank of Central Texas and Central National Bank, with 12.2 percent and 9.7 percent of deposit market share, respectively.

Community Contact

As part of the evaluation process, examiners contacted a community member involved with a local service organization that is knowledgeable of the area's economic and housing environments, to

help assess the current economic conditions, community credit needs, and potential opportunities for bank involvement in the area.

The contact noted the area's economic conditions are stable, but shaky as the COVID-19 pandemic poses a below-average threat for the area given all the major employers remained open. According to the contact, affordable housing reflects the primary need of the community. The contact also stated new businesses continue to move into the area and existing small businesses are growing; therefore, noting the need for small business lending. Overall, the contact felt that financial institutions have been responsive to the credit and community development needs of the area, especially given current economic conditions.

Credit Needs

Considering information from the community contact, bank management, and demographic and economic data, examiners determined home mortgage (affordable housing) and small business lending present primary credit needs of the bank's McLennan County AA. The significant percentage (83.2 percent) of small businesses operating with gross annual revenues under \$1 million and the percentage (14.7 percent) of families below poverty level support this conclusion.

SCOPE OF EVALUATION

General Information

This evaluation covers the period from December 1, 2014, the date of the previous CRA evaluation through August 17, 2020, the date of this evaluation. Examiners applied the FFIEC's Small Bank CRA Examination Procedures to evaluate performance. These procedures include the Small Bank Lending Test. The Appendices lists the applicable test's criteria.

Examiners performed a full-scope review of the bank's sole AA, the McLennan County AA.

Activities Reviewed

For the Lending Test, CRA Small Bank procedures require examiners to determine the bank's major product lines for review. As an initial matter, examiners may select from among the same loan categories used for CRA Large Bank evaluations: home mortgage, small business, small farm, and consumer loans.

Examiners considered the bank's lending strategy as well as the dollar and number volume of loans originated in 2019. Examiners determined the bank's major product lines include commercial and consumer lending comprising 38.8 and 12.4 percent, respectively, of the bank's dollar volume. Therefore, this evaluation will include an analysis of these two products. The following table shows the bank's 2019 lending activity by loan category.

Loans Originated or Purchased				
Loan Category	\$(000s)	%	#	%
Construction & Land Development	2,940	36.7	17	16.7
Secured by Farmland	0	0.0	0	0.0
Secured by 1-4 Family Residential	918	11.5	7	6.9
Secured by Multi-Family Residential	0	0.0	0	0.0
Secured by Commercial Real Estate	720	9.0	4	3.9
Agricultural Production	51	0.6	4	3.9
Commercial & Industrial	2,392	29.8	13	12.7
Consumer	992	12.4	57	55.9
Other Loans	0	0.0	0	0.0
Total Loans	8,013	100.0	102	100.0
<i>Source: Bank Data (1/1/19 – 12/31/19).</i>				

Construction and land development lending accounts for 36.7 percent of the bank's dollar volume; however, it is not part of the bank's stated strategy nor is there available comparable data for this product. Home mortgage lending accounts for 11.5 percent of the bank's dollar volume and agricultural lending accounts for 0.6 percent of overall lending by dollar volume; therefore, analysis of these products would not materially affect any conclusions or ratings; therefore, this evaluation does not discuss them.

Bank records indicate the lending focus and product mix remained consistent throughout the evaluation period. Consequently, this evaluation considers the universe of 17 commercial loans originated in 2019 totaling \$3.1 million. Of the 17 commercial loans, 16 qualified as small business loans. Examiners used all 16 small business loans totaling \$1.6 million to arrive at applicable conclusions under the AA concentration performance factor. However, out of the 16 small business loans, only 13 small business loans totaling \$1.5 million were inside the bank's McLennan County AA and used to arrive at applicable conclusions for the borrower profile and geographic distribution performance factors. D&B data for 2019 provided a standard of comparison for the sampled small business loans.

Examiners also considered the universe of 57 consumer loans originated in 2019 totaling \$992 thousand. Examiners used all 57 loans to arrive at applicable conclusions for the AA concentration performance factor. However, out of the 57 consumer loans, the bank originated 42 consumer loans totaling \$642 thousand inside the bank's McLennan County AA, which examiners used to arrive at applicable conclusions for the borrower profile and geographic distribution performance factors. The 2015 ACS Census provided a standard of comparison for consumer loans.

Examiners considered the universes by dollar volume and number of loans reviewed in 2019 as well as management stated business strategy to determine the weighting applied to the loan categories reviewed when arriving at applicable conclusions. Consequently, examiners placed equal weighing on both products reviewed.

The performance evaluation presents information regarding the number and dollar volume of small business and commercial loans; however, for the Lending Test, examiners emphasized performance by number of loans because the number of loans is a better indicator of the number of businesses and individuals served.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

FBT demonstrated a satisfactory overall record regarding the Lending Test. The bank's reasonable loan-to-deposit ratio and borrower profile performance lifted the poor geographic distribution performance to support this conclusion. In addition, the bank granted the majority of loans inside its AA.

Loan-to-Deposit Ratio

The loan-to-deposit ratio is reasonable (considering seasonal variations and taking into account lending related activities) given the institution's size, financial condition, and assessment area credit needs. Reasonable overall and comparative levels support this conclusion.

Overall Level

The overall level of the bank's average, net loan-to-deposit (LTD) ratio reflects reasonable performance. For the 23 quarters since the previous evaluation, the bank recorded a 73.4 percent average, net LTD ratio, down from the 80.9 percent ratio observed at the previous evaluation. The bank's quarterly, net LTD ratio varied from a high of 87.4 percent on September 30, 2015, to a low of 50.2 percent on June 30, 2020, with an overall decreasing trend.

Comparative Level

The comparative level of the bank's average, net LTD ratio reflects reasonable performance. Examiners identified and listed in the following table two comparable banks operating in the bank's AA and reflecting similar asset sizes and lending emphases.

As illustrated below, FBT's ratio lands 32.9 percentage points higher than one of the comparable institutions, but 13.3 percentage points lower than the other comparable. The bank's ratio landed within a reasonable range of the similarly-situated institution's ratios. Therefore, considering the ratio's relative position, the comparable level of the bank's average, net LTD ratio reflects reasonable performance.

Loan-to-Deposit Ratio Comparison			
Bank	City	Total Assets as of 6/30/2020 (\$000s)	Average, Net LTD Ratio (%)
Fidelity Bank of Texas	Waco, Texas	105,454	73.4
Pointwest Bank	West, Texas	114,176	40.5
Security Bank of Crawford	Crawford, Texas	83,103	86.7
Source: Reports of Condition (06/30/2020); Reports of Condition (Since last exam)			

Assessment Area Concentration

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

The following table shows FBT originated a majority of its small business and consumer lending inside its McLennan County AA by number and by dollar volume.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Small Business	13	81.3	3	18.7	16	1,465	92.5	118	7.5	1,583
Consumer	42	73.7	15	26.3	57	642	64.7	350	35.3	992
Source: Bank Data Due to rounding, totals may not equal 100.0%										

Geographic Distribution

The distribution of loans among the various geographies reflects poor performance. The poor performance regarding the distribution of small business and consumer loans within the McLennan County AA supports this conclusion. Examiners considered the loan product types reviewed relative to the available comparative data and any performance context issues.

Small Business Loans

The geographic distribution of small business loans reflects poor dispersion throughout the AA. The analysis focused on the bank's loan number percentage in low- and moderate-income census tracts relative to the 2019 D&B data when arriving at this conclusion.

The following table shows the bank's small business lending, by number volume, within the low-income census tracts, fell below D&B data by 5.1 percentage points, as the bank did not originate any loans within these tracts, and thus reflective of poor performance. Similarly, the table shows

the bank's small business lending, by number volume, within the moderate-income census tracts, fell below D&B data by 15.0 percentage points also reflective of poor performance.

Geographic Distribution of Small Business Loans					
Tract Income Level	% of Businesses	#	%	\$(000s)	%
Low	5.1	0	0.0	0	0.0
Moderate	30.4	2	15.4	255	17.4
Middle	25.3	4	30.8	605	41.3
Upper	38.6	7	53.8	605	41.3
Not Available	0.6	0	0.0	0	0.0
Totals	100.0	13	100.0	1,465	100.0
Source: 2019 D&B Data; Bank Data Due to rounding, totals may not equal 100.0%					

Consumer Loans

The geographic distribution of consumer loans reflects poor dispersion throughout the AA. The analysis focused on the bank's loan number percentage in low- and moderate-income census tracts relative to the 2015 ACS Census demographic data when arriving at this conclusion.

The following table shows the bank's consumer lending, by number volume, within the low-income census tracts, fell below demographic data by 11.2 percentage points, as the bank did not originate any loans within these tracts, and thus reflective of poor performance. The table also shows the bank's consumer lending, by number volume, within the moderate-income census tracts, fell below demographic data by 10.8 percentage points also reflective of poor performance.

Geographic Distribution of Consumer Loans					
Tract Income Level	% of Households	#	%	\$(000s)	%
Low	11.2	0	0.0	0	0.0
Moderate	29.9	8	19.1	33	5.1
Middle	24.3	10	23.8	65	10.1
Upper	34.6	25	57.1	545	84.8
Not Available	0.0	0	0.0	0	0.0
Totals	100.0	42	100.0	642	100.0
Source: 2015 ACS; Bank Data. Due to rounding, totals may not equal 100.0%					

Borrower Profile

The distribution of borrowers reflects, given the demographics of the assessment area, reasonable penetration among individuals of different income levels (including low- and moderate-income) and businesses of different sizes. The bank's reasonable borrower profile performance in consumer loans hindered the bank's excellent performance in small business lending, and supports this

conclusion. Examiners considered the loan product types reviewed relative to the available comparative data and any performance context issues.

Small Business Loans

FBT demonstrated an excellent record regarding its distribution of small business loans among the various revenue levels. Examiners focused on the bank's level of lending to businesses with gross annual revenues of \$1 million or less when arriving at this conclusion. The businesses' gross annual revenues define the borrowers' profiles for this review.

The following table shows the bank originated all of its small business sampled loans, by number, to businesses with gross annual revenues of \$1 million or less. This number exceeds D&B demographics by 16.8 percentage points and reflects excellent performance.

Detailed Distribution of Small Business Loans by Gross Annual Revenues					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
< \$100,000	49.1	3	23.1	600	41.0
\$100,000 - \$249,999	23.5	6	46.2	440	30.1
\$250,000 - \$499,999	7.0	2	15.4	254	17.4
\$500,000 - \$1,000,000	3.6	2	15.4	170	11.6
Subtotal <= \$1,000,000	83.2	13	100.0	1,465	100.0
>\$1,000,000	5.2	0	0.0	0	0.0
Revenue Not Available	11.6	0	0.0	0	0.0
Total	100.0	13	100.0	1,465	100.0
<i>Source: 2019 D&B Data, Bank Data Due to rounding, totals may not equal 100.0%</i>					

Consumer Loans

FBT demonstrated a reasonable record regarding its distribution of consumer loans among various income levels. Examiners focused on the bank's level of lending to low- and moderate-income borrowers when arriving at this conclusion.

The following table shows the bank originated, by number, 19.0 percent of its consumer-sampled loans to low-income borrowers. This number falls below the demographic data by 6.3 percentage points; however, it is still considered to be within a reasonable range and thus reflective of reasonable performance. The table also shows the bank originated, by number, 21.4 percent of its consumer-sampled loans to moderate-income borrowers. This number exceeds demographic data by 5.4 percentage points and thus reflective of reasonable performance.

Distribution of Consumer Loans by Borrower Income Category					
Borrower Income Level	% of Households	#	%	\$(000s)	%
Low	25.3	8	19.0	56	8.8
Moderate	16.0	9	21.4	39	6.1
Middle	15.6	11	26.2	86	13.3
Upper	43.1	13	31.0	456	71.0
Not Available	0.0	1	2.4	5	0.7
Totals	100.0	42	100.0	642	100.0
<i>Source: 2015 ACS; Bank Data. Due to rounding, totals may not equal 100.0%</i>					

Response to Complaints

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

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

Examiners did not identify any evidence of discriminatory or other illegal credit practices inconsistent with helping to meet community credit needs. Therefore, this consideration did not affect the institution's overall CRA rating.

APPENDICES

SMALL BANK PERFORMANCE CRITERIA

Lending Test

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

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

GLOSSARY

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

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

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

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

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

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

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

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

FFIEC-Estimated Income Data: The Federal Financial Institutions Examination Council (FFIEC) issues annual estimates which update median family income from the metropolitan and nonmetropolitan areas. The FFIEC uses American Community Survey data and factors in

information from other sources to arrive at an annual estimate that more closely reflects current economic conditions.

Full-Scope Review: A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower profile, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

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

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants; the amount of loan requested; and the disposition of the application (approved, denied, and withdrawn).

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

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

Limited-Scope Review: A limited scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is often analyzed using only quantitative factors (e.g., geographic distribution, borrower profile, total number and dollar amount of investments, and branch distribution).

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

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

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

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

Metropolitan Statistical Area (MSA): CBSA associated with at least one urbanized area having a population of at least 50,000. The MSA comprises the central county or counties or equivalent entities containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

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

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

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

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

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

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

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

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

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

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

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

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

FFIEC INTERAGENCY CRA RATING SEARCH

Your search resulted in 8 matches

Row #	ID	Agency	Exam Date	Bank Name	City	State	CRA Rating	Asset Size (x 1,000)	Exam Method
1	21455	FDIC	08/01/1991	FIDELITY BANK OF TEXAS	WACO	TX	Satisfactory	\$41,000	Not Reported
2	21455	FDIC	09/01/1993	FIDELITY BANK OF TEXAS	WACO	TX	Satisfactory	\$39,000	Not Reported
3	21455	FDIC	01/01/1996	FIDELITY BANK OF TEXAS	WACO	TX	Satisfactory	\$35,372	Not Reported
4	21455	FDIC	05/01/1999	FIDELITY BANK OF TEXAS	WACO	TX	Satisfactory	\$45,212	Small bank
5	21455	FDIC	05/01/2004	FIDELITY BANK OF TEXAS	WACO	TX	Satisfactory	\$66,335	Small bank
6	21455	FDIC	07/01/2009	FIDELITY BANK OF TEXAS	WACO	TX	Satisfactory	\$76,394	Small bank
7	21455	FDIC	05/01/2015	FIDELITY BANK OF TEXAS	WACO	TX	Satisfactory	\$91,240	Small bank
8	21455	FDIC	12/01/2020	FIDELITY BANK OF TEXAS	WACO	TX	Satisfactory	\$105,454	Small bank
1									

Search notes:

The ID #, if entered, overrides all other search criteria.

Partial entries are allowed for the Bank Name and City fields.

The City/State Criteria only selects those institutions whose physical headquarters are in the the selected City or State.

To select the fields to be included in the results display, hold the Ctrl key down & click on desired display fields.

Please select search criteria and click Submit Query:

				Display Fields:	
CRA Rating:	All ▼	ID #:			ID ▲ Agency Exam Date Bank Name City State CRA Rating Asset Size Exam Method Row Numbers ▼
Bank Name:	Fidelity Bank of TEXAS	Agency:	All ▼		
City:		Exam Method:	All ▼		
State:	All ▼	Exam Period:	All ▼		
Sort by:	Bank Name ▼ Ascending ▼	Asset Range (Thousands)	All ▼		
Submit		Clear			



Member FDIC

Locations & Hours

Fidelity Bank of Texas - Waco

Located at 19th Street and Lake Shore Drive

1901 W. Lake Shore Drive

Waco, Texas 76708

Telephone - [\(254\) 755-6555](tel:2547556555)

Customer Service Fax - 254-755-6697

Executive Office Fax - 254-296-9362

Mailing Address P.O. Box 5540 Waco, TX 76708-5540

Fidelity Bank of Texas - Robinson

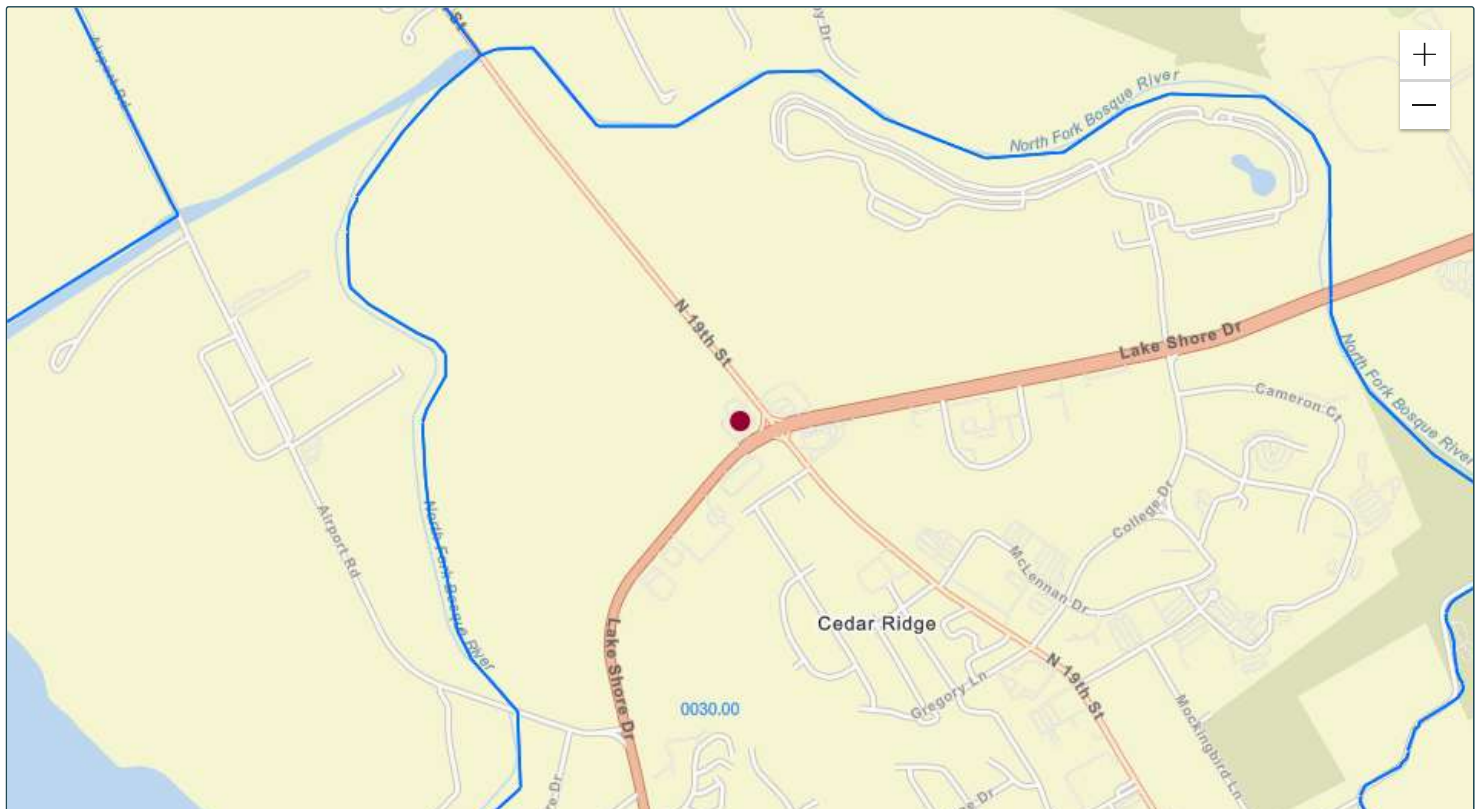
Located on South Highway 77 in Robinson

410 S. Robinson Drive

Robinson, Texas 76706

Telephone - [254-662-3931](tel:2546623931)

Fax - 254-662-5194



Esri Community Maps Contributors, Baylor University, Texas Parks & Wildlife, CONANP, Esri, TomTom, Garmin, SafeGraph, GeoTechnologies, Inc, METI/N... Powered by Esri

Matched Address: 1901 Lake Shore Dr, Waco, Texas, 76708
MSA: 47380 - WACO, TX || State: 48 - TEXAS || County: 309 - MCLENNAN COUNTY || Tract Code: 0030.00

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



2025 FFIEC Geocode Census Report

Matched Address: 1901 Lake Shore Dr, Waco, Texas, 76708

MSA: 47380 - WACO, TX

State: 48 - TEXAS

County: 309 - MCLENNAN COUNTY

Tract Code: 0030.00

Summary Census Demographic Information

Tract Income Level	Middle
Underserved or Distressed Tract	No
2025 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$86,800
2025 Estimated Tract Median Family Income	\$94,933
2020 Tract Median Family Income	\$71,786
Tract Median Family Income %	109.37
Tract Population	3906
Tract Minority %	47.85
Tract Minority Population	1869
Owner-Occupied Units	524
1- to 4- Family Units	765

Census Income Information

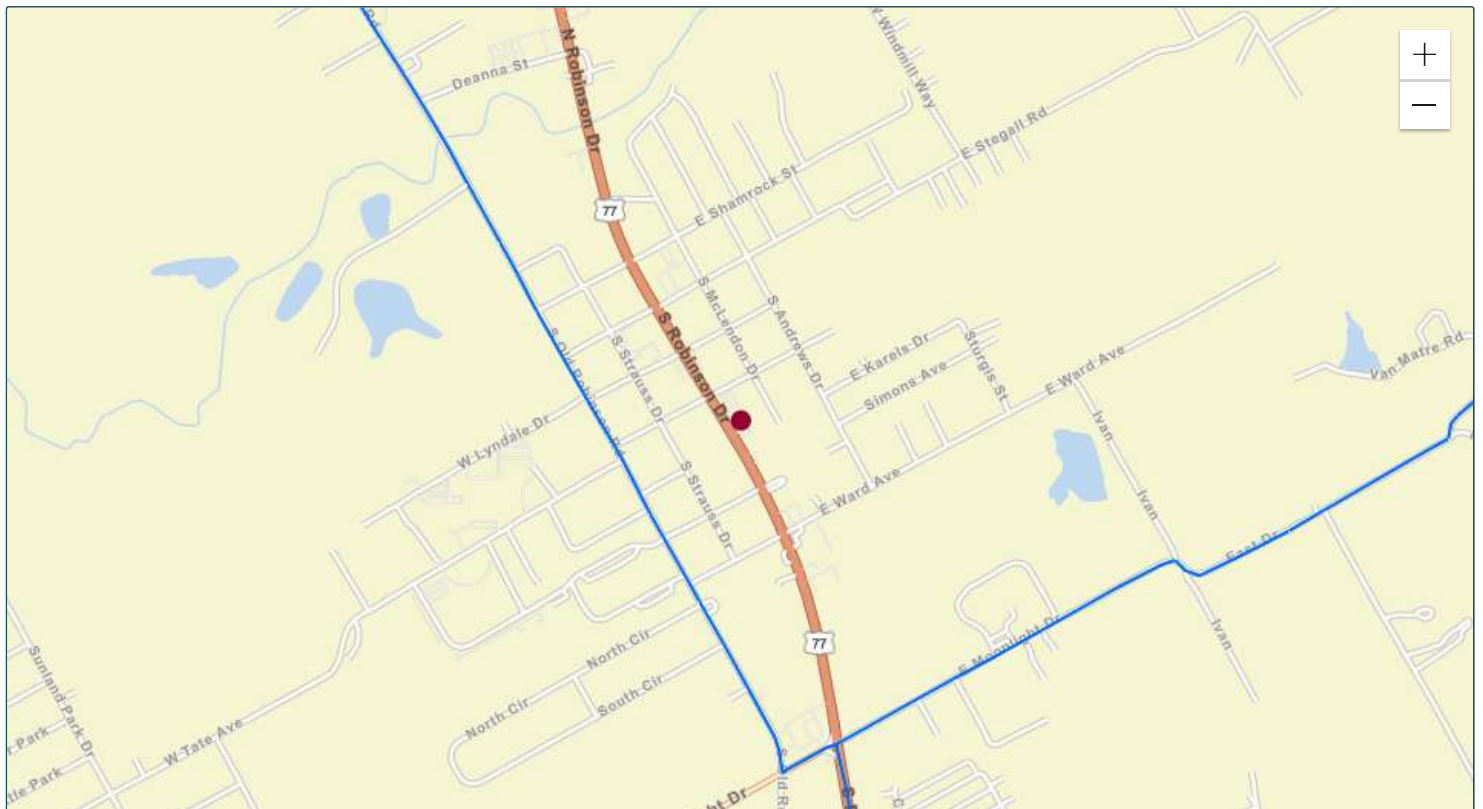
Tract Income Level	Middle
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$65,634
2025 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$86,800
% below Poverty Line	16.72
Tract Median Family Income %	109.37
2020 Tract Median Family Income	\$71,786
2025 Estimated Tract Median Family Income	\$94,933
2020 Tract Median Household Income	\$35,313

Census Population Information

Tract Population	3906
Tract Minority %	47.85
Number of Families	724
Number of Households	1722
Non-Hispanic White Population	2037
Tract Minority Population	1869
American Indian Population	5
Asian/Hawaiian/Pacific Islander Population	49
Black Population	721
Hispanic Population	925
Other/Two or More Races Population	169

Census Housing Information

Total Housing Units	1911
1- to 4- Family Units	765
Median House Age (Years)	45
Owner-Occupied Units	524
Renter Occupied Units	1198
Owner Occupied 1- to 4- Family Units	524
Inside Principal City?	YES
Vacant Units	189



Esri Community Maps Contributors, Baylor University, Texas Parks & Wildlife, CONANP, Esri, TomTom, Garmin, SafeGraph, GeoTechnologies, Inc, METI/N... Powered by Esri

 Matched Address: 410 S Robinson Dr, Robinson, Texas, 76706
MSA: 47380 - WACO, TX || State: 48 - TEXAS || County: 309 - MCLENNAN COUNTY || Tract Code: 0020.00

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



2025 FFIEC Geocode Census Report

Matched Address: 410 S Robinson Dr, Robinson, Texas, 76706

MSA: 47380 - WACO, TX

State: 48 - TEXAS

County: 309 - MCLENNAN COUNTY

Tract Code: 0020.00

Summary Census Demographic Information

Tract Income Level	Middle
Underserved or Distressed Tract	No
2025 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$86,800
2025 Estimated Tract Median Family Income	\$101,842
2020 Tract Median Family Income	\$77,012
Tract Median Family Income %	117.33
Tract Population	4313
Tract Minority %	29.01
Tract Minority Population	1251
Owner-Occupied Units	1166
1- to 4- Family Units	1414

Census Income Information

Tract Income Level	Middle
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$65,634
2025 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$86,800
% below Poverty Line	1.76
Tract Median Family Income %	117.33
2020 Tract Median Family Income	\$77,012
2025 Estimated Tract Median Family Income	\$101,842
2020 Tract Median Household Income	\$73,895

Census Population Information

Tract Population	4313
Tract Minority %	29.01
Number of Families	1128
Number of Households	1444
Non-Hispanic White Population	3062
Tract Minority Population	1251
American Indian Population	20
Asian/Hawaiian/Pacific Islander Population	31
Black Population	149
Hispanic Population	873
Other/Two or More Races Population	178

Census Housing Information

Total Housing Units	1498
1- to 4- Family Units	1414
Median House Age (Years)	34
Owner-Occupied Units	1166
Renter Occupied Units	278
Owner Occupied 1- to 4- Family Units	1166
Inside Principal City?	NO
Vacant Units	54



Member FDIC

As of June 30, 2026
Fidelity Bank of Texas did not have any
branches open or closed during the
calendar years of 2023, 2024, 2025, or
2026.



Member FDIC

A review of customer complaints was conducted and there were no complaints of a CRA nature as of June 30, 2026.





Member FDIC

Fidelity Bank of Texas

Lobby Hours

Monday - Thursday 8:30am to 4:00pm

Friday - 8:30am to 5:00pm

Saturday - Closed

Drive Thru Hours

Monday - Thursday 7:30am to 6:00pm

Friday - 7:30am to 6:00pm

Saturday - 9:00am to noon

24 Hour Services

ATM Location - Waco

Fidelity Bank of Texas - Waco Location

19th Street and Lake Shore Drive

1901 W. Lake Shore Drive

Waco, Texas

ATM Location - Robinson

Fidelity Bank of Texas - Robinson Location

South Highway 77 in Robinson

410 S. Robinson Drive

Robinson, Texas

Depository Location - Waco

Fidelity Bank of Texas - Waco Location

19th Street and Lake Shore Drive

1901 W. Lake Shore Drive

Waco, Texas

Depository Location - Robinson

Fidelity Bank of Texas - Robinson Location

South Highway 77 in Robinson

410 S. Robinson Drive

Robinson, Texas



Member FDIC

Online Banking

- Personal Banking
- Business Banking
- Bill Pay (available for a nominal fee)

Bank by Phone

- 24 Hour Banker Call [833-990-0763](tel:833-990-0763)

Zelle

Debit Cards

- Instant Issue
- E-Alerts





Member FDIC

Personal Checking Products

Class Act Account

- \$100.00 minimum opening balance.
- No monthly maintenance fee.
- Unlimited check writing
- Benefits
 - Mastercard Check Card
 - Debit Card Alerts
 - Direct Deposit
 - 24-Hour Telephone Banking
 - Online Banking
 - Mobile Banking
 - Remote Check Deposit
 - Free Notary Service

Personal Checking Account

- \$100.00 minimum to open this account.
- To avoid the imposition of the maintenance fee you must meet the following requirements:
- Minimum Balance Requirements
 - A maintenance fee of \$7.00 will be imposed every statement cycle if the balance in the account falls below \$100.00 any day of the monthly statement cycle.
 - A maintenance fee of \$6.00 will be imposed every statement cycle if the balance in the account falls below \$200.00 any day of the monthly statement cycle.
 - A maintenance fee of \$5.00 will be imposed every statement cycle if the balance in the account falls below \$300.00 any day of the monthly statement cycle.
 - A maintenance fee of \$4.00 will be imposed every statement cycle if the balance in the account falls below \$400.00 any day of the monthly statement cycle.
 - A maintenance fee of \$3.00 will be imposed every statement cycle if the balance in the account falls below \$500.00 any day of the monthly statement cycle.
- Benefits
 - MasterCard Check Card
 - Debit Card Alerts
 - Image Statements
 - Direct Deposit
 - 24-Hour Telephone Banking
 - Online Banking
 - Mobile Banking
 - Remote Check Deposit
 - Free Notary Service



Member FDIC

Fifty-Five Plus Account

- \$100.00 minimum opening balance.
- No monthly maintenance fee.
- Unlimited check writing.
- Minimum balance of \$100.00 in the account each day to obtain the disclosed annual percentage yield.
Call the bank at (254) 755-6555 for Interest Rate and APY information.
- Compounding and crediting is monthly.
- Balance computation method is daily balance.
- Benefits
 - MasterCard Check Card
 - Debit Card Alerts
 - Free notary service
 - Direct Deposit
 - 24-hour Telephone Banking
 - Online Banking
 - Mobile Banking
 - Remote Check Deposit
 - Image Statements

NOW Account

- \$1,500.00 minimum opening balance.
- Minimum balance of \$1500.00 in the account each day to obtain the disclosed annual percentage. Call the bank at (254) 755-6555 for Interest Rate and APY Information.
- Compounding and crediting is monthly.
- Balance computation method is daily balance.
- To avoid the imposition of the maintenance fee you must meet the following requirements:
- Minimum Balance Requirements:
 - A maintenance fee of \$10.00 will be imposed every statement cycle if the balance in the account falls below \$1500.00 any day of the monthly statement cycle.
 - A transaction fee of \$0.15 will be imposed for each debit in excess of 20 transactions (withdrawal, check paid, automatic transfer or payment out of your account) if the balance in the account falls below \$1500.00 any day of the monthly statement cycle.
- Benefits
 - MasterCard Check Card
 - Debit Card Alerts
 - Image Statements
 - Direct Deposit
 - 24-Hour Telephone Banking
 - Online Banking
 - Mobile Banking
 - Remote Check Deposit
 - Free Notary Service



Member FDIC

Savings Products

Money Market Account

- \$2,500.00 minimum opening balance.
- Minimum balance of \$.01 in the account each day to obtain the disclosed annual percentage yield. Call the bank at (254) 755-6555 for Interest Rate and APY Information.
- Compounding and crediting is monthly.
- Balance computation method is daily balance.
- To avoid the imposition of the maintenance fee you must meet the following requirements:
- Minimum Balance Requirements:
 - A maintenance fee of \$10.00 will be imposed every statement cycle if the balance in the account falls below \$1500.00 any day of the monthly statement cycle.
 - \$10.00 excessive transaction fee for every debit in excess of 3 per monthly statement cycle.
- Benefits
 - Direct Deposit
 - 24-hour Telephone Banking
 - Online Banking
 - Mobile Banking
 - Remote Check Deposit
 - Free Notary Service
 - Night Deposit

Advantage Account

- \$10,000.00 minimum opening balance.
- Minimum balance of \$.01 in the account each day to obtain the disclosed annual percentage yield. Call the bank at (254) 755-6555 for Interest Rate and APY Information.
- Compounding and crediting is monthly.
- Balance computation method is daily balance.
- The interest rate paid on this account is tiered based on the following daily account balances.
 - Tier 1-If your daily balance is \$9,999.99 or less.
 - Tier 2-If your daily balance is \$99,999.99 or less.
 - Tier 3-If your daily balance is \$100,000.00 or more.
- To avoid the imposition of the maintenance fee you must meet the following requirements:
- Minimum Balance Requirements
 - A maintenance fee of \$10.00 will be imposed every statement cycle if the balance in the account falls below \$1500.00 any day of the monthly statement cycle.
 - \$10.00 excessive transaction fee for every debit in excess of 3 per monthly statement cycle.



Member FDIC

- Benefits
 - Direct Deposit
 - 24-hour Telephone Banking
 - Online Banking
 - Mobile Banking
 - Remote Check Deposit
 - Free Notary Service
 - Night Deposit

Savings Account

- \$100.00 minimum opening balance.
- Minimum balance of \$.01 in the account each day to obtain the disclosed annual percentage yield. Call the bank at (254) 755-6555 for Interest Rate and APY Information.
- Compounding and crediting is quarterly.
- Balance computation method is daily balance.
- To avoid the imposition of the maintenance fee you must meet the following requirements:
- Minimum Balance Requirements
 - A maintenance fee of \$3.00 will be imposed every statement cycle if the balance in the account falls below \$100.00 any day of the quarterly statement cycle.
 - \$3.00 excessive transaction fee for every debit in excess of 3 during a month.
- Benefits
 - Direct Deposit
 - 24-hour Telephone Banking
 - Online Banking
 - Mobile Banking
 - Remote Check Deposit
 - Free Notary Service
 - Night Deposit

Minor Savings Account

- \$25.00 minimum opening balance.
- Minimum balance of \$.01 in the account each day to obtain the disclosed annual percentage yield. Call the bank at (254) 755-6555 for Interest Rate and APY Information.
- Compounding and crediting is quarterly.
- Balance computation method is daily balance.
- To avoid the imposition of the maintenance fee you must meet the following requirements:
- Minimum Balance Requirements
 - \$3.00 excessive transaction fee for every debit in excess of 3 during a month.



Member FDIC

Benefits

- 24-hour Telephone Banking
- Online Banking
- Mobile Banking
- Remote Check Deposit
- Free Notary Service
- Night Deposit

Notice: For informational purposes only, contact your account representative for disclosures and fee schedules.





Member FDIC

Business Checking Products

Small Business Checking Account

- \$100.00 Minimum opening balance.
- To avoid the imposition of the maintenance fee you must meet the following requirements:
- Minimum Balance Requirements:
 - A maintenance fee of \$6.00 will be imposed every statement cycle if the balance in the account falls below \$1500.00 any day of the monthly statement cycle.
 - A transaction fee of 0.15 will be imposed for each item deposited in excess of 150 per the monthly statement cycle regardless of balance.
 - A transaction fee of 0.15 will be imposed for each debit in excess of 50 transactions (withdrawal, check paid, automatic transfer or payment out of your account) per the monthly statement cycle regardless of balance.
- Benefits
 - Free notary service
 - 24-hour Telephone Banking
 - Online Banking
 - Night Deposit

Commercial Checking Analysis Account

- \$300.00 minimum opening balance
- A maintenance fee of \$10.00 will be imposed every monthly statement cycle.
- A transaction fee of 0.08 will be imposed for each item deposited per the monthly statement cycle.
- A transaction fee of 0.30 will be imposed for each credit deposited per the monthly statement cycle.
- A transaction fee of 0.15 will be imposed for each debit (withdrawal, check paid, automatic transfer or payment out of your account) per the monthly statement cycle.
- This account features an earnings credit which is applied to reduce or eliminate fees on this account. If the earnings credit exceeds the fees for any period, you will be assessed no fees but you will not be paid, carry forward or otherwise receive credit for any excess earnings credit. The earnings credit will be calculated by applying the periodic earnings credit rate to the daily investable balance in the account for the period. At our discretion, the periodic earnings credit rate may change at any time. The investable balance is the daily balance reduced by 10% for reserve requirements.
- Benefits
 - Free notary service
 - 24-hour Telephone Banking
 - Online Banking
 - Night Deposit



Member FDIC

Savings Products

Business Savings Account

- \$100.00 minimum opening balance.
- Minimum balance of \$.01 in the account each day to obtain the disclosed annual percentage yield. Call the bank at (254) 755-6555 for Interest Rate and APY Information.
- Compounding and crediting is quarterly.
- Balance computation method is daily balance.
- To avoid the imposition of the maintenance fee you must meet the following requirements:
- Minimum Balance Requirements
 - A maintenance fee of \$3.00 will be imposed every statement cycle if the balance in the account falls below \$100.00 any day of the quarterly statement cycle.
 - \$3.00 excessive transaction fee for every debit in excess of 3 during a month.
- Benefits
 - Direct Deposit
 - 24-hour Telephone Banking
 - Online Banking
 - Free Notary Service
 - Night Deposit



Member FDIC

CD & IRA Products

Standard CD Products

- \$1000.00 minimum opening balance.
- Maturity terms 1 month to 5 years.
- Minimum balance of \$.01 in the account each day to obtain the disclosed annual percentage. Call the bank at (254) 755-6555 for Interest Rate and APY Information.
- Balance computation method is daily balance.
- Interest payment frequency is monthly or quarterly.
- Interest payment method added back to CD, by check or deposited to FBOT Account.
- Early withdrawal penalty 30 days of interest on amount withdrawn for maturity term of less than one year or 91 days of interest on amount withdrawn for maturity term of one year or more.

Special CD Products

- \$100,000.00 minimum opening balance.
- Maturity terms 7 months.
- Minimum balance of \$.01 in the account each day to obtain the disclosed annual percentage. Call the bank at (254) 755-6555 for Interest Rate and APY Information.
- Balance computation method is daily balance.
- Interest payment frequency is monthly or quarterly.
- Interest payment method added back to CD, by check or deposited to FBOT Account.
- Early withdrawal penalty 30 days of interest on amount withdrawn for maturity term of less than one year or 91 days of interest on amount withdrawn for maturity term of one year or more.

IRA

- Traditional IRA
- Roth IRA



Member FDIC

Loan Products

Consumer Loan Products

- Loans secured by:
 - Certificate of Deposit
 - Automobile or truck titles
 - Recreational Vehicles
 - Boats
- Real Estate Loans
- Home Equity Loans
- Unsecured Loans

Commercial Loan Products

- Loans secured by:
 - Equipment
 - Office Furniture
 - Accounts Receivable
 - Note Receivable
 - Obligation of Other Banks or Financial Institutions
 - Inventory
 - Tools
 - Automobile or truck titles
 - Certificate of Deposit
 - Bank Stock, Public or Closely Held Securities
- Real Estate Loans
- Unsecured Loans
- Lines of Credit
- Letters of Credit



Member FDIC

FEE SCHEDULE

The following transaction limitations, if any, apply to your account.

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

Check printing fees vary by the style of check ordered.

An overdraft fee of \$30.00 will be charged per item for covering overdrafts created by check or draft, in-person withdrawal, or other electronic means.

Returned Item***	\$30.00
Daily Overdraft (charged per business day after three or more consecutive days of being overdrawn on your account)	\$2.50
Stop Payment	\$28.00
Record Research Minimum	\$5.00
Record Research per Hour	\$15.00
Account Balancing Minimum	\$5.00
Account Balancing per Hour	\$15.00
Return of Deposited Items	\$5.00
Deposit Account Early Closure Fee (if closed within 90 days)	\$5.00
Alternative Account Statment Charge-will be assessed per statement cycle if you elect to receive your deposit account statements by paper in addition to electronically	\$5.00
Photocopies (per page)	\$1.00
Money Orders	\$2.00
Pre-Paid Cards	\$5.00
Incoming Wire Transfer	\$15.00
Outgoing Wire Transfer	\$20.00
International Outgoing Wire Transfer	\$50.00
Incoming/Outgoing Domestic Collection Items	\$10.00
Cashier's Checks	\$5.00
ATM/Debit Card Foreign Transactions (Non-Fidelity Bank of Texas ATM)	\$3.00
ATM/Debit Card Replacement	\$5.00
Customer Check Cashing	\$0.00
Check Cashing Minimum (non-depositor)	\$5.00
Check Cashing (non-depositor)	1% of the amount of the check
Standard Zipper Money Bag	\$5.00
Locking Zipper Money Bag	\$25.00
Online Banking Access	\$0.00
Online Banking Bill Pay (per month for the first 10 payments)	\$5.95
Online Bill Pay (each additional payment over 10 per month)	\$0.45
3x5 Safe Deposit Box (annually)	\$20.00
3x10 Safe Deposit Box (annually)	\$40.00
6x10 Safe Deposit Box (annually)	\$50.00
10x10 Safe Deposit Box (annually)	\$60.00
Refundable Key Deposit	\$25.00
Mobile Banking Access	\$0.00
Mobile Check Deposit	\$0.00

***Returned Items: Pursuant to NACHA Operating Rules and Guidelines and other applicable laws, a debit or item may be presented for payment more than one time. We may charge you non-sufficient funds fees (returned item fees) for each re-submission of a debit or re-presentation of an item, which means you may incur multiple non-sufficient funds fees if a debit or item is returned more than one time.

Drilling Fees: varies upon locksmith availability

Account Analysis Earnings Credit: based on a rate determined by the bank and is subject to change without notice.

**** If you have any further questions, please contact a bank representative at 254-755-6555. ****



Member FDIC

Fidelity Bank of Texas

Loan Fees

Real Estate Origination Fee- .25% -1% of Loan Amount





Member FDIC

Fidelity Bank of Texas Branch Services

Fidelity Bank of Texas offers the same services at both locations.





Member FDIC

LOAN-TO-DEPOSIT RATIOS

2023

March 31, 2023	51.63%
June 30, 2023	49.20%
September 30, 2023	43.82%
December 31, 2023	50.30%
2023 Quarterly Average:	48.74%

2024

March 31, 2024	61.64%
June 30, 2024	62.33%
September 30, 2024	69.05%
December 31, 2024	75.37%
2024 Quarterly Average:	67.10%

2025

March 31, 2025	84.16%
June 30, 2025	86.67%
September 30, 2025	86.84%
December 31, 2025	83.01%
2025 Quarterly Average:	85.17%

2026

March 31, 2026	76.16%
May 31, 2026	78.41%

FIDELITY BANK OF TEXAS

CRA Notice — Public File

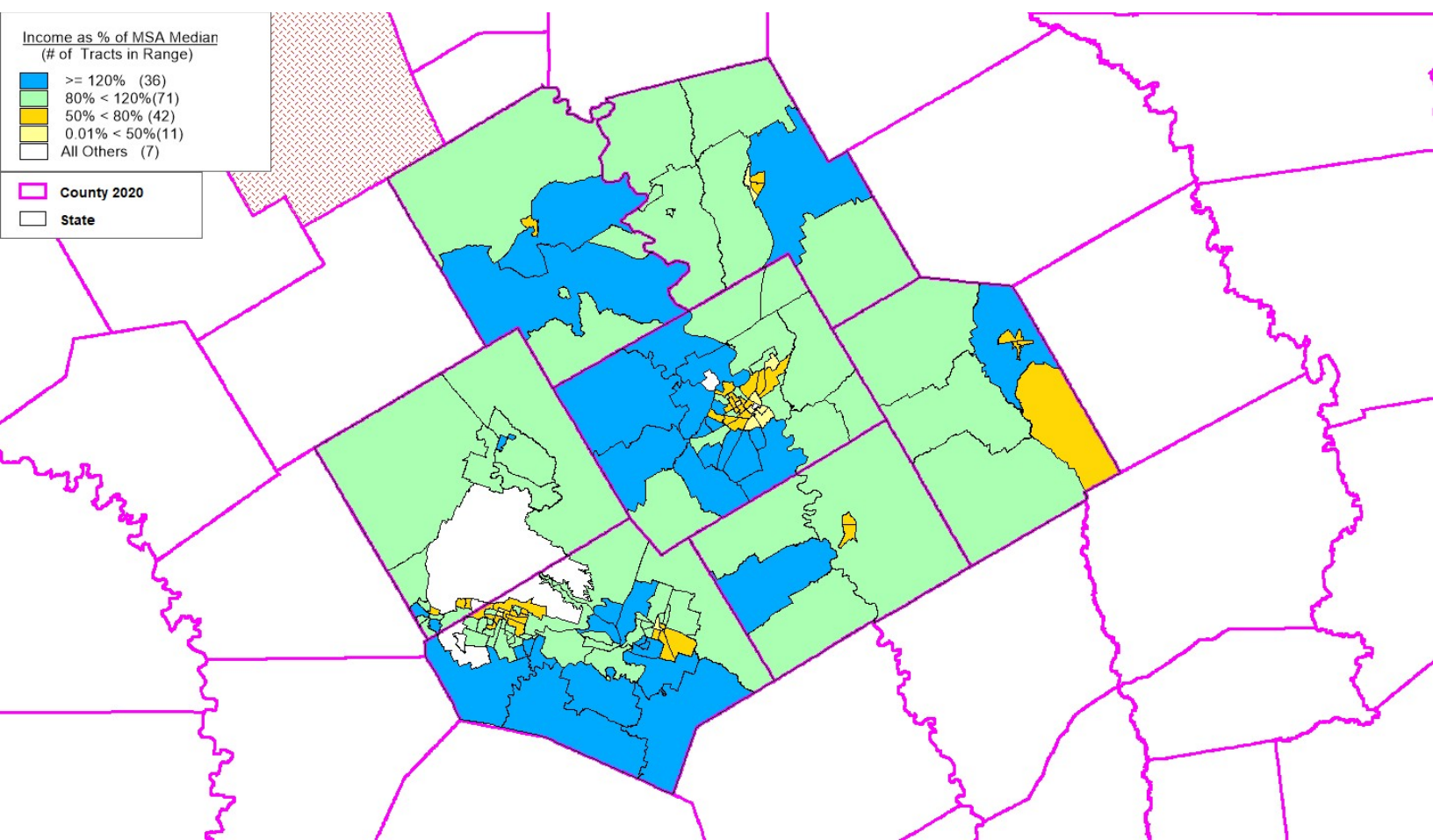
CRA Statement

You are entitled to certain information about our operations and our performance under the Community Reinvestment Act (CRA). You may review today the public section of our most recent CRA evaluation, prepared by the Federal Deposit Insurance Corporation, and a list of services provided at this branch. You may also have access to the following additional information, which we will make available to you at this branch within five calendar days after you make a request to us: (1) a map showing the assessment area containing this branch, which is the area in which the Board evaluates our CRA performance in this community; (2) information about our branches in this assessment area; (3) a list of services we provide at those locations; (4) data on our lending performance in this assessment area; and (5) copies of all written comments received by us that specifically relate to our CRA performance in this assessment area, and any responses we have made to those comments. If we are operating under an approved strategic plan, you may also have access to a copy of the plan. (If you would like to review more information about our CRA performance in other communities served by us, the public file for our entire bank is available at our main office, located at 1901 W. Lake Shore Drive, Waco, Texas 76708.)

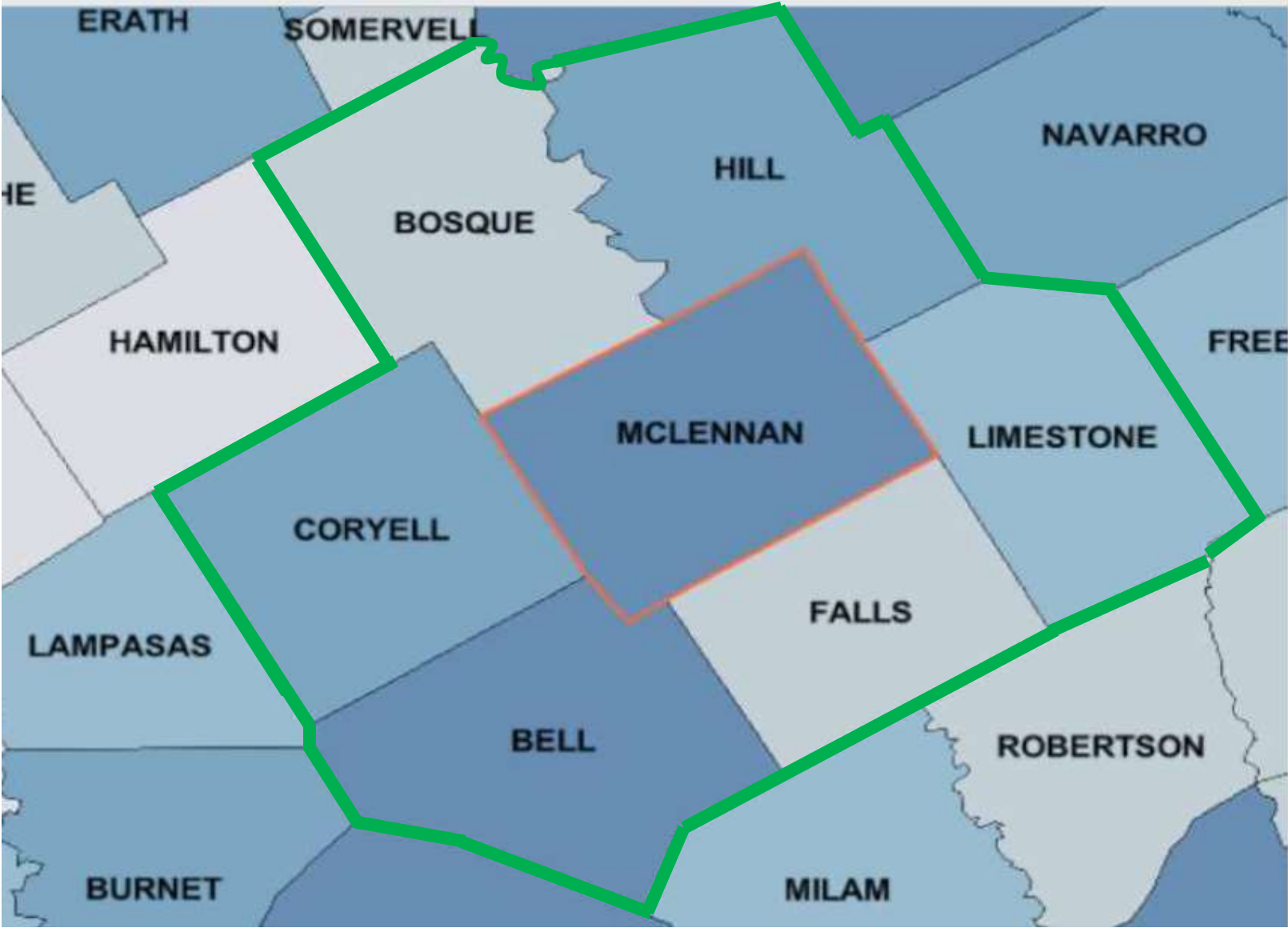
At least 30 days before the beginning of each quarter, the Federal Reserve System publishes a list of the banks that are scheduled for CRA examination by the Federal Reserve in that quarter. This list is available from Emily C. Greenwald, Senior Vice President, Banking Supervision, Credit Risk and Reserves Management, Federal Reserve Bank of Dallas, 2200 N. Pearl St., Dallas, Texas 75201.

You may send written comments about our performance in helping to meet community credit needs to Bianca Crook, Fidelity Bank of Texas, P.O. Box 5540, Waco, Texas 76708, and to Emily C. Greenwald, Senior Vice President, Banking Supervision, Credit Risk and Reserves Management, Federal Reserve Bank of Dallas, at the address above. Your letter, together with any response by us, will be considered by the Federal Reserve System in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the Federal Reserve Bank of Dallas. You may also request from Emily C. Greenwald, Senior Vice President, Banking Supervision, Credit Risk and Reserves Management, Federal Reserve Bank of Dallas an announcement of our applications covered by the CRA filed with the Federal Reserve Bank. We are an affiliate of Fidelity Bancshares, Inc., a bank holding company. You may request from Emily C. Greenwald, Senior Vice President, Banking Supervision, Credit Risk and Reserves Management, Federal Reserve Bank of Dallas, 2200 N. Pearl St., Dallas, Texas 75201, an announcement of applications covered by the CRA filed by bank holding companies.



Fidelity Bank Of Texas Assessment Area



HOME MORTGAGE DISCLOSURE ACT NOTICE

The HMDA data about our residential mortgage lending are available for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, and income of applicants and borrowers; and information about loan approvals and denials. Inquire at this office regarding the locations where HMDA data may be inspected. To receive a copy of these data you may visit the Consumer Protection Bureau's website (www.consumerfinance.gov/hmda). HMDA data for many other financial institutions are available at this site.

Due to the threshold for HMDA reportable loans being 25 closed end loans, Fidelity Bank of Texas was not required to collect, record, and report HMDA data for the 2023 and 2024 year. All previous years HMDA data may be viewed at the website list above.



MSA/MD Aggregate Reports

These reports summarize lending activity by MSA/MD.

To learn about modifications to these reports over the years, visit the [A&D Report Changes](#) page.
Looking for other HMDA data? Visit the new [HMDA Data Browser](#) to filter and download HMDA datasets.

1. Year	2. State	3. MSA/MD	4. Report
2024	Texas - TX	WACO - 47380	Reporting Financial Institutions - i

List of financial institutions whose data make up the 2024 MSA/MD aggregate report, 2024

MSA/MD: 47380 - Waco, TX

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INSTITUTIONS		
1ST SIGNATURE LENDING, LLC	21ST MORTGAGE CORPORATION	A&D MORTGAGE LLC
A+ FEDERAL CREDIT UNION	AAA CAPITAL INVESTMENT, INC.	AAXY L.L.C.
ABILENE TEACHERS FEDERAL CREDIT UNION	ACADEMY BANK, NATIONAL ASSOCIATION	ADVISORS MORTGAGE GROUP, L.L.C.
AFFINITY	AFFORDABLE MORTGAGE ADVISORS, LLC.	AHL FUNDING
ALL CREDIT CONSIDERED MORTGAGE, INC.	ALL REVERSE MORTGAGE, INC.	ALLIANCE BANK
ALLIANCE BANK CENTRAL TEXAS	ALLIANT CREDIT UNION	ALLY BANK
ALTRA FEDERAL CREDIT UNION	AMERICAN AIRLINES FEDERAL CREDIT UNION	AMERICAN BANK, NATIONAL ASSOCIATION
AMERICAN FINANCIAL NETWORK, INC.	AMERICAN FINANCIAL RESOURCES, INC.	AMERICAN FINANCING CORPORATION
AMERICAN HERITAGE LENDING, LLC	AMERICAN MOMENTUM BANK	AMERICAN NATIONAL BANK & TRUST

INSTITUTIONS

AMERICAN PACIFIC MORTGAGE CORPORATION	AMERICAN PORTFOLIO MORTGAGE CORPORATION	AMERIHOME MORTGAGE COMPANY, LLC
AMERISAVE MORTGAGE CORPORATION	AMERITRUST MORTGAGE CORPORATION	AML FUNDING LLC
AMPLIFY	AMWEST FUNDING CORP.	ANGEL OAK MORTGAGE SOLUTIONS LLC
ARC HOME LLC	ARCHWEST FUNDING	ARK-LA-TEX FINANCIAL SERVICES, LLC.
ARMED FORCES BANK, NATIONAL ASSOCIATION	ARVEST BANK	AUSTIN TELCO
BANK 7	BANK OF AMERICA, NATIONAL ASSOCIATION	BANK OF DESOTO, NATIONAL ASSOCIATION
BANK OF ENGLAND	BARRINGTON BANK & TRUST COMPANY, NATIONAL ASSOCIATION	BAY EQUITY LLC
BEELINE LOANS, INC.	BELLWETHER ENTERPRISE REAL ESTATE CAPITAL, LLC	BENCHMARK BANK
BETTER MORTGAGE CORPORATION	BMO BANK NATIONAL ASSOCIATION	BOKE, NATIONAL ASSOCIATION
BOXCAR MORTGAGE, LLC	BROKER SOLUTIONS, INC.	CADENCE BANK
CAKE MORTGAGE CORP.	CALCON MUTUAL MORTGAGE LLC	CANOPY MORTGAGE, LLC
CAPITAL CONCEPTS, INC.	CAPITOL CREDIT UNION	CARDINAL FINANCIAL COMPANY, LIMITED PARTNERSHIP
CARRINGTON MORTGAGE SERVICES, LLC	CASTLE & COOKE MORTGAGE, LLC	CENTENNIAL BANK
CENTIER BANK	CENTRAL BANK	CENTRAL NATIONAL BANK
CHAMPIONS FUNDING, LLC	CHARLES SCHWAB BANK, SSB	CHEVRON FEDERAL CREDIT UNION
CHOICE FINANCIAL GROUP	CHURCHILL MORTGAGE CORPORATION	CITADEL SERVICING CORPORATION
CITIBANK, NATIONAL ASSOCIATION	CITIZENS BANK, NATIONAL ASSOCIATION	CITIZENS EQUITY FIRST
CITIZENS NATIONAL BANK	CITIZENS NATIONAL BANK OF TEXAS	CITIZENS STATE BANK
CITY BANK	CITY CREDIT UNION	CITY FIRST MORTGAGE SERVICES, L.L.C.
CLASSIC BANK, NATIONAL ASSOCIATION	CLEAREDGE LENDING LLC	CLEARPATH LENDING
CLICK N' CLOSE, INC.	CMG MORTGAGE, INC.	COMERICA BANK
COMMERCE BANK	COMMERCE HOME MORTGAGE, INC.	COMMERCIAL BANK OF TEXAS, NATIONAL ASSOCIATION

INSTITUTIONS

COMMUNITY BANK & TRUST, WACO, TEXAS	CONTOUR MORTGAGE CORPORATION	CORNERSTONE CAPITAL BANK, SSB
CORNERSTONE FIRST MORTGAGE, INC	COUNTRYPLACE MORTGAGE, LTD.	CREDIT HUMAN FEDERAL CREDIT UNION
CREDIT UNION OF TEXAS	CROSSCOUNTRY MORTGAGE, INC.	CSL FINANCIAL, LLC
DATA MORTGAGE, INC.	DATCU	DEEPHAVEN MORTGAGE LLC
DELMAR FINANCIAL COMPANY	DELTA COMMUNITY CREDIT UNION	DEVELOPER'S MORTGAGE COMPANY
DHI MORTGAGE COMPANY, LTD.	DIGITAL	DIRECT LENDING PARTNERS LLC
DIRECTIONS EQUITY, LLC	DISCOVER BANK	EAST WEST BANK
EASTMAN CREDIT UNION	EDUCATORS CREDIT UNION	EECU
EFINITY FINANCIAL INC.	EMET LENDING GROUP, INC.	EMPEOPLE CREDIT UNION
EMPORIUM TPO LLC	ENDEAVOR CAPITAL, LLC.	ENNIS STATE BANK
EQUITY PRIME MORTGAGE LLC	EUSTIS MORTGAGE CORPORATION	EVERETT FINANCIAL, INC.
EXTRACO BANKS, NATIONAL ASSOCIATION	FAIRWAY INDEPENDENT MORTGAGE CORPORATION	FARMERS BANK & TRUST
FARMERS INSURANCE GROUP FEDERAL CREDIT UNION	FBC MORTGAGE, LLC	FIFTH THIRD BANK, NATIONAL ASSOCIATION
FIGURE LENDING LLC	FILO MORTGAGE, L.L.C.	FINANCE OF AMERICA REVERSE LLC
FIREFIGHTERS FIRST FEDERAL CREDIT UNION	FIRST BANK	FIRST CENTRAL CREDIT UNION
FIRST COMMUNITY BANK	FIRST COMMUNITY CREDIT UNION	FIRST COMMUNITY MORTGAGE, INC.
FIRST FEDERAL BANK	FIRST FINANCIAL BANK	FIRST GUARANTY BANK
FIRST HORIZON BANK	FIRST LIBERTY BANK	FIRST NATIONAL BANK OF AMERICA
FIRST NATIONAL BANK OF BOSQUE COUNTY	FIRST NATIONAL BANK OF CENTRAL TEXAS	FIRST NATIONAL BANK OF OMAHA
FIRST NATIONAL BANK TEXAS	FIRST OPTION MORTGAGE, LLC	FIRST SECURITY STATE BANK
FIRST STATE BANK	FIRST UNITED BANK	FIRST UNITED BANK AND TRUST COMPANY
FIRST-CITIZENS BANK & TRUST COMPANY	FIRSTBANK	FIRSTBANK SOUTHWEST
FIRSTMARK	FLAGSTAR BANK, N.A.	FLAT BRANCH MORTGAGE, INC.

INSTITUTIONS

FLORIDA CAPITAL BANK, NATIONAL ASSOCIATION	FREEDOM MORTGAGE CORPORATION	FRONTIER BANK OF TEXAS
FROST BANK	FUNDLOANS CAPITAL	GARDNER FINANCIAL SERVICES, LTD.
GATEWAY FIRST BANK	GENCO FEDERAL CREDIT UNION	GENERAL MORTGAGE CAPITAL CORPORATION
GENEVA FINANCIAL, LLC	GENHOME MORTGAGE CORPORATION	GENWAY HOME MORTGAGE, INC.
GMFS LLC	GOLD STAR MORTGAGE FINANCIAL GROUP, CORPORATION	GOLDEN EMPIRE MORTGAGE, INC.
GOODLEAP, LLC	GRANDVIEW BANK	GREAT PLAINS NATIONAL BANK
GREATER TEXAS FEDERAL CREDIT UNION	GREENBOX LOANS, INC.	GREENSTATE CREDIT UNION
GSB MORTGAGE, INC.	GUARANTEED RATE AFFINITY, LLC	GUARANTEED RATE, INC.
GUARANTY BANK & TRUST, N.A.	GUIDANCE RESIDENTIAL, LLC	GUILD MORTGAGE COMPANY
H E B CREDIT UNION	HALLMARK HOME MORTGAGE, LLC	HANCOCK WHITNEY BANK
HEART O' TEXAS FEDERAL CREDIT UNION	HERITAGE BANK NATIONAL ASSOCIATION	HIGHLANDS RESIDENTIAL MORTGAGE, LTD.
HOME LOAN INVESTMENT BANK, F.S.B.	HOMEBRIDGE FINANCIAL SERVICES, INC.	HOME PROMISE CORPORATION
HOMETOWN EQUITY MORTGAGE, LLC	HOMETRUST MORTGAGE COMPANY	HOMEXPRESS MORTGAGE CORP.
HOUSTON TEXAS FIRE FIGHTERS	ICE LENDER HOLDINGS LLC	INCOMMONS BANK, N.A.
INDEPENDENT BANK	INTEGRITY HOME MORTGAGE CORPORATION	INTEGRITY MORTGAGE CORPORATION OF TEXAS
INTELLILOAN, INC.	INTERCOASTAL MORTGAGE, LLC	INTERLINC MORTGAGE SERVICES, LLC
INTERNATIONAL BANK OF COMMERCE	INVESTMARK MORTGAGE, LLC	IXONIA BANK
JEFFERSON BANK	JMAC LENDING, INC.	JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
JSC FEDERAL CREDIT UNION	JUSTICE FEDERAL CREDIT UNION	KEYBANK NATIONAL ASSOCIATION
KIABI FUNDING, INC.	KIND LENDING, LLC	KINECTA
KWIK MORTGAGE CORPORATION	LAKEVIEW COMMUNITY CAPITAL, LLC	LAKEVIEW LOAN SERVICING, LLC
LAND HOME FINANCIAL SERVICES, INC.	LEADER BANK, NATIONAL ASSOCIATION	LENDAGE, LLC
LENDINGONE, LLC	LENDSURE MORTGAGE CORP.	LENOX FINANCIAL MORTGAGE CORPORATION, SAGE HOME LOANS CORPORATION
LIBERTY	LOAN FUNDER LLC	LOAN SIMPLE, INC.

INSTITUTIONS

LOANDEPOT.COM, LLC	LOANPEOPLE, LLC	LOANSTEADY LLC
LOANUNITED.COM, LLC	LOGAN FINANCE CORPORATION	LONGBRIDGE FINANCIAL, LLC
LOWER, LLC	LUMENT REAL ESTATE CAPITAL, LLC	LUMINATE HOME LOANS, INC.
LUXURY MORTGAGE CORP.	MAGNOLIA BANK, INCORPORATED	MANUFACTURERS AND TRADERS TRUST COMPANY
MEMBER ADVANTAGE MORTGAGE, LLC	MEMBER FIRST MORTGAGE, LLC	MEMBERS CHOICE OF CENTRAL TEXAS FEDERAL CREDIT UNION
MICHIGAN MUTUAL, INC.	MID-CONTINENT FUNDING, INC.	MIDFIRST BANK
MISSION LOANS, LLC	MLD MORTGAGE INC.	MORGAN STANLEY PRIVATE BANK, NATIONAL ASSOCIATION
MORTGAGE ACCESS CORP.	MORTGAGE FINANCIAL SERVICES, LLC	MORTGAGE RESEARCH CENTER, LLC
MORTGAGE RIGHT	MORTGAGE SOLUTIONS OF COLORADO, LLC	MOVEMENT MORTGAGE, LLC
MUTUAL OF OMAHA MORTGAGE, INC.	NATIONS DIRECT MORTGAGE, LLC	NATIONS RELIABLE LENDING, LLC
NATIONSTAR MORTGAGE LLC	NAVY FEDERAL CREDIT UNION	NBH BANK
NBKC BANK	NETWORK CAPITAL FUNDING CORPORATION	NETWORK FUNDING, L.P.
NEWREZ LLC	NEXBANK	NEXERA HOLDING LLC
NEXTMORTGAGE, LLC	NEXUS SERIES B, LLC	NFM, INC.
NORTH AMERICAN SAVINGS BANK, F.S.B.	NORTHMARQ CAPITAL FINANCE, L.L.C.	NORTHPOINTE BANK
NOVA FINANCIAL & INVESTMENT CORPORATION	NUSENDA	O BEE CREDIT UNION
OAKTREE FUNDING CORP.	OCMBC, INC.	OLD NATIONAL BANK
ON Q FINANCIAL, LLC	ONY GLO, INC.	OPEN MORTGAGE, LLC
ORCHARD MORTGAGE, LLC	PANORAMA MORTGAGE GROUP, LLC	PARAMOUNT RESIDENTIAL MORTGAGE GROUP, INC.
PENNYMAC LOAN SERVICES, LLC	PENTAGON FEDERAL CREDIT UNION	PEOPLES BANK AND TRUST COMPANY
PFN LENDING GROUP, INC.	PIII MORTGAGE CORPORATION	PILGRIM MORTGAGE LLC
PINNACLE BANK	PLAINS COMMERCE BANK	PLAINSCAPITAL BANK
PLANET HOME LENDING, LLC	PLAZA HOME MORTGAGE, INC.	PNC BANK, NATIONAL ASSOCIATION

INSTITUTIONS

PREMIA MORTGAGE, LLC DBA PREMIA RELOCATION MORTGAGE	PRIMARY RESIDENTIAL MORTGAGE, INC.	PRIMELENDING, A PLAINSCAPITAL COMPANY
PRIMIS MORTGAGE COMPANY	PROSPERITY BANK	PROSPERITY HOME MORTGAGE, LLC
PROVIDENT FUNDING ASSOCIATES, L.P.	PUBLIC EMPLOYEES	QUONTIC BANK
R BANK	RANDOLPH-BROOKS FEDERAL CREDIT UNION	RAYMOND JAMES BANK
RB MORTGAGE LLC	REDWOOD RESIDENTIAL ACQUISITION CORPORATION	REGIONS BANK
RELIABLE HOLDINGS MANAGER DBA LENDZ FINANCIAL	RELIANCE FIRST CAPITAL, LLC	RENASANT BANK
REPUBLIC STATE MORTGAGE CO.	RESICENTRAL, LLC	RESIDENTIAL WHOLESALE MORTGAGE, INC.
RF RENOVO MANAGEMENT COMPANY, LLC	RIGHT START MORTGAGE, INC.	ROCKET MORTGAGE, LLC
ROUNDPOINT MORTGAGE SERVICING LLC	ROYAL UNITED MORTGAGE LLC	RPE HOME, INC
SECURED INVESTMENT CORP.	SECURITY SERVICE FEDERAL CREDIT UNION	SECURITY STATE BANK & TRUST
SECURITYNATIONAL MORTGAGE COMPANY	SENTE MORTGAGE, INC.	SERVION, INC.
SERVIS ONE, INC.	SFMC, LP	SHELL FEDERAL CREDIT UNION
SIERRA PACIFIC MORTGAGE COMPANY, INC.	SIGNATURE FEDERAL CREDIT UNION	SIMMONS BANK
SIRVA MORTGAGE, INC.	SOFI BANK, NATIONAL ASSOCIATION	SOUTH RIVER MORTGAGE, LLC
SOUTHSIDE BANK	SOUTHSTAR BANK, S.S.B.	SOUTHWEST FUNDING, LP
SOUTHWEST STAGE FUNDING, LLC	SPRING EQ, LLC	ST FIN CORP
STELLAR BANK	STG MORTGAGE INC	STRIDE BANK, NATIONAL ASSOCIATION
STRONG HOME MORTGAGE, LLC	SUMMIT FUNDING, INC.	SUN WEST MORTGAGE COMPANY, INC.
SUNFLOWER BANK, NATIONAL ASSOCIATION	SUSSER BANK	SWBC MORTGAGE CORPORATION
SYNERGY ONE LENDING, INC.	T2 FINANCIAL LLC	TAMMAC HOLDINGS CORPORATION
TARRANT COUNTY'S CREDIT UNION	TEMPLE VIEW CAPITAL FUNDING, LP	TEXANS
TEXAS COMMUNITY BANK	TEXAS DOW EMPLOYEES CREDIT UNION	TEXAS MORTGAGE LENDING, LLC

INSTITUTIONS

TEXAS STATE BANK	TEXASBANK	TEXELL CREDIT UNION
THE AMERICAN NATIONAL BANK OF TEXAS	THE BANK & TRUST	THE CENTRAL TRUST BANK
THE FEDERAL SAVINGS BANK	THE FIRST NATIONAL BANK OF BASTROP	THE FIRST NATIONAL BANK OF EVANT
THE FIRST NATIONAL BANK OF GRANBURY	THE FIRST NATIONAL BANK OF HUGHES SPRINGS	THE FIRST NATIONAL BANK OF MCGREGOR
THE LOAN STORE, INC.	THE MORTGAGE LINK, INC.	THE YOAKUM NATIONAL BANK
TIB NATIONAL ASSOCIATION	TOTAL QUALITY FINANCIAL, INC.	TOWNE MORTGAGE COMPANY
TOYOTA FINANCIAL SAVINGS BANK	TRANSPICOS BANKS	TRIAD FINANCIAL SERVICES, INC.
TRINITY OAKS MORTGAGE, LLC	TRUHOME SOLUTIONS, LLC	TRUIST BANK
U.S. BANK NATIONAL ASSOCIATION	UBS BANK USA	UNION BANK AND TRUST COMPANY
UNION HOME MORTGAGE CORP.	UNITED BUILT HOMES, L.L.C.	UNITED HERITAGE CREDIT UNION
UNITED SHORE FINANCIAL SERVICES, LLC	UNIVERSITY FEDERAL CREDIT UNION	USAA FEDERAL SAVINGS BANK
V.I.P. MORTGAGE, INC.	VALUEBANK TEXAS	VANDERBILT MORTGAGE AND FINANCE, INC.
VANTAGE BANK TEXAS	VELLUM MORTGAGE, INC.	VELOCITY COMMERCIAL CAPITAL, LLC
VELOCITY CREDIT UNION	VILLAGE CAPITAL & INVESTMENT LLC	VISTA BANK
WALKER & DUNLOP, LLC	WALLICK & VOLK, INC.	WATERMARK CAPITAL, INC.
WATERSTONE MORTGAGE CORPORATION	WELLS FARGO BANK, NATIONAL ASSOCIATION	WILLAMETTE VALLEY BANK
WOLFE FINANCIAL, INC	WOORI AMERICA BANK	ZILLOW HOME LOANS, LLC
ZIONS BANCORPORATION, N.A.	ZIPPY LOANS, LLC	

Report date: 06/13/2025

MSA/MD Aggregate Reports

These reports summarize lending activity by MSA/MD.

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1. [Year](#)
2024
2. [State](#)
Texas - TX
3. [MSA/MD](#)
WACO - 47380
4. [Report](#)
Applications by Tract - 1

Disposition of loan applications, by location of property and type of loan, 2024
MSA/MD: 47380 - Waco, TX

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CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION (COUNTY/STATE/TRACT NUMBER)	Loans on 1-to 4-Family and Manufactured Home Dwellings													
	Home Purchase Loans													
	A		B		C		D		E		F		G	
	FHA, FSA/RHS & VA		Conventional		Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C, and D		Loans On Manufactured Home Dwellings From Columns A, B, C, & D	
	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount
BOSQUE COUNTY/TEXAS/950100														
Loans Originated	10	3500000	21	7575000	12	4100000	2	160000	0	0	5	3145000	9	1325000
Applications Approved but not Accepted	2	440000	6	730000	0	0	1	505000	0	0	0	0	5	475000
Applications Denied by Financial Institution	1	105000	17	2225000	6	1250000	4	840000	0	0	4	610000	16	1850000
Applications Withdrawn by Applicant	4	1240000	6	1180000	15	4785000	0	0	0	0	3	595000	5	575000

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION (COUNTY/STATE/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings													
	Home Purchase Loans													
	A		B		C		D		E		F		G	
	FHA, FSA/RHS & VA		Conventional		Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C, and D		Loans On Manufactured Home Dwellings From Columns A, B, C, & D	
	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount
File Closed for Incompleteness	0	0	8	1500000	0	0	0	0	0	0	0	0	7	1135000
Applications Received	17	5285000	58	13210000	33	10135000	7	1505000	0	0	12	4350000	42	5360000
BOSQUE COUNTY/TEXAS/950200														
Loans Originated	9	2185000	7	3885000	1	55000	1	75000	0	0	3	3285000	0	0
Applications Approved but not Accepted	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Applications Denied by Financial Institution	0	0	0	0	2	170000	1	65000	0	0	0	0	0	0
Applications Withdrawn by Applicant	3	725000	2	420000	0	0	1	35000	0	0	0	0	0	0
File Closed for Incompleteness	0	0	2	200000	1	245000	0	0	0	0	1	245000	2	200000
Applications Received	12	2910000	11	4505000	4	470000	3	175000	0	0	4	3530000	2	200000
BOSQUE COUNTY/TEXAS/950300														
Loans Originated	9	2215000	13	3795000	10	4960000	1	95000	0	0	7	5315000	5	775000
Applications Approved but not Accepted	1	185000	1	5000	0	0	0	0	0	0	0	0	0	0
Applications Denied by Financial Institution	1	215000	3	685000	3	775000	0	0	0	0	2	460000	2	490000
Applications Withdrawn by Applicant	4	1090000	2	500000	1	165000	0	0	0	0	0	0	0	0
File Closed for Incompleteness	0	0	0	0	1	135000	0	0	0	0	0	0	0	0
Applications Received	15	3705000	19	4985000	15	6035000	1	95000	0	0	9	5775000	7	1265000
BOSQUE COUNTY/TEXAS/950400														
Loans Originated	12	4140000	33	14245000	14	4060000	4	450000	0	0	5	4655000	9	3875000
Applications Approved but not Accepted	0	0	3	465000	1	515000	0	0	0	0	1	65000	2	400000

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION (COUNTY/STATE/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings													
	Home Purchase Loans													
	A		B		C		D		E		F		G	
	FHA, FSA/RHS & VA		Conventional		Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C, and D		Loans On Manufactured Home Dwellings From Columns A, B, C, & D	
	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount
Applications Denied by Financial Institution	2	290000	8	1050000	9	2285000	4	160000	0	0	1	505000	9	1205000
Applications Withdrawn by Applicant	5	1645000	4	1270000	3	245000	0	0	0	0	0	0	2	400000
File Closed for Incompleteness	0	0	7	3905000	3	565000	0	0	0	0	1	2605000	5	855000
Applications Received	19	6075000	55	20935000	30	7670000	8	610000	0	0	8	7830000	27	6735000
BOSQUE COUNTY/TEXAS/950500														
Loans Originated	10	2130000	17	2595000	7	1075000	6	310000	0	0	5	425000	0	0
Applications Approved but not Accepted	0	0	2	110000	0	0	0	0	0	0	1	45000	0	0
Applications Denied by Financial Institution	0	0	1	125000	4	600000	3	305000	0	0	3	425000	0	0
Applications Withdrawn by Applicant	0	0	3	505000	2	190000	0	0	0	0	3	305000	0	0
File Closed for Incompleteness	0	0	0	0	1	215000	0	0	0	0	0	0	0	0
Applications Received	10	2130000	23	3335000	14	2080000	9	615000	0	0	12	1200000	0	0
BOSQUE COUNTY/TEXAS/950600														
Loans Originated	8	1610000	14	4370000	6	970000	1	705000	0	0	8	1840000	4	620000
Applications Approved but not Accepted	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Applications Denied by Financial Institution	1	155000	3	215000	1	285000	1	205000	0	0	0	0	2	150000
Applications Withdrawn by Applicant	1	205000	1	345000	0	0	0	0	0	0	0	0	0	0
File Closed for Incompleteness	0	0	0	0	0	0	1	35000	0	0	0	0	0	0
Applications Received	10	1970000	18	4930000	7	1255000	3	945000	0	0	8	1840000	6	770000
BOSQUE COUNTY/TEXAS/950700														

[illegible]

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION (COUNTY/STATE/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings													
	Home Purchase Loans													
	A		B		C		D		E		F		G	
	FHA, FSA/RHS & VA		Conventional		Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C, and D		Loans On Manufactured Home Dwellings From Columns A, B, C, & D	
	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount
Applications Received	24	4170000	20	2480000	12	1240000	8	690000	0	0	7	875000	7	1095000
FALLS COUNTY/TEXAS/000400														
Loans Originated	1	155000	3	315000	0	0	0	0	0	0	0	0	3	315000
Applications Approved but not Accepted	0	0	1	145000	2	90000	0	0	0	0	1	65000	1	145000
Applications Denied by Financial Institution	0	0	10	1020000	2	150000	2	120000	0	0	0	0	10	1020000
Applications Withdrawn by Applicant	1	225000	0	0	2	210000	0	0	0	0	0	0	1	225000
File Closed for Incompleteness	0	0	2	240000	0	0	0	0	0	0	0	0	2	240000
Applications Received	2	380000	16	1720000	6	450000	2	120000	0	0	1	65000	17	1945000
FALLS COUNTY/TEXAS/000500														
Loans Originated	5	1585000	7	1765000	1	605000	2	80000	0	0	3	155000	3	675000
Applications Approved but not Accepted	0	0	5	1625000	0	0	1	65000	0	0	1	105000	1	135000
Applications Denied by Financial Institution	1	165000	9	1825000	11	3785000	3	185000	0	0	2	250000	8	910000
Applications Withdrawn by Applicant	3	695000	5	2215000	0	0	0	0	0	0	0	0	5	955000
File Closed for Incompleteness	1	195000	5	895000	1	255000	0	0	0	0	0	0	5	895000
Applications Received	10	2640000	31	8325000	13	4645000	6	330000	0	0	6	510000	22	3570000
FALLS COUNTY/TEXAS/000700														
Loans Originated	5	1225000	18	2920000	7	1815000	1	35000	1	645000	4	550000	7	845000
Applications Approved but not Accepted	0	0	2	870000	0	0	0	0	0	0	0	0	0	0
Applications Denied by Financial Institution	2	290000	15	1825000	5	1355000	2	70000	0	0	3	135000	8	940000

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION (COUNTY/STATE/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings													
	Home Purchase Loans													
	A		B		C		D		E		F		G	
	FHA, FSA/RHS & VA		Conventional		Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C, and D		Loans On Manufactured Home Dwellings From Columns A, B, C, & D	
	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount
Applications Withdrawn by Applicant	4	640000	6	770000	6	1650000	1	75000	0	0	0	0	2	180000
File Closed for Incompleteness	0	0	3	325000	0	0	0	0	0	0	0	0	3	325000
Applications Received	11	2155000	44	6710000	18	4820000	4	180000	1	645000	7	685000	20	2290000
FALLS COUNTY/TEXAS/000800														
Loans Originated	7	1885000	10	1770000	14	2930000	5	765000	0	0	1	45000	10	1800000
Applications Approved but not Accepted	1	135000	5	785000	0	0	0	0	0	0	0	0	5	785000
Applications Denied by Financial Institution	0	0	19	2425000	9	2295000	0	0	0	0	0	0	16	1800000
Applications Withdrawn by Applicant	6	900000	1	135000	2	470000	0	0	0	0	0	0	4	790000
File Closed for Incompleteness	0	0	14	2200000	3	585000	0	0	0	0	0	0	11	1295000
Applications Received	14	2920000	49	7315000	28	6280000	5	765000	0	0	1	45000	46	6470000
MCLENNAN COUNTY/TEXAS/000100														
Loans Originated	3	515000	7	1185000	2	590000	0	0	1	265000	6	1120000	0	0
Applications Approved but not Accepted	0	0	0	0	1	245000	0	0	0	0	0	0	0	0
Applications Denied by Financial Institution	1	235000	2	440000	0	0	0	0	0	0	2	440000	0	0
Applications Withdrawn by Applicant	1	175000	2	560000	3	575000	0	0	0	0	2	520000	1	175000
File Closed for Incompleteness	0	0	0	0	1	205000	0	0	0	0	0	0	0	0
Applications Received	5	925000	11	2185000	7	1615000	0	0	1	265000	10	2080000	1	175000
MCLENNAN COUNTY/TEXAS/000200														
Loans Originated	0	0	16	4410000	6	1580000	0	0	0	0	18	5130000	0	0

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION (COUNTY/STATE/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings													
	Home Purchase Loans													
	A		B		C		D		E		F		G	
	FHA, FSA/RHS & VA		Conventional		Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C, and D		Loans On Manufactured Home Dwellings From Columns A, B, C, & D	
	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount
Applications Approved but not Accepted	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Applications Denied by Financial Institution	0	0	2	450000	1	265000	0	0	0	0	3	715000	0	0
Applications Withdrawn by Applicant	0	0	1	235000	2	370000	0	0	0	0	1	265000	0	0
File Closed for Incompleteness	0	0	1	305000	0	0	1	65000	0	0	2	370000	0	0
Applications Received	0	0	20	5400000	9	2215000	1	65000	0	0	24	6480000	0	0
MCLENNAN COUNTY/TEXAS/000401														
Loans Originated	1	165000	9	2345000	5	1195000	0	0	0	0	12	3170000	0	0
Applications Approved but not Accepted	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Applications Denied by Financial Institution	0	0	4	1900000	2	440000	0	0	0	0	5	2275000	0	0
Applications Withdrawn by Applicant	2	250000	8	3160000	0	0	0	0	0	0	7	2675000	0	0
File Closed for Incompleteness	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Applications Received	3	415000	21	7405000	7	1635000	0	0	0	0	24	8120000	0	0
MCLENNAN COUNTY/TEXAS/000402														
Loans Originated	1	145000	8	2630000	1	835000	1	95000	0	0	9	3415000	0	0
Applications Approved but not Accepted	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Applications Denied by Financial Institution	0	0	0	0	1	635000	0	0	0	0	1	635000	1	635000
Applications Withdrawn by Applicant	0	0	12	1640000	0	0	0	0	0	0	10	1410000	0	0
File Closed for Incompleteness	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Applications Received	1	145000	20	4270000	2	1470000	1	95000	0	0	20	5460000	1	635000

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION (COUNTY/STATE/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings													
	Home Purchase Loans													
	A		B		C		D		E		F		G	
	FHA, FSA/RHS & VA		Conventional		Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C, and D		Loans On Manufactured Home Dwellings From Columns A, B, C, & D	
	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount
MCLENNAN COUNTY/TEXAS/000598														
Loans Originated	13	2405000	18	3370000	8	850000	8	690000	1	8195000	20	3330000	0	0
Applications Approved but not Accepted	1	165000	2	110000	1	65000	1	85000	0	0	1	65000	0	0
Applications Denied by Financial Institution	1	175000	1	75000	6	600000	3	205000	0	0	1	185000	1	75000
Applications Withdrawn by Applicant	2	420000	9	875000	3	275000	2	80000	0	0	4	390000	0	0
File Closed for Incompleteness	0	0	0	0	0	0	1	105000	0	0	0	0	0	0
Applications Received	17	3165000	30	4430000	18	1790000	15	1165000	1	8195000	26	3970000	1	75000
MCLENNAN COUNTY/TEXAS/000700														
Loans Originated	1	355000	14	4390000	6	1730000	1	115000	1	5765000	7	2455000	0	0
Applications Approved but not Accepted	1	275000	1	105000	0	0	0	0	0	0	0	0	0	0
Applications Denied by Financial Institution	0	0	0	0	1	65000	2	90000	0	0	0	0	0	0
Applications Withdrawn by Applicant	1	375000	5	1375000	2	950000	0	0	0	0	3	1135000	0	0
File Closed for Incompleteness	0	0	0	0	1	285000	0	0	0	0	1	285000	0	0
Applications Received	3	1005000	20	5870000	10	3030000	3	205000	1	5765000	11	3875000	0	0
MCLENNAN COUNTY/TEXAS/000800														
Loans Originated	10	2310000	16	2830000	10	1600000	2	120000	1	755000	9	1065000	0	0
Applications Approved but not Accepted	0	0	3	215000	0	0	1	55000	0	0	2	200000	0	0
Applications Denied by Financial Institution	2	400000	3	525000	4	600000	2	130000	0	0	2	270000	0	0
Applications Withdrawn by Applicant	1	305000	3	525000	3	555000	0	0	0	0	2	300000	0	0

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION (COUNTY/STATE/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings													
	Home Purchase Loans													
	A		B		C		D		E		F		G	
	FHA, FSA/RHS & VA		Conventional		Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C, and D		Loans On Manufactured Home Dwellings From Columns A, B, C, & D	
	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount
File Closed for Incompleteness	1	385000	0	0	0	0	0	0	0	0	0	0	0	0
Applications Received	14	3400000	25	4095000	17	2755000	5	305000	1	755000	15	1835000	0	0
MCLENNAN COUNTY/TEXAS/000900														
Loans Originated	17	3375000	35	5915000	15	2495000	4	240000	0	0	13	1635000	0	0
Applications Approved but not Accepted	0	0	2	560000	4	610000	1	85000	0	0	3	425000	0	0
Applications Denied by Financial Institution	1	505000	3	405000	10	1400000	2	270000	0	0	6	1020000	1	85000
Applications Withdrawn by Applicant	5	1195000	11	1545000	5	705000	0	0	0	0	6	650000	0	0
File Closed for Incompleteness	0	0	0	0	1	235000	0	0	0	0	0	0	0	0
Applications Received	23	5075000	51	8425000	35	5445000	7	595000	0	0	28	3730000	1	85000
MCLENNAN COUNTY/TEXAS/001000														
Loans Originated	4	830000	16	2460000	2	330000	3	385000	0	0	8	1320000	0	0
Applications Approved but not Accepted	0	0	1	95000	0	0	1	35000	0	0	0	0	0	0
Applications Denied by Financial Institution	1	185000	7	1045000	6	720000	2	220000	0	0	1	165000	3	505000
Applications Withdrawn by Applicant	4	810000	6	1060000	9	1585000	1	55000	0	0	10	1880000	0	0
File Closed for Incompleteness	0	0	2	360000	2	260000	1	25000	0	0	2	410000	1	115000
Applications Received	9	1825000	32	5020000	19	2895000	8	720000	0	0	21	3775000	4	620000
MCLENNAN COUNTY/TEXAS/001100														
Loans Originated	14	2370000	26	3710000	14	1360000	5	345000	0	0	18	2000000	0	0
Applications Approved but not Accepted	1	135000	2	180000	2	240000	1	55000	0	0	0	0	0	0

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION (COUNTY/STATE/TRACT NUMBER)	Loans on 1-to 4-Family and Manufactured Home Dwellings													
	Home Purchase Loans													
	A		B		C		D		E		F		G	
	FHA, FSA/RHS & VA		Conventional		Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C, and D		Loans On Manufactured Home Dwellings From Columns A, B, C, & D	
	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount
Applications Denied by Financial Institution	2	400000	9	1185000	5	855000	3	285000	0	0	5	525000	0	0
Applications Withdrawn by Applicant	2	330000	9	995000	3	365000	0	0	0	0	7	745000	0	0
File Closed for Incompleteness	0	0	2	290000	1	35000	0	0	0	0	0	0	0	0
Applications Received	19	3235000	48	6360000	25	2855000	9	685000	0	0	30	3270000	0	0
MCLENNAN COUNTY/TEXAS/001200														
Loans Originated	5	985000	14	2290000	8	1320000	3	445000	0	0	16	2670000	0	0
Applications Approved but not Accepted	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Applications Denied by Financial Institution	0	0	5	555000	4	520000	0	0	0	0	8	950000	0	0
Applications Withdrawn by Applicant	0	0	1	135000	6	1080000	0	0	0	0	5	945000	0	0
File Closed for Incompleteness	0	0	1	565000	1	65000	1	65000	0	0	2	630000	0	0
Applications Received	5	985000	21	3545000	19	2985000	4	510000	0	0	31	5195000	0	0
MCLENNAN COUNTY/TEXAS/001300														
Loans Originated	8	2270000	18	4710000	4	440000	3	245000	0	0	9	1875000	0	0
Applications Approved but not Accepted	0	0	0	0	0	0	1	85000	0	0	0	0	0	0
Applications Denied by Financial Institution	0	0	2	430000	4	840000	6	530000	0	0	3	425000	0	0
Applications Withdrawn by Applicant	0	0	4	480000	0	0	0	0	0	0	1	145000	0	0
File Closed for Incompleteness	0	0	2	270000	1	105000	0	0	0	0	1	145000	0	0
Applications Received	8	2270000	26	5890000	9	1385000	10	860000	0	0	14	2590000	0	0
MCLENNAN COUNTY/TEXAS/001401														

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION (COUNTY/STATE/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings													
	Home Purchase Loans													
	A		B		C		D		E		F		G	
	FHA, FSA/RHS & VA		Conventional		Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C, and D		Loans On Manufactured Home Dwellings From Columns A, B, C, & D	
	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount
Loans Originated	9	1695000	11	1105000	10	1170000	0	0	0	0	13	1435000	0	0
Applications Approved but not Accepted	0	0	1	155000	0	0	0	0	0	0	0	0	0	0
Applications Denied by Financial Institution	0	0	4	350000	4	360000	1	75000	0	0	2	190000	0	0
Applications Withdrawn by Applicant	4	720000	2	170000	1	215000	2	140000	0	0	2	300000	0	0
File Closed for Incompleteness	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Applications Received	13	2415000	18	1780000	15	1745000	3	215000	0	0	17	1925000	0	0
MCLENNAN COUNTY/TEXAS/001402														
Loans Originated	9	2275000	13	1985000	8	1050000	1	55000	1	645000	15	2145000	0	0
Applications Approved but not Accepted	1	225000	2	220000	0	0	0	0	0	0	0	0	0	0
Applications Denied by Financial Institution	2	430000	3	515000	4	580000	2	210000	0	0	0	0	0	0
Applications Withdrawn by Applicant	3	485000	8	810000	2	380000	0	0	0	0	6	850000	0	0
File Closed for Incompleteness	1	195000	2	90000	0	0	0	0	0	0	0	0	1	85000
Applications Received	16	3610000	28	3620000	14	2010000	3	265000	1	645000	21	2995000	1	85000
MCLENNAN COUNTY/TEXAS/001500														
Loans Originated	7	1625000	10	1540000	8	1110000	0	0	0	0	15	2255000	0	0
Applications Approved but not Accepted	0	0	1	175000	0	0	0	0	0	0	0	0	0	0
Applications Denied by Financial Institution	0	0	4	390000	3	375000	0	0	0	0	1	175000	2	180000
Applications Withdrawn by Applicant	3	785000	2	310000	0	0	1	5000	0	0	0	0	0	0
File Closed for Incompleteness	0	0	0	0	1	85000	0	0	0	0	0	0	0	0

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION (COUNTY/STATE/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings													
	Home Purchase Loans													
	A		B		C		D		E		F		G	
	FHA, FSA/RHS & VA		Conventional		Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C, and D		Loans On Manufactured Home Dwellings From Columns A, B, C, & D	
	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount
Applications Received	10	2410000	17	2415000	12	1570000	1	5000	0	0	16	2430000	2	180000
MCLENNAN COUNTY/TEXAS/001600														
Loans Originated	21	4335000	18	2100000	23	2785000	7	325000	0	0	15	1865000	1	185000
Applications Approved but not Accepted	0	0	4	260000	1	125000	0	0	0	0	0	0	0	0
Applications Denied by Financial Institution	1	235000	28	4870000	15	4775000	4	140000	0	0	6	3350000	25	4505000
Applications Withdrawn by Applicant	4	820000	6	3820000	5	825000	0	0	0	0	6	4260000	0	0
File Closed for Incompleteness	0	0	15	2035000	1	65000	1	65000	0	0	0	0	14	1760000
Applications Received	26	5390000	71	13085000	45	8575000	12	530000	0	0	27	9475000	40	6450000
MCLENNAN COUNTY/TEXAS/001700														
Loans Originated	40	9550000	38	6340000	16	3080000	7	375000	0	0	10	1490000	11	1585000
Applications Approved but not Accepted	0	0	4	570000	3	305000	1	65000	0	0	1	65000	3	465000
Applications Denied by Financial Institution	7	1855000	17	2135000	14	2640000	6	330000	0	0	6	760000	14	1490000
Applications Withdrawn by Applicant	19	4585000	10	1930000	7	1145000	0	0	0	0	3	425000	2	280000
File Closed for Incompleteness	1	265000	3	365000	2	320000	0	0	0	0	0	0	2	180000
Applications Received	67	16255000	72	11340000	42	7490000	14	770000	0	0	20	2740000	32	4000000
MCLENNAN COUNTY/TEXAS/001800														
Loans Originated	6	1410000	8	980000	4	520000	0	0	0	0	3	425000	1	165000
Applications Approved but not Accepted	0	0	2	500000	0	0	0	0	0	0	1	275000	1	225000
Applications Denied by Financial Institution	2	480000	5	715000	4	490000	4	160000	0	0	1	115000	1	165000

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION (COUNTY/STATE/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings													
	Home Purchase Loans													
	A		B		C		D		E		F		G	
	FHA, FSA/RHS & VA		Conventional		Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C, and D		Loans On Manufactured Home Dwellings From Columns A, B, C, & D	
	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount
Applications Withdrawn by Applicant	1	255000	3	685000	1	45000	0	0	0	0	0	0	0	0
File Closed for Incompleteness	0	0	1	175000	0	0	2	30000	0	0	0	0	1	175000
Applications Received	9	2145000	19	3055000	9	1055000	6	190000	0	0	5	815000	4	730000
MCLENNAN COUNTY/TEXAS/001900														
Loans Originated	6	1710000	22	5560000	5	755000	3	235000	1	16575000	16	3440000	0	0
Applications Approved but not Accepted	0	0	2	440000	0	0	0	0	0	0	1	175000	0	0
Applications Denied by Financial Institution	0	0	6	1470000	4	860000	0	0	0	0	4	920000	0	0
Applications Withdrawn by Applicant	2	540000	3	1055000	2	350000	0	0	0	0	2	820000	0	0
File Closed for Incompleteness	0	0	2	470000	0	0	0	0	0	0	2	470000	0	0
Applications Received	8	2250000	35	8995000	11	1965000	3	235000	1	16575000	25	5825000	0	0
MCLENNAN COUNTY/TEXAS/002000														
Loans Originated	19	6195000	39	11275000	28	6690000	6	420000	2	1190000	21	6495000	0	0
Applications Approved but not Accepted	0	0	2	550000	1	895000	0	0	0	0	1	895000	1	95000
Applications Denied by Financial Institution	2	460000	1	455000	5	645000	6	440000	0	0	0	0	0	0
Applications Withdrawn by Applicant	2	710000	6	1450000	10	3560000	1	25000	0	0	5	2315000	0	0
File Closed for Incompleteness	0	0	0	0	4	870000	2	220000	0	0	0	0	0	0
Applications Received	23	7365000	48	13730000	48	12660000	15	1105000	2	1190000	27	9705000	1	95000
MCLENNAN COUNTY/TEXAS/002100														
Loans Originated	10	2250000	31	4245000	16	2460000	3	295000	2	4120000	16	1990000	11	945000

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION (COUNTY/STATE/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings													
	Home Purchase Loans													
	A		B		C		D		E		F		G	
	FHA, FSA/RHS & VA		Conventional		Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C, and D		Loans On Manufactured Home Dwellings From Columns A, B, C, & D	
	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount
Applications Approved but not Accepted	0	0	8	1130000	0	0	0	0	0	0	2	730000	5	375000
Applications Denied by Financial Institution	2	350000	53	5085000	7	1235000	3	225000	0	0	2	190000	48	4320000
Applications Withdrawn by Applicant	4	970000	6	760000	2	210000	0	0	0	0	2	230000	2	440000
File Closed for Incompleteness	0	0	19	1535000	0	0	0	0	0	0	1	85000	18	1330000
Applications Received	16	3570000	117	12755000	25	3905000	6	520000	2	4120000	23	3225000	84	7410000
MCLENNAN COUNTY/TEXAS/002302														
Loans Originated	6	1390000	2	330000	6	990000	0	0	1	305000	3	585000	0	0
Applications Approved but not Accepted	0	0	1	25000	0	0	0	0	0	0	0	0	0	0
Applications Denied by Financial Institution	1	195000	1	5000	2	230000	0	0	0	0	0	0	0	0
Applications Withdrawn by Applicant	1	235000	1	165000	1	195000	0	0	0	0	1	165000	0	0
File Closed for Incompleteness	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Applications Received	8	1820000	5	525000	9	1415000	0	0	1	305000	4	750000	0	0
MCLENNAN COUNTY/TEXAS/002498														
Loans Originated	16	3500000	40	9630000	12	1980000	7	705000	1	2985000	12	2540000	0	0
Applications Approved but not Accepted	1	215000	1	285000	1	255000	0	0	0	0	1	285000	0	0
Applications Denied by Financial Institution	1	275000	3	645000	8	1470000	5	465000	0	0	4	600000	1	335000
Applications Withdrawn by Applicant	5	1485000	12	2480000	3	695000	2	20000	0	0	1	275000	0	0
File Closed for Incompleteness	0	0	3	535000	1	255000	0	0	0	0	1	225000	2	290000
Applications Received	23	5475000	59	13575000	25	4655000	14	1190000	1	2985000	19	3925000	3	625000

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION (COUNTY/STATE/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings													
	Home Purchase Loans													
	A		B		C		D		E		F		G	
	FHA, FSA/RHS & VA		Conventional		Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C, and D		Loans On Manufactured Home Dwellings From Columns A, B, C, & D	
	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount
MCLENNAN COUNTY/TEXAS/002501														
Loans Originated	16	3700000	23	6465000	12	1880000	7	1955000	3	8235000	6	960000	0	0
Applications Approved but not Accepted	0	0	1	75000	1	165000	0	0	0	0	1	165000	0	0
Applications Denied by Financial Institution	3	645000	3	525000	4	730000	2	220000	1	3505000	0	0	0	0
Applications Withdrawn by Applicant	2	410000	6	1610000	4	600000	1	105000	0	0	3	475000	0	0
File Closed for Incompleteness	0	0	0	0	1	215000	0	0	0	0	0	0	0	0
Applications Received	21	4755000	33	8675000	22	3590000	10	2280000	4	11740000	10	1600000	0	0
MCLENNAN COUNTY/TEXAS/002503														
Loans Originated	16	4760000	44	11380000	20	5280000	0	0	1	6245000	8	1590000	0	0
Applications Approved but not Accepted	1	305000	2	900000	1	175000	0	0	0	0	0	0	0	0
Applications Denied by Financial Institution	1	305000	1	235000	7	1535000	10	820000	0	0	0	0	0	0
Applications Withdrawn by Applicant	8	2480000	11	2945000	8	1870000	1	65000	0	0	2	610000	0	0
File Closed for Incompleteness	0	0	1	335000	4	780000	2	50000	0	0	1	195000	0	0
Applications Received	26	7850000	59	15795000	40	9640000	13	935000	1	6245000	11	2395000	0	0
MCLENNAN COUNTY/TEXAS/002504														
Loans Originated	14	4800000	46	16710000	19	6695000	9	1025000	0	0	7	2305000	1	125000
Applications Approved but not Accepted	0	0	0	0	1	275000	0	0	0	0	0	0	0	0
Applications Denied by Financial Institution	1	415000	3	1025000	4	1020000	5	325000	0	0	0	0	1	55000
Applications Withdrawn by Applicant	5	1365000	13	5195000	3	1055000	4	830000	0	0	1	285000	0	0

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION (COUNTY/STATE/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings													
	Home Purchase Loans													
	A		B		C		D		E		F		G	
	FHA, FSA/RHS & VA		Conventional		Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C, and D		Loans On Manufactured Home Dwellings From Columns A, B, C, & D	
	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount
File Closed for Incompleteness	0	0	3	795000	3	1005000	0	0	0	0	0	0	3	795000
Applications Received	20	6580000	65	23725000	30	10050000	18	2180000	0	0	8	2590000	5	975000
MCLENNAN COUNTY/TEXAS/002600														
Loans Originated	35	10305000	69	19245000	26	5930000	10	860000	0	0	17	3445000	0	0
Applications Approved but not Accepted	1	165000	2	1030000	1	415000	0	0	0	0	1	805000	0	0
Applications Denied by Financial Institution	1	315000	6	1780000	5	1085000	4	400000	0	0	1	585000	1	125000
Applications Withdrawn by Applicant	8	2390000	18	3980000	9	3185000	2	40000	0	0	4	690000	0	0
File Closed for Incompleteness	0	0	2	340000	2	340000	1	35000	0	0	0	0	1	115000
Applications Received	45	13175000	97	26375000	43	10955000	17	1335000	0	0	23	5525000	2	240000
MCLENNAN COUNTY/TEXAS/002700														
Loans Originated	15	2985000	36	4250000	13	1475000	5	395000	0	0	24	2800000	0	0
Applications Approved but not Accepted	1	195000	0	0	0	0	0	0	0	0	0	0	0	0
Applications Denied by Financial Institution	2	310000	1	125000	5	555000	1	75000	0	0	1	65000	0	0
Applications Withdrawn by Applicant	10	1860000	11	1635000	6	1290000	0	0	0	0	7	1305000	0	0
File Closed for Incompleteness	0	0	0	0	1	35000	0	0	0	0	0	0	0	0
Applications Received	28	5350000	48	6010000	25	3355000	6	470000	0	0	32	4170000	0	0
MCLENNAN COUNTY/TEXAS/002800														
Loans Originated	13	3005000	31	8905000	10	1770000	10	870000	0	0	10	2950000	0	0
Applications Approved but not Accepted	1	265000	1	5000	2	830000	0	0	0	0	0	0	0	0

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION (COUNTY/STATE/TRACT NUMBER)	Loans on 1-to 4-Family and Manufactured Home Dwellings													
	Home Purchase Loans													
	A		B		C		D		E		F		G	
	FHA, FSA/RHS & VA		Conventional		Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C, and D		Loans On Manufactured Home Dwellings From Columns A, B, C, & D	
	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount
Applications Denied by Financial Institution	0	0	1	185000	2	160000	1	35000	0	0	0	0	0	0
Applications Withdrawn by Applicant	3	815000	10	4570000	4	1190000	3	185000	0	0	2	1850000	0	0
File Closed for Incompleteness	0	0	0	0	1	145000	1	125000	0	0	0	0	0	0
Applications Received	17	4085000	43	13665000	19	4095000	15	1215000	0	0	12	4800000	0	0
MCLENNAN COUNTY/TEXAS/002900														
Loans Originated	12	4090000	47	15765000	19	5335000	5	595000	0	0	5	1355000	4	750000
Applications Approved but not Accepted	0	0	1	55000	2	920000	0	0	0	0	0	0	0	0
Applications Denied by Financial Institution	1	365000	5	805000	3	825000	8	460000	0	0	0	0	2	280000
Applications Withdrawn by Applicant	3	1065000	8	3420000	4	850000	0	0	0	0	0	0	0	0
File Closed for Incompleteness	0	0	2	550000	1	595000	1	35000	0	0	0	0	1	155000
Applications Received	16	5520000	63	20595000	29	8525000	14	1090000	0	0	5	1355000	7	1185000
MCLENNAN COUNTY/TEXAS/003000														
Loans Originated	6	1500000	25	5715000	6	840000	2	100000	0	0	7	1185000	0	0
Applications Approved but not Accepted	0	0	2	380000	0	0	0	0	0	0	0	0	0	0
Applications Denied by Financial Institution	0	0	2	360000	7	1325000	3	115000	0	0	3	465000	0	0
Applications Withdrawn by Applicant	2	450000	5	1075000	0	0	1	55000	0	0	0	0	0	0
File Closed for Incompleteness	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Applications Received	8	1950000	34	7530000	13	2165000	6	270000	0	0	10	1650000	0	0
MCLENNAN COUNTY/TEXAS/003200														

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION (COUNTY/STATE/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings													
	Home Purchase Loans													
	A		B		C		D		E		F		G	
	FHA, FSA/RHS & VA		Conventional		Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C, and D		Loans On Manufactured Home Dwellings From Columns A, B, C, & D	
	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount
Loans Originated	27	5855000	32	5330000	7	1835000	1	105000	0	0	13	2395000	4	800000
Applications Approved but not Accepted	0	0	7	1345000	0	0	1	15000	0	0	0	0	5	685000
Applications Denied by Financial Institution	2	540000	6	970000	10	1220000	2	160000	0	0	3	615000	1	105000
Applications Withdrawn by Applicant	10	2210000	9	1555000	7	975000	0	0	0	0	3	635000	1	235000
File Closed for Incompleteness	0	0	1	55000	1	75000	1	405000	0	0	0	0	0	0
Applications Received	39	8605000	55	9255000	25	4105000	5	685000	0	0	19	3645000	11	1825000
MCLENNAN COUNTY/TEXAS/003401														
Loans Originated	8	2140000	11	2395000	3	655000	1	45000	0	0	0	0	9	1625000
Applications Approved but not Accepted	0	0	1	155000	0	0	0	0	0	0	0	0	1	155000
Applications Denied by Financial Institution	5	1145000	6	1380000	1	165000	1	55000	0	0	1	165000	10	2280000
Applications Withdrawn by Applicant	1	245000	1	185000	2	510000	0	0	0	0	1	185000	1	185000
File Closed for Incompleteness	0	0	4	680000	0	0	0	0	0	0	0	0	4	680000
Applications Received	14	3530000	23	4795000	6	1330000	2	100000	0	0	2	350000	25	4925000
MCLENNAN COUNTY/TEXAS/003402														
Loans Originated	15	4045000	34	10670000	18	4790000	7	765000	0	0	11	3475000	4	800000
Applications Approved but not Accepted	0	0	2	1100000	0	0	1	155000	0	0	0	0	0	0
Applications Denied by Financial Institution	4	1100000	5	1045000	16	3480000	7	685000	0	0	4	590000	4	520000
Applications Withdrawn by Applicant	6	1380000	7	2445000	10	1940000	0	0	0	0	3	715000	3	685000
File Closed for Incompleteness	2	450000	1	155000	2	670000	0	0	0	0	0	0	1	85000

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION (COUNTY/STATE/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings													
	Home Purchase Loans													
	A		B		C		D		E		F		G	
	FHA, FSA/RHS & VA		Conventional		Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C, and D		Loans On Manufactured Home Dwellings From Columns A, B, C, & D	
	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount
Applications Received	27	6975000	49	15415000	46	10880000	15	1605000	0	0	18	4780000	12	2090000
MCLENNAN COUNTY/TEXAS/003500														
Loans Originated	11	4765000	26	4890000	23	5205000	3	245000	0	0	4	410000	20	2740000
Applications Approved but not Accepted	0	0	2	250000	2	300000	0	0	0	0	2	240000	2	180000
Applications Denied by Financial Institution	4	1600000	24	3830000	7	1855000	1	45000	0	0	0	0	22	3620000
Applications Withdrawn by Applicant	6	2870000	7	1385000	14	3530000	1	85000	0	0	0	0	1	95000
File Closed for Incompleteness	0	0	7	685000	4	1180000	0	0	0	0	0	0	8	900000
Applications Received	21	9235000	66	11040000	50	12070000	5	375000	0	0	6	650000	53	7535000
MCLENNAN COUNTY/TEXAS/003601														
Loans Originated	6	1100000	17	3555000	3	385000	4	370000	0	0	3	405000	4	620000
Applications Approved but not Accepted	1	125000	1	175000	0	0	1	15000	0	0	0	0	0	0
Applications Denied by Financial Institution	1	295000	11	1545000	7	825000	2	170000	0	0	4	430000	11	1585000
Applications Withdrawn by Applicant	3	495000	3	715000	6	1350000	0	0	0	0	0	0	1	285000
File Closed for Incompleteness	0	0	3	475000	0	0	0	0	0	0	0	0	3	475000
Applications Received	11	2015000	35	6465000	16	2560000	7	555000	0	0	7	835000	19	2965000
MCLENNAN COUNTY/TEXAS/003602														
Loans Originated	12	3770000	21	5235000	16	3200000	1	35000	1	1385000	3	715000	10	1630000
Applications Approved but not Accepted	0	0	9	1175000	2	400000	0	0	0	0	0	0	9	1175000
Applications Denied by Financial Institution	0	0	22	2570000	9	1345000	5	675000	0	0	0	0	18	1580000

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION (COUNTY/STATE/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings													
	Home Purchase Loans													
	A		B		C		D		E		F		G	
	FHA, FSA/RHS & VA		Conventional		Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C, and D		Loans On Manufactured Home Dwellings From Columns A, B, C, & D	
	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount
Applications Withdrawn by Applicant	5	1815000	5	655000	3	785000	0	0	0	0	1	95000	2	230000
File Closed for Incompleteness	0	0	9	1145000	2	280000	1	45000	0	0	0	0	8	890000
Applications Received	17	5585000	66	10780000	32	6010000	7	755000	1	1385000	4	810000	47	5505000
MCLENNAN COUNTY/TEXAS/003701														
Loans Originated	13	3925000	20	5790000	18	6520000	4	390000	0	0	2	250000	6	1310000
Applications Approved but not Accepted	0	0	0	0	4	240000	0	0	0	0	1	75000	3	165000
Applications Denied by Financial Institution	0	0	4	950000	4	1100000	2	110000	0	0	0	0	3	485000
Applications Withdrawn by Applicant	1	305000	2	390000	6	1950000	0	0	0	0	0	0	1	85000
File Closed for Incompleteness	0	0	4	850000	2	240000	0	0	0	0	1	545000	2	260000
Applications Received	14	4230000	30	7980000	34	10050000	6	500000	0	0	4	870000	15	2305000
MCLENNAN COUNTY/TEXAS/003703														
Loans Originated	24	8490000	45	12385000	21	6165000	4	240000	0	0	14	2910000	1	85000
Applications Approved but not Accepted	1	355000	5	1885000	0	0	1	205000	0	0	3	1365000	1	355000
Applications Denied by Financial Institution	2	1580000	4	1140000	12	3470000	4	350000	0	0	0	0	0	0
Applications Withdrawn by Applicant	12	5250000	10	2900000	8	3220000	1	105000	0	0	4	710000	0	0
File Closed for Incompleteness	0	0	1	285000	4	700000	4	250000	0	0	1	285000	0	0
Applications Received	39	15675000	65	18595000	45	13555000	14	1150000	0	0	22	5270000	2	440000
MCLENNAN COUNTY/TEXAS/003708														
Loans Originated	115	36695000	137	39625000	46	11900000	7	665000	1	1685000	25	6135000	0	0

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION (COUNTY/STATE/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings													
	Home Purchase Loans													
	A		B		C		D		E		F		G	
	FHA, FSA/RHS & VA		Conventional		Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C, and D		Loans On Manufactured Home Dwellings From Columns A, B, C, & D	
	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount
Applications Approved but not Accepted	2	640000	1	205000	4	1190000	0	0	1	835000	0	0	0	0
Applications Denied by Financial Institution	7	2215000	6	2060000	25	5635000	9	445000	0	0	1	185000	0	0
Applications Withdrawn by Applicant	19	6455000	21	5875000	20	5660000	2	130000	1	975000	4	810000	0	0
File Closed for Incompleteness	1	235000	4	1170000	7	2035000	0	0	0	0	1	65000	1	195000
Applications Received	144	46240000	169	48935000	102	26420000	18	1240000	3	3495000	31	7195000	1	195000
MCLENNAN COUNTY/TEXAS/003709														
Loans Originated	21	6235000	34	7800000	25	5395000	5	515000	0	0	10	1990000	0	0
Applications Approved but not Accepted	1	315000	1	15000	3	885000	0	0	0	0	0	0	0	0
Applications Denied by Financial Institution	3	905000	1	155000	9	1375000	5	285000	1	43685000	1	155000	0	0
Applications Withdrawn by Applicant	6	1640000	11	2835000	11	1935000	0	0	0	0	1	225000	0	0
File Closed for Incompleteness	2	670000	1	425000	4	980000	0	0	0	0	0	0	0	0
Applications Received	33	9765000	48	11230000	52	10570000	10	800000	1	43685000	12	2370000	0	0
MCLENNAN COUNTY/TEXAS/003710														
Loans Originated	39	14735000	57	16515000	30	8720000	9	765000	0	0	5	1075000	0	0
Applications Approved but not Accepted	0	0	3	575000	3	585000	0	0	0	0	0	0	0	0
Applications Denied by Financial Institution	4	1500000	8	1940000	8	1770000	5	335000	0	0	1	155000	1	195000
Applications Withdrawn by Applicant	3	765000	6	1500000	8	2230000	5	485000	0	0	0	0	0	0
File Closed for Incompleteness	0	0	3	945000	4	1490000	0	0	0	0	0	0	2	490000
Applications Received	46	17000000	77	21475000	53	14795000	19	1585000	0	0	6	1230000	3	685000

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION (COUNTY/STATE/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings													
	Home Purchase Loans													
	A		B		C		D		E		F		G	
	FHA, FSA/RHS & VA		Conventional		Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C, and D		Loans On Manufactured Home Dwellings From Columns A, B, C, & D	
	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount
MCLENNAN COUNTY/TEXAS/003711														
Loans Originated	11	3265000	13	2845000	8	2010000	1	35000	1	4735000	2	450000	0	0
Applications Approved but not Accepted	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Applications Denied by Financial Institution	0	0	3	435000	3	1215000	1	205000	0	0	3	915000	1	165000
Applications Withdrawn by Applicant	0	0	3	545000	1	365000	0	0	0	0	2	350000	0	0
File Closed for Incompleteness	0	0	0	0	1	145000	0	0	0	0	0	0	0	0
Applications Received	11	3265000	19	3825000	13	3735000	2	240000	1	4735000	7	1715000	1	165000
MCLENNAN COUNTY/TEXAS/003712														
Loans Originated	4	1230000	44	18950000	11	4285000	2	70000	0	0	4	1060000	0	0
Applications Approved but not Accepted	1	495000	3	2235000	1	295000	0	0	0	0	0	0	0	0
Applications Denied by Financial Institution	0	0	3	1795000	2	310000	1	55000	0	0	0	0	0	0
Applications Withdrawn by Applicant	0	0	11	4015000	4	810000	0	0	0	0	0	0	0	0
File Closed for Incompleteness	0	0	3	1785000	5	1575000	0	0	0	0	0	0	0	0
Applications Received	5	1725000	64	28780000	23	7275000	3	125000	0	0	4	1060000	0	0
MCLENNAN COUNTY/TEXAS/003801														
Loans Originated	31	12545000	51	24195000	40	10820000	7	655000	0	0	11	2905000	8	1180000
Applications Approved but not Accepted	0	0	6	1100000	0	0	0	0	0	0	0	0	5	665000
Applications Denied by Financial Institution	3	1415000	14	2270000	8	2240000	4	640000	0	0	0	0	11	1505000
Applications Withdrawn by Applicant	5	1705000	9	2355000	10	4670000	0	0	0	0	3	625000	0	0

[illegible]

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION (COUNTY/STATE/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings													
	Home Purchase Loans													
	A		B		C		D		E		F		G	
	FHA, FSA/RHS & VA		Conventional		Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C, and D		Loans On Manufactured Home Dwellings From Columns A, B, C, & D	
	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount
Applications Denied by Financial Institution	1	165000	9	2145000	7	1125000	1	355000	0	0	0	0	2	440000
Applications Withdrawn by Applicant	12	6570000	14	4850000	9	3285000	0	0	0	0	1	145000	0	0
File Closed for Incompleteness	1	255000	1	95000	4	1200000	2	220000	0	0	0	0	0	0
Applications Received	44	17540000	75	22945000	49	10855000	9	945000	0	0	20	3070000	4	980000
MCLENNAN COUNTY/TEXAS/004000														
Loans Originated	16	5830000	51	17625000	29	10045000	6	920000	0	0	8	2430000	4	650000
Applications Approved but not Accepted	0	0	3	575000	3	1285000	0	0	0	0	0	0	2	180000
Applications Denied by Financial Institution	1	365000	17	4315000	18	5940000	7	945000	0	0	0	0	12	1850000
Applications Withdrawn by Applicant	6	3420000	9	3585000	8	3400000	2	230000	0	0	1	725000	3	565000
File Closed for Incompleteness	2	300000	4	650000	2	420000	1	205000	0	0	0	0	5	795000
Applications Received	25	9915000	84	26750000	60	21090000	16	2300000	0	0	9	3155000	26	4040000
MCLENNAN COUNTY/TEXAS/004102														
Loans Originated	14	5640000	39	13435000	29	8885000	6	490000	1	2505000	3	985000	5	725000
Applications Approved but not Accepted	0	0	1	225000	1	665000	0	0	0	0	0	0	1	225000
Applications Denied by Financial Institution	0	0	15	2595000	15	4755000	7	615000	0	0	3	345000	12	1840000
Applications Withdrawn by Applicant	2	690000	7	2895000	13	4465000	1	205000	0	0	0	0	3	455000
File Closed for Incompleteness	0	0	6	740000	5	1745000	1	95000	0	0	1	95000	7	1065000
Applications Received	16	6330000	68	19890000	63	20515000	15	1405000	1	2505000	7	1425000	28	4310000
MCLENNAN COUNTY/TEXAS/004104														

[illegible]

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION (COUNTY/STATE/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings													
	Home Purchase Loans													
	A		B		C		D		E		F		G	
	FHA, FSA/RHS & VA		Conventional		Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C, and D		Loans On Manufactured Home Dwellings From Columns A, B, C, & D	
	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount
Applications Received	28	7400000	31	6865000	24	5810000	3	355000	0	0	5	615000	2	370000
MCLENNAN COUNTY/TEXAS/004202														
Loans Originated	8	2020000	30	6590000	10	3380000	2	90000	0	0	3	445000	20	3590000
Applications Approved but not Accepted	0	0	5	985000	1	245000	2	140000	0	0	0	0	3	485000
Applications Denied by Financial Institution	0	0	16	2580000	6	1590000	4	410000	0	0	2	400000	14	2060000
Applications Withdrawn by Applicant	4	1190000	5	1735000	11	3785000	0	0	0	0	0	0	4	1260000
File Closed for Incompleteness	0	0	8	1130000	3	915000	0	0	0	0	0	0	8	1130000
Applications Received	12	3210000	64	13020000	31	9915000	8	640000	0	0	5	845000	49	8525000
MCLENNAN COUNTY/TEXAS/004300														
Loans Originated	25	4995000	33	3815000	16	1760000	6	270000	0	0	21	2215000	0	0
Applications Approved but not Accepted	2	180000	4	460000	0	0	0	0	0	0	2	130000	0	0
Applications Denied by Financial Institution	2	360000	5	965000	13	1655000	6	430000	1	36005000	3	225000	0	0
Applications Withdrawn by Applicant	5	985000	8	1270000	3	315000	0	0	1	45365000	2	200000	0	0
File Closed for Incompleteness	0	0	1	35000	1	165000	0	0	0	0	1	165000	1	35000
Applications Received	34	6520000	51	6545000	33	3895000	12	700000	2	81370000	29	2935000	1	35000

MSA/MD Aggregate Reports

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1. [Year](#)
2024
2. [State](#)
Texas - TX
3. [MSA/MD](#)
WACO - 47380
4. [Report](#)
Loans Purchased by Tract - 2

Loans purchased, by location of property and type of loan, 2024
MSA/MD: 47380 - Waco, TX

Save as CSV

CENSUS TRACT OR COUNTY NAME (COUNTY/STATE/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings													
	Home Purchase Loans													
	A		B		C		D		E		F		G	
	FHA, FSA/RHS & VA		Conventional		Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C, and D		Loans On Manufactured Home Dwellings From Columns A, B, C, & D	
	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount
BOSQUE COUNTY/TEXAS/950100	2	870000	4	500000	2	640000	0	0	0	0	0	0	2	270000
BOSQUE COUNTY/TEXAS/950200	5	1255000	0	0	1	265000	0	0	0	0	0	0	0	0
BOSQUE COUNTY/TEXAS/950300	5	1485000	3	565000	1	325000	0	0	0	0	0	0	0	0
BOSQUE COUNTY/TEXAS/950400	5	1785000	4	1000000	4	1910000	0	0	0	0	1	605000	2	440000

CENSUS TRACT OR COUNTY NAME (COUNTY/STATE/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings													
	Home Purchase Loans													
	A		B		C		D		E		F		G	
	FHA, FSA/RHS & VA		Conventional		Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C, and D		Loans On Manufactured Home Dwellings From Columns A, B, C, & D	
	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount
BOSQUE COUNTY/TEXAS/950500	4	770000	3	495000	0	0	0	0	0	0	0	0	0	0
BOSQUE COUNTY/TEXAS/950600	2	480000	1	5000	0	0	0	0	0	0	0	0	0	0
BOSQUE COUNTY/TEXAS/950700	1	245000	3	265000	0	0	0	0	0	0	0	0	3	295000
FALLS COUNTY/TEXAS/000200	1	365000	2	70000	0	0	0	0	0	0	0	0	1	55000
FALLS COUNTY/TEXAS/000300	3	355000	1	5000	1	155000	0	0	0	0	0	0	0	0
FALLS COUNTY/TEXAS/000400	1	155000	0	0	0	0	0	0	0	0	0	0	0	0
FALLS COUNTY/TEXAS/000500	2	740000	3	355000	0	0	0	0	0	0	0	0	3	355000
FALLS COUNTY/TEXAS/000700	3	645000	3	405000	1	175000	0	0	0	0	0	0	2	400000
FALLS COUNTY/TEXAS/000800	2	380000	5	525000	1	205000	0	0	0	0	0	0	5	665000
MCLENNAN COUNTY/TEXAS/000100	2	270000	0	0	1	185000	1	185000	0	0	2	370000	0	0
MCLENNAN COUNTY/TEXAS/000200	1	375000	6	1750000	0	0	0	0	0	0	5	1525000	0	0
MCLENNAN COUNTY/TEXAS/000401	1	165000	1	5000	0	0	0	0	0	0	0	0	0	0
MCLENNAN COUNTY/TEXAS/000402	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MCLENNAN COUNTY/TEXAS/000598	6	1140000	6	500000	0	0	0	0	0	0	1	285000	0	0
MCLENNAN COUNTY/TEXAS/000700	0	0	2	720000	0	0	0	0	0	0	2	720000	0	0

CENSUS TRACT OR COUNTY NAME (COUNTY/STATE/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings													
	Home Purchase Loans													
	A		B		C		D		E		F		G	
	FHA, FSA/RHS & VA		Conventional		Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C, and D		Loans On Manufactured Home Dwellings From Columns A, B, C, & D	
	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount
MCLENNAN COUNTY/TEXAS/000800	5	1135000	5	725000	1	215000	0	0	0	0	0	0	0	0
MCLENNAN COUNTY/TEXAS/000900	5	855000	2	10000	0	0	0	0	0	0	0	0	0	0
MCLENNAN COUNTY/TEXAS/001000	1	145000	3	115000	1	185000	1	185000	0	0	2	370000	0	0
MCLENNAN COUNTY/TEXAS/001100	4	740000	3	425000	0	0	0	0	0	0	1	205000	0	0
MCLENNAN COUNTY/TEXAS/001200	2	360000	5	795000	1	65000	0	0	0	0	4	790000	0	0
MCLENNAN COUNTY/TEXAS/001300	0	0	1	125000	1	85000	0	0	0	0	0	0	0	0
MCLENNAN COUNTY/TEXAS/001401	2	400000	0	0	0	0	0	0	0	0	0	0	0	0
MCLENNAN COUNTY/TEXAS/001402	3	625000	0	0	0	0	0	0	0	0	0	0	0	0
MCLENNAN COUNTY/TEXAS/001500	2	390000	0	0	0	0	0	0	0	0	0	0	0	0
MCLENNAN COUNTY/TEXAS/001600	12	2510000	10	310000	0	0	0	0	0	0	1	125000	0	0
MCLENNAN COUNTY/TEXAS/001700	23	5465000	15	1395000	0	0	0	0	0	0	0	0	4	740000
MCLENNAN COUNTY/TEXAS/001800	3	705000	1	15000	0	0	0	0	0	0	0	0	0	0
MCLENNAN COUNTY/TEXAS/001900	6	1820000	15	3885000	0	0	0	0	0	0	5	1185000	0	0
MCLENNAN COUNTY/TEXAS/002000	8	2250000	7	1655000	2	630000	0	0	0	0	0	0	0	0
MCLENNAN COUNTY/TEXAS/002100	4	780000	6	400000	2	420000	0	0	0	0	2	330000	2	60000

[illegible]

CENSUS TRACT OR COUNTY NAME (COUNTY/STATE/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings													
	Home Purchase Loans													
	A		B		C		D		E		F		G	
	FHA, FSA/RHS & VA		Conventional		Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C, and D		Loans On Manufactured Home Dwellings From Columns A, B, C, & D	
	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount
MCLENNAN COUNTY/TEXAS/003602	6	2050000	5	1045000	2	510000	0	0	0	0	0	0	1	35000
MCLENNAN COUNTY/TEXAS/003701	3	1005000	2	210000	1	235000	0	0	0	0	1	195000	0	0
MCLENNAN COUNTY/TEXAS/003703	10	3740000	5	435000	2	450000	0	0	0	0	0	0	1	85000
MCLENNAN COUNTY/TEXAS/003708	61	19325000	36	10000000	5	1385000	1	105000	0	0	4	880000	0	0
MCLENNAN COUNTY/TEXAS/003709	11	3125000	5	845000	1	275000	0	0	0	0	0	0	0	0
MCLENNAN COUNTY/TEXAS/003710	17	6735000	17	4625000	6	2230000	1	145000	0	0	2	350000	0	0
MCLENNAN COUNTY/TEXAS/003711	5	1525000	4	700000	1	125000	0	0	0	0	0	0	0	0
MCLENNAN COUNTY/TEXAS/003712	2	630000	7	2785000	3	1915000	0	0	0	0	1	145000	0	0
MCLENNAN COUNTY/TEXAS/003801	16	5830000	12	4550000	4	1310000	1	175000	0	0	0	0	1	225000
MCLENNAN COUNTY/TEXAS/003802	10	2510000	8	550000	6	1920000	1	75000	0	0	1	105000	4	210000
MCLENNAN COUNTY/TEXAS/003901	11	4385000	10	4060000	0	0	0	0	0	0	0	0	0	0
MCLENNAN COUNTY/TEXAS/003902	11	3135000	6	2280000	1	105000	0	0	0	0	1	105000	1	255000
MCLENNAN COUNTY/TEXAS/004000	11	4175000	6	2210000	9	3095000	0	0	0	0	0	0	1	65000
MCLENNAN COUNTY/TEXAS/004102	3	1625000	8	2560000	5	1615000	0	0	0	0	0	0	1	65000
MCLENNAN COUNTY/TEXAS/004104	10	2860000	3	315000	2	720000	1	45000	0	0	0	0	0	0

CENSUS TRACT OR COUNTY NAME (COUNTY/STATE/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings													
	Home Purchase Loans													
	A		B		C		D		E		F		G	
	FHA, FSA/RHS & VA		Conventional		Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C, and D		Loans On Manufactured Home Dwellings From Columns A, B, C, & D	
	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount
MCLENNAN COUNTY/TEXAS/004105	71	20905000	22	5550000	4	1410000	0	0	0	0	7	1295000	0	0
MCLENNAN COUNTY/TEXAS/004201	4	700000	5	1255000	0	0	0	0	0	0	0	0	1	105000
MCLENNAN COUNTY/TEXAS/004202	5	1275000	3	275000	1	375000	0	0	0	0	0	0	2	570000
MCLENNAN COUNTY/TEXAS/004300	12	2070000	9	405000	0	0	0	0	0	0	0	0	0	0

Report date: 06/13/2025

MSA/MD Aggregate Reports

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1. [Year](#)
2024

2. [State](#)
Texas - TX

3. [MSA/MD](#)
WACO - 47380

4. [Report](#)
Applications by Race and Sex -
3

Disposition of loan applications, by race and sex of applicant, 2024

MSA/MD: 47380 - Waco, TX

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RACE AND SEX	Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness		Purchased Loans	
	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount
RACE												
AMERICAN INDIAN OR ALASKA NATIVE												
Male	11	2635000	0	0	7	1125000	8	2120000	2	130000	0	0
Female	6	1430000	2	180000	8	1120000	5	965000	5	565000	0	0
Joint	12	1800000	1	165000	4	730000	4	1050000	1	55000	1	225000
Sex Not Available	0	0	0	0	0	0	0	0	0	0	0	0
Total	29	5865000	3	345000	19	2975000	17	4135000	8	750000	1	225000
ASIAN												

RACE AND SEX	Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness		Purchased Loans	
	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount
Male	33	10015000	2	870000	12	3020000	8	3080000	8	3720000	0	0
Female	10	1790000	1	155000	12	2990000	12	3120000	1	25000	0	0
Joint	32	11040000	1	805000	7	1505000	4	1370000	2	790000	0	0
Sex Not Available	0	0	0	0	0	0	0	0	0	0	0	0
Total	75	22845000	4	1830000	31	7515000	24	7570000	11	4535000	0	0
BLACK OR AFRICAN AMERICAN												
Male	86	17750000	6	1370000	64	8430000	25	5185000	11	1025000	1	305000
Female	75	14805000	7	1285000	70	9480000	33	6605000	17	2435000	0	0
Joint	47	13685000	4	480000	47	8635000	23	7515000	9	2765000	1	295000
Sex Not Available	0	0	0	0	1	95000	3	795000	2	140000	0	0
Total	208	46240000	17	3135000	182	26640000	84	20100000	39	6365000	2	600000
NATIVE HAWAIIAN OR OTHER PACIFIC ISLANDER												
Male	8	2420000	0	0	3	1625000	3	1555000	0	0	0	0
Female	1	155000	0	0	0	0	1	175000	0	0	0	0
Joint	1	255000	0	0	0	0	0	0	0	0	0	0
Sex Not Available	0	0	0	0	0	0	0	0	0	0	0	0
Total	10	2830000	0	0	3	1625000	4	1730000	0	0	0	0
WHITE												
Male	965	225285000	55	9535000	354	55550000	296	68070000	111	16255000	7	1985000
Female	575	113825000	35	5855000	263	40135000	160	34100000	70	8500000	6	970000
Joint	1640	447660000	100	24750000	361	67685000	335	93545000	125	24675000	23	7595000
Sex Not Available	8	2310000	4	1270000	5	795000	8	2430000	2	190000	0	0
Total	3188	789080000	194	41410000	983	164165000	799	198145000	308	49620000	36	10550000

RACE AND SEX	Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness		Purchased Loans	
	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount
2 OR MORE MINORITY RACES												
Male	2	450000	1	95000	2	410000	2	290000	0	0	0	0
Female	1	205000	0	0	0	0	1	255000	1	65000	0	0
Joint	2	650000	0	0	0	0	0	0	0	0	0	0
Sex Not Available	0	0	0	0	1	165000	0	0	0	0	0	0
Total	5	1305000	1	95000	3	575000	3	545000	1	65000	0	0
JOINT												
Male	2	350000	2	280000	0	0	0	0	1	135000	0	0
Female	2	140000	0	0	1	205000	0	0	0	0	0	0
Joint	117	34125000	11	1905000	25	4725000	37	11475000	5	1715000	3	665000
Sex Not Available	0	0	0	0	0	0	0	0	1	195000	0	0
Total	121	34615000	13	2185000	26	4930000	37	11475000	7	2045000	3	665000
FREE FORM TEXT ONLY												
Male	0	0	0	0	1	35000	0	0	0	0	0	0
Female	0	0	0	0	1	25000	0	0	0	0	0	0
Joint	0	0	0	0	0	0	1	215000	0	0	0	0
Sex Not Available	0	0	0	0	0	0	0	0	0	0	0	0
Total	0	0	0	0	2	60000	1	215000	0	0	0	0
RACE NOT AVAILABLE												
Male	150	37130000	12	2200000	71	11515000	55	11835000	18	4340000	0	0
Female	72	15380000	8	1050000	32	4160000	26	4970000	18	2150000	2	460000
Joint	155	43535000	10	2150000	54	10890000	46	12510000	18	3810000	3	665000
Sex Not Available	408	157400000	19	4735000	122	104980000	117	76515000	25	6535000	985	242845000

RACE AND SEX	Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness		Purchased Loans	
	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount
Total	785	253445000	49	10135000	279	131545000	244	105830000	79	16835000	990	243970000

Report date: 06/13/2025

MSA/MD Aggregate Reports

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1. Year
2024

2. State
Texas - TX

3. [MSA/MD](#)
WACO - 47380

4. Report

Disposition of loan applications, by ethnicity and sex of applicant, 2024

MSA/MD: 47380 - Waco, TX

Save as CSV

ETHNICITY AND SEX	Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness		Purchased Loans	
	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount
ETHNICITY												
HISPANIC OR LATINO												
Male	306	65390000	22	4190000	152	25020000	90	18270000	35	6715000	1	455000
Female	158	28300000	18	1680000	110	14080000	47	11385000	25	2385000	1	225000
Joint	291	56785000	25	3355000	104	17350000	73	17685000	26	4700000	2	730000
Sex Not Available	4	1100000	0	0	4	680000	1	265000	0	0	0	0
Total	759	151575000	65	9225000	370	57130000	211	47605000	86	13800000	4	1410000
NOT HISPANIC OR LATINO												

ETHNICITY AND SEX	Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness		Purchased Loans	
	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount
Male	821	197185000	43	8515000	309	48875000	259	63365000	93	13905000	7	1835000
Female	500	101490000	29	6085000	245	39545000	173	35195000	73	9695000	6	990000
Joint	1347	393905000	81	21635000	297	57805000	302	87840000	103	22275000	20	6030000
Sex Not Available	6	1860000	3	1025000	8	1480000	13	3945000	2	260000	0	0
Total	2674	694440000	156	37260000	859	147705000	747	190345000	271	46135000	33	8855000
JOINT												
Male	10	2610000	1	75000	6	590000	6	850000	0	0	0	0
Female	6	1210000	0	0	4	660000	2	540000	0	0	0	0
Joint	216	61600000	16	3910000	50	8760000	40	11550000	18	3730000	7	2105000
Sex Not Available	0	0	1	245000	0	0	0	0	1	195000	0	0
Total	232	65420000	18	4230000	60	10010000	48	12940000	19	3925000	7	2105000
FREE FORM TEXT ONLY												
Male	1	265000	1	65000	0	0	0	0	0	0	0	0
Female	2	150000	0	0	0	0	0	0	0	0	0	0
Joint	1	315000	0	0	0	0	0	0	0	0	0	0
Sex Not Available	0	0	0	0	0	0	0	0	0	0	0	0
Total	4	730000	1	65000	0	0	0	0	0	0	0	0
ETHNICITY NOT AVAILABLE												
Male	119	30585000	11	1505000	47	7225000	42	9650000	23	4985000	0	0
Female	76	16580000	6	760000	28	3830000	16	3070000	14	1660000	1	215000
Joint	151	40145000	5	1355000	47	10255000	35	10605000	13	3105000	2	580000
Sex Not Available	406	156750000	19	4735000	117	103875000	114	75530000	27	6605000	985	242845000
Total	752	244060000	41	8355000	239	125185000	207	98855000	77	16355000	988	243640000

MSA/MD Aggregate Reports

These reports summarize lending activity by MSA/MD.

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Looking for other HMDA data? Visit the new [HMDA Data Browser](#) to filter and download HMDA datasets.

1. [Year](#)
2024
2. [State](#)
Texas - TX
3. [MSA/MD](#)
WACO - 47380
4. [Report](#)
Applications by Income, Race,
and Ethnicity - 5

Disposition of applications by income, race, and ethnicity of applicant, 2024
MSA/MD: 47380 - Waco, TX

Save as CSV

INCOME, RACE AND ETHNICITY	Applications Received		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness		Purchased Loans	
	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount
LESS THAN 50% OF MSA/MD MEDIAN														
RACE														
American Indian or Alaska Native	6	620000	0	0	0	0	1	35000	2	370000	3	215000	0	0
Asian	12	2130000	4	470000	0	0	7	1565000	0	0	1	95000	0	0
Black or African American	78	9300000	17	1875000	1	25000	43	5125000	10	1370000	7	905000	0	0
Native Hawaiian or Other Pacific Islander	0	0	0	0	0	0	0	0	0	0	0	0	0	0
White	370	46270000	126	16330000	16	1420000	162	19860000	40	5620000	26	3040000	1	75000

INCOME, RACE AND ETHNICITY	Applications Received		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness		Purchased Loans	
	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount
2 or more minority races	4	500000	0	0	0	0	2	290000	1	145000	1	65000	0	0
Joint	1	275000	0	0	0	0	1	275000	0	0	0	0	0	0
Free Form Text Only	2	60000	0	0	0	0	2	60000	0	0	0	0	0	0
Race Not Available	99	13255000	30	4800000	3	225000	41	4855000	16	2650000	9	725000	1	105000
ETHNICITY														
Hispanic or Latino	157	19165000	42	4810000	12	1000000	78	10440000	13	1335000	12	1580000	0	0
Not Hispanic or Latino	321	40405000	99	13085000	6	530000	147	18165000	44	6420000	25	2205000	1	75000
Joint	10	1430000	5	1035000	0	0	4	320000	1	75000	0	0	0	0
Free Form Text Only	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Ethnicity Not Available	84	11410000	31	4545000	2	140000	30	3140000	11	2325000	10	1260000	1	105000
50-79% OF MSA/MD MEDIAN														
RACE														
American Indian or Alaska Native	21	3245000	5	705000	3	345000	6	980000	4	820000	3	395000	0	0
Asian	10	1850000	4	860000	0	0	2	190000	3	675000	1	125000	0	0
Black or African American	126	18020000	40	6200000	4	330000	51	6975000	18	2860000	13	1655000	0	0
Native Hawaiian or Other Pacific Islander	2	360000	1	295000	0	0	1	65000	0	0	0	0	0	0
White	1044	151480000	526	79180000	42	4990000	260	39740000	148	19820000	68	7750000	3	605000
2 or more minority races	2	500000	1	215000	0	0	1	285000	0	0	0	0	0	0
Joint	19	3135000	13	1935000	1	215000	3	595000	2	390000	0	0	1	75000
Free Form Text Only	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Race Not Available	208	31810000	95	15895000	5	455000	57	7065000	32	6620000	19	1775000	2	460000
ETHNICITY														

INCOME, RACE AND ETHNICITY	Applications Received		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness		Purchased Loans	
	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount
Hispanic or Latino	414	55680000	198	28440000	25	2565000	119	15025000	43	6245000	29	3405000	1	225000
Not Hispanic or Latino	802	122760000	380	59470000	25	3385000	206	33430000	133	19445000	58	7030000	4	840000
Joint	34	5080000	20	3230000	0	0	9	1115000	5	735000	0	0	1	75000
Free Form Text Only	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Ethnicity Not Available	182	26880000	87	14145000	5	385000	47	6325000	26	4760000	17	1265000	0	0
80-99% OF MSA/MD MEDIAN														
RACE														
American Indian or Alaska Native	11	1955000	7	1215000	0	0	2	330000	2	410000	0	0	0	0
Asian	23	5375000	12	2880000	0	0	8	1830000	2	640000	1	25000	0	0
Black or African American	62	10650000	25	4995000	0	0	21	2795000	10	2240000	6	620000	0	0
Native Hawaiian or Other Pacific Islander	5	615000	4	440000	0	0	0	0	1	175000	0	0	0	0
White	646	113130000	363	67805000	21	2535000	115	17035000	97	18455000	50	7300000	5	1035000
2 or more minority races	1	205000	1	205000	0	0	0	0	0	0	0	0	0	0
Joint	12	2150000	7	1225000	1	205000	2	420000	2	300000	0	0	0	0
Free Form Text Only	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Race Not Available	142	25500000	57	11325000	9	1595000	33	4805000	37	7095000	6	680000	2	330000
ETHNICITY														
Hispanic or Latino	220	36950000	121	21755000	6	800000	43	6885000	37	5925000	13	1585000	1	255000
Not Hispanic or Latino	517	94285000	287	55375000	17	2465000	92	13940000	82	16830000	39	5675000	5	895000
Joint	32	5670000	18	3370000	1	115000	8	1390000	3	445000	2	350000	0	0
Free Form Text Only	2	330000	1	265000	1	65000	0	0	0	0	0	0	0	0
Ethnicity Not Available	131	22345000	49	9325000	6	890000	38	5000000	29	6115000	9	1015000	1	215000

INCOME, RACE AND ETHNICITY	Applications Received		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness		Purchased Loans	
	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount
100-119% OF MSA/MD MEDIAN														
RACE														
American Indian or Alaska Native	14	3460000	3	665000	0	0	7	1305000	4	1490000	0	0	0	0
Asian	7	1825000	6	1470000	0	0	0	0	1	355000	0	0	0	0
Black or African American	65	13005000	30	6300000	2	390000	20	3430000	12	2690000	1	195000	0	0
Native Hawaiian or Other Pacific Islander	2	620000	1	315000	0	0	0	0	1	305000	0	0	0	0
White	667	136675000	415	87485000	20	3830000	97	17595000	94	20510000	41	7255000	5	1445000
2 or more minority races	2	490000	1	235000	0	0	0	0	1	255000	0	0	0	0
Joint	25	5175000	12	2890000	1	55000	5	955000	5	825000	2	450000	1	335000
Free Form Text Only	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Race Not Available	127	23945000	61	12895000	5	945000	28	4390000	26	4540000	7	1175000	0	0
ETHNICITY														
Hispanic or Latino	212	41410000	129	25895000	7	1065000	33	5905000	31	6735000	12	1810000	1	455000
Not Hispanic or Latino	554	114780000	324	69820000	17	3445000	96	16480000	90	20000000	27	5035000	4	1080000
Joint	43	8985000	26	6160000	1	245000	5	745000	6	950000	5	885000	0	0
Free Form Text Only	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Ethnicity Not Available	100	20020000	50	10380000	3	465000	23	4545000	17	3285000	7	1345000	1	245000
120% OR MORE OF MSA/MD MEDIAN														
RACE														
American Indian or Alaska Native	24	4790000	14	3280000	0	0	3	325000	5	1045000	2	140000	1	225000
Asian	93	33115000	49	17165000	4	1830000	14	3930000	18	5900000	8	4290000	0	0

INCOME, RACE AND ETHNICITY	Applications Received		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness		Purchased Loans	
	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount
Black or African American	199	51505000	96	26870000	10	2390000	47	8315000	34	10940000	12	2990000	2	600000
Native Hawaiian or Other Pacific Islander	8	4590000	4	1780000	0	0	2	1560000	2	1250000	0	0	0	0
White	2745	794865000	1758	538280000	95	28635000	349	69935000	420	133740000	123	24275000	22	7390000
2 or more minority races	4	890000	2	650000	1	95000	0	0	1	145000	0	0	0	0
Joint	147	44515000	89	28565000	10	1710000	15	2685000	28	9960000	5	1595000	1	255000
Free Form Text Only	1	215000	0	0	0	0	0	0	1	215000	0	0	0	0
Race Not Available	860	423280000	542	208530000	27	6915000	120	110430000	133	84925000	38	12480000	985	243075000
ETHNICITY														
Hispanic or Latino	488	126130000	269	70675000	15	3795000	97	18875000	87	27365000	20	5420000	1	475000
Not Hispanic or Latino	2513	743655000	1584	496690000	91	27435000	318	65690000	398	127650000	122	26190000	19	5965000
Joint	258	75360000	163	51625000	16	3870000	34	6440000	33	10735000	12	2690000	6	2030000
Free Form Text Only	3	465000	3	465000	0	0	0	0	0	0	0	0	0	0
Ethnicity Not Available	819	412155000	535	205665000	25	6475000	101	106175000	124	82370000	34	11470000	985	243075000

Report date: 06/13/2025

MSA/MD Aggregate Reports

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1. Year
2024

2. State
Texas - TX

3. MSA/MD
WACO - 47380

4. Report

Applications by Median Age of
Homes - 9

Disposition of loan applications, by median age of homes in census tract in which property is located and type of loan, 2024

MSA/MD: 47380 - Waco, TX

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[illegible]

CENSUS TRACTS BY MEDIAN AGE OF HOMES	Loans on 1- to 4-Family and Manufactured Home Dwellings													
	Home Purchase Loans													
	A		B		C		D		E		F		G	
	FHA, FSA/RHS & VA		Conventional		Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C, and D		Loans On Manufactured Home Dwellings From Columns A, B, C, & D	
	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount
File Closed for Incompleteness	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Applications Withdrawn by Applicant	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Applications Received	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2000 - 2010														
Loans Originated	197	60025000	204	55700000	91	22585000	27	2335000	0	0	65	14475000	2	190000
Applications Approved but not Accepted	5	1695000	10	2360000	14	3870000	0	0	0	0	2	520000	2	250000
Applications Denied by Financial Institution	15	4605000	18	4140000	44	9870000	14	1500000	1	43685000	9	2065000	6	1530000
File Closed for Incompleteness	4	980000	8	2190000	18	3850000	7	455000	0	0	6	1300000	2	250000
Applications Withdrawn by Applicant	40	11970000	49	15135000	38	9270000	5	325000	0	0	7	1575000	1	165000
Applications Received	261	79275000	289	79525000	205	49445000	53	4615000	1	43685000	89	19935000	13	2385000
1990 - 1999														
Loans Originated	357	119785000	688	216740000	352	99710000	73	6335000	7	28075000	162	48660000	92	17460000
Applications Approved but not Accepted	5	1675000	46	11250000	22	6250000	4	500000	1	835000	9	2815000	27	3745000
Applications Denied by Financial Institution	30	10740000	151	29575000	142	35230000	68	5630000	0	0	27	7385000	100	14580000
File Closed for Incompleteness	3	685000	64	15080000	53	14645000	9	645000	0	0	7	4065000	49	6915000
Applications Withdrawn by Applicant	81	27725000	136	39190000	128	38580000	11	1035000	1	975000	41	10525000	16	3210000

CENSUS TRACTS BY MEDIAN AGE OF HOMES	Loans on 1- to 4-Family and Manufactured Home Dwellings													
	Home Purchase Loans													
	A		B		C		D		E		F		G	
	FHA, FSA/RHS & VA		Conventional		Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C, and D		Loans On Manufactured Home Dwellings From Columns A, B, C, & D	
	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount
Applications Received	476	160610000	1085	311835000	697	194415000	165	14145000	9	29885000	246	73450000	284	45910000
1980 - 1989														
Loans Originated	224	62770000	389	105525000	219	53025000	69	7305000	1	645000	119	25195000	84	12970000
Applications Approved but not Accepted	9	2135000	48	7630000	12	3650000	4	840000	0	0	3	295000	27	3325000
Applications Denied by Financial Institution	26	6220000	187	31135000	108	27610000	41	4135000	0	0	22	5580000	154	21670000
File Closed for Incompleteness	10	3030000	92	14240000	20	4750000	7	905000	0	0	2	280000	81	11385000
Applications Withdrawn by Applicant	87	26585000	106	32760000	68	19260000	9	1245000	0	0	30	9880000	32	5210000
Applications Received	356	100740000	822	191290000	427	108295000	130	14430000	1	645000	176	41230000	378	54560000
1970 - 1979														
Loans Originated	137	30785000	244	49820000	101	18815000	27	3345000	9	19815000	89	16315000	29	3525000
Applications Approved but not Accepted	4	830000	29	5315000	5	675000	2	30000	0	0	5	1005000	11	1205000
Applications Denied by Financial Institution	15	3235000	116	13600000	66	10380000	37	2935000	1	3505000	25	3275000	84	8980000
File Closed for Incompleteness	2	400000	32	3250000	9	1735000	3	455000	0	0	3	525000	29	2655000
Applications Withdrawn by Applicant	48	10400000	60	11730000	45	8195000	7	475000	0	0	20	3340000	8	1540000
Applications Received	206	45650000	481	83715000	226	39800000	76	7240000	10	23320000	142	24460000	161	17905000
1969 OR EARLIER														
Loans Originated	195	44755000	378	74840000	167	28225000	60	5170000	4	17700000	197	30645000	2	400000

CENSUS TRACTS BY MEDIAN AGE OF HOMES	Loans on 1- to 4-Family and Manufactured Home Dwellings													
	Home Purchase Loans													
	A		B		C		D		E		F		G	
	FHA, FSA/RHS & VA		Conventional		Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C, and D		Loans On Manufactured Home Dwellings From Columns A, B, C, & D	
	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount
Applications Approved but not Accepted	10	1710000	22	3910000	9	1585000	6	400000	0	0	11	2185000	1	225000
Applications Denied by Financial Institution	15	3405000	54	8840000	80	11450000	40	3260000	1	36005000	37	5305000	10	1470000
File Closed for Incompleteness	2	850000	15	2705000	13	1865000	6	260000	0	0	8	1860000	7	865000
Applications Withdrawn by Applicant	53	12715000	106	18180000	54	11310000	8	200000	1	45365000	52	8660000	0	0
Applications Received	275	63435000	575	108475000	323	54435000	120	9290000	6	99070000	305	48655000	20	2960000
AGE UNKNOWN														
Loans Originated	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Applications Approved but not Accepted	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Applications Denied by Financial Institution	0	0	0	0	0	0	0	0	0	0	0	0	0	0
File Closed for Incompleteness	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Applications Withdrawn by Applicant	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Applications Received	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Report date: 06/13/2025

COMMUNITY REINVESTMENT ACT 2024-2025

DATE		DONATION	MARKETING	COMMUNITY EVENTS
Oct-24	Billboard Advertising -Bellmead & Franklin		X	
Dec-24	Midway ISD Education Foundation	X		
Feb-25	McGregor Ag Boosters	X		
Feb-25	Robinson Little League	X	X	
Feb-25	The Challenger Program	X	X	
May-25	Northwest Optimist Club	X	X	
Jun-25	Greater Waco Chamber of Commerce	X	X	
Jun-25	St. Francis Bulletin Advertisement		X	
Jul-25	Greater Waco Chamber of Commerce	X	X	
Jul-25	Kiwanis Club of Waco	X	X	
Jul-25	Waco Sunrise Rotary Club	X	X	
Jul-25	Robinson Education Foundation	X		
Aug-25	Greater Waco Chamber of Commerce	X	X	

Investments with Low Income Designated & Minority Depository Institutions