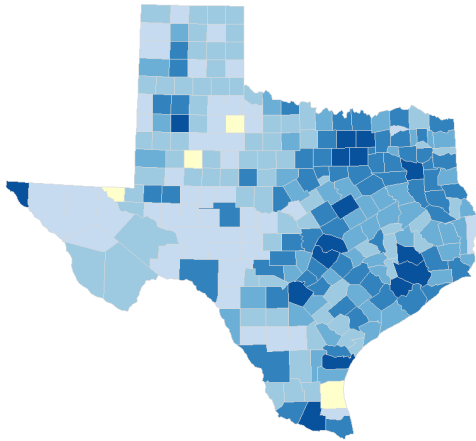


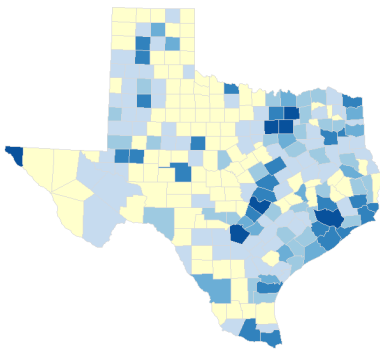


Community Bank Presence in Contrast TEXAS

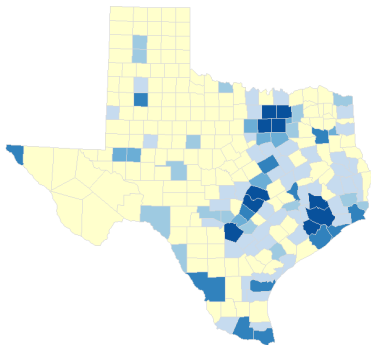
Community Bank Branch Locations



Credit Union Branch Locations



Large Bank Branch Locations



Community banks in TX represent **52%** of all bank branches in the state and have physical locations in...

97% of rural* counties

99% of LMI* counties

98% of all TX counties

In many cases, counties rely **solely** on community banks for local access to banking services, including...

56% of rural* counties

35% of LMI* counties

34% of all TX counties

**Rural counties are classified as non-core areas under the U.S. Census Bureau's urban-rural framework. LMI (low-to-moderate income) counties are defined as counties where at least 25 percent of the population lives at or below 150 percent of the federal poverty level.*



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Community Bank Presence in Contrast

TEXAS

Category	Metric	Community Banks	Credit Unions	Large Banks
All TX Counties	Share of Counties with 1+ Branches	98%	61%	38%
	Number of Counties with 0 Branches	4	99	157
	Average Number of Branches per County	16	7	8
	Median Number of Branches per County	6	1	0
	Share of Counties with Only One Institution Type	34%	0%	0%
	Counties with Only One Institution Type	86	0	0
LMI Counties	Share of Counties with 1+ Branch	99%	62%	32%
	Number of Counties with 0 Branches	1	48	86
	Average Number of Branches per County	14	6	6
	Median Number of Branches per County	5	1	0
	Share of Counties with Only One Institution Type	35%	0%	0%
	Counties with Only One Institution Type	45	0	0
Rural Counties	Share of Counties with 1+ Branch	97%	36%	14%
	Number of Counties with 0 Branches	4	77	104
	Average Number of Branches per County	4	1	0
	Median Number Branches per County	3	0	0
	Share of Counties with Only One Institution Type	56%	0%	0%
	Counties with Only One Institution Type	68	0	0

Sources: FDIC Summary of Deposits, NCUA Call Reports, US Census