

CRA Public File

Guaranty Bank & Trust

Table of Contents

CRA Public File Checklist	3
CRA Performance Evaluation	4
Bank Locations.....	51
Bank Locations Opened/Closed	54
Bank Locations Opened	55
Bank Locations Closed.....	55
Bank Locations Relocated	56
Bank Services.....	57
Locations Hours.....	58
Products & Services.....	62
Fee Schedules.....	64
ATM Listings	66
Assessment Area	67
Maps.....	68
Census Tract Listing by County	75
HMDA Disclosure Statement	76
CRA Disclosure Statements.....	78
Loan-to-Deposit Ratio	245
CRA Comment Letters	247
August 27, 2022	248
Comment Letter.....	248
Comment Letter.....	253
Bank Response	262
September 16, 2022.....	271
Comment Letter.....	271
January 28, 2023	278
Comment Letter.....	278
Bank Response	286
Response to Bank Letter	312

CRA Public File Checklist

Completed by Kim Garmon

Date Completed 02/23/2024

Instructions: Answer all questions on the checklist. Any "No" answers must be explained in the "Comments" section.

		Y	N	N/A	Comments
	Are accurate public notices displayed in the lobby?	X			
	Are all of the following in the public file?	X			
1	A copy of the bank's Community Reinvestment Act Performance Evaluation (PE).	X			01/28/2021
2	A list of the bank's branches, their street addresses, complete physical addresses, census tract numbers and income level (i.e. low, moderate, middle, upper).	X			Updated 11/06/23
3	A list of the bank's branches opened or closed during the current and each of the prior two calendar years and their street addresses, complete physical addresses, census tract numbers and income level (i.e. low, moderate, middle, upper).	X			Updated 02/23/24
4	A list of services (including hours of operation, available loan and deposit products and transaction fees) generally offered at the bank's branches and descriptions of material differences in the availability or cost of services at particular branches, if any.	X			Updated 02/23/24
5	A map of each assessment area showing its boundaries, and on the map or in a separate list, the geographies contained within the assessment area.	X			Updated 01/11/24
6	The bank's CRA disclosure statements for the prior two calendar years.	X			
7	HMDA Disclosure Statements for the prior two calendar years for the bank and for each non-depository affiliate the bank has elected to include in assessment of its CRA record, if applicable.	X			
8	The number and amount of consumer loans made to the four income categories of borrowers and geographies (low, moderate, middle, upper), and the number and amount located inside and outside the assessment area.			X	
9	The loan-to-deposit ratio.	X			
10	A copy of the bank's strategic plan, if it has been approved to be assessed under the strategic plan option.			X	
11	A quarterly update progress report of the bank's efforts to improve its record if it received a less than satisfactory rating during its most recent CRA examination.			X	
12	CRA Complaints – All written comments from the public relating to the bank's CRA performance and responses to them for the current and preceding two calendar years (except those that reflect adversely on the good name or reputation of any persons other than the bank).	X			
	Do all branch locations maintain the most recent copy of its CRA Public File?	X			Public File is updated as necessary and located on the bank's intranet for access by all employees company-wide.

CRA Performance Evaluation



PUBLIC DISCLOSURE

January 28, 2021

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Guaranty Bank & Trust, National Association
Charter Number: 25053
100 West Arkansas
Mount Pleasant, TX 75455

Office of the Comptroller of the Currency
225 East John Carpenter Freeway, Suite 900
Irving, TX 75062

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

Table of Contents

Overall CRA Rating.....3

Description of Institution.....4

Scope of the Evaluation.....5

Discriminatory or Other Illegal Credit Practices Review.....6

State Rating.....7

 State of Texas.....7

Appendix A: Scope of Examination.....Appendix A-1

Appendix B: Summary of State Ratings.....Appendix B-1

Appendix C: Definitions and Common Abbreviations.....Appendix C-1

Appendix D: Tables of Performance Data.....Appendix D-1

Overall CRA Rating

Institution's CRA Rating: This institution is rated Satisfactory.

The following table indicates the performance level of Guaranty Bank and Trust, National Association (Guaranty) with respect to the Lending, Investment, and Service Tests:

Performance Levels	Guaranty Bank & Trust, National Association Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory	X	X	X
Low Satisfactory			
Needs to Improve			
Substantial Noncompliance			

* The Lending Test is weighted more heavily than the Investment and Service Tests when arriving at an overall rating.

The major factors that support this rating include:

- The Lending Test rating is based on the relatively high level of community development (CD) lending, a significant majority of the bank's loans made in the assessment areas (AA), the good lending activity, a good level of borrower lending, and an excellent level of geographic lending.
- The Investment Test rating is based on the performance of the full scope areas, which was good. The bank has a good level of qualified community development investments and grants.
- The Service Test rating is based on the accessibility of services to essentially all portions of the AAs and a good level of CD services.

Lending in Assessment Area

A substantial majority of the bank's loans are in its AAs.

The bank originated and purchased 85.4 percent of its total loans inside the bank's AAs during the evaluation period. This analysis is performed at the bank, rather than the AA, level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	1,481	79.8	375	20.2	1,856	304,794	75.8	97,455	24.2	402,250
Small Business	3,081	87.0	461	13.0	3,542	356,306	83.5	70,566	16.5	426,872
Small Farm	1,313	88.8	166	11.2	1,479	71,774	82.8	14,909	17.2	86,683
Total	5,875	85.4	1,002	14.6	6,877	732,874	80.0	182,930	20.0	915,805

Home mortgage loans and small business loans are considered primary products, as they have a greater direct impact and are more responsive to credit needs of all AAs, including low- and moderate-income (LMI) communities in the bank's AAs. Conclusions are factored into the overall analysis of the geographic distribution of lending by income level of geography.

Description of Institution

Guaranty Bank & Trust, National Association ("Guaranty" or "the bank") is an intrastate bank headquartered in Mount Pleasant, Texas (TX), and wholly owned by Guaranty Bancshares, Incorporated (GBI). GBI is a one-bank holding company headquartered in Mount Pleasant, TX. Guaranty is one of the largest community banks in the area. As of December 31, 2019, the bank had total assets of \$2.3 billion and tier 1 capital of \$233.4 million.

As of December 31, 2019, total loans were \$1.7 billion representing 73.7 percent of total assets. The balance of the loan portfolio consisted of approximately 52.0 percent commercial real estate loans (\$889.6 million), 27.4 percent one- to four-family residential loans (\$467.7 million), 17.5 percent commercial and industrial loans (\$298.5 million), and 3.1 percent consumer loans (\$53.6 million).

During this evaluation period, the bank's business strategy emphasized originating more commercial, industrial, profession, and small business loans. However, the bank still originates a significant number of single-family mortgage loans, which are sold to secondary market investors. Guaranty is a full-service community bank providing financial products to both consumers and businesses with a wide range of both deposit and loan products available.

As of the evaluation period, the bank has 30 full-service branch locations, one loan production office (LPO), and 48 automatic teller machines (ATMs) located across eight AAs throughout East and North Texas, as well as the Brazos Valley and Houston, Texas areas. In the "Description of Institution's Operations in Texas" below is a detailed description of the bank's eight AAs.

On January 3, 2018, the bank opened a full-service banking center in Fort Worth, Texas, which created the Fort Worth AA. On June 4, 2018, the bank purchased Westbound Bank in Houston, Texas adding four full-service banking centers and created the Houston AA in the counties of Fort Bend, Harris, and Montgomery. On October 29, 2018, the bank opened its permanent branch in Austin, Texas, which created the Austin AA. In addition, the bank closed a full-service banking center in Atlanta (nonMSA AA), relocated a full-service location in Dallas, and closed a motor bank location in Texarkana, Texas (Texarkana AA).

The bank offers a variety of commercial and retail financial services for small business owners and consumers. Guaranty has invested in several alternative retail delivery systems that provides significant service beyond the bank's brick and mortar offices. The bank complements its traditional service delivery methods with certain alternative retail delivery systems such as deposit-taking ATMs, remote deposit capture, direct deposit, mobile banking, and online banking. In addition, bank services include Apple Pay, Samsung Pay, and Android Pay. When customers are conducting online banking a chat box is available to discuss any problems or answer questions by bank employees. The bank has the ability to open deposit accounts and accept loan applications online and through their mobile application, including mortgage loans. Guaranty also has a Customer Care Center which is a call center that operates from 8:00 A.M. to 7:00 P.M. each weekday and from 9:00 A.M. to 9:00 P.M. on the weekends. A customer care representative will return customer's calls to assist customers.

The bank's ATMs service extends substantially beyond the 48 bank owned ATMs and includes 55,000 ATMs nationwide and around the world as a member of the AllPoint ATM network. Most of the AllPoint ATMs are located in stores such as Target, CVS, Walgreens, Kroger, and Circle K. Guaranty customers may use these ATMs with no surcharges.

As an added benefit to the communities it serves, Guaranty employs several bilingual Spanish speaking employees, including in mortgage lending.

There were no legal or financial factors impeding the bank's ability to help meet credit needs in its AAs during the evaluation period. Guaranty's CRA performance was rated "Satisfactory" in the last public evaluation dated January 2018.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The evaluation period for lending is October 1, 2017 through December 31, 2019. The evaluation period for CD lending, services, and investments is February 17, 2018 through December 31, 2019. With an evaluation period end date of December 31, 2019, qualifying activities performed in response to the significant impact of the coronavirus pandemic across the United States are not addressed in this evaluation. Bank qualifying activities will be considered in the subsequent evaluation.

This Performance Evaluation (PE) assesses the bank's performance under the large bank CRA procedures, which includes the Lending, Investment, and Service Tests. In our evaluation the bank's lending performance, we reviewed one- to four-family mortgage loans subject to filing under the Home Mortgage Disclosure Act (HMDA) and loans to small businesses as reported under the CRA. We also reviewed CD loans. The volume of farm loans was small and did not provide a meaningful analysis; however, we included these loans in analysis of lending activity within the bank's AAs and in the lending activity table which is detailed later in this PE. We also evaluated CD investments, including donations, retail services, and CD services.

For geographic and borrower distribution analyses, loans originated in 2017 through 2019 are compared to the 2015 American Community Survey (ACS) census data for mortgages and the 2018 Dunn & Bradstreet (D&B) Data for loans to small businesses.

Bank and branch deposit data is as of June 30, 2019, based on information from the Federal Deposit Insurance Corporation (FDIC). The distribution of bank branches is compared to U.S. Census 2015 ACS population estimates.

Selection of Areas for Full-Scope Review

In each state where the bank has an office, one or more AA(s) within that state was selected for a full-scope review. For purposes of this evaluation, bank delineated assessment areas located within the same metropolitan statistical area (MSA), or multistate metropolitan statistical area (MMSA), are combined and evaluated as a single AA. Similarly, bank delineated nonMSA AAs within the same state are combined and evaluated as a single area. These combined AAs may be evaluated as full- or limited-scope. Refer to the “Scope” section under each State and MMSA Rating section for details regarding how full-scope AAs were selected. Refer to appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

Ratings

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

When evaluating the bank’s performance under the Lending Test, we placed greater weight on the bank’s distribution of small business loans than the distribution of home mortgage loans. For most rating areas small business loans represent the bank’s primary loan product and business focus. Generally, equal emphasis is given to the geographic distribution of loans and lending by borrower income level.

Discriminatory or Other Illegal Credit Practices Review

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

The OCC has not identified that this bank has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

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

State Rating

State of Texas

CRA rating for the State of Texas¹: Satisfactory
The Lending Test is rated: High Satisfactory
The Investment Test is rated: High Satisfactory
The Service Test is rated: High Satisfactory

The major factors that support this rating include:

- Lending activity reflects a good responsiveness to meeting the credit needs of the bank's AAs.
- A good distribution of loans by income level of the borrowers, given the performance context.
- An excellent geographic distribution of loans, given the performance context and considering the substantial majority of lending was inside the bank's AAs.
- A good level of CD loans that are responsive to community needs given the bank's capacity and the opportunities in its AAs. The level of CD loans had a significantly positive impact on the overall Lending Test.
- A good level of qualified investments, including grants and donations.
- The bank's branches are accessible to essentially all geographies and individuals of different income levels.
- The bank provides a good level of CD services that were responsive to community needs.

Description of Institution's Operations in Texas

Guaranty has eight AAs within the state of Texas. The eight AAs are comprised of the Austin, Bryan-College Station (Bryan-CS), Dallas, Fort Worth, Houston, Longview, Texarkana, and nonMSA AAs. See Appendix B for more information. The nonMSA counties were combined whole counties of Camp, Delta, Franklin, Hopkins, Lamar, Red River, and Titus.

Guaranty has a total of 30 branches all in Texas with one branch in the Austin AA, three in the Bryan-CS AA, seven in the Dallas AA, one in the Fort Worth AA, four in the Houston AA, two in the Longview AA, four in the Texarkana AA, and eight in the nonMSA AA.

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

The bank's primary business strategy is to focus on originating business loans, such as commercial and industrial loans, and commercial real estate loans. In addition, Guaranty has a single-family mortgage department that originates one- to four-family residential loans. The bank's competitors include other local community banks, savings and loans associations, and credit unions. Large regional and nationwide banks and nonbank financial institutions (mortgage companies) compete for small business and residential loans in the same markets as the bank.

Based on FDIC Deposit Market Share data as of June 30, 2019, Guaranty had a 0.2 percent deposit market share in Texas and is ranked 39th out of 510 financial institutions doing business in the state. Nationwide competitors include JPMorgan Chase, Bank of America, National Association, USAA Federal Savings Bank, Wells Fargo Bank, National Association, and BBVA USA which have a combined deposit market share of 57.6 percent. Regional banks such as Frost Bank, Texas Capital Bank, National Association, Prosperity Bank, PlainsCapital Bank, and BOKF, National Association also have a combined market share of 8.9 percent in deposits.

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

Bryan-CS AA

Table A – Demographic Information of the Assessment Area						
Assessment Area: Bryan-CS AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	42	11.9	31.0	23.8	28.6	4.8
Population by Geography	205,271	11.3	34.6	21.7	27.9	4.4
Housing Units by Geography	81,916	13.8	34.6	23.1	28.5	0.0
Owner-Occupied Units by Geography	33,078	2.3	27.6	23.6	46.6	0.0
Occupied Rental Units by Geography	40,780	22.3	39.7	22.9	15.1	0.0
Vacant Units by Geography	8,058	18.0	37.8	22.6	21.6	0.0
Businesses by Geography	13,296	8.0	26.7	25.8	39.2	0.4
Farms by Geography	458	4.1	20.5	26.0	49.3	0.0
Family Distribution by Income Level	40,474	24.5	15.8	16.9	42.8	0.0
Household Distribution by Income Level	73,858	27.8	14.5	15.0	42.7	0.0
Median Family Income MSA - 17780 College Station-Bryan, TX MSA		\$60,756	Median Housing Value			\$152,330
			Median Gross Rent			\$881
			Families Below Poverty Level			14.2%
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 Bryan-CS AA is comprised of all of Brazos County, Texas. The AA meets the requirement of the regulation and does not arbitrarily exclude LMI census tracts (CTs). According to the 2010 U.S. Census data, the AA consists of 42 CTs of which five are low-income and 13 are moderate-income.

The Bryan-CS AA accounts for 9.2 percent of the bank's total deposits. Guaranty's deposits ranked ninth out of 23 FDIC insured financial institutions in the Bryan-CS AA. The primary competitors include Prosperity Bank with ten branches and a market share of 17.2, First National Bank Texas with six branches and a market share of 10.3 percent, Wells Fargo Bank, National Association with five branches and a market share of 8.6 percent, The Bank and Trust of Bryan/College Station with five branches and a market share of 8.6 percent, and Branch Bank and Trust Company (BBT) with four branches and a market share of 6.9 percent.

During the evaluation period, the bank made 5.3 percent of its total loans by number of loans in this AA compared to total bank loans; by dollar volume the bank made 8.7 percent of their loans in this AA.

Employment Factors

According to the U.S. Bureau of Labor and Statistics, as of December 2019, the unemployment rate in the Bryan-CS AA was 2.8 percent, a decrease from 3.0 percent in December 2018. The unemployment rate for the state of Texas as of December 2019 was 3.5 percent, down slightly from 3.7 percent in December 2018. The national unemployment as of December 2019 was 3.7 percent and for December 2018 was 3.6 percent.

According to Moody's Analytics, the Bryan-CS AA's strengths are the stable presence of the Texas A&M University, well-educated workforce, below average business costs, and rapidly expanding prime working-age population. Weaknesses are few knowledge-based jobs and low per capita income relative to the state. Visitors to Texas A&M contribute to making this area one of the five most tourism-dependent areas in the state. As the academic year kicks off, retail business increases and hotel occupancies rise. Texas A&M employs over 17,000 and is a key economic driver for the area. Other top employers in the AA were Bryan ISD with approximately 2,000 employees, College Station ISD with approximately 2,000 employees, Texas A&M Health Center with approximately 2,000 employees, Reynolds and Reynolds with approximately 2,000 employees, and Blinn College with approximately 1,000 employees.

The US Census noted 40.4 percent of the homes are owner-occupied while 49.8 percent are rental-occupied and 9.8 percent are vacant. In addition, 24.3 percent of the housing units are multifamily units. The weighted average monthly gross rent was \$881 and the weighted average median housing cost \$152,330. Some other significant challenges for the Bryan-CS AA is that 11.1 percent of the residences are retired and 27.3 percent of the households live below the poverty level.

Community Contacts

Community credit needs in the Bryan-CS AA were determined by reviewing recent housing and demographic information, CRA PE's from other banks operating in the bank's AA, and discussions with one community contact with an organization that provides services to the AA. The community contact was an organization that focuses on development and planning in Brazos, Burleson, Milam, and Robertson counties. The nonprofit assists potential small business owners on education for applying for a small business loans and other types of education and assistance. The most critical needs identified from this contact was affordable housing and business loans with emphasis on small business lending.

Dallas AA

Table A – Demographic Information of the Assessment Area						
Assessment Area: Dallas AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	438	11.4	20.3	27.6	39.5	1.1
Population by Geography	2,012,773	11.7	20.7	29.4	37.8	0.4
Housing Units by Geography	832,409	12.5	19.2	29.1	38.6	0.6
Owner-Occupied Units by Geography	409,899	3.0	15.0	29.4	52.3	0.3
Occupied Rental Units by Geography	353,572	21.9	23.6	29.3	24.4	0.9
Vacant Units by Geography	68,938	20.9	21.3	26.6	30.5	0.8
Businesses by Geography	245,658	5.9	12.5	28.7	51.4	1.5
Farms by Geography	4,053	4.1	13.6	29.6	51.4	1.2
Family Distribution by Income Level	482,977	22.4	15.5	17.1	45.0	0.0
Household Distribution by Income Level	763,471	23.4	16.3	17.4	42.9	0.0
Median Family Income MSA - 19124 Dallas-Plano-Irving, TX		\$71,149	Median Housing Value			\$216,120
			Median Gross Rent			\$998
			Families Below Poverty Level			10.6%
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 bank's Dallas AA is comprised of five counties which includes the partial counties of Collin, Dallas, and Denton and the entire counties of Hunt and Rockwall. The AA meets the requirement of the regulation and does not arbitrarily exclude LMI CTs. According to the 2010 U.S. Census data, the AA consists of 438 CTs of which 50 are low-income and 89 are moderate-income.

The Dallas AA accounts for 19.5 percent of the bank's total deposits. Guaranty's deposits in the Dallas AA ranked 21st out of 130 FDIC insured financial institutions in the Dallas AA. The primary competitors include JPMorgan Chase Bank, National Association with 84 branches and a market share of 22.9 percent, Wells Fargo Bank, National Association with 61 branches and a market share of 4.4 percent, Bank of America, National Association with 55 branches and a market share of 33.6 percent, BBVA USA with 33 branches and a market share of 2.9 percent, and Comerica Bank with 28 branches and a market share of 1.6 percent.

During the evaluation period, the bank made 13.9 percent of its total loans by number of loans in this AA compared to total bank loans; by dollar volume the bank made 19.0 percent of their loans in this AA.

Employment Factors

According to the U.S. Bureau of Labor and Statistics, as of December 2019, the unemployment rate in the Dallas AA was 3.3 percent, down from 3.5 percent in December 2018. The unemployment rate for the state of Texas as of December 2019 was 3.5 percent, down slightly from 3.7 percent in December 2018. The national unemployment as of December 2019 was 3.7 percent and for December 2018 was 3.6 percent.

According to Moody's Analytics, the Dallas AA's strengths are a stable demand for professional services because of the many corporate headquarters, well-positioned geographically for distribution centers for Southwest and international trade, and favorable migration trends and age structure. Weaknesses are the exposure to volatile high tech, which is sensitive to the business cycle, and diminished housing affordability as the metro area matures. The areas large concentration of company headquarters and regional offices assist in maintaining the areas economy through various business cycles. In October 2019, Charles Schwab announced plans to move to the Dallas area from San Francisco and had already moved 2,500 employees to the area. The Dallas area prevailed because of its central location, business-friendly environment, well-educated labor force, and lower costs of living and doing business. Home building is very strong in the area and the Dallas-Fort Worth Airport provides a significant number of flights throughout the U.S.

Top employers in the Dallas AA were Walmart Inc. with approximately 34,000 employees, American Airlines with approximately 33,000 employees, Baylor Scott & White Health with approximately 24,088 employees, Lockheed Martin, with approximately 20,500 employees, and UT Southwestern Medical Center with approximately 18,666 employees.

The US Census noted 49.2 percent of the homes are owner-occupied while 46.6 percent are rental-occupied, and 8.3 percent of the housing is vacant. In addition, 35.8 percent of the housing units are multifamily units. The weighted average monthly gross rent was \$998 and the weighted average median housing cost \$216,120.

Community Contacts

Community credit needs in the Dallas AA were determined by reviewing recent housing and demographic information, CRA PEs from other banks operating in the bank's AA, and discussions with two community contacts that provide services to the Dallas AA. The first contact is a nonprofit that provides educational services and training individuals wanting to start their own business. The contact noted the area's economy is very strong and has a good environment for small businesses. Funding for small business continues to be a need, especially funding for startups. In addition, banks have stringent collateral requirements, even for loans guaranteed by the Small Business Administration.

The second contact was a local economic development board that assists local companies with connections in the community and addressing business needs and concerns. It was noted the local economy is doing well and has experienced significant economic growth over the last few years. The contact stated that financing for start-up businesses is a continued credit need for the area.

Texarkana AA

Table A – Demographic Information of the Assessment Area						
Assessment Area: Texarkana AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	30	3.3	30.0	46.7	16.7	3.3
Population by Geography	136,807	1.5	21.5	53.6	23.3	0.0
Housing Units by Geography	58,383	1.6	22.6	54.2	21.6	0.0
Owner-Occupied Units by Geography	32,975	0.9	14.7	57.4	27.0	0.0
Occupied Rental Units by Geography	17,408	3.2	35.2	47.8	13.7	0.0
Vacant Units by Geography	8,000	1.1	27.3	54.8	16.8	0.0
Businesses by Geography	8,623	0.8	25.7	48.3	25.1	0.2
Farms by Geography	311	0.0	11.6	61.4	27.0	0.0
Family Distribution by Income Level	34,302	22.5	16.2	19.2	42.1	0.0
Household Distribution by Income Level	50,383	25.1	15.4	16.9	42.5	0.0
Median Family Income MSA - 45500 Texarkana, TX-AR MSA		\$51,151	Median Housing Value			\$100,557
			Median Gross Rent			\$711
			Families Below Poverty Level			16.4%
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 Texarkana AA is comprised of the entire counties of Bowie County, Texas and Miller County, Arkansas. The AA meets the requirement of the regulation and does not arbitrarily exclude LMI CTs. According to the 2010 U.S. Census data, the AA consists of 30 CTs of which one is low-income and nine are moderate-income.

The Texarkana AA is located in the far northwest corner of Texas on Interstate 30. Little Rock, Arkansas is 144 miles to the east of Texarkana while Dallas, Texas is 179 miles to the west. Guaranty's headquarters in Mount Pleasant, Texas is 62 miles to the east of Texarkana on Interstate 30.

The Texarkana AA accounts for 12.7 percent of the bank's total deposits. Guaranty's deposits in the Texarkana AA ranked second out of 14 FDIC insured financial institutions with a market share of 16.7 percent. The primary competitors include Farmers Bank and Trust Company with three branches in the AA and a market share of 19.9 percent, BancorpSouth Bank with five branches in the AA and a market share of 13.9 percent, Capital One, National Association with one branch and a market share 12.1 percent, and State Bank of De Kalb with three branches and 9.1 percent market share.

During the evaluation period, the bank made 13.0 percent of its total loans by number of loans in this AA compared to total bank loans; by dollar volume the bank made 12.3 percent of their loans in this AA.

Employment Factors

According to the U.S. Bureau of Labor and Statistics, as of December 2019, the unemployment rate in the Texarkana AA was 4.3 percent, down from 4.9 percent in December 2018. The unemployment rate for the state of Texas as of December 2019 was 3.5 percent, down slightly from 3.7 percent in December 2018. The national unemployment as of December 2019 was 3.7 percent and for December 2018 was 3.6 percent.

According to Moody's Analytics, the Texarkana AA's strengths are the low business and living costs, a healthcare system that attracts patients from across the four-state region, and an expanding labor force. Weaknesses are a declining population, low education attainment, and a high poverty rate with few high-wage jobs. The Red River Army Depot will remain a key economic driver for the area since it deploys approximately 4,200 federal civilian and military jobs. Other top employers in the area were Christus St. Michael Health System with 1,902 employees, Cooper Tire and Rubber Co. with 1,750 employees, Southern Refrigerated Transport with 1,115 employees, and Wal-Mart/Sam's with 1,091 employees. A partnership consisting of a local economic development group and local governments looks to incentivize companies such as Walmart and Amazon to build distribution centers by giving away recently purchased land near the Red River Army Depot with frontage on Interstate 30. In 2018 and 2019 there were only 83 and 80 housing permits issued, respectively. In addition, in 2019 only two multifamily permits were issued.

The US Census noted 56.5 percent of the homes are owner-occupied while 29.8 percent are rental occupied. In addition, 10.3 percent of the housing units are multifamily units. The weighted average monthly gross rent was \$711 and the weighted average median housing cost \$100,557. Some other significant challenges for the Texarkana AA are that 22.1 percent of the residences are retired, and 18.8 percent of the households live below the poverty level.

Community Contacts

Community credit needs in the Texarkana AA were determined by reviewing recent housing and demographic information, CRA PEs from other banks operating in the bank's AA, and discussions with one community contact with an organization that provides services to the AA. The community contact was an organization that focuses on development and planning in a regional multi-county area that provides expertise to cities and counties. The most critical need identified from this contact were housing development loans (new homes and home improvement).

nonMSA AA

Table A – Demographic Information of the Assessment Area						
Assessment Area: Northeast Texas AA 2019						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	41	2.2	24.4	55.6	17.8	0.0
Population by Geography	179,740	2.2	19.7	53.3	24.8	0.0
Housing Units by Geography	78,779	2.3	20.4	53.3	24.1	0.0
Owner-Occupied Units by Geography	46,235	1.1	15.0	55.4	28.5	0.0
Occupied Rental Units by Geography	19,710	5.0	29.5	49.8	15.8	0.0
Vacant Units by Geography	12,834	2.4	25.6	51.2	20.8	0.0
Businesses by Geography	11,122	2.8	24.8	47.0	25.4	0.0
Farms by Geography	714	0.4	11.1	64.8	23.7	0.0
Family Distribution by Income Level	48,051	21.5	18.3	18.7	41.4	0.0
Household Distribution by Income Level	65,945	23.5	16.7	16.8	43.0	0.0
Median Family Income MSA - 30980 Longview, TX MSA		\$56,456	Median Housing Value			\$95,979
Median Family Income Non-MSAs - TX		\$52,198	Median Gross Rent			\$662
			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 nonMSA AA is comprised of the bank's rural counties of Camp, Delta, Franklin, Hopkins, Lamar, Red River, and Titus. The AA meets the requirement of the regulation and does not arbitrarily exclude LMI CTs. According to the 2010 U.S. Census data, the AA consists of 41 CTs of which only one is low-income and 11 are moderate-income.

The nonMSA AA accounts for 42.6 percent of the bank's total deposits. Guaranty's deposits ranked first out of 32 FDIC insured financial institutions in the nonMSA AA. The primary competitors include Alliance Bank with nine branches and a market share of 12.3, First Federal Community Bank, State Savings Bank with four branches and a market share of 8.8 percent, Pilgrim Bank with five branches and a market share of 5.9 percent, The Liberty National Bank in Paris with three branches and a market share of 5.8 percent, and The City National Bank of Sulphur Springs with two branches and a market share of 5.7 percent.

During the evaluation period, the bank made 61.1 percent of its total loans by number in this AA compared to total bank loans; by dollar volume the bank made 41.7 percent of their loans in this AA.

Employment Factors

According to the U.S. Bureau of Labor and Statistics, as of December 2019, the unemployment rate in the state of Texas and for the nonMSA AA was 3.5 percent, down from 3.8 percent in December 2018. The national unemployment as of December 2019 was 3.7 percent and for December 2018 was 3.6 percent.

According to Moody's Analytics, the state of Texas and the nonMSA AA strengths are the above average population growth that supports consumer-driven industries and the state's central location within the US that has a well-developed infrastructure that fosters trade. Weaknesses are the state's proximity to Mexico and exposure to that country's economic problems, and exposure to the volatile energy industry.

Community Contacts

Community credit needs in the nonMSA AA were determined by reviewing recent housing and demographic information, CRA PEs from other banks operating in the bank's AA, and discussions with three community contacts with organizations that provide services to the AA. A community contact that services Camp, Delta, Franklin, and Titus counties noted the area economy was very diverse in incomes and ages. Major employers to the area are Pilgrim's Pride, Camp County ISD, and East Texas Medical Center. The housing industry is booming with most homes being built for moderate- and middle-income families. A community contact noted that transportation, especially for single moms, and affordable childcare are some of the areas needs. Banks and other financial institutions are numerous and willing to lend to people who need it.

Another community contact in Lamar County noted the area is growing and thriving with the City of Paris seeing the majority of the growth. Major employers within the county included four school districts, Kimberly Clark, the Campbell Soup plant, Turner Industries, Huhtamaki, and the medical district. The contact noted the area financial institutions have been extremely involved and responsive to the credit and community development needs of the community, including aiding with affordable housing.

An additional community contact in Lamar County noted a recent rise in the demand for housing and a shortage of the supply of homes on the market. It was noted the local banks are active and participate in various community programs. For example, the City of Paris and local banks provide small home improvement loans to eligible homeowners, which are partially guaranteed by the City. In addition, local officials and bankers meet frequently to discuss community projects and development opportunities. A couple of large nationwide banks closed branches in Paris which caused many residences to move their accounts to local banks.

Scope of Evaluation in Texas

The evaluation period for the Lending Test is October 1, 2017 through December 31, 2019. The evaluation period for CD lending, Investment Test, and Services Test is February 17, 2018 through December 31, 2019. With an evaluation period end date of December 31, 2019, qualifying activities performed in response to the significant impact of the coronavirus pandemic across the United States are not addressed in this evaluation. Bank qualifying activities will be considered in the subsequent evaluation.

The Bryan-CS AA, Dallas AA, Texarkana AA, and nonMSA AA were selected for full-scope reviews. Limited scope reviews were conducted for the Austin AA, Fort Worth AA, Houston AA, and Longview AA. The full-scope AAs were selected because they represented markets where the bank had the most deposit concentrations at 84 percent, and branch locations represented 23 of the bank's 30 branches. Refer to Appendix A for a list of all AAs under review.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN TEXAS

LENDING TEST

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

Conclusions for Areas Receiving Full-Scope Reviews

Based on full-scope reviews, the bank's performance in the Bryan-CS, Dallas, Texarkana, and nonMSA AAs is good. The level of CD lending had a positive impact on lending performance when considering impact of responsiveness and initiatives.

Lending Activity

Lending levels reflect a good responsiveness to AA credit needs.

Number of Loans*							
Assessment Area	Home Mortgage	Small Business	Small Farm	Community Development	Total	%State Loans	%State Deposits
Austin AA	21	26	0	2	49	0.8	1.4
Bryan-CS AA	163	142	8	1	314	5.3	9.2
Dallas AA	199	537	72	6	814	13.8	19.5
Fort Worth AA	8	19	0	0	27	0.5	0.5
Houston AA	27	161	0	2	190	3.2	9.9
Longview AA	46	90	0	0	136	2.3	4.1
Texarkana AA	203	458	107	2	770	13.0	12.7
nonMSA AA	813	1,649	1,126	16	3,604	61.1	42.6

*The tables present the data for all assessment areas. The narrative below addresses performance in full-scope areas only.

Dollar Volume of Loans*							
Assessment Area	Home Mortgage	Small Business	Small Farm	Community Development	Total	%State* Loans	%State Deposits
Austin AA	41,606	7,939	0	3,442	52,987	6.6	1.4
Bryan-CS AA	47,314	22,197	1,112	710	71,333	8.7	9.2
Dallas AA	53,649	70,965	3,542	24,941	153,097	19.0	19.5
Fort Worth AA	2,693	6,976	0	0	9,669	1.2	0.5
Houston AA	12,300	40,030	0	9,200	61,530	7.6	9.9
Longview AA	9,073	14,513	0	0	23,586	2.9	4.1
Texarkana AA	30,833	59,971	6,830	1,610	99,244	12.3	12.7
nonMSA AA	107,173	134,065	60,290	34,907	336,435	41.7	42.6

*The tables present the data for all assessment areas. The narrative below addresses performance in full-scope areas only.

Bryan-CS AA

Lending levels reflect good responsiveness to AA credit needs, considering the number and amount of home mortgage and small business loans in the AA. We considered the lending volume in the AA relative to its capacity based on deposits, competition, and market presence, including the number of nationwide and regional banks, nationwide mortgage companies, and nationwide non-bank small business lenders.

According to FDIC Deposit Market Share data as of June 30, 2019, Guaranty had \$183.3 million in deposits with a deposit market share of 5.1 percent. Guaranty ranked 9th in total deposits out of 23 banks in the AA. The five largest FDIC insured banks had 51.7 percent of the total deposits in this AA.

According to 2019 peer mortgage data, Guaranty ranked 36th out of 414 lenders originating home mortgage loans in the AA. The bank's market share of 0.9 percent and rank in loans is lower than the bank's market share and rank in deposits. The five largest mortgage lenders have captured 23.0 percent of the market which is dominated by large nationwide banks and mortgage companies.

According to 2019 peer small business data, Guaranty ranked 12th out of 84 lenders originating small business loans in the Bryan-CS AA. The bank's market share of 1.5 percent and rank in loans is lower than the bank's market share and rank in deposits. The five largest small business lenders have captured 58.6 percent of the market.

Dallas AA

Lending levels reflects a good responsiveness to AA credit needs, considering the number and amount of home mortgage and small business loans in the AA. We considered the lending volume in the AA relative to its capacity based on deposits, competition, and market presence.

According to FDIC Deposit Market Share data as of June 30, 2019, Guaranty had \$386.1 million in deposits with a deposit market share of 0.2 percent. Guaranty ranked 40th in total deposits out of 134 banks in the AA.

According to 2019 peer mortgage data, Guaranty ranked 129th out of 883 lenders originating home mortgage loans in the AA. The bank's market share of 0.1 percent and rank in loans is somewhat lower than the bank's market share and rank in deposits. The five largest mortgage lenders have captured 24.6 percent of the market. These large mortgage lenders include Wells Fargo Bank, NA, JPMorgan Chase Bank, NA, Bank of America, NA, and Quicken Loans who dominate the mortgage market nationwide. Given the location of Guaranty's branches in this AA and the number of mortgage company competitors, the bank's mortgage lending demonstrated a good responsiveness to the community's mortgage needs.

According to 2019 peer small business data, Guaranty ranked 35th out of 243 lenders originating small business loans in the AA. The bank's market share of 0.2 percent and rank in loans is somewhat lower than the bank's market share and rank in deposits. The five largest small business lenders have captured 67.3 percent of the market. These large small business lenders include JPMorgan Chase Bank, NA, American Express National Bank, Bank of America, NA, Citibank, NA, and Wells Fargo Bank, NA.

Texarkana AA

Lending levels reflects a good responsiveness to AA credit needs, considering the number and amount of home mortgage and small business loans in the AA. We considered the lending volume in the AA relative to its capacity based on deposits, competition, and market presence.

In the Texarkana AA, FDIC's deposit market share data as of June 30, 2019 noted Guaranty had \$252.8 million in deposits with a deposit market share of 16.6 percent. Guaranty ranked 2nd in total deposits out of 14 banks in the AA.

According to 2019 peer mortgage data, Guaranty ranked 13th out of 232 lenders, originating home mortgage loans in the AA. The bank's market share of 2.2 percent and rank in loans is adequate when compared to the bank's deposit market share and rank due to the significant competition for mortgage loans. The five largest mortgage lenders have captured 27.7 percent of the market.

According to 2019 peer small business data, Guaranty ranked 4th out of 69 lenders originating small business loans in the AA. The bank's market share of 7.7 percent and rank in loans is near to the bank's market share and rank in deposits. The five largest small business lenders have captured 58.7 percent of the market.

nonMSA AA

Lending levels reflects a good responsiveness to AA credit needs, considering the number and amount of home mortgage and small business loans originated in the AA. We considered the lending volume in the AA relative to its capacity based on deposits, competition, and market presence.

According to FDIC Deposit Market Share data as of June 30, 2019, Guaranty had \$881.3 million in deposits with a deposit market share of 21.5 percent. Guaranty ranked 1st in total deposits out of 32 banks in the AA.

According to 2019 peer mortgage data, Guaranty ranked 1st out of 339 lenders originating home mortgage loans in the AA. The bank's market share of 8.9 percent in loans is weaker than the bank's market share in deposits but equals the bank's rank in deposits.

According to 2019 peer small business data, Guaranty ranked 1st out of 93 lenders originating small business loans in the AA. The bank's market share of 18 percent in loans exceeds the bank's market share in deposits but equals the bank's rank in deposits.

Distribution of Loans by Income Level of the Geography

The bank exhibits an excellent geographic distribution of loans in its AAs.

Home Mortgage Loans

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

Bryan-CS AA

The distribution of the bank's home mortgage lending during the evaluation period was excellent. The bank's proportion of loans exceeds the percentage of owner-occupied housing units in low-income CTs but was somewhat lower in the moderate-income CTs. The bank's proportion of loans exceeds the aggregate distribution in low-income CTs, and was good in moderate-income CTs.

Dallas AA

The distribution of the bank's home mortgage lending during the evaluation period was excellent. The bank's proportion of loans exceeds the percentage of owner-occupied housing units in the LMI CTs. The bank's proportion of loans exceeds the aggregate distribution in the LMI CTs.

Texarkana AA

The distribution of the bank's home mortgage lending during the evaluation period is adequate. The bank's proportion of loans is below the percentage of owner-occupied housing units in the low-income CTs but was somewhat lower in the moderate-income CTs. The bank's proportion of loans is well below the aggregate distribution in the low-income CTs and was near to the moderate-income CTs.

We placed more emphasis on the bank's loans made in moderate-income CTs versus low-income CTs for the Texarkana AA. This was due to the bank having no branches in the state of Arkansas and the one low-income CT is in Arkansas. Given this fact, we concluded that loan customers in Arkansas would be more likely to request a mortgage loan in their home state of Arkansas rather than driving over to the state of Texas. We further noted that owner occupied housing for low-income families was only 0.9 percent and this resulted in the aggregate lenders only originating 0.1 percent of their loans in low-income CTs. As a result, we ranked the bank's performance in the moderate-income CTs as more important than their performance in low-income CTs.

nonMSA AA

The distribution of the bank's home mortgage lending during the evaluation period was excellent. The bank's proportion of loans exceeds the percentage of owner-occupied housing units in the LMI CTs. The bank's proportion of loans exceeds the aggregate distribution in the LMI CTs.

Small Loans to Businesses

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

Bryan-CS AA

During the evaluation period, the distribution of small loans to businesses in LMI CTs was adequate. The proportion of the bank's loans was well below the percentage of businesses in low-income CTs and is near to the percentage of businesses in moderate-income CTs. The proportion of bank's small loans to businesses in low-income CTs was well below the aggregate distribution of loans in those CTs and was near to the distribution of loans in moderate-income CTs. The Bryan-CS AA only has five low-income CTs out of 42 total CTs. We further note that only 5.2 percent of small business are located in the low-income CTs making the demand very low. As a result, we put more emphasis on the lending in the moderate-income CTs.

Dallas AA

During the evaluation period, the distribution of small loans to businesses in LMI CTs was good. The proportion of the bank's loans exceeds the percentage of businesses in low-income CTs and was below the percentage of businesses in moderate-income CTs. The proportion of bank's loans to small loans to businesses in low-income CTs exceeds the aggregate distribution of loans in those CTs and was below the distribution of loans in moderate-income CTs.

Texarkana AA

During the evaluation period, the distribution of small loans to businesses in LMI CTs was good. The proportion of the bank's loans was well below the percentage of businesses in low-income CTs, and below the percentage of businesses in moderate-income CTs. The proportion of bank's loans to businesses in low-income CTs was well below the aggregate distribution of loans in those CTs, and near to the distribution of loans in moderate-income CTs.

We placed more emphasis on the bank's loans made in moderate-income CTs versus low-income CTs for the Texarkana AA. This was due to the bank having no branches being in Arkansas while the one low-income CT in this AA is in the state of Arkansas. Given this fact, we concluded that loan customers in Arkansas would be more likely to request a business loan in their home state of Arkansas rather than driving over to the state of Texas. As a result, we ranked the bank's performance in the moderate-income CTs as more important than their performance in low-income CTs.

nonMSA AA

During the evaluation period, the distribution of small loans to businesses in LMI CTs was excellent. The proportion of the bank's loans exceeds the percentage of businesses in low-income CTs and was near to the percentage of businesses in moderate-income CTs. The proportion of bank's loans to businesses in LMI CTs exceeds the aggregate distribution of loans in those CTs.

Lending Gap Analysis

The OCC evaluated the lending distribution in the AA to determine if any unexplained, conspicuous gaps existed. We reviewed summary reports, maps, and analyzed Guaranty's home mortgage and small business lending activity over the evaluation period to identify any gaps in the geographic distribution of loans. No unexplained, conspicuous gaps were identified.

Distribution of Loans by Income Level of the Borrower

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

Home Mortgage Loans

Refer to Table P in the state of Texas section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

Bryan-CS AA

The distribution of the bank's home mortgage lending in 2017-2019 was good. The bank's proportion of loans was well below the percentage of low-income families and below the percentage of moderate-income families. The bank's proportion of loans was below the aggregate distribution of loans to low-income families and was near to the aggregate distribution to moderate-income families.

One mitigating factor is the large student population at Texas A&M University since it is one of the largest universities in the U.S. As a result, almost half of the homes in this AA are rental properties. Based upon this information and our performance context above, we concluded the bank's mortgage lending to LMI borrowers was good.

Dallas AA

The distribution of the bank's home mortgage lending in 2017-2019 was good. The bank's proportion of loans was well below the percentage of low-income families and below the percentage of moderate-income families. The bank's proportion of loans was near to the aggregate distribution of loans to low-income families and was below the aggregate distribution to moderate-income families.

Texarkana AA

The distribution of the bank's home mortgage lending in 2017-2019 was adequate. The bank's proportion of loans was well below the percentage of low-income families and below the percentage of moderate-income families. The bank's proportion of loans was below the aggregate distribution of loans to low-income families and was near to the aggregate distribution to moderate-income families.

nonMSA AA

The distribution of the bank's home mortgage lending in 2017-2019 was good. The bank's proportion of loans was well below the percentage of low-income families and below the percentage of moderate-income families. The bank's proportion of loans exceeds the aggregate distribution of loans to low-income families and exceeds the aggregate distribution to moderate-income families.

Small Loans to Businesses

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

Bryan-CS AA

During the 2017-2019 evaluation period, the distribution of the bank's small loans to businesses by revenue was excellent. The bank's proportion of loans was near to the percentage of small businesses and exceeds the aggregate distribution of loans to those businesses.

Dallas AA

During the 2017-2019 evaluation period, the distribution of the bank's small loans to businesses by revenue was good. The bank's proportion of loans was below the percentage of small businesses but exceeds the aggregate distribution of loans to those businesses.

Texarkana AA

During the 2017-2019 evaluation period, the distribution of the bank's small loans to businesses by revenue was good. The bank's proportion of loans was below the percentage of small businesses but exceeded the aggregate distribution of loans to those businesses.

nonMSA AA

During the 2017-2019 evaluation period, the distribution of the bank's small loans to businesses by revenue was excellent. The bank's proportion of loans was near to the percentage of small businesses but exceeded the aggregate distribution of loans to those businesses.

Community Development Lending

The institution has made a relatively high level of CD loans.

The Lending Activity Tables, shown above on page 15, set forth the information and data used to evaluate the institution's level of CD lending. These tables include all CD loans, including multifamily loans that also qualify as CD loans.

Bryan-CS AA

The bank originated one CD loan, which had a neutral impact on lending performance in the AA. We considered the lending opportunities with direct benefit within the AA and the bank's capacity to address these needs.

Guaranty originated one CD loan totaling \$710 thousand, representing 3.3 percent of allocated tier one capital. This CD loan is for a multi-family housing complex in a moderate-income census tract. A majority of the tenants are college students with little to no income.

The CD loan originated exhibited adequate responsiveness to the credit and community needs in the AA. Community contacts in the AA identified affordable housing as a critical need and the bank's CD origination supports affordable housing in the AA.

Dallas AA

The bank originated a significant number of CD loans, which had a significantly positive impact on lending performance in the AA. We considered the lending opportunities with direct benefit within the AA and the bank's capacity to address these needs.

Guaranty originated six CD loans totaling \$24.9 million and representing 54.9 percent of allocated tier one capital. CD loans originated exhibited good responsiveness to the credit and community needs in the AA. Community contacts in the AA identified small business loans as a primary need and the bank made two loans to small businesses supporting economic development in the AA.

Examples of CD loans originated during the evaluation period include:

- \$10.9 million loan to purchase and improve property in a moderate-income census tract that will revitalize the area by attracting new businesses.
- \$4.0 million loan to purchase a medical office building in a moderate-income census tract. The office building provides access to medical care to those in the census tract as well as the low-income and moderate-income census tracts surrounding the facility.
- \$6.0 million loan made to convert a commercial property into a manufacturing plant. As part of an agreement with the state of Texas through a Texas Economic Development initiative a food manufacturer will relocate to the location and create approximately 325 permanent jobs.

Texarkana AA

The bank originated an adequate number of CD loans, which had a neutral impact on lending performance in the AA. We considered the lending opportunities with direct benefit within the AA and the bank's capacity to address these needs.

Guaranty originated two CD loans totaling \$1.6 million and representing 5.4 percent of allocated capital. CD loans originated exhibited adequate responsiveness to the credit and community needs in the AA.

Examples of CD loans originated during the evaluation period include:

- \$1.5 million loan to a political subdivision of the state of Texas. Part of the mission of the organization is to create jobs, and purchase and improve property in a moderate-income census tract that will revitalize the area by attracting new businesses.
- \$110 thousand loan to purchase an emergency vehicle for a city in the AA. The city is located in a moderate-income census tract as well as an opportunity zone. The vehicle provides basic services to the LMI population.

nonMSA AA

The bank originated a significant number of CD loans, which had a significantly positive impact on lending performance in the AA. We considered the lending opportunities with direct benefit within the AA and the bank's capacity to address these needs.

Guaranty originated sixteen CD loans totaling \$34.9 million and representing 35.1 percent of allocated capital. CD loans originated exhibited good responsiveness to the credit and community needs in the AA. Community contacts in the AA identified affordable housing as a primary need and the bank made two loans supporting affordable housing in the AA.

Examples of CD loans originated during the evaluation period include:

- \$10.0 million loan to a manufacturer that promotes economic development by creating and retaining jobs.
- \$3.6 million loan to a sanitation company located in a low-income CT that provides jobs and services to LMI individuals.
- \$1.3 million loan made to a business in a middle income, distressed census tract. The loan helps revitalize and stabilize the area as well as provide jobs to LMI individuals.

Innovation and Flexibility

The institution makes extensive use of innovative and/or flexible lending practices in order to serve AA credit needs. The bank participates in several programs to offer LMI individuals' access to affordable housing as well as programs to provide financing to small businesses and revitalization efforts in LMI geographies.

The bank participates in a program with the Texas State Affordable Housing Corporation (TSAHC) to provide down payment assistance and 30 year-fixed rate loans to LMI individuals as well as teachers, first responders, and veterans. The program grants cover up to five percent of the loan for down payment and closing costs on FHA, VA, and USDA loans. The assistance is also available to borrowers located in distressed census tracts or areas of chronic economic distress as defined by TSAHC. The bank originated three loans during the evaluation period totaling \$570 thousand.

Guaranty has participated in the Federal Home Loan Bank's (FHLB) SNAP and Help programs since 2013. These programs provide grants to assist low-income individuals with repairs to existing homes due to structural or safety issues and also provides homebuyer assistance with the down payment and closing costs. During the evaluation period the bank provided 19 SNAP grants totaling \$102 thousand.

The bank has continued its partnership with the Housing Authority of Texarkana, Texas (HATT) to assist LMI individuals with the purchase of a new home. The new homes built for purchase are part of the revitalization effort in the low-income census tract of the Rose Hill neighborhood. The bank closed three loans through this partnership during the evaluation period totaling \$174 thousand.

The bank also works with the FHLB through the Affordable Housing Program and is sponsoring a project for the Plano Housing Corporation to construct a new housing complex in Plano, Texas. Through the program the bank provided a \$300 thousand grant for the 40-unit complex, which will be made available to individuals and families that earn below sixty percent of the area's median family income.

The bank has pledged to loan up to \$100 thousand per year in a partnership with the Mount Pleasant Main Street Revitalization Low Interest Loan Program. The program encourages property owners and small business owners to rebuild and revitalize commercial buildings within the Main Street district which is in a moderate-income census tract . No loans were made during the evaluation period but the bank has renewed their partnership annually since 2013.

The bank also participates in the Small Business Association's (SBA) 504 program. The program provides financing to small businesses while promoting business growth and job creation through long-term, fixed rate financing.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Lending Test in the Austin AA is consistent with the bank's overall performance under the Lending Test in the full-scope AAs. Based on limited-scope reviews, the bank's performance under the Lending Test in the Fort Worth, Longview, and Houston AAs is weaker than the bank's overall performance under the Lending Test in the full-scope areas.

Guaranty's weaker performance in the Fort Worth AA was due to this office being opened in 2018 which gives this branch a shorter period to have loan production. It is also noted the Fort Worth branch is the smallest branch with only \$9.7 million in deposits. The competition in the Fort Worth AA is very high for small business loans and single-family mortgage loans.

The Longview AA performance is weaker due to the significant amount of competition in this AA as 238 different lenders originated mortgage loans in this AA and 81 different lenders originated small business loans in this AA. For this size of market, this is a significant amount of competition.

The Houston AA performance is weaker due to Guaranty acquiring another bank in 2018, which mainly focused on originating small business loans and not originating single-family mortgage loans. Guaranty's management team explained the change in business strategy has been slow to be adopted and so the mortgage lending in this AA is weaker than the other AAs.

Refer to Tables O through V in the state of Texas section of appendix D for the facts and data that support these conclusions.

INVESTMENT TEST

The bank's performance under the Investment Test in Texas is rated High Satisfactory.

Conclusions for Areas Receiving Full-Scope Reviews

Based on full-scope reviews, the bank's performance in the Bryan-CS, Dallas, nonMSA, and Texarkana AAs is good. For the nonMSA AA, we found very limited investment opportunities. Overall, in the full-scope AAs, the bank has an adequate level of qualified community development investments and grants.

The bank exhibits adequate responsiveness to credit and community economic development needs.

Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
Austin AA	1	6,023	1	2	2	1.2	6,025	10.3	0	0
Bryan-CS AA	3	5,199	9	29	12	7.5	5,228	8.9	0	0
Dallas AA	2	4,157	13	10	15	9.3	4,167	7.1	0	0
Fort Worth AA	1	7,889	1	2	2	1.2	7,891	13.5	0	0
Houston AA	6	7,647	4	1,165	10	6.2	8,812	15.1	0	0
Longview AA	0	0	8	25	8	5.0	25	0.1	0	0
nonMSA AA	2	736	42	25	44	27.3	761	1.3	0	0
Texarkana AA	1	105	26	15	27	16.8	120	0.2	0	0
Regional/Out AA	40	25,513	1	5	41	25.5	25,518	43.6	0	0
Total	56	57,268	105	1,279	161	100.0	58,547	100.0	0	0

* Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

** Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Since the previous performance evaluation, the bank's business strategy changed to increase lending activities which left fewer funds available for investing. The current evaluation period for investment activity is approximately nine months shorter than in the previous evaluation (not a full 36-month evaluation period). Total CRA qualified bank investments still represent 24.6 percent of the bank's tier one capital. As a result of the change in business strategy and a shorter evaluation period, the bank had fewer current period investments than in previous review periods.

The volume of investment activity outside of the bank's AAs remains excellent. The majority of these investment are prior period investments that continue to provide an ongoing benefit to consumers and small businesses. These investments had a positive influence on the overall investment rating.

Bryan-CS AA

Performance in the Bryan-CS AA is good. During the evaluation period, qualified investments totaled \$7.6 million and consisted of three prior period investments. These investments were for general improvements in the AA, which included updates to several areas of the Texas A&M University campus. In addition, the bank made nine donations to local organizations providing services to LMI individuals such as financial literacy. Several of these also provided affordable housing to LMI individuals.

Dallas AA

Performance in the Dallas AA is good. During the evaluation period, qualified investments totaled \$4.2 million and consisted of two current period investments. Both investments were for general improvements in the AA, including updates to the AA's infrastructure, as well as improvements to local parks. In addition, the bank made thirteen donations to local organizations providing services to LMI individuals. Several of these organizations aided local residents in financial crisis and financial literacy.

Texarkana AA

Performance in the Texarkana AA is adequate. A review of the investment opportunities in the AA found there were very limited opportunities for investments in this AA. Also, the bank's strategy during this evaluation period left fewer funds for investments. During the evaluation period, qualified investments totaled \$105,033. The prior period investment included a local school bond where a majority of the students are economically disadvantaged. The purpose of the bond was to improve the school's buildings. In addition, the bank made 26 donations to local organizations providing services to LMI individuals. Several of these organizations aided local residents in financial crisis, temporary housing, job training, and financial literacy.

nonMSA AA

Performance in the nonMSA AA is adequate. A review of the investment opportunities in the AA found there were very limited opportunities for investments in this AA. Also, the bank's strategy during this evaluation period left fewer funds for investments. During the evaluation period, qualified investments totaled \$761,353 and consisted of two prior investments. One investment was a municipal bond to construct a library and make improvements on the policy department. These improvements greatly benefited the AA's moderate-income CTs.

The second investment was a school bond to improve the school district's facilities. The school district had a significant number of economically disadvantaged students and was classified as a distressed area. In addition, the bank made 42 donations to local organizations providing services to LMI individuals. Several of these organizations aided local residents in financial crisis, provide family support services, children's advocacy, and financial literacy.

Broader Statewide or Regional Areas

Guaranty made investments in three small business investment companies in the prior period for a total of \$3.1 million. These investments benefit small businesses statewide and in a larger regional, or nationwide areas that may also potentially benefit the bank's AAs. Broader or regional investments of made in the prior period includes 37 total bonds for \$22.4 million. These investments benefited 27 independent school districts where the majority of the students are economically disadvantaged, and the bonds went towards improving the school facilities. Another ten investments benefited improvement to the local infrastructure such as water and sewer treatment systems, and improvements/repairs to municipal buildings.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Guaranty's performance under the investment test in the Austin AA, Fort Worth AA, and Houston AA is stronger than the institution's overall performance under the investment test in the full-scope areas. The investments in these three areas consisted of school bonds for schools with the number of students that were economically disadvantaged exceeding 50 percent and municipal bonds to improve critical infrastructure in these areas. The donations in these areas were similar with the donations in the full-scope AAs, with the majority of organizations providing services targeted to LMI individuals, with a few providing affordable housing.

Guaranty's performance under the investment test in the Longview AA was consistent with the institution's overall performance under the investment test in the full-scope areas.

SERVICE TEST

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

Conclusions for Areas Receiving Full-Scope Reviews

Based on full-scope reviews, the bank's performance in Bryan-CS, Dallas, nonMSA, and Texarkana AAs is good.

Retail Banking Services

Service delivery systems are accessible to essentially all portions of the bank's AAs, including geographies and individuals of different income levels.

Distribution of Branch Delivery System											
Assessment Area	Deposits	Branches						Population			
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				% of Population within Each Geography*			
				Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Austin AA	1.4	1	3.3	0	0	0	1	26.4	17.6	20.9	30.8
Bryan-CS AA	9.2	3	10.0	0	2	0	1	11.0	30.9	23.8	28.6
Dallas AA	19.5	7	23.3	1	1	4	1	11.4	20.3	27.6	39.5
Fort Worth AA	0.5	1	3.3	0	0	0	1	33.6	32.7	18.2	15.4
Houston AA	9.9	4	13.3	0	1	1	2	12.1	21.8	25.2	40.2
Longview AA	4.1	2	6.7	0	0	1	1	2.2	20.8	41.7	29.2
nonMSA AA	42.6	8	26.7	0	3	4	1	2.6	25.6	58.9	12.8
Texarkana AA	12.7	4	13.3	0	1	2	1	2.2	20.8	41.7	29.2

- Some of the population for Low, Moderate, Middle, and Upper may not add up to 100 percent due to unknown tracts in the AA.

Distribution of Branch Openings/Closings						
Branch Openings/Closings						
Assessment Area	# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)			
			Low	Mod	Mid	Upp
Austin AA	2	1	0	0	0	+1
Bryan-CS AA	0	0	0	0	0	0
Dallas AA	0	0	0	0	0	0
Fort Worth AA	1	0	0	0	0	+1
Houston AA	4	0	0	+1	+1	+2
Longview AA	0	0	0	0	0	0
nonMSA AA	0	1	0	0	-1	0
Texarkana AA	0	1	0	0	0	-1

Bryan-CS AA

Guaranty's branch distribution and retail service performance in the Bryan-CS AA is good. Service delivery systems are accessible to essentially all portions of the AA. The bank has three branches within the AA, with no branches in the low-income CTs and two branches in moderate-income CTs. The percentage of the bank's branches in low-income geographies is below the percentage of population living in the low-income geographies. The Bryan-CS AA only has five low-income CTs out of 42 total CTs. The percentage of the bank's branches in moderate-income geographies exceeds the percentage of population living in moderate-income geographies.

The bank has seven deposit taking ATMs located in the AA, with one ATM in a low-income CT and five ATMs in moderate-income CTs. Four of the ATMs are located at the three branches while three ATMs are located throughout the AA. The percentage of ATMs in LMI CTs exceeds the level of population in the LMI areas.

The bank did not open or close any branches within the AA. Hours and services do not vary in a way that inconveniences portions of the AA, particularly LMI CTs and/or individuals. All branches operate during traditional banking hours. See the Description of the Institution section for more information on the bank's alternative delivery services, which increases the bank's services.

Dallas AA

Guaranty's branch distribution and retail service performance in the Dallas AA is good. Service delivery systems are accessible to essentially all portions of the AA. The bank has seven branches within the AA, with one branch in a low-income CT and one branch in a moderate-income CT. The percentage of the bank's branches in low-income geographies exceeds the percentage of population living in the low-income geographies. The percentage of the bank's branches in moderate-income geographies is below the percentage of population living in moderate-income geographies.

The bank has seven deposit taking ATMs located in the AA, with one ATM in a low-income CT and no ATMs in moderate-income CTs. Six of the ATMs are located at the bank's branches while one ATM is free standing (not near a branch). The percentage of bank's ATMs in low-income CTs exceeds the level of population in the low-income geographies. The percentage of the bank's ATMs in moderate-income CTs is below the level of population in the moderate-income CTs.

The opening and closing of branches have not adversely affected the accessibility of its delivery systems, particularly in LMI geographies and/or to LMI individuals. During the evaluation period, the bank closed one branch in an upper-income geography and opened the same branch in a middle-income geography within the AA.

Hours and services do not vary in a way that inconveniences portions of the AA, particularly LMI CTs and/or individuals. All branches operate during traditional banking hours. See the Description of the Institution section for more information on the bank's alternative delivery services, which increases the bank's services.

Texarkana AA

Guaranty's branch distribution and retail service performance in the Texarkana AA is good. Service delivery systems are accessible to essentially all portions of the AA. The bank has four branches within the AA, with no branch in a low-income CTs and one branch in a moderate-income CT. The percentage of the bank's branches in low-income geographies is below the percentage of population living in the low-income geographies. However, the Texarkana AA only has one low-income CT with only one low-income CT in the state of Arkansas and none in the state of Texas. In addition, the bank has no branches on the state of Arkansas. The percentage of the bank's branches in moderate-income geographies is near to the percentage of population living in moderate-income geographies.

The bank has five deposit taking ATMs located in the AA, with no ATMs in low-income CTs and one ATM in a moderate-income CT. The percentage of the bank's ATMs in low-income CTs is below the level of population in the low-income geographies. The percentage of the bank's ATMs in moderate-income CTs is near to the level of population in the moderate-income CTs. ATM distribution is consistent with the bank's branch distribution.

The opening and closing of branches have not adversely affected the accessibility of its delivery systems, particularly in LMI geographies and/or to LMI individuals. During the evaluation period, the bank closed one branch in an upper-income geography.

Hours and services do not vary in a way that inconveniences portions of the AA, particularly LMI CTs and/or individuals. All branches operate during traditional banking hours. See the Description of the Institution section for more information on the bank's alternative delivery services, which increases the bank's services.

nonMSA AA

Guaranty's branch distribution and retail service performance in the nonMSA AA is good. The bank's service delivery systems, counting both branches and ATMs, along with the bank's offering of alternative delivery systems contributed to making the bank's services accessible to essentially all portions of the AA.

Service delivery systems are accessible to essentially all portions of the AA. The bank has eight branches within the AA, with no branches in a low-income CT and three branches in moderate-income CTs. The percentage of the bank's branches in low-income geographies is below the percentage of population living in the low-income geographies. The percentage of the bank's branches in moderate-income geographies exceeds the percentage of population living in moderate-income geographies.

The bank's nonMSA AA consists of rural areas or cities and branches are located where people living in those areas conduct business. Only 2.6 percent of the population in the nonMSA are located in the low-income CTs. The bank has 18 deposit taking ATMs located in the AA, with no ATMs in low-income CTs and eight ATMs in moderate-income CTs. Ten of the ATMs are located at the bank's branches while eight ATMs are off-site or away from the branches. The percentage of bank's ATMs in low-income CTs is below the level of population in the low-income geographies. The percentage of the bank's ATMs in moderate-income CTs exceeds the level of population in the moderate-income CTs.

The opening and closing of branches have not adversely affected the accessibility of its delivery systems, particularly in LMI geographies and/or to LMI individuals. During the evaluation period, the bank closed one branch in a middle-income geography.

Hours and services do not vary in a way that inconveniences portions of the AA, particularly LMI CTs and/or individuals. All branches operate during traditional banking hours. See the Description of the Institution section for more information on the bank's alternative delivery services, which increases the bank's services.

Community Development Services

The bank provides a relatively high level of CD services.

Bryan-CS AA

Guaranty provides an adequate level of CD services in the Bryan-CS AA. CD services were effective and responsive in helping the bank address community needs. However, the bank conducted or supported a limited level of CD services. During the review period, the bank lost two key employees (loan officers) that took the bank awhile to replace. So, the number of service hours was hindered by this loss.

Guaranty employees from various lines of business provided technical assistance to three different CD organizations totaling 83 hours during the evaluation period. Bank staff taught financial literacy courses and served on boards and committees for organizations that promote community services targeted to LMI individuals and families.

Examples of some of these services include:

- Employees served on the board of an organization which teaches approved curriculums in area schools to foster work-readiness, entrepreneurship, and financial leadership skills.
- Employees provided financial literacy training to improve financial stability of LMI households, introducing partnerships between financial institutions and nonprofit organizations.

Dallas AA

Guaranty provides an adequate level of CD services in the Dallas AA. CD services were effective and responsive in helping the bank address community needs. The bank conducted or supported an adequate level of CD services, consistent with its capacity and expertise to conduct specific activities.

Guaranty employees from various lines of business provided technical assistance to four different CD organizations totaling 382 hours during the evaluation period. Bank staff served on the boards and committees for organizations that promote community services and economic development targeted to LMI individuals and families.

Examples of some of these services include:

- An employee served on the board of an organization which provides services to those who are unemployed, providing education on job search management, resume development, and career counseling.
- Employees serve on the board of an organization to advocate, educate, and collaborate for economic growth in a predominately LMI community.

Texarkana AA

Guaranty provides an adequate level of CD services in the Texarkana AA. CD services were effective and responsive in helping the bank address community needs. The bank conducted or supported an adequate level of CD services, consistent with its capacity and expertise to conduct specific activities.

Guaranty employees from various lines of business provided technical assistance to four different CD organizations totaling 268 hours during the evaluation period. Bank staff taught financial literacy courses and served on the boards and committees for organizations that promote community services and economic development targeted to LMI individuals and families.

Examples of some of these services include:

- An employee served on the board of an organization that addresses the needs of low-income children and families through initiative focusing on education, housing, employment, and financial literacy.
- Employees taught a financial literacy course to a school where greater than 51 percent of the students were economically disadvantaged

nonMSA AA

Guaranty provides an excellent level of CD services in the nonMSA AA. CD services were effective and responsive in helping the bank address community needs. The bank conducted or supported an excellent level of CD services, consistent with its capacity and expertise to conduct specific activities.

Guaranty employees from various lines of business provided technical assistance to 18 different CD organizations totaling 916 hours during the evaluation period. Bank staff taught financial literacy courses and served on the boards and committees for organizations that promote community services and economic development targeted to LMI individuals and families.

Examples of some of these services include:

- An employee served on the board of an organization designed to alleviate poverty for single mothers by providing low cost housing and financial education.
- Employees presented a financial literacy course on the basics of banking.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Service Test in the Longview AA is consistent with the bank's overall performance, while the Austin, Fort Worth, and Houston AAs is weaker than the bank's overall performance under the Service Test in the full-scope areas. The weaker performance did not have an impact on the bank's overall performance for the state. The weaker performance in Austin and Fort Worth AAs is due to these two branches opening in late 2018, so the cumulative hours for CD services are fewer over the evaluation period. Guaranty acquired the Houston branches in June 2018 which shortened the cumulative hours for CD service and is the reason for a weaker performance.

Appendix A: Scope of Examination

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

Time Period Reviewed:	10/01/2017 to 12/31/2019	
Bank Products Reviewed:	Home mortgage, small business – 10/01/2017 to 12/31/2019 Community development loans, qualified investments, community development services – 01/01/2018 to 12/31/2019	
Affiliate(s)	Affiliate Relationship	Products Reviewed
None		
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
State of Texas		
Austin AA	Limited Scope	Travis County*
Bryan-CS AA	Full Scope	Brazos County
Dallas AA	Full Scope	Counties of Collin, Dallas, Hunt, and Rockwall*
Fort Worth AA	Limited Scope	Tarrant County*
Houston AA	Limited Scope	Counties of Fort Bend, Harris, and Montgomery*
Longview AA	Limited Scope	Counties of Gregg and Harrison* **
Texarkana AA	Full Scope	Counties of Miller, AR and Bowie, TX
nonMSA AA	Full Scope	Camp, Delta, Franklin, Hopkins, Lamar, Red River, and Titus

*Partial Counties

** Harrison entered AA in 2019

Appendix B: Summary of MMSA and State Ratings

RATINGS Guaranty Bank and Trust, National Association				
Overall Bank:	Lending Test Rating*	Investment Test Rating	Service Test Rating	Overall Bank/State/Multistate Rating
Guaranty Bank and Trust, National Assn.	High Satisfactory	High Satisfactory	High Satisfactory	Satisfactory
State:				
State of Texas	High Satisfactory	High Satisfactory	High Satisfactory	Satisfactory

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

Appendix C: Definitions and Common Abbreviations

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Appendix D: Tables of Performance Data

Content of Standardized Tables

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

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

- Table O. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.
- Table P. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/assessment area. The table also presents aggregate peer data for the years the data is available.
- Table Q. Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses that were originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because aggregate small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank’s assessment area.
- Table R. Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to: 1) the percentage distribution of businesses with revenues of greater than \$1 million; and, 2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.

- Table S. Assessment Area Distribution of Loans to Farms by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. Because aggregate small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.
- Table T. Assessment Area Distribution of Loans to Farms by Gross Annual Revenues** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$500 thousand) originated and purchased by the bank to farms with revenues of \$1 million or less to: 1) the percentage distribution of farms with revenues of greater than \$1 million; and, 2) the percentage distribution of farms for which revenues are not available. The table also presents aggregate peer small farm data for the years the data is available.
- Table U. Assessment Area Distribution of Consumer Loans by Income Category of the Geography** – Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of households in those geographies.
- Table V. Assessment Area Distribution of Consumer Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of households by income level in each MMSA/assessment area.

Table O : Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography 2017-19

Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
Austin AA	21	41,606	1.4	12,554	17.0	28.6	18.1	14.3	33.3	17.2	18.5	9.5	18.6	49.0	28.6	44.5	1.2	0.0	1.6
Bryan-CS AA	163	47,314	11.0	5,327	2.3	6.1	4.5	27.6	19.6	21.7	23.6	25.8	24.5	46.6	48.5	49.3	0.0	0.0	0.0
Dallas AA	199	53,659	13.4	70,885	3.0	6.0	2.8	15.0	17.1	10.4	29.4	43.7	30.0	52.3	33.2	56.4	0.3	0.0	0.4
Fort Worth AA	8	2,693	0.6	9,457	23.9	25.0	16.1	34.6	25.0	30.5	22.2	12.5	25.4	19.4	50.0	28.0	0.0	0.0	0.0
Houston AA	27	12,300	2.0	111,758	3.1	0.0	1.6	15.7	0.0	9.7	27.5	29.6	25.6	53.6	70.4	63.0	0.1	0.0	0.1
Longview AA	46	9,073	3.1	2,014	2.0	0.0	1.8	17.1	6.5	8.0	49.6	50.0	52.0	31.4	43.5	38.1	0.0	0.0	0.1
nonMSA AA	813	107,173	54.9	3,755	1.1	1.2	0.7	15.0	19.7	14.2	55.4	56.1	50.5	28.5	23.0	34.6	0.0	0.0	0.0
Texarkana AA	203	30,833	13.7	3,113	0.9	0.0	0.1	14.7	10.3	11.9	57.4	52.2	55.2	27.0	37.4	32.9	0.0	0.0	0.0
Total	1,481	304,794	100.0	218,863	4.7	2.7	3.6	16.8	17.5	11.6	29.2	49.0	27.7	49.1	30.9	56.8	0.2	0.0	0.3

Source: 2015 ACS Census; 10/01/2017 - 12/31/2019 Bank Data, 2019 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower 2017-19

	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
Assessment Area:	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Austin AA	21	41,606	3.1	12,554	33.3	0.0	2.4	14.5	0.0	8.7	14.6	4.8	15.3	37.6	23.8	63.2	0.0	71.4	10.4
Bryan-CS AA	163	47,314	24.5	5,327	24.5	1.8	2.7	15.8	9.8	10.6	16.9	11.7	19.4	42.8	52.8	53.9	0.0	23.9	13.5
Dallas AA	199	53,659	14.8	70,885	22.4	3.5	3.6	15.5	8.5	12.5	17.1	9.5	18.3	45.0	48.7	51.2	0.0	29.6	14.4
Fort Worth AA	9	2,836	1.4	9,457	39.2	0.0	7.3	19.4	0.0	19.8	17.3	11.1	18.1	24.1	55.6	37.4	0.0	33.3	17.4
Houston AA	27	12,300	4.0	111,758	22.0	0.0	2.9	14.8	3.7	13.0	16.1	18.5	19.2	47.1	59.3	49.8	0.0	18.5	15.1
Longview AA	46	9,073	3.4	2,014	23.2	0.0	3.1	16.5	13.0	14.0	19.4	19.6	19.1	40.9	34.8	43.1	0.0	32.6	20.7
nonMSA AA	813	107,173	54.9	3,755	21.5	5.0	2.8	18.3	13.7	10.3	18.7	20.9	19.9	41.4	51.5	51.1	0.0	8.9	16.0
Texarkana AA	203	30,833	25.4	3,113	22.5	1.5	2.4	16.2	9.4	12.3	19.2	15.3	20.4	42.1	60.6	43.1	0.0	13.3	21.8
Total	1,481	304,794	100.0	218,863	23.7	3.6	3.3	15.5	11.5	12.8	16.6	17.2	18.7	44.2	51.8	50.5	0.0	15.9	14.8

Source: 2015 ACS Census ; 10/01/2017 - 12/31/2019 Bank Data, 2019 HMDA Aggregate Data, "--" data not available.
 Due to rounding, totals may not equal 100.0%

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography **2017-19**

Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
Austin AA	26	7,939	0.8	18,356	15.5	15.4	16.8	9.2	3.8	11.3	19.9	19.2	19.3	51.6	61.5	50.0	3.8	0.0	2.5
Bryan-CS AA	142	22,197	4.6	3,835	8.0	0.0	5.2	26.7	23.2	26.0	25.8	19.7	26.1	39.2	57.0	42.5	0.4	0.0	0.1
Dallas AA	537	70,965	17.4	67,843	5.9	10.4	5.8	12.5	9.3	12.7	28.7	46.9	28.3	51.4	33.1	51.5	1.5	0.2	1.7
Fort Worth AA	19	6,976	0.6	11,319	18.8	31.6	21.3	27.1	21.1	29.7	17.7	10.5	17.3	36.4	36.8	31.6	0.0	0.0	0.0
Houston AA	161	40,030	5.2	125,947	8.3	6.8	8.7	13.5	9.9	12.9	22.8	9.9	23.5	55.3	73.3	54.9	0.2	0.0	0.1
Longview AA	90	14,513	2.9	2,668	11.8	6.7	12.8	14.4	3.3	11.3	43.2	30.0	41.2	30.2	60.0	34.0	0.4	0.0	0.6
nonMSA AA	1,648	133,715	53.5	3,116	2.8	4.6	2.4	24.8	20.9	20.2	47.0	56.3	49.4	25.4	18.2	28.0	0.0	0.0	0.0
Texarkana AA	458	59,971	14.9	2,486	0.8	0.0	0.6	25.7	15.5	20.7	48.3	49.8	49.3	25.1	34.7	29.4	0.2	0.0	0.0
Total	3,081	356,306	100.0	235,570	8.6	5.1	8.9	14.1	17.0	13.9	25.1	48.2	25.1	51.3	29.6	51.3	0.9	0.0	0.8

Source: 2019 D&B Data; 10/01/2017 - 12/31/2019 Bank Data; 2019 CRA Aggregate Data, "--" data not available.
 Due to rounding, totals may not equal 100.0%

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues **2017-19**

Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Austin AA	26	7,939	0.8	18,356	85.4	84.6	45.5	4.8	7.7	9.7	7.7
Bryan-CS AA	142	22,197	4.6	3,835	82.2	68.3	45.2	4.5	23.9	13.3	7.7
Dallas AA	537	70,965	17.4	67,843	86.8	57.4	47.0	4.9	38.9	8.2	3.7
Fort Worth AA	19	6,976	0.6	11,319	82.8	52.6	40.8	6.3	36.8	10.9	10.5
Houston AA	161	40,030	5.2	125,947	88.0	46.6	46.7	4.8	50.9	7.1	2.5
Longview AA	90	14,513	2.9	2,668	80.4	31.1	43.1	5.3	67.8	14.3	1.1
nonMSA AA	1,648	133,715	53.5	3,116	82.2	72.5	42.5	5.2	23.9	12.6	3.6
Texarkana AA	458	59,971	14.9	2,486	80.0	56.1	48.6	5.3	38.4	14.7	5.5
Total	3,081	356,306	100.0	235,570	86.8	64.6	46.3	5.0	31.3	8.3	4.1

Source: 2019 D&B Data; 10/01/2017 - 12/31/2019 Bank Data; 2019 CRA Aggregate Data, "--" data not available.
 Due to rounding, totals may not equal 100.0%

|Bank Locations

GUARANTY BANK & TRUST LOCATIONS

AS OF 11/06/23

<i>Mt. Pleasant</i> 100 West Arkansas Mt. Pleasant, Texas 75455 TITUS COUNTY 9507.00 INCOME LEVEL: MODERATE	<i>Mt. Pleasant - South</i> 2317 South Jefferson Mt. Pleasant, Texas 75455 TITUS COUNTY 9508.00 INCOME LEVEL: MIDDLE	<i>Addison</i> 16475 Dallas Parkway, Suite 100 Addison, Texas 75001 DALLAS COUNTY 0136.27 INCOME LEVEL: MODERATE
<i>Austin</i> 601 W. 5 TH Street Austin, TX 78701 TRAVIS COUNTY 0011.02 INCOME LEVEL: UPPER	<i>Bogata</i> 110 Halesboro Street Bogata, Texas 75417 RED RIVER COUNTY 9506.00 INCOME LEVEL: MIDDLE (DISTRESSED)	<i>Bryan</i> 2800 S. Texas Avenue Bryan, TX 77802 BRAZOS COUNTY 0009.00 INCOME LEVEL: LOW
<i>College Station - South</i> 710 William D Fitch Parkway College Station, TX 77845 BRAZOS COUNTY 0020.10 INCOME LEVEL: UPPER	<i>College Station</i> 2700 Earl Rudder Freeway College Station, TX 77845 BRAZOS COUNTY 0017.02 INCOME LEVEL: MODERATE	<i>Commerce</i> 1108 Park Street Commerce, Texas 75429 HUNT COUNTY 9605.00 INCOME LEVEL: MODERATE
<i>Conroe</i> 244 South Loop 336 W Conroe, TX 77304 MONTGOMERY COUNTY 6933.03 INCOME LEVEL: MIDDLE	<i>Dallas</i> 5910 North Central Expressway, Suite 150 Dallas, Texas 75206 DALLAS COUNTY 0079.14 INCOME LEVEL: MIDDLE	<i>Denton</i> 1200 West University Drive, Suite 100 Denton, TX 76201 DENTON COUNTY 0204.02 INCOME LEVEL: MIDDLE
<i>Denton – South</i> 3101 Wind River Lane Denton, TX 76210 DENTON COUNTY 0213.06 INCOME LEVEL: MIDDLE	<i>Fort Worth</i> 100 West 15 th Street, Suite 120 Fort Worth, TX 76102 TARRANT COUNTY 1233.02 INCOME LEVEL: UPPER	<i>Georgetown</i> 120 West 8 th Street Georgetown, TX 78626 WILLIAMSON COUNTY 0214.02 INCOME LEVEL: LOW
<i>Georgetown – Williams Drive</i> 2415 Williams Drive Georgetown, TX 78628 WILLIAMSON COUNTY 0201.14 INCOME LEVEL: MODERATE	<i>Hallsville</i> 500 W. Main Street Hallsville, Texas 75650 HARRISON COUNTY 0206.03 INCOME LEVEL: UPPER	<i>Houston – Galleria</i> 1455 W Loop South, Suite 150 Houston, TX 77027 HARRIS COUNTY 4113.01 INCOME LEVEL: UPPER
<i>Houston - Northwest</i> 15001 FM 529 Houston, TX 77095 HARRIS COUNTY 5406.02 INCOME LEVEL: MIDDLE	<i>Katy</i> 655 W. Grand Parkway South Katy, TX 77494 HARRIS COUNTY 4551.02 INCOME LEVEL: UPPER	<i>Lakeway</i> 1008 Ranch Road 620 S, Suite 110 Lakeway, TX 78734 TRAVIS COUNTY 0336.00 INCOME LEVEL: UPPER
<i>Longview</i> 200 W. Hawkins Parkway Longview, Texas 75605 GREGG COUNTY 0004.01 INCOME LEVEL: MIDDLE	<i>Mt. Vernon</i> 304 South Highway 37 Mt. Vernon, Texas 75457 FRANKLIN COUNTY 9502.00 INCOME LEVEL: MIDDLE	<i>New Boston</i> 750 James Bowie Drive New Boston, Texas 75570 BOWIE COUNTY 0115.02 INCOME LEVEL: MODERATE

<i>Paris – Lamar Avenue</i> 3250 Lamar Avenue Paris, Texas 75460 LAMAR COUNTY 0009.00 INCOME LEVEL: UPPER	<i>Paris - Loop</i> 2015 NE Loop 286 Paris, Texas 75462 LAMAR COUNTY 0005.00 INCOME LEVEL: MODERATE	<i>Pittsburg</i> 116 South Greer Boulevard Pittsburg, Texas 75686 CAMP COUNTY 9502.00 INCOME LEVEL: MIDDLE
<i>Rockwall</i> 2250 Ridge Road, Suite 150 Rockwall, Texas 75087 ROCKWALL COUNTY 0403.03 INCOME LEVEL: UPPER	<i>Royse City</i> 121 West I-30 Royse City, Texas 75189 ROCKWALL COUNTY 0404.10 INCOME LEVEL: MIDDLE	<i>Sulphur Springs</i> 919 Gilmer Street Sulphur Springs, Texas 75482 HOPKINS COUNTY 9504.01 INCOME LEVEL: MIDDLE
<i>Texarkana – West 7th</i> 5800 West 7 th Street Texarkana, Texas 75501 BOWIE COUNTY 0110.01 INCOME LEVEL: UPPER	<i>Texarkana – St. Michael</i> 2202 Saint Michael Drive Texarkana, Texas 75503 BOWIE COUNTY 0109.03 INCOME LEVEL: UPPER	<i>Texarkana – Kings Highway</i> 4108 North Kings Highway Texarkana, Texas 75503 BOWIE COUNTY 0109.06 INCOME LEVEL: UPPER

| Bank Locations | Opened/Closed

BANK LOCATION OPENINGS AND CLOSINGS

LOCATION OPENINGS

JANUARY 19. 2022

LAKEWAY

1008 RANCH ROAD 620 SOUTH, SUITE 110

LAKEWAY, TX 78734

12420 48 453 0336.00 UPPER

MAY 31, 2023

GEORGETOWN – WILLIAMS DRIVE

2415 WILLIAMS DRIVE

GEORGETOWN, TX 78628

12420 48 491 0201.14 MODERATE

LOCATION CLOSINGS

NONE

RELOCATIONS

NOVEMBER 6, 2023

Old Address

FORT WORTH

500 W 7TH STREET

FORT WORTH, TX 76102

23104 48 439 1233.02 UPPER

New Address

FORT WORTH

100 E 15TH STREET, SUITE 120

FORT WORTH, TX 76102

23104 48 439 1233.02 UPPER

Bank Services

Location Hours.....	Page 58
Products & Services.....	Page 62
Fee Schedules.....	Page 64
ATM Listings.....	Page 66



Locations

Addison

16475 Dallas Parkway #100
Addison, TX 75001
Phone: (972) 447-0800
Fax: (972) 447-9746

Lobby Hours:
Monday – Friday 9am – 4:30pm

Drive-in Hours:
NA

Austin

601 W. 5th Street
Austin, TX 78701
Phone (512) 364-0770
Fax: (512) 284-9674

Lobby Hours:
Monday – Friday 9am – 3pm

Drive-in Hours:
Monday – Friday 8am – 4:30pm

Bogata

110 Halesboro Street
Bogata, TX 75417
Phone: (903) 632-5269
Fax: (903) 632-5211

Lobby Hours:
Monday – Thursday 9am – 3pm
Friday 9am – 5pm

Drive-in Hours:
Monday – Friday 8am – 5pm

Bryan

2800 S. Texas Avenue
Bryan, TX 77802
Phone: (979) 703-8930
Fax: (979) 703-8980

Lobby Hours:
Monday – Friday 9am – 4pm

Drive-in Hours:
Monday – Friday 8am – 6pm

College Station – South

710 William D Fitch Parkway
College Station, TX 77845
Phone: (979) 703-8915
Fax: (979) 485-2939

Lobby Hours:
Monday – Friday 9am – 4pm

Drive-in Hours:
Monday – Friday 8am – 6pm

College Station

2700 Earl Rudder Freeway
College Station, TX 77845
Phone: (979) 485-5880
Fax: (972) 485-5881

Lobby Hours:
Monday – Friday 9am – 4pm

Drive-in Hours:
NA

Commerce

1108 Park Street
Commerce, TX 75429
Phone: (903) 886-2274
Fax: (903) 886-8814

Lobby Hours:
Monday – Thursday 9am – 3pm
Friday 9am – 5pm

Drive-in Hours:
Monday – Friday 8am – 6pm
Saturday 9am – noon

Conroe

244 South Loop 336 W
Conroe, TX 77304
Phone: (936) 788-5600
Fax: (936) 539-1134

Lobby Hours:
Monday – Friday 9am – 5pm

Drive-in Hours:
Monday – Friday 8am – 5pm

Dallas

5910 N Central Expy, Ste 150
Dallas, TX 75206
Phone: (214) 710-2400
Fax: (214) 710-2460

Lobby Hours:
Monday – Friday 9am – 4:30pm

Drive-in Hours:
NA

Denton

1200 W University Drive
Denton, TX 76205
Phone: (940) 387-7000
Fax: (940) 387-2613

Lobby Hours:
Monday – Thursday 9am – 4pm
Friday 9am – 5pm

Drive-in Hours:
Monday – Friday 8am – 5pm

Denton – South

3101 Wind River Lane
Denton, TX 76210
Phone: (940) 220-6140
Fax: (940) 387-4717

Lobby Hours:
Monday – Thursday 9am – 4pm
Friday 9am – 5pm

Drive-in Hours:
Monday – Friday 8am – 6pm
Saturday 9am - noon

Fort Worth

100 W. 15th Street, Ste. 120
Fort Worth, TX 76102
Phone: (817) 953-9660
Fax: (817) 334-0120

Lobby Hours:
Monday – Thursday 9am – 4pm

Drive-in Hours:
NA

Georgetown

120 W. 8th Street
Georgetown, TX 78626
Phone: (512) 305-6550

Lobby Hours:
Monday – Friday 9am – 2pm

Drive-in Hours:
NA

Georgetown – Williams Drive

2415 Williams Drive
Georgetown, TX 78628
Phone: (737) 272-1980

Lobby Hours:
Monday – Friday 9am – 2pm

Drive-in Hours:
Monday – Friday 9am – 4pm

Hallsville

500 W. Main Street
Hallsville, TX 75650
Phone: (903) 660-2181
Fax: (903) 660-0002

Lobby Hours:
Monday – Thursday 9am – 3pm
Friday 9am – 5pm

Drive-in Hours:
Monday – Thursday 8am – 5pm
Friday 8am – 6pm

Houston – Galleria

1455 W Loop South, Ste 150
Houston, TX 77027
Phone: (713) 559-2225
Fax: (713) 492-2275

Lobby Hours:
Monday – Friday 9am – 5pm

Drive-in Hours:
NA

Houston - Northwest

15001 FM 529
Houston, TX 77095
Phone: (713) 559-2202
Fax: (281) 861-8393

Lobby Hours:
Monday – Friday 9am – 5pm

Drive-in Hours:
Monday – Friday 8am – 5pm

Katy

655 W Grand Parkway South
Katy, TX 77494
Phone: (713) 554-6715
Fax: (281) 395-6679

Lobby Hours:

Monday – Friday 9am – 5pm

Drive-in Hours:

Monday – Friday 8am – 5pm

Lakeway

1008 Ranch Road 620 S
Lakeway, TX 78734
Phone: (512) 263-8325
Fax: (512) 284-9674

Lobby Hours:

Monday – Friday 9am – 3pm

Drive-in Hours:

Monday – Friday 8:30am – 4:30pm

Longview

200 W. Hawkins Parkway
Longview, TX 75605
Phone: (903) 252-4800
Fax: (903) 252-4999

Lobby Hours:

Monday – Thursday 9am – 3pm
Friday 9am – 5pm

Drive-in Hours:

Monday – Thursday 8am – 5pm
Friday 8am – 6pm

Mt. Pleasant - Downtown

P.O. Box 1158
100 West Arkansas
Mt. Pleasant, TX 75455
Phone: (903) 572-9881
Fax: (903) 572-9658

Lobby Hours:

Monday – Thursday 9am – 3pm
Friday 9am – 5pm

Drive-in Hours:

Monday – Friday 8am – 6pm
Saturday 9am – noon

Mt. Pleasant - South

2317 South Jefferson
Mt. Pleasant, TX 75455
Phone: (903) 575-2323
Fax: (903) 575-0390

Lobby Hours:

Monday – Friday 8am – 6pm

Drive-in Hours:

Monday – Friday 8am – 6pm
Saturday 8:30am – noon

Mt. Vernon

304 South Highway 37
Mt. Vernon, TX 75457
Phone: (903) 537-3990
Fax: (903) 537-7095

Lobby Hours:

Monday – Thursday 9am – 3pm
Friday 9am – 5pm

Drive-in Hours:

Monday – Friday 7:30am – 6pm
Saturday 9am – noon

New Boston

750 James Bowie Drive
New Boston, TX 75570
Phone: (903) 628-6270
Fax: (903) 628-6274

Lobby Hours:

Monday – Thursday 9am – 3pm
Friday 9am – 5pm

Drive-in Hours:

Monday – Thursday 8am – 5pm
Friday 8am – 6pm

Paris – Lamar Avenue

3250 Lamar Avenue
Paris, TX 75460
Phone: (903) 784-4100
Fax: (903) 784-6409

Lobby Hours:

Monday – Thursday 9am – 3pm
Friday 9am – 5pm

Drive-in Hours:

Monday – Friday 8am – 6pm
Saturday – 9am – noon

Paris - Loop

2015 NE Loop 286
Paris, TX 75460
Phone: (903) 783-7010
Fax: (903) 783-9910

Lobby Hours:

Monday – Thursday 9am – 3pm
Friday 9am – 5pm

Drive-in Hours:

Monday – Friday 8am – 6pm
Saturday – 9am – noon

Pittsburg

116 South Greer Blvd.
Pittsburg, TX 75686
Phone: (903) 855-0007
Fax: (903) 855-0008

Lobby Hours:

Monday – Thursday 9am – 3pm
Friday 9am – 5pm

Drive-in Hours:

Monday – Thursday 8am – 5pm
Friday 8am – 6pm
Saturday 9am - noon

Rockwall

2250 Ridge Road, Suite 150
Rockwall, TX 75087
Phone: (972) 722-3001
Fax: (972) 722-4574

Lobby Hours:

Monday – Thursday 9am – 4pm
Friday 9am – 5pm

Drive-in Hours:

Monday – Friday 8am – 5pm

Royse City

121 West I-30
Royse City, TX 75189
Phone: (972) 636-9777
Fax: (972) 636-0555

Lobby Hours:

Monday – Thursday 9am – 4pm
Friday 9am – 5pm

Drive-in Hours:

Monday – Friday 8am – 6pm

Sulphur Springs

919 Gilmer Street
Sulphur Springs, TX 75482
Phone: (903) 885-3193
Fax: (903) 885-0615

Lobby Hours:

Monday – Thursday 9am – 3pm
Friday 9am – 5pm

Drive-in Hours:

Monday – Friday 7:30am – 6pm
Saturday – 9am – noon

Texarkana – West 7th

5800 West 7th Street
Texarkana, TX 75501
Phone: (903) 838-5800
Fax: (903) 832-5600

Lobby Hours:

Monday – Thursday 9am – 3pm
Friday 9am – 5pm

Drive-in Hours:

Monday – Friday 8am – 6pm

Texarkana – St. Michael

2202 Saint Michael Drive
Texarkana, TX 75503
Phone: (903) 792-8600
Fax: (903) 792-8400

Lobby Hours:

Monday – Thursday 9am – 3pm
Friday 9am – 5pm

Drive-in Hours:

Monday – Friday 8am – 6pm
Saturday – 9am – noon

Texarkana – Kings Highway

4108 North Kings Hwy.
Texarkana, TX 75503
Phone: (903) 223-0223
Fax: (903) 223-0318

Lobby Hours:

Monday – Thursday 9am – 3pm
Friday 9am – 5pm

Drive-in Hours:

Monday – Friday 8am – 6pm



PRODUCTS AND SERVICES OFFERED

24 Hour Customer Service Phone Plus
ACH Payment and Collection Services
Android Pay
Apple Pay
ATM Card
ATM Service
Business Checking
Business Credit Card
Business NOW Checking
Business Savings
Business Premier Money Market
CardValet
Cash Advance
Cash Management
Cash Roundup
Cashier's Check
Certificate of Deposit
Check Order
Choice Checking
ClickSWITCH
Coin Counting Machine (not available at all locations)
Commercial and Consumer Loans
Commercial Analysis Checking
Construction Loan Checking
Consumer Credit Card
Coverdell Education Savings Account
Debit Card
Direct Deposit
Drive-In Banking
Electronic Statements
Guaranty Green Checking
Health Savings Accounts
Investment Management
Individual Retirement Accounts (Traditional & ROTH IRAs)
Instant Issue Debit Cards (not available at all locations)
Letters of Credit
Merchant Services
Mobile Banking
Mobile Check Deposit
Money Orders (not available at all locations)
Money Service Business Checking
Mortgage Loans
Night Depository
Notary Public (customers only)
Online Banking/Bill Pay
Online Cash Management

Partner Checking
Positive Pay (fraud detection)
Premier Money Market
Premium Checking
Private Banking
Remote Deposit Capture
SBA Loans
Safe Deposit Boxes (not available at all locations)
Samsung Pay
Saturday Banking (Drive-in only – not available at all locations)
Savings Account
Savings Bonds (redemption only)
Smart Business Checking
Student Checking
Student Savings Account
Text Banking
Wealth Management Services
Wire Transfer
Zelle

COMMON FEATURES FEE SCHEDULE

Applicable to consumer and business customers/accounts unless otherwise stated.

Fee Description	Fee
Account Closing Fee (within 30 days of account opening)	\$10.00 (per account)
Account Research	\$25.00 + \$1.00 per copy
Additional Statement Fee	\$5.00
ATM / Debit Card Replacement Fee	\$10.00 (per card)
ATM Surcharge Refund – Fee cap (for existing customers receiving this refund)	\$15.00 (per statement cycle)
Cashier's Checks	\$5.00 (Free if total aggregate balances are \$1,500 or more)
Check Cashing Fee (Non-Guaranty checks for non-customers)	\$15.00 (< \$500) 3% (>\$500)
Collection Fee (Incoming)	\$10.00 (per item)
Collection Fee (Outgoing)	\$25.00 (per item)
Commercial Cash Management (Business Accounts)	
ACH Origination	\$25.00 (per month)
Wire Origination	\$25.00 (per month)
Main Account	
ACH Origination Late Fee (5pm cut-off)	\$50.00 (per occurrence)
Same day ACH batch fee	\$5.00 (per batch)
Same day ACH item fee	\$0.50 (per item)
Copies	\$1.00 (per page)
Courier Fees (Business Accounts)	Varies dependent upon distance and timing required for transport – typical range is \$10 - \$30 per transport
Deposit Item Return Charge (Business Accounts)	\$13.00 (per item)
Faxes	\$5.00 (per fax)
Freezes, Levies, Garnishments	\$250.00 plus attorney fees (per occurrence)
Inactivity Fee	\$5.00 (per statement cycle after 6 months of no account activity and daily balance falls below \$1,000 at any time during the inactivity period)
Merchant Services (Business Accounts)	Varies (quotes upon request)
Money Orders	\$3.00 (Free if total aggregate balances are \$1,500 or more)
Overdraft Transfer Charge	\$5.00 (per transfer)
Overdrafts and Return ACH/Check Fees (Business Accounts)	\$29.00 (per item) (No Daily Maximum)
Overdrafts Fees (Consumer Accounts)	<ul style="list-style-type: none"> • No fee if the item(s) paid results in the account being overdrawn between \$.01 and \$10.00 at the end of the business day. • \$14.50 per item (items less than \$20.00*) • \$29.00 per item (items greater than \$20.00*) • Daily overdraft/return item fee maximum \$145.00 \$29.00 per item regardless of amount for accounts not enrolled in Overdraft Protection
Positive Pay	\$10.00 (per account)
ACH Positive Pay	\$10.00 (per account)
Positive Pay Payee Match	\$15.00 (per account)
Remote Deposit Capture (Business accounts only)	\$35.00 (per month)
Re-open Closed Account	\$25.00 (per account)
Return ACH/Check Charge (Consumer Accounts)	\$29.00 (per item) Daily overdraft/return item fee maximum \$145.00
Return Mail Fee (only applicable to checking and savings accounts, excluding certificates of deposits)	\$5.00 (per item)
Safe Deposit Box ¹ (3x5)	\$30.00
Safe Deposit Box ¹ (4x5)	\$24.00
Safe Deposit Box ¹ (5x5)	\$39.00
Safe Deposit Box ¹ (4x7)	\$41.00
Safe Deposit Box ¹ (3x10)	\$44.00

COMMON FEATURES FEE SCHEDULE

Applicable to consumer and business customers/accounts unless otherwise stated.

Safe Deposit Box ¹ (4x10)	\$49.00
Safe Deposit Box ¹ (5x10)	\$59.00
Safe Deposit Box ¹ (7x10)	\$64.00
Safe Deposit Box ¹ (8x10)	\$74.00
Safe Deposit Box ¹ (10x10)	\$94.00
Safe Deposit Box ¹ (15x10)	\$110.00
Safe Deposit Box ¹ (13x14)	\$120.00
Safe Deposit Box ¹ (16x10)	\$130.00
Safe Deposit Box ¹ (8x21)	\$140.00
Safe Deposit Box ¹ (14x21)	\$245.00
Safe Deposit Box ¹ (14x27)	\$290.00
Safe Deposit Box Scheduled Drilling Fee	\$225.00
Safe Deposit Box Emergency Drilling Fee	\$350.00
Safe Deposit Box Key Replacement	\$30.00
Secretary of State Document Search Fee	\$16.00 (per search)
Statement Reprint (with images)	\$5.00 (per statement)
Stop Payment Charge	\$30.00 (per item)
Stop Payment Charge – Submitted Online/Zelle	\$15.00 (per item)
Telephone Transfer Charge	\$3.00 (per transfer)
Temporary Checks	\$3.00 (4 checks)
Temporary Suspension of Auto-Debit	\$25.00 (per occurrence)
Transaction Print Out	\$3.00 (per page)
Wires Domestic – Submitted Online (Business Accounts)	\$10.00
Wires Domestic (outgoing / incoming)	\$25.00 / \$5.00
Wires International (outgoing / incoming)	\$75.00 / \$10.00
Zero Balance Account (ZBA) (Business Accounts)	
Main Account	\$20.00 (per month)
Additional Account	\$10.00 (per account, per month)
Zipper Bag	\$5.00
Zipper Bag (Locked)	\$25.00

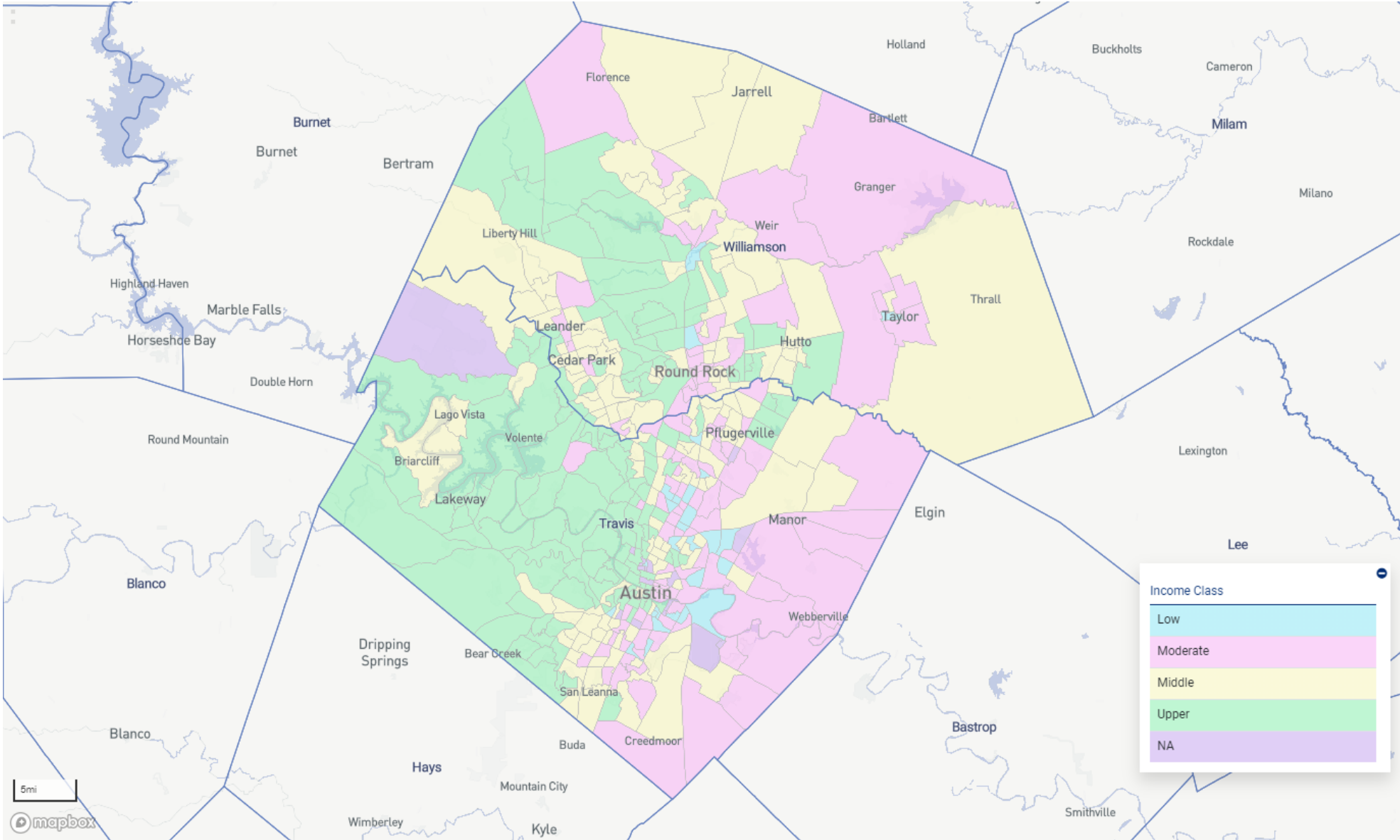
Address	City	State	Zip	County	Census Tract Income Level	Majority Minority Tract?	Assessment Area	Off Site Location Description	ATM Description	Accepts Deposits
16475 Dallas Parkway #100	Addison	Texas	75001	Dallas	Moderate	Yes	Dallas	N/A	Lobby ATM	Cash
601 W. 5th Street	Austin	Texas	78701	Travis	Upper	No	Austin	N/A	Drive-up ATM	Cash
601 W. 5th Street	Austin	Texas	78701	Travis	Upper	No	Austin	N/A	Lobby ATM	Cash
110 Halesboro Street	Bogata	Texas	75417	Red River	Middle*	No	Northeast Texas	N/A	Drive-up ATM	Cash
1920 West Villa Maria Rd	Bryan	Texas	77807	Brazos	Upper	No	Bryan/College Station	Villa Maria Drive	Drive-up ATM	Cash
2800 Texas Avenue	Bryan	Texas	77807	Brazos	Low	Yes	Bryan/College Station	N/A	Drive-up ATM	Cash
2800 Texas Avenue	Bryan	Texas	77807	Brazos	Low	Yes	Bryan/College Station	N/A	Lobby ATM	Cash
111 East 27th Street	Bryan	Texas	77802	Brazos	Moderate	Yes	Bryan/College Station	East 27th Street	Drive-up ATM	Cash
710 William D Fitch Parkway	College Station	Texas	77845	Brazos	Upper	No	Bryan/College Station	N/A	Drive-up ATM	Cash
2700 Earl Rudder Freeway, Ste 1000	College Station	Texas	77845	Brazos	Moderate	Yes	Bryan/College Station	N/A	Walk-up ATM	Cash
1108 Park Street	Commerce	Texas	75429	Hunt	Moderate	No	Dallas	N/A	Drive-up ATM	Cash
2000A Live Oak	Commerce	Texas	75428	Hunt	Low	Yes	Dallas	University Shopping Center	Drive-up ATM	Cash
244 South Loop 336 W	Conroe	Texas	77304	Montgomery	Middle	No	Houston	N/A	Drive-up ATM	Cash
5910 North Central Expressway	Dallas	Texas	75206	Dallas	Middle	No	Dallas	N/A	Drive-up ATM	Cash
3101 Wind River Lane	Denton	Texas	76210	Denton	Middle	No	Dallas	N/A	Drive-up ATM	Cash
1200 West University Drive	Denton	Texas	76201	Denton	Middle	No	Dallas	N/A	Drive-up ATM	Cash
100 E 15th Street	Fort Worth	Texas	76102	Tarrant	Upper	Yes	Fort Worth	N/A	Drive-up ATM	No
2415 Williams Drive	Georgetown	Texas	78628	Williamson	Moderate	No	Austin	N/A	Drive-up ATM	Cash
590 West Main Street	Hallsville	Texas	75650	Harrison	Middle	No	Longview	Brookshires	Walk-up ATM	No
500 West Main Street	Hallsville	Texas	75650	Harrison	Middle	No	Longview	N/A	Drive-up ATM	Cash
15001 FM 529	Houston	Texas	77095	Harris	Middle	Yes	Houston	N/A	Drive-up ATM	Cash
1455 West Loop South, Suite 150	Houston	Texas	77027	Harris	Upper	No	Houston	N/A	Drive-up ATM	Cash
1455 West Loop South, Suite 150	Houston	Texas	77027	Harris	Upper	No	Houston	N/A	Lobby ATM	Cash
655 W. Grand Parkway South	Katy	Texas	77494	Harris	Upper	No	Houston	N/A	Drive-up ATM	Cash
1008 Ranch Road 620 S	Lakeway	Texas	78734	Travis	Upper	No	Austin	N/A	Drive-up ATM	Cash
200 W. Hawkins Parkway	Longview	Texas	75605	Gregg	Middle	No	Longview	N/A	Drive-up ATM	Cash
2001 North Jefferson Ave.	Mt. Pleasant	Texas	75455	Titus	Middle	Yes	Northeast Texas	Titus Regional Medical Center	Walk-up ATM	No
1201 North Jefferson Ave.	Mt. Pleasant	Texas	75455	Titus	Middle	Yes	Northeast Texas	Mason's Hardware Store	Drive-up ATM	Cash
2317 South Jefferson	Mt. Pleasant	Texas	75455	Titus	Middle	Yes	Northeast Texas	N/A	Drive-up ATM	No
100 West Arkansas Street	Mt. Pleasant	Texas	75455	Titus	Moderate	Yes	Northeast Texas	N/A	Drive-up ATM	Cash
100 West Arkansas Street	Mt. Pleasant	Texas	75455	Titus	Moderate	Yes	Northeast Texas	N/A	Lobby ATM	Cash
304 South Highway 37	Mt. Vernon	Texas	75457	Franklin	Middle	No	Northeast Texas	N/A	Drive-up ATM	Cash
750 James Bowie Dr.	New Boston	Texas	75570	Bowie	Moderate	No	Texarkana	N/A	Drive-up ATM	No
3250 Lamar Avenue	Paris	Texas	75460	Lamar	Upper	No	Northeast Texas	N/A	Drive-up ATM	Cash
2015 NE Loop 286	Paris	Texas	75462	Lamar	Moderate	Yes	Northeast Texas	N/A	Drive-up ATM	Cash
116 South Greer Blvd.	Pittsburg	Texas	75686	Camp	Middle	Yes	Northeast Texas	N/A	Drive-up ATM	Cash
951 North Greer Blvd	Pittsburg	Texas	75686	Camp	Middle	No	Northeast Texas	Executive Inn ATM	Drive-up ATM	Cash
4845 US Highway 271 N	Pittsburg	Texas	75686	Camp	Middle	No	Northeast Texas	Region 8	Walk-up ATM	No
2255 Ridge Road	Rockwall	Texas	75087	Rockwall	Middle	No	Dallas	N/A	Drive-up ATM	Cash
121 W I-30 Frontage Road	Royse City	Texas	75189	Rockwall	Middle	No	Dallas	N/A	Drive-up ATM	Cash
6693 FM 115	Scroggins	Texas	75480	Franklin	Middle	No	Northeast Texas	Lake Cypress Springs	Drive-up ATM	Cash
919 Gilmer Street	Sulphur Springs	Texas	75482	Hopkins	Middle	No	Northeast Texas	N/A	Drive-up ATM	Cash
1610 Posey Lane	Sulphur Springs	Texas	75482	Hopkins	Moderate	No	Northeast Texas	Posey Lane	Drive-up ATM	Cash
113 Gilmer Street	Sulphur Springs	Texas	75482	Hopkins	Middle	No	Northeast Texas	Sulphur Springs-Downtown	Walk-up ATM	Cash
5800 West 7th Street	Texarkana	Texas	75503	Bowie	Upper	No	Texarkana	N/A	Drive-up ATM	Cash
4108 North Kings Hwy	Texarkana	Texas	75503	Bowie	Upper	No	Texarkana	N/A	Drive-up ATM	No
2202 Saint Michael	Texarkana	Texas	75503	Bowie	Upper	No	Texarkana	N/A	Drive-up ATM	No
* Middle-income distressed census tract										

|Assessment Area

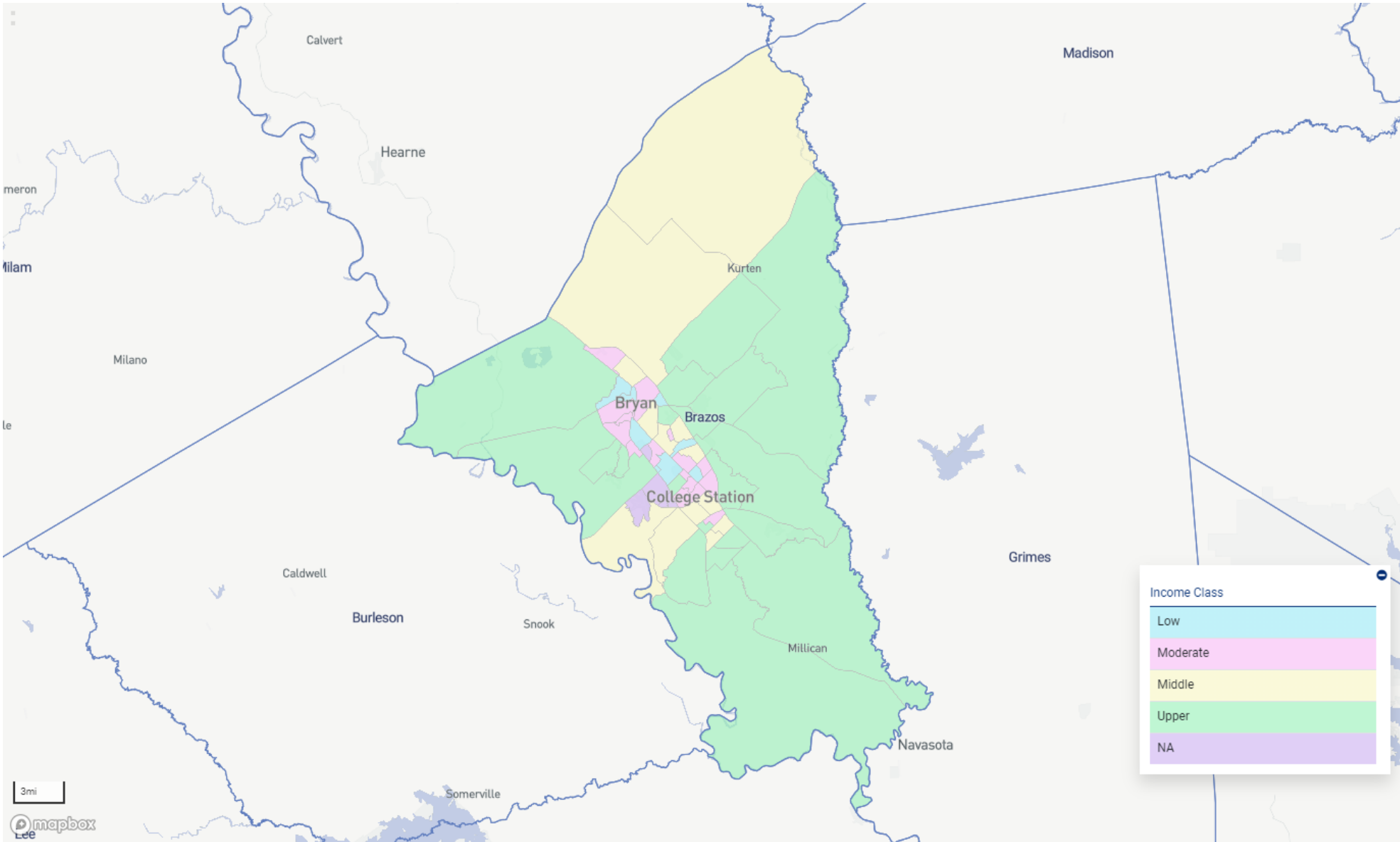
Assessment Set: 2023 CRA ASSESSMENT AREA

Assessment Area: AUSTIN AA

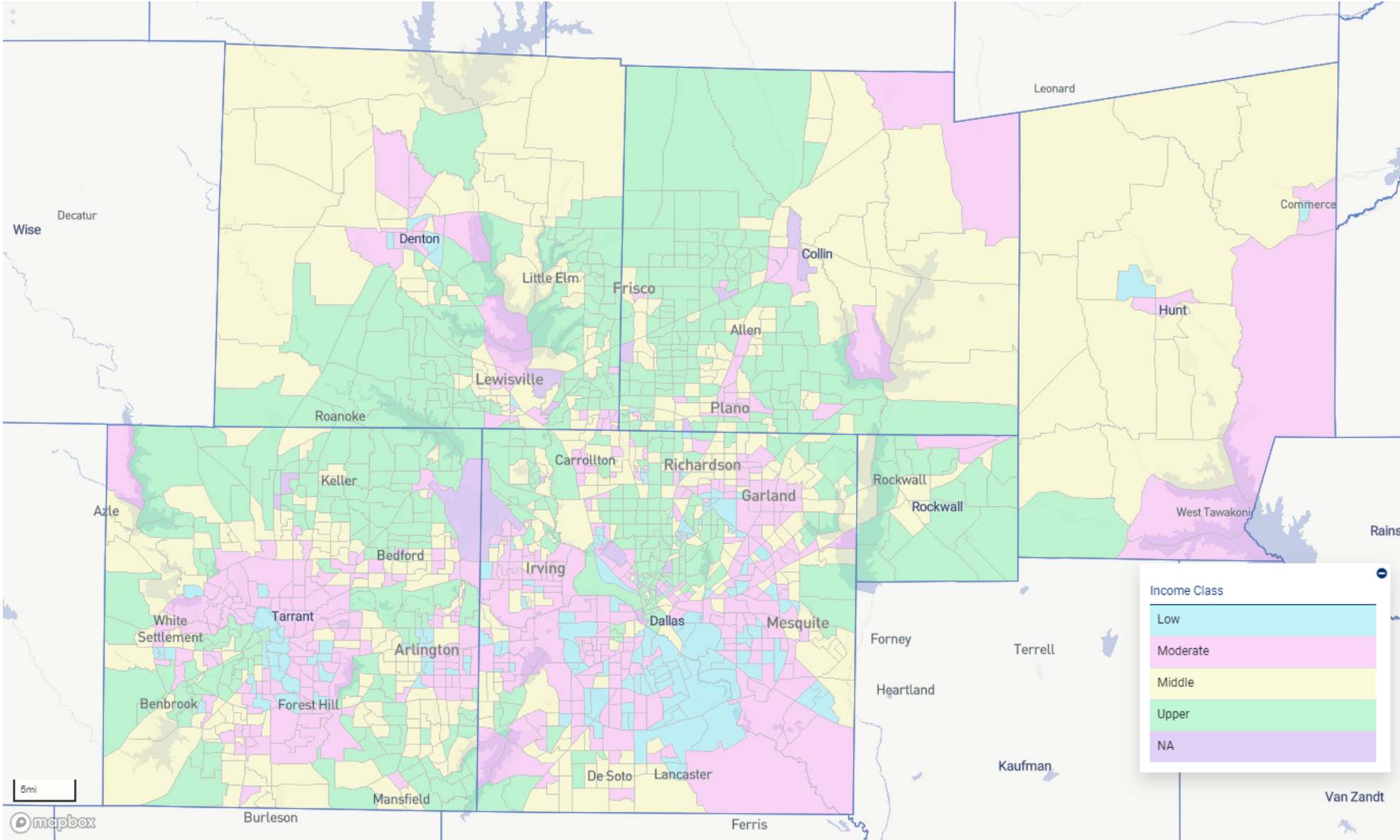
Austin Assessment Area



Assessment Set: 2023 CRA ASSESSMENT AREA
Assessment Area: BRYAN/COLLEGE STATION AA
Bryan/College Station Assessment Area



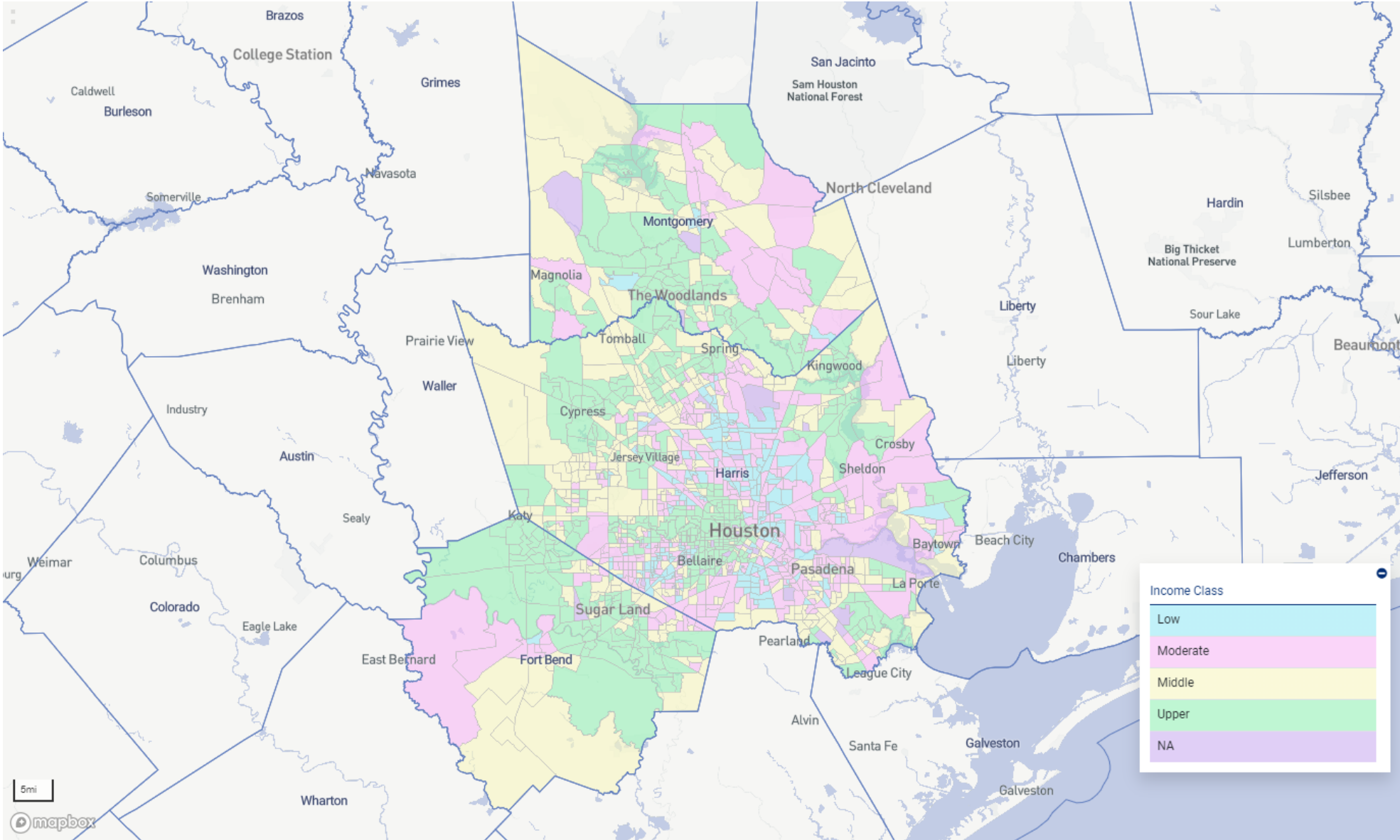
Assessment Set: 2023 CRA ASSESSMENT AREA
Assessment Area: DALLAS/FORT WORTH AA
Dallas/Fort Worth Assessment Area



Assessment Set: 2023 CRA ASSESSMENT AREA

Assessment Area: HOUSTON AA

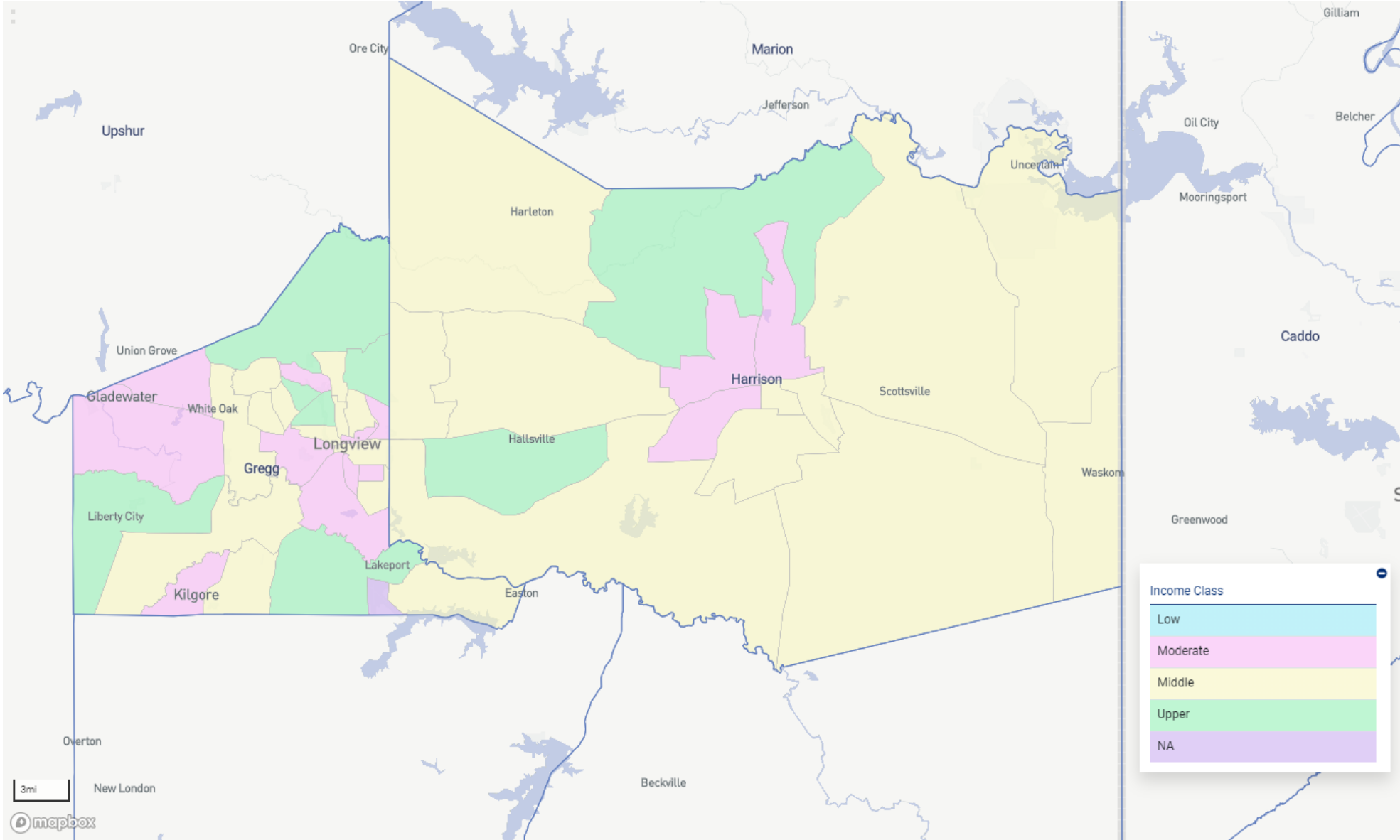
Houston Assessment Area



Assessment Set: 2023 CRA ASSESSMENT AREA

Assessment Area: LONGVIEW AA

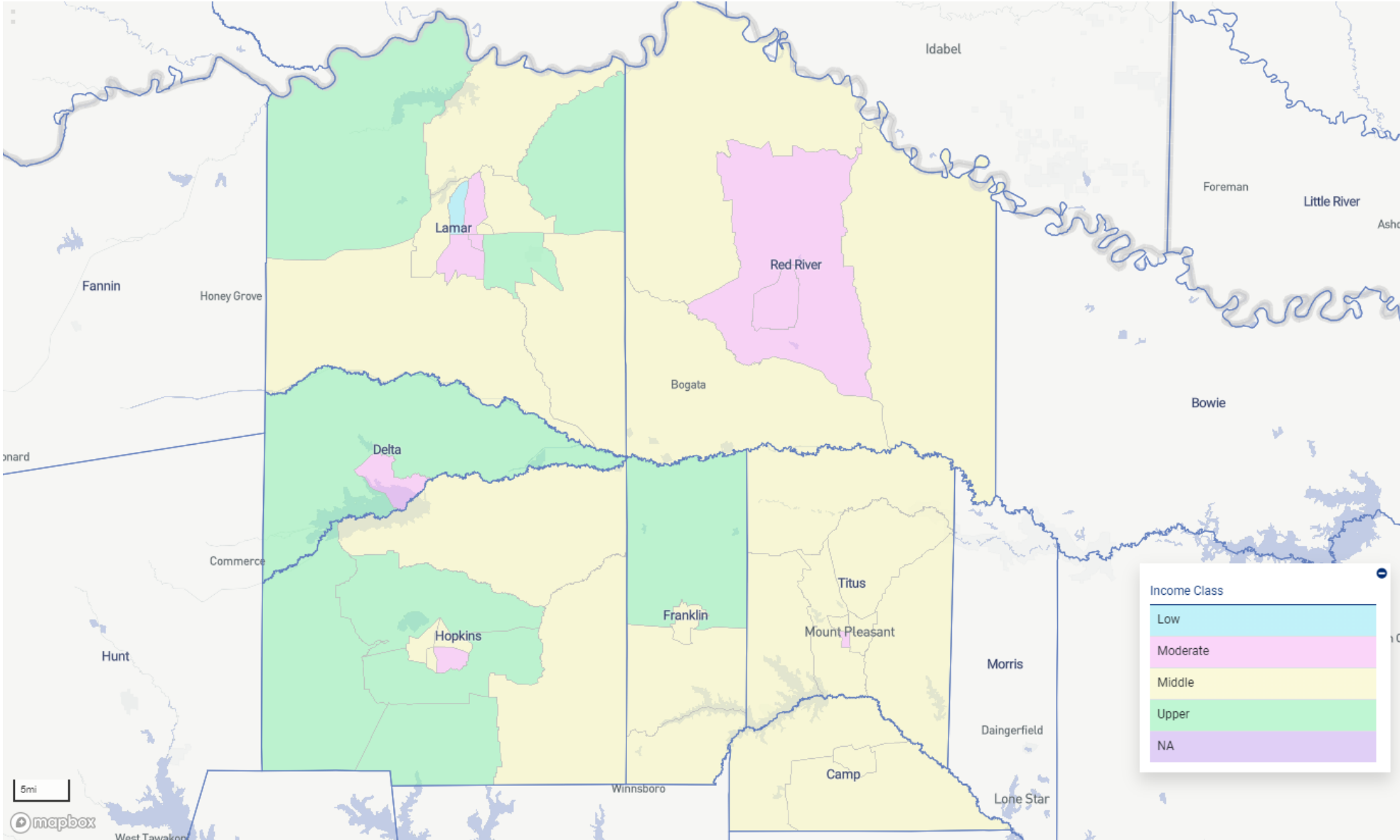
Longview Assessment Area



Assessment Set: 2023 CRA ASSESSMENT AREA

Assessment Area: NORTHEAST TEXAS AA

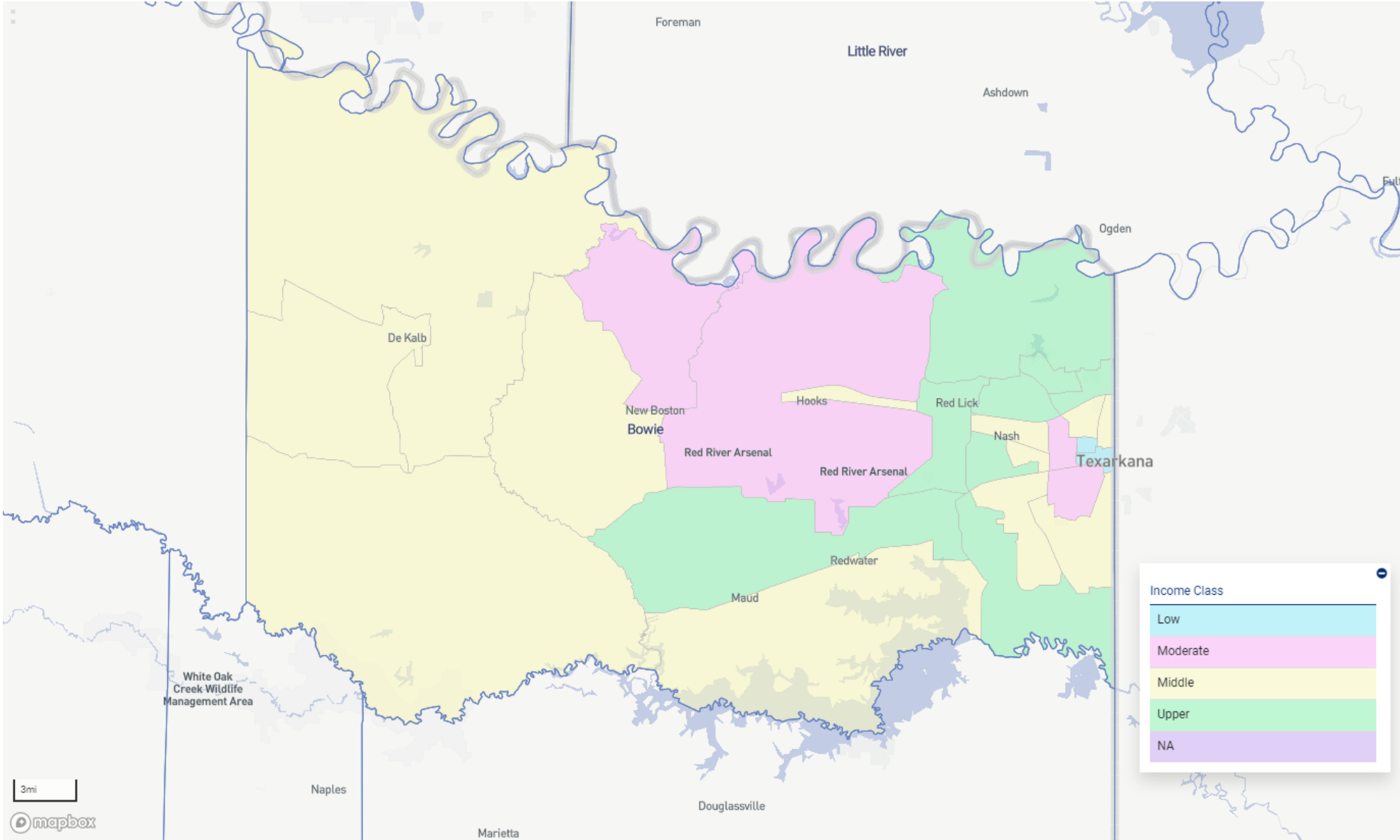
Northeast Texas Assessment Area



Assessment Set: 2023 CRA ASSESSMENT AREA

Assessment Area: TEXARKANA AA

Texarkana Assessment Area



RiskExec

ASSESSMENT AREA UNITS

Institution: GUARANTY BANK & TRUST Assessment Set: 2023 CRA ASSESSMENT AREA (2023)

Type	Use	Description	Tracts Count
AUSTIN AA			
COUNTY	Include	TEXAS (48), TRAVIS COUNTY (453)	290
COUNTY	Include	TEXAS (48), WILLIAMSON COUNTY (491)	135
BRYAN/COLLEGE STATION AA			
COUNTY	Include	TEXAS (48), BRAZOS COUNTY (041)	63
DALLAS/FORT WORTH AA			
COUNTY	Include	TEXAS (48), COLLIN COUNTY (085)	220
COUNTY	Include	TEXAS (48), DALLAS COUNTY (113)	645
COUNTY	Include	TEXAS (48), DENTON COUNTY (121)	193
COUNTY	Include	TEXAS (48), HUNT COUNTY (231)	21
COUNTY	Include	TEXAS (48), ROCKWALL COUNTY (397)	29
COUNTY	Include	TEXAS (48), TARRANT COUNTY (439)	449
HOUSTON AA			
COUNTY	Include	TEXAS (48), FORT BEND COUNTY (157)	133
COUNTY	Include	TEXAS (48), HARRIS COUNTY (201)	1,115
COUNTY	Include	TEXAS (48), MONTGOMERY COUNTY (339)	133
LONGVIEW AA			
COUNTY	Include	TEXAS (48), GREGG COUNTY (183)	30
COUNTY	Include	TEXAS (48), HARRISON COUNTY (203)	16
NORTHEAST TEXAS AA			
COUNTY	Include	TEXAS (48), CAMP COUNTY (063)	3
COUNTY	Include	TEXAS (48), DELTA COUNTY (119)	2
COUNTY	Include	TEXAS (48), FRANKLIN COUNTY (159)	4
COUNTY	Include	TEXAS (48), HOPKINS COUNTY (223)	10
COUNTY	Include	TEXAS (48), LAMAR COUNTY (277)	13
COUNTY	Include	TEXAS (48), RED RIVER COUNTY (387)	5
COUNTY	Include	TEXAS (48), TITUS COUNTY (449)	9
TEXARKANA AA			
COUNTY	Include	TEXAS (48), BOWIE COUNTY (037)	26

HMDA Disclosure Statements

HMDA DISCLOSURE STATEMENTS

A bank required to report home mortgage loan data shall include in its public file a copy of the HMDA Disclosure Statement provided by the Consumer Financial Protection Bureau (CFPB) pertaining to the bank for each of the prior two calendar years.

The HMDA data about our residential mortgage lending are available online for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, age and income of applicants and borrowers; and information about loan approvals and denials. These data are available online at the [CFPB website](#). Guaranty Bank & Trust's Lender ID is 0000025053. HMDA data for many other financial institutions are also available at this website.

Please contact the Bank's HMDA Officer if you have any questions on how to access that information.

|CRA Disclosure |Statements

Loans by County

Small Business Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: ARIZONA (04)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MARICOPA COUNTY (013), AZ										
MSA 38060										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	500	1	500	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	1	500	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	500	1	500	0	0
STATE TOTAL	0	0	0	0	1	500	1	500	0	0

Loans by County

Small Business Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: ARKANSAS (05)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BENTON COUNTY (007), AR										
MSA 22220										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	10	0	0	0	0	1	10	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	0	0	1	10	0	0
LITTLE RIVER COUNTY (081), AR										
MSA 45500										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	43	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	43	0	0	0	0	0	0	0	0
MILLER COUNTY (091), AR										
MSA 45500										
Outside Assessment Area										
Low Income	1	40	2	291	0	0	3	331	0	0
Moderate Income	8	409	2	381	0	0	4	128	0	0
Middle Income	6	248	1	200	6	2,950	5	719	0	0
Upper Income	14	465	2	338	1	300	11	500	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	29	1,162	7	1,210	7	3,250	23	1,678	0	0

Loans by County

Small Business Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: ARKANSAS (05)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SALINE COUNTY (125), AR										
MSA 30780										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	35	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	35	0	0	0	0	0	0	0	0
SEVIER COUNTY (133), AR										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	9	0	0	0	0	1	9	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	9	0	0	0	0	1	9	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	33	1,259	7	1,210	7	3,250	25	1,697	0	0
STATE TOTAL	33	1,259	7	1,210	7	3,250	25	1,697	0	0

Loans by County

Small Business Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LOS ANGELES COUNTY (037), CA										
MSA 31084										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	66	0	0	1	314	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	66	0	0	1	314	0	0	0	0
MARIN COUNTY (041), CA										
MSA 42034										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	100	0	0	0	0	1	100	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	1	100	0	0

Loans by County

Small Business Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SANTA CLARA COUNTY (085), CA										
MSA 41940										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	21	0	0	0	0	1	21	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	21	0	0	0	0	1	21	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	3	187	0	0	1	314	2	121	0	0
STATE TOTAL	3	187	0	0	1	314	2	121	0	0

Loans by County

Small Business Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DENVER COUNTY (031), CO										
MSA 19740										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	1	51	0	0	0	0	1	51	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	51	0	0	0	0	1	51	0	0

Loans by County

Small Business Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JEFFERSON COUNTY (059), CO										
MSA 19740										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	1	100	1	200	0	0	2	300	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	1	200	0	0	2	300	0	0
LARIMER COUNTY (069), CO										
MSA 22660										
Outside Assessment Area										
Low Income	1	60	0	0	1	1,000	1	60	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	60	0	0	1	1,000	1	60	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	3	211	1	200	1	1,000	4	411	0	0
STATE TOTAL	3	211	1	200	1	1,000	4	411	0	0

Loans by County

Small Business Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FULTON COUNTY (121), GA										
MSA 12060										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	1	365	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	365	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	365	0	0	0	0
STATE TOTAL	0	0	0	0	1	365	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PORTER COUNTY (127), IN										
MSA 23844										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	12	0	0	1	438	2	450	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	12	0	0	1	438	2	450	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	12	0	0	1	438	2	450	0	0
STATE TOTAL	1	12	0	0	1	438	2	450	0	0

Loans by County

Small Business Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: KENTUCKY (21)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
OLDHAM COUNTY (185), KY										
MSA 31140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	626	1	626	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	626	1	626	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	626	1	626	0	0
STATE TOTAL	0	0	0	0	1	626	1	626	0	0

Loans by County

Small Business Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: LOUISIANA (22)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BOSSIER PARISH (015), LA										
MSA 43340										
Outside Assessment Area										
Low Income	2	42	0	0	0	0	2	42	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	42	0	0	0	0	2	42	0	0
EAST BATON ROUGE PARISH (033), LA										
MSA 12940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	210	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	210	0	0	0	0	0	0
LAFAYETTE PARISH (055), LA										
MSA 29180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	1,000	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	1,000	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025053

Small Business Loans - Originations

Agency: OCC - 1

Institution: GUARANTY BANK & TRUST

State: LOUISIANA (22)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	2	42	1	210	1	1,000	2	42	0	0
STATE TOTAL	2	42	1	210	1	1,000	2	42	0	0

Loans by County

Small Business Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: MISSISSIPPI (28)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LINCOLN COUNTY (085), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	95	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	95	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	95	0	0	0	0	0	0	0	0
STATE TOTAL	1	95	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MORRIS COUNTY (027), NJ										
MSA 35084										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	715	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	715	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	715	0	0	0	0
STATE TOTAL	0	0	0	0	1	715	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KINGS COUNTY (047), NY										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	2	106	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	106	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	106	0	0	0	0	0	0	0	0
STATE TOTAL	2	106	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MECKLENBURG COUNTY (119), NC										
MSA 16740										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	1	375	1	375	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	375	1	375	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	375	1	375	0	0
STATE TOTAL	0	0	0	0	1	375	1	375	0	0

Loans by County

Small Business Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TRUMBULL COUNTY (155), OH										
MSA 49660										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	14	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	14	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	14	0	0	0	0	0	0	0	0
STATE TOTAL	1	14	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: OKLAHOMA (40)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CHOCTAW COUNTY (023), OK										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	6	0	0	0	0	1	6	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	6	0	0	0	0	1	6	0	0
MCCURTAIN COUNTY (089), OK										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	180	0	0	1	180	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	180	0	0	1	180	0	0
MUSKOGEE COUNTY (101), OK										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	15	0	0	0	0	1	15	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	15	0	0	0	0	1	15	0	0

Loans by County

Small Business Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: OKLAHOMA (40)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PITTSBURG COUNTY (121), OK										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	30	0	0	0	0	1	30	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	30	0	0	0	0	1	30	0	0
PUSHMATAHA COUNTY (127), OK										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	40	0	0	0	0	2	40	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	40	0	0	0	0	2	40	0	0

Loans by County

Small Business Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: OKLAHOMA (40)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TULSA COUNTY (143), OK										
MSA 46140										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	21	0	0	0	0	1	21	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	21	0	0	0	0	1	21	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	6	112	1	180	0	0	7	292	0	0
STATE TOTAL	6	112	1	180	0	0	7	292	0	0

Loans by County

Small Business Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: OREGON (41)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WASHINGTON COUNTY (067), OR										
MSA 38900										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	1	21	1	168	2	1,000	2	521	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	21	1	168	2	1,000	2	521	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	21	1	168	2	1,000	2	521	0	0
STATE TOTAL	1	21	1	168	2	1,000	2	521	0	0

Loans by County

Small Business Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CUMBERLAND COUNTY (041), PA										
MSA 25420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	644	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	644	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	644	0	0	0	0
STATE TOTAL	0	0	0	0	1	644	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SHELBY COUNTY (157), TN										
MSA 32820										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	1	47	1	250	0	0	2	297	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	47	1	250	0	0	2	297	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	47	1	250	0	0	2	297	0	0
STATE TOTAL	1	47	1	250	0	0	2	297	0	0

Loans by County

Small Business Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ANGELINA COUNTY (005), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	153	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	153	0	0	0	0	0	0
AUSTIN COUNTY (015), TX										
MSA 26420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	43	0	0	1	500	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	43	0	0	1	500	0	0	0	0
BELL COUNTY (027), TX										
MSA 28660										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	513	1	513	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	513	1	513	0	0

Loans by County

Small Business Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BEXAR COUNTY (029), TX										
MSA 41700										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	86	0	0	0	0	1	86	0	0
Median Family Income 70-80%	0	0	0	0	1	599	1	599	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	2	119	0	0	1	856	1	856	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	205	0	0	2	1,455	3	1,541	0	0
BOWIE COUNTY (037), TX										
MSA 45500										
Inside AA 0008										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	20	616	2	320	4	1,575	18	1,136	0	0
Middle Income	104	3,362	16	2,594	13	6,003	71	3,927	0	0
Upper Income	31	1,047	11	2,008	10	5,035	30	1,929	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	155	5,025	29	4,922	27	12,613	119	6,992	0	0

Loans by County

Small Business Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BRAZORIA COUNTY (039), TX										
MSA 26420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	800	0	0	0	0
Upper Income	1	38	1	157	0	0	1	38	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	38	1	157	1	800	1	38	0	0
BRAZOS COUNTY (041), TX										
MSA 17780										
Inside AA 0002										
Low Income	6	226	2	360	0	0	5	410	0	0
Moderate Income	29	1,331	1	125	5	2,802	18	2,011	0	0
Middle Income	19	913	8	1,216	4	2,608	16	2,311	0	0
Upper Income	41	1,483	9	1,338	7	2,923	35	2,275	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	95	3,953	20	3,039	16	8,333	74	7,007	0	0
BURLESON COUNTY (051), TX										
MSA 17780										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	43	0	0	0	0	2	43	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	43	0	0	0	0	2	43	0	0

Loans by County

Small Business Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BURNET COUNTY (053), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	706	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	706	0	0	0	0
CAMP COUNTY (063), TX										
MSA NA										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	9	391	2	360	2	1,000	9	1,116	0	0
Middle Income	18	440	3	450	4	1,865	14	738	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	27	831	5	810	6	2,865	23	1,854	0	0
CASS COUNTY (067), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	8	207	1	218	0	0	7	200	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	207	1	218	0	0	7	200	0	0

Loans by County

Small Business Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CHAMBERS COUNTY (071), TX										
MSA 26420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	20	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	20	0	0	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
COLLIN COUNTY (085), TX 2/										
MSA 19124										
Inside AA 0003										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	93	0	0	0	0	1	93	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	8	353	0	0	8	3,708	5	1,789	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	9	446	0	0	8	3,708	6	1,882	0	0
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	31	0	0	0	0	1	31	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	6	318	0	0	1	500	1	50	0	0
Median Family Income 80-90%	1	17	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	1	148	1	657	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Median Family Income ≥ 120%	11	311	1	132	5	3,288	8	813	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	19	677	2	280	7	4,445	10	894	0	0
Totals For County: (085) 2/										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	31	0	0	0	0	1	31	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	6	318	0	0	1	500	1	50	0	0
Median Family Income 80-90%	1	17	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	93	1	148	1	657	1	93	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	19	664	1	132	13	6,996	13	2,602	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	28	1,123	2	280	15	8,153	16	2,776	0	0
COMAL COUNTY (091), TX										
MSA 41700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	24	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	46	1	223	4	2,306	4	1,776	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	70	1	223	4	2,306	4	1,776	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
COOKE COUNTY (097), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	4	125	0	0	1	335	4	452	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	125	0	0	1	335	4	452	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DALLAS COUNTY (113), TX 2/										
MSA 19124										
Inside AA 0003										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	12	0	0	0	0	1	12	0	0
Median Family Income 50-60%	1	22	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	6	1	176	0	0	1	176	0	0
Median Family Income 70-80%	2	112	1	250	1	361	1	12	0	0
Median Family Income 80-90%	5	257	1	131	0	0	5	342	0	0
Median Family Income 90-100%	5	259	3	579	1	645	4	159	0	0
Median Family Income 100-110%	11	486	5	844	1	533	4	217	0	0
Median Family Income 110-120%	2	162	0	0	2	793	1	73	0	0
Median Family Income ≥ 120%	31	902	10	1,596	17	9,074	24	1,897	0	0
Median Family Income Not Known	0	0	2	300	1	312	2	300	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	59	2,218	23	3,876	23	11,718	43	3,188	0	0
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	2	37	0	0	0	0	1	19	0	0
Median Family Income 50-60%	3	77	0	0	0	0	3	77	0	0
Median Family Income 60-70%	1	6	1	154	0	0	0	0	0	0
Median Family Income 70-80%	2	109	1	228	1	323	2	109	0	0
Median Family Income 80-90%	1	3	0	0	0	0	1	3	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	2	68	0	0	1	291	2	68	0	0
Median Family Income 110-120%	1	53	0	0	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Median Family Income ≥ 120%	1	20	1	200	0	0	2	220	0	0
Median Family Income Not Known	0	0	0	0	1	847	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	13	373	3	582	3	1,461	11	496	0	0
Totals For County: (113) 2/										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	3	49	0	0	0	0	2	31	0	0
Median Family Income 50-60%	4	99	0	0	0	0	3	77	0	0
Median Family Income 60-70%	2	12	2	330	0	0	1	176	0	0
Median Family Income 70-80%	4	221	2	478	2	684	3	121	0	0
Median Family Income 80-90%	6	260	1	131	0	0	6	345	0	0
Median Family Income 90-100%	5	259	3	579	1	645	4	159	0	0
Median Family Income 100-110%	13	554	5	844	2	824	6	285	0	0
Median Family Income 110-120%	3	215	0	0	2	793	1	73	0	0
Median Family Income ≥ 120%	32	922	11	1,796	17	9,074	26	2,117	0	0
Median Family Income Not Known	0	0	2	300	2	1,159	2	300	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	72	2,591	26	4,458	26	13,179	54	3,684	0	0
DELTA COUNTY (119), TX										
MSA NA										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	6	107	0	0	0	0	5	102	0	0
Middle Income	4	132	0	0	1	350	5	482	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	10	239	0	0	1	350	10	584	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DENTON COUNTY (121), TX 2/										
MSA 19124										
Inside AA 0003										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	4	93	2	305	0	0	3	70	0	0
Median Family Income 40-50%	9	370	6	987	0	0	10	798	0	0
Median Family Income 50-60%	4	48	0	0	1	253	4	280	0	0
Median Family Income 60-70%	2	58	0	0	0	0	1	39	0	0
Median Family Income 70-80%	3	203	1	115	2	1,978	2	119	0	0
Median Family Income 80-90%	6	342	4	730	0	0	3	206	0	0
Median Family Income 90-100%	13	373	2	308	2	1,292	11	883	0	0
Median Family Income 100-110%	6	295	9	1,562	0	0	5	264	0	0
Median Family Income 110-120%	7	304	6	1,091	1	274	3	312	0	0
Median Family Income ≥ 120%	44	1,129	5	870	5	2,262	35	1,550	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	98	3,215	35	5,968	11	6,059	77	4,521	0	0
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	2	31	0	0	0	0	2	31	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	10	337	2	295	1	646	13	1,278	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Median Family Income ≥ 120%	10	386	1	125	0	0	7	157	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	22	754	3	420	1	646	22	1,466	0	0
Totals For County: (121) 2/										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	4	93	2	305	0	0	3	70	0	0
Median Family Income 40-50%	9	370	6	987	0	0	10	798	0	0
Median Family Income 50-60%	4	48	0	0	1	253	4	280	0	0
Median Family Income 60-70%	2	58	0	0	0	0	1	39	0	0
Median Family Income 70-80%	3	203	1	115	2	1,978	2	119	0	0
Median Family Income 80-90%	6	342	4	730	0	0	3	206	0	0
Median Family Income 90-100%	15	404	2	308	2	1,292	13	914	0	0
Median Family Income 100-110%	6	295	9	1,562	0	0	5	264	0	0
Median Family Income 110-120%	17	641	8	1,386	2	920	16	1,590	0	0
Median Family Income ≥ 120%	54	1,515	6	995	5	2,262	42	1,707	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	120	3,969	38	6,388	12	6,705	99	5,987	0	0
ELLIS COUNTY (139), TX										
MSA 19124										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	7	0	0	0	0	1	7	0	0
Middle Income	0	0	1	183	0	0	1	183	0	0
Upper Income	1	42	0	0	0	0	1	42	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	49	1	183	0	0	3	232	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FANNIN COUNTY (147), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	73	0	0	0	0	3	73	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	73	0	0	0	0	3	73	0	0
FAYETTE COUNTY (149), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	50	1	125	0	0	2	175	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	1	125	0	0	2	175	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FORT BEND COUNTY (157), TX 2/										
MSA 26420										
Inside AA 0005										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	20	0	0	0	0	1	20	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	11	0	0	0	0	1	11	0	0
Median Family Income 70-80%	0	0	0	0	1	552	1	552	0	0
Median Family Income 80-90%	2	83	2	320	0	0	4	403	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	18	0	0	0	0	1	18	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	20	597	2	408	0	0	14	560	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	25	729	4	728	1	552	22	1,564	0	0
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	21	0	0	0	0	1	21	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Median Family Income ≥ 120%	0	0	0	0	1	350	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	21	0	0	1	350	1	21	0	0
Totals For County: (157) 2/										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	20	0	0	0	0	1	20	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	11	0	0	0	0	1	11	0	0
Median Family Income 70-80%	0	0	0	0	1	552	1	552	0	0
Median Family Income 80-90%	2	83	2	320	0	0	4	403	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	2	39	0	0	0	0	2	39	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	20	597	2	408	1	350	14	560	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	26	750	4	728	2	902	23	1,585	0	0
FRANKLIN COUNTY (159), TX										
MSA NA										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	30	0	0	0	0	2	21	0	0
Middle Income	7	153	0	0	0	0	7	153	0	0
Upper Income	22	635	1	101	0	0	21	693	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	32	818	1	101	0	0	30	867	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GALVESTON COUNTY (167), TX										
MSA 26420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	56	1	114	0	0	1	22	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	56	1	114	0	0	1	22	0	0
GRAYSON COUNTY (181), TX										
MSA 43300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	78	0	0	1	269	3	78	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	78	0	0	1	269	3	78	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GREGG COUNTY (183), TX 2/										
MSA 30980										
Inside AA 0006										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	85	0	0	1	608	1	608	0	0
Middle Income	10	377	6	926	4	2,688	10	623	0	0
Upper Income	17	573	5	823	3	1,377	13	566	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	28	1,035	11	1,749	8	4,673	24	1,797	0	0
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	70	0	0	0	0	2	50	0	0
Upper Income	2	75	0	0	0	0	2	75	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	145	0	0	0	0	4	125	0	0
Totals For County: (183) 2/										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	85	0	0	1	608	1	608	0	0
Middle Income	13	447	6	926	4	2,688	12	673	0	0
Upper Income	19	648	5	823	3	1,377	15	641	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	33	1,180	11	1,749	8	4,673	28	1,922	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GRIMES COUNTY (185), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	38	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	38	0	0	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HARRIS COUNTY (201), TX 2/										
MSA 26420										
Inside AA 0005										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	6	305	1	116	0	0	2	49	0	0
Median Family Income 40-50%	0	0	0	0	1	846	1	846	0	0
Median Family Income 50-60%	2	43	0	0	1	825	3	868	0	0
Median Family Income 60-70%	1	19	1	131	0	0	0	0	0	0
Median Family Income 70-80%	6	328	0	0	2	870	4	708	0	0
Median Family Income 80-90%	9	292	1	107	1	483	6	326	0	0
Median Family Income 90-100%	2	105	1	250	5	2,362	2	545	0	0
Median Family Income 100-110%	5	258	3	548	2	759	4	867	0	0
Median Family Income 110-120%	3	110	0	0	3	1,240	1	502	0	0
Median Family Income ≥ 120%	72	2,883	43	7,046	31	15,819	45	5,188	0	0
Median Family Income Not Known	1	9	0	0	0	0	1	9	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	107	4,352	50	8,198	46	23,204	69	9,908	0	0
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	3	101	0	0	0	0	1	41	0	0
Median Family Income 40-50%	2	38	1	193	0	0	2	38	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	3	109	0	0	1	440	1	20	0	0
Median Family Income 70-80%	2	42	0	0	0	0	1	20	0	0
Median Family Income 80-90%	2	54	0	0	0	0	1	21	0	0
Median Family Income 90-100%	0	0	0	0	1	863	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Median Family Income ≥ 120%	3	118	0	0	2	1,369	2	772	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	15	462	1	193	4	2,672	8	912	0	0
Totals For County: (201) 2/										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	9	406	1	116	0	0	3	90	0	0
Median Family Income 40-50%	2	38	1	193	1	846	3	884	0	0
Median Family Income 50-60%	2	43	0	0	1	825	3	868	0	0
Median Family Income 60-70%	4	128	1	131	1	440	1	20	0	0
Median Family Income 70-80%	8	370	0	0	2	870	5	728	0	0
Median Family Income 80-90%	11	346	1	107	1	483	7	347	0	0
Median Family Income 90-100%	2	105	1	250	6	3,225	2	545	0	0
Median Family Income 100-110%	5	258	3	548	2	759	4	867	0	0
Median Family Income 110-120%	3	110	0	0	3	1,240	1	502	0	0
Median Family Income ≥ 120%	75	3,001	43	7,046	33	17,188	47	5,960	0	0
Median Family Income Not Known	1	9	0	0	0	0	1	9	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	122	4,814	51	8,391	50	25,876	77	10,820	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HARRISON COUNTY (203), TX 2/										
MSA 30980										
Inside AA 0006										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	140	0	0	0	0	4	140	0	0
Upper Income	7	132	1	139	2	978	5	109	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	11	272	1	139	2	978	9	249	0	0
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	178	0	0	1	178	0	0
Middle Income	0	0	0	0	1	355	0	0	0	0
Upper Income	1	60	0	0	0	0	1	60	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	60	1	178	1	355	2	238	0	0
Totals For County: (203) 2/										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	178	0	0	1	178	0	0
Middle Income	4	140	0	0	1	355	4	140	0	0
Upper Income	8	192	1	139	2	978	6	169	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	12	332	2	317	3	1,333	11	487	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HAYS COUNTY (209), TX										
MSA 12420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	2	896	1	600	0	0
Upper Income	0	0	1	196	1	279	1	196	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	196	3	1,175	2	796	0	0
HENDERSON COUNTY (213), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	15	0	0	0	0	1	15	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	15	0	0	0	0	1	15	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HIDALGO COUNTY (215), TX										
MSA 32580										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	1	878	1	878	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	878	1	878	0	0
HOOD COUNTY (221), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	19	0	0	0	0	1	19	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	19	0	0	0	0	1	19	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HOPKINS COUNTY (223), TX										
MSA NA										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	146	4,610	12	2,243	10	4,855	134	6,833	0	0
Upper Income	63	1,995	9	1,601	3	1,765	53	2,739	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	209	6,605	21	3,844	13	6,620	187	9,572	0	0
HOWARD COUNTY (227), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	81	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	81	0	0	0	0	0	0	0	0
HUNT COUNTY (231), TX										
MSA 19124										
Inside AA 0003										
Low Income	10	284	0	0	1	302	9	510	0	0
Moderate Income	13	520	1	140	2	1,325	10	972	0	0
Middle Income	35	831	1	150	2	850	24	1,295	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	58	1,635	2	290	5	2,477	43	2,777	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JOHNSON COUNTY (251), TX										
MSA 23104										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	430	0	0	0	0
Middle Income	2	33	0	0	0	0	2	33	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	33	0	0	1	430	2	33	0	0
KAUFMAN COUNTY (257), TX										
MSA 19124										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	113	1	216	0	0	3	329	0	0
Middle Income	2	14	0	0	0	0	0	0	0	0
Upper Income	0	0	1	128	0	0	1	128	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	127	2	344	0	0	4	457	0	0
KENDALL COUNTY (259), TX										
MSA 41700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	75	0	0	0	0	1	75	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	75	0	0	0	0	1	75	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KERR COUNTY (265), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	930	1	930	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	930	1	930	0	0
LAMAR COUNTY (277), TX										
MSA NA										
Inside AA 0007										
Low Income	11	234	0	0	2	616	7	97	0	0
Moderate Income	32	930	6	998	1	480	25	1,618	0	0
Middle Income	95	2,355	6	931	5	3,062	79	2,720	0	0
Upper Income	32	880	13	2,077	15	7,412	28	2,271	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	170	4,399	25	4,006	23	11,570	139	6,706	0	0
MCLENNAN COUNTY (309), TX										
MSA 47380										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	2	220	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	220	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MADISON COUNTY (313), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	35	0	0	0	0	1	35	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	35	0	0	0	0	1	35	0	0
MARION COUNTY (315), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	25	0	0	0	0	1	25	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	0	0	0	0	1	25	0	0
MATAGORDA COUNTY (321), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	248	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	248	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MIDLAND COUNTY (329), TX										
MSA 33260										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	200	0	0	1	200	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	0	0	1	200	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MONTGOMERY COUNTY (339), TX 2/										
MSA 26420										
Inside AA 0005										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	2	76	0	0	0	0	1	8	0	0
Median Family Income 40-50%	1	8	0	0	0	0	0	0	0	0
Median Family Income 50-60%	3	41	2	325	0	0	2	168	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	50	1	103	0	0	1	50	0	0
Median Family Income 80-90%	2	70	1	250	0	0	0	0	0	0
Median Family Income 90-100%	2	82	0	0	2	1,083	2	399	0	0
Median Family Income 100-110%	0	0	1	150	0	0	1	150	0	0
Median Family Income 110-120%	5	187	2	221	0	0	4	166	0	0
Median Family Income ≥ 120%	30	971	6	1,053	5	2,443	24	2,826	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	46	1,485	13	2,102	7	3,526	35	3,767	0	0
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	5	233	1	158	2	617	3	152	0	0
Median Family Income 70-80%	1	18	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	21	0	0	1	307	1	21	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	2	22	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	3	106	0	0	0	0	2	57	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
County Total	12	400	1	158	3	924	6	230	0	0
Totals For County: (339) 2/										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	2	76	0	0	0	0	1	8	0	0
Median Family Income 40-50%	1	8	0	0	0	0	0	0	0	0
Median Family Income 50-60%	3	41	2	325	0	0	2	168	0	0
Median Family Income 60-70%	5	233	1	158	2	617	3	152	0	0
Median Family Income 70-80%	2	68	1	103	0	0	1	50	0	0
Median Family Income 80-90%	3	91	1	250	1	307	1	21	0	0
Median Family Income 90-100%	2	82	0	0	2	1,083	2	399	0	0
Median Family Income 100-110%	2	22	1	150	0	0	1	150	0	0
Median Family Income 110-120%	5	187	2	221	0	0	4	166	0	0
Median Family Income ≥ 120%	33	1,077	6	1,053	5	2,443	26	2,883	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	58	1,885	14	2,260	10	4,450	41	3,997	0	0
MORRIS COUNTY (343), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	7	267	0	0	0	0	1	21	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	267	0	0	0	0	1	21	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NACOGDOCHES COUNTY (347), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	300	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	300	0	0	0	0
NAVARRO COUNTY (349), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	13	0	0	0	0	0	0	0	0
Middle Income	1	73	0	0	0	0	1	73	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	86	0	0	0	0	1	73	0	0
NUECES COUNTY (355), TX										
MSA 18580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	14	0	0	0	0	0	0	0	0
Middle Income	1	16	0	0	0	0	1	16	0	0
Upper Income	0	0	1	112	0	0	1	112	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	30	1	112	0	0	2	128	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PALO PINTO COUNTY (363), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	531	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	531	0	0	0	0
PARKER COUNTY (367), TX										
MSA 23104										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	420	1	420	0	0
Middle Income	0	0	0	0	1	797	1	797	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,217	2	1,217	0	0
RAINS COUNTY (379), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	79	1	200	0	0	1	19	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	79	1	200	0	0	1	19	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
RED RIVER COUNTY (387), TX										
MSA NA										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	109	0	0	1	566	4	109	0	0
Middle Income	34	922	5	718	0	0	29	1,124	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	38	1,031	5	718	1	566	33	1,233	0	0
ROBERTSON COUNTY (395), TX										
MSA 17780										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	208	1	680	2	888	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	208	1	680	2	888	0	0
ROCKWALL COUNTY (397), TX										
MSA 19124										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	38	907	9	1,483	3	1,245	33	1,270	0	0
Upper Income	20	733	0	0	1	609	10	254	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	58	1,640	9	1,483	4	1,854	43	1,524	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
RUSK COUNTY (401), TX										
MSA 30980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	456	1	456	0	0
Upper Income	2	61	0	0	0	0	2	61	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	61	0	0	1	456	3	517	0	0
SHELBY COUNTY (419), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	21	0	0	0	0	1	21	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	21	0	0	0	0	1	21	0	0
SMITH COUNTY (423), TX										
MSA 46340										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	100	0	0	0	0	1	100	0	0
Middle Income	3	107	2	421	0	0	4	307	0	0
Upper Income	0	0	2	337	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	207	4	758	0	0	5	407	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TARRANT COUNTY (439), TX 2/										
MSA 23104										
Inside AA 0004										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	4	0	0	2	879	3	883	0	0
Median Family Income 50-60%	2	9	4	641	1	924	2	9	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	2	55	1	128	0	0	1	17	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	1	120	0	0	1	120	0	0
Median Family Income ≥ 120%	8	215	0	0	2	641	6	374	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	13	283	6	889	5	2,444	13	1,403	0	0
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	3	189	0	0	0	0	1	44	0	0
Median Family Income 60-70%	1	5	1	121	1	440	2	445	0	0
Median Family Income 70-80%	1	6	0	0	0	0	1	6	0	0
Median Family Income 80-90%	1	3	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	2	19	0	0	0	0	2	19	0	0
Median Family Income 110-120%	1	3	0	0	0	0	1	3	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Median Family Income ≥ 120%	13	477	2	266	5	2,271	15	2,009	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	22	702	3	387	6	2,711	22	2,526	0	0
Totals For County: (439) 2/										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	4	0	0	2	879	3	883	0	0
Median Family Income 50-60%	5	198	4	641	1	924	3	53	0	0
Median Family Income 60-70%	1	5	1	121	1	440	2	445	0	0
Median Family Income 70-80%	1	6	0	0	0	0	1	6	0	0
Median Family Income 80-90%	3	58	1	128	0	0	1	17	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	2	19	0	0	0	0	2	19	0	0
Median Family Income 110-120%	1	3	1	120	0	0	2	123	0	0
Median Family Income ≥ 120%	21	692	2	266	7	2,912	21	2,383	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	35	985	9	1,276	11	5,155	35	3,929	0	0
TITUS COUNTY (449), TX										
MSA NA										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	67	2,178	6	989	9	4,734	55	3,555	0	0
Middle Income	92	2,749	9	1,923	9	4,984	68	4,774	0	0
Upper Income	22	482	3	499	0	0	22	857	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	181	5,409	18	3,411	18	9,718	145	9,186	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TRAVIS COUNTY (453), TX 2/										
MSA 12420										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	72	0	0	1	1,000	0	0	0	0
Median Family Income 50-60%	3	218	1	111	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	2	56	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	1	270	0	0	0	0
Median Family Income 90-100%	1	75	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	21	1	246	0	0	1	21	0	0
Median Family Income 110-120%	2	34	0	0	0	0	1	21	0	0
Median Family Income ≥ 120%	12	354	1	238	5	2,161	8	857	0	0
Median Family Income Not Known	4	92	0	0	0	0	3	74	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	26	922	3	595	7	3,431	13	973	0	0
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	2	94	1	105	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	1	250	2	1,894	0	0	0	0
Median Family Income 90-100%	0	0	2	453	0	0	0	0	0	0
Median Family Income 100-110%	1	13	0	0	0	0	1	13	0	0
Median Family Income 110-120%	1	21	0	0	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Median Family Income ≥ 120%	26	945	2	342	6	2,716	24	1,271	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	30	1,073	6	1,150	8	4,610	25	1,284	0	0
Totals For County: (453) 2/										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	72	0	0	1	1,000	0	0	0	0
Median Family Income 50-60%	3	218	1	111	0	0	0	0	0	0
Median Family Income 60-70%	2	94	1	105	0	0	0	0	0	0
Median Family Income 70-80%	2	56	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	1	250	3	2,164	0	0	0	0
Median Family Income 90-100%	1	75	2	453	0	0	0	0	0	0
Median Family Income 100-110%	2	34	1	246	0	0	2	34	0	0
Median Family Income 110-120%	3	55	0	0	0	0	1	21	0	0
Median Family Income ≥ 120%	38	1,299	3	580	11	4,877	32	2,128	0	0
Median Family Income Not Known	4	92	0	0	0	0	3	74	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	56	1,995	9	1,745	15	8,041	38	2,257	0	0
UPSHUR COUNTY (459), TX										
MSA 30980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	10	283	1	111	0	0	9	255	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	10	283	1	111	0	0	9	255	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
VAN ZANDT COUNTY (467), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	54	0	0	0	0	1	5	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	54	0	0	0	0	1	5	0	0
WALKER COUNTY (471), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	49	0	0	0	0	1	49	0	0
Upper Income	1	5	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	54	0	0	0	0	1	49	0	0
WASHINGTON COUNTY (477), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	35	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	35	0	0	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WICHITA COUNTY (485), TX										
MSA 48660										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	11	0	0	0	0	1	11	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	11	0	0	0	0	1	11	0	0
WILLIAMSON COUNTY (491), TX										
MSA 12420										
Outside Assessment Area										
Low Income	1	12	0	0	0	0	0	0	0	0
Moderate Income	1	92	2	268	4	2,628	5	2,420	0	0
Middle Income	2	108	2	263	1	964	3	314	0	0
Upper Income	2	126	0	0	2	615	1	39	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	338	4	531	7	4,207	9	2,773	0	0
WILSON COUNTY (493), TX										
MSA 41700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	6	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	6	0	0	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WISE COUNTY (497), TX										
MSA 23104										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	62	0	0	0	0	1	62	0	0
Upper Income	1	44	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	106	0	0	0	0	1	62	0	0
WOOD COUNTY (499), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	10	228	2	402	3	1,484	10	557	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	10	228	2	402	3	1,484	10	557	0	0
TOTAL INSIDE AA IN STATE	1,455	46,542	281	46,868	232	117,259	1,157	77,554	0	0
TOTAL OUTSIDE AA IN STATE	243	8,038	48	8,051	68	37,346	211	23,801	0	0
STATE TOTAL	1,698	54,580	329	54,919	300	154,605	1,368	101,355	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	1,455	46,542	281	46,868	232	117,259	1,157	77,554	0	0
TOTAL OUTSIDE AA	297	10,144	60	10,269	87	47,573	260	29,133	0	0
TOTAL INSIDE & OUTSIDE	1,752	56,686	341	57,137	319	164,832	1,417	106,687	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: ALABAMA (01)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BALDWIN COUNTY (003), AL										
MSA 19300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	49	0	0	0	0	1	49	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	49	0	0	0	0	1	49	0	0
MOBILE COUNTY (097), AL										
MSA 33660										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	960	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	960	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	49	0	0	1	960	1	49	0	0
STATE TOTAL	1	49	0	0	1	960	1	49	0	0

Loans by County

Small Business Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: ARIZONA (04)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MARICOPA COUNTY (013), AZ										
MSA 38060										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	1	250	0	0	1	250	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	0	0	1	250	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	250	0	0	1	250	0	0
STATE TOTAL	0	0	1	250	0	0	1	250	0	0

Loans by County

Small Business Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: ARKANSAS (05)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MILLER COUNTY (091), AR										
MSA 45500										
Outside Assessment Area										
Low Income	0	0	1	148	1	607	1	148	0	0
Moderate Income	1	12	0	0	1	856	2	868	0	0
Middle Income	4	93	2	400	2	1,299	4	351	0	0
Upper Income	3	79	1	200	1	300	3	79	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	184	4	748	5	3,062	10	1,446	0	0
WASHINGTON COUNTY (143), AR										
MSA 22220										
Outside Assessment Area										
Low Income	0	0	1	183	0	0	1	183	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	183	0	0	1	183	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	8	184	5	931	5	3,062	11	1,629	0	0
STATE TOTAL	8	184	5	931	5	3,062	11	1,629	0	0

Loans by County

Small Business Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MARIN COUNTY (041), CA										
MSA 42034										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	100	0	0	0	0	1	100	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	1	100	0	0
SAN BERNARDINO COUNTY (071), CA										
MSA 40140										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	1	1,000	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	1,000	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	100	0	0	1	1,000	1	100	0	0
STATE TOTAL	1	100	0	0	1	1,000	1	100	0	0

Loans by County

Small Business Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ADAMS COUNTY (001), CO										
MSA 19740										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	1	286	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	286	0	0	0	0
CHAFFEE COUNTY (015), CO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	44	0	0	0	0	1	44	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	44	0	0	0	0	1	44	0	0

Loans by County

Small Business Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LARIMER COUNTY (069), CO										
MSA 22660										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	1,000	1	1,000	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	1,000	1	1,000	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	44	0	0	2	1,286	2	1,044	0	0
STATE TOTAL	1	44	0	0	2	1,286	2	1,044	0	0

Loans by County

Small Business Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: CONNECTICUT (09)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HARTFORD COUNTY (003), CT										
MSA 25540										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	1	375	1	375	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	375	1	375	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	375	1	375	0	0
STATE TOTAL	0	0	0	0	1	375	1	375	0	0

Loans by County

Small Business Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: IDAHO (16)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CANYON COUNTY (027), ID										
MSA 14260										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	100	0	0	0	0	1	100	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	1	100	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	100	0	0	0	0	1	100	0	0
STATE TOTAL	1	100	0	0	0	0	1	100	0	0

Loans by County

Small Business Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PORTER COUNTY (127), IN										
MSA 23844										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	100	1	250	1	600	3	950	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	1	250	1	600	3	950	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	100	1	250	1	600	3	950	0	0
STATE TOTAL	1	100	1	250	1	600	3	950	0	0

Loans by County

Small Business Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: LOUISIANA (22)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
EAST BATON ROUGE PARISH (033), LA										
MSA 12940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	515	1	515	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	515	1	515	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	515	1	515	0	0
STATE TOTAL	0	0	0	0	1	515	1	515	0	0

Loans by County

Small Business Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NEW YORK COUNTY (061), NY										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	1	100	0	0	0	0	1	100	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	1	100	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	100	0	0	0	0	1	100	0	0
STATE TOTAL	1	100	0	0	0	0	1	100	0	0

Loans by County

Small Business Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: OKLAHOMA (40)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CHOCTAW COUNTY (023), OK										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	15	0	0	0	0	1	15	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	15	0	0	0	0	1	15	0	0
MCCURTAIN COUNTY (089), OK										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	72	0	0	0	0	2	72	0	0
Middle Income	1	91	0	0	0	0	1	91	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	163	0	0	0	0	3	163	0	0

Loans by County

Small Business Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: OKLAHOMA (40)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
OKLAHOMA COUNTY (109), OK										
MSA 36420										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	100	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	5	278	0	0	0	0	4	178	0	0
STATE TOTAL	5	278	0	0	0	0	4	178	0	0

Loans by County

Small Business Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: SOUTH DAKOTA (46)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PENNINGTON COUNTY (103), SD										
MSA 39660										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	2	1,000	1	500	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,000	1	500	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	2	1,000	1	500	0	0
STATE TOTAL	0	0	0	0	2	1,000	1	500	0	0

Loans by County

Small Business Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ANDERSON COUNTY (001), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	100	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	0	0	0	0
BEXAR COUNTY (029), TX										
MSA 41700										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	37	0	0	0	0	1	37	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	37	0	0	0	0	1	37	0	0

Loans by County

Small Business Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BOWIE COUNTY (037), TX										
MSA 45500										
Inside AA 0007										
Low Income	3	138	1	200	2	1,075	3	580	0	0
Moderate Income	10	494	2	335	2	930	11	644	0	0
Middle Income	18	689	11	1,790	5	2,472	23	2,717	0	0
Upper Income	39	1,555	9	1,350	4	2,436	39	3,119	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	70	2,876	23	3,675	13	6,913	76	7,060	0	0
BRAZOS COUNTY (041), TX										
MSA 17780										
Inside AA 0002										
Low Income	0	0	2	450	0	0	2	450	0	0
Moderate Income	4	260	1	203	4	1,751	6	1,648	0	0
Middle Income	8	467	4	610	4	2,025	5	729	0	0
Upper Income	24	1,314	7	1,346	10	5,041	25	4,995	0	0
Income Not Known	0	0	1	195	1	670	2	865	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	36	2,041	15	2,804	19	9,487	40	8,687	0	0
BURNET COUNTY (053), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	701	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	701	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CAMP COUNTY (063), TX										
MSA NA										
Inside AA 0006										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	26	1,093	10	1,602	6	2,896	28	2,261	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	26	1,093	10	1,602	6	2,896	28	2,261	0	0
CASS COUNTY (067), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	5	310	1	158	1	290	4	470	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	310	1	158	1	290	4	470	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
COLLIN COUNTY (085), TX 2/										
MSA 19124										
Inside AA 0008										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	1	170	0	0	1	170	0	0
Median Family Income 100-110%	1	91	0	0	0	0	1	91	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	2	106	2	420	1	300	2	420	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	197	3	590	1	300	4	681	0	0
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	780	1	780	0	0
Median Family Income 110-120%	5	234	0	0	0	0	3	89	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Median Family Income ≥ 120%	4	192	0	0	3	1,850	2	19	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	9	426	0	0	4	2,630	6	888	0	0
Totals For County: (085) 2/										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	1	170	0	0	1	170	0	0
Median Family Income 100-110%	1	91	0	0	1	780	2	871	0	0
Median Family Income 110-120%	5	234	0	0	0	0	3	89	0	0
Median Family Income ≥ 120%	6	298	2	420	4	2,150	4	439	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	12	623	3	590	5	2,930	10	1,569	0	0
COOKE COUNTY (097), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	75	0	0	1	335	2	410	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	75	0	0	1	335	2	410	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DALLAS COUNTY (113), TX 2/										
MSA 19124										
Inside AA 0008										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	1	1,000	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	100	1	200	2	1,500	1	200	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	2	192	0	0	1	995	2	1,087	0	0
Median Family Income 100-110%	3	190	1	250	1	260	2	310	0	0
Median Family Income 110-120%	3	122	2	351	0	0	4	398	0	0
Median Family Income ≥ 120%	6	383	3	600	8	4,498	7	983	0	0
Median Family Income Not Known	0	0	1	200	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	15	987	8	1,601	13	8,253	16	2,978	0	0
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	48	1	122	1	304	2	170	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Median Family Income ≥ 120%	2	120	0	0	0	0	1	100	0	0
Median Family Income Not Known	0	0	0	0	1	800	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	168	1	122	2	1,104	3	270	0	0
Totals For County: (113) 2/										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	1	1,000	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	2	148	2	322	3	1,804	3	370	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	2	192	0	0	1	995	2	1,087	0	0
Median Family Income 100-110%	3	190	1	250	1	260	2	310	0	0
Median Family Income 110-120%	3	122	2	351	0	0	4	398	0	0
Median Family Income ≥ 120%	8	503	3	600	8	4,498	8	1,083	0	0
Median Family Income Not Known	0	0	1	200	1	800	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	18	1,155	9	1,723	15	9,357	19	3,248	0	0
DELTA COUNTY (119), TX										
MSA NA										
Inside AA 0006										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	45	0	0	0	0	2	45	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	78	0	0	1	350	3	428	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	123	0	0	1	350	5	473	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DENTON COUNTY (121), TX 2/										
MSA 19124										
Inside AA 0008										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	4	116	0	0	1	800	3	78	0	0
Median Family Income 40-50%	1	25	0	0	0	0	1	25	0	0
Median Family Income 50-60%	5	223	5	840	3	1,360	11	2,073	0	0
Median Family Income 60-70%	2	200	0	0	2	1,180	1	100	0	0
Median Family Income 70-80%	5	265	2	275	1	477	4	627	0	0
Median Family Income 80-90%	1	45	0	0	0	0	1	45	0	0
Median Family Income 90-100%	2	75	1	200	2	1,220	2	75	0	0
Median Family Income 100-110%	1	85	0	0	0	0	0	0	0	0
Median Family Income 110-120%	7	346	2	350	5	2,925	13	2,621	0	0
Median Family Income ≥ 120%	11	705	4	725	4	2,599	12	1,222	0	0
Median Family Income Not Known	1	10	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	40	2,095	14	2,390	18	10,561	48	6,866	0	0
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	2	115	0	0	0	0	2	115	0	0
Median Family Income 90-100%	1	29	0	0	0	0	0	0	0	0
Median Family Income 100-110%	2	115	0	0	0	0	1	15	0	0
Median Family Income 110-120%	2	110	0	0	1	726	1	10	0	0
Median Family Income ≥ 120%	2	35	0	0	0	0	2	35	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	9	404	0	0	1	726	6	175	0	0
Totals For County: (121) 2/										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	4	116	0	0	1	800	3	78	0	0
Median Family Income 40-50%	1	25	0	0	0	0	1	25	0	0
Median Family Income 50-60%	5	223	5	840	3	1,360	11	2,073	0	0
Median Family Income 60-70%	2	200	0	0	2	1,180	1	100	0	0
Median Family Income 70-80%	5	265	2	275	1	477	4	627	0	0
Median Family Income 80-90%	3	160	0	0	0	0	3	160	0	0
Median Family Income 90-100%	3	104	1	200	2	1,220	2	75	0	0
Median Family Income 100-110%	3	200	0	0	0	0	1	15	0	0
Median Family Income 110-120%	9	456	2	350	6	3,651	14	2,631	0	0
Median Family Income ≥ 120%	13	740	4	725	4	2,599	14	1,257	0	0
Median Family Income Not Known	1	10	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	49	2,499	14	2,390	19	11,287	54	7,041	0	0
ELLIS COUNTY (139), TX										
MSA 19124										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	59	0	0	0	0	1	59	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	59	0	0	0	0	1	59	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ERATH COUNTY (143), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	16	0	0	0	0	1	16	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	16	0	0	0	0	1	16	0	0
FANNIN COUNTY (147), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	118	0	0	0	0	2	118	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	118	0	0	0	0	2	118	0	0
FAYETTE COUNTY (149), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	75	0	0	0	0	1	75	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	75	0	0	0	0	1	75	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FORT BEND COUNTY (157), TX 2/										
MSA 26420										
Inside AA 0004										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	1	452	1	452	0	0
Median Family Income ≥ 120%	3	190	1	118	2	1,325	4	1,508	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	190	1	118	3	1,777	5	1,960	0	0
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	2	78	0	0	1	350	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	78	0	0	1	350	0	0	0	0
Totals For County: (157) 2/										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	2	78	0	0	1	350	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	1	452	1	452	0	0
Median Family Income ≥ 120%	3	190	1	118	2	1,325	4	1,508	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	268	1	118	4	2,127	5	1,960	0	0
FRANKLIN COUNTY (159), TX										
MSA NA										
Inside AA 0006										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	7	304	0	0	0	0	6	260	0	0
Upper Income	8	298	0	0	0	0	8	298	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	15	602	0	0	0	0	14	558	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GALVESTON COUNTY (167), TX										
MSA 26420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	96	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	96	0	0	0	0	0	0	0	0
GILLESPIE COUNTY (171), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	395	1	395	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	395	1	395	0	0
GONZALES COUNTY (177), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	160	0	0	1	160	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	160	0	0	1	160	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GREGG COUNTY (183), TX 2/										
MSA 30980										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	6	441	7	1,232	10	4,723	1	100	0	0
Middle Income	5	204	1	150	5	2,425	9	1,629	0	0
Upper Income	14	548	11	1,680	12	6,584	3	85	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	25	1,193	19	3,062	27	13,732	13	1,814	0	0
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	50	0	0	2	704	3	754	0	0
Middle Income	3	154	0	0	0	0	1	4	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	204	0	0	2	704	4	758	0	0
Totals For County: (183) 2/										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	7	491	7	1,232	12	5,427	4	854	0	0
Middle Income	8	358	1	150	5	2,425	10	1,633	0	0
Upper Income	14	548	11	1,680	12	6,584	3	85	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	29	1,397	19	3,062	29	14,436	17	2,572	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GRIMES COUNTY (185), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	50	1	104	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	1	104	0	0	0	0	0	0
GUADALUPE COUNTY (187), TX										
MSA 41700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	503	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	503	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HARRIS COUNTY (201), TX 2/										
MSA 26420										
Inside AA 0004										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	50	1	250	0	0	2	300	0	0
Median Family Income 50-60%	1	44	0	0	0	0	1	44	0	0
Median Family Income 60-70%	1	25	0	0	3	1,925	4	1,950	0	0
Median Family Income 70-80%	0	0	1	175	0	0	0	0	0	0
Median Family Income 80-90%	5	125	1	250	0	0	1	24	0	0
Median Family Income 90-100%	4	305	5	972	6	3,036	5	1,323	0	0
Median Family Income 100-110%	2	86	0	0	1	998	3	1,084	0	0
Median Family Income 110-120%	0	0	1	221	3	1,142	2	805	0	0
Median Family Income ≥ 120%	24	1,437	26	4,599	23	11,240	24	5,037	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	38	2,072	35	6,467	36	18,341	42	10,567	0	0
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	1	1,000	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	895	1	895	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,895	1	895	0	0
Totals For County: (201) 2/										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	50	1	250	0	0	2	300	0	0
Median Family Income 50-60%	1	44	0	0	0	0	1	44	0	0
Median Family Income 60-70%	1	25	0	0	4	2,925	4	1,950	0	0
Median Family Income 70-80%	0	0	1	175	1	895	1	895	0	0
Median Family Income 80-90%	5	125	1	250	0	0	1	24	0	0
Median Family Income 90-100%	4	305	5	972	6	3,036	5	1,323	0	0
Median Family Income 100-110%	2	86	0	0	1	998	3	1,084	0	0
Median Family Income 110-120%	0	0	1	221	3	1,142	2	805	0	0
Median Family Income ≥ 120%	24	1,437	26	4,599	23	11,240	24	5,037	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	38	2,072	35	6,467	38	20,236	43	11,462	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HARRISON COUNTY (203), TX 2/										
MSA 30980										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	152	1	138	1	367	4	290	0	0
Upper Income	1	10	1	200	2	676	4	886	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	162	2	338	3	1,043	8	1,176	0	0
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	214	0	0	2	1,420	6	1,634	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	214	0	0	2	1,420	6	1,634	0	0
Totals For County: (203) 2/										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	7	366	1	138	3	1,787	10	1,924	0	0
Upper Income	1	10	1	200	2	676	4	886	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	376	2	338	5	2,463	14	2,810	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HENDERSON COUNTY (213), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	15	0	0	1	620	2	635	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	15	0	0	1	620	2	635	0	0
HOPKINS COUNTY (223), TX										
MSA NA										
Inside AA 0006										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	12	494	1	228	4	2,280	12	897	0	0
Middle Income	64	2,409	6	896	7	3,730	67	4,518	0	0
Upper Income	57	2,035	2	237	4	3,198	42	1,474	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	133	4,938	9	1,361	15	9,208	121	6,889	0	0
HUNT COUNTY (231), TX										
MSA 19124										
Inside AA 0008										
Low Income	1	20	0	0	1	500	2	520	0	0
Moderate Income	11	470	0	0	0	0	11	470	0	0
Middle Income	28	1,145	4	551	2	905	19	1,356	0	0
Upper Income	2	73	0	0	0	0	1	20	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	42	1,708	4	551	3	1,405	33	2,366	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JEFFERSON COUNTY (245), TX										
MSA 13140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	625	1	625	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	625	1	625	0	0
JOHNSON COUNTY (251), TX										
MSA 23104										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	266	1	266	0	0
Middle Income	2	50	0	0	0	0	2	50	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	50	0	0	1	266	3	316	0	0
KAUFMAN COUNTY (257), TX										
MSA 19124										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	75	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	75	0	0	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LAMAR COUNTY (277), TX										
MSA NA										
Inside AA 0006										
Low Income	7	331	0	0	0	0	6	281	0	0
Moderate Income	16	696	2	300	1	440	15	797	0	0
Middle Income	44	1,439	6	1,016	4	2,554	44	2,647	0	0
Upper Income	29	961	4	775	4	2,552	22	1,047	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	96	3,427	12	2,091	9	5,546	87	4,772	0	0
LIBERTY COUNTY (291), TX										
MSA 26420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	560	1	560	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	560	1	560	0	0
MONTAGUE COUNTY (337), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	35	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	35	0	0	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MONTGOMERY COUNTY (339), TX 2/										
MSA 26420										
Inside AA 0004										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	2	119	0	0	1	300	2	394	0	0
Median Family Income 40-50%	4	170	1	154	0	0	3	216	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	20	0	0	3	2,190	3	2,190	0	0
Median Family Income 90-100%	2	119	2	450	0	0	1	250	0	0
Median Family Income 100-110%	0	0	0	0	1	460	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	13	705	4	683	8	4,988	17	3,233	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	22	1,133	7	1,287	13	7,938	26	6,283	0	0
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	74	0	0	0	0	1	74	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	1	104	0	0	1	104	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	74	1	104	0	0	2	178	0	0
Totals For County: (339) 2/										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	2	119	0	0	1	300	2	394	0	0
Median Family Income 40-50%	4	170	1	154	0	0	3	216	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	74	0	0	0	0	1	74	0	0
Median Family Income 80-90%	1	20	0	0	3	2,190	3	2,190	0	0
Median Family Income 90-100%	2	119	2	450	0	0	1	250	0	0
Median Family Income 100-110%	0	0	1	104	1	460	1	104	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	13	705	4	683	8	4,988	17	3,233	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	23	1,207	8	1,391	13	7,938	28	6,461	0	0
MORRIS COUNTY (343), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	6	337	0	0	0	0	1	72	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	337	0	0	0	0	1	72	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PARKER COUNTY (367), TX										
MSA 23104										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	46	0	0	0	0	1	46	0	0
Upper Income	4	106	0	0	0	0	3	86	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	152	0	0	0	0	4	132	0	0
POTTER COUNTY (375), TX										
MSA 11100										
Outside Assessment Area										
Low Income	0	0	0	0	1	302	1	302	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	302	1	302	0	0
RAINS COUNTY (379), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	3	145	0	0	1	315	3	400	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	145	0	0	1	315	3	400	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
RED RIVER COUNTY (387), TX										
MSA NA										
Inside AA 0006										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	141	0	0	2	1,300	2	342	0	0
Middle Income	23	1,017	4	649	0	0	27	1,666	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	25	1,158	4	649	2	1,300	29	2,008	0	0
ROBERTSON COUNTY (395), TX										
MSA 17780										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	55	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	55	0	0	0	0	0	0	0	0
ROCKWALL COUNTY (397), TX										
MSA 19124										
Inside AA 0008										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	119	0	0	2	604	4	119	0	0
Middle Income	2	79	1	140	0	0	3	219	0	0
Upper Income	12	399	2	325	4	2,610	17	3,319	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	18	597	3	465	6	3,214	24	3,657	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
RUSK COUNTY (401), TX										
MSA 30980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	40	0	0	0	0	1	40	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	40	0	0	0	0	1	40	0	0
SMITH COUNTY (423), TX										
MSA 46340										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	80	1	241	0	0	2	321	0	0
Middle Income	1	65	1	185	0	0	2	250	0	0
Upper Income	2	110	0	0	0	0	1	10	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	255	2	426	0	0	5	581	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TARRANT COUNTY (439), TX 2/										
MSA 23104										
Inside AA 0003										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	81	1	160	0	0	0	0	0	0
Median Family Income 70-80%	1	20	3	400	1	600	5	1,020	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	15	1	250	0	0	2	265	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	6	301	0	0	1	300	6	577	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	9	417	5	810	2	900	13	1,862	0	0
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	15	0	0	0	0	1	15	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Median Family Income ≥ 120%	4	335	3	512	3	1,217	6	1,202	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	350	3	512	3	1,217	7	1,217	0	0
Totals For County: (439) 2/										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	81	1	160	0	0	0	0	0	0
Median Family Income 70-80%	1	20	3	400	1	600	5	1,020	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	15	1	250	0	0	2	265	0	0
Median Family Income 100-110%	1	15	0	0	0	0	1	15	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	10	636	3	512	4	1,517	12	1,779	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	14	767	8	1,322	5	2,117	20	3,079	0	0
TITUS COUNTY (449), TX										
MSA NA										
Inside AA 0006										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	5	179	1	225	2	1,080	7	1,464	0	0
Middle Income	72	3,102	13	2,396	13	6,781	74	6,723	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	77	3,281	14	2,621	15	7,861	81	8,187	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TRAVIS COUNTY (453), TX										
MSA 12420										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	1	237	1	1,000	0	0	0	0
Median Family Income 70-80%	1	34	1	250	1	1,000	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	1	600	1	600	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	19	994	1	109	2	900	15	1,182	0	0
Median Family Income Not Known	2	135	0	0	0	0	1	100	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	22	1,163	3	596	5	3,500	17	1,882	0	0
UPSHUR COUNTY (459), TX										
MSA 30980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	55	0	0	1	416	3	471	0	0
Upper Income	2	64	0	0	0	0	2	64	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	119	0	0	1	416	5	535	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WALKER COUNTY (471), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	183	0	0	1	183	0	0
Middle Income	0	0	1	250	0	0	1	250	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	433	0	0	2	433	0	0
WALLER COUNTY (473), TX										
MSA 26420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	100	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	500	1	500	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	1	500	1	500	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WILLIAMSON COUNTY (491), TX										
MSA 12420										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	6	432	0	0	2	1,060	7	1,453	0	0
Median Family Income 50-60%	0	0	0	0	1	750	1	750	0	0
Median Family Income 60-70%	0	0	1	205	3	1,900	3	1,105	0	0
Median Family Income 70-80%	0	0	0	0	1	655	1	655	0	0
Median Family Income 80-90%	0	0	0	0	1	543	1	543	0	0
Median Family Income 90-100%	2	59	0	0	1	400	2	59	0	0
Median Family Income 100-110%	1	32	0	0	0	0	1	32	0	0
Median Family Income 110-120%	1	39	0	0	0	0	1	39	0	0
Median Family Income ≥ 120%	0	0	1	150	1	1,000	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	10	562	2	355	10	6,308	17	4,636	0	0
WOOD COUNTY (499), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	7	165	1	145	1	702	7	220	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	165	1	145	1	702	7	220	0	0
TOTAL INSIDE AA IN STATE	733	32,015	193	33,433	220	120,833	747	87,623	0	0
TOTAL OUTSIDE AA IN STATE	89	4,397	13	2,164	31	16,576	86	13,106	0	0
STATE TOTAL	822	36,412	206	35,597	251	137,409	833	100,729	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000025053

Small Business Loans - Originations

Agency: OCC - 1

Institution: GUARANTY BANK & TRUST

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	733	32,015	193	33,433	220	120,833	747	87,623	0	0
TOTAL OUTSIDE AA	108	5,352	20	3,595	45	25,374	114	18,896	0	0
TOTAL INSIDE & OUTSIDE	841	37,367	213	37,028	265	146,207	861	106,519	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Farm Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: ARKANSAS (05)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CLARK COUNTY (019), AR										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	150	0	0	1	150	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	150	0	0	1	150	0	0
LITTLE RIVER COUNTY (081), AR										
MSA 45500										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	400	1	400	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	400	1	400	0	0
MILLER COUNTY (091), AR										
MSA 45500										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	191	0	0	0	0	2	95	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	191	0	0	0	0	2	95	0	0

Loans by County

Small Farm Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: ARKANSAS (05)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PIKE COUNTY (109), AR										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	240	0	0	1	240	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	240	0	0	1	240	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	3	191	2	390	1	400	5	885	0	0
STATE TOTAL	3	191	2	390	1	400	5	885	0	0

Loans by County

Small Farm Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: OKLAHOMA (40)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CHOCTAW COUNTY (023), OK										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	84	0	0	0	0	3	84	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	84	0	0	0	0	3	84	0	0
LE FLORE COUNTY (079), OK										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	251	1	251	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	251	1	251	0	0
MUSKOGEE COUNTY (101), OK										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	232	0	0	1	232	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	232	0	0	1	232	0	0

Loans by County

Small Farm Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: OKLAHOMA (40)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PITTSBURG COUNTY (121), OK										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	277	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	277	0	0	0	0
PUSHMATAHA COUNTY (127), OK										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	35	0	0	0	0	1	35	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	35	0	0	0	0	1	35	0	0
SEMINOLE COUNTY (133), OK										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	53	0	0	0	0	1	53	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	53	0	0	0	0	1	53	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025053

Small Farm Loans - Originations

Agency: OCC - 1

Institution: GUARANTY BANK & TRUST

State: OKLAHOMA (40)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	5	172	1	232	2	528	7	655	0	0
STATE TOTAL	5	172	1	232	2	528	7	655	0	0

Loans by County

Small Farm Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
AUSTIN COUNTY (015), TX										
MSA 26420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	55	0	0	0	0	1	55	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	55	0	0	0	0	1	55	0	0
BEXAR COUNTY (029), TX										
MSA 41700										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	1	75	0	0	0	0	1	75	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	75	0	0	0	0	1	75	0	0

Loans by County

Small Farm Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BOWIE COUNTY (037), TX										
MSA 45500										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	18	505	2	400	2	690	21	1,180	0	0
Upper Income	2	119	2	265	0	0	4	384	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	20	624	4	665	2	690	25	1,564	0	0
BRAZOS COUNTY (041), TX										
MSA 17780										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	160	0	0	1	160	0	0
Upper Income	1	20	0	0	1	280	2	300	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	20	1	160	1	280	3	460	0	0
BURLESON COUNTY (051), TX										
MSA 17780										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	133	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	133	0	0	0	0	0	0

Loans by County

Small Farm Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CALDWELL COUNTY (055), TX										
MSA 12420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	128	0	0	1	128	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	128	0	0	1	128	0	0
CAMP COUNTY (063), TX										
MSA NA										
Inside AA 0006										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	16	900	2	392	0	0	13	749	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	16	900	2	392	0	0	13	749	0	0
CASS COUNTY (067), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	118	1	185	0	0	4	203	0	0
Middle Income	0	0	0	0	1	341	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	118	1	185	1	341	4	203	0	0

Loans by County

Small Farm Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
COLORADO COUNTY (089), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	240	0	0	1	240	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	240	0	0	1	240	0	0
COOKE COUNTY (097), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	240	1	311	2	551	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	240	1	311	2	551	0	0
COTTLE COUNTY (101), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	140	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	140	0	0	0	0	0	0

Loans by County

Small Farm Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DELTA COUNTY (119), TX										
MSA NA										
Inside AA 0006										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	50	0	0	0	0	1	50	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	15	1	110	1	263	3	388	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	65	1	110	1	263	4	438	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Farm Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DENTON COUNTY (121), TX 2/										
MSA 19124										
Inside AA 0008										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	50	0	0	0	0	1	50	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	1	50	0	0
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	30	1	212	0	0	1	30	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	2	84	0	0	0	0	1	50	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Farm Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	114	1	212	0	0	2	80	0	0
Totals For County: (121) 2/										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	30	1	212	0	0	1	30	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	3	134	0	0	0	0	2	100	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	164	1	212	0	0	3	130	0	0
ELLIS COUNTY (139), TX										
MSA 19124										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	150	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	150	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Farm Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FRANKLIN COUNTY (159), TX										
MSA NA										
Inside AA 0006										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	88	2	421	0	0	6	509	0	0
Upper Income	8	338	0	0	0	0	5	114	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	12	426	2	421	0	0	11	623	0	0
FREESTONE COUNTY (161), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	174	0	0	1	174	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	174	0	0	1	174	0	0
GRAYSON COUNTY (181), TX										
MSA 43300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	221	0	0	1	221	0	0
Upper Income	0	0	0	0	1	368	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	221	1	368	1	221	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Farm Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GRIMES COUNTY (185), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	224	1	252	1	252	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	224	1	252	1	252	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Farm Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HARRISON COUNTY (203), TX 2/										
MSA 30980										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	34	0	0	0	0	1	34	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	34	0	0	0	0	1	34	0	0
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	200	0	0	1	200	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	0	0	1	200	0	0
Totals For County: (203) 2/										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	34	1	200	0	0	2	234	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	34	1	200	0	0	2	234	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Farm Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HAYS COUNTY (209), TX										
MSA 12420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	255	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	255	0	0	0	0
HOPKINS COUNTY (223), TX										
MSA NA										
Inside AA 0006										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	13	395	4	712	1	500	17	1,495	0	0
Upper Income	29	1,016	10	1,669	2	562	40	3,191	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	42	1,411	14	2,381	3	1,062	57	4,686	0	0
HUNT COUNTY (231), TX										
MSA 19124										
Inside AA 0008										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	8	253	4	655	0	0	8	391	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	253	4	655	0	0	8	391	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Farm Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KERR COUNTY (265), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	260	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	260	0	0	0	0
LAMAR COUNTY (277), TX										
MSA NA										
Inside AA 0006										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	300	1	300	0	0
Middle Income	23	716	2	400	2	858	23	1,051	0	0
Upper Income	23	933	9	1,389	1	300	32	2,578	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	46	1,649	11	1,789	4	1,458	56	3,929	0	0
LIMESTONE COUNTY (293), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	60	0	0	0	0	1	60	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	60	0	0	0	0	1	60	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Farm Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MADISON COUNTY (313), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	45	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	45	0	0	0	0	0	0	0	0
MARION COUNTY (315), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	55	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	55	0	0	0	0	0	0	0	0
MAVERICK COUNTY (323), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	85	0	0	0	0	1	85	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	85	0	0	0	0	1	85	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Farm Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MONTAGUE COUNTY (337), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	175	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	175	0	0	0	0	0	0
MORRIS COUNTY (343), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	176	0	0	0	0	1	100	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	176	0	0	0	0	1	100	0	0
RAINS COUNTY (379), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	0	0	0	0	1	100	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	1	100	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Farm Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
RED RIVER COUNTY (387), TX										
MSA NA										
Inside AA 0006										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	199	0	0	0	0	4	199	0	0
Middle Income	53	1,469	3	446	2	591	55	2,112	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	57	1,668	3	446	2	591	59	2,311	0	0
ROBERTSON COUNTY (395), TX										
MSA 17780										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	120	1	310	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	120	1	310	0	0	0	0
TITUS COUNTY (449), TX										
MSA NA										
Inside AA 0006										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	45	1,484	9	1,439	4	1,218	51	3,214	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	45	1,484	9	1,439	4	1,218	51	3,214	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Farm Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
UPSHUR COUNTY (459), TX										
MSA 30980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	7	0	0	0	0	1	7	0	0
Middle Income	2	90	1	250	0	0	3	340	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	97	1	250	0	0	4	347	0	0
UVALDE COUNTY (463), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	335	1	335	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	335	1	335	0	0
WALLER COUNTY (473), TX										
MSA 26420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	247	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	247	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Farm Loans - Originations

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WISE COUNTY (497), TX										
MSA 23104										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	242	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	242	0	0	0	0	0	0
WOOD COUNTY (499), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	163	1	164	0	0	4	327	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	163	1	164	0	0	4	327	0	0
TOTAL INSIDE AA IN STATE	251	8,584	51	8,458	17	5,562	289	18,449	0	0
TOTAL OUTSIDE AA IN STATE	22	1,143	18	3,445	8	2,432	29	3,533	0	0
STATE TOTAL	273	9,727	69	11,903	25	7,994	318	21,982	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	251	8,584	51	8,458	17	5,562	289	18,449	0	0
TOTAL OUTSIDE AA	30	1,506	21	4,067	11	3,360	41	5,073	0	0
TOTAL INSIDE & OUTSIDE	281	10,090	72	12,525	28	8,922	330	23,522	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: GUARANTY BANK & TRUST

PAGE: 1 OF 1

Respondent ID: 0000025053
Agency: OCC - 1

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TX - TRAVIS COUNTY (453) - MSA 12420	30	5,259	17	1,882	0	0
TX - WILLIAMSON COUNTY (491) - MSA 12420	22	7,225	17	4,636	0	0
TX - BRAZOS COUNTY (041) - MSA 17780	70	14,332	40	8,687	0	0
TX - TARRANT COUNTY (439) - MSA 23104 2/	16	2,127	13	1,862	0	0
TX - FORT BEND COUNTY (157) - MSA 26420 2/	7	2,085	5	1,960	0	0
TX - HARRIS COUNTY (201) - MSA 26420 2/	109	26,880	42	10,567	0	0
TX - MONTGOMERY COUNTY (339) - MSA 26420 2/	42	10,358	26	6,283	0	0
TX - GREGG COUNTY (183) - MSA 30980 2/	71	17,987	13	1,814	0	0
TX - HARRISON COUNTY (203) - MSA 30980 2/	9	1,543	8	1,176	0	0
TX - CAMP COUNTY (063) - MSA NA	42	5,591	28	2,261	0	0
TX - DELTA COUNTY (119) - MSA NA	5	473	5	473	0	0
TX - FRANKLIN COUNTY (159) - MSA NA	15	602	14	558	0	0
TX - HOPKINS COUNTY (223) - MSA NA	157	15,507	121	6,889	0	0
TX - LAMAR COUNTY (277) - MSA NA	117	11,064	87	4,772	0	0
TX - RED RIVER COUNTY (387) - MSA NA	31	3,107	29	2,008	0	0
TX - TITUS COUNTY (449) - MSA NA	106	13,763	81	8,187	0	0
TX - BOWIE COUNTY (037) - MSA 45500	106	13,464	76	7,060	0	0
TX - COLLIN COUNTY (085) - MSA 19124 2/	7	1,087	4	681	0	0
TX - DALLAS COUNTY (113) - MSA 19124 2/	36	10,841	16	2,978	0	0
TX - DENTON COUNTY (121) - MSA 19124 2/	72	15,046	48	6,866	0	0
TX - HUNT COUNTY (231) - MSA 19124	49	3,664	33	2,366	0	0
TX - ROCKWALL COUNTY (397) - MSA 19124	27	4,276	24	3,657	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 4
Assessment Area/Non-Assessment Area Activity
Small Farm Loans
Institution: GUARANTY BANK & TRUST

PAGE: 1 OF 1

Respondent ID: 0000025053

Agency: OCC - 1

ASSESSMENT AREA LOANS	Originations		Originations to Farms with ≤ \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TX - BRAZOS COUNTY (041) - MSA 17780	3	460	3	460	0	0
TX - HARRISON COUNTY (203) - MSA 30980 2/	1	34	1	34	0	0
TX - CAMP COUNTY (063) - MSA NA	18	1,292	13	749	0	0
TX - DELTA COUNTY (119) - MSA NA	4	438	4	438	0	0
TX - FRANKLIN COUNTY (159) - MSA NA	14	847	11	623	0	0
TX - HOPKINS COUNTY (223) - MSA NA	59	4,854	57	4,686	0	0
TX - LAMAR COUNTY (277) - MSA NA	61	4,896	56	3,929	0	0
TX - RED RIVER COUNTY (387) - MSA NA	62	2,705	59	2,311	0	0
TX - TITUS COUNTY (449) - MSA NA	58	4,141	51	3,214	0	0
TX - BOWIE COUNTY (037) - MSA 45500	26	1,979	25	1,564	0	0
TX - DENTON COUNTY (121) - MSA 19124 2/	1	50	1	50	0	0
TX - HUNT COUNTY (231) - MSA 19124	12	908	8	391	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 5
 Community Development/Consortium-Third Party Activity
 Institution: GUARANTY BANK & TRUST

PAGE: 1 OF 1

Respondent ID: 0000025053
 Agency: OCC - 1

Memo Item: Loans by Affiliates				
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	9	28,477	0	0
Purchased	0	0	0	0
Total	9	28,477	0	0
Consortium/Third Party Loans (optional)				

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: GUARANTY BANK & TRUST

PAGE: 1 OF 30

Respondent ID: 0000025053

Agency: OCC - 1

ASSESSMENT AREA - 0001

TRAVIS COUNTY (453), TX

MSA: 12420

Median Family Income < 10%

0006.06*

Median Family Income 20-30%

0022.20* 0023.15* 0407.00*

Median Family Income 30-40%

0021.05* 0023.13* 0023.21* 0024.19* 0401.00* 0403.00* 0410.00* 0429.00* 0433.00*

Median Family Income 40-50%

0020.04* 0021.10* 0021.12* 0022.01* 0022.13* 0023.10* 0023.16* 0023.25* 0024.13* 0406.00* 0437.00*

Median Family Income 50-60%

0020.03* 0021.11* 0022.22* 0023.14* 0023.20* 0023.23* 0024.11* 0024.34* 0024.36* 0024.37* 0024.52*

0323.00* 0402.00* 0405.00* 0409.00* 0431.00* 0432.00* 0434.00* 0440.00* 0448.00* 0449.00*

Median Family Income 60-70%

0009.01* 0009.02 0022.14* 0022.15* 0022.16* 0023.07* 0023.27* 0024.10* 0024.12* 0024.24* 0024.30*

0024.41* 0024.43* 0024.47* 0024.50* 0024.53* 0346.00* 0400.00* 0408.00* 0412.00* 0416.00* 0418.00*

0426.00* 0443.00* 0455.00* 0458.00* 0463.00*

Median Family Income 70-80%

0004.02* 0008.04* 0010.00* 0013.07* 0015.03* 0021.08* 0021.09 0022.17* 0022.18* 0022.19* 0024.40*

0024.51* 0318.00 0341.00* 0414.00* 0422.00* 0430.00* 0435.00* 0436.00* 0441.00* 0446.00* 0450.00*

0460.00*

Median Family Income 80-90%

0004.01* 0024.22* 0024.39* 0024.42* 0024.44* 0304.00* 0310.00* 0321.00* 0342.00* 0359.00* 0374.00*

0415.00* 0421.00* 0427.00* 0439.00* 0444.00*

Median Family Income 90-100%

0003.04 0005.00* 0014.03* 0019.20* 0020.02* 0021.07* 0021.13* 0024.03* 0024.09* 0024.23* 0024.32*

0024.45* 0024.48* 0024.49* 0303.00* 0320.00* 0334.00* 0411.00* 0417.00* 0419.00* 0442.00* 0459.00*

0461.00* 0464.00* 0465.00*

2022 Institution Disclosure Statement - Table 6

PAGE: 2 OF 30

Assessment Area(s) by Tract

Respondent ID: 0000025053

* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: GUARANTY BANK & TRUST

Median Family Income 100-110%

0002.03* 0003.02* 0003.05* 0008.01* 0008.03* 0015.05* 0021.04* 0022.11* 0024.07* 0024.38* 0025.00*
0309.00* 0317.00* 0332.00* 0335.00* 0375.00* 0404.00* 0438.00* 0452.00* 0454.00*

Median Family Income 110-120%

0013.11* 0019.11* 0019.15* 0020.07* 0021.06* 0308.00* 0319.00* 0352.00* 0373.00* 0413.00* 0423.00*
0424.00* 0425.00* 0428.00* 0445.00* 0456.00* 0462.00* 0466.00*

Median Family Income >= 120%

0001.01* 0001.02* 0002.04* 0002.05* 0002.06* 0003.07 0003.08* 0003.09* 0007.00* 0011.02* 0011.03*
0012.00* 0013.04* 0013.08* 0013.09* 0013.10* 0013.12* 0014.01* 0014.02* 0015.01 0015.04* 0016.02*
0016.03* 0016.04* 0016.05* 0019.10* 0019.12* 0019.13* 0019.14* 0019.16* 0019.17* 0019.18* 0019.19*
0019.21 0019.22* 0019.23* 0023.04* 0024.46* 0300.00* 0301.00* 0302.00* 0305.00* 0306.00* 0307.00*
0311.00 0312.00* 0313.00* 0314.00* 0315.00* 0316.00* 0322.00* 0324.00* 0325.00* 0326.00* 0327.00*
0328.00* 0329.00* 0330.00* 0331.00* 0333.00* 0336.00 0337.00* 0338.00* 0339.00 0340.00* 0343.00*
0344.00* 0345.00* 0347.00* 0348.00* 0349.00* 0350.00* 0351.00* 0353.00* 0354.00* 0355.00* 0356.00*
0357.00* 0358.00* 0360.00* 0361.00* 0362.00* 0364.00* 0365.00* 0366.00* 0367.00* 0368.00* 0369.00*
0370.00 0371.00* 0372.00* 0376.00 0420.00* 0451.00* 0453.00* 0457.00 0467.00* 0468.00* 0469.00*
0470.00*

Median Family Income Not Known

0006.01* 0006.05* 0006.07 0006.08* 0008.02* 0011.01 0016.06* 0020.06* 0022.21* 0023.19* 0023.22*
0023.24* 0023.26* 0363.00* 0447.00* 9800.00*

WILLIAMSON COUNTY (491), TX

MSA: 12420

Median Family Income 40-50%

0211.00* 0214.02 0215.13*

Median Family Income 50-60%

0205.12* 0207.01 0207.04* 0210.00* 0212.03* 0215.02*

Median Family Income 60-70%

0201.14 0203.21* 0203.25* 0203.32* 0203.40* 0203.49* 0204.06* 0205.11* 0205.13* 0208.12* 0212.01*
0213.00* 0215.03* 0215.14*

Median Family Income 70-80%

2022 Institution Disclosure Statement - Table 6

PAGE: 3 OF 30

Assessment Area(s) by Tract

Respondent ID: 0000025053

* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: GUARANTY BANK & TRUST

0201.11* 0201.13* 0201.17* 0202.06 0207.09* 0208.08* 0215.11* 0215.16* 0216.02*

Median Family Income 80-90%

0201.19* 0202.01* 0203.23* 0203.27* 0203.34* 0203.46* 0204.10* 0207.07* 0207.10* 0207.13* 0208.20

0212.02* 0216.01*

Median Family Income 90-100%

0201.16* 0201.18* 0201.23* 0202.03* 0203.41* 0203.42* 0203.43* 0203.48* 0203.53* 0203.56* 0204.03*

0204.05* 0204.08 0205.08 0206.02* 0208.10* 0208.11* 0208.21* 0209.00* 0214.04* 0215.17* 0216.03*

Median Family Income 100-110%

0201.08* 0203.19* 0203.29* 0203.31* 0203.36* 0203.44* 0203.47* 0203.51* 0203.52* 0203.54* 0205.07*

0207.12* 0208.13* 0208.16* 0208.22 0214.07* 0215.06* 0215.12* 0215.15* 0215.18*

Median Family Income 110-120%

0201.15* 0203.11* 0203.30* 0203.35* 0204.09* 0204.11 0205.15* 0215.09*

Median Family Income >= 120%

0201.06* 0201.09 0201.20* 0201.21 0201.22* 0201.24* 0202.05* 0202.07* 0202.08* 0203.10* 0203.26*

0203.33* 0203.37* 0203.38* 0203.39* 0203.45* 0203.50* 0203.55* 0204.04* 0205.03* 0205.05* 0205.09*

0205.14* 0205.16* 0205.17* 0206.04* 0206.06* 0206.07* 0206.08* 0206.09* 0207.06* 0207.11* 0208.14*

0208.15* 0208.17* 0208.18* 0208.19* 0214.05* 0214.06* 0215.10*

ASSESSMENT AREA - 0002

BRAZOS COUNTY (041), TX

MSA: 17780

Low Income

0004.02* 0005.01* 0005.02* 0009.00 0013.01 0014.01* 0017.03* 0021.00*

Moderate Income

0002.04* 0003.01* 0004.01* 0006.03 0006.05 0006.06* 0007.00* 0010.02* 0011.02* 0013.03 0016.04*

0016.05* 0016.06* 0016.07* 0017.02* 0017.04* 0018.04*

Middle Income

0001.03 0001.04* 0003.02 0008.00* 0011.01 0013.02* 0018.01 0018.03* 0019.02* 0020.14* 0020.18

0020.19* 0020.21

Upper Income

2022 Institution Disclosure Statement - Table 6

PAGE: 4 OF 30

Assessment Area(s) by Tract

Respondent ID: 0000025053

* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: GUARANTY BANK & TRUST

0001.05* 0001.06 0001.07 0001.08 0002.03* 0002.05* 0002.06 0002.07* 0016.08* 0019.01 0020.01
 0020.06* 0020.09 0020.10 0020.11 0020.16 0020.20 0020.22 0020.25 0020.26
 Income Not Known
 0010.01 0020.17* 0020.23* 0020.24* 9800.00
ASSESSMENT AREA - 0003
 TARRANT COUNTY (439), TX 2/
 MSA: 23104
 Median Family Income 20-30%
 1036.01*
 Median Family Income 30-40%
 1017.00* 1045.05* 1052.04* 1052.07* 1059.02*
 Median Family Income 40-50%
 1002.01* 1014.03* 1037.02* 1038.00* 1046.05* 1047.02* 1048.03* 1052.01* 1052.06* 1061.02* 1062.02*
 1066.00* 1231.00* 1232.00* 1235.00* 1236.00*
 Median Family Income 50-60%
 1002.02* 1004.02* 1005.04* 1005.05* 1006.02* 1008.00* 1014.02* 1015.00* 1025.00* 1035.00* 1036.02*
 1037.01* 1045.03* 1046.01* 1046.02* 1046.04* 1048.02* 1050.09* 1058.00* 1061.01* 1062.01* 1063.00*
 1065.02* 1065.20* 1103.02* 1107.06* 1111.03* 1111.04*
 Median Family Income 60-70%
 1003.00* 1004.01* 1005.06* 1009.00* 1023.02* 1026.01* 1045.04 1046.03* 1047.01* 1048.04* 1049.00*
 1059.01* 1065.15* 1101.02 1101.03* 1103.01* 1104.02* 1132.06* 1133.02*
 Median Family Income 70-80%
 1001.01* 1001.02* 1005.03* 1007.00* 1012.01* 1012.02 1023.01* 1045.02* 1052.03* 1065.07* 1102.02*
 1102.04* 1105.00* 1106.00* 1107.03 1132.13*
 Median Family Income 80-90%
 1014.01* 1044.00* 1054.07* 1101.04* 1107.04* 1230.01*
 Median Family Income 90-100%
 1026.02* 1027.00 1056.00* 1107.05*
 Median Family Income 100-110%

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

PAGE: 5 OF 30

Assessment Area(s) by Tract

Respondent ID: 0000025053

* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: GUARANTY BANK & TRUST

1024.01* 1043.01* 1133.01*
Median Family Income >= 120%

1020.00* 1021.01* 1021.02* 1022.01* 1022.02* 1024.02* 1041.00* 1042.02* 1042.03* 1042.04* 1043.02
1054.03 1054.04* 1054.05 1054.08* 1109.01* 1109.03* 1132.12* 1230.02* 1233.01* 1233.02 1237.00
Median Family Income Not Known

1065.19*

ASSESSMENT AREA - 0004

FORT BEND COUNTY (157), TX 2/
MSA: 26420

Median Family Income 40-50%

6750.00*
Median Family Income 50-60%

6711.02* 6714.01* 6726.03* 6753.00*
Median Family Income 60-70%

6701.01* 6701.02* 6706.02* 6708.02* 6713.00* 6749.00* 6751.01* 6751.02* 6752.00*
Median Family Income 70-80%

6702.02* 6703.00* 6705.00* 6712.00* 6714.02* 6725.00* 6727.01* 6729.04* 6748.00*
Median Family Income 80-90%

6702.01* 6704.00* 6706.03* 6706.04* 6708.01* 6720.04* 6723.04* 6726.04*
Median Family Income 90-100%

6723.03* 6727.03* 6740.02*
Median Family Income 100-110%

6708.03* 6708.04* 6710.01* 6710.02* 6711.01* 6718.00* 6719.00* 6724.02* 6728.02* 6745.06*
Median Family Income 110-120%

6716.01* 6720.02* 6726.02* 6727.02* 6729.05* 6729.07* 6735.01
Median Family Income >= 120%

6707.00* 6709.02* 6709.03* 6709.04* 6715.01* 6715.02* 6716.02* 6717.00* 6720.03* 6721.00* 6722.01*
6722.02* 6723.05* 6723.06* 6724.01* 6728.01* 6729.01* 6729.02* 6729.03* 6729.06* 6730.04* 6730.05*
6730.06* 6730.07* 6730.08* 6730.09* 6730.10* 6731.03 6731.04* 6731.05* 6731.06 6731.07* 6731.08*

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

PAGE: 6 OF 30

Assessment Area(s) by Tract

Respondent ID: 0000025053

* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: GUARANTY BANK & TRUST

6731.09* 6731.10 6731.11* 6731.12* 6731.13* 6732.01* 6732.02* 6733.00* 6734.01* 6734.02* 6734.03*
 6734.04* 6735.02 6736.00 6738.01* 6738.02* 6739.02* 6739.03* 6739.04* 6740.01* 6741.00* 6742.00*
 6743.01* 6743.02* 6744.01* 6744.02* 6744.03* 6744.04* 6745.03* 6745.04* 6745.05* 6745.07* 6745.08*
 6746.01* 6746.02* 6746.03* 6746.04* 6747.01* 6747.02

Median Family Income Not Known

6737.00*

HARRIS COUNTY (201), TX 2/

MSA: 26420

Median Family Income 20-30%

4211.03* 4213.01* 4214.02* 4215.01* 4330.04* 4401.01* 4510.05* 5320.03* 5405.04* 5501.02*

Median Family Income 30-40%

3309.02* 4212.06* 4214.01* 4214.03* 4216.01* 4222.00* 4224.05* 4230.01* 4231.00* 4320.06* 4321.01*
 4327.05* 4327.06* 4329.03* 4330.03* 4335.03* 4335.04* 4335.05* 4508.04* 4519.03* 4526.01* 4531.00*
 4532.01* 4534.03* 5204.00* 5206.03* 5214.01* 5217.02* 5305.01* 5307.01* 5313.00* 5322.00* 5337.01*
 5501.01* 5502.01* 5502.02* 5503.03* 5503.04* 5503.08*

Median Family Income 40-50%

3139.02* 3143.01* 4211.01* 4211.04* 4212.03* 4212.04* 4212.05* 4216.02* 4218.01* 4224.04* 4225.02*
 4228.00* 4229.00* 4230.02* 4232.04* 4325.01* 4328.03* 4328.05* 4328.06* 4329.01* 4330.06* 4330.07*
 4331.00* 4332.01* 4335.07* 4504.01* 4510.03* 4522.03* 4527.03* 4533.00* 4536.03* 4539.02* 5206.01*
 5210.00* 5211.00* 5212.01* 5214.02* 5217.01* 5301.01* 5307.02* 5319.00* 5321.02* 5326.00* 5330.00*
 5333.02* 5336.00* 5339.02* 5405.03* 5503.06* 5503.07* 5519.02* 5525.01 5526.03*

Median Family Income 50-60%

3304.00* 4201.00* 4205.00* 4215.02* 4223.04* 4226.01* 4232.03* 4311.02* 4320.05* 4323.01* 4323.02*
 4324.01* 4325.02* 4327.04* 4328.04* 4329.04* 4330.05* 4334.00* 4335.06* 4510.04* 4514.07* 4519.04*
 4521.03* 4522.02* 4522.04* 4524.02* 4525.01* 4525.02* 4528.02* 4532.02* 4534.01* 4534.04* 4536.01*
 4537.01* 4537.02* 4543.05* 4544.00* 5205.01* 5206.04* 5223.02* 5303.00* 5304.00* 5305.02* 5320.04*
 5323.02* 5329.00* 5332.00* 5333.01* 5334.02* 5337.02* 5339.04* 5340.01* 5402.00* 5420.03* 5509.01*
 5510.00* 5515.02* 5532.02* 5533.00

Median Family Income 60-70%

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

PAGE: 7 OF 30

Assessment Area(s) by Tract

Respondent ID: 0000025053

* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: GUARANTY BANK & TRUST

3140.01*	3302.00*	3303.02*	3303.03*	3305.00*	3307.00*	4132.03*	4227.01*	4233.04*	4311.01*	4320.03*
4322.00	4323.03*	4324.02*	4332.02*	4336.01*	4336.02*	4508.03*	4514.06*	4520.01*	4520.02*	4524.01*
4526.02*	4527.01*	4527.02*	4528.01*	4529.00*	4535.01*	4535.02*	5203.02*	5205.02*	5215.01*	5216.00*
5221.01*	5222.01*	5223.01*	5301.02*	5306.00	5308.00*	5318.00*	5325.02*	5334.01*	5338.02*	5338.03*
5339.03*	5340.02*	5342.01*	5342.03*	5413.02*	5416.03*	5417.02*	5424.01*	5504.05*	5506.03*	5516.01*
5516.02	5523.03	5529.01*								
Median Family Income 70-80%										
3126.03*	3140.03*	3306.00*	3309.01*	3341.01*	3341.02*	4213.02*	4224.03*	4225.01*	4233.01*	4236.00*
4321.02*	4515.01*	4518.00*	4538.00*	4541.00*	4543.02*	4543.03*	4543.04*	4548.01*	5203.01*	5212.02*
5213.00*	5222.02*	5323.01*	5327.00*	5335.00*	5414.02*	5418.01*	5421.04*	5504.04*	5506.01*	5508.00*
5509.02*	5511.01	5511.02*	5523.01*	5536.02*						
Median Family Income 80-90%										
3301.01*	3303.01*	4221.00*	4223.02*	4224.06*	4227.02*	4312.03*	4312.06*	4503.01*	4503.02*	4513.01*
4514.04*	4515.02*	4517.00*	4523.00*	4536.04*	4539.01*	4546.00*	5218.00*	5224.02	5312.00*	5324.00
5325.03*	5328.00*	5331.00*	5340.03*	5408.00	5409.03*	5410.05*	5420.01*	5421.05*	5427.00*	5430.10*
5505.00*	5512.01*	5520.04*	5525.02*	5528.02*	5531.02*	5549.07*	5554.04*			
Median Family Income 90-100%										
3126.01*	3139.01*	3144.01*	3144.02*	3301.02*	4101.02*	4132.04*	4202.00*	4226.02*	4232.01*	4234.01*
4234.02*	4312.04	4333.00*	4504.02*	4530.02*	4540.00*	4542.00*	4548.02*	4553.00	5219.00*	5220.01*
5220.02*	5221.02*	5224.01*	5314.00*	5315.00*	5321.01*	5325.04*	5406.01*	5406.02*	5413.01*	5414.04*
5415.00*	5418.02*	5420.04*	5421.06*	5421.08*	5422.01*	5422.03*	5423.04	5424.02	5506.02*	5517.05*
5522.00*	5524.01*	5526.02*	5527.01*	5538.04*	5542.01*	5542.02*	5547.01*	5549.08*	5555.01	5560.00
Median Family Income 100-110%										
3127.00*	4107.05*	4206.00*	4326.00*	4401.02*	4508.01*	4511.00*	4516.05*	4549.02*	4552.00	5116.00*
5338.04*	5341.02*	5405.02*	5407.00*	5409.04*	5412.04*	5412.06*	5417.03	5421.03*	5421.07*	5422.02*
5423.05*	5430.08*	5430.09*	5430.11*	5432.01*	5432.02*	5507.00*	5512.02*	5514.00*	5521.01*	5524.02*
5527.02*	5530.02*	5531.01*	5532.01	5537.00*	5540.01*	5548.05*	5549.06*	5550.02*	5552.00*	5554.01*
Median Family Income 110-120%										
4115.07*	4217.00*	4235.00*	4302.00*	4307.00*	4551.03*	5110.03*	5215.02	5410.09*	5411.00*	5412.05*

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

PAGE: 8 OF 30

Assessment Area(s) by Tract

Respondent ID: 0000025053

* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: GUARANTY BANK & TRUST

5416.04*	5417.01	5423.03*	5426.00*	5429.01	5430.05*	5431.00*	5503.05*	5504.07*	5513.00*	5517.03*
5535.00*	5543.02*	5548.07*	5548.09*	5551.02*	5554.03*	5555.03*				
Median Family Income >= 120%										
3125.01*	3125.02*	3126.02*	3130.00*	3131.01	3131.02*	3132.02*	4102.01*	4102.02*	4103.00*	4104.01*
4104.02*	4105.01*	4105.02*	4106.01*	4107.03*	4107.04*	4107.06*	4108.01*	4108.02*	4109.00*	4110.01*
4110.02*	4110.03*	4111.00*	4112.00*	4113.01*	4113.02*	4114.00*	4115.03*	4115.05	4115.06*	4116.00*
4117.00*	4118.01*	4118.02*	4119.01*	4119.02*	4120.00	4122.01*	4122.02*	4123.00*	4124.00*	4125.00*
4126.00*	4127.00	4128.00*	4129.02*	4130.00*	4131.00*	4132.05*	4133.01*	4133.02*	4203.00*	4204.00
4207.00*	4208.00*	4209.00*	4210.00	4218.02*	4219.00*	4220.00*	4301.01	4301.02*	4303.00*	4304.00
4305.00*	4306.00*	4308.00*	4309.00*	4310.01*	4310.02*	4313.02*	4313.04*	4314.01*	4314.03*	4314.04*
4315.03*	4315.04*	4315.05*	4315.06*	4316.00*	4317.01*	4317.02*	4318.01*	4318.03*	4318.04*	4319.02
4320.04*	4327.03*	4501.00*	4502.00	4505.00*	4506.00*	4507.00	4509.00*	4510.06*	4512.00*	4513.02*
4514.01*	4516.03*	4516.04*	4516.06	4519.02*	4521.01*	4545.02*	4545.03*	4545.04*	4545.05*	4547.00*
4549.01*	4550.00*	4551.02*	4551.04*	5101.00*	5102.02	5103.01*	5103.02*	5104.00*	5105.00*	5106.01*
5106.02	5107.01*	5107.02*	5108.01*	5108.02	5108.03*	5109.01*	5109.02*	5110.01*	5110.04*	5111.00*
5112.01*	5112.02*	5113.01*	5113.02*	5114.00*	5115.01*	5115.02*	5201.00*	5202.00*	5207.00*	5225.00*
5302.00*	5309.00*	5310.00*	5311.00*	5316.00*	5317.00*	5341.01*	5342.04*	5342.05*	5401.01*	5401.02
5409.01*	5410.04*	5410.06	5410.07*	5410.08*	5412.03*	5412.07*	5414.01*	5419.01*	5419.02*	5420.02*
5423.02*	5425.00*	5428.00*	5429.02	5430.04*	5430.06*	5430.07	5517.02	5517.04*	5518.00*	5520.02*
5520.03*	5521.02*	5521.03*	5523.04*	5528.01*	5529.02*	5530.01	5534.01*	5534.03*	5534.04*	5534.05*
5536.01*	5538.01*	5538.03*	5539.01*	5540.02	5541.03*	5541.04*	5543.01*	5544.04*	5544.05*	5544.06*
5544.07*	5544.08*	5544.09*	5544.10*	5545.01*	5545.02*	5546.00*	5547.02*	5548.03*	5548.04	5548.06*
5548.08*	5549.02*	5549.04*	5549.05*	5550.01*	5551.01*	5553.01*	5553.03*	5553.04*	5553.05*	5555.04*
5555.05*	5556.00*	5557.01	5557.03*	5557.04*	5561.00*					
Median Family Income Not Known										
3140.04*	3140.05*	3143.02*	4101.01*	4106.02*	4115.04*	4129.01*	4132.06*	4223.03*	4233.03*	4312.05*
4313.03*	4319.01*	4514.05*	4521.02*	4530.01*	4534.05*	5102.01*	5414.03*	5504.03*	5504.06*	5515.01*
5519.01*	5526.04*	9803.00*								
MONTGOMERY COUNTY (339), TX 2/										

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

PAGE: 9 OF 30

Assessment Area(s) by Tract

Respondent ID: 0000025053

* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: GUARANTY BANK & TRUST

MSA: 26420

Median Family Income 30-40%

6933.02 6934.01

Median Family Income 40-50%

6904.07* 6934.02 6935.03

Median Family Income 50-60%

6914.03* 6931.03* 6931.04* 6938.00* 6939.03*

Median Family Income 60-70%

6939.01*

Median Family Income 70-80%

6901.02* 6903.00*

Median Family Income 80-90%

6916.02* 6931.02* 6933.03* 6935.02* 6936.00 6946.03*

Median Family Income 90-100%

6902.03 6904.05* 6913.02* 6918.01 6920.03* 6939.02* 6944.01 6944.03*

Median Family Income 100-110%

6907.01* 6916.01 6944.02*

Median Family Income 110-120%

6902.06* 6904.08* 6921.01* 6933.01* 6946.01*

Median Family Income >= 120%

6901.01* 6902.04* 6902.05* 6902.07 6904.03 6904.04* 6904.06 6905.01* 6905.02* 6905.03* 6906.03

6906.04* 6906.05* 6906.06* 6906.07* 6906.08 6906.09* 6906.10* 6907.02* 6908.00* 6909.00* 6910.00*

6911.00* 6912.01* 6912.02* 6913.01* 6914.02* 6915.00* 6917.00 6918.02* 6919.00 6921.02 6921.03*

6932.01 6932.02 6935.01* 6937.01* 6937.02* 6937.03 6945.01* 6945.02* 6945.03

Median Family Income Not Known

6914.01* 6933.04* 6939.04* 6946.02*

ASSESSMENT AREA - 0005

GREGG COUNTY (183), TX 2/

MSA: 30980

Moderate Income

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

PAGE: 10 OF 30

Assessment Area(s) by Tract

Respondent ID: 0000025053

* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: GUARANTY BANK & TRUST

0002.01* 0006.02 0009.00 0010.00* 0012.00* 0013.00* 0014.00*

Middle Income

0003.00 0004.01 0004.02* 0005.02 0007.00 0008.00* 0011.00 0015.00* 0103.01 0105.01*

Upper Income

0002.02 0005.01 0006.01* 0101.00 0105.02*

Income Not Known

9800.00*

HARRISON COUNTY (203), TX 2/

MSA: 30980

Middle Income

0206.04 0206.05 0206.06

Upper Income

0206.03

ASSESSMENT AREA - 0006

CAMP COUNTY (063), TX

MSA: NA

Middle Income

9501.01 9501.02 9502.00

DELTA COUNTY (119), TX

MSA: NA

Moderate Income

9502.00

Upper Income

9501.00

FRANKLIN COUNTY (159), TX

MSA: NA

Middle Income

9501.01 9502.00 9503.00

Upper Income

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

9501.02

HOPKINS COUNTY (223), TX

MSA: NA

Moderate Income

9506.00

Middle Income

9501.00 9504.01 9504.02 9505.00 9507.00

Upper Income

9502.00 9503.01 9503.02 9508.00

LAMAR COUNTY (277), TX

MSA: NA

Low Income

0006.00

Moderate Income

0005.00 0008.00 0010.00

Middle Income

0001.01 0002.00 0003.01 0004.01 0004.02 0007.00

Upper Income

0001.02 0003.02 0009.00

RED RIVER COUNTY (387), TX

MSA: NA

Moderate Income

9505.01 9505.02

Middle Income

9501.00 9506.00 9507.00

TITUS COUNTY (449), TX

MSA: NA

Moderate Income

9507.00

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

PAGE: 12 OF 30

Assessment Area(s) by Tract

Respondent ID: 0000025053

* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: GUARANTY BANK & TRUST

Middle Income

9501.00 9502.00 9503.01 9503.02 9504.00 9505.00 9506.00 9508.00

ASSESSMENT AREA - 0007

BOWIE COUNTY (037), TX

MSA: 45500

Low Income

0105.00 0106.00

Moderate Income

0104.00 0108.00 0113.02 0115.02

Middle Income

0101.00 0107.00 0109.05 0110.02 0111.01 0111.02* 0113.01 0114.02 0115.01 0116.01 0116.02

0117.00

Upper Income

0109.03 0109.04 0109.06 0110.01 0112.01 0112.02 0114.03 0114.04

ASSESSMENT AREA - 0008

COLLIN COUNTY (085), TX 2/

MSA: 19124

Median Family Income 40-50%

0317.20* 0317.23*

Median Family Income 60-70%

0317.24* 0318.09*

Median Family Income 70-80%

0316.24*

Median Family Income 80-90%

0317.22* 0318.06*

Median Family Income 90-100%

0316.21 0316.23* 0316.27* 0316.29*

Median Family Income 100-110%

0316.11 0316.28* 0317.13* 0318.07* 0318.11*

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

PAGE: 13 OF 30

Assessment Area(s) by Tract

Respondent ID: 0000025053

* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: GUARANTY BANK & TRUST

Median Family Income 110-120%

0317.08* 0317.09* 0318.08* 0318.12* 0318.16*

Median Family Income >= 120%

0312.02 0316.13* 0316.22* 0316.25* 0316.26* 0316.45* 0316.46* 0316.47 0316.49* 0316.54* 0316.55*
0316.67* 0316.68* 0316.69* 0316.75* 0316.76* 0316.81* 0316.82* 0317.04* 0317.06* 0317.11* 0317.15*
0317.16* 0317.17* 0317.18* 0317.19* 0317.21* 0318.10* 0318.14* 0318.15*

Median Family Income Not Known

0316.70* 0318.13*

DALLAS COUNTY (113), TX 2/

MSA: 19124

Median Family Income 20-30%

0072.06* 9802.00*

Median Family Income 30-40%

0072.04* 0072.05* 0078.19* 0078.30* 0078.32* 0078.33* 0122.08* 0136.29* 0185.06* 0190.13* 0190.35*
0192.12* 0192.13*

Median Family Income 40-50%

0004.05* 0015.03* 0072.03* 0078.15 0078.21* 0078.27* 0078.34* 0078.35* 0098.04* 0122.11* 0123.02*
0125.02* 0126.04* 0130.10* 0130.11* 0131.07* 0136.15* 0185.05* 0185.08* 0190.19*

Median Family Income 50-60%

0004.07* 0008.01* 0015.02* 0078.28* 0078.29* 0078.31* 0096.10* 0098.02* 0126.01* 0127.01* 0127.02*
0136.25* 0136.26* 0136.31* 0137.28* 0181.30* 0181.38* 0182.04* 0182.06* 0183.00* 0184.01* 0184.03*
0187.00* 0188.02* 0190.16* 0190.32* 0190.34* 0190.47* 0192.08*

Median Family Income 60-70%

0004.01 0004.10* 0006.10* 0008.02* 0012.04* 0014.00* 0015.04* 0024.00* 0078.23* 0122.10* 0122.12*
0124.00* 0136.27 0137.17* 0137.18 0137.25* 0137.29* 0139.01* 0179.00* 0180.02* 0181.27* 0182.05*
0185.07* 0188.01* 0189.00* 0190.18* 0190.20* 0190.28* 0190.33* 0190.45* 0192.11 0192.14*

Median Family Income 70-80%

0004.09* 0071.02* 0096.05* 0098.03* 0123.01* 0125.01* 0128.01* 0136.21* 0136.30* 0138.05* 0180.01*
0181.05* 0181.21* 0181.28* 0181.29* 0182.03* 0185.01* 0186.00* 0190.27* 0190.29* 0190.49*

Median Family Income 80-90%

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

PAGE: 14 OF 30

Assessment Area(s) by Tract

Respondent ID: 0000025053

* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: GUARANTY BANK & TRUST

0012.02* 0078.09* 0078.25* 0096.04* 0097.01* 0136.09* 0136.20* 0137.19* 0137.20* 0181.11* 0181.35*
0181.48* 0181.57* 0184.02* 0190.26* 0190.40* 0190.44* 0190.46* 0192.02*

Median Family Income 90-100%

0022.00* 0078.05* 0078.22 0078.26* 0079.09* 0082.00* 0094.01* 0122.09* 0126.03* 0130.07* 0131.06*
0136.24* 0137.15* 0137.22* 0137.27 0138.04* 0139.02* 0181.10* 0181.20* 0181.26* 0181.52* 0190.41*
0190.42* 0190.52* 0191.02* 0192.16* 0204.01* 0207.00*

Median Family Income 100-110%

0004.08* 0013.02* 0081.01* 0096.11* 0122.13* 0128.02* 0132.02* 0136.06* 0137.16* 0140.01 0181.33*
0181.34* 0181.37 0181.51* 0181.54* 0190.25* 0190.31* 0190.39* 0190.48* 0190.53

Median Family Income 110-120%

0018.02* 0079.14 0136.28* 0137.26* 0138.06 0138.07* 0181.50* 0181.56* 0190.23* 0190.24* 0190.37*
0191.01* 0192.15*

Median Family Income >= 120%

0001.00* 0002.01* 0002.02* 0005.02 0005.03* 0006.05 0006.06 0006.07* 0006.08* 0006.09* 0007.03*
0007.04* 0007.05* 0007.06* 0009.01* 0010.01* 0010.02* 0011.01* 0011.02* 0012.03* 0013.01* 0016.02*
0017.03* 0017.05 0019.01* 0019.02* 0021.00* 0031.02 0031.03* 0071.01* 0073.01 0073.02* 0076.01*
0076.04* 0076.05* 0077.01* 0077.02* 0078.01 0078.10* 0078.12* 0078.24* 0079.02* 0079.03* 0079.06*
0079.10* 0079.12 0079.13* 0079.16* 0080.00* 0081.02* 0094.02 0095.00* 0096.03* 0096.07* 0096.08*
0096.09* 0097.02* 0129.00* 0130.05* 0130.08* 0130.09* 0130.12* 0130.13 0131.01* 0131.02* 0131.04*
0132.01* 0133.00* 0134.00* 0135.00* 0136.05* 0136.07* 0136.08* 0136.10* 0136.11* 0136.17* 0136.18*
0136.19* 0136.22 0137.21* 0138.08* 0140.02* 0181.40 0181.43* 0181.44* 0181.45* 0181.46* 0181.47*
0181.49* 0181.53* 0181.55* 0190.36* 0190.50* 0190.51 0192.03* 0192.05* 0192.10* 0193.01* 0193.02*
0194.00* 0195.01* 0195.02* 0196.00* 0197.00* 0198.00* 0204.02* 0206.00*

Median Family Income Not Known

0003.00 0005.01* 0006.11* 0009.02* 0016.01* 0018.01* 0079.15* 9801.00*

DENTON COUNTY (121), TX 2/

MSA: 19124

Median Family Income 30-40%

0206.01 0209.00* 0212.03 0217.39

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

PAGE: 15 OF 30

Assessment Area(s) by Tract

Respondent ID: 0000025053

* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: GUARANTY BANK & TRUST

Median Family Income 40-50%

0212.04

Median Family Income 50-60%

0210.00* 0211.00 0216.16* 0216.35*

Median Family Income 60-70%

0205.07* 0205.08* 0207.00 0216.13* 0216.18* 0216.34* 0216.38* 0216.42* 0216.47* 0217.34* 0217.44*

Median Family Income 70-80%

0204.04* 0205.04 0206.03 0206.05* 0208.00 0212.02 0214.11* 0214.14* 0215.02* 0216.20* 0216.37*

0217.28* 0217.36*

Median Family Income 80-90%

0204.03 0206.04* 0216.14* 0217.17* 0217.32* 0217.33* 0217.35* 0217.40* 0217.43* 0217.45*

Median Family Income 90-100%

0202.03 0214.19* 0214.22 0216.15* 0216.19* 0216.41* 0216.53* 0217.16*

Median Family Income 100-110%

0205.06 0214.20* 0216.12* 0216.30* 0216.46* 0217.38* 0217.41* 0217.42*

Median Family Income 110-120%

0203.10 0204.02 0204.05 0205.05* 0213.04 0213.06 0214.16* 0214.23* 0215.05* 0216.11* 0217.15

0217.22* 0217.59*

Median Family Income >= 120%

0202.05 0203.05* 0203.11* 0203.12* 0203.15 0203.16 0203.17 0203.18* 0203.21* 0203.22* 0213.05

0213.07 0214.10 0214.12* 0214.13* 0214.15* 0214.17 0214.18* 0214.21* 0215.12* 0215.13* 0215.14*

0216.21* 0216.22* 0216.26* 0216.31* 0216.32* 0216.33* 0216.39* 0216.40 0216.43* 0216.44* 0216.48*

0216.50* 0216.51* 0216.52* 0216.54 0216.55* 0217.19* 0217.20* 0217.21* 0217.23* 0217.24* 0217.25*

0217.26* 0217.27* 0217.29* 0217.30* 0217.31* 0217.37* 0217.46* 0217.48* 0217.49* 0217.50* 0217.51*

0217.52* 0217.54* 0217.55 0217.56* 0217.57* 0217.58*

Median Family Income Not Known

0213.01 0216.45* 0216.49*

HUNT COUNTY (231), TX

MSA: 19124

Low Income

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

PAGE: 16 OF 30

Assessment Area(s) by Tract

Respondent ID: 0000025053

* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: GUARANTY BANK & TRUST

9606.00 9608.00*

Moderate Income

9605.00 9607.00 9609.00* 9610.00 9616.00 9617.00*

Middle Income

9601.00 9602.00 9603.00 9604.00 9611.01* 9611.02* 9612.00 9613.00 9614.01 9614.02 9615.02

9615.03

Upper Income

9615.01

ROCKWALL COUNTY (397), TX

MSA: 19124

Moderate Income

0404.03 0404.05

Middle Income

0401.04* 0403.01* 0403.04 0403.05 0404.04 0404.10* 0405.03* 0405.12*

Upper Income

0401.01* 0401.03* 0402.01* 0402.02 0402.03* 0403.03 0404.06* 0404.07 0404.08 0404.09 0404.11

0404.12* 0405.07 0405.08 0405.09 0405.10 0405.11* 0405.13* 0405.14

OUTSIDE ASSESSMENT AREA

BALDWIN COUNTY (003), AL

MSA: 19300

Middle Income

0114.13

MOBILE COUNTY (097), AL

MSA: 33660

Moderate Income

0029.00

MARICOPA COUNTY (013), AZ

MSA: 38060

Median Family Income 70-80%

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

1167.36
CLARK COUNTY (019), AR
MSA: NA
Middle Income
9537.00
LITTLE RIVER COUNTY (081), AR
MSA: 45500
Middle Income
0301.01
MILLER COUNTY (091), AR
MSA: 45500
Low Income
0204.00 0206.00
Moderate Income
0202.00 0205.00
Middle Income
0201.00 0207.02 0208.02 0209.02 0210.01 0210.02
Upper Income
0208.01 0209.01
PIKE COUNTY (109), AR
MSA: NA
Middle Income
9535.00
WASHINGTON COUNTY (143), AR
MSA: 22220
Low Income
0103.07
MARIN COUNTY (041), CA

Footnote:
2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

PAGE: 18 OF 30

Assessment Area(s) by Tract

Respondent ID: 0000025053

* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: GUARANTY BANK & TRUST

MSA: 42034

Upper Income

1150.00

SAN BERNARDINO COUNTY (071), CA

MSA: 40140

Median Family Income 80-90%

0018.03

ADAMS COUNTY (001), CO

MSA: 19740

Median Family Income 110-120%

0086.05

CHAFFEE COUNTY (015), CO

MSA: NA

Middle Income

0004.03

LARIMER COUNTY (069), CO

MSA: 22660

Moderate Income

0013.06

HARTFORD COUNTY (003), CT

MSA: 25540

Median Family Income >= 120%

4970.00

CANYON COUNTY (027), ID

MSA: 14260

Moderate Income

0215.00

PORTER COUNTY (127), IN

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

PAGE: 19 OF 30

Assessment Area(s) by Tract

Respondent ID: 0000025053

* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: GUARANTY BANK & TRUST

MSA: 23844

Upper Income

0502.03

EAST BATON ROUGE PARISH (033), LA

MSA: 12940

Upper Income

0040.22

NEW YORK COUNTY (061), NY

MSA: 35614

Median Family Income >= 120%

0112.02

CHOCTAW COUNTY (023), OK

MSA: NA

Moderate Income

9673.00

LE FLORE COUNTY (079), OK

MSA: NA

Middle Income

0402.99

MCCURTAIN COUNTY (089), OK

MSA: NA

Moderate Income

0988.00

Middle Income

0985.02

MUSKOGEE COUNTY (101), OK

MSA: NA

Middle Income

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

PAGE: 20 OF 30

Assessment Area(s) by Tract

Respondent ID: 0000025053

* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: GUARANTY BANK & TRUST

0011.00

OKLAHOMA COUNTY (109), OK

MSA: 36420

Median Family Income 60-70%

1070.02

PITTSBURG COUNTY (121), OK

MSA: NA

Middle Income

4859.00

PUSHMATAHA COUNTY (127), OK

MSA: NA

Middle Income

0978.00

SEMINOLE COUNTY (133), OK

MSA: NA

Middle Income

5831.00

PENNINGTON COUNTY (103), SD

MSA: 39660

Middle Income

0109.06

ANDERSON COUNTY (001), TX

MSA: NA

Moderate Income

9509.01

AUSTIN COUNTY (015), TX

MSA: 26420

Middle Income

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

PAGE: 21 OF 30

Assessment Area(s) by Tract

Respondent ID: 0000025053

* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: GUARANTY BANK & TRUST

7604.00

BEXAR COUNTY (029), TX

MSA: 41700

Median Family Income 60-70%

1909.01

Median Family Income >= 120%

1318.01

BURLESON COUNTY (051), TX

MSA: 17780

Middle Income

9704.00

BURNET COUNTY (053), TX

MSA: NA

Middle Income

9608.01

CALDWELL COUNTY (055), TX

MSA: 12420

Moderate Income

9603.00

CASS COUNTY (067), TX

MSA: NA

Moderate Income

9502.00

Middle Income

9504.00 9507.00

COLLIN COUNTY (085), TX 2/

MSA: 19124

Median Family Income 100-110%

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

PAGE: 22 OF 30

Assessment Area(s) by Tract

Respondent ID: 0000025053

* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: GUARANTY BANK & TRUST

0304.10

Median Family Income 110-120%

0311.02 0312.01

Median Family Income >= 120%

0303.01 0303.04 0305.25 0305.31

COLORADO COUNTY (089), TX

MSA: NA

Middle Income

7504.00

COOKE COUNTY (097), TX

MSA: NA

Upper Income

0002.00 0007.01 0007.02

COTTLE COUNTY (101), TX

MSA: NA

Moderate Income

9501.00

DALLAS COUNTY (113), TX 2/

MSA: 19124

Median Family Income 60-70%

0043.00 0172.03

Median Family Income >= 120%

0141.26 0200.00

Median Family Income Not Known

9800.00

DENTON COUNTY (121), TX 2/

MSA: 19124

Median Family Income 80-90%

0202.08

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

PAGE: 23 OF 30

Assessment Area(s) by Tract

Respondent ID: 0000025053

* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: GUARANTY BANK & TRUST

Median Family Income 90-100%

0202.04 0202.06

Median Family Income 100-110%

0202.07

Median Family Income 110-120%

0201.16 0201.21

Median Family Income >= 120%

0201.28 0215.29

ELLIS COUNTY (139), TX

MSA: 19124

Moderate Income

0601.04

Middle Income

0602.12

ERATH COUNTY (143), TX

MSA: NA

Upper Income

9502.04

FANNIN COUNTY (147), TX

MSA: NA

Middle Income

9501.00 9505.00

FAYETTE COUNTY (149), TX

MSA: NA

Middle Income

9703.02

FORT BEND COUNTY (157), TX 2/

MSA: 26420

Median Family Income 80-90%

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

PAGE: 24 OF 30

Assessment Area(s) by Tract

Respondent ID: 0000025053

* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: GUARANTY BANK & TRUST

6755.01

FREESTONE COUNTY (161), TX

MSA: NA

Upper Income

0001.02

GALVESTON COUNTY (167), TX

MSA: 26420

Upper Income

7215.01

GILLESPIE COUNTY (171), TX

MSA: NA

Middle Income

9504.02

GONZALES COUNTY (177), TX

MSA: NA

Middle Income

0004.00

GRAYSON COUNTY (181), TX

MSA: 43300

Middle Income

0011.04

Upper Income

0018.02

GREGG COUNTY (183), TX 2/

MSA: 30980

Moderate Income

0102.01 0102.02 0107.00

Middle Income

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

PAGE: 25 OF 30

Assessment Area(s) by Tract

Respondent ID: 0000025053

* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: GUARANTY BANK & TRUST

0106.00

GRIMES COUNTY (185), TX

MSA: NA

Upper Income

1803.03 1803.04

GUADALUPE COUNTY (187), TX

MSA: 41700

Upper Income

2107.11

HARRIS COUNTY (201), TX 2/

MSA: 26420

Median Family Income 60-70%

2546.00

Median Family Income 70-80%

2333.00

HARRISON COUNTY (203), TX 2/

MSA: 30980

Middle Income

0201.03 0201.04 0205.01 0205.02

HAYS COUNTY (209), TX

MSA: 12420

Middle Income

0109.05

HENDERSON COUNTY (213), TX

MSA: NA

Middle Income

9506.01 9506.04

JEFFERSON COUNTY (245), TX

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

PAGE: 26 OF 30

Assessment Area(s) by Tract

Respondent ID: 0000025053

* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: GUARANTY BANK & TRUST

MSA: 13140

Middle Income

0013.02

JOHNSON COUNTY (251), TX

MSA: 23104

Moderate Income

1303.02

Middle Income

1302.11 1304.16

KAUFMAN COUNTY (257), TX

MSA: 19124

Middle Income

0508.02

KERR COUNTY (265), TX

MSA: NA

Middle Income

9601.02

LIBERTY COUNTY (291), TX

MSA: 26420

Middle Income

7009.00

LIMESTONE COUNTY (293), TX

MSA: NA

Middle Income

9707.00

MADISON COUNTY (313), TX

MSA: NA

Upper Income

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: GUARANTY BANK & TRUST

Respondent ID: 0000025053

Agency: OCC - 1

0003.00
MARION COUNTY (315), TX
MSA: NA
Middle Income

9502.00
MAVERICK COUNTY (323), TX
MSA: NA
Moderate Income

9502.07
MONTAGUE COUNTY (337), TX
MSA: NA
Moderate Income

9503.00
Middle Income

9502.00
MONTGOMERY COUNTY (339), TX 2/
MSA: 26420
Median Family Income 70-80%

6941.05
Median Family Income 100-110%

6943.07
MORRIS COUNTY (343), TX
MSA: NA
Middle Income

9501.00 9502.00
PARKER COUNTY (367), TX
MSA: 23104
Middle Income

Footnote:
2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

PAGE: 28 OF 30

Assessment Area(s) by Tract

Respondent ID: 0000025053

* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: GUARANTY BANK & TRUST

1404.08
Upper Income
1404.16 1407.08 1407.14
POTTER COUNTY (375), TX
MSA: 11100
Low Income
0128.00
RAINS COUNTY (379), TX
MSA: NA
Middle Income
9501.02
Upper Income
9501.01
ROBERTSON COUNTY (395), TX
MSA: 17780
Middle Income
9601.00 9602.00 9604.00
RUSK COUNTY (401), TX
MSA: 30980
Middle Income
9502.00
SMITH COUNTY (423), TX
MSA: 46340
Moderate Income
0014.05 0016.08
Middle Income
0019.14 0020.11
Upper Income
0014.04 0019.15

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: GUARANTY BANK & TRUST

PAGE: 29 OF 30

Respondent ID: 0000025053

Agency: OCC - 1

TARRANT COUNTY (439), TX 2/

MSA: 23104

Median Family Income 100-110%

1112.03

Median Family Income >= 120%

1113.12 1132.18 1136.12 1136.23 1139.12 1139.40 1139.56 1141.10 1216.05

UPSHUR COUNTY (459), TX

MSA: 30980

Moderate Income

9503.01

Middle Income

9502.00 9506.00

Upper Income

9501.02

UVALDE COUNTY (463), TX

MSA: NA

Middle Income

9502.01

WALKER COUNTY (471), TX

MSA: NA

Moderate Income

7907.00

Middle Income

7903.01

WALLER COUNTY (473), TX

MSA: 26420

Moderate Income

6802.02

Middle Income

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

PAGE: 30 OF 30

Assessment Area(s) by Tract

Respondent ID: 0000025053

* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: GUARANTY BANK & TRUST

6803.03

Upper Income

6806.01

WISE COUNTY (497), TX

MSA: 23104

Middle Income

1501.01

WOOD COUNTY (499), TX

MSA: NA

Middle Income

9501.00 9502.00 9503.03 9503.04

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table E-1

PAGE: 1 OF 1

Error Status Information

Respondent ID: 0000025053

Institution: GUARANTY BANK & TRUST

Agency: OCC - 1

Record Identifier: ¹¹	Total Composite Records on File	Total Composite Records Without Errors	Total Validity ¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	436	436	0	0.00%
Small Farm Loans	99	99	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	1,544	1,544	0	0.00%
Total	2,081	2,081	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.

Loan-to-Deposit Ratio

CRA Loan to Deposit Ratio

	31-Mar	30-Jun	30-Sep	31-Dec	
2020	84.84%	85.80%	86.76%	80.31%	337.71%
2021	75.96%	73.42%	75.63%	70.33%	295.34%
2022	70.26%	75.51%	79.86%	87.33%	312.96%
2023	89.30%	88.38%	86.04%		263.72%

1209.73% /15= **80.65%** LTD Ratio

CRA Comment Letters



Improving Lives, One Community at a Time

August 27, 2022

Guaranty Bank & Trust, National Association
100 W. Arkansas
Mt. Pleasant, TX 75455

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

RE: Notice of Application For Branch Location-Protest Letter

Dear OCC,

The undersigned community organization is submitting this letter to comment on Guaranty Bank & Trust's Notice of Application For Branch Location. We do not support the application for Guaranty Bank & Trust to open a branch at 2415 Williams Drive Georgetown, Tx 78628.

The Community Reinvestment Act (CRA) is a law intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income (LMI) neighborhoods.

Guaranty Bank & Trust is not meeting the needs the needs of our community, which specifically includes low- and moderate-income neighbor located in Dallas. Guaranty Bank & Trust *fails* to provide small business and/or consumer lending services in Dallas' majority African American communities.

As of today, Guaranty Bank & Trust's senior management still excludes several Low to Moderate Income Census Tracts from there assessment area map. Also, the census tracts excluded are majority minority.

Concerns:

- Guaranty Bank & Trust does have any African Americans/Hispanics on the DFW MSA Leadership Team or on the Board of Directors.
- Guaranty Bank & Trust does not have a branch located in a low-income census tract in the DFW MSA.
- Guaranty Bank & Trust does not have a branch located in a high minority/high poverty¹ census tract in the DFW MSA.
- Guaranty Bank & Trust does not originate any commercial loans in low-income census tracts in the DFW MSA.
- Guaranty Bank & Trust does not originate any commercial loans in high minority/ high poverty² census tracts in the DFW MSA.
- Guaranty Bank & Trust does not originate any small business loans to businesses with less than a million dollar in revenue that was in low-income census tracts in the DFW MSA.
- Guaranty Bank & Trust does not originate small business loans to businesses with less than a million dollar in revenue that was in high minority/ high poverty census tracts in the DFW MSA.
- Guaranty Bank & Trust does not offer any solutions for the 163,000 unbanked/underbanked residents in the DFW MSA
- Guaranty Bank & Trust branches are only located in white-majority neighborhoods, compared to having none in majority-minority neighborhoods ³

The Dallas–Dallas–Arlington metropolitan statistical area's population was 7,573,136 according to the U.S. Census Bureau's 2019 population estimates, making it the most populous metropolitan area in both Texas and the Southern United States, the fourth largest in the U.S., and the tenth largest in the Americas. The Dallas–Dallas metroplex has over one million African-American and the second-largest metro population of African-Americans in Texas.

Equal Credit Opportunity Act (ECOA) and the Fair Housing Act (FHA)

Guaranty Bank & Trust violates Equal Credit Opportunity Act (ECOA) and the Fair Housing Act (FHA) by discriminating against African Americans and other minority consumers. The Equal Credit Opportunity Act (ECOA) prohibits lenders from discriminating based on race and other characteristics.

¹ High Minority/High Poverty=Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs) https://hudgis-hud.opendata.arcgis.com/datasets/56de4edea8264fe5a344da9811ef5d6e_0

³ DOJ Redlining Cases/ Few or no branches; <https://www.fhcci.org/wp-content/uploads/2013/08/Jonathan-Bont-Redlining.pdf>

As both the Equal Credit Opportunity Act (ECOA) and the Interagency Fair Lending Examination Procedures remind us, “A creditor shall not discriminate against an applicant regarding any aspect of a credit transaction”; **this includes small business and commercial lending.**

In terms of the discrimination, we assert that Guaranty Bank & Trust does engage in the following:

- Made no efforts to market to African Americans and/or Hispanics in Dallas
- Does not specifically target any marketing toward Hispanic and/or African Americans in the DFW MSA and specifically Dallas
- Does not employ an African American and/or Hispanics commercial and/or mortgage loan officers in the DFW MSA
- Received few applications from African Americans & Hispanics in the DFW MSA
- Received almost no applications from applicants for properties located in African American and Hispanic Low to Moderate Income neighborhoods in the DFW MSA
- Made a smaller percentage of HMDA-reportable residential mortgage loans in majority-Black and Hispanic neighborhoods compared to its peers in the DFW MSA

Regulation B, the ECOA’s implementing regulation, provides that a creditor shall not make any oral or written statement, in advertising or otherwise, to applicants or prospective applicants that would discourage on a prohibited basis a reasonable person from making or pursuing an application. But the ECOA itself does not set forth such a prohibition.

Lending Concerns

I worked with the National Community Reinvestment Coalition (NCRC) to analyze the home purchase and small business lending of Guaranty Bank & Trust (GNTY) in Dallas. This is what NCRC found.

- According to the Home Mortgage Disclosure Act (HMDA) data from 2018 to 2019, GNTY made a total of 59 in Dallas County. This data demonstrated that in 2019, 8.47% (5) of all home loans in Dallas went to minorities however only 0% (0) of GNTY’s home loans were extended to Blacks (African Americans).
 - Made a smaller percentage of HMDA-reportable residential mortgage loans in majority-Black and Hispanic neighborhoods compared to its peers in the DFW MSA
- According to the Home Mortgage Disclosure Act (HMDA) data from 2019 to 2020, GNTY made a total of 222 in Dallas County. This data demonstrated that in 2020, 13.51% (30) of all home loans in Dallas went to minorities however only 0% (0) of GNTY’s home loans were extended to Blacks (African Americans).
 - Made a smaller percentage of HMDA-reportable residential mortgage loans in majority-Black and Hispanic neighborhoods compared to its peers in the DFW MSA
- Small Business Lending
 - Received almost no applications from applicants for properties located in African American and Hispanic Low to Moderate Income neighborhoods in the DFW MSA
 - Guaranty Bank & Trust does not originate any commercial loans in low-income census tracts in the DFW MSA.

- Guaranty Bank & Trust does not originate any commercial loans in high minority/ high poverty⁴ census tracts in the DFW MSA.
- Guaranty Bank & Trust does not originate any small business loans to businesses with less than a million dollar in revenue that was in low-income census tracts in the DFW MSA.
- Guaranty Bank & Trust does not originate small business loans to businesses with less than a million dollar in revenue that was in high minority/ high poverty census tracts in the DFW MSA.

Discrimination Cases

Justice Department and Office of the Comptroller of the Currency Announce Actions to Resolve Lending Discrimination Claims Against Cadence Bank

<https://www.justice.gov/opa/pr/justice-department-and-office-comptroller-currency-announce-actions-resolve-lending>

CFPB Files First Ever Redlining Complaint Against a Non-Bank Mortgage Lender

<https://www.consumerfinance.com/2020/07/20/cfpb-files-first-ever-redlining-complaint-against-a-non-bank-mortgage-lender/>

Regulation B prohibits discouragement of “applicants or prospective applicants”. Specifically, it states: “A creditor shall not make any oral or written statement, in advertising or otherwise, to applicants or prospective applicants that would discourage on a prohibited basis a reasonable person from making or pursuing an application.” The Official Interpretations of Regulation B also explain that this prohibition “covers acts or practices directed at prospective applicants that could discourage a reasonable person, on a prohibited basis, from applying for credit.”

In the course of conducting supervisory activity, examiners observed that a lender violated ECOA and Regulation B by engaging in acts or practices directed at prospective applicants that would have discouraged reasonable people in minority neighborhoods in Metropolitan Statistical Areas (MSAs) from applying for credit.

https://files.consumerfinance.gov/f/documents/cfpb_supervisory-highlights_issue-24_2021-06.pdf

Conclusion

The CRA regulation is very clear — a finding that a bank failed to comply with laws on fair and responsible lending trumps otherwise satisfactory or even outstanding CRA performance. The CRA regulations specifically state that a rating will be "adversely affected by evidence of discriminatory or other illegal credit practices," including but not limited to violations of the Equal Credit Opportunity Act,

the Fair Housing Act, the Home Ownership and Equity Protection Act, the Federal Trade Commission Act, the Real Estate Settlement Procedures Act and the Truth in Lending Act.

On behalf of the Southern Dallas & Fort Worth Community, we ask that you deny this application and refer this discriminatory redlining case to the U.S. Department of Justice (DOJ) and the Consumer Financial Protection Bureau (CFPB).

Sincerely,

James McGee

James McGee
President/Chair
JMcGee@SouthernDallasProgress.com
Southern Dallas Progress Community Development Corporation



Improving Lives, One Community at a Time

August 27, 2022

Guaranty Bank & Trust, National Association
100 W. Arkansas
Mt. Pleasant, TX 75455

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

RE: Discrimination and Redlining Complaint against Guaranty Bank & Trust

Dear OCC,

The undersigned community organization is submitting this letter to file a complaint against Guaranty Bank & Trust. Since 2015, Guaranty Bank & Trust has excluded several Low to Moderate Income Census Tracts from their assessment area map. Also, the census tracts excluded are majority minority.

The Community Reinvestment Act (CRA) is a law intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income (LMI) neighborhoods.

Guaranty Bank & Trust is not meeting the needs of our community, which specifically includes low- and moderate-income neighborhoods located in Southern Dallas. Guaranty Bank & Trust fails to provide small business and/or consumer lending services in Southern Dallas' majority African American communities.

Southern Dallas Zip Codes (LMI/High Minority Areas)

75203, 75207, 75208, 75210, 75211, 75212, 75215, 75216, 75217, 75223, 75224, 75226, 75227, 75228, 75232, 75233, 75236, 75237, 75241, 75249, 75253

The following sections discuss demographic in the Southern Dallas area.

- Southern Dallas is home to 43% of all Dallas residents in just 57% of the city's land area.
- Of the 560,000 residents of neighborhoods in southern Dallas, approximately 38% live below poverty - roughly 9% higher than the City's overall poverty rate of 29%.
- Overall, 56% of Dallas residents living below poverty live in the southern neighborhoods of Dallas.
- *The City of Dallas is a unique place. There is a difference between "South Dallas" and "Southern Dallas".*
- *The Southern Sector of Dallas (Southern Dallas) is commonly defined as those areas south of Interstate 30.*
- *The Southern Dallas is 196.7 total square miles. 45% of the City's residents live in Southern Dallas (91% of the residents are minorities in Southern Dallas).*

Concerns:

- Guaranty Bank & Trust does have any African Americans/Hispanics on the DFW MSA Leadership Team or on the Board of Directors.
- Guaranty Bank & Trust does not have a branch located in a low-income census tract in the DFW MSA.
- Guaranty Bank & Trust does not have a branch located in a high minority/high poverty¹ census tract in the DFW MSA.
- Guaranty Bank & Trust does not originate any commercial loans in low-income census tracts in the DFW MSA.
- Guaranty Bank & Trust does not originate any commercial loans in high minority/ high poverty² census tracts in the DFW MSA.
- Guaranty Bank & Trust does not originate any small business loans to businesses with less than a million dollar in revenue that was in low-income census tracts in the DFW MSA.
- Guaranty Bank & Trust does not originate small business loans to businesses with less than a million dollar in revenue that was in high minority/ high poverty census tracts in the DFW MSA.
- Guaranty Bank & Trust does not offer any solutions for the 163,000 unbanked/underbanked residents in the DFW MSA
- Guaranty Bank & Trust branches are only located in white-majority neighborhoods, compared to having none in majority-minority neighborhoods³

¹ High Minority/High Poverty=Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs) https://hudgis-hud.opendata.arcgis.com/datasets/56de4edea8264fe5a344da9811ef5d6e_0

³ DOJ Redlining Cases/ Few or no branches; <https://www.fhcci.org/wp-content/uploads/2013/08/Jonathan-Bont-Redlining.pdf>

The Dallas–Fort Worth–Arlington metropolitan statistical area's population was 7,573,136 according to the U.S. Census Bureau's 2019 population estimates, making it the most populous metropolitan area in both Texas and the Southern United States, the fourth largest in the U.S., and the tenth largest in the Americas. The Dallas–Fort Worth metroplex has over one million African-American and the second-largest metro population of African-Americans in Texas.

Guaranty Bank & Trust engages in unlawful redlining by acting to meet the credit needs of majority-White neighborhoods in the Dallas-Fort Worth Metropolitan Statistical Area ("DFW MSA" or "MSA") while avoiding the credit needs of majority-minority neighborhoods.

In addition, Guaranty Bank & Trust engages in lending discrimination by “redlining” predominantly African American and Hispanic neighborhoods in Southern Dallas County. “Redlining” is a term describing an illegal practice in which lenders intentionally avoid providing services to individuals living in predominantly minority neighborhoods because of the race of the residents in those neighborhoods.

Dallas is a majority minority city (66.1 percent of population) with 41.8 percent of residents identifying as Hispanic and 24.3 percent identifying as Black.

Dallas is a city with a population of just under 1,344,000, including 24.3 percent African American residents, 41.8 percent Hispanic/Latinx residents, and 3.4 percent Asian residents; and 30.5 White (Non-Hispanic)

With 2,622,634 people, Dallas County is the 2nd most populated county in the state of Texas out of 254 counties. The largest Dallas County racial/ethnic groups are Hispanic (40.2%) followed by White (28.6%) and Black (22.3%).

Redlining/DESCRIPTION OF ASSESSMENT AREA⁴

Per Performance Evaluation:

Delivery systems are accessible to all geographies and individuals of different income levels. The bank has seven branches and six ATMs within the Dallas AA. The Dallas AA includes 50 low-income tracts, 89 moderate-income tracts, 121 middle-income tracts, 173 upper-income tracts, and five tracts that are not designated. One of the bank’s branches and one ATM is located in a low-income tract and one branch and two ATMs are located in moderate-income tracts. Branch hours and services are consistent throughout and do not vary in a way that would negatively impact any low- or moderate-income tracts.

⁴ “<https://www.justice.gov/crt/case-document/report-and-recommendation-united-states-v-kleinbank-d-minn>
<https://www.justice.gov/crt/case-document/order-entering-settlement-agreement-and-agreed-order-united-states-v-first>
<https://www.justice.gov/crt/case-document/consent-order-united-states-v-union-savings-bank-and-guardian-savings-bank-sd-oh-0>

To clarify, the Dallas MD AA consists of 529 contiguous census tracts in Dallas County, which comprises a portion of the Dallas-Plano-Irving MD and has a total population of 2,667,720. According to the 2015 ACS US Census, the assessment area contained 107 low-income, 187 moderate-income, 110 middle-income, 120 upper-income census tracts, and 5 census tracts with no income designation.

CRA requires each financial institution to define one or more assessment areas within which examiners will evaluate its performance. **Dallas BANK delineated portions of Dallas County** within the Dallas MD AA assessment area. The bank should reasonably define its assessment area to meet CRA requirements. *§ 345.41 Assessment area delineation.*

DCB **does** arbitrarily exclude high minority and lower moderate-income areas in Southern Dallas. DCB does not include Southern Dallas (City of Dallas & Dallas County) in their assessment area.

Guaranty Bank & Trust **does** arbitrarily exclude high minority and low to moderate-income areas in Southern Dallas County from 2015 to 2022.⁵ Guaranty Bank & Trust did Not include Southern Dallas (City of Dallas & Dallas County) in their assessment area from 2015 to 2022.

Equal Credit Opportunity Act (ECOA) and Fair Housing Act (FHA)

Guaranty Bank & Trust violates Equal Credit Opportunity Act (ECOA) and the Fair Housing Act (FHA) by discriminating against African Americans and other minority consumers. The Equal Credit Opportunity Act (ECOA) prohibits lenders from discriminating based on race and other characteristics.

As both the Equal Credit Opportunity Act (ECOA) and the Interagency Fair Lending Examination Procedures remind us, “A creditor shall not discriminate against an applicant regarding any aspect of a credit transaction”; **this includes small business and commercial lending.**

In terms of the discrimination, we assert that Guaranty Bank & Trust does engage in the following:

- Made no efforts to market to African Americans and/or Hispanics in Southern Dallas
- Does not specifically target any marketing toward Hispanic and/or African Americans in the DFW MSA and specifically Southern Dallas
- Does not employ an African American and/or Hispanics commercial and/or mortgage loan officers in the DFW MSA
- Received few applications from African Americans & Hispanics in the DFW MSA
- Received almost no applications from applicants for properties located in African American and Hispanic Low to Moderate Income neighborhoods in the DFW MSA

⁵ “<https://www.justice.gov/crt/case-document/report-and-recommendation-united-states-v-kleinbank-d-minn>
<https://www.justice.gov/crt/case-document/order-entering-settlement-agreement-and-agreed-order-united-states-v-first>
<https://www.justice.gov/crt/case-document/consent-order-united-states-v-union-savings-bank-and-guardian-savings-bank-sd-oh-0>

- Made a smaller percentage of HMDA-reportable residential mortgage loans in majority-Black and Hispanic neighborhoods compared to its peers in the DFW MSA

Regulation B, the ECOA's implementing regulation, provides that a creditor shall not make any oral or written statement, in advertising or otherwise, to applicants or prospective applicants that would discourage on a prohibited basis a reasonable person from making or pursuing an application. But the ECOA itself does not set forth such a prohibition.

Lending Concerns

I worked with the National Community Reinvestment Coalition (NCRC) to analyze the home purchase and small business lending of Guaranty Bank & Trust (GNTY) in Dallas. This is what NCRC found.

- According to the Home Mortgage Disclosure Act (HMDA) data from 2018 to 2019, GNTY made a total of 59 in Dallas County. This data demonstrated that in 2019, 8.47% (5) of all home loans in Dallas went to minorities however only 0% (0) of GNTY's home loans were extended to Blacks (African Americans).
 - Made a smaller percentage of HMDA-reportable residential mortgage loans in majority-Black and Hispanic neighborhoods compared to its peers in the DFW MSA
- According to the Home Mortgage Disclosure Act (HMDA) data from 2019 to 2020, GNTY made a total of 222 in Dallas County. This data demonstrated that in 2020, 13.51% (30) of all home loans in Dallas went to minorities however only 0% (0) of GNTY's home loans were extended to Blacks (African Americans).
 - Made a smaller percentage of HMDA-reportable residential mortgage loans in majority-Black and Hispanic neighborhoods compared to its peers in the DFW MSA
- Small Business Lending
 - Received almost no applications from applicants for properties located in African American and Hispanic Low to Moderate Income neighborhoods in the DFW MSA
 - Guaranty Bank & Trust does not originate any commercial loans in low-income census tracts in the DFW MSA.
 - Guaranty Bank & Trust does not originate any commercial loans in high minority/ high poverty⁶ census tracts in the DFW MSA.
 - Guaranty Bank & Trust does not originate any small business loans to businesses with less than a million dollar in revenue that was in low-income census tracts in the DFW MSA.
 - Guaranty Bank & Trust does not originate small business loans to businesses with less than a million dollar in revenue that was in high minority/ high poverty census tracts in the DFW MSA.

Products available for the Underserved/Minority Communities

Access to affordable credit is a key component of an individual's ability to cultivate a strong financial position and participate fully in the DFW economy. The Equal Credit Opportunity Act of 1974 was passed to protect all consumers, yet the effects of the discrimination endure today.

Guaranty Bank & Trust failed to offer any solutions for the 163,000 unbanked/underbanked residents in the DFW MSA.

- https://household-survey.fdic.gov/place-data?type=msa&area=Dallas_Fort_Worth_Arlington_TX
 - The underbanked/unbanked information is available on the FDIC website.
- <https://www.aba.com/about-us/press-room/press-releases/aba-urges-americas-banks-to-offer-bank-on-certified-accounts>

Guaranty Bank & Trust does not have any special-purpose credit programs to address their disparities in small business lending in underserved high minority communities like Southern Dallas.

- <https://www.consumerfinance.gov/about-us/newsroom/consumer-financial-protection-bureau-issues-advisory-opinion-to-help-expand-fair-equitable-and-nondiscriminatory-access-to-credit/>
- https://www.hud.gov/sites/dfiles/GC/documents/Special_Purpose_Credit_Program_OGC_guidance_12-6-2021.pdf
- [12 CFR § 202.8 - Special purpose credit programs.](#)
 - <https://www.ffiec.gov/PDF/fairlend.pdf>

Activities under the CRA since 2020 CRA Performance Evaluation

Guaranty Bank & Trust failed to describe any significant CRA initiatives undertaken, particularly with respect to credit and deposit products and retail banking services targeted toward low- and moderate-income geographies, African American/Hispanic geographies, and individuals, identifying key elements of the products and services, the approximate date introduced, and results achieved to date.

Guaranty Bank & Trust failed to provide any details current community outreach and marketing efforts to residents and businesses throughout Bank's low-income census tracts, moderate-income census tracts, and major minority census tracts.

Community Development Lending

Guaranty Bank & Trust failed to provide the number of loans made in Southern Dallas compared to Northern Dallas.

Small Business/Commercial Lending

Guaranty Bank & Trust failed to provide the number of loans made in Southern Dallas compared to Northern Dallas.

Project REACH Dallas

Guaranty Bank & Trust does not participate in Project REACH (Roundtable for Economic Access and Change).

www.occ.gov/news-issuances/news-releases/2022/nr-occ-2022-30.html

Lack of Staff and Board Diversity

Guaranty Bank & Trust does not have any African Americans and/or Hispanics on the Board of Directors.

Guaranty Bank & Trust does not have any African Americans and/or Hispanics on the DFW MSA Leadership Team.

Guaranty Bank & Trust does not have any Commercial Loans Officers in the DFW MSA that are African Americans and/or Hispanics.

Guaranty Bank & Trust does not have any Mortgage Loans Officers in the DFW MSA that are African Americans and/or Hispanics.

Guaranty Bank & Trust does not participate in the Dodd-Frank Act Section 342(b)(2)(C) Diversity self-assessment.

The DFW MSA is majority minority.

Guaranty Bank & Trust is not a member of any of the Minority Trade Organizations below:

<https://regionalhca.org/>

<https://www.namcdfw.org/>

<https://blackcontractors.org/>

<https://aacatx.com/>

Guaranty Bank & Trust is not a member of any of the Minority Chambers below:

<https://dallasblackchamber.org/>

<https://arlingtonblackchamber.org/>

<https://fwmbcc.org/>

<https://fwhcc.org/>

<https://www.gdhcc.com/>

Guaranty Bank & Trust is not a member of any of the Minority Real Estate Trade Organizations below:

<https://www.narebdallas.org/>

<http://nahrepdallas.org/>

<https://www.varep.net/index.php/dallas-chapter>

<https://narebnorthtexas.org/nareb-north-texas>

<https://wcdallas.com/>

<https://realestatealliance.org/>

<https://www.areaa.org/dfw>

Redlining Cases

Justice Department and Office of the Comptroller of the Currency Announce Actions to Resolve Lending Discrimination Claims Against Cadence Bank

<https://www.justice.gov/opa/pr/justice-department-and-office-comptroller-currency-announce-actions-resolve-lending>

CFPB Files First Ever Redlining Complaint Against a Non-Bank Mortgage Lender

<https://www.consumerfinance.com/2020/07/20/cfpb-files-first-ever-redlining-complaint-against-a-non-bank-mortgage-lender/>

Regulation B prohibits discouragement of “applicants or prospective applicants”. Specifically, it states: “A creditor shall not make any oral or written statement, in advertising or otherwise, to applicants or prospective applicants that would discourage on a prohibited basis a reasonable person from making or pursuing an application.” The Official Interpretations of Regulation B also explain that this prohibition “covers acts or practices directed at prospective applicants that could discourage a reasonable person, on a prohibited basis, from applying for credit.”

In the course of conducting supervisory activity, examiners observed that a lender violated ECOA and Regulation B by engaging in acts or practices directed at prospective applicants that would have discouraged reasonable people in minority neighborhoods in Metropolitan Statistical Areas (MSAs) from applying for credit.

https://files.consumerfinance.gov/f/documents/cfpb_supervisory-highlights_issue-24_2021-06.pdf

DOJ, CFPB, and OCC announce aggressive redlining initiative; take action against national bank for alleged lending discrimination

<https://buckleyfirm.com/blog/2021-10-26/doj-cfpb-and-occ-announce-aggressive-redlining-initiative-take-action-against-national-bank-alleged-lending-discrimination>

Conclusion

The CRA regulation is very clear — a finding that a bank failed to comply with laws on fair and responsible lending trumps otherwise satisfactory or even outstanding CRA performance. The CRA regulations specifically state that a rating will be "adversely affected by evidence of discriminatory or other illegal credit practices," including but not limited to violations of the Equal Credit Opportunity Act, the Fair Housing Act, the Home Ownership and Equity Protection Act, the Federal Trade Commission Act, the Real Estate Settlement Procedures Act, and the Truth in Lending Act.

Guaranty Bank & Trust redlined our Southern Dallas Community from 2015 to 2022.

We would look forward to this case being reviewed and referred to the U.S. Department of Justice (DOJ) and the Consumer Financial Protection Bureau (CFPB).

Sincerely,

James McGee

James McGee
President/Chair
JMcGee@SouthernDallasProgress.com
Southern Dallas Progress Community Development Corporation

Research on DFW MSA Community Needs

Dallas has a *housing* shortage of approximately 20,000 units.

<https://dallascityhall.com/departments/housing-neighborhood-revitalization/DCH%20Documents/Adopted%20Housing%20Policy.pdf>

North Texas Regional Housing Assessment

<https://dhantx.com/report/north-texas-regional-housing-assessment/>

Dallas' Small Business Ecosystem Assessment

<https://www.dallasecocodev.org/DocumentCenter/View/2789/Dallas-Small-Business-Ecosystem-Report-PDF>

Report on Housing Affordability and Vulnerability in Dallas, Texas

<https://nalcab.org/nalcab-releases-report-on-housing-affordability-and-vulnerability-in-dallas-texas/>

FINDING G: MINORITY OWNED BUSINESSES ACCESS TO CREDIT/CAPITAL ANALYSIS (CHAPTER 6)

<https://dallascityhall.com/departments/public-affairs-outreach/DCH%20Documents/availability-disparity-study.pdf>

September 12, 2022



Office of the Comptroller of the Currency
Attn: Phyllis A. Williams
500 N. Akard Street, Suite 1600
Dallas, TX 75201

Subject: Response to Public Comment
OCC Control Number: 2022-SO-BranchNew-328081
Charter Number: 25053

Dear Ms. Williams,

This letter responds on behalf of Guaranty Bank & Trust, N.A. ("GBT" or the "Bank") to the public comment letter dated August 27, 2022 (the "2022 Protest") submitted by the Southern Dallas Progress Community Development Corporation ("SDP") to the Office of the Comptroller of the Currency ("OCC") in connection to GBT's application to establish a banking location at 2415 Williams Drive in Georgetown, Texas (the "Georgetown Branch"). GBT's executive management team reviewed the 2022 Protest and carefully considered its stated concerns.

GBT takes seriously its responsibilities to serve its communities and respond to all complaints. GBT's management and its board of directors are committed to compliance with all laws and regulations, including the Community Reinvestment Act ("CRA") the Equal Credit Opportunity Act ("ECOA") and the Fair Housing Act ("FHA"). GBT believes that it is, and has been at all times, in full compliance with the CRA, ECOA, and the FHA. Further, GBT believes that it has satisfied the requirements necessary for approval of the Georgetown Branch application under applicable law. In light of the information in this letter, the Bank's CRA performance record, and its compliance with applicable laws, GBT respectfully submits that SDP's allegations should not prevent the OCC from approving its Georgetown Branch application.

GBT recognizes that the CRA requires the OCC to take into account the record of GBT's performance in helping to meet the credit needs of its communities, including low- and moderate-income, and majority minority-communities, when evaluating branch applications.¹ In addition, the OCC may consider the probable effects of the proposed branch on the convenience and needs of the community to be served.

Importantly, the 2022 Protest focuses on concerns in the Bank's Dallas Assessment Area ("AA"). However, the Georgetown Branch is not located within the Dallas AA. GBT does not expect that the Georgetown Branch will have any impact on the products or services GBT offers in its Dallas AA. In fact, the 2022 Protest does not allege that the Georgetown Branch would have any impact in the

¹ 12 USC 2903(a)

products and services GBT provides in the Dallas AA. Accordingly, we anticipate the OCC's review of the SDP allegations to be focused on GBT's recent and historical CRA performance and compliance record, including in the Dallas AA.

Although the 2022 Protest does not allege that the Georgetown Branch would have any impact on the Dallas AA, GBT would like to use this opportunity to address the largely unsupported claims that were included in the 2022 Protest regarding GBT's performance in the Dallas AA. GBT is proud of its commitment to CRA compliance, including in its Dallas-Fort Worth markets, and desires to substantively demonstrate the effectiveness of its CRA efforts and its compliance management systems.

The remainder of this letter is divided into four parts. Part I of this letter discusses GBT's response to a similar SDP protest that was submitted to the OCC only last year; Part II provides background on GBT and its commitment to CRA compliance and community service. Part III discusses GBT's growth and banking activities in the Dallas and Fort Worth markets. Part IV addresses the specific concerns expressed by SDP in its comment letter, demonstrating that those allegations are either unsubstantiated because they have been derived from incomplete information, or in some cases, the allegations are simply false. Part V is GBT's conclusion and renewed request that the OCC approve its application for the proposed Georgetown branch.

I. Review of GBT's response to SDP's 2021 Protest.

As a preliminary matter, we would like to emphasize that the allegations in the 2022 Protest are of a serial nature, and have been addressed previously and comprehensively by GBT. In addition to this branch protest letter, GBT received directly from SDP a substantially similar CRA complaint dated August 27, 2022 (the "2022 CRA Complaint"). Also, we note that allegations in the 2022 Protest are almost identical to those expressed by SDP in its complaint (the "2021 Protest") protesting GBT's application to establish a branch at 120 W. 8th Street in Georgetown, Texas (the "2021 Branch Application"). **The 2022 Protest does not raise any new claims or provide any new factual information that would substantiate its allegations of discrimination.**

GBT responded to the 2021 Protest by letter dated May 18, 2021. That response letter addresses the same allegations made by SDP in the 2022 Protest and the 2022 CRA Complaint. GBT's May 2021 response was provided both to the OCC and to Mr. McGee. That response has been included in the GBT's CRA Public File that Mr. McGee has been provided on multiple occasions.

The OCC approved GBT's May 2021 branch application by letter dated July 8, 2021.² In that approval, the OCC acknowledged the concerns raised by SDP in the 2021 Protest and also GBT's response. To summarize:

- The OCC noted that the HMDA data presented by SDP, without more, was not adequate to provide a basis for concluding that GBT engaged in lending discrimination. This information also was not reflective of the full range of GBT's lending activities and efforts. The OCC pointed out that it monitors HMDA data reported by the institutions it regulates to determine whether those institutions exhibit increased fair lending risk. The OCC noted that GBT "is subject to the OCC's ongoing supervisory program to monitor fair lending risk and compliance with [ECOA], the [FHA] and their implementing regulations."³

² See Letter from OCC to GBT's counsel, Mr. Derek McGee, dated as of July 8, 2021; OCC Control No.: 2021-SO-Branch New-321044.

³ *Id.* at Page 3.

- The OCC recognized GBT’s commitment to complying with all laws and regulations, including ECOA and the FHA. The OCC also recognized that full and equal access to GBT’s services has been and continues to be a priority since GBT’s entry into the Dallas MSA in 1999. The OCC also took note of GBT’s alternative delivery systems, its existing branch locations in the Dallas MSA (including in low-income and majority-minority census tracts), its commercial and small business lending activities in its Dallas assessment area, and GBT has previously provided overview of its CRA program in Dallas. The OCC noted in connection with these observations that GBT “disputed many of [SDP’s] assertions.”⁴
- The OCC took note of the Bank’s community outreach and investment in the Dallas and Fort Worth assessment areas, including recognition of specific examples of investments and support for organizations such as SDP.⁵
- The OCC stated that it had considered all the facts of record, including GBT’s record under the CRA, compliance with fair lending and other consumer protection laws, confidential supervisory material, information provided by GBT, and the 2021 Protest. Based upon this review, the OCC concluded that the facts were consistent with approval of GBT’s 2021 Branch Application.

As stated above, we believe that the 2022 Protest raises no new allegations or concerns that have not been previously addressed. Nonetheless, SDP continues to submit repetitive form protests,⁶ which result in application delays and require a significant investment of time and resources on behalf of our staff. GBT believes that it is important to clearly communicate with its regulators and to the public regarding its community commitment and CRA performance, and for this reason, is again providing a substantive response to the most recent protest. GBT will place this response (which, after adding our response to the 2022 CRA Protest, will be the third comprehensive response to SDP) in the Bank’s Public CRA File. However, we respectfully request that the OCC give appropriate consideration to the strategic and other risks to the Bank that arise from the serial and repetitive nature of SDP’s complaint process.

II. Overview of GBT and its CRA Compliance Record.

Guaranty Bank & Trust, N.A., or GBT was established in 1913 as a community bank and has a total of 32 locations and 40 ATMs located across eight assessment areas throughout East and North Texas, as well as the Brazos Valley and Houston. Even as it has expanded to include locations across the state, the Bank has continued to operate under the same community banking mindset for more than 100 years.

GBT offers a variety of commercial and retail financial services for consumers and small business owners. In addition to traditional banking services, the Bank has invested in several alternative delivery systems that provide service beyond the Bank’s brick and mortar offices. The Bank’s alternative delivery systems include deposit-taking ATMs, remote deposit capture, direct deposit, mobile banking, online account opening, and online banking. In addition, Bank-offered services include Apple Pay, Samsung Pay, and Android Pay. When customers are conducting online banking,

⁴ *Id.* at Page 3.

⁵ *Id.* at Page 4.

⁶ We note, for example, that in some instances it appears SDP does not even change the name of the subject financial institution in its complaint letters. *See, e.g.,* reference to “Dallas Bank” in the 2022 CRA Complaint.

a chat box is available to discuss any problems or questions with a bank employee. The Bank has the ability to open deposit accounts and accept loan applications online and through its mobile app, including mortgage loans. GBT has a Customer Care Center, which is a call center that operates extended hours during the week and on weekends for assistance with banking matters.

In 2020, the Bank's lobbies were open to the public by appointment for a time because of the COVID-19 pandemic. During that time, the Bank recognized the need of its customers to continue to conduct banking business by offering virtual meetings via Zoom. The Bank also participated as a PPP lender to help customers and local businesses obtain necessary funds to keep their businesses afloat during the pandemic, with employees working around the clock to process thousands of loan applications.

The Bank's ATM services extend substantially beyond its 40 proprietary ATMs, and includes more than 55,000 ATMs nationwide and around the world as a member of the AllPoint ATM network. AllPoint ATMs are located in stores such as Target, CVS, Walgreens, Kroger and Circle K, among others. GBT customers may use these ATMs with no surcharges. GBT employs several bilingual Spanish-speaking employees, including in mortgage lending. The Bank's business hours are conducive to the needs of the communities served and do not hinder any particular group or class of individuals.

III. GBT's Growth and Activities in the Dallas and Fort Worth Markets.

In support of its allegations that GBT engaged in unlawful redlining, the 2022 Protest and the 2022 CRA Complaint point primarily to GBT's physical locations in the Dallas-Fort Worth Metropolitan Statistical Area ("MSA"), and general allegations that GBT does not engage in appropriate marketing and outreach to minority borrowers in certain portions of those areas. As a preliminary matter, we are not aware of a legal requirement relating to the location of physical branches, so long as GBT offers equal access to credit to all qualified borrowers within its reasonably expected market area. In addition, the SDP redlining allegations are not based upon full and complete information or are simply false. As discussed below, since its entry into the Dallas-Fort Worth MSA, full and equal access to the Bank's services always has been, and continues to be a priority.

GBT acquired a location in Commerce, Texas (Hunt County) in 1999. In 2015, GBT purchased Preston State Bank in Dallas, adding two locations in Dallas County. The same year, the Bank also purchased Texas Leadership Bank, adding a location in Royse City (Rockwall County). In 2016, the Bank opened a second location in Rockwall County, which is located in the city of Rockwall. The Bank also opened a location in Denton (Denton County) and purchased a second Denton location, formerly operated by Independent Bank. All seven of these locations are within the Dallas-Plano-Irving metropolitan division ("MD"). One of the Bank's locations is located in the Fort Worth-Arlington-Grapevine MD.

Eight of the Bank's locations and seven deposit-taking ATMs are located in the Dallas-Fort Worth-Arlington MSA. The Bank delineates two assessment areas in this MSA – the Dallas AA and the Fort Worth AA. The Bank's Dallas assessment area is comprised of five counties, including portions of Dallas, Collin, and Denton counties, as well as the entire counties of Hunt and Rockwall. According to FFIEC's 2021 demographic information, the AA consists of 438 census tracts, of which 50 are low-income and 89 are moderate-income (almost 32% of tracts). Additionally, more than 43% of the census tracts in the Dallas assessment area are majority-minority census tracts (MMCTs). According to the June 2021 Summary of Deposits, GBT had a deposit market share of 0.07% in its Dallas assessment area. The Bank's Fort Worth assessment area lies solely in Tarrant County and consists of 110 census tracts, of which 37 are low-income and 36 are moderate-income (66% of tracts).

According to the June 2021 Summary of Deposits, GBT had a deposit market share of 0.02% in its Fort Worth assessment area.

One of the Bank's locations in the Dallas-Plano-Irving MD is located in a low-income census tract. Additionally, one of the Bank's proprietary ATMs is located in a low-income tract and one is located in a moderate-income census tract in this assessment area. The percentage of the Bank's locations within the Dallas assessment areas that are located in low-income census tracts exceeds the percentage of the population living in low-income geographies, and the percentage of the Bank's proprietary ATMs is near to the percentage of low-income geographies in the MD. The Bank's Fort Worth location is in Downtown Fort Worth, which is an upper-income census tract. However, that tract is surrounded on three sides by low- and moderate-income (LMI), majority minority census tracts. Additionally, more than 66% of the census tracts in the Fort Worth assessment area are LMI tracts and 70% of tracts in this assessment area are MMCTs. The Bank's location is easily accessible from LMI and MMCT geographies, and the Bank's customers can access the 55,000 Allpoint ATMs nationwide without surcharge.

IV. Certain Allegations in the 2022 Protest are Unsupported by the Evidence or are Simply False.

A. GBT engages in commercial lending in high minority/low-income communities.

The 2022 Protest states that Guaranty Bank & Trust does not originate any commercial loans in low-income census tracts or in high minority/high poverty census tracts in the Dallas-Fort Worth-Arlington MSA. This allegation is simply false.

- In 2018, GBT originated a total of 28 CRA reportable loans in low-income geographies in the MSA for a total of \$2.8 million. The Bank also originated 33 CRA reportable loans totaling \$5.6 million in moderate-income geographies in the MSA. Additionally, the Bank originated 38 CRA reportable loans totaling more than \$6.8 million in MMCTs in the MSA.
- In 2019, GBT originated a total of 25 CRA reportable loans in low-income geographies in the MSA for a total of \$5.1 million. The Bank also originated 44 CRA reportable loans totaling almost \$11.5 million in moderate-income geographies in the MSA. Additionally, the Bank originated 51 CRA reportable loans totaling more than \$15.1 million in MMCTs in the MSA.
- In 2020, GBT originated a total of 51 CRA reportable loans in low-income geographies in the MSA for a total of \$5.2 million. The Bank also originated 113 CRA reportable loans totaling \$14.5 million in moderate-income geographies in the MSA. Additionally, the Bank originated 117 CRA reportable loans totaling \$13.5 million in MMCTs in the MSA.
- In 2021, GBT originated a total of 43 CRA reportable loans in low-income geographies in the MSA for a total of \$11.9 million. The Bank also originated 84 CRA reportable loans totaling \$23.6 million in moderate-income geographies in the MSA. Additionally, the Bank originated 100 CRA reportable loans totaling \$48.7 million in MMCTs in the MSA.

B. GBT engages in small business lending in high minority/low-income communities.

The 2022 Protest also states that GBT does not originate any small loans to businesses with less than \$1 million in revenue, located in low-income and high minority/high poverty census tracts in the Dallas-Fort Worth-Arlington MSA. Again, this allegation is false.

- In 2018, GBT originated a total of 20 small loans to businesses with revenues of \$1 million or less in low-income census geographies in the MSA, for a total of \$2.1 million. Additionally, the Bank originated 19 small loans to businesses with less than \$1 million in revenue in MMCTs, which totaled \$4.4 million.
- In 2019, GBT originated a total of 18 small loans to businesses with revenues of \$1 million or less in low-income census geographies in the MSA, for a total of \$2.0 million. Additionally, the Bank originated 32 small loans to businesses with less than \$1 million in revenue in MMCTs, which totaled almost \$6.8 million.
- In 2020, GBT originated a total of 24 small loans to businesses with revenues of \$1 million or less in low-income census geographies in the MSA, for a total of \$2.0 million. Additionally, the Bank originated 36 small loans to businesses with less than \$1 million in revenue in MMCTs, which totaled \$5.6 million.
- In 2021, GBT originated a total of 28 small loans to businesses with revenues of \$1 million or less in low-income census geographies in the MSA, for a total of \$2.3 million. Additionally, the Bank originated 52 small loans to businesses with less than \$1 million in revenue in MMCTs, which totaled \$3.8 million.

From 2018 through 2021, the percentage of the Bank's loans to businesses with less than \$1 million in revenues was below the percentage of businesses in the MSA that reported revenues of less than \$1 million. However, the percentage of the Bank's loans to small businesses in low-income census tracts exceeded the aggregate distribution of loans in those census tracts for this time period. Approximately 18.9% of GBT's 2018 and 2019 small business lending was in the Dallas-Fort Worth-Arlington MSA. Approximately 22.2% of the Bank's 2020 small business lending was in the MSA and approximately 19.5% of the Bank's 2021 small business lending was in the MSA. Importantly, a number of large banks are present in this AA, making it difficult for a community bank to establish a strong presence. According to 2020 CRA aggregate data, GBT's loan market share for small loans to businesses within GBT's Dallas assessment area was 0.44% and the market share was 0.13% in the Bank's Fort Worth assessment area. Despite this challenge, and as explained in more detail below, GBT actively engages in outreach and marketing in an attempt to reach qualified borrowers in these markets.

Additionally, as noted in the Bank's most recent CRA Performance Evaluation, the OCC has found no evidence of discriminatory or other illegal credit practices inconsistent with helping to meet community credit needs, including in GBT's Dallas and Fort Worth markets.

C. GBT has appropriately and reasonably defined its assessment area in the Dallas-Fort Worth market.

The 2022 Protest criticizes GBT's CRA assessment area, implying that GBT has not reasonably defined its assessment area as required under Section 345.41 of Regulation BB (which applies to FDIC regulated institutions), and the 2022 CRA Complaint claims that GBT arbitrarily excludes high minority and low- to moderate-income areas from its Dallas assessment area. However, section 345.41(d), as well as the corresponding section 25.41(d) that applies to OCC-regulated institutions, state that "a bank or savings association may adjust the boundaries of its assessment area(s) to include only the portion of a political subdivision that it can reasonably be expected to serve. An adjustment is particularly appropriate in the case of an assessment area that otherwise would be extremely large, of unusual configuration, or divided by significant geographic barriers."

The Bank's current Dallas assessment area satisfies applicable CRA requirements, and this conclusion is supported by the OCC's findings during recent CRA examinations. GBT's assessment area delineation was presented to the OCC on September 8, 2016, and no regulatory concerns were noted. Further, the Dallas assessment area was included in the full-scope review during the Bank's 2018 and 2021 CRA examinations. The 2018 Performance Evaluation stated that "all areas consist of whole geographies, do not reflect illegal discrimination, and do not arbitrarily exclude low-or moderate-income geographies."

The 2021 Performance Evaluation further supports the Bank's delineation of the Dallas assessment area stating, "The AA meets the requirement of the regulation and does not arbitrarily exclude LMI CTs."

The Bank's Dallas location is approximately five miles from the southernmost border of the assessment area (I-30) and the Addison location is approximately 15 miles from Interstate 30. A number of banking institutions are located in or near Downtown Dallas, including Bank of America, PlainsCapital Bank, Comerica Bank, and Frost Bank. Additionally, there are several other banks with much larger market shares located along the Dallas North Tollway between I-30 and the Bank's Dallas and Addison locations. As previously stated, GBT has a market share of 0.07% in the Dallas MD.

D. GBT actively engages in marketing and outreach to qualified borrowers in Dallas-Fort Worth's high minority/low-income communities.

All Bank advertising and marketing, as well as target markets for such, is reviewed by the GBT Compliance department to ensure compliance with all fair lending laws prior to publication. Overall marketing is commensurate with the Bank's strategic focus. The Bank does utilize social media channels in advertising. GBT follows applicable social media marketing guidelines and does not target based on demographic behavior or interests. Advertisements for banking products are focused within a 15-mile radius of Bank locations. A 15-mile radius from GBT's Dallas location includes 20 of the 21 LMI/high minority zip codes in Southern Dallas that are listed in the comment letter. Additionally, parts of four of those zip codes lie at least partially within the Bank's Dallas AA. In 2020, specialized marketing specific to PPP lending was conducted via Facebook, LinkedIn and Google. Facebook criteria also applied to PPP specific advertising. LinkedIn advertising for PPP lending targeted all industries and included Job Seniorities (CEO, Owner, Partner, Vice President) and company size (2-500). The Google campaign targeted keywords around PPP and small business loans and did not exclude any specific audiences. Both LinkedIn and Google campaigns focused specifically on Dallas-Fort Worth, Austin, Houston, and Bryan-College Station geographies.

In 2018 and 2019, approximately 15.76% of the Bank's HMDA reportable loans were in the Dallas-Fort Worth-Arlington MSA. Approximately 16.8% of GBT's 2020 HMDA lending was in this MSA. It should be noted that a number of large banks and mortgage companies are present in this AA, making it difficult for a community bank to establish a strong presence. According to 2020 HMDA aggregate data, GBT's loan market share for HMDA lending in its Dallas assessment area is 0.11% and the Bank's market share is 0.03% in the Fort Worth assessment area. However, as discussed below, the Bank actively markets its lending products in these areas, and supports housing development through other investments.

E. GBT engages in a broad spectrum of other CRA investment and outreach activities in its Dallas and Fort Worth AAs, and considers suggestions from community organizations in its overall CRA needs assessments.

As a true community bank, it is the philosophy of Guaranty Bank & Trust to follow the spirit and intent of the CRA by encouraging and supporting all of its employees to make a positive impact in the communities they serve. GBT employees serve on various boards in their communities, from economic development organizations and hospital foundations to the United Way and Habitat for Humanity. Employees have provided thousands of hours in service to various community organizations as a part of the Bank's commitment to community development. Employees provide financial literacy to the community, working with school and community groups to provide financial literacy to both children and adults. The Bank has specifically partnered with housing authorities to provide homeownership counseling to residents who wish to become first-time homeowners, and has also pledged funds to provide those individuals with loans to bring that dream into reality. GBT invests in municipal and school bonds in its assessment area and across the state, benefitting a multitude of LMI individuals and families. Additionally, the Bank donates thousands of dollars each year to area schools and organizations in its communities.

During the Bank's most recent CRA examination, it was noted that the Bank exhibited good performance for community development investments in the Dallas AA, with a total of 15 community development investments totaling almost \$4.2 million. Importantly, the Bank made a \$5,000 donation in August of 2020 to Southern Dallas Progress Community Development Corporation following its request for a donation in that amount to support SDP's small business technical assistance program in Southern Dallas in the wake of the COVID-19 pandemic. This contribution is just one of many instances where GBT has demonstrated its willingness to collaborate with organizations that engage in worthwhile efforts on behalf of its community. Contrary to the allegations in 2022 Protest, these investments show that GBT has been willing to discuss and consider suggestions from organizations such as SDP in connection with the Bank's overall CRA needs assessment. What is more, as in this instance, the Bank has participated through investment and/or involvement in those efforts.

In addition to the investments described above, GBT extends millions of dollars in lending each year to businesses and non-profits in its communities in an effort to promote community development. During the Bank's most recent CRA examination, it was noted that the Bank originated a significant number of community development loans in the Dallas AA and exhibited good responsiveness to the credit and community needs in the AA. The OCC qualified six community development loans in the Dallas AA, which totaled more than \$24.9 million. Guaranty Bank & Trust also participates in the Federal Home Loan Bank's Affordable Housing Program and helped facilitate a \$300 thousand grant in the Dallas AA, which provided funds to the Plano Housing Corporation for the construction of a new 40-unit housing complex. Rental units in the complex are available to individuals and families that earn below sixty percent of the area's median family income.

Since the most recent CRA examination, GBT continues to invest in its communities through efforts such as those described above.

IV. Conclusion.

Guaranty Bank & Trust is a true community Bank. We, along with the entire community banking industry, value the importance of community outreach. The emphasis that GBT places on engagement of its employees and the Bank's investment in its communities is an integral part of the

Bank's core values and truly sets Guaranty Bank & Trust apart from large regional and nationwide banks.

GBT is dedicated to helping to meet the credit needs of its communities, including low- and moderate-income and majority-minority communities. The information provided in this letter, along with our performance in previous CRA exams, demonstrates that GBT has not unlawfully engaged in redlining or discriminatory practices. We respectfully ask that the OCC disregard SDP's allegations as it appears from SDP's continual and unsupported complaints that Mr. McGee may possess an inappropriate motive in repeatedly attacking a financial institution with less than 0.10% deposit market share in the Dallas and Fort Worth MDs. None of the allegations in the 2022 Protest or the 2022 CRA Complaint provide any basis for withholding approval of the Georgetown Branch. Accordingly, we respectfully renew our request that you approve Guaranty Bank & Trust's application for a branch in Georgetown, Texas.

Sincerely,

A handwritten signature in black ink, appearing to read 'Ty Abston', with a stylized, flowing script.

Ty Abston
Chief Executive Officer

Cc: Rachel Bayless, ADC, Dallas/Ft. Worth Field Office
James McGee, Southern Dallas Progress
CRA Public File



Improving Lives, One Community at a Time

September 16, 2022

Guaranty Bank & Trust, National Association
100 W. Arkansas
Mt. Pleasant, TX 75455

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

OCC Control Number: 2022-SO-BranchNew-328081
Charter Number: 25053

RE: Notice of Application For Branch Location-Protest Letter

Dear OCC,

The undersigned community organization is submitting this letter in response to the letter dated September 12, 2022, received from Guaranty Bank & Trust. Guaranty Bank & Trust failed to provide a detailed explanation as it relates to discrimination/redlining in the DFW MSA **from 2015 to 2022.**

Guaranty Bank & Trust arbitrarily excluded low- or moderate-income geographies in Dallas County **from 2015 to 2022.** Also, the assessment area map reflected illegal discrimination due to the excluded areas being LMI majority-minority census tracts **from 2015 to 2022.**

Guaranty Bank & Trust violated Equal Credit Opportunity Act (ECOA) and the Fair Housing Act (FHA) by discriminating against African Americans and other minority consumers. The Financial Protection Bureau (CFPB) has enforcement authority over Equal Credit Opportunity Act (ECOA). The U.S. Department of Housing and Urban Development (HUD) has enforcement authority over the Fair Housing Act (FHA).

Guaranty Bank & Trust has not been reviewed by the CFPB or HUD.

Guaranty Bank & Trust is not meeting the needs the needs of our community, which specifically includes low- and moderate-income neighbor located in Dallas/Fort Worth. Guaranty Bank & Trust fails to provide small business and/or consumer lending services in Dallas' & Fort Worth majority African American communities.

Guaranty Bank & Trust still failed to provide a detailed written summary of the Bank's record in helping to meet the credit needs of its entire community, including low- and moderate- income neighborhoods and major minority communities.

Guaranty Bank & Trust still failed to describe any significant CRA initiatives undertaken, particularly with respect to credit and deposit products and retail banking services targeted toward low- and moderate-income geographies, African American/Hispanic geographies, and individuals, identifying key elements of the products and services, the approximate date introduced, and results achieved to date.

Lending Concerns

I worked with the National Community Reinvestment Coalition (NCRC) to analyze the home purchase and small business lending of Guaranty Bank & Trust (GNTY) in Dallas. This is what NCRC found.

- According to the Home Mortgage Disclosure Act (HMDA) data from 2018 to 2019, GNTY made a total of 59 in Dallas County. This data demonstrated that in 2019, 8.47% (5) of all home loans in Dallas went to minorities however only 0% (0) of GNTY's home loans were extended to Blacks (African Americans).
 - Made a smaller percentage of HMDA-reportable residential mortgage loans in majority-Black and Hispanic neighborhoods compared to its peers in the DFW MSA
- According to the Home Mortgage Disclosure Act (HMDA) data from 2019 to 2020, GNTY made a total of 222 in Dallas County. This data demonstrated that in 2020, 13.51% (30) of all home loans in Dallas went to minorities however only 0% (0) of GNTY's home loans were extended to Blacks (African Americans).
 - Made a smaller percentage of HMDA-reportable residential mortgage loans in majority-Black and Hispanic neighborhoods compared to its peers in the DFW MSA

Products available for the Underserved/Minority Communities

Access to affordable credit is a key component of an individual's ability to cultivate a strong financial position and participate fully in the DFW economy. The Equal Credit Opportunity Act of 1974 was passed to protect all consumers, yet the effects of the discrimination endure today.

Guaranty Bank & Trust fails to offer any solutions for the 163,000 unbanked/underbanked residents in the DFW MSA.

- https://household-survey.fdic.gov/place-data?type=msa&area=Dallas_Fort_Worth_Arlington_TX
 - The underbanked/unbanked information is available on the FDIC website.
- <https://www.aba.com/about-us/press-room/press-releases/aba-urges-americas-banks-to-offer-bank-on-certified-accounts>

Guaranty Bank & Trust does not have any special-purpose credit programs to address their disparities in small business lending in underserved high minority communities in Fort Worth.

- <https://www.consumerfinance.gov/about-us/newsroom/consumer-financial-protection-bureau-issues-advisory-opinion-to-help-expand-fair-equitable-and-nondiscriminatory-access-to-credit/>
- https://www.hud.gov/sites/dfiles/GC/documents/Special_Purpose_Credit_Program_OGC_guidance_12-6-2021.pdf
- [12 CFR § 202.8 - Special purpose credit programs.](#)
 - <https://www.ffiec.gov/PDF/fairlend.pdf>

Community Development Lending

Guaranty Bank & Trust failed to provide the number of loans made in Low to Moderate Income census tracts versus Middle to Upper Income census tracts. Also, Guaranty Bank & Trust failed to provide the number of loans made in LMI majority minority to non-minority census tracts in Fort Worth.

Small Business/Commercial Lending

Guaranty Bank & Trust failed to provide the number of loans made in Low to Moderate Income census tracts versus Middle to Upper Income census tracts. Also, Guaranty Bank & Trust failed to provide the number of loans made in LMI majority minority to non-minority census tracts in Fort Worth.

Redlining / Illegal Discrimination

Guaranty Bank & Trust engages in unlawful redlining by acting to meet the credit needs of majority-White neighborhoods in the Dallas-Fort Worth Arlington Metropolitan Statistical Area ("DFW MSA" or "MSA") while avoiding the credit needs of majority-minority neighborhoods.

Redlining violates both the Fair Housing Act and ECOA. As stated in 12 CFR § 345.41, a bank shall delineate one or more assessment areas that consist of one or more metropolitan statistical areas or contiguous political subdivisions (e.g., counties, cities, towns) in which they have their main office, branches, or deposit-taking ATMs. A key limitation on the delineation of an assessment area is that it may not reflect illegal discrimination and/or arbitrarily exclude low- or moderate-income geographies.

Guaranty Bank & Trust **does** arbitrarily exclude high minority and low to moderate-income areas in Dallas & Tarrant. Guaranty Bank & Trust did Not include all of Dallas & Tarrant County in their assessment area.

Redlining Violates the Fair Housing Act and the Equal Credit Opportunity Act

The fair lending laws were designed to remedy credit discrimination, including redlining. The federal financial regulators have long recognized that redlining violates the fair lending laws, including in the following policy documents:

- 1994 Interagency Policy Statement on Discrimination in Lending: Redlining refers to the illegal practice of refusing to make residential loans or imposing more onerous terms on any loans made because of the predominant race, national origin, etc., of the residents of the neighborhood in which the property is located. Redlining violates both the Fair Housing Act and the Equal Credit Opportunity Act.

- 2009 Interagency Fair Lending Examination Procedures: Redlining is a form of illegal disparate treatment in which a lender provides unequal access to credit, or unequal terms of credit, because of the race, color, national origin, or other prohibited characteristic(s) of the residents of the area in which the credit seeker resides or will reside or in which the residential property to be mortgaged is located.

Similarly, courts have repeatedly recognized that redlining is a violation of the Fair Housing Act and the Equal Credit Opportunity Act. See, e.g., *Ring v. First Interstate Mortgage, Inc.*, 984 F. 2d 924 (8th Cir. 1993); *Hirschfeld v. Metlife Bank, N.A.*, 2012 WL 3240669 (E.D.N.Y. July 31, 2012); *JAT, Inc. v. Nat'l City Bank of Midwest*, 460 F. Supp. 2d 812, 819-20 (E.D. Mich. 2006); *Hargraves v. Capital City Mortg. Corp.*, 140 F. Supp. 2d 7, 21 (D.D.C. 2000); *Milton v. Bancplus Mortgage Corp.*, 1996 WL 197532 (N.D. Ill. Apr. 19, 1996); *Old West End Ass'n v. Buckeye Federal Sav. & 10 Loan*, 675 F. Supp. 1100 (N.D. Ohio 1987); *Harrison v. Otto G. Heinzerth Mortg. Co.*, 430 F. Supp. 893 (N.D. Ohio 1977); *Laufman v. Oakley Bldg. & Loan Co.*, 408 F. Supp. 489 (S.D. Ohio 1976).

Since the 1990s, the DOJ has litigated multiple court-approved settlements alleging redlining as a violation of the Fair Housing Act and the Equal Credit Opportunity Act.

Equal Credit Opportunity Act (ECOA) and Fair Housing Act (FHA)

Redlining Violates the Fair Housing Act

The Fair Housing Act, 42 U.S.C. § 3601, et seq., prohibits discrimination in housing and “residential real estate-related transactions” on the basis of race, color, national origin, sex, religion, familial status, or disability. A “residential real estate-related transaction” includes making loans or providing other financial assistance for purchasing, constructing, improving, repairing, or maintaining a dwelling. 42 U.S.C. § 3605(b)(1)(A). In addition, the U.S. Department of Housing and Urban Development (“HUD”) has the authority to promulgate regulations to implement the Fair Housing Act, which can be found at 24 C.F.R. Part 100.

Redlining is prohibited under the following provisions of the Fair Housing Act (in relevant part) and its implementing regulation:

- It shall be unlawful for any person or other entity whose business includes engaging in residential real estate-related transactions to discriminate against any person in making available such a transaction, or in the terms or conditions of such a transaction, because of race, color, or national origin. Fair Housing Act: 42 U.S.C. § 3605(a). Regulations: 24 C.F.R. §§ 100.110(b), 100.120(a)-(b).
- It shall be unlawful to discriminate against any person in the terms, conditions, or privileges of the sale or rental of a dwelling, or in the provision of services or facilities in connection therewith, because of race, color, or national origin. Fair Housing Act: 42 U.S.C. § 3604(b). Regulations: 24 C.F.R. §§ 100.50(b)(2), 100.65.

- It shall be unlawful to refuse to sell or rent after the making of a bona fide offer, or to refuse to negotiate for the sale or rental of, or otherwise make unavailable or deny, a dwelling to any person because of race, color, or national origin. Fair Housing Act: 42 U.S.C. § 3604(a). Regulation: 24 C.F.R. § 100.50(b)(3).
- It shall be unlawful to make, print, or publish, or cause to be made, printed, or published any notice, statement, or advertisement, with respect to the sale or rental of a dwelling that indicates any preference, limitation, or discrimination based on race, color, or national origin, or an intention to make any such preference, limitation, or discrimination. Fair Housing Act: 42 U.S.C. § 3604(c). Regulation: 24 C.F.R. § 100.50(b)(4).

Redlining Violates the Equal Credit Opportunity Act

The Equal Credit Opportunity Act (“ECOA”), 15 U.S.C. § 1691, et seq., prohibits a creditor from discriminating in any aspect of a credit transaction on the basis of race, color, national origin, sex, religion, marital status, age, because all or part of the applicant’s income derives from any public assistance program, or because of the applicant’s exercise in good faith of any right under the Consumer Credit Protection Act. ECOA applies to any extension of credit, including mortgage loans and small business loans. 15 U.S.C. § 1691a(d). In addition, the Consumer Financial Protection Bureau (“CFPB”) has the authority to promulgate regulations to implement the ECOA, which is known as “Regulation B” and can be found at 12 C.F.R. Part 1002.

Redlining is prohibited under the following provisions of the ECOA and its implementing regulation:

- It shall be unlawful for any creditor to discriminate against any applicant, with respect to any aspect of a credit transaction, on the basis of race, color, or national origin. Equal Credit Opportunity Act, 15 U.S.C. § 1691(a)(1). Regulation: 12 C.F.R. § 1002.4(a).
- A creditor shall not make any oral or written statement, in advertising or otherwise, to applicants or prospective applicants that would discourage, on the basis of race, color, or national origin, a reasonable person from making or pursuing an application. Regulation: 12 C.F.R. § 1002.4(b). (See also Equal Credit Opportunity Act, 15 U.S.C. § 1691(a)(1)). ECOA and Regulation B prohibit discrimination on a “prohibited basis,” which includes on the basis of race, color, and national origin. 12 C.F.R. § 1002.2(z). The commentary to Regulation B clarifies that a creditor may not discriminate against persons associated with the applicant on a prohibited basis, including, for example, “because of the race of other residents in the neighborhood where the property offered as collateral is located.” 12 C.F.R. Part 1002, Supp. I, ¶ 2(z)-1.

Lack of Staff and Board Diversity

Guaranty Bank & Trust does not have any African Americans and/or Hispanics on the Board of Directors.

Guaranty Bank & Trust does not have any African Americans and/or Hispanics on the DFW MSA Leadership Team.

Guaranty Bank & Trust does not have any Commercial Loans Officers in the DFW MSA that are African Americans and/or Hispanics.

Guaranty Bank & Trust does not have any Mortgage Loans Officers in the DFW MSA that are African Americans and/or Hispanics.

Guaranty Bank & Trust does not participate in the Dodd-Frank Act Section 342(b)(2)(C) Diversity self-assessment.

The DFW MSA is majority minority.

Guaranty Bank & Trust is not a member of any of the Minority Trade Organizations below:

<https://regionalhca.org/>

<https://www.namcdfw.org/>

<https://blackcontractors.org/>

<https://aacatx.com/>

Guaranty Bank & Trust is not a member of any of the Minority Real Estate Trade Organizations below:

<https://www.varep.net/index.php/dallas-chapter>

<https://nahrepfortworth.org/>

<https://realestatealliance.org/>

<https://www.areaa.org/dfw>

<https://www.fwrealist.org/>

Guaranty Bank & Trust is not a member of any of the Minority Chambers below:

<https://arlingtonblackchamber.org/>

<https://fwmbcc.org/>

<https://fwhcc.org/>

Discrimination Cases/DOJ Redlining Cases

Justice Department and Consumer Financial Protection Bureau Secure Agreement with Trident Mortgage Company to Resolve Lending Discrimination Claims

<https://www.justice.gov/opa/pr/justice-department-and-consumer-financial-protection-bureau-secure-agreement-trident-mortgage>

DOJ, CFPB and OCC Announce Resolution of Lending Discrimination Claims Against Trustmark National Bank

<https://www.justice.gov/opa/pr/justice-department-announces-new-initiative-combat-redlining>

Justice Department and Office of the Comptroller of the Currency Announce Actions to Resolve Lending Discrimination Claims Against Cadence Bank

<https://www.justice.gov/opa/pr/justice-department-and-office-comptroller-currency-announce-actions-resolve-lending>

CFPB Files First Ever Redlining Complaint Against a Non-Bank Mortgage Lender

<https://www.consumerfinance.com/2020/07/20/cfpb-files-first-ever-redlining-complaint-against-a-non-bank-mortgage-lender/>

Regulation B prohibits discouragement of “applicants or prospective applicants”. Specifically, it states: “A creditor shall not make any oral or written statement, in advertising or otherwise, to applicants or prospective applicants that would discourage on a prohibited basis a reasonable person from making or pursuing an application.” The Official Interpretations of Regulation B also explain that this prohibition “covers acts or practices directed at prospective applicants that could discourage a reasonable person, on a prohibited basis, from applying for credit.”

https://files.consumerfinance.gov/f/documents/cfpb_supervisory-highlights_issue-24_2021-06.pdf

Conclusion

The CRA regulation is very clear — a finding that a bank failed to comply with laws on fair and responsible lending trumps otherwise satisfactory or even outstanding CRA performance. The CRA regulations specifically state that a rating will be "adversely affected by evidence of discriminatory or other illegal credit practices," including but not limited to violations of the Equal Credit Opportunity Act, the Fair Housing Act, the Home Ownership and Equity Protection Act, the Federal Trade Commission Act, the Real Estate Settlement Procedures Act and the Truth in Lending Act.

On behalf of the Southern Dallas & Fort Worth Community, we ask that you deny this application and refer this discriminatory redlining case to the U.S. Department of Justice (DOJ) and the Consumer Financial Protection Bureau (CFPB).

Sincerely,

James McGee

James McGee
President/Chair

JMcGee@SouthernDallasProgress.com

Southern Dallas Progress Community Development Corporation



January 28, 2023

Guaranty Bank & Trust, National Association
100 W. Arkansas
Mt. Pleasant, TX 75455

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

RE: Notice of Application For Branch Location-Protest Letter

Dear OCC,

The undersigned community organization is submitting this letter to comment on Guaranty Bank & Trust's Notice of Application For Branch Location. We do not support the application for Guaranty Bank & Trust to relocate its existing full-service branch from 500 West 7th Street, Suite 150, Fort Worth, TX 76102 to a new location at 100 East 15th Street, Suite 120, Fort Worth TX 76102.

The Community Reinvestment Act (CRA) is a law intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income (LMI) neighborhoods.

Guaranty Bank & Trust is not meeting the needs the needs of our community, which specifically includes low- and moderate-income neighbor located in Dallas and Fort Worth. Guaranty Bank & Trust *fails* to provide small business and/or consumer lending services in Fort Worth and Dallas' majority African American communities.

As of today, Guaranty Bank & Trust's senior management still excludes several Low to Moderate Income Census Tracts from there assessment area map in Dallas. Also, the Dallas census tracts excluded are majority minority.

Redlining/DESCRIPTION OF ASSESSMENT AREA¹

Per Performance Evaluation:

Delivery systems are accessible to all geographies and individuals of different income levels. The bank has seven branches and six ATMs within the Dallas AA. The Dallas AA includes 50 low-income tracts, 89 moderate-income tracts, 121 middle-income tracts, 173 upper-income tracts, and five tracts that are not designated. One of the bank's branches and one ATM is located in a low-income tract and one branch and two ATMs are located in moderate-income tracts. Branch hours and services are consistent throughout and do not vary in a way that would negatively impact any low- or moderate-income tracts.

To clarify, the Dallas MD AA consists of 529 contiguous census tracts in Dallas County, which comprises a portion of the Dallas-Plano-Irving MD and has a total population of 2,667,720. According to the 2015 ACS US Census, the assessment area contained 107 low-income, 187 moderate-income, 110 middle-income, 120 upper-income census tracts, and 5 census tracts with no income designation.

CRA requires each financial institution to define one or more assessment areas within which examiners will evaluate its performance. Dallas BANK delineated portions of Dallas County within the Dallas MD AA assessment area. The bank should reasonably define its assessment area to meet CRA requirements. § 345.41 Assessment area delineation.

DCB does arbitrarily exclude high minority and lower moderate-income areas in Southern Dallas. DCB does not include Southern Dallas (City of Dallas & Dallas County) in their assessment area.

Guaranty Bank & Trust does arbitrarily exclude high minority and low to moderate-income areas in Southern Dallas County from 2015 to 2023.² Guaranty Bank & Trust did Not include Southern Dallas (City of Dallas & Dallas County) in their assessment area from 2015 to 2023.

¹ "<https://www.justice.gov/crt/case-document/report-and-recommendation-united-states-v-kleinbank-d-minn>
<https://www.justice.gov/crt/case-document/order-entering-settlement-agreement-and-agreed-order-united-states-v-first>
<https://www.justice.gov/crt/case-document/consent-order-united-states-v-union-savings-bank-and-guardian-savings-bank-sd-oh-0>

² "<https://www.justice.gov/crt/case-document/report-and-recommendation-united-states-v-kleinbank-d-minn>
<https://www.justice.gov/crt/case-document/order-entering-settlement-agreement-and-agreed-order-united-states-v-first>
<https://www.justice.gov/crt/case-document/consent-order-united-states-v-union-savings-bank-and-guardian-savings-bank-sd-oh-0>

Redlining Violates the Fair Housing Act and the Equal Credit Opportunity Act

The fair lending laws are designed to remedy credit discrimination, including redlining. The federal financial regulators have long recognized that redlining violates the fair lending laws, including in the following policy documents:

1994 Interagency Policy Statement on Discrimination in Lending: Redlining refers to the illegal practice of refusing to make residential loans or imposing more onerous terms on any loans made because of the predominant race, national origin, etc., of the residents of the neighborhood in which the property is located. Redlining violates both the Fair Housing Act and the Equal Credit Opportunity Act.

2009 Interagency Fair Lending Examination Procedures: Redlining is a form of illegal disparate treatment in which a lender provides unequal access to credit, or unequal terms of credit, because of the race, color, national origin, or other prohibited characteristic(s) of the residents of the area in which the credit seeker resides or will reside or in which the residential property to be mortgaged is located.

Similarly, courts have repeatedly recognized that redlining is a violation of the Fair Housing Act and the Equal Credit Opportunity Act. See, e.g., *Ring v. First Interstate Mortgage, Inc.*, 984 F. 2d 924 (8th Cir. 1993); *Hirschfeld v. Metlife Bank, N.A.*, 2012 WL 3240669 (E.D.N.Y. July 31, 2012); *JAT, Inc. v. Nat'l City Bank of Midwest*, 460 F. Supp. 2d 812, 819-20 (E.D. Mich. 2006); *Hargraves v. Capital City Mortg. Corp.*, 140 F. Supp. 2d 7, 21 (D.D.C. 2000); *Milton v. Bancplus Mortgage Corp.*, 1996 WL 197532 (N.D. Ill. Apr. 19, 1996); *Old West End Ass'n v. Buckeye Federal Sav. & 10 Loan*, 675 F. Supp. 1100 (N.D. Ohio 1987); *Harrison v. Otto G. Heinzerth Mortg. Co.*, 430 F. Supp. 893 (N.D. Ohio 1977); *Laufman v. Oakley Bldg. & Loan Co.*, 408 F. Supp. 489 (S.D. Ohio 1976).

Finally, since the 1990s, the DOJ has litigated multiple court-approved settlements alleging redlining as a violation of the Fair Housing Act and the Equal Credit Opportunity Act. See DOJ Case List.

Redlining Violates the Fair Housing Act

The Fair Housing Act, 42 U.S.C. § 3601, et seq., prohibits discrimination in housing and “residential real estate-related transactions” on the basis of race, color, national origin, sex, religion, familial status, or disability. A “residential real estate-related transaction” includes making loans or providing other financial assistance for purchasing, constructing, improving, repairing, or maintaining a dwelling. 42 U.S.C. § 3605(b)(1)(A). In addition, the U.S. Department of Housing and Urban Development (“HUD”) has the authority to promulgate regulations to implement the Fair Housing Act, which can be found at 24 C.F.R. Part 100.

Redlining is prohibited under the following provisions of the Fair Housing Act (in relevant part) and its implementing regulation:

- It shall be unlawful for any person or other entity whose business includes engaging in residential real estate-related transactions to discriminate against any person in making available such a transaction, or

in the terms or conditions of such a transaction, because of race, color, or national origin. Fair Housing Act: 42 U.S.C. § 3605(a). Regulations: 24 C.F.R. §§ 100.110(b), 100.120(a)-(b).

- It shall be unlawful to discriminate against any person in the terms, conditions, or privileges of the sale or rental of a dwelling, or in the provision of services or facilities in connection therewith, because of race, color, or national origin. Fair Housing Act: 42 U.S.C. § 3604(b). Regulations: 24 C.F.R. §§ 100.50(b)(2), 100.65.
- It shall be unlawful to refuse to sell or rent after the making of a bona fide offer, or to refuse to negotiate for the sale or rental of, or otherwise make unavailable or deny, a dwelling to any person because of race, color, or national origin. Fair Housing Act: 42 U.S.C. § 3604(a). Regulation: 24 C.F.R. § 100.50(b)(3).
- It shall be unlawful to make, print, or publish, or cause to be made, printed, or published any notice, statement, or advertisement, with respect to the sale or rental of a dwelling that indicates any preference, limitation, or discrimination based on race, color, or national origin, or an intention to make any such preference, limitation, or discrimination. Fair Housing Act: 42 U.S.C. § 3604(c). Regulation: 24 C.F.R. § 100.50(b)(4). 11

Redlining Violates the Equal Credit Opportunity Act

The Equal Credit Opportunity Act (“ECOA”), 15 U.S.C. § 1691, et seq., prohibits a creditor from discriminating in any aspect of a credit transaction on the basis of race, color, national origin, sex, religion, marital status, age, because all or part of the applicant’s income derives from any public assistance program, or because of the applicant’s exercise in good faith of any right under the Consumer Credit Protection Act. ECOA applies to any extension of credit, including mortgage loans and small business loans. 15 U.S.C. § 1691a(d). In addition, the Consumer Financial Protection Bureau (“CFPB”) has the authority to promulgate regulations to implement the ECOA, which is known as “Regulation B” and can be found at 12 C.F.R. Part 1002.

Redlining is prohibited under the following provisions of the ECOA and its implementing regulation:

- It shall be unlawful for any creditor to discriminate against any applicant, with respect to any aspect of a credit transaction, on the basis of race, color, or national origin. Equal Credit Opportunity Act, 15 U.S.C. § 1691(a)(1). Regulation: 12 C.F.R. § 1002.4(a).
- A creditor shall not make any oral or written statement, in advertising or otherwise, to applicants or prospective applicants that would discourage, on the basis of race, color, or national origin, a reasonable person from making or pursuing an application. Regulation: 12 C.F.R. § 1002.4(b). (See also Equal Credit Opportunity Act, 15 U.S.C. § 1691(a)(1)).

ECOA and Regulation B prohibit discrimination on a “prohibited basis,” which includes on the basis of race, color, and national origin. 12 C.F.R. § 1002.2(z). The commentary to Regulation B clarifies that a creditor may not discriminate against persons associated with the applicant on a prohibited basis,

including, for example, “because of the race of other residents in the neighborhood where the property offered as collateral is located.” 12 C.F.R. Part 1002, Supp. I, ¶ 2(z)-1.

Products available for the Underserved/Minority Communities

Access to affordable credit is a key component of an individual’s ability to cultivate a strong financial position and participate fully in the DFW economy. The Equal Credit Opportunity Act of 1974 was passed to protect all consumers, yet the effects of the discrimination endure today.

Guaranty Bank & Trust failed to offer any solutions for the 163,000 unbanked/underbanked residents in the DFW MSA.

- https://household-survey.fdic.gov/place-data?type=msa&area=Dallas_Fort_Worth_Arlington_TX
 - The underbanked/unbanked information is available on the FDIC website.
- <https://www.aba.com/about-us/press-room/press-releases/aba-urges-americas-banks-to-offer-bank-on-certified-accounts>

Guaranty Bank & Trust does not have any special-purpose credit programs to address the disparities in small business lending in underserved high minority communities like Southern Dallas.

- <https://www.consumerfinance.gov/about-us/newsroom/consumer-financial-protection-bureau-issues-advisory-opinion-to-help-expand-fair-equitable-and-nondiscriminatory-access-to-credit/>
- https://www.hud.gov/sites/dfiles/GC/documents/Special_Purpose_Credit_Program_OGC_guidance_12-6-2021.pdf
- [12 CFR § 202.8 - Special purpose credit programs.](#)
 - <https://www.ffiec.gov/PDF/fairlend.pdf>

Activities under the CRA since 2020 CRA Performance Evaluation

Guaranty Bank & Trust failed to describe any significant CRA initiatives undertaken, particularly with respect to credit and deposit products and retail banking services targeted toward low- and moderate-income geographies, African American/Hispanic geographies, and individuals, identifying key elements of the products and services, the approximate date introduced, and results achieved to date.

Guaranty Bank & Trust failed to provide any details current community outreach and marketing efforts to residents and businesses throughout Bank’s low-income census tracts, moderate-income census tracts, and major minority census tracts.

Community Development Lending

Guaranty Bank & Trust failed to provide the number of loans made in Southern Dallas compared to Northern Dallas.

Small Business/Commercial Lending

Guaranty Bank & Trust failed to provide the number of loans made in Southern Dallas compared to Northern Dallas.

Project REACH Dallas

Guaranty Bank & Trust does not participate in Project REACH (Roundtable for Economic Access and Change).

www.occ.gov/news-issuances/news-releases/2022/nr-occ-2022-30.html

Lack of Staff and Board Diversity

Guaranty Bank & Trust does not have any African Americans and/or Hispanics on the Board of Directors.

Guaranty Bank & Trust does not have any African Americans and/or Hispanics on the DFW MSA Leadership Team.

Guaranty Bank & Trust does not have any Commercial Loans Officers in the DFW MSA that are African Americans and/or Hispanics.

Guaranty Bank & Trust does not have any Mortgage Loans Officers in the DFW MSA that are African Americans and/or Hispanics.

Guaranty Bank & Trust does not participate in the Dodd-Frank Act Section 342(b)(2)(C) Diversity self-assessment.

The DFW MSA is majority minority.

Guaranty Bank & Trust is not a member of any of the Minority Trade Organizations below:

<https://regionalhca.org/>

<https://www.namcdfw.org/>

<https://blackcontractors.org/>

<https://aacatx.com/>

Guaranty Bank & Trust is not a member of any of the Minority Chambers below:

<https://dallasblackchamber.org/>

<https://arlingtonblackchamber.org/>

<https://fwmbcc.org/>

<https://fwhcc.org/>

<https://www.gdhcc.com/>

Guaranty Bank & Trust is not a member of any of the Minority Real Estate Trade Organizations below:

<https://www.narebdallas.org/>

<http://nahrepdallas.org/>

<https://www.varep.net/index.php/dallas-chapter>

<https://narebnorthtexas.org/nareb-north-texas>

<https://wcdallas.com/>

<https://realestatealliance.org/>

<https://www.areaa.org/dfw>

Redlining Cases

Justice Department and Office of the Comptroller of the Currency Announce Actions to Resolve Lending Discrimination Claims Against Cadence Bank

<https://www.justice.gov/opa/pr/justice-department-and-office-comptroller-currency-announce-actions-resolve-lending>

CFPB Files First Ever Redlining Complaint Against a Non-Bank Mortgage Lender

<https://www.consumerfinance.com/2020/07/20/cfpb-files-first-ever-redlining-complaint-against-a-non-bank-mortgage-lender/>

Regulation B prohibits discouragement of “applicants or prospective applicants”. Specifically, it states: “A creditor shall not make any oral or written statement, in advertising or otherwise, to applicants or prospective applicants that would discourage on a prohibited basis a reasonable person from making or pursuing an application.” The Official Interpretations of Regulation B also explain that this prohibition “covers acts or practices directed at prospective applicants that could discourage a reasonable person, on a prohibited basis, from applying for credit.”

In the course of conducting supervisory activity, examiners observed that a lender violated ECOA and Regulation B by engaging in acts or practices directed at prospective applicants that would have discouraged reasonable people in minority neighborhoods in Metropolitan Statistical Areas (MSAs) from applying for credit.

https://files.consumerfinance.gov/f/documents/cfpb_supervisory-highlights_issue-24_2021-06.pdf

DOJ, CFPB, and OCC announce aggressive redlining initiative; take action against national bank for alleged lending discrimination

<https://buckleyfirm.com/blog/2021-10-26/doj-cfpb-and-occ-announce-aggressive-redlining-initiative-take-action-against-national-bank-alleged-lending-discrimination>

Conclusion

The CRA regulation is very clear — a finding that a bank failed to comply with laws on fair and responsible lending trumps otherwise satisfactory or even outstanding CRA performance. The CRA regulations specifically state that a rating will be "adversely affected by evidence of discriminatory or other illegal credit practices," including but not limited to violations of the Equal Credit Opportunity Act, the Fair Housing Act, the Home Ownership and Equity Protection Act, the Federal Trade Commission Act, the Real Estate Settlement Procedures Act and the Truth in Lending Act.

On behalf of the Southern Dallas & Fort Worth Community, we ask that you deny this application and refer this discriminatory redlining case to the U.S. Department of Justice (DOJ) and the Consumer Financial Protection Bureau (CFPB).

Thanks

Sincerely,

James McGee

James McGee
President/Chair
JMcGee@SouthernDallasProgress.com
Southern Dallas Progress Community Development Corporation



February 17, 2023

Office of the Comptroller of the Currency
Attn: Phyllis A. Williams
500 N. Akard Street, Suite 1600
Dallas, TX 75201

Subject: Response to Public Comment
OCC Control Number: 2023-SO-Relocation-330500
Charter Number: 25053

Dear Ms. Williams,

This letter responds on behalf of Guaranty Bank & Trust, N.A. ("GBT" or the "Bank") to the public comment letter dated January 28, 2023 (the "2023 Protest") submitted by the Southern Dallas Progress Community Development Corporation ("SDP") to the Office of the Comptroller of the Currency ("OCC") in connection to GBT's application to relocate its existing branch located at 500 West 7th Street, Suite 150, Fort Worth, Texas 76102 to a new location at 100 East 15th Street, Suite 120, Fort Worth, Texas 76102 (the "Fort Worth Relocation Application"). GBT's executive management team reviewed the 2023 Protest and carefully considered its stated concerns.

GBT takes seriously its responsibilities to serve its communities and respond to all complaints. GBT's management and its board of directors are committed to compliance with all laws and regulations, including the Community Reinvestment Act ("CRA") the Equal Credit Opportunity Act ("ECOA") and the Fair Housing Act ("FHA"). GBT believes that it is, and has been at all times, in full compliance with the CRA, ECOA and the FHA. Further, GBT believes that it has satisfied the requirements necessary for approval of the Fort Worth Relocation Application under applicable law. In light of the information in this letter, the Bank's CRA performance record and its compliance with applicable laws, GBT respectfully submits that SDP's allegations should not prevent the OCC from approving its Fort Worth Relocation Application on an expedited basis.

GBT recognizes that the CRA requires the OCC to take into account the record of GBT's performance in helping to meet the credit needs of its communities, including low- and moderate-income, and majority minority-communities, when evaluating branch applications.¹ In addition, the OCC may consider the probable effects of the proposed branch on the convenience and needs of the community to be served.

As a preliminary matter, we do not believe that the 2023 Protest "presents a significant supervisory, CRA (if applicable), or compliance concern or raises a significant legal or policy issue requiring additional OCC review" and is "non-substantive"² such that the Fort Worth Relocation Application should be removed from expedited processing. GBT received from SDP a branch protest letter dated August 27, 2022 (the

¹ 12 USC 2903(a)

² 12 C.F.R. 5.13(a)(2)(ii).

“2022 Protest”) in response to its proposed Georgetown branch application (the “2022 Branch Application”) as well as a substantially similar CRA complaint also dated August 27, 2022 (the “2022 CRA Complaint”). As noted in the OCC’s approval of the Georgetown branch,³ the 2022 Protest and the 2022 CRA Complaint focused on GBT’s Dallas Assessment Area (“AA”), although the related application related to the GBT’s Austin assessment area and not the Dallas AA. Similarly, the 2023 Protest has made no effort to expand its focus beyond the Dallas AA despite the fact that the proposed relocation is in GBT’s Fort Worth AA and not in the Dallas AA and despite the OCC’s findings from its approval of the Georgetown branch. The OCC’s approval of the Georgetown Branch Application noted that “HMDA data alone are generally not adequate to provide a basis for concluding that an institution is engaged in lending discrimination, nor do they reflect the full range of an institution’s lending activities and efforts.”⁴ Rather than adding the necessary factual or analytical support to sustain the protest in light of the OCC’s feedback, the 2023 Protest simply omitted the HMDA data, retaining only the same unsupported, conclusory allegations from the 2022 Protest. According to OCC guidance, “[c]omments should be specific and contain data or references to support conclusions or recommendations.”⁵ The 2023 Protest lacks any data or references supporting its conclusions regarding GBT’s service to its communities or the approvability of the Fort Worth Relocation Application.

Additionally, the issues presented in the 2023 Protest have been “satisfactorily resolved” as the OCC reviewed the 2022 Protest, which presented “substantially the same issue in substantially the same assessment area during substantially the same time.”⁶ Attached hereto as Exhibit A is a redline comparing the 2023 Protest versus the 2022 Protest. As evident from this comparison, no effort was made to add any factual or analytical support for the allegations in the 2023 Protest. In fact, the only additions from the 2022 Protest are recitations of applicable law, regulations and precedent as well as the addition of “Fort Worth” to conclusory statements. The 2023 Protest, like the 2022 Protest, focused on the Dallas AA, while each related application related to a branch in a different assessment area. The 2023 Protest does not raise any concerns that were not included in the 2022 Protest. Although OCC guidance provides that “[t]he OCC may consider a CRA concern to be unresolved, for example, if the agency receives new information on a matter that it reviewed previously,”⁷ the 2023 Protest does not provide any new information that was not included in the 2022 Protest. The OCC reviewed these concerns between August 27, 2022 (the date of the 2022 Protest) and November 2, 2022 (the date of the OCC’s approval of the Georgetown Branch Application), which is substantially the same time as the 2023 Protest.

As noted above, the 2023 Protest, like the previous protests, focuses on concerns in GBT’s Dallas AA. However, the current and proposed locations for GBT’s Fort Worth branch are not located within the Dallas AA. GBT does not expect that the relocation of its Fort Worth branch will have any impact on the products or services GBT offers in its Dallas AA. In fact, the 2023 Protest does not allege that the Fort Worth branch relocation would have any impact in the products and services GBT provides in the Dallas

³ See letter from OCC to GBT’s counsel, Mr. Kevin Strachan, dated as of November 1, 2022, OCC Control No.: 2022-SO-BranchNew-328081 (the “2022 Approval”), at page 2, footnote 3.

⁴ *Id.*, at 2-3.

⁵ Comptroller’s Licensing Manual, *Public Notice and Comments*, April 2022, available at <https://www.occ.gov/publications-and-resources/publications/comptrollers-licensing-manual/files/file-pub-lm-public-notice-and-comments.pdf>, at page 5.

⁶ 12 C.F.R. 5.13(a)(2)(ii).

⁷ Comptroller’s Licensing Manual, *Public Notice and Comments*, April 2022, available at <https://www.occ.gov/publications-and-resources/publications/comptrollers-licensing-manual/files/file-pub-lm-public-notice-and-comments.pdf>.

AA. As noted above, the 2023 Protest does not include any data or analysis relating to the Fort Worth AA. Accordingly, we anticipate the OCC's review of the SDP allegations to be focused on GBT's recent and historical CRA performance and compliance record, including in the Dallas AA.

Although the 2023 Protest does not allege that the relocation of GBT's Fort Worth branch would have any impact on the Dallas AA, GBT would like to use this opportunity to address the largely unsupported claims that were included the 2023 Protest regarding GBT's performance in the Dallas AA. GBT is proud of its commitment to CRA compliance, including in its Dallas AA and the Fort Worth AA, and desires to substantively demonstrate the effectiveness of its CRA efforts and its compliance management systems.

Additionally, while the 2023 Protest does not address the impact of the Fort Worth branch relocation on GBT's ability to service the Fort Worth AA, we note that the proposed relocation, while under a mile and in the same neighborhood, will result in a branch that is closer to residential population centers and to the LMI tracts adjoining downtown. Accordingly, GBT expects that the proposed relocation will better enable GBT to serve the Fort Worth AA and particularly the LMI tracts nearest to the branch.

The remainder of this letter is divided into four parts. Part I of this letter discusses GBT's response to similar SDP protests that were submitted to the OCC in 2022 and 2021. Part II provides background on GBT and its commitment to CRA compliance and community service. Part III discusses GBT's growth and banking activities in the Dallas and Fort Worth markets. Part IV addresses the specific concerns expressed by SDP in its comment letter, demonstrating that those allegations are either unsubstantiated because they have been derived from incomplete information, or in some cases, the allegations are simply false. Consistent with the similarity of the 2023 Protest to the 2022 Protest, much of the following analysis repeats GBT's response to the 2022 Protest.

I. Review of GBT's response to SDP's 2022 and 2021 Protests.

We would like to emphasize that the allegations in the 2023 Protest are of a serial nature, and have been addressed previously and comprehensively by GBT. GBT received from SDP the 2022 Protest on August 27, 2022 in response to its 2022 Branch Application, as well as the substantially similar 2022 CRA Complaint that same day. Also, we note that allegations in the 2023 Protest are almost identical to those expressed by SDP in its complaint (the "2021 Protest") protesting GBT's application to establish a branch at 120 W. 8th Street in Georgetown, Texas (the "2021 Branch Application"). **The 2023 Protest does not raise any new claims or provide any new factual information that would substantiate its allegations of discrimination.**

GBT responded to the 2022 Protest by letter dated September 12, 2022 and to the 2021 Protest by letter dated May 18, 2021. Each of these response letters addresses the same allegations made by SDP in the 2023 Protest, the 2022 Protest, the 2022 CRA Complaint and the 2021 Protest. Each letter response was provided both to the OCC and to Mr. McGee. Each response letter has been included in the GBT's CRA Public File that Mr. McGee has been provided on multiple occasions.

The OCC approved the 2022 Branch Application by letter dated November 1, 2022.⁸ The OCC approved the 2021 Branch Application by letter dated July 8, 2021.⁹ In the approval of the 2022 Branch Application, the OCC acknowledged the concerns raised by SDP in the 2022 Protest and also GBT's response. To summarize:

- The OCC noted that the HMDA data presented by SDP, without more, was not adequate to provide a basis for concluding that GBT engaged in lending discrimination.¹⁰ This information also was not reflective of the full range of GBT's lending activities and efforts. The OCC pointed out that it monitors HMDA data reported by the institutions it regulates to determine whether those institutions exhibit increased fair lending risk. The OCC noted that GBT "is subject to the OCC's ongoing supervisory program to monitor fair lending risk and compliance with [ECOA], the [FHA] and their implementing regulations."¹¹
- The OCC took note of GBT's alternative delivery systems and its existing branch locations in the Dallas AA (including in low-income and majority-minority census tracts).¹²
- The OCC took note of GBT's CD investment and outreach in the Dallas and Fort Worth AAs, including recognition of specific examples of investments and support for organizations such as SDP.¹³
- The OCC stated that it had considered all the facts of record, including GBT's record under the CRA, compliance with fair lending and other consumer protection laws, confidential supervisory material, information provided by GBT, and the 2022 Protest.¹⁴ Based upon this review, the OCC concluded that the facts were consistent with approval of GBT's 2022 Branch Application.

As stated above, we believe that the 2023 Protest raises no new allegations or concerns that have not been previously addressed. Nonetheless, SDP continues to submit repetitive form protests,¹⁵ which result in application delays and require a significant investment of time and resources on behalf of our staff. GBT believes that it is important to clearly communicate with its regulators and to the public regarding its community commitment and CRA performance, and for this reason, is again providing a substantive response to the most recent protest. GBT will place this response (which will be the third comprehensive response to SDP) in the Bank's Public CRA File. However, we respectfully request that the OCC give appropriate consideration to the strategic and other risks to the Bank that arise from the serial and repetitive nature of SDP's complaint process.

II. Overview of GBT and its CRA Compliance Record.

⁸ See letter from OCC to GBT's counsel, Mr. Kevin Strachan, dated as of November 1, 2022, OCC Control No.: 2022-SO-BranchNew-328081 (the "2022 Approval").

⁹ See Letter from OCC to GBT's counsel, Mr. Derek McGee, dated as of July 8, 2021; OCC Control No.: 2021-SO-BranchNew-321044.

¹⁰ See the 2022 Approval, at Page 2-3

¹¹ See the 2022 Approval, at Page 3.

¹² *Id.* at Page 3.

¹³ *Id.* at Page 3.

¹⁴ *Id.* at Page 3.

¹⁵ We note, for example, that in some instances it appears SDP doesn't even change the name of the subject financial institution in its complaint letters. See, e.g., reference to "DCB" in the 2023 Protest and "Dallas Bank" in the 2022 CRA Complaint.

Guaranty Bank & Trust, N.A., or GBT was established in 1913 as a community bank and has a total of 32 locations and 40 ATMs located across eight assessment areas throughout East and North Texas, as well as the Brazos Valley and Houston. Even as it has expanded to include locations across the state, the Bank has continued to operate under the same community banking mindset for more than 100 years.

GBT offers a variety of commercial and retail financial services for consumers and small business owners. In addition to traditional banking services, the Bank has invested in several alternative delivery systems that provide service beyond the Bank's brick and mortar offices. The Bank's alternative delivery systems include deposit-taking ATMs, remote deposit capture, direct deposit, mobile banking, online account opening, and online banking. In addition, Bank-offered services include Apple Pay, Samsung Pay and Android Pay. When customers are conducting online banking, a chat box is available to discuss any problems or questions with a bank employee. The Bank has the ability to open deposit accounts and accept loan applications online and through its mobile app, including mortgage loans. GBT has a Customer Care Center, which is a call center that operates extended hours during the week and on weekends for assistance with banking matters.

In 2020, the Bank's lobbies were open to the public by appointment for a time because of the COVID-19 pandemic. During that time, the Bank recognized the need of its customers to continue to conduct banking business by offering virtual meetings via Zoom. The Bank also participated as a PPP lender to help customers and local businesses obtain necessary funds to keep their businesses afloat during the pandemic, with employees working around the clock to process thousands of loan applications.

The Bank's ATM services extend substantially beyond its 40 proprietary ATMs and includes more than 55,000 ATMs nationwide and around the world as a member of the AllPoint ATM network. AllPoint ATMs are located in stores such as Target, CVS, Walgreens, Kroger and Circle K, among others. GBT customers may use these ATMs with no surcharges. GBT employs several bilingual Spanish-speaking employees, including in mortgage lending. The Bank's business hours are conducive to the needs of the communities served and do not hinder any particular group or class of individuals.

III. GBT's Growth and Activities in the Dallas and Fort Worth Markets.

In support of its allegations that GBT engaged in unlawful redlining, the 2023 Protest, 2022 Protest and the 2022 CRA Complaint point primarily to GBT's physical locations in the Dallas AA, and general allegations that GBT does not engage in appropriate marketing and outreach to minority borrowers in certain portions of those areas. As a preliminary matter, we are not aware of a legal requirement relating to the location of physical branches, so long as GBT offers equal access to credit to all qualified borrowers within its reasonably expected market area. In addition, the SDP redlining allegations are not based upon full and complete information or are simply false. As discussed below, since its entry into the Dallas-Fort Worth-Arlington MSA, full and equal access to the Bank's services always has been, and continues to be a priority.

GBT acquired a location in Commerce, Texas (Hunt County) in 1999. In 2015, GBT purchased Preston State Bank in Dallas, adding two locations in Dallas County. The same year, the Bank also purchased Texas Leadership Bank, adding a location in Royse City (Rockwall County). In 2016, the Bank opened a second location in Rockwall County, which is located in the city of Rockwall. The Bank also opened a location in Denton (Denton County) and purchased a second Denton location, formerly operated by

Independent Bank. All seven of these locations are within the Dallas-Plano-Irving metropolitan division (“MD”). The Fort Worth branch proposing to relocate is in the Fort Worth-Arlington-Grapevine MD.

Eight of the Bank’s locations and seven deposit-taking ATMs are located in the Dallas-Fort Worth-Arlington MSA. The Bank delineates two assessment areas in this MSA – the Dallas AA and the Fort Worth AA. The Bank’s Dallas AA is comprised of five counties, including portions of Dallas, Collin, and Denton counties, as well as the entire counties of Hunt and Rockwall. According to FFIEC’s 2022 demographic information, the Dallas AA consists of 551 census tracts, of which 44 are low-income and 121 are moderate-income (almost 30% of tracts). Additionally, more than 49% of the census tracts in the Dallas AA are majority-minority census tracts. According to the June 2022 Summary of Deposits, GBT had a deposit market share of 0.08% in its Dallas AA. The Bank’s Fort Worth AA lies solely in Tarrant County and consists of 121 census tracts, of which 22 are low-income and 63 are moderate-income (70% of tracts), while more than 71% of the tracts in the Fort Worth AA are majority-minority census tracts. According to the June 2022 Summary of Deposits, GBT had a deposit market share of 0.04% in its Fort Worth AA.

According to 2022 demographic data, two of the Bank’s locations in the Dallas-Plano-Irving MD are located in moderate-income census tracts. Additionally, one of the Bank’s proprietary ATMS is located in a low-income, majority-minority census tract and two ATMs are located in moderate-income census tracts, one of which is also a MMCT, in this assessment area. The percentage of the Bank’s locations within the Dallas AA that are located in moderate-income census tracts exceeds the percentage of the population living in moderate-income geographies, and the percentage of the Bank’s proprietary ATMs also exceeds the percentage of both low- and moderate-income geographies in the MD. The Bank’s Fort Worth location is in Downtown Fort Worth, which is in an upper-income census tract. However, that tract is surrounded on three sides by low-income, majority-minority census tracts. The Bank’s location is easily accessible from LMI and MMCT geographies, and the Bank’s customers can access the 55,000 AllPoints ATMs nationwide without surcharge.

IV. Certain Allegations in the 2023 Protest are Unsupported by the Evidence or are Simply False.

A. GBT has appropriately and reasonably defined its assessment area in the Dallas market.

The 2023 Protest criticizes GBT’s delineation of its Dallas CRA assessment area, implying that GBT has not reasonably defined its assessment area as required under Section 345.41 of Regulation BB (which applies to FDIC regulated institutions). However, section 345.41(d), as well as the corresponding section 25.41(d) that applies to OCC-regulated institutions, state that “a bank or savings association may adjust the boundaries of its assessment area(s) to include only the portion of a political subdivision that it can reasonably be expected to serve. An adjustment is particularly appropriate in the case of an assessment area that otherwise would be extremely large, of unusual configuration, or divided by significant geographic barriers.”

The Bank’s current Dallas AA satisfies applicable CRA requirements, and this conclusion is supported by the OCC’s findings during recent CRA examinations. GBT’s assessment area delineation was presented to the OCC on September 8, 2016, and no regulatory concerns were noted. Further, the Dallas AA was included in the full-scope review during the Bank’s 2018 and 2021 CRA examinations. The 2018 Performance Evaluation stated that “all areas consist of whole geographies, do not reflect illegal discrimination, and do not arbitrarily exclude low-or moderate-income geographies.”

The 2021 Performance Evaluation further supports the Bank's delineation of the Dallas AA stating, "The AA meets the requirement of the regulation and does not arbitrarily exclude LMI CTs."

The Bank's Dallas location is approximately five miles from the southernmost border of the assessment area (I-30) and the Addison location is approximately 15 miles from Interstate 30. A number of banking institutions are located in or near Downtown Dallas, including Bank of America, PlainsCapital Bank, Comerica Bank, and Frost Bank. Additionally, there are several other banks with much larger market shares located along the Dallas North Tollway between I-30 and the Bank's Dallas and Addison locations. As previously stated, GBT has a market share of 0.08% in the Dallas AA. In addition, Dallas County has a population of approximately 2.6 million people, making it the ninth most populous county in the United States. Dallas County has more people than 15 U.S. states. If Dallas County were its own MSA, it would be the 25th most populous MSA. GBT cannot reasonably serve the entire political subdivision of Dallas County from its two branches within the county.

B. GBT actively engages in marketing and outreach to qualified borrowers in Dallas-Fort Worth's high minority/low-income communities.

All Bank advertising and marketing, as well as target markets for such, is reviewed by the GBT Compliance department to ensure compliance with all fair lending laws prior to publication. Overall marketing is commensurate with the Bank's strategic focus. The Bank does utilize social media channels in advertising. GBT follows applicable social media marketing guidelines and does not target based on demographic behavior or interests. Advertisements for banking products are focused within a 15-mile radius of Bank locations. A 15-mile radius from GBT's Dallas location includes 20 of the 21 LMI/high minority zip codes in Southern Dallas that are listed in the 2022 Protest and 2022 CRA Complaint. Additionally, parts of four of those zip codes lie at least partially within the Bank's Dallas AA. In 2020, specialized marketing specific to PPP lending was conducted via Facebook, LinkedIn and Google. Facebook criteria also applied to PPP specific advertising. LinkedIn advertising for PPP lending targeted all industries and included Job Seniorities (CEO, Owner, Partner, Vice President) and company size (2-500). The Google campaign targeted keywords around PPP and small business loans and did not exclude any specific audiences. Both LinkedIn and Google campaigns focused specifically on Dallas, Fort Worth, Austin, Houston, and Bryan-College Station geographies.

In 2018 and 2019, approximately 15.76% of the Bank's HMDA reportable loans were in the Dallas-Fort Worth-Arlington MSA. Approximately 16.8% of GBT's 2020 HMDA lending was in this MSA. It should be noted that a number of large banks and mortgage companies are present in this AA, making it difficult for a community bank to establish a strong presence. According to 2020 HMDA aggregate data, GBT's loan market share for HMDA lending in its Dallas AA is 0.11% and the Bank's market share is 0.03% in the Fort Worth assessment area. However, as discussed below, the Bank actively markets its lending products in these areas, and supports housing development through other investments.

C. GBT engages in a broad spectrum of other CRA investment and outreach activities in its Dallas and Fort Worth AAs, and considers suggestions from community organizations in its overall CRA needs assessments.

As a true community bank, it is the philosophy of Guaranty Bank & Trust to follow the spirit and intent of the CRA by encouraging and supporting all of its employees to make a positive impact in the communities they serve. GBT employees serve on various boards in their communities, from economic development organizations and hospital foundations to the United Way and Habitat for Humanity.

Employees have provided thousands of hours in service to various community organizations as a part of the Bank's commitment to community development. Employees provide financial literacy to the community, working with school and community groups to provide financial literacy to both children and adults. The Bank has specifically partnered with housing authorities to provide homeownership counseling to residents who wish to become first-time homeowners, and has also pledged funds to provide those individuals with loans to bring that dream into reality. GBT invests in municipal and school bonds in its assessment area and across the state, benefitting a multitude of LMI individuals and families. Additionally, the Bank donates thousands of dollars each year to area schools and organizations in its communities.

During the Bank's most recent CRA examination, it was noted that the Bank exhibited good performance for community development investments in the Dallas AA, with a total of 15 community development investments totaling almost \$4.2 million. Importantly, the Bank made a \$5,000 donation in August of 2020 to SDP following its request for a donation in that amount to support SDP's small business technical assistance program in Southern Dallas in the wake of the COVID-19 pandemic. This contribution is just one of many instances where GBT has demonstrated its willingness to collaborate with organizations that engage in worthwhile efforts on behalf of its community. Contrary to the allegations in 2023 Protest, these investments show that GBT has been willing to discuss and consider suggestions from organizations such as SDP in connection with the Bank's overall CRA needs assessment. What is more, as in this instance, the Bank has participated through investment and/or involvement in those efforts.

In addition to the investments described above, GBT extends millions of dollars in lending each year to businesses and non-profits in its communities in an effort to promote community development. During the Bank's most recent CRA examination, it was noted that the Bank originated a significant number of community development loans in the Dallas AA and exhibited good responsiveness to the credit and community needs in the AA. The OCC qualified six community development loans in the Dallas AA, which totaled more than \$24.9 million. Guaranty Bank & Trust also participates in the Federal Home Loan Bank's Affordable Housing Program and helped facilitate a \$300 thousand grant in the Dallas AA, which provided funds to the Plano Housing Corporation for the construction of a new 40-unit housing complex. Rental units in the complex are available to individuals and families that earn below sixty percent of the area's median family income.

Since the most recent CRA examination, GBT continues to invest in its communities through efforts such as those described above.

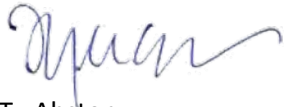
Conclusion.

Guaranty Bank & Trust is a true community Bank. We, along with the entire community banking industry, value the importance of community outreach. The emphasis that GBT places on engagement of its employees and the Bank's investment in its communities is an integral part of the Bank's core values and truly sets Guaranty Bank & Trust apart from large regional and nationwide banks.

GBT is dedicated to helping to meet the credit needs of its communities, including low- and moderate-income and majority-minority communities. The information provided in this letter, along with our performance in previous CRA exams, demonstrates that GBT has not unlawfully engaged in redlining or discriminatory practices. We respectfully ask that the OCC disregard SDP's allegations as it appears from SDP's continual and unsupported complaints that Mr. McGee may possess an inappropriate motive in

repeatedly attacking a financial institution with less than 0.10% deposit market share in the Dallas and Fort Worth AAs. None of the allegations in the 2023 Protest provide any basis for withholding or delaying approval of the Fort Worth Relocation Application. Accordingly, we respectfully renew our request that you approve Guaranty Bank & Trust's Fort Worth Relocation Application on an expedited basis.

Sincerely,

A handwritten signature in blue ink, appearing to read 'Ty Abston', with a stylized flourish at the end.

Ty Abston
Chief Executive Officer

Cc: Rachel Bayless, ADC, Dallas/Fort Worth Field Office
Carolyn Engelhardt, Licensing Manager
James McGee, Southern Dallas Progress Community Development Corporation
CRA Public File

Exhibit A

Comparison of 2023 Protest versus 2022 Protest

See attached.



Improving Lives, One Community at a Time

August 27, 2022 January 28, 2023

Guaranty Bank & Trust, National Association
100 W. Arkansas
Mt. Pleasant, TX 75455

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

RE: ~~Discrimination and Redlining Complaint against Guaranty Bank & Trust~~ Notice of Application For Branch Location-Protest Letter

Dear OCC,

The undersigned community organization is submitting this letter to ~~file a complaint against~~ comment on Guaranty Bank & Trust's Notice of Application For Branch Location. We do not support the application for Guaranty Bank & Trust. Since 2015, Guaranty Bank & Trust has excluded several Low to Moderate Income Census Tracts from there assessment area map. Also, the census tracts excluded are majority minority. to relocate its existing full-service branch from 500 West 7th Street, Suite 150, Fort Worth, TX 76102 to a new location at 100 East 15th Street, Suite 120, Fort Worth TX 76102.

The Community Reinvestment Act (CRA) is a law intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income (LMI) neighborhoods.

Guaranty Bank & Trust is not meeting the needs the needs of our community, which specifically includes low- and moderate-income neighbor located in ~~Southern Dallas~~ and Fort Worth. Guaranty Bank & Trust ~~fails to~~ provide small business and/or consumer lending services in Southern Fort Worth and Dallas' majority African American communities.

~~Southern Dallas Zip Codes (LMI/High Minority Areas)~~

As of today, Guaranty Bank & Trust's senior management still excludes several Low to Moderate Income Census Tracts from there assessment area map in Dallas. Also, the Dallas census tracts excluded are majority minority.

~~75203, 75207, 75208, 75210, 75211, 75212, 75215, 75216, 75217, 75223, 75224, 75226, 75227, 75228,~~

~~75232, 75233, 75236, 75237, 75241, 75249, 75253~~

The following sections discuss demographic in the Southern Dallas area.

- Southern Dallas is home to 43% of all Dallas residents in just 57% of the city's land area.
- Of the 560,000 residents of neighborhoods in southern Dallas, approximately 38% live below poverty – roughly 9% higher than the City's overall poverty rate of 29%.
- Overall, 56% of Dallas residents living below poverty live in the southern neighborhoods of Dallas.
- *The City of Dallas is a unique place. There is a difference between "South Dallas" and "Southern Dallas".*
- *The Southern Sector of Dallas (Southern Dallas) is commonly defined as those areas south of Interstate 30.*
- *The Southern Dallas is 196.7 total square miles. 45% of the City's residents live in Southern Dallas (91% of the residents are minorities in Southern Dallas).*

Concerns:

- Guaranty Bank & Trust does have any African Americans/Hispanics on the DFW MSA Leadership Team or on the Board of Directors.
- Guaranty Bank & Trust does not have a branch located in a low-income census tract in the DFW MSA.
- Guaranty Bank & Trust does not have a branch located in a high-minority/high-poverty¹ census tract in the DFW MSA.
- Guaranty Bank & Trust does not originate any commercial loans in low-income census tracts in the DFW MSA.
- Guaranty Bank & Trust does not originate any commercial loans in high-minority/ high-poverty² census tracts in the DFW MSA.
- Guaranty Bank & Trust does not originate any small business loans to businesses with less than a million-dollar in revenue that was in low-income census tracts in the DFW MSA.
- Guaranty Bank & Trust does not originate small business loans to businesses with less than a million-dollar in revenue that was in high-minority/ high-poverty census tracts in the DFW MSA.
- Guaranty Bank & Trust does not offer any solutions for the 163,000 unbanked/underbanked residents in the DFW MSA
- Guaranty Bank & Trust branches are only located in white-majority neighborhoods, compared to having none in majority-minority neighborhoods³

¹High-Minority/High-Poverty=Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs) https://hudgis-hud.opendata.arcgis.com/datasets/56de4edea8264fe5a344da9811ef5d6e_0

²DOJ Redlining Cases/ Few or no branches; <https://www.fhcci.org/wp-content/uploads/2013/08/Jonathan-Bont-Redlining.pdf>

The Dallas–Fort Worth–Arlington metropolitan statistical area's population was 7,573,136 according to the U.S. Census Bureau's 2019 population estimates, making it the most populous metropolitan area in both Texas and the Southern United States, the fourth largest in the U.S., and the tenth largest in the Americas. The Dallas–Fort Worth metroplex has over one million African-American and the second-largest metro population of African-Americans in Texas.

Guaranty Bank & Trust engages in unlawful redlining by acting to meet the credit needs of majority-White neighborhoods in the Dallas-Fort Worth Metropolitan Statistical Area ("DFW MSA" or "MSA") while avoiding the credit needs of majority-minority neighborhoods.

In addition, Guaranty Bank & Trust engages in lending discrimination by “redlining” predominantly African American and Hispanic neighborhoods in Southern Dallas County. “Redlining” is a term describing an illegal practice in which lenders intentionally avoid providing services to individuals living in predominantly minority neighborhoods because of the race of the residents in those neighborhoods.

Dallas is a majority-minority city (66.1 percent of population) with 41.8 percent of residents identifying as Hispanic and 24.3 percent identifying as Black.

Dallas is a city with a population of just under 1,344,000, including 24.3 percent African American residents, 41.8 percent Hispanic/Latinx residents, and 3.4 percent Asian residents; and 30.5 White (Non-Hispanic)

With 2,622,634 people, Dallas County is the 2nd most populated county in the state of Texas out of 254 counties. The largest Dallas County racial/ethnic groups are Hispanic (40.2%) followed by White (28.6%) and Black (22.3%).

Redlining/DESCRIPTION OF ASSESSMENT AREA ⁴¹

Per Performance Evaluation:

Delivery systems are accessible to all geographies and individuals of different income levels. The bank has seven branches and six ATMs within the Dallas AA. The Dallas AA includes 50 low-income tracts, 89 moderate-income tracts, 121 middle-income tracts, 173 upper-income tracts, and five tracts that are not designated. One of the bank’s branches and one ATM is located in a low-income tract and one branch and two ATMs are located in moderate-income tracts. Branch hours and services are consistent throughout and do not vary in a way that would negatively impact any low- or moderate-income tracts.

⁴—“<https://www.justice.gov/crt/case-document/report-and-recommendation-united-states-v-kleinbank-d-minn>
<https://www.justice.gov/crt/case-document/order-entering-settlement-agreement-and-agreed-order-united-states-v-first>
<https://www.justice.gov/crt/case-document/consent-order-united-states-v-union-savings-bank-and-guardian-savings-bank-sd-oh-0>

To clarify, the Dallas MD AA consists of 529 contiguous census tracts in Dallas County, which comprises a portion of the Dallas-Plano-Irving MD and has a total population of 2,667,720. According to the 2015 ACS US Census, the assessment area contained 107 low-income, 187 moderate-income, 110 middle-income, 120 upper-income census tracts, and 5 census tracts with no income designation.

CRA requires each financial institution to define one or more assessment areas within which examiners will evaluate its performance. **Dallas BANK delineated portions of Dallas County** within the Dallas MD AA assessment area. The bank should reasonably define its assessment area to meet CRA requirements. § 345.41 *Assessment area delineation*.

DCB **does** arbitrarily exclude high minority and lower moderate-income areas in Southern Dallas. DCB does not include Southern Dallas (City of Dallas & Dallas County) in their assessment area.

Guaranty Bank & Trust **does** arbitrarily exclude high minority and low to moderate-income areas in Southern Dallas County from 2015 to ~~2022~~2023.⁵² Guaranty Bank & Trust did Not include Southern Dallas (City of Dallas & Dallas County) in their assessment area from 2015 to ~~2022~~2023.

Equal Credit Opportunity Act (ECOA) and Fair Housing Act (FHA)

Guaranty Bank & Trust violates Equal Credit Opportunity Act (ECOA) and the Fair Housing Act (FHA) by discriminating against African Americans and other minority consumers. The Equal Credit Opportunity Act (ECOA) prohibits lenders from discriminating based on race and other characteristics.

As both the Equal Credit Opportunity Act (ECOA) and the Interagency Fair Lending Examination Procedures remind us, “A creditor shall not discriminate against an applicant regarding any aspect of a credit transaction”; ~~this includes small business and commercial lending.~~

In terms of the discrimination, we assert that Guaranty Bank & Trust does engage in the following:

- Made no efforts to market to African Americans and/or Hispanics in Southern Dallas
- Does not specifically target any marketing toward Hispanic and/or African Americans in the DFW MSA and specifically Southern Dallas
- Does not employ an African American and/or Hispanics commercial and/or mortgage loan officers in the DFW MSA
- Received few applications from African Americans & Hispanics in the DFW MSA
- Received almost no applications from applicants for properties located in African American and Hispanic Low to Moderate Income neighborhoods in the DFW MSA

¹ [“https://www.justice.gov/crt/case-document/report-and-recommendation-united-states-v-kleinbank-d-minn](https://www.justice.gov/crt/case-document/report-and-recommendation-united-states-v-kleinbank-d-minn)

<https://www.justice.gov/crt/case-document/order-entering-settlement-agreement-and-agreed-order-united-states-v-first>

<https://www.justice.gov/crt/case-document/consent-order-united-states-v-union-savings-bank-and-guardian-savings-bank-sd-oh-0>

⁵² [“https://www.justice.gov/crt/case-document/report-and-recommendation-united-states-v-kleinbank-d-minn](https://www.justice.gov/crt/case-document/report-and-recommendation-united-states-v-kleinbank-d-minn)

<https://www.justice.gov/crt/case-document/order-entering-settlement-agreement-and-agreed-order-united-states-v-first>

<https://www.justice.gov/crt/case-document/consent-order-united-states-v-union-savings-bank-and-guardian-savings-bank-sd-oh-0>

- Made a smaller percentage of HMDA-reportable residential mortgage loans in majority Black and Hispanic neighborhoods compared to its peers in the DFW MSA

Redlining Violates the Fair Housing Act and the Equal Credit Opportunity Act

The fair lending laws are designed to remedy credit discrimination, including redlining. The federal financial regulators have long recognized that redlining violates the fair lending laws, including in the following policy documents:

~~Regulation B, the ECOA's implementing regulation, provides that a creditor shall not make any oral or written statement, in advertising or otherwise, to applicants or prospective applicants that would discourage on a prohibited basis a reasonable person from making or pursuing an application. But the ECOA itself does not set forth such a prohibition.~~

Lending Concerns

1994 Interagency Policy Statement on Discrimination in Lending: Redlining refers to the illegal practice of refusing to make residential loans or imposing more onerous terms on any loans made because of the predominant race, national origin, etc., of the residents of the neighborhood in which the property is located. Redlining violates both the Fair Housing Act and the Equal Credit Opportunity Act.

~~I worked with the National Community Reinvestment Coalition (NCRC) to analyze the home purchase and small business lending of Guaranty Bank & Trust (GNTY) in Dallas. This is what NCRC found:~~

- ~~According to the Home Mortgage Disclosure Act (HMDA) data from 2018 to 2019, GNTY made a total of 59 in Dallas County. This data demonstrated that in 2019, 8.47% (5) of all home loans in Dallas went to minorities however only 0% (0) of GNTY's home loans were extended to Blacks (African Americans).~~
 - ~~Made a smaller percentage of HMDA-reportable residential mortgage loans in majority Black and Hispanic neighborhoods compared to its peers in the DFW MSA~~

2009 Interagency Fair Lending Examination Procedures: Redlining is a form of illegal disparate treatment in which a lender provides unequal access to credit, or unequal terms of credit, because of the race, color, national origin, or other prohibited characteristic(s) of the residents of the area in which the credit seeker resides or will reside or in which the residential property to be mortgaged is located.

- ~~According to the Home Mortgage Disclosure Act (HMDA) data from 2019 to 2020, GNTY made a total of 222 in Dallas County. This data demonstrated that in 2020, 13.51% (30) of all home loans in Dallas went to minorities however only 0% (0) of GNTY's home loans were extended to Blacks (African Americans).~~
 - ~~Made a smaller percentage of HMDA-reportable residential mortgage loans in majority Black and Hispanic neighborhoods compared to its peers in the DFW MSA~~

Similarly, courts have repeatedly recognized that redlining is a violation of the Fair Housing Act and the Equal Credit Opportunity Act. See, e.g., Ring v. First Interstate Mortgage, Inc., 984 F. 2d 924 (8th Cir. 1993); Hirschfeld v. Metlife Bank, N.A., 2012 WL 3240669 (E.D.N.Y. July 31, 2012); JAT, Inc. v. Nat'l City Bank of Midwest, 460 F. Supp. 2d 812, 819-20 (E.D. Mich. 2006); Hargraves v. Capital City Mortg. Corp., 140 F. Supp. 2d 7, 21 (D.D.C. 2000); Milton v. Bancplus Mortgage Corp., 1996 WL 197532 (N.D. Ill. Apr. 19, 1996); Old West End Ass'n v. Buckeye Federal Sav. & 10 Loan, 675 F. Supp. 1100 (N.D. Ohio 1987); Harrison v. Otto G. Heinzerth Mortg. Co., 430 F. Supp. 893 (N.D. Ohio 1977); Laufman v. Oakley Bldg. & Loan Co., 408 F. Supp. 489 (S.D. Ohio 1976).

- ~~Small Business Lending~~

- ~~○ Received almost no applications from applicants for properties located in African American and Hispanic Low to Moderate Income neighborhoods in the DFW MSA~~
- ~~○ Guaranty Bank & Trust does not originate any commercial loans in low income census tracts in the DFW MSA.~~
- ~~○ Guaranty Bank & Trust does not originate any commercial loans in high minority/ high poverty⁶ census tracts in the DFW MSA.~~
- ~~○ Guaranty Bank & Trust does not originate any small business loans to businesses with less than a million dollar in revenue that was in low income census tracts in the DFW MSA.~~
- ~~○ Guaranty Bank & Trust does not originate small business loans to businesses with less than a million dollar in revenue that was in high minority/ high poverty census tracts in the DFW MSA.~~

Finally, since the 1990s, the DOJ has litigated multiple court-approved settlements alleging redlining as a violation of the Fair Housing Act and the Equal Credit Opportunity Act. See DOJ Case List.

Redlining Violates the Fair Housing Act

The Fair Housing Act, 42 U.S.C. § 3601, et seq., prohibits discrimination in housing and “residential real estate-related transactions” on the basis of race, color, national origin, sex, religion, familial status, or disability. A “residential real estate-related transaction” includes making loans or providing other financial assistance for purchasing, constructing, improving, repairing, or maintaining a dwelling. 42 U.S.C. § 3605(b)(1)(A). In addition, the U.S. Department of Housing and Urban Development (“HUD”) has the authority to promulgate regulations to implement the Fair Housing Act, which can be found at 24 C.F.R. Part 100.

Redlining is prohibited under the following provisions of the Fair Housing Act (in relevant part) and its implementing regulation:

- It shall be unlawful for any person or other entity whose business includes engaging in residential real estate-related transactions to discriminate against any person in making available such a transaction, or
-

in the terms or conditions of such a transaction, because of race, color, or national origin. Fair Housing Act: 42 U.S.C. § 3605(a). Regulations: 24 C.F.R. §§ 100.110(b), 100.120(a)-(b).

- It shall be unlawful to discriminate against any person in the terms, conditions, or privileges of the sale or rental of a dwelling, or in the provision of services or facilities in connection therewith, because of race, color, or national origin. Fair Housing Act: 42 U.S.C. § 3604(b). Regulations: 24 C.F.R. §§ 100.50(b)(2), 100.65.

- It shall be unlawful to refuse to sell or rent after the making of a bona fide offer, or to refuse to negotiate for the sale or rental of, or otherwise make unavailable or deny, a dwelling to any person because of race, color, or national origin. Fair Housing Act: 42 U.S.C. § 3604(a). Regulation: 24 C.F.R. § 100.50(b)(3).

- It shall be unlawful to make, print, or publish, or cause to be made, printed, or published any notice, statement, or advertisement, with respect to the sale or rental of a dwelling that indicates any preference, limitation, or discrimination based on race, color, or national origin, or an intention to make any such preference, limitation, or discrimination. Fair Housing Act: 42 U.S.C. § 3604(c). Regulation: 24 C.F.R. § 100.50(b)(4). 11

Redlining Violates the Equal Credit Opportunity Act

The Equal Credit Opportunity Act (“ECOA”), 15 U.S.C. § 1691, et seq., prohibits a creditor from discriminating in any aspect of a credit transaction on the basis of race, color, national origin, sex, religion, marital status, age, because all or part of the applicant’s income derives from any public assistance program, or because of the applicant’s exercise in good faith of any right under the Consumer Credit Protection Act. ECOA applies to any extension of credit, including mortgage loans and small business loans. 15 U.S.C. § 1691a(d). In addition, the Consumer Financial Protection Bureau (“CFPB”) has the authority to promulgate regulations to implement the ECOA, which is known as “Regulation B” and can be found at 12 C.F.R. Part 1002.

Redlining is prohibited under the following provisions of the ECOA and its implementing regulation:

- It shall be unlawful for any creditor to discriminate against any applicant, with respect to any aspect of a credit transaction, on the basis of race, color, or national origin. Equal Credit Opportunity Act, 15 U.S.C. § 1691(a)(1). Regulation: 12 C.F.R. § 1002.4(a).

- A creditor shall not make any oral or written statement, in advertising or otherwise, to applicants or prospective applicants that would discourage, on the basis of race, color, or national origin, a reasonable person from making or pursuing an application. Regulation: 12 C.F.R. § 1002.4(b). (See also Equal Credit Opportunity Act, 15 U.S.C. § 1691(a)(1)).

ECOA and Regulation B prohibit discrimination on a “prohibited basis,” which includes on the basis of race, color, and national origin. 12 C.F.R. § 1002.2(z). The commentary to Regulation B clarifies that a creditor may not discriminate against persons associated with the applicant on a prohibited basis,

[including, for example, “because of the race of other residents in the neighborhood where the property offered as collateral is located.” 12 C.F.R. Part 1002, Supp. I, ¶ 2\(z\)-1.](#)

Products available for the Underserved/Minority Communities

Access to affordable credit is a key component of an individual’s ability to cultivate a strong financial position and participate fully in the DFW economy. The Equal Credit Opportunity Act of 1974 was passed to protect all consumers, yet the effects of the discrimination endure today.

Guaranty Bank & Trust failed to offer any solutions for the 163,000 unbanked/underbanked residents in the DFW MSA.

- [https://household-survey.fdic.gov/place-data?type=msa&area=Dallas Fort Worth Arlington TX](https://household-survey.fdic.gov/place-data?type=msa&area=Dallas_Fort_Worth_Arlington_TX)
 - The underbanked/unbanked information is available on the FDIC website.
- <https://www.aba.com/about-us/press-room/press-releases/aba-urges-americas-banks-to-offer-bank-on-certified-accounts>

Guaranty Bank & Trust does not have any special-purpose credit programs to address ~~their~~[the](#) disparities in small business lending in underserved high minority communities like Southern Dallas.

- <https://www.consumerfinance.gov/about-us/newsroom/consumer-financial-protection-bureau-issues-advisory-opinion-to-help-expand-fair-equitable-and-nondiscriminatory-access-to-credit/>
- https://www.hud.gov/sites/dfiles/GC/documents/Special_Purpose_Credit_Program_OGC_guidance_12-6-2021.pdf
- [12 CFR § 202.8 - Special purpose credit programs.](#)
 - <https://www.ffiec.gov/PDF/fairlend.pdf>

Activities under the CRA since 2020 CRA Performance Evaluation

Guaranty Bank & Trust failed to describe any significant CRA initiatives undertaken, particularly with respect to credit and deposit products and retail banking services targeted toward low- and moderate-income geographies, African American/Hispanic geographies, and individuals, identifying key elements of the products and services, the approximate date introduced, and results achieved to date.

Guaranty Bank & Trust failed to provide any details current community outreach and marketing efforts to residents and businesses throughout Bank’s low-income census tracts, moderate-income census tracts, and major minority census tracts.

Community Development Lending

Guaranty Bank & Trust failed to provide the number of loans made in Southern Dallas compared to Northern Dallas.

Small Business/Commercial Lending

Guaranty Bank & Trust failed to provide the number of loans made in Southern Dallas compared to Northern Dallas.

Project REACH Dallas

Guaranty Bank & Trust does not participate in Project REACH (Roundtable for Economic Access and Change).

www.occ.gov/news-issuances/news-releases/2022/nr-occ-2022-30.html

Lack of Staff and Board Diversity

Guaranty Bank & Trust does not have any African Americans and/or Hispanics on the Board of Directors.

Guaranty Bank & Trust does not have any African Americans and/or Hispanics on the DFW MSA Leadership Team.

Guaranty Bank & Trust does not have any Commercial Loans Officers in the DFW MSA that are African Americans and/or Hispanics.

Guaranty Bank & Trust does not have any Mortgage Loans Officers in the DFW MSA that are African Americans and/or Hispanics.

Guaranty Bank & Trust does not participate in the Dodd-Frank Act Section 342(b)(2)(C) Diversity self-assessment.

The DFW MSA is majority minority.

Guaranty Bank & Trust is not a member of any of the Minority Trade Organizations below:

<https://regionalhca.org/>

<https://www.namcdfw.org/>

<https://blackcontractors.org/>

<https://aacatx.com/>

Guaranty Bank & Trust is not a member of any of the Minority Chambers below:

<https://dallasblackchamber.org/>

<https://arlingtonblackchamber.org/>

<https://fwmbcc.org/>

<https://fwhcc.org/>

<https://www.gdhcc.com/>

Guaranty Bank & Trust is not a member of any of the Minority Real Estate Trade Organizations below:

<https://www.narebdallas.org/>

<http://nahrepdallas.org/>

<https://www.varep.net/index.php/dallas-chapter>

<https://narebnorthtexas.org/nareb-north-texas>

<https://wcdallas.com/>

<https://realestatealliance.org/>

<https://www.areaa.org/dfw>

Redlining Cases

Justice Department and Office of the Comptroller of the Currency Announce Actions to Resolve Lending Discrimination Claims Against Cadence Bank

<https://www.justice.gov/opa/pr/justice-department-and-office-comptroller-currency-announce-actions-resolve-lending>

CFPB Files First Ever Redlining Complaint Against a Non-Bank Mortgage Lender

<https://www.consumerfinancemonitor.com/2020/07/20/cfpb-files-first-ever-redlining-complaint-against-a-non-bank-mortgage-lender/>

Regulation B prohibits discouragement of “applicants or prospective applicants”. Specifically, it states: “A creditor shall not make any oral or written statement, in advertising or otherwise, to applicants or prospective applicants that would discourage on a prohibited basis a reasonable person from making or pursuing an application.” The Official Interpretations of Regulation B also explain that this prohibition “covers acts or practices directed at prospective applicants that could discourage a reasonable person, on a prohibited basis, from applying for credit.”

In the course of conducting supervisory activity, examiners observed that a lender violated ECOA and Regulation B by engaging in acts or practices directed at prospective applicants that would have discouraged reasonable people in minority neighborhoods in Metropolitan Statistical Areas (MSAs) from applying for credit.

https://files.consumerfinance.gov/f/documents/cfpb_supervisory-highlights_issue-24_2021-06.pdf

DOJ, CFPB, and OCC announce aggressive redlining initiative; take action against national bank for alleged lending discrimination

<https://buckleyfirm.com/blog/2021-10-26/doj-cfpb-and-occ-announce-aggressive-redlining-initiative-take-action-against-national-bank-alleged-lending-discrimination>

Conclusion

The CRA regulation is very clear — a finding that a bank failed to comply with laws on fair and responsible lending trumps otherwise satisfactory or even outstanding CRA performance. The CRA regulations specifically state that a rating will be "adversely affected by evidence of discriminatory or other illegal credit practices," including but not limited to violations of the Equal Credit Opportunity Act, the Fair Housing Act, the Home Ownership and Equity Protection Act, the Federal Trade Commission Act, the Real Estate Settlement Procedures Act, and the Truth in Lending Act.

~~Guaranty Bank & Trust redlined our Southern Dallas Community from 2015 to 2022.~~

~~We would look forward to this case being reviewed and referred~~ On behalf of the Southern Dallas & Fort Worth Community, we ask that you deny this application and refer this discriminatory redlining case to the U.S. Department of Justice (DOJ) and the Consumer Financial Protection Bureau (CFPB).

Thanks

Sincerely,

James McGee

James McGee
President/Chair
JMcGee@SouthernDallasProgress.com
Southern Dallas Progress Community Development Corporation

Research on DFW MSA Community Needs

~~Dallas has a housing shortage of approximately 20,000 units.~~

~~<https://dallascityhall.com/departments/housing-neighborhood-revitalization/DCH%20Documents/Adopted%20Housing%20Policy.pdf>~~

~~North Texas Regional Housing Assessment~~

~~<https://dhantx.com/report/north-texas-regional-housing-assessment/>~~

~~Dallas' Small Business Ecosystem Assessment~~

~~<https://www.dallasecdev.org/DocumentCenter/View/2789/Dallas-Small-Business-Ecosystem-Report-PDF>~~

~~Report on Housing Affordability and Vulnerability in Dallas, Texas~~

~~<https://nalcab.org/nalcab-releases-report-on-housing-affordability-and-vulnerability-in-dallas-texas/>~~

~~FINDING G: MINORITY OWNED BUSINESSES ACCESS TO CREDIT/CAPITAL ANALYSIS (CHAPTER 6)~~

~~<https://dallascityhall.com/departments/public-affairs-outreach/DCH%20Documents/availability-disparity-study.pdf>~~



Improving Lives, One Community at a Time

February 24, 2023

Guaranty Bank & Trust, National Association
100 W. Arkansas
Mt. Pleasant, TX 75455

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

RE: Notice of Application For Branch Location-Protest Letter

Dear OCC,

We received the letter dated February 17, 2023, from Guaranty Bank & Trust. As mentioned in our initial protest letter, Southern Dallas Progress CDC does not support the application for Guaranty Bank & Trust to relocate its existing full-service branch from 500 West 7th Street, Suite 150, Fort Worth, TX 76102 to a new location at 100 East 15th Street, Suite 120, Fort Worth TX 76102.

The passing of the 1977 Community Reinvestment Act aimed at reversing the practice of redlining when banks and the government would restrict credit in communities deemed “risky” — based on the race and background of that community’s residents.

The Community Reinvestment Act (CRA), enacted by Congress in 1977 (12 U.S.C. 2901) and implemented by Regulations 12 CFR parts 25, 228, 345, and 195, is intended to encourage depository institutions to help meet the **credit needs** of the communities in which they operate, including low- and moderate-income (LMI) neighborhoods. According to the Guaranty Bank & Trust’s Performance Evaluation, **from 2015 to 2023, Guaranty Bank & Trust arbitrarily excluded Low- and Moderate-Income Census Tracts in their Fort Worth and Southern Dallas from their assessment area map. Also, the census tracts in Fort Worth and Southern Dallas excluded were majority-minority.** As outlined under 12 CFR § 25.43(e), the assessment area map must consist only of whole geographies, may not reflect illegal discrimination, and may not arbitrarily exclude low- or moderate-income geographies.

The Financial Protection Bureau (CFPB) has enforcement authority over Equal Credit Opportunity Act (ECOA). The U.S. Department of Housing and Urban Development (HUD) has enforcement authority over the Fair Housing Act (FHA). **Guaranty Bank & Trust has not been reviewed by the CFPB or HUD.**

As mentioned in my previous letter dated January 28, 2023, Guaranty Bank & Trust has not met the needs of the Low- and Moderate-Income community in **Dallas and Fort Worth AAs**, specifically the areas mentioned below.

Southern Dallas Zip Codes (Low- and Moderate-Income Areas)

75203, 75207, 75208, 75210, 75211, 75212, 75215, 75216, 75217, 75223, 75224, 75226, 75227, 75228, 75232, 75233, 75236, 75237, 75241, 75249, 75253

Fort Worth Zip Codes (High Minority Areas)

76107 (MSA-State-County-Tract: 23104-48-439-1025.00)

76103, 76105, 76112, 76119

Guaranty Bank & Trust has failed to provide a detailed written summary of the Bank's record in helping to meet the credit needs of the Fort Worth and Southern Dallas community, which includes several low- and moderate- income neighborhoods and major minority communities.

Guaranty Bank & Trust Dallas County and Tarrant County Bank Locations:

5910 N Central Expy Ste 150 Dallas, TX 75206; **Located in a middle-income census tract and in a white majority community.** *

500 W 7th St Ste 150 Fort Worth, TX 76102; **Located in a middle-income census tract and in a white majority community.** *

Future Branch Location: 100 East 15th Street, Suite 120, Fort Worth, Texas 76102; **Located in an upper income census tract and in a white majority community.** *

** Justice Department and Office of the Comptroller of the Currency Announce Actions to Resolve Lending Discrimination Claims Against Cadence Bank*

*The department also alleges that **Cadence's branches were concentrated in majority-white neighborhoods**, that the bank's loan officers did not serve the credit needs of majority-Black and Hispanic neighborhoods and that the bank's outreach and marketing avoided those neighborhoods.*

<https://www.justice.gov/opa/pr/justice-department-and-office-comptroller-currency-announce-actions-resolve-lending>

Fair Lending Concerns

I worked with the Dallas Reinvestment Coalition to analyze the small business lending of Guaranty Bank & Trust. This is what we found.

- According to the Home Mortgage Disclosure Act (HMDA) data from 2018 to 2021 for Guaranty Bank & Trust; **0 of Guaranty Bank & Trust's home loans were extended to Blacks (African Americans) and 35 of Guaranty Bank & Trust's home loans were extended to Hispanic/Latino.**
 - Made a smaller percentage of HMDA-reportable residential mortgage loans in majority-Black and Hispanic neighborhoods compared to its peers in the DFW MSA
- Small Business Lending
 - Received almost no applications from applicants for properties located in African Southern Dallas' American and Hispanic Low to Moderate Income neighborhoods.
 - Very few small business loans were made in African Southern Dallas' American and Hispanic Low to Moderate Income neighborhoods.

Activities under the CRA since 2021 CRA Performance Evaluation **(Guaranty Bank & Trust did not provide a response)**

Guaranty Bank & Trust failed to describe any significant CRA initiatives undertaken in Fort Worth and Southern Dallas, particularly with respect to credit and deposit products and retail banking services targeted toward low- and moderate-income geographies, African American/Hispanic geographies, and individuals, identifying key elements of the products and services, the approximate date introduced, and results achieved to date.

Guaranty Bank & Trust failed to provide any details current their community outreach and marketing efforts to residents and businesses throughout Fort Worth and Southern Dallas' low-income census tracts, moderate-income census tracts, and major minority census tracts.

Fair Lending Exams:

Guaranty Bank & Trust failed provide the results of any fair lending exams from 2015 to current:
<https://www.occ.gov/news-issuances/news-releases/2023/nr-occ-2023-5.html>

Community Development Lending **(Guaranty Bank & Trust did not provide a response)**

Guaranty Bank & Trust failed to provide the number of loans made in Southern Dallas compared to Northern Dallas.

Small Business/Commercial Lending **(Guaranty Bank & Trust did not provide a response)**

Guaranty Bank & Trust failed to provide the number of loans made in Southern Dallas compared to Northern Dallas.

Redlining Southern Dallas/ Illegal Discrimination **(Guaranty Bank & Trust did not provide a response)**

From 2014 to 2023, Guaranty Bank & Trust engaged in unlawful redlining by acting to meet the credit needs of majority White Middle to Upper Income neighborhoods in the Dallas-Fort Worth Metropolitan Statistical Area ("DFW MSA" or "MSA") while avoiding the credit needs of Low to Moderate census tracts in Southern Dallas. Also, these census tracts were majority minority.

In addition, Guaranty Bank & Trust engaged in lending discrimination by “redlining” predominantly African American and Hispanic neighborhoods in Southern Dallas County. “Redlining” is a term describing an illegal practice in which lenders intentionally avoid providing services to individuals living in predominantly minority neighborhoods because of the race of the residents in those neighborhoods.

Per Performance Evaluation:

Delivery systems are accessible to all geographies and individuals of different income levels. The bank has seven branches and six ATMs within the Dallas AA. The Dallas AA includes 50 low-income tracts, 89 moderate-income tracts, 121 middle-income tracts, 173 upper-income tracts, and five tracts that are not designated. One of the bank’s branches and one ATM is located in a low-income tract and one branch and two ATMs are located in moderate-income tracts. Branch hours and services are consistent throughout and do not vary in a way that would negatively impact any low- or moderate-income tracts.

To clarify, the Dallas MD AA consists of 529 contiguous census tracts in Dallas County, which comprises a portion of the Dallas-Plano-Irving MD and has a total population of 2,667,720. According to the 2015 ACS US Census, the assessment area contained 107 low-income, 187 moderate-income, 110 middle-income, 120 upper-income census tracts, and 5 census tracts with no income designation.

To clarify, the Tarrant County AA consists of 439 contiguous census tracts, which comprises a portion of the Fort Worth-Arlington-Grapevine, Texas MD and has a total population of 2,165,722.

Guaranty Bank & Trust **does** arbitrarily exclude high minority and low to moderate-income areas in Tarrant County and Southern Dallas County from 2015 to 2023. ¹

Redlining Violates the Fair Housing Act and the Equal Credit Opportunity Act

The fair lending laws are designed to remedy credit discrimination, including redlining. The federal financial regulators have long recognized that redlining violates the fair lending laws, including in the following policy documents:

1994 Interagency Policy Statement on Discrimination in Lending: Redlining refers to the illegal practice of refusing to make residential loans or imposing more onerous terms on any loans made because of the predominant race, national origin, etc., of the residents of the neighborhood in which the property is located. Redlining violates both the Fair Housing Act and the Equal Credit Opportunity Act.

2009 Interagency Fair Lending Examination Procedures: Redlining is a form of illegal disparate treatment in which a lender provides unequal access to credit, or unequal terms of credit, because of the race,

¹ “<https://www.justice.gov/crt/case-document/report-and-recommendation-united-states-v-kleinbank-d-minn>
<https://www.justice.gov/crt/case-document/order-entering-settlement-agreement-and-agreed-order-united-states-v-first>
<https://www.justice.gov/crt/case-document/consent-order-united-states-v-union-savings-bank-and-guardian-savings-bank-sd-oh-0>

color, national origin, or other prohibited characteristic(s) of the residents of the area in which the credit seeker resides or will reside or in which the residential property to be mortgaged is located.

Similarly, courts have repeatedly recognized that redlining is a violation of the Fair Housing Act and the Equal Credit Opportunity Act. See, e.g., *Ring v. First Interstate Mortgage, Inc.*, 984 F. 2d 924 (8th Cir. 1993); *Hirschfeld v. Metlife Bank, N.A.*, 2012 WL 3240669 (E.D.N.Y. July 31, 2012); *JAT, Inc. v. Nat'l City Bank of Midwest*, 460 F. Supp. 2d 812, 819-20 (E.D. Mich. 2006); *Hargraves v. Capital City Mortg. Corp.*, 140 F. Supp. 2d 7, 21 (D.D.C. 2000); *Milton v. Bancplus Mortgage Corp.*, 1996 WL 197532 (N.D. Ill. Apr. 19, 1996); *Old West End Ass'n v. Buckeye Federal Sav. & 10 Loan*, 675 F. Supp. 1100 (N.D. Ohio 1987); *Harrison v. Otto G. Heinzerth Mortg. Co.*, 430 F. Supp. 893 (N.D. Ohio 1977); *Laufman v. Oakley Bldg. & Loan Co.*, 408 F. Supp. 489 (S.D. Ohio 1976).

Finally, since the 1990s, the DOJ has litigated multiple court-approved settlements alleging redlining as a violation of the Fair Housing Act and the Equal Credit Opportunity Act. See DOJ Case List.

Redlining Violates the Fair Housing Act

The Fair Housing Act, 42 U.S.C. § 3601, et seq., prohibits discrimination in housing and “residential real estate-related transactions” on the basis of race, color, national origin, sex, religion, familial status, or disability. A “residential real estate-related transaction” includes making loans or providing other financial assistance for purchasing, constructing, improving, repairing, or maintaining a dwelling. 42 U.S.C. § 3605(b)(1)(A). In addition, the U.S. Department of Housing and Urban Development (“HUD”) has the authority to promulgate regulations to implement the Fair Housing Act, which can be found at 24 C.F.R. Part 100.

Redlining is prohibited under the following provisions of the Fair Housing Act (in relevant part) and its implementing regulation:

- It shall be unlawful for any person or other entity whose business includes engaging in residential real estate-related transactions to discriminate against any person in making available such a transaction, or in the terms or conditions of such a transaction, because of race, color, or national origin. Fair Housing Act: 42 U.S.C. § 3605(a). Regulations: 24 C.F.R. §§ 100.110(b), 100.120(a)-(b).
- It shall be unlawful to discriminate against any person in the terms, conditions, or privileges of the sale or rental of a dwelling, or in the provision of services or facilities in connection therewith, because of race, color, or national origin. Fair Housing Act: 42 U.S.C. § 3604(b). Regulations: 24 C.F.R. §§ 100.50(b)(2), 100.65.
- It shall be unlawful to refuse to sell or rent after the making of a bona fide offer, or to refuse to negotiate for the sale or rental of, or otherwise make unavailable or deny, a dwelling to any person because of race, color, or national origin. Fair Housing Act: 42 U.S.C. § 3604(a). Regulation: 24 C.F.R. § 100.50(b)(3).
- It shall be unlawful to make, print, or publish, or cause to be made, printed, or published any notice, statement, or advertisement, with respect to the sale or rental of a dwelling that indicates any

preference, limitation, or discrimination based on race, color, or national origin, or an intention to make any such preference, limitation, or discrimination. Fair Housing Act: 42 U.S.C. § 3604(c). Regulation: 24 C.F.R. § 100.50(b)(4). 11

Redlining Violates the Equal Credit Opportunity Act

The Equal Credit Opportunity Act (“ECOA”), 15 U.S.C. § 1691, et seq., prohibits a creditor from discriminating in any aspect of a credit transaction on the basis of race, color, national origin, sex, religion, marital status, age, because all or part of the applicant’s income derives from any public assistance program, or because of the applicant’s exercise in good faith of any right under the Consumer Credit Protection Act. ECOA applies to any extension of credit, including mortgage loans and small business loans. 15 U.S.C. § 1691a(d). In addition, the Consumer Financial Protection Bureau (“CFPB”) has the authority to promulgate regulations to implement the ECOA, which is known as “Regulation B” and can be found at 12 C.F.R. Part 1002.

Redlining is prohibited under the following provisions of the ECOA and its implementing regulation:

- It shall be unlawful for any creditor to discriminate against any applicant, with respect to any aspect of a credit transaction, on the basis of race, color, or national origin. Equal Credit Opportunity Act, 15 U.S.C. § 1691(a)(1). Regulation: 12 C.F.R. § 1002.4(a).
- A creditor shall not make any oral or written statement, in advertising or otherwise, to applicants or prospective applicants that would discourage, on the basis of race, color, or national origin, a reasonable person from making or pursuing an application. Regulation: 12 C.F.R. § 1002.4(b). (See also Equal Credit Opportunity Act, 15 U.S.C. § 1691(a)(1)).

ECOA and Regulation B prohibit discrimination on a “prohibited basis,” which includes on the basis of race, color, and national origin. 12 C.F.R. § 1002.2(z). The commentary to Regulation B clarifies that a creditor may not discriminate against persons associated with the applicant on a prohibited basis, including, for example, “because of the race of other residents in the neighborhood where the property offered as collateral is located.” 12 C.F.R. Part 1002, Supp. I, ¶ 2(z)-1.

Project REACH Dallas (Guaranty Bank & Trust did not provide a response)

Guaranty Bank & Trust does not participate in Project REACH (Roundtable for Economic Access and Change).

www.occ.gov/news-issuances/news-releases/2022/nr-occ-2022-30.html

Lack of Staff and Board Diversity (Guaranty Bank & Trust did not provide a response)

Guaranty Bank & Trust does not have any African Americans and/or Hispanics on the Board of Directors.

<https://investors.gnty.com/corporate-overview/board-of-directors/default.aspx>

Guaranty Bank & Trust does not have any African Americans and/or Hispanics on the DFW MSA Leadership Team.

<https://investors.gnty.com/corporate-overview/bank-executive-officers/default.aspx>

Guaranty Bank & Trust does not have any Commercial Loans Officers in the DFW MSA that are African Americans and/or Hispanics.

<https://www.wsj.com/market-data/quotes/GNTY/company-people>

Guaranty Bank & Trust does not have any Mortgage Loans Officers in the DFW MSA that are African Americans and/or Hispanics.

<https://www.gnty.com/mortgage/>

<https://gnty.mymortgage-online.com/MeettheMortgageTeam.html>

Guaranty Bank & Trust does not participate in the Dodd-Frank Act Section 342(b)(2)(C) Diversity self-assessment.

<https://www.occ.gov/about/who-we-are/organizations/office-of-minority-and-women-inclusion/diversity-self-assessment.html>

The DFW MSA is majority minority.

Guaranty Bank & Trust is not a member of any of the Minority Trade Organizations below: (Guaranty Bank & Trust did not provide a response)

<https://regionalhca.org/>

<https://www.namcdfw.org/>

<https://blackcontractors.org/>

<https://aacatx.com/>

Guaranty Bank & Trust is not a member of any of the Minority Chambers below: (Guaranty Bank & Trust did not provide a response)

<https://dallasblackchamber.org/>

<https://arlingtonblackchamber.org/>

<https://fwmbcc.org/>

<https://fwhcc.org/>

<https://www.gdhcc.com/>

**Guaranty Bank & Trust is not a member of any of the Minority Real Estate Trade Organizations below:
(Guaranty Bank & Trust did not provide a response)**

<https://www.narebdallas.org/>

<http://nahrepdallas.org/>

<https://www.varep.net/index.php/dallas-chapter>

<https://narebnorthtexas.org/nareb-north-texas>

<https://wcdallas.com/>

<https://realestatealliance.org/>

<https://www.areaa.org/dfw>

Redlining Cases (Guaranty Bank & Trust Compliance Department is not tracking recent enforcement actions)

Justice Department Secures Over \$31 Million from City National Bank to Address Lending Discrimination Allegations

<https://www.justice.gov/opa/pr/justice-department-secures-over-31-million-city-national-bank-address-lending-discrimination>

RECENT ACCOMPLISHMENTS OF THE HOUSING AND CIVIL ENFORCEMENT SECTION

<https://www.justice.gov/crt/recent-accomplishments-housing-and-civil-enforcement-section#home>

Research on Dallas Community Needs

Dallas has a housing shortage of approximately 20,000 units.

<https://dallascityhall.com/departments/housing-neighborhood-revitalization/DCH%20Documents/Adopted%20Housing%20Policy.pdf>

Dallas' Small Business Ecosystem Assessment

<https://www.dallasecocodev.org/DocumentCenter/View/2789/Dallas-Small-Business-Ecosystem-Report-PDF>

Report on Housing Affordability and Vulnerability in Dallas, Texas

<https://nalcab.org/nalcab-releases-report-on-housing-affordability-and-vulnerability-in-dallas-texas/>

FINDING G: MINORITY OWNED BUSINESSES ACCESS TO CREDIT/CAPITAL ANALYSIS (CHAPTER 6)

<https://dallascityhall.com/departments/public-affairs-outreach/DCH%20Documents/availability-disparity-study.pdf>

City of Dallas Economic Development Plan

<https://www.dallasecocodev.org/544/Strategic-Economic-Development-Plan>

Research on Fort Worth Community Needs

Fort Worth Disparity Study-Evidence of Disparities in Access to Business Capital

<https://www.fortworthtexas.gov/files/assets/public/diversity-inclusion/documents/business-equity/2020-city-of-fort-worth-disparity-study.pdf>

City of Fort Worth Economic Development Plan

<https://www.fortworthtexas.gov/departments/ecodev/edplan>

City of Fort Worth Community Needs Assessment

<https://www.fortworthtexas.gov/files/assets/public/neighborhoods/documents/cap-community-needs-assessment.pdf>

Conclusion

Guaranty Bank & Trust 'policies and practices constitute unlawful discrimination against applicants and prospective applicants, including by redlining majority-Black and Hispanic communities in the DFW MSA.

On behalf of the Southern Dallas and Fort Worth Community, we ask that you deny this application and refer this discriminatory redlining case to the U.S. Department of Justice (DOJ) and the Consumer Financial Protection Bureau (CFPB).

Thanks

Sincerely,

James McGee

James McGee

President/Chair

JMcGee@SouthernDallasProgress.com

Southern Dallas Progress Community Development Corporation