



PUBLIC DISCLOSURE

August 27, 2018

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

American Bank National Association
Charter Number 16320

2707 West Northwest Highway
Dallas, TX 75220

Office of the Comptroller of the Currency

225 E John Carpenter Fwy
Suite 900
Irving, TX 75062

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

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Overall CRA Rating

The Lending Test is rated: **Satisfactory**.

American Bank, National Association's (ABNA or American Bank, NA) lending performance is satisfactory given its size, financial condition, and the credit needs of the assessment area (AA).

- The bank's loan to deposit ratio is reasonable and averaged 44.8% during the evaluation period.
- A majority of loans originated from 2015 through 2017 were inside the bank's AA.
- Lending performance reflects a reasonable penetration in low- and moderate-income census tracts.
- Lending performance reflects a reasonable penetration to low- and moderate-income borrowers.

Definitions and Common Abbreviations

The following terms and abbreviations are used throughout 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. A bank subsidiary is controlled by the bank and is, therefore, an affiliate.

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

Census Tract (CT): A small subdivision of metropolitan and other densely populated counties. Census tract boundaries do not cross county lines; however, they may cross the boundaries of metropolitan areas. Census tracts generally have a population between 1,200 and 8,000 people, with an optimal size of 4,000 people. Their physical size varies widely depending upon population density. Census tracts are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons.

Community Development: 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; activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas; or loans, investments, and services that support, enable or facilitate projects or activities under HUD Neighborhood Stabilization Program criteria that benefit low-, moderate-, and middle-income individuals and geographies in the bank's assessment area(s) or outside the assessment area(s) provided the bank has adequately addressed the community development needs of its assessment area(s).

Community Reinvestment Act (CRA): the statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its local community, 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, home equity 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 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), loan pricing, the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

Home Mortgage Loans: Such loans include home purchase, home improvement and refinancings, as defined in the HMDA regulation. These include loans for multifamily (five or more families) dwellings, manufactured housing and one-to-four family dwellings other than manufactured housing.

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 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 income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent, in the case of a geography.

Market Share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the MA/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. 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 it and half below it.

Metropolitan Area (MA): Any metropolitan statistical area or metropolitan division, as defined by the Office of Management and Budget, and any other area designated as such by the appropriate federal financial supervisory agency.

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.

Other Products: Includes any unreported optional category of loans for which the institution collects and maintains data for consideration during a CRA examination. Examples of such activity include consumer loans and other loan data an institution may provide concerning its lending performance.

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.

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

Description of Institution

The American Bank, NA maintains a single banking location in the Bachman Lake area of northwest Dallas, Texas, and is wholly owned by ABNA Holdings, Inc, a single bank holding company. As of June 30, 2018, total assets were \$58 million, tier 1 capital was \$5.7 million, and the Tier 1 Leverage ratio was 10.15%. The bank facility includes an external automated teller machine, night depository, and drive-thru teller lanes. This is a full service institution offering a variety of deposit accounts and consumer lending products to the community. The bank was rated “satisfactory” during the prior CRA evaluation dated August 26, 2013.

The bank's strategy includes originating loans to consumers to purchase automobiles. This is a lending niche the bank has been successful in for many years, and the bank is well known in the community for providing automobile loans. As of June 30, 2018, loans totaled \$23 million or 40% of total assets. Approximately \$20.7 million, or 89% of total loans, were automobile loans to consumers. Borrowers are typically low and moderate income consumers who have little to no credit history, and our evaluation indicates a majority of loans are extended to low- and moderate-income borrowers. There are no legal or financial circumstances that impeded the bank's ability to help meet the credit needs of the assessment area.

Scope of the Evaluation

Evaluation Period/Products Evaluated

This evaluation assesses American Bank, NA's performance in meeting the credit needs of its assessment area. We evaluated the bank's performance under the small bank performance criteria, which includes loan to deposit ratio, lending within the assessment area, lending to borrowers of different incomes, geographic distribution of loans, and responses to CRA related complaints. We sampled 78 consumer loans originating between January 1, 2015 and December 31, 2017.

Selection of Areas for Full-Scope Review

American Bank, NA has one assessment area, which encompasses all of Dallas County. The assessment area has not changed since the prior CRA examination. Please refer to appendix A for additional details regarding the assessment area.

Ratings

The bank's overall rating is based primarily on the assessment area that received a full-scope review.

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 assessment area by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Consumer Financial Protection Bureau, as applicable.

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

The OCC will consider any information that this institution engaged in discriminatory or other illegal credit practices, identified by or provided to the OCC before the end of the institution'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.

Conclusions with Respect to Performance Tests

LENDING TEST

American Bank, NA's performance under the lending test is satisfactory. Management has been successful in meeting the credit needs of the assessment area. To evaluate lending performance, we reviewed a random sample of 78 loans. We identified consumer automobile loans as the bank's primary loan product based on the dollar volume and number of loans originated during the evaluation period.

Loan-to-Deposit Ratio

The quarterly average loan to deposit ratio of 44.77% for American Bank, NA is reasonable given the bank's lending strategy and focus, capital levels, activity within the community, and demographic and economic factors within the assessment area. The quarterly average is calculated as the average for the 19 quarters since the prior CRA examination. In 2015 the loan to deposit ratio increased from 26% to 57% before beginning a gradual decline to 46% as of June 30, 2018. The declining loan to deposit ratio is primarily due to tighter underwriting and loan payoffs in a maturing portfolio. The majority of loans originated at the bank are automobile loans, which are typically a lower dollar amount. As shown in the table below, the average loan to deposit ratio is reasonable when compared to similar size banks in the area.

Institution	Assets as of 6/30/2018 (\$000's)	Average LTD ratio as of 6/30/2018
<i>American Bank, NA</i>	\$55,387	44.77%
Maplemark Bank	\$188,897	45.11%
Commercial State Bank	\$82,648	58.47%
Spectra Bank	\$70,332	68.47%
Lakeside National Bank	\$67,024	41.73%

Source: Call Report Data

Lending in Assessment Area

Lending within the assessment area is satisfactory. A majority of the loans originated in 2015, 2016, and 2017 were inside the bank's assessment area. To assess performance, we reviewed 51 consumer loans that originated between January 1, 2015 and December 31, 2016. The loans originated inside the AA were 74.5% by number and 74.9% by dollar. To assess performance for 2017, we reviewed 22 loans that originated between January 1, 2017 and December 31, 2017. The loans originated inside the AA were 81.5% by number and 79.7% by dollar. The breakdown of these numbers is illustrated in the tables below.

Table D - Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total	Dollar Amount of Loans \$(000s)				Total
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Total	38	74.5	13	25.5	51	789,153	74.9	264,473	25.1	1,053,626
<i>Source: Evaluation Period: 1/1/2015 - 12/31/2016 Bank Data Due to rounding, totals may not equal 100.0</i>										

Table D - Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total	Dollar Amount of Loans \$(000s)				Total
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Total	22	81.5	5	18.5	27	434,073	79.7	110,387	20.3	544,460
<i>Source: Evaluation Period: 1/1/2017 - 12/31/2017 Bank Data Due to rounding, totals may not equal 100.0</i>										

Lending to Borrowers of Different Incomes and to Businesses of Different Sizes

Overall, the distribution of loans to borrowers of different incomes reflects reasonable penetration, given the demographics of the assessment area. We reviewed 51 loans originated between January 1, 2015 and December 31, 2016, and 27 loans originated from January 1, 2017 through December 31, 2017 to assess lending to borrowers of different incomes. The bank's lending in 2015 through 2017 to low-income borrowers is lower than the percentage of low-income households in the assessment area. Census data reflects that 14.3% of households in 2015 and 2016 were below the poverty level, while 15.9% of households in 2017 were below the poverty level. These households are typically unable to meet the bank's credit underwriting standards.

The bank's lending to moderate-income borrowers in all three evaluation years exceeds the ratios of households in those census tracts. In light of this demographic data and excellent penetration to moderate-income borrowers, American Bank NA demonstrates reasonable penetration of consumer loans to low- and moderate-income households in the assessment area. The tables below summarize the distribution of consumer loans to borrowers of different income levels.

Table V - Assessment Area Distribution of Consumer Loans by Income Category of the Borrower													2015-16	
Assessment Area:	Total Consumer Loans			Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers		
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	
American Bank 2018 Exam Dallas AA	51	1,053,627	100	28.6	13.7	19.1	37.3	18.1	37.3	34.2	11.8	0.0	0	
Total	51	1,053,627	100	28.6	13.7	19.1	37.3	18.1	37.3	34.2	11.8	0.0	0	

*Source: 2010 U.S. Census; 01/01/2015 - 12/31/2016 Bank Data.
Due to rounding, totals may not equal 100.0*

Table V - Assessment Area Distribution of Consumer Loans by Income Category of the Borrower													2017	
Assessment Area:	Total Consumer Loans			Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers		
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	
American Bank 2018 Exam Dallas AA	27	544,460	100	29.5	22.3	18.8	29.6	17.9	25.9	33.8	22.2	0.0	0	
Total	27	544,460	100	29.5	22.3	18.8	29.6	17.9	25.9	33.8	22.2	0.0	0	

*Source: 2015 ACS Census; 01/01/2017 - 12/31/2017 Bank Data.
Due to rounding, totals may not equal 100.0*

Geographic Distribution of Loans

American Bank, NA's geographic loan distribution reflects a reasonable dispersion in low- and moderate-income census tracts. American Bank collects geographic information from borrowers, which allowed us to perform an analysis of the bank's geographic distribution of loans between low-, moderate-, middle-, and upper-income geographies.

To determine the geographic distribution of loans, we reviewed 51 loans originated in 2015 and 2016, and 27 loans originated in 2017. Of the 51 loans originated between January 1, 2015 and December 31, 2016, 26.6% were in low-income census tracts, and

52.3% were in moderate-income census tracts. As shown in the table below, this demonstrates excellent dispersion as penetration in both low- and moderate-income geographies significantly exceeds the ratios.

The 2017 table below shows reasonable penetration in low- and moderate-income census tracts, when combined. Penetration in the low-income census tracts is below the ratio; however, penetration in the moderate-income census tracts significantly exceeds the ratio and mitigates the low penetration in the other.

Table U: Assessment Area Distribution of Consumer Loans by Income Category of the Geography												2015-16	
Assessment Area:	Total Consumer Loans			Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Not Available-Income Tracts	
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans
American Bank 2018 Exam Dallas AA	51	1,053,627	100	17.8	26.6	31.7	52.3	26.4	16.2	24.1	4.9	0.0	0

*Source: 2010 U.S. Census; 01/01/2015 - 12/31/2016 Bank Data.
Due to rounding, totals may not equal 100.0*

Table U: Assessment Area Distribution of Consumer Loans by Income Category of the Geography												2017	
Assessment Area:	Total Consumer Loans			Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Not Available-Income Tracts	
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans
American Bank 2018 Exam Dallas AA	27	544,460	100	18.5	11.8	34.2	65.8	23.4	16.1	23.7	6.3	0.2	0

*Source: 2015 ACS Census; 01/01/2017 - 12/31/2017 Bank Data.
Due to rounding, totals may not equal 100.0*

Responses to Complaints

Complaint response is satisfactory. There were no CRA related complaints received during this evaluation period.

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 metropolitan and nonmetropolitan areas 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	Lending Test (excludes CD loans): 1/1/2015 to 12/31/2017	
Financial Institution	Products Reviewed	
American Bank, NA Dallas, TX	Consumer Loans	
List of Assessment Areas and Type of Examination		
Assessment Area	Type of Exam	Other Information
Dallas County, Texas	Full Scope	

Appendix B: Community Profiles for Full-Scope Areas

Dallas County

The assessment area consists of whole geographies and does not arbitrarily exclude low- and moderate-income geographies. The assessment area is comprised of 529 census tracts, including low-, moderate-, middle-, and upper-income levels. The 2015 census data reflects nearly 16% of families in the assessment area live below the poverty level, which is an increase from 14% in 2010.

Banking within the assessment area is competitive with state, regional, and national financial institutions. American Bank, NA serves the needs of the community by offering automobile loans to consumers – including low- and moderate-income borrowers that have little to no credit history.

While Dallas County is the bank's assessment area, many of the bank's customers come from the immediate surrounding area, which consists primarily of rental properties and apartments. Love Field (airport) is to the south and has been undergoing expansive refurbishing. The medical district along Harry Hines has been steadily improving and stretching north. DART rail construction eliminated several dilapidated apartment complexes. Several non-profits have identified the Bachman Lake area as a site for services. Bachman Lake Together provides services for preschoolers and families. Buckner International will soon open a large facility close by to serve families with ESL classes, job skill training, counseling, and handling emergency family situations. The city of Dallas recently opened satellite council offices for Districts 2 and 6 at Bachman Recreation Center to better serve the community.

We interviewed a contact within the community to identify opportunities for financial institution participation and determine the performance of local institutions. The contact stated local banks are responsive in meeting the needs of the community.

Please see the tables below for additional data.

Table A – Demographic Information of the Assessment Area						
Assessment Area: American Bank 2018 Exam Dallas AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	529	19.7	33.3	23.4	23.1	0.6
Population by Geography	2,368,139	18.1	35.2	25.1	21.6	0.0
Housing Units by Geography	932,072	18.9	32.0	25.8	23.3	0.0
Owner-Occupied Units by Geography	454,958	9.4	30.8	28.8	31.0	0.0
Occupied Rental Units by Geography	377,402	27.9	32.9	23.5	15.7	0.0
Vacant Units by Geography	99,712	28.0	34.4	20.7	16.9	0.0
Businesses by Geography	201,907	12.7	23.5	25.7	37.6	0.4
Farms by Geography	2,934	11.3	25.7	26.6	36.3	0.1
Family Distribution by Income Level	544,733	30.5	19.1	17.8	32.6	0.0
Household Distribution by Income Level	832,360	28.6	19.1	18.1	34.2	0.0
Median Family Income MSA - 19124 Dallas-Plano-Irving, TX MD		\$67,175	Median Housing Value			\$162,593
			Median Gross Rent			\$858
			Families Below Poverty Level			14.3%
<i>Source: 2010 U.S. Census and 2016 D&B Data</i> <i>Due to rounding, totals may not equal 100.0</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

2010 census data shows that there are 529 census tracts in Dallas County. Low income census tracts comprise 19.7% of the AA and moderate census tracts comprise 33.3% of the AA. The population of the county is nearly 2.4 million people, with 18.1% in low income census tracts, and 35.2% in moderate income census tracts. Family distribution by income level is 30.5% in low income and 19.1% in moderate income. The median family income for the MSA is \$67,175, and the median housing value is \$162,593. Median gross rent is \$858 per month. There are 14.3% of families that live below the poverty level.

Table A – Demographic Information of the Assessment Area						
Assessment Area: American Bank 2018 Exam Dallas AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	529	20.2	35.3	20.8	22.7	0.9
Population by Geography	2,485,003	19.0	37.9	22.4	20.5	0.2
Housing Units by Geography	964,713	19.5	34.0	22.9	23.3	0.2
Owner-Occupied Units by Geography	451,480	10.0	33.4	25.6	30.8	0.2
Occupied Rental Units by Geography	429,799	27.5	35.0	21.0	16.1	0.3
Vacant Units by Geography	83,434	30.1	32.0	17.7	19.9	0.3
Businesses by Geography	211,471	10.7	27.3	25.8	34.9	1.3
Farms by Geography	3,071	9.9	28.8	24.9	35.5	0.9
Family Distribution by Income Level	576,726	31.5	18.9	17.4	32.2	0.0
Household Distribution by Income Level	881,279	29.5	18.8	17.9	33.8	0.0
Median Family Income MSA - 19124 Dallas-Plano-Irving, TX MD		\$71,149	Median Housing Value			\$171,738
			Median Gross Rent			\$952
			Families Below Poverty Level			15.9%
<i>Source: 2015 ACS Census and 2017 D&B Data</i> <i>Due to rounding, totals may not equal 100.0</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

2015 census data shows that there are 529 census tracts in Dallas County. Low income census tracts comprise 20.2% of the AA and moderate census tracts comprise 35.3% of the AA. The population of the county is nearly 2.5 million people, with 19% in low income census tracts and 37.9% in moderate income census tracts. Family distribution by income level is 31.5% in low income and 18.9% in moderate income. The median family income for the MSA is \$71,149, and the median housing value is \$171,738. Median gross rent is \$952 per month. There are 15.9% of families that live below the poverty level.