

Texas: Banks' Economic Impact

Banks support Texas's economy with consumer, business and other loans, and by providing more than 233,000 people with a rewarding place to work.



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JOBS

LENDING

CUSTOMERS

Jobs

233,412

Employees

\$29.5 B

Total Annual Compensation & Benefits

\$126,388

Average Total Compensation & Benefits

378

Banks Headquartered in State

Source: FDIC Call Report 2023Q4, Bureau of Labor Statistics 2023, ABA analysis

Lending

\$99.2 B

New Home Loans Booked in 2023

278,394

Number of New Home Loans in 2023

\$315,000

Median New Home Loan Size in 2023

\$66 B

Small Business Loans

2.4 M

Number of Small Business Loans

\$27,705

Average Small Business Loan

\$6.8 B

Small Farm Loans

100,364

Number of Small Farm Loans

\$67,740

Average Small Farm Loan

Source: FFIEC HMDA 2023, FFIEC CRA 2023, FDIC Call Report 2023Q4, ABA analysis

Customers

\$1.5 T

Deposits

485

Banks Operating Branches

6,339

Branches & Offices

3,235

Branches Offering Low Fee Bank On-certified Accounts



Strong Communication in a Texas Winter Storm

During the worst winter storm in Texas history, First Financial Bank worked hard to provide their customers with peace of mind, and access to banking resources. While bank employees and customers alike were stranded in their homes without power, the bank created a communication campaign with the

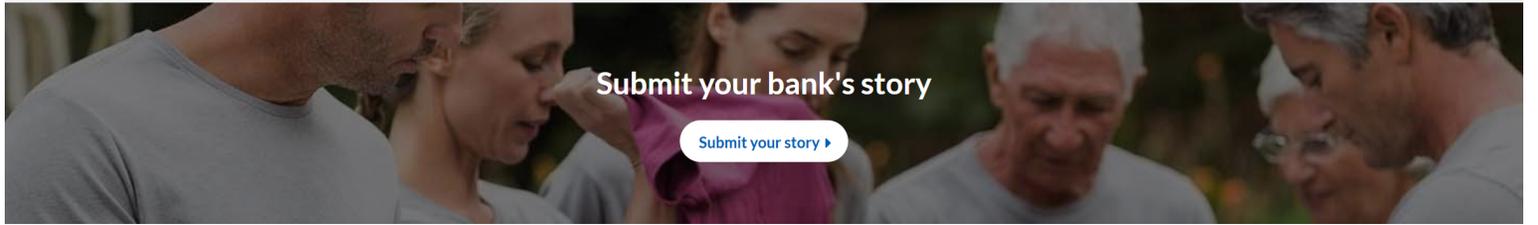


motto, "when it matters most, we are here to put you first", and committed to share up-to-date and accurate information with customers across various channels.

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Source: FDIC Summary of Deposits 2023Q4, CFE Fund, ABA analysis



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