



## CRA PUBLIC FILE REQUIREMENTS AND INDEX PAGES

1. All written comments received from the public for the current year and each of the prior two calendar years that specifically relate to the bank's performance in helping to meet community credit needs, and any response to the comments by the bank, if neither the comments nor the responses contain statements that reflect adversely on the good name or reputation of any persons other than the bank or publication of which would violate specific provisions of law;
2. A copy of the public section of the bank's most recent CRA Performance Evaluation prepared by the FDIC. The bank shall place this copy in the public file within 30 business days after its receipt from the FDIC;
3. A list of the bank's branches, their street addresses, and geographies;
4. A list of branches opened or closed by the bank during the current year and each of the prior two calendar years, their street addresses, and geographies;
5. 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. At its option, a bank may include information regarding the availability of alternative systems for delivering retail banking services (e.g., RSFs, RSFs not owned or operated by or exclusively for the bank, banking by telephone or computer, loan production offices, and bank-at-work or bank-by-mail programs);
6. A map of each assessment area showing the boundaries of the area and identifying the geographies contained within the area, either on the map or in a separate list; and
7. Any other information the bank chooses.

### ***Additional information available to the public —***

(1) ***Banks other than small banks.*** A bank, except a small bank or a bank that was a small bank during the prior calendar year, shall include in its public file the following information pertaining to the bank and its affiliates, if applicable, for each of the prior two calendar years:

(i) If the bank has elected to have one or more categories of its consumer loans considered under the lending test, for each of these categories, the number and amount of loans:

(A) To low-, moderate-, middle-, and upper-income individuals;

(B) Located in low-, moderate-, middle-, and upper-income census tracts; and

(C) Located inside the bank's assessment area(s) and outside the bank's assessment area(s); and

(ii) The bank's CRA Disclosure Statement. The bank shall place the statement in the public file within three business days of its receipt from the FDIC.

(2) ***Banks required to report Home Mortgage Disclosure Act (HMDA) data.*** A bank required to report home mortgage loan data pursuant part 1003 of this title shall include in its public file a written notice that the institution's HMDA Disclosure Statement may be obtained on the Consumer Financial Protection Bureau's (Bureau's) Web site at [www.consumerfinance.gov/hmda](http://www.consumerfinance.gov/hmda). In addition, a bank that elected to have the FDIC consider the mortgage lending of an affiliate shall include in its public file the name of the affiliate and a written notice that the affiliate's HMDA Disclosure Statement may be obtained at the Bureau's Web site. The bank shall place the written notice(s) in the public file within



three business days after receiving notification from the Federal Financial Institutions Examination Council of the availability of the disclosure statement(s).

(3) **Small banks.** A small bank or a bank that was a small bank during the prior calendar year shall include in its public file:

(i) The bank's loan-to-deposit ratio for each quarter of the prior calendar year and, at its option, additional data on its loan-to-deposit ratio; and

(ii) The information required for other banks by [paragraph \(b\)\(1\)](#) of this section, if the bank has elected to be evaluated under the lending, investment, and service tests.

(4) **Banks with strategic plans.** A bank that has been approved to be assessed under a strategic plan shall include in its public file a copy of that plan. A bank need not include information submitted to the FDIC on a confidential basis in conjunction with the plan.

(5) **Banks with less than satisfactory ratings.** A bank that received a less than satisfactory rating during its most recent examination shall include in its public file a description of its current efforts to improve its performance in helping to meet the credit needs of its entire community. The bank shall update the description quarterly.

(c) **Location of public information.** A bank shall make available to the public for inspection upon request and at no cost the information required in this section as follows:

(1) At the main office and, if an interstate bank, at one branch office in each state, all information in the public file; and

(2) At each branch:

(i) A copy of the public section of the bank's most recent CRA Performance Evaluation and a list of services provided by the branch; and

(ii) Within five calendar days of the request, all the information in the public file relating to the assessment area in which the branch is located.

(3) For banks that maintain a website, all information required for the bank's public file under this section must be maintained on the bank's website.

(d) **Copies.** Upon request, a bank shall provide copies, either on paper or in another form acceptable to the person making the request, of the information in its public file. The bank may charge a reasonable fee not to exceed the cost of copying and mailing (if applicable).

(e) **Updating.** Except as otherwise provided in this section, a bank shall ensure that the information required by this section is current as of April 1 of each year.

*Small bank or savings association* means a bank or savings association that, as of December 31 of either of the prior two calendar years, had assets of less than \$1.322 billion. *Intermediate small bank or savings association* means a small bank or savings association with assets of at least \$330 million as of December 31 of both prior two calendar years and less than \$1.322 billion as of December 31 of either of the prior two calendar years.





1. All written comments received from the public for the current year and each of the prior two calendar years that specifically relate to assessment area needs and opportunities, and any response to the comments by the bank, if neither the comments nor the responses contain statements that reflect adversely on the good name or reputation of any persons other than the bank or publication of which would violate specific provisions of law.



1. No written comments received from the public for the current year or either of the two prior calendar years as it relates to CRA.



2. A copy of the public section of the bank's most recent CRA Performance Evaluation prepared by the FDIC. The bank must place this copy in the public file within 30 business days after its receipt from the FDIC.

Cover sheet documentation for latest CRA public disclosure.

The public disclosure is dated April 1, 2024

It was received May 2024

The public disclosure statement was placed in the CRA public file May 14, 2024

# **PUBLIC DISCLOSURE**

April 1, 2024

## **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

Bank of Houston  
Certificate Number: 3178

4400 Post Oak Parkway  
Houston, Texas 77027

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

600 North Pearl Street, Suite 700  
Dallas, Texas 75201

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

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## INSTITUTION RATING

**INSTITUTION'S CRA RATING:** This institution is rated Satisfactory.

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

Bank of Houston's (BOH) satisfactory ratings under the Lending Test and Community Development Test support the overall Community Reinvestment Act (CRA) rating.

**The Lending Test is rated Satisfactory.**

- The loan-to-deposit (LTD) ratio is reasonable (considering seasonal variations and taking into account lending-related activities) given the institution's size, financial condition, and AA credit needs.
- A majority of loans are in the institution's AAs.
- The geographic distribution of loans reflects reasonable dispersion throughout the AAs.
- The distribution of borrowers reflects, given the demographics of the AAs, poor penetration among individuals of different income levels (including low- and moderate-income) and businesses of different sizes.
- BOH has not received any CRA-related complaints since the previous evaluation; therefore, this criterion did not affect the Lending Test rating.

**The Community Development Test is rated Satisfactory.**

The institution's community development (CD) performance demonstrates adequate responsiveness to CD needs in its AAs through CD loans, qualified investments (QIs), and CD services, as appropriate, considering the institution's capacity and the need and availability of such opportunities for CD in the institution's AAs.

## DESCRIPTION OF INSTITUTION

BOH converted from a national association to a state nonmember bank charter on June 21, 2022. The bank is headquartered in Houston, Texas and wholly owned by BOH Holdings Inc., a one-bank holding company, also headquartered in Houston, Texas. BOH was originally chartered as The Dublin National bank in 1893. BOH does not maintain any lending affiliates. BOH received a "Satisfactory" rating at its previous January 3, 2022, Office of the Controller of the Currency Performance Evaluation based on Federal Financial Institutions Examination Council (FFIEC) Small Bank CRA Examination Procedures.



BOH functions as a retail bank from its two full-service offices located in southwest and west Texas. The bank did not open or close any offices, or participate in any merger or acquisition activities since the prior evaluation. With a primary focus on commercial lending, the bank offers a variety of other loan products as well, including residential, construction, and consumer loans. Deposit services include checking, savings, money market, certificates of deposits, and retirement accounts. Alternative banking services include online banking, remote deposit capture, and automated teller machines (ATM). The bank operates two ATMs, neither of which accept deposits. The bank's services and business hours remain consistent with area and industry norms.

As of December 31, 2023, assets totaled nearly \$660.8 million, consisting of total loans of approximately \$557.5 million. Total deposits equaled approximately \$528.6 million as of the same date. Since the prior evaluation, on average per year, total assets increased 20.2 percent, net loans increased 23.5 percent, and total deposits increased 14.4 percent.

As shown in the following table, the loans outstanding as of December 31, 2023, reflect a distribution generally consistent with that of the loans originated and purchased during 2023, as discussed under the Scope of Evaluation. Commercial lending represents the largest loan category with residential loans following.

Loan Portfolio Distribution as of 12/31/2023		
Loan Category	\$(000s)	%
Construction, Land Development, and Other Land Loans	47,525	8.5
Secured by Farmland	642	0.1
Secured by 1-4 Family Residential Properties	185,936	33.4
Secured by Multifamily (5 or more) Residential Properties	19,652	3.5
Secured by Nonfarm Nonresidential Properties	237,062	42.5
<b>Total Real Estate Loans</b>	<b>490,817</b>	<b>88.0</b>
Commercial and Industrial Loans	65,428	11.7
Agricultural Production and Other Loans to Farmers	0	0.0
Consumer Loans	1,286	0.2
Obligations of State and Political Subdivisions in the U.S.	0	0.0
Loans to Non-depository Financial Institutions	0	0.0
Other Loans	9	<0.1
Lease Financing Receivable (net of unearned income)	0	0.0
Less: Unearned Income	0	0.0
<b>Total Loans</b>	<b>557,540</b>	<b>100.0</b>
Source: Reports of Condition and Income Due to rounding, totals may not equal 100.0%		

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

## DESCRIPTION OF ASSESSMENT AREAS

The CRA requires each financial institution to define one or more AAs within which examiners will evaluate its CRA performance. BOH designated two AAs: 1) Houston-The Woodlands-Sugar Land, TX Metropolitan Statistical Area (MSA) Assessment Area (Houston MSA AA) which consists of Fort Bend, Harris, and Montgomery Counties and 2) Non-MSA Assessment Area (Non-MSA AA) consisting of Erath and Comanche Counties.

The AAs conform to CRA regulatory requirements. The table below provides a description of each AA while this evaluation contains more detailed information regarding each AA in the applicable Description of Institution's Operations section.

Description of Assessment Areas			
Assessment Area	Counties in Assessment Area	# of CTs	# of Branches
Houston MSA AA	Fort Bend, Harris, and Montgomery	1,381	1
Non-MSA AA	Erath and Comanche	17	1
<i>Source: Bank Data</i>			

## SCOPE OF EVALUATION

### General Information

This evaluation covers the period from the prior evaluation dated January 3, 2022, to the current evaluation dated April 1, 2024. Examiners used the Interagency Intermediate Small Institution CRA Examination Procedures to evaluate BOH's CRA performance. These procedures include two tests: the Lending Test and the Community Development Test. The Appendices list the criteria used under each test. BOH became subject to Intermediate Small Institution CRA Examination Procedures January 1, 2023.

As previously noted, BOH operates in two AAs in Texas. The following table shows the bank generated a substantial majority of its loans and deposits in the Houston MSA AA. Consequently, examiners applied full-scope procedures to and placed the greatest weight on the bank's performance in the Houston MSA AA. Examiners also chose to perform full-scope procedures for the Non-MSA AA due to the charter conversion. Examiners generally weighed each AA consistent with that area's overall lending level reflected in the following table.

Assessment Area Breakdown of Loans, Deposits, and Branches						
Assessment Area	Loans		Deposits		Branches	
	\$(000s)	%	\$(000s)	%	#	%
Houston MSA AA	30,445	99.9	537,418	94.3	1	50.0
Non-MSA AA	30	0.1	32,270	5.7	1	50.0
<b>Total</b>	<b>30,475</b>	<b>100.0</b>	<b>569,688</b>	<b>100.0</b>	<b>2</b>	<b>100.0</b>
<i>Source: 2023 Bank Data; FDIC Summary of Deposits (06/30/2023)</i>						
<i>Due to rounding, totals may not equal 100.0%</i>						

## Activities Reviewed

For the Lending Test, examiners considered the dollar and number volume lending emphases revealed in the following table as well as management's stated business strategy to determine the bank's major product lines for which to complete analysis. The following table shows the bank's originations and purchases over the most recent calendar year by loan type. Among the products typically reviewed for CRA, commercial lending (commercial real estate loans and commercial and industrial loans) at 64.1 percent of total loans by dollar volume in 2023, and home mortgage lending (secured by 1-4 family residential properties and multi-family (5 or more) residential properties) at 11.3 percent represent the bank's primary product types. No other loan types of those typically reviewed, such as small farm or consumer loans, represent a major product line for the bank as a whole; however, the Non-MSA AA did not account for any commercial loan originations and only one home mortgage loan during the review period as consumer loans represented the major product line in such assessment area. Bank records indicate that the lending focus and product mix remained consistent throughout the evaluation period.

Loans Originated or Purchased				
Loan Category	\$(000s)	%	#	%
Construction and Land Development	38,726	23.4	35	18.9
Secured by Farmland	0	0.0	0	0.0
Secured by 1-4 Family Residential Properties	18,379	11.1	35	18.9
Multi-Family (5 or more) Residential Properties	300	0.2	1	0.5
Commercial Real Estate Loans	28,930	17.4	22	11.9
Commercial and Industrial Loans	77,403	46.7	79	42.7
Agricultural Loans	0	0.0	0	0.0
Consumer Loans	2,103	1.2	13	7.0
Other Loans	0	0.0	0	0.0
<b>Total Loans</b>	<b>165,841</b>	<b>100.0</b>	<b>185</b>	<b>100.0</b>
Source: 2023 Bank Data				
Due to rounding, totals may not equal 100.0%				

Consequently, examiners evaluated and this evaluation presents conclusions for small business and home mortgage lending. Examiners determined of the 101 commercial loans originated in 2023, totaling \$106.3 million, 79 loans totaling \$23.9 million qualified as small business loans. Examiners considered the universe of small business loans when conducting the AA concentration review and the universe of small business loans inside the bank's Houston MSA AA when arriving at conclusions for the geographic distribution and borrower profile distribution for this area. D&B data for 2023 provided the standard of comparison for the small business loans reviewed.

This evaluation also included a review of the universe of home mortgage loans originated in 2023, or 36 loans totaling nearly \$18.7 million. Examiners considered the universe of home mortgage loans when conducting the AA concentration review and the universe of home mortgage loans inside the bank's Houston MSA AA when arriving at conclusions for the geographic distribution and borrower profile distribution for this area. Census data for 2020 provided the standard of comparison for the home mortgage loans reviewed.

Examiners also considered the universe of consumer loans originated in 2023 and inside the bank's Non-MSA AA when arriving at conclusions for the borrower profile distribution for this area. The universe included 8 consumer loans totaling \$78 thousand. Census data for 2020 provided the standard of comparison for the consumer loans reviewed.

Examiners considered the universes by dollar volume and number of loans originated in 2023, as well as management's stated business strategy to determine the weighting applied to the loan categories reviewed when arriving at applicable conclusions. Consequently, small business loans received heavier weight when arriving at overall conclusions and conclusions for the Houston MSA AA. Examiners placed all weight on the bank's consumer lending performance when evaluating the bank's records in the Non-MSA AA.

For the Community Development Test, bank management provided data on CD loans, QIs, and CD services since the prior CRA evaluation dated January 3, 2022. The scope of this evaluation also considered all prior period QIs purchased prior to the previous evaluation and still outstanding as of this evaluation's date.

## **CONCLUSIONS ON PERFORMANCE CRITERIA**

### **LENDING TEST**

BOH demonstrated a satisfactory record regarding the Lending Test. Reasonable records regarding the bank's LTD ratio and geographic distribution, coupled with a majority of loans originated inside the AAs primarily support this conclusion. The bank's borrower profile performance reflected a poor record.

#### **Loan-to-Deposit Ratio**

The LTD ratio is reasonable (considering seasonal variations and taking into account lending-related activities) given the institution's size, financial condition, and AA credit needs. The LTD ratio, calculated from Reports of Condition and Income data, averaged 102.6 percent over the past 8 calendar quarters from March 31, 2022, to December 31, 2023, representing an increase from the 70.0 percent average, net LTD ratio recorded at the prior evaluation. The ratio ranged from a low of 84.9 percent as of March 31, 2022, to a high of 112.2 percent as of December 31, 2022, with an overall slightly decreasing trend since December 31, 2022. The bank's use of wholesale funding, particularly brokered and listing service deposits, helped fuel its asset and loan growth noted under the Description of Institution; however, the volume of such deposits relative to core deposits serve to mitigate the otherwise high average, net LTD ratio.

The following table lists three comparable institutions reflecting somewhat similar asset sizes and lending emphases. The table reveals BOH reported an average, net LTD ratio greater than the comparable banks' ratios.



<b>LTD Ratio Comparison</b>		
<b>Bank</b>	<b>Total Assets as of 12/31/2023 (\$000s)</b>	<b>Average Net LTD Ratio (%)</b>
<b>Bank of Houston, Houston, TX</b>	<b>660,759</b>	<b>102.6</b>
Capital Bank, Jacinto City, TX	591,871	89.9
Mint National Bank, Kingwood, TX	409,248	94.3
Plains State Bank, Humble, TX	817,341	90.5
<i>Source: Reports of Condition and Income (03/31/2022 – 12/31/2023)</i>		

### **Assessment Area Concentration**

A majority of loans are in the institution's AAs. As reflected in the below table, the bank originated a majority of small business and home mortgage loans inside the AAs, by number and dollar amount.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Small Business	64	81.0	15	19.0	79	19,719	82.4	4,199	17.6	23,918
Home Mortgage	21	58.3	15	41.7	36	10,756	57.6	7,923	42.4	18,679
Total	85	73.9	30	26.1	115	30,475	71.5	12,122	28.5	42,597
Source: Bank Data Due to rounding, totals may not equal 100.0%										

### **Geographic Distribution**

The geographic distribution of loans reflects reasonable dispersion throughout the AAs. Reasonable performance in the Houston MSA AA supports this conclusion. Examiners considered the loan product types reviewed relative to the available comparative data and any performance context issues when arriving at this conclusion. They focused on the percentage by the number of loans in low- and moderate-income geographies in the Houston MSA AA. Examiners did not review the bank's geographic distribution performance in the Non-MSA AA. Please see the individual AAs' sections for details.

### **Borrower Profile**

The distribution of borrowers reflects, given the demographics of the AAs, poor penetration among individuals of different income levels (including low- and moderate-income) and businesses of different sizes. Poor performance in the Houston MSA AA, the more heavily weighted AA, insufficiently lifted by reasonable performance in the Non-MSA AA supports this conclusion. Examiners considered the loan product types reviewed relative to the available comparative data and any performance context issues when arriving at this conclusion. They focused on the percentage by the number of loans to businesses with gross annual revenues of \$1 million or less and to low- and moderate-income individuals in the AAs. Please see the individual AAs' sections for details.



## Response to Complaints

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

## **COMMUNITY DEVELOPMENT TEST**

BOH demonstrated a satisfactory record regarding the Community Development Test. The institution's CD performance demonstrates adequate responsiveness to CD needs in its AAs through CD loans, QIs, and CD services, as appropriate, considering the institution's capacity and the need and availability of such opportunities for CD in the institution's AAs.

The bank demonstrated an appropriate level of leadership in regard to its CD efforts as, for example, the bank's CD services involve bank personnel's use of their technical expertise in key roles of organizations with a primary purpose of CD. The totals, as applicable, include activities benefitting a broader statewide or regional area since examiners concluded the institution proved responsive to needs and opportunities in its AAs.

### Community Development Loans

The following tables show the bank originated 9 CD loans totaling nearly \$29.0 million. The total dollar volume equates to 4.5 percent of average total assets of \$646.1 million and 5.4 percent of average net loans of \$537.2 million since the prior evaluation. The CD loans reflected responsiveness to the AAs' needs given that they address identified affordable housing and economic development needs within the bank's AAs. The following table illustrates the bank's CD lending activity by year and purpose.

Community Development Lending										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2022	1	950	0	0	2	16,000	3	8,349	6	25,299
2023	0	0	0	0	2	2,500	1	1,180	3	3,680
YTD 2024	0	0	0	0	0	0	0	0	0	0
<b>Total</b>	<b>1</b>	<b>950</b>	<b>0</b>	<b>0</b>	<b>4</b>	<b>18,500</b>	<b>4</b>	<b>9,529</b>	<b>9</b>	<b>28,979</b>
Source: Bank Data										

The following table shows the distribution of CD loans by AA and purpose.

Community Development Lending by Assessment Area										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Houston MSA AA	1	950	0	0	3	8,500	4	9,529	8	18,979
Non-MSA AA	0	0	0	0	0	0	0	0	0	0
Statewide/Regional	0	0	0	0	1	10,000	0	0	1	10,000
<b>Total</b>	<b>1</b>	<b>950</b>	<b>0</b>	<b>0</b>	<b>4</b>	<b>18,500</b>	<b>4</b>	<b>9,529</b>	<b>9</b>	<b>28,979</b>
Source: Bank Data										

The following point highlights the CD loan made in the statewide/regional area.

- **Economic Development** – BOH originated a \$10 million loan to a business which promoted economic development of a rural area designated as a moderate-income area. The formal economic development plan was to provide infrastructure for affordable housing, education, health services, public safety, and industrial parks. The project benefited the greater Houston-The Woodlands-Sugar Land, TX MSA.

### Qualified Investments

The following tables show the bank made use of 19 QIs totaling nearly \$1.8 million. The total dollar volume equates to 0.3 percent of average total assets of \$646.1 million and 19.7 percent of average securities of \$9.3 million since the prior evaluation. The following tables indicate, by dollar volume, a majority of the total QIs supported activities targeting affordable housing for low- and moderate-income individuals. These efforts demonstrate the bank's responsiveness to an identified CD need. The following table illustrates the bank's QIs by year and purpose.

Qualified Investments										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	1	727	0	0	0	0	0	0	1	727
2022	0	0	0	0	0	0	0	0	0	0
2023	1	1,084	0	0	0	0	0	0	1	1,084
YTD 2024	0	0	0	0	0	0	0	0	0	0
<b>Subtotal</b>	<b>2</b>	<b>1,811</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>1,811</b>
Qualified Grants & Donations	0	0	16	18	1	5	0	0	17	23
<b>Total</b>	<b>2</b>	<b>1,811</b>	<b>16</b>	<b>18</b>	<b>1</b>	<b>5</b>	<b>0</b>	<b>0</b>	<b>19</b>	<b>1,834</b>
Source: Bank Data										

The following table shows the distribution of QIs by AA and purpose.

Qualified Investments by Assessment Area										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Houston MSA AA	2	1,811	6	13	0	0	0	0	8	1,824
Non-MSA AA	0	0	6	1	0	0	0	0	6	1
Statewide/Regional	0	0	4	4	1	5	0	0	5	9
<b>Total</b>	<b>2</b>	<b>1,811</b>	<b>16</b>	<b>18</b>	<b>1</b>	<b>5</b>	<b>0</b>	<b>0</b>	<b>19</b>	<b>1,834</b>
<i>Source: Bank Data</i>										

The following point highlights examples of QIs benefiting the statewide/regional area.

- **Community Services** – The bank provided donations to an organization that supports low- and moderate-income individuals and provides refuge and safety for female trafficking survivors who do not have a home and need long term care, rehabilitation, and healing.

### **Community Development Services**

The following tables show the bank provided 20 instances of financial expertise or technical assistance to CD-related organizations during the evaluation period. The tables also show 80.0 percent of the services benefited affordable housing and community services targeted to low- and moderate-income individuals, which demonstrate responsiveness to identified CD needs. The following table illustrates the bank's CD services by year and purpose.

Community Development Services					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
2022	1	3	2	0	6
2023	3	3	2	0	8
YTD 2024	3	3	0	0	6
<b>Total</b>	<b>7</b>	<b>9</b>	<b>4</b>	<b>0</b>	<b>20</b>
<i>Source: Bank Data</i>					

The following table illustrates the bank's CD services by AA and purpose.

Community Development Services by Assessment Area					
Assessment Area	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
Houston MSA AA	3	9	0	0	12
Non-MSA AA	4	0	4	0	8
<b>Total</b>	<b>7</b>	<b>9</b>	<b>4</b>	<b>0</b>	<b>20</b>
<i>Source: Bank Data</i>					

Neither of the bank's two offices or two ATMs are located in low- or moderate-income census tracts; however, as noted previously, the bank provides alternative delivery systems that help avail the bank's services to low- and moderate-income individuals.

## **DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW**

The bank's compliance with the laws relating to discrimination and other illegal credit practices was reviewed, including the Fair Housing Act and the Equal Credit Opportunity Act. Examiners did not identify any discriminatory or other illegal credit practices.

### **HOUSTON MSA AA – Full-Scope Review**

#### **DESCRIPTION OF INSTITUTION'S OPERATIONS IN HOUSTON MSA AA**

The Houston MSA AA consists of Fort Bend, Harris, and Montgomery Counties in the Houston-The Woodlands-Sugar Land, TX MSA. BOH operates a full-service office and an ATM within this AA. The office and ATM are located in an upper-income census tract.

#### **Economic and Demographic Data**

The Houston MSA AA's 1,381 census tracts reflect the following income designations according to the 2020 U.S. Census data: 209 low-, 357 moderate-, 346 middle-, 426 upper-income census tracts, and 43 tracts with no income designation. The following table provides additional demographic information for the Houston MSA AA.

Demographic Information of the Assessment Area Houston MSA AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	1,381	15.1	25.9	25.1	30.8	3.1
Population by Geography	6,174,367	11.9	24.5	27.6	34.4	1.6
Housing Units by Geography	2,279,754	12.7	24.4	26.6	34.3	1.9
Owner-Occupied Units by Geography	1,237,495	5.6	20.5	29.4	43.6	0.9
Occupied Rental Units by Geography	852,272	21.6	29.8	23.3	22.1	3.1
Vacant Units by Geography	189,987	19.2	26.4	22.9	28.2	3.2
Businesses by Geography	1,055,750	9.3	19.4	24.2	45.0	2.1
Farms by Geography	13,925	6.7	18.2	27.7	45.7	1.7
Family Distribution by Income Level	1,472,907	24.2	16.8	17.8	41.2	0.0
Household Distribution by Income Level	2,089,767	24.8	16.2	16.9	42.1	0.0
Median Family Income MSA - 26420 Houston-The Woodlands-Sugar Land, TX MSA		\$81,859	Median Housing Value			\$233,521
			Median Gross Rent			\$1,183
			Families Below Poverty Level			11.1%
Source: 2020 U.S. Census; 2023 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.						

Business demographics report that services represent the largest portion of businesses at 31.7 percent, followed by non-classifiable establishments at 30.1 percent, finance, insurance, and real estate at 11.2 percent, and retail trade at 9.0 percent. Major employers in the Houston MSA AA per Moody's Analytics include the NASA Johnson Space Center, Exxon Mobile Corp., Katoen Natie Gulf Coast, Wood, Landry's Inc., Shell Oil, Co., Fort Bend Independent School District, and Schlumberger Ltd. In addition, 59.3 percent of area businesses have 4 or fewer employees, and 95.1 percent operate from a single location.

Texas Workforce Commission noted Fort Bend, Harris, and Montgomery Counties reported February 2024, unemployment rates of 4.4 percent, 4.6 percent, and 4.4 percent, respectively, compared to the State of Texas' rate of 4.4 percent and the U.S.' rate of 4.2 percent for the same period.

Examiners used the FFIEC-updated median family income level to analyze home mortgage loans under the borrower profile criterion. The following table presents the low-, moderate-, middle- and upper-income categories based on the 2023 FFIEC-updated median family incomes for the area.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
Houston-The Woodlands-Sugar Land, TX MSA Median Family Income (26420)				
2023 (\$94,100)	<\$47,050	\$47,050 to <\$75,280	\$75,280 to <\$112,920	≥\$112,920
Source: FFIEC				



## **Competition**

The area contains a moderate level of competition from other chartered banks based on its population, with each of the 1,197 offices from its 96 institutions serving about 5,158 people, on average. BOH ranked 34<sup>th</sup> in deposit market share by capturing 0.2 percent of the area's deposits based on the June 30, 2023, FDIC Deposit Market Share Report. In addition, many credit unions, mortgage companies, and finance companies operate in the area, heightening the competition level. Overall, the competition level still allows for lending opportunities.

## **Community Contact**

As a part of the evaluation process, examiners contact third parties active in the AA to assist in identifying the credit and CD needs. This information helps determine whether local financial institutions are responsive to those needs. It also shows what credit and CD opportunities are available for bank involvement. Examiners used an existing contact who represents an organization that promotes economic development in the AA.

The contact stated the area's economy is thriving and robust. The contact noted the local economy is growing due to growth in the carbon capture and energy sector in the greater Houston area, which has created stable jobs as well as provided stability to local businesses. According to the contact, with the growth of the energy sector, many large and small businesses have opened to serve larger international and local companies. The contact further indicated the area did not appear to be drastically affected by the COVID-19 pandemic with noted continual commercial growth. Opportunities for financial institutions' participation include affordable housing, small business, and commercial-related lending, according to the contact. The contact indicated local financial institutions are responsive to the area's credit needs and strongly participate in meeting the credit needs of the community including surrounding areas.

## **Credit and Community Development Needs and Opportunities**

The Houston MSA AA includes varied loan demand for all types of loans. The area's economy also supports credit growth and opportunities for various loan types. Considering information obtained from the community contact, bank management, as well as demographic and economic information, examiners determined the area's primary credit needs consist of home mortgage loans, including affordable housing, and small business lending.

With respect to the area's CD needs, examiners considered that 41.0 percent of the area's families report either low or moderate incomes. These characteristics typically suggest a higher need for activities that aid in providing community services targeted to low- and moderate-income individuals. The community contact noted affordable housing and economic development as additional CD needs.

## CONCLUSIONS ON PERFORMANCE CRITERIA IN HOUSTON MSA AA

### LENDING TEST

BOH demonstrated a satisfactory record regarding the Lending Test in the Houston MSA AA. Reasonable geographic distribution performance slightly lifted poor borrower profile performance to support this conclusion.

### Geographic Distribution

The geographic distribution of loans reflects reasonable dispersion throughout the Houston MSA AA. Reasonable small business and home mortgage lending performances support this conclusion.

#### *Small Business Loans*

The geographic distribution of small business loans reflects reasonable dispersion throughout the Houston MSA AA. The following table shows the bank's level of lending in the Houston MSA AA's low-income census tracts falls 3.0 percentage points below D&B data, reflective of reasonable performance. The table further shows the bank's level of lending in the moderate-income census tracts falls 0.6 percentage points below D&B data, also reflecting reasonable performance.

Geographic Distribution of Small Business Loans Houston MSA AA					
Tract Income Level	% of Businesses	#	%	\$(000s)	%
Low	9.3	4	6.3	1,320	6.7
Moderate	19.4	12	18.8	6,136	31.1
Middle	24.2	10	15.6	3,764	19.1
Upper	45.0	37	57.8	8,399	42.6
Not Available	2.1	1	1.5	100	0.5
<b>Totals</b>	<b>100.0</b>	<b>64</b>	<b>100.0</b>	<b>19,719</b>	<b>100.0</b>
<i>Source: 2023 D&amp;B Data; Bank Data Due to rounding, totals may not equal 100.0%</i>					

#### *Home Mortgage Loans*

The geographic distribution of home mortgage loans reflects reasonable dispersion throughout the Houston MSA AA. The following table shows the bank did not originate any home mortgage loans in low-income geographies; however, the bank's level of lending in these census tracts falls 5.6 percentage points below the percentage of owner-occupied housing units, reflecting reasonable performance. The table also shows the bank's level of lending in the moderate-income census tracts lands 0.5 percentage points below the demographic figure, also reflecting reasonable performance.

Geographic Distribution of Home Mortgage Loans Houston MSA AA					
Tract Income Level	% of Owner-Occupied Housing Units	#	%	\$(000s)	%
Low	5.6	0	0.0	0	0.0
Moderate	20.5	4	20.0	495	4.6
Middle	29.4	3	15.0	1,421	13.2
Upper	43.6	13	65.0	8,810	82.2
Not Available	0.9	0	0.0	0	0.0
<b>Total</b>	<b>100.0</b>	<b>20</b>	<b>100.0</b>	<b>10,726</b>	<b>100.0</b>
Source: 2020 U.S. Census; Bank Data Due to rounding, totals may not equal 100.0%					

### **Borrower Profile**

The distribution of borrowers reflects, given the demographics of the AA, poor penetration among individuals of different income levels (including low- and moderate-income) and businesses of different sizes in the Houston MSA AA. Poor small business and home mortgage lending performances support this conclusion. Examiners placed less weight on the bank's home mortgage lending performance given the volume of loans with borrower income not available.

### ***Small Business Loans***

The distribution of borrowers reflects poor penetration among businesses of different sizes in the Houston MSA AA. The following table shows the bank originated just over five out of every ten small business loans to businesses with gross annual revenues of \$1 million or less and the bank's level falls 36.4 percentage points below the D&B figure, reflective of poor performance. Examiners noted the bank's performance of lending to businesses with gross annual revenues of \$1 million or less declined from the level achieved at the previous evaluation.

Distribution of Small Business Loans by Gross Annual Revenue Category Houston MSA AA					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
< \$100,000	72.0	9	14.1	3,079	15.6
\$100,000 - \$249,999	15.6	5	7.8	2,735	13.9
\$250,000 - \$499,999	3.4	10	15.6	2,118	10.7
\$500,000 - \$1,000,000	1.7	12	18.8	2,206	11.2
<b>Subtotal &lt;= \$1,000,000</b>	<b>92.7</b>	<b>36</b>	<b>56.3</b>	<b>10,138</b>	<b>51.4</b>
>\$1,000,000	2.4	27	42.2	9,506	48.2
Revenue Not Available	4.9	1	1.5	75	0.4
<b>Total</b>	<b>100.0</b>	<b>64</b>	<b>100.0</b>	<b>19,719</b>	<b>100.0</b>
Source: 2023 D&B Data; Bank Data Due to rounding, totals may not equal 100.0%					

### **Home Mortgage Loans**

The distribution of home mortgage loan borrowers reflects poor penetration among individuals of different income levels in the Houston MSA AA. Reasonable performance to moderate-income borrowers slightly lifted very poor performance to low-income borrowers to arrive at the overall conclusion.

The following table shows the bank did not originate any of the home mortgage loans reviewed to low-income borrowers and the bank's level trails the percentage of families by 24.2 percentage points, typically reflecting very poor performance. However, while low-income families represent 24.2 percent of the area's families, 11.1 percent of the area's total families reported incomes below the poverty level and notably greater challenges exist for these families when trying to qualify for home mortgage loans, typically higher dollar volume and longer-term loans. Nonetheless, the bank demonstrated very poor performance to low-income borrowers. The table further shows the bank's level of lending to moderate-income borrowers falls 6.8 percentage points below percent of families, reflective of reasonable performance. Examiners noted the disparities in the borrower income not available category between the bank's data and demographic data does make the comparison between the two less meaningful. Nonetheless, the bank's low volume of lending to low- and moderate-income borrowers is reflective of overall poor performance.

<b>Distribution of Home Mortgage Loans by Borrower Income Level Houston MSA AA</b>					
<b>Borrower Income Level</b>	<b>% of Families</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	24.2	0	0.0	0	0.0
Moderate	16.8	2	10.0	336	3.1
Middle	17.8	0	0.0	0	0.0
Upper	41.2	7	35.0	2,694	25.1
Not Available	0.0	11	55.0	7,696	71.8
<b>Total</b>	<b>100.0</b>	<b>20</b>	<b>100.0</b>	<b>10,726</b>	<b>100.0</b>
<i>Source: 2020 U.S. Census; Bank Data Due to rounding, totals may not equal 100.0%</i>					

### **COMMUNITY DEVELOPMENT TEST**

The bank demonstrated a satisfactory record regarding the Community Development Test in the Houston MSA AA. The institution's CD performance demonstrates adequate responsiveness to CD needs in the Houston MSA AA through CD loans, QIs, and CD services, as appropriate, considering the institution's capacity and the need and availability of such opportunities for CD in the institution's AA.

### **Community Development Loans**

BOH originated 8 CD loans totaling nearly \$19.0 million in the Houston MSA AA. This level equates to 65.5 percent of the bank's overall level of CD loans by dollar volume and all of the bank's CD loans inside its AAs. As noted previously, this area accounted for 99.9 percent of the bank's lending volume. The following points highlight examples of the bank's CD loans in the Houston MSA AA.

- ***Economic Development*** – BOH originated a \$6 million loan to businesses in a moderate-income tract that provide manufacturing jobs in the Houston area, promoting economic development by supporting permanent job creation, retention, and/or improvement for low- or moderate-income persons or areas.
- ***Revitalize or Stabilize*** – BOH originated a \$2.1 million loan to finance the acquisition and renovation of a retail center in a low-income census tract, helping to attract new, or retain existing, businesses or residents to the geography.

### **Qualified Investments**

The bank made use of 8 QIs totaling \$1.8 million in the Houston MSA AA. The total dollar amount represents 99.5 percent of the bank's overall level of QIs and 99.9 percent of the bank's QIs inside its AAs. As noted, this area contained 94.3 percent of the bank's total deposits. The following point highlights an example of the bank's QIs in the Houston MSA AA.

- ***Affordable Housing*** – The bank invested in Fannie Mae mortgage backed securities totaling approximately \$1.0 million that provided funding for affordable housing targeted to low- and moderate-income individuals throughout the Houston MSA AA.

### **Community Development Services**

Since the previous evaluation, the bank provided 12 CD services in the Houston MSA AA. The current level equates to 60.0 percent of the bank's overall level of CD services. The following point highlights an example of the bank's CD services in the Houston MSA AA.

- ***Affordable Housing*** – An employee serves as treasurer for a non-profit organization that provides housing at affordable rates to Houston residents.

## **NON-MSA AA – Full-Scope Review**

### **DESCRIPTION OF INSTITUTION'S OPERATIONS IN NON-MSA AA**

The Non-MSA AA consists of the whole counties of Erath and Comanche in the Texas Non-MSA. BOH operates one full-service office and one ATM within this AA. The office and ATM are located in a middle-income census tract.



## **Economic and Demographic Data**

The Non-MSA AA's 17 census tracts reflect the following income designations according to the 2020 U.S. Census data: 9 middle- and 8 upper-income census tracts. The table below provides additional demographic information for the Non-MSA AA.

Demographic Information of the Assessment Area Non-MSA AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	17	0.0	0.0	52.9	47.1	0.0
Population by Geography	56,139	0.0	0.0	49.2	50.8	0.0
Housing Units by Geography	25,821	0.0	0.0	50.8	49.2	0.0
Owner-Occupied Units by Geography	13,707	0.0	0.0	48.1	51.9	0.0
Occupied Rental Units by Geography	5,972	0.0	0.0	55.1	44.9	0.0
Vacant Units by Geography	6,142	0.0	0.0	52.6	47.4	0.0
Businesses by Geography	6,346	0.0	0.0	49.5	50.5	0.0
Farms by Geography	651	0.0	0.0	47.2	52.8	0.0
Family Distribution by Income Level	12,763	13.4	14.4	23.6	48.6	0.0
Household Distribution by Income Level	19,679	23.2	13.9	17.1	45.8	0.0
Median Family Income Non-MSAs - TX		\$61,785	Median Housing Value			\$169,736
			Median Gross Rent			\$825
			Families Below Poverty Level			7.1%
Source: 2020 U.S. Census; 2023 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.						

Business demographics report that services represent the largest portion of businesses at 28.8 percent, followed by non-classifiable establishments at 22.7 percent, retail trade at 11.9 percent, agriculture, forestry, and fishing at 9.3 percent, and finance, insurance, and real estate at 9.3 percent. In addition, 64.0 percent of area businesses have 4 or fewer employees, and 93.0 percent operate from a single location. The largest employers in Erath County include the Tarleton State University, TechnipFMC, Stephenville ISD, Saint-Gobain Abrasives, and Schreiber Foods.

Texas Workforce Commission noted Erath and Comanche Counties reported February 2024, unemployment rates of 4.0 percent and 3.6 percent, respectively, compared to the State of Texas' rate of 4.4 percent and the U.S.' rate of 4.2 percent for the same period.

Examiners used the FFIEC-updated median family income level to analyze consumer loans under the borrower profile criterion. The following table presents the low-, moderate-, middle- and upper-income categories based on the 2023 FFIEC-updated median family income of \$73,200 for the area.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
TX NA Median Family Income (99999)				
2023 (\$73,200)	<\$36,600	\$36,600 to <\$58,560	\$58,560 to <\$87,840	≥\$87,840
Source: FFIEC				

### **Competition**

The area contains a high level of competition from other chartered banks based on its population, with each of the 21 offices from its 11 institutions serving about 2,673 people, on average. BOH ranked 8<sup>th</sup> in deposit market share by capturing 2.3 percent of the area's deposits based on the June 30, 2023, FDIC Deposit Market Share Report. In addition, credit unions, mortgage companies, and finance companies operate in the area, heightening the competition level. Overall, the competition level allows for more limited lending opportunities.

### **Credit and Community Development Needs and Opportunities**

Although somewhat limited, the Non-MSA AA includes varied loan demand for all types of loans. Considering information obtained from bank management, as well as demographic and economic information, examiners determined the area's primary credit needs consist of consumer lending.

With respect to the area's CD needs, examiners considered that 27.8 percent of the area's families report either low or moderate incomes. These characteristics typically suggest a higher need for activities that aid in providing community services targeted to low- and moderate-income individuals.

## **CONCLUSIONS ON PERFORMANCE CRITERIA IN NON-MSA AA**

### **LENDING TEST**

BOH demonstrated a satisfactory record regarding the Lending Test in the Non-MSA AA. Reasonable borrower profile performance supports this conclusion.

While the institution originated a relatively low level of loans in the Non-MSA AA, examiners considered performance context and determined the level of lending in the AA appears reasonable provided the bank's resources and capabilities. Such considerations included the nominal deposit level generated by the sole branch located in Erath and Comanche Counties. Further, performance context challenges related to a decline in loan demand, increased competition, and exit of small dairy farmers affected the institution's ability to lend in this market.

### **Geographic Distribution**

The Non-MSA AA does not include any low- or moderate-income geographies, and a review of the geographic distribution criterion would not result in meaningful conclusions. Therefore, examiners did not evaluate this criterion.

### **Borrower Profile**

The distribution of borrowers reflects, given the demographics of the AA, reasonable penetration among individuals of different income levels (including low- and moderate-income) in the Non-MSA AA. Reasonable consumer lending performance supports this conclusion.

#### ***Consumer Loans***

The distribution of consumer loan borrowers reflects reasonable penetration among individuals of different income levels in the Non-MSA AA. Reasonable performance to moderate-income borrowers slightly lifted poor performance to low-income borrowers to arrive at the overall conclusion.

The following table shows the bank's level of lending to low-income borrowers falls 10.7 percentage points below the demographic level, reflective of poor performance. The table also shows the bank's level of lending to moderate-income borrower rises 11.1 percentage points above the demographic figure, reflective of reasonable performance.

<b>Distribution of Consumer Loans by Borrower Income Level Non-MSA AA</b>					
<b>Borrower Income Level</b>	<b>% of Households</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	23.2	1	12.5	5	6.4
Moderate	13.9	2	25.0	29	37.2
Middle	17.1	1	12.5	6	7.7
Upper	45.8	4	50.0	38	48.7
Not Available	0.0	0	0.0	0	0.0
<b>Totals</b>	<b>100.0</b>	<b>8</b>	<b>100.0</b>	<b>78</b>	<b>100.0</b>
<i>Source: 2020 U.S. Census; Bank Data Due to rounding, totals may not equal 100.0%</i>					

### **COMMUNITY DEVELOPMENT TEST**

The bank demonstrated a satisfactory record regarding the Community Development Test in the Non-MSA AA. The institution's CD performance demonstrates adequate responsiveness to CD needs in the Non-MSA AA through CD loans, QIs, and CD services, as appropriate, considering the institution's capacity and the need and availability of such opportunities for CD in the institution's AA.

### **Community Development Loans**

BOH did not originate any CD loans in the Non-MSA AA; however, as noted previously, this area accounted for only 0.1 percent of the bank's lending volume.

### **Qualified Investments**

The bank made use of 6 QIs, in the form of donations, totaling only \$1 thousand in the Non-MSA AA. The total dollar amount represents 0.1 percent of the bank's overall level of QIs and 0.1 percent of the bank's QIs inside its AAs. As noted, this area contained 5.7 percent of the bank's total deposits. The following point highlights the bank's limited QIs in the Non-MSA AA.

- ***Community Services*** – The bank made donations to various organizations including schools that benefit school districts throughout the Non-MSA AA where the majority of the students are economically disadvantaged according to the Texas Education Agency. Thus, these activities benefit primarily low- and moderate-income individuals.

### **Community Development Services**

Since the previous evaluation, the bank provided 8 CD services in the Non-MSA AA which equates to 40.0 percent of the bank's total volume of CD services. The following point highlights an example of the bank's CD services in the Non-MSA AA.

- ***Economic Development*** – An employee served as president and board member for the local economic development corporation which supports economic development.

## **APPENDICES**

### **INTERMEDIATE SMALL BANK PERFORMANCE CRITERIA**

#### **Lending Test**

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

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

#### **Community Development Test**

The Community Development Test considers the following criteria:

- 1) The number and amount of community development loans;
- 2) The number and amount of qualified investments;
- 3) The extent to which the bank provides community development services; and
- 4) The bank's responsiveness through such activities to community development lending, investment, and service needs.



## GLOSSARY

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

**American Community Survey (ACS):** A nationwide United States Census survey that produces demographic, social, housing, and economic estimates in the form of five year estimates based on population thresholds.

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

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

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

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

**Community Development:** For loans, investments, and services to qualify as community development activities, their primary purpose must:

- (1) Support affordable housing for low- and moderate-income individuals;
- (2) Target community services toward low- and moderate-income individuals;
- (3) Promote economic development by financing small businesses or farms; or
- (4) Provide activities that revitalize or stabilize low- and moderate-income geographies, designated disaster areas, or distressed or underserved nonmetropolitan middle-income geographies.

**Community Development Corporation (CDC):** A CDC allows banks and holding companies to make equity type of investments in community development projects. Institution CDCs can develop innovative debt instruments or provide near-equity investments tailored to the development needs of the community. Institution CDCs are also tailored to their financial and marketing needs. A CDC may purchase, own, rehabilitate, construct, manage, and sell real property. Also, it may make equity or debt investments in development projects and in local businesses. The CDC activities are expected to directly benefit low- and moderate-income groups, and the investment dollars should not represent an undue risk on the banking organization.

**Community Development Financial Institutions (CDFIs):** CDFIs are private intermediaries (either for profit or nonprofit) with community development as their primary mission. A CDFI facilitates the flow of lending and investment capital into distressed communities and to individuals who have been unable to take advantage of the services offered by traditional financial institutions. Some basic types of CDFIs include community development banks, community development loan funds, community development credit unions, micro enterprise funds, and community development venture capital funds.

A certified CDFI must meet eligibility requirements. These requirements include the following:

- Having a primary mission of promoting community development;
- Serving an investment area or target population;
- Providing development services;
- Maintaining accountability to residents of its investment area or targeted population through representation on its governing board of directors, or by other means;
- Not constituting an agency or instrumentality of the United States, of any state or political subdivision of a state.

**Community Development Loan:** A loan that:

- (1) Has as its primary purpose community development; and
- (2) Except in the case of a wholesale or limited purpose institution:
  - (i) Has not been reported or collected by the institution or an affiliate for consideration in the institution's assessment area as a home mortgage, small business, small farm, or consumer loan, unless it is a multifamily dwelling loan (as described in Appendix A to Part 203 of this title); and
  - (ii) Benefits the institution's assessment area(s) or a broader statewide or regional area including the institution's assessment area(s).

**Community Development Service:** A service that:

- (1) Has as its primary purpose community development;
- (2) Is related to the provision of financial services; and
- (3) Has not been considered in the evaluation of the institution's retail banking services under § 345.24(d).

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

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

**Distressed Middle-Income Nonmetropolitan Geographies:** A nonmetropolitan middle-income geography will be designated as distressed if it is in a county that meets one or more of the following triggers:

- (1) An unemployment rate of at least 1.5 times the national average;
- (2) A poverty rate of 20 percent or more; or
- (3) A population loss of 10 percent or more between the previous and most recent decennial census or a net migration loss of 5 percent or more over the 5-year period preceding the most recent census.

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

**FFIEC-Estimated Income Data:** The Federal Financial Institutions Examination Council (FFIEC) issues annual estimates which update median family income from the metropolitan and nonmetropolitan areas. The FFIEC uses American Community Survey data and factors in information from other sources to arrive at an annual estimate that more closely reflects current economic conditions.

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

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

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

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

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

**Limited-Scope Review:** A limited scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area.

Performance under applicable tests is often analyzed using only quantitative factors (e.g, geographic distribution, borrower profile, total number and dollar amount of investments, and branch distribution).

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

**Low Income Housing Tax Credit:** The Low-Income Housing Tax Credit Program is a housing program contained within the Internal Revenue Code of 1986, as amended. It is administered by the U.S. Department of the Treasury and the Internal Revenue Service. The U.S. Treasury Department distributes low-income housing tax credits to housing credit agencies through the Internal Revenue Service. The housing agencies allocate tax credits on a competitive basis.

Developers who acquire, rehabilitate, or construct low-income rental housing may keep their tax credits. Or, they may sell them to corporations or investor groups, who, as owners of these properties, will be able to reduce their own federal tax payments. The credit can be claimed annually for ten consecutive years. For a project to be eligible, the developer must set aside a specific percentage of units for occupancy by low-income residents. The set-aside requirement remains throughout the compliance period, usually 30 years.

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

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

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

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

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

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

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

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

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

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

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

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

**Small Business Investment Company (SBIC):** SBICs are privately-owned investment companies which are licensed and regulated by the Small Business Administration (SBA). SBICs provide long-term loans and/or venture capital to small firms. Because money for venture or risk investments is difficult for small firms to obtain, SBA provides assistance to SBICs to stimulate and supplement the flow of private equity and long-term loan funds to small companies. Venture capitalists participate in the SBIC program to supplement their own private capital with funds borrowed at favorable rates through SBA's guarantee of SBIC debentures. These SBIC debentures are then sold to private investors. An SBIC's success is linked to the growth and profitability of the companies that it finances. Therefore, some SBICs primarily assist businesses with significant growth potential, such as new firms in innovative industries. SBICs finance small firms by providing straight loans and/or equity-type investments. This kind of financing gives them partial ownership of those businesses and the possibility of sharing in the companies' profits as they grow and prosper.

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

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



**Underserved Middle-Income Nonmetropolitan Geographies:** A nonmetropolitan middle-income geography will be designated as underserved if it meets criteria for population size, density, and dispersion indicating the area's population is sufficiently small, thin, and distant from a population center that the tract is likely to have difficulty financing the fixed costs of meeting essential community needs.

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

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

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



3. A list of the bank's branches, their street addresses, and geographies.

Bank of Houston 4400 Post Oak Parkway Suite 2260 Houston, TX 77027 (corporate office)  
Bank of Houston 4400 Post Oak Parkway Suite 250 Houston, TX 77027 (main branch)  
Harris County Code 201 Census Tract code 4113.00

Bank of Houston Dublin Division 128 S. Patrick Dublin, TX 76446 (branch)  
Erath County Code 143 Census Tract code 9503.00



4. A list of Bank of Houston's branches, branches opened and closed during the current and each of the prior two calendar years, and the street addresses and census tracts.

April 30, 2018, The Dublin National Bank was purchased, and the name changed to Bank of Houston, N.A. Effective June 21, 2022, the bank converted charters to a State of Texas Charter and the bank's name changed to Bank of Houston. The bank was operated from 128 S. Patrick, Dublin, TX 76446 Erath County Code 143 Census Tract code 9503.00 until the main branch office was opened at 4400 Post Oak Parkway Suite 250 Houston, TX 77027 Harris County Code 201 Census Tract code 4113.00 on February 11, 2019.



**BANK<sup>of</sup> HOUSTON**

*Established 1893*

5. 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 branches, if any. At its option, a bank may include information regarding the availability of alternative systems for delivering retail banking services (e.g., ATMs, ATMs not owned or operated by or exclusively for the bank, banking by telephone or computer, loan production offices, and bank-at-work or bank-by-mail programs).



# BANK<sup>of</sup> HOUSTON

Established 1893

5. 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 branches. Average Daily Balance (ADB)

Hours of Operation: Suite 250, Houston Lobby Monday-Friday 9:00 am to 4:00 pm  
128 S. Patrick Dublin Lobby Monday-Friday 9:00 am to 3:00 pm  
Drive-In Monday – Thursday 8:30 am to 4:00 pm  
Friday 8:30 am to 6:00 pm  
Saturday 8:30 am to 12:00 pm

## Deposit Products:

Early withdrawal penalties on certificate of deposits

Certificate of Deposit - 12 Month

Certificate of Deposit - 15 Month Promotional at times

Certificate of Deposit - 24 Month

Certificate of Deposit - 30 Day

Certificate of Deposit - 6 Month

Commercial Checking - Account Analysis

Commercial Checking - Regular

Dublin ISD (DISD) Account

Money Market Account (MMA)

Negotiable Order of Withdrawal (NOW) Account

Personal Checking Account

Savings Account

Star and Gold Star Non-Interest-Bearing

Certificate of Deposit - 12 Month IRA

Certificate of Deposit - 24 Month IRA

Certificate of Deposit - 3 Month

Certificate of Deposit - 36 Month

Certificate of Deposit - 60 Month

Maintenance fees and per item fees apply

Minimum balance fee of \$12.00 if ADB < \$2,000

Minimum balance fee of \$15.00 if ADB < \$2,500

Minimum balance fee of \$15.00 if ADB < \$1,500

Minimum balance fee of \$10.00 if ADB < \$ 800

Minimum balance fee of \$5.00 if ADB < \$ 150

Star Account monthly fee \$9.00

Gold Star Account monthly fee \$5.00

Mobile Deposit

Remote Deposit Capture

Positive Pay Service

Consumer Internet Banking with Bill Pay

Treasury Management Online Services

## Loan Products:

Commercial Loans:

Business line of credit

Equipment financing

Owner Occupied Real Estate

Investment Real Estate

Personal Loans:

Personal line of credit

Residential Mortgage Loan

Auto Loan

Mortgage Loans:

Residential Mortgage

Construction Loan

ATM locations: 4400 Post Oak Parkway Parking Garage

128 S. Patrick Drive in Lane





## BANK<sup>of</sup> HOUSTON

Established 1893

### Transaction Fees:

Check Printing fees vary by the style of check ordered.

An overdraft fee of \$34.00 will be charged per item for covering overdrafts created by check or draft, in-person withdrawal, ATM withdrawal, or other electronic means.

Account activity print out fee	\$ 3.00
Account assistance fee. Account research and account balancing \$25.00 per hour with a one hour minimum. Fee expressed as a per hour fee	\$25.00
Bill pay check reproduction	\$35.00
Bill pay dispute claim fee	\$35.00
Bill pay NSF charge	\$35.00
Bill pay stop payment fee	\$35.00
Cashier's check issue fee	\$ 5.00
Check cashing fee non-customer any check \$250.00 or under	\$ 5.00
Check cashing fee non-customer any check over \$250.00	2.00% of the amount of the check
Collection fee for transactions handled through the collection process	\$15.00
Domestic outgoing wire transfer fee	\$25.00
Image copy per copy	\$ 3.00
International outgoing wire transfer fee	\$55.00
Money order issue fee	\$ 3.50
Non-Sufficient Funds (NSF) fee	\$34.00
Statement copies per page	\$ 1.00
Stop Payment Fee – all items	\$35.00
Tax levy and/or garnishment fee	\$75.00
Undeliverable or returned mail per returned item	\$ 5.00
Zipper bag locking	\$15.00
Zipper bag non-locking	\$ 5.00
ATM fee for customers using bank owned ATM	\$ 0.00
ATM fee for customers using non-bank owned ATM will vary by operator of the ATM. Bank of Houston is refunding up to \$15.00 a month in fees charged to use the non-bank owned ATM.	

Safe Deposit Boxes are not insured by the FDIC. Bank of Houston does not provide insurance on the safe deposit box or contents.

3 X 5 Box annual rent	\$18.00
3 X 10 Box annual rent	\$35.00
5 X 5 Box annual rent	\$30.00
5 X 10 Box annual rent	\$40.00
10 X 10 Box annual rent	\$60.00
Key deposit	\$10.00
Late fee if annual rent is 30 days past due	\$10.00

Lost key, lock replacement and bonded locksmith cost will vary depending on the circumstances. When you rent the box, you are given the only 2 keys that will operate the lock on the box. If you lose 1 or both keys, you will be responsible for the cost particular to the circumstance. For example, if you have 1 key the costs could be new keys and lock replacement. If you do not have any of the keys, the cost to drill the box, replace the lock and the keys may be more than \$200.00. Please keep your keys in a safe place.

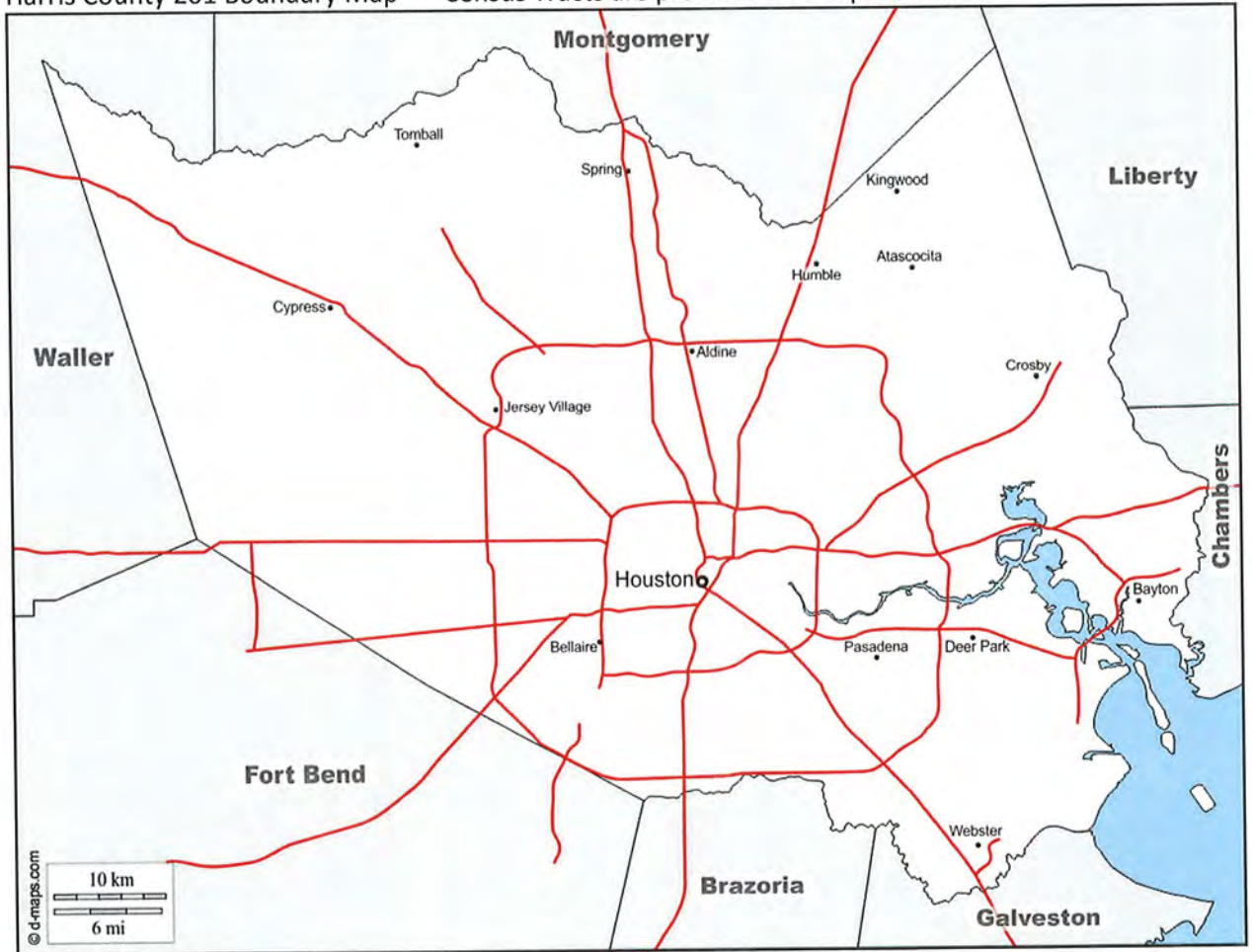


**BANK<sup>of</sup> HOUSTON**

*Established 1893*

6. A map of each assessment area showing the boundaries of the area and identifying the geographies contained within the area, either on the map or in a separate list.

Houston Market assessment areas are Harris County 201, Montgomery 339 and Fort Bend 157  
Harris County 201 Boundary Map    Census Tracts are provided on a separate list.





2023 FFIEC Census Report - Summary Census Demographic Information

State: 48 - TEXAS (TX)

County: 201 - HARRIS COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
48	201	1000.01	Upper	No	268.67	\$94,100	\$252,818	\$219,934	6543	50.85	3327	78	90
48	201	2104.00	Low	No	49.13	\$94,100	\$46,231	\$40,219	4167	89.94	3748	618	1373
48	201	2105.00	Moderate	No	58.34	\$94,100	\$54,898	\$47,762	5370	91.38	4907	799	1606
48	201	2106.00	Middle	No	87.47	\$94,100	\$82,309	\$71,607	5165	78.24	4041	1396	2393
48	201	2107.00	Moderate	No	52.36	\$94,100	\$49,271	\$42,863	2293	92.76	2127	554	965
48	201	2108.00	Moderate	No	55.78	\$94,100	\$52,489	\$45,663	2623	95.43	2503	332	849
48	201	2109.00	Moderate	No	62.22	\$94,100	\$58,549	\$50,933	1616	97.96	1583	344	657
48	201	2110.00	Moderate	No	50.39	\$94,100	\$47,417	\$41,250	1973	97.92	1932	363	790
48	201	2111.01	Low	No	40.65	\$94,100	\$38,252	\$33,277	3047	97.28	2964	296	1086
48	201	2111.02	Low	No	27.05	\$94,100	\$25,454	\$22,151	2477	97.82	2423	354	870
48	201	2112.00	Unknown	No	0.00	\$94,100	\$0	\$0	2988	98.19	2934	413	1015
48	201	2113.01	Low	No	42.45	\$94,100	\$39,945	\$34,750	2680	96.72	2592	303	906
48	201	2113.02	Moderate	No	55.53	\$94,100	\$52,254	\$45,460	2594	95.95	2489	358	1252
48	201	2114.00	Low	No	49.21	\$94,100	\$46,307	\$40,284	4257	86.14	3667	517	1356
48	201	2115.01	Low	No	49.88	\$94,100	\$46,937	\$40,833	3164	97.72	3092	478	939
48	201	2115.02	Low	No	35.81	\$94,100	\$33,697	\$29,315	2799	97.50	2729	408	868
48	201	2116.00	Moderate	No	55.71	\$94,100	\$52,423	\$45,609	2845	95.64	2721	534	1111
48	201	2117.00	Low	No	45.91	\$94,100	\$43,201	\$37,589	3732	98.47	3675	533	1210
48	201	2119.00	Low	No	49.32	\$94,100	\$46,410	\$40,381	4717	97.50	4599	1046	1734
48	201	2123.00	Moderate	No	57.03	\$94,100	\$53,665	\$46,689	5027	89.70	4509	693	1656
48	201	2124.00	Moderate	No	52.01	\$94,100	\$48,941	\$42,583	2947	97.32	2868	592	928
48	201	2125.00	Moderate	No	60.00	\$94,100	\$56,460	\$49,122	3792	98.21	3724	831	1634
48	201	2201.00	Low	No	47.90	\$94,100	\$45,074	\$39,211	2052	98.00	2011	312	676
48	201	2202.00	Moderate	No	75.18	\$94,100	\$70,744	\$61,544	2625	92.88	2438	440	855
48	201	2203.00	Moderate	No	56.60	\$94,100	\$53,261	\$46,336	3972	93.55	3716	708	1278
48	201	2204.00	Low	No	49.86	\$94,100	\$46,918	\$40,815	4667	95.65	4464	1081	1683

\* Will automatically be included in the 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
48	201	2205.00	Low	No	44.44	\$94,100	\$41,818	\$36,381	4470	89.80	4014	332	683
48	201	2206.00	Moderate	No	54.89	\$94,100	\$51,651	\$44,936	3733	95.31	3558	531	888
48	201	2207.01	Low	No	31.13	\$94,100	\$29,293	\$25,487	3241	95.71	3102	450	699
48	201	2207.02	Low	No	31.66	\$94,100	\$29,792	\$25,922	3165	98.04	3103	553	971
48	201	2208.00	Low	No	31.91	\$94,100	\$30,027	\$26,125	3198	97.44	3116	317	686
48	201	2209.00	Low	No	49.84	\$94,100	\$46,899	\$40,804	1907	94.23	1797	201	542
48	201	2210.00	Low	No	38.90	\$94,100	\$36,605	\$31,846	4288	95.62	4100	587	1061
48	201	2211.00	Low	No	45.72	\$94,100	\$43,023	\$37,426	3718	93.76	3486	601	1097
48	201	2212.00	Moderate	No	50.89	\$94,100	\$47,887	\$41,663	6124	92.85	5686	932	1654
48	201	2213.01	Moderate	No	69.67	\$94,100	\$65,559	\$57,036	4486	93.56	4197	858	1344
48	201	2213.02	Low	No	49.58	\$94,100	\$46,655	\$40,593	3684	95.52	3519	697	851
48	201	2214.00	Moderate	No	52.26	\$94,100	\$49,177	\$42,781	5902	92.46	5457	785	1259
48	201	2215.01	Low	No	38.92	\$94,100	\$36,624	\$31,865	4941	93.95	4642	778	1262
48	201	2215.02	Low	No	37.70	\$94,100	\$35,476	\$30,862	2859	98.39	2813	93	161
48	201	2216.01	Low	No	40.35	\$94,100	\$37,969	\$33,036	3313	92.85	3076	733	865
48	201	2216.02	Moderate	No	64.86	\$94,100	\$61,033	\$53,095	5886	89.77	5284	1078	1655
48	201	2217.01	Moderate	No	57.64	\$94,100	\$54,239	\$47,184	4086	94.32	3854	859	1457
48	201	2217.02	Unknown	No	0.00	\$94,100	\$0	\$0	3574	95.24	3404	776	1013
48	201	2218.00	Low	No	46.63	\$94,100	\$43,879	\$38,176	4371	95.01	4153	755	1244
48	201	2219.00	Moderate	No	57.76	\$94,100	\$54,352	\$47,287	4684	94.34	4419	829	1269
48	201	2220.00	Low	No	46.87	\$94,100	\$44,105	\$38,368	2290	89.26	2044	355	548
48	201	2221.00	Low	No	36.46	\$94,100	\$34,309	\$29,849	5487	94.44	5182	905	1504
48	201	2222.00	Low	No	41.95	\$94,100	\$39,475	\$34,342	3812	93.81	3576	455	811
48	201	2223.00	Moderate	No	53.53	\$94,100	\$50,372	\$43,824	4846	91.73	4445	1011	1472
48	201	2224.01	Low	No	38.24	\$94,100	\$35,984	\$31,304	3777	93.30	3524	508	946
48	201	2224.02	Low	No	33.41	\$94,100	\$31,439	\$27,350	5758	92.03	5299	1052	1985
48	201	2225.01	Low	No	33.89	\$94,100	\$31,890	\$27,750	3620	96.44	3491	262	399
48	201	2225.02	Moderate	No	55.94	\$94,100	\$52,640	\$45,799	4395	91.83	4036	807	1059
48	201	2225.04	Low	No	31.92	\$94,100	\$30,037	\$26,136	3345	97.55	3263	156	322

\* Will automatically be included in the 2024 Distressed or Underserved Tract List



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
48	201	2225.05	Middle	No	89.08	\$94,100	\$83,824	\$72,926	2986	95.18	2842	673	921
48	201	2226.01	Low	No	31.13	\$94,100	\$29,293	\$25,490	2322	95.99	2229	0	94
48	201	2226.02	Low	No	39.70	\$94,100	\$37,358	\$32,500	2694	95.47	2572	9	61
48	201	2227.01	Low	No	27.42	\$94,100	\$25,802	\$22,450	2360	96.40	2275	180	497
48	201	2227.02	Low	No	34.28	\$94,100	\$32,257	\$28,065	3532	96.21	3398	98	693
48	201	2228.00	Low	No	39.82	\$94,100	\$37,471	\$32,604	3320	90.93	3019	553	961
48	201	2229.00	Moderate	No	52.44	\$94,100	\$49,346	\$42,930	8030	94.10	7556	1463	2229
48	201	2230.01	Moderate	No	70.06	\$94,100	\$65,926	\$57,353	3885	94.05	3654	652	783
48	201	2230.02	Low	No	44.68	\$94,100	\$42,044	\$36,575	4004	95.78	3835	458	587
48	201	2231.00	Moderate	No	74.65	\$94,100	\$70,246	\$61,111	2233	90.69	2025	492	656
48	201	2301.00	Moderate	No	52.95	\$94,100	\$49,826	\$43,350	1824	99.29	1811	150	527
48	201	2302.00	Low	No	49.93	\$94,100	\$46,984	\$40,877	5380	97.57	5249	971	1700
48	201	2303.00	Moderate	No	54.05	\$94,100	\$50,861	\$44,250	2298	97.82	2248	470	892
48	201	2304.00	Moderate	No	59.89	\$94,100	\$56,356	\$49,028	3824	97.41	3725	394	1200
48	201	2305.00	Moderate	No	51.22	\$94,100	\$48,198	\$41,929	4099	97.10	3980	878	1307
48	201	2306.00	Low	No	44.58	\$94,100	\$41,950	\$36,498	2690	99.11	2666	584	1038
48	201	2307.00	Low	No	43.08	\$94,100	\$40,538	\$35,272	2963	98.45	2917	435	1003
48	201	2308.00	Moderate	No	50.70	\$94,100	\$47,709	\$41,510	2662	97.78	2603	531	987
48	201	2309.00	Low	No	28.18	\$94,100	\$26,517	\$23,068	4947	98.24	4860	560	1404
48	201	2310.00	Moderate	No	63.46	\$94,100	\$59,716	\$51,955	4727	98.07	4636	1191	1669
48	201	2311.00	Moderate	No	52.00	\$94,100	\$48,932	\$42,568	4920	96.48	4747	929	1371
48	201	2312.00	Low	No	40.83	\$94,100	\$38,421	\$33,429	6800	98.65	6708	1253	1909
48	201	2313.00	Low	No	48.93	\$94,100	\$46,043	\$40,057	4796	97.60	4681	914	1392
48	201	2314.00	Moderate	No	62.30	\$94,100	\$58,624	\$51,000	3347	98.60	3300	771	1116
48	201	2315.00	Moderate	No	51.94	\$94,100	\$48,876	\$42,518	2863	98.57	2822	565	921
48	201	2316.00	Moderate	No	55.54	\$94,100	\$52,263	\$45,466	2915	98.56	2873	871	1186
48	201	2317.00	Low	No	38.58	\$94,100	\$36,304	\$31,587	4509	96.43	4348	769	1185
48	201	2318.00	Moderate	No	64.67	\$94,100	\$60,854	\$52,946	3066	97.29	2983	608	914

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48	201	2319.00	Low	No	44.36	\$94,100	\$41,743	\$36,319	6633	97.90	6494	1290	2259
48	201	2320.00	Moderate	No	57.87	\$94,100	\$54,456	\$47,375	4371	97.12	4245	995	1388
48	201	2321.00	Low	No	45.32	\$94,100	\$42,646	\$37,104	3803	93.08	3540	499	984
48	201	2322.01	Moderate	No	69.64	\$94,100	\$65,531	\$57,014	5754	86.58	4982	1088	1631
48	201	2322.02	Upper	No	266.34	\$94,100	\$250,626	\$218,031	5698	61.07	3480	1665	1741
48	201	2322.03	Upper	No	147.37	\$94,100	\$138,675	\$120,636	5924	75.88	4495	1285	1180
48	201	2323.03	Moderate	No	64.28	\$94,100	\$60,487	\$52,619	6451	95.75	6177	1168	1615
48	201	2323.04	Moderate	No	55.87	\$94,100	\$52,574	\$45,736	7774	91.72	7130	887	2008
48	201	2323.05	Middle	No	93.10	\$94,100	\$87,607	\$76,215	10957	94.83	10390	2132	2595
48	201	2323.06	Middle	No	90.38	\$94,100	\$85,048	\$73,986	3644	92.10	3356	638	1145
48	201	2324.02	Middle	No	92.18	\$94,100	\$86,741	\$75,465	3820	95.65	3654	772	1039
48	201	2324.03	Moderate	No	62.42	\$94,100	\$58,737	\$51,098	4575	95.02	4347	654	1179
48	201	2324.04	Moderate	No	66.84	\$94,100	\$62,896	\$54,718	3652	79.41	2900	547	952
48	201	2324.05	Upper	No	120.74	\$94,100	\$113,616	\$98,839	5832	94.32	5501	1300	1519
48	201	2325.00	Moderate	No	52.18	\$94,100	\$49,101	\$42,719	3157	85.21	2690	633	837
48	201	2326.00	Moderate	No	76.77	\$94,100	\$72,241	\$62,847	2892	88.69	2565	780	1052
48	201	2327.01	Low	No	33.82	\$94,100	\$31,825	\$27,689	7066	96.69	6832	835	1475
48	201	2327.03	Moderate	No	50.09	\$94,100	\$47,135	\$41,011	2740	96.53	2645	60	148
48	201	2327.04	Moderate	No	76.32	\$94,100	\$71,817	\$62,481	2009	84.57	1699	327	569
48	201	2328.01	Moderate	No	65.66	\$94,100	\$61,786	\$53,750	2621	92.56	2426	257	415
48	201	2328.02	Moderate	No	61.99	\$94,100	\$58,333	\$50,747	2715	95.06	2581	470	528
48	201	2329.01	Moderate	No	65.58	\$94,100	\$61,711	\$53,684	3992	89.65	3579	633	966
48	201	2329.02	Moderate	No	73.36	\$94,100	\$69,032	\$60,059	4380	91.26	3997	437	585
48	201	2330.01	Moderate	No	51.52	\$94,100	\$48,480	\$42,179	4163	85.68	3567	422	842
48	201	2330.02	Middle	No	115.47	\$94,100	\$108,657	\$94,526	4040	87.82	3548	1157	1297
48	201	2330.03	Middle	No	103.24	\$94,100	\$97,149	\$84,514	2470	74.49	1840	693	836
48	201	2331.01	Low	No	44.75	\$94,100	\$42,110	\$36,635	4640	91.36	4239	552	1012
48	201	2331.03	Low	No	43.86	\$94,100	\$41,272	\$35,909	5475	93.19	5102	773	1642
48	201	2331.04	Low	No	41.22	\$94,100	\$38,788	\$33,750	3110	93.18	2898	434	870

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48	201	2331.05	Low	No	39.40	\$94,100	\$37,075	\$32,256	3734	90.01	3361	521	1134
48	201	2332.00	Moderate	No	73.64	\$94,100	\$69,295	\$60,286	6461	86.84	5611	1401	1979
48	201	2333.00	Moderate	No	70.29	\$94,100	\$66,143	\$57,543	4468	94.72	4232	757	1225
48	201	2334.00	Low	No	48.35	\$94,100	\$45,497	\$39,583	2566	93.02	2387	431	727
48	201	2335.01	Moderate	No	66.01	\$94,100	\$62,115	\$54,042	3702	90.46	3349	990	1238
48	201	2335.02	Moderate	No	60.39	\$94,100	\$56,827	\$49,436	3346	91.60	3065	851	1108
48	201	2336.00	Low	No	44.70	\$94,100	\$42,063	\$36,591	2424	97.44	2362	454	832
48	201	2337.01	Moderate	No	51.73	\$94,100	\$48,678	\$42,348	5171	91.94	4754	941	1440
48	201	2337.02	Moderate	No	52.00	\$94,100	\$48,932	\$42,574	2932	93.76	2749	462	763
48	201	2337.03	Middle	No	84.17	\$94,100	\$79,204	\$68,906	2655	90.28	2397	590	810
48	201	2401.01	Moderate	No	50.92	\$94,100	\$47,916	\$41,688	1991	95.98	1911	0	82
48	201	2401.02	Low	No	34.84	\$94,100	\$32,784	\$28,523	1835	92.10	1690	78	215
48	201	2404.00	Moderate	No	70.78	\$94,100	\$66,604	\$57,941	7984	87.31	6971	1831	2276
48	201	2405.03	Low	No	40.18	\$94,100	\$37,809	\$32,895	1922	97.24	1869	0	282
48	201	2405.04	Low	No	33.73	\$94,100	\$31,740	\$27,612	3321	96.03	3189	31	161
48	201	2405.05	Low	No	26.49	\$94,100	\$24,927	\$21,686	1483	96.97	1438	0	185
48	201	2405.06	Low	No	46.24	\$94,100	\$43,512	\$37,852	5074	96.37	4890	371	628
48	201	2406.00	Low	No	22.55	\$94,100	\$21,220	\$18,462	2458	95.89	2357	12	177
48	201	2407.03	Moderate	No	64.26	\$94,100	\$60,469	\$52,609	5144	94.40	4856	1006	1183
48	201	2407.04	Moderate	No	77.15	\$94,100	\$72,598	\$63,155	5092	93.72	4772	852	1037
48	201	2407.05	Middle	No	84.58	\$94,100	\$79,590	\$69,239	6099	96.77	5902	847	1354
48	201	2407.06	Moderate	No	63.66	\$94,100	\$59,904	\$52,113	9971	95.72	9544	1721	2723
48	201	2407.07	Middle	No	90.24	\$94,100	\$84,916	\$73,877	6501	95.25	6192	1271	1570
48	201	2408.02	Moderate	No	69.81	\$94,100	\$65,691	\$57,153	7540	89.18	6724	1317	2194
48	201	2408.03	Moderate	No	53.73	\$94,100	\$50,560	\$43,986	2806	78.83	2212	448	518
48	201	2408.04	Low	No	38.25	\$94,100	\$35,993	\$31,313	3287	92.55	3042	0	206
48	201	2409.03	Middle	No	90.09	\$94,100	\$84,775	\$73,750	6490	88.58	5749	1603	1953
48	201	2409.04	Middle	No	87.24	\$94,100	\$82,093	\$71,419	9274	83.94	7785	2460	2941

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48	201	2409.05	Middle	No	103.47	\$94,100	\$97,365	\$84,702	3875	85.94	3330	918	1141
48	201	2409.06	Middle	No	89.61	\$94,100	\$84,323	\$73,354	8223	90.88	7473	1551	2127
48	201	2410.01	Middle	No	80.42	\$94,100	\$75,675	\$65,833	4729	71.41	3377	866	1311
48	201	2410.02	Middle	No	82.50	\$94,100	\$77,633	\$67,537	4105	65.60	2693	1377	1665
48	201	2411.01	Middle	No	89.39	\$94,100	\$84,116	\$73,176	5037	67.30	3390	1223	1533
48	201	2411.03	Moderate	No	66.49	\$94,100	\$62,567	\$54,430	4376	76.12	3331	777	1554
48	201	2411.04	Moderate	No	74.46	\$94,100	\$70,067	\$60,954	9294	79.14	7355	1793	2805
48	201	2411.05	Middle	No	82.19	\$94,100	\$77,341	\$67,283	4813	73.03	3515	975	1776
48	201	2412.01	Moderate	No	62.45	\$94,100	\$58,765	\$51,122	3369	68.66	2313	630	939
48	201	2412.02	Moderate	No	69.45	\$94,100	\$65,352	\$56,854	5445	77.26	4207	1016	1523
48	201	2413.01	Upper	No	151.39	\$94,100	\$142,458	\$123,929	5476	69.50	3806	1250	1673
48	201	2413.02	Upper	No	168.47	\$94,100	\$158,530	\$137,909	6895	69.08	4763	2318	2434
48	201	2414.00	Middle	No	104.84	\$94,100	\$98,654	\$85,827	9821	60.96	5987	2328	2802
48	201	2415.01	Moderate	No	53.88	\$94,100	\$50,701	\$44,113	4732	87.85	4157	376	727
48	201	2415.02	Moderate	No	55.73	\$94,100	\$52,442	\$45,625	2349	95.32	2239	73	153
48	201	2415.03	Low	No	47.59	\$94,100	\$44,782	\$38,963	2720	91.47	2488	345	672
48	201	2501.01	Upper	No	123.94	\$94,100	\$116,628	\$101,458	4361	79.04	3447	1162	1570
48	201	2501.02	Middle	No	102.39	\$94,100	\$96,349	\$83,818	5569	89.01	4957	1163	1536
48	201	2502.01	Middle	No	83.12	\$94,100	\$78,216	\$68,044	8046	90.83	7308	1923	2243
48	201	2502.02	Middle	No	90.27	\$94,100	\$84,944	\$73,895	2205	91.56	2019	249	550
48	201	2503.03	Unknown	No	0.00	\$94,100	\$0	\$0	3360	88.36	2969	885	1001
48	201	2503.04	Middle	No	92.08	\$94,100	\$86,647	\$75,380	9244	83.42	7711	1105	1846
48	201	2503.05	Middle	No	106.93	\$94,100	\$100,621	\$87,540	6059	74.24	4498	1586	1887
48	201	2503.06	Middle	No	91.91	\$94,100	\$86,487	\$75,240	4666	83.97	3918	1071	1389
48	201	2504.03	Upper	No	148.34	\$94,100	\$139,588	\$121,435	5125	50.17	2571	878	1063
48	201	2504.04	Upper	No	131.05	\$94,100	\$123,318	\$107,278	5540	46.55	2579	1537	1564
48	201	2504.05	Upper	No	133.02	\$94,100	\$125,172	\$108,893	7326	59.46	4356	2372	2893
48	201	2504.06	Upper	No	132.17	\$94,100	\$124,372	\$108,194	4779	55.56	2655	1257	1396
48	201	2504.07	Upper	No	187.70	\$94,100	\$176,626	\$153,656	10435	50.30	5249	2891	3109

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48	201	2504.08	Upper	No	123.37	\$94,100	\$116,091	\$100,993	9128	77.13	7040	1169	1303
48	201	2505.00	Middle	No	103.86	\$94,100	\$97,732	\$85,025	5771	62.80	3624	1369	1647
48	201	2506.01	Moderate	No	72.88	\$94,100	\$68,580	\$59,659	3898	73.17	2852	277	629
48	201	2506.02	Moderate	No	63.51	\$94,100	\$59,763	\$51,989	4792	77.78	3727	537	1284
48	201	2507.01	Upper	No	138.61	\$94,100	\$130,432	\$113,466	6613	58.69	3881	1670	2117
48	201	2507.02	Upper	No	147.89	\$94,100	\$139,164	\$121,068	4879	46.36	2262	1372	1654
48	201	2508.01	Middle	No	112.53	\$94,100	\$105,891	\$92,121	3981	34.14	1359	1009	1197
48	201	2508.02	Upper	No	172.99	\$94,100	\$162,784	\$141,609	4453	28.70	1278	1418	1563
48	201	2509.01	Upper	No	148.59	\$94,100	\$139,823	\$121,641	3548	30.72	1090	960	967
48	201	2509.02	Upper	No	258.30	\$94,100	\$243,060	\$211,442	6027	18.07	1089	1890	2041
48	201	2510.00	Upper	No	163.27	\$94,100	\$153,637	\$133,654	3093	33.46	1035	708	871
48	201	2511.00	Middle	No	115.28	\$94,100	\$108,478	\$94,375	7365	32.99	2430	2333	2686
48	201	2512.00	Middle	No	111.57	\$94,100	\$104,987	\$91,331	5987	36.20	2167	1881	2182
48	201	2513.00	Upper	No	126.52	\$94,100	\$119,055	\$103,571	7298	25.90	1890	2096	2420
48	201	2514.01	Upper	No	141.31	\$94,100	\$132,973	\$115,682	3011	37.00	1114	645	849
48	201	2514.02	Middle	No	86.27	\$94,100	\$81,180	\$70,625	5914	35.95	2126	1495	2552
48	201	2515.01	Upper	No	185.61	\$94,100	\$174,659	\$151,941	6469	33.75	2183	1658	1843
48	201	2515.03	Upper	No	166.11	\$94,100	\$156,310	\$135,982	2255	31.26	705	660	896
48	201	2515.04	Upper	No	193.34	\$94,100	\$181,933	\$158,272	5289	25.17	1331	1716	1826
48	201	2515.05	Upper	No	188.16	\$94,100	\$177,059	\$154,033	3870	21.09	816	1332	1373
48	201	2516.00	Middle	No	102.69	\$94,100	\$96,631	\$84,067	7271	22.82	1659	1983	2504
48	201	2517.01	Moderate	No	54.07	\$94,100	\$50,880	\$44,269	4892	28.76	1407	1114	1531
48	201	2517.02	Moderate	No	62.70	\$94,100	\$59,001	\$51,333	4300	31.86	1370	754	1088
48	201	2518.00	Middle	No	114.52	\$94,100	\$107,763	\$93,750	2096	39.31	824	612	785
48	201	2519.02	Upper	No	139.53	\$94,100	\$131,298	\$114,219	7828	38.90	3045	1874	2138
48	201	2519.03	Middle	No	114.92	\$94,100	\$108,140	\$94,076	4505	30.41	1370	1635	1912
48	201	2519.04	Upper	No	129.37	\$94,100	\$121,737	\$105,909	6790	34.62	2351	1946	2189
48	201	2520.01	Upper	No	181.03	\$94,100	\$170,349	\$148,193	7086	71.63	5076	1840	2182

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48	201	2520.02	Upper	No	130.91	\$94,100	\$123,186	\$107,162	5426	66.84	3627	1375	1507
48	201	2520.03	Upper	No	175.76	\$94,100	\$165,390	\$143,882	11081	62.42	6917	2817	3033
48	201	2521.00	Moderate	No	63.80	\$94,100	\$60,036	\$52,228	3246	75.48	2450	692	902
48	201	2522.01	Moderate	No	74.98	\$94,100	\$70,556	\$61,386	4838	92.23	4462	772	939
48	201	2522.02	Moderate	No	77.87	\$94,100	\$73,276	\$63,750	7192	87.65	6304	1354	1872
48	201	2523.03	Middle	No	104.72	\$94,100	\$98,542	\$85,729	5132	95.36	4894	1150	1312
48	201	2523.04	Moderate	No	69.18	\$94,100	\$65,098	\$56,638	3563	91.44	3258	850	932
48	201	2523.05	Middle	No	102.99	\$94,100	\$96,914	\$84,313	7800	91.51	7138	1768	1993
48	201	2523.06	Moderate	No	69.43	\$94,100	\$65,334	\$56,836	8943	93.82	8390	1609	1971
48	201	2524.00	Moderate	No	76.39	\$94,100	\$71,883	\$62,539	7763	76.92	5971	1305	2056
48	201	2525.00	Moderate	No	68.45	\$94,100	\$64,411	\$56,038	5051	81.15	4099	911	1685
48	201	2526.01	Middle	No	80.84	\$94,100	\$76,070	\$66,183	4895	79.57	3895	804	1255
48	201	2526.02	Moderate	No	70.32	\$94,100	\$66,171	\$57,568	3721	75.09	2794	847	1293
48	201	2527.00	Moderate	No	60.89	\$94,100	\$57,297	\$49,844	5007	48.13	2410	884	1483
48	201	2528.00	Moderate	No	74.04	\$94,100	\$69,672	\$60,614	8024	77.88	6249	1606	2397
48	201	2529.01	Middle	No	98.31	\$94,100	\$92,510	\$80,476	3263	41.34	1349	668	884
48	201	2529.02	Middle	No	83.05	\$94,100	\$78,150	\$67,991	7173	57.48	4123	1645	2243
48	201	2530.00	Moderate	No	68.82	\$94,100	\$64,760	\$56,343	4637	75.37	3495	912	1391
48	201	2531.01	Upper	No	127.44	\$94,100	\$119,921	\$104,325	6624	74.40	4928	1357	1904
48	201	2531.02	Upper	No	121.45	\$94,100	\$114,284	\$99,423	7051	76.57	5399	1824	2004
48	201	2532.01	Upper	No	124.96	\$94,100	\$117,587	\$102,294	6342	44.02	2792	1833	2177
48	201	2532.02	Low	No	46.06	\$94,100	\$43,342	\$37,706	5341	75.49	4032	597	998
48	201	2533.00	Middle	No	109.77	\$94,100	\$103,294	\$89,861	3836	48.70	1868	1048	1268
48	201	2535.01	Moderate	No	68.98	\$94,100	\$64,910	\$56,469	6552	71.86	4708	1022	1449
48	201	2535.02	Middle	No	89.07	\$94,100	\$83,815	\$72,917	3799	81.92	3112	661	1049
48	201	2536.01	Middle	No	118.76	\$94,100	\$111,753	\$97,220	4187	59.85	2506	690	878
48	201	2536.02	Low	No	44.59	\$94,100	\$41,959	\$36,506	4735	84.65	4008	20	151
48	201	2537.00	Moderate	No	68.51	\$94,100	\$64,468	\$56,089	5580	70.72	3946	795	1213
48	201	2538.00	Moderate	No	77.94	\$94,100	\$73,342	\$63,806	8862	74.07	6564	1647	2089

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48	201	2539.00	Moderate	No	62.76	\$94,100	\$59,057	\$51,375	4634	61.61	2855	770	1075
48	201	2540.00	Moderate	No	66.92	\$94,100	\$62,972	\$54,785	3935	67.78	2667	558	918
48	201	2541.00	Moderate	No	70.57	\$94,100	\$66,406	\$57,776	5466	78.70	4302	791	1566
48	201	2542.00	Middle	No	81.31	\$94,100	\$76,513	\$66,563	2922	85.56	2500	493	927
48	201	2543.00	Middle	No	82.66	\$94,100	\$77,783	\$67,669	5340	80.41	4294	985	1432
48	201	2544.00	Low	No	48.72	\$94,100	\$45,846	\$39,883	3116	88.86	2769	743	1006
48	201	2546.00	Moderate	No	63.64	\$94,100	\$59,885	\$52,096	3691	85.42	3153	881	1298
48	201	2547.00	Middle	No	86.30	\$94,100	\$81,208	\$70,645	2428	55.35	1344	408	838
48	201	2548.00	Moderate	No	59.17	\$94,100	\$55,679	\$48,438	2705	80.67	2182	498	973
48	201	3101.01	Middle	No	103.58	\$94,100	\$97,469	\$84,792	3655	63.06	2305	532	831
48	201	3101.02	Low	No	29.67	\$94,100	\$27,919	\$24,289	2455	77.92	1913	481	747
48	201	3102.00	Upper	No	186.66	\$94,100	\$175,647	\$152,802	2361	59.85	1413	646	1009
48	201	3103.00	Moderate	No	64.52	\$94,100	\$60,713	\$52,821	5026	75.98	3819	835	1756
48	201	3104.00	Low	No	47.47	\$94,100	\$44,669	\$38,864	3316	89.63	2972	623	1483
48	201	3105.00	Low	No	42.52	\$94,100	\$40,011	\$34,813	3755	91.05	3419	726	1567
48	201	3106.00	Middle	No	80.11	\$94,100	\$75,384	\$65,580	4961	85.85	4259	974	2194
48	201	3107.00	Moderate	No	76.06	\$94,100	\$71,572	\$62,266	3699	83.10	3074	893	1353
48	201	3108.00	Moderate	No	62.21	\$94,100	\$58,540	\$50,927	2663	90.61	2413	320	466
48	201	3109.00	Low	No	45.37	\$94,100	\$42,693	\$37,143	5334	95.18	5077	857	1665
48	201	3110.01	Low	No	46.16	\$94,100	\$43,437	\$37,794	3040	97.20	2955	551	1114
48	201	3110.02	Moderate	No	67.96	\$94,100	\$63,950	\$55,635	3299	95.57	3153	682	1247
48	201	3111.00	Moderate	No	61.82	\$94,100	\$58,173	\$50,609	5238	96.09	5033	813	1900
48	201	3112.00	Moderate	No	53.88	\$94,100	\$50,701	\$44,110	4588	92.37	4238	714	1266
48	201	3113.00	Moderate	No	58.34	\$94,100	\$54,898	\$47,757	4912	95.87	4709	982	1445
48	201	3114.00	Moderate	No	59.55	\$94,100	\$56,037	\$48,750	1546	95.54	1477	244	507
48	201	3115.01	Moderate	No	64.81	\$94,100	\$60,986	\$53,058	2966	97.03	2878	438	665
48	201	3115.02	Moderate	No	51.78	\$94,100	\$48,725	\$42,391	3723	97.07	3614	579	889
48	201	3116.00	Low	No	37.58	\$94,100	\$35,363	\$30,764	3628	98.62	3578	15	144

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48	201	3117.01	Moderate	No	55.19	\$94,100	\$51,934	\$45,179	3506	95.86	3361	507	867
48	201	3117.02	Unknown	No	0.00	\$94,100	\$0	\$0	1890	95.61	1807	49	95
48	201	3118.00	Low	No	49.58	\$94,100	\$46,655	\$40,592	4325	95.40	4126	530	965
48	201	3119.00	Middle	No	87.18	\$94,100	\$82,036	\$71,369	2145	92.77	1990	335	672
48	201	3120.00	Middle	No	118.94	\$94,100	\$111,923	\$97,371	5759	71.33	4108	478	669
48	201	3122.00	Low	No	44.66	\$94,100	\$42,025	\$36,563	2351	93.19	2191	118	851
48	201	3123.00	Middle	No	93.91	\$94,100	\$88,369	\$76,875	2410	84.19	2029	358	975
48	201	3124.00	Unknown	No	0.00	\$94,100	\$0	\$0	1981	91.97	1822	183	1130
48	201	3125.01	Upper	No	180.38	\$94,100	\$169,738	\$147,664	2484	58.41	1451	602	763
48	201	3125.02	Upper	No	121.87	\$94,100	\$114,680	\$99,769	2384	61.66	1470	247	457
48	201	3126.01	Middle	No	93.42	\$94,100	\$87,908	\$76,473	2797	45.30	1267	142	72
48	201	3126.02	Upper	No	214.89	\$94,100	\$202,211	\$175,913	2453	50.84	1247	282	499
48	201	3126.03	Moderate	No	70.81	\$94,100	\$66,632	\$57,969	3082	64.15	1977	642	1536
48	201	3127.00	Middle	No	108.60	\$94,100	\$102,193	\$88,906	1859	84.78	1576	418	1354
48	201	3128.00	Low	No	27.92	\$94,100	\$26,273	\$22,857	5476	78.01	4272	95	182
48	201	3129.01	Moderate	No	54.34	\$94,100	\$51,134	\$44,483	1505	94.95	1429	143	363
48	201	3129.02	Upper	No	138.65	\$94,100	\$130,470	\$113,500	1801	88.62	1596	869	1064
48	201	3130.00	Upper	No	137.72	\$94,100	\$129,595	\$112,742	2462	84.04	2069	563	1134
48	201	3131.01	Upper	No	141.40	\$94,100	\$133,057	\$115,755	2297	53.46	1228	195	232
48	201	3131.02	Upper	No	252.84	\$94,100	\$237,922	\$206,974	2011	51.86	1043	336	164
48	201	3132.01	Upper	No	144.26	\$94,100	\$135,749	\$118,092	1610	90.99	1465	401	622
48	201	3132.02	Upper	No	135.82	\$94,100	\$127,807	\$111,188	2790	84.80	2366	672	857
48	201	3133.00	Moderate	No	74.56	\$94,100	\$70,161	\$61,042	3156	93.63	2955	621	874
48	201	3134.00	Low	No	45.89	\$94,100	\$43,182	\$37,571	3603	94.67	3411	514	805
48	201	3135.00	Low	No	35.63	\$94,100	\$33,528	\$29,167	2649	97.32	2578	431	824
48	201	3136.00	Low	No	40.42	\$94,100	\$38,035	\$33,092	4871	97.37	4743	667	1347
48	201	3137.00	Moderate	No	74.44	\$94,100	\$70,048	\$60,938	2256	97.16	2192	516	927
48	201	3138.01	Moderate	No	50.54	\$94,100	\$47,558	\$41,375	2035	97.64	1987	158	553
48	201	3138.02	Low	No	38.33	\$94,100	\$36,069	\$31,384	2797	98.07	2743	232	631

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48	201	3139.01	Middle	No	91.43	\$94,100	\$86,036	\$74,844	2211	75.03	1659	73	207
48	201	3139.02	Low	No	42.18	\$94,100	\$39,691	\$34,533	2592	76.81	1991	338	333
48	201	3140.01	Moderate	No	62.17	\$94,100	\$58,502	\$50,893	3104	67.07	2082	495	496
48	201	3140.03	Moderate	No	73.22	\$94,100	\$68,900	\$59,942	2591	78.46	2033	0	64
48	201	3140.04	Unknown	No	0.00	\$94,100	\$0	\$0	1668	79.44	1325	0	327
48	201	3140.05	Unknown	No	0.00	\$94,100	\$0	\$0	2468	72.93	1800	273	804
48	201	3143.01	Low	No	40.90	\$94,100	\$38,487	\$33,482	2363	94.88	2242	218	57
48	201	3143.02	Unknown	No	0.00	\$94,100	\$0	\$0	2440	94.43	2304	63	60
48	201	3144.01	Middle	No	98.42	\$94,100	\$92,613	\$80,568	1545	65.18	1007	81	10
48	201	3144.02	Middle	No	96.07	\$94,100	\$90,402	\$78,646	1717	72.68	1248	481	440
48	201	3201.00	Moderate	No	71.06	\$94,100	\$66,867	\$58,177	2408	93.85	2260	306	676
48	201	3202.01	Moderate	No	56.25	\$94,100	\$52,931	\$46,053	2461	95.49	2350	299	605
48	201	3202.02	Moderate	No	57.64	\$94,100	\$54,239	\$47,188	3648	93.31	3404	417	642
48	201	3205.00	Middle	No	92.08	\$94,100	\$86,647	\$75,377	4300	94.23	4052	1068	1316
48	201	3206.01	Moderate	No	68.58	\$94,100	\$64,534	\$56,141	2474	93.45	2312	435	601
48	201	3206.02	Low	No	48.89	\$94,100	\$46,005	\$40,029	4460	95.94	4279	564	1034
48	201	3207.00	Moderate	No	63.84	\$94,100	\$60,073	\$52,262	4550	90.97	4139	498	693
48	201	3208.00	Moderate	No	57.44	\$94,100	\$54,051	\$47,026	5023	94.05	4724	769	1678
48	201	3209.01	Moderate	No	70.33	\$94,100	\$66,181	\$57,576	3758	94.07	3535	449	807
48	201	3209.02	Middle	No	90.25	\$94,100	\$84,925	\$73,878	3722	92.05	3426	887	1243
48	201	3210.01	Moderate	No	65.99	\$94,100	\$62,097	\$54,019	2776	93.70	2601	492	546
48	201	3210.02	Middle	No	82.13	\$94,100	\$77,284	\$67,231	5450	89.78	4893	1136	1697
48	201	3211.01	Middle	No	104.33	\$94,100	\$98,175	\$85,404	4008	87.35	3501	434	563
48	201	3211.02	Moderate	No	60.39	\$94,100	\$56,827	\$49,441	4098	87.70	3594	923	1214
48	201	3212.00	Low	No	46.90	\$94,100	\$44,133	\$38,395	4512	92.58	4177	383	845
48	201	3213.01	Low	No	39.79	\$94,100	\$37,442	\$32,578	3364	94.47	3178	29	320
48	201	3213.02	Middle	No	94.06	\$94,100	\$88,510	\$77,000	1892	85.68	1621	316	469
48	201	3214.01	Moderate	No	59.07	\$94,100	\$55,585	\$48,359	4336	93.08	4036	815	1192

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48	201	3214.02	Middle	No	82.30	\$94,100	\$77,444	\$67,371	4077	91.02	3711	919	1349
48	201	3215.00	Low	No	35.60	\$94,100	\$33,500	\$29,143	2717	94.00	2554	174	376
48	201	3216.00	Middle	No	85.88	\$94,100	\$80,813	\$70,308	6792	88.60	6018	1226	1673
48	201	3217.00	Middle	No	94.67	\$94,100	\$89,084	\$77,500	3108	87.36	2715	832	1067
48	201	3218.00	Middle	No	84.58	\$94,100	\$79,590	\$69,237	3927	93.33	3665	779	1142
48	201	3219.00	Moderate	No	67.23	\$94,100	\$63,263	\$55,034	5657	91.36	5168	866	1442
48	201	3220.00	Moderate	No	52.47	\$94,100	\$49,374	\$42,955	3771	93.98	3544	61	133
48	201	3221.00	Moderate	No	59.87	\$94,100	\$56,338	\$49,016	4142	88.41	3662	497	1025
48	201	3222.00	Moderate	No	61.88	\$94,100	\$58,229	\$50,658	1831	92.35	1691	184	422
48	201	3226.00	Moderate	No	78.50	\$94,100	\$73,869	\$64,263	5237	75.42	3950	1169	1367
48	201	3227.01	Moderate	No	72.81	\$94,100	\$68,514	\$59,606	2807	82.79	2324	330	661
48	201	3227.02	Middle	No	92.66	\$94,100	\$87,193	\$75,855	4336	83.05	3601	705	1406
48	201	3228.00	Moderate	No	72.03	\$94,100	\$67,780	\$58,967	6246	87.78	5483	1211	1758
48	201	3229.00	Moderate	No	69.24	\$94,100	\$65,155	\$56,683	4072	90.89	3701	580	1004
48	201	3230.00	Low	No	48.25	\$94,100	\$45,403	\$39,497	5821	90.19	5250	273	812
48	201	3231.00	Moderate	No	52.57	\$94,100	\$49,468	\$43,036	3492	89.86	3138	201	477
48	201	3232.00	Upper	No	151.70	\$94,100	\$142,750	\$124,185	5595	84.43	4724	1152	1605
48	201	3233.00	Low	No	45.96	\$94,100	\$43,248	\$37,629	3397	88.08	2992	311	523
48	201	3234.00	Moderate	No	53.21	\$94,100	\$50,071	\$43,561	7275	87.30	6351	1115	1725
48	201	3235.00	Low	No	43.07	\$94,100	\$40,529	\$35,260	5349	87.49	4680	481	949
48	201	3236.01	Moderate	No	62.99	\$94,100	\$59,274	\$51,563	4068	70.77	2879	523	710
48	201	3236.02	Middle	No	90.16	\$94,100	\$84,841	\$73,806	4963	68.91	3420	1327	1626
48	201	3237.01	Moderate	No	67.93	\$94,100	\$63,922	\$55,609	4420	64.00	2829	543	704
48	201	3237.02	Middle	No	92.71	\$94,100	\$87,240	\$75,893	3252	65.90	2143	589	784
48	201	3238.01	Middle	No	81.98	\$94,100	\$77,143	\$67,115	4068	79.57	3237	979	1143
48	201	3238.02	Moderate	No	69.10	\$94,100	\$65,023	\$56,571	5005	79.74	3991	1079	1395
48	201	3239.00	Moderate	No	52.03	\$94,100	\$48,960	\$42,599	3710	70.97	2633	342	772
48	201	3240.00	Middle	No	107.43	\$94,100	\$101,092	\$87,944	5817	65.69	3821	1345	1916
48	201	3241.01	Moderate	No	60.91	\$94,100	\$57,316	\$49,862	5279	90.62	4784	782	1652

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48	201	3241.02	Unknown	No	0.00	\$94,100	\$0	\$0	0	0.00	0	0	0
48	201	3242.00	Low	No	48.25	\$94,100	\$45,403	\$39,500	1279	97.42	1246	181	433
48	201	3301.01	Middle	No	86.87	\$94,100	\$81,745	\$71,115	5091	99.04	5042	740	1678
48	201	3301.02	Middle	No	91.72	\$94,100	\$86,309	\$75,089	2703	98.11	2652	534	754
48	201	3302.00	Moderate	No	67.04	\$94,100	\$63,085	\$54,883	4290	96.53	4141	764	1084
48	201	3303.01	Middle	No	80.88	\$94,100	\$76,108	\$66,210	7941	97.05	7707	2008	2234
48	201	3303.02	Moderate	No	65.73	\$94,100	\$61,852	\$53,811	5713	97.20	5553	1145	1622
48	201	3303.03	Moderate	No	60.20	\$94,100	\$56,648	\$49,286	4515	95.59	4316	612	958
48	201	3304.00	Moderate	No	56.17	\$94,100	\$52,856	\$45,982	4863	97.55	4744	790	1219
48	201	3305.00	Moderate	No	62.41	\$94,100	\$58,728	\$51,089	4745	96.82	4594	804	1524
48	201	3306.00	Moderate	No	74.34	\$94,100	\$69,954	\$60,854	7139	97.09	6931	1711	2310
48	201	3307.00	Moderate	No	68.44	\$94,100	\$64,402	\$56,030	8797	97.19	8550	1721	2662
48	201	3308.01	Middle	No	81.69	\$94,100	\$76,870	\$66,875	6136	94.51	5799	942	1410
48	201	3308.02	Middle	No	106.81	\$94,100	\$100,508	\$87,439	9471	94.18	8920	2684	3284
48	201	3309.01	Moderate	No	74.98	\$94,100	\$70,556	\$61,386	9527	92.67	8829	2674	3271
48	201	3309.02	Low	No	38.11	\$94,100	\$35,862	\$31,199	3823	95.92	3667	700	1101
48	201	3311.00	Low	No	46.74	\$94,100	\$43,982	\$38,265	4610	97.53	4496	659	1503
48	201	3312.00	Low	No	34.32	\$94,100	\$32,295	\$28,102	4441	97.28	4320	480	1374
48	201	3313.00	Moderate	No	53.91	\$94,100	\$50,729	\$44,133	5032	98.85	4974	1142	1874
48	201	3314.00	Low	No	23.20	\$94,100	\$21,831	\$18,992	2538	99.25	2519	23	215
48	201	3315.01	Moderate	No	69.94	\$94,100	\$65,814	\$57,254	3908	98.90	3865	981	1395
48	201	3315.02	Middle	No	94.82	\$94,100	\$89,226	\$77,625	5359	95.56	5121	1536	1993
48	201	3316.02	Low	No	48.76	\$94,100	\$45,883	\$39,918	3604	97.70	3521	214	598
48	201	3316.03	Moderate	No	55.57	\$94,100	\$52,291	\$45,492	4199	99.21	4166	994	1455
48	201	3316.04	Low	No	36.18	\$94,100	\$34,045	\$29,617	2542	98.82	2512	488	596
48	201	3317.00	Low	No	42.70	\$94,100	\$40,181	\$34,961	4055	99.04	4016	813	1237
48	201	3318.00	Low	No	43.16	\$94,100	\$40,614	\$35,337	3868	98.60	3814	673	1120
48	201	3319.00	Low	No	49.39	\$94,100	\$46,476	\$40,431	3354	98.66	3309	970	1466

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48	201	3320.00	Low	No	35.53	\$94,100	\$33,434	\$29,087	6034	99.04	5976	809	1409
48	201	3321.00	Moderate	No	52.82	\$94,100	\$49,704	\$43,245	2954	99.12	2928	511	1007
48	201	3322.00	Low	No	48.78	\$94,100	\$45,902	\$39,936	4921	98.92	4868	987	1709
48	201	3323.00	Low	No	47.25	\$94,100	\$44,462	\$38,684	2999	98.97	2968	603	1085
48	201	3324.00	Moderate	No	53.48	\$94,100	\$50,325	\$43,783	4060	98.03	3980	986	1415
48	201	3325.00	Moderate	No	77.87	\$94,100	\$73,276	\$63,750	3190	97.43	3108	956	1103
48	201	3326.00	Moderate	No	51.57	\$94,100	\$48,527	\$42,217	6577	96.93	6375	1020	1604
48	201	3327.00	Moderate	No	73.57	\$94,100	\$69,229	\$60,227	2473	94.54	2338	607	871
48	201	3328.00	Low	No	47.52	\$94,100	\$44,716	\$38,906	3962	94.47	3743	449	789
48	201	3329.00	Moderate	No	71.38	\$94,100	\$67,169	\$58,438	4885	91.89	4489	776	1144
48	201	3330.00	Moderate	No	75.90	\$94,100	\$71,422	\$62,135	3290	93.16	3065	830	1020
48	201	3331.00	Moderate	No	57.08	\$94,100	\$53,712	\$46,728	3793	90.67	3439	626	728
48	201	3332.01	Moderate	No	60.92	\$94,100	\$57,326	\$49,875	4818	94.98	4576	594	764
48	201	3332.03	Moderate	No	63.50	\$94,100	\$59,754	\$51,985	2163	90.66	1961	387	537
48	201	3332.04	Middle	No	84.15	\$94,100	\$79,185	\$68,889	1280	96.88	1240	0	183
48	201	3332.05	Low	No	37.05	\$94,100	\$34,864	\$30,333	1515	96.11	1456	31	31
48	201	3333.01	Low	No	40.39	\$94,100	\$38,007	\$33,063	5693	95.49	5436	171	318
48	201	3333.02	Moderate	No	68.73	\$94,100	\$64,675	\$56,267	3661	94.05	3443	566	1061
48	201	3335.01	Low	No	46.68	\$94,100	\$43,926	\$38,214	3443	96.34	3317	249	358
48	201	3335.02	Moderate	No	57.57	\$94,100	\$54,173	\$47,132	2621	93.25	2444	364	542
48	201	3336.00	Middle	No	104.77	\$94,100	\$98,589	\$85,769	3215	80.75	2596	957	1219
48	201	3337.00	Moderate	No	62.96	\$94,100	\$59,245	\$51,544	3442	93.58	3221	629	944
48	201	3338.01	Moderate	No	52.53	\$94,100	\$49,431	\$43,008	4188	95.70	4008	375	759
48	201	3338.02	Middle	No	114.14	\$94,100	\$107,406	\$93,438	5797	92.94	5388	1498	1867
48	201	3339.03	Moderate	No	63.06	\$94,100	\$59,339	\$51,628	3689	91.89	3390	646	837
48	201	3339.04	Middle	No	81.31	\$94,100	\$76,513	\$66,563	5058	88.93	4498	1061	1297
48	201	3339.05	Middle	No	82.24	\$94,100	\$77,388	\$67,328	4159	94.61	3935	940	1155
48	201	3339.06	Middle	No	105.36	\$94,100	\$99,144	\$86,250	5147	95.30	4905	1414	1519
48	201	3340.01	Moderate	No	54.46	\$94,100	\$51,247	\$44,583	3707	92.23	3419	315	651

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48	201	3340.02	Middle	No	85.82	\$94,100	\$80,757	\$70,255	2240	81.88	1834	102	165
48	201	3340.03	Middle	No	84.41	\$94,100	\$79,430	\$69,104	6349	80.99	5142	974	1432
48	201	3341.01	Moderate	No	78.50	\$94,100	\$73,869	\$64,261	7291	85.43	6229	486	1034
48	201	3341.02	Moderate	No	75.76	\$94,100	\$71,290	\$62,021	7351	94.48	6945	1634	1776
48	201	3401.01	Unknown	No	0.00	\$94,100	\$0	\$0	1879	82.44	1549	0	42
48	201	3401.02	Middle	No	87.91	\$94,100	\$82,723	\$71,970	5395	82.97	4476	918	1141
48	201	3402.01	Unknown	No	0.00	\$94,100	\$0	\$0	0	0.00	0	0	0
48	201	3402.02	Upper	No	179.14	\$94,100	\$168,571	\$146,643	7911	49.42	3910	2188	2277
48	201	3402.03	Upper	No	213.87	\$94,100	\$201,252	\$175,078	4434	36.56	1621	1108	1265
48	201	3403.01	Upper	No	252.86	\$94,100	\$237,941	\$206,992	3906	36.97	1444	1312	1408
48	201	3403.02	Upper	No	149.08	\$94,100	\$140,284	\$122,039	6761	33.22	2246	2385	2582
48	201	3404.00	Upper	No	202.35	\$94,100	\$190,411	\$165,648	1306	29.02	379	474	473
48	201	3405.01	Middle	No	108.16	\$94,100	\$101,779	\$88,542	3904	44.80	1749	878	1134
48	201	3405.02	Low	No	48.14	\$94,100	\$45,300	\$39,412	2878	71.82	2067	227	327
48	201	3406.00	Upper	No	153.69	\$94,100	\$144,622	\$125,817	2563	33.01	846	956	1039
48	201	3407.01	Middle	No	98.35	\$94,100	\$92,547	\$80,510	4055	53.51	2170	981	1261
48	201	3407.02	Upper	No	142.72	\$94,100	\$134,300	\$116,833	2961	47.25	1399	950	1063
48	201	3408.00	Upper	No	162.72	\$94,100	\$153,120	\$133,209	5580	42.92	2395	1815	2005
48	201	3409.00	Moderate	No	59.55	\$94,100	\$56,037	\$48,750	4537	65.24	2960	314	684
48	201	3410.01	Middle	No	96.47	\$94,100	\$90,778	\$78,972	3957	58.02	2296	312	451
48	201	3410.02	Upper	No	120.19	\$94,100	\$113,099	\$98,389	3695	53.13	1963	719	1079
48	201	3411.01	Moderate	No	74.05	\$94,100	\$69,681	\$60,618	1480	66.55	985	234	327
48	201	3411.02	Middle	No	82.57	\$94,100	\$77,698	\$67,599	2641	61.04	1612	7	160
48	201	3412.01	Moderate	No	57.00	\$94,100	\$53,637	\$46,667	5326	61.85	3294	319	613
48	201	3412.03	Middle	No	102.31	\$94,100	\$96,274	\$83,750	2355	36.18	852	362	455
48	201	3412.04	Upper	No	151.46	\$94,100	\$142,524	\$123,988	3843	37.55	1443	623	704
48	201	3413.02	Moderate	No	75.25	\$94,100	\$70,810	\$61,607	3467	60.63	2102	251	462
48	201	3413.03	Middle	No	90.63	\$94,100	\$85,283	\$74,196	3304	45.58	1506	918	781

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48	201	3413.04	Middle	No	92.94	\$94,100	\$87,457	\$76,087	2036	45.58	928	26	118
48	201	3414.00	Upper	No	163.88	\$94,100	\$154,211	\$134,157	5664	26.27	1488	1591	1632
48	201	3415.01	Upper	No	131.00	\$94,100	\$123,271	\$107,237	6736	30.69	2067	1517	1694
48	201	3415.02	Upper	No	174.48	\$94,100	\$164,186	\$142,835	4393	33.28	1462	1101	1166
48	201	3416.00	Middle	No	110.15	\$94,100	\$103,651	\$90,169	6711	31.26	2098	1597	2219
48	201	3417.00	Middle	No	107.71	\$94,100	\$101,355	\$88,173	2723	31.03	845	906	1245
48	201	3418.00	Upper	No	120.63	\$94,100	\$113,513	\$98,750	2489	39.37	980	659	820
48	201	3420.01	Upper	No	156.04	\$94,100	\$146,834	\$127,738	6812	37.07	2525	1973	2114
48	201	3420.02	Upper	No	159.26	\$94,100	\$149,864	\$130,371	4436	54.40	2413	909	938
48	201	3421.00	Middle	No	102.81	\$94,100	\$96,744	\$84,167	4292	61.21	2627	1230	1358
48	201	3422.00	Moderate	No	74.78	\$94,100	\$70,368	\$61,215	3918	67.71	2653	649	1141
48	201	3423.00	Middle	No	87.06	\$94,100	\$81,923	\$71,270	7213	64.05	4620	1301	1999
48	201	3424.00	Middle	No	87.46	\$94,100	\$82,300	\$71,596	4007	70.75	2835	535	905
48	201	3425.00	Middle	No	95.78	\$94,100	\$90,129	\$78,405	6240	38.72	2416	1272	1959
48	201	3427.00	Middle	No	85.24	\$94,100	\$80,211	\$69,782	5145	40.06	2061	1211	1667
48	201	3428.01	Upper	No	150.10	\$94,100	\$141,244	\$122,875	4867	39.41	1918	1872	1918
48	201	3428.02	Upper	No	162.77	\$94,100	\$153,167	\$133,250	3988	33.35	1330	966	1039
48	201	3429.00	Middle	No	119.46	\$94,100	\$112,412	\$97,795	7084	41.40	2933	1970	2304
48	201	3430.00	Moderate	No	77.72	\$94,100	\$73,135	\$63,622	7460	54.62	4075	1276	1896
48	201	3431.00	Upper	No	127.57	\$94,100	\$120,043	\$104,432	4556	43.33	1974	1235	1484
48	201	3432.00	Upper	No	156.96	\$94,100	\$147,699	\$128,493	5089	45.23	2302	1272	1514
48	201	3433.01	Upper	No	127.30	\$94,100	\$119,789	\$104,211	4400	47.30	2081	1456	1570
48	201	3433.02	Middle	No	111.05	\$94,100	\$104,498	\$90,909	4876	43.74	2133	1369	1610
48	201	3436.01	Unknown	No	0.00	\$94,100	\$0	\$0	11	100.00	11	0	0
48	201	3436.02	Middle	No	107.58	\$94,100	\$101,233	\$88,068	3341	46.69	1560	835	1173
48	201	3437.00	Moderate	No	75.92	\$94,100	\$71,441	\$62,154	3860	63.60	2455	565	1017
48	201	3501.01	Unknown	No	0.00	\$94,100	\$0	\$0	5269	87.57	4614	807	1196
48	201	3501.02	Upper	No	129.74	\$94,100	\$122,085	\$106,205	4830	51.28	2477	1310	1331
48	201	3501.03	Middle	No	106.34	\$94,100	\$100,066	\$87,049	7487	77.49	5802	1703	2165

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48	201	3501.04	Middle	No	105.33	\$94,100	\$99,116	\$86,225	4850	82.80	4016	873	987
48	201	3502.01	Middle	No	110.45	\$94,100	\$103,933	\$90,421	3740	83.05	3106	1039	1040
48	201	3502.02	Middle	No	100.91	\$94,100	\$94,956	\$82,606	4684	78.18	3662	1262	1534
48	201	3503.00	Upper	No	133.33	\$94,100	\$125,464	\$109,149	6002	69.18	4152	1691	2016
48	201	3504.00	Middle	No	87.92	\$94,100	\$82,733	\$71,971	6235	85.08	5305	1248	1723
48	201	3505.00	Middle	No	91.64	\$94,100	\$86,233	\$75,023	7117	84.59	6020	1606	2123
48	201	3506.01	Middle	No	102.15	\$94,100	\$96,123	\$83,623	4372	50.41	2204	823	1291
48	201	3506.03	Middle	No	93.86	\$94,100	\$88,322	\$76,841	4631	55.30	2561	1159	1456
48	201	3506.04	Upper	No	140.97	\$94,100	\$132,653	\$115,399	3941	50.52	1991	942	1224
48	201	3507.00	Middle	No	105.42	\$94,100	\$99,200	\$86,300	2326	36.59	851	803	966
48	201	3508.01	Middle	No	82.23	\$94,100	\$77,378	\$67,313	5098	50.94	2597	965	1727
48	201	3508.03	Middle	No	81.44	\$94,100	\$76,635	\$66,667	3181	55.71	1772	469	603
48	201	3508.04	Upper	No	183.90	\$94,100	\$173,050	\$150,546	5648	50.76	2867	1068	1460
48	201	4101.01	Unknown	No	0.00	\$94,100	\$0	\$0	2159	64.01	1382	378	608
48	201	4101.02	Middle	No	90.60	\$94,100	\$85,255	\$74,167	4007	58.97	2363	364	386
48	201	4102.01	Upper	No	175.38	\$94,100	\$165,033	\$143,571	2176	37.73	821	79	277
48	201	4102.02	Upper	No	252.11	\$94,100	\$237,236	\$206,379	3361	37.43	1258	779	1343
48	201	4103.00	Upper	No	142.22	\$94,100	\$133,829	\$116,423	3722	32.29	1202	803	552
48	201	4104.01	Upper	No	242.69	\$94,100	\$228,371	\$198,667	3985	32.10	1279	1355	1629
48	201	4104.02	Upper	No	185.99	\$94,100	\$175,017	\$152,250	2623	33.02	866	743	1037
48	201	4105.01	Upper	No	155.86	\$94,100	\$146,664	\$127,593	1746	35.62	622	587	1078
48	201	4105.02	Upper	No	202.67	\$94,100	\$190,712	\$165,904	3070	38.70	1188	785	1028
48	201	4106.01	Upper	No	164.05	\$94,100	\$154,371	\$134,290	3444	48.14	1658	0	60
48	201	4106.02	Unknown	No	0.00	\$94,100	\$0	\$0	2508	44.82	1124	351	257
48	201	4107.03	Upper	No	159.25	\$94,100	\$149,854	\$130,365	2179	33.96	740	574	725
48	201	4107.04	Upper	No	305.40	\$94,100	\$287,381	\$250,001	1895	32.45	615	605	664
48	201	4107.05	Middle	No	107.47	\$94,100	\$101,129	\$87,981	916	48.36	443	123	177
48	201	4107.06	Upper	No	156.67	\$94,100	\$147,426	\$128,250	1738	50.17	872	90	270

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48	201	4108.01	Upper	No	125.65	\$94,100	\$118,237	\$102,863	2578	42.01	1083	198	629
48	201	4108.02	Upper	No	197.13	\$94,100	\$185,499	\$161,375	1631	38.07	621	348	669
48	201	4109.00	Upper	No	154.88	\$94,100	\$145,742	\$126,790	3535	38.76	1370	599	1059
48	201	4110.01	Upper	No	215.39	\$94,100	\$202,682	\$176,324	1986	33.69	669	480	178
48	201	4110.02	Upper	No	135.84	\$94,100	\$127,825	\$111,200	2186	36.37	795	344	452
48	201	4110.03	Upper	No	257.77	\$94,100	\$242,562	\$211,012	1614	37.79	610	195	293
48	201	4111.00	Upper	No	305.40	\$94,100	\$287,381	\$250,001	3420	31.49	1077	1150	1219
48	201	4112.00	Upper	No	305.40	\$94,100	\$287,381	\$250,001	1759	17.96	316	609	601
48	201	4113.01	Upper	No	196.85	\$94,100	\$185,236	\$161,146	2119	42.14	893	337	213
48	201	4113.02	Upper	No	157.56	\$94,100	\$148,264	\$128,981	3217	43.39	1396	209	147
48	201	4114.00	Upper	No	305.40	\$94,100	\$287,381	\$250,001	2774	17.95	498	948	977
48	201	4115.03	Upper	No	172.99	\$94,100	\$162,784	\$141,615	3478	42.67	1484	392	571
48	201	4115.04	Unknown	No	0.00	\$94,100	\$0	\$0	2329	44.18	1029	268	169
48	201	4115.05	Upper	No	159.99	\$94,100	\$150,551	\$130,972	2826	40.27	1138	364	436
48	201	4115.06	Upper	No	136.17	\$94,100	\$128,136	\$111,469	2273	41.53	944	261	0
48	201	4115.07	Middle	No	115.91	\$94,100	\$109,071	\$94,884	2093	46.44	972	75	102
48	201	4116.00	Upper	No	228.39	\$94,100	\$214,915	\$186,964	2933	31.71	930	1011	1280
48	201	4117.00	Upper	No	128.68	\$94,100	\$121,088	\$105,339	3793	57.76	2191	106	169
48	201	4118.01	Upper	No	124.77	\$94,100	\$117,409	\$102,137	3257	46.67	1520	748	724
48	201	4118.02	Upper	No	131.19	\$94,100	\$123,450	\$107,399	2758	41.77	1152	297	363
48	201	4119.01	Upper	No	297.68	\$94,100	\$280,117	\$243,686	2079	24.96	519	730	983
48	201	4119.02	Upper	No	305.40	\$94,100	\$287,381	\$250,001	2135	33.82	722	313	340
48	201	4120.00	Upper	No	305.40	\$94,100	\$287,381	\$250,000	3744	23.99	898	1118	1331
48	201	4122.01	Upper	No	270.02	\$94,100	\$254,089	\$221,042	2882	42.61	1228	411	601
48	201	4122.02	Upper	No	194.57	\$94,100	\$183,090	\$159,279	3093	42.35	1310	954	1262
48	201	4123.00	Upper	No	305.40	\$94,100	\$287,381	\$250,001	6837	27.60	1887	2361	2572
48	201	4124.00	Upper	No	305.40	\$94,100	\$287,381	\$250,001	4503	25.72	1158	1434	1687
48	201	4125.00	Upper	No	305.40	\$94,100	\$287,381	\$250,001	1835	32.97	605	390	463
48	201	4126.00	Upper	No	305.40	\$94,100	\$287,381	\$250,001	3885	32.25	1253	1248	1479

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48	201	4127.00	Upper	No	273.94	\$94,100	\$257,778	\$224,250	3370	44.39	1496	1095	1336
48	201	4128.00	Upper	No	305.40	\$94,100	\$287,381	\$250,001	4905	43.02	2110	1625	1953
48	201	4129.01	Unknown	No	0.00	\$94,100	\$0	\$0	1577	64.24	1013	0	37
48	201	4129.02	Upper	No	132.34	\$94,100	\$124,532	\$108,333	3126	55.44	1733	512	641
48	201	4130.00	Upper	No	217.66	\$94,100	\$204,818	\$178,182	3507	41.77	1465	791	979
48	201	4131.00	Upper	No	305.40	\$94,100	\$287,381	\$250,001	3088	32.19	994	919	1064
48	201	4132.03	Moderate	No	66.23	\$94,100	\$62,322	\$54,222	1547	49.90	772	32	105
48	201	4132.04	Middle	No	99.25	\$94,100	\$93,394	\$81,250	1077	69.45	748	14	26
48	201	4132.05	Upper	No	162.99	\$94,100	\$153,374	\$133,427	1458	56.45	823	304	234
48	201	4132.06	Unknown	No	0.00	\$94,100	\$0	\$0	2813	58.12	1635	349	240
48	201	4133.01	Upper	No	185.10	\$94,100	\$174,179	\$151,528	4489	59.75	2682	700	987
48	201	4133.02	Upper	No	226.93	\$94,100	\$213,541	\$185,763	3209	44.59	1431	1168	1589
48	201	4201.00	Moderate	No	54.89	\$94,100	\$51,651	\$44,934	2773	85.18	2362	313	527
48	201	4202.00	Middle	No	97.55	\$94,100	\$91,795	\$79,861	2430	72.63	1765	540	834
48	201	4203.00	Upper	No	209.89	\$94,100	\$197,506	\$171,818	3557	45.15	1606	851	982
48	201	4204.00	Upper	No	147.96	\$94,100	\$139,230	\$121,125	3487	38.49	1342	1032	1486
48	201	4205.00	Moderate	No	50.53	\$94,100	\$47,549	\$41,369	3845	94.20	3622	75	369
48	201	4206.00	Middle	No	106.21	\$94,100	\$99,944	\$86,948	2279	49.19	1121	695	840
48	201	4207.00	Upper	No	211.23	\$94,100	\$198,767	\$172,917	3039	33.63	1022	838	1112
48	201	4208.00	Upper	No	305.40	\$94,100	\$287,381	\$250,001	2274	39.27	893	816	1001
48	201	4209.00	Upper	No	253.71	\$94,100	\$238,741	\$207,685	6386	36.13	2307	2268	2859
48	201	4210.00	Upper	No	224.87	\$94,100	\$211,603	\$184,079	2567	43.63	1120	1016	1231
48	201	4211.01	Low	No	48.69	\$94,100	\$45,817	\$39,861	3257	82.56	2689	96	329
48	201	4211.03	Low	No	29.09	\$94,100	\$27,374	\$23,819	1473	91.92	1354	0	42
48	201	4211.04	Low	No	49.06	\$94,100	\$46,165	\$40,164	4376	96.91	4241	0	178
48	201	4212.03	Low	No	48.52	\$94,100	\$45,657	\$39,722	1805	91.91	1659	0	88
48	201	4212.04	Low	No	42.82	\$94,100	\$40,294	\$35,054	2428	95.26	2313	0	254
48	201	4212.05	Low	No	41.88	\$94,100	\$39,409	\$34,286	2315	95.64	2214	0	121

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48	201	4212.06	Low	No	32.11	\$94,100	\$30,216	\$26,289	2054	96.69	1986	0	7
48	201	4213.01	Low	No	20.15	\$94,100	\$18,961	\$16,500	3576	96.31	3444	0	43
48	201	4213.02	Moderate	No	74.70	\$94,100	\$70,293	\$61,155	4423	87.63	3876	664	889
48	201	4214.01	Low	No	34.06	\$94,100	\$32,050	\$27,885	3517	96.53	3395	16	209
48	201	4214.02	Low	No	26.85	\$94,100	\$25,266	\$21,981	3284	98.57	3237	0	126
48	201	4214.03	Low	No	31.58	\$94,100	\$29,717	\$25,853	4597	96.32	4428	198	290
48	201	4215.01	Low	No	24.03	\$94,100	\$22,612	\$19,676	3528	86.90	3066	184	403
48	201	4215.02	Moderate	No	57.09	\$94,100	\$53,722	\$46,739	2838	93.55	2655	93	210
48	201	4216.01	Low	No	33.87	\$94,100	\$31,872	\$27,733	3112	97.43	3032	25	64
48	201	4216.02	Low	No	40.72	\$94,100	\$38,318	\$33,333	3409	86.15	2937	194	433
48	201	4217.00	Middle	No	115.67	\$94,100	\$108,845	\$94,688	4594	58.45	2685	1008	1177
48	201	4218.01	Low	No	46.21	\$94,100	\$43,484	\$37,832	3072	84.64	2600	2	507
48	201	4218.02	Upper	No	136.82	\$94,100	\$128,748	\$112,005	2467	56.10	1384	536	719
48	201	4219.00	Upper	No	230.37	\$94,100	\$216,778	\$188,583	2899	26.63	772	908	1093
48	201	4220.00	Upper	No	132.78	\$94,100	\$124,946	\$108,696	2597	32.46	843	765	1033
48	201	4221.00	Middle	No	86.84	\$94,100	\$81,716	\$71,094	5115	66.63	3408	2043	2362
48	201	4222.00	Low	No	35.12	\$94,100	\$33,048	\$28,750	6024	97.74	5888	156	681
48	201	4223.02	Middle	No	88.26	\$94,100	\$83,053	\$72,250	2289	84.49	1934	687	1019
48	201	4223.03	Unknown	No	0.00	\$94,100	\$0	\$0	3550	97.86	3474	118	455
48	201	4223.04	Moderate	No	53.48	\$94,100	\$50,325	\$43,779	3810	97.82	3727	444	661
48	201	4224.03	Moderate	No	73.73	\$94,100	\$69,380	\$60,357	2783	69.89	1945	617	806
48	201	4224.04	Low	No	43.81	\$94,100	\$41,225	\$35,867	2966	90.96	2698	252	460
48	201	4224.05	Low	No	37.48	\$94,100	\$35,269	\$30,685	1589	91.69	1457	0	253
48	201	4224.06	Middle	No	81.08	\$94,100	\$76,296	\$66,373	2473	91.95	2274	415	766
48	201	4225.01	Moderate	No	79.62	\$94,100	\$74,922	\$65,183	3381	81.07	2741	369	942
48	201	4225.02	Low	No	47.58	\$94,100	\$44,773	\$38,951	3458	73.89	2555	387	991
48	201	4226.01	Moderate	No	58.06	\$94,100	\$54,634	\$47,535	4607	82.14	3784	442	879
48	201	4226.02	Middle	No	98.43	\$94,100	\$92,623	\$80,577	2338	54.62	1277	488	812
48	201	4227.01	Moderate	No	64.37	\$94,100	\$60,572	\$52,694	5107	88.88	4539	867	1544

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48	201	4227.02	Middle	No	88.79	\$94,100	\$83,551	\$72,684	3257	79.92	2603	873	1154
48	201	4228.00	Low	No	44.33	\$94,100	\$41,715	\$36,291	5138	83.75	4303	492	657
48	201	4229.00	Low	No	49.72	\$94,100	\$46,787	\$40,707	4874	91.88	4478	410	554
48	201	4230.01	Low	No	39.23	\$94,100	\$36,915	\$32,118	3019	93.31	2817	88	150
48	201	4230.02	Low	No	40.68	\$94,100	\$38,280	\$33,301	3072	88.31	2713	135	319
48	201	4231.00	Low	No	34.62	\$94,100	\$32,577	\$28,344	2775	97.77	2713	0	105
48	201	4232.01	Middle	No	94.54	\$94,100	\$88,962	\$77,396	3252	81.86	2662	649	915
48	201	4232.03	Moderate	No	58.48	\$94,100	\$55,030	\$47,877	2567	91.70	2354	170	353
48	201	4232.04	Low	No	42.57	\$94,100	\$40,058	\$34,852	4062	96.90	3936	155	293
48	201	4233.01	Moderate	No	79.69	\$94,100	\$74,988	\$65,238	4393	74.85	3288	826	1190
48	201	4233.03	Unknown	No	0.00	\$94,100	\$0	\$0	1809	85.85	1553	30	333
48	201	4233.04	Moderate	No	60.59	\$94,100	\$57,015	\$49,604	3605	78.06	2814	773	1020
48	201	4234.01	Middle	No	99.30	\$94,100	\$93,441	\$81,287	5329	79.38	4230	1038	1431
48	201	4234.02	Middle	No	91.66	\$94,100	\$86,252	\$75,040	3944	96.81	3818	1041	1278
48	201	4235.00	Middle	No	114.37	\$94,100	\$107,622	\$93,629	1995	72.03	1437	697	773
48	201	4236.00	Moderate	No	77.10	\$94,100	\$72,551	\$63,119	6943	93.06	6461	1730	2345
48	201	4301.01	Upper	No	284.22	\$94,100	\$267,451	\$232,660	2990	39.67	1186	950	860
48	201	4301.02	Upper	No	212.84	\$94,100	\$200,282	\$174,236	2847	35.79	1019	389	448
48	201	4302.00	Middle	No	118.08	\$94,100	\$111,113	\$96,667	1518	39.13	594	246	347
48	201	4303.00	Upper	No	305.40	\$94,100	\$287,381	\$250,001	4385	20.00	877	1645	1707
48	201	4304.00	Upper	No	305.40	\$94,100	\$287,381	\$250,001	3118	27.55	859	1169	1285
48	201	4305.00	Upper	No	305.40	\$94,100	\$287,381	\$250,001	2380	33.99	809	722	821
48	201	4306.00	Upper	No	305.40	\$94,100	\$287,381	\$250,001	3832	28.47	1091	1186	1266
48	201	4307.00	Middle	No	118.35	\$94,100	\$111,367	\$96,887	4191	39.58	1659	535	644
48	201	4308.00	Upper	No	227.35	\$94,100	\$213,936	\$186,108	6091	42.13	2566	1123	1275
48	201	4309.00	Upper	No	152.83	\$94,100	\$143,813	\$125,109	6406	41.34	2648	1945	2138
48	201	4310.01	Upper	No	161.33	\$94,100	\$151,812	\$132,067	2616	36.70	960	800	834
48	201	4310.02	Upper	No	198.81	\$94,100	\$187,080	\$162,750	2929	27.96	819	941	1094

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48	201	4311.01	Moderate	No	69.73	\$94,100	\$65,616	\$57,083	4023	58.66	2360	693	774
48	201	4311.02	Moderate	No	56.87	\$94,100	\$53,515	\$46,555	3912	64.83	2536	362	425
48	201	4312.03	Middle	No	81.17	\$94,100	\$76,381	\$66,450	2117	71.85	1521	145	215
48	201	4312.04	Middle	No	99.75	\$94,100	\$93,865	\$81,657	3185	56.42	1797	703	679
48	201	4312.05	Unknown	No	0.00	\$94,100	\$0	\$0	3207	76.21	2444	0	151
48	201	4312.06	Middle	No	85.06	\$94,100	\$80,041	\$69,637	1985	62.47	1240	37	7
48	201	4313.02	Upper	No	263.84	\$94,100	\$248,273	\$215,981	4662	31.79	1482	1129	1261
48	201	4313.03	Unknown	No	0.00	\$94,100	\$0	\$0	2019	65.82	1329	423	381
48	201	4313.04	Upper	No	121.51	\$94,100	\$114,341	\$99,474	3195	61.22	1956	217	316
48	201	4314.01	Upper	No	171.09	\$94,100	\$160,996	\$140,060	2270	51.76	1175	418	251
48	201	4314.03	Upper	No	131.72	\$94,100	\$123,949	\$107,829	1504	48.67	732	359	286
48	201	4314.04	Upper	No	130.01	\$94,100	\$122,339	\$106,427	2166	45.38	983	576	315
48	201	4315.03	Upper	No	123.59	\$94,100	\$116,298	\$101,174	1591	43.81	697	69	157
48	201	4315.04	Upper	No	273.91	\$94,100	\$257,749	\$224,228	2396	18.78	450	889	934
48	201	4315.05	Upper	No	122.74	\$94,100	\$115,498	\$100,481	1603	28.32	454	369	601
48	201	4315.06	Upper	No	198.70	\$94,100	\$186,977	\$162,656	2822	38.94	1099	962	475
48	201	4316.00	Upper	No	305.40	\$94,100	\$287,381	\$250,001	3493	17.06	596	1271	1284
48	201	4317.01	Upper	No	305.40	\$94,100	\$287,381	\$250,001	2473	30.85	763	508	424
48	201	4317.02	Upper	No	271.35	\$94,100	\$255,340	\$222,125	2847	21.04	599	1074	850
48	201	4318.01	Upper	No	179.47	\$94,100	\$168,881	\$146,920	3531	43.93	1551	598	626
48	201	4318.03	Upper	No	201.86	\$94,100	\$189,950	\$165,244	2597	52.45	1362	161	29
48	201	4318.04	Upper	No	191.61	\$94,100	\$180,305	\$156,852	2690	48.07	1293	243	34
48	201	4319.01	Unknown	No	0.00	\$94,100	\$0	\$0	2390	57.78	1381	480	125
48	201	4319.02	Upper	No	129.49	\$94,100	\$121,850	\$106,000	2963	55.28	1638	54	35
48	201	4320.03	Moderate	No	66.72	\$94,100	\$62,784	\$54,620	2066	74.25	1534	47	135
48	201	4320.04	Upper	No	137.90	\$94,100	\$129,764	\$112,885	2273	53.81	1223	611	810
48	201	4320.05	Moderate	No	51.62	\$94,100	\$48,574	\$42,260	2740	82.08	2249	85	61
48	201	4320.06	Low	No	38.96	\$94,100	\$36,661	\$31,898	2025	88.44	1791	18	52
48	201	4321.01	Low	No	31.47	\$94,100	\$29,613	\$25,764	2907	79.64	2315	80	141

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48	201	4321.02	Moderate	No	79.36	\$94,100	\$74,678	\$64,966	3704	68.47	2536	347	357
48	201	4322.00	Moderate	No	62.34	\$94,100	\$58,662	\$51,037	4232	63.47	2686	624	845
48	201	4323.01	Moderate	No	51.39	\$94,100	\$48,358	\$42,068	2858	88.38	2526	43	339
48	201	4323.02	Moderate	No	59.62	\$94,100	\$56,102	\$48,806	2241	93.04	2085	0	220
48	201	4323.03	Moderate	No	60.23	\$94,100	\$56,676	\$49,308	2221	81.04	1800	29	233
48	201	4324.01	Moderate	No	54.82	\$94,100	\$51,586	\$44,883	3632	84.28	3061	637	527
48	201	4324.02	Moderate	No	69.71	\$94,100	\$65,597	\$57,064	2482	88.15	2188	0	98
48	201	4325.01	Low	No	43.18	\$94,100	\$40,632	\$35,348	3801	79.77	3032	612	911
48	201	4325.02	Moderate	No	54.37	\$94,100	\$51,162	\$44,514	1765	82.38	1454	209	255
48	201	4326.00	Middle	No	103.49	\$94,100	\$97,384	\$84,722	1867	55.12	1029	332	488
48	201	4327.03	Upper	No	143.00	\$94,100	\$134,563	\$117,059	2057	54.84	1128	269	428
48	201	4327.04	Moderate	No	54.51	\$94,100	\$51,294	\$44,625	1724	84.57	1458	87	243
48	201	4327.05	Low	No	30.94	\$94,100	\$29,115	\$25,328	4271	97.14	4149	28	111
48	201	4327.06	Low	No	35.78	\$94,100	\$33,669	\$29,295	1962	82.01	1609	70	166
48	201	4328.03	Low	No	41.75	\$94,100	\$39,287	\$34,178	3174	92.69	2942	289	268
48	201	4328.04	Moderate	No	57.71	\$94,100	\$54,305	\$47,241	1955	87.16	1704	192	499
48	201	4328.05	Low	No	41.04	\$94,100	\$38,619	\$33,597	2017	96.23	1941	0	122
48	201	4328.06	Low	No	44.71	\$94,100	\$42,072	\$36,600	4345	89.80	3902	91	322
48	201	4329.01	Low	No	42.09	\$94,100	\$39,607	\$34,462	3161	91.71	2899	242	444
48	201	4329.03	Low	No	32.83	\$94,100	\$30,893	\$26,881	2196	94.44	2074	96	257
48	201	4329.04	Moderate	No	56.69	\$94,100	\$53,345	\$46,411	3797	90.02	3418	514	423
48	201	4330.03	Low	No	38.47	\$94,100	\$36,200	\$31,497	5580	98.35	5488	121	368
48	201	4330.04	Low	No	29.37	\$94,100	\$27,637	\$24,050	3390	97.82	3316	0	140
48	201	4330.05	Moderate	No	55.05	\$94,100	\$51,802	\$45,070	2409	98.17	2365	0	286
48	201	4330.06	Low	No	44.11	\$94,100	\$41,508	\$36,111	2401	97.58	2343	0	176
48	201	4330.07	Low	No	48.76	\$94,100	\$45,883	\$39,917	1507	99.14	1494	22	106
48	201	4331.00	Low	No	47.13	\$94,100	\$44,349	\$38,581	3398	97.82	3324	109	277
48	201	4332.01	Low	No	46.13	\$94,100	\$43,408	\$37,766	4801	89.19	4282	665	1020

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48	201	4332.02	Moderate	No	66.77	\$94,100	\$62,831	\$54,659	4367	90.11	3935	605	1078
48	201	4333.00	Middle	No	96.86	\$94,100	\$91,145	\$79,295	5351	79.70	4265	1192	1820
48	201	4334.00	Moderate	No	59.69	\$94,100	\$56,168	\$48,864	4276	90.60	3874	493	859
48	201	4335.03	Low	No	30.77	\$94,100	\$28,955	\$25,190	1783	96.92	1728	0	196
48	201	4335.04	Low	No	37.25	\$94,100	\$35,052	\$30,494	3739	96.95	3625	110	312
48	201	4335.05	Low	No	32.38	\$94,100	\$30,470	\$26,509	2898	97.48	2825	102	164
48	201	4335.06	Moderate	No	55.40	\$94,100	\$52,131	\$45,352	2145	98.69	2117	107	190
48	201	4335.07	Low	No	49.65	\$94,100	\$46,721	\$40,644	3145	96.85	3046	73	384
48	201	4336.01	Moderate	No	60.58	\$94,100	\$57,006	\$49,598	2837	95.42	2707	83	118
48	201	4336.02	Moderate	No	60.38	\$94,100	\$56,818	\$49,427	3707	96.74	3586	24	419
48	201	4401.01	Low	No	26.54	\$94,100	\$24,974	\$21,730	2269	95.11	2158	53	313
48	201	4401.02	Middle	No	106.72	\$94,100	\$100,424	\$87,367	4556	84.39	3845	1393	1527
48	201	4501.00	Upper	No	221.30	\$94,100	\$208,243	\$181,157	1908	34.75	663	658	658
48	201	4502.00	Upper	No	218.29	\$94,100	\$205,411	\$178,696	5749	28.14	1618	1250	1413
48	201	4503.01	Middle	No	81.08	\$94,100	\$76,296	\$66,379	2944	56.35	1659	403	536
48	201	4503.02	Middle	No	83.27	\$94,100	\$78,357	\$68,167	5318	64.97	3455	848	902
48	201	4504.01	Low	No	42.94	\$94,100	\$40,407	\$35,156	2180	56.79	1238	314	259
48	201	4504.02	Middle	No	96.24	\$94,100	\$90,562	\$78,785	2299	52.24	1201	304	642
48	201	4505.00	Upper	No	211.41	\$94,100	\$198,937	\$173,060	3386	36.36	1231	818	1123
48	201	4506.00	Upper	No	168.89	\$94,100	\$158,925	\$138,258	5294	45.90	2430	936	1107
48	201	4507.00	Upper	No	305.40	\$94,100	\$287,381	\$250,001	6765	18.73	1267	1894	2210
48	201	4508.01	Middle	No	101.80	\$94,100	\$95,794	\$83,333	2069	62.20	1287	179	322
48	201	4508.03	Moderate	No	64.35	\$94,100	\$60,553	\$52,681	4657	66.63	3103	887	1207
48	201	4508.04	Low	No	33.56	\$94,100	\$31,580	\$27,473	3023	83.00	2509	48	287
48	201	4509.00	Upper	No	153.56	\$94,100	\$144,500	\$125,703	2885	44.68	1289	893	881
48	201	4510.03	Low	No	41.99	\$94,100	\$39,513	\$34,375	3115	88.57	2759	199	690
48	201	4510.04	Moderate	No	53.78	\$94,100	\$50,607	\$44,028	2305	81.08	1869	156	204
48	201	4510.05	Low	No	27.11	\$94,100	\$25,511	\$22,192	1897	89.09	1690	41	181
48	201	4510.06	Upper	No	121.11	\$94,100	\$113,965	\$99,146	2478	54.56	1352	850	1112

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48	201	4511.00	Middle	No	109.71	\$94,100	\$103,237	\$89,815	4383	52.98	2322	1080	1466
48	201	4512.00	Upper	No	179.07	\$94,100	\$168,505	\$146,588	2686	28.70	771	915	1084
48	201	4513.01	Middle	No	89.37	\$94,100	\$84,097	\$73,161	4296	64.48	2770	1021	1762
48	201	4513.02	Upper	No	169.49	\$94,100	\$159,490	\$138,750	2877	35.52	1022	1134	1224
48	201	4514.01	Upper	No	142.58	\$94,100	\$134,168	\$116,719	3707	61.18	2268	660	900
48	201	4514.04	Middle	No	84.47	\$94,100	\$79,486	\$69,153	4269	80.56	3439	110	192
48	201	4514.05	Unknown	No	0.00	\$94,100	\$0	\$0	2369	72.82	1725	140	406
48	201	4514.06	Moderate	No	64.73	\$94,100	\$60,911	\$52,995	2986	73.28	2188	451	601
48	201	4514.07	Moderate	No	51.40	\$94,100	\$48,367	\$42,083	1672	81.58	1364	50	407
48	201	4515.01	Moderate	No	73.65	\$94,100	\$69,305	\$60,290	3046	73.28	2232	0	59
48	201	4515.02	Middle	No	86.02	\$94,100	\$80,945	\$70,417	2683	59.75	1603	431	666
48	201	4516.03	Upper	No	161.68	\$94,100	\$152,141	\$132,355	3672	62.99	2313	630	660
48	201	4516.04	Upper	No	221.74	\$94,100	\$208,657	\$181,518	4292	43.48	1866	1190	1277
48	201	4516.05	Middle	No	108.56	\$94,100	\$102,155	\$88,871	4317	77.44	3343	76	192
48	201	4516.06	Upper	No	143.36	\$94,100	\$134,902	\$117,355	5883	61.91	3642	1404	1709
48	201	4517.00	Middle	No	84.44	\$94,100	\$79,458	\$69,125	4263	83.60	3564	667	1074
48	201	4518.00	Moderate	No	74.36	\$94,100	\$69,973	\$60,875	5319	82.95	4412	1023	1411
48	201	4519.02	Upper	No	138.82	\$94,100	\$130,630	\$113,638	2517	69.33	1745	800	968
48	201	4519.03	Low	No	33.81	\$94,100	\$31,815	\$27,679	4153	95.57	3969	21	384
48	201	4519.04	Moderate	No	54.09	\$94,100	\$50,899	\$44,278	3966	81.87	3247	780	1014
48	201	4520.01	Moderate	No	68.80	\$94,100	\$64,741	\$56,323	4678	83.73	3917	539	1299
48	201	4520.02	Moderate	No	69.77	\$94,100	\$65,654	\$57,115	3875	78.50	3042	50	126
48	201	4521.01	Upper	No	136.96	\$94,100	\$128,879	\$112,117	6357	63.10	4011	864	1186
48	201	4521.02	Unknown	No	0.00	\$94,100	\$0	\$0	1896	81.49	1545	0	117
48	201	4521.03	Moderate	No	51.02	\$94,100	\$48,010	\$41,767	2165	91.13	1973	31	231
48	201	4522.02	Moderate	No	51.49	\$94,100	\$48,452	\$42,155	3451	86.64	2990	204	304
48	201	4522.03	Low	No	47.80	\$94,100	\$44,980	\$39,129	3100	86.48	2681	256	283
48	201	4522.04	Moderate	No	59.91	\$94,100	\$56,375	\$49,045	2617	86.97	2276	52	271

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48	201	4523.00	Middle	No	80.15	\$94,100	\$75,421	\$65,616	2226	95.19	2119	630	767
48	201	4524.01	Moderate	No	66.37	\$94,100	\$62,454	\$54,334	3976	94.37	3752	819	916
48	201	4524.02	Moderate	No	59.19	\$94,100	\$55,698	\$48,456	4048	93.55	3787	724	942
48	201	4525.01	Moderate	No	52.07	\$94,100	\$48,998	\$42,625	2485	94.69	2353	80	246
48	201	4525.02	Moderate	No	59.47	\$94,100	\$55,961	\$48,683	4912	94.08	4621	800	1153
48	201	4526.01	Low	No	36.47	\$94,100	\$34,318	\$29,859	4427	96.18	4258	0	236
48	201	4526.02	Moderate	No	64.94	\$94,100	\$61,109	\$53,160	3367	94.54	3183	664	826
48	201	4527.01	Moderate	No	68.03	\$94,100	\$64,016	\$55,692	4557	95.74	4363	950	1274
48	201	4527.02	Moderate	No	66.65	\$94,100	\$62,718	\$54,563	3911	97.09	3797	696	911
48	201	4527.03	Low	No	49.99	\$94,100	\$47,041	\$40,922	3897	96.25	3751	427	626
48	201	4528.01	Moderate	No	68.77	\$94,100	\$64,713	\$56,302	5751	92.02	5292	1167	1758
48	201	4528.02	Moderate	No	59.76	\$94,100	\$56,234	\$48,925	5928	96.78	5737	688	1107
48	201	4529.00	Moderate	No	67.84	\$94,100	\$63,837	\$55,536	4274	93.19	3983	808	1264
48	201	4530.01	Unknown	No	0.00	\$94,100	\$0	\$0	2455	96.82	2377	546	817
48	201	4530.02	Middle	No	91.99	\$94,100	\$86,563	\$75,304	5141	94.67	4867	1116	1303
48	201	4531.00	Low	No	31.34	\$94,100	\$29,491	\$25,662	4304	96.51	4154	407	601
48	201	4532.01	Low	No	39.29	\$94,100	\$36,972	\$32,170	3546	96.14	3409	0	210
48	201	4532.02	Moderate	No	53.80	\$94,100	\$50,626	\$44,044	4228	93.59	3957	400	607
48	201	4533.00	Low	No	43.77	\$94,100	\$41,188	\$35,833	3485	97.10	3384	32	361
48	201	4534.01	Moderate	No	56.54	\$94,100	\$53,204	\$46,287	3042	88.89	2704	399	592
48	201	4534.03	Low	No	38.43	\$94,100	\$36,163	\$31,461	4107	97.35	3998	320	530
48	201	4534.04	Moderate	No	59.55	\$94,100	\$56,037	\$48,750	4379	93.81	4108	707	948
48	201	4534.05	Unknown	No	0.00	\$94,100	\$0	\$0	3962	94.19	3732	289	406
48	201	4535.01	Moderate	No	64.95	\$94,100	\$61,118	\$53,173	6357	93.77	5961	1050	1605
48	201	4535.02	Moderate	No	67.25	\$94,100	\$63,282	\$55,058	3926	92.38	3627	598	857
48	201	4536.01	Moderate	No	52.81	\$94,100	\$49,694	\$43,235	2161	94.91	2051	254	416
48	201	4536.03	Low	No	42.06	\$94,100	\$39,578	\$34,435	3291	93.04	3062	444	692
48	201	4536.04	Middle	No	86.68	\$94,100	\$81,566	\$70,961	4147	96.60	4006	694	1060
48	201	4537.01	Moderate	No	55.21	\$94,100	\$51,953	\$45,200	4531	93.75	4248	602	1182

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48	201	4537.02	Moderate	No	55.67	\$94,100	\$52,385	\$45,576	4221	94.84	4003	634	944
48	201	4538.00	Moderate	No	77.60	\$94,100	\$73,022	\$63,523	3668	90.38	3315	752	1030
48	201	4539.01	Middle	No	88.69	\$94,100	\$83,457	\$72,604	5961	95.24	5677	1047	1367
48	201	4539.02	Low	No	45.32	\$94,100	\$42,646	\$37,099	4140	92.68	3837	522	1091
48	201	4540.00	Middle	No	95.02	\$94,100	\$89,414	\$77,788	5261	90.53	4763	1126	1355
48	201	4541.00	Moderate	No	71.43	\$94,100	\$67,216	\$58,474	3667	88.14	3232	607	830
48	201	4542.00	Middle	No	94.02	\$94,100	\$88,473	\$76,964	3977	87.70	3488	949	1235
48	201	4543.02	Moderate	No	79.82	\$94,100	\$75,111	\$65,340	6792	83.57	5676	1660	2037
48	201	4543.03	Moderate	No	71.95	\$94,100	\$67,705	\$58,901	3471	87.53	3038	572	970
48	201	4543.04	Moderate	No	73.74	\$94,100	\$69,389	\$60,363	4830	91.24	4407	273	783
48	201	4543.05	Moderate	No	50.72	\$94,100	\$47,728	\$41,520	4288	89.44	3835	372	542
48	201	4544.00	Moderate	No	50.63	\$94,100	\$47,643	\$41,453	1046	88.05	921	0	80
48	201	4545.02	Upper	No	253.19	\$94,100	\$238,252	\$207,260	2672	51.50	1376	639	754
48	201	4545.03	Upper	No	220.56	\$94,100	\$207,547	\$180,549	2575	33.28	857	1078	1093
48	201	4545.04	Upper	No	221.31	\$94,100	\$208,253	\$181,167	5913	51.36	3037	1546	1665
48	201	4545.05	Upper	No	185.12	\$94,100	\$174,198	\$151,538	2606	55.22	1439	805	885
48	201	4546.00	Middle	No	80.79	\$94,100	\$76,023	\$66,136	5937	57.89	3437	509	547
48	201	4547.00	Upper	No	151.64	\$94,100	\$142,693	\$124,137	6910	30.91	2136	2052	2187
48	201	4548.01	Moderate	No	73.93	\$94,100	\$69,568	\$60,521	3539	56.12	1986	734	915
48	201	4548.02	Middle	No	98.48	\$94,100	\$92,670	\$80,619	4535	51.42	2332	1364	1618
48	201	4549.01	Upper	No	175.96	\$94,100	\$165,578	\$144,042	3105	47.18	1465	666	746
48	201	4549.02	Middle	No	107.49	\$94,100	\$101,148	\$87,998	8752	60.59	5303	1749	2090
48	201	4550.00	Upper	No	166.44	\$94,100	\$156,620	\$136,250	2756	43.51	1199	676	721
48	201	4551.02	Upper	No	156.19	\$94,100	\$146,975	\$127,857	3235	40.93	1324	708	892
48	201	4551.03	Middle	No	114.81	\$94,100	\$108,036	\$93,984	3857	49.62	1914	1118	1359
48	201	4551.04	Upper	No	123.68	\$94,100	\$116,383	\$101,250	3108	43.98	1367	771	951
48	201	4552.00	Middle	No	106.55	\$94,100	\$100,264	\$87,224	4431	42.83	1898	1271	1598
48	201	4553.00	Middle	No	98.17	\$94,100	\$92,378	\$80,368	12979	71.01	9217	988	1346

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48	201	5101.00	Upper	No	180.50	\$94,100	\$169,851	\$147,760	2849	48.44	1380	668	981
48	201	5102.01	Unknown	No	0.00	\$94,100	\$0	\$0	2972	40.71	1210	200	283
48	201	5102.02	Upper	No	174.95	\$94,100	\$164,628	\$143,214	4494	51.25	2303	742	1099
48	201	5103.01	Upper	No	244.86	\$94,100	\$230,413	\$200,443	2855	34.15	975	1043	1281
48	201	5103.02	Upper	No	172.51	\$94,100	\$162,332	\$141,215	2868	24.90	714	800	1458
48	201	5104.00	Upper	No	293.51	\$94,100	\$276,193	\$240,268	4173	32.25	1346	893	1531
48	201	5105.00	Upper	No	246.80	\$94,100	\$232,239	\$202,031	4675	33.11	1548	1040	1545
48	201	5106.01	Upper	No	188.19	\$94,100	\$177,087	\$154,054	3158	48.67	1537	901	1283
48	201	5106.02	Upper	No	281.92	\$94,100	\$265,287	\$230,783	4380	41.89	1835	1344	1628
48	201	5107.01	Upper	No	172.66	\$94,100	\$162,473	\$141,339	2347	45.46	1067	250	332
48	201	5107.02	Upper	No	305.40	\$94,100	\$287,381	\$250,001	1956	38.60	755	837	968
48	201	5108.01	Upper	No	250.11	\$94,100	\$235,354	\$204,738	4404	33.99	1497	1345	1570
48	201	5108.02	Upper	No	305.40	\$94,100	\$287,381	\$250,001	2207	30.90	682	1041	1041
48	201	5108.03	Upper	No	218.49	\$94,100	\$205,599	\$178,855	2444	28.81	704	661	811
48	201	5109.01	Upper	No	228.01	\$94,100	\$214,557	\$186,647	5293	48.50	2567	1768	2367
48	201	5109.02	Upper	No	197.85	\$94,100	\$186,177	\$161,964	3867	42.18	1631	777	879
48	201	5110.01	Upper	No	164.60	\$94,100	\$154,889	\$134,740	2962	36.39	1078	800	1026
48	201	5110.03	Middle	No	116.59	\$94,100	\$109,711	\$95,440	2535	38.82	984	392	510
48	201	5110.04	Upper	No	147.66	\$94,100	\$138,948	\$120,875	1764	34.92	616	482	539
48	201	5111.00	Upper	No	248.76	\$94,100	\$234,083	\$203,636	4100	42.90	1759	1040	1307
48	201	5112.01	Upper	No	233.44	\$94,100	\$219,667	\$191,092	2856	35.05	1001	887	980
48	201	5112.02	Upper	No	199.93	\$94,100	\$188,134	\$163,661	3575	40.17	1436	1306	1657
48	201	5113.01	Upper	No	245.29	\$94,100	\$230,818	\$200,792	4208	33.32	1402	1478	1949
48	201	5113.02	Upper	No	280.79	\$94,100	\$264,223	\$229,855	4012	26.79	1075	1431	1885
48	201	5114.00	Upper	No	189.51	\$94,100	\$178,329	\$155,132	2986	39.05	1166	943	1363
48	201	5115.01	Upper	No	283.26	\$94,100	\$266,548	\$231,875	3158	37.02	1169	745	1074
48	201	5115.02	Upper	No	238.67	\$94,100	\$224,588	\$195,377	4852	39.98	1940	1707	2405
48	201	5116.00	Middle	No	105.80	\$94,100	\$99,558	\$86,607	3759	66.43	2497	878	1443
48	201	5201.00	Upper	No	180.04	\$94,100	\$169,418	\$147,386	2600	56.42	1467	486	765

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48	201	5202.00	Upper	No	266.53	\$94,100	\$250,805	\$218,182	3495	42.92	1500	838	901
48	201	5203.01	Moderate	No	76.99	\$94,100	\$72,448	\$63,029	1976	68.93	1362	194	376
48	201	5203.02	Moderate	No	62.64	\$94,100	\$58,944	\$51,284	2391	67.84	1622	352	657
48	201	5204.00	Low	No	38.05	\$94,100	\$35,805	\$31,148	3402	86.18	2932	174	585
48	201	5205.01	Moderate	No	50.06	\$94,100	\$47,106	\$40,979	3641	86.87	3163	858	1251
48	201	5205.02	Moderate	No	67.07	\$94,100	\$63,113	\$54,911	4643	91.45	4246	239	811
48	201	5206.01	Low	No	47.75	\$94,100	\$44,933	\$39,091	2328	91.67	2134	234	362
48	201	5206.03	Low	No	38.52	\$94,100	\$36,247	\$31,535	2463	93.79	2310	79	303
48	201	5206.04	Moderate	No	54.26	\$94,100	\$51,059	\$44,421	3068	80.57	2472	816	821
48	201	5207.00	Upper	No	194.31	\$94,100	\$182,846	\$159,063	4429	46.81	2073	1289	1491
48	201	5210.00	Low	No	48.91	\$94,100	\$46,024	\$40,043	2289	71.30	1632	286	350
48	201	5211.00	Low	No	46.34	\$94,100	\$43,606	\$37,938	2263	84.80	1919	114	272
48	201	5212.01	Low	No	46.48	\$94,100	\$43,738	\$38,052	2371	87.30	2070	237	444
48	201	5212.02	Moderate	No	74.11	\$94,100	\$69,738	\$60,667	4003	76.32	3055	425	532
48	201	5213.00	Moderate	No	76.57	\$94,100	\$72,052	\$62,685	6033	78.17	4716	1533	1956
48	201	5214.01	Low	No	39.33	\$94,100	\$37,010	\$32,196	3497	98.26	3436	30	176
48	201	5214.02	Low	No	46.91	\$94,100	\$44,142	\$38,403	3612	90.59	3272	417	681
48	201	5215.01	Moderate	No	62.38	\$94,100	\$58,700	\$51,071	2619	88.24	2311	327	407
48	201	5215.02	Middle	No	112.59	\$94,100	\$105,947	\$92,171	2917	65.82	1920	843	987
48	201	5216.00	Moderate	No	69.61	\$94,100	\$65,503	\$56,989	3531	89.24	3151	722	1027
48	201	5217.01	Low	No	49.94	\$94,100	\$46,994	\$40,887	3620	89.23	3230	121	439
48	201	5217.02	Low	No	37.06	\$94,100	\$34,873	\$30,341	3765	90.54	3409	162	605
48	201	5218.00	Middle	No	81.56	\$94,100	\$76,748	\$66,771	5258	85.68	4505	1323	1677
48	201	5219.00	Middle	No	94.05	\$94,100	\$88,501	\$76,994	6596	62.10	4096	1626	1833
48	201	5220.01	Middle	No	95.12	\$94,100	\$89,508	\$77,868	2002	53.50	1071	387	424
48	201	5220.02	Middle	No	95.22	\$94,100	\$89,602	\$77,951	2322	77.30	1795	381	580
48	201	5221.01	Moderate	No	63.43	\$94,100	\$59,688	\$51,929	3549	74.61	2648	526	666
48	201	5221.02	Middle	No	92.95	\$94,100	\$87,466	\$76,096	4186	70.97	2971	676	1149

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48	201	5222.01	Moderate	No	69.00	\$94,100	\$64,929	\$56,488	4016	77.94	3130	710	1034
48	201	5222.02	Moderate	No	73.73	\$94,100	\$69,380	\$60,360	3855	78.31	3019	404	677
48	201	5223.01	Moderate	No	61.31	\$94,100	\$57,693	\$50,188	3792	74.08	2809	506	732
48	201	5223.02	Moderate	No	51.05	\$94,100	\$48,038	\$41,792	3641	76.16	2773	252	521
48	201	5224.01	Middle	No	93.42	\$94,100	\$87,908	\$76,477	5813	64.20	3732	1233	1516
48	201	5224.02	Middle	No	81.62	\$94,100	\$76,804	\$66,815	3781	68.21	2579	718	965
48	201	5225.00	Upper	No	275.88	\$94,100	\$259,603	\$225,833	5045	23.87	1204	1660	1861
48	201	5301.01	Low	No	49.88	\$94,100	\$46,937	\$40,833	3938	77.63	3057	425	494
48	201	5301.02	Moderate	No	68.66	\$94,100	\$64,609	\$56,207	1690	83.85	1417	102	326
48	201	5302.00	Upper	No	173.20	\$94,100	\$162,981	\$141,783	3766	45.38	1709	1076	1369
48	201	5303.00	Moderate	No	55.41	\$94,100	\$52,141	\$45,363	2680	85.45	2290	507	1117
48	201	5304.00	Moderate	No	54.33	\$94,100	\$51,125	\$44,482	2781	94.64	2632	522	877
48	201	5305.01	Low	No	32.47	\$94,100	\$30,554	\$26,584	1941	96.14	1866	214	350
48	201	5305.02	Moderate	No	52.79	\$94,100	\$49,675	\$43,219	2490	95.98	2390	472	755
48	201	5306.00	Moderate	No	60.10	\$94,100	\$56,554	\$49,201	3351	81.65	2736	525	983
48	201	5307.01	Low	No	30.71	\$94,100	\$28,898	\$25,143	1557	91.27	1421	63	193
48	201	5307.02	Low	No	41.13	\$94,100	\$38,703	\$33,675	4422	94.01	4157	669	916
48	201	5308.00	Moderate	No	69.13	\$94,100	\$65,051	\$56,597	4133	92.18	3810	1064	1650
48	201	5309.00	Upper	No	140.60	\$94,100	\$132,305	\$115,100	4466	45.75	2043	1014	1532
48	201	5310.00	Upper	No	214.69	\$94,100	\$202,023	\$175,750	4296	37.13	1595	1342	1888
48	201	5311.00	Upper	No	181.91	\$94,100	\$171,177	\$148,916	3377	36.54	1234	1260	1401
48	201	5312.00	Middle	No	89.07	\$94,100	\$83,815	\$72,917	3381	48.74	1648	787	1187
48	201	5313.00	Low	No	38.01	\$94,100	\$35,767	\$31,118	4817	74.92	3609	666	939
48	201	5314.00	Middle	No	94.23	\$94,100	\$88,670	\$77,143	2017	50.42	1017	654	814
48	201	5315.00	Middle	No	92.56	\$94,100	\$87,099	\$75,769	3050	53.84	1642	835	1046
48	201	5316.00	Upper	No	150.90	\$94,100	\$141,997	\$123,533	3007	42.57	1280	1042	1152
48	201	5317.00	Upper	No	211.49	\$94,100	\$199,012	\$173,125	3516	31.57	1110	1191	1484
48	201	5318.00	Moderate	No	60.96	\$94,100	\$57,363	\$49,904	2709	94.39	2557	745	1212
48	201	5319.00	Low	No	44.89	\$94,100	\$42,241	\$36,753	5152	95.85	4938	1110	1819

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
48	201	5320.03	Low	No	27.88	\$94,100	\$26,235	\$22,828	3054	90.73	2771	185	439
48	201	5320.04	Moderate	No	58.83	\$94,100	\$55,359	\$48,158	5195	84.99	4415	525	1395
48	201	5321.01	Middle	No	94.64	\$94,100	\$89,056	\$77,475	3623	71.21	2580	733	1196
48	201	5321.02	Low	No	48.89	\$94,100	\$46,005	\$40,021	3104	95.94	2978	218	456
48	201	5322.00	Low	No	31.17	\$94,100	\$29,331	\$25,521	3827	90.78	3474	213	559
48	201	5323.01	Moderate	No	73.97	\$94,100	\$69,606	\$60,558	2988	87.65	2619	96	214
48	201	5323.02	Moderate	No	58.43	\$94,100	\$54,983	\$47,835	3476	76.78	2669	626	679
48	201	5324.00	Middle	No	88.31	\$94,100	\$83,100	\$72,297	6963	81.16	5651	1521	1887
48	201	5325.02	Moderate	No	62.30	\$94,100	\$58,624	\$51,000	5299	91.30	4838	1487	1828
48	201	5325.03	Middle	No	88.13	\$94,100	\$82,930	\$72,147	5206	85.38	4445	1342	1605
48	201	5325.04	Middle	No	94.58	\$94,100	\$89,000	\$77,429	4716	88.70	4183	985	1319
48	201	5326.00	Low	No	48.15	\$94,100	\$45,309	\$39,423	6483	93.91	6088	1210	1884
48	201	5327.00	Moderate	No	76.16	\$94,100	\$71,667	\$62,348	5087	86.32	4391	1185	1572
48	201	5328.00	Middle	No	87.60	\$94,100	\$82,432	\$71,713	1893	83.62	1583	429	562
48	201	5329.00	Moderate	No	58.68	\$94,100	\$55,218	\$48,038	5297	95.56	5062	826	1438
48	201	5330.00	Low	No	40.28	\$94,100	\$37,903	\$32,976	2715	97.20	2639	179	561
48	201	5331.00	Middle	No	86.62	\$94,100	\$81,509	\$70,909	6919	92.92	6429	1549	1890
48	201	5332.00	Moderate	No	55.73	\$94,100	\$52,442	\$45,625	4148	94.84	3934	635	1326
48	201	5333.01	Moderate	No	50.86	\$94,100	\$47,859	\$41,635	2763	99.10	2738	608	944
48	201	5333.02	Low	No	42.23	\$94,100	\$39,738	\$34,571	3514	98.24	3452	705	1113
48	201	5334.01	Moderate	No	67.38	\$94,100	\$63,405	\$55,163	5268	96.70	5094	1183	1401
48	201	5334.02	Moderate	No	59.57	\$94,100	\$56,055	\$48,770	6233	97.22	6060	1365	1877
48	201	5335.00	Moderate	No	76.47	\$94,100	\$71,958	\$62,599	4358	92.29	4022	1070	1292
48	201	5336.00	Low	No	45.74	\$94,100	\$43,041	\$37,443	5480	94.89	5200	263	1160
48	201	5337.01	Low	No	35.83	\$94,100	\$33,716	\$29,333	5885	96.72	5692	534	726
48	201	5337.02	Moderate	No	57.34	\$94,100	\$53,957	\$46,938	3351	95.02	3184	673	946
48	201	5338.02	Moderate	No	68.20	\$94,100	\$64,176	\$55,833	7281	94.42	6875	1647	2160
48	201	5338.03	Moderate	No	60.71	\$94,100	\$57,128	\$49,700	6639	95.47	6338	1390	1695

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48	201	5338.04	Middle	No	107.28	\$94,100	\$100,950	\$87,822	4703	97.83	4601	1175	1391
48	201	5339.02	Low	No	43.87	\$94,100	\$41,282	\$35,919	5159	96.78	4993	339	579
48	201	5339.03	Moderate	No	65.58	\$94,100	\$61,711	\$53,684	4586	94.35	4327	1034	1199
48	201	5339.04	Moderate	No	58.86	\$94,100	\$55,387	\$48,188	4543	93.53	4249	901	1621
48	201	5340.01	Moderate	No	58.60	\$94,100	\$55,143	\$47,976	3493	92.53	3232	319	583
48	201	5340.02	Moderate	No	61.10	\$94,100	\$57,495	\$50,017	5653	93.14	5265	914	1476
48	201	5340.03	Middle	No	84.94	\$94,100	\$79,929	\$69,537	2710	96.01	2602	512	640
48	201	5341.01	Upper	No	128.26	\$94,100	\$120,693	\$105,000	2909	85.70	2493	797	950
48	201	5341.02	Middle	No	109.43	\$94,100	\$102,974	\$89,583	4960	89.92	4460	923	1291
48	201	5342.01	Moderate	No	66.62	\$94,100	\$62,689	\$54,539	3035	89.98	2731	477	710
48	201	5342.03	Moderate	No	64.91	\$94,100	\$61,080	\$53,142	2067	84.81	1753	361	529
48	201	5342.04	Upper	No	121.94	\$94,100	\$114,746	\$99,821	5302	64.81	3436	766	985
48	201	5342.05	Upper	No	139.18	\$94,100	\$130,968	\$113,932	4591	54.69	2511	1379	1557
48	201	5401.01	Upper	No	244.63	\$94,100	\$230,197	\$200,259	6790	50.29	3415	2085	2374
48	201	5401.02	Upper	No	130.86	\$94,100	\$123,139	\$107,125	5296	83.80	4438	1270	1540
48	201	5402.00	Moderate	No	57.11	\$94,100	\$53,741	\$46,750	2438	75.96	1852	429	595
48	201	5405.02	Middle	No	100.92	\$94,100	\$94,966	\$82,614	5417	63.30	3429	1224	1754
48	201	5405.03	Low	No	43.78	\$94,100	\$41,197	\$35,841	2594	91.87	2383	0	245
48	201	5405.04	Low	No	26.41	\$94,100	\$24,852	\$21,619	3432	81.93	2812	242	580
48	201	5406.01	Middle	No	97.94	\$94,100	\$92,162	\$80,175	4626	73.71	3410	1040	1327
48	201	5406.02	Middle	No	99.81	\$94,100	\$93,921	\$81,706	7197	81.67	5878	1401	1701
48	201	5407.00	Middle	No	107.21	\$94,100	\$100,885	\$87,768	7315	73.33	5364	1560	2045
48	201	5408.00	Middle	No	86.40	\$94,100	\$81,302	\$70,732	7669	83.02	6367	1256	1891
48	201	5409.01	Upper	No	154.39	\$94,100	\$145,281	\$126,389	2810	46.05	1294	1027	1278
48	201	5409.03	Middle	No	87.31	\$94,100	\$82,159	\$71,477	2813	76.64	2156	595	695
48	201	5409.04	Middle	No	100.23	\$94,100	\$94,316	\$82,052	5060	58.77	2974	859	1171
48	201	5410.04	Upper	No	122.21	\$94,100	\$115,000	\$100,042	6236	72.96	4550	1495	1717
48	201	5410.05	Middle	No	86.20	\$94,100	\$81,114	\$70,568	4888	76.94	3761	350	533
48	201	5410.06	Upper	No	121.71	\$94,100	\$114,529	\$99,634	5899	61.37	3620	1422	1639

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48	201	5410.07	Upper	No	165.33	\$94,100	\$155,576	\$135,341	7529	62.28	4689	2123	2279
48	201	5410.08	Upper	No	142.31	\$94,100	\$133,914	\$116,500	3871	58.25	2255	838	975
48	201	5410.09	Middle	No	117.01	\$94,100	\$110,106	\$95,790	5467	66.23	3621	1341	1704
48	201	5411.00	Middle	No	112.62	\$94,100	\$105,975	\$92,194	6719	48.01	3226	2165	2379
48	201	5412.03	Upper	No	158.80	\$94,100	\$149,431	\$130,000	2607	35.86	935	872	943
48	201	5412.04	Middle	No	101.69	\$94,100	\$95,690	\$83,247	5676	71.41	4053	1465	1683
48	201	5412.05	Middle	No	112.46	\$94,100	\$105,825	\$92,063	3168	48.90	1549	772	1270
48	201	5412.06	Middle	No	108.58	\$94,100	\$102,174	\$88,884	4603	59.81	2753	1167	1361
48	201	5412.07	Upper	No	165.77	\$94,100	\$155,990	\$135,698	4470	47.58	2127	1353	1463
48	201	5413.01	Middle	No	92.19	\$94,100	\$86,751	\$75,469	6610	83.63	5528	845	1266
48	201	5413.02	Moderate	No	65.96	\$94,100	\$62,068	\$53,998	6877	85.30	5866	953	2262
48	201	5414.01	Upper	No	133.71	\$94,100	\$125,821	\$109,456	4347	85.14	3701	1165	1165
48	201	5414.02	Moderate	No	75.05	\$94,100	\$70,622	\$61,436	3401	81.48	2771	713	851
48	201	5414.03	Unknown	No	0.00	\$94,100	\$0	\$0	2834	85.36	2419	946	1066
48	201	5414.04	Middle	No	97.63	\$94,100	\$91,870	\$79,922	4168	87.60	3651	644	1071
48	201	5415.00	Middle	No	97.87	\$94,100	\$92,096	\$80,119	5616	78.24	4394	1362	1790
48	201	5416.03	Moderate	No	69.09	\$94,100	\$65,014	\$56,563	7741	84.05	6506	1355	1852
48	201	5416.04	Middle	No	117.99	\$94,100	\$111,029	\$96,586	9554	62.23	5945	2999	3276
48	201	5417.01	Middle	No	111.36	\$94,100	\$104,790	\$91,164	5802	83.51	4845	1614	1671
48	201	5417.02	Moderate	No	60.27	\$94,100	\$56,714	\$49,344	2458	80.11	1969	0	0
48	201	5417.03	Middle	No	107.75	\$94,100	\$101,393	\$88,207	3633	73.38	2666	349	581
48	201	5418.01	Moderate	No	74.78	\$94,100	\$70,368	\$61,222	3656	73.74	2696	726	861
48	201	5418.02	Middle	No	94.86	\$94,100	\$89,263	\$77,656	4277	76.41	3268	127	388
48	201	5419.01	Upper	No	124.62	\$94,100	\$117,267	\$102,019	2705	71.09	1923	509	534
48	201	5419.02	Upper	No	132.01	\$94,100	\$124,221	\$108,065	4884	65.85	3216	1116	1375
48	201	5420.01	Middle	No	88.49	\$94,100	\$83,269	\$72,440	4661	69.56	3242	1089	1308
48	201	5420.02	Upper	No	166.24	\$94,100	\$156,432	\$136,083	3102	80.37	2493	745	859
48	201	5420.03	Moderate	No	58.99	\$94,100	\$55,510	\$48,295	4315	80.46	3472	912	1122

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48	201	5420.04	Middle	No	90.65	\$94,100	\$85,302	\$74,206	3164	69.44	2197	729	990
48	201	5421.03	Middle	No	104.78	\$94,100	\$98,598	\$85,779	10308	88.15	9087	1071	2149
48	201	5421.04	Moderate	No	75.57	\$94,100	\$71,111	\$61,868	7584	85.73	6502	1108	2252
48	201	5421.05	Middle	No	85.62	\$94,100	\$80,568	\$70,091	10506	88.61	9309	1343	2192
48	201	5421.06	Middle	No	98.79	\$94,100	\$92,961	\$80,875	8799	84.87	7468	2298	2812
48	201	5421.07	Middle	No	105.61	\$94,100	\$99,379	\$86,452	3938	82.38	3244	806	1020
48	201	5421.08	Middle	No	91.17	\$94,100	\$85,791	\$74,631	3568	88.06	3142	992	1305
48	201	5422.01	Middle	No	99.00	\$94,100	\$93,159	\$81,043	7199	84.93	6114	1483	1836
48	201	5422.02	Middle	No	101.53	\$94,100	\$95,540	\$83,115	9767	85.60	8361	1490	2210
48	201	5422.03	Middle	No	93.86	\$94,100	\$88,322	\$76,835	10747	82.76	8894	2284	3005
48	201	5423.02	Upper	No	122.76	\$94,100	\$115,517	\$100,495	7400	78.20	5787	1896	2119
48	201	5423.03	Middle	No	118.93	\$94,100	\$111,913	\$97,358	3278	70.13	2299	1073	1312
48	201	5423.04	Middle	No	92.29	\$94,100	\$86,845	\$75,552	5695	77.95	4439	1292	1538
48	201	5423.05	Middle	No	107.32	\$94,100	\$100,988	\$87,857	6245	80.48	5026	1029	1425
48	201	5424.01	Moderate	No	62.64	\$94,100	\$58,944	\$51,278	4682	80.76	3781	406	814
48	201	5424.02	Middle	No	99.73	\$94,100	\$93,846	\$81,641	6535	80.37	5252	1022	1504
48	201	5425.00	Upper	No	156.30	\$94,100	\$147,078	\$127,946	3904	46.72	1824	699	744
48	201	5426.00	Middle	No	119.06	\$94,100	\$112,035	\$97,463	6081	62.19	3782	1448	1807
48	201	5427.00	Middle	No	85.18	\$94,100	\$80,154	\$69,729	3953	41.46	1639	1429	2279
48	201	5428.00	Upper	No	127.92	\$94,100	\$120,373	\$104,716	8010	48.13	3855	2568	2987
48	201	5429.01	Middle	No	115.32	\$94,100	\$108,516	\$94,404	10080	66.70	6723	2296	2894
48	201	5429.02	Upper	No	140.55	\$94,100	\$132,258	\$115,058	27220	69.70	18973	4825	6025
48	201	5430.04	Upper	No	177.93	\$94,100	\$167,432	\$145,658	14783	53.35	7887	2998	3151
48	201	5430.05	Middle	No	115.98	\$94,100	\$109,137	\$94,946	8628	71.44	6164	1652	2298
48	201	5430.06	Upper	No	168.10	\$94,100	\$158,182	\$137,611	16766	67.77	11362	3537	3949
48	201	5430.07	Upper	No	211.33	\$94,100	\$198,862	\$172,998	20530	58.19	11947	4337	4942
48	201	5430.08	Middle	No	104.79	\$94,100	\$98,607	\$85,785	6225	75.92	4726	1352	1681
48	201	5430.09	Middle	No	101.12	\$94,100	\$95,154	\$82,779	4224	88.78	3750	1021	1190
48	201	5430.10	Middle	No	86.83	\$94,100	\$81,707	\$71,083	4992	88.76	4431	899	1243

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48	201	5430.11	Middle	No	106.63	\$94,100	\$100,339	\$87,287	5175	86.36	4469	950	1430
48	201	5431.00	Middle	No	115.49	\$94,100	\$108,676	\$94,547	2979	69.08	2058	720	894
48	201	5432.01	Middle	No	102.93	\$94,100	\$96,857	\$84,265	5709	68.96	3937	929	1378
48	201	5432.02	Middle	No	102.12	\$94,100	\$96,095	\$83,596	3585	55.40	1986	694	840
48	201	5501.01	Low	No	37.00	\$94,100	\$34,817	\$30,290	2926	97.64	2857	101	131
48	201	5501.02	Low	No	25.41	\$94,100	\$23,911	\$20,808	2592	96.84	2510	10	176
48	201	5502.01	Low	No	32.24	\$94,100	\$30,338	\$26,399	1775	93.69	1663	0	131
48	201	5502.02	Low	No	32.36	\$94,100	\$30,451	\$26,490	2161	95.42	2062	57	362
48	201	5503.03	Low	No	39.94	\$94,100	\$37,584	\$32,697	4137	96.88	4008	0	355
48	201	5503.04	Low	No	33.53	\$94,100	\$31,552	\$27,451	2192	92.38	2025	0	239
48	201	5503.05	Middle	No	111.59	\$94,100	\$105,006	\$91,350	3512	86.85	3050	748	807
48	201	5503.06	Low	No	44.56	\$94,100	\$41,931	\$36,483	4780	94.21	4503	551	963
48	201	5503.07	Low	No	40.64	\$94,100	\$38,242	\$33,269	2444	90.92	2222	0	354
48	201	5503.08	Low	No	36.00	\$94,100	\$33,876	\$29,472	3511	95.04	3337	0	189
48	201	5504.03	Unknown	No	0.00	\$94,100	\$0	\$0	3869	95.71	3703	0	360
48	201	5504.04	Moderate	No	77.65	\$94,100	\$73,069	\$63,566	6266	96.71	6060	1457	1934
48	201	5504.05	Moderate	No	61.09	\$94,100	\$57,486	\$50,013	6564	92.17	6050	707	1365
48	201	5504.06	Unknown	No	0.00	\$94,100	\$0	\$0	3689	94.80	3497	456	839
48	201	5504.07	Middle	No	110.39	\$94,100	\$103,877	\$90,365	4945	97.27	4810	1121	1277
48	201	5505.00	Middle	No	80.63	\$94,100	\$75,873	\$66,010	6104	95.77	5846	1005	1511
48	201	5506.01	Moderate	No	78.55	\$94,100	\$73,916	\$64,306	6673	96.03	6408	1582	2072
48	201	5506.02	Middle	No	94.20	\$94,100	\$88,642	\$77,115	2986	96.75	2889	642	808
48	201	5506.03	Moderate	No	69.01	\$94,100	\$64,938	\$56,492	5708	97.27	5552	848	1069
48	201	5507.00	Middle	No	103.49	\$94,100	\$97,384	\$84,722	3864	93.97	3631	1232	1444
48	201	5508.00	Moderate	No	71.07	\$94,100	\$66,877	\$58,182	3523	96.51	3400	665	822
48	201	5509.01	Moderate	No	51.89	\$94,100	\$48,828	\$42,482	5215	93.23	4862	980	1601
48	201	5509.02	Moderate	No	79.48	\$94,100	\$74,791	\$65,067	4211	94.85	3994	877	1047
48	201	5510.00	Moderate	No	53.84	\$94,100	\$50,663	\$44,074	3275	95.94	3142	699	1071

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48	201	5511.01	Moderate	No	76.64	\$94,100	\$72,118	\$62,742	4492	90.89	4083	562	732
48	201	5511.02	Moderate	No	76.45	\$94,100	\$71,939	\$62,589	6590	93.70	6175	1306	1517
48	201	5512.01	Middle	No	84.50	\$94,100	\$79,515	\$69,179	4538	81.51	3699	975	1084
48	201	5512.02	Middle	No	101.06	\$94,100	\$95,097	\$82,733	3082	71.84	2214	536	830
48	201	5513.00	Middle	No	119.10	\$94,100	\$112,073	\$97,500	3957	81.63	3230	948	1172
48	201	5514.00	Middle	No	103.28	\$94,100	\$97,186	\$84,548	5163	76.49	3949	1545	1902
48	201	5515.01	Unknown	No	0.00	\$94,100	\$0	\$0	4129	89.51	3696	250	670
48	201	5515.02	Moderate	No	57.59	\$94,100	\$54,192	\$47,146	4573	89.74	4104	858	1206
48	201	5516.01	Moderate	No	63.78	\$94,100	\$60,017	\$52,212	3094	79.12	2448	698	1052
48	201	5516.02	Moderate	No	61.13	\$94,100	\$57,523	\$50,045	5225	79.20	4138	787	1231
48	201	5517.02	Upper	No	155.29	\$94,100	\$146,128	\$127,125	3724	55.40	2063	1292	1454
48	201	5517.03	Middle	No	118.76	\$94,100	\$111,753	\$97,222	7832	67.71	5303	1782	2053
48	201	5517.04	Upper	No	164.79	\$94,100	\$155,067	\$134,900	3870	55.63	2153	1123	1253
48	201	5517.05	Middle	No	93.83	\$94,100	\$88,294	\$76,810	5562	67.15	3735	893	1289
48	201	5518.00	Upper	No	154.03	\$94,100	\$144,942	\$126,094	4285	32.16	1378	1588	1714
48	201	5519.01	Unknown	No	0.00	\$94,100	\$0	\$0	2065	78.89	1629	0	311
48	201	5519.02	Low	No	45.64	\$94,100	\$42,947	\$37,365	4033	78.25	3156	0	656
48	201	5520.02	Upper	No	124.19	\$94,100	\$116,863	\$101,667	1591	65.49	1042	253	323
48	201	5520.03	Upper	No	129.42	\$94,100	\$121,784	\$105,942	4379	63.35	2774	1213	1385
48	201	5520.04	Middle	No	80.67	\$94,100	\$75,910	\$66,042	4260	68.85	2933	794	1150
48	201	5521.01	Middle	No	100.73	\$94,100	\$94,787	\$82,461	4285	73.28	3140	715	989
48	201	5521.02	Upper	No	125.94	\$94,100	\$118,510	\$103,099	5999	54.31	3258	1764	2099
48	201	5521.03	Upper	No	130.72	\$94,100	\$123,008	\$107,011	3260	61.78	2014	803	1058
48	201	5522.00	Middle	No	99.03	\$94,100	\$93,187	\$81,071	8098	65.39	5295	1389	1876
48	201	5523.01	Moderate	No	76.30	\$94,100	\$71,798	\$62,464	4360	37.29	1626	1057	1310
48	201	5523.03	Moderate	No	63.73	\$94,100	\$59,970	\$52,176	3151	68.04	2144	161	353
48	201	5523.04	Upper	No	156.57	\$94,100	\$147,332	\$128,167	1960	39.95	783	693	777
48	201	5524.01	Middle	No	99.13	\$94,100	\$93,281	\$81,149	4314	79.04	3410	799	1284
48	201	5524.02	Middle	No	109.67	\$94,100	\$103,199	\$89,781	2562	52.46	1344	895	1134

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
48	201	5525.01	Low	No	49.60	\$94,100	\$46,674	\$40,609	3904	68.42	2671	903	1377
48	201	5525.02	Middle	No	80.04	\$94,100	\$75,318	\$65,523	6907	71.83	4961	1409	2002
48	201	5526.02	Middle	No	98.71	\$94,100	\$92,886	\$80,804	7960	59.54	4739	1243	1597
48	201	5526.03	Low	No	42.88	\$94,100	\$40,350	\$35,108	3633	84.59	3073	41	311
48	201	5526.04	Unknown	No	0.00	\$94,100	\$0	\$0	2361	73.32	1731	683	1009
48	201	5527.01	Middle	No	97.02	\$94,100	\$91,296	\$79,427	3506	66.57	2334	638	863
48	201	5527.02	Middle	No	103.83	\$94,100	\$97,704	\$85,000	5071	55.61	2820	908	1342
48	201	5528.01	Upper	No	137.58	\$94,100	\$129,463	\$112,629	5049	36.52	1844	1473	1890
48	201	5528.02	Middle	No	87.54	\$94,100	\$82,375	\$71,663	4343	55.47	2409	831	955
48	201	5529.01	Moderate	No	62.92	\$94,100	\$59,208	\$51,507	5041	69.83	3520	977	1045
48	201	5529.02	Upper	No	158.65	\$94,100	\$149,290	\$129,875	4038	41.95	1694	1178	1392
48	201	5530.01	Upper	No	122.16	\$94,100	\$114,953	\$100,000	6399	73.15	4681	1325	1629
48	201	5530.02	Middle	No	103.40	\$94,100	\$97,299	\$84,649	4570	73.33	3351	1175	1335
48	201	5531.01	Middle	No	104.70	\$94,100	\$98,523	\$85,710	3479	75.77	2636	636	1080
48	201	5531.02	Middle	No	89.58	\$94,100	\$84,295	\$73,333	3667	78.92	2894	915	1042
48	201	5532.01	Middle	No	103.86	\$94,100	\$97,732	\$85,024	2873	77.38	2223	699	800
48	201	5532.02	Moderate	No	54.01	\$94,100	\$50,823	\$44,216	4460	85.13	3797	395	640
48	201	5533.00	Moderate	No	50.39	\$94,100	\$47,417	\$41,250	5415	90.49	4900	0	341
48	201	5534.01	Upper	No	169.85	\$94,100	\$159,829	\$139,038	4556	42.10	1918	1258	1552
48	201	5534.03	Upper	No	129.00	\$94,100	\$121,389	\$105,605	8289	61.60	5106	1679	2101
48	201	5534.04	Upper	No	170.21	\$94,100	\$160,168	\$139,340	3188	36.29	1157	842	1090
48	201	5534.05	Upper	No	132.49	\$94,100	\$124,673	\$108,457	5610	60.11	3372	1444	1775
48	201	5535.00	Middle	No	115.43	\$94,100	\$108,620	\$94,496	7453	51.15	3812	1567	2337
48	201	5536.01	Upper	No	153.61	\$94,100	\$144,547	\$125,750	4673	39.14	1829	1670	1696
48	201	5536.02	Moderate	No	71.10	\$94,100	\$66,905	\$58,205	2884	75.21	2169	71	197
48	201	5537.00	Middle	No	108.10	\$94,100	\$101,722	\$88,493	4384	55.09	2415	907	1158
48	201	5538.01	Upper	No	196.69	\$94,100	\$185,085	\$161,016	2956	39.01	1153	725	795
48	201	5538.03	Upper	No	158.12	\$94,100	\$148,791	\$129,439	4621	48.52	2242	1209	1330

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48	201	5538.04	Middle	No	92.92	\$94,100	\$87,438	\$76,071	6314	60.64	3829	765	1190
48	201	5539.01	Upper	No	204.26	\$94,100	\$192,209	\$167,212	5709	46.30	2643	1705	1937
48	201	5540.01	Middle	No	100.17	\$94,100	\$94,260	\$82,000	3555	49.48	1759	567	675
48	201	5540.02	Upper	No	188.90	\$94,100	\$177,755	\$154,639	4356	30.17	1314	1437	1544
48	201	5541.03	Upper	No	124.21	\$94,100	\$116,882	\$101,681	5886	49.24	2898	1387	1826
48	201	5541.04	Upper	No	151.17	\$94,100	\$142,251	\$123,750	3576	46.50	1663	1284	1407
48	201	5542.01	Middle	No	99.27	\$94,100	\$93,413	\$81,267	5409	62.06	3357	990	1522
48	201	5542.02	Middle	No	92.10	\$94,100	\$86,666	\$75,396	3668	51.06	1873	593	868
48	201	5543.01	Upper	No	150.38	\$94,100	\$141,508	\$123,105	7275	27.62	2009	2421	2787
48	201	5543.02	Middle	No	115.10	\$94,100	\$108,309	\$94,223	4768	54.97	2621	987	1348
48	201	5544.04	Upper	No	168.58	\$94,100	\$158,634	\$138,000	5037	37.76	1902	1489	1602
48	201	5544.05	Upper	No	148.82	\$94,100	\$140,040	\$121,827	8176	54.16	4428	2343	2617
48	201	5544.06	Upper	No	148.17	\$94,100	\$139,428	\$121,298	5838	59.49	3473	1277	1464
48	201	5544.07	Upper	No	138.89	\$94,100	\$130,695	\$113,694	6712	49.94	3352	1840	2047
48	201	5544.08	Upper	No	134.42	\$94,100	\$126,489	\$110,043	9004	41.63	3748	2720	2930
48	201	5544.09	Upper	No	163.25	\$94,100	\$153,618	\$133,638	6559	31.85	2089	2202	2271
48	201	5544.10	Upper	No	127.82	\$94,100	\$120,279	\$104,638	3600	32.31	1163	1226	1226
48	201	5545.01	Upper	No	181.15	\$94,100	\$170,462	\$148,292	7183	44.19	3174	2079	2100
48	201	5545.02	Upper	No	160.30	\$94,100	\$150,842	\$131,220	6266	30.56	1915	2066	2183
48	201	5546.00	Upper	No	183.24	\$94,100	\$172,429	\$150,000	4649	27.19	1264	1504	1579
48	201	5547.01	Middle	No	90.70	\$94,100	\$85,349	\$74,254	2918	53.80	1570	434	486
48	201	5547.02	Upper	No	153.34	\$94,100	\$144,293	\$125,523	4857	33.46	1625	1335	1543
48	201	5548.03	Upper	No	183.34	\$94,100	\$172,523	\$150,083	6935	41.46	2875	2272	2388
48	201	5548.04	Upper	No	192.75	\$94,100	\$181,378	\$157,788	4903	46.93	2301	1479	1502
48	201	5548.05	Middle	No	103.34	\$94,100	\$97,243	\$84,595	8302	64.24	5333	1940	2449
48	201	5548.06	Upper	No	125.37	\$94,100	\$117,973	\$102,629	2208	58.24	1286	590	753
48	201	5548.07	Middle	No	114.33	\$94,100	\$107,585	\$93,597	7270	59.28	4310	1729	2098
48	201	5548.08	Upper	No	157.38	\$94,100	\$148,095	\$128,831	2940	35.58	1046	941	960
48	201	5548.09	Middle	No	116.78	\$94,100	\$109,890	\$95,600	10405	49.16	5115	2362	2962

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48	201	5549.02	Upper	No	142.73	\$94,100	\$134,309	\$116,841	10035	43.99	4414	2938	3100
48	201	5549.04	Upper	No	123.83	\$94,100	\$116,524	\$101,366	3818	52.72	2013	966	1150
48	201	5549.05	Upper	No	166.26	\$94,100	\$156,451	\$136,103	6847	46.68	3196	1440	1664
48	201	5549.06	Middle	No	106.17	\$94,100	\$99,906	\$86,911	4026	52.58	2117	1216	1367
48	201	5549.07	Middle	No	87.73	\$94,100	\$82,554	\$71,815	4533	69.09	3132	922	1073
48	201	5549.08	Middle	No	98.14	\$94,100	\$92,350	\$80,341	7508	58.18	4368	1938	2507
48	201	5550.01	Upper	No	137.49	\$94,100	\$129,378	\$112,552	2442	66.26	1618	536	724
48	201	5550.02	Middle	No	105.59	\$94,100	\$99,360	\$86,436	5234	47.55	2489	1482	1983
48	201	5551.01	Upper	No	124.58	\$94,100	\$117,230	\$101,988	5029	62.74	3155	1217	1575
48	201	5551.02	Middle	No	111.74	\$94,100	\$105,147	\$91,472	5860	56.26	3297	1158	1700
48	201	5552.00	Middle	No	104.29	\$94,100	\$98,137	\$85,375	10466	54.44	5698	2344	3409
48	201	5553.01	Upper	No	182.66	\$94,100	\$171,883	\$149,531	4749	42.96	2040	914	1043
48	201	5553.03	Upper	No	150.83	\$94,100	\$141,931	\$123,469	13821	44.63	6169	3249	3820
48	201	5553.04	Upper	No	174.93	\$94,100	\$164,609	\$143,203	8682	41.12	3570	2417	2765
48	201	5553.05	Upper	No	229.94	\$94,100	\$216,374	\$188,229	12491	44.23	5525	2692	3233
48	201	5554.01	Middle	No	108.86	\$94,100	\$102,437	\$89,118	3032	33.97	1030	542	814
48	201	5554.03	Middle	No	119.99	\$94,100	\$112,911	\$98,224	4424	26.51	1173	848	1354
48	201	5554.04	Middle	No	83.98	\$94,100	\$79,025	\$68,750	4101	36.11	1481	558	963
48	201	5555.01	Middle	No	98.66	\$94,100	\$92,839	\$80,770	5497	35.91	1974	1513	2031
48	201	5555.03	Middle	No	118.02	\$94,100	\$111,057	\$96,616	15093	46.10	6958	3369	3589
48	201	5555.04	Upper	No	172.02	\$94,100	\$161,871	\$140,817	7443	45.57	3392	2020	2433
48	201	5555.05	Upper	No	161.14	\$94,100	\$151,633	\$131,910	11289	46.40	5238	2650	2720
48	201	5556.00	Upper	No	145.62	\$94,100	\$137,028	\$119,208	6732	32.77	2206	1923	2067
48	201	5557.01	Upper	No	137.20	\$94,100	\$129,105	\$112,313	11147	46.19	5149	2759	3354
48	201	5557.03	Upper	No	132.95	\$94,100	\$125,106	\$108,838	6793	32.99	2241	1467	1580
48	201	5557.04	Upper	No	179.16	\$94,100	\$168,590	\$146,661	7868	37.44	2946	2176	2284
48	201	5560.00	Middle	No	91.71	\$94,100	\$86,299	\$75,074	12481	64.36	8033	2243	3303
48	201	5561.00	Upper	No	149.74	\$94,100	\$140,905	\$122,578	3767	34.88	1314	1200	1241

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48	201	9800.00	Unknown	No	0.00	\$94,100	\$0	\$0	20	75.00	15	6	6
48	201	9801.00	Unknown	No	0.00	\$94,100	\$0	\$0	5	60.00	3	0	0
48	201	9802.00	Upper	No	224.47	\$94,100	\$211,226	\$183,750	8296	75.35	6251	4	4
48	201	9803.00	Unknown	No	0.00	\$94,100	\$0	\$0	2849	65.53	1867	0	0
48	201	9804.00	Unknown	No	0.00	\$94,100	\$0	\$0	3751	65.42	2454	0	0
48	201	9807.00	Upper	No	225.71	\$94,100	\$212,393	\$184,766	2299	38.41	883	288	20

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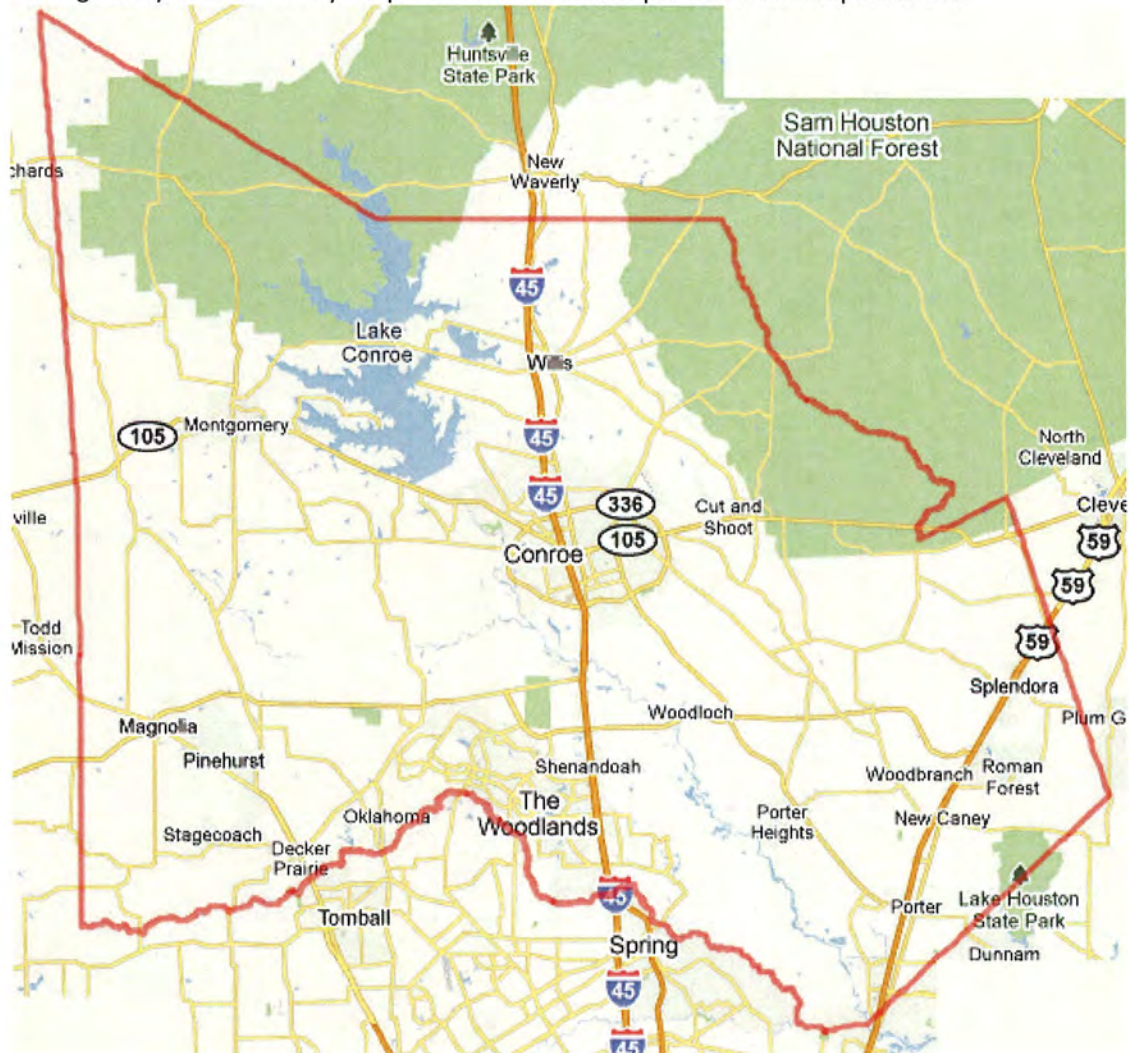




# BANK of HOUSTON

Established 1893

Montgomery 339 Boundary Map Census Tracts are provided on a separate list.



2023 FFIEC Census Report - Summary Census Demographic Information

State: 48 - TEXAS (TX)

County: 339 - MONTGOMERY COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
48	339	6901.01	Upper	No	151.62	\$94,100	\$142,674	\$124,118	4716	21.73	1025	1511	1579
48	339	6901.02	Moderate	No	76.76	\$94,100	\$72,231	\$62,839	6955	48.40	3366	1856	2646
48	339	6902.03	Middle	No	97.06	\$94,100	\$91,333	\$79,457	4551	28.70	1306	1140	1338
48	339	6902.04	Upper	No	134.33	\$94,100	\$126,405	\$109,963	4963	23.59	1171	1174	1752
48	339	6902.05	Upper	No	145.42	\$94,100	\$136,840	\$119,044	3336	20.50	684	1280	1356
48	339	6902.06	Middle	No	119.10	\$94,100	\$112,073	\$97,500	3214	31.64	1017	906	938
48	339	6902.07	Upper	No	128.80	\$94,100	\$121,201	\$105,441	5498	27.37	1505	1421	1695
48	339	6903.00	Moderate	No	74.79	\$94,100	\$70,377	\$61,228	5790	43.83	2538	1345	1882
48	339	6904.03	Upper	No	206.51	\$94,100	\$194,326	\$169,055	2999	19.51	585	734	893
48	339	6904.04	Upper	No	151.89	\$94,100	\$142,928	\$124,342	5264	27.32	1438	1587	1806
48	339	6904.05	Middle	No	97.56	\$94,100	\$91,804	\$79,868	5056	29.21	1477	1304	1507
48	339	6904.06	Upper	No	208.52	\$94,100	\$196,217	\$170,699	4406	21.58	951	1188	1343
48	339	6904.07	Low	No	44.43	\$94,100	\$41,809	\$36,375	4682	57.05	2671	683	825
48	339	6904.08	Middle	No	114.24	\$94,100	\$107,500	\$93,519	4705	39.38	1853	1044	1715
48	339	6905.01	Upper	No	188.84	\$94,100	\$177,698	\$154,583	5089	21.52	1095	1469	1627
48	339	6905.02	Upper	No	183.46	\$94,100	\$172,636	\$150,181	3748	30.34	1137	805	972
48	339	6905.03	Upper	No	190.30	\$94,100	\$179,072	\$155,778	7517	37.98	2855	1843	2019
48	339	6906.03	Upper	No	250.51	\$94,100	\$235,730	\$205,069	4469	38.08	1702	1003	1287
48	339	6906.04	Upper	No	215.16	\$94,100	\$202,466	\$176,133	8692	48.00	4172	1753	2519
48	339	6906.05	Upper	No	305.40	\$94,100	\$287,381	\$250,001	4344	36.00	1564	1429	1429
48	339	6906.06	Upper	No	302.34	\$94,100	\$284,502	\$247,500	6212	38.88	2415	1408	1642
48	339	6906.07	Upper	No	133.03	\$94,100	\$125,181	\$108,902	5022	31.10	1562	974	1652
48	339	6906.08	Upper	No	165.17	\$94,100	\$155,425	\$135,214	4806	33.67	1618	1421	1618
48	339	6906.09	Upper	No	149.21	\$94,100	\$140,407	\$122,149	5015	27.18	1363	1434	1610
48	339	6906.10	Upper	No	138.56	\$94,100	\$130,385	\$113,427	8009	35.30	2827	1598	2174
48	339	6907.01	Middle	No	104.83	\$94,100	\$98,645	\$85,817	6467	35.81	2316	1043	1366

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48	339	6907.02	Upper	No	173.24	\$94,100	\$163,019	\$141,818	4545	31.64	1438	1032	1229
48	339	6908.00	Upper	No	161.68	\$94,100	\$152,141	\$132,350	4175	30.99	1294	1162	1269
48	339	6909.00	Upper	No	233.63	\$94,100	\$219,846	\$191,250	4287	26.36	1130	1300	1391
48	339	6910.00	Upper	No	245.84	\$94,100	\$231,335	\$201,250	4035	20.02	808	1320	1430
48	339	6911.00	Upper	No	165.93	\$94,100	\$156,140	\$135,833	4179	31.47	1315	1159	1550
48	339	6912.01	Upper	No	276.03	\$94,100	\$259,744	\$225,958	3148	19.00	598	923	1117
48	339	6912.02	Upper	No	177.49	\$94,100	\$167,018	\$145,294	3920	30.74	1205	1017	1268
48	339	6913.01	Upper	No	166.66	\$94,100	\$156,827	\$136,429	4395	27.94	1228	1406	1659
48	339	6913.02	Middle	No	99.05	\$94,100	\$93,206	\$81,086	5584	36.94	2063	1069	1395
48	339	6914.01	Unknown	No	0.00	\$94,100	\$0	\$0	2361	38.92	919	730	1053
48	339	6914.02	Upper	No	163.83	\$94,100	\$154,164	\$134,112	4236	44.52	1886	490	807
48	339	6914.03	Moderate	No	56.86	\$94,100	\$53,505	\$46,553	3911	56.15	2196	353	519
48	339	6915.00	Upper	No	141.86	\$94,100	\$133,490	\$116,129	4654	44.67	2079	1015	1186
48	339	6916.01	Middle	No	102.74	\$94,100	\$96,678	\$84,109	3776	33.26	1256	1009	1283
48	339	6916.02	Middle	No	83.64	\$94,100	\$78,705	\$68,469	5402	53.22	2875	707	1122
48	339	6917.00	Upper	No	242.98	\$94,100	\$228,644	\$198,906	2926	28.95	847	629	713
48	339	6918.01	Middle	No	97.89	\$94,100	\$92,114	\$80,139	5616	57.32	3219	1348	1718
48	339	6918.02	Upper	No	123.00	\$94,100	\$115,743	\$100,694	3312	33.48	1109	1005	1235
48	339	6919.00	Upper	No	127.42	\$94,100	\$119,902	\$104,306	6377	45.01	2870	1486	1919
48	339	6920.03	Middle	No	99.98	\$94,100	\$94,081	\$81,844	4648	36.23	1684	1122	1377
48	339	6920.04	Upper	No	191.59	\$94,100	\$180,286	\$156,836	4851	29.87	1449	1273	1440
48	339	6920.05	Upper	No	152.00	\$94,100	\$143,032	\$124,432	4801	38.95	1870	1180	1283
48	339	6920.06	Upper	No	134.05	\$94,100	\$126,141	\$109,734	7302	52.88	3861	2470	2632
48	339	6920.07	Middle	No	89.43	\$94,100	\$84,154	\$73,210	6315	49.42	3121	1061	1751
48	339	6920.08	Upper	No	157.98	\$94,100	\$148,659	\$129,327	12488	44.97	5616	2102	2932
48	339	6920.09	Upper	No	188.54	\$94,100	\$177,416	\$154,337	13287	46.80	6218	3193	3451
48	339	6920.10	Upper	No	242.71	\$94,100	\$228,390	\$198,684	7481	34.41	2574	1494	1607
48	339	6921.01	Middle	No	115.48	\$94,100	\$108,667	\$94,537	7688	53.46	4110	1721	2137
48	339	6921.02	Upper	No	154.89	\$94,100	\$145,751	\$126,795	4212	37.80	1592	1099	1233

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48	339	6921.03	Upper	No	148.25	\$94,100	\$139,503	\$121,358	5481	48.51	2659	934	990
48	339	6922.01	Moderate	No	68.54	\$94,100	\$64,496	\$56,111	4816	42.82	2062	801	1468
48	339	6922.02	Moderate	No	75.55	\$94,100	\$71,093	\$61,845	4782	42.03	2010	1194	1563
48	339	6923.01	Upper	No	168.84	\$94,100	\$158,878	\$138,218	3973	43.59	1732	1010	1360
48	339	6923.02	Middle	No	95.38	\$94,100	\$89,753	\$78,078	5080	71.26	3620	1176	1422
48	339	6923.03	Upper	No	155.24	\$94,100	\$146,081	\$127,079	4990	46.05	2298	616	878
48	339	6923.04	Upper	No	177.16	\$94,100	\$166,708	\$145,027	8344	43.54	3633	2624	2736
48	339	6924.01	Moderate	No	76.59	\$94,100	\$72,071	\$62,696	4036	44.57	1799	665	1319
48	339	6924.02	Upper	No	149.95	\$94,100	\$141,103	\$122,748	10290	49.48	5091	1486	1667
48	339	6925.01	Moderate	No	67.40	\$94,100	\$63,423	\$55,179	6921	54.05	3741	1222	1966
48	339	6925.02	Low	No	32.93	\$94,100	\$30,987	\$26,964	4166	50.58	2107	664	1171
48	339	6926.01	Moderate	No	56.49	\$94,100	\$53,157	\$46,250	4572	57.24	2617	931	1781
48	339	6926.03	Moderate	No	75.47	\$94,100	\$71,017	\$61,787	3604	53.88	1942	686	1165
48	339	6926.04	Middle	No	116.84	\$94,100	\$109,946	\$95,651	9601	58.98	5663	2135	2376
48	339	6926.05	Middle	No	81.61	\$94,100	\$76,795	\$66,813	5023	57.67	2897	698	1357
48	339	6927.01	Moderate	No	75.25	\$94,100	\$70,810	\$61,607	2957	36.93	1092	1202	1566
48	339	6927.02	Upper	No	144.31	\$94,100	\$135,796	\$118,135	4851	37.60	1824	1302	1630
48	339	6928.02	Middle	No	90.53	\$94,100	\$85,189	\$74,112	9739	60.63	5905	1897	2672
48	339	6928.03	Middle	No	90.94	\$94,100	\$85,575	\$74,449	5562	38.17	2123	1489	1856
48	339	6928.04	Middle	No	109.11	\$94,100	\$102,673	\$89,323	4145	31.65	1312	1439	1721
48	339	6929.00	Middle	No	94.74	\$94,100	\$89,150	\$77,560	5235	31.42	1645	1118	1713
48	339	6930.01	Moderate	No	64.69	\$94,100	\$60,873	\$52,956	6338	63.47	4023	1513	1883
48	339	6930.02	Middle	No	90.42	\$94,100	\$85,085	\$74,018	7133	57.84	4126	1793	2324
48	339	6931.02	Middle	No	83.97	\$94,100	\$79,016	\$68,741	6348	64.90	4120	1347	1997
48	339	6931.03	Moderate	No	50.73	\$94,100	\$47,737	\$41,532	3607	93.65	3378	374	847
48	339	6931.04	Moderate	No	59.76	\$94,100	\$56,234	\$48,925	2304	68.88	1587	456	721
48	339	6932.01	Upper	No	148.33	\$94,100	\$139,579	\$121,426	4009	43.10	1728	1044	1303
48	339	6932.02	Upper	No	142.87	\$94,100	\$134,441	\$116,960	4918	26.17	1287	1693	1807

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48	339	6933.01	Middle	No	110.73	\$94,100	\$104,197	\$90,647	2832	35.56	1007	825	1041
48	339	6933.02	Low	No	33.56	\$94,100	\$31,580	\$27,480	1758	73.15	1286	272	525
48	339	6933.03	Middle	No	82.81	\$94,100	\$77,924	\$67,788	3499	34.75	1216	376	432
48	339	6933.04	Unknown	No	0.00	\$94,100	\$0	\$0	1770	34.41	609	460	540
48	339	6934.01	Low	No	38.83	\$94,100	\$36,539	\$31,793	2474	83.99	2078	208	630
48	339	6934.02	Low	No	48.64	\$94,100	\$45,770	\$39,821	1502	82.29	1236	27	183
48	339	6935.01	Upper	No	128.93	\$94,100	\$121,323	\$105,543	1668	42.51	709	213	290
48	339	6935.02	Middle	No	86.96	\$94,100	\$81,829	\$71,186	1761	46.05	811	488	694
48	339	6935.03	Low	No	48.93	\$94,100	\$46,043	\$40,061	2409	56.58	1363	262	731
48	339	6936.00	Middle	No	84.32	\$94,100	\$79,345	\$69,028	3878	40.64	1576	504	804
48	339	6937.01	Upper	No	152.30	\$94,100	\$143,314	\$124,673	2636	26.44	697	988	1101
48	339	6937.02	Upper	No	163.84	\$94,100	\$154,173	\$134,123	6066	33.40	2026	1603	1705
48	339	6937.03	Upper	No	135.98	\$94,100	\$127,957	\$111,318	5471	32.90	1800	1203	1230
48	339	6938.00	Moderate	No	53.29	\$94,100	\$50,146	\$43,625	4557	59.03	2690	520	1062
48	339	6939.01	Moderate	No	67.63	\$94,100	\$63,640	\$55,368	4169	57.98	2417	616	1062
48	339	6939.02	Middle	No	92.66	\$94,100	\$87,193	\$75,856	4063	65.59	2665	896	1211
48	339	6939.03	Moderate	No	55.05	\$94,100	\$51,802	\$45,065	3868	94.70	3663	765	1255
48	339	6939.04	Unknown	No	0.00	\$94,100	\$0	\$0	1767	60.61	1071	0	0
48	339	6940.01	Middle	No	107.73	\$94,100	\$101,374	\$88,194	5974	33.43	1997	1531	1772
48	339	6940.02	Moderate	No	67.32	\$94,100	\$63,348	\$55,113	6899	40.90	2822	2019	2975
48	339	6941.03	Middle	No	107.54	\$94,100	\$101,195	\$88,034	2928	47.03	1377	861	1129
48	339	6941.04	Middle	No	89.49	\$94,100	\$84,210	\$73,263	3251	39.86	1296	780	978
48	339	6941.05	Moderate	No	70.66	\$94,100	\$66,491	\$57,843	5205	59.71	3108	1118	1697
48	339	6941.06	Moderate	No	78.55	\$94,100	\$73,916	\$64,308	5214	48.37	2522	1236	1546
48	339	6941.07	Upper	No	146.78	\$94,100	\$138,120	\$120,159	3465	21.79	755	1345	1645
48	339	6942.03	Middle	No	81.88	\$94,100	\$77,049	\$67,031	2407	45.99	1107	305	575
48	339	6942.04	Moderate	No	64.42	\$94,100	\$60,619	\$52,741	4617	28.78	1329	1122	2172
48	339	6942.05	Upper	No	128.74	\$94,100	\$121,144	\$105,392	1355	13.87	188	372	725
48	339	6942.06	Upper	No	121.94	\$94,100	\$114,746	\$99,821	3943	18.21	718	1149	1744

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48	339	6942.07	Upper	No	148.86	\$94,100	\$140,077	\$121,858	1291	17.89	231	384	485
48	339	6942.08	Middle	No	117.22	\$94,100	\$110,304	\$95,963	4199	26.77	1124	1365	1486
48	339	6942.09	Middle	No	88.62	\$94,100	\$83,391	\$72,546	2166	24.84	538	1090	1090
48	339	6942.10	Upper	No	193.33	\$94,100	\$181,924	\$158,264	2173	14.63	318	883	925
48	339	6943.03	Upper	No	169.65	\$94,100	\$159,641	\$138,880	3957	20.04	793	966	946
48	339	6943.04	Upper	No	173.40	\$94,100	\$163,169	\$141,944	4507	12.87	580	1391	1970
48	339	6943.05	Upper	No	138.79	\$94,100	\$130,601	\$113,615	3891	16.45	640	1408	1810
48	339	6943.06	Upper	No	165.31	\$94,100	\$155,557	\$135,329	5137	17.23	885	1299	1544
48	339	6943.07	Middle	No	109.07	\$94,100	\$102,635	\$89,286	2125	15.95	339	929	941
48	339	6943.08	Middle	No	114.07	\$94,100	\$107,340	\$93,377	2818	18.77	529	869	1083
48	339	6943.09	Upper	No	154.99	\$94,100	\$145,846	\$126,875	3423	14.58	499	1098	1534
48	339	6944.01	Middle	No	90.00	\$94,100	\$84,690	\$73,678	3388	34.92	1183	731	1031
48	339	6944.02	Middle	No	101.24	\$94,100	\$95,267	\$82,875	3960	25.03	991	916	1308
48	339	6944.03	Middle	No	91.87	\$94,100	\$86,450	\$75,204	3051	33.89	1034	640	1003
48	339	6945.01	Upper	No	228.32	\$94,100	\$214,849	\$186,905	2004	18.46	370	653	785
48	339	6945.02	Upper	No	173.42	\$94,100	\$163,188	\$141,962	4750	20.88	992	1194	1333
48	339	6945.03	Upper	No	205.95	\$94,100	\$193,799	\$168,591	11356	19.73	2240	3188	3434
48	339	6946.01	Middle	No	113.66	\$94,100	\$106,954	\$93,043	2569	25.46	654	487	799
48	339	6946.02	Unknown	No	0.00	\$94,100	\$0	\$0	1599	19.26	308	627	664
48	339	6946.03	Middle	No	85.60	\$94,100	\$80,550	\$70,078	4171	25.89	1080	987	1393
48	339	6947.00	Middle	No	107.92	\$94,100	\$101,553	\$88,346	4240	21.44	909	1121	1512

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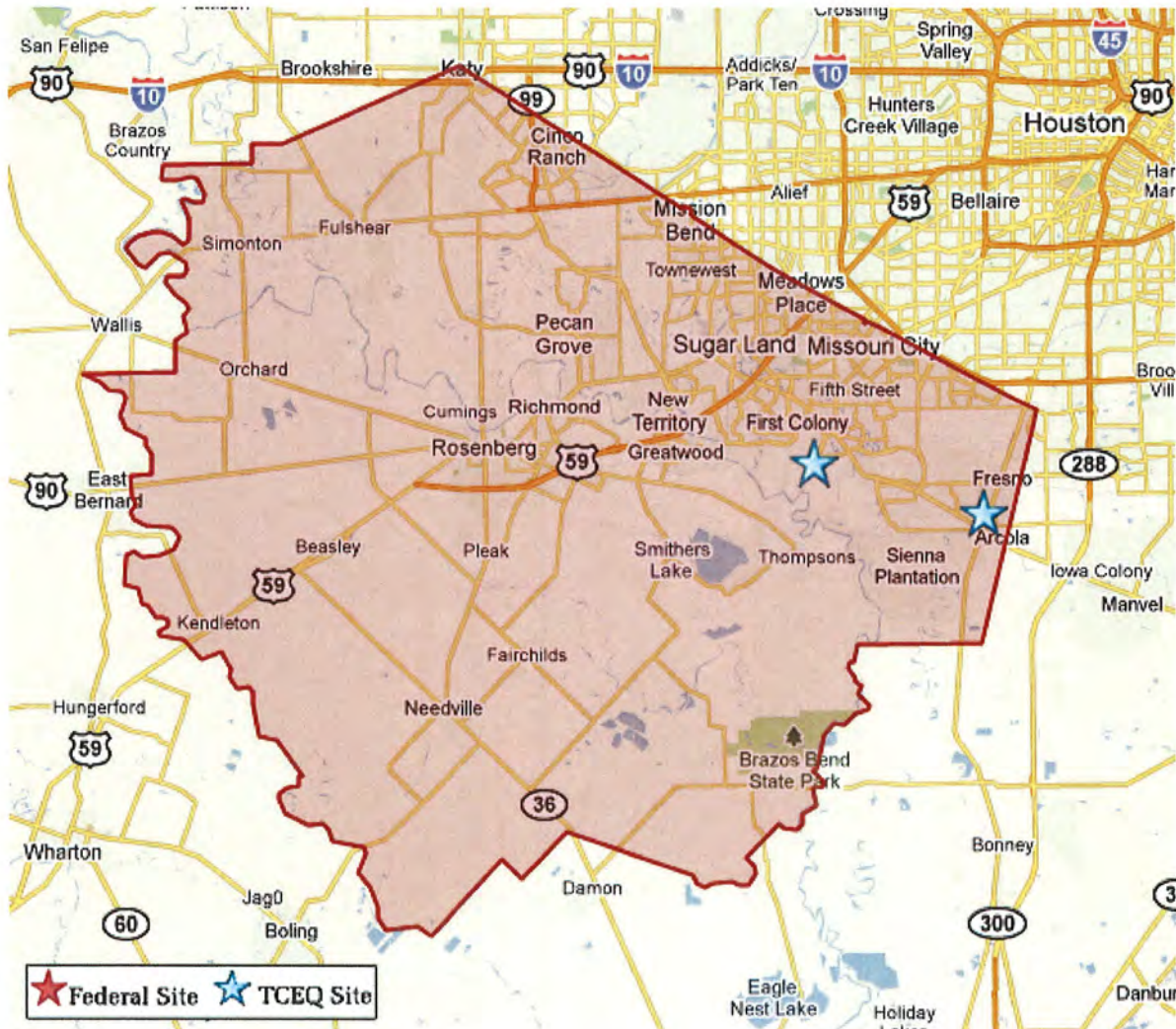




# BANK of HOUSTON

Established 1893

Fort Bend 157 Boundary Map      Census Tracts are provided on a separate list.



2023 FFIEC Census Report - Summary Census Demographic Information

State: 48 - TEXAS (TX)

County: 157 - FORT BEND COUNTY



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48	157	6701.01	Moderate	No	64.16	\$94,100	\$60,375	\$52,527	6587	97.51	6423	1187	1814
48	157	6701.02	Moderate	No	63.55	\$94,100	\$59,801	\$52,024	3552	98.23	3489	708	1074
48	157	6702.01	Middle	No	80.85	\$94,100	\$76,080	\$66,190	1662	98.68	1640	158	500
48	157	6702.02	Moderate	No	70.57	\$94,100	\$66,406	\$57,771	6295	96.62	6082	1608	2044
48	157	6703.00	Moderate	No	74.60	\$94,100	\$70,199	\$61,071	3825	97.70	3737	740	1179
48	157	6704.00	Middle	No	82.92	\$94,100	\$78,028	\$67,883	4986	97.71	4872	949	1331
48	157	6705.00	Moderate	No	79.70	\$94,100	\$74,998	\$65,242	4940	93.56	4622	1353	1648
48	157	6706.02	Moderate	No	67.23	\$94,100	\$63,263	\$55,035	1949	97.08	1892	324	603
48	157	6706.03	Middle	No	83.85	\$94,100	\$78,903	\$68,646	4865	97.90	4763	1642	1981
48	157	6706.04	Middle	No	86.62	\$94,100	\$81,509	\$70,907	4223	97.68	4125	1036	1456
48	157	6707.00	Upper	No	148.60	\$94,100	\$139,833	\$121,645	8401	85.88	7215	2457	2799
48	157	6708.01	Middle	No	83.39	\$94,100	\$78,470	\$68,270	3589	96.77	3473	1060	1288
48	157	6708.02	Moderate	No	69.25	\$94,100	\$65,164	\$56,691	4856	96.54	4688	1235	1617
48	157	6708.03	Middle	No	102.74	\$94,100	\$96,678	\$84,106	3960	96.31	3814	649	1125
48	157	6708.04	Middle	No	107.81	\$94,100	\$101,449	\$88,257	3992	96.07	3835	780	1178
48	157	6709.02	Upper	No	121.55	\$94,100	\$114,379	\$99,500	9000	96.26	8663	2652	2930
48	157	6709.03	Upper	No	132.38	\$94,100	\$124,570	\$108,367	8097	87.77	7107	2125	2292
48	157	6709.04	Upper	No	142.54	\$94,100	\$134,130	\$116,685	5451	71.60	3903	1609	1784
48	157	6710.01	Middle	No	100.27	\$94,100	\$94,354	\$82,083	5736	50.59	2902	2105	2381
48	157	6710.02	Middle	No	107.49	\$94,100	\$101,148	\$87,991	6682	76.16	5089	1731	2128
48	157	6711.01	Middle	No	101.03	\$94,100	\$95,069	\$82,703	2565	93.53	2399	819	873
48	157	6711.02	Moderate	No	57.20	\$94,100	\$53,825	\$46,830	6253	86.95	5437	1332	1855
48	157	6712.00	Moderate	No	74.55	\$94,100	\$70,152	\$61,028	6299	93.08	5863	1320	2010
48	157	6713.00	Moderate	No	62.08	\$94,100	\$58,417	\$50,824	3706	87.21	3232	649	901
48	157	6714.01	Moderate	No	54.54	\$94,100	\$51,322	\$44,650	2210	91.31	2018	398	571
48	157	6714.02	Moderate	No	77.18	\$94,100	\$72,626	\$63,182	6813	91.22	6215	608	1026

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48	157	6715.01	Upper	No	138.26	\$94,100	\$130,103	\$113,185	7923	77.70	6156	1779	2351
48	157	6715.02	Upper	No	127.65	\$94,100	\$120,119	\$104,500	1836	85.46	1569	440	506
48	157	6716.01	Middle	No	111.49	\$94,100	\$104,912	\$91,267	6262	62.04	3885	1091	1493
48	157	6716.02	Upper	No	126.82	\$94,100	\$119,338	\$103,816	3386	60.63	2053	1063	1233
48	157	6717.00	Upper	No	169.21	\$94,100	\$159,227	\$138,516	4858	39.65	1926	1800	1976
48	157	6718.00	Middle	No	100.91	\$94,100	\$94,956	\$82,605	3565	82.33	2935	612	1016
48	157	6719.00	Middle	No	109.18	\$94,100	\$102,738	\$89,375	4094	54.52	2232	1494	1547
48	157	6720.02	Middle	No	111.57	\$94,100	\$104,987	\$91,336	6589	79.81	5259	600	845
48	157	6720.03	Upper	No	194.48	\$94,100	\$183,006	\$159,202	1812	80.08	1451	408	516
48	157	6720.04	Middle	No	88.63	\$94,100	\$83,401	\$72,557	6272	83.58	5242	1402	1578
48	157	6721.00	Upper	No	161.53	\$94,100	\$152,000	\$132,228	4436	45.63	2024	1427	1569
48	157	6722.01	Upper	No	236.22	\$94,100	\$222,283	\$193,375	1944	71.40	1388	339	358
48	157	6722.02	Upper	No	144.49	\$94,100	\$135,965	\$118,281	2746	44.72	1228	871	1245
48	157	6723.03	Middle	No	99.64	\$94,100	\$93,761	\$81,568	3524	86.10	3034	640	691
48	157	6723.04	Middle	No	84.91	\$94,100	\$79,900	\$69,508	4260	84.25	3589	845	1206
48	157	6723.05	Upper	No	123.27	\$94,100	\$115,997	\$100,913	5175	68.95	3568	1267	1614
48	157	6723.06	Upper	No	120.03	\$94,100	\$112,948	\$98,262	3635	41.51	1509	1001	1349
48	157	6724.01	Upper	No	127.08	\$94,100	\$119,582	\$104,032	2424	89.27	2164	812	887
48	157	6724.02	Middle	No	108.36	\$94,100	\$101,967	\$88,710	6401	84.80	5428	1600	2124
48	157	6725.00	Moderate	No	77.59	\$94,100	\$73,012	\$63,517	7370	88.70	6537	2046	2352
48	157	6726.02	Middle	No	111.80	\$94,100	\$105,204	\$91,526	6468	93.29	6034	1537	1869
48	157	6726.03	Moderate	No	53.01	\$94,100	\$49,882	\$43,398	2596	93.26	2421	661	771
48	157	6726.04	Middle	No	80.26	\$94,100	\$75,525	\$65,701	7478	89.21	6671	1847	2623
48	157	6727.01	Moderate	No	75.43	\$94,100	\$70,980	\$61,754	5708	94.60	5400	926	1496
48	157	6727.02	Middle	No	110.64	\$94,100	\$104,112	\$90,571	6850	72.91	4994	1660	2061
48	157	6727.03	Middle	No	95.04	\$94,100	\$89,433	\$77,800	8241	88.07	7258	1507	2091
48	157	6728.01	Upper	No	207.68	\$94,100	\$195,427	\$170,010	4752	78.39	3725	1391	1497
48	157	6728.02	Middle	No	105.32	\$94,100	\$99,106	\$86,221	2361	88.44	2088	291	421
48	157	6729.01	Upper	No	150.48	\$94,100	\$141,602	\$123,184	17341	87.02	15090	3289	3550

\* Will automatically be included in the 2024 Distressed or Underserved Tract List



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC EsLMSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
48	157	6729.02	Upper	No	131.48	\$94,100	\$123,723	\$107,635	8709	76.81	6689	1924	2309
48	157	6729.03	Upper	No	130.36	\$94,100	\$122,669	\$106,714	16195	77.05	12478	2851	3672
48	157	6729.04	Moderate	No	76.18	\$94,100	\$71,685	\$62,367	8766	94.46	8280	1404	1989
48	157	6729.05	Middle	No	115.97	\$94,100	\$109,128	\$94,935	7897	89.34	7055	2074	2335
48	157	6729.06	Upper	No	138.94	\$94,100	\$130,743	\$113,735	6416	79.36	5092	1278	1807
48	157	6729.07	Middle	No	118.73	\$94,100	\$111,725	\$97,196	8609	86.75	7468	1913	2011
48	157	6730.04	Upper	No	135.01	\$94,100	\$127,044	\$110,526	2631	37.32	982	922	922
48	157	6730.05	Upper	No	182.09	\$94,100	\$171,347	\$149,060	4855	32.19	1563	1278	1988
48	157	6730.06	Upper	No	127.66	\$94,100	\$120,128	\$104,504	5749	50.97	2930	925	1213
48	157	6730.07	Upper	No	161.22	\$94,100	\$151,708	\$131,979	2948	63.64	1876	683	826
48	157	6730.08	Upper	No	187.36	\$94,100	\$176,306	\$153,375	3951	41.10	1624	983	1019
48	157	6730.09	Upper	No	193.26	\$94,100	\$181,858	\$158,202	6233	59.60	3715	1366	1688
48	157	6730.10	Upper	No	196.38	\$94,100	\$184,794	\$160,757	4059	56.76	2304	865	1161
48	157	6731.03	Upper	No	227.00	\$94,100	\$213,607	\$185,820	3769	31.60	1191	1076	1076
48	157	6731.04	Upper	No	157.20	\$94,100	\$147,925	\$128,684	7624	61.95	4723	1570	1825
48	157	6731.05	Upper	No	177.89	\$94,100	\$167,394	\$145,625	4493	69.98	3144	983	1153
48	157	6731.06	Upper	No	178.50	\$94,100	\$167,969	\$146,121	5868	44.63	2619	1564	1664
48	157	6731.07	Upper	No	138.86	\$94,100	\$130,667	\$113,673	7505	53.80	4038	1835	1835
48	157	6731.08	Upper	No	216.28	\$94,100	\$203,519	\$177,045	18333	59.34	10878	3673	3898
48	157	6731.09	Upper	No	158.92	\$94,100	\$149,544	\$130,092	10762	67.68	7284	2373	3171
48	157	6731.10	Upper	No	265.73	\$94,100	\$250,052	\$217,525	6767	59.66	4037	2058	2097
48	157	6731.11	Upper	No	184.71	\$94,100	\$173,812	\$151,203	11557	66.63	7700	2625	2852
48	157	6731.12	Upper	No	160.29	\$94,100	\$150,833	\$131,218	9225	55.58	5127	2257	2645
48	157	6731.13	Upper	No	179.32	\$94,100	\$168,740	\$146,790	7846	65.88	5169	1166	2083
48	157	6732.01	Upper	No	189.45	\$94,100	\$178,272	\$155,083	11027	44.06	4859	2417	2810
48	157	6732.02	Upper	No	190.26	\$94,100	\$179,035	\$155,745	24651	51.39	12667	4909	5794
48	157	6733.00	Upper	No	208.05	\$94,100	\$195,775	\$170,313	8025	23.05	1850	2658	3089
48	157	6734.01	Upper	No	159.47	\$94,100	\$150,061	\$130,545	8979	51.19	4596	2015	2577

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
48	157	6734.02	Upper	No	147.18	\$94,100	\$138,496	\$120,486	8037	59.61	4791	2358	2721
48	157	6734.03	Upper	No	174.39	\$94,100	\$164,101	\$142,762	8359	67.04	5604	2220	2519
48	157	6734.04	Upper	No	210.01	\$94,100	\$197,619	\$171,919	10708	37.86	4054	2767	3203
48	157	6735.01	Middle	No	114.42	\$94,100	\$107,669	\$93,670	8831	62.09	5483	1760	1826
48	157	6735.02	Upper	No	195.55	\$94,100	\$184,013	\$160,083	4374	33.65	1472	1253	1479
48	157	6736.00	Upper	No	134.17	\$94,100	\$126,254	\$109,833	6873	32.72	2249	2626	2796
48	157	6737.00	Unknown	No	0.00	\$94,100	\$0	\$0	2203	62.37	1374	20	20
48	157	6738.01	Upper	No	140.99	\$94,100	\$132,672	\$115,417	3023	76.84	2323	969	1088
48	157	6738.02	Upper	No	137.53	\$94,100	\$129,416	\$112,582	5534	70.18	3884	1496	1721
48	157	6739.02	Upper	No	219.43	\$94,100	\$206,484	\$179,630	11431	86.91	9935	2683	2920
48	157	6739.03	Upper	No	199.14	\$94,100	\$187,391	\$163,021	3094	64.16	1985	865	899
48	157	6739.04	Upper	No	173.09	\$94,100	\$162,878	\$141,694	5106	59.09	3017	1656	1699
48	157	6740.01	Upper	No	192.86	\$94,100	\$181,481	\$157,877	2884	64.84	1870	833	952
48	157	6740.02	Middle	No	90.89	\$94,100	\$85,527	\$74,406	4717	65.49	3089	1132	1391
48	157	6741.00	Upper	No	149.19	\$94,100	\$140,388	\$122,130	6732	54.71	3683	1843	2542
48	157	6742.00	Upper	No	286.20	\$94,100	\$269,314	\$234,286	5202	54.02	2810	1603	1789
48	157	6743.01	Upper	No	136.36	\$94,100	\$128,315	\$111,625	3362	75.13	2526	831	1114
48	157	6743.02	Upper	No	156.44	\$94,100	\$147,210	\$128,063	7174	73.25	5255	1700	2087
48	157	6744.01	Upper	No	224.15	\$94,100	\$210,925	\$183,494	7316	70.27	5141	2364	2582
48	157	6744.02	Upper	No	245.84	\$94,100	\$231,335	\$201,250	5750	89.39	5140	808	940
48	157	6744.03	Upper	No	179.81	\$94,100	\$169,201	\$147,197	4528	81.03	3669	626	743
48	157	6744.04	Upper	No	188.62	\$94,100	\$177,491	\$154,403	7343	83.70	6146	1748	1885
48	157	6745.03	Upper	No	242.79	\$94,100	\$228,465	\$198,750	4971	50.69	2520	1309	1349
48	157	6745.04	Upper	No	230.88	\$94,100	\$217,258	\$189,003	8887	50.55	4492	2217	2217
48	157	6745.05	Upper	No	149.38	\$94,100	\$140,567	\$122,281	7144	55.43	3960	2267	2570
48	157	6745.06	Middle	No	103.93	\$94,100	\$97,798	\$85,082	6878	86.59	5956	1019	1388
48	157	6745.07	Upper	No	170.73	\$94,100	\$160,657	\$139,764	11654	74.40	8670	2294	2584
48	157	6745.08	Upper	No	131.87	\$94,100	\$124,090	\$107,952	4049	77.62	3143	1076	1104
48	157	6746.01	Upper	No	206.99	\$94,100	\$194,778	\$169,444	3688	33.89	1250	1158	1263

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48	157	6746.02	Upper	No	185.68	\$94,100	\$174,725	\$152,000	7878	39.76	3132	2514	2772
48	157	6746.03	Upper	No	134.94	\$94,100	\$126,979	\$110,461	5817	57.23	3329	1593	2184
48	157	6746.04	Upper	No	194.02	\$94,100	\$182,573	\$158,824	4975	78.33	3897	1215	1379
48	157	6747.01	Upper	No	172.42	\$94,100	\$162,247	\$141,146	4316	81.93	3536	1041	1281
48	157	6747.02	Upper	No	143.51	\$94,100	\$135,043	\$117,476	12732	61.13	7783	3520	3890
48	157	6748.00	Moderate	No	71.49	\$94,100	\$67,272	\$58,523	5397	76.01	4102	763	1271
48	157	6749.00	Moderate	No	62.83	\$94,100	\$59,123	\$51,433	5229	93.59	4894	870	1613
48	157	6750.00	Low	No	48.58	\$94,100	\$45,714	\$39,773	3200	93.63	2996	436	973
48	157	6751.01	Moderate	No	67.95	\$94,100	\$63,941	\$55,625	7449	77.02	5737	1269	1895
48	157	6751.02	Moderate	No	68.96	\$94,100	\$64,891	\$56,458	4098	72.52	2972	848	1139
48	157	6752.00	Moderate	No	63.41	\$94,100	\$59,669	\$51,912	5484	77.84	4269	866	1733
48	157	6753.00	Moderate	No	59.43	\$94,100	\$55,924	\$48,656	6339	80.75	5119	996	1974
48	157	6754.01	Middle	No	95.51	\$94,100	\$89,875	\$78,188	7790	69.86	5442	1691	2339
48	157	6754.02	Moderate	No	79.89	\$94,100	\$75,176	\$65,400	1983	70.90	1406	398	739
48	157	6755.01	Middle	No	88.35	\$94,100	\$83,137	\$72,325	7013	79.32	5563	1808	2184
48	157	6755.02	Middle	No	117.48	\$94,100	\$110,549	\$96,175	15080	70.19	10584	3623	4110
48	157	6755.03	Upper	No	135.95	\$94,100	\$127,929	\$111,295	5692	67.32	3832	1705	1804
48	157	6756.00	Middle	No	98.11	\$94,100	\$92,322	\$80,318	7262	42.43	3081	2077	2402
48	157	6757.01	Middle	No	102.06	\$94,100	\$96,038	\$83,548	3994	49.75	1987	939	1289
48	157	6757.02	Middle	No	93.03	\$94,100	\$87,541	\$76,154	3438	40.84	1404	734	1380
48	157	6758.00	Moderate	No	62.66	\$94,100	\$58,963	\$51,300	3511	62.75	2203	623	1482

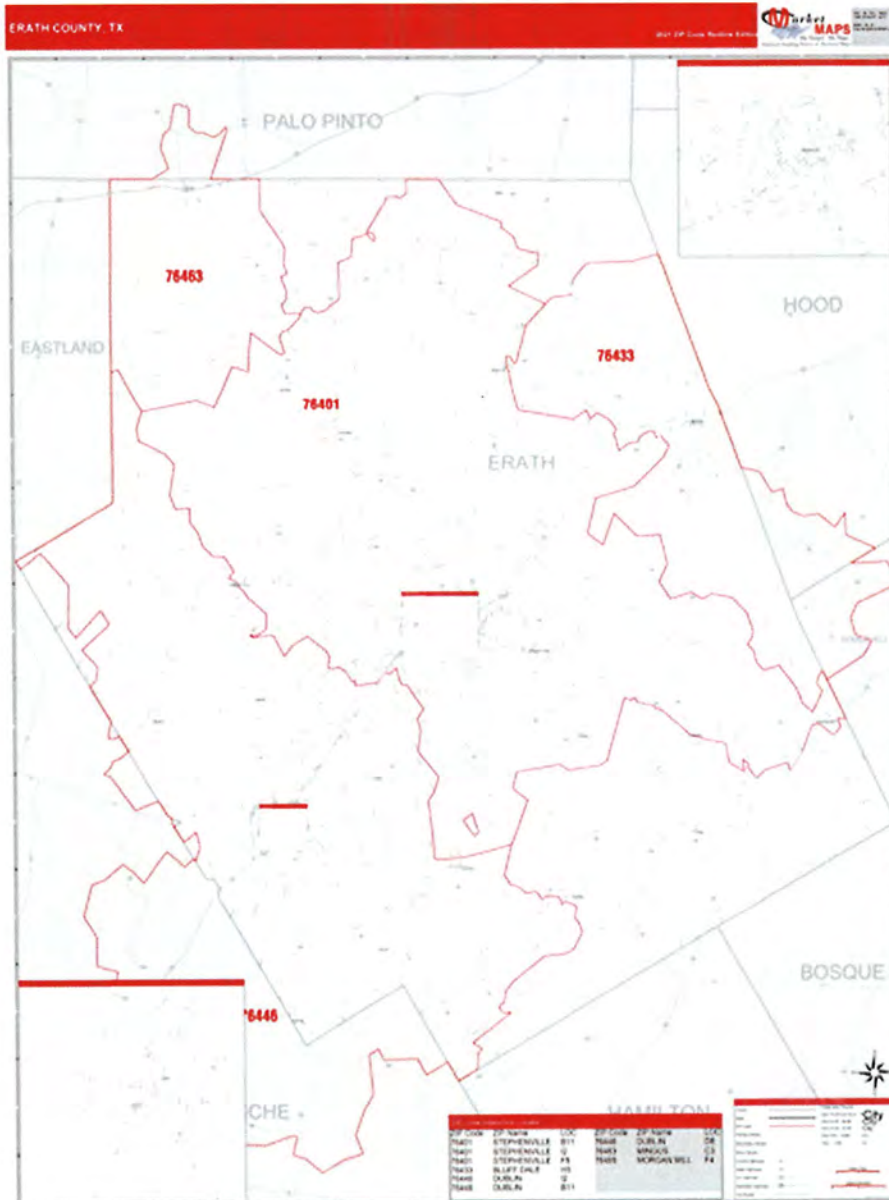
\* Will automatically be included in the 2024 Distressed or Underserved Tract List





Erath County 143

Census Tracts are provided on a separate list.



2023 FFIEC Census Report - Summary Census Demographic Information

State: 48 - TEXAS (TX)

County: 143 - ERATH COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
48	143	9501.00	Upper	No	143.64	\$73,200	\$105,144	\$88,750	3694	14.29	528	1318	1949
48	143	9502.01	Upper	No	166.77	\$73,200	\$122,076	\$103,043	3888	20.78	808	1091	1627
48	143	9502.03	Middle	No	116.22	\$73,200	\$85,073	\$71,809	4348	26.61	1157	1076	1683
48	143	9502.04	Upper	No	136.00	\$73,200	\$99,552	\$84,028	2707	20.58	557	657	988
48	143	9503.01	Middle	No	88.97	\$73,200	\$65,126	\$54,975	2329	37.05	863	630	940
48	143	9503.02	Middle	No	103.93	\$73,200	\$76,077	\$64,219	3531	49.08	1733	907	1327
48	143	9504.01	Upper	No	147.88	\$73,200	\$108,248	\$91,371	4605	41.76	1923	523	876
48	143	9504.02	Upper	No	135.55	\$73,200	\$99,223	\$83,750	4157	21.60	898	945	1434
48	143	9505.01	Upper	No	167.92	\$73,200	\$122,917	\$103,750	3557	29.94	1065	480	1160
48	143	9505.02	Middle	No	89.60	\$73,200	\$65,587	\$55,363	4135	36.37	1504	542	1549
48	143	9506.00	Middle	No	83.36	\$73,200	\$61,020	\$51,507	3666	31.01	1137	569	1458
48	143	9507.00	Middle	No	93.76	\$73,200	\$68,632	\$57,933	1928	18.98	366	523	990

\* Will automatically be included in the 2024 Distressed or Underserved Tract List



**BANK<sup>of</sup>HOUSTON**

*Established 1893*

Comanche County 093

Census Tracts are provided on a separate list.





2023 FFIEC Census Report - Summary Census Demographic Information  
State: 48 - TEXAS (TX)  
County: 093 - COMANCHE COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
48	093	9501.01	Middle	No	90.82	\$73,200	\$66,480	\$56,114	1996	38.93	777	595	1025
48	093	9501.02	Upper	No	156.03	\$73,200	\$114,214	\$96,406	2485	17.06	424	801	1329
48	093	9502.00	Upper	No	125.73	\$73,200	\$92,034	\$77,688	3450	22.09	762	1303	1864
48	093	9503.00	Middle	No	94.45	\$73,200	\$69,137	\$58,357	3948	47.29	1867	1171	1870
48	093	9504.00	Middle	No	99.13	\$73,200	\$72,563	\$61,250	1715	33.06	567	576	1133
48	093	9999.99	Middle	No	106.82	\$73,200	\$78,192	\$66,000	13594	32.35	4397	4446	7221

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7. Any other information the bank chooses.

Additional information available to the public—

(1) Banks with strategic plans. A bank that has been approved to be assessed under a strategic plan must include in its public file a copy of that plan. A bank need not include information submitted to the FDIC on a confidential basis in conjunction with the plan.

(2) Banks with less than satisfactory ratings. A bank that received a less than satisfactory rating during its most recent examination must include in its public file a description of its current efforts to improve its performance in helping to meet the credit needs of its entire community. The bank must update the description quarterly.

Availability of public information. A bank must make available to the public the information required in this section. A printed copy is kept in Houston and Dublin. A digital copy is available. The bank will consider at some time in the future making the public file available from our website.

Updating. Except as otherwise provided in this section, a bank must ensure that the information required by this section is current as of April 1 of each year.

Additional information provided Loan to deposit ratio for at least each quarter of the prior year.



#### CRA PUBLIC FILE INFORMATION

7. (3) (i) Loan-to-deposit ratio for each quarter of the calendar year and, at its option, additional data on its loan-to-deposit ratio.

#### QUARTERLY LOAN TO DEPOSIT RATIOS

Total Loans/Total Deposits

YEAR	QTR 1	QTR 2	QTR 3	QTR 4	AVERAGE
2019	72%	73%	98%	109%	88% YEARLY
2020	108%	113%	109%	96%	107% YEARLY
2021	85%	91%	87%	92%	89% YEARLY
2022	86%	111%	102%	113%	103% YEARLY
2023	107%	102%	101%	105%	104% YEARLY





Bank of Houston has filed HMDA information. The HMDA Disclosure Statement may be obtained on the Consumer Financial Protection Bureau's (Bureau's) Web site at [www.consumerfinance.gov/hmda](http://www.consumerfinance.gov/hmda) .