



CRA PUBL C 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 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 chosen 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. 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 in 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
Total Real Estate Loans	490,817	88.0
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
Total Loans	557,540	100.0

*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
Total	30,475	100.0	569,688	100.0	2	100.0

*Source: 2023 Bank Data; FDIC Summary of Deposits (06/30/2023)
Due to rounding, totals may not equal 100.0%*

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
Total Loans	165,841	100.0	185	100.0

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.

LTD Ratio Comparison		
Bank	Total Assets as of 12/31/2023 (\$000s)	Average Net LTD Ratio (%)
Bank of Houston, Houston, TX	660,759	102.6
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

Source: Reports of Condition and Income (03/31/2022 – 12/31/2023)

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.

Loan Category	Lending Inside and Outside of the Assessment Area								Total \$		
	Number of Loans				Total #	Dollar Amount of Loans \$(000s)					
	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.

Activity Year	Community Development Lending									
	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
Total	1	950	0	0	4	18,500	4	9,529	9	28,979

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
Total	1	950	0	0	4	18,500	4	9,529	9	28,979

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.

Activity Year	Qualified Investments									
	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
Subtotal	2	1,811	0	0	0	0	0	0	2	1,811
Qualified Grants & Donations	0	0	16	18	1	5	0	0	17	23
Total	2	1,811	16	18	1	5	0	0	19	1,834

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
Total	2	1,811	16	18	1	5	0	0	19	1,834

Source: Bank Data

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	
Total	7		9		4		0		20	

Source: Bank Data

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	
Total	7		9		4		0		20	

Source: Bank Data

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 34th 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	16.4	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
Totals	100.0	64	100.0	19,719	100.0

*Source: 2023 D&B Data; Bank Data
Due to rounding, totals may not equal 100.0%*

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
Total	100.0	20	100.0	10,726	100.0

*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	15.5	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
Subtotal <= \$1,000,000	92.7	36	56.3	10,138	51.4
>\$1,000,000	2.4	27	42.2	9,506	48.2
Revenue Not Available	4.9	1	1.5	75	0.4
Total	100.0	64	100.0	19,719	100.0

*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.

Distribution of Home Mortgage Loans by Borrower Income Level Houston MSA AA					
Borrower Income Level	% of Families	#	%	\$(000s)	%
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
Total	100.0	20	100.0	10,726	100.0

*Source: 2020 U.S. Census; Bank Data
Due to rounding, totals may not equal 100.0%*

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-MSA: - 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 Incomes	Median Family Income Ranges			
	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
TX NA Median Family Income (99999)				
2023 (\$73,200)	<\$36,500	\$36,600 to <\$58,560	\$58,560 to <\$87,840	≥\$87,840
<i>Source: FFIEC</i>				

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 8th 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.

Distribution of Consumer Loans by Borrower Income Level Non-MSA AA					
Borrower Income Level	% of Households	#	%	\$(000s)	%
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
Totals	100.0	8	100.0	78	100.0

Source: 2020 U.S. Census; Bank Data
Due to rounding, totals may not equal 100.0%.

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 4113.01

Bank of Houston Dublin Division 128 S. Patrick Dublin, TX 76446 (branch)

Erath County Code 143 Census Tract code 9503.02



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.



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).



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 - 12 Month IRA
Certificate of Deposit - 15 Month Promotional at times	Certificate of Deposit - 24 Month IRA
Certificate of Deposit - 24 Month	Certificate of Deposit - 3 Month
Certificate of Deposit - 30 Day	Certificate of Deposit - 36 Month
Certificate of Deposit - 6 Month	Certificate of Deposit - 60 Month
Commercial Checking - Account Analysis	Maintenance fees and per item fees apply
Commercial Checking - Regular	Minimum balance fee of \$12.00 if ADB < \$2,000
Dublin ISD (DISD) Account	
Money Market Account (MMA)	Minimum balance fee of \$15.00 if ADB < \$2,500
Negotiable Order of Withdrawal (NOW) Account	Minimum balance fee of \$15.00 if ADB < \$1,500
Personal Checking Account	Minimum balance fee of \$10.00 if ADB < \$ 800
Savings Account	Minimum balance fee of \$5.00 if ADB < \$ 150
Star and Gold Star Non-Interest-Bearing	Star Account monthly fee \$9.00 Gold Star Account monthly fee \$5.00

Treasury Management Services are available to Business Customers and include but are not limited to ACH Positive Pay, Check Positive Pay, Wire Transfers, and Remote Deposit Capture

Consumer online banking and mobile banking services include but are not limited to transfer funds from one account to another account owned by the customer, person to person payments, peer to peer payments, Bill Pay, mobile deposit, electronic statements, transaction history, obtain information on accounts.

Loan Products:

Commercial Loans:	Business line of credit	Equipment financing
	Owner Occupied Real Estate	Investment Real Estate

Personal Loans:

Personal line of credit	Mortgage Loans:
Residential Mortgage Loan	Residential Mortgage
Auto Loan	Construction Loan



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

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 cost 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 of 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.

1-7-2026 according to the FFIEC on their website <https://www.ffiec.gov/data/census/tract-list>, the 2026 tract list is identical to the 2025 tract list.

1-7-2026 according to the FFIEC on their website <https://www.ffiec.gov/data/census/census-online>, the 2025 information already in our public file information is the most current.

Houston Market assessment areas are Harris County 201, Montgomery 339 and Fort Bend 157
Harris County 201 Boundary Map MSA HOUSTON-PASADENA-THE WOODLANDS, TX



Tract code	Distressed or Underserved		MSA/MD		Tract Median			Tract Minority			1- to 4- Family Occupied			Owner
	Tract	Level	Tract Income	Median Family Income	Family Income	2020 Tract Median	Tract Population	Population	%	Tract Minority	Tract Population	Units	Units	
			Income	%	Family Income	Population								
1000.01	No	Upper	102000	271.09	219934	6543	3327	50.85	90	78				
2104.00	No	Low	102000	49.57	40219	4167	3748	89.94	1373	618				
2105.00	No	Moderate	102000	58.87	47762	5370	4907	91.38	1606	799				
2106.00	No	Middle	102000	88.26	71607	5165	4041	78.24	2393	1396				
2107.00	No	Moderate	102000	52.83	42863	2293	2127	92.76	965	554				
2108.00	No	Moderate	102000	56.28	45663	2623	2503	95.43	849	332				
2109.00	No	Moderate	102000	62.78	50933	1616	1583	97.96	657	344				
2110.00	No	Moderate	102000	50.84	41250	1973	1932	97.92	790	363				
2111.01	No	Low	102000	41.01	33277	3047	2964	97.28	1086	296				
2111.02	No	Low	102000	27.3	22151	2477	2423	97.82	870	354				
2112.00	No	Unknown	102000	0	0	2988	2934	98.19	1015	413				
2113.01	No	Low	102000	42.83	34750	2680	2592	96.72	906	303				
2113.02	No	Moderate	102000	56.03	45460	2594	2489	95.95	1252	358				
2114.00	No	Low	102000	49.65	40284	4257	3667	86.14	1356	517				
2115.01	No	Moderate	102000	50.33	40833	3164	3092	97.72	939	478				
2115.02	No	Low	102000	36.13	29315	2799	2729	97.5	868	408				
2116.00	No	Moderate	102000	56.21	45609	2845	2721	95.64	1111	534				
2117.00	No	Low	102000	46.33	37589	3732	3675	98.47	1210	533				
2119.00	No	Low	102000	49.77	40381	4717	4599	97.5	1734	1046				
2123.00	No	Moderate	102000	57.54	46689	5027	4509	89.7	1656	693				
2124.00	No	Moderate	102000	52.48	42583	2947	2868	97.32	928	592				
2125.00	No	Moderate	102000	60.54	49122	3792	3724	98.21	1634	831				
2201.00	No	Low	102000	48.33	39211	2052	2011	98	676	312				
2202.00	No	Moderate	102000	75.86	61544	2625	2438	92.88	855	440				
2203.00	No	Moderate	102000	57.11	46336	3972	3716	93.55	1278	708				
2204.00	No	Moderate	102000	50.3	40815	4667	4464	95.65	1683	1081				
2205.00	No	Low	102000	44.84	36381	4470	4014	89.8	683	332				
2206.00	No	Moderate	102000	55.38	44936	3733	3558	95.31	888	531				
2207.01	No	Low	102000	31.41	25487	3241	3102	95.71	699	450				
2207.02	No	Low	102000	31.95	25922	3165	3103	98.04	971	553				
2208.00	No	Low	102000	32.2	26125	3198	3116	97.44	686	317				
2209.00	No	Moderate	102000	50.29	40804	1907	1797	94.23	542	201				
2210.00	No	Low	102000	39.25	31846	4288	4100	95.62	1061	587				
2211.00	No	Low	102000	46.13	37426	3718	3486	93.76	1097	601				
2212.00	No	Moderate	102000	51.35	41663	6124	5686	92.85	1654	932				
2213.01	No	Moderate	102000	70.3	57036	4486	4197	93.56	1344	858				
2213.02	No	Moderate	102000	50.03	40593	3684	3519	95.52	851	697				
2214.00	No	Moderate	102000	52.73	42781	5902	5457	92.46	1259	785				
2215.01	No	Low	102000	39.27	31865	4941	4642	93.95	1262	778				
2215.02	No	Low	102000	38.04	30862	2859	2813	98.39	161	93				
2216.01	No	Low	102000	40.72	33036	3313	3076	92.85	865	733				
2216.02	No	Moderate	102000	65.44	53095	5886	5284	89.77	1655	1078				
2217.01	No	Moderate	102000	58.15	47184	4086	3854	94.32	1457	859				
2217.02	No	Unknown	102000	0	0	3574	3404	95.24	1013	776				
2218.00	No	Low	102000	47.05	38176	4371	4153	95.01	1244	755				
2219.00	No	Moderate	102000	58.28	47287	4684	4419	94.34	1269	829				
2220.00	No	Low	102000	47.29	38368	2290	2044	89.26	548	355				
2221.00	No	Low	102000	36.79	29849	5487	5182	94.44	1504	905				
2222.00	No	Low	102000	42.33	34342	3812	3576	93.81	811	455				
2223.00	No	Moderate	102000	54.01	43824	4846	4445	91.73	1472	1011				
2224.01	No	Low	102000	38.58	31304	3777	3524	93.3	946	508				
2224.02	No	Low	102000	33.71	27350	5758	5299	92.03	1985	1052				
2225.01	No	Low	102000	34.2	27750	3620	3491	96.44	399	262				
2225.02	No	Moderate	102000	56.45	45799	4395	4036	91.83	1059	807				
2225.04	No	Low	102000	32.21	26136	3345	3263	97.55	322	156				
2225.05	No	Middle	102000	89.89	72926	2986	2842	95.18	921	673				
2226.01	No	Low	102000	31.41	25490	2322	2229	95.99	94	0				
2226.02	No	Low	102000	40.06	32500	2694	2572	95.47	61	9				

Tract code	Distressed or Underserved	2025 FFIEC Est. MSA/MD non-MSA/MD										1- to 4- Owner			
		Tract	Tract Level	Tract Median			2020 Tract Median			Tract Population	Tract Minority Population	Tract Minority %	Family Units	Occupied Units	
				Median Family Income	Family Income %	2020 Family Income	Tract Median	Population							
2227.01	No	Low	102000	27.67	22450	2360	2275	96.4	497	180					
2227.02	No	Low	102000	34.59	28065	3532	3398	96.21	693	98					
2228.00	No	Low	102000	40.18	32604	3320	3019	90.93	961	553					
2229.00	No	Moderate	102000	52.91	42930	8030	7556	94.1	2229	1463					
2230.01	No	Moderate	102000	70.69	57353	3885	3654	94.05	783	652					
2230.02	No	Low	102000	45.08	36575	4004	3835	95.78	587	458					
2231.00	No	Moderate	102000	75.32	61111	2233	2025	90.69	656	492					
2301.00	No	Moderate	102000	53.43	43350	1824	1811	99.29	527	150					
2302.00	No	Moderate	102000	50.38	40877	5380	5249	97.57	1700	971					
2303.00	No	Moderate	102000	54.54	44250	2298	2248	97.82	892	470					
2304.00	No	Moderate	102000	60.43	49028	3824	3725	97.41	1200	394					
2305.00	No	Moderate	102000	51.68	41929	4099	3980	97.1	1307	878					
2306.00	No	Low	102000	44.98	36498	2690	2666	99.11	1038	584					
2307.00	No	Low	102000	43.47	35272	2963	2917	98.45	1003	435					
2308.00	No	Moderate	102000	51.16	41510	2662	2603	97.78	987	531					
2309.00	No	Low	102000	28.43	23068	4947	4860	98.24	1404	560					
2310.00	No	Moderate	102000	64.04	51955	4727	4636	98.07	1669	1191					
2311.00	No	Moderate	102000	52.47	42568	4920	4747	96.48	1371	929					
2312.00	No	Low	102000	41.2	33429	6800	6708	98.65	1909	1253					
2313.00	No	Low	102000	49.37	40057	4796	4681	97.6	1392	914					
2314.00	No	Moderate	102000	62.86	51000	3347	3300	98.6	1116	771					
2315.00	No	Moderate	102000	52.4	42518	2863	2822	98.57	921	565					
2316.00	No	Moderate	102000	56.04	45466	2915	2873	98.56	1186	871					
2317.00	No	Low	102000	38.93	31587	4509	4348	96.43	1185	769					
2318.00	No	Moderate	102000	65.26	52946	3066	2983	97.29	914	608					
2319.00	No	Low	102000	44.76	36319	6633	6494	97.9	2259	1290					
2320.00	No	Moderate	102000	58.39	47375	4371	4245	97.12	1388	995					
2321.00	No	Low	102000	45.73	37104	3803	3540	93.08	984	499					
2322.01	No	Moderate	102000	70.27	57014	5754	4982	86.58	1631	1088					
2322.02	No	Upper	102000	268.74	218031	5698	3480	61.07	1741	1665					
2322.03	No	Upper	102000	148.69	120636	5924	4495	75.88	1180	1285					
2323.03	No	Moderate	102000	64.85	52619	6451	6177	95.75	1615	1168					
2323.04	No	Moderate	102000	56.37	45736	7774	7130	91.72	2008	887					
2323.05	No	Middle	102000	93.94	76215	10957	10390	94.83	2595	2132					
2323.06	No	Middle	102000	91.19	73986	3644	3356	92.1	1145	638					
2324.02	No	Middle	102000	93.01	75465	3820	3654	95.65	1039	772					
2324.03	No	Moderate	102000	62.98	51098	4575	4347	95.02	1179	654					
2324.04	No	Moderate	102000	67.44	54718	3652	2900	79.41	952	547					
2324.05	No	Upper	102000	121.83	98839	5832	5501	94.32	1519	1300					
2325.00	No	Moderate	102000	52.65	42719	3157	2690	85.21	837	633					
2326.00	No	Moderate	102000	77.46	62847	2892	2565	88.69	1052	780					
2327.01	No	Low	102000	34.13	27689	7066	6832	96.69	1475	835					
2327.03	No	Moderate	102000	50.55	41011	2740	2645	96.53	148	60					
2327.04	No	Moderate	102000	77.01	62481	2009	1699	84.57	569	327					
2328.01	No	Moderate	102000	66.25	53750	2621	2426	92.56	415	257					
2328.02	No	Moderate	102000	62.55	50747	2715	2581	95.06	528	470					
2329.01	No	Moderate	102000	66.17	53684	3992	3579	89.65	966	633					
2329.02	No	Moderate	102000	74.02	60059	4380	3997	91.26	585	437					
2330.01	No	Moderate	102000	51.99	42179	4163	3567	85.68	842	422					
2330.02	No	Middle	102000	116.51	94526	4040	3548	87.82	1297	1157					
2330.03	No	Middle	102000	104.17	84514	2470	1840	74.49	836	693					
2331.01	No	Low	102000	45.15	36635	4640	4239	91.36	1012	552					
2331.03	No	Low	102000	44.26	35909	5475	5102	93.19	1642	773					
2331.04	No	Low	102000	41.6	33750	3110	2898	93.18	870	434					
2331.05	No	Low	102000	39.75	32256	3734	3361	90.01	1134	521					
2332.00	No	Moderate	102000	74.3	60286	6461	5611	86.84	1979	1401					
2333.00	No	Moderate	102000	70.92	57543	4468	4232	94.72	1225	757					
2334.00	No	Low	102000	48.79	39583	2566	2387	93.02	727	431					

Year 2025 MSA/MD Code 26420 HOUSTON-PASADENA-THE WOODLANDS, TX State Code 48 County Code 201 Harris County

Tract code	Distressed or Underserved		2025 FFIEC Est. MSA/MD		Tract Median		2020 Tract Median		Tract		Tract Minority		1- to 4- Family		Owner Occupied Units	
	Tract	Level	Tract Income	Median Family Income	Family Income %	2020 Tract Family Income	Median Population	Tract Population	Tract Minority Population	Tract Minority %	Family Units	Occupied Units				
												MSA/MD	Tract Median	Tract	Tract	
2335.01	No	Moderate	102000	66.61	54042	3702	3349	90.46	1238	990						
2335.02	No	Moderate	102000	60.93	49436	3346	3065	91.6	1108	851						
2336.00	No	Low	102000	45.1	36591	2424	2362	97.44	832	454						
2337.01	No	Moderate	102000	52.19	42348	5171	4754	91.94	1440	941						
2337.02	No	Moderate	102000	52.47	42574	2932	2749	93.76	763	462						
2337.03	No	Middle	102000	84.93	68906	2655	2397	90.28	810	590						
2401.01	No	Moderate	102000	51.38	41688	1991	1911	95.98	82	0						
2401.02	No	Low	102000	35.15	28523	1835	1690	92.1	215	78						
2404.00	No	Moderate	102000	71.41	57941	7984	6971	87.31	2276	1831						
2405.03	No	Low	102000	40.54	32895	1922	1869	97.24	282	0						
2405.04	No	Low	102000	34.03	27612	3321	3189	96.03	161	31						
2405.05	No	Low	102000	26.73	21686	1483	1438	96.97	185	0						
2405.06	No	Low	102000	46.65	37852	5074	4890	96.37	628	371						
2406.00	No	Low	102000	22.75	18462	2458	2357	95.89	177	12						
2407.03	No	Moderate	102000	64.84	52609	5144	4856	94.4	1183	1006						
2407.04	No	Moderate	102000	77.84	63155	5092	4772	93.72	1037	852						
2407.05	No	Middle	102000	85.34	69239	6099	5902	96.77	1354	847						
2407.06	No	Moderate	102000	64.23	52113	9971	9544	95.72	2723	1721						
2407.07	No	Middle	102000	91.06	73877	6501	6192	95.25	1570	1271						
2408.02	No	Moderate	102000	70.44	57153	7540	6724	89.18	2194	1317						
2408.03	No	Moderate	102000	54.21	43986	2806	2212	78.83	518	448						
2408.04	No	Low	102000	38.59	31313	3287	3042	92.55	206	0						
2409.03	No	Middle	102000	90.9	73750	6490	5749	88.58	1953	1603						
2409.04	No	Middle	102000	88.03	71419	9274	7785	83.94	2941	2460						
2409.05	No	Middle	102000	104.4	84702	3875	3330	85.94	1141	918						
2409.06	No	Middle	102000	90.41	73354	8223	7473	90.88	2127	1551						
2410.01	No	Middle	102000	81.14	65833	4729	3377	71.41	1311	866						
2410.02	No	Middle	102000	83.24	67537	4105	2693	65.6	1665	1377						
2411.01	No	Middle	102000	90.19	73176	5037	3390	67.3	1533	1223						
2411.03	No	Moderate	102000	67.09	54430	4376	3331	76.12	1554	777						
2411.04	No	Moderate	102000	75.13	60954	9294	7355	79.14	2805	1793						
2411.05	No	Middle	102000	82.93	67283	4813	3515	73.03	1776	975						
2412.01	No	Moderate	102000	63.01	51122	3369	2313	68.66	939	630						
2412.02	No	Moderate	102000	70.07	56854	5445	4207	77.26	1523	1016						
2413.01	No	Upper	102000	152.75	123929	5476	3806	69.5	1673	1250						
2413.02	No	Upper	102000	169.98	137909	6895	4763	69.08	2434	2318						
2414.00	No	Middle	102000	105.79	85827	9821	5987	60.96	2802	2328						
2415.01	No	Moderate	102000	54.37	44113	4732	4157	87.85	727	376						
2415.02	No	Moderate	102000	56.23	45625	2349	2239	95.32	153	73						
2415.03	No	Low	102000	48.02	38963	2720	2488	91.47	672	345						
2501.01	No	Upper	102000	125.05	101458	4361	3447	79.04	1570	1162						
2501.02	No	Middle	102000	103.31	83818	5569	4957	89.01	1536	1163						
2502.01	No	Middle	102000	83.87	68044	8046	7308	90.83	2243	1923						
2502.02	No	Middle	102000	91.08	73895	2205	2019	91.56	550	249						
2503.03	No	Unknown	102000	0	0	3360	2969	88.36	1001	885						
2503.04	No	Middle	102000	92.91	75380	9244	7711	83.42	1846	1105						
2503.05	No	Middle	102000	107.9	87540	6059	4498	74.24	1887	1586						
2503.06	No	Middle	102000	92.74	75240	4666	3918	83.97	1389	1071						
2504.03	No	Upper	102000	149.68	121435	5125	2571	50.17	1063	878						
2504.04	No	Upper	102000	132.23	107278	5540	2579	46.55	1564	1537						
2504.05	No	Upper	102000	134.22	108893	7326	4356	59.46	2893	2372						
2504.06	No	Upper	102000	133.36	108194	4779	2655	55.56	1396	1257						
2504.07	No	Upper	102000	189.39	153656	10435	5249	50.3	3109	2891						
2504.08	No	Upper	102000	124.48	100993	9128	7040	77.13	1303	1169						
2505.00	No	Middle	102000	104.8	85025	5771	3624	62.8	1647	1369						
2506.01	No	Moderate	102000	73.53	59659	3898	2852	73.17	629	277						
2506.02	No	Moderate	102000	64.08	51989	4792	3727	77.78	1284	537						
2507.01	No	Upper	102000	139.86	113466	6613	3881	58.69	2117	1670						

Tract code	Distressed or Underserved	2025 FFIEC E.t.										1- to 4- Family Occupied		
		Tract	Tract Level	MSA/MD		Tract Median			Tract Population	Tract Minority Population	Tract Minority %	Family Units	Occupied Units	
				Median Income	Family %	Family Income	2020 Tract Median Family Income	Tract Population						
2507.02	No	Upper	102000	102000	149.23	121068	4879	2262	46.36	1654	1372			
2508.01	No	Middle	102000	102000	113.55	92121	3981	1359	34.14	1197	1009			
2508.02	No	Upper	102000	102000	174.55	141609	4453	1278	28.7	1563	1418			
2509.01	No	Upper	102000	102000	149.93	121641	3548	1090	30.72	967	960			
2509.02	No	Upper	102000	102000	260.62	211442	6027	1089	18.07	2041	1890			
2510.00	No	Upper	102000	102000	164.74	133654	3093	1035	33.46	871	708			
2511.00	No	Middle	102000	102000	116.32	94375	7365	2430	32.99	2686	2333			
2512.00	No	Middle	102000	102000	112.57	91331	5987	2167	36.2	2182	1881			
2513.00	No	Upper	102000	102000	127.66	103571	7298	1890	25.9	2420	2096			
2514.01	No	Upper	102000	102000	142.59	115682	3011	1114	37	849	645			
2514.02	No	Middle	102000	102000	87.05	70625	5914	2126	35.95	2552	1495			
2515.01	No	Upper	102000	102000	187.28	151941	6469	2183	33.75	1843	1658			
2515.03	No	Upper	102000	102000	167.61	135982	2255	705	31.26	896	660			
2515.04	No	Upper	102000	102000	195.08	158272	5289	1331	25.17	1826	1716			
2515.05	No	Upper	102000	102000	189.86	154033	3870	816	21.09	1373	1332			
2516.00	No	Middle	102000	102000	103.62	84067	7271	1659	22.82	2504	1983			
2517.01	No	Moderate	102000	102000	54.56	44269	4892	1407	28.76	1531	1114			
2517.02	No	Moderate	102000	102000	63.27	51333	4300	1370	31.86	1088	754			
2518.00	No	Middle	102000	102000	115.55	93750	2096	824	39.31	785	612			
2519.02	No	Upper	102000	102000	140.78	114219	7828	3045	38.9	2138	1874			
2519.03	No	Middle	102000	102000	115.95	94076	4505	1370	30.41	1912	1635			
2519.04	No	Upper	102000	102000	130.54	105909	6790	2351	34.62	2189	1946			
2520.01	No	Upper	102000	102000	182.66	148193	7086	5076	71.63	2182	1840			
2520.02	No	Upper	102000	102000	132.09	107162	5426	3627	66.84	1507	1375			
2520.03	No	Upper	102000	102000	177.35	143882	11081	6917	62.42	3033	2817			
2521.00	No	Moderate	102000	102000	64.37	52228	3246	2450	75.48	902	692			
2522.01	No	Moderate	102000	102000	75.66	61386	4838	4462	92.23	939	772			
2522.02	No	Moderate	102000	102000	78.57	63750	7192	6304	87.65	1872	1354			
2523.03	No	Middle	102000	102000	105.67	85729	5132	4894	95.36	1312	1150			
2523.04	No	Moderate	102000	102000	69.81	56638	3563	3258	91.44	932	850			
2523.05	No	Middle	102000	102000	103.92	84313	7800	7138	91.51	1993	1768			
2523.06	No	Moderate	102000	102000	70.05	56836	8943	8390	93.82	1971	1609			
2524.00	No	Moderate	102000	102000	77.08	62539	7763	5971	76.92	2056	1305			
2525.00	No	Moderate	102000	102000	69.07	56038	5051	4099	81.15	1685	911			
2526.01	No	Middle	102000	102000	81.57	66183	4895	3895	79.57	1255	804			
2526.02	No	Moderate	102000	102000	70.95	57568	3721	2794	75.09	1293	847			
2527.00	No	Moderate	102000	102000	61.43	49844	5007	2410	48.13	1483	884			
2528.00	No	Moderate	102000	102000	74.71	60614	8024	6249	77.88	2397	1606			
2529.01	No	Middle	102000	102000	99.19	80476	3263	1349	41.34	884	668			
2529.02	No	Middle	102000	102000	83.8	67991	7173	4123	57.48	2243	1645			
2530.00	No	Moderate	102000	102000	69.44	56343	4637	3495	75.37	1391	912			
2531.01	No	Upper	102000	102000	128.59	104325	6624	4928	74.4	1904	1357			
2531.02	No	Upper	102000	102000	122.55	99423	7051	5399	76.57	2004	1824			
2532.01	No	Upper	102000	102000	126.08	102294	6342	2792	44.02	2177	1833			
2532.02	No	Low	102000	102000	46.47	37706	5341	4032	75.49	998	597			
2533.00	No	Middle	102000	102000	110.76	89861	3836	1868	48.7	1268	1048			
2535.01	No	Moderate	102000	102000	69.6	56469	6552	4708	71.86	1449	1022			
2535.02	No	Middle	102000	102000	89.87	72917	3799	3112	81.92	1049	661			
2536.01	No	Middle	102000	102000	119.83	97220	4187	2506	59.85	878	690			
2536.02	No	Low	102000	102000	44.99	36506	4735	4008	84.65	151	20			
2537.00	No	Moderate	102000	102000	69.13	56089	5580	3946	70.72	1213	795			
2538.00	No	Moderate	102000	102000	78.64	63806	8862	6564	74.07	2089	1647			
2539.00	No	Moderate	102000	102000	63.32	51375	4634	2855	61.61	1075	770			
2540.00	No	Moderate	102000	102000	67.52	54785	3935	2667	67.78	918	558			
2541.00	No	Moderate	102000	102000	71.21	57776	5466	4302	78.7	1566	791			
2542.00	No	Middle	102000	102000	82.04	66563	2922	2500	85.56	927	493			
2543.00	No	Middle	102000	102000	83.41	67669	5340	4294	80.41	1432	985			
2544.00	No	Low	102000	102000	49.16	39883	3116	2769	88.86	1006	743			

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Tract code	Distressed or Underserved		Tract Income		MSA/MD		Tract Median		2020 Tract Median		Tract		Tract Minority		1- to 4- Family		Owner Occupied Units		
	Tract	Level	Median Family Income	Family Income %	MSA/MD	Median Family Income	Family Income	Population	Population	Tract Minority	Population	Tract Minority %	Family Units	Occupied Units	2025 FFIEC Est.		MSA/MD ncn-		Tract Median
															Tract		Tract Minority		Family Units
2546.00	No	Moderate	102000	64.21		52096		3691		3153		85.42	1298		881				
2547.00	No	Middle	102000	87.07		70645		2428		1344		55.35	838		408				
2548.00	No	Moderate	102000	59.7		48438		2705		2182		80.67	973		498				
3101.01	No	Middle	102000	104.51		84792		3655		2305		63.06	831		532				
3101.02	No	Low	102000	29.93		24289		2455		1913		77.92	747		481				
3102.00	No	Upper	102000	188.34		152802		2361		1413		59.85	1009		646				
3103.00	No	Moderate	102000	65.1		52821		5026		3819		75.98	1756		835				
3104.00	No	Low	102000	47.9		38864		3316		2972		89.63	1483		623				
3105.00	No	Low	102000	42.91		34813		3755		3419		91.05	1567		726				
3106.00	No	Middle	102000	80.83		65580		4961		4259		85.85	2194		974				
3107.00	No	Moderate	102000	76.75		62266		3699		3074		83.1	1353		893				
3108.00	No	Moderate	102000	62.77		50927		2663		2413		90.61	466		320				
3109.00	No	Low	102000	45.78		37143		5334		5077		95.18	1665		857				
3110.01	No	Low	102000	46.58		37794		3040		2955		97.2	1114		551				
3110.02	No	Moderate	102000	68.57		55635		3299		3153		95.57	1247		682				
3111.00	No	Moderate	102000	62.38		50609		5238		5033		96.09	1900		813				
3112.00	No	Moderate	102000	54.37		44110		4588		4238		92.37	1266		714				
3113.00	No	Moderate	102000	58.86		47757		4912		4709		95.87	1445		982				
3114.00	No	Moderate	102000	60.09		48750		1546		1477		95.54	507		244				
3115.01	No	Moderate	102000	65.4		53058		2966		2878		97.03	665		438				
3115.02	No	Moderate	102000	52.25		42391		3723		3614		97.07	889		579				
3116.00	No	Low	102000	37.92		30764		3628		3578		98.62	144		15				
3117.01	No	Moderate	102000	55.68		45179		3506		3361		95.86	867		507				
3117.02	No	Unknown	102000	0		0		1890		1807		95.61	95		49				
3118.00	No	Moderate	102000	50.03		40592		4325		4126		95.4	965		530				
3119.00	No	Middle	102000	87.97		71369		2145		1990		92.77	672		335				
3120.00	No	Upper	102000	120.02		97371		5759		4108		71.33	669		478				
3122.00	No	Low	102000	45.06		36563		2351		2191		93.19	851		118				
3123.00	No	Middle	102000	94.75		76875		2410		2029		84.19	975		358				
3124.00	No	Unknown	102000	0		0		1981		1822		91.97	1130		183				
3125.01	No	Upper	102000	182.01		147664		2484		1451		58.41	763		602				
3125.02	No	Upper	102000	122.97		99769		2384		1470		61.66	457		247				
3126.01	No	Middle	102000	94.26		76473		2797		1267		45.3	72		142				
3126.02	No	Upper	102000	216.83		175913		2453		1247		50.84	499		282				
3126.03	No	Moderate	102000	71.45		57969		3082		1977		64.15	1536		642				
3127.00	No	Middle	102000	109.58		88906		1859		1576		84.78	1354		418				
3128.00	No	Low	102000	28.17		22857		5476		4272		78.01	182		95				
3129.01	No	Moderate	102000	54.83		44483		1505		1429		94.95	363		143				
3129.02	No	Upper	102000	139.9		113500		1801		1596		88.62	1064		869				
3130.00	No	Upper	102000	138.96		112742		2462		2069		84.04	1134		563				
3131.01	No	Upper	102000	142.68		115755		2297		1228		53.46	232		195				
3131.02	No	Upper	102000	255.12		206974		2011		1043		51.86	164		336				
3132.01	No	Upper	102000	145.56		118092		1610		1465		90.99	622		401				
3132.02	No	Upper	102000	137.05		111188		2790		2366		84.8	857		672				
3133.00	No	Moderate	102000	75.24		61042		3156		2955		93.63	874		621				
3134.00	No	Low	102000	46.31		37571		3603		3411		94.67	805		514				
3135.00	No	Low	102000	35.95		29167		2649		2578		97.32	824		431				
3136.00	No	Low	102000	40.78		33092		4871		4743		97.37	1347		667				
3137.00	No	Moderate	102000	75.11		60938		2256		2192		97.16	927		516				
3138.01	No	Moderate	102000	50.99		41375		2035		1987		97.64	553		158				
3138.02	No	Low	102000	38.68		31384		2797		2743		98.07	631		232				
3139.01	No	Middle	102000	92.25		74844		2211		1659		75.03	207		73				
3139.02	No	Low	102000	42.56		34533		2592		1991		76.81	333		338				
3140.01	No	Moderate	102000	62.73		50893		3104		2082		67.07	496		495				
3140.03	No	Moderate	102000	73.88		59942		2591		2033		78.46	64		0				
3140.04	No	Unknown	102000	0		0		1668		1325		79.44	327		0				
3140.05	No	Unknown	102000	0		0		2468		1800		72.93	804		273				
3143.01	No	Low	102000	41.27		33482		2363		2242		94.88	57		218				

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Tract code	Distressed or Underserved	2025 FFIEC Est.										1- to 4- Family Occupied		
		Tract	Tract Level	MSA/MD		Tract Median		2020 Tract		Tract Minority		Tract Minority		
				Income	Median Family Income	%	Family Income	Median Family Income	Population	Population	%	Family Units	Occupied Units	
3143.02	No	Unknown	102000	102000	0	99.3	80568	1545	2440	2304	94.43	60	63	
3144.01	No	Middle	102000	102000	96.94	78646	1717	1545	1007	1248	65.18	10	81	
3144.02	No	Middle	102000	102000	71.71	58177	2408	1717	2260	1248	72.68	440	481	
3201.00	No	Moderate	102000	102000	56.76	46053	2461	58177	2350	2408	93.85	676	306	
3202.01	No	Moderate	102000	102000	58.16	47188	3648	46053	3404	2461	95.49	605	299	
3202.02	No	Moderate	102000	102000	92.91	75377	4300	47188	4052	3648	93.31	642	417	
3205.00	No	Middle	102000	102000	69.2	56141	2474	75377	2312	4300	94.23	1316	1068	
3206.01	No	Moderate	102000	102000	49.34	40029	4460	56141	2312	2474	93.45	601	435	
3206.02	No	Low	102000	102000	64.41	52262	4550	40029	4279	4460	95.94	1034	564	
3207.00	No	Moderate	102000	102000	57.96	47026	5023	52262	4139	4550	90.97	693	498	
3208.00	No	Moderate	102000	102000	70.96	57576	3758	47026	4724	5023	94.05	1678	769	
3209.01	No	Moderate	102000	102000	91.06	73878	3722	57576	3535	3758	94.07	807	449	
3209.02	No	Middle	102000	102000	66.58	54019	2776	73878	3426	3722	92.05	1243	887	
3210.01	No	Moderate	102000	102000	82.87	67231	5450	54019	2601	2776	93.7	546	492	
3210.02	No	Middle	102000	102000	105.27	85404	4008	67231	4893	5450	89.78	1697	1136	
3211.01	No	Middle	102000	102000	60.94	49441	4098	85404	3501	4008	87.35	563	434	
3211.02	No	Moderate	102000	102000	47.32	38395	4512	49441	3594	4098	87.7	1214	923	
3212.00	No	Low	102000	102000	35.92	2776	4177	38395	4177	4512	92.58	845	383	
3213.01	No	Low	102000	102000	39.49	32578	3364	2776	3178	4177	94.47	320	29	
3213.02	No	Middle	102000	102000	52.94	77000	1892	32578	1621	3364	85.68	469	316	
3214.01	No	Moderate	102000	102000	59.6	48359	4336	77000	4036	1892	93.08	1192	815	
3214.02	No	Middle	102000	102000	83.04	67371	4077	48359	3711	4336	91.02	1349	919	
3215.00	No	Low	102000	102000	35.92	29143	2717	67371	2554	29143	94	376	174	
3216.00	No	Middle	102000	102000	86.66	42955	3771	29143	3544	2717	93.98	133	61	
3217.00	No	Middle	102000	102000	95.52	77500	3108	42955	3662	3771	88.6	1673	1226	
3218.00	No	Middle	102000	102000	85.34	69237	3927	77500	3665	42955	93.33	1142	779	
3219.00	No	Moderate	102000	102000	67.83	55034	5657	69237	5168	55034	91.36	1442	866	
3220.00	No	Moderate	102000	102000	52.94	42955	3771	55034	3544	5657	88.41	1025	497	
3221.00	No	Moderate	102000	102000	60.41	49016	4142	42955	3662	3771	92.35	422	184	
3222.00	No	Moderate	102000	102000	62.44	50658	1831	49016	1691	4142	75.42	1367	1169	
3226.00	No	Moderate	102000	102000	79.21	64263	5237	50658	3950	1831	82.79	661	330	
3227.01	No	Moderate	102000	102000	73.47	59606	2807	64263	2324	5237	83.05	1406	705	
3227.02	No	Middle	102000	102000	93.5	75855	4336	59606	3601	2807	83.05	1406	705	
3228.00	No	Moderate	102000	102000	72.68	58967	6246	75855	5483	4336	87.78	1758	1211	
3229.00	No	Moderate	102000	102000	69.86	56683	4072	58967	3701	6246	90.89	1004	580	
3230.00	No	Low	102000	102000	48.68	39497	5821	56683	5250	4072	90.19	812	273	
3231.00	No	Moderate	102000	102000	53.04	43036	3492	39497	3138	5821	89.86	477	201	
3232.00	No	Upper	102000	102000	153.07	124185	5595	43036	4724	3492	84.43	1605	1152	
3233.00	No	Low	102000	102000	46.38	37629	3397	124185	2992	5595	88.08	523	311	
3234.00	No	Moderate	102000	102000	53.69	43561	7275	37629	6351	5595	87.3	1725	1115	
3235.00	No	Low	102000	102000	43.46	35260	5349	43561	4680	7275	87.49	949	481	
3236.01	No	Moderate	102000	102000	63.55	51563	4068	35260	2879	5349	70.77	710	523	
3236.02	No	Middle	102000	102000	90.97	73806	4963	51563	3420	4068	68.91	1626	1327	
3237.01	No	Moderate	102000	102000	68.54	55609	4420	73806	2829	4963	64	704	543	
3237.02	No	Middle	102000	102000	93.54	75893	3252	55609	2143	4420	65.9	784	589	
3238.01	No	Middle	102000	102000	82.72	67115	4068	75893	3237	3252	79.57	1143	979	
3238.02	No	Moderate	102000	102000	69.73	56571	5005	67115	3991	4068	79.74	1395	1079	
3239.00	No	Moderate	102000	102000	52.5	42599	3710	56571	2633	5005	70.97	772	342	
3240.00	No	Middle	102000	102000	108.4	87944	5817	42599	3821	3710	65.69	1916	1345	
3241.01	No	Moderate	102000	102000	61.46	49862	5279	87944	4784	5817	90.62	1652	782	
3241.02	No	Unknown	102000	102000	0	0	0	49862	4784	5279	0	0	0	
3242.00	No	Low	102000	102000	48.68	39500	1279	0	0	0	0	433	181	
3301.01	No	Middle	102000	102000	87.65	71115	5091	39500	5042	1279	99.04	1678	740	
3301.02	No	Middle	102000	102000	92.55	75089	2703	71115	2652	5091	98.11	754	534	
3302.00	No	Moderate	102000	102000	67.64	54883	4290	75089	4141	4290	96.53	1084	764	
3303.01	No	Middle	102000	102000	81.61	66210	7941	54883	7707	7941	97.05	2234	2008	
3303.02	No	Moderate	102000	102000	66.32	53811	5713	66210	5553	53811	97.2	1622	1145	
3303.03	No	Moderate	102000	102000	60.75	49286	4515	53811	4316	5713	95.59	958	612	

Tract code	2025 FFIEC Est.											1- to 4- Family Units	Owner Occupied Units	
	Distressed or Underserved		Tract Income		MSA/MD Median Family Income		Tract Median Family Income		2020 Tract Median Population		Tract Minority Population	Tract Minority %		
	Tract	Level	Median Income	%	Family Income	2020 Family Income	Tract Population	Population	%					
3304.00	No	Moderate	102000	56.67	45982	4863	4744	97.55	1219	790				
3305.00	No	Moderate	102000	62.97	51089	4745	4594	96.82	1524	804				
3306.00	No	Moderate	102000	75	60854	7139	6931	97.09	2310	1711				
3307.00	No	Moderate	102000	69.06	56030	8797	8550	97.19	2662	1721				
3308.01	No	Middle	102000	82.43	66875	6136	5799	94.51	1410	942				
3308.02	No	Middle	102000	107.77	87439	9471	8920	94.18	3284	2684				
3309.01	No	Moderate	102000	75.66	61386	9527	8829	92.67	3271	2674				
3309.02	No	Low	102000	38.45	31199	3823	3667	95.92	1101	700				
3311.00	No	Low	102000	47.16	38265	4610	4496	97.53	1503	659				
3312.00	No	Low	102000	34.63	28102	4441	4320	97.28	1374	480				
3313.00	No	Moderate	102000	54.39	44133	5032	4974	98.85	1874	1142				
3314.00	No	Low	102000	23.4	18992	2538	2519	99.25	215	23				
3315.01	No	Moderate	102000	70.57	57254	3908	3865	98.9	1395	981				
3315.02	No	Middle	102000	95.68	77625	5359	5121	95.56	1993	1536				
3316.02	No	Low	102000	49.2	39918	3604	3521	97.7	598	214				
3316.03	No	Moderate	102000	56.07	45492	4199	4166	99.21	1455	994				
3316.04	No	Low	102000	36.5	29617	2542	2512	98.82	596	488				
3317.00	No	Low	102000	43.09	34961	4055	4016	99.04	1237	813				
3318.00	No	Low	102000	43.55	35337	3868	3814	98.6	1120	673				
3319.00	No	Low	102000	49.83	40431	3354	3309	98.66	1466	970				
3320.00	No	Low	102000	35.85	29087	6034	5976	99.04	1409	809				
3321.00	No	Moderate	102000	53.3	43245	2954	2928	99.12	1007	511				
3322.00	No	Low	102000	49.22	39936	4921	4868	98.92	1709	987				
3323.00	No	Low	102000	47.68	38684	2999	2968	98.97	1085	603				
3324.00	No	Moderate	102000	53.96	43783	4060	3980	98.03	1415	986				
3325.00	No	Moderate	102000	78.57	63750	3190	3108	97.43	1103	956				
3326.00	No	Moderate	102000	52.03	42217	6577	6375	96.93	1604	1020				
3327.00	No	Moderate	102000	74.23	60227	2473	2338	94.54	871	607				
3328.00	No	Low	102000	47.95	38906	3962	3743	94.47	789	449				
3329.00	No	Moderate	102000	72.03	58438	4885	4489	91.89	1144	776				
3330.00	No	Moderate	102000	76.58	62135	3290	3065	93.16	1020	830				
3331.00	No	Moderate	102000	57.59	46728	3793	3439	90.67	728	626				
3332.01	No	Moderate	102000	61.47	49875	4818	4576	94.98	764	594				
3332.03	No	Moderate	102000	64.07	51985	2163	1961	90.66	537	387				
3332.04	No	Middle	102000	84.91	68889	1280	1240	96.88	183	0				
3332.05	No	Low	102000	37.38	30333	1515	1456	96.11	31	31				
3333.01	No	Low	102000	40.75	33063	5693	5436	95.49	318	171				
3333.02	No	Moderate	102000	69.35	56267	3661	3443	94.05	1061	566				
3335.01	No	Low	102000	47.1	38214	3443	3317	96.34	358	249				
3335.02	No	Moderate	102000	58.09	47132	2621	2444	93.25	542	364				
3336.00	No	Middle	102000	105.72	85769	3215	2596	80.75	1219	957				
3337.00	No	Moderate	102000	63.53	51544	3442	3221	93.58	944	629				
3338.01	No	Moderate	102000	53.01	43008	4188	4008	95.7	759	375				
3338.02	No	Middle	102000	115.17	93438	5797	5388	92.94	1867	1498				
3339.03	No	Moderate	102000	63.63	51628	3689	3390	91.89	837	646				
3339.04	No	Middle	102000	82.04	66563	5058	4498	88.93	1297	1061				
3339.05	No	Middle	102000	82.98	67328	4159	3935	94.61	1155	940				
3339.06	No	Middle	102000	106.31	86250	5147	4905	95.3	1519	1414				
3340.01	No	Moderate	102000	54.95	44583	3707	3419	92.23	651	315				
3340.02	No	Middle	102000	86.59	70255	2240	1834	81.88	165	102				
3340.03	No	Middle	102000	85.17	69104	6349	5142	80.99	1432	974				
3341.01	No	Moderate	102000	79.2	64261	7291	6229	85.43	1034	486				
3341.02	No	Moderate	102000	76.44	62021	7351	6945	94.48	1776	1634				
3401.01	No	Unknown	102000	0	0	1879	1549	82.44	42	0				
3401.02	No	Middle	102000	88.71	71970	5395	4476	82.97	1141	918				
3402.01	No	Unknown	102000	0	0	0	0	0	0	0				
3402.02	No	Upper	102000	180.75	146643	7911	3910	49.42	2277	2188				
3402.03	No	Upper	102000	215.8	175078	4434	1621	36.56	1265	1108				

Tract code	2025 FFIEC Est.											1- to 4- Family Units	Owner Occupied Units	
	Distressed or Underserved		Tract Income		MSA/MD non-MSA/MD		Tract Median			Tract Minority Population				
	Tract	Level	Median Income	Fam %	Family Income	2020 Family Income	Tract Median Population	Tract Population	Tract Minority %	Population	Population	%		
3403.01	No	Upper	102000	255.14	206992	3906	1444	36.97	1408	1312				
3403.02	No	Upper	102000	150.42	122039	6761	2246	33.22	2582	2385				
3404.00	No	Upper	102000	204.18	165648	1306	379	29.02	473	474				
3405.01	No	Middle	102000	109.13	88542	3904	1749	44.8	1134	878				
3405.02	No	Low	102000	48.58	39412	2878	2067	71.82	327	227				
3406.00	No	Upper	102000	155.08	125817	2563	846	33.01	1039	956				
3407.01	No	Middle	102000	99.23	80510	4055	2170	53.51	1261	981				
3407.02	No	Upper	102000	144.01	116833	2961	1399	47.25	1063	950				
3408.00	No	Upper	102000	164.19	133209	5580	2395	42.92	2005	1815				
3409.00	No	Moderate	102000	60.09	48750	4537	2960	65.24	684	314				
3410.01	No	Middle	102000	97.34	78972	3957	2296	58.02	451	312				
3410.02	No	Upper	102000	121.27	98389	3695	1963	53.13	1079	719				
3411.01	No	Moderate	102000	74.71	60618	1480	985	66.55	327	234				
3411.02	No	Middle	102000	83.32	67599	2641	1612	61.04	160	7				
3412.01	No	Moderate	102000	57.52	46667	5326	3294	61.85	613	319				
3412.03	No	Middle	102000	103.23	83750	2355	852	36.18	455	362				
3412.04	No	Upper	102000	152.83	123988	3843	1443	37.55	704	623				
3413.02	No	Moderate	102000	75.93	61607	3467	2102	60.63	462	251				
3413.03	No	Middle	102000	91.45	74196	3304	1506	45.58	781	918				
3413.04	No	Middle	102000	93.78	76087	2036	928	45.58	118	26				
3414.00	No	Upper	102000	165.36	134157	5664	1488	26.27	1632	1591				
3415.01	No	Upper	102000	132.18	107237	6736	2067	30.69	1694	1517				
3415.02	No	Upper	102000	176.06	142835	4393	1462	33.28	1166	1101				
3416.00	No	Middle	102000	111.14	90169	6711	2098	31.26	2219	1597				
3417.00	No	Middle	102000	108.68	88173	2723	845	31.03	1245	906				
3418.00	No	Upper	102000	121.72	98750	2489	980	39.37	820	659				
3420.01	No	Upper	102000	157.45	127738	6812	2525	37.07	2114	1973				
3420.02	No	Upper	102000	160.69	130371	4436	2413	54.4	938	909				
3421.00	No	Middle	102000	103.74	84167	4292	2627	61.21	1358	1230				
3422.00	No	Moderate	102000	75.45	61215	3918	2653	67.71	1141	649				
3423.00	No	Middle	102000	87.84	71270	7213	4620	64.05	1999	1301				
3424.00	No	Middle	102000	88.25	71596	4007	2835	70.75	905	535				
3425.00	No	Middle	102000	96.64	78405	6240	2416	38.72	1959	1272				
3427.00	No	Middle	102000	86.01	69782	5145	2061	40.06	1667	1211				
3428.01	No	Upper	102000	151.45	122875	4867	1918	39.41	1918	1872				
3428.02	No	Upper	102000	164.24	133250	3988	1330	33.35	1039	966				
3429.00	No	Upper	102000	120.54	97795	7084	2933	41.4	2304	1970				
3430.00	No	Moderate	102000	78.42	63622	7460	4075	54.62	1896	1276				
3431.00	No	Upper	102000	128.72	104432	4556	1974	43.33	1484	1235				
3432.00	No	Upper	102000	158.38	128493	5089	2302	45.23	1514	1272				
3433.01	No	Upper	102000	128.45	104211	4400	2081	47.3	1570	1456				
3433.02	No	Middle	102000	112.05	90909	4876	2133	43.74	1610	1369				
3436.01	No	Unknown	102000	0	0	11	11	100	0	0				
3436.02	No	Middle	102000	108.55	88068	3341	1560	46.69	1173	835				
3437.00	No	Moderate	102000	76.61	62154	3860	2455	63.6	1017	565				
3501.01	No	Unknown	102000	0	0	5269	4614	87.57	1196	807				
3501.02	No	Upper	102000	130.91	106205	4830	2477	51.28	1331	1310				
3501.03	No	Middle	102000	107.29	87049	7487	5802	77.49	2165	1703				
3501.04	No	Middle	102000	106.28	86225	4850	4016	82.8	987	873				
3502.01	No	Middle	102000	111.45	90421	3740	3106	83.05	1040	1039				
3502.02	No	Middle	102000	101.82	82606	4684	3662	78.18	1534	1262				
3503.00	No	Upper	102000	134.53	109149	6002	4152	69.18	2016	1691				
3504.00	No	Middle	102000	88.71	71971	6235	5305	85.08	1723	1248				
3505.00	No	Middle	102000	92.47	75023	7117	6020	84.59	2123	1606				
3506.01	No	Middle	102000	103.07	83623	4372	2204	50.41	1291	823				
3506.03	No	Middle	102000	94.71	76841	4631	2561	55.3	1456	1159				
3506.04	No	Upper	102000	142.24	115399	3941	1991	50.52	1224	942				
3507.00	No	Middle	102000	106.37	86300	2326	851	36.59	966	803				

Tract code	2025 FFIEC Est.											1- to 4- Family Units	Owner Occupied Units		
	Distressed or Underserved		Tract Income		MSA/MD Median Family Income		Tract Median Family Income			Tract Population		Tract Minority Population			
	Tract	Level	Median Income	%	2020 Family Income	Tract Median Family Income	Population	Tract Minority Population	Tract Minority %						
3508.01	No	Middle	102000	82.97	67313	5098	2597	50.94	1727	965					
3508.03	No	Middle	102000	82.17	66667	3181	1772	55.71	603	469					
3508.04	No	Upper	102000	185.56	150546	5648	2867	50.76	1460	1068					
4101.01	No	Unknown	102000	0	0	2159	1382	64.01	608	378					
4101.02	No	Middle	102000	91.41	74167	4007	2363	58.97	386	364					
4102.01	No	Upper	102000	176.96	143571	2176	821	37.73	277	79					
4102.02	No	Upper	102000	254.38	206379	3361	1258	37.43	1343	779					
4103.00	No	Upper	102000	143.5	116423	3722	1202	32.29	552	803					
4104.01	No	Upper	102000	244.88	198667	3985	1279	32.1	1629	1355					
4104.02	No	Upper	102000	187.66	152250	2623	866	33.02	1037	743					
4105.01	No	Upper	102000	157.27	127593	1746	622	35.62	1078	587					
4105.02	No	Upper	102000	204.49	165904	3070	1188	38.7	1028	785					
4106.01	No	Upper	102000	165.52	134290	3444	1658	48.14	60	0					
4106.02	No	Unknown	102000	0	0	2508	1124	44.82	257	351					
4107.03	No	Upper	102000	160.69	130365	2179	740	33.96	725	574					
4107.04	No	Upper	102000	308.15	250001	1895	615	32.45	664	605					
4107.05	No	Middle	102000	108.44	87981	916	443	48.36	177	123					
4107.06	No	Upper	102000	158.08	128250	1738	872	50.17	270	90					
4108.01	No	Upper	102000	126.79	102863	2578	1083	42.01	629	198					
4108.02	No	Upper	102000	198.91	161375	1631	621	38.07	669	348					
4109.00	No	Upper	102000	156.28	126790	3535	1370	38.76	1059	599					
4110.01	No	Upper	102000	217.34	176324	1986	669	33.69	178	480					
4110.02	No	Upper	102000	137.06	111200	2186	795	36.37	452	344					
4110.03	No	Upper	102000	260.09	211012	1614	610	37.79	293	195					
4111.00	No	Upper	102000	308.15	250001	3420	1077	31.49	1219	1150					
4112.00	No	Upper	102000	308.15	250001	1759	316	17.96	601	609					
4113.01	No	Upper	102000	198.63	161146	2119	893	42.14	213	337					
4113.02	No	Upper	102000	158.98	128981	3217	1396	43.39	147	209					
4114.00	No	Upper	102000	308.15	250001	2774	498	17.95	977	948					
4115.03	No	Upper	102000	174.55	141615	3478	1484	42.67	571	392					
4115.04	No	Unknown	102000	0	0	2329	1029	44.18	169	268					
4115.05	No	Upper	102000	161.43	130972	2826	1138	40.27	436	364					
4115.06	No	Upper	102000	137.39	111469	2273	944	41.53	0	261					
4115.07	No	Middle	102000	116.95	94884	2093	972	46.44	102	75					
4116.00	No	Upper	102000	230.45	186964	2933	930	31.71	1280	1011					
4117.00	No	Upper	102000	129.84	105339	3793	2191	57.76	169	106					
4118.01	No	Upper	102000	125.89	102137	3257	1520	46.67	724	748					
4118.02	No	Upper	102000	132.38	107399	2758	1152	41.77	363	297					
4119.01	No	Upper	102000	300.37	243686	2079	519	24.96	983	730					
4119.02	No	Upper	102000	308.15	250001	2135	722	33.82	340	313					
4120.00	No	Upper	102000	308.15	250000	3744	898	23.99	1331	1118					
4122.01	No	Upper	102000	272.46	221042	2882	1228	42.61	601	411					
4122.02	No	Upper	102000	196.33	159279	3093	1310	42.35	1262	954					
4123.00	No	Upper	102000	308.15	250001	6837	1887	27.6	2572	2361					
4124.00	No	Upper	102000	308.15	250001	4503	1158	25.72	1687	1434					
4125.00	No	Upper	102000	308.15	250001	1835	605	32.97	463	390					
4126.00	No	Upper	102000	308.15	250001	3885	1253	32.25	1479	1248					
4127.00	No	Upper	102000	276.41	224250	3370	1496	44.39	1336	1095					
4128.00	No	Upper	102000	308.15	250001	4905	2110	43.02	1953	1625					
4129.01	No	Unknown	102000	0	0	1577	1013	64.24	37	0					
4129.02	No	Upper	102000	133.53	108333	3126	1733	55.44	641	512					
4130.00	No	Upper	102000	219.63	178182	3507	1465	41.77	979	791					
4131.00	No	Upper	102000	308.15	250001	3088	994	32.19	1064	919					
4132.03	No	Moderate	102000	66.83	54222	1547	772	49.9	105	32					
4132.04	No	Middle	102000	100.15	81250	1077	748	69.45	26	14					
4132.05	No	Upper	102000	164.46	133427	1458	823	56.45	234	304					
4132.06	No	Unknown	102000	0	0	2813	1635	58.12	240	349					
4133.01	No	Upper	102000	186.77	151528	4489	2682	59.75	987	700					

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Tract code	Distressed or Underserved	2025 FFIEC Est.										1- to 4- Family Occupied		
		Tract	Tract Level	MSA/MD		Tract Median			2020 Tract Family Income	Tract Population	Tract Minority Population	Tract Minority %	Family Units	Occupied Units
				Median Family Income	%	Family Income	2020 Tract Median							
4133.02	No	Upper	102000	228.97		185763		3209	1431	44.59	1589	1168		
4201.00	No	Moderate	102000	55.38		44934		2773	2362	85.18	527	313		
4202.00	No	Middle	102000	98.43		79861		2430	1765	72.63	834	540		
4203.00	No	Upper	102000	211.78		171818		3557	1606	45.15	982	851		
4204.00	No	Upper	102000	149.3		121125		3487	1342	38.49	1486	1032		
4205.00	No	Moderate	102000	50.99		41369		3845	3622	94.2	369	75		
4206.00	No	Middle	102000	107.17		86948		2279	1121	49.19	840	695		
4207.00	No	Upper	102000	213.14		172917		3039	1022	33.63	1112	838		
4208.00	No	Upper	102000	308.15		250001		2274	893	39.27	1001	816		
4209.00	No	Upper	102000	255.99		207685		6386	2307	36.13	2859	2268		
4210.00	No	Upper	102000	226.89		184079		2567	1120	43.63	1231	1016		
4211.01	No	Low	102000	49.13		39861		3257	2689	82.56	329	96		
4211.03	No	Low	102000	29.35		23819		1473	1354	91.92	42	0		
4211.04	No	Low	102000	49.5		40164		4376	4241	96.91	178	0		
4212.03	No	Low	102000	48.96		39722		1805	1659	91.91	88	0		
4212.04	No	Low	102000	43.2		35054		2428	2313	95.26	254	0		
4212.05	No	Low	102000	42.26		34286		2315	2214	95.64	121	0		
4212.06	No	Low	102000	32.4		26289		2054	1986	96.69	7	0		
4213.01	No	Low	102000	20.33		16500		3576	3444	96.31	43	0		
4213.02	No	Moderate	102000	75.38		61155		4423	3876	87.63	889	664		
4214.01	No	Low	102000	34.37		27885		3517	3395	96.53	209	16		
4214.02	No	Low	102000	27.09		21981		3284	3237	98.57	126	0		
4214.03	No	Low	102000	31.86		25853		4597	4428	96.32	290	198		
4215.01	No	Low	102000	24.25		19676		3528	3066	86.9	403	184		
4215.02	No	Moderate	102000	57.61		46739		2838	2655	93.55	210	93		
4216.01	No	Low	102000	34.18		27733		3112	3032	97.43	64	25		
4216.02	No	Low	102000	41.08		33333		3409	2937	86.15	433	194		
4217.00	No	Middle	102000	116.71		94688		4594	2685	58.45	1177	1008		
4218.01	No	Low	102000	46.63		37832		3072	2600	84.64	507	2		
4218.02	No	Upper	102000	138.05		112005		2467	1384	56.1	719	536		
4219.00	No	Upper	102000	232.45		188583		2899	772	26.63	1093	908		
4220.00	No	Upper	102000	133.98		108696		2597	843	32.46	1033	765		
4221.00	No	Middle	102000	87.63		71094		5115	3408	66.63	2362	2043		
4222.00	No	Low	102000	35.43		28750		6024	5888	97.74	681	156		
4223.02	No	Middle	102000	89.05		72250		2289	1934	84.49	1019	687		
4223.03	No	Unknown	102000	0		0		3550	3474	97.86	455	118		
4223.04	No	Moderate	102000	53.96		43779		3810	3727	97.82	661	444		
4224.03	No	Moderate	102000	74.39		60357		2783	1945	69.89	806	617		
4224.04	No	Low	102000	44.21		35867		2966	2698	90.96	460	252		
4224.05	No	Low	102000	37.82		30685		1589	1457	91.69	253	0		
4224.06	No	Middle	102000	81.81		66373		2473	2274	91.95	766	415		
4225.01	No	Middle	102000	80.34		65183		3381	2741	81.07	942	369		
4225.02	No	Low	102000	48.01		38951		3458	2555	73.89	991	387		
4226.01	No	Moderate	102000	58.59		47535		4607	3784	82.14	879	442		
4226.02	No	Middle	102000	99.32		80577		2338	1277	54.62	812	488		
4227.01	No	Moderate	102000	64.95		52694		5107	4539	88.88	1544	867		
4227.02	No	Middle	102000	89.59		72684		3257	2603	79.92	1154	873		
4228.00	No	Low	102000	44.73		36291		5138	4303	83.75	657	492		
4229.00	No	Moderate	102000	50.17		40707		4874	4478	91.88	554	410		
4230.01	No	Low	102000	39.58		32118		3019	2817	93.31	150	88		
4230.02	No	Low	102000	41.04		33301		3072	2713	88.31	319	135		
4231.00	No	Low	102000	34.93		28344		2775	2713	97.77	105	0		
4232.01	No	Middle	102000	95.39		77396		3252	2662	81.86	915	649		
4232.03	No	Moderate	102000	59.01		47877		2567	2354	91.7	353	170		
4232.04	No	Low	102000	42.95		34852		4062	3936	96.9	293	155		
4233.01	No	Middle	102000	80.41		65238		4393	3288	74.85	1190	826		
4233.03	No	Unknown	102000	0		0		1809	1553	85.85	333	30		
4233.04	No	Moderate	102000	61.14		49604		3605	2814	78.06	1020	773		

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Tract code	Distressed or Underserved		Tract Income		MSA/MD		Tract Median		2020 Tract Median		Tract		Tract Minority		1- to 4- Family		Owner Occupied Units									
	Tract	Level	Median Family Income	Family Income %	MSA/MD		Family Income	Population	Population	%	Tract	Population	%	Tract Minority	Family Units	Occupied Units										
					2025 FFIEC Est.																					
					MSA/MD ncrt-																					
4234.01	No	Middle	102000	100.19	81287	5329	4230	79.38	1431	1038																
4234.02	No	Middle	102000	92.49	75040	3944	3818	96.81	1278	1041																
4235.00	No	Middle	102000	115.4	93629	1995	1437	72.03	773	697																
4236.00	No	Moderate	102000	77.8	63119	6943	6461	93.06	2345	1730																
4301.01	No	Upper	102000	286.78	232660	2990	1186	39.67	860	950																
4301.02	No	Upper	102000	214.76	174236	2847	1019	35.79	448	389																
4302.00	No	Middle	102000	119.15	96667	1518	594	39.13	347	246																
4303.00	No	Upper	102000	308.15	250001	4385	877	20	1707	1645																
4304.00	No	Upper	102000	308.15	250001	3118	859	27.55	1285	1169																
4305.00	No	Upper	102000	308.15	250001	2380	809	33.99	821	722																
4306.00	No	Upper	102000	308.15	250001	3832	1091	28.47	1266	1186																
4307.00	No	Middle	102000	119.42	96887	4191	1659	39.58	644	535																
4308.00	No	Upper	102000	229.4	186108	6091	2566	42.13	1275	1123																
4309.00	No	Upper	102000	154.21	125109	6406	2648	41.34	2138	1945																
4310.01	No	Upper	102000	162.78	132067	2616	960	36.7	834	800																
4310.02	No	Upper	102000	200.6	162750	2929	819	27.96	1094	941																
4311.01	No	Moderate	102000	70.36	57083	4023	2360	58.66	774	693																
4311.02	No	Moderate	102000	57.38	46555	3912	2536	64.83	425	362																
4312.03	No	Middle	102000	81.9	66450	2117	1521	71.85	215	145																
4312.04	No	Middle	102000	100.65	81657	3185	1797	56.42	679	703																
4312.05	No	Unknown	102000	0	0	3207	2444	76.21	151	0																
4312.06	No	Middle	102000	85.83	69637	1985	1240	62.47	7	37																
4313.02	No	Upper	102000	266.22	215981	4662	1482	31.79	1261	1129																
4313.03	No	Unknown	102000	0	0	2019	1329	65.82	381	423																
4313.04	No	Upper	102000	122.61	99474	3195	1956	61.22	316	217																
4314.01	No	Upper	102000	172.64	140060	2270	1175	51.76	251	418																
4314.03	No	Upper	102000	132.91	107829	1504	732	48.67	286	359																
4314.04	No	Upper	102000	131.18	106427	2166	983	45.38	315	576																
4315.03	No	Upper	102000	124.7	101174	1591	697	43.81	157	69																
4315.04	No	Upper	102000	276.38	224228	2396	450	18.78	934	889																
4315.05	No	Upper	102000	123.85	100481	1603	454	28.32	601	369																
4315.06	No	Upper	102000	200.49	162656	2822	1099	38.94	475	962																
4316.00	No	Upper	102000	308.15	250001	3493	596	17.06	1284	1271																
4317.01	No	Upper	102000	308.15	250001	2473	763	30.85	424	508																
4317.02	No	Upper	102000	273.79	222125	2847	599	21.04	850	1074																
4318.01	No	Upper	102000	181.09	146920	3531	1551	43.93	626	598																
4318.03	No	Upper	102000	203.68	165244	2597	1362	52.45	29	161																
4318.04	No	Upper	102000	193.33	156852	2690	1293	48.07	34	243																
4319.01	No	Unknown	102000	0	0	2390	1381	57.78	125	480																
4319.02	No	Upper	102000	130.65	106000	2963	1638	55.28	35	54																
4320.03	No	Moderate	102000	67.32	54620	2066	1534	74.25	135	47																
4320.04	No	Upper	102000	139.14	112885	2273	1223	53.81	810	611																
4320.05	No	Moderate	102000	52.09	42260	2740	2249	82.08	61	85																
4320.06	No	Low	102000	39.31	31898	2025	1791	88.44	52	18																
4321.01	No	Low	102000	31.75	25764	2907	2315	79.64	141	80																
4321.02	No	Middle	102000	80.07	64966	3704	2536	68.47	357	347																
4322.00	No	Moderate	102000	62.9	51037	4232	2686	63.47	845	624																
4323.01	No	Moderate	102000	51.85	42068	2858	2526	88.38	339	43																
4323.02	No	Moderate	102000	60.15	48806	2241	2085	93.04	220	0																
4323.03	No	Moderate	102000	60.77	49308	2221	1800	81.04	233	29																
4324.01	No	Moderate	102000	55.32	44883	3632	3061	84.28	527	637																
4324.02	No	Moderate	102000	70.33	57064	2482	2188	88.15	98	0																
4325.01	No	Low	102000	43.57	35348	3801	3032	79.77	911	612																
4325.02	No	Moderate	102000	54.86	44514	1765	1454	82.38	255	209																
4326.00	No	Middle	102000	104.43	84722	1867	1029	55.12	488	332																
4327.03	No	Upper	102000	144.28	117059	2057	1128	54.84	428	269																
4327.04	No	Moderate	102000	55	44625	1724	1458	84.57	243	87																
4327.05	No	Low	102000	31.21	25328	4271	4149	97.14	111	28																

Tract code	2025 FFIEC Est.											1- to 4- Family Units	Owner Occupied Units
	Distressed or Underserved		Tract Income		MSA/MD		Tract Median			Tract Minority			
	Tract	Level	Median Family Income	%	Family Income	2020 Tract Median Family Income	Tract Population	Population	%	Tract Minority Population	Tract Minority %	Family Units	Occupied Units
4327.06	No	Low	102000	36.1	29295	1962	1609	82.01	166	70			
4328.03	No	Low	102000	42.12	34178	3174	2942	92.69	268	289			
4328.04	No	Moderate	102000	58.23	47241	1955	1704	87.16	499	192			
4328.05	No	Low	102000	41.41	33597	2017	1941	96.23	122	0			
4328.06	No	Low	102000	45.11	36600	4345	3902	89.8	322	91			
4329.01	No	Low	102000	42.47	34462	3161	2899	91.71	444	242			
4329.03	No	Low	102000	33.13	26881	2196	2074	94.44	257	96			
4329.04	No	Moderate	102000	57.2	46411	3797	3418	90.02	423	514			
4330.03	No	Low	102000	38.82	31497	5580	5488	98.35	368	121			
4330.04	No	Low	102000	29.64	24050	3390	3316	97.82	140	0			
4330.05	No	Moderate	102000	55.55	45070	2409	2365	98.17	286	0			
4330.06	No	Low	102000	44.51	36111	2401	2343	97.58	176	0			
4330.07	No	Low	102000	49.2	39917	1507	1494	99.14	106	22			
4331.00	No	Low	102000	47.55	38581	3398	3324	97.82	277	109			
4332.01	No	Low	102000	46.55	37766	4801	4282	89.19	1020	665			
4332.02	No	Moderate	102000	67.37	54659	4367	3935	90.11	1078	605			
4333.00	No	Middle	102000	97.74	79295	5351	4265	79.7	1820	1192			
4334.00	No	Moderate	102000	60.23	48864	4276	3874	90.6	859	493			
4335.03	No	Low	102000	31.04	25190	1783	1728	96.92	196	0			
4335.04	No	Low	102000	37.58	30494	3739	3625	96.95	312	110			
4335.05	No	Low	102000	32.67	26509	2898	2825	97.48	164	102			
4335.06	No	Moderate	102000	55.9	45352	2145	2117	98.69	190	107			
4335.07	No	Moderate	102000	50.09	40644	3145	3046	96.85	384	73			
4336.01	No	Moderate	102000	61.13	49598	2837	2707	95.42	118	83			
4336.02	No	Moderate	102000	60.92	49427	3707	3586	96.74	419	24			
4401.01	No	Low	102000	26.78	21730	2269	2158	95.11	313	53			
4401.02	No	Middle	102000	107.69	87367	4556	3845	84.39	1527	1393			
4501.00	No	Upper	102000	223.29	181157	1908	663	34.75	658	658			
4502.00	No	Upper	102000	220.26	178696	5749	1618	28.14	1413	1250			
4503.01	No	Middle	102000	81.82	66379	2944	1659	56.35	536	403			
4503.02	No	Middle	102000	84.02	68167	5318	3455	64.97	902	848			
4504.01	No	Low	102000	43.33	35156	2180	1238	56.79	259	314			
4504.02	No	Middle	102000	97.11	78785	2299	1201	52.24	642	304			
4505.00	No	Upper	102000	213.31	173060	3386	1231	36.36	1123	818			
4506.00	No	Upper	102000	170.41	138258	5294	2430	45.9	1107	936			
4507.00	No	Upper	102000	308.15	250001	6765	1267	18.73	2210	1894			
4508.01	No	Middle	102000	102.71	83333	2069	1287	62.2	322	179			
4508.03	No	Moderate	102000	64.93	52681	4657	3103	66.63	1207	887			
4508.04	No	Low	102000	33.86	27473	3023	2509	83	287	48			
4509.00	No	Upper	102000	154.94	125703	2885	1289	44.68	881	893			
4510.03	No	Low	102000	42.37	34375	3115	2759	88.57	690	199			
4510.04	No	Moderate	102000	54.26	44028	2305	1869	81.08	204	156			
4510.05	No	Low	102000	27.35	22192	1897	1690	89.09	181	41			
4510.06	No	Upper	102000	122.2	99146	2478	1352	54.56	1112	850			
4511.00	No	Middle	102000	110.7	89815	4383	2322	52.98	1466	1080			
4512.00	No	Upper	102000	180.68	146588	2686	771	28.7	1084	915			
4513.01	No	Middle	102000	90.17	73161	4296	2770	64.48	1762	1021			
4513.02	No	Upper	102000	171.02	138750	2877	1022	35.52	1224	1134			
4514.01	No	Upper	102000	143.87	116719	3707	2268	61.18	900	660			
4514.04	No	Middle	102000	85.23	69153	4269	3439	80.56	192	110			
4514.05	No	Unknown	102000	0	0	2369	1725	72.82	406	140			
4514.06	No	Moderate	102000	65.32	52995	2986	2188	73.28	601	451			
4514.07	No	Moderate	102000	51.87	42083	1672	1364	81.58	407	50			
4515.01	No	Moderate	102000	74.31	60290	3046	2232	73.28	59	0			
4515.02	No	Middle	102000	86.79	70417	2683	1603	59.75	666	431			
4516.03	No	Upper	102000	163.14	132355	3672	2313	62.99	660	630			
4516.04	No	Upper	102000	223.74	181518	4292	1866	43.48	1277	1190			
4516.05	No	Middle	102000	109.54	88871	4317	3343	77.44	192	76			

Tract code	Distressed or Underserved		MSA/MD		Tract Median		Tract Minority		Tract Minority		1- to 4- Family Units		Owner Occupied Units	
	Tract	Level	Tract Income	Median Family Income	Family Income	2020 Tract Median	Population	Population	Population	Family Units	Occupied Units			
				%				%	%					
4516.06	No	Upper	102000	144.65	117355	5883	3642	61.91	1709	1404				
4517.00	No	Middle	102000	85.2	69125	4263	3564	83.6	1074	667				
4518.00	No	Moderate	102000	75.03	60875	5319	4412	82.95	1411	1023				
4519.02	No	Upper	102000	140.07	113638	2517	1745	69.33	968	800				
4519.03	No	Low	102000	34.11	27679	4153	3969	95.57	384	21				
4519.04	No	Moderate	102000	54.57	44278	3966	3247	81.87	1014	780				
4520.01	No	Moderate	102000	69.42	56323	4678	3917	83.73	1299	539				
4520.02	No	Moderate	102000	70.4	57115	3875	3042	78.5	126	50				
4521.01	No	Upper	102000	138.19	112117	6357	4011	63.1	1186	864				
4521.02	No	Unknown	102000	0	0	1896	1545	81.49	117	0				
4521.03	No	Moderate	102000	51.48	41767	2165	1973	91.13	231	31				
4522.02	No	Moderate	102000	51.96	42155	3451	2990	86.64	304	204				
4522.03	No	Low	102000	48.23	39129	3100	2681	86.48	283	256				
4522.04	No	Moderate	102000	60.45	49045	2617	2276	86.97	271	52				
4523.00	No	Middle	102000	80.87	65616	2226	2119	95.19	767	630				
4524.01	No	Moderate	102000	66.97	54334	3976	3752	94.37	916	819				
4524.02	No	Moderate	102000	59.72	48456	4048	3787	93.55	942	724				
4525.01	No	Moderate	102000	52.54	42625	2485	2353	94.69	246	80				
4525.02	No	Moderate	102000	60	48683	4912	4621	94.08	1153	800				
4526.01	No	Low	102000	36.8	29859	4427	4258	96.18	236	0				
4526.02	No	Moderate	102000	65.52	53160	3367	3183	94.54	826	664				
4527.01	No	Moderate	102000	68.64	55692	4557	4363	95.74	1274	950				
4527.02	No	Moderate	102000	67.25	54563	3911	3797	97.09	911	696				
4527.03	No	Moderate	102000	50.44	40922	3897	3751	96.25	626	427				
4528.01	No	Moderate	102000	69.39	56302	5751	5292	92.02	1758	1167				
4528.02	No	Moderate	102000	60.3	48925	5928	5737	96.78	1107	688				
4529.00	No	Moderate	102000	68.45	55536	4274	3983	93.19	1264	808				
4530.01	No	Unknown	102000	0	0	2455	2377	96.82	817	546				
4530.02	No	Middle	102000	92.82	75304	5141	4867	94.67	1303	1116				
4531.00	No	Low	102000	31.63	25662	4304	4154	96.51	601	407				
4532.01	No	Low	102000	39.65	32170	3546	3409	96.14	210	0				
4532.02	No	Moderate	102000	54.28	44044	4228	3957	93.59	607	400				
4533.00	No	Low	102000	44.16	35833	3485	3384	97.1	361	32				
4534.01	No	Moderate	102000	57.05	46287	3042	2704	88.89	592	399				
4534.03	No	Low	102000	38.77	31461	4107	3998	97.35	530	320				
4534.04	No	Moderate	102000	60.09	48750	4379	4108	93.81	948	707				
4534.05	No	Unknown	102000	0	0	3962	3732	94.19	406	289				
4535.01	No	Moderate	102000	65.54	53173	6357	5961	93.77	1605	1050				
4535.02	No	Moderate	102000	67.86	55058	3926	3627	92.38	857	598				
4536.01	No	Moderate	102000	53.29	43235	2161	2051	94.91	416	254				
4536.03	No	Low	102000	42.44	34435	3291	3062	93.04	692	444				
4536.04	No	Middle	102000	87.46	70961	4147	4006	96.6	1060	694				
4537.01	No	Moderate	102000	55.71	45200	4531	4248	93.75	1182	602				
4537.02	No	Moderate	102000	56.17	45576	4221	4003	94.84	944	634				
4538.00	No	Moderate	102000	78.29	63523	3668	3315	90.38	1030	752				
4539.01	No	Middle	102000	89.49	72604	5961	5677	95.24	1367	1047				
4539.02	No	Low	102000	45.72	37099	4140	3837	92.68	1091	522				
4540.00	No	Middle	102000	95.88	77788	5261	4763	90.53	1355	1126				
4541.00	No	Moderate	102000	72.07	58474	3667	3232	88.14	830	607				
4542.00	No	Middle	102000	94.86	76964	3977	3488	87.7	1235	949				
4543.02	No	Middle	102000	80.53	65340	6792	5676	83.57	2037	1660				
4543.03	No	Moderate	102000	72.6	58901	3471	3038	87.53	970	572				
4543.04	No	Moderate	102000	74.4	60363	4830	4407	91.24	783	273				
4543.05	No	Moderate	102000	51.17	41520	4288	3835	89.44	542	372				
4544.00	No	Moderate	102000	51.09	41453	1046	921	88.05	80	0				
4545.02	No	Upper	102000	255.47	207260	2672	1376	51.5	754	639				
4545.03	No	Upper	102000	222.54	180549	2575	857	33.28	1093	1078				
4545.04	No	Upper	102000	223.31	181167	5913	3037	51.36	1665	1546				

Tract code	Distressed or Underserved	2025 FFIEC Est. MSA/MD non-MSA/MD										1- to 4- Family Units		Owner Occupied Units				
		Tract	Tract Level	Tract Median Family Income		2020 Tract Median Family Income	Tract Population	Tract Minority Population		Tract Minority %								
				Median Family Income	%			Population	%									
4545.05	No	Upper	102000	186.78	151538	2606	1439	55.22	885	805								
4546.00	No	Middle	102000	81.52	66136	5937	3437	57.89	547	509								
4547.00	No	Upper	102000	153.01	124137	6910	2136	30.91	2187	2052								
4548.01	No	Moderate	102000	74.59	60521	3539	1986	56.12	915	734								
4548.02	No	Middle	102000	99.37	80619	4535	2332	51.42	1618	1364								
4549.01	No	Upper	102000	177.54	144042	3105	1465	47.18	746	666								
4549.02	No	Middle	102000	108.46	87998	8752	5303	60.59	2090	1749								
4550.00	No	Upper	102000	167.94	136250	2756	1199	43.51	721	676								
4551.02	No	Upper	102000	157.59	127857	3235	1324	40.93	892	708								
4551.03	No	Middle	102000	115.84	93984	3857	1914	49.62	1359	1118								
4551.04	No	Upper	102000	124.8	101250	3108	1367	43.98	951	771								
4552.00	No	Middle	102000	107.51	87224	4431	1898	42.83	1598	1271								
4553.00	No	Middle	102000	99.06	80368	12979	9217	71.01	1346	988								
5101.00	No	Upper	102000	182.13	147760	2849	1380	48.44	981	668								
5102.01	No	Unknown	102000	0	0	2972	1210	40.71	283	200								
5102.02	No	Upper	102000	176.52	143214	4494	2303	51.25	1099	742								
5103.01	No	Upper	102000	247.07	200443	2855	975	34.15	1281	1043								
5103.02	No	Upper	102000	174.06	141215	2868	714	24.9	1458	800								
5104.00	No	Upper	102000	296.15	240268	4173	1346	32.25	1531	893								
5105.00	No	Upper	102000	249.02	202031	4675	1548	33.11	1545	1040								
5106.01	No	Upper	102000	189.89	154054	3158	1537	48.67	1283	901								
5106.02	No	Upper	102000	284.46	230783	4380	1835	41.89	1628	1344								
5107.01	No	Upper	102000	174.21	141339	2347	1067	45.46	332	250								
5107.02	No	Upper	102000	308.15	250001	1956	755	38.6	968	837								
5108.01	No	Upper	102000	252.36	204738	4404	1497	33.99	1570	1345								
5108.02	No	Upper	102000	308.15	250001	2207	682	30.9	1041	1041								
5108.03	No	Upper	102000	220.46	178855	2444	704	28.81	811	661								
5109.01	No	Upper	102000	230.06	186647	5293	2567	48.5	2367	1768								
5109.02	No	Upper	102000	199.64	161964	3867	1631	42.18	879	777								
5110.01	No	Upper	102000	166.08	134740	2962	1078	36.39	1026	800								
5110.03	No	Middle	102000	117.64	95440	2535	984	38.82	510	392								
5110.04	No	Upper	102000	148.99	120875	1764	616	34.92	539	482								
5111.00	No	Upper	102000	251	203636	4100	1759	42.9	1307	1040								
5112.01	No	Upper	102000	235.54	191092	2856	1001	35.05	980	887								
5112.02	No	Upper	102000	201.73	163661	3575	1436	40.17	1657	1306								
5113.01	No	Upper	102000	247.5	200792	4208	1402	33.32	1949	1478								
5113.02	No	Upper	102000	283.32	229855	4012	1075	26.79	1885	1431								
5114.00	No	Upper	102000	191.21	155132	2986	1166	39.05	1363	943								
5115.01	No	Upper	102000	285.81	231875	3158	1169	37.02	1074	745								
5115.02	No	Upper	102000	240.82	195377	4852	1940	39.98	2405	1707								
5116.00	No	Middle	102000	106.75	86607	3759	2497	66.43	1443	878								
5201.00	No	Upper	102000	181.67	147386	2600	1467	56.42	765	486								
5202.00	No	Upper	102000	268.93	218182	3495	1500	42.92	901	838								
5203.01	No	Moderate	102000	77.69	63029	1976	1362	68.93	376	194								
5203.02	No	Moderate	102000	63.21	51284	2391	1622	67.84	657	352								
5204.00	No	Low	102000	38.39	31148	3402	2932	86.18	585	174								
5205.01	No	Moderate	102000	50.51	40979	3641	3163	86.87	1251	858								
5205.02	No	Moderate	102000	67.68	54911	4643	4246	91.45	811	239								
5206.01	No	Low	102000	48.18	39091	2328	2134	91.67	362	234								
5206.03	No	Low	102000	38.87	31535	2463	2310	93.79	303	79								
5206.04	No	Moderate	102000	54.75	44421	3068	2472	80.57	821	816								
5207.00	No	Upper	102000	196.06	159063	4429	2073	46.81	1491	1289								
5210.00	No	Low	102000	49.35	40043	2289	1632	71.3	350	286								
5211.00	No	Low	102000	46.76	37938	2263	1919	84.8	272	114								
5212.01	No	Low	102000	46.9	38052	2371	2070	87.3	444	237								
5212.02	No	Moderate	102000	74.77	60667	4003	3055	76.32	532	425								
5213.00	No	Moderate	102000	77.26	62685	6033	4716	78.17	1956	1533								
5214.01	No	Low	102000	39.68	32196	3497	3436	98.26	176	30								

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Tract code	Distressed or Underserved		Tract Income		MSA/MD		Tract Median		2020 Tract Median		Tract		Tract Minority		1- to 4- Family		Owner Occupied Units	
	Tract	Level	Median Fam Income	% Family Income	2020 Tract Median Family Income	Tract Population	Population	Tract Minority Population	Tract Minority %	Family Units	Occupied Units							
											MSA/MD	Tract	Median Fam Income	Population	Units	Units		
5214.02	No	Low	102000	47.33	38403	3612	3272	90.59	681	417								
5215.01	No	Moderate	102000	62.95	51071	2619	2311	88.24	407	327								
5215.02	No	Middle	102000	113.61	92171	2917	1920	65.82	987	843								
5216.00	No	Moderate	102000	70.24	56989	3531	3151	89.24	1027	722								
5217.01	No	Moderate	102000	50.39	40887	3620	3230	89.23	439	121								
5217.02	No	Low	102000	37.39	30341	3765	3409	90.54	605	162								
5218.00	No	Middle	102000	82.3	66771	5258	4505	85.68	1677	1323								
5219.00	No	Middle	102000	94.9	76994	6596	4096	62.1	1833	1626								
5220.01	No	Middle	102000	95.98	77868	2002	1071	53.5	424	387								
5220.02	No	Middle	102000	96.08	77951	2322	1795	77.3	580	381								
5221.01	No	Moderate	102000	64	51929	3549	2648	74.61	666	526								
5221.02	No	Middle	102000	93.79	76096	4186	2971	70.97	1149	676								
5222.01	No	Moderate	102000	69.62	56488	4016	3130	77.94	1034	710								
5222.02	No	Moderate	102000	74.4	60360	3855	3019	78.31	677	404								
5223.01	No	Moderate	102000	61.86	50188	3792	2809	74.08	732	506								
5223.02	No	Moderate	102000	51.51	41792	3641	2773	76.16	521	252								
5224.01	No	Middle	102000	94.26	76477	5813	3732	64.2	1516	1233								
5224.02	No	Middle	102000	82.35	66815	3781	2579	68.21	965	718								
5225.00	No	Upper	102000	278.36	225833	5045	1204	23.87	1861	1660								
5301.01	No	Moderate	102000	50.33	40833	3938	3057	77.63	494	425								
5301.02	No	Moderate	102000	69.28	56207	1690	1417	83.85	326	102								
5302.00	No	Upper	102000	174.76	141783	3766	1709	45.38	1369	1076								
5303.00	No	Moderate	102000	55.91	45363	2680	2290	85.45	1117	507								
5304.00	No	Moderate	102000	54.82	44482	2781	2632	94.64	877	522								
5305.01	No	Low	102000	32.76	26584	1941	1866	96.14	350	214								
5305.02	No	Moderate	102000	53.27	43219	2490	2390	95.98	755	472								
5306.00	No	Moderate	102000	60.64	49201	3351	2736	81.65	983	525								
5307.01	No	Low	102000	30.99	25143	1557	1421	91.27	193	63								
5307.02	No	Low	102000	41.5	33675	4422	4157	94.01	916	669								
5308.00	No	Moderate	102000	69.76	56597	4133	3810	92.18	1650	1064								
5309.00	No	Upper	102000	141.87	115100	4466	2043	45.75	1532	1014								
5310.00	No	Upper	102000	216.63	175750	4296	1595	37.13	1888	1342								
5311.00	No	Upper	102000	183.55	148916	3377	1234	36.54	1401	1260								
5312.00	No	Middle	102000	89.87	72917	3381	1648	48.74	1187	787								
5313.00	No	Low	102000	38.35	31118	4817	3609	74.92	939	666								
5314.00	No	Middle	102000	95.08	77143	2017	1017	50.42	814	654								
5315.00	No	Middle	102000	93.39	75769	3050	1642	53.84	1046	835								
5316.00	No	Upper	102000	152.26	123533	3007	1280	42.57	1152	1042								
5317.00	No	Upper	102000	213.39	173125	3516	1110	31.57	1484	1191								
5318.00	No	Moderate	102000	61.51	49904	2709	2557	94.39	1212	745								
5319.00	No	Low	102000	45.3	36753	5152	4938	95.85	1819	1110								
5320.03	No	Low	102000	28.13	22828	3054	2771	90.73	439	185								
5320.04	No	Moderate	102000	59.36	48158	5195	4415	84.99	1395	525								
5321.01	No	Middle	102000	95.49	77475	3623	2580	71.21	1196	733								
5321.02	No	Low	102000	49.33	40021	3104	2978	95.94	456	218								
5322.00	No	Low	102000	31.45	25521	3827	3474	90.78	559	213								
5323.01	No	Moderate	102000	74.64	60558	2988	2619	87.65	214	96								
5323.02	No	Moderate	102000	58.96	47835	3476	2669	76.78	679	626								
5324.00	No	Middle	102000	89.11	72297	6963	5651	81.16	1887	1521								
5325.02	No	Moderate	102000	62.86	51000	5299	4838	91.3	1828	1487								
5325.03	No	Middle	102000	88.92	72147	5206	4445	85.38	1605	1342								
5325.04	No	Middle	102000	95.44	77429	4716	4183	88.7	1319	985								
5326.00	No	Low	102000	48.59	39423	6483	6088	93.91	1884	1210								
5327.00	No	Moderate	102000	76.85	62348	5087	4391	86.32	1572	1185								
5328.00	No	Middle	102000	88.39	71713	1893	1583	83.62	562	429								
5329.00	No	Moderate	102000	59.21	48038	5297	5062	95.56	1438	826								
5330.00	No	Low	102000	40.64	32976	2715	2639	97.2	561	179								
5331.00	No	Middle	102000	87.4	70909	6919	6429	92.92	1890	1549								

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Tract code	2025 FFIEC Est.		MSA/MD non-MSA/MD		Tract Median		Tract Minority		Tract Minority		1- to 4- Owner	
	Distressed or Underserved	Tract	Tract Income Level	Median Family Income	Family Income %	2020 Tract Median	Tract	Population	Tract Minority Population	Tract Minority %	Family Units	Occupied Units
						Family Income	Pcpulation					
5332.00	No	Moderate	102000	56.23	45625	4148	3934	94.84	1326	635		
5333.01	No	Moderate	102000	51.32	41635	2763	2738	99.1	944	608		
5333.02	No	Low	102000	42.61	34571	3514	3452	98.24	1113	705		
5334.01	No	Moderate	102000	67.99	55163	5268	5094	96.7	1401	1183		
5334.02	No	Moderate	102000	60.11	48770	6233	6060	97.22	1877	1365		
5335.00	No	Moderate	102000	77.16	62599	4358	4022	92.29	1292	1070		
5336.00	No	Low	102000	46.15	37443	5480	5200	94.89	1160	263		
5337.01	No	Low	102000	36.15	29333	5885	5692	96.72	726	534		
5337.02	No	Moderate	102000	57.85	46938	3351	3184	95.02	946	673		
5338.02	No	Moderate	102000	68.82	55833	7281	6875	94.42	2160	1647		
5338.03	No	Moderate	102000	61.26	49700	6639	6338	95.47	1695	1390		
5338.04	No	Middle	102000	108.25	87822	4703	4601	97.83	1391	1175		
5339.02	No	Low	102000	44.27	35919	5159	4993	96.78	579	339		
5339.03	No	Moderate	102000	66.17	53684	4586	4327	94.35	1199	1034		
5339.04	No	Moderate	102000	59.39	48188	4543	4249	93.53	1621	901		
5340.01	No	Moderate	102000	59.13	47976	3493	3232	92.53	583	319		
5340.02	No	Moderate	102000	61.65	50017	5653	5265	93.14	1476	914		
5340.03	No	Middle	102000	85.71	69537	2710	2602	96.01	640	512		
5341.01	No	Upper	102000	129.42	105000	2909	2493	85.7	950	797		
5341.02	No	Middle	102000	110.42	89583	4960	4460	89.92	1291	923		
5342.01	No	Moderate	102000	67.22	54539	3035	2731	89.98	710	477		
5342.03	No	Moderate	102000	65.5	53142	2067	1753	84.81	529	361		
5342.04	No	Upper	102000	123.04	99821	5302	3436	64.81	985	766		
5342.05	No	Upper	102000	140.43	113932	4591	2511	54.69	1557	1379		
5401.01	No	Upper	102000	246.84	200259	6790	3415	50.29	2374	2085		
5401.02	No	Upper	102000	132.04	107125	5296	4438	83.8	1540	1270		
5402.00	No	Moderate	102000	57.62	46750	2438	1852	75.96	595	429		
5405.02	No	Middle	102000	101.83	82614	5417	3429	63.3	1754	1224		
5405.03	No	Low	102000	44.17	35841	2594	2383	91.87	245	0		
5405.04	No	Low	102000	26.64	21619	3432	2812	81.93	580	242		
5406.01	No	Middle	102000	98.82	80175	4626	3410	73.71	1327	1040		
5406.02	No	Middle	102000	100.71	81706	7197	5878	81.67	1701	1401		
5407.00	No	Middle	102000	108.18	87768	7315	5364	73.33	2045	1560		
5408.00	No	Middle	102000	87.18	70732	7669	6367	83.02	1891	1256		
5409.01	No	Upper	102000	155.78	126389	2810	1294	46.05	1278	1027		
5409.03	No	Middle	102000	88.1	71477	2813	2156	76.64	695	595		
5409.04	No	Middle	102000	101.13	82052	5060	2974	58.77	1171	859		
5410.04	No	Upper	102000	123.31	100042	6236	4550	72.96	1717	1495		
5410.05	No	Middle	102000	86.98	70568	4888	3761	76.94	533	350		
5410.06	No	Upper	102000	122.81	99634	5899	3620	61.37	1639	1422		
5410.07	No	Upper	102000	166.82	135341	7529	4689	62.28	2279	2123		
5410.08	No	Upper	102000	143.6	116500	3871	2255	58.25	975	838		
5410.09	No	Middle	102000	118.07	95790	5467	3621	66.23	1704	1341		
5411.00	No	Middle	102000	113.64	92194	6719	3226	48.01	2379	2165		
5412.03	No	Upper	102000	160.24	130000	2607	935	35.86	943	872		
5412.04	No	Middle	102000	102.61	83247	5676	4053	71.41	1683	1465		
5412.05	No	Middle	102000	113.47	92063	3168	1549	48.9	1270	772		
5412.06	No	Middle	102000	109.56	88884	4603	2753	59.81	1361	1167		
5412.07	No	Upper	102000	167.26	135698	4470	2127	47.58	1463	1353		
5413.01	No	Middle	102000	93.02	75469	6610	5528	83.63	1266	845		
5413.02	No	Moderate	102000	66.55	53998	6877	5866	85.3	2262	953		
5414.01	No	Upper	102000	134.91	109456	4347	3701	85.14	1165	1165		
5414.02	No	Moderate	102000	75.72	61436	3401	2771	81.48	851	713		
5414.03	No	Unknown	102000	0	0	2834	2419	85.36	1066	946		
5414.04	No	Middle	102000	98.51	79922	4168	3651	87.6	1071	644		
5415.00	No	Middle	102000	98.75	80119	5616	4394	78.24	1790	1362		
5416.03	No	Moderate	102000	69.72	56563	7741	6506	84.05	1852	1355		
5416.04	No	Middle	102000	119.05	96586	9554	5945	62.23	3276	2999		

Tract code	Distressed or Underserved		MSA/MD		Tract Median			Tract Minority			1- to 4- Family Occupied			Owner
	Tract	Tract Level	Tract Income	Median Fam Income	Family Income		2020 Tract Median	Tract Population	Tract Minority Population	Tract Minority %	Family Units	Occupied Units	Owner	
					Family Income	2020 Tract Median	Population	%						
5417.01	No	Middle	102000	112.37	91164	5802	4845	83.51	1671	1614				
5417.02	No	Moderate	102000	60.82	49344	2458	1969	80.11	0	0				
5417.03	No	Middle	102000	108.72	88207	3633	2666	73.38	581	349				
5418.01	No	Moderate	102000	75.46	61222	3656	2696	73.74	861	726				
5418.02	No	Middle	102000	95.72	77656	4277	3268	76.41	388	127				
5419.01	No	Upper	102000	125.75	102019	2705	1923	71.09	534	509				
5419.02	No	Upper	102000	133.2	108065	4884	3216	65.85	1375	1116				
5420.01	No	Middle	102000	89.29	72440	4661	3242	69.56	1308	1089				
5420.02	No	Upper	102000	167.73	136083	3102	2493	80.37	859	745				
5420.03	No	Moderate	102000	59.52	48295	4315	3472	80.46	1122	912				
5420.04	No	Middle	102000	91.46	74206	3164	2197	69.44	990	729				
5421.03	No	Middle	102000	105.73	85779	10308	9087	88.15	2149	1071				
5421.04	No	Moderate	102000	76.25	61868	7584	6502	85.73	2252	1108				
5421.05	No	Middle	102000	86.39	70091	10506	9309	88.61	2192	1343				
5421.06	No	Middle	102000	99.68	80875	8799	7468	84.87	2812	2298				
5421.07	No	Middle	102000	106.56	86452	3938	3244	82.38	1020	806				
5421.08	No	Middle	102000	91.99	74631	3568	3142	88.06	1305	992				
5422.01	No	Middle	102000	99.89	81043	7199	6114	84.93	1836	1483				
5422.02	No	Middle	102000	102.44	83115	9767	8361	85.6	2210	1490				
5422.03	No	Middle	102000	94.7	76835	10747	8894	82.76	3005	2284				
5423.02	No	Upper	102000	123.87	100495	7400	5787	78.2	2119	1896				
5423.03	No	Upper	102000	120	97358	3278	2299	70.13	1312	1073				
5423.04	No	Middle	102000	93.12	75552	5695	4439	77.95	1538	1292				
5423.05	No	Middle	102000	108.29	87857	6245	5026	80.48	1425	1029				
5424.01	No	Moderate	102000	63.2	51278	4682	3781	80.76	814	406				
5424.02	No	Middle	102000	100.63	81641	6535	5252	80.37	1504	1022				
5425.00	No	Upper	102000	157.7	127946	3904	1824	46.72	744	699				
5426.00	No	Upper	102000	120.13	97463	6081	3782	62.19	1807	1448				
5427.00	No	Middle	102000	85.94	69729	3953	1639	41.46	2279	1429				
5428.00	No	Upper	102000	129.07	104716	8010	3855	48.13	2987	2568				
5429.01	No	Middle	102000	116.36	94404	10080	6723	66.7	2894	2296				
5429.02	No	Upper	102000	141.82	115058	27220	18973	69.7	6025	4825				
5430.04	No	Upper	102000	179.54	145658	14783	7887	53.35	3151	2998				
5430.05	No	Middle	102000	117.03	94946	8628	6164	71.44	2298	1652				
5430.06	No	Upper	102000	169.62	137611	16766	11362	67.77	3949	3537				
5430.07	No	Upper	102000	213.24	172998	20530	11947	58.19	4942	4337				
5430.08	No	Middle	102000	105.74	85785	6225	4726	75.92	1681	1352				
5430.09	No	Middle	102000	102.03	82779	4224	3750	88.78	1190	1021				
5430.10	No	Middle	102000	87.61	71083	4992	4431	88.76	1243	899				
5430.11	No	Middle	102000	107.59	87287	5175	4469	86.36	1430	950				
5431.00	No	Middle	102000	116.54	94547	2979	2058	69.08	894	720				
5432.01	No	Middle	102000	103.86	84265	5709	3937	68.96	1378	929				
5432.02	No	Middle	102000	103.04	83596	3585	1986	55.4	840	694				
5501.01	No	Low	102000	37.33	30290	2926	2857	97.64	131	101				
5501.02	No	Low	102000	25.64	20808	2592	2510	96.84	176	10				
5502.01	No	Low	102000	32.53	26399	1775	1663	93.69	131	0				
5502.02	No	Low	102000	32.65	26490	2161	2062	95.42	362	57				
5503.03	No	Low	102000	40.3	32697	4137	4008	96.88	355	0				
5503.04	No	Low	102000	33.83	27451	2192	2025	92.38	239	0				
5503.05	No	Middle	102000	112.59	91350	3512	3050	86.85	807	748				
5503.06	No	Low	102000	44.96	36483	4780	4503	94.21	963	551				
5503.07	No	Low	102000	41	33269	2444	2222	90.92	354	0				
5503.08	No	Low	102000	36.32	29472	3511	3337	95.04	189	0				
5504.03	No	Unknown	102000	0	0	3869	3703	95.71	360	0				
5504.04	No	Moderate	102000	78.35	63566	6266	6060	96.71	1934	1457				
5504.05	No	Moderate	102000	61.64	50013	6564	6050	92.17	1365	707				
5504.06	No	Unknown	102000	0	0	3689	3497	94.8	839	456				
5504.07	No	Middle	102000	111.38	90365	4945	4810	97.27	1277	1121				

Tract code	2025 FFIEC Est.											1- to 4- Owner			
	Distressed or Underserved		Tract Income		MSA/MD		Tract Median			Tract Minority			Family Occupied		
	Tract	Level	Median Income	Family Income %	2020 Median Family Income	Tract Population	Tract Population	Tract Minority %	Family Units	Occupied Units					
	5505.00	No	Middle	102000	81.36	66010	6104	5846	95.77	1511	1005				
5506.01	No	Moderate	102000	79.26	64306	6673	6408	96.03	2072	1582					
5506.02	No	Middle	102000	95.05	77115	2986	2889	96.75	808	642					
5506.03	No	Moderate	102000	69.63	56492	5708	5552	97.27	1069	848					
5507.00	No	Middle	102000	104.43	84722	3864	3631	93.97	1444	1232					
5508.00	No	Moderate	102000	71.71	58182	3523	3400	96.51	822	665					
5509.01	No	Moderate	102000	52.36	42482	5215	4862	93.23	1601	980					
5509.02	No	Middle	102000	80.2	65067	4211	3994	94.85	1047	877					
5510.00	No	Moderate	102000	54.32	44074	3275	3142	95.94	1071	699					
5511.01	No	Moderate	102000	77.33	62742	4492	4083	90.89	732	562					
5511.02	No	Moderate	102000	77.14	62589	6590	6175	93.7	1517	1306					
5512.01	No	Middle	102000	85.27	69179	4538	3699	81.51	1084	975					
5512.02	No	Middle	102000	101.97	82733	3082	2214	71.84	830	536					
5513.00	No	Upper	102000	120.18	97500	3957	3230	81.63	1172	948					
5514.00	No	Middle	102000	104.21	84548	5163	3949	76.49	1902	1545					
5515.01	No	Unknown	102000	0	0	4129	3696	89.51	670	250					
5515.02	No	Moderate	102000	58.11	47146	4573	4104	89.74	1206	858					
5516.01	No	Moderate	102000	64.35	52212	3094	2448	79.12	1052	698					
5516.02	No	Moderate	102000	61.68	50045	5225	4138	79.2	1231	787					
5517.02	No	Upper	102000	156.69	127125	3724	2063	55.4	1454	1292					
5517.03	No	Middle	102000	119.83	97222	7832	5303	67.71	2053	1782					
5517.04	No	Upper	102000	166.28	134900	3870	2153	55.63	1253	1123					
5517.05	No	Middle	102000	94.67	76810	5562	3735	67.15	1289	893					
5518.00	No	Upper	102000	155.42	126094	4285	1378	32.16	1714	1588					
5519.01	No	Unknown	102000	0	0	2065	1629	78.89	311	0					
5519.02	No	Low	102000	46.05	37365	4033	3156	78.25	656	0					
5520.02	No	Upper	102000	125.31	101667	1591	1042	65.49	323	253					
5520.03	No	Upper	102000	130.58	105942	4379	2774	63.35	1385	1213					
5520.04	No	Middle	102000	81.4	66042	4260	2933	68.85	1150	794					
5521.01	No	Middle	102000	101.64	82461	4285	3140	73.28	989	715					
5521.02	No	Upper	102000	127.08	103099	5999	3258	54.31	2099	1764					
5521.03	No	Upper	102000	131.9	107011	3260	2014	61.78	1058	803					
5522.00	No	Middle	102000	99.92	81071	8098	5295	65.39	1876	1389					
5523.01	No	Moderate	102000	76.99	62464	4360	1626	37.29	1310	1057					
5523.03	No	Moderate	102000	64.31	52176	3151	2144	68.04	353	161					
5523.04	No	Upper	102000	157.98	128167	1960	783	39.95	777	693					
5524.01	No	Middle	102000	100.02	81149	4314	3410	79.04	1284	799					
5524.02	No	Middle	102000	110.66	89781	2562	1344	52.46	1134	895					
5525.01	No	Moderate	102000	50.05	40609	3904	2671	68.42	1377	903					
5525.02	No	Middle	102000	80.76	65523	6907	4961	71.83	2002	1409					
5526.02	No	Middle	102000	99.6	80804	7960	4739	59.54	1597	1243					
5526.03	No	Low	102000	43.27	35108	3633	3073	84.59	311	41					
5526.04	No	Unknown	102000	0	0	2361	1731	73.32	1009	683					
5527.01	No	Middle	102000	97.9	79427	3506	2334	66.57	863	638					
5527.02	No	Middle	102000	104.77	85000	5071	2820	55.61	1342	908					
5528.01	No	Upper	102000	138.82	112629	5049	1844	36.52	1890	1473					
5528.02	No	Middle	102000	88.33	71663	4343	2409	55.47	955	831					
5529.01	No	Moderate	102000	63.48	51507	5041	3520	69.83	1045	977					
5529.02	No	Upper	102000	160.08	129875	4038	1694	41.95	1392	1178					
5530.01	No	Upper	102000	123.26	100000	6399	4681	73.15	1629	1325					
5530.02	No	Middle	102000	104.34	84649	4570	3351	73.33	1335	1175					
5531.01	No	Middle	102000	105.64	85710	3479	2636	75.77	1080	636					
5531.02	No	Middle	102000	90.39	73333	3667	2894	78.92	1042	915					
5532.01	No	Middle	102000	104.8	85024	2873	2223	77.38	800	699					
5532.02	No	Moderate	102000	54.5	44216	4460	3797	85.13	640	395					
5533.00	No	Moderate	102000	50.84	41250	5415	4900	90.49	341	0					
5534.01	No	Upper	102000	171.38	139038	4556	1918	42.1	1552	1258					
5534.03	No	Upper	102000	130.17	105605	8289	5106	61.6	2101	1679					

Tract code	2025 FFIEC Est.										1- to 4- Owner	
	Distressed or Underserved		Tract Income		MSA/MD		Tract Median		Tract Minority			
	Tract	Level	Median Fam Income	%	Family Income	2020 Tract Median Family Income	Tract Population	Population	%	Family Units	Occupied Units	
5534.04	No	Upper	102000	171.75	139340	3188	1157	36.29	1090	842		
5534.05	No	Upper	102000	133.68	108457	5610	3372	60.11	1775	1444		
5535.00	No	Middle	102000	116.47	94496	7453	3812	51.15	2337	1567		
5536.01	No	Upper	102000	155	125750	4673	1829	39.14	1696	1670		
5536.02	No	Moderate	102000	71.74	58205	2884	2169	75.21	197	71		
5537.00	No	Middle	102000	109.07	88493	4384	2415	55.09	1158	907		
5538.01	No	Upper	102000	198.47	161016	2956	1153	39.01	795	725		
5538.03	No	Upper	102000	159.54	129439	4621	2242	48.52	1330	1209		
5538.04	No	Middle	102000	93.76	76071	6314	3829	60.64	1190	765		
5539.01	No	Upper	102000	206.1	167212	5709	2643	46.3	1937	1705		
5540.01	No	Middle	102000	101.07	82000	3555	1759	49.48	675	567		
5540.02	No	Upper	102000	190.61	154639	4356	1314	30.17	1544	1437		
5541.03	No	Upper	102000	125.33	101681	5886	2898	49.24	1826	1387		
5541.04	No	Upper	102000	152.53	123750	3576	1663	46.5	1407	1284		
5542.01	No	Middle	102000	100.17	81267	5409	3357	62.06	1522	990		
5542.02	No	Middle	102000	92.93	75396	3668	1873	51.06	868	593		
5543.01	No	Upper	102000	151.74	123105	7275	2009	27.62	2787	2421		
5543.02	No	Middle	102000	116.14	94223	4768	2621	54.97	1348	987		
5544.04	No	Upper	102000	170.1	138000	5037	1902	37.76	1602	1489		
5544.05	No	Upper	102000	150.16	121827	8176	4428	54.16	2617	2343		
5544.06	No	Upper	102000	149.51	121298	5838	3473	59.49	1464	1277		
5544.07	No	Upper	102000	140.14	113694	6712	3352	49.94	2047	1840		
5544.08	No	Upper	102000	135.64	110043	9004	3748	41.63	2930	2720		
5544.09	No	Upper	102000	164.72	133638	6559	2089	31.85	2271	2202		
5544.10	No	Upper	102000	128.97	104638	3600	1163	32.31	1226	1226		
5545.01	No	Upper	102000	182.78	148292	7183	3174	44.19	2100	2079		
5545.02	No	Upper	102000	161.74	131220	6266	1915	30.56	2183	2066		
5546.00	No	Upper	102000	184.89	150000	4649	1264	27.19	1579	1504		
5547.01	No	Middle	102000	91.52	74254	2918	1570	53.8	486	434		
5547.02	No	Upper	102000	154.72	125523	4857	1625	33.46	1543	1335		
5548.03	No	Upper	102000	184.99	150083	6935	2875	41.46	2388	2272		
5548.04	No	Upper	102000	194.49	157788	4903	2301	46.93	1502	1479		
5548.05	No	Middle	102000	104.27	84595	8302	5333	64.24	2449	1940		
5548.06	No	Upper	102000	126.5	102629	2208	1286	58.24	753	590		
5548.07	No	Middle	102000	115.36	93597	7270	4310	59.28	2098	1729		
5548.08	No	Upper	102000	158.79	128831	2940	1046	35.58	960	941		
5548.09	No	Middle	102000	117.83	95600	10405	5115	49.16	2962	2362		
5549.02	No	Upper	102000	144.02	116841	10035	4414	43.99	3100	2938		
5549.04	No	Upper	102000	124.94	101366	3818	2013	52.72	1150	966		
5549.05	No	Upper	102000	167.76	136103	6847	3196	46.68	1664	1440		
5549.06	No	Middle	102000	107.12	86911	4026	2117	52.58	1367	1216		
5549.07	No	Middle	102000	88.52	71815	4533	3132	69.09	1073	922		
5549.08	No	Middle	102000	99.02	80341	7508	4368	58.18	2507	1938		
5550.01	No	Upper	102000	138.73	112552	2442	1618	66.26	724	536		
5550.02	No	Middle	102000	106.54	86436	5234	2489	47.55	1983	1482		
5551.01	No	Upper	102000	125.71	101988	5029	3155	62.74	1575	1217		
5551.02	No	Middle	102000	112.75	91472	5860	3297	56.26	1700	1158		
5552.00	No	Middle	102000	105.23	85375	10466	5698	54.44	3409	2344		
5553.01	No	Upper	102000	184.31	149531	4749	2040	42.96	1043	914		
5553.03	No	Upper	102000	152.19	123469	13821	6169	44.63	3820	3249		
5553.04	No	Upper	102000	176.51	143203	8682	3570	41.12	2765	2417		
5553.05	No	Upper	102000	232.01	188229	12491	5525	44.23	3233	2692		
5554.01	No	Middle	102000	109.84	89118	3032	1030	33.97	814	542		
5554.03	No	Upper	102000	121.07	98224	4424	1173	26.51	1354	848		
5554.04	No	Middle	102000	84.74	68750	4101	1481	36.11	963	558		
5555.01	No	Middle	102000	99.55	80770	5497	1974	35.91	2031	1513		
5555.03	No	Middle	102000	119.09	96616	15093	6958	46.1	3589	3369		
5555.04	No	Upper	102000	173.57	140817	7443	3392	45.57	2433	2020		

Year 2025 MSA/MD Code 26420 HOUSTON-PASADENA-THE WOODLANDS, TX State Code 48 County Code 201 Harris County

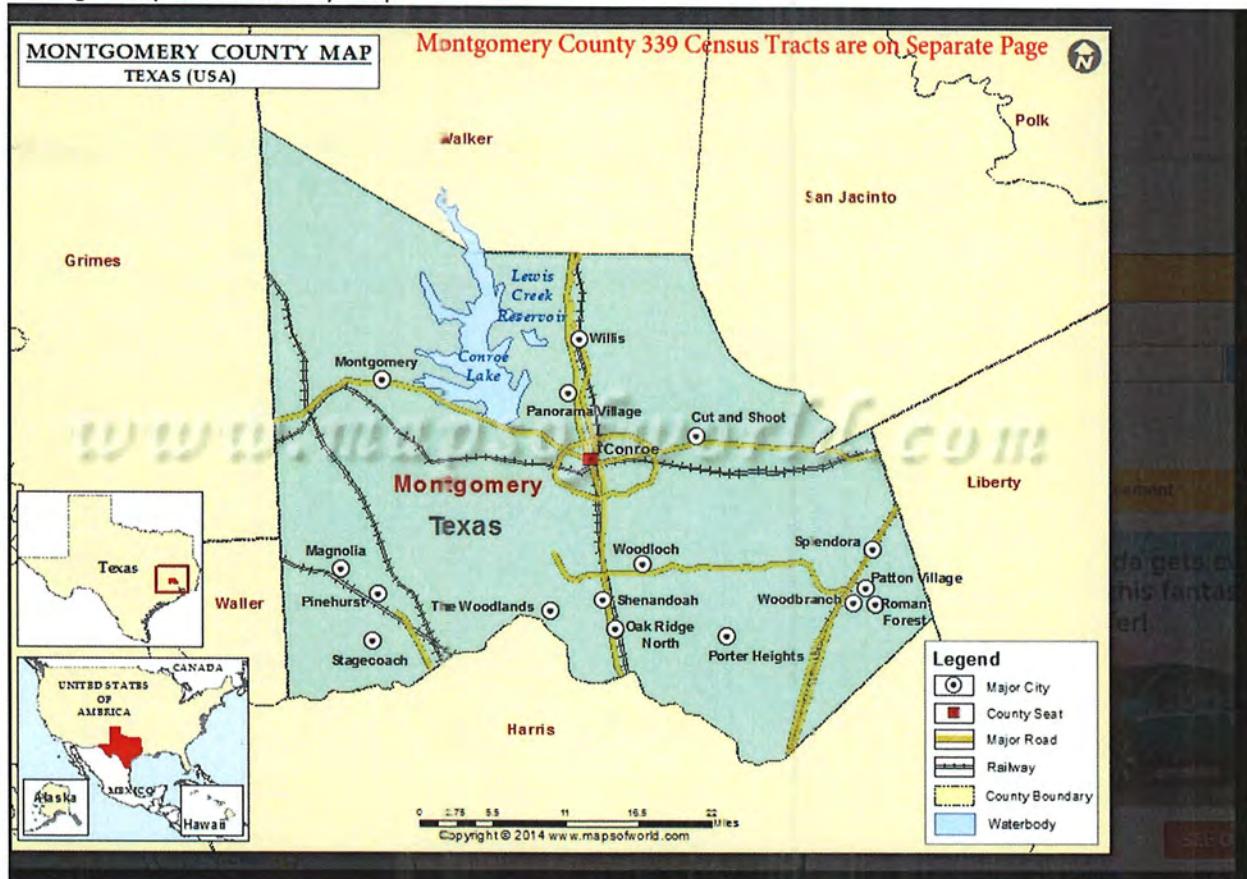
Tract code	Distressed or Underserved	2025 FFIEC Est. MSA/MD non-MSA/MD										1- to 4- Family Units			Owner Occupied Units	
		Tract	Tract Income Level	Median Family Income	Family Income %	2020 Tract Median Family Income		Tract Population	Tract Minority Population		Tract Minority %	Family Units	Occupied Units			
						Median Family Income	Tract Median Family Income		Population	Population						
5555.05	No	Upper	102000	162.59	131910	11289	5238	46.4	2720	2650						
5556.00	No	Upper	102000	146.93	119208	6732	2206	32.77	2067	1923						
5557.01	No	Upper	102000	138.43	112313	11147	5149	46.19	3354	2759						
5557.03	No	Upper	102000	134.15	108838	6793	2241	32.99	1580	1467						
5557.04	No	Upper	102000	180.77	146661	7868	2946	37.44	2284	2176						
5560.00	No	Middle	102000	92.53	75074	12481	8033	64.36	3303	2243						
5561.00	No	Upper	102000	151.09	122578	3767	1314	34.88	1241	1200						
9800.00	No	Unknown	102000	0	0	20	15	75	6	6						
9801.00	No	Unknown	102000	0	0	5	3	60	0	0						
9802.00	No	Upper	102000	226.49	183750	8296	6251	75.35	4	4						
9803.00	No	Unknown	102000	0	0	2849	1867	65.53	0	0						
9804.00	No	Unknown	102000	0	0	3751	2454	65.42	0	0						
9807.00	No	Upper	102000	227.74	184766	2299	883	38.41	20	288						



BANK of HOUSTON

Established 1893

Montgomery 339 Boundary Map



Tract code	2025 FFIEC Est.		MSA/MD non- MSA/MD		Tract Median		Tract Minority		1- to 4- Family Units		Owner Occupied Units	
	Distressed or Underserved	Tract	Tract Income Level	Median Fam- ily Income	Family Income %	2020 Tract Median Family Income	Tract Population	Population	%	Units	Units	
6901.01	No	Upper	102000	152.99	124118	4716	1025	21.73	1579	1511		
6901.02	No	Moderate	102000	77.45	62839	6955	3366	48.4	2646	1856		
6902.03	No	Middle	102000	97.94	79457	4551	1306	28.7	1338	1140		
6902.04	No	Upper	102000	135.54	109963	4963	1171	23.59	1752	1174		
6902.05	No	Upper	102000	146.73	119044	3336	684	20.5	1356	1280		
6902.06	No	Upper	102000	120.18	97500	3214	1017	31.64	938	906		
6902.07	No	Upper	102000	129.96	105441	5498	1505	27.37	1695	1421		
6903.00	No	Moderate	102000	75.47	61228	5790	2538	43.83	1882	1345		
6904.03	No	Upper	102000	208.38	169055	2999	585	19.51	893	734		
6904.04	No	Upper	102000	153.26	124342	5264	1438	27.32	1806	1587		
6904.05	No	Middle	102000	98.44	79868	5056	1477	29.21	1507	1304		
6904.06	No	Upper	102000	210.4	170699	4406	951	21.58	1343	1188		
6904.07	No	Low	102000	44.83	36375	4682	2671	57.05	825	683		
6904.08	No	Middle	102000	115.27	93519	4705	1853	39.38	1715	1044		
6905.01	No	Upper	102000	190.54	154583	5089	1095	21.52	1627	1469		
6905.02	No	Upper	102000	185.11	150181	3748	1137	30.34	972	805		
6905.03	No	Upper	102000	192.01	155778	7517	2855	37.98	2019	1843		
6906.03	No	Upper	102000	252.77	205069	4469	1702	38.08	1287	1003		
6906.04	No	Upper	102000	217.1	176133	8692	4172	48	2519	1753		
6906.05	No	Upper	102000	308.15	250001	4344	1564	36	1429	1429		
6906.06	No	Upper	102000	305.07	247500	6212	2415	38.88	1642	1408		
6906.07	No	Upper	102000	134.23	108902	5022	1562	31.1	1652	974		
6906.08	No	Upper	102000	166.66	135214	4806	1618	33.67	1618	1421		
6906.09	No	Upper	102000	150.56	122149	5015	1363	27.18	1610	1434		
6906.10	No	Upper	102000	139.81	113427	8009	2827	35.3	2174	1598		
6907.01	No	Middle	102000	105.77	85817	6467	2316	35.81	1366	1043		
6907.02	No	Upper	102000	174.8	141818	4545	1438	31.64	1229	1032		
6908.00	No	Upper	102000	163.13	132350	4175	1294	30.99	1269	1162		
6909.00	No	Upper	102000	235.73	191250	4287	1130	26.36	1391	1300		
6910.00	No	Upper	102000	248.06	201250	4035	808	20.02	1430	1320		
6911.00	No	Upper	102000	167.43	135833	4179	1315	31.47	1550	1159		
6912.01	No	Upper	102000	278.52	225958	3148	598	19	1117	923		
6912.02	No	Upper	102000	179.09	145294	3920	1205	30.74	1268	1017		
6913.01	No	Upper	102000	168.16	136429	4395	1228	27.94	1659	1406		
6913.02	No	Middle	102000	99.94	81086	5584	2063	36.94	1395	1069		
6914.01	No	Unknown	102000	0	0	2361	919	38.92	1053	730		
6914.02	No	Upper	102000	165.3	134112	4236	1886	44.52	807	490		
6914.03	No	Moderate	102000	57.38	46553	3911	2196	56.15	519	353		
6915.00	No	Upper	102000	143.14	116129	4654	2079	44.67	1186	1015		
6916.01	No	Middle	102000	103.67	84109	3776	1256	33.26	1283	1009		
6916.02	No	Middle	102000	84.39	68469	5402	2875	53.22	1122	707		
6917.00	No	Upper	102000	245.17	198906	2926	847	28.95	713	629		
6918.01	No	Middle	102000	98.78	80139	5616	3219	57.32	1718	1348		
6918.02	No	Upper	102000	124.11	100694	3312	1109	33.48	1235	1005		
6919.00	No	Upper	102000	128.56	104306	6377	2870	45.01	1919	1486		
6920.03	No	Middle	102000	100.88	81844	4648	1684	36.23	1377	1122		
6920.04	No	Upper	102000	193.31	156836	4851	1449	29.87	1440	1273		
6920.05	No	Upper	102000	153.37	124432	4801	1870	38.95	1283	1180		
6920.06	No	Upper	102000	135.26	109734	7302	3861	52.88	2632	2470		
6920.07	No	Middle	102000	90.24	73210	6315	3121	49.42	1751	1061		
6920.08	No	Upper	102000	159.41	129327	12488	5616	44.97	2932	2102		
6920.09	No	Upper	102000	190.23	154337	13287	6218	46.8	3451	3193		
6920.10	No	Upper	102000	244.9	198684	7481	2574	34.41	1607	1494		
6921.01	No	Middle	102000	116.52	94537	7688	4110	53.46	2137	1721		
6921.02	No	Upper	102000	156.29	126795	4212	1592	37.8	1233	1099		
6921.03	No	Upper	102000	149.58	121358	5481	2659	48.51	990	934		
6922.01	No	Moderate	102000	69.16	56111	4816	2062	42.82	1468	801		
6922.02	No	Moderate	102000	76.23	61845	4782	2010	42.03	1563	1194		

Tract code	Distressed or Underserved		2025 FFIEC Est.		MSA/MD non-MSA/MD		Tract Median		Tract		Tract Minority		1- to 4- Family		Owner Occupied Units	
	Tract	Level	Tract Income	Median Family Income	Family Income %	2020 Tract Median Family Income	Tract Population	Tract Minority Population	Tract Minority %	Family Units	Occupied Units					
											Population	%	Units	Units		
6923.01	No	Upper	102000	170.37	138218	3973	1732	43.59	1360	1010						
6923.02	No	Middle	102000	96.24	78078	5080	3620	71.26	1422	1176						
6923.03	No	Upper	102000	156.64	127079	4990	2298	46.05	878	616						
6923.04	No	Upper	102000	178.76	145027	8344	3633	43.54	2736	2624						
6924.01	No	Moderate	102000	77.28	62696	4036	1799	44.57	1319	665						
6924.02	No	Upper	102000	151.3	122748	10290	5091	49.48	1667	1486						
6925.01	No	Moderate	102000	68.01	55179	6921	3741	54.05	1966	1222						
6925.02	No	Low	102000	33.23	26964	4166	2107	50.58	1171	664						
6926.01	No	Moderate	102000	57	46250	4572	2617	57.24	1781	931						
6926.03	No	Moderate	102000	76.15	61787	3604	1942	53.88	1165	686						
6926.04	No	Middle	102000	117.9	95651	9601	5663	58.98	2376	2135						
6926.05	No	Middle	102000	82.35	66813	5023	2897	57.67	1357	698						
6927.01	No	Moderate	102000	75.93	61607	2957	1092	36.93	1566	1202						
6927.02	No	Upper	102000	145.61	118135	4851	1824	37.6	1630	1302						
6928.02	No	Middle	102000	91.35	74112	9739	5905	60.63	2672	1897						
6928.03	No	Middle	102000	91.76	74449	5562	2123	38.17	1856	1489						
6928.04	No	Middle	102000	110.1	89323	4145	1312	31.65	1721	1439						
6929.00	No	Middle	102000	95.6	77560	5235	1645	31.42	1713	1118						
6930.01	No	Moderate	102000	65.27	52956	6338	4023	63.47	1883	1513						
6930.02	No	Middle	102000	91.23	74018	7133	4126	57.84	2324	1793						
6931.02	No	Middle	102000	84.73	68741	6348	4120	64.9	1997	1347						
6931.03	No	Moderate	102000	51.19	41532	3607	3378	93.65	847	374						
6931.04	No	Moderate	102000	60.3	48925	2304	1587	68.88	721	456						
6932.01	No	Upper	102000	149.67	121426	4009	1728	43.1	1303	1044						
6932.02	No	Upper	102000	144.16	116960	4918	1287	26.17	1807	1693						
6933.01	No	Middle	102000	111.73	90647	2832	1007	35.56	1041	825						
6933.02	No	Low	102000	33.87	27480	1758	1286	73.15	525	272						
6933.03	No	Middle	102000	83.55	67788	3499	1216	34.75	432	376						
6933.04	No	Unknown	102000	0	0	1770	609	34.41	540	460						
6934.01	No	Low	102000	39.18	31793	2474	2078	83.99	630	208						
6934.02	No	Low	102000	49.08	39821	1502	1236	82.29	183	27						
6935.01	No	Upper	102000	130.09	105543	1668	709	42.51	290	213						
6935.02	No	Middle	102000	87.74	71186	1761	811	46.05	694	488						
6935.03	No	Low	102000	49.37	40061	2409	1363	56.58	731	262						
6936.00	No	Middle	102000	85.08	69028	3878	1576	40.64	804	504						
6937.01	No	Upper	102000	153.67	124673	2636	697	26.44	1101	988						
6937.02	No	Upper	102000	165.32	134123	6066	2026	33.4	1705	1603						
6937.03	No	Upper	102000	137.21	111318	5471	1800	32.9	1230	1203						
6938.00	No	Moderate	102000	53.77	43625	4557	2690	59.03	1062	520						
6939.01	No	Moderate	102000	68.24	55368	4169	2417	57.98	1062	616						
6939.02	No	Middle	102000	93.5	75856	4063	2665	65.59	1211	896						
6939.03	No	Moderate	102000	55.54	45065	3868	3663	94.7	1255	765						
6939.04	No	Unknown	102000	0	0	1767	1071	60.61	0	0						
6940.01	No	Middle	102000	108.7	88194	5974	1997	33.43	1772	1531						
6940.02	No	Moderate	102000	67.93	55113	6899	2822	40.9	2975	2019						
6941.03	No	Middle	102000	108.51	88034	2928	1377	47.03	1129	861						
6941.04	No	Middle	102000	90.3	73263	3251	1296	39.86	978	780						
6941.05	No	Moderate	102000	71.29	57843	5205	3108	59.71	1697	1118						
6941.06	No	Moderate	102000	79.26	64308	5214	2522	48.37	1546	1236						
6941.07	No	Upper	102000	148.11	120159	3465	755	21.79	1645	1345						
6942.03	No	Middle	102000	82.62	67031	2407	1107	45.99	575	305						
6942.04	No	Moderate	102000	65	52741	4617	1329	28.78	2172	1122						
6942.05	No	Upper	102000	129.9	105392	1355	188	13.87	725	372						
6942.06	No	Upper	102000	123.04	99821	3943	718	18.21	1744	1149						
6942.07	No	Upper	102000	150.2	121858	1291	231	17.89	485	384						
6942.08	No	Middle	102000	118.28	95963	4199	1124	26.77	1486	1365						
6942.09	No	Middle	102000	89.42	72546	2166	538	24.84	1090	1090						
6942.10	No	Upper	102000	195.07	158264	2173	318	14.63	925	883						

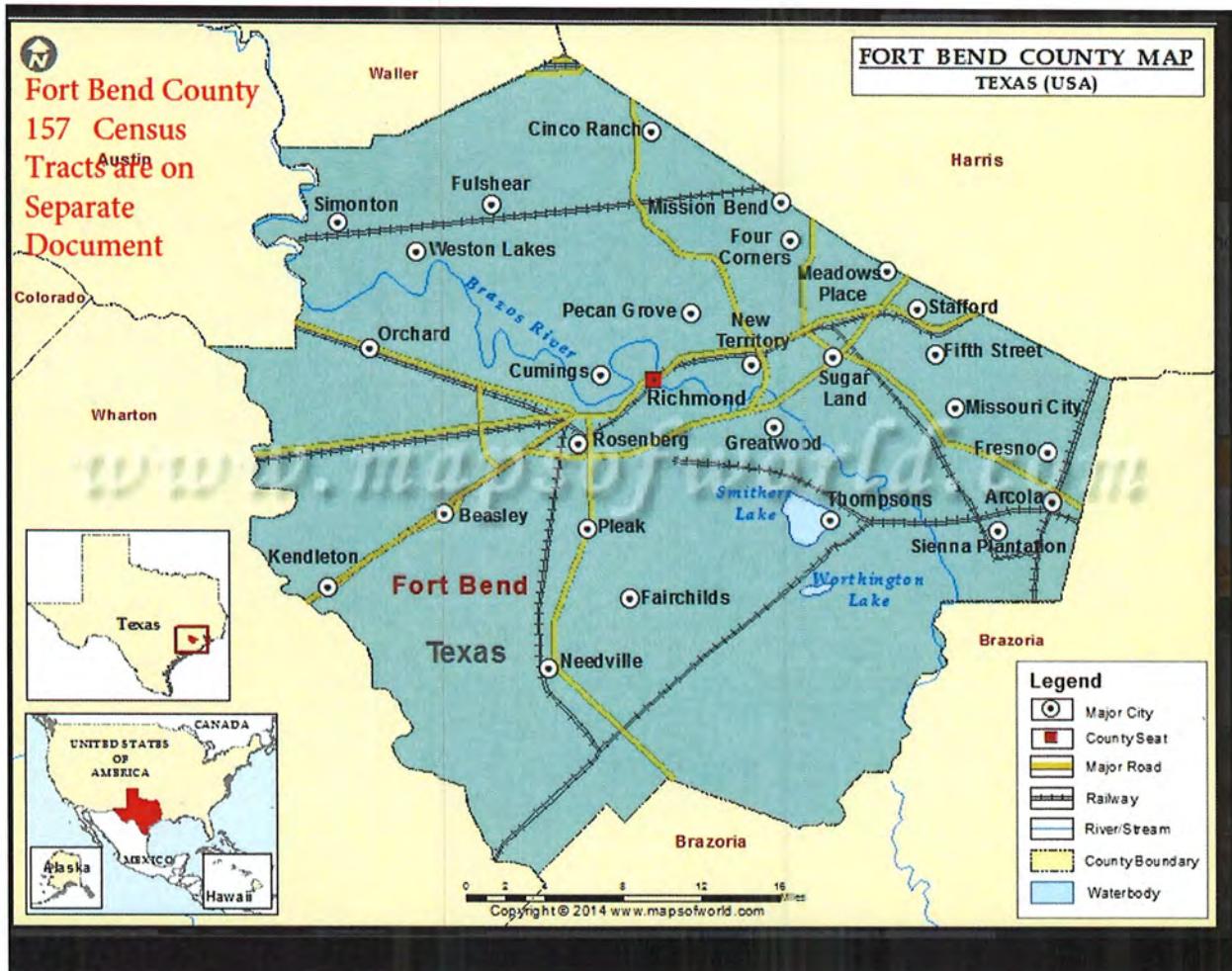
Tract code	Distressed or Underserved	2025 FFIEC Est.										1- to 4- Family Units	Owner Occupied Units		
		Tract		MSA/MD		Tract Median		2020 Tract		Tract Minority					
		Tract	Level	Median Income	Family Income %	Median Family Income	Family Income	Median Population	Population	Population	%				
6943.03	No	Upper	102C00	171.18	138880	3957	793	20.04	946	966					
6943.04	No	Upper	102C00	174.96	141944	4507	580	12.87	1970	1391					
6943.05	No	Upper	102C00	140.04	113615	3891	640	16.45	1810	1408					
6943.06	No	Upper	102C00	166.8	135329	5137	885	17.23	1544	1299					
6943.07	No	Middle	102C00	110.05	89286	2125	339	15.95	941	929					
6943.08	No	Middle	102C00	115.09	93377	2818	529	18.77	1083	869					
6943.09	No	Upper	102C00	156.38	126875	3423	499	14.58	1534	1098					
6944.01	No	Middle	102C00	90.81	73678	3388	1183	34.92	1031	731					
6944.02	No	Middle	102C00	102.15	82875	3960	991	25.03	1308	916					
6944.03	No	Middle	102C00	92.69	75204	3051	1034	33.89	1003	640					
6945.01	No	Upper	102C00	230.38	186905	2004	370	18.46	785	653					
6945.02	No	Upper	102C00	174.98	141962	4750	992	20.88	1333	1194					
6945.03	No	Upper	102C00	207.8	168591	11356	2240	19.73	3434	3188					
6946.01	No	Middle	102C00	114.68	93043	2569	654	25.46	799	487					
6946.02	No	Unknown	102C00	0	0	1599	308	19.26	664	627					
6946.03	No	Middle	102C00	86.37	70078	4171	1080	25.89	1393	987					
6947.00	No	Middle	102C00	108.89	88346	4240	909	21.44	1512	1121					



BANK of HOUSTON

Established 1893

Fort Bend 157 Boundary Map



Tract code	Distressed or Underserved		2025 FFIEC Est. MSA/MD no 1- MSA/MD		Tract Median		2020 Tract Median		Tract		Tract Minority		1- to 4- Family		Owner Occupied Units	
	Tract	Level	Tract Income	Median Fam ly Income	% Family Income	2020 Tract Family Income	Median Population	Tract Population	Tract Minority Population	Tract Minority %	Family Units	Occupied Units				
												2020 Tract Median Family Income	2020 Tract Median Population	Tract Population	Tract Minority Population	
6701.01	No	Moderate	102000	64.74	52527	6587	6423	97.51	1814	1187						
6701.02	No	Moderate	102000	64.12	52024	3552	3489	98.23	1074	708						
6702.01	No	Middle	102000	81.58	66190	1662	1640	98.68	500	158						
6702.02	No	Moderate	102000	71.2	57771	6295	6082	96.62	2044	1608						
6703.00	No	Moderate	102000	75.27	61071	3825	3737	97.7	1179	740						
6704.00	No	Middle	102000	83.67	67883	4986	4872	97.71	1331	949						
6705.00	No	Middle	102000	80.41	65242	4940	4622	93.56	1648	1353						
6706.02	No	Moderate	102000	67.83	55035	1949	1892	97.08	603	324						
6706.03	No	Middle	102000	84.61	68646	4865	4763	97.9	1981	1642						
6706.04	No	Middle	102000	87.4	70907	4223	4125	97.68	1456	1036						
6707.00	No	Upper	102000	149.94	121645	8401	7215	85.88	2799	2457						
6708.01	No	Middle	102000	84.15	68270	3589	3473	96.77	1288	1060						
6708.02	No	Moderate	102000	69.87	56691	4856	4688	96.54	1617	1235						
6708.03	No	Middle	102000	103.67	84106	3960	3814	96.31	1125	649						
6708.04	No	Middle	102000	108.78	88257	3992	3835	96.07	1178	780						
6709.02	No	Upper	102000	122.64	99500	9000	8653	96.26	2930	2652						
6709.03	No	Upper	102000	133.57	108367	8097	7107	87.77	2292	2125						
6709.04	No	Upper	102000	143.82	116685	5451	3903	71.6	1784	1609						
6710.01	No	Middle	102000	101.17	82083	5736	2902	50.59	2381	2105						
6710.02	No	Middle	102000	108.45	87991	6682	5089	76.16	2128	1731						
6711.01	No	Middle	102000	101.94	82703	2565	2399	93.53	873	819						
6711.02	No	Moderate	102000	57.72	46830	6253	5437	86.95	1855	1332						
6712.00	No	Moderate	102000	75.22	61028	6299	5863	93.08	2010	1320						
6713.00	No	Moderate	102000	62.64	50824	3706	3232	87.21	901	649						
6714.01	No	Moderate	102000	55.03	44650	2210	2018	91.31	571	398						
6714.02	No	Moderate	102000	77.87	63182	6813	6215	91.22	1026	608						
6715.01	No	Upper	102000	139.51	113185	7923	6156	77.7	2351	1779						
6715.02	No	Upper	102000	128.8	104500	1836	1569	85.46	506	440						
6716.01	No	Middle	102000	112.49	91267	6262	3885	62.04	1493	1091						
6716.02	No	Upper	102000	127.96	103816	3386	2053	60.63	1233	1063						
6717.00	No	Upper	102000	170.73	138516	4858	1926	39.65	1976	1800						
6718.00	No	Middle	102000	101.82	82605	3565	2935	82.33	1016	612						
6719.00	No	Middle	102000	110.16	89375	4094	2232	54.52	1547	1494						
6720.02	No	Middle	102000	112.58	91336	6589	5259	79.81	845	600						
6720.03	No	Upper	102000	196.23	159202	1812	1451	80.08	516	408						
6720.04	No	Middle	102000	89.43	72557	6272	5242	83.58	1578	1402						
6721.00	No	Upper	102000	162.98	132228	4436	2024	45.63	1569	1427						
6722.01	No	Upper	102000	238.35	193375	1944	1388	71.4	358	339						
6722.02	No	Upper	102000	145.79	118281	2746	1228	44.72	1245	871						
6723.03	No	Middle	102000	100.54	81568	3524	3034	86.1	691	640						
6723.04	No	Middle	102000	85.67	69508	4260	3589	84.25	1206	845						
6723.05	No	Upper	102000	124.38	100913	5175	3568	68.95	1614	1267						
6723.06	No	Upper	102000	121.11	98262	3635	1509	41.51	1349	1001						
6724.01	No	Upper	102000	128.23	104032	2424	2164	89.27	887	812						
6724.02	No	Middle	102000	109.34	88710	6401	5428	84.8	2124	1600						
6725.00	No	Moderate	102000	78.29	63517	7370	6537	88.7	2352	2046						
6726.02	No	Middle	102000	112.81	91526	6468	6034	93.29	1869	1537						
6726.03	No	Moderate	102000	53.49	43398	2596	2421	93.26	771	661						
6726.04	No	Middle	102000	80.98	65701	7478	6671	89.21	2623	1847						
6727.01	No	Moderate	102000	76.11	61754	5708	5400	94.6	1496	926						
6727.02	No	Middle	102000	111.63	90571	6850	4994	72.91	2061	1660						
6727.03	No	Middle	102000	95.89	77800	8241	7258	88.07	2091	1507						
6728.01	No	Upper	102000	209.55	170010	4752	3725	78.39	1497	1391						
6728.02	No	Middle	102000	106.27	86221	2361	2088	88.44	421	291						
6729.01	No	Upper	102000	151.83	123184	17341	15090	87.02	3550	3289						
6729.02	No	Upper	102000	132.67	107635	8709	6689	76.81	2309	1924						
6729.03	No	Upper	102000	131.53	106714	16195	12478	77.05	3672	2851						
6729.04	No	Moderate	102000	76.87	62367	8766	8280	94.46	1989	1404						

Tract code	Distressed or Underserved		2025 FFIEC Est. MSA/MD non-MSA/MD			Tract Median			1- to 4- Family			Owner Occupied Units	
	Tract	Tract Level	Tract Income	Median Family Income	Family Income %	2020 Tract Family Income	Median	Tract Population	Tract Minority Population	Tract Minority %	Family Units	Occupied Units	
			102000	117.01	94935	7897	7055	89.34	2335	2074			
6729.05	No	Middle	102000	117.01	94935	7897	7055	89.34	2335	2074			
6729.06	No	Upper	102000	140.19	113735	6416	5092	79.36	1807	1278			
6729.07	No	Middle	102000	119.8	97196	8609	7468	86.75	2011	1913			
6730.04	No	Upper	102000	136.23	110526	2631	982	37.32	922	922			
6730.05	No	Upper	102000	183.73	149060	4855	1563	32.19	1988	1278			
6730.06	No	Upper	102000	128.81	104504	5749	2930	50.97	1213	925			
6730.07	No	Upper	102000	162.67	131979	2948	1876	63.64	826	683			
6730.08	No	Upper	102000	189.05	153375	3951	1624	41.1	1019	983			
6730.09	No	Upper	102000	195	158202	6233	3715	59.6	1688	1366			
6730.10	No	Upper	102000	198.15	160757	4059	2304	56.76	1161	865			
6731.03	No	Upper	102000	229.04	185820	3769	1191	31.6	1076	1076			
6731.04	No	Upper	102000	158.61	128684	7624	4723	61.95	1825	1570			
6731.05	No	Upper	102000	179.5	145625	4493	3144	69.98	1153	983			
6731.06	No	Upper	102000	180.11	146121	5868	2619	44.63	1664	1564			
6731.07	No	Upper	102000	140.11	113673	7505	4038	53.8	1835	1835			
6731.08	No	Upper	102000	218.22	177045	18333	10878	59.34	3898	3673			
6731.09	No	Upper	102000	160.35	130092	10762	7284	67.68	3171	2373			
6731.10	No	Upper	102000	268.12	217525	6767	4037	59.66	2097	2058			
6731.11	No	Upper	102000	186.37	151203	11557	7700	66.63	2852	2625			
6731.12	No	Upper	102000	161.74	131218	9225	5127	55.58	2645	2257			
6731.13	No	Upper	102000	180.93	146790	7846	5169	65.88	2083	1166			
6732.01	No	Upper	102000	191.15	155083	11027	4859	44.06	2810	2417			
6732.02	No	Upper	102000	191.97	155745	24651	12667	51.39	5794	4909			
6733.00	No	Upper	102000	209.93	170313	8025	1850	23.05	3089	2658			
6734.01	No	Upper	102000	160.91	130545	8979	4596	51.19	2577	2015			
6734.02	No	Upper	102000	148.51	120486	8037	4791	59.61	2721	2358			
6734.03	No	Upper	102000	175.97	142762	8359	5604	67.04	2519	2220			
6734.04	No	Upper	102000	211.91	171919	10708	4054	37.86	3203	2767			
6735.01	No	Middle	102000	115.45	93670	8831	5483	62.09	1826	1760			
6735.02	No	Upper	102000	197.32	160083	4374	1472	33.65	1479	1253			
6736.00	No	Upper	102000	135.38	109833	6873	2249	32.72	2796	2626			
6737.00	No	Unknown	102000	0	0	2203	1374	62.37	20	20			
6738.01	No	Upper	102000	142.26	115417	3023	2323	76.84	1088	969			
6738.02	No	Upper	102000	138.77	112582	5534	3884	70.18	1721	1496			
6739.02	No	Upper	102000	221.41	179630	11431	9935	86.91	2920	2683			
6739.03	No	Upper	102000	200.94	163021	3094	1985	64.16	899	865			
6739.04	No	Upper	102000	174.65	141694	5106	3017	59.09	1699	1656			
6740.01	No	Upper	102000	194.6	157877	2884	1870	64.84	952	833			
6740.02	No	Middle	102000	91.71	74406	4717	3089	65.49	1391	1132			
6741.00	No	Upper	102000	150.53	122130	6732	3683	54.71	2542	1843			
6742.00	No	Upper	102000	288.78	234286	5202	2810	54.02	1789	1603			
6743.01	No	Upper	102000	137.59	111625	3362	2526	75.13	1114	831			
6743.02	No	Upper	102000	157.85	128063	7174	5255	73.25	2087	1700			
6744.01	No	Upper	102000	226.17	183494	7316	5141	70.27	2582	2364			
6744.02	No	Upper	102000	248.06	201250	5750	5140	89.39	940	808			
6744.03	No	Upper	102000	181.43	147197	4528	3669	81.03	743	626			
6744.04	No	Upper	102000	190.32	154403	7343	6146	83.7	1885	1748			
6745.03	No	Upper	102000	244.98	198750	4971	2520	50.69	1349	1309			
6745.04	No	Upper	102000	232.96	189003	8887	4492	50.55	2217	2217			
6745.05	No	Upper	102000	150.72	122281	7144	3960	55.43	2570	2267			
6745.06	No	Middle	102000	104.87	85082	6878	5956	86.59	1388	1019			
6745.07	No	Upper	102000	172.27	139764	11654	8670	74.4	2584	2294			
6745.08	No	Upper	102000	133.06	107952	4049	3143	77.62	1104	1076			
6746.01	No	Upper	102000	208.86	169444	3688	1250	33.89	1263	1158			
6746.02	No	Upper	102000	187.35	152000	7878	3132	39.76	2772	2514			
6746.03	No	Upper	102000	136.15	110461	5817	3329	57.23	2184	1593			
6746.04	No	Upper	102000	195.76	158824	4975	3897	78.33	1379	1215			
6747.01	No	Upper	102000	173.97	141146	4316	3536	81.93	1281	1041			

Tract code	Distressed or Underserved	2025 FFIEC Est.			MSA/MD non-MSA/MD			Tract Median			1- to 4- Family			Owner Occupied Units	
		Tract	Tract Income Level	Median Family Income	Family Income %	2020 Tract		Tract Population	Tract Minority Population	Tract Minority %	Family Units				
						Median Family Income	Population								
6747.02	No	Upper	102C00	144.8	117476	12732	7783	61.13	3890	3520					
6748.00	No	Moderate	102C00	72.13	58523	5397	4102	76.01	1271	763					
6749.00	No	Moderate	102C00	63.39	51433	5229	4894	93.59	1613	870					
6750.00	No	Low	102C00	49.02	39773	3200	2996	93.63	973	436					
6751.01	No	Moderate	102C00	68.56	55625	7449	5737	77.02	1895	1269					
6751.02	No	Moderate	102C00	69.59	56458	4098	2972	72.52	1139	848					
6752.00	No	Moderate	102C00	63.98	51912	5484	4269	77.84	1733	866					
6753.00	No	Moderate	102C00	59.97	48656	6339	5119	80.75	1974	996					
6754.01	No	Middle	102C00	96.37	78188	7790	5442	69.86	2339	1691					
6754.02	No	Middle	102C00	80.61	65400	1983	1406	70.9	739	398					
6755.01	No	Middle	102C00	89.14	72325	7013	5563	79.32	2184	1808					
6755.02	No	Middle	102C00	118.54	96175	15080	10584	70.19	4110	3623					
6755.03	No	Upper	102C00	137.18	111295	5692	3832	67.32	1804	1705					
6756.00	No	Middle	102C00	99	80318	7262	3081	42.43	2402	2077					
6757.01	No	Middle	102C00	102.98	83548	3994	1987	49.75	1289	939					
6757.02	No	Middle	102C00	93.86	76154	3438	1404	40.84	1380	734					
6758.00	No	Moderate	102C00	63.23	51300	3511	2203	62.75	1482	623					



BANK of HOUSTON

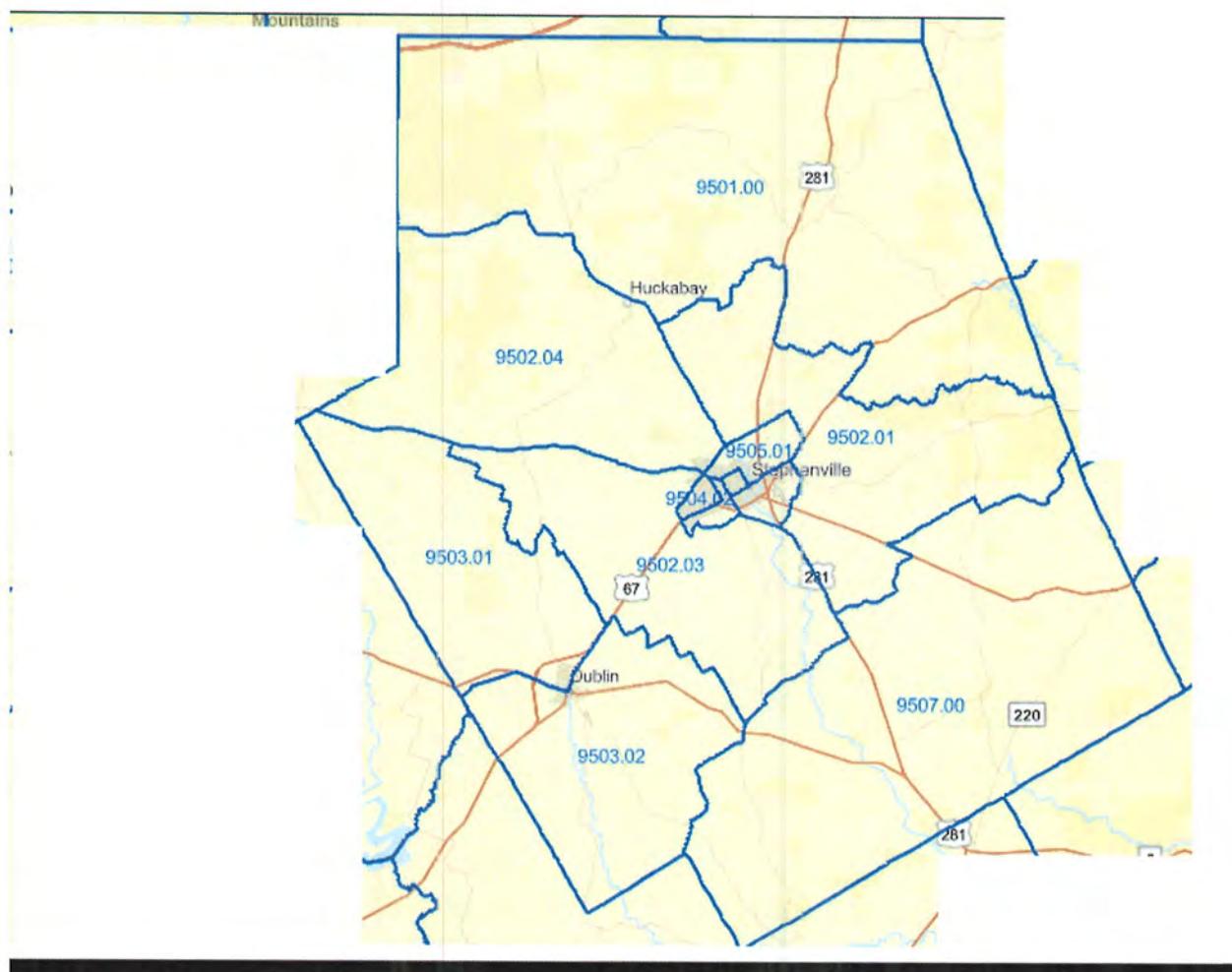
Established 1893

Dublin Branch assessment Area

Erath County 143

Census Tracts are provided on a separate list.

FFIEC FFIEC Geocoding/Mapping System – 2025 Erath County 143



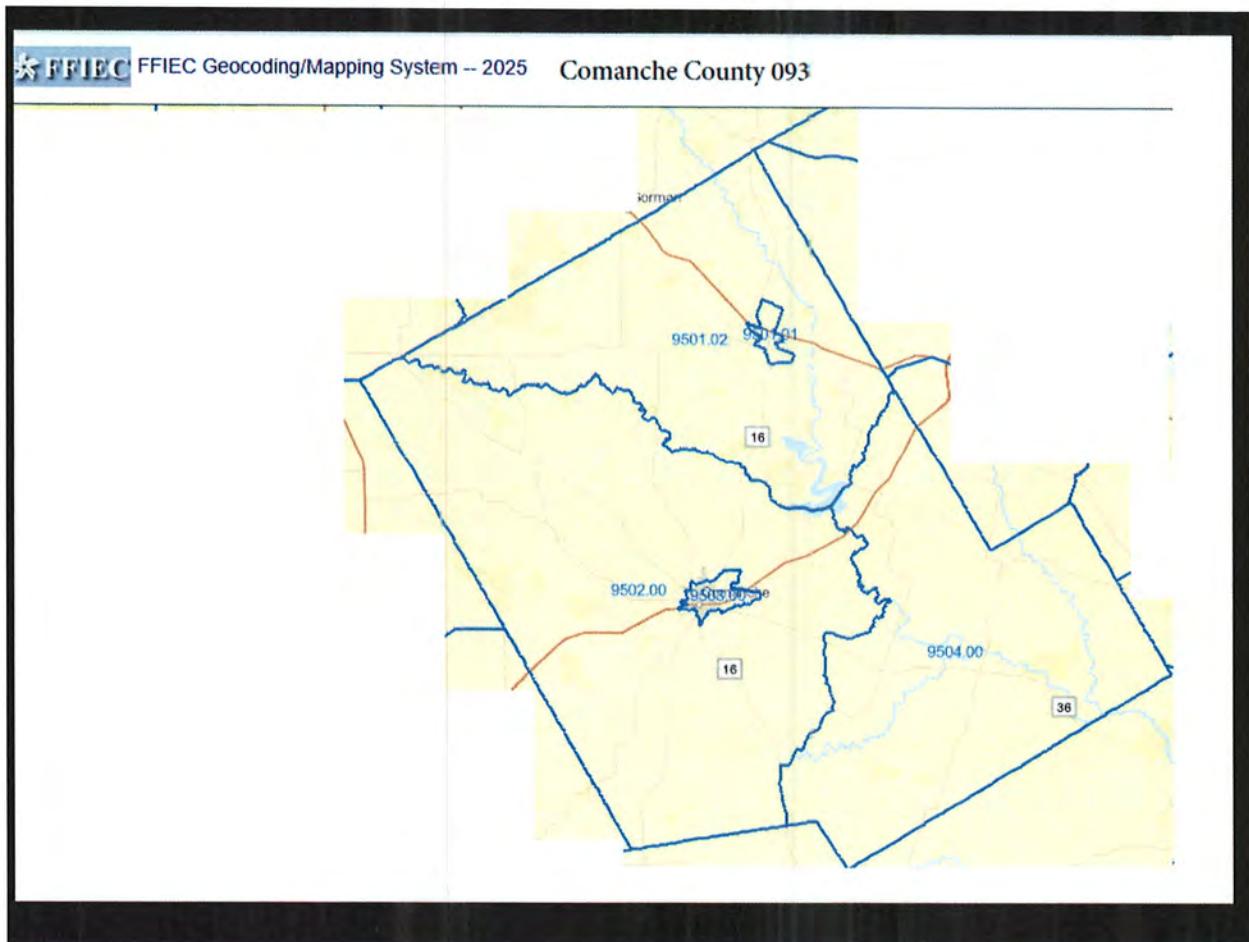
Year 2025 State Code 48 County Code 143 Erath County

Tract code	Distressed or Underserved		2025 FFIEC Est. MSA/MD no 1- MSA/MD		Tract Median		2020 Tract Median		Tract Population	Tract Minority Population		Tract Minority %		1- to 4- Owner Family Units	
	Tract	Level	Tract Income	Median Income	Family %	Family Income	Tract Family Income	Median Population		Family %	Occupied Units				
9501.00	No	Upper	79400	143.58		88750	3694	528	14.29	1949	1318				
9502.01	No	Upper	79400	166.71		103043	3888	808	20.78	1627	1091				
9502.03	No	Middle	79400	116.17		71809	4348	1157	26.61	1683	1076				
9502.04	No	Upper	79400	135.94		84028	2707	557	20.58	988	657				
9503.01	No	Middle	79400	88.94		54975	2329	863	37.05	940	630				
9503.02	No	Middle	79400	103.89		64219	3531	1733	49.08	1327	907				
9504.01	No	Upper	79400	147.82		91371	4605	1923	41.76	876	523				
9504.02	No	Upper	79400	135.49		83750	4157	898	21.6	1434	945				
9505.01	No	Upper	79400	167.85		103750	3557	1065	29.94	1160	480				
9505.02	No	Middle	79400	89.57		55363	4135	1504	36.37	1549	542				
9506.00	No	Middle	79400	83.33		51507	3666	1137	31.01	1458	569				
9507.00	No	Middle	79400	93.72		57933	1928	366	18.98	990	523				



Comanche County 093

Census Tracts are provided on a separate list.



Year 2025 State Code 48 County Code 093 Comanche County

Tract code	Distressed or Underserved		2025 FFIEC Est. MSA/MD no 1-		Tract Median		2020 Tract Median		Tract		Tract Minority		Tract Minority		1- to 4- Owner		
	Tract	Level	Tract Income	Median Family Income	Family Income %	Family Income	2020 Tract Median	Population	Population	% Occupied	Family Units	Occupied Units	Tract	Median Family Income	Population	Population	% Occupied Units
9501.01	No	Middle	79400	90.78	56114	1996	777	38.93	1025	595							
9501.02	No	Upper	79400	155.97	96406	2485	424	17.06	1329	801							
9502.00	No	Upper	79400	125.69	77688	3450	762	22.09	1864	1303							
9503.00	No	Middle	79400	94.41	58357	3948	1867	47.29	1870	1171							
9504.00	No	Middle	79400	99.09	61250	1715	567	33.06	1133	576							
9999.99	No	Middle	79400	106.78	66000	13594	4397	32.35	7221	4446							



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
2024	105%	94%	105%	105%	102% YEARLY
2025	100%	98%	101%	104%	101% 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 .