



**Community Reinvestment Act  
Public File**



## Written Comments from the Public

UBank did not receive any written comments from the public during the two calendar years related to UBank's Community Reinvestment Act (CRA) performance.

# **PUBLIC DISCLOSURE**

January 29, 2024

## **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

UBank  
Certificate Number: 18344

208 South U.S. Highway 69  
Huntington, Texas 75949

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, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

UBank’s (UB) satisfactory Lending and Community Development Test records support the overall Community Reinvestment Act (CRA) rating.

**The Lending Test is rated Satisfactory.**

- The loan-to-deposit ratio (LTD) is reasonable (considering seasonal variations and taking into account lending-related activities) given the institution’s size, financial condition, and assessment area credit needs.
- A majority of loans are in the institution’s assessment areas.
- The geographic distribution of loans reflects reasonable dispersion throughout the assessment areas.
- The distribution of borrowers reflects, given the demographics of the assessment areas, reasonable penetration among individuals of different income levels (including low- and moderate-income) and businesses of different sizes.
- The institution did not receive 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 performance demonstrates adequate responsiveness to community development needs in its assessment areas through community development (CD) loans, qualified investments (QIs), and CD services, as appropriate, considering the institution’s capacity and the need and availability of such opportunities for community development in the institution’s assessment areas.

## DESCRIPTION OF INSTITUTION

UB, formerly Huntington State Bank, headquartered in Huntington, Texas, began operations in 1961. Huntington Bancshares, Inc., a one-bank holding company, also located in Huntington, Texas, owns the bank. UB received a “Satisfactory” rating at its previous April 12, 2021, Federal Deposit Insurance Corporation (FDIC) Performance Evaluation based on Federal Financial Institutions Examination Council (FFIEC) Small Institution CRA Examination Procedures. UB became subject to Intermediate Small Institution CRA Examination Procedures January 1, 2023.

UB functions primarily as a commercial bank from its eight full-service offices located in eastern Texas and northeast of Houston, Texas. Since the previous evaluation, the bank opened the Chandler, Texas branch in July 2021, and the Plano, Texas branch in May 2023. UB did not experience any merger or acquisition activities since the previous evaluation.

With a primary focus on small business and home mortgage lending, the bank offers a variety of other loan products including construction, agricultural, and consumer loans. UB offers government guaranteed loan programs such as Small Business Administration (SBA) loans. Deposit services include checking, commercial checking, savings, money market, and certificates of deposit accounts. Alternative banking services include internet and mobile banking, 24-hour telephone banking, and seven automated teller machines (ATMs). The bank’s services and business hours remain consistent with area and industry norms.

As of September 30, 2023, assets totaled \$631.5 million, consisting of total net loans of approximately \$494.9 million. Total deposits equaled approximately \$533.1 million as of the same date. Since the prior evaluation, on average per year, total assets increased 38.2 percent, net loans increased 41.8 percent, and total deposits increased 36.4 percent.

As shown in the following table, the loans outstanding as of September 30, 2023, reflect a distribution generally consistent with that of the loans originated and purchased during 2022, as discussed under Scope of Evaluation. Commercial lending (secured by nonfarm nonresidential properties and commercial and industrial loans) represents the largest loan category.

<b>Loan Portfolio Distribution as of 09/30/2023</b>		
<b>Loan Category</b>	<b>\$(000s)</b>	<b>%</b>
Construction, Land Development, and Other Land Loans	78,733	15.7
Secured by Farmland	23,307	4.6
Secured by 1-4 Family Residential Properties	78,815	15.7
Secured by Multifamily (5 or more) Residential Properties	22,925	4.6
Secured by Nonfarm Nonresidential Properties	190,536	37.9
<b>Total Real Estate Loans</b>	<b>394,316</b>	<b>78.5</b>
Commercial and Industrial Loans	98,951	19.7
Agricultural Production and Other Loans to Farmers	155	<0.1
Consumer Loans	5,161	1.0
Obligations of State and Political Subdivisions in the U.S.	124	<0.1
Loans to Non-depository Financial Institutions	3,579	0.8
Other Loans	0	0.0
Lease Financing Receivable (net of unearned income)	0	0.0
Less: Unearned Income	74	<0.1
<b>Total Loans</b>	<b>502,212</b>	<b>100.0</b>
<i>Source: Reports of Condition and Income</i>		
<i>Due to rounding, totals may not equal 100.0%</i>		

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

## DESCRIPTION OF ASSESSMENT AREAS

The CRA requires each financial institution to define one or more assessment areas within which examiners will evaluate its CRA performance. UB designated three assessment areas: the Non-Metropolitan Statistical Area (MSA) Assessment Area (Non-MSA AA), the Tyler MSA Assessment Area (Tyler MSA AA), and the Dallas-Plano-Irving, MSA Assessment Area (Dallas MSA AA). Since the previous evaluation, the bank’s assessment areas experienced changes due to 2020 Census data geography adjustments, the addition of the Dallas MSA AA following the Plano branch opening in 2023, and the addition of Henderson County to the Non-MSA AA following the Chandler branch opening in 2021. As more fully described under the Scope of Evaluation, examiners did not assess UB’s lending performance in the Dallas MSA AA or provide separate conclusions given the limited time since the assessment area’s addition.

The following table provides a description of the three assessment areas while this evaluation contains detailed information regarding the Tyler MSA AA and Non-MSA AA in the applicable Description of Institution’s Operations section. The assessment areas meet the requirements of the CRA regulations.

Description of Assessment Areas			
Assessment Area	Counties in Assessment Area	# of CTs	# of Branches
Non-MSA AA	Angelina, Nacogdoches, and Henderson	66	5
Tyler MSA AA	Smith	56	2
Dallas MSA AA	Collin and Dallas	865	1
<i>Source: Bank Data</i>			

The Federal Emergency Management Agency (FEMA) made one major disaster declaration involving all counties within the bank’s assessment areas due a severe winter storm during the review period.

## SCOPE OF EVALUATION

### **General Information**

This evaluation covers the period from the prior evaluation dated April 12, 2021, to the current evaluation dated January 29, 2024. Examiners used the Interagency Intermediate Small Institution CRA Examination Procedures to evaluate UB’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.

As previously noted, UB operates in three assessment areas in Texas. The following table shows the bank generated a majority of its loans and generated nearly half of its deposits in the Tyler MSA AA. Consequently, examiners applied full-scope procedures to and placed greater weight on the bank’s performance in the Tyler MSA AA. Examiners applied limited-scope procedures to the

Non-MSA AA as it received a full-scope review at the previous evaluation. Examiners did not assess UB’s lending performance in the Dallas MSA AA or provide separate conclusions given the Lending Test’s focus on 2022 data and the limited time since the branch opening that resulted in the expanded area.

Assessment Area Breakdown of Loans, Deposits, and Branches						
Assessment Area	Loans		Deposits		Branches	
	\$(000s)	%	\$(000s)	%	#	%
Non-MSA AA	13,117	29.5	289,442	54.2	5	71.4
Tyler MSA AA	31,325	70.5	244,561	45.8	2	28.6
<b>Total</b>	<b>44,442</b>	<b>100.0</b>	<b>534,003</b>	<b>100.0</b>	<b>7</b>	<b>100.0</b>

*Source: 2022 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 volume lending emphasis 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 available calendar year by loan type. Among the products typically reviewed for CRA, commercial lending at 46.8 percent of total loans by dollar volume and home mortgage lending (secured by 1-4 family residential properties and multi-family (5 or more) residential properties) at 17.6 percent represent the bank’s primary product types. Consequently, examiners reviewed small business and home mortgage loans when evaluating performance under the Lending Test. No other loan types of those typically considered, such as farm or consumer loans, represent a major product line. Therefore, they provide no material support for conclusions or ratings, and this evaluation does not include a review of them.

Loans Originated or Purchased				
Loan Category	\$(000s)	%	#	%
Construction and Land Development	72,476	27.6	88	15.3
Secured by Farmland	16,026	6.1	13	2.3
Secured by 1-4 Family Residential Properties	31,588	12.0	64	11.1
Multi-Family (5 or more) Residential Properties	14,600	5.6	5	0.9
Commercial Real Estate Loans	83,476	31.8	62	10.8
Commercial and Industrial Loans	39,289	15.0	136	23.7
Agricultural Loans	159	0.1	3	0.5
Consumer Loans	3,216	1.2	202	35.1
Other Loans	1,400	0.6	2	0.3
<b>Total Loans</b>	<b>262,230</b>	<b>100.0</b>	<b>575</b>	<b>100.0</b>

*Source: 2022 Bank Data  
Due to rounding, totals may not equal 100.0%*



This evaluation includes a review of the only full calendar year, 2022, of home mortgage loans reported on the bank’s Home Mortgage Disclosure Act (HMDA) Loan Application Register since the previous evaluation, which includes 83 home mortgage loans totaling \$58.9 million. To arrive at applicable conclusions, examiners analyzed all 83 home mortgage loans when evaluating the bank’s assessment area concentration performance and the full universe of those loans originated inside the bank’s assessment areas, or 49 home mortgage loans totaling \$28.8 million, when reviewing the bank’s geographic distribution and borrower profile performances. Aggregate HMDA data for 2022 provided the standard of comparison for the reviewed home mortgage loans.

This evaluation also considers small business loans originated in 2022. Examiners determined of the 198 commercial loans originated in 2022, totaling approximately \$122.8 million, 163 qualified as small business loans totaling slightly over \$34.4 million. To arrive at applicable conclusions, examiners analyzed all 163 small business loans when evaluating the bank’s assessment area concentration performance and the full universe of those loans originated inside the bank’s assessment areas, or 91 small business loans totaling \$15.6 million, when reviewing the bank’s geographic distribution and borrower profile performances. D&B data for 2022 provided the standard of comparison for the reviewed small business loans.

As reflected in the following table, examiners considered the universes by dollar volume and number of loans originated in 2022 as well as management’s stated business strategy to determine the weighting applied to the loan categories reviewed when arriving at applicable conclusions. Consequently, unless otherwise noted, home mortgage loans received heavier weighting when arriving at applicable conclusions for the bank overall as well as for the Tyler MSA AA. Examiners placed greater weight on the bank’s small business lending performance when arriving at applicable conclusions for the Non-MSA AA.

<b>Loan Products Reviewed</b>				
<b>Loan Category</b>	<b>Universe</b>		<b>Reviewed</b>	
	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>
Home Mortgage	83	58,861	83	58,861
Small Business	163	34,423	163	34,423

*Source: 2022 HMDA Data; 2022 Bank Data*

For the Community Development Test, bank management provided data on CD loans, QIs, and CD services since the prior CRA evaluation dated April 12, 2021. Any community development activities made in the Dallas MSA AA are given consideration in the statewide analyses.

## **CONCLUSIONS ON PERFORMANCE CRITERIA**

### **LENDING TEST**

UB demonstrated a satisfactory record regarding the Lending Test. Reasonable records regarding the bank’s LTD ratio, geographic distribution, and borrower profile performances along with a majority of loans originated inside the assessment areas support this conclusion.

## 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 assessment area credit needs. The LTD ratio, calculated from Reports of Condition and Income data, averaged 89.4 percent over the past 10 calendar quarters from June 30, 2021, to September 30, 2023, representing an increase from the 79.8 percent average, net LTD ratio recorded at the prior evaluation. The ratio ranged from a low of 85.1 percent as of March 31, 2022, to a high of 92.8 percent as of September 30, 2023, with a slightly increasing trend during the latter portion of the review period.

The following table lists three comparable institutions operating in UB’s assessment areas and reflecting somewhat similar lending emphases, although all reflect larger asset sizes. The table reveals UB reported a higher average ratio than all but one of the comparable institutions.

LTD Ratio Comparison		
Bank	Total Assets as of 09/30/2023 (\$000s)	Average Net LTD Ratio (%)
<b>UBank, Huntington, TX</b>	<b>631,527</b>	<b>89.4</b>
Citizens First Bank, Tyler, TX	710,031	66.7
American State Bank, Arp, TX	973,981	90.0
First State Bank, Athens, TX	698,667	73.1

*Source: Reports of Condition and Income (06/30/2021 – 09/30/2023)*

## Assessment Area Concentration

A majority of loans are in the institution’s assessment areas. As reflected in the below table, the bank originated a majority of home mortgage and small business loans by number inside the bank’s assessment areas and a majority of home mortgage and small business loans by dollar volume outside the assessment areas. Considering both the number and dollar volume, the bank originated a majority of its loans in the institution’s assessment areas.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	49	59.0	34	41.0	83	28,838	49.0	30,023	51.0	58,861
Small Business	91	55.8	72	44.2	163	15,604	45.3	18,819	54.7	34,423
<b>Total</b>	<b>140</b>	<b>56.9</b>	<b>106</b>	<b>43.1</b>	<b>246</b>	<b>44,442</b>	<b>47.6</b>	<b>48,842</b>	<b>52.4</b>	<b>93,284</b>

*Source: 2022 HMDA Data; 2022 Bank Data  
Due to rounding, totals may not equal 100.0%*

### **Geographic Distribution**

The geographic distribution of loans reflects reasonable dispersion throughout the assessment areas. Reasonable performances in the Tyler MSA AA and the Non-MSA AA support 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 assessment areas. Refer to the specific assessment area sections for a more detailed discussion of the bank's geographic loan distribution performance.

### **Borrower Profile**

The distribution of borrowers reflects, given the demographics of the assessment areas, reasonable penetration among individuals of different income levels (including low- and moderate-income) and businesses of different sizes. Reasonable performances in the Tyler MSA AA and the Non-MSA AA support 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 low- and moderate-income individuals and to businesses with gross annual revenues (GARs) of \$1 million or less when arriving at conclusions. Refer to each assessment area section for a more detailed discussion of the bank's borrower profile performance.

### **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**

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

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 assessment areas. The bank demonstrated an adequate level of leadership regarding its community development efforts. 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 community development.

**Community Development Loans**

The following tables show the bank originated 35 CD loans totaling more than \$61.0 million. The total dollar volume equates to 12.2 percent of average total assets of \$496.9 million and 16.0 percent of average net loans of \$380.2 million since the prior evaluation. The CD loans reflect responsiveness to the assessment areas’ needs given they address identified affordable housing and community service needs within the bank’s assessment areas. As seen in the following tables, 37.0 percent by dollar volume addresses activities related to affordable housing and 38.5 percent support community services. The following table illustrates the bank’s CD loans by year and purpose.

<b>Community Development Lending</b>										
<b>Activity Year</b>	<b>Affordable Housing</b>		<b>Community Services</b>		<b>Economic Development</b>		<b>Revitalize or Stabilize</b>		<b>Totals</b>	
	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>
2021	4	4,449	3	2,660	0	0	3	1,378	<b>10</b>	<b>8,487</b>
2022	6	10,888	1	1,846	6	8,991	4	2,068	<b>17</b>	<b>23,793</b>
2023	3	7,259	2	19,000	2	1,485	1	980	<b>8</b>	<b>28,724</b>
YTD 2024	0	0	0	0	0	0	0	0	<b>0</b>	<b>0</b>
<b>Total</b>	<b>13</b>	<b>22,596</b>	<b>6</b>	<b>23,506</b>	<b>8</b>	<b>10,476</b>	<b>8</b>	<b>4,426</b>	<b>35</b>	<b>61,004</b>

*Source: Bank Data*

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

<b>Community Development Lending by Assessment Area</b>										
<b>Assessment Area</b>	<b>Affordable Housing</b>		<b>Community Services</b>		<b>Economic Development</b>		<b>Revitalize or Stabilize</b>		<b>Totals</b>	
	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>
Tyler MSA AA	2	685	1	1,020	0	0	3	822	<b>6</b>	<b>2,527</b>
Non-MSA AA	4	3,335	1	40	2	400	3	1,854	<b>10</b>	<b>5,629</b>
Statewide/Regional	7	18,576	4	22,446	6	10,076	2	1,750	<b>19</b>	<b>52,848</b>
<b>Total</b>	<b>13</b>	<b>22,596</b>	<b>6</b>	<b>23,506</b>	<b>8</b>	<b>10,476</b>	<b>8</b>	<b>4,426</b>	<b>35</b>	<b>61,004</b>

*Source: Bank Data*

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

- **Affordable Housing** – UB originated a loan totaling \$5.1 million to purchase a 118 unit apartment complex located in a moderate-income census tract within the broader statewide or regional area providing rents below HUD fair market rents, thus supporting affordable housing.

**Qualified Investments**

The following tables show the bank made use of 72 QIs totaling more than \$3.0 million. The total dollar volume equates to 0.6 percent of average total assets of \$496.9 million and 10.9 percent of average securities of \$27.4 million since the prior evaluation. By dollar volume, a majority of the total QIs supported activities targeting community services toward low- and moderate-income individuals. These efforts demonstrate the bank’s responsiveness to an identified community development need. The following table illustrates the bank’s QIs by year and purpose.

Qualified Investments										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	0	0	8	1,792	0	0	1	1,129	9	2,921
2021	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0
YTD 2024	0	0	0	0	0	0	0	0	0	0
<b>Subtotal</b>	<b>0</b>	<b>0</b>	<b>8</b>	<b>1,792</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>1,129</b>	<b>9</b>	<b>2,921</b>
Qualified Grants & Donations	1	1	59	71	1	10	2	1	63	83
<b>Total</b>	<b>1</b>	<b>1</b>	<b>67</b>	<b>1,863</b>	<b>1</b>	<b>10</b>	<b>3</b>	<b>1,130</b>	<b>72</b>	<b>3,004</b>

Source: Bank Data

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

Qualified Investments by Assessment Area										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Tyler MSA AA	0	0	11	38	0	0	0	0	11	38
Non-MSA AA	1	1	46	32	1	10	3	1,130	51	1,173
Statewide/Regional	0	0	10	1,793	0	0	0	0	10	1,793
<b>Total</b>	<b>1</b>	<b>1</b>	<b>67</b>	<b>1,863</b>	<b>1</b>	<b>10</b>	<b>3</b>	<b>1,130</b>	<b>72</b>	<b>3,004</b>

Source: Bank Data

The following point highlights an example of a QI benefiting the statewide/regional area.

- **Community Services** – The bank invested in a water and improvement municipal bond totaling approximately \$329,444 to establish parks and recreational facilities for the residents of the District, encompassing 2,411 homes located in moderate-income census tracts, and to establish, operate, and maintain fire-fighting facilities. These activities benefit primarily low- and moderate-income individuals.

**Community Development Services**

The following tables show the bank provided 82 instances of financial expertise or technical assistance to community development-related organizations during the evaluation period. This number equates to an average of 3.9 CD services, per office, per year. The tables also show that 96.3 percent of the services benefited community services targeted to low- and moderate-income individuals, which demonstrates the bank’s responsiveness to an identified community development need. 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
	#	#	#	#	#
2021	0	9	0	0	9
2022	0	28	0	0	28
2023	0	42	3	0	45
YTD 2024	0	0	0	0	0
<b>Total</b>	<b>0</b>	<b>79</b>	<b>3</b>	<b>0</b>	<b>82</b>

*Source: Bank Data*

The following table illustrates the bank’s CD services by area and purpose.

Community Development Services by Assessment Area					
Assessment Area	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
Tyler MSA AA	0	32	0	0	32
Non-MSA AA	0	46	3	0	49
Statewide/Regional	0	1	0	0	1
<b>Total</b>	<b>0</b>	<b>79</b>	<b>3</b>	<b>0</b>	<b>82</b>

*Source: Bank Data*

The following point highlights the CD service benefiting the statewide/regional area.

- **Community Services** – A bank officer serves on the Board of a non-profit organization providing financial education courses to a family crisis center located in a low-income census tract within Dallas County. This service enhanced financial literacy to low- and moderate-income individuals in the area.

The bank’s overall retail banking structure benefits low- and moderate-income individuals through its branch and ATM network. UB currently operates one of its eight full-service offices and one of its seven ATMs in moderate-income geographies within its designated assessment areas. In addition to its branch and ATM locations, UB provides alternative delivery systems such as internet and mobile banking and electronic bill pay 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.

### TYLER MSA AA – Full-Scope Review

#### DESCRIPTION OF INSTITUTION’S OPERATIONS IN TYLER MSA AA

The Tyler MSA AA consists of Smith County, the sole county within the Tyler, TX MSA. UB operates two full-service branch offices and one deposit taking ATM within the Tyler MSA AA. The offices are located in upper-income census tracts.

#### Economic and Demographic Data

The 56 census tracts comprising the Tyler MSA AA reflect the following income designations according to the 2020 U.S. Census data: 1 low-income tract, 16 moderate-income tracts, 23 middle-income tracts, 14 upper-income tracts, and 2 tracts without an income designation. The following table illustrates select demographic characteristics of the Tyler MSA AA according to the 2020 U.S. Census data.

Demographic Information of the Assessment Area Tyler MSA AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	56	1.8	28.6	41.1	25.0	3.6
Population by Geography	233,479	1.9	25.7	43.0	28.5	0.9
Housing Units by Geography	91,122	2.1	25.2	43.2	28.7	0.9
Owner-Occupied Units by Geography	52,300	1.0	18.8	44.6	34.5	1.1
Occupied Rental Units by Geography	25,509	3.5	35.6	41.3	19.0	0.6
Vacant Units by Geography	13,313	3.5	30.2	41.5	24.2	0.6
Businesses by Geography	27,870	1.9	22.0	42.2	33.3	0.6
Farms by Geography	877	0.8	18.2	47.5	32.0	1.4
Family Distribution by Income Level	53,943	21.0	17.5	21.2	40.3	0.0
Median Family Income MSA - 46340 Tyler, TX MSA	\$73,199		Median Housing Value			\$166,795
			Median Gross Rent			\$952
			Families Below Poverty Level			9.9%
<i>Source: 2020 U.S. Census; 2022 D&amp;B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

Business demographics report that services represent the largest portion of businesses at 33.5 percent, followed by non-classifiable establishments at 23.1 percent, finance, insurance, and real estate at 12.9 percent, and retail trade at 10.7 percent. Major employers in the Tyler MSA AA include University of Texas Health East Texas, John Soules Foods, Tyler Independent School District, and Brookshire Grocery Company. In addition, 63.2 percent of area businesses have 4 or fewer employees, and 92.1 percent operate from a single location.

Texas Workforce Commission noted Smith County reported a November 2023, unemployment rate of 3.3 percent compared to the State of Texas’ rate of 3.5 percent and the U.S.’ rate of 3.5 percent for the same time 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 income categories, based on the 2022 FFIEC-updated median family income of \$82,200 for the Tyler, TX MSA.

<b>Median Family Income Ranges</b>				
<b>Median Family Incomes</b>	<b>Low &lt;50%</b>	<b>Moderate 50% to &lt;80%</b>	<b>Middle 80% to &lt;120%</b>	<b>Upper ≥120%</b>
<b>Tyler, TX MSA Median Family Income (46340)</b>				
2022 (\$82,200)	<\$41,100	\$41,100 to <\$65,760	\$65,760 to <\$98,640	≥\$98,640
<i>Source: FFIEC</i>				

**Competition**

The Tyler MSA AA contains a moderate level of competition from other chartered banks based on its population. According to the FDIC Deposit Market Share data as of June 30, 2023, 26 financial institutions operate 86 offices within the Tyler MSA AA. Of these institutions, UB ranked 11<sup>th</sup> with a 2.6 percent deposit market share. Credit unions, mortgage, and finance companies compete for loans in the area, thus heightening competition. The competition level allows for lending opportunities.

**Community Contact**

Examiners contacted a community member knowledgeable of the area’s economic, demographic, and business environments to help assess the current economic conditions, community credit needs, and potential opportunities for bank involvement in the area. The contact represents an economic development organization in the area.

The contact stated the area continues to experience economic growth, even with ever increasing housing prices and interest rates. The contact indicated the real estate market continues to increase causing potential homeowners to seek more affordable housing purchases away from major population areas. According to the contact, opportunities for financial institution participation include micro-business loans for less than \$10 thousand to assist with operating costs for new and small businesses, commercial loans, and home mortgage loans. The contact indicated that local financial institutions are responsive to the area’s credit needs and actively participate in meeting the credit needs of the community including surrounding areas.



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

The Tyler 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 community development needs, examiners considered that 38.5 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 as an additional community development need. Finally, other community development needs exist regarding activities for economic development given that D&B shows 27,870 businesses in the assessment area with 89.2 percent of those businesses reporting GARs of \$1 million or less.

## **CONCLUSIONS ON PERFORMANCE CRITERIA IN TYLER MSA AA**

### **LENDING TEST**

UB demonstrated a satisfactory record regarding the Lending Test in the Tyler MSA AA. Reasonable geographic distribution and borrower profile performances support this conclusion.

### **Geographic Distribution**

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

### ***Home Mortgage Loans***

The geographic distribution of home mortgage loans within the Tyler MSA AA reflects reasonable performance. The following table shows the bank did not originate any loans in the one low-income geography; however, the bank's level of lending in such geography trails aggregate data by only 1.1 percentage points, reflecting reasonable performance. The table further shows the bank's level of lending in moderate-income geographies is comparable to aggregate data, falling only 0.7 percentage points below, reflecting reasonable performance.

Geographic Distribution of Home Mortgage Loans Tyler MSA AA						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low	1.0	1.1	0	0.0	0	0.0
Moderate	18.8	15.9	5	15.2	482	2.1
Middle	44.6	46.9	17	51.5	17,614	75.2
Upper	34.5	35.2	11	33.3	5,323	22.7
Not Available	1.1	0.9	0	0.0	0	0.0
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>33</b>	<b>100.0</b>	<b>23,419</b>	<b>100.0</b>
<i>Source: 2020 U.S. Census; 2022 HMDA Aggregate Data; 2022 HMDA Data Due to rounding, totals may not equal 100.0%</i>						

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

The geographic distribution of small business loans reflects reasonable dispersion throughout the Tyler MSA AA. The following table demonstrates the bank did not originate any loans in the one low-income geography; however, the bank’s level of lending in such geography trails D&B data by only 1.9 percentage points, reflecting reasonable performance. The table further shows the bank’s level of lending in moderate-income geographies rises 0.5 percentage points above D&B data, reflecting reasonable performance.

Geographic Distribution of Small Business Loans Tyler MSA AA					
Tract Income Level	% of Businesses	#	%	\$(000s)	%
Low	1.9	0	0.0	0	0.0
Moderate	22.0	9	22.5	1,835	23.2
Middle	42.2	14	35.0	3,248	41.1
Upper	33.3	17	42.5	2,823	35.7
Not Available	0.6	0	0.0	0	0.0
<b>Totals</b>	<b>100.0</b>	<b>40</b>	<b>100.0</b>	<b>7,906</b>	<b>100.0</b>
<i>Source: 2022 D&amp;B Data; Bank Data Due to rounding, totals may not equal 100.0%</i>					

### **Borrower Profile**

The distribution of borrowers reflects, given the demographics of the assessment area, reasonable penetration among individuals of different income levels (including low- and moderate-income) and businesses of different sizes in the Tyler MSA AA. Poor home mortgage performance sufficiently lifted by reasonable small business lending performance supports this conclusion. Examiners placed less weight on the bank’s home mortgage lending performance given the volume of loans with borrower income not available.

### **Home Mortgage Loans**

The distribution of home mortgage loans reflects poor penetration among individuals of different income levels in the Tyler MSA AA. The following table shows the bank did not originate any loans to low-income borrowers; however, the bank’s level of lending trails aggregate data by 6.0 percentage points, reflecting reasonable performance. The table further shows the bank’s level of lending to moderate-income borrowers falls 8.7 percentage points below aggregate data, reflective of poor performance. However, the disparity in the borrower income not available category between the bank’s data and aggregate data does make the comparison between the two less meaningful. Examiners weighed performance to moderate-income borrowers heavier given the greater opportunities illustrated by the corresponding aggregate percentages.

<b>Distribution of Home Mortgage Loans by Borrower Income Level Tyler MSA AA</b>						
<b>Borrower Income Level</b>	<b>% of Families</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	21.0	6.0	0	0.0	0	0.0
Moderate	17.5	14.8	2	6.1	189	0.8
Middle	21.2	20.5	0	0.0	0	0.0
Upper	40.3	37.2	8	24.2	2,658	11.4
Not Available	0.0	21.6	23	69.7	20,572	87.8
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>33</b>	<b>100.0</b>	<b>23,419</b>	<b>100.0</b>

*Source: 2020 U.S. Census; 2022 HMDA Aggregate Data; 2022 HMDA Data  
Due to rounding, totals may not equal 100.0%*

### **Small Business Loans**

The distribution of borrowers reflects reasonable penetration among businesses of different sizes in the Tyler MSA AA. The following table shows the bank originated 8 of every 10 loans reviewed to businesses with GARs of \$1 million or less and the bank’s level falls 4.2 percentage points below D&B data, reflecting reasonable performance.

<b>Distribution of Small Business Loans by Gross Annual Revenue Category Tyler MSA AA</b>					
<b>Gross Revenue Level</b>	<b>% of Businesses</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
< \$100,000	66.2	11	27.5	323	4.1
\$100,000 - \$249,999	16.7	9	22.5	1,373	17.4
\$250,000 - \$499,999	4.1	11	27.5	2,434	30.8
\$500,000 - \$1,000,000	2.3	3	7.5	541	6.8
<b>Subtotal &lt;= \$1,000,000</b>	<b>89.2</b>	<b>34</b>	<b>85.0</b>	<b>4,671</b>	<b>59.1</b>
>\$1,000,000	2.9	6	15.0	3,235	40.9
Revenue Not Available	7.9	0	0.0	0	0.0
<b>Total</b>	<b>100.0</b>	<b>40</b>	<b>100.0</b>	<b>7,906</b>	<b>100.0</b>

*Source: 2022 D&B Data; 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 Tyler MSA AA. The institution's community development performance demonstrates adequate responsiveness to community development needs in the Tyler 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 community development in the institution's assessment area.

### **Community Development Loans**

UB originated 6 CD loans totaling \$2.5 million in the Tyler MSA AA. The current level equates to 4.1 percent of the bank's CD loans by dollar volume and 31.0 percent of the bank's CD loans inside its assessment areas. As noted, this area accounted for 70.5 percent of the bank's lending volume. The following point highlights an example of the bank's CD loans in the Tyler MSA AA.

- ***Community Services*** – UB originated a loan totaling \$1.0 million to purchase a medical office facility located within a moderate-income census tract in the assessment area. The medical office provides access to medical services for low- and moderate income individuals within the area.

### **Qualified Investments**

The bank made use of 11 QIs totaling \$38 thousand in the Tyler MSA AA. The total dollar amount of the donations represents only 1.2 percent of the bank's QIs by dollar volume and 3.1 percent of the bank's QIs inside its assessment areas. As noted, this area contained 45.8 percent of the bank's total deposits. The following point highlights an example of the bank's QIs in the Tyler MSA AA.

- ***Community Services*** – The bank donated nearly \$4 thousand to a non-profit organization which provides shelter, food, and clothing to homeless men, women, and families. The organization's shelter locations are in moderate-income census tracts within Smith County.

### **Community Development Services**

Since the previous evaluation, the bank provided 32 CD services in the Tyler MSA AA, which equates to 39.0 percent of the bank's total volume of CD services. The number of CD services equates to an average of 5.3 CD services, per office, per year since the prior evaluation. The following point highlights an example of the bank's CD services in the Tyler MSA AA.

- ***Community Services*** – Various bank personnel provided financial education courses to high schools within Tyler Independent School District, located in Smith County, where 75.1 percent of the students are economically disadvantaged per the Texas Education Agency. The services enhanced financial literacy in the Tyler MSA AA.

## NON-MSA AA – Limited-Scope Review

### DESCRIPTION OF INSTITUTION’S OPERATIONS IN NON-MSA AA

The Non-MSA AA consists of the whole counties of Angelina, Nacogdoches, and Henderson. UB operates five full-service offices which include drive thru facilities and deposit taking ATMs as well as a stand-alone ATM within this assessment area. Two branches are located within upper-income census tracts, two branches in middle-income tracts, and the main office in a moderate-income census tract.

The Non-MSA AA’s 66 census tracts reflect the following income designations according to the 2020 U.S. Census data: 3 low-, 12 moderate-, 36 middle-, 14 upper-income census tracts, and 1 tract without an income designation. The following table illustrates select demographic characteristics of the Non-MSA AA according to the 2020 U.S. Census data.

<b>Demographic Information of the Assessment Area Non-MSA AA</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	66	4.5	18.2	54.5	21.2	1.5
Population by Geography	233,198	3.8	21.6	52.9	20.8	0.9
Housing Units by Geography	107,054	3.6	20.9	53.4	21.1	1.0
Owner-Occupied Units by Geography	58,448	2.2	16.7	58.6	22.2	0.3
Occupied Rental Units by Geography	28,334	6.4	28.1	44.2	18.7	2.5
Vacant Units by Geography	20,272	3.7	22.8	51.4	21.3	0.8
Businesses by Geography	20,868	3.0	18.8	51.6	23.9	2.6
Farms by Geography	788	2.8	13.6	56.0	26.8	0.9
Family Distribution by Income Level	60,134	24.3	17.3	19.7	38.7	0.0
Median Family Income Non-MSAs - TX		\$61,785	Median Housing Value			\$119,340
			Median Gross Rent			\$771
			Families Below Poverty Level			13.8%
<i>Source: 2020 U.S. Census; 2022 D&amp;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.</i>						

Business demographics report that service industries represent the largest portion of businesses at 33.6 percent, followed by non-classifiable establishments at 21.1 percent, retail trade at 12.9 percent, and finance, insurance, and real estate at 10.3 percent. Major employers in the Non-MSA AA include Stephen F. Austin State University, Lufkin Independent School District, Pilgrim’s Pride Corporation, Lufkin State Supported Living Center, Nacogdoches Independent School District, and St. Luke’s Health Memorial Hospital. In addition, 63.8 percent of area businesses have 4 or fewer employees, and 91.3 percent operate from a single location. Texas Workforce Commission noted Angelina, Nacogdoches, and Henderson Counties reported November 2023, unemployment rates of 3.6 percent, 3.8 percent, and 3.4 percent, respectively, compared to the State of Texas’ rate of 3.5 percent and the U.S.’ rate of 3.5 percent for the same time period.

The following table presents the income categories, based on the 2022 FFIEC-updated median family income of \$68,800 for the Non-MSA area.

<b>Median Family Income Ranges</b>				
<b>Median Family Incomes</b>	<b>Low &lt;50%</b>	<b>Moderate 50% to &lt;80%</b>	<b>Middle 80% to &lt;120%</b>	<b>Upper ≥120%</b>
<b>TX NA Median Family Income (99999)</b>				
2022 (\$68,800)	<\$34,400	\$34,400 to <\$55,040	\$55,040 to <\$82,560	≥\$82,560
<i>Source: FFIEC</i>				

## CONCLUSIONS ON PERFORMANCE CRITERIA IN NON-MSA AA

### LENDING TEST

The institution’s lending performance in the Non-MSA AA is consistent with the institution’s lending performance overall

### Geographic Distribution

#### *Small Business Loans*

<b>Geographic Distribution of Small Business Loans Non-MSA AA</b>					
<b>Tract Income Level</b>	<b>% of Businesses</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	3.0	3	5.9	154	2.0
Moderate	18.8	8	15.7	894	11.6
Middle	51.6	30	58.8	5,054	65.7
Upper	23.9	9	17.6	1,588	20.6
Not Available	2.6	1	2.0	8	0.1
<b>Totals</b>	<b>100.0</b>	<b>51</b>	<b>100.0</b>	<b>7,698</b>	<b>100.0</b>
<i>Source: 2022 D&amp;B Data; Bank Data Due to rounding, totals may not equal 100.0%</i>					

## Home Mortgage Loans

Geographic Distribution of Home Mortgage Loans Non-MSA AA						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low	2.2	1.0	0	0.0	0	0.0
Moderate	16.7	13.4	4	25.0	569	10.5
Middle	58.6	59.5	10	62.5	3,983	73.5
Upper	22.2	25.5	2	12.5	867	16.0
Not Available	0.3	0.5	0	0.0	0	0.0
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>16</b>	<b>100.0</b>	<b>5,419</b>	<b>100.0</b>

Source: 2020 U.S. Census; 2022 HMDA Aggregate Data; 2022 HMDA Data  
Due to rounding, totals may not equal 100.0%

## Borrower Profile

### Small Business Loans

Distribution of Small Business Loans by Gross Annual Revenue Category Non-MSA AA					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
< \$100,000	63.3	17	33.3	753	9.8
\$100,000 - \$249,999	17.9	15	29.4	2,392	31.1
\$250,000 - \$499,999	4.7	11	21.6	1,568	20.4
\$500,000 - \$1,000,000	2.5	6	11.8	2,731	35.5
<b>Subtotal &lt;= \$1,000,000</b>	<b>88.3</b>	<b>49</b>	<b>96.1</b>	<b>7,444</b>	<b>96.7</b>
>\$1,000,000	2.8	0	0.0	0	0.0
Revenue Not Available	8.9	2	3.9	254	3.3
<b>Total</b>	<b>100.0</b>	<b>51</b>	<b>100.0</b>	<b>7,698</b>	<b>100.0</b>

Source: 2022 D&B Data; Bank Data  
Due to rounding, totals may not equal 100.0%

## Home Mortgage Loans

Distribution of Home Mortgage Loans by Borrower Income Level Non-MSA AA						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low	24.3	3.3	0	0.0	0	0.0
Moderate	17.3	12.4	0	0.0	0	0.0
Middle	19.7	18.5	2	12.5	201	3.7
Upper	38.7	45.1	8	50.0	1,924	35.5
Not Available	0.0	20.7	6	37.5	3,294	60.8
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>16</b>	<b>100.0</b>	<b>5,419</b>	<b>100.0</b>
<i>Source: 2020 U.S. Census; 2022 HMDA Aggregate Data; 2022 HMDA Data Due to rounding, totals may not equal 100.0%</i>						

## COMMUNITY DEVELOPMENT TEST

The institution's community development performance in the Non-MSA AA is consistent with the institution's community development performance overall.



## 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.



## Locations and Hours of Operation

Branch Name	Address	City	State & Zip Code	County Name	Census Tract	Census Tract Income	Lobby Hours	Drive Thru Hours
<b>Huntington</b>	208 US Hwy 69	Huntington	TX 75949	Angelina	0013.00	Moderate	M-Th 9 am- 4 pm Fri 9 am – 5 pm	M-Th 7:30 am-5:30 pm Fri 7:30 am- 6 pm
<b>Lufkin- South First</b>	2120 S 1 <sup>st</sup> St	Lufkin	TX 75901	Angelina	0009.02	Upper	M-Th 9 am- 4 pm Fri 9 am – 5 pm	M-Th 7:30 am-5:30 pm Fri 7:30 am- 6 pm
<b>Lufkin- Chestnut</b>	403 S Chestnut St	Lufkin	TX 75901	Angelina	0008.00	Middle	M-Th 9 am- 4 pm Fri 9 am – 5 pm	M-Th 7:30 am-5:30 pm Fri 7:30 am- 6 pm
<b>Nacogdoches</b>	4822 North St	Nacogdoches	TX 75965	Nacogdoches	9505.01	Middle & Distressed or Underserved	M-Th 9 am- 4 pm Fri 9 am – 5 pm	M-Th 7:30 am-5:30 pm Fri 7:30 am- 6 pm
<b>Tyler</b>	6120 S Broadway Ave	Tyler	TX 75703	Smith	0020.06	Upper	M-Th 9 am- 4 pm Fri 9 am – 5 pm	M-Th 7:30 am-5:30 pm Fri 7:30 am- 6 pm
<b>Bullard</b>	107 N Phillips St	Bullard	TX 75757	Smith	0019.15	Upper	M-Th 9 am- 4 pm Fri 9 am – 5 pm	No Drive Thru at this location
<b>Chandler</b>	522 State Hwy 31 E, Suite D	Chandler	TX 75758	Henderson	9501.01	Upper	M-F 8:30 am-5:30 pm	M-F 8:30 am-5:30 pm
<b>Plano</b>	6860 Dallas Pkwy, Suite 110	Plano	TX 75024	Collin	0316.71	Middle & Majority Minority	M-F 9 am- 4 pm	No Drive Thru at this location





**Remote Service Facilities:**

Drive-Up ATMS are located at each office location (except Bullard and Plano) and are available twenty-four hours a day for customer deposits and cash withdrawals and non-customer cash withdrawals.

**Other ATM Service Location:**

Location Name	Address	City	State & Zip Code	County Name	Census Tract	Census Tract Income	Hours
Central ATM	3592 N US Hwy 69	Lufkin	TX 75904	Angelina	0003.01	Middle	24 hours a day



Branches Opened and Closed

Bank name changed to UBank on 5/2/2019

Branch Name	Address	City	State & Zip Code	County Name	Census Tract	Census Tract Income when branch opened/closed	Date Opened	Date Sold/Closed
<b>Plano</b>	6860 Dallas Pkwy, Suite 110	Plano	TX 75024	Collin	0316.71	Middle & Majority Minority	5/15/2023	
<b>Chandler</b>	522 State Hwy 31 E, Suite D	Chandler	TX 75758	Henderson	9501.01	Middle	7/14/2021	
<b>Bank of Tyler-Tyler</b>	3921 Old Jacksonville Rd	Tyler	TX 75701	Smith	0007.00	Moderate & Majority Minority		10/30/2020 & opened new Tyler location
<b>Tyler</b>	6120 S Broadway Ave	Tyler	TX 75703	Smith	0020.06	Upper	11/2/2020	
<b>Bullard</b>	107 N Phillips St	Bullard	TX 75757	Smith	0019.15	Upper	11/2/2020	
<b>Lowery Bank-Sugar Land</b>	16555 Southwest Fwy	Sugar Land	TX 77479	Fort Bend	6704.00	Upper		2/1/2019 sold to Allegiance Bank



## Products and Services

### **Deposit Products**

Personal and Business Checking Accounts  
Money Market Accounts  
Personal and Business Savings  
Certificates of Deposit  
Individual Retirement Accounts  
Buddy Checking (for kids)

### **Other Services**

Safe Deposit Box rentals (not at all locations)  
Online and Mobile Banking  
Mobile and Remote Deposit Capture  
Cashier's Checks  
Wire Transfers  
Telephone Banking  
ATM & Night Depository (not at all locations)  
Personal and Business Credit Cards  
Treasury Management  
Zelle  
Notary Public (customers only)  
Instant Issue Debit Cards (not at all locations)  
Automated Clearing House (ACH) Services  
Electronic Statements  
Coin Counting Machine (not at all locations)  
Check Order  
Merchant Services

### **Consumer Loans**

Personal Loans  
New and Used Vehicle Loans  
Boat Loans  
RV Loans  
Motorcycle, ATVs, and Jet Ski Loans  
Mortgage Loans  
Construction Loans  
Home Equity Loans  
Vacant Lot Loans  
Certificate of Deposit Loans

### **Business Loans**

Commercial Real Estate Loans  
Vehicle Loans  
Accounts Receivable Loans  
Equipment Loans  
Inventory Loans  
Agricultural Loans  
Aircraft Loans  
Lines of Credit  
Construction and Development Loans  
SBA and other Guaranteed Loans

# UBank

## IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

Common Features/Fee Schedule –Effective July 29, 2024

<b>Account Closed Within 90 Days of Opening</b>	\$25.00
<b>Bookkeeping Services</b>	
Account Balancing Assistance (1 hour minimum)	\$25.00 per hour
Account Research (1 hour minimum)	\$25.00 per hour
<b>ATM/Debit Card Fees</b>	
Foreign ATM Withdrawal Fee	\$1.50
Foreign ATM Balance Inquiry Fee	\$0.25
Service Charge Fee	\$1.00 per month
Replacement Fee	\$5.00
Change PIN	\$5.00
Currency Conversion Fee — International Transactions	0.2% of amount transacted
Cross Border Transaction Fee — International Transactions	0.9% of amount transacted
<b>Cashier's Check</b>	\$5.00
<b>Copy of Periodic Statement/ Printout or Photocopy</b>	\$3.00
<b>Collections</b>	
Checks and Drafts	\$15.00
Immediate Credit	\$50.00
<b>Deposit Item Return Charge</b>	\$10.00
<b>Duplicate Mortgage or Vehicle Release of Lien or Lost Title</b>	\$25.00
<b>Executions/Garnishments/Levies (plus legal fees)</b>	\$50.00
<b>External Transfer — Next Day</b>	\$5.00
<b>Inactivity Fee (after 90 days if balance less than \$100)</b>	\$5.00 per month
<b>Overdraft Fee*</b>	\$33.00
<b>Return Item Fee*</b>	\$33.00
<b>Safe Deposit Box Drilling (plus locksmith service call charge)</b>	\$76.00
<b>Safe Deposit Box Lost Key Fee</b>	\$10.00
<b>Same Day Bill Pay</b>	\$9.95
<b>Stop Payment</b>	\$30.00
<b>Subpoena (1 hour minimum)</b>	\$150.00 per hour
<b>Telephone Transfer (not automated)</b>	\$4.00
<b>Temporary Checks (multiples of four)</b>	\$1.50
<b>MSB Account Fee</b>	\$500.00
<b>MRB Operation Account Fee</b>	\$1,500.00
<b>MRB Reserve Account Fee</b>	\$150.00
<b>Wire Transfer</b>	
Domestic Outgoing	\$23.00
Domestic Incoming	\$10.00
International (Incoming or Outgoing)	\$58.00
<b>Small Coin Bags</b>	\$5.00
<b>Standard Zipper Bags</b>	\$10.00
<b>Locking Zipper Bags</b>	\$35.00

### Member FDIC

\*Includes overdrafts or returned items created by check, in-person withdrawal, auto transfer withdrawal, debit card withdrawal or other electronic means. \*A fee may be charged to you each time the same item whether it is created by check, transfer request, in person withdrawal or other electronic means, is paid or returned unpaid.



### Loan to Deposit Ratios

Quarter Ending	Ratio
September 2022	91.87%
December 2022	91.58%
March 2023	92.71%
June 2023	91.76%
September 2023	92.84%
December 2023	92.74%
March 2024	89.14%
June 2024	90.06%
September 2024	87.05%

Search

Layers Info Author

+  County

-  Census Tract

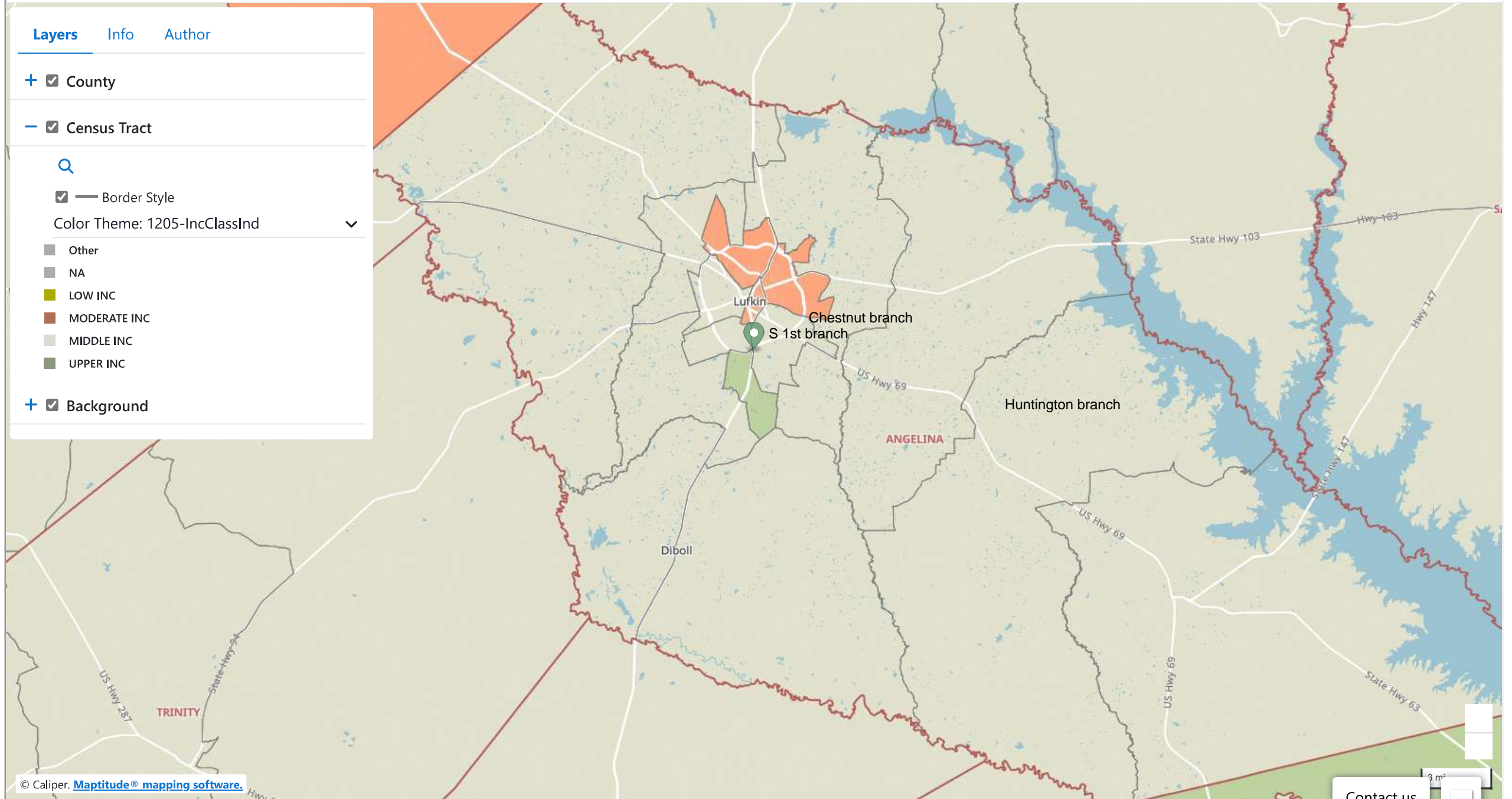


Border Style

Color Theme: 1205-IncClassInd

- Other
- NA
- LOW INC
- MODERATE INC
- MIDDLE INC
- UPPER INC

+  Background



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2023 FFIEC Census Report - Summary Census Demographic Information

State: 48 - TEXAS (TX)

County: 005 - ANGELINA COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
48	005	0001.02	Upper	No	131.84	\$73,200	\$96,507	\$81,458	4983	23.38	1165	1415	2159
48	005	0001.03	Upper	No	139.30	\$73,200	\$101,968	\$86,068	3440	30.12	1036	980	1217
48	005	0001.04	Middle	No	114.97	\$73,200	\$84,158	\$71,037	2974	17.42	518	843	1333
48	005	0002.01	Middle	No	80.88	\$73,200	\$59,204	\$49,973	3138	31.87	1000	880	1317
48	005	0002.02	Moderate	No	76.63	\$73,200	\$56,093	\$47,349	3558	44.15	1571	884	1307
48	005	0003.01	Middle	No	100.36	\$73,200	\$73,464	\$62,013	5413	35.01	1895	1493	2159
48	005	0003.02	Middle	No	106.41	\$73,200	\$77,892	\$65,750	5319	35.61	1894	1297	1995
48	005	0004.00	Moderate	No	77.96	\$73,200	\$57,067	\$48,173	5361	60.79	3259	952	1861
48	005	0005.00	Low	No	48.35	\$73,200	\$35,392	\$29,875	3640	87.72	3193	491	1564
48	005	0006.00	Moderate	No	63.93	\$73,200	\$46,797	\$39,505	5836	79.22	4623	977	1961
48	005	0007.00	Middle	No	85.77	\$73,200	\$62,784	\$52,995	3070	78.11	2398	393	1173
48	005	0008.00	Middle	No	94.90	\$73,200	\$69,467	\$58,634	6165	48.43	2986	1404	2109
48	005	0009.02	Upper	No	137.96	\$73,200	\$100,987	\$85,239	3731	35.89	1339	668	1155
48	005	0009.03	Middle	No	114.67	\$73,200	\$83,938	\$70,850	3245	36.15	1173	728	1024
48	005	0009.04	Middle	No	119.36	\$73,200	\$87,372	\$73,750	3269	50.87	1663	703	956
48	005	0010.01	Moderate	No	74.65	\$73,200	\$54,644	\$46,125	5043	61.93	3123	998	1684
48	005	0010.02	Middle	No	101.35	\$73,200	\$74,188	\$62,625	4035	41.86	1689	1092	1570
48	005	0011.01	Middle	No	103.90	\$73,200	\$76,055	\$64,196	3396	18.26	620	1113	1401
48	005	0011.02	Middle	No	86.84	\$73,200	\$63,567	\$53,658	3056	17.28	528	943	1414
48	005	0012.00	Moderate	No	65.12	\$73,200	\$47,668	\$40,239	2594	9.48	246	834	1991
48	005	0013.00	Moderate	No	75.60	\$73,200	\$55,339	\$46,711	5129	9.87	506	1529	2716

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

Search

Layers Info Author

+  County

-  Census Tract

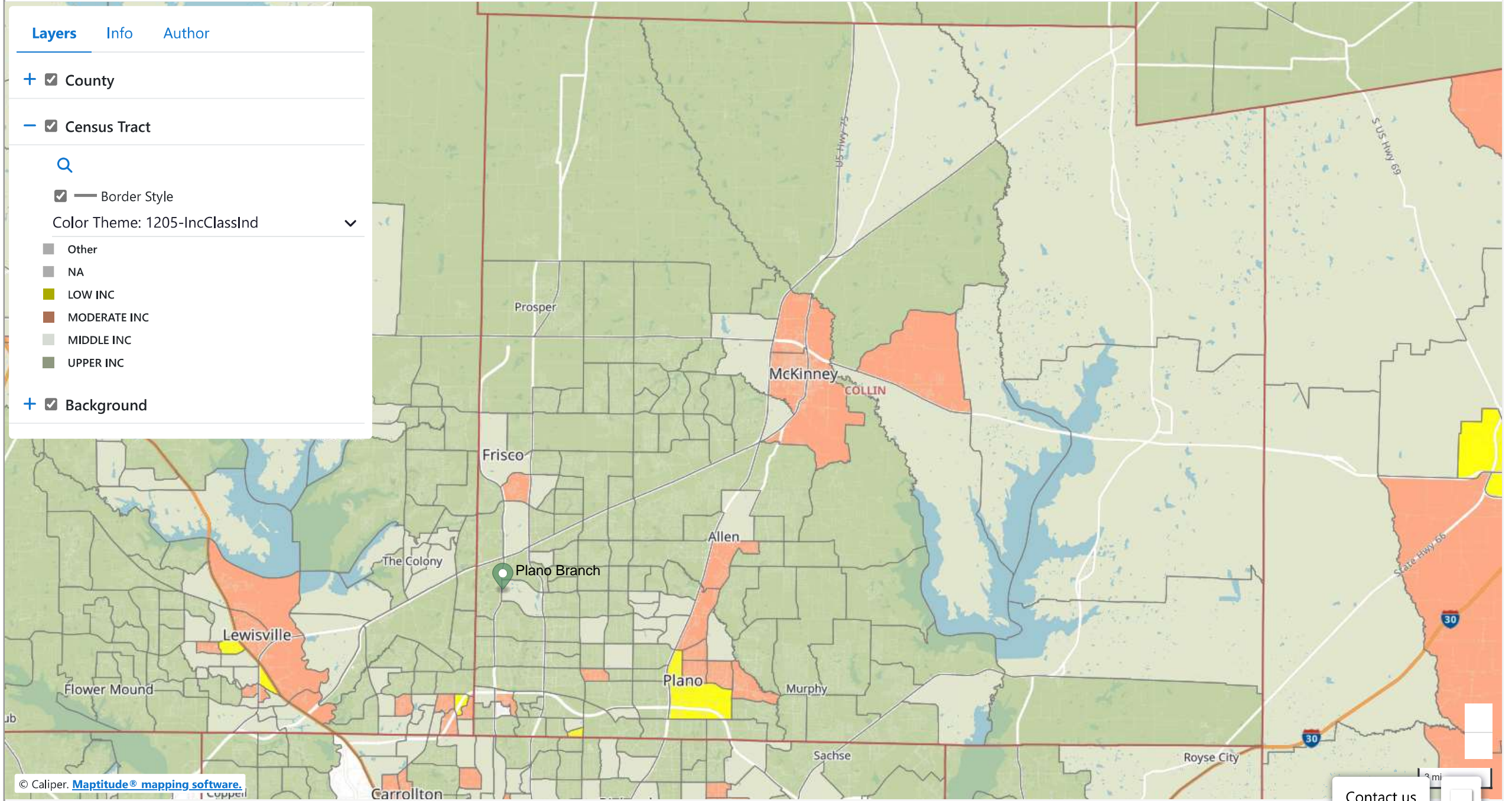
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Border Style

Color Theme: 1205-IncClassInd ▼

- Other
- NA
- LOW INC
- MODERATE INC
- MIDDLE INC
- UPPER INC

+  Background



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2023 FFIEC Census Report - Summary Census Demographic Information

State: 48 - TEXAS (TX)

County: 085 - COLLIN COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
48	085	0301.01	Middle	No	89.77	\$105,600	\$94,797	\$79,286	3595	30.18	1085	641	807
48	085	0301.02	Moderate	No	76.70	\$105,600	\$80,995	\$67,740	4282	26.69	1143	795	1138
48	085	0302.01	Middle	No	100.49	\$105,600	\$106,117	\$88,750	6175	34.02	2101	914	1209
48	085	0302.02	Upper	No	163.98	\$105,600	\$173,163	\$144,821	6345	31.96	2028	1047	1290
48	085	0302.04	Middle	No	112.05	\$105,600	\$118,325	\$98,960	7554	42.65	3222	1498	2020
48	085	0302.05	Middle	No	86.77	\$105,600	\$91,629	\$76,632	4869	43.89	2137	1166	1597
48	085	0302.06	Upper	No	148.63	\$105,600	\$156,953	\$131,267	4565	37.06	1692	956	1064
48	085	0302.07	Middle	No	100.30	\$105,600	\$105,917	\$88,580	14195	38.16	5417	2415	2984
48	085	0303.01	Upper	No	158.86	\$105,600	\$167,756	\$140,298	9945	39.00	3879	2229	2754
48	085	0303.02	Upper	No	214.94	\$105,600	\$226,977	\$189,826	5812	21.71	1262	1306	1516
48	085	0303.03	Upper	No	174.37	\$105,600	\$184,135	\$154,000	10198	31.40	3202	2629	2835
48	085	0303.04	Upper	No	169.43	\$105,600	\$178,918	\$149,637	7973	29.00	2312	1752	2146
48	085	0303.06	Upper	No	144.09	\$105,600	\$152,159	\$127,260	11608	33.75	3918	2552	2993
48	085	0303.07	Upper	No	160.23	\$105,600	\$169,203	\$141,509	12663	27.74	3513	3283	3636
48	085	0304.03	Upper	No	137.93	\$105,600	\$145,654	\$121,815	5616	39.46	2216	1541	2368
48	085	0304.04	Upper	No	145.15	\$105,600	\$153,278	\$128,194	5535	44.91	2486	1883	2333
48	085	0304.05	Middle	No	86.67	\$105,600	\$91,524	\$76,543	4546	53.70	2441	877	1154
48	085	0304.06	Middle	No	92.96	\$105,600	\$98,166	\$82,102	5622	60.89	3423	479	920
48	085	0304.07	Upper	No	225.04	\$105,600	\$237,642	\$198,750	3868	33.14	1282	1200	1468
48	085	0304.09	Moderate	No	56.88	\$105,600	\$60,065	\$50,241	3619	58.75	2126	279	513
48	085	0304.10	Middle	No	105.71	\$105,600	\$111,630	\$93,359	4349	50.45	2194	631	1031
48	085	0305.04	Upper	No	142.32	\$105,600	\$150,290	\$125,694	4417	42.22	1865	625	724
48	085	0305.05	Middle	No	117.45	\$105,600	\$124,027	\$103,729	5903	57.33	3384	184	363
48	085	0305.06	Upper	No	143.76	\$105,600	\$151,811	\$126,964	4543	50.28	2284	1013	1281
48	085	0305.07	Upper	No	167.31	\$105,600	\$176,679	\$147,763	1810	37.96	687	548	651
48	085	0305.09	Upper	No	158.17	\$105,600	\$167,028	\$139,688	2507	45.51	1141	803	970

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
48	085	0305.10	Upper	No	124.37	\$105,600	\$131,335	\$109,844	3107	53.85	1673	818	1187
48	085	0305.11	Upper	No	209.24	\$105,600	\$220,957	\$184,792	14451	71.78	10373	3441	3860
48	085	0305.12	Upper	No	216.68	\$105,600	\$228,814	\$191,364	4566	47.35	2162	1540	1606
48	085	0305.15	Upper	No	125.62	\$105,600	\$132,655	\$110,943	6444	43.08	2776	1982	2338
48	085	0305.16	Upper	No	159.14	\$105,600	\$168,052	\$140,545	7412	56.52	4189	1684	2134
48	085	0305.17	Upper	No	143.91	\$105,600	\$151,969	\$127,102	9512	47.90	4556	2182	2535
48	085	0305.18	Upper	No	202.83	\$105,600	\$214,188	\$179,135	9638	75.90	7315	2352	2458
48	085	0305.19	Upper	No	185.08	\$105,600	\$195,444	\$163,456	8888	60.11	5343	1450	1876
48	085	0305.20	Upper	No	153.41	\$105,600	\$162,001	\$135,492	6791	60.04	4077	1406	1802
48	085	0305.21	Upper	No	157.84	\$105,600	\$166,679	\$139,397	5252	73.42	3856	1188	1484
48	085	0305.24	Upper	No	130.04	\$105,600	\$137,322	\$114,853	8990	60.69	5456	1948	2252
48	085	0305.25	Upper	No	128.37	\$105,600	\$135,559	\$113,371	5966	22.31	1331	1635	1699
48	085	0305.29	Upper	No	149.72	\$105,600	\$158,104	\$132,227	3710	37.14	1378	723	964
48	085	0305.31	Upper	No	171.99	\$105,600	\$181,621	\$151,899	6856	24.85	1704	2085	2236
48	085	0305.32	Upper	No	185.24	\$105,600	\$195,613	\$163,600	3015	41.29	1245	565	794
48	085	0305.33	Upper	No	199.08	\$105,600	\$210,228	\$175,823	3355	34.52	1158	954	1116
48	085	0305.34	Upper	No	155.16	\$105,600	\$163,849	\$137,031	3173	23.35	741	869	1049
48	085	0305.35	Upper	No	120.48	\$105,600	\$127,227	\$106,406	2786	24.80	691	783	892
48	085	0305.36	Upper	No	162.69	\$105,600	\$171,801	\$143,680	7209	68.14	4912	1767	2058
48	085	0305.37	Upper	No	154.07	\$105,600	\$162,698	\$136,071	7579	59.34	4497	1683	1873
48	085	0305.38	Upper	No	153.97	\$105,600	\$162,592	\$135,984	5584	62.39	3484	1319	1821
48	085	0305.39	Upper	No	137.36	\$105,600	\$145,052	\$121,311	5448	44.81	2441	1387	2068
48	085	0305.40	Moderate	No	64.03	\$105,600	\$67,616	\$56,556	4154	62.71	2605	153	291
48	085	0305.41	Upper	No	167.08	\$105,600	\$176,436	\$147,560	4468	58.95	2634	907	1047
48	085	0305.42	Upper	No	129.05	\$105,600	\$136,277	\$113,971	8325	55.35	4608	1164	1419
48	085	0305.43	Unknown	No	0.00	\$105,600	\$0	\$0	3672	69.04	2535	276	304
48	085	0305.44	Upper	No	135.15	\$105,600	\$142,718	\$119,366	5510	34.65	1909	1191	1257
48	085	0305.45	Upper	No	182.58	\$105,600	\$192,804	\$161,250	3034	22.58	685	992	1063
48	085	0305.46	Upper	No	197.32	\$105,600	\$208,370	\$174,269	5611	35.59	1997	1327	1484

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48	085	0305.47	Upper	No	187.93	\$105,600	\$198,454	\$165,972	5715	32.53	1859	1554	1674
48	085	0305.48	Upper	No	147.92	\$105,600	\$156,204	\$130,643	4794	40.28	1931	1342	1939
48	085	0305.49	Upper	No	128.11	\$105,600	\$135,284	\$113,147	2612	45.67	1193	625	931
48	085	0305.50	Upper	No	130.46	\$105,600	\$137,766	\$115,222	4218	42.84	1807	1183	1617
48	085	0306.04	Upper	No	128.87	\$105,600	\$136,087	\$113,819	3353	45.57	1528	670	893
48	085	0306.05	Middle	No	94.21	\$105,600	\$99,486	\$83,202	6758	56.02	3786	1112	1939
48	085	0306.06	Middle	No	102.07	\$105,600	\$107,786	\$90,147	5597	46.20	2586	1104	1306
48	085	0306.07	Upper	No	172.71	\$105,600	\$182,382	\$152,534	5200	22.15	1152	1790	1942
48	085	0306.08	Upper	No	123.09	\$105,600	\$129,983	\$108,713	2508	48.56	1218	413	526
48	085	0306.09	Upper	No	128.07	\$105,600	\$135,242	\$113,108	6776	45.45	3080	2125	2557
48	085	0307.01	Middle	No	91.64	\$105,600	\$96,772	\$80,938	3363	58.97	1983	666	1119
48	085	0307.02	Middle	No	88.89	\$105,600	\$93,868	\$78,507	4874	48.89	2383	1166	1910
48	085	0308.01	Moderate	No	64.90	\$105,600	\$68,534	\$57,321	4521	58.00	2622	431	762
48	085	0308.02	Moderate	No	63.69	\$105,600	\$67,257	\$56,250	6099	58.53	3570	663	1398
48	085	0309.01	Unknown	No	0.00	\$105,600	\$0	\$0	2335	81.93	1913	265	547
48	085	0309.02	Unknown	No	0.00	\$105,600	\$0	\$0	6	0.00	0	0	0
48	085	0309.03	Moderate	No	64.78	\$105,600	\$68,408	\$57,214	7763	71.62	5560	1194	1683
48	085	0310.03	Middle	No	96.85	\$105,600	\$102,274	\$85,536	12022	53.98	6490	2218	2703
48	085	0310.05	Middle	No	86.86	\$105,600	\$91,724	\$76,719	3126	43.92	1373	815	1227
48	085	0310.06	Middle	No	80.53	\$105,600	\$85,040	\$71,125	3460	46.85	1621	642	788
48	085	0310.07	Middle	No	97.13	\$105,600	\$102,569	\$85,781	6291	50.64	3186	1008	1283
48	085	0310.08	Moderate	No	65.39	\$105,600	\$69,052	\$57,757	3229	49.61	1602	529	1027
48	085	0311.01	Middle	No	100.38	\$105,600	\$106,001	\$88,654	5837	35.65	2081	1302	1815
48	085	0311.02	Middle	No	119.02	\$105,600	\$125,685	\$105,117	6507	41.19	2680	1435	1945
48	085	0312.01	Middle	No	115.63	\$105,600	\$122,105	\$102,125	7895	32.74	2585	1672	1937
48	085	0312.02	Upper	No	128.50	\$105,600	\$135,696	\$113,490	7224	39.92	2884	1452	1691
48	085	0313.08	Upper	No	125.75	\$105,600	\$132,792	\$111,058	6999	41.71	2919	1494	1851
48	085	0313.14	Upper	No	149.84	\$105,600	\$158,231	\$132,335	6001	39.96	2398	1255	1431

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48	085	0313.18	Upper	No	120.97	\$105,600	\$127,744	\$106,838	5832	47.46	2768	1178	1510
48	085	0313.19	Moderate	No	75.87	\$105,600	\$80,119	\$67,008	4707	52.90	2490	785	1080
48	085	0313.20	Upper	No	121.44	\$105,600	\$128,241	\$107,254	6153	34.89	2147	1592	1951
48	085	0313.21	Upper	No	145.97	\$105,600	\$154,144	\$128,917	7121	42.37	3017	1513	1637
48	085	0313.22	Upper	No	133.61	\$105,600	\$141,092	\$118,000	8733	45.73	3994	1852	2173
48	085	0313.23	Middle	No	119.88	\$105,600	\$126,593	\$105,880	5369	43.81	2352	1241	1588
48	085	0313.24	Upper	No	176.49	\$105,600	\$186,373	\$155,875	4567	49.40	2256	1488	1586
48	085	0313.25	Upper	No	138.61	\$105,600	\$146,372	\$122,422	2188	36.06	789	621	676
48	085	0313.26	Upper	No	232.73	\$105,600	\$245,763	\$205,543	6305	47.23	2978	1521	1612
48	085	0313.27	Upper	No	190.92	\$105,600	\$201,612	\$168,618	4347	49.80	2165	1002	1064
48	085	0313.28	Upper	No	151.93	\$105,600	\$160,438	\$134,180	3830	53.19	2037	1009	1071
48	085	0313.29	Upper	No	156.87	\$105,600	\$165,655	\$138,548	6772	57.63	3903	1559	1861
48	085	0313.30	Upper	No	133.00	\$105,600	\$140,448	\$117,463	5905	44.93	2653	1150	1562
48	085	0313.31	Middle	No	104.77	\$105,600	\$110,637	\$92,528	4990	64.23	3205	947	1177
48	085	0313.32	Middle	No	113.15	\$105,600	\$119,486	\$99,930	5218	60.14	3138	1209	1569
48	085	0313.33	Upper	No	152.86	\$105,600	\$161,420	\$135,000	3826	75.90	2904	857	1036
48	085	0313.34	Upper	No	149.57	\$105,600	\$157,946	\$132,098	2877	46.89	1349	936	1105
48	085	0313.35	Upper	No	151.44	\$105,600	\$159,921	\$133,750	6108	45.30	2767	1509	1695
48	085	0313.36	Upper	No	185.58	\$105,600	\$195,972	\$163,897	5486	48.45	2658	1107	1164
48	085	0314.08	Upper	No	132.91	\$105,600	\$140,353	\$117,386	3495	43.66	1526	947	1025
48	085	0314.11	Upper	No	164.25	\$105,600	\$173,448	\$145,064	6037	50.39	3042	1585	1705
48	085	0314.12	Upper	No	151.25	\$105,600	\$159,720	\$133,577	6555	33.71	2210	1275	1505
48	085	0314.13	Middle	No	115.39	\$105,600	\$121,852	\$101,907	6839	51.43	3517	1700	2089
48	085	0314.14	Upper	No	148.82	\$105,600	\$157,154	\$131,435	6149	41.00	2521	2004	2113
48	085	0314.15	Upper	No	200.08	\$105,600	\$211,284	\$176,708	4945	35.87	1774	1469	1720
48	085	0314.16	Upper	No	210.32	\$105,600	\$222,098	\$185,747	10717	61.32	6572	2375	2659
48	085	0314.17	Upper	No	240.82	\$105,600	\$254,306	\$212,683	6840	57.65	3943	1160	1257
48	085	0314.18	Upper	No	212.44	\$105,600	\$224,337	\$187,620	7110	57.37	4079	1524	1844
48	085	0314.19	Upper	No	171.04	\$105,600	\$180,618	\$151,059	4929	23.62	1164	1325	1696

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48	085	0314.20	Middle	No	117.73	\$105,600	\$124,323	\$103,977	3446	13.70	472	1376	1554
48	085	0314.21	Upper	No	152.35	\$105,600	\$160,882	\$134,549	4573	65.51	2996	964	1201
48	085	0314.22	Middle	No	115.22	\$105,600	\$121,672	\$101,765	4006	39.92	1599	1296	1442
48	085	0314.23	Middle	No	101.11	\$105,600	\$106,772	\$89,300	2899	47.02	1363	976	1164
48	085	0314.24	Middle	No	113.85	\$105,600	\$120,226	\$100,548	2875	40.17	1155	911	1124
48	085	0314.25	Upper	No	126.98	\$105,600	\$134,091	\$112,143	5725	44.61	2554	1302	1776
48	085	0315.04	Middle	No	110.64	\$105,600	\$116,836	\$97,717	7033	35.52	2498	1943	2423
48	085	0315.07	Middle	No	114.74	\$105,600	\$121,165	\$101,339	7056	47.05	3320	1021	1395
48	085	0315.08	Middle	No	116.45	\$105,600	\$122,971	\$102,845	6124	44.97	2754	1056	1356
48	085	0315.09	Upper	No	144.28	\$105,600	\$152,360	\$127,426	3873	53.89	2087	1186	1542
48	085	0315.10	Upper	No	175.33	\$105,600	\$185,148	\$154,848	6863	46.31	3178	1263	1494
48	085	0315.11	Moderate	No	60.70	\$105,600	\$64,099	\$53,615	5447	51.66	2814	1063	1511
48	085	0315.12	Middle	No	96.26	\$105,600	\$101,651	\$85,015	3466	55.91	1938	587	896
48	085	0316.11	Middle	No	107.34	\$105,600	\$113,351	\$94,802	3919	56.83	2227	946	1211
48	085	0316.13	Upper	No	160.12	\$105,600	\$169,087	\$141,417	5612	28.42	1595	1854	2106
48	085	0316.21	Middle	No	95.36	\$105,600	\$100,700	\$84,219	5624	42.46	2388	1355	1896
48	085	0316.22	Upper	No	134.10	\$105,600	\$141,610	\$118,438	6089	45.94	2797	1571	1740
48	085	0316.23	Middle	No	94.40	\$105,600	\$99,686	\$83,375	2706	51.66	1398	611	728
48	085	0316.24	Moderate	No	74.54	\$105,600	\$78,714	\$65,833	3532	61.07	2157	384	667
48	085	0316.25	Upper	No	136.57	\$105,600	\$144,218	\$120,613	4339	29.22	1268	1443	1681
48	085	0316.26	Upper	No	149.38	\$105,600	\$157,745	\$131,932	2342	25.70	602	782	887
48	085	0316.27	Middle	No	93.01	\$105,600	\$98,219	\$82,143	4754	35.91	1707	1548	1806
48	085	0316.28	Middle	No	104.67	\$105,600	\$110,532	\$92,443	3472	42.14	1463	1124	1416
48	085	0316.29	Middle	No	97.59	\$105,600	\$103,055	\$86,193	3398	47.50	1614	866	1222
48	085	0316.30	Middle	No	118.85	\$105,600	\$125,506	\$104,963	4466	41.22	1841	1294	1544
48	085	0316.31	Middle	No	118.43	\$105,600	\$125,062	\$104,593	4581	54.81	2511	1016	1161
48	085	0316.32	Middle	No	105.32	\$105,600	\$111,218	\$93,015	5532	51.77	2864	809	1352
48	085	0316.33	Upper	No	125.45	\$105,600	\$132,475	\$110,795	3636	45.52	1655	1203	1434

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48	085	0316.34	Middle	No	89.16	\$105,600	\$94,153	\$78,750	3022	47.92	1448	606	989
48	085	0316.35	Middle	No	97.90	\$105,600	\$103,382	\$86,467	4493	64.75	2909	617	1179
48	085	0316.36	Upper	No	122.26	\$105,600	\$129,107	\$107,982	6554	43.61	2858	1977	2464
48	085	0316.39	Upper	No	142.82	\$105,600	\$150,818	\$126,140	7146	65.51	4681	1597	1850
48	085	0316.41	Upper	No	158.79	\$105,600	\$167,682	\$140,244	6306	72.12	4548	1387	1778
48	085	0316.42	Upper	No	164.26	\$105,600	\$173,459	\$145,069	4496	44.64	2007	1440	1724
48	085	0316.43	Upper	No	136.72	\$105,600	\$144,376	\$120,748	4518	48.52	2192	675	937
48	085	0316.45	Upper	No	184.64	\$105,600	\$194,980	\$163,068	2017	29.15	588	617	622
48	085	0316.46	Upper	No	246.35	\$105,600	\$260,146	\$217,566	6402	43.78	2803	1420	1638
48	085	0316.47	Upper	No	161.93	\$105,600	\$170,998	\$143,009	3273	47.57	1557	606	766
48	085	0316.49	Upper	No	163.52	\$105,600	\$172,677	\$144,417	5611	36.62	2055	1275	1316
48	085	0316.54	Upper	No	184.41	\$105,600	\$194,737	\$162,862	3768	40.95	1543	1393	1494
48	085	0316.55	Upper	No	120.88	\$105,600	\$127,649	\$106,758	4731	46.86	2217	1029	1087
48	085	0316.57	Middle	No	107.71	\$105,600	\$113,742	\$95,132	2935	52.71	1547	106	172
48	085	0316.59	Middle	No	119.47	\$105,600	\$126,160	\$105,517	2121	69.78	1480	137	251
48	085	0316.60	Upper	No	122.29	\$105,600	\$129,138	\$108,005	5418	81.01	4389	290	433
48	085	0316.61	Upper	No	167.80	\$105,600	\$177,197	\$148,194	3695	71.20	2631	926	1131
48	085	0316.62	Upper	No	154.80	\$105,600	\$163,469	\$136,719	4726	62.27	2943	1043	1437
48	085	0316.63	Upper	No	167.23	\$105,600	\$176,595	\$147,697	3846	66.46	2556	810	1169
48	085	0316.64	Upper	No	187.45	\$105,600	\$197,947	\$165,551	3869	49.68	1922	1198	1266
48	085	0316.65	Middle	No	86.52	\$105,600	\$91,365	\$76,417	3414	70.33	2401	225	352
48	085	0316.66	Upper	No	159.72	\$105,600	\$168,664	\$141,058	5701	61.74	3520	1094	1202
48	085	0316.67	Upper	No	193.45	\$105,600	\$204,283	\$170,854	3340	48.89	1633	818	873
48	085	0316.68	Upper	No	283.07	\$105,600	\$298,922	\$250,001	3761	35.79	1346	1637	1676
48	085	0316.69	Upper	No	170.29	\$105,600	\$179,826	\$150,395	2624	57.13	1499	410	573
48	085	0316.70	Unknown	No	0.00	\$105,600	\$0	\$0	1428	42.72	610	54	97
48	085	0316.71	Middle	No	102.89	\$105,600	\$108,652	\$90,875	2528	50.67	1281	8	71
48	085	0316.72	Middle	No	116.69	\$105,600	\$123,225	\$103,059	2263	56.74	1284	0	172
48	085	0316.73	Middle	No	101.96	\$105,600	\$107,670	\$90,048	2817	70.61	1989	156	213

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48	085	0316.74	Upper	No	129.82	\$105,600	\$137,090	\$114,659	5277	61.46	3243	632	962
48	085	0316.75	Upper	No	143.22	\$105,600	\$151,240	\$126,492	3107	56.65	1760	540	841
48	085	0316.76	Upper	No	132.10	\$105,600	\$139,498	\$116,667	4082	45.57	1860	1017	1221
48	085	0316.77	Upper	No	195.58	\$105,600	\$206,532	\$172,727	3073	50.93	1565	928	1020
48	085	0316.78	Upper	No	170.26	\$105,600	\$179,795	\$150,371	3607	42.78	1543	1020	1062
48	085	0316.79	Upper	No	188.93	\$105,600	\$199,510	\$166,856	2883	77.35	2230	740	866
48	085	0316.80	Upper	No	279.45	\$105,600	\$295,099	\$246,797	3828	64.26	2460	1221	1270
48	085	0316.81	Upper	No	128.47	\$105,600	\$135,664	\$113,462	2619	26.38	691	681	898
48	085	0316.82	Upper	No	135.57	\$105,600	\$143,162	\$119,732	3662	39.98	1464	1059	1225
48	085	0317.04	Upper	No	173.54	\$105,600	\$183,258	\$153,264	3625	43.59	1580	880	1163
48	085	0317.06	Upper	No	258.85	\$105,600	\$273,346	\$228,611	2253	25.83	582	813	892
48	085	0317.08	Middle	No	119.74	\$105,600	\$126,445	\$105,750	3902	39.36	1536	1191	1392
48	085	0317.09	Middle	No	119.93	\$105,600	\$126,646	\$105,921	4931	51.41	2535	894	1305
48	085	0317.11	Upper	No	128.23	\$105,600	\$135,411	\$113,250	3265	43.64	1425	881	1051
48	085	0317.13	Middle	No	102.60	\$105,600	\$108,346	\$90,617	4572	70.84	3239	346	471
48	085	0317.15	Upper	No	188.88	\$105,600	\$199,457	\$166,815	2703	35.96	972	786	903
48	085	0317.16	Upper	No	135.43	\$105,600	\$143,014	\$119,609	2378	41.25	981	708	755
48	085	0317.17	Upper	No	130.21	\$105,600	\$137,502	\$115,000	2037	56.50	1151	290	543
48	085	0317.18	Upper	No	168.99	\$105,600	\$178,453	\$149,250	2479	28.04	695	674	882
48	085	0317.19	Upper	No	157.42	\$105,600	\$166,236	\$139,028	1717	41.18	707	538	664
48	085	0317.20	Low	No	44.31	\$105,600	\$46,791	\$39,136	3759	83.59	3142	23	215
48	085	0317.21	Upper	No	122.45	\$105,600	\$129,307	\$108,142	2303	46.72	1076	775	1041
48	085	0317.22	Middle	No	83.28	\$105,600	\$87,944	\$73,556	2994	71.04	2127	0	94
48	085	0317.23	Low	No	43.87	\$105,600	\$46,327	\$38,750	3777	78.66	2971	0	274
48	085	0317.24	Moderate	No	68.32	\$105,600	\$72,146	\$60,337	3004	71.30	2142	214	351
48	085	0318.06	Middle	No	84.25	\$105,600	\$88,968	\$74,408	2454	69.80	1713	38	106
48	085	0318.07	Middle	No	104.52	\$105,600	\$110,373	\$92,308	5034	27.47	1383	1396	1712
48	085	0318.08	Middle	No	118.08	\$105,600	\$124,692	\$104,286	3273	33.73	1104	1368	1512

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48	085	0318.09	Moderate	No	62.71	\$105,600	\$66,222	\$55,391	1970	72.54	1429	53	97
48	085	0318.10	Upper	No	125.18	\$105,600	\$132,190	\$110,560	1854	52.32	970	0	228
48	085	0318.11	Middle	No	108.23	\$105,600	\$114,291	\$95,592	1968	50.81	1000	0	0
48	085	0318.12	Middle	No	114.10	\$105,600	\$120,490	\$100,769	2055	34.89	717	193	66
48	085	0318.13	Unknown	No	0.00	\$105,600	\$0	\$0	5232	57.76	3022	0	38
48	085	0318.14	Upper	No	149.27	\$105,600	\$157,629	\$131,835	1875	24.64	462	668	710
48	085	0318.15	Upper	No	158.81	\$105,600	\$167,703	\$140,259	3951	33.99	1343	1102	1241
48	085	0318.16	Middle	No	118.48	\$105,600	\$125,115	\$104,643	3228	43.18	1394	696	736
48	085	0319.01	Moderate	No	72.27	\$105,600	\$76,317	\$63,834	2817	71.10	2003	62	511
48	085	0319.02	Moderate	No	73.77	\$105,600	\$77,901	\$65,156	3724	71.19	2651	357	587
48	085	0319.03	Upper	No	123.79	\$105,600	\$130,722	\$109,327	1280	57.58	737	17	195
48	085	0319.04	Upper	No	122.98	\$105,600	\$129,867	\$108,611	3300	60.94	2011	14	32
48	085	0320.03	Moderate	No	66.65	\$105,600	\$70,382	\$58,864	6019	75.56	4548	917	1231
48	085	0320.08	Middle	No	108.23	\$105,600	\$114,291	\$95,585	4377	51.86	2270	1290	1539
48	085	0320.10	Moderate	No	76.68	\$105,600	\$80,974	\$67,727	5839	69.81	4076	804	1231
48	085	0320.12	Moderate	No	56.99	\$105,600	\$60,181	\$50,333	3662	73.46	2690	806	1067
48	085	0320.13	Moderate	No	69.74	\$105,600	\$73,645	\$61,598	6801	77.49	5270	816	1266
48	085	0320.14	Moderate	No	68.48	\$105,600	\$72,315	\$60,486	5347	77.97	4169	589	931
48	085	0320.15	Middle	No	80.36	\$105,600	\$84,860	\$70,977	2380	52.65	1253	691	997
48	085	0320.16	Upper	No	152.34	\$105,600	\$160,871	\$134,545	2716	71.17	1933	800	910
48	085	0320.17	Middle	No	112.89	\$105,600	\$119,212	\$99,702	5026	58.50	2940	864	1109
48	085	0320.18	Upper	No	138.64	\$105,600	\$146,404	\$122,440	3595	43.48	1563	859	1070
48	085	0320.19	Upper	No	238.36	\$105,600	\$251,708	\$210,511	2987	58.05	1734	915	1028

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-  Census Tract

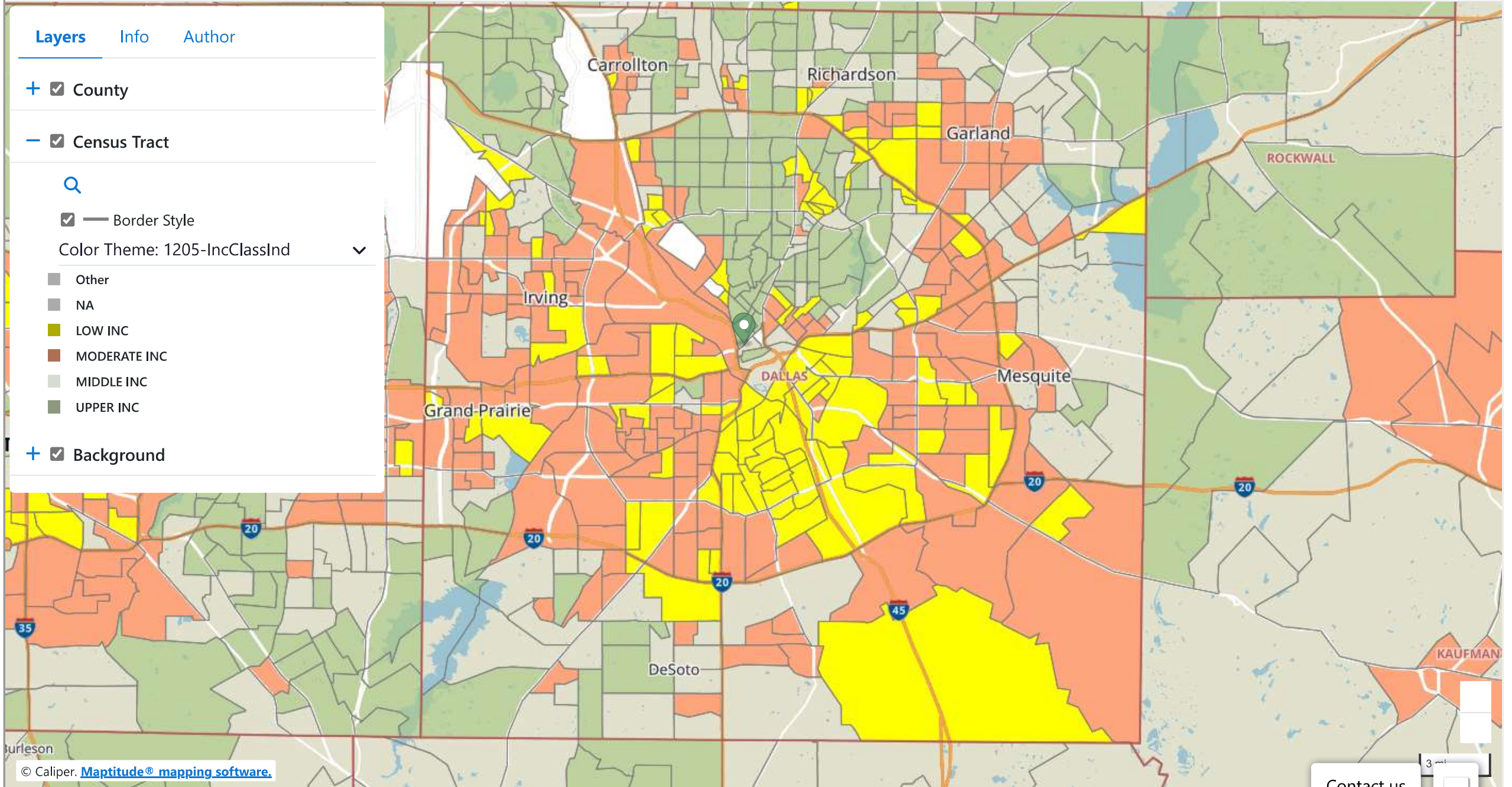


Border Style

Color Theme: 1205-IncClassInd

- Other
- NA
- LOW INC
- MODERATE INC
- MIDDLE INC
- UPPER INC

+  Background



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2023 FFIEC Census Report - Summary Census Demographic Information

State: 48 - TEXAS (TX)

County: 113 - DALLAS COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
48	113	0001.00	Upper	No	212.66	\$105,600	\$224,569	\$187,813	4473	22.89	1024	994	1114
48	113	0002.01	Upper	No	283.07	\$105,600	\$298,922	\$250,001	3173	17.30	549	1030	1313
48	113	0002.02	Upper	No	205.64	\$105,600	\$217,156	\$181,615	3794	23.38	887	930	1441
48	113	0003.00	Unknown	No	0.00	\$105,600	\$0	\$0	4592	21.41	983	1035	1973
48	113	0004.01	Moderate	No	62.67	\$105,600	\$66,180	\$55,354	4972	76.15	3786	250	589
48	113	0004.05	Low	No	41.20	\$105,600	\$43,507	\$36,389	2231	75.62	1687	94	140
48	113	0004.07	Moderate	No	57.56	\$105,600	\$60,783	\$50,841	2083	76.38	1591	235	409
48	113	0004.08	Middle	No	106.21	\$105,600	\$112,158	\$93,804	2188	45.89	1004	624	546
48	113	0004.09	Moderate	No	79.77	\$105,600	\$84,237	\$70,455	3919	64.00	2508	101	199
48	113	0004.10	Moderate	No	63.38	\$105,600	\$66,929	\$55,977	4854	94.93	4608	988	1486
48	113	0005.01	Unknown	No	0.00	\$105,600	\$0	\$0	1950	46.21	901	0	283
48	113	0005.02	Upper	No	167.77	\$105,600	\$177,165	\$148,173	2491	20.63	514	588	154
48	113	0005.03	Upper	No	143.09	\$105,600	\$151,103	\$126,375	2752	43.24	1190	111	58
48	113	0006.05	Upper	No	143.40	\$105,600	\$151,430	\$126,652	2404	32.11	772	751	286
48	113	0006.06	Upper	No	258.54	\$105,600	\$273,018	\$228,333	3170	17.38	551	1318	779
48	113	0006.07	Upper	No	166.89	\$105,600	\$176,236	\$147,396	2144	24.95	535	612	829
48	113	0006.08	Upper	No	167.38	\$105,600	\$176,753	\$147,830	2177	36.15	787	874	1007
48	113	0006.09	Upper	No	126.50	\$105,600	\$133,584	\$111,720	1878	38.71	727	315	305
48	113	0006.10	Moderate	No	63.61	\$105,600	\$67,172	\$56,185	1926	83.64	1611	111	235
48	113	0006.11	Unknown	No	0.00	\$105,600	\$0	\$0	2428	58.28	1415	285	171
48	113	0007.03	Upper	No	178.41	\$105,600	\$188,401	\$157,563	3117	27.62	861	850	621
48	113	0007.04	Upper	No	266.65	\$105,600	\$281,582	\$235,500	2971	29.15	866	27	88
48	113	0007.05	Upper	No	198.70	\$105,600	\$209,827	\$175,489	1848	24.89	460	424	310
48	113	0007.06	Upper	No	195.97	\$105,600	\$206,944	\$173,077	2252	18.34	413	93	103
48	113	0008.01	Moderate	No	56.50	\$105,600	\$59,664	\$49,902	3602	70.32	2533	305	788
48	113	0008.02	Moderate	No	68.70	\$105,600	\$72,547	\$60,673	3294	57.80	1904	112	369

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48	113	0009.01	Upper	No	148.35	\$105,600	\$156,658	\$131,023	2591	25.74	667	452	497
48	113	0009.02	Unknown	No	0.00	\$105,600	\$0	\$0	2812	43.85	1233	198	268
48	113	0010.01	Upper	No	231.33	\$105,600	\$244,284	\$204,306	1910	24.82	474	413	643
48	113	0010.02	Upper	No	142.95	\$105,600	\$150,955	\$126,250	2116	37.57	795	545	796
48	113	0011.01	Upper	No	219.38	\$105,600	\$231,665	\$193,750	3812	28.52	1087	1087	1768
48	113	0011.02	Upper	No	283.07	\$105,600	\$298,922	\$250,001	2405	20.58	495	881	1179
48	113	0012.02	Middle	No	82.23	\$105,600	\$86,835	\$72,625	3616	50.30	1819	426	658
48	113	0012.03	Upper	No	137.57	\$105,600	\$145,274	\$121,500	1370	57.52	788	414	517
48	113	0012.04	Moderate	No	60.39	\$105,600	\$63,772	\$53,342	2284	93.30	2131	316	842
48	113	0013.01	Upper	No	129.91	\$105,600	\$137,185	\$114,736	2715	37.27	1012	514	1036
48	113	0013.02	Middle	No	102.42	\$105,600	\$108,156	\$90,455	2608	52.19	1361	250	808
48	113	0014.00	Moderate	No	69.61	\$105,600	\$73,508	\$61,477	3377	55.70	1881	363	491
48	113	0015.02	Moderate	No	52.18	\$105,600	\$55,102	\$46,086	2752	73.00	2009	154	447
48	113	0015.03	Low	No	46.12	\$105,600	\$48,703	\$40,735	1958	68.13	1334	51	161
48	113	0015.04	Moderate	No	62.09	\$105,600	\$65,567	\$54,837	2494	59.06	1473	199	600
48	113	0016.01	Unknown	No	0.00	\$105,600	\$0	\$0	3249	72.45	2354	41	251
48	113	0016.02	Upper	No	132.27	\$105,600	\$139,677	\$116,818	2446	41.86	1024	669	712
48	113	0017.03	Upper	No	181.66	\$105,600	\$191,833	\$160,435	4555	27.22	1240	521	410
48	113	0017.05	Upper	No	230.23	\$105,600	\$243,123	\$203,333	3113	28.36	883	317	164
48	113	0018.01	Unknown	No	0.00	\$105,600	\$0	\$0	2763	31.85	880	105	82
48	113	0018.02	Middle	No	119.64	\$105,600	\$126,340	\$105,667	3390	25.78	874	0	0
48	113	0019.01	Upper	No	160.78	\$105,600	\$169,784	\$141,997	4064	23.62	960	322	171
48	113	0019.02	Upper	No	164.94	\$105,600	\$174,177	\$145,667	5978	41.65	2490	245	28
48	113	0020.01	Middle	No	94.61	\$105,600	\$99,908	\$83,561	2726	71.35	1945	125	270
48	113	0020.02	Low	No	32.95	\$105,600	\$34,795	\$29,107	2473	92.11	2278	346	524
48	113	0021.00	Upper	No	149.79	\$105,600	\$158,178	\$132,292	2720	50.85	1383	86	48
48	113	0022.00	Middle	No	99.76	\$105,600	\$105,347	\$88,105	2860	52.06	1489	386	239
48	113	0024.00	Moderate	No	65.04	\$105,600	\$68,682	\$57,446	3477	91.11	3168	530	1174
48	113	0025.00	Moderate	No	57.74	\$105,600	\$60,973	\$51,000	5701	96.68	5512	717	1702

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48	113	0027.03	Low	No	49.08	\$105,600	\$51,828	\$43,351	5519	98.03	5410	733	1788
48	113	0031.02	Upper	No	129.55	\$105,600	\$136,805	\$114,417	1286	43.62	561	383	24
48	113	0031.03	Upper	No	123.84	\$105,600	\$130,775	\$109,375	2508	50.80	1274	142	30
48	113	0037.00	Low	No	39.05	\$105,600	\$41,237	\$34,493	3607	97.81	3528	515	1345
48	113	0042.01	Middle	No	111.42	\$105,600	\$117,660	\$98,409	4501	55.59	2502	1033	1400
48	113	0042.02	Upper	No	136.88	\$105,600	\$144,545	\$120,893	2317	55.98	1297	537	672
48	113	0043.00	Moderate	No	64.81	\$105,600	\$68,439	\$57,244	5459	72.21	3942	423	730
48	113	0044.00	Upper	No	154.51	\$105,600	\$163,163	\$136,458	3272	35.24	1153	1263	1637
48	113	0045.00	Moderate	No	55.34	\$105,600	\$58,439	\$48,875	5409	82.51	4463	1175	1649
48	113	0046.00	Upper	No	128.32	\$105,600	\$135,506	\$113,333	1877	49.55	930	412	568
48	113	0047.00	Moderate	No	69.00	\$105,600	\$72,864	\$60,946	2551	87.30	2227	295	740
48	113	0048.00	Moderate	No	53.42	\$105,600	\$56,412	\$47,179	2461	95.45	2349	211	343
48	113	0050.00	Moderate	No	55.50	\$105,600	\$58,608	\$49,016	3395	93.67	3180	774	1145
48	113	0051.00	Moderate	No	60.43	\$105,600	\$63,814	\$53,371	2551	88.91	2268	544	806
48	113	0052.00	Middle	No	93.93	\$105,600	\$99,190	\$82,955	4051	84.67	3430	1069	1515
48	113	0053.00	Moderate	No	54.02	\$105,600	\$57,045	\$47,716	6579	89.47	5886	1555	2281
48	113	0054.00	Low	No	49.95	\$105,600	\$52,747	\$44,115	5402	93.93	5074	1137	1854
48	113	0055.00	Moderate	No	62.32	\$105,600	\$65,810	\$55,043	4134	96.98	4009	1186	1612
48	113	0056.00	Moderate	No	54.73	\$105,600	\$57,795	\$48,341	7020	98.96	6947	859	1960
48	113	0057.00	Low	No	39.52	\$105,600	\$41,733	\$34,906	5522	98.15	5420	822	1831
48	113	0059.01	Low	No	48.43	\$105,600	\$51,142	\$42,771	5704	98.14	5598	1168	2075
48	113	0059.02	Low	No	41.18	\$105,600	\$43,486	\$36,371	4146	97.20	4030	653	1154
48	113	0060.01	Moderate	No	56.34	\$105,600	\$59,495	\$49,758	3790	96.75	3667	682	1041
48	113	0060.02	Low	No	40.49	\$105,600	\$42,757	\$35,767	5669	90.93	5155	145	789
48	113	0061.00	Moderate	No	51.29	\$105,600	\$54,162	\$45,298	4465	88.89	3969	824	1086
48	113	0062.00	Moderate	No	64.98	\$105,600	\$68,619	\$57,392	6217	90.30	5614	952	1921
48	113	0063.01	Moderate	No	72.83	\$105,600	\$76,908	\$64,327	5695	93.94	5350	1434	1949
48	113	0063.02	Moderate	No	74.24	\$105,600	\$78,397	\$65,573	4142	82.38	3412	1189	1580

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48	113	0064.01	Moderate	No	73.31	\$105,600	\$77,415	\$64,750	2352	94.73	2228	663	897
48	113	0064.02	Moderate	No	51.89	\$105,600	\$54,796	\$45,833	4929	96.12	4738	776	1210
48	113	0065.01	Moderate	No	71.94	\$105,600	\$75,969	\$63,542	5400	96.31	5201	1194	1558
48	113	0065.02	Moderate	No	73.48	\$105,600	\$77,595	\$64,900	3585	95.82	3435	845	1071
48	113	0067.01	Moderate	No	51.50	\$105,600	\$54,384	\$45,483	4196	97.57	4094	949	1400
48	113	0067.02	Moderate	No	52.23	\$105,600	\$55,155	\$46,127	2605	89.48	2331	373	823
48	113	0068.00	Moderate	No	59.52	\$105,600	\$62,853	\$52,566	5012	86.61	4341	924	1154
48	113	0069.00	Moderate	No	64.18	\$105,600	\$67,774	\$56,687	3562	90.88	3237	423	626
48	113	0071.01	Upper	No	193.62	\$105,600	\$204,463	\$171,000	2164	17.19	372	524	541
48	113	0071.02	Moderate	No	71.08	\$105,600	\$75,060	\$62,778	5441	68.76	3741	1204	1883
48	113	0072.03	Low	No	45.97	\$105,600	\$48,544	\$40,603	3144	95.99	3018	0	252
48	113	0072.04	Low	No	39.75	\$105,600	\$41,976	\$35,110	4485	96.72	4338	106	187
48	113	0072.05	Low	No	39.52	\$105,600	\$41,733	\$34,908	4421	97.94	4330	79	396
48	113	0072.06	Low	No	29.25	\$105,600	\$30,888	\$25,833	2325	96.69	2248	14	32
48	113	0073.01	Upper	No	283.07	\$105,600	\$298,922	\$250,001	2108	9.58	202	604	710
48	113	0073.02	Upper	No	214.93	\$105,600	\$226,966	\$189,821	3949	23.80	940	1196	1426
48	113	0076.01	Upper	No	190.36	\$105,600	\$201,020	\$168,125	1894	26.50	502	561	864
48	113	0076.04	Upper	No	283.07	\$105,600	\$298,922	\$250,001	3078	20.37	627	1050	1123
48	113	0076.05	Upper	No	279.96	\$105,600	\$295,638	\$247,250	1501	17.59	264	760	733
48	113	0077.01	Upper	No	283.07	\$105,600	\$298,922	\$250,001	2498	14.65	366	458	389
48	113	0077.02	Upper	No	174.41	\$105,600	\$184,177	\$154,038	3546	14.47	513	1359	913
48	113	0078.01	Upper	No	135.31	\$105,600	\$142,887	\$119,504	2430	15.10	367	841	991
48	113	0078.05	Middle	No	91.05	\$105,600	\$96,149	\$80,417	3225	50.64	1633	698	1037
48	113	0078.09	Middle	No	87.99	\$105,600	\$92,917	\$77,711	2847	47.95	1365	633	757
48	113	0078.10	Upper	No	122.66	\$105,600	\$129,529	\$108,333	5286	52.27	2763	961	1049
48	113	0078.12	Upper	No	231.69	\$105,600	\$244,665	\$204,625	3212	16.06	516	1064	1146
48	113	0078.15	Low	No	40.90	\$105,600	\$43,190	\$36,128	5080	88.74	4508	199	607
48	113	0078.19	Low	No	33.88	\$105,600	\$35,777	\$29,926	2275	76.26	1735	63	145
48	113	0078.21	Low	No	46.27	\$105,600	\$48,861	\$40,870	4095	90.21	3694	105	281

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48	113	0078.22	Middle	No	98.50	\$105,600	\$104,016	\$86,992	2110	49.19	1038	0	49
48	113	0078.23	Moderate	No	62.59	\$105,600	\$66,095	\$55,278	2976	60.11	1789	31	116
48	113	0078.24	Upper	No	204.62	\$105,600	\$216,079	\$180,714	1969	14.53	286	762	819
48	113	0078.25	Middle	No	82.59	\$105,600	\$87,215	\$72,942	4935	53.56	2643	1001	1261
48	113	0078.26	Middle	No	99.07	\$105,600	\$104,618	\$87,500	1698	56.36	957	43	32
48	113	0078.27	Low	No	44.62	\$105,600	\$47,119	\$39,408	2784	76.87	2140	155	306
48	113	0078.28	Moderate	No	52.37	\$105,600	\$55,303	\$46,257	4047	84.33	3413	30	61
48	113	0078.29	Moderate	No	54.20	\$105,600	\$57,235	\$47,875	2602	92.04	2395	332	745
48	113	0078.30	Low	No	35.48	\$105,600	\$37,467	\$31,338	2153	86.44	1861	0	36
48	113	0078.31	Moderate	No	51.36	\$105,600	\$54,236	\$45,365	2946	91.99	2710	0	350
48	113	0078.32	Low	No	35.66	\$105,600	\$37,657	\$31,500	2677	94.21	2522	45	265
48	113	0078.33	Low	No	39.67	\$105,600	\$41,892	\$35,036	2539	89.60	2275	56	123
48	113	0078.34	Low	No	48.80	\$105,600	\$51,533	\$43,105	2916	90.64	2643	47	118
48	113	0078.35	Low	No	48.29	\$105,600	\$50,994	\$42,650	2881	76.57	2206	501	505
48	113	0079.02	Upper	No	163.07	\$105,600	\$172,202	\$144,024	5433	26.06	1416	1683	2313
48	113	0079.03	Upper	No	172.52	\$105,600	\$182,181	\$152,365	2175	26.39	574	605	743
48	113	0079.06	Upper	No	283.07	\$105,600	\$298,922	\$250,001	2597	11.44	297	628	782
48	113	0079.09	Middle	No	97.14	\$105,600	\$102,580	\$85,792	2179	52.55	1145	0	383
48	113	0079.10	Upper	No	128.20	\$105,600	\$135,379	\$113,220	2953	50.90	1503	16	250
48	113	0079.12	Upper	No	124.08	\$105,600	\$131,028	\$109,583	2112	45.41	959	0	401
48	113	0079.13	Upper	No	149.70	\$105,600	\$158,083	\$132,212	3286	34.60	1137	757	622
48	113	0079.14	Middle	No	119.55	\$105,600	\$126,245	\$105,588	3499	38.95	1363	307	381
48	113	0079.15	Unknown	No	0.00	\$105,600	\$0	\$0	2048	43.99	901	10	121
48	113	0079.16	Upper	No	179.49	\$105,600	\$189,541	\$158,519	1244	32.48	404	11	46
48	113	0080.00	Upper	No	283.07	\$105,600	\$298,922	\$250,001	7652	16.41	1256	2486	2735
48	113	0081.01	Middle	No	103.19	\$105,600	\$108,969	\$91,134	1841	38.46	708	23	125
48	113	0081.02	Upper	No	201.69	\$105,600	\$212,985	\$178,125	4647	19.56	909	1608	1862
48	113	0082.00	Middle	No	97.81	\$105,600	\$103,287	\$86,389	4156	45.91	1908	839	1449

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48	113	0084.01	Moderate	No	54.38	\$105,600	\$57,425	\$48,026	5219	90.99	4749	1131	1775
48	113	0084.02	Moderate	No	60.70	\$105,600	\$64,099	\$53,616	4322	92.64	4004	894	1268
48	113	0085.00	Moderate	No	62.01	\$105,600	\$65,483	\$54,766	4815	89.68	4318	749	1090
48	113	0086.04	Low	No	37.43	\$105,600	\$39,526	\$33,062	3247	96.89	3146	235	672
48	113	0087.01	Low	No	33.55	\$105,600	\$35,429	\$29,631	5132	97.53	5005	697	1570
48	113	0087.03	Low	No	36.16	\$105,600	\$38,185	\$31,935	3479	98.42	3424	657	1118
48	113	0087.04	Low	No	24.88	\$105,600	\$26,273	\$21,978	3929	97.99	3850	614	1269
48	113	0087.05	Moderate	No	53.95	\$105,600	\$56,971	\$47,650	1715	97.73	1676	411	557
48	113	0088.01	Low	No	43.03	\$105,600	\$45,440	\$38,006	2717	98.38	2673	755	1034
48	113	0088.02	Low	No	44.86	\$105,600	\$47,372	\$39,621	5736	98.66	5659	913	1836
48	113	0090.01	Moderate	No	57.39	\$105,600	\$60,604	\$50,691	4711	95.50	4499	641	937
48	113	0090.02	Low	No	46.67	\$105,600	\$49,284	\$41,219	4108	93.48	3840	792	1189
48	113	0091.01	Moderate	No	71.66	\$105,600	\$75,673	\$63,295	5736	93.51	5364	1398	1880
48	113	0091.03	Low	No	41.20	\$105,600	\$43,507	\$36,389	3641	97.20	3539	556	788
48	113	0091.04	Moderate	No	79.82	\$105,600	\$84,290	\$70,500	3529	95.30	3363	880	1098
48	113	0091.05	Moderate	No	55.15	\$105,600	\$58,238	\$48,712	4038	95.69	3864	569	1019
48	113	0092.02	Low	No	45.81	\$105,600	\$48,375	\$40,465	6115	93.92	5743	968	1493
48	113	0092.03	Moderate	No	60.20	\$105,600	\$63,571	\$53,171	3609	92.82	3350	655	1187
48	113	0092.04	Low	No	40.90	\$105,600	\$43,190	\$36,123	3038	93.09	2828	431	861
48	113	0093.01	Moderate	No	51.15	\$105,600	\$54,014	\$45,179	4786	95.51	4571	901	1304
48	113	0093.03	Low	No	47.32	\$105,600	\$49,970	\$41,797	4054	97.06	3935	676	1076
48	113	0093.04	Low	No	29.57	\$105,600	\$31,226	\$26,117	6749	97.97	6612	505	1572
48	113	0094.01	Middle	No	96.85	\$105,600	\$102,274	\$85,541	3487	62.23	2170	996	1379
48	113	0094.02	Upper	No	198.79	\$105,600	\$209,922	\$175,565	2660	21.13	562	967	1234
48	113	0095.00	Upper	No	228.44	\$105,600	\$241,233	\$201,750	2375	21.52	511	788	958
48	113	0096.03	Upper	No	199.97	\$105,600	\$211,168	\$176,607	4454	27.28	1215	1560	1839
48	113	0096.04	Middle	No	88.75	\$105,600	\$93,720	\$78,385	4809	51.05	2455	1163	1278
48	113	0096.05	Moderate	No	74.75	\$105,600	\$78,936	\$66,019	3471	81.76	2838	441	810
48	113	0096.07	Upper	No	140.93	\$105,600	\$148,822	\$124,464	3559	42.15	1500	1003	1351

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48	113	0096.08	Upper	No	129.93	\$105,600	\$137,206	\$114,750	3218	37.20	1197	957	1029
48	113	0096.09	Upper	No	195.83	\$105,600	\$206,796	\$172,955	3184	20.85	664	1214	1256
48	113	0096.10	Moderate	No	51.24	\$105,600	\$54,109	\$45,254	4623	94.12	4351	0	361
48	113	0096.11	Middle	No	108.78	\$105,600	\$114,872	\$96,071	3497	78.90	2759	1031	1270
48	113	0097.01	Middle	No	80.11	\$105,600	\$84,596	\$70,750	4675	77.56	3626	948	1199
48	113	0097.02	Upper	No	171.63	\$105,600	\$181,241	\$151,577	3245	30.63	994	1092	1320
48	113	0098.02	Moderate	No	56.53	\$105,600	\$59,696	\$49,927	5582	94.72	5287	939	1281
48	113	0098.03	Moderate	No	76.33	\$105,600	\$80,604	\$67,414	2051	83.57	1714	473	647
48	113	0098.04	Low	No	44.09	\$105,600	\$46,559	\$38,940	7233	97.83	7076	63	610
48	113	0099.00	Middle	No	83.97	\$105,600	\$88,672	\$74,161	6273	79.31	4975	33	353
48	113	0100.01	Low	No	41.72	\$105,600	\$44,056	\$36,852	2600	88.96	2313	168	456
48	113	0100.02	Unknown	No	0.00	\$105,600	\$0	\$0	4174	69.81	2914	0	0
48	113	0100.03	Upper	No	163.08	\$105,600	\$172,212	\$144,028	3254	49.69	1617	10	51
48	113	0101.01	Low	No	49.15	\$105,600	\$51,902	\$43,409	5069	97.26	4930	697	1191
48	113	0101.02	Moderate	No	53.34	\$105,600	\$56,327	\$47,115	2679	97.35	2608	695	901
48	113	0105.00	Moderate	No	50.52	\$105,600	\$53,349	\$44,625	3201	97.00	3105	634	939
48	113	0106.01	Moderate	No	70.06	\$105,600	\$73,983	\$61,875	5540	98.09	5434	1124	1504
48	113	0106.02	Low	No	48.59	\$105,600	\$51,311	\$42,917	3135	96.52	3026	410	591
48	113	0107.01	Low	No	46.02	\$105,600	\$48,597	\$40,648	5543	93.70	5194	413	808
48	113	0107.04	Low	No	40.57	\$105,600	\$42,842	\$35,833	5242	95.90	5027	607	1147
48	113	0108.04	Low	No	43.29	\$105,600	\$45,714	\$38,232	4655	95.45	4443	343	783
48	113	0108.05	Moderate	No	60.95	\$105,600	\$64,363	\$53,829	5578	95.34	5318	790	1228
48	113	0108.06	Middle	No	109.23	\$105,600	\$115,347	\$96,473	3512	78.53	2758	1218	1332
48	113	0108.07	Moderate	No	66.05	\$105,600	\$69,749	\$58,333	4074	92.27	3759	606	1027
48	113	0108.08	Low	No	41.66	\$105,600	\$43,993	\$36,795	3616	95.99	3471	646	772
48	113	0108.09	Low	No	47.20	\$105,600	\$49,843	\$41,691	5630	94.69	5331	877	1497
48	113	0109.03	Low	No	45.45	\$105,600	\$47,995	\$40,145	3368	95.55	3218	329	654
48	113	0109.04	Low	No	38.46	\$105,600	\$40,614	\$33,974	3714	97.52	3622	35	429

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48	113	0109.05	Low	No	35.03	\$105,600	\$36,992	\$30,938	2501	97.12	2429	0	298
48	113	0109.06	Moderate	No	58.57	\$105,600	\$61,850	\$51,729	4528	97.13	4398	846	1213
48	113	0110.02	Moderate	No	63.30	\$105,600	\$66,845	\$55,909	3099	93.87	2909	1130	1517
48	113	0110.03	Moderate	No	77.75	\$105,600	\$82,104	\$68,672	4221	95.36	4025	1659	1873
48	113	0110.04	Moderate	No	51.23	\$105,600	\$54,099	\$45,250	2473	95.63	2365	317	580
48	113	0111.01	Moderate	No	79.09	\$105,600	\$83,519	\$69,853	4458	95.47	4256	1251	1648
48	113	0111.03	Low	No	48.25	\$105,600	\$50,952	\$42,616	3948	95.49	3770	738	1264
48	113	0111.04	Low	No	39.01	\$105,600	\$41,195	\$34,452	3844	98.10	3771	1044	1556
48	113	0111.05	Low	No	49.83	\$105,600	\$52,620	\$44,012	4726	98.46	4653	547	1024
48	113	0112.01	Moderate	No	60.15	\$105,600	\$63,518	\$53,129	3990	97.07	3873	738	1274
48	113	0112.02	Moderate	No	70.55	\$105,600	\$74,501	\$62,308	2890	98.51	2847	656	996
48	113	0113.00	Moderate	No	60.27	\$105,600	\$63,645	\$53,229	5417	98.34	5327	1443	2097
48	113	0114.01	Low	No	38.52	\$105,600	\$40,677	\$34,026	5935	98.48	5845	643	1444
48	113	0115.00	Low	No	27.78	\$105,600	\$29,336	\$24,539	4588	99.04	4544	396	992
48	113	0116.01	Low	No	42.76	\$105,600	\$45,155	\$37,771	4492	96.04	4314	592	1200
48	113	0116.03	Moderate	No	63.42	\$105,600	\$66,972	\$56,013	3709	93.18	3456	551	885
48	113	0116.04	Moderate	No	67.27	\$105,600	\$71,037	\$59,414	3939	90.53	3566	672	974
48	113	0117.01	Low	No	47.62	\$105,600	\$50,287	\$42,059	6420	95.23	6114	1403	1900
48	113	0117.02	Moderate	No	64.59	\$105,600	\$68,207	\$57,050	5704	90.38	5155	1247	1615
48	113	0118.01	Low	No	46.24	\$105,600	\$48,829	\$40,838	5632	93.91	5289	771	1166
48	113	0118.02	Moderate	No	58.72	\$105,600	\$62,008	\$51,867	4336	95.04	4121	933	1112
48	113	0119.01	Moderate	No	55.77	\$105,600	\$58,893	\$49,256	4771	95.37	4550	864	1231
48	113	0119.02	Moderate	No	59.24	\$105,600	\$62,557	\$52,323	5165	94.40	4876	896	1269
48	113	0120.00	Low	No	43.92	\$105,600	\$46,380	\$38,795	11383	95.51	10872	845	1415
48	113	0121.01	Low	No	37.76	\$105,600	\$39,875	\$33,350	3607	96.65	3486	232	435
48	113	0121.02	Moderate	No	50.24	\$105,600	\$53,053	\$44,375	3274	95.14	3115	585	910
48	113	0122.06	Middle	No	89.16	\$105,600	\$94,153	\$78,750	4830	79.63	3846	1588	1839
48	113	0122.07	Moderate	No	51.76	\$105,600	\$54,659	\$45,716	7254	93.92	6813	950	1479
48	113	0122.08	Low	No	33.19	\$105,600	\$35,049	\$29,313	2530	96.32	2437	0	61

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48	113	0122.09	Middle	No	98.72	\$105,600	\$104,248	\$87,188	2704	48.82	1320	549	781
48	113	0122.10	Moderate	No	62.27	\$105,600	\$65,757	\$55,000	3930	82.47	3241	336	594
48	113	0122.11	Low	No	40.01	\$105,600	\$42,251	\$35,337	4513	89.12	4022	372	589
48	113	0122.12	Moderate	No	65.78	\$105,600	\$69,464	\$58,098	3462	73.74	2553	833	1312
48	113	0122.13	Middle	No	104.96	\$105,600	\$110,838	\$92,703	2404	46.96	1129	946	1022
48	113	0123.01	Moderate	No	76.96	\$105,600	\$81,270	\$67,974	4748	84.67	4020	956	1312
48	113	0123.02	Low	No	40.07	\$105,600	\$42,314	\$35,393	8092	90.88	7354	888	1400
48	113	0124.00	Moderate	No	66.63	\$105,600	\$70,361	\$58,845	5156	49.77	2566	1775	2250
48	113	0125.01	Moderate	No	77.45	\$105,600	\$81,787	\$68,403	3674	78.01	2866	924	1204
48	113	0125.02	Low	No	46.88	\$105,600	\$49,505	\$41,404	4111	81.34	3344	647	1190
48	113	0126.01	Moderate	No	52.29	\$105,600	\$55,218	\$46,186	5783	88.73	5131	1028	1377
48	113	0126.03	Middle	No	98.10	\$105,600	\$103,594	\$86,645	2020	70.74	1429	545	667
48	113	0126.04	Low	No	49.27	\$105,600	\$52,029	\$43,517	5626	81.00	4557	364	659
48	113	0127.01	Moderate	No	55.09	\$105,600	\$58,175	\$48,658	6462	83.63	5404	990	1751
48	113	0127.02	Moderate	No	55.90	\$105,600	\$59,030	\$49,375	3049	79.01	2409	647	1047
48	113	0128.01	Moderate	No	78.38	\$105,600	\$82,769	\$69,223	2730	45.35	1238	748	1077
48	113	0128.02	Middle	No	103.63	\$105,600	\$109,433	\$91,528	5009	52.55	2632	1693	2179
48	113	0129.00	Upper	No	124.30	\$105,600	\$131,261	\$109,778	4828	29.52	1425	1612	2003
48	113	0130.05	Upper	No	155.69	\$105,600	\$164,409	\$137,500	4295	18.21	782	1351	1539
48	113	0130.07	Middle	No	98.31	\$105,600	\$103,815	\$86,827	3510	57.38	2014	1015	1196
48	113	0130.08	Upper	No	151.28	\$105,600	\$159,752	\$133,603	3738	37.11	1387	785	878
48	113	0130.09	Upper	No	125.08	\$105,600	\$132,084	\$110,469	4825	52.10	2514	939	1164
48	113	0130.10	Low	No	42.62	\$105,600	\$45,007	\$37,647	4691	81.37	3817	164	439
48	113	0130.11	Low	No	41.15	\$105,600	\$43,454	\$36,344	4274	91.53	3912	63	233
48	113	0130.12	Upper	No	184.10	\$105,600	\$194,410	\$162,589	2602	23.21	604	858	1015
48	113	0130.13	Upper	No	231.15	\$105,600	\$244,094	\$204,145	4410	14.60	644	1355	1474
48	113	0131.01	Upper	No	234.17	\$105,600	\$247,284	\$206,808	2757	18.75	517	1103	1098
48	113	0131.02	Upper	No	266.09	\$105,600	\$280,991	\$235,000	1928	19.09	368	725	935

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48	113	0131.04	Upper	No	229.97	\$105,600	\$242,848	\$203,103	1641	28.76	472	318	294
48	113	0131.06	Middle	No	91.67	\$105,600	\$96,804	\$80,959	1340	42.84	574	378	514
48	113	0131.07	Low	No	49.67	\$105,600	\$52,452	\$43,872	4475	64.25	2875	280	255
48	113	0132.01	Upper	No	192.05	\$105,600	\$202,805	\$169,615	2754	21.57	594	927	1082
48	113	0132.02	Middle	No	100.60	\$105,600	\$106,234	\$88,846	5342	49.57	2648	607	625
48	113	0133.00	Upper	No	283.07	\$105,600	\$298,922	\$250,001	2064	19.53	403	650	804
48	113	0134.00	Upper	No	256.92	\$105,600	\$271,308	\$226,905	2068	19.87	411	607	691
48	113	0135.00	Upper	No	283.07	\$105,600	\$298,922	\$250,001	2562	16.63	426	872	971
48	113	0136.05	Upper	No	160.48	\$105,600	\$169,467	\$141,728	5709	23.35	1333	1722	1948
48	113	0136.06	Middle	No	109.42	\$105,600	\$115,548	\$96,638	5434	45.95	2497	1462	1550
48	113	0136.07	Upper	No	169.44	\$105,600	\$178,929	\$149,643	3538	29.56	1046	1012	1144
48	113	0136.08	Upper	No	182.27	\$105,600	\$192,477	\$160,972	2570	19.07	490	895	984
48	113	0136.09	Middle	No	85.60	\$105,600	\$90,394	\$75,602	3993	58.38	2331	452	912
48	113	0136.10	Upper	No	140.22	\$105,600	\$148,072	\$123,838	4797	56.33	2702	1023	1262
48	113	0136.11	Upper	No	171.41	\$105,600	\$181,009	\$151,389	2887	23.42	676	800	1067
48	113	0136.15	Low	No	49.82	\$105,600	\$52,610	\$44,000	5351	82.92	4437	418	684
48	113	0136.17	Upper	No	177.51	\$105,600	\$187,451	\$156,771	2953	30.85	911	790	1004
48	113	0136.18	Upper	No	136.97	\$105,600	\$144,640	\$120,972	3271	38.67	1265	581	733
48	113	0136.19	Upper	No	173.33	\$105,600	\$183,036	\$153,079	5414	26.34	1426	1589	1736
48	113	0136.20	Middle	No	85.21	\$105,600	\$89,982	\$75,261	6205	47.03	2918	674	573
48	113	0136.21	Moderate	No	73.52	\$105,600	\$77,637	\$64,937	4423	63.49	2808	209	764
48	113	0136.22	Upper	No	124.89	\$105,600	\$131,884	\$110,304	2672	50.41	1347	402	478
48	113	0136.24	Middle	No	90.67	\$105,600	\$95,748	\$80,078	4106	72.77	2988	376	590
48	113	0136.25	Moderate	No	57.92	\$105,600	\$61,164	\$51,157	2860	80.56	2304	0	247
48	113	0136.26	Moderate	No	59.01	\$105,600	\$62,315	\$52,115	3003	76.19	2288	33	131
48	113	0136.27	Moderate	No	67.44	\$105,600	\$71,217	\$59,567	1585	59.50	943	76	264
48	113	0136.28	Middle	No	112.28	\$105,600	\$118,568	\$99,167	6306	50.29	3171	154	390
48	113	0136.29	Low	No	36.51	\$105,600	\$38,555	\$32,250	2217	78.66	1744	287	498
48	113	0136.30	Moderate	No	71.93	\$105,600	\$75,958	\$63,525	2154	67.46	1453	106	137

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48	113	0136.31	Moderate	No	52.13	\$105,600	\$55,049	\$46,047	2097	89.94	1886	0	61
48	113	0137.15	Middle	No	96.92	\$105,600	\$102,348	\$85,597	2338	84.47	1975	683	781
48	113	0137.16	Middle	No	101.55	\$105,600	\$107,237	\$89,688	5078	67.35	3420	1339	1577
48	113	0137.17	Moderate	No	66.37	\$105,600	\$70,087	\$58,618	2671	83.79	2238	300	598
48	113	0137.18	Moderate	No	64.93	\$105,600	\$68,566	\$57,347	4579	91.88	4207	286	565
48	113	0137.19	Middle	No	86.81	\$105,600	\$91,671	\$76,667	4257	69.86	2974	1002	1122
48	113	0137.20	Middle	No	88.25	\$105,600	\$93,192	\$77,944	5613	72.56	4073	1083	1684
48	113	0137.21	Upper	No	147.28	\$105,600	\$155,528	\$130,078	5988	46.48	2783	2212	2420
48	113	0137.22	Middle	No	92.92	\$105,600	\$98,124	\$82,065	4640	64.96	3014	468	895
48	113	0137.25	Moderate	No	60.32	\$105,600	\$63,698	\$53,276	3748	68.17	2555	227	485
48	113	0137.26	Middle	No	111.04	\$105,600	\$117,258	\$98,071	2854	52.03	1485	647	781
48	113	0137.27	Middle	No	97.18	\$105,600	\$102,622	\$85,833	3790	52.53	1991	527	749
48	113	0137.28	Moderate	No	59.25	\$105,600	\$62,568	\$52,330	5064	83.71	4239	822	1135
48	113	0137.29	Moderate	No	67.26	\$105,600	\$71,027	\$59,409	7353	83.78	6160	1229	1506
48	113	0138.04	Middle	No	98.72	\$105,600	\$104,248	\$87,188	3404	57.58	1960	1019	1409
48	113	0138.05	Moderate	No	76.83	\$105,600	\$81,132	\$67,857	4101	65.94	2704	4	219
48	113	0138.06	Middle	No	118.37	\$105,600	\$124,999	\$104,545	3628	60.92	2210	184	397
48	113	0138.07	Middle	No	114.40	\$105,600	\$120,806	\$101,040	2778	50.65	1407	1130	1249
48	113	0138.08	Upper	No	129.63	\$105,600	\$136,889	\$114,485	2856	32.00	914	1221	1319
48	113	0139.01	Moderate	No	68.04	\$105,600	\$71,850	\$60,094	3283	85.71	2814	818	1326
48	113	0139.02	Middle	No	97.14	\$105,600	\$102,580	\$85,791	4278	62.90	2691	1430	1644
48	113	0140.01	Middle	No	107.44	\$105,600	\$113,457	\$94,886	4274	53.46	2285	1489	1653
48	113	0140.02	Upper	No	210.04	\$105,600	\$221,802	\$185,500	1985	62.02	1231	88	146
48	113	0141.19	Upper	No	146.18	\$105,600	\$154,366	\$129,107	4655	39.66	1846	1249	1596
48	113	0141.20	Upper	No	178.85	\$105,600	\$188,866	\$157,955	5177	38.50	1993	1548	1857
48	113	0141.21	Middle	No	104.47	\$105,600	\$110,320	\$92,264	5466	62.33	3407	641	1115
48	113	0141.23	Upper	No	194.11	\$105,600	\$204,980	\$171,429	6234	47.08	2935	1807	2029
48	113	0141.24	Upper	No	202.63	\$105,600	\$213,977	\$178,958	4971	63.29	3146	1106	1307

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48	113	0141.26	Upper	No	185.01	\$105,600	\$195,371	\$163,397	6994	50.69	3545	2247	2459
48	113	0141.28	Upper	No	131.69	\$105,600	\$139,065	\$116,304	4257	77.73	3309	740	919
48	113	0141.30	Middle	No	111.42	\$105,600	\$117,660	\$98,409	5185	75.26	3902	683	891
48	113	0141.32	Middle	No	81.21	\$105,600	\$85,758	\$71,726	2628	75.19	1976	314	556
48	113	0141.34	Upper	No	175.65	\$105,600	\$185,486	\$155,132	4156	58.04	2412	1167	1449
48	113	0141.35	Upper	No	133.65	\$105,600	\$141,134	\$118,036	4809	56.48	2716	992	1337
48	113	0141.38	Upper	No	131.42	\$105,600	\$138,780	\$116,066	4621	76.71	3545	396	447
48	113	0141.39	Middle	No	90.49	\$105,600	\$95,557	\$79,924	2949	85.79	2530	255	522
48	113	0141.40	Moderate	No	64.67	\$105,600	\$68,292	\$57,122	2329	86.17	2007	224	336
48	113	0141.41	Middle	No	93.08	\$105,600	\$98,292	\$82,212	2144	71.41	1531	253	419
48	113	0141.42	Unknown	No	0.00	\$105,600	\$0	\$0	2320	75.43	1750	261	402
48	113	0141.43	Upper	No	145.89	\$105,600	\$154,060	\$128,846	4682	77.64	3635	701	970
48	113	0141.44	Middle	No	95.40	\$105,600	\$100,742	\$84,258	5471	74.14	4056	185	263
48	113	0141.45	Moderate	No	63.47	\$105,600	\$67,024	\$56,058	1424	85.74	1221	36	70
48	113	0141.46	Moderate	No	57.88	\$105,600	\$61,121	\$51,117	2257	90.30	2038	51	235
48	113	0141.47	Low	No	45.42	\$105,600	\$47,964	\$40,116	2105	88.03	1853	0	240
48	113	0141.48	Middle	No	88.58	\$105,600	\$93,540	\$78,235	3367	86.40	2909	275	454
48	113	0141.49	Upper	No	138.91	\$105,600	\$146,689	\$122,679	3647	85.60	3122	161	261
48	113	0141.50	Upper	No	137.19	\$105,600	\$144,873	\$121,163	1676	92.12	1544	350	414
48	113	0141.51	Upper	No	125.88	\$105,600	\$132,929	\$111,171	4424	90.98	4025	270	382
48	113	0141.52	Middle	No	92.94	\$105,600	\$98,145	\$82,083	3369	83.44	2811	0	129
48	113	0141.53	Moderate	No	50.64	\$105,600	\$53,476	\$44,729	3982	78.23	3115	961	1113
48	113	0141.54	Middle	No	103.32	\$105,600	\$109,106	\$91,250	3525	80.54	2839	621	935
48	113	0141.55	Upper	No	136.13	\$105,600	\$143,753	\$120,224	5437	83.98	4566	540	722
48	113	0141.56	Upper	No	168.72	\$105,600	\$178,168	\$149,009	4158	87.57	3641	933	1039
48	113	0141.57	Middle	No	95.39	\$105,600	\$100,732	\$84,250	1914	68.03	1302	0	293
48	113	0141.58	Moderate	No	50.83	\$105,600	\$53,676	\$44,891	3090	90.36	2792	11	253
48	113	0141.59	Upper	No	197.88	\$105,600	\$208,961	\$174,762	3014	96.12	2897	471	563
48	113	0141.60	Moderate	No	76.39	\$105,600	\$80,668	\$67,466	2760	79.13	2184	452	555

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48	113	0141.61	Moderate	No	52.88	\$105,600	\$55,841	\$46,704	3122	86.00	2685	52	367
48	113	0142.03	Middle	No	84.50	\$105,600	\$89,232	\$74,630	3441	61.96	2132	623	830
48	113	0142.04	Moderate	No	53.66	\$105,600	\$56,665	\$47,396	2905	77.49	2251	165	289
48	113	0142.05	Upper	No	159.65	\$105,600	\$168,590	\$141,000	1925	40.05	771	618	675
48	113	0142.07	Upper	No	183.09	\$105,600	\$193,343	\$161,699	2656	60.09	1596	0	38
48	113	0142.08	Middle	No	81.03	\$105,600	\$85,568	\$71,563	2706	55.40	1499	173	56
48	113	0142.09	Upper	No	131.89	\$105,600	\$139,276	\$116,483	4047	60.27	2439	81	103
48	113	0143.06	Moderate	No	71.91	\$105,600	\$75,937	\$63,516	5978	80.41	4807	1356	1745
48	113	0143.08	Moderate	No	53.27	\$105,600	\$56,253	\$47,046	4275	85.05	3636	139	410
48	113	0143.09	Low	No	47.39	\$105,600	\$50,044	\$41,855	5000	92.30	4615	112	411
48	113	0143.10	Middle	No	87.93	\$105,600	\$92,854	\$77,664	4965	75.93	3770	703	1103
48	113	0143.13	Middle	No	99.04	\$105,600	\$104,586	\$87,468	3582	70.58	2528	186	259
48	113	0143.14	Upper	No	120.68	\$105,600	\$127,438	\$106,585	3103	58.27	1808	342	493
48	113	0143.15	Moderate	No	79.03	\$105,600	\$83,456	\$69,803	3166	76.44	2420	335	583
48	113	0143.16	Moderate	No	69.78	\$105,600	\$73,688	\$61,632	3918	69.60	2727	1003	1115
48	113	0143.17	Middle	No	99.38	\$105,600	\$104,945	\$87,770	1647	65.33	1076	329	262
48	113	0143.18	Middle	No	101.74	\$105,600	\$107,437	\$89,856	2817	51.93	1463	430	694
48	113	0143.19	Moderate	No	66.68	\$105,600	\$70,414	\$58,889	2664	90.69	2416	0	35
48	113	0143.20	Middle	No	117.15	\$105,600	\$123,710	\$103,464	2747	90.64	2490	69	108
48	113	0144.05	Moderate	No	59.77	\$105,600	\$63,117	\$52,792	4038	82.37	3326	569	683
48	113	0144.06	Moderate	No	68.25	\$105,600	\$72,072	\$60,282	4686	78.10	3660	654	1030
48	113	0144.07	Moderate	No	55.27	\$105,600	\$58,365	\$48,813	5461	88.59	4838	417	688
48	113	0144.08	Moderate	No	67.11	\$105,600	\$70,868	\$59,271	4373	77.22	3377	777	1102
48	113	0144.09	Low	No	46.53	\$105,600	\$49,136	\$41,094	2396	88.23	2114	237	384
48	113	0144.10	Moderate	No	58.03	\$105,600	\$61,280	\$51,250	2719	83.34	2266	8	108
48	113	0145.01	Middle	No	114.85	\$105,600	\$121,282	\$101,435	3471	67.42	2340	1072	1242
48	113	0145.02	Moderate	No	62.56	\$105,600	\$66,063	\$55,257	4511	74.99	3383	514	861
48	113	0146.01	Moderate	No	60.63	\$105,600	\$64,025	\$53,548	2483	73.86	1834	269	510

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48	113	0146.02	Moderate	No	62.86	\$105,600	\$66,380	\$55,521	4883	89.76	4383	554	988
48	113	0146.03	Moderate	No	63.40	\$105,600	\$66,950	\$56,000	1890	89.74	1696	241	414
48	113	0147.01	Moderate	No	56.50	\$105,600	\$59,664	\$49,902	4669	90.28	4215	527	861
48	113	0147.04	Moderate	No	51.79	\$105,600	\$54,690	\$45,746	5742	82.04	4711	722	981
48	113	0149.03	Moderate	No	74.83	\$105,600	\$79,020	\$66,094	3998	85.79	3430	489	930
48	113	0150.01	Moderate	No	73.54	\$105,600	\$77,658	\$64,952	5186	87.60	4543	587	1280
48	113	0150.02	Moderate	No	77.55	\$105,600	\$81,893	\$68,497	3054	79.76	2436	567	765
48	113	0151.01	Middle	No	83.54	\$105,600	\$88,218	\$73,783	4319	75.85	3276	882	1179
48	113	0151.02	Low	No	36.32	\$105,600	\$38,354	\$32,080	2417	86.47	2090	323	379
48	113	0152.02	Moderate	No	62.18	\$105,600	\$65,662	\$54,917	3525	83.80	2954	379	665
48	113	0152.05	Low	No	42.23	\$105,600	\$44,595	\$37,302	3983	86.62	3450	438	763
48	113	0152.06	Moderate	No	77.72	\$105,600	\$82,072	\$68,641	4205	75.89	3191	633	1122
48	113	0152.07	Middle	No	92.66	\$105,600	\$97,849	\$81,840	4022	67.21	2703	803	1116
48	113	0152.08	Low	No	47.59	\$105,600	\$50,255	\$42,035	3747	75.90	2844	1129	1331
48	113	0153.03	Moderate	No	53.26	\$105,600	\$56,243	\$47,043	1973	85.55	1688	295	521
48	113	0153.04	Moderate	No	52.27	\$105,600	\$55,197	\$46,164	3986	82.41	3285	1029	1229
48	113	0153.05	Moderate	No	75.44	\$105,600	\$79,665	\$66,627	4460	78.05	3481	832	1254
48	113	0153.06	Middle	No	96.54	\$105,600	\$101,946	\$85,264	5559	74.96	4167	1429	1736
48	113	0154.03	Moderate	No	66.74	\$105,600	\$70,477	\$58,947	3551	80.63	2863	276	573
48	113	0154.04	Low	No	45.87	\$105,600	\$48,439	\$40,517	4446	88.96	3955	422	985
48	113	0154.05	Middle	No	95.18	\$105,600	\$100,510	\$84,063	2322	64.60	1500	553	822
48	113	0154.06	Middle	No	111.03	\$105,600	\$117,248	\$98,060	3505	56.55	1982	886	1002
48	113	0155.00	Middle	No	83.64	\$105,600	\$88,324	\$73,872	3604	77.77	2803	567	741
48	113	0156.00	Moderate	No	61.04	\$105,600	\$64,458	\$53,914	5087	88.83	4519	1069	1627
48	113	0157.00	Moderate	No	65.04	\$105,600	\$68,682	\$57,443	2499	88.84	2220	475	759
48	113	0159.00	Moderate	No	54.12	\$105,600	\$57,151	\$47,798	3509	82.62	2899	361	1255
48	113	0160.01	Low	No	46.40	\$105,600	\$48,998	\$40,982	4624	85.94	3974	829	1329
48	113	0160.02	Low	No	36.62	\$105,600	\$38,671	\$32,344	2945	83.74	2466	301	666
48	113	0161.00	Moderate	No	52.36	\$105,600	\$55,292	\$46,250	3867	79.52	3075	675	1174

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48	113	0162.01	Moderate	No	79.47	\$105,600	\$83,920	\$70,192	4564	82.82	3780	865	1041
48	113	0162.03	Low	No	49.77	\$105,600	\$52,557	\$43,958	2189	90.54	1982	0	29
48	113	0162.04	Moderate	No	53.23	\$105,600	\$56,211	\$47,017	4156	79.72	3313	1071	1415
48	113	0163.01	Moderate	No	73.47	\$105,600	\$77,584	\$64,886	6801	89.50	6087	1866	2210
48	113	0163.02	Low	No	47.32	\$105,600	\$49,970	\$41,797	2123	88.60	1881	331	534
48	113	0164.06	Middle	No	81.13	\$105,600	\$85,673	\$71,650	4919	87.23	4291	799	1383
48	113	0164.07	Moderate	No	67.03	\$105,600	\$70,784	\$59,200	6796	83.90	5702	1170	1740
48	113	0164.09	Upper	No	126.63	\$105,600	\$133,721	\$111,840	3848	68.11	2621	1157	1285
48	113	0164.10	Middle	No	101.68	\$105,600	\$107,374	\$89,800	4264	72.68	3099	1305	1800
48	113	0164.12	Upper	No	145.19	\$105,600	\$153,321	\$128,228	4487	72.39	3248	1666	1837
48	113	0164.14	Upper	No	129.10	\$105,600	\$136,330	\$114,023	2163	82.06	1775	104	154
48	113	0164.15	Upper	No	129.59	\$105,600	\$136,847	\$114,451	4858	76.49	3716	1396	1551
48	113	0164.16	Moderate	No	67.23	\$105,600	\$70,995	\$59,375	3116	82.96	2585	830	882
48	113	0164.17	Middle	No	92.82	\$105,600	\$98,018	\$81,979	6213	75.39	4684	1537	1865
48	113	0164.18	Middle	No	85.51	\$105,600	\$90,299	\$75,521	4724	83.66	3952	1293	1350
48	113	0164.19	Middle	No	85.90	\$105,600	\$90,710	\$75,865	5520	83.32	4599	1157	1549
48	113	0164.20	Middle	No	119.07	\$105,600	\$125,738	\$105,161	3168	80.81	2560	851	1064
48	113	0164.21	Moderate	No	67.98	\$105,600	\$71,787	\$60,038	3824	73.88	2825	852	1178
48	113	0165.11	Moderate	No	76.14	\$105,600	\$80,404	\$67,250	4335	90.10	3906	1134	1510
48	113	0165.13	Upper	No	121.30	\$105,600	\$128,093	\$107,128	5275	68.40	3608	1826	1994
48	113	0165.16	Moderate	No	58.93	\$105,600	\$62,230	\$52,051	5637	82.69	4661	1102	1539
48	113	0165.17	Moderate	No	70.34	\$105,600	\$74,279	\$62,128	4602	81.92	3770	755	1290
48	113	0165.18	Low	No	49.53	\$105,600	\$52,304	\$43,750	5350	79.44	4250	871	1302
48	113	0165.19	Middle	No	84.97	\$105,600	\$89,728	\$75,050	2486	67.14	1669	586	778
48	113	0165.21	Middle	No	82.09	\$105,600	\$86,687	\$72,500	7794	72.94	5685	886	1126
48	113	0165.22	Moderate	No	73.41	\$105,600	\$77,521	\$64,838	3700	62.81	2324	903	1558
48	113	0165.24	Upper	No	140.90	\$105,600	\$148,790	\$124,444	3078	51.95	1599	696	954
48	113	0165.25	Upper	No	149.38	\$105,600	\$157,745	\$131,932	2452	72.72	1783	674	674

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48	113	0165.26	Moderate	No	57.80	\$105,600	\$61,037	\$51,054	3710	89.62	3325	739	1456
48	113	0165.27	Moderate	No	75.15	\$105,600	\$79,358	\$66,376	4326	88.79	3841	1361	1618
48	113	0165.28	Moderate	No	72.15	\$105,600	\$76,190	\$63,723	4893	85.82	4199	1304	1423
48	113	0165.29	Middle	No	86.59	\$105,600	\$91,439	\$76,475	3374	86.10	2905	1040	1129
48	113	0165.30	Middle	No	83.80	\$105,600	\$88,493	\$74,013	4276	80.75	3453	949	1207
48	113	0165.31	Middle	No	87.67	\$105,600	\$92,580	\$77,432	3425	78.54	2690	572	1078
48	113	0165.32	Middle	No	115.63	\$105,600	\$122,105	\$102,125	2493	68.63	1711	665	749
48	113	0165.33	Moderate	No	59.32	\$105,600	\$62,642	\$52,396	3862	88.56	3420	586	888
48	113	0165.34	Moderate	No	54.96	\$105,600	\$58,038	\$48,545	3588	94.96	3407	293	769
48	113	0165.35	Moderate	No	62.47	\$105,600	\$65,968	\$55,176	3757	74.42	2796	868	1002
48	113	0165.36	Moderate	No	53.63	\$105,600	\$56,633	\$47,367	3193	86.22	2753	596	767
48	113	0166.07	Low	No	34.51	\$105,600	\$36,443	\$30,481	3643	96.90	3530	0	347
48	113	0166.10	Middle	No	80.65	\$105,600	\$85,166	\$71,229	4790	92.94	4452	746	1050
48	113	0166.15	Middle	No	101.63	\$105,600	\$107,321	\$89,757	4218	90.21	3805	886	1238
48	113	0166.16	Middle	No	97.18	\$105,600	\$102,622	\$85,827	6403	86.23	5521	1455	1861
48	113	0166.17	Upper	No	122.80	\$105,600	\$129,677	\$108,456	4514	81.99	3701	1270	1684
48	113	0166.18	Middle	No	88.30	\$105,600	\$93,245	\$77,989	5290	86.90	4597	1118	1491
48	113	0166.19	Moderate	No	62.13	\$105,600	\$65,609	\$54,875	3731	90.14	3363	507	799
48	113	0166.20	Middle	No	108.89	\$105,600	\$114,988	\$96,174	5688	85.74	4877	1674	1992
48	113	0166.21	Moderate	No	77.84	\$105,600	\$82,199	\$68,750	7560	92.37	6983	1494	2097
48	113	0166.22	Middle	No	84.00	\$105,600	\$88,704	\$74,193	3907	88.71	3466	877	1144
48	113	0166.23	Middle	No	106.69	\$105,600	\$112,665	\$94,231	8279	88.11	7295	1843	2230
48	113	0166.24	Middle	No	97.36	\$105,600	\$102,812	\$85,987	3436	88.88	3054	708	1100
48	113	0166.26	Moderate	No	61.45	\$105,600	\$64,891	\$54,271	5019	87.25	4379	759	1287
48	113	0166.27	Middle	No	90.66	\$105,600	\$95,737	\$80,075	1657	87.57	1451	550	632
48	113	0166.28	Middle	No	93.31	\$105,600	\$98,535	\$82,409	5131	91.64	4702	850	1030
48	113	0166.29	Middle	No	99.19	\$105,600	\$104,745	\$87,604	3158	85.53	2701	553	689
48	113	0166.30	Middle	No	115.22	\$105,600	\$121,672	\$101,761	6288	92.21	5798	1386	1794
48	113	0166.31	Upper	No	163.12	\$105,600	\$172,255	\$144,063	5087	92.47	4704	1408	1713

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
48	113	0166.32	Middle	No	91.82	\$105,600	\$96,962	\$81,099	3244	87.85	2850	592	978
48	113	0166.33	Middle	No	93.32	\$105,600	\$98,546	\$82,416	6305	95.24	6005	1875	2162
48	113	0166.34	Moderate	No	52.89	\$105,600	\$55,852	\$46,716	3537	92.73	3280	635	1133
48	113	0166.35	Low	No	26.06	\$105,600	\$27,519	\$23,015	4022	96.67	3888	0	577
48	113	0166.36	Middle	No	102.20	\$105,600	\$107,923	\$90,260	2927	82.03	2401	611	833
48	113	0166.37	Middle	No	86.62	\$105,600	\$91,471	\$76,500	3186	94.22	3002	814	1072
48	113	0166.38	Moderate	No	74.76	\$105,600	\$78,947	\$66,029	1983	82.40	1634	145	399
48	113	0167.04	Moderate	No	63.69	\$105,600	\$67,257	\$56,250	4485	94.02	4217	1103	1583
48	113	0167.06	Low	No	41.69	\$105,600	\$44,025	\$36,824	2513	92.88	2334	477	783
48	113	0167.07	Moderate	No	56.02	\$105,600	\$59,157	\$49,477	4521	96.02	4341	1120	1369
48	113	0167.08	Middle	No	113.28	\$105,600	\$119,624	\$100,046	6654	97.57	6492	1717	1853
48	113	0167.09	Low	No	30.68	\$105,600	\$32,398	\$27,096	4532	92.70	4201	407	973
48	113	0167.10	Low	No	44.13	\$105,600	\$46,601	\$38,977	4667	97.30	4541	1239	1761
48	113	0167.11	Low	No	42.43	\$105,600	\$44,806	\$37,473	2421	97.36	2357	499	758
48	113	0168.02	Middle	No	87.81	\$105,600	\$92,727	\$77,554	5465	85.60	4678	1335	1495
48	113	0168.03	Low	No	48.97	\$105,600	\$51,712	\$43,254	6580	84.19	5540	1175	1772
48	113	0168.05	Middle	No	102.74	\$105,600	\$108,493	\$90,735	2928	96.76	2833	695	1236
48	113	0168.06	Middle	No	89.76	\$105,600	\$94,787	\$79,280	5636	96.11	5417	1058	1631
48	113	0169.02	Low	No	46.12	\$105,600	\$48,703	\$40,734	7363	79.53	5856	551	889
48	113	0169.03	Moderate	No	64.26	\$105,600	\$67,859	\$56,754	6851	82.79	5672	1226	1999
48	113	0170.05	Moderate	No	65.67	\$105,600	\$69,348	\$57,998	4958	82.61	4096	925	1195
48	113	0170.06	Moderate	No	71.98	\$105,600	\$76,011	\$63,577	5698	51.63	2942	924	1268
48	113	0170.07	Low	No	45.56	\$105,600	\$48,111	\$40,244	4983	75.02	3738	1040	1443
48	113	0170.08	Middle	No	80.01	\$105,600	\$84,491	\$70,667	8361	76.01	6355	1376	2031
48	113	0170.09	Low	No	36.41	\$105,600	\$38,449	\$32,164	5842	86.67	5063	822	1363
48	113	0170.10	Low	No	45.42	\$105,600	\$47,964	\$40,118	6573	83.46	5486	872	1519
48	113	0171.01	Moderate	No	53.87	\$105,600	\$56,887	\$47,582	5987	82.90	4963	1186	1966
48	113	0171.02	Moderate	No	60.65	\$105,600	\$64,046	\$53,571	6070	86.64	5259	1262	1883

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48	113	0172.01	Low	No	48.03	\$105,600	\$50,720	\$42,421	6268	85.42	5354	791	1389
48	113	0172.03	Moderate	No	67.16	\$105,600	\$70,921	\$59,315	4808	81.82	3934	794	1193
48	113	0172.04	Moderate	No	57.25	\$105,600	\$60,456	\$50,568	4532	85.46	3873	653	882
48	113	0173.07	Upper	No	122.45	\$105,600	\$129,307	\$108,143	4383	73.72	3231	972	1115
48	113	0173.08	Middle	No	113.77	\$105,600	\$120,141	\$100,484	4243	73.70	3127	1207	1399
48	113	0173.09	Middle	No	99.75	\$105,600	\$105,336	\$88,099	3381	81.40	2752	621	997
48	113	0173.10	Middle	No	109.14	\$105,600	\$115,252	\$96,389	3603	74.97	2701	875	1100
48	113	0173.11	Middle	No	102.45	\$105,600	\$108,187	\$90,484	3863	67.41	2604	803	1120
48	113	0173.12	Middle	No	80.05	\$105,600	\$84,533	\$70,698	4073	65.95	2686	1067	1382
48	113	0173.13	Middle	No	106.50	\$105,600	\$112,464	\$94,063	3535	85.32	3016	839	977
48	113	0173.14	Middle	No	101.62	\$105,600	\$107,311	\$89,746	8020	81.06	6501	2088	2325
48	113	0173.15	Moderate	No	62.19	\$105,600	\$65,673	\$54,927	7379	84.33	6223	1353	1729
48	113	0174.00	Moderate	No	65.58	\$105,600	\$69,252	\$57,917	5680	64.89	3686	1199	1737
48	113	0175.00	Middle	No	89.78	\$105,600	\$94,808	\$79,292	3823	58.85	2250	1073	1278
48	113	0176.02	Moderate	No	61.74	\$105,600	\$65,197	\$54,531	4361	80.14	3495	973	1193
48	113	0176.04	Moderate	No	53.18	\$105,600	\$56,158	\$46,974	3425	82.57	2828	542	875
48	113	0176.05	Moderate	No	51.21	\$105,600	\$54,078	\$45,227	3941	96.22	3792	874	1119
48	113	0176.06	Moderate	No	51.56	\$105,600	\$54,447	\$45,539	5211	85.53	4457	939	1427
48	113	0177.03	Low	No	44.27	\$105,600	\$46,749	\$39,105	4996	78.54	3924	583	1258
48	113	0177.04	Moderate	No	57.63	\$105,600	\$60,857	\$50,896	6376	78.36	4996	992	1598
48	113	0177.05	Low	No	49.43	\$105,600	\$52,198	\$43,659	3097	80.98	2508	362	706
48	113	0177.06	Middle	No	95.74	\$105,600	\$101,101	\$84,559	5224	70.62	3689	1430	1578
48	113	0178.05	Moderate	No	52.10	\$105,600	\$55,018	\$46,014	6565	77.36	5079	1018	1223
48	113	0178.06	Moderate	No	71.68	\$105,600	\$75,694	\$63,306	5228	81.91	4282	702	1101
48	113	0178.08	Middle	No	84.38	\$105,600	\$89,105	\$74,524	5146	62.92	3238	957	1285
48	113	0178.11	Middle	No	92.79	\$105,600	\$97,986	\$81,953	4688	59.24	2777	1295	1596
48	113	0178.12	Middle	No	95.47	\$105,600	\$100,816	\$84,318	2438	62.55	1525	503	656
48	113	0178.14	Middle	No	97.28	\$105,600	\$102,728	\$85,913	5527	65.01	3593	968	1285
48	113	0178.15	Low	No	38.44	\$105,600	\$40,593	\$33,953	3285	70.90	2329	301	512

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48	113	0178.16	Moderate	No	70.25	\$105,600	\$74,184	\$62,044	4289	79.76	3421	690	968
48	113	0178.17	Moderate	No	69.92	\$105,600	\$73,836	\$61,758	3222	82.34	2653	39	142
48	113	0178.18	Moderate	No	76.94	\$105,600	\$81,249	\$67,951	3661	73.37	2686	476	930
48	113	0178.19	Moderate	No	72.18	\$105,600	\$76,222	\$63,750	2551	80.52	2054	0	198
48	113	0178.20	Middle	No	97.21	\$105,600	\$102,654	\$85,859	3215	76.52	2460	962	1346
48	113	0179.00	Moderate	No	68.25	\$105,600	\$72,072	\$60,278	5412	81.60	4416	806	1348
48	113	0180.01	Moderate	No	71.55	\$105,600	\$75,557	\$63,190	7529	77.30	5820	1400	1946
48	113	0180.02	Moderate	No	62.51	\$105,600	\$66,011	\$55,208	3745	80.37	3010	661	1086
48	113	0181.05	Moderate	No	72.36	\$105,600	\$76,412	\$63,906	5880	82.74	4865	996	1653
48	113	0181.10	Middle	No	96.06	\$105,600	\$101,439	\$84,841	5423	41.23	2236	1542	1704
48	113	0181.11	Middle	No	89.06	\$105,600	\$94,047	\$78,654	6879	76.81	5284	1284	1762
48	113	0181.20	Middle	No	97.53	\$105,600	\$102,992	\$86,136	5142	72.48	3727	1339	1620
48	113	0181.21	Moderate	No	72.53	\$105,600	\$76,592	\$64,063	5764	75.95	4378	1018	1487
48	113	0181.26	Middle	No	93.81	\$105,600	\$99,063	\$82,852	6894	70.34	4849	1746	2157
48	113	0181.27	Moderate	No	68.41	\$105,600	\$72,241	\$60,417	3264	78.46	2561	580	742
48	113	0181.28	Moderate	No	76.65	\$105,600	\$80,942	\$67,702	5913	78.83	4661	789	1305
48	113	0181.29	Moderate	No	79.29	\$105,600	\$83,730	\$70,028	4504	58.50	2635	818	1269
48	113	0181.30	Moderate	No	51.25	\$105,600	\$54,120	\$45,263	4532	78.55	3560	396	652
48	113	0181.32	Middle	No	94.59	\$105,600	\$99,887	\$83,538	5343	64.25	3433	1666	1840
48	113	0181.33	Middle	No	100.56	\$105,600	\$106,191	\$88,812	3916	48.42	1896	943	1304
48	113	0181.34	Middle	No	106.32	\$105,600	\$112,274	\$93,902	5570	52.06	2900	1795	2036
48	113	0181.35	Middle	No	83.03	\$105,600	\$87,680	\$73,333	5182	53.55	2775	1100	1542
48	113	0181.37	Middle	No	100.77	\$105,600	\$106,413	\$89,000	4145	70.16	2908	956	1133
48	113	0181.38	Moderate	No	52.99	\$105,600	\$55,957	\$46,799	4985	78.27	3902	275	680
48	113	0181.40	Upper	No	128.57	\$105,600	\$135,770	\$113,551	5572	56.96	3174	1861	1920
48	113	0181.41	Moderate	No	51.66	\$105,600	\$54,553	\$45,625	4245	65.35	2774	277	336
48	113	0181.42	Middle	No	103.24	\$105,600	\$109,021	\$91,181	3916	67.42	2640	940	1197
48	113	0181.43	Upper	No	192.75	\$105,600	\$203,544	\$170,232	6836	52.17	3566	1569	1897

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48	113	0181.44	Upper	No	140.77	\$105,600	\$148,653	\$124,329	4458	52.09	2322	1121	1300
48	113	0181.45	Upper	No	141.08	\$105,600	\$148,980	\$124,597	4089	42.97	1757	1535	1657
48	113	0181.46	Upper	No	149.48	\$105,600	\$157,851	\$132,019	3564	36.84	1313	1210	1252
48	113	0181.47	Upper	No	142.47	\$105,600	\$150,448	\$125,828	3737	70.91	2650	1339	1397
48	113	0181.48	Middle	No	85.78	\$105,600	\$90,584	\$75,758	5372	82.52	4433	767	1207
48	113	0181.49	Upper	No	164.43	\$105,600	\$173,638	\$145,225	3970	59.40	2358	1199	1289
48	113	0181.50	Middle	No	116.17	\$105,600	\$122,676	\$102,603	4248	58.55	2487	1283	1429
48	113	0181.51	Middle	No	106.91	\$105,600	\$112,897	\$94,426	3960	66.24	2623	869	922
48	113	0181.52	Middle	No	97.64	\$105,600	\$103,108	\$86,235	6203	63.58	3944	1278	1515
48	113	0181.53	Upper	No	121.28	\$105,600	\$128,072	\$107,109	6044	58.36	3527	2307	2451
48	113	0181.54	Middle	No	104.29	\$105,600	\$110,130	\$92,106	5595	44.27	2477	1708	1984
48	113	0181.55	Upper	No	121.48	\$105,600	\$128,283	\$107,290	5526	55.09	3044	1319	1416
48	113	0181.56	Middle	No	111.22	\$105,600	\$117,448	\$98,229	4744	60.24	2858	1359	2038
48	113	0181.57	Middle	No	85.81	\$105,600	\$90,615	\$75,786	3583	61.46	2202	1086	1341
48	113	0181.58	Upper	No	125.38	\$105,600	\$132,401	\$110,738	4186	61.66	2581	735	1069
48	113	0181.59	Upper	No	153.14	\$105,600	\$161,716	\$135,254	5199	47.99	2495	1166	1286
48	113	0182.03	Moderate	No	78.06	\$105,600	\$82,431	\$68,947	6636	87.42	5801	1389	1756
48	113	0182.04	Moderate	No	53.41	\$105,600	\$56,401	\$47,171	4504	96.38	4341	849	1238
48	113	0182.05	Moderate	No	60.12	\$105,600	\$63,487	\$53,097	4355	87.88	3827	670	808
48	113	0182.06	Moderate	No	55.09	\$105,600	\$58,175	\$48,661	4700	87.68	4121	670	1132
48	113	0183.00	Moderate	No	59.95	\$105,600	\$63,307	\$52,950	7632	77.46	5912	1305	1906
48	113	0184.01	Moderate	No	57.34	\$105,600	\$60,551	\$50,642	5222	79.11	4131	824	1182
48	113	0184.02	Middle	No	83.21	\$105,600	\$87,870	\$73,490	4417	61.10	2699	1080	1272
48	113	0184.03	Moderate	No	52.36	\$105,600	\$55,292	\$46,250	1047	84.53	885	0	130
48	113	0185.01	Moderate	No	74.57	\$105,600	\$78,746	\$65,859	3985	76.46	3047	864	1211
48	113	0185.05	Low	No	40.94	\$105,600	\$43,233	\$36,164	3876	90.17	3495	168	265
48	113	0185.06	Low	No	35.06	\$105,600	\$37,023	\$30,968	2771	92.13	2553	10	74
48	113	0185.07	Moderate	No	68.64	\$105,600	\$72,484	\$60,625	3934	92.60	3643	0	357
48	113	0185.08	Low	No	44.72	\$105,600	\$47,224	\$39,500	1429	88.17	1260	301	282

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48	113	0186.00	Moderate	No	78.37	\$105,600	\$82,759	\$69,219	3948	60.64	2394	989	1359
48	113	0187.00	Moderate	No	59.80	\$105,600	\$63,149	\$52,813	6720	83.79	5631	1113	1734
48	113	0188.01	Moderate	No	64.54	\$105,600	\$68,154	\$57,000	4576	74.32	3401	1057	1518
48	113	0188.02	Moderate	No	51.62	\$105,600	\$54,511	\$45,597	1566	65.26	1022	101	230
48	113	0189.00	Moderate	No	66.45	\$105,600	\$70,171	\$58,686	6363	79.48	5057	1077	1808
48	113	0190.13	Low	No	37.07	\$105,600	\$39,146	\$32,745	5133	94.93	4873	0	95
48	113	0190.16	Moderate	No	54.66	\$105,600	\$57,721	\$48,281	2699	76.55	2066	377	557
48	113	0190.18	Moderate	No	66.12	\$105,600	\$69,823	\$58,395	5157	73.55	3793	1003	1310
48	113	0190.19	Low	No	42.05	\$105,600	\$44,405	\$37,143	7113	84.93	6041	490	1117
48	113	0190.20	Moderate	No	61.64	\$105,600	\$65,092	\$54,444	5611	67.47	3786	1290	1651
48	113	0190.23	Middle	No	115.62	\$105,600	\$122,095	\$102,117	5028	45.68	2297	1424	1779
48	113	0190.24	Middle	No	110.56	\$105,600	\$116,751	\$97,644	4164	58.29	2427	1207	1498
48	113	0190.25	Middle	No	107.31	\$105,600	\$113,319	\$94,777	4912	59.26	2911	1241	1476
48	113	0190.26	Middle	No	89.87	\$105,600	\$94,903	\$79,375	5534	56.13	3106	1463	1774
48	113	0190.27	Moderate	No	79.88	\$105,600	\$84,353	\$70,549	6375	73.69	4698	963	1517
48	113	0190.28	Moderate	No	63.53	\$105,600	\$67,088	\$56,115	3708	73.35	2720	708	1022
48	113	0190.29	Moderate	No	74.35	\$105,600	\$78,514	\$65,664	6525	72.61	4738	1526	1852
48	113	0190.31	Middle	No	106.21	\$105,600	\$112,158	\$93,807	6345	46.35	2941	1701	1892
48	113	0190.32	Moderate	No	57.80	\$105,600	\$61,037	\$51,048	4258	87.18	3712	654	853
48	113	0190.33	Moderate	No	60.39	\$105,600	\$63,772	\$53,342	4422	89.12	3941	744	983
48	113	0190.34	Moderate	No	54.82	\$105,600	\$57,890	\$48,417	4525	82.14	3717	434	485
48	113	0190.35	Low	No	38.78	\$105,600	\$40,952	\$34,250	5310	83.11	4413	313	552
48	113	0190.36	Upper	No	140.57	\$105,600	\$148,442	\$124,148	2847	26.98	768	1029	1084
48	113	0190.37	Middle	No	111.81	\$105,600	\$118,071	\$98,750	3531	45.03	1590	1101	1189
48	113	0190.39	Middle	No	101.14	\$105,600	\$106,804	\$89,330	6606	56.96	3763	1493	1854
48	113	0190.40	Middle	No	83.70	\$105,600	\$88,387	\$73,922	6968	75.23	5242	664	985
48	113	0190.41	Middle	No	99.61	\$105,600	\$105,188	\$87,976	2363	41.60	983	807	1036
48	113	0190.42	Middle	No	99.03	\$105,600	\$104,576	\$87,464	8230	59.71	4914	1017	1246

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48	113	0190.44	Middle	No	80.45	\$105,600	\$84,955	\$71,053	4066	77.40	3147	874	963
48	113	0190.45	Moderate	No	60.93	\$105,600	\$64,342	\$53,815	3153	81.29	2563	529	746
48	113	0190.46	Middle	No	88.55	\$105,600	\$93,509	\$78,206	3691	86.16	3180	708	896
48	113	0190.47	Moderate	No	54.47	\$105,600	\$57,520	\$48,113	3543	82.87	2936	652	868
48	113	0190.48	Middle	No	106.02	\$105,600	\$111,957	\$93,636	3299	70.02	2310	718	1070
48	113	0190.49	Moderate	No	70.64	\$105,600	\$74,596	\$62,391	4092	75.34	3083	698	910
48	113	0190.50	Upper	No	194.38	\$105,600	\$205,265	\$171,667	2902	41.25	1197	1090	1134
48	113	0190.51	Upper	No	150.93	\$105,600	\$159,382	\$133,295	5423	37.53	2035	1604	1724
48	113	0190.52	Middle	No	92.31	\$105,600	\$97,479	\$81,528	1102	58.08	640	0	27
48	113	0190.53	Middle	No	107.28	\$105,600	\$113,288	\$94,750	1657	62.52	1036	3	43
48	113	0191.01	Middle	No	116.27	\$105,600	\$122,781	\$102,689	1438	65.92	948	184	259
48	113	0191.02	Middle	No	99.41	\$105,600	\$104,977	\$87,802	5008	52.94	2651	1135	1760
48	113	0192.02	Middle	No	82.03	\$105,600	\$86,624	\$72,449	4714	50.25	2369	1074	1382
48	113	0192.03	Upper	No	148.72	\$105,600	\$157,048	\$131,346	3957	25.88	1024	1394	1562
48	113	0192.05	Upper	No	159.32	\$105,600	\$168,242	\$140,708	4588	23.98	1100	1431	1641
48	113	0192.08	Moderate	No	55.87	\$105,600	\$58,999	\$49,344	5932	86.18	5112	832	1211
48	113	0192.10	Upper	No	208.62	\$105,600	\$220,303	\$184,250	4338	17.75	770	1667	1777
48	113	0192.11	Moderate	No	67.43	\$105,600	\$71,206	\$59,556	5077	42.82	2174	1243	1932
48	113	0192.12	Low	No	35.82	\$105,600	\$37,826	\$31,637	3044	97.47	2967	0	118
48	113	0192.13	Low	No	39.83	\$105,600	\$42,060	\$35,179	3232	82.77	2675	35	148
48	113	0192.14	Moderate	No	66.26	\$105,600	\$69,971	\$58,520	5284	84.67	4474	352	888
48	113	0192.15	Middle	No	118.05	\$105,600	\$124,661	\$104,261	2880	41.22	1187	803	1054
48	113	0192.16	Middle	No	98.00	\$105,600	\$103,488	\$86,556	3992	33.87	1352	971	1580
48	113	0193.01	Upper	No	283.07	\$105,600	\$298,922	\$250,001	3098	14.33	444	987	1069
48	113	0193.02	Upper	No	283.07	\$105,600	\$298,922	\$250,001	6342	31.38	1990	625	894
48	113	0194.00	Upper	No	283.07	\$105,600	\$298,922	\$250,001	4290	22.14	950	1202	1414
48	113	0195.01	Upper	No	283.07	\$105,600	\$298,922	\$250,001	7096	12.19	865	2263	2455
48	113	0195.02	Upper	No	283.07	\$105,600	\$298,922	\$250,001	4457	15.71	700	1224	1734
48	113	0196.00	Upper	No	283.07	\$105,600	\$298,922	\$250,001	2369	18.36	435	705	723

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
48	113	0197.00	Upper	No	283.07	\$105,600	\$298,922	\$250,001	1966	14.24	280	584	758
48	113	0198.00	Upper	No	252.45	\$105,600	\$266,587	\$222,955	4529	13.16	596	1567	1944
48	113	0199.00	Moderate	No	67.34	\$105,600	\$71,111	\$59,478	3884	95.01	3690	717	1170
48	113	0200.00	Upper	No	186.20	\$105,600	\$196,627	\$164,444	5779	60.11	3474	1309	1500
48	113	0201.00	Moderate	No	67.15	\$105,600	\$70,910	\$59,306	2428	79.04	1919	427	729
48	113	0202.00	Low	No	40.20	\$105,600	\$42,451	\$35,511	4416	97.67	4313	1217	1598
48	113	0203.00	Moderate	No	57.96	\$105,600	\$61,206	\$51,196	2784	91.13	2537	222	556
48	113	0204.01	Middle	No	94.22	\$105,600	\$99,496	\$83,214	2225	42.65	949	170	167
48	113	0204.02	Upper	No	127.12	\$105,600	\$134,239	\$112,269	6079	54.47	3311	479	520
48	113	0205.00	Moderate	No	50.15	\$105,600	\$52,958	\$44,295	5259	94.87	4989	412	1234
48	113	0206.00	Upper	No	283.07	\$105,600	\$298,922	\$250,001	2478	19.05	472	814	960
48	113	0207.00	Middle	No	90.23	\$105,600	\$95,283	\$79,688	5178	47.37	2453	1789	2152
48	113	0208.00	Low	No	35.61	\$105,600	\$37,604	\$31,451	6593	98.26	6478	983	2295
48	113	0209.00	Middle	No	80.32	\$105,600	\$84,818	\$70,938	2751	92.44	2543	301	740
48	113	0210.00	Low	No	35.53	\$105,600	\$37,520	\$31,381	5547	97.03	5382	1084	1815
48	113	0211.00	Low	No	36.64	\$105,600	\$38,692	\$32,363	4087	97.43	3982	956	1791
48	113	0212.00	Moderate	No	54.30	\$105,600	\$57,341	\$47,957	5716	89.57	5120	1017	1421
48	113	9800.00	Unknown	No	0.00	\$105,600	\$0	\$0	3	66.67	2	0	0
48	113	9801.00	Unknown	No	0.00	\$105,600	\$0	\$0	40	100.00	40	0	0
48	113	9802.00	Low	No	28.03	\$105,600	\$29,600	\$24,760	3858	40.80	1574	0	52

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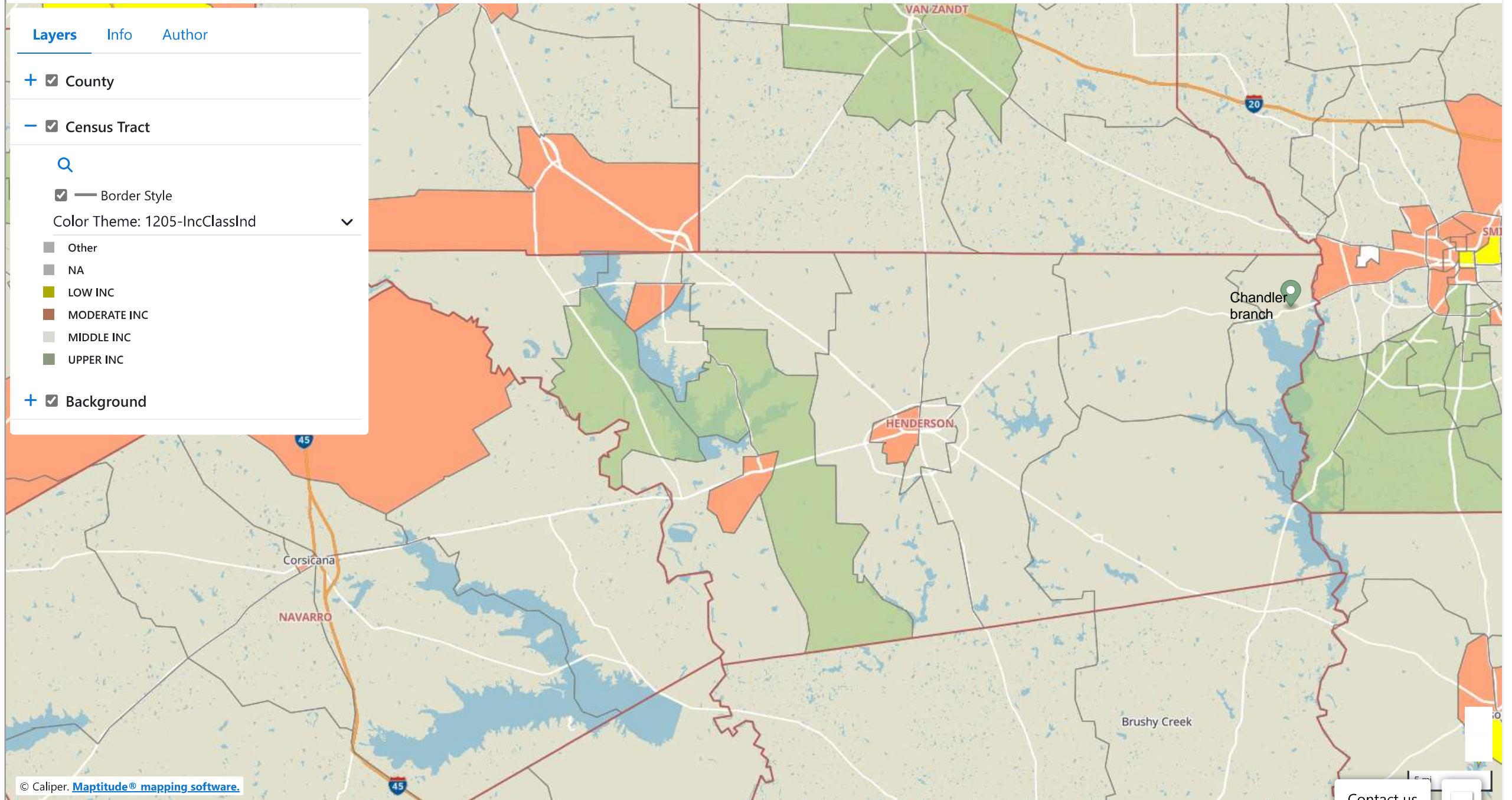


Border Style

Color Theme: 1205-IncClassInd

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2023 FFIEC Census Report - Summary Census Demographic Information

State: 48 - TEXAS (TX)

County: 213 - HENDERSON COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
48	213	9501.01	Upper	No	124.69	\$73,200	\$91,273	\$77,045	3754	19.39	728	862	1246
48	213	9501.02	Middle	No	87.01	\$73,200	\$63,691	\$53,762	3811	16.58	632	1246	1838
48	213	9502.01	Upper	No	126.74	\$73,200	\$92,774	\$78,312	2274	25.37	577	614	1019
48	213	9502.02	Middle	No	114.70	\$73,200	\$83,960	\$70,871	3441	16.83	579	864	1232
48	213	9503.01	Middle	No	108.42	\$73,200	\$79,363	\$66,989	3208	22.51	722	994	1385
48	213	9503.02	Middle	No	91.67	\$73,200	\$67,102	\$56,641	2314	28.91	669	688	958
48	213	9503.03	Upper	No	132.78	\$73,200	\$97,195	\$82,039	2418	23.08	558	724	1141
48	213	9504.00	Middle	No	91.75	\$73,200	\$67,161	\$56,692	4215	26.12	1101	1476	2298
48	213	9505.00	Moderate	No	73.93	\$73,200	\$54,117	\$45,679	2893	11.75	340	749	1204
48	213	9506.01	Middle	No	97.44	\$73,200	\$71,326	\$60,208	3505	16.52	579	1309	1931
48	213	9506.03	Middle	No	91.37	\$73,200	\$66,883	\$56,458	2389	17.25	412	729	1260
48	213	9506.04	Middle	No	88.62	\$73,200	\$64,870	\$54,755	3350	18.72	627	961	1256
48	213	9507.00	Moderate	No	74.64	\$73,200	\$54,636	\$46,121	4487	22.89	1027	1380	2277
48	213	9508.01	Middle	No	83.73	\$73,200	\$61,290	\$51,736	2391	15.68	375	914	1577
48	213	9508.02	Middle	No	97.64	\$73,200	\$71,472	\$60,332	2397	12.97	311	1032	1846
48	213	9509.02	Middle	No	92.45	\$73,200	\$67,673	\$57,125	2058	20.99	432	665	1224
48	213	9509.03	Upper	No	127.76	\$73,200	\$93,520	\$78,939	2354	16.31	384	934	1791
48	213	9509.04	Middle	No	87.63	\$73,200	\$64,145	\$54,145	2962	14.25	422	1094	1879
48	213	9509.05	Middle	No	109.59	\$73,200	\$80,220	\$67,713	2566	18.78	482	755	1442
48	213	9510.00	Moderate	No	69.54	\$73,200	\$50,903	\$42,969	1917	47.37	908	405	771
48	213	9511.01	Upper	No	130.81	\$73,200	\$95,753	\$80,822	1554	14.35	223	523	657
48	213	9511.02	Upper	No	131.31	\$73,200	\$96,119	\$81,136	2639	14.10	372	952	1763
48	213	9512.01	Middle	No	86.17	\$73,200	\$63,076	\$53,243	3538	49.32	1745	547	1002
48	213	9512.02	Low	No	44.30	\$73,200	\$32,428	\$27,372	2821	83.73	2362	463	841
48	213	9513.00	Upper	No	120.09	\$73,200	\$87,906	\$74,198	5993	36.79	2205	949	2037
48	213	9514.01	Middle	No	106.21	\$73,200	\$77,746	\$65,625	2421	30.57	740	876	1432

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
48	213	9514.02	Upper	No	122.34	\$73,200	\$89,553	\$75,590	2421	13.84	335	729	1123
48	213	9514.03	Middle	No	116.24	\$73,200	\$85,088	\$71,825	2059	21.81	449	684	1256

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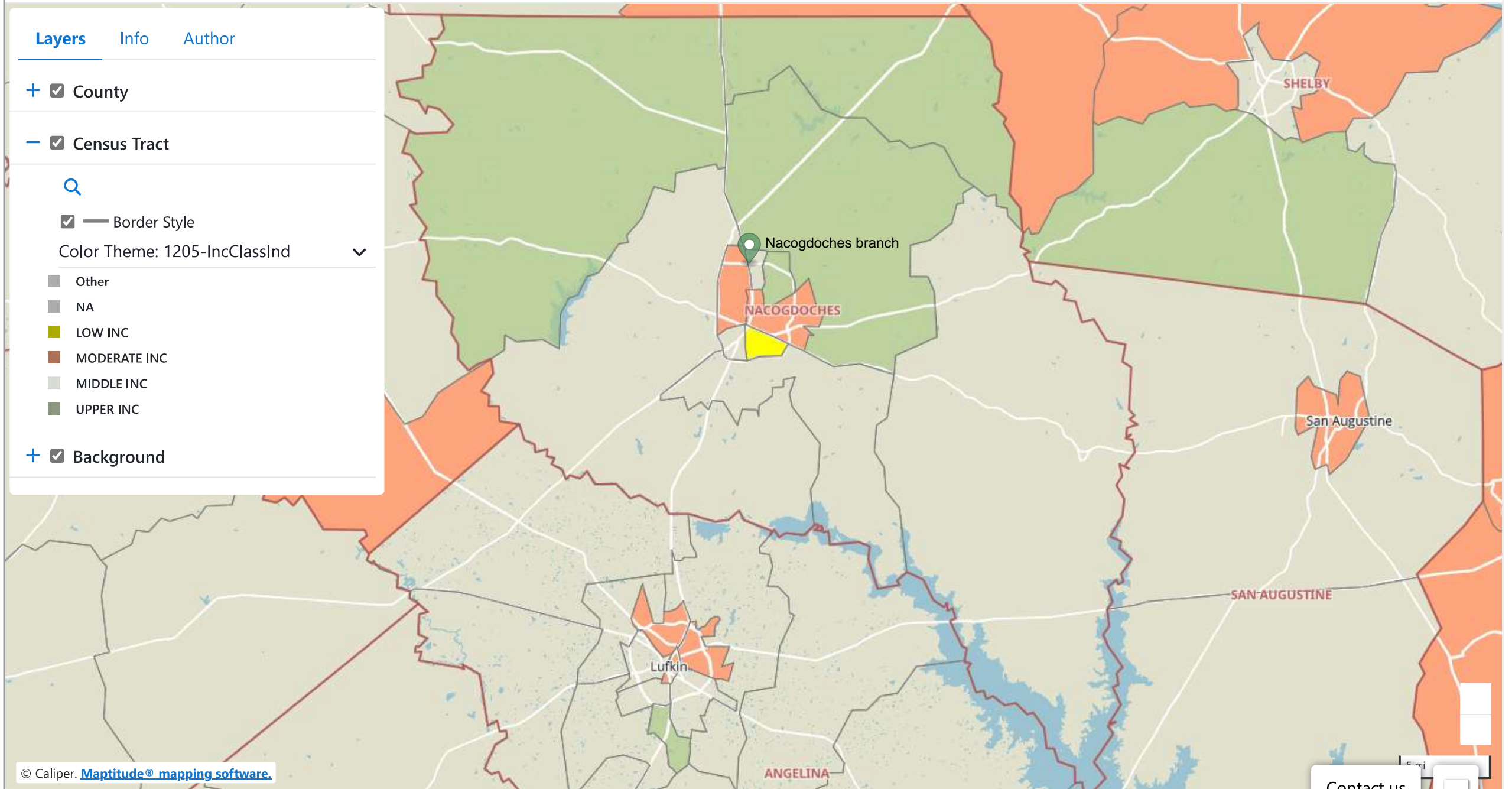


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2023 FFIEC Census Report - Summary Census Demographic Information

State: 48 - TEXAS (TX)

County: 347 - NACOGDOCHES COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
48	347	9501.00	Middle	Yes*	101.63	\$73,200	\$74,393	\$62,798	2553	22.52	575	857	1394
48	347	9502.00	Middle	Yes*	117.60	\$73,200	\$86,083	\$72,664	5123	21.00	1076	1467	2352
48	347	9503.03	Middle	Yes*	105.90	\$73,200	\$77,519	\$65,435	3714	41.57	1544	845	1449
48	347	9503.04	Middle	Yes*	94.84	\$73,200	\$69,423	\$58,601	3918	38.39	1504	1172	1426
48	347	9503.05	Middle	Yes*	113.43	\$73,200	\$83,031	\$70,084	3742	71.59	2679	695	1127
48	347	9503.06	Middle	Yes*	80.86	\$73,200	\$59,190	\$49,960	3753	54.89	2060	711	1448
48	347	9504.01	Upper	No	145.40	\$73,200	\$106,433	\$89,836	4696	24.60	1155	1543	1916
48	347	9504.02	Upper	No	145.77	\$73,200	\$106,704	\$90,069	3522	27.68	975	958	1652
48	347	9505.01	Middle	Yes*	95.97	\$73,200	\$70,250	\$59,297	2426	35.86	870	381	694
48	347	9505.02	Upper	No	142.01	\$73,200	\$103,951	\$87,745	4657	25.04	1166	1143	1499
48	347	9506.00	Moderate	No	50.91	\$73,200	\$37,266	\$31,458	5662	42.55	2409	138	874
48	347	9507.00	Moderate	No	57.78	\$73,200	\$42,295	\$35,701	4215	70.60	2976	600	1744
48	347	9508.00	Middle	Yes*	85.71	\$73,200	\$62,740	\$52,958	3685	66.38	2446	660	1407
48	347	9509.00	Low	No	34.36	\$73,200	\$25,152	\$21,231	2486	90.67	2254	322	1238
48	347	9510.01	Unknown	No	0.00	\$73,200	\$0	\$0	2040	39.07	797	204	733
48	347	9510.02	Moderate	No	59.35	\$73,200	\$43,444	\$36,671	3690	58.86	2172	303	808
48	347	9511.00	Middle	Yes*	110.43	\$73,200	\$80,835	\$68,232	4771	17.54	837	1714	2594

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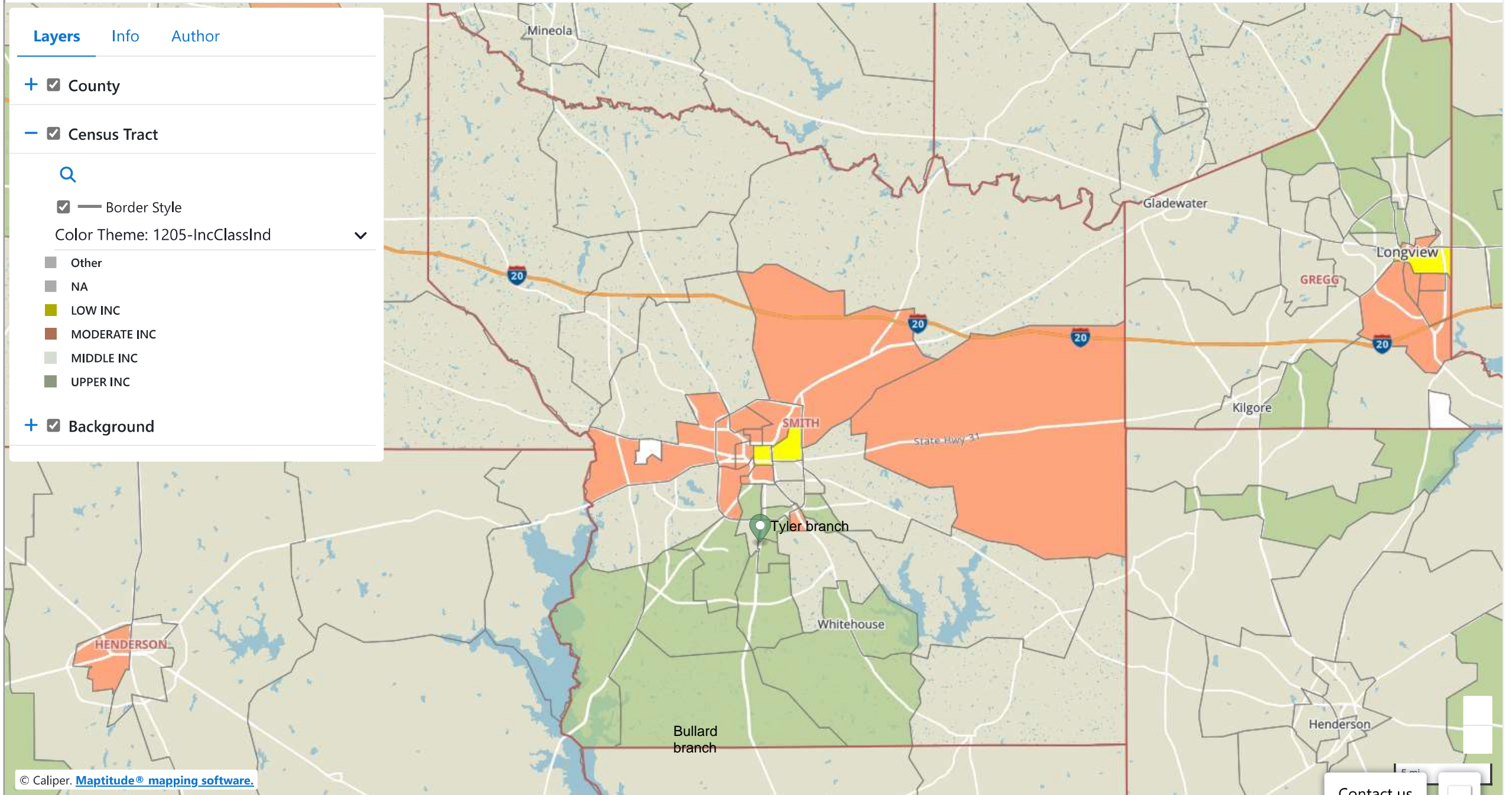


Border Style

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2023 FFIEC Census Report - Summary Census Demographic Information

State: 48 - TEXAS (TX)

County: 423 - SMITH COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
48	423	0001.00	Moderate	No	71.08	\$85,600	\$60,844	\$52,036	6074	91.13	5535	1168	1983
48	423	0002.01	Moderate	No	53.23	\$85,600	\$45,565	\$38,967	4063	95.52	3881	775	1225
48	423	0002.02	Moderate	No	70.01	\$85,600	\$59,929	\$51,250	2003	96.70	1937	328	952
48	423	0003.00	Moderate	No	60.73	\$85,600	\$51,985	\$44,454	6066	89.85	5450	888	1879
48	423	0004.00	Moderate	No	62.24	\$85,600	\$53,277	\$45,560	2335	94.78	2213	411	810
48	423	0005.00	Moderate	No	59.34	\$85,600	\$50,795	\$43,438	2980	60.03	1789	151	631
48	423	0006.00	Moderate	No	75.94	\$85,600	\$65,005	\$55,588	1848	90.10	1665	317	629
48	423	0007.00	Low	No	46.97	\$85,600	\$40,206	\$34,382	4346	86.77	3771	529	1382
48	423	0008.00	Middle	No	82.23	\$85,600	\$70,389	\$60,192	5655	57.14	3231	1181	2284
48	423	0009.00	Moderate	No	64.40	\$85,600	\$55,126	\$47,143	4892	58.05	2840	466	1093
48	423	0010.00	Middle	No	84.27	\$85,600	\$72,135	\$61,692	5308	42.20	2240	1539	2201
48	423	0011.01	Middle	No	106.70	\$85,600	\$91,335	\$78,106	3884	26.26	1020	1140	1445
48	423	0011.02	Upper	No	129.35	\$85,600	\$110,724	\$94,688	2644	26.40	698	726	900
48	423	0012.00	Middle	No	89.39	\$85,600	\$76,518	\$65,436	3606	42.24	1523	826	1237
48	423	0013.00	Middle	No	98.17	\$85,600	\$84,034	\$71,863	2377	45.52	1082	464	884
48	423	0014.04	Upper	No	124.25	\$85,600	\$106,358	\$90,957	7268	24.06	1749	2039	2949
48	423	0014.05	Moderate	No	74.11	\$85,600	\$63,438	\$54,250	3753	17.69	664	737	1326
48	423	0014.06	Upper	No	125.88	\$85,600	\$107,753	\$92,146	5880	13.88	816	2085	2679
48	423	0014.07	Middle	No	109.56	\$85,600	\$93,783	\$80,203	5697	22.54	1284	1113	1699
48	423	0014.08	Middle	No	94.57	\$85,600	\$80,952	\$69,229	2523	29.29	739	531	994
48	423	0015.01	Unknown	No	0.00	\$85,600	\$0	\$0	2141	26.11	559	564	785
48	423	0015.02	Middle	No	104.21	\$85,600	\$89,204	\$76,281	3734	32.08	1198	918	1486
48	423	0016.02	Middle	No	97.16	\$85,600	\$83,169	\$71,125	5286	46.63	2465	959	1659
48	423	0016.05	Upper	No	127.47	\$85,600	\$109,114	\$93,313	3051	68.08	2077	548	881
48	423	0016.06	Moderate	No	66.29	\$85,600	\$56,744	\$48,529	4351	64.22	2794	987	1615
48	423	0016.07	Middle	No	85.77	\$85,600	\$73,419	\$62,785	4401	58.99	2596	1265	1808

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
48	423	0016.08	Moderate	No	66.19	\$85,600	\$56,659	\$48,452	2708	79.17	2144	460	863
48	423	0017.01	Moderate	No	76.21	\$85,600	\$65,236	\$55,786	5062	65.80	3331	1159	1724
48	423	0017.02	Middle	No	116.22	\$85,600	\$99,484	\$85,078	4440	71.80	3188	1131	1762
48	423	0018.03	Upper	No	169.78	\$85,600	\$145,332	\$124,279	4854	31.48	1528	1023	1415
48	423	0018.04	Middle	No	86.76	\$85,600	\$74,267	\$63,511	4188	64.92	2719	925	1533
48	423	0018.05	Middle	No	101.09	\$85,600	\$86,533	\$74,000	2586	39.71	1027	712	872
48	423	0018.06	Middle	No	96.69	\$85,600	\$82,767	\$70,781	5375	41.66	2239	1098	1783
48	423	0018.07	Middle	No	80.37	\$85,600	\$68,797	\$58,833	3898	32.58	1270	518	1324
48	423	0019.06	Upper	No	136.50	\$85,600	\$116,844	\$99,922	6201	22.74	1410	1845	2359
48	423	0019.09	Upper	No	127.28	\$85,600	\$108,952	\$93,175	3291	26.62	876	637	1018
48	423	0019.10	Moderate	No	73.67	\$85,600	\$63,062	\$53,929	2417	44.15	1067	243	476
48	423	0019.11	Moderate	No	73.98	\$85,600	\$63,327	\$54,156	3371	30.29	1021	439	501
48	423	0019.12	Middle	No	82.13	\$85,600	\$70,303	\$60,125	3005	10.08	303	1105	1525
48	423	0019.13	Upper	No	131.86	\$85,600	\$112,872	\$96,523	3704	20.68	766	1139	1546
48	423	0019.14	Middle	No	94.48	\$85,600	\$80,875	\$69,163	5001	29.65	1483	1208	1829
48	423	0019.15	Upper	No	137.19	\$85,600	\$117,435	\$100,425	7266	20.59	1496	1900	2456
48	423	0019.16	Upper	No	144.20	\$85,600	\$123,435	\$105,559	6258	24.98	1563	1541	1942
48	423	0019.17	Middle	No	108.09	\$85,600	\$92,525	\$79,127	2401	25.49	612	625	705
48	423	0020.03	Moderate	No	69.54	\$85,600	\$59,526	\$50,907	3899	57.09	2226	202	754
48	423	0020.04	Middle	No	98.42	\$85,600	\$84,248	\$72,045	2689	24.69	664	510	663
48	423	0020.06	Upper	No	156.86	\$85,600	\$134,272	\$114,821	3773	24.75	934	1166	1446
48	423	0020.09	Middle	No	114.71	\$85,600	\$98,192	\$83,971	7832	22.34	1750	2133	3022
48	423	0020.10	Middle	No	109.77	\$85,600	\$93,963	\$80,352	6327	42.97	2719	1098	1511
48	423	0020.11	Middle	No	116.18	\$85,600	\$99,450	\$85,046	3195	28.17	900	576	987
48	423	0020.12	Upper	No	125.56	\$85,600	\$107,479	\$91,914	3616	34.32	1241	924	1308
48	423	0020.13	Upper	No	151.35	\$85,600	\$129,556	\$110,793	2939	22.52	662	662	817
48	423	0021.01	Moderate	No	79.82	\$85,600	\$68,326	\$58,432	4198	31.52	1323	1097	1673
48	423	0021.02	Upper	No	121.98	\$85,600	\$104,415	\$89,295	5870	17.02	999	1825	2313
48	423	0022.00	Middle	No	100.57	\$85,600	\$86,088	\$73,620	6949	25.18	1750	1744	2453

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



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
48	423	9800.00	Unknown	No	0.00	\$85,600	\$0	\$0	0	0.00	0	0	0

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

## **HOME MORTGAGE DISCLOSURE ACT NOTICE**

The Home Mortgage Disclosure Act (HMDA) data about our residential mortgage lending are available online for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, age, and income of applicants and borrowers; and information about loan approvals and denials.

These data is available online at the Consumer Financial Protection Bureau's website (<https://www.consumerfinance.gov/hmda>).

HMDA data for many other financial institutions are also available at this website.