



COMMUNITY REINVESTMENT ACT (CRA)

PUBLIC FILE

PUBLIC FILE CONTENT

Section 1 - Comments

All written comments received from the public for the current year and each of the prior two calendar years that specifically relate to the bank's performance in helping to meet credit needs. The file must also include any responses to the comments.

Any confidential information will be omitted.

Section 2 - CRA Public Evaluation

A copy of the public section of the bank's most recent CRA Performance Evaluation.

Section 3 - Bank Locations

A list of the bank's locations, their street addresses, and census tracts where the offices are located.

Section 4 - Locations

Opened or Closed A list of locations opened or closed by the bank during the current year and each of the prior two calendar years, their street addresses and census tracts.

Section 5 - Products, Services, Hours, and Fees

A list of services (including hours of operation, available loan and deposit products, and transaction fees generally offered at the bank's locations and descriptions of material differences in the availability or cost of services at particular locations, if any.

Section 6 - Assessment Area Map

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

Section 7 - Home Mortgage Disclosure Act Reporting

HMDA Disclosure Statements for the prior 2 years.

Section 8 – Loan-to Deposit Ratios

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

Section 1



No written comments received from the public for the current year and each of the prior two calendar years that specifically relate to the bank's performance in helping to meet credit needs.

Section 2

PUBLIC DISCLOSURE

September 21, 2022

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Citizens State Bank
Certificate Number: 12303

102 West Bluff Street
Woodville, Texas 75979

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.

Citizens State Bank's (CSB) satisfactory Lending Test record supports the overall CRA rating. The following points summarize conclusions regarding the Lending Test, discussed in detail elsewhere.

- The loan-to-deposit (LTD) ratio is reasonable (considering seasonal variations and taking into account lending-related activities) given the institution's size, financial condition, and assessment areas' 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 and farms 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 conclusion.

DESCRIPTION OF INSTITUTION

Background

CSB, headquartered in Woodville, Texas, began operations in 1920. On September 1, 2021, GrahamJB6 purchased Security Bancshares, Inc. and as a result, GrahamJB6 now owns 100 percent of CSB. CSB received a Satisfactory rating at its previous FDIC CRA evaluation, dated June 13, 2016, based on Small Institution Procedures.

Operations

CSB functions as a retail bank with a primary business focus on home mortgage and commercial loans, which remains generally consistent from the prior evaluation. The bank did not participate in any merger or acquisition activities since the previous evaluation. The institution currently operates from four full-service offices located in the State of Texas. Since the previous evaluation, the bank opened one full-service office in Kingwood, Texas, and a loan production office in Montgomery, Texas, both on March 1, 2022. CSB closed its Spurger, Texas and Colmesneil, Texas branches, both on May 20, 2022, as well as its Waco, Texas branch on

November 15, 2019. The applicable Description of Assessment Areas sections depict the full-service offices' specific locations.

The bank offers a variety of loan products including home mortgage, commercial, construction and land development, consumer, and agricultural loans. It also offers a variety of deposit services including standard consumer and commercial deposit products. Alternative banking services include online, mobile, and telephone banking as well as remote deposit capture, automated teller machines (ATMs), and motor banking. The institution maintains banking hours typical for the areas and the industry.

Ability and Capacity

As of the June 30, 2022, Reports of Condition and Income, assets equaled \$237.0 million, total loans equaled \$97.2 million, and total deposits equaled \$211.0 million. Since the prior evaluation, on average per year, total assets increased 17.9 percent, net loans increased 2.1 percent, and total deposits increased 17.2 percent.

The following table illustrates the mix of outstanding loans as of June 30, 2022, and reflects a loan distribution similar to the institution's business focus.

Loan Portfolio Distribution		
Loan Category	\$(000s)	%
Construction, Land Development, and Other Land Loans	21,653	22.3
Secured by Farmland	2,833	2.9
Secured by 1-4 Family Residential Properties	34,068	35.0
Secured by Multifamily (5 or more) Residential Properties	179	0.2
Secured by Nonfarm Nonresidential Properties	23,108	23.8
Commercial and Industrial Loans	9,101	9.4
Agricultural Production and Other Loans to Farmers	2,476	2.6
Consumer Loans	2,778	2.9
Obligations of State and Political Subdivisions in the U.S.	1,013	1.0
Other Loans	27	<0.1
Lease Financing Receivable (net of unearned income)	0	0.0
Less: Unearned Income	0	0.0
Total Loans	97,236	100.0
<i>Source: Reports of Condition and Income (6/30/2022). Due to rounding, totals may not equal 100.0%.</i>		

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

DESCRIPTION OF ASSESSMENT AREAS

CSB designates three assessment areas, all in the State of Texas: 1) Nonmetropolitan Assessment Area (Non-MSA AA); 2) Waco Metropolitan Statistical Area Assessment Area (Waco MSA AA); and 3) Houston Metropolitan Statistical Area Assessment Area (Houston MSA AA). The bank recently

added the Houston MSA AA after the opening the new branch in Kingwood, Texas, on March 1, 2022. All areas conform to technical CRA regulatory requirements. The individual assessment areas' sections of this performance evaluation provide additional details.

SCOPE OF EVALUATION

General Information

Examiners evaluated performance based on Small Institution Procedures, which include the Lending Test. This evaluation covers the period from June 13, 2016, to September 21, 2022, the date of the previous evaluation to this evaluation's date.

Assessment Areas Reviewed and Weighting

Examiners performed a full-scope review of the Non-MSA AA after contemplating all considerations in outstanding guidance, with emphasis on the fact that this area contains a significant majority of the institution's total lending. Examiners also performed a full-scope review of the Waco MSA AA since this area did not receive full scope review at either of the prior two evaluations. This evaluation does not include a review of the Houston MSA AA since the area was not added until March 1, 2022; therefore, a significant amount of lending data does not exist for which to evaluate performance in this area.

The following table shows that the Non-MSA AA generated a significant majority of the bank's loans, obtained a majority of its deposits, and operated a majority of its branches. Consequently, examiners weighed performance in the Non-MSA AA significantly heavier when arriving at applicable conclusions

Assessment Area Breakdown of Loans, Deposits, and Branches						
Assessment Area	Loans		Deposits		Branches	
	\$(000s)	%	\$(000s)	%	#	%
Non-MSA AA	19,389	91.7	160,732	76.2	2	50.0
Waco MSA AA	1,750	8.3	27,976	13.3	1	25.0
Houston MSA AA*	-	-	22,285	10.5	1	25.0
Total	21,139	100.0	210,993	100.0	4	100.0
<small>Source: 2020-2021 Bank data; FDIC Summary of Deposits (6/30/2022). Due to rounding, totals may not equal 100.0%. *Lending information for Houston MSA not available for review period.</small>						

Activities Reviewed

For the Lending Test, CRA Small Institution procedures require examiners to determine the bank's major product lines for review. As an initial matter, examiners may select from the same loan categories used for CRA Large Bank evaluations: home mortgage, small business, small farm, and consumer loans.

The following table shows the bank’s originations and purchases over the two most recent full calendar years. The activity reflects a generally consistent pattern with the bank’s lending emphasis during the period under review. Examiners considered lending during both years to ensure a sufficient volume of loans were available to assess performance.

Loans Originated or Purchased				
Loan Category	\$(000s)	%	#	%
Construction and Land Development	9,637	28.1	19	4.8
Secured by Farmland	1,269	3.7	2	0.5
Secured by 1-4 Family Residential Properties	10,093	29.4	27	6.8
Multi-Family (5 or more) Residential Properties	0	0	0	0
Commercial Real Estate Loans	3,322	9.7	8	2.0
Commercial and Industrial Loans	3,194	9.3	37	9.4
Agricultural Loans	4,032	11.8	30	7.6
Consumer Loans	2,759	8.0	271	68.6
Other Loans	5	<0.1	1	0.3
Total Loans	34,311	100.0	395	100.0
<i>Source: 2020 and 2021 Bank data. Due to rounding, totals may not equal 100.0%.</i>				

Considering the dollar volume and number of loans originated or purchased during the review period as well as management’s stated business strategy, examiners determined that the bank’s major product lines consist of home mortgage, commercial, and agricultural loans. In addition, examiners also determined that the bank’s major product line in the Waco MSA AA consists of consumer loans.

The bank is not subject to the reporting requirements of the Home Mortgage Disclosure Act. This evaluation included a review of the following loans obtained from the bank’s loan trial from the most recent two full calendar years, 2020 and 2021:

- Home Mortgage Loans – universe of 27 home mortgage loans totaling \$10.1 million;
- Small Business Loans – universe of 45 small business loans totaling \$6.5 million;
- Small Farm Loans – universe of 31 small farm loans totaling \$4.2 million; and
- Consumer Loans – universe of 39 consumer loans totaling \$205,000 originated in the Waco MSA AA.

Consumer loans were not evaluated for the assessment area concentration factor since they do not represent a business focus or primary product for the bank as a whole. However, examiners reviewed consumer loans to assess performance in the Waco MSA AA for borrower profile and geographic distribution since none of the other loan products reviewed contained a significant volume of loans in the assessment area for which to draw conclusions. Refer to the individual discussion of assessment areas’ sections for details on loan product weighting.

American Community Survey (ACS) data for 2015 provides the standard of comparison for the home mortgage and consumer loans, while 2021 D&B data provides the standard of comparison for the small business and small farm loans. Examiners confirmed no substantive changes

existed in D&B demographic data between 2020 and 2021; therefore, the applicable tables present D&B data for 2021. Examiners considered the reviewed loans representative of the entire evaluation period. The activity from both years reviewed is combined in this evaluation.

CONCLUSIONS ON PERFORMANCE CRITERIA

This evaluation presents information for the bank as a whole regarding the LTD ratio and assessment area concentration performance factors under the Lending Test. The individual assessment areas' sections of this performance evaluation contain data supporting the conclusions regarding the other Lending Test performance factors.

LENDING TEST

CSB demonstrated a satisfactory record regarding the Lending Test. Reasonable borrower profile and geographic distribution primarily support this conclusion. A reasonable record regarding the LTD ratio and a majority of loans in the assessment areas further support the Lending Test 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 areas' credit needs. CSB recorded a 66.0 percent average, net LTD ratio for the 25 quarters since the previous evaluation, from June 30, 2016, to June 30, 2022. The ratio remained relatively consistent with the 69.4 percent average, net LTD ratio noted at the previous evaluation.

Over the 25 quarters, the bank's quarterly, net LTD ratio ranged from a low 28.5 percent on December 31, 2021, to a high of 100.6 percent on September 30, 2016. The quarterly ratios generally reflect a declining trend during the review period. The steady increase in deposits with fluctuating loan demand contributed to the changes in the ratio.

Examiners identified and listed in the following table three comparable institutions operating near CSB's assessment areas and reflecting somewhat similar asset sizes and lending emphases. The table shows that CSB posted the highest ratio. It also indicates that the bank's ratio rises 18.3 percentage points above the 47.7 percent average of the four ratios.

LTD Ratio Comparison		
Bank	Total Assets as of 6/30/2022 (\$000s)	Average Net LTD Ratio (%)
Citizens State Bank, Woodville, TX	237,016	66.0
The First National Bank of Livingston, Livingston, TX	526,636	35.9
First National Bank of Jasper, Jasper, TX	344,115	28.3
Angelina Savings Bank, SSB, Lufkin, TX	78,957	60.7
<i>Source: Reports of Condition and Income (6/30/2016 - 6/30/2022).</i>		

Assessment Area Concentration

A majority of loans are in the institution’s assessment areas. As seen in the following table, a majority of home mortgage loans, by number, and a majority of small business loans, by both number and dollar, originated in the bank’s assessment areas supports this conclusion. CSB also originated a substantial majority of small farm loans in its assessment areas. Although the bank originated less than a majority of home mortgage loans, by dollar, in the assessment areas, this did not adversely affect the overall conclusion for this performance criterion.

Lending Inside and Outside of the Assessment Areas										
Loan Category	Number of Loans				Total	Dollar Amount of Loans \$(000s)				
	Inside		Outside			Inside		Outside		Total
	#	%	#	%	#	\$	%	\$	%	\$(000s)
Home Mortgage	14	51.9	13	48.1	27	3,489	34.6	6,604	65.4	10,093
Small Business	36	80.0	9	20.0	45	4,917	75.5	1,599	24.5	6,516
Small Farm	28	90.3	3	9.7	31	3,877	92.8	299	7.2	4,176
Total	78	75.7	25	24.3	103	12,283	59.1	8,502	40.9	20,785

*Source: 2020 and 2021 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 performance in the Waco MSA AA supports this conclusion. Examiners considered the loan product type reviewed relative to the available comparative data and any performance context issues. Examiners did not perform a geographic distribution analysis for the Non-MSA AA given that all census tracts in the assessment area hold middle-income designations; therefore, an analysis would not provide meaningful results.

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 and farms of different sizes. A reasonable record in the Non-MSA AA outweighs an excellent record in the Waco MSA AA to support this conclusion.

Examiners considered the bank’s performance relative to the available comparative data and any performance context issues. They focused on the percentage by the number of loans in the assessment areas when arriving at conclusions.

Response to Complaints

The bank did not receive any CRA-related complaints since the previous evaluation. Therefore, this performance factor did not affect the Lending Test conclusion.

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

Examiners did not identify any evidence of discriminatory or other illegal credit practices inconsistent with helping to meet community credit needs. Therefore, this consideration did not affect the institution’s overall CRA rating.

NON-MSA AA – Full-Scope Review

DESCRIPTION OF INSTITUTION’S OPERATIONS IN NON-MSA AA

The Non-MSA AA, unchanged since the prior evaluation, consists of all five census tracts in Tyler County. As shown in the following table, the bank currently operates two offices in this assessment area, including its main office, and closed two branches in this assessment area since the prior evaluation. CSB also operates four ATMs in this assessment area. The bank’s alternative delivery systems and range of products and services remain consistent with those noted at the institution level.

Office Locations – Non-MSA AA				
County/City/Office	Office Type	Census Tract Number	Census Tract Income Level	Office Opened or Closed Since Last Evaluation
<i>Tyler County:</i>				
Woodville – West Bluff St.	Main Office	9503.00	Middle	No
Colmesneil – South Wheeler	Branch	9501.00	Middle	Closed 5/20/2022
Spurger – FM 92 South	Branch	9504.00	Middle	Closed 5/20/2022
Warren – U.S. Highway 62 S	Branch	9505.00	Middle	No
<i>Source: Bank Records; 2015 ACS.</i>				

Economic and Demographic Data

The following table provides certain demographic and economic data for the assessment area.

Demographic Information of the Assessment Area						
Assessment Area: Non-MSA AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	5	0.0	0.0	100.0	0.0	0.0
Population by Geography	21,462	0.0	0.0	100.0	0.0	0.0
Housing Units by Geography	10,596	0.0	0.0	100.0	0.0	0.0
Owner-Occupied Units by Geography	6,723	0.0	0.0	100.0	0.0	0.0
Occupied Rental Units by Geography	1,245	0.0	0.0	100.0	0.0	0.0
Vacant Units by Geography	2,628	0.0	0.0	100.0	0.0	0.0
Businesses by Geography	937	0.0	0.0	100.0	0.0	0.0
Farms by Geography	42	0.0	0.0	100.0	0.0	0.0
Family Distribution by Income Level	5,608	23.5	16.5	18.2	41.7	0.0
Household Distribution by Income Level	7,968	24.2	16.3	17.7	41.7	0.0
Median Family Income Non-MSAs - TX	\$52,198		Median Housing Value			\$81,461
Families Below Poverty Level	13.3%		Median Gross Rent			\$598

Source: 2015 ACS and 2021 D&B Data.
Due to rounding, totals may not equal 100.0%.
(*) The NA category consists of geographies that have not been assigned an income classification.

Major employers in the assessment area include Woodville Independent School District and Tyler County Hospital. As seen in the following table, the assessment area reflects notably higher unemployment rates than the State of Texas and national figures, thus suggesting a relatively weaker economy.

Unemployment Rates						
Area	2017 (%)	2018 (%)	2019 (%)	2020 (%)	2021 (%)	July 2022 (%)
Tyler County	7.4	6.7	5.7	9.9	8.5	6.5
State of Texas	4.3	3.9	3.5	7.7	5.7	4.3
National	4.4	3.9	3.7	8.1	5.3	3.5

Source: Texas Workforce Commission.

Examiners use the applicable FFIEC median family income (MFI) levels to analyze home mortgage loans under the borrower profile performance factor. The following table shows the applicable income ranges based on the 2021 FFIEC-estimated MFI of \$60,100 for the non-metropolitan area of Texas.

Median Family Income Ranges – Non-Metropolitan Texas				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
2021 (\$60,100)	<\$30,050	\$30,050 to <\$48,080	\$48,080 to <\$72,120	≥\$72,120

Source: FFIEC.

Competition

The area contains a relatively low level of competition from other chartered banks based on its population, with 7 offices from 5 institutions serving about 3,066 people, on average. CSB ranks 1st in deposit market share by capturing 54.0 percent of the area's deposits based on the June 30, 2022, FDIC Deposit Market Share Report.

Community Contact

Examiners contacted a community member familiar with housing needs who is 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 described the area's economy as stagnant, with some expansion, despite the impact of COVID-19. He noted that the area contains limited affordable housing. The interviewee believes that local financial institutions remain involved in serving the area's credit needs by providing commercial, home mortgage, and consumer loans. The contact feels that the area's highest need involves affordable housing.

Credit Needs

Consistent with other nonmetropolitan areas, the Non-MSA AA creates fewer lending opportunities for a smaller variety of loan products. Considering information obtained from the community contact, bank management, as well as demographic and economic information, examiners determined that the area's primary credit needs include a variety of products, such as commercial, consumer, and affordable housing loans.

CONCLUSIONS ON PERFORMANCE CRITERIA IN NON-MSA AA

LENDING TEST

CSB demonstrated satisfactory performance regarding the Lending Test in the Non-MSA AA. A reasonable record regarding borrower profile supports this conclusion. When considering the greater volume, by number, of small business loans originated in the Non-MSA AA, small business loans received slightly more weight when arriving at conclusions. Home mortgage and small farm loans received less, but fairly equal weight.

Geographic Distribution

Examiners did not perform a geographic distribution analysis for the Non-MSA AA given that all census tracts in such assessment area hold middle-income designations. Examiners concluded that an analysis would not provide meaningful results.

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 and farms of different sizes in the Non-MSA AA. Excellent small business lending performance coupled with reasonable small farm lending outweighs very poor home mortgage lending to support this conclusion.

Small Business Loans

The distribution of borrowers reflects excellent penetration among businesses of different sizes in the Non-MSA AA. The businesses' gross annual revenues define the borrowers' profiles for this analysis. The following table shows that CSB originated over nine out of every ten of its small business loans to businesses with gross annual revenues of \$1 million or less, thereby reflecting excellent performance.

Distribution of Small Business Loans by Gross Annual Revenues					
Assessment Area: Non-MSA AA					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
< \$100,000	52.2	6	17.6	328	9.6
\$100,000 - \$249,999	22.1	14	41.2	692	20.2
\$250,000 - \$499,999	6.1	8	23.5	2,053	60.0
\$500,000 - \$1,000,000	2.1	4	11.8	257	7.5
Subtotal <= \$1,000,000	82.5	32	94.1	3,330	97.3
>\$1,000,000	3.8	2	5.9	93	2.7
Revenues Not Available	13.7	0	0.0	0	0.0
Total	100.0	34	100.0	3,423	100.0
<i>Source: 2021 D&B Data, 2020 and 2021 Bank Data. Due to rounding, totals may not equal 100.0%.</i>					

Small Farm Loans

The distribution of borrowers reflects reasonable penetration among farms of different sizes in the Non-MSA AA. The farms' gross annual revenues define the borrowers' profiles for this analysis. The following table shows that the bank originated more than seven out of every ten of its small farm loans to farms with gross annual revenues of \$1 million or less, thereby reflecting reasonable performance.

Distribution of Small Farm Loans by Gross Annual Revenues					
Assessment Area: Non-MSA AA					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
< \$100,000	64.3	5	17.9	81	2.1
\$100,000 - \$249,999	19.0	11	39.3	990	25.5
\$250,000 - \$499,999	4.8	2	7.1	550	14.2
\$500,000 - \$1,000,000	2.4	3	10.7	342	8.8
Subtotal <= \$1,000,000	90.5	21	75.0	1,963	50.6
>\$1,000,000	4.8	7	25.0	1,914	49.4
Revenues Not Available	4.8	0	0.0	0	0.0
Total	100.0	28	100.0	3,877	100.0

Source: 2021 D&B data; 2020 and 2021 Bank data.

Home Mortgage Loans

The distribution of borrowers reflects very poor penetration among individuals of different income levels in the Non-MSA AA. Very poor performance to low- and moderate-income borrowers supports this conclusion. The borrowers' income designations define the borrowers' profiles for this analysis.

The following table shows that to low-income borrowers in the Non-MSA AA, the bank's performance lands 15.8 percentage points below the demographic figure, reflective of very poor performance. The table further shows that to moderate-income borrowers, the bank's lack of lending again lands substantially below, at 16.5 percentage points lower, than the demographic figure, also reflective of very poor performance.

Distribution of Home Mortgage Loans by Borrower Income Level					
Assessment Area: Non-MSA AA					
Borrower Income Level	% of Families	#	%	\$(000s)	%
Low	23.5	1	7.7	232	6.7
Moderate	16.5	0	0.0	0	0.0
Middle	18.2	3	23.1	428	12.4
Upper	41.7	9	69.2	2,780	80.8
Not Available	0.0	0	0.0	0	0.0
Total	100.0	13	100.0	3,440	100.0

*Source: 2015 ACS; 2020 and 2021 Bank Data.
Due to rounding, totals may not equal 100.0%.*

WACO MSA AA – Full-Scope Review

DESCRIPTION OF INSTITUTION’S OPERATIONS IN WACO MSA AA

The Waco MSA AA, unchanged since the prior evaluation, consists of all six census tracts in Fall County, which represents one of two counties comprising the Waco MSA. As shown in the following table, the bank currently operates one office in this assessment area, and one office closed during the evaluation period. CSB also operates one ATM in this assessment area. The bank’s alternative delivery systems and range of products and services remain consistent with those noted at the institution level.

Office Locations – Waco MSA AA				
County/City/Office	Office Type	Census Tract Number	Census Tract Income Level	Office Opened or Closed Since Last Evaluation
Falls County: Marlin – 101 Live Oak Street Waco – 800 Washington Ave	Branch Branch	0003.00 0001.00	Moderate Moderate	No Closed – 11/15/2019
<i>Source: Bank Records; 2015 ACS.</i>				

Economic and Demographic Data

The assessment area’s six census tracts reflect the following income designations based on the 2015 ACS data: 2 moderate-, 3 middle-, and 1 upper-income census tract. The following table provides additional demographic and economic data for the assessment area.

Demographic Information of the Assessment Area						
Assessment Area: Waco MSA AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	6	0.0	33.3	50.0	16.7	0.0
Population by Geography	17,410	0.0	32.2	52.5	15.3	0.0
Housing Units by Geography	7,725	0.0	36.3	51.2	12.5	0.0
Owner-Occupied Units by Geography	3,970	0.0	27.7	57.4	14.9	0.0
Occupied Rental Units by Geography	1,448	0.0	57.5	30.7	11.8	0.0
Vacant Units by Geography	2,307	0.0	37.9	53.2	8.8	0.0
Businesses by Geography	933	0.0	34.1	52.4	13.5	0.0
Farms by Geography	106	0.0	7.5	74.5	17.9	0.0
Family Distribution by Income Level	3,369	24.5	20.0	19.6	35.9	0.0
Household Distribution by Income Level	5,418	29.3	18.0	15.6	37.1	0.0
Median Family Income MSA - 47380 Waco, TX MSA	\$54,026		Median Housing Value			\$63,678
Families Below Poverty Level	16.1%		Median Gross Rent			\$561

*Source: 2015 ACS and 2021 D&B Data.
Due to rounding, totals may not equal 100.0%.
(* The NA category consists of geographies that have not been assigned an income classification.*

Major employers in the assessment area include Marlin Independent School District, Heart of Texas Region Mental Health Mental Rehabilitation Center, Averitt, and HEB. As seen in the following table, in most instances, the area reflects unemployment rates generally consistent with the State of Texas and national figures, thus suggesting a relatively stable economy.

Unemployment Rates						
Area	2017 (%)	2018 (%)	2019 (%)	2020 (%)	2021 (%)	July 2022 (%)
Falls County	4.3	3.9	3.3	6.1	5.3	4.4
State of Texas	4.3	3.9	3.5	7.7	5.7	4.3
National	4.4	3.9	3.7	8.1	5.3	3.5

Source: Texas Workforce Commission.

The following table shows the applicable income ranges based on the 2021 FFIEC-estimated MFI of \$61,000 for the Waco, Texas MSA.

Median Family Income Ranges – Waco, TX MSA				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
2021 (\$61,000)	<\$30,500	\$30,500 to <\$48,800	\$48,800 to <\$73,200	≥\$73,200

Source: FFIEC.

Competition

The area contains a relatively moderate level of competition from other chartered banks based on its population, with 8 offices from 6 institutions serving about 2,176 people, on average. Additionally, credit unions, mortgage companies, and finance companies also compete for loans in the area, thus heightening competition. CSB ranks 4th in deposit market share by capturing 10.6 percent of the area's deposits based on the June 30, 2022, FDIC Deposit Market Share Report.

Credit Needs

Consistent with other metropolitan areas, the Waco MSA AA creates a range of lending opportunities for a variety of loan products. Due to local economic conditions and continuing development within the area, the area enjoys a diversified economy including significant concentrations of service, retail, and finance organizations.

Considering information from bank management and demographic and economic data, examiners determined that construction, small business, and home mortgage loans all represent primary credit needs of the assessment area.

CONCLUSIONS ON PERFORMANCE CRITERIA IN WACO MSA AA

LENDING TEST

CSB demonstrated satisfactory performance regarding the Lending Test in the Waco MSA AA. An excellent record regarding borrower profile and a reasonable record regarding geographic distribution support this conclusion. Since consumer loans represent the only product reviewed for the Waco MSA AA, they received all the weight when arriving at conclusions

Geographic Distribution

The geographic distribution of loans reflects reasonable dispersion throughout the Waco MSA assessment area. A reasonable record regarding consumer loans supports this conclusion.

Consumer Loans

The geographic distribution of consumer loans reflects reasonable dispersion throughout the Waco MSA AA. Reasonable performance in moderate-income census tracts support this conclusion. Examiners focused on the percentage of the number of loans in moderate-income geographies compared to the percentage of households when arriving at this conclusion. The following table shows that in moderate-income census tracts, the bank's level rises 10.6 percentage points higher than the demographic figure, thereby reflecting a reasonable level.

Geographic Distribution of Consumer Loans					
Assessment Area: Waco MSA AA					
Tract Income Level	% of Households	#	%	\$(000s)	%
Low	0.0	0	0.0	0	0.0
Moderate	35.6	18	46.2	57	27.5
Middle	50.3	14	35.9	99	48.5
Upper	14.1	7	17.9	49	24.0
Not Available	0.0	0	0.0	0	0.0
Totals	100.0	39	100.0	205	100.0

Source: 2015 ACS; 2020 and 2021 Bank data.

Borrower Profile

The distribution of borrowers reflects, given the demographics of the assessment area, excellent penetration among individuals of different income levels (including low- and moderate-income). An excellent record regarding consumer loans supports this conclusion.

Consumer Loans

The distribution of borrowers reflects excellent penetration among individuals of different income levels in the Waco MSA AA. Excellent performance to moderate-income borrowers outweighs reasonable performance to low-income borrowers to support this conclusion. Examiners focused on the percentage by number of loans to low- and moderate-income borrowers compared to the percentage of households when arriving at conclusions. The borrowers' income designations define the borrowers' profiles for this review.

The following table shows that to low-income borrowers, the bank's level of lending lands within a reasonable range of the demographic figure, at 3.7 percentage points higher. The table further shows that to moderate-income borrowers, the bank's level rises substantially above at 23.0 percentage points higher than the demographic figure, reflecting an excellent level.

Distribution of Consumer Loans by Borrower Income Category					
Assessment Area: Waco MSA AA					
Borrower Income Level	% of Households	#	%	\$(000s)	%
Low	29.3	10	25.6	21	10.2
Moderate	18.0	16	41.0	86	41.8
Middle	15.6	10	25.6	79	38.6
Upper	37.1	3	7.7	19	9.3
Not Available	0.0	0	0.0	0	0.0
Totals	100.0	39	100.0	205	100.0

*Source: 2015 ACS; 2020 and 2021 Bank Data.
Due to rounding, totals may not equal 100.0%.*

APPENDICES

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 institution'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).

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 institution 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.

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.

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.

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.

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 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.

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.

Section 3

**Citizens State Bank
Branch/ATM Locations**

Branch ID	Branch Name	Address	Lobby Hours	Drive Thru Hours	Phone Number	ATM (Cash dispenser only or full service)	Night Drop	Deposit Products	Loan Products	Safe Deposit Box	MSA Name	State	Tract Code	County	Income Tract Level	Number of ATM Machines
10	Woodville Branch	102 West Bluff, Woodville, Tx 75979	Mondy - Friday 9:00am - 5:00pm	Separate Drive Thru - Motor Bank	409-283-2561	N/A	No	Yes	Yes	Yes	NA (Outside of MSA)	48 - Texas	9503.00	457 - Tyler County	Middle	0
15	Marlin Branch	101 Live Oak St, Marlin, Tx 76661	Mondy - Friday 9:00am - 5:00pm	Mondy - Friday 8:00am - 5:00pm	254-883-5586	Full Service	Yes	Yes	Yes	Yes	WACO, TX	48 - Texas	0003.00	145 - Falls County	Low	1
20	Warren Branch	11755 Hwy 69 S, Warren, Tx 77664	Mondy - Friday 9:00am - 5:00pm	Mondy - Friday 8:00am - 5:00pm	409-547-2561	Full Service	Yes	Yes	Yes	Yes	NA (Outside of MSA)	48 - Texas	9505.00	457 - Tyler County	Middle	1
30	Valley Ranch Branch	22410 US Hwy 59, Porter, TX 77365	Mondy - Friday 9:00am - 5:00pm	Mondy - Friday 8:00am - 5:00pm	281-947-2800	Full Service	No	Yes	Yes	No	HOUSTON-PASADENA-THE WOODLANDS, TX	48 - Texas	6925.05	339 - Montgomery County	Middle	1
40	Austin Branch	2009 S Capital of Texas Hwy, Suite 100, Austin, TX 78746	Mondy - Friday 9:00am - 4:00pm	No Drive Thru	512-737-6220	N/A	No	Yes	Yes	No	AUSTIN-ROUND ROCK-SAN MARCOS, TX	48 - Texas	0019.10	453 - Travis County	Upper	0
	Woodville Motor Bank	309 West Bluff, Woodville, Tx 75979	Motor Bank Only	Mondy - Friday 8:00am - 5:00pm	409-283-2561	Full Service	Yes	No	No	No	NA (Outside of MSA)	48 - Texas	9503.00	457 - Tyler County	Middle	1

Branch Openings and Closings

Branch	Location	Opened	Closed
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Open Locations

Valley Ranch	22410 US HWY 59 Porter, TX 77365 Montgomery County	8/19/2024	
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MSA - Houston-Pasadena-TheWoodlands, Tx; State: 48 - Texas; Tract Code: 6925.05; County: 339 - Montgomery County

Austin	2009 S Capital of Texas Hwy Suite 100 Austin, TX 78746	6/25/2025	
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MSA - Austin-Roun Rock-San Marcos, Tx; State: 48 - Texas; Tract Code: 0019.10; County: 453 - Travis County

Closed Locations

Kingwood	2313 Timber Shadows Kingwood, Tx 77345	3/1/2022	8/16/2024
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MSA - Houston-Pasadena-TheWoodlands, Tx; State: 48 - Texas; Tract Code: 2512.00; County: 201 - Harris County

Waller - LPO	31390 FM 2920, Ste A103 Waller, Texas 77484	6/20/2023	1/12/2024
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MSA - Houston-Pasadena-TheWoodlands, Tx; State: 48 - Texas; Tract Code: 5560.00; County: 201 - Harris County

Section 5

Loan Products

CONSUMER UNSECURED
COMMERCIAL UNSECURED
BOAT LOANS
CONSUMER GOODS
NEW CARS
USED CARS
COMMERCIAL VEHICLES
TRAVEL TRAILERS
UTILITY TRAILERS
CD SECURED LOANS
MARKETABLE SECURITIES
ACCOUNTS RECEIVABLE
INVENTORY
CROPS & LIVESTOCK

NOTES RECEIVABLE
COMMERCIAL REAL ESTATE
AGRICULTURAL REAL ESTATE
1 - 4 FAMILY HOME
1 - 4 FAMILY HOME CONSTRUCTION
MULTI-FAMILY REAL ESTATE
LETTERS OF CREDIT
TIMBER LOANS
LIFE INSURANCE LOANS
FLOOR PLAN LOANS
MOTOR HOME LOANS
HOME IMPROVEMENT LOANS
EQUIPMENT

Deposit Products

CONSUMER CHECKING
CONSUMER SAVINGS
CONSUMER CD 'S
CONSUMER IRA 'S

COMMERCIAL CHECKING
COMMERCIAL SAVINGS
COMMERCIAL CD 'S

Other Products/Services

CONSUMER CREDIT CARDS VIA ELAN

BUSINESS CREDIT CARDS VIA ELAN
TREASURY MANAGEMENT

Additional services include Online Banking, Mobile App, Bill Pay, Wire Transfers, ATM/Debit Cards, Fraud Alerts, and Telephone Banking at 877-877-4663, Cashier's Checks, and Business Positive Pay.

**Citizens State Bank
Branch/ATM Locations**

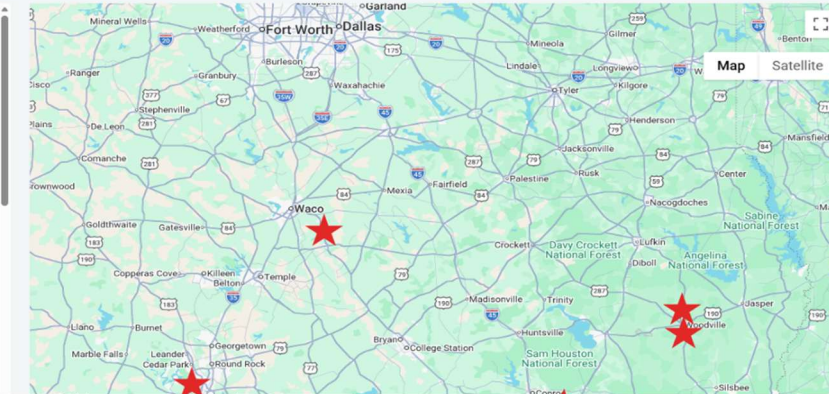
Branch ID	Branch Name	Address	Lobby Hours	Drive Thru Hours	Phone Number	ATM (Cash dispenser only or full service)	Night Drop	Deposit Products	Loan Products	Safe Deposit Box	MSA Name	State	Tract Code	County	Income Tract Level	Number of ATM Machines
10	Woodville Branch	102 West Bluff, Woodville, Tx 75979	Mondy - Friday 9:00am - 5:00pm	Separate Drive Thru - Motor Bank	409-283-2561	N/A	No	Yes	Yes	Yes	NA (Outside of MSA)	48 - Texas	9503.00	457 - Tyler County	Middle	0
15	Marlin Branch	101 Live Oak St, Marlin, Tx 76661	Mondy - Friday 9:00am - 5:00pm	Mondy - Friday 8:00am - 5:00pm	254-883-5586	Full Service	Yes	Yes	Yes	Yes	WACO, TX	48 - Texas	0003.00	145 - Falls County	Low	1
20	Warren Branch	11755 Hwy 69 S, Warren, Tx 77664	Mondy - Friday 9:00am - 5:00pm	Mondy - Friday 8:00am - 5:00pm	409-547-2561	Full Service	Yes	Yes	Yes	Yes	NA (Outside of MSA)	48 - Texas	9505.00	457 - Tyler County	Middle	1
30	Valley Ranch Branch	22410 US Hwy 59, Porter, TX 77365	Mondy - Friday 9:00am - 5:00pm	Mondy - Friday 8:00am - 5:00pm	281-947-2800	Full Service	No	Yes	Yes	No	HOUSTON-PASADENA-THE WOODLANDS, TX	48 - Texas	6925.05	339 - Montgomery County	Middle	1
40	Austin Branch	2009 S Capital of Texas Hwy, Suite 100, Austin, TX 78746	Mondy - Friday 9:00am - 4:00pm	No Drive Thru	512-737-6220	N/A	No	Yes	Yes	No	AUSTIN-ROUND ROCK-SAN MARCOS, TX	48 - Texas	0019.10	453 - Travis County	Upper	0
	Woodville Motor Bank	309 West Bluff, Woodville, Tx 75979	Motor Bank Only	Mondy - Friday 8:00am - 5:00pm	409-283-2561	Full Service	Yes	No	No	No	NA (Outside of MSA)	48 - Texas	9503.00	457 - Tyler County	Middle	1

Locations



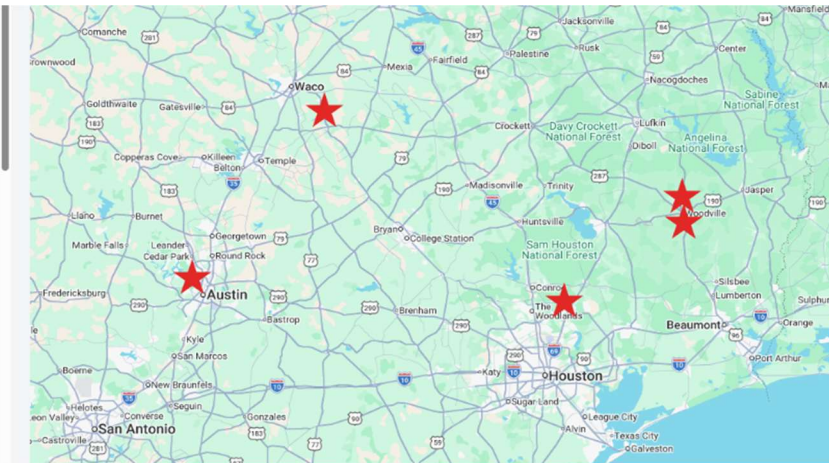
Austin

☎ 512-737-6220
 📍 2009 S Capital of Texas Hwy, Suite 100, Austin, TX 78746
 🕒 Lobby: Monday – Friday: 9:00am – 4:00pm



Valley Ranch

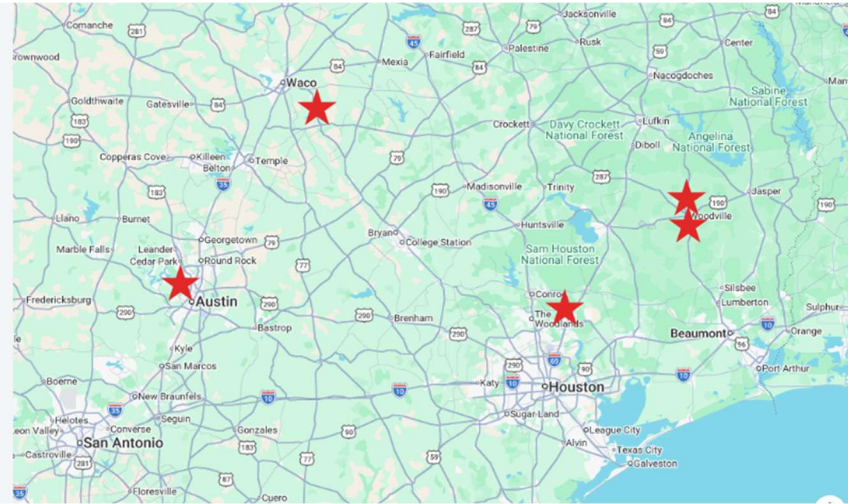
☎ 281-947-2800
 📍 22410 US Hwy 59, Porter, TX 77365
 🕒 Lobby: Monday – Friday: 9:00am – 5:00pm
 🚗 Drive Thru: Monday – Friday: 8:00am – 5:00pm





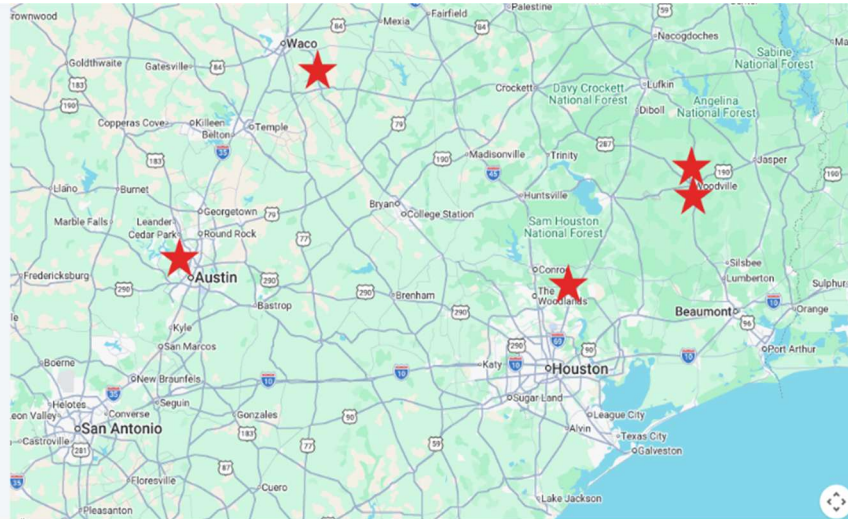
Warren

☎ 409-547-2561
 📍 11755 Highway 69 S, Warren, TX 77664
 🕒 **Lobby:** Monday – Friday: 9:00am – 5:00pm
Drive-Thru: Monday – Friday: 8:00am – 5:00pm



Marlin

☎ 254-883-5586
 📍 101 Live Oak, Marlin, TX 76661
 🕒 **Lobby:** Monday – Friday: 9:00am – 5:00pm
Drive Thru: Monday – Friday: 8:00am – 5:00pm





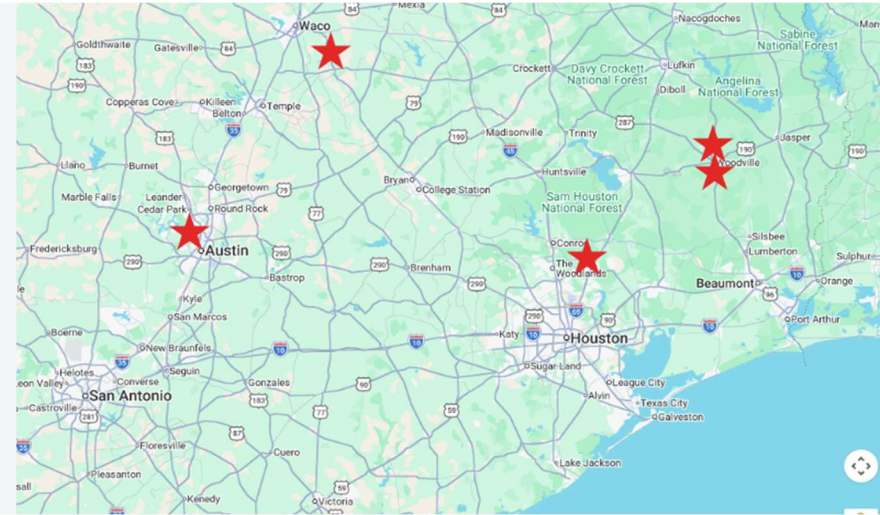
Woodville

☎ 409-283-2561

📍 102 W. Bluff, Woodville, TX 75979

🕒 **Lobby:** Monday – Friday; 9:00am – 5:00pm

🕒 **Motor Bank:** Monday – Friday; 8:00am – 5:00pm
(Located at 309 W. Bluff – one block from Main)



Citizens State Bank

FEES AND CHARGES

This disclosure contains information about terms, fees, and interest rates for some of the accounts we offer.

MISCELLANEOUS FEES AND CHARGES

All Accounts

Account Reconciliation: \$30.00 per hour; 1 hour minimum
Account Research: \$30.00 per hour; 1 hour minimum
Account Verification: \$10.00
Amortization Schedule: \$10.00
Balance Inquiry: Three per month at no charge; \$3.00 each additional
Cash Check Non-Customer: \$5.00
Cashier's Check: \$5.00
Checks and Deposit Ticket: Fees for checks and deposit tickets are determined by a third-party vendor. Costs vary based on style and quantity ordered.
Collection Item: \$15.00
Deposit Correction: \$3.00
Domestic Fax: \$2.00 First page; \$1.00 each additional page
Early Closing Fee: \$25.00 (Applies if the account is closed within the first 90 days of opening)
Excessive Withdrawal Fee: \$3.00
Excessive Withdrawal Penalty: \$5.00
Foreign ATM Fee: \$1.00
Mail Deposit Receipt: \$1.00
Medallion Signature Guarantee (Customer Only): \$5.00
Night Depository Locking Bag: \$20.00
Overdraft Fee : \$35.00 per item
Photocopies: \$1.00 per page
Return Deposited Item: \$5.00
Return Item Fee: \$35.00 per item/per occurrence
Safe Deposit Box Drilling: At Cost
Safe Deposit Box Rental/Year: \$20.00 - \$110.00 (Call for various prices and sizes)
Safe Deposit Box Replacement Key: \$25.00
Statement Reprint: \$3.00
Stop Payment: \$30.00
Tax Levy/Garnishment: \$30.00
Telephone Transfer: \$5.00
Temporary Check: \$0.50
Visa® Debit Card Replacement: \$5.00
Wire Transfer Domestic Outgoing: \$20.00
Wire Transfer Domestic Incoming: \$10.00
Wire Transfer Foreign Outgoing: \$65.00
Wire Transfer Foreign Incoming: \$40.00
Zipper Bank Bag: \$5.00

The following per-item fees as part of the service charge calculation:

Currency Straps: \$0.25 per strap
Rolled Coins: \$0.10 per roll

Commercial (Non-Consumer) Accounts

ACH Origination Fee: \$25.00
Lock Box: At Cost
Positive Pay Exceptions: \$2.00
Positive Pay Monthly Fee: \$10.00
Remote Deposit Capture Monthly Processing: \$35.00
Sweep Account Monthly Fee: \$25.00

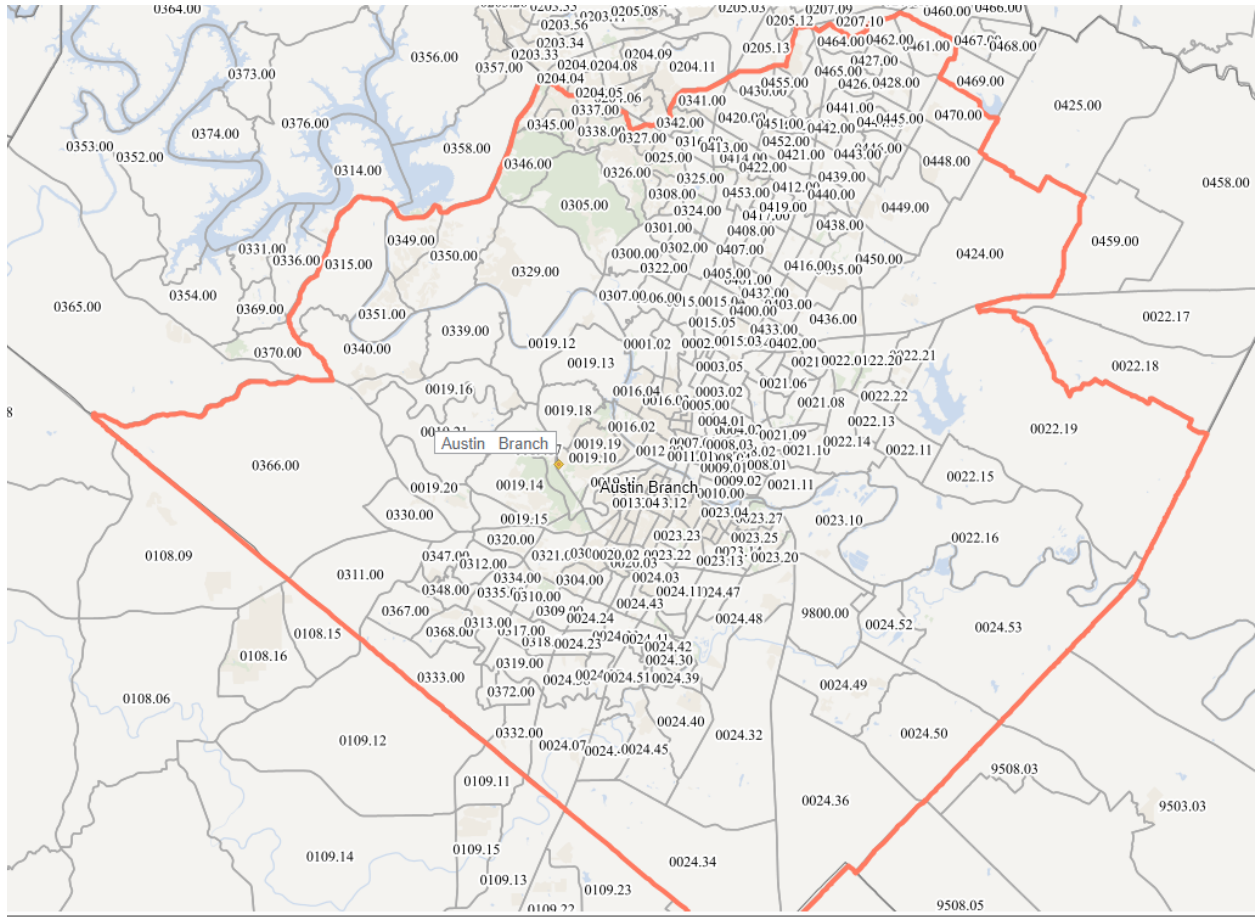
The following per-item fees as part of the service charge calculation:

Per Check: \$0.15
Per Deposit: \$0.15
Deposit Item City: \$0.10
Deposit Item District: \$0.10
Deposit Item Foreign: \$0.10
Deposit Item Local: \$0.10
Deposit Item Region: \$0.10
Deposit Item On-Us: \$0.10

Member
FDIC

Section 6

Austin Branch 2026





Year	MSA code	MD code	FIPS Code	State code	County code	State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
2025	12420	NA	48453000101	48	453	TX	TRAVIS COUNTY	0001.01	4 - Upper	136.07	No	133800	136371	4469	826	18.48	1230	1600
2025	12420	NA	48453000102	48	453	TX	TRAVIS COUNTY	0001.02	4 - Upper	197.69	No	133800	198125	2597	381	14.67	1013	1104
2025	12420	NA	48453000203	48	453	TX	TRAVIS COUNTY	0002.03	3 - Middle	103.83	No	133800	104063	2537	958	37.76	0	28
2025	12420	NA	48453000204	48	453	TX	TRAVIS COUNTY	0002.04	4 - Upper	164.54	No	133800	164900	3167	814	25.7	711	1119
2025	12420	NA	48453000205	48	453	TX	TRAVIS COUNTY	0002.05	4 - Upper	146.1	No	133800	146417	4186	1355	32.37	605	1033
2025	12420	NA	48453000206	48	453	TX	TRAVIS COUNTY	0002.06	4 - Upper	148.02	No	133800	148345	3201	809	25.27	895	1006
2025	12420	NA	48453000302	48	453	TX	TRAVIS COUNTY	0003.02	3 - Middle	107.3	No	133800	107536	5245	1565	29.84	748	1646
2025	12420	NA	48453000304	48	453	TX	TRAVIS COUNTY	0003.04	3 - Middle	99.87	No	133800	100089	3068	1021	33.28	360	1154
2025	12420	NA	48453000305	48	453	TX	TRAVIS COUNTY	0003.05	3 - Middle	101.1	No	133800	101326	3773	1086	28.78	601	1518
2025	12420	NA	48453000307	48	453	TX	TRAVIS COUNTY	0003.07	4 - Upper	145.26	No	133800	145577	1841	540	29.33	522	788
2025	12420	NA	48453000308	48	453	TX	TRAVIS COUNTY	0003.08	4 - Upper	169.96	No	133800	170329	2698	1184	43.88	357	426
2025	12420	NA	48453000309	48	453	TX	TRAVIS COUNTY	0003.09	4 - Upper	160.02	No	133800	160368	5602	2415	43.11	1164	1295
2025	12420	NA	48453000401	48	453	TX	TRAVIS COUNTY	0004.01	3 - Middle	82.2	No	133800	82383	4477	1595	35.63	549	1141
2025	12420	NA	48453000402	48	453	TX	TRAVIS COUNTY	0004.02	2 - Moderate	71.72	No	133800	71875	3625	1594	43.97	531	1034
2025	12420	NA	48453000500	48	453	TX	TRAVIS COUNTY	0005.00	3 - Middle	91.02	No	133800	91220	4490	1397	31.11	299	1237
2025	12420	NA	48453000601	48	453	TX	TRAVIS COUNTY	0006.01	0 - Unknown	0	No	133800	0	8580	5656	65.92	0	57
2025	12420	NA	48453000605	48	453	TX	TRAVIS COUNTY	0006.05	0 - Unknown	0	No	133800	0	4645	2092	45.04	24	140
2025	12420	NA	48453000606	48	453	TX	TRAVIS COUNTY	0006.06	1 - Low	2.49	No	133800	2499	5012	2347	46.83	41	76
2025	12420	NA	48453000607	48	453	TX	TRAVIS COUNTY	0006.07	0 - Unknown	0	No	133800	0	4268	2187	51.24	87	317
2025	12420	NA	48453000608	48	453	TX	TRAVIS COUNTY	0006.08	0 - Unknown	0	No	133800	0	5286	2569	48.6	0	58
2025	12420	NA	48453000700	48	453	TX	TRAVIS COUNTY	0007.00	4 - Upper	188.11	No	133800	188523	1411	600	42.52	300	103
2025	12420	NA	48453000801	48	453	TX	TRAVIS COUNTY	0008.01	3 - Middle	100.74	No	133800	100966	1730	1064	61.5	518	715
2025	12420	NA	48453000802	48	453	TX	TRAVIS COUNTY	0008.02	0 - Unknown	0	No	133800	0	3330	2197	65.98	409	1047
2025	12420	NA	48453000803	48	453	TX	TRAVIS COUNTY	0008.03	3 - Middle	108.14	No	133800	108382	3158	1284	40.66	711	1296
2025	12420	NA	48453000804	48	453	TX	TRAVIS COUNTY	0008.04	2 - Moderate	71	No	133800	71154	2419	1418	58.62	491	867
2025	12420	NA	48453000901	48	453	TX	TRAVIS COUNTY	0009.01	2 - Moderate	69.78	No	133800	69938	2719	1502	55.24	324	702
2025	12420	NA	48453000902	48	453	TX	TRAVIS COUNTY	0009.02	2 - Moderate	65.04	No	133800	65185	7803	4060	52.03	854	1508
2025	12420	NA	48453001000	48	453	TX	TRAVIS COUNTY	0010.00	2 - Moderate	76	No	133800	76167	3445	1802	52.31	780	1435
2025	12420	NA	48453001101	48	453	TX	TRAVIS COUNTY	0011.01	0 - Unknown	0	No	133800	0	2258	1047	46.37	83	283
2025	12420	NA	48453001102	48	453	TX	TRAVIS COUNTY	0011.02	4 - Upper	150.97	No	133800	151302	4013	936	23.32	799	0
2025	12420	NA	48453001103	48	453	TX	TRAVIS COUNTY	0011.03	4 - Upper	200.21	No	133800	200643	3339	997	29.86	1018	0
2025	12420	NA	48453001200	48	453	TX	TRAVIS COUNTY	0012.00	4 - Upper	152.81	No	133800	153142	6173	1588	25.72	1218	856
2025	12420	NA	48453001304	48	453	TX	TRAVIS COUNTY	0013.04	4 - Upper	134.21	No	133800	134500	4087	1036	25.35	1057	1712
2025	12420	NA	48453001307	48	453	TX	TRAVIS COUNTY	0013.07	2 - Moderate	71.09	No	133800	71250	3743	1588	42.43	769	1651
2025	12420	NA	48453001308	48	453	TX	TRAVIS COUNTY	0013.08	4 - Upper	140.37	No	133800	140673	2927	1056	36.08	621	1052
2025	12420	NA	48453001309	48	453	TX	TRAVIS COUNTY	0013.09	4 - Upper	183.35	No	133800	183750	2707	587	21.68	702	682
2025	12420	NA	48453001310	48	453	TX	TRAVIS COUNTY	0013.10	4 - Upper	136.63	No	133800	136932	3489	970	27.8	583	681
2025	12420	NA	48453001311	48	453	TX	TRAVIS COUNTY	0013.11	3 - Middle	113.97	No	133800	114217	1656	439	26.51	86	197
2025	12420	NA	48453001312	48	453	TX	TRAVIS COUNTY	0013.12	4 - Upper	128.08	No	133800	128359	4575	1867	40.81	1200	1772
2025	12420	NA	48453001401	48	453	TX	TRAVIS COUNTY	0014.01	4 - Upper	154.66	No	133800	155000	2876	649	22.57	496	823
2025	12420	NA	48453001402	48	453	TX	TRAVIS COUNTY	0014.02	4 - Upper	165.89	No	133800	166250	2552	626	24.53	775	1117
2025	12420	NA	48453001403	48	453	TX	TRAVIS COUNTY	0014.03	3 - Middle	99.96	No	133800	100179	1391	525	37.74	285	523
2025	12420	NA	48453001501	48	453	TX	TRAVIS COUNTY	0015.01	4 - Upper	140.26	No	133800	140565	5457	1187	21.75	1786	2145
2025	12420	NA	48453001503	48	453	TX	TRAVIS COUNTY	0015.03	2 - Moderate	78.85	No	133800	79028	4802	1944	40.48	680	1518
2025	12420	NA	48453001504	48	453	TX	TRAVIS COUNTY	0015.04	4 - Upper	158.82	No	133800	159167	6374	2088	32.76	1317	1910
2025	12420	NA	48453001505	48	453	TX	TRAVIS COUNTY	0015.05	3 - Middle	100.47	No	133800	100694	4843	1338	27.63	1028	1760
2025	12420	NA	48453001602	48	453	TX	TRAVIS COUNTY	0016.02	4 - Upper	146.18	No	133800	146500	3084	1109	35.96	424	838
2025	12420	NA	48453001603	48	453	TX	TRAVIS COUNTY	0016.03	4 - Upper	176.3	No	133800	176688	4789	617	12.88	1395	1964
2025	12420	NA	48453001604	48	453	TX	TRAVIS COUNTY	0016.04	4 - Upper	249.46	No	133800	250001	4147	608	14.66	1519	1840
2025	12420	NA	48453001605	48	453	TX	TRAVIS COUNTY	0016.05	4 - Upper	141.47	No	133800	141776	3889	781	20.08	1327	1819
2025	12420	NA	48453001606	48	453	TX	TRAVIS COUNTY	0016.06	0 - Unknown	0	No	133800	0	228	61	26.75	0	0
2025	12420	NA	48453001910	48	453	TX	TRAVIS COUNTY	0019.10	4 - Upper	167.46	No	133800	167823	4914	1299	26.43	1106	1447
2025	12420	NA	48453001911	48	453	TX	TRAVIS COUNTY	0019.11	3 - Middle	111.34	No	133800	111583	2948	1016	34.46	196	273
2025	12420	NA	48453001912	48	453	TX	TRAVIS COUNTY	0019.12	4 - Upper	171.92	No	133800	172297	4385	1127	25.7	1037	1281
2025	12420	NA	48453001913	48	453	TX	TRAVIS COUNTY	0019.13	4 - Upper	249.46	No	133800	250001	5009	1137	22.7	1550	1715

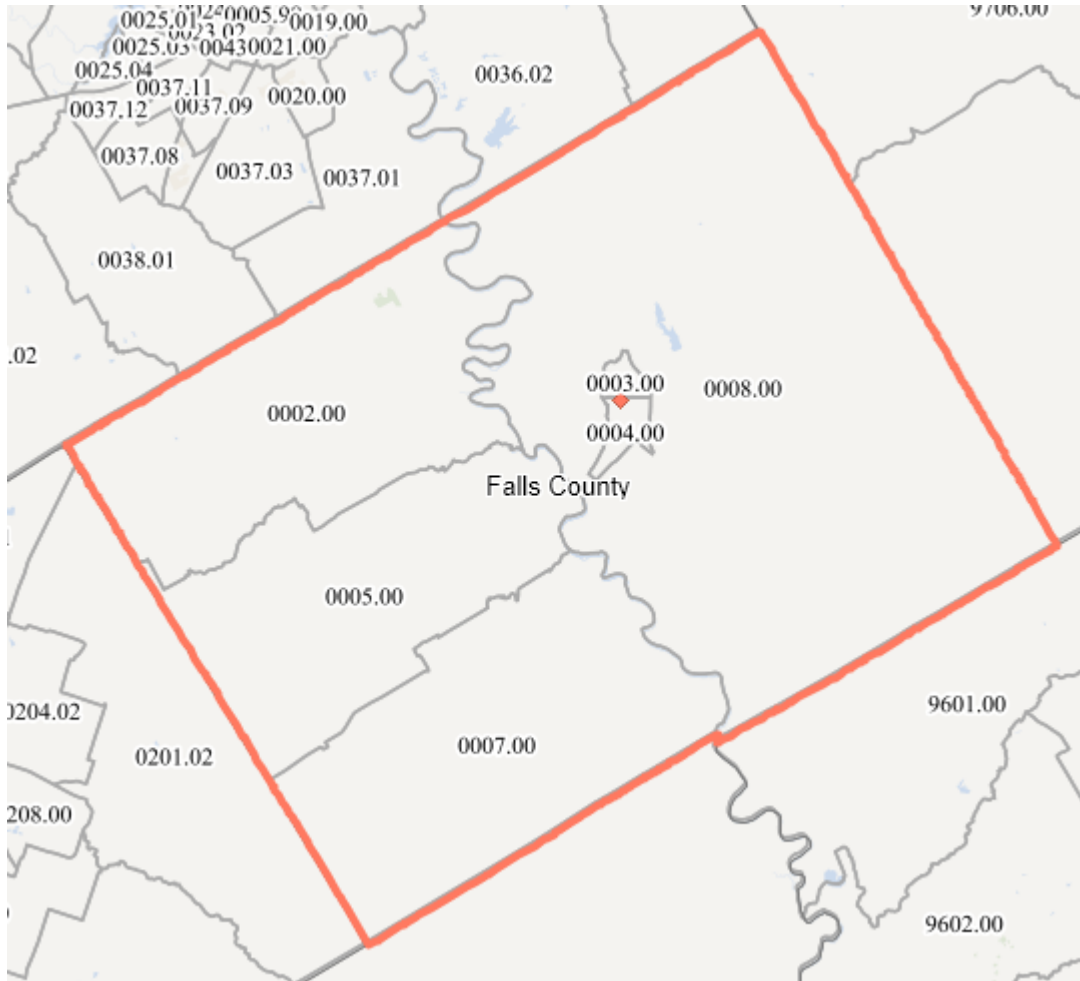
Year	MSA code	MD code	FIPS Code	State code	County code	State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
2025	12420	NA	48453001914	48	453	TX	TRAVIS COUNTY	0019.14	4 - Upper	154.01	No	133800	154343	6805	1513	22.23	1590	1867
2025	12420	NA	48453001915	48	453	TX	TRAVIS COUNTY	0019.15	3 - Middle	119.99	No	133800	120250	3404	1403	41.22	205	442
2025	12420	NA	48453001916	48	453	TX	TRAVIS COUNTY	0019.16	4 - Upper	229.95	No	133800	230446	3366	838	24.9	798	850
2025	12420	NA	48453001917	48	453	TX	TRAVIS COUNTY	0019.17	4 - Upper	206.43	No	133800	206875	5005	1302	26.01	1407	1583
2025	12420	NA	48453001918	48	453	TX	TRAVIS COUNTY	0019.18	4 - Upper	198.11	No	133800	198542	2609	480	18.4	809	959
2025	12420	NA	48453001919	48	453	TX	TRAVIS COUNTY	0019.19	4 - Upper	245.3	No	133800	245833	3767	739	19.62	1076	1207
2025	12420	NA	48453001920	48	453	TX	TRAVIS COUNTY	0019.20	3 - Middle	91.05	No	133800	91250	6872	3596	52.33	1060	1430
2025	12420	NA	48453001921	48	453	TX	TRAVIS COUNTY	0019.21	4 - Upper	216.84	No	133800	217308	3696	683	18.48	1016	1125
2025	12420	NA	48453001922	48	453	TX	TRAVIS COUNTY	0019.22	4 - Upper	162.15	No	133800	162500	2324	667	28.7	481	633
2025	12420	NA	48453001923	48	453	TX	TRAVIS COUNTY	0019.23	4 - Upper	142.93	No	133800	143239	3274	820	25.05	784	1248
2025	12420	NA	48453002002	48	453	TX	TRAVIS COUNTY	0020.02	3 - Middle	94.31	No	133800	94514	2975	1102	37.04	829	1398
2025	12420	NA	48453002003	48	453	TX	TRAVIS COUNTY	0020.03	2 - Moderate	57.13	No	133800	57262	4005	2171	54.21	608	1008
2025	12420	NA	48453002004	48	453	TX	TRAVIS COUNTY	0020.04	1 - Low	44.15	No	133800	44250	3041	1170	38.47	121	220
2025	12420	NA	48453002006	48	453	TX	TRAVIS COUNTY	0020.06	0 - Unknown	0	No	133800	0	2890	1619	56.02	137	749
2025	12420	NA	48453002007	48	453	TX	TRAVIS COUNTY	0020.07	3 - Middle	110.9	No	133800	111143	2271	687	30.25	478	753
2025	12420	NA	48453002104	48	453	TX	TRAVIS COUNTY	0021.04	3 - Middle	109.38	No	133800	109625	2707	1075	39.71	741	1056
2025	12420	NA	48453002105	48	453	TX	TRAVIS COUNTY	0021.05	1 - Low	38.09	No	133800	38175	4614	3254	70.52	294	663
2025	12420	NA	48453002106	48	453	TX	TRAVIS COUNTY	0021.06	3 - Middle	116	No	133800	116250	2952	1499	50.78	919	1206
2025	12420	NA	48453002107	48	453	TX	TRAVIS COUNTY	0021.07	3 - Middle	92.7	No	133800	92904	3681	2275	61.8	1166	1668
2025	12420	NA	48453002108	48	453	TX	TRAVIS COUNTY	0021.08	2 - Moderate	72.48	No	133800	72641	3836	2917	76.04	536	976
2025	12420	NA	48453002109	48	453	TX	TRAVIS COUNTY	0021.09	2 - Moderate	75.15	No	133800	75313	3834	2413	62.94	954	1555
2025	12420	NA	48453002110	48	453	TX	TRAVIS COUNTY	0021.10	1 - Low	45.16	No	133800	45266	4278	3095	72.35	690	1271
2025	12420	NA	48453002111	48	453	TX	TRAVIS COUNTY	0021.11	2 - Moderate	50.22	No	133800	50333	4987	3559	71.37	1002	1841
2025	12420	NA	48453002112	48	453	TX	TRAVIS COUNTY	0021.12	1 - Low	45.24	No	133800	45341	5236	3478	66.42	762	1480
2025	12420	NA	48453002113	48	453	TX	TRAVIS COUNTY	0021.13	3 - Middle	94.91	No	133800	95115	3484	1879	53.93	936	1277
2025	12420	NA	48453002201	48	453	TX	TRAVIS COUNTY	0022.01	1 - Low	49.76	No	133800	49868	2114	1796	84.96	374	756
2025	12420	NA	48453002211	48	453	TX	TRAVIS COUNTY	0022.11	3 - Middle	105.2	No	133800	105428	3592	2878	80.12	814	1239
2025	12420	NA	48453002213	48	453	TX	TRAVIS COUNTY	0022.13	1 - Low	40.36	No	133800	40449	5253	4377	83.32	940	1243
2025	12420	NA	48453002214	48	453	TX	TRAVIS COUNTY	0022.14	2 - Moderate	62.87	No	133800	63013	3624	2956	81.57	662	819
2025	12420	NA	48453002215	48	453	TX	TRAVIS COUNTY	0022.15	2 - Moderate	61.24	No	133800	61378	4182	3687	88.16	482	674
2025	12420	NA	48453002216	48	453	TX	TRAVIS COUNTY	0022.16	2 - Moderate	66.34	No	133800	66490	10133	8103	79.97	2266	2730
2025	12420	NA	48453002219	48	453	TX	TRAVIS COUNTY	0022.19	2 - Moderate	75.83	No	133800	76000	6614	4924	74.45	1376	1598
2025	12420	NA	48453002220	48	453	TX	TRAVIS COUNTY	0022.20	1 - Low	28.67	No	133800	28736	3795	3535	93.15	193	350
2025	12420	NA	48453002221	48	453	TX	TRAVIS COUNTY	0022.21	0 - Unknown	0	No	133800	0	2709	2577	95.13	217	300
2025	12420	NA	48453002222	48	453	TX	TRAVIS COUNTY	0022.22	2 - Moderate	50.76	No	133800	50875	4214	3961	94	611	982
2025	12420	NA	48453002304	48	453	TX	TRAVIS COUNTY	0023.04	4 - Upper	126.79	No	133800	127067	4166	1560	37.45	50	71
2025	12420	NA	48453002307	48	453	TX	TRAVIS COUNTY	0023.07	2 - Moderate	63	No	133800	63140	5325	2983	56.02	522	890
2025	12420	NA	48453002310	48	453	TX	TRAVIS COUNTY	0023.10	1 - Low	40.64	No	133800	40737	3090	2791	90.32	410	852
2025	12420	NA	48453002313	48	453	TX	TRAVIS COUNTY	0023.13	1 - Low	37.28	No	133800	37361	4192	2655	63.33	226	599
2025	12420	NA	48453002314	48	453	TX	TRAVIS COUNTY	0023.14	2 - Moderate	56.77	No	133800	56901	5999	3745	62.43	194	456
2025	12420	NA	48453002315	48	453	TX	TRAVIS COUNTY	0023.15	1 - Low	27.19	No	133800	27255	3027	2124	70.17	249	241
2025	12420	NA	48453002316	48	453	TX	TRAVIS COUNTY	0023.16	1 - Low	42.73	No	133800	42823	4737	3445	72.73	11	328
2025	12420	NA	48453002319	48	453	TX	TRAVIS COUNTY	0023.19	0 - Unknown	0	No	133800	0	2330	1534	65.84	0	0
2025	12420	NA	48453002320	48	453	TX	TRAVIS COUNTY	0023.20	2 - Moderate	55.57	No	133800	55698	3940	3143	79.77	475	804
2025	12420	NA	48453002321	48	453	TX	TRAVIS COUNTY	0023.21	1 - Low	39.57	No	133800	39659	4725	4024	85.16	587	1014
2025	12420	NA	48453002322	48	453	TX	TRAVIS COUNTY	0023.22	0 - Unknown	0	No	133800	0	2011	1254	62.36	78	550
2025	12420	NA	48453002323	48	453	TX	TRAVIS COUNTY	0023.23	2 - Moderate	56.34	No	133800	56463	4470	2391	53.49	390	1143
2025	12420	NA	48453002324	48	453	TX	TRAVIS COUNTY	0023.24	0 - Unknown	0	No	133800	0	1671	1226	73.37	28	125
2025	12420	NA	48453002325	48	453	TX	TRAVIS COUNTY	0023.25	1 - Low	43.58	No	133800	43676	4352	3605	82.84	646	1077
2025	12420	NA	48453002326	48	453	TX	TRAVIS COUNTY	0023.26	0 - Unknown	0	No	133800	0	1307	908	69.47	44	44
2025	12420	NA	48453002327	48	453	TX	TRAVIS COUNTY	0023.27	2 - Moderate	65.61	No	133800	65758	4321	2958	68.46	144	768
2025	12420	NA	48453002403	48	453	TX	TRAVIS COUNTY	0024.03	3 - Middle	94.32	No	133800	94531	2706	1488	54.99	606	952
2025	12420	NA	48453002407	48	453	TX	TRAVIS COUNTY	0024.07	3 - Middle	100.2	No	133800	100417	9856	5226	53.02	1594	2099
2025	12420	NA	48453002409	48	453	TX	TRAVIS COUNTY	0024.09	3 - Middle	98.6	No	133800	98816	3327	1756	52.78	1014	1378
2025	12420	NA	48453002410	48	453	TX	TRAVIS COUNTY	0024.10	2 - Moderate	63.61	No	133800	63750	3542	2279	64.34	514	1373
2025	12420	NA	48453002411	48	453	TX	TRAVIS COUNTY	0024.11	2 - Moderate	50.42	No	133800	50538	5730	5113	89.23	793	1492
2025	12420	NA	48453002412	48	453	TX	TRAVIS COUNTY	0024.12	2 - Moderate	60.45	No	133800	60586	5109	4562	89.29	840	1411
2025	12420	NA	48453002413	48	453	TX	TRAVIS COUNTY	0024.13	1 - Low	46.04	No	133800	46149	4193	3832	91.39	409	1046
2025	12420	NA	48453002419	48	453	TX	TRAVIS COUNTY	0024.19	1 - Low	36.17	No	133800	36250	4839	3977	82.19	10	85
2025	12420	NA	48453002422	48	453	TX	TRAVIS COUNTY	0024.22	3 - Middle	85.44	No	133800	85629	6118	3692	60.35	1667	2306

Year	MSA code	MD code	FIPS Code	State code	County code	State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
2025	12420	NA	48453002423	48	453	TX	TRAVIS COUNTY	0024.23	3 - Middle	96.63	No	133800	96840	6457	3466	53.68	1907	2771
2025	12420	NA	48453002424	48	453	TX	TRAVIS COUNTY	0024.24	2 - Moderate	61.51	No	133800	61645	3500	1845	52.71	866	1256
2025	12420	NA	48453002430	48	453	TX	TRAVIS COUNTY	0024.30	2 - Moderate	66.01	No	133800	66161	2267	1908	84.16	497	791
2025	12420	NA	48453002432	48	453	TX	TRAVIS COUNTY	0024.32	3 - Middle	97.89	No	133800	98107	4097	2654	64.78	836	1114
2025	12420	NA	48453002434	48	453	TX	TRAVIS COUNTY	0024.34	2 - Moderate	53.11	No	133800	53233	2110	1598	75.73	407	536
2025	12420	NA	48453002436	48	453	TX	TRAVIS COUNTY	0024.36	2 - Moderate	59.49	No	133800	59625	3054	2667	87.33	552	799
2025	12420	NA	48453002437	48	453	TX	TRAVIS COUNTY	0024.37	2 - Moderate	52	No	133800	52115	4432	2648	59.75	628	787
2025	12420	NA	48453002438	48	453	TX	TRAVIS COUNTY	0024.38	3 - Middle	109.42	No	133800	109659	7319	4164	56.89	1306	1742
2025	12420	NA	48453002439	48	453	TX	TRAVIS COUNTY	0024.39	3 - Middle	87.21	No	133800	87400	3265	2673	81.87	877	1157
2025	12420	NA	48453002440	48	453	TX	TRAVIS COUNTY	0024.40	2 - Moderate	76.42	No	133800	76591	6905	5144	74.5	1487	1833
2025	12420	NA	48453002441	48	453	TX	TRAVIS COUNTY	0024.41	2 - Moderate	64.29	No	133800	64438	5407	4718	87.26	836	1425
2025	12420	NA	48453002442	48	453	TX	TRAVIS COUNTY	0024.42	3 - Middle	83.25	No	133800	83430	3426	2943	85.9	811	1103
2025	12420	NA	48453002443	48	453	TX	TRAVIS COUNTY	0024.43	2 - Moderate	65.77	No	133800	65917	4088	2347	57.41	148	587
2025	12420	NA	48453002444	48	453	TX	TRAVIS COUNTY	0024.44	3 - Middle	88.41	No	133800	88603	4226	2436	57.64	1127	1579
2025	12420	NA	48453002445	48	453	TX	TRAVIS COUNTY	0024.45	3 - Middle	93.18	No	133800	93383	8161	5531	67.77	1464	1609
2025	12420	NA	48453002446	48	453	TX	TRAVIS COUNTY	0024.46	4 - Upper	133.81	No	133800	134098	1453	434	29.87	697	768
2025	12420	NA	48453002447	48	453	TX	TRAVIS COUNTY	0024.47	2 - Moderate	65.8	No	133800	65947	3393	2748	80.99	471	808
2025	12420	NA	48453002448	48	453	TX	TRAVIS COUNTY	0024.48	3 - Middle	93.4	No	133800	93607	7222	5246	72.64	1995	2398
2025	12420	NA	48453002449	48	453	TX	TRAVIS COUNTY	0024.49	3 - Middle	96.51	No	133800	96726	6501	5824	89.59	1837	2206
2025	12420	NA	48453002450	48	453	TX	TRAVIS COUNTY	0024.50	2 - Moderate	62.18	No	133800	62319	3538	3102	87.68	346	659
2025	12420	NA	48453002451	48	453	TX	TRAVIS COUNTY	0024.51	2 - Moderate	75.04	No	133800	75208	7587	4733	62.38	907	1304
2025	12420	NA	48453002452	48	453	TX	TRAVIS COUNTY	0024.52	2 - Moderate	51.34	No	133800	51458	2180	1869	85.73	776	858
2025	12420	NA	48453002453	48	453	TX	TRAVIS COUNTY	0024.53	2 - Moderate	67.15	No	133800	67297	6085	5004	82.24	1516	1826
2025	12420	NA	48453002500	48	453	TX	TRAVIS COUNTY	0025.00	3 - Middle	103.87	No	133800	104095	5540	2000	36.1	1118	1677
2025	12420	NA	48453030000	48	453	TX	TRAVIS COUNTY	0300.00	4 - Upper	193.8	No	133800	194219	4933	1019	20.66	1492	1559
2025	12420	NA	48453030100	48	453	TX	TRAVIS COUNTY	0301.00	4 - Upper	142.54	No	133800	142852	3607	1034	28.67	1149	1132
2025	12420	NA	48453030200	48	453	TX	TRAVIS COUNTY	0302.00	4 - Upper	133.81	No	133800	134099	4754	1389	29.22	1334	1871
2025	12420	NA	48453030300	48	453	TX	TRAVIS COUNTY	0303.00	3 - Middle	94.79	No	133800	95000	4238	1650	38.93	1132	1712
2025	12420	NA	48453030400	48	453	TX	TRAVIS COUNTY	0304.00	3 - Middle	89.51	No	133800	89705	4560	1748	38.33	1169	1743
2025	12420	NA	48453030500	48	453	TX	TRAVIS COUNTY	0305.00	4 - Upper	155.07	No	133800	155406	6521	2088	32.02	1775	1970
2025	12420	NA	48453030600	48	453	TX	TRAVIS COUNTY	0306.00	4 - Upper	129.08	No	133800	129366	5879	1820	30.96	1483	1858
2025	12420	NA	48453030700	48	453	TX	TRAVIS COUNTY	0307.00	4 - Upper	171.63	No	133800	172000	3979	887	22.29	1682	1899
2025	12420	NA	48453030800	48	453	TX	TRAVIS COUNTY	0308.00	3 - Middle	116.93	No	133800	117188	3893	1648	42.33	397	703
2025	12420	NA	48453030900	48	453	TX	TRAVIS COUNTY	0309.00	3 - Middle	102.8	No	133800	103030	7195	3024	42.03	2219	3286
2025	12420	NA	48453031000	48	453	TX	TRAVIS COUNTY	0310.00	3 - Middle	83.98	No	133800	84167	4981	2316	46.5	1197	1821
2025	12420	NA	48453031100	48	453	TX	TRAVIS COUNTY	0311.00	4 - Upper	131.09	No	133800	131381	4241	1304	30.75	1478	1548
2025	12420	NA	48453031200	48	453	TX	TRAVIS COUNTY	0312.00	4 - Upper	147.24	No	133800	147563	6661	1927	28.93	2543	2841
2025	12420	NA	48453031300	48	453	TX	TRAVIS COUNTY	0313.00	4 - Upper	132.24	No	133800	132528	4527	1737	38.37	920	1197
2025	12420	NA	48453031400	48	453	TX	TRAVIS COUNTY	0314.00	4 - Upper	125.44	No	133800	125714	4783	1510	31.57	1149	1610
2025	12420	NA	48453031600	48	453	TX	TRAVIS COUNTY	0316.00	4 - Upper	142.51	No	133800	142823	2365	785	33.19	717	1006
2025	12420	NA	48453031700	48	453	TX	TRAVIS COUNTY	0317.00	3 - Middle	102.79	No	133800	103015	4509	1948	43.2	1188	1599
2025	12420	NA	48453031800	48	453	TX	TRAVIS COUNTY	0318.00	2 - Moderate	70.35	No	133800	70509	5255	2568	48.87	1143	1848
2025	12420	NA	48453031900	48	453	TX	TRAVIS COUNTY	0319.00	3 - Middle	113.38	No	133800	113627	6160	2674	43.41	1350	2009
2025	12420	NA	48453032000	48	453	TX	TRAVIS COUNTY	0320.00	3 - Middle	94.71	No	133800	94919	6301	3181	50.48	880	1541
2025	12420	NA	48453032100	48	453	TX	TRAVIS COUNTY	0321.00	3 - Middle	81.82	No	133800	81997	5434	2515	46.28	857	966
2025	12420	NA	48453032200	48	453	TX	TRAVIS COUNTY	0322.00	4 - Upper	188.84	No	133800	189250	2251	382	16.97	819	910
2025	12420	NA	48453032300	48	453	TX	TRAVIS COUNTY	0323.00	2 - Moderate	56	No	133800	56129	3908	2201	56.32	49	321
2025	12420	NA	48453032400	48	453	TX	TRAVIS COUNTY	0324.00	4 - Upper	121.04	No	133800	121304	1558	809	51.93	11	20
2025	12420	NA	48453032500	48	453	TX	TRAVIS COUNTY	0325.00	4 - Upper	142.75	No	133800	143063	4759	1678	35.26	1103	1458
2025	12420	NA	48453032600	48	453	TX	TRAVIS COUNTY	0326.00	4 - Upper	183.66	No	133800	184063	5829	2733	46.89	2119	2300
2025	12420	NA	48453032700	48	453	TX	TRAVIS COUNTY	0327.00	4 - Upper	147.55	No	133800	147874	4159	1494	35.92	1367	1808
2025	12420	NA	48453032800	48	453	TX	TRAVIS COUNTY	0328.00	4 - Upper	137.49	No	133800	137794	2206	603	27.33	676	781
2025	12420	NA	48453032900	48	453	TX	TRAVIS COUNTY	0329.00	4 - Upper	170.92	No	133800	171290	7748	2257	29.13	2175	2226
2025	12420	NA	48453033000	48	453	TX	TRAVIS COUNTY	0330.00	4 - Upper	123.42	No	133800	123686	7074	2300	32.51	1835	2125
2025	12420	NA	48453033200	48	453	TX	TRAVIS COUNTY	0332.00	3 - Middle	107.44	No	133800	107673	5068	2764	54.54	1260	1629
2025	12420	NA	48453033300	48	453	TX	TRAVIS COUNTY	0333.00	4 - Upper	176.22	No	133800	176607	9564	3670	38.37	2721	2983
2025	12420	NA	48453033400	48	453	TX	TRAVIS COUNTY	0334.00	3 - Middle	91.83	No	133800	92031	2720	1048	38.53	931	1350
2025	12420	NA	48453033500	48	453	TX	TRAVIS COUNTY	0335.00	3 - Middle	109.66	No	133800	109905	5460	2214	40.55	1814	2069
2025	12420	NA	48453033700	48	453	TX	TRAVIS COUNTY	0337.00	4 - Upper	161.66	No	133800	162008	2495	819	32.83	839	941
2025	12420	NA	48453033800	48	453	TX	TRAVIS COUNTY	0338.00	4 - Upper	178.44	No	133800	178828	5004	2521	50.38	1558	1643

Year	MSA code	MD code	FIPS Code	State code	County code	State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
2025	12420	NA	48453033900	48	453	TX	TRAVIS COUNTY	0339.00	4 - Upper	154.32	No	133800	154653	5638	1426	25.29	1642	1937
2025	12420	NA	48453034000	48	453	TX	TRAVIS COUNTY	0340.00	4 - Upper	144.68	No	133800	145000	7381	2890	39.15	1403	1543
2025	12420	NA	48453034100	48	453	TX	TRAVIS COUNTY	0341.00	2 - Moderate	71.88	No	133800	72038	5615	3359	59.82	568	795
2025	12420	NA	48453034200	48	453	TX	TRAVIS COUNTY	0342.00	3 - Middle	89.11	No	133800	89306	6365	4279	67.23	355	1319
2025	12420	NA	48453034300	48	453	TX	TRAVIS COUNTY	0343.00	4 - Upper	180.42	No	133800	180813	4893	2168	44.31	1426	1511
2025	12420	NA	48453034400	48	453	TX	TRAVIS COUNTY	0344.00	4 - Upper	207.08	No	133800	207531	3378	1644	48.67	231	353
2025	12420	NA	48453034500	48	453	TX	TRAVIS COUNTY	0345.00	4 - Upper	188.57	No	133800	188977	2346	1399	59.63	787	787
2025	12420	NA	48453034600	48	453	TX	TRAVIS COUNTY	0346.00	2 - Moderate	61.78	No	133800	61921	4889	2508	51.3	172	442
2025	12420	NA	48453034700	48	453	TX	TRAVIS COUNTY	0347.00	4 - Upper	129.31	No	133800	129597	5683	1783	31.37	1910	2072
2025	12420	NA	48453034800	48	453	TX	TRAVIS COUNTY	0348.00	4 - Upper	136.56	No	133800	136863	5129	1873	36.52	1565	1716
2025	12420	NA	48453034900	48	453	TX	TRAVIS COUNTY	0349.00	4 - Upper	203.31	No	133800	203750	7596	2355	31	2071	2290
2025	12420	NA	48453035000	48	453	TX	TRAVIS COUNTY	0350.00	4 - Upper	215.66	No	133800	216133	7266	2710	37.3	1480	1699
2025	12420	NA	48453035100	48	453	TX	TRAVIS COUNTY	0351.00	4 - Upper	249.46	No	133800	250001	4242	1371	32.32	1037	1094
2025	12420	NA	48453036600	48	453	TX	TRAVIS COUNTY	0366.00	4 - Upper	146.24	No	133800	146559	8848	2142	24.21	2239	2550
2025	12420	NA	48453036700	48	453	TX	TRAVIS COUNTY	0367.00	4 - Upper	205.58	No	133800	206029	7934	2758	34.76	2355	2592
2025	12420	NA	48453036800	48	453	TX	TRAVIS COUNTY	0368.00	4 - Upper	165.92	No	133800	166281	4462	1316	29.49	1434	1478
2025	12420	NA	48453037100	48	453	TX	TRAVIS COUNTY	0371.00	4 - Upper	172.91	No	133800	173284	2629	910	34.61	818	835
2025	12420	NA	48453037200	48	453	TX	TRAVIS COUNTY	0372.00	4 - Upper	129.24	No	133800	129527	6211	2995	48.22	1847	2236
2025	12420	NA	48453040000	48	453	TX	TRAVIS COUNTY	0400.00	2 - Moderate	66.17	No	133800	66314	6361	4595	72.24	557	1405
2025	12420	NA	48453040100	48	453	TX	TRAVIS COUNTY	0401.00	1 - Low	36.28	No	133800	36359	4302	3360	78.1	562	1188
2025	12420	NA	48453040200	48	453	TX	TRAVIS COUNTY	0402.00	2 - Moderate	55.1	No	133800	55227	3013	2408	79.92	436	787
2025	12420	NA	48453040300	48	453	TX	TRAVIS COUNTY	0403.00	1 - Low	38.9	No	133800	38986	7645	6675	87.31	714	1205
2025	12420	NA	48453040400	48	453	TX	TRAVIS COUNTY	0404.00	3 - Middle	104.75	No	133800	104981	3962	1369	34.55	1161	1168
2025	12420	NA	48453040500	48	453	TX	TRAVIS COUNTY	0405.00	2 - Moderate	55.81	No	133800	55938	5312	3147	59.24	1290	2210
2025	12420	NA	48453040600	48	453	TX	TRAVIS COUNTY	0406.00	1 - Low	44.01	No	133800	44107	3929	3210	81.7	233	781
2025	12420	NA	48453040700	48	453	TX	TRAVIS COUNTY	0407.00	1 - Low	24.15	No	133800	24208	7248	5866	80.93	604	1677
2025	12420	NA	48453040800	48	453	TX	TRAVIS COUNTY	0408.00	2 - Moderate	62.27	No	133800	62411	5056	3472	68.67	978	1866
2025	12420	NA	48453040900	48	453	TX	TRAVIS COUNTY	0409.00	2 - Moderate	50.43	No	133800	50541	6562	5417	82.55	719	1556
2025	12420	NA	48453041000	48	453	TX	TRAVIS COUNTY	0410.00	1 - Low	39.3	No	133800	39388	7089	6371	89.87	412	1044
2025	12420	NA	48453041100	48	453	TX	TRAVIS COUNTY	0411.00	3 - Middle	96.73	No	133800	96944	1762	802	45.52	487	566
2025	12420	NA	48453041200	48	453	TX	TRAVIS COUNTY	0412.00	2 - Moderate	67.23	No	133800	67383	2811	1646	58.56	300	573
2025	12420	NA	48453041300	48	453	TX	TRAVIS COUNTY	0413.00	3 - Middle	114	No	133800	114255	4285	1451	33.86	1266	1820
2025	12420	NA	48453041400	48	453	TX	TRAVIS COUNTY	0414.00	2 - Moderate	78.13	No	133800	78308	2538	1020	40.19	480	635
2025	12420	NA	48453041500	48	453	TX	TRAVIS COUNTY	0415.00	3 - Middle	80.51	No	133800	80690	2659	1519	57.13	624	819
2025	12420	NA	48453041600	48	453	TX	TRAVIS COUNTY	0416.00	2 - Moderate	67.38	No	133800	67525	7549	5850	77.49	1643	2642
2025	12420	NA	48453041700	48	453	TX	TRAVIS COUNTY	0417.00	3 - Middle	96.39	No	133800	96607	2158	1111	51.48	808	1123
2025	12420	NA	48453041800	48	453	TX	TRAVIS COUNTY	0418.00	2 - Moderate	66.26	No	133800	66406	3675	2177	59.24	625	1278
2025	12420	NA	48453041900	48	453	TX	TRAVIS COUNTY	0419.00	3 - Middle	99.53	No	133800	99750	3237	1494	46.15	1013	1390
2025	12420	NA	48453042000	48	453	TX	TRAVIS COUNTY	0420.00	4 - Upper	123.76	No	133800	124028	2436	738	30.3	1064	1202
2025	12420	NA	48453042100	48	453	TX	TRAVIS COUNTY	0421.00	3 - Middle	84.47	No	133800	84655	5088	3110	61.12	955	1569
2025	12420	NA	48453042200	48	453	TX	TRAVIS COUNTY	0422.00	2 - Moderate	78.16	No	133800	78333	4008	2503	62.45	435	908
2025	12420	NA	48453042300	48	453	TX	TRAVIS COUNTY	0423.00	3 - Middle	112.81	No	133800	113056	3364	1455	43.25	1044	1406
2025	12420	NA	48453042400	48	453	TX	TRAVIS COUNTY	0424.00	3 - Middle	118.59	No	133800	118849	11722	8208	70.02	3055	3518
2025	12420	NA	48453042600	48	453	TX	TRAVIS COUNTY	0426.00	2 - Moderate	64.24	No	133800	64388	4134	2902	70.2	824	1484
2025	12420	NA	48453042700	48	453	TX	TRAVIS COUNTY	0427.00	3 - Middle	86.23	No	133800	86419	4347	2758	63.45	1460	1744
2025	12420	NA	48453042800	48	453	TX	TRAVIS COUNTY	0428.00	3 - Middle	110.23	No	133800	110476	6343	3785	59.67	1449	1933
2025	12420	NA	48453042900	48	453	TX	TRAVIS COUNTY	0429.00	1 - Low	39.65	No	133800	39739	3218	2283	70.94	0	178
2025	12420	NA	48453043000	48	453	TX	TRAVIS COUNTY	0430.00	2 - Moderate	70.88	No	133800	71033	3774	2334	61.84	189	350
2025	12420	NA	48453043100	48	453	TX	TRAVIS COUNTY	0431.00	2 - Moderate	51.77	No	133800	51886	3005	2526	84.06	309	612
2025	12420	NA	48453043200	48	453	TX	TRAVIS COUNTY	0432.00	2 - Moderate	53.04	No	133800	53162	2923	2397	82	377	731
2025	12420	NA	48453043300	48	453	TX	TRAVIS COUNTY	0433.00	1 - Low	36.2	No	133800	36280	3708	3165	85.36	298	888
2025	12420	NA	48453043400	48	453	TX	TRAVIS COUNTY	0434.00	2 - Moderate	52.93	No	133800	53046	3657	2887	78.94	179	803
2025	12420	NA	48453043500	48	453	TX	TRAVIS COUNTY	0435.00	2 - Moderate	73.88	No	133800	74048	7281	5008	68.78	1256	1728
2025	12420	NA	48453043600	48	453	TX	TRAVIS COUNTY	0436.00	2 - Moderate	73.12	No	133800	73281	3854	2568	66.63	409	798
2025	12420	NA	48453043700	48	453	TX	TRAVIS COUNTY	0437.00	1 - Low	47.51	No	133800	47620	2332	1805	77.4	241	279
2025	12420	NA	48453043800	48	453	TX	TRAVIS COUNTY	0438.00	3 - Middle	105.57	No	133800	105800	3272	2285	69.83	1239	1457
2025	12420	NA	48453043900	48	453	TX	TRAVIS COUNTY	0439.00	3 - Middle	85.74	No	133800	85927	8592	6481	75.43	1141	1461
2025	12420	NA	48453044000	48	453	TX	TRAVIS COUNTY	0440.00	2 - Moderate	55.99	No	133800	56117	3167	2232	70.48	546	689
2025	12420	NA	48453044100	48	453	TX	TRAVIS COUNTY	0441.00	2 - Moderate	76.68	No	133800	76853	3933	2745	69.79	462	697
2025	12420	NA	48453044200	48	453	TX	TRAVIS COUNTY	0442.00	3 - Middle	90.82	No	133800	91016	5344	3786	70.85	224	301

Year	MSA code	MD code	FIPS Code	State code	County code	State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
2025	12420	NA	48453044300	48	453	TX	TRAVIS COUNTY	0443.00	2 - Moderate	67.93	No	133800	68082	7018	5939	84.63	1284	1799
2025	12420	NA	48453044400	48	453	TX	TRAVIS COUNTY	0444.00	3 - Middle	84.71	No	133800	84899	6540	4552	69.6	1731	1963
2025	12420	NA	48453044500	48	453	TX	TRAVIS COUNTY	0445.00	3 - Middle	115.31	No	133800	115565	3172	1654	52.14	1372	1621
2025	12420	NA	48453044600	48	453	TX	TRAVIS COUNTY	0446.00	2 - Moderate	70.11	No	133800	70270	5112	3861	75.53	1061	1407
2025	12420	NA	48453044700	48	453	TX	TRAVIS COUNTY	0447.00	0 - Unknown	0	No	133800	0	2026	1496	73.84	474	546
2025	12420	NA	48453044800	48	453	TX	TRAVIS COUNTY	0448.00	2 - Moderate	58.86	No	133800	58987	4788	3411	71.24	1125	1106
2025	12420	NA	48453044900	48	453	TX	TRAVIS COUNTY	0449.00	2 - Moderate	54.96	No	133800	55083	8901	7491	84.16	2179	2630
2025	12420	NA	48453045000	48	453	TX	TRAVIS COUNTY	0450.00	2 - Moderate	70.85	No	133800	71010	2554	1829	71.61	598	715
2025	12420	NA	48453045100	48	453	TX	TRAVIS COUNTY	0451.00	4 - Upper	136.04	No	133800	136335	2812	1746	62.09	621	828
2025	12420	NA	48453045200	48	453	TX	TRAVIS COUNTY	0452.00	3 - Middle	108.35	No	133800	108587	4226	2312	54.71	1112	1297
2025	12420	NA	48453045300	48	453	TX	TRAVIS COUNTY	0453.00	4 - Upper	123.38	No	133800	123649	4120	2294	55.68	57	0
2025	12420	NA	48453045400	48	453	TX	TRAVIS COUNTY	0454.00	3 - Middle	101	No	133800	101218	6785	3221	47.47	0	225
2025	12420	NA	48453045500	48	453	TX	TRAVIS COUNTY	0455.00	2 - Moderate	63.09	No	133800	63232	2967	1787	60.23	352	861
2025	12420	NA	48453045600	48	453	TX	TRAVIS COUNTY	0456.00	3 - Middle	115.39	No	133800	115647	5619	3440	61.22	944	1384
2025	12420	NA	48453045700	48	453	TX	TRAVIS COUNTY	0457.00	4 - Upper	127.84	No	133800	128115	3687	2462	66.78	475	641
2025	12420	NA	48453046100	48	453	TX	TRAVIS COUNTY	0461.00	3 - Middle	98.33	No	133800	98542	6972	4134	59.29	1198	1443
2025	12420	NA	48453046200	48	453	TX	TRAVIS COUNTY	0462.00	3 - Middle	113.75	No	133800	113996	7446	4633	62.22	1738	2252
2025	12420	NA	48453046300	48	453	TX	TRAVIS COUNTY	0463.00	2 - Moderate	65.91	No	133800	66058	2175	830	38.16	492	680
2025	12420	NA	48453046400	48	453	TX	TRAVIS COUNTY	0464.00	3 - Middle	95.85	No	133800	96065	3537	2158	61.01	985	1221
2025	12420	NA	48453046500	48	453	TX	TRAVIS COUNTY	0465.00	3 - Middle	94.51	No	133800	94722	3407	2253	66.13	419	539
2025	12420	NA	48453047000	48	453	TX	TRAVIS COUNTY	0470.00	4 - Upper	140.22	No	133800	140526	1571	805	51.24	485	498
2025	12420	NA	48453980000	48	453	TX	TRAVIS COUNTY	9800.00	0 - Unknown	0	No	133800	0	3	3	100	0	0

Falls County



2025 FFIEC Census Report - Summary Census Overview Information

State: TEXAS

County: 145 - FALLS COUNTY

All Tracts: 6



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
TX	FALLS COUNTY	0002.00	3 - Middle	86.65	No	\$86,800	\$56,875	2968	1246	41.98	861	1274
TX	FALLS COUNTY	0003.00	1 - Low	42.03	No	\$86,800	\$27,589	3551	2551	71.84	860	1553
TX	FALLS COUNTY	0004.00	1 - Low	39.82	No	\$86,800	\$26,142	1772	1363	76.92	272	758
TX	FALLS COUNTY	0005.00	4 - Upper	123.57	No	\$86,800	\$81,106	2048	510	24.90	659	1034
TX	FALLS COUNTY	0007.00	2 - Moderate	79.03	No	\$86,800	\$51,875	2559	986	38.53	763	1340
TX	FALLS COUNTY	0008.00	3 - Middle	102.33	No	\$86,800	\$67,167	4070	1605	39.43	782	1366
TX	FALLS COUNTY	9999.99	3 - Middle	81.58	No	\$86,800	\$53,548	16968	8261	48.69	4197	7325

Tyler County



2025 FFIEC Census Report - Summary Census Overview Information

State: TEXAS

County: 457 - TYLER COUNTY

All Tracts: 6



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
TX	TYLER COUNTY	9501.00	3 - Middle	89.67	Yes	\$79,400	\$55,430	2709	328	12.11	1023	2006
TX	TYLER COUNTY	9502.01	2 - Moderate	55.49	No	\$79,400	\$34,298	3260	1736	53.25	456	986
TX	TYLER COUNTY	9502.02	3 - Middle	106.58	Yes	\$79,400	\$65,880	3757	735	19.56	1244	2315
TX	TYLER COUNTY	9503.00	3 - Middle	109.05	Yes	\$79,400	\$67,407	2329	895	38.43	729	1172
TX	TYLER COUNTY	9504.00	2 - Moderate	74.72	No	\$79,400	\$46,188	4672	496	10.62	1480	2754
TX	TYLER COUNTY	9505.00	3 - Middle	100.25	Yes	\$79,400	\$61,964	3071	306	9.96	963	1438
TX	TYLER COUNTY	9999.99	3 - Middle	98.23	No	\$79,400	\$60,716	19798	4496	22.71	5895	10671

2025 FFIEC Census Report - Summary Census Overview Information
 State: TEXAS
 County: 201 - HARRIS COUNTY
 Tracts: 204 of 1115



Year	MSA code	MD code	FIPS Code	State code	County code	State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
2025	26420	NA	48201210400	48	201	TX	HARRIS COUNTY	2104.00	1 - Low	49.57	No	102000	40219	4167	3748	89.94	618	1373
2025	26420	NA	48201210500	48	201	TX	HARRIS COUNTY	2105.00	2 - Moderate	58.87	No	102000	47762	5370	4907	91.38	799	1606
2025	26420	NA	48201210600	48	201	TX	HARRIS COUNTY	2106.00	3 - Middle	88.26	No	102000	71607	5165	4041	78.24	1396	2393
2025	26420	NA	48201210700	48	201	TX	HARRIS COUNTY	2107.00	2 - Moderate	52.83	No	102000	42863	2293	2127	92.76	554	965
2025	26420	NA	48201210800	48	201	TX	HARRIS COUNTY	2108.00	2 - Moderate	56.28	No	102000	45663	2623	2503	95.43	332	849
2025	26420	NA	48201210900	48	201	TX	HARRIS COUNTY	2109.00	2 - Moderate	62.78	No	102000	50933	1616	1583	97.96	344	657
2025	26420	NA	48201211000	48	201	TX	HARRIS COUNTY	2110.00	2 - Moderate	50.84	No	102000	41250	1973	1932	97.92	363	790
2025	26420	NA	48201211101	48	201	TX	HARRIS COUNTY	2111.01	1 - Low	41.01	No	102000	33277	3047	2964	97.28	296	1086
2025	26420	NA	48201211102	48	201	TX	HARRIS COUNTY	2111.02	1 - Low	27.3	No	102000	22151	2477	2423	97.82	354	870
2025	26420	NA	48201211200	48	201	TX	HARRIS COUNTY	2112.00	0 - Unknown	0	No	102000	0	2988	2934	98.19	413	1015
2025	26420	NA	48201211301	48	201	TX	HARRIS COUNTY	2113.01	1 - Low	42.83	No	102000	34750	2680	2592	96.72	303	906
2025	26420	NA	48201211302	48	201	TX	HARRIS COUNTY	2113.02	2 - Moderate	56.03	No	102000	45460	2594	2489	95.95	358	1252
2025	26420	NA	48201211600	48	201	TX	HARRIS COUNTY	2116.00	2 - Moderate	56.21	No	102000	45609	2845	2721	95.64	534	1111
2025	26420	NA	48201211700	48	201	TX	HARRIS COUNTY	2117.00	1 - Low	46.33	No	102000	37589	3732	3675	98.47	533	1210
2025	26420	NA	48201211900	48	201	TX	HARRIS COUNTY	2119.00	1 - Low	49.77	No	102000	40381	4717	4599	97.5	1046	1734
2025	26420	NA	48201212300	48	201	TX	HARRIS COUNTY	2123.00	2 - Moderate	57.54	No	102000	46689	5027	4509	89.7	693	1656
2025	26420	NA	48201212400	48	201	TX	HARRIS COUNTY	2124.00	2 - Moderate	52.48	No	102000	42583	2947	2868	97.32	592	928
2025	26420	NA	48201220100	48	201	TX	HARRIS COUNTY	2201.00	1 - Low	48.33	No	102000	39211	2052	2011	98	312	676
2025	26420	NA	48201220200	48	201	TX	HARRIS COUNTY	2202.00	2 - Moderate	75.86	No	102000	61544	2625	2438	92.88	440	855
2025	26420	NA	48201220300	48	201	TX	HARRIS COUNTY	2203.00	2 - Moderate	57.11	No	102000	46336	3972	3716	93.55	708	1278
2025	26420	NA	48201220400	48	201	TX	HARRIS COUNTY	2204.00	2 - Moderate	50.3	No	102000	40815	4667	4464	95.65	1081	1683
2025	26420	NA	48201220500	48	201	TX	HARRIS COUNTY	2205.00	1 - Low	44.84	No	102000	36381	4470	4014	89.8	332	683
2025	26420	NA	48201220600	48	201	TX	HARRIS COUNTY	2206.00	2 - Moderate	55.38	No	102000	44936	3733	3558	95.31	531	888
2025	26420	NA	48201220701	48	201	TX	HARRIS COUNTY	2207.01	1 - Low	31.41	No	102000	25487	3241	3102	95.71	450	699
2025	26420	NA	48201220702	48	201	TX	HARRIS COUNTY	2207.02	1 - Low	31.95	No	102000	25922	3165	3103	98.04	553	971
2025	26420	NA	48201220800	48	201	TX	HARRIS COUNTY	2208.00	1 - Low	32.2	No	102000	26125	3198	3116	97.44	317	686
2025	26420	NA	48201220900	48	201	TX	HARRIS COUNTY	2209.00	2 - Moderate	50.29	No	102000	40804	1907	1797	94.23	201	542
2025	26420	NA	48201221000	48	201	TX	HARRIS COUNTY	2210.00	1 - Low	39.25	No	102000	31846	4288	4100	95.62	587	1061
2025	26420	NA	48201221100	48	201	TX	HARRIS COUNTY	2211.00	1 - Low	46.13	No	102000	37426	3718	3486	93.76	601	1097
2025	26420	NA	48201221200	48	201	TX	HARRIS COUNTY	2212.00	2 - Moderate	51.35	No	102000	41663	6124	5686	92.85	932	1654
2025	26420	NA	48201221301	48	201	TX	HARRIS COUNTY	2213.01	2 - Moderate	70.3	No	102000	57036	4486	4197	93.56	858	1344
2025	26420	NA	48201221302	48	201	TX	HARRIS COUNTY	2213.02	2 - Moderate	50.03	No	102000	40593	3684	3519	95.52	697	851
2025	26420	NA	48201221400	48	201	TX	HARRIS COUNTY	2214.00	2 - Moderate	52.73	No	102000	42781	5902	5457	92.46	785	1259
2025	26420	NA	48201221501	48	201	TX	HARRIS COUNTY	2215.01	1 - Low	39.27	No	102000	31865	4941	4642	93.95	778	1262
2025	26420	NA	48201221502	48	201	TX	HARRIS COUNTY	2215.02	1 - Low	38.04	No	102000	30862	2859	2813	98.39	93	161
2025	26420	NA	48201221601	48	201	TX	HARRIS COUNTY	2216.01	1 - Low	40.72	No	102000	33036	3313	3076	92.85	733	865
2025	26420	NA	48201221602	48	201	TX	HARRIS COUNTY	2216.02	2 - Moderate	65.44	No	102000	53095	5886	5284	89.77	1078	1655
2025	26420	NA	48201221701	48	201	TX	HARRIS COUNTY	2217.01	2 - Moderate	58.15	No	102000	47184	4086	3854	94.32	859	1457
2025	26420	NA	48201221702	48	201	TX	HARRIS COUNTY	2217.02	0 - Unknown	0	No	102000	0	3574	3404	95.24	776	1013
2025	26420	NA	48201221800	48	201	TX	HARRIS COUNTY	2218.00	1 - Low	47.05	No	102000	38176	4371	4153	95.01	755	1244
2025	26420	NA	48201221900	48	201	TX	HARRIS COUNTY	2219.00	2 - Moderate	58.28	No	102000	47287	4684	4419	94.34	829	1269
2025	26420	NA	48201222000	48	201	TX	HARRIS COUNTY	2220.00	1 - Low	47.29	No	102000	38368	2290	2044	89.26	355	548
2025	26420	NA	48201222100	48	201	TX	HARRIS COUNTY	2221.00	1 - Low	36.79	No	102000	29849	5487	5182	94.44	905	1504
2025	26420	NA	48201222200	48	201	TX	HARRIS COUNTY	2222.00	1 - Low	42.33	No	102000	34342	3812	3576	93.81	455	811
2025	26420	NA	48201222300	48	201	TX	HARRIS COUNTY	2223.00	2 - Moderate	54.01	No	102000	43824	4846	4445	91.73	1011	1472
2025	26420	NA	48201222401	48	201	TX	HARRIS COUNTY	2224.01	1 - Low	38.58	No	102000	31304	3777	3524	93.3	508	946
2025	26420	NA	48201222402	48	201	TX	HARRIS COUNTY	2224.02	1 - Low	33.71	No	102000	27350	5758	5299	92.03	1052	1985
2025	26420	NA	48201222501	48	201	TX	HARRIS COUNTY	2225.01	1 - Low	34.2	No	102000	27750	3620	3491	96.44	262	399
2025	26420	NA	48201222502	48	201	TX	HARRIS COUNTY	2225.02	2 - Moderate	56.45	No	102000	45799	4395	4036	91.83	807	1059
2025	26420	NA	48201222504	48	201	TX	HARRIS COUNTY	2225.04	1 - Low	32.21	No	102000	26136	3345	3263	97.55	156	322
2025	26420	NA	48201222505	48	201	TX	HARRIS COUNTY	2225.05	3 - Middle	89.89	No	102000	72926	2986	2842	95.18	673	921
2025	26420	NA	48201222601	48	201	TX	HARRIS COUNTY	2226.01	1 - Low	31.41	No	102000	25490	2322	2229	95.99	0	94
2025	26420	NA	48201222602	48	201	TX	HARRIS COUNTY	2226.02	1 - Low	40.06	No	102000	32500	2694	2572	95.47	9	61
2025	26420	NA	48201222701	48	201	TX	HARRIS COUNTY	2227.01	1 - Low	27.67	No	102000	22450	2360	2275	96.4	180	497

Year	MSA code	MD code	FIPS Code	State code	County code	State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
2025	26420	NA	48201222702	48	201	TX	HARRIS COUNTY	2227.02	1 - Low	34.59	No	102000	28065	3532	3398	96.21	98	693
2025	26420	NA	48201222800	48	201	TX	HARRIS COUNTY	2228.00	1 - Low	40.18	No	102000	32604	3320	3019	90.93	553	961
2025	26420	NA	48201222900	48	201	TX	HARRIS COUNTY	2229.00	2 - Moderate	52.91	No	102000	42930	8030	7556	94.1	1463	2229
2025	26420	NA	48201223001	48	201	TX	HARRIS COUNTY	2230.01	2 - Moderate	70.69	No	102000	57353	3885	3654	94.05	652	783
2025	26420	NA	48201223002	48	201	TX	HARRIS COUNTY	2230.02	1 - Low	45.08	No	102000	36575	4004	3835	95.78	458	587
2025	26420	NA	48201223100	48	201	TX	HARRIS COUNTY	2231.00	2 - Moderate	75.32	No	102000	61111	2233	2025	90.69	492	656
2025	26420	NA	48201230100	48	201	TX	HARRIS COUNTY	2301.00	2 - Moderate	53.43	No	102000	43350	1824	1811	99.29	150	527
2025	26420	NA	48201230200	48	201	TX	HARRIS COUNTY	2302.00	2 - Moderate	50.38	No	102000	40877	5380	5249	97.57	971	1700
2025	26420	NA	48201230300	48	201	TX	HARRIS COUNTY	2303.00	2 - Moderate	54.54	No	102000	44250	2298	2248	97.82	470	892
2025	26420	NA	48201230400	48	201	TX	HARRIS COUNTY	2304.00	2 - Moderate	60.43	No	102000	49028	3824	3725	97.41	394	1200
2025	26420	NA	48201230500	48	201	TX	HARRIS COUNTY	2305.00	2 - Moderate	51.68	No	102000	41929	4099	3980	97.1	878	1307
2025	26420	NA	48201230600	48	201	TX	HARRIS COUNTY	2306.00	1 - Low	44.98	No	102000	36498	2690	2666	99.11	584	1038
2025	26420	NA	48201230700	48	201	TX	HARRIS COUNTY	2307.00	1 - Low	43.47	No	102000	35272	2963	2917	98.45	435	1003
2025	26420	NA	48201230800	48	201	TX	HARRIS COUNTY	2308.00	2 - Moderate	51.16	No	102000	41510	2662	2603	97.78	531	987
2025	26420	NA	48201230900	48	201	TX	HARRIS COUNTY	2309.00	1 - Low	28.43	No	102000	23068	4947	4860	98.24	560	1404
2025	26420	NA	48201231000	48	201	TX	HARRIS COUNTY	2310.00	2 - Moderate	64.04	No	102000	51955	4727	4636	98.07	1191	1669
2025	26420	NA	48201231100	48	201	TX	HARRIS COUNTY	2311.00	2 - Moderate	52.47	No	102000	42568	4920	4747	96.48	929	1371
2025	26420	NA	48201231200	48	201	TX	HARRIS COUNTY	2312.00	1 - Low	41.2	No	102000	33429	6800	6708	98.65	1253	1909
2025	26420	NA	48201231300	48	201	TX	HARRIS COUNTY	2313.00	1 - Low	49.37	No	102000	40057	4796	4681	97.6	914	1392
2025	26420	NA	48201231400	48	201	TX	HARRIS COUNTY	2314.00	2 - Moderate	62.86	No	102000	51000	3347	3300	98.6	771	1116
2025	26420	NA	48201231500	48	201	TX	HARRIS COUNTY	2315.00	2 - Moderate	52.4	No	102000	42518	2863	2822	98.57	565	921
2025	26420	NA	48201231600	48	201	TX	HARRIS COUNTY	2316.00	2 - Moderate	56.04	No	102000	45466	2915	2873	98.56	871	1186
2025	26420	NA	48201231700	48	201	TX	HARRIS COUNTY	2317.00	1 - Low	38.93	No	102000	31587	4509	4348	96.43	769	1185
2025	26420	NA	48201231800	48	201	TX	HARRIS COUNTY	2318.00	2 - Moderate	65.26	No	102000	52946	3066	2983	97.29	608	914
2025	26420	NA	48201231900	48	201	TX	HARRIS COUNTY	2319.00	1 - Low	44.76	No	102000	36319	6633	6494	97.9	1290	2259
2025	26420	NA	48201232100	48	201	TX	HARRIS COUNTY	2321.00	1 - Low	45.73	No	102000	37104	3803	3540	93.08	499	984
2025	26420	NA	48201232201	48	201	TX	HARRIS COUNTY	2322.01	2 - Moderate	70.27	No	102000	57014	5754	4982	86.58	1088	1631
2025	26420	NA	48201232202	48	201	TX	HARRIS COUNTY	2322.02	4 - Upper	268.74	No	102000	218031	5698	3480	61.07	1665	1741
2025	26420	NA	48201232203	48	201	TX	HARRIS COUNTY	2322.03	4 - Upper	148.69	No	102000	120636	5924	4495	75.88	1285	1180
2025	26420	NA	48201232303	48	201	TX	HARRIS COUNTY	2323.03	2 - Moderate	64.85	No	102000	52619	6451	6177	95.75	1168	1615
2025	26420	NA	48201232304	48	201	TX	HARRIS COUNTY	2323.04	2 - Moderate	56.37	No	102000	45736	7774	7130	91.72	887	2008
2025	26420	NA	48201232305	48	201	TX	HARRIS COUNTY	2323.05	3 - Middle	93.94	No	102000	76215	10957	10390	94.83	2132	2595
2025	26420	NA	48201232306	48	201	TX	HARRIS COUNTY	2323.06	3 - Middle	91.19	No	102000	73986	3644	3356	92.1	638	1145
2025	26420	NA	48201232402	48	201	TX	HARRIS COUNTY	2324.02	3 - Middle	93.01	No	102000	75465	3820	3654	95.65	772	1039
2025	26420	NA	48201232403	48	201	TX	HARRIS COUNTY	2324.03	2 - Moderate	62.98	No	102000	51098	4575	4347	95.02	654	1179
2025	26420	NA	48201232404	48	201	TX	HARRIS COUNTY	2324.04	2 - Moderate	67.44	No	102000	54718	3652	2900	79.41	547	952
2025	26420	NA	48201232405	48	201	TX	HARRIS COUNTY	2324.05	4 - Upper	121.83	No	102000	98839	5832	5501	94.32	1300	1519
2025	26420	NA	48201232500	48	201	TX	HARRIS COUNTY	2325.00	2 - Moderate	52.65	No	102000	42719	3157	2690	85.21	633	837
2025	26420	NA	48201232600	48	201	TX	HARRIS COUNTY	2326.00	2 - Moderate	77.46	No	102000	62847	2892	2565	88.69	780	1052
2025	26420	NA	48201232701	48	201	TX	HARRIS COUNTY	2327.01	1 - Low	34.13	No	102000	27689	7066	6832	96.69	835	1475
2025	26420	NA	48201232704	48	201	TX	HARRIS COUNTY	2327.04	2 - Moderate	77.01	No	102000	62481	2009	1699	84.57	327	569
2025	26420	NA	48201232801	48	201	TX	HARRIS COUNTY	2328.01	2 - Moderate	66.25	No	102000	53750	2621	2426	92.56	257	415
2025	26420	NA	48201232802	48	201	TX	HARRIS COUNTY	2328.02	2 - Moderate	62.55	No	102000	50747	2715	2581	95.06	470	528
2025	26420	NA	48201232901	48	201	TX	HARRIS COUNTY	2329.01	2 - Moderate	66.17	No	102000	53684	3992	3579	89.65	633	966
2025	26420	NA	48201232902	48	201	TX	HARRIS COUNTY	2329.02	2 - Moderate	74.02	No	102000	60059	4380	3997	91.26	437	585
2025	26420	NA	48201233001	48	201	TX	HARRIS COUNTY	2330.01	2 - Moderate	51.99	No	102000	42179	4163	3567	85.68	422	842
2025	26420	NA	48201233002	48	201	TX	HARRIS COUNTY	2330.02	3 - Middle	116.51	No	102000	94526	4040	3548	87.82	1157	1297
2025	26420	NA	48201233003	48	201	TX	HARRIS COUNTY	2330.03	3 - Middle	104.17	No	102000	84514	2470	1840	74.49	693	836
2025	26420	NA	48201233101	48	201	TX	HARRIS COUNTY	2331.01	1 - Low	45.15	No	102000	36635	4640	4239	91.36	552	1012
2025	26420	NA	48201233103	48	201	TX	HARRIS COUNTY	2331.03	1 - Low	44.26	No	102000	35909	5475	5102	93.19	773	1642
2025	26420	NA	48201233104	48	201	TX	HARRIS COUNTY	2331.04	1 - Low	41.6	No	102000	33750	3110	2898	93.18	434	870
2025	26420	NA	48201233105	48	201	TX	HARRIS COUNTY	2331.05	1 - Low	39.75	No	102000	32256	3734	3361	90.01	521	1134
2025	26420	NA	48201233200	48	201	TX	HARRIS COUNTY	2332.00	2 - Moderate	74.3	No	102000	60286	6461	5611	86.84	1401	1979
2025	26420	NA	48201240101	48	201	TX	HARRIS COUNTY	2401.01	2 - Moderate	51.38	No	102000	41688	1991	1911	95.98	0	82
2025	26420	NA	48201240102	48	201	TX	HARRIS COUNTY	2401.02	1 - Low	35.15	No	102000	28523	1835	1690	92.1	78	215
2025	26420	NA	48201240400	48	201	TX	HARRIS COUNTY	2404.00	2 - Moderate	71.41	No	102000	57941	7984	6971	87.31	1831	2276
2025	26420	NA	48201240503	48	201	TX	HARRIS COUNTY	2405.03	1 - Low	40.54	No	102000	32895	1922	1869	97.24	0	282
2025	26420	NA	48201240504	48	201	TX	HARRIS COUNTY	2405.04	1 - Low	34.03	No	102000	27612	3321	3189	96.03	31	161
2025	26420	NA	48201240505	48	201	TX	HARRIS COUNTY	2405.05	1 - Low	26.73	No	102000	21686	1483	1438	96.97	0	185

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2025	26420	NA	48201240506	48	201	TX	HARRIS COUNTY	2405.06	1 - Low	46.65	No	102000	37852	5074	4890	96.37	371	628
2025	26420	NA	48201240600	48	201	TX	HARRIS COUNTY	2406.00	1 - Low	22.75	No	102000	18462	2458	2357	95.89	12	177
2025	26420	NA	48201240703	48	201	TX	HARRIS COUNTY	2407.03	2 - Moderate	64.84	No	102000	52609	5144	4856	94.4	1006	1183
2025	26420	NA	48201240704	48	201	TX	HARRIS COUNTY	2407.04	2 - Moderate	77.84	No	102000	63155	5092	4772	93.72	852	1037
2025	26420	NA	48201240705	48	201	TX	HARRIS COUNTY	2407.05	3 - Middle	85.34	No	102000	69239	6099	5902	96.77	847	1354
2025	26420	NA	48201240706	48	201	TX	HARRIS COUNTY	2407.06	2 - Moderate	64.23	No	102000	52113	9971	9544	95.72	1721	2723
2025	26420	NA	48201240707	48	201	TX	HARRIS COUNTY	2407.07	3 - Middle	91.06	No	102000	73877	6501	6192	95.25	1271	1570
2025	26420	NA	48201240802	48	201	TX	HARRIS COUNTY	2408.02	2 - Moderate	70.44	No	102000	57153	7540	6724	89.18	1317	2194
2025	26420	NA	48201240803	48	201	TX	HARRIS COUNTY	2408.03	2 - Moderate	54.21	No	102000	43986	2806	2212	78.83	448	518
2025	26420	NA	48201240804	48	201	TX	HARRIS COUNTY	2408.04	1 - Low	38.59	No	102000	31313	3287	3042	92.55	0	206
2025	26420	NA	48201240903	48	201	TX	HARRIS COUNTY	2409.03	3 - Middle	90.9	No	102000	73750	6490	7473	90.88	1603	1953
2025	26420	NA	48201240904	48	201	TX	HARRIS COUNTY	2409.04	3 - Middle	88.03	No	102000	71419	9274	7785	83.94	2460	2941
2025	26420	NA	48201240905	48	201	TX	HARRIS COUNTY	2409.05	3 - Middle	104.4	No	102000	84702	3875	3330	85.94	918	1141
2025	26420	NA	48201240906	48	201	TX	HARRIS COUNTY	2409.06	3 - Middle	90.41	No	102000	73354	8223	7473	90.88	1551	2127
2025	26420	NA	48201241001	48	201	TX	HARRIS COUNTY	2410.01	3 - Middle	81.14	No	102000	65833	4729	3377	71.41	866	1311
2025	26420	NA	48201241002	48	201	TX	HARRIS COUNTY	2410.02	3 - Middle	83.24	No	102000	67537	4105	2693	65.6	1377	1665
2025	26420	NA	48201241101	48	201	TX	HARRIS COUNTY	2411.01	3 - Middle	90.19	No	102000	73176	5037	3390	67.3	1223	1533
2025	26420	NA	48201241103	48	201	TX	HARRIS COUNTY	2411.03	2 - Moderate	67.09	No	102000	54430	4376	3331	76.12	777	1554
2025	26420	NA	48201241104	48	201	TX	HARRIS COUNTY	2411.04	2 - Moderate	75.13	No	102000	60954	9294	7355	79.14	1793	2805
2025	26420	NA	48201241105	48	201	TX	HARRIS COUNTY	2411.05	3 - Middle	82.93	No	102000	67283	4813	3515	73.03	975	1776
2025	26420	NA	48201241201	48	201	TX	HARRIS COUNTY	2412.01	2 - Moderate	63.01	No	102000	51122	3369	2313	68.66	630	939
2025	26420	NA	48201241202	48	201	TX	HARRIS COUNTY	2412.02	2 - Moderate	70.07	No	102000	56854	5445	4207	77.26	1016	1523
2025	26420	NA	48201241301	48	201	TX	HARRIS COUNTY	2413.01	4 - Upper	152.75	No	102000	123929	5476	3806	69.5	1250	1673
2025	26420	NA	48201241302	48	201	TX	HARRIS COUNTY	2413.02	4 - Upper	169.98	No	102000	137909	6895	4763	69.08	2318	2434
2025	26420	NA	48201241400	48	201	TX	HARRIS COUNTY	2414.00	3 - Middle	105.79	No	102000	85827	9821	5987	60.96	2328	2802
2025	26420	NA	48201241501	48	201	TX	HARRIS COUNTY	2415.01	2 - Moderate	54.37	No	102000	44113	4732	4157	87.85	376	727
2025	26420	NA	48201241502	48	201	TX	HARRIS COUNTY	2415.02	2 - Moderate	56.23	No	102000	45625	2349	2239	95.32	73	153
2025	26420	NA	48201241503	48	201	TX	HARRIS COUNTY	2415.03	1 - Low	48.02	No	102000	38963	2720	2488	91.47	345	672
2025	26420	NA	48201250101	48	201	TX	HARRIS COUNTY	2501.01	4 - Upper	125.05	No	102000	101458	4361	3447	79.04	1162	1570
2025	26420	NA	48201250102	48	201	TX	HARRIS COUNTY	2501.02	3 - Middle	103.31	No	102000	83818	5569	4957	89.01	1163	1536
2025	26420	NA	48201250201	48	201	TX	HARRIS COUNTY	2502.01	3 - Middle	83.87	No	102000	68044	8046	7308	90.83	1923	2243
2025	26420	NA	48201250202	48	201	TX	HARRIS COUNTY	2502.02	3 - Middle	91.08	No	102000	73895	2205	2019	91.56	249	550
2025	26420	NA	48201250303	48	201	TX	HARRIS COUNTY	2503.03	0 - Unknown	0	No	102000	0	3360	2969	88.36	885	1001
2025	26420	NA	48201250304	48	201	TX	HARRIS COUNTY	2503.04	3 - Middle	92.91	No	102000	75380	9244	7711	83.42	1105	1846
2025	26420	NA	48201250305	48	201	TX	HARRIS COUNTY	2503.05	3 - Middle	107.9	No	102000	87540	6059	4498	74.24	1586	1887
2025	26420	NA	48201250306	48	201	TX	HARRIS COUNTY	2503.06	3 - Middle	92.74	No	102000	75240	4666	3918	83.97	1071	1389
2025	26420	NA	48201250403	48	201	TX	HARRIS COUNTY	2504.03	4 - Upper	149.68	No	102000	121435	5125	2571	50.17	878	1063
2025	26420	NA	48201250404	48	201	TX	HARRIS COUNTY	2504.04	4 - Upper	132.23	No	102000	107278	5540	2579	46.55	1537	1564
2025	26420	NA	48201250405	48	201	TX	HARRIS COUNTY	2504.05	4 - Upper	134.22	No	102000	108893	7326	4356	59.46	2372	2893
2025	26420	NA	48201250406	48	201	TX	HARRIS COUNTY	2504.06	4 - Upper	133.36	No	102000	108194	4779	2655	55.56	1257	1396
2025	26420	NA	48201250407	48	201	TX	HARRIS COUNTY	2504.07	4 - Upper	189.39	No	102000	153656	10435	5249	50.3	2891	3109
2025	26420	NA	48201250408	48	201	TX	HARRIS COUNTY	2504.08	4 - Upper	124.48	No	102000	100993	9128	7040	77.13	1169	1303
2025	26420	NA	48201250500	48	201	TX	HARRIS COUNTY	2505.00	3 - Middle	104.8	No	102000	85025	5771	3624	62.8	1369	1647
2025	26420	NA	48201250601	48	201	TX	HARRIS COUNTY	2506.01	2 - Moderate	73.53	No	102000	59659	3898	2852	73.17	277	629
2025	26420	NA	48201250602	48	201	TX	HARRIS COUNTY	2506.02	2 - Moderate	64.08	No	102000	51989	4792	3727	77.78	537	1284
2025	26420	NA	48201250701	48	201	TX	HARRIS COUNTY	2507.01	4 - Upper	139.86	No	102000	113466	6613	3881	58.69	1670	2117
2025	26420	NA	48201250702	48	201	TX	HARRIS COUNTY	2507.02	4 - Upper	149.23	No	102000	121068	4879	2262	46.36	1372	1654
2025	26420	NA	48201250801	48	201	TX	HARRIS COUNTY	2508.01	3 - Middle	113.55	No	102000	92121	3981	1359	34.14	1009	1197
2025	26420	NA	48201250802	48	201	TX	HARRIS COUNTY	2508.02	4 - Upper	174.55	No	102000	141609	4453	1278	28.7	1418	1563
2025	26420	NA	48201250901	48	201	TX	HARRIS COUNTY	2509.01	4 - Upper	149.93	No	102000	121641	3548	1090	30.72	960	967
2025	26420	NA	48201250902	48	201	TX	HARRIS COUNTY	2509.02	4 - Upper	260.62	No	102000	211442	6027	1089	18.07	1890	2041
2025	26420	NA	48201251000	48	201	TX	HARRIS COUNTY	2510.00	4 - Upper	164.74	No	102000	133654	3093	1035	33.46	708	871
2025	26420	NA	48201251100	48	201	TX	HARRIS COUNTY	2511.00	3 - Middle	116.32	No	102000	94375	7365	2430	32.99	2333	2686
2025	26420	NA	48201251200	48	201	TX	HARRIS COUNTY	2512.00	3 - Middle	112.57	No	102000	91331	5987	2167	36.2	1881	2182
2025	26420	NA	48201251300	48	201	TX	HARRIS COUNTY	2513.00	4 - Upper	127.66	No	102000	103571	7298	1890	25.9	2096	2420
2025	26420	NA	48201251401	48	201	TX	HARRIS COUNTY	2514.01	4 - Upper	142.59	No	102000	115682	3011	1114	37	645	849
2025	26420	NA	48201251402	48	201	TX	HARRIS COUNTY	2514.02	3 - Middle	87.05	No	102000	70625	5914	2126	35.95	1495	2552
2025	26420	NA	48201251501	48	201	TX	HARRIS COUNTY	2515.01	4 - Upper	187.28	No	102000	151941	6469	2183	33.75	1658	1843
2025	26420	NA	48201251503	48	201	TX	HARRIS COUNTY	2515.03	4 - Upper	167.61	No	102000	135982	2255	705	31.26	660	896

Year	MSA code	MD code	FIPS Code	State code	County code	State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
2025	26420	NA	48201251504	48	201	TX	HARRIS COUNTY	2515.04	4 - Upper	195.08	No	102000	158272	5289	1331	25.17	1716	1826
2025	26420	NA	48201251505	48	201	TX	HARRIS COUNTY	2515.05	4 - Upper	189.86	No	102000	154033	3870	816	21.09	1332	1373
2025	26420	NA	48201251600	48	201	TX	HARRIS COUNTY	2516.00	3 - Middle	103.62	No	102000	84067	7271	1659	22.82	1983	2504
2025	26420	NA	48201251701	48	201	TX	HARRIS COUNTY	2517.01	2 - Moderate	54.56	No	102000	44269	4892	1407	28.76	1114	1531
2025	26420	NA	48201251702	48	201	TX	HARRIS COUNTY	2517.02	2 - Moderate	63.27	No	102000	51333	4300	1370	31.86	754	1088
2025	26420	NA	48201251800	48	201	TX	HARRIS COUNTY	2518.00	3 - Middle	115.55	No	102000	93750	2096	824	39.31	612	785
2025	26420	NA	48201251902	48	201	TX	HARRIS COUNTY	2519.02	4 - Upper	140.78	No	102000	114219	7828	3045	38.9	1874	2138
2025	26420	NA	48201251904	48	201	TX	HARRIS COUNTY	2519.04	4 - Upper	130.54	No	102000	105909	6790	2351	34.62	1946	2189
2025	26420	NA	48201252001	48	201	TX	HARRIS COUNTY	2520.01	4 - Upper	182.66	No	102000	148193	7086	5076	71.63	1840	2182
2025	26420	NA	48201252002	48	201	TX	HARRIS COUNTY	2520.02	4 - Upper	132.09	No	102000	107162	5426	3627	66.84	1375	1507
2025	26420	NA	48201252003	48	201	TX	HARRIS COUNTY	2520.03	4 - Upper	177.35	No	102000	143882	11081	6917	62.42	2817	3033
2025	26420	NA	48201252100	48	201	TX	HARRIS COUNTY	2521.00	2 - Moderate	64.37	No	102000	52228	3246	2450	75.48	692	902
2025	26420	NA	48201252201	48	201	TX	HARRIS COUNTY	2522.01	2 - Moderate	75.66	No	102000	61386	4838	4462	92.23	772	939
2025	26420	NA	48201252202	48	201	TX	HARRIS COUNTY	2522.02	2 - Moderate	78.57	No	102000	63750	7192	6304	87.65	1354	1872
2025	26420	NA	48201252303	48	201	TX	HARRIS COUNTY	2523.03	3 - Middle	105.67	No	102000	85729	5132	4894	95.36	1150	1312
2025	26420	NA	48201252304	48	201	TX	HARRIS COUNTY	2523.04	2 - Moderate	69.81	No	102000	56638	3563	3258	91.44	850	932
2025	26420	NA	48201252305	48	201	TX	HARRIS COUNTY	2523.05	3 - Middle	103.92	No	102000	84313	7800	7138	91.51	1768	1993
2025	26420	NA	48201252306	48	201	TX	HARRIS COUNTY	2523.06	2 - Moderate	70.05	No	102000	56836	8943	8390	93.82	1609	1971
2025	26420	NA	48201252400	48	201	TX	HARRIS COUNTY	2524.00	2 - Moderate	77.08	No	102000	62539	7763	5971	76.92	1305	2056
2025	26420	NA	48201252601	48	201	TX	HARRIS COUNTY	2526.01	3 - Middle	81.57	No	102000	66183	4895	3895	79.57	804	1255
2025	26420	NA	48201252602	48	201	TX	HARRIS COUNTY	2526.02	2 - Moderate	70.95	No	102000	57568	3721	2794	75.09	847	1293
2025	26420	NA	48201252700	48	201	TX	HARRIS COUNTY	2527.00	2 - Moderate	61.43	No	102000	49844	5007	2410	48.13	884	1483
2025	26420	NA	48201252800	48	201	TX	HARRIS COUNTY	2528.00	2 - Moderate	74.71	No	102000	60614	8024	6249	77.88	1606	2397
2025	26420	NA	48201252901	48	201	TX	HARRIS COUNTY	2529.01	3 - Middle	99.19	No	102000	80476	3263	1349	41.34	668	884
2025	26420	NA	48201252902	48	201	TX	HARRIS COUNTY	2529.02	3 - Middle	83.8	No	102000	67991	7173	4123	57.48	1645	2243
2025	26420	NA	48201253000	48	201	TX	HARRIS COUNTY	2530.00	2 - Moderate	69.44	No	102000	56343	4637	3495	75.37	912	1391
2025	26420	NA	48201253101	48	201	TX	HARRIS COUNTY	2531.01	4 - Upper	128.59	No	102000	104325	6624	4928	74.4	1357	1904
2025	26420	NA	48201253102	48	201	TX	HARRIS COUNTY	2531.02	4 - Upper	122.55	No	102000	99423	7051	5399	76.57	1824	2004
2025	26420	NA	48201980100	48	201	TX	HARRIS COUNTY	9801.00	0 - Unknown	0	No	102000	0	5	3	60	0	0
2025	26420	NA	48201232000	48	201	TX	HARRIS COUNTY	2320.00	2 - Moderate	58.39	No	102000	47375	4371	4245	97.12	995	1388
2025	26420	NA	48201232703	48	201	TX	HARRIS COUNTY	2327.03	2 - Moderate	50.55	No	102000	41011	2740	2645	96.53	60	148
2025	26420	NA	48201251903	48	201	TX	HARRIS COUNTY	2519.03	3 - Middle	115.95	No	102000	94076	4505	1370	30.41	1635	1912

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Year	MSA code	MD code	FIPS Code	State code	County code	State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4-Family Units
2025	26420	NA	48339691801	48	339	TX	MONTGOMERY COUNTY	6918.01	3 - Middle	98.78	No	102000	80139	5616	3219	57.32	1348	1718
2025	26420	NA	48339691802	48	339	TX	MONTGOMERY COUNTY	6918.02	4 - Upper	124.11	No	102000	100694	3312	1109	33.48	1005	1235
2025	26420	NA	48339691900	48	339	TX	MONTGOMERY COUNTY	6919.00	4 - Upper	128.56	No	102000	104306	6377	2870	45.01	1486	1919
2025	26420	NA	48339692003	48	339	TX	MONTGOMERY COUNTY	6920.03	3 - Middle	100.88	No	102000	81844	4648	1684	36.23	1122	1377
2025	26420	NA	48339692004	48	339	TX	MONTGOMERY COUNTY	6920.04	4 - Upper	193.31	No	102000	156836	4851	1449	29.87	1273	1440
2025	26420	NA	48339692005	48	339	TX	MONTGOMERY COUNTY	6920.05	4 - Upper	153.37	No	102000	124432	4801	1870	38.95	1180	1283
2025	26420	NA	48339692006	48	339	TX	MONTGOMERY COUNTY	6920.06	4 - Upper	135.26	No	102000	109734	7302	3861	52.88	2470	2632
2025	26420	NA	48339692007	48	339	TX	MONTGOMERY COUNTY	6920.07	3 - Middle	90.24	No	102000	73210	6315	3121	49.42	1061	1751
2025	26420	NA	48339692008	48	339	TX	MONTGOMERY COUNTY	6920.08	4 - Upper	159.41	No	102000	129327	12488	5616	44.97	2102	2932
2025	26420	NA	48339692009	48	339	TX	MONTGOMERY COUNTY	6920.09	4 - Upper	190.23	No	102000	154337	13287	6218	46.8	3193	3451
2025	26420	NA	48339692010	48	339	TX	MONTGOMERY COUNTY	6920.10	4 - Upper	244.9	No	102000	198684	7481	2574	34.41	1494	1607
2025	26420	NA	48339692101	48	339	TX	MONTGOMERY COUNTY	6921.01	3 - Middle	116.52	No	102000	94537	7688	4110	53.46	1721	2137
2025	26420	NA	48339692102	48	339	TX	MONTGOMERY COUNTY	6921.02	4 - Upper	156.29	No	102000	126795	4212	1592	37.8	1099	1233
2025	26420	NA	48339692103	48	339	TX	MONTGOMERY COUNTY	6921.03	4 - Upper	149.58	No	102000	121358	5481	2659	48.51	934	990
2025	26420	NA	48339692201	48	339	TX	MONTGOMERY COUNTY	6922.01	2 - Moderate	69.16	No	102000	56111	4816	2062	42.82	801	1468
2025	26420	NA	48339692202	48	339	TX	MONTGOMERY COUNTY	6922.02	2 - Moderate	76.23	No	102000	61845	4782	2010	42.03	1194	1563
2025	26420	NA	48339692301	48	339	TX	MONTGOMERY COUNTY	6923.01	4 - Upper	170.37	No	102000	138218	3973	1732	43.59	1010	1360
2025	26420	NA	48339692302	48	339	TX	MONTGOMERY COUNTY	6923.02	3 - Middle	96.24	No	102000	78078	5080	3620	71.26	1176	1422
2025	26420	NA	48339692303	48	339	TX	MONTGOMERY COUNTY	6923.03	4 - Upper	156.64	No	102000	127079	4990	2298	46.05	616	878
2025	26420	NA	48339692304	48	339	TX	MONTGOMERY COUNTY	6923.04	4 - Upper	178.76	No	102000	145027	8344	3633	43.54	2624	2736
2025	26420	NA	48339692401	48	339	TX	MONTGOMERY COUNTY	6924.01	2 - Moderate	77.28	No	102000	62696	4036	1799	44.57	665	1319
2025	26420	NA	48339692402	48	339	TX	MONTGOMERY COUNTY	6924.02	4 - Upper	151.3	No	102000	122748	10290	5091	49.48	1486	1667
2025	26420	NA	48339692501	48	339	TX	MONTGOMERY COUNTY	6925.01	2 - Moderate	68.01	No	102000	55179	6921	3741	54.05	1222	1966
2025	26420	NA	48339692502	48	339	TX	MONTGOMERY COUNTY	6925.02	1 - Low	33.23	No	102000	26964	4166	2107	50.58	664	1171
2025	26420	NA	48339692601	48	339	TX	MONTGOMERY COUNTY	6926.01	2 - Moderate	57	No	102000	46250	4572	2617	57.24	931	1781
2025	26420	NA	48339692603	48	339	TX	MONTGOMERY COUNTY	6926.03	2 - Moderate	76.15	No	102000	61787	3604	1942	53.88	686	1165
2025	26420	NA	48339692604	48	339	TX	MONTGOMERY COUNTY	6926.04	3 - Middle	117.9	No	102000	95651	9601	5663	58.98	2135	2376
2025	26420	NA	48339692605	48	339	TX	MONTGOMERY COUNTY	6926.05	3 - Middle	82.35	No	102000	66813	5023	2897	57.67	698	1357
2025	26420	NA	48339692701	48	339	TX	MONTGOMERY COUNTY	6927.01	2 - Moderate	75.93	No	102000	61607	2957	1092	36.93	1202	1566
2025	26420	NA	48339692702	48	339	TX	MONTGOMERY COUNTY	6927.02	4 - Upper	145.61	No	102000	118135	4851	1824	37.6	1302	1630
2025	26420	NA	48339692802	48	339	TX	MONTGOMERY COUNTY	6928.02	3 - Middle	91.35	No	102000	74112	9739	5905	60.63	1897	2672
2025	26420	NA	48339692803	48	339	TX	MONTGOMERY COUNTY	6928.03	3 - Middle	91.76	No	102000	74449	5562	2123	38.17	1489	1856
2025	26420	NA	48339692804	48	339	TX	MONTGOMERY COUNTY	6928.04	3 - Middle	110.1	No	102000	89323	4145	1312	31.65	1439	1721
2025	26420	NA	48339692900	48	339	TX	MONTGOMERY COUNTY	6929.00	3 - Middle	95.6	No	102000	77560	5235	1645	31.42	1118	1713
2025	26420	NA	48339693001	48	339	TX	MONTGOMERY COUNTY	6930.01	2 - Moderate	65.27	No	102000	52956	6338	4023	63.47	1513	1883
2025	26420	NA	48339693002	48	339	TX	MONTGOMERY COUNTY	6930.02	3 - Middle	91.23	No	102000	74018	7133	4126	57.84	1793	2324
2025	26420	NA	48339693102	48	339	TX	MONTGOMERY COUNTY	6931.02	3 - Middle	84.73	No	102000	68741	6348	4120	64.9	1347	1997
2025	26420	NA	48339693103	48	339	TX	MONTGOMERY COUNTY	6931.03	2 - Moderate	51.19	No	102000	41532	3607	3378	93.65	374	847
2025	26420	NA	48339693104	48	339	TX	MONTGOMERY COUNTY	6931.04	2 - Moderate	60.3	No	102000	48925	2304	1587	68.88	456	721
2025	26420	NA	48339693201	48	339	TX	MONTGOMERY COUNTY	6932.01	4 - Upper	149.67	No	102000	121426	4009	1728	43.1	1044	1303
2025	26420	NA	48339693202	48	339	TX	MONTGOMERY COUNTY	6932.02	4 - Upper	144.16	No	102000	116960	4918	1287	26.17	1693	1807
2025	26420	NA	48339693401	48	339	TX	MONTGOMERY COUNTY	6934.01	1 - Low	39.18	No	102000	31793	2474	2078	83.99	208	630
2025	26420	NA	48339693402	48	339	TX	MONTGOMERY COUNTY	6934.02	1 - Low	49.08	No	102000	39821	1502	1236	82.29	27	183
2025	26420	NA	48339693501	48	339	TX	MONTGOMERY COUNTY	6935.01	4 - Upper	130.09	No	102000	105543	1668	709	42.51	213	290
2025	26420	NA	48339693502	48	339	TX	MONTGOMERY COUNTY	6935.02	3 - Middle	87.74	No	102000	71186	1761	811	46.05	488	694
2025	26420	NA	48339693503	48	339	TX	MONTGOMERY COUNTY	6935.03	1 - Low	49.37	No	102000	40061	2409	1363	56.58	262	731
2025	26420	NA	48339693800	48	339	TX	MONTGOMERY COUNTY	6938.00	2 - Moderate	53.77	No	102000	43625	4557	2690	59.03	520	1062
2025	26420	NA	48339693901	48	339	TX	MONTGOMERY COUNTY	6939.01	2 - Moderate	68.24	No	102000	55368	4169	2417	57.98	616	1062
2025	26420	NA	48339693902	48	339	TX	MONTGOMERY COUNTY	6939.02	3 - Middle	93.5	No	102000	75856	4063	2665	65.59	896	1211
2025	26420	NA	48339693903	48	339	TX	MONTGOMERY COUNTY	6939.03	2 - Moderate	55.54	No	102000	45065	3868	3663	94.7	765	1255
2025	26420	NA	48339693904	48	339	TX	MONTGOMERY COUNTY	6939.04	0 - Unknown	0	No	102000	0	1767	1071	60.61	0	0
2025	26420	NA	48339694001	48	339	TX	MONTGOMERY COUNTY	6940.01	3 - Middle	108.7	No	102000	88194	5974	1997	33.43	1531	1772
2025	26420	NA	48339694002	48	339	TX	MONTGOMERY COUNTY	6940.02	2 - Moderate	67.93	No	102000	55113	6899	2822	40.9	2019	2975
2025	26420	NA	48339694103	48	339	TX	MONTGOMERY COUNTY	6941.03	3 - Middle	108.51	No	102000	88034	2928	1377	47.03	861	1129

Year	MSA code	MD code	FIPS Code	State code	County code	State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4-Family Units
2025	26420	NA	48339694104	48	339	TX	MONTGOMERY COUNTY	6941.04	3 - Middle	90.3	No	102000	73263	3251	1296	39.86	780	978
2025	26420	NA	48339694105	48	339	TX	MONTGOMERY COUNTY	6941.05	2 - Moderate	71.29	No	102000	57843	5205	3108	59.71	1118	1697
2025	26420	NA	48339694106	48	339	TX	MONTGOMERY COUNTY	6941.06	2 - Moderate	79.26	No	102000	64308	5214	2522	48.37	1236	1546
2025	26420	NA	48339694107	48	339	TX	MONTGOMERY COUNTY	6941.07	4 - Upper	148.11	No	102000	120159	3465	755	21.79	1345	1645

Section 7

Home Mortgage Disclosure Act Notice

The 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. HMDA data for many other financial institutions are also available online. For more information, visit the Consumer Financial Protection Bureau's Web site (www.consumerfinance.gov/hmda).

Section 8

	<u>12/31/2025</u>			<u>9/30/2025</u>			<u>6/30/2025</u>			<u>3/31/2025</u>			<u>12/31/2024</u>		
	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT
Percent of Total Assets															
Liquid Assets FV % Total Assets	19.48	27.70	29	26.81	27.76	51	22.30	27.76	37	30.17	28.54	59	33.60	27.90	69
Cash & Due From Banks	0.65	1.23	19	1.01	1.20	39	1.57	1.31	66	1.36	1.27	58	2.18	1.26	88
Interest-Bearing Bank Balances	5.67	5.52	58	11.36	5.50	83	2.97	5.29	39	9.52	5.88	76	10.42	5.21	81
AFS Sec Fair Value	12.50	17.08	39	13.74	17.23	43	16.93	17.27	52	18.47	17.30	56	20.14	17.42	59
HTM Sec Fair Value	0.44	0.94	73	0.47	1.00	72	0.55	1.02	73	0.54	1.06	73	0.57	1.08	73
Fed Funds Sold & Resales	0.22	0.49	70	0.22	0.45	71	0.27	0.44	72	0.27	0.56	71	0.29	0.45	73
Wholesale Funding % Total Assets	0.00	5.86	19	0.67	5.97	27	0.80	6.13	28	0.82	6.03	28	0.86	6.56	25
Fed Funds Purch & Repos	0.00	0.19	77	0.00	0.19	77	0.00	0.19	77	0.00	0.18	79	0.00	0.21	76
FHLB Advances	0.00	2.07	42	0.67	2.11	48	0.80	2.16	48	0.82	2.02	50	0.86	2.35	46
Other Borrowings	0.00	0.01	88	0.00	0.00	89	0.00	0.01	87	0.00	0.01	87	0.00	0.02	85
Brokered Deposits	0.00	2.10	49	0.00	2.19	48	0.00	2.27	48	0.00	2.37	48	0.00	2.46	47
Listing Service Deposits	0.00	0.32	75	0.00	0.32	75	0.00	0.33	75	0.00	0.32	75	0.00	0.30	74
Foreign Office Deposits	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.01	N/A	N/A	0.01	N/A
Liq Assets Less Wholesale Funding	19.48	21.15	46	26.14	21.09	62	21.49	20.96	51	29.35	21.89	67	32.73	20.65	76
Liq Assets Less Wholesale Fund<1YR	19.48	23.48	41	26.14	23.48	58	21.49	23.44	47	29.35	24.45	63	32.73	23.51	72
Memo:Liq Assts(HTM AC) - Plgd Sec/TA	11.32	18.49	21	15.65	18.43	43	9.19	18.21	11	15.25	19.09	38	18.57	18.37	57
Large Deposits % Total Assets:															
Time Deposits > \$250M	9.85	8.00	68	8.72	7.97	59	7.24	7.94	48	7.53	7.81	52	7.44	7.74	52
Estimate of Uninsured Deposits	N/A	33.58	N/A	N/A	27.84	N/A	N/A	30.01	N/A	N/A	29.70	N/A	N/A	25.50	N/A
Non-retirement Deposits > \$250M	62.21	34.90	98	62.47	34.73	98	57.07	34.65	95	56.65	34.84	95	57.15	34.80	95
Other Deposits % Total Assets:															
U.S. Govt Deposits (Domestic)	0.00	0.00	84	0.00	0.00	84	0.00	0.00	83	0.00	0.00	83	0.00	0.00	82
States & Political Deposits (Domestic)	9.14	9.49	50	10.91	9.18	63	12.66	9.38	69	14.34	9.38	75	12.88	9.28	70
Sweep Deposits (Not Brokered)	0.16	1.48	61	N/A	0.85	N/A	0.00	1.39	61	N/A	1.03	N/A	0.00	1.26	62
Reciprocal Deposits	1.10	3.21	51	1.10	3.15	51	2.45	3.12	60	2.49	3.05	61	2.30	3.05	60
Reciprocal Brokered Deposits	0.00	0.07	90	0.00	0.09	90	0.00	0.07	90	0.00	0.08	90	0.00	0.11	89
Deposit Composition % Total Assets:															
Non-maturity Deposits	72.00	59.64	83	73.92	59.54	86	72.10	59.88	82	71.03	60.47	77	72.12	60.22	81
Transaction Accounts	32.23	33.94	41	33.15	33.60	45	35.08	33.87	51	36.68	34.06	57	38.05	33.87	61
Money Market Deposit Accounts	35.03	14.03	94	35.81	14.17	94	31.24	14.13	92	28.38	14.35	89	28.24	14.04	89
Other Savings Deposits	4.74	9.03	23	4.97	9.17	24	5.77	9.26	29	5.97	9.35	31	5.84	9.47	30
Time Deposits	14.65	25.91	16	13.63	26.06	13	14.45	26.06	15	15.28	25.77	18	15.69	25.72	19
Cost of Funding 1 Qtr Annualized:															
Int Expense/Avg Assets	1.85	1.74	59	1.87	1.81	55	1.74	1.81	46	1.65	1.83	39	1.84	1.95	44
Int Expense/Avg Earn Assets	1.95	1.82	60	1.98	1.89	58	1.83	1.89	46	1.75	1.91	40	1.88	2.03	42
All Interest-Bearing Funds	1.86	2.49	17	1.87	2.58	16	1.85	2.57	16	1.80	2.59	14	2.01	2.77	16
Total Interest-Bearing Deposits	1.83	2.43	19	1.85	2.51	18	1.82	2.51	17	1.77	2.53	15	1.90	2.69	16
Transaction Accounts	-0.21	1.15	0	0.61	1.20	31	0.89	1.18	43	0.47	1.16	26	0.77	1.22	38
Savings & MMDA	2.77	1.62	87	2.60	1.70	79	2.68	1.66	81	2.51	1.66	79	2.64	1.74	78
Time Deposits	5.17	3.73	99	3.13	3.81	8	2.49	3.86	3	3.92	3.95	41	3.42	4.22	8
Fed Funds Purch & Repos	N/A	2.15	N/A	N/A	2.55	N/A	N/A	2.41	N/A	N/A	2.36	N/A	7.06	2.54	91
Borrowed Money	N/A	3.37	N/A	N/A	3.45	N/A	N/A	3.59	N/A	N/A	3.65	N/A	N/A	3.90	N/A
Memo: NonIntBearing Deps/Total Assets	19.87	18.60	58	20.66	18.67	61	23.89	18.79	74	21.64	18.89	65	23.64	18.90	74
Remaining Maturity % Total Assets:															
Borrowings < 1 Year	0.00	1.06	49	0.67	1.02	60	0.80	1.05	61	0.82	0.92	64	0.86	1.16	60
Brokered Deps < 1 Year	0.00	1.12	56	0.00	1.19	56	0.00	1.22	56	0.00	1.23	57	0.00	1.19	56
Borrowings > 1 Year	0.00	0.82	54	0.00	0.84	54	0.00	0.89	54	0.00	0.90	54	0.00	1.03	53
Brokered Deps > 1 Year	0.00	0.61	68	0.00	0.65	68	0.00	0.69	68	0.00	0.76	67	0.00	0.86	65
Net Non Core Fund Dep \$250M	3.10	5.97	38	-4.41	6.40	20	3.66	6.61	39	-3.83	5.40	23	-5.22	6.84	18
Net Noncore Fund Dep Components:															
Fully Insured Brokered Deposits			0			0			0			0			0

Time Deposits Above Insurance Limit	45,607	39,063	27,040	27,496	
Fed Funds Purch & Repos	0	0	0	0	0
FHLB Advances & Other Borrowings	0	3,000	3,000	3,000	
Foreign Office Deposits	N/A	N/A	N/A	N/A	N/A
Less: Interest Bearing Bank Balances	26,258	50,906	11,094	34,738	
Less: Fed Funds Sold & Resales	1,000	1,000	1,000	1,000	
Less: Debt Securities < 1 Year	5,918	6,059	6,037	6,049	
Numerator: Net NonCore Funding	12,431	-15,902	11,909	-11,291	
Net Loans & Sec >1 Year	400,904	360,125	325,253	294,267	277,978
Other Real Estate Owned	250	300	300	300	300
Denominator: Long Term Assets	401,154	360,425	325,553	294,567	
Memo Items:					
Non-retirement Dep > \$250M Avg Size	1,147	1,176	1,105	1,066	