



C R A

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 CRA Disclosure Statement

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

May 28, 2024

**COMMUNITY REINVESTMENT ACT
PERFORMANCE EVALUATION**

Texas First Bank
RSSD # 473266
3232 Palmer Highway
Texas City, Texas 77592

Federal Reserve Bank of Dallas
2200 North Pearl Street
Dallas, Texas 75201

NOTE: 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 COMMUNITY REINVESTMENT ACT RATING: Texas First Bank is rated **Satisfactory**.

The following table indicates the Community Reinvestment Act (CRA) performance level of Texas First Bank (Texas First or bank) with respect to the lending, investment, and service tests.

Table of Performance Ratings

Performance Levels	Texas First Bank Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory	X		X
Low Satisfactory		X	
Needs to Improve			
Substantial Non-Compliance			

*The lending test is weighted more heavily than the investment and service tests when arriving at an overall rating.

SUMMARY OF MAJOR FACTORS SUPPORTING RATING

Major factors supporting the bank's rating include:

- Lending activity reflects good responsiveness to the credit needs of the assessment areas (AAs).
- A high percentage of loans are made in the bank's AAs.
- The geographic distribution of loans reflects good penetration throughout the AAs.
- The distribution of lending reflects good penetration among borrowers of different income levels and businesses of different revenue sizes.
- Texas First has a good record of serving the credit needs of low-income individuals and areas and very small businesses.
- The bank makes a relatively high level of community development (CD) loans.
- Texas First makes use of innovative and/or flexible lending practices in serving the AAs' credit needs.
- The bank has an adequate level of qualified CD investments and grants, particularly those not routinely provided by private investors, and is rarely in a leadership position.
- Texas First exhibits adequate responsiveness to credit and CD needs.
- The bank makes occasional use of innovative and/or complex investments to support CD initiatives.
- Delivery systems are accessible to the bank's geographies and individuals of different income levels.
- The record of opening and closing of branches has not adversely affected the accessibility of its delivery systems, particularly to low- and moderate-income (LMI) geographies and/or LMI individuals.
- Services do not vary in a way that inconveniences the bank's AAs, particularly LMI geographies and/or LMI individuals.
- The bank provides a relatively high number of CD services.

INSTITUTION

DESCRIPTION OF THE INSTITUTION

Texas First, a financial institution headquartered in Texas City, Texas, has the following characteristics.

- Texas Independent Bancshares, headquartered in Texas City, Texas, wholly owns the bank.
- As of December 31, 2023, the bank reported total assets of approximately \$2.2 billion and gross loans of \$1.2 billion.
- Texas First operates in two AAs in the state of Texas: the Houston Metropolitan AA and the Beaumont Metropolitan AA. The delineation of the AAs remains unchanged from the prior examination. Refer to Appendix A for maps of the AAs.
- The bank operates 27 branch offices, 26 full-service automated teller machines (ATMs), 23 cash-only ATMs, and two loan production offices (LPOs). One of the LPOs is located outside of its AAs.
- Since the previous CRA performance evaluation, the bank relocated a branch and closed and opened another one.
 - The Liberty Branch relocated approximately one mile from the original location.
 - The Conroe Branch closed, and a new branch was opened three miles away.
- Texas First offers traditional deposit and loan products to meet the needs of the communities it serves.
 - The bank is predominately a commercial lender, as noted in the following table. Commercial loan products include working capital, lot and construction, commercial real estate, credit cards, equipment, and Small Business Administration (SBA) loans.
 - Residential real estate loans comprise a smaller but significant portion of the total loan portfolio. Real estate loans include home mortgage, home improvement, land development, interim construction financing, and home equity loans.

Composition of Loan Portfolio as of December 31, 2023		
Loan Type	\$(000)	Percent (%)
Agricultural	29,170	2.5
Commercial	887,234	76.4
Consumer	10,817	0.9
Residential Real Estate	183,883	15.8
Other Loans	49,582	4.3
Gross Loans	1,160,686	100.0
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>		

The Federal Reserve Bank of Dallas rated the bank's CRA performance as **Satisfactory** under Intermediate Small Bank procedures at the previous performance evaluation dated March 14, 2022. The bank received a Satisfactory rating under the lending test and an Outstanding rating under the CD test. The bank's ability to meet various credit needs of the communities it serves has not been hampered by Texas First's capacity to lend, financial condition and size, prior performance, legal impediments, or other factors.

SCOPE OF THE EVALUATION

Examiners utilized the Federal Financial Institutions Examination Council's (FFIEC) *Interagency Examination Procedures for Large Institutions* to evaluate Texas First Bank's CRA performance. This constitutes the first time Texas First's CRA performance is evaluated under the large bank examination procedures. The evaluation considered performance context, including the bank's asset size, financial condition, business strategy, and market conditions, as well as the credit needs and demographic and economic characteristics of the AAs.

Texas First delineates two AAs: Houston Metropolitan AA and Beaumont Metropolitan AA. To assess the bank's CRA performance, examiners conducted a full-scope review of the Houston Metropolitan AA and a limited-scope review of the Beaumont Metropolitan AA. The Houston Metropolitan AA encompasses 91.0 percent of Texas First's total lending activity (by number of loans), 94.0 percent of total deposits, and 89.0 percent of the bank's total branches are located in this AA. In addition, the analysis considered comments received from community groups and the public regarding the bank's CRA performance, population density, the number of other financial institutions in the AA, and the length of time since the most recent full-scope review.

This evaluation consists of a review of the bank's 2021 and 2022 Home Mortgage Disclosure Act (HMDA) loans and CRA-reported small business lending data, as well as the qualified CD loans, investments, and services extended from March 15, 2022, through May 28, 2024, including the prior period's CD investments. Please note that during the review period, the bank did not originate or purchase a sufficient volume of CRA-reported small farm loans in the delineated AAs to allow for a meaningful analysis of the bank's performance. As a result, CRA-reported small farm lending data was not considered when evaluating Texas First's performance. Examiners placed more weight on small business lending when assessing the bank's overall CRA performance given that it is a strategic focus. Moreover, the volume of small business loan originations exceeded that of home mortgage loans in 2021 and 2022.

The evaluation of the bank's lending record in the individual AAs includes the use of and comparison to demographic characteristics. The primary sources for the demographic information are the 2016-2020 U.S. Census Bureau American Community Survey (ACS), 2022 FFIEC Census data, and Dun & Bradstreet (D&B) data. Demographic characteristics of a particular AA are useful in analyzing the bank's record of lending, as they provide a means of estimating loan demand and identifying lending opportunities. To understand small businesses, examiners rely on D&B data, which consists of self-reported data of revenue and geographical location by businesses. The demographic data should not be construed as defining an expected level of lending in a particular area or to a particular group of borrowers. The information is used to understand the bank's performance context.

Examiners interviewed community leaders serving the Houston Metropolitan AA to better understand the local economic conditions, credit needs, and the responsiveness of area banks in meeting such needs. Community contacts included representatives of community-based and non-profit organizations who focus on affordable housing and economic development.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

LENDING TEST

The bank's performance under the lending test is **High Satisfactory**. Lending activity reflects good responsiveness to the AAs' credit needs. The distribution of loans reflects good dispersion among geographies of different income levels and among borrowers of different income levels and businesses of different revenue sizes. Texas First makes a relatively high level of CD loans. As the Houston Metropolitan AA is the only AA reviewed using full-scope examination procedures, the bank's overall performance aligns with its performance in this AA.

Lending Activity

The bank's overall lending levels reflect good responsiveness to the credit needs of the AAs, taking into consideration performance context, such as the bank's resources and business strategy. The following table summarizes the bank's HMDA, small business, and small farm lending activity from January 1, 2021 through December 31, 2022. In alignment with its business focus, Texas First extended more small business loans than any other type of loans. In 2021, there was a notable increase in small business lending, as a result of the bank's active involvement in the SBA's Paycheck Protection Program (PPP) to address the credit needs within the AAs. The bank's participation in PPP demonstrates use of flexible lending practices in serving AA credit needs.

Summary of Lending Activity January 1, 2021 through December 31, 2022				
Loan Type	#	%	\$(000s)	%
Home Improvement	190	48.6	14,108	12.5
Home Purchase	145	37.1	65,451	57.9
Multi-Family Housing	7	1.8	15,648	13.8
Refinancing	28	7.2	16,390	14.5
Other Purpose Closed-End	21	5.4	1,435	1.3
Total HMDA related	391	18.0	113,032	31.0
Total Small Business	1,780	80.0	245,241	67.0
Total Small Farm	63	3.0	8,990	2.0
Total Loans	2,234	100.0	367,263	100.0
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>				

Assessment Area Concentration

This performance criterion evaluates the volume and percentage of HMDA and CRA-reported small business, and small farm loans extended inside and outside of the bank's delineated AAs. Texas First extends a high percentage of its loans, by number and dollar, within its AAs and is intentional with its lending strategies. As reflected in the table below, a significant volume of home improvement loans made during the review period were originated outside the bank's AAs. During the review period, the bank partnered with another financial institution to originate home improvement loans, resulting in many of these loans being made outside the bank's delineated AAs. While home improvement loans represent a small portion of Texas First's overall lending,

the bank displayed responsiveness to the communities' credit needs and efforts to meet them by establishing this partnership.

Lending Inside and Outside the Assessment Areas								
Loan Type	Inside				Outside			
	#	%	\$(000)	%	#	%	\$(000)	%
Home Improvement	33	17.4	2,477	17.6	157	82.6	11,631	82.4
Home Purchase Conventional	134	92.4	62,690	95.8	11	7.6	2,761	4.2
Multi-Family Housing	5	71.4	8,747	55.9	2	28.6	6,901	44.1
Other Purpose Closed-End	21	100.0	1,435	100.0	0	0.0	0	0.0
Refinancing	28	100.0	16,390	100.0	0	0.0	0	0.0
Total HMDA Loans	221	56.5	91,739	81.2	170	43.5	21,293	18.8
Total Small Business Loans	1,620	91.0	219,889	89.7	160	9.0	25,352	10.3
Total Small Farm Loans	60	95.2	8,568	95.3	3	4.8	422	4.7
TOTAL LOANS	1,901	85.1	320,196	87.2	333	14.9	47,067	12.8

The remaining loan distribution analyses discussed in this performance evaluation only consider those loans originated within the bank's AAs.

Geographic and Borrower Distribution

The overall geographic distribution of loans reflects good penetration throughout the bank's AAs. The distribution of lending reflects good penetration among borrowers of different income levels and businesses of different revenue sizes. In alignment with the bank's business strategy and product offerings, small business lending was given more weight in assessing the bank's overall performance. Additionally, Texas First partners with a third party for mortgage lending and has a limited range of products, reducing the impact of the bank's HMDA lending performance when evaluating the bank's overall performance. Furthermore, the increased cost burden, rising interest rates, and limited housing stock in LMI census tracts significantly hinder the bank's ability to compete in saturated markets.

A detailed discussion of the facts and data supporting the overall conclusions are presented in the Conclusions with Respect to Performance Criteria section for the AA receiving a full-scope review.

Community Development Lending

The bank makes a relatively high level of CD loans. In alignment with Texas First's business strategy, most of the CD lending were attributed to the bank's participation in the SBA's 504 loan program. These loans provide long-term, fixed-rate financing for major assets that promote business growth and job creation. A community contact stated that the small business loans and capital is a need. Moreover, the community contact identified Texas First as one of the biggest SBA lenders within the AAs.

Texas First extended five loans or approximately \$30.0 million, with an economic development purpose, in geographies located within a broader statewide or regional area that includes its AAs.

For example, the bank extended a \$8.7 million loan to a business operating in an economically distressed community that created permanent job creation and retention, which were responsive to the needs of the community.

Specific details regarding the CD lending can be found in the Conclusions with Respect to Performance Tests section for each AA.

Community Development Lending Assessment Area: All		
Purpose	#	\$(000)
Affordable Housing	3	5,981
Community Services	0	0
Economic Development	15	57,684
Revitalization and Stabilization	7	67,473
Total	25	131,138

INVESTMENT TEST

Texas First's overall investment test rating is **Low Satisfactory**. The bank is rarely in a leadership position given the adequate level of qualified CD investments and grants, particularly those not routinely provided by private investors. Texas First makes occasional use of innovative and/or complex investments to support CD initiatives. Many of the bank's investments are municipal bonds supporting revitalization and stabilization and mortgage-backed securities; however, investments for economic development make use of complex CD initiatives. Specifically, the bank invested \$2.0 million to a Small Business Investment Company that supports rural small businesses throughout Texas First's AAs. The bank exhibits adequate responsiveness to credit and CD needs.

Specific details regarding investments, grants, and donations are documented in the Conclusions with Respect to Performance Tests section for each AA.

Investments, Grants, and Donations Assessment Area: All								
Community Development Purpose	Prior Period Investments ¹		Current Investments ²		Donations		Total	
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)
Affordable Housing	2	576	0	0	0	0	2	576
Community Services	0	0	0	0	34	170	34	170
Economic Development	2	5,000	0	0	5	102	7	5,102
Revitalization and Stabilization	27	16,765	1	547	1	25	29	17,337
Total	31	22,341	1	547	40	297	72	23,185

¹ Book value of investment

² Original market value of investment

SERVICE TEST

The bank's overall service test rating is **High Satisfactory**. Texas First's delivery systems are accessible to geographies and individuals of different income levels in the delineated AAs. The bank's record of opening or closing branches has not adversely affected the accessibility of its delivery systems, including to LMI geographies. Services do not vary in a way that inconveniences

its AAs particularly in LMI geographies or to LMI individuals. In addition, the bank provides a relatively high level of CD services.

Retail Services

The bank's delivery systems are accessible to geographies and individuals of different income levels in the AAs. Texas First offers alternative delivery services, such as banking by telephone, mail, and through the internet, including online services and electronic transfers between financial institutions. The bank's record of opening or closing branches has not adversely affected the accessibility of its delivery systems, including to LMI geographies and individuals. Since the prior performance evaluation, Texas First relocated a branch that borders a moderate-income census tract. Banking services and hours of operations do not vary in a way that inconveniences the AA, particularly in LMI geographies or to LMI individuals.

Branch and Full-Service ATM Locations							
Assessment Area: All							
Tract Income	% of Geographies	% of Population	% of Businesses	Branches		Full-Service ATMs	
				#	%	#	%
Low	13.4	10.5	8.6	0	0.0	0	0.0
Moderate	25.1	23.9	20.0	9	33.3	9	34.6
Middle	26.2	28.6	25.5	9	33.3	8	30.8
Upper	31.8	35.3	44.0	7	25.9	7	26.9
Unknown	3.4	1.8	1.8	2	7.4	2	7.7
Total	100.0	100.0	100.0	27	100.0	26	100.0
Note: Percentages may not total precisely due to rounding.							

Community Development Services

Texas First provides a relatively high level of CD services. As noted in the table below, bank employees and officers extended 53 services, totaling 2,535 hours, to 40 organizations. They provided financial expertise to CD organizations, serving in boards of directors and finance committees as well as conducting financial literacy education courses within the AAs.

Community Development Services			
Assessment Areas: All			
Purpose	Total Services	Total Hours	Total Organizations
Affordable Housing	3	34	2
Community Services	25	1,064	19
Economic Development	19	974	14
Revitalization and Stabilization	6	463	5
Total	53	2,535	40

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

No evidence of discriminatory or other illegal credit practices inconsistent with helping to meet community credit needs was identified. Texas First is in compliance with the substantive provisions of the anti-discrimination laws and regulations. Established policies and procedures are designed to ensure ongoing compliance with applicable laws and regulations.

HOUSTON METROPOLITAN ASSESSMENT AREA
(Full-Scope Review)

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN HOUSTON METROPOLITAN ASSESSMENT AREA

- The AA consists of the following counties from the Houston–The Woodlands–Sugar Land, Texas Metropolitan Statistical Area (MSA): Brazoria, Chambers, Fort Bend, Galveston, Harris, Liberty, and Montgomery¹. Refer to Appendix A for an AA map and Appendix B for additional demographic data.
- The bank operates 24 full-service branches in the Houston Metropolitan AA including nine branches in moderate-income, nine branches in middle-income, four branches in upper-income, and two branches in unknown-income census tracts.
- According to the Federal Deposit Insurance Corporation's (FDIC's) Market Share Report as of June 30, 2023, the bank had a 0.6 percent market share, ranking 19th out of 101 FDIC-insured depository institutions operating in the AA. Primary deposit holders in the market include JPMorgan Chase (48.7 percent), Wells Fargo (8.9 percent), and Bank of America (8.3 percent).
- In 2022, 275 institutions originated or purchased 230,240 CRA-reportable small business and small farm loans in the Houston Metropolitan AA. Of those, the bank ranked 40th, originating 378 or 0.2 percent of total loans. The top three lenders have over 60.0 percent of the market share of small business loans.
- In 2022, Texas First ranked 212th among 1,025 institutions originating or purchasing HMDA-reportable loans in the AA, originating 117 (0.1 percent) of the 184,827 total HMDA-reportable loans in the Houston Metropolitan AA.
- A community member representing an organization that promotes economic development by supporting small businesses in the AA indicated that banks should look for opportunities to invest in long term projects rather than one-time financial commitments. For example, banks should reach out to local universities to develop and implement programs that could aid the local workforce.

Population Change			
Assessment Area: Houston Metropolitan			
Area	2015 Population	2020 Population	Percent Change
Houston Metropolitan AA	6,271,920	7,035,279	12.2
Brazoria County, Texas	331,741	372,031	12.1
Chambers County, Texas	37,251	46,571	25.0
Fort Bend County, Texas	658,331	822,779	25.0
Galveston County, Texas	308,163	350,682	13.8
Harris County, Texas	4,356,362	4,731,145	8.6
Liberty County, Texas	77,486	91,628	18.3
Montgomery County, Texas	502,586	620,443	23.5
Houston-The Woodlands-Sugar Land, Texas MSA	6,346,653	7,122,240	12.2
Texas	26,538,614	29,145,505	9.8
Source: 2011-2015 U.S. Census Bureau American Community Survey 2020 U.S. Census Bureau Decennial Census			

¹ Austin and Waller counties are included in the Houston–The Woodlands–Sugar Land, Texas MSA but excluded from the delineation of the AA.

- As illustrated in the table above, the AA population experienced significant growth from 2015 to 2020, exceeding the growth rate for the state of Texas by 2.4 percent.
- Harris County is the most populous county in the state of Texas, containing the greatest amount of Opportunity Zones² in the state.
- The city of Houston continues to distribute federal disaster relief funds for Hurricane Harvey, which ravished much of the AA in 2017.
- As a percentage, Chambers, Fort Bend, and Montgomery counties experienced the greatest population growth in the AA from 2015 to 2020. The population growth in these counties is an indication of more affordable housing options in proximity to the attractive job market of Harris County.

Median Family Income Change Assessment Area: Houston Metropolitan			
Area	2015 Median Family Income (\$)	2020 Median Family Income (\$)	Percent Change (%)
Houston Metropolitan	75,496	81,265	7.6
Brazoria County, Texas	89,293	96,168	7.7
Chambers County, Texas	92,002	116,398	26.5
Fort Bend County, Texas	108,399	109,870	1.4
Galveston County, Texas	84,895	94,795	11.7
Harris County, Texas	67,969	73,274	7.8
Liberty County, Texas	62,970	62,605	-0.6
Montgomery County, Texas	88,680	99,511	12.2
Houston-The Woodlands-Sugar Land, Texas MSA	75,795	81,859	8.0
Texas	68,523	76,073	11.0
Source: 2011-2015 U.S. Census Bureau: American Community Survey 2016-2020 U.S. Census Bureau: American Community Survey			
Note: Median family incomes have been inflation-adjusted and are expressed in 2020 dollars.			

- Despite the AA median family income (MFI) exceeded the statewide MFI by \$5,192 in 2020, the MFI for the state of Texas increased at a higher rate between 2015 and 2020.
- As noted in the table above, Chambers County experienced significant growth, more than doubling the growth rate for the AA and the state of Texas.
- The AA has approximately 1.6 million families, with 40.2 percent of these families classified as LMI.
- Poverty levels within the AA are comparable to the state of Texas, with 10.7 and 10.9 percent of families living below the poverty line, respectively; however, the poverty level in Harris County, at 12.7 percent, exceeds both the AA and statewide levels.

² The Opportunity Zones Program is a private equity tax incentive program designed to spur investment in the country's low-income urban and rural communities. Investors can receive a series of tax benefits through qualified Opportunity Funds, which are investment vehicles that deploy capital to designated Opportunity Zones.

Housing Cost Burden Assessment Area: Houston Metropolitan						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Houston Metropolitan	81.3	46.3	44.6	59.9	36.0	19.6
Brazoria County, Texas	76.3	32.9	39.4	49.4	28.2	16.9
Chambers County, Texas	75.4	13.8	41.2	65.2	38.9	19.1
Fort Bend County, Texas	76.6	65.7	41.8	70.8	48.2	19.8
Galveston County, Texas	80.2	47.0	43.6	59.6	32.1	17.8
Harris County, Texas	82.0	45.4	45.7	60.7	35.9	20.3
Liberty County, Texas	71.9	25.0	43.8	47.3	17.4	18.8
Montgomery County, Texas	80.2	52.3	38.4	54.8	35.5	17.4
Houston-The Woodlands-Sugar Land, Texas MSA	81.2	46.2	44.6	59.8	35.9	19.5
Texas	78.3	44.6	42.7	57.3	31.0	19.0

Cost burden is housing cost that equals 30 percent or more of household income.
Source: U.S. Department of Housing and Urban Development (HUD), 2016-2020 Comprehensive Housing Affordability Strategy

- The table above shows the housing cost burden in the AA for LMI renters is significantly greater than that LMI homeowners.
- The AA housing cost burden is above the statewide, for both renters and owners, with the greatest burden in noted in Harris County.
- The AA has approximately 2.6 million housing units, of which 55.3 percent are owner-occupied, 35.7 percent are rental, and 9.0 percent are vacant units.
- The supply of housing units in LMI geographies is limited, representing 35.3 percent of the total housing units in the AA. Of those, 24.9 percent are owner-occupied. It is noteworthy that 63.2 percent of the housing units located in the AA's low-income census tracts are rental units.
- A community contact noted that while land is affordable in the AA, investors are buying rental properties and charging higher rents.

Unemployment Rates Assessment Area: Houston Metropolitan					
Region	2019	2020	2021	2022	2023
Houston Metropolitan	3.8	8.7	6.3	4.2	4.3
Brazoria County, Texas	4.2	8.6	6.8	4.5	4.4
Chambers County, Texas	4.5	9.4	8.1	5.3	5.4
Fort Bend County, Texas	3.5	7.6	5.9	3.9	4.0
Galveston County, Texas	4.4	8.8	6.6	4.4	4.3
Harris County, Texas	3.9	9.0	6.4	4.2	4.3
Liberty County, Texas	5.0	10.5	9.0	5.8	5.8
Montgomery County, Texas	3.4	7.5	5.8	3.9	4.0
Houston-The Woodlands-Sugar Land, Texas MSA	3.8	8.7	6.3	4.2	4.3
Texas	3.5	7.7	5.6	3.9	3.9

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- As shown above, the AA unemployment rate almost reached pre-pandemic levels in 2022 and 2023 while remaining slightly higher than the statewide rate. It is noteworthy that the AA consistently experiences higher unemployment rates than the state of Texas.
- Major industries in the AA include government, retail trade, health care and social assistance, and accommodation and food services.
- Top employers in the AA include HEB, Memorial Hermann Health System, UT MD Anderson Cancer, and Walmart.

The table below provides additional demographic information.

2022 Houston Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	216	13.6	168,778	10.0	54,264	32.2	397,112	23.6
Moderate	395	24.9	389,588	23.2	62,515	16.0	279,426	16.6
Middle	417	26.3	481,966	28.7	36,766	7.6	299,962	17.8
Upper	508	32.0	622,544	37.0	21,203	3.4	705,494	41.9
Unknown	51	3.2	19,118	1.1	4,477	23.4	0	0.0
Total AA	1,587	100.0	1,681,994	100.0	179,225	10.7	1,681,994	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	298,670	72,313	5.0	24.2	188,837	63.2	37,520	12.6
Moderate	624,126	287,674	19.9	46.1	276,697	44.3	59,755	9.6
Middle	730,986	439,754	30.4	60.2	227,632	31.1	63,600	8.7
Upper	914,061	634,710	43.9	69.4	212,171	23.2	67,180	7.3
Unknown	48,212	12,289	0.8	25.5	28,761	59.7	7,162	14.9
Total AA	2,616,055	1,446,740	100.0	55.3	934,098	35.7	235,217	9.0
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	32,716	8.8	29,630	8.7	2,846	11.6	240	5.3
Moderate	73,657	19.8	67,251	19.6	5,809	23.6	597	13.2
Middle	94,649	25.5	88,131	25.7	5,594	22.8	924	20.5
Upper	164,164	44.2	151,752	44.3	9,749	39.7	2,663	59.1
Unknown	6,387	1.7	5,734	1.7	569	2.3	84	1.9
Total AA	371,573	100.0	342,498	100.0	24,567	100.0	4,508	100.0
Percentage of Total Businesses:			92.2		6.6		1.2	
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	87	3.4	84	3.3	3	6.5	0	0.0
Moderate	387	14.9	369	14.5	17	37.0	1	16.7
Middle	769	29.6	755	29.7	10	21.7	4	66.7
Upper	1,319	50.8	1,303	51.2	15	32.6	1	16.7
Unknown	34	1.3	33	1.3	1	2.2	0	0.0
Total AA	2,596	100.0	2,544	100.0	46	100.0	6	100.0
Percentage of Total Farms:			98.0		1.8		0.2	
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

LENDING TEST

The bank's lending performance in the Houston Metropolitan AA is good. For this evaluation, performance of small business lending weighed more heavily in the lending test rating. Texas First made substantially more small business loans within the AA than any other type of loan, representing 89.1 percent of the originations and purchases over the presented years. Lending activity reflects good responsiveness to AA's credit needs. The geographic distribution of loans reflects good dispersion throughout the AA as well as good penetration among borrowers of different income levels and businesses of different revenue sizes. Additionally, the bank makes a relatively high level of CD loans.

Lending Activity

As shown in the table below, lending levels reflect good responsiveness to AA credit needs. Despite operating in a highly competitive banking market during a rising interest rates period, the bank's lending efforts persisted. In alignment with its business focus, Texas First extended more small business loans than any other type. Additionally, the bank's participation in PPP lending demonstrates use of flexible lending practices in serving the AA's credit needs.

Summary of Lending Activity January 1, 2021 through December 31, 2022 Assessment Area: Houston Metropolitan				
Loan Type	#	%	\$(000)	%
Home Improvement	31	1.8	2,366	0.8
Home Purchase	129	7.5	62,014	21.8
Multi-Family Housing	2	0.1	1,582	0.6
Refinancing	26	1.5	14,960	5.2
Other Purpose Closed-End	21	1.2	1,435	0.5
Total HMDA related	209	12.1	82,357	28.9
Total Small Business	1,472	85.2	195,851	68.7
Total Small Farm	46	2.7	6,822	2.4
Total Loans	1,727	100.0	285,030	100.0
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>				

Geographic Distribution of Loans

The bank's geographic distribution of loans reflects good penetration throughout the AA. Distribution of residential real estate lending is poor, while small business lending is good. Residential real estate lending performance received less weight when drawing overall conclusions about the bank's lending performance because Texas First originated fewer of these loans when compared to small business lending. Moreover, small business loans play a much larger role in the bank's business plan than residential real estate lending. For this analysis, the geographic distribution of small business and HMDA lending was compared to available demographic information. Performance context and aggregate lending data were also taken into consideration. Loans were generally made in proximity to the bank's branches, and there were no conspicuous gaps or anomalies in the lending patterns.

The distribution of lending in middle- and upper-income geographies did not affect conclusions about the bank's performance considering its lending in LMI geographies.

Residential Real Estate (HMDA) Lending

The geographic distribution of HMDA loans reflects poor penetration throughout the AA when compared to demographics and aggregate lenders. Both the bank and aggregate lenders lagged in originations of total home mortgage lending when compared to demographics. In 2021 and 2022, Texas First originated fewer loans to LMI census tract. In 2021, the bank's HMDA lending was 13.0 percent compared to the aggregate lenders at 15.2 percent. While in 2022, Texas First HMDA lending dropped to 11.2 percent compared to aggregate lending of 19.3 percent. While the bank's HMDA lending is considered poor, rising interest rates and competitive lending market are continued challenges the bank faces.

The volume of home refinance, home improvement, and multifamily loans originated within the AA would have not provided a meaningful analysis if performed separately; therefore, these product categories were analyzed at the total HMDA level.

Home Purchase Lending

The geographic distribution of home purchase loans reflects poor penetration throughout the AA. In 2021, the bank did not originate any home purchase loans in low-income census tracts. Aggregate lenders originated 3.0 percent by number of home purchase loans in low-income census tracts, indicating a small, but clear opportunity to lend in these areas. In 2022, the bank originated one home purchase loan in a low-income census tract, which accounts for 1.5 percent of lending. Aggregate lenders again surpassed the bank, lending 3.6 percent of loans in low-income census tracts.

The bank's home purchase lending in moderate-income census tracts is also well below the demographic figure and aggregate lenders' performance. In 2021, Texas First originated 9.8 percent of home purchase loans in moderate-income census tracts, while aggregate lenders originated 14.4 percent by number. In 2022, the bank originated 10.3 percent by number of home purchase loans in moderate-income census tracts. Aggregate lenders originated 16.0 percent by number of home purchase loans in moderate-income census tracts.

Distribution of 2021 and 2022 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Houston Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2021						2022						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	0	0.0	3.0	0	0.0	2.2	1	1.5	3.6	113	0.3	2.5	5.0
Moderate	6	9.8	14.4	1,441	5.2	10.3	7	10.3	16.0	2,352	6.9	11.2	19.9
Middle	11	18.0	28.3	2,020	7.3	22.8	12	17.6	31.7	5,331	15.5	27.3	30.4
Upper	44	72.1	54.2	24,232	87.5	64.6	47	69.1	47.7	26,340	76.7	58.1	43.9
Unknown	0	0.0	0.1	0	0.0	0.1	1	1.5	0.9	185	0.5	0.8	0.8
Total	61	100.0	100.0	27,693	100.0	100.0	68	100.0	100.0	34,321	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	2.0	0	0.0	1.5	0	0.0	3.0	0	0.0	2.0	5.0
Moderate	3	17.6	10.2	1,289	15.9	7.1	1	11.1	15.3	242	3.5	10.2	19.9
Middle	6	35.3	24.6	1,705	21.1	18.9	2	22.2	31.1	1,200	17.5	24.8	30.4
Upper	8	47.1	63.2	5,094	63.0	72.4	4	44.4	49.8	4,359	63.4	62.2	43.9
Unknown	0	0.0	0.0	0	0.0	0.0	2	22.2	0.8	1,071	15.6	0.7	0.8
Total	17	100.0	100.0	8,088	100.0	100.0	9	100.0	100.0	6,872	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	2.5	0	0.0	1.9	0	0.0	3.0	0	0.0	2.3	5.0
Moderate	0	0.0	12.1	0	0.0	9.2	2	8.7	11.1	198	11.1	8.1	19.9
Middle	6	75.0	19.0	418	72.6	14.5	7	30.4	23.5	367	20.5	19.2	30.4
Upper	2	25.0	66.4	158	27.4	74.3	14	60.9	61.7	1,225	68.4	69.7	43.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.7	0	0.0	0.7	0.8
Total	8	100.0	100.0	576	100.0	100.0	23	100.0	100.0	1,790	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	0	0.0	22.6	0	0.0	16.5	0	0.0	19.4	0	0.0	12.7	
Moderate	0	0.0	30.8	0	0.0	23.3	0	0.0	28.4	0	0.0	20.0	26.4
Middle	0	0.0	20.3	0	0.0	21.0	0	0.0	21.9	0	0.0	28.0	21.3
Upper	1	100.0	26.1	1,000	100.0	38.4	1	100.0	26.8	582	100.0	34.1	25.3
Unknown	0	0.0	0.2	0	0.0	0.8	0	0.0	3.5	0	0.0	5.2	4.1
Total	1	100.0	100.0	1,000	100.0	100.0	1	100.0	100.0	582	100.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	0	0.0	2.6	0	0.0	2.8	1	0.9	3.5	113	0.3	3.7	
Moderate	12	13.0	12.6	2,895	7.7	9.8	12	10.3	15.8	2,879	6.4	12.1	19.9
Middle	24	26.1	26.6	4,210	11.2	21.1	31	26.5	31.3	7,461	16.7	26.8	30.4
Upper	56	60.9	58.2	30,539	81.1	66.2	70	59.8	48.6	33,004	73.8	55.9	43.9
Unknown	0	0.0	0.1	0	0.0	0.1	3	2.6	0.9	1,256	2.8	1.4	0.8
Total	92	100.0	100.0	37,644	100.0	100.0	117	100.0	100.0	44,713	100.0	100.0	100.0
Source: 2022 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Distribution of 2021 and 2022 Home Mortgage Lending By Income Level of Geography Assessment Area: Houston Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2021						2022						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC													
Low	0	0.0	2.0	0	0.0	1.3	0	0.0	2.0	0	0.0	1.5	5.0
Moderate	0	0.0	9.1	0	0.0	6.4	0	0.0	7.6	0	0.0	5.3	19.9
Middle	0	0.0	18.4	0	0.0	12.7	0	0.0	22.5	0	0.0	17.0	30.4
Upper	0	0.0	70.5	0	0.0	79.7	0	0.0	67.1	0	0.0	75.6	43.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.7	0	0.0	0.6	0.8
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	3.3	0	0.0	1.7	0	0.0	2.9	0	0.0	1.8	5.0
Moderate	3	60.0	14.0	165	57.5	6.3	2	12.5	15.1	87	7.6	8.5	19.9
Middle	1	20.0	26.4	67	23.3	14.5	10	62.5	28.8	563	49.0	18.5	30.4
Upper	1	20.0	56.4	55	19.2	77.5	4	25.0	52.6	498	43.4	70.2	43.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.5	0	0.0	1.0	0.8
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	5	100.0	100.0	287	100.0	100.0	16	100.0	100.0	1,148	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	3.3	0	0.0	2.1	0	0.0	4.0	0	0.0	6.6	5.0
Moderate	0	0.0	20.5	0	0.0	14.6	0	0.0	25.9	0	0.0	18.8	19.9
Middle	0	0.0	40.3	0	0.0	38.5	0	0.0	39.7	0	0.0	35.4	30.4
Upper	0	0.0	36.0	0	0.0	44.8	0	0.0	29.5	0	0.0	38.4	43.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.9	0	0.0	0.8	0.8
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2022 FFIEC Census Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.													

Small Business Lending

The geographic distribution of small business loans reflects good penetration throughout the AA. Despite a high level of competition from both large and regional banks, Texas First's efforts to originate loans in low-income census tracts in 2021 and 2022 is noteworthy even though it is slightly below area demographics.

As noted in the table below, Texas First's small business lending performance in moderate-income census tracts exceeds the performance of aggregate lenders and the demographic figure in 2021 and 2002, demonstrating the bank's responsiveness to the credit needs of businesses in LMI geographies.

Distribution of 2021 and 2022 Small Business Lending By Income Level of Geography Assessment Area: Houston Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2021						2022						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%	
Low	76	6.7	9.4	8,842	6.9	11.8	18	5.2	7.9	3,104	4.5	9.4	8.8
Moderate	291	25.8	18.4	38,985	30.6	19.4	86	25.0	18.5	17,039	24.9	20.5	19.8
Middle	366	32.4	23.9	44,423	34.9	22.7	132	38.4	25.5	26,707	39.0	24.1	25.5
Upper	395	35.0	47.6	35,156	27.6	45.8	105	30.5	46.2	20,634	30.1	44.4	44.2
Unknown	0	0.0	0.1	0	0.0	0.1	3	0.9	1.5	961	1.4	1.5	1.7
Total	1,128	100.0	100.0	127,406	100.0	100.0	344	100.0	100.0	68,445	100.0	100.0	100.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.													

Lending to Borrowers of Different Income Levels and Businesses of Different Revenues

The distribution of loans reflects a good penetration among borrowers of different income levels and businesses of different revenue sizes. As previously noted, Texas First's lending to small businesses was weighed more heavily for this analysis given that it is a strategic focus of the bank. Additionally, the distribution of the remainder of bank lending to middle- and upper-income borrowers did affect conclusions about the bank's performance considering its lending to LMI borrowers.

Residential Real Estate (HMDA) Lending

HMDA lending by borrower income in the AA is poor when compared to demographic characteristics of the community, as well as the performance of aggregate in the AA. The bank did not originate any HMDA loans to low-income borrowers during the review period. Aggregate lending to low-income borrowers was also significantly below the demographic but exceeded the bank's performance, suggesting that affordability of home loans in the AA may be a factor for lagging performance. This was supported by community contacts and additional context. Additionally, while Texas First offers 30-year traditional mortgages, they are limited to balloon mortgages, resulting in a less favorable loan product for LMI borrowers.

Texas First originated a nominal number of HMDA loans to moderate-income borrowers during the review period; however, aggregate lenders outperformed the bank and were much closer to the demographic, indicating reasonable opportunities to lend.

Distribution of 2021 and 2022 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Houston Metropolitan													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2021						2022						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	##	##	\$(000)	\$%	\$%	#	##	##	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	0	0.0	2.3	0	0.0	1.1	0	0.0	2.7	0	0.0	1.2	23.6
Moderate	3	4.9	14.2	555	2.0	9.5	3	4.4	14.1	414	1.2	9.2	16.6
Middle	8	13.1	20.5	1,250	4.5	17.0	4	5.9	20.4	710	2.1	17.1	17.8
Upper	43	70.5	40.7	23,641	85.4	52.7	50	73.5	40.3	29,609	86.3	52.1	41.9
Unknown	7	11.5	22.3	2,247	8.1	19.6	11	16.2	22.6	3,588	10.5	20.3	0.0
Total	61	100.0	100.0	27,693	100.0	100.0	68	100.0	100.0	34,321	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	2.4	0	0.0	1.2	0	0.0	6.8	0	0.0	3.5	23.6
Moderate	0	0.0	9.3	0	0.0	5.6	1	11.1	16.6	250	3.6	10.8	16.6
Middle	0	0.0	16.6	0	0.0	12.2	0	0.0	21.0	0	0.0	16.5	17.8
Upper	3	17.6	48.6	3,753	46.4	58.6	5	55.6	41.8	5,564	81.0	54.4	41.9
Unknown	14	82.4	23.0	4,335	53.6	22.5	3	33.3	13.7	1,058	15.4	14.9	0.0
Total	17	100.0	100.0	8,088	100.0	100.0	9	100.0	100.0	6,872	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	4.4	0	0.0	2.3	0	0.0	5.3	0	0.0	3.2	23.6
Moderate	0	0.0	8.7	0	0.0	6.0	1	4.3	11.2	35	2.0	7.9	16.6
Middle	0	0.0	15.7	0	0.0	12.1	1	4.3	16.7	57	3.2	12.4	17.8
Upper	8	100.0	68.6	576	100.0	75.9	20	87.0	64.7	1,663	92.9	73.9	41.9
Unknown	0	0.0	2.6	0	0.0	3.8	1	4.3	2.1	35	2.0	2.5	0.0
Total	8	100.0	100.0	576	100.0	100.0	23	100.0	100.0	1,790	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	1	1.1	2.4	55	0.2	1.2	3	2.6	3.7	95	0.2	1.7	23.6
Moderate	4	4.4	11.8	580	1.6	7.8	10	8.6	14.4	969	2.2	9.5	16.6
Middle	8	8.8	18.4	1,250	3.4	14.8	11	9.5	20.1	1,117	2.5	16.8	17.8
Upper	56	61.5	44.3	28,110	76.7	55.2	77	66.4	41.2	37,269	84.5	52.8	41.9
Unknown	22	24.2	23.1	6,649	18.1	21.1	15	12.9	20.5	4,681	10.6	19.3	0.0
Total	91	100.0	100.0	36,644	100.0	100.0	116	100.0	100.0	44,131	100.0	100.0	100.0
Source: 2022 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Multifamily loans are not included in the borrower distribution analysis.													

Distribution of 2021 and 2022 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Houston Metropolitan													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2021						2022						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC													
Low	0	0.0	5.4	0	0.0	2.4	0	0.0	6.0	0	0.0	3.9	23.6
Moderate	0	0.0	9.8	0	0.0	5.7	0	0.0	10.8	0	0.0	6.2	16.6
Middle	0	0.0	14.5	0	0.0	9.7	0	0.0	15.0	0	0.0	10.4	17.8
Upper	0	0.0	67.7	0	0.0	79.5	0	0.0	63.9	0	0.0	75.5	41.9
Unknown	0	0.0	2.6	0	0.0	2.6	0	0.0	4.4	0	0.0	4.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	1	20.0	5.5	55	19.2	2.8	3	18.8	7.3	95	8.3	4.1	23.6
Moderate	1	20.0	13.5	25	8.7	6.8	5	31.3	16.4	270	23.5	9.3	16.6
Middle	0	0.0	17.8	0	0.0	9.1	6	37.5	19.1	350	30.5	11.0	17.8
Upper	2	40.0	57.1	140	48.8	70.0	2	12.5	50.8	433	37.7	64.0	41.9
Unknown	1	20.0	6.1	67	23.3	11.3	0	0.0	6.5	0	0.0	11.7	0.0
Total	5	100.0	100.0	287	100.0	100.0	16	100.0	100.0	1,148	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.6	0	0.0	0.3	0	0.0	1.4	0	0.0	0.8	23.6
Moderate	0	0.0	0.8	0	0.0	0.6	0	0.0	1.3	0	0.0	1.1	16.6
Middle	0	0.0	0.3	0	0.0	0.3	0	0.0	0.4	0	0.0	0.4	17.8
Upper	0	0.0	0.4	0	0.0	0.5	0	0.0	0.2	0	0.0	0.4	41.9
Unknown	0	0.0	97.9	0	0.0	98.3	0	0.0	96.7	0	0.0	97.3	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2022 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Small Business Lending

The borrower distribution of small business loans by revenue size is good. During the review period, 92.2 percent of the businesses in the AA reported annual revenues of \$1 million or less, indicating significant opportunities to lend to small businesses. While the bank's lending did not match the demographic (small businesses as a percent of total businesses), it was notably higher than aggregate lenders in 2021 and similar to aggregate lenders in 2022. Furthermore, Texas First participated in the SBA's PPP in 2021 in response to small business and community needs during the COVID-19 pandemic. The bank's participation is noted as responsive to the credit needs of the AA.

Distribution of 2021 and 2022 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Houston Metropolitan													
	Bank And Aggregate Loans By Year												Total Businesses %
	2021						2022						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	622	55.1	42.2	49,614	38.9	26.9	157	45.6	50.1	34,731	50.7	34.4	92.2
Over \$1 Million	268	23.8		67,532	53.0		105	30.5		27,355	40.0		6.6
Revenue Unknown	238	21.1		10,260	8.1		82	23.8		6,359	9.3		1.2
Total	1,128	100.0		127,406	100.0		344	100.0		68,445	100.0		100.0
By Loan Size													
\$100,000 or Less	816	72.3	92.6	24,933	19.6	37.2	178	51.7	94.6	5,718	8.4	41.3	
\$100,001 - \$250,000	155	13.7	4.1	25,596	20.1	17.3	72	20.9	2.8	13,321	19.5	14.9	
\$250,001 - \$1 Million	157	13.9	3.4	76,877	60.3	45.4	94	27.3	2.5	49,406	72.2	43.8	
Total	1,128	100.0	100.0	127,406	100.0	100.0	344	100.0	100.0	68,445	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	505	81.2		14,571	29.4		77	49.0		2,225	6.4		
\$100,001 - \$250,000	62	10.0		9,687	19.5		36	22.9		6,376	18.4		
\$250,001 - \$1 Million	55	8.8		25,356	51.1		44	28.0		26,130	75.2		
Total	622	100.0		49,614	100.0		157	100.0		34,731	100.0		
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding													

Community Development Lending

Texas First makes a relatively high level of CD loans in the AA, totaling close to \$88 million during the review period. The bank's CD lending efforts centered on economic development and revitalization and stabilization. Counties within the AA were declared a disaster area in 2017 due to Hurricane Harvey. While the designation of disaster area has expired, needs and efforts to rebuild continue. During the review period, the bank responded to disaster relief needs by financing projects to revitalize and stabilize the community in the ongoing response to the devastating effects of the hurricane. In addition, Texas First supported economic development by extending SBA 504 loans, which promote job creation in the AA. The bank's performance is particularly responsive because of these efforts and the great need for small business lending as noted by a community contact.

Community Development Lending Assessment Area: Houston Metropolitan		
Purpose	#	\$(000)
Affordable Housing	3	5,981
Community Services	0	0
Economic Development	7	14,436
Revitalization and Stabilization	7	67,473
Totals	17	87,890

INVESTMENT TEST

Texas First has an adequate level of qualified CD investments and grants, particularly those not routinely provided by private investors, and is rarely in a leadership position. The bank's qualified investments primarily focused on municipal bonds targeting improvements and repairs of city infrastructure and renovations to independent school districts, in alignment with revitalization and stabilization efforts. While a significant volume of investments is outstanding from prior periods, the activities are responsive to continued efforts toward disaster recovery. Additionally, the bank's investments to a small business investment company continue to promote economic development for small businesses within the AA.

Investment, Grants, and Donations Assessment Area: Houston Metropolitan								
Community Development Purpose	Prior Period Investments ¹		Current Investments ²		Donations		Total	
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)
Affordable Housing	2	576	0	0	0	0	2	576
Community Services	0	0	0	0	32	156	32	156
Economic Development	2	5,000	0	0	4	102	6	5,102
Revitalization and Stabilization	25	15,640	1	547	0	0	26	16,187
Total	29	21,216	1	547	36	258	66	22,021
¹ Book value of investment ² Original market value of investment								

SERVICE TEST

Texas First's overall service test performance in the Houston Metropolitan AA is good. The conclusion is supported by the type and level of retail and CD services, including accessibility of branches in comparison with the population within LMI geographies, availability of alternative delivery systems, changes in branch locations, and reasonableness of services.

Retail Services

The bank's delivery systems are accessible to the AA geographies and individuals of different income levels. The distribution of the bank's 24 branch offices and 23 full-service ATMs as of May 28, 2024, was compared to the distribution of the population and businesses among the tract categories within the AA. While the bank does not operate any branches in low-income census tracts, it has a presence in moderate-income areas. Moreover, several branches are adjacent to LMI geographies. The table below summarizes the bank's retail locations in the AA.

Branch and Full-Service ATM Locations Assessment Area: Houston Metropolitan							
Tract Income	% of Geographies	% of Households	% of Businesses	Branches		Full-Service ATMs	
				#	%	#	%
Low	13.6	10.7	8.8	0	0.0	0	0.0
Moderate	24.9	23.8	19.8	9	37.5	9	39.1
Middle	26.3	28.6	25.5	9	37.5	8	34.8
Upper	32.0	35.3	44.2	4	16.7	4	17.4
Unknown	3.2	1.6	1.7	2	8.3	2	8.7
Total	100.0	100.0	100.0	24	100.0	23	100.0

Note: Percentages may not total 100.0 percent due to rounding.

Texas First's record of opening or closing branches has not adversely affected the accessibility of its delivery systems, including to LMI income geographies. During the review period, the bank opened a branch and closed another one in the AA. In addition, Texas First relocated an existing branch that now borders a moderate-income census tract.

Banking services and hours of operations do not vary in a way that inconveniences the AA, particularly in LMI geographies or to LMI individuals. The level of branch services and hours offered are basically the same throughout the AA.

Community Development Services

Texas First provides a relatively high level of CD services in the AA. The bank's employees served in various capacities for 29 organizations offering CD services that focused on financial literacy and extension of provisional financial services targeted to LMI individuals. Per the table below, the bank extended 45 services for a total of 2,283 hours. Refer to the table below for details on the type of involvement.

Community Development Services			
Assessment Area: Houston Metropolitan			
Purpose	Total Services	Total Hours	Total Organizations
Affordable Housing	3	34	2
Community Services	23	1,009	18
Economic Development	16	932	7
Revitalization and Stabilization	3	308	2
Total	45	2,283	29

One of the more recent and notable services the bank extended during the review period consisted of assistance to the city of Texas City in the preparation of a grant proposal to the Federal Home Loan Bank for an ongoing housing rehabilitation program that reduces maintenance cost, promotes energy efficiency, and preserves affordable housing for LMI homeowners. Based on the need for affordable housing, as noted by a community contact, this service is responsive to AA's needs.

BEAUMONT METROPOLITAN ASSESSMENT AREA
(Limited-Scope Review)

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN BEAUMONT METROPOLITAN ASSESSMENT AREA

- The Beaumont Metropolitan AA is comprised of Hardin and Jefferson counties, which are a part of the Beaumont-Port Arthur, Texas MSA. The AA delineation excludes the remaining county from the MSA: Orange County.
- The AA is comprised of nine low-income, 26 moderate-income, 23 middle-income, 26 upper-income, and six unknown-income census tracts.
- The AA has 75,760 families, of which 24.2 percent are low-, 18.2 percent moderate-, 17.8 middle-, and 39.9 upper-income.
- As of December 31, 2023, Texas First operates three branches in the AA, representing 11.5 percent of its branches. Each branch is in an upper-income census tract.
- As of June 30, 2023, the bank held \$129.1 million in deposits in this AA, representing a market share of 2.3 percent and 6.8 percent of the bank's total deposits.
- In 2022, 94 institutions originated or purchased 6,665 CRA-reportable loans in the AA. Of those, the bank ranked 20th, originating 68 or 1.0 percent of total loans. Additionally, Texas First ranked 55th among 321 institutions originating or purchasing HMDA-reportable loans in the AA in 2022, originating less than 1.0 percent of the 6,155 HMDA-reportable loans in the AA.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

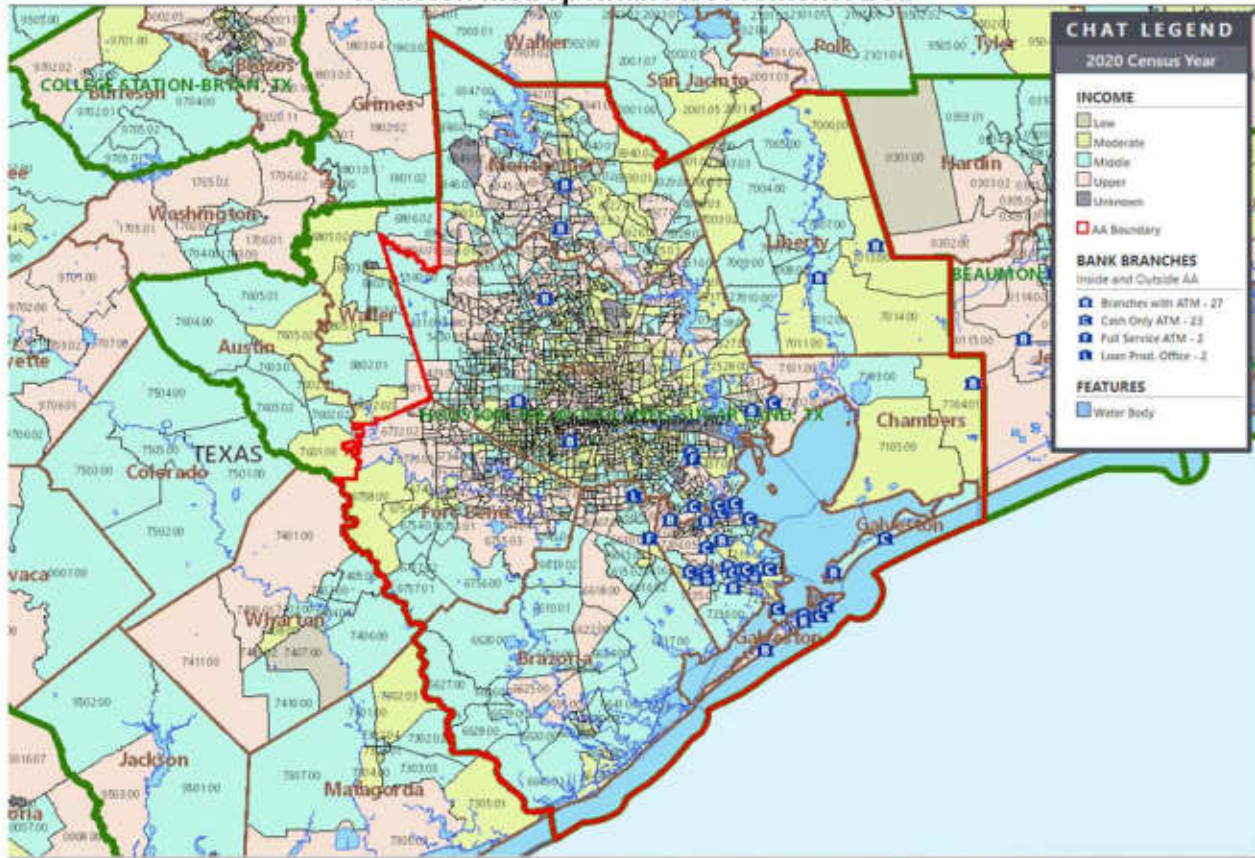
Facts and data reviewed, including performance and demographic information, can be found in the appendices accompanying this report.

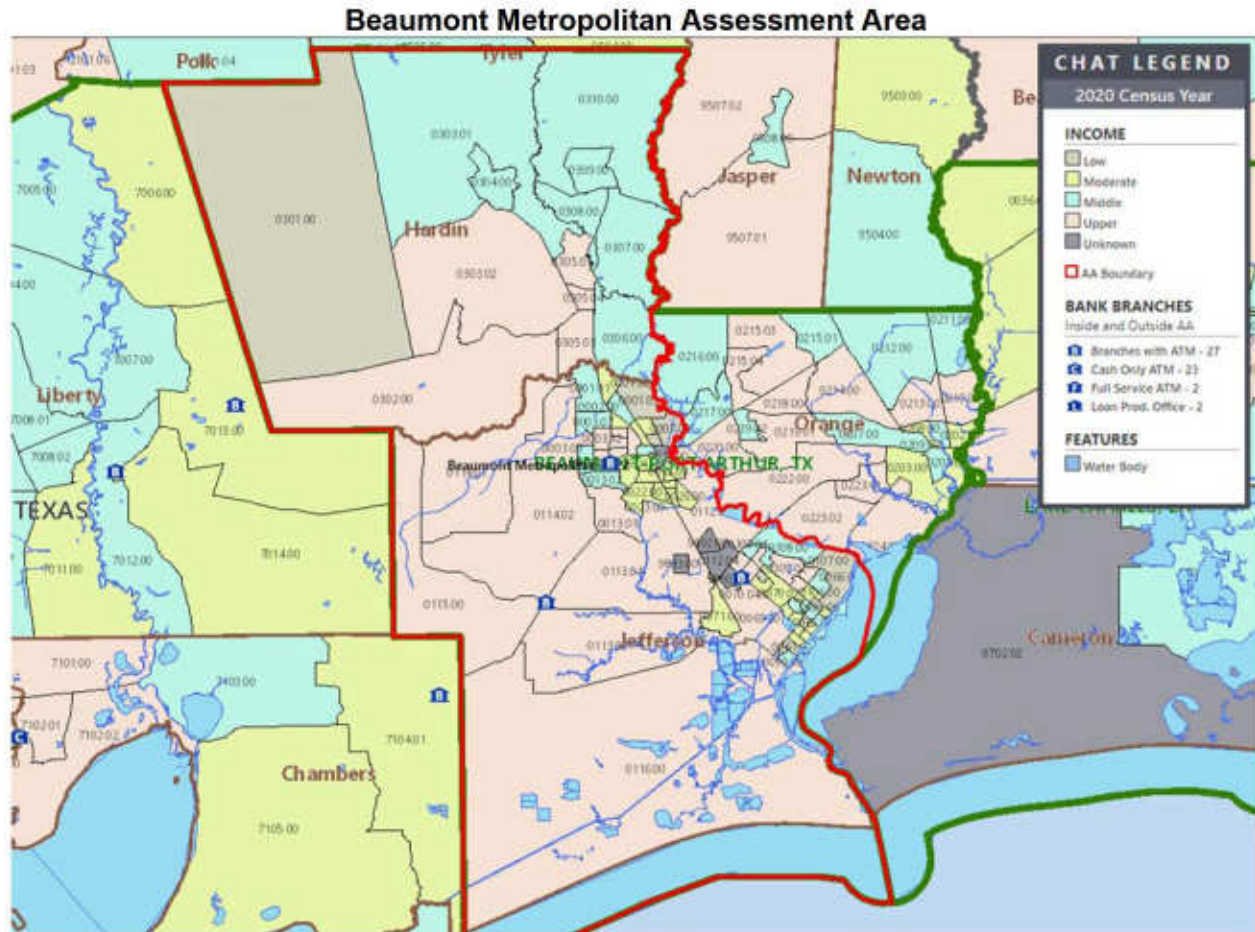
Assessment Area	Lending Test	Investment Test	Service Test
Beaumont Metropolitan	Consistent	Consistent	Consistent

Texas First's lending, investment, and service performance in the AA is consistent with the performance in the Houston Metropolitan AA, which received a full-scope review.

APPENDIX A – MAPS OF THE ASSESSMENT AREAS

Houston Metropolitan Assessment Area





APPENDIX B – FULL-SCOPE ASSESSMENT AREA DEMOGRAPHIC INFORMATION

Table B-1

2021 Houston Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	159	15.0	160,151	10.6	57,356	35.8	368,976	24.4
Moderate	309	29.2	367,830	24.3	71,303	19.4	243,252	16.1
Middle	267	25.2	418,095	27.6	42,481	10.2	257,709	17.0
Upper	314	29.6	563,749	37.3	21,790	3.9	642,193	42.5
Unknown	11	1.0	2,305	0.2	999	43.3	0	0.0
Total AA	1,060	100.0	1,512,130	100.0	193,929	12.8	1,512,130	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	292,804	68,379	5.3	23.4	178,780	61.1	45,645	15.6
Moderate	599,718	275,625	21.3	46.0	256,026	42.7	68,067	11.3
Middle	634,768	375,415	28.9	59.1	205,719	32.4	53,634	8.4
Upper	840,021	576,657	44.5	68.6	201,507	24.0	61,857	7.4
Unknown	6,183	789	0.1	12.8	4,770	77.1	624	10.1
Total AA	2,373,494	1,296,865	100.0	54.6	846,802	35.7	229,827	9.7
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	35,212	9.9	31,433	9.6	3,535	14.4	244	6.3
Moderate	68,028	19.0	62,068	18.9	5,480	22.3	480	12.4
Middle	85,082	23.8	79,056	24.0	5,316	21.6	710	18.4
Upper	168,462	47.1	155,810	47.4	10,237	41.6	2,415	62.6
Unknown	647	0.2	596	0.2	44	0.2	7	0.2
Total AA	357,431	100.0	328,963	100.0	24,612	100.0	3,856	100.0
Percentage of Total Businesses:				92.0		6.9		1.1
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	87	3.4	82	3.3	5	11.1	0	0.0
Moderate	330	13.0	317	12.7	11	24.4	2	28.6
Middle	800	31.4	782	31.3	14	31.1	4	57.1
Upper	1,327	52.1	1,311	52.5	15	33.3	1	14.3
Unknown	3	0.1	3	0.1	0	0.0	0	0.0
Total AA	2,547	100.0	2,495	100.0	45	100.0	7	100.0
Percentage of Total Farms:				98.0		1.8		0.3
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

APPENDIX C – LIMITED-SCOPE ASSESSMENT AREA DEMOGRAPHIC INFORMATION

Table C-1

2021 Beaumont Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	7	8.3	4,728	6.3	2,068	43.7	17,275	23.2
Moderate	26	31.0	17,515	23.5	4,023	23.0	12,730	17.1
Middle	28	33.3	27,845	37.4	3,429	12.3	14,094	18.9
Upper	19	22.6	24,417	32.8	1,549	6.3	30,406	40.8
Unknown	4	4.8	0	0.0	0	0.0	0	0.0
Total AA	84	100.0	74,505	100.0	11,069	14.9	74,505	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	8,656	3,488	4.6	40.3	3,797	43.9	1,371	15.8
Moderate	35,258	16,999	22.5	48.2	12,172	34.5	6,087	17.3
Middle	48,947	28,221	37.4	57.7	15,531	31.7	5,195	10.6
Upper	37,240	26,785	35.5	71.9	7,301	19.6	3,154	8.5
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	130,101	75,493	100.0	58.0	38,801	29.8	15,807	12.1
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	703	5.2	630	5.1	72	7.7	1	0.8
Moderate	2,991	22.3	2,732	22.1	234	25.0	25	19.7
Middle	5,822	43.4	5,354	43.4	427	45.6	41	32.3
Upper	3,881	29.0	3,620	29.3	201	21.5	60	47.2
Unknown	8	0.1	5	0.0	3	0.3	0	0.0
Total AA	13,405	100.0	12,341	100.0	937	100.0	127	100.0
Percentage of Total Businesses:				92.1		7.0		0.9
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	1	0.5	1	0.6	0	0.0	0	0.0
Moderate	19	10.4	18	10.1	1	50.0	0	0.0
Middle	59	32.4	57	31.8	1	50.0	1	100.0
Upper	103	56.6	103	57.5	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	182	100.0	179	100.0	2	100.0	1	100.0
Percentage of Total Farms:				98.4		1.1		0.5
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table C-2

2022 Beaumont Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	9	10.0	5,871	7.7	2,259	38.5	18,336	24.2
Moderate	26	28.9	18,526	24.5	3,909	21.1	13,761	18.2
Middle	23	25.6	21,719	28.7	2,123	9.8	13,467	17.8
Upper	26	28.9	27,969	36.9	1,286	4.6	30,196	39.9
Unknown	6	6.7	1,675	2.2	260	15.5	0	0.0
Total AA	90	100.0	75,760	100.0	9,837	13.0	75,760	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	11,248	4,701	6.3	41.8	4,485	39.9	2,062	18.3
Moderate	36,900	15,859	21.1	43.0	15,332	41.6	5,709	15.5
Middle	37,854	21,962	29.3	58.0	10,765	28.4	5,127	13.5
Upper	45,126	30,665	40.9	68.0	8,886	19.7	5,575	12.4
Unknown	2,930	1,869	2.5	63.8	676	23.1	385	13.1
Total AA	134,058	75,056	100.0	56.0	40,144	29.9	18,858	14.1
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	622	4.6	567	4.5	46	5.0	9	6.5
Moderate	3,705	27.3	3,377	27.0	310	33.5	18	12.9
Middle	3,455	25.4	3,224	25.7	202	21.8	29	20.9
Upper	5,128	37.7	4,789	38.2	265	28.6	74	53.2
Unknown	684	5.0	572	4.6	103	11.1	9	6.5
Total AA	13,594	100.0	12,529	100.0	926	100.0	139	100.0
Percentage of Total Businesses:				92.2		6.8		1.0
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	9	5.0	8	4.5	1	50.0	0	0.0
Moderate	11	6.1	11	6.2	0	0.0	0	0.0
Middle	42	23.3	40	22.6	1	50.0	1	100.0
Upper	109	60.6	109	61.6	0	0.0	0	0.0
Unknown	9	5.0	9	5.1	0	0.0	0	0.0
Total AA	180	100.0	177	100.0	2	100.0	1	100.0
Percentage of Total Farms:				98.3		1.1		0.6
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

APPENDIX D – LIMITED-SCOPE ASSESSMENT AREA LENDING PERFORMANCE DATA

Table D-1 (1 of 2)

Distribution of 2021 and 2022 Home Mortgage Lending By Income Level of Geography Assessment Area: Beaumont Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2021						2022						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	0	0.0	1.7	0	0.0	1.3	0	0.0	3.2	0	0.0	2.4	6.3
Moderate	0	0.0	8.3	0	0.0	6.5	0	0.0	11.8	0	0.0	8.6	21.1
Middle	1	25.0	40.5	140	22.8	36.5	1	100.0	30.5	63	100.0	26.5	29.3
Upper	3	75.0	49.5	473	77.2	55.8	0	0.0	52.6	0	0.0	60.4	40.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	1.9	0	0.0	2.1	2.5
Total	4	100.0	100.0	613	100.0	100.0	1	100.0	100.0	63	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	1.4	0	0.0	1.0	0	0.0	2.5	0	0.0	2.2	6.3
Moderate	0	0.0	7.3	0	0.0	6.1	0	0.0	15.0	0	0.0	9.6	21.1
Middle	0	0.0	39.5	0	0.0	35.3	1	50.0	32.0	180	12.6	26.9	29.3
Upper	0	0.0	51.7	0	0.0	57.6	1	50.0	48.7	1,250	87.4	59.5	40.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	1.9	0	0.0	1.8	2.5
Total	0	0.0	100.0	0	0.0	100.0	2	100.0	100.0	1,430	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	3.1	0	0.0	1.8	0	0.0	4.2	0	0.0	2.9	6.3
Moderate	0	0.0	13.8	0	0.0	10.3	0	0.0	18.1	0	0.0	13.3	21.1
Middle	0	0.0	38.4	0	0.0	39.5	0	0.0	28.9	0	0.0	25.5	29.3
Upper	0	0.0	44.7	0	0.0	48.4	2	100.0	46.4	111	100.0	56.6	40.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	2.4	0	0.0	1.8	2.5
Total	0	0.0	100.0	0	0.0	100.0	2	100.0	100.0	111	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	0	0.0	5.3	0	0.0	3.3	0	0.0	6.3	0	0.0	1.6	14.9
Moderate	0	0.0	34.2	0	0.0	43.1	0	0.0	29.2	0	0.0	45.6	37.5
Middle	3	100.0	39.5	7,165	100.0	37.5	0	0.0	27.1	0	0.0	25.3	24.6
Upper	0	0.0	21.1	0	0.0	16.1	0	0.0	31.3	0	0.0	26.6	21.2
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	6.3	0	0.0	0.9	1.8
Total	3	100.0	100.0	7,165	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	0	0.0	1.7	0	0.0	1.3	0	0.0	3.0	0	0.0	2.3	6.3
Moderate	0	0.0	8.4	0	0.0	8.8	0	0.0	12.7	0	0.0	12.8	21.1
Middle	4	57.1	40.2	7,305	93.9	36.3	2	40.0	30.8	243	15.1	26.4	29.3
Upper	3	42.9	49.7	473	6.1	53.6	3	60.0	51.5	1,361	84.9	56.6	40.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	2.0	0	0.0	2.0	2.5
Total	7	100.0	100.0	7,778	100.0	100.0	5	100.0	100.0	1,604	100.0	100.0	100.0
Source: 2022 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table D-1 (2 of 2)

Distribution of 2021 and 2022 Home Mortgage Lending By Income Level of Geography Assessment Area: Beaumont Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2021						2022						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	6.3
Moderate	0	0.0	30.0	0	0.0	28.1	0	0.0	15.8	0	0.0	9.7	21.1
Middle	0	0.0	30.0	0	0.0	29.5	0	0.0	31.6	0	0.0	14.9	29.3
Upper	0	0.0	40.0	0	0.0	42.4	0	0.0	47.4	0	0.0	72.1	40.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	5.3	0	0.0	3.3	2.5
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	3.7	0	0.0	2.3	0	0.0	1.4	0	0.0	0.8	6.3
Moderate	0	0.0	11.0	0	0.0	7.4	0	0.0	8.4	0	0.0	7.6	21.1
Middle	0	0.0	39.0	0	0.0	38.4	0	0.0	30.5	0	0.0	27.1	29.3
Upper	0	0.0	46.3	0	0.0	51.9	0	0.0	57.3	0	0.0	61.6	40.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	2.3	0	0.0	2.9	2.5
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	3.0	0	0.0	2.6	0	0.0	3.4	0	0.0	3.4	6.3
Moderate	0	0.0	18.8	0	0.0	15.4	0	0.0	19.5	0	0.0	16.3	21.1
Middle	0	0.0	48.9	0	0.0	48.4	0	0.0	34.5	0	0.0	27.2	29.3
Upper	0	0.0	29.3	0	0.0	33.6	0	0.0	40.2	0	0.0	49.7	40.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	2.3	0	0.0	3.4	2.5
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2022 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table D-2

Distribution of 2021 and 2022 Small Business Lending By Income Level of Geography													
Assessment Area: Beaumont Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2021						2022						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Low	3	3.5	5.6	1	9.1	6.0	4	6.3	4.6	1	7.7	3.0	4.6
Moderate	9	10.6	20.4	1	9.1	22.9	14	22.2	23.7	3	23.1	23.9	27.3
Middle	24	28.2	41.4	3	27.3	40.4	9	14.3	24.9	2	15.4	21.5	25.4
Upper	49	57.6	31.4	6	54.5	30.5	35	55.6	40.4	7	53.8	41.7	37.7
Unknown	0	0.0	0.0	0	0.0	0.0	1	1.6	5.5	0	0.0	9.7	5.0
Total	85	100.0	100.0	11	100.0	100.0	63	100.0	100.0	13	100.0	100.0	100.0
Source: 2022 FFIEC Census Data													
2022 Dun & Bradstreet Data													
2016-2020 U.S. Census Bureau; American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table D-3 (1 of 2)

Distribution of 2021 and 2022 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Beaumont Metropolitan													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2021						2022						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	##	##	\$(000)	\$%	\$%	#	##	##	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	0	0.0	1.9	0	0.0	1.1	0	0.0	4.0	0	0.0	2.2	24.2
Moderate	0	0.0	12.0	0	0.0	8.2	0	0.0	16.4	0	0.0	11.7	18.2
Middle	0	0.0	20.1	0	0.0	17.6	0	0.0	21.9	0	0.0	20.4	17.8
Upper	2	50.0	42.0	409	66.7	51.5	1	100.0	34.4	63	100.0	44.3	39.9
Unknown	2	50.0	24.0	204	33.3	21.6	0	0.0	23.2	0	0.0	21.4	0.0
Total	4	100.0	100.0	613	100.0	100.0	1	100.0	100.0	63	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	1.8	0	0.0	0.9	0	0.0	5.5	0	0.0	2.9	24.2
Moderate	0	0.0	7.4	0	0.0	4.5	0	0.0	13.6	0	0.0	8.6	18.2
Middle	0	0.0	14.9	0	0.0	11.3	0	0.0	19.9	0	0.0	17.1	17.8
Upper	0	0.0	49.3	0	0.0	55.6	0	0.0	40.1	0	0.0	48.2	39.9
Unknown	0	0.0	26.6	0	0.0	27.7	2	100.0	20.8	1,430	100.0	23.3	0.0
Total	0	0.0	100.0	0	0.0	100.0	2	100.0	100.0	1,430	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	3.8	0	0.0	2.3	0	0.0	11.4	0	0.0	7.1	24.2
Moderate	0	0.0	14.5	0	0.0	10.2	0	0.0	15.1	0	0.0	11.6	18.2
Middle	0	0.0	19.5	0	0.0	15.0	0	0.0	20.5	0	0.0	21.1	17.8
Upper	0	0.0	57.9	0	0.0	66.2	1	50.0	49.4	49	44.1	56.3	39.9
Unknown	0	0.0	4.4	0	0.0	6.4	1	50.0	3.6	62	55.9	3.9	0.0
Total	0	0.0	100.0	0	0.0	100.0	2	100.0	100.0	111	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	0	0.0	2.0	0	0.0	1.0	0	0.0	4.7	0	0.0	2.4	24.2
Moderate	0	0.0	10.0	0	0.0	6.7	0	0.0	15.9	0	0.0	11.3	18.2
Middle	0	0.0	17.7	0	0.0	14.9	0	0.0	21.4	0	0.0	19.8	17.8
Upper	2	50.0	45.0	409	66.7	53.0	2	40.0	36.1	112	7.0	45.1	39.9
Unknown	2	50.0	25.3	204	33.3	24.3	3	60.0	21.9	1,492	93.0	21.5	0.0
Total	4	100.0	100.0	613	100.0	100.0	5	100.0	100.0	1,604	100.0	100.0	100.0
Source: 2022 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Multifamily loans are not included in the borrower distribution analysis.													

Table D-3 (2 of 2)

Distribution of 2021 and 2022 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Beaumont Metropolitan													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2021						2022						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC													
Low	0	0.0	20.0	0	0.0	13.8	0	0.0	15.8	0	0.0	8.0	24.2
Moderate	0	0.0	10.0	0	0.0	5.8	0	0.0	21.1	0	0.0	13.6	18.2
Middle	0	0.0	20.0	0	0.0	17.3	0	0.0	26.3	0	0.0	21.7	17.8
Upper	0	0.0	35.0	0	0.0	46.3	0	0.0	36.8	0	0.0	56.7	39.9
Unknown	0	0.0	15.0	0	0.0	16.8	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	4.3	0	0.0	2.1	0	0.0	5.8	0	0.0	3.5	24.2
Moderate	0	0.0	15.2	0	0.0	10.2	0	0.0	22.5	0	0.0	18.4	18.2
Middle	0	0.0	18.9	0	0.0	15.5	0	0.0	26.8	0	0.0	24.5	17.8
Upper	0	0.0	59.8	0	0.0	69.6	0	0.0	42.7	0	0.0	51.5	39.9
Unknown	0	0.0	1.8	0	0.0	2.7	0	0.0	2.3	0	0.0	2.1	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	2.3	0	0.0	1.0	24.2
Moderate	0	0.0	2.3	0	0.0	2.6	0	0.0	1.1	0	0.0	1.0	18.2
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	17.8
Upper	0	0.0	3.0	0	0.0	3.4	0	0.0	0.0	0	0.0	0.0	39.9
Unknown	0	0.0	94.7	0	0.0	94.0	0	0.0	96.6	0	0.0	98.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2022 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table D-4

Distribution of 2021 and 2022 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Beaumont Metropolitan													
	Bank And Aggregate Loans By Year												Total Businesses %
	2021						2022						
	Bank			Agg			Bank			Agg			
	#	#%	\$%	\$(000)	\$%	\$%	#	#%	\$%	\$(000)	\$%	\$%	
By Revenue													
\$1 Million or Less	40	47.1	39.8	4	36.4	31.3	33	52.4	43.7	6	46.2	35.2	92.2
Over \$1 Million	27	31.8		7	63.6		25	39.7		7	53.8		6.8
Revenue Unknown	18	21.2		1	9.1		5	7.9		0	0.0		1.0
Total	85	100.0		11	100.0		63	100.0		13	100.0		100.0
By Loan Size													
\$100,000 or Less	85	100.0	88.0	11	100.0	29.0	63	100.0	88.4	13	100.0	26.8	
\$100,001 - \$250,000	0	0.0	6.2	0	0.0	18.9	0	0.0	6.3	0	0.0	20.3	
\$250,001 - \$1 Million	0	0.0	5.7	0	0.0	52.1	0	0.0	5.3	0	0.0	53.0	
Total	85	100.0	100.0	11	100.0	100.0	63	100.0	100.0	13	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	40	100.0		4	100.0		33	100.0		6	100.0		
\$100,001 - \$250,000	0	0.0		0	0.0		0	0.0		0	0.0		
\$250,001 - \$1 Million	0	0.0		0	0.0		0	0.0		0	0.0		
Total	40	100.0		4	100.0		33	100.0		6	100.0		
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2018-2020 U.S. Census Bureau/ American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

APPENDIX E – 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.

Census tract: A small, relatively permanent statistical subdivision of a county. Census tract boundaries do not cross county lines; however, they may cross the boundaries of metropolitan statistical areas. Census tracts average about 4,000 inhabitants, and their physical size varies widely depending upon population density. Census tracts are designed to be homogeneous with respect to the population characteristics, economic status, and living conditions to allow for statistical comparisons.

Community development: All Agencies have adopted the following language:

1. Affordable housing (including multi-family rental housing) for low- or moderate-income individuals.
2. Community services targeted to low- or moderate-income individuals.
3. Activities that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of \$1 million or less.
4. Activities that revitalize or stabilize –
 - a. Low- or moderate-income geographies.
 - b. Designated disaster areas.
 - c. Distressed or underserved nonmetropolitan middle-income geographies designated by the Board, Federal Deposit Insurance Corporation, and Office of the Comptroller of the Currency, based on-
 - i. Rates of poverty, unemployment, and population loss.
 - ii. Population size, density, and dispersion. Activities that revitalize and stabilize geographies designated based on population size, density, and dispersion if they help to meet essential community needs, including needs of low- and moderate-income individuals.

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.

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, which 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).

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 income of the applicants; the amount of loan requested; and the disposition of the application (for example, approved, denied, or withdrawn).

Home mortgage loans: Includes home purchase and home improvement loans as defined in the HMDA regulation. This definition also includes multifamily (five or more families) dwelling loans, loans for the purchase of manufactured homes, and refinancing of home improvement and home purchase loans.

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

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.

Metropolitan area (MA): A metropolitan statistical area (MSA) or a metropolitan division (MD) as defined by the Office of Management and Budget. A MSA is a core area containing at least one urbanized area of 50,000 or more inhabitants, together with adjacent communities having a high degree of economic and social integration with that core. A MD is a division of a MSA based on specific criteria including commuting patterns. Only a MSA that has a population of at least 2.5 million may be divided into MDs.

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 percent 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 percent and less than 80 percent, in the case of a geography.

Multifamily: Refers to a residential structure that contains five or more units.

Other products: Includes any unreported optional category of loans for which the institution collects and maintains data for consideration during a CRA evaluation. Examples of such activity include consumer loans and other loan data an institution may provide concerning its lending performance.

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

Qualified investment: A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

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

Small loan(s) to business(es): A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) and the Thrift Financial Reporting (TFR) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans. However, thrift institutions may also exercise the option to report loans secured by nonfarm residential real estate as "small business loans" if the loans are reported on the TFR as nonmortgage, commercial loans.

Small loan(s) to farm(s): A loan included in 'loans to small farms' as defined in the instructions for preparation of the Call Report. These loans have original amounts of \$500,000 or less and are either secured by farmland, 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.

Section 3

Texas First Bank Branch/ATM Locations

BranchID	Branch Type	BranchName	ADDRESS	Lobby Hours	DriveThru Hours	ATM (Cash dispenser only or full service)	Night Drop	Deposit Products	Loan Products	Safe Deposit Box	Phone	MSA name	County Name	Income Tract Level	Number of ATM Machines
11	N	Texas City	3232 PALMER HWY, TEXAS CITY, TX, 77590	M-Fri 9a-5p; Sat 9a-12p	M-Th 8:30a-5p Fri 8:30a-6p; Sat 9a - 12p	Full Service	Yes	Yes	Yes	Yes	409-948-1990	HOUSTON-THE WOODLANDS-SUGAR LAND, TX	Galveston	Moderate	1
12	B	Kemah	1100 Highway 146, Kemah, TX 77565	M-Fri 9a-5p; Sat Appt Only	M-Th 8:30a-5p Fri 8:30a-6p; Sat 9a - 12p	Full Service	Yes	Yes	Yes	Yes	281-538-4483	HOUSTON-THE WOODLANDS-SUGAR LAND, TX	Galveston	Middle	1
14	B	La Marque-Oak Street	407 Oak Street, La Marque, TX 77568	M-Fri 9a-5p; Sat Appt Only	M-Th 8:30a-5p Fri 8:30a-6p; Sat 9a - 12p	Full Service	Yes	Yes	Yes	Yes	409-938-0200	HOUSTON-THE WOODLANDS-SUGAR LAND, TX	Galveston	Moderate	1
15	B	Winnie	210 Hwy 124, Winnie, TX 77665	M-Fri 9a-5p; Sat 9a-12p	M-Th 8:30a-5p Fri 8:30a-6p; Sat 9a - 12p	Full Service	Yes	Yes	Yes	Yes	409-296-2111	HOUSTON-THE WOODLANDS-SUGAR LAND, TX	Chambers	Moderate	1
16	B	Fannett	16831 Hwy 124, Fannett, TX 77705	M-Fri 9a-5p; Sat Appt Only	M-Th 8:30a-5p Fri 8:30a-6p; Sat 9a - 12p	Full Service	Yes	Yes	Yes	Yes	409-794-3101	BEAUMONT-PORT ARTHUR, TX	Jefferson	Upper	1
17	B	Baytown	819 Rollingbrook Drive, Baytown , TX 77521	M-Fri 9a-5p; Sat Appt Only	M-Th 8:30a-5p Fri 8:30a-6p; Sat 9a - 12p	Full Service	Yes	Yes	Yes	Yes	281-420-9660	HOUSTON-THE WOODLANDS-SUGAR LAND, TX	Harris	Moderate	1
19	A	Mid County	10607 Memorial Blvd, Port Arthur, TX 77640	M-Fri 9a-5p	M-Th 8:30a-5p Fri 8:30a-6p	Full Service	Yes	Yes	Yes	Yes	409-729-0513	BEAUMONT-PORT ARTHUR, TX	Jefferson	Upper	1
21	B	Galveston-Stewart Rd.	6501 Stewart Rd, Galveston, TX 77551	M-Fri 9a-5p; Sat 9a-12p	M-Th 8:30a-5p Fri 8:30a-6p; Sat 9a - 12p	Full Service	Yes	Yes	Yes	Yes	409-744-6353	HOUSTON-THE WOODLANDS-SUGAR LAND, TX	Galveston	Moderate	1
22	B	Galveston-Broadway	2401 Broadway, Galveston, TX 77550	M-Fri 9a-5p; Sat 9a-12p	M-Th 8:30a-5p Fri 8:30a-6p; Sat 9a - 12p	Full Service	Yes	Yes	Yes	Yes	409-762-7974	HOUSTON-THE WOODLANDS-SUGAR LAND, TX	Galveston	Moderate	1
23	B	Galveston-Pirates Beach	13701 Termini-San Luis Pass RD Galveston, TX 77554	M-Fri 9a-5p	M-Th 8:30a-5p Fri 8:30a-6p	Full Service	Yes	Yes	Yes	No	409-737-5400	HOUSTON-THE WOODLANDS-SUGAR LAND, TX	Galveston	Upper	1
25	A	Crystal Beach	2385 Hwy 87, Crystal Beach , TX 77650	M-Fri 9a-5p; Sat 9a-12p	M-Th 8:30a-5p Fri 8:30a-6p; Sat 9a - 12p	N/A	Yes	Yes	Yes	No	409-684-3523	HOUSTON-THE WOODLANDS-SUGAR LAND, TX	Galveston	Middle	0
26	B	Pasadena	6731 Spencer Hwy, Pasadena, TX 77505	M-Fri 9a-5p; Sat Appt Only	M-Th 8:30a-5p Fri 8:30a-6p; Sat 9a - 12p	Full Service	Yes	Yes	Yes	Yes	281-487-4444	HOUSTON-THE WOODLANDS-SUGAR LAND, TX	Harris	Moderate	1
29	B	Liberty	1302 North Main, Liberty, TX 77575	M-Fri 9a-5p; Sat Appt Only	M-Th 8:30a-5p Fri 8:30a-6p; Sat 9a - 12p	Full Service	Yes	Yes	Yes	Yes	936-336-8703	HOUSTON-THE WOODLANDS-SUGAR LAND, TX	Liberty	Moderate	1
31	B	Hitchcock	8128 Hwy 6, Hitchcock, TX 77563	M-Fri 9a-5p; Sat 9a-12p	M-Th 8:30a-5p Fri 8:30a-6p; Sat 9a - 12p	Full Service	Yes	Yes	Yes	Yes	409-986-5541	HOUSTON-THE WOODLANDS-SUGAR LAND, TX	Galveston	Middle	1
32	E	La Marque-1764	3000 Fm 1764, La Marque, TX 77568	No Lobby Services	M-Th 8:30a-5p Fri 8:30a-6p	Full Service	Yes	Yes	Yes	No	409-986-5571	HOUSTON-THE WOODLANDS-SUGAR LAND, TX	Galveston	Middle	1
35	B	Beaumont West	6363 Phelan Blvd, Beaumont, TX 77706	M-Fri 9a-5p; Sat Appt Only	M-Th 8:30a-5p Fri 8:30a-6p; Sat 9a - 12p	Full Service	Yes	Yes	Yes	No	409-813-6100	BEAUMONT-PORT ARTHUR, TX	Jefferson	Upper	1
41	B	Santa Fe	12402 Highway 6, Santa Fe, TX 77510	M-Fri 9a-5p; Sat 9a-12p	M-Th 8:30a-5p Fri 8:30a-6p; Sat 9a - 12p	Full Service	Yes	Yes	Yes	Yes	409-925-2582	HOUSTON-THE WOODLANDS-SUGAR LAND, TX	Galveston	Middle	1
42	B	Dickinson	4301 Highway 3, Dickinson , TX 77539	M-Fri 9a-5p; Sat Appt Only	M-Th 8:30a-5p Fri 8:30a-6p; Sat 9a - 12p	Full Service	Yes	Yes	Yes	Yes	281-534-2323	HOUSTON-THE WOODLANDS-SUGAR LAND, TX	Galveston	Middle	1

Texas First Bank Branch/ATM Locations

BranchID	Branch Type	BranchName	ADDRESS	Lobby Hours	DriveThru Hours	ATM (Cash dispenser only or full service)	Night Drop	Depsoit Products	Loan Products	Safe Deposit Box	Phone	MSA name	County Name	Income Tract Level	Number of ATM Machines
43	B	Leaque City	111 South Hwy 3, League City , TX 77573	M-Fri 9a-5p; Sat Appt Only	M-Th 8:30a-5p Fri 8:30a-6p; Sat 9a - 12p	Full Service	Yes	Yes	Yes	Yes	281-332-6900	HOUSTON-THE WOODLANDS-SUGAR LAND, TX	Galveston	Upper	1
45	B	Friendswood	111 W Parkwood Ave, Friendswood, TX 77546	M-Fri 9a-5p; Sat Appt Only	M-Th 8:30a-5p Fri 8:30a-6p; Sat 9a - 12p	Full Service	Yes	Yes	Yes	Yes	281-648-5626	HOUSTON-THE WOODLANDS-SUGAR LAND, TX	Galveston	Upper	1
47	B	Pearland	2343 North Main Street, Pearland, TX 77581	M-Fri 9a-5p; Sat Appt Only	M-Th 8:30a-5p Fri 8:30a-6p; Sat 9a - 12p	Full Service	Yes	Yes	Yes	Yes	281-997-9600	HOUSTON-THE WOODLANDS-SUGAR LAND, TX	Brazoria	Middle	1
65	B	Houston	11757 Katy Freeway Suite 100, Houston , TX 77079	M-Fri 9a-5p	M-Th 8:30a-5p Fri 8:30a-6p	Cash Dispenser Only	Yes	Yes	Yes	Yes	281-556-6443	HOUSTON-THE WOODLANDS-SUGAR LAND, TX	Harris	Middle	1
66	B	Beechnut	4648 Beechnut, Houston , TX 77096	M-Fri 9a-5p	M-Th 8:30a-5p Fri 8:30a-6p	Full Service	Yes	Yes	Yes	No	713-839-8339	HOUSTON-THE WOODLANDS-SUGAR LAND, TX	Harris	Income Not Available	1
67	B	Spring	16522 Stuebner Airline, Spring, TX 77379	M-Fri 9a-5p	M-Th 8:30a-5p Fri 8:30a-6p	Full Service	Yes	Yes	Yes	No	281-376-4325	HOUSTON-THE WOODLANDS-SUGAR LAND, TX	Harris	Middle	1
68	B	The Woodlands	3000 Research Forest Dr. Suite 190, The Woodlands, TX 77381	M-Fri 9a-5p	M-Th 8:30a-5p Fri 8:30a-6p	Full Service	Yes	Yes	Yes	Yes	832-813-7172	HOUSTON-THE WOODLANDS-SUGAR LAND, TX	Montgomery	Upper	1
69	B	Conroe	1965 S Loop 336 W, Conroe, TX 77304	M-Fri 9a-5p; Sat 9a-12p	M-Th 8:30a-5p Fri 8:30a-6p; Sat 9a - 12p	Full Service	Yes	Yes	Yes	Yes	936-539-5750	HOUSTON-THE WOODLANDS-SUGAR LAND, TX	Montgomery	Income Not Available	1
597103	L	SBA Arlington	2225 E. Randol Mill Rd Suite 422, Arlington, TX 70611	No Lobby Services	No drivethru	N/A	No	No	Yes	No	817-652-7474	FORT WORTH-ARLINGTON-GRAPEVINE, TX	Tarrant	Middle	0
	F	Alvin Antique Center	2500 South Loop Hwy 35, Alvin, TX 77511	No Lobby Services	No drivethru	Full Service	No	No	No	No	N/A	HOUSTON-THE WOODLANDS-SUGAR LAND, TX	Brazoria	Low	1
	C	Bacliff	100 Grand Avenue, Bacliff, TX 77518	No Lobby Services	No drivethru	Cash Dispenser Only	No	No	No	No	N/A	HOUSTON-THE WOODLANDS-SUGAR LAND, TX	Galveston	Low	1
	C	Baytown Cedar Bend	10110 Twisted Oak Street, Baytown , TX 77521	No Lobby Services	No drivethru	Cash Dispenser Only	No	No	No	No	N/A	HOUSTON-THE WOODLANDS-SUGAR LAND, TX	Chambers	Upper	1
	C	Clear Lake Regional Hospital	500 West Medical Center Blvd, Webster, TX 77598	No Lobby Services	No drivethru	Cash Dispenser Only	No	No	No	No	N/A	HOUSTON-THE WOODLANDS-SUGAR LAND, TX	Harris	Moderate	2
	F	Crystal Beach	2390 Hwy 87, Crystal Beach , TX 77650	No Lobby Services	No drivethru	Full Service	No	No	No	No	N/A	HOUSTON-THE WOODLANDS-SUGAR LAND, TX	Galveston	Middle	1
	C	Daisetta ATM	112 B N. Main Street, Daisetta, TX 77533	No Lobby Services	No drivethru	Cash Dispenser Only	No	No	No	No	N/A	HOUSTON-THE WOODLANDS-SUGAR LAND, TX	Liberty	Moderate	1
	F	Dickinson -Veasey Family Health	5675 FM 646, Dickinson , TX 77539	No Lobby Services	No drivethru	Full Service	No	No	No	No	N/A	HOUSTON-THE WOODLANDS-SUGAR LAND, TX	Galveston	Upper	1
	C	Galveston Pleasure Pier	2501 Seawall Blvd, Galveston, TX 77550	No Lobby Services	No drivethru	Cash Dispenser Only	No	No	No	No	N/A	HOUSTON-THE WOODLANDS-SUGAR LAND, TX	Galveston	Upper	2
	C	Galveston Stewart Beach/UTMB	713 University Blvd, Galveston, TX 77550	No Lobby Services	No drivethru	Cash Dispenser Only	No	No	No	No	N/A	HOUSTON-THE WOODLANDS-SUGAR LAND, TX	Galveston	Middle	1
	C	Galveston-Coburn's Parking Lot	5915B Broadway Avenue J, Galveston, TX 77551	No Lobby Services	No drivethru	Cash Dispenser Only	No	No	No	No	N/A	HOUSTON-THE WOODLANDS-SUGAR LAND, TX	Galveston	Middle	1

Texas First Bank Branch/ATM Locations

BranchID	Branch Type	BranchName	ADDRESS	Lobby Hours	DriveThru Hours	ATM (Cash dispenser only or full service)	Night Drop	Depsoit Products	Loan Products	Safe Deposit Box	Phone	MSA name	County Name	Income Tract Level	Number of ATM Machines
	C	Kemah Boardwalk-Boardwalk Inn Garage	8 11th Avenue, Kemah , TX 77565	No Lobby Services	No drivethru	Cash Dispenser Only	No	No	No	No	N/A	HOUSTON-THE WOODLANDS-SUGAR LAND, TX	Galveston	Middle	1
	C	Kemah Boardwalk – Lighthouse Buffet	3 11th Avenue, Kemah, TX 77565	No Lobby Services	No drivethru	Cash Dispenser Only	No	No	No	No	N/A	HOUSTON-THE WOODLANDS-SUGAR LAND, TX	Galveston	Middle	2
	C	Kemah Boardwalk – Saltgrass	301 Kipp Ave, Kemah , TX 77565	No Lobby Services	No drivethru	Cash Dispenser Only	No	No	No	No	N/A	HOUSTON-THE WOODLANDS-SUGAR LAND, TX	Galveston	Middle	1
	C	La Marque Great Barbours Chapel/Church	7420 FM 1765, Texas City , TX 77591	No Lobby Services	No drivethru	Cash Dispenser Only	No	No	No	No	N/A	HOUSTON-THE WOODLANDS-SUGAR LAND, TX	Galveston	Moderate	1
	C	La Marque Outlet Mall	13023 Delaney Rd, La Marque, TX 77568	No Lobby Services	No drivethru	Cash Dispenser Only	No	No	No	No	N/A	HOUSTON-THE WOODLANDS-SUGAR LAND, TX	Galveston	Middle	1
	C	League City -Shell Station	3390 FM 518 East, League City , TX 77573	No Lobby Services	No drivethru	Cash Dispenser Only	No	No	No	No	N/A	HOUSTON-THE WOODLANDS-SUGAR LAND, TX	Galveston	Middle	1
	F	Pasadena Fairmont	7213 Fairmont Parkway, Pasadena, TX 77505	No Lobby Services	No drivethru	Full Service	No	No	No	No	N/A	HOUSTON-THE WOODLANDS-SUGAR LAND, TX	Harris	Middle	1
	C	Santa Fe Jackson Street	4122 Jackson Street, Santa Fe, TX 77517	No Lobby Services	No drivethru	Cash Dispenser Only	No	No	No	No	N/A	HOUSTON-THE WOODLANDS-SUGAR LAND, TX	Galveston	Middle	1
	C	Santa Fe Car Wash	15710 Highway 6, Santa Fe, TX 77517	No Lobby Services	No drivethru	Cash Dispenser Only	No	No	No	No	N/A	HOUSTON-THE WOODLANDS-SUGAR LAND, TX	Galveston	Middle	1
	C	Santa Fe-Conoco Station	3609 North FM 646, Santa Fe, TX 77510	No Lobby Services	No drivethru	Cash Dispenser Only	No	No	No	No	N/A	HOUSTON-THE WOODLANDS-SUGAR LAND, TX	Galveston	Middle	1
	C	South Shore Harbour-Chevron Station	3026 Marina Bay Drive, League City , TX 77573	No Lobby Services	No drivethru	Cash Dispenser Only	No	No	No	No	N/A	HOUSTON-THE WOODLANDS-SUGAR LAND, TX	Galveston	Upper	1
	C	Texas City 21st	910 21st Street, Texas City TX, 77590	No Lobby Services	No drivethru	Cash Dispenser Only	No	No	No	No	N/A	HOUSTON-THE WOODLANDS-SUGAR LAND, TX	Galveston	Moderate	1
	C	Texas City College of the Mainland	1200 Amburn Rd, Texas City, TX 77590	No Lobby Services	No drivethru	Cash Dispenser Only	No	No	No	No	N/A	HOUSTON-THE WOODLANDS-SUGAR LAND, TX	Galveston	Moderate	1
	C	Texas City-Mainland Medical Center	6801 Emmett F Lowry Expressway, Texas City, TX 77590	No Lobby Services	No drivethru	Cash Dispenser Only	No	No	No	No	N/A	HOUSTON-THE WOODLANDS-SUGAR LAND, TX	Galveston	Moderate	1
	C	Tiki Island	103 Tiki Drive, Tiki Island, TX 77554	No Lobby Services	No drivethru	Cash Dispenser Only	No	No	No	No	N/A	HOUSTON-THE WOODLANDS-SUGAR LAND, TX	Galveston	Upper	1

Texas First Bank

Texas City, TX 77590

0000473266

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Name of Reporting Institution

City, State, ZIP

RSSD ID

Agency

Location ID - Name	Address Details				Geographic Details				Demographic Details			Timeline Details		
	Location Type	Street Address	City	State	ZIP Code	MSA/MD	State Code	Count y Code	Census Tract	Minority Population Percent	Percent Median Family Income	Census Tract Income	Open Date	Close Date
- League City -Shell Station	ATM (CD)	3390 FM 518 East	League City	Tx	77573	26420	48	167	7212.05	33.92%	112.47%	Middle		
11 - Texas City	Branch/ATM	3232 PALMER HWY	Texas City	TX	77590	26420	48	167	7219.02	65.10%	67.79%	Moderate		
12 - Kemah	Branch/ATM	1100 Highway 146	Kemah	TX	77565	26420	48	167	7216.00	42.38%	80.54%	Middle		
14 - La Marque-Oak Street	Branch/ATM	407 Oak Street	La Marque	TX	77568	26420	48	167	7262.00	71.47%	63.81%	Moderate		
15 - Winnie	Branch/ATM	210 Hwy 124	Winnie	TX	77665	26420	48	071	7104.01	40.36%	69.45%	Moderate		
16 - Fannett	Branch/ATM	16831 Hwy 124	Fannett	TX	77705	13140	48	245	0113.03	18.84%	163.71%	Upper		
17 - Baytown	Branch/ATM	819 Rollingbrook Drive	Baytown	TX	77521	26420	48	201	2537.00	70.72%	69.13%	Moderate		
19 - Mid County	Branch/ATM	10607 Memorial Blvd	Port Arthur	TX	77640	13140	48	245	0069.00	74.84%	135.45%	Upper		
21 - Galveston-Stewart Rd.	Branch/ATM	6501 Stewart Rd	Galveston	TX	77551	26420	48	167	7256.00	50.37%	65.17%	Moderate		
22 - Galveston-Broadway	Branch/ATM	2401 Broadway	Galveston	TX	77550	26420	48	167	7244.00	53.50%	70.32%	Moderate		
23 - Galveston-Pirates Beach	Branch/ATM	13701 FM 3005	Galveston	TX	77554	26420	48	167	7261.01	13.48%	168.06%	Upper		
25 - Crystal Beach	Branch	2385 Hwy 87	Crystal Beach	TX	77650	26420	48	167	7239.00	17.36%	105.75%	Middle		
26 - Pasadena	Branch/ATM	6731 Spencer Hwy	Pasadena	TX	77505	26420	48	201	3422.00	67.71%	75.45%	Moderate		
29 - Liberty	Branch/ATM	1302 North Main	Liberty	TX	77575	26420	48	291	7014.00	52.37%	76.41%	Moderate		
31 - Hitchcock	Branch/ATM	8128 Hwy 6	Hitchcock	TX	77563	26420	48	167	7232.00	59.20%	96.74%	Middle		
32 - La Marque-1764	Drive Thru Only with ATM	3000 Fm 1764	La Marque	TX	77568	26420	48	167	7233.00	37.76%	116.96%	Middle		
35 - Beaumont West	Branch/ATM	6363 Phelan Blvd	Beaumont	Tx	77706	13140	48	245	0003.06	33.41%	140.19%	Upper	01/18/2022	
41 - Santa Fe	Branch/ATM	12402 Highway 6	Santa Fe	TX	77510	26420	48	167	7234.03	23.14%	107.22%	Middle		
42 - Dickinson	Branch/ATM	4301 Highway 3	Dickinson	TX	77539	26420	48	167	7209.00	50.75%	104.37%	Middle		
43 - League City	Branch/ATM	111 South Hwy 3	League City	TX	77573	26420	48	167	7207.01	45.80%	134.70%	Upper		
45 - Friendswood	Branch/ATM	111 W Parkwood Ave	Friendswood	TX	77546	26420	48	167	7204.00	28.17%	236.43%	Upper		
47 - Pearland	Branch/ATM	2343 North Main Street	Pearland	TX	77581	26420	48	039	6604.01	60.57%	101.60%	Middle		
65 - Houston	Branch/ATM	11757 Katy Freeway	Houston	TX	77079	26420	48	201	4503.02	64.97%	84.02%	Middle		

Texas First Bank				Texas City, TX 77590							0000473266		2
Name of Reporting Institution				City, State, ZIP							RSSD ID		Agency
66 - Beechnut	Branch/ATM	4648 Beechnut St	Houston	TX	77096	26420	48	201	4129.01	64.24%	0.00%	Not Applicable	
67 - Spring	Branch/ATM	16522 Stuebner Airline Rd	Spring	TX	77379	26420	48	201	5537.00	55.09%	109.07%	Middle	
68 - The Woodlands	Branch/ATM	3000 Research Forest Dr.	The Woodlands	TX	77381	26420	48	339	6908.00	30.99%	163.13%	Upper	
69 - Conroe	Branch/ATM	1965 S Loop 336 W	Conroe	TX	77304	26420	48	339	6933.04	34.41%	0.00%	Not Applicable 02/26/2024	
7606 - Galveston Pleasure Pier #1	ATM (CD)	2501 Seawall Blvd	Galveston	TX	77550	26420	48	167	7241.01	33.38%	133.92%	Upper	
7607 - Galveston Pleasure Pier - Games	ATM (CD)	2501 Seawall Blvd	Galveston	TX	77550	26420	48	167	7241.01	33.38%	133.92%	Upper	
7609 - Pasadena Fairmont	ATM	7213 Fairmont Parkway	Pasadena	TX	77505	26420	48	201	3421.00	61.21%	103.74%	Middle	
7611 - Texas City 21st Street - Tradewinds	ATM (CD)	910 21st Street	Texas City	TX	77590	26420	48	167	7223.00	65.77%	53.90%	Moderate	
7612 - Texas City - Mainland Medical Center	ATM (CD)	6801 Emmett F Lowry Expressway	Texas City	TX	77590	26420	48	167	7227.00	89.04%	78.15%	Moderate	
7613 - Texas City - College of Mainland	ATM (CD)	1200 Amburn Road	Texas City	TX	77590	26420	48	167	7227.00	89.04%	78.15%	Moderate	
7615 - Kemah Boardwalk Inn Garage	ATM (CD)	8 11th Avenue	Kemah	TX	77565	26420	48	167	7216.00	42.38%	80.54%	Middle	
7616 - Kemah Lighthouse #1	ATM (CD)	3 11th Avenue	Kemah	TX	77565	26420	48	167	7216.00	42.38%	80.54%	Middle	
7617 - Kemah Lighthouse #2	ATM (CD)	3 11th Avenue	Kemah	TX	77566	26420	48	167	7216.00	42.38%	80.54%	Middle	
7618 - Kemah Boardwalk Saltgrass	ATM (CD)	301 Kipp Avenue	Kemah	TX	77565	26420	48	167	7216.00	42.38%	80.54%	Middle	
7619 - South Shore Habor -Chevron Station	ATM (CD)	3026 Marina Bay Drive	League City	TX	77573	26420	48	167	7215.01	30.13%	159.96%	Upper	
7620 - Bacliff	ATM (CD)	100 Grand Ave	Bacliff	TX	77518	26420	48	167	7217.01	51.72%	39.23%	Low	
7622 - La Marque -Greater Barbour's Church	ATM (CD)	7420 FM 1765	Texas City	TX	77591	26420	48	167	7227.00	89.04%	78.15%	Moderate	
7625 - Galveston-Coburn's Parking Lot	ATM (CD)	5915B Broadway Avenue J	Galveston	TX	77551	26420	48	167	7253.00	58.04%	82.45%	Middle	
7628 - Galveston Stewart Beach/UTMB (University)	ATM (CD)	713 University Drive	Galveston	TX	77550	26420	48	167	7243.00	46.48%	81.14%	Middle	
7630 - Baytown Cedar Bend (Twisted Oak)	ATM (CD)	10110 Twisted Oak	Baytown	TX	77521	26420	48	071	7102.01	50.99%	150.41%	Upper	
7632 - Crystal Beach ATM	ATM	2390 Hwy 87	Crystal Beach	TX	77650	26420	48	167	7239.00	17.36%	105.75%	Middle	
7635 - Santa Fe-Conoco Station (646/1764)	ATM (CD)	3609 North FM 646	Santa Fe	TX	77510	26420	48	167	7233.00	37.76%	116.96%	Middle	
7636 - Santa Fe - Santa Fe Car Wash (Santa Fe HS)	ATM (CD)	15710 Highway 6	Santa Fe	TX	77510	26420	48	167	7234.03	23.14%	107.22%	Middle	
7637 - Santa Fe Jackson Street	ATM (CD)	4122 Jackson street	Santa Fe	TX	77510	26420	48	167	7234.03	23.14%	107.22%	Middle	
7639 - Tiki Island	ATM (CD)	103 Tiki Drive	Tiki Island	TX	77554	26420	48	167	7238.00	23.30%	159.12%	Upper	
7641 - La Marque Outlet Mall	ATM (CD)	13023 Delaney Road	La Marque	TX	77568	26420	48	167	7232.00	59.20%	96.74%	Middle	



DELIVERY SYSTEM DETAILS (ALL LOCATIONS)

Texas First Bank		Texas City, TX 77590										0000473266		2	
Name of Reporting Institution		City, State, ZIP										RSSD ID		Agency	
7648 - Clear Lake Regional Hospital (CLRMC - Main Lobby)	ATM (CD)	500 W Medical Center Blvd	Webster	TX	77598	26420	48	201	3411.01	66.55%	74.71%	Moderate			
7649 - Clear Lake Regional (CLRMC - Cardiac Hospital)	ATM (CD)	500 W Medical Center Blvd	Webster	TX	77598	26420	48	201	3411.01	66.55%	74.71%	Moderate			
7654 - Dickinson -Veasey Family Health (Bay Colony)	ATM	5675 FM 646	Dickinson	TX	77539	26420	48	167	7206.02	48.54%	139.77%	Upper			
7655 - Alvin Antique Center	ATM	2500 South Loop 35	Alvin	TX	77511	26420	48	039	6612.00	46.59%	45.10%	Low			
7657 - Daisetta ATM	ATM (CD)	112 B N Main	Daisetta	TX	77533	26420	48	291	7013.00	19.12%	73.18%	Moderate	10/29/2024		

Notes Federal Financial Institutions Examination Council (FFIEC) Demographic Data for 2025.
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User Filter

Locations / 2025 / Texas First Bank

AND Geographic Area In (Beamont-Port Arthur, The Houston-The Woodlands-SugarLand)



Section 4



Branch Closed on 02/23/2024:

Branch Name	Address	Lobby Hours	DriveThru Hours	ATM	Night Drop	Deposit Products	Loan Products	Safe Deposit Box	Phone	MSA name	State code	County code	County	Census Tract #	Income Tract Level
Conroe	1192 W Dallas Street, Suite A, Conroe, TX 77304	M-Th 9a-5p; Fri 9a-5p	M-Th 8a-5p; Fri 8a-5p	Full Service	Yes	Yes	Yes	No	936-539-5750	Houston-The Woodlands-Sugar Land, TX	48	339	Montgomery County	6935.03	Low

Branch Opened on 02/26/2024:

Branch Name	Address	Lobby Hours	DriveThru Hours	ATM	Night Drop	Deposit Products	Loan Products	Safe Deposit Box	Phone	MSA name	State code	County code	County	Census Tract #	Income Tract Level
Conroe	1965 S Loop 336 W Conroe, TX 77304	M-Th 9a-5p; Fri 9a-5p	M-Th 8a-5p; Fri 8a-5p	Full Service	Yes	Yes	Yes	Yes	936-539-5750	Houston-The Woodlands-Sugar Land, TX	48	339	Montgomery County	6933.04	Not Available

Branch Closed on 12/31/2024:

Branch Name	Address	Lobby Hours	DriveThru Hours	ATM	Night Drop	Deposit Products	Loan Products	Safe Deposit Box	Phone	MSA name	State code	County code	County	Census Tract #	Income Tract Level
Hull	7551 FM 834 East, Hull, TX 77564	M-F 9a-4p	M-F 9a-4p	N/A	Yes	Yes	Yes	Yes	936-536-6726	Houston-The Woodlands-Sugar Land, TX	48	291	Liberty County	7013.00	Moderate

Banking Center Hours Changes 12/2024

Baytown

819 Rollingbrook Dr,
Baytown, TX 77521



Tel: 281-420-9660

Fax: 281-420-9682

Lobby Hours –

Mon – Fri 9:00am – 5:00pm

Sat: By Appointment Only

Drive Thru Hours -

Mon – Thurs: 8:30am – 5:00pm

Fri: 8:30am – 6:00pm

Sat: 9:00am – 12:00pm

Census Tract: 2537.00

Beaumont

6363 Phelan Blvd

Beaumont, TX 77706

Tel: 409-813-6100

Fax: 409-813-6199

Lobby Hours –

Mon – Fri 9:00am – 5:00pm

Sat: By Appointment Only

Drive Thru Hours –

Mon – Thurs: 8:30am – 5:00pm

Fri: 8:30am – 6:00pm

Sat: 9:00am – 12:00pm

Census Tract: 0003.06

Beechnut

4648 Beechnut St

Houston, TX 77096

Tel: 713-839-8339

Fax: 713-839-1161

Lobby Hours -



Mon-Fri: 9:00am – 5:00pm

Conroe

1965 S Loop 336 W
Conroe, TX 77304

Tel: 936-539-5750

Fax: 936-539-5757

Lobby Hours –

Mon – Fri 9:00am – 5:00pm

Sat: 9:00am – 12:00pm

Drive Thru Hours –

Mon – Thurs: 8:30am – 5:00pm

Fri: 8:30am – 6:00pm

Sat: 9:00am – 12:00pm

Census Tract: 6933.04

Crystal Beach

2385 TX-87
Crystal Beach, TX 77650

Tel: 409-684-3523

Fax: 409-684-2346

Lobby Hours –

Mon – Fri 9:00am – 5:00pm

Sat: 9:00am – 12:00pm

Drive Thru Hours –

Mon – Thurs: 8:30am – 5:00pm

Fri: 8:30am – 6:00pm

Sat: 9:00am – 12:00pm

Census Tract: 7239.00

Dickinson

4301 State Hwy 3
Dickinson, TX 77539



Tel: 281-534-2323

Fax: 281-534-2777

Lobby Hours –

Mon – Fri 9:00am – 5:00pm

Sat: By Appointment Only

Drive Thru Hours –

Mon – Thurs: 8:30am – 5:00pm

Fri: 8:30am – 6:00pm

Sat: 9:00am – 12:00pm

Census Tract: 7209.00

Fannett

16831 TX-124

Fannett, TX 77705

Tel: 409-794-3101

Fax: 409-794-3141

Lobby Hours –

Mon – Fri 9:00am – 5:00pm

Sat: By Appointment Only

Drive Thru Hours –

Mon – Thurs: 8:30am – 5:00pm

Fri: 8:30am – 6:00pm

Sat: 9:00am – 12:00pm

Census Tract: 0113.03

Friendswood

111 W Parkwood Ave

Friendswood, TX 77546

Tel: 281-648-5626

Fax: 281-648-5629

Lobby Hours –



Mon – Fri 9:00am – 5:00pm

Sat: By Appointment Only

Drive Thru Hours –

Mon – Thurs: 8:30am – 5:00pm

Fri: 8:30am – 6:00pm

Sat: 9:00am – 12:00pm

Census Tract: 7204.00

Broadway

2401 Broadway/Avenue J

Galveston, TX 77550

Tel: 409-762-7974

Fax: 409-762-9387

Lobby Hours –

Mon – Fri 9:00am – 5:00pm

Sat: 9:00am – 12:00pm

Drive Thru Hours –

Mon – Thurs: 8:30am – 5:00pm

Fri: 8:30am – 6:00pm

Sat: 9:00am – 12:00pm

Census Tract: 7244.00

Pirates Beach

13701 Termini-San Luis Pass Rd

Galveston, TX 77554

Tel: 409-737-5400

Fax: 409-737-5735

Lobby Hours -

Mon-Fri: 9:00am – 5:00pm

Drive Thru Hours –

Mon - Thurs: 8:30am – 5:00pm

Fri: 8:30am – 6:00pm



Census Tract: 7261.01

Stewart Road

6501 Stewart Rd

Galveston, TX 77551

Tel: 409-744-6353

Fax: 409-744-6358

Lobby Hours –

Mon – Fri 9:00am – 5:00pm

Sat: 9:00am – 12:00pm

Drive Thru Hours –

Mon – Thurs: 8:30am – 5:00pm

Fri: 8:30am – 6:00pm

Sat: 9:00am – 12:00pm

Census Tract: 7256.00

Hitchcock

8128 Hwy 6

Hitchcock, TX 77563

Tel: 409-986-5541

Fax: 409-986-5545

Lobby Hours –

Mon – Fri 9:00am – 5:00pm

Sat: 9:00am – 12:00pm

Drive Thru Hours –

Mon – Thurs: 8:30am – 5:00pm

Fri: 8:30am – 6:00pm

Sat: 9:00am – 12:00pm

Census Tract: 7232.00

Houston

11757 Katy FWY Suite #100

Houston, TX 77079



Tel: 281-556-6443

Fax: 281-556-9750

Lobby Hours -

Mon-Fri: 9:00am – 5:00pm

Drive Thru Hours –

Mon - Thurs: 8:30am – 5:00pm

Fri: 8:30am – 6:00pm

Census Tract: 4503.02

Kemah

1100 N Hwy 146

Kemah, TX 77565

Tel: 281-538-4483

Fax: 281-538-4443

Lobby Hours –

Mon – Fri 9:00am – 5:00pm

Sat: By Appointment Only

Drive Thru Hours –

Mon – Thurs: 8:30am – 5:00pm

Fri: 8:30am – 6:00pm

Sat: 9:00am – 12:00pm

Census Tract: 7216.00

La Marque – 1764

3000 FM 1764

La Marque, TX 77568

Tel: 409-986-5571

Drive Thru Hours –

Mon - Thurs: 8:30am – 5:00pm

Fri: 8:30am – 6:00pm



Census Tract: 7233.00

Oak Street

407 Oak St

La Marque, TX 77568

Tel: 409-938-0200

Fax: 409-938-0222

Lobby Hours –

Mon – Fri 9:00am – 5:00pm

Sat: By Appointment Only

Drive Thru Hours –

Mon – Thurs: 8:30am – 5:00pm

Fri: 8:30am – 6:00pm

Sat: 9:00am – 12:00pm

Census Tract: 7262.00

League City

111 State Hwy 3

League City, TX 77573

Tel: 281-332-6900

Fax: 281-332-3038

Lobby Hours –

Mon – Fri 9:00am – 5:00pm

Sat: By Appointment Only

Drive Thru Hours –

Mon – Thurs: 8:30am – 5:00pm

Fri: 8:30am – 6:00pm

Sat: 9:00am – 12:00pm

Census Tract: 7207.01

Liberty

1302 N Main St

Liberty, TX 77575



Tel: 936-336-8703

Fax: 936-336-7409

Lobby Hours –

Mon – Fri 9:00am – 5:00pm

Sat: By Appointment Only

Drive Thru Hours –

Mon – Thurs: 8:30am – 5:00pm

Fri: 8:30am – 6:00pm

Sat: 9:00am – 12:00pm

Census Tract: 7014.00

Mid County

10607 Memorial Blvd

Port Arthur, TX 77640

Tel: 409-729-0513

Fax: 409-729-0572

Lobby Hours -

Mon-Fri: 9:00am – 5:00pm

Drive Thru Hours –

Mon - Thurs: 8:30am – 5:00pm

Fri: 8:30am – 6:00pm

Census Tract: 0069.00

Pasadena

6731 Spencer Hwy

Pasadena, TX 77505

Tel: 281-487-4444

Fax: 281-487-4584

Lobby Hours –

Mon – Fri 9:00am – 5:00pm



Sat: By Appointment Only

Drive Thru Hours –

Mon – Thurs: 8:30am – 5:00pm

Fri: 8:30am – 6:00pm

Sat: 9:00am – 12:00pm

Census Tract: 3244.00

Pearland

2343 N Main St

Pearland, TX 77581

Tel: 281-997-9600

Fax: 281-997-9466

Lobby Hours –

Mon – Fri 9:00am – 5:00pm

Sat: By Appointment Only

Drive Thru Hours –

Mon – Thurs: 8:30am – 5:00pm

Fri: 8:30am – 6:00pm

Sat: 9:00am – 12:00pm

Census Tract: 6604.01

Santa Fe

12402 Hwy 6

Santa Fe, TX 77510

Tel: 409-925-2582

Fax: 409-925-2505

Lobby Hours –

Mon – Fri 9:00am – 5:00pm

Sat: 9:00am – 12:00pm

Drive Thru Hours –

Mon – Thurs: 8:30am – 5:00pm

Fri: 8:30am – 6:00pm



Sat: 9:00am – 12:00pm

Census Tract: 7234.03

Spring

16522 Stuebner Airline Rd
Spring, TX 77379

Tel: 281-376-4325

Fax: 281-376-5578

Lobby Hours -

Mon-Fri: 9:00am – 5:00pm

Drive Thru Hours –

Mon - Thurs: 8:30am – 5:00pm

Fri: 8:30am – 6:00pm

Census Tract: 5537.00

Texas City

3232 Palmer Hwy
Texas City, TX 77590

Tel: 409-948-1990

Fax: 409-948-6089

Lobby Hours –

Mon – Fri 9:00am – 5:00pm

Sat: 9:00am – 12:00pm

Drive Thru Hours –

Mon – Thurs: 8:30am – 5:00pm

Fri: 8:30am – 6:00pm

Sat: 9:00am – 12:00pm

Census Tract: 7219.02

The Woodlands

3000 Research Forest Dr, Suite 190
The Woodlands, TX 77381



Tel: 832-813-7172

Fax: 281-298-3434

Lobby Hours -

Mon-Fri: 9:00am – 5:00pm

Drive Thru Hours –

Mon - Thurs: 8:30am – 5:00pm

Fri: 8:30am – 6:00pm

Winnie

210 TX-124

Winnie, TX 77665

Tel: 409-296-2111

Fax: 409-296-2091

Lobby Hours –

Mon – Fri 9:00am – 5:00pm

Sat: 9:00am – 12:00pm

Drive Thru Hours –

Mon – Thurs: 8:30am – 5:00pm

Fri: 8:30am – 6:00pm

Sat: 9:00am – 12:00pm

Census Tract: 7104.01

Section 5

PERSONAL BANKING SOLUTIONS



TEXAS FIRST BANK

Helping Texans Build Texas®

PERSONAL CHECKING PRODUCTS

KASASA CASH®

Get high or **really** high interest rewards with no monthly service fees!
When monthly qualifications are met:

LEVEL 1

EARN 3.00% APY¹

on balances up to \$10,000.00 when you have 15 debit card transactions post and clear each qualifying month.

Earn 3.00% to 1.18% APY on balances over \$10,000, depending on account balance

LEVEL 2

EARN 4.00% APY¹

on balances up to \$10,000.00 when you have 30 debit card transactions post and clear each qualifying month.

Earn 4.00% to 1.27% APY on balances over \$10,000, depending on account balance

✓ Earn 0.05% APY if qualifications are not met.

✓ Up to \$39 monthly nationwide ATM withdrawal fee refunds if qualifications are met.

✓ Other monthly qualifications include must receive eStatements and 1 ACH payment or direct deposit.
\$50 minimum opening deposit.

KASASA CASH BACK®

Earn cash back for all kinds of purchases, not just gas or groceries!
When monthly qualifications are met:

LEVEL 1

EARN 3.00% CASH BACK

on purchases up to \$250 when you have 15 debit card transactions post and clear each qualifying month, up to \$7.50 a month and \$90 a year.

LEVEL 2

EARN 4.00% CASH BACK

on purchases up to \$250 when you have 30 debit card transactions post and clear each qualifying month, up to \$10.00 a month and \$120 a year.

✓ Up to \$39 monthly nationwide ATM withdrawal fee refunds if qualifications are met.

✓ Other monthly qualifications include must receive eStatements and 1 ACH payment or direct deposit.
\$50 minimum opening deposit.

FIVE STAR CHECKING

Expect more with a Five Star Checking account. This premium account earns a tiered interest rate. The more money you have in the account, the higher the interest rate is that you'll receive.

- Minimum \$2,500 to open
- \$15 monthly fee for balances below \$2,500

INCONTROL CHECKING

Not sure if you're ready to commit to electronic statements? With InControl Checking, you decide. Choose between paper or electronic statements, and get no-frills, everyday checking along with unlimited check writing. \$50 minimum opening deposit. \$4 monthly service fee that can be eliminated by using your debit card 8 times or receiving eStatements.





PERSONAL SAVINGS PRODUCTS

KASASA SAVER®

Link your Kasasa Checking to Kasasa Saver and watch your balance grow. Saver is an easy way to set funds aside each month, and keep it safe from your daily spending!

Kasasa Cash or Cash Back earnings are automatically transferred each month you qualify, plus you'll earn:

- ✓ 2.00% APY¹ on balances up to \$20,000
- ✓ 2.00% to 1.17% APY on balances over \$20,000 depending on your balance
- ✓ 0.05% APY if qualifications are not met in Kasasa Cash or Cash Back account

6 free withdrawals per month, \$3 for each thereafter.
\$50 minimum opening deposit.

INVESTMENT CDs

Get guaranteed returns on your terms without unnecessary risk. A certificate of deposit (CD) delivers fixed-rate earnings at a time of your choosing. Open a CD with at least \$1,000, pick a term between 3 months and 5 years, and earn a higher rate than a regular savings account.

Substantial penalty for early withdrawal.

SHINING STAR SAVINGS

Teach your children the importance of saving early. Help them by opening a Shining Star Savings account in their name. No minimum deposit to open, no minimum balance, competitive interest.

- Exclusively for kids under 18
- Interest compounded monthly
- 6 free withdrawals per month; \$3 for each thereafter
- A parent or guardian must open the account

INVESTMENT RETIREMENT ACCOUNTS (IRAs)

Enjoy tax benefits while saving for retirement with a Texas First Bank Traditional or Roth IRA. Open an account today and earn competitive interest on your balance. Get your balance growing so fast you may be able to retire sooner than you think!

Substantial penalty for early withdrawal.

PERSONAL MONEY MARKET

Make your savings work harder for you with a Personal Money Market account. Enjoy the flexibility of a checking account with the ability to write checks and the structure of a savings account with limited withdrawals. Plus, the more money you keep in your Personal Money Market account, the higher the interest we pay.

- Interest compounded monthly
- 6 free withdrawals per month; \$20 for each thereafter
- Minimum \$2,500 to open
- \$15 monthly fee for balances below \$2,500

STAR SAVINGS

Whether you're saving for a rainy day or a fun family vacation, get your start with a Star Savings account. Earn competitive interest rates and resist the temptation to take out funds with limited free withdrawals.

- Interest compounded monthly
- 6 free withdrawals per month; \$3 for each thereafter
- \$3 monthly fee waived with \$300 minimum balance or automatic monthly transfer from a TFB checking account (minimum of \$25)

\$300 minimum opening deposit

ADD-ON PACKAGES

KASASA PROTECT™

Protect yourself from hackers and criminals who may steal your personal information and commit fraud in your name. Add Kasasa Protect* to any checking account and get all of the following:

- Dark Web Monitoring
- 24/7 Credit Monitoring
- Lost Wallet Protection
- Monthly Credit Score + Plotter
- Full-Service Identity Restoration
- Annual Credit Reporting

\$7.99 per month for Kasasa checking account holders. \$12.99 per month for all others.

EXECUTIVE PACKAGE

Secure your valuables by adding the Executive Package to your Kasasa checking account for just \$3.99 a month.

- 3" x 5" Safe Deposit Box
- Free Notary Services
- Free Cashier's Checks
- Free Money Orders

STAR CLUB

Add Star Club benefits to the checking account of your choice for just \$10 per month.

- Common Carrier and Accidental Death and Dismemberment Insurance*
- Identity Theft Protection*
- Hotel Savings Network
- Everyday Rebates
- Enhanced Bonus Travel
- Savings on Tap
- Fraud Assist Toolbox
- My Concierge Service

FREE WITH EVERY PERSONAL CHECKING ACCOUNT LISTED²

- Online & Mobile Banking
- Budgeting Tools
- Bill Pay
- Fraud Text Alerts
- Mobile Wallet
- eStatements
- Zelle®
- Credit Score Reporting
- Telephone Banking

SENIOR AND MILITARY BENEFITS³

- Discounted Checks
- Free Cashier's Checks
- Free Money Orders
- Free Notary Services



¹ Annual Percentage Yield (APY)

² Messaging rates may apply.

³ Over the age of 50 or with the presentation of an active or retired military ID.

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Rate accurate as of 6/1/2023. Subject to change without notice. For current rates, please contact your local banking center.

Revised 06/2023

PERSONAL LOAN PRODUCTS

HOME MORTGAGE LOANS

Live in the house of your dreams with a mortgage loan through Texas First Bank.

- Competitively low rates for home purchase or refinance
- Available for primary residence, second homes, vacation homes, and investment properties
- VA mortgage loans available for Active Duty Military, Reservists, and Veterans

HOME IMPROVEMENT LOANS

Looking to renovate or repair your house? Or maybe you want to redo your landscaping? With rates that won't hurt your budget, a Home Improvement Loan can help you take your project off the back burner and turn your house into your home.

LAND & LOT LOANS

Purchase land or a lot, and build your dream home from the ground up. Enjoy competitive financing rates for lots of any size and get local decision-making and friendly service every step of the way.

INTERIM CONSTRUCTION FINANCING

We can help guide you through the construction phase of building your new primary home or secondary residence. With low rates and competitive fees, interim construction financing from Texas First covers everything related to the construction process.

HOME EQUITY LOANS

Leave your savings intact and use your home's equity to finance your next dream. With competitive rates and accommodating repayment terms, home equity loans are great for a wide range of projects and one-time expenses, like home renovation, unexpected repairs, a new boat, or even college expenses.

CONTACTLESS VISA® CREDIT CARDS

Increase your spending flexibility and make secure purchases worldwide with a Texas First Bank Contactless Visa credit card.

- No annual fee
- Competitive interest rates
- No balance transfer fee
- EMV chip and contactless card technology
- Pay your bill, access card balance, statement and transaction history online for free
- Real-time alerts and temporary card locking via the SecurLOCK™ Equip app
- Compatible with Apple Pay®, Google Pay, and Samsung Pay®

AUTO LOANS

Get the funding you need to buy a new or used car. We offer competitive rates and flexible terms. We'll even get you pre-approved so you know what's affordable and can better bargain when you step on the lot.

PERSONAL LOANS

Get a personal loan from Texas First Bank to finance whatever life throws at you. Enjoy competitive rates and flexible terms on a wide variety of personal needs, including vehicle repair, vacation, weddings, and much more. Secured and unsecured options are available.

All loans and credit cards subject to approval.



BUSINESS BANKING SOLUTIONS



TEXAS FIRST BANK

Helping Texans Build Texas®

BUSINESS ACCOUNTS

Convenient banking is a priority to us. No time to get out of the office to set up your company's bank account or financial services? With Business Concierge, we'll come to you. A dedicated account representative will come to your office and personally walk you through opening an account.

Set it up today: www.texasfirst.bank/business-concierge

CHECKING

BUSINESS CHECKING

Ideal for business with a low number of monthly transactions.

- Enjoy 125 free processed items a month, \$0.45 each thereafter
- Waive a low \$10 monthly fee with a daily balance of \$3,000 or more
- \$100 minimum opening deposit

BUSINESS CHECKING WITH INTEREST

for Sole Proprietors and Non-Profit Organizations

Earn tiered interest to maximize your earnings while managing your funds.

- Enjoy 50 free processed items a month, \$0.30 each thereafter
- Waive a low \$15 monthly fee with a daily balance of \$2,500 or more
- \$2,500 minimum opening deposit

BUSINESS ANALYZED CHECKING

Great for high-volume businesses with complex banking and Treasury Management needs.

- No transaction limits
- Low monthly and transaction fees
- Free online banking
- Earnings credit may reduce fees
- \$100 minimum opening deposit

SMALL BUSINESS ANALYZED CHECKING

Get everything your small business needs. Only pay for what you use.

- Enjoy 150 free monthly transactions, \$0.45 each thereafter
- Waive a low \$10 monthly fee with an average balance of \$10,000 or more
- Earnings credit may reduce fees
- \$50 minimum opening deposit

SAVINGS

BUSINESS SAVINGS

Earn competitive interest quarterly on your business savings.

- 6 free processed items a month, \$3 for each thereafter
- Low monthly fee waived with minimum balance of \$300 or more
- \$300 minimum opening deposit

BUSINESS MONEY MARKET

Earn competitive tiered interest while maintaining liquidity.

- 6 free processed items a month, \$20 for each thereafter
- \$15 monthly fee waived with daily balance of \$2,500 or more
- \$2,500 minimum opening deposit

BUSINESS CERTIFICATES OF DEPOSIT (CDs)

Map out your long-term business strategy with a Certificate of Deposit and cash in on guaranteed returns. Choose from a wide range of terms starting at 3 months and going up to 5 years.

No set up or maintenance fees. Minimum \$1,000 to open. \$100,000 minimum to open for Jumbo CDs.

Substantial penalty for early withdrawal.



TREASURY MANAGEMENT SOLUTIONS

ACH SERVICE



Save time and money with our ACH payment and collection solutions. ACH is an electronic alternative to paper checks that gives you the ability to originate ACH credits and debits. It's ideal for a variety of things, like payroll, paying suppliers, taxes, and collecting payments.

ACH transactions travel fast. With same-day, one-day, or two-day settlement options, you have a more efficient and accurate picture of your cash flow, while eliminating the cost of paper check preparation, processing, and reconciliation.

POSITIVE PAY SERVICE

Account fraud reaches into the billions each year and affects businesses of all sizes. Positive Pay is a simple, secure, and automated system that helps you prevent fraudulent ACH and check activity on your accounts. It's like having an alarm on your account, allowing you to monitor unusual or unauthorized activity, setup special alerts, and make pay/return decisions all through our Online Banking platform.

Images of checks and detailed ACH transaction information combined with special reconciliation features help you manage your accounts more securely and effectively.

MERCHANT CARD SERVICE



Maximize your profits by accepting more forms of payment. Whether in-store, online, or on-the-go, we offer a variety of convenient ways for your customers to pay, all designed to integrate seamlessly with your business.

Maximize your cash flow with increased operational efficiencies, next day settlement, customizable features, and competitive cost-effective pricing.

BILL PAY SERVICE

Kiss the cost of postage goodbye! It's easier than ever to pay your invoices, track payments, and manage your vendors through our Business Bill Pay Service.

Accessible 24/7, Bill Pay gives you the ability to set up one-time or recurring payments, save vendor information, and download transaction information – all from our safe and secure Online Banking platform.

BUSINESS ONLINE BANKING SERVICE



Critical and timely information is important to any successful business. Gain valuable information and insight into daily funds management with Online Banking (OLB). Access your secure information and initiate transactions anywhere, anytime using our desktop, tablet, and mobile applications.

As your business grows, scale your usage with available features including advanced reporting options, enhanced user entitlements, and additional levels of security. Assign user roles, set up multi-user approval processes, originate ACH transactions, initiate Wire payments, place Stop Payment requests, and customize reports all from our user friendly and cost-effective Online Banking platform.





BUSINESS MOBILE DEPOSIT SERVICE

Expedite single check deposits on-the-go with our Mobile Deposit Service for businesses. Use the Bank's secure smartphone app to deposit checks directly into your Texas First Bank business accounts. The check clears electronically with no deposit slip needed. Your deposit records along with an image of the check are stored in your online banking.

PAYROLL CARDS SERVICE

Eliminate the cost of writing payroll checks. Considered an employee benefit, you offer the option of depositing net payroll amounts to a personal account or customized payroll card. The card can also be used for expense reimbursement.

Issuing Payroll Cards to your employees moves you to a paperless payroll process, minimizes check fraud exposure, reduces check cashing fees, and gives your employees the option of a multi-use Mastercard® or direct deposit.

REMOTE DEPOSIT CAPTURE SERVICE

Spend less time depositing checks and more time running your business with our Remote Deposit Capture (RDC) Service. Eliminate unnecessary trips to the bank by making image-based check deposits directly from your office with a special desktop scanner.

The benefits of depositing money quicker, enhancing image record-keeping, and creating greater efficiencies are key to giving your business a successful advantage.

FUNDS TRANSFER SERVICE

 Move your money when and where you need it with our secure Online Banking funds transfer service.

Whether it's domestic and international wire transfers or an internal account-to-account transfer, the value of same-day finality of payment and immediate credit for the recipient are known benefits to all businesses.

Manage template creation and approvals at the user, account, or amount levels, set alerts, and track transactions all within our Online Banking platform. Detailed wire information is available through Online Banking or in a real-time email format.

BUSINESS LOAN PRODUCTS

BUSINESS LOANS

Local businesses are an important part of our community. Let us help your company obtain the funds you need to grow and improve. From basic working capital loans to equipment financing, you'll find what you're looking for at Texas First Bank.

- Competitive fixed or variable rates
- Flexible terms
- Experienced service and local decision-making for fast processing

LOT AND CONSTRUCTION LOANS

Give your business a permanent home. Let the experts at Texas First Bank guide you through the entire process from purchasing a lot or land, interim construction, and financing your building – all while providing competitive rates and unmatched service.

COMMERCIAL REAL ESTATE LOANS

Whether you've outgrown your current business space or are just looking for a property to invest in, Texas First Bank can provide a customized loan to meet your needs.

- Extensive real estate knowledge
- Competitive fixed or variable rates
- Loans available for a variety of needs, including:
 - Retail space
 - New and used office space
 - Investment property
 - Residential development
- Flexible down payments and low monthly payments
- Experienced, local service and decision-making for faster processing



VISA® BUSINESS CREDIT CARD

Increase your spending flexibility and make secure purchases worldwide with a contactless Texas First Bank Visa Business credit card.

- No annual fee
- Competitive interest rates
- Fraud prevention tools
- EMV chip and contactless card technology
- Real-time alerts and temporary card locking via the SecurLOCK™ Equip app



SMALL BUSINESS ADMINISTRATION (SBA) LOANS

Finance your small to mid-sized business with an SBA 7(a) or SBA 504 loan from our dedicated SBA Lending Department.

504 Loan

- Use funds for real estate purchase, new construction, expansion, renovation, and long-term equipment purchases
- Fully amortizing loans (no balloons)
- Up to 90% of the project financing available
- Fixed rate options
- Must be for-profit, owner-occupied business
- Net worth of less than \$15 million and average after-tax net profit of no more than \$5 million

7(a) Loan

- Use funds for land, new construction, business acquisitions, expansion, renovation, and long-term equipment purchases
- Fully amortizing loans (no balloons)
- Up to 90% financing available
- Terms up to 25 years, depending on use of proceeds
- Must be for-profit, owner-occupied business

For more information, visit
WWW.TEXASFIRST.BANK

All loans subject to credit approval.



ASK US ABOUT PERSONAL AND COMMERCIAL
INSURANCE FROM OUR PARTNERS* AT

TEXAS FIRST INSURANCE

* Insurance products are not a deposit, not FDIC insured, not insured by any Federal Government Agency, not guaranteed by the bank and may go down in value

Rev. 10/2023

FEE SCHEDULE



ACCOUNT INFORMATION

Information on your account is available online, via the phone, or in-person.

ONLINE | Online banking is available for both individual and commercial customers at www.texasfirst.bank

IN-PERSON | We have 27 banking centers along the Texas Gulf Coast. Visit www.texasfirst.bank/locations to find the location closest to you.

TELEPHONE | There is no cost to you for inquiries about your account using one of the following Telephone Banking phone numbers:

Brazoria/Harris County
(281) 538-2226

Brazoria/Harris County
(281) 428-2900

Galveston County
(409) 945-9889

Jefferson/Chambers County
(855) 355-8321

Liberty County
(866) 799-4855

GENERAL PROVISIONS

Statements are provided monthly on checking accounts, monthly and/or quarterly on savings accounts and annually on IRAs.

SAFE DEPOSIT BOX

Annual Rental

Available sizes vary by location. Check with your local banking center location for availability and fees.

Key Deposit	Drilling Fee
\$15.00	\$25.00 + Cost

REPORT LOST OR STOLEN VISA CARDS

Check Cards	Credit Cards
(800) 500-1044	(800) 325-3678

ACCOUNT ADD-ONS

Kasasa Protect™ for Kasasa account holders \$7.99/month
Kasasa Protect™ for non-Kasasa account holders \$12.99/month
Executive Package \$3.99/month
Star Club \$10/month

CUSTOMER SERVICES

Customer Item Sent for Collection \$11.00 + Cost
Return Check for Note Payment \$29.50
Draft Sent for Collection \$15.75
Reorder Coupon Book \$6.25



www.texasfirst.bank

Member
FDIC

MISCELLANEOUS SERVICES

Garnishment/Levies/Restraining Orders	\$50.00 + legal fees
Cashier's Check	\$6.25
Notary Fees per Signature	\$6.00
Money Order	\$3.50
Wire Transfer (outgoing)	\$26.50
Wire Transfer (incoming)	\$7.00
Wire Transfer (international)	\$26.50 + Cost
Dynamic Transfer Fee	\$5.00
Visa® Gift Card	\$5.00
Visa® Prepaid Card	\$9.95 Reload \$4.95
Visa® Travel Card	\$9.95 Reload \$4.95
Copies (per page)	\$1.00
Fax Service (first page)	\$5.00
(each additional page)	\$3.00
Preparation of Credit Verification	\$16.25
Preparation of Account Verification	\$16.25
Temporary Checks	\$1.00 first check \$.50 each additional
Lockbags	\$40.00 per bag
Foreign Currency Purchase	\$25.00 + Cost
Foreign Currency Return (Buy Back)	\$10.00 + Cost
Visa® Check Cards:	
Replacement Card or New PIN	\$6.75
Currency Conversion Fee	1% of the transaction
Non-Texas First Bank ATM Withdrawal	\$1.00 + Variable ATM Fee

(Fees for use at non-proprietary ATM's vary and will include a \$1 fee charged separately by Texas First Bank.)

**Charge assessed only if the customer has no other depository relationship with bank.*

BOOKKEEPING DEPARTMENT

Coded Accounts	\$26.50
Return Deposited Items	\$6.00
Return Mail Fee	\$10 per month for return mail addresses on active accounts
Telephone Banker PIN Reset	\$6.75
Returned Check/Insufficient Funds	\$29.50
Stop Payment Order	\$29.50
Overdraft	\$29.50
Balance Inquiry	\$3.00
Snapshot Statement	\$3.50
Assistance in Statement Balancing	\$10.00 minimum
Assistance after first 15 minutes	\$15.00/half hour
Research Items or Statements	\$15.00/half hour
Photostat Copy of Researched Items	\$1.00 per page
CD of Researched Items	\$1.00 per CD
Close New Account (within 6 months)	\$25.00*
Hold Statement	\$5.00/month
Mailing Information	\$2.00 + cost of postage/delivery
Telephone Transfer	\$5.00

SERVICE FOR NON-CUSTOMERS

Check Cashing	1.5% of the amount with a \$3 minimum
Cashier's Check Exchange	\$15.00

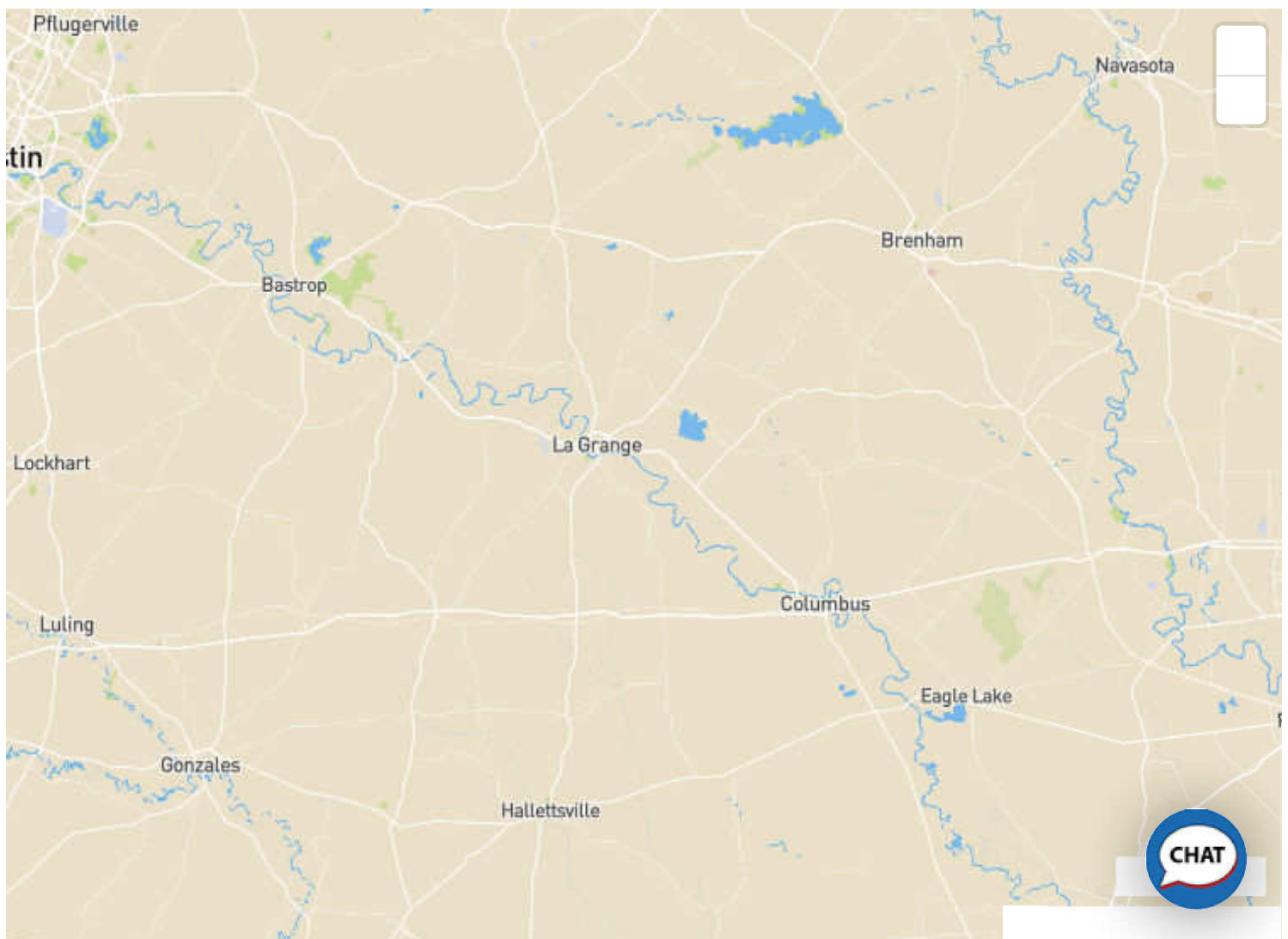
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All Banking Centers

Location	Address	Phone	
Baytown	819 Rollingbrook Dr, Baytown, TX 77521	(281) 420-9660	LEARN MORE
Beaumont	6363 Phelan Blvd, Beaumont, TX 77706	(409) 813-6100	LEARN MORE
Beechnut	4648 Beechnut St, Houston, TX 77096	(713) 839-8339	LEARN MORE
Conroe	1965 S Loop 336 W, Conroe, TX 77304	(936) 539-5750	LEARN MORE
Crystal Beach	2385 TX-87, Crystal Beach, TX 77650	(409) 684-3523	LEARN MORE
Dickinson	4301 State Hwy 3, Dickinson, TX 77539	(281) 534-2323	LEARN MORE
Fannett	16831 TX-124, Fannett, TX 77705	(409) 794-3101	LEARN MORE



Location	Address	Phone	
Friendswood	111 W Parkwood Ave, Friendswood, TX 77546	(281) 648-5626	LEARN MORE
Galveston – Broadway	2401 Broadway/Avenue J, Galveston, TX 77550	(409) 762-7974	LEARN MORE
Galveston – Pirates Beach	13701 Termini-San Luis Pass Rd, Galveston, TX 77554	(409) 737-5400	LEARN MORE
Galveston – Stewart Road	6501 Stewart Rd, Galveston, TX 77551	(409) 744-6353	LEARN MORE
Hitchcock	8128 Hwy 6, Hitchcock, TX 77563	(409) 986-5541	LEARN MORE
Houston	11757 Katy Fwy, Suite #100, Houston, TX 77079	(281) 556-6443	LEARN MORE
Kemah	1100 N Hwy 146, Kemah, TX 77565	(281) 538-4483	LEARN MORE
La Marque – 1764	3000 FM 1764, La Marque, TX 77568	(409) 986-5571	LEARN MORE
La Marque – Oak Street	407 Oak St, La Marque, TX 77568	(409) 938-0200	LEARN MORE
League City	111 State Hwy 3, League City, TX 77573	(281) 332-6900	LEARN MORE
Liberty	1302 N Main St, Liberty, TX 77575	(936) 336-8703	LEARN MORE



Location	Address	Phone	
Mid County	10607 Memorial Blvd, Port Arthur, TX 77640	(409) 729-0513	LEARN MORE
Pasadena	6731 Spencer Hwy, Pasadena, TX 77505	(281) 487-4444	LEARN MORE
Pearland	2343 N Main St, Pearland, TX 77581	(281) 997-9600	LEARN MORE
Santa Fe	12402 Hwy 6, Santa Fe, TX 77510	(409) 925-2582	LEARN MORE
Spring	16522 Stuebner Airline Rd, Spring, TX 77379	(281) 376-4325	LEARN MORE
Texas City	3232 Palmer Hwy, Texas City, TX 77590	(409) 948-1990	LEARN MORE
The Woodlands	3000 Research Forest Dr, Suite 190, The Woodlands, TX 77381	(832) 813-7172	LEARN MORE
Winnie	210 TX-124, Winnie, TX 77665	(409) 296-2111	LEARN MORE

Standalone ATMs



Location	Address
Alvin Antique Center	2500 South Loop Hwy 35, Alvin, TX 77511
Bacliff	100 Grand Avenue, Bacliff, TX 77518
Baytown – Cedar Bend	10110 Twisted Oak Street, Baytown, TX 77521
Clear Lake Regional Hospital	500 West Medical Center Boulevard, Webster, TX 77598, (Hospital Lobby & Cardiac Unit)
Crystal Beach – ATM	2390 State Highway 87, Crystal Beach, TX 77650
Daisetta ATM	112 B N. Main Street, Daisetta, TX 77533
Dickinson – Veasey Family Health	5675 FM 646, Dickinson, TX 77539
Galveston – Coburn’s Parking Lot	5915B Broadway Avenue J, Galveston, TX 77551
Galveston – Pleasure Pier	2501 Seawall Boulevard, Galveston, TX 77550, ATMs located at Pier Entrance & Party Zone
Galveston – Stewart Beach / UTMB	713 University Drive Blvd, Galveston, TX 77550
Kemah Boardwalk – Boardwalk Inn Garage	8 11th Avenue Kemah, TX 77565
Kemah Boardwalk – Lighthouse Buffet	3 11th Avenue, Kemah, Texas 77565
Kemah Boardwalk – Saltgrass	301 Kipp Avenue, Kemah, TX 77565
La Marque – Greater Barbour’s Church	7420 FM 1765, Texas City, TX 77591



Location	Address
La Marque – Outlet Mall	13023 Delaney Road, La Marque, TX 77568
League City – Shell Station	3390 FM Rd 518 East, League City, TX 77573
Pasadena – Fairmont	7213 Fairmont Parkway, Pasadena, TX 77505
Santa Fe – Santa Fe Car Wash	15710 Highway 6, Santa Fe, TX 77517
Santa Fe – Conoco Station	3609 North FM 646, Santa Fe, Texas 77510
Santa Fe – Jackson Street	4122 Jackson Street, Santa Fe, Texas 77517
South Shore Harbour – Chevron Station	3026 Marina Bay Drive, League City, TX 77573
Texas City – 21st Street	910 21st Street, Texas City, TX 77590
Texas City – College of the Mainland	1200 Amburn Road 77590, Texas City, TX 77590
Texas City – Mainland Medical Center	6801 Emmett F Lowry, Expressway, Texas City, Texas 77590
Tiki Island	103 Tiki Drive, Tiki Island, Texas 77554

SBA Main Offices



Location	Address	Phone	
Conroe – SBA	1965 S Loop 336 W, Conroe, TX 77304	(936) 539-5750	LEARN MORE
Arlington – SBA	2225 E. Randol Mill Road, Suite 422, Arlington, TX 76011	(817) 635-4522	LEARN MORE
Pearland – SBA	2343 North Main Street, Pearland, TX 77581	(281) 485-7270	LEARN MORE

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 English



Texas First Bank Branch/ATM Locations

BranchID	Branch Type	BranchName	ADDRESS	Lobby Hours	DriveThru Hours	ATM (Cash dispenser only or full service)	Night Drop	Deposit Products	Loan Products	Safe Deposit Box	Phone	MSA name	County Name	Income Tract Level	Number of ATM Machines
11	N	Texas City	3232 PALMER HWY, TEXAS CITY, TX, 77590	M-Fri 9a-5p; Sat 9a-12p	M-Th 8:30a-5p Fri 8:30a-6p; Sat 9a - 12p	Full Service	Yes	Yes	Yes	Yes	409-948-1990	HOUSTON-THE WOODLANDS-SUGAR LAND, TX	Galveston	Moderate	1
12	B	Kemah	1100 Highway 146, Kemah, TX 77565	M-Fri 9a-5p; Sat Appt Only	M-Th 8:30a-5p Fri 8:30a-6p; Sat 9a - 12p	Full Service	Yes	Yes	Yes	Yes	281-538-4483	HOUSTON-THE WOODLANDS-SUGAR LAND, TX	Galveston	Middle	1
14	B	La Marque-Oak Street	407 Oak Street, La Marque, TX 77568	M-Fri 9a-5p; Sat Appt Only	M-Th 8:30a-5p Fri 8:30a-6p; Sat 9a - 12p	Full Service	Yes	Yes	Yes	Yes	409-938-0200	HOUSTON-THE WOODLANDS-SUGAR LAND, TX	Galveston	Moderate	1
15	B	Winnie	210 Hwy 124, Winnie, TX 77665	M-Fri 9a-5p; Sat 9a-12p	M-Th 8:30a-5p Fri 8:30a-6p; Sat 9a - 12p	Full Service	Yes	Yes	Yes	Yes	409-296-2111	HOUSTON-THE WOODLANDS-SUGAR LAND, TX	Chambers	Moderate	1
16	B	Fannett	16831 Hwy 124, Fannett, TX 77705	M-Fri 9a-5p; Sat Appt Only	M-Th 8:30a-5p Fri 8:30a-6p; Sat 9a - 12p	Full Service	Yes	Yes	Yes	Yes	409-794-3101	BEAUMONT-PORT ARTHUR, TX	Jefferson	Upper	1
17	B	Baytown	819 Rollingbrook Drive, Baytown , TX 77521	M-Fri 9a-5p; Sat Appt Only	M-Th 8:30a-5p Fri 8:30a-6p; Sat 9a - 12p	Full Service	Yes	Yes	Yes	Yes	281-420-9660	HOUSTON-THE WOODLANDS-SUGAR LAND, TX	Harris	Moderate	1
19	A	Mid County	10607 Memorial Blvd, Port Arthur, TX 77640	M-Fri 9a-5p	M-Th 8:30a-5p Fri 8:30a-6p	Full Service	Yes	Yes	Yes	Yes	409-729-0513	BEAUMONT-PORT ARTHUR, TX	Jefferson	Upper	1
21	B	Galveston-Stewart Rd.	6501 Stewart Rd, Galveston, TX 77551	M-Fri 9a-5p; Sat 9a-12p	M-Th 8:30a-5p Fri 8:30a-6p; Sat 9a - 12p	Full Service	Yes	Yes	Yes	Yes	409-744-6353	HOUSTON-THE WOODLANDS-SUGAR LAND, TX	Galveston	Moderate	1
22	B	Galveston-Broadway	2401 Broadway, Galveston, TX 77550	M-Fri 9a-5p; Sat 9a-12p	M-Th 8:30a-5p Fri 8:30a-6p; Sat 9a - 12p	Full Service	Yes	Yes	Yes	Yes	409-762-7974	HOUSTON-THE WOODLANDS-SUGAR LAND, TX	Galveston	Moderate	1
23	B	Galveston-Pirates Beach	13701 Termini-San Luis Pass RD Galveston, TX 77554	M-Fri 9a-5p	M-Th 8:30a-5p Fri 8:30a-6p	Full Service	Yes	Yes	Yes	No	409-737-5400	HOUSTON-THE WOODLANDS-SUGAR LAND, TX	Galveston	Upper	1
25	A	Crystal Beach	2385 Hwy 87, Crystal Beach , TX 77650	M-Fri 9a-5p; Sat 9a-12p	M-Th 8:30a-5p Fri 8:30a-6p; Sat 9a - 12p	N/A	Yes	Yes	Yes	No	409-684-3523	HOUSTON-THE WOODLANDS-SUGAR LAND, TX	Galveston	Middle	0
26	B	Pasadena	6731 Spencer Hwy, Pasadena, TX 77505	M-Fri 9a-5p; Sat Appt Only	M-Th 8:30a-5p Fri 8:30a-6p; Sat 9a - 12p	Full Service	Yes	Yes	Yes	Yes	281-487-4444	HOUSTON-THE WOODLANDS-SUGAR LAND, TX	Harris	Moderate	1
29	B	Liberty	1302 North Main, Liberty, TX 77575	M-Fri 9a-5p; Sat Appt Only	M-Th 8:30a-5p Fri 8:30a-6p; Sat 9a - 12p	Full Service	Yes	Yes	Yes	Yes	936-336-8703	HOUSTON-THE WOODLANDS-SUGAR LAND, TX	Liberty	Moderate	1
31	B	Hitchcock	8128 Hwy 6, Hitchcock, TX 77563	M-Fri 9a-5p; Sat 9a-12p	M-Th 8:30a-5p Fri 8:30a-6p; Sat 9a - 12p	Full Service	Yes	Yes	Yes	Yes	409-986-5541	HOUSTON-THE WOODLANDS-SUGAR LAND, TX	Galveston	Middle	1
32	E	La Marque-1764	3000 Fm 1764, La Marque, TX 77568	No Lobby Services	M-Th 8:30a-5p Fri 8:30a-6p	Full Service	Yes	Yes	Yes	No	409-986-5571	HOUSTON-THE WOODLANDS-SUGAR LAND, TX	Galveston	Middle	1
35	B	Beaumont West	6363 Phelan Blvd, Beaumont, TX 77706	M-Fri 9a-5p; Sat Appt Only	M-Th 8:30a-5p Fri 8:30a-6p; Sat 9a - 12p	Full Service	Yes	Yes	Yes	No	409-813-6100	BEAUMONT-PORT ARTHUR, TX	Jefferson	Upper	1
41	B	Santa Fe	12402 Highway 6, Santa Fe, TX 77510	M-Fri 9a-5p; Sat 9a-12p	M-Th 8:30a-5p Fri 8:30a-6p; Sat 9a - 12p	Full Service	Yes	Yes	Yes	Yes	409-925-2582	HOUSTON-THE WOODLANDS-SUGAR LAND, TX	Galveston	Middle	1
42	B	Dickinson	4301 Highway 3, Dickinson , TX 77539	M-Fri 9a-5p; Sat Appt Only	M-Th 8:30a-5p Fri 8:30a-6p; Sat 9a - 12p	Full Service	Yes	Yes	Yes	Yes	281-534-2323	HOUSTON-THE WOODLANDS-SUGAR LAND, TX	Galveston	Middle	1

Texas First Bank Branch/ATM Locations

BranchID	Branch Type	BranchName	ADDRESS	Lobby Hours	DriveThru Hours	ATM (Cash dispenser only or full service)	Night Drop	Depsoit Products	Loan Products	Safe Deposit Box	Phone	MSA name	County Name	Income Tract Level	Number of ATM Machines
43	B	Leaque City	111 South Hwy 3, League City , TX 77573	M-Fri 9a-5p; Sat Appt Only	M-Th 8:30a-5p Fri 8:30a-6p; Sat 9a - 12p	Full Service	Yes	Yes	Yes	Yes	281-332-6900	HOUSTON-THE WOODLANDS-SUGAR LAND, TX	Galveston	Upper	1
45	B	Friendswood	111 W Parkwood Ave, Friendswood, TX 77546	M-Fri 9a-5p; Sat Appt Only	M-Th 8:30a-5p Fri 8:30a-6p; Sat 9a - 12p	Full Service	Yes	Yes	Yes	Yes	281-648-5626	HOUSTON-THE WOODLANDS-SUGAR LAND, TX	Galveston	Upper	1
47	B	Pearland	2343 North Main Street, Pearland, TX 77581	M-Fri 9a-5p; Sat Appt Only	M-Th 8:30a-5p Fri 8:30a-6p; Sat 9a - 12p	Full Service	Yes	Yes	Yes	Yes	281-997-9600	HOUSTON-THE WOODLANDS-SUGAR LAND, TX	Brazoria	Middle	1
65	B	Houston	11757 Katy Freeway Suite 100, Houston , TX 77079	M-Fri 9a-5p	M-Th 8:30a-5p Fri 8:30a-6p	Cash Dispenser Only	Yes	Yes	Yes	Yes	281-556-6443	HOUSTON-THE WOODLANDS-SUGAR LAND, TX	Harris	Middle	1
66	B	Beechnut	4648 Beechnut, Houston , TX 77096	M-Fri 9a-5p	M-Th 8:30a-5p Fri 8:30a-6p	Full Service	Yes	Yes	Yes	No	713-839-8339	HOUSTON-THE WOODLANDS-SUGAR LAND, TX	Harris	Income Not Available	1
67	B	Spring	16522 Stuebner Airline, Spring, TX 77379	M-Fri 9a-5p	M-Th 8:30a-5p Fri 8:30a-6p	Full Service	Yes	Yes	Yes	No	281-376-4325	HOUSTON-THE WOODLANDS-SUGAR LAND, TX	Harris	Middle	1
68	B	The Woodlands	3000 Research Forest Dr. Suite 190, The Woodlands, TX 77381	M-Fri 9a-5p	M-Th 8:30a-5p Fri 8:30a-6p	Full Service	Yes	Yes	Yes	Yes	832-813-7172	HOUSTON-THE WOODLANDS-SUGAR LAND, TX	Montgomery	Upper	1
69	B	Conroe	1965 S Loop 336 W, Conroe, TX 77304	M-Fri 9a-5p; Sat 9a-12p	M-Th 8:30a-5p Fri 8:30a-6p; Sat 9a - 12p	Full Service	Yes	Yes	Yes	Yes	936-539-5750	HOUSTON-THE WOODLANDS-SUGAR LAND, TX	Montgomery	Income Not Available	1
597103	L	SBA Arlington	2225 E. Randol Mill Rd Suite 422, Arlington, TX 70611	No Lobby Services	No drivethru	N/A	No	No	Yes	No	817-652-7474	FORT WORTH-ARLINGTON-GRAPEVINE, TX	Tarrant	Middle	0
	F	Alvin Antique Center	2500 South Loop Hwy 35, Alvin, TX 77511	No Lobby Services	No drivethru	Full Service	No	No	No	No	N/A	HOUSTON-THE WOODLANDS-SUGAR LAND, TX	Brazoria	Low	1
	C	Bacliff	100 Grand Avenue, Bacliff, TX 77518	No Lobby Services	No drivethru	Cash Dispenser Only	No	No	No	No	N/A	HOUSTON-THE WOODLANDS-SUGAR LAND, TX	Galveston	Low	1
	C	Baytown Cedar Bend	10110 Twisted Oak Street, Baytown , TX 77521	No Lobby Services	No drivethru	Cash Dispenser Only	No	No	No	No	N/A	HOUSTON-THE WOODLANDS-SUGAR LAND, TX	Chambers	Upper	1
	C	Clear Lake Regional Hospital	500 West Medical Center Blvd, Webster, TX 77598	No Lobby Services	No drivethru	Cash Dispenser Only	No	No	No	No	N/A	HOUSTON-THE WOODLANDS-SUGAR LAND, TX	Harris	Moderate	2
	F	Crystal Beach	2390 Hwy 87, Crystal Beach , TX 77650	No Lobby Services	No drivethru	Full Service	No	No	No	No	N/A	HOUSTON-THE WOODLANDS-SUGAR LAND, TX	Galveston	Middle	1
	C	Daisetta ATM	112 B N. Main Street, Daisetta, TX 77533	No Lobby Services	No drivethru	Cash Dispenser Only	No	No	No	No	N/A	HOUSTON-THE WOODLANDS-SUGAR LAND, TX	Liberty	Moderate	1
	F	Dickinson -Veasey Family Health	5675 FM 646, Dickinson , TX 77539	No Lobby Services	No drivethru	Full Service	No	No	No	No	N/A	HOUSTON-THE WOODLANDS-SUGAR LAND, TX	Galveston	Upper	1
	C	Galveston Pleasure Pier	2501 Seawall Blvd, Galveston, TX 77550	No Lobby Services	No drivethru	Cash Dispenser Only	No	No	No	No	N/A	HOUSTON-THE WOODLANDS-SUGAR LAND, TX	Galveston	Upper	2
	C	Galveston Stewart Beach/UTMB	713 University Blvd, Galveston, TX 77550	No Lobby Services	No drivethru	Cash Dispenser Only	No	No	No	No	N/A	HOUSTON-THE WOODLANDS-SUGAR LAND, TX	Galveston	Middle	1
	C	Galveston-Coburn's Parking Lot	5915B Broadway Avenue J, Galveston, TX 77551	No Lobby Services	No drivethru	Cash Dispenser Only	No	No	No	No	N/A	HOUSTON-THE WOODLANDS-SUGAR LAND, TX	Galveston	Middle	1

Texas First Bank Branch/ATM Locations

BranchID	Branch Type	BranchName	ADDRESS	Lobby Hours	DriveThru Hours	ATM (Cash dispenser only or full service)	Night Drop	Depsoit Products	Loan Products	Safe Deposit Box	Phone	MSA name	County Name	Income Tract Level	Number of ATM Machines
	C	Kemah Boardwalk-Boardwalk Inn Garage	8 11th Avenue, Kemah , TX 77565	No Lobby Services	No drivethru	Cash Dispenser Only	No	No	No	No	N/A	HOUSTON-THE WOODLANDS-SUGAR LAND, TX	Galveston	Middle	1
	C	Kemah Boardwalk – Lighthouse Buffet	3 11th Avenue, Kemah, TX 77565	No Lobby Services	No drivethru	Cash Dispenser Only	No	No	No	No	N/A	HOUSTON-THE WOODLANDS-SUGAR LAND, TX	Galveston	Middle	2
	C	Kemah Boardwalk – Saltgrass	301 Kipp Ave, Kemah , TX 77565	No Lobby Services	No drivethru	Cash Dispenser Only	No	No	No	No	N/A	HOUSTON-THE WOODLANDS-SUGAR LAND, TX	Galveston	Middle	1
	C	La Marque Great Barbours Chapel/Church	7420 FM 1765, Texas City , TX 77591	No Lobby Services	No drivethru	Cash Dispenser Only	No	No	No	No	N/A	HOUSTON-THE WOODLANDS-SUGAR LAND, TX	Galveston	Moderate	1
	C	La Marque Outlet Mall	13023 Delaney Rd, La Marque, TX 77568	No Lobby Services	No drivethru	Cash Dispenser Only	No	No	No	No	N/A	HOUSTON-THE WOODLANDS-SUGAR LAND, TX	Galveston	Middle	1
	C	League City -Shell Station	3390 FM 518 East, League City , TX 77573	No Lobby Services	No drivethru	Cash Dispenser Only	No	No	No	No	N/A	HOUSTON-THE WOODLANDS-SUGAR LAND, TX	Galveston	Middle	1
	F	Pasadena Fairmont	7213 Fairmont Parkway, Pasadena, TX 77505	No Lobby Services	No drivethru	Full Service	No	No	No	No	N/A	HOUSTON-THE WOODLANDS-SUGAR LAND, TX	Harris	Middle	1
	C	Santa Fe Jackson Street	4122 Jackson Street, Santa Fe, TX 77517	No Lobby Services	No drivethru	Cash Dispenser Only	No	No	No	No	N/A	HOUSTON-THE WOODLANDS-SUGAR LAND, TX	Galveston	Middle	1
	C	Santa Fe Car Wash	15710 Highway 6, Santa Fe, TX 77517	No Lobby Services	No drivethru	Cash Dispenser Only	No	No	No	No	N/A	HOUSTON-THE WOODLANDS-SUGAR LAND, TX	Galveston	Middle	1
	C	Santa Fe-Conoco Station	3609 North FM 646, Santa Fe, TX 77510	No Lobby Services	No drivethru	Cash Dispenser Only	No	No	No	No	N/A	HOUSTON-THE WOODLANDS-SUGAR LAND, TX	Galveston	Middle	1
	C	South Shore Harbour-Chevron Station	3026 Marina Bay Drive, League City , TX 77573	No Lobby Services	No drivethru	Cash Dispenser Only	No	No	No	No	N/A	HOUSTON-THE WOODLANDS-SUGAR LAND, TX	Galveston	Upper	1
	C	Texas City 21st	910 21st Street, Texas City TX, 77590	No Lobby Services	No drivethru	Cash Dispenser Only	No	No	No	No	N/A	HOUSTON-THE WOODLANDS-SUGAR LAND, TX	Galveston	Moderate	1
	C	Texas City College of the Mainland	1200 Amburn Rd, Texas City, TX 77590	No Lobby Services	No drivethru	Cash Dispenser Only	No	No	No	No	N/A	HOUSTON-THE WOODLANDS-SUGAR LAND, TX	Galveston	Moderate	1
	C	Texas City-Mainland Medical Center	6801 Emmett F Lowry Expressway, Texas City, TX 77590	No Lobby Services	No drivethru	Cash Dispenser Only	No	No	No	No	N/A	HOUSTON-THE WOODLANDS-SUGAR LAND, TX	Galveston	Moderate	1
	C	Tiki Island	103 Tiki Drive, Tiki Island, TX 77554	No Lobby Services	No drivethru	Cash Dispenser Only	No	No	No	No	N/A	HOUSTON-THE WOODLANDS-SUGAR LAND, TX	Galveston	Upper	1

Texas First Bank

Texas City, TX 77590

0000473266

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Name of Reporting Institution

City, State, ZIP

RSSD ID

Agency

Location ID - Name	Address Details				Geographic Details				Demographic Details			Timeline Details		
	Location Type	Street Address	City	State	ZIP Code	MSA/MD	State Code	Count y Code	Census Tract	Minority Population Percent	Percent Median Family Income	Census Tract Income	Open Date	Close Date
- League City -Shell Station	ATM (CD)	3390 FM 518 East	League City	Tx	77573	26420	48	167	7212.05	33.92%	112.47%	Middle		
11 - Texas City	Branch/ATM	3232 PALMER HWY	Texas City	TX	77590	26420	48	167	7219.02	65.10%	67.79%	Moderate		
12 - Kemah	Branch/ATM	1100 Highway 146	Kemah	TX	77565	26420	48	167	7216.00	42.38%	80.54%	Middle		
14 - La Marque-Oak Street	Branch/ATM	407 Oak Street	La Marque	TX	77568	26420	48	167	7262.00	71.47%	63.81%	Moderate		
15 - Winnie	Branch/ATM	210 Hwy 124	Winnie	TX	77665	26420	48	071	7104.01	40.36%	69.45%	Moderate		
16 - Fannett	Branch/ATM	16831 Hwy 124	Fannett	TX	77705	13140	48	245	0113.03	18.84%	163.71%	Upper		
17 - Baytown	Branch/ATM	819 Rollingbrook Drive	Baytown	TX	77521	26420	48	201	2537.00	70.72%	69.13%	Moderate		
19 - Mid County	Branch/ATM	10607 Memorial Blvd	Port Arthur	TX	77640	13140	48	245	0069.00	74.84%	135.45%	Upper		
21 - Galveston-Stewart Rd.	Branch/ATM	6501 Stewart Rd	Galveston	TX	77551	26420	48	167	7256.00	50.37%	65.17%	Moderate		
22 - Galveston-Broadway	Branch/ATM	2401 Broadway	Galveston	TX	77550	26420	48	167	7244.00	53.50%	70.32%	Moderate		
23 - Galveston-Pirates Beach	Branch/ATM	13701 FM 3005	Galveston	TX	77554	26420	48	167	7261.01	13.48%	168.06%	Upper		
25 - Crystal Beach	Branch	2385 Hwy 87	Crystal Beach	TX	77650	26420	48	167	7239.00	17.36%	105.75%	Middle		
26 - Pasadena	Branch/ATM	6731 Spencer Hwy	Pasadena	TX	77505	26420	48	201	3422.00	67.71%	75.45%	Moderate		
29 - Liberty	Branch/ATM	1302 North Main	Liberty	TX	77575	26420	48	291	7014.00	52.37%	76.41%	Moderate		
31 - Hitchcock	Branch/ATM	8128 Hwy 6	Hitchcock	TX	77563	26420	48	167	7232.00	59.20%	96.74%	Middle		
32 - La Marque-1764	Drive Thru Only with ATM	3000 Fm 1764	La Marque	TX	77568	26420	48	167	7233.00	37.76%	116.96%	Middle		
35 - Beaumont West	Branch/ATM	6363 Phelan Blvd	Beaumont	Tx	77706	13140	48	245	0003.06	33.41%	140.19%	Upper	01/18/2022	
41 - Santa Fe	Branch/ATM	12402 Highway 6	Santa Fe	TX	77510	26420	48	167	7234.03	23.14%	107.22%	Middle		
42 - Dickinson	Branch/ATM	4301 Highway 3	Dickinson	TX	77539	26420	48	167	7209.00	50.75%	104.37%	Middle		
43 - League City	Branch/ATM	111 South Hwy 3	League City	TX	77573	26420	48	167	7207.01	45.80%	134.70%	Upper		
45 - Friendswood	Branch/ATM	111 W Parkwood Ave	Friendswood	TX	77546	26420	48	167	7204.00	28.17%	236.43%	Upper		
47 - Pearland	Branch/ATM	2343 North Main Street	Pearland	TX	77581	26420	48	039	6604.01	60.57%	101.60%	Middle		
65 - Houston	Branch/ATM	11757 Katy Freeway	Houston	TX	77079	26420	48	201	4503.02	64.97%	84.02%	Middle		

Texas First Bank		Texas City, TX 77590										0000473266	2
Name of Reporting Institution		City, State, ZIP										RSSD ID	Agency
66 - Beechnut	Branch/ATM	4648 Beechnut St	Houston	TX	77096	26420	48	201	4129.01	64.24%	0.00%	Not Applicable	
67 - Spring	Branch/ATM	16522 Stuebner Airline Rd	Spring	TX	77379	26420	48	201	5537.00	55.09%	109.07%	Middle	
68 - The Woodlands	Branch/ATM	3000 Research Forest Dr.	The Woodlands	TX	77381	26420	48	339	6908.00	30.99%	163.13%	Upper	
69 - Conroe	Branch/ATM	1965 S Loop 336 W	Conroe	TX	77304	26420	48	339	6933.04	34.41%	0.00%	Not Applicable 02/26/2024	
7606 - Galveston Pleasure Pier #1	ATM (CD)	2501 Seawall Blvd	Galveston	TX	77550	26420	48	167	7241.01	33.38%	133.92%	Upper	
7607 - Galveston Pleasure Pier - Games	ATM (CD)	2501 Seawall Blvd	Galveston	TX	77550	26420	48	167	7241.01	33.38%	133.92%	Upper	
7609 - Pasadena Fairmont	ATM	7213 Fairmont Parkway	Pasadena	TX	77505	26420	48	201	3421.00	61.21%	103.74%	Middle	
7611 - Texas City 21st Street - Tradewinds	ATM (CD)	910 21st Street	Texas City	TX	77590	26420	48	167	7223.00	65.77%	53.90%	Moderate	
7612 - Texas City - Mainland Medical Center	ATM (CD)	6801 Emmett F Lowry Expressway	Texas City	TX	77590	26420	48	167	7227.00	89.04%	78.15%	Moderate	
7613 - Texas City - College of Mainland	ATM (CD)	1200 Amburn Road	Texas City	TX	77590	26420	48	167	7227.00	89.04%	78.15%	Moderate	
7615 - Kemah Boardwalk Inn Garage	ATM (CD)	8 11th Avenue	Kemah	TX	77565	26420	48	167	7216.00	42.38%	80.54%	Middle	
7616 - Kemah Lighthouse #1	ATM (CD)	3 11th Avenue	Kemah	TX	77565	26420	48	167	7216.00	42.38%	80.54%	Middle	
7617 - Kemah Lighthouse #2	ATM (CD)	3 11th Avenue	Kemah	TX	77566	26420	48	167	7216.00	42.38%	80.54%	Middle	
7618 - Kemah Boardwalk Saltgrass	ATM (CD)	301 Kipp Avenue	Kemah	TX	77565	26420	48	167	7216.00	42.38%	80.54%	Middle	
7619 - South Shore Habor -Chevron Station	ATM (CD)	3026 Marina Bay Drive	League City	TX	77573	26420	48	167	7215.01	30.13%	159.96%	Upper	
7620 - Bacliff	ATM (CD)	100 Grand Ave	Bacliff	TX	77518	26420	48	167	7217.01	51.72%	39.23%	Low	
7622 - La Marque -Greater Barbour's Church	ATM (CD)	7420 FM 1765	Texas City	TX	77591	26420	48	167	7227.00	89.04%	78.15%	Moderate	
7625 - Galveston-Coburn's Parking Lot	ATM (CD)	5915B Broadway Avenue J	Galveston	TX	77551	26420	48	167	7253.00	58.04%	82.45%	Middle	
7628 - Galveston Stewart Beach/UTMB (University)	ATM (CD)	713 University Drive	Galveston	TX	77550	26420	48	167	7243.00	46.48%	81.14%	Middle	
7630 - Baytown Cedar Bend (Twisted Oak)	ATM (CD)	10110 Twisted Oak	Baytown	TX	77521	26420	48	071	7102.01	50.99%	150.41%	Upper	
7632 - Crystal Beach ATM	ATM	2390 Hwy 87	Crystal Beach	TX	77650	26420	48	167	7239.00	17.36%	105.75%	Middle	
7635 - Santa Fe-Conoco Station (646/1764)	ATM (CD)	3609 North FM 646	Santa Fe	TX	77510	26420	48	167	7233.00	37.76%	116.96%	Middle	
7636 - Santa Fe - Santa Fe Car Wash (Santa Fe HS)	ATM (CD)	15710 Highway 6	Santa Fe	TX	77510	26420	48	167	7234.03	23.14%	107.22%	Middle	
7637 - Santa Fe Jackson Street	ATM (CD)	4122 Jackson street	Santa Fe	TX	77510	26420	48	167	7234.03	23.14%	107.22%	Middle	
7639 - Tiki Island	ATM (CD)	103 Tiki Drive	Tiki Island	TX	77554	26420	48	167	7238.00	23.30%	159.12%	Upper	
7641 - La Marque Outlet Mall	ATM (CD)	13023 Delaney Road	La Marque	TX	77568	26420	48	167	7232.00	59.20%	96.74%	Middle	

DELIVERY SYSTEM DETAILS (ALL LOCATIONS)

Texas First Bank		Texas City, TX 77590										0000473266		2	
Name of Reporting Institution		City, State, ZIP										RSSD ID		Agency	
7648 - Clear Lake Regional Hospital (CLRMC - Main Lobby)	ATM (CD)	500 W Medical Center Blvd	Webster	TX	77598	26420	48	201	3411.01	66.55%	74.71%	Moderate			
7649 - Clear Lake Regional (CLRMC - Cardiac Hospital)	ATM (CD)	500 W Medical Center Blvd	Webster	TX	77598	26420	48	201	3411.01	66.55%	74.71%	Moderate			
7654 - Dickinson -Veasey Family Health (Bay Colony)	ATM	5675 FM 646	Dickinson	TX	77539	26420	48	167	7206.02	48.54%	139.77%	Upper			
7655 - Alvin Antique Center	ATM	2500 South Loop 35	Alvin	TX	77511	26420	48	039	6612.00	46.59%	45.10%	Low			
7657 - Daisetta ATM	ATM (CD)	112 B N Main	Daisetta	TX	77533	26420	48	291	7013.00	19.12%	73.18%	Moderate	10/29/2024		

Notes Federal Financial Institutions Examination Council (FFIEC) Demographic Data for 2025.
:

User Filter

Locations / 2025 / Texas First Bank

AND Geographic Area In (Beamont-Port Arthur, The Houston-The Woodlands-SugarLand)



Section 6

The screenshot displays a mobile application interface with a list of items. Each item has a small icon on the left, a text label in the middle, and a small icon on the right. The items are arranged in a grid-like fashion. The text labels include various names and descriptions, some of which are partially obscured by the app's UI elements. The overall layout is clean and modern, with a white background and blue accents.

and observe: all action is **purposeful** (all agents have goals)

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Journal of Internal Medicine 255: 103–110

and Weaver: 15 October 2000, 12:00 UTC (1)

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and Garber: 10 (Table 3, Panel 14, Graph 1)

Editorial: Subversion, Cloning, Craft
 Edited by: E. A. Rieuwerts, erieuwerts@maths.leeds.ac.uk
 10 November 2016



and Skarke (2010) and Parnell (2011) have

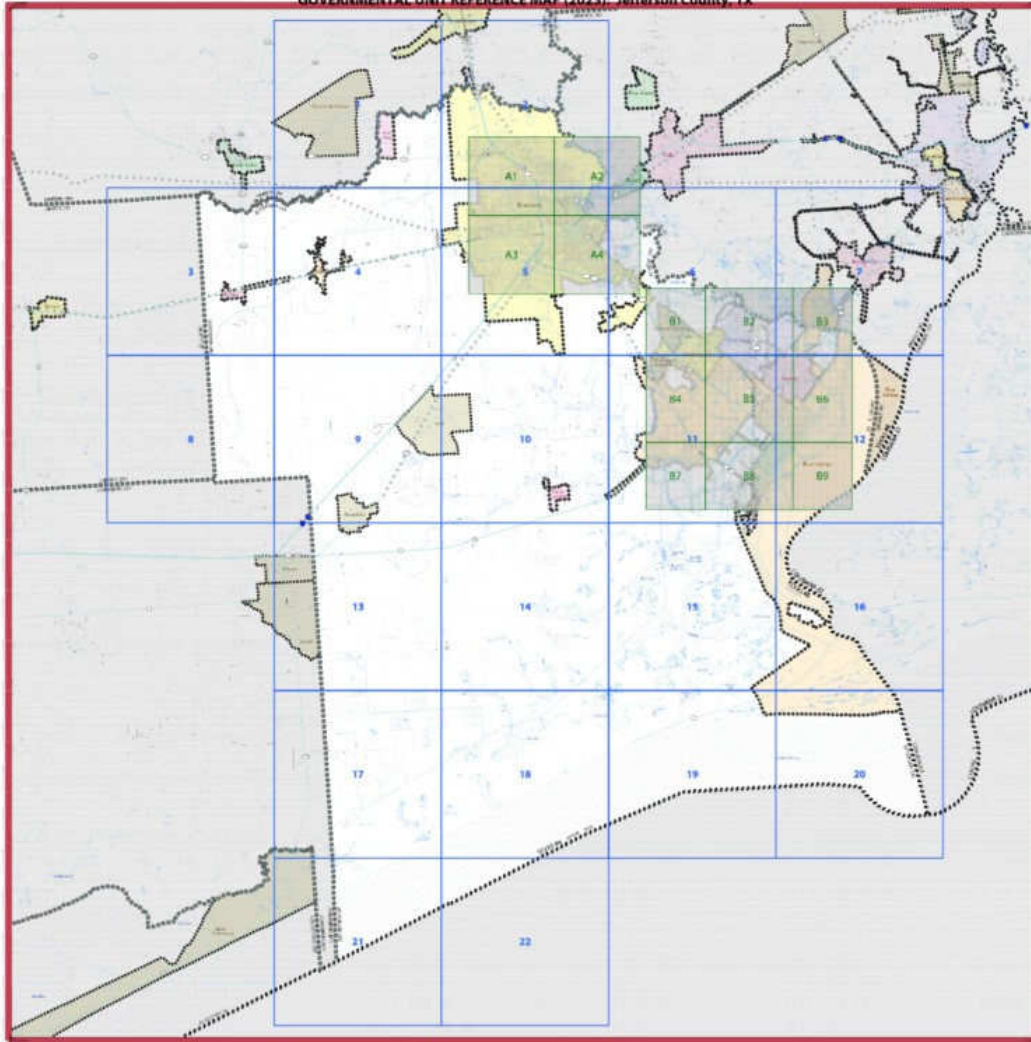
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stat. Source: 77-100000-2. Percent 100; total 100.

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Journal of Internal Medicine 255: 105–112

GOVERNMENTAL UNIT REFERENCE MAP (2023): Jefferson County, TX

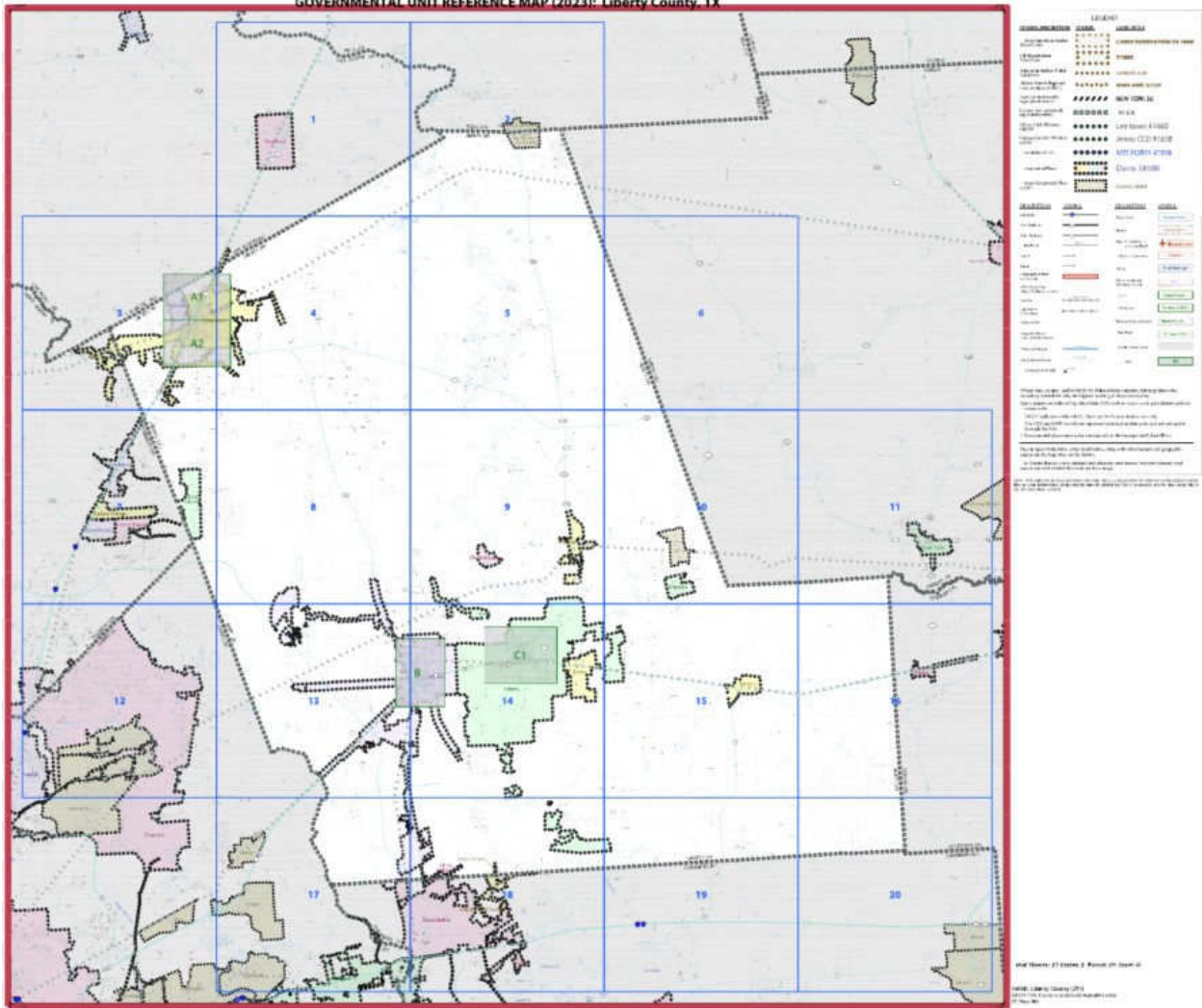


LEGEND	
BOUNDARIES	SYMBOLS
County Boundary	County Seat
City Boundary	City Seat
Ward Boundary	Ward Seat
Precinct Boundary	Precinct Seat
Water Body	Water Body
Road	Road
Other	Other
<p>This map is a reference map and does not represent any political or legal boundaries. It is intended for informational purposes only. The map is not to be used for any other purpose without the express written consent of the County Clerk.</p>	

Map Source: Esri, DeLorme, & Navteq (2023) Data

Map Date: 10/10/2023
Map Scale: 1:100,000
Map Projection: NAD 83

GOVERNMENTAL UNIT REFERENCE MAP (2023): Liberty County, TX



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J. Polym. Sci. Part A: Polym. Chem.: 2011, 49, 1055–1064
DOI: 10.1002/pola.23911

2024 FFIEC Census Report - Summary Census Demographic Information

State: 48 - TEXAS (TX)

County: 039 - BRAZORIA COUNTY

Tract: All Tracts



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
48	039	6601.00	Upper	No	139.81	\$97,400	\$136,175	\$113,432	4445	35.19	1564	1348	1699
48	039	6602.00	Upper	No	121.18	\$97,400	\$118,029	\$98,312	5897	43.19	2547	1619	1890
48	039	6603.01	Middle	No	98.34	\$97,400	\$95,783	\$79,784	3901	51.83	2022	675	715
48	039	6603.02	Upper	No	138.25	\$97,400	\$134,656	\$112,163	2844	36.04	1025	1041	1138
48	039	6603.03	Upper	No	162.23	\$97,400	\$158,012	\$131,622	4243	41.34	1754	1157	1208
48	039	6604.01	Middle	No	101.60	\$97,400	\$98,958	\$82,434	2853	60.57	1728	780	917
48	039	6604.02	Upper	No	170.08	\$97,400	\$165,658	\$137,986	4531	56.83	2575	1395	1507
48	039	6604.03	Upper	No	147.42	\$97,400	\$143,587	\$119,606	3883	52.38	2034	1010	1199
48	039	6605.01	Upper	No	130.45	\$97,400	\$127,058	\$105,833	2978	72.57	2161	634	699
48	039	6605.02	Upper	No	142.50	\$97,400	\$138,795	\$115,609	4294	71.80	3083	1189	1385
48	039	6605.03	Middle	No	89.99	\$97,400	\$87,650	\$73,011	2764	52.71	1457	869	1161
48	039	6605.04	Middle	No	95.38	\$97,400	\$92,900	\$77,386	1548	60.40	935	403	567
48	039	6606.03	Upper	No	142.52	\$97,400	\$138,814	\$115,625	3279	81.34	2667	0	213
48	039	6606.04	Upper	No	157.66	\$97,400	\$153,561	\$127,909	4179	79.47	3321	954	1153
48	039	6606.05	Upper	No	175.95	\$97,400	\$171,375	\$142,750	6132	78.70	4826	1658	2102
48	039	6606.06	Upper	No	189.28	\$97,400	\$184,359	\$153,563	3208	66.43	2131	836	836
48	039	6606.07	Unknown	No	0.00	\$97,400	\$0	\$0	5677	82.84	4703	769	1032
48	039	6606.08	Middle	No	115.70	\$97,400	\$112,692	\$93,868	2666	43.62	1163	1109	1366
48	039	6606.09	Upper	No	136.36	\$97,400	\$132,815	\$110,633	4374	67.63	2958	1168	1825
48	039	6606.10	Upper	No	198.30	\$97,400	\$193,144	\$160,879	5476	74.01	4053	1530	1672
48	039	6606.11	Upper	No	210.36	\$97,400	\$204,891	\$170,662	5633	80.17	4516	1608	1608
48	039	6606.12	Upper	No	219.81	\$97,400	\$214,095	\$178,333	3523	73.74	2598	1158	1188
48	039	6606.13	Upper	No	184.76	\$97,400	\$179,956	\$149,896	4347	86.86	3776	1409	1594
48	039	6606.14	Upper	No	146.74	\$97,400	\$142,925	\$119,052	6880	84.33	5802	1452	1831
48	039	6606.15	Upper	No	122.80	\$97,400	\$119,607	\$99,630	5457	83.42	4552	1300	1801
48	039	6606.16	Middle	No	116.54	\$97,400	\$113,510	\$94,554	5234	73.98	3872	1028	1224

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
48	039	6607.03	Upper	No	221.35	\$97,400	\$215,595	\$179,583	5030	68.27	3434	853	984
48	039	6607.04	Upper	No	209.59	\$97,400	\$204,141	\$170,042	5248	60.42	3171	1449	1752
48	039	6607.05	Upper	No	138.46	\$97,400	\$134,860	\$112,337	5890	70.97	4180	1282	1600
48	039	6607.06	Upper	No	177.05	\$97,400	\$172,447	\$143,643	4955	64.10	3176	979	1051
48	039	6607.07	Upper	No	137.42	\$97,400	\$133,847	\$111,494	4457	60.09	2678	1139	1438
48	039	6607.08	Upper	No	138.20	\$97,400	\$134,607	\$112,125	7364	56.50	4161	2123	2708
48	039	6608.03	Upper	No	164.57	\$97,400	\$160,291	\$133,514	4028	60.23	2426	1009	1132
48	039	6608.04	Upper	No	125.54	\$97,400	\$122,276	\$101,851	4314	55.66	2401	1117	1495
48	039	6608.05	Upper	No	172.87	\$97,400	\$168,375	\$140,253	5125	52.70	2701	1450	1692
48	039	6608.06	Upper	No	120.11	\$97,400	\$116,987	\$97,448	3009	58.72	1767	629	719
48	039	6609.01	Middle	No	89.50	\$97,400	\$87,173	\$72,614	2200	74.36	1636	425	581
48	039	6609.02	Middle	No	113.86	\$97,400	\$110,900	\$92,380	6689	63.57	4252	1566	2023
48	039	6610.00	Upper	No	131.16	\$97,400	\$127,750	\$106,408	8562	49.10	4204	2244	2733
48	039	6611.00	Moderate	No	77.95	\$97,400	\$75,923	\$63,244	3705	50.99	1889	675	1194
48	039	6612.00	Low	No	45.10	\$97,400	\$43,927	\$36,589	4310	46.59	2008	598	1138
48	039	6613.00	Moderate	No	60.49	\$97,400	\$58,917	\$49,077	2495	53.27	1329	439	990
48	039	6614.00	Moderate	No	70.28	\$97,400	\$68,453	\$57,019	7187	42.01	3019	1815	2566
48	039	6615.01	Middle	No	90.07	\$97,400	\$87,728	\$73,077	4912	47.23	2320	1298	1830
48	039	6615.02	Middle	No	94.23	\$97,400	\$91,780	\$76,454	4825	42.38	2045	1376	1784
48	039	6616.01	Middle	No	96.78	\$97,400	\$94,264	\$78,516	6155	40.26	2478	1439	1905
48	039	6616.02	Middle	No	91.51	\$97,400	\$89,131	\$74,245	3428	52.48	1799	703	1051
48	039	6617.00	Middle	No	119.75	\$97,400	\$116,637	\$97,153	3022	34.45	1041	969	1364
48	039	6618.00	Upper	No	125.31	\$97,400	\$122,052	\$101,667	8721	59.47	5186	2146	2462
48	039	6619.01	Middle	No	103.26	\$97,400	\$100,575	\$83,773	8024	61.68	4949	1048	1481
48	039	6619.02	Middle	No	107.80	\$97,400	\$104,997	\$87,464	10188	78.42	7989	1663	2139
48	039	6620.00	Middle	No	100.09	\$97,400	\$97,488	\$81,202	6637	34.47	2288	1709	2419
48	039	6621.00	Middle	No	103.00	\$97,400	\$100,322	\$83,567	6575	52.71	3466	1455	2014
48	039	6622.00	Upper	No	136.96	\$97,400	\$133,399	\$111,116	6807	44.53	3031	1876	2498
48	039	6623.00	Middle	No	82.64	\$97,400	\$80,491	\$67,051	4688	47.23	2214	1093	1967

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
48	039	6624.00	Middle	No	106.31	\$97,400	\$103,546	\$86,250	5686	38.13	2168	1484	1945
48	039	6625.00	Upper	No	130.33	\$97,400	\$126,941	\$105,735	3149	39.03	1229	948	1203
48	039	6626.00	Middle	No	95.65	\$97,400	\$93,163	\$77,606	3207	32.34	1037	1058	1530
48	039	6627.00	Middle	No	95.56	\$97,400	\$93,075	\$77,528	2502	30.50	763	1004	1263
48	039	6628.00	Middle	No	82.07	\$97,400	\$79,936	\$66,586	6512	35.14	2288	1932	2729
48	039	6629.00	Middle	No	92.90	\$97,400	\$90,485	\$75,370	4757	36.94	1757	1310	2043
48	039	6630.00	Middle	No	87.82	\$97,400	\$85,537	\$71,250	4083	43.06	1758	1008	1441
48	039	6631.00	Upper	No	168.25	\$97,400	\$163,876	\$136,500	7184	42.79	3074	1936	2168
48	039	6632.00	Middle	No	112.70	\$97,400	\$109,770	\$91,438	5049	41.08	2074	1037	1225
48	039	6633.00	Moderate	No	74.28	\$97,400	\$72,349	\$60,268	2283	51.16	1168	545	771
48	039	6634.00	Middle	No	88.54	\$97,400	\$86,238	\$71,836	8101	47.23	3826	1594	1942
48	039	6635.00	Middle	No	108.35	\$97,400	\$105,533	\$87,903	5611	45.66	2562	1042	1549
48	039	6636.00	Upper	No	159.34	\$97,400	\$155,197	\$129,271	5408	30.33	1640	1640	1879
48	039	6637.00	Middle	No	119.29	\$97,400	\$116,188	\$96,782	3941	51.81	2042	752	928
48	039	6638.00	Moderate	No	75.66	\$97,400	\$73,693	\$61,389	6273	63.91	4009	1357	1662
48	039	6639.00	Moderate	No	67.25	\$97,400	\$65,502	\$54,559	2013	76.60	1542	400	581
48	039	6640.00	Middle	No	87.35	\$97,400	\$85,079	\$70,871	3277	62.40	2045	854	1213
48	039	6641.00	Middle	No	88.24	\$97,400	\$85,946	\$71,591	6083	54.96	3343	1719	2479
48	039	6642.00	Middle	No	92.67	\$97,400	\$90,261	\$75,185	2222	30.83	685	786	2358
48	039	6643.00	Moderate	No	62.14	\$97,400	\$60,524	\$50,417	5059	80.77	4086	1110	1838
48	039	6644.00	Moderate	No	57.67	\$97,400	\$56,171	\$46,792	5610	74.80	4196	1087	2155
48	039	6645.01	Middle	No	80.72	\$97,400	\$78,621	\$65,494	5225	35.31	1845	1755	2555
48	039	9900.00	Unknown	No	0.00	\$97,400	\$0	\$0	0	0.00	0	0	0

* Will automatically be included in the 2025 Distressed or Underserved Tract List

2024 FFIEC Census Report - Summary Census Demographic Information

State: 48 - TEXAS (TX)

County: 071 - CHAMBERS COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
48	071	7101.00	Upper	No	162.32	\$97,400	\$158,100	\$131,690	10655	24.61	2622	2722	2968
48	071	7102.01	Upper	No	150.41	\$97,400	\$146,499	\$122,031	10707	50.99	5459	2844	3430
48	071	7102.02	Upper	No	166.70	\$97,400	\$162,366	\$135,247	12163	26.42	3213	3180	3664
48	071	7103.00	Middle	No	118.15	\$97,400	\$115,078	\$95,853	3057	41.45	1267	854	1524
48	071	7104.01	Moderate	No	69.45	\$97,400	\$67,644	\$56,348	6247	40.36	2521	1426	2307
48	071	7105.00	Moderate	No	70.28	\$97,400	\$68,453	\$57,021	3742	43.59	1631	1219	1978
48	071	7106.00	Unknown	No	0.00	\$97,400	\$0	\$0	0	0.00	0	0	0
48	071	9900.00	Unknown	No	0.00	\$97,400	\$0	\$0	0	0.00	0	0	0

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2024 FFIEC Census Report - Summary Census Demographic Information

State: 48 - TEXAS (TX)

County: 157 - FORT BEND COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
48	157	6701.01	Moderate	No	64.74	\$97,400	\$63,057	\$52,527	6587	97.51	6423	1187	1814
48	157	6701.02	Moderate	No	64.12	\$97,400	\$62,453	\$52,024	3552	98.23	3489	708	1074
48	157	6702.01	Middle	No	81.58	\$97,400	\$79,459	\$66,190	1662	98.68	1640	158	500
48	157	6702.02	Moderate	No	71.20	\$97,400	\$69,349	\$57,771	6295	96.62	6082	1608	2044
48	157	6703.00	Moderate	No	75.27	\$97,400	\$73,313	\$61,071	3825	97.70	3737	740	1179
48	157	6704.00	Middle	No	83.67	\$97,400	\$81,495	\$67,883	4986	97.71	4872	949	1331
48	157	6705.00	Middle	No	80.41	\$97,400	\$78,319	\$65,242	4940	93.56	4622	1353	1648
48	157	6706.02	Moderate	No	67.83	\$97,400	\$66,066	\$55,035	1949	97.08	1892	324	603
48	157	6706.03	Middle	No	84.61	\$97,400	\$82,410	\$68,646	4865	97.90	4763	1642	1981
48	157	6706.04	Middle	No	87.40	\$97,400	\$85,128	\$70,907	4223	97.68	4125	1036	1456
48	157	6707.00	Upper	No	149.94	\$97,400	\$146,042	\$121,645	8401	85.88	7215	2457	2799
48	157	6708.01	Middle	No	84.15	\$97,400	\$81,962	\$68,270	3589	96.77	3473	1060	1288
48	157	6708.02	Moderate	No	69.87	\$97,400	\$68,053	\$56,691	4856	96.54	4688	1235	1617
48	157	6708.03	Middle	No	103.67	\$97,400	\$100,975	\$84,106	3960	96.31	3814	649	1125
48	157	6708.04	Middle	No	108.78	\$97,400	\$105,952	\$88,257	3992	96.07	3835	780	1178
48	157	6709.02	Upper	No	122.64	\$97,400	\$119,451	\$99,500	9000	96.26	8663	2652	2930
48	157	6709.03	Upper	No	133.57	\$97,400	\$130,097	\$108,367	8097	87.77	7107	2125	2292
48	157	6709.04	Upper	No	143.82	\$97,400	\$140,081	\$116,685	5451	71.60	3903	1609	1784
48	157	6710.01	Middle	No	101.17	\$97,400	\$98,540	\$82,083	5736	50.59	2902	2105	2381
48	157	6710.02	Middle	No	108.45	\$97,400	\$105,630	\$87,991	6682	76.16	5089	1731	2128
48	157	6711.01	Middle	No	101.94	\$97,400	\$99,290	\$82,703	2565	93.53	2399	819	873
48	157	6711.02	Moderate	No	57.72	\$97,400	\$56,219	\$46,830	6253	86.95	5437	1332	1855
48	157	6712.00	Moderate	No	75.22	\$97,400	\$73,264	\$61,028	6299	93.08	5863	1320	2010
48	157	6713.00	Moderate	No	62.64	\$97,400	\$61,011	\$50,824	3706	87.21	3232	649	901
48	157	6714.01	Moderate	No	55.03	\$97,400	\$53,599	\$44,650	2210	91.31	2018	398	571
48	157	6714.02	Moderate	No	77.87	\$97,400	\$75,845	\$63,182	6813	91.22	6215	608	1026

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
48	157	6715.01	Upper	No	139.51	\$97,400	\$135,883	\$113,185	7923	77.70	6156	1779	2351
48	157	6715.02	Upper	No	128.80	\$97,400	\$125,451	\$104,500	1836	85.46	1569	440	506
48	157	6716.01	Middle	No	112.49	\$97,400	\$109,565	\$91,267	6262	62.04	3885	1091	1493
48	157	6716.02	Upper	No	127.96	\$97,400	\$124,633	\$103,816	3386	60.63	2053	1063	1233
48	157	6717.00	Upper	No	170.73	\$97,400	\$166,291	\$138,516	4858	39.65	1926	1800	1976
48	157	6718.00	Middle	No	101.82	\$97,400	\$99,173	\$82,605	3565	82.33	2935	612	1016
48	157	6719.00	Middle	No	110.16	\$97,400	\$107,296	\$89,375	4094	54.52	2232	1494	1547
48	157	6720.02	Middle	No	112.58	\$97,400	\$109,653	\$91,336	6589	79.81	5259	600	845
48	157	6720.03	Upper	No	196.23	\$97,400	\$191,128	\$159,202	1812	80.08	1451	408	516
48	157	6720.04	Middle	No	89.43	\$97,400	\$87,105	\$72,557	6272	83.58	5242	1402	1578
48	157	6721.00	Upper	No	162.98	\$97,400	\$158,743	\$132,228	4436	45.63	2024	1427	1569
48	157	6722.01	Upper	No	238.35	\$97,400	\$232,153	\$193,375	1944	71.40	1388	339	358
48	157	6722.02	Upper	No	145.79	\$97,400	\$141,999	\$118,281	2746	44.72	1228	871	1245
48	157	6723.03	Middle	No	100.54	\$97,400	\$97,926	\$81,568	3524	86.10	3034	640	691
48	157	6723.04	Middle	No	85.67	\$97,400	\$83,443	\$69,508	4260	84.25	3589	845	1206
48	157	6723.05	Upper	No	124.38	\$97,400	\$121,146	\$100,913	5175	68.95	3568	1267	1614
48	157	6723.06	Upper	No	121.11	\$97,400	\$117,961	\$98,262	3635	41.51	1509	1001	1349
48	157	6724.01	Upper	No	128.23	\$97,400	\$124,896	\$104,032	2424	89.27	2164	812	887
48	157	6724.02	Middle	No	109.34	\$97,400	\$106,497	\$88,710	6401	84.80	5428	1600	2124
48	157	6725.00	Moderate	No	78.29	\$97,400	\$76,254	\$63,517	7370	88.70	6537	2046	2352
48	157	6726.02	Middle	No	112.81	\$97,400	\$109,877	\$91,526	6468	93.29	6034	1537	1869
48	157	6726.03	Moderate	No	53.49	\$97,400	\$52,099	\$43,398	2596	93.26	2421	661	771
48	157	6726.04	Middle	No	80.98	\$97,400	\$78,875	\$65,701	7478	89.21	6671	1847	2623
48	157	6727.01	Moderate	No	76.11	\$97,400	\$74,131	\$61,754	5708	94.60	5400	926	1496
48	157	6727.02	Middle	No	111.63	\$97,400	\$108,728	\$90,571	6850	72.91	4994	1660	2061
48	157	6727.03	Middle	No	95.89	\$97,400	\$93,397	\$77,800	8241	88.07	7258	1507	2091
48	157	6728.01	Upper	No	209.55	\$97,400	\$204,102	\$170,010	4752	78.39	3725	1391	1497
48	157	6728.02	Middle	No	106.27	\$97,400	\$103,507	\$86,221	2361	88.44	2088	291	421
48	157	6729.01	Upper	No	151.83	\$97,400	\$147,882	\$123,184	17341	87.02	15090	3289	3550

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
48	157	6729.02	Upper	No	132.67	\$97,400	\$129,221	\$107,635	8709	76.81	6689	1924	2309
48	157	6729.03	Upper	No	131.53	\$97,400	\$128,110	\$106,714	16195	77.05	12478	2851	3672
48	157	6729.04	Moderate	No	76.87	\$97,400	\$74,871	\$62,367	8766	94.46	8280	1404	1989
48	157	6729.05	Middle	No	117.01	\$97,400	\$113,968	\$94,935	7897	89.34	7055	2074	2335
48	157	6729.06	Upper	No	140.19	\$97,400	\$136,545	\$113,735	6416	79.36	5092	1278	1807
48	157	6729.07	Middle	No	119.80	\$97,400	\$116,685	\$97,196	8609	86.75	7468	1913	2011
48	157	6730.04	Upper	No	136.23	\$97,400	\$132,688	\$110,526	2631	37.32	982	922	922
48	157	6730.05	Upper	No	183.73	\$97,400	\$178,953	\$149,060	4855	32.19	1563	1278	1988
48	157	6730.06	Upper	No	128.81	\$97,400	\$125,461	\$104,504	5749	50.97	2930	925	1213
48	157	6730.07	Upper	No	162.67	\$97,400	\$158,441	\$131,979	2948	63.64	1876	683	826
48	157	6730.08	Upper	No	189.05	\$97,400	\$184,135	\$153,375	3951	41.10	1624	983	1019
48	157	6730.09	Upper	No	195.00	\$97,400	\$189,930	\$158,202	6233	59.60	3715	1366	1688
48	157	6730.10	Upper	No	198.15	\$97,400	\$192,998	\$160,757	4059	56.76	2304	865	1161
48	157	6731.03	Upper	No	229.04	\$97,400	\$223,085	\$185,820	3769	31.60	1191	1076	1076
48	157	6731.04	Upper	No	158.61	\$97,400	\$154,486	\$128,684	7624	61.95	4723	1570	1825
48	157	6731.05	Upper	No	179.50	\$97,400	\$174,833	\$145,625	4493	69.98	3144	983	1153
48	157	6731.06	Upper	No	180.11	\$97,400	\$175,427	\$146,121	5868	44.63	2619	1564	1664
48	157	6731.07	Upper	No	140.11	\$97,400	\$136,467	\$113,673	7505	53.80	4038	1835	1835
48	157	6731.08	Upper	No	218.22	\$97,400	\$212,546	\$177,045	18333	59.34	10878	3673	3898
48	157	6731.09	Upper	No	160.35	\$97,400	\$156,181	\$130,092	10762	67.68	7284	2373	3171
48	157	6731.10	Upper	No	268.12	\$97,400	\$261,149	\$217,525	6767	59.66	4037	2058	2097
48	157	6731.11	Upper	No	186.37	\$97,400	\$181,524	\$151,203	11557	66.63	7700	2625	2852
48	157	6731.12	Upper	No	161.74	\$97,400	\$157,535	\$131,218	9225	55.58	5127	2257	2645
48	157	6731.13	Upper	No	180.93	\$97,400	\$176,226	\$146,790	7846	65.88	5169	1166	2083
48	157	6732.01	Upper	No	191.15	\$97,400	\$186,180	\$155,083	11027	44.06	4859	2417	2810
48	157	6732.02	Upper	No	191.97	\$97,400	\$186,979	\$155,745	24651	51.39	12667	4909	5794
48	157	6733.00	Upper	No	209.93	\$97,400	\$204,472	\$170,313	8025	23.05	1850	2658	3089
48	157	6734.01	Upper	No	160.91	\$97,400	\$156,726	\$130,545	8979	51.19	4596	2015	2577

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48	157	6734.02	Upper	No	148.51	\$97,400	\$144,649	\$120,486	8037	59.61	4791	2358	2721
48	157	6734.03	Upper	No	175.97	\$97,400	\$171,395	\$142,762	8359	67.04	5604	2220	2519
48	157	6734.04	Upper	No	211.91	\$97,400	\$206,400	\$171,919	10708	37.86	4054	2767	3203
48	157	6735.01	Middle	No	115.45	\$97,400	\$112,448	\$93,670	8831	62.09	5483	1760	1826
48	157	6735.02	Upper	No	197.32	\$97,400	\$192,190	\$160,083	4374	33.65	1472	1253	1479
48	157	6736.00	Upper	No	135.38	\$97,400	\$131,860	\$109,833	6873	32.72	2249	2626	2796
48	157	6737.00	Unknown	No	0.00	\$97,400	\$0	\$0	2203	62.37	1374	20	20
48	157	6738.01	Upper	No	142.26	\$97,400	\$138,561	\$115,417	3023	76.84	2323	969	1088
48	157	6738.02	Upper	No	138.77	\$97,400	\$135,162	\$112,582	5534	70.18	3884	1496	1721
48	157	6739.02	Upper	No	221.41	\$97,400	\$215,653	\$179,630	11431	86.91	9935	2683	2920
48	157	6739.03	Upper	No	200.94	\$97,400	\$195,716	\$163,021	3094	64.16	1985	865	899
48	157	6739.04	Upper	No	174.65	\$97,400	\$170,109	\$141,694	5106	59.09	3017	1656	1699
48	157	6740.01	Upper	No	194.60	\$97,400	\$189,540	\$157,877	2884	64.84	1870	833	952
48	157	6740.02	Middle	No	91.71	\$97,400	\$89,326	\$74,406	4717	65.49	3089	1132	1391
48	157	6741.00	Upper	No	150.53	\$97,400	\$146,616	\$122,130	6732	54.71	3683	1843	2542
48	157	6742.00	Upper	No	288.78	\$97,400	\$281,272	\$234,286	5202	54.02	2810	1603	1789
48	157	6743.01	Upper	No	137.59	\$97,400	\$134,013	\$111,625	3362	75.13	2526	831	1114
48	157	6743.02	Upper	No	157.85	\$97,400	\$153,746	\$128,063	7174	73.25	5255	1700	2087
48	157	6744.01	Upper	No	226.17	\$97,400	\$220,290	\$183,494	7316	70.27	5141	2364	2582
48	157	6744.02	Upper	No	248.06	\$97,400	\$241,610	\$201,250	5750	89.39	5140	808	940
48	157	6744.03	Upper	No	181.43	\$97,400	\$176,713	\$147,197	4528	81.03	3669	626	743
48	157	6744.04	Upper	No	190.32	\$97,400	\$185,372	\$154,403	7343	83.70	6146	1748	1885
48	157	6745.03	Upper	No	244.98	\$97,400	\$238,611	\$198,750	4971	50.69	2520	1309	1349
48	157	6745.04	Upper	No	232.96	\$97,400	\$226,903	\$189,003	8887	50.55	4492	2217	2217
48	157	6745.05	Upper	No	150.72	\$97,400	\$146,801	\$122,281	7144	55.43	3960	2267	2570
48	157	6745.06	Middle	No	104.87	\$97,400	\$102,143	\$85,082	6878	86.59	5956	1019	1388
48	157	6745.07	Upper	No	172.27	\$97,400	\$167,791	\$139,764	11654	74.40	8670	2294	2584
48	157	6745.08	Upper	No	133.06	\$97,400	\$129,600	\$107,952	4049	77.62	3143	1076	1104
48	157	6746.01	Upper	No	208.86	\$97,400	\$203,430	\$169,444	3688	33.89	1250	1158	1263

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
48	157	6746.02	Upper	No	187.35	\$97,400	\$182,479	\$152,000	7878	39.76	3132	2514	2772
48	157	6746.03	Upper	No	136.15	\$97,400	\$132,610	\$110,461	5817	57.23	3329	1593	2184
48	157	6746.04	Upper	No	195.76	\$97,400	\$190,670	\$158,824	4975	78.33	3897	1215	1379
48	157	6747.01	Upper	No	173.97	\$97,400	\$169,447	\$141,146	4316	81.93	3536	1041	1281
48	157	6747.02	Upper	No	144.80	\$97,400	\$141,035	\$117,476	12732	61.13	7783	3520	3890
48	157	6748.00	Moderate	No	72.13	\$97,400	\$70,255	\$58,523	5397	76.01	4102	763	1271
48	157	6749.00	Moderate	No	63.39	\$97,400	\$61,742	\$51,433	5229	93.59	4894	870	1613
48	157	6750.00	Low	No	49.02	\$97,400	\$47,745	\$39,773	3200	93.63	2996	436	973
48	157	6751.01	Moderate	No	68.56	\$97,400	\$66,777	\$55,625	7449	77.02	5737	1269	1895
48	157	6751.02	Moderate	No	69.59	\$97,400	\$67,781	\$56,458	4098	72.52	2972	848	1139
48	157	6752.00	Moderate	No	63.98	\$97,400	\$62,317	\$51,912	5484	77.84	4269	866	1733
48	157	6753.00	Moderate	No	59.97	\$97,400	\$58,411	\$48,656	6339	80.75	5119	996	1974
48	157	6754.01	Middle	No	96.37	\$97,400	\$93,864	\$78,188	7790	69.86	5442	1691	2339
48	157	6754.02	Middle	No	80.61	\$97,400	\$78,514	\$65,400	1983	70.90	1406	398	739
48	157	6755.01	Middle	No	89.14	\$97,400	\$86,822	\$72,325	7013	79.32	5563	1808	2184
48	157	6755.02	Middle	No	118.54	\$97,400	\$115,458	\$96,175	15080	70.19	10584	3623	4110
48	157	6755.03	Upper	No	137.18	\$97,400	\$133,613	\$111,295	5692	67.32	3832	1705	1804
48	157	6756.00	Middle	No	99.00	\$97,400	\$96,426	\$80,318	7262	42.43	3081	2077	2402
48	157	6757.01	Middle	No	102.98	\$97,400	\$100,303	\$83,548	3994	49.75	1987	939	1289
48	157	6757.02	Middle	No	93.86	\$97,400	\$91,420	\$76,154	3438	40.84	1404	734	1380
48	157	6758.00	Moderate	No	63.23	\$97,400	\$61,586	\$51,300	3511	62.75	2203	623	1482

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2024 FFIEC Census Report - Summary Census Demographic Information

State: 48 - TEXAS (TX)

County: 167 - GALVESTON COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
48	167	7201.00	Upper	No	155.14	\$97,400	\$151,106	\$125,863	6183	27.85	1722	1675	2040
48	167	7202.00	Upper	No	170.95	\$97,400	\$166,505	\$138,696	4821	22.75	1097	1298	1503
48	167	7203.01	Upper	No	161.42	\$97,400	\$157,223	\$130,962	2455	25.74	632	600	793
48	167	7203.02	Upper	No	170.14	\$97,400	\$165,716	\$138,036	7211	24.00	1731	1741	2054
48	167	7204.00	Upper	No	236.43	\$97,400	\$230,283	\$191,811	9833	28.17	2770	2635	2630
48	167	7205.01	Upper	No	135.36	\$97,400	\$131,841	\$109,821	4239	34.18	1449	1173	1356
48	167	7205.04	Upper	No	217.95	\$97,400	\$212,283	\$176,823	2311	43.10	996	267	267
48	167	7205.05	Upper	No	138.57	\$97,400	\$134,967	\$112,425	4731	39.08	1849	1245	1406
48	167	7205.06	Upper	No	154.11	\$97,400	\$150,103	\$125,034	5316	35.20	1871	1812	1914
48	167	7205.07	Upper	No	217.88	\$97,400	\$212,215	\$176,763	5142	33.22	1708	1795	1795
48	167	7205.08	Middle	No	94.66	\$97,400	\$92,199	\$76,799	2721	44.40	1208	638	794
48	167	7205.09	Middle	No	114.40	\$97,400	\$111,426	\$92,813	2692	38.34	1032	773	1038
48	167	7205.10	Upper	No	128.29	\$97,400	\$124,954	\$104,083	3121	45.47	1419	607	1036
48	167	7205.11	Upper	No	150.99	\$97,400	\$147,064	\$122,500	3456	38.22	1321	798	813
48	167	7205.12	Upper	No	183.49	\$97,400	\$178,719	\$148,866	3243	40.39	1310	827	857
48	167	7206.01	Upper	No	139.49	\$97,400	\$135,863	\$113,168	3651	47.25	1725	971	1021
48	167	7206.02	Upper	No	139.77	\$97,400	\$136,136	\$113,400	3628	48.54	1761	1084	1294
48	167	7206.03	Upper	No	155.43	\$97,400	\$151,389	\$126,100	4952	49.82	2467	1030	1140
48	167	7206.04	Upper	No	154.57	\$97,400	\$150,551	\$125,406	3592	49.42	1775	830	881
48	167	7206.05	Upper	No	149.39	\$97,400	\$145,506	\$121,202	1408	30.11	424	506	506
48	167	7207.01	Upper	No	134.70	\$97,400	\$131,198	\$109,286	2775	45.80	1271	621	726
48	167	7207.02	Upper	No	136.51	\$97,400	\$132,961	\$110,750	4730	45.05	2131	737	1010
48	167	7207.03	Upper	No	199.72	\$97,400	\$194,527	\$162,031	4340	46.61	2023	932	932
48	167	7208.00	Middle	No	117.54	\$97,400	\$114,484	\$95,365	4064	60.51	2459	1075	1570
48	167	7209.00	Middle	No	104.37	\$97,400	\$101,656	\$84,680	4973	50.75	2524	1383	1719
48	167	7210.00	Middle	No	99.73	\$97,400	\$97,137	\$80,913	2124	39.64	842	573	850

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
48	167	7211.01	Upper	No	123.41	\$97,400	\$120,201	\$100,121	2317	71.51	1657	771	923
48	167	7211.02	Moderate	No	69.33	\$97,400	\$67,527	\$56,250	6119	70.93	4340	1135	1961
48	167	7211.03	Middle	No	87.39	\$97,400	\$85,118	\$70,900	2878	55.07	1585	933	1138
48	167	7212.03	Middle	No	94.08	\$97,400	\$91,634	\$76,327	2695	34.36	926	236	252
48	167	7212.04	Upper	No	184.52	\$97,400	\$179,722	\$149,705	3317	49.08	1628	986	1089
48	167	7212.05	Middle	No	112.47	\$97,400	\$109,546	\$91,250	4573	33.92	1551	1198	1611
48	167	7212.06	Upper	No	236.80	\$97,400	\$230,643	\$192,115	4776	34.34	1640	1302	1302
48	167	7212.07	Upper	No	171.83	\$97,400	\$167,362	\$139,406	4493	34.94	1570	721	1099
48	167	7212.08	Upper	No	160.68	\$97,400	\$156,502	\$130,364	1129	33.66	380	331	466
48	167	7212.09	Upper	No	170.17	\$97,400	\$165,746	\$138,061	2392	52.17	1248	673	709
48	167	7212.10	Upper	No	168.35	\$97,400	\$163,973	\$136,587	5390	35.71	1925	1580	1838
48	167	7212.11	Upper	No	187.03	\$97,400	\$182,167	\$151,739	3145	37.90	1192	680	729
48	167	7213.01	Middle	No	98.93	\$97,400	\$96,358	\$80,262	3957	42.28	1673	1020	1356
48	167	7213.02	Upper	No	130.87	\$97,400	\$127,467	\$106,176	1409	28.11	396	482	483
48	167	7214.01	Upper	No	174.56	\$97,400	\$170,021	\$141,625	2450	21.55	528	841	896
48	167	7214.02	Low	No	32.71	\$97,400	\$31,860	\$26,541	742	37.60	279	6	81
48	167	7214.03	Upper	No	150.85	\$97,400	\$146,928	\$122,389	5226	30.39	1588	1443	1370
48	167	7215.01	Upper	No	159.96	\$97,400	\$155,801	\$129,773	3432	30.13	1034	535	606
48	167	7215.02	Upper	No	138.12	\$97,400	\$134,529	\$112,054	2904	24.90	723	719	851
48	167	7215.03	Upper	No	201.84	\$97,400	\$196,592	\$163,750	1608	19.09	307	542	713
48	167	7216.00	Middle	No	80.54	\$97,400	\$78,446	\$65,347	1725	42.38	731	530	945
48	167	7217.01	Low	No	39.23	\$97,400	\$38,210	\$31,828	3090	51.72	1598	436	953
48	167	7217.02	Moderate	No	78.01	\$97,400	\$75,982	\$63,295	2100	66.71	1401	405	812
48	167	7217.03	Upper	No	120.26	\$97,400	\$117,133	\$97,572	3858	43.42	1675	1167	1672
48	167	7218.00	Middle	No	89.80	\$97,400	\$87,465	\$72,854	5607	44.03	2469	1615	2569
48	167	7219.01	Moderate	No	79.60	\$97,400	\$77,530	\$64,586	5706	63.67	3633	879	1117
48	167	7219.02	Moderate	No	67.79	\$97,400	\$66,027	\$55,000	5840	65.10	3802	710	1241
48	167	7220.01	Middle	No	103.68	\$97,400	\$100,984	\$84,120	5966	46.90	2798	1695	1986
48	167	7220.02	Middle	No	80.73	\$97,400	\$78,631	\$65,500	3487	55.92	1950	660	984

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
48	167	7221.00	Middle	No	97.72	\$97,400	\$95,179	\$79,286	6671	49.51	3303	1915	2569
48	167	7222.00	Low	No	45.80	\$97,400	\$44,609	\$37,159	3016	72.18	2177	361	1156
48	167	7223.00	Moderate	No	53.90	\$97,400	\$52,499	\$43,728	6942	65.77	4566	1160	2523
48	167	7226.00	Moderate	No	60.28	\$97,400	\$58,713	\$48,906	2206	74.75	1649	348	602
48	167	7227.00	Moderate	No	78.15	\$97,400	\$76,118	\$63,405	5221	89.04	4649	923	1647
48	167	7228.00	Moderate	No	57.00	\$97,400	\$55,518	\$46,250	2593	68.11	1766	592	1160
48	167	7229.00	Moderate	No	65.05	\$97,400	\$63,359	\$52,778	2928	63.90	1871	959	1204
48	167	7230.00	Moderate	No	62.84	\$97,400	\$61,206	\$50,988	3540	81.27	2877	983	1587
48	167	7231.00	Middle	No	83.97	\$97,400	\$81,787	\$68,125	3531	70.69	2496	538	754
48	167	7232.00	Middle	No	96.74	\$97,400	\$94,225	\$78,491	5282	59.20	3127	1250	1601
48	167	7233.00	Middle	No	116.96	\$97,400	\$113,919	\$94,891	9672	37.76	3652	2525	3155
48	167	7234.01	Upper	No	120.46	\$97,400	\$117,328	\$97,727	1594	31.05	495	382	622
48	167	7234.02	Upper	No	129.66	\$97,400	\$126,289	\$105,195	2064	17.54	362	547	667
48	167	7234.03	Middle	No	107.22	\$97,400	\$104,432	\$86,987	3539	23.14	819	841	1337
48	167	7235.01	Middle	No	114.72	\$97,400	\$111,737	\$93,071	2283	19.40	443	776	938
48	167	7235.03	Moderate	No	79.93	\$97,400	\$77,852	\$64,853	2389	23.69	566	1011	1171
48	167	7235.04	Middle	No	118.43	\$97,400	\$115,351	\$96,083	2551	22.93	585	764	865
48	167	7235.05	Upper	No	149.75	\$97,400	\$145,857	\$121,493	2789	23.13	645	737	1118
48	167	7236.00	Middle	No	112.31	\$97,400	\$109,390	\$91,120	4723	40.14	1896	1545	2167
48	167	7237.00	Moderate	No	62.24	\$97,400	\$60,622	\$50,500	2420	72.52	1755	521	942
48	167	7238.00	Upper	No	159.12	\$97,400	\$154,983	\$129,097	4467	23.30	1041	1912	3169
48	167	7239.00	Middle	No	105.75	\$97,400	\$103,001	\$85,795	2770	17.36	481	1106	3261
48	167	7240.00	Unknown	No	0.00	\$97,400	\$0	\$0	3006	40.88	1229	72	172
48	167	7241.01	Upper	No	133.92	\$97,400	\$130,438	\$108,654	1345	33.38	449	269	432
48	167	7242.00	Moderate	No	73.09	\$97,400	\$71,190	\$59,297	3139	51.99	1632	458	748
48	167	7243.00	Middle	No	81.14	\$97,400	\$79,030	\$65,833	3305	46.48	1536	542	1638
48	167	7244.00	Moderate	No	70.32	\$97,400	\$68,492	\$57,057	3301	53.50	1766	756	1857
48	167	7245.00	Middle	No	82.27	\$97,400	\$80,131	\$66,750	1270	37.87	481	120	216

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
48	167	7246.00	Low	No	29.50	\$97,400	\$28,733	\$23,933	2096	87.69	1838	317	762
48	167	7247.00	Unknown	No	0.00	\$97,400	\$0	\$0	2096	71.47	1498	249	1137
48	167	7248.00	Middle	No	106.24	\$97,400	\$103,478	\$86,198	1474	51.49	759	329	912
48	167	7249.00	Middle	No	93.98	\$97,400	\$91,537	\$76,250	1603	55.65	892	367	884
48	167	7250.00	Moderate	No	57.95	\$97,400	\$56,443	\$47,019	2025	61.98	1255	382	1037
48	167	7251.00	Low	No	47.76	\$97,400	\$46,518	\$38,750	1830	73.93	1353	368	931
48	167	7252.00	Moderate	No	50.51	\$97,400	\$49,197	\$40,978	2108	81.55	1719	194	701
48	167	7253.00	Middle	No	82.45	\$97,400	\$80,306	\$66,891	2357	58.04	1368	632	964
48	167	7254.00	Moderate	No	64.03	\$97,400	\$62,365	\$51,953	4028	67.92	2736	868	1716
48	167	7255.00	Upper	No	140.51	\$97,400	\$136,857	\$114,000	1192	30.37	362	425	593
48	167	7256.00	Moderate	No	65.17	\$97,400	\$63,476	\$52,872	4191	50.37	2111	295	523
48	167	7257.00	Upper	No	140.87	\$97,400	\$137,207	\$114,286	2577	38.73	998	785	933
48	167	7258.00	Middle	No	97.06	\$97,400	\$94,536	\$78,750	4914	60.74	2985	816	1382
48	167	7259.00	Upper	No	121.72	\$97,400	\$118,555	\$98,750	2447	30.36	743	241	402
48	167	7260.00	Upper	No	132.50	\$97,400	\$129,055	\$107,500	1534	21.84	335	552	974
48	167	7261.01	Upper	No	168.06	\$97,400	\$163,690	\$136,344	1854	13.48	250	944	2970
48	167	7261.02	Upper	No	128.96	\$97,400	\$125,607	\$104,625	1082	14.14	153	403	2181
48	167	7262.00	Moderate	No	63.81	\$97,400	\$62,151	\$51,774	2674	71.47	1911	628	1264
48	167	9900.00	Unknown	No	0.00	\$97,400	\$0	\$0	0	0.00	0	0	0
48	167	9901.00	Unknown	No	0.00	\$97,400	\$0	\$0	0	0.00	0	0	0

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2024 FFIEC Census Report - Summary Census Demographic Information

State: 48 - TEXAS (TX)

County: 199 - HARDIN COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
48	199	0301.00	Low	No	45.69	\$79,700	\$36,415	\$31,513	3098	7.30	226	1315	1732
48	199	0302.00	Upper	No	133.91	\$79,700	\$106,726	\$92,361	5734	14.68	842	1812	2456
48	199	0303.01	Middle	No	92.64	\$79,700	\$73,834	\$63,896	4067	10.92	444	1092	1795
48	199	0303.02	Upper	No	125.68	\$79,700	\$100,167	\$86,689	7810	13.06	1020	2410	3047
48	199	0304.00	Middle	No	107.53	\$79,700	\$85,701	\$74,167	2241	31.06	696	533	996
48	199	0305.01	Upper	No	143.55	\$79,700	\$114,409	\$99,010	4268	10.87	464	1474	1801
48	199	0305.03	Upper	No	132.61	\$79,700	\$105,690	\$91,467	3728	16.95	632	945	1327
48	199	0305.04	Upper	No	147.49	\$79,700	\$117,550	\$101,729	5082	14.09	716	1552	1847
48	199	0306.00	Middle	No	106.27	\$79,700	\$84,697	\$73,301	3527	11.85	418	1138	1736
48	199	0307.00	Middle	No	86.34	\$79,700	\$68,813	\$59,554	4087	29.78	1217	935	1557
48	199	0308.00	Middle	No	105.87	\$79,700	\$84,378	\$73,024	4688	36.45	1709	1037	1833
48	199	0309.00	Middle	No	113.70	\$79,700	\$90,619	\$78,425	3986	12.47	497	1528	1930
48	199	0310.00	Middle	No	83.79	\$79,700	\$66,781	\$57,794	3915	10.63	416	1426	1877

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2024 FFIEC Census Report - Summary Census Demographic Information

State: 48 - TEXAS (TX)

County: 201 - HARRIS COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
48	201	1000.01	Upper	No	271.09	\$97,400	\$264,042	\$219,934	6543	50.85	3327	78	90
48	201	2104.00	Low	No	49.57	\$97,400	\$48,281	\$40,219	4167	89.94	3748	618	1373
48	201	2105.00	Moderate	No	58.87	\$97,400	\$57,339	\$47,762	5370	91.38	4907	799	1606
48	201	2106.00	Middle	No	88.26	\$97,400	\$85,965	\$71,607	5165	78.24	4041	1396	2393
48	201	2107.00	Moderate	No	52.83	\$97,400	\$51,456	\$42,863	2293	92.76	2127	554	965
48	201	2108.00	Moderate	No	56.28	\$97,400	\$54,817	\$45,663	2623	95.43	2503	332	849
48	201	2109.00	Moderate	No	62.78	\$97,400	\$61,148	\$50,933	1616	97.96	1583	344	657
48	201	2110.00	Moderate	No	50.84	\$97,400	\$49,518	\$41,250	1973	97.92	1932	363	790
48	201	2111.01	Low	No	41.01	\$97,400	\$39,944	\$33,277	3047	97.28	2964	296	1086
48	201	2111.02	Low	No	27.30	\$97,400	\$26,590	\$22,151	2477	97.82	2423	354	870
48	201	2112.00	Unknown	No	0.00	\$97,400	\$0	\$0	2988	98.19	2934	413	1015
48	201	2113.01	Low	No	42.83	\$97,400	\$41,716	\$34,750	2680	96.72	2592	303	906
48	201	2113.02	Moderate	No	56.03	\$97,400	\$54,573	\$45,460	2594	95.95	2489	358	1252
48	201	2114.00	Low	No	49.65	\$97,400	\$48,359	\$40,284	4257	86.14	3667	517	1356
48	201	2115.01	Moderate	No	50.33	\$97,400	\$49,021	\$40,833	3164	97.72	3092	478	939
48	201	2115.02	Low	No	36.13	\$97,400	\$35,191	\$29,315	2799	97.50	2729	408	868
48	201	2116.00	Moderate	No	56.21	\$97,400	\$54,749	\$45,609	2845	95.64	2721	534	1111
48	201	2117.00	Low	No	46.33	\$97,400	\$45,125	\$37,589	3732	98.47	3675	533	1210
48	201	2119.00	Low	No	49.77	\$97,400	\$48,476	\$40,381	4717	97.50	4599	1046	1734
48	201	2123.00	Moderate	No	57.54	\$97,400	\$56,044	\$46,689	5027	89.70	4509	693	1656
48	201	2124.00	Moderate	No	52.48	\$97,400	\$51,116	\$42,583	2947	97.32	2868	592	928
48	201	2125.00	Moderate	No	60.54	\$97,400	\$58,966	\$49,122	3792	98.21	3724	831	1634
48	201	2201.00	Low	No	48.33	\$97,400	\$47,073	\$39,211	2052	98.00	2011	312	676
48	201	2202.00	Moderate	No	75.86	\$97,400	\$73,888	\$61,544	2625	92.88	2438	440	855
48	201	2203.00	Moderate	No	57.11	\$97,400	\$55,625	\$46,336	3972	93.55	3716	708	1278
48	201	2204.00	Moderate	No	50.30	\$97,400	\$48,992	\$40,815	4667	95.65	4464	1081	1683

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48	201	2205.00	Low	No	44.84	\$97,400	\$43,674	\$36,381	4470	89.80	4014	332	683
48	201	2206.00	Moderate	No	55.38	\$97,400	\$53,940	\$44,936	3733	95.31	3558	531	888
48	201	2207.01	Low	No	31.41	\$97,400	\$30,593	\$25,487	3241	95.71	3102	450	699
48	201	2207.02	Low	No	31.95	\$97,400	\$31,119	\$25,922	3165	98.04	3103	553	971
48	201	2208.00	Low	No	32.20	\$97,400	\$31,363	\$26,125	3198	97.44	3116	317	686
48	201	2209.00	Moderate	No	50.29	\$97,400	\$48,982	\$40,804	1907	94.23	1797	201	542
48	201	2210.00	Low	No	39.25	\$97,400	\$38,230	\$31,846	4288	95.62	4100	587	1061
48	201	2211.00	Low	No	46.13	\$97,400	\$44,931	\$37,426	3718	93.76	3486	601	1097
48	201	2212.00	Moderate	No	51.35	\$97,400	\$50,015	\$41,663	6124	92.85	5686	932	1654
48	201	2213.01	Moderate	No	70.30	\$97,400	\$68,472	\$57,036	4486	93.56	4197	858	1344
48	201	2213.02	Moderate	No	50.03	\$97,400	\$48,729	\$40,593	3684	95.52	3519	697	851
48	201	2214.00	Moderate	No	52.73	\$97,400	\$51,359	\$42,781	5902	92.46	5457	785	1259
48	201	2215.01	Low	No	39.27	\$97,400	\$38,249	\$31,865	4941	93.95	4642	778	1262
48	201	2215.02	Low	No	38.04	\$97,400	\$37,051	\$30,862	2859	98.39	2813	93	161
48	201	2216.01	Low	No	40.72	\$97,400	\$39,661	\$33,036	3313	92.85	3076	733	865
48	201	2216.02	Moderate	No	65.44	\$97,400	\$63,739	\$53,095	5886	89.77	5284	1078	1655
48	201	2217.01	Moderate	No	58.15	\$97,400	\$56,638	\$47,184	4086	94.32	3854	859	1457
48	201	2217.02	Unknown	No	0.00	\$97,400	\$0	\$0	3574	95.24	3404	776	1013
48	201	2218.00	Low	No	47.05	\$97,400	\$45,827	\$38,176	4371	95.01	4153	755	1244
48	201	2219.00	Moderate	No	58.28	\$97,400	\$56,765	\$47,287	4684	94.34	4419	829	1269
48	201	2220.00	Low	No	47.29	\$97,400	\$46,060	\$38,368	2290	89.26	2044	355	548
48	201	2221.00	Low	No	36.79	\$97,400	\$35,833	\$29,849	5487	94.44	5182	905	1504
48	201	2222.00	Low	No	42.33	\$97,400	\$41,229	\$34,342	3812	93.81	3576	455	811
48	201	2223.00	Moderate	No	54.01	\$97,400	\$52,606	\$43,824	4846	91.73	4445	1011	1472
48	201	2224.01	Low	No	38.58	\$97,400	\$37,577	\$31,304	3777	93.30	3524	508	946
48	201	2224.02	Low	No	33.71	\$97,400	\$32,834	\$27,350	5758	92.03	5299	1052	1985
48	201	2225.01	Low	No	34.20	\$97,400	\$33,311	\$27,750	3620	96.44	3491	262	399
48	201	2225.02	Moderate	No	56.45	\$97,400	\$54,982	\$45,799	4395	91.83	4036	807	1059
48	201	2225.04	Low	No	32.21	\$97,400	\$31,373	\$26,136	3345	97.55	3263	156	322

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48	201	2225.05	Middle	No	89.89	\$97,400	\$87,553	\$72,926	2986	95.18	2842	673	921
48	201	2226.01	Low	No	31.41	\$97,400	\$30,593	\$25,490	2322	95.99	2229	0	94
48	201	2226.02	Low	No	40.06	\$97,400	\$39,018	\$32,500	2694	95.47	2572	9	61
48	201	2227.01	Low	No	27.67	\$97,400	\$26,951	\$22,450	2360	96.40	2275	180	497
48	201	2227.02	Low	No	34.59	\$97,400	\$33,691	\$28,065	3532	96.21	3398	98	693
48	201	2228.00	Low	No	40.18	\$97,400	\$39,135	\$32,604	3320	90.93	3019	553	961
48	201	2229.00	Moderate	No	52.91	\$97,400	\$51,534	\$42,930	8030	94.10	7556	1463	2229
48	201	2230.01	Moderate	No	70.69	\$97,400	\$68,852	\$57,353	3885	94.05	3654	652	783
48	201	2230.02	Low	No	45.08	\$97,400	\$43,908	\$36,575	4004	95.78	3835	458	587
48	201	2231.00	Moderate	No	75.32	\$97,400	\$73,362	\$61,111	2233	90.69	2025	492	656
48	201	2301.00	Moderate	No	53.43	\$97,400	\$52,041	\$43,350	1824	99.29	1811	150	527
48	201	2302.00	Moderate	No	50.38	\$97,400	\$49,070	\$40,877	5380	97.57	5249	971	1700
48	201	2303.00	Moderate	No	54.54	\$97,400	\$53,122	\$44,250	2298	97.82	2248	470	892
48	201	2304.00	Moderate	No	60.43	\$97,400	\$58,859	\$49,028	3824	97.41	3725	394	1200
48	201	2305.00	Moderate	No	51.68	\$97,400	\$50,336	\$41,929	4099	97.10	3980	878	1307
48	201	2306.00	Low	No	44.98	\$97,400	\$43,811	\$36,498	2690	99.11	2666	584	1038
48	201	2307.00	Low	No	43.47	\$97,400	\$42,340	\$35,272	2963	98.45	2917	435	1003
48	201	2308.00	Moderate	No	51.16	\$97,400	\$49,830	\$41,510	2662	97.78	2603	531	987
48	201	2309.00	Low	No	28.43	\$97,400	\$27,691	\$23,068	4947	98.24	4860	560	1404
48	201	2310.00	Moderate	No	64.04	\$97,400	\$62,375	\$51,955	4727	98.07	4636	1191	1669
48	201	2311.00	Moderate	No	52.47	\$97,400	\$51,106	\$42,568	4920	96.48	4747	929	1371
48	201	2312.00	Low	No	41.20	\$97,400	\$40,129	\$33,429	6800	98.65	6708	1253	1909
48	201	2313.00	Low	No	49.37	\$97,400	\$48,086	\$40,057	4796	97.60	4681	914	1392
48	201	2314.00	Moderate	No	62.86	\$97,400	\$61,226	\$51,000	3347	98.60	3300	771	1116
48	201	2315.00	Moderate	No	52.40	\$97,400	\$51,038	\$42,518	2863	98.57	2822	565	921
48	201	2316.00	Moderate	No	56.04	\$97,400	\$54,583	\$45,466	2915	98.56	2873	871	1186
48	201	2317.00	Low	No	38.93	\$97,400	\$37,918	\$31,587	4509	96.43	4348	769	1185
48	201	2318.00	Moderate	No	65.26	\$97,400	\$63,563	\$52,946	3066	97.29	2983	608	914

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48	201	2319.00	Low	No	44.76	\$97,400	\$43,596	\$36,319	6633	97.90	6494	1290	2259
48	201	2320.00	Moderate	No	58.39	\$97,400	\$56,872	\$47,375	4371	97.12	4245	995	1388
48	201	2321.00	Low	No	45.73	\$97,400	\$44,541	\$37,104	3803	93.08	3540	499	984
48	201	2322.01	Moderate	No	70.27	\$97,400	\$68,443	\$57,014	5754	86.58	4982	1088	1631
48	201	2322.02	Upper	No	268.74	\$97,400	\$261,753	\$218,031	5698	61.07	3480	1665	1741
48	201	2322.03	Upper	No	148.69	\$97,400	\$144,824	\$120,636	5924	75.88	4495	1285	1180
48	201	2323.03	Moderate	No	64.85	\$97,400	\$63,164	\$52,619	6451	95.75	6177	1168	1615
48	201	2323.04	Moderate	No	56.37	\$97,400	\$54,904	\$45,736	7774	91.72	7130	887	2008
48	201	2323.05	Middle	No	93.94	\$97,400	\$91,498	\$76,215	10957	94.83	10390	2132	2595
48	201	2323.06	Middle	No	91.19	\$97,400	\$88,819	\$73,986	3644	92.10	3356	638	1145
48	201	2324.02	Middle	No	93.01	\$97,400	\$90,592	\$75,465	3820	95.65	3654	772	1039
48	201	2324.03	Moderate	No	62.98	\$97,400	\$61,343	\$51,098	4575	95.02	4347	654	1179
48	201	2324.04	Moderate	No	67.44	\$97,400	\$65,687	\$54,718	3652	79.41	2900	547	952
48	201	2324.05	Upper	No	121.83	\$97,400	\$118,662	\$98,839	5832	94.32	5501	1300	1519
48	201	2325.00	Moderate	No	52.65	\$97,400	\$51,281	\$42,719	3157	85.21	2690	633	837
48	201	2326.00	Moderate	No	77.46	\$97,400	\$75,446	\$62,847	2892	88.69	2565	780	1052
48	201	2327.01	Low	No	34.13	\$97,400	\$33,243	\$27,689	7066	96.69	6832	835	1475
48	201	2327.03	Moderate	No	50.55	\$97,400	\$49,236	\$41,011	2740	96.53	2645	60	148
48	201	2327.04	Moderate	No	77.01	\$97,400	\$75,008	\$62,481	2009	84.57	1699	327	569
48	201	2328.01	Moderate	No	66.25	\$97,400	\$64,528	\$53,750	2621	92.56	2426	257	415
48	201	2328.02	Moderate	No	62.55	\$97,400	\$60,924	\$50,747	2715	95.06	2581	470	528
48	201	2329.01	Moderate	No	66.17	\$97,400	\$64,450	\$53,684	3992	89.65	3579	633	966
48	201	2329.02	Moderate	No	74.02	\$97,400	\$72,095	\$60,059	4380	91.26	3997	437	585
48	201	2330.01	Moderate	No	51.99	\$97,400	\$50,638	\$42,179	4163	85.68	3567	422	842
48	201	2330.02	Middle	No	116.51	\$97,400	\$113,481	\$94,526	4040	87.82	3548	1157	1297
48	201	2330.03	Middle	No	104.17	\$97,400	\$101,462	\$84,514	2470	74.49	1840	693	836
48	201	2331.01	Low	No	45.15	\$97,400	\$43,976	\$36,635	4640	91.36	4239	552	1012
48	201	2331.03	Low	No	44.26	\$97,400	\$43,109	\$35,909	5475	93.19	5102	773	1642
48	201	2331.04	Low	No	41.60	\$97,400	\$40,518	\$33,750	3110	93.18	2898	434	870

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48	201	2331.05	Low	No	39.75	\$97,400	\$38,717	\$32,256	3734	90.01	3361	521	1134
48	201	2332.00	Moderate	No	74.30	\$97,400	\$72,368	\$60,286	6461	86.84	5611	1401	1979
48	201	2333.00	Moderate	No	70.92	\$97,400	\$69,076	\$57,543	4468	94.72	4232	757	1225
48	201	2334.00	Low	No	48.79	\$97,400	\$47,521	\$39,583	2566	93.02	2387	431	727
48	201	2335.01	Moderate	No	66.61	\$97,400	\$64,878	\$54,042	3702	90.46	3349	990	1238
48	201	2335.02	Moderate	No	60.93	\$97,400	\$59,346	\$49,436	3346	91.60	3065	851	1108
48	201	2336.00	Low	No	45.10	\$97,400	\$43,927	\$36,591	2424	97.44	2362	454	832
48	201	2337.01	Moderate	No	52.19	\$97,400	\$50,833	\$42,348	5171	91.94	4754	941	1440
48	201	2337.02	Moderate	No	52.47	\$97,400	\$51,106	\$42,574	2932	93.76	2749	462	763
48	201	2337.03	Middle	No	84.93	\$97,400	\$82,722	\$68,906	2655	90.28	2397	590	810
48	201	2401.01	Moderate	No	51.38	\$97,400	\$50,044	\$41,688	1991	95.98	1911	0	82
48	201	2401.02	Low	No	35.15	\$97,400	\$34,236	\$28,523	1835	92.10	1690	78	215
48	201	2404.00	Moderate	No	71.41	\$97,400	\$69,553	\$57,941	7984	87.31	6971	1831	2276
48	201	2405.03	Low	No	40.54	\$97,400	\$39,486	\$32,895	1922	97.24	1869	0	282
48	201	2405.04	Low	No	34.03	\$97,400	\$33,145	\$27,612	3321	96.03	3189	31	161
48	201	2405.05	Low	No	26.73	\$97,400	\$26,035	\$21,686	1483	96.97	1438	0	185
48	201	2405.06	Low	No	46.65	\$97,400	\$45,437	\$37,852	5074	96.37	4890	371	628
48	201	2406.00	Low	No	22.75	\$97,400	\$22,159	\$18,462	2458	95.89	2357	12	177
48	201	2407.03	Moderate	No	64.84	\$97,400	\$63,154	\$52,609	5144	94.40	4856	1006	1183
48	201	2407.04	Moderate	No	77.84	\$97,400	\$75,816	\$63,155	5092	93.72	4772	852	1037
48	201	2407.05	Middle	No	85.34	\$97,400	\$83,121	\$69,239	6099	96.77	5902	847	1354
48	201	2407.06	Moderate	No	64.23	\$97,400	\$62,560	\$52,113	9971	95.72	9544	1721	2723
48	201	2407.07	Middle	No	91.06	\$97,400	\$88,692	\$73,877	6501	95.25	6192	1271	1570
48	201	2408.02	Moderate	No	70.44	\$97,400	\$68,609	\$57,153	7540	89.18	6724	1317	2194
48	201	2408.03	Moderate	No	54.21	\$97,400	\$52,801	\$43,986	2806	78.83	2212	448	518
48	201	2408.04	Low	No	38.59	\$97,400	\$37,587	\$31,313	3287	92.55	3042	0	206
48	201	2409.03	Middle	No	90.90	\$97,400	\$88,537	\$73,750	6490	88.58	5749	1603	1953
48	201	2409.04	Middle	No	88.03	\$97,400	\$85,741	\$71,419	9274	83.94	7785	2460	2941

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48	201	2409.05	Middle	No	104.40	\$97,400	\$101,686	\$84,702	3875	85.94	3330	918	1141
48	201	2409.06	Middle	No	90.41	\$97,400	\$88,059	\$73,354	8223	90.88	7473	1551	2127
48	201	2410.01	Middle	No	81.14	\$97,400	\$79,030	\$65,833	4729	71.41	3377	866	1311
48	201	2410.02	Middle	No	83.24	\$97,400	\$81,076	\$67,537	4105	65.60	2693	1377	1665
48	201	2411.01	Middle	No	90.19	\$97,400	\$87,845	\$73,176	5037	67.30	3390	1223	1533
48	201	2411.03	Moderate	No	67.09	\$97,400	\$65,346	\$54,430	4376	76.12	3331	777	1554
48	201	2411.04	Moderate	No	75.13	\$97,400	\$73,177	\$60,954	9294	79.14	7355	1793	2805
48	201	2411.05	Middle	No	82.93	\$97,400	\$80,774	\$67,283	4813	73.03	3515	975	1776
48	201	2412.01	Moderate	No	63.01	\$97,400	\$61,372	\$51,122	3369	68.66	2313	630	939
48	201	2412.02	Moderate	No	70.07	\$97,400	\$68,248	\$56,854	5445	77.26	4207	1016	1523
48	201	2413.01	Upper	No	152.75	\$97,400	\$148,779	\$123,929	5476	69.50	3806	1250	1673
48	201	2413.02	Upper	No	169.98	\$97,400	\$165,561	\$137,909	6895	69.08	4763	2318	2434
48	201	2414.00	Middle	No	105.79	\$97,400	\$103,039	\$85,827	9821	60.96	5987	2328	2802
48	201	2415.01	Moderate	No	54.37	\$97,400	\$52,956	\$44,113	4732	87.85	4157	376	727
48	201	2415.02	Moderate	No	56.23	\$97,400	\$54,768	\$45,625	2349	95.32	2239	73	153
48	201	2415.03	Low	No	48.02	\$97,400	\$46,771	\$38,963	2720	91.47	2488	345	672
48	201	2501.01	Upper	No	125.05	\$97,400	\$121,799	\$101,458	4361	79.04	3447	1162	1570
48	201	2501.02	Middle	No	103.31	\$97,400	\$100,624	\$83,818	5569	89.01	4957	1163	1536
48	201	2502.01	Middle	No	83.87	\$97,400	\$81,689	\$68,044	8046	90.83	7308	1923	2243
48	201	2502.02	Middle	No	91.08	\$97,400	\$88,712	\$73,895	2205	91.56	2019	249	550
48	201	2503.03	Unknown	No	0.00	\$97,400	\$0	\$0	3360	88.36	2969	885	1001
48	201	2503.04	Middle	No	92.91	\$97,400	\$90,494	\$75,380	9244	83.42	7711	1105	1846
48	201	2503.05	Middle	No	107.90	\$97,400	\$105,095	\$87,540	6059	74.24	4498	1586	1887
48	201	2503.06	Middle	No	92.74	\$97,400	\$90,329	\$75,240	4666	83.97	3918	1071	1389
48	201	2504.03	Upper	No	149.68	\$97,400	\$145,788	\$121,435	5125	50.17	2571	878	1063
48	201	2504.04	Upper	No	132.23	\$97,400	\$128,792	\$107,278	5540	46.55	2579	1537	1564
48	201	2504.05	Upper	No	134.22	\$97,400	\$130,730	\$108,893	7326	59.46	4356	2372	2893
48	201	2504.06	Upper	No	133.36	\$97,400	\$129,893	\$108,194	4779	55.56	2655	1257	1396
48	201	2504.07	Upper	No	189.39	\$97,400	\$184,466	\$153,656	10435	50.30	5249	2891	3109

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48	201	2504.08	Upper	No	124.48	\$97,400	\$121,244	\$100,993	9128	77.13	7040	1169	1303
48	201	2505.00	Middle	No	104.80	\$97,400	\$102,075	\$85,025	5771	62.80	3624	1369	1647
48	201	2506.01	Moderate	No	73.53	\$97,400	\$71,618	\$59,659	3898	73.17	2852	277	629
48	201	2506.02	Moderate	No	64.08	\$97,400	\$62,414	\$51,989	4792	77.78	3727	537	1284
48	201	2507.01	Upper	No	139.86	\$97,400	\$136,224	\$113,466	6613	58.69	3881	1670	2117
48	201	2507.02	Upper	No	149.23	\$97,400	\$145,350	\$121,068	4879	46.36	2262	1372	1654
48	201	2508.01	Middle	No	113.55	\$97,400	\$110,598	\$92,121	3981	34.14	1359	1009	1197
48	201	2508.02	Upper	No	174.55	\$97,400	\$170,012	\$141,609	4453	28.70	1278	1418	1563
48	201	2509.01	Upper	No	149.93	\$97,400	\$146,032	\$121,641	3548	30.72	1090	960	967
48	201	2509.02	Upper	No	260.62	\$97,400	\$253,844	\$211,442	6027	18.07	1089	1890	2041
48	201	2510.00	Upper	No	164.74	\$97,400	\$160,457	\$133,654	3093	33.46	1035	708	871
48	201	2511.00	Middle	No	116.32	\$97,400	\$113,296	\$94,375	7365	32.99	2430	2333	2686
48	201	2512.00	Middle	No	112.57	\$97,400	\$109,643	\$91,331	5987	36.20	2167	1881	2182
48	201	2513.00	Upper	No	127.66	\$97,400	\$124,341	\$103,571	7298	25.90	1890	2096	2420
48	201	2514.01	Upper	No	142.59	\$97,400	\$138,883	\$115,682	3011	37.00	1114	645	849
48	201	2514.02	Middle	No	87.05	\$97,400	\$84,787	\$70,625	5914	35.95	2126	1495	2552
48	201	2515.01	Upper	No	187.28	\$97,400	\$182,411	\$151,941	6469	33.75	2183	1658	1843
48	201	2515.03	Upper	No	167.61	\$97,400	\$163,252	\$135,982	2255	31.26	705	660	896
48	201	2515.04	Upper	No	195.08	\$97,400	\$190,008	\$158,272	5289	25.17	1331	1716	1826
48	201	2515.05	Upper	No	189.86	\$97,400	\$184,924	\$154,033	3870	21.09	816	1332	1373
48	201	2516.00	Middle	No	103.62	\$97,400	\$100,926	\$84,067	7271	22.82	1659	1983	2504
48	201	2517.01	Moderate	No	54.56	\$97,400	\$53,141	\$44,269	4892	28.76	1407	1114	1531
48	201	2517.02	Moderate	No	63.27	\$97,400	\$61,625	\$51,333	4300	31.86	1370	754	1088
48	201	2518.00	Middle	No	115.55	\$97,400	\$112,546	\$93,750	2096	39.31	824	612	785
48	201	2519.02	Upper	No	140.78	\$97,400	\$137,120	\$114,219	7828	38.90	3045	1874	2138
48	201	2519.03	Middle	No	115.95	\$97,400	\$112,935	\$94,076	4505	30.41	1370	1635	1912
48	201	2519.04	Upper	No	130.54	\$97,400	\$127,146	\$105,909	6790	34.62	2351	1946	2189
48	201	2520.01	Upper	No	182.66	\$97,400	\$177,911	\$148,193	7086	71.63	5076	1840	2182

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48	201	2520.02	Upper	No	132.09	\$97,400	\$128,656	\$107,162	5426	66.84	3627	1375	1507
48	201	2520.03	Upper	No	177.35	\$97,400	\$172,739	\$143,882	11081	62.42	6917	2817	3033
48	201	2521.00	Moderate	No	64.37	\$97,400	\$62,696	\$52,228	3246	75.48	2450	692	902
48	201	2522.01	Moderate	No	75.66	\$97,400	\$73,693	\$61,386	4838	92.23	4462	772	939
48	201	2522.02	Moderate	No	78.57	\$97,400	\$76,527	\$63,750	7192	87.65	6304	1354	1872
48	201	2523.03	Middle	No	105.67	\$97,400	\$102,923	\$85,729	5132	95.36	4894	1150	1312
48	201	2523.04	Moderate	No	69.81	\$97,400	\$67,995	\$56,638	3563	91.44	3258	850	932
48	201	2523.05	Middle	No	103.92	\$97,400	\$101,218	\$84,313	7800	91.51	7138	1768	1993
48	201	2523.06	Moderate	No	70.05	\$97,400	\$68,229	\$56,836	8943	93.82	8390	1609	1971
48	201	2524.00	Moderate	No	77.08	\$97,400	\$75,076	\$62,539	7763	76.92	5971	1305	2056
48	201	2525.00	Moderate	No	69.07	\$97,400	\$67,274	\$56,038	5051	81.15	4099	911	1685
48	201	2526.01	Middle	No	81.57	\$97,400	\$79,449	\$66,183	4895	79.57	3895	804	1255
48	201	2526.02	Moderate	No	70.95	\$97,400	\$69,105	\$57,568	3721	75.09	2794	847	1293
48	201	2527.00	Moderate	No	61.43	\$97,400	\$59,833	\$49,844	5007	48.13	2410	884	1483
48	201	2528.00	Moderate	No	74.71	\$97,400	\$72,768	\$60,614	8024	77.88	6249	1606	2397
48	201	2529.01	Middle	No	99.19	\$97,400	\$96,611	\$80,476	3263	41.34	1349	668	884
48	201	2529.02	Middle	No	83.80	\$97,400	\$81,621	\$67,991	7173	57.48	4123	1645	2243
48	201	2530.00	Moderate	No	69.44	\$97,400	\$67,635	\$56,343	4637	75.37	3495	912	1391
48	201	2531.01	Upper	No	128.59	\$97,400	\$125,247	\$104,325	6624	74.40	4928	1357	1904
48	201	2531.02	Upper	No	122.55	\$97,400	\$119,364	\$99,423	7051	76.57	5399	1824	2004
48	201	2532.01	Upper	No	126.08	\$97,400	\$122,802	\$102,294	6342	44.02	2792	1833	2177
48	201	2532.02	Low	No	46.47	\$97,400	\$45,262	\$37,706	5341	75.49	4032	597	998
48	201	2533.00	Middle	No	110.76	\$97,400	\$107,880	\$89,861	3836	48.70	1868	1048	1268
48	201	2535.01	Moderate	No	69.60	\$97,400	\$67,790	\$56,469	6552	71.86	4708	1022	1449
48	201	2535.02	Middle	No	89.87	\$97,400	\$87,533	\$72,917	3799	81.92	3112	661	1049
48	201	2536.01	Middle	No	119.83	\$97,400	\$116,714	\$97,220	4187	59.85	2506	690	878
48	201	2536.02	Low	No	44.99	\$97,400	\$43,820	\$36,506	4735	84.65	4008	20	151
48	201	2537.00	Moderate	No	69.13	\$97,400	\$67,333	\$56,089	5580	70.72	3946	795	1213
48	201	2538.00	Moderate	No	78.64	\$97,400	\$76,595	\$63,806	8862	74.07	6564	1647	2089

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48	201	2539.00	Moderate	No	63.32	\$97,400	\$61,674	\$51,375	4634	61.61	2855	770	1075
48	201	2540.00	Moderate	No	67.52	\$97,400	\$65,764	\$54,785	3935	67.78	2667	558	918
48	201	2541.00	Moderate	No	71.21	\$97,400	\$69,359	\$57,776	5466	78.70	4302	791	1566
48	201	2542.00	Middle	No	82.04	\$97,400	\$79,907	\$66,563	2922	85.56	2500	493	927
48	201	2543.00	Middle	No	83.41	\$97,400	\$81,241	\$67,669	5340	80.41	4294	985	1432
48	201	2544.00	Low	No	49.16	\$97,400	\$47,882	\$39,883	3116	88.86	2769	743	1006
48	201	2546.00	Moderate	No	64.21	\$97,400	\$62,541	\$52,096	3691	85.42	3153	881	1298
48	201	2547.00	Middle	No	87.07	\$97,400	\$84,806	\$70,645	2428	55.35	1344	408	838
48	201	2548.00	Moderate	No	59.70	\$97,400	\$58,148	\$48,438	2705	80.67	2182	498	973
48	201	3101.01	Middle	No	104.51	\$97,400	\$101,793	\$84,792	3655	63.06	2305	532	831
48	201	3101.02	Low	No	29.93	\$97,400	\$29,152	\$24,289	2455	77.92	1913	481	747
48	201	3102.00	Upper	No	188.34	\$97,400	\$183,443	\$152,802	2361	59.85	1413	646	1009
48	201	3103.00	Moderate	No	65.10	\$97,400	\$63,407	\$52,821	5026	75.98	3819	835	1756
48	201	3104.00	Low	No	47.90	\$97,400	\$46,655	\$38,864	3316	89.63	2972	623	1483
48	201	3105.00	Low	No	42.91	\$97,400	\$41,794	\$34,813	3755	91.05	3419	726	1567
48	201	3106.00	Middle	No	80.83	\$97,400	\$78,728	\$65,580	4961	85.85	4259	974	2194
48	201	3107.00	Moderate	No	76.75	\$97,400	\$74,755	\$62,266	3699	83.10	3074	893	1353
48	201	3108.00	Moderate	No	62.77	\$97,400	\$61,138	\$50,927	2663	90.61	2413	320	466
48	201	3109.00	Low	No	45.78	\$97,400	\$44,590	\$37,143	5334	95.18	5077	857	1665
48	201	3110.01	Low	No	46.58	\$97,400	\$45,369	\$37,794	3040	97.20	2955	551	1114
48	201	3110.02	Moderate	No	68.57	\$97,400	\$66,787	\$55,635	3299	95.57	3153	682	1247
48	201	3111.00	Moderate	No	62.38	\$97,400	\$60,758	\$50,609	5238	96.09	5033	813	1900
48	201	3112.00	Moderate	No	54.37	\$97,400	\$52,956	\$44,110	4588	92.37	4238	714	1266
48	201	3113.00	Moderate	No	58.86	\$97,400	\$57,330	\$47,757	4912	95.87	4709	982	1445
48	201	3114.00	Moderate	No	60.09	\$97,400	\$58,528	\$48,750	1546	95.54	1477	244	507
48	201	3115.01	Moderate	No	65.40	\$97,400	\$63,700	\$53,058	2966	97.03	2878	438	665
48	201	3115.02	Moderate	No	52.25	\$97,400	\$50,892	\$42,391	3723	97.07	3614	579	889
48	201	3116.00	Low	No	37.92	\$97,400	\$36,934	\$30,764	3628	98.62	3578	15	144

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48	201	3117.01	Moderate	No	55.68	\$97,400	\$54,232	\$45,179	3506	95.86	3361	507	867
48	201	3117.02	Unknown	No	0.00	\$97,400	\$0	\$0	1890	95.61	1807	49	95
48	201	3118.00	Moderate	No	50.03	\$97,400	\$48,729	\$40,592	4325	95.40	4126	530	965
48	201	3119.00	Middle	No	87.97	\$97,400	\$85,683	\$71,369	2145	92.77	1990	335	672
48	201	3120.00	Upper	No	120.02	\$97,400	\$116,899	\$97,371	5759	71.33	4108	478	669
48	201	3122.00	Low	No	45.06	\$97,400	\$43,888	\$36,563	2351	93.19	2191	118	851
48	201	3123.00	Middle	No	94.75	\$97,400	\$92,287	\$76,875	2410	84.19	2029	358	975
48	201	3124.00	Unknown	No	0.00	\$97,400	\$0	\$0	1981	91.97	1822	183	1130
48	201	3125.01	Upper	No	182.01	\$97,400	\$177,278	\$147,664	2484	58.41	1451	602	763
48	201	3125.02	Upper	No	122.97	\$97,400	\$119,773	\$99,769	2384	61.66	1470	247	457
48	201	3126.01	Middle	No	94.26	\$97,400	\$91,809	\$76,473	2797	45.30	1267	142	72
48	201	3126.02	Upper	No	216.83	\$97,400	\$211,192	\$175,913	2453	50.84	1247	282	499
48	201	3126.03	Moderate	No	71.45	\$97,400	\$69,592	\$57,969	3082	64.15	1977	642	1536
48	201	3127.00	Middle	No	109.58	\$97,400	\$106,731	\$88,906	1859	84.78	1576	418	1354
48	201	3128.00	Low	No	28.17	\$97,400	\$27,438	\$22,857	5476	78.01	4272	95	182
48	201	3129.01	Moderate	No	54.83	\$97,400	\$53,404	\$44,483	1505	94.95	1429	143	363
48	201	3129.02	Upper	No	139.90	\$97,400	\$136,263	\$113,500	1801	88.62	1596	869	1064
48	201	3130.00	Upper	No	138.96	\$97,400	\$135,347	\$112,742	2462	84.04	2069	563	1134
48	201	3131.01	Upper	No	142.68	\$97,400	\$138,970	\$115,755	2297	53.46	1228	195	232
48	201	3131.02	Upper	No	255.12	\$97,400	\$248,487	\$206,974	2011	51.86	1043	336	164
48	201	3132.01	Upper	No	145.56	\$97,400	\$141,775	\$118,092	1610	90.99	1465	401	622
48	201	3132.02	Upper	No	137.05	\$97,400	\$133,487	\$111,188	2790	84.80	2366	672	857
48	201	3133.00	Moderate	No	75.24	\$97,400	\$73,284	\$61,042	3156	93.63	2955	621	874
48	201	3134.00	Low	No	46.31	\$97,400	\$45,106	\$37,571	3603	94.67	3411	514	805
48	201	3135.00	Low	No	35.95	\$97,400	\$35,015	\$29,167	2649	97.32	2578	431	824
48	201	3136.00	Low	No	40.78	\$97,400	\$39,720	\$33,092	4871	97.37	4743	667	1347
48	201	3137.00	Moderate	No	75.11	\$97,400	\$73,157	\$60,938	2256	97.16	2192	516	927
48	201	3138.01	Moderate	No	50.99	\$97,400	\$49,664	\$41,375	2035	97.64	1987	158	553
48	201	3138.02	Low	No	38.68	\$97,400	\$37,674	\$31,384	2797	98.07	2743	232	631

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48	201	3139.01	Middle	No	92.25	\$97,400	\$89,852	\$74,844	2211	75.03	1659	73	207
48	201	3139.02	Low	No	42.56	\$97,400	\$41,453	\$34,533	2592	76.81	1991	338	333
48	201	3140.01	Moderate	No	62.73	\$97,400	\$61,099	\$50,893	3104	67.07	2082	495	496
48	201	3140.03	Moderate	No	73.88	\$97,400	\$71,959	\$59,942	2591	78.46	2033	0	64
48	201	3140.04	Unknown	No	0.00	\$97,400	\$0	\$0	1668	79.44	1325	0	327
48	201	3140.05	Unknown	No	0.00	\$97,400	\$0	\$0	2468	72.93	1800	273	804
48	201	3143.01	Low	No	41.27	\$97,400	\$40,197	\$33,482	2363	94.88	2242	218	57
48	201	3143.02	Unknown	No	0.00	\$97,400	\$0	\$0	2440	94.43	2304	63	60
48	201	3144.01	Middle	No	99.30	\$97,400	\$96,718	\$80,568	1545	65.18	1007	81	10
48	201	3144.02	Middle	No	96.94	\$97,400	\$94,420	\$78,646	1717	72.68	1248	481	440
48	201	3201.00	Moderate	No	71.71	\$97,400	\$69,846	\$58,177	2408	93.85	2260	306	676
48	201	3202.01	Moderate	No	56.76	\$97,400	\$55,284	\$46,053	2461	95.49	2350	299	605
48	201	3202.02	Moderate	No	58.16	\$97,400	\$56,648	\$47,188	3648	93.31	3404	417	642
48	201	3205.00	Middle	No	92.91	\$97,400	\$90,494	\$75,377	4300	94.23	4052	1068	1316
48	201	3206.01	Moderate	No	69.20	\$97,400	\$67,401	\$56,141	2474	93.45	2312	435	601
48	201	3206.02	Low	No	49.34	\$97,400	\$48,057	\$40,029	4460	95.94	4279	564	1034
48	201	3207.00	Moderate	No	64.41	\$97,400	\$62,735	\$52,262	4550	90.97	4139	498	693
48	201	3208.00	Moderate	No	57.96	\$97,400	\$56,453	\$47,026	5023	94.05	4724	769	1678
48	201	3209.01	Moderate	No	70.96	\$97,400	\$69,115	\$57,576	3758	94.07	3535	449	807
48	201	3209.02	Middle	No	91.06	\$97,400	\$88,692	\$73,878	3722	92.05	3426	887	1243
48	201	3210.01	Moderate	No	66.58	\$97,400	\$64,849	\$54,019	2776	93.70	2601	492	546
48	201	3210.02	Middle	No	82.87	\$97,400	\$80,715	\$67,231	5450	89.78	4893	1136	1697
48	201	3211.01	Middle	No	105.27	\$97,400	\$102,533	\$85,404	4008	87.35	3501	434	563
48	201	3211.02	Moderate	No	60.94	\$97,400	\$59,356	\$49,441	4098	87.70	3594	923	1214
48	201	3212.00	Low	No	47.32	\$97,400	\$46,090	\$38,395	4512	92.58	4177	383	845
48	201	3213.01	Low	No	40.15	\$97,400	\$39,106	\$32,578	3364	94.47	3178	29	320
48	201	3213.02	Middle	No	94.91	\$97,400	\$92,442	\$77,000	1892	85.68	1621	316	469
48	201	3214.01	Moderate	No	59.60	\$97,400	\$58,050	\$48,359	4336	93.08	4036	815	1192

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48	201	3214.02	Middle	No	83.04	\$97,400	\$80,881	\$67,371	4077	91.02	3711	919	1349
48	201	3215.00	Low	No	35.92	\$97,400	\$34,986	\$29,143	2717	94.00	2554	174	376
48	201	3216.00	Middle	No	86.66	\$97,400	\$84,407	\$70,308	6792	88.60	6018	1226	1673
48	201	3217.00	Middle	No	95.52	\$97,400	\$93,036	\$77,500	3108	87.36	2715	832	1067
48	201	3218.00	Middle	No	85.34	\$97,400	\$83,121	\$69,237	3927	93.33	3665	779	1142
48	201	3219.00	Moderate	No	67.83	\$97,400	\$66,066	\$55,034	5657	91.36	5168	866	1442
48	201	3220.00	Moderate	No	52.94	\$97,400	\$51,564	\$42,955	3771	93.98	3544	61	133
48	201	3221.00	Moderate	No	60.41	\$97,400	\$58,839	\$49,016	4142	88.41	3662	497	1025
48	201	3222.00	Moderate	No	62.44	\$97,400	\$60,817	\$50,658	1831	92.35	1691	184	422
48	201	3226.00	Moderate	No	79.21	\$97,400	\$77,151	\$64,263	5237	75.42	3950	1169	1367
48	201	3227.01	Moderate	No	73.47	\$97,400	\$71,560	\$59,606	2807	82.79	2324	330	661
48	201	3227.02	Middle	No	93.50	\$97,400	\$91,069	\$75,855	4336	83.05	3601	705	1406
48	201	3228.00	Moderate	No	72.68	\$97,400	\$70,790	\$58,967	6246	87.78	5483	1211	1758
48	201	3229.00	Moderate	No	69.86	\$97,400	\$68,044	\$56,683	4072	90.89	3701	580	1004
48	201	3230.00	Low	No	48.68	\$97,400	\$47,414	\$39,497	5821	90.19	5250	273	812
48	201	3231.00	Moderate	No	53.04	\$97,400	\$51,661	\$43,036	3492	89.86	3138	201	477
48	201	3232.00	Upper	No	153.07	\$97,400	\$149,090	\$124,185	5595	84.43	4724	1152	1605
48	201	3233.00	Low	No	46.38	\$97,400	\$45,174	\$37,629	3397	88.08	2992	311	523
48	201	3234.00	Moderate	No	53.69	\$97,400	\$52,294	\$43,561	7275	87.30	6351	1115	1725
48	201	3235.00	Low	No	43.46	\$97,400	\$42,330	\$35,260	5349	87.49	4680	481	949
48	201	3236.01	Moderate	No	63.55	\$97,400	\$61,898	\$51,563	4068	70.77	2879	523	710
48	201	3236.02	Middle	No	90.97	\$97,400	\$88,605	\$73,806	4963	68.91	3420	1327	1626
48	201	3237.01	Moderate	No	68.54	\$97,400	\$66,758	\$55,609	4420	64.00	2829	543	704
48	201	3237.02	Middle	No	93.54	\$97,400	\$91,108	\$75,893	3252	65.90	2143	589	784
48	201	3238.01	Middle	No	82.72	\$97,400	\$80,569	\$67,115	4068	79.57	3237	979	1143
48	201	3238.02	Moderate	No	69.73	\$97,400	\$67,917	\$56,571	5005	79.74	3991	1079	1395
48	201	3239.00	Moderate	No	52.50	\$97,400	\$51,135	\$42,599	3710	70.97	2633	342	772
48	201	3240.00	Middle	No	108.40	\$97,400	\$105,582	\$87,944	5817	65.69	3821	1345	1916
48	201	3241.01	Moderate	No	61.46	\$97,400	\$59,862	\$49,862	5279	90.62	4784	782	1652

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48	201	3241.02	Unknown	No	0.00	\$97,400	\$0	\$0	0	0.00	0	0	0
48	201	3242.00	Low	No	48.68	\$97,400	\$47,414	\$39,500	1279	97.42	1246	181	433
48	201	3301.01	Middle	No	87.65	\$97,400	\$85,371	\$71,115	5091	99.04	5042	740	1678
48	201	3301.02	Middle	No	92.55	\$97,400	\$90,144	\$75,089	2703	98.11	2652	534	754
48	201	3302.00	Moderate	No	67.64	\$97,400	\$65,881	\$54,883	4290	96.53	4141	764	1084
48	201	3303.01	Middle	No	81.61	\$97,400	\$79,488	\$66,210	7941	97.05	7707	2008	2234
48	201	3303.02	Moderate	No	66.32	\$97,400	\$64,596	\$53,811	5713	97.20	5553	1145	1622
48	201	3303.03	Moderate	No	60.75	\$97,400	\$59,171	\$49,286	4515	95.59	4316	612	958
48	201	3304.00	Moderate	No	56.67	\$97,400	\$55,197	\$45,982	4863	97.55	4744	790	1219
48	201	3305.00	Moderate	No	62.97	\$97,400	\$61,333	\$51,089	4745	96.82	4594	804	1524
48	201	3306.00	Moderate	No	75.00	\$97,400	\$73,050	\$60,854	7139	97.09	6931	1711	2310
48	201	3307.00	Moderate	No	69.06	\$97,400	\$67,264	\$56,030	8797	97.19	8550	1721	2662
48	201	3308.01	Middle	No	82.43	\$97,400	\$80,287	\$66,875	6136	94.51	5799	942	1410
48	201	3308.02	Middle	No	107.77	\$97,400	\$104,968	\$87,439	9471	94.18	8920	2684	3284
48	201	3309.01	Moderate	No	75.66	\$97,400	\$73,693	\$61,386	9527	92.67	8829	2674	3271
48	201	3309.02	Low	No	38.45	\$97,400	\$37,450	\$31,199	3823	95.92	3667	700	1101
48	201	3311.00	Low	No	47.16	\$97,400	\$45,934	\$38,265	4610	97.53	4496	659	1503
48	201	3312.00	Low	No	34.63	\$97,400	\$33,730	\$28,102	4441	97.28	4320	480	1374
48	201	3313.00	Moderate	No	54.39	\$97,400	\$52,976	\$44,133	5032	98.85	4974	1142	1874
48	201	3314.00	Low	No	23.40	\$97,400	\$22,792	\$18,992	2538	99.25	2519	23	215
48	201	3315.01	Moderate	No	70.57	\$97,400	\$68,735	\$57,254	3908	98.90	3865	981	1395
48	201	3315.02	Middle	No	95.68	\$97,400	\$93,192	\$77,625	5359	95.56	5121	1536	1993
48	201	3316.02	Low	No	49.20	\$97,400	\$47,921	\$39,918	3604	97.70	3521	214	598
48	201	3316.03	Moderate	No	56.07	\$97,400	\$54,612	\$45,492	4199	99.21	4166	994	1455
48	201	3316.04	Low	No	36.50	\$97,400	\$35,551	\$29,617	2542	98.82	2512	488	596
48	201	3317.00	Low	No	43.09	\$97,400	\$41,970	\$34,961	4055	99.04	4016	813	1237
48	201	3318.00	Low	No	43.55	\$97,400	\$42,418	\$35,337	3868	98.60	3814	673	1120
48	201	3319.00	Low	No	49.83	\$97,400	\$48,534	\$40,431	3354	98.66	3309	970	1466

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48	201	3320.00	Low	No	35.85	\$97,400	\$34,918	\$29,087	6034	99.04	5976	809	1409
48	201	3321.00	Moderate	No	53.30	\$97,400	\$51,914	\$43,245	2954	99.12	2928	511	1007
48	201	3322.00	Low	No	49.22	\$97,400	\$47,940	\$39,936	4921	98.92	4868	987	1709
48	201	3323.00	Low	No	47.68	\$97,400	\$46,440	\$38,684	2999	98.97	2968	603	1085
48	201	3324.00	Moderate	No	53.96	\$97,400	\$52,557	\$43,783	4060	98.03	3980	986	1415
48	201	3325.00	Moderate	No	78.57	\$97,400	\$76,527	\$63,750	3190	97.43	3108	956	1103
48	201	3326.00	Moderate	No	52.03	\$97,400	\$50,677	\$42,217	6577	96.93	6375	1020	1604
48	201	3327.00	Moderate	No	74.23	\$97,400	\$72,300	\$60,227	2473	94.54	2338	607	871
48	201	3328.00	Low	No	47.95	\$97,400	\$46,703	\$38,906	3962	94.47	3743	449	789
48	201	3329.00	Moderate	No	72.03	\$97,400	\$70,157	\$58,438	4885	91.89	4489	776	1144
48	201	3330.00	Moderate	No	76.58	\$97,400	\$74,589	\$62,135	3290	93.16	3065	830	1020
48	201	3331.00	Moderate	No	57.59	\$97,400	\$56,093	\$46,728	3793	90.67	3439	626	728
48	201	3332.01	Moderate	No	61.47	\$97,400	\$59,872	\$49,875	4818	94.98	4576	594	764
48	201	3332.03	Moderate	No	64.07	\$97,400	\$62,404	\$51,985	2163	90.66	1961	387	537
48	201	3332.04	Middle	No	84.91	\$97,400	\$82,702	\$68,889	1280	96.88	1240	0	183
48	201	3332.05	Low	No	37.38	\$97,400	\$36,408	\$30,333	1515	96.11	1456	31	31
48	201	3333.01	Low	No	40.75	\$97,400	\$39,691	\$33,063	5693	95.49	5436	171	318
48	201	3333.02	Moderate	No	69.35	\$97,400	\$67,547	\$56,267	3661	94.05	3443	566	1061
48	201	3335.01	Low	No	47.10	\$97,400	\$45,875	\$38,214	3443	96.34	3317	249	358
48	201	3335.02	Moderate	No	58.09	\$97,400	\$56,580	\$47,132	2621	93.25	2444	364	542
48	201	3336.00	Middle	No	105.72	\$97,400	\$102,971	\$85,769	3215	80.75	2596	957	1219
48	201	3337.00	Moderate	No	63.53	\$97,400	\$61,878	\$51,544	3442	93.58	3221	629	944
48	201	3338.01	Moderate	No	53.01	\$97,400	\$51,632	\$43,008	4188	95.70	4008	375	759
48	201	3338.02	Middle	No	115.17	\$97,400	\$112,176	\$93,438	5797	92.94	5388	1498	1867
48	201	3339.03	Moderate	No	63.63	\$97,400	\$61,976	\$51,628	3689	91.89	3390	646	837
48	201	3339.04	Middle	No	82.04	\$97,400	\$79,907	\$66,563	5058	88.93	4498	1061	1297
48	201	3339.05	Middle	No	82.98	\$97,400	\$80,823	\$67,328	4159	94.61	3935	940	1155
48	201	3339.06	Middle	No	106.31	\$97,400	\$103,546	\$86,250	5147	95.30	4905	1414	1519
48	201	3340.01	Moderate	No	54.95	\$97,400	\$53,521	\$44,583	3707	92.23	3419	315	651

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48	201	3340.02	Middle	No	86.59	\$97,400	\$84,339	\$70,255	2240	81.88	1834	102	165
48	201	3340.03	Middle	No	85.17	\$97,400	\$82,956	\$69,104	6349	80.99	5142	974	1432
48	201	3341.01	Moderate	No	79.20	\$97,400	\$77,141	\$64,261	7291	85.43	6229	486	1034
48	201	3341.02	Moderate	No	76.44	\$97,400	\$74,453	\$62,021	7351	94.48	6945	1634	1776
48	201	3401.01	Unknown	No	0.00	\$97,400	\$0	\$0	1879	82.44	1549	0	42
48	201	3401.02	Middle	No	88.71	\$97,400	\$86,404	\$71,970	5395	82.97	4476	918	1141
48	201	3402.01	Unknown	No	0.00	\$97,400	\$0	\$0	0	0.00	0	0	0
48	201	3402.02	Upper	No	180.75	\$97,400	\$176,051	\$146,643	7911	49.42	3910	2188	2277
48	201	3402.03	Upper	No	215.80	\$97,400	\$210,189	\$175,078	4434	36.56	1621	1108	1265
48	201	3403.01	Upper	No	255.14	\$97,400	\$248,506	\$206,992	3906	36.97	1444	1312	1408
48	201	3403.02	Upper	No	150.42	\$97,400	\$146,509	\$122,039	6761	33.22	2246	2385	2582
48	201	3404.00	Upper	No	204.18	\$97,400	\$198,871	\$165,648	1306	29.02	379	474	473
48	201	3405.01	Middle	No	109.13	\$97,400	\$106,293	\$88,542	3904	44.80	1749	878	1134
48	201	3405.02	Low	No	48.58	\$97,400	\$47,317	\$39,412	2878	71.82	2067	227	327
48	201	3406.00	Upper	No	155.08	\$97,400	\$151,048	\$125,817	2563	33.01	846	956	1039
48	201	3407.01	Middle	No	99.23	\$97,400	\$96,650	\$80,510	4055	53.51	2170	981	1261
48	201	3407.02	Upper	No	144.01	\$97,400	\$140,266	\$116,833	2961	47.25	1399	950	1063
48	201	3408.00	Upper	No	164.19	\$97,400	\$159,921	\$133,209	5580	42.92	2395	1815	2005
48	201	3409.00	Moderate	No	60.09	\$97,400	\$58,528	\$48,750	4537	65.24	2960	314	684
48	201	3410.01	Middle	No	97.34	\$97,400	\$94,809	\$78,972	3957	58.02	2296	312	451
48	201	3410.02	Upper	No	121.27	\$97,400	\$118,117	\$98,389	3695	53.13	1963	719	1079
48	201	3411.01	Moderate	No	74.71	\$97,400	\$72,768	\$60,618	1480	66.55	985	234	327
48	201	3411.02	Middle	No	83.32	\$97,400	\$81,154	\$67,599	2641	61.04	1612	7	160
48	201	3412.01	Moderate	No	57.52	\$97,400	\$56,024	\$46,667	5326	61.85	3294	319	613
48	201	3412.03	Middle	No	103.23	\$97,400	\$100,546	\$83,750	2355	36.18	852	362	455
48	201	3412.04	Upper	No	152.83	\$97,400	\$148,856	\$123,988	3843	37.55	1443	623	704
48	201	3413.02	Moderate	No	75.93	\$97,400	\$73,956	\$61,607	3467	60.63	2102	251	462
48	201	3413.03	Middle	No	91.45	\$97,400	\$89,072	\$74,196	3304	45.58	1506	918	781

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48	201	3413.04	Middle	No	93.78	\$97,400	\$91,342	\$76,087	2036	45.58	928	26	118
48	201	3414.00	Upper	No	165.36	\$97,400	\$161,061	\$134,157	5664	26.27	1488	1591	1632
48	201	3415.01	Upper	No	132.18	\$97,400	\$128,743	\$107,237	6736	30.69	2067	1517	1694
48	201	3415.02	Upper	No	176.06	\$97,400	\$171,482	\$142,835	4393	33.28	1462	1101	1166
48	201	3416.00	Middle	No	111.14	\$97,400	\$108,250	\$90,169	6711	31.26	2098	1597	2219
48	201	3417.00	Middle	No	108.68	\$97,400	\$105,854	\$88,173	2723	31.03	845	906	1245
48	201	3418.00	Upper	No	121.72	\$97,400	\$118,555	\$98,750	2489	39.37	980	659	820
48	201	3420.01	Upper	No	157.45	\$97,400	\$153,356	\$127,738	6812	37.07	2525	1973	2114
48	201	3420.02	Upper	No	160.69	\$97,400	\$156,512	\$130,371	4436	54.40	2413	909	938
48	201	3421.00	Middle	No	103.74	\$97,400	\$101,043	\$84,167	4292	61.21	2627	1230	1358
48	201	3422.00	Moderate	No	75.45	\$97,400	\$73,488	\$61,215	3918	67.71	2653	649	1141
48	201	3423.00	Middle	No	87.84	\$97,400	\$85,556	\$71,270	7213	64.05	4620	1301	1999
48	201	3424.00	Middle	No	88.25	\$97,400	\$85,956	\$71,596	4007	70.75	2835	535	905
48	201	3425.00	Middle	No	96.64	\$97,400	\$94,127	\$78,405	6240	38.72	2416	1272	1959
48	201	3427.00	Middle	No	86.01	\$97,400	\$83,774	\$69,782	5145	40.06	2061	1211	1667
48	201	3428.01	Upper	No	151.45	\$97,400	\$147,512	\$122,875	4867	39.41	1918	1872	1918
48	201	3428.02	Upper	No	164.24	\$97,400	\$159,970	\$133,250	3988	33.35	1330	966	1039
48	201	3429.00	Upper	No	120.54	\$97,400	\$117,406	\$97,795	7084	41.40	2933	1970	2304
48	201	3430.00	Moderate	No	78.42	\$97,400	\$76,381	\$63,622	7460	54.62	4075	1276	1896
48	201	3431.00	Upper	No	128.72	\$97,400	\$125,373	\$104,432	4556	43.33	1974	1235	1484
48	201	3432.00	Upper	No	158.38	\$97,400	\$154,262	\$128,493	5089	45.23	2302	1272	1514
48	201	3433.01	Upper	No	128.45	\$97,400	\$125,110	\$104,211	4400	47.30	2081	1456	1570
48	201	3433.02	Middle	No	112.05	\$97,400	\$109,137	\$90,909	4876	43.74	2133	1369	1610
48	201	3436.01	Unknown	No	0.00	\$97,400	\$0	\$0	11	100.00	11	0	0
48	201	3436.02	Middle	No	108.55	\$97,400	\$105,728	\$88,068	3341	46.69	1560	835	1173
48	201	3437.00	Moderate	No	76.61	\$97,400	\$74,618	\$62,154	3860	63.60	2455	565	1017
48	201	3501.01	Unknown	No	0.00	\$97,400	\$0	\$0	5269	87.57	4614	807	1196
48	201	3501.02	Upper	No	130.91	\$97,400	\$127,506	\$106,205	4830	51.28	2477	1310	1331
48	201	3501.03	Middle	No	107.29	\$97,400	\$104,500	\$87,049	7487	77.49	5802	1703	2165

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48	201	3501.04	Middle	No	106.28	\$97,400	\$103,517	\$86,225	4850	82.80	4016	873	987
48	201	3502.01	Middle	No	111.45	\$97,400	\$108,552	\$90,421	3740	83.05	3106	1039	1040
48	201	3502.02	Middle	No	101.82	\$97,400	\$99,173	\$82,606	4684	78.18	3662	1262	1534
48	201	3503.00	Upper	No	134.53	\$97,400	\$131,032	\$109,149	6002	69.18	4152	1691	2016
48	201	3504.00	Middle	No	88.71	\$97,400	\$86,404	\$71,971	6235	85.08	5305	1248	1723
48	201	3505.00	Middle	No	92.47	\$97,400	\$90,066	\$75,023	7117	84.59	6020	1606	2123
48	201	3506.01	Middle	No	103.07	\$97,400	\$100,390	\$83,623	4372	50.41	2204	823	1291
48	201	3506.03	Middle	No	94.71	\$97,400	\$92,248	\$76,841	4631	55.30	2561	1159	1456
48	201	3506.04	Upper	No	142.24	\$97,400	\$138,542	\$115,399	3941	50.52	1991	942	1224
48	201	3507.00	Middle	No	106.37	\$97,400	\$103,604	\$86,300	2326	36.59	851	803	966
48	201	3508.01	Middle	No	82.97	\$97,400	\$80,813	\$67,313	5098	50.94	2597	965	1727
48	201	3508.03	Middle	No	82.17	\$97,400	\$80,034	\$66,667	3181	55.71	1772	469	603
48	201	3508.04	Upper	No	185.56	\$97,400	\$180,735	\$150,546	5648	50.76	2867	1068	1460
48	201	4101.01	Unknown	No	0.00	\$97,400	\$0	\$0	2159	64.01	1382	378	608
48	201	4101.02	Middle	No	91.41	\$97,400	\$89,033	\$74,167	4007	58.97	2363	364	386
48	201	4102.01	Upper	No	176.96	\$97,400	\$172,359	\$143,571	2176	37.73	821	79	277
48	201	4102.02	Upper	No	254.38	\$97,400	\$247,766	\$206,379	3361	37.43	1258	779	1343
48	201	4103.00	Upper	No	143.50	\$97,400	\$139,769	\$116,423	3722	32.29	1202	803	552
48	201	4104.01	Upper	No	244.88	\$97,400	\$238,513	\$198,667	3985	32.10	1279	1355	1629
48	201	4104.02	Upper	No	187.66	\$97,400	\$182,781	\$152,250	2623	33.02	866	743	1037
48	201	4105.01	Upper	No	157.27	\$97,400	\$153,181	\$127,593	1746	35.62	622	587	1078
48	201	4105.02	Upper	No	204.49	\$97,400	\$199,173	\$165,904	3070	38.70	1188	785	1028
48	201	4106.01	Upper	No	165.52	\$97,400	\$161,216	\$134,290	3444	48.14	1658	0	60
48	201	4106.02	Unknown	No	0.00	\$97,400	\$0	\$0	2508	44.82	1124	351	257
48	201	4107.03	Upper	No	160.69	\$97,400	\$156,512	\$130,365	2179	33.96	740	574	725
48	201	4107.04	Upper	No	308.15	\$97,400	\$300,138	\$250,001	1895	32.45	615	605	664
48	201	4107.05	Middle	No	108.44	\$97,400	\$105,621	\$87,981	916	48.36	443	123	177
48	201	4107.06	Upper	No	158.08	\$97,400	\$153,970	\$128,250	1738	50.17	872	90	270

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48	201	4108.01	Upper	No	126.79	\$97,400	\$123,493	\$102,863	2578	42.01	1083	198	629
48	201	4108.02	Upper	No	198.91	\$97,400	\$193,738	\$161,375	1631	38.07	621	348	669
48	201	4109.00	Upper	No	156.28	\$97,400	\$152,217	\$126,790	3535	38.76	1370	599	1059
48	201	4110.01	Upper	No	217.34	\$97,400	\$211,689	\$176,324	1986	33.69	669	480	178
48	201	4110.02	Upper	No	137.06	\$97,400	\$133,496	\$111,200	2186	36.37	795	344	452
48	201	4110.03	Upper	No	260.09	\$97,400	\$253,328	\$211,012	1614	37.79	610	195	293
48	201	4111.00	Upper	No	308.15	\$97,400	\$300,138	\$250,001	3420	31.49	1077	1150	1219
48	201	4112.00	Upper	No	308.15	\$97,400	\$300,138	\$250,001	1759	17.96	316	609	601
48	201	4113.01	Upper	No	198.63	\$97,400	\$193,466	\$161,146	2119	42.14	893	337	213
48	201	4113.02	Upper	No	158.98	\$97,400	\$154,847	\$128,981	3217	43.39	1396	209	147
48	201	4114.00	Upper	No	308.15	\$97,400	\$300,138	\$250,001	2774	17.95	498	948	977
48	201	4115.03	Upper	No	174.55	\$97,400	\$170,012	\$141,615	3478	42.67	1484	392	571
48	201	4115.04	Unknown	No	0.00	\$97,400	\$0	\$0	2329	44.18	1029	268	169
48	201	4115.05	Upper	No	161.43	\$97,400	\$157,233	\$130,972	2826	40.27	1138	364	436
48	201	4115.06	Upper	No	137.39	\$97,400	\$133,818	\$111,469	2273	41.53	944	261	0
48	201	4115.07	Middle	No	116.95	\$97,400	\$113,909	\$94,884	2093	46.44	972	75	102
48	201	4116.00	Upper	No	230.45	\$97,400	\$224,458	\$186,964	2933	31.71	930	1011	1280
48	201	4117.00	Upper	No	129.84	\$97,400	\$126,464	\$105,339	3793	57.76	2191	106	169
48	201	4118.01	Upper	No	125.89	\$97,400	\$122,617	\$102,137	3257	46.67	1520	748	724
48	201	4118.02	Upper	No	132.38	\$97,400	\$128,938	\$107,399	2758	41.77	1152	297	363
48	201	4119.01	Upper	No	300.37	\$97,400	\$292,560	\$243,686	2079	24.96	519	730	983
48	201	4119.02	Upper	No	308.15	\$97,400	\$300,138	\$250,001	2135	33.82	722	313	340
48	201	4120.00	Upper	No	308.15	\$97,400	\$300,138	\$250,000	3744	23.99	898	1118	1331
48	201	4122.01	Upper	No	272.46	\$97,400	\$265,376	\$221,042	2882	42.61	1228	411	601
48	201	4122.02	Upper	No	196.33	\$97,400	\$191,225	\$159,279	3093	42.35	1310	954	1262
48	201	4123.00	Upper	No	308.15	\$97,400	\$300,138	\$250,001	6837	27.60	1887	2361	2572
48	201	4124.00	Upper	No	308.15	\$97,400	\$300,138	\$250,001	4503	25.72	1158	1434	1687
48	201	4125.00	Upper	No	308.15	\$97,400	\$300,138	\$250,001	1835	32.97	605	390	463
48	201	4126.00	Upper	No	308.15	\$97,400	\$300,138	\$250,001	3885	32.25	1253	1248	1479

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48	201	4127.00	Upper	No	276.41	\$97,400	\$269,223	\$224,250	3370	44.39	1496	1095	1336
48	201	4128.00	Upper	No	308.15	\$97,400	\$300,138	\$250,001	4905	43.02	2110	1625	1953
48	201	4129.01	Unknown	No	0.00	\$97,400	\$0	\$0	1577	64.24	1013	0	37
48	201	4129.02	Upper	No	133.53	\$97,400	\$130,058	\$108,333	3126	55.44	1733	512	641
48	201	4130.00	Upper	No	219.63	\$97,400	\$213,920	\$178,182	3507	41.77	1465	791	979
48	201	4131.00	Upper	No	308.15	\$97,400	\$300,138	\$250,001	3088	32.19	994	919	1064
48	201	4132.03	Moderate	No	66.83	\$97,400	\$65,092	\$54,222	1547	49.90	772	32	105
48	201	4132.04	Middle	No	100.15	\$97,400	\$97,546	\$81,250	1077	69.45	748	14	26
48	201	4132.05	Upper	No	164.46	\$97,400	\$160,184	\$133,427	1458	56.45	823	304	234
48	201	4132.06	Unknown	No	0.00	\$97,400	\$0	\$0	2813	58.12	1635	349	240
48	201	4133.01	Upper	No	186.77	\$97,400	\$181,914	\$151,528	4489	59.75	2682	700	987
48	201	4133.02	Upper	No	228.97	\$97,400	\$223,017	\$185,763	3209	44.59	1431	1168	1589
48	201	4201.00	Moderate	No	55.38	\$97,400	\$53,940	\$44,934	2773	85.18	2362	313	527
48	201	4202.00	Middle	No	98.43	\$97,400	\$95,871	\$79,861	2430	72.63	1765	540	834
48	201	4203.00	Upper	No	211.78	\$97,400	\$206,274	\$171,818	3557	45.15	1606	851	982
48	201	4204.00	Upper	No	149.30	\$97,400	\$145,418	\$121,125	3487	38.49	1342	1032	1486
48	201	4205.00	Moderate	No	50.99	\$97,400	\$49,664	\$41,369	3845	94.20	3622	75	369
48	201	4206.00	Middle	No	107.17	\$97,400	\$104,384	\$86,948	2279	49.19	1121	695	840
48	201	4207.00	Upper	No	213.14	\$97,400	\$207,598	\$172,917	3039	33.63	1022	838	1112
48	201	4208.00	Upper	No	308.15	\$97,400	\$300,138	\$250,001	2274	39.27	893	816	1001
48	201	4209.00	Upper	No	255.99	\$97,400	\$249,334	\$207,685	6386	36.13	2307	2268	2859
48	201	4210.00	Upper	No	226.89	\$97,400	\$220,991	\$184,079	2567	43.63	1120	1016	1231
48	201	4211.01	Low	No	49.13	\$97,400	\$47,853	\$39,861	3257	82.56	2689	96	329
48	201	4211.03	Low	No	29.35	\$97,400	\$28,587	\$23,819	1473	91.92	1354	0	42
48	201	4211.04	Low	No	49.50	\$97,400	\$48,213	\$40,164	4376	96.91	4241	0	178
48	201	4212.03	Low	No	48.96	\$97,400	\$47,687	\$39,722	1805	91.91	1659	0	88
48	201	4212.04	Low	No	43.20	\$97,400	\$42,077	\$35,054	2428	95.26	2313	0	254
48	201	4212.05	Low	No	42.26	\$97,400	\$41,161	\$34,286	2315	95.64	2214	0	121

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48	201	4212.06	Low	No	32.40	\$97,400	\$31,558	\$26,289	2054	96.69	1986	0	7
48	201	4213.01	Low	No	20.33	\$97,400	\$19,801	\$16,500	3576	96.31	3444	0	43
48	201	4213.02	Moderate	No	75.38	\$97,400	\$73,420	\$61,155	4423	87.63	3876	664	889
48	201	4214.01	Low	No	34.37	\$97,400	\$33,476	\$27,885	3517	96.53	3395	16	209
48	201	4214.02	Low	No	27.09	\$97,400	\$26,386	\$21,981	3284	98.57	3237	0	126
48	201	4214.03	Low	No	31.86	\$97,400	\$31,032	\$25,853	4597	96.32	4428	198	290
48	201	4215.01	Low	No	24.25	\$97,400	\$23,620	\$19,676	3528	86.90	3066	184	403
48	201	4215.02	Moderate	No	57.61	\$97,400	\$56,112	\$46,739	2838	93.55	2655	93	210
48	201	4216.01	Low	No	34.18	\$97,400	\$33,291	\$27,733	3112	97.43	3032	25	64
48	201	4216.02	Low	No	41.08	\$97,400	\$40,012	\$33,333	3409	86.15	2937	194	433
48	201	4217.00	Middle	No	116.71	\$97,400	\$113,676	\$94,688	4594	58.45	2685	1008	1177
48	201	4218.01	Low	No	46.63	\$97,400	\$45,418	\$37,832	3072	84.64	2600	2	507
48	201	4218.02	Upper	No	138.05	\$97,400	\$134,461	\$112,005	2467	56.10	1384	536	719
48	201	4219.00	Upper	No	232.45	\$97,400	\$226,406	\$188,583	2899	26.63	772	908	1093
48	201	4220.00	Upper	No	133.98	\$97,400	\$130,497	\$108,696	2597	32.46	843	765	1033
48	201	4221.00	Middle	No	87.63	\$97,400	\$85,352	\$71,094	5115	66.63	3408	2043	2362
48	201	4222.00	Low	No	35.43	\$97,400	\$34,509	\$28,750	6024	97.74	5888	156	681
48	201	4223.02	Middle	No	89.05	\$97,400	\$86,735	\$72,250	2289	84.49	1934	687	1019
48	201	4223.03	Unknown	No	0.00	\$97,400	\$0	\$0	3550	97.86	3474	118	455
48	201	4223.04	Moderate	No	53.96	\$97,400	\$52,557	\$43,779	3810	97.82	3727	444	661
48	201	4224.03	Moderate	No	74.39	\$97,400	\$72,456	\$60,357	2783	69.89	1945	617	806
48	201	4224.04	Low	No	44.21	\$97,400	\$43,061	\$35,867	2966	90.96	2698	252	460
48	201	4224.05	Low	No	37.82	\$97,400	\$36,837	\$30,685	1589	91.69	1457	0	253
48	201	4224.06	Middle	No	81.81	\$97,400	\$79,683	\$66,373	2473	91.95	2274	415	766
48	201	4225.01	Middle	No	80.34	\$97,400	\$78,251	\$65,183	3381	81.07	2741	369	942
48	201	4225.02	Low	No	48.01	\$97,400	\$46,762	\$38,951	3458	73.89	2555	387	991
48	201	4226.01	Moderate	No	58.59	\$97,400	\$57,067	\$47,535	4607	82.14	3784	442	879
48	201	4226.02	Middle	No	99.32	\$97,400	\$96,738	\$80,577	2338	54.62	1277	488	812
48	201	4227.01	Moderate	No	64.95	\$97,400	\$63,261	\$52,694	5107	88.88	4539	867	1544

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48	201	4227.02	Middle	No	89.59	\$97,400	\$87,261	\$72,684	3257	79.92	2603	873	1154
48	201	4228.00	Low	No	44.73	\$97,400	\$43,567	\$36,291	5138	83.75	4303	492	657
48	201	4229.00	Moderate	No	50.17	\$97,400	\$48,866	\$40,707	4874	91.88	4478	410	554
48	201	4230.01	Low	No	39.58	\$97,400	\$38,551	\$32,118	3019	93.31	2817	88	150
48	201	4230.02	Low	No	41.04	\$97,400	\$39,973	\$33,301	3072	88.31	2713	135	319
48	201	4231.00	Low	No	34.93	\$97,400	\$34,022	\$28,344	2775	97.77	2713	0	105
48	201	4232.01	Middle	No	95.39	\$97,400	\$92,910	\$77,396	3252	81.86	2662	649	915
48	201	4232.03	Moderate	No	59.01	\$97,400	\$57,476	\$47,877	2567	91.70	2354	170	353
48	201	4232.04	Low	No	42.95	\$97,400	\$41,833	\$34,852	4062	96.90	3936	155	293
48	201	4233.01	Middle	No	80.41	\$97,400	\$78,319	\$65,238	4393	74.85	3288	826	1190
48	201	4233.03	Unknown	No	0.00	\$97,400	\$0	\$0	1809	85.85	1553	30	333
48	201	4233.04	Moderate	No	61.14	\$97,400	\$59,550	\$49,604	3605	78.06	2814	773	1020
48	201	4234.01	Middle	No	100.19	\$97,400	\$97,585	\$81,287	5329	79.38	4230	1038	1431
48	201	4234.02	Middle	No	92.49	\$97,400	\$90,085	\$75,040	3944	96.81	3818	1041	1278
48	201	4235.00	Middle	No	115.40	\$97,400	\$112,400	\$93,629	1995	72.03	1437	697	773
48	201	4236.00	Moderate	No	77.80	\$97,400	\$75,777	\$63,119	6943	93.06	6461	1730	2345
48	201	4301.01	Upper	No	286.78	\$97,400	\$279,324	\$232,660	2990	39.67	1186	950	860
48	201	4301.02	Upper	No	214.76	\$97,400	\$209,176	\$174,236	2847	35.79	1019	389	448
48	201	4302.00	Middle	No	119.15	\$97,400	\$116,052	\$96,667	1518	39.13	594	246	347
48	201	4303.00	Upper	No	308.15	\$97,400	\$300,138	\$250,001	4385	20.00	877	1645	1707
48	201	4304.00	Upper	No	308.15	\$97,400	\$300,138	\$250,001	3118	27.55	859	1169	1285
48	201	4305.00	Upper	No	308.15	\$97,400	\$300,138	\$250,001	2380	33.99	809	722	821
48	201	4306.00	Upper	No	308.15	\$97,400	\$300,138	\$250,001	3832	28.47	1091	1186	1266
48	201	4307.00	Middle	No	119.42	\$97,400	\$116,315	\$96,887	4191	39.58	1659	535	644
48	201	4308.00	Upper	No	229.40	\$97,400	\$223,436	\$186,108	6091	42.13	2566	1123	1275
48	201	4309.00	Upper	No	154.21	\$97,400	\$150,201	\$125,109	6406	41.34	2648	1945	2138
48	201	4310.01	Upper	No	162.78	\$97,400	\$158,548	\$132,067	2616	36.70	960	800	834
48	201	4310.02	Upper	No	200.60	\$97,400	\$195,384	\$162,750	2929	27.96	819	941	1094

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48	201	4311.01	Moderate	No	70.36	\$97,400	\$68,531	\$57,083	4023	58.66	2360	693	774
48	201	4311.02	Moderate	No	57.38	\$97,400	\$55,888	\$46,555	3912	64.83	2536	362	425
48	201	4312.03	Middle	No	81.90	\$97,400	\$79,771	\$66,450	2117	71.85	1521	145	215
48	201	4312.04	Middle	No	100.65	\$97,400	\$98,033	\$81,657	3185	56.42	1797	703	679
48	201	4312.05	Unknown	No	0.00	\$97,400	\$0	\$0	3207	76.21	2444	0	151
48	201	4312.06	Middle	No	85.83	\$97,400	\$83,598	\$69,637	1985	62.47	1240	37	7
48	201	4313.02	Upper	No	266.22	\$97,400	\$259,298	\$215,981	4662	31.79	1482	1129	1261
48	201	4313.03	Unknown	No	0.00	\$97,400	\$0	\$0	2019	65.82	1329	423	381
48	201	4313.04	Upper	No	122.61	\$97,400	\$119,422	\$99,474	3195	61.22	1956	217	316
48	201	4314.01	Upper	No	172.64	\$97,400	\$168,151	\$140,060	2270	51.76	1175	418	251
48	201	4314.03	Upper	No	132.91	\$97,400	\$129,454	\$107,829	1504	48.67	732	359	286
48	201	4314.04	Upper	No	131.18	\$97,400	\$127,769	\$106,427	2166	45.38	983	576	315
48	201	4315.03	Upper	No	124.70	\$97,400	\$121,458	\$101,174	1591	43.81	697	69	157
48	201	4315.04	Upper	No	276.38	\$97,400	\$269,194	\$224,228	2396	18.78	450	889	934
48	201	4315.05	Upper	No	123.85	\$97,400	\$120,630	\$100,481	1603	28.32	454	369	601
48	201	4315.06	Upper	No	200.49	\$97,400	\$195,277	\$162,656	2822	38.94	1099	962	475
48	201	4316.00	Upper	No	308.15	\$97,400	\$300,138	\$250,001	3493	17.06	596	1271	1284
48	201	4317.01	Upper	No	308.15	\$97,400	\$300,138	\$250,001	2473	30.85	763	508	424
48	201	4317.02	Upper	No	273.79	\$97,400	\$266,671	\$222,125	2847	21.04	599	1074	850
48	201	4318.01	Upper	No	181.09	\$97,400	\$176,382	\$146,920	3531	43.93	1551	598	626
48	201	4318.03	Upper	No	203.68	\$97,400	\$198,384	\$165,244	2597	52.45	1362	161	29
48	201	4318.04	Upper	No	193.33	\$97,400	\$188,303	\$156,852	2690	48.07	1293	243	34
48	201	4319.01	Unknown	No	0.00	\$97,400	\$0	\$0	2390	57.78	1381	480	125
48	201	4319.02	Upper	No	130.65	\$97,400	\$127,253	\$106,000	2963	55.28	1638	54	35
48	201	4320.03	Moderate	No	67.32	\$97,400	\$65,570	\$54,620	2066	74.25	1534	47	135
48	201	4320.04	Upper	No	139.14	\$97,400	\$135,522	\$112,885	2273	53.81	1223	611	810
48	201	4320.05	Moderate	No	52.09	\$97,400	\$50,736	\$42,260	2740	82.08	2249	85	61
48	201	4320.06	Low	No	39.31	\$97,400	\$38,288	\$31,898	2025	88.44	1791	18	52
48	201	4321.01	Low	No	31.75	\$97,400	\$30,925	\$25,764	2907	79.64	2315	80	141

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48	201	4321.02	Middle	No	80.07	\$97,400	\$77,988	\$64,966	3704	68.47	2536	347	357
48	201	4322.00	Moderate	No	62.90	\$97,400	\$61,265	\$51,037	4232	63.47	2686	624	845
48	201	4323.01	Moderate	No	51.85	\$97,400	\$50,502	\$42,068	2858	88.38	2526	43	339
48	201	4323.02	Moderate	No	60.15	\$97,400	\$58,586	\$48,806	2241	93.04	2085	0	220
48	201	4323.03	Moderate	No	60.77	\$97,400	\$59,190	\$49,308	2221	81.04	1800	29	233
48	201	4324.01	Moderate	No	55.32	\$97,400	\$53,882	\$44,883	3632	84.28	3061	637	527
48	201	4324.02	Moderate	No	70.33	\$97,400	\$68,501	\$57,064	2482	88.15	2188	0	98
48	201	4325.01	Low	No	43.57	\$97,400	\$42,437	\$35,348	3801	79.77	3032	612	911
48	201	4325.02	Moderate	No	54.86	\$97,400	\$53,434	\$44,514	1765	82.38	1454	209	255
48	201	4326.00	Middle	No	104.43	\$97,400	\$101,715	\$84,722	1867	55.12	1029	332	488
48	201	4327.03	Upper	No	144.28	\$97,400	\$140,529	\$117,059	2057	54.84	1128	269	428
48	201	4327.04	Moderate	No	55.00	\$97,400	\$53,570	\$44,625	1724	84.57	1458	87	243
48	201	4327.05	Low	No	31.21	\$97,400	\$30,399	\$25,328	4271	97.14	4149	28	111
48	201	4327.06	Low	No	36.10	\$97,400	\$35,161	\$29,295	1962	82.01	1609	70	166
48	201	4328.03	Low	No	42.12	\$97,400	\$41,025	\$34,178	3174	92.69	2942	289	268
48	201	4328.04	Moderate	No	58.23	\$97,400	\$56,716	\$47,241	1955	87.16	1704	192	499
48	201	4328.05	Low	No	41.41	\$97,400	\$40,333	\$33,597	2017	96.23	1941	0	122
48	201	4328.06	Low	No	45.11	\$97,400	\$43,937	\$36,600	4345	89.80	3902	91	322
48	201	4329.01	Low	No	42.47	\$97,400	\$41,366	\$34,462	3161	91.71	2899	242	444
48	201	4329.03	Low	No	33.13	\$97,400	\$32,269	\$26,881	2196	94.44	2074	96	257
48	201	4329.04	Moderate	No	57.20	\$97,400	\$55,713	\$46,411	3797	90.02	3418	514	423
48	201	4330.03	Low	No	38.82	\$97,400	\$37,811	\$31,497	5580	98.35	5488	121	368
48	201	4330.04	Low	No	29.64	\$97,400	\$28,869	\$24,050	3390	97.82	3316	0	140
48	201	4330.05	Moderate	No	55.55	\$97,400	\$54,106	\$45,070	2409	98.17	2365	0	286
48	201	4330.06	Low	No	44.51	\$97,400	\$43,353	\$36,111	2401	97.58	2343	0	176
48	201	4330.07	Low	No	49.20	\$97,400	\$47,921	\$39,917	1507	99.14	1494	22	106
48	201	4331.00	Low	No	47.55	\$97,400	\$46,314	\$38,581	3398	97.82	3324	109	277
48	201	4332.01	Low	No	46.55	\$97,400	\$45,340	\$37,766	4801	89.19	4282	665	1020

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48	201	4332.02	Moderate	No	67.37	\$97,400	\$65,618	\$54,659	4367	90.11	3935	605	1078
48	201	4333.00	Middle	No	97.74	\$97,400	\$95,199	\$79,295	5351	79.70	4265	1192	1820
48	201	4334.00	Moderate	No	60.23	\$97,400	\$58,664	\$48,864	4276	90.60	3874	493	859
48	201	4335.03	Low	No	31.04	\$97,400	\$30,233	\$25,190	1783	96.92	1728	0	196
48	201	4335.04	Low	No	37.58	\$97,400	\$36,603	\$30,494	3739	96.95	3625	110	312
48	201	4335.05	Low	No	32.67	\$97,400	\$31,821	\$26,509	2898	97.48	2825	102	164
48	201	4335.06	Moderate	No	55.90	\$97,400	\$54,447	\$45,352	2145	98.69	2117	107	190
48	201	4335.07	Moderate	No	50.09	\$97,400	\$48,788	\$40,644	3145	96.85	3046	73	384
48	201	4336.01	Moderate	No	61.13	\$97,400	\$59,541	\$49,598	2837	95.42	2707	83	118
48	201	4336.02	Moderate	No	60.92	\$97,400	\$59,336	\$49,427	3707	96.74	3586	24	419
48	201	4401.01	Low	No	26.78	\$97,400	\$26,084	\$21,730	2269	95.11	2158	53	313
48	201	4401.02	Middle	No	107.69	\$97,400	\$104,890	\$87,367	4556	84.39	3845	1393	1527
48	201	4501.00	Upper	No	223.29	\$97,400	\$217,484	\$181,157	1908	34.75	663	658	658
48	201	4502.00	Upper	No	220.26	\$97,400	\$214,533	\$178,696	5749	28.14	1618	1250	1413
48	201	4503.01	Middle	No	81.82	\$97,400	\$79,693	\$66,379	2944	56.35	1659	403	536
48	201	4503.02	Middle	No	84.02	\$97,400	\$81,835	\$68,167	5318	64.97	3455	848	902
48	201	4504.01	Low	No	43.33	\$97,400	\$42,203	\$35,156	2180	56.79	1238	314	259
48	201	4504.02	Middle	No	97.11	\$97,400	\$94,585	\$78,785	2299	52.24	1201	304	642
48	201	4505.00	Upper	No	213.31	\$97,400	\$207,764	\$173,060	3386	36.36	1231	818	1123
48	201	4506.00	Upper	No	170.41	\$97,400	\$165,979	\$138,258	5294	45.90	2430	936	1107
48	201	4507.00	Upper	No	308.15	\$97,400	\$300,138	\$250,001	6765	18.73	1267	1894	2210
48	201	4508.01	Middle	No	102.71	\$97,400	\$100,040	\$83,333	2069	62.20	1287	179	322
48	201	4508.03	Moderate	No	64.93	\$97,400	\$63,242	\$52,681	4657	66.63	3103	887	1207
48	201	4508.04	Low	No	33.86	\$97,400	\$32,980	\$27,473	3023	83.00	2509	48	287
48	201	4509.00	Upper	No	154.94	\$97,400	\$150,912	\$125,703	2885	44.68	1289	893	881
48	201	4510.03	Low	No	42.37	\$97,400	\$41,268	\$34,375	3115	88.57	2759	199	690
48	201	4510.04	Moderate	No	54.26	\$97,400	\$52,849	\$44,028	2305	81.08	1869	156	204
48	201	4510.05	Low	No	27.35	\$97,400	\$26,639	\$22,192	1897	89.09	1690	41	181
48	201	4510.06	Upper	No	122.20	\$97,400	\$119,023	\$99,146	2478	54.56	1352	850	1112

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48	201	4511.00	Middle	No	110.70	\$97,400	\$107,822	\$89,815	4383	52.98	2322	1080	1466
48	201	4512.00	Upper	No	180.68	\$97,400	\$175,982	\$146,588	2686	28.70	771	915	1084
48	201	4513.01	Middle	No	90.17	\$97,400	\$87,826	\$73,161	4296	64.48	2770	1021	1762
48	201	4513.02	Upper	No	171.02	\$97,400	\$166,573	\$138,750	2877	35.52	1022	1134	1224
48	201	4514.01	Upper	No	143.87	\$97,400	\$140,129	\$116,719	3707	61.18	2268	660	900
48	201	4514.04	Middle	No	85.23	\$97,400	\$83,014	\$69,153	4269	80.56	3439	110	192
48	201	4514.05	Unknown	No	0.00	\$97,400	\$0	\$0	2369	72.82	1725	140	406
48	201	4514.06	Moderate	No	65.32	\$97,400	\$63,622	\$52,995	2986	73.28	2188	451	601
48	201	4514.07	Moderate	No	51.87	\$97,400	\$50,521	\$42,083	1672	81.58	1364	50	407
48	201	4515.01	Moderate	No	74.31	\$97,400	\$72,378	\$60,290	3046	73.28	2232	0	59
48	201	4515.02	Middle	No	86.79	\$97,400	\$84,533	\$70,417	2683	59.75	1603	431	666
48	201	4516.03	Upper	No	163.14	\$97,400	\$158,898	\$132,355	3672	62.99	2313	630	660
48	201	4516.04	Upper	No	223.74	\$97,400	\$217,923	\$181,518	4292	43.48	1866	1190	1277
48	201	4516.05	Middle	No	109.54	\$97,400	\$106,692	\$88,871	4317	77.44	3343	76	192
48	201	4516.06	Upper	No	144.65	\$97,400	\$140,889	\$117,355	5883	61.91	3642	1404	1709
48	201	4517.00	Middle	No	85.20	\$97,400	\$82,985	\$69,125	4263	83.60	3564	667	1074
48	201	4518.00	Moderate	No	75.03	\$97,400	\$73,079	\$60,875	5319	82.95	4412	1023	1411
48	201	4519.02	Upper	No	140.07	\$97,400	\$136,428	\$113,638	2517	69.33	1745	800	968
48	201	4519.03	Low	No	34.11	\$97,400	\$33,223	\$27,679	4153	95.57	3969	21	384
48	201	4519.04	Moderate	No	54.57	\$97,400	\$53,151	\$44,278	3966	81.87	3247	780	1014
48	201	4520.01	Moderate	No	69.42	\$97,400	\$67,615	\$56,323	4678	83.73	3917	539	1299
48	201	4520.02	Moderate	No	70.40	\$97,400	\$68,570	\$57,115	3875	78.50	3042	50	126
48	201	4521.01	Upper	No	138.19	\$97,400	\$134,597	\$112,117	6357	63.10	4011	864	1186
48	201	4521.02	Unknown	No	0.00	\$97,400	\$0	\$0	1896	81.49	1545	0	117
48	201	4521.03	Moderate	No	51.48	\$97,400	\$50,142	\$41,767	2165	91.13	1973	31	231
48	201	4522.02	Moderate	No	51.96	\$97,400	\$50,609	\$42,155	3451	86.64	2990	204	304
48	201	4522.03	Low	No	48.23	\$97,400	\$46,976	\$39,129	3100	86.48	2681	256	283
48	201	4522.04	Moderate	No	60.45	\$97,400	\$58,878	\$49,045	2617	86.97	2276	52	271

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48	201	4523.00	Middle	No	80.87	\$97,400	\$78,767	\$65,616	2226	95.19	2119	630	767
48	201	4524.01	Moderate	No	66.97	\$97,400	\$65,229	\$54,334	3976	94.37	3752	819	916
48	201	4524.02	Moderate	No	59.72	\$97,400	\$58,167	\$48,456	4048	93.55	3787	724	942
48	201	4525.01	Moderate	No	52.54	\$97,400	\$51,174	\$42,625	2485	94.69	2353	80	246
48	201	4525.02	Moderate	No	60.00	\$97,400	\$58,440	\$48,683	4912	94.08	4621	800	1153
48	201	4526.01	Low	No	36.80	\$97,400	\$35,843	\$29,859	4427	96.18	4258	0	236
48	201	4526.02	Moderate	No	65.52	\$97,400	\$63,816	\$53,160	3367	94.54	3183	664	826
48	201	4527.01	Moderate	No	68.64	\$97,400	\$66,855	\$55,692	4557	95.74	4363	950	1274
48	201	4527.02	Moderate	No	67.25	\$97,400	\$65,502	\$54,563	3911	97.09	3797	696	911
48	201	4527.03	Moderate	No	50.44	\$97,400	\$49,129	\$40,922	3897	96.25	3751	427	626
48	201	4528.01	Moderate	No	69.39	\$97,400	\$67,586	\$56,302	5751	92.02	5292	1167	1758
48	201	4528.02	Moderate	No	60.30	\$97,400	\$58,732	\$48,925	5928	96.78	5737	688	1107
48	201	4529.00	Moderate	No	68.45	\$97,400	\$66,670	\$55,536	4274	93.19	3983	808	1264
48	201	4530.01	Unknown	No	0.00	\$97,400	\$0	\$0	2455	96.82	2377	546	817
48	201	4530.02	Middle	No	92.82	\$97,400	\$90,407	\$75,304	5141	94.67	4867	1116	1303
48	201	4531.00	Low	No	31.63	\$97,400	\$30,808	\$25,662	4304	96.51	4154	407	601
48	201	4532.01	Low	No	39.65	\$97,400	\$38,619	\$32,170	3546	96.14	3409	0	210
48	201	4532.02	Moderate	No	54.28	\$97,400	\$52,869	\$44,044	4228	93.59	3957	400	607
48	201	4533.00	Low	No	44.16	\$97,400	\$43,012	\$35,833	3485	97.10	3384	32	361
48	201	4534.01	Moderate	No	57.05	\$97,400	\$55,567	\$46,287	3042	88.89	2704	399	592
48	201	4534.03	Low	No	38.77	\$97,400	\$37,762	\$31,461	4107	97.35	3998	320	530
48	201	4534.04	Moderate	No	60.09	\$97,400	\$58,528	\$48,750	4379	93.81	4108	707	948
48	201	4534.05	Unknown	No	0.00	\$97,400	\$0	\$0	3962	94.19	3732	289	406
48	201	4535.01	Moderate	No	65.54	\$97,400	\$63,836	\$53,173	6357	93.77	5961	1050	1605
48	201	4535.02	Moderate	No	67.86	\$97,400	\$66,096	\$55,058	3926	92.38	3627	598	857
48	201	4536.01	Moderate	No	53.29	\$97,400	\$51,904	\$43,235	2161	94.91	2051	254	416
48	201	4536.03	Low	No	42.44	\$97,400	\$41,337	\$34,435	3291	93.04	3062	444	692
48	201	4536.04	Middle	No	87.46	\$97,400	\$85,186	\$70,961	4147	96.60	4006	694	1060
48	201	4537.01	Moderate	No	55.71	\$97,400	\$54,262	\$45,200	4531	93.75	4248	602	1182

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48	201	4537.02	Moderate	No	56.17	\$97,400	\$54,710	\$45,576	4221	94.84	4003	634	944
48	201	4538.00	Moderate	No	78.29	\$97,400	\$76,254	\$63,523	3668	90.38	3315	752	1030
48	201	4539.01	Middle	No	89.49	\$97,400	\$87,163	\$72,604	5961	95.24	5677	1047	1367
48	201	4539.02	Low	No	45.72	\$97,400	\$44,531	\$37,099	4140	92.68	3837	522	1091
48	201	4540.00	Middle	No	95.88	\$97,400	\$93,387	\$77,788	5261	90.53	4763	1126	1355
48	201	4541.00	Moderate	No	72.07	\$97,400	\$70,196	\$58,474	3667	88.14	3232	607	830
48	201	4542.00	Middle	No	94.86	\$97,400	\$92,394	\$76,964	3977	87.70	3488	949	1235
48	201	4543.02	Middle	No	80.53	\$97,400	\$78,436	\$65,340	6792	83.57	5676	1660	2037
48	201	4543.03	Moderate	No	72.60	\$97,400	\$70,712	\$58,901	3471	87.53	3038	572	970
48	201	4543.04	Moderate	No	74.40	\$97,400	\$72,466	\$60,363	4830	91.24	4407	273	783
48	201	4543.05	Moderate	No	51.17	\$97,400	\$49,840	\$41,520	4288	89.44	3835	372	542
48	201	4544.00	Moderate	No	51.09	\$97,400	\$49,762	\$41,453	1046	88.05	921	0	80
48	201	4545.02	Upper	No	255.47	\$97,400	\$248,828	\$207,260	2672	51.50	1376	639	754
48	201	4545.03	Upper	No	222.54	\$97,400	\$216,754	\$180,549	2575	33.28	857	1078	1093
48	201	4545.04	Upper	No	223.31	\$97,400	\$217,504	\$181,167	5913	51.36	3037	1546	1665
48	201	4545.05	Upper	No	186.78	\$97,400	\$181,924	\$151,538	2606	55.22	1439	805	885
48	201	4546.00	Middle	No	81.52	\$97,400	\$79,400	\$66,136	5937	57.89	3437	509	547
48	201	4547.00	Upper	No	153.01	\$97,400	\$149,032	\$124,137	6910	30.91	2136	2052	2187
48	201	4548.01	Moderate	No	74.59	\$97,400	\$72,651	\$60,521	3539	56.12	1986	734	915
48	201	4548.02	Middle	No	99.37	\$97,400	\$96,786	\$80,619	4535	51.42	2332	1364	1618
48	201	4549.01	Upper	No	177.54	\$97,400	\$172,924	\$144,042	3105	47.18	1465	666	746
48	201	4549.02	Middle	No	108.46	\$97,400	\$105,640	\$87,998	8752	60.59	5303	1749	2090
48	201	4550.00	Upper	No	167.94	\$97,400	\$163,574	\$136,250	2756	43.51	1199	676	721
48	201	4551.02	Upper	No	157.59	\$97,400	\$153,493	\$127,857	3235	40.93	1324	708	892
48	201	4551.03	Middle	No	115.84	\$97,400	\$112,828	\$93,984	3857	49.62	1914	1118	1359
48	201	4551.04	Upper	No	124.80	\$97,400	\$121,555	\$101,250	3108	43.98	1367	771	951
48	201	4552.00	Middle	No	107.51	\$97,400	\$104,715	\$87,224	4431	42.83	1898	1271	1598
48	201	4553.00	Middle	No	99.06	\$97,400	\$96,484	\$80,368	12979	71.01	9217	988	1346

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48	201	5101.00	Upper	No	182.13	\$97,400	\$177,395	\$147,760	2849	48.44	1380	668	981
48	201	5102.01	Unknown	No	0.00	\$97,400	\$0	\$0	2972	40.71	1210	200	283
48	201	5102.02	Upper	No	176.52	\$97,400	\$171,930	\$143,214	4494	51.25	2303	742	1099
48	201	5103.01	Upper	No	247.07	\$97,400	\$240,646	\$200,443	2855	34.15	975	1043	1281
48	201	5103.02	Upper	No	174.06	\$97,400	\$169,534	\$141,215	2868	24.90	714	800	1458
48	201	5104.00	Upper	No	296.15	\$97,400	\$288,450	\$240,268	4173	32.25	1346	893	1531
48	201	5105.00	Upper	No	249.02	\$97,400	\$242,545	\$202,031	4675	33.11	1548	1040	1545
48	201	5106.01	Upper	No	189.89	\$97,400	\$184,953	\$154,054	3158	48.67	1537	901	1283
48	201	5106.02	Upper	No	284.46	\$97,400	\$277,064	\$230,783	4380	41.89	1835	1344	1628
48	201	5107.01	Upper	No	174.21	\$97,400	\$169,681	\$141,339	2347	45.46	1067	250	332
48	201	5107.02	Upper	No	308.15	\$97,400	\$300,138	\$250,001	1956	38.60	755	837	968
48	201	5108.01	Upper	No	252.36	\$97,400	\$245,799	\$204,738	4404	33.99	1497	1345	1570
48	201	5108.02	Upper	No	308.15	\$97,400	\$300,138	\$250,001	2207	30.90	682	1041	1041
48	201	5108.03	Upper	No	220.46	\$97,400	\$214,728	\$178,855	2444	28.81	704	661	811
48	201	5109.01	Upper	No	230.06	\$97,400	\$224,078	\$186,647	5293	48.50	2567	1768	2367
48	201	5109.02	Upper	No	199.64	\$97,400	\$194,449	\$161,964	3867	42.18	1631	777	879
48	201	5110.01	Upper	No	166.08	\$97,400	\$161,762	\$134,740	2962	36.39	1078	800	1026
48	201	5110.03	Middle	No	117.64	\$97,400	\$114,581	\$95,440	2535	38.82	984	392	510
48	201	5110.04	Upper	No	148.99	\$97,400	\$145,116	\$120,875	1764	34.92	616	482	539
48	201	5111.00	Upper	No	251.00	\$97,400	\$244,474	\$203,636	4100	42.90	1759	1040	1307
48	201	5112.01	Upper	No	235.54	\$97,400	\$229,416	\$191,092	2856	35.05	1001	887	980
48	201	5112.02	Upper	No	201.73	\$97,400	\$196,485	\$163,661	3575	40.17	1436	1306	1657
48	201	5113.01	Upper	No	247.50	\$97,400	\$241,065	\$200,792	4208	33.32	1402	1478	1949
48	201	5113.02	Upper	No	283.32	\$97,400	\$275,954	\$229,855	4012	26.79	1075	1431	1885
48	201	5114.00	Upper	No	191.21	\$97,400	\$186,239	\$155,132	2986	39.05	1166	943	1363
48	201	5115.01	Upper	No	285.81	\$97,400	\$278,379	\$231,875	3158	37.02	1169	745	1074
48	201	5115.02	Upper	No	240.82	\$97,400	\$234,559	\$195,377	4852	39.98	1940	1707	2405
48	201	5116.00	Middle	No	106.75	\$97,400	\$103,975	\$86,607	3759	66.43	2497	878	1443
48	201	5201.00	Upper	No	181.67	\$97,400	\$176,947	\$147,386	2600	56.42	1467	486	765

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48	201	5202.00	Upper	No	268.93	\$97,400	\$261,938	\$218,182	3495	42.92	1500	838	901
48	201	5203.01	Moderate	No	77.69	\$97,400	\$75,670	\$63,029	1976	68.93	1362	194	376
48	201	5203.02	Moderate	No	63.21	\$97,400	\$61,567	\$51,284	2391	67.84	1622	352	657
48	201	5204.00	Low	No	38.39	\$97,400	\$37,392	\$31,148	3402	86.18	2932	174	585
48	201	5205.01	Moderate	No	50.51	\$97,400	\$49,197	\$40,979	3641	86.87	3163	858	1251
48	201	5205.02	Moderate	No	67.68	\$97,400	\$65,920	\$54,911	4643	91.45	4246	239	811
48	201	5206.01	Low	No	48.18	\$97,400	\$46,927	\$39,091	2328	91.67	2134	234	362
48	201	5206.03	Low	No	38.87	\$97,400	\$37,859	\$31,535	2463	93.79	2310	79	303
48	201	5206.04	Moderate	No	54.75	\$97,400	\$53,327	\$44,421	3068	80.57	2472	816	821
48	201	5207.00	Upper	No	196.06	\$97,400	\$190,962	\$159,063	4429	46.81	2073	1289	1491
48	201	5210.00	Low	No	49.35	\$97,400	\$48,067	\$40,043	2289	71.30	1632	286	350
48	201	5211.00	Low	No	46.76	\$97,400	\$45,544	\$37,938	2263	84.80	1919	114	272
48	201	5212.01	Low	No	46.90	\$97,400	\$45,681	\$38,052	2371	87.30	2070	237	444
48	201	5212.02	Moderate	No	74.77	\$97,400	\$72,826	\$60,667	4003	76.32	3055	425	532
48	201	5213.00	Moderate	No	77.26	\$97,400	\$75,251	\$62,685	6033	78.17	4716	1533	1956
48	201	5214.01	Low	No	39.68	\$97,400	\$38,648	\$32,196	3497	98.26	3436	30	176
48	201	5214.02	Low	No	47.33	\$97,400	\$46,099	\$38,403	3612	90.59	3272	417	681
48	201	5215.01	Moderate	No	62.95	\$97,400	\$61,313	\$51,071	2619	88.24	2311	327	407
48	201	5215.02	Middle	No	113.61	\$97,400	\$110,656	\$92,171	2917	65.82	1920	843	987
48	201	5216.00	Moderate	No	70.24	\$97,400	\$68,414	\$56,989	3531	89.24	3151	722	1027
48	201	5217.01	Moderate	No	50.39	\$97,400	\$49,080	\$40,887	3620	89.23	3230	121	439
48	201	5217.02	Low	No	37.39	\$97,400	\$36,418	\$30,341	3765	90.54	3409	162	605
48	201	5218.00	Middle	No	82.30	\$97,400	\$80,160	\$66,771	5258	85.68	4505	1323	1677
48	201	5219.00	Middle	No	94.90	\$97,400	\$92,433	\$76,994	6596	62.10	4096	1626	1833
48	201	5220.01	Middle	No	95.98	\$97,400	\$93,485	\$77,868	2002	53.50	1071	387	424
48	201	5220.02	Middle	No	96.08	\$97,400	\$93,582	\$77,951	2322	77.30	1795	381	580
48	201	5221.01	Moderate	No	64.00	\$97,400	\$62,336	\$51,929	3549	74.61	2648	526	666
48	201	5221.02	Middle	No	93.79	\$97,400	\$91,351	\$76,096	4186	70.97	2971	676	1149

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48	201	5222.01	Moderate	No	69.62	\$97,400	\$67,810	\$56,488	4016	77.94	3130	710	1034
48	201	5222.02	Moderate	No	74.40	\$97,400	\$72,466	\$60,360	3855	78.31	3019	404	677
48	201	5223.01	Moderate	No	61.86	\$97,400	\$60,252	\$50,188	3792	74.08	2809	506	732
48	201	5223.02	Moderate	No	51.51	\$97,400	\$50,171	\$41,792	3641	76.16	2773	252	521
48	201	5224.01	Middle	No	94.26	\$97,400	\$91,809	\$76,477	5813	64.20	3732	1233	1516
48	201	5224.02	Middle	No	82.35	\$97,400	\$80,209	\$66,815	3781	68.21	2579	718	965
48	201	5225.00	Upper	No	278.36	\$97,400	\$271,123	\$225,833	5045	23.87	1204	1660	1861
48	201	5301.01	Moderate	No	50.33	\$97,400	\$49,021	\$40,833	3938	77.63	3057	425	494
48	201	5301.02	Moderate	No	69.28	\$97,400	\$67,479	\$56,207	1690	83.85	1417	102	326
48	201	5302.00	Upper	No	174.76	\$97,400	\$170,216	\$141,783	3766	45.38	1709	1076	1369
48	201	5303.00	Moderate	No	55.91	\$97,400	\$54,456	\$45,363	2680	85.45	2290	507	1117
48	201	5304.00	Moderate	No	54.82	\$97,400	\$53,395	\$44,482	2781	94.64	2632	522	877
48	201	5305.01	Low	No	32.76	\$97,400	\$31,908	\$26,584	1941	96.14	1866	214	350
48	201	5305.02	Moderate	No	53.27	\$97,400	\$51,885	\$43,219	2490	95.98	2390	472	755
48	201	5306.00	Moderate	No	60.64	\$97,400	\$59,063	\$49,201	3351	81.65	2736	525	983
48	201	5307.01	Low	No	30.99	\$97,400	\$30,184	\$25,143	1557	91.27	1421	63	193
48	201	5307.02	Low	No	41.50	\$97,400	\$40,421	\$33,675	4422	94.01	4157	669	916
48	201	5308.00	Moderate	No	69.76	\$97,400	\$67,946	\$56,597	4133	92.18	3810	1064	1650
48	201	5309.00	Upper	No	141.87	\$97,400	\$138,181	\$115,100	4466	45.75	2043	1014	1532
48	201	5310.00	Upper	No	216.63	\$97,400	\$210,998	\$175,750	4296	37.13	1595	1342	1888
48	201	5311.00	Upper	No	183.55	\$97,400	\$178,778	\$148,916	3377	36.54	1234	1260	1401
48	201	5312.00	Middle	No	89.87	\$97,400	\$87,533	\$72,917	3381	48.74	1648	787	1187
48	201	5313.00	Low	No	38.35	\$97,400	\$37,353	\$31,118	4817	74.92	3609	666	939
48	201	5314.00	Middle	No	95.08	\$97,400	\$92,608	\$77,143	2017	50.42	1017	654	814
48	201	5315.00	Middle	No	93.39	\$97,400	\$90,962	\$75,769	3050	53.84	1642	835	1046
48	201	5316.00	Upper	No	152.26	\$97,400	\$148,301	\$123,533	3007	42.57	1280	1042	1152
48	201	5317.00	Upper	No	213.39	\$97,400	\$207,842	\$173,125	3516	31.57	1110	1191	1484
48	201	5318.00	Moderate	No	61.51	\$97,400	\$59,911	\$49,904	2709	94.39	2557	745	1212
48	201	5319.00	Low	No	45.30	\$97,400	\$44,122	\$36,753	5152	95.85	4938	1110	1819

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48	201	5320.03	Low	No	28.13	\$97,400	\$27,399	\$22,828	3054	90.73	2771	185	439
48	201	5320.04	Moderate	No	59.36	\$97,400	\$57,817	\$48,158	5195	84.99	4415	525	1395
48	201	5321.01	Middle	No	95.49	\$97,400	\$93,007	\$77,475	3623	71.21	2580	733	1196
48	201	5321.02	Low	No	49.33	\$97,400	\$48,047	\$40,021	3104	95.94	2978	218	456
48	201	5322.00	Low	No	31.45	\$97,400	\$30,632	\$25,521	3827	90.78	3474	213	559
48	201	5323.01	Moderate	No	74.64	\$97,400	\$72,699	\$60,558	2988	87.65	2619	96	214
48	201	5323.02	Moderate	No	58.96	\$97,400	\$57,427	\$47,835	3476	76.78	2669	626	679
48	201	5324.00	Middle	No	89.11	\$97,400	\$86,793	\$72,297	6963	81.16	5651	1521	1887
48	201	5325.02	Moderate	No	62.86	\$97,400	\$61,226	\$51,000	5299	91.30	4838	1487	1828
48	201	5325.03	Middle	No	88.92	\$97,400	\$86,608	\$72,147	5206	85.38	4445	1342	1605
48	201	5325.04	Middle	No	95.44	\$97,400	\$92,959	\$77,429	4716	88.70	4183	985	1319
48	201	5326.00	Low	No	48.59	\$97,400	\$47,327	\$39,423	6483	93.91	6088	1210	1884
48	201	5327.00	Moderate	No	76.85	\$97,400	\$74,852	\$62,348	5087	86.32	4391	1185	1572
48	201	5328.00	Middle	No	88.39	\$97,400	\$86,092	\$71,713	1893	83.62	1583	429	562
48	201	5329.00	Moderate	No	59.21	\$97,400	\$57,671	\$48,038	5297	95.56	5062	826	1438
48	201	5330.00	Low	No	40.64	\$97,400	\$39,583	\$32,976	2715	97.20	2639	179	561
48	201	5331.00	Middle	No	87.40	\$97,400	\$85,128	\$70,909	6919	92.92	6429	1549	1890
48	201	5332.00	Moderate	No	56.23	\$97,400	\$54,768	\$45,625	4148	94.84	3934	635	1326
48	201	5333.01	Moderate	No	51.32	\$97,400	\$49,986	\$41,635	2763	99.10	2738	608	944
48	201	5333.02	Low	No	42.61	\$97,400	\$41,502	\$34,571	3514	98.24	3452	705	1113
48	201	5334.01	Moderate	No	67.99	\$97,400	\$66,222	\$55,163	5268	96.70	5094	1183	1401
48	201	5334.02	Moderate	No	60.11	\$97,400	\$58,547	\$48,770	6233	97.22	6060	1365	1877
48	201	5335.00	Moderate	No	77.16	\$97,400	\$75,154	\$62,599	4358	92.29	4022	1070	1292
48	201	5336.00	Low	No	46.15	\$97,400	\$44,950	\$37,443	5480	94.89	5200	263	1160
48	201	5337.01	Low	No	36.15	\$97,400	\$35,210	\$29,333	5885	96.72	5692	534	726
48	201	5337.02	Moderate	No	57.85	\$97,400	\$56,346	\$46,938	3351	95.02	3184	673	946
48	201	5338.02	Moderate	No	68.82	\$97,400	\$67,031	\$55,833	7281	94.42	6875	1647	2160
48	201	5338.03	Moderate	No	61.26	\$97,400	\$59,667	\$49,700	6639	95.47	6338	1390	1695

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48	201	5338.04	Middle	No	108.25	\$97,400	\$105,436	\$87,822	4703	97.83	4601	1175	1391
48	201	5339.02	Low	No	44.27	\$97,400	\$43,119	\$35,919	5159	96.78	4993	339	579
48	201	5339.03	Moderate	No	66.17	\$97,400	\$64,450	\$53,684	4586	94.35	4327	1034	1199
48	201	5339.04	Moderate	No	59.39	\$97,400	\$57,846	\$48,188	4543	93.53	4249	901	1621
48	201	5340.01	Moderate	No	59.13	\$97,400	\$57,593	\$47,976	3493	92.53	3232	319	583
48	201	5340.02	Moderate	No	61.65	\$97,400	\$60,047	\$50,017	5653	93.14	5265	914	1476
48	201	5340.03	Middle	No	85.71	\$97,400	\$83,482	\$69,537	2710	96.01	2602	512	640
48	201	5341.01	Upper	No	129.42	\$97,400	\$126,055	\$105,000	2909	85.70	2493	797	950
48	201	5341.02	Middle	No	110.42	\$97,400	\$107,549	\$89,583	4960	89.92	4460	923	1291
48	201	5342.01	Moderate	No	67.22	\$97,400	\$65,472	\$54,539	3035	89.98	2731	477	710
48	201	5342.03	Moderate	No	65.50	\$97,400	\$63,797	\$53,142	2067	84.81	1753	361	529
48	201	5342.04	Upper	No	123.04	\$97,400	\$119,841	\$99,821	5302	64.81	3436	766	985
48	201	5342.05	Upper	No	140.43	\$97,400	\$136,779	\$113,932	4591	54.69	2511	1379	1557
48	201	5401.01	Upper	No	246.84	\$97,400	\$240,422	\$200,259	6790	50.29	3415	2085	2374
48	201	5401.02	Upper	No	132.04	\$97,400	\$128,607	\$107,125	5296	83.80	4438	1270	1540
48	201	5402.00	Moderate	No	57.62	\$97,400	\$56,122	\$46,750	2438	75.96	1852	429	595
48	201	5405.02	Middle	No	101.83	\$97,400	\$99,182	\$82,614	5417	63.30	3429	1224	1754
48	201	5405.03	Low	No	44.17	\$97,400	\$43,022	\$35,841	2594	91.87	2383	0	245
48	201	5405.04	Low	No	26.64	\$97,400	\$25,947	\$21,619	3432	81.93	2812	242	580
48	201	5406.01	Middle	No	98.82	\$97,400	\$96,251	\$80,175	4626	73.71	3410	1040	1327
48	201	5406.02	Middle	No	100.71	\$97,400	\$98,092	\$81,706	7197	81.67	5878	1401	1701
48	201	5407.00	Middle	No	108.18	\$97,400	\$105,367	\$87,768	7315	73.33	5364	1560	2045
48	201	5408.00	Middle	No	87.18	\$97,400	\$84,913	\$70,732	7669	83.02	6367	1256	1891
48	201	5409.01	Upper	No	155.78	\$97,400	\$151,730	\$126,389	2810	46.05	1294	1027	1278
48	201	5409.03	Middle	No	88.10	\$97,400	\$85,809	\$71,477	2813	76.64	2156	595	695
48	201	5409.04	Middle	No	101.13	\$97,400	\$98,501	\$82,052	5060	58.77	2974	859	1171
48	201	5410.04	Upper	No	123.31	\$97,400	\$120,104	\$100,042	6236	72.96	4550	1495	1717
48	201	5410.05	Middle	No	86.98	\$97,400	\$84,719	\$70,568	4888	76.94	3761	350	533
48	201	5410.06	Upper	No	122.81	\$97,400	\$119,617	\$99,634	5899	61.37	3620	1422	1639

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48	201	5410.07	Upper	No	166.82	\$97,400	\$162,483	\$135,341	7529	62.28	4689	2123	2279
48	201	5410.08	Upper	No	143.60	\$97,400	\$139,866	\$116,500	3871	58.25	2255	838	975
48	201	5410.09	Middle	No	118.07	\$97,400	\$115,000	\$95,790	5467	66.23	3621	1341	1704
48	201	5411.00	Middle	No	113.64	\$97,400	\$110,685	\$92,194	6719	48.01	3226	2165	2379
48	201	5412.03	Upper	No	160.24	\$97,400	\$156,074	\$130,000	2607	35.86	935	872	943
48	201	5412.04	Middle	No	102.61	\$97,400	\$99,942	\$83,247	5676	71.41	4053	1465	1683
48	201	5412.05	Middle	No	113.47	\$97,400	\$110,520	\$92,063	3168	48.90	1549	772	1270
48	201	5412.06	Middle	No	109.56	\$97,400	\$106,711	\$88,884	4603	59.81	2753	1167	1361
48	201	5412.07	Upper	No	167.26	\$97,400	\$162,911	\$135,698	4470	47.58	2127	1353	1463
48	201	5413.01	Middle	No	93.02	\$97,400	\$90,601	\$75,469	6610	83.63	5528	845	1266
48	201	5413.02	Moderate	No	66.55	\$97,400	\$64,820	\$53,998	6877	85.30	5866	953	2262
48	201	5414.01	Upper	No	134.91	\$97,400	\$131,402	\$109,456	4347	85.14	3701	1165	1165
48	201	5414.02	Moderate	No	75.72	\$97,400	\$73,751	\$61,436	3401	81.48	2771	713	851
48	201	5414.03	Unknown	No	0.00	\$97,400	\$0	\$0	2834	85.36	2419	946	1066
48	201	5414.04	Middle	No	98.51	\$97,400	\$95,949	\$79,922	4168	87.60	3651	644	1071
48	201	5415.00	Middle	No	98.75	\$97,400	\$96,183	\$80,119	5616	78.24	4394	1362	1790
48	201	5416.03	Moderate	No	69.72	\$97,400	\$67,907	\$56,563	7741	84.05	6506	1355	1852
48	201	5416.04	Middle	No	119.05	\$97,400	\$115,955	\$96,586	9554	62.23	5945	2999	3276
48	201	5417.01	Middle	No	112.37	\$97,400	\$109,448	\$91,164	5802	83.51	4845	1614	1671
48	201	5417.02	Moderate	No	60.82	\$97,400	\$59,239	\$49,344	2458	80.11	1969	0	0
48	201	5417.03	Middle	No	108.72	\$97,400	\$105,893	\$88,207	3633	73.38	2666	349	581
48	201	5418.01	Moderate	No	75.46	\$97,400	\$73,498	\$61,222	3656	73.74	2696	726	861
48	201	5418.02	Middle	No	95.72	\$97,400	\$93,231	\$77,656	4277	76.41	3268	127	388
48	201	5419.01	Upper	No	125.75	\$97,400	\$122,481	\$102,019	2705	71.09	1923	509	534
48	201	5419.02	Upper	No	133.20	\$97,400	\$129,737	\$108,065	4884	65.85	3216	1116	1375
48	201	5420.01	Middle	No	89.29	\$97,400	\$86,968	\$72,440	4661	69.56	3242	1089	1308
48	201	5420.02	Upper	No	167.73	\$97,400	\$163,369	\$136,083	3102	80.37	2493	745	859
48	201	5420.03	Moderate	No	59.52	\$97,400	\$57,972	\$48,295	4315	80.46	3472	912	1122

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48	201	5420.04	Middle	No	91.46	\$97,400	\$89,082	\$74,206	3164	69.44	2197	729	990
48	201	5421.03	Middle	No	105.73	\$97,400	\$102,981	\$85,779	10308	88.15	9087	1071	2149
48	201	5421.04	Moderate	No	76.25	\$97,400	\$74,268	\$61,868	7584	85.73	6502	1108	2252
48	201	5421.05	Middle	No	86.39	\$97,400	\$84,144	\$70,091	10506	88.61	9309	1343	2192
48	201	5421.06	Middle	No	99.68	\$97,400	\$97,088	\$80,875	8799	84.87	7468	2298	2812
48	201	5421.07	Middle	No	106.56	\$97,400	\$103,789	\$86,452	3938	82.38	3244	806	1020
48	201	5421.08	Middle	No	91.99	\$97,400	\$89,598	\$74,631	3568	88.06	3142	992	1305
48	201	5422.01	Middle	No	99.89	\$97,400	\$97,293	\$81,043	7199	84.93	6114	1483	1836
48	201	5422.02	Middle	No	102.44	\$97,400	\$99,777	\$83,115	9767	85.60	8361	1490	2210
48	201	5422.03	Middle	No	94.70	\$97,400	\$92,238	\$76,835	10747	82.76	8894	2284	3005
48	201	5423.02	Upper	No	123.87	\$97,400	\$120,649	\$100,495	7400	78.20	5787	1896	2119
48	201	5423.03	Upper	No	120.00	\$97,400	\$116,880	\$97,358	3278	70.13	2299	1073	1312
48	201	5423.04	Middle	No	93.12	\$97,400	\$90,699	\$75,552	5695	77.95	4439	1292	1538
48	201	5423.05	Middle	No	108.29	\$97,400	\$105,474	\$87,857	6245	80.48	5026	1029	1425
48	201	5424.01	Moderate	No	63.20	\$97,400	\$61,557	\$51,278	4682	80.76	3781	406	814
48	201	5424.02	Middle	No	100.63	\$97,400	\$98,014	\$81,641	6535	80.37	5252	1022	1504
48	201	5425.00	Upper	No	157.70	\$97,400	\$153,600	\$127,946	3904	46.72	1824	699	744
48	201	5426.00	Upper	No	120.13	\$97,400	\$117,007	\$97,463	6081	62.19	3782	1448	1807
48	201	5427.00	Middle	No	85.94	\$97,400	\$83,706	\$69,729	3953	41.46	1639	1429	2279
48	201	5428.00	Upper	No	129.07	\$97,400	\$125,714	\$104,716	8010	48.13	3855	2568	2987
48	201	5429.01	Middle	No	116.36	\$97,400	\$113,335	\$94,404	10080	66.70	6723	2296	2894
48	201	5429.02	Upper	No	141.82	\$97,400	\$138,133	\$115,058	27220	69.70	18973	4825	6025
48	201	5430.04	Upper	No	179.54	\$97,400	\$174,872	\$145,658	14783	53.35	7887	2998	3151
48	201	5430.05	Middle	No	117.03	\$97,400	\$113,987	\$94,946	8628	71.44	6164	1652	2298
48	201	5430.06	Upper	No	169.62	\$97,400	\$165,210	\$137,611	16766	67.77	11362	3537	3949
48	201	5430.07	Upper	No	213.24	\$97,400	\$207,696	\$172,998	20530	58.19	11947	4337	4942
48	201	5430.08	Middle	No	105.74	\$97,400	\$102,991	\$85,785	6225	75.92	4726	1352	1681
48	201	5430.09	Middle	No	102.03	\$97,400	\$99,377	\$82,779	4224	88.78	3750	1021	1190
48	201	5430.10	Middle	No	87.61	\$97,400	\$85,332	\$71,083	4992	88.76	4431	899	1243

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48	201	5430.11	Middle	No	107.59	\$97,400	\$104,793	\$87,287	5175	86.36	4469	950	1430
48	201	5431.00	Middle	No	116.54	\$97,400	\$113,510	\$94,547	2979	69.08	2058	720	894
48	201	5432.01	Middle	No	103.86	\$97,400	\$101,160	\$84,265	5709	68.96	3937	929	1378
48	201	5432.02	Middle	No	103.04	\$97,400	\$100,361	\$83,596	3585	55.40	1986	694	840
48	201	5501.01	Low	No	37.33	\$97,400	\$36,359	\$30,290	2926	97.64	2857	101	131
48	201	5501.02	Low	No	25.64	\$97,400	\$24,973	\$20,808	2592	96.84	2510	10	176
48	201	5502.01	Low	No	32.53	\$97,400	\$31,684	\$26,399	1775	93.69	1663	0	131
48	201	5502.02	Low	No	32.65	\$97,400	\$31,801	\$26,490	2161	95.42	2062	57	362
48	201	5503.03	Low	No	40.30	\$97,400	\$39,252	\$32,697	4137	96.88	4008	0	355
48	201	5503.04	Low	No	33.83	\$97,400	\$32,950	\$27,451	2192	92.38	2025	0	239
48	201	5503.05	Middle	No	112.59	\$97,400	\$109,663	\$91,350	3512	86.85	3050	748	807
48	201	5503.06	Low	No	44.96	\$97,400	\$43,791	\$36,483	4780	94.21	4503	551	963
48	201	5503.07	Low	No	41.00	\$97,400	\$39,934	\$33,269	2444	90.92	2222	0	354
48	201	5503.08	Low	No	36.32	\$97,400	\$35,376	\$29,472	3511	95.04	3337	0	189
48	201	5504.03	Unknown	No	0.00	\$97,400	\$0	\$0	3869	95.71	3703	0	360
48	201	5504.04	Moderate	No	78.35	\$97,400	\$76,313	\$63,566	6266	96.71	6060	1457	1934
48	201	5504.05	Moderate	No	61.64	\$97,400	\$60,037	\$50,013	6564	92.17	6050	707	1365
48	201	5504.06	Unknown	No	0.00	\$97,400	\$0	\$0	3689	94.80	3497	456	839
48	201	5504.07	Middle	No	111.38	\$97,400	\$108,484	\$90,365	4945	97.27	4810	1121	1277
48	201	5505.00	Middle	No	81.36	\$97,400	\$79,245	\$66,010	6104	95.77	5846	1005	1511
48	201	5506.01	Moderate	No	79.26	\$97,400	\$77,199	\$64,306	6673	96.03	6408	1582	2072
48	201	5506.02	Middle	No	95.05	\$97,400	\$92,579	\$77,115	2986	96.75	2889	642	808
48	201	5506.03	Moderate	No	69.63	\$97,400	\$67,820	\$56,492	5708	97.27	5552	848	1069
48	201	5507.00	Middle	No	104.43	\$97,400	\$101,715	\$84,722	3864	93.97	3631	1232	1444
48	201	5508.00	Moderate	No	71.71	\$97,400	\$69,846	\$58,182	3523	96.51	3400	665	822
48	201	5509.01	Moderate	No	52.36	\$97,400	\$50,999	\$42,482	5215	93.23	4862	980	1601
48	201	5509.02	Middle	No	80.20	\$97,400	\$78,115	\$65,067	4211	94.85	3994	877	1047
48	201	5510.00	Moderate	No	54.32	\$97,400	\$52,908	\$44,074	3275	95.94	3142	699	1071

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
48	201	5511.01	Moderate	No	77.33	\$97,400	\$75,319	\$62,742	4492	90.89	4083	562	732
48	201	5511.02	Moderate	No	77.14	\$97,400	\$75,134	\$62,589	6590	93.70	6175	1306	1517
48	201	5512.01	Middle	No	85.27	\$97,400	\$83,053	\$69,179	4538	81.51	3699	975	1084
48	201	5512.02	Middle	No	101.97	\$97,400	\$99,319	\$82,733	3082	71.84	2214	536	830
48	201	5513.00	Upper	No	120.18	\$97,400	\$117,055	\$97,500	3957	81.63	3230	948	1172
48	201	5514.00	Middle	No	104.21	\$97,400	\$101,501	\$84,548	5163	76.49	3949	1545	1902
48	201	5515.01	Unknown	No	0.00	\$97,400	\$0	\$0	4129	89.51	3696	250	670
48	201	5515.02	Moderate	No	58.11	\$97,400	\$56,599	\$47,146	4573	89.74	4104	858	1206
48	201	5516.01	Moderate	No	64.35	\$97,400	\$62,677	\$52,212	3094	79.12	2448	698	1052
48	201	5516.02	Moderate	No	61.68	\$97,400	\$60,076	\$50,045	5225	79.20	4138	787	1231
48	201	5517.02	Upper	No	156.69	\$97,400	\$152,616	\$127,125	3724	55.40	2063	1292	1454
48	201	5517.03	Middle	No	119.83	\$97,400	\$116,714	\$97,222	7832	67.71	5303	1782	2053
48	201	5517.04	Upper	No	166.28	\$97,400	\$161,957	\$134,900	3870	55.63	2153	1123	1253
48	201	5517.05	Middle	No	94.67	\$97,400	\$92,209	\$76,810	5562	67.15	3735	893	1289
48	201	5518.00	Upper	No	155.42	\$97,400	\$151,379	\$126,094	4285	32.16	1378	1588	1714
48	201	5519.01	Unknown	No	0.00	\$97,400	\$0	\$0	2065	78.89	1629	0	311
48	201	5519.02	Low	No	46.05	\$97,400	\$44,853	\$37,365	4033	78.25	3156	0	656
48	201	5520.02	Upper	No	125.31	\$97,400	\$122,052	\$101,667	1591	65.49	1042	253	323
48	201	5520.03	Upper	No	130.58	\$97,400	\$127,185	\$105,942	4379	63.35	2774	1213	1385
48	201	5520.04	Middle	No	81.40	\$97,400	\$79,284	\$66,042	4260	68.85	2933	794	1150
48	201	5521.01	Middle	No	101.64	\$97,400	\$98,997	\$82,461	4285	73.28	3140	715	989
48	201	5521.02	Upper	No	127.08	\$97,400	\$123,776	\$103,099	5999	54.31	3258	1764	2099
48	201	5521.03	Upper	No	131.90	\$97,400	\$128,471	\$107,011	3260	61.78	2014	803	1058
48	201	5522.00	Middle	No	99.92	\$97,400	\$97,322	\$81,071	8098	65.39	5295	1389	1876
48	201	5523.01	Moderate	No	76.99	\$97,400	\$74,988	\$62,464	4360	37.29	1626	1057	1310
48	201	5523.03	Moderate	No	64.31	\$97,400	\$62,638	\$52,176	3151	68.04	2144	161	353
48	201	5523.04	Upper	No	157.98	\$97,400	\$153,873	\$128,167	1960	39.95	783	693	777
48	201	5524.01	Middle	No	100.02	\$97,400	\$97,419	\$81,149	4314	79.04	3410	799	1284
48	201	5524.02	Middle	No	110.66	\$97,400	\$107,783	\$89,781	2562	52.46	1344	895	1134

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
48	201	5525.01	Moderate	No	50.05	\$97,400	\$48,749	\$40,609	3904	68.42	2671	903	1377
48	201	5525.02	Middle	No	80.76	\$97,400	\$78,660	\$65,523	6907	71.83	4961	1409	2002
48	201	5526.02	Middle	No	99.60	\$97,400	\$97,010	\$80,804	7960	59.54	4739	1243	1597
48	201	5526.03	Low	No	43.27	\$97,400	\$42,145	\$35,108	3633	84.59	3073	41	311
48	201	5526.04	Unknown	No	0.00	\$97,400	\$0	\$0	2361	73.32	1731	683	1009
48	201	5527.01	Middle	No	97.90	\$97,400	\$95,355	\$79,427	3506	66.57	2334	638	863
48	201	5527.02	Middle	No	104.77	\$97,400	\$102,046	\$85,000	5071	55.61	2820	908	1342
48	201	5528.01	Upper	No	138.82	\$97,400	\$135,211	\$112,629	5049	36.52	1844	1473	1890
48	201	5528.02	Middle	No	88.33	\$97,400	\$86,033	\$71,663	4343	55.47	2409	831	955
48	201	5529.01	Moderate	No	63.48	\$97,400	\$61,830	\$51,507	5041	69.83	3520	977	1045
48	201	5529.02	Upper	No	160.08	\$97,400	\$155,918	\$129,875	4038	41.95	1694	1178	1392
48	201	5530.01	Upper	No	123.26	\$97,400	\$120,055	\$100,000	6399	73.15	4681	1325	1629
48	201	5530.02	Middle	No	104.34	\$97,400	\$101,627	\$84,649	4570	73.33	3351	1175	1335
48	201	5531.01	Middle	No	105.64	\$97,400	\$102,893	\$85,710	3479	75.77	2636	636	1080
48	201	5531.02	Middle	No	90.39	\$97,400	\$88,040	\$73,333	3667	78.92	2894	915	1042
48	201	5532.01	Middle	No	104.80	\$97,400	\$102,075	\$85,024	2873	77.38	2223	699	800
48	201	5532.02	Moderate	No	54.50	\$97,400	\$53,083	\$44,216	4460	85.13	3797	395	640
48	201	5533.00	Moderate	No	50.84	\$97,400	\$49,518	\$41,250	5415	90.49	4900	0	341
48	201	5534.01	Upper	No	171.38	\$97,400	\$166,924	\$139,038	4556	42.10	1918	1258	1552
48	201	5534.03	Upper	No	130.17	\$97,400	\$126,786	\$105,605	8289	61.60	5106	1679	2101
48	201	5534.04	Upper	No	171.75	\$97,400	\$167,285	\$139,340	3188	36.29	1157	842	1090
48	201	5534.05	Upper	No	133.68	\$97,400	\$130,204	\$108,457	5610	60.11	3372	1444	1775
48	201	5535.00	Middle	No	116.47	\$97,400	\$113,442	\$94,496	7453	51.15	3812	1567	2337
48	201	5536.01	Upper	No	155.00	\$97,400	\$150,970	\$125,750	4673	39.14	1829	1670	1696
48	201	5536.02	Moderate	No	71.74	\$97,400	\$69,875	\$58,205	2884	75.21	2169	71	197
48	201	5537.00	Middle	No	109.07	\$97,400	\$106,234	\$88,493	4384	55.09	2415	907	1158
48	201	5538.01	Upper	No	198.47	\$97,400	\$193,310	\$161,016	2956	39.01	1153	725	795
48	201	5538.03	Upper	No	159.54	\$97,400	\$155,392	\$129,439	4621	48.52	2242	1209	1330

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48	201	5538.04	Middle	No	93.76	\$97,400	\$91,322	\$76,071	6314	60.64	3829	765	1190
48	201	5539.01	Upper	No	206.10	\$97,400	\$200,741	\$167,212	5709	46.30	2643	1705	1937
48	201	5540.01	Middle	No	101.07	\$97,400	\$98,442	\$82,000	3555	49.48	1759	567	675
48	201	5540.02	Upper	No	190.61	\$97,400	\$185,654	\$154,639	4356	30.17	1314	1437	1544
48	201	5541.03	Upper	No	125.33	\$97,400	\$122,071	\$101,681	5886	49.24	2898	1387	1826
48	201	5541.04	Upper	No	152.53	\$97,400	\$148,564	\$123,750	3576	46.50	1663	1284	1407
48	201	5542.01	Middle	No	100.17	\$97,400	\$97,566	\$81,267	5409	62.06	3357	990	1522
48	201	5542.02	Middle	No	92.93	\$97,400	\$90,514	\$75,396	3668	51.06	1873	593	868
48	201	5543.01	Upper	No	151.74	\$97,400	\$147,795	\$123,105	7275	27.62	2009	2421	2787
48	201	5543.02	Middle	No	116.14	\$97,400	\$113,120	\$94,223	4768	54.97	2621	987	1348
48	201	5544.04	Upper	No	170.10	\$97,400	\$165,677	\$138,000	5037	37.76	1902	1489	1602
48	201	5544.05	Upper	No	150.16	\$97,400	\$146,256	\$121,827	8176	54.16	4428	2343	2617
48	201	5544.06	Upper	No	149.51	\$97,400	\$145,623	\$121,298	5838	59.49	3473	1277	1464
48	201	5544.07	Upper	No	140.14	\$97,400	\$136,496	\$113,694	6712	49.94	3352	1840	2047
48	201	5544.08	Upper	No	135.64	\$97,400	\$132,113	\$110,043	9004	41.63	3748	2720	2930
48	201	5544.09	Upper	No	164.72	\$97,400	\$160,437	\$133,638	6559	31.85	2089	2202	2271
48	201	5544.10	Upper	No	128.97	\$97,400	\$125,617	\$104,638	3600	32.31	1163	1226	1226
48	201	5545.01	Upper	No	182.78	\$97,400	\$178,028	\$148,292	7183	44.19	3174	2079	2100
48	201	5545.02	Upper	No	161.74	\$97,400	\$157,535	\$131,220	6266	30.56	1915	2066	2183
48	201	5546.00	Upper	No	184.89	\$97,400	\$180,083	\$150,000	4649	27.19	1264	1504	1579
48	201	5547.01	Middle	No	91.52	\$97,400	\$89,140	\$74,254	2918	53.80	1570	434	486
48	201	5547.02	Upper	No	154.72	\$97,400	\$150,697	\$125,523	4857	33.46	1625	1335	1543
48	201	5548.03	Upper	No	184.99	\$97,400	\$180,180	\$150,083	6935	41.46	2875	2272	2388
48	201	5548.04	Upper	No	194.49	\$97,400	\$189,433	\$157,788	4903	46.93	2301	1479	1502
48	201	5548.05	Middle	No	104.27	\$97,400	\$101,559	\$84,595	8302	64.24	5333	1940	2449
48	201	5548.06	Upper	No	126.50	\$97,400	\$123,211	\$102,629	2208	58.24	1286	590	753
48	201	5548.07	Middle	No	115.36	\$97,400	\$112,361	\$93,597	7270	59.28	4310	1729	2098
48	201	5548.08	Upper	No	158.79	\$97,400	\$154,661	\$128,831	2940	35.58	1046	941	960
48	201	5548.09	Middle	No	117.83	\$97,400	\$114,766	\$95,600	10405	49.16	5115	2362	2962

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48	201	5549.02	Upper	No	144.02	\$97,400	\$140,275	\$116,841	10035	43.99	4414	2938	3100
48	201	5549.04	Upper	No	124.94	\$97,400	\$121,692	\$101,366	3818	52.72	2013	966	1150
48	201	5549.05	Upper	No	167.76	\$97,400	\$163,398	\$136,103	6847	46.68	3196	1440	1664
48	201	5549.06	Middle	No	107.12	\$97,400	\$104,335	\$86,911	4026	52.58	2117	1216	1367
48	201	5549.07	Middle	No	88.52	\$97,400	\$86,218	\$71,815	4533	69.09	3132	922	1073
48	201	5549.08	Middle	No	99.02	\$97,400	\$96,445	\$80,341	7508	58.18	4368	1938	2507
48	201	5550.01	Upper	No	138.73	\$97,400	\$135,123	\$112,552	2442	66.26	1618	536	724
48	201	5550.02	Middle	No	106.54	\$97,400	\$103,770	\$86,436	5234	47.55	2489	1482	1983
48	201	5551.01	Upper	No	125.71	\$97,400	\$122,442	\$101,988	5029	62.74	3155	1217	1575
48	201	5551.02	Middle	No	112.75	\$97,400	\$109,819	\$91,472	5860	56.26	3297	1158	1700
48	201	5552.00	Middle	No	105.23	\$97,400	\$102,494	\$85,375	10466	54.44	5698	2344	3409
48	201	5553.01	Upper	No	184.31	\$97,400	\$179,518	\$149,531	4749	42.96	2040	914	1043
48	201	5553.03	Upper	No	152.19	\$97,400	\$148,233	\$123,469	13821	44.63	6169	3249	3820
48	201	5553.04	Upper	No	176.51	\$97,400	\$171,921	\$143,203	8682	41.12	3570	2417	2765
48	201	5553.05	Upper	No	232.01	\$97,400	\$225,978	\$188,229	12491	44.23	5525	2692	3233
48	201	5554.01	Middle	No	109.84	\$97,400	\$106,984	\$89,118	3032	33.97	1030	542	814
48	201	5554.03	Upper	No	121.07	\$97,400	\$117,922	\$98,224	4424	26.51	1173	848	1354
48	201	5554.04	Middle	No	84.74	\$97,400	\$82,537	\$68,750	4101	36.11	1481	558	963
48	201	5555.01	Middle	No	99.55	\$97,400	\$96,962	\$80,770	5497	35.91	1974	1513	2031
48	201	5555.03	Middle	No	119.09	\$97,400	\$115,994	\$96,616	15093	46.10	6958	3369	3589
48	201	5555.04	Upper	No	173.57	\$97,400	\$169,057	\$140,817	7443	45.57	3392	2020	2433
48	201	5555.05	Upper	No	162.59	\$97,400	\$158,363	\$131,910	11289	46.40	5238	2650	2720
48	201	5556.00	Upper	No	146.93	\$97,400	\$143,110	\$119,208	6732	32.77	2206	1923	2067
48	201	5557.01	Upper	No	138.43	\$97,400	\$134,831	\$112,313	11147	46.19	5149	2759	3354
48	201	5557.03	Upper	No	134.15	\$97,400	\$130,662	\$108,838	6793	32.99	2241	1467	1580
48	201	5557.04	Upper	No	180.77	\$97,400	\$176,070	\$146,661	7868	37.44	2946	2176	2284
48	201	5560.00	Middle	No	92.53	\$97,400	\$90,124	\$75,074	12481	64.36	8033	2243	3303
48	201	5561.00	Upper	No	151.09	\$97,400	\$147,162	\$122,578	3767	34.88	1314	1200	1241

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48	201	9800.00	Unknown	No	0.00	\$97,400	\$0	\$0	20	75.00	15	6	6
48	201	9801.00	Unknown	No	0.00	\$97,400	\$0	\$0	5	60.00	3	0	0
48	201	9802.00	Upper	No	226.49	\$97,400	\$220,601	\$183,750	8296	75.35	6251	4	4
48	201	9803.00	Unknown	No	0.00	\$97,400	\$0	\$0	2849	65.53	1867	0	0
48	201	9804.00	Unknown	No	0.00	\$97,400	\$0	\$0	3751	65.42	2454	0	0
48	201	9807.00	Upper	No	227.74	\$97,400	\$221,819	\$184,766	2299	38.41	883	288	20

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2024 FFIEC Census Report - Summary Census Demographic Information

State: 48 - TEXAS (TX)

County: 245 - JEFFERSON COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
48	245	0001.01	Middle	No	91.22	\$79,700	\$72,702	\$62,917	5408	63.78	3449	1127	1634
48	245	0001.02	Moderate	No	69.38	\$79,700	\$55,296	\$47,857	2322	77.95	1810	454	721
48	245	0001.03	Low	No	31.57	\$79,700	\$25,161	\$21,781	3021	95.47	2884	430	897
48	245	0002.00	Middle	No	96.78	\$79,700	\$77,134	\$66,754	5025	82.23	4132	1130	1737
48	245	0003.04	Middle	No	87.62	\$79,700	\$69,833	\$60,436	6343	65.84	4176	1712	2651
48	245	0003.06	Upper	No	140.19	\$79,700	\$111,731	\$96,696	3768	33.41	1259	1414	1742
48	245	0003.07	Middle	No	109.68	\$79,700	\$87,415	\$75,648	4422	62.71	2773	513	769
48	245	0003.09	Middle	No	103.58	\$79,700	\$82,553	\$71,441	2778	53.06	1474	863	1112
48	245	0003.10	Upper	No	134.45	\$79,700	\$107,157	\$92,732	5919	47.22	2795	1398	1912
48	245	0003.11	Upper	No	218.14	\$79,700	\$173,858	\$150,457	3429	26.86	921	1138	1608
48	245	0003.12	Upper	No	138.28	\$79,700	\$110,209	\$95,375	4277	51.58	2206	1087	1364
48	245	0003.13	Moderate	No	60.26	\$79,700	\$48,027	\$41,563	3529	68.49	2417	243	703
48	245	0003.14	Upper	No	236.28	\$79,700	\$188,315	\$162,969	2910	37.66	1096	992	1005
48	245	0004.00	Upper	No	130.30	\$79,700	\$103,849	\$89,875	4819	48.85	2354	1140	1650
48	245	0005.00	Moderate	No	60.99	\$79,700	\$48,609	\$42,069	2171	82.96	1801	313	678
48	245	0006.00	Moderate	No	50.14	\$79,700	\$39,962	\$34,583	5571	93.90	5231	1092	1992
48	245	0007.00	Low	No	38.57	\$79,700	\$30,740	\$26,603	2690	96.39	2593	467	1014
48	245	0009.00	Low	No	33.20	\$79,700	\$26,460	\$22,902	1549	92.96	1440	246	604
48	245	0011.00	Middle	No	100.20	\$79,700	\$79,859	\$69,114	2696	65.84	1775	659	1201
48	245	0012.00	Moderate	No	79.63	\$79,700	\$63,465	\$54,926	2221	81.36	1807	472	899
48	245	0013.01	Moderate	No	68.86	\$79,700	\$54,881	\$47,500	5472	71.09	3890	1470	1983
48	245	0013.02	Middle	No	109.28	\$79,700	\$87,096	\$75,375	3331	69.38	2311	781	1099
48	245	0013.03	Upper	No	148.16	\$79,700	\$118,084	\$102,188	3353	59.86	2007	986	1456
48	245	0017.00	Moderate	No	61.07	\$79,700	\$48,673	\$42,125	1543	95.53	1474	384	853
48	245	0019.00	Moderate	No	58.67	\$79,700	\$46,760	\$40,469	2590	95.60	2476	378	1197
48	245	0020.00	Moderate	No	59.87	\$79,700	\$47,716	\$41,294	2176	94.12	2048	523	999

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
48	245	0021.00	Moderate	No	55.34	\$79,700	\$44,106	\$38,173	2983	96.75	2886	727	1194
48	245	0022.00	Moderate	No	62.52	\$79,700	\$49,828	\$43,125	2955	95.60	2825	588	1051
48	245	0023.00	Moderate	No	63.02	\$79,700	\$50,227	\$43,472	3435	96.16	3303	780	1593
48	245	0024.00	Moderate	No	61.43	\$79,700	\$48,960	\$42,369	2642	93.38	2467	660	1192
48	245	0025.00	Moderate	No	60.43	\$79,700	\$48,163	\$41,680	3591	94.01	3376	622	1382
48	245	0026.00	Moderate	No	69.69	\$79,700	\$55,543	\$48,068	4276	87.56	3744	446	1253
48	245	0051.00	Middle	No	85.18	\$79,700	\$67,888	\$58,750	835	90.78	758	388	664
48	245	0054.00	Moderate	No	61.43	\$79,700	\$48,960	\$42,375	1363	95.01	1295	445	781
48	245	0055.00	Moderate	No	63.06	\$79,700	\$50,259	\$43,495	2594	93.91	2436	815	1308
48	245	0056.00	Middle	No	87.12	\$79,700	\$69,435	\$60,088	3159	94.65	2990	549	1109
48	245	0059.00	Low	No	29.12	\$79,700	\$23,209	\$20,086	1188	98.06	1165	229	583
48	245	0061.00	Low	No	47.61	\$79,700	\$37,945	\$32,841	1055	97.63	1030	320	777
48	245	0063.00	Moderate	No	68.09	\$79,700	\$54,268	\$46,964	1300	98.38	1279	250	737
48	245	0064.00	Low	No	41.68	\$79,700	\$33,219	\$28,750	1843	96.26	1774	469	703
48	245	0065.00	Middle	No	80.50	\$79,700	\$64,159	\$55,526	3638	88.21	3209	750	1075
48	245	0066.00	Low	No	43.97	\$79,700	\$35,044	\$30,327	4303	82.15	3535	690	1124
48	245	0067.00	Moderate	No	66.49	\$79,700	\$52,993	\$45,861	2726	90.94	2479	545	976
48	245	0068.00	Moderate	No	73.36	\$79,700	\$58,468	\$50,602	1949	88.05	1716	466	745
48	245	0069.00	Upper	No	135.45	\$79,700	\$107,954	\$93,426	4174	74.84	3124	791	1417
48	245	0070.02	Moderate	No	65.57	\$79,700	\$52,259	\$45,227	4855	76.85	3731	631	891
48	245	0070.03	Low	No	47.64	\$79,700	\$37,969	\$32,864	3675	77.66	2854	535	757
48	245	0070.04	Moderate	No	52.87	\$79,700	\$42,137	\$36,466	3256	73.31	2387	249	660
48	245	0071.00	Moderate	No	71.74	\$79,700	\$57,177	\$49,482	3891	54.07	2104	1199	1768
48	245	0101.00	Moderate	No	56.06	\$79,700	\$44,680	\$38,667	2942	95.65	2814	551	1073
48	245	0102.00	Middle	No	81.36	\$79,700	\$64,844	\$56,118	2087	81.94	1710	487	641
48	245	0103.00	Middle	No	102.88	\$79,700	\$81,995	\$70,962	3188	86.01	2742	724	1151
48	245	0104.00	Upper	No	145.73	\$79,700	\$116,147	\$100,516	3247	33.91	1101	687	875
48	245	0105.00	Moderate	No	58.23	\$79,700	\$46,409	\$40,167	4382	66.82	2928	1114	1586
48	245	0106.00	Middle	No	81.87	\$79,700	\$65,250	\$56,472	6243	38.48	2402	1401	2093

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
48	245	0107.00	Upper	No	126.08	\$79,700	\$100,486	\$86,964	3407	25.42	866	994	1318
48	245	0108.00	Middle	No	113.44	\$79,700	\$90,412	\$78,241	5227	22.31	1166	1414	1925
48	245	0109.01	Middle	No	119.01	\$79,700	\$94,851	\$82,083	3695	25.95	959	1007	1172
48	245	0109.02	Upper	No	170.79	\$79,700	\$136,120	\$117,800	4853	22.60	1097	1310	1600
48	245	0110.01	Upper	No	145.00	\$79,700	\$115,565	\$100,012	5429	37.48	2035	1179	2093
48	245	0110.02	Upper	No	146.66	\$79,700	\$116,888	\$101,154	3756	26.01	977	1061	1321
48	245	0111.01	Upper	No	137.45	\$79,700	\$109,548	\$94,805	4898	24.72	1211	1225	1789
48	245	0111.02	Middle	No	95.60	\$79,700	\$76,193	\$65,938	2621	26.97	707	768	1040
48	245	0112.04	Unknown	No	0.00	\$79,700	\$0	\$0	5323	29.06	1547	1619	1878
48	245	0112.05	Upper	No	131.67	\$79,700	\$104,941	\$90,815	2396	25.04	600	740	1015
48	245	0113.03	Upper	No	163.71	\$79,700	\$130,477	\$112,917	2855	18.84	538	886	1145
48	245	0113.04	Upper	No	164.70	\$79,700	\$131,266	\$113,600	3779	30.38	1148	1223	1583
48	245	0114.01	Upper	No	123.85	\$79,700	\$98,708	\$85,424	3808	30.04	1144	1206	1627
48	245	0114.02	Upper	No	151.80	\$79,700	\$120,985	\$104,698	4369	48.07	2100	1334	1742
48	245	0115.00	Upper	No	125.18	\$79,700	\$99,768	\$86,338	2487	17.89	445	907	1078
48	245	0116.00	Upper	No	138.72	\$79,700	\$110,560	\$95,680	2100	26.57	558	774	958
48	245	0117.00	Unknown	No	0.00	\$79,700	\$0	\$0	1793	73.17	1312	250	687
48	245	0118.00	Moderate	No	58.64	\$79,700	\$46,736	\$40,446	1624	96.92	1574	442	982
48	245	9800.00	Unknown	No	0.00	\$79,700	\$0	\$0	5	100.00	5	0	0
48	245	9802.00	Unknown	No	0.00	\$79,700	\$0	\$0	6169	64.19	3960	0	0
48	245	9803.00	Unknown	No	0.00	\$79,700	\$0	\$0	4824	78.09	3767	0	0
48	245	9900.00	Unknown	No	0.00	\$79,700	\$0	\$0	0	0.00	0	0	0

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2024 FFIEC Census Report - Summary Census Demographic Information

State: 48 - TEXAS (TX)

County: 291 - LIBERTY COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
48	291	7001.00	Moderate	No	59.84	\$97,400	\$58,284	\$48,553	4451	50.48	2247	1111	1629
48	291	7002.00	Low	No	49.72	\$97,400	\$48,427	\$40,341	2963	66.59	1973	477	1059
48	291	7003.01	Moderate	No	55.00	\$97,400	\$53,570	\$44,628	4297	46.73	2008	970	1515
48	291	7003.02	Moderate	No	54.93	\$97,400	\$53,502	\$44,571	13573	85.83	11650	1761	2295
48	291	7003.03	Moderate	No	62.03	\$97,400	\$60,417	\$50,326	3068	47.07	1444	704	1008
48	291	7004.00	Middle	No	104.51	\$97,400	\$101,793	\$84,792	7201	13.33	960	2200	2881
48	291	7005.00	Middle	No	101.48	\$97,400	\$98,842	\$82,333	2654	15.30	406	813	1136
48	291	7006.00	Moderate	No	71.08	\$97,400	\$69,232	\$57,670	2630	19.58	515	1022	1835
48	291	7007.00	Middle	No	115.84	\$97,400	\$112,828	\$93,983	2539	18.67	474	653	989
48	291	7008.01	Middle	No	94.70	\$97,400	\$92,238	\$76,832	3924	27.57	1082	1163	1301
48	291	7008.02	Middle	No	100.06	\$97,400	\$97,458	\$81,184	6194	31.90	1976	1429	1910
48	291	7009.00	Middle	No	114.43	\$97,400	\$111,455	\$92,838	6236	47.58	2967	740	955
48	291	7010.00	Middle	No	81.57	\$97,400	\$79,449	\$66,178	7682	64.10	4924	1653	2475
48	291	7011.00	Moderate	No	67.18	\$97,400	\$65,433	\$54,505	7814	31.79	2484	1870	2448
48	291	7012.00	Middle	No	92.22	\$97,400	\$89,822	\$74,821	6248	35.76	2234	1697	2588
48	291	7013.00	Moderate	No	73.18	\$97,400	\$71,277	\$59,375	3242	19.12	620	986	1598
48	291	7014.00	Moderate	No	76.41	\$97,400	\$74,423	\$61,993	6912	52.37	3620	2162	2721

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2024 FFIEC Census Report - Summary Census Demographic Information

State: 48 - TEXAS (TX)

County: 339 - MONTGOMERY COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
48	339	6901.01	Upper	No	152.99	\$97,400	\$149,012	\$124,118	4716	21.73	1025	1511	1579
48	339	6901.02	Moderate	No	77.45	\$97,400	\$75,436	\$62,839	6955	48.40	3366	1856	2646
48	339	6902.03	Middle	No	97.94	\$97,400	\$95,394	\$79,457	4551	28.70	1306	1140	1338
48	339	6902.04	Upper	No	135.54	\$97,400	\$132,016	\$109,963	4963	23.59	1171	1174	1752
48	339	6902.05	Upper	No	146.73	\$97,400	\$142,915	\$119,044	3336	20.50	684	1280	1356
48	339	6902.06	Upper	No	120.18	\$97,400	\$117,055	\$97,500	3214	31.64	1017	906	938
48	339	6902.07	Upper	No	129.96	\$97,400	\$126,581	\$105,441	5498	27.37	1505	1421	1695
48	339	6903.00	Moderate	No	75.47	\$97,400	\$73,508	\$61,228	5790	43.83	2538	1345	1882
48	339	6904.03	Upper	No	208.38	\$97,400	\$202,962	\$169,055	2999	19.51	585	734	893
48	339	6904.04	Upper	No	153.26	\$97,400	\$149,275	\$124,342	5264	27.32	1438	1587	1806
48	339	6904.05	Middle	No	98.44	\$97,400	\$95,881	\$79,868	5056	29.21	1477	1304	1507
48	339	6904.06	Upper	No	210.40	\$97,400	\$204,930	\$170,699	4406	21.58	951	1188	1343
48	339	6904.07	Low	No	44.83	\$97,400	\$43,664	\$36,375	4682	57.05	2671	683	825
48	339	6904.08	Middle	No	115.27	\$97,400	\$112,273	\$93,519	4705	39.38	1853	1044	1715
48	339	6905.01	Upper	No	190.54	\$97,400	\$185,586	\$154,583	5089	21.52	1095	1469	1627
48	339	6905.02	Upper	No	185.11	\$97,400	\$180,297	\$150,181	3748	30.34	1137	805	972
48	339	6905.03	Upper	No	192.01	\$97,400	\$187,018	\$155,778	7517	37.98	2855	1843	2019
48	339	6906.03	Upper	No	252.77	\$97,400	\$246,198	\$205,069	4469	38.08	1702	1003	1287
48	339	6906.04	Upper	No	217.10	\$97,400	\$211,455	\$176,133	8692	48.00	4172	1753	2519
48	339	6906.05	Upper	No	308.15	\$97,400	\$300,138	\$250,001	4344	36.00	1564	1429	1429
48	339	6906.06	Upper	No	305.07	\$97,400	\$297,138	\$247,500	6212	38.88	2415	1408	1642
48	339	6906.07	Upper	No	134.23	\$97,400	\$130,740	\$108,902	5022	31.10	1562	974	1652
48	339	6906.08	Upper	No	166.66	\$97,400	\$162,327	\$135,214	4806	33.67	1618	1421	1618
48	339	6906.09	Upper	No	150.56	\$97,400	\$146,645	\$122,149	5015	27.18	1363	1434	1610
48	339	6906.10	Upper	No	139.81	\$97,400	\$136,175	\$113,427	8009	35.30	2827	1598	2174
48	339	6907.01	Middle	No	105.77	\$97,400	\$103,020	\$85,817	6467	35.81	2316	1043	1366

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
48	339	6907.02	Upper	No	174.80	\$97,400	\$170,255	\$141,818	4545	31.64	1438	1032	1229
48	339	6908.00	Upper	No	163.13	\$97,400	\$158,889	\$132,350	4175	30.99	1294	1162	1269
48	339	6909.00	Upper	No	235.73	\$97,400	\$229,601	\$191,250	4287	26.36	1130	1300	1391
48	339	6910.00	Upper	No	248.06	\$97,400	\$241,610	\$201,250	4035	20.02	808	1320	1430
48	339	6911.00	Upper	No	167.43	\$97,400	\$163,077	\$135,833	4179	31.47	1315	1159	1550
48	339	6912.01	Upper	No	278.52	\$97,400	\$271,278	\$225,958	3148	19.00	598	923	1117
48	339	6912.02	Upper	No	179.09	\$97,400	\$174,434	\$145,294	3920	30.74	1205	1017	1268
48	339	6913.01	Upper	No	168.16	\$97,400	\$163,788	\$136,429	4395	27.94	1228	1406	1659
48	339	6913.02	Middle	No	99.94	\$97,400	\$97,342	\$81,086	5584	36.94	2063	1069	1395
48	339	6914.01	Unknown	No	0.00	\$97,400	\$0	\$0	2361	38.92	919	730	1053
48	339	6914.02	Upper	No	165.30	\$97,400	\$161,002	\$134,112	4236	44.52	1886	490	807
48	339	6914.03	Moderate	No	57.38	\$97,400	\$55,888	\$46,553	3911	56.15	2196	353	519
48	339	6915.00	Upper	No	143.14	\$97,400	\$139,418	\$116,129	4654	44.67	2079	1015	1186
48	339	6916.01	Middle	No	103.67	\$97,400	\$100,975	\$84,109	3776	33.26	1256	1009	1283
48	339	6916.02	Middle	No	84.39	\$97,400	\$82,196	\$68,469	5402	53.22	2875	707	1122
48	339	6917.00	Upper	No	245.17	\$97,400	\$238,796	\$198,906	2926	28.95	847	629	713
48	339	6918.01	Middle	No	98.78	\$97,400	\$96,212	\$80,139	5616	57.32	3219	1348	1718
48	339	6918.02	Upper	No	124.11	\$97,400	\$120,883	\$100,694	3312	33.48	1109	1005	1235
48	339	6919.00	Upper	No	128.56	\$97,400	\$125,217	\$104,306	6377	45.01	2870	1486	1919
48	339	6920.03	Middle	No	100.88	\$97,400	\$98,257	\$81,844	4648	36.23	1684	1122	1377
48	339	6920.04	Upper	No	193.31	\$97,400	\$188,284	\$156,836	4851	29.87	1449	1273	1440
48	339	6920.05	Upper	No	153.37	\$97,400	\$149,382	\$124,432	4801	38.95	1870	1180	1283
48	339	6920.06	Upper	No	135.26	\$97,400	\$131,743	\$109,734	7302	52.88	3861	2470	2632
48	339	6920.07	Middle	No	90.24	\$97,400	\$87,894	\$73,210	6315	49.42	3121	1061	1751
48	339	6920.08	Upper	No	159.41	\$97,400	\$155,265	\$129,327	12488	44.97	5616	2102	2932
48	339	6920.09	Upper	No	190.23	\$97,400	\$185,284	\$154,337	13287	46.80	6218	3193	3451
48	339	6920.10	Upper	No	244.90	\$97,400	\$238,533	\$198,684	7481	34.41	2574	1494	1607
48	339	6921.01	Middle	No	116.52	\$97,400	\$113,490	\$94,537	7688	53.46	4110	1721	2137
48	339	6921.02	Upper	No	156.29	\$97,400	\$152,226	\$126,795	4212	37.80	1592	1099	1233

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
48	339	6921.03	Upper	No	149.58	\$97,400	\$145,691	\$121,358	5481	48.51	2659	934	990
48	339	6922.01	Moderate	No	69.16	\$97,400	\$67,362	\$56,111	4816	42.82	2062	801	1468
48	339	6922.02	Moderate	No	76.23	\$97,400	\$74,248	\$61,845	4782	42.03	2010	1194	1563
48	339	6923.01	Upper	No	170.37	\$97,400	\$165,940	\$138,218	3973	43.59	1732	1010	1360
48	339	6923.02	Middle	No	96.24	\$97,400	\$93,738	\$78,078	5080	71.26	3620	1176	1422
48	339	6923.03	Upper	No	156.64	\$97,400	\$152,567	\$127,079	4990	46.05	2298	616	878
48	339	6923.04	Upper	No	178.76	\$97,400	\$174,112	\$145,027	8344	43.54	3633	2624	2736
48	339	6924.01	Moderate	No	77.28	\$97,400	\$75,271	\$62,696	4036	44.57	1799	665	1319
48	339	6924.02	Upper	No	151.30	\$97,400	\$147,366	\$122,748	10290	49.48	5091	1486	1667
48	339	6925.01	Moderate	No	68.01	\$97,400	\$66,242	\$55,179	6921	54.05	3741	1222	1966
48	339	6925.02	Low	No	33.23	\$97,400	\$32,366	\$26,964	4166	50.58	2107	664	1171
48	339	6926.01	Moderate	No	57.00	\$97,400	\$55,518	\$46,250	4572	57.24	2617	931	1781
48	339	6926.03	Moderate	No	76.15	\$97,400	\$74,170	\$61,787	3604	53.88	1942	686	1165
48	339	6926.04	Middle	No	117.90	\$97,400	\$114,835	\$95,651	9601	58.98	5663	2135	2376
48	339	6926.05	Middle	No	82.35	\$97,400	\$80,209	\$66,813	5023	57.67	2897	698	1357
48	339	6927.01	Moderate	No	75.93	\$97,400	\$73,956	\$61,607	2957	36.93	1092	1202	1566
48	339	6927.02	Upper	No	145.61	\$97,400	\$141,824	\$118,135	4851	37.60	1824	1302	1630
48	339	6928.02	Middle	No	91.35	\$97,400	\$88,975	\$74,112	9739	60.63	5905	1897	2672
48	339	6928.03	Middle	No	91.76	\$97,400	\$89,374	\$74,449	5562	38.17	2123	1489	1856
48	339	6928.04	Middle	No	110.10	\$97,400	\$107,237	\$89,323	4145	31.65	1312	1439	1721
48	339	6929.00	Middle	No	95.60	\$97,400	\$93,114	\$77,560	5235	31.42	1645	1118	1713
48	339	6930.01	Moderate	No	65.27	\$97,400	\$63,573	\$52,956	6338	63.47	4023	1513	1883
48	339	6930.02	Middle	No	91.23	\$97,400	\$88,858	\$74,018	7133	57.84	4126	1793	2324
48	339	6931.02	Middle	No	84.73	\$97,400	\$82,527	\$68,741	6348	64.90	4120	1347	1997
48	339	6931.03	Moderate	No	51.19	\$97,400	\$49,859	\$41,532	3607	93.65	3378	374	847
48	339	6931.04	Moderate	No	60.30	\$97,400	\$58,732	\$48,925	2304	68.88	1587	456	721
48	339	6932.01	Upper	No	149.67	\$97,400	\$145,779	\$121,426	4009	43.10	1728	1044	1303
48	339	6932.02	Upper	No	144.16	\$97,400	\$140,412	\$116,960	4918	26.17	1287	1693	1807

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
48	339	6933.01	Middle	No	111.73	\$97,400	\$108,825	\$90,647	2832	35.56	1007	825	1041
48	339	6933.02	Low	No	33.87	\$97,400	\$32,989	\$27,480	1758	73.15	1286	272	525
48	339	6933.03	Middle	No	83.55	\$97,400	\$81,378	\$67,788	3499	34.75	1216	376	432
48	339	6933.04	Unknown	No	0.00	\$97,400	\$0	\$0	1770	34.41	609	460	540
48	339	6934.01	Low	No	39.18	\$97,400	\$38,161	\$31,793	2474	83.99	2078	208	630
48	339	6934.02	Low	No	49.08	\$97,400	\$47,804	\$39,821	1502	82.29	1236	27	183
48	339	6935.01	Upper	No	130.09	\$97,400	\$126,708	\$105,543	1668	42.51	709	213	290
48	339	6935.02	Middle	No	87.74	\$97,400	\$85,459	\$71,186	1761	46.05	811	488	694
48	339	6935.03	Low	No	49.37	\$97,400	\$48,086	\$40,061	2409	56.58	1363	262	731
48	339	6936.00	Middle	No	85.08	\$97,400	\$82,868	\$69,028	3878	40.64	1576	504	804
48	339	6937.01	Upper	No	153.67	\$97,400	\$149,675	\$124,673	2636	26.44	697	988	1101
48	339	6937.02	Upper	No	165.32	\$97,400	\$161,022	\$134,123	6066	33.40	2026	1603	1705
48	339	6937.03	Upper	No	137.21	\$97,400	\$133,643	\$111,318	5471	32.90	1800	1203	1230
48	339	6938.00	Moderate	No	53.77	\$97,400	\$52,372	\$43,625	4557	59.03	2690	520	1062
48	339	6939.01	Moderate	No	68.24	\$97,400	\$66,466	\$55,368	4169	57.98	2417	616	1062
48	339	6939.02	Middle	No	93.50	\$97,400	\$91,069	\$75,856	4063	65.59	2665	896	1211
48	339	6939.03	Moderate	No	55.54	\$97,400	\$54,096	\$45,065	3868	94.70	3663	765	1255
48	339	6939.04	Unknown	No	0.00	\$97,400	\$0	\$0	1767	60.61	1071	0	0
48	339	6940.01	Middle	No	108.70	\$97,400	\$105,874	\$88,194	5974	33.43	1997	1531	1772
48	339	6940.02	Moderate	No	67.93	\$97,400	\$66,164	\$55,113	6899	40.90	2822	2019	2975
48	339	6941.03	Middle	No	108.51	\$97,400	\$105,689	\$88,034	2928	47.03	1377	861	1129
48	339	6941.04	Middle	No	90.30	\$97,400	\$87,952	\$73,263	3251	39.86	1296	780	978
48	339	6941.05	Moderate	No	71.29	\$97,400	\$69,436	\$57,843	5205	59.71	3108	1118	1697
48	339	6941.06	Moderate	No	79.26	\$97,400	\$77,199	\$64,308	5214	48.37	2522	1236	1546
48	339	6941.07	Upper	No	148.11	\$97,400	\$144,259	\$120,159	3465	21.79	755	1345	1645
48	339	6942.03	Middle	No	82.62	\$97,400	\$80,472	\$67,031	2407	45.99	1107	305	575
48	339	6942.04	Moderate	No	65.00	\$97,400	\$63,310	\$52,741	4617	28.78	1329	1122	2172
48	339	6942.05	Upper	No	129.90	\$97,400	\$126,523	\$105,392	1355	13.87	188	372	725
48	339	6942.06	Upper	No	123.04	\$97,400	\$119,841	\$99,821	3943	18.21	718	1149	1744

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
48	339	6942.07	Upper	No	150.20	\$97,400	\$146,295	\$121,858	1291	17.89	231	384	485
48	339	6942.08	Middle	No	118.28	\$97,400	\$115,205	\$95,963	4199	26.77	1124	1365	1486
48	339	6942.09	Middle	No	89.42	\$97,400	\$87,095	\$72,546	2166	24.84	538	1090	1090
48	339	6942.10	Upper	No	195.07	\$97,400	\$189,998	\$158,264	2173	14.63	318	883	925
48	339	6943.03	Upper	No	171.18	\$97,400	\$166,729	\$138,880	3957	20.04	793	966	946
48	339	6943.04	Upper	No	174.96	\$97,400	\$170,411	\$141,944	4507	12.87	580	1391	1970
48	339	6943.05	Upper	No	140.04	\$97,400	\$136,399	\$113,615	3891	16.45	640	1408	1810
48	339	6943.06	Upper	No	166.80	\$97,400	\$162,463	\$135,329	5137	17.23	885	1299	1544
48	339	6943.07	Middle	No	110.05	\$97,400	\$107,189	\$89,286	2125	15.95	339	929	941
48	339	6943.08	Middle	No	115.09	\$97,400	\$112,098	\$93,377	2818	18.77	529	869	1083
48	339	6943.09	Upper	No	156.38	\$97,400	\$152,314	\$126,875	3423	14.58	499	1098	1534
48	339	6944.01	Middle	No	90.81	\$97,400	\$88,449	\$73,678	3388	34.92	1183	731	1031
48	339	6944.02	Middle	No	102.15	\$97,400	\$99,494	\$82,875	3960	25.03	991	916	1308
48	339	6944.03	Middle	No	92.69	\$97,400	\$90,280	\$75,204	3051	33.89	1034	640	1003
48	339	6945.01	Upper	No	230.38	\$97,400	\$224,390	\$186,905	2004	18.46	370	653	785
48	339	6945.02	Upper	No	174.98	\$97,400	\$170,431	\$141,962	4750	20.88	992	1194	1333
48	339	6945.03	Upper	No	207.80	\$97,400	\$202,397	\$168,591	11356	19.73	2240	3188	3434
48	339	6946.01	Middle	No	114.68	\$97,400	\$111,698	\$93,043	2569	25.46	654	487	799
48	339	6946.02	Unknown	No	0.00	\$97,400	\$0	\$0	1599	19.26	308	627	664
48	339	6946.03	Middle	No	86.37	\$97,400	\$84,124	\$70,078	4171	25.89	1080	987	1393
48	339	6947.00	Middle	No	108.89	\$97,400	\$106,059	\$88,346	4240	21.44	909	1121	1512

* Will automatically be included in the 2025 Distressed or Underserved Tract List

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

CRA Disclosure Statement

Loans by County

Small Business Loans - Originations

Institution: Texas First Bank

Respondent ID: 0000473266

Agency: FRS - 2

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
AUSTIN COUNTY (015), TX										
MSA 26420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	200	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	0	0	0	0	0	0
BRAZORIA COUNTY (039), TX										
MSA 26420										
Inside AA 0002										
Low Income	0	0	0	0	1	713	1	713	0	0
Moderate Income	5	227	0	0	0	0	4	177	0	0
Middle Income	3	89	3	599	3	1,500	5	479	0	0
Upper Income	7	355	5	875	2	824	7	1,379	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	15	671	8	1,474	6	3,037	17	2,748	0	0
CAMERON COUNTY (061), TX										
MSA 15180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Texas First Bank

Respondent ID: 0000473266

Agency: FRS - 2

State: TEXAS (48)

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CHAMBERS COUNTY (071), TX										
MSA 26420										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	150	2	340	3	1,602	4	422	0	0
Middle Income	0	0	0	0	1	650	1	650	0	0
Upper Income	2	73	2	465	4	1,917	5	1,490	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	223	4	805	8	4,169	10	2,562	0	0
DALLAS COUNTY (113), TX										
MSA 19124										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	2	1,236	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,236	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Texas First Bank

Respondent ID: 0000473266

Agency: FRS - 2

State: TEXAS (48)

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FORT BEND COUNTY (157), TX										
MSA 26420										
Inside AA 0002										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	1	0	0	0	0	1	1	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	2	1,755	2	1,755	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	20	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	10	0	0	0	0	1	10	0	0
Median Family Income ≥ 120%	4	170	0	0	1	600	3	155	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	201	0	0	3	2,355	7	1,921	0	0
GALVESTON COUNTY (167), TX										
MSA 26420										
Inside AA 0002										
Low Income	4	66	0	0	0	0	2	41	0	0
Moderate Income	15	524	6	1,018	2	890	10	1,206	0	0
Middle Income	49	1,353	14	2,562	16	8,933	30	5,765	0	0
Upper Income	22	570	10	1,780	5	2,463	14	2,575	0	0
Income Not Known	0	0	2	361	0	0	2	361	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	90	2,513	32	5,721	23	12,286	58	9,948	0	0

Loans by County

Small Business Loans - Originations

Institution: Texas First Bank

Respondent ID: 0000473266

Agency: FRS - 2

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HARDIN COUNTY (199), TX										
MSA 13140										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	10	1	180	0	0	2	190	0	0
Upper Income	0	0	0	0	1	500	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	1	180	1	500	2	190	0	0
HARRIS COUNTY (201), TX										
MSA 26420										
Inside AA 0002										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	3	207	1	165	0	0	2	225	0	0
Median Family Income 40-50%	4	186	3	543	2	1,224	4	1,412	0	0
Median Family Income 50-60%	2	44	1	139	6	2,574	2	514	0	0
Median Family Income 60-70%	6	200	2	450	7	2,894	6	1,196	0	0
Median Family Income 70-80%	7	148	1	190	4	1,676	9	1,519	0	0
Median Family Income 80-90%	4	104	4	740	7	4,312	6	2,719	0	0
Median Family Income 90-100%	4	98	1	250	1	525	3	605	0	0
Median Family Income 100-110%	3	156	3	468	5	2,820	5	2,218	0	0
Median Family Income 110-120%	1	35	0	0	1	350	0	0	0	0
Median Family Income ≥ 120%	15	466	7	1,328	12	6,846	23	5,755	0	0
Median Family Income Not Known	0	0	0	0	1	600	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	49	1,644	23	4,273	46	23,821	60	16,163	0	0

Loans by County

Small Business Loans - Originations

Institution: Texas First Bank

Respondent ID: 0000473266

Agency: FRS - 2

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HILL COUNTY (217), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	40	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	40	0	0	0	0	0	0	0	0
JEFFERSON COUNTY (245), TX										
MSA 13140										
Inside AA 0001										
Low Income	2	40	0	0	2	958	1	25	0	0
Moderate Income	5	234	4	702	5	2,112	8	2,247	0	0
Middle Income	5	367	0	0	2	1,155	3	902	0	0
Upper Income	23	1,024	2	500	9	5,152	19	2,171	0	0
Income Not Known	1	67	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	36	1,732	6	1,202	18	9,377	31	5,345	0	0
LIBERTY COUNTY (291), TX										
MSA 26420										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	129	0	0	3	1,485	3	886	0	0
Middle Income	4	142	2	491	1	500	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	271	2	491	4	1,985	3	886	0	0

Loans by County

Respondent ID: 0000473266

Small Business Loans - Originations

Agency: FRS - 2

Institution: Texas First Bank

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MCLENNAN COUNTY (309), TX										
MSA 47380										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	5	0	0	1	346	2	351	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	5	0	0	1	346	2	351	0	0
MATAGORDA COUNTY (321), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	41	0	0	0	0	2	41	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	41	0	0	0	0	2	41	0	0

Loans by County

Small Business Loans - Originations

Institution: Texas First Bank

Respondent ID: 0000473266

Agency: FRS - 2

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MONTGOMERY COUNTY (339), TX										
MSA 26420										
Inside AA 0002										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	100	1	250	1	253	2	503	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	2	95	2	307	3	1,500	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	195	3	557	4	1,753	2	503	0	0
ORANGE COUNTY (361), TX										
MSA 13140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	77	0	0	0	0	1	77	0	0
Middle Income	3	124	0	0	1	300	2	325	0	0
Upper Income	3	49	0	0	2	901	5	950	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	250	0	0	3	1,201	8	1,352	0	0

Loans by County

Small Business Loans - Originations

Institution: Texas First Bank

Respondent ID: 0000473266

Agency: FRS - 2

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
POLK COUNTY (373), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	338	1	338	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	338	1	338	0	0
WALKER COUNTY (471), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	104	0	0	1	900	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	104	0	0	1	900	0	0	0	0
WALLER COUNTY (473), TX										
MSA 26420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	125	0	0	1	125	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	125	0	0	1	125	0	0

Loans by County

Respondent ID: 0000473266

Small Business Loans - Originations

Agency: FRS - 2

Institution: Texas First Bank

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WASHINGTON COUNTY (477), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	30	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	30	0	0	0	0	0	0	0	0
WEBB COUNTY (479), TX										
MSA 29700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	700	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	700	0	0	0	0

Loans by County

Respondent ID: 0000473266

Small Business Loans - Originations

Agency: FRS - 2

Institution: Texas First Bank

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WILLIAMSON COUNTY (491), TX										
MSA 12420										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	20	0	0	0	0	1	20	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	20	0	0	0	0	1	20	0	0
TOTAL INSIDE AA IN STATE	215	7,460	79	14,703	113	59,283	190	40,266	0	0
TOTAL OUTSIDE AA IN STATE	16	590	2	325	9	4,721	15	2,227	0	0
STATE TOTAL	231	8,050	81	15,028	122	64,004	205	42,493	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	215	7,460	79	14,703	113	59,283	190	40,266	0	0
TOTAL OUTSIDE AA	16	590	2	325	9	4,721	15	2,227	0	0
TOTAL INSIDE & OUTSIDE	231	8,050	81	15,028	122	64,004	205	42,493	0	0

2022 Institution Disclosure Statement - Table 2-1

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Loans by County

Respondent ID: 0000473266

Small Farm Loans - Originations

Agency: FRS - 2

Institution: Texas First Bank

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
AUSTIN COUNTY (015), TX										
MSA 26420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	88	0	0	0	0	1	88	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	88	0	0	0	0	1	88	0	0
CHAMBERS COUNTY (071), TX										
MSA 26420										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	175	2	440	0	0	3	285	0	0
Middle Income	0	0	3	614	9	3,336	6	1,604	0	0
Upper Income	2	118	0	0	0	0	2	118	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	293	5	1,054	9	3,336	11	2,007	0	0
GALVESTON COUNTY (167), TX										
MSA 26420										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	5	0	0	0	0	0	0	0	0
Upper Income	1	50	1	250	0	0	1	250	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	55	1	250	0	0	1	250	0	0

2022 Institution Disclosure Statement - Table 2-1

PAGE: 2 OF 3

Loans by County

Respondent ID: 0000473266

Small Farm Loans - Originations

Agency: FRS - 2

Institution: Texas First Bank

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HARRIS COUNTY (201), TX										
MSA 26420										
Inside AA 0002										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	2	107	0	0	0	0	1	80	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	107	0	0	0	0	1	80	0	0
JEFFERSON COUNTY (245), TX										
MSA 13140										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	3	105	1	150	1	275	5	530	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	105	1	150	1	275	5	530	0	0

2022 Institution Disclosure Statement - Table 2-1

PAGE: 3 OF 3

Loans by County

Respondent ID: 0000473266

Small Farm Loans - Originations

Agency: FRS - 2

Institution: Texas First Bank

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LIBERTY COUNTY (291), TX										
MSA 26420										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	55	2	425	0	0	1	5	0	0
Middle Income	5	98	0	0	0	0	2	43	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	153	2	425	0	0	3	48	0	0
TOTAL INSIDE AA IN STATE	20	713	9	1,879	10	3,611	21	2,915	0	0
TOTAL OUTSIDE AA IN STATE	1	88	0	0	0	0	1	88	0	0
STATE TOTAL	21	801	9	1,879	10	3,611	22	3,003	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	20	713	9	1,879	10	3,611	21	2,915	0	0
TOTAL OUTSIDE AA	1	88	0	0	0	0	1	88	0	0
TOTAL INSIDE & OUTSIDE	21	801	9	1,879	10	3,611	22	3,003	0	0

2022 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: Texas First Bank

PAGE: 1 OF 1

Respondent ID: 0000473266
Agency: FRS - 2

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TX - HARDIN COUNTY (199) - MSA 13140	3	690	2	190	0	0
TX - JEFFERSON COUNTY (245) - MSA 13140	60	12,311	31	5,345	0	0
TX - BRAZORIA COUNTY (039) - MSA 26420	29	5,182	17	2,748	0	0
TX - CHAMBERS COUNTY (071) - MSA 26420	18	5,197	10	2,562	0	0
TX - FORT BEND COUNTY (157) - MSA 26420	10	2,556	7	1,921	0	0
TX - GALVESTON COUNTY (167) - MSA 26420	145	20,520	58	9,948	0	0
TX - HARRIS COUNTY (201) - MSA 26420	118	29,738	60	16,163	0	0
TX - LIBERTY COUNTY (291) - MSA 26420	14	2,747	3	886	0	0
TX - MONTGOMERY COUNTY (339) - MSA 26420	10	2,505	2	503	0	0

2022 Institution Disclosure Statement - Table 4
Assessment Area/Non-Assessment Area Activity
Small Farm Loans
Institution: Texas First Bank

Respondent ID: 0000473266
Agency: FRS - 2

ASSESSMENT AREA LOANS	Originations		Originations to Farms with ≤ \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TX - JEFFERSON COUNTY (245) - MSA 13140	5	530	5	530	0	0
TX - CHAMBERS COUNTY (071) - MSA 26420	20	4,683	11	2,007	0	0
TX - GALVESTON COUNTY (167) - MSA 26420	3	305	1	250	0	0
TX - HARRIS COUNTY (201) - MSA 26420	2	107	1	80	0	0
TX - LIBERTY COUNTY (291) - MSA 26420	9	578	3	48	0	0

2022 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: Texas First Bank

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Respondent ID: 0000473266
Agency: FRS - 2

Memo Item: Loans by Affiliates				
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	12	40,353	0	0
Purchased	0	0	0	0
Total	12	40,353	0	0
Consortium/Third Party Loans (optional)				
Originated	0	0		
Purchased	0	0		
Total	0	0		

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Texas First Bank

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Respondent ID: 0000473266

Agency: FRS - 2

ASSESSMENT AREA - 0001

HARDIN COUNTY (199), TX

MSA: 13140

Low Income

0301.00*

Middle Income

0303.01* 0304.00* 0306.00* 0307.00* 0308.00 0309.00* 0310.00

Upper Income

0302.00* 0303.02* 0305.01 0305.03* 0305.04*

JEFFERSON COUNTY (245), TX

MSA: 13140

Low Income

0001.03 0007.00* 0009.00* 0059.00 0061.00* 0064.00 0066.00* 0070.03*

Moderate Income

0001.02 0003.13* 0005.00 0006.00* 0012.00 0013.01 0017.00* 0019.00* 0020.00* 0021.00* 0022.00

0023.00* 0024.00* 0025.00* 0026.00* 0054.00* 0055.00 0063.00* 0067.00* 0068.00* 0070.02 0070.04

0071.00* 0101.00* 0105.00 0118.00*

Middle Income

0001.01* 0002.00* 0003.04* 0003.07* 0003.09* 0011.00* 0013.02 0051.00 0056.00* 0065.00* 0102.00*

0103.00* 0106.00* 0108.00 0109.01* 0111.02

Upper Income

0003.06 0003.10 0003.11* 0003.12 0003.14* 0004.00 0013.03 0069.00* 0104.00 0107.00* 0109.02

0110.01 0110.02* 0111.01 0112.05 0113.03 0113.04 0114.01* 0114.02 0115.00 0116.00

Income Not Known

0112.04* 0117.00 9800.00* 9802.00* 9803.00* 9900.00*

ASSESSMENT AREA - 0002

BRAZORIA COUNTY (039), TX

MSA: 26420

Low Income

2022 Institution Disclosure Statement - Table 6

PAGE: 2 OF 12

Assessment Area(s) by Tract**Respondent ID: 0000473266***** denotes no loans made in specified tracts****Agency: FRS - 2****Institution: Texas First Bank**

6612.00

Moderate Income

6611.00 6613.00* 6614.00* 6633.00* 6638.00* 6639.00* 6643.00* 6644.00*

Middle Income

6603.01* 6604.01* 6605.03* 6605.04* 6606.08* 6606.16* 6608.06* 6609.01* 6609.02 6615.01* 6615.02
6616.01 6616.02 6617.00* 6619.01* 6619.02* 6620.00* 6621.00* 6623.00* 6624.00* 6626.00* 6627.00*
6628.00* 6629.00* 6630.00* 6632.00* 6634.00* 6635.00* 6637.00* 6640.00* 6641.00* 6642.00* 6645.01*

Upper Income

6601.00 6602.00 6603.02 6603.03 6604.02* 6604.03 6605.01 6605.02* 6606.03* 6606.04* 6606.05*
6606.06* 6606.09* 6606.10 6606.11* 6606.12 6606.13* 6606.14* 6606.15* 6607.03* 6607.04* 6607.05*
6607.06* 6607.07* 6607.08* 6608.03* 6608.04 6608.05* 6610.00* 6618.00 6622.00* 6625.00* 6631.00*
6636.00*

Income Not Known

6606.07* 9900.00*

CHAMBERS COUNTY (071), TX**MSA: 26420****Moderate Income**

7104.01 7105.00

Middle Income

7103.00

Upper Income

7101.00 7102.01 7102.02

Income Not Known

7106.00* 9900.00*

FORT BEND COUNTY (157), TX**MSA: 26420****Median Family Income 40-50%**

6750.00*

Median Family Income 50-60%

2022 Institution Disclosure Statement - Table 6

PAGE: 3 OF 12

Assessment Area(s) by Tract**Respondent ID: 0000473266***** denotes no loans made in specified tracts****Agency: FRS - 2****Institution: Texas First Bank**

6711.02 6714.01* 6726.03* 6753.00*

Median Family Income 60-70%

6701.01* 6701.02* 6706.02* 6708.02* 6713.00* 6749.00* 6751.01* 6751.02* 6752.00* 6758.00*

Median Family Income 70-80%

6702.02* 6703.00* 6705.00* 6712.00* 6714.02* 6725.00* 6727.01* 6729.04 6748.00* 6754.02*

Median Family Income 80-90%

6702.01* 6704.00* 6706.03* 6706.04* 6708.01* 6720.04* 6723.04* 6726.04* 6755.01*

Median Family Income 90-100%

6723.03* 6727.03 6740.02* 6754.01* 6756.00* 6757.02*

Median Family Income 100-110%

6708.03* 6708.04* 6710.01* 6710.02* 6711.01* 6718.00* 6719.00* 6724.02* 6728.02* 6745.06* 6757.01*

Median Family Income 110-120%

6716.01* 6720.02* 6726.02* 6727.02* 6729.05 6729.07* 6735.01* 6755.02*

Median Family Income >= 120%

6707.00* 6709.02* 6709.03* 6709.04* 6715.01* 6715.02* 6716.02* 6717.00* 6720.03* 6721.00 6722.01*

6722.02* 6723.05* 6723.06* 6724.01* 6728.01* 6729.01* 6729.02* 6729.03* 6729.06* 6730.04* 6730.05*

6730.06* 6730.07* 6730.08* 6730.09* 6730.10* 6731.03* 6731.04* 6731.05* 6731.06* 6731.07* 6731.08*

6731.09* 6731.10* 6731.11* 6731.12* 6731.13* 6732.01* 6732.02 6733.00* 6734.01* 6734.02* 6734.03

6734.04* 6735.02* 6736.00* 6738.01* 6738.02* 6739.02* 6739.03* 6739.04* 6740.01* 6741.00 6742.00*

6743.01* 6743.02* 6744.01* 6744.02 6744.03* 6744.04* 6745.03* 6745.04* 6745.05* 6745.07* 6745.08*

6746.01* 6746.02* 6746.03* 6746.04* 6747.01* 6747.02* 6755.03*

Median Family Income Not Known

6737.00*

GALVESTON COUNTY (167), TX**MSA: 26420****Low Income****Moderate Income**

7214.02 7217.01* 7222.00 7246.00 7251.00*

Moderate Income

7211.02* 7216.00 7217.02* 7219.01 7219.02 7223.00 7226.00 7227.00* 7228.00 7229.00* 7230.00

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Assessment Area(s) by Tract**Respondent ID: 0000473266***** denotes no loans made in specified tracts****Agency: FRS - 2****Institution: Texas First Bank**

7235.03* 7237.00* 7242.00* 7244.00 7250.00 7252.00* 7254.00* 7256.00 7262.00*

Middle Income

7205.08* 7205.09 7208.00 7209.00 7210.00 7211.03 7212.03* 7212.05* 7213.01 7217.03* 7218.00

7220.01 7220.02 7221.00 7231.00 7232.00 7233.00 7234.01* 7234.03 7235.01 7235.04 7236.00

7239.00 7243.00 7245.00 7248.00 7249.00 7253.00 7258.00

Upper Income

7201.00 7202.00 7203.01* 7203.02* 7204.00 7205.01* 7205.04* 7205.05* 7205.06* 7205.07 7205.10

7205.11* 7205.12* 7206.01 7206.02* 7206.03* 7206.04 7206.05 7207.01 7207.02 7207.03* 7211.01*

7212.04* 7212.06* 7212.07 7212.08 7212.09* 7212.10* 7212.11 7213.02* 7214.01 7214.03* 7215.01

7215.02* 7215.03* 7234.02 7235.05 7238.00 7241.01 7255.00* 7257.00* 7259.00* 7260.00 7261.01*

7261.02

Income Not Known

7240.00 7247.00* 9900.00* 9901.00*

HARRIS COUNTY (201), TX**MSA: 26420****Median Family Income 20-30%**

2111.02* 2227.01* 2309.00* 2405.05* 2406.00* 3101.02* 3128.00* 3314.00* 4211.03* 4213.01* 4214.02*

4215.01* 4330.04* 4401.01* 4510.05* 5320.03* 5405.04* 5501.02*

Median Family Income 30-40%

2115.02* 2207.01* 2207.02* 2208.00* 2210.00* 2215.01* 2215.02* 2221.00* 2224.01* 2224.02* 2225.01*

2225.04* 2226.01 2226.02* 2227.02* 2228.00* 2317.00* 2327.01* 2331.05* 2401.02* 2405.04* 2408.04*

3116.00* 3135.00* 3138.02* 3213.01* 3215.00* 3309.02* 3312.00 3316.04* 3320.00 3332.05* 4212.06*

4214.01* 4214.03* 4216.01* 4222.00* 4224.05* 4230.01* 4231.00* 4320.06* 4321.01* 4327.05* 4327.06*

4329.03* 4330.03* 4335.03* 4335.04* 4335.05* 4508.04* 4519.03* 4526.01* 4531.00* 4532.01* 4534.03*

5204.00 5206.03* 5214.01* 5217.02* 5305.01* 5307.01* 5313.00* 5322.00* 5337.01* 5501.01* 5502.01*

5502.02* 5503.03* 5503.04* 5503.08*

Median Family Income 40-50%

2104.00* 2111.01 2113.01* 2114.00* 2115.01 2117.00* 2119.00* 2201.00* 2204.00* 2205.00* 2209.00*

2211.00* 2213.02* 2216.01* 2218.00* 2220.00* 2222.00* 2230.02* 2302.00* 2306.00* 2307.00* 2312.00*

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Assessment Area(s) by Tract**Respondent ID: 0000473266***** denotes no loans made in specified tracts****Agency: FRS - 2****Institution: Texas First Bank**

2313.00*	2319.00*	2321.00*	2331.01*	2331.03*	2331.04*	2334.00*	2336.00*	2405.03*	2405.06*	2415.03*
2532.02*	2536.02*	2544.00*	3104.00*	3105.00*	3109.00*	3110.01*	3118.00*	3122.00*	3134.00*	3136.00*
3139.02*	3143.01*	3206.02*	3212.00*	3230.00*	3233.00	3235.00*	3242.00*	3311.00*	3316.02*	3317.00*
3318.00*	3319.00*	3322.00*	3323.00*	3328.00	3333.01*	3335.01*	3405.02*	4211.01*	4211.04*	4212.03*
4212.04*	4212.05*	4216.02*	4218.01*	4224.04*	4225.02*	4228.00*	4229.00*	4230.02*	4232.04*	4325.01*
4328.03*	4328.05*	4328.06*	4329.01*	4330.06*	4330.07*	4331.00*	4332.01*	4335.07*	4504.01*	4510.03*
4522.03*	4527.03*	4533.00*	4536.03*	4539.02*	5206.01*	5210.00*	5211.00*	5212.01	5214.02*	5217.01
5301.01*	5307.02*	5319.00*	5321.02*	5326.00*	5330.00*	5333.02*	5336.00*	5339.02*	5405.03*	5503.06*
5503.07*	5519.02*	5525.01*	5526.03*							

Median Family Income 50-60%

2105.00*	2107.00*	2108.00*	2110.00*	2113.02*	2116.00*	2123.00	2124.00	2203.00*	2206.00*	2212.00*
2214.00*	2217.01	2219.00*	2223.00*	2225.02*	2229.00*	2301.00*	2303.00*	2304.00*	2305.00*	2308.00*
2311.00*	2315.00*	2316.00*	2320.00*	2323.04*	2325.00	2327.03*	2330.01*	2337.01*	2337.02*	2401.01*
2408.03*	2415.01*	2415.02*	2517.01*	2548.00	3112.00*	3113.00	3114.00*	3115.02*	3117.01*	3129.01*
3138.01*	3202.01*	3202.02*	3208.00*	3214.01*	3220.00*	3221.00*	3231.00*	3234.00*	3239.00*	3304.00*
3313.00*	3316.03*	3321.00*	3324.00*	3326.00*	3331.00*	3335.02*	3338.01*	3340.01*	3409.00*	3412.01*
4201.00*	4205.00*	4215.02*	4223.04*	4226.01*	4232.03*	4311.02*	4320.05*	4323.01*	4323.02*	4324.01*
4325.02*	4327.04	4328.04*	4329.04*	4330.05*	4334.00*	4335.06*	4510.04*	4514.07*	4519.04*	4521.03*
4522.02*	4522.04*	4524.02*	4525.01*	4525.02*	4528.02*	4532.02*	4534.01*	4534.04*	4536.01*	4537.01*
4537.02*	4543.05*	4544.00*	5205.01*	5206.04*	5223.02*	5303.00*	5304.00*	5305.02*	5320.04*	5323.02*
5329.00*	5332.00*	5333.01*	5334.02*	5337.02*	5339.04*	5340.01	5402.00*	5420.03*	5509.01*	5510.00*
5515.02*	5532.02*	5533.00*								

Median Family Income 60-70%

2109.00*	2125.00*	2213.01*	2216.02*	2310.00*	2314.00*	2318.00*	2322.01*	2323.03*	2324.03*	2324.04
2328.01*	2328.02*	2329.01*	2335.01*	2335.02*	2407.03*	2407.06*	2408.02*	2411.03*	2412.01*	2412.02*
2506.02*	2517.02*	2521.00	2523.04*	2523.06*	2525.00	2527.00	2530.00	2535.01	2537.00*	2539.00*
2540.00*	2546.00*	3103.00*	3108.00*	3110.02*	3111.00*	3115.01*	3140.01*	3206.01*	3207.00*	3210.01*
3211.02*	3219.00*	3222.00*	3229.00*	3236.01*	3237.01	3238.02*	3241.01*	3302.00*	3303.02*	3303.03*
3305.00*	3307.00*	3315.01*	3332.01*	3332.03*	3333.02	3337.00*	3339.03*	4132.03*	4227.01*	4233.04*

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Assessment Area(s) by Tract**Respondent ID: 0000473266***** denotes no loans made in specified tracts****Agency: FRS - 2****Institution: Texas First Bank**

4311.01*	4320.03*	4322.00*	4323.03*	4324.02*	4332.02*	4336.01*	4336.02*	4508.03*	4514.06*	4520.01*
4520.02*	4524.01*	4526.02*	4527.01*	4527.02*	4528.01*	4529.00*	4535.01*	4535.02*	5203.02*	5205.02*
5215.01*	5216.00*	5221.01*	5222.01*	5223.01*	5301.02*	5306.00*	5308.00*	5318.00*	5325.02*	5334.01*
5338.02*	5338.03*	5339.03*	5340.02*	5342.01*	5342.03*	5413.02*	5416.03*	5417.02	5424.01*	5504.05*
5506.03	5516.01*	5516.02*	5523.03*	5529.01*						

Median Family Income 70-80%

2202.00*	2230.01*	2231.00*	2326.00*	2327.04*	2329.02*	2332.00*	2333.00	2404.00	2407.04*	2411.04*
2506.01*	2522.01*	2522.02*	2524.00*	2526.02*	2528.00*	2538.00*	2541.00	3107.00*	3126.03*	3133.00*
3137.00*	3140.03*	3201.00*	3209.01*	3226.00*	3227.01*	3228.00*	3306.00*	3309.01*	3325.00*	3327.00*
3329.00*	3330.00*	3341.01	3341.02*	3411.01*	3413.02*	3422.00*	3430.00	3437.00	4213.02*	4224.03*
4225.01*	4233.01	4236.00*	4321.02*	4515.01*	4518.00*	4538.00*	4541.00*	4543.02*	4543.03*	4543.04*
4548.01*	5203.01*	5212.02	5213.00*	5222.02*	5323.01*	5327.00*	5335.00*	5414.02*	5418.01*	5421.04*
5504.04*	5506.01*	5508.00*	5509.02*	5511.01*	5511.02*	5523.01*	5536.02*			

Median Family Income 80-90%

2106.00*	2225.05*	2337.03*	2407.05*	2409.04*	2409.06*	2410.01*	2410.02*	2411.01*	2411.05*	2502.01*
2514.02*	2526.01*	2529.02*	2535.02*	2542.00*	2543.00	2547.00	3106.00*	3119.00*	3210.02*	3214.02*
3216.00*	3218.00*	3238.01*	3301.01*	3303.01*	3308.01*	3332.04*	3339.04*	3339.05	3340.02*	3340.03*
3401.02	3411.02	3423.00	3424.00*	3427.00*	3504.00*	3508.01*	3508.03	4221.00	4223.02*	4224.06*
4227.02*	4312.03*	4312.06*	4503.01*	4503.02	4513.01*	4514.04*	4515.02*	4517.00*	4523.00*	4536.04
4539.01*	4546.00*	5218.00*	5224.02*	5312.00*	5324.00*	5325.03*	5328.00*	5331.00*	5340.03*	5408.00*
5409.03*	5410.05*	5420.01*	5421.05*	5427.00*	5430.10*	5505.00*	5512.01*	5520.04*	5525.02*	5528.02*
5531.02*	5549.07*	5554.04*								

Median Family Income 90-100%

2323.05*	2323.06*	2324.02*	2407.07*	2409.03*	2502.02*	2503.04*	2503.06*	2529.01*	3123.00*	3126.01*
3139.01*	3144.01*	3144.02*	3205.00	3209.02*	3213.02*	3217.00*	3227.02	3236.02*	3237.02*	3301.02*
3315.02*	3407.01*	3410.01*	3413.03*	3413.04*	3425.00	3505.00*	3506.03*	4101.02*	4132.04*	4202.00*
4226.02*	4232.01	4234.01*	4234.02*	4312.04*	4333.00*	4504.02*	4530.02*	4540.00*	4542.00*	4548.02*
4553.00*	5219.00*	5220.01*	5220.02*	5221.02*	5224.01*	5314.00*	5315.00*	5321.01*	5325.04*	5406.01*
5406.02*	5413.01*	5414.04*	5415.00*	5418.02*	5420.04*	5421.06*	5421.08*	5422.01*	5422.03	5423.04*

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Assessment Area(s) by Tract**Respondent ID: 0000473266***** denotes no loans made in specified tracts****Agency: FRS - 2****Institution: Texas First Bank**

5424.02*	5506.02*	5517.05*	5522.00*	5524.01*	5526.02*	5527.01*	5538.04*	5542.01*	5542.02*	5547.01*
5549.08*	5555.01*	5560.00*								

Median Family Income 100-110%

2330.03*	2409.05*	2414.00*	2501.02*	2503.05*	2505.00*	2516.00*	2523.03*	2523.05*	2533.00	3101.01*
3127.00*	3211.01*	3240.00*	3308.02*	3336.00*	3339.06*	3405.01*	3412.03	3417.00*	3421.00*	3436.02*
3501.03*	3501.04*	3502.02*	3506.01*	3507.00*	4107.05*	4206.00*	4326.00*	4401.02*	4508.01*	4511.00*
4516.05*	4549.02*	4552.00*	5116.00*	5338.04*	5341.02*	5405.02	5407.00*	5409.04	5412.04*	5412.06*
5417.03*	5421.03*	5421.07*	5422.02*	5423.05*	5430.08*	5430.09*	5430.11*	5432.01*	5432.02	5507.00
5512.02*	5514.00	5521.01*	5524.02*	5527.02*	5530.02*	5531.01*	5532.01	5537.00*	5540.01*	5548.05*
5549.06*	5550.02*	5552.00	5554.01*							

Median Family Income 110-120%

2330.02*	2508.01*	2511.00*	2512.00*	2518.00*	2519.03*	2536.01*	3120.00*	3338.02*	3416.00*	3429.00*
3433.02*	3502.01*	4115.07*	4217.00*	4235.00*	4302.00*	4307.00*	4551.03*	5110.03*	5215.02*	5410.09*
5411.00*	5412.05*	5416.04*	5417.01*	5423.03*	5426.00*	5429.01*	5430.05*	5431.00	5503.05*	5504.07*
5513.00*	5517.03	5535.00*	5543.02*	5548.07*	5548.09*	5551.02*	5554.03*	5555.03*		

Median Family Income >= 120%

1000.01*	2322.02*	2322.03	2324.05*	2413.01*	2413.02*	2501.01*	2504.03*	2504.04*	2504.05*	2504.06*
2504.07*	2504.08*	2507.01*	2507.02*	2508.02*	2509.01*	2509.02*	2510.00*	2513.00*	2514.01*	2515.01*
2515.03*	2515.04*	2515.05*	2519.02*	2519.04*	2520.01*	2520.02*	2520.03*	2531.01*	2531.02*	2532.01
3102.00*	3125.01	3125.02*	3126.02*	3129.02*	3130.00*	3131.01*	3131.02*	3132.01*	3132.02*	3232.00*
3402.02*	3402.03*	3403.01*	3403.02*	3404.00*	3406.00*	3407.02*	3408.00*	3410.02*	3412.04*	3414.00*
3415.01	3415.02	3418.00*	3420.01*	3420.02*	3428.01	3428.02*	3431.00*	3432.00	3433.01	3501.02
3503.00*	3506.04*	3508.04*	4102.01	4102.02*	4103.00*	4104.01*	4104.02*	4105.01*	4105.02*	4106.01*
4107.03*	4107.04*	4107.06*	4108.01*	4108.02*	4109.00*	4110.01*	4110.02*	4110.03*	4111.00*	4112.00*
4113.01*	4113.02*	4114.00*	4115.03	4115.05*	4115.06*	4116.00*	4117.00*	4118.01*	4118.02*	4119.01*
4119.02*	4120.00*	4122.01*	4122.02*	4123.00*	4124.00*	4125.00*	4126.00*	4127.00*	4128.00*	4129.02*
4130.00*	4131.00	4132.05*	4133.01*	4133.02*	4203.00*	4204.00*	4207.00*	4208.00*	4209.00*	4210.00*
4218.02*	4219.00*	4220.00*	4301.01*	4301.02	4303.00	4304.00*	4305.00*	4306.00*	4308.00*	4309.00
4310.01*	4310.02*	4313.02*	4313.04*	4314.01*	4314.03	4314.04*	4315.03*	4315.04*	4315.05*	4315.06*

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Assessment Area(s) by Tract**Respondent ID: 0000473266***** denotes no loans made in specified tracts****Agency: FRS - 2****Institution: Texas First Bank**

4316.00*	4317.01	4317.02*	4318.01*	4318.03*	4318.04*	4319.02*	4320.04*	4327.03*	4501.00*	4502.00
4505.00*	4506.00*	4507.00*	4509.00*	4510.06*	4512.00*	4513.02*	4514.01*	4516.03*	4516.04*	4516.06*
4519.02*	4521.01*	4545.02*	4545.03*	4545.04*	4545.05*	4547.00	4549.01*	4550.00*	4551.02*	4551.04*
5101.00	5102.02*	5103.01*	5103.02*	5104.00*	5105.00*	5106.01*	5106.02*	5107.01*	5107.02*	5108.01*
5108.02*	5108.03*	5109.01*	5109.02	5110.01*	5110.04*	5111.00*	5112.01*	5112.02	5113.01*	5113.02*
5114.00	5115.01*	5115.02*	5201.00	5202.00*	5207.00*	5225.00*	5302.00*	5309.00*	5310.00*	5311.00*
5316.00*	5317.00*	5341.01*	5342.04*	5342.05*	5401.01	5401.02*	5409.01*	5410.04	5410.06*	5410.07*
5410.08	5412.03*	5412.07*	5414.01*	5419.01*	5419.02*	5420.02*	5423.02*	5425.00*	5428.00*	5429.02*
5430.04*	5430.06*	5430.07	5517.02*	5517.04*	5518.00*	5520.02*	5520.03*	5521.02*	5521.03*	5523.04*
5528.01*	5529.02*	5530.01*	5534.01*	5534.03*	5534.04*	5534.05*	5536.01	5538.01*	5538.03*	5539.01*
5540.02*	5541.03*	5541.04*	5543.01*	5544.04*	5544.05*	5544.06*	5544.07*	5544.08*	5544.09*	5544.10*
5545.01*	5545.02*	5546.00*	5547.02*	5548.03*	5548.04*	5548.06*	5548.08*	5549.02*	5549.04*	5549.05
5550.01*	5551.01*	5553.01*	5553.03*	5553.04	5553.05*	5555.04*	5555.05*	5556.00*	5557.01*	5557.03*
5557.04*	5561.00*	9802.00*	9807.00*							

Median Family Income Not Known

2112.00*	2217.02*	2503.03*	3117.02*	3124.00*	3140.04*	3140.05*	3143.02*	3241.02*	3401.01	3402.01*
3436.01*	3501.01*	4101.01*	4106.02*	4115.04*	4129.01*	4132.06*	4223.03*	4233.03*	4312.05*	4313.03*
4319.01*	4514.05*	4521.02*	4530.01*	4534.05*	5102.01*	5414.03*	5504.03*	5504.06*	5515.01*	5519.01*
5526.04*	9800.00*	9801.00*	9803.00*	9804.00*						

LIBERTY COUNTY (291), TX**MSA: 26420****Low Income**

7002.00*

Moderate Income

7001.00* 7003.01* 7003.02* 7003.03* 7006.00 7011.00* 7013.00 7014.00

Middle Income

7004.00* 7005.00* 7007.00 7008.01* 7008.02* 7009.00* 7010.00 7012.00

MONTGOMERY COUNTY (339), TX**MSA: 26420**

2022 Institution Disclosure Statement - Table 6

PAGE: 9 OF 12

Assessment Area(s) by Tract**Respondent ID: 0000473266***** denotes no loans made in specified tracts****Agency: FRS - 2****Institution: Texas First Bank**

Median Family Income 30-40%

6925.02* 6933.02* 6934.01*

Median Family Income 40-50%

6904.07* 6934.02* 6935.03*

Median Family Income 50-60%

6914.03* 6926.01* 6931.03 6931.04* 6938.00 6939.03*

Median Family Income 60-70%

6922.01* 6925.01* 6930.01* 6939.01* 6940.02* 6942.04*

Median Family Income 70-80%

6901.02* 6903.00* 6922.02* 6924.01* 6926.03* 6927.01* 6941.05* 6941.06*

Median Family Income 80-90%

6916.02* 6920.07* 6926.05* 6931.02* 6933.03* 6935.02* 6936.00* 6941.04* 6942.03* 6942.09* 6946.03*

Median Family Income 90-100%6902.03* 6904.05* 6913.02* 6918.01* 6920.03* 6923.02* 6928.02* 6928.03* 6929.00* 6930.02* 6939.02*
6944.01* 6944.03***Median Family Income 100-110%**

6907.01* 6916.01* 6928.04* 6940.01* 6941.03* 6943.07* 6944.02* 6947.00*

Median Family Income 110-120%

6902.06* 6904.08* 6921.01* 6926.04* 6933.01* 6942.08* 6943.08* 6946.01*

Median Family Income >= 120%6901.01* 6902.04 6902.05* 6902.07* 6904.03* 6904.04* 6904.06* 6905.01* 6905.02 6905.03* 6906.03*
6906.04* 6906.05* 6906.06* 6906.07* 6906.08* 6906.09* 6906.10* 6907.02* 6908.00* 6909.00* 6910.00*
6911.00* 6912.01* 6912.02* 6913.01* 6914.02* 6915.00* 6917.00* 6918.02* 6919.00* 6920.04* 6920.05*
6920.06* 6920.08* 6920.09* 6920.10* 6921.02* 6921.03* 6923.01* 6923.03* 6923.04* 6924.02* 6927.02*
6932.01* 6932.02* 6935.01* 6937.01* 6937.02* 6937.03* 6941.07* 6942.05* 6942.06* 6942.07* 6942.10*
6943.03* 6943.04* 6943.05* 6943.06* 6943.09* 6945.01* 6945.02* 6945.03**Median Family Income Not Known**

6914.01* 6933.04* 6939.04* 6946.02*

OUTSIDE ASSESSMENT AREA**AUSTIN COUNTY (015), TX**

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: Texas First Bank

PAGE: 10 OF 12

Respondent ID: 0000473266

Agency: FRS - 2

MSA: 26420

Moderate Income

7601.00

Middle Income

7604.00

CAMERON COUNTY (061), TX

MSA: 15180

Middle Income

0123.04

DALLAS COUNTY (113), TX

MSA: 19124

Median Family Income >= 120%

0142.05

HILL COUNTY (217), TX

MSA: NA

Middle Income

9601.00

MCLENNAN COUNTY (309), TX

MSA: 47380

Moderate Income

0008.00

MATAGORDA COUNTY (321), TX

MSA: NA

Moderate Income

7305.03

ORANGE COUNTY (361), TX

MSA: 13140

Moderate Income

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: Texas First Bank

PAGE: 11 OF 12

Respondent ID: 0000473266

Agency: FRS - 2

0202.00

Middle Income

0216.00 0217.00 0219.02

Upper Income

0213.00 0215.04

POLK COUNTY (373), TX

MSA: NA

Middle Income

2103.02

WALKER COUNTY (471), TX

MSA: NA

Upper Income

7903.02

WALLER COUNTY (473), TX

MSA: 26420

Upper Income

6806.01

WASHINGTON COUNTY (477), TX

MSA: NA

Middle Income

1701.00

WEBB COUNTY (479), TX

MSA: 29700

Moderate Income

0001.05

WILLIAMSON COUNTY (491), TX

MSA: 12420

Median Family Income 90-100%

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Texas First Bank

PAGE: 12 OF 12

Respondent ID: 0000473266

Agency: FRS - 2

0205.08

2022 Institution Disclosure Statement - Table E-1

PAGE: 1 OF 1

Error Status Information**Respondent ID: 0000473266****Institution: Texas First Bank****Agency: FRS - 2**

Record Identifier: ¹¹	Total Composite Records on File	Total Composite Records Without Errors	Total Validity¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	243	243	0	0.00%
Small Farm Loans	16	16	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	1	1	0	0.00%
Assessment Area	9	9	0	0.00%
Total	271	271	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.

Loans by County

Small Business Loans - Originations

Institution: Texas First Bank

Respondent ID: 0000473266

Agency: FRS - 2

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ANGELINA COUNTY (005), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	2	1,833	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,833	0	0	0	0
AUSTIN COUNTY (015), TX										
MSA 26420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	10	0	0	0	0	1	10	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	0	0	1	10	0	0
BRAZORIA COUNTY (039), TX										
MSA 26420										
Inside AA 0002										
Low Income	0	0	1	200	0	0	1	200	0	0
Moderate Income	5	157	0	0	0	0	0	0	0	0
Middle Income	1	59	2	357	2	792	4	708	0	0
Upper Income	4	266	0	0	1	500	1	71	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	10	482	3	557	3	1,292	6	979	0	0

Loans by County

Small Business Loans - Originations

Institution: Texas First Bank

Respondent ID: 0000473266

Agency: FRS - 2

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CAMERON COUNTY (061), TX										
MSA 15180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	500	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	0	0	0	0
CHAMBERS COUNTY (071), TX										
MSA 26420										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	101	0	0	0	0	1	77	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	3	80	1	250	1	500	2	75	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	181	1	250	1	500	3	152	0	0

Loans by County

Small Business Loans - Originations

Institution: Texas First Bank

Respondent ID: 0000473266

Agency: FRS - 2

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FORT BEND COUNTY (157), TX										
MSA 26420										
Inside AA 0002										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	10	0	0	0	0	1	10	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	1	144	2	1,104	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	5	0	0	0	0	1	5	0	0
Median Family Income ≥ 120%	2	114	1	150	1	900	1	100	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	129	2	294	3	2,004	3	115	0	0
GALVESTON COUNTY (167), TX										
MSA 26420										
Inside AA 0002										
Low Income	4	58	0	0	0	0	0	0	0	0
Moderate Income	24	730	6	1,052	4	2,088	13	699	0	0
Middle Income	36	846	5	897	13	7,058	18	1,667	0	0
Upper Income	26	789	7	1,323	6	3,304	12	1,136	0	0
Income Not Known	1	5	0	0	0	0	1	5	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	91	2,428	18	3,272	23	12,450	44	3,507	0	0

Loans by County

Small Business Loans - Originations

Institution: Texas First Bank

Respondent ID: 0000473266

Agency: FRS - 2

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HARDIN COUNTY (199), TX										
MSA 13140										
Inside AA 0001										
Low Income	1	40	0	0	0	0	1	40	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	5	175	2	337	2	1,000	4	540	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	215	2	337	2	1,000	5	580	0	0
HARRIS COUNTY (201), TX										
MSA 26420										
Inside AA 0002										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	2	78	2	494	0	0	0	0	0	0
Median Family Income 40-50%	3	150	1	150	2	1,350	2	50	0	0
Median Family Income 50-60%	3	80	0	0	3	1,499	4	1,264	0	0
Median Family Income 60-70%	5	170	2	393	5	2,665	4	658	0	0
Median Family Income 70-80%	4	178	0	0	2	1,310	2	72	0	0
Median Family Income 80-90%	4	234	1	111	2	1,093	3	807	0	0
Median Family Income 90-100%	4	57	2	480	1	500	2	265	0	0
Median Family Income 100-110%	2	119	3	700	0	0	1	250	0	0
Median Family Income 110-120%	1	2	2	426	3	1,262	3	428	0	0
Median Family Income ≥ 120%	14	532	3	486	9	3,596	15	2,072	0	0
Median Family Income Not Known	1	74	1	229	1	500	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	43	1,674	17	3,469	28	13,775	36	5,866	0	0

Loans by County

Small Business Loans - Originations

Institution: Texas First Bank

Respondent ID: 0000473266

Agency: FRS - 2

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JASPER COUNTY (241), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	200	1	750	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	1	750	0	0	0	0
JEFFERSON COUNTY (245), TX										
MSA 13140										
Inside AA 0001										
Low Income	1	20	0	0	1	700	1	20	0	0
Moderate Income	6	341	1	150	2	1,600	2	625	0	0
Middle Income	5	170	1	103	2	741	5	184	0	0
Upper Income	19	1,102	2	443	3	1,636	16	1,012	0	0
Income Not Known	2	29	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	33	1,662	4	696	8	4,677	24	1,841	0	0
LIBERTY COUNTY (291), TX										
MSA 26420										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	5	250	0	0	0	0	2	58	0	0
Middle Income	3	96	1	142	1	380	1	142	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	346	1	142	1	380	3	200	0	0

Loans by County

Small Business Loans - Originations

Institution: Texas First Bank

Respondent ID: 0000473266

Agency: FRS - 2

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LUBBOCK COUNTY (303), TX										
MSA 31180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	600	1	600	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	600	1	600	0	0
MATAGORDA COUNTY (321), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	35	0	0	0	0	1	35	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	35	0	0	0	0	1	35	0	0

Loans by County

Small Business Loans - Originations

Institution: Texas First Bank

Respondent ID: 0000473266

Agency: FRS - 2

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MONTGOMERY COUNTY (339), TX										
MSA 26420										
Inside AA 0002										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	100	0	0	0	0	1	100	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	8	0	0	0	0	1	8	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	2	58	2	373	4	1,650	2	358	0	0
Median Family Income Not Known	0	0	0	0	1	260	1	260	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	166	2	373	5	1,910	5	726	0	0
ORANGE COUNTY (361), TX										
MSA 13140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	120	0	0	0	0	0	0
Middle Income	7	348	0	0	1	637	4	145	0	0
Upper Income	2	58	1	105	1	260	2	282	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	9	406	2	225	2	897	6	427	0	0

Loans by County

Small Business Loans - Originations

Institution: Texas First Bank

Respondent ID: 0000473266

Agency: FRS - 2

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ROCKWALL COUNTY (397), TX										
MSA 19124										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	500	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	0	0	0	0
SHELBY COUNTY (419), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	34	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	34	0	0	0	0	0	0	0	0

Loans by County

Respondent ID: 0000473266

Small Business Loans - Originations

Agency: FRS - 2

Institution: Texas First Bank

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TARRANT COUNTY (439), TX										
MSA 23104										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	853	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	853	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Texas First Bank

Respondent ID: 0000473266

Agency: FRS - 2

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TRAVIS COUNTY (453), TX										
MSA 12420										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	100	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	0	0	0	0
TYLER COUNTY (457), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	50	0	0	0	0	1	50	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	1	50	0	0

Loans by County

Small Business Loans - Originations

Institution: Texas First Bank

Respondent ID: 0000473266

Agency: FRS - 2

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WALKER COUNTY (471), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	30	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	30	0	0	0	0	0	0	0	0
WALLER COUNTY (473), TX										
MSA 26420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	125	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	125	0	0	0	0	0	0
WASHINGTON COUNTY (477), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	745	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	745	0	0	0	0
TOTAL INSIDE AA IN STATE	204	7,283	50	9,390	74	37,988	129	13,966	0	0

Loans by County
Small Business Loans - Originations
Institution: Texas First Bank

Respondent ID: 0000473266
Agency: FRS - 2
State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	15	665	4	550	10	6,678	10	1,122	0	0
STATE TOTAL	219	7,948	54	9,940	84	44,666	139	15,088	0	0