

# Community Reinvestment Act

## CRA Public File

CRA Public Disclosure

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CRA Branch Listing

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Bank's Loan To Deposit Ratio

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Public Comments and Responses

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# **PUBLIC DISCLOSURE**

August 2, 2021

## **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

Bank of South Texas  
Certificate Number: 26727

1421 East Nolana Avenue  
McAllen, Texas 78504

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

1601 Bryan Street, Suite 1410  
Dallas, Texas 75201

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

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## INSTITUTION RATING

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

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

Bank of South Texas' satisfactory Lending Test record supports the overall Community Reinvestment Act (CRA) rating. The bank did not request consideration of its investments and services, therefore, this consideration did not affect the overall rating. The following points summarize conclusions regarding the applicable test, discussed in detail elsewhere.

### **Lending Test**

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

### **Discriminatory or Other Illegal Credit Practices**

Examiners did not identify any evidence of discriminatory or other illegal credit practices; therefore, this consideration did not affect the overall CRA rating.

## DESCRIPTION OF INSTITUTION

### **Background**

Bank of South Texas (BOST), headquartered in McAllen, Texas, began operations in 1986. The bank does not operate with a holding company, but rather, the directorate collectively owns and controls a majority of the outstanding BOST stock. No affiliates or subsidiaries exist relevant to this CRA evaluation since the bank did not ask for consideration of any activities from such.

BOST received a Satisfactory rating at its previous evaluation, dated August 12, 2015, based on Federal Financial Institutions Examination Council (FFIEC) Small Institution CRA Examination Procedures, as performed by the Federal Deposit Insurance Corporation (FDIC).

## **Operations**

BOST functions as a retail bank with a primary business focus on construction and land development loans, which reflects a change from the prior evaluation's focus on commercial and residential lending. The bank did not participate in any merger or acquisition activities since the previous evaluation. The institution operates from five full-service offices, all located in the State of Texas. The bank did not open or close any full-service offices since the previous evaluation. The applicable Description of Assessment Areas depict the full-service offices' specific locations.

The bank offers a variety of loan products including residential real estate, commercial, construction and land development, consumer, and agricultural loans. It also offers a variety of deposit services including consumer and commercial deposit products. Service hours remain consistent with area and industry norms. Alternative delivery systems include motor, internet, and mobile banking, remote deposit capture, and five automated teller machines (ATMs).

## **Ability and Capacity**

As of the March 31, 2021, Report of Condition, or Call Report, assets equaled \$136.3 million, total loans totaled \$90.0 million, and total deposits equaled \$116.2 million. Since the last evaluation, on average per year, total assets increased 5.2 percent, net loans increased 3.9 percent, and total deposits increased 7.0 percent. As of March 31, 2021, the bank reported a Return on Average Assets of 0.97 percent and a Tier 1 Leverage Capital ratio of 11.62 percent.

The following table demonstrates the mix of outstanding loans as of March 31, 2021, and reflects a loan distribution supportive of the institution's primary business focus with construction loans representing 44.1 percent of total loans.

<b>Loan Portfolio Distribution</b>		
<b>Loan Category</b>	<b>\$(000s)</b>	<b>%</b>
Construction, Land Development, and Other Land Loans	39,753	44.1
Secured by Farmland	550	0.6
Secured by 1-4 Family Residential Properties	24,425	27.1
Secured by Multifamily (5 or more) Residential Properties	2,758	3.1
Secured by Nonfarm Nonresidential Properties	14,902	16.5
Commercial and Industrial Loans	5,974	6.6
Agricultural Production and Other Loans to Farmers	0	0.0
Consumer Loans	1,666	1.9
Obligations of State and Political Subdivisions in the U.S.	0	0.0
Other Loans	44	0.1
Lease Financing Receivable (net of unearned income)	0	0.0
Less: Unearned Income	0	0.0
<b>Total Loans</b>	<b>90,072</b>	<b>100.0</b>
<i>Source: Report of Condition (3/31/21).</i>		

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

## **DESCRIPTION OF ASSESSMENT AREAS**

BOST designates three assessment areas, all in the State of Texas: 1) McAllen Metropolitan Statistical Area Assessment Area (McAllen MSA AA), 2) Jim Hogg Nonmetropolitan Area Assessment Area (Jim Hogg Non-MSA AA), and 3) Kleberg Non-MSA AA. The bank did not add any new or eliminate any assessment areas since the prior evaluation. All areas conform to CRA regulatory requirements. Consistent with outstanding guidance, examiners combined the two noncontiguous nonmetropolitan areas into the TX Non-MSA AAs for presentation purposes. The individual assessment area sections of this performance evaluation provide information on each area presented.

## **SCOPE OF EVALUATION**

### **General Information**

Examiners evaluated performance based on FFIEC Small Institution CRA Examination procedures, which include the Lending Test. This evaluation covers the period from August 12, 2015, to August 2, 2021, the date of the previous evaluation to this evaluation's date.

## Assessment Areas Reviewed/Weighting

Examiners performed a full-scope review of the McAllen MSA AA after contemplating all considerations in outstanding guidance, particularly the level of the institution's lending activities. Examiners also performed a full-scope review of the TX Non-MSA AAs given that the area never received a full-scope review.

The following table shows that for 2020, the McAllen MSA AA generated a significant majority of the bank's loans, while further gathering a majority of its deposits and operating a majority of its full-service offices. Consequently, examiners weighed performance in the McAllen MSA AA significantly heavier, when arriving at applicable conclusions.

Assessment Area Breakdown of Loans, Deposits, and Branches						
Assessment Area	Loans		Deposits		Branches	
	\$(000s)	%	\$(000s)	%	#	%
McAllen MSA AA	82,695	98.1	86,281	68.5	3	60.0
TX Non-MSA AAs	1,626	1.9	39,637	31.5	2	40.0
<b>Total</b>	<b>84,321</b>	<b>100.0</b>	<b>125,918</b>	<b>100.0</b>	<b>5</b>	<b>100.0</b>
<i>Source: Bank data (2020); FDIC Summary of Deposits (6/30/20).</i>						

## Activities Reviewed

### Lending Test

#### *Loan Products Reviewed*

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

The following table shows the bank's originations and purchases over the most recent full calendar year, 2020. The activity reflects a consistent pattern with the bank's lending emphasis during the period under review, despite being different from that reflected at the last evaluation.

<b>Loans Originated or Purchased</b>				
<b>Loan Category</b>	<b>\$(000s)</b>	<b>%</b>	<b>#</b>	<b>%</b>
Construction and Land Development	68,514	71.4	381	59.3
Secured by Farmland	0	0.0	0	0.0
Secured by 1-4 Family Residential Properties	12,497	13.0	69	10.7
Multi-Family (5 or more) Residential Properties	2,649	2.7	5	0.8
Commercial Real Estate Loans	4,732	4.9	19	3.0
Commercial and Industrial Loans	6,203	6.5	72	11.2
Agricultural Loans	0	0.0	0	0.0
Consumer Loans	1,415	1.5	96	15.0
Other Loans	0	0.0	0	0.0
<b>Total Loans</b>	<b>96,010</b>	<b>100.0</b>	<b>642</b>	<b>100.0</b>
<i>Source: Bank data (2020).</i>				

Considering the dollar volume and number of loans originated or purchased during 2020 as well as management's stated business strategy, examiners determined that the bank's major product lines consist of construction and land development, commercial, and residential loans. In addition, the bank's major product line in the TX Non-MSA AAs consists of consumer loans.

Furthermore, examiners determined that construction loans for the purpose of constructing owner-occupied 1-4 family residences, 245 such loans totaling \$45.3 million, represent a substantial majority of the bank's construction and land development loans.

This evaluation does not discuss the other typically considered loan category, small farm loans, since this loan category does not represent a major product line and thus would not materially affect conclusions or the rating.

Consequently, since the bank is not subject to the reporting requirements of the Home Mortgage Disclosure Act (HMDA) and considering readily available information, this evaluation considers the following groups of loans based on data from the previous full calendar year prior to the start of this evaluation, 2020:

- Home Mortgage Loans - random sample of 40 home mortgage loans totaling \$8.9 million from the universe of 74 such loans totaling \$15.1 million;
- Small Business Loans - random sample of 45 small business loans totaling \$5.4 million from the universe of 91 such loans totaling \$10.9 million;
- Construction Loans - random sample of 59 construction loans for the purpose of constructing owner-occupied home mortgage homes (construction loans) totaling \$10.7 million from the universe of 245 such loans totaling \$45.3 million; and
- Consumer Loans - random sample of 25 consumer loans totaling \$189,000 originated in the TX Non-MSA AAs from the universe of 96 such loans totaling \$1.4 million.



American Community Survey (ACS) Census data for 2015 provides the standard of comparison for the home mortgage, construction, and consumer loans, while 2020 D&B data provides the standard of comparison for the small business loans. The random samples use at least a statistical 90 percent Confidence Level and a 10 percent Precision Level. Examiners considered the reviewed loans representative of the entire evaluation period.

### ***Loan Category Weighting***

Examiners considered the universes of the dollar volume and number of loans originated in 2020 for the loan categories reviewed as well as management's stated business strategy to determine the weighting applied to those categories when evaluating the applicable performance factors.

The following table shows that for the bank's total activities for the loan categories reviewed, with the exception of consumer loans, considering both the dollar volume and number percentages equally, construction loans account for 61.7 percent of the loan categories reviewed, while home mortgage loans account for 19.6 percent and small business loans account for 18.7 percent. These levels remain generally consistent when just considering loans originated in the bank's assessment areas. Consequently, examiners weighed construction loans heaviest when arriving at applicable conclusions.

<b>Loan Category Weighting</b>				
<b>Loan Category Reviewed</b>	<b>Universes of Loan Categories Reviewed</b>			
	<b>\$(000s)</b>	<b>%</b>	<b>#</b>	<b>%</b>
Home Mortgage	15,100	21.2	74	18.1
Small Business	10,900	15.3	91	22.2
Construction	45,300	63.5	245	59.7
<b>Total Reviewed Categories</b>	<b>71,300</b>	<b>100.0</b>	<b>410</b>	<b>100.1.0</b>
<i>Source: Bank data (2020).</i>				

## **CONCLUSIONS ON PERFORMANCE CRITERIA**

This evaluation presents information for the bank as a whole regarding the Loan-to-Deposit Ratio and Assessment Area Concentration performance factors under the Lending Test. The individual assessment area sections of this performance evaluation contain the data regarding the other Lending Test performance factors.

### **LENDING TEST**

BOST demonstrated a satisfactory record regarding the Lending Test. Reasonable borrower profile and geographic loan distributions primarily support this conclusion. Reasonable records regarding the loan-to-deposit ratio and assessment area concentration further support the Lending Test conclusion. The appendices list the criteria used to evaluate the Lending Test.

For the CRA Small Bank Lending Test, typically, examiners will first determine whether the presence of any weaker loan-to-deposit ratio or assessment area concentration performance warrants downgrading the overall Lending Test conclusion. Absent any such warranted downgrading, examiners will then place more weight on the bank's borrower profile and geographic loan distributions when arriving at the overall Lending Test conclusion.

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

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

Examiners considered the average, net loan-to deposit (LTD) ratio's reasonableness in light of information from the performance context including, as applicable, the institution's capacity to lend, the capacity of other similarly-situated institutions to lend in the assessment area, demographic and economic factors present in the assessment area, and the lending opportunities available in the institution's assessment area.

The bank recorded an 82.4 percent average, net LTD ratio for the 23 quarters since the previous evaluation, September 30, 2015, to March 31, 2021. The ratio remained relatively consistent with the 81.4 percent average, net LTD ratio noted at the previous evaluation.

Over the 23 quarters, the bank's quarterly, net LTD ratios ranged from a low of 68.2 percent on June 30, 2020, to a high of 102.9 percent on June 30, 2018. The quarterly ratios generally reflect a declining trend during the review period with the exception of notable increases from June 2017, to June 2018, due to decreases in deposits while loan growth continued, and from June 2020, to the end of the review period, again resulting from a decline in deposits while loan volume remained relatively consistent.

Examiners identified and listed in the following table two institutions for comparison purposes based on their operating in or near BOST's assessment areas and reflecting somewhat similar asset sizes and lending emphases. The table shows that BOST posted the highest ratio out of the three total ratios listed. It also indicates that the bank's ratio lands within a reasonable range of the 75.2 percent average of the three ratios, given the ratios' overall levels. The bank's ratio rises 7.2 percentage points higher than the average figure.

<b>LTD Ratio Comparative Levels</b>		
<b>Bank</b>	<b>Total Assets as of 03/31/2021 (\$000s)</b>	<b>Average Net LTD Ratio (%)</b>
Bank of South Texas, McAllen, Hidalgo Co., TX	136,305	82.4
Greater State Bank, McAllen, Hidalgo, Co., TX	107,659	81.0
ValueBank Texas, Corpus Christi, Nueces Co., TX	291,816	62.4
<i>Source: Report of Condition (3/31/21); Reports of Condition (9/30/15 - 3/31/21).</i>		

## **Assessment Area Concentration**

A majority of loans and other lending-related activities are in the institution's assessment areas. A majority of construction loans insufficiently lifted by substantial majorities of small business and home mortgage loans supports this conclusion. As noted, construction loan performance received the heaviest weighting when arriving at this conclusion. Examiners considered the bank's asset size and office structure as well as the loan categories reviewed relative to the assessment area's size and economy when arriving at conclusions.

### ***Construction Loans***

The institution originated a majority of its construction loans inside its assessment areas. The following table shows that for construction loans by both measures, the percentages of the number and dollar volume of loans, the bank originated majorities inside its assessment areas, thereby reflecting reasonable levels. Combined, they show the bank originated a majority of its construction loans inside its assessment areas.

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

The institution originated a substantial majority of its home mortgage loans inside its assessment areas. The following table shows that for home mortgage loans by both measures, the percentages of the number and dollar volume of loans, the bank originated substantial majorities inside its assessment areas, thereby reflecting excellent levels. Combined they show the bank originated a substantial majority of its home mortgage loans inside its assessment areas.

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

The institution originated a substantial majority of its small business loans inside its assessment areas. The following table shows that for small business loans by both measures, the percentages of the number and dollar volume of loans, the bank originated substantial majorities inside its assessment areas, thereby reflecting excellent levels. Combined they show the bank originated a substantial majority of its small business loans inside its assessment areas.

Lending Inside and Outside of the Assessment Area										
	Number of Loans					Dollar Amount of Loans \$(000s)				
Loan Category	Inside		Outside		Total	Inside		Outside		Total
	#	%	#	%	#	\$	%	\$	%	\$(000s)
Construction	49	83.1	10	16.9	59	8,817	82.3	1,901	17.7	10,718
Home Mortgage	39	97.5	1	2.5	40	8,932	99.3	63	0.7	8,995
Small Business	41	91.1	4	8.9	45	5,212	96.4	197	3.6	5,409
Source: Bank data (2020).										

### **Geographic Distribution**

The geographic distribution of loans reflects reasonable dispersion throughout the assessment areas. Reasonable records in the McAllen MSA AA and in the TX Non-MSA AAs support this conclusion. As noted, examiners weighed the McAllen MSA AA substantially heavier when arriving at this conclusion.

Examiners considered the bank's performance relative to available comparative data and any performance context issues. They focused on the percentages by the number of loans in low- and moderate-income geographies, if possible, when arriving at conclusions. This factor only considered loans originated inside the bank's assessment areas.

### **Borrower Profile**

The distribution of borrowers reflects, given the demographics of the assessment areas, reasonable penetration among individuals of different income levels (including low- and moderate-income) and businesses of different sizes. A reasonable record in the McAllen MSA AA insufficiently lowered by a poor record in the TX Non-MSA AAs supports this conclusion. As noted, examiners weighed the McAllen MSA AA substantially heavier when arriving at this conclusion.

Examiners considered the bank's performance relative to the available comparative data and any performance context issues. They focused on the percentages by the number of loans when arriving at conclusions. This factor only considered loans originated inside the bank's assessment areas.

### **Response to Complaints**

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

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

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

## MCALLEN MSA AA – Full-Scope Review

### DESCRIPTION OF INSTITUTION'S OPERATIONS IN MCALLEN MSA AA

The McAllen MSA AA (McAllen Metropolitan Statistical Area Assessment Area), unchanged since the prior evaluation, consists of 113 contiguous census tracts in the following county, which alone makes up the McAllen-Edinburg-Mission, TX Metropolitan Statistical Area, located near the southern tip of South Texas, on the border with Mexico.

- Hidalgo County – all 113 census tracts

This area clearly ranks 1<sup>st</sup> among the two reviewed areas by accounting for 98.1 percent of the bank's loans, while also gathering 68.5 percent of its deposits and operating 60.0 percent of the bank's full-service offices in the assessment areas presented.

The following table shows that the bank operates three full-service offices in this area. It also maintains three ATMs. As noted, the bank did not open or close any full-service offices in this area since the prior evaluation. The offices maintains hours consistent with the area and the industry. The bank's alternative delivery systems and range of products and services remain consistent with those noted at the institution level. The bank did not participate in any merger or acquisition activity in this area since the prior evaluation.

Full-Service Office Location McAllen MSA AA					
County/City/Street	Office Type	Census Tract Number	Census Tract Income Level	ATM	Office Opened or Closed Since Last Evaluation
<b><i>Hidalgo County:</i></b>					
McAllen - Nolana Ave	Main Office	0209.01	Upper	Yes	No
Mission - Conway Ave	Branch	0241.05	Middle	Yes	No
Pharr - Cage Blvd	Branch	0216.00	Moderate	Yes	No
<i>Source: Bank data; ACS Census data (2015).</i>					

#### ***Loan Category Weighting***

Consistent with the institution as a whole, construction loans represent the highest percentage of loans from the loan categories reviewed in the McAllen MSA AA. Thus, examiners weighed construction loans heaviest when arriving at applicable conclusions in this area.

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

The area's 113 census tracts reflect the following income designations based on the 2015 ACS Census data: 1 low-, 32 moderate-, 46 middle-, 31 upper-income tracts, and 3 tracts with no income designation. The Federal Emergency Management Agency (FEMA) declared this area a major disaster area in six separate declarations between July 2018, and June 2021.

The area's economy typically receives a boost from retail sales from the McAllen/Reynosa International Metro area, particularly from the growth in Reynosa, Mexico, which includes a long-standing cluster of upper-tier automotive industrial parks and a manufacturing base of over 136,000 people. However, the reaction to COVID-19 and the unabated flood of illegal immigrants continue to threaten the area's economy.

The service industry represents the largest industry in the area at 36.1 percent of total businesses followed by non-classifiable establishments at 16.0 percent and retail trade at 14.7 percent. In addition, 65.0 percent of area businesses have four or fewer employees, and 89.3 percent operate from a single location. Major employers in the assessment area include the McAllen and Edinburg Independent School Districts, Edinburg Regional Medical Center, and The University of Texas Rio Grande Valley.

The Texas Workforce Commission reported a December 2019, annual unemployment rate of 6.9 percent for Hidalgo County, compared to a 3.3 percent for the State of Texas and a 3.4 percent for the United States. In December 2020, the unemployment levels changed significantly due to the reaction to COVID-19. As of December 2020, the unemployment rates rose to 10.9 percent for Hidalgo County, 6.7 percent for the State of Texas, and 6.5 percent for the United States. In all instances, the area reflected notably higher unemployment rates than the State of Texas and national figures, thus suggesting a relatively weaker economy.

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

Table A – Demographic Information of the Assessment Area						
Assessment Area: McAllen MSA AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	113	0.9	28.3	40.7	27.4	2.7
Population by Geography	819,217	1.7	27.6	41.2	28.8	0.7
Housing Units by Geography	258,126	1.2	25.5	41.8	31.2	0.3
Owner-Occupied Units by Geography	152,552	1.4	24.6	42.3	31.5	0.2
Occupied Rental Units by Geography	71,469	1.2	28.1	39.3	31.3	0.1
Vacant Units by Geography	34,105	0.7	24.3	45.2	29.3	0.5
Businesses by Geography	45,758	0.5	18.8	34.2	46.3	0.2
Farms by Geography	765	0.9	18.6	37.9	41.6	1.0
Family Distribution by Income Level	183,335	25.1	16.3	15.4	43.2	0.0
Household Distribution by Income Level	224,021	26.6	15.2	14.9	43.3	0.0
Median Family Income MSA - 32580 McAllen-Edinburg-Mission, TX MSA		\$37,529	Median Housing Value			\$84,918
			Median Gross Rent			\$662
			Families Below Poverty Level			29.9%
Source: ACS Census data (2015); D&B data (2020). (*) The NA category consists of geographies that have not been assigned an income classification.						

Examiners use the applicable FFIEC median family income (MFI) levels to analyze construction and home mortgage loans under the borrower profile performance factor. As an example, the following table shows the applicable income ranges based on the 2020 FFIEC-estimated MFI of \$45,100 applicable to the area.

<b>Median Family Income Ranges</b>				
<b>Median Family Incomes</b>	<b>Low &lt;50%</b>	<b>Moderate 50% to &lt;80%</b>	<b>Middle 80% to &lt;120%</b>	<b>Upper ≥120%</b>
<b>McAllen-Edinburg-Mission, TX MSA Median Family Income (32580)</b>				
2020 (\$45,100)	<\$22,550	\$22,550 to <\$36,080	\$36,080 to <\$54,120	≥\$54,120
<i>Source: FFIEC (2020)</i>				

### **Competition**

The area contains a relatively low level of competition from other chartered banks based on its population, with each of the 148 offices from its 19 institutions serving about 5,535 people, on average. Credit unions, mortgage companies, and finance companies also compete for loans in the area, thus heightening competition. BOST ranks 14<sup>th</sup> in deposit market share by capturing 0.54 percent of the area's deposits based on the June 30, 2021, FDIC Deposit Market Share Report. Overall, the competition level allows for lending opportunities.

### **Community Contact**

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

The contact described the area's economy as stable with some expansion, despite the impact of the reaction to COVID-19. She noted that the area contains a highly competitive housing market. The interviewee believes that local financial institutions remain involved in servicing the area's credit needs by providing commercial, home mortgage, and consumer loans. The contact feels that the area's highest need involves financial literacy programs.

### **Credit Needs**

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

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

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

BOST demonstrated a satisfactory overall record, for the McAllen MSA AA. A satisfactory Lending Test record supports this conclusion.

### **LENDING TEST**

BOST demonstrated a satisfactory record regarding the Lending Test, for the McAllen MSA AA. Reasonable borrower profile and geographic loan distributions primarily support this conclusion.

### **Geographic Distribution**

The geographic distribution of loans reflects reasonable dispersion throughout the assessment area. Reasonable records regarding construction and small business loans insufficiently lowered by a poor record for home mortgage loans supports this conclusion. As noted, construction loan performance received the heaviest weighting when arriving at this conclusion.

#### ***Construction Loans***

The geographic distribution of construction loans reflects a reasonable record, for the McAllen MSA AA. Reasonable performances in low- and moderate-income census tracts support this conclusion. Performance in moderate-income tracts received substantially more weight compared to low-income areas given the relative lending opportunities illustrated by the corresponding demographic figures. Examiners focused on the comparisons to the percentages of owner-occupied housing units, when arriving at conclusions.

The following table shows that in low-income census tracts in the McAllen MSA AA, the bank's level lands within a reasonable range of the demographic figure, given the ratios' overall levels. The bank's level rises 0.6 percentage points higher, thereby reflecting a reasonable level. The table further shows that in moderate-income census tracts, the bank's level again lands within a reasonable range of the demographic figure, given the ratios' overall levels. The bank's level falls 4.2 percentage points lower, thereby reflecting a reasonable level.

Thus, given the relative performances and weightings for the discussed income levels, the geographic distribution of construction loans reflects a reasonable record, for the McAllen MSA AA.



Geographic Distribution of Construction Loans Assessment Area: McAllen MSA AA					
Tract Income Level	% of Owner-Occupied Housing Units	#	%	\$(000s)	%
Low	1.4	1	2.0	138	1.6
Moderate	24.6	10	20.4	1,412	16.0
Middle	42.3	20	40.8	3,286	37.3
Upper	31.5	17	34.8	3,824	43.4
Not Available	0.2	1	2.0	157	1.7
<b>Total</b>	<b>100.0</b>	<b>49</b>	<b>100.0</b>	<b>8,817</b>	<b>100.0</b>

Source: ACS Census data (2015); Bank data (2020).

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

The geographic distribution of home mortgage loans reflects a poor record, for the McAllen MSA AA. Poor performance in moderate-income census tracts insufficiently lifted by reasonable performance in low-income census tracts supports this conclusion. Performance in moderate-income census tracts received substantially more weight compared to low-income areas given the relative lending opportunities illustrated by the corresponding demographic figures. Examiners focused on the comparisons to the percentages of owner-occupied housing units, when arriving at conclusions.

The following table shows that in low-income census tracts in the McAllen MSA AA, the bank's lack of lending still lands within a reasonable range of the demographic figure, given the ratios' overall levels. The bank's level falls 1.4 percentage points lower, thereby reflecting a reasonable level. The table further shows that in moderate-income census tracts, the bank's level lands clearly below the demographic figure, given the ratios' overall levels. The bank's level falls 10.7 percentage points lower, thereby reflecting a poor level.

Thus, given the relative performances and weightings for the discussed income levels, the geographic distribution of home mortgage loans reflects a poor record, for the McAllen MSA AA.

Geographic Distribution of Home Mortgage Loans Assessment Area: McAllen MSA AA					
Tract Income Level	% of Owner-Occupied Housing Units	#	%	\$(000s)	%
Low	1.4	0	0.0	0	0.0
Moderate	24.6	5	13.9	438	5.1
Middle	42.3	14	38.9	3,177	36.9
Upper	31.5	17	47.2	4,999	58.0
Not Available	0.2	0	0.0	0	0.0
<b>Total</b>	<b>100.0</b>	<b>36</b>	<b>100.0</b>	<b>8,614</b>	<b>100.0</b>

Source: ACS Census data (2015); Bank data (2020).

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

The geographic distribution of small business loans reflects a reasonable record, for the McAllen MSA AA. Reasonable performances in low- and moderate-income geographies supports this conclusion. Performance in moderate-income census tracts received substantially more weight compared to low-income areas given the relative lending opportunities illustrated by the corresponding demographic figures. Examiners focused on the comparisons to the percentages of businesses as reported by D&B, when arriving at conclusions.

The following table shows that in low-income census tracts in the McAllen MSA AA, the bank's level lands within a reasonable range of the D&B figure, given the ratios' overall levels. The bank's level rises 2.2 percentage points higher, thereby reflecting a reasonable level. The table also shows that in moderate-income census tracts, the bank's level again lands within a reasonable range of the D&B figure, given the ratios' overall levels. The bank's level rises 5.5 percentage points higher, thereby reflecting a reasonable level.

Thus, given the relative performances and weightings for the discussed income levels, the geographic distribution of small business loans reflects a reasonable record, for the McAllen MSA AA.

<b>Geographic Distribution of Small Business Loans</b>					
<b>Assessment Area: McAllen MSA AA</b>					
<b>Tract Income Level</b>	<b>% of Businesses</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	0.5	1	2.7	320	6.3
Moderate	18.8	9	24.3	2,780	54.5
Middle	34.2	8	21.6	572	11.2
Upper	46.3	19	51.4	1,425	28.0
Not Available	0.2	0	0.0	0	0.0
<b>Totals</b>	<b>100.0</b>	<b>37</b>	<b>100.0</b>	<b>5,097</b>	<b>100.0</b>
<i>Source: D&amp;B data (2020); Bank data (2020).</i>					

### **Borrower Profile**

The distribution of borrowers reflects, given the demographics of the assessment areas, reasonable penetration among individuals of different income levels (including low- and moderate-income) and businesses of different sizes, for the McAllen MSA AA. Reasonable records regarding construction, home mortgage, and small business loans supports this conclusion. As noted, construction loan performance received the heaviest weighting when arriving at this conclusion.

### ***Construction Loans***

The distribution of construction loans based on the borrowers' profiles reflects a reasonable record, for the McAllen MSA AA. Reasonable performances to low- and moderate-income borrowers, after considering currently mitigating performance context matters, support this conclusion. Examiners focused on the comparisons to the percentage of families, when arriving at conclusions. The borrowers' income designations define the borrowers' profiles for this analysis.

The following table shows that to low-income borrowers in the McAllen MSA AA, the bank's lack of lending lands substantially below the demographic figure, given the ratios' overall levels. The bank's level falls 25.1 percentage points lower, typically reflective of a very poor level. The table further shows that to moderate-income borrowers, the bank's level again lands substantially below the demographic figure, given the ratios' overall levels. The bank's level falls 14.3 percentage points lower, typically reflective of a very poor level.

However, part of the performance context for this bank involves families reporting incomes below the poverty level and how that affects potential loan demand from low- and moderate-income families. Notably greater challenges exists for low- and moderate-income families, especially those that also report incomes below the poverty level, when trying to qualify for construction loans used to build 1-4 family residences, typically higher dollar volume credits.

As previously noted, 29.9 percent of the area's total families report income levels below the poverty level. While not all of these below poverty families report low or moderate incomes, they do disproportionally affect the percentage of low and moderate income families that may qualify for higher dollar volume construction loans used to build 1-4 family residences, as illustrated by the corresponding aggregate figures. Taken as one measure of demand for such loans from low- and moderate-income borrowers, aggregate figures only show 0.5 percent of reported home mortgage loans to low-income borrowers and only 4.0 percent to moderate-income borrowers.

Thus, given the relative performances and weightings for the discussed income levels, while also considering the current performance context, the distribution of construction loans reflects a reasonable record, for the McAllen MSA AA.

<b>Distribution of Construction Loans by Borrower Income Level</b>					
<b>Assessment Area: McAllen MSA AA</b>					
<b>Borrower Income Level</b>	<b>% of Families</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	25.1	0	0.0	0	0.0
Moderate	16.3	1	2.0	111	1.3
Middle	15.4	5	10.2	614	7.0
Upper	43.2	43	87.8	8,092	91.7
Not Available	0.0	0	0.0	0	0.0
<b>Total</b>	<b>100.0</b>	<b>49</b>	<b>100.0</b>	<b>8,817</b>	<b>100.0</b>
<i>Source: ACS Census data (2015); Bank data (2020).</i>					

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

The distribution of home mortgage loans based on the borrowers' profiles reflects a reasonable record, for the McAllen MSA AA. Reasonable performances to low- and moderate-income borrowers, after considering currently mitigating performance context matters, support this conclusion. Examiners focused on the comparisons to the percentage of families, when arriving at conclusions. The borrowers' income designations define the borrowers' profiles for this analysis.

The following table shows that to low-income borrowers in the McAllen MSA AA, the bank's lack of lending lands substantially below the demographic figure, given the ratios' overall levels. The bank's level falls 25.1 percentage points lower, typically reflective of a very poor level. The table further shows that to moderate-income borrowers, the bank's lack of lending again lands substantially below the demographic figure, given the ratios' overall levels. The bank's level falls 16.3 percentage points lower, typically reflective of a very poor level.

However, part of the performance context for this bank involves two matters: 1) the limited number of loans for which the bank obtained the borrowers' income levels, and 2) families reporting incomes below the poverty level and how that affects potential loan demand from low- and moderate-income families.

First, as seen in the following table, over two-thirds of the loans reviewed did not reflect income levels for the borrowers. These represent business-purpose loans collateralized by the borrowers' 1-4 family residences; therefore, these loans reflect a notably different purpose than typical home mortgage loans. With only 11 loans with income information, conclusions regarding such become less meaningful.

Second, notably greater challenges exists for low- and moderate-income families, especially those that also report incomes below the poverty level, when trying to qualify for home mortgage loans, typically higher dollar volume, longer term credits. As noted, 29.9 percent of the area's total families report income levels below the poverty level. While not all of these below poverty families report low or moderate incomes, they do disproportionately affect the percentage of low and moderate income families that may qualify for higher dollar volume home mortgage loans, as illustrated by the corresponding aggregate figures. Taken as one measure of demand for such loans, aggregate figures only show 0.5 percent of reported home mortgage loans to low-income borrowers and 4.0 percent to moderate-income borrowers.

Thus, given the relative performances and weightings for the discussed income levels, while also considering the current performance context, the borrower profile distribution of home mortgage loans reflects a reasonable record in the McAllen MSA AA.

<b>Distribution of Home Mortgage Loans by Borrower Income Level</b>					
<b>Assessment Area: McAllen MSA AA</b>					
<b>Borrower Income Level</b>	<b>% of Families</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	25.1	0	0.0	0	0.0
Moderate	16.3	0	0.0	0	0.0
Middle	15.4	1	2.8	78	0.9
Upper	43.2	10	27.8	1,858	21.6
Not Available	0.0	25	69.4	6,678	77.5
<b>Total</b>	<b>100.0</b>	<b>36</b>	<b>100.0</b>	<b>8,614</b>	<b>100.0</b>

*Source: ACS Census data (2015); Bank data (2020).*

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

The distribution of small business loans based on the borrowers' profiles reflects a reasonable record, for the McAllen MSA AA. Consistent with current guidance, examiners did not penalize the institution for making a large volume of Small Business Administration Payment Protection Program (SBA PPP) loans, which do not require collection of gross annual revenue information.

From the 18 loans in the Revenues Not Available category in the following table, 14 represent these SBA PPP loans. The government designed this program to aid small businesses during the reaction to COVID-19. These SBA PPP loans represent 36, 39.6 percent of the total of 91 small business loans originated in the McAllen MSA AA during 2020. Furthermore, of the 19 loans in the table with revenue data, the bank originated over eight out of every ten loans to businesses with gross annual revenues of \$1 million or less, thus reflecting a reasonable level.

Thus, taking into account the unique circumstances affecting borrowers and banks resulting from the reaction to COVID-19, as well as the distribution of sampled loans containing revenue information, the distribution of small business loans based on the borrowers' profiles reflects a reasonable record in the McAllen MSA AA.

<b>Detailed Distribution of Small Business Loans by Gross Annual Revenues</b>					
<b>Assessment Area: McAllen MSA AA</b>					
<b>Gross Revenue Level</b>	<b>% of Businesses</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
< \$100,000	54.3	4	10.8	474	9.3
\$100,000 - \$249,999	22.6	6	16.2	1,409	27.6
\$250,000 - \$499,999	6.5	5	13.5	1,398	27.4
\$500,000 - \$1,000,000	3.2	1	2.7	320	6.3
<b>Subtotal &lt;= \$1,000,000</b>	<b>86.6</b>	<b>16</b>	<b>43.2</b>	<b>3,601</b>	<b>70.6</b>
>\$1,000,000	3.6	3	8.1	116	2.3
Revenues Not Available	9.8	18	48.7	1,380	27.1
<b>Total</b>	<b>100.0</b>	<b>37</b>	<b>100.0</b>	<b>5,097</b>	<b>100.0</b>
<i>Source: D&amp;B data (2020); Bank data (2020).</i>					

## **TX NON-MSA AAs – Full-Scope Review**

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

The TX Non-MSA AAs (Texas Nonmetropolitan Area Assessment Areas), unchanged since the prior evaluation, consists of two noncontiguous assessment areas: 1) Jim Hogg Non-MSA AA, and 2) Kleberg Non-MSA AA. Combined, the TX Non-MSA AAs include the following eight census tracts in the noted counties, located in South Texas, Jim Hogg County contiguous to and southwest of Webb County, and Kleberg County on the Texas Coast.

- Jim Hogg County – all 2 census tracts
- Kleberg County – all 6 census tracts

This area clearly ranks 2<sup>nd</sup> among the two presented areas by accounting for 1.9 percent of the bank's loans, while also gathering 31.5 percent of its deposits and operating 40.0 percent of the bank's full-service offices in the assessment areas presented.

The following table shows that the bank operates two full-service offices in this area. It also maintains two ATMs. As noted, the bank did not open or close any full-service offices in this area since the prior evaluation. The offices maintains hours consistent with the area and the industry. The bank's alternative delivery systems and range of products and services remain consistent with those noted at the institution level. The bank did not participate in any merger or acquisition activity in this area since the prior evaluation.

<b>Full-Service Office Location TX Non-MSA AAs</b>					
<b>County/City/Street</b>	<b>Office Type</b>	<b>Census Tract Number</b>	<b>Census Tract Income Level</b>	<b>ATM</b>	<b>Office Opened or Closed Since Last Evaluation</b>
<b><i>Jim Hogg County:</i></b> Hebbronville - N Smith St	Branch	9502.00	Middle	Yes	No
<b><i>Kleberg County:</i></b> Kingsville - E King Ave	Branch	0205.00	Middle	Yes	No
<i>Source: Bank data; ACS Census data (2015).</i>					

### ***Loan Category Weighting***

Inconsistent with the institution as a whole, consumer loans represent the highest percentage of loans in the TX Non-MSA AAs. The bank did not originate a sufficient number of construction, home mortgage, or small business loans for reasonable reviews of those loan categories. Thus, examiners only reviewed and placed all weight on consumer loans when arriving at applicable conclusions in this area.

### **Economic and Demographic Data**

The area's eight census tracts reflect the following income designations based on the 2015 ACS Census data: 3 moderate-, 3 middle-, 1 upper-income tract, and 1 tract with no income designation. All three middle-income tracts received Distressed/Underserved designations for the entire period under review. In addition, FEMA declared this area a major disaster area in seven separate declarations between July 2018, and June 2021.

The area's economy generally relies on the construction, oil and gas, and retail industries, while federal defense spending typically adds some stability. The service industry represents the largest industry in the area at 37.3 percent of total businesses followed by retail trade at 17.9 percent and non-classifiable establishments at 12.7 percent. In addition, 59.8 percent of area businesses have four or fewer employees, and 79.2 percent operate from a single location. Major employers in the assessment area include the U.S. Naval Air Station, Jim Hogg County Independent School District, and Texas A&M University-Kingsville.

The Texas Workforce Commission reported December 2019, annual unemployment rates of 4.3 percent for Jim Hogg County and 3.9 percent for Kleberg County, compared to 3.3 percent for the State of Texas and 3.4 percent for the United States. In December 2020, the unemployment rates rose to 10.1 percent for Jim Hogg County, 7.6 percent for Kleberg County, 6.7 percent for the State of Texas, and 6.5 percent for the United States. In all instances, the area reflected higher unemployment rates than the State of Texas and national figures, thus suggesting a relatively weaker economy.

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

Table A – Demographic Information of the Assessment Area						
Assessment Area: TX Non MSA AAs						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	8	0.0	37.5	37.5	12.5	12.5
Population by Geography	37,268	0.0	41.5	45.1	13.4	0.0
Housing Units by Geography	15,514	0.0	43.4	43.1	13.5	0.0
Owner-Occupied Units by Geography	7,088	0.0	38.2	42.7	19.1	0.0
Occupied Rental Units by Geography	5,506	0.0	43.4	51.9	4.7	0.0
Vacant Units by Geography	2,920	0.0	55.8	27.7	16.5	0.0
Businesses by Geography	1,772	0.0	35.8	46.7	17.5	0.0
Farms by Geography	70	0.0	35.7	24.3	40.0	0.0
Family Distribution by Income Level	8,253	27.4	19.5	16.5	36.6	0.0
Household Distribution by Income Level	12,594	30.5	14.5	16.2	38.8	0.0
Median Family Income Non-MSAs - TX		\$52,198	Median Housing Value			\$79,741
			Median Gross Rent			\$735
			Families Below Poverty Level			19.2%
Source: ACS Census data (2015); D&B data (2020).						
(*) The NA category consists of geographies that have not been assigned an income classification.						

Examiners use applicable FFIEC median family income (MFI) levels to analyze consumer loans under the borrower profile performance factor. As an example, the following table shows the applicable income ranges based on the 2020 FFIEC-estimated MFI of \$59,100 applicable to the area.

<b>Median Family Income Ranges</b>				
<b>Median Family Incomes</b>	<b>Low &lt;50%</b>	<b>Moderate 50% to &lt;80%</b>	<b>Middle 80% to &lt;120%</b>	<b>Upper ≥120%</b>
<b>TX Nonmetropolitan Area Median Family Income (99999)</b>				
2020 (\$59,100)	<\$29,550	\$29,550 to <\$47,280	\$47,280 to <\$70,920	≥\$70,920
Source: FFIEC (2020).				

## **Competition**

The area contains a relatively moderate level of competition from other chartered banks based on its population, with each of the 11 offices from its eight institutions serving about 3,388 people, on average. Credit unions, mortgage companies, and finance companies also compete for loans in the area, thus heightening competition. BOST ranks 5<sup>th</sup> in deposit market share by capturing 6.12 percent of the area's deposits based on the June 30, 2021, FDIC Deposit Market Share Report. Overall, the competition level allows for lending opportunities.

## **Community Contact**

Examiners reviewed an existing contact with a community member knowledgeable of the area's economic, demographic, and business environments to help assess the current economic conditions, community credit needs, and potential opportunities for bank involvement in the area. The contact represents an area small business association.

The contact described the area's economy as slightly declining, particularly in the retail service area, due primarily to the reaction to COVID-19. She noted that the area includes a relatively stable housing market. The interviewee believes that local financial institutions, especially smaller community institutions, remain actively involved in the community and do an excellent job of extending credit to new and established local businesses. The contact feels that credit needs exist for commercial warehouse and affordable housing loans.

## **Credit Needs**

Consistent with other nonmetropolitan areas, the TX Non-MSA AAs creates fewer lending opportunities for a smaller variety of loan products. Despite this, the area enjoys a diverse economy including significant concentrations of service, retail, and commercial warehousing. Considering information from the community contact, bank management, and demographic and economic data, examiners determined that small business and home mortgage loans represent the primary credit needs of the assessment area.

## **CONCLUSIONS ON PERFORMANCE CRITERIA IN TX NON-MSA AAs**

BOST demonstrated a satisfactory overall record, for the TX Non-MSA AAs. A satisfactory Lending Test record supports this conclusion.

## **LENDING TEST**

BOST demonstrated a satisfactory record regarding the Lending Test, for the TX Non-MSA AAs. Examiners do not currently consider the relative disparity in this area's loan volume (1.9 percent of the bank's loans) compared to its deposit activity (31.5 percent of the bank's deposits) a concern, based on the institution's lending emphasis of small dollar consumer loans in this area.



Consequently, a reasonable geographic loan distribution insufficiently lowered by a poor borrower profile loan distribution supports this conclusion. The borrower profile loan distribution performance received very little weight given the performance context considerations described under the discussion of that performance factor.

### **Geographic Distribution**

The geographic distribution of loans reflects reasonable dispersion throughout the assessment area. A reasonable record regarding consumer loans supports this conclusion. As noted, consumer loan performance received 100 percent of the weighting for this area. As described, the TX Non-MSA AAs does not contain any low-income census tracts.

### ***Consumer Loans***

The geographic distribution of consumer loans reflects a reasonable record, for the TX Non-MSA AAs. Reasonable performance in moderate-income census tracts support this conclusion. Examiners focused on the percentage of the number of loans in moderate-income geographies compared to the percentage of households when arriving at conclusions.

The following table shows that in moderate-income census tracts in the TX Non-MSA AAs, the bank's level lands within a reasonable range of the demographic figure, given the ratios' overall levels. The bank's level falls 2.2 percentage points lower, thereby reflecting a reasonable level.

Thus, given the relative performance and weighting for the discussed income level, the geographic distribution of consumer loans reflects a reasonable record in the TX Non-MSA AAs.

<b>Geographic Distribution of Consumer Loans</b>					
<b>Assessment Area: TX Non-MSA AAs</b>					
<b>Tract Income Level</b>	<b>% of Households</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	NA	NA	NA	NA	NA
Moderate	43.4	10	40.0	86	45.6
Middle	43.1	14	56.0	92	48.5
Upper	13.5	1	4.0	11	5.9
Not Available	0.0	0	0.0	0	0.0
<b>Totals</b>	<b>100.0</b>	<b>25</b>	<b>100.0</b>	<b>189</b>	<b>100.0</b>
<i>Source: ACS Census data (2015); Bank data (2020)</i>					

### **Borrower Profile**

The distribution of borrowers reflects, given the demographics of the assessment area, poor penetration among individuals of different income levels (including low- and moderate-income) and businesses of different sizes. A poor record regarding consumer loans supports this conclusion. Consumer loan performance received 100 percent of the weighting for this area.

### ***Consumer Loans***

The distribution of consumer loans based on the borrowers' profiles reflects a poor record, for the TX Non-MSA AAs. Poor performance to low-income borrowers insufficiently lifted by reasonable performance to moderate-income borrowers supports this conclusion.

Performance to low-income borrowers received heavier weighting than moderate-income borrowers given the greater lending opportunities illustrated by the corresponding percentages of households. Examiners focused on the percentages of the number of loans to low- and moderate-income borrowers compared to the percentages of households, when arriving at conclusions. The borrowers' income designations define the borrowers' profiles for this review.

The following table shows that to low-income borrowers in the TX Non-MSA AAs, the bank's level lands substantially below the demographic figure, given the ratios' overall levels. The bank's level falls 26.5 percentage points lower, typically reflecting a very poor level. The table further shows that to moderate-income borrowers, the bank's level lands clearly below the demographic figure, given the ratios' overall levels. The bank's level falls 10.5 percentage points lower, typically reflecting a poor level. So, considering the relative performances and weightings for the discussed income levels, the tabled data reflect a poor record.

However, part of the performance context for this institution involves the high percentage of consumer loans extended without borrower income information, 81 of 96 total consumer loans, or 84.4 percent. As seen in the table, these loans represent 80.0 percent of the sampled credits. These loans represent credit originated by the bank secured by certificates of deposits, thus the institution did not collect borrower income information. This leaves very few loans, five total in the sample, for which the bank collected borrower income information.

Just considering the loans with borrower income information, the bank originated 20 percent to low-income borrowers and 20 percent to moderate-income borrowers. For these loans, the bank's level to low-income borrowers falls 10.5 percentage points lower than the demographic figure, thus reflecting a poor level. The bank's level to moderate-income borrowers rises 5.5 percentage points higher, thus reflecting a reasonable level.

Therefore, considering the relative performances and weightings for the discussed income levels, the data just for loans with borrower income information reflect a poor record, for the TX Non-MSA AAs. However, given the very small number of such loans, conclusions regarding such become notably less meaningful.

<b>Distribution of Consumer Loans by Borrower Income Category</b> <b>Assessment Area: TX Non-MSA AAs</b>					
<b>Borrower Income Level</b>	<b>% of Households</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	30.5	1	4.0	1	0.5
Moderate	14.5	1	4.0	2	1.1
Middle	16.2	1	4.0	5	2.6
Upper	38.8	2	8.0	21	11.1
Not Available	0.0	20	80.0	160	84.7
<b>Totals</b>	<b>100.0</b>	<b>25</b>	<b>100.0</b>	<b>189</b>	<b>100.0</b>
<i>Source: ACS Census data (2015); Bank data (2020).</i>					

## **APPENDICES**

### **SMALL BANK PERFORMANCE CRITERIA**

#### **Lending Test**

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

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

## GLOSSARY

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

**Limited-Scope Review:** A limited-scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is often analyzed using only quantitative factors (e.g., geographic distribution, borrower profile, total number and dollar amount of investments, and branch distribution).

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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



BANK OF SOUTH TEXAS  
HOURS & LOCATIONS

## BANK OF SOUTH TEXAS

### HOURS & LOCATIONS

Nolana Branch (Corporate Office)  
1421 E. Nolana Avenue  
McAllen, Texas 78504  
Phone: 956-278-7070  
Fax: 956-664-1990

Banking Hours  
Lobby:  
Monday – Thursday 8:00am – 5:00pm  
Friday - 8:00am – 5:30pm  
Saturday - 8:00am – 12:00pm

Motor Bank Drive Thru  
Monday – Thursday 8:00am – 5:00pm  
Friday – 8:00am – 5:30pm  
Saturday – 8:00am – 12:00pm

Pharr Branch  
840 N. Cage Blvd  
Pharr, Texas 78577  
Phone: 956-687-4260  
Fax: 956-664-0954

Banking Hours  
Lobby:  
Monday – Thursday 8:00am – 5:00pm  
Friday - 8:00am – 5:30pm  
Saturday - 8:00am – 12:00pm

Motor Bank Drive Thru  
Monday – Thursday 8:00am – 5:00pm  
Friday – 8:00am – 5:30pm  
Saturday – 8:00am – 12:00pm

Kingsville Branch  
300 E. King Avenue  
Kingsville, Texas 78364  
Phone: 361-595-5711  
Fax: 361-595-5773

Banking Hours  
Lobby:  
Monday – Thursday 8:00am – 5:00pm  
Friday - 8:00am – 5:30pm  
Saturday – Closed

Motor Bank Drive Thru  
Monday – Friday 7:30 – 5:30pm  
Saturday – 8:00 – 12:00pm

Hebbronville Branch  
1500 N. Smith  
Hebbronville, Texas 78361  
Phone: 361-527-5702  
Fax: 361-527-5708

Banking Hours  
Lobby:  
Monday – Thursday 8:00am – 5:00pm  
Friday - 8:00am – 5:30pm  
Saturday - Closed

Motor Bank Drive Thru  
Monday – Thursday 8:00am – 5:00pm  
Friday – 8:00am – 5:30pm  
Saturday – Closed

Mission Branch  
2000 N. Conway Avenue  
Mission, Texas 78572  
Phone: 956-391-3380  
Fax: 956-583-2310

Banking Hours  
Lobby:  
Monday – Thursday 8:00am – 5:00pm  
Friday - 8:00am – 5:30pm  
Saturday - 8:00am – 12:00pm

Motor Bank Drive Thru  
Monday – Thursday 8:00am – 5:00pm  
Friday – 8:00am – 5:30pm  
Saturday – 8:00am – 12:00pm

Edinburg Branch  
320 E. University Drive  
Edinburg, Texas 78539  
Phone: 361-595-5711  
Fax: 361-595-5773

Banking Hours  
Lobby:  
Monday – Thursday 8:00am – 5:00pm  
Friday - 8:00am – 5:30pm  
Saturday – Closed

Motor Bank Drive Thru  
Monday – Friday 7:30 – 5:30pm  
Saturday – 8:00 – 12:00pm

**BANK OF SOUTH TEXAS**  
**BRANCH LOCATIONS AND ATM LOCATION**

<b>BRANCH LOCATIONS</b>
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Branch	Addres	City	State: 48	Zip Code	County Name	County Tract	MSA Tract	Census Tract
Nolana	1421 E. Nolana Ave	McAllen	Texas	78504	Hidalgo	215	32580	209.05
Pharr	840 N. Cage Blvd	Pharr	Texas	78577	Hidalgo	215	32580	216
Kingsville	300 E. King	Kingsville	Texas	78363	Kleberg	273	NA(Outside of MSA)	205.02
Hebbronville	1500 N. Smith Ave	Hebbronville	Texas	78361	Jim Hogg	247	NA(Outside of MSA)	9502.00
Mission	2000 N. Conway Ave	Mission	Texas	78572	Hidalgo	215	32580	203.07
Edinburg	320 E. University Dr	Edinburg	Texas	78539	Hidalgo	215	32580	237.00

<b>ATM LOCATIONS</b>
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Branch	Addres	City	State: 48	Zip Code	County Name	County Tract	MSA Tract	Census Tract
Nolana	1421 E. Nolana Ave	McAllen	Texas	78504	Hidalgo	215	32580	209.05
Pharr	840 N. Cage Blvd	Pharr	Texas	78577	Hidalgo	215	32580	216.00
Kingsville	301 E. King	Kingsville	Texas	78363	Kleberg	273	NA(Outside of MSA)	205.02
Hebbronville	1500 N. Smith Ave	Hebbronville	Texas	78361	Jim Hogg	247	NA(Outside of MSA)	9502.00
Mission	2000 N. Conway Ave	Mission	Texas	78572	Hidalgo	215	32580	203.07
Edinburg	320 E. University Dr	Edinburg	Texas	78539	Hidalgo	215	32580	237.00

## BANK OF SOUTH TEXAS OPENED AND CLOSED BRANCHES

## OPENED BRANCHES 2022

Branch	Addres	City	State: 48	Zip Code	County Name	County Tract	MSA Tract	Census Tract	Opened Date
Edinburg	320 E. University Dr	Edinburg	Texas	78539	Hidalgo	215	32580	237.00	8/8/2022

## CLOSED BRANCHES

Branch	Addres	City	State: 48	Zip Code	County Name	County Tract	MSA Tract	Census Tract	Closed Date
None as of 12/31/2024									



Year: 2025 ▾ Address: 1421 EAST NOLANA, MCALLEN, TX 78504



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Matched Address	
Address	1421 E Nolana Ave, Mcallen, Texas, 78504
MSA/MD Code	32580
State Code	48
County Code	215
Tract Code	0209.05
MSA/MD Name	MCALLEN-EDINBURG-MISSION, TX
State Name	TEXAS
County Name	HIDALGO COUNTY

The Census Demographic Data for 2025 is not available yet. This information is updated with the regular release of the FFIEC Census in the summer. However, the state, county, MSA, and census tract information has been updated for 2025.

Census Demographic Data

☐ User Select Tract



Esri Community Maps Contributors, Texas Parks & Wildlife, CONANP, Esri, TomTom, Garmin, Foursquare, SafeGraph, GeoTechnologies, Inc, METI/NASA, USGS, EPA, NPS, US Census Bureau, USDA, USFWS



Year: 2025 ▾ Address: 300 E KING AVENUE, KINGSVILLE, TX 78363



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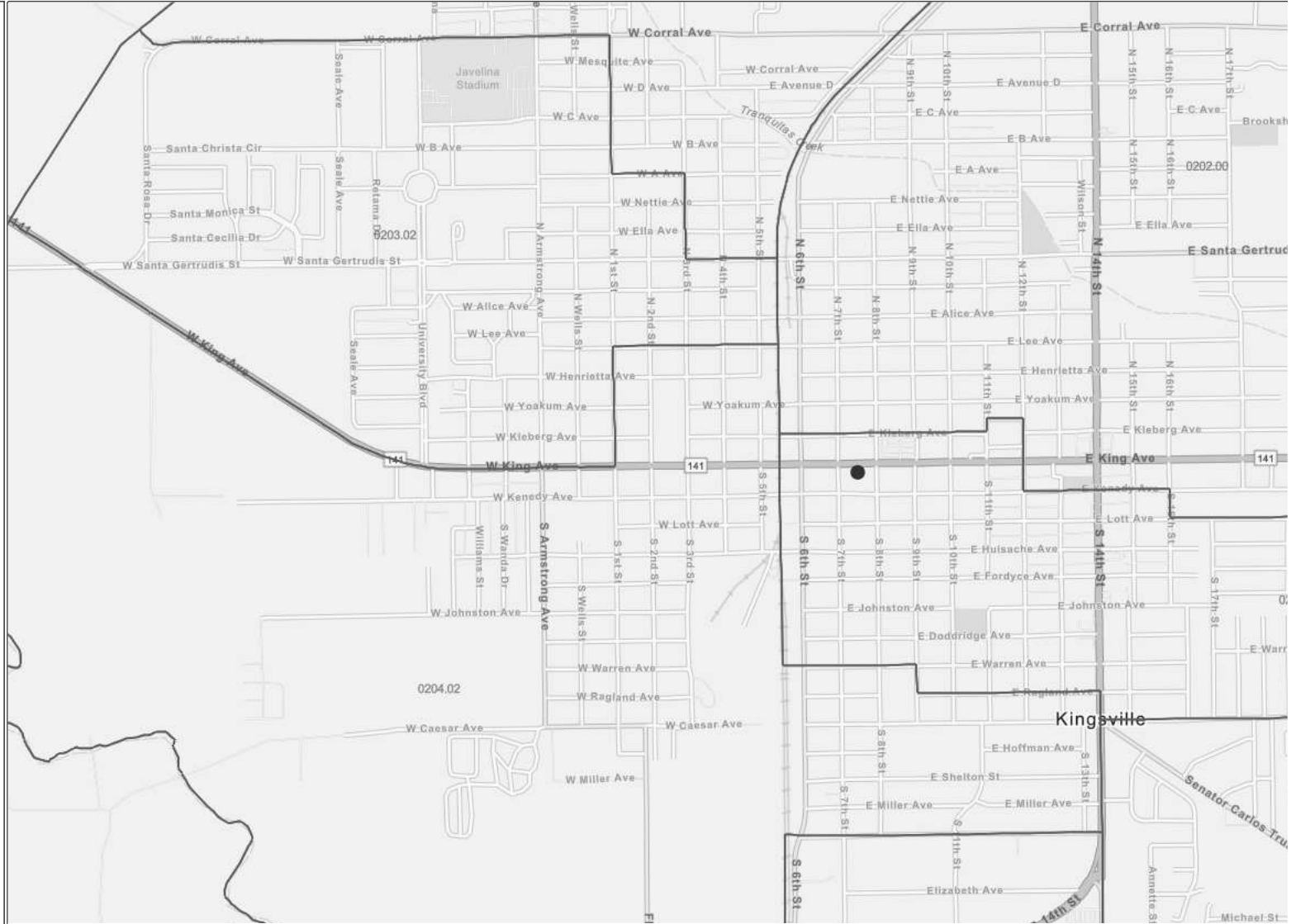
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Matched Address	
Address	300 E King Ave, Kingsville, Texas, 78363
MSA/MD Code	NA
State Code	48
County Code	273
Tract Code	0205.02
MSA/MD Name	NA (Outside of MSA)
State Name	TEXAS
County Name	KLEBERG COUNTY

The Census Demographic Data for 2025 is not available yet.  
 This information is updated with the regular release of the  
 FFIEC Census in the summer. However, the state, county,  
 MSA, and census tract information has been updated for 2025.

Census Demographic Data

☐ User Select Tract



Esri Community Maps Contributors, Texas Parks & Wildlife, CONANP, Esri, TomTom, Garmin, Foursquare, SafeGraph, GeoTechnologies, Inc, METI/NASA, USGS, EPA, NPS, US Census Bureau, USDA, USFWS



Year: 2025 ▾ Address: 301 E KING AVENUE, KINGSVILLE, TX 78363



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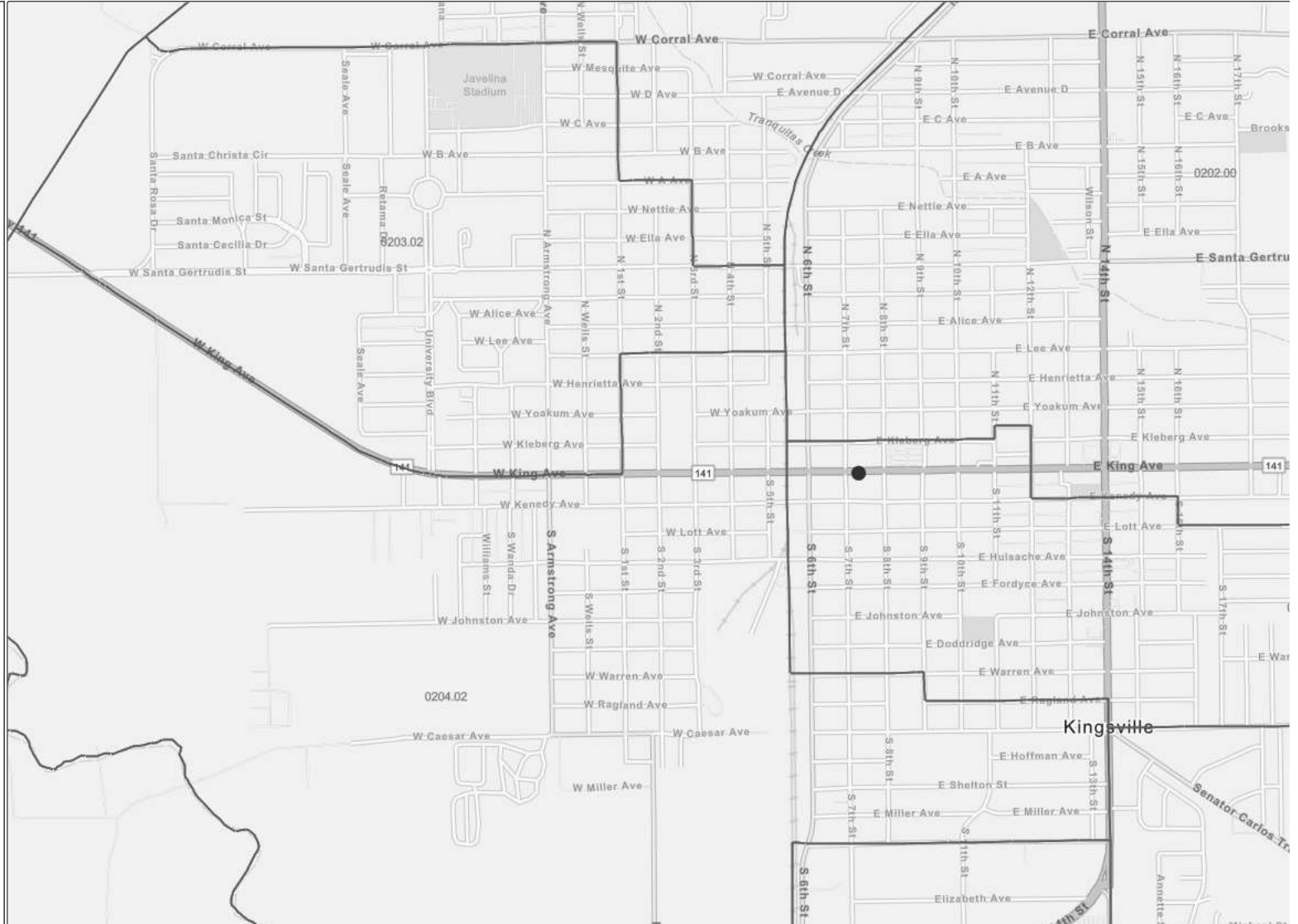
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Matched Address	
Address	301 E King Ave, Kingsville, Texas, 78363
MSA/MD Code	NA
State Code	48
County Code	273
Tract Code	0205.02
MSA/MD Name	NA (Outside of MSA)
State Name	TEXAS
County Name	KLEBERG COUNTY

The Census Demographic Data for 2025 is not available yet.  
 This information is updated with the regular release of the  
 FFIEC Census in the summer. However, the state, county,  
 MSA, and census tract information has been updated for 2025.

Census Demographic Data

☐ User Select Tract







Year: 2025
 Address: 1500 N SMITH AVENUE, HEBBRONVILLE, TX 78361



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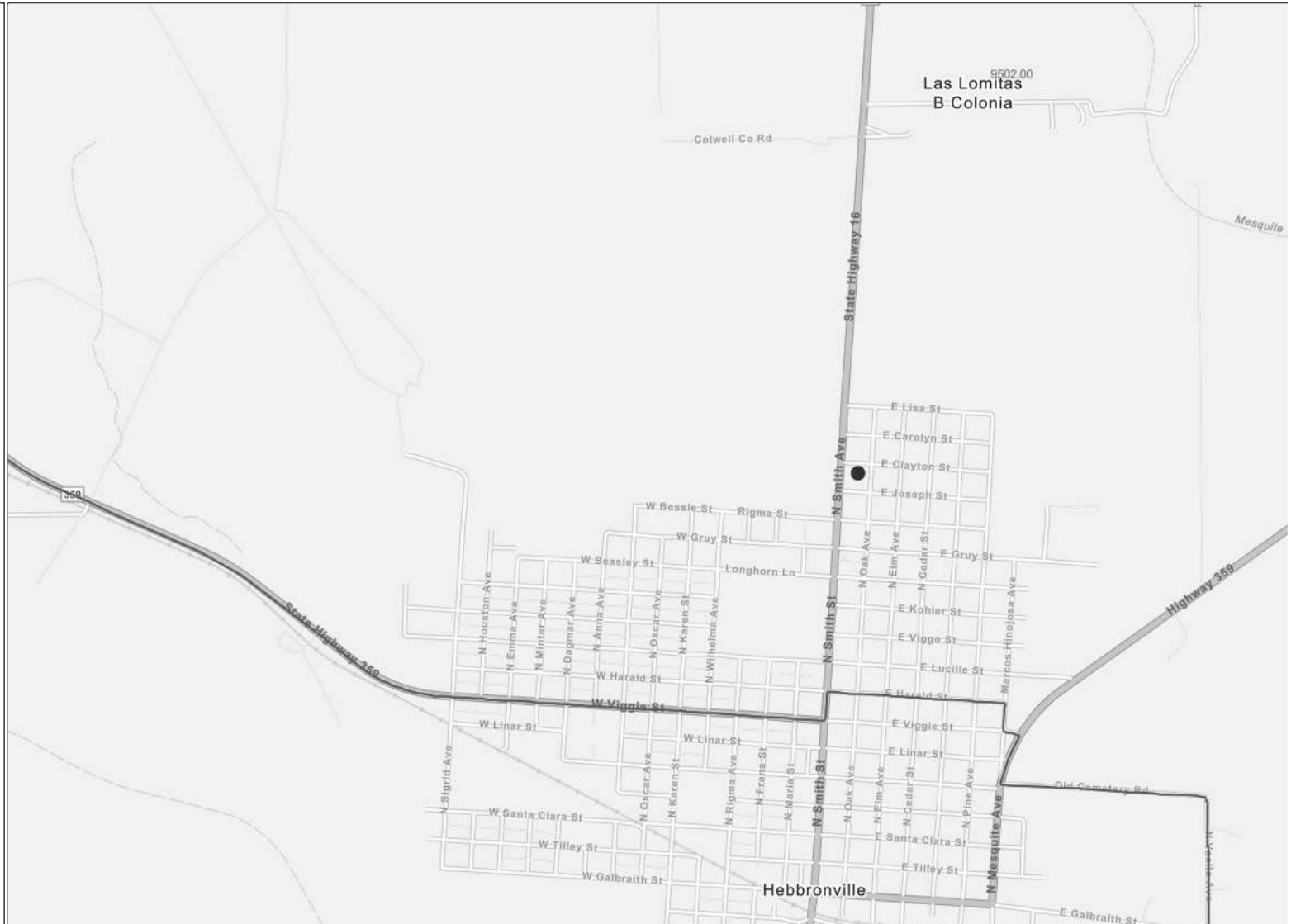
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Matched Address	
Address	1500 N Smith Ave, Hebbroville, Texas, 78361
MSA/MD Code	NA
State Code	48
County Code	247
Tract Code	9502.00
MSA/MD Name	NA (Outside of MSA)
State Name	TEXAS
County Name	JIM HOGG COUNTY

The Census Demographic Data for 2025 is not available yet.  
 This information is updated with the regular release of the  
 FFIEC Census in the summer. However, the state, county,  
 MSA, and census tract information has been updated for 2025.

Census Demographic Data

☐ User Select Tract



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Year: 2025 ▾ Address: 840 N CAGE, PHARR, TX 78577



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Matched Address	
Address	840 N Cage Blvd, Pharr, Texas, 78577
MSA/MD Code	32580
State Code	48
County Code	215
Tract Code	0216.00
MSA/MD Name	MCALLEN-EDINBURG-MISSION, TX
State Name	TEXAS
County Name	HIDALGO COUNTY

The Census Demographic Data for 2025 is not available yet. This information is updated with the regular release of the FFIEC Census in the summer. However, the state, county, MSA, and census tract information has been updated for 2025.

Census Demographic Data

☐ User Select Tract



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Year: 2025 ▾ Address: 2000 N CONWAY AVENUE, MISSION, TX 78572

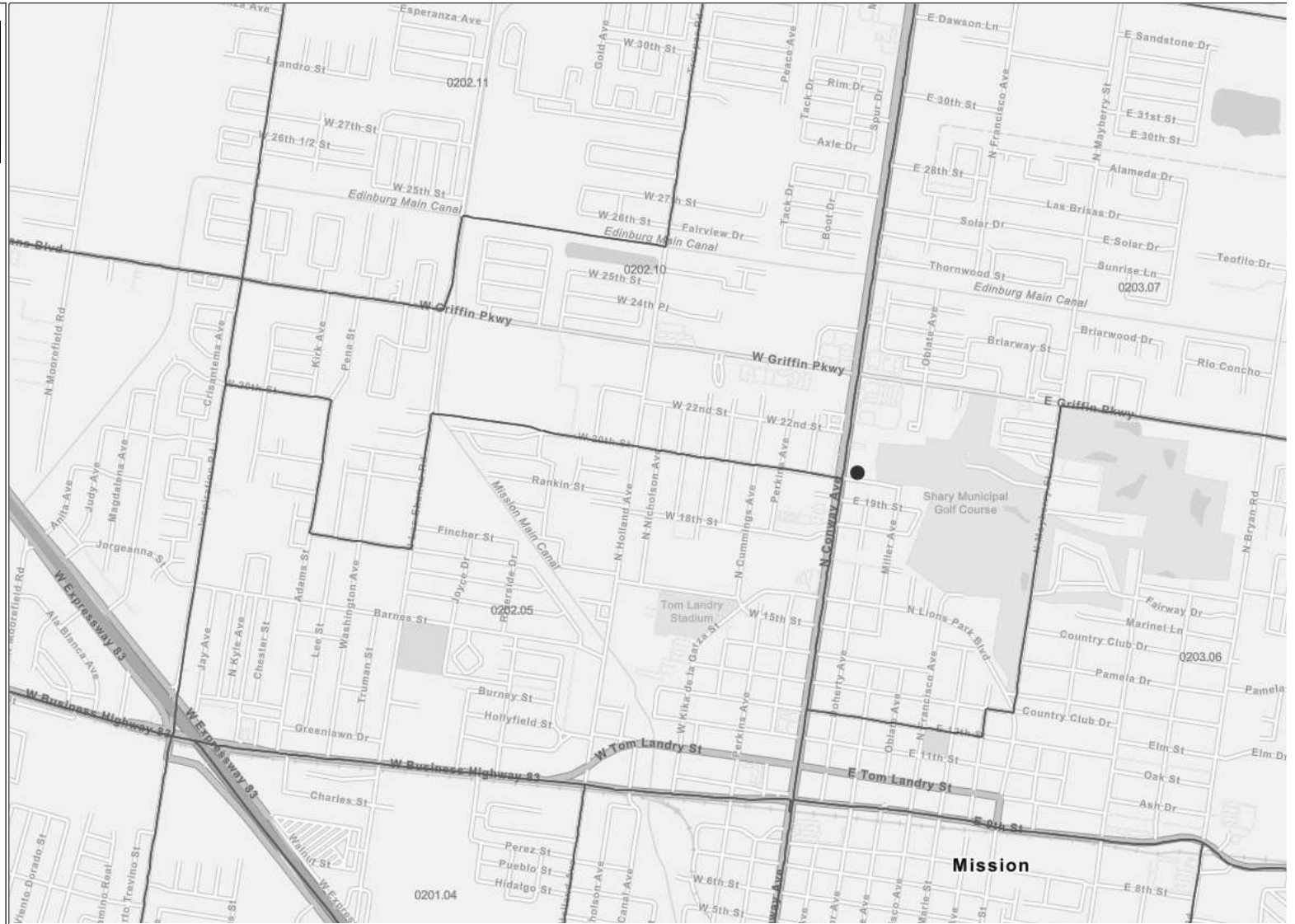


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Matched Address ○	
Address	2000 N Conway Ave, Mission, Texas, 78572
MSA/MD Code	32580
State Code	48
County Code	215
Tract Code	0203.07
MSA/MD Name	MCALLEN-EDINBURG-MISSION, TX
State Name	TEXAS
County Name	HIDALGO COUNTY
The Census Demographic Data for 2025 is not available yet. This information is updated with the regular release of the FFIEC Census in the summer. However, the state, county, MSA, and census tract information has been updated for 2025.	
Census Demographic Data	

☐ User Select Tract



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Year: 2025 ▾ Address: 320 E UNIVERSITY DR, EDINBURG, TX 78542



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Matched Address	
Address	320 E University Dr, Edinburg, Texas, 78539
MSA/MD Code	32580
State Code	48
County Code	215
Tract Code	0237.00
MSA/MD Name	MCALLEN-EDINBURG-MISSION, TX
State Name	TEXAS
County Name	HIDALGO COUNTY

The Census Demographic Data for 2025 is not available yet. This information is updated with the regular release of the FFIEC Census in the summer. However, the state, county, MSA, and census tract information has been updated for 2025.

Census Demographic Data

☐ User Select Tract



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# Bank of South Texas

## Deposit Accounts

<b>Personal Account:</b>	+
Star Checking	+
Regular Checking	+
Gold Star Checking	+
Now Account	+
Savings	+
Money Market Savings	+
Personal Premium Money Market	+

<b>Business Accounts:</b>	
Choice Business Checking	+
Value Business Checking	+
Business Analysis Checking	+
Business Now Account	+
Business Money Market	+
Nonprofit Checking	+
Business Premium Money Market	+

<b>Certificates of Deposits</b>	+
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<b>Individual Retirement Accounts (IRA)</b>	+
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<b>Services and Fees</b>	+
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## Certificates of Deposits

### Minimum balance requirement:

You must make a minimum deposit to open this account of \$ 1,000.00.

### Rate information:

The APY (Annual Percentage Yield), assumes that interest remains on deposit until maturity. A withdrawal of interest will reduce earnings.

### Early Withdrawal Penalty:

If we consent to a request for withdrawal that is otherwise not permitted you may have to pay a penalty. The penalty will be an amount equal to: up to 1 yr. CD- 90 day penalty. Over 1 yr- 183 day penalty.

### Compounding and Crediting:

Withdrawals of Interest: Interest accrued during a term can be withdrawn.

### Renewal Policy:

All Certificates of Deposit will Automatically Renew. You will have 10 days after the maturity date to withdraw funds without penalty.

### Transaction Limitations:

You cannot make additional deposits to this account during a term (other than credited interest).

### Balance Computation Method:

We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

## Individual Retirement Accounts (IRA)

### Minimum balance requirement:

You must make a minimum deposit to open this account of \$ 100.00.

### Rate information:

Early Withdrawal Penalty: If we consent to a request for withdrawal that is otherwise not permitted you may have to pay a penalty. The penalty will be an amount equal to: Up to 1 yr. IRA -90 day penalty. Over 1 yr. 183 day penalty.

### Effect of Closing an IRA:

If you close your account before interest is credited, you will receive the accrued interest. Other penalties will apply from the Internal Revenue Service.

### Renewal Policy:

All IRAs will Automatically Renew. You will have one day after the maturity date to withdraw funds without a penalty.

**Transaction Limitations:**

You may make additional contributions to this account during a term as long as you do not exceed your maximum yearly contribution.

**Balance Computation Method:**

We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day

**BANK OF SOUTH TEXAS SERVICES AND FEES**

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account.

Replace lost ATM card	\$5.00
Replace lost MasterCard Debit Card	\$5.00
ATM cash withdrawal at other bank locations	\$2.50
Dollar limit	\$500 per day
Automatic transfer of funds from a checking account to a savings account	no charge
Automatic transfer of funds from a savings account to a checking account	no charge
Check printing	fee depends on style and quantity of check ordered
Temporary checks	\$.50 each
Cashier's checks	\$8.00 each
Deposited checks (and other items) returned unpaid (charge backs)	\$5.00
Levies/Garnishments	\$100.00
Verification of Mortgage	\$25.00
Payoff Statement	\$25.00

The categories of transactions for which an overdraft fee\* may be imposed are those by any of the following means: check, in-person withdrawal, ATM withdrawal, other electronic means or presentment.

Nonsufficient funds (NSF)* - returned or paid presentment	\$35.00
Sweep Overdraft protection fee (Transfer Charge)	\$12.00
Account activity printout	\$5.00
Balance inquiry by telephone	\$4.00
Account research	\$35.00 per hour plus \$1.00 per copy
Account balancing assistance	\$25.00 per hour
Account verification	\$20.00
Paper Statement	\$3.00
Copy of previous statement	\$5.00
Hold statement fee	\$2.50
Check cashing agreement	\$100.00
Collections (outgoing and incoming)	
Domestic	\$25.00
Foreign	\$40.00
Check cashing fee - Noncustomer	\$10.00 or 1% of amount (whichever is greater)
Telephone transfers (internal transfers)	\$5.00
Stop payments - each	\$30.00
Stop payments - checks	\$30.00
Stop payments - ACH payments	\$30.00
Account closed within 90 days of opening	\$25.00
Photo Copies	\$1.00 per page
Image Copy	\$1.00 each
Undeliverable Mail	\$5.00
Signature Card Revisions	\$10.00 each



Wire transfers	
Outgoing	\$25.00
Incoming	\$10.00
Foreign wire transfers - Outgoing	\$60.00
Mortgage account information request	\$5.00
Fax - Outgoing/Incoming	\$5.00
Loan amortization schedule	\$10.00
Loan coupon book reprint	\$10.00
Notary fee	\$5.00
Internet Banking	no charge
Deposit corrections	\$5.00
Safe deposit box	Box sizes and fees vary by location
Drilling fee	\$150.00
Key deposit	\$10.00 per key
Night deposit bag - Lock	\$25.00
Night deposit key deposit	\$5.00 per key
Rolled coin - per roll	\$.10
Strapped currency	\$.40

We may require not less than 7 days notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D. Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your notice of penalty for early withdrawal.

## **BANK OF SOUTH TEXAS LOAN PRODUCTS**

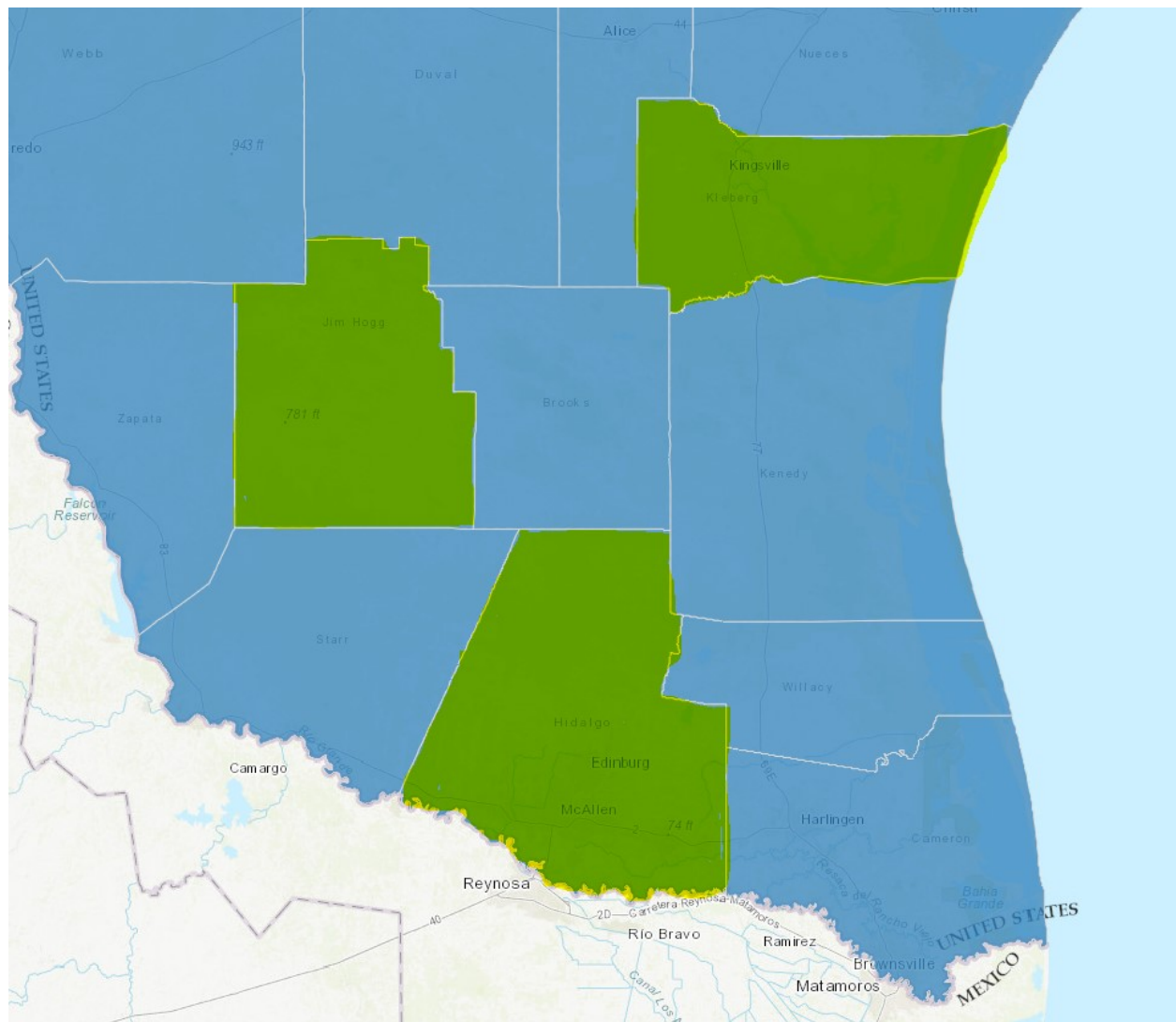
**CONSUMER LOANS:** Unsecured, Deposit Secured, New & Used Vehicles, Personal, and Boat loans

**COMMERCIAL LOANS:** Accounts Receivable, Inventory, Equipment, Deposit secured, New & Used Vehicles, Revolving & Non-Revolving Lines of Credit, Floor Plans, Cattle, Stock & Bonds, Aircrafts, Business Fixtures, Contract Rights, Assignment of Lease, Agriculture, Life Insurance and Notes Receivable

**COMMERCIAL REAL ESTATE:** Commercial lots, Multi-Family Permanent, Multi-Family Construction, Commercial Real Estate Owner Occupied and Non-owner occupied, Commercial Construction, Acquisition and Land Development, Farm & Ranchland

**CONSUMER REAL ESTATE:** Residential lots, 1-4 Single Family Residence Permanent, 1-4 Single Family Residence Interim construction, Vacant Land

## COMBINED ASSESSMENT AREAS





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	215	0201.03	Moderate	No	65.33	\$57,300	\$37,434	\$30,452	2704	98.41	2661	373	476
48	215	0201.04	Moderate	No	55.59	\$57,300	\$31,853	\$25,912	1608	89.80	1444	286	548
48	215	0201.05	Low	No	44.96	\$57,300	\$25,762	\$20,958	1704	98.00	1670	341	566
48	215	0201.06	Middle	No	97.39	\$57,300	\$55,804	\$45,395	1539	59.32	913	698	1409
48	215	0201.07	Upper	No	138.24	\$57,300	\$79,212	\$64,435	4346	98.64	4287	917	977
48	215	0201.08	Middle	No	105.54	\$57,300	\$60,474	\$49,193	2946	80.11	2360	797	1157
48	215	0202.05	Middle	No	94.77	\$57,300	\$54,303	\$44,176	5108	95.67	4887	1020	1580
48	215	0202.06	Moderate	No	67.56	\$57,300	\$38,712	\$31,490	4541	98.24	4461	1140	1574
48	215	0202.07	Middle	No	113.98	\$57,300	\$65,311	\$53,125	3106	96.68	3003	658	990
48	215	0202.08	Middle	No	100.34	\$57,300	\$57,495	\$46,772	4081	97.48	3978	964	1338
48	215	0202.09	Upper	No	137.44	\$57,300	\$78,753	\$64,063	2959	97.67	2890	694	997
48	215	0202.10	Middle	No	118.82	\$57,300	\$68,084	\$55,385	4577	90.54	4144	949	1520
48	215	0202.11	Upper	No	125.36	\$57,300	\$71,831	\$58,430	4383	97.35	4267	1000	1282
48	215	0203.03	Upper	No	241.81	\$57,300	\$138,557	\$112,708	4707	86.59	4076	859	1148
48	215	0203.04	Upper	No	223.96	\$57,300	\$128,329	\$104,386	2887	89.05	2571	686	816
48	215	0203.05	Upper	No	163.69	\$57,300	\$93,794	\$76,295	3730	87.13	3250	767	1388
48	215	0203.06	Upper	No	131.22	\$57,300	\$75,189	\$61,161	3883	86.58	3362	1138	1577
48	215	0203.07	Upper	No	173.82	\$57,300	\$99,599	\$81,016	5887	94.00	5534	1133	1486
48	215	0204.03	Middle	No	93.68	\$57,300	\$53,679	\$43,667	4712	94.99	4476	923	1783
48	215	0204.05	Upper	No	203.01	\$57,300	\$116,325	\$94,623	3080	91.95	2832	514	693
48	215	0204.06	Middle	No	119.53	\$57,300	\$68,491	\$55,712	6752	91.53	6180	1814	2396
48	215	0204.07	Upper	No	134.21	\$57,300	\$76,902	\$62,556	2400	81.63	1959	554	1056
48	215	0204.08	Middle	No	81.35	\$57,300	\$46,614	\$37,920	2592	77.04	1997	627	1038
48	215	0204.09	Middle	No	113.98	\$57,300	\$65,311	\$53,125	1560	46.86	731	525	1181
48	215	0205.05	Low	No	47.63	\$57,300	\$27,292	\$22,200	2350	96.21	2261	430	910
48	215	0205.06	Middle	No	90.64	\$57,300	\$51,937	\$42,248	2408	94.60	2278	313	893

\* 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	215	0205.07	Low	No	45.22	\$57,300	\$25,911	\$21,080	2698	98.48	2657	529	733
48	215	0205.08	Moderate	No	64.87	\$57,300	\$37,171	\$30,238	2771	98.30	2724	371	627
48	215	0205.09	Moderate	No	71.40	\$57,300	\$40,912	\$33,281	3119	97.95	3055	505	786
48	215	0205.10	Upper	No	166.12	\$57,300	\$95,187	\$77,429	3022	93.25	2818	320	573
48	215	0205.11	Unknown	No	0.00	\$57,300	\$0	\$0	3666	95.23	3491	467	733
48	215	0205.12	Unknown	No	0.00	\$57,300	\$0	\$0	2247	97.91	2200	491	607
48	215	0205.13	Low	No	38.82	\$57,300	\$22,244	\$18,096	2378	98.74	2348	542	790
48	215	0206.00	Moderate	No	50.89	\$57,300	\$29,160	\$23,723	2393	97.37	2330	260	796
48	215	0207.24	Upper	No	167.76	\$57,300	\$96,126	\$78,194	4352	93.64	4075	921	1337
48	215	0207.25	Middle	No	96.74	\$57,300	\$55,432	\$45,093	3814	95.57	3645	837	1293
48	215	0207.27	Upper	No	139.86	\$57,300	\$80,140	\$65,191	4503	95.36	4294	1279	1390
48	215	0207.28	Unknown	No	0.00	\$57,300	\$0	\$0	2529	94.23	2383	411	542
48	215	0207.29	Moderate	No	51.74	\$57,300	\$29,647	\$24,116	2393	97.37	2330	358	859
48	215	0207.30	Low	No	42.42	\$57,300	\$24,307	\$19,775	2486	98.15	2440	357	649
48	215	0207.31	Moderate	No	54.55	\$57,300	\$31,257	\$25,427	2807	95.44	2679	172	827
48	215	0207.32	Upper	No	184.27	\$57,300	\$105,587	\$85,889	3945	86.44	3410	1163	1351
48	215	0207.33	Unknown	No	0.00	\$57,300	\$0	\$0	2746	91.48	2512	800	1033
48	215	0207.34	Upper	No	175.32	\$57,300	\$100,458	\$81,719	3245	91.00	2953	717	937
48	215	0207.35	Unknown	No	0.00	\$57,300	\$0	\$0	2539	94.45	2398	509	1001
48	215	0207.36	Upper	No	122.92	\$57,300	\$70,433	\$57,292	2364	95.85	2266	333	636
48	215	0208.04	Upper	No	123.20	\$57,300	\$70,594	\$57,423	3695	82.52	3049	570	1078
48	215	0208.05	Upper	No	127.19	\$57,300	\$72,880	\$59,286	3072	88.83	2729	529	1157
48	215	0208.06	Upper	No	126.58	\$57,300	\$72,530	\$59,000	3703	83.82	3104	670	1226
48	215	0208.07	Upper	No	189.96	\$57,300	\$108,847	\$88,542	2387	86.22	2058	590	828
48	215	0208.08	Middle	No	89.99	\$57,300	\$51,564	\$41,944	2544	87.03	2214	621	856
48	215	0209.05	Upper	No	148.89	\$57,300	\$85,314	\$69,400	3544	78.36	2777	614	1037
48	215	0209.06	Upper	No	216.78	\$57,300	\$124,215	\$101,042	2579	78.25	2018	548	879
48	215	0209.07	Middle	No	111.10	\$57,300	\$63,660	\$51,786	3178	90.65	2881	405	570
48	215	0209.08	Upper	No	131.99	\$57,300	\$75,630	\$61,522	2408	91.82	2211	539	848

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48	215	0209.09	Upper	No	122.39	\$57,300	\$70,129	\$57,045	2261	84.21	1904	445	837
48	215	0209.10	Upper	No	153.40	\$57,300	\$87,898	\$71,500	2766	82.83	2291	492	687
48	215	0210.01	Unknown	No	0.00	\$57,300	\$0	\$0	1811	95.91	1737	215	670
48	215	0210.02	Moderate	No	71.57	\$57,300	\$41,010	\$33,361	1959	85.81	1681	455	818
48	215	0210.03	Upper	No	173.93	\$57,300	\$99,662	\$81,071	1899	91.73	1742	563	803
48	215	0211.00	Moderate	No	70.08	\$57,300	\$40,156	\$32,667	2971	94.58	2810	299	917
48	215	0212.01	Middle	No	109.95	\$57,300	\$63,001	\$51,250	3055	88.64	2708	576	826
48	215	0212.03	Middle	No	112.08	\$57,300	\$64,222	\$52,240	4284	91.57	3923	644	1347
48	215	0212.04	Middle	No	85.07	\$57,300	\$48,745	\$39,653	2846	83.31	2371	225	574
48	215	0213.06	Moderate	No	51.68	\$57,300	\$29,613	\$24,092	4186	97.97	4101	692	843
48	215	0213.07	Middle	No	112.05	\$57,300	\$64,205	\$52,228	6219	98.52	6127	852	1476
48	215	0213.08	Moderate	No	69.05	\$57,300	\$39,566	\$32,188	2786	97.88	2727	305	575
48	215	0213.09	Middle	No	102.35	\$57,300	\$58,647	\$47,708	3463	98.12	3398	655	858
48	215	0213.10	Middle	No	88.26	\$57,300	\$50,573	\$41,140	3215	98.38	3163	722	954
48	215	0213.11	Middle	No	80.62	\$57,300	\$46,195	\$37,580	4816	98.05	4722	1138	1391
48	215	0213.12	Middle	No	92.52	\$57,300	\$53,014	\$43,125	5254	98.27	5163	663	1163
48	215	0213.13	Low	No	39.82	\$57,300	\$22,817	\$18,560	3431	98.11	3366	495	642
48	215	0213.14	Moderate	No	78.50	\$57,300	\$44,981	\$36,589	3924	98.90	3881	696	859
48	215	0213.15	Middle	No	116.08	\$57,300	\$66,514	\$54,107	3766	98.41	3706	830	1160
48	215	0214.01	Middle	No	81.69	\$57,300	\$46,808	\$38,077	5282	96.16	5079	620	1514
48	215	0214.05	Middle	No	86.69	\$57,300	\$49,673	\$40,406	3277	89.23	2924	504	1131
48	215	0214.06	Upper	No	180.87	\$57,300	\$103,639	\$84,303	2412	97.01	2340	564	997
48	215	0214.07	Middle	No	90.64	\$57,300	\$51,937	\$42,248	2778	82.51	2292	477	1339
48	215	0214.08	Upper	No	122.64	\$57,300	\$70,273	\$57,163	5958	93.42	5566	845	1419
48	215	0214.09	Middle	No	95.84	\$57,300	\$54,916	\$44,673	2787	86.44	2409	530	1293
48	215	0215.00	Moderate	No	73.17	\$57,300	\$41,926	\$34,107	3355	98.15	3293	625	1086
48	215	0216.00	Low	No	49.35	\$57,300	\$28,278	\$23,004	3852	97.82	3768	608	1277
48	215	0217.03	Moderate	No	63.26	\$57,300	\$36,248	\$29,488	4752	96.19	4571	711	1496

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48	215	0217.04	Upper	No	120.68	\$57,300	\$69,150	\$56,250	6584	91.54	6027	1143	2123
48	215	0217.05	Middle	No	86.47	\$57,300	\$49,547	\$40,305	6235	97.48	6078	1092	1717
48	215	0217.06	Middle	No	119.49	\$57,300	\$68,468	\$55,697	3680	97.04	3571	757	1220
48	215	0217.07	Upper	No	141.61	\$57,300	\$81,143	\$66,005	2459	88.53	2177	719	1182
48	215	0218.03	Middle	No	89.32	\$57,300	\$51,180	\$41,635	5328	98.03	5223	1073	1587
48	215	0218.04	Middle	No	111.83	\$57,300	\$64,079	\$52,125	3881	97.73	3793	878	1476
48	215	0218.07	Moderate	No	78.01	\$57,300	\$44,700	\$36,364	3687	98.10	3617	967	1401
48	215	0218.08	Middle	No	82.49	\$57,300	\$47,267	\$38,448	5133	97.39	4999	1051	1358
48	215	0218.09	Moderate	No	69.02	\$57,300	\$39,548	\$32,174	4331	97.69	4231	997	1249
48	215	0218.10	Middle	No	114.33	\$57,300	\$65,511	\$53,289	4361	98.53	4297	730	1227
48	215	0219.03	Middle	No	90.38	\$57,300	\$51,788	\$42,128	4596	96.41	4431	1003	1545
48	215	0219.04	Middle	No	117.04	\$57,300	\$67,064	\$54,555	4408	80.88	3565	1060	1720
48	215	0219.05	Moderate	No	67.33	\$57,300	\$38,580	\$31,384	4702	87.92	4134	1315	2140
48	215	0219.06	Middle	No	97.28	\$57,300	\$55,741	\$45,344	5598	94.66	5299	1062	1526
48	215	0220.05	Middle	No	109.28	\$57,300	\$62,617	\$50,938	4193	96.11	4030	862	1181
48	215	0220.06	Upper	No	134.98	\$57,300	\$77,344	\$62,917	6431	95.69	6154	1611	1863
48	215	0220.07	Upper	No	317.31	\$57,300	\$181,819	\$147,897	2030	95.81	1945	461	616
48	215	0220.08	Middle	No	80.55	\$57,300	\$46,155	\$37,545	3461	89.28	3090	1064	1490
48	215	0220.09	Upper	No	144.97	\$57,300	\$83,068	\$67,571	3944	93.43	3685	794	1103
48	215	0220.10	Middle	No	96.92	\$57,300	\$55,535	\$45,175	5500	91.38	5026	991	1870
48	215	0220.11	Upper	No	147.72	\$57,300	\$84,644	\$68,854	3585	96.43	3457	778	992
48	215	0221.05	Low	No	36.95	\$57,300	\$21,172	\$17,224	3438	96.66	3323	522	1243
48	215	0221.07	Moderate	No	73.49	\$57,300	\$42,110	\$34,254	4311	87.20	3759	909	1821
48	215	0221.08	Upper	No	207.09	\$57,300	\$118,663	\$96,523	1312	92.30	1211	195	352
48	215	0221.09	Middle	No	112.48	\$57,300	\$64,451	\$52,428	3567	96.66	3448	760	952
48	215	0221.10	Moderate	No	69.25	\$57,300	\$39,680	\$32,279	3268	97.89	3199	507	641
48	215	0221.11	Low	No	49.65	\$57,300	\$28,449	\$23,145	7243	98.23	7115	1448	1661
48	215	0221.12	Moderate	No	64.15	\$57,300	\$36,758	\$29,901	3441	98.95	3405	597	868
48	215	0221.13	Moderate	No	76.04	\$57,300	\$43,571	\$35,446	3557	90.81	3230	714	1235

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48	215	0222.03	Moderate	No	73.82	\$57,300	\$42,299	\$34,408	4918	96.12	4727	860	1520
48	215	0222.04	Middle	No	94.84	\$57,300	\$54,343	\$44,205	6431	97.79	6289	1055	1450
48	215	0222.05	Middle	No	106.18	\$57,300	\$60,841	\$49,494	4258	90.54	3855	881	1345
48	215	0222.06	Moderate	No	79.52	\$57,300	\$45,565	\$37,065	2565	97.82	2509	543	672
48	215	0223.01	Upper	No	121.17	\$57,300	\$69,430	\$56,477	6111	87.58	5352	965	1986
48	215	0223.02	Upper	No	219.46	\$57,300	\$125,751	\$102,292	5541	91.50	5070	1178	1625
48	215	0224.01	Middle	No	109.09	\$57,300	\$62,509	\$50,848	4895	94.50	4626	756	1656
48	215	0224.02	Upper	No	131.94	\$57,300	\$75,602	\$61,500	6999	96.13	6728	1670	2119
48	215	0225.02	Middle	No	103.90	\$57,300	\$59,535	\$48,430	5643	94.54	5335	1103	1795
48	215	0225.03	Low	No	47.32	\$57,300	\$27,114	\$22,060	3626	98.59	3575	825	1067
48	215	0225.04	Middle	No	103.69	\$57,300	\$59,414	\$48,333	3144	97.65	3070	502	900
48	215	0226.00	Moderate	No	58.41	\$57,300	\$33,469	\$27,228	2037	97.35	1983	450	815
48	215	0227.03	Middle	No	113.59	\$57,300	\$65,087	\$52,946	1942	86.35	1677	348	723
48	215	0227.04	Middle	No	95.97	\$57,300	\$54,991	\$44,734	3066	73.61	2257	795	2231
48	215	0227.05	Moderate	No	70.08	\$57,300	\$40,156	\$32,667	2913	86.41	2517	540	1058
48	215	0227.06	Moderate	No	66.40	\$57,300	\$38,047	\$30,950	2947	81.91	2414	537	1651
48	215	0228.01	Middle	No	81.50	\$57,300	\$46,700	\$37,989	4371	97.87	4278	998	1365
48	215	0228.02	Upper	No	158.06	\$57,300	\$90,568	\$73,672	4062	95.40	3875	1011	1281
48	215	0229.00	Upper	No	121.10	\$57,300	\$69,390	\$56,445	4826	85.16	4110	918	1801
48	215	0230.00	Middle	No	84.52	\$57,300	\$48,430	\$39,397	5811	95.39	5543	999	1573
48	215	0231.03	Middle	No	81.79	\$57,300	\$46,866	\$38,125	7751	97.46	7554	1186	2180
48	215	0231.04	Moderate	No	71.06	\$57,300	\$40,717	\$33,125	4573	96.33	4405	845	1524
48	215	0231.05	Upper	No	132.57	\$57,300	\$75,963	\$61,793	4598	97.32	4475	1022	1351
48	215	0231.06	Moderate	No	55.05	\$57,300	\$31,544	\$25,661	2954	97.73	2887	775	853
48	215	0235.16	Moderate	No	74.10	\$57,300	\$42,459	\$34,540	4657	96.48	4493	870	1310
48	215	0235.17	Middle	No	89.70	\$57,300	\$51,398	\$41,809	4345	92.87	4035	751	1097
48	215	0235.18	Upper	No	122.16	\$57,300	\$69,998	\$56,938	8064	95.32	7687	1501	2513
48	215	0235.19	Upper	No	137.12	\$57,300	\$78,570	\$63,913	2693	91.35	2460	477	619

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48	215	0235.20	Moderate	No	67.90	\$57,300	\$38,907	\$31,649	3757	97.05	3646	730	964
48	215	0235.21	Upper	No	131.22	\$57,300	\$75,189	\$61,164	5506	95.93	5282	1181	1551
48	215	0235.22	Middle	No	96.29	\$57,300	\$55,174	\$44,880	4025	90.73	3652	858	1249
48	215	0235.23	Moderate	No	68.72	\$57,300	\$39,377	\$32,031	7605	98.13	7463	1283	1831
48	215	0235.24	Middle	No	83.15	\$57,300	\$47,645	\$38,758	6858	97.04	6655	1522	1921
48	215	0235.25	Moderate	No	68.30	\$57,300	\$39,136	\$31,836	4390	97.59	4284	593	820
48	215	0235.26	Unknown	No	0.00	\$57,300	\$0	\$0	4333	98.55	4270	682	863
48	215	0235.27	Moderate	No	78.39	\$57,300	\$44,917	\$36,537	6425	98.23	6311	954	1327
48	215	0235.28	Upper	No	135.28	\$57,300	\$77,515	\$63,056	5636	97.96	5521	1029	1460
48	215	0235.29	Middle	No	81.68	\$57,300	\$46,803	\$38,071	9994	97.94	9788	1491	2002
48	215	0235.30	Middle	No	103.39	\$57,300	\$59,242	\$48,192	9528	92.31	8795	1113	1472
48	215	0235.31	Upper	No	173.65	\$57,300	\$99,501	\$80,938	2503	87.53	2191	470	772
48	215	0235.32	Upper	No	169.44	\$57,300	\$97,089	\$78,977	2184	88.05	1923	689	773
48	215	0235.33	Upper	No	208.29	\$57,300	\$119,350	\$97,083	3354	94.07	3155	630	818
48	215	0235.34	Upper	No	157.67	\$57,300	\$90,345	\$73,490	5274	90.14	4754	1102	1634
48	215	0235.35	Upper	No	288.66	\$57,300	\$165,402	\$134,545	3321	82.32	2734	559	1101
48	215	0235.36	Upper	No	175.57	\$57,300	\$100,602	\$81,832	3229	85.82	2771	701	971
48	215	0236.01	Middle	No	103.10	\$57,300	\$59,076	\$48,054	3041	95.96	2918	635	962
48	215	0236.02	Middle	No	90.61	\$57,300	\$51,920	\$42,236	6391	94.04	6010	1268	1600
48	215	0237.00	Middle	No	91.14	\$57,300	\$52,223	\$42,483	4554	97.04	4419	804	1692
48	215	0238.03	Upper	No	156.45	\$57,300	\$89,646	\$72,924	10046	96.37	9681	1734	2557
48	215	0238.04	Middle	No	86.36	\$57,300	\$49,484	\$40,256	4188	95.20	3987	510	826
48	215	0238.05	Upper	No	139.14	\$57,300	\$79,727	\$64,853	3114	90.04	2804	792	1115
48	215	0238.06	Upper	No	171.55	\$57,300	\$98,298	\$79,960	6736	95.10	6406	1308	1788
48	215	0239.03	Middle	No	88.24	\$57,300	\$50,562	\$41,128	4575	94.32	4315	866	1627
48	215	0239.05	Upper	No	248.90	\$57,300	\$142,620	\$116,014	6196	86.09	5334	1429	1844
48	215	0239.06	Upper	No	163.77	\$57,300	\$93,840	\$76,335	9627	92.21	8877	2522	3423
48	215	0239.07	Moderate	No	69.56	\$57,300	\$39,858	\$32,422	3911	92.41	3614	278	952
48	215	0239.08	Upper	No	175.51	\$57,300	\$100,567	\$81,806	6833	91.64	6262	918	2095

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48	215	0240.01	Middle	No	94.06	\$57,300	\$53,896	\$43,842	2940	94.49	2778	183	758
48	215	0240.02	Moderate	No	71.66	\$57,300	\$41,061	\$33,404	5933	91.69	5440	15	1539
48	215	0240.03	Middle	No	94.60	\$57,300	\$54,206	\$44,096	3867	95.53	3694	515	1058
48	215	0240.04	Upper	No	125.60	\$57,300	\$71,969	\$58,542	6151	95.04	5846	807	1812
48	215	0241.07	Moderate	No	73.65	\$57,300	\$42,201	\$34,328	4374	95.70	4186	1006	1498
48	215	0241.08	Moderate	No	65.00	\$57,300	\$37,245	\$30,299	6652	98.93	6581	1060	1550
48	215	0241.09	Middle	No	96.95	\$57,300	\$55,552	\$45,192	8009	98.31	7874	1312	1920
48	215	0241.15	Upper	No	141.89	\$57,300	\$81,303	\$66,138	6523	93.16	6077	1201	1632
48	215	0241.16	Upper	No	156.65	\$57,300	\$89,760	\$73,015	4053	89.59	3631	885	1189
48	215	0241.17	Middle	No	116.98	\$57,300	\$67,030	\$54,526	2774	93.51	2594	633	863
48	215	0241.18	Middle	No	93.10	\$57,300	\$53,346	\$43,395	4786	98.35	4707	741	1187
48	215	0241.19	Middle	No	83.62	\$57,300	\$47,914	\$38,976	5440	97.46	5302	943	1294
48	215	0241.20	Moderate	No	58.57	\$57,300	\$33,561	\$27,300	3877	98.27	3810	768	887
48	215	0241.21	Moderate	No	52.54	\$57,300	\$30,105	\$24,492	4470	98.30	4394	544	807
48	215	0241.22	Low	No	46.22	\$57,300	\$26,484	\$21,545	4642	98.06	4552	708	874
48	215	0241.23	Low	No	29.39	\$57,300	\$16,840	\$13,702	3742	97.94	3665	489	887
48	215	0241.24	Moderate	No	64.03	\$57,300	\$36,689	\$29,848	3680	98.21	3614	604	905
48	215	0241.25	Moderate	No	59.60	\$57,300	\$34,151	\$27,781	3267	97.37	3181	536	658
48	215	0241.26	Moderate	No	55.79	\$57,300	\$31,968	\$26,007	4982	97.99	4882	907	1183
48	215	0241.27	Middle	No	88.37	\$57,300	\$50,636	\$41,189	5079	99.04	5030	809	1246
48	215	0241.28	Middle	No	87.66	\$57,300	\$50,229	\$40,860	8033	97.07	7798	1456	2270
48	215	0241.29	Moderate	No	77.24	\$57,300	\$44,259	\$36,004	2705	87.47	2366	900	1033
48	215	0241.30	Middle	No	89.11	\$57,300	\$51,060	\$41,534	1808	96.52	1745	246	387
48	215	0241.31	Unknown	No	0.00	\$57,300	\$0	\$0	970	84.02	815	138	138
48	215	0241.32	Middle	No	116.51	\$57,300	\$66,760	\$54,306	2765	93.53	2586	754	910
48	215	0242.04	Middle	No	91.14	\$57,300	\$52,223	\$42,482	4460	93.09	4152	999	1384
48	215	0242.06	Moderate	No	73.69	\$57,300	\$42,224	\$34,348	4533	98.68	4473	1130	1617
48	215	0242.07	Middle	No	115.91	\$57,300	\$66,416	\$54,028	2893	68.72	1988	1012	2113

\* 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	215	0242.08	Middle	No	96.96	\$57,300	\$55,558	\$45,196	3933	80.75	3176	961	1415
48	215	0242.09	Middle	No	82.49	\$57,300	\$47,267	\$38,448	3767	98.89	3725	681	870
48	215	0242.10	Middle	No	93.46	\$57,300	\$53,553	\$43,561	4791	97.64	4678	767	1412
48	215	0242.11	Low	No	43.39	\$57,300	\$24,862	\$20,224	7105	98.99	7033	1182	1593
48	215	0242.12	Middle	No	86.08	\$57,300	\$49,324	\$40,125	6000	98.60	5916	1208	1607
48	215	0243.01	Middle	No	102.80	\$57,300	\$58,904	\$47,917	1602	83.65	1340	297	604
48	215	0243.02	Upper	No	148.17	\$57,300	\$84,901	\$69,063	2381	95.13	2265	508	820
48	215	0244.03	Middle	No	89.49	\$57,300	\$51,278	\$41,711	5049	98.08	4952	1425	2188
48	215	0244.04	Moderate	No	77.65	\$57,300	\$44,493	\$36,194	4148	96.60	4007	774	1191
48	215	0244.05	Upper	No	150.89	\$57,300	\$86,460	\$70,329	4328	96.14	4161	907	1134
48	215	0244.06	Upper	No	137.85	\$57,300	\$78,988	\$64,254	4986	98.42	4907	1005	1537
48	215	0245.01	Moderate	No	70.17	\$57,300	\$40,207	\$32,708	4220	98.08	4139	692	931
48	215	0245.02	Middle	No	83.54	\$57,300	\$47,868	\$38,939	3647	98.00	3574	903	1522
48	215	0246.00	Middle	No	90.24	\$57,300	\$51,708	\$42,063	7235	88.43	6398	1116	1561
48	215	9800.00	Unknown	No	0.00	\$57,300	\$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 Housing Information**
**State: 48 - TEXAS (TX)**
**County: 215 - HIDALGO COUNTY**


State Code	County Code	Tract Code	Total Housing Units	1- to 4-Family Units	Median House Age (Years)	Inside Principal City?	Owner Occupied Units	Vacant Units	Owner Occupied 1- to 4- Family Units	Renter Occupied Units
48	215	0201.03	890	476	18	Yes	373	101	373	416
48	215	0201.04	568	548	31	Yes	286	138	286	144
48	215	0201.05	621	566	46	Yes	341	0	341	280
48	215	0201.06	1409	1409	24	Yes	698	579	698	132
48	215	0201.07	977	977	22	Yes	917	41	917	19
48	215	0201.08	1210	1157	16	Yes	797	227	783	186
48	215	0202.05	1750	1580	32	Yes	1020	333	1020	397
48	215	0202.06	1708	1574	22	No	1140	167	1140	401
48	215	0202.07	1019	990	26	No	658	158	658	203
48	215	0202.08	1394	1338	27	Yes	964	113	964	317
48	215	0202.09	1026	997	24	Yes	694	38	694	294
48	215	0202.10	1544	1520	31	Yes	949	262	949	333
48	215	0202.11	1282	1282	19	Yes	1000	0	1000	282
48	215	0203.03	1148	1148	17	Yes	859	89	859	200
48	215	0203.04	850	816	24	Yes	686	108	684	56
48	215	0203.05	1412	1388	26	Yes	767	254	767	391
48	215	0203.06	1688	1577	37	Yes	1138	126	1128	424
48	215	0203.07	1772	1486	24	Yes	1133	253	1133	386
48	215	0204.03	1960	1783	38	Yes	923	259	923	778
48	215	0204.05	925	693	24	Yes	514	89	514	322
48	215	0204.06	2396	2396	15	Yes	1814	326	1814	256
48	215	0204.07	1095	1056	17	Yes	554	146	554	395
48	215	0204.08	1261	1038	26	Yes	627	323	627	311
48	215	0204.09	1193	1181	29	Yes	525	652	513	16
48	215	0205.05	961	910	41	Yes	430	112	430	419
48	215	0205.06	893	893	33	Yes	313	156	313	424
48	215	0205.07	733	733	27	Yes	529	33	529	171
48	215	0205.08	627	627	24	Yes	371	99	371	157
48	215	0205.09	887	786	16	Yes	505	52	505	330
48	215	0205.10	1201	573	14	Yes	320	306	314	575
48	215	0205.11	1119	733	18	Yes	467	204	467	448
48	215	0205.12	607	607	33	Yes	491	55	491	61
48	215	0205.13	968	790	29	Yes	542	36	542	390
48	215	0206.00	872	796	40	Yes	260	186	260	426
48	215	0207.24	1337	1337	19	Yes	921	158	921	258
48	215	0207.25	1395	1293	40	Yes	837	103	837	455
48	215	0207.27	1390	1390	15	Yes	1279	18	1279	93
48	215	0207.28	835	542	23	Yes	411	36	393	388
48	215	0207.29	891	859	44	Yes	358	101	358	432
48	215	0207.30	1089	649	38	Yes	357	165	357	567
48	215	0207.31	1076	827	30	Yes	172	167	172	737
48	215	0207.32	1351	1351	22	Yes	1163	110	1163	78

State Code	County Code	Tract Code	Total Housing Units	1- to 4-Family Units	Median House Age (Years)	Inside Principal City?	Owner Occupied Units	Vacant Units	Owner Occupied 1- to 4- Family Units	Renter Occupied Units
48	215	0207.33	1033	1033	32	Yes	800	61	800	172
48	215	0207.34	937	937	28	Yes	717	32	717	188
48	215	0207.35	1040	1001	16	Yes	509	124	509	407
48	215	0207.36	776	636	21	Yes	333	76	333	367
48	215	0208.04	1764	1078	43	Yes	570	161	562	1033
48	215	0208.05	1561	1157	41	Yes	529	246	529	786
48	215	0208.06	1599	1226	37	Yes	670	175	670	754
48	215	0208.07	902	828	36	Yes	590	98	590	214
48	215	0208.08	951	856	37	Yes	621	31	621	299
48	215	0209.05	1697	1037	25	Yes	614	193	614	890
48	215	0209.06	1251	879	28	Yes	548	184	548	519
48	215	0209.07	1245	570	27	Yes	405	159	384	681
48	215	0209.08	973	848	41	Yes	539	64	539	370
48	215	0209.09	1047	837	46	Yes	445	142	429	460
48	215	0209.10	1040	687	29	Yes	492	96	484	452
48	215	0210.01	700	670	47	Yes	215	71	215	414
48	215	0210.02	902	818	44	Yes	455	173	455	274
48	215	0210.03	855	803	64	Yes	563	70	563	222
48	215	0211.00	1412	917	41	Yes	299	189	299	924
48	215	0212.01	1374	826	37	Yes	576	186	576	612
48	215	0212.03	1381	1347	18	Yes	644	323	632	414
48	215	0212.04	1335	574	22	Yes	225	496	214	614
48	215	0213.06	1015	843	28	Yes	692	0	692	323
48	215	0213.07	1527	1476	18	Yes	852	115	852	560
48	215	0213.08	827	575	26	No	305	27	305	495
48	215	0213.09	936	858	16	Yes	655	104	655	177
48	215	0213.10	954	954	24	No	722	16	722	216
48	215	0213.11	1391	1391	17	Yes	1138	44	1138	209
48	215	0213.12	1163	1163	16	Yes	663	0	663	500
48	215	0213.13	953	642	15	Yes	495	0	495	458
48	215	0213.14	859	859	19	Yes	696	38	696	125
48	215	0213.15	1160	1160	19	Yes	830	0	830	330
48	215	0214.01	2069	1514	39	Yes	620	358	620	1091
48	215	0214.05	1147	1131	26	Yes	504	180	504	463
48	215	0214.06	997	997	33	Yes	564	73	564	360
48	215	0214.07	1372	1339	21	Yes	477	291	477	604
48	215	0214.08	1577	1419	13	Yes	845	257	845	475
48	215	0214.09	1341	1293	20	Yes	530	487	530	324
48	215	0215.00	1145	1086	49	Yes	625	117	625	403
48	215	0216.00	1391	1277	38	Yes	608	108	608	675
48	215	0217.03	1782	1496	19	Yes	711	273	711	798
48	215	0217.04	2163	2123	19	Yes	1143	319	1143	701
48	215	0217.05	1766	1717	26	Yes	1092	117	1092	557
48	215	0217.06	1220	1220	14	Yes	757	37	757	426
48	215	0217.07	1182	1182	16	Yes	719	369	719	94
48	215	0218.03	1587	1587	23	No	1073	166	1073	348

State Code	County Code	Tract Code	Total Housing Units	1- to 4-Family Units	Median House Age (Years)	Inside Principal City?	Owner Occupied Units	Vacant Units	Owner Occupied 1- to 4- Family Units	Renter Occupied Units
48	215	0218.04	1542	1476	41	No	878	202	878	462
48	215	0218.07	1401	1401	27	No	967	66	967	368
48	215	0218.08	1358	1358	18	No	1051	41	1051	266
48	215	0218.09	1249	1249	31	No	997	55	997	197
48	215	0218.10	1227	1227	19	No	730	224	730	273
48	215	0219.03	1747	1545	25	No	1003	207	1003	537
48	215	0219.04	1755	1720	30	No	1060	431	1060	264
48	215	0219.05	2154	2140	20	No	1315	448	1301	391
48	215	0219.06	1526	1526	19	No	1062	232	1062	232
48	215	0220.05	1455	1181	27	No	862	112	862	481
48	215	0220.06	1863	1863	17	No	1611	116	1611	136
48	215	0220.07	616	616	18	No	461	56	461	99
48	215	0220.08	1564	1490	35	No	1064	245	1064	255
48	215	0220.09	1103	1103	18	No	794	155	794	154
48	215	0220.10	1937	1870	25	No	991	708	991	238
48	215	0220.11	992	992	28	No	778	72	778	142
48	215	0221.05	1279	1243	47	No	522	130	522	627
48	215	0221.07	1977	1821	26	No	909	477	909	591
48	215	0221.08	352	352	47	No	195	126	195	31
48	215	0221.09	952	952	31	No	760	146	760	46
48	215	0221.10	661	641	23	No	507	0	487	154
48	215	0221.11	1661	1661	15	No	1448	101	1448	112
48	215	0221.12	970	868	32	No	597	133	597	240
48	215	0221.13	1235	1235	32	No	714	222	714	299
48	215	0222.03	1595	1520	32	No	860	228	860	507
48	215	0222.04	1450	1450	24	No	1055	212	1055	183
48	215	0222.05	1345	1345	26	No	881	232	881	232
48	215	0222.06	672	672	16	No	543	42	543	87
48	215	0223.01	2720	1986	32	No	965	769	948	986
48	215	0223.02	1670	1625	20	No	1178	280	1178	212
48	215	0224.01	1686	1656	34	No	756	422	756	508
48	215	0224.02	2201	2119	17	No	1670	195	1670	336
48	215	0225.02	2010	1795	30	No	1103	330	1103	577
48	215	0225.03	1067	1067	24	No	825	162	825	80
48	215	0225.04	930	900	21	No	502	84	502	344
48	215	0226.00	830	815	47	No	450	134	450	246
48	215	0227.03	870	723	37	No	348	181	348	341
48	215	0227.04	2302	2231	33	No	795	1101	795	406
48	215	0227.05	1058	1058	32	No	540	411	540	107
48	215	0227.06	1951	1651	27	No	537	531	537	883
48	215	0228.01	1384	1365	22	No	998	186	998	200
48	215	0228.02	1281	1281	24	No	1011	183	1011	87
48	215	0229.00	1890	1801	35	No	918	616	918	356
48	215	0230.00	2041	1573	40	No	999	206	999	836
48	215	0231.03	2207	2180	18	No	1186	340	1186	681
48	215	0231.04	1604	1524	30	No	845	333	845	426

State Code	County Code	Tract Code	Total Housing Units	1- to 4-Family Units	Median House Age (Years)	Inside Principal City?	Owner Occupied Units	Vacant Units	Owner Occupied 1- to 4- Family Units	Renter Occupied Units
48	215	0231.05	1351	1351	35	No	1022	112	1022	217
48	215	0231.06	853	853	28	No	775	78	775	0
48	215	0235.16	1310	1310	27	Yes	870	109	870	331
48	215	0235.17	1097	1097	25	Yes	751	235	751	111
48	215	0235.18	2651	2513	18	Yes	1501	194	1501	956
48	215	0235.19	677	619	18	Yes	477	57	477	143
48	215	0235.20	964	964	25	No	730	77	730	157
48	215	0235.21	1603	1551	28	No	1181	189	1181	233
48	215	0235.22	1249	1249	20	Yes	858	130	858	261
48	215	0235.23	1831	1831	17	No	1283	191	1283	357
48	215	0235.24	1979	1921	17	Yes	1522	238	1522	219
48	215	0235.25	820	820	27	No	593	36	593	191
48	215	0235.26	903	863	22	No	682	0	682	221
48	215	0235.27	1327	1327	22	No	954	134	954	239
48	215	0235.28	1568	1460	21	No	1029	244	1029	295
48	215	0235.29	2002	2002	19	No	1491	258	1491	253
48	215	0235.30	1472	1472	22	Yes	1113	231	1113	128
48	215	0235.31	772	772	26	Yes	470	94	470	208
48	215	0235.32	773	773	25	Yes	689	42	689	42
48	215	0235.33	818	818	15	Yes	630	73	630	115
48	215	0235.34	1634	1634	14	Yes	1102	64	1102	468
48	215	0235.35	1101	1101	24	Yes	559	109	559	433
48	215	0235.36	1032	971	22	Yes	701	48	701	283
48	215	0236.01	1099	962	45	Yes	635	44	635	420
48	215	0236.02	1690	1600	18	Yes	1268	130	1268	292
48	215	0237.00	1734	1692	35	Yes	804	210	804	720
48	215	0238.03	2805	2557	13	Yes	1734	112	1734	959
48	215	0238.04	893	826	20	Yes	510	97	510	286
48	215	0238.05	1138	1115	28	Yes	792	93	792	253
48	215	0238.06	2133	1788	17	Yes	1308	218	1288	607
48	215	0239.03	1956	1627	45	Yes	866	257	866	833
48	215	0239.05	1995	1844	23	Yes	1429	123	1429	443
48	215	0239.06	3613	3423	17	Yes	2522	138	2522	953
48	215	0239.07	1739	952	20	Yes	278	155	278	1306
48	215	0239.08	2095	2095	15	Yes	918	100	918	1077
48	215	0240.01	791	758	20	Yes	183	115	183	493
48	215	0240.02	2388	1539	23	Yes	15	316	15	2057
48	215	0240.03	1170	1058	16	Yes	515	65	515	590
48	215	0240.04	2142	1812	13	Yes	807	292	807	1043
48	215	0241.07	1567	1498	23	Yes	1006	176	1006	385
48	215	0241.08	1550	1550	22	No	1060	239	1060	251
48	215	0241.09	1950	1920	21	Yes	1312	76	1312	562
48	215	0241.15	1783	1632	18	Yes	1201	211	1201	371
48	215	0241.16	1388	1189	25	Yes	885	261	885	242
48	215	0241.17	863	863	21	No	633	35	633	195
48	215	0241.18	1258	1187	26	Yes	741	93	741	424

State Code	County Code	Tract Code	Total Housing Units	1- to 4-Family Units	Median House Age (Years)	Inside Principal City?	Owner Occupied Units	Vacant Units	Owner Occupied 1- to 4- Family Units	Renter Occupied Units
48	215	0241.19	1495	1294	16	Yes	943	60	943	492
48	215	0241.20	887	887	17	No	768	21	768	98
48	215	0241.21	807	807	17	No	544	124	544	139
48	215	0241.22	874	874	15	No	708	24	708	142
48	215	0241.23	939	887	19	No	489	185	489	265
48	215	0241.24	971	905	27	Yes	604	120	604	247
48	215	0241.25	750	658	20	No	536	54	536	160
48	215	0241.26	1270	1183	24	No	907	111	907	252
48	215	0241.27	1246	1246	20	No	809	170	809	267
48	215	0241.28	2314	2270	17	No	1456	202	1456	656
48	215	0241.29	1065	1033	34	Yes	900	132	900	33
48	215	0241.30	387	387	21	No	246	82	246	59
48	215	0241.31	138	138	60	Yes	138	0	138	0
48	215	0241.32	910	910	23	Yes	754	101	754	55
48	215	0242.04	1384	1384	27	Yes	999	211	999	174
48	215	0242.06	1636	1617	31	No	1130	214	1130	292
48	215	0242.07	2127	2113	25	No	1012	955	998	160
48	215	0242.08	1444	1415	15	No	961	294	961	189
48	215	0242.09	892	870	21	No	681	54	681	157
48	215	0242.10	1492	1412	25	No	767	189	767	536
48	215	0242.11	1593	1593	22	No	1182	148	1182	263
48	215	0242.12	1607	1607	17	No	1208	159	1208	240
48	215	0243.01	604	604	30	No	297	183	297	124
48	215	0243.02	820	820	21	No	508	204	508	108
48	215	0244.03	2233	2188	29	No	1425	231	1425	577
48	215	0244.04	1191	1191	25	No	774	187	774	230
48	215	0244.05	1134	1134	30	No	907	163	907	64
48	215	0244.06	1537	1537	29	No	1005	233	1005	299
48	215	0245.01	1003	931	23	No	692	134	692	177
48	215	0245.02	1544	1522	28	No	903	213	903	428
48	215	0246.00	1590	1561	30	No	1116	237	1116	237
48	215	9800.00	0	0	0	Yes	0	0	0	0



# 2024 FFIEC Census Report - Summary Census Income Information

State: 48 - TEXAS (TX)

County: 215 - HIDALGO COUNTY



State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Household Income
48	215	0201.03	Moderate	\$46,609	\$57,300	44.84	65.33	\$30,452	\$37,434	\$24,511
48	215	0201.04	Moderate	\$46,609	\$57,300	50.54	55.59	\$25,912	\$31,853	\$33,396
48	215	0201.05	Low	\$46,609	\$57,300	54.66	44.96	\$20,958	\$25,762	\$18,586
48	215	0201.06	Middle	\$46,609	\$57,300	52.62	97.39	\$45,395	\$55,804	\$42,955
48	215	0201.07	Upper	\$46,609	\$57,300	6.33	138.24	\$64,435	\$79,212	\$64,104
48	215	0201.08	Middle	\$46,609	\$57,300	5.18	105.54	\$49,193	\$60,474	\$52,891
48	215	0202.05	Middle	\$46,609	\$57,300	30.08	94.77	\$44,176	\$54,303	\$36,886
48	215	0202.06	Moderate	\$46,609	\$57,300	39.35	67.56	\$31,490	\$38,712	\$27,610
48	215	0202.07	Middle	\$46,609	\$57,300	11.92	113.98	\$53,125	\$65,311	\$42,357
48	215	0202.08	Middle	\$46,609	\$57,300	25.53	100.34	\$46,772	\$57,495	\$41,065
48	215	0202.09	Upper	\$46,609	\$57,300	21.45	137.44	\$64,063	\$78,753	\$51,114
48	215	0202.10	Middle	\$46,609	\$57,300	11.47	118.82	\$55,385	\$68,084	\$43,974
48	215	0202.11	Upper	\$46,609	\$57,300	24.50	125.36	\$58,430	\$71,831	\$55,246
48	215	0203.03	Upper	\$46,609	\$57,300	11.30	241.81	\$112,708	\$138,557	\$112,542
48	215	0203.04	Upper	\$46,609	\$57,300	12.72	223.96	\$104,386	\$128,329	\$97,250
48	215	0203.05	Upper	\$46,609	\$57,300	5.73	163.69	\$76,295	\$93,794	\$50,491
48	215	0203.06	Upper	\$46,609	\$57,300	9.53	131.22	\$61,161	\$75,189	\$48,054
48	215	0203.07	Upper	\$46,609	\$57,300	23.88	173.82	\$81,016	\$99,599	\$71,556
48	215	0204.03	Middle	\$46,609	\$57,300	32.38	93.68	\$43,667	\$53,679	\$27,467
48	215	0204.05	Upper	\$46,609	\$57,300	11.74	203.01	\$94,623	\$116,325	\$70,988
48	215	0204.06	Middle	\$46,609	\$57,300	10.53	119.53	\$55,712	\$68,491	\$51,360
48	215	0204.07	Upper	\$46,609	\$57,300	12.01	134.21	\$62,556	\$76,902	\$46,493
48	215	0204.08	Middle	\$46,609	\$57,300	24.48	81.35	\$37,920	\$46,614	\$37,554
48	215	0204.09	Middle	\$46,609	\$57,300	3.25	113.98	\$53,125	\$65,311	\$41,823
48	215	0205.05	Low	\$46,609	\$57,300	54.15	47.63	\$22,200	\$27,292	\$17,909
48	215	0205.06	Middle	\$46,609	\$57,300	15.80	90.64	\$42,248	\$51,937	\$41,064
48	215	0205.07	Low	\$46,609	\$57,300	21.51	45.22	\$21,080	\$25,911	\$20,038
48	215	0205.08	Moderate	\$46,609	\$57,300	24.57	64.87	\$30,238	\$37,171	\$30,238
48	215	0205.09	Moderate	\$46,609	\$57,300	47.49	71.40	\$33,281	\$40,912	\$36,004
48	215	0205.10	Upper	\$46,609	\$57,300	5.65	166.12	\$77,429	\$95,187	\$69,250
48	215	0205.11	Unknown	\$46,609	\$57,300	46.67	0.00	\$0	\$0	\$38,016
48	215	0205.12	Unknown	\$46,609	\$57,300	18.87	0.00	\$0	\$0	\$0
48	215	0205.13	Low	\$46,609	\$57,300	48.12	38.82	\$18,096	\$22,244	\$18,423
48	215	0206.00	Moderate	\$46,609	\$57,300	42.00	50.89	\$23,723	\$29,160	\$21,056
48	215	0207.24	Upper	\$46,609	\$57,300	8.44	167.76	\$78,194	\$96,126	\$72,802
48	215	0207.25	Middle	\$46,609	\$57,300	23.08	96.74	\$45,093	\$55,432	\$38,077
48	215	0207.27	Upper	\$46,609	\$57,300	9.67	139.86	\$65,191	\$80,140	\$54,776
48	215	0207.28	Unknown	\$46,609	\$57,300	22.30	0.00	\$0	\$0	\$39,280
48	215	0207.29	Moderate	\$46,609	\$57,300	45.06	51.74	\$24,116	\$29,647	\$19,428
48	215	0207.30	Low	\$46,609	\$57,300	32.74	42.42	\$19,775	\$24,307	\$23,810
48	215	0207.31	Moderate	\$46,609	\$57,300	49.77	54.55	\$25,427	\$31,257	\$25,827

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48	215	0207.32	Upper	\$46,609	\$57,300	11.28	184.27	\$85,889	\$105,587	\$63,203
48	215	0207.33	Unknown	\$46,609	\$57,300	10.82	0.00	\$0	\$0	\$50,862
48	215	0207.34	Upper	\$46,609	\$57,300	6.04	175.32	\$81,719	\$100,458	\$77,019
48	215	0207.35	Unknown	\$46,609	\$57,300	47.14	0.00	\$0	\$0	\$0
48	215	0207.36	Upper	\$46,609	\$57,300	11.68	122.92	\$57,292	\$70,433	\$56,914
48	215	0208.04	Upper	\$46,609	\$57,300	24.64	123.20	\$57,423	\$70,594	\$49,063
48	215	0208.05	Upper	\$46,609	\$57,300	36.07	127.19	\$59,286	\$72,880	\$50,417
48	215	0208.06	Upper	\$46,609	\$57,300	16.14	126.58	\$59,000	\$72,530	\$57,500
48	215	0208.07	Upper	\$46,609	\$57,300	11.88	189.96	\$88,542	\$108,847	\$70,714
48	215	0208.08	Middle	\$46,609	\$57,300	29.75	89.99	\$41,944	\$51,564	\$57,561
48	215	0209.05	Upper	\$46,609	\$57,300	5.44	148.89	\$69,400	\$85,314	\$62,443
48	215	0209.06	Upper	\$46,609	\$57,300	8.20	216.78	\$101,042	\$124,215	\$89,886
48	215	0209.07	Middle	\$46,609	\$57,300	9.65	111.10	\$51,786	\$63,660	\$47,056
48	215	0209.08	Upper	\$46,609	\$57,300	25.00	131.99	\$61,522	\$75,630	\$65,605
48	215	0209.09	Upper	\$46,609	\$57,300	32.90	122.39	\$57,045	\$70,129	\$46,750
48	215	0209.10	Upper	\$46,609	\$57,300	4.63	153.40	\$71,500	\$87,898	\$56,429
48	215	0210.01	Unknown	\$46,609	\$57,300	39.95	0.00	\$0	\$0	\$0
48	215	0210.02	Moderate	\$46,609	\$57,300	37.70	71.57	\$33,361	\$41,010	\$23,125
48	215	0210.03	Upper	\$46,609	\$57,300	12.30	173.93	\$81,071	\$99,662	\$80,547
48	215	0211.00	Moderate	\$46,609	\$57,300	29.59	70.08	\$32,667	\$40,156	\$24,353
48	215	0212.01	Middle	\$46,609	\$57,300	24.55	109.95	\$51,250	\$63,001	\$50,500
48	215	0212.03	Middle	\$46,609	\$57,300	18.12	112.08	\$52,240	\$64,222	\$57,929
48	215	0212.04	Middle	\$46,609	\$57,300	27.47	85.07	\$39,653	\$48,745	\$37,091
48	215	0213.06	Moderate	\$46,609	\$57,300	38.53	51.68	\$24,092	\$29,613	\$24,408
48	215	0213.07	Middle	\$46,609	\$57,300	20.47	112.05	\$52,228	\$64,205	\$49,783
48	215	0213.08	Moderate	\$46,609	\$57,300	46.17	69.05	\$32,188	\$39,566	\$32,321
48	215	0213.09	Middle	\$46,609	\$57,300	21.23	102.35	\$47,708	\$58,647	\$47,447
48	215	0213.10	Middle	\$46,609	\$57,300	26.53	88.26	\$41,140	\$50,573	\$39,961
48	215	0213.11	Middle	\$46,609	\$57,300	33.72	80.62	\$37,580	\$46,195	\$34,441
48	215	0213.12	Middle	\$46,609	\$57,300	17.39	92.52	\$43,125	\$53,014	\$34,187
48	215	0213.13	Low	\$46,609	\$57,300	56.51	39.82	\$18,560	\$22,817	\$17,695
48	215	0213.14	Moderate	\$46,609	\$57,300	16.91	78.50	\$36,589	\$44,981	\$37,331
48	215	0213.15	Middle	\$46,609	\$57,300	30.05	116.08	\$54,107	\$66,514	\$52,206
48	215	0214.01	Middle	\$46,609	\$57,300	36.62	81.69	\$38,077	\$46,808	\$31,906
48	215	0214.05	Middle	\$46,609	\$57,300	32.59	86.69	\$40,406	\$49,673	\$39,375
48	215	0214.06	Upper	\$46,609	\$57,300	11.48	180.87	\$84,303	\$103,639	\$82,888
48	215	0214.07	Middle	\$46,609	\$57,300	14.31	90.64	\$42,248	\$51,937	\$41,714
48	215	0214.08	Upper	\$46,609	\$57,300	23.45	122.64	\$57,163	\$70,273	\$55,711
48	215	0214.09	Middle	\$46,609	\$57,300	21.55	95.84	\$44,673	\$54,916	\$44,235
48	215	0215.00	Moderate	\$46,609	\$57,300	42.77	73.17	\$34,107	\$41,926	\$34,444
48	215	0216.00	Low	\$46,609	\$57,300	47.84	49.35	\$23,004	\$28,278	\$22,111
48	215	0217.03	Moderate	\$46,609	\$57,300	40.49	63.26	\$29,488	\$36,248	\$29,371
48	215	0217.04	Upper	\$46,609	\$57,300	19.15	120.68	\$56,250	\$69,150	\$49,598
48	215	0217.05	Middle	\$46,609	\$57,300	30.53	86.47	\$40,305	\$49,547	\$40,825
48	215	0217.06	Middle	\$46,609	\$57,300	18.70	119.49	\$55,697	\$68,468	\$56,250

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48	215	0217.07	Upper	\$46,609	\$57,300	7.10	141.61	\$66,005	\$81,143	\$52,902
48	215	0218.03	Middle	\$46,609	\$57,300	31.35	89.32	\$41,635	\$51,180	\$42,526
48	215	0218.04	Middle	\$46,609	\$57,300	25.79	111.83	\$52,125	\$64,079	\$34,189
48	215	0218.07	Moderate	\$46,609	\$57,300	44.19	78.01	\$36,364	\$44,700	\$34,911
48	215	0218.08	Middle	\$46,609	\$57,300	32.64	82.49	\$38,448	\$47,267	\$36,168
48	215	0218.09	Moderate	\$46,609	\$57,300	23.52	69.02	\$32,174	\$39,548	\$31,304
48	215	0218.10	Middle	\$46,609	\$57,300	22.43	114.33	\$53,289	\$65,511	\$51,917
48	215	0219.03	Middle	\$46,609	\$57,300	25.58	90.38	\$42,128	\$51,788	\$36,053
48	215	0219.04	Middle	\$46,609	\$57,300	29.58	117.04	\$54,555	\$67,064	\$50,875
48	215	0219.05	Moderate	\$46,609	\$57,300	41.12	67.33	\$31,384	\$38,580	\$31,879
48	215	0219.06	Middle	\$46,609	\$57,300	28.58	97.28	\$45,344	\$55,741	\$42,178
48	215	0220.05	Middle	\$46,609	\$57,300	31.36	109.28	\$50,938	\$62,617	\$47,548
48	215	0220.06	Upper	\$46,609	\$57,300	13.78	134.98	\$62,917	\$77,344	\$49,715
48	215	0220.07	Upper	\$46,609	\$57,300	2.44	317.31	\$147,897	\$181,819	\$147,586
48	215	0220.08	Middle	\$46,609	\$57,300	21.90	80.55	\$37,545	\$46,155	\$36,113
48	215	0220.09	Upper	\$46,609	\$57,300	41.57	144.97	\$67,571	\$83,068	\$43,036
48	215	0220.10	Middle	\$46,609	\$57,300	36.17	96.92	\$45,175	\$55,535	\$36,567
48	215	0220.11	Upper	\$46,609	\$57,300	15.18	147.72	\$68,854	\$84,644	\$33,676
48	215	0221.05	Low	\$46,609	\$57,300	54.47	36.95	\$17,224	\$21,172	\$18,184
48	215	0221.07	Moderate	\$46,609	\$57,300	40.54	73.49	\$34,254	\$42,110	\$22,672
48	215	0221.08	Upper	\$46,609	\$57,300	6.87	207.09	\$96,523	\$118,663	\$86,538
48	215	0221.09	Middle	\$46,609	\$57,300	18.01	112.48	\$52,428	\$64,451	\$50,601
48	215	0221.10	Moderate	\$46,609	\$57,300	32.04	69.25	\$32,279	\$39,680	\$31,940
48	215	0221.11	Low	\$46,609	\$57,300	63.05	49.65	\$23,145	\$28,449	\$20,364
48	215	0221.12	Moderate	\$46,609	\$57,300	47.97	64.15	\$29,901	\$36,758	\$28,520
48	215	0221.13	Moderate	\$46,609	\$57,300	44.32	76.04	\$35,446	\$43,571	\$27,946
48	215	0222.03	Moderate	\$46,609	\$57,300	39.67	73.82	\$34,408	\$42,299	\$34,145
48	215	0222.04	Middle	\$46,609	\$57,300	30.04	94.84	\$44,205	\$54,343	\$42,803
48	215	0222.05	Middle	\$46,609	\$57,300	22.21	106.18	\$49,494	\$60,841	\$34,771
48	215	0222.06	Moderate	\$46,609	\$57,300	29.51	79.52	\$37,065	\$45,565	\$42,250
48	215	0223.01	Upper	\$46,609	\$57,300	17.83	121.17	\$56,477	\$69,430	\$53,107
48	215	0223.02	Upper	\$46,609	\$57,300	2.48	219.46	\$102,292	\$125,751	\$89,211
48	215	0224.01	Middle	\$46,609	\$57,300	23.83	109.09	\$50,848	\$62,509	\$33,516
48	215	0224.02	Upper	\$46,609	\$57,300	18.04	131.94	\$61,500	\$75,602	\$61,000
48	215	0225.02	Middle	\$46,609	\$57,300	26.58	103.90	\$48,430	\$59,535	\$47,903
48	215	0225.03	Low	\$46,609	\$57,300	58.10	47.32	\$22,060	\$27,114	\$21,140
48	215	0225.04	Middle	\$46,609	\$57,300	25.15	103.69	\$48,333	\$59,414	\$39,133
48	215	0226.00	Moderate	\$46,609	\$57,300	44.38	58.41	\$27,228	\$33,469	\$26,342
48	215	0227.03	Middle	\$46,609	\$57,300	28.58	113.59	\$52,946	\$65,087	\$30,848
48	215	0227.04	Middle	\$46,609	\$57,300	35.30	95.97	\$44,734	\$54,991	\$43,218
48	215	0227.05	Moderate	\$46,609	\$57,300	29.04	70.08	\$32,667	\$40,156	\$30,478
48	215	0227.06	Moderate	\$46,609	\$57,300	39.14	66.40	\$30,950	\$38,047	\$29,895
48	215	0228.01	Middle	\$46,609	\$57,300	21.05	81.50	\$37,989	\$46,700	\$32,969
48	215	0228.02	Upper	\$46,609	\$57,300	16.39	158.06	\$73,672	\$90,568	\$67,672
48	215	0229.00	Upper	\$46,609	\$57,300	20.74	121.10	\$56,445	\$69,390	\$46,280

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48	215	0230.00	Middle	\$46,609	\$57,300	32.80	84.52	\$39,397	\$48,430	\$29,009
48	215	0231.03	Middle	\$46,609	\$57,300	31.28	81.79	\$38,125	\$46,866	\$35,778
48	215	0231.04	Moderate	\$46,609	\$57,300	39.09	71.06	\$33,125	\$40,717	\$28,568
48	215	0231.05	Upper	\$46,609	\$57,300	19.68	132.57	\$61,793	\$75,963	\$60,236
48	215	0231.06	Moderate	\$46,609	\$57,300	43.60	55.05	\$25,661	\$31,544	\$25,174
48	215	0235.16	Moderate	\$46,609	\$57,300	42.16	74.10	\$34,540	\$42,459	\$28,125
48	215	0235.17	Middle	\$46,609	\$57,300	23.06	89.70	\$41,809	\$51,398	\$40,592
48	215	0235.18	Upper	\$46,609	\$57,300	21.21	122.16	\$56,938	\$69,998	\$55,531
48	215	0235.19	Upper	\$46,609	\$57,300	43.08	137.12	\$63,913	\$78,570	\$57,872
48	215	0235.20	Moderate	\$46,609	\$57,300	37.42	67.90	\$31,649	\$38,907	\$30,503
48	215	0235.21	Upper	\$46,609	\$57,300	16.06	131.22	\$61,164	\$75,189	\$54,722
48	215	0235.22	Middle	\$46,609	\$57,300	29.76	96.29	\$44,880	\$55,174	\$46,921
48	215	0235.23	Moderate	\$46,609	\$57,300	49.77	68.72	\$32,031	\$39,377	\$31,887
48	215	0235.24	Middle	\$46,609	\$57,300	41.73	83.15	\$38,758	\$47,645	\$42,212
48	215	0235.25	Moderate	\$46,609	\$57,300	41.58	68.30	\$31,836	\$39,136	\$32,800
48	215	0235.26	Unknown	\$46,609	\$57,300	25.51	0.00	\$0	\$0	\$0
48	215	0235.27	Moderate	\$46,609	\$57,300	42.25	78.39	\$36,537	\$44,917	\$37,044
48	215	0235.28	Upper	\$46,609	\$57,300	21.95	135.28	\$63,056	\$77,515	\$50,156
48	215	0235.29	Middle	\$46,609	\$57,300	36.27	81.68	\$38,071	\$46,803	\$38,430
48	215	0235.30	Middle	\$46,609	\$57,300	21.35	103.39	\$48,192	\$59,242	\$45,481
48	215	0235.31	Upper	\$46,609	\$57,300	5.17	173.65	\$80,938	\$99,501	\$78,837
48	215	0235.32	Upper	\$46,609	\$57,300	18.71	169.44	\$78,977	\$97,089	\$67,768
48	215	0235.33	Upper	\$46,609	\$57,300	16.89	208.29	\$97,083	\$119,350	\$96,012
48	215	0235.34	Upper	\$46,609	\$57,300	11.54	157.67	\$73,490	\$90,345	\$73,344
48	215	0235.35	Upper	\$46,609	\$57,300	7.34	288.66	\$134,545	\$165,402	\$118,917
48	215	0235.36	Upper	\$46,609	\$57,300	4.80	175.57	\$81,832	\$100,602	\$80,208
48	215	0236.01	Middle	\$46,609	\$57,300	28.40	103.10	\$48,054	\$59,076	\$39,554
48	215	0236.02	Middle	\$46,609	\$57,300	24.80	90.61	\$42,236	\$51,920	\$45,529
48	215	0237.00	Middle	\$46,609	\$57,300	28.53	91.14	\$42,483	\$52,223	\$41,771
48	215	0238.03	Upper	\$46,609	\$57,300	23.67	156.45	\$72,924	\$89,646	\$72,646
48	215	0238.04	Middle	\$46,609	\$57,300	34.55	86.36	\$40,256	\$49,484	\$28,488
48	215	0238.05	Upper	\$46,609	\$57,300	22.52	139.14	\$64,853	\$79,727	\$61,094
48	215	0238.06	Upper	\$46,609	\$57,300	26.24	171.55	\$79,960	\$98,298	\$75,033
48	215	0239.03	Middle	\$46,609	\$57,300	29.50	88.24	\$41,128	\$50,562	\$49,135
48	215	0239.05	Upper	\$46,609	\$57,300	12.85	248.90	\$116,014	\$142,620	\$112,353
48	215	0239.06	Upper	\$46,609	\$57,300	20.42	163.77	\$76,335	\$93,840	\$72,843
48	215	0239.07	Moderate	\$46,609	\$57,300	36.91	69.56	\$32,422	\$39,858	\$35,477
48	215	0239.08	Upper	\$46,609	\$57,300	3.55	175.51	\$81,806	\$100,567	\$73,617
48	215	0240.01	Middle	\$46,609	\$57,300	25.38	94.06	\$43,842	\$53,896	\$34,762
48	215	0240.02	Moderate	\$46,609	\$57,300	30.63	71.66	\$33,404	\$41,061	\$26,190
48	215	0240.03	Middle	\$46,609	\$57,300	32.57	94.60	\$44,096	\$54,206	\$43,635
48	215	0240.04	Upper	\$46,609	\$57,300	18.58	125.60	\$58,542	\$71,969	\$61,429
48	215	0241.07	Moderate	\$46,609	\$57,300	27.92	73.65	\$34,328	\$42,201	\$32,813
48	215	0241.08	Moderate	\$46,609	\$57,300	43.35	65.00	\$30,299	\$37,245	\$24,677
48	215	0241.09	Middle	\$46,609	\$57,300	25.36	96.95	\$45,192	\$55,552	\$39,601

State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Household Income
48	215	0241.15	Upper	\$46,609	\$57,300	28.67	141.89	\$66,138	\$81,303	\$66,731
48	215	0241.16	Upper	\$46,609	\$57,300	15.16	156.65	\$73,015	\$89,760	\$47,372
48	215	0241.17	Middle	\$46,609	\$57,300	26.89	116.98	\$54,526	\$67,030	\$58,043
48	215	0241.18	Middle	\$46,609	\$57,300	30.33	93.10	\$43,395	\$53,346	\$40,295
48	215	0241.19	Middle	\$46,609	\$57,300	32.75	83.62	\$38,976	\$47,914	\$37,754
48	215	0241.20	Moderate	\$46,609	\$57,300	52.96	58.57	\$27,300	\$33,561	\$28,125
48	215	0241.21	Moderate	\$46,609	\$57,300	59.42	52.54	\$24,492	\$30,105	\$26,680
48	215	0241.22	Low	\$46,609	\$57,300	52.93	46.22	\$21,545	\$26,484	\$21,528
48	215	0241.23	Low	\$46,609	\$57,300	59.87	29.39	\$13,702	\$16,840	\$16,375
48	215	0241.24	Moderate	\$46,609	\$57,300	37.07	64.03	\$29,848	\$36,689	\$26,896
48	215	0241.25	Moderate	\$46,609	\$57,300	42.44	59.60	\$27,781	\$34,151	\$26,799
48	215	0241.26	Moderate	\$46,609	\$57,300	46.56	55.79	\$26,007	\$31,968	\$26,120
48	215	0241.27	Middle	\$46,609	\$57,300	43.93	88.37	\$41,189	\$50,636	\$39,259
48	215	0241.28	Middle	\$46,609	\$57,300	20.89	87.66	\$40,860	\$50,229	\$40,471
48	215	0241.29	Moderate	\$46,609	\$57,300	13.57	77.24	\$36,004	\$44,259	\$36,332
48	215	0241.30	Middle	\$46,609	\$57,300	38.07	89.11	\$41,534	\$51,060	\$47,188
48	215	0241.31	Unknown	\$46,609	\$57,300	0.00	0.00	\$0	\$0	\$0
48	215	0241.32	Middle	\$46,609	\$57,300	26.59	116.51	\$54,306	\$66,760	\$33,301
48	215	0242.04	Middle	\$46,609	\$57,300	18.83	91.14	\$42,482	\$52,223	\$39,837
48	215	0242.06	Moderate	\$46,609	\$57,300	37.26	73.69	\$34,348	\$42,224	\$24,261
48	215	0242.07	Middle	\$46,609	\$57,300	25.82	115.91	\$54,028	\$66,416	\$48,681
48	215	0242.08	Middle	\$46,609	\$57,300	30.53	96.96	\$45,196	\$55,558	\$43,596
48	215	0242.09	Middle	\$46,609	\$57,300	18.22	82.49	\$38,448	\$47,267	\$37,931
48	215	0242.10	Middle	\$46,609	\$57,300	36.51	93.46	\$43,561	\$53,553	\$42,219
48	215	0242.11	Low	\$46,609	\$57,300	70.96	43.39	\$20,224	\$24,862	\$22,615
48	215	0242.12	Middle	\$46,609	\$57,300	55.85	86.08	\$40,125	\$49,324	\$0
48	215	0243.01	Middle	\$46,609	\$57,300	19.23	102.80	\$47,917	\$58,904	\$46,875
48	215	0243.02	Upper	\$46,609	\$57,300	42.73	148.17	\$69,063	\$84,901	\$0
48	215	0244.03	Middle	\$46,609	\$57,300	22.13	89.49	\$41,711	\$51,278	\$40,214
48	215	0244.04	Moderate	\$46,609	\$57,300	37.60	77.65	\$36,194	\$44,493	\$35,844
48	215	0244.05	Upper	\$46,609	\$57,300	25.29	150.89	\$70,329	\$86,460	\$65,865
48	215	0244.06	Upper	\$46,609	\$57,300	27.52	137.85	\$64,254	\$78,988	\$59,939
48	215	0245.01	Moderate	\$46,609	\$57,300	33.72	70.17	\$32,708	\$40,207	\$24,505
48	215	0245.02	Middle	\$46,609	\$57,300	24.55	83.54	\$38,939	\$47,868	\$31,196
48	215	0246.00	Middle	\$46,609	\$57,300	35.81	90.24	\$42,063	\$51,708	\$37,181
48	215	9800.00	Unknown	\$46,609	\$57,300	0.00	0.00	\$0	\$0	\$0





State Code	County Code	Tract Code	Tract Population	Tract Minority %	Number of Families	Number of Households	Non-Hisp White Population	Tract Minority Population	American Indian Population	Asian/ Hawaiian/ Pacific Islander Population	Black Population	Hispanic Population	Other Population/ Two or More Races
48	215	0201.03	2704	98.41	659	789	43	2661	3	2	1	2648	7
48	215	0201.04	1608	89.80	229	430	164	1444	4	7	0	1425	8
48	215	0201.05	1704	98.00	505	621	34	1670	4	1	2	1654	9
48	215	0201.06	1539	59.32	654	830	626	913	4	1	0	882	26
48	215	0201.07	4346	98.64	878	936	59	4287	7	5	5	4251	19
48	215	0201.08	2946	80.11	687	983	586	2360	4	23	17	2299	17
48	215	0202.05	5108	95.67	1128	1417	221	4887	0	12	15	4826	34
48	215	0202.06	4541	98.24	1316	1541	80	4461	2	4	5	4438	12
48	215	0202.07	3106	96.68	740	861	103	3003	1	5	4	2985	8
48	215	0202.08	4081	97.48	1107	1281	103	3978	4	2	5	3955	12
48	215	0202.09	2959	97.67	866	988	69	2890	0	4	1	2879	6
48	215	0202.10	4577	90.54	1148	1282	433	4144	2	1	8	4106	27
48	215	0202.11	4383	97.35	1108	1282	116	4267	2	15	5	4230	15
48	215	0203.03	4707	86.59	937	1059	631	4076	2	133	25	3865	51
48	215	0203.04	2887	89.05	638	742	316	2571	1	25	24	2507	14
48	215	0203.05	3730	87.13	891	1158	480	3250	0	72	9	3142	27
48	215	0203.06	3883	86.58	969	1562	521	3362	3	39	14	3281	25
48	215	0203.07	5887	94.00	1401	1519	353	5534	7	32	28	5436	31
48	215	0204.03	4712	94.99	1086	1701	236	4476	0	5	3	4446	22
48	215	0204.05	3080	91.95	636	836	248	2832	0	52	31	2729	20
48	215	0204.06	6752	91.53	1808	2070	572	6180	4	456	88	5561	71
48	215	0204.07	2400	81.63	588	949	441	1959	0	45	5	1870	39
48	215	0204.08	2592	77.04	685	938	595	1997	0	5	2	1976	14
48	215	0204.09	1560	46.86	388	541	829	731	0	10	2	697	22
48	215	0205.05	2350	96.21	532	849	89	2261	3	6	7	2239	6
48	215	0205.06	2408	94.60	523	737	130	2278	6	41	4	2209	18
48	215	0205.07	2698	98.48	537	700	41	2657	1	8	1	2640	7
48	215	0205.08	2771	98.30	528	528	47	2724	11	4	0	2702	7
48	215	0205.09	3119	97.95	712	835	64	3055	3	11	8	3022	11
48	215	0205.10	3022	93.25	719	895	204	2818	5	132	25	2637	19
48	215	0205.11	3666	95.23	631	915	175	3491	0	167	18	3278	28
48	215	0205.12	2247	97.91	510	552	47	2200	1	3	0	2190	6
48	215	0205.13	2378	98.74	831	932	30	2348	7	15	2	2312	12
48	215	0206.00	2393	97.37	491	686	63	2330	4	0	5	2307	14
48	215	0207.24	4352	93.64	1033	1179	277	4075	2	159	21	3865	28
48	215	0207.25	3814	95.57	948	1292	169	3645	5	10	9	3604	17
48	215	0207.27	4503	95.36	1073	1372	209	4294	1	115	12	4134	32
48	215	0207.28	2529	94.23	553	799	146	2383	5	82	29	2238	29
48	215	0207.29	2393	97.37	561	790	63	2330	2	2	6	2319	1
48	215	0207.30	2486	98.15	658	924	46	2440	0	4	5	2429	2
48	215	0207.31	2807	95.44	646	909	128	2679	0	6	8	2640	25
48	215	0207.32	3945	86.44	865	1241	535	3410	5	77	20	3280	28

State Code	County Code	Tract Code	Tract Population	Tract Minority %	Number of Families	Number of Households	Non-Hisp White Population	Tract Minority Population	American Indian Population	Asian/ Hawaiian/ Pacific Islander Population	Black Population	Hispanic Population	Other Population/ Two or More Races
48	215	0207.33	2746	91.48	833	972	234	2512	2	100	19	2366	25
48	215	0207.34	3245	91.00	822	905	292	2953	5	100	5	2813	30
48	215	0207.35	2539	94.45	767	916	141	2398	0	86	9	2291	12
48	215	0207.36	2364	95.85	602	700	98	2266	1	281	14	1953	17
48	215	0208.04	3695	82.52	1065	1603	646	3049	5	54	24	2910	56
48	215	0208.05	3072	88.83	710	1315	343	2729	0	28	2	2676	23
48	215	0208.06	3703	83.82	1144	1424	599	3104	0	45	25	2991	43
48	215	0208.07	2387	86.22	569	804	329	2058	4	46	18	1960	30
48	215	0208.08	2544	87.03	640	920	330	2214	0	47	29	2120	18
48	215	0209.05	3544	78.36	862	1504	767	2777	2	197	52	2464	62
48	215	0209.06	2579	78.25	875	1067	561	2018	4	122	40	1802	50
48	215	0209.07	3178	90.65	558	1086	297	2881	6	119	49	2665	42
48	215	0209.08	2408	91.82	744	909	197	2211	4	28	18	2151	10
48	215	0209.09	2261	84.21	604	905	357	1904	12	40	10	1810	32
48	215	0209.10	2766	82.83	480	944	475	2291	6	80	39	2117	49
48	215	0210.01	1811	95.91	465	629	74	1737	0	4	8	1717	8
48	215	0210.02	1959	85.81	399	729	278	1681	0	28	2	1641	10
48	215	0210.03	1899	91.73	592	785	157	1742	4	9	6	1710	13
48	215	0211.00	2971	94.58	766	1223	161	2810	3	10	7	2762	28
48	215	0212.01	3055	88.64	763	1188	347	2708	2	62	6	2618	20
48	215	0212.03	4284	91.57	745	1058	361	3923	0	90	14	3780	39
48	215	0212.04	2846	83.31	579	839	475	2371	4	78	11	2249	29
48	215	0213.06	4186	97.97	931	1015	85	4101	0	3	0	4095	3
48	215	0213.07	6219	98.52	1285	1412	92	6127	1	4	9	6098	15
48	215	0213.08	2786	97.88	513	800	59	2727	0	1	3	2711	12
48	215	0213.09	3463	98.12	815	832	65	3398	0	0	7	3385	6
48	215	0213.10	3215	98.38	770	938	52	3163	1	3	1	3154	4
48	215	0213.11	4816	98.05	1213	1347	94	4722	6	2	2	4700	12
48	215	0213.12	5254	98.27	995	1163	91	5163	2	1	3	5138	19
48	215	0213.13	3431	98.11	807	953	65	3366	2	1	8	3344	11
48	215	0213.14	3924	98.90	776	821	43	3881	0	3	2	3855	21
48	215	0213.15	3766	98.41	1129	1160	60	3706	0	2	0	3699	5
48	215	0214.01	5282	96.16	1354	1711	203	5079	1	9	19	5030	20
48	215	0214.05	3277	89.23	835	967	353	2924	4	22	12	2879	7
48	215	0214.06	2412	97.01	685	924	72	2340	0	9	1	2313	17
48	215	0214.07	2778	82.51	793	1081	486	2292	1	32	5	2242	12
48	215	0214.08	5958	93.42	958	1320	392	5566	2	37	15	5455	57
48	215	0214.09	2787	86.44	667	854	378	2409	5	25	9	2351	19
48	215	0215.00	3355	98.15	893	1028	62	3293	1	3	2	3284	3
48	215	0216.00	3852	97.82	986	1283	84	3768	0	5	0	3754	9
48	215	0217.03	4752	96.19	1067	1509	181	4571	1	44	11	4502	13
48	215	0217.04	6584	91.54	1460	1844	557	6027	3	73	24	5893	34
48	215	0217.05	6235	97.48	1214	1649	157	6078	0	5	7	6044	22
48	215	0217.06	3680	97.04	1073	1183	109	3571	2	17	8	3506	38
48	215	0217.07	2459	88.53	534	813	282	2177	0	5	0	2162	10

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48	215	0218.03	5328	98.03	1309	1421	105	5223	5	0	18	5177	23
48	215	0218.04	3881	97.73	962	1340	88	3793	5	0	4	3774	10
48	215	0218.07	3687	98.10	1168	1335	70	3617	5	3	7	3585	17
48	215	0218.08	5133	97.39	1152	1317	134	4999	2	0	7	4954	36
48	215	0218.09	4331	97.69	1050	1194	100	4231	4	3	0	4191	33
48	215	0218.10	4361	98.53	958	1003	64	4297	3	3	1	4282	8
48	215	0219.03	4596	96.41	1247	1540	165	4431	7	19	1	4392	12
48	215	0219.04	4408	80.88	1074	1324	843	3565	4	5	5	3513	38
48	215	0219.05	4702	87.92	1233	1706	568	4134	0	2	8	4100	24
48	215	0219.06	5598	94.66	1171	1294	299	5299	4	6	7	5264	18
48	215	0220.05	4193	96.11	1221	1343	163	4030	4	5	8	4004	9
48	215	0220.06	6431	95.69	1453	1747	277	6154	4	49	5	6067	29
48	215	0220.07	2030	95.81	524	560	85	1945	0	8	0	1936	1
48	215	0220.08	3461	89.28	826	1319	371	3090	3	2	14	3050	21
48	215	0220.09	3944	93.43	800	948	259	3685	0	0	1	3660	24
48	215	0220.10	5500	91.38	1112	1229	474	5026	1	4	5	4973	43
48	215	0220.11	3585	96.43	551	920	128	3457	0	11	3	3423	20
48	215	0221.05	3438	96.66	893	1149	115	3323	2	0	6	3302	13
48	215	0221.07	4311	87.20	973	1500	552	3759	1	4	6	3718	30
48	215	0221.08	1312	92.30	177	226	101	1211	3	1	0	1192	15
48	215	0221.09	3567	96.66	654	806	119	3448	4	1	1	3438	4
48	215	0221.10	3268	97.89	635	661	69	3199	0	1	0	3193	5
48	215	0221.11	7243	98.23	1413	1560	128	7115	1	0	1	7087	26
48	215	0221.12	3441	98.95	795	837	36	3405	0	0	0	3393	12
48	215	0221.13	3557	90.81	639	1013	327	3230	11	1	4	3201	13
48	215	0222.03	4918	96.12	1096	1367	191	4727	0	12	10	4683	22
48	215	0222.04	6431	97.79	1143	1238	142	6289	0	19	1	6261	8
48	215	0222.05	4258	90.54	843	1113	403	3855	1	0	2	3831	21
48	215	0222.06	2565	97.82	556	630	56	2509	2	2	0	2494	11
48	215	0223.01	6111	87.58	1550	1951	759	5352	11	76	26	5192	47
48	215	0223.02	5541	91.50	1220	1390	471	5070	1	102	10	4904	53
48	215	0224.01	4895	94.50	951	1264	269	4626	8	37	13	4557	11
48	215	0224.02	6999	96.13	1766	2006	271	6728	3	39	42	6631	13
48	215	0225.02	5643	94.54	1448	1680	308	5335	13	32	15	5251	24
48	215	0225.03	3626	98.59	788	905	51	3575	2	2	0	3567	4
48	215	0225.04	3144	97.65	684	846	74	3070	2	3	1	3056	8
48	215	0226.00	2037	97.35	501	696	54	1983	4	0	0	1975	4
48	215	0227.03	1942	86.35	425	689	265	1677	3	10	5	1640	19
48	215	0227.04	3066	73.61	862	1201	809	2257	3	30	9	2211	4
48	215	0227.05	2913	86.41	522	647	396	2517	0	2	0	2503	12
48	215	0227.06	2947	81.91	1017	1420	533	2414	0	21	2	2385	6
48	215	0228.01	4371	97.87	1154	1198	93	4278	0	13	3	4249	13
48	215	0228.02	4062	95.40	1025	1098	187	3875	5	16	8	3838	8
48	215	0229.00	4826	85.16	895	1274	716	4110	9	14	11	4041	35
48	215	0230.00	5811	95.39	1330	1835	268	5543	7	14	15	5496	11



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48	215	0231.03	7751	97.46	1617	1867	197	7554	2	14	13	7487	38
48	215	0231.04	4573	96.33	1046	1271	168	4405	0	5	12	4361	27
48	215	0231.05	4598	97.32	1051	1239	123	4475	0	6	1	4453	15
48	215	0231.06	2954	97.73	688	775	67	2887	0	0	2	2883	2
48	215	0235.16	4657	96.48	899	1201	164	4493	2	4	5	4473	9
48	215	0235.17	4345	92.87	768	862	310	4035	2	12	11	3999	11
48	215	0235.18	8064	95.32	1916	2457	377	7687	3	162	57	7408	57
48	215	0235.19	2693	91.35	478	620	233	2460	1	50	16	2382	11
48	215	0235.20	3757	97.05	795	887	111	3646	0	19	0	3591	36
48	215	0235.21	5506	95.93	1192	1414	224	5282	0	13	14	5231	24
48	215	0235.22	4025	90.73	925	1119	373	3652	8	131	39	3407	67
48	215	0235.23	7605	98.13	1487	1640	142	7463	15	0	2	7423	23
48	215	0235.24	6858	97.04	1626	1741	203	6655	3	15	62	6542	33
48	215	0235.25	4390	97.59	775	784	106	4284	0	20	9	4251	4
48	215	0235.26	4333	98.55	833	903	63	4270	0	0	1	4257	12
48	215	0235.27	6425	98.23	1163	1193	114	6311	1	3	6	6257	44
48	215	0235.28	5636	97.96	1118	1324	115	5521	14	40	3	5423	41
48	215	0235.29	9994	97.94	1469	1744	206	9788	25	30	0	9689	44
48	215	0235.30	9528	92.31	1085	1241	733	8795	3	13	526	8218	35
48	215	0235.31	2503	87.53	626	678	312	2191	0	49	16	2083	43
48	215	0235.32	2184	88.05	607	731	261	1923	0	83	21	1785	34
48	215	0235.33	3354	94.07	709	745	199	3155	0	157	37	2937	24
48	215	0235.34	5274	90.14	1489	1570	520	4754	1	155	77	4469	52
48	215	0235.35	3321	82.32	852	992	587	2734	0	240	33	2398	63
48	215	0235.36	3229	85.82	763	984	458	2771	6	248	53	2423	41
48	215	0236.01	3041	95.96	749	1055	123	2918	1	9	6	2888	14
48	215	0236.02	6391	94.04	1155	1560	381	6010	0	53	25	5916	16
48	215	0237.00	4554	97.04	1127	1524	135	4419	3	5	3	4399	9
48	215	0238.03	10046	96.37	2313	2693	365	9681	23	116	45	9435	62
48	215	0238.04	4188	95.20	582	796	201	3987	3	5	10	3938	31
48	215	0238.05	3114	90.04	910	1045	310	2804	1	55	2	2704	42
48	215	0238.06	6736	95.10	1529	1915	330	6406	11	177	46	6136	36
48	215	0239.03	4575	94.32	979	1699	260	4315	16	28	21	4216	34
48	215	0239.05	6196	86.09	1578	1872	862	5334	12	276	49	4921	76
48	215	0239.06	9627	92.21	2659	3475	750	8877	2	719	135	7916	105
48	215	0239.07	3911	92.41	739	1584	297	3614	4	84	37	3452	37
48	215	0239.08	6833	91.64	1437	1995	571	6262	13	497	80	5616	56
48	215	0240.01	2940	94.49	531	676	162	2778	4	27	52	2672	23
48	215	0240.02	5933	91.69	709	2072	493	5440	3	235	155	4975	72
48	215	0240.03	3867	95.53	773	1105	173	3694	11	23	32	3608	20
48	215	0240.04	6151	95.04	1446	1850	305	5846	3	89	73	5640	41
48	215	0241.07	4374	95.70	1183	1391	188	4186	0	7	0	4159	20
48	215	0241.08	6652	98.93	1085	1311	71	6581	0	0	5	6553	23
48	215	0241.09	8009	98.31	1560	1874	135	7874	2	0	12	7843	17
48	215	0241.15	6523	93.16	1431	1572	446	6077	3	168	64	5792	50

State Code	County Code	Tract Code	Tract Population	Tract Minority %	Number of Families	Number of Households	Non-Hisp White Population	Tract Minority Population	American Indian Population	Asian/ Hawaiian/ Pacific Islander Population	Black Population	Hispanic Population	Other Population/ Two or More Races
48	215	0241.16	4053	89.59	998	1127	422	3631	0	77	23	3513	18
48	215	0241.17	2774	93.51	768	828	180	2594	4	8	7	2570	5
48	215	0241.18	4786	98.35	980	1165	79	4707	1	5	5	4678	18
48	215	0241.19	5440	97.46	1257	1435	138	5302	4	11	4	5250	33
48	215	0241.20	3877	98.27	850	866	67	3810	2	0	0	3802	6
48	215	0241.21	4470	98.30	659	683	76	4394	2	3	1	4376	12
48	215	0241.22	4642	98.06	803	850	90	4552	7	3	2	4532	8
48	215	0241.23	3742	97.94	704	754	77	3665	0	3	1	3654	7
48	215	0241.24	3680	98.21	712	851	66	3614	0	0	2	3609	3
48	215	0241.25	3267	97.37	583	696	86	3181	2	1	1	3171	6
48	215	0241.26	4982	97.99	1068	1159	100	4882	0	8	1	4863	10
48	215	0241.27	5079	99.04	1002	1076	49	5030	0	9	0	5001	20
48	215	0241.28	8033	97.07	1891	2112	235	7798	1	6	15	7760	16
48	215	0241.29	2705	87.47	897	933	339	2366	2	21	9	2316	18
48	215	0241.30	1808	96.52	287	305	63	1745	0	9	8	1723	5
48	215	0241.31	970	84.02	67	138	155	815	3	84	18	690	20
48	215	0241.32	2765	93.53	609	809	179	2586	2	3	5	2544	32
48	215	0242.04	4460	93.09	941	1173	308	4152	0	2	1	4134	15
48	215	0242.06	4533	98.68	1090	1422	60	4473	14	1	2	4441	15
48	215	0242.07	2893	68.72	828	1172	905	1988	1	0	5	1969	13
48	215	0242.08	3933	80.75	963	1150	757	3176	1	7	5	3144	19
48	215	0242.09	3767	98.89	814	838	42	3725	1	0	4	3709	11
48	215	0242.10	4791	97.64	973	1303	113	4678	6	8	3	4634	27
48	215	0242.11	7105	98.99	1299	1445	72	7033	2	2	4	7008	17
48	215	0242.12	6000	98.60	1380	1448	84	5916	0	4	1	5906	5
48	215	0243.01	1602	83.65	324	421	262	1340	0	0	11	1323	6
48	215	0243.02	2381	95.13	454	616	116	2265	9	2	0	2250	4
48	215	0244.03	5049	98.08	1722	2002	97	4952	7	4	5	4890	46
48	215	0244.04	4148	96.60	950	1004	141	4007	3	11	0	3963	30
48	215	0244.05	4328	96.14	793	971	167	4161	0	8	5	4141	7
48	215	0244.06	4986	98.42	1202	1304	79	4907	0	1	5	4878	23
48	215	0245.01	4220	98.08	783	869	81	4139	1	0	3	4122	13
48	215	0245.02	3647	98.00	1032	1331	73	3574	1	0	7	3558	8
48	215	0246.00	7235	88.43	1046	1353	837	6398	0	9	14	6343	32
48	215	9800.00	0	0.00	0	0	0	0	0	0	0	0	0



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	247	9502.00	Moderate	No	74.89	\$75,500	\$56,542	\$46,292	2092	91.49	1914	459	942
48	247	9504.00	Moderate	No	62.52	\$75,500	\$47,203	\$38,646	2746	91.41	2510	643	1424
48	247	9999.99	Moderate	No	64.87	\$75,500	\$48,977	\$40,096	4838	91.44	4424	1102	2366

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



State Code	County Code	Tract Code	Total Housing Units	1- to 4-Family Units	Median House Age (Years)	Inside Principal City?	Owner Occupied Units	Vacant Units	Owner Occupied 1- to 4- Family Units	Renter Occupied Units
48	247	9502.00	946	942	42	No	459	236	459	251
48	247	9504.00	1424	1424	47	No	643	589	643	192
48	247	9999.99	2370	2366	45	No	1102	825	1102	443

2024 FFIEC Census Report - Summary Census Income Information

State: 48 - TEXAS (TX)

County: 247 - JIM HOGG COUNTY



State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Household Income
48	247	9502.00	Moderate	\$61,809	\$75,500	33.17	74.89	\$46,292	\$56,542	\$36,500
48	247	9504.00	Moderate	\$61,809	\$75,500	29.32	62.52	\$38,646	\$47,203	\$35,203
48	247	9999.99	Moderate	\$61,809	\$75,500	31.29	64.87	\$40,096	\$48,977	\$35,736



State Code	County Code	Tract Code	Tract Population	Tract Minority %	Number of Families	Number of Households	Non-Hisp White Population	Tract Minority Population	American Indian Population	Asian/ Hawaiian/ Pacific Islander Population	Black Population	Hispanic Population	Other Population/ Two or More Races
48	247	9502.00	2092	91.49	509	710	178	1914	5	5	4	1865	35
48	247	9504.00	2746	91.41	602	835	236	2510	10	26	1	2416	57
48	247	9999.99	4838	91.44	1111	1545	414	4424	15	31	5	4281	92



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	273	0201.01	Upper	No	128.66	\$75,500	\$97,138	\$79,524	3130	60.32	1888	864	1272
48	273	0201.02	Middle	Yes*	98.69	\$75,500	\$74,511	\$61,000	2714	76.46	2075	559	963
48	273	0202.00	Moderate	No	54.53	\$75,500	\$41,170	\$33,710	4688	92.98	4359	882	1799
48	273	0203.01	Middle	Yes*	89.50	\$75,500	\$67,573	\$55,322	2826	87.76	2480	463	1039
48	273	0203.02	Middle	Yes*	89.19	\$75,500	\$67,338	\$55,128	4330	76.49	3312	726	1457
48	273	0204.01	Upper	No	137.79	\$75,500	\$104,031	\$85,172	3470	73.92	2565	644	1313
48	273	0204.02	Middle	Yes*	116.84	\$75,500	\$88,214	\$72,222	2628	82.31	2163	549	1182
48	273	0205.01	Upper	No	156.95	\$75,500	\$118,497	\$97,011	3579	67.37	2411	550	1289
48	273	0205.02	Moderate	No	69.51	\$75,500	\$52,480	\$42,969	3675	83.24	3059	578	1156
48	273	9900.00	Unknown	No	0.00	\$75,500	\$0	\$0	0	0.00	0	0	0

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



State Code	County Code	Tract Code	Total Housing Units	1- to 4-Family Units	Median House Age (Years)	Inside Principal City?	Owner Occupied Units	Vacant Units	Owner Occupied 1- to 4- Family Units	Renter Occupied Units
48	273	0201.01	1272	1272	28	No	864	274	864	134
48	273	0201.02	963	963	25	No	559	190	559	214
48	273	0202.00	2079	1799	48	No	882	277	882	920
48	273	0203.01	1425	1039	48	No	463	267	463	695
48	273	0203.02	1788	1457	51	No	726	342	726	720
48	273	0204.01	1737	1313	43	No	644	172	644	921
48	273	0204.02	1271	1182	45	No	549	218	549	504
48	273	0205.01	1546	1289	33	No	550	119	542	877
48	273	0205.02	1229	1156	59	No	578	311	578	340
48	273	9900.00	0	0	0	No	0	0	0	0



2024 FFIEC Census Report - Summary Census Income Information

State: 48 - TEXAS (TX)

County: 273 - KLEBERG COUNTY



State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Household Income
48	273	0201.01	Upper	\$61,809	\$75,500	9.14	128.66	\$79,524	\$97,138	\$69,000
48	273	0201.02	Middle	\$61,809	\$75,500	29.01	98.69	\$61,000	\$74,511	\$53,114
48	273	0202.00	Moderate	\$61,809	\$75,500	52.65	54.53	\$33,710	\$41,170	\$22,169
48	273	0203.01	Middle	\$61,809	\$75,500	32.41	89.50	\$55,322	\$67,573	\$40,698
48	273	0203.02	Middle	\$61,809	\$75,500	30.46	89.19	\$55,128	\$67,338	\$40,707
48	273	0204.01	Upper	\$61,809	\$75,500	13.16	137.79	\$85,172	\$104,031	\$51,778
48	273	0204.02	Middle	\$61,809	\$75,500	20.92	116.84	\$72,222	\$88,214	\$32,127
48	273	0205.01	Upper	\$61,809	\$75,500	10.38	156.95	\$97,011	\$118,497	\$86,983
48	273	0205.02	Moderate	\$61,809	\$75,500	36.57	69.51	\$42,969	\$52,480	\$42,436
48	273	9900.00	Unknown	\$61,809	\$75,500	0.00	0.00	\$0	\$0	\$0



State Code	County Code	Tract Code	Tract Population	Tract Minority %	Number of Families	Number of Households	Non-Hisp White Population	Tract Minority Population	American Indian Population	Asian/ Hawaiian/ Pacific Islander Population	Black Population	Hispanic Population	Other Population/ Two or More Races
48	273	0201.01	3130	60.32	762	998	1242	1888	8	19	12	1790	59
48	273	0201.02	2714	76.46	630	773	639	2075	7	12	22	2008	26
48	273	0202.00	4688	92.98	1196	1802	329	4359	5	18	46	4259	31
48	273	0203.01	2826	87.76	695	1158	346	2480	7	266	113	2059	35
48	273	0203.02	4330	76.49	972	1446	1018	3312	20	163	339	2733	57
48	273	0204.01	3470	73.92	814	1565	905	2565	8	86	128	2279	64
48	273	0204.02	2628	82.31	528	1053	465	2163	6	30	184	1886	57
48	273	0205.01	3579	67.37	902	1427	1168	2411	16	166	106	1981	142
48	273	0205.02	3675	83.24	676	918	616	3059	6	25	45	2925	58
48	273	9900.00	0	0.00	0	0	0	0	0	0	0	0	0

## **Community Reinvestment Act Notice**

Under the Federal Community Reinvestment Act (CRA), the Federal Deposit Insurance Corporation (FDIC) evaluates our record of helping to meet the credit needs to this community consistent with safe and sound operations. The FDIC also takes this record into account when deciding on certain applications submitted by us.

Your involvement is encouraged.

You are entitled to certain information about our operations and our performance under the CRA. You may review today the public section of our most recent CRA evaluation, prepared by the FDIC, and a list of services provided at this branch. You may also have access to the following additional information, which we will make available to you at this branch within five calendar days after you make a request to us: (1) a map showing the assessment area containing this branch, which is the area in which the FDIC evaluates our CRA performance in this community; (2) information about our branches in this assessment area; (3) a list of services we provide at those locations; (4) data on our lending performance in this assessment area; and (5) copies of all written comments received by us that specifically relate to our CRA performance in this assessment area, and any responses we have made to those comments. If we are operating under an approved strategic plan, you may also have access to a copy of the plan.

If you would like a review information about our CRA performance in other communities served by us, public file for our entire bank is available at:

**Bank of South Texas  
1421 E. Nolana  
McAllen, TX 78504**

At least 30 days before the beginning of each quarter, the FDIC publishes a nationwide list of the banks that are scheduled for CRA examination in that quarter. This list is available from the Regional Director, Division of Depositor and Consumer Protection, 600 North Pearl Street, Suite 700, Dallas, Texas 75201.

You may send written comments about our performance in helping to meet community credit needs to:

**Mary De Leon, CRA Officer  
Bank of South Texas  
840 N. Cage  
Pharr, Texas 78577  
(956) 687-4260**

and to the FDIC Regional Director.

You may also submit comments electronically through the FDIC's Website at [www.fdic.gov/regulations/cra](http://www.fdic.gov/regulations/cra).

Your letter, together with any response by us, will be considered by the FDIC in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the FDIC Regional Director.

You may also request from the FDIC Regional Director an announcement of our applications covered by the CRA filed with the FDIC.

BANK OF SOUTH TEXAS

LOAN TO DEPOSIT RATIO

**To: CRA Public File**  
From: Mary De Leon - CRA Officer  
Date: For the Quarter Ended 03-31-2025

**Loan to Deposit Ratio**

Total Loans (Net of Unearned Interest)	<u>\$ 107,368,136.00</u>
Divided by Total Deposit	<u>\$ 128,540,398.00</u>

**Loan to Deposit Ratio**

<u>84%</u>
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PER CURRENT POLICY:

The maximum loan to deposit ratio shall be 100%.

**To: CRA Public File**  
From: Mary De Leon - CRA Officer  
Date: For the Quarter Ended 12-31-24

**Loan to Deposit Ratio**

Total Loans (Net of Unearned Interest)	<u>\$ 99,526,829.00</u>
Divided by Total Deposit	<u>\$ 131,296,048.00</u>

**Loan to Deposit Ratio**

76%

PER CURRENT POLICY:

The maximum loan to deposit ratio shall be 100%.

**To: CRA Public File**  
From: Mary De Leon - CRA Officer  
Date: For the Quarter Ended 9-30-24

**Loan to Deposit Ratio**

Total Loans (Net of Unearned Interest)	<u>\$ 100,388,400.00</u>
Divided by Total Deposit	<u>\$ 134,070,918.00</u>

**Loan to Deposit Ratio**

75%

PER CURRENT POLICY:

The maximum loan to deposit ratio shall be 100%.

**To: CRA Public File**  
From: Mary De Leon - CRA Officer  
Date: For the Quarter Ended 6-30-24

**Loan to Deposit Ratio**

Total Loans (Net of Unearned Interest)	<u>\$ 105,723,550.00</u>
Divided by Total Deposit	<u>\$ 135,793,108.00</u>

**Loan to Deposit Ratio**

78%

PER CURRENT POLICY:

The maximum loan to deposit ratio shall be 100%.



**To: CRA Public File**  
From: Mary De Leon - CRA Officer  
Date: For the Quarter Ended 3-31-24

**Loan to Deposit Ratio**

Total Loans (Net of Unearned Interest)	<u>\$ 114,737,536.00</u>
Divided by Total Deposit	<u>\$ 141,873,985.00</u>

**Loan to Deposit Ratio**

81%

PER CURRENT POLICY:

The maximum loan to deposit ratio shall be 100%.

## CUSTOMER COMMENTS AND RESPONSES