

Community Reinvestment Act

CRA Public File

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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.

Loan Portfolio Distribution		
Loan Category	\$(000s)	%
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
Total Loans	90,072	100.0
<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
Total	84,321	100.0	125,918	100.0	5	100.0
<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.

Loans Originated or Purchased				
Loan Category	\$(000s)	%	#	%
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
Total Loans	96,010	100.0	642	100.0
<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.

Loan Category Weighting				
Loan Category Reviewed	Universes of Loan Categories Reviewed			
	\$(000s)	%	#	%
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
Total Reviewed Categories	71,300	100.0	410	100.1.0
<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.

LTD Ratio Comparative Levels		
Bank	Total Assets as of 03/31/2021 (\$000s)	Average Net LTD Ratio (%)
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 1st 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
<i>Hidalgo County:</i>					
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.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
McAllen-Edinburg-Mission, TX MSA Median Family Income (32580)				
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 14th 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
Total	100.0	49	100.0	8,817	100.0

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
Total	100.0	36	100.0	8,614	100.0

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.

Geographic Distribution of Small Business Loans					
Assessment Area: McAllen MSA AA					
Tract Income Level	% of Businesses	#	%	\$(000s)	%
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
Totals	100.0	37	100.0	5,097	100.0
<i>Source: D&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.

Distribution of Construction Loans by Borrower Income Level					
Assessment Area: McAllen MSA AA					
Borrower Income Level	% of Families	#	%	\$(000s)	%
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
Total	100.0	49	100.0	8,817	100.0
<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.

Distribution of Home Mortgage Loans by Borrower Income Level					
Assessment Area: McAllen MSA AA					
Borrower Income Level	% of Families	#	%	\$(000s)	%
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
Total	100.0	36	100.0	8,614	100.0

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.

Detailed Distribution of Small Business Loans by Gross Annual Revenues					
Assessment Area: McAllen MSA AA					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
< \$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
Subtotal <= \$1,000,000	86.6	16	43.2	3,601	70.6
>\$1,000,000	3.6	3	8.1	116	2.3
Revenues Not Available	9.8	18	48.7	1,380	27.1
Total	100.0	37	100.0	5,097	100.0
<i>Source: D&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 2nd 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.

Full-Service Office Location TX Non-MSA AAs					
County/City/Street	Office Type	Census Tract Number	Census Tract Income Level	ATM	Office Opened or Closed Since Last Evaluation
<i>Jim Hogg County:</i> Hebbronville - N Smith St	Branch	9502.00	Middle	Yes	No
<i>Kleberg County:</i> 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.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
TX Nonmetropolitan Area Median Family Income (99999)				
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 5th 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.

Geographic Distribution of Consumer Loans					
Assessment Area: TX Non-MSA AAs					
Tract Income Level	% of Households	#	%	\$(000s)	%
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
Totals	100.0	25	100.0	189	100.0
<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.

Distribution of Consumer Loans by Borrower Income Category Assessment Area: TX Non-MSA AAs					
Borrower Income Level	% of Households	#	%	\$(000s)	%
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
Totals	100.0	25	100.0	189	100.0
<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

Brownsville Branch
7075 N. Expressway 77, Suite 4
Olmito, Texas 78575
Phone: 956-709-2217
Fax: 956-709-2290

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

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

BRANCH LOCATIONS

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
Brownsville	7075 N. Expressway 77, Suite 4	Olmito	Texas	78575	Cameron	61	15180	125.13

ATM LOCATIONS

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 2025	
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Branch	Address	City	State: 48	Zip Code	County Name	County Tract	MSA Tract	Census Tract	Opened Date
Brownsville	7075 N. Expressway 77, Suite 4	Olmito	Texas	78575	Hidalgo	61	15180	125.13	1/12/2026

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



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



Reset

Print

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



Reset

Print

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



Reset

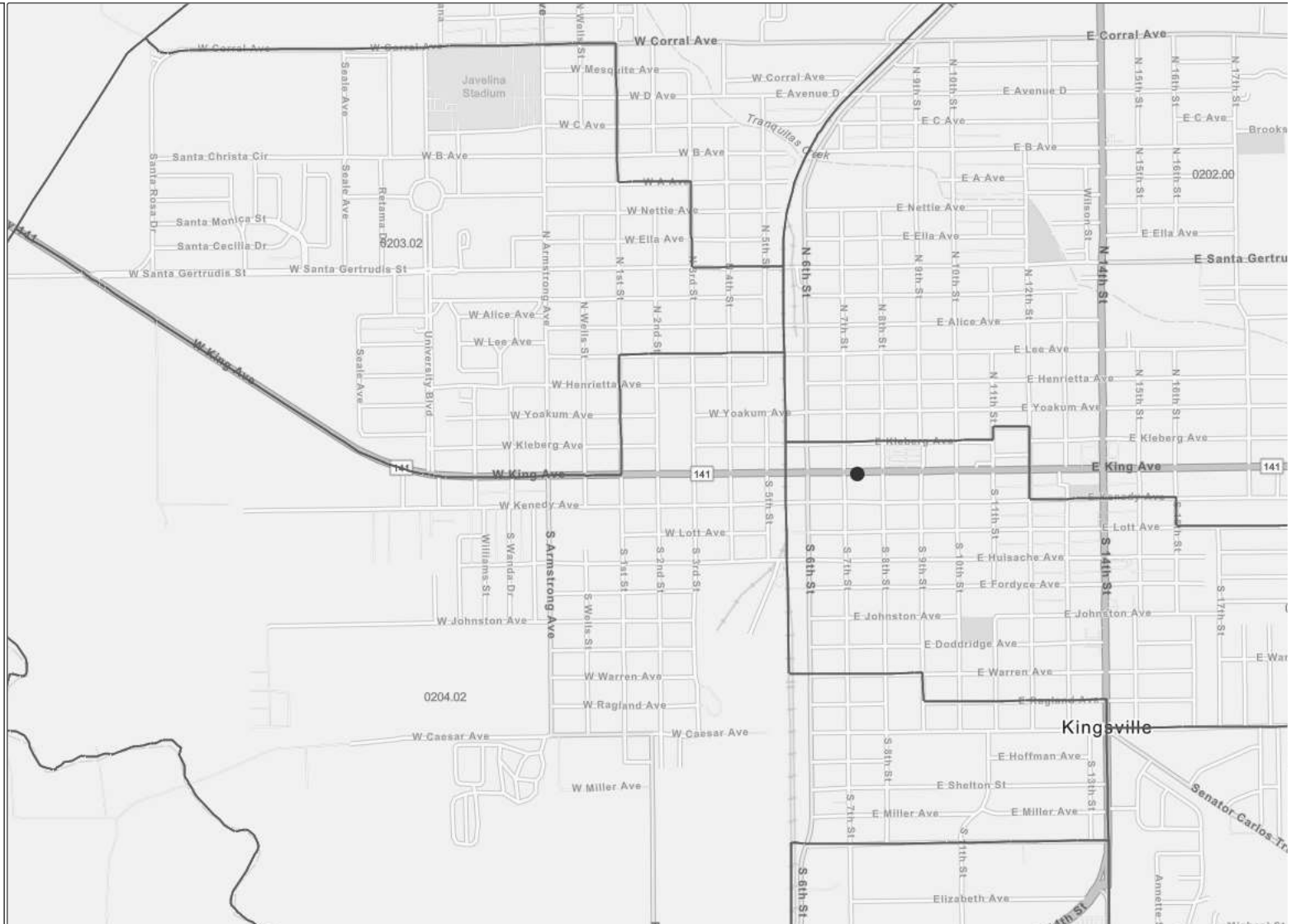
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Matched Address	
Address	301 E King Ave, Kingsville, Texas, 78363
MSA/MD Code	NA
State Code	48
County Code	273
Tract Code	0205.02
MSA/MD Name	NA (Outside of MSA)
State Name	TEXAS
County Name	KLEBERG COUNTY

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



Reset

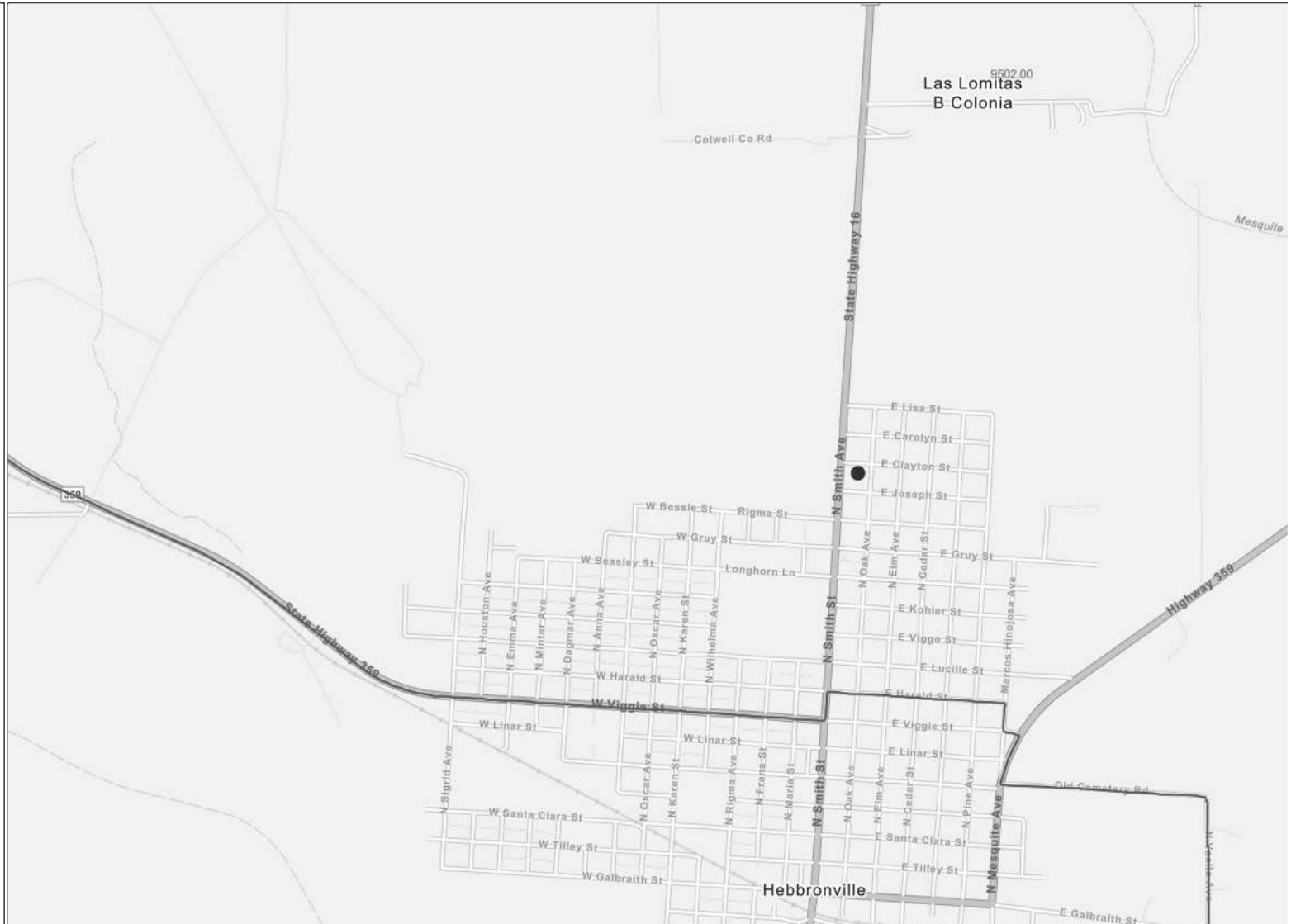
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Matched Address	
Address	1500 N Smith Ave, Hebbbronville, Texas, 78361
MSA/MD Code	NA
State Code	48
County Code	247
Tract Code	9502.00
MSA/MD Name	NA (Outside of MSA)
State Name	TEXAS
County Name	JIM HOGG COUNTY

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





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



Reset

Print

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

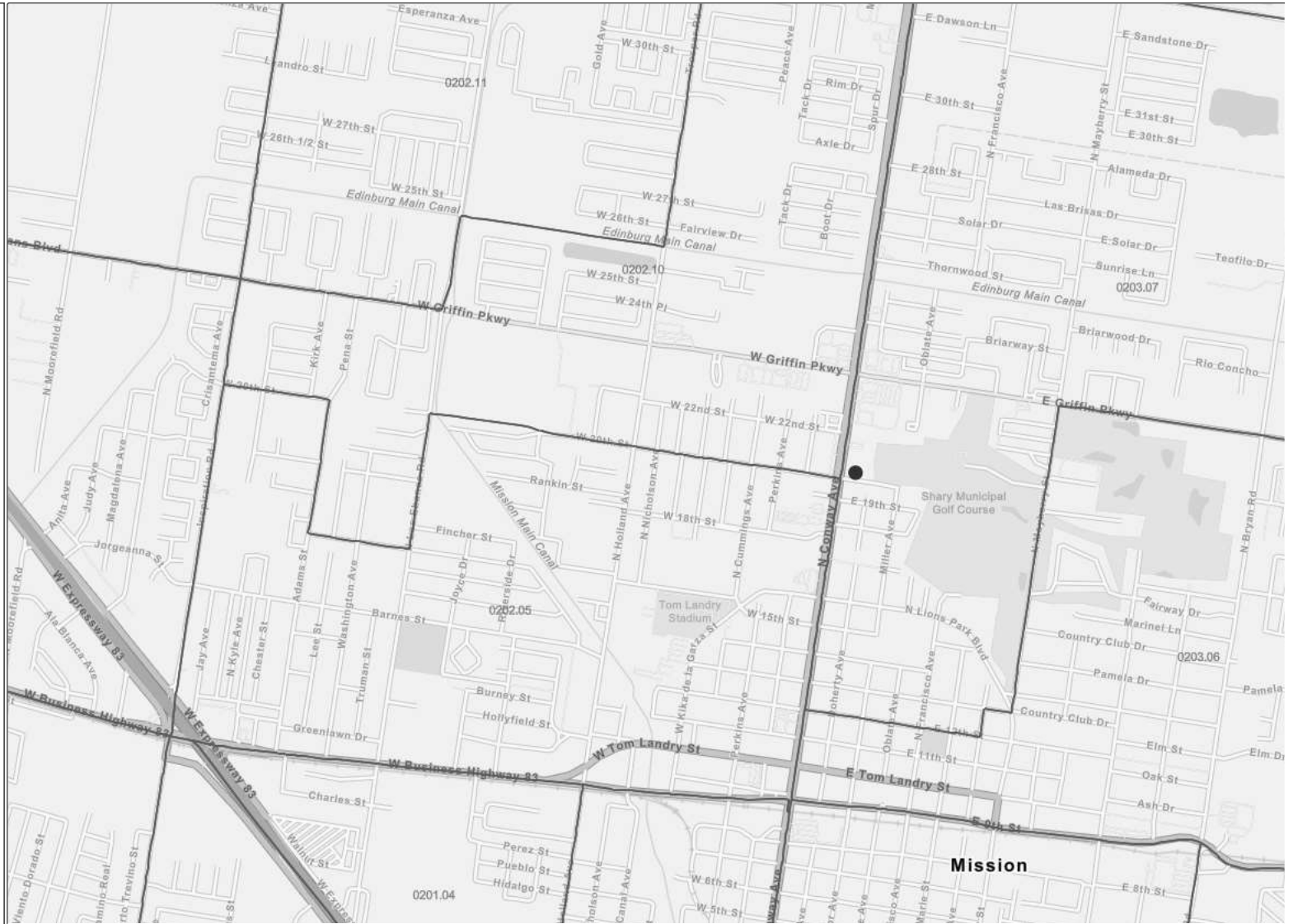


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Matched Address	
Address	2000 N Conway Ave, Mission, Texas, 78572
MSA/MD Code	32580
State Code	48
County Code	215
Tract Code	0203.07
MSA/MD Name	MCALLEN-EDINBURG-MISSION, TX
State Name	TEXAS
County Name	HIDALGO COUNTY
The Census Demographic Data for 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



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: 320 E UNIVERSITY DR, EDINBURG, TX 78542



Reset

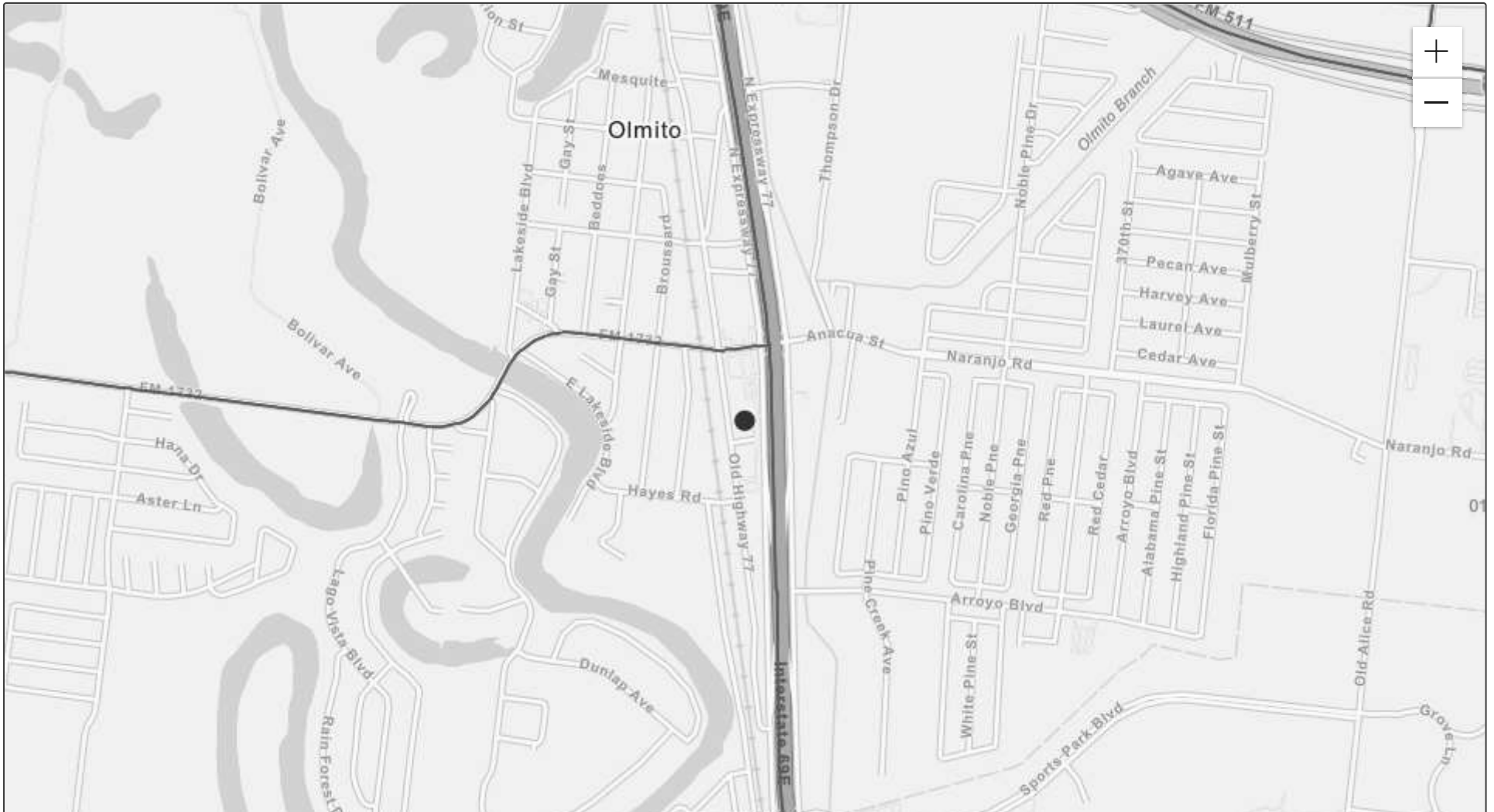
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Matched Address	
Address	320 E University Dr, Edinburg, Texas, 78539
MSA/MD Code	32580
State Code	48
County Code	215
Tract Code	0237.00
MSA/MD Name	MCALLEN-EDINBURG-MISSION, TX
State Name	TEXAS
County Name	HIDALGO COUNTY
The Census Demographic Data 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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Esri Community Maps Contributors, Texas Parks & Wildlife, CONANP, Esri, TomTom, Garmin, SafeGraph, GeoTechnologies, Inc, METI/NASA, USGS, EPA, ... Powered by Esri

● Matched Address: 7075 N Expressway 77, Olmito, Texas, 78575
MSA: 15180 - BROWNSVILLE-HARLINGEN, TX || State: 48 - TEXAS || County: 061 - CAMERON COUNTY || Tract Code: 0125.13

● Selected Tract
MSA: || State: || County: || Tract Code:



2025 FFIEC Geocode Census Report

Matched Address: 7075 N Expressway 77, Olmito, Texas, 78575

MSA: 15180 - BROWNSVILLE-HARLINGEN, TX

State: 48 - TEXAS

County: 061 - CAMERON COUNTY

Tract Code: 0125.13

Summary Census Demographic Information

Tract Income Level	Middle
Underserved or Distressed Tract	No
2025 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$66,500
2025 Estimated Tract Median Family Income	\$77,951
2020 Tract Median Family Income	\$55,486
Tract Median Family Income %	117.22
Tract Population	4515
Tract Minority %	95.28
Tract Minority Population	4302
Owner-Occupied Units	960
1- to 4- Family Units	1235

Census Income Information

Tract Income Level	Middle
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$47,332
2025 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$66,500
% below Poverty Line	24.81
Tract Median Family Income %	117.22
2020 Tract Median Family Income	\$55,486
2025 Estimated Tract Median Family Income	\$77,951
2020 Tract Median Household Income	\$40,500

Census Population Information

Tract Population	4515
Tract Minority %	95.28
Number of Families	837
Number of Households	1132
Non-Hispanic White Population	213
Tract Minority Population	4302
American Indian Population	0
Asian/Hawaiian/Pacific Islander Population	48
Black Population	8
Hispanic Population	4216
Other/Two or More Races Population	30

Census Housing Information

Total Housing Units	1235
1- to 4- Family Units	1235
Median House Age (Years)	19
Owner-Occupied Units	960
Renter Occupied Units	172
Owner Occupied 1- to 4- Family Units	960
Inside Principal City?	YES
Vacant Units	103

Bank of South Texas

Deposit Accounts

Personal Account:	+
Star Checking	+
Regular Checking	+
Gold Star Checking	+
Now Account	+
Savings	+
Money Market Savings	+
Personal Premium Money Market	+

Business Accounts:	
Choice Business Checking	+
Value Business Checking	+
Business Analysis Checking	+
Business Now Account	+
Business Money Market	+
Nonprofit Checking	+
Business Premium Money Market	+

Certificates of Deposits	+
---------------------------------	---

Individual Retirement Accounts (IRA)	+
---	---

Services and Fees	+
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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

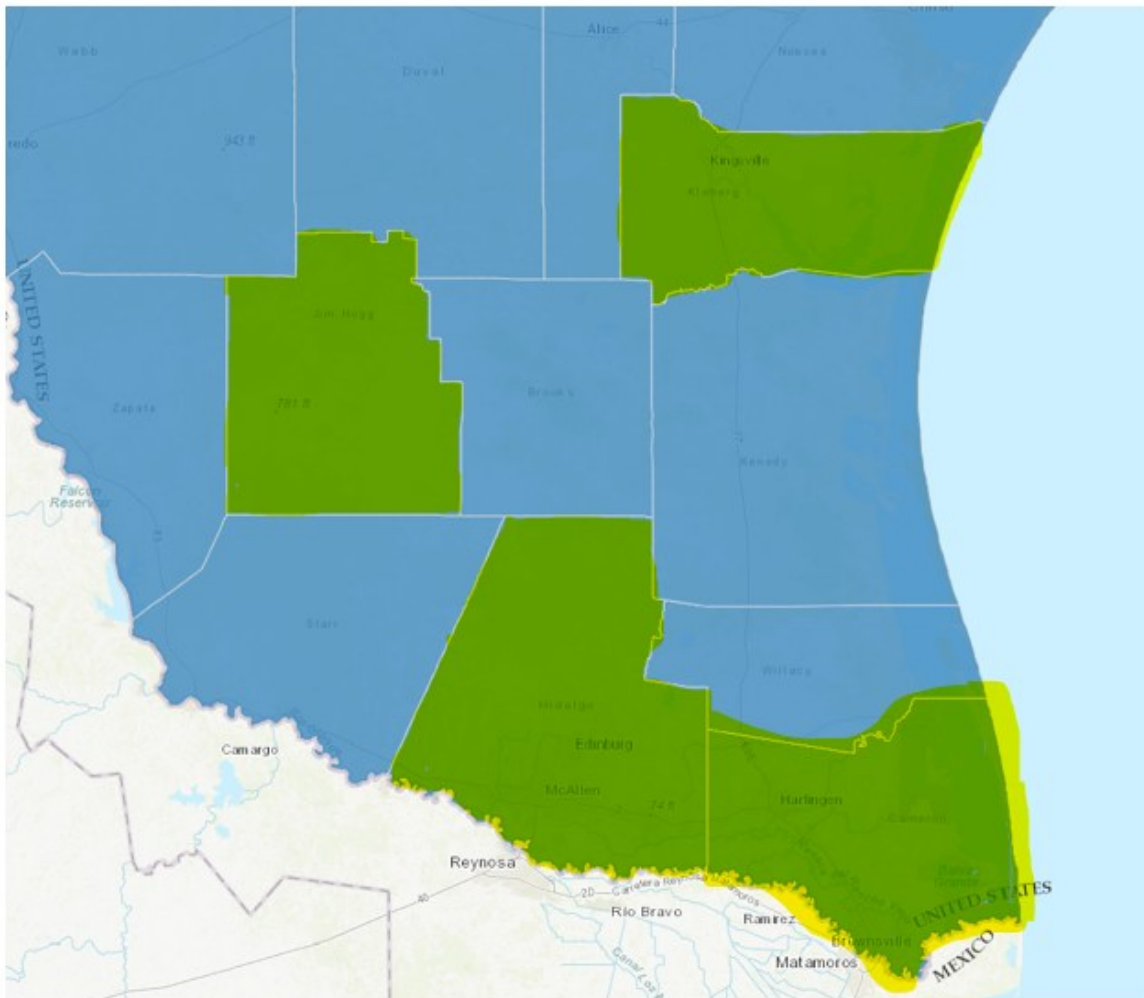
CONSUMER LOANS: Unsecured, Deposit Secured, New & Used Vehicles, Personal, and Boat loans

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



2025 FFIEC Census Report - Summary Census Housing Information

MSA/MD: 32580 - MCALLEN-EDINBURG-MISSION, TX

State: TEXAS

County: 215 - HIDALGO COUNTY

All Tracts: 212



State Abbr	County Name	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
TX	HIDALGO COUNTY	0201.03	890	476	18	Yes	373	101	373	416
TX	HIDALGO COUNTY	0201.04	568	548	31	Yes	286	138	286	144
TX	HIDALGO COUNTY	0201.05	621	566	46	Yes	341	0	341	280
TX	HIDALGO COUNTY	0201.06	1409	1409	24	Yes	698	579	698	132
TX	HIDALGO COUNTY	0201.07	977	977	22	Yes	917	41	917	19
TX	HIDALGO COUNTY	0201.08	1210	1157	16	Yes	797	227	783	186
TX	HIDALGO COUNTY	0202.05	1750	1580	32	Yes	1020	333	1020	397
TX	HIDALGO COUNTY	0202.06	1708	1574	22	No	1140	167	1140	401
TX	HIDALGO COUNTY	0202.07	1019	990	26	No	658	158	658	203
TX	HIDALGO COUNTY	0202.08	1394	1338	27	Yes	964	113	964	317
TX	HIDALGO COUNTY	0202.09	1026	997	24	Yes	694	38	694	294
TX	HIDALGO COUNTY	0202.10	1544	1520	31	Yes	949	262	949	333
TX	HIDALGO COUNTY	0202.11	1282	1282	19	Yes	1000	0	1000	282
TX	HIDALGO COUNTY	0203.03	1148	1148	17	Yes	859	89	859	200
TX	HIDALGO COUNTY	0203.04	850	816	24	Yes	686	108	684	56
TX	HIDALGO COUNTY	0203.05	1412	1388	26	Yes	767	254	767	391
TX	HIDALGO COUNTY	0203.06	1688	1577	37	Yes	1138	126	1128	424
TX	HIDALGO COUNTY	0203.07	1772	1486	24	Yes	1133	253	1133	386
TX	HIDALGO COUNTY	0204.03	1960	1783	38	Yes	923	259	923	778
TX	HIDALGO COUNTY	0204.05	925	693	24	Yes	514	89	514	322
TX	HIDALGO COUNTY	0204.06	2396	2396	15	Yes	1814	326	1814	256
TX	HIDALGO COUNTY	0204.07	1095	1056	17	Yes	554	146	554	395
TX	HIDALGO COUNTY	0204.08	1261	1038	26	Yes	627	323	627	311
TX	HIDALGO COUNTY	0204.09	1193	1181	29	Yes	525	652	513	16
TX	HIDALGO COUNTY	0205.05	961	910	41	Yes	430	112	430	419
TX	HIDALGO COUNTY	0205.06	893	893	33	Yes	313	156	313	424
TX	HIDALGO COUNTY	0205.07	733	733	27	Yes	529	33	529	171

State Abbr	County Name	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
TX	HIDALGO COUNTY	0205.08	627	627	24	Yes	371	99	371	157
TX	HIDALGO COUNTY	0205.09	887	786	16	Yes	505	52	505	330
TX	HIDALGO COUNTY	0205.10	1201	573	14	Yes	320	306	314	575
TX	HIDALGO COUNTY	0205.11	1119	733	18	Yes	467	204	467	448
TX	HIDALGO COUNTY	0205.12	607	607	33	Yes	491	55	491	61
TX	HIDALGO COUNTY	0205.13	968	790	29	Yes	542	36	542	390
TX	HIDALGO COUNTY	0206.00	872	796	40	Yes	260	186	260	426
TX	HIDALGO COUNTY	0207.24	1337	1337	19	Yes	921	158	921	258
TX	HIDALGO COUNTY	0207.25	1395	1293	40	Yes	837	103	837	455
TX	HIDALGO COUNTY	0207.27	1390	1390	15	Yes	1279	18	1279	93
TX	HIDALGO COUNTY	0207.28	835	542	23	Yes	411	36	393	388
TX	HIDALGO COUNTY	0207.29	891	859	44	Yes	358	101	358	432
TX	HIDALGO COUNTY	0207.30	1089	649	38	Yes	357	165	357	567
TX	HIDALGO COUNTY	0207.31	1076	827	30	Yes	172	167	172	737
TX	HIDALGO COUNTY	0207.32	1351	1351	22	Yes	1163	110	1163	78
TX	HIDALGO COUNTY	0207.33	1033	1033	32	Yes	800	61	800	172
TX	HIDALGO COUNTY	0207.34	937	937	28	Yes	717	32	717	188
TX	HIDALGO COUNTY	0207.35	1040	1001	16	Yes	509	124	509	407
TX	HIDALGO COUNTY	0207.36	776	636	21	Yes	333	76	333	367
TX	HIDALGO COUNTY	0208.04	1764	1078	43	Yes	570	161	562	1033
TX	HIDALGO COUNTY	0208.05	1561	1157	41	Yes	529	246	529	786
TX	HIDALGO COUNTY	0208.06	1599	1226	37	Yes	670	175	670	754
TX	HIDALGO COUNTY	0208.07	902	828	36	Yes	590	98	590	214
TX	HIDALGO COUNTY	0208.08	951	856	37	Yes	621	31	621	299
TX	HIDALGO COUNTY	0209.05	1697	1037	25	Yes	614	193	614	890
TX	HIDALGO COUNTY	0209.06	1251	879	28	Yes	548	184	548	519
TX	HIDALGO COUNTY	0209.07	1245	570	27	Yes	405	159	384	681
TX	HIDALGO COUNTY	0209.08	973	848	41	Yes	539	64	539	370
TX	HIDALGO COUNTY	0209.09	1047	837	46	Yes	445	142	429	460
TX	HIDALGO COUNTY	0209.10	1040	687	29	Yes	492	96	484	452
TX	HIDALGO COUNTY	0210.01	700	670	47	Yes	215	71	215	414
TX	HIDALGO COUNTY	0210.02	902	818	44	Yes	455	173	455	274

State Abbr	County Name	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
TX	HIDALGO COUNTY	0210.03	855	803	64	Yes	563	70	563	222
TX	HIDALGO COUNTY	0211.00	1412	917	41	Yes	299	189	299	924
TX	HIDALGO COUNTY	0212.01	1374	826	37	Yes	576	186	576	612
TX	HIDALGO COUNTY	0212.03	1381	1347	18	Yes	644	323	632	414
TX	HIDALGO COUNTY	0212.04	1335	574	22	Yes	225	496	214	614
TX	HIDALGO COUNTY	0213.06	1015	843	28	Yes	692	0	692	323
TX	HIDALGO COUNTY	0213.07	1527	1476	18	Yes	852	115	852	560
TX	HIDALGO COUNTY	0213.08	827	575	26	No	305	27	305	495
TX	HIDALGO COUNTY	0213.09	936	858	16	Yes	655	104	655	177
TX	HIDALGO COUNTY	0213.10	954	954	24	No	722	16	722	216
TX	HIDALGO COUNTY	0213.11	1391	1391	17	Yes	1138	44	1138	209
TX	HIDALGO COUNTY	0213.12	1163	1163	16	Yes	663	0	663	500
TX	HIDALGO COUNTY	0213.13	953	642	15	Yes	495	0	495	458
TX	HIDALGO COUNTY	0213.14	859	859	19	Yes	696	38	696	125
TX	HIDALGO COUNTY	0213.15	1160	1160	19	Yes	830	0	830	330
TX	HIDALGO COUNTY	0214.01	2069	1514	39	Yes	620	358	620	1091
TX	HIDALGO COUNTY	0214.05	1147	1131	26	Yes	504	180	504	463
TX	HIDALGO COUNTY	0214.06	997	997	33	Yes	564	73	564	360
TX	HIDALGO COUNTY	0214.07	1372	1339	21	Yes	477	291	477	604
TX	HIDALGO COUNTY	0214.08	1577	1419	13	Yes	845	257	845	475
TX	HIDALGO COUNTY	0214.09	1341	1293	20	Yes	530	487	530	324
TX	HIDALGO COUNTY	0215.00	1145	1086	49	Yes	625	117	625	403
TX	HIDALGO COUNTY	0216.00	1391	1277	38	Yes	608	108	608	675
TX	HIDALGO COUNTY	0217.03	1782	1496	19	Yes	711	273	711	798
TX	HIDALGO COUNTY	0217.04	2163	2123	19	Yes	1143	319	1143	701
TX	HIDALGO COUNTY	0217.05	1766	1717	26	Yes	1092	117	1092	557
TX	HIDALGO COUNTY	0217.06	1220	1220	14	Yes	757	37	757	426
TX	HIDALGO COUNTY	0217.07	1182	1182	16	Yes	719	369	719	94
TX	HIDALGO COUNTY	0218.03	1587	1587	23	No	1073	166	1073	348
TX	HIDALGO COUNTY	0218.04	1542	1476	41	No	878	202	878	462
TX	HIDALGO COUNTY	0218.07	1401	1401	27	No	967	66	967	368
TX	HIDALGO COUNTY	0218.08	1358	1358	18	No	1051	41	1051	266

State Abbr	County Name	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
TX	HIDALGO COUNTY	0218.09	1249	1249	31	No	997	55	997	197
TX	HIDALGO COUNTY	0218.10	1227	1227	19	No	730	224	730	273
TX	HIDALGO COUNTY	0219.03	1747	1545	25	No	1003	207	1003	537
TX	HIDALGO COUNTY	0219.04	1755	1720	30	No	1060	431	1060	264
TX	HIDALGO COUNTY	0219.05	2154	2140	20	No	1315	448	1301	391
TX	HIDALGO COUNTY	0219.06	1526	1526	19	No	1062	232	1062	232
TX	HIDALGO COUNTY	0220.05	1455	1181	27	No	862	112	862	481
TX	HIDALGO COUNTY	0220.06	1863	1863	17	No	1611	116	1611	136
TX	HIDALGO COUNTY	0220.07	616	616	18	No	461	56	461	99
TX	HIDALGO COUNTY	0220.08	1564	1490	35	No	1064	245	1064	255
TX	HIDALGO COUNTY	0220.09	1103	1103	18	No	794	155	794	154
TX	HIDALGO COUNTY	0220.10	1937	1870	25	No	991	708	991	238
TX	HIDALGO COUNTY	0220.11	992	992	28	No	778	72	778	142
TX	HIDALGO COUNTY	0221.05	1279	1243	47	No	522	130	522	627
TX	HIDALGO COUNTY	0221.07	1977	1821	26	No	909	477	909	591
TX	HIDALGO COUNTY	0221.08	352	352	47	No	195	126	195	31
TX	HIDALGO COUNTY	0221.09	952	952	31	No	760	146	760	46
TX	HIDALGO COUNTY	0221.10	661	641	23	No	507	0	487	154
TX	HIDALGO COUNTY	0221.11	1661	1661	15	No	1448	101	1448	112
TX	HIDALGO COUNTY	0221.12	970	868	32	No	597	133	597	240
TX	HIDALGO COUNTY	0221.13	1235	1235	32	No	714	222	714	299
TX	HIDALGO COUNTY	0222.03	1595	1520	32	No	860	228	860	507
TX	HIDALGO COUNTY	0222.04	1450	1450	24	No	1055	212	1055	183
TX	HIDALGO COUNTY	0222.05	1345	1345	26	No	881	232	881	232
TX	HIDALGO COUNTY	0222.06	672	672	16	No	543	42	543	87
TX	HIDALGO COUNTY	0223.01	2720	1986	32	No	965	769	948	986
TX	HIDALGO COUNTY	0223.02	1670	1625	20	No	1178	280	1178	212
TX	HIDALGO COUNTY	0224.01	1686	1656	34	No	756	422	756	508
TX	HIDALGO COUNTY	0224.02	2201	2119	17	No	1670	195	1670	336
TX	HIDALGO COUNTY	0225.02	2010	1795	30	No	1103	330	1103	577
TX	HIDALGO COUNTY	0225.03	1067	1067	24	No	825	162	825	80
TX	HIDALGO COUNTY	0225.04	930	900	21	No	502	84	502	344

State Abbr	County Name	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
TX	HIDALGO COUNTY	0226.00	830	815	47	No	450	134	450	246
TX	HIDALGO COUNTY	0227.03	870	723	37	No	348	181	348	341
TX	HIDALGO COUNTY	0227.04	2302	2231	33	No	795	1101	795	406
TX	HIDALGO COUNTY	0227.05	1058	1058	32	No	540	411	540	107
TX	HIDALGO COUNTY	0227.06	1951	1651	27	No	537	531	537	883
TX	HIDALGO COUNTY	0228.01	1384	1365	22	No	998	186	998	200
TX	HIDALGO COUNTY	0228.02	1281	1281	24	No	1011	183	1011	87
TX	HIDALGO COUNTY	0229.00	1890	1801	35	No	918	616	918	356
TX	HIDALGO COUNTY	0230.00	2041	1573	40	No	999	206	999	836
TX	HIDALGO COUNTY	0231.03	2207	2180	18	No	1186	340	1186	681
TX	HIDALGO COUNTY	0231.04	1604	1524	30	No	845	333	845	426
TX	HIDALGO COUNTY	0231.05	1351	1351	35	No	1022	112	1022	217
TX	HIDALGO COUNTY	0231.06	853	853	28	No	775	78	775	0
TX	HIDALGO COUNTY	0235.16	1310	1310	27	Yes	870	109	870	331
TX	HIDALGO COUNTY	0235.17	1097	1097	25	Yes	751	235	751	111
TX	HIDALGO COUNTY	0235.18	2651	2513	18	Yes	1501	194	1501	956
TX	HIDALGO COUNTY	0235.19	677	619	18	Yes	477	57	477	143
TX	HIDALGO COUNTY	0235.20	964	964	25	No	730	77	730	157
TX	HIDALGO COUNTY	0235.21	1603	1551	28	No	1181	189	1181	233
TX	HIDALGO COUNTY	0235.22	1249	1249	20	Yes	858	130	858	261
TX	HIDALGO COUNTY	0235.23	1831	1831	17	No	1283	191	1283	357
TX	HIDALGO COUNTY	0235.24	1979	1921	17	Yes	1522	238	1522	219
TX	HIDALGO COUNTY	0235.25	820	820	27	No	593	36	593	191
TX	HIDALGO COUNTY	0235.26	903	863	22	No	682	0	682	221
TX	HIDALGO COUNTY	0235.27	1327	1327	22	No	954	134	954	239
TX	HIDALGO COUNTY	0235.28	1568	1460	21	No	1029	244	1029	295
TX	HIDALGO COUNTY	0235.29	2002	2002	19	No	1491	258	1491	253
TX	HIDALGO COUNTY	0235.30	1472	1472	22	Yes	1113	231	1113	128
TX	HIDALGO COUNTY	0235.31	772	772	26	Yes	470	94	470	208
TX	HIDALGO COUNTY	0235.32	773	773	25	Yes	689	42	689	42
TX	HIDALGO COUNTY	0235.33	818	818	15	Yes	630	73	630	115
TX	HIDALGO COUNTY	0235.34	1634	1634	14	Yes	1102	64	1102	468

State Abbr	County Name	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
TX	HIDALGO COUNTY	0235.35	1101	1101	24	Yes	559	109	559	433
TX	HIDALGO COUNTY	0235.36	1032	971	22	Yes	701	48	701	283
TX	HIDALGO COUNTY	0236.01	1099	962	45	Yes	635	44	635	420
TX	HIDALGO COUNTY	0236.02	1690	1600	18	Yes	1268	130	1268	292
TX	HIDALGO COUNTY	0237.00	1734	1692	35	Yes	804	210	804	720
TX	HIDALGO COUNTY	0238.03	2805	2557	13	Yes	1734	112	1734	959
TX	HIDALGO COUNTY	0238.04	893	826	20	Yes	510	97	510	286
TX	HIDALGO COUNTY	0238.05	1138	1115	28	Yes	792	93	792	253
TX	HIDALGO COUNTY	0238.06	2133	1788	17	Yes	1308	218	1288	607
TX	HIDALGO COUNTY	0239.03	1956	1627	45	Yes	866	257	866	833
TX	HIDALGO COUNTY	0239.05	1995	1844	23	Yes	1429	123	1429	443
TX	HIDALGO COUNTY	0239.06	3613	3423	17	Yes	2522	138	2522	953
TX	HIDALGO COUNTY	0239.07	1739	952	20	Yes	278	155	278	1306
TX	HIDALGO COUNTY	0239.08	2095	2095	15	Yes	918	100	918	1077
TX	HIDALGO COUNTY	0240.01	791	758	20	Yes	183	115	183	493
TX	HIDALGO COUNTY	0240.02	2388	1539	23	Yes	15	316	15	2057
TX	HIDALGO COUNTY	0240.03	1170	1058	16	Yes	515	65	515	590
TX	HIDALGO COUNTY	0240.04	2142	1812	13	Yes	807	292	807	1043
TX	HIDALGO COUNTY	0241.07	1567	1498	23	Yes	1006	176	1006	385
TX	HIDALGO COUNTY	0241.08	1550	1550	22	No	1060	239	1060	251
TX	HIDALGO COUNTY	0241.09	1950	1920	21	Yes	1312	76	1312	562
TX	HIDALGO COUNTY	0241.15	1783	1632	18	Yes	1201	211	1201	371
TX	HIDALGO COUNTY	0241.16	1388	1189	25	Yes	885	261	885	242
TX	HIDALGO COUNTY	0241.17	863	863	21	No	633	35	633	195
TX	HIDALGO COUNTY	0241.18	1258	1187	26	Yes	741	93	741	424
TX	HIDALGO COUNTY	0241.19	1495	1294	16	Yes	943	60	943	492
TX	HIDALGO COUNTY	0241.20	887	887	17	No	768	21	768	98
TX	HIDALGO COUNTY	0241.21	807	807	17	No	544	124	544	139
TX	HIDALGO COUNTY	0241.22	874	874	15	No	708	24	708	142
TX	HIDALGO COUNTY	0241.23	939	887	19	No	489	185	489	265
TX	HIDALGO COUNTY	0241.24	971	905	27	Yes	604	120	604	247
TX	HIDALGO COUNTY	0241.25	750	658	20	No	536	54	536	160

State Abbr	County Name	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
TX	HIDALGO COUNTY	0241.26	1270	1183	24	No	907	111	907	252
TX	HIDALGO COUNTY	0241.27	1246	1246	20	No	809	170	809	267
TX	HIDALGO COUNTY	0241.28	2314	2270	17	No	1456	202	1456	656
TX	HIDALGO COUNTY	0241.29	1065	1033	34	Yes	900	132	900	33
TX	HIDALGO COUNTY	0241.30	387	387	21	No	246	82	246	59
TX	HIDALGO COUNTY	0241.31	138	138	60	Yes	138	0	138	0
TX	HIDALGO COUNTY	0241.32	910	910	23	Yes	754	101	754	55
TX	HIDALGO COUNTY	0242.04	1384	1384	27	Yes	999	211	999	174
TX	HIDALGO COUNTY	0242.06	1636	1617	31	No	1130	214	1130	292
TX	HIDALGO COUNTY	0242.07	2127	2113	25	No	1012	955	998	160
TX	HIDALGO COUNTY	0242.08	1444	1415	15	No	961	294	961	189
TX	HIDALGO COUNTY	0242.09	892	870	21	No	681	54	681	157
TX	HIDALGO COUNTY	0242.10	1492	1412	25	No	767	189	767	536
TX	HIDALGO COUNTY	0242.11	1593	1593	22	No	1182	148	1182	263
TX	HIDALGO COUNTY	0242.12	1607	1607	17	No	1208	159	1208	240
TX	HIDALGO COUNTY	0243.01	604	604	30	No	297	183	297	124
TX	HIDALGO COUNTY	0243.02	820	820	21	No	508	204	508	108
TX	HIDALGO COUNTY	0244.03	2233	2188	29	No	1425	231	1425	577
TX	HIDALGO COUNTY	0244.04	1191	1191	25	No	774	187	774	230
TX	HIDALGO COUNTY	0244.05	1134	1134	30	No	907	163	907	64
TX	HIDALGO COUNTY	0244.06	1537	1537	29	No	1005	233	1005	299
TX	HIDALGO COUNTY	0245.01	1003	931	23	No	692	134	692	177
TX	HIDALGO COUNTY	0245.02	1544	1522	28	No	903	213	903	428
TX	HIDALGO COUNTY	0246.00	1590	1561	30	No	1116	237	1116	237
TX	HIDALGO COUNTY	9800.00	0	0	0	Yes	0	0	0	0

2025 FFIEC Census Report - Summary Census Income Information

MSA/MD: 32580 - MCALLEN-EDINBURG-MISSION, TX

State: TEXAS

County: 215 - HIDALGO COUNTY

All Tracts: 212



State Abbr	County Name	Tract code	Tract Income Level	2020 MSA/MD Statewide non- MSA/MD Median Family Income	2025 FFIEC Est. MSA/MD/non- MSA/MD Median Family Income	% Below Poverty Line	Total population for whom poverty status is determined	Tract Median Family Income %	2020 Tract Median Family Income	2020 Tract Median Household Income
TX	HIDALGO COUNTY	0201.03	2 - Moderate	\$46,609	\$63,300	44.84	2770	65.33	\$30,452	\$24,511
TX	HIDALGO COUNTY	0201.04	2 - Moderate	\$46,609	\$63,300	50.54	1213	55.59	\$25,912	\$33,396
TX	HIDALGO COUNTY	0201.05	1 - Low	\$46,609	\$63,300	54.66	2241	44.96	\$20,958	\$18,586
TX	HIDALGO COUNTY	0201.06	3 - Middle	\$46,609	\$63,300	52.62	2687	97.39	\$45,395	\$42,955
TX	HIDALGO COUNTY	0201.07	4 - Upper	\$46,609	\$63,300	6.33	3524	138.24	\$64,435	\$64,104
TX	HIDALGO COUNTY	0201.08	3 - Middle	\$46,609	\$63,300	5.18	2799	105.54	\$49,193	\$52,891
TX	HIDALGO COUNTY	0202.05	3 - Middle	\$46,609	\$63,300	30.08	5187	94.77	\$44,176	\$36,886
TX	HIDALGO COUNTY	0202.06	2 - Moderate	\$46,609	\$63,300	39.35	4900	67.56	\$31,490	\$27,610
TX	HIDALGO COUNTY	0202.07	3 - Middle	\$46,609	\$63,300	11.92	3508	113.98	\$53,125	\$42,357
TX	HIDALGO COUNTY	0202.08	3 - Middle	\$46,609	\$63,300	25.53	4556	100.34	\$46,772	\$41,065
TX	HIDALGO COUNTY	0202.09	4 - Upper	\$46,609	\$63,300	21.45	3566	137.44	\$64,063	\$51,114
TX	HIDALGO COUNTY	0202.10	3 - Middle	\$46,609	\$63,300	11.47	4437	118.82	\$55,385	\$43,974
TX	HIDALGO COUNTY	0202.11	4 - Upper	\$46,609	\$63,300	24.50	4915	125.36	\$58,430	\$55,246
TX	HIDALGO COUNTY	0203.03	4 - Upper	\$46,609	\$63,300	11.30	3681	241.81	\$112,708	\$112,542
TX	HIDALGO COUNTY	0203.04	4 - Upper	\$46,609	\$63,300	12.72	2743	223.96	\$104,386	\$97,250
TX	HIDALGO COUNTY	0203.05	4 - Upper	\$46,609	\$63,300	5.73	3563	163.69	\$76,295	\$50,491
TX	HIDALGO COUNTY	0203.06	4 - Upper	\$46,609	\$63,300	9.53	4018	131.22	\$61,161	\$48,054
TX	HIDALGO COUNTY	0203.07	4 - Upper	\$46,609	\$63,300	23.88	5101	173.82	\$81,016	\$71,556
TX	HIDALGO COUNTY	0204.03	3 - Middle	\$46,609	\$63,300	32.38	4803	93.68	\$43,667	\$27,467
TX	HIDALGO COUNTY	0204.05	4 - Upper	\$46,609	\$63,300	11.74	2973	203.01	\$94,623	\$70,988
TX	HIDALGO COUNTY	0204.06	3 - Middle	\$46,609	\$63,300	10.53	7751	119.53	\$55,712	\$51,360
TX	HIDALGO COUNTY	0204.07	4 - Upper	\$46,609	\$63,300	12.01	2464	134.21	\$62,556	\$46,493
TX	HIDALGO COUNTY	0204.08	3 - Middle	\$46,609	\$63,300	24.48	2320	81.35	\$37,920	\$37,554
TX	HIDALGO COUNTY	0204.09	3 - Middle	\$46,609	\$63,300	3.25	1077	113.98	\$53,125	\$41,823
TX	HIDALGO COUNTY	0205.05	1 - Low	\$46,609	\$63,300	54.15	2133	47.63	\$22,200	\$17,909
TX	HIDALGO COUNTY	0205.06	3 - Middle	\$46,609	\$63,300	15.80	2627	90.64	\$42,248	\$41,064
TX	HIDALGO COUNTY	0205.07	1 - Low	\$46,609	\$63,300	21.51	2455	45.22	\$21,080	\$20,038

State Abbr	County Name	Tract code	Tract Income Level	2020 MSA/MD Statewide non- MSA/MD Median Family Income	2025 FFIEC Est. MSA/MD/non- MSA/MD Median Family Income	% Below Poverty Line	Total population for whom poverty status is determined	Tract Median Family Income %	2020 Tract Median Family Income	2020 Tract Median Household Income
TX	HIDALGO COUNTY	0205.08	2 - Moderate	\$46,609	\$63,300	24.57	2316	64.87	\$30,238	\$30,238
TX	HIDALGO COUNTY	0205.09	2 - Moderate	\$46,609	\$63,300	47.49	3108	71.40	\$33,281	\$36,004
TX	HIDALGO COUNTY	0205.10	4 - Upper	\$46,609	\$63,300	5.65	2971	166.12	\$77,429	\$69,250
TX	HIDALGO COUNTY	0205.11	0 - Unknown	\$46,609	\$63,300	46.67	3137	0.00	\$0	\$38,016
TX	HIDALGO COUNTY	0205.12	0 - Unknown	\$46,609	\$63,300	18.87	1516	0.00	\$0	\$0
TX	HIDALGO COUNTY	0205.13	1 - Low	\$46,609	\$63,300	48.12	3373	38.82	\$18,096	\$18,423
TX	HIDALGO COUNTY	0206.00	2 - Moderate	\$46,609	\$63,300	42.00	1843	50.89	\$23,723	\$21,056
TX	HIDALGO COUNTY	0207.24	4 - Upper	\$46,609	\$63,300	8.44	3980	167.76	\$78,194	\$72,802
TX	HIDALGO COUNTY	0207.25	3 - Middle	\$46,609	\$63,300	23.08	3947	96.74	\$45,093	\$38,077
TX	HIDALGO COUNTY	0207.27	4 - Upper	\$46,609	\$63,300	9.67	5287	139.86	\$65,191	\$54,776
TX	HIDALGO COUNTY	0207.28	0 - Unknown	\$46,609	\$63,300	22.30	2215	0.00	\$0	\$39,280
TX	HIDALGO COUNTY	0207.29	2 - Moderate	\$46,609	\$63,300	45.06	2239	51.74	\$24,116	\$19,428
TX	HIDALGO COUNTY	0207.30	1 - Low	\$46,609	\$63,300	32.74	2752	42.42	\$19,775	\$23,810
TX	HIDALGO COUNTY	0207.31	2 - Moderate	\$46,609	\$63,300	49.77	2793	54.55	\$25,427	\$25,827
TX	HIDALGO COUNTY	0207.32	4 - Upper	\$46,609	\$63,300	11.28	4274	184.27	\$85,889	\$63,203
TX	HIDALGO COUNTY	0207.33	0 - Unknown	\$46,609	\$63,300	10.82	3309	0.00	\$0	\$50,862
TX	HIDALGO COUNTY	0207.34	4 - Upper	\$46,609	\$63,300	6.04	3228	175.32	\$81,719	\$77,019
TX	HIDALGO COUNTY	0207.35	0 - Unknown	\$46,609	\$63,300	47.14	3125	0.00	\$0	\$0
TX	HIDALGO COUNTY	0207.36	4 - Upper	\$46,609	\$63,300	11.68	2595	122.92	\$57,292	\$56,914
TX	HIDALGO COUNTY	0208.04	4 - Upper	\$46,609	\$63,300	24.64	4233	123.20	\$57,423	\$49,063
TX	HIDALGO COUNTY	0208.05	4 - Upper	\$46,609	\$63,300	36.07	3008	127.19	\$59,286	\$50,417
TX	HIDALGO COUNTY	0208.06	4 - Upper	\$46,609	\$63,300	16.14	4139	126.58	\$59,000	\$57,500
TX	HIDALGO COUNTY	0208.07	4 - Upper	\$46,609	\$63,300	11.88	2223	189.96	\$88,542	\$70,714
TX	HIDALGO COUNTY	0208.08	3 - Middle	\$46,609	\$63,300	29.75	2713	89.99	\$41,944	\$57,561
TX	HIDALGO COUNTY	0209.05	4 - Upper	\$46,609	\$63,300	5.44	3509	148.89	\$69,400	\$62,443
TX	HIDALGO COUNTY	0209.06	4 - Upper	\$46,609	\$63,300	8.20	2658	216.78	\$101,042	\$89,886
TX	HIDALGO COUNTY	0209.07	3 - Middle	\$46,609	\$63,300	9.65	2903	111.10	\$51,786	\$47,056
TX	HIDALGO COUNTY	0209.08	4 - Upper	\$46,609	\$63,300	25.00	2908	131.99	\$61,522	\$65,605
TX	HIDALGO COUNTY	0209.09	4 - Upper	\$46,609	\$63,300	32.90	2298	122.39	\$57,045	\$46,750
TX	HIDALGO COUNTY	0209.10	4 - Upper	\$46,609	\$63,300	4.63	2118	153.40	\$71,500	\$56,429
TX	HIDALGO COUNTY	0210.01	0 - Unknown	\$46,609	\$63,300	39.95	2233	0.00	\$0	\$0

State Abbr	County Name	Tract code	Tract Income Level	2020 MSA/MD Statewide non- MSA/MD Median Family Income	2025 FFIEC Est. MSA/MD/non- MSA/MD Median Family Income	% Below Poverty Line	Total population for whom poverty status is determined	Tract Median Family Income %	2020 Tract Median Family Income	2020 Tract Median Household Income
TX	HIDALGO COUNTY	0210.02	2 - Moderate	\$46,609	\$63,300	37.70	1724	71.57	\$33,361	\$23,125
TX	HIDALGO COUNTY	0210.03	4 - Upper	\$46,609	\$63,300	12.30	2731	173.93	\$81,071	\$80,547
TX	HIDALGO COUNTY	0211.00	2 - Moderate	\$46,609	\$63,300	29.59	3146	70.08	\$32,667	\$24,353
TX	HIDALGO COUNTY	0212.01	3 - Middle	\$46,609	\$63,300	24.55	2896	109.95	\$51,250	\$50,500
TX	HIDALGO COUNTY	0212.03	3 - Middle	\$46,609	\$63,300	18.12	2952	112.08	\$52,240	\$57,929
TX	HIDALGO COUNTY	0212.04	3 - Middle	\$46,609	\$63,300	27.47	1926	85.07	\$39,653	\$37,091
TX	HIDALGO COUNTY	0213.06	2 - Moderate	\$46,609	\$63,300	38.53	3563	51.68	\$24,092	\$24,408
TX	HIDALGO COUNTY	0213.07	3 - Middle	\$46,609	\$63,300	20.47	5658	112.05	\$52,228	\$49,783
TX	HIDALGO COUNTY	0213.08	2 - Moderate	\$46,609	\$63,300	46.17	2296	69.05	\$32,188	\$32,321
TX	HIDALGO COUNTY	0213.09	3 - Middle	\$46,609	\$63,300	21.23	3458	102.35	\$47,708	\$47,447
TX	HIDALGO COUNTY	0213.10	3 - Middle	\$46,609	\$63,300	26.53	3279	88.26	\$41,140	\$39,961
TX	HIDALGO COUNTY	0213.11	3 - Middle	\$46,609	\$63,300	33.72	5312	80.62	\$37,580	\$34,441
TX	HIDALGO COUNTY	0213.12	3 - Middle	\$46,609	\$63,300	17.39	4560	92.52	\$43,125	\$34,187
TX	HIDALGO COUNTY	0213.13	1 - Low	\$46,609	\$63,300	56.51	3449	39.82	\$18,560	\$17,695
TX	HIDALGO COUNTY	0213.14	2 - Moderate	\$46,609	\$63,300	16.91	3454	78.50	\$36,589	\$37,331
TX	HIDALGO COUNTY	0213.15	3 - Middle	\$46,609	\$63,300	30.05	5424	116.08	\$54,107	\$52,206
TX	HIDALGO COUNTY	0214.01	3 - Middle	\$46,609	\$63,300	36.62	5704	81.69	\$38,077	\$31,906
TX	HIDALGO COUNTY	0214.05	3 - Middle	\$46,609	\$63,300	32.59	3492	86.69	\$40,406	\$39,375
TX	HIDALGO COUNTY	0214.06	4 - Upper	\$46,609	\$63,300	11.48	3275	180.87	\$84,303	\$82,888
TX	HIDALGO COUNTY	0214.07	3 - Middle	\$46,609	\$63,300	14.31	2886	90.64	\$42,248	\$41,714
TX	HIDALGO COUNTY	0214.08	4 - Upper	\$46,609	\$63,300	23.45	4359	122.64	\$57,163	\$55,711
TX	HIDALGO COUNTY	0214.09	3 - Middle	\$46,609	\$63,300	21.55	2376	95.84	\$44,673	\$44,235
TX	HIDALGO COUNTY	0215.00	2 - Moderate	\$46,609	\$63,300	42.77	3916	73.17	\$34,107	\$34,444
TX	HIDALGO COUNTY	0216.00	1 - Low	\$46,609	\$63,300	47.84	4089	49.35	\$23,004	\$22,111
TX	HIDALGO COUNTY	0217.03	2 - Moderate	\$46,609	\$63,300	40.49	4450	63.26	\$29,488	\$29,371
TX	HIDALGO COUNTY	0217.04	4 - Upper	\$46,609	\$63,300	19.15	5954	120.68	\$56,250	\$49,598
TX	HIDALGO COUNTY	0217.05	3 - Middle	\$46,609	\$63,300	30.53	5434	86.47	\$40,305	\$40,825
TX	HIDALGO COUNTY	0217.06	3 - Middle	\$46,609	\$63,300	18.70	3999	119.49	\$55,697	\$56,250
TX	HIDALGO COUNTY	0217.07	4 - Upper	\$46,609	\$63,300	7.10	2338	141.61	\$66,005	\$52,902
TX	HIDALGO COUNTY	0218.03	3 - Middle	\$46,609	\$63,300	31.35	5021	89.32	\$41,635	\$42,526
TX	HIDALGO COUNTY	0218.04	3 - Middle	\$46,609	\$63,300	25.79	3738	111.83	\$52,125	\$34,189

State Abbr	County Name	Tract code	Tract Income Level	2020 MSA/MD Statewide non- MSA/MD Median Family Income	2025 FFIEC Est. MSA/MD/non- MSA/MD Median Family Income	% Below Poverty Line	Total population for whom poverty status is determined	Tract Median Family Income %	2020 Tract Median Family Income	2020 Tract Median Household Income
TX	HIDALGO COUNTY	0218.07	2 - Moderate	\$46,609	\$63,300	44.19	5015	78.01	\$36,364	\$34,911
TX	HIDALGO COUNTY	0218.08	3 - Middle	\$46,609	\$63,300	32.64	5193	82.49	\$38,448	\$36,168
TX	HIDALGO COUNTY	0218.09	2 - Moderate	\$46,609	\$63,300	23.52	4183	69.02	\$32,174	\$31,304
TX	HIDALGO COUNTY	0218.10	3 - Middle	\$46,609	\$63,300	22.43	4418	114.33	\$53,289	\$51,917
TX	HIDALGO COUNTY	0219.03	3 - Middle	\$46,609	\$63,300	25.58	5351	90.38	\$42,128	\$36,053
TX	HIDALGO COUNTY	0219.04	3 - Middle	\$46,609	\$63,300	29.58	4392	117.04	\$54,555	\$50,875
TX	HIDALGO COUNTY	0219.05	2 - Moderate	\$46,609	\$63,300	41.12	4949	67.33	\$31,384	\$31,879
TX	HIDALGO COUNTY	0219.06	3 - Middle	\$46,609	\$63,300	28.58	4457	97.28	\$45,344	\$42,178
TX	HIDALGO COUNTY	0220.05	3 - Middle	\$46,609	\$63,300	31.36	4904	109.28	\$50,938	\$47,548
TX	HIDALGO COUNTY	0220.06	4 - Upper	\$46,609	\$63,300	13.78	6938	134.98	\$62,917	\$49,715
TX	HIDALGO COUNTY	0220.07	4 - Upper	\$46,609	\$63,300	2.44	2667	317.31	\$147,897	\$147,586
TX	HIDALGO COUNTY	0220.08	3 - Middle	\$46,609	\$63,300	21.90	3278	80.55	\$37,545	\$36,113
TX	HIDALGO COUNTY	0220.09	4 - Upper	\$46,609	\$63,300	41.57	3601	144.97	\$67,571	\$43,036
TX	HIDALGO COUNTY	0220.10	3 - Middle	\$46,609	\$63,300	36.17	4764	96.92	\$45,175	\$36,567
TX	HIDALGO COUNTY	0220.11	4 - Upper	\$46,609	\$63,300	15.18	2898	147.72	\$68,854	\$33,676
TX	HIDALGO COUNTY	0221.05	1 - Low	\$46,609	\$63,300	54.47	3516	36.95	\$17,224	\$18,184
TX	HIDALGO COUNTY	0221.07	2 - Moderate	\$46,609	\$63,300	40.54	4522	73.49	\$34,254	\$22,672
TX	HIDALGO COUNTY	0221.08	4 - Upper	\$46,609	\$63,300	6.87	815	207.09	\$96,523	\$86,538
TX	HIDALGO COUNTY	0221.09	3 - Middle	\$46,609	\$63,300	18.01	2881	112.48	\$52,428	\$50,601
TX	HIDALGO COUNTY	0221.10	2 - Moderate	\$46,609	\$63,300	32.04	3071	69.25	\$32,279	\$31,940
TX	HIDALGO COUNTY	0221.11	1 - Low	\$46,609	\$63,300	63.05	7592	49.65	\$23,145	\$20,364
TX	HIDALGO COUNTY	0221.12	2 - Moderate	\$46,609	\$63,300	47.97	4134	64.15	\$29,901	\$28,520
TX	HIDALGO COUNTY	0221.13	2 - Moderate	\$46,609	\$63,300	44.32	2868	76.04	\$35,446	\$27,946
TX	HIDALGO COUNTY	0222.03	2 - Moderate	\$46,609	\$63,300	39.67	5057	73.82	\$34,408	\$34,145
TX	HIDALGO COUNTY	0222.04	3 - Middle	\$46,609	\$63,300	30.04	5342	94.84	\$44,205	\$42,803
TX	HIDALGO COUNTY	0222.05	3 - Middle	\$46,609	\$63,300	22.21	3891	106.18	\$49,494	\$34,771
TX	HIDALGO COUNTY	0222.06	2 - Moderate	\$46,609	\$63,300	29.51	2474	79.52	\$37,065	\$42,250
TX	HIDALGO COUNTY	0223.01	4 - Upper	\$46,609	\$63,300	17.83	5440	121.17	\$56,477	\$53,107
TX	HIDALGO COUNTY	0223.02	4 - Upper	\$46,609	\$63,300	2.48	5078	219.46	\$102,292	\$89,211
TX	HIDALGO COUNTY	0224.01	3 - Middle	\$46,609	\$63,300	23.83	4397	109.09	\$50,848	\$33,516
TX	HIDALGO COUNTY	0224.02	4 - Upper	\$46,609	\$63,300	18.04	7484	131.94	\$61,500	\$61,000

State Abbr	County Name	Tract code	Tract Income Level	2020 MSA/MD Statewide non- MSA/MD Median Family Income	2025 FFIEC Est. MSA/MD/non- MSA/MD Median Family Income	% Below Poverty Line	Total population for whom poverty status is determined	Tract Median Family Income %	2020 Tract Median Family Income	2020 Tract Median Household Income
TX	HIDALGO COUNTY	0225.02	3 - Middle	\$46,609	\$63,300	26.58	6050	103.90	\$48,430	\$47,903
TX	HIDALGO COUNTY	0225.03	1 - Low	\$46,609	\$63,300	58.10	3656	47.32	\$22,060	\$21,140
TX	HIDALGO COUNTY	0225.04	3 - Middle	\$46,609	\$63,300	25.15	3030	103.69	\$48,333	\$39,133
TX	HIDALGO COUNTY	0226.00	2 - Moderate	\$46,609	\$63,300	44.38	1985	58.41	\$27,228	\$26,342
TX	HIDALGO COUNTY	0227.03	3 - Middle	\$46,609	\$63,300	28.58	1592	113.59	\$52,946	\$30,848
TX	HIDALGO COUNTY	0227.04	3 - Middle	\$46,609	\$63,300	35.30	3297	95.97	\$44,734	\$43,218
TX	HIDALGO COUNTY	0227.05	2 - Moderate	\$46,609	\$63,300	29.04	1901	70.08	\$32,667	\$30,478
TX	HIDALGO COUNTY	0227.06	2 - Moderate	\$46,609	\$63,300	39.14	3707	66.40	\$30,950	\$29,895
TX	HIDALGO COUNTY	0228.01	3 - Middle	\$46,609	\$63,300	21.05	5164	81.50	\$37,989	\$32,969
TX	HIDALGO COUNTY	0228.02	4 - Upper	\$46,609	\$63,300	16.39	4374	158.06	\$73,672	\$67,672
TX	HIDALGO COUNTY	0229.00	4 - Upper	\$46,609	\$63,300	20.74	3650	121.10	\$56,445	\$46,280
TX	HIDALGO COUNTY	0230.00	3 - Middle	\$46,609	\$63,300	32.80	5680	84.52	\$39,397	\$29,009
TX	HIDALGO COUNTY	0231.03	3 - Middle	\$46,609	\$63,300	31.28	8378	81.79	\$38,125	\$35,778
TX	HIDALGO COUNTY	0231.04	2 - Moderate	\$46,609	\$63,300	39.09	4820	71.06	\$33,125	\$28,568
TX	HIDALGO COUNTY	0231.05	4 - Upper	\$46,609	\$63,300	19.68	5443	132.57	\$61,793	\$60,236
TX	HIDALGO COUNTY	0231.06	2 - Moderate	\$46,609	\$63,300	43.60	3259	55.05	\$25,661	\$25,174
TX	HIDALGO COUNTY	0235.16	2 - Moderate	\$46,609	\$63,300	42.16	4132	74.10	\$34,540	\$28,125
TX	HIDALGO COUNTY	0235.17	3 - Middle	\$46,609	\$63,300	23.06	3733	89.70	\$41,809	\$40,592
TX	HIDALGO COUNTY	0235.18	4 - Upper	\$46,609	\$63,300	21.21	7817	122.16	\$56,938	\$55,531
TX	HIDALGO COUNTY	0235.19	4 - Upper	\$46,609	\$63,300	43.08	2609	137.12	\$63,913	\$57,872
TX	HIDALGO COUNTY	0235.20	2 - Moderate	\$46,609	\$63,300	37.42	3939	67.90	\$31,649	\$30,503
TX	HIDALGO COUNTY	0235.21	4 - Upper	\$46,609	\$63,300	16.06	5311	131.22	\$61,164	\$54,722
TX	HIDALGO COUNTY	0235.22	3 - Middle	\$46,609	\$63,300	29.76	3952	96.29	\$44,880	\$46,921
TX	HIDALGO COUNTY	0235.23	2 - Moderate	\$46,609	\$63,300	49.77	8117	68.72	\$32,031	\$31,887
TX	HIDALGO COUNTY	0235.24	3 - Middle	\$46,609	\$63,300	41.73	7649	83.15	\$38,758	\$42,212
TX	HIDALGO COUNTY	0235.25	2 - Moderate	\$46,609	\$63,300	41.58	3576	68.30	\$31,836	\$32,800
TX	HIDALGO COUNTY	0235.26	0 - Unknown	\$46,609	\$63,300	25.51	3411	0.00	\$0	\$0
TX	HIDALGO COUNTY	0235.27	2 - Moderate	\$46,609	\$63,300	42.25	5571	78.39	\$36,537	\$37,044
TX	HIDALGO COUNTY	0235.28	4 - Upper	\$46,609	\$63,300	21.95	5102	135.28	\$63,056	\$50,156
TX	HIDALGO COUNTY	0235.29	3 - Middle	\$46,609	\$63,300	36.27	7753	81.68	\$38,071	\$38,430
TX	HIDALGO COUNTY	0235.30	3 - Middle	\$46,609	\$63,300	21.35	5303	103.39	\$48,192	\$45,481

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TX	HIDALGO COUNTY	0235.31	4 - Upper	\$46,609	\$63,300	5.17	2262	173.65	\$80,938	\$78,837
TX	HIDALGO COUNTY	0235.32	4 - Upper	\$46,609	\$63,300	18.71	2512	169.44	\$78,977	\$67,768
TX	HIDALGO COUNTY	0235.33	4 - Upper	\$46,609	\$63,300	16.89	2759	208.29	\$97,083	\$96,012
TX	HIDALGO COUNTY	0235.34	4 - Upper	\$46,609	\$63,300	11.54	6146	157.67	\$73,490	\$73,344
TX	HIDALGO COUNTY	0235.35	4 - Upper	\$46,609	\$63,300	7.34	3189	288.66	\$134,545	\$118,917
TX	HIDALGO COUNTY	0235.36	4 - Upper	\$46,609	\$63,300	4.80	2752	175.57	\$81,832	\$80,208
TX	HIDALGO COUNTY	0236.01	3 - Middle	\$46,609	\$63,300	28.40	3109	103.10	\$48,054	\$39,554
TX	HIDALGO COUNTY	0236.02	3 - Middle	\$46,609	\$63,300	24.80	5230	90.61	\$42,236	\$45,529
TX	HIDALGO COUNTY	0237.00	3 - Middle	\$46,609	\$63,300	28.53	5068	91.14	\$42,483	\$41,771
TX	HIDALGO COUNTY	0238.03	4 - Upper	\$46,609	\$63,300	23.67	10564	156.45	\$72,924	\$72,646
TX	HIDALGO COUNTY	0238.04	3 - Middle	\$46,609	\$63,300	34.55	2680	86.36	\$40,256	\$28,488
TX	HIDALGO COUNTY	0238.05	4 - Upper	\$46,609	\$63,300	22.52	3397	139.14	\$64,853	\$61,094
TX	HIDALGO COUNTY	0238.06	4 - Upper	\$46,609	\$63,300	26.24	7314	171.55	\$79,960	\$75,033
TX	HIDALGO COUNTY	0239.03	3 - Middle	\$46,609	\$63,300	29.50	4322	88.24	\$41,128	\$49,135
TX	HIDALGO COUNTY	0239.05	4 - Upper	\$46,609	\$63,300	12.85	6102	248.90	\$116,014	\$112,353
TX	HIDALGO COUNTY	0239.06	4 - Upper	\$46,609	\$63,300	20.42	10039	163.77	\$76,335	\$72,843
TX	HIDALGO COUNTY	0239.07	2 - Moderate	\$46,609	\$63,300	36.91	3763	69.56	\$32,422	\$35,477
TX	HIDALGO COUNTY	0239.08	4 - Upper	\$46,609	\$63,300	3.55	5581	175.51	\$81,806	\$73,617
TX	HIDALGO COUNTY	0240.01	3 - Middle	\$46,609	\$63,300	25.38	2191	94.06	\$43,842	\$34,762
TX	HIDALGO COUNTY	0240.02	2 - Moderate	\$46,609	\$63,300	30.63	4100	71.66	\$33,404	\$26,190
TX	HIDALGO COUNTY	0240.03	3 - Middle	\$46,609	\$63,300	32.57	4154	94.60	\$44,096	\$43,635
TX	HIDALGO COUNTY	0240.04	4 - Upper	\$46,609	\$63,300	18.58	5464	125.60	\$58,542	\$61,429
TX	HIDALGO COUNTY	0241.07	2 - Moderate	\$46,609	\$63,300	27.92	4886	73.65	\$34,328	\$32,813
TX	HIDALGO COUNTY	0241.08	2 - Moderate	\$46,609	\$63,300	43.35	5620	65.00	\$30,299	\$24,677
TX	HIDALGO COUNTY	0241.09	3 - Middle	\$46,609	\$63,300	25.36	7880	96.95	\$45,192	\$39,601
TX	HIDALGO COUNTY	0241.15	4 - Upper	\$46,609	\$63,300	28.67	7024	141.89	\$66,138	\$66,731
TX	HIDALGO COUNTY	0241.16	4 - Upper	\$46,609	\$63,300	15.16	3911	156.65	\$73,015	\$47,372
TX	HIDALGO COUNTY	0241.17	3 - Middle	\$46,609	\$63,300	26.89	3001	116.98	\$54,526	\$58,043
TX	HIDALGO COUNTY	0241.18	3 - Middle	\$46,609	\$63,300	30.33	4547	93.10	\$43,395	\$40,295
TX	HIDALGO COUNTY	0241.19	3 - Middle	\$46,609	\$63,300	32.75	6171	83.62	\$38,976	\$37,754
TX	HIDALGO COUNTY	0241.20	2 - Moderate	\$46,609	\$63,300	52.96	4464	58.57	\$27,300	\$28,125

State Abbr	County Name	Tract code	Tract Income Level	2020 MSA/MD Statewide non- MSA/MD Median Family Income	2025 FFIEC Est. MSA/MD/non- MSA/MD Median Family Income	% Below Poverty Line	Total population for whom poverty status is determined	Tract Median Family Income %	2020 Tract Median Family Income	2020 Tract Median Household Income
TX	HIDALGO COUNTY	0241.21	2 - Moderate	\$46,609	\$63,300	59.42	3797	52.54	\$24,492	\$26,680
TX	HIDALGO COUNTY	0241.22	1 - Low	\$46,609	\$63,300	52.93	4134	46.22	\$21,545	\$21,528
TX	HIDALGO COUNTY	0241.23	1 - Low	\$46,609	\$63,300	59.87	3334	29.39	\$13,702	\$16,375
TX	HIDALGO COUNTY	0241.24	2 - Moderate	\$46,609	\$63,300	37.07	3407	64.03	\$29,848	\$26,896
TX	HIDALGO COUNTY	0241.25	2 - Moderate	\$46,609	\$63,300	42.44	2726	59.60	\$27,781	\$26,799
TX	HIDALGO COUNTY	0241.26	2 - Moderate	\$46,609	\$63,300	46.56	5357	55.79	\$26,007	\$26,120
TX	HIDALGO COUNTY	0241.27	3 - Middle	\$46,609	\$63,300	43.93	4673	88.37	\$41,189	\$39,259
TX	HIDALGO COUNTY	0241.28	3 - Middle	\$46,609	\$63,300	20.89	8109	87.66	\$40,860	\$40,471
TX	HIDALGO COUNTY	0241.29	2 - Moderate	\$46,609	\$63,300	13.57	3280	77.24	\$36,004	\$36,332
TX	HIDALGO COUNTY	0241.30	3 - Middle	\$46,609	\$63,300	38.07	1408	89.11	\$41,534	\$47,188
TX	HIDALGO COUNTY	0241.31	0 - Unknown	\$46,609	\$63,300	0.00	293	0.00	\$0	\$0
TX	HIDALGO COUNTY	0241.32	3 - Middle	\$46,609	\$63,300	26.59	2994	116.51	\$54,306	\$33,301
TX	HIDALGO COUNTY	0242.04	3 - Middle	\$46,609	\$63,300	18.83	3755	91.14	\$42,482	\$39,837
TX	HIDALGO COUNTY	0242.06	2 - Moderate	\$46,609	\$63,300	37.26	4445	73.69	\$34,348	\$24,261
TX	HIDALGO COUNTY	0242.07	3 - Middle	\$46,609	\$63,300	25.82	2862	115.91	\$54,028	\$48,681
TX	HIDALGO COUNTY	0242.08	3 - Middle	\$46,609	\$63,300	30.53	3862	96.96	\$45,196	\$43,596
TX	HIDALGO COUNTY	0242.09	3 - Middle	\$46,609	\$63,300	18.22	3671	82.49	\$38,448	\$37,931
TX	HIDALGO COUNTY	0242.10	3 - Middle	\$46,609	\$63,300	36.51	4473	93.46	\$43,561	\$42,219
TX	HIDALGO COUNTY	0242.11	1 - Low	\$46,609	\$63,300	70.96	6649	43.39	\$20,224	\$22,615
TX	HIDALGO COUNTY	0242.12	3 - Middle	\$46,609	\$63,300	55.85	6503	86.08	\$40,125	\$0
TX	HIDALGO COUNTY	0243.01	3 - Middle	\$46,609	\$63,300	19.23	1175	102.80	\$47,917	\$46,875
TX	HIDALGO COUNTY	0243.02	4 - Upper	\$46,609	\$63,300	42.73	2097	148.17	\$69,063	\$0
TX	HIDALGO COUNTY	0244.03	3 - Middle	\$46,609	\$63,300	22.13	6950	89.49	\$41,711	\$40,214
TX	HIDALGO COUNTY	0244.04	2 - Moderate	\$46,609	\$63,300	37.60	3851	77.65	\$36,194	\$35,844
TX	HIDALGO COUNTY	0244.05	4 - Upper	\$46,609	\$63,300	25.29	4021	150.89	\$70,329	\$65,865
TX	HIDALGO COUNTY	0244.06	4 - Upper	\$46,609	\$63,300	27.52	7701	137.85	\$64,254	\$59,939
TX	HIDALGO COUNTY	0245.01	2 - Moderate	\$46,609	\$63,300	33.72	3227	70.17	\$32,708	\$24,505
TX	HIDALGO COUNTY	0245.02	3 - Middle	\$46,609	\$63,300	24.55	4000	83.54	\$38,939	\$31,196
TX	HIDALGO COUNTY	0246.00	3 - Middle	\$46,609	\$63,300	35.81	5037	90.24	\$42,063	\$37,181
TX	HIDALGO COUNTY	9800.00	0 - Unknown	\$46,609	\$63,300	0.00	0	0.00	\$0	\$0

2025 FFIEC Census Report - Summary Census Overview Information

MSA/MD: 32580 - MCALLEN-EDINBURG-MISSION, TX

State: TEXAS

County: 215 - HIDALGO COUNTY

All Tracts: 212



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
TX	HIDALGO COUNTY	0201.03	2 - Moderate	65.33	No	\$63,300	\$30,452	2704	2661	98.41	373	476
TX	HIDALGO COUNTY	0201.04	2 - Moderate	55.59	No	\$63,300	\$25,912	1608	1444	89.80	286	548
TX	HIDALGO COUNTY	0201.05	1 - Low	44.96	No	\$63,300	\$20,958	1704	1670	98.00	341	566
TX	HIDALGO COUNTY	0201.06	3 - Middle	97.39	No	\$63,300	\$45,395	1539	913	59.32	698	1409
TX	HIDALGO COUNTY	0201.07	4 - Upper	138.24	No	\$63,300	\$64,435	4346	4287	98.64	917	977
TX	HIDALGO COUNTY	0201.08	3 - Middle	105.54	No	\$63,300	\$49,193	2946	2360	80.11	797	1157
TX	HIDALGO COUNTY	0202.05	3 - Middle	94.77	No	\$63,300	\$44,176	5108	4887	95.67	1020	1580
TX	HIDALGO COUNTY	0202.06	2 - Moderate	67.56	No	\$63,300	\$31,490	4541	4461	98.24	1140	1574
TX	HIDALGO COUNTY	0202.07	3 - Middle	113.98	No	\$63,300	\$53,125	3106	3003	96.68	658	990
TX	HIDALGO COUNTY	0202.08	3 - Middle	100.34	No	\$63,300	\$46,772	4081	3978	97.48	964	1338
TX	HIDALGO COUNTY	0202.09	4 - Upper	137.44	No	\$63,300	\$64,063	2959	2890	97.67	694	997
TX	HIDALGO COUNTY	0202.10	3 - Middle	118.82	No	\$63,300	\$55,385	4577	4144	90.54	949	1520
TX	HIDALGO COUNTY	0202.11	4 - Upper	125.36	No	\$63,300	\$58,430	4383	4267	97.35	1000	1282
TX	HIDALGO COUNTY	0203.03	4 - Upper	241.81	No	\$63,300	\$112,708	4707	4076	86.59	859	1148

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TX	HIDALGO COUNTY	0203.04	4 - Upper	223.96	No	\$63,300	\$104,386	2887	2571	89.05	686	816
TX	HIDALGO COUNTY	0203.05	4 - Upper	163.69	No	\$63,300	\$76,295	3730	3250	87.13	767	1388
TX	HIDALGO COUNTY	0203.06	4 - Upper	131.22	No	\$63,300	\$61,161	3883	3362	86.58	1138	1577
TX	HIDALGO COUNTY	0203.07	4 - Upper	173.82	No	\$63,300	\$81,016	5887	5534	94.00	1133	1486
TX	HIDALGO COUNTY	0204.03	3 - Middle	93.68	No	\$63,300	\$43,667	4712	4476	94.99	923	1783
TX	HIDALGO COUNTY	0204.05	4 - Upper	203.01	No	\$63,300	\$94,623	3080	2832	91.95	514	693
TX	HIDALGO COUNTY	0204.06	3 - Middle	119.53	No	\$63,300	\$55,712	6752	6180	91.53	1814	2396
TX	HIDALGO COUNTY	0204.07	4 - Upper	134.21	No	\$63,300	\$62,556	2400	1959	81.63	554	1056
TX	HIDALGO COUNTY	0204.08	3 - Middle	81.35	No	\$63,300	\$37,920	2592	1997	77.04	627	1038
TX	HIDALGO COUNTY	0204.09	3 - Middle	113.98	No	\$63,300	\$53,125	1560	731	46.86	525	1181
TX	HIDALGO COUNTY	0205.05	1 - Low	47.63	No	\$63,300	\$22,200	2350	2261	96.21	430	910
TX	HIDALGO COUNTY	0205.06	3 - Middle	90.64	No	\$63,300	\$42,248	2408	2278	94.60	313	893
TX	HIDALGO COUNTY	0205.07	1 - Low	45.22	No	\$63,300	\$21,080	2698	2657	98.48	529	733
TX	HIDALGO COUNTY	0205.08	2 - Moderate	64.87	No	\$63,300	\$30,238	2771	2724	98.30	371	627
TX	HIDALGO COUNTY	0205.09	2 - Moderate	71.40	No	\$63,300	\$33,281	3119	3055	97.95	505	786
TX	HIDALGO COUNTY	0205.10	4 - Upper	166.12	No	\$63,300	\$77,429	3022	2818	93.25	320	573
TX	HIDALGO COUNTY	0205.11	0 - Unknown	0.00	No	\$63,300	\$0	3666	3491	95.23	467	733

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TX	HIDALGO COUNTY	0205.12	0 - Unknown	0.00	No	\$63,300	\$0	2247	2200	97.91	491	607
TX	HIDALGO COUNTY	0205.13	1 - Low	38.82	No	\$63,300	\$18,096	2378	2348	98.74	542	790
TX	HIDALGO COUNTY	0206.00	2 - Moderate	50.89	No	\$63,300	\$23,723	2393	2330	97.37	260	796
TX	HIDALGO COUNTY	0207.24	4 - Upper	167.76	No	\$63,300	\$78,194	4352	4075	93.64	921	1337
TX	HIDALGO COUNTY	0207.25	3 - Middle	96.74	No	\$63,300	\$45,093	3814	3645	95.57	837	1293
TX	HIDALGO COUNTY	0207.27	4 - Upper	139.86	No	\$63,300	\$65,191	4503	4294	95.36	1279	1390
TX	HIDALGO COUNTY	0207.28	0 - Unknown	0.00	No	\$63,300	\$0	2529	2383	94.23	411	542
TX	HIDALGO COUNTY	0207.29	2 - Moderate	51.74	No	\$63,300	\$24,116	2393	2330	97.37	358	859
TX	HIDALGO COUNTY	0207.30	1 - Low	42.42	No	\$63,300	\$19,775	2486	2440	98.15	357	649
TX	HIDALGO COUNTY	0207.31	2 - Moderate	54.55	No	\$63,300	\$25,427	2807	2679	95.44	172	827
TX	HIDALGO COUNTY	0207.32	4 - Upper	184.27	No	\$63,300	\$85,889	3945	3410	86.44	1163	1351
TX	HIDALGO COUNTY	0207.33	0 - Unknown	0.00	No	\$63,300	\$0	2746	2512	91.48	800	1033
TX	HIDALGO COUNTY	0207.34	4 - Upper	175.32	No	\$63,300	\$81,719	3245	2953	91.00	717	937
TX	HIDALGO COUNTY	0207.35	0 - Unknown	0.00	No	\$63,300	\$0	2539	2398	94.45	509	1001
TX	HIDALGO COUNTY	0207.36	4 - Upper	122.92	No	\$63,300	\$57,292	2364	2266	95.85	333	636
TX	HIDALGO COUNTY	0208.04	4 - Upper	123.20	No	\$63,300	\$57,423	3695	3049	82.52	570	1078
TX	HIDALGO COUNTY	0208.05	4 - Upper	127.19	No	\$63,300	\$59,286	3072	2729	88.83	529	1157

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TX	HIDALGO COUNTY	0208.06	4 - Upper	126.58	No	\$63,300	\$59,000	3703	3104	83.82	670	1226
TX	HIDALGO COUNTY	0208.07	4 - Upper	189.96	No	\$63,300	\$88,542	2387	2058	86.22	590	828
TX	HIDALGO COUNTY	0208.08	3 - Middle	89.99	No	\$63,300	\$41,944	2544	2214	87.03	621	856
TX	HIDALGO COUNTY	0209.05	4 - Upper	148.89	No	\$63,300	\$69,400	3544	2777	78.36	614	1037
TX	HIDALGO COUNTY	0209.06	4 - Upper	216.78	No	\$63,300	\$101,042	2579	2018	78.25	548	879
TX	HIDALGO COUNTY	0209.07	3 - Middle	111.10	No	\$63,300	\$51,786	3178	2881	90.65	405	570
TX	HIDALGO COUNTY	0209.08	4 - Upper	131.99	No	\$63,300	\$61,522	2408	2211	91.82	539	848
TX	HIDALGO COUNTY	0209.09	4 - Upper	122.39	No	\$63,300	\$57,045	2261	1904	84.21	445	837
TX	HIDALGO COUNTY	0209.10	4 - Upper	153.40	No	\$63,300	\$71,500	2766	2291	82.83	492	687
TX	HIDALGO COUNTY	0210.01	0 - Unknown	0.00	No	\$63,300	\$0	1811	1737	95.91	215	670
TX	HIDALGO COUNTY	0210.02	2 - Moderate	71.57	No	\$63,300	\$33,361	1959	1681	85.81	455	818
TX	HIDALGO COUNTY	0210.03	4 - Upper	173.93	No	\$63,300	\$81,071	1899	1742	91.73	563	803
TX	HIDALGO COUNTY	0211.00	2 - Moderate	70.08	No	\$63,300	\$32,667	2971	2810	94.58	299	917
TX	HIDALGO COUNTY	0212.01	3 - Middle	109.95	No	\$63,300	\$51,250	3055	2708	88.64	576	826
TX	HIDALGO COUNTY	0212.03	3 - Middle	112.08	No	\$63,300	\$52,240	4284	3923	91.57	644	1347
TX	HIDALGO COUNTY	0212.04	3 - Middle	85.07	No	\$63,300	\$39,653	2846	2371	83.31	225	574
TX	HIDALGO COUNTY	0213.06	2 - Moderate	51.68	No	\$63,300	\$24,092	4186	4101	97.97	692	843

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TX	HIDALGO COUNTY	0213.07	3 - Middle	112.05	No	\$63,300	\$52,228	6219	6127	98.52	852	1476
TX	HIDALGO COUNTY	0213.08	2 - Moderate	69.05	No	\$63,300	\$32,188	2786	2727	97.88	305	575
TX	HIDALGO COUNTY	0213.09	3 - Middle	102.35	No	\$63,300	\$47,708	3463	3398	98.12	655	858
TX	HIDALGO COUNTY	0213.10	3 - Middle	88.26	No	\$63,300	\$41,140	3215	3163	98.38	722	954
TX	HIDALGO COUNTY	0213.11	3 - Middle	80.62	No	\$63,300	\$37,580	4816	4722	98.05	1138	1391
TX	HIDALGO COUNTY	0213.12	3 - Middle	92.52	No	\$63,300	\$43,125	5254	5163	98.27	663	1163
TX	HIDALGO COUNTY	0213.13	1 - Low	39.82	No	\$63,300	\$18,560	3431	3366	98.11	495	642
TX	HIDALGO COUNTY	0213.14	2 - Moderate	78.50	No	\$63,300	\$36,589	3924	3881	98.90	696	859
TX	HIDALGO COUNTY	0213.15	3 - Middle	116.08	No	\$63,300	\$54,107	3766	3706	98.41	830	1160
TX	HIDALGO COUNTY	0214.01	3 - Middle	81.69	No	\$63,300	\$38,077	5282	5079	96.16	620	1514
TX	HIDALGO COUNTY	0214.05	3 - Middle	86.69	No	\$63,300	\$40,406	3277	2924	89.23	504	1131
TX	HIDALGO COUNTY	0214.06	4 - Upper	180.87	No	\$63,300	\$84,303	2412	2340	97.01	564	997
TX	HIDALGO COUNTY	0214.07	3 - Middle	90.64	No	\$63,300	\$42,248	2778	2292	82.51	477	1339
TX	HIDALGO COUNTY	0214.08	4 - Upper	122.64	No	\$63,300	\$57,163	5958	5566	93.42	845	1419
TX	HIDALGO COUNTY	0214.09	3 - Middle	95.84	No	\$63,300	\$44,673	2787	2409	86.44	530	1293
TX	HIDALGO COUNTY	0215.00	2 - Moderate	73.17	No	\$63,300	\$34,107	3355	3293	98.15	625	1086
TX	HIDALGO COUNTY	0216.00	1 - Low	49.35	No	\$63,300	\$23,004	3852	3768	97.82	608	1277

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TX	HIDALGO COUNTY	0217.03	2 - Moderate	63.26	No	\$63,300	\$29,488	4752	4571	96.19	711	1496
TX	HIDALGO COUNTY	0217.04	4 - Upper	120.68	No	\$63,300	\$56,250	6584	6027	91.54	1143	2123
TX	HIDALGO COUNTY	0217.05	3 - Middle	86.47	No	\$63,300	\$40,305	6235	6078	97.48	1092	1717
TX	HIDALGO COUNTY	0217.06	3 - Middle	119.49	No	\$63,300	\$55,697	3680	3571	97.04	757	1220
TX	HIDALGO COUNTY	0217.07	4 - Upper	141.61	No	\$63,300	\$66,005	2459	2177	88.53	719	1182
TX	HIDALGO COUNTY	0218.03	3 - Middle	89.32	No	\$63,300	\$41,635	5328	5223	98.03	1073	1587
TX	HIDALGO COUNTY	0218.04	3 - Middle	111.83	No	\$63,300	\$52,125	3881	3793	97.73	878	1476
TX	HIDALGO COUNTY	0218.07	2 - Moderate	78.01	No	\$63,300	\$36,364	3687	3617	98.10	967	1401
TX	HIDALGO COUNTY	0218.08	3 - Middle	82.49	No	\$63,300	\$38,448	5133	4999	97.39	1051	1358
TX	HIDALGO COUNTY	0218.09	2 - Moderate	69.02	No	\$63,300	\$32,174	4331	4231	97.69	997	1249
TX	HIDALGO COUNTY	0218.10	3 - Middle	114.33	No	\$63,300	\$53,289	4361	4297	98.53	730	1227
TX	HIDALGO COUNTY	0219.03	3 - Middle	90.38	No	\$63,300	\$42,128	4596	4431	96.41	1003	1545
TX	HIDALGO COUNTY	0219.04	3 - Middle	117.04	No	\$63,300	\$54,555	4408	3565	80.88	1060	1720
TX	HIDALGO COUNTY	0219.05	2 - Moderate	67.33	No	\$63,300	\$31,384	4702	4134	87.92	1315	2140
TX	HIDALGO COUNTY	0219.06	3 - Middle	97.28	No	\$63,300	\$45,344	5598	5299	94.66	1062	1526
TX	HIDALGO COUNTY	0220.05	3 - Middle	109.28	No	\$63,300	\$50,938	4193	4030	96.11	862	1181
TX	HIDALGO COUNTY	0220.06	4 - Upper	134.98	No	\$63,300	\$62,917	6431	6154	95.69	1611	1863

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TX	HIDALGO COUNTY	0220.07	4 - Upper	317.31	No	\$63,300	\$147,897	2030	1945	95.81	461	616
TX	HIDALGO COUNTY	0220.08	3 - Middle	80.55	No	\$63,300	\$37,545	3461	3090	89.28	1064	1490
TX	HIDALGO COUNTY	0220.09	4 - Upper	144.97	No	\$63,300	\$67,571	3944	3685	93.43	794	1103
TX	HIDALGO COUNTY	0220.10	3 - Middle	96.92	No	\$63,300	\$45,175	5500	5026	91.38	991	1870
TX	HIDALGO COUNTY	0220.11	4 - Upper	147.72	No	\$63,300	\$68,854	3585	3457	96.43	778	992
TX	HIDALGO COUNTY	0221.05	1 - Low	36.95	No	\$63,300	\$17,224	3438	3323	96.66	522	1243
TX	HIDALGO COUNTY	0221.07	2 - Moderate	73.49	No	\$63,300	\$34,254	4311	3759	87.20	909	1821
TX	HIDALGO COUNTY	0221.08	4 - Upper	207.09	No	\$63,300	\$96,523	1312	1211	92.30	195	352
TX	HIDALGO COUNTY	0221.09	3 - Middle	112.48	No	\$63,300	\$52,428	3567	3448	96.66	760	952
TX	HIDALGO COUNTY	0221.10	2 - Moderate	69.25	No	\$63,300	\$32,279	3268	3199	97.89	507	641
TX	HIDALGO COUNTY	0221.11	1 - Low	49.65	No	\$63,300	\$23,145	7243	7115	98.23	1448	1661
TX	HIDALGO COUNTY	0221.12	2 - Moderate	64.15	No	\$63,300	\$29,901	3441	3405	98.95	597	868
TX	HIDALGO COUNTY	0221.13	2 - Moderate	76.04	No	\$63,300	\$35,446	3557	3230	90.81	714	1235
TX	HIDALGO COUNTY	0222.03	2 - Moderate	73.82	No	\$63,300	\$34,408	4918	4727	96.12	860	1520
TX	HIDALGO COUNTY	0222.04	3 - Middle	94.84	No	\$63,300	\$44,205	6431	6289	97.79	1055	1450
TX	HIDALGO COUNTY	0222.05	3 - Middle	106.18	No	\$63,300	\$49,494	4258	3855	90.54	881	1345
TX	HIDALGO COUNTY	0222.06	2 - Moderate	79.52	No	\$63,300	\$37,065	2565	2509	97.82	543	672

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TX	HIDALGO COUNTY	0223.01	4 - Upper	121.17	No	\$63,300	\$56,477	6111	5352	87.58	965	1986
TX	HIDALGO COUNTY	0223.02	4 - Upper	219.46	No	\$63,300	\$102,292	5541	5070	91.50	1178	1625
TX	HIDALGO COUNTY	0224.01	3 - Middle	109.09	No	\$63,300	\$50,848	4895	4626	94.50	756	1656
TX	HIDALGO COUNTY	0224.02	4 - Upper	131.94	No	\$63,300	\$61,500	6999	6728	96.13	1670	2119
TX	HIDALGO COUNTY	0225.02	3 - Middle	103.90	No	\$63,300	\$48,430	5643	5335	94.54	1103	1795
TX	HIDALGO COUNTY	0225.03	1 - Low	47.32	No	\$63,300	\$22,060	3626	3575	98.59	825	1067
TX	HIDALGO COUNTY	0225.04	3 - Middle	103.69	No	\$63,300	\$48,333	3144	3070	97.65	502	900
TX	HIDALGO COUNTY	0226.00	2 - Moderate	58.41	No	\$63,300	\$27,228	2037	1983	97.35	450	815
TX	HIDALGO COUNTY	0227.03	3 - Middle	113.59	No	\$63,300	\$52,946	1942	1677	86.35	348	723
TX	HIDALGO COUNTY	0227.04	3 - Middle	95.97	No	\$63,300	\$44,734	3066	2257	73.61	795	2231
TX	HIDALGO COUNTY	0227.05	2 - Moderate	70.08	No	\$63,300	\$32,667	2913	2517	86.41	540	1058
TX	HIDALGO COUNTY	0227.06	2 - Moderate	66.40	No	\$63,300	\$30,950	2947	2414	81.91	537	1651
TX	HIDALGO COUNTY	0228.01	3 - Middle	81.50	No	\$63,300	\$37,989	4371	4278	97.87	998	1365
TX	HIDALGO COUNTY	0228.02	4 - Upper	158.06	No	\$63,300	\$73,672	4062	3875	95.40	1011	1281
TX	HIDALGO COUNTY	0229.00	4 - Upper	121.10	No	\$63,300	\$56,445	4826	4110	85.16	918	1801
TX	HIDALGO COUNTY	0230.00	3 - Middle	84.52	No	\$63,300	\$39,397	5811	5543	95.39	999	1573
TX	HIDALGO COUNTY	0231.03	3 - Middle	81.79	No	\$63,300	\$38,125	7751	7554	97.46	1186	2180

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TX	HIDALGO COUNTY	0231.04	2 - Moderate	71.06	No	\$63,300	\$33,125	4573	4405	96.33	845	1524
TX	HIDALGO COUNTY	0231.05	4 - Upper	132.57	No	\$63,300	\$61,793	4598	4475	97.32	1022	1351
TX	HIDALGO COUNTY	0231.06	2 - Moderate	55.05	No	\$63,300	\$25,661	2954	2887	97.73	775	853
TX	HIDALGO COUNTY	0235.16	2 - Moderate	74.10	No	\$63,300	\$34,540	4657	4493	96.48	870	1310
TX	HIDALGO COUNTY	0235.17	3 - Middle	89.70	No	\$63,300	\$41,809	4345	4035	92.87	751	1097
TX	HIDALGO COUNTY	0235.18	4 - Upper	122.16	No	\$63,300	\$56,938	8064	7687	95.32	1501	2513
TX	HIDALGO COUNTY	0235.19	4 - Upper	137.12	No	\$63,300	\$63,913	2693	2460	91.35	477	619
TX	HIDALGO COUNTY	0235.20	2 - Moderate	67.90	No	\$63,300	\$31,649	3757	3646	97.05	730	964
TX	HIDALGO COUNTY	0235.21	4 - Upper	131.22	No	\$63,300	\$61,164	5506	5282	95.93	1181	1551
TX	HIDALGO COUNTY	0235.22	3 - Middle	96.29	No	\$63,300	\$44,880	4025	3652	90.73	858	1249
TX	HIDALGO COUNTY	0235.23	2 - Moderate	68.72	No	\$63,300	\$32,031	7605	7463	98.13	1283	1831
TX	HIDALGO COUNTY	0235.24	3 - Middle	83.15	No	\$63,300	\$38,758	6858	6655	97.04	1522	1921
TX	HIDALGO COUNTY	0235.25	2 - Moderate	68.30	No	\$63,300	\$31,836	4390	4284	97.59	593	820
TX	HIDALGO COUNTY	0235.26	0 - Unknown	0.00	No	\$63,300	\$0	4333	4270	98.55	682	863
TX	HIDALGO COUNTY	0235.27	2 - Moderate	78.39	No	\$63,300	\$36,537	6425	6311	98.23	954	1327
TX	HIDALGO COUNTY	0235.28	4 - Upper	135.28	No	\$63,300	\$63,056	5636	5521	97.96	1029	1460
TX	HIDALGO COUNTY	0235.29	3 - Middle	81.68	No	\$63,300	\$38,071	9994	9788	97.94	1491	2002

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
TX	HIDALGO COUNTY	0235.30	3 - Middle	103.39	No	\$63,300	\$48,192	9528	8795	92.31	1113	1472
TX	HIDALGO COUNTY	0235.31	4 - Upper	173.65	No	\$63,300	\$80,938	2503	2191	87.53	470	772
TX	HIDALGO COUNTY	0235.32	4 - Upper	169.44	No	\$63,300	\$78,977	2184	1923	88.05	689	773
TX	HIDALGO COUNTY	0235.33	4 - Upper	208.29	No	\$63,300	\$97,083	3354	3155	94.07	630	818
TX	HIDALGO COUNTY	0235.34	4 - Upper	157.67	No	\$63,300	\$73,490	5274	4754	90.14	1102	1634
TX	HIDALGO COUNTY	0235.35	4 - Upper	288.66	No	\$63,300	\$134,545	3321	2734	82.32	559	1101
TX	HIDALGO COUNTY	0235.36	4 - Upper	175.57	No	\$63,300	\$81,832	3229	2771	85.82	701	971
TX	HIDALGO COUNTY	0236.01	3 - Middle	103.10	No	\$63,300	\$48,054	3041	2918	95.96	635	962
TX	HIDALGO COUNTY	0236.02	3 - Middle	90.61	No	\$63,300	\$42,236	6391	6010	94.04	1268	1600
TX	HIDALGO COUNTY	0237.00	3 - Middle	91.14	No	\$63,300	\$42,483	4554	4419	97.04	804	1692
TX	HIDALGO COUNTY	0238.03	4 - Upper	156.45	No	\$63,300	\$72,924	10046	9681	96.37	1734	2557
TX	HIDALGO COUNTY	0238.04	3 - Middle	86.36	No	\$63,300	\$40,256	4188	3987	95.20	510	826
TX	HIDALGO COUNTY	0238.05	4 - Upper	139.14	No	\$63,300	\$64,853	3114	2804	90.04	792	1115
TX	HIDALGO COUNTY	0238.06	4 - Upper	171.55	No	\$63,300	\$79,960	6736	6406	95.10	1308	1788
TX	HIDALGO COUNTY	0239.03	3 - Middle	88.24	No	\$63,300	\$41,128	4575	4315	94.32	866	1627
TX	HIDALGO COUNTY	0239.05	4 - Upper	248.90	No	\$63,300	\$116,014	6196	5334	86.09	1429	1844
TX	HIDALGO COUNTY	0239.06	4 - Upper	163.77	No	\$63,300	\$76,335	9627	8877	92.21	2522	3423

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
TX	HIDALGO COUNTY	0239.07	2 - Moderate	69.56	No	\$63,300	\$32,422	3911	3614	92.41	278	952
TX	HIDALGO COUNTY	0239.08	4 - Upper	175.51	No	\$63,300	\$81,806	6833	6262	91.64	918	2095
TX	HIDALGO COUNTY	0240.01	3 - Middle	94.06	No	\$63,300	\$43,842	2940	2778	94.49	183	758
TX	HIDALGO COUNTY	0240.02	2 - Moderate	71.66	No	\$63,300	\$33,404	5933	5440	91.69	15	1539
TX	HIDALGO COUNTY	0240.03	3 - Middle	94.60	No	\$63,300	\$44,096	3867	3694	95.53	515	1058
TX	HIDALGO COUNTY	0240.04	4 - Upper	125.60	No	\$63,300	\$58,542	6151	5846	95.04	807	1812
TX	HIDALGO COUNTY	0241.07	2 - Moderate	73.65	No	\$63,300	\$34,328	4374	4186	95.70	1006	1498
TX	HIDALGO COUNTY	0241.08	2 - Moderate	65.00	No	\$63,300	\$30,299	6652	6581	98.93	1060	1550
TX	HIDALGO COUNTY	0241.09	3 - Middle	96.95	No	\$63,300	\$45,192	8009	7874	98.31	1312	1920
TX	HIDALGO COUNTY	0241.15	4 - Upper	141.89	No	\$63,300	\$66,138	6523	6077	93.16	1201	1632
TX	HIDALGO COUNTY	0241.16	4 - Upper	156.65	No	\$63,300	\$73,015	4053	3631	89.59	885	1189
TX	HIDALGO COUNTY	0241.17	3 - Middle	116.98	No	\$63,300	\$54,526	2774	2594	93.51	633	863
TX	HIDALGO COUNTY	0241.18	3 - Middle	93.10	No	\$63,300	\$43,395	4786	4707	98.35	741	1187
TX	HIDALGO COUNTY	0241.19	3 - Middle	83.62	No	\$63,300	\$38,976	5440	5302	97.46	943	1294
TX	HIDALGO COUNTY	0241.20	2 - Moderate	58.57	No	\$63,300	\$27,300	3877	3810	98.27	768	887
TX	HIDALGO COUNTY	0241.21	2 - Moderate	52.54	No	\$63,300	\$24,492	4470	4394	98.30	544	807
TX	HIDALGO COUNTY	0241.22	1 - Low	46.22	No	\$63,300	\$21,545	4642	4552	98.06	708	874

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
TX	HIDALGO COUNTY	0241.23	1 - Low	29.39	No	\$63,300	\$13,702	3742	3665	97.94	489	887
TX	HIDALGO COUNTY	0241.24	2 - Moderate	64.03	No	\$63,300	\$29,848	3680	3614	98.21	604	905
TX	HIDALGO COUNTY	0241.25	2 - Moderate	59.60	No	\$63,300	\$27,781	3267	3181	97.37	536	658
TX	HIDALGO COUNTY	0241.26	2 - Moderate	55.79	No	\$63,300	\$26,007	4982	4882	97.99	907	1183
TX	HIDALGO COUNTY	0241.27	3 - Middle	88.37	No	\$63,300	\$41,189	5079	5030	99.04	809	1246
TX	HIDALGO COUNTY	0241.28	3 - Middle	87.66	No	\$63,300	\$40,860	8033	7798	97.07	1456	2270
TX	HIDALGO COUNTY	0241.29	2 - Moderate	77.24	No	\$63,300	\$36,004	2705	2366	87.47	900	1033
TX	HIDALGO COUNTY	0241.30	3 - Middle	89.11	No	\$63,300	\$41,534	1808	1745	96.52	246	387
TX	HIDALGO COUNTY	0241.31	0 - Unknown	0.00	No	\$63,300	\$0	970	815	84.02	138	138
TX	HIDALGO COUNTY	0241.32	3 - Middle	116.51	No	\$63,300	\$54,306	2765	2586	93.53	754	910
TX	HIDALGO COUNTY	0242.04	3 - Middle	91.14	No	\$63,300	\$42,482	4460	4152	93.09	999	1384
TX	HIDALGO COUNTY	0242.06	2 - Moderate	73.69	No	\$63,300	\$34,348	4533	4473	98.68	1130	1617
TX	HIDALGO COUNTY	0242.07	3 - Middle	115.91	No	\$63,300	\$54,028	2893	1988	68.72	1012	2113
TX	HIDALGO COUNTY	0242.08	3 - Middle	96.96	No	\$63,300	\$45,196	3933	3176	80.75	961	1415
TX	HIDALGO COUNTY	0242.09	3 - Middle	82.49	No	\$63,300	\$38,448	3767	3725	98.89	681	870
TX	HIDALGO COUNTY	0242.10	3 - Middle	93.46	No	\$63,300	\$43,561	4791	4678	97.64	767	1412
TX	HIDALGO COUNTY	0242.11	1 - Low	43.39	No	\$63,300	\$20,224	7105	7033	98.99	1182	1593

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
TX	HIDALGO COUNTY	0242.12	3 - Middle	86.08	No	\$63,300	\$40,125	6000	5916	98.60	1208	1607
TX	HIDALGO COUNTY	0243.01	3 - Middle	102.80	No	\$63,300	\$47,917	1602	1340	83.65	297	604
TX	HIDALGO COUNTY	0243.02	4 - Upper	148.17	No	\$63,300	\$69,063	2381	2265	95.13	508	820
TX	HIDALGO COUNTY	0244.03	3 - Middle	89.49	No	\$63,300	\$41,711	5049	4952	98.08	1425	2188
TX	HIDALGO COUNTY	0244.04	2 - Moderate	77.65	No	\$63,300	\$36,194	4148	4007	96.60	774	1191
TX	HIDALGO COUNTY	0244.05	4 - Upper	150.89	No	\$63,300	\$70,329	4328	4161	96.14	907	1134
TX	HIDALGO COUNTY	0244.06	4 - Upper	137.85	No	\$63,300	\$64,254	4986	4907	98.42	1005	1537
TX	HIDALGO COUNTY	0245.01	2 - Moderate	70.17	No	\$63,300	\$32,708	4220	4139	98.08	692	931
TX	HIDALGO COUNTY	0245.02	3 - Middle	83.54	No	\$63,300	\$38,939	3647	3574	98.00	903	1522
TX	HIDALGO COUNTY	0246.00	3 - Middle	90.24	No	\$63,300	\$42,063	7235	6398	88.43	1116	1561
TX	HIDALGO COUNTY	9800.00	0 - Unknown	0.00	No	\$63,300	\$0	0	0	0.00	0	0

Year	MSA code	MD code	FIPS code	State code	County code	State Abbr	County Name	Tract code	Total population for whom poverty status is determined										Total population by race and ethnicity										Total Hawaiian / Pacific Islander		Total Black								
									Tract Population	Tract Minority Population	Tract Minority %	Number of Families	Number of Households	Total Non-Hispanic Population	Non-Hispanic White Alone Population	Non-Hispanic American Indian Alone Population	Non-Hispanic Asian Alone Population	Non-Hispanic Hawaiian / Pacific Islander Alone Population	Non-Hispanic Black Alone Population	Non-Hispanic Other Population	Non-Hispanic Two or More Races	Total Hispanic Population	Hispanic White Alone Population	Hispanic Black Alone Population	Hispanic Asian Alone Population	Hispanic Hawaiian / Pacific Islander Alone Population	Hispanic American Indian Alone Population	Total White Alone Population	Total American Indian Alone Population	Total Asian Alone Population									
2025	32580	NA	48215020103	48	215	TX	HIDALGO COUNTY	0201.03	2704	2661	98.41	659	789	2770	56	43	183	144	3	2	0	1	3	4	2648	829	21	0	0	8	725	1065	872	24	2	0	9	728	1069
2025	32580	NA	48215020104	48	215	TX	HIDALGO COUNTY	0201.04	1608	1444	89.8	229	430	1213	56	164	183	144	7	0	0	0	6	2	1425	570	9	0	0	0	321	525	734	13	7	0	0	327	527
2025	32580	NA	48215020105	48	215	TX	HIDALGO COUNTY	0201.05	1704	1670	98	505	621	2241	50	34	167	4	1	0	2	7	2	1654	581	4	2	0	0	485	582	615	8	3	0	2	492	584	
2025	32580	NA	48215020106	48	215	TX	HIDALGO COUNTY	0201.06	1539	913	59.32	654	830	2687	657	626	4	4	1	0	0	7	19	882	271	5	0	3	336	267	897	9	1	0	3	343	286		
2025	32580	NA	48215020107	48	215	TX	HIDALGO COUNTY	0201.07	4345	4287	98.64	879	936	3524	95	59	352	4	1	5	12	7	4251	1416	40	2	2	6	1231	1554	1475	17	6	0	5	1543	1548		
2025	32580	NA	48215020108	48	215	TX	HIDALGO COUNTY	0201.08	2946	2360	80.11	687	983	2799	647	586	4	23	0	17	0	17	2	2299	775	27	1	2	20	479	995	1361	31	24	2	37	479	1012	
2025	32580	NA	48215020205	48	215	TX	HIDALGO COUNTY	0202.05	5108	4887	95.67	1128	1417	5187	282	221	0	7	5	15	22	12	4826	1545	28	4	0	18	1152	2079	1766	28	11	5	33	1174	2091		
2025	32580	NA	48215020206	48	215	TX	HIDALGO COUNTY	0202.06	4541	4461	98.24	1316	1541	4900	103	80	2	4	0	5	7	5	4438	1230	41	0	0	12	981	2174	1310	43	4	0	17	988	2179		
2025	32580	NA	48215020207	48	215	TX	HIDALGO COUNTY	0202.07	3106	3003	96.68	740	861	3508	121	103	1	5	0	4	6	2	2985	844	6	0	0	5	678	1452	947	7	5	0	9	684	1454		
2025	32580	NA	48215020208	48	215	TX	HIDALGO COUNTY	0202.08	4081	3978	97.48	1107	1281	4556	126	103	4	2	0	1	24	4	3955	1448	36	0	0	8	994	1577	1551	40	2	0	5	904	1579		
2025	32580	NA	48215020209	48	215	TX	HIDALGO COUNTY	0202.09	2959	2890	97.67	866	981	3566	80	69	0	4	0	1	20	6	2879	923	11	0	0	0	640	1305	992	13	4	0	1	640	1311		
2025	32580	NA	48215020210	48	215	TX	HIDALGO COUNTY	0202.10	4577	4144	90.54	1148	1282	4437	471	433	2	1	0	8	10	17	4106	1118	14	0	0	13	849	2112	1551	16	1	0	21	859	2129		
2025	32580	NA	48215020211	48	215	TX	HIDALGO COUNTY	0202.11	4383	4267	97.35	1108	1282	4915	153	116	2	15	0	5	6	9	4230	1180	13	0	0	8	1221	1808	1296	15	15	0	13	1227	1817		
2025	32580	NA	48215020303	48	215	TX	HIDALGO COUNTY	0203.03	4707	4076	86.59	937	1059	3681	842	631	2	133	0	25	9	42	3865	951	17	3	0	5	663	2226	1582	19	136	0	30	672	2268		
2025	32580	NA	48215020304	48	215	TX	HIDALGO COUNTY	0203.04	2887	2571	89.05	638	742	2741	368	316	1	24	1	24	4	10	2507	539	21	0	2	3	462	1480	855	22	24	3	27	466	1490		
2025	32580	NA	48215020305	48	215	TX	HIDALGO COUNTY	0203.05	3730	3250	87.13	891	1158	3563	588	480	0	72	0	9	10	10	3142	778	28	0	0	778	567	1746	1258	28	73	0	11	597	1763		
2025	32580	NA	48215020306	48	215	TX	HIDALGO COUNTY	0203.06	3883	3362	86.58	969	1562	4018	602	521	3	39	0	14	3	22	3281	922	11	1	6	5	640	1696	1443	14	40	6	19	643	1718		
2025	32580	NA	48215020307	48	215	TX	HIDALGO COUNTY	0203.07	5887	5534	94	1401	1519	5101	451	353	7	29	3	28	9	22	5436	1389	27	9	0	1	1190	2820	1742	34	38	3	29	1199	2842		
2025	32580	NA	48215020403	48	215	TX	HIDALGO COUNTY	0204.03	4712	4476	94.99	1086	1701	4803	266	236	0	5	0	3	10	12	4446	1279	23	2	0	4	1018	2120	1515	23	7	0	7	1028	2132		
2025	32580	NA	48215020405	48	215	TX	HIDALGO COUNTY	0204.05	3080	2832	91.95	1035	836	2973	351	248	0	52	0	31	7	13	2729	726	20	3	1	6	510	1463	974	20	55	1	37	517	1476		
2025	32580	NA	48215020406	48	215	TX	HIDALGO COUNTY	0204.06	6752	6180	91.53	1808	2070	7751	44	572	4	453	3	88	24	47	5561	1348	31	11	0	13	909	3249	1920	35	464	3	101	913	3296		
2025	32580	NA	48215020407	48	215	TX	HIDALGO COUNTY	0204.07	2400	1959	81.63	588	949	2464	530	441	0	45	0	5	5	24	34	1870	534	10	1	4	418	902	975	10	46	1	9	423	936		
2025	32580	NA	48215020408	48	215	TX	HIDALGO COUNTY	0204.08	2592	1997	77.04	685	938	2320	616	595	0	5	0	2	2	2	12	1976	485	19	1	17	358	1096	1080	19	5	1	19	360	1108		
2025	32580	NA	48215020409	48	215	TX	HIDALGO COUNTY	0204.09	1560	731	46.86	388	541	1077	863	829	0	10	0	2	0	22	697	204	2	0	0	1	170	320	1033	2	10	0	3	170	342		
2025	32580	NA	48215020505	48	215	TX	HIDALGO COUNTY	0205.05	2350	2261	96.21	532	849	2133	111	89	3	6	0	7	0	6	2239	669	10	0	0	11	517	1032	758	13	6	0	18	517	1038		
2025	32580	NA	48215020506	48	215	TX	HIDALGO COUNTY	0205.06	2408	2278	94.6	523	737	2627	199	130	6	41	0	4	10	8	2209	779	21	2	0	12	455	940	909	27	43	0	16	465	948		
2025	32580	NA	48215020507	48	215	TX	HIDALGO COUNTY	0205.07	2698	2657	98.48	537	700	2455	5	41	1	8	0	1	255	5	2	2640	762	23	0	0	807	1047	803	24	8	0	1	812	1050		
2025	32580	NA	48215020508	48	215	TX	HIDALGO COUNTY	0205.08	2771	2724	98.3	528	528	2316	69	47	11	4	0	0	5	2	2702	721	8	0	0	1	602	1370	768	19	4	0	1	607	1372		
2025	32580	NA	48215020509	48	215	TX	HIDALGO COUNTY	0205.09	3119	3055	97.95	712	835	3108																									

2025	32580	NA	48215022008	48	215	TX	HIDALGO COUNTY	0220.08	3461	3990	89.28	826	1319	3278	411	371	3	1	1	14	9	12	3050	874	5	0	0	6	630	1535	1245	8	1	1	20	639	1547	
2025	32580	NA	48215022009	48	215	TX	HIDALGO COUNTY	0220.09	3944	3685	93.43	800	948	3601	284	259	0	0	0	1	14	10	3660	1359	21	1	0	0	886	1393	1618	21	1	0	1	900	1403	
2025	32580	NA	48215022010	48	215	TX	HIDALGO COUNTY	0220.10	5500	5026	91.38	1112	1229	5	4764	527	1	4	0	5	10	33	4973	445	45	2	0	12	1128	2447	1818	46	6	0	17	1138	2475	
2025	32580	NA	48215022011	48	215	TX	HIDALGO COUNTY	0220.11	3685	3467	96.43	551	820	1602	388	3	3	3	10	6	5	3	3191	661	23	0	0	852	1348	1551	23	3	3	862	1138	2475		
2025	32580	NA	48215022105	48	215	TX	HIDALGO COUNTY	0221.05	3438	3323	96.66	893	1149	3516	136	115	2	0	0	6	5	8	3302	1031	22	1	0	5	793	1450	1146	24	1	0	11	798	1458	
2025	32580	NA	48215022107	48	215	TX	HIDALGO COUNTY	0221.07	4311	3759	87.2	973	1500	4522	593	552	1	4	0	6	15	15	3718	1350	28	0	0	3	900	1437	1902	29	4	0	9	915	1452	
2025	32580	NA	48215022108	48	215	TX	HIDALGO COUNTY	0221.08	1312	1211	92.3	177	226	1	5	120	101	3	1	0	2	13	1192	346	4	0	0	2	289	551	1047	7	1	0	2	291	564	
2025	32580	NA	48215022109	48	215	TX	HIDALGO COUNTY	0221.09	2867	3448	96.86	854	806	2881	129	119	4	1	0	1	0	4	3148	915	23	0	0	1	886	1613	404	27	1	0	2	886	1617	
2025	32580	NA	48215022110	48	215	TX	HIDALGO COUNTY	0221.10	3268	3199	97.99	635	69	0	3071	1	61	0	1	0	5	3	1191	1007	27	0	0	2	979	1189	1075	27	1	0	2	971	1191	
2025	32580	NA	48215022111	48	215	TX	HIDALGO COUNTY	0221.11	7243	7115	98.23	1413	1560	7592	156	128	1	0	0	1	16	10	7087	1576	32	0	2	4	2313	3160	1704	33	0	2	5	2329	3170	
2025	32580	NA	48215022112	48	215	TX	HIDALGO COUNTY	0221.12	3441	3405	98.95	795	837	0	4134	48	36	0	0	8	4	3393	1144	24	0	0	2	1050	1173	1180	24	0	0	2	1058	1177		
2025	32580	NA	48215022113	48	215	TX	HIDALGO COUNTY	0221.13	3557	3230	90.81	639	1013	2868	356	107	11	1	0	4	10	3	3201	1052	15	0	0	5	839	1290	1379	26	1	0	9	849	1293	
2025	32580	NA	48215022203	48	215	TX	HIDALGO COUNTY	0222.03	4918	4727	96.12	1086	1367	5057	235	191	0	7	5	10	9	13	4681	1811	28	3	1	11	1293	1536	2002	28	10	6	21	1302	1549	
2025	32580	NA	48215022204	48	215	TX	HIDALGO COUNTY	0222.04	4391	4289	97.22	1429	1238	40	5342	170	143	0	1	5	3	6261	2008	40	1	0	6	2036	2170	2150	40	3	0	7	2041	2179		
2025	32580	NA	48215022205	48	215	TX	HIDALGO COUNTY	0222.05	4258	3855	90.54	843	1113	3891	427	403	1	0	0	2	7	14	3831	1500	27	12	0	1	1043	1248	1903	28	12	0	3	1050	1262	
2025	32580	NA	48215022206	48	215	TX	HIDALGO COUNTY	0222.06	2565	2509	97.82	556	630	2474	71	56	2	0	0	2	10	1	2494	890	19	0	0	8	620	957	946	21	2	0	8	630	958	
2025	32580	NA	48215022301	48	215	TX	HIDALGO COUNTY	0223.01	6111	5352	87.58	1550	1951	5440	919	759	11	75	1	26	12	35	5192	1824	49	14	0	23	955	2327	2583	60	89	1	49	967	2362	
2025	32580	NA	48215022302	48	215	TX	HIDALGO COUNTY	0223.02	5841	5070	91.5	1220	1390	5078	637	471	1	102	0	10	20	33	4904	1634	37	16	0	15	879	2323	2105	38	118	0	25	899	2336	
2025	32580	NA	48215022401	48	215	TX	HIDALGO COUNTY	0224.01	4895	4616	94.5	951	1264	4307	338	269	1	8	0	13	1	10	4557	1532	39	2	14	1098	1872	1801	47	39	2	17	1099	1882		
2025	32580	NA	48215022402	48	215	TX	HIDALGO COUNTY	0224.02	6999	6728	96.13	1766	2006	7484	368	271	3	39	0	42	6	7	6631	2307	56	7	0	16	1513	2732	2578	59	46	0	58	1519	2739	
2025	32580	NA	48215022502	48	215	TX	HIDALGO COUNTY	0225.02	5643	5335	94.54	1448	1680	392	308	3	32	0	15	8	16	56	5251	1856	53	1	0	21	1274	2044	2166	66	33	0	36	1282	2060	
2025	32580	NA	48215022503	48	215	TX	HIDALGO COUNTY	0225.03	3626	3575	98.59	788	905	3656	59	51	2	2	0	0	4	0	3567	1294	15	1	0	4	950	1303	1345	17	3	0	4	954	1303	
2025	32580	NA	48215022504	48	215	TX	HIDALGO COUNTY	0225.04	3144	3070	97.65	684	846	3050	88	74	3	0	0	1	3	5	3056	795	26	0	0	14	812	1409	869	28	3	0	15	815	1414	
2025	32580	NA	48215022600	48	215	TX	HIDALGO COUNTY	0226.00	2037	1983	97.35	501	696	2	1985	62	3	0	1	0	1	3	1975	646	26	1	0	3	488	812	700	40	13	0	3	489	815	
2025	32580	NA	48215022703	48	215	TX	HIDALGO COUNTY	0227.03	1942	1677	86.35	425	689	1592	302	265	3	10	0	5	2	17	1640	551	10	1	0	3	363	712	816	13	11	0	8	365	729	
2025	32580	NA	48215022704	48	215	TX	HIDALGO COUNTY	0227.04	3066	2257	73.61	862	1201	3297	855	809	3	30	0	9	2	2	2211	912	11	3	0	3	377	905	922	14	33	0	12	379	907	
2025	32580	NA	48215022705	48	215	TX	HIDALGO COUNTY	0227.05	2913	2517	86.41	522	647	1	1901	410	396	0	0	8	4	4	2503	831	19	0	1	1	651	1000	1227	19	2	1	1	659	1004	
2025	32580	NA	48215022706	48	215	TX	HIDALGO COUNTY	0227.06	2947	2414	81.81	1017	1450	3	362	583	0	21	0	2	0	6	2385	1072	18	6	0	9	540	738	1605	18	27	0	11	542	744	
2025	32580	NA	48215022801	48	215	TX	HIDALGO COUNTY	0228.01	4154	4278	97.17	1134	5164	12	1178	3	114	0	3	10	3	4	1154	17	0	0	12	1540	1477	1547	17	1	0	13	1540	1547		
2025	32580	NA	48215022802	48	215	TX	HIDALGO COUNTY	0228.02	4062	3875	95.4	1025	1098	5	4374	187	5	16	0	8	3	5	3838	1081	35	2	2	9	839	1870	1268	40	18	2	17	842	1875	
2025	32580	NA	48215022900	48	215	TX	HIDALGO COUNTY	0229.00	4826	4110	85.16	895	1274	31	3650	785	716	9	4	10	11	35	20	4041	1836	18	0	1	9	872	1305	2552	27	4	11	20	887	1325
2025	32580	NA	48215023000	48	215	TX	HIDALGO COUNTY	0230.00	5811	5543	95.39	1330	1835	5680	315	268	7	14	0	15	0	11	5496	2452	48	1	0	14	1105	1876	2720	210	55	15	0	29	1105	1887
2025	32580	NA	48215023103	48	215	TX	HIDALGO COUNTY	0231.03	7751	7554	97.46	1617	1867	7	8378	264	197	2	10	4	13	25	24	7487	3140	65	7	11	2032	2231	3337	67	17	5	24	2057	2244	
2025	32580	NA	48215023104	48	215	TX	HIDALGO COUNTY	0231.04	4805	4605	95.83	1420	1671	4805	4805	4805	12	18	0	12	18	0	1066	1271	54	2	5	468	1089	1274	28	1147	28	1558	1558	1558		
2025	32580	NA	48215023105	48	215	TX	HIDALGO COUNTY	0231.05	4598	4475	97.32	1051	1239	5	5443	145	123	0	6	0	1	5	10	4453	1630	38	0	0	8	988	1789	1753	38	6	0	9	993	1799
2025	32580	NA	48215023106	48	215	TX	HIDALGO COUNTY	0231.06	2954	2887	97.73	688	775	3259	71	67	0	0	0	2	0	2	2	2883	818	8	0	0	0	624	1433	885	8	0	0	2	624	1435
2025	32580	NA	48215023516	48	215	TX	HIDALGO COUNTY	0235.16	4657	4493	96.48	899	1201	4	5132	184	164	2	4	0	5	4	7	4473	1041	10	3	1	1	1108	2309	1205	12	7	1	6	1110	2316
2025	32580	NA	48215023517	48	215	TX	HIDALGO COUNTY	0235.17	4345	4035	92.87	768	862	3	3733	346	310	3	12	0	11	3	8	3999	945	37	1	0	1	1136	1879	1255	39	13	0	12	1339	1887
2025	32580	NA	48215023518	48	215	TX	HIDALGO COUNTY	0235.18	3754	3787	97.12	1467	1745	0	3717	856	517	12	0	5	12	0	2315	57	12	0	1	1754	3341	2634	48	67	0	71	3384	3384		
2025	32580	NA	48215023519	48	215	TX	HIDALGO COUNTY	0235.19	2693	2460	91.35	478	620	2609	311	233	1	50	0	16	7	4	2382	594	15	5	0	5	654	1109	827	16	55	0	21	661	1113	
2025	32580	NA	48215023520	48	215	TX	HIDALGO COUNTY	0235.20	3757	3646	97.05	795																										

[illegible]

2025 FFIEC Census Report - Summary Census Housing Information

MSA/MD: 15180 - BROWNSVILLE-HARLINGEN, TX

State: TEXAS

County: 061 - CAMERON COUNTY

All Tracts: 122



State Abbr	County Name	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
TX	CAMERON COUNTY	0101.01	1626	1585	31	No	1075	271	1075	280
TX	CAMERON COUNTY	0101.02	1472	1472	31	No	638	784	638	50
TX	CAMERON COUNTY	0101.03	953	953	28	Yes	774	105	774	74
TX	CAMERON COUNTY	0102.01	682	682	35	Yes	471	55	471	156
TX	CAMERON COUNTY	0102.04	1359	1095	31	Yes	678	111	678	570
TX	CAMERON COUNTY	0102.05	1720	1684	31	Yes	921	486	885	313
TX	CAMERON COUNTY	0103.01	1796	1784	39	No	1250	192	1250	354
TX	CAMERON COUNTY	0103.03	1534	1476	20	Yes	1164	88	1164	282
TX	CAMERON COUNTY	0103.04	1910	1910	24	Yes	1419	215	1419	276
TX	CAMERON COUNTY	0104.03	1090	1090	25	Yes	827	44	827	219
TX	CAMERON COUNTY	0104.04	1012	1012	20	Yes	828	102	828	82
TX	CAMERON COUNTY	0104.05	2124	2045	33	Yes	1331	235	1313	558
TX	CAMERON COUNTY	0104.06	1070	1070	23	Yes	668	280	668	122
TX	CAMERON COUNTY	0105.00	837	821	54	Yes	485	105	485	247
TX	CAMERON COUNTY	0106.02	644	616	41	Yes	429	78	429	137
TX	CAMERON COUNTY	0106.03	1567	1224	47	Yes	620	65	620	882

State Abbr	County Name	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
TX	CAMERON COUNTY	0106.04	1459	1459	31	Yes	941	41	941	477
TX	CAMERON COUNTY	0107.00	1245	989	58	Yes	645	98	645	502
TX	CAMERON COUNTY	0108.01	1638	1177	46	Yes	590	280	590	768
TX	CAMERON COUNTY	0108.02	1285	744	23	Yes	179	323	179	783
TX	CAMERON COUNTY	0109.00	706	610	52	Yes	199	191	199	316
TX	CAMERON COUNTY	0110.00	1059	937	47	Yes	513	88	513	458
TX	CAMERON COUNTY	0111.00	962	922	62	Yes	475	185	475	302
TX	CAMERON COUNTY	0112.00	554	554	65	Yes	271	41	271	242
TX	CAMERON COUNTY	0113.01	718	406	50	Yes	246	178	246	294
TX	CAMERON COUNTY	0113.02	1656	1349	35	Yes	816	179	816	661
TX	CAMERON COUNTY	0114.01	1469	1416	23	No	737	161	737	571
TX	CAMERON COUNTY	0114.02	1139	1139	30	Yes	796	150	796	193
TX	CAMERON COUNTY	0115.00	1981	1636	38	No	907	292	907	782
TX	CAMERON COUNTY	0116.01	1020	937	43	No	755	99	755	166
TX	CAMERON COUNTY	0116.02	1050	1050	43	No	847	121	847	82
TX	CAMERON COUNTY	0117.01	1429	1180	20	Yes	666	134	666	629
TX	CAMERON COUNTY	0117.02	1048	990	60	No	616	126	616	306
TX	CAMERON COUNTY	0118.01	2112	1701	34	Yes	653	271	653	1188
TX	CAMERON	0118.02	1295	1270	28	Yes	693	152	693	450

State Abbr	County Name	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
	COUNTY									
TX	CAMERON COUNTY	0119.03	774	774	34	No	508	125	508	141
TX	CAMERON COUNTY	0119.04	736	725	45	No	505	94	505	137
TX	CAMERON COUNTY	0119.05	645	615	35	No	473	0	473	172
TX	CAMERON COUNTY	0119.06	1048	990	34	No	622	238	622	188
TX	CAMERON COUNTY	0119.07	672	649	41	No	354	82	354	236
TX	CAMERON COUNTY	0119.08	1304	1304	34	No	841	342	841	121
TX	CAMERON COUNTY	0120.02	2031	2031	26	Yes	1301	416	1301	314
TX	CAMERON COUNTY	0120.03	1492	1302	24	Yes	805	317	805	370
TX	CAMERON COUNTY	0120.04	1309	1309	30	Yes	822	302	822	185
TX	CAMERON COUNTY	0121.03	629	629	30	No	204	375	204	50
TX	CAMERON COUNTY	0121.04	1551	1525	18	Yes	1136	304	1136	111
TX	CAMERON COUNTY	0121.05	930	930	23	Yes	735	152	735	43
TX	CAMERON COUNTY	0121.06	565	565	28	No	374	149	374	42
TX	CAMERON COUNTY	0122.01	1300	1262	19	Yes	674	245	674	381
TX	CAMERON COUNTY	0122.02	1019	1019	17	No	949	68	949	2
TX	CAMERON COUNTY	0122.03	1378	1378	19	No	990	344	990	44
TX	CAMERON COUNTY	0123.01	2019	1809	23	Yes	1289	482	1198	248
TX	CAMERON COUNTY	0123.04	2608	2169	36	No	1072	859	997	677

State Abbr	County Name	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
TX	CAMERON COUNTY	0123.05	8846	3843	33	No	1217	7178	936	451
TX	CAMERON COUNTY	0124.02	2015	1630	31	No	1134	219	1107	662
TX	CAMERON COUNTY	0124.03	1229	1179	29	Yes	870	133	870	226
TX	CAMERON COUNTY	0124.04	1293	1131	16	Yes	930	84	930	279
TX	CAMERON COUNTY	0125.06	1777	1635	36	Yes	963	315	902	499
TX	CAMERON COUNTY	0125.08	1426	1426	17	Yes	969	240	969	217
TX	CAMERON COUNTY	0125.09	968	857	27	Yes	555	74	555	339
TX	CAMERON COUNTY	0125.10	1595	1595	19	No	1350	76	1350	169
TX	CAMERON COUNTY	0125.11	1685	1685	22	Yes	1350	233	1350	102
TX	CAMERON COUNTY	0125.12	687	579	24	Yes	435	71	435	181
TX	CAMERON COUNTY	0125.13	1235	1235	19	Yes	960	103	960	172
TX	CAMERON COUNTY	0125.14	1309	1309	16	Yes	615	54	615	640
TX	CAMERON COUNTY	0125.15	869	869	23	Yes	807	0	807	62
TX	CAMERON COUNTY	0125.16	840	840	16	Yes	747	93	747	0
TX	CAMERON COUNTY	0125.17	1207	1207	10	Yes	1015	0	1015	192
TX	CAMERON COUNTY	0126.07	684	601	27	Yes	430	25	430	229
TX	CAMERON COUNTY	0126.08	2165	1861	16	Yes	814	345	814	1006
TX	CAMERON COUNTY	0126.13	1890	1617	28	Yes	1301	101	1236	488
TX	CAMERON	0126.14	913	913	29	Yes	457	135	457	321

State Abbr	County Name	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
	COUNTY									
TX	CAMERON COUNTY	0126.15	1051	990	23	Yes	584	95	584	372
TX	CAMERON COUNTY	0126.16	1019	1019	24	Yes	873	23	873	123
TX	CAMERON COUNTY	0126.17	837	681	23	Yes	630	0	630	207
TX	CAMERON COUNTY	0127.00	1399	1399	22	Yes	863	184	863	352
TX	CAMERON COUNTY	0128.00	1466	1313	44	Yes	866	74	866	526
TX	CAMERON COUNTY	0129.00	1777	1480	42	Yes	856	380	829	541
TX	CAMERON COUNTY	0130.02	1569	694	42	Yes	511	91	443	967
TX	CAMERON COUNTY	0130.03	791	316	37	Yes	95	70	95	626
TX	CAMERON COUNTY	0130.04	886	711	56	Yes	476	58	476	352
TX	CAMERON COUNTY	0131.02	1486	1348	31	Yes	1049	123	1049	314
TX	CAMERON COUNTY	0131.04	1388	841	40	Yes	521	192	521	675
TX	CAMERON COUNTY	0131.06	1777	1234	33	Yes	653	126	653	998
TX	CAMERON COUNTY	0132.03	767	682	28	Yes	308	108	308	351
TX	CAMERON COUNTY	0132.04	653	625	32	Yes	379	103	379	171
TX	CAMERON COUNTY	0132.05	1044	957	35	Yes	525	88	525	431
TX	CAMERON COUNTY	0132.06	909	909	26	Yes	558	33	558	318
TX	CAMERON COUNTY	0132.07	1767	1673	26	Yes	752	292	752	723
TX	CAMERON COUNTY	0133.03	1218	1079	35	Yes	750	55	750	413

State Abbr	County Name	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
TX	CAMERON COUNTY	0133.05	1336	1289	32	Yes	902	68	902	366
TX	CAMERON COUNTY	0133.06	697	697	41	Yes	506	62	506	129
TX	CAMERON COUNTY	0133.07	602	602	41	Yes	326	64	326	212
TX	CAMERON COUNTY	0133.08	876	848	29	Yes	527	20	527	329
TX	CAMERON COUNTY	0133.09	700	676	30	Yes	474	6	474	220
TX	CAMERON COUNTY	0134.01	725	564	40	Yes	263	96	263	366
TX	CAMERON COUNTY	0134.02	591	588	50	Yes	319	42	319	230
TX	CAMERON COUNTY	0135.00	809	765	58	Yes	549	144	542	116
TX	CAMERON COUNTY	0136.00	1264	938	55	Yes	510	221	510	533
TX	CAMERON COUNTY	0137.00	1312	1137	54	Yes	358	231	358	723
TX	CAMERON COUNTY	0138.01	664	574	44	Yes	154	91	147	419
TX	CAMERON COUNTY	0138.02	847	739	54	Yes	333	123	333	391
TX	CAMERON COUNTY	0139.01	689	670	37	Yes	315	94	315	280
TX	CAMERON COUNTY	0139.02	1359	1306	59	Yes	779	95	779	485
TX	CAMERON COUNTY	0139.03	1209	1160	47	Yes	690	121	690	398
TX	CAMERON COUNTY	0140.01	1283	484	42	Yes	214	173	119	896
TX	CAMERON COUNTY	0140.02	894	696	47	Yes	126	186	126	582
TX	CAMERON COUNTY	0141.01	1253	1198	25	Yes	828	149	828	276
TX	CAMERON	0141.02	1147	1147	16	Yes	1060	38	1060	49

State Abbr	County Name	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
	COUNTY									
TX	CAMERON COUNTY	0141.03	864	864	27	Yes	597	157	597	110
TX	CAMERON COUNTY	0142.01	583	559	34	No	283	28	283	272
TX	CAMERON COUNTY	0142.02	1024	958	25	Yes	457	144	457	423
TX	CAMERON COUNTY	0143.00	1739	931	33	Yes	557	153	557	1029
TX	CAMERON COUNTY	0144.01	1754	1725	14	Yes	1489	0	1489	265
TX	CAMERON COUNTY	0144.02	1634	1634	16	Yes	1212	110	1212	312
TX	CAMERON COUNTY	0144.03	908	869	26	Yes	715	0	715	193
TX	CAMERON COUNTY	0144.04	1265	1095	9	Yes	1009	0	1009	256
TX	CAMERON COUNTY	0145.01	1530	848	19	Yes	548	158	548	824
TX	CAMERON COUNTY	0145.02	1318	1260	15	Yes	1009	8	1009	301
TX	CAMERON COUNTY	9800.01	0	0	0	Yes	0	0	0	0
TX	CAMERON COUNTY	9801.00	0	0	0	Yes	0	0	0	0
TX	CAMERON COUNTY	9900.00	0	0	0	No	0	0	0	0

2025 FFIEC Census Report - Summary Census Income Information

MSA/MD: 15180 - BROWNSVILLE-HARLINGEN, TX

State: TEXAS

County: 061 - CAMERON COUNTY

All Tracts: 122



State Abbr	County Name	Tract code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	% Below Poverty Line	Total population for whom poverty status is determined	Tract Median Family Income %	2020 Tract Median Family Income	2020 Tract Median Household Income
TX	CAMERON COUNTY	0101.01	4 - Upper	\$47,332	\$66,500	21.38	4148	137.72	\$65,189	\$49,871
TX	CAMERON COUNTY	0101.02	3 - Middle	\$47,332	\$66,500	43.65	1993	102.91	\$48,712	\$35,192
TX	CAMERON COUNTY	0101.03	3 - Middle	\$47,332	\$66,500	23.01	3146	96.00	\$45,440	\$45,023
TX	CAMERON COUNTY	0102.01	3 - Middle	\$47,332	\$66,500	19.28	1976	116.70	\$55,238	\$38,525
TX	CAMERON COUNTY	0102.04	4 - Upper	\$47,332	\$66,500	25.57	3946	144.77	\$68,523	\$63,661
TX	CAMERON COUNTY	0102.05	4 - Upper	\$47,332	\$66,500	20.67	3855	129.24	\$61,172	\$53,542
TX	CAMERON COUNTY	0103.01	3 - Middle	\$47,332	\$66,500	24.82	5342	87.22	\$41,286	\$36,391
TX	CAMERON COUNTY	0103.03	4 - Upper	\$47,332	\$66,500	19.14	4744	135.18	\$63,988	\$57,523
TX	CAMERON COUNTY	0103.04	3 - Middle	\$47,332	\$66,500	30.03	5039	102.86	\$48,689	\$42,946
TX	CAMERON COUNTY	0104.03	3 - Middle	\$47,332	\$66,500	22.00	3405	114.62	\$54,255	\$50,231
TX	CAMERON COUNTY	0104.04	4 - Upper	\$47,332	\$66,500	13.20	2999	139.63	\$66,091	\$63,971
TX	CAMERON COUNTY	0104.05	4 - Upper	\$47,332	\$66,500	15.24	5940	127.03	\$60,130	\$61,163
TX	CAMERON COUNTY	0104.06	4 - Upper	\$47,332	\$66,500	22.96	2896	138.72	\$65,663	\$55,000
TX	CAMERON COUNTY	0105.00	3 - Middle	\$47,332	\$66,500	19.97	2769	103.75	\$49,107	\$47,500
TX	CAMERON COUNTY	0106.02	4 - Upper	\$47,332	\$66,500	5.91	1590	207.09	\$98,021	\$79,737
TX	CAMERON	0106.03	2 - Moderate	\$47,332	\$66,500	41.26	4396	56.07	\$26,542	\$25,817

State Abbr	County Name	Tract code	Tract Income Level	2020 MSA/MD Statewide non- MSA/MD Median Family Income	2025 FFIEC Est. MSA/MD/non- MSA/MD Median Family Income	% Below Poverty Line	Total population for whom poverty status is determined	Tract Median Family Income %	2020 Tract Median Family Income	2020 Tract Median Household Income
	COUNTY									
TX	CAMERON COUNTY	0106.04	3 - Middle	\$47,332	\$66,500	28.61	4131	84.84	\$40,161	\$33,417
TX	CAMERON COUNTY	0107.00	3 - Middle	\$47,332	\$66,500	17.20	2948	88.30	\$41,797	\$39,918
TX	CAMERON COUNTY	0108.01	2 - Moderate	\$47,332	\$66,500	35.98	4347	69.68	\$32,985	\$33,731
TX	CAMERON COUNTY	0108.02	2 - Moderate	\$47,332	\$66,500	47.61	3783	64.48	\$30,521	\$30,729
TX	CAMERON COUNTY	0109.00	2 - Moderate	\$47,332	\$66,500	32.64	1299	71.74	\$33,958	\$23,423
TX	CAMERON COUNTY	0110.00	1 - Low	\$47,332	\$66,500	52.11	2602	46.74	\$22,125	\$16,962
TX	CAMERON COUNTY	0111.00	3 - Middle	\$47,332	\$66,500	26.77	2409	84.19	\$39,850	\$26,518
TX	CAMERON COUNTY	0112.00	2 - Moderate	\$47,332	\$66,500	47.22	1618	58.50	\$27,692	\$27,022
TX	CAMERON COUNTY	0113.01	4 - Upper	\$47,332	\$66,500	15.45	1366	142.74	\$67,563	\$46,250
TX	CAMERON COUNTY	0113.02	4 - Upper	\$47,332	\$66,500	6.07	4282	179.34	\$84,886	\$84,280
TX	CAMERON COUNTY	0114.01	3 - Middle	\$47,332	\$66,500	18.45	4829	91.37	\$43,250	\$47,612
TX	CAMERON COUNTY	0114.02	4 - Upper	\$47,332	\$66,500	13.94	2976	138.91	\$65,750	\$54,193
TX	CAMERON COUNTY	0115.00	2 - Moderate	\$47,332	\$66,500	30.93	6126	68.70	\$32,519	\$31,190
TX	CAMERON COUNTY	0116.01	2 - Moderate	\$47,332	\$66,500	41.21	2206	51.98	\$24,606	\$19,589
TX	CAMERON COUNTY	0116.02	3 - Middle	\$47,332	\$66,500	23.98	3270	80.71	\$38,202	\$36,745
TX	CAMERON COUNTY	0117.01	2 - Moderate	\$47,332	\$66,500	43.24	4128	61.22	\$28,980	\$32,326
TX	CAMERON COUNTY	0117.02	2 - Moderate	\$47,332	\$66,500	52.25	3594	57.53	\$27,234	\$24,063
TX	CAMERON	0118.01	3 - Middle	\$47,332	\$66,500	25.62	4953	102.24	\$48,393	\$47,422

State Abbr	County Name	Tract code	Tract Income Level	2020 MSA/MD Statewide non- MSA/MD Median Family Income	2025 FFIEC Est. MSA/MD/non- MSA/MD Median Family Income	% Below Poverty Line	Total population for whom poverty status is determined	Tract Median Family Income %	2020 Tract Median Family Income	2020 Tract Median Household Income
	COUNTY									
TX	CAMERON COUNTY	0118.02	3 - Middle	\$47,332	\$66,500	38.75	3763	91.96	\$43,527	\$37,176
TX	CAMERON COUNTY	0119.03	3 - Middle	\$47,332	\$66,500	24.08	2434	97.46	\$46,131	\$37,991
TX	CAMERON COUNTY	0119.04	2 - Moderate	\$47,332	\$66,500	29.52	2063	68.56	\$32,451	\$28,043
TX	CAMERON COUNTY	0119.05	4 - Upper	\$47,332	\$66,500	23.35	1717	123.84	\$58,618	\$37,009
TX	CAMERON COUNTY	0119.06	3 - Middle	\$47,332	\$66,500	22.62	2197	84.01	\$39,766	\$34,453
TX	CAMERON COUNTY	0119.07	2 - Moderate	\$47,332	\$66,500	27.36	2398	71.98	\$34,074	\$29,322
TX	CAMERON COUNTY	0119.08	4 - Upper	\$47,332	\$66,500	15.24	2605	153.17	\$72,500	\$51,571
TX	CAMERON COUNTY	0120.02	4 - Upper	\$47,332	\$66,500	13.28	5376	142.70	\$67,545	\$59,831
TX	CAMERON COUNTY	0120.03	3 - Middle	\$47,332	\$66,500	13.62	3450	99.42	\$47,060	\$47,285
TX	CAMERON COUNTY	0120.04	3 - Middle	\$47,332	\$66,500	2.54	2124	116.45	\$55,119	\$48,262
TX	CAMERON COUNTY	0121.03	2 - Moderate	\$47,332	\$66,500	6.63	392	78.66	\$37,232	\$22,500
TX	CAMERON COUNTY	0121.04	4 - Upper	\$47,332	\$66,500	13.05	4446	132.80	\$62,857	\$60,087
TX	CAMERON COUNTY	0121.05	2 - Moderate	\$47,332	\$66,500	25.64	2672	67.34	\$31,875	\$28,938
TX	CAMERON COUNTY	0121.06	3 - Middle	\$47,332	\$66,500	39.31	1605	111.20	\$52,634	\$35,469
TX	CAMERON COUNTY	0122.01	2 - Moderate	\$47,332	\$66,500	18.68	3335	58.05	\$27,480	\$27,128
TX	CAMERON COUNTY	0122.02	4 - Upper	\$47,332	\$66,500	15.83	3418	129.07	\$61,094	\$57,148
TX	CAMERON COUNTY	0122.03	3 - Middle	\$47,332	\$66,500	33.83	4658	82.55	\$39,073	\$37,367
TX	CAMERON	0123.01	4 - Upper	\$47,332	\$66,500	23.42	3711	127.05	\$60,139	\$52,522

State Abbr	County Name	Tract code	Tract Income Level	2020 MSA/MD Statewide non- MSA/MD Median Family Income	2025 FFIEC Est. MSA/MD/non- MSA/MD Median Family Income	% Below Poverty Line	Total population for whom poverty status is determined	Tract Median Family Income %	2020 Tract Median Family Income	2020 Tract Median Household Income
	COUNTY									
TX	CAMERON COUNTY	0123.04	3 - Middle	\$47,332	\$66,500	32.35	4832	114.18	\$54,048	\$34,982
TX	CAMERON COUNTY	0123.05	4 - Upper	\$47,332	\$66,500	15.62	3079	157.19	\$74,404	\$58,160
TX	CAMERON COUNTY	0124.02	3 - Middle	\$47,332	\$66,500	32.24	6012	112.76	\$53,373	\$52,703
TX	CAMERON COUNTY	0124.03	4 - Upper	\$47,332	\$66,500	15.43	3493	126.17	\$59,722	\$53,397
TX	CAMERON COUNTY	0124.04	3 - Middle	\$47,332	\$66,500	41.41	4122	99.74	\$47,209	\$45,223
TX	CAMERON COUNTY	0125.06	4 - Upper	\$47,332	\$66,500	9.30	4474	167.14	\$79,115	\$68,578
TX	CAMERON COUNTY	0125.08	3 - Middle	\$47,332	\$66,500	27.71	4244	80.69	\$38,196	\$38,185
TX	CAMERON COUNTY	0125.09	0 - Unknown	\$47,332	\$66,500	45.94	2954	0.00	\$0	\$25,114
TX	CAMERON COUNTY	0125.10	4 - Upper	\$47,332	\$66,500	32.54	6164	142.80	\$67,593	\$60,442
TX	CAMERON COUNTY	0125.11	3 - Middle	\$47,332	\$66,500	23.90	5637	83.23	\$39,399	\$38,949
TX	CAMERON COUNTY	0125.12	2 - Moderate	\$47,332	\$66,500	31.40	2529	59.86	\$28,333	\$21,032
TX	CAMERON COUNTY	0125.13	3 - Middle	\$47,332	\$66,500	24.81	3458	117.22	\$55,486	\$40,500
TX	CAMERON COUNTY	0125.14	3 - Middle	\$47,332	\$66,500	24.60	5589	107.45	\$50,861	\$55,438
TX	CAMERON COUNTY	0125.15	4 - Upper	\$47,332	\$66,500	6.51	3132	239.59	\$113,403	\$110,819
TX	CAMERON COUNTY	0125.16	4 - Upper	\$47,332	\$66,500	4.76	2351	126.55	\$59,901	\$59,334
TX	CAMERON COUNTY	0125.17	4 - Upper	\$47,332	\$66,500	17.95	3482	170.66	\$80,781	\$64,620
TX	CAMERON COUNTY	0126.07	2 - Moderate	\$47,332	\$66,500	34.23	2676	71.30	\$33,750	\$31,454
TX	CAMERON	0126.08	3 - Middle	\$47,332	\$66,500	17.12	5175	113.55	\$53,750	\$57,963

State Abbr	County Name	Tract code	Tract Income Level	2020 MSA/MD Statewide non- MSA/MD Median Family Income	2025 FFIEC Est. MSA/MD/non- MSA/MD Median Family Income	% Below Poverty Line	Total population for whom poverty status is determined	Tract Median Family Income %	2020 Tract Median Family Income	2020 Tract Median Household Income
	COUNTY									
TX	CAMERON COUNTY	0126.13	4 - Upper	\$47,332	\$66,500	11.13	5254	159.46	\$75,479	\$68,044
TX	CAMERON COUNTY	0126.14	2 - Moderate	\$47,332	\$66,500	43.32	3262	73.61	\$34,844	\$34,330
TX	CAMERON COUNTY	0126.15	2 - Moderate	\$47,332	\$66,500	34.81	3292	67.41	\$31,909	\$31,587
TX	CAMERON COUNTY	0126.16	4 - Upper	\$47,332	\$66,500	5.65	3663	141.84	\$67,136	\$66,903
TX	CAMERON COUNTY	0126.17	4 - Upper	\$47,332	\$66,500	14.24	3279	150.53	\$71,250	\$71,094
TX	CAMERON COUNTY	0127.00	3 - Middle	\$47,332	\$66,500	32.69	5072	85.17	\$40,313	\$35,250
TX	CAMERON COUNTY	0128.00	3 - Middle	\$47,332	\$66,500	16.81	4842	92.63	\$43,845	\$36,667
TX	CAMERON COUNTY	0129.00	3 - Middle	\$47,332	\$66,500	31.03	4209	104.55	\$49,487	\$42,802
TX	CAMERON COUNTY	0130.02	3 - Middle	\$47,332	\$66,500	37.62	4179	87.05	\$41,207	\$35,741
TX	CAMERON COUNTY	0130.03	2 - Moderate	\$47,332	\$66,500	36.57	2048	72.58	\$34,355	\$29,531
TX	CAMERON COUNTY	0130.04	3 - Middle	\$47,332	\$66,500	13.91	2271	95.56	\$45,234	\$40,000
TX	CAMERON COUNTY	0131.02	4 - Upper	\$47,332	\$66,500	20.59	4206	121.57	\$57,545	\$57,173
TX	CAMERON COUNTY	0131.04	4 - Upper	\$47,332	\$66,500	6.94	3042	135.81	\$64,286	\$51,000
TX	CAMERON COUNTY	0131.06	2 - Moderate	\$47,332	\$66,500	44.69	4847	58.70	\$27,786	\$20,819
TX	CAMERON COUNTY	0132.03	2 - Moderate	\$47,332	\$66,500	46.91	2200	52.59	\$24,893	\$26,450
TX	CAMERON COUNTY	0132.04	3 - Middle	\$47,332	\$66,500	37.96	1973	80.91	\$38,301	\$33,906
TX	CAMERON COUNTY	0132.05	2 - Moderate	\$47,332	\$66,500	38.80	3624	70.22	\$33,238	\$32,351
TX	CAMERON	0132.06	3 - Middle	\$47,332	\$66,500	34.04	3199	86.04	\$40,729	\$32,667

State Abbr	County Name	Tract code	Tract Income Level	2020 MSA/MD Statewide non- MSA/MD Median Family Income	2025 FFIEC Est. MSA/MD/non- MSA/MD Median Family Income	% Below Poverty Line	Total population for whom poverty status is determined	Tract Median Family Income %	2020 Tract Median Family Income	2020 Tract Median Household Income
	COUNTY									
TX	CAMERON COUNTY	0132.07	3 - Middle	\$47,332	\$66,500	38.98	5215	80.56	\$38,133	\$30,195
TX	CAMERON COUNTY	0133.03	3 - Middle	\$47,332	\$66,500	30.06	4115	113.04	\$53,507	\$40,938
TX	CAMERON COUNTY	0133.05	3 - Middle	\$47,332	\$66,500	30.49	4461	84.03	\$39,776	\$31,667
TX	CAMERON COUNTY	0133.06	2 - Moderate	\$47,332	\$66,500	33.51	2647	61.38	\$29,053	\$27,614
TX	CAMERON COUNTY	0133.07	2 - Moderate	\$47,332	\$66,500	26.74	2132	75.08	\$35,540	\$34,038
TX	CAMERON COUNTY	0133.08	2 - Moderate	\$47,332	\$66,500	35.65	3733	69.13	\$32,724	\$32,949
TX	CAMERON COUNTY	0133.09	2 - Moderate	\$47,332	\$66,500	40.47	2866	70.82	\$33,523	\$31,923
TX	CAMERON COUNTY	0134.01	2 - Moderate	\$47,332	\$66,500	35.73	2376	63.59	\$30,099	\$22,188
TX	CAMERON COUNTY	0134.02	2 - Moderate	\$47,332	\$66,500	30.93	1985	66.18	\$31,329	\$30,020
TX	CAMERON COUNTY	0135.00	3 - Middle	\$47,332	\$66,500	12.33	1890	110.45	\$52,279	\$52,349
TX	CAMERON COUNTY	0136.00	3 - Middle	\$47,332	\$66,500	24.16	2529	88.39	\$41,838	\$40,774
TX	CAMERON COUNTY	0137.00	1 - Low	\$47,332	\$66,500	51.26	3812	47.94	\$22,695	\$21,125
TX	CAMERON COUNTY	0138.01	1 - Low	\$47,332	\$66,500	70.44	1874	40.88	\$19,350	\$17,948
TX	CAMERON COUNTY	0138.02	2 - Moderate	\$47,332	\$66,500	43.97	2595	62.19	\$29,438	\$23,947
TX	CAMERON COUNTY	0139.01	2 - Moderate	\$47,332	\$66,500	44.64	2545	64.99	\$30,764	\$27,697
TX	CAMERON COUNTY	0139.02	2 - Moderate	\$47,332	\$66,500	33.73	3913	77.48	\$36,673	\$49,939
TX	CAMERON COUNTY	0139.03	2 - Moderate	\$47,332	\$66,500	41.01	3931	61.07	\$28,906	\$27,382
TX	CAMERON	0140.01	2 - Moderate	\$47,332	\$66,500	47.50	2244	57.91	\$27,413	\$10,255

State Abbr	County Name	Tract code	Tract Income Level	2020 MSA/MD Statewide non- MSA/MD Median Family Income	2025 FFIEC Est. MSA/MD/non- MSA/MD Median Family Income	% Below Poverty Line	Total population for whom poverty status is determined	Tract Median Family Income %	2020 Tract Median Family Income	2020 Tract Median Household Income
	COUNTY									
TX	CAMERON COUNTY	0140.02	2 - Moderate	\$47,332	\$66,500	47.56	2176	55.29	\$26,172	\$22,424
TX	CAMERON COUNTY	0141.01	3 - Middle	\$47,332	\$66,500	21.14	5009	84.38	\$39,941	\$38,086
TX	CAMERON COUNTY	0141.02	3 - Middle	\$47,332	\$66,500	28.95	3786	95.34	\$45,128	\$38,974
TX	CAMERON COUNTY	0141.03	2 - Moderate	\$47,332	\$66,500	39.93	3286	77.47	\$36,672	\$35,760
TX	CAMERON COUNTY	0142.01	2 - Moderate	\$47,332	\$66,500	21.62	2142	68.22	\$32,292	\$31,394
TX	CAMERON COUNTY	0142.02	3 - Middle	\$47,332	\$66,500	22.57	3079	114.73	\$54,306	\$35,286
TX	CAMERON COUNTY	0143.00	2 - Moderate	\$47,332	\$66,500	44.11	4833	57.20	\$27,075	\$27,703
TX	CAMERON COUNTY	0144.01	4 - Upper	\$47,332	\$66,500	12.81	7208	166.97	\$79,031	\$76,875
TX	CAMERON COUNTY	0144.02	4 - Upper	\$47,332	\$66,500	8.64	5454	180.70	\$85,532	\$86,383
TX	CAMERON COUNTY	0144.03	3 - Middle	\$47,332	\$66,500	12.64	3870	114.03	\$53,974	\$54,038
TX	CAMERON COUNTY	0144.04	3 - Middle	\$47,332	\$66,500	23.01	4789	84.42	\$39,960	\$39,960
TX	CAMERON COUNTY	0145.01	4 - Upper	\$47,332	\$66,500	16.79	4217	140.12	\$66,326	\$51,818
TX	CAMERON COUNTY	0145.02	4 - Upper	\$47,332	\$66,500	6.50	5031	163.35	\$77,320	\$77,135
TX	CAMERON COUNTY	9800.01	0 - Unknown	\$47,332	\$66,500	0.00	0	0.00	\$0	\$0
TX	CAMERON COUNTY	9801.00	0 - Unknown	\$47,332	\$66,500	0.00	0	0.00	\$0	\$0
TX	CAMERON COUNTY	9900.00	0 - Unknown	\$47,332	\$66,500	0.00	0	0.00	\$0	\$0

2025 FFIEC Census Report - Summary Census Overview Information

MSA/MD: 15180 - BROWNSVILLE-HARLINGEN, TX

State: TEXAS

County: 061 - CAMERON COUNTY

All Tracts: 122



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
TX	CAMERON COUNTY	0101.01	4 - Upper	137.72	No	\$66,500	\$65,189	3495	3009	86.09	1075	1585
TX	CAMERON COUNTY	0101.02	3 - Middle	102.91	No	\$66,500	\$48,712	1458	1071	73.46	638	1472
TX	CAMERON COUNTY	0101.03	3 - Middle	96.00	No	\$66,500	\$45,440	2230	2095	93.95	774	953
TX	CAMERON COUNTY	0102.01	3 - Middle	116.70	No	\$66,500	\$55,238	2176	1987	91.31	471	682
TX	CAMERON COUNTY	0102.04	4 - Upper	144.77	No	\$66,500	\$68,523	4318	3683	85.29	678	1095
TX	CAMERON COUNTY	0102.05	4 - Upper	129.24	No	\$66,500	\$61,172	3452	2663	77.14	921	1684
TX	CAMERON COUNTY	0103.01	3 - Middle	87.22	No	\$66,500	\$41,286	4834	4529	93.69	1250	1784
TX	CAMERON COUNTY	0103.03	4 - Upper	135.18	No	\$66,500	\$63,988	4890	4465	91.31	1164	1476
TX	CAMERON COUNTY	0103.04	3 - Middle	102.86	No	\$66,500	\$48,689	4817	3953	82.06	1419	1910
TX	CAMERON COUNTY	0104.03	3 - Middle	114.62	No	\$66,500	\$54,255	3111	2865	92.09	827	1090
TX	CAMERON COUNTY	0104.04	4 - Upper	139.63	No	\$66,500	\$66,091	3605	3216	89.21	828	1012
TX	CAMERON COUNTY	0104.05	4 - Upper	127.03	No	\$66,500	\$60,130	4893	3588	73.33	1331	2045
TX	CAMERON COUNTY	0104.06	4 - Upper	138.72	No	\$66,500	\$65,663	2271	1958	86.22	668	1070
TX	CAMERON COUNTY	0105.00	3 - Middle	103.75	No	\$66,500	\$49,107	2707	2584	95.46	485	821

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
TX	CAMERON COUNTY	0106.02	4 - Upper	207.09	No	\$66,500	\$98,021	1748	1358	77.69	429	616
TX	CAMERON COUNTY	0106.03	2 - Moderate	56.07	No	\$66,500	\$26,542	4691	4264	90.90	620	1224
TX	CAMERON COUNTY	0106.04	3 - Middle	84.84	No	\$66,500	\$40,161	4556	3990	87.58	941	1459
TX	CAMERON COUNTY	0107.00	3 - Middle	88.30	No	\$66,500	\$41,797	3303	2780	84.17	645	989
TX	CAMERON COUNTY	0108.01	2 - Moderate	69.68	No	\$66,500	\$32,985	4665	3968	85.06	590	1177
TX	CAMERON COUNTY	0108.02	2 - Moderate	64.48	No	\$66,500	\$30,521	3679	3083	83.80	179	744
TX	CAMERON COUNTY	0109.00	2 - Moderate	71.74	No	\$66,500	\$33,958	1540	1434	93.12	199	610
TX	CAMERON COUNTY	0110.00	1 - Low	46.74	No	\$66,500	\$22,125	3240	3165	97.69	513	937
TX	CAMERON COUNTY	0111.00	3 - Middle	84.19	No	\$66,500	\$39,850	2657	2509	94.43	475	922
TX	CAMERON COUNTY	0112.00	2 - Moderate	58.50	No	\$66,500	\$27,692	1757	1581	89.98	271	554
TX	CAMERON COUNTY	0113.01	4 - Upper	142.74	No	\$66,500	\$67,563	1688	1240	73.46	246	406
TX	CAMERON COUNTY	0113.02	4 - Upper	179.34	No	\$66,500	\$84,886	4381	3084	70.39	816	1349
TX	CAMERON COUNTY	0114.01	3 - Middle	91.37	No	\$66,500	\$43,250	3239	2943	90.86	737	1416
TX	CAMERON COUNTY	0114.02	4 - Upper	138.91	No	\$66,500	\$65,750	3168	2726	86.05	796	1139
TX	CAMERON COUNTY	0115.00	2 - Moderate	68.70	No	\$66,500	\$32,519	5987	5697	95.16	907	1636
TX	CAMERON COUNTY	0116.01	2 - Moderate	51.98	No	\$66,500	\$24,606	3418	3290	96.26	755	937
TX	CAMERON COUNTY	0116.02	3 - Middle	80.71	No	\$66,500	\$38,202	3028	2930	96.76	847	1050

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
TX	CAMERON COUNTY	0117.01	2 - Moderate	61.22	No	\$66,500	\$28,980	3887	3686	94.83	666	1180
TX	CAMERON COUNTY	0117.02	2 - Moderate	57.53	No	\$66,500	\$27,234	3004	2946	98.07	616	990
TX	CAMERON COUNTY	0118.01	3 - Middle	102.24	No	\$66,500	\$48,393	6220	5554	89.29	653	1701
TX	CAMERON COUNTY	0118.02	3 - Middle	91.96	No	\$66,500	\$43,527	3877	3707	95.62	693	1270
TX	CAMERON COUNTY	0119.03	3 - Middle	97.46	No	\$66,500	\$46,131	2810	2707	96.33	508	774
TX	CAMERON COUNTY	0119.04	2 - Moderate	68.56	No	\$66,500	\$32,451	2149	1992	92.69	505	725
TX	CAMERON COUNTY	0119.05	4 - Upper	123.84	No	\$66,500	\$58,618	1481	1276	86.16	473	615
TX	CAMERON COUNTY	0119.06	3 - Middle	84.01	No	\$66,500	\$39,766	2119	1767	83.39	622	990
TX	CAMERON COUNTY	0119.07	2 - Moderate	71.98	No	\$66,500	\$34,074	1535	1324	86.25	354	649
TX	CAMERON COUNTY	0119.08	4 - Upper	153.17	No	\$66,500	\$72,500	2590	2141	82.66	841	1304
TX	CAMERON COUNTY	0120.02	4 - Upper	142.70	No	\$66,500	\$67,545	5401	4512	83.54	1301	2031
TX	CAMERON COUNTY	0120.03	3 - Middle	99.42	No	\$66,500	\$47,060	4122	3378	81.95	805	1302
TX	CAMERON COUNTY	0120.04	3 - Middle	116.45	No	\$66,500	\$55,119	2236	1528	68.34	822	1309
TX	CAMERON COUNTY	0121.03	2 - Moderate	78.66	No	\$66,500	\$37,232	943	450	47.72	204	629
TX	CAMERON COUNTY	0121.04	4 - Upper	132.80	No	\$66,500	\$62,857	4579	3957	86.42	1136	1525
TX	CAMERON COUNTY	0121.05	2 - Moderate	67.34	No	\$66,500	\$31,875	3378	3210	95.03	735	930
TX	CAMERON COUNTY	0121.06	3 - Middle	111.20	No	\$66,500	\$52,634	2543	2462	96.81	374	565

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
TX	CAMERON COUNTY	0122.01	2 - Moderate	58.05	No	\$66,500	\$27,480	2979	2755	92.48	674	1262
TX	CAMERON COUNTY	0122.02	4 - Upper	129.07	No	\$66,500	\$61,094	3519	3191	90.68	949	1019
TX	CAMERON COUNTY	0122.03	3 - Middle	82.55	No	\$66,500	\$39,073	4431	4301	97.07	990	1378
TX	CAMERON COUNTY	0123.01	4 - Upper	127.05	No	\$66,500	\$60,139	5159	3204	62.11	1289	1809
TX	CAMERON COUNTY	0123.04	3 - Middle	114.18	No	\$66,500	\$54,048	3899	3045	78.10	1072	2169
TX	CAMERON COUNTY	0123.05	4 - Upper	157.19	No	\$66,500	\$74,404	3005	1036	34.48	1217	3843
TX	CAMERON COUNTY	0124.02	3 - Middle	112.76	No	\$66,500	\$53,373	5903	5323	90.17	1134	1630
TX	CAMERON COUNTY	0124.03	4 - Upper	126.17	No	\$66,500	\$59,722	3129	2862	91.47	870	1179
TX	CAMERON COUNTY	0124.04	3 - Middle	99.74	No	\$66,500	\$47,209	3384	3281	96.96	930	1131
TX	CAMERON COUNTY	0125.06	4 - Upper	167.14	No	\$66,500	\$79,115	4167	3419	82.05	963	1635
TX	CAMERON COUNTY	0125.08	3 - Middle	80.69	No	\$66,500	\$38,196	4357	4021	92.29	969	1426
TX	CAMERON COUNTY	0125.09	0 - Unknown	0.00	No	\$66,500	\$0	3944	3802	96.40	555	857
TX	CAMERON COUNTY	0125.10	4 - Upper	142.80	No	\$66,500	\$67,593	5249	5130	97.73	1350	1595
TX	CAMERON COUNTY	0125.11	3 - Middle	83.23	No	\$66,500	\$39,399	5274	5082	96.36	1350	1685
TX	CAMERON COUNTY	0125.12	2 - Moderate	59.86	No	\$66,500	\$28,333	3025	2989	98.81	435	579
TX	CAMERON COUNTY	0125.13	3 - Middle	117.22	No	\$66,500	\$55,486	4515	4302	95.28	960	1235
TX	CAMERON COUNTY	0125.14	3 - Middle	107.45	No	\$66,500	\$50,861	4712	4579	97.18	615	1309

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
TX	CAMERON COUNTY	0125.15	4 - Upper	239.59	No	\$66,500	\$113,403	2528	2239	88.57	807	869
TX	CAMERON COUNTY	0125.16	4 - Upper	126.55	No	\$66,500	\$59,901	3371	3271	97.03	747	840
TX	CAMERON COUNTY	0125.17	4 - Upper	170.66	No	\$66,500	\$80,781	5822	5470	93.95	1015	1207
TX	CAMERON COUNTY	0126.07	2 - Moderate	71.30	No	\$66,500	\$33,750	2748	2701	98.29	430	601
TX	CAMERON COUNTY	0126.08	3 - Middle	113.55	No	\$66,500	\$53,750	5785	5026	86.88	814	1861
TX	CAMERON COUNTY	0126.13	4 - Upper	159.46	No	\$66,500	\$75,479	5353	4740	88.55	1301	1617
TX	CAMERON COUNTY	0126.14	2 - Moderate	73.61	No	\$66,500	\$34,844	3109	3082	99.13	457	913
TX	CAMERON COUNTY	0126.15	2 - Moderate	67.41	No	\$66,500	\$31,909	3795	3722	98.08	584	990
TX	CAMERON COUNTY	0126.16	4 - Upper	141.84	No	\$66,500	\$67,136	3632	3462	95.32	873	1019
TX	CAMERON COUNTY	0126.17	4 - Upper	150.53	No	\$66,500	\$71,250	2625	2514	95.77	630	681
TX	CAMERON COUNTY	0127.00	3 - Middle	85.17	No	\$66,500	\$40,313	5382	5243	97.42	863	1399
TX	CAMERON COUNTY	0128.00	3 - Middle	92.63	No	\$66,500	\$43,845	4990	4841	97.01	866	1313
TX	CAMERON COUNTY	0129.00	3 - Middle	104.55	No	\$66,500	\$49,487	4609	4189	90.89	856	1480
TX	CAMERON COUNTY	0130.02	3 - Middle	87.05	No	\$66,500	\$41,207	4215	3869	91.79	511	694
TX	CAMERON COUNTY	0130.03	2 - Moderate	72.58	No	\$66,500	\$34,355	2375	2273	95.71	95	316
TX	CAMERON COUNTY	0130.04	3 - Middle	95.56	No	\$66,500	\$45,234	2827	2611	92.36	476	711
TX	CAMERON COUNTY	0131.02	4 - Upper	121.57	No	\$66,500	\$57,545	4296	3972	92.46	1049	1348

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
TX	CAMERON COUNTY	0131.04	4 - Upper	135.81	No	\$66,500	\$64,286	3586	3275	91.33	521	841
TX	CAMERON COUNTY	0131.06	2 - Moderate	58.70	No	\$66,500	\$27,786	4686	4521	96.48	653	1234
TX	CAMERON COUNTY	0132.03	2 - Moderate	52.59	No	\$66,500	\$24,893	2395	2315	96.66	308	682
TX	CAMERON COUNTY	0132.04	3 - Middle	80.91	No	\$66,500	\$38,301	2174	2066	95.03	379	625
TX	CAMERON COUNTY	0132.05	2 - Moderate	70.22	No	\$66,500	\$33,238	3749	3697	98.61	525	957
TX	CAMERON COUNTY	0132.06	3 - Middle	86.04	No	\$66,500	\$40,729	2766	2709	97.94	558	909
TX	CAMERON COUNTY	0132.07	3 - Middle	80.56	No	\$66,500	\$38,133	3814	3556	93.24	752	1673
TX	CAMERON COUNTY	0133.03	3 - Middle	113.04	No	\$66,500	\$53,507	4000	3846	96.15	750	1079
TX	CAMERON COUNTY	0133.05	3 - Middle	84.03	No	\$66,500	\$39,776	4808	4726	98.29	902	1289
TX	CAMERON COUNTY	0133.06	2 - Moderate	61.38	No	\$66,500	\$29,053	2511	2470	98.37	506	697
TX	CAMERON COUNTY	0133.07	2 - Moderate	75.08	No	\$66,500	\$35,540	2031	1996	98.28	326	602
TX	CAMERON COUNTY	0133.08	2 - Moderate	69.13	No	\$66,500	\$32,724	3359	3322	98.90	527	848
TX	CAMERON COUNTY	0133.09	2 - Moderate	70.82	No	\$66,500	\$33,523	2762	2705	97.94	474	676
TX	CAMERON COUNTY	0134.01	2 - Moderate	63.59	No	\$66,500	\$30,099	2360	2307	97.75	263	564
TX	CAMERON COUNTY	0134.02	2 - Moderate	66.18	No	\$66,500	\$31,329	1928	1889	97.98	319	588
TX	CAMERON COUNTY	0135.00	3 - Middle	110.45	No	\$66,500	\$52,279	1815	1595	87.88	549	765
TX	CAMERON COUNTY	0136.00	3 - Middle	88.39	No	\$66,500	\$41,838	3055	2897	94.83	510	938

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
TX	CAMERON COUNTY	0137.00	1 - Low	47.94	No	\$66,500	\$22,695	3150	3091	98.13	358	1137
TX	CAMERON COUNTY	0138.01	1 - Low	40.88	No	\$66,500	\$19,350	2263	2112	93.33	154	574
TX	CAMERON COUNTY	0138.02	2 - Moderate	62.19	No	\$66,500	\$29,438	3259	3185	97.73	333	739
TX	CAMERON COUNTY	0139.01	2 - Moderate	64.99	No	\$66,500	\$30,764	2434	2393	98.32	315	670
TX	CAMERON COUNTY	0139.02	2 - Moderate	77.48	No	\$66,500	\$36,673	4371	4275	97.80	779	1306
TX	CAMERON COUNTY	0139.03	2 - Moderate	61.07	No	\$66,500	\$28,906	3427	3351	97.78	690	1160
TX	CAMERON COUNTY	0140.01	2 - Moderate	57.91	No	\$66,500	\$27,413	2126	2037	95.81	214	484
TX	CAMERON COUNTY	0140.02	2 - Moderate	55.29	No	\$66,500	\$26,172	2193	2148	97.95	126	696
TX	CAMERON COUNTY	0141.01	3 - Middle	84.38	No	\$66,500	\$39,941	4119	3999	97.09	828	1198
TX	CAMERON COUNTY	0141.02	3 - Middle	95.34	No	\$66,500	\$45,128	3724	3643	97.82	1060	1147
TX	CAMERON COUNTY	0141.03	2 - Moderate	77.47	No	\$66,500	\$36,672	3211	3111	96.89	597	864
TX	CAMERON COUNTY	0142.01	2 - Moderate	68.22	No	\$66,500	\$32,292	1325	1265	95.47	283	559
TX	CAMERON COUNTY	0142.02	3 - Middle	114.73	No	\$66,500	\$54,306	2383	2133	89.51	457	958
TX	CAMERON COUNTY	0143.00	2 - Moderate	57.20	No	\$66,500	\$27,075	4405	4102	93.12	557	931
TX	CAMERON COUNTY	0144.01	4 - Upper	166.97	No	\$66,500	\$79,031	7195	6981	97.03	1489	1725
TX	CAMERON COUNTY	0144.02	4 - Upper	180.70	No	\$66,500	\$85,532	6606	6252	94.64	1212	1634
TX	CAMERON COUNTY	0144.03	3 - Middle	114.03	No	\$66,500	\$53,974	3331	3053	91.65	715	869

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
TX	CAMERON COUNTY	0144.04	3 - Middle	84.42	No	\$66,500	\$39,960	4068	3926	96.51	1009	1095
TX	CAMERON COUNTY	0145.01	4 - Upper	140.12	No	\$66,500	\$66,326	4889	4576	93.60	548	848
TX	CAMERON COUNTY	0145.02	4 - Upper	163.35	No	\$66,500	\$77,320	4736	4523	95.50	1009	1260
TX	CAMERON COUNTY	9800.01	0 - Unknown	0.00	No	\$66,500	\$0	0	0	0.00	0	0
TX	CAMERON COUNTY	9801.00	0 - Unknown	0.00	No	\$66,500	\$0	14	10	71.43	0	0
TX	CAMERON COUNTY	9900.00	0 - Unknown	0.00	No	\$66,500	\$0	0	0	0.00	0	0

Year	MSA Code	MD Code	FIPS Code	State Code	County Code	State Abbr	County Name	Tract Code	Tract Population	Minority %	Tract Minority %	Number of Families	Number of Households	Total population for whom poverty status is determined		Total Non-Hispanic Population	Non-Hispanic White Alone Population	Non-Hispanic Asian Alone Population	Non-Hispanic Indian Alone Population	Non-Hispanic Hawaiian or Pacific Islander Alone Population	Non-Hispanic Black Alone Population	Non-Hispanic Other	Non-Hispanic Two or More Races	Total Hispanic Population	Hispanic White Alone Population	Hispanic American Indian Alone Population	Hispanic Asian Alone Population	Hispanic Hawaiian or Pacific Islander Alone Population	Hispanic Black Alone Population	Hispanic Other	Hispanic Two or More Races	Total White Alone Population	Total American Indian Alone Population	Total Asian Alone Population	Total Hawaiian / Pacific Islander Alone Population		Total Black Alone Population	Total Other	Total Two or More Races
														Total Population	Total Non-Hispanic																				Islander Alone Population	Islander Alone Population			
2025	15180	NA	4806101001	48	061	TX	CAMERON COUNTY	0101.01	3495	3009	86.09	989	1355	4148	516	486	7	4	0	0	3	1	15	2979	925	24	0	0	17	663	1350	1411	31	4	0	20	664	1365	
2025	15180	NA	4806101002	48	061	TX	CAMERON COUNTY	0101.02	1458	1071	73.46	548	688	1458	1993	408	387	0	13	0	0	5	0	3	1050	370	0	0	1	0	239	448	0	13	1	5	239	448	
2025	15180	NA	4806101003	48	061	TX	CAMERON COUNTY	0101.03	2320	2055	88.79	720	848	2320	2055	135	135	0	0	0	6	11	4	2	235	241	2	2	235	241	743	130	1	0	130	1130			
2025	15180	NA	4806101001	48	061	TX	CAMERON COUNTY	0102.01	2176	1987	92.21	663	627	1976	240	189	0	22	4	0	0	11	16	1934	680	22	7	0	3	302	920	869	22	29	4	3	313	936	
2025	15180	NA	4806101004	48	061	TX	CAMERON COUNTY	0102.04	4318	3683	85.29	493	1248	4318	3946	872	635	0	0	0	44	2	45	3446	1366	27	2	0	20	446	1385	200	143	0	64	648	1430		
2025	15180	NA	4806101005	48	061	TX	CAMERON COUNTY	0102.05	3843	3683	95.84	0	0	3843	3683	0	0	0	0	0	0	1	0	23	2638	188	0	0	2	492	1518	478	1172	0	0	0	0	1172	
2025	15180	NA	4806101001	48	061	TX	CAMERON COUNTY	0103.01	4834	4329	90.31	1288	1604	5342	305	424	0	2	6	0	0	2	25	4492	1746	22	1	0	0	3	805	1915	201	0	5	807	1940		
2025	15180	NA	4806103003	48	061	TX	CAMERON COUNTY	0303.03	4896	4465	91.31	1103	1446	4896	4465	543	425	18	22	0	0	21	25	27	4347	1213	15	5	0	15	862	2237	1658	34	7	8	867	2268	
2025	15180	NA	4806101004	48	061	TX	CAMERON COUNTY	0103.04	4817	4093	85.16	1093	1341	4817	4093	519	864	13	0	0	0	12	16	2093	1109	0	0	0	14	677	2018	217	0	81	207	107	0	0	
2025	15180	NA	4806104003	48	061	TX	CAMERON COUNTY	0404.03	3113	2865	92.09	832	1046	3405	291	86	0	0	0	0	1	15	9	2820	871	21	0	3	20	528	1777	1117	26	8	6	35	537	1382	
2025	15180	NA	4806104004	48	061	TX	CAMERON COUNTY	0404.04	3605	3216	89.21	662	910	2999	454	389	0	0	0	0	16	12	23	3151	1018	0	0	0	22	641	1456	140	0	38	63	147	0	0	
2025	15180	NA	4806104005	48	061	TX	CAMERON COUNTY	0404.05	3489	3088	88.46	713	931	3489	3088	466	6	0	0	0	0	0	1	3175	1085	21	0	0	14	648	1605	730	0	3	970	1678	0	0	
2025	15180	NA	4806104006	48	061	TX	CAMERON COUNTY	0404.06	2271	1958	86.22	622	790	2271	1958	358	113	1	0	0	9	8	1	18	1913	724	14	2	7	445	719	1037	15	10	11	15	446	717	
2025	15180	NA	4806105000	48	061	TX	CAMERON COUNTY	0505.00	2707	2384	88.04	624	732	2707	2384	341	123	3	4	0	0	0	1	4	2566	1251	7	0	0	4	536	766	1374	0	1	31	599	770	
2025	15180	NA	4806106002	48	061	TX	CAMERON COUNTY	0606.02	1748	1358	77.99	393	566	1748	1358	3	19	0	0	0	13	2	11	1289	425	2	2	2	2	272	581	815	274	5	21	3	18	612	
2025	15180	NA	4806106003	48	061	TX	CAMERON COUNTY	0606.03	4691	4264	90.9	1133	1502	4936	509	427	8	5	0	0	1	36	13	19	4182	1753	43	0	0	12	863	1511	2480	51	5	1	48	876	1530
2025	15180	NA	4806106004	48	061	TX	CAMERON COUNTY	0606.04	4556	3990	87.38	1178	1418	4556	3990	618	13	29	0	0	0	23	15	3214	1428	42	0	0	14	619	1731	1994	55	29	0	56	634	1788	
2025	15180	NA	4806107000	48	061	TX	CAMERON COUNTY	0707.00	3303	2780	84.17	782	1147	3303	2780	523	298	4	3	0	4	10	12	21	2726	942	23	0	1	9	578	1173	1480	51	3	5	19	589	1184
2025	15180	NA	4806108001	48	061	TX	CAMERON COUNTY	0808.01	4665	3968	85.06	1017	1358	4347	788	697	5	23	0	0	24	5	34	3877	1305	14	2	0	12	597	1947	2002	19	25	0	36	602	1981	
2025	15180	NA	4806108002	48	061	TX	CAMERON COUNTY	0808.02	3679	3083	83.8	752	962	3783	753	396	96	7	69	0	0	41	9	31	2926	989	24	3	1	20	380	1029	1585	35	72	1	61	589	1340
2025	15180	NA	4806109000	48	061	TX	CAMERON COUNTY	0909.00	1540	1434	93.12	296	515	1299	143	106	0	0	0	0	15	0	0	11	1397	500	0	0	0	1	6	259	631	606	0	11	21	259	642
2025	15180	NA	4806101000	48	061	TX	CAMERON COUNTY	0101.00	3240	3165	97.69	628	971	3240	3165	1304	75	0	0	0	0	29	8	14	3106	1200	21	3	0	0	810	1072	1275	21	11	0	29	818	1086
2025	15180	NA	4806101100	48	061	TX	CAMERON COUNTY	0111.00	2637	2359	94.43	508	777	2637	2359	448	175	0	0	0	0	10	4	5	2482	1015	0	0	0	7	549	894	0	0	1163	0	17	553	899
2025	15180	NA	4806101200	48	061	TX	CAMERON COUNTY	0112.00	1757	1581	89.98	354	513	1602	186	176	1	0	0	0	0	1	5	3	1571	666	24	0	0	2	294	585	842	25	0	0	3	299	588
2025	15180	NA	4806101301	48	061	TX	CAMERON COUNTY	0113.01	1688	1240	73.46	299	540	1366	501	246	2	8	0	0	0	16	3	24	1187	527	5	4	0	2	226	423	975	0	12	0	18	229	447
2025	15180	NA	4806101302	48	061	TX	CAMERON COUNTY	0113.02	4282	3084	70.39	1064	1477	4282	3084	1620	297	24	33	0	0	18	10	65	2762	1099	24	3	0	10	363	1188	2496	50	136	6	443	1258	
2025	15180	NA	4806101401	48	061	TX	CAMERON COUNTY	0114.01	3239	2943	90.86	981	1308	3239	2943	335	296	0	0	0	0	1	19	2094	906	10	2	0	5	559	1422	1202	10	12	0	14	560	1441	
2025	15180	NA	480																																				

2025 FFIEC Census Report - Summary Census Housing Information

MSA/MD: 99999 - NA (Outside of MSA)

State: TEXAS

County: 273 - KLEBERG COUNTY

All Tracts: 10



State Abbr	County Name	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
TX	KLEBERG COUNTY	0201.01	1272	1272	28	No	864	274	864	134
TX	KLEBERG COUNTY	0201.02	963	963	25	No	559	190	559	214
TX	KLEBERG COUNTY	0202.00	2079	1799	48	No	882	277	882	920
TX	KLEBERG COUNTY	0203.01	1425	1039	48	No	463	267	463	695
TX	KLEBERG COUNTY	0203.02	1788	1457	51	No	726	342	726	720
TX	KLEBERG COUNTY	0204.01	1737	1313	43	No	644	172	644	921
TX	KLEBERG COUNTY	0204.02	1271	1182	45	No	549	218	549	504
TX	KLEBERG COUNTY	0205.01	1546	1289	33	No	550	119	542	877
TX	KLEBERG COUNTY	0205.02	1229	1156	59	No	578	311	578	340
TX	KLEBERG COUNTY	9900.00	0	0	0	No	0	0	0	0

2025 FFIEC Census Report - Summary Census Income Information

MSA/MD: 99999 - NA (Outside of MSA)

State: TEXAS

County: 273 - KLEBERG COUNTY

All Tracts: 10



State Abbr	County Name	Tract code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	% Below Poverty Line	Total population for whom poverty status is determined	Tract Median Family Income %	2020 Tract Median Family Income	2020 Tract Median Household Income
TX	KLEBERG COUNTY	0201.01	4 - Upper	\$61,809	\$79,400	9.14	2922	128.66	\$79,524	\$69,000
TX	KLEBERG COUNTY	0201.02	3 - Middle	\$61,809	\$79,400	29.01	2458	98.69	\$61,000	\$53,114
TX	KLEBERG COUNTY	0202.00	2 - Moderate	\$61,809	\$79,400	52.65	4553	54.53	\$33,710	\$22,169
TX	KLEBERG COUNTY	0203.01	3 - Middle	\$61,809	\$79,400	32.41	2740	89.50	\$55,322	\$40,698
TX	KLEBERG COUNTY	0203.02	3 - Middle	\$61,809	\$79,400	30.46	3542	89.19	\$55,128	\$40,707
TX	KLEBERG COUNTY	0204.01	4 - Upper	\$61,809	\$79,400	13.16	3138	137.79	\$85,172	\$51,778
TX	KLEBERG COUNTY	0204.02	3 - Middle	\$61,809	\$79,400	20.92	2615	116.84	\$72,222	\$32,127
TX	KLEBERG COUNTY	0205.01	4 - Upper	\$61,809	\$79,400	10.38	3758	156.95	\$97,011	\$86,983
TX	KLEBERG COUNTY	0205.02	2 - Moderate	\$61,809	\$79,400	36.57	3158	69.51	\$42,969	\$42,436
TX	KLEBERG COUNTY	9900.00	0 - Unknown	\$61,809	\$79,400	0.00	0	0.00	\$0	\$0

2025 FFIEC Census Report - Summary Census Overview Information

MSA/MD: 99999 - NA (Outside of MSA)

State: TEXAS

County: 273 - KLEBERG COUNTY

All Tracts: 10



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
TX	KLEBERG COUNTY	0201.01	4 - Upper	128.66	No	\$79,400	\$79,524	3130	1888	60.32	864	1272
TX	KLEBERG COUNTY	0201.02	3 - Middle	98.69	Yes	\$79,400	\$61,000	2714	2075	76.46	559	963
TX	KLEBERG COUNTY	0202.00	2 - Moderate	54.53	No	\$79,400	\$33,710	4688	4359	92.98	882	1799
TX	KLEBERG COUNTY	0203.01	3 - Middle	89.50	Yes	\$79,400	\$55,322	2826	2480	87.76	463	1039
TX	KLEBERG COUNTY	0203.02	3 - Middle	89.19	Yes	\$79,400	\$55,128	4330	3312	76.49	726	1457
TX	KLEBERG COUNTY	0204.01	4 - Upper	137.79	No	\$79,400	\$85,172	3470	2565	73.92	644	1313
TX	KLEBERG COUNTY	0204.02	3 - Middle	116.84	Yes	\$79,400	\$72,222	2628	2163	82.31	549	1182
TX	KLEBERG COUNTY	0205.01	4 - Upper	156.95	No	\$79,400	\$97,011	3579	2411	67.37	550	1289
TX	KLEBERG COUNTY	0205.02	2 - Moderate	69.51	No	\$79,400	\$42,969	3675	3059	83.24	578	1156
TX	KLEBERG COUNTY	9900.00	0 - Unknown	0.00	No	\$79,400	\$0	0	0	0.00	0	0

2025 FFIEC Census Report - Summary Census Housing Information
MSA/MD: 99999 - NA (Outside of MSA)
State: TEXAS
County: 247 - JIM HOGG COUNTY
All Tracts: 2



State Abbr	County Name	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
TX	JIM HOGG COUNTY	9502.00	946	942	42	No	459	236	459	251
TX	JIM HOGG COUNTY	9504.00	1424	1424	47	No	643	589	643	192
TX	JIM HOGG COUNTY	9999.99	2370	2366	45	No	1102	825	1102	443

2025 FFIEC Census Report - Summary Census Income Information

MSA/MD: 99999 - NA (Outside of MSA)

State: TEXAS

County: 247 - JIM HOGG COUNTY

All Tracts: 2



State Abbr	County Name	Tract code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	% Below Poverty Line	Total population for whom poverty status is determined	Tract Median Family Income %	2020 Tract Median Family Income	2020 Tract Median Household Income
TX	JIM HOGG COUNTY	9502.00	2 - Moderate	\$61,809	\$79,400	33.17	2584	74.89	\$46,292	\$36,500
TX	JIM HOGG COUNTY	9504.00	2 - Moderate	\$61,809	\$79,400	29.32	2459	62.52	\$38,646	\$35,203
TX	JIM HOGG COUNTY	9999.99	2 - Moderate	\$61,809	\$79,400	31.29	5043	64.87	\$40,096	\$35,736

2025 FFIEC Census Report - Summary Census Overview Information

MSA/MD: 99999 - NA (Outside of MSA)

State: TEXAS

County: 247 - JIM HOGG COUNTY

All Tracts: 2



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
TX	JIM HOGG COUNTY	9502.00	2 - Moderate	74.89	No	\$79,400	\$46,292	2092	1914	91.49	459	942
TX	JIM HOGG COUNTY	9504.00	2 - Moderate	62.52	No	\$79,400	\$38,646	2746	2510	91.41	643	1424
TX	JIM HOGG COUNTY	9999.99	2 - Moderate	64.87	No	\$79,400	\$40,096	4838	4424	91.44	1102	2366

Total population for whom poverty status is determined																																				
Year	MSA code	MD code	FIPS Code	State code	County code	State Abbr	County Name	Tract code	Tract Population	Tract Minority Population	Tract Minority %	Number of Families	Number of Households	Total Non-Hispanic Population	Non-Hispanic White Alone Population	Non-Hispanic American Indian Alone Population	Non-Hispanic Asian Alone Population	Non-Hispanic Hawaiian/ Pacific Islander Alone Population	Non-Hispanic Black Alone Population	Non-Hispanic Other Population	Non-Hispanic Two or More Races	Total Hispanic Population	Hispanic White Alone Population	Hispanic American Indian Alone Population	Hispanic Asian Alone Population	Hispanic Hawaiian/ Pacific Islander Alone Population	Hispanic Black Alone Population	Hispanic Other Population	Hispanic Two or More Races	Total White Alone Population	Total American Indian Alone Population	Total Asian Alone Population	Total Hawaiian/ Pacific Islander Alone Population	Total Black Alone Population	Total Other Population	Total Two or More Races
2025 99999	NA	NA	48247950200	48	247	TX	JIM HOGG COUNTY	9502.00	2092	1914	91.49	509	710	227	178	5	5	0	4	3	32	1865	851	2	0	0	286	726	1029	7	5	0	4	289	758	
2025 99999	NA	NA	48247950400	48	247	TX	JIM HOGG COUNTY	9504.00	2746	2510	91.41	603	835	345	236	10	21	5	1	5	32	2416	1068	14	0	0	370	964	1204	24	21	5	1	375	1036	
2025 99999	NA	NA	48247999999	48	247	TX	JIM HOGG COUNTY	9999.99	4838	4424	91.44	1111	1545	504	557	414	15	26	5	5	8	84	4281	1919	16	0	0	656	1690	2333	31	26	5	5	664	1774

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.

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 12-31-2025

Loan to Deposit Ratio

Total Loans (Net of Unearned Interest)	<u>\$ 116,108,954.00</u>
Divided by Total Deposit	<u>\$ 135,464,446.00</u>

Loan to Deposit Ratio

86%

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 09-30-2025

Loan to Deposit Ratio

Total Loans (Net of Unearned Interest)	\$ 110,846,567.00
Divided by Total Deposit	\$ 129,079,180.00

Loan to Deposit Ratio

86%

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 06-30-2025

Loan to Deposit Ratio

Total Loans (Net of Unearned Interest)	<u>\$ 111,064,281.00</u>
Divided by Total Deposit	<u>\$ 129,459,734.00</u>

Loan to Deposit Ratio

<u><u>86%</u></u>

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 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>

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

Community Development

Stephen F. Austin Elementary School, Edinburg, Texas

June 2025

An annual sponsored field trip by BOST to the Fifth graders of a local school located in Edinburg, Texas. It was a great pleasure to ensure these children experienced the opportunity to participate in the educational conservation of our local wildlife and also to instill the diversity of educational paths for their future. This experience also displays the unity of working together for the community.

