



**Community Reinvestment Act  
Public File**

COMMUNITY REINVESTMENT ACT MISSION STATEMENT  
SOUTHTRUST BANK, N.A.

Throughout its history, South Trust Bank, N. A. has striven to meet the needs of local businesses, institutions, and individuals. We want to be a partner in helping our communities grow and prosper. As part of the vital role we play in our communities, we are dedicated to meeting the credit and community development needs of all our community members and neighborhoods including those in low- and moderate-income neighborhoods.

Toward this end it is our mission to:

- Actively endeavor to understand and assess the credit and economic needs of our communities.
- Make sure that the products we offer and the services we provide are meeting the needs of our community.
- Reach out to all potential customers in our communities, including those in low to moderate income neighborhoods, to make sure that they are aware of the services we offer and our desire to assist them with their financial needs.
- Ensure that our employees and affiliates are committed to achieving these goals.

In view of the foregoing, it is hereby resolved that:

- I. For the purpose of the Community Reinvestment Act, the Bank has established that the assessment area we shall serve will be:
  - A. Live Oak County, Texas which includes SouthTrust Bank, N.A.'s main office located at 601 Guadalupe, George West, Texas, and SouthTrust Bank, N.A.'s branch located at 803 North Harborth, Three Rivers, Texas.
  - B. Wilson County, the location of SouthTrust Bank, N.A.'s branch located at 545 10<sup>th</sup> Street, Floresville, Texas.
  - C. Atascosa County, Texas the location of SouthTrust Bank, N.A.'s branch at 1047 West Oaklawn Road, Pleasanton, Texas.
  - D. Harris County, Texas, the location of SouthTrust Bank, N.A.'s branches at 10497 Town and Country, Houston, and 15201 East Freeway, Ste 106 Channelview, Texas.
  - E. Portions of Bexar County, Texas, including the Census tract where SouthTrust Bank, N.A.'s branch at 144 Moursund Boulevard, San Antonio, is located (Tract 1517.00) as well as the seven contiguous census tracts (Tracts 1513.01, 1513.02, 1514.00, 1516.00, 1922.00, 1519.00 and 1520.00).

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The Bank will also extend credit to borrowers who do not reside in this established CRA assessment area. As with all extensions of credit, these loans will be limited to borrowers who meet the bank's established credit standards.

- II. The Bank shall endeavor to help meet the needs of the community it serves, including low- and moderate-income neighborhoods, and is prepared to extend credit to residents of its lending communities by offering the following loans:
- A. Unsecured or secured loans to known businesses or individuals on a short-term basis, generally one year or less, supported by satisfactory balance sheet and/or income statement, with repayment to be made from normal or reasonably certain sources or demonstrated cash flow.
  - B. Unsecured Commercial and Individual Loans  
  
Loans to businesses or individuals on an unsecured basis where the balance sheet and earnings statement, among other things, warrant such considerations for the short or long term. Such loans should have definite repayment programs consistent with the purpose of the loan.
  - C. Secured Loans
    - (1) Loans secured by securities which are readily marketable, including warehouse receipts on readily marketable and nonperishable commodities, if such loans comply in all respects of the law.
    - (2) Loans secured by machinery and/or equipment.
    - (3) Loans against assignment, such as loans secured by:
      - (a) Current accounts receivable or inventory.
      - (b) All types of time deposit accounts at this Bank or other federally insured financial institutions.
      - (c) Cash surrender value of life insurance provided the amount of the loan is less than the cash value of the policy.
  - D. Real Estate Loans
    - (1) Real estate mortgages on improved residential and commercial properties are acceptable; however, they must adhere to the regulations on loan-to-value percentage and amortization.

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E. Agricultural Loans

Agricultural production and equipment and equipment loans are acceptable, provided that the terms and conditions are favorable to the Bank.

F. Floor Plan Loans

Floor plan loans are considered undesirable loans but will be considered when appropriate. Normally such loans will be inspected every ninety (90) days.

G. Installment and Consumer Loans

Loans of the following type will be considered desirable by this Bank, provided that such loans meet the test of sound credit.

- (1) Unsecured loans to persons of good character with an assured income and satisfactory credit record shall be accepted when the purpose of the loan will be of ultimate benefit to the borrower. Such loans should be clearly warranted by an acceptable balance sheet and earning statement and should have an agreed repayment program that is generally compatible with its purpose. As the term of a loan increases, so does the uncertainty as to sources of repayment. For this reason, bank policy is to restrict unsecured lending to terms of 48 months.
- (2) Loans, direct and indirect, secured by new and used automobiles, trucks, boats, recreation vehicles and other titled vehicles.
- (3) Loans, direct and indirect, for the purpose of purchasing and/or securing of equipment and other types of consumer goods.
- (4) Loans for home improvement purposes.
- (5) Loans secured by the cash surrender value of life insurance, such loans not to exceed the cash surrender value plus the accumulated dividends. Such loans require the approval of senior management or the Executive Loan Committee.
- (6) Loans secured by the assignment of savings accounts or time deposits in the Bank, or other banks, or secured by savings accounts or share accounts of federally insured savings and loan associates.

These loans shall be offered in a manner that is consistent with safe and sound banking practices. The Bank does not and will not discriminate against credit applicants on the basis of race, color, religion, national origin, sex, handicap, or familial status (provided the applicant has the capacity to enter into a binding contract), or because all or part of the applicant's income is derived from public assistance programs, or because the

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applicant resides in, or is affiliated with, what is considered to be a low-or moderate-income area.

Availability of funds for loans in any of the above categories is dependent on local economic conditions, the Bank's financial condition and size, and legal restrictions of the Bank. Final approval of loan applications will be subject to the loan policy of this Bank and to generally accepted safe and sound banking practices.

A depressed economy, lack of growth within the community, lack of loan demand, and the absence of government community projects may limit the Bank in its ability to help meet the credit needs of the local community with regard to the scope of CRA.

- III. An annual CRA self-assessment program will be performed.
- IV. The management of the Bank is hereby directed to keep informed of the credit needs of Live Oak County, Wilson County, Bexar County, Atascosa County, and Harris County; and in particular, management should involve itself in organizations through personal involvement or through interviews of people involved in organizations that may reflect the needs of the community.
- V. Bank personnel will continue to be involved in community affairs in George West, Three Rivers, Floresville, San Antonio, Pleasanton, and Houston.
- VI. Opportunities to serve the community are vital; management will continue to call upon existing customers, make an effort to look for new business, and maintain an ongoing awareness of its products and services and the possibility of a need to reevaluate them with regard to the credit needs of the community.
- VII. The Board of Directors and employees of the Bank will be trained to become aware of any problems that may exist in our community and when they are aware of problems that the Bank can help solve, they are to bring these problems to the attention of management.
- VIII. The Federal Community Reinvestment Act (CRA) requires the Comptroller of the Currency to evaluate our performance in helping to meet the credit needs of this community, and to take this evaluation into account when the Comptroller decides on certain applications submitted by us. Your involvement is encouraged.

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You should know that:

- You may obtain our current CRA Statement for this community in this office. You may send signed, written comments about our CRA Statement(s) of our performance in helping meet the community credit needs to:

**Julie G. Kaase  
Senior Vice President  
SouthTrust Bank, N.A.  
P.O. Box 2230  
George West, Texas 78022**

And to the Deputy Comptroller, Southwestern District, 500 North Akard, Suite 1600, Dallas, Texas, 75201 or at [CRAComments@occ.treas.gov](mailto:CRAComments@occ.treas.gov). Your letter, together with any responses by us, may be made public.

- You may look at a file of all signed, written comments received by us within the past two (2) years, any responses we have made to the comments, and all CRA statements in effect during the past two (2) years at our office located at:

**SouthTrust Bank, N.A.  
601 Guadalupe  
P.O. Box 2230  
George West, Texas 78022-2230**

- You may ask to look at any comments received by the Deputy Comptroller.
- You may also request from the Deputy Comptroller an announcement of applications covered by the CRA filed with the Comptroller.
- We are a subsidiary of Live Oak Bancshares, Inc., a bank holding company. You may request from the Director, Applications Division, Federal Reserve Bank of Dallas, 2200 North Pearl Street, Dallas, Texas, 75201, an announcement of applications covered by the CRA file by bank holdings companies.
- You may obtain the public section of our most recent CRA Performance Evaluation, which was prepared by the Office of the Comptroller of the Currency at:

**SouthTrust Bank, N.A.  
601 Guadalupe  
P.O. Box 2230  
George West, TX 78022**



## Written Comments

None



Office of the  
Comptroller of the Currency  
Washington, DC 20219

# INTERMEDIATE SMALL BANK

## PUBLIC DISCLOSURE

November 21, 2022

## COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

SouthTrust Bank, National Association  
Charter Number: 14012  
601 Guadalupe St  
George West, Texas 78022

Office of the Comptroller of the Currency  
10001 Reunion Place  
Suite 250 San Antonio, TX 78216

NOTE: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, and should not 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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## **Overall CRA Rating**

**Institution's CRA Rating:** This institution is rated **Satisfactory**

**The Lending Test is rated: Satisfactory**

**The Community Development (CD) test is rated: Outstanding**

The major factors that support this rating include:

- The loan-to-deposit (LTD) ratio is reasonable
- A majority of the loans are inside its assessment areas (AA)
- The distribution of small business loans across geographies of different income levels is excellent
- The distribution of loans to businesses of different sizes is excellent.
- CD activities, particularly CD lending, demonstrates excellent responsiveness to AA needs
- There were no Fair Lending or CRA-related complaints during the evaluation period.

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

Considering the bank's size, financial condition, and credit needs of the AAs, the bank's LTD ratio is reasonable.

SouthTrust Bank's (STB) quarterly average LTD ratio for the 12 quarters since the prior evaluation was 58 percent. Quarterly LTD ratios have ranged from a high of 66 percent as of December 31, 2020, to a low of 54 percent as of March 31, 2020. This represents a decline from the previous evaluation when the quarterly average LTD was 68 percent.

Our analysis compared STB to six similarly situated institutions (SSI) to assess performance. The quarterly LTD ratio for these institutions was 70 percent and has ranged from a low of 62 percent to a high of 77 percent.

There are several factors that have impacted the bank's LTD over the evaluation period. The bank eliminated purchases of out of market loan participations which reduced total loans. Additionally, over the evaluation period the bank's deposit growth significantly outpaced loan growth. Between 2019 and 2021, the bank's loan portfolio grew \$68 million compared to deposit growth of \$109 million. STB's deposit growth can be attributed to large public fund deposits as well as the Houston branches attracting large operating accounts from local businesses. The large volume of public funds can hinder a bank's ability to loan as those funds have pledging requirements. After adjusting for public funds, STB's quarterly average LTD ratio is 66 percent.

### **Lending in Assessment Area**

A majority of the bank's loans are inside its AAs

The bank originated 59 percent of its total loans inside the AAs during the evaluation period. This analysis is performed at the bank level rather than the AAs level. The bank did not have any affiliate lending activities included in this assessment.

The majority of lending within the AAs is associated with commercial lending which accounted for 85

percent. Home mortgages only represented 33 percent of lending within the AAs. In early 2020, the bank began making second lien mortgages from state-wide brokers not targeting the bank's AAs. In early 2022, the bank recognized a need for first lien mortgages in South Texas. The bank hopes the introduction of this new loan product will generate quality loan growth while serving the mortgage needs within their AAs.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	20	33.3	40	66.7	60	6,688	51.1	6,407	48.9	13,095
Commercial	51	85.0	9	15.0	60	30,540	76.6	9,350	23.4	39,890
Total	71	59.2	49	40.8	120	37,228	70.3	15,757	29.7	52,985

## Description of Institution

STB is a full-service, single-state community bank headquartered in George West, Texas that was chartered in 1934. The bank is wholly owned by Live Oak Bancshares Corporation, a single bank holding company. There have not been any significant changes to STB's corporate structure, including merger or acquisition activities, since the last CRA performance evaluation. STB has a main office located in George West and six branches: one each in Three Rivers, Pleasanton, Floresville, San Antonio, and two in Houston, Texas. The bank has three AAs: Live Oak County AA, Harris County AA, and the Atascosa-Wilson-Bexar County (A-W-B) AA .

As of December 31, 2021, STB reported total assets of \$525 million. Tier 1 capital totaled \$48 million resulting in a Tier 1 leverage ratio of 17.3 percent. Net loans totaled \$258 million and represented 49 percent of total assets. STB's loan portfolio is composed of \$176 million or 67 percent commercial, \$77 million or 29 percent residential real estate/mortgages, \$8 million or 3 percent farmland and agriculture, and \$4 million or 1 percent consumer loans.

In response to the Coronavirus Aid, Relief, and Economic Security Act or CARES Act established in 2020, STB participated in the Small Business Administrations' Paycheck Protection Program (PPP). These loans were designed to provide a direct incentive for small businesses to keep their workers on payroll during the COVID pandemic. The bank originated 1,180 PPP loans totaling \$84 million, between 2020 and 2021.

Based on the bank's financial condition, size, product offerings, and branch network, there are no legal, financial, or other factors that inhibit STB's ability to help meet credit needs within its AA. The prior evaluation dated October 9, 2019, assigned an overall "Satisfactory" rating to STB's CRA performance.

## Scope of the Evaluation

### Evaluation Period/Products Evaluated

We evaluated STB utilizing the Intermediate Small Bank examination procedures which includes Lending and CD tests. The evaluation period covered loans originated from January 1, 2019, through December 31, 2021. We also evaluated CD loans, investments, and services, for the same period. For the geographic

and borrower distribution analysis, we compared lending performance data to updated 2015 American Community Survey census data effective January 2017. For analysis of small business loans, we compared STB's performance with 2021 data from Dunn & Bradstreet (D&B). We also considered 2020 aggregate HMDA and small business CRA loan data in our analysis.

### **Selection of Areas for Full-Scope Review**

In each state where the bank has an office, one or more of AAs within that state was selected for a full-scope review. For purposes of this evaluation, bank delineated AAs located within the same metropolitan statistical area (MSA), multistate metropolitan statistical area (MMSA), or combined statistical area (CSA) are combined and evaluated as a single AA. Similarly, bank delineated non-MSA AAs within the same state are combined and evaluated as a single area. These combined AAs may be evaluated as full- or limited-scope.

STB has three AAs; however, during the current evaluation period, only the Harris County AA will receive a full-scope review. Refer to the "Scope" section under each State Rating for details regarding how full-scope AAs were selected. Refer to appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

### **Ratings**

The bank's overall rating is based on performance in the state of Texas. When determining which primary lending products to include within our assessment, the bank's commercial lending was the dominant product. As of December 31, 2021, commercial loans accounted for 67 percent of the bank's loan portfolio followed by mortgage lending at 29 percent. As previously mentioned, the bank only began offering mortgage products in 2020. As a result, we will assign more weight to commercial loans for the lending test.

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

Pursuant to 12 CFR 25.28(c) in determining a national bank's CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any AA by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and Consumer Financial Protection Bureau, as applicable.

The OCC has not identified that this institution has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

The OCC will consider any information that this institution engaged in discriminatory or other illegal credit practices, identified by or provided to the OCC before the end of the institution's next performance evaluation in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this performance evaluation.

## State Rating

### State of Texas

#### **CRA rating for the State of Texas: Satisfactory**

**The Lending Test is rated: Satisfactory**

**The Community Development Test is rated: Outstanding**

The major factors that support this rating include:

- The loan-to-deposit (LTD) ratio is reasonable
- A majority of the loans are inside its AAs
- The distribution of small business loans across geographies of different income levels is excellent
- The distribution of loans to businesses of different sizes is excellent.
- CD activities, particularly CD lending, demonstrates excellent responsiveness to AAs needs
- There were no Fair Lending or CRA-related complaints during the evaluation period.

### Description of Institution's Operations in Texas

The bank operates six branches throughout south-central Texas. The bank offers traditional products and services such as checking accounts, savings accounts, certificates of deposit, and consumer and commercial loans. The bank also offers a 24-hour telephone banking system, as well as internet and mobile banking with Bill Pay. Four branches have non-deposit taking ATMs, while the two branches in Houston do not have ATMs. Competition varies depending on geography, and ranges from small local businesses to large national financial institutions, including non-traditional financing companies.

### Harris County AA

Harris County is a large county that includes much of the city of Houston and is located in the Houston-The Woodlands-Sugar Land MSA. The bank currently operates two branches within Harris County with the AA containing all census tracts within the county. There are 786 CTs in Harris County with 19 percent or 147 of those as low-income and 32 percent or 250 as moderate-income. The Harris County AA designation is reasonable and does not arbitrarily exclude low- or moderate-income CTs.

The June 30, 2022, FDIC Market Share report indicates 79 financial institutions operate in the AA with deposits totaling \$319 billion. STB ranks 60<sup>th</sup> in the deposit market share report and accounts for 0.03 percent of the market share with \$86 million in AA deposits. STB faces strong competition in the AA, which includes large, regional, and community banks.

According to Moody's Analytics August 2022, the economy in the MSA is strong and is significantly outpacing the nation with job growth nearly two percentage points higher over the past year. Despite rising interest rates, the fundamentals remain in place to keep home building strong. Although new permits for single-family homes have fluctuated in recent months, the pace roughly matches the peak during the last boom in 2005 which is ahead of the national average. However, due to the strong economy and above average employment growth in high-wage jobs, housing affordability has declined approximately 20 percent. The top employers within the MSA (2020) include Energy- 55,188 (Exxon, Mobile, Shell, Schlumberger, BP, Chevron, and Occidental Petroleum), Government- 27,343 (Fort

Bend/Spring/Lamar/Conroe ISDs and Fort Bend County), and Food/Entertainment- 22, 800 (Landry's, HAZA Foods, and Fiesta Mart).

## Community Contact

We reviewed three community contacts in Harris County to determine credit and CD needs of the AA. Contacts included organizations involved with community development, children's advocacy, and small business lending. Primary needs identified by contacts include small business lending, financial education, and affordable housing. Contacts indicated the local institutions are meeting the demands of the community but would like to see more community involvement.

Table A – Demographic Information of the Assessment Area						
Assessment Area: Harris County AA 2021						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	786	18.7	31.8	21.2	27.5	0.8
Population by Geography	4,356,362	15.8	30.7	25.3	27.9	0.4
Housing Units by Geography	1,660,235	16.5	29.0	24.1	30.0	0.4
Owner-Occupied Units by Geography	823,646	7.5	25.8	27.9	38.8	0.1
Occupied Rental Units by Geography	675,882	25.1	32.4	21.0	20.9	0.7
Vacant Units by Geography	160,707	26.3	31.6	18.6	23.2	0.4
Businesses by Geography	421,699	12.7	21.2	21.3	44.5	0.2
Farms by Geography	5,304	8.0	18.3	24.8	48.8	0.1
Family Distribution by Income Level	1,024,967	27.7	17.1	17.0	38.1	0.0
Household Distribution by Income Level	1,499,528	27.2	16.9	17.0	38.9	0.0
Median Family Income MSA - 26420 Houston-The Woodlands-Sugar Land, TX MSA		\$69,373	Median Housing Value			\$171,147
			Median Gross Rent			\$954
			Families Below Poverty Level			14.9%
Source: 2015 ACS and 2020 D&B Data. Due to rounding, totals may not equal 100.0%. (*) The NA category consists of geographies that have not been assigned an income classification.						

## Scope of Evaluation in Texas

Our scope for the state of Texas (TX), included a full-scope review of the Harris County AA. The Harris County AA did not receive a full-scope review during the prior evaluation. The Live Oak County AA and A-W-B AA will receive limited-scope reviews.

Our analysis included a sample of 160 loans originated between January 1, 2019, and December 31, 2021. The lending sample includes 40 home mortgages (Harris County AA) and 120 commercial lending loans (40 per AA). Due to a limited volume of mortgage lending in the Live Oak County and the A-W-B AAs, a meaningful analysis could not be conducted.

## **CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN TEXAS**

### **LENDING TEST**

The bank's performance under the Lending Test in Texas is rated Satisfactory.

#### **Conclusions for Areas Receiving a Full-Scope Review**

Based on a full scope review the bank's lending performance in the state of Texas is reasonable.

#### **Distribution of Loans by Income Level of the Geography**

The bank exhibits reasonable geographic distribution of loans in the state.

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

Refer to Table O in the state of Texas section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

The geographic distribution of the bank's home mortgage loans is poor. The bank did not originate or purchase any home mortgage loans in low-income geographies during the evaluation period. The percentage of bank loans in moderate-income geographies is significantly lower than both the percentage of owner-occupied housing units and aggregate lending in these areas.

##### ***Small Loans to Businesses***

Refer to Table Q in the state of Texas section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

The geographic distribution of small loans to businesses is excellent. The percentage of bank loans in low-income geographies exceeds both the percentage of businesses and aggregate lending in these geographies. The percentages of bank loans in moderate-income geographies exceeds both the percentage of business and aggregate lending in these geographies.

##### ***Lending Gap Analysis***

During our analysis, we did not identify any unexplained or conspicuous gaps in lending activity.

#### **Distribution of Loans by Income Level of the Borrower**

The bank exhibits a reasonable distribution of loans to individuals of different income levels and businesses of different sizes, given the product lines offered by the bank.

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

Refer to Table P in the state of Texas section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

The distribution of home mortgage loans to borrowers of different income levels is poor. The bank did not originate or purchase any home mortgages to low-or-moderate-income borrowers during the evaluation period.

### ***Small Loans to Businesses***

Refer to Table R in the state of Texas section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to businesses.

The distribution of small loans to businesses is excellent. The percentage of bank loans made to businesses with revenues less than or equal to \$1 million was below the percentage of small businesses in the AA but significantly exceed the aggregate percentage reported by other business lenders in the AA.

### **Responses to Complaints**

During the evaluation period, the bank did not receive any complaints.

### **Conclusions for Areas Receiving Limited Scope Reviews**

Based on limited-scope reviews, the bank's performance under the Lending Test in the Live Oak County and A-W-B AAs is consistent with the bank's overall performance under the Lending Test in the full scope area.

## **COMMUNITY DEVELOPMENT TEST**

The bank's performance under the Community Development Test in the state of Texas is rated Outstanding.

### **Conclusions for Area Receiving a Full-Scope Review**

Based on a full scope review the bank exhibits excellent responsiveness to CD needs in the state of Texas through community development loans, qualified investments, and community development services, as appropriate, considering the bank's capacity and the need and availability of such opportunities for community development in the bank's assessment area.

Due to the large volume of CD lending, more weight was allotted when considering the bank's responsiveness within their AA. The bank made a large volume of loans to help stabilize and revitalize communities during the recent pandemic as well as numerous loans which provide affordable housing within the bank's AA. Additionally, the bank made qualified investments within minority owned institutions, numerous donations, and service hours within their AA.

### **Number and Amount of Community Development Loans**

The Community Development Loans Table, shown below, sets forth the information and data used to evaluate the bank's level of CD lending. The table includes all CD loans, including multifamily loans, that also qualify as CD loans.



<b>Community Development Loans</b>				
<b>Assessment Area</b>	<b>Total</b>			
	<b>#</b>	<b>% of Total #</b>	<b>\$(000's)</b>	<b>% of Total \$</b>
<b>Full-Scope</b>				
Harris County AA	6	1.4	7,115	17.6
Harris County AA PPP Loans – 2020	4	0.9	6,622	16.4
Harris County AA PPP Loans - 2021	159	36.4	19,151	47.3
<b>Limited-Scope</b>				
Live Oak County AA	1	0.2	180	0.4
Live Oak AA PPP Loans – 2021	148	33.9	3,288	8.1
A-W-B AA PPP Loans – 2021	119	27.2	4,131	10.2
<b>Total CD Loans</b>	<b>437</b>	<b>100</b>	<b>40,487</b>	<b>100</b>

The bank's responsiveness to AAs needs through CD lending is excellent.

As reflected in the table above, STB originated six loans in their AA totaling \$7.1 million. Examples of the loans include:

- Four loans totaling \$4.3 million to purchase 134 affordable housing units in the Harris County AA
- One loan totaling \$2.7 million to revitalize a shopping center in a low-income CT in the Harris County AA
- One loan totaling \$150 thousand to the PeopleFund who provide funding to underserved businesses in the Harris County AA.

During the early stages of Covid-19 Pandemic in 2020, the bank made 400 PPP loans totaling \$37.6 million dollars within their AAs. Four of those loans in the Harris County AA also met the criteria for CD loans. The bank's PPP CD related loans to local businesses located in low-or-moderate income tracts, totaled \$6.6 million. These loans were particularly responsive to AA needs. They helped to stabilize the local economy, local businesses, and their employees. These loans supported jobs for over 500 employees. Also, during 2021, the bank made 426 additional CD related PPP Loans in the AA totaling \$26.6 million. These loans qualified as CD loans under the OCC's 2020 CRA rules. The table above includes all qualifying CD loans during the evaluation period.

### **Broader Statewide Area**

STB also made four additional CD loans totaling \$2.5 million outside of the bank's AA, but within the Houston-The Woodlands-Sugarland MSA. Although these loans are outside the bank's AA, the loans support CD needs in an adjacent community. The four loans were for the purchase or construction of 40 affordable housing units. Further, during 2021, the bank made 148 PPP loans outside of their AA but inside the state of Texas totaling \$7.2 million.

## Number and Amount of Qualified Investments

Qualified Investments								
Assessment Area	Prior Period*		Current Period		Total			
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$
<b>Full-Scope</b>								
Harris County AA Investments	2	50	1	2	3	30.0	52	81.3
<b>Limited-Scope</b>								
Live Oak County AA	0	0	6	10	6	60.0	10	15.6
A-W-B AA	0	0	1	2	1	10.0	2	3.1
<b>Total</b>	<b>2</b>	<b>50</b>	<b>8</b>	<b>14</b>	<b>10</b>	<b>100.0</b>	<b>64</b>	<b>100.0</b>

\* Prior Period investments means investments made in a previous evaluation period that are outstanding as of the examination date.

STB demonstrated adequate responsiveness to CD needs in the bank's AAs using qualified investments and donations. During the evaluation period, the bank continued to hold Certificates of Deposits at two minority owned financial institutions in the Harris County AA totaling \$50,000. Additionally, the bank provided a \$2,000 donation to the PeopleFund in Harris County. This donation helped the organization to assist their clients during the Covid-19 crisis.

## Extent to Which the Bank Provides Community Development Services

STB's CD services reflect adequate responsiveness to CD needs in its AA during the evaluation period. During the evaluation period, four employees of the bank utilized their leadership and financial experience to provide services within their communities. Bank employees donated over 668 hours of service. Notable organizations include:

### Harris County AA

- 505 Hours Board Member/Bookkeeper for the Northshore Rotary Club – an organization of professionals who provide worldwide humanitarian services
- 116 Hours Board Member of the Texas Bankers Association Foundation – the foundation provides financial literacy and promotes consumer education

## Conclusions for Areas Receiving Limited Scope Reviews

Based on limited-scope reviews the bank's performance under the CD Test in the Live Oak County AA and A-W-B AA is consistent with the bank's overall performance under the CD Test in the full scope area.

## Appendix A: Scope of Examination

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The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the MSA(s) and non-MSA(s) that received comprehensive examination review, designated by the term “full-scope,” and those that received a less comprehensive review, designated by the term “limited-scope”.

<b>Time Period Reviewed:</b>	January 1, 2019 to December 31, 2021	
<b>Bank Products Reviewed:</b>	Home mortgage and small business loans. CD loans, qualified investments, and CD services.	
<b>Affiliate(s)</b>	<b>Affiliate Relationship</b>	<b>Products Reviewed</b>
N/A	N/A	N/A
<b>List of Assessment Areas and Type of Examination</b>		
<b>Rating and Assessment Areas</b>	<b>Type of Exam</b>	<b>Other Information</b>
<b>State – TEXAS</b>	Full Scope	
Harris County AA	Full Scope	The AA includes all of Harris County (Houston, Texas)
Live Oak County AA	Limited Scope	The AA includes all of Live Oak County
A-W-B AA	Limited Scope	The AA includes all of Atascosa, Wilson, and eight CTs in Bexar County (1513.01, 1513.02, 1514, 1516, 1517, 1922, 1519, and 1520)

## Appendix B: Summary of MMSA and State Ratings

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RATINGS      First National Bank Bastrop			
Overall Bank:	Lending Test Rating*	CD Test Rating	Overall Bank/State/Multistate Rating
SouthTrust Bank, NA	Satisfactory	Outstanding	Satisfactory
State:			
Texas	Satisfactory	Outstanding	Satisfactory

(\*) The Lending Test and Community Development Test carry equal weight in the overall rating.

## Appendix C: Definitions and Common Abbreviations

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The following terms and abbreviations are used in this performance evaluation, including the CRA tables. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

**Affiliate:** Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. For example, a bank subsidiary is controlled by the bank and is, therefore, an affiliate.

**Aggregate Lending (Aggt.):** The number of loans originated and purchased by all reporting lenders (HMDA or CRA) in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

**Census Tract (CT):** A small, relatively permanent statistical subdivision of a county delineated by a local committee of census data users for the purpose of presenting data. Census tracts nest within counties, and their boundaries normally follow visible features, but may follow legal geography boundaries and other non-visible features in some instances, Census tracts ideally contain about 4,000 people and 1,600 housing units.

**Combined Statistical Area (CSA):** A geographic entity consisting of two or more adjacent Core Based Statistical Areas with employment interchange measures of at least 15. An employment interchange measure is a measure of ties between two adjacent entities. The employment interchange measure is the sum of the percentage of workers living in the smaller entity who work in the larger entity and the percentage of employment in the smaller entity that is accounted for by workers who reside in the larger entity.

**Community Development (CD):** Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet Small Business Administration Development Company or Small Business Investment Company programs size eligibility standards or have gross annual revenues of \$1 million or less; or activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas.

**Community Reinvestment Act (CRA):** The statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its entire community, including LMI areas, consistent with the safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

**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, other secured consumer loans, and other unsecured consumer loans.

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

**Full-Scope Review:** Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, 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 conduct 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, the disposition of the application (e.g., approved, denied, and withdrawn), the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

**Home Mortgage Loans:** A closed-end mortgage loan or an open-end line of credit as these terms are defined under 12 CFR 1003.2, and that is not an excluded transaction under 12 CFR 1003.3(c)(1) through (c)(10) and (c)(13).

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

**Limited-Scope Review:** Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

**Low-Income Individual:** Individual income that is less than 50 percent of the area median income.

**Low Income Geography:** A census tract with a median family income that is less than 50 percent.

**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 state/assessment area.

**Median Family Income (MFI):** The median income determined by the U.S. Census Bureau every five years and used to determine the income level category of geographies. The median is the point at which half of the families have income above, and half below, a range of incomes. Also, the median income determined by the Federal Financial Institutions Examination Council (FFIEC) annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above, and half below, a range of incomes.

**Metropolitan Division:** As defined by Office of Management and Budget, a county or group of counties within a Core Based Statistical Area that contains an urbanized population of at least 2.5 million. A Metropolitan Division consists of one or more main/secondary counties that represent an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

**Metropolitan Statistical Area:** An area, defined by the Office of Management and Budget, as a core based statistical area associated with at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties 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 percent and less than 120 percent, in the case of a geography

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

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

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

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

**Rating Area:** A rated area is a state or multi-state metropolitan statistical 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 multi-state metropolitan statistical area, the institution will receive a rating for the multi-state metropolitan statistical area.

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

**Small Loan(s) to Farm(s):** 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, or are classified as loans to finance agricultural production and other loans to farmers.

**Tier 1 Capital:** The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

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



## Appendix D: Tables of Performance Data

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### Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan statistical areas, if applicable, are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the Lending Test tables, the following are applicable: (1) purchased are treated as originations; and (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA-reporting lenders in the MMSA/assessment area. Deposit data are compiled by the FDIC and are available as of June 30<sup>th</sup> of each year. Tables without data are not included in this PE.

The following is a listing and brief description of the tables included in each set:

- Table O. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.
- Table P. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/assessment area. The table also presents aggregate peer data for the years the data is available.
- Table Q. Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses that were originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because aggregate small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank’s assessment area.
- Table R. Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to: 1) the percentage distribution of businesses with revenues of greater than \$1 million; and, 2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.

**Table U. Assessment Area Distribution of Consumer Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of households in those geographies.

**Table V. Assessment Area Distribution of Consumer Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of households by income level in each MMSA/assessment area.

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2019-21
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$ (000's)	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
Full-Scope																			
Harris County AA	40	7,940	100.0	166,360	7.5	0.0	4.3	25.8	2.5	15.0	27.9	17.5	30.1	38.8	80.0	50.6	0.1	0.0	0.1
Limited-Scope																			
Live Oak County AA	N/A	0	0.0	238	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0
A-W-B AA	N/A	0	0.0	5,172	0.0	0.0	0.0	23.4	0.0	18.9	49.9	0.0	43.2	26.7	0.0	37.9	0.0	0.0	0.0
Total	40	7,940	100.0	171,770	7.5	0.0	4.3	25.6	2.5	15.1	28.9	17.5	30.6	38.2	80.0	50.1	0.1	0.0	0.1
Source: 2015 ACS; 01/01/2019 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%																			

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2019-21
	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
Assessment Area:	#	\$ (000s)	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Full-Scope																			
Harris County AA	40	7,940	100.0	166,360	27.7	0.0	3.1	17.1	0.0	13.4	17.0	2.5	18.8	38.1	97.5	41.9	0.0	0.0	22.7
Limited-Scope																			
Live Oak County AA	N/A	N/A	0.0	238	20.7	0.0	2.1	17.5	0.0	8.4	19.4	0.0	21.4	42.5	0.0	47.1	0.0	0.0	21.0
A-W-B AA	N/A	N/A	0.0	5,172	24.5	0.0	3.5	17.0	0.0	13.8	20.4	0.0	19.2	38.2	0.0	33.2	0.0	0.0	30.3
Total	40	7,940	100.0	171,770	27.6	0.0	3.1	17.1	0.0	13.4	17.1	2.5	18.9	38.1	97.5	41.7	0.0	0.0	23.0
Source: 2015 ACS ; 01/01/2019 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%																			

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2019-21
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$ (000s)	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
Full-Scope																			
Harris County AA	40	36,813	33.3	140,285	12.7	15.0	13.4	21.2	32.5	21.6	21.3	17.5	22.1	44.5	35.0	42.7	0.2	0.0	0.2
Limited-Scope																			
Live Oak County AA	40	1,549	33.3	204	0.0	0.0	0.0	0.0	0.0	0.0	100.0	100.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0
A-W-B AA	40	2,470	33.3	1,697	0.0	0.0	0.0	24.7	20.0	23.9	45.3	47.5	47.8	30.0	32.5	28.3	0.0	0.0	0.0
Total	120	40,732	100.0	142,186	12.7	5.0	13.4	21.2	17.5	21.6	21.8	55.0	22.5	44.2	22.5	42.5	0.2	0.0	0.2
Source: 2021 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; 2020 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%																			

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2019-21
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	\$ (000s)	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Full-Scope											
Harris County AA	40	36,813	33.3	140,285	87.0	67.5	36.7	5.1	32.5	7.9	0.0
Limited-Scope											
Live Oak County AA	40	1,449	33.3	204	79.6	100.0	19.1	4.4	0.0	16.0	0.0
A-W-B AA	40	2,470	33.3	1,697	83.7	90.0	36.0	3.5	10.0	12.8	0.0
Total	120	40,732	100.0	142,186	86.9	85.8	36.7	5.1	14.2	8.0	0.0
Source: 2020 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; 2020 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%											



## Locations & Hours of Operation

### **Main Office**

601 Guadalupe St.  
P O Box 2230  
George West, TX 78022  
Live Oak County, TX  
361-449-1571  
800-413-8222

Census Tract: 9502.00  
Lobby: Monday through Friday 9:00 am to 3:00 pm  
Drive-thru: Monday through Thursday 8:00 am to 5:00 pm  
Friday 8:00 am to 6:00 pm  
Saturday 9:00 am to 12:00 pm

### **Branches:**

803 North Harborth Ave  
P O Box 1676  
Three Rivers, TX 78071-1676  
Live Oak County, TX  
361-786-3553

Census Tract: 9501.00  
Lobby: Monday through Friday 9:00 am to 3:00 pm  
Drive-thru: Monday through Thursday 8:00 am to 5:00 pm  
Friday 8:00 am to 6:00 pm

545 10<sup>th</sup> St.  
Floresville, TX 78114  
Wilson County, TX  
830-216-2216

Census Tract: 0003.00  
Lobby: Monday through Thursday 9:00 am to 3:00 pm  
Friday 9:00 am to 5:00 pm  
Drive-thru: Monday through Thursday 7:30 am to 5:00 pm  
Friday 7:30 am to 6:00 pm  
Saturday 9:00 am to 12:00 pm

144 Moursund Blvd  
San Antonio, TX 78221  
Bexar County, TX  
210-928-3595

Census Tract: 1517.00  
Lobby: Monday through Friday 9:00 am to 3:00 pm  
Drive-thru: Monday through Thursday 8:00 am to 5:00 pm  
Friday 8:00 am to 6:00 pm  
Saturday 9:00 am to 12:00 pm



## **Locations & Hours of Operation**

1047 W. Oaklawn Road  
Pleasanton, TX 78064  
Atascosa County, TX  
830-281-8108

Census Tract: 9604.03  
Lobby: Monday through Thursday 9:00 am to 3:00 pm  
Friday 9:00 am to 5:00 pm  
Drive-thru: Monday through Thursday 8:00 am to 5:00 pm  
Friday 8:00 am to 6:00 pm  
Saturday 9:00 am to 12:00 pm

10497 Town & Country Way, Suite 860  
Houston, TX 77024  
Harris County, TX  
713-722-3550

Census Tract: 4308.00  
Lobby: Monday through Friday 9:00 am to 4:00 pm

15201 East Freeway, Suite 106  
Channelview, TX 77530  
Harris County, TX  
346-327-8100

Census Tract: 2524.00  
Lobby: Monday through Friday 9:00 am to 4:00 pm



## Branches opened or closed

None



## Services

### Certificates of Deposit

- 30 day – 3-year term

- IntraFi Network Deposits (formerly known as CDARS)

### Individual Retirement Account (IRA)

### Demand Deposit Accounts

- Commercial Checking

- Consumer Checking

- Commercial Savings

- Consumer Savings

- Money Market

- NOW

### Safe Deposit Boxes – Located at the

- George West Branch, Floresville Branch, San Antonio Branch, and Pleasanton Branch

### Debit Cards

- Business

- Consumer

### Cash Management

- Remote Deposit Capture

- ACH Origination Services

- Positive Pay

- Online Wires

### Online Banking

### Mobile Banking

- Business, includes Mobile Deposit

- Consumer, includes Mobile Deposit

### Telephone Teller

ATM Locations – George West Branch, Three Rivers Branch, Floresville Branch, San Antonio Branch, and Pleasanton Branch

### Consumer Loans

### Commercial Loans

### Wire Processing

### Cashier's Checks

Night Deposit - George West Branch, Three Rivers Branch, Floresville Branch, San Antonio Branch, and Pleasanton Branch





**ASSESSMENT AREA**  
**Main Office, George West, Texas**  
**Branch, Three Rivers, Texas**  
**Branch Floresville, Texas**  
**Branch, San Antonio, Texas**  
**Branch, Pleasanton, Texas**  
**2 Branches, Houston, Texas**

Live Oak County, Texas; Wilson County, Texas; Atascosa County, Texas; Harris County, Texas; and tracts 1513.01, 1513.02, 1514.00, 1516.00, 1517.00, 1922.00, 1519.00 and 1520.00 in Bexar County, Texas are designated as the assessment area for SouthTrust Bank, N.A.

The main bank is located in George West, the county seat of Live Oak County. George West is not located in a Metropolitan Statistical Area (MSA), and it is not located in a Metropolitan Division (MD).

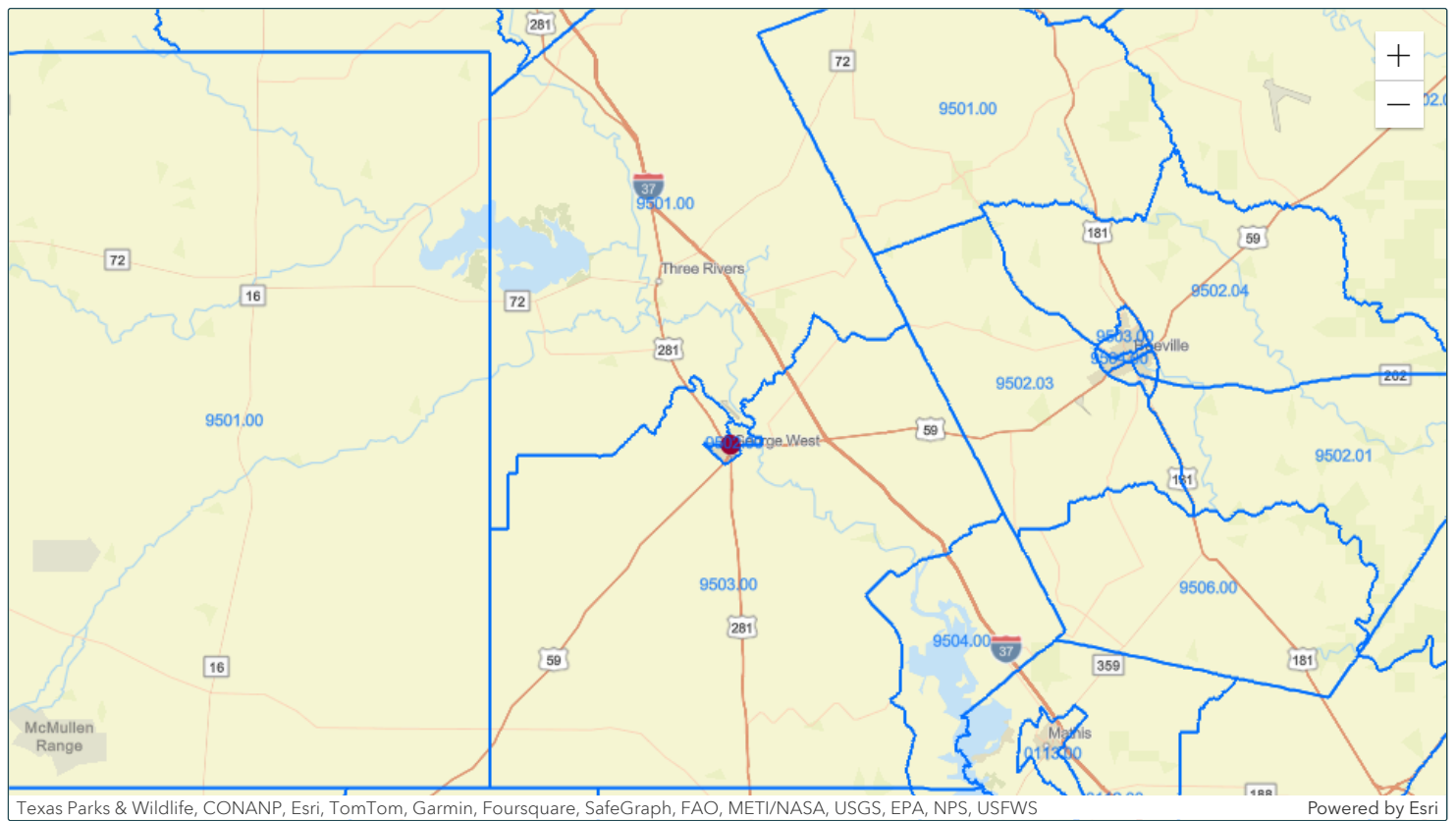
The Three Rivers branch is located in the town of Three Rivers, which is 10 miles north of George West, in Live Oak County. The town of Three Rivers is not located in an MSA, and it is not located in a Metropolitan Division (MD).

Wilson County, Texas, is designated as the assessment area for SouthTrust Bank, N.A., Floresville Branch. The Floresville Branch is located in the San Antonio-New Braunfels, TX MSA.

Tracts 1513.01, 1513.02, 1514.00, 1516.00, 1517.00, 1922.00, 1519.00 and 1520.00 in Bexar County, Texas are designated as the assessment for SouthTrust Bank, N.A., San Antonio Branch. The San Antonio Branch is located in the San Antonio-New Braunfels, TX MSA.

Atascosa County, Texas, is designated as the assessment area for SouthTrust Bank, N.A., Pleasanton Branch. The Pleasanton Branch is located in the San Antonio-New Braunfels, TX MSA.

Harris County, Texas is designated as the assessment area for SouthTrust Bank, N.A., Houston Branch and SouthTrust Bank, N.A., East Houston Branch. Both Houston Branches are located in the Houston-Pasadena-The Woodlands, TX MSA.

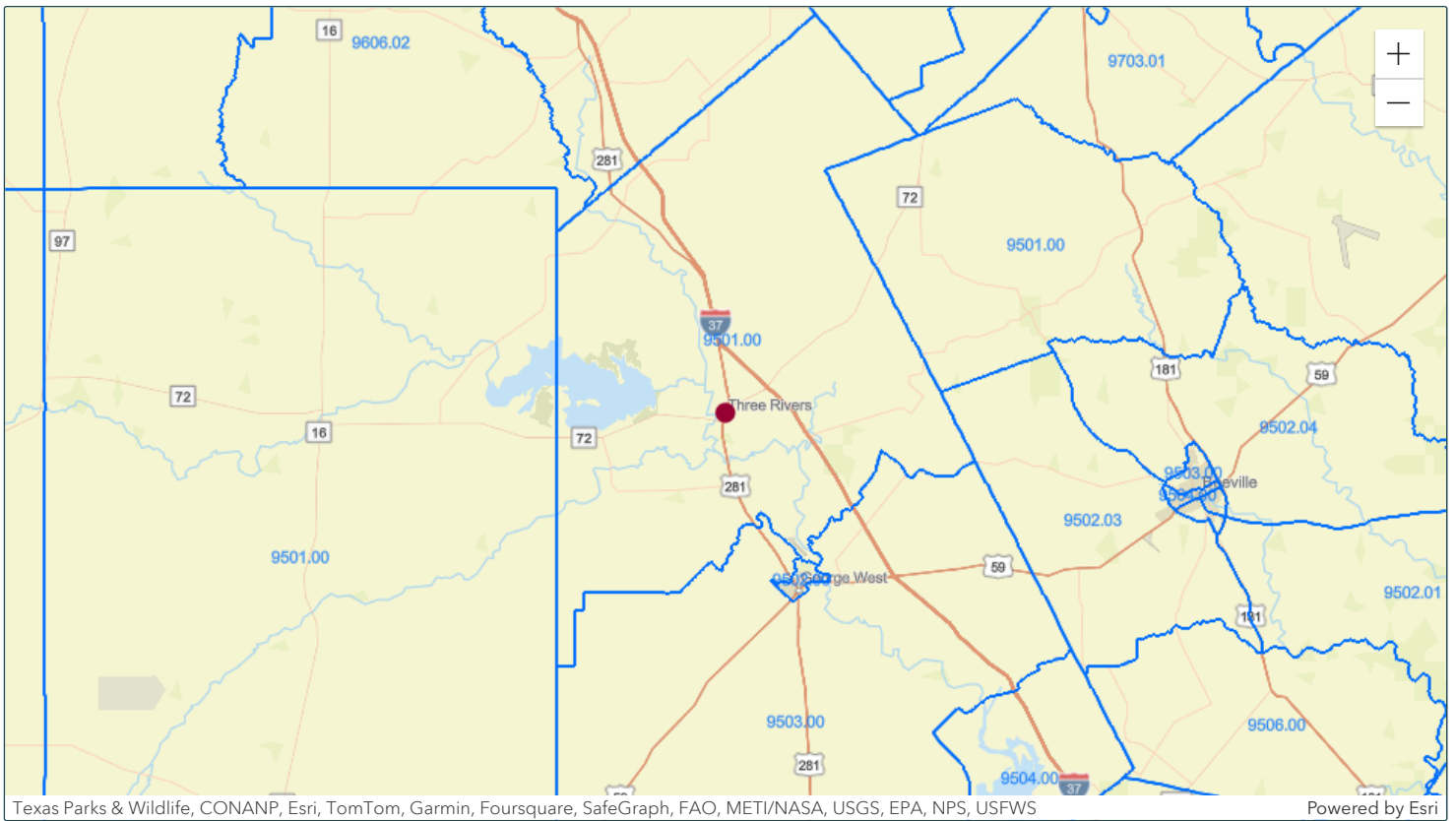


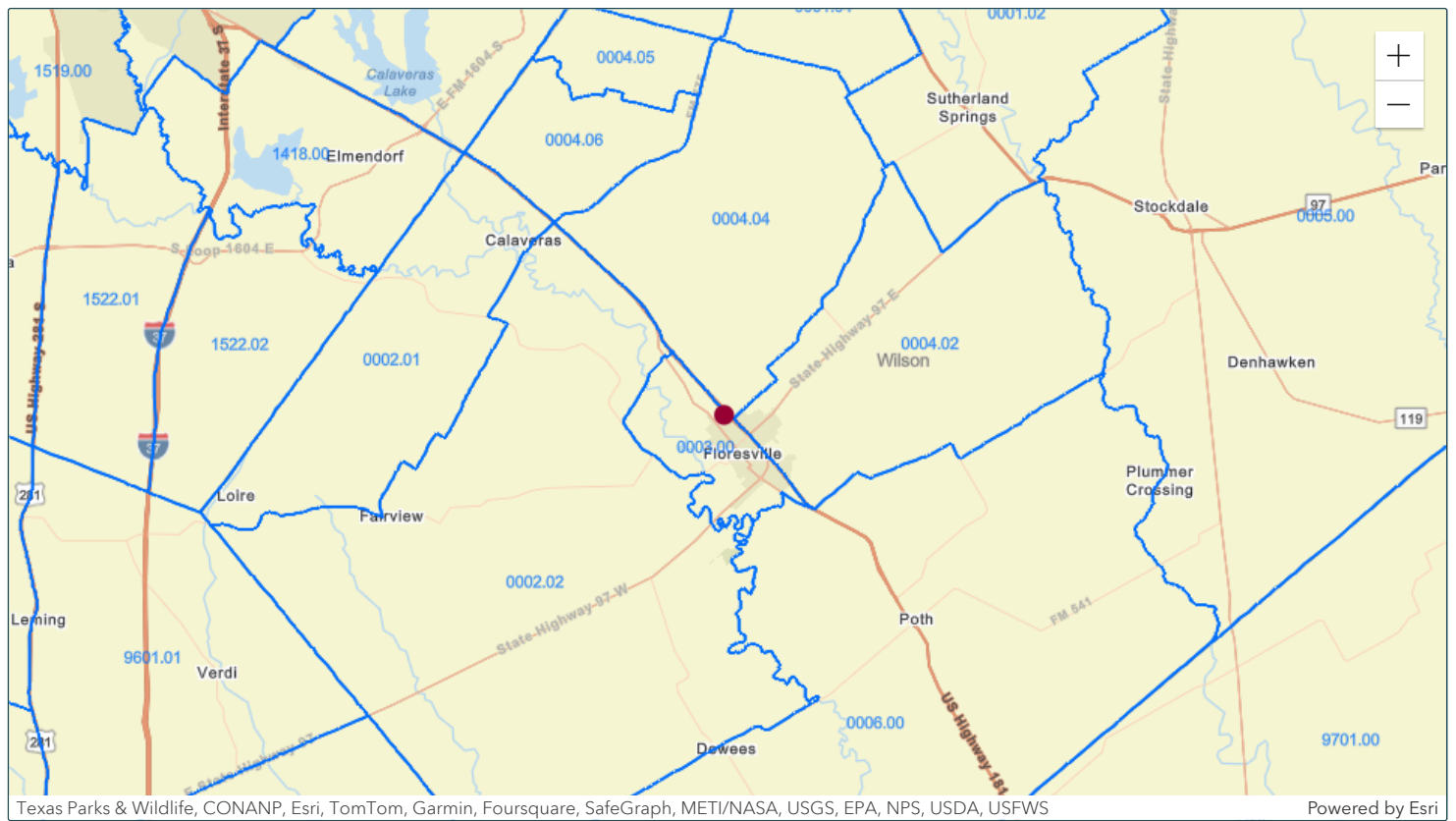
● Matched Address: 601 Guadalupe St, George West, Texas, 78022

MSA: NA - NA (Outside of MSA) || State: 48 - TEXAS || County: 297 - LIVE OAK COUNTY || Tract Code: 9502.00

● Selected Tract

MSA: || State: || County: || Tract Code:





● Matched Address: 545 10th St, Floresville, Texas, 78114

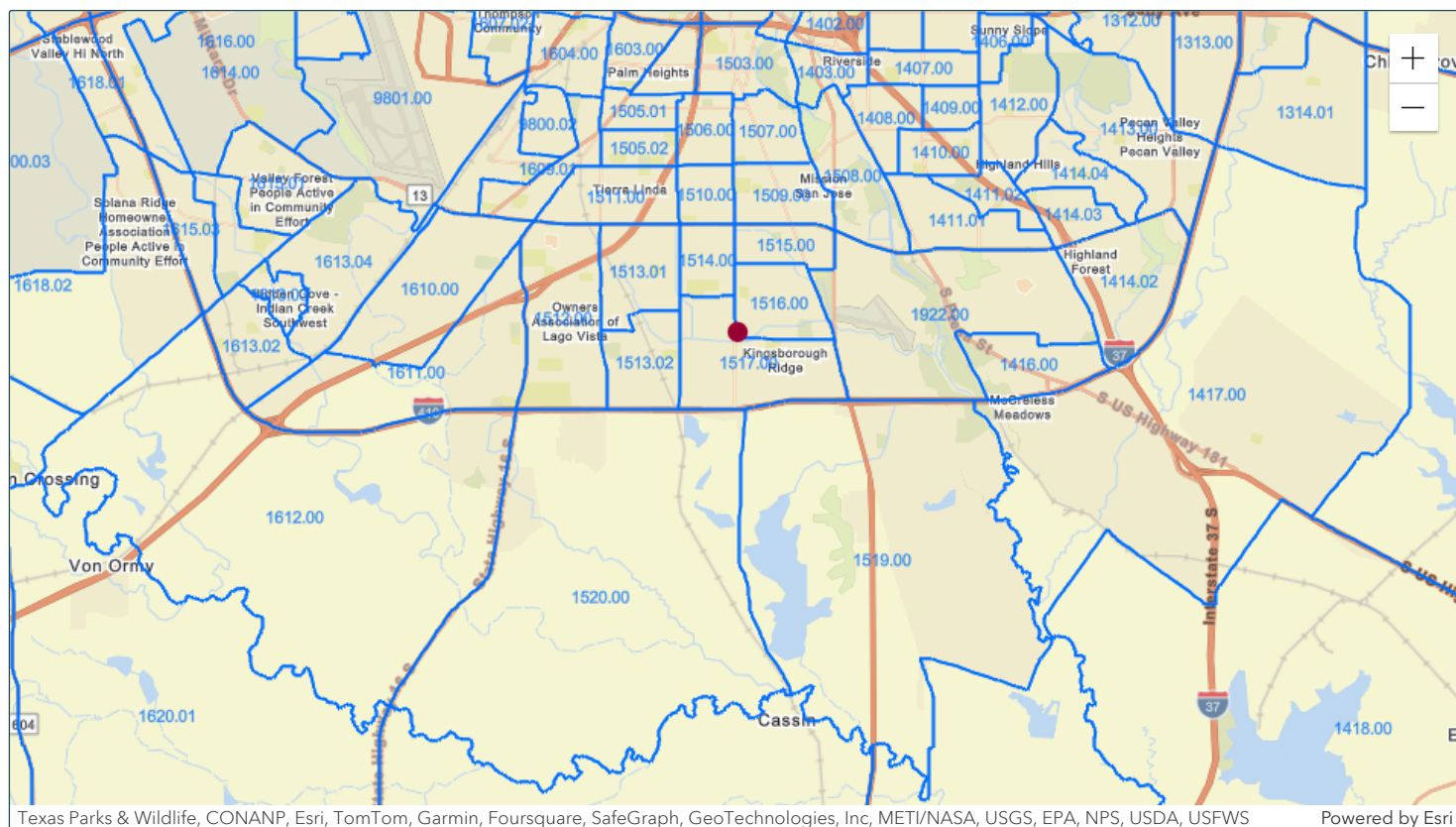
MSA: 41700 - SAN ANTONIO-NEW BRAUNFELS, TX || State: 48 - TEXAS || County: 493 - WILSON COUNTY || Tract Code: 0003.00

● Selected Tract

MSA: || State: || County: || Tract Code:



FFIEC Geocoding/Mapping System -- 2025

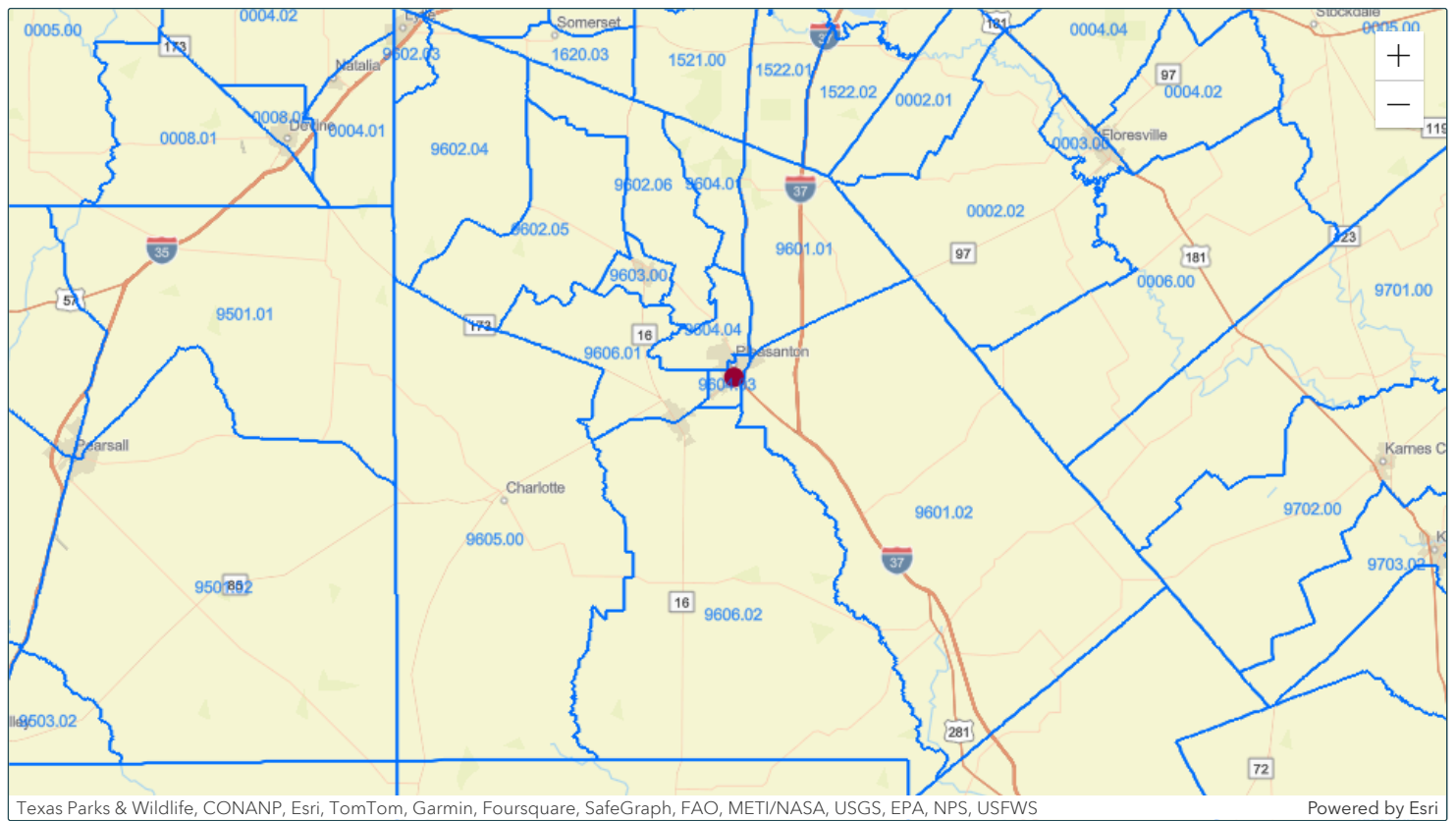


Matched Address: 144 Moursund Blvd, San Antonio, Texas, 78221

MSA: 41700 - SAN ANTONIO-NEW BRAUNFELS, TX || State: 48 - TEXAS || County: 029 - BEXAR COUNTY || Tract Code: 1517.00

Selected Tract

MSA: || State: || County: || Tract Code:



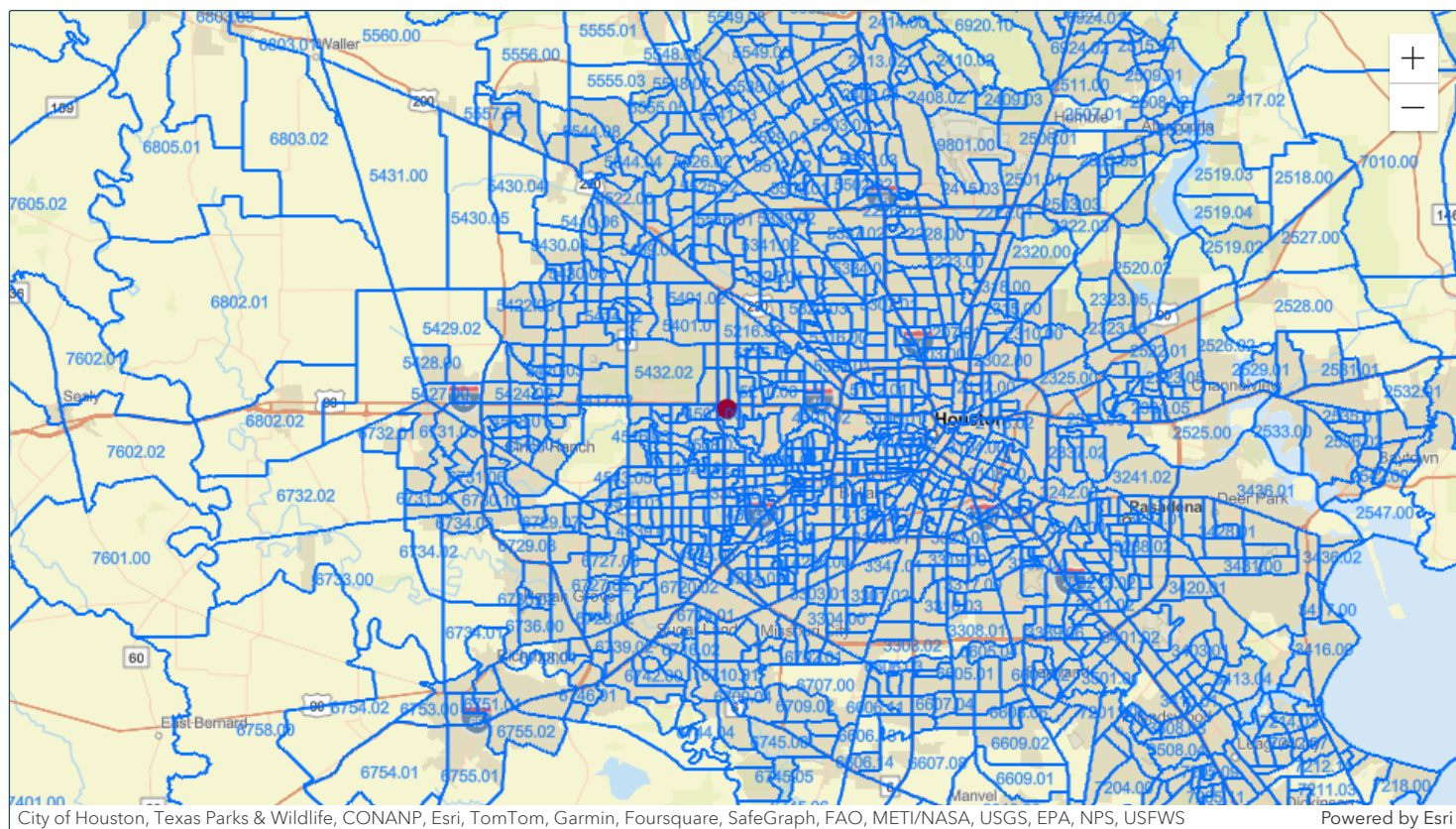
● Matched Address: 1047 W Oaklawn Rd, Pleasanton, Texas, 78064

MSA: 41700 - SAN ANTONIO-NEW BRAUNFELS, TX || State: 48 - TEXAS || County: 013 - ATASCOSA COUNTY || Tract Code: 9604.03

● Selected Tract

MSA: || State: || County: || Tract Code:





● Matched Address: 10497 Town And Country Way, Houston, Texas, 77024

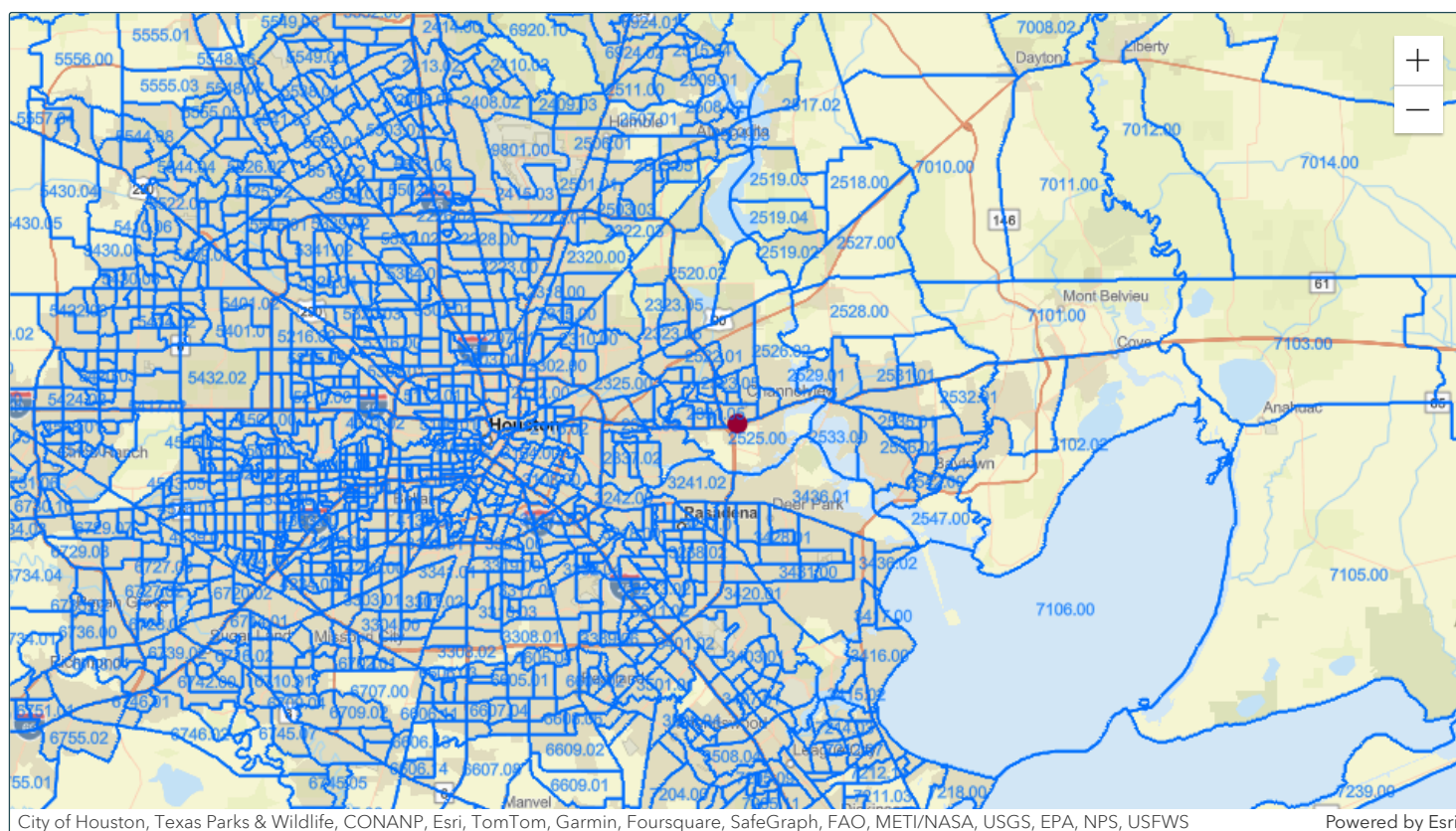
MSA: 26420 - HOUSTON-PASADENA-THE WOODLANDS, TX || State: 48 - TEXAS || County: 201 - HARRIS COUNTY || Tract Code: 4308.00

● Selected Tract

MSA: || State: || County: || Tract Code:



FFIEC Geocoding/Mapping System -- 2025



● Matched Address: 15201 East Fwy, Channelview, Texas, 77530

MSA: 26420 - HOUSTON-PASADENA-THE WOODLANDS, TX || State: 48 - TEXAS || County: 201 - HARRIS COUNTY || Tract Code: 2524.00

Selected Tract

MSA: || State: || County: || Tract Code:



2024 FFIEC Census Report - Summary Census Income Information

State: 48 - TEXAS (TX)

County: 297 - LIVE OAK COUNTY



State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Household Income
48	297	9501.00	Middle	\$61,809	\$75,500	25.11	99.37	\$61,422	\$75,024	\$45,125
48	297	9502.00	Moderate	\$61,809	\$75,500	24.40	58.96	\$36,447	\$44,515	\$29,569
48	297	9503.00	Middle	\$61,809	\$75,500	12.32	92.38	\$57,101	\$69,747	\$58,101
48	297	9504.00	Upper	\$61,809	\$75,500	20.32	148.18	\$91,591	\$111,876	\$49,605
48	297	9999.99	Middle	\$61,809	\$75,500	21.07	98.98	\$61,179	\$74,730	\$50,212



State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Household Income
48	493	0001.02	Upper	\$74,284	\$89,300	16.34	127.19	\$94,489	\$113,581	\$72,674
48	493	0001.03	Upper	\$74,284	\$89,300	4.24	146.26	\$108,654	\$130,610	\$94,231
48	493	0001.04	Upper	\$74,284	\$89,300	3.99	138.65	\$103,000	\$123,814	\$96,159
48	493	0002.01	Moderate	\$74,284	\$89,300	17.95	74.27	\$55,172	\$66,323	\$55,776
48	493	0002.02	Middle	\$74,284	\$89,300	7.73	108.30	\$80,455	\$96,712	\$76,125
48	493	0003.00	Moderate	\$74,284	\$89,300	14.51	69.30	\$51,483	\$61,885	\$49,167
48	493	0004.02	Middle	\$74,284	\$89,300	5.84	94.33	\$70,078	\$84,237	\$66,714
48	493	0004.04	Upper	\$74,284	\$89,300	6.04	177.05	\$131,522	\$158,106	\$129,191
48	493	0004.05	Upper	\$74,284	\$89,300	0.41	169.08	\$125,606	\$150,988	\$121,000
48	493	0004.06	Upper	\$74,284	\$89,300	14.80	145.60	\$108,163	\$130,021	\$84,063
48	493	0005.00	Middle	\$74,284	\$89,300	17.50	99.53	\$73,938	\$88,880	\$70,511
48	493	0006.00	Middle	\$74,284	\$89,300	6.85	107.82	\$80,099	\$96,283	\$70,900

2024 FFIEC Census Report - Summary Census Income Information

State: 48 - TEXAS (TX)

County: 029 - BEXAR COUNTY

Tract: 1513.01



State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Household Income
48	029	1513.01	Moderate	\$74,284	\$89,300	22.20	59.96	\$44,548	\$53,544	\$47,888

2024 FFIEC Census Report - Summary Census Income Information

State: 48 - TEXAS (TX)

County: 029 - BEXAR COUNTY

Tract: 1513.02



State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Household Income
48	029	1513.02	Moderate	\$74,284	\$89,300	18.82	70.07	\$52,054	\$62,573	\$41,313

2024 FFIEC Census Report - Summary Census Income Information

State: 48 - TEXAS (TX)

County: 029 - BEXAR COUNTY

Tract: 1514.00



State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Household Income
48	029	1514.00	Moderate	\$74,284	\$89,300	23.12	71.99	\$53,478	\$64,287	\$44,632

2024 FFIEC Census Report - Summary Census Income Information

State: 48 - TEXAS (TX)

County: 029 - BEXAR COUNTY

Tract: 1516.00



State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Household Income
48	029	1516.00	Moderate	\$74,284	\$89,300	25.31	65.54	\$48,690	\$58,527	\$41,952

2024 FFIEC Census Report - Summary Census Income Information

State: 48 - TEXAS (TX)

County: 029 - BEXAR COUNTY

Tract: 1517.00



State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Household Income
48	029	1517.00	Middle	\$74,284	\$89,300	14.13	85.44	\$63,472	\$76,298	\$60,723

2024 FFIEC Census Report - Summary Census Income Information

State: 48 - TEXAS (TX)

County: 029 - BEXAR COUNTY

Tract: 1519.00



State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Household Income
48	029	1519.00	Moderate	\$74,284	\$89,300	18.39	79.31	\$58,920	\$70,824	\$56,278



2024 FFIEC Census Report - Summary Census Income Information

State: 48 - TEXAS (TX)

County: 029 - BEXAR COUNTY

Tract: 1520.00



State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Household Income
48	029	1520.00	Middle	\$74,284	\$89,300	22.97	101.52	\$75,417	\$90,657	\$56,161

2024 FFIEC Census Report - Summary Census Income Information

State: 48 - TEXAS (TX)

County: 029 - BEXAR COUNTY

Tract: 1922.00



State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Household Income
48	029	1922.00	Moderate	\$74,284	\$89,300	21.36	65.51	\$48,664	\$58,500	\$45,691



State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Household Income
48	013	9601.01	Moderate	\$74,284	\$89,300	11.70	79.59	\$59,125	\$71,074	\$58,031
48	013	9601.02	Middle	\$74,284	\$89,300	8.64	97.27	\$72,262	\$86,862	\$63,472
48	013	9602.03	Moderate	\$74,284	\$89,300	15.10	76.26	\$56,655	\$68,100	\$51,481
48	013	9602.04	Middle	\$74,284	\$89,300	2.56	113.28	\$84,155	\$101,159	\$85,216
48	013	9602.05	Moderate	\$74,284	\$89,300	18.14	79.05	\$58,726	\$70,592	\$50,653
48	013	9602.06	Middle	\$74,284	\$89,300	3.60	80.24	\$59,611	\$71,654	\$58,345
48	013	9603.00	Moderate	\$74,284	\$89,300	16.67	72.51	\$53,866	\$64,751	\$52,422
48	013	9604.01	Moderate	\$74,284	\$89,300	18.63	75.64	\$56,190	\$67,547	\$51,107
48	013	9604.03	Middle	\$74,284	\$89,300	12.63	89.84	\$66,744	\$80,227	\$40,577
48	013	9604.04	Upper	\$74,284	\$89,300	2.20	129.27	\$96,029	\$115,438	\$89,637
48	013	9605.00	Moderate	\$74,284	\$89,300	22.73	68.02	\$50,529	\$60,742	\$41,295
48	013	9606.01	Middle	\$74,284	\$89,300	19.32	85.28	\$63,350	\$76,155	\$59,037
48	013	9606.02	Upper	\$74,284	\$89,300	0.86	160.28	\$119,063	\$143,130	\$69,930

## 2024 FFIEC Census Report - Summary Census Income Information

State: 48 - TEXAS (TX)

County: 201 - HARRIS COUNTY



State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Household Income
48	201	1000.01	Upper	\$81,128	\$97,400	13.64	271.09	\$219,934	\$264,042	\$99,714
48	201	2104.00	Low	\$81,128	\$97,400	33.76	49.57	\$40,219	\$48,281	\$37,284
48	201	2105.00	Moderate	\$81,128	\$97,400	24.89	58.87	\$47,762	\$57,339	\$36,410
48	201	2106.00	Middle	\$81,128	\$97,400	7.43	88.26	\$71,607	\$85,965	\$68,487
48	201	2107.00	Moderate	\$81,128	\$97,400	22.05	52.83	\$42,863	\$51,456	\$42,125
48	201	2108.00	Moderate	\$81,128	\$97,400	27.81	56.28	\$45,663	\$54,817	\$36,977
48	201	2109.00	Moderate	\$81,128	\$97,400	10.33	62.78	\$50,933	\$61,148	\$36,071
48	201	2110.00	Moderate	\$81,128	\$97,400	35.59	50.84	\$41,250	\$49,518	\$26,097
48	201	2111.01	Low	\$81,128	\$97,400	36.73	41.01	\$33,277	\$39,944	\$32,765
48	201	2111.02	Low	\$81,128	\$97,400	58.60	27.30	\$22,151	\$26,590	\$21,930
48	201	2112.00	Unknown	\$81,128	\$97,400	44.40	0.00	\$0	\$0	\$15,817
48	201	2113.01	Low	\$81,128	\$97,400	34.11	42.83	\$34,750	\$41,716	\$33,201
48	201	2113.02	Moderate	\$81,128	\$97,400	26.29	56.03	\$45,460	\$54,573	\$32,366
48	201	2114.00	Low	\$81,128	\$97,400	28.28	49.65	\$40,284	\$48,359	\$40,966
48	201	2115.01	Moderate	\$81,128	\$97,400	27.20	50.33	\$40,833	\$49,021	\$32,350
48	201	2115.02	Low	\$81,128	\$97,400	38.16	36.13	\$29,315	\$35,191	\$29,811
48	201	2116.00	Moderate	\$81,128	\$97,400	22.46	56.21	\$45,609	\$54,749	\$36,121
48	201	2117.00	Low	\$81,128	\$97,400	32.93	46.33	\$37,589	\$45,125	\$33,301
48	201	2119.00	Low	\$81,128	\$97,400	33.46	49.77	\$40,381	\$48,476	\$38,950
48	201	2123.00	Moderate	\$81,128	\$97,400	32.61	57.54	\$46,689	\$56,044	\$26,213
48	201	2124.00	Moderate	\$81,128	\$97,400	33.57	52.48	\$42,583	\$51,116	\$41,327
48	201	2125.00	Moderate	\$81,128	\$97,400	30.15	60.54	\$49,122	\$58,966	\$45,326
48	201	2201.00	Low	\$81,128	\$97,400	29.74	48.33	\$39,211	\$47,073	\$35,192
48	201	2202.00	Moderate	\$81,128	\$97,400	20.83	75.86	\$61,544	\$73,888	\$44,792
48	201	2203.00	Moderate	\$81,128	\$97,400	37.57	57.11	\$46,336	\$55,625	\$35,139
48	201	2204.00	Moderate	\$81,128	\$97,400	31.13	50.30	\$40,815	\$48,992	\$49,844
48	201	2205.00	Low	\$81,128	\$97,400	38.52	44.84	\$36,381	\$43,674	\$18,354
48	201	2206.00	Moderate	\$81,128	\$97,400	31.77	55.38	\$44,936	\$53,940	\$43,109
48	201	2207.01	Low	\$81,128	\$97,400	53.56	31.41	\$25,487	\$30,593	\$24,659
48	201	2207.02	Low	\$81,128	\$97,400	41.10	31.95	\$25,922	\$31,119	\$26,004
48	201	2208.00	Low	\$81,128	\$97,400	56.90	32.20	\$26,125	\$31,363	\$24,857
48	201	2209.00	Moderate	\$81,128	\$97,400	37.02	50.29	\$40,804	\$48,982	\$24,167
48	201	2210.00	Low	\$81,128	\$97,400	30.91	39.25	\$31,846	\$38,230	\$30,767
48	201	2211.00	Low	\$81,128	\$97,400	29.46	46.13	\$37,426	\$44,931	\$36,432
48	201	2212.00	Moderate	\$81,128	\$97,400	20.00	51.35	\$41,663	\$50,015	\$41,227
48	201	2213.01	Moderate	\$81,128	\$97,400	19.87	70.30	\$57,036	\$68,472	\$56,018
48	201	2213.02	Moderate	\$81,128	\$97,400	28.51	50.03	\$40,593	\$48,729	\$41,390
48	201	2214.00	Moderate	\$81,128	\$97,400	28.45	52.73	\$42,781	\$51,359	\$33,607
48	201	2215.01	Low	\$81,128	\$97,400	38.69	39.27	\$31,865	\$38,249	\$30,218
48	201	2215.02	Low	\$81,128	\$97,400	34.87	38.04	\$30,862	\$37,051	\$31,043
48	201	2216.01	Low	\$81,128	\$97,400	46.98	40.72	\$33,036	\$39,661	\$44,337

State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Household Income
48	201	2216.02	Moderate	\$81,128	\$97,400	33.26	65.44	\$53,095	\$63,739	\$53,676
48	201	2217.01	Moderate	\$81,128	\$97,400	16.97	58.15	\$47,184	\$56,638	\$45,989
48	201	2217.02	Unknown	\$81,128	\$97,400	29.15	0.00	\$0	\$0	\$35,080
48	201	2218.00	Low	\$81,128	\$97,400	38.62	47.05	\$38,176	\$45,827	\$33,704
48	201	2219.00	Moderate	\$81,128	\$97,400	30.55	58.28	\$47,287	\$56,765	\$46,290
48	201	2220.00	Low	\$81,128	\$97,400	33.36	47.29	\$38,368	\$46,060	\$37,385
48	201	2221.00	Low	\$81,128	\$97,400	43.16	36.79	\$29,849	\$35,833	\$30,056
48	201	2222.00	Low	\$81,128	\$97,400	33.54	42.33	\$34,342	\$41,229	\$40,278
48	201	2223.00	Moderate	\$81,128	\$97,400	25.91	54.01	\$43,824	\$52,606	\$43,382
48	201	2224.01	Low	\$81,128	\$97,400	34.67	38.58	\$31,304	\$37,577	\$33,397
48	201	2224.02	Low	\$81,128	\$97,400	42.47	33.71	\$27,350	\$32,834	\$34,526
48	201	2225.01	Low	\$81,128	\$97,400	39.95	34.20	\$27,750	\$33,311	\$26,653
48	201	2225.02	Moderate	\$81,128	\$97,400	16.95	56.45	\$45,799	\$54,982	\$46,705
48	201	2225.04	Low	\$81,128	\$97,400	48.79	32.21	\$26,136	\$31,373	\$28,068
48	201	2225.05	Middle	\$81,128	\$97,400	19.03	89.89	\$72,926	\$87,553	\$65,132
48	201	2226.01	Low	\$81,128	\$97,400	40.06	31.41	\$25,490	\$30,593	\$27,342
48	201	2226.02	Low	\$81,128	\$97,400	37.14	40.06	\$32,500	\$39,018	\$29,125
48	201	2227.01	Low	\$81,128	\$97,400	52.78	27.67	\$22,450	\$26,951	\$15,559
48	201	2227.02	Low	\$81,128	\$97,400	41.54	34.59	\$28,065	\$33,691	\$28,459
48	201	2228.00	Low	\$81,128	\$97,400	28.78	40.18	\$32,604	\$39,135	\$32,883
48	201	2229.00	Moderate	\$81,128	\$97,400	31.25	52.91	\$42,930	\$51,534	\$40,928
48	201	2230.01	Moderate	\$81,128	\$97,400	26.12	70.69	\$57,353	\$68,852	\$49,712
48	201	2230.02	Low	\$81,128	\$97,400	28.13	45.08	\$36,575	\$43,908	\$31,833
48	201	2231.00	Moderate	\$81,128	\$97,400	16.23	75.32	\$61,111	\$73,362	\$70,375
48	201	2301.00	Moderate	\$81,128	\$97,400	23.72	53.43	\$43,350	\$52,041	\$41,875
48	201	2302.00	Moderate	\$81,128	\$97,400	30.90	50.38	\$40,877	\$49,070	\$29,426
48	201	2303.00	Moderate	\$81,128	\$97,400	30.47	54.54	\$44,250	\$53,122	\$34,375
48	201	2304.00	Moderate	\$81,128	\$97,400	31.55	60.43	\$49,028	\$58,859	\$43,023
48	201	2305.00	Moderate	\$81,128	\$97,400	30.17	51.68	\$41,929	\$50,336	\$29,025
48	201	2306.00	Low	\$81,128	\$97,400	29.35	44.98	\$36,498	\$43,811	\$35,283
48	201	2307.00	Low	\$81,128	\$97,400	35.19	43.47	\$35,272	\$42,340	\$24,242
48	201	2308.00	Moderate	\$81,128	\$97,400	21.79	51.16	\$41,510	\$49,830	\$35,125
48	201	2309.00	Low	\$81,128	\$97,400	42.10	28.43	\$23,068	\$27,691	\$22,364
48	201	2310.00	Moderate	\$81,128	\$97,400	19.43	64.04	\$51,955	\$62,375	\$43,358
48	201	2311.00	Moderate	\$81,128	\$97,400	38.22	52.47	\$42,568	\$51,106	\$0
48	201	2312.00	Low	\$81,128	\$97,400	20.46	41.20	\$33,429	\$40,129	\$35,337
48	201	2313.00	Low	\$81,128	\$97,400	27.70	49.37	\$40,057	\$48,086	\$36,389
48	201	2314.00	Moderate	\$81,128	\$97,400	24.94	62.86	\$51,000	\$61,226	\$41,464
48	201	2315.00	Moderate	\$81,128	\$97,400	27.46	52.40	\$42,518	\$51,038	\$34,712
48	201	2316.00	Moderate	\$81,128	\$97,400	27.54	56.04	\$45,466	\$54,583	\$37,667
48	201	2317.00	Low	\$81,128	\$97,400	43.60	38.93	\$31,587	\$37,918	\$30,016
48	201	2318.00	Moderate	\$81,128	\$97,400	18.94	65.26	\$52,946	\$63,563	\$53,000
48	201	2319.00	Low	\$81,128	\$97,400	29.16	44.76	\$36,319	\$43,596	\$33,099
48	201	2320.00	Moderate	\$81,128	\$97,400	32.43	58.39	\$47,375	\$56,872	\$44,750
48	201	2321.00	Low	\$81,128	\$97,400	29.67	45.73	\$37,104	\$44,541	\$37,000

State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Household Income
48	201	2322.01	Moderate	\$81,128	\$97,400	27.62	70.27	\$57,014	\$68,443	\$56,622
48	201	2322.02	Upper	\$81,128	\$97,400	6.78	268.74	\$218,031	\$261,753	\$170,134
48	201	2322.03	Upper	\$81,128	\$97,400	3.71	148.69	\$120,636	\$144,824	\$64,144
48	201	2323.03	Moderate	\$81,128	\$97,400	15.01	64.85	\$52,619	\$63,164	\$53,598
48	201	2323.04	Moderate	\$81,128	\$97,400	19.25	56.37	\$45,736	\$54,904	\$46,036
48	201	2323.05	Middle	\$81,128	\$97,400	12.36	93.94	\$76,215	\$91,498	\$73,922
48	201	2323.06	Middle	\$81,128	\$97,400	18.68	91.19	\$73,986	\$88,819	\$74,105
48	201	2324.02	Middle	\$81,128	\$97,400	8.26	93.01	\$75,465	\$90,592	\$57,879
48	201	2324.03	Moderate	\$81,128	\$97,400	14.77	62.98	\$51,098	\$61,343	\$52,266
48	201	2324.04	Moderate	\$81,128	\$97,400	29.71	67.44	\$54,718	\$65,687	\$57,612
48	201	2324.05	Upper	\$81,128	\$97,400	12.41	121.83	\$98,839	\$118,662	\$86,319
48	201	2325.00	Moderate	\$81,128	\$97,400	32.09	52.65	\$42,719	\$51,281	\$36,300
48	201	2326.00	Moderate	\$81,128	\$97,400	16.21	77.46	\$62,847	\$75,446	\$55,515
48	201	2327.01	Low	\$81,128	\$97,400	32.31	34.13	\$27,689	\$33,243	\$29,754
48	201	2327.03	Moderate	\$81,128	\$97,400	25.77	50.55	\$41,011	\$49,236	\$37,668
48	201	2327.04	Moderate	\$81,128	\$97,400	11.66	77.01	\$62,481	\$75,008	\$47,451
48	201	2328.01	Moderate	\$81,128	\$97,400	10.98	66.25	\$53,750	\$64,528	\$50,478
48	201	2328.02	Moderate	\$81,128	\$97,400	8.28	62.55	\$50,747	\$60,924	\$47,369
48	201	2329.01	Moderate	\$81,128	\$97,400	7.46	66.17	\$53,684	\$64,450	\$51,006
48	201	2329.02	Moderate	\$81,128	\$97,400	13.27	74.02	\$60,059	\$72,095	\$53,047
48	201	2330.01	Moderate	\$81,128	\$97,400	16.34	51.99	\$42,179	\$50,638	\$38,125
48	201	2330.02	Middle	\$81,128	\$97,400	2.56	116.51	\$94,526	\$113,481	\$93,915
48	201	2330.03	Middle	\$81,128	\$97,400	11.80	104.17	\$84,514	\$101,462	\$75,469
48	201	2331.01	Low	\$81,128	\$97,400	27.09	45.15	\$36,635	\$43,976	\$37,815
48	201	2331.03	Low	\$81,128	\$97,400	39.34	44.26	\$35,909	\$43,109	\$39,506
48	201	2331.04	Low	\$81,128	\$97,400	41.41	41.60	\$33,750	\$40,518	\$34,917
48	201	2331.05	Low	\$81,128	\$97,400	44.46	39.75	\$32,256	\$38,717	\$32,461
48	201	2332.00	Moderate	\$81,128	\$97,400	13.92	74.30	\$60,286	\$72,368	\$55,625
48	201	2333.00	Moderate	\$81,128	\$97,400	19.28	70.92	\$57,543	\$69,076	\$48,778
48	201	2334.00	Low	\$81,128	\$97,400	28.00	48.79	\$39,583	\$47,521	\$33,750
48	201	2335.01	Moderate	\$81,128	\$97,400	25.70	66.61	\$54,042	\$64,878	\$47,292
48	201	2335.02	Moderate	\$81,128	\$97,400	15.51	60.93	\$49,436	\$59,346	\$48,750
48	201	2336.00	Low	\$81,128	\$97,400	28.12	45.10	\$36,591	\$43,927	\$29,688
48	201	2337.01	Moderate	\$81,128	\$97,400	34.42	52.19	\$42,348	\$50,833	\$40,287
48	201	2337.02	Moderate	\$81,128	\$97,400	32.91	52.47	\$42,574	\$51,106	\$44,559
48	201	2337.03	Middle	\$81,128	\$97,400	9.72	84.93	\$68,906	\$82,722	\$59,727
48	201	2401.01	Moderate	\$81,128	\$97,400	27.19	51.38	\$41,688	\$50,044	\$36,771
48	201	2401.02	Low	\$81,128	\$97,400	33.71	35.15	\$28,523	\$34,236	\$33,984
48	201	2404.00	Moderate	\$81,128	\$97,400	18.91	71.41	\$57,941	\$69,553	\$57,814
48	201	2405.03	Low	\$81,128	\$97,400	31.06	40.54	\$32,895	\$39,486	\$28,087
48	201	2405.04	Low	\$81,128	\$97,400	30.93	34.03	\$27,612	\$33,145	\$27,262
48	201	2405.05	Low	\$81,128	\$97,400	43.26	26.73	\$21,686	\$26,035	\$22,218
48	201	2405.06	Low	\$81,128	\$97,400	33.16	46.65	\$37,852	\$45,437	\$35,382
48	201	2406.00	Low	\$81,128	\$97,400	57.29	22.75	\$18,462	\$22,159	\$27,190
48	201	2407.03	Moderate	\$81,128	\$97,400	12.27	64.84	\$52,609	\$63,154	\$50,162

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48	201	2407.04	Moderate	\$81,128	\$97,400	14.02	77.84	\$63,155	\$75,816	\$55,417
48	201	2407.05	Middle	\$81,128	\$97,400	5.71	85.34	\$69,239	\$83,121	\$68,064
48	201	2407.06	Moderate	\$81,128	\$97,400	16.05	64.23	\$52,113	\$62,560	\$59,289
48	201	2407.07	Middle	\$81,128	\$97,400	7.62	91.06	\$73,877	\$88,692	\$70,735
48	201	2408.02	Moderate	\$81,128	\$97,400	15.16	70.44	\$57,153	\$68,609	\$53,638
48	201	2408.03	Moderate	\$81,128	\$97,400	10.34	54.21	\$43,986	\$52,801	\$42,201
48	201	2408.04	Low	\$81,128	\$97,400	21.24	38.59	\$31,313	\$37,587	\$30,835
48	201	2409.03	Middle	\$81,128	\$97,400	4.21	90.90	\$73,750	\$88,537	\$75,459
48	201	2409.04	Middle	\$81,128	\$97,400	14.36	88.03	\$71,419	\$85,741	\$70,146
48	201	2409.05	Middle	\$81,128	\$97,400	8.20	104.40	\$84,702	\$101,686	\$62,500
48	201	2409.06	Middle	\$81,128	\$97,400	16.63	90.41	\$73,354	\$88,059	\$72,988
48	201	2410.01	Middle	\$81,128	\$97,400	6.08	81.14	\$65,833	\$79,030	\$48,650
48	201	2410.02	Middle	\$81,128	\$97,400	6.03	83.24	\$67,537	\$81,076	\$63,340
48	201	2411.01	Middle	\$81,128	\$97,400	10.02	90.19	\$73,176	\$87,845	\$72,733
48	201	2411.03	Moderate	\$81,128	\$97,400	11.07	67.09	\$54,430	\$65,346	\$51,875
48	201	2411.04	Moderate	\$81,128	\$97,400	21.30	75.13	\$60,954	\$73,177	\$77,865
48	201	2411.05	Middle	\$81,128	\$97,400	11.46	82.93	\$67,283	\$80,774	\$66,286
48	201	2412.01	Moderate	\$81,128	\$97,400	12.22	63.01	\$51,122	\$61,372	\$49,213
48	201	2412.02	Moderate	\$81,128	\$97,400	14.01	70.07	\$56,854	\$68,248	\$55,653
48	201	2413.01	Upper	\$81,128	\$97,400	8.46	152.75	\$123,929	\$148,779	\$111,333
48	201	2413.02	Upper	\$81,128	\$97,400	1.77	169.98	\$137,909	\$165,561	\$99,818
48	201	2414.00	Middle	\$81,128	\$97,400	10.91	105.79	\$85,827	\$103,039	\$85,347
48	201	2415.01	Moderate	\$81,128	\$97,400	13.45	54.37	\$44,113	\$52,956	\$42,742
48	201	2415.02	Moderate	\$81,128	\$97,400	21.89	56.23	\$45,625	\$54,768	\$42,518
48	201	2415.03	Low	\$81,128	\$97,400	26.51	48.02	\$38,963	\$46,771	\$39,460
48	201	2501.01	Upper	\$81,128	\$97,400	2.92	125.05	\$101,458	\$121,799	\$94,970
48	201	2501.02	Middle	\$81,128	\$97,400	3.10	103.31	\$83,818	\$100,624	\$83,733
48	201	2502.01	Middle	\$81,128	\$97,400	15.39	83.87	\$68,044	\$81,689	\$57,400
48	201	2502.02	Middle	\$81,128	\$97,400	25.72	91.08	\$73,895	\$88,712	\$58,365
48	201	2503.03	Unknown	\$81,128	\$97,400	13.39	0.00	\$0	\$0	\$0
48	201	2503.04	Middle	\$81,128	\$97,400	15.46	92.91	\$75,380	\$90,494	\$67,225
48	201	2503.05	Middle	\$81,128	\$97,400	8.75	107.90	\$87,540	\$105,095	\$84,725
48	201	2503.06	Middle	\$81,128	\$97,400	3.28	92.74	\$75,240	\$90,329	\$69,000
48	201	2504.03	Upper	\$81,128	\$97,400	12.68	149.68	\$121,435	\$145,788	\$79,601
48	201	2504.04	Upper	\$81,128	\$97,400	1.37	132.23	\$107,278	\$128,792	\$115,153
48	201	2504.05	Upper	\$81,128	\$97,400	5.90	134.22	\$108,893	\$130,730	\$105,458
48	201	2504.06	Upper	\$81,128	\$97,400	4.44	133.36	\$108,194	\$129,893	\$104,444
48	201	2504.07	Upper	\$81,128	\$97,400	0.18	189.39	\$153,656	\$184,466	\$152,708
48	201	2504.08	Upper	\$81,128	\$97,400	6.09	124.48	\$100,993	\$121,244	\$81,628
48	201	2505.00	Middle	\$81,128	\$97,400	9.84	104.80	\$85,025	\$102,075	\$72,568
48	201	2506.01	Moderate	\$81,128	\$97,400	12.21	73.53	\$59,659	\$71,618	\$42,574
48	201	2506.02	Moderate	\$81,128	\$97,400	31.20	64.08	\$51,989	\$62,414	\$31,461
48	201	2507.01	Upper	\$81,128	\$97,400	5.29	139.86	\$113,466	\$136,224	\$101,103
48	201	2507.02	Upper	\$81,128	\$97,400	8.76	149.23	\$121,068	\$145,350	\$114,274
48	201	2508.01	Middle	\$81,128	\$97,400	2.01	113.55	\$92,121	\$110,598	\$91,212



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48	201	2508.02	Upper	\$81,128	\$97,400	3.38	174.55	\$141,609	\$170,012	\$141,086
48	201	2509.01	Upper	\$81,128	\$97,400	4.71	149.93	\$121,641	\$146,032	\$87,557
48	201	2509.02	Upper	\$81,128	\$97,400	0.30	260.62	\$211,442	\$253,844	\$203,528
48	201	2510.00	Upper	\$81,128	\$97,400	8.69	164.74	\$133,654	\$160,457	\$101,287
48	201	2511.00	Middle	\$81,128	\$97,400	3.78	116.32	\$94,375	\$113,296	\$84,806
48	201	2512.00	Middle	\$81,128	\$97,400	12.07	112.57	\$91,331	\$109,643	\$67,868
48	201	2513.00	Upper	\$81,128	\$97,400	1.80	127.66	\$103,571	\$124,341	\$98,472
48	201	2514.01	Upper	\$81,128	\$97,400	13.11	142.59	\$115,682	\$138,883	\$112,625
48	201	2514.02	Middle	\$81,128	\$97,400	24.35	87.05	\$70,625	\$84,787	\$51,383
48	201	2515.01	Upper	\$81,128	\$97,400	2.38	187.28	\$151,941	\$182,411	\$144,844
48	201	2515.03	Upper	\$81,128	\$97,400	4.19	167.61	\$135,982	\$163,252	\$135,804
48	201	2515.04	Upper	\$81,128	\$97,400	1.00	195.08	\$158,272	\$190,008	\$152,386
48	201	2515.05	Upper	\$81,128	\$97,400	0.00	189.86	\$154,033	\$184,924	\$144,052
48	201	2516.00	Middle	\$81,128	\$97,400	11.88	103.62	\$84,067	\$100,926	\$83,730
48	201	2517.01	Moderate	\$81,128	\$97,400	11.93	54.56	\$44,269	\$53,141	\$42,342
48	201	2517.02	Moderate	\$81,128	\$97,400	14.26	63.27	\$51,333	\$61,625	\$46,514
48	201	2518.00	Middle	\$81,128	\$97,400	8.49	115.55	\$93,750	\$112,546	\$71,583
48	201	2519.02	Upper	\$81,128	\$97,400	2.31	140.78	\$114,219	\$137,120	\$105,813
48	201	2519.03	Middle	\$81,128	\$97,400	7.80	115.95	\$94,076	\$112,935	\$86,545
48	201	2519.04	Upper	\$81,128	\$97,400	5.78	130.54	\$105,909	\$127,146	\$98,194
48	201	2520.01	Upper	\$81,128	\$97,400	1.39	182.66	\$148,193	\$177,911	\$120,676
48	201	2520.02	Upper	\$81,128	\$97,400	4.59	132.09	\$107,162	\$128,656	\$115,750
48	201	2520.03	Upper	\$81,128	\$97,400	0.21	177.35	\$143,882	\$172,739	\$145,239
48	201	2521.00	Moderate	\$81,128	\$97,400	26.88	64.37	\$52,228	\$62,696	\$54,279
48	201	2522.01	Moderate	\$81,128	\$97,400	8.79	75.66	\$61,386	\$73,693	\$61,477
48	201	2522.02	Moderate	\$81,128	\$97,400	3.77	78.57	\$63,750	\$76,527	\$64,610
48	201	2523.03	Middle	\$81,128	\$97,400	3.55	105.67	\$85,729	\$102,923	\$86,719
48	201	2523.04	Moderate	\$81,128	\$97,400	2.63	69.81	\$56,638	\$67,995	\$56,064
48	201	2523.05	Middle	\$81,128	\$97,400	10.84	103.92	\$84,313	\$101,218	\$83,312
48	201	2523.06	Moderate	\$81,128	\$97,400	39.18	70.05	\$56,836	\$68,229	\$59,031
48	201	2524.00	Moderate	\$81,128	\$97,400	14.35	77.08	\$62,539	\$75,076	\$64,232
48	201	2525.00	Moderate	\$81,128	\$97,400	32.62	69.07	\$56,038	\$67,274	\$43,050
48	201	2526.01	Middle	\$81,128	\$97,400	25.60	81.57	\$66,183	\$79,449	\$50,000
48	201	2526.02	Moderate	\$81,128	\$97,400	23.33	70.95	\$57,568	\$69,105	\$56,573
48	201	2527.00	Moderate	\$81,128	\$97,400	13.71	61.43	\$49,844	\$59,833	\$40,411
48	201	2528.00	Moderate	\$81,128	\$97,400	12.45	74.71	\$60,614	\$72,768	\$57,451
48	201	2529.01	Middle	\$81,128	\$97,400	19.24	99.19	\$80,476	\$96,611	\$34,821
48	201	2529.02	Middle	\$81,128	\$97,400	8.75	83.80	\$67,991	\$81,621	\$63,997
48	201	2530.00	Moderate	\$81,128	\$97,400	32.13	69.44	\$56,343	\$67,635	\$41,964
48	201	2531.01	Upper	\$81,128	\$97,400	5.70	128.59	\$104,325	\$125,247	\$90,268
48	201	2531.02	Upper	\$81,128	\$97,400	2.88	122.55	\$99,423	\$119,364	\$94,263
48	201	2532.01	Upper	\$81,128	\$97,400	3.17	126.08	\$102,294	\$122,802	\$100,554
48	201	2532.02	Low	\$81,128	\$97,400	22.32	46.47	\$37,706	\$45,262	\$37,386
48	201	2533.00	Middle	\$81,128	\$97,400	4.82	110.76	\$89,861	\$107,880	\$88,321
48	201	2535.01	Moderate	\$81,128	\$97,400	26.22	69.60	\$56,469	\$67,790	\$57,029



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48	201	2535.02	Middle	\$81,128	\$97,400	28.48	89.87	\$72,917	\$87,533	\$71,053
48	201	2536.01	Middle	\$81,128	\$97,400	7.42	119.83	\$97,220	\$116,714	\$68,632
48	201	2536.02	Low	\$81,128	\$97,400	32.10	44.99	\$36,506	\$43,820	\$38,190
48	201	2537.00	Moderate	\$81,128	\$97,400	12.75	69.13	\$56,089	\$67,333	\$49,698
48	201	2538.00	Moderate	\$81,128	\$97,400	22.48	78.64	\$63,806	\$76,595	\$48,945
48	201	2539.00	Moderate	\$81,128	\$97,400	10.18	63.32	\$51,375	\$61,674	\$48,512
48	201	2540.00	Moderate	\$81,128	\$97,400	22.25	67.52	\$54,785	\$65,764	\$50,738
48	201	2541.00	Moderate	\$81,128	\$97,400	17.94	71.21	\$57,776	\$69,359	\$46,685
48	201	2542.00	Middle	\$81,128	\$97,400	19.87	82.04	\$66,563	\$79,907	\$52,835
48	201	2543.00	Middle	\$81,128	\$97,400	16.64	83.41	\$67,669	\$81,241	\$53,094
48	201	2544.00	Low	\$81,128	\$97,400	29.07	49.16	\$39,883	\$47,882	\$40,293
48	201	2546.00	Moderate	\$81,128	\$97,400	19.10	64.21	\$52,096	\$62,541	\$56,039
48	201	2547.00	Middle	\$81,128	\$97,400	8.67	87.07	\$70,645	\$84,806	\$58,507
48	201	2548.00	Moderate	\$81,128	\$97,400	22.85	59.70	\$48,438	\$58,148	\$45,341
48	201	3101.01	Middle	\$81,128	\$97,400	17.46	104.51	\$84,792	\$101,793	\$84,502
48	201	3101.02	Low	\$81,128	\$97,400	41.33	29.93	\$24,289	\$29,152	\$70,598
48	201	3102.00	Upper	\$81,128	\$97,400	6.89	188.34	\$152,802	\$183,443	\$112,875
48	201	3103.00	Moderate	\$81,128	\$97,400	21.44	65.10	\$52,821	\$63,407	\$41,015
48	201	3104.00	Low	\$81,128	\$97,400	34.22	47.90	\$38,864	\$46,655	\$41,615
48	201	3105.00	Low	\$81,128	\$97,400	23.62	42.91	\$34,813	\$41,794	\$46,532
48	201	3106.00	Middle	\$81,128	\$97,400	24.43	80.83	\$65,580	\$78,728	\$32,460
48	201	3107.00	Moderate	\$81,128	\$97,400	32.25	76.75	\$62,266	\$74,755	\$35,794
48	201	3108.00	Moderate	\$81,128	\$97,400	20.34	62.77	\$50,927	\$61,138	\$46,127
48	201	3109.00	Low	\$81,128	\$97,400	30.76	45.78	\$37,143	\$44,590	\$33,097
48	201	3110.01	Low	\$81,128	\$97,400	28.01	46.58	\$37,794	\$45,369	\$36,234
48	201	3110.02	Moderate	\$81,128	\$97,400	19.30	68.57	\$55,635	\$66,787	\$45,299
48	201	3111.00	Moderate	\$81,128	\$97,400	21.06	62.38	\$50,609	\$60,758	\$38,668
48	201	3112.00	Moderate	\$81,128	\$97,400	31.80	54.37	\$44,110	\$52,956	\$44,640
48	201	3113.00	Moderate	\$81,128	\$97,400	12.58	58.86	\$47,757	\$57,330	\$44,301
48	201	3114.00	Moderate	\$81,128	\$97,400	27.79	60.09	\$48,750	\$58,528	\$35,313
48	201	3115.01	Moderate	\$81,128	\$97,400	16.09	65.40	\$53,058	\$63,700	\$53,119
48	201	3115.02	Moderate	\$81,128	\$97,400	29.55	52.25	\$42,391	\$50,892	\$40,203
48	201	3116.00	Low	\$81,128	\$97,400	45.23	37.92	\$30,764	\$36,934	\$29,612
48	201	3117.01	Moderate	\$81,128	\$97,400	36.12	55.68	\$45,179	\$54,232	\$35,757
48	201	3117.02	Unknown	\$81,128	\$97,400	61.34	0.00	\$0	\$0	\$25,551
48	201	3118.00	Moderate	\$81,128	\$97,400	30.01	50.03	\$40,592	\$48,729	\$36,713
48	201	3119.00	Middle	\$81,128	\$97,400	15.62	87.97	\$71,369	\$85,683	\$52,625
48	201	3120.00	Upper	\$81,128	\$97,400	9.57	120.02	\$97,371	\$116,899	\$76,548
48	201	3122.00	Low	\$81,128	\$97,400	45.91	45.06	\$36,563	\$43,888	\$25,909
48	201	3123.00	Middle	\$81,128	\$97,400	34.95	94.75	\$76,875	\$92,287	\$45,542
48	201	3124.00	Unknown	\$81,128	\$97,400	51.59	0.00	\$0	\$0	\$19,292
48	201	3125.01	Upper	\$81,128	\$97,400	17.62	182.01	\$147,664	\$177,278	\$121,364
48	201	3125.02	Upper	\$81,128	\$97,400	28.42	122.97	\$99,769	\$119,773	\$74,357
48	201	3126.01	Middle	\$81,128	\$97,400	29.02	94.26	\$76,473	\$91,809	\$68,524
48	201	3126.02	Upper	\$81,128	\$97,400	0.00	216.83	\$175,913	\$211,192	\$163,352

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48	201	3126.03	Moderate	\$81,128	\$97,400	36.04	71.45	\$57,969	\$69,592	\$65,445
48	201	3127.00	Middle	\$81,128	\$97,400	11.60	109.58	\$88,906	\$106,731	\$69,652
48	201	3128.00	Low	\$81,128	\$97,400	54.36	28.17	\$22,857	\$27,438	\$15,995
48	201	3129.01	Moderate	\$81,128	\$97,400	28.58	54.83	\$44,483	\$53,404	\$27,181
48	201	3129.02	Upper	\$81,128	\$97,400	22.79	139.90	\$113,500	\$136,263	\$29,675
48	201	3130.00	Upper	\$81,128	\$97,400	17.83	138.96	\$112,742	\$135,347	\$47,981
48	201	3131.01	Upper	\$81,128	\$97,400	7.31	142.68	\$115,755	\$138,970	\$112,381
48	201	3131.02	Upper	\$81,128	\$97,400	5.98	255.12	\$206,974	\$248,487	\$65,938
48	201	3132.01	Upper	\$81,128	\$97,400	8.85	145.56	\$118,092	\$141,775	\$74,125
48	201	3132.02	Upper	\$81,128	\$97,400	8.36	137.05	\$111,188	\$133,487	\$79,145
48	201	3133.00	Moderate	\$81,128	\$97,400	26.70	75.24	\$61,042	\$73,284	\$43,778
48	201	3134.00	Low	\$81,128	\$97,400	31.22	46.31	\$37,571	\$45,106	\$24,440
48	201	3135.00	Low	\$81,128	\$97,400	35.22	35.95	\$29,167	\$35,015	\$34,042
48	201	3136.00	Low	\$81,128	\$97,400	51.58	40.78	\$33,092	\$39,720	\$22,904
48	201	3137.00	Moderate	\$81,128	\$97,400	22.47	75.11	\$60,938	\$73,157	\$37,464
48	201	3138.01	Moderate	\$81,128	\$97,400	38.99	50.99	\$41,375	\$49,664	\$16,213
48	201	3138.02	Low	\$81,128	\$97,400	36.81	38.68	\$31,384	\$37,674	\$31,830
48	201	3139.01	Middle	\$81,128	\$97,400	22.72	92.25	\$74,844	\$89,852	\$54,242
48	201	3139.02	Low	\$81,128	\$97,400	18.37	42.56	\$34,533	\$41,453	\$52,375
48	201	3140.01	Moderate	\$81,128	\$97,400	13.89	62.73	\$50,893	\$61,099	\$63,750
48	201	3140.03	Moderate	\$81,128	\$97,400	26.39	73.88	\$59,942	\$71,959	\$52,173
48	201	3140.04	Unknown	\$81,128	\$97,400	38.78	0.00	\$0	\$0	\$42,163
48	201	3140.05	Unknown	\$81,128	\$97,400	8.56	0.00	\$0	\$0	\$37,379
48	201	3143.01	Low	\$81,128	\$97,400	24.58	41.27	\$33,482	\$40,197	\$33,750
48	201	3143.02	Unknown	\$81,128	\$97,400	15.33	0.00	\$0	\$0	\$28,519
48	201	3144.01	Middle	\$81,128	\$97,400	29.44	99.30	\$80,568	\$96,718	\$42,154
48	201	3144.02	Middle	\$81,128	\$97,400	16.10	96.94	\$78,646	\$94,420	\$60,929
48	201	3201.00	Moderate	\$81,128	\$97,400	16.96	71.71	\$58,177	\$69,846	\$44,980
48	201	3202.01	Moderate	\$81,128	\$97,400	37.78	56.76	\$46,053	\$55,284	\$44,276
48	201	3202.02	Moderate	\$81,128	\$97,400	14.66	58.16	\$47,188	\$56,648	\$38,214
48	201	3205.00	Middle	\$81,128	\$97,400	18.82	92.91	\$75,377	\$90,494	\$73,973
48	201	3206.01	Moderate	\$81,128	\$97,400	11.75	69.20	\$56,141	\$67,401	\$52,019
48	201	3206.02	Low	\$81,128	\$97,400	37.71	49.34	\$40,029	\$48,057	\$31,695
48	201	3207.00	Moderate	\$81,128	\$97,400	21.57	64.41	\$52,262	\$62,735	\$52,564
48	201	3208.00	Moderate	\$81,128	\$97,400	18.55	57.96	\$47,026	\$56,453	\$43,341
48	201	3209.01	Moderate	\$81,128	\$97,400	31.46	70.96	\$57,576	\$69,115	\$48,291
48	201	3209.02	Middle	\$81,128	\$97,400	15.89	91.06	\$73,878	\$88,692	\$75,022
48	201	3210.01	Moderate	\$81,128	\$97,400	3.62	66.58	\$54,019	\$64,849	\$51,250
48	201	3210.02	Middle	\$81,128	\$97,400	1.82	82.87	\$67,231	\$80,715	\$58,038
48	201	3211.01	Middle	\$81,128	\$97,400	8.69	105.27	\$85,404	\$102,533	\$68,108
48	201	3211.02	Moderate	\$81,128	\$97,400	9.80	60.94	\$49,441	\$59,356	\$42,050
48	201	3212.00	Low	\$81,128	\$97,400	40.46	47.32	\$38,395	\$46,090	\$34,698
48	201	3213.01	Low	\$81,128	\$97,400	34.68	40.15	\$32,578	\$39,106	\$33,203
48	201	3213.02	Middle	\$81,128	\$97,400	21.95	94.91	\$77,000	\$92,442	\$65,398
48	201	3214.01	Moderate	\$81,128	\$97,400	26.13	59.60	\$48,359	\$58,050	\$49,063

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48	201	3214.02	Middle	\$81,128	\$97,400	10.05	83.04	\$67,371	\$80,881	\$65,863
48	201	3215.00	Low	\$81,128	\$97,400	39.10	35.92	\$29,143	\$34,986	\$28,607
48	201	3216.00	Middle	\$81,128	\$97,400	10.59	86.66	\$70,308	\$84,407	\$69,845
48	201	3217.00	Middle	\$81,128	\$97,400	8.04	95.52	\$77,500	\$93,036	\$69,375
48	201	3218.00	Middle	\$81,128	\$97,400	12.64	85.34	\$69,237	\$83,121	\$71,431
48	201	3219.00	Moderate	\$81,128	\$97,400	15.41	67.83	\$55,034	\$66,066	\$48,580
48	201	3220.00	Moderate	\$81,128	\$97,400	34.62	52.94	\$42,955	\$51,564	\$41,379
48	201	3221.00	Moderate	\$81,128	\$97,400	17.62	60.41	\$49,016	\$58,839	\$41,719
48	201	3222.00	Moderate	\$81,128	\$97,400	17.17	62.44	\$50,658	\$60,817	\$49,340
48	201	3226.00	Moderate	\$81,128	\$97,400	15.73	79.21	\$64,263	\$77,151	\$62,927
48	201	3227.01	Moderate	\$81,128	\$97,400	1.61	73.47	\$59,606	\$71,560	\$58,563
48	201	3227.02	Middle	\$81,128	\$97,400	18.23	93.50	\$75,855	\$91,069	\$74,622
48	201	3228.00	Moderate	\$81,128	\$97,400	22.46	72.68	\$58,967	\$70,790	\$56,073
48	201	3229.00	Moderate	\$81,128	\$97,400	4.10	69.86	\$56,683	\$68,044	\$62,845
48	201	3230.00	Low	\$81,128	\$97,400	33.66	48.68	\$39,497	\$47,414	\$37,250
48	201	3231.00	Moderate	\$81,128	\$97,400	29.01	53.04	\$43,036	\$51,661	\$42,827
48	201	3232.00	Upper	\$81,128	\$97,400	21.16	153.07	\$124,185	\$149,090	\$85,611
48	201	3233.00	Low	\$81,128	\$97,400	37.59	46.38	\$37,629	\$45,174	\$36,250
48	201	3234.00	Moderate	\$81,128	\$97,400	32.14	53.69	\$43,561	\$52,294	\$41,858
48	201	3235.00	Low	\$81,128	\$97,400	33.42	43.46	\$35,260	\$42,330	\$34,236
48	201	3236.01	Moderate	\$81,128	\$97,400	20.73	63.55	\$51,563	\$61,898	\$35,675
48	201	3236.02	Middle	\$81,128	\$97,400	8.04	90.97	\$73,806	\$88,605	\$74,222
48	201	3237.01	Moderate	\$81,128	\$97,400	11.02	68.54	\$55,609	\$66,758	\$51,013
48	201	3237.02	Middle	\$81,128	\$97,400	8.10	93.54	\$75,893	\$91,108	\$51,343
48	201	3238.01	Middle	\$81,128	\$97,400	7.42	82.72	\$67,115	\$80,569	\$67,500
48	201	3238.02	Moderate	\$81,128	\$97,400	25.14	69.73	\$56,571	\$67,917	\$51,563
48	201	3239.00	Moderate	\$81,128	\$97,400	31.24	52.50	\$42,599	\$51,135	\$31,766
48	201	3240.00	Middle	\$81,128	\$97,400	15.18	108.40	\$87,944	\$105,582	\$82,542
48	201	3241.01	Moderate	\$81,128	\$97,400	23.83	61.46	\$49,862	\$59,862	\$48,652
48	201	3241.02	Unknown	\$81,128	\$97,400	0.00	0.00	\$0	\$0	\$0
48	201	3242.00	Low	\$81,128	\$97,400	26.11	48.68	\$39,500	\$47,414	\$30,324
48	201	3301.01	Middle	\$81,128	\$97,400	16.63	87.65	\$71,115	\$85,371	\$75,041
48	201	3301.02	Middle	\$81,128	\$97,400	12.84	92.55	\$75,089	\$90,144	\$61,690
48	201	3302.00	Moderate	\$81,128	\$97,400	13.55	67.64	\$54,883	\$65,881	\$51,161
48	201	3303.01	Middle	\$81,128	\$97,400	15.26	81.61	\$66,210	\$79,488	\$59,816
48	201	3303.02	Moderate	\$81,128	\$97,400	19.28	66.32	\$53,811	\$64,596	\$50,354
48	201	3303.03	Moderate	\$81,128	\$97,400	16.66	60.75	\$49,286	\$59,171	\$47,528
48	201	3304.00	Moderate	\$81,128	\$97,400	30.62	56.67	\$45,982	\$55,197	\$43,306
48	201	3305.00	Moderate	\$81,128	\$97,400	15.44	62.97	\$51,089	\$61,333	\$50,875
48	201	3306.00	Moderate	\$81,128	\$97,400	22.68	75.00	\$60,854	\$73,050	\$53,722
48	201	3307.00	Moderate	\$81,128	\$97,400	22.59	69.06	\$56,030	\$67,264	\$48,618
48	201	3308.01	Middle	\$81,128	\$97,400	22.10	82.43	\$66,875	\$80,287	\$67,798
48	201	3308.02	Middle	\$81,128	\$97,400	5.80	107.77	\$87,439	\$104,968	\$81,052
48	201	3309.01	Moderate	\$81,128	\$97,400	3.48	75.66	\$61,386	\$73,693	\$62,007
48	201	3309.02	Low	\$81,128	\$97,400	43.84	38.45	\$31,199	\$37,450	\$40,419

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48	201	3311.00	Low	\$81,128	\$97,400	39.67	47.16	\$38,265	\$45,934	\$27,731
48	201	3312.00	Low	\$81,128	\$97,400	44.91	34.63	\$28,102	\$33,730	\$27,044
48	201	3313.00	Moderate	\$81,128	\$97,400	25.94	54.39	\$44,133	\$52,976	\$41,089
48	201	3314.00	Low	\$81,128	\$97,400	79.43	23.40	\$18,992	\$22,792	\$17,637
48	201	3315.01	Moderate	\$81,128	\$97,400	20.50	70.57	\$57,254	\$68,735	\$57,998
48	201	3315.02	Middle	\$81,128	\$97,400	1.70	95.68	\$77,625	\$93,192	\$46,182
48	201	3316.02	Low	\$81,128	\$97,400	19.81	49.20	\$39,918	\$47,921	\$43,036
48	201	3316.03	Moderate	\$81,128	\$97,400	30.72	56.07	\$45,492	\$54,612	\$47,273
48	201	3316.04	Low	\$81,128	\$97,400	7.69	36.50	\$29,617	\$35,551	\$30,500
48	201	3317.00	Low	\$81,128	\$97,400	34.42	43.09	\$34,961	\$41,970	\$32,131
48	201	3318.00	Low	\$81,128	\$97,400	37.36	43.55	\$35,337	\$42,418	\$36,701
48	201	3319.00	Low	\$81,128	\$97,400	30.16	49.83	\$40,431	\$48,534	\$50,725
48	201	3320.00	Low	\$81,128	\$97,400	47.26	35.85	\$29,087	\$34,918	\$26,646
48	201	3321.00	Moderate	\$81,128	\$97,400	25.91	53.30	\$43,245	\$51,914	\$39,250
48	201	3322.00	Low	\$81,128	\$97,400	30.45	49.22	\$39,936	\$47,940	\$37,500
48	201	3323.00	Low	\$81,128	\$97,400	25.15	47.68	\$38,684	\$46,440	\$34,567
48	201	3324.00	Moderate	\$81,128	\$97,400	19.56	53.96	\$43,783	\$52,557	\$39,375
48	201	3325.00	Moderate	\$81,128	\$97,400	10.45	78.57	\$63,750	\$76,527	\$47,455
48	201	3326.00	Moderate	\$81,128	\$97,400	18.13	52.03	\$42,217	\$50,677	\$37,951
48	201	3327.00	Moderate	\$81,128	\$97,400	15.71	74.23	\$60,227	\$72,300	\$56,121
48	201	3328.00	Low	\$81,128	\$97,400	26.31	47.95	\$38,906	\$46,703	\$40,048
48	201	3329.00	Moderate	\$81,128	\$97,400	22.00	72.03	\$58,438	\$70,157	\$53,601
48	201	3330.00	Moderate	\$81,128	\$97,400	11.77	76.58	\$62,135	\$74,589	\$65,333
48	201	3331.00	Moderate	\$81,128	\$97,400	24.18	57.59	\$46,728	\$56,093	\$31,297
48	201	3332.01	Moderate	\$81,128	\$97,400	15.03	61.47	\$49,875	\$59,872	\$40,417
48	201	3332.03	Moderate	\$81,128	\$97,400	8.57	64.07	\$51,985	\$62,404	\$40,793
48	201	3332.04	Middle	\$81,128	\$97,400	20.14	84.91	\$68,889	\$82,702	\$34,538
48	201	3332.05	Low	\$81,128	\$97,400	40.55	37.38	\$30,333	\$36,408	\$21,633
48	201	3333.01	Low	\$81,128	\$97,400	46.29	40.75	\$33,063	\$39,691	\$32,468
48	201	3333.02	Moderate	\$81,128	\$97,400	17.07	69.35	\$56,267	\$67,547	\$56,781
48	201	3335.01	Low	\$81,128	\$97,400	36.01	47.10	\$38,214	\$45,875	\$26,644
48	201	3335.02	Moderate	\$81,128	\$97,400	30.77	58.09	\$47,132	\$56,580	\$46,725
48	201	3336.00	Middle	\$81,128	\$97,400	7.86	105.72	\$85,769	\$102,971	\$74,615
48	201	3337.00	Moderate	\$81,128	\$97,400	20.90	63.53	\$51,544	\$61,878	\$51,506
48	201	3338.01	Moderate	\$81,128	\$97,400	12.69	53.01	\$43,008	\$51,632	\$43,538
48	201	3338.02	Middle	\$81,128	\$97,400	9.86	115.17	\$93,438	\$112,176	\$80,724
48	201	3339.03	Moderate	\$81,128	\$97,400	15.84	63.63	\$51,628	\$61,976	\$49,606
48	201	3339.04	Middle	\$81,128	\$97,400	8.19	82.04	\$66,563	\$79,907	\$68,651
48	201	3339.05	Middle	\$81,128	\$97,400	5.66	82.98	\$67,328	\$80,823	\$67,128
48	201	3339.06	Middle	\$81,128	\$97,400	4.28	106.31	\$86,250	\$103,546	\$79,911
48	201	3340.01	Moderate	\$81,128	\$97,400	12.67	54.95	\$44,583	\$53,521	\$43,929
48	201	3340.02	Middle	\$81,128	\$97,400	9.60	86.59	\$70,255	\$84,339	\$62,096
48	201	3340.03	Middle	\$81,128	\$97,400	8.33	85.17	\$69,104	\$82,956	\$58,390
48	201	3341.01	Moderate	\$81,128	\$97,400	14.89	79.20	\$64,261	\$77,141	\$55,375
48	201	3341.02	Moderate	\$81,128	\$97,400	10.69	76.44	\$62,021	\$74,453	\$68,942

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48	201	3401.01	Unknown	\$81,128	\$97,400	28.95	0.00	\$0	\$0	\$41,469
48	201	3401.02	Middle	\$81,128	\$97,400	11.26	88.71	\$71,970	\$86,404	\$69,250
48	201	3402.01	Unknown	\$81,128	\$97,400	0.00	0.00	\$0	\$0	\$0
48	201	3402.02	Upper	\$81,128	\$97,400	3.53	180.75	\$146,643	\$176,051	\$136,055
48	201	3402.03	Upper	\$81,128	\$97,400	2.47	215.80	\$175,078	\$210,189	\$132,170
48	201	3403.01	Upper	\$81,128	\$97,400	1.33	255.14	\$206,992	\$248,506	\$191,776
48	201	3403.02	Upper	\$81,128	\$97,400	3.41	150.42	\$122,039	\$146,509	\$120,869
48	201	3404.00	Upper	\$81,128	\$97,400	4.18	204.18	\$165,648	\$198,871	\$162,778
48	201	3405.01	Middle	\$81,128	\$97,400	16.01	109.13	\$88,542	\$106,293	\$59,432
48	201	3405.02	Low	\$81,128	\$97,400	35.92	48.58	\$39,412	\$47,317	\$39,915
48	201	3406.00	Upper	\$81,128	\$97,400	2.17	155.08	\$125,817	\$151,048	\$99,545
48	201	3407.01	Middle	\$81,128	\$97,400	2.64	99.23	\$80,510	\$96,650	\$76,713
48	201	3407.02	Upper	\$81,128	\$97,400	0.94	144.01	\$116,833	\$140,266	\$76,476
48	201	3408.00	Upper	\$81,128	\$97,400	2.68	164.19	\$133,209	\$159,921	\$127,534
48	201	3409.00	Moderate	\$81,128	\$97,400	18.11	60.09	\$48,750	\$58,528	\$46,733
48	201	3410.01	Middle	\$81,128	\$97,400	9.99	97.34	\$78,972	\$94,809	\$51,290
48	201	3410.02	Upper	\$81,128	\$97,400	7.62	121.27	\$98,389	\$118,117	\$86,483
48	201	3411.01	Moderate	\$81,128	\$97,400	12.72	74.71	\$60,618	\$72,768	\$61,075
48	201	3411.02	Middle	\$81,128	\$97,400	11.87	83.32	\$67,599	\$81,154	\$57,083
48	201	3412.01	Moderate	\$81,128	\$97,400	26.64	57.52	\$46,667	\$56,024	\$41,905
48	201	3412.03	Middle	\$81,128	\$97,400	8.57	103.23	\$83,750	\$100,546	\$49,411
48	201	3412.04	Upper	\$81,128	\$97,400	13.39	152.83	\$123,988	\$148,856	\$71,528
48	201	3413.02	Moderate	\$81,128	\$97,400	10.62	75.93	\$61,607	\$73,956	\$52,535
48	201	3413.03	Middle	\$81,128	\$97,400	10.78	91.45	\$74,196	\$89,072	\$60,022
48	201	3413.04	Middle	\$81,128	\$97,400	43.23	93.78	\$76,087	\$91,342	\$50,313
48	201	3414.00	Upper	\$81,128	\$97,400	4.20	165.36	\$134,157	\$161,061	\$117,115
48	201	3415.01	Upper	\$81,128	\$97,400	5.58	132.18	\$107,237	\$128,743	\$83,750
48	201	3415.02	Upper	\$81,128	\$97,400	3.48	176.06	\$142,835	\$171,482	\$89,138
48	201	3416.00	Middle	\$81,128	\$97,400	7.93	111.14	\$90,169	\$108,250	\$87,986
48	201	3417.00	Middle	\$81,128	\$97,400	5.79	108.68	\$88,173	\$105,854	\$78,640
48	201	3418.00	Upper	\$81,128	\$97,400	7.04	121.72	\$98,750	\$118,555	\$87,244
48	201	3420.01	Upper	\$81,128	\$97,400	0.61	157.45	\$127,738	\$153,356	\$122,371
48	201	3420.02	Upper	\$81,128	\$97,400	5.03	160.69	\$130,371	\$156,512	\$104,707
48	201	3421.00	Middle	\$81,128	\$97,400	12.27	103.74	\$84,167	\$101,043	\$78,816
48	201	3422.00	Moderate	\$81,128	\$97,400	9.90	75.45	\$61,215	\$73,488	\$51,883
48	201	3423.00	Middle	\$81,128	\$97,400	10.74	87.84	\$71,270	\$85,556	\$60,061
48	201	3424.00	Middle	\$81,128	\$97,400	5.58	88.25	\$71,596	\$85,956	\$70,036
48	201	3425.00	Middle	\$81,128	\$97,400	4.63	96.64	\$78,405	\$94,127	\$71,680
48	201	3427.00	Middle	\$81,128	\$97,400	11.25	86.01	\$69,782	\$83,774	\$68,075
48	201	3428.01	Upper	\$81,128	\$97,400	1.72	151.45	\$122,875	\$147,512	\$103,989
48	201	3428.02	Upper	\$81,128	\$97,400	1.86	164.24	\$133,250	\$159,970	\$106,731
48	201	3429.00	Upper	\$81,128	\$97,400	5.48	120.54	\$97,795	\$117,406	\$84,567
48	201	3430.00	Moderate	\$81,128	\$97,400	20.10	78.42	\$63,622	\$76,381	\$50,276
48	201	3431.00	Upper	\$81,128	\$97,400	1.85	128.72	\$104,432	\$125,373	\$102,798
48	201	3432.00	Upper	\$81,128	\$97,400	3.32	158.38	\$128,493	\$154,262	\$117,969



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48	201	3433.01	Upper	\$81,128	\$97,400	13.36	128.45	\$104,211	\$125,110	\$91,493
48	201	3433.02	Middle	\$81,128	\$97,400	5.36	112.05	\$90,909	\$109,137	\$69,911
48	201	3436.01	Unknown	\$81,128	\$97,400	0.00	0.00	\$0	\$0	\$0
48	201	3436.02	Middle	\$81,128	\$97,400	12.71	108.55	\$88,068	\$105,728	\$70,365
48	201	3437.00	Moderate	\$81,128	\$97,400	15.26	76.61	\$62,154	\$74,618	\$62,559
48	201	3501.01	Unknown	\$81,128	\$97,400	44.11	0.00	\$0	\$0	\$0
48	201	3501.02	Upper	\$81,128	\$97,400	3.17	130.91	\$106,205	\$127,506	\$101,354
48	201	3501.03	Middle	\$81,128	\$97,400	4.20	107.29	\$87,049	\$104,500	\$116,420
48	201	3501.04	Middle	\$81,128	\$97,400	18.23	106.28	\$86,225	\$103,517	\$86,950
48	201	3502.01	Middle	\$81,128	\$97,400	4.55	111.45	\$90,421	\$108,552	\$77,402
48	201	3502.02	Middle	\$81,128	\$97,400	21.55	101.82	\$82,606	\$99,173	\$80,625
48	201	3503.00	Upper	\$81,128	\$97,400	8.74	134.53	\$109,149	\$131,032	\$108,258
48	201	3504.00	Middle	\$81,128	\$97,400	11.67	88.71	\$71,971	\$86,404	\$72,522
48	201	3505.00	Middle	\$81,128	\$97,400	20.72	92.47	\$75,023	\$90,066	\$63,171
48	201	3506.01	Middle	\$81,128	\$97,400	4.60	103.07	\$83,623	\$100,390	\$66,875
48	201	3506.03	Middle	\$81,128	\$97,400	6.11	94.71	\$76,841	\$92,248	\$80,000
48	201	3506.04	Upper	\$81,128	\$97,400	5.07	142.24	\$115,399	\$138,542	\$102,216
48	201	3507.00	Middle	\$81,128	\$97,400	4.39	106.37	\$86,300	\$103,604	\$89,464
48	201	3508.01	Middle	\$81,128	\$97,400	9.43	82.97	\$67,313	\$80,813	\$58,417
48	201	3508.03	Middle	\$81,128	\$97,400	15.33	82.17	\$66,667	\$80,034	\$50,000
48	201	3508.04	Upper	\$81,128	\$97,400	0.68	185.56	\$150,546	\$180,735	\$139,274
48	201	4101.01	Unknown	\$81,128	\$97,400	32.61	0.00	\$0	\$0	\$78,333
48	201	4101.02	Middle	\$81,128	\$97,400	25.54	91.41	\$74,167	\$89,033	\$65,529
48	201	4102.01	Upper	\$81,128	\$97,400	5.43	176.96	\$143,571	\$172,359	\$118,765
48	201	4102.02	Upper	\$81,128	\$97,400	2.61	254.38	\$206,379	\$247,766	\$136,390
48	201	4103.00	Upper	\$81,128	\$97,400	12.64	143.50	\$116,423	\$139,769	\$94,100
48	201	4104.01	Upper	\$81,128	\$97,400	1.91	244.88	\$198,667	\$238,513	\$124,800
48	201	4104.02	Upper	\$81,128	\$97,400	9.73	187.66	\$152,250	\$182,781	\$116,016
48	201	4105.01	Upper	\$81,128	\$97,400	4.11	157.27	\$127,593	\$153,181	\$85,144
48	201	4105.02	Upper	\$81,128	\$97,400	5.56	204.49	\$165,904	\$199,173	\$116,292
48	201	4106.01	Upper	\$81,128	\$97,400	15.87	165.52	\$134,290	\$161,216	\$84,018
48	201	4106.02	Unknown	\$81,128	\$97,400	14.04	0.00	\$0	\$0	\$76,696
48	201	4107.03	Upper	\$81,128	\$97,400	17.37	160.69	\$130,365	\$156,512	\$83,891
48	201	4107.04	Upper	\$81,128	\$97,400	17.41	308.15	\$250,001	\$300,138	\$57,450
48	201	4107.05	Middle	\$81,128	\$97,400	4.22	108.44	\$87,981	\$105,621	\$44,375
48	201	4107.06	Upper	\$81,128	\$97,400	17.89	158.08	\$128,250	\$153,970	\$57,300
48	201	4108.01	Upper	\$81,128	\$97,400	8.23	126.79	\$102,863	\$123,493	\$63,295
48	201	4108.02	Upper	\$81,128	\$97,400	11.61	198.91	\$161,375	\$193,738	\$130,449
48	201	4109.00	Upper	\$81,128	\$97,400	5.37	156.28	\$126,790	\$152,217	\$89,099
48	201	4110.01	Upper	\$81,128	\$97,400	0.00	217.34	\$176,324	\$211,689	\$131,073
48	201	4110.02	Upper	\$81,128	\$97,400	10.82	137.06	\$111,200	\$133,496	\$78,309
48	201	4110.03	Upper	\$81,128	\$97,400	1.34	260.09	\$211,012	\$253,328	\$91,591
48	201	4111.00	Upper	\$81,128	\$97,400	3.69	308.15	\$250,001	\$300,138	\$186,641
48	201	4112.00	Upper	\$81,128	\$97,400	15.17	308.15	\$250,001	\$300,138	\$187,188
48	201	4113.01	Upper	\$81,128	\$97,400	2.14	198.63	\$161,146	\$193,466	\$100,682

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48	201	4113.02	Upper	\$81,128	\$97,400	8.68	158.98	\$128,981	\$154,847	\$100,181
48	201	4114.00	Upper	\$81,128	\$97,400	1.73	308.15	\$250,001	\$300,138	\$250,001
48	201	4115.03	Upper	\$81,128	\$97,400	5.28	174.55	\$141,615	\$170,012	\$96,750
48	201	4115.04	Unknown	\$81,128	\$97,400	7.56	0.00	\$0	\$0	\$125,989
48	201	4115.05	Upper	\$81,128	\$97,400	12.21	161.43	\$130,972	\$157,233	\$103,990
48	201	4115.06	Upper	\$81,128	\$97,400	1.42	137.39	\$111,469	\$133,818	\$110,019
48	201	4115.07	Middle	\$81,128	\$97,400	5.89	116.95	\$94,884	\$113,909	\$71,524
48	201	4116.00	Upper	\$81,128	\$97,400	4.70	230.45	\$186,964	\$224,458	\$137,540
48	201	4117.00	Upper	\$81,128	\$97,400	3.69	129.84	\$105,339	\$126,464	\$76,828
48	201	4118.01	Upper	\$81,128	\$97,400	5.95	125.89	\$102,137	\$122,617	\$100,600
48	201	4118.02	Upper	\$81,128	\$97,400	7.73	132.38	\$107,399	\$128,938	\$73,690
48	201	4119.01	Upper	\$81,128	\$97,400	7.46	300.37	\$243,686	\$292,560	\$112,208
48	201	4119.02	Upper	\$81,128	\$97,400	16.15	308.15	\$250,001	\$300,138	\$72,063
48	201	4120.00	Upper	\$81,128	\$97,400	3.57	308.15	\$250,000	\$300,138	\$188,799
48	201	4122.01	Upper	\$81,128	\$97,400	13.70	272.46	\$221,042	\$265,376	\$128,810
48	201	4122.02	Upper	\$81,128	\$97,400	6.81	196.33	\$159,279	\$191,225	\$140,153
48	201	4123.00	Upper	\$81,128	\$97,400	0.88	308.15	\$250,001	\$300,138	\$250,001
48	201	4124.00	Upper	\$81,128	\$97,400	1.28	308.15	\$250,001	\$300,138	\$250,001
48	201	4125.00	Upper	\$81,128	\$97,400	3.83	308.15	\$250,001	\$300,138	\$250,001
48	201	4126.00	Upper	\$81,128	\$97,400	1.95	308.15	\$250,001	\$300,138	\$250,001
48	201	4127.00	Upper	\$81,128	\$97,400	2.49	276.41	\$224,250	\$269,223	\$165,652
48	201	4128.00	Upper	\$81,128	\$97,400	2.06	308.15	\$250,001	\$300,138	\$250,001
48	201	4129.01	Unknown	\$81,128	\$97,400	15.74	0.00	\$0	\$0	\$63,560
48	201	4129.02	Upper	\$81,128	\$97,400	13.39	133.53	\$108,333	\$130,058	\$89,233
48	201	4130.00	Upper	\$81,128	\$97,400	4.43	219.63	\$178,182	\$213,920	\$134,471
48	201	4131.00	Upper	\$81,128	\$97,400	3.64	308.15	\$250,001	\$300,138	\$249,625
48	201	4132.03	Moderate	\$81,128	\$97,400	25.05	66.83	\$54,222	\$65,092	\$53,574
48	201	4132.04	Middle	\$81,128	\$97,400	27.15	100.15	\$81,250	\$97,546	\$55,552
48	201	4132.05	Upper	\$81,128	\$97,400	14.94	164.46	\$133,427	\$160,184	\$54,397
48	201	4132.06	Unknown	\$81,128	\$97,400	15.62	0.00	\$0	\$0	\$58,966
48	201	4133.01	Upper	\$81,128	\$97,400	14.35	186.77	\$151,528	\$181,914	\$72,467
48	201	4133.02	Upper	\$81,128	\$97,400	3.72	228.97	\$185,763	\$223,017	\$104,167
48	201	4201.00	Moderate	\$81,128	\$97,400	18.97	55.38	\$44,934	\$53,940	\$48,141
48	201	4202.00	Middle	\$81,128	\$97,400	15.68	98.43	\$79,861	\$95,871	\$63,670
48	201	4203.00	Upper	\$81,128	\$97,400	5.10	211.78	\$171,818	\$206,274	\$98,125
48	201	4204.00	Upper	\$81,128	\$97,400	7.75	149.30	\$121,125	\$145,418	\$86,629
48	201	4205.00	Moderate	\$81,128	\$97,400	25.69	50.99	\$41,369	\$49,664	\$41,055
48	201	4206.00	Middle	\$81,128	\$97,400	9.73	107.17	\$86,948	\$104,384	\$78,922
48	201	4207.00	Upper	\$81,128	\$97,400	4.03	213.14	\$172,917	\$207,598	\$150,386
48	201	4208.00	Upper	\$81,128	\$97,400	1.34	308.15	\$250,001	\$300,138	\$243,713
48	201	4209.00	Upper	\$81,128	\$97,400	1.43	255.99	\$207,685	\$249,334	\$195,395
48	201	4210.00	Upper	\$81,128	\$97,400	1.55	226.89	\$184,079	\$220,991	\$129,647
48	201	4211.01	Low	\$81,128	\$97,400	22.33	49.13	\$39,861	\$47,853	\$45,368
48	201	4211.03	Low	\$81,128	\$97,400	39.55	29.35	\$23,819	\$28,587	\$32,131
48	201	4211.04	Low	\$81,128	\$97,400	37.51	49.50	\$40,164	\$48,213	\$35,139

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48	201	4212.03	Low	\$81,128	\$97,400	34.07	48.96	\$39,722	\$47,687	\$45,069
48	201	4212.04	Low	\$81,128	\$97,400	30.99	43.20	\$35,054	\$42,077	\$36,947
48	201	4212.05	Low	\$81,128	\$97,400	37.56	42.26	\$34,286	\$41,161	\$36,382
48	201	4212.06	Low	\$81,128	\$97,400	41.02	32.40	\$26,289	\$31,558	\$26,137
48	201	4213.01	Low	\$81,128	\$97,400	61.86	20.33	\$16,500	\$19,801	\$25,514
48	201	4213.02	Moderate	\$81,128	\$97,400	26.08	75.38	\$61,155	\$73,420	\$45,614
48	201	4214.01	Low	\$81,128	\$97,400	41.58	34.37	\$27,885	\$33,476	\$31,085
48	201	4214.02	Low	\$81,128	\$97,400	53.53	27.09	\$21,981	\$26,386	\$25,365
48	201	4214.03	Low	\$81,128	\$97,400	37.20	31.86	\$25,853	\$31,032	\$26,548
48	201	4215.01	Low	\$81,128	\$97,400	38.21	24.25	\$19,676	\$23,620	\$25,644
48	201	4215.02	Moderate	\$81,128	\$97,400	19.82	57.61	\$46,739	\$56,112	\$43,466
48	201	4216.01	Low	\$81,128	\$97,400	37.82	34.18	\$27,733	\$33,291	\$30,117
48	201	4216.02	Low	\$81,128	\$97,400	31.42	41.08	\$33,333	\$40,012	\$34,663
48	201	4217.00	Middle	\$81,128	\$97,400	16.73	116.71	\$94,688	\$113,676	\$70,286
48	201	4218.01	Low	\$81,128	\$97,400	30.84	46.63	\$37,832	\$45,418	\$42,258
48	201	4218.02	Upper	\$81,128	\$97,400	5.71	138.05	\$112,005	\$134,461	\$91,302
48	201	4219.00	Upper	\$81,128	\$97,400	1.48	232.45	\$188,583	\$226,406	\$154,875
48	201	4220.00	Upper	\$81,128	\$97,400	2.19	133.98	\$108,696	\$130,497	\$101,156
48	201	4221.00	Middle	\$81,128	\$97,400	14.69	87.63	\$71,094	\$85,352	\$83,198
48	201	4222.00	Low	\$81,128	\$97,400	37.17	35.43	\$28,750	\$34,509	\$22,461
48	201	4223.02	Middle	\$81,128	\$97,400	11.33	89.05	\$72,250	\$86,735	\$72,794
48	201	4223.03	Unknown	\$81,128	\$97,400	49.61	0.00	\$0	\$0	\$22,790
48	201	4223.04	Moderate	\$81,128	\$97,400	17.60	53.96	\$43,779	\$52,557	\$37,338
48	201	4224.03	Moderate	\$81,128	\$97,400	17.71	74.39	\$60,357	\$72,456	\$65,601
48	201	4224.04	Low	\$81,128	\$97,400	21.36	44.21	\$35,867	\$43,061	\$36,089
48	201	4224.05	Low	\$81,128	\$97,400	44.69	37.82	\$30,685	\$36,837	\$13,293
48	201	4224.06	Middle	\$81,128	\$97,400	34.11	81.81	\$66,373	\$79,683	\$53,455
48	201	4225.01	Middle	\$81,128	\$97,400	25.46	80.34	\$65,183	\$78,251	\$46,343
48	201	4225.02	Low	\$81,128	\$97,400	28.99	48.01	\$38,951	\$46,762	\$38,067
48	201	4226.01	Moderate	\$81,128	\$97,400	21.77	58.59	\$47,535	\$57,067	\$48,016
48	201	4226.02	Middle	\$81,128	\$97,400	15.50	99.32	\$80,577	\$96,738	\$58,000
48	201	4227.01	Moderate	\$81,128	\$97,400	17.15	64.95	\$52,694	\$63,261	\$47,974
48	201	4227.02	Middle	\$81,128	\$97,400	14.39	89.59	\$72,684	\$87,261	\$64,063
48	201	4228.00	Low	\$81,128	\$97,400	31.93	44.73	\$36,291	\$43,567	\$37,482
48	201	4229.00	Moderate	\$81,128	\$97,400	39.23	50.17	\$40,707	\$48,866	\$37,500
48	201	4230.01	Low	\$81,128	\$97,400	39.34	39.58	\$32,118	\$38,551	\$32,450
48	201	4230.02	Low	\$81,128	\$97,400	30.11	41.04	\$33,301	\$39,973	\$30,000
48	201	4231.00	Low	\$81,128	\$97,400	29.47	34.93	\$28,344	\$34,022	\$38,381
48	201	4232.01	Middle	\$81,128	\$97,400	8.53	95.39	\$77,396	\$92,910	\$71,081
48	201	4232.03	Moderate	\$81,128	\$97,400	21.01	59.01	\$47,877	\$57,476	\$42,516
48	201	4232.04	Low	\$81,128	\$97,400	36.44	42.95	\$34,852	\$41,833	\$31,164
48	201	4233.01	Middle	\$81,128	\$97,400	10.21	80.41	\$65,238	\$78,319	\$45,431
48	201	4233.03	Unknown	\$81,128	\$97,400	28.77	0.00	\$0	\$0	\$33,081
48	201	4233.04	Moderate	\$81,128	\$97,400	15.82	61.14	\$49,604	\$59,550	\$46,684
48	201	4234.01	Middle	\$81,128	\$97,400	15.01	100.19	\$81,287	\$97,585	\$61,451



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48	201	4234.02	Middle	\$81,128	\$97,400	24.21	92.49	\$75,040	\$90,085	\$52,188
48	201	4235.00	Middle	\$81,128	\$97,400	14.04	115.40	\$93,629	\$112,400	\$90,938
48	201	4236.00	Moderate	\$81,128	\$97,400	3.84	77.80	\$63,119	\$75,777	\$56,359
48	201	4301.01	Upper	\$81,128	\$97,400	13.71	286.78	\$232,660	\$279,324	\$82,823
48	201	4301.02	Upper	\$81,128	\$97,400	9.09	214.76	\$174,236	\$209,176	\$129,412
48	201	4302.00	Middle	\$81,128	\$97,400	2.64	119.15	\$96,667	\$116,052	\$69,185
48	201	4303.00	Upper	\$81,128	\$97,400	1.55	308.15	\$250,001	\$300,138	\$250,001
48	201	4304.00	Upper	\$81,128	\$97,400	1.82	308.15	\$250,001	\$300,138	\$250,001
48	201	4305.00	Upper	\$81,128	\$97,400	10.32	308.15	\$250,001	\$300,138	\$153,214
48	201	4306.00	Upper	\$81,128	\$97,400	4.30	308.15	\$250,001	\$300,138	\$250,001
48	201	4307.00	Middle	\$81,128	\$97,400	12.13	119.42	\$96,887	\$116,315	\$73,185
48	201	4308.00	Upper	\$81,128	\$97,400	5.63	229.40	\$186,108	\$223,436	\$129,400
48	201	4309.00	Upper	\$81,128	\$97,400	11.60	154.21	\$125,109	\$150,201	\$87,827
48	201	4310.01	Upper	\$81,128	\$97,400	2.61	162.78	\$132,067	\$158,548	\$79,000
48	201	4310.02	Upper	\$81,128	\$97,400	6.13	200.60	\$162,750	\$195,384	\$92,292
48	201	4311.01	Moderate	\$81,128	\$97,400	12.00	70.36	\$57,083	\$68,531	\$52,956
48	201	4311.02	Moderate	\$81,128	\$97,400	14.03	57.38	\$46,555	\$55,888	\$51,485
48	201	4312.03	Middle	\$81,128	\$97,400	22.54	81.90	\$66,450	\$79,771	\$57,542
48	201	4312.04	Middle	\$81,128	\$97,400	10.01	100.65	\$81,657	\$98,033	\$65,996
48	201	4312.05	Unknown	\$81,128	\$97,400	28.94	0.00	\$0	\$0	\$36,069
48	201	4312.06	Middle	\$81,128	\$97,400	12.85	85.83	\$69,637	\$83,598	\$55,453
48	201	4313.02	Upper	\$81,128	\$97,400	2.95	266.22	\$215,981	\$259,298	\$104,366
48	201	4313.03	Unknown	\$81,128	\$97,400	10.19	0.00	\$0	\$0	\$39,213
48	201	4313.04	Upper	\$81,128	\$97,400	10.35	122.61	\$99,474	\$119,422	\$62,271
48	201	4314.01	Upper	\$81,128	\$97,400	4.37	172.64	\$140,060	\$168,151	\$71,639
48	201	4314.03	Upper	\$81,128	\$97,400	17.32	132.91	\$107,829	\$129,454	\$83,600
48	201	4314.04	Upper	\$81,128	\$97,400	10.06	131.18	\$106,427	\$127,769	\$62,500
48	201	4315.03	Upper	\$81,128	\$97,400	0.17	124.70	\$101,174	\$121,458	\$90,790
48	201	4315.04	Upper	\$81,128	\$97,400	9.01	276.38	\$224,228	\$269,194	\$182,708
48	201	4315.05	Upper	\$81,128	\$97,400	3.96	123.85	\$100,481	\$120,630	\$91,406
48	201	4315.06	Upper	\$81,128	\$97,400	2.20	200.49	\$162,656	\$195,277	\$76,832
48	201	4316.00	Upper	\$81,128	\$97,400	3.16	308.15	\$250,001	\$300,138	\$162,917
48	201	4317.01	Upper	\$81,128	\$97,400	2.06	308.15	\$250,001	\$300,138	\$109,560
48	201	4317.02	Upper	\$81,128	\$97,400	8.38	273.79	\$222,125	\$266,671	\$185,096
48	201	4318.01	Upper	\$81,128	\$97,400	6.97	181.09	\$146,920	\$176,382	\$96,106
48	201	4318.03	Upper	\$81,128	\$97,400	8.70	203.68	\$165,244	\$198,384	\$74,917
48	201	4318.04	Upper	\$81,128	\$97,400	8.61	193.33	\$156,852	\$188,303	\$142,321
48	201	4319.01	Unknown	\$81,128	\$97,400	16.34	0.00	\$0	\$0	\$72,250
48	201	4319.02	Upper	\$81,128	\$97,400	6.82	130.65	\$106,000	\$127,253	\$85,541
48	201	4320.03	Moderate	\$81,128	\$97,400	20.47	67.32	\$54,620	\$65,570	\$44,481
48	201	4320.04	Upper	\$81,128	\$97,400	1.50	139.14	\$112,885	\$135,522	\$108,047
48	201	4320.05	Moderate	\$81,128	\$97,400	22.57	52.09	\$42,260	\$50,736	\$40,818
48	201	4320.06	Low	\$81,128	\$97,400	39.25	39.31	\$31,898	\$38,288	\$31,376
48	201	4321.01	Low	\$81,128	\$97,400	34.41	31.75	\$25,764	\$30,925	\$21,658
48	201	4321.02	Middle	\$81,128	\$97,400	12.45	80.07	\$64,966	\$77,988	\$51,327

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48	201	4322.00	Moderate	\$81,128	\$97,400	8.60	62.90	\$51,037	\$61,265	\$46,333
48	201	4323.01	Moderate	\$81,128	\$97,400	22.74	51.85	\$42,068	\$50,502	\$41,146
48	201	4323.02	Moderate	\$81,128	\$97,400	15.85	60.15	\$48,806	\$58,586	\$43,932
48	201	4323.03	Moderate	\$81,128	\$97,400	17.44	60.77	\$49,308	\$59,190	\$49,812
48	201	4324.01	Moderate	\$81,128	\$97,400	23.67	55.32	\$44,883	\$53,882	\$39,761
48	201	4324.02	Moderate	\$81,128	\$97,400	22.44	70.33	\$57,064	\$68,501	\$32,132
48	201	4325.01	Low	\$81,128	\$97,400	49.23	43.57	\$35,348	\$42,437	\$30,094
48	201	4325.02	Moderate	\$81,128	\$97,400	36.70	54.86	\$44,514	\$53,434	\$31,944
48	201	4326.00	Middle	\$81,128	\$97,400	11.82	104.43	\$84,722	\$101,715	\$50,122
48	201	4327.03	Upper	\$81,128	\$97,400	10.07	144.28	\$117,059	\$140,529	\$71,716
48	201	4327.04	Moderate	\$81,128	\$97,400	12.38	55.00	\$44,625	\$53,570	\$46,023
48	201	4327.05	Low	\$81,128	\$97,400	61.98	31.21	\$25,328	\$30,399	\$26,042
48	201	4327.06	Low	\$81,128	\$97,400	51.43	36.10	\$29,295	\$35,161	\$22,622
48	201	4328.03	Low	\$81,128	\$97,400	30.52	42.12	\$34,178	\$41,025	\$36,846
48	201	4328.04	Moderate	\$81,128	\$97,400	19.49	58.23	\$47,241	\$56,716	\$47,388
48	201	4328.05	Low	\$81,128	\$97,400	27.21	41.41	\$33,597	\$40,333	\$32,665
48	201	4328.06	Low	\$81,128	\$97,400	31.56	45.11	\$36,600	\$43,937	\$29,950
48	201	4329.01	Low	\$81,128	\$97,400	30.81	42.47	\$34,462	\$41,366	\$34,897
48	201	4329.03	Low	\$81,128	\$97,400	33.75	33.13	\$26,881	\$32,269	\$27,397
48	201	4329.04	Moderate	\$81,128	\$97,400	17.34	57.20	\$46,411	\$55,713	\$50,722
48	201	4330.03	Low	\$81,128	\$97,400	32.52	38.82	\$31,497	\$37,811	\$26,643
48	201	4330.04	Low	\$81,128	\$97,400	33.73	29.64	\$24,050	\$28,869	\$26,624
48	201	4330.05	Moderate	\$81,128	\$97,400	27.39	55.55	\$45,070	\$54,106	\$30,269
48	201	4330.06	Low	\$81,128	\$97,400	24.63	44.51	\$36,111	\$43,353	\$33,315
48	201	4330.07	Low	\$81,128	\$97,400	25.61	49.20	\$39,917	\$47,921	\$39,167
48	201	4331.00	Low	\$81,128	\$97,400	21.24	47.55	\$38,581	\$46,314	\$33,900
48	201	4332.01	Low	\$81,128	\$97,400	17.67	46.55	\$37,766	\$45,340	\$34,909
48	201	4332.02	Moderate	\$81,128	\$97,400	25.05	67.37	\$54,659	\$65,618	\$55,469
48	201	4333.00	Middle	\$81,128	\$97,400	8.67	97.74	\$79,295	\$95,199	\$78,982
48	201	4334.00	Moderate	\$81,128	\$97,400	24.36	60.23	\$48,864	\$58,664	\$37,600
48	201	4335.03	Low	\$81,128	\$97,400	42.64	31.04	\$25,190	\$30,233	\$26,587
48	201	4335.04	Low	\$81,128	\$97,400	36.94	37.58	\$30,494	\$36,603	\$26,789
48	201	4335.05	Low	\$81,128	\$97,400	32.25	32.67	\$26,509	\$31,821	\$24,643
48	201	4335.06	Moderate	\$81,128	\$97,400	31.18	55.90	\$45,352	\$54,447	\$26,931
48	201	4335.07	Moderate	\$81,128	\$97,400	28.29	50.09	\$40,644	\$48,788	\$27,900
48	201	4336.01	Moderate	\$81,128	\$97,400	6.06	61.13	\$49,598	\$59,541	\$44,864
48	201	4336.02	Moderate	\$81,128	\$97,400	29.68	60.92	\$49,427	\$59,336	\$34,464
48	201	4401.01	Low	\$81,128	\$97,400	47.20	26.78	\$21,730	\$26,084	\$22,945
48	201	4401.02	Middle	\$81,128	\$97,400	12.95	107.69	\$87,367	\$104,890	\$69,569
48	201	4501.00	Upper	\$81,128	\$97,400	4.07	223.29	\$181,157	\$217,484	\$125,326
48	201	4502.00	Upper	\$81,128	\$97,400	1.48	220.26	\$178,696	\$214,533	\$105,912
48	201	4503.01	Middle	\$81,128	\$97,400	10.34	81.82	\$66,379	\$79,693	\$63,040
48	201	4503.02	Middle	\$81,128	\$97,400	26.67	84.02	\$68,167	\$81,835	\$71,030
48	201	4504.01	Low	\$81,128	\$97,400	2.35	43.33	\$35,156	\$42,203	\$51,097
48	201	4504.02	Middle	\$81,128	\$97,400	0.57	97.11	\$78,785	\$94,585	\$90,089

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48	201	4505.00	Upper	\$81,128	\$97,400	3.09	213.31	\$173,060	\$207,764	\$155,000
48	201	4506.00	Upper	\$81,128	\$97,400	6.04	170.41	\$138,258	\$165,979	\$71,293
48	201	4507.00	Upper	\$81,128	\$97,400	2.67	308.15	\$250,001	\$300,138	\$227,019
48	201	4508.01	Middle	\$81,128	\$97,400	13.01	102.71	\$83,333	\$100,040	\$54,583
48	201	4508.03	Moderate	\$81,128	\$97,400	17.72	64.93	\$52,681	\$63,242	\$50,590
48	201	4508.04	Low	\$81,128	\$97,400	17.35	33.86	\$27,473	\$32,980	\$41,410
48	201	4509.00	Upper	\$81,128	\$97,400	8.40	154.94	\$125,703	\$150,912	\$70,882
48	201	4510.03	Low	\$81,128	\$97,400	30.24	42.37	\$34,375	\$41,268	\$41,370
48	201	4510.04	Moderate	\$81,128	\$97,400	13.89	54.26	\$44,028	\$52,849	\$45,275
48	201	4510.05	Low	\$81,128	\$97,400	44.50	27.35	\$22,192	\$26,639	\$28,975
48	201	4510.06	Upper	\$81,128	\$97,400	1.98	122.20	\$99,146	\$119,023	\$98,208
48	201	4511.00	Middle	\$81,128	\$97,400	13.99	110.70	\$89,815	\$107,822	\$87,196
48	201	4512.00	Upper	\$81,128	\$97,400	0.41	180.68	\$146,588	\$175,982	\$145,743
48	201	4513.01	Middle	\$81,128	\$97,400	13.06	90.17	\$73,161	\$87,826	\$67,039
48	201	4513.02	Upper	\$81,128	\$97,400	3.19	171.02	\$138,750	\$166,573	\$113,445
48	201	4514.01	Upper	\$81,128	\$97,400	10.62	143.87	\$116,719	\$140,129	\$51,801
48	201	4514.04	Middle	\$81,128	\$97,400	13.32	85.23	\$69,153	\$83,014	\$55,456
48	201	4514.05	Unknown	\$81,128	\$97,400	3.27	0.00	\$0	\$0	\$61,863
48	201	4514.06	Moderate	\$81,128	\$97,400	14.61	65.32	\$52,995	\$63,622	\$45,941
48	201	4514.07	Moderate	\$81,128	\$97,400	9.66	51.87	\$42,083	\$50,521	\$37,465
48	201	4515.01	Moderate	\$81,128	\$97,400	15.41	74.31	\$60,290	\$72,378	\$54,715
48	201	4515.02	Middle	\$81,128	\$97,400	12.94	86.79	\$70,417	\$84,533	\$45,349
48	201	4516.03	Upper	\$81,128	\$97,400	7.62	163.14	\$132,355	\$158,898	\$88,643
48	201	4516.04	Upper	\$81,128	\$97,400	0.53	223.74	\$181,518	\$217,923	\$99,205
48	201	4516.05	Middle	\$81,128	\$97,400	7.14	109.54	\$88,871	\$106,692	\$72,109
48	201	4516.06	Upper	\$81,128	\$97,400	7.77	144.65	\$117,355	\$140,889	\$96,985
48	201	4517.00	Middle	\$81,128	\$97,400	16.04	85.20	\$69,125	\$82,985	\$49,671
48	201	4518.00	Moderate	\$81,128	\$97,400	18.74	75.03	\$60,875	\$73,079	\$57,860
48	201	4519.02	Upper	\$81,128	\$97,400	5.62	140.07	\$113,638	\$136,428	\$111,875
48	201	4519.03	Low	\$81,128	\$97,400	32.47	34.11	\$27,679	\$33,223	\$36,196
48	201	4519.04	Moderate	\$81,128	\$97,400	10.48	54.57	\$44,278	\$53,151	\$43,873
48	201	4520.01	Moderate	\$81,128	\$97,400	20.36	69.42	\$56,323	\$67,615	\$44,583
48	201	4520.02	Moderate	\$81,128	\$97,400	14.83	70.40	\$57,115	\$68,570	\$45,804
48	201	4521.01	Upper	\$81,128	\$97,400	18.83	138.19	\$112,117	\$134,597	\$68,194
48	201	4521.02	Unknown	\$81,128	\$97,400	21.83	0.00	\$0	\$0	\$65,208
48	201	4521.03	Moderate	\$81,128	\$97,400	36.54	51.48	\$41,767	\$50,142	\$41,643
48	201	4522.02	Moderate	\$81,128	\$97,400	17.20	51.96	\$42,155	\$50,609	\$42,322
48	201	4522.03	Low	\$81,128	\$97,400	12.77	48.23	\$39,129	\$46,976	\$39,854
48	201	4522.04	Moderate	\$81,128	\$97,400	20.59	60.45	\$49,045	\$58,878	\$36,709
48	201	4523.00	Middle	\$81,128	\$97,400	17.78	80.87	\$65,616	\$78,767	\$50,982
48	201	4524.01	Moderate	\$81,128	\$97,400	7.19	66.97	\$54,334	\$65,229	\$54,261
48	201	4524.02	Moderate	\$81,128	\$97,400	17.46	59.72	\$48,456	\$58,167	\$42,661
48	201	4525.01	Moderate	\$81,128	\$97,400	17.33	52.54	\$42,625	\$51,174	\$29,725
48	201	4525.02	Moderate	\$81,128	\$97,400	8.30	60.00	\$48,683	\$58,440	\$39,254
48	201	4526.01	Low	\$81,128	\$97,400	35.50	36.80	\$29,859	\$35,843	\$27,794

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48	201	4526.02	Moderate	\$81,128	\$97,400	18.18	65.52	\$53,160	\$63,816	\$50,888
48	201	4527.01	Moderate	\$81,128	\$97,400	11.38	68.64	\$55,692	\$66,855	\$55,511
48	201	4527.02	Moderate	\$81,128	\$97,400	8.06	67.25	\$54,563	\$65,502	\$36,051
48	201	4527.03	Moderate	\$81,128	\$97,400	17.65	50.44	\$40,922	\$49,129	\$41,921
48	201	4528.01	Moderate	\$81,128	\$97,400	23.54	69.39	\$56,302	\$67,586	\$49,075
48	201	4528.02	Moderate	\$81,128	\$97,400	24.83	60.30	\$48,925	\$58,732	\$48,025
48	201	4529.00	Moderate	\$81,128	\$97,400	23.26	68.45	\$55,536	\$66,670	\$55,200
48	201	4530.01	Unknown	\$81,128	\$97,400	9.31	0.00	\$0	\$0	\$0
48	201	4530.02	Middle	\$81,128	\$97,400	10.43	92.82	\$75,304	\$90,407	\$70,543
48	201	4531.00	Low	\$81,128	\$97,400	36.97	31.63	\$25,662	\$30,808	\$26,744
48	201	4532.01	Low	\$81,128	\$97,400	34.90	39.65	\$32,170	\$38,619	\$39,375
48	201	4532.02	Moderate	\$81,128	\$97,400	30.92	54.28	\$44,044	\$52,869	\$48,521
48	201	4533.00	Low	\$81,128	\$97,400	37.16	44.16	\$35,833	\$43,012	\$31,718
48	201	4534.01	Moderate	\$81,128	\$97,400	18.69	57.05	\$46,287	\$55,567	\$47,315
48	201	4534.03	Low	\$81,128	\$97,400	38.68	38.77	\$31,461	\$37,762	\$30,202
48	201	4534.04	Moderate	\$81,128	\$97,400	27.20	60.09	\$48,750	\$58,528	\$51,893
48	201	4534.05	Unknown	\$81,128	\$97,400	35.63	0.00	\$0	\$0	\$32,083
48	201	4535.01	Moderate	\$81,128	\$97,400	13.84	65.54	\$53,173	\$63,836	\$48,468
48	201	4535.02	Moderate	\$81,128	\$97,400	19.09	67.86	\$55,058	\$66,096	\$51,339
48	201	4536.01	Moderate	\$81,128	\$97,400	28.82	53.29	\$43,235	\$51,904	\$31,667
48	201	4536.03	Low	\$81,128	\$97,400	20.73	42.44	\$34,435	\$41,337	\$31,357
48	201	4536.04	Middle	\$81,128	\$97,400	8.86	87.46	\$70,961	\$85,186	\$68,450
48	201	4537.01	Moderate	\$81,128	\$97,400	18.29	55.71	\$45,200	\$54,262	\$54,732
48	201	4537.02	Moderate	\$81,128	\$97,400	12.67	56.17	\$45,576	\$54,710	\$46,262
48	201	4538.00	Moderate	\$81,128	\$97,400	20.67	78.29	\$63,523	\$76,254	\$44,565
48	201	4539.01	Middle	\$81,128	\$97,400	2.66	89.49	\$72,604	\$87,163	\$70,388
48	201	4539.02	Low	\$81,128	\$97,400	28.49	45.72	\$37,099	\$44,531	\$36,695
48	201	4540.00	Middle	\$81,128	\$97,400	4.18	95.88	\$77,788	\$93,387	\$69,268
48	201	4541.00	Moderate	\$81,128	\$97,400	3.41	72.07	\$58,474	\$70,196	\$56,346
48	201	4542.00	Middle	\$81,128	\$97,400	4.87	94.86	\$76,964	\$92,394	\$73,456
48	201	4543.02	Middle	\$81,128	\$97,400	6.30	80.53	\$65,340	\$78,436	\$63,007
48	201	4543.03	Moderate	\$81,128	\$97,400	14.07	72.60	\$58,901	\$70,712	\$53,795
48	201	4543.04	Moderate	\$81,128	\$97,400	18.09	74.40	\$60,363	\$72,466	\$55,144
48	201	4543.05	Moderate	\$81,128	\$97,400	23.06	51.17	\$41,520	\$49,840	\$48,250
48	201	4544.00	Moderate	\$81,128	\$97,400	4.03	51.09	\$41,453	\$49,762	\$46,719
48	201	4545.02	Upper	\$81,128	\$97,400	6.52	255.47	\$207,260	\$248,828	\$200,833
48	201	4545.03	Upper	\$81,128	\$97,400	0.00	222.54	\$180,549	\$216,754	\$162,083
48	201	4545.04	Upper	\$81,128	\$97,400	3.04	223.31	\$181,167	\$217,504	\$180,299
48	201	4545.05	Upper	\$81,128	\$97,400	7.13	186.78	\$151,538	\$181,924	\$150,865
48	201	4546.00	Middle	\$81,128	\$97,400	6.78	81.52	\$66,136	\$79,400	\$51,929
48	201	4547.00	Upper	\$81,128	\$97,400	7.26	153.01	\$124,137	\$149,032	\$123,761
48	201	4548.01	Moderate	\$81,128	\$97,400	12.20	74.59	\$60,521	\$72,651	\$54,083
48	201	4548.02	Middle	\$81,128	\$97,400	3.32	99.37	\$80,619	\$96,786	\$80,910
48	201	4549.01	Upper	\$81,128	\$97,400	1.77	177.54	\$144,042	\$172,924	\$142,542
48	201	4549.02	Middle	\$81,128	\$97,400	4.77	108.46	\$87,998	\$105,640	\$88,062

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48	201	4550.00	Upper	\$81,128	\$97,400	24.14	167.94	\$136,250	\$163,574	\$121,667
48	201	4551.02	Upper	\$81,128	\$97,400	0.96	157.59	\$127,857	\$153,493	\$123,782
48	201	4551.03	Middle	\$81,128	\$97,400	12.85	115.84	\$93,984	\$112,828	\$93,150
48	201	4551.04	Upper	\$81,128	\$97,400	3.92	124.80	\$101,250	\$121,555	\$63,152
48	201	4552.00	Middle	\$81,128	\$97,400	2.59	107.51	\$87,224	\$104,715	\$86,599
48	201	4553.00	Middle	\$81,128	\$97,400	6.36	99.06	\$80,368	\$96,484	\$68,258
48	201	5101.00	Upper	\$81,128	\$97,400	4.38	182.13	\$147,760	\$177,395	\$128,083
48	201	5102.01	Unknown	\$81,128	\$97,400	8.56	0.00	\$0	\$0	\$103,524
48	201	5102.02	Upper	\$81,128	\$97,400	8.61	176.52	\$143,214	\$171,930	\$100,417
48	201	5103.01	Upper	\$81,128	\$97,400	3.29	247.07	\$200,443	\$240,646	\$97,589
48	201	5103.02	Upper	\$81,128	\$97,400	1.57	174.06	\$141,215	\$169,534	\$114,658
48	201	5104.00	Upper	\$81,128	\$97,400	6.16	296.15	\$240,268	\$288,450	\$100,088
48	201	5105.00	Upper	\$81,128	\$97,400	4.11	249.02	\$202,031	\$242,545	\$131,625
48	201	5106.01	Upper	\$81,128	\$97,400	6.19	189.89	\$154,054	\$184,953	\$105,557
48	201	5106.02	Upper	\$81,128	\$97,400	1.83	284.46	\$230,783	\$277,064	\$175,197
48	201	5107.01	Upper	\$81,128	\$97,400	5.96	174.21	\$141,339	\$169,681	\$76,912
48	201	5107.02	Upper	\$81,128	\$97,400	0.99	308.15	\$250,001	\$300,138	\$208,661
48	201	5108.01	Upper	\$81,128	\$97,400	3.12	252.36	\$204,738	\$245,799	\$126,538
48	201	5108.02	Upper	\$81,128	\$97,400	1.47	308.15	\$250,001	\$300,138	\$241,947
48	201	5108.03	Upper	\$81,128	\$97,400	3.25	220.46	\$178,855	\$214,728	\$111,741
48	201	5109.01	Upper	\$81,128	\$97,400	2.47	230.06	\$186,647	\$224,078	\$172,791
48	201	5109.02	Upper	\$81,128	\$97,400	4.53	199.64	\$161,964	\$194,449	\$114,645
48	201	5110.01	Upper	\$81,128	\$97,400	7.19	166.08	\$134,740	\$161,762	\$75,391
48	201	5110.03	Middle	\$81,128	\$97,400	3.19	117.64	\$95,440	\$114,581	\$64,457
48	201	5110.04	Upper	\$81,128	\$97,400	6.13	148.99	\$120,875	\$145,116	\$67,389
48	201	5111.00	Upper	\$81,128	\$97,400	6.77	251.00	\$203,636	\$244,474	\$130,552
48	201	5112.01	Upper	\$81,128	\$97,400	1.76	235.54	\$191,092	\$229,416	\$161,250
48	201	5112.02	Upper	\$81,128	\$97,400	0.00	201.73	\$163,661	\$196,485	\$151,910
48	201	5113.01	Upper	\$81,128	\$97,400	12.41	247.50	\$200,792	\$241,065	\$111,691
48	201	5113.02	Upper	\$81,128	\$97,400	11.24	283.32	\$229,855	\$275,954	\$140,469
48	201	5114.00	Upper	\$81,128	\$97,400	9.69	191.21	\$155,132	\$186,239	\$133,824
48	201	5115.01	Upper	\$81,128	\$97,400	0.00	285.81	\$231,875	\$278,379	\$151,765
48	201	5115.02	Upper	\$81,128	\$97,400	11.97	240.82	\$195,377	\$234,559	\$141,484
48	201	5116.00	Middle	\$81,128	\$97,400	9.37	106.75	\$86,607	\$103,975	\$64,271
48	201	5201.00	Upper	\$81,128	\$97,400	7.01	181.67	\$147,386	\$176,947	\$124,931
48	201	5202.00	Upper	\$81,128	\$97,400	7.49	268.93	\$218,182	\$261,938	\$108,494
48	201	5203.01	Moderate	\$81,128	\$97,400	21.73	77.69	\$63,029	\$75,670	\$56,366
48	201	5203.02	Moderate	\$81,128	\$97,400	44.95	63.21	\$51,284	\$61,567	\$31,047
48	201	5204.00	Low	\$81,128	\$97,400	38.66	38.39	\$31,148	\$37,392	\$30,612
48	201	5205.01	Moderate	\$81,128	\$97,400	9.28	50.51	\$40,979	\$49,197	\$41,295
48	201	5205.02	Moderate	\$81,128	\$97,400	32.31	67.68	\$54,911	\$65,920	\$48,458
48	201	5206.01	Low	\$81,128	\$97,400	35.06	48.18	\$39,091	\$46,927	\$40,000
48	201	5206.03	Low	\$81,128	\$97,400	11.09	38.87	\$31,535	\$37,859	\$34,821
48	201	5206.04	Moderate	\$81,128	\$97,400	23.47	54.75	\$44,421	\$53,327	\$55,000
48	201	5207.00	Upper	\$81,128	\$97,400	7.01	196.06	\$159,063	\$190,962	\$113,583



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48	201	5210.00	Low	\$81,128	\$97,400	37.19	49.35	\$40,043	\$48,067	\$40,302
48	201	5211.00	Low	\$81,128	\$97,400	39.52	46.76	\$37,938	\$45,544	\$29,688
48	201	5212.01	Low	\$81,128	\$97,400	18.12	46.90	\$38,052	\$45,681	\$51,326
48	201	5212.02	Moderate	\$81,128	\$97,400	6.01	74.77	\$60,667	\$72,826	\$48,882
48	201	5213.00	Moderate	\$81,128	\$97,400	22.01	77.26	\$62,685	\$75,251	\$42,302
48	201	5214.01	Low	\$81,128	\$97,400	40.97	39.68	\$32,196	\$38,648	\$41,774
48	201	5214.02	Low	\$81,128	\$97,400	36.17	47.33	\$38,403	\$46,099	\$37,697
48	201	5215.01	Moderate	\$81,128	\$97,400	16.91	62.95	\$51,071	\$61,313	\$51,605
48	201	5215.02	Middle	\$81,128	\$97,400	9.70	113.61	\$92,171	\$110,656	\$86,781
48	201	5216.00	Moderate	\$81,128	\$97,400	14.26	70.24	\$56,989	\$68,414	\$52,460
48	201	5217.01	Moderate	\$81,128	\$97,400	39.70	50.39	\$40,887	\$49,080	\$33,333
48	201	5217.02	Low	\$81,128	\$97,400	29.97	37.39	\$30,341	\$36,418	\$27,107
48	201	5218.00	Middle	\$81,128	\$97,400	7.14	82.30	\$66,771	\$80,160	\$65,182
48	201	5219.00	Middle	\$81,128	\$97,400	3.64	94.90	\$76,994	\$92,433	\$72,878
48	201	5220.01	Middle	\$81,128	\$97,400	25.95	95.98	\$77,868	\$93,485	\$44,643
48	201	5220.02	Middle	\$81,128	\$97,400	24.08	96.08	\$77,951	\$93,582	\$78,039
48	201	5221.01	Moderate	\$81,128	\$97,400	14.78	64.00	\$51,929	\$62,336	\$50,821
48	201	5221.02	Middle	\$81,128	\$97,400	17.76	93.79	\$76,096	\$91,351	\$75,534
48	201	5222.01	Moderate	\$81,128	\$97,400	23.75	69.62	\$56,488	\$67,810	\$60,375
48	201	5222.02	Moderate	\$81,128	\$97,400	33.07	74.40	\$60,360	\$72,466	\$52,222
48	201	5223.01	Moderate	\$81,128	\$97,400	23.22	61.86	\$50,188	\$60,252	\$46,522
48	201	5223.02	Moderate	\$81,128	\$97,400	25.68	51.51	\$41,792	\$50,171	\$57,750
48	201	5224.01	Middle	\$81,128	\$97,400	12.72	94.26	\$76,477	\$91,809	\$76,300
48	201	5224.02	Middle	\$81,128	\$97,400	15.81	82.35	\$66,815	\$80,209	\$63,438
48	201	5225.00	Upper	\$81,128	\$97,400	1.83	278.36	\$225,833	\$271,123	\$214,750
48	201	5301.01	Moderate	\$81,128	\$97,400	28.13	50.33	\$40,833	\$49,021	\$34,013
48	201	5301.02	Moderate	\$81,128	\$97,400	14.82	69.28	\$56,207	\$67,479	\$55,245
48	201	5302.00	Upper	\$81,128	\$97,400	14.88	174.76	\$141,783	\$170,216	\$96,311
48	201	5303.00	Moderate	\$81,128	\$97,400	33.86	55.91	\$45,363	\$54,456	\$35,294
48	201	5304.00	Moderate	\$81,128	\$97,400	18.06	54.82	\$44,482	\$53,395	\$43,243
48	201	5305.01	Low	\$81,128	\$97,400	44.71	32.76	\$26,584	\$31,908	\$25,727
48	201	5305.02	Moderate	\$81,128	\$97,400	30.39	53.27	\$43,219	\$51,885	\$37,232
48	201	5306.00	Moderate	\$81,128	\$97,400	35.64	60.64	\$49,201	\$59,063	\$41,696
48	201	5307.01	Low	\$81,128	\$97,400	51.74	30.99	\$25,143	\$30,184	\$19,590
48	201	5307.02	Low	\$81,128	\$97,400	32.24	41.50	\$33,675	\$40,421	\$32,743
48	201	5308.00	Moderate	\$81,128	\$97,400	18.41	69.76	\$56,597	\$67,946	\$39,401
48	201	5309.00	Upper	\$81,128	\$97,400	7.38	141.87	\$115,100	\$138,181	\$84,221
48	201	5310.00	Upper	\$81,128	\$97,400	5.04	216.63	\$175,750	\$210,998	\$103,274
48	201	5311.00	Upper	\$81,128	\$97,400	4.66	183.55	\$148,916	\$178,778	\$148,803
48	201	5312.00	Middle	\$81,128	\$97,400	11.13	89.87	\$72,917	\$87,533	\$65,579
48	201	5313.00	Low	\$81,128	\$97,400	32.77	38.35	\$31,118	\$37,353	\$32,163
48	201	5314.00	Middle	\$81,128	\$97,400	7.04	95.08	\$77,143	\$92,608	\$75,398
48	201	5315.00	Middle	\$81,128	\$97,400	13.78	93.39	\$75,769	\$90,962	\$57,958
48	201	5316.00	Upper	\$81,128	\$97,400	5.21	152.26	\$123,533	\$148,301	\$116,307
48	201	5317.00	Upper	\$81,128	\$97,400	0.87	213.39	\$173,125	\$207,842	\$141,506

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48	201	5318.00	Moderate	\$81,128	\$97,400	35.95	61.51	\$49,904	\$59,911	\$30,670
48	201	5319.00	Low	\$81,128	\$97,400	25.67	45.30	\$36,753	\$44,122	\$34,115
48	201	5320.03	Low	\$81,128	\$97,400	40.70	28.13	\$22,828	\$27,399	\$37,813
48	201	5320.04	Moderate	\$81,128	\$97,400	23.80	59.36	\$48,158	\$57,817	\$31,997
48	201	5321.01	Middle	\$81,128	\$97,400	21.36	95.49	\$77,475	\$93,007	\$65,457
48	201	5321.02	Low	\$81,128	\$97,400	21.46	49.33	\$40,021	\$48,047	\$29,250
48	201	5322.00	Low	\$81,128	\$97,400	43.96	31.45	\$25,521	\$30,632	\$32,067
48	201	5323.01	Moderate	\$81,128	\$97,400	4.60	74.64	\$60,558	\$72,699	\$66,738
48	201	5323.02	Moderate	\$81,128	\$97,400	12.95	58.96	\$47,835	\$57,427	\$43,883
48	201	5324.00	Middle	\$81,128	\$97,400	8.39	89.11	\$72,297	\$86,793	\$70,895
48	201	5325.02	Moderate	\$81,128	\$97,400	23.05	62.86	\$51,000	\$61,226	\$46,511
48	201	5325.03	Middle	\$81,128	\$97,400	12.59	88.92	\$72,147	\$86,608	\$67,157
48	201	5325.04	Middle	\$81,128	\$97,400	5.85	95.44	\$77,429	\$92,959	\$80,580
48	201	5326.00	Low	\$81,128	\$97,400	19.00	48.59	\$39,423	\$47,327	\$41,250
48	201	5327.00	Moderate	\$81,128	\$97,400	13.38	76.85	\$62,348	\$74,852	\$56,786
48	201	5328.00	Middle	\$81,128	\$97,400	18.16	88.39	\$71,713	\$86,092	\$70,433
48	201	5329.00	Moderate	\$81,128	\$97,400	29.49	59.21	\$48,038	\$57,671	\$37,596
48	201	5330.00	Low	\$81,128	\$97,400	31.67	40.64	\$32,976	\$39,583	\$29,556
48	201	5331.00	Middle	\$81,128	\$97,400	19.29	87.40	\$70,909	\$85,128	\$57,141
48	201	5332.00	Moderate	\$81,128	\$97,400	27.01	56.23	\$45,625	\$54,768	\$35,788
48	201	5333.01	Moderate	\$81,128	\$97,400	32.06	51.32	\$41,635	\$49,986	\$32,417
48	201	5333.02	Low	\$81,128	\$97,400	34.80	42.61	\$34,571	\$41,502	\$38,260
48	201	5334.01	Moderate	\$81,128	\$97,400	14.05	67.99	\$55,163	\$66,222	\$46,983
48	201	5334.02	Moderate	\$81,128	\$97,400	12.06	60.11	\$48,770	\$58,547	\$41,071
48	201	5335.00	Moderate	\$81,128	\$97,400	12.93	77.16	\$62,599	\$75,154	\$57,427
48	201	5336.00	Low	\$81,128	\$97,400	29.63	46.15	\$37,443	\$44,950	\$32,369
48	201	5337.01	Low	\$81,128	\$97,400	36.67	36.15	\$29,333	\$35,210	\$28,167
48	201	5337.02	Moderate	\$81,128	\$97,400	24.72	57.85	\$46,938	\$56,346	\$42,244
48	201	5338.02	Moderate	\$81,128	\$97,400	19.16	68.82	\$55,833	\$67,031	\$51,870
48	201	5338.03	Moderate	\$81,128	\$97,400	19.37	61.26	\$49,700	\$59,667	\$51,724
48	201	5338.04	Middle	\$81,128	\$97,400	2.27	108.25	\$87,822	\$105,436	\$88,540
48	201	5339.02	Low	\$81,128	\$97,400	28.25	44.27	\$35,919	\$43,119	\$27,316
48	201	5339.03	Moderate	\$81,128	\$97,400	26.60	66.17	\$53,684	\$64,450	\$48,735
48	201	5339.04	Moderate	\$81,128	\$97,400	15.85	59.39	\$48,188	\$57,846	\$44,974
48	201	5340.01	Moderate	\$81,128	\$97,400	28.83	59.13	\$47,976	\$57,593	\$44,600
48	201	5340.02	Moderate	\$81,128	\$97,400	23.39	61.65	\$50,017	\$60,047	\$50,257
48	201	5340.03	Middle	\$81,128	\$97,400	13.54	85.71	\$69,537	\$83,482	\$66,161
48	201	5341.01	Upper	\$81,128	\$97,400	8.81	129.42	\$105,000	\$126,055	\$103,883
48	201	5341.02	Middle	\$81,128	\$97,400	24.91	110.42	\$89,583	\$107,549	\$88,832
48	201	5342.01	Moderate	\$81,128	\$97,400	10.37	67.22	\$54,539	\$65,472	\$54,879
48	201	5342.03	Moderate	\$81,128	\$97,400	8.49	65.50	\$53,142	\$63,797	\$50,417
48	201	5342.04	Upper	\$81,128	\$97,400	11.26	123.04	\$99,821	\$119,841	\$75,673
48	201	5342.05	Upper	\$81,128	\$97,400	2.82	140.43	\$113,932	\$136,779	\$94,514
48	201	5401.01	Upper	\$81,128	\$97,400	1.67	246.84	\$200,259	\$240,422	\$190,458
48	201	5401.02	Upper	\$81,128	\$97,400	17.09	132.04	\$107,125	\$128,607	\$109,803

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48	201	5402.00	Moderate	\$81,128	\$97,400	13.31	57.62	\$46,750	\$56,122	\$48,077
48	201	5405.02	Middle	\$81,128	\$97,400	6.46	101.83	\$82,614	\$99,182	\$76,544
48	201	5405.03	Low	\$81,128	\$97,400	23.86	44.17	\$35,841	\$43,022	\$36,274
48	201	5405.04	Low	\$81,128	\$97,400	43.29	26.64	\$21,619	\$25,947	\$47,652
48	201	5406.01	Middle	\$81,128	\$97,400	11.78	98.82	\$80,175	\$96,251	\$75,000
48	201	5406.02	Middle	\$81,128	\$97,400	1.40	100.71	\$81,706	\$98,092	\$69,583
48	201	5407.00	Middle	\$81,128	\$97,400	5.71	108.18	\$87,768	\$105,367	\$85,824
48	201	5408.00	Middle	\$81,128	\$97,400	4.53	87.18	\$70,732	\$84,913	\$70,951
48	201	5409.01	Upper	\$81,128	\$97,400	6.16	155.78	\$126,389	\$151,730	\$119,760
48	201	5409.03	Middle	\$81,128	\$97,400	2.83	88.10	\$71,477	\$85,809	\$70,110
48	201	5409.04	Middle	\$81,128	\$97,400	10.95	101.13	\$82,052	\$98,501	\$61,833
48	201	5410.04	Upper	\$81,128	\$97,400	3.78	123.31	\$100,042	\$120,104	\$91,422
48	201	5410.05	Middle	\$81,128	\$97,400	4.21	86.98	\$70,568	\$84,719	\$66,073
48	201	5410.06	Upper	\$81,128	\$97,400	4.73	122.81	\$99,634	\$119,617	\$98,714
48	201	5410.07	Upper	\$81,128	\$97,400	3.67	166.82	\$135,341	\$162,483	\$112,526
48	201	5410.08	Upper	\$81,128	\$97,400	3.79	143.60	\$116,500	\$139,866	\$89,050
48	201	5410.09	Middle	\$81,128	\$97,400	3.88	118.07	\$95,790	\$115,000	\$95,221
48	201	5411.00	Middle	\$81,128	\$97,400	5.19	113.64	\$92,194	\$110,685	\$91,250
48	201	5412.03	Upper	\$81,128	\$97,400	6.61	160.24	\$130,000	\$156,074	\$107,708
48	201	5412.04	Middle	\$81,128	\$97,400	8.17	102.61	\$83,247	\$99,942	\$83,409
48	201	5412.05	Middle	\$81,128	\$97,400	2.35	113.47	\$92,063	\$110,520	\$94,861
48	201	5412.06	Middle	\$81,128	\$97,400	7.13	109.56	\$88,884	\$106,711	\$81,646
48	201	5412.07	Upper	\$81,128	\$97,400	6.55	167.26	\$135,698	\$162,911	\$133,909
48	201	5413.01	Middle	\$81,128	\$97,400	16.30	93.02	\$75,469	\$90,601	\$63,304
48	201	5413.02	Moderate	\$81,128	\$97,400	7.32	66.55	\$53,998	\$64,820	\$54,111
48	201	5414.01	Upper	\$81,128	\$97,400	4.11	134.91	\$109,456	\$131,402	\$101,000
48	201	5414.02	Moderate	\$81,128	\$97,400	7.53	75.72	\$61,436	\$73,751	\$60,044
48	201	5414.03	Unknown	\$81,128	\$97,400	7.42	0.00	\$0	\$0	\$63,063
48	201	5414.04	Middle	\$81,128	\$97,400	11.04	98.51	\$79,922	\$95,949	\$78,797
48	201	5415.00	Middle	\$81,128	\$97,400	14.33	98.75	\$80,119	\$96,183	\$78,981
48	201	5416.03	Moderate	\$81,128	\$97,400	23.58	69.72	\$56,563	\$67,907	\$47,937
48	201	5416.04	Middle	\$81,128	\$97,400	3.39	119.05	\$96,586	\$115,955	\$95,406
48	201	5417.01	Middle	\$81,128	\$97,400	3.44	112.37	\$91,164	\$109,448	\$90,447
48	201	5417.02	Moderate	\$81,128	\$97,400	4.66	60.82	\$49,344	\$59,239	\$49,500
48	201	5417.03	Middle	\$81,128	\$97,400	2.17	108.72	\$88,207	\$105,893	\$76,614
48	201	5418.01	Moderate	\$81,128	\$97,400	19.71	75.46	\$61,222	\$73,498	\$60,146
48	201	5418.02	Middle	\$81,128	\$97,400	8.39	95.72	\$77,656	\$93,231	\$57,484
48	201	5419.01	Upper	\$81,128	\$97,400	8.77	125.75	\$102,019	\$122,481	\$102,212
48	201	5419.02	Upper	\$81,128	\$97,400	19.37	133.20	\$108,065	\$129,737	\$98,714
48	201	5420.01	Middle	\$81,128	\$97,400	1.65	89.29	\$72,440	\$86,968	\$73,131
48	201	5420.02	Upper	\$81,128	\$97,400	16.16	167.73	\$136,083	\$163,369	\$128,951
48	201	5420.03	Moderate	\$81,128	\$97,400	0.52	59.52	\$48,295	\$57,972	\$58,839
48	201	5420.04	Middle	\$81,128	\$97,400	0.00	91.46	\$74,206	\$89,082	\$73,929
48	201	5421.03	Middle	\$81,128	\$97,400	7.00	105.73	\$85,779	\$102,981	\$77,460
48	201	5421.04	Moderate	\$81,128	\$97,400	0.00	76.25	\$61,868	\$74,268	\$61,621



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48	201	5421.05	Middle	\$81,128	\$97,400	8.20	86.39	\$70,091	\$84,144	\$63,405
48	201	5421.06	Middle	\$81,128	\$97,400	5.02	99.68	\$80,875	\$97,088	\$72,388
48	201	5421.07	Middle	\$81,128	\$97,400	8.59	106.56	\$86,452	\$103,789	\$74,808
48	201	5421.08	Middle	\$81,128	\$97,400	1.21	91.99	\$74,631	\$89,598	\$92,632
48	201	5422.01	Middle	\$81,128	\$97,400	1.53	99.89	\$81,043	\$97,293	\$76,058
48	201	5422.02	Middle	\$81,128	\$97,400	12.11	102.44	\$83,115	\$99,777	\$62,359
48	201	5422.03	Middle	\$81,128	\$97,400	7.20	94.70	\$76,835	\$92,238	\$78,229
48	201	5423.02	Upper	\$81,128	\$97,400	6.06	123.87	\$100,495	\$120,649	\$93,170
48	201	5423.03	Upper	\$81,128	\$97,400	3.11	120.00	\$97,358	\$116,880	\$93,188
48	201	5423.04	Middle	\$81,128	\$97,400	5.73	93.12	\$75,552	\$90,699	\$76,988
48	201	5423.05	Middle	\$81,128	\$97,400	10.17	108.29	\$87,857	\$105,474	\$80,753
48	201	5424.01	Moderate	\$81,128	\$97,400	30.92	63.20	\$51,278	\$61,557	\$45,294
48	201	5424.02	Middle	\$81,128	\$97,400	15.96	100.63	\$81,641	\$98,014	\$66,631
48	201	5425.00	Upper	\$81,128	\$97,400	3.84	157.70	\$127,946	\$153,600	\$71,546
48	201	5426.00	Upper	\$81,128	\$97,400	5.77	120.13	\$97,463	\$117,007	\$98,487
48	201	5427.00	Middle	\$81,128	\$97,400	6.69	85.94	\$69,729	\$83,706	\$62,000
48	201	5428.00	Upper	\$81,128	\$97,400	2.08	129.07	\$104,716	\$125,714	\$96,570
48	201	5429.01	Middle	\$81,128	\$97,400	7.50	116.36	\$94,404	\$113,335	\$101,011
48	201	5429.02	Upper	\$81,128	\$97,400	7.98	141.82	\$115,058	\$138,133	\$107,283
48	201	5430.04	Upper	\$81,128	\$97,400	1.15	179.54	\$145,658	\$174,872	\$142,371
48	201	5430.05	Middle	\$81,128	\$97,400	5.02	117.03	\$94,946	\$113,987	\$97,612
48	201	5430.06	Upper	\$81,128	\$97,400	6.46	169.62	\$137,611	\$165,210	\$119,460
48	201	5430.07	Upper	\$81,128	\$97,400	3.51	213.24	\$172,998	\$207,696	\$154,471
48	201	5430.08	Middle	\$81,128	\$97,400	0.88	105.74	\$85,785	\$102,991	\$80,744
48	201	5430.09	Middle	\$81,128	\$97,400	28.71	102.03	\$82,779	\$99,377	\$60,536
48	201	5430.10	Middle	\$81,128	\$97,400	7.43	87.61	\$71,083	\$85,332	\$71,208
48	201	5430.11	Middle	\$81,128	\$97,400	17.10	107.59	\$87,287	\$104,793	\$79,308
48	201	5431.00	Middle	\$81,128	\$97,400	10.63	116.54	\$94,547	\$113,510	\$93,333
48	201	5432.01	Middle	\$81,128	\$97,400	13.95	103.86	\$84,265	\$101,160	\$78,591
48	201	5432.02	Middle	\$81,128	\$97,400	2.97	103.04	\$83,596	\$100,361	\$64,095
48	201	5501.01	Low	\$81,128	\$97,400	36.53	37.33	\$30,290	\$36,359	\$31,101
48	201	5501.02	Low	\$81,128	\$97,400	54.42	25.64	\$20,808	\$24,973	\$25,129
48	201	5502.01	Low	\$81,128	\$97,400	35.82	32.53	\$26,399	\$31,684	\$24,954
48	201	5502.02	Low	\$81,128	\$97,400	45.24	32.65	\$26,490	\$31,801	\$22,450
48	201	5503.03	Low	\$81,128	\$97,400	26.23	40.30	\$32,697	\$39,252	\$33,244
48	201	5503.04	Low	\$81,128	\$97,400	35.33	33.83	\$27,451	\$32,950	\$44,107
48	201	5503.05	Middle	\$81,128	\$97,400	6.85	112.59	\$91,350	\$109,663	\$67,408
48	201	5503.06	Low	\$81,128	\$97,400	17.80	44.96	\$36,483	\$43,791	\$45,513
48	201	5503.07	Low	\$81,128	\$97,400	29.27	41.00	\$33,269	\$39,934	\$34,740
48	201	5503.08	Low	\$81,128	\$97,400	30.25	36.32	\$29,472	\$35,376	\$26,450
48	201	5504.03	Unknown	\$81,128	\$97,400	28.35	0.00	\$0	\$0	\$39,234
48	201	5504.04	Moderate	\$81,128	\$97,400	14.24	78.35	\$63,566	\$76,313	\$59,593
48	201	5504.05	Moderate	\$81,128	\$97,400	18.47	61.64	\$50,013	\$60,037	\$46,351
48	201	5504.06	Unknown	\$81,128	\$97,400	16.33	0.00	\$0	\$0	\$36,547
48	201	5504.07	Middle	\$81,128	\$97,400	27.32	111.38	\$90,365	\$108,484	\$72,188

State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Household Income
48	201	5505.00	Middle	\$81,128	\$97,400	12.26	81.36	\$66,010	\$79,245	\$56,439
48	201	5506.01	Moderate	\$81,128	\$97,400	14.30	79.26	\$64,306	\$77,199	\$65,072
48	201	5506.02	Middle	\$81,128	\$97,400	8.99	95.05	\$77,115	\$92,579	\$73,125
48	201	5506.03	Moderate	\$81,128	\$97,400	20.94	69.63	\$56,492	\$67,820	\$55,484
48	201	5507.00	Middle	\$81,128	\$97,400	14.45	104.43	\$84,722	\$101,715	\$81,182
48	201	5508.00	Moderate	\$81,128	\$97,400	16.99	71.71	\$58,182	\$69,846	\$58,271
48	201	5509.01	Moderate	\$81,128	\$97,400	37.49	52.36	\$42,482	\$50,999	\$48,062
48	201	5509.02	Middle	\$81,128	\$97,400	8.09	80.20	\$65,067	\$78,115	\$60,714
48	201	5510.00	Moderate	\$81,128	\$97,400	18.83	54.32	\$44,074	\$52,908	\$43,125
48	201	5511.01	Moderate	\$81,128	\$97,400	23.98	77.33	\$62,742	\$75,319	\$50,500
48	201	5511.02	Moderate	\$81,128	\$97,400	12.69	77.14	\$62,589	\$75,134	\$54,951
48	201	5512.01	Middle	\$81,128	\$97,400	21.99	85.27	\$69,179	\$83,053	\$49,691
48	201	5512.02	Middle	\$81,128	\$97,400	3.03	101.97	\$82,733	\$99,319	\$65,326
48	201	5513.00	Upper	\$81,128	\$97,400	7.24	120.18	\$97,500	\$117,055	\$87,743
48	201	5514.00	Middle	\$81,128	\$97,400	10.58	104.21	\$84,548	\$101,501	\$76,334
48	201	5515.01	Unknown	\$81,128	\$97,400	27.63	0.00	\$0	\$0	\$49,646
48	201	5515.02	Moderate	\$81,128	\$97,400	7.92	58.11	\$47,146	\$56,599	\$47,621
48	201	5516.01	Moderate	\$81,128	\$97,400	37.93	64.35	\$52,212	\$62,677	\$55,046
48	201	5516.02	Moderate	\$81,128	\$97,400	15.85	61.68	\$50,045	\$60,076	\$58,274
48	201	5517.02	Upper	\$81,128	\$97,400	2.07	156.69	\$127,125	\$152,616	\$126,417
48	201	5517.03	Middle	\$81,128	\$97,400	10.64	119.83	\$97,222	\$116,714	\$84,858
48	201	5517.04	Upper	\$81,128	\$97,400	1.49	166.28	\$134,900	\$161,957	\$119,219
48	201	5517.05	Middle	\$81,128	\$97,400	8.75	94.67	\$76,810	\$92,209	\$65,121
48	201	5518.00	Upper	\$81,128	\$97,400	2.18	155.42	\$126,094	\$151,379	\$123,625
48	201	5519.01	Unknown	\$81,128	\$97,400	11.05	0.00	\$0	\$0	\$43,418
48	201	5519.02	Low	\$81,128	\$97,400	25.01	46.05	\$37,365	\$44,853	\$45,402
48	201	5520.02	Upper	\$81,128	\$97,400	4.95	125.31	\$101,667	\$122,052	\$66,547
48	201	5520.03	Upper	\$81,128	\$97,400	12.35	130.58	\$105,942	\$127,185	\$85,852
48	201	5520.04	Middle	\$81,128	\$97,400	14.25	81.40	\$66,042	\$79,284	\$70,156
48	201	5521.01	Middle	\$81,128	\$97,400	6.02	101.64	\$82,461	\$98,997	\$74,369
48	201	5521.02	Upper	\$81,128	\$97,400	0.00	127.08	\$103,099	\$123,776	\$71,722
48	201	5521.03	Upper	\$81,128	\$97,400	3.20	131.90	\$107,011	\$128,471	\$80,781
48	201	5522.00	Middle	\$81,128	\$97,400	11.48	99.92	\$81,071	\$97,322	\$79,750
48	201	5523.01	Moderate	\$81,128	\$97,400	2.39	76.99	\$62,464	\$74,988	\$66,383
48	201	5523.03	Moderate	\$81,128	\$97,400	6.77	64.31	\$52,176	\$62,638	\$51,176
48	201	5523.04	Upper	\$81,128	\$97,400	0.76	157.98	\$128,167	\$153,873	\$83,295
48	201	5524.01	Middle	\$81,128	\$97,400	10.42	100.02	\$81,149	\$97,419	\$52,104
48	201	5524.02	Middle	\$81,128	\$97,400	1.78	110.66	\$89,781	\$107,783	\$69,307
48	201	5525.01	Moderate	\$81,128	\$97,400	9.43	50.05	\$40,609	\$48,749	\$47,167
48	201	5525.02	Middle	\$81,128	\$97,400	11.11	80.76	\$65,523	\$78,660	\$71,968
48	201	5526.02	Middle	\$81,128	\$97,400	3.28	99.60	\$80,804	\$97,010	\$72,000
48	201	5526.03	Low	\$81,128	\$97,400	44.06	43.27	\$35,108	\$42,145	\$37,246
48	201	5526.04	Unknown	\$81,128	\$97,400	18.19	0.00	\$0	\$0	\$0
48	201	5527.01	Middle	\$81,128	\$97,400	6.77	97.90	\$79,427	\$95,355	\$47,123
48	201	5527.02	Middle	\$81,128	\$97,400	9.50	104.77	\$85,000	\$102,046	\$66,250

State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Household Income
48	201	5528.01	Upper	\$81,128	\$97,400	14.29	138.82	\$112,629	\$135,211	\$60,389
48	201	5528.02	Middle	\$81,128	\$97,400	7.36	88.33	\$71,663	\$86,033	\$60,781
48	201	5529.01	Moderate	\$81,128	\$97,400	15.84	63.48	\$51,507	\$61,830	\$49,583
48	201	5529.02	Upper	\$81,128	\$97,400	19.14	160.08	\$129,875	\$155,918	\$95,938
48	201	5530.01	Upper	\$81,128	\$97,400	6.57	123.26	\$100,000	\$120,055	\$84,423
48	201	5530.02	Middle	\$81,128	\$97,400	12.13	104.34	\$84,649	\$101,627	\$84,846
48	201	5531.01	Middle	\$81,128	\$97,400	3.17	105.64	\$85,710	\$102,893	\$71,354
48	201	5531.02	Middle	\$81,128	\$97,400	8.36	90.39	\$73,333	\$88,040	\$72,229
48	201	5532.01	Middle	\$81,128	\$97,400	36.40	104.80	\$85,024	\$102,075	\$64,375
48	201	5532.02	Moderate	\$81,128	\$97,400	20.05	54.50	\$44,216	\$53,083	\$37,028
48	201	5533.00	Moderate	\$81,128	\$97,400	24.82	50.84	\$41,250	\$49,518	\$35,402
48	201	5534.01	Upper	\$81,128	\$97,400	2.88	171.38	\$139,038	\$166,924	\$124,531
48	201	5534.03	Upper	\$81,128	\$97,400	5.88	130.17	\$105,605	\$126,786	\$87,415
48	201	5534.04	Upper	\$81,128	\$97,400	12.75	171.75	\$139,340	\$167,285	\$123,883
48	201	5534.05	Upper	\$81,128	\$97,400	11.10	133.68	\$108,457	\$130,204	\$79,758
48	201	5535.00	Middle	\$81,128	\$97,400	4.26	116.47	\$94,496	\$113,442	\$76,229
48	201	5536.01	Upper	\$81,128	\$97,400	7.70	155.00	\$125,750	\$150,970	\$118,333
48	201	5536.02	Moderate	\$81,128	\$97,400	10.39	71.74	\$58,205	\$69,875	\$44,698
48	201	5537.00	Middle	\$81,128	\$97,400	10.12	109.07	\$88,493	\$106,234	\$74,306
48	201	5538.01	Upper	\$81,128	\$97,400	2.94	198.47	\$161,016	\$193,310	\$154,091
48	201	5538.03	Upper	\$81,128	\$97,400	4.18	159.54	\$129,439	\$155,392	\$128,199
48	201	5538.04	Middle	\$81,128	\$97,400	11.39	93.76	\$76,071	\$91,322	\$65,250
48	201	5539.01	Upper	\$81,128	\$97,400	6.68	206.10	\$167,212	\$200,741	\$161,217
48	201	5540.01	Middle	\$81,128	\$97,400	3.05	101.07	\$82,000	\$98,442	\$72,306
48	201	5540.02	Upper	\$81,128	\$97,400	2.63	190.61	\$154,639	\$185,654	\$144,310
48	201	5541.03	Upper	\$81,128	\$97,400	1.83	125.33	\$101,681	\$122,071	\$98,297
48	201	5541.04	Upper	\$81,128	\$97,400	19.02	152.53	\$123,750	\$148,564	\$104,779
48	201	5542.01	Middle	\$81,128	\$97,400	4.79	100.17	\$81,267	\$97,566	\$67,247
48	201	5542.02	Middle	\$81,128	\$97,400	19.88	92.93	\$75,396	\$90,514	\$71,861
48	201	5543.01	Upper	\$81,128	\$97,400	3.40	151.74	\$123,105	\$147,795	\$120,000
48	201	5543.02	Middle	\$81,128	\$97,400	10.75	116.14	\$94,223	\$113,120	\$93,243
48	201	5544.04	Upper	\$81,128	\$97,400	7.13	170.10	\$138,000	\$165,677	\$114,340
48	201	5544.05	Upper	\$81,128	\$97,400	1.92	150.16	\$121,827	\$146,256	\$109,197
48	201	5544.06	Upper	\$81,128	\$97,400	5.80	149.51	\$121,298	\$145,623	\$117,933
48	201	5544.07	Upper	\$81,128	\$97,400	0.49	140.14	\$113,694	\$136,496	\$113,155
48	201	5544.08	Upper	\$81,128	\$97,400	3.62	135.64	\$110,043	\$132,113	\$101,236
48	201	5544.09	Upper	\$81,128	\$97,400	1.32	164.72	\$133,638	\$160,437	\$134,207
48	201	5544.10	Upper	\$81,128	\$97,400	0.00	128.97	\$104,638	\$125,617	\$95,667
48	201	5545.01	Upper	\$81,128	\$97,400	5.25	182.78	\$148,292	\$178,028	\$143,839
48	201	5545.02	Upper	\$81,128	\$97,400	5.94	161.74	\$131,220	\$157,535	\$123,397
48	201	5546.00	Upper	\$81,128	\$97,400	2.32	184.89	\$150,000	\$180,083	\$132,434
48	201	5547.01	Middle	\$81,128	\$97,400	9.65	91.52	\$74,254	\$89,140	\$72,547
48	201	5547.02	Upper	\$81,128	\$97,400	1.36	154.72	\$125,523	\$150,697	\$124,948
48	201	5548.03	Upper	\$81,128	\$97,400	5.47	184.99	\$150,083	\$180,180	\$89,531
48	201	5548.04	Upper	\$81,128	\$97,400	3.10	194.49	\$157,788	\$189,433	\$141,520

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48	201	5548.05	Middle	\$81,128	\$97,400	1.52	104.27	\$84,595	\$101,559	\$80,357
48	201	5548.06	Upper	\$81,128	\$97,400	15.72	126.50	\$102,629	\$123,211	\$94,736
48	201	5548.07	Middle	\$81,128	\$97,400	7.78	115.36	\$93,597	\$112,361	\$84,459
48	201	5548.08	Upper	\$81,128	\$97,400	0.00	158.79	\$128,831	\$154,661	\$122,418
48	201	5548.09	Middle	\$81,128	\$97,400	4.17	117.83	\$95,600	\$114,766	\$95,500
48	201	5549.02	Upper	\$81,128	\$97,400	1.35	144.02	\$116,841	\$140,275	\$106,400
48	201	5549.04	Upper	\$81,128	\$97,400	3.82	124.94	\$101,366	\$121,692	\$100,417
48	201	5549.05	Upper	\$81,128	\$97,400	1.20	167.76	\$136,103	\$163,398	\$109,400
48	201	5549.06	Middle	\$81,128	\$97,400	6.64	107.12	\$86,911	\$104,335	\$87,560
48	201	5549.07	Middle	\$81,128	\$97,400	13.55	88.52	\$71,815	\$86,218	\$71,567
48	201	5549.08	Middle	\$81,128	\$97,400	14.84	99.02	\$80,341	\$96,445	\$77,052
48	201	5550.01	Upper	\$81,128	\$97,400	7.22	138.73	\$112,552	\$135,123	\$86,964
48	201	5550.02	Middle	\$81,128	\$97,400	13.76	106.54	\$86,436	\$103,770	\$86,331
48	201	5551.01	Upper	\$81,128	\$97,400	6.23	125.71	\$101,988	\$122,442	\$78,214
48	201	5551.02	Middle	\$81,128	\$97,400	3.18	112.75	\$91,472	\$109,819	\$91,388
48	201	5552.00	Middle	\$81,128	\$97,400	12.05	105.23	\$85,375	\$102,494	\$78,157
48	201	5553.01	Upper	\$81,128	\$97,400	1.57	184.31	\$149,531	\$179,518	\$134,735
48	201	5553.03	Upper	\$81,128	\$97,400	4.56	152.19	\$123,469	\$148,233	\$105,250
48	201	5553.04	Upper	\$81,128	\$97,400	7.32	176.51	\$143,203	\$171,921	\$128,667
48	201	5553.05	Upper	\$81,128	\$97,400	0.40	232.01	\$188,229	\$225,978	\$170,200
48	201	5554.01	Middle	\$81,128	\$97,400	8.68	109.84	\$89,118	\$106,984	\$69,648
48	201	5554.03	Upper	\$81,128	\$97,400	5.90	121.07	\$98,224	\$117,922	\$68,873
48	201	5554.04	Middle	\$81,128	\$97,400	14.94	84.74	\$68,750	\$82,537	\$36,957
48	201	5555.01	Middle	\$81,128	\$97,400	8.45	99.55	\$80,770	\$96,962	\$75,505
48	201	5555.03	Middle	\$81,128	\$97,400	1.02	119.09	\$96,616	\$115,994	\$101,042
48	201	5555.04	Upper	\$81,128	\$97,400	0.80	173.57	\$140,817	\$169,057	\$126,784
48	201	5555.05	Upper	\$81,128	\$97,400	2.77	162.59	\$131,910	\$158,363	\$131,059
48	201	5556.00	Upper	\$81,128	\$97,400	1.37	146.93	\$119,208	\$143,110	\$119,092
48	201	5557.01	Upper	\$81,128	\$97,400	2.32	138.43	\$112,313	\$134,831	\$110,467
48	201	5557.03	Upper	\$81,128	\$97,400	5.15	134.15	\$108,838	\$130,662	\$105,600
48	201	5557.04	Upper	\$81,128	\$97,400	1.56	180.77	\$146,661	\$176,070	\$143,385
48	201	5560.00	Middle	\$81,128	\$97,400	13.30	92.53	\$75,074	\$90,124	\$65,171
48	201	5561.00	Upper	\$81,128	\$97,400	1.95	151.09	\$122,578	\$147,162	\$119,000
48	201	9800.00	Unknown	\$81,128	\$97,400	18.75	0.00	\$0	\$0	\$0
48	201	9801.00	Unknown	\$81,128	\$97,400	0.00	0.00	\$0	\$0	\$0
48	201	9802.00	Upper	\$81,128	\$97,400	0.00	226.49	\$183,750	\$220,601	\$0
48	201	9803.00	Unknown	\$81,128	\$97,400	0.00	0.00	\$0	\$0	\$0
48	201	9804.00	Unknown	\$81,128	\$97,400	0.00	0.00	\$0	\$0	\$0
48	201	9807.00	Upper	\$81,128	\$97,400	12.47	227.74	\$184,766	\$221,819	\$116,500



## **HMDA Disclosure Statement**

SouthTrust Bank's annual Home Mortgage Disclosure Act (HMDA) disclosure statements, the Loan Application Register, showing the annual applications for reportable home mortgage applications are available on the following Consumer Financial Protection Bureau (CFPB) website:

[www.consumerfinance.gov/data-research/hmda/](http://www.consumerfinance.gov/data-research/hmda/)



**Loan-to-deposit ratio for each quarter of 2024.**

Q1 2024	Q2 2024	Q3 2024	Q4 2024
68%	70%	69%	67%

**Loan-to-deposit ratio for each quarter of 2025**

Q1 2025	Q2 2025	Q3 2025	Q4 2025
70%			