



**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).

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

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.

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

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

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

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.

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

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



**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.



**Table of Contents**

Overall CRA Rating..... 1  
Description of Institution ..... 2  
Scope of the Evaluation ..... 2  
Discriminatory or Other Illegal Credit Practices Review ..... 3  
State Rating..... 4  
    State of Texas..... 4  
COMMUNITY DEVELOPMENT TEST ..... 7  
Appendix A: Scope of Examination ..... A-1  
Appendix B: Summary of MMSA and State Ratings..... B-1  
Appendix C: Definitions and Common Abbreviations..... C-1  
Appendix D: Tables of Performance Data..... D-1

## **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.

| <b>Lending Inside and Outside of the Assessment Area</b> |                 |             |           |             |            |                                 |             |               |             |                   |
|--|-----------------|-------------|-----------|-------------|------------|---------------------------------|-------------|---------------|-------------|-------------------|
| Loan Category  | Number of Loans |             |           |             | Total<br># | Dollar Amount of Loans \$(000s) |             |               |             | Total<br>\$(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            |
| <b>Total</b>   | <b>71</b>       | <b>59.2</b> | <b>49</b> | <b>40.8</b> | <b>120</b> | <b>37,228</b>                   | <b>70.3</b> | <b>15,757</b> | <b>29.7</b> | <b>52,985</b>     |

## 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<br>Houston-The Woodlands-Sugar Land,<br>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.<br>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>  |
| State – TEXAS   | 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.

| <b>Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography</b>  |                           |              |              |                |                                   |              |            |                                   |              |             |                                   |              |             |                                   |              |             |                                   |              |            | <b>2019-21</b> |  |  |                    |     |       |       |         |     |     |     |      |     |      |       |      |       |      |      |      |     |     |     |                      |          |     |   |     |       |     |     |     |      |     |      |      |     |      |      |     |      |     |     |     |              |           |                    |              |                |            |            |            |             |            |             |             |             |             |             |             |             |            |            |            |  |     |     |          |     |   |     |       |     |     |     |      |     |      |      |     |      |      |     |      |     |     |     |              |           |              |              |                |            |            |            |             |            |             |             |             |             |             |             |             |            |            |            |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|--|---------------------------|--------------|--------------|----------------|-----------------------------------|--------------|------------|-----------------------------------|--------------|-------------|-----------------------------------|--------------|-------------|-----------------------------------|--------------|-------------|-----------------------------------|--------------|------------|----------------|--|--|--------------------|-----|-------|-------|---------|-----|-----|-----|------|-----|------|-------|------|-------|------|------|------|-----|-----|-----|----------------------|----------|-----|---|-----|-------|-----|-----|-----|------|-----|------|------|-----|------|------|-----|------|-----|-----|-----|--------------|-----------|--------------------|--------------|----------------|------------|------------|------------|-------------|------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|------------|------------|------------|--|-----|-----|----------|-----|---|-----|-------|-----|-----|-----|------|-----|------|------|-----|------|------|-----|------|-----|-----|-----|--------------|-----------|--------------|--------------|----------------|------------|------------|------------|-------------|------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|------------|------------|------------|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
| 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  |                |  |  |                    |     |       |       |         |     |     |     |      |     |      |       |      |       |      |      |      |     |     |     |                      |          |     |   |     |       |     |     |     |      |     |      |      |     |      |      |     |      |     |     |     |              |           |                    |              |                |            |            |            |             |            |             |             |             |             |             |             |             |            |            |            |  |     |     |          |     |   |     |       |     |     |     |      |     |      |      |     |      |      |     |      |     |     |     |              |           |              |              |                |            |            |            |             |            |             |             |             |             |             |             |             |            |            |            |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| <b>Full-Scope</b>  |                           |              |              |                |                                   |              |            |                                   |              |             |                                   |              |             |                                   |              |             |                                   |              |            |                |  |  | 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 | <b>Limited-Scope</b> |          |     |   |     |       |     |     |     |      |     |      |      |     |      |      |     |      |     |     |     |              |           | 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 | 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 | <b>Total</b> | <b>40</b> | <b>7,940</b> | <b>100.0</b> | <b>171,770</b> | <b>7.5</b> | <b>0.0</b> | <b>4.3</b> | <b>25.6</b> | <b>2.5</b> | <b>15.1</b> | <b>28.9</b> | <b>17.5</b> | <b>30.6</b> | <b>38.2</b> | <b>80.0</b> | <b>50.1</b> | <b>0.1</b> | <b>0.0</b> | <b>0.1</b> | <i>Source: 2015 ACS; 01/01/2019 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available.<br/>                     Due to rounding, totals may not equal 100.0%</i> |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 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        |                |  |  |                    |     |       |       |         |     |     |     |      |     |      |       |      |       |      |      |      |     |     |     |                      |          |     |   |     |       |     |     |     |      |     |      |      |     |      |      |     |      |     |     |     |              |           |                    |              |                |            |            |            |             |            |             |             |             |             |             |             |             |            |            |            |  |     |     |          |     |   |     |       |     |     |     |      |     |      |      |     |      |      |     |      |     |     |     |              |           |              |              |                |            |            |            |             |            |             |             |             |             |             |             |             |            |            |            |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| <b>Limited-Scope</b>   |                           |              |              |                |                                   |              |            |                                   |              |             |                                   |              |             |                                   |              |             |                                   |              |            |                |  |  | 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 | 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 | <b>Total</b> | <b>40</b> | <b>7,940</b>       | <b>100.0</b> | <b>171,770</b> | <b>7.5</b> | <b>0.0</b> | <b>4.3</b> | <b>25.6</b> | <b>2.5</b> | <b>15.1</b> | <b>28.9</b> | <b>17.5</b> | <b>30.6</b> | <b>38.2</b> | <b>80.0</b> | <b>50.1</b> | <b>0.1</b> | <b>0.0</b> | <b>0.1</b> | <i>Source: 2015 ACS; 01/01/2019 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available.<br/>                     Due to rounding, totals may not equal 100.0%</i> |     |     |          |     |   |     |       |     |     |     |      |     |      |      |     |      |      |     |      |     |     |     |              |           |              |              |                |            |            |            |             |            |             |             |             |             |             |             |             |            |            |            |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 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        | 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        |                |  |  |                    |     |       |       |         |     |     |     |      |     |      |       |      |       |      |      |      |     |     |     |                      |          |     |   |     |       |     |     |     |      |     |      |      |     |      |      |     |      |     |     |     |              |           |                    |              |                |            |            |            |             |            |             |             |             |             |             |             |             |            |            |            |  |     |     |          |     |   |     |       |     |     |     |      |     |      |      |     |      |      |     |      |     |     |     |              |           |              |              |                |            |            |            |             |            |             |             |             |             |             |             |             |            |            |            |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| <b>Total</b>   | <b>40</b>                 | <b>7,940</b> | <b>100.0</b> | <b>171,770</b> | <b>7.5</b>                        | <b>0.0</b>   | <b>4.3</b> | <b>25.6</b>                       | <b>2.5</b>   | <b>15.1</b> | <b>28.9</b>                       | <b>17.5</b>  | <b>30.6</b> | <b>38.2</b>                       | <b>80.0</b>  | <b>50.1</b> | <b>0.1</b>                        | <b>0.0</b>   | <b>0.1</b> |                |  |  |                    |     |       |       |         |     |     |     |      |     |      |       |      |       |      |      |      |     |     |     |                      |          |     |   |     |       |     |     |     |      |     |      |      |     |      |      |     |      |     |     |     |              |           |                    |              |                |            |            |            |             |            |             |             |             |             |             |             |             |            |            |            |  |     |     |          |     |   |     |       |     |     |     |      |     |      |      |     |      |      |     |      |     |     |     |              |           |              |              |                |            |            |            |             |            |             |             |             |             |             |             |             |            |            |            |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| <i>Source: 2015 ACS; 01/01/2019 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available.<br/>                     Due to rounding, totals may not equal 100.0%</i> |                           |              |              |                |                                   |              |            |                                   |              |             |                                   |              |             |                                   |              |             |                                   |              |            |                |  |  |                    |     |       |       |         |     |     |     |      |     |      |       |      |       |      |      |      |     |     |     |                      |          |     |   |     |       |     |     |     |      |     |      |      |     |      |      |     |      |     |     |     |              |           |                    |              |                |            |            |            |             |            |             |             |             |             |             |             |             |            |            |            |  |     |     |          |     |   |     |       |     |     |     |      |     |      |      |     |      |      |     |      |     |     |     |              |           |              |              |                |            |            |            |             |            |             |             |             |             |             |             |             |            |            |            |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |

| <b>Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower</b>   |                           |              |              |                |                      |              |            |                           |              |             |                         |              |             |                        |              |             |                                |              |             | <b>2019-21</b> |  |  |                    |     |       |       |         |      |     |     |      |     |      |      |     |      |      |      |      |     |     |      |                      |     |     |     |       |      |     |     |      |     |      |      |     |      |      |     |      |     |     |      |              |           |              |                    |                |             |            |            |             |            |             |             |            |             |             |             |             |            |            |             |  |     |      |          |     |     |     |       |      |     |     |      |     |      |      |     |      |      |     |      |     |     |      |              |           |              |              |                |             |            |            |             |            |             |             |            |             |             |             |             |            |            |             |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|--|---------------------------|--------------|--------------|----------------|----------------------|--------------|------------|---------------------------|--------------|-------------|-------------------------|--------------|-------------|------------------------|--------------|-------------|--------------------------------|--------------|-------------|----------------|--|--|--------------------|-----|-------|-------|---------|------|-----|-----|------|-----|------|------|-----|------|------|------|------|-----|-----|------|----------------------|-----|-----|-----|-------|------|-----|-----|------|-----|------|------|-----|------|------|-----|------|-----|-----|------|--------------|-----------|--------------|--------------------|----------------|-------------|------------|------------|-------------|------------|-------------|-------------|------------|-------------|-------------|-------------|-------------|------------|------------|-------------|--|-----|------|----------|-----|-----|-----|-------|------|-----|-----|------|-----|------|------|-----|------|------|-----|------|-----|-----|------|--------------|-----------|--------------|--------------|----------------|-------------|------------|------------|-------------|------------|-------------|-------------|------------|-------------|-------------|-------------|-------------|------------|------------|-------------|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
| Assessment Area:   | Total Home Mortgage Loans |              |              |                | Low-Income Borrowers |              |            | Moderate-Income Borrowers |              |             | Middle-Income Borrowers |              |             | Upper-Income Borrowers |              |             | Not Available-Income Borrowers |              |             |                |  |  |                    |     |       |       |         |      |     |     |      |     |      |      |     |      |      |      |      |     |     |      |                      |     |     |     |       |      |     |     |      |     |      |      |     |      |      |     |      |     |     |      |              |           |              |                    |                |             |            |            |             |            |             |             |            |             |             |             |             |            |            |             |  |     |      |          |     |     |     |       |      |     |     |      |     |      |      |     |      |      |     |      |     |     |      |              |           |              |              |                |             |            |            |             |            |             |             |            |             |             |             |             |            |            |             |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | #                         | \$ (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   |                |  |  |                    |     |       |       |         |      |     |     |      |     |      |      |     |      |      |      |      |     |     |      |                      |     |     |     |       |      |     |     |      |     |      |      |     |      |      |     |      |     |     |      |              |           |              |                    |                |             |            |            |             |            |             |             |            |             |             |             |             |            |            |             |  |     |      |          |     |     |     |       |      |     |     |      |     |      |      |     |      |      |     |      |     |     |      |              |           |              |              |                |             |            |            |             |            |             |             |            |             |             |             |             |            |            |             |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| <b>Full-Scope</b>  |                           |              |              |                |                      |              |            |                           |              |             |                         |              |             |                        |              |             |                                |              |             |                |  |  | 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 | <b>Limited-Scope</b> |     |     |     |       |      |     |     |      |     |      |      |     |      |      |     |      |     |     |      |              |           |              | 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 | <b>Total</b> | <b>40</b> | <b>7,940</b> | <b>100.0</b> | <b>171,770</b> | <b>27.6</b> | <b>0.0</b> | <b>3.1</b> | <b>17.1</b> | <b>0.0</b> | <b>13.4</b> | <b>17.1</b> | <b>2.5</b> | <b>18.9</b> | <b>38.1</b> | <b>97.5</b> | <b>41.7</b> | <b>0.0</b> | <b>0.0</b> | <b>23.0</b> | <i>Source: 2015 ACS; 01/01/2019 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available.<br/>                     Due to rounding, totals may not equal 100.0%</i> |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 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        |                |  |  |                    |     |       |       |         |      |     |     |      |     |      |      |     |      |      |      |      |     |     |      |                      |     |     |     |       |      |     |     |      |     |      |      |     |      |      |     |      |     |     |      |              |           |              |                    |                |             |            |            |             |            |             |             |            |             |             |             |             |            |            |             |  |     |      |          |     |     |     |       |      |     |     |      |     |      |      |     |      |      |     |      |     |     |      |              |           |              |              |                |             |            |            |             |            |             |             |            |             |             |             |             |            |            |             |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| <b>Limited-Scope</b>   |                           |              |              |                |                      |              |            |                           |              |             |                         |              |             |                        |              |             |                                |              |             |                |  |  | 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 | <b>Total</b> | <b>40</b> | <b>7,940</b> | <b>100.0</b>       | <b>171,770</b> | <b>27.6</b> | <b>0.0</b> | <b>3.1</b> | <b>17.1</b> | <b>0.0</b> | <b>13.4</b> | <b>17.1</b> | <b>2.5</b> | <b>18.9</b> | <b>38.1</b> | <b>97.5</b> | <b>41.7</b> | <b>0.0</b> | <b>0.0</b> | <b>23.0</b> | <i>Source: 2015 ACS; 01/01/2019 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available.<br/>                     Due to rounding, totals may not equal 100.0%</i> |     |      |          |     |     |     |       |      |     |     |      |     |      |      |     |      |      |     |      |     |     |      |              |           |              |              |                |             |            |            |             |            |             |             |            |             |             |             |             |            |            |             |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 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        |                |  |  |                    |     |       |       |         |      |     |     |      |     |      |      |     |      |      |      |      |     |     |      |                      |     |     |     |       |      |     |     |      |     |      |      |     |      |      |     |      |     |     |      |              |           |              |                    |                |             |            |            |             |            |             |             |            |             |             |             |             |            |            |             |  |     |      |          |     |     |     |       |      |     |     |      |     |      |      |     |      |      |     |      |     |     |      |              |           |              |              |                |             |            |            |             |            |             |             |            |             |             |             |             |            |            |             |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| <b>Total</b>   | <b>40</b>                 | <b>7,940</b> | <b>100.0</b> | <b>171,770</b> | <b>27.6</b>          | <b>0.0</b>   | <b>3.1</b> | <b>17.1</b>               | <b>0.0</b>   | <b>13.4</b> | <b>17.1</b>             | <b>2.5</b>   | <b>18.9</b> | <b>38.1</b>            | <b>97.5</b>  | <b>41.7</b> | <b>0.0</b>                     | <b>0.0</b>   | <b>23.0</b> |                |  |  |                    |     |       |       |         |      |     |     |      |     |      |      |     |      |      |      |      |     |     |      |                      |     |     |     |       |      |     |     |      |     |      |      |     |      |      |     |      |     |     |      |              |           |              |                    |                |             |            |            |             |            |             |             |            |             |             |             |             |            |            |             |  |     |      |          |     |     |     |       |      |     |     |      |     |      |      |     |      |      |     |      |     |     |      |              |           |              |              |                |             |            |            |             |            |             |             |            |             |             |             |             |            |            |             |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| <i>Source: 2015 ACS; 01/01/2019 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available.<br/>                     Due to rounding, totals may not equal 100.0%</i> |                           |              |              |                |                      |              |            |                           |              |             |                         |              |             |                        |              |             |                                |              |             |                |  |  |                    |     |       |       |         |      |     |     |      |     |      |      |     |      |      |      |      |     |     |      |                      |     |     |     |       |      |     |     |      |     |      |      |     |      |      |     |      |     |     |      |              |           |              |                    |                |             |            |            |             |            |             |             |            |             |             |             |             |            |            |             |  |     |      |          |     |     |     |       |      |     |     |      |     |      |      |     |      |      |     |      |     |     |      |              |           |              |              |                |             |            |            |             |            |             |             |            |             |             |             |             |            |            |             |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |

| 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  |  |
| <b>Full-Scope</b>  |                                 |               |              |                |                   |              |             |                        |              |             |                      |              |             |                     |              |             |                             |              |            |  |
| 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        |  |
| <b>Limited-Scope</b>   |                                 |               |              |                |                   |              |             |                        |              |             |                      |              |             |                     |              |             |                             |              |            |  |
| 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        |  |
| <b>Total</b>   | <b>120</b>                      | <b>40,732</b> | <b>100.0</b> | <b>142,186</b> | <b>12.7</b>       | <b>5.0</b>   | <b>13.4</b> | <b>21.2</b>            | <b>17.5</b>  | <b>21.6</b> | <b>21.8</b>          | <b>55.0</b>  | <b>22.5</b> | <b>44.2</b>         | <b>22.5</b>  | <b>42.5</b> | <b>0.2</b>                  | <b>0.0</b>   | <b>0.2</b> |  |
| <i>Source: 2021 D&amp;B Data; 01/01/2019 - 12/31/2021 Bank Data; 2020 CRA Aggregate Data, "--" data not available.<br/>                     Due to rounding, totals may not equal 100.0%</i> |                                 |               |              |                |                   |              |             |                        |              |             |                      |              |             |                     |              |             |                             |              |            |  |

| 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 |  |         |  |
| <b>Full-Scope</b>  |                                 |               |              |                |                                 |              |             |                                |              |  |              |  |         |  |
| Harris County AA   | 40                              | 36,813        | 33.3         | 140,285        | 87.0                            | 67.5         | 36.7        | 5.1                            | 32.5         | 7.9                                    | 0.0          |  |         |  |
| <b>Limited-Scope</b>   |                                 |               |              |                |                                 |              |             |                                |              |  |              |  |         |  |
| 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          |  |         |  |
| <b>Total</b>   | <b>120</b>                      | <b>40,732</b> | <b>100.0</b> | <b>142,186</b> | <b>86.9</b>                     | <b>85.8</b>  | <b>36.7</b> | <b>5.1</b>                     | <b>14.2</b>  | <b>8.0</b>                             | <b>0.0</b>   |  |         |  |
| <i>Source: 2020 D&amp;B Data; 01/01/2019 - 12/31/2021 Bank Data; 2020 CRA Aggregate Data, "--" data not available.<br/>                     Due to rounding, totals may not equal 100.0%</i> |                                 |               |              |                |                                 |              |             |                                |              |  |              |  |         |  |



## 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 8:00 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; Fort Bend 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).

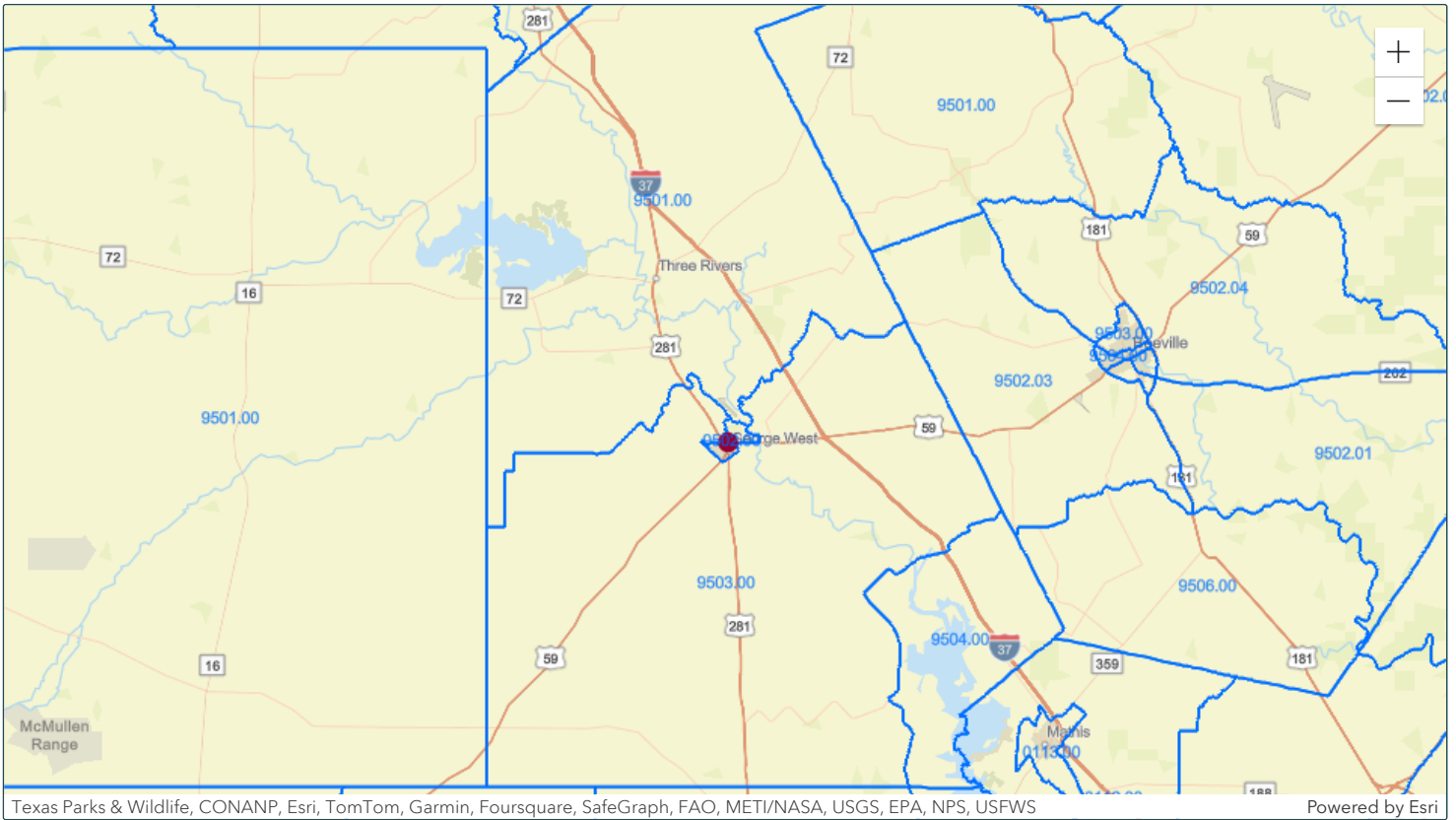
The Three Rivers branch is located in the town of Three Rivers, which is 10 miles north of George West, in Live Oak County. The town of Three Rivers is not located in an MSA, and it is not located in a Metropolitan Division (MD).

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.

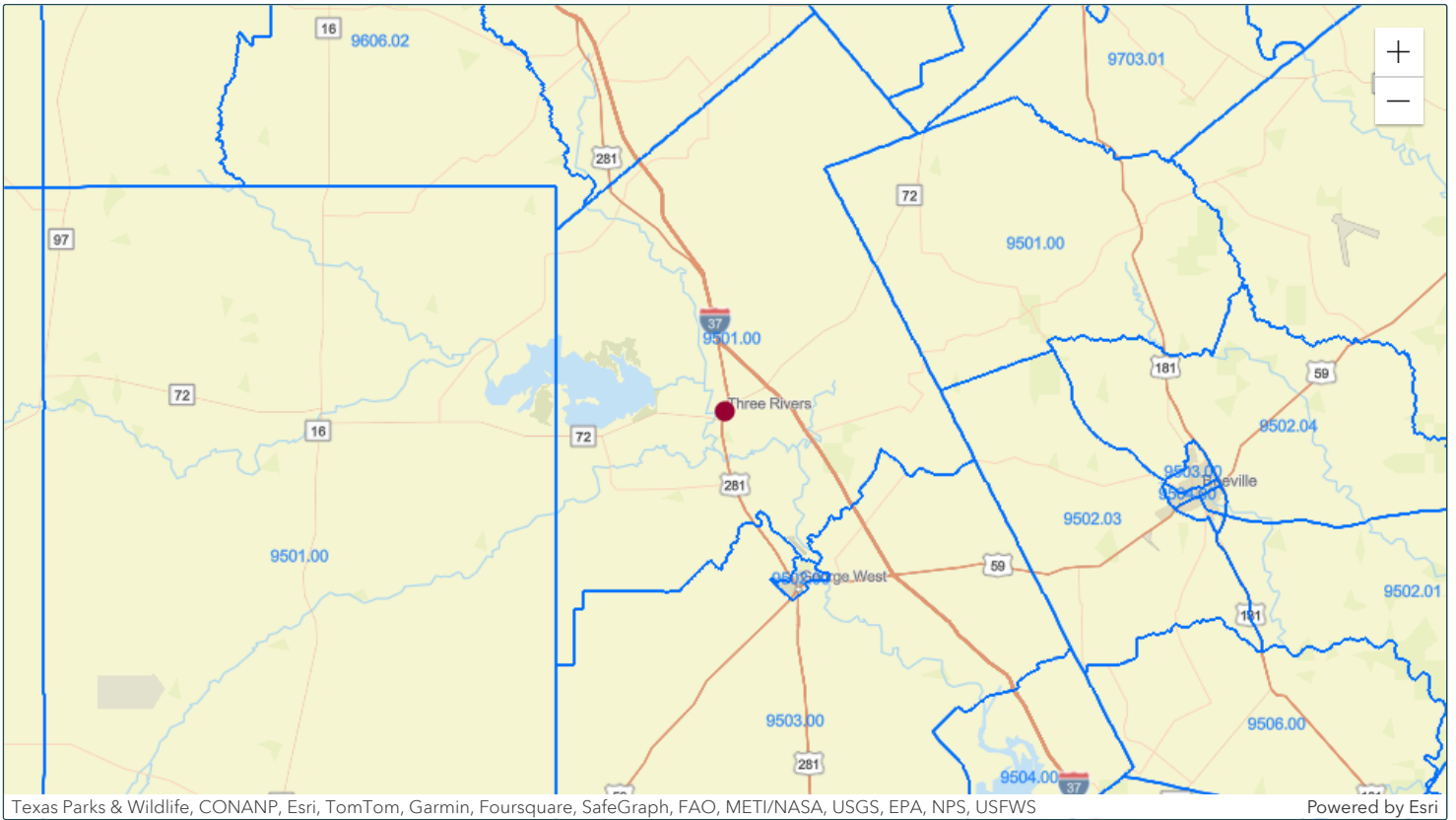
Atascosa County, Texas, is designated as the assessment area for SouthTrust Bank, N.A., Pleasanton Branch. The Pleasanton Branch is located in the San Antonio-New Braunfels, TX MSA.

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.



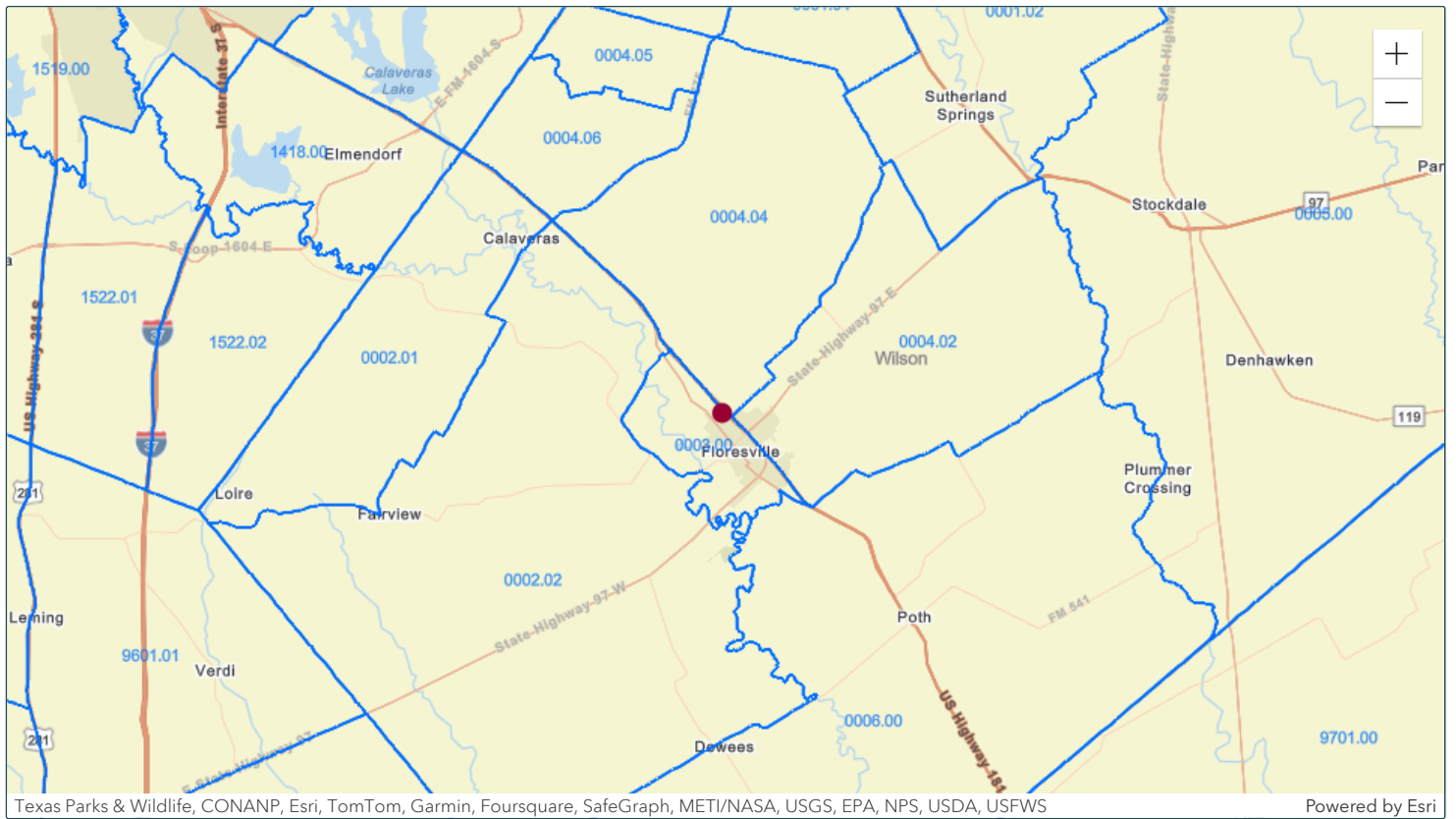
 Matched Address: 601 Guadalupe St, George West, Texas, 78022  
MSA: NA - NA (Outside of MSA) || State: 48 - TEXAS || County: 297 - LIVE OAK COUNTY || Tract Code: 9502.00

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



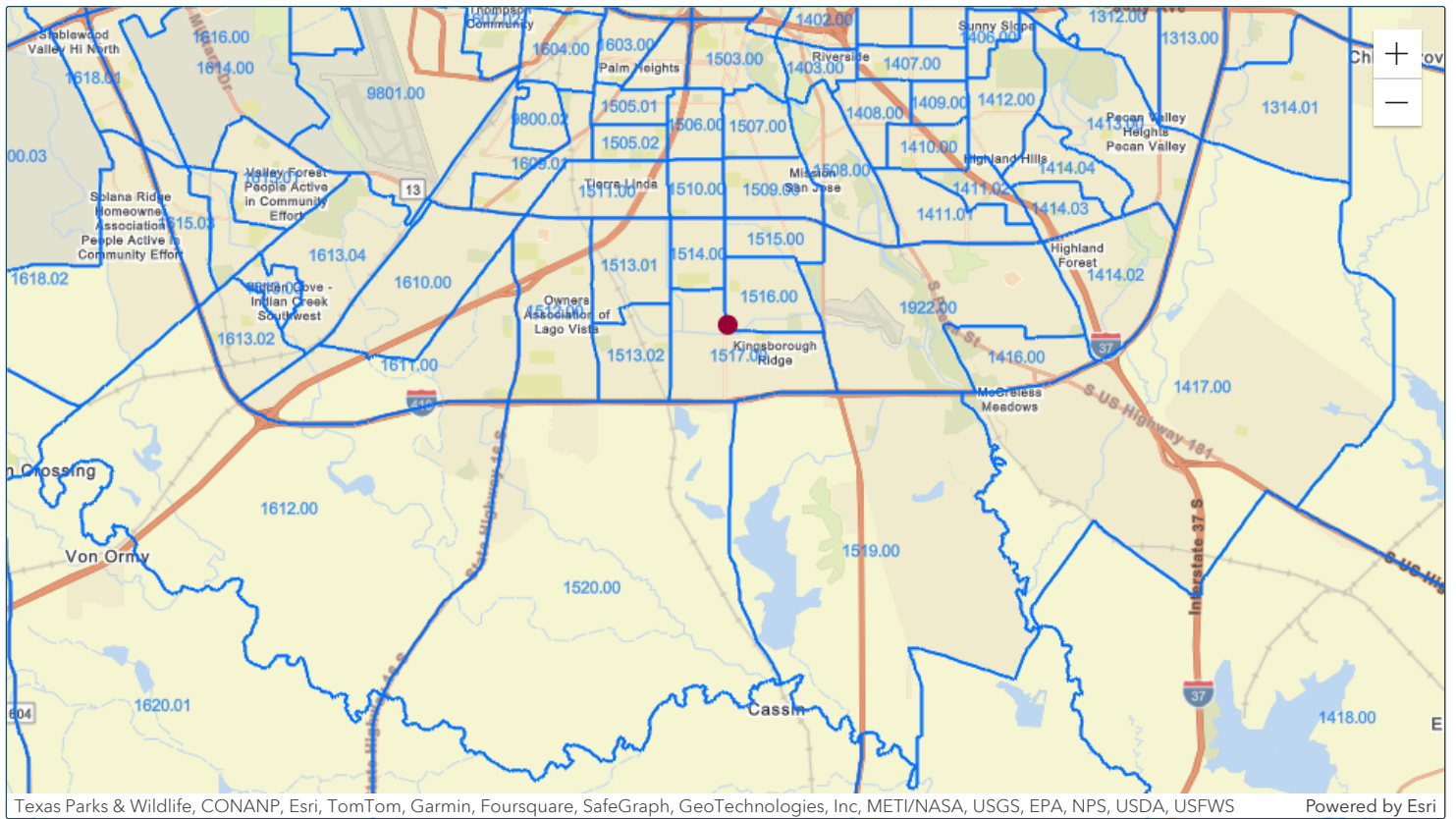
● Matched Address: 803 North Harborth Avenue, Three Rivers, Texas, 78071  
MSA: NA - NA (Outside of MSA) || State: 48 - TEXAS || County: 297 - LIVE OAK COUNTY || Tract Code: 9501.00

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



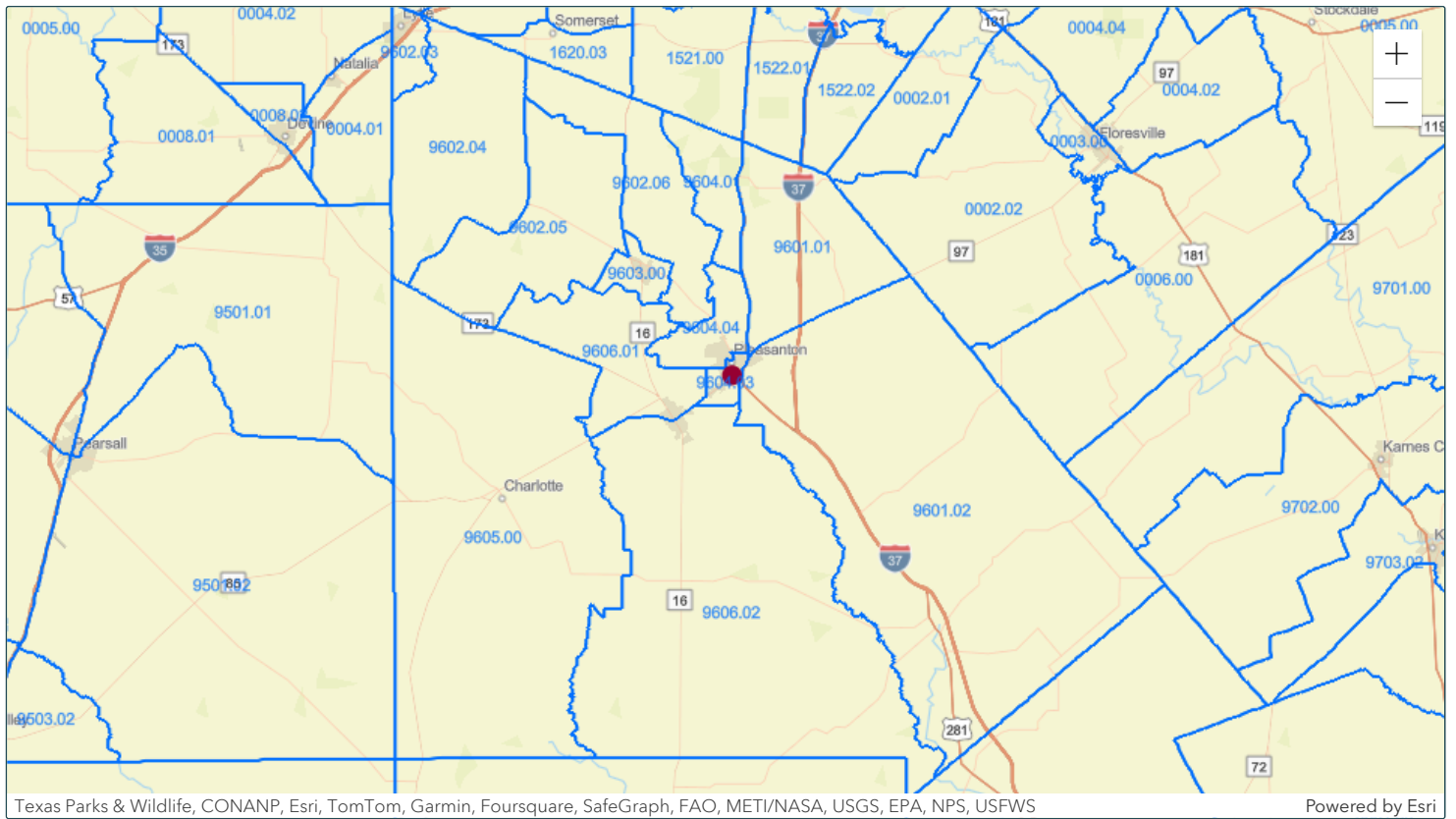
● Matched Address: 545 10th St, Floresville, Texas, 78114  
 MSA: 41700 - SAN ANTONIO-NEW BRAUNFELS, TX || State: 48 - TEXAS || County: 493 - WILSON COUNTY || Tract Code: 0003.00

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



● 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

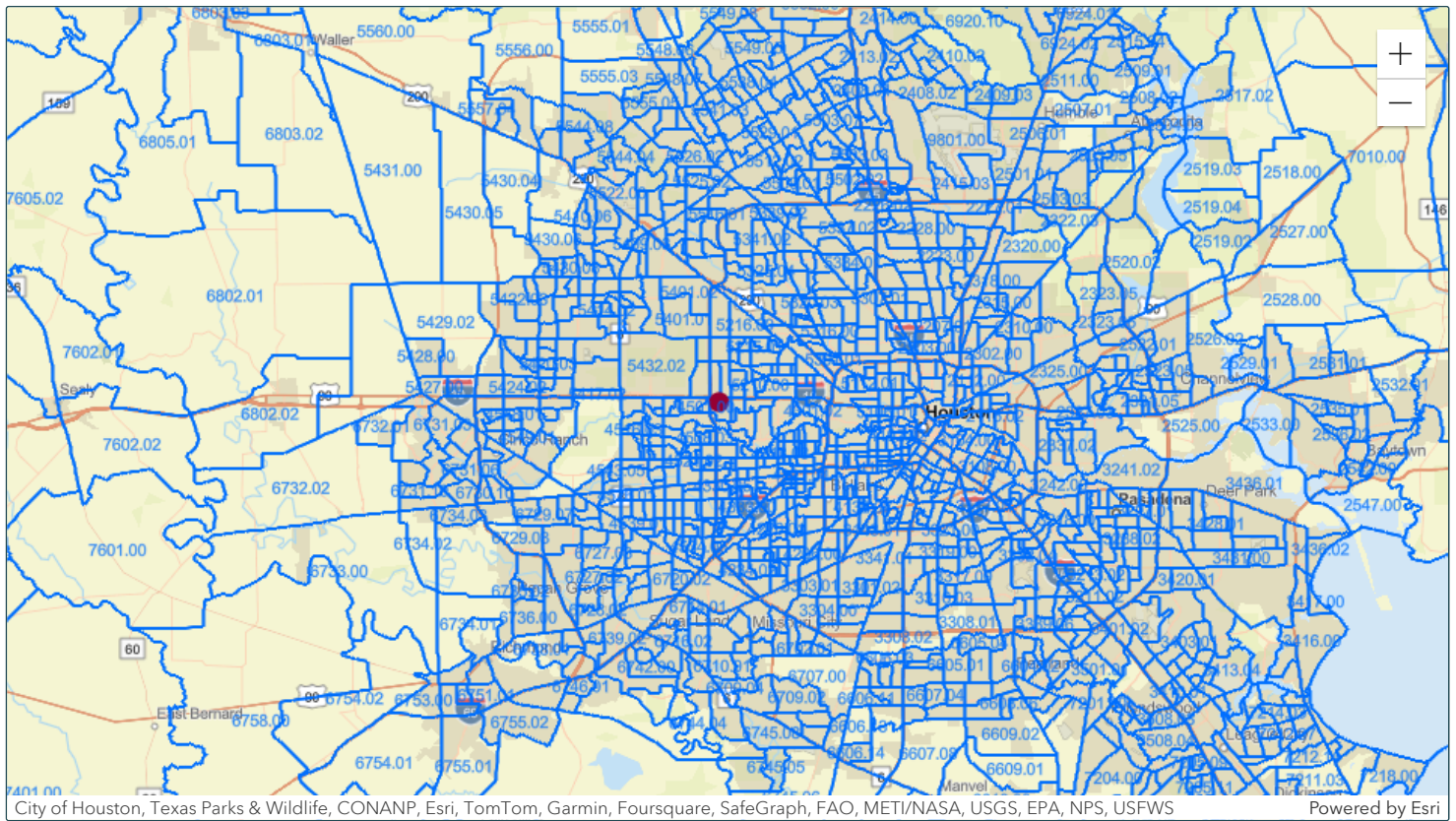
● Selected Tract  
MSA: || State: || County: || Tract Code:



 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

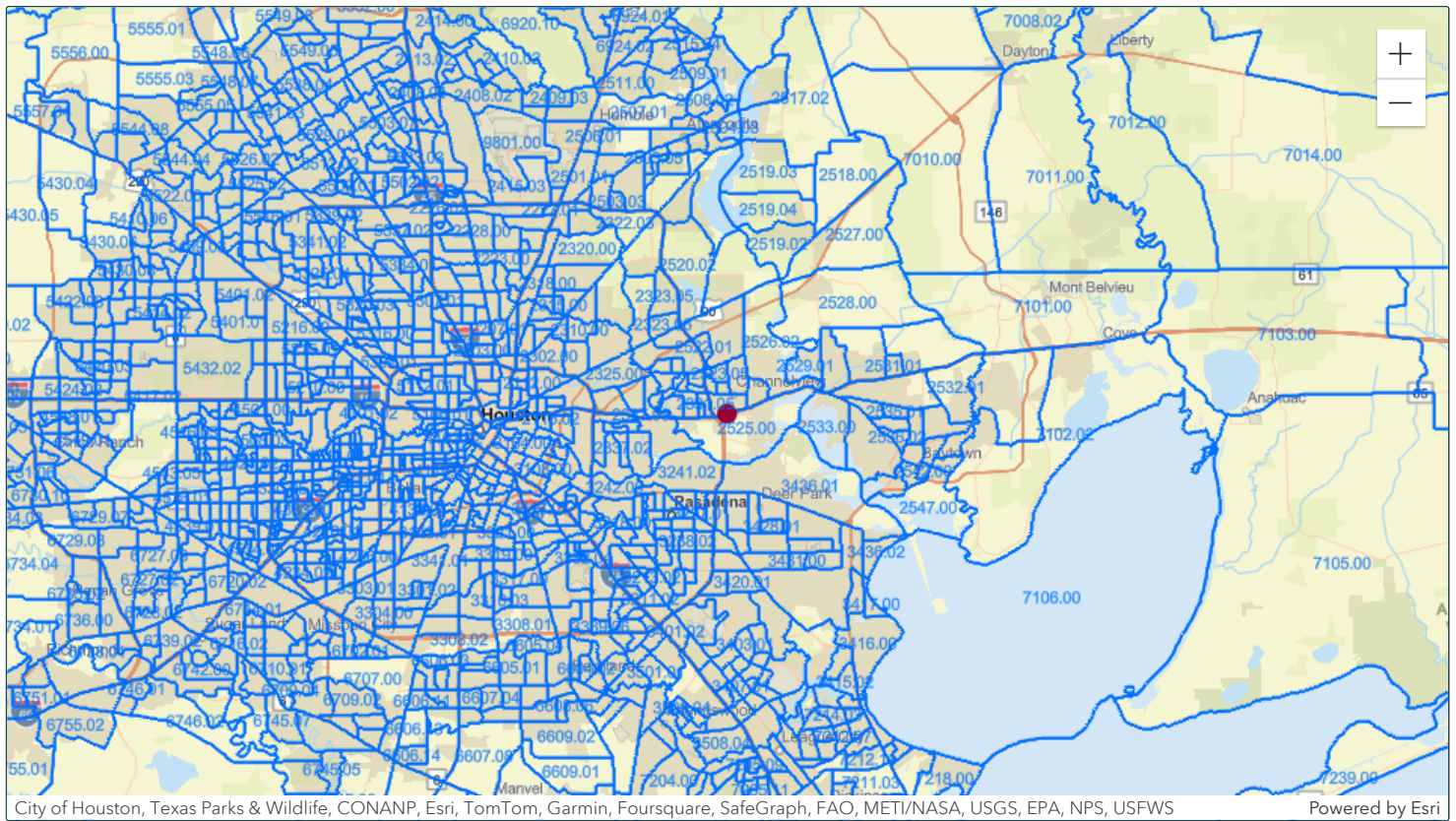
 Selected Tract  
MSA: || State: || County: || Tract Code:





● 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:



● 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                           |

2024 FFIEC Census Report - Summary Census Income Information

State: 48 - TEXAS (TX)

County: 493 - WILSON 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         | 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                           |

2024 FFIEC Census Report - Summary Census Income Information

State: 48 - TEXAS (TX)

County: 013 - ATASCOSA 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         | 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                           |

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|------------|-------------|------------|--------------------|---|--|----------------------|------------------------------|---------------------------------|--------------------------------------|------------------------------------|
| 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                           |

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|------------|-------------|------------|--------------------|---|--|----------------------|------------------------------|---------------------------------|--------------------------------------|------------------------------------|
| 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                           |



| 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         | 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                          |



| 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         | 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                          |

| 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         | 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                           |

| 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         | 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                           |



| 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         | 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                           |

| 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         | 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                          |



| 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         | 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                           |



| 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         | 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                           |

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|------------|-------------|------------|--------------------|---|--|----------------------|------------------------------|---------------------------------|--------------------------------------|------------------------------------|
| 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                           |

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|------------|-------------|------------|--------------------|---|--|----------------------|------------------------------|---------------------------------|--------------------------------------|------------------------------------|
| 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                          |

| 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         | 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%     |         |         |         |