



## **CRA PUBLIC FILE**

### **Bank Contact Information**

Moody Bank  
2302 Postoffice Street  
Galveston, Texas 77550  
409.765.5561

Or:

Hanna Holliday  
CRA Officer  
2302 Postoffice Street  
Galveston, Texas 77550

**Moody Bank** will update this file no later than April 1<sup>st</sup> of each calendar year.



# Commercial Fee Schedule

## Account Services

Monthly Service Charge	\$12.50
Monthly Service Charge (Paper Statement Fee)	\$5
E-Statements	Free
Check & ACH Stop Payment (each)	\$30
Collection Item (\$1 - \$5,000)	\$25
Collection Item (\$5,000 & above)	\$50
Multiple Notteller Users (Non-TM Customers)	\$25

## Debit Cards

Transactions conducted at Moody Bank's ATM	Free
Foreign ATM Transaction Fee	\$2
Replace Lost Debit Card	\$10
Debit Card Hot Card Fee	\$25

## Overdraft Services

Overdraft – Return (NSF)/Overdraft Paid	\$35
Sweep Transaction Fee (each)	\$10

## Funds Transfer

Telephone Transfer Fee	\$5
Domestic Wire	\$30
Incoming Wire	\$15
International Wire (US Currency)	\$55
International Wire (Foreign Currency)	\$45

## Checks

Money Orders	\$1
Cashier's Checks	\$5
Temporary Checks (per 10)	\$3

## Safe Deposit Box

Priced By Size	Varies
Late Payment Fee	\$5
Lost Key Fee	\$25
Drilling Fee	\$250

## Gift/Travel Card

Visa Gift Card (per card)	\$4
Travel Card Purchase Fee	\$9.50
Travel Companion Card Fee	\$2.50
Travel Card Reload Fee	\$4.50

## Other

Tax Levy/Garnishment/Freeze (each)	\$100
Statement CD-ROM	\$10
Return Item Fee (per item)	\$10
Redeposit Item Fee (per item)	\$5
Proof Correction	\$5
Account Research (per hour)	\$30
Account Closing Fee (90 days or less)	\$25
Excess Item Return Fee (Money Market & Savings)	\$10
Excess Paid Money Market Transaction (per item)	\$15
Excess Paid Savings Transaction (per item)	\$2
Night Deposit Service (per year)	\$25
Foreign Currency	\$10
Foreign Currency Next Day	\$20
Non-Customer Check Cashing Fee	\$5

## Miscellaneous

Zipper Bag	\$10
Locked Bag	\$35

## Account Restrictions

### (Grandfathered Accounts Only)

Commercial Checking (Dual Signature)	\$100
Small Business Commercial Checking (Per account, per month)	\$50

# Commercial Fee Schedule



## Treasury Management Services

\*Please contact a Treasury Solutions Officer Regarding Fees & Services\*

Average Net Collected Balance \$ 1,000,000.01 – and Greater	0.80%
Average Net Collected Balance \$ 250,000.01 - \$ 1,000,000.00	0.40%
Average Net Collected Balance less than \$ 250,000.00	0.30%

(Moody Bank reserves the right to change the rate at any time without notice)

### Account Services

Account Maintenance Fee (per account)	\$25
FDIC Insurance Fee (250K)	\$.1275%
Debits	\$.20
Credits	\$.45
ACH Debits	\$.20
ACH Credits	\$.45
MNB On Us	\$.10
NON MNB Items Cleared	\$.10
Online Stop Payment (per item)	\$15
Auto Dealership Drafts (per draft)	\$35
Coin Rolls (each)	\$.25
Currency Strap (each)	\$.60
Cash Deposited (Per 1K over 5K)	\$.50

### Online Wire Transfers

TM Outgoing Wire	\$10
TM Outgoing Repetitive Wire	\$7

### ACH Services

Cash Management Module (per month)	\$100
ACH Monthly Fee	\$50
ACH Transmission Fee (per file)	\$10
TM ACH DR/CR Initiated	\$.10
Same Day File Transmission Fee	\$25
Same Day Debits/Credits (per item)	\$.50
ACH Return Items	\$5
ACH NOC's	\$5
FED ACH EDI Plus Reporting (per month, per account)	\$10
Enhanced EDI Reporting Fee	\$20

### Remote Deposit Capture

RDC Monthly Maintenance	\$50
IRD Processed (per item)	\$.09
CAR/LAR	\$.04
Mobile Items Processed (per item)	\$.50
ACH Items Processed (per item)	\$.08
Corrections/MICR Repair (per item)	\$.10
Additional Accounts	\$3
Additional Scanners	\$6
Direct File Transfer per month	\$50

### Positive Pay

Positive Pay Monthly (Checks/ACH)	\$50
Exception Items (per item)	\$.10

### ACH Blocks/Filters

Monthly Maintenance Fee	\$50
Additional Account	\$10
Blocks/Filters (per item)	\$10

### Bill Pay

Monthly Service Fee	\$10
Per Item over 40 Items	\$.50

### Other

Non-Customer Check Cashing Fee	\$5
Monthly Service Charge (Paper Statement Fee)	\$5
E-Statements	Free

### Treasury Solutions Contact Info:

[TREASURYSOLUTIONS@MOODYBANK.COM](mailto:TREASURYSOLUTIONS@MOODYBANK.COM)

# Personal Fee Schedule

## Checks

Money Orders	\$1
Cashier's Checks	\$5
Temporary Checks (per ten)	\$3

## Debit Cards

Transactions conducted at Moody Bank's ATM	Free
Foreign ATM Transaction Fee	\$2
Replace Debit Card	\$10
Debit Card Hot Card Fee	\$25

## Wire Transfers

Wire Transfer Fee (Outgoing)	\$30
Wire Transfer Fee (Incoming)	\$15
International Wire Fee (US Currency)	\$55
International Wire Fee (Foreign Currency)	\$45

## Overdraft Services

Insufficient Funds Charge (Created by Check, In-Person Withdraw, ATM Withdrawal or other electronic means)	\$35
Overdraft Item Charge (Created by Check, In-Person Withdraw, ATM Withdrawal or other electronic means)	\$35
Sweep Transaction Fee (each)	\$10

## Account Services

Phone/In-Person Transfer Fee	\$5
Stop Payment Fee (each)	\$30
Online Stop Payment (each)	\$20
Monthly Service Charge (Paper Statement Fee)	\$5
E-Statements	Free
Collection Item (\$1 - \$5,000)	\$25
Collection Item (\$5,001 & above)	\$50
Account Restriction (per account, per year)	\$25

## Gift/Travel Card

Visa Gift Card (per card)	\$4
Travel Card Purchase Fee	\$9.50
Travel Companion Card Fee	\$2.50
Travel Card Reload Fee	\$4.50

## Safe Deposit Box

Priced By Size	Varies
Late Payment Fee	\$5
Lost Key Fee	\$25
Drilling Fee	\$250

## Other

Tax Levies/Freeze/Garnishments (each)	\$100
Return Item Fee (per item)	\$10
Proof Correction	\$5
Account Research (per hour)	\$30
Account Closing Fee (90 days or less)	\$25
Excessive Transaction Paid Fee (Savings, per item)	\$2
Monthly Service Charge (Excessive Transaction Paid Money Market Fee, per item)	\$15
Monthly Service Charge (Excessive Transaction Returned Money Market Fee, per item)	\$10
Non-Customer Check Cashing Fee	\$5

## Balance Information

Account Activity Printout	\$3
Balance Inquiry	\$7.50
Balance Inquiry via Telephone Banking	Free
Moody Online Balance Information	Free
Bill Pay (15 free items per month) (\$.50 per each item over 15)	

## Miscellaneous

Zipper Bag	\$10
Locked Bag	\$35
Indemnity Bonds	\$25

# Small Business Fee Schedule



## Account Services

Monthly Service Charge (over 100 debits, per debit)	\$ .50
Monthly Service Charge (Paper Statement Fee)	\$5
E-Statements	Free
Check & ACH Stop Payment (each)	\$30
Collection Item (\$1 - \$5,000)	\$25
Collection Item (\$5,000 & above)	\$50

## Debit Cards

Transactions conducted at Moody Bank's ATM	Free
Foreign ATM Transaction Fee	\$2
Replace Lost Debit Card	\$10
Debit Card Hot Card Fee	\$25

## Overdraft Services

Overdraft – Return (NSF)/Overdraft Paid	\$35
Sweep Transaction Fee (each)	\$10

## Funds Transfer

Telephone Transfer Fee	\$5
Domestic Wire	\$30
Incoming Wire	\$15
International Wire (US Currency)	\$55
International Wire (Foreign Currency)	\$45

## Checks

Money Orders	\$1
Cashier's Checks	\$5
Temporary Checks (per 10)	\$3

## Safe Deposit Box

Priced By Size	Varies
Late Payment Fee	\$5
Lost Key Fee	\$25
Drilling Fee	\$250

## Gift/Travel Card

Visa Gift Card (per card)	\$4
Travel Card Purchase Fee	\$9.50
Travel Companion Card Fee	\$2.50
Travel Card Reload Fee	\$4.50

## Other

Tax Levy/Garnishment/Freeze (each)	\$100
Statement CD-ROM	\$10
Return Item Fee (per item)	\$10
Redeposit Item Fee (per item)	\$5
Proof Correction	\$5
Account Research (per hour)	\$30
Account Closing Fee (90 days or less)	\$25
Excess Item Return Fee (Money Market & Savings)	\$10
Excess Paid Money Market Transaction (per item)	\$15
Excess Paid Savings Transaction (per item)	\$2
Night Deposit Service (per year)	\$15
Non-Customer Check Cashing Fee	\$5

## Miscellaneous

Zipper Bag	\$10
Locked Bag	\$35

## Account Restrictions

Commercial Checking (Dual Signature)	\$100
Small Business Commercial Checking (Per account, per month)	\$50

# Small Business Fee Schedule



## Treasury Management Services

\*Please contact a Treasury Solutions Officer Regarding Fees & Services\*

Average Net Collected Balance \$ 1,000,000.01 – and Greater	0.80%
Average Net Collected Balance \$ 250,000.01 - \$ 1,000,000.00	0.40%
Average Net Collected Balance less than \$ 250,000.00	0.30%

(Moody Bank reserves the right to change the rate at any time without notice)

### Account Services

Account Maintenance Fee (per account)	\$10
FDIC Insurance Fee (250K)	\$.1275%
Debits	\$.20
Credits	\$.45
ACH Debits	\$.20
ACH Credits	\$.45
MNB On Us	\$.10
Non MNB Items Cleared	\$.10
Online Stop Payment (per item)	\$15
Auto Dealership Drafts (per draft)	\$35
Coin Rolls (each)	\$.25
Currency Strap (each)	\$.60
Cash Deposited Fee (Per 1K over 5K)	\$.50

### Online Wire Transfers

TM Outgoing Wire	\$10
TM Outgoing Repetitive Wire	\$7
Monthly Maintenance Fee	\$15

### ACH Services

Monthly Maintenance Fee	\$15
ACH Transmission Fee (per file)	\$5
TM ACH DR/CR Initiated	\$.10
Same Day Debits/Credits (per item)	\$.50
ACH Return Items	\$5
ACH NOC's	\$5
FED ACH EDI Plus Reporting (per month, per account)	\$10

### Remote Deposit Capture

RDC Monthly Maintenance	\$15
IRD Processed (per item)	\$.09
CAR/LAR	\$.04
Mobile Items Processed (per item)	\$.50
ACH Items Processed (per item)	\$.08
Corrections/MICR Repair (per item)	\$.10
Additional Accounts	\$3
Additional Scanners	\$6

### Positive Pay

Positive Pay Monthly (Checks/ACH)	\$15
Exception Items (per item)	\$.10

### ACH Positive Pay

Monthly Maintenance Fee	\$25
Exception Items (per item)	\$.10

### ACH Blocks/Filters

Monthly Maintenance Fee	\$25
Additional Account	\$10
Blocks/Filters (per item)	\$10

### Bill Pay

Monthly Service Fee	\$10
Per Item over 40 Items	\$.50

### Other

Non-Customer Check Cashing Fee	\$5
Monthly Service Charge (Paper Statement Fee)	\$5
E-Statements	Free

### Treasury Solutions Contact Info:

**TREASURYSOLUTIONS@MOODYBANK.COM**



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

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

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

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



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

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



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
48	091	3101.00	Middle	No	90.50	\$89,300	\$80,817	\$67,232	3034	38.63	1172	946	1558
48	091	3102.00	Middle	No	90.05	\$89,300	\$80,415	\$66,896	2863	45.97	1316	492	1055
48	091	3103.01	Upper	No	154.57	\$89,300	\$138,031	\$114,821	2916	28.57	833	788	1220
48	091	3103.02	Unknown	No	0.00	\$89,300	\$0	\$0	4753	23.04	1095	1143	1434
48	091	3104.01	Moderate	No	65.73	\$89,300	\$58,697	\$48,832	5618	73.32	4119	898	1791
48	091	3104.04	Middle	No	102.96	\$89,300	\$91,943	\$76,484	4180	47.37	1980	1005	1516
48	091	3104.05	Middle	No	113.95	\$89,300	\$101,757	\$84,653	3443	40.14	1382	1115	1239
48	091	3104.06	Upper	No	150.58	\$89,300	\$134,468	\$111,860	5334	44.45	2371	1139	1509
48	091	3105.01	Middle	No	88.41	\$89,300	\$78,950	\$65,680	4130	48.57	2006	802	1491
48	091	3105.02	Middle	No	93.99	\$89,300	\$83,933	\$69,821	8264	51.23	4234	1372	2147
48	091	3105.03	Upper	No	123.57	\$89,300	\$110,348	\$91,800	5935	32.32	1918	884	1736
48	091	3106.03	Middle	No	112.42	\$89,300	\$100,391	\$83,516	5451	25.32	1380	1502	1669
48	091	3106.04	Middle	No	105.38	\$89,300	\$94,104	\$78,281	3159	20.48	647	984	1700
48	091	3106.08	Middle	No	84.90	\$89,300	\$75,816	\$63,068	4741	29.21	1385	1094	1619
48	091	3106.09	Middle	No	117.34	\$89,300	\$104,785	\$87,170	4046	22.81	923	1272	1631
48	091	3106.10	Moderate	No	63.50	\$89,300	\$56,706	\$47,171	3254	37.71	1227	721	943
48	091	3106.11	Middle	No	107.52	\$89,300	\$96,015	\$79,871	3381	21.47	726	1168	1430
48	091	3106.12	Middle	No	119.14	\$89,300	\$106,392	\$88,506	2230	23.14	516	608	1002
48	091	3106.13	Middle	No	113.88	\$89,300	\$101,695	\$84,599	3970	22.42	890	1439	2125
48	091	3106.14	Upper	No	157.79	\$89,300	\$140,906	\$117,218	1599	19.07	305	474	806
48	091	3107.02	Upper	No	147.99	\$89,300	\$132,155	\$109,938	6883	29.65	2041	1872	2064
48	091	3107.03	Upper	No	199.55	\$89,300	\$178,198	\$148,239	9528	31.48	2999	2368	2617
48	091	3107.05	Upper	No	139.55	\$89,300	\$124,618	\$103,667	3047	36.30	1106	1007	1007
48	091	3107.06	Upper	No	216.07	\$89,300	\$192,951	\$160,506	4637	30.13	1397	1357	1633
48	091	3107.07	Upper	No	150.88	\$89,300	\$134,736	\$112,083	4260	22.98	979	1154	1427
48	091	3107.08	Upper	No	133.94	\$89,300	\$119,608	\$99,502	3332	22.57	752	1234	1404

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
48	091	3108.01	Upper	No	191.61	\$89,300	\$171,108	\$142,340	7233	35.75	2586	2474	2503
48	091	3108.03	Upper	No	151.83	\$89,300	\$135,584	\$112,788	5216	32.27	1683	1283	1386
48	091	3108.04	Middle	No	115.75	\$89,300	\$103,365	\$85,987	6762	59.17	4001	1358	1621
48	091	3109.01	Upper	No	193.11	\$89,300	\$172,447	\$143,454	9011	24.85	2239	2469	2689
48	091	3109.03	Upper	No	181.39	\$89,300	\$161,981	\$134,750	7241	22.80	1651	2038	2153
48	091	3109.04	Middle	No	90.59	\$89,300	\$80,897	\$67,300	8822	42.77	3773	1588	1909
48	091	3109.05	Upper	No	174.34	\$89,300	\$155,686	\$129,507	3228	19.18	619	817	1043

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

# 2024 FFIEC Census Report - Summary Census Demographic Information

MSA/MD:	26420 - Houston - The Woodlands - Sugar Land
Texas:	48 - Texas (TX)
County:	201 - Harris County

Tract Code	Tract Income Level	Distressed or Under-served Tract	Tract Median Family Income %	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
3201	Moderate	No	71.71	\$97,400	\$69,846	\$58,177	2408	93.85	2260	306	676
3202.01	Moderate	No	56.76	\$97,400	\$55,284	\$46,053	2461	95.49	2350	299	605
3202.02	Moderate	No	58.16	\$97,400	\$56,648	\$47,188	3648	93.31	3404	417	642
3205	Middle	No	92.91	\$97,400	\$90,494	\$75,377	4300	94.23	4052	1068	1316
3206.01	Moderate	No	69.2	\$97,400	\$67,401	\$56,141	2474	93.45	2312	435	601
3206.02	Low	No	49.34	\$97,400	\$48,057	\$40,029	4460	95.94	4279	564	1034
3207	Moderate	No	64.41	\$97,400	\$62,735	\$52,262	4550	90.97	4139	498	693
3208	Moderate	No	57.96	\$97,400	\$56,453	\$47,026	5023	94.05	4724	769	1678
3209.01	Moderate	No	70.96	\$97,400	\$69,115	\$57,576	3758	94.07	3535	449	807
3209.02	Middle	No	91.06	\$97,400	\$88,692	\$73,878	3722	92.05	3426	887	1243
3210.01	Moderate	No	66.58	\$97,400	\$64,849	\$54,019	2776	93.7	2601	492	546
3210.02	Middle	No	82.87	\$97,400	\$80,715	\$67,231	5450	89.78	4893	1136	1697
3211.01	Middle	No	105.27	\$97,400	\$102,533	\$85,404	4008	87.35	3501	434	563
3211.02	Moderate	No	60.94	\$97,400	\$59,356	\$49,441	4098	87.7	3594	923	1214
3212	Low	No	47.32	\$97,400	\$46,090	\$38,395	4512	92.58	4177	383	845
3213.01	Low	No	40.15	\$97,400	\$39,106	\$32,578	3364	94.47	3178	29	320
3213.02	Middle	No	94.91	\$97,400	\$92,442	\$77,000	1892	85.68	1621	316	469
3214.01	Moderate	No	59.6	\$97,400	\$58,050	\$48,359	4336	93.08	4036	815	1192
3214.02	Middle	No	83.04	\$97,400	\$80,881	\$67,371	4077	91.02	3711	919	1349
3215	Low	No	35.92	\$97,400	\$34,986	\$29,143	2717	94	2554	174	376
3216	Middle	No	86.66	\$97,400	\$84,407	\$70,308	6792	88.6	6018	1226	1673
3217	Middle	No	95.52	\$97,400	\$93,036	\$77,500	3108	87.36	2715	832	1067
3218	Middle	No	85.34	\$97,400	\$83,121	\$69,237	3927	93.33	3665	779	1142
3219	Moderate	No	67.83	\$97,400	\$66,066	\$55,034	5657	91.36	5168	866	1442
3220	Moderate	No	52.94	\$97,400	\$51,564	\$42,955	3771	93.98	3544	61	133
3221	Moderate	No	60.41	\$97,400	\$58,839	\$49,016	4142	88.41	3662	497	1025
3222	Moderate	No	62.44	\$97,400	\$60,817	\$50,658	1831	92.35	1691	184	422
3226	Moderate	No	79.21	\$97,400	\$77,151	\$64,263	5237	75.42	3950	1169	1367

3227.01	Moderate	No	73.47	\$97,400	\$71,560	\$59,606	2807	82.79	2324	330	661
3227.02	Middle	No	93.5	\$97,400	\$91,069	\$75,855	4336	83.05	3601	705	1406
3228	Moderate	No	72.68	\$97,400	\$70,790	\$58,967	6246	87.78	5483	1211	1758
3229	Moderate	No	69.86	\$97,400	\$68,044	\$56,683	4072	90.89	3701	580	1004
3230	Low	No	48.68	\$97,400	\$47,414	\$39,497	5821	90.19	5250	273	812
3231	Moderate	No	53.04	\$97,400	\$51,661	\$43,036	3492	89.86	3138	201	477
3232	Upper	No	153.07	\$97,400	\$149,090	\$124,185	5595	84.43	4724	1152	1605
3233	Low	No	46.38	\$97,400	\$45,174	\$37,629	3397	88.08	2992	311	523
3234	Moderate	No	53.69	\$97,400	\$52,294	\$43,561	7275	87.3	6351	1115	1725
3235	Low	No	43.46	\$97,400	\$42,330	\$35,260	5349	87.49	4680	481	949
3236.01	Moderate	No	63.55	\$97,400	\$61,898	\$51,563	4068	70.77	2879	523	710
3236.02	Middle	No	90.97	\$97,400	\$88,605	\$73,806	4963	68.91	3420	1327	1626
3237.01	Moderate	No	68.54	\$97,400	\$66,758	\$55,609	4420	64	2829	543	704
3237.02	Middle	No	93.54	\$97,400	\$91,108	\$75,893	3252	65.9	2143	589	784
3238.01	Middle	No	82.72	\$97,400	\$80,569	\$67,115	4068	79.57	3237	979	1143
3238.02	Moderate	No	69.73	\$97,400	\$67,917	\$56,571	5005	79.74	3991	1079	1395
3239	Moderate	No	52.5	\$97,400	\$51,135	\$42,599	3710	70.97	2633	342	772
3240	Middle	No	108.4	\$97,400	\$105,582	\$87,944	5817	65.69	3821	1345	1916
3241.01	Moderate	No	61.46	\$97,400	\$59,862	\$49,862	5279	90.62	4784	782	1652
3241.02	Unknown	No	0	\$97,400	\$0	\$0	0	0	0	0	0
3242	Low	No	48.68	\$97,400	\$47,414	\$39,500	1279	97.42	1246	181	433
3308.01	Middle	No	82.43	\$97,400	\$80,287	\$66,875	6136	94.51	5799	942	1410
3308.02	Middle	No	107.77	\$97,400	\$104,968	\$87,439	9471	94.18	8920	2684	3284
3311	Low	No	47.16	\$97,400	\$45,934	\$38,265	4610	97.53	4496	659	1503
3312	Low	No	34.63	\$97,400	\$33,730	\$28,102	4441	97.28	4320	480	1374
3313	Moderate	No	54.39	\$97,400	\$52,976	\$44,133	5032	98.85	4974	1142	1874
3314	Low	No	23.4	\$97,400	\$22,792	\$18,992	2538	99.25	2519	23	215
3315.01	Moderate	No	70.57	\$97,400	\$68,735	\$57,254	3908	98.9	3865	981	1395
3315.02	Middle	No	95.68	\$97,400	\$93,192	\$77,625	5359	95.56	5121	1536	1993
3316.02	Low	No	49.2	\$97,400	\$47,921	\$39,918	3604	97.7	3521	214	598
3316.03	Moderate	No	56.07	\$97,400	\$54,612	\$45,492	4199	99.21	4166	994	1455
3316.04	Low	No	36.5	\$97,400	\$35,551	\$29,617	2542	98.82	2512	488	596
3317	Low	No	43.09	\$97,400	\$41,970	\$34,961	4055	99.04	4016	813	1237
3318	Low	No	43.55	\$97,400	\$42,418	\$35,337	3868	98.6	3814	673	1120
3319	Low	No	49.83	\$97,400	\$48,534	\$40,431	3354	98.66	3309	970	1466
3320	Low	No	35.85	\$97,400	\$34,918	\$29,087	6034	99.04	5976	809	1409
3321	Moderate	No	53.3	\$97,400	\$51,914	\$43,245	2954	99.12	2928	511	1007
3322	Low	No	49.22	\$97,400	\$47,940	\$39,936	4921	98.92	4868	987	1709
3323	Low	No	47.68	\$97,400	\$46,440	\$38,684	2999	98.97	2968	603	1085

3324	Moderate	No	53.96	\$97,400	\$52,557	\$43,783	4060	98.03	3980	986	1415
3325	Moderate	No	78.57	\$97,400	\$76,527	\$63,750	3190	97.43	3108	956	1103
3326	Moderate	No	52.03	\$97,400	\$50,677	\$42,217	6577	96.93	6375	1020	1604
3327	Moderate	No	74.23	\$97,400	\$72,300	\$60,227	2473	94.54	2338	607	871
3328	Low	No	47.95	\$97,400	\$46,703	\$38,906	3962	94.47	3743	449	789
3329	Moderate	No	72.03	\$97,400	\$70,157	\$58,438	4885	91.89	4489	776	1144
3330	Moderate	No	76.58	\$97,400	\$74,589	\$62,135	3290	93.16	3065	830	1020
3331	Moderate	No	57.59	\$97,400	\$56,093	\$46,728	3793	90.67	3439	626	728
3332.01	Moderate	No	61.47	\$97,400	\$59,872	\$49,875	4818	94.98	4576	594	764
3332.03	Moderate	No	64.07	\$97,400	\$62,404	\$51,985	2163	90.66	1961	387	537
3332.04	Middle	No	84.91	\$97,400	\$82,702	\$68,889	1280	96.88	1240	0	183
3332.05	Low	No	37.38	\$97,400	\$36,408	\$30,333	1515	96.11	1456	31	31
3333.01	Low	No	40.75	\$97,400	\$39,691	\$33,063	5693	95.49	5436	171	318
3333.02	Moderate	No	69.35	\$97,400	\$67,547	\$56,267	3661	94.05	3443	566	1061
3335.01	Low	No	47.1	\$97,400	\$45,875	\$38,214	3443	96.34	3317	249	358
3335.02	Moderate	No	58.09	\$97,400	\$56,580	\$47,132	2621	93.25	2444	364	542
3336	Middle	No	105.72	\$97,400	\$102,971	\$85,769	3215	80.75	2596	957	1219
3337	Moderate	No	63.53	\$97,400	\$61,878	\$51,544	3442	93.58	3221	629	944
3338.01	Moderate	No	53.01	\$97,400	\$51,632	\$43,008	4188	95.7	4008	375	759
3338.02	Middle	No	115.17	\$97,400	\$112,176	\$93,438	5797	92.94	5388	1498	1867
3339.03	Moderate	No	63.63	\$97,400	\$61,976	\$51,628	3689	91.89	3390	646	837
3339.04	Middle	No	82.04	\$97,400	\$79,907	\$66,563	5058	88.93	4498	1061	1297
3339.05	Middle	No	82.98	\$97,400	\$80,823	\$67,328	4159	94.61	3935	940	1155
3339.06	Middle	No	106.31	\$97,400	\$103,546	\$86,250	5147	95.3	4905	1414	1519
3340.01	Moderate	No	54.95	\$97,400	\$53,521	\$44,583	3707	92.23	3419	315	651
3340.02	Middle	No	86.59	\$97,400	\$84,339	\$70,255	2240	81.88	1834	102	165
3340.03	Middle	No	85.17	\$97,400	\$82,956	\$69,104	6349	80.99	5142	974	1432
3401.01	Unknown	No	0	\$97,400	\$0	\$0	1879	82.44	1549	0	42
3401.02	Middle	No	88.71	\$97,400	\$86,404	\$71,970	5395	82.97	4476	918	1141
3402.01	Unknown	No	0	\$97,400	\$0	\$0	0	0	0	0	0
3402.02	Upper	No	180.75	\$97,400	\$176,051	\$146,643	7911	49.42	3910	2188	2277
3402.03	Upper	No	215.8	\$97,400	\$210,189	\$175,078	4434	36.56	1621	1108	1265
3403.01	Upper	No	255.14	\$97,400	\$248,506	\$206,992	3906	36.97	1444	1312	1408
3403.02	Upper	No	150.42	\$97,400	\$146,509	\$122,039	6761	33.22	2246	2385	2582
3404	Upper	No	204.18	\$97,400	\$198,871	\$165,648	1306	29.02	379	474	473
3405.01	Middle	No	109.13	\$97,400	\$106,293	\$88,542	3904	44.8	1749	878	1134
3405.02	Low	No	48.58	\$97,400	\$47,317	\$39,412	2878	71.82	2067	227	327
3406	Upper	No	155.08	\$97,400	\$151,048	\$125,817	2563	33.01	846	956	1039
3407.01	Middle	No	99.23	\$97,400	\$96,650	\$80,510	4055	53.51	2170	981	1261

3407.02	Upper	No	144.01	\$97,400	\$140,266	\$116,833	2961	47.25	1399	950	1063
3408	Upper	No	164.19	\$97,400	\$159,921	\$133,209	5580	42.92	2395	1815	2005
3409	Moderate	No	60.09	\$97,400	\$58,528	\$48,750	4537	65.24	2960	314	684
3410.01	Middle	No	97.34	\$97,400	\$94,809	\$78,972	3957	58.02	2296	312	451
3410.02	Upper	No	121.27	\$97,400	\$118,117	\$98,389	3695	53.13	1963	719	1079
3411.01	Moderate	No	74.71	\$97,400	\$72,768	\$60,618	1480	66.55	985	234	327
3411.02	Middle	No	83.32	\$97,400	\$81,154	\$67,599	2641	61.04	1612	7	160
3412.01	Moderate	No	57.52	\$97,400	\$56,024	\$46,667	5326	61.85	3294	319	613
3412.03	Middle	No	103.23	\$97,400	\$100,546	\$83,750	2355	36.18	852	362	455
3412.04	Upper	No	152.83	\$97,400	\$148,856	\$123,988	3843	37.55	1443	623	704
3413.02	Moderate	No	75.93	\$97,400	\$73,956	\$61,607	3467	60.63	2102	251	462
3413.03	Middle	No	91.45	\$97,400	\$89,072	\$74,196	3304	45.58	1506	918	781
3413.04	Middle	No	93.78	\$97,400	\$91,342	\$76,087	2036	45.58	928	26	118
3414	Upper	No	165.36	\$97,400	\$161,061	\$134,157	5664	26.27	1488	1591	1632
3415.01	Upper	No	132.18	\$97,400	\$128,743	\$107,237	6736	30.69	2067	1517	1694
3415.02	Upper	No	176.06	\$97,400	\$171,482	\$142,835	4393	33.28	1462	1101	1166
3416	Middle	No	111.14	\$97,400	\$108,250	\$90,169	6711	31.26	2098	1597	2219
3417	Middle	No	108.68	\$97,400	\$105,854	\$88,173	2723	31.03	845	906	1245
3418	Upper	No	121.72	\$97,400	\$118,555	\$98,750	2489	39.37	980	659	820
3420.01	Upper	No	157.45	\$97,400	\$153,356	\$127,738	6812	37.07	2525	1973	2114
3420.02	Upper	No	160.69	\$97,400	\$156,512	\$130,371	4436	54.4	2413	909	938
3421	Middle	No	103.74	\$97,400	\$101,043	\$84,167	4292	61.21	2627	1230	1358
3422	Moderate	No	75.45	\$97,400	\$73,488	\$61,215	3918	67.71	2653	649	1141
3423	Middle	No	87.84	\$97,400	\$85,556	\$71,270	7213	64.05	4620	1301	1999
3424	Middle	No	88.25	\$97,400	\$85,956	\$71,596	4007	70.75	2835	535	905
3425	Middle	No	96.64	\$97,400	\$94,127	\$78,405	6240	38.72	2416	1272	1959
3427	Middle	No	86.01	\$97,400	\$83,774	\$69,782	5145	40.06	2061	1211	1667
3428.01	Upper	No	151.45	\$97,400	\$147,512	\$122,875	4867	39.41	1918	1872	1918
3428.02	Upper	No	164.24	\$97,400	\$159,970	\$133,250	3988	33.35	1330	966	1039
3429	Upper	No	120.54	\$97,400	\$117,406	\$97,795	7084	41.4	2933	1970	2304
3430	Moderate	No	78.42	\$97,400	\$76,381	\$63,622	7460	54.62	4075	1276	1896
3431	Upper	No	128.72	\$97,400	\$125,373	\$104,432	4556	43.33	1974	1235	1484
3432	Upper	No	158.38	\$97,400	\$154,262	\$128,493	5089	45.23	2302	1272	1514
3433.01	Upper	No	128.45	\$97,400	\$125,110	\$104,211	4400	47.3	2081	1456	1570
3433.02	Middle	No	112.05	\$97,400	\$109,137	\$90,909	4876	43.74	2133	1369	1610
3436.01	Unknown	No	0	\$97,400	\$0	\$0	11	100	11	0	0
3436.02	Middle	No	108.55	\$97,400	\$105,728	\$88,068	3341	46.69	1560	835	1173
3437	Moderate	No	76.61	\$97,400	\$74,618	\$62,154	3860	63.6	2455	565	1017
3501.01	Unknown	No	0	\$97,400	\$0	\$0	5269	87.57	4614	807	1196

3501.02	Upper	No	130.91	\$97,400	\$127,506	\$106,205	4830	51.28	2477	1310	1331
3501.03	Middle	No	107.29	\$97,400	\$104,500	\$87,049	7487	77.49	5802	1703	2165
3501.04	Middle	No	106.28	\$97,400	\$103,517	\$86,225	4850	82.8	4016	873	987
3502.01	Middle	No	111.45	\$97,400	\$108,552	\$90,421	3740	83.05	3106	1039	1040
3502.02	Middle	No	101.82	\$97,400	\$99,173	\$82,606	4684	78.18	3662	1262	1534
3503	Upper	No	134.53	\$97,400	\$131,032	\$109,149	6002	69.18	4152	1691	2016
3504	Middle	No	88.71	\$97,400	\$86,404	\$71,971	6235	85.08	5305	1248	1723
3505	Middle	No	92.47	\$97,400	\$90,066	\$75,023	7117	84.59	6020	1606	2123
3506.01	Middle	No	103.07	\$97,400	\$100,390	\$83,623	4372	50.41	2204	823	1291
3506.03	Middle	No	94.71	\$97,400	\$92,248	\$76,841	4631	55.3	2561	1159	1456
3506.04	Upper	No	142.24	\$97,400	\$138,542	\$115,399	3941	50.52	1991	942	1224
3507	Middle	No	106.37	\$97,400	\$103,604	\$86,300	2326	36.59	851	803	966
3508.01	Middle	No	82.97	\$97,400	\$80,813	\$67,313	5098	50.94	2597	965	1727
3508.03	Middle	No	82.17	\$97,400	\$80,034	\$66,667	3181	55.71	1772	469	603
3508.04	Upper	No	185.56	\$97,400	\$180,735	\$150,546	5648	50.76	2867	1068	1460
9800	Unknown	No	0	\$97,400	\$0	\$0	20	75	15	6	6





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

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

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

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

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

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
48	157	6734.02	Upper	No	148.51	\$97,400	\$144,649	\$120,486	8037	59.61	4791	2358	2721
48	157	6734.03	Upper	No	175.97	\$97,400	\$171,395	\$142,762	8359	67.04	5604	2220	2519
48	157	6734.04	Upper	No	211.91	\$97,400	\$206,400	\$171,919	10708	37.86	4054	2767	3203
48	157	6735.01	Middle	No	115.45	\$97,400	\$112,448	\$93,670	8831	62.09	5483	1760	1826
48	157	6735.02	Upper	No	197.32	\$97,400	\$192,190	\$160,083	4374	33.65	1472	1253	1479
48	157	6736.00	Upper	No	135.38	\$97,400	\$131,860	\$109,833	6873	32.72	2249	2626	2796
48	157	6737.00	Unknown	No	0.00	\$97,400	\$0	\$0	2203	62.37	1374	20	20
48	157	6738.01	Upper	No	142.26	\$97,400	\$138,561	\$115,417	3023	76.84	2323	969	1088
48	157	6738.02	Upper	No	138.77	\$97,400	\$135,162	\$112,582	5534	70.18	3884	1496	1721
48	157	6739.02	Upper	No	221.41	\$97,400	\$215,653	\$179,630	11431	86.91	9935	2683	2920
48	157	6739.03	Upper	No	200.94	\$97,400	\$195,716	\$163,021	3094	64.16	1985	865	899
48	157	6739.04	Upper	No	174.65	\$97,400	\$170,109	\$141,694	5106	59.09	3017	1656	1699
48	157	6740.01	Upper	No	194.60	\$97,400	\$189,540	\$157,877	2884	64.84	1870	833	952
48	157	6740.02	Middle	No	91.71	\$97,400	\$89,326	\$74,406	4717	65.49	3089	1132	1391
48	157	6741.00	Upper	No	150.53	\$97,400	\$146,616	\$122,130	6732	54.71	3683	1843	2542
48	157	6742.00	Upper	No	288.78	\$97,400	\$281,272	\$234,286	5202	54.02	2810	1603	1789
48	157	6743.01	Upper	No	137.59	\$97,400	\$134,013	\$111,625	3362	75.13	2526	831	1114
48	157	6743.02	Upper	No	157.85	\$97,400	\$153,746	\$128,063	7174	73.25	5255	1700	2087
48	157	6744.01	Upper	No	226.17	\$97,400	\$220,290	\$183,494	7316	70.27	5141	2364	2582
48	157	6744.02	Upper	No	248.06	\$97,400	\$241,610	\$201,250	5750	89.39	5140	808	940
48	157	6744.03	Upper	No	181.43	\$97,400	\$176,713	\$147,197	4528	81.03	3669	626	743
48	157	6744.04	Upper	No	190.32	\$97,400	\$185,372	\$154,403	7343	83.70	6146	1748	1885
48	157	6745.03	Upper	No	244.98	\$97,400	\$238,611	\$198,750	4971	50.69	2520	1309	1349
48	157	6745.04	Upper	No	232.96	\$97,400	\$226,903	\$189,003	8887	50.55	4492	2217	2217
48	157	6745.05	Upper	No	150.72	\$97,400	\$146,801	\$122,281	7144	55.43	3960	2267	2570
48	157	6745.06	Middle	No	104.87	\$97,400	\$102,143	\$85,082	6878	86.59	5956	1019	1388
48	157	6745.07	Upper	No	172.27	\$97,400	\$167,791	\$139,764	11654	74.40	8670	2294	2584
48	157	6745.08	Upper	No	133.06	\$97,400	\$129,600	\$107,952	4049	77.62	3143	1076	1104
48	157	6746.01	Upper	No	208.86	\$97,400	\$203,430	\$169,444	3688	33.89	1250	1158	1263

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

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

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

## 2024 FFIEC Census Report - Summary Census Demographic Information

State: 48 - TEXAS (TX)

County: 167 - GALVESTON COUNTY



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

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



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

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

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

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



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

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



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
48	453	0001.01	Upper	No	136.07	\$126,000	\$171,448	\$136,371	4469	18.48	826	1230	1600
48	453	0001.02	Upper	No	197.69	\$126,000	\$249,089	\$198,125	2597	14.67	381	1013	1104
48	453	0002.03	Middle	No	103.83	\$126,000	\$130,826	\$104,063	2537	37.76	958	0	28
48	453	0002.04	Upper	No	164.54	\$126,000	\$207,320	\$164,900	3167	25.70	814	711	1119
48	453	0002.05	Upper	No	146.10	\$126,000	\$184,086	\$146,417	4186	32.37	1355	605	1033
48	453	0002.06	Upper	No	148.02	\$126,000	\$186,505	\$148,345	3201	25.27	809	895	1006
48	453	0003.02	Middle	No	107.30	\$126,000	\$135,198	\$107,536	5245	29.84	1565	748	1646
48	453	0003.04	Middle	No	99.87	\$126,000	\$125,836	\$100,089	3068	33.28	1021	360	1154
48	453	0003.05	Middle	No	101.10	\$126,000	\$127,386	\$101,326	3773	28.78	1086	601	1518
48	453	0003.07	Upper	No	145.26	\$126,000	\$183,028	\$145,577	1841	29.33	540	522	788
48	453	0003.08	Upper	No	169.96	\$126,000	\$214,150	\$170,329	2698	43.88	1184	357	426
48	453	0003.09	Upper	No	160.02	\$126,000	\$201,625	\$160,368	5602	43.11	2415	1164	1295
48	453	0004.01	Middle	No	82.20	\$126,000	\$103,572	\$82,383	4477	35.63	1595	549	1141
48	453	0004.02	Moderate	No	71.72	\$126,000	\$90,367	\$71,875	3625	43.97	1594	531	1034
48	453	0005.00	Middle	No	91.02	\$126,000	\$114,685	\$91,220	4490	31.11	1397	299	1237
48	453	0006.01	Unknown	No	0.00	\$126,000	\$0	\$0	8580	65.92	5656	0	57
48	453	0006.05	Unknown	No	0.00	\$126,000	\$0	\$0	4645	45.04	2092	24	140
48	453	0006.06	Low	No	2.49	\$126,000	\$3,137	\$2,499	5012	46.83	2347	41	76
48	453	0006.07	Unknown	No	0.00	\$126,000	\$0	\$0	4268	51.24	2187	87	317
48	453	0006.08	Unknown	No	0.00	\$126,000	\$0	\$0	5286	48.60	2569	0	58
48	453	0007.00	Upper	No	188.11	\$126,000	\$237,019	\$188,523	1411	42.52	600	300	103
48	453	0008.01	Middle	No	100.74	\$126,000	\$126,932	\$100,966	1730	61.50	1064	518	715
48	453	0008.02	Unknown	No	0.00	\$126,000	\$0	\$0	3330	65.98	2197	409	1047
48	453	0008.03	Middle	No	108.14	\$126,000	\$136,256	\$108,382	3158	40.66	1284	711	1296
48	453	0008.04	Moderate	No	71.00	\$126,000	\$89,460	\$71,154	2419	58.62	1418	491	867
48	453	0009.01	Moderate	No	69.78	\$126,000	\$87,923	\$69,938	2719	55.24	1502	324	702

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
48	453	0009.02	Moderate	No	65.04	\$126,000	\$81,950	\$65,185	7803	52.03	4060	854	1508
48	453	0010.00	Moderate	No	76.00	\$126,000	\$95,760	\$76,167	3445	52.31	1802	780	1435
48	453	0011.01	Unknown	No	0.00	\$126,000	\$0	\$0	2258	46.37	1047	83	283
48	453	0011.02	Upper	No	150.97	\$126,000	\$190,222	\$151,302	4013	23.32	936	799	0
48	453	0011.03	Upper	No	200.21	\$126,000	\$252,265	\$200,643	3339	29.86	997	1018	0
48	453	0012.00	Upper	No	152.81	\$126,000	\$192,541	\$153,142	6173	25.72	1588	1218	856
48	453	0013.04	Upper	No	134.21	\$126,000	\$169,105	\$134,500	4087	25.35	1036	1057	1712
48	453	0013.07	Moderate	No	71.09	\$126,000	\$89,573	\$71,250	3743	42.43	1588	769	1651
48	453	0013.08	Upper	No	140.37	\$126,000	\$176,866	\$140,673	2927	36.08	1056	621	1052
48	453	0013.09	Upper	No	183.35	\$126,000	\$231,021	\$183,750	2707	21.68	587	702	682
48	453	0013.10	Upper	No	136.63	\$126,000	\$172,154	\$136,932	3489	27.80	970	583	681
48	453	0013.11	Middle	No	113.97	\$126,000	\$143,602	\$114,217	1656	26.51	439	86	197
48	453	0013.12	Upper	No	128.08	\$126,000	\$161,381	\$128,359	4575	40.81	1867	1200	1772
48	453	0014.01	Upper	No	154.66	\$126,000	\$194,872	\$155,000	2876	22.57	649	496	823
48	453	0014.02	Upper	No	165.89	\$126,000	\$209,021	\$166,250	2552	24.53	626	775	1117
48	453	0014.03	Middle	No	99.96	\$126,000	\$125,950	\$100,179	1391	37.74	525	285	523
48	453	0015.01	Upper	No	140.26	\$126,000	\$176,728	\$140,565	5457	21.75	1187	1786	2145
48	453	0015.03	Moderate	No	78.85	\$126,000	\$99,351	\$79,028	4802	40.48	1944	680	1518
48	453	0015.04	Upper	No	158.82	\$126,000	\$200,113	\$159,167	6374	32.76	2088	1317	1910
48	453	0015.05	Middle	No	100.47	\$126,000	\$126,592	\$100,694	4843	27.63	1338	1028	1760
48	453	0016.02	Upper	No	146.18	\$126,000	\$184,187	\$146,500	3084	35.96	1109	424	838
48	453	0016.03	Upper	No	176.30	\$126,000	\$222,138	\$176,688	4789	12.88	617	1395	1964
48	453	0016.04	Upper	No	249.46	\$126,000	\$314,320	\$250,001	4147	14.66	608	1519	1840
48	453	0016.05	Upper	No	141.47	\$126,000	\$178,252	\$141,776	3889	20.08	781	1327	1819
48	453	0016.06	Unknown	No	0.00	\$126,000	\$0	\$0	228	26.75	61	0	0
48	453	0019.10	Upper	No	167.46	\$126,000	\$211,000	\$167,823	4914	26.43	1299	1106	1447
48	453	0019.11	Middle	No	111.34	\$126,000	\$140,288	\$111,583	2948	34.46	1016	196	273
48	453	0019.12	Upper	No	171.92	\$126,000	\$216,619	\$172,297	4385	25.70	1127	1037	1281
48	453	0019.13	Upper	No	249.46	\$126,000	\$314,320	\$250,001	5009	22.70	1137	1550	1715

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
48	453	0019.14	Upper	No	154.01	\$126,000	\$194,053	\$154,343	6805	22.23	1513	1590	1867
48	453	0019.15	Middle	No	119.99	\$126,000	\$151,187	\$120,250	3404	41.22	1403	205	442
48	453	0019.16	Upper	No	229.95	\$126,000	\$289,737	\$230,446	3366	24.90	838	798	850
48	453	0019.17	Upper	No	206.43	\$126,000	\$260,102	\$206,875	5005	26.01	1302	1407	1583
48	453	0019.18	Upper	No	198.11	\$126,000	\$249,619	\$198,542	2609	18.40	480	809	959
48	453	0019.19	Upper	No	245.30	\$126,000	\$309,078	\$245,833	3767	19.62	739	1076	1207
48	453	0019.20	Middle	No	91.05	\$126,000	\$114,723	\$91,250	6872	52.33	3596	1060	1430
48	453	0019.21	Upper	No	216.84	\$126,000	\$273,218	\$217,308	3696	18.48	683	1016	1125
48	453	0019.22	Upper	No	162.15	\$126,000	\$204,309	\$162,500	2324	28.70	667	481	633
48	453	0019.23	Upper	No	142.93	\$126,000	\$180,092	\$143,239	3274	25.05	820	784	1248
48	453	0020.02	Middle	No	94.31	\$126,000	\$118,831	\$94,514	2975	37.04	1102	829	1398
48	453	0020.03	Moderate	No	57.13	\$126,000	\$71,984	\$57,262	4005	54.21	2171	608	1008
48	453	0020.04	Low	No	44.15	\$126,000	\$55,629	\$44,250	3041	38.47	1170	121	220
48	453	0020.06	Unknown	No	0.00	\$126,000	\$0	\$0	2890	56.02	1619	137	749
48	453	0020.07	Middle	No	110.90	\$126,000	\$139,734	\$111,143	2271	30.25	687	478	753
48	453	0021.04	Middle	No	109.38	\$126,000	\$137,819	\$109,625	2707	39.71	1075	741	1056
48	453	0021.05	Low	No	38.09	\$126,000	\$47,993	\$38,175	4614	70.52	3254	294	663
48	453	0021.06	Middle	No	116.00	\$126,000	\$146,160	\$116,250	2952	50.78	1499	919	1206
48	453	0021.07	Middle	No	92.70	\$126,000	\$116,802	\$92,904	3681	61.80	2275	1166	1668
48	453	0021.08	Moderate	No	72.48	\$126,000	\$91,325	\$72,641	3836	76.04	2917	536	976
48	453	0021.09	Moderate	No	75.15	\$126,000	\$94,689	\$75,313	3834	62.94	2413	954	1555
48	453	0021.10	Low	No	45.16	\$126,000	\$56,902	\$45,266	4278	72.35	3095	690	1271
48	453	0021.11	Moderate	No	50.22	\$126,000	\$63,277	\$50,333	4987	71.37	3559	1002	1841
48	453	0021.12	Low	No	45.24	\$126,000	\$57,002	\$45,341	5236	66.42	3478	762	1480
48	453	0021.13	Middle	No	94.91	\$126,000	\$119,587	\$95,115	3484	53.93	1879	936	1277
48	453	0022.01	Low	No	49.76	\$126,000	\$62,698	\$49,868	2114	84.96	1796	374	756
48	453	0022.11	Middle	No	105.20	\$126,000	\$132,552	\$105,428	3592	80.12	2878	814	1239
48	453	0022.13	Low	No	40.36	\$126,000	\$50,854	\$40,449	5253	83.32	4377	940	1243

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
48	453	0022.14	Moderate	No	62.87	\$126,000	\$79,216	\$63,013	3624	81.57	2956	662	819
48	453	0022.15	Moderate	No	61.24	\$126,000	\$77,162	\$61,378	4182	88.16	3687	482	674
48	453	0022.16	Moderate	No	66.34	\$126,000	\$83,588	\$66,490	10133	79.97	8103	2266	2730
48	453	0022.17	Moderate	No	75.04	\$126,000	\$94,550	\$75,208	5967	77.91	4649	1282	1651
48	453	0022.18	Moderate	No	76.06	\$126,000	\$95,836	\$76,229	5160	81.96	4229	1000	1403
48	453	0022.19	Moderate	No	75.83	\$126,000	\$95,546	\$76,000	6614	74.45	4924	1376	1598
48	453	0022.20	Low	No	28.67	\$126,000	\$36,124	\$28,736	3795	93.15	3535	193	350
48	453	0022.21	Unknown	No	0.00	\$126,000	\$0	\$0	2709	95.13	2577	217	300
48	453	0022.22	Moderate	No	50.76	\$126,000	\$63,958	\$50,875	4214	94.00	3961	611	982
48	453	0023.04	Upper	No	126.79	\$126,000	\$159,755	\$127,067	4166	37.45	1560	50	71
48	453	0023.07	Moderate	No	63.00	\$126,000	\$79,380	\$63,140	5325	56.02	2983	522	890
48	453	0023.10	Low	No	40.64	\$126,000	\$51,206	\$40,737	3090	90.32	2791	410	852
48	453	0023.13	Low	No	37.28	\$126,000	\$46,973	\$37,361	4192	63.33	2655	226	599
48	453	0023.14	Moderate	No	56.77	\$126,000	\$71,530	\$56,901	5999	62.43	3745	194	456
48	453	0023.15	Low	No	27.19	\$126,000	\$34,259	\$27,255	3027	70.17	2124	249	241
48	453	0023.16	Low	No	42.73	\$126,000	\$53,840	\$42,823	4737	72.73	3445	11	328
48	453	0023.19	Unknown	No	0.00	\$126,000	\$0	\$0	2330	65.84	1534	0	0
48	453	0023.20	Moderate	No	55.57	\$126,000	\$70,018	\$55,698	3940	79.77	3143	475	804
48	453	0023.21	Low	No	39.57	\$126,000	\$49,858	\$39,659	4725	85.16	4024	587	1014
48	453	0023.22	Unknown	No	0.00	\$126,000	\$0	\$0	2011	62.36	1254	78	550
48	453	0023.23	Moderate	No	56.34	\$126,000	\$70,988	\$56,463	4470	53.49	2391	390	1143
48	453	0023.24	Unknown	No	0.00	\$126,000	\$0	\$0	1671	73.37	1226	28	125
48	453	0023.25	Low	No	43.58	\$126,000	\$54,911	\$43,676	4352	82.84	3605	646	1077
48	453	0023.26	Unknown	No	0.00	\$126,000	\$0	\$0	1307	69.47	908	44	44
48	453	0023.27	Moderate	No	65.61	\$126,000	\$82,669	\$65,758	4321	68.46	2958	144	768
48	453	0024.03	Middle	No	94.32	\$126,000	\$118,843	\$94,531	2706	54.99	1488	606	952
48	453	0024.07	Middle	No	100.20	\$126,000	\$126,252	\$100,417	9856	53.02	5226	1594	2099
48	453	0024.09	Middle	No	98.60	\$126,000	\$124,236	\$98,816	3327	52.78	1756	1014	1378
48	453	0024.10	Moderate	No	63.61	\$126,000	\$80,149	\$63,750	3542	64.34	2279	514	1373

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
48	453	0024.11	Moderate	No	50.42	\$126,000	\$63,529	\$50,538	5730	89.23	5113	793	1492
48	453	0024.12	Moderate	No	60.45	\$126,000	\$76,167	\$60,586	5109	89.29	4562	840	1411
48	453	0024.13	Low	No	46.04	\$126,000	\$58,010	\$46,149	4193	91.39	3832	409	1046
48	453	0024.19	Low	No	36.17	\$126,000	\$45,574	\$36,250	4839	82.19	3977	10	85
48	453	0024.22	Middle	No	85.44	\$126,000	\$107,654	\$85,629	6118	60.35	3692	1667	2306
48	453	0024.23	Middle	No	96.63	\$126,000	\$121,754	\$96,840	6457	53.68	3466	1907	2771
48	453	0024.24	Moderate	No	61.51	\$126,000	\$77,503	\$61,645	3500	52.71	1845	866	1256
48	453	0024.30	Moderate	No	66.01	\$126,000	\$83,173	\$66,161	2267	84.16	1908	497	791
48	453	0024.32	Middle	No	97.89	\$126,000	\$123,341	\$98,107	4097	64.78	2654	836	1114
48	453	0024.34	Moderate	No	53.11	\$126,000	\$66,919	\$53,233	2110	75.73	1598	407	536
48	453	0024.36	Moderate	No	59.49	\$126,000	\$74,957	\$59,625	3054	87.33	2667	552	799
48	453	0024.37	Moderate	No	52.00	\$126,000	\$65,520	\$52,115	4432	59.75	2648	628	787
48	453	0024.38	Middle	No	109.42	\$126,000	\$137,869	\$109,659	7319	56.89	4164	1306	1742
48	453	0024.39	Middle	No	87.21	\$126,000	\$109,885	\$87,400	3265	81.87	2673	877	1157
48	453	0024.40	Moderate	No	76.42	\$126,000	\$96,289	\$76,591	6905	74.50	5144	1487	1833
48	453	0024.41	Moderate	No	64.29	\$126,000	\$81,005	\$64,438	5407	87.26	4718	836	1425
48	453	0024.42	Middle	No	83.25	\$126,000	\$104,895	\$83,430	3426	85.90	2943	811	1103
48	453	0024.43	Moderate	No	65.77	\$126,000	\$82,870	\$65,917	4088	57.41	2347	148	587
48	453	0024.44	Middle	No	88.41	\$126,000	\$111,397	\$88,603	4226	57.64	2436	1127	1579
48	453	0024.45	Middle	No	93.18	\$126,000	\$117,407	\$93,383	8161	67.77	5531	1464	1609
48	453	0024.46	Upper	No	133.81	\$126,000	\$168,601	\$134,098	1453	29.87	434	697	768
48	453	0024.47	Moderate	No	65.80	\$126,000	\$82,908	\$65,947	3393	80.99	2748	471	808
48	453	0024.48	Middle	No	93.40	\$126,000	\$117,684	\$93,607	7222	72.64	5246	1995	2398
48	453	0024.49	Middle	No	96.51	\$126,000	\$121,603	\$96,726	6501	89.59	5824	1837	2206
48	453	0024.50	Moderate	No	62.18	\$126,000	\$78,347	\$62,319	3538	87.68	3102	346	659
48	453	0024.51	Moderate	No	75.04	\$126,000	\$94,550	\$75,208	7587	62.38	4733	907	1304
48	453	0024.52	Moderate	No	51.34	\$126,000	\$64,688	\$51,458	2180	85.73	1869	776	858
48	453	0024.53	Moderate	No	67.15	\$126,000	\$84,609	\$67,297	6085	82.24	5004	1516	1826

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
48	453	0025.00	Middle	No	103.87	\$126,000	\$130,876	\$104,095	5540	36.10	2000	1118	1677
48	453	0300.00	Upper	No	193.80	\$126,000	\$244,188	\$194,219	4933	20.66	1019	1492	1559
48	453	0301.00	Upper	No	142.54	\$126,000	\$179,600	\$142,852	3607	28.67	1034	1149	1132
48	453	0302.00	Upper	No	133.81	\$126,000	\$168,601	\$134,099	4754	29.22	1389	1334	1871
48	453	0303.00	Middle	No	94.79	\$126,000	\$119,435	\$95,000	4238	38.93	1650	1132	1712
48	453	0304.00	Middle	No	89.51	\$126,000	\$112,783	\$89,705	4560	38.33	1748	1169	1743
48	453	0305.00	Upper	No	155.07	\$126,000	\$195,388	\$155,406	6521	32.02	2088	1775	1970
48	453	0306.00	Upper	No	129.08	\$126,000	\$162,641	\$129,366	5879	30.96	1820	1483	1858
48	453	0307.00	Upper	No	171.63	\$126,000	\$216,254	\$172,000	3979	22.29	887	1682	1899
48	453	0308.00	Middle	No	116.93	\$126,000	\$147,332	\$117,188	3893	42.33	1648	397	703
48	453	0309.00	Middle	No	102.80	\$126,000	\$129,528	\$103,030	7195	42.03	3024	2219	3286
48	453	0310.00	Middle	No	83.98	\$126,000	\$105,815	\$84,167	4981	46.50	2316	1197	1821
48	453	0311.00	Upper	No	131.09	\$126,000	\$165,173	\$131,381	4241	30.75	1304	1478	1548
48	453	0312.00	Upper	No	147.24	\$126,000	\$185,522	\$147,563	6661	28.93	1927	2543	2841
48	453	0313.00	Upper	No	132.24	\$126,000	\$166,622	\$132,528	4527	38.37	1737	920	1197
48	453	0314.00	Upper	No	125.44	\$126,000	\$158,054	\$125,714	4783	31.57	1510	1149	1610
48	453	0315.00	Upper	No	132.88	\$126,000	\$167,429	\$133,173	7498	37.61	2820	2018	2814
48	453	0316.00	Upper	No	142.51	\$126,000	\$179,563	\$142,823	2365	33.19	785	717	1006
48	453	0317.00	Middle	No	102.79	\$126,000	\$129,515	\$103,015	4509	43.20	1948	1188	1599
48	453	0318.00	Moderate	No	70.35	\$126,000	\$88,641	\$70,509	5255	48.87	2568	1143	1848
48	453	0319.00	Middle	No	113.38	\$126,000	\$142,859	\$113,627	6160	43.41	2674	1350	2009
48	453	0320.00	Middle	No	94.71	\$126,000	\$119,335	\$94,919	6301	50.48	3181	880	1541
48	453	0321.00	Middle	No	81.82	\$126,000	\$103,093	\$81,997	5434	46.28	2515	857	966
48	453	0322.00	Upper	No	188.84	\$126,000	\$237,938	\$189,250	2251	16.97	382	819	910
48	453	0323.00	Moderate	No	56.00	\$126,000	\$70,560	\$56,129	3908	56.32	2201	49	321
48	453	0324.00	Upper	No	121.04	\$126,000	\$152,510	\$121,304	1558	51.93	809	11	20
48	453	0325.00	Upper	No	142.75	\$126,000	\$179,865	\$143,063	4759	35.26	1678	1103	1458
48	453	0326.00	Upper	No	183.66	\$126,000	\$231,412	\$184,063	5829	46.89	2733	2119	2300
48	453	0327.00	Upper	No	147.55	\$126,000	\$185,913	\$147,874	4159	35.92	1494	1367	1808

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



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
48	453	0328.00	Upper	No	137.49	\$126,000	\$173,237	\$137,794	2206	27.33	603	676	781
48	453	0329.00	Upper	No	170.92	\$126,000	\$215,359	\$171,290	7748	29.13	2257	2175	2226
48	453	0330.00	Upper	No	123.42	\$126,000	\$155,509	\$123,686	7074	32.51	2300	1835	2125
48	453	0331.00	Upper	No	142.06	\$126,000	\$178,996	\$142,375	4710	15.92	750	1794	2051
48	453	0332.00	Middle	No	107.44	\$126,000	\$135,374	\$107,673	5068	54.54	2764	1260	1629
48	453	0333.00	Upper	No	176.22	\$126,000	\$222,037	\$176,607	9564	38.37	3670	2721	2983
48	453	0334.00	Middle	No	91.83	\$126,000	\$115,706	\$92,031	2720	38.53	1048	931	1350
48	453	0335.00	Middle	No	109.66	\$126,000	\$138,172	\$109,905	5460	40.55	2214	1814	2069
48	453	0336.00	Upper	No	134.62	\$126,000	\$169,621	\$134,911	4819	20.38	982	1405	1813
48	453	0337.00	Upper	No	161.66	\$126,000	\$203,692	\$162,008	2495	32.83	819	839	941
48	453	0338.00	Upper	No	178.44	\$126,000	\$224,834	\$178,828	5004	50.38	2521	1558	1643
48	453	0339.00	Upper	No	154.32	\$126,000	\$194,443	\$154,653	5638	25.29	1426	1642	1937
48	453	0340.00	Upper	No	144.68	\$126,000	\$182,297	\$145,000	7381	39.15	2890	1403	1543
48	453	0341.00	Moderate	No	71.88	\$126,000	\$90,569	\$72,038	5615	59.82	3359	568	795
48	453	0342.00	Middle	No	89.11	\$126,000	\$112,279	\$89,306	6365	67.23	4279	355	1319
48	453	0343.00	Upper	No	180.42	\$126,000	\$227,329	\$180,813	4893	44.31	2168	1426	1511
48	453	0344.00	Upper	No	207.08	\$126,000	\$260,921	\$207,531	3378	48.67	1644	231	353
48	453	0345.00	Upper	No	188.57	\$126,000	\$237,598	\$188,977	2346	59.63	1399	787	787
48	453	0346.00	Moderate	No	61.78	\$126,000	\$77,843	\$61,921	4889	51.30	2508	172	442
48	453	0347.00	Upper	No	129.31	\$126,000	\$162,931	\$129,597	5683	31.37	1783	1910	2072
48	453	0348.00	Upper	No	136.56	\$126,000	\$172,066	\$136,863	5129	36.52	1873	1565	1716
48	453	0349.00	Upper	No	203.31	\$126,000	\$256,171	\$203,750	7596	31.00	2355	2071	2290
48	453	0350.00	Upper	No	215.66	\$126,000	\$271,732	\$216,133	7266	37.30	2710	1480	1699
48	453	0351.00	Upper	No	249.46	\$126,000	\$314,320	\$250,001	4242	32.32	1371	1037	1094
48	453	0352.00	Middle	No	119.32	\$126,000	\$150,343	\$119,583	3999	16.30	652	937	1656
48	453	0353.00	Upper	No	166.67	\$126,000	\$210,004	\$167,031	2022	17.95	363	451	806
48	453	0354.00	Upper	No	209.06	\$126,000	\$263,416	\$209,519	5518	22.58	1246	1140	1284
48	453	0355.00	Upper	No	155.81	\$126,000	\$196,321	\$156,148	4437	29.19	1295	1282	1282

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



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
48	453	0356.00	Upper	No	164.97	\$126,000	\$207,862	\$165,327	2033	24.35	495	611	919
48	453	0357.00	Upper	No	196.91	\$126,000	\$248,107	\$197,341	4785	29.78	1425	1457	1540
48	453	0358.00	Upper	No	162.46	\$126,000	\$204,700	\$162,813	4420	39.30	1737	975	1009
48	453	0359.00	Middle	No	83.66	\$126,000	\$105,412	\$83,846	3176	35.86	1139	778	909
48	453	0360.00	Upper	No	209.59	\$126,000	\$264,083	\$210,042	1994	24.42	487	568	568
48	453	0361.00	Upper	No	184.87	\$126,000	\$232,936	\$185,273	4899	40.42	1980	1175	1229
48	453	0362.00	Upper	No	143.05	\$126,000	\$180,243	\$143,359	2683	55.35	1485	382	417
48	453	0363.00	Unknown	No	0.00	\$126,000	\$0	\$0	1613	35.15	567	447	506
48	453	0364.00	Upper	No	131.05	\$126,000	\$165,123	\$131,339	2299	21.84	502	762	1004
48	453	0365.00	Upper	No	160.36	\$126,000	\$202,054	\$160,714	7797	35.89	2798	1702	1964
48	453	0366.00	Upper	No	146.24	\$126,000	\$184,262	\$146,559	8848	24.21	2142	2239	2550
48	453	0367.00	Upper	No	205.58	\$126,000	\$259,031	\$206,029	7934	34.76	2758	2355	2592
48	453	0368.00	Upper	No	165.92	\$126,000	\$209,059	\$166,281	4462	29.49	1316	1434	1478
48	453	0369.00	Upper	No	174.00	\$126,000	\$219,240	\$174,375	4442	16.75	744	1574	1649
48	453	0370.00	Upper	No	128.57	\$126,000	\$161,998	\$128,851	6281	33.59	2110	1199	1486
48	453	0371.00	Upper	No	172.91	\$126,000	\$217,867	\$173,284	2629	34.61	910	818	835
48	453	0372.00	Upper	No	129.24	\$126,000	\$162,842	\$129,527	6211	48.22	2995	1847	2236
48	453	0373.00	Middle	No	112.25	\$126,000	\$141,435	\$112,500	3234	30.49	986	771	976
48	453	0374.00	Middle	No	89.69	\$126,000	\$113,009	\$89,891	4591	18.84	865	1310	1911
48	453	0375.00	Middle	No	105.13	\$126,000	\$132,464	\$105,357	1602	19.85	318	542	703
48	453	0376.00	Upper	No	123.73	\$126,000	\$155,900	\$124,000	3535	22.66	801	1207	1729
48	453	0400.00	Moderate	No	66.17	\$126,000	\$83,374	\$66,314	6361	72.24	4595	557	1405
48	453	0401.00	Low	No	36.28	\$126,000	\$45,713	\$36,359	4302	78.10	3360	562	1188
48	453	0402.00	Moderate	No	55.10	\$126,000	\$69,426	\$55,227	3013	79.92	2408	436	787
48	453	0403.00	Low	No	38.90	\$126,000	\$49,014	\$38,986	7645	87.31	6675	714	1205
48	453	0404.00	Middle	No	104.75	\$126,000	\$131,985	\$104,981	3962	34.55	1369	1161	1168
48	453	0405.00	Moderate	No	55.81	\$126,000	\$70,321	\$55,938	5312	59.24	3147	1290	2210
48	453	0406.00	Low	No	44.01	\$126,000	\$55,453	\$44,107	3929	81.70	3210	233	781
48	453	0407.00	Low	No	24.15	\$126,000	\$30,429	\$24,208	7248	80.93	5866	604	1677

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
48	453	0408.00	Moderate	No	62.27	\$126,000	\$78,460	\$62,411	5056	68.67	3472	978	1866
48	453	0409.00	Moderate	No	50.43	\$126,000	\$63,542	\$50,541	6562	82.55	5417	719	1556
48	453	0410.00	Low	No	39.30	\$126,000	\$49,518	\$39,388	7089	89.87	6371	412	1044
48	453	0411.00	Middle	No	96.73	\$126,000	\$121,880	\$96,944	1762	45.52	802	487	566
48	453	0412.00	Moderate	No	67.23	\$126,000	\$84,710	\$67,383	2811	58.56	1646	300	573
48	453	0413.00	Middle	No	114.00	\$126,000	\$143,640	\$114,255	4285	33.86	1451	1266	1820
48	453	0414.00	Moderate	No	78.13	\$126,000	\$98,444	\$78,308	2538	40.19	1020	480	635
48	453	0415.00	Middle	No	80.51	\$126,000	\$101,443	\$80,690	2659	57.13	1519	624	819
48	453	0416.00	Moderate	No	67.38	\$126,000	\$84,899	\$67,525	7549	77.49	5850	1643	2642
48	453	0417.00	Middle	No	96.39	\$126,000	\$121,451	\$96,607	2158	51.48	1111	808	1123
48	453	0418.00	Moderate	No	66.26	\$126,000	\$83,488	\$66,406	3675	59.24	2177	625	1278
48	453	0419.00	Middle	No	99.53	\$126,000	\$125,408	\$99,750	3237	46.15	1494	1013	1390
48	453	0420.00	Upper	No	123.76	\$126,000	\$155,938	\$124,028	2436	30.30	738	1064	1202
48	453	0421.00	Middle	No	84.47	\$126,000	\$106,432	\$84,655	5088	61.12	3110	955	1569
48	453	0422.00	Moderate	No	78.16	\$126,000	\$98,482	\$78,333	4008	62.45	2503	435	908
48	453	0423.00	Middle	No	112.81	\$126,000	\$142,141	\$113,056	3364	43.25	1455	1044	1406
48	453	0424.00	Middle	No	118.59	\$126,000	\$149,423	\$118,849	11722	70.02	8208	3055	3518
48	453	0425.00	Middle	No	115.12	\$126,000	\$145,051	\$115,372	7341	61.86	4541	1416	1626
48	453	0426.00	Moderate	No	64.24	\$126,000	\$80,942	\$64,388	4134	70.20	2902	824	1484
48	453	0427.00	Middle	No	86.23	\$126,000	\$108,650	\$86,419	4347	63.45	2758	1460	1744
48	453	0428.00	Middle	No	110.23	\$126,000	\$138,890	\$110,476	6343	59.67	3785	1449	1933
48	453	0429.00	Low	No	39.65	\$126,000	\$49,959	\$39,739	3218	70.94	2283	0	178
48	453	0430.00	Moderate	No	70.88	\$126,000	\$89,309	\$71,033	3774	61.84	2334	189	350
48	453	0431.00	Moderate	No	51.77	\$126,000	\$65,230	\$51,886	3005	84.06	2526	309	612
48	453	0432.00	Moderate	No	53.04	\$126,000	\$66,830	\$53,162	2923	82.00	2397	377	731
48	453	0433.00	Low	No	36.20	\$126,000	\$45,612	\$36,280	3708	85.36	3165	298	888
48	453	0434.00	Moderate	No	52.93	\$126,000	\$66,692	\$53,046	3657	78.94	2887	179	803
48	453	0435.00	Moderate	No	73.88	\$126,000	\$93,089	\$74,048	7281	68.78	5008	1256	1728

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
48	453	0436.00	Moderate	No	73.12	\$126,000	\$92,131	\$73,281	3854	66.63	2568	409	798
48	453	0437.00	Low	No	47.51	\$126,000	\$59,863	\$47,620	2332	77.40	1805	241	279
48	453	0438.00	Middle	No	105.57	\$126,000	\$133,018	\$105,800	3272	69.83	2285	1239	1457
48	453	0439.00	Middle	No	85.74	\$126,000	\$108,032	\$85,927	8592	75.43	6481	1141	1461
48	453	0440.00	Moderate	No	55.99	\$126,000	\$70,547	\$56,117	3167	70.48	2232	546	689
48	453	0441.00	Moderate	No	76.68	\$126,000	\$96,617	\$76,853	3933	69.79	2745	462	697
48	453	0442.00	Middle	No	90.82	\$126,000	\$114,433	\$91,016	5344	70.85	3786	224	301
48	453	0443.00	Moderate	No	67.93	\$126,000	\$85,592	\$68,082	7018	84.63	5939	1284	1799
48	453	0444.00	Middle	No	84.71	\$126,000	\$106,735	\$84,899	6540	69.60	4552	1731	1963
48	453	0445.00	Middle	No	115.31	\$126,000	\$145,291	\$115,565	3172	52.14	1654	1372	1621
48	453	0446.00	Moderate	No	70.11	\$126,000	\$88,339	\$70,270	5112	75.53	3861	1061	1407
48	453	0447.00	Unknown	No	0.00	\$126,000	\$0	\$0	2026	73.84	1496	474	546
48	453	0448.00	Moderate	No	58.86	\$126,000	\$74,164	\$58,987	4788	71.24	3411	1125	1106
48	453	0449.00	Moderate	No	54.96	\$126,000	\$69,250	\$55,083	8901	84.16	7491	2179	2630
48	453	0450.00	Moderate	No	70.85	\$126,000	\$89,271	\$71,010	2554	71.61	1829	598	715
48	453	0451.00	Upper	No	136.04	\$126,000	\$171,410	\$136,335	2812	62.09	1746	621	828
48	453	0452.00	Middle	No	108.35	\$126,000	\$136,521	\$108,587	4226	54.71	2312	1112	1297
48	453	0453.00	Upper	No	123.38	\$126,000	\$155,459	\$123,649	4120	55.68	2294	57	0
48	453	0454.00	Middle	No	101.00	\$126,000	\$127,260	\$101,218	6785	47.47	3221	0	225
48	453	0455.00	Moderate	No	63.09	\$126,000	\$79,493	\$63,232	2967	60.23	1787	352	861
48	453	0456.00	Middle	No	115.39	\$126,000	\$145,391	\$115,647	5619	61.22	3440	944	1384
48	453	0457.00	Upper	No	127.84	\$126,000	\$161,078	\$128,115	3687	66.78	2462	475	641
48	453	0458.00	Moderate	No	65.97	\$126,000	\$83,122	\$66,121	2708	69.02	1869	754	874
48	453	0459.00	Middle	No	95.24	\$126,000	\$120,002	\$95,449	11718	80.77	9465	2324	2667
48	453	0460.00	Moderate	No	76.23	\$126,000	\$96,050	\$76,394	4899	68.73	3367	805	1382
48	453	0461.00	Middle	No	98.33	\$126,000	\$123,896	\$98,542	6972	59.29	4134	1198	1443
48	453	0462.00	Middle	No	113.75	\$126,000	\$143,325	\$113,996	7446	62.22	4633	1738	2252
48	453	0463.00	Moderate	No	65.91	\$126,000	\$83,047	\$66,058	2175	38.16	830	492	680
48	453	0464.00	Middle	No	95.85	\$126,000	\$120,771	\$96,065	3537	61.01	2158	985	1221

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
48	453	0465.00	Middle	No	94.51	\$126,000	\$119,083	\$94,722	3407	66.13	2253	419	539
48	453	0466.00	Middle	No	111.72	\$126,000	\$140,767	\$111,968	5415	55.42	3001	2731	2811
48	453	0467.00	Upper	No	127.59	\$126,000	\$160,763	\$127,869	3750	40.83	1531	961	1094
48	453	0468.00	Upper	No	143.20	\$126,000	\$180,432	\$143,511	11615	53.95	6266	2236	2394
48	453	0469.00	Upper	No	148.26	\$126,000	\$186,808	\$148,580	9175	54.21	4974	2390	2447
48	453	0470.00	Upper	No	140.22	\$126,000	\$176,677	\$140,526	1571	51.24	805	485	498
48	453	9800.00	Unknown	No	0.00	\$126,000	\$0	\$0	3	100.00	3	0	0

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

2024 FFIEC Census Report - Summary Census Demographic Information											
MSA/MD:	26420 - Houston - The Woodlands - Sugar Land										
Texas:	48 - Texas (TX)										
County:	201 - Harris County										

Tract Code	Tract Income Level	Distressed or Under-served Tract	Tract Median Family Income %	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
4501	Upper	No	223.29	\$97,400	\$217,484	\$181,157	1908	34.75	663	658	658
4502	Upper	No	220.26	\$97,400	\$214,533	\$178,696	5749	28.14	1618	1250	1413
4503.01	Middle	No	81.82	\$97,400	\$79,693	\$66,379	2944	56.35	1659	403	536
4503.02	Middle	No	84.02	\$97,400	\$81,835	\$68,167	5318	64.97	3455	848	902
4504.01	Low	No	43.33	\$97,400	\$42,203	\$35,156	2180	56.79	1238	314	259
4504.02	Middle	No	97.11	\$97,400	\$94,585	\$78,785	2299	52.24	1201	304	642
4505	Upper	No	213.31	\$97,400	\$207,764	\$173,060	3386	36.36	1231	818	1123
4506	Upper	No	170.41	\$97,400	\$165,979	\$138,258	5294	45.9	2430	936	1107
4507	Upper	No	308.15	\$97,400	\$300,138	\$250,001	6765	18.73	1267	1894	2210
4508.01	Middle	No	102.71	\$97,400	\$100,040	\$83,333	2069	62.2	1287	179	322
4508.03	Moderate	No	64.93	\$97,400	\$63,242	\$52,681	4657	66.63	3103	887	1207
4508.04	Low	No	33.86	\$97,400	\$32,980	\$27,473	3023	83	2509	48	287
4509	Upper	No	154.94	\$97,400	\$150,912	\$125,703	2885	44.68	1289	893	881
4510.03	Low	No	42.37	\$97,400	\$41,268	\$34,375	3115	88.57	2759	199	690
4510.04	Moderate	No	54.26	\$97,400	\$52,849	\$44,028	2305	81.08	1869	156	204
4510.05	Low	No	27.35	\$97,400	\$26,639	\$22,192	1897	89.09	1690	41	181
4510.06	Upper	No	122.2	\$97,400	\$119,023	\$99,146	2478	54.56	1352	850	1112
4511	Middle	No	110.7	\$97,400	\$107,822	\$89,815	4383	52.98	2322	1080	1466
4512	Upper	No	180.68	\$97,400	\$175,982	\$146,588	2686	28.7	771	915	1084
4513.01	Middle	No	90.17	\$97,400	\$87,826	\$73,161	4296	64.48	2770	1021	1762
4513.02	Upper	No	171.02	\$97,400	\$166,573	\$138,750	2877	35.52	1022	1134	1224
4514.01	Upper	No	143.87	\$97,400	\$140,129	\$116,719	3707	61.18	2268	660	900
4514.04	Middle	No	85.23	\$97,400	\$83,014	\$69,153	4269	80.56	3439	110	192
4514.05	Unknown	No	0	\$97,400	\$0	\$0	2369	72.82	1725	140	406
4514.06	Moderate	No	65.32	\$97,400	\$63,622	\$52,995	2986	73.28	2188	451	601
4514.07	Moderate	No	51.87	\$97,400	\$50,521	\$42,083	1672	81.58	1364	50	407
4515.01	Moderate	No	74.31	\$97,400	\$72,378	\$60,290	3046	73.28	2232	0	59
4515.02	Middle	No	86.79	\$97,400	\$84,533	\$70,417	2683	59.75	1603	431	666
4516.03	Upper	No	163.14	\$97,400	\$158,898	\$132,355	3672	62.99	2313	630	660
4516.04	Upper	No	223.74	\$97,400	\$217,923	\$181,518	4292	43.48	1866	1190	1277
4516.05	Middle	No	109.54	\$97,400	\$106,692	\$88,871	4317	77.44	3343	76	192
4516.06	Upper	No	144.65	\$97,400	\$140,889	\$117,355	5883	61.91	3642	1404	1709

4517	Middle	No	85.2	\$97,400	\$82,985	\$69,125	4263	83.6	3564	667	1074
4518	Moderate	No	75.03	\$97,400	\$73,079	\$60,875	5319	82.95	4412	1023	1411
4519.02	Upper	No	140.07	\$97,400	\$136,428	\$113,638	2517	69.33	1745	800	968
4519.03	Low	No	34.11	\$97,400	\$33,223	\$27,679	4153	95.57	3969	21	384
4519.04	Moderate	No	54.57	\$97,400	\$53,151	\$44,278	3966	81.87	3247	780	1014
4520.01	Moderate	No	69.42	\$97,400	\$67,615	\$56,323	4678	83.73	3917	539	1299
4520.02	Moderate	No	70.4	\$97,400	\$68,570	\$57,115	3875	78.5	3042	50	126
4521.01	Upper	No	138.19	\$97,400	\$134,597	\$112,117	6357	63.1	4011	864	1186
4521.02	Unknown	No	0	\$97,400	\$0	\$0	1896	81.49	1545	0	117
4521.03	Moderate	No	51.48	\$97,400	\$50,142	\$41,767	2165	91.13	1973	31	231
4522.02	Moderate	No	51.96	\$97,400	\$50,609	\$42,155	3451	86.64	2990	204	304
4522.03	Low	No	48.23	\$97,400	\$46,976	\$39,129	3100	86.48	2681	256	283
4522.04	Moderate	No	60.45	\$97,400	\$58,878	\$49,045	2617	86.97	2276	52	271
4523	Middle	No	80.87	\$97,400	\$78,767	\$65,616	2226	95.19	2119	630	767
4524.01	Moderate	No	66.97	\$97,400	\$65,229	\$54,334	3976	94.37	3752	819	916
4524.02	Moderate	No	59.72	\$97,400	\$58,167	\$48,456	4048	93.55	3787	724	942
4525.01	Moderate	No	52.54	\$97,400	\$51,174	\$42,625	2485	94.69	2353	80	246
4525.02	Moderate	No	60	\$97,400	\$58,440	\$48,683	4912	94.08	4621	800	1153
4526.01	Low	No	36.8	\$97,400	\$35,843	\$29,859	4427	96.18	4258	0	236
4526.02	Moderate	No	65.52	\$97,400	\$63,816	\$53,160	3367	94.54	3183	664	826
4527.01	Moderate	No	68.64	\$97,400	\$66,855	\$55,692	4557	95.74	4363	950	1274
4527.02	Moderate	No	67.25	\$97,400	\$65,502	\$54,563	3911	97.09	3797	696	911
4527.03	Moderate	No	50.44	\$97,400	\$49,129	\$40,922	3897	96.25	3751	427	626
4528.01	Moderate	No	69.39	\$97,400	\$67,586	\$56,302	5751	92.02	5292	1167	1758
4528.02	Moderate	No	60.3	\$97,400	\$58,732	\$48,925	5928	96.78	5737	688	1107
4529	Moderate	No	68.45	\$97,400	\$66,670	\$55,536	4274	93.19	3983	808	1264
4530.01	Unknown	No	0	\$97,400	\$0	\$0	2455	96.82	2377	546	817
4530.02	Middle	No	92.82	\$97,400	\$90,407	\$75,304	5141	94.67	4867	1116	1303
4531	Low	No	31.63	\$97,400	\$30,808	\$25,662	4304	96.51	4154	407	601
4532.01	Low	No	39.65	\$97,400	\$38,619	\$32,170	3546	96.14	3409	0	210
4532.02	Moderate	No	54.28	\$97,400	\$52,869	\$44,044	4228	93.59	3957	400	607
4533	Low	No	44.16	\$97,400	\$43,012	\$35,833	3485	97.1	3384	32	361
4534.01	Moderate	No	57.05	\$97,400	\$55,567	\$46,287	3042	88.89	2704	399	592
4534.03	Low	No	38.77	\$97,400	\$37,762	\$31,461	4107	97.35	3998	320	530
4534.04	Moderate	No	60.09	\$97,400	\$58,528	\$48,750	4379	93.81	4108	707	948
4534.05	Unknown	No	0	\$97,400	\$0	\$0	3962	94.19	3732	289	406
4535.01	Moderate	No	65.54	\$97,400	\$63,836	\$53,173	6357	93.77	5961	1050	1605
4535.02	Moderate	No	67.86	\$97,400	\$66,096	\$55,058	3926	92.38	3627	598	857
4536.01	Moderate	No	53.29	\$97,400	\$51,904	\$43,235	2161	94.91	2051	254	416
4536.03	Low	No	42.44	\$97,400	\$41,337	\$34,435	3291	93.04	3062	444	692
4536.04	Middle	No	87.46	\$97,400	\$85,186	\$70,961	4147	96.6	4006	694	1060
4537.01	Moderate	No	55.71	\$97,400	\$54,262	\$45,200	4531	93.75	4248	602	1182

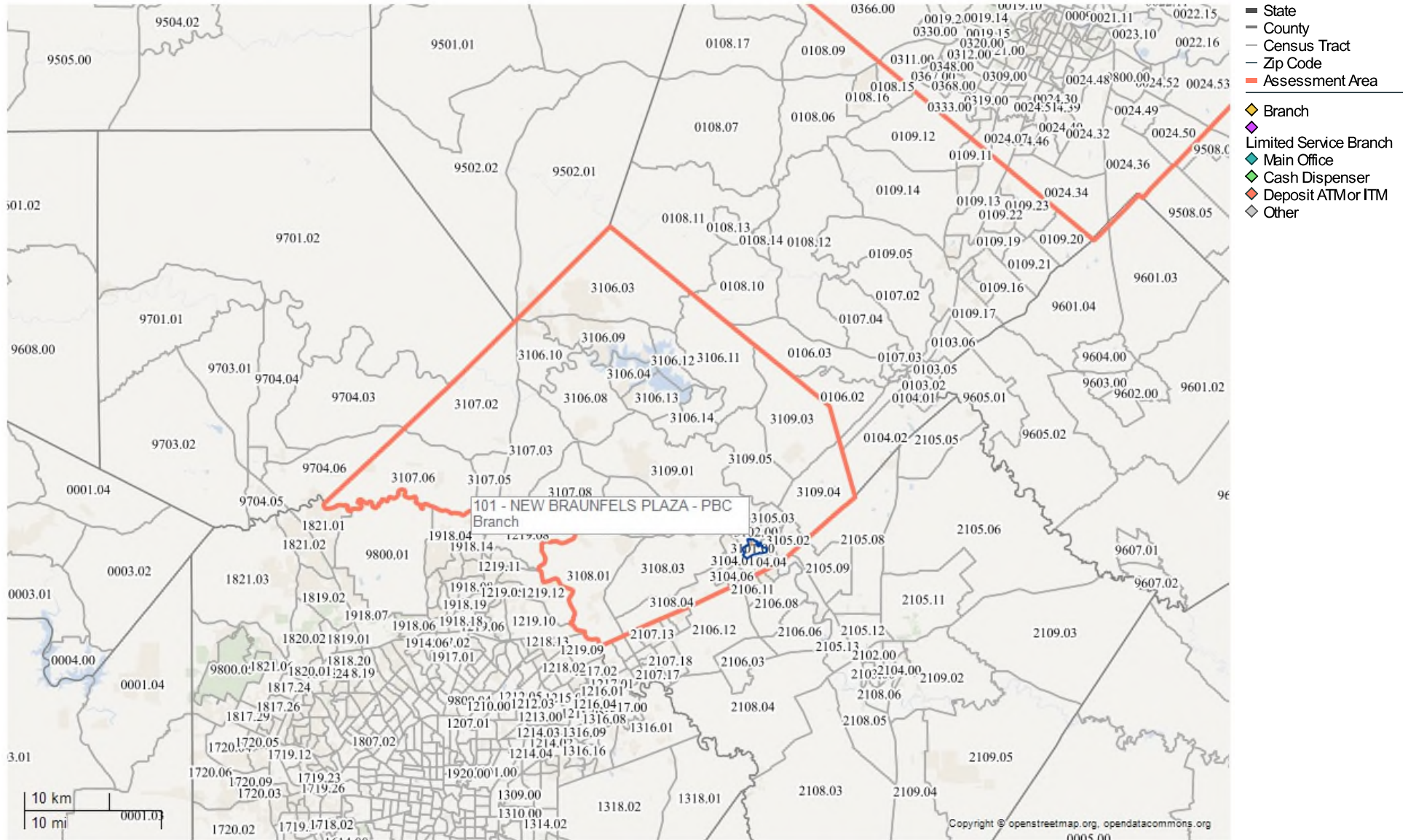
4537.02	Moderate	No	56.17	\$97,400	\$54,710	\$45,576	4221	94.84	4003	634	944
4538	Moderate	No	78.29	\$97,400	\$76,254	\$63,523	3668	90.38	3315	752	1030
4539.01	Middle	No	89.49	\$97,400	\$87,163	\$72,604	5961	95.24	5677	1047	1367
4539.02	Low	No	45.72	\$97,400	\$44,531	\$37,099	4140	92.68	3837	522	1091
4540	Middle	No	95.88	\$97,400	\$93,387	\$77,788	5261	90.53	4763	1126	1355
4541	Moderate	No	72.07	\$97,400	\$70,196	\$58,474	3667	88.14	3232	607	830
4542	Middle	No	94.86	\$97,400	\$92,394	\$76,964	3977	87.7	3488	949	1235
4543.02	Middle	No	80.53	\$97,400	\$78,436	\$65,340	6792	83.57	5676	1660	2037
4543.03	Moderate	No	72.6	\$97,400	\$70,712	\$58,901	3471	87.53	3038	572	970
4543.04	Moderate	No	74.4	\$97,400	\$72,466	\$60,363	4830	91.24	4407	273	783
4543.05	Moderate	No	51.17	\$97,400	\$49,840	\$41,520	4288	89.44	3835	372	542
4544	Moderate	No	51.09	\$97,400	\$49,762	\$41,453	1046	88.05	921	0	80
4545.02	Upper	No	255.47	\$97,400	\$248,828	\$207,260	2672	51.5	1376	639	754
4545.03	Upper	No	222.54	\$97,400	\$216,754	\$180,549	2575	33.28	857	1078	1093
4545.04	Upper	No	223.31	\$97,400	\$217,504	\$181,167	5913	51.36	3037	1546	1665
4545.05	Upper	No	186.78	\$97,400	\$181,924	\$151,538	2606	55.22	1439	805	885
4546	Middle	No	81.52	\$97,400	\$79,400	\$66,136	5937	57.89	3437	509	547
4547	Upper	No	153.01	\$97,400	\$149,032	\$124,137	6910	30.91	2136	2052	2187
4548.01	Moderate	No	74.59	\$97,400	\$72,651	\$60,521	3539	56.12	1986	734	915
4548.02	Middle	No	99.37	\$97,400	\$96,786	\$80,619	4535	51.42	2332	1364	1618
4549.01	Upper	No	177.54	\$97,400	\$172,924	\$144,042	3105	47.18	1465	666	746
4549.02	Middle	No	108.46	\$97,400	\$105,640	\$87,998	8752	60.59	5303	1749	2090
4550	Upper	No	167.94	\$97,400	\$163,574	\$136,250	2756	43.51	1199	676	721
4551.02	Upper	No	157.59	\$97,400	\$153,493	\$127,857	3235	40.93	1324	708	892
4551.03	Middle	No	115.84	\$97,400	\$112,828	\$93,984	3857	49.62	1914	1118	1359
4551.04	Upper	No	124.8	\$97,400	\$121,555	\$101,250	3108	43.98	1367	771	951
4552	Middle	No	107.51	\$97,400	\$104,715	\$87,224	4431	42.83	1898	1271	1598
4553	Middle	No	99.06	\$97,400	\$96,484	\$80,368	12979	71.01	9217	988	1346
5401.01	Upper	No	246.84	\$97,400	\$240,422	\$200,259	6790	50.29	3415	2085	2374
5401.02	Upper	No	132.04	\$97,400	\$128,607	\$107,125	5296	83.8	4438	1270	1540
5402	Moderate	No	57.62	\$97,400	\$56,122	\$46,750	2438	75.96	1852	429	595
5405.02	Middle	No	101.83	\$97,400	\$99,182	\$82,614	5417	63.3	3429	1224	1754
5405.03	Low	No	44.17	\$97,400	\$43,022	\$35,841	2594	91.87	2383	0	245
5405.04	Low	No	26.64	\$97,400	\$25,947	\$21,619	3432	81.93	2812	242	580
5406.01	Middle	No	98.82	\$97,400	\$96,251	\$80,175	4626	73.71	3410	1040	1327
5406.02	Middle	No	100.71	\$97,400	\$98,092	\$81,706	7197	81.67	5878	1401	1701
5407	Middle	No	108.18	\$97,400	\$105,367	\$87,768	7315	73.33	5364	1560	2045
5413.01	Middle	No	93.02	\$97,400	\$90,601	\$75,469	6610	83.63	5528	845	1266
5413.02	Moderate	No	66.55	\$97,400	\$64,820	\$53,998	6877	85.3	5866	953	2262
5414.01	Upper	No	134.91	\$97,400	\$131,402	\$109,456	4347	85.14	3701	1165	1165
5414.02	Moderate	No	75.72	\$97,400	\$73,751	\$61,436	3401	81.48	2771	713	851
5414.03	Unknown	No	0	\$97,400	\$0	\$0	2834	85.36	2419	946	1066

5414.04	Middle	No	98.51	\$97,400	\$95,949	\$79,922	4168	87.6	3651	644	1071
5415	Middle	No	98.75	\$97,400	\$96,183	\$80,119	5616	78.24	4394	1362	1790
5416.03	Moderate	No	69.72	\$97,400	\$67,907	\$56,563	7741	84.05	6506	1355	1852
5416.04	Middle	No	119.05	\$97,400	\$115,955	\$96,586	9554	62.23	5945	2999	3276
5417.01	Middle	No	112.37	\$97,400	\$109,448	\$91,164	5802	83.51	4845	1614	1671
5417.02	Moderate	No	60.82	\$97,400	\$59,239	\$49,344	2458	80.11	1969	0	0
5417.03	Middle	No	108.72	\$97,400	\$105,893	\$88,207	3633	73.38	2666	349	581
5418.01	Moderate	No	75.46	\$97,400	\$73,498	\$61,222	3656	73.74	2696	726	861
5418.02	Middle	No	95.72	\$97,400	\$93,231	\$77,656	4277	76.41	3268	127	388
5419.01	Upper	No	125.75	\$97,400	\$122,481	\$102,019	2705	71.09	1923	509	534
5419.02	Upper	No	133.2	\$97,400	\$129,737	\$108,065	4884	65.85	3216	1116	1375
5420.01	Middle	No	89.29	\$97,400	\$86,968	\$72,440	4661	69.56	3242	1089	1308
5420.02	Upper	No	167.73	\$97,400	\$163,369	\$136,083	3102	80.37	2493	745	859
5420.03	Moderate	No	59.52	\$97,400	\$57,972	\$48,295	4315	80.46	3472	912	1122
5420.04	Middle	No	91.46	\$97,400	\$89,082	\$74,206	3164	69.44	2197	729	990
5421.03	Middle	No	105.73	\$97,400	\$102,981	\$85,779	10308	88.15	9087	1071	2149
5421.04	Moderate	No	76.25	\$97,400	\$74,268	\$61,868	7584	85.73	6502	1108	2252
5421.05	Middle	No	86.39	\$97,400	\$84,144	\$70,091	10506	88.61	9309	1343	2192
5421.06	Middle	No	99.68	\$97,400	\$97,088	\$80,875	8799	84.87	7468	2298	2812
5421.07	Middle	No	106.56	\$97,400	\$103,789	\$86,452	3938	82.38	3244	806	1020
5421.08	Middle	No	91.99	\$97,400	\$89,598	\$74,631	3568	88.06	3142	992	1305
5422.01	Middle	No	99.89	\$97,400	\$97,293	\$81,043	7199	84.93	6114	1483	1836
5422.02	Middle	No	102.44	\$97,400	\$99,777	\$83,115	9767	85.6	8361	1490	2210
5422.03	Middle	No	94.7	\$97,400	\$92,238	\$76,835	10747	82.76	8894	2284	3005
5423.02	Upper	No	123.87	\$97,400	\$120,649	\$100,495	7400	78.2	5787	1896	2119
5423.03	Upper	No	120	\$97,400	\$116,880	\$97,358	3278	70.13	2299	1073	1312
5423.04	Middle	No	93.12	\$97,400	\$90,699	\$75,552	5695	77.95	4439	1292	1538
5423.05	Middle	No	108.29	\$97,400	\$105,474	\$87,857	6245	80.48	5026	1029	1425
5424.01	Moderate	No	63.2	\$97,400	\$61,557	\$51,278	4682	80.76	3781	406	814
5424.02	Middle	No	100.63	\$97,400	\$98,014	\$81,641	6535	80.37	5252	1022	1504
5425	Upper	No	157.7	\$97,400	\$153,600	\$127,946	3904	46.72	1824	699	744
5426	Upper	No	120.13	\$97,400	\$117,007	\$97,463	6081	62.19	3782	1448	1807
5427	Middle	No	85.94	\$97,400	\$83,706	\$69,729	3953	41.46	1639	1429	2279
5428	Upper	No	129.07	\$97,400	\$125,714	\$104,716	8010	48.13	3855	2568	2987
5429.01	Middle	No	116.36	\$97,400	\$113,335	\$94,404	10080	66.7	6723	2296	2894
5429.02	Upper	No	141.82	\$97,400	\$138,133	\$115,058	27220	69.7	18973	4825	6025
5432.01	Middle	No	103.86	\$97,400	\$101,160	\$84,265	5709	68.96	3937	929	1378
5432.02	Middle	No	103.04	\$97,400	\$100,361	\$83,596	3585	55.4	1986	694	840



# The Moody National Bank (TX)

Comal County Map

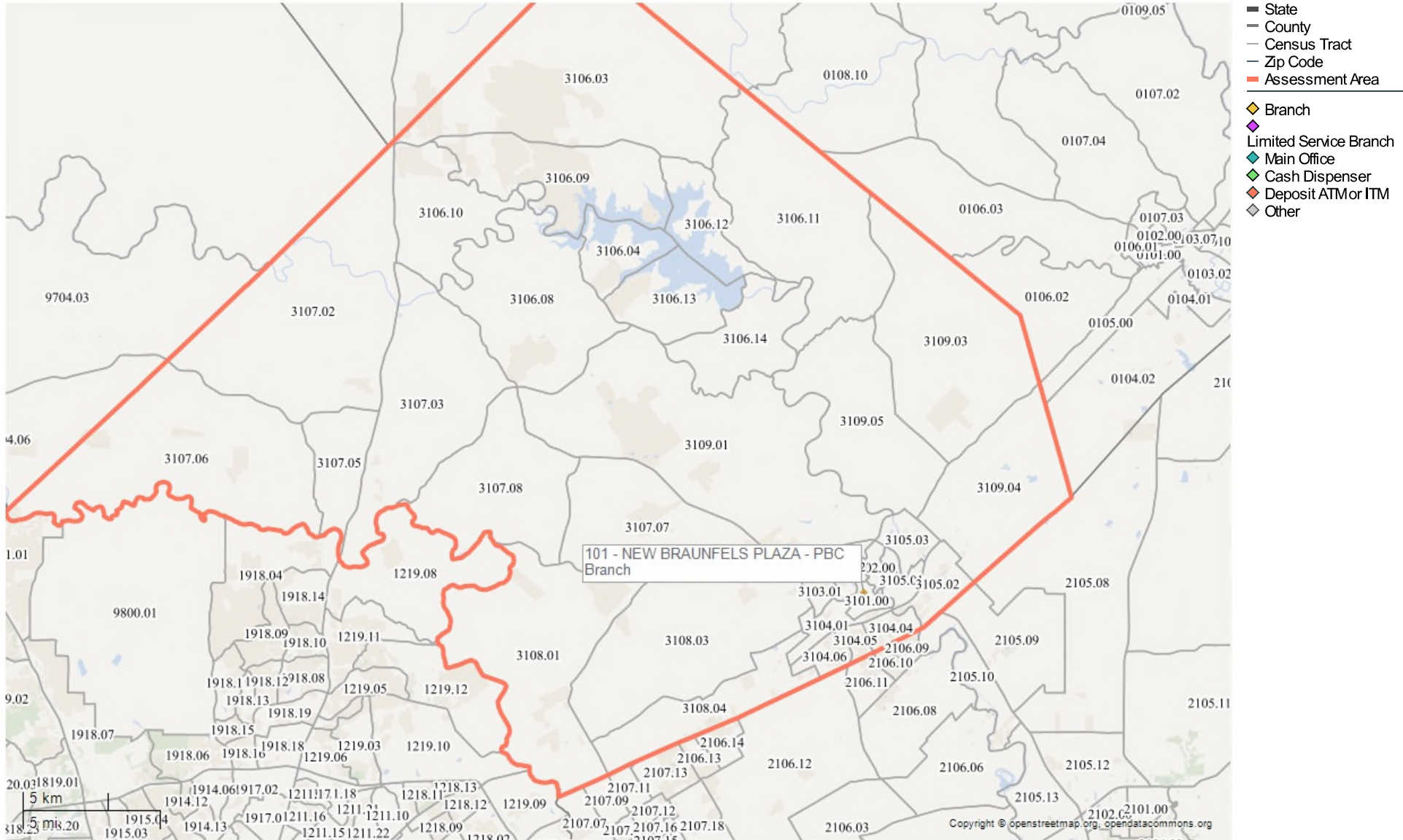


## Applied Filters

- Facility Status: (Open)
- CRA Loans: Loan File
- Real Estate Loans Action Taken Date: (1/18/2024 - 11/20/2024)
- Real Estate Loans: Loan File
- You are included in the HMDA benchmark.
- Area: (2024 - Assessment )

The Moody National Bank (TX)

Comal County Map



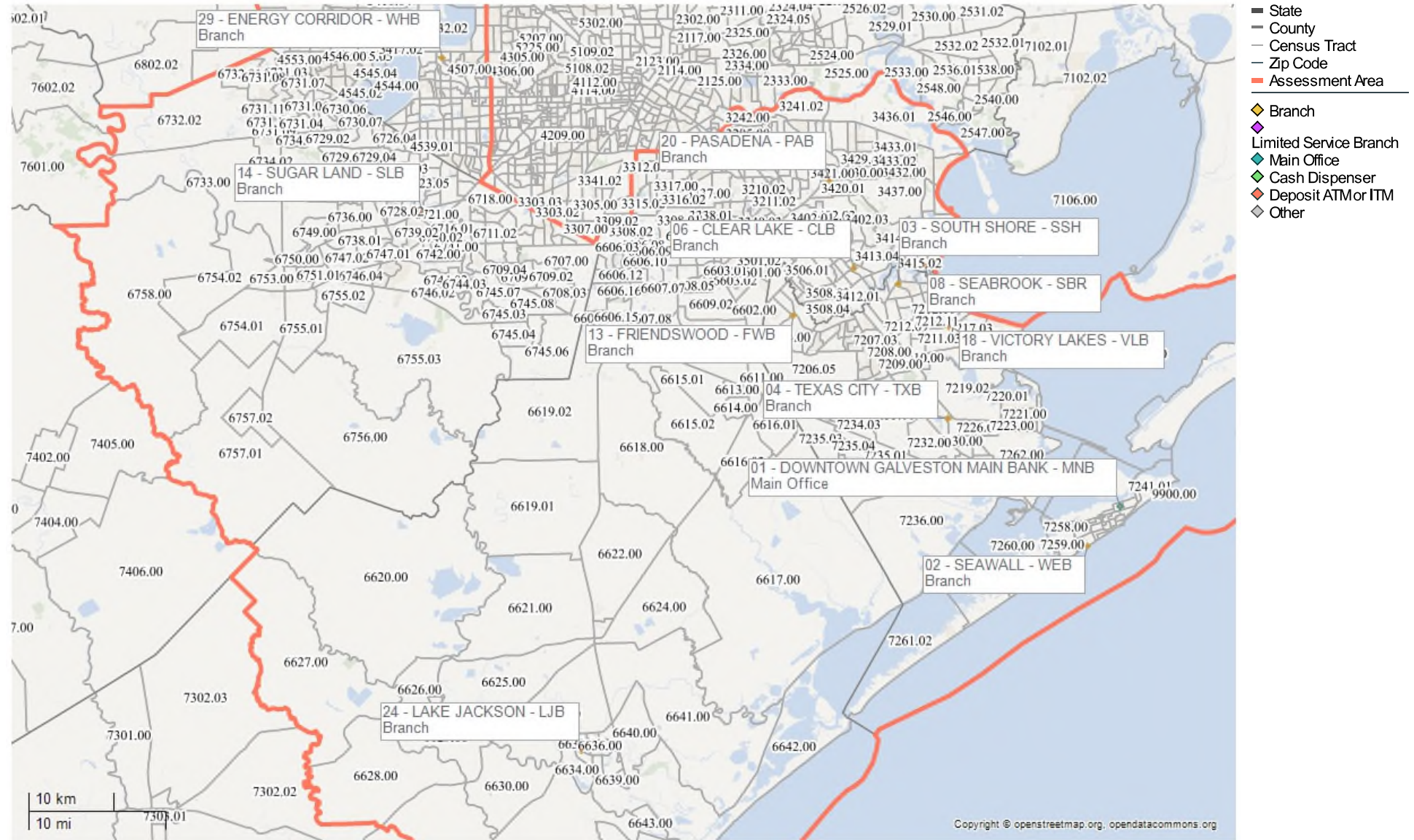
Applied Filters

- Facility Status: (Open)
- CRA Loans: Loan File
- Real Estate Loans Action Taken Date: (1/18/2024 - 11/20/2024)
- Real Estate Loans: Loan File
- You are included in the HMDA benchmark.
- Area: (2024 - Assessment )



# The Moody National Bank (TX)

Houston - The Woodlands - Sugar Land Alternate Map 2025



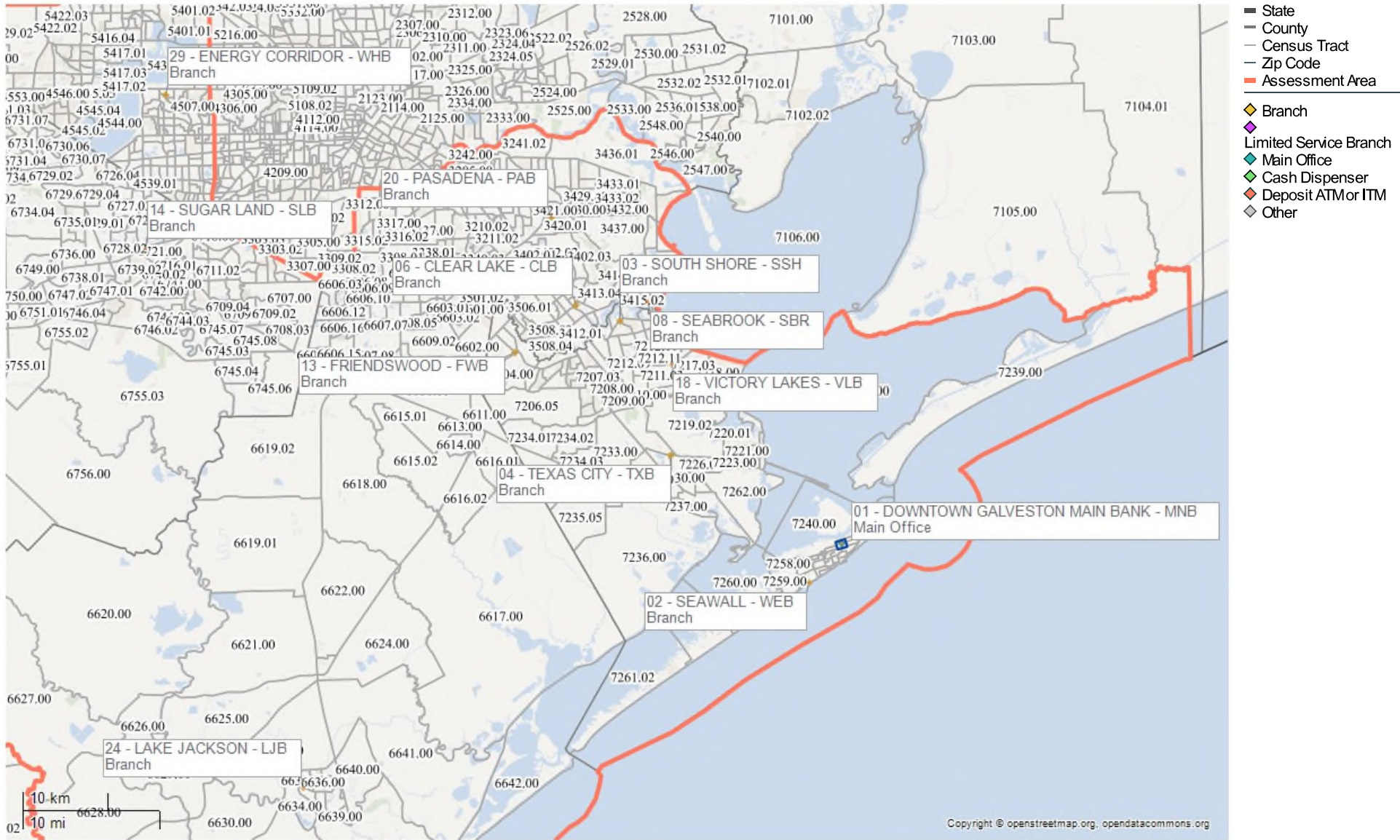
## Applied Filters

- Facility Status: (Open)
- CRA Loans: Loan File
- Real Estate Loans Action Taken Date: (1/18/2024 - 11/20/2024)
- Real Estate Loans: Loan File
- You are included in the HMDA benchmark.
- Area: (2024 - Assessment )



The Moody National Bank (TX)

Houston Map - East

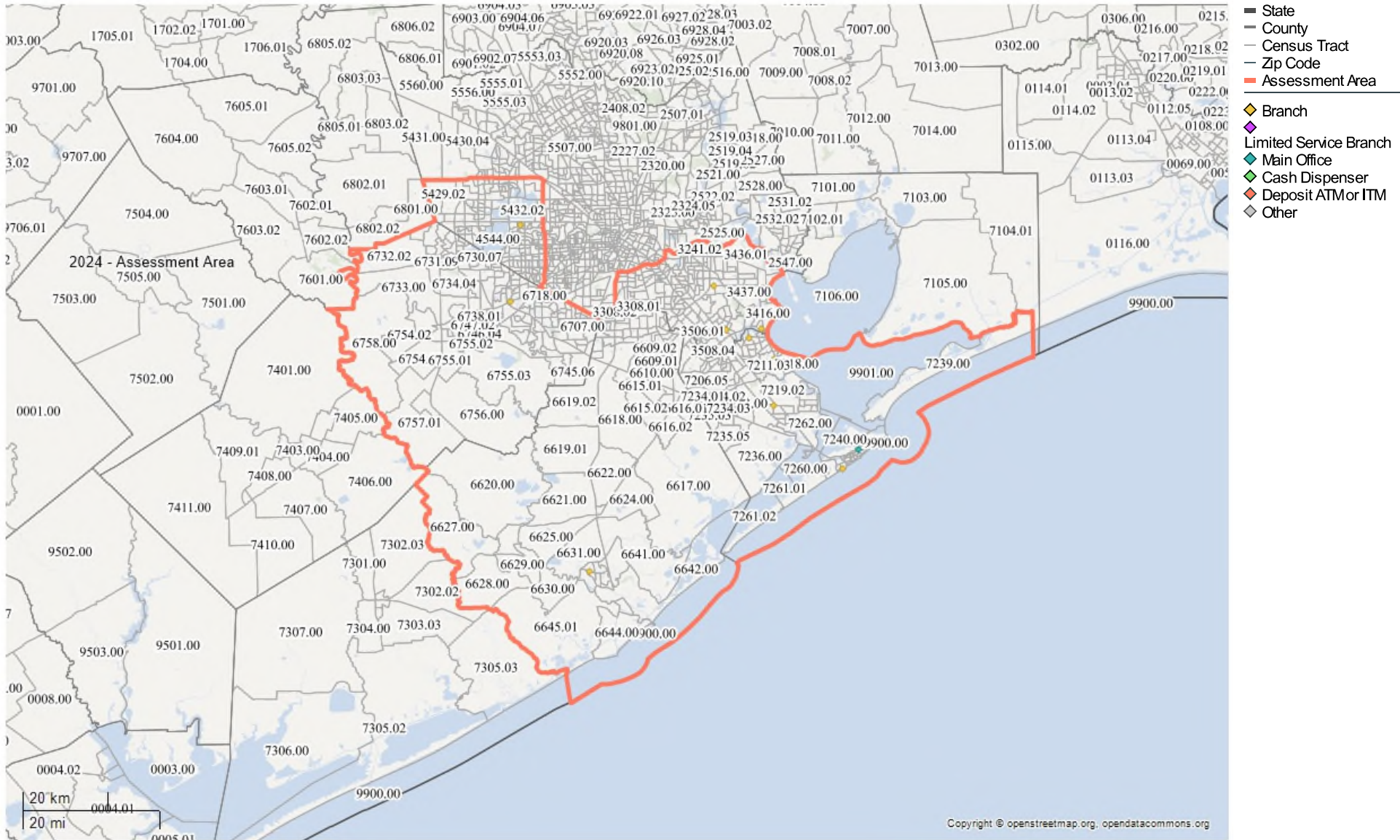


Applied Filters

- Facility Status: (Open)
- CRA Loans: Loan File
- Real Estate Loans Action Taken Date: (1/18/2024 - 11/20/2024)
- Real Estate Loans: Loan File
- You are included in the HMDA benchmark.
- Area: (2024 - Assessment )

The Moody National Bank (TX)

Houston - The Woodlands - Sugar Land MSA Map



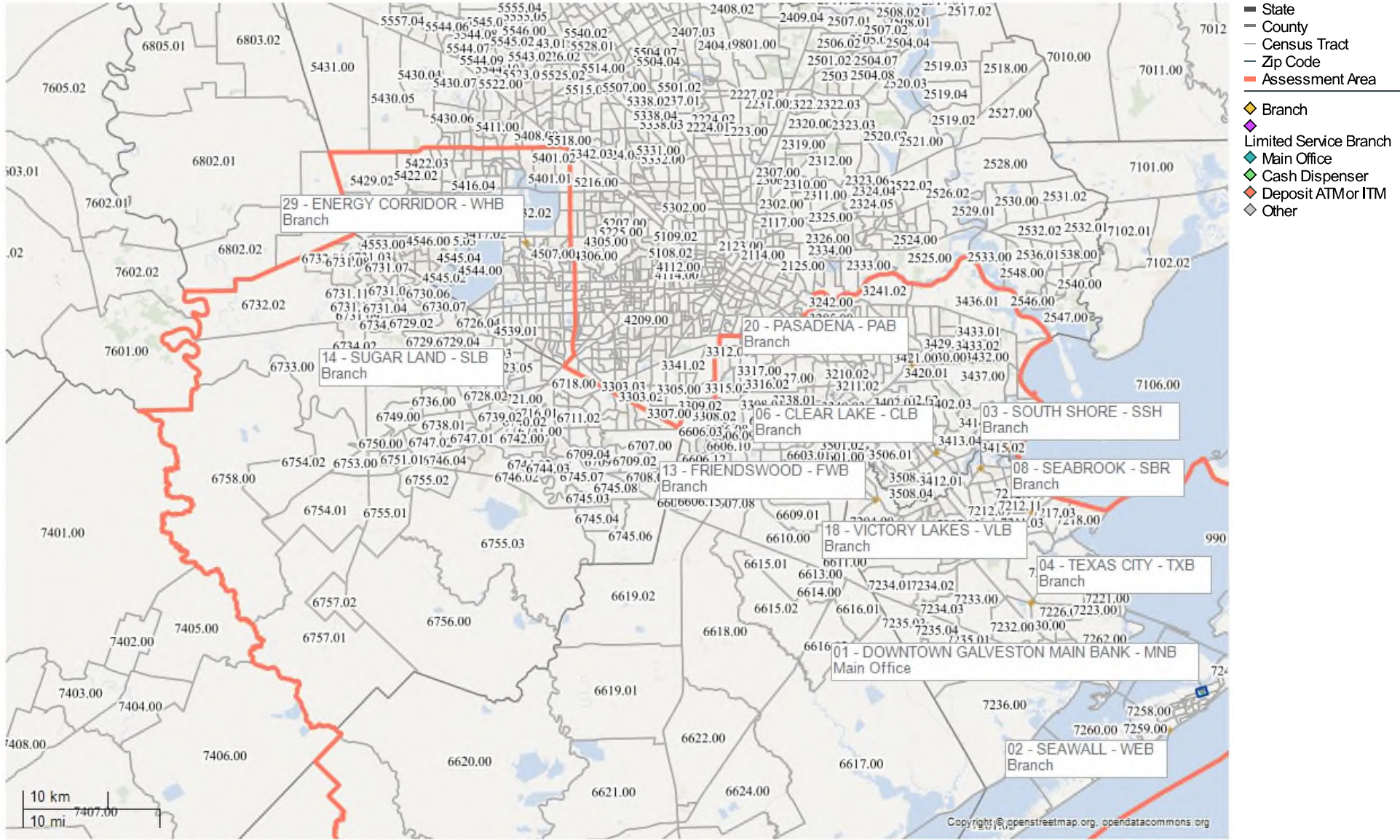
Applied Filters

- Facility Status: (Open)
- CRA Loans: Loan File
- Real Estate Loans Action Taken Date: (1/18/2024 - 11/20/2024)
- Real Estate Loans: Loan File
- You are included in the HMDA benchmark.
- Area: (2024 - Assessment )



The Moody National Bank (TX)

Houston Map - West



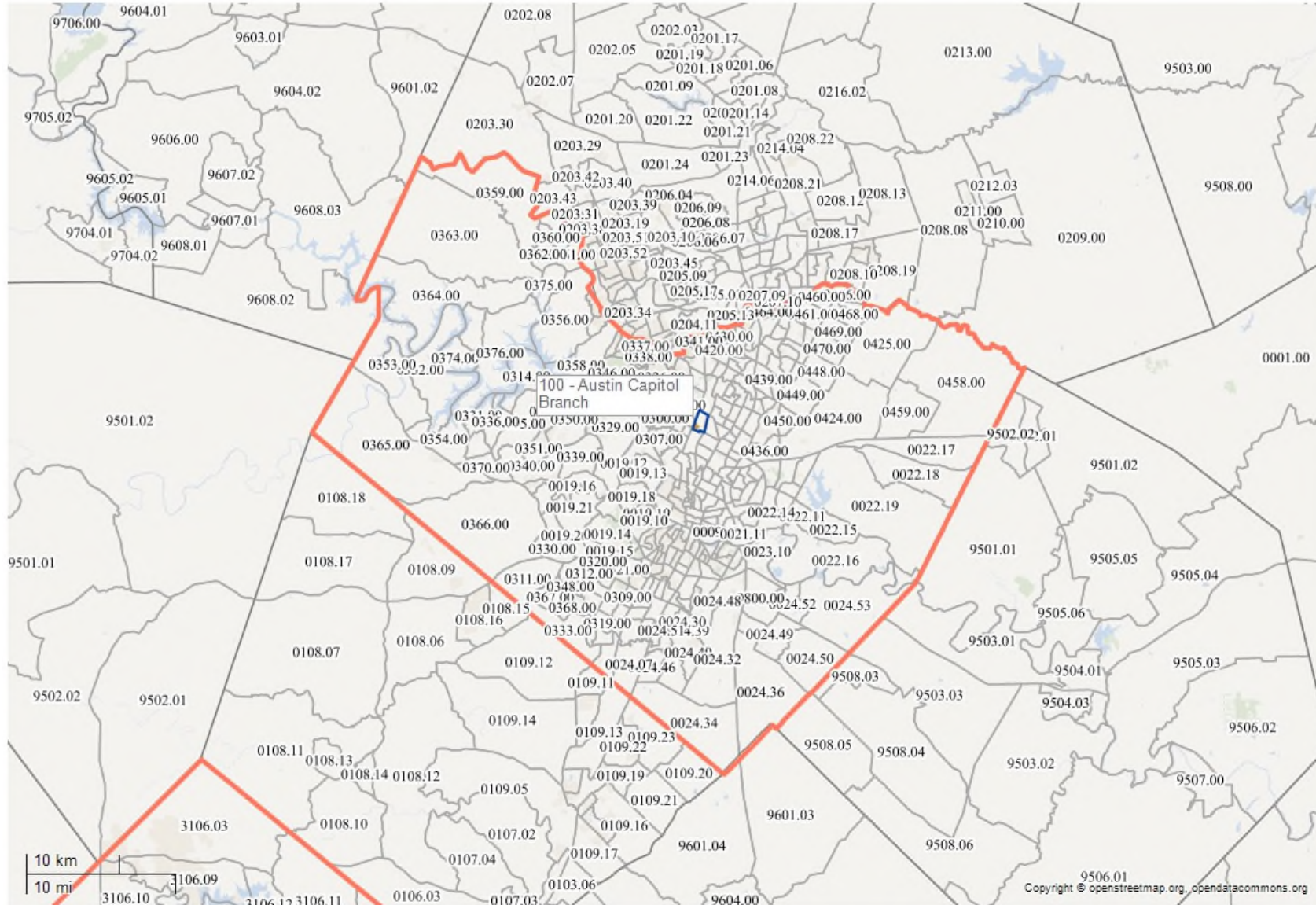
Applied Filters

- Facility Status: (Open)
- CRA Loans: Loan File
- Real Estate Loans Action Taken Date: (1/18/2024 - 11/20/2024)
- Real Estate Loans: Loan File
- You are included in the HMDA benchmark.
- Area: (2024 - Assessment )



# The Moody National Bank (TX)

Travis County Map



- State
- County
- Census Tract
- Zip Code
- Assessment Area
- ◆ Branch
- ◆ Limited Service Branch
- ◆ Main Office
- ◆ Cash Dispenser
- ◆ Deposit ATM or ITM
- ◆ Other

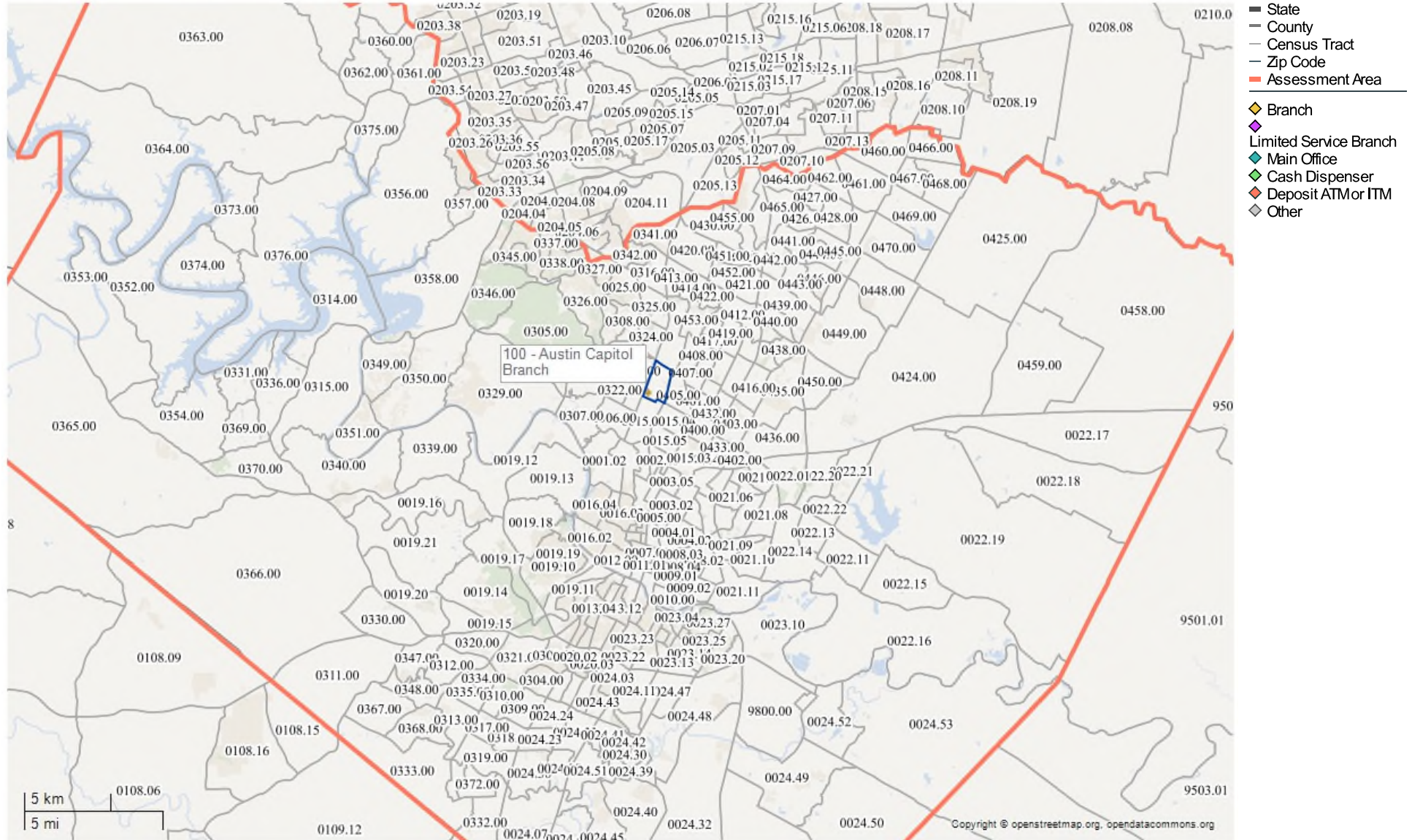
## Applied Filters

- Facility Status: (Open)
- CRA Loans: Loan File
- Real Estate Loans Action Taken Date: (1/18/2024 - 11/20/2024)
- Real Estate Loans: Loan File
- You are included in the HMDA benchmark.
- Area: (2024 - Assessment )



# The Moody National Bank (TX)

Travis County Map



## Applied Filters

- Facility Status: (Open)
- CRA Loans: Loan File
- Real Estate Loans Action Taken Date: (1/18/2024 - 11/20/2024)
- Real Estate Loans: Loan File
- You are included in the HMDA benchmark.
- Area: (2024 - Assessment )



## **PUBLIC DISCLOSURE**

February 21, 2024

### **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

Moody National Bank  
Charter Number 8899

2302 Post Office Street  
Galveston, TX 77550-1935

Office of the Comptroller of the Currency

Two Houston Center  
909 Fannin Street, Suite 1900  
Houston, TX 77010

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

Appendix A: Scope of Examination .....A-1

Appendix B: Summary of 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 following table indicates the performance level of Moody National Bank with respect to the Lending, Investment, and Service Tests:

Performance Levels	Moody National Bank Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding		X	
High Satisfactory	X		X
Low Satisfactory			
Needs to Improve			
Substantial Noncompliance			

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

The major factors that support this rating include:

- The Lending Test rating is based on a good responsiveness of lending activity, an excellent geographic distribution, an adequate borrower distribution, and a leading level of community development (CD) loans in the full-scope assessment area (AA).
- The Investment Test rating is based on an excellent level of CD investments in all assessment areas.
- The Service Test rating is based on accessible branch locations and a leading level of CD services in the full-scope AA.

### Lending in Assessment Area

A high percentage of the bank's loans are in its AAs.

The bank originated and purchased 85 percent of its total loans by number inside the bank's AAs during the evaluation period. This analysis is performed at the bank, rather than the AA, level. The bank did not have any affiliate lending activities included in this assessment.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	198	78.9	53	21.1	251	73,219	44.3	92,111	55.7	165,330
Small Business	200	85.1	35	14.9	235	37,117	84.6	6,771	15.4	43,888
PPP loans	673	86.7	103	13.3	776	81,379	87.3	11,818	12.7	93,197
Total	1,071	84.9	191	15.1	1,262	191,715	63.4	110,700	36.6	302,415

## Description of Institution

Moody National Bank (MNB) is a full-service, single-state community bank headquartered in Galveston, TX. The bank was chartered on September 30, 1907, and is owned by Moody Bancshares, Inc., a Texas holding company.

As of December 31, 2022, MNB had total assets of \$1.6 billion and a tier 1 leverage capital ratio of 13 percent. The bank offers a variety of lending and deposit products, as well as full trust services. The primary lending focus is commercial real estate, which accounted for 58 percent of net loans and leases by dollar amount. Construction loans represented 23 percent of the loan portfolio, followed by commercial loans at 10 percent, residential mortgages at 6 percent, multi-family loans at 2 percent, and consumer loans at 1 percent. Farm loans account for less than 1 percent of the lending portfolio. Deposit services include traditional personal and business checking/savings accounts, as well as online banking, bill payment, remote deposit capture, telephone banking, and mobile banking services.

In 2020, the Small Business Administration established the Paycheck Protection Program (PPP) under the Coronavirus Aid, Relief, and Economic Security Act in response to the COVID-19 pandemic. The goal of the program was to aid small businesses by funding payroll costs, mortgages, rent, and utilities. MNB originated 1,036 PPP loans totaling \$131 million, of which 673 or \$81 million were within the AAs.

There are no legal or financial factors impeding MNB's ability to meet the credit and CD needs of its AAs. MNB was rated "Satisfactory" at the last Community Reinvestment Act (CRA) evaluation dated April 27, 2020.

## Scope of the Evaluation

### Evaluation Period/Products Evaluated

The evaluation period for all tests was January 1, 2020, through December 31, 2022. To evaluate lending performance, we reviewed residential loans subject to the Home Mortgage Disclosure Act (HMDA), small business loans, and CD loans. We also reviewed PPP loans for geographic analysis only.

During the 2020-2021 evaluation period, we compared residential and small business loans to 2021 HMDA aggregate data and 2021 CRA aggregate data, respectively. We performed a separate analysis for 2022 loans due to 2020 U.S. Census demographic changes. In 2022, we compared residential and small business loans to 2022 HMDA aggregate data and 2022 CRA aggregate data, respectively.

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

In each state where the bank has an office, one or more AAs within that state was selected for a full-scope review. For purposes of this evaluation, bank delineated assessment areas 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. Refer to the “Scope” section under each State Rating section 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 a blend of the state ratings, and where applicable, multistate ratings.

The state rating for Texas is based on performance in all of the bank’s AAs with the most weight placed on the Houston-Galveston AA. Refer to the “Scope” section under the State Rating section for details regarding how the areas were weighted in arriving at the respective ratings.

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

Pursuant to 12 C.F.R. §25.28(c) or §195.28(c), respectively, in determining a national bank’s or federal savings association’s (collectively, bank) 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 the Bureau of Consumer Financial Protection, 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:** High Satisfactory

**The Investment Test is rated:** Outstanding

**The Service Test is rated:** High Satisfactory

The major factors that support this rating include:

- An excellent geographic distribution;
- A reasonable distribution of loans to individuals of different income levels and businesses of different sizes;
- A leading level of CD loans;
- An excellent level of CD investments; and,
- Accessible service delivery systems and a leading level of CD services.

### Description of Institution's Operations in Texas

MNB operates 15 full-service branches in three AAs in Texas. The Houston-Galveston AA includes six branches in Galveston County, four branches in Harris County, one branch in Fort Bend County, and two branches in Brazoria County. The Austin AA includes one branch in Travis County, while the San Antonio AA includes one branch in Comal County. Each branch contains an automated teller machine (ATM), with an additional three ATM locations in the Houston-Galveston AA. Of the total 18 ATMs, 14 have deposit-taking capabilities.

According to the Federal Deposit Insurance Corporation deposit market share data as of June 30, 2023, MNB held a 1.7 percent deposit market share in the Houston-Galveston AA and ranked 14<sup>th</sup> of 104 banks in the AA. The largest competitors in this market are JP Morgan Chase Bank, N.A., Wells Fargo Bank, N.A., Bank of America, N.A., Texas Dow Employees Federal Credit Union, and Capital One, N.A. With only one branch in the Austin and San Antonio AAs, the bank's percent of deposit market share is miniscule in these two AAs.

### Community Contacts

We identified five community contacts in the Houston-Galveston AA during the evaluation period. These contacts included two local community development corporations, a city official, a youth organization, and a United Way organization. Affordable housing was identified by several of the contacts as a prevailing need in the area, which was a specific need for first-time low- and moderate-income (LMI) home buyers. In addition to housing needs, the contacts also expressed a need for additional development of recreational public areas. Several of the contacts expressed a need for financial education and access to bank accounts for LMI individuals. Small consumer loans were also expressed as a need in the area.

Please refer to the following tables, which provide information on the demographic composition of the Houston-Galveston AA for both evaluation periods.

Table A – Demographic Information of the Assessment Area						
Assessment Area: Houston-Galveston AA (2020-2021)						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	419	9.1	27.9	32.9	28.6	1.4
Population by Geography	2,608,853	6.3	22.8	34.2	36.3	0.4
Housing Units by Geography	961,197	6.9	23.4	33.5	35.7	0.4
Owner-Occupied Units by Geography	567,822	3.4	17.6	34.4	44.5	0.1
Occupied Rental Units by Geography	304,531	11.9	32.1	32.6	22.3	1.0
Vacant Units by Geography	88,844	12.2	30.8	31.1	25.6	0.4
Businesses by Geography	265,926	4.4	15.7	28.7	51.0	0.3
Farms by Geography	3,923	2.8	12.1	36.8	48.3	0.1
Family Distribution by Income Level	643,952	20.9	15.7	17.6	45.8	0.0
Household Distribution by Income Level	872,353	22.0	15.2	16.9	46.0	0.0
Median Family Income MSA – 26420-Houston-The Woodlands-Sugar Land, TX MSA		\$69,373	Median Housing Value			\$159,801
			Median Gross Rent			\$1,005
			Families Below Poverty Level			10.5%
Source: 2015 ACS Census and 2021 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.						

Table A – Demographic Information of the Assessment Area						
Assessment Area: Houston-Galveston AA (2022)						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	290	8.3	24.5	27.2	34.5	5.5
Population by Geography	1,290,188	8.2	24.9	28.8	34.6	3.5
Housing Units by Geography	530,125	7.9	24.2	30.0	35.6	2.3
Owner-Occupied Units by Geography	260,455	3.5	19.6	31.4	44.8	0.8
Occupied Rental Units by Geography	231,076	12.5	30.0	28.5	25.3	3.6
Vacant Units by Geography	38,594	10.0	20.4	29.7	35.8	4.1
Businesses by Geography	329,638	3.1	14.3	18.6	56.4	7.6
Farms by Geography	5,248	2.9	15.3	19.1	56.9	5.8
Family Distribution by Income Level	280,144	21.8	16.5	19.8	41.9	0.0
Household Distribution by Income Level	491,531	23.5	16.6	17.9	42.0	0.0
Median Family Income MSA – 26420-Houston-The Woodlands-Sugar Land, TX MSA	\$100,215	Median Housing Value				\$379,220
		Median Gross Rent				\$1,365
		Families Below Poverty Level				7.5%
Source: 2020 U.S. Census and 2023 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

We identified the Houston-Galveston AA for full-scope review, which accounts for 93 percent of bank deposits. This AA also accounts for 82 percent of HMDA loans, 91 percent of small business loans, and 88 percent of total PPP loans. We evaluated both the Austin and San Antonio AAs as limited scope AAs since less than 5 percent of bank deposits and limited lending volume.

## Conclusions in Respect to Performance Tests in Texas

### Lending Test

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

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

Based on a full-scope review, the bank's performance in the Houston-Galveston AA is good.

### Lending Activity

Lending levels reflect good responsiveness to credit needs in the Houston-Galveston AA. When reviewing all HMDA reporters, MNB ranked 222<sup>nd</sup> of 926 reporting lenders in the AA.

Number of Loans\*

Assessment Area	Home Mortgage	Small Business	PPP	Community Development	Total	% State Loans	% State Deposits
Houston-Galveston	162	181	595	19	957	87.1	93.3
Austin	6	12	42	5	65	5.9	4.1
San Antonio	30	7	36	4	77	7.0	2.6
<b>Totals</b>	<b>198</b>	<b>200</b>	<b>673</b>	<b>28</b>	<b>1,099</b>	<b>100</b>	<b>100</b>

Dollar Volume of Loans\*

Assessment Area	Home Mortgage	Small Business	PPP	Community Development	Total	% State Loans	% State Deposits
Houston-Galveston	50,422	31,708	74,185	88,326	244,641	81.9	93.3
Austin	11,379	2,436	4,229	15,834	33,878	11.3	4.1
San Antonio	11,418	2,973	2,965	3,018	20,374	6.8	2.6
<b>Totals</b>	<b>73,219</b>	<b>37,117</b>	<b>81,379</b>	<b>107,178</b>	<b>298,893</b>	<b>100</b>	<b>100</b>

\*The tables present the data for all AAs. The narrative below addresses performance in full-scope areas only.

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

The bank exhibits an excellent geographic distribution of loans in the Houston-Galveston AA.

#### *Home Mortgage Loans*

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

The overall distribution of home mortgage loans was good.

*Houston-Galveston AA*

During 2020-2021, the geographic distribution of home mortgage loans was good. The bank did not originate any home mortgage loans in low-income CTs; however, there were only 3.4 percent of owner-occupied housing units in those CTs. In moderate-income CTs, bank originations significantly exceeded both the percent of owner-occupied housing units and aggregate data. In 2022, bank loans were near to both the proportion of owner-occupied housing units and aggregate data in low-income CTs. In moderate-income CTs, bank loans exceeded the proportion of owner-occupied housing units and significantly exceeded aggregate data.

***Small Loans to Businesses***

Refer to Table Q in 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 overall distribution of small business loans was excellent.

*Houston-Galveston AA*

During 2020-2021, bank originations significantly exceeded both the proportion of businesses and aggregate data in LMI geographies. In 2022, bank originations in low-income CTs were slightly below the proportion of businesses but was near to aggregate data. In moderate-income CTs, bank originations significantly exceeded both the proportion of businesses and aggregate data.

***Lending Gap Analysis***

We did not identify any unexplained conspicuous gaps during our review.

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

The bank exhibits an adequate distribution of loans among individuals of different income levels and businesses of different sizes, given the product lines offered by the institution.

***Home Mortgage Loans***

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

The overall distribution of home mortgage loans by borrower income level is adequate.

*Houston-Galveston AA*

In 2020-2021, the percentage of bank originations to low-income borrowers was significantly below the percentage of low-income families but exceeded aggregate data. The percentage of bank originations to moderate-income borrowers was below both the percentage of moderate-income families and aggregate data. In 2022, there were no bank originations to low-income borrowers and the proportion of bank originations to moderate-income borrowers was significantly lower than both the percentage of moderate-income families and aggregate data.

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

Refer to Table R in appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

The overall distribution of small business loans by borrower revenue level is adequate.

#### ***Houston-Galveston AA***

During 2020-2021, the proportion of bank loans to small businesses was significantly below the percentage of small businesses located in the AA but was consistent with aggregate data. In 2022, the proportion of bank loans was significantly below the percentage of small businesses but exceeded aggregate data.

### **Community Development Lending**

The institution is a leader in making CD loans. The CD lending in the full-scope AA had a significantly positive effect on the overall Lending Test rating.

The Lending Activity Tables, shown above, set forth the information and data used to evaluate the institution's level of CD lending. These tables include all CD loans, including multi-family loans that also qualify as CD loans.

#### ***Houston-Galveston AA***

Based on a full-scope review, MNB exhibits excellent responsiveness to community needs. During the evaluation period, MNB originated 19 CD loans totaling \$88 million or 42.2 percent of allocated tier 1 capital. A majority of CD loans (10 loans totaling \$62 million) provided funding for economic development that supported job creation and retention. The remaining CD loans included five CD loans totaling \$24 million that provided affordable housing, four loans totaling \$2 million to organizations providing services targeted to LMI individuals, three loans that provided working capital to an early childhood center where a majority of the children were considered economically disadvantaged, and one loan to a crisis and resource center in Galveston County where the majority of service recipients were LMI individuals.

### **Product Innovation and Flexibility**

The institution makes limited use of innovative or flexible lending practices to serve AA credit needs. During the COVID-19 pandemic, MNB offered low-rate emergency loans that were unsecured single pay loans with a six month maturity, which converted to a flexible repayment plan up to 36 months. These were offered to individuals and businesses, with a maximum loan amount of \$10,000 for consumers and \$50,000 for businesses. MNB originated 36 commercial loans totaling \$1.7 million and four consumer loans totaling \$25,000. This product is considered flexible.

MNB also offered 90-day deferrals to consumer and business loan customers who were adversely affected by the COVID-19 pandemic. This equated to 353 deferrals totaling \$392 million. This was also considered flexible lending practices.

## Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Lending Test in the Austin and San Antonio AAs was weaker than the overall performance in the full-scope area. There were not enough loans for a meaningful analysis of either primary product; however, CD loan performance was excellent in both limited-scope AAs.

Refer to Tables O through R in appendix D for the facts and data that support these conclusions.

## Investment Test

The bank's performance under the Investment Test in Texas is rated Outstanding.

## Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the Houston-Galveston AA is excellent.

The institution has an excellent level of qualified CD investment and grants, often in a leadership position, particularly those that are not routinely provided by private investors.

The institution exhibits excellent responsiveness to credit and community economic development needs. The institution makes significant use of innovative and/or complex investments to support CD initiatives.

Assessment Area	Prior Period*		Current Period		Total			
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$
Houston-Galveston	6	4,650	88	12,992	94	73.4%	17,642	70.7%
Austin	0	0	21	3,056	21	16.4%	3,056	12.2%
San Antonio	1	614	7	30	8	6.3%	644	2.6%
Broader-Statewide	3	2,119	2	1,500	5	3.9%	3,619	14.5%
<b>Total</b>	<b>10</b>	<b>7,383</b>	<b>118</b>	<b>17,578</b>	<b>128</b>	<b>100</b>	<b>24,961</b>	<b>100</b>

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

### *Houston-Galveston AA*

The level of CD investments and donations was excellent. MNB invested \$17.6 million in 23 investments that provided affordable housing and promoted economic development. Of these investments, six were prior period and consisted of one mortgage-backed security (MBS), three municipal bonds, and two school bonds.

MNB also purchased 17 new investments during the evaluation period that consisted of one MBS, 14 school bonds where a majority of students were classified as economically disadvantaged, and two municipal bonds that supported LMI populations. Additional contributions included 71 donations to numerous organizations totaling \$149,000. Most of these donations assisted organizations providing community service to LMI individuals; however, a small portion of donations supported economic development.

## Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Investment Test in the Austin and San Antonio AAs is consistent with the bank's overall performance under the Investment Test in the full-scope area.

### Service Test

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

## Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the Houston-Galveston AA is good. The bank's level of CD services had a positive effect on the final Service Test rating in the Houston-Galveston AA.

### Retail Banking Services

Service delivery systems are accessible to geographies and individuals of different income levels in the institution's AA.

Distribution of Branch Delivery System											
Assessment Area	Deposits	Branches						Population			
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				% of Population within Each Geography			
				Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Houston-Galveston	93.3	13	86.6	0.0	23.1	30.8	46.1	5.6	21.2	34.0	38.1
Austin	4.1	1	6.7	0.0	0.0	0.0	100.0	8.2	24.9	28.8	34.6
San Antonio	2.6	1	6.7	0.0	0.0	100.0	0.0	0	5.5	42.4	49.2

### *Houston-Galveston AA*

The Houston-Galveston AA has three branches in moderate-income CTs, four in middle-income CTs, and six in upper-income CTs. While there were no branches in low-income CTs, the percentage of branches in moderate-income CTs was slightly higher than the percentage population in those CTs.

Distribution of Branch Openings/Closings						
Assessment Area	Branch Openings/Closings					
	# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)			
			Low	Mod	Mid	Upp
Houston-Galveston	1	1	0	0	0	0
Austin	0	0	0	0	0	0
San Antonio	0	0	0	0	0	0

The institution's opening and closing of branches has not affected the accessibility of its delivery systems, particularly in LMI geographies or to LMI individuals. There were no net changes in branch locations.

In October 2020, MNB acquired a banking center located at 1010 Bay Area Blvd. Houston, Texas 77058 that included all deposits, assets, and personnel working at the branch; however, loans were not acquired. After acquisition, MNB closed an existing location within one mile of the new branch. Both locations were in a moderate-income CT.

Services, including where appropriate, business hours, do not vary in a way that inconveniences, the various portions of its AAs, particularly LMI geographies and/or individuals. Branches offer convenient service hours with lobby access. Services include traditional banking services such as checking/savings accounts, check cashing, money orders, mobile banking, bill payment, and cashier's checks. MNB also has a treasury management product, which offers customers additional services including remote deposit capture and positive pay.

MNB offers a flexible checking account that allows customers to open an account with a deposit as little as \$25. This account is a debit card only account and there are no fees. In 2022, MNB opened 162 of these accounts. Many of the people utilizing this account would not qualify for traditional checking accounts. In response to a winter storm natural disaster, MNB also waived \$10,920 of nonsufficient funds fees from February 16, 2021, through February 19, 2021.

## **Community Development Services**

The institution is a leader in providing CD services.

### *Houston-Galveston AA*

MNB is a leader in providing CD services. Bank employees provided 789 hours of service to 20 organizations. Although COVID-19 pandemic restrictions resulted in a decline in service hours over the review period, 16 employees were able to participate in 142 events that provided community services to LMI individuals. Both in person and virtually, the bank was able to provide services that helped promote economic development, affordable housing, and revitalization/stabilization for LMI individuals or underserved/economically disadvantaged individuals. Employees also used their financial expertise to teach and promote financial literacy to LMI individuals.

Employees also served in leadership roles or as board members to provide business expertise to organizations that promote economic development to small businesses and affordable housing for LMI individuals. Bank officers served on boards or committees of regionally known organizations such as the local Salvation Army and local non-profit economic development partnership organizations. During the pandemic, employees used service hours to volunteer at local food bank organizations that provided disaster assistance to LMI or distressed/underserved geographies.

Some of the more noteworthy board participations include:

- The CRA officer serves on the board of a Department of Housing and Urban Development certified homeownership counseling group that provides financial literacy courses to LMI borrowers and prospective homebuyers.
- A banking center manager serves as an instructor for a local non-profit to assist LMI and minority groups in understanding and utilizing banking products and services.

- The bank president serves on many boards in the Houston-Galveston AA including the Salvation Army and two different local economic development organizations. The president has served on this board over ten years.
- The president's executive administrative assistant serves on a non-profit board that provides services to individuals in crisis. The assistant has served on the board for over ten years.
- An executive vice president provides service hours to a Community Development Financial Institution that provides microloans to meet the financial needs of small businesses by reviewing loan packages submitted to the organization that may not qualify in a traditional bank environment.

### **Conclusions for Area Receiving Limited-Scope Reviews**

Based on limited scope reviews, the bank's performance in the Austin and San Antonio AAs was weaker than the overall performance in the full-scope area but still satisfactory. The level of CD services in these AAs is proportionate with the level of deposits and loans in each AA. Bank employees provided 44 hours to five organizations. Two employees provided financial education to a school with over 90 percent of students being economically disadvantaged. Employees also participated in nine other events that promoted economic development to small businesses, provided financial expertise to LMI non-profit organization or provided services to local food bank organizations who provided disaster assistance to LMI or distressed/underserved geographies.

## Appendix A: Scope of Examination

---

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 MSAs and non-MSAs 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>	01/01/2020 to 12/31/2022	
<b>Bank Products Reviewed:</b>	Home mortgage, small business, PPP loans CD loans, qualified investments, CD services	
<b>Affiliate(s)</b>	<b>Affiliate Relationship</b>	<b>Products Reviewed</b>
NA		
<b>List of Assessment Areas and Type of Examination</b>		
<b>Rating and Assessment Areas</b>	<b>Type of Exam</b>	<b>Other Information</b>
<b>Texas</b>		
Houston-Galveston	Full-Scope	All of Galveston, Brazoria, and Fort Bend Counties; parts of Harris County
Austin	Limited Scope	Travis County
San Antonio	Limited Scope	Comal County



## Appendix B: Summary of State Ratings

---

RATINGS: Moody National Bank				
Overall Bank:	Lending Test Rating*	Investment Test Rating	Service Test Rating	Overall Bank/State/ Rating
Moody National Bank	High Satisfactory	Outstanding	High Satisfactory	Satisfactory
State:				
Texas	High Satisfactory	Outstanding	High Satisfactory	Satisfactory

*(\*)The Lending Test is weighted more heavily than the Investment and Service Tests in the overall rating.*

## Appendix C: Definitions and Common Abbreviations

---

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/AA.

**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 §1003.2 of this title, and that is not an excluded transaction under §1003.3(c)(1) through (10) and (13) of this title.

**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/AA.

**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.

**MMSA (state):** Any multistate metropolitan statistical area or multistate combined statistical area, as defined by the Office of Management and Budget.

**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

---

### 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 loans are treated the same 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/AA. 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/AA. 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 AA.
- 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.

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																	2020-2021		
	Total Home Mortgage Loans			Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
Assessment Area	#	\$	% of Total	% 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	
Houston-Galveston	103	25,796	81.1	3.4	0.0	1.7	17.6	25.2	9.1	34.4	20.4	30.6	44.5	54.4	58.4	0.1	0.0	0.1	
Austin	4	1,600	3.2	6.2	0.0	6.8	18.6	0.0	16.9	29.9	25.0	32.8	45.0	75.0	43.2	0.3	0.0	0.4	
San Antonio	20	5,696	15.7	0.0	0.0	0.0	7.2	0.0	4.3	30.4	20.0	26.2	62.4	80.0	69.5	0.0	0.0	0.0	
Total	127	33,092	100.0	4.0	0.0	3.4	17.5	20.5	11.5	33.0	20.5	31.1	45.4	59.1	53.9	0.1	0.0	0.2	
Source: 2015 ACS; 01/01/2020 - 12/31/2021 Bank Data, "--" data not available. Due to rounding, totals may not equal 100.0																			

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																	2022		
	Total Home Mortgage Loans			Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	% 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	
Houston-Galveston	59	24,626	83.1	2.6	1.7	2.2	16.6	18.6	11.7	34.9	40.7	35.7	45.4	37.3	49.9	0.6	1.7	0.5	
Austin	2	9,779	2.8	3.5	0.0	3.2	19.6	0.0	20.7	31.4	0.0	33.9	44.8	100.0	41.0	0.8	0.0	1.2	
San Antonio	10	5,722	14.1	0.0	0.0	0.0	4.0	0.0	2.4	41.0	50.0	39.9	52.3	50.0	56.2	2.8	0.0	1.5	
Total	71	40,127	100.0	2.7	1.4	2.4	16.9	15.5	13.9	34.2	40.8	35.5	45.5	40.8	47.5	0.8	1.4	0.8	
Source: 2020 U.S. Census; 01/01/2022 - 12/31/2022 Bank Data, "--" data not available. Due to rounding, totals may not equal 100.0																			

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																	2020-2021		
	Total Home Mortgage Loans			Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers			
	#	\$	% of Total	% of Families	% Bank Loans	Aggregate	% of Families	% Bank Loans	Aggregate	% of Families	% Bank Loans	Aggregate	% of Families	% Bank Loans	Aggregate	% of Families	% Bank Loans	Aggregate	
Houston-Galveston	103	25,796	81.1	20.9	3.9	2.5	15.7	7.8	12.1	17.6	10.7	19.4	45.8	60.2	43.0	0.0	17.5	23.0	
Austin	4	1,600	3.2	24.8	0.0	3.0	15.9	0.0	11.3	18.1	0.0	17.0	41.2	75.0	50.4	0.0	25.0	18.3	
San Antonio	20	5,696	15.7	14.6	0.0	1.6	15.3	5.0	6.8	17.3	10.0	15.0	52.8	80.0	48.7	0.0	5.0	27.9	
Total	127	33,092	100.0	21.7	3.2	2.6	15.7	7.1	11.5	17.7	10.2	18.3	44.8	63.8	45.9	0.0	15.7	21.7	
Source: 2015 ACS; 01/01/2020 - 12/31/2021 Bank Data, "--" data not available. Due to rounding, totals may not equal 100.0																			

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																		2022
	Total Home Mortgage Loans			Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total	% of Families	% Bank Loans	Aggregate	% of Families	% Bank Loans	Aggregate	% of Families	% Bank Loans	Aggregate	% of Families	% Bank Loans	Aggregate	% of Families	% Bank Loans	Aggregate
Houston-Galveston	59	24,626	83.1	20.6	0.0	3.6	16.3	6.8	14.1	19.0	5.1	20.9	44.2	69.5	40.4	0.0	18.6	21.0
Austin	2	9,779	2.8	21.8	0.0	3.8	16.5	0.0	10.9	19.8	50.0	17.3	41.9	0.0	52.0	0.0	50.0	16.1
San Antonio	10	5,722	14.1	13.6	0.0	1.7	13.5	0.0	7.8	18.5	10.0	16.3	54.3	80.0	53.5	0.0	10.0	20.7
Total	71	40,127	100.0	20.6	0.0	3.5	16.2	5.6	12.6	19.2	7.0	19.4	44.0	69.0	45.1	0.0	18.3	19.4
Source: 2020 Census; 01/01/2022 - 12/31/2022 Bank Data, "--" data not available. Due to rounding, totals may not equal 100.0																		

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

<b>Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography</b>																		<b>2020-2021</b>
<b>Assessment Area:</b>	<b>Total Loans to Small Businesses</b>			<b>Low-Income Tracts</b>			<b>Moderate-Income Tracts</b>			<b>Middle-Income Tracts</b>			<b>Upper-Income Tracts</b>			<b>Not Available- Income Tracts</b>		
	<b>#</b>	<b>\$</b>	<b>% of Total</b>	<b>% Businesses</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	<b>% Businesses</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	<b>% Businesses</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	<b>% Businesses</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	<b>% Businesses</b>	<b>% Bank Loans</b>	<b>Aggregate</b>
Houston-Galveston	119	17,922	85.5	4.4	6.7	4.5	15.7	30.3	15.2	28.7	26.1	30.3	51.0	37.0	49.7	0.3	0.0	0.3
Austin	7	1,422	6.8	8.1	14.3	9.3	11.5	14.3	13.7	24.9	28.6	27.4	53.7	14.3	48.3	1.8	28.6	1.3
San Antonio	3	1,614	7.7	0.0	0.0	0.0	7.5	0.0	7.4	31.7	33.3	28.6	60.8	66.7	64.0	0.0	0.0	0.0
<b>Total</b>	<b>129</b>	<b>20,958</b>	<b>100.0</b>	<b>5.6</b>	<b>7.0</b>	<b>5.9</b>	<b>13.8</b>	<b>28.7</b>	<b>14.4</b>	<b>27.4</b>	<b>26.4</b>	<b>29.3</b>	<b>52.4</b>	<b>36.4</b>	<b>49.8</b>	<b>0.8</b>	<b>1.6</b>	<b>0.6</b>
Source: 2021 D & B Data; 01/01/2020-12/31/2021 Bank Data; 2021 CRA Aggregate Data, “..” data not available. Due to rounding, totals may not equal 100.0																		

<b>Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography – PPP</b>																		<b>2020-2021</b>
<b>Assessment Area:</b>	<b>Total Loans to Small Businesses</b>			<b>Low-Income Tracts</b>			<b>Moderate-Income Tracts</b>			<b>Middle-Income Tracts</b>			<b>Upper-Income Tracts</b>			<b>Not Available- Income Tracts</b>		
	<b>#</b>	<b>\$</b>	<b>% of Total</b>	<b>% Businesses</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	<b>% Businesses</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	<b>% Businesses</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	<b>% Businesses</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	<b>% Businesses</b>	<b>% Bank Loans</b>	<b>Aggregate</b>
Houston-Galveston	595	74,185	88.4	4.4	3.9	4.5	15.7	36.0	15.2	28.7	26.2	30.3	51.0	33.8	49.7	0.3	0.1	0.3
Austin	42	4,229	6.2	8.1	4.8	9.3	11.5	14.3	13.7	24.9	31.0	27.4	53.7	38.1	48.3	1.8	11.9	1.3
San Antonio	36	2,965	5.3	0.0	0.0	0.0	7.5	0.0	7.4	31.7	77.8	28.6	60.8	22.2	64.0	0.0	0.0	0.0
<b>Total</b>	<b>673</b>	<b>81,379</b>	<b>100.0</b>	<b>5.6</b>	<b>3.7</b>	<b>5.9</b>	<b>13.8</b>	<b>32.7</b>	<b>14.4</b>	<b>27.4</b>	<b>29.3</b>	<b>29.3</b>	<b>52.4</b>	<b>33.4</b>	<b>49.8</b>	<b>0.8</b>	<b>0.9</b>	<b>0.6</b>
Source: 2021 D & B Data; 01/01/2020-12/31/2021 Bank Data; 2021 CRA Aggregate Data, “..” data not available. Due to rounding, totals may not equal 100.0																		

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.



Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																		2022
Assessment Area:	Total Loans to Small Businesses			Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available- Income Tracts		
	#	\$	% of Total	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
Houston-Galveston	62	13,786	87.3	4.6	3.2	3.5	17.7	21.0	16.1	31.4	27.4	31.2	44.9	40.3	48.1	1.3	8.1	1.2
Austin	5	1,014	7.0	3.1	0.0	4.0	14.3	60.0	19.1	18.6	0.0	24.3	56.4	40.0	49.7	7.6	0.0	3.0
San Antonio	4	1,359	5.6	0.0	0.0	0.0	3.5	0.0	3.6	37.3	75.0	38.3	55.7	25.0	55.2	3.5	0.0	2.9
<b>Total</b>	<b>71</b>	<b>16,159</b>	<b>100.0</b>	<b>3.8</b>	<b>1.6</b>	<b>3.5</b>	<b>15.8</b>	<b>27.0</b>	<b>16.6</b>	<b>26.2</b>	<b>34.1</b>	<b>29.2</b>	<b>50.1</b>	<b>35.1</b>	<b>48.9</b>	<b>4.0</b>	<b>2.7</b>	<b>1.8</b>
Source: 2023 D & B Data; 01/01/2022-12/31/2022 Bank Data; 2022 CRA Aggregate Data, “.” data not available. Due to rounding, totals may not equal 100.0																		

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

<b>Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues</b>											<b>2020-2021</b>
<b>Assessment Area:</b>	<b>Total Loans to Small Businesses</b>				<b>Businesses with Revenues &lt;= 1MM</b>			<b>Businesses with Revenues &gt; 1MM</b>		<b>Businesses with Revenues Not Available</b>	
	<b>#</b>	<b>\$</b>	<b>% of Total</b>	<b>Overall Market</b>	<b>% Businesses</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	<b>% Businesses</b>	<b>% Bank Loans</b>	<b>% Businesses</b>	<b>% Bank Loans</b>
Houston-Galveston	119	17,922	85.5	93,106	88.8	45.4	44.2	3.6	42.9	7.6	11.8
Austin	7	1,422	6.8	47,373	88.9	42.9	45.0	3.3	42.9	7.8	14.3
San Antonio	3	1,614	7.7	5,420	89.9	33.3	44.8	2.8	66.7	7.4	0.0
<b>Totals</b>	<b>129</b>	<b>20,958</b>	<b>100</b>	<b>145,899</b>	<b>88.9</b>	<b>40.5</b>	<b>44.5</b>	<b>3.4</b>	<b>50.8</b>	<b>7.7</b>	<b>8.7</b>
Source: 2021 D & B Data; 01/01/2020-12/31/2021 Bank Data; 2021 CRA Aggregate Data, “..” data not available. Due to rounding, totals may not equal 100.0											

<b>Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues</b>											<b>2022</b>
<b>Assessment Area:</b>	<b>Total Loans to Small Businesses</b>				<b>Businesses with Revenues &lt;= 1MM</b>			<b>Businesses with Revenues &gt; 1MM</b>		<b>Businesses with Revenues Not Available</b>	
	<b>#</b>	<b>\$</b>	<b>% of Total</b>	<b>Overall Market</b>	<b>% Businesses</b>	<b>% Bank</b>	<b>Aggregate</b>	<b>% Businesses</b>	<b>% Bank</b>	<b>% Businesses</b>	<b>% Bank</b>
Houston-Galveston	62	13,786	87.3	90,709	93.2	58.1	52.9	1.9	33.9	4.9	8.1
Austin	5	1,014	7.0	48,429	93.7	20.0	48.6	1.7	60.0	4.6	20.0
San Antonio	4	1,359	5.6	5,475	92.7	75.0	46.1	1.9	25.0	5.4	0.0
<b>Totals</b>	<b>71</b>	<b>16,159</b>	<b>100</b>	<b>144,613</b>	<b>93.4</b>	<b>51.0</b>	<b>51.2</b>	<b>1.8</b>	<b>39.6</b>	<b>4.8</b>	<b>9.4</b>
Source: 2023 D & B Data; 01/01/2022-12/31/2022 Bank Data; 2022 CRA Aggregate Data, “..” data not available. Due to rounding, totals may not equal 100.0											

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

## **Available Loan and Deposit Products**

### ***Moody Bank Loan Products***

- Automobile Loans
- Boats and other Recreational Vehicle Loans
- Cash Value Life Insurance Loans
- Commercial and Industrial Loans for working capital
- Commercial and Industrial Real Estate Loans
- Home Equity Loans
- Home Improvement Loans
- Hospitality Loans
- Interim Construction Loans
- Letter of Credit
- Lot Development Loans
- Multi-Family Loans
- Personal Loans
- Publicly Traded or Listed Stock Loans
- Raw Land Loans
- Residential Lot Loans
- Residential Mortgage Loan for 1-4 Dwellings
- Savings and CD Secured Loans
- Small Business Loans and Lines of Credit
- Special Purpose Property Loans

### ***Moody Bank Deposit Services***

- Certificate of Deposits
- Checking Accounts
- Commercial and Small Business Banking Accounts
- Money Market Accounts
- Non-Profit Checking Accounts
- Savings Accounts



Moody National Bank

### Branch and ATM Listing

Assessment Area	Branch Type	Name	Address	City	State	Zip	ATM	MSA/MD Code	State Code	County Code	Census Tract	Tract Income	Lobby Hours	Drive In Hours
Houston-The Woodlands-Sugar Land	Traditional	Clear Lake	1100 Bay Area Blvd	Houston	TX	77058	Y	26420	48	201	3413.02	Moderate	Mon-Fri: 9:00 am-5:00 pm Sat: Closed	Mon-Fri: 8:30 am-5:30 pm Sat: 9:00 am-12:00 pm
Houston-The Woodlands-Sugar Land	Traditional	Friendswood	408 West Parkwood	Friendswood	TX	77546	Y	26420	48	167	7203.01	Upper	Mon-Fri: 9:00 am-5:00 pm Sat: Closed	Mon-Fri: 8:30 am-5:30 pm Sat: 9:00 am-12:00 pm
Houston-The Woodlands-Sugar Land	Traditional	Main (Downtown)	2302 Postoffice St	Galveston	TX	77550	Y	26420	48	167	7245.00	Middle	Mon-Fri: 9:00 am-5:00 pm Sat: Closed	Mon-Fri: 8:30 am-5:30 pm Sat: 9:00 am-12:00 pm
Houston-The Woodlands-Sugar Land	Traditional	Lake Jackson	128 Oyster Creek	Lake Jackson	TX	77566	Y	26420	48	39	6632.00	Middle	Mon-Fri: 9:00 am-5:00 pm Sat: Closed	Mon-Fri: 8:30 am-5:30 pm Sat: 9:00 am-12:00 pm
Houston-The Woodlands-Sugar Land	Traditional	Pasadena	6003 Fairmont Pkwy	Pasadena	TX	77505	Y	26420	48	201	3421.00	Middle	Mon-Fri: 9:00 am-5:00 pm Sat: Closed	Mon-Fri: 8:30 am-5:30 pm Sat: Closed
Houston-The Woodlands-Sugar Land	Traditional	Seabrook	2338 Nasa Rd 1	Seabrook	TX	77586	Y	26420	48	201	3415.02	Upper	Mon-Fri: 9:00 am-5:00 pm Sat: Closed	Mon-Fri: 8:30 am-5:30 pm Sat: Closed
Houston-The Woodlands-Sugar Land	Traditional	South Shore	2901 South Shore Blvd	League City	TX	77573	Y	26420	48	167	7214.01	Upper	Mon-Fri: 9:00 am-5:00 pm Sat: 9:00 am-12:00 pm	Mon-Fri: 8:30 am-5:30 pm Sat: 9:00 am-12:00 pm
Houston-The Woodlands-Sugar Land	Traditional	Sugar Land	7610 Highway 90A	Sugar Land	TX	77478	Y	26420	48	157	6721.00	Upper	Mon-Fri: 9:00 am-5:00 pm Sat: Closed	Mon-Fri: 8:30 am-5:30 pm Sat: Closed
Houston-The Woodlands-Sugar Land	Traditional	Texas City	7940 Emmett F. Lowery	Texas City	TX	77591	Y	26420	48	167	7219.01	Moderate	Mon-Fri: 9:00 am-5:00 pm Sat: Closed	Mon-Fri: 8:30 am-5:30 pm Sat: 9:00 am-12:00 pm
Houston-The Woodlands-Sugar Land	Traditional	Victory Lakes	1555 West FM 646	Dickinson	TX	77539	Y	26420	48	167	7207.03	Upper	Mon-Fri: 9:00 am-5:00 pm Sat: 9:00 am-12:00 pm	Mon-Fri: 8:30 am-5:30 pm Sat: 9:00 am-12:00 pm
Houston-The Woodlands-Sugar Land	Traditional	West End (Seawall)	6820 Seawall Blvd	Galveston	TX	77551	Y	26420	48	167	7256.00	Moderate	Mon-Fri: 9:00 am-5:00 pm Sat: 9:00 am-12:00 pm	Mon-Fri: 8:00 am-6:00 pm Sat: 9:00 am-12:00 pm
Houston-The Woodlands-Sugar Land	Traditional	W. Houston (Energy Corridor)	850 N. Eldridge Pkwy	Houston	TX	77079	Y	26420	48	201	4504.02	Middle	Mon-Fri: 9:00 am-5:00 pm Sat: Closed	Mon-Fri: 8:30 am-5:30 pm Sat: 9:00 am-12:00 pm
Houston-The Woodlands-Sugar Land	ATM	Moody Gardens Visitor Center	1 Hope Blvd	Galveston	TX	77554	Y	26420	48	167	7259.00	Upper	-	-
Houston-The Woodlands-Sugar Land	ATM (2)	Moody Gardens Hotel Lobby	7 Hope Blvd	Galveston	TX	77554	Y	26420	48	167	7259.00	Upper	-	-
Austin-Round Rock	Traditional	Austin (Capitol)	7900 Shoal Creek	Austin	TX	78757	Y	12420	48	453	0404.00	Middle	Mon-Fri: 9:00 am-5:00 pm Sat: Closed	Mon-Fri: 8:30 am-5:30 pm Sat: 9:00 am-12:00 pm
San Antonio-New Braunfels	Traditional	New Braunfels (Plaza)	401 Main Plaza	New Braunfels	TX	78130	Y	41700	48	91	3101.00	Middle	Mon-Fri: 9:00 am-5:00 pm Sat: Closed	No Drive Thru

**Branches closed or opened**  
**(Current and past two years 2023 – 2025)**

➤ On August 23, 2024 Moody National Bank closed the following: **2024 Tract Code** **ATM**

**Banking Center**

Shadow Creek – 2940 Broadway Bend Pearland, TX 77584 6606.06 Yes

**County**

**Income Tract Level**

Brazoria

Upper

➤ On December 6, 2024 Moody National Bank closed the following: **2024 Tract Code** **ATM**

**Banking Center**

Austin (Capitol) – 400W 15<sup>th</sup> Street, Suite 100 Austin, TX 78701 0007.00 Yes

**County**

**Income Tract Level**

Travis

Upper

➤ On December 9, 2024 Moody National Bank opened the following: **2024 Tract Code** **ATM**

**Banking Center**

Austin (Capitol) – 7900 Shoal Creek Blvd Austin, TX 78757 0404.00 Yes

**County**

**Income Tract Level**

Travis

Middle

Loans by County

Respondent ID: 0000008899  
Agency: OCC - 1  
State: TEXAS (48)

Small Business Loans - Originations  
Institution: MOODY NATIONAL BANK

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BEXAR COUNTY (029), TX										
MSA 41700										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	260	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	260	0	0	0	0

Loans by County  
Small Business Loans - Originations  
Institution: MOODY NATIONAL BANK

Respondent ID: 0000008899  
Agency: OCC - 1  
State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
COMAL COUNTY (091), TX										
MSA 41700										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	27	0	0	1	760	1	760	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	27	0	0	1	760	1	760	0	0

FORT BEND COUNTY (157), TX										
MSA 26420										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	1	629	1	629	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	3	1,260	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	4	1,889	1	629	0	0

Loans by County  
Small Business Loans - Originations  
Institution: MOODY NATIONAL BANK

Respondent ID: 0000008899  
Agency: OCC - 1  
State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GALVESTON COUNTY (167), TX										
MSA 26420										
Inside AA 0001										
Low Income	2	40	0	0	0	0	0	0	0	0
Moderate Income	1	50	1	150	0	0	0	0	0	0
Middle Income	7	317	2	400	2	1,280	10	1,397	0	0
Upper Income	2	168	3	380	4	2,088	2	1,242	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	12	575	6	930	6	3,368	12	2,639	0	0

Footnote:

2f County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.



Loans by County

Respondent ID: 0000008899

Small Business Loans - Originations

Agency: OCC - 1

Institution: MOODY NATIONAL BANK

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HARRIS COUNTY (201), TX 2/										
MSA 26420										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	900	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	2	104	1	160	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	1	105	0	0	1	105	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	104	2	265	1	900	1	105	0	0
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	1	485	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	43	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	1	696	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2023 Institution Disclosure Statement - Table 1-1

Loans by County

Respondent ID: 0000008899

Small Business Loans - Originations

Agency: OCC - 1

Institution: MOODY NATIONAL BANK

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Median Family Income >= 120%	1	43	0	0	1	425	2	468	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	86	0	0	3	1,606	2	468	0	0
<b>Totals For County: (201) 2/</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	1	485	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	1	900	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	3	147	1	160	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	1	696	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	1	105	0	0	1	105	0	0
Median Family Income >= 120%	1	43	0	0	1	425	2	468	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	190	2	265	4	2,506	3	573	0	0

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2023 Institution Disclosure Statement - Table 1-1

Loans by County  
Small Business Loans - Originations  
Institution: MOODY NATIONAL BANK

Respondent ID: 0000008899  
Agency: OCC - 1  
State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TRAVIS COUNTY (453), TX										
MSA 12420										
Inside AA 0003										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	80	0	0	1	500	1	80	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	80	0	0	1	500	1	80	0	0
TOTAL INSIDE AA IN STATE	17	844	10	1,444	14	7,673	17	4,469	0	0
TOTAL OUTSIDE AA IN STATE	2	86	0	0	4	1,866	2	468	0	0
STATE TOTAL	19	930	10	1,444	18	9,539	19	4,937	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	17	844	10	1,444	14	7,673	17	4,469	0	0
TOTAL OUTSIDE AA	2	86	0	0	5	2,626	2	468	0	0
TOTAL INSIDE & OUTSIDE	19	930	10	1,444	19	10,299	19	4,937	0	0

Footnote:

2f County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2023 Institution Disclosure Statement - Table 3

Assessment Area/Non-Assessment Area Activity

Small Business Loans

Institution: MOODY NATIONAL BANK

PAGE: 1 OF 1

Respondent ID: 0000008899

Agency: OCC - 1

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TX - BRAZORIA COUNTY (039) - MSA 26420	4	563	1	256	0	0
TX - FORT BEND COUNTY (157) - MSA 26420	4	1,889	1	629	0	0
TX - GALVESTON COUNTY (167) - MSA 26420	24	4,873	12	2,639	0	0
TX - HARRIS COUNTY (201) - MSA 26420 2/	5	1,269	1	105	0	0
TX - COMAL COUNTY (091) - MSA 41700	2	787	1	760	0	0
TX - TRAVIS COUNTY (453) - MSA 12420	2	580	1	80	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Memo Item: Loans by Affiliates				
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	7	32,053	0	0
Purchased	1	2,500	0	0
Total	8	34,553	0	0
Consortium/Third Party Loans (optional)				

2023 Institution Disclosure Statement - Table 6

Respondent ID: 0000008899

Agency: OCC - 1

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: MOODY NATIONAL BANK

ASSESSMENT AREA - 0001

BRAZORIA COUNTY (039), TX

MSA: 26420

Low Income

6612.00\*

Moderate Income

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

Middle Income

6603.01\* 6604.01\* 6605.03\* 6605.04\* 6606.08\* 6606.16\* 6608.06\* 6609.01\* 6609.02\* 6615.01\* 6615.02\*

6616.01\* 6616.02\* 6617.00\* 6619.01\* 6619.02\* 6620.00 6621.00\* 6623.00\* 6624.00\* 6626.00\* 6627.00\*

6628.00 6629.00\* 6630.00\* 6632.00\* 6634.00\* 6635.00\* 6637.00\* 6640.00 6641.00\* 6642.00\* 6645.01\*

Upper Income

6601.00\* 6602.00\* 6603.02\* 6603.03\* 6604.02\* 6604.03\* 6605.01\* 6605.02\* 6606.03\* 6606.04\* 6606.05\*

6606.06\* 6606.09\* 6606.10\* 6606.11\* 6606.12\* 6606.13\* 6606.14\* 6606.15\* 6607.03\* 6607.04\* 6607.05\*

6607.06\* 6607.07\* 6607.08\* 6608.03\* 6608.04\* 6608.05\* 6610.00\* 6618.00\* 6622.00\* 6625.00\* 6631.00\*

6636.00

Income Not Known

6606.07\* 9900.00\*

FORT BEND COUNTY (157), TX

MSA: 26420

Median Family Income 40-50%

6750.00\*

Median Family Income 50-60%

6711.02\* 6714.01\* 6726.03\* 6753.00\*

Median Family Income 60-70%

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

Median Family Income 70-80%

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

Median Family Income 80-90%

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: MOODY NATIONAL BANK

6702.01*	6704.00*	6706.03*	6706.04*	6708.01*	6720.04*	6723.04*	6726.04*	6755.01*		
Median Family Income 90-100%										
6723.03*	6727.03	6740.02*	6754.01*	6756.00*	6757.02*					
Median Family Income 100-110%										
6708.03*	6708.04*	6710.01*	6710.02*	6711.01*	6718.00*	6719.00*	6724.02*	6745.06*	6757.01*	
Median Family Income 110-120%										
6716.01*	6720.02*	6726.02*	6727.02*	6729.05*	6729.07*	6735.01*	6755.02*			
Median Family Income >= 120%										
6707.00*	6709.02*	6709.03*	6709.04*	6715.01*	6715.02*	6716.02*	6717.00*	6720.03*	6722.01*	
6722.02*	6723.05*	6723.06*	6724.01*	6728.01*	6729.01*	6729.02*	6729.03*	6729.06*	6730.04*	6730.05*
6730.06*	6730.07*	6730.08*	6730.09*	6730.10*	6731.03*	6731.04*	6731.05*	6731.06*	6731.07*	6731.08*
6731.09*	6731.10*	6731.11*	6731.12*	6731.13*	6732.01*	6732.02*	6733.00*	6734.01*	6734.02*	6734.03*
6734.04*	6735.02*	6736.00*	6738.01*	6738.02*	6739.02*	6739.03*	6739.04*	6740.01*	6741.00*	6742.00*
6743.01*	6743.02*	6744.01*	6744.02*	6744.03*	6744.04*	6745.03*	6745.04*	6745.05*	6745.07*	6745.08*
6746.01*	6746.02*	6746.03*	6746.04*	6747.01	6747.02*	6755.03*				
Median Family Income Not Known										
6737.00*										

GALVESTON COUNTY (167), TX

MSA: 26420

Low Income

7214.02*	7217.01*	7222.00*	7246.00*	7251.00
----------	----------	----------	----------	---------

Moderate Income

7211.02*	7216.00*	7217.02*	7219.01*	7219.02*	7223.00*	7226.00*	7227.00*	7228.00*	7229.00	7230.00*
7235.03*	7237.00*	7242.00*	7244.00*	7250.00	7252.00*	7254.00*	7256.00*	7262.00*		

Middle Income

7205.08*	7205.09*	7208.00*	7209.00*	7210.00*	7211.03*	7212.03*	7212.05*	7213.01*	7217.03*	7218.00*
7220.01	7220.02*	7221.00*	7231.00*	7232.00*	7233.00	7234.01*	7234.03*	7235.01*	7235.04*	7236.00

7239.00*	7243.00*	7245.00	7248.00*	7249.00*	7253.00*	7258.00*				
----------	----------	---------	----------	----------	----------	----------	--	--	--	--

Upper Income

2023 Institution Disclosure Statement - Table 6

Respondent ID: 0000008899

Agency: OCC - 1

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: MOODY NATIONAL BANK

7201.00*	7202.00*	7203.01*	7203.02*	7204.00*	7205.01*	7205.04*	7205.05*	7205.06*	7205.07*	7205.10*
7205.11*	7205.12*	7206.01*	7206.02*	7206.03*	7206.04*	7206.05*	7207.01	7207.02*	7207.03*	7211.01*
7212.04*	7212.06*	7212.07	7212.08	7212.09*	7212.10*	7212.11*	7213.02*	7214.01*	7214.03*	7215.01
7215.02	7215.03*	7234.02*	7235.05*	7238.00*	7241.01*	7255.00*	7257.00*	7259.00	7260.00	7261.01*
7261.02*										

Income Not Known

7240.00*	7247.00*	9900.00*	9901.00*
----------	----------	----------	----------

HARRIS COUNTY (201), TX 2/

MSA: 26420

Median Family Income 20-30%

3314.00*	4510.05*	5405.04*
----------	----------	----------

Median Family Income 30-40%

3213.01*	3215.00*	3312.00*	3316.04*	3320.00*	3332.05*	4508.04*	4519.03*	4526.01*	4531.00*	4532.01*
4534.03*										

Median Family Income 40-50%

3206.02*	3212.00*	3230.00*	3233.00*	3235.00*	3242.00*	3311.00*	3316.02*	3317.00*	3318.00*	3319.00*
3322.00*	3323.00*	3328.00*	3333.01*	3335.01*	3405.02*	4504.01*	4510.03*	4522.03*	4527.03*	4533.00*
4536.03*	4539.02*	5405.03*								

Median Family Income 50-60%

3202.01*	3202.02*	3208.00*	3214.01*	3220.00*	3221.00*	3231.00*	3234.00*	3239.00*	3313.00*	3316.03*
3321.00*	3324.00*	3326.00	3331.00*	3335.02*	3338.01*	3340.01*	3409.00*	3412.01*	4510.04*	4514.07*
4519.04*	4521.03*	4522.02*	4522.04*	4524.02*	4525.01*	4525.02*	4528.02*	4532.02*	4534.01*	4534.04*
4536.01*	4537.01*	4537.02*	4543.05*	4544.00*	5402.00*	5420.03*				

Median Family Income 60-70%

3206.01*	3207.00*	3210.01*	3211.02*	3219.00*	3222.00*	3229.00*	3236.01*	3237.01*	3238.02*	3241.01*
3315.01*	3332.01*	3332.03*	3333.02*	3337.00*	3339.03*	4508.03*	4514.06*	4520.01*	4520.02*	4524.01*
4526.02*	4527.01*	4527.02*	4528.01*	4529.00*	4535.01*	4535.02*	5413.02*	5416.03*	5417.02*	5424.01*

Median Family Income 70-80%

3201.00*	3209.01*	3226.00*	3227.01*	3228.00*	3325.00*	3327.00*	3329.00*	3330.00*	3411.01*	3413.02
----------	----------	----------	----------	----------	----------	----------	----------	----------	----------	---------

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.



2023 Institution Disclosure Statement - Table 6

Respondent ID: 0000008899

Agency: OCC - 1

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: MOODY NATIONAL BANK

3422.00 3430.00\* 3437.00 4515.01\* 4518.00\* 4538.00\* 4541.00\* 4543.02\* 4543.03\* 4543.04\* 4548.01\*  
5414.02\* 5418.01\* 5421.04\*

Median Family Income 80-90%

3210.02\* 3214.02\* 3216.00\* 3218.00\* 3238.01\* 3308.01\* 3332.04\* 3339.04\* 3339.05\* 3340.02\* 3340.03\*  
3401.02\* 3411.02\* 3423.00\* 3424.00\* 3427.00\* 3504.00\* 3508.01\* 3508.03\* 4503.01\* 4503.02\* 4513.01\*  
4514.04\* 4515.02\* 4517.00\* 4523.00\* 4536.04\* 4539.01\* 4546.00\* 5420.01\* 5421.05\* 5427.00\*

Median Family Income 90-100%

3205.00\* 3209.02\* 3213.02\* 3217.00\* 3227.02\* 3236.02\* 3237.02\* 3315.02\* 3407.01\* 3410.01\* 3413.03\*  
3413.04\* 3425.00\* 3505.00\* 3506.03\* 4504.02\* 4530.02\* 4540.00\* 4542.00\* 4548.02\* 4553.00\* 5406.01\*  
5406.02\* 5413.01\* 5414.04\* 5415.00\* 5418.02\* 5420.04\* 5421.06\* 5421.08\* 5422.01\* 5422.03\* 5423.04\*  
5424.02\*

Median Family Income 100-110%

3211.01\* 3240.00\* 3308.02\* 3336.00\* 3339.06\* 3405.01\* 3412.03\* 3417.00\* 3421.00\* 3436.02\* 3501.03\*  
3501.04\* 3502.02\* 3506.01\* 3507.00\* 4508.01\* 4511.00\* 4516.05\* 4549.02\* 4552.00\* 5405.02\* 5407.00\*  
5417.03\* 5421.03\* 5421.07\* 5422.02\* 5423.05\* 5432.01\* 5432.02\*

Median Family Income 110-120%

3338.02\* 3416.00 3429.00\* 3433.02\* 3502.01\* 4551.03\* 5416.04\* 5417.01\* 5423.03\* 5426.00\* 5429.01\*

Median Family Income >= 120%

3232.00\* 3402.02\* 3402.03\* 3403.01\* 3403.02\* 3404.00\* 3406.00\* 3407.02\* 3408.00\* 3410.02\* 3412.04\*  
3414.00\* 3415.01\* 3415.02\* 3418.00\* 3420.01\* 3420.02\* 3428.01\* 3428.02\* 3431.00\* 3432.00\* 3433.01\*  
3501.02\* 3503.00\* 3506.04\* 3508.04\* 4501.00\* 4502.00\* 4505.00\* 4506.00\* 4507.00\* 4509.00\* 4510.06\*  
4512.00\* 4513.02\* 4514.01\* 4516.03\* 4516.04\* 4516.06\* 4519.02\* 4521.01\* 4545.02\* 4545.03\* 4545.04\*  
4545.05\* 4547.00\* 4549.01\* 4550.00\* 4551.02\* 4551.04\* 5401.01\* 5401.02\* 5414.01\* 5419.01\* 5419.02\*  
5420.02\* 5423.02\* 5425.00\* 5428.00\* 5429.02\*

Median Family Income Not Known

3241.02\* 3401.01\* 3402.01\* 3436.01\* 3501.01\* 4514.05\* 4521.02\* 4530.01\* 4534.05\* 5414.03\* 9800.00\*

ASSESSMENT AREA - 0002

COMAL COUNTY (091), TX

MSA: 41700

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2023 Institution Disclosure Statement - Table 6

Respondent ID: 0000008899

Agency: OCC - 1

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: MOODY NATIONAL BANK

Moderate Income

3104.01\* 3106.10\*

Middle Income

3101.00\* 3102.00\* 3104.04\* 3104.05\* 3105.01\* 3105.02\* 3106.03\* 3106.04\* 3106.08\* 3106.09\* 3106.11\*

3106.12\* 3106.13\* 3108.04\* 3109.04\*

Upper Income

3103.01\* 3104.06\* 3105.03\* 3106.14\* 3107.02\* 3107.03\* 3107.05\* 3107.06\* 3107.07\* 3107.08 3108.01\*

3108.03\* 3109.01 3109.03\* 3109.05\*

Income Not Known

3103.02\*

ASSESSMENT AREA - 0003

TRAVIS COUNTY (453), TX

MSA: 12420

Median Family Income < 10%

0006.06\*

Median Family Income 20-30%

0022.20\* 0023.15\* 0407.00\*

Median Family Income 30-40%

0021.05\* 0023.13\* 0023.21\* 0024.19\* 0401.00\* 0403.00\* 0410.00\* 0429.00\* 0433.00\*

Median Family Income 40-50%

0020.04\* 0021.10\* 0021.12\* 0022.01\* 0022.13\* 0023.10\* 0023.16\* 0023.25\* 0024.13\* 0406.00\* 0437.00\*

Median Family Income 50-60%

0020.03\* 0021.11\* 0022.22\* 0023.14\* 0023.20\* 0023.23\* 0024.11\* 0024.34\* 0024.36\* 0024.37\* 0024.52\*

0323.00\* 0402.00\* 0405.00\* 0409.00\* 0431.00\* 0432.00\* 0434.00\* 0440.00\* 0448.00\* 0449.00\*

Median Family Income 60-70%

0009.01\* 0009.02\* 0022.14\* 0022.15\* 0022.16\* 0023.07\* 0023.27\* 0024.10\* 0024.12\* 0024.24\* 0024.30\*

0024.41\* 0024.43\* 0024.47\* 0024.50\* 0024.53\* 0346.00\* 0400.00\* 0412.00\* 0416.00\* 0418.00\*

0426.00\* 0443.00\* 0455.00\* 0458.00\*

Median Family Income 70-80%

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2023 Institution Disclosure Statement - Table 6

Respondent ID: 0000008899

Agency: OCC - 1

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: MOODY NATIONAL BANK

0004.02*	0008.04*	0010.00*	0013.07*	0015.03*	0021.08*	0021.09*	0022.17*	0022.18*	0022.19*	0024.40*
0024.51*	0318.00*	0341.00*	0414.00*	0422.00*	0430.00*	0435.00*	0436.00*	0441.00*	0446.00*	0450.00*
0460.00*										
Median Family Income 80-90%										
0004.01*	0024.22*	0024.39*	0024.42*	0024.44*	0304.00*	0310.00*	0321.00*	0342.00*	0359.00*	0374.00*
0415.00*	0421.00*	0427.00*	0439.00*	0444.00*						
Median Family Income 90-100%										
0003.04*	0005.00*	0014.03*	0019.20*	0020.02*	0021.07*	0021.13*	0024.03*	0024.09*	0024.23*	0024.32*
0024.45*	0024.48*	0024.49*	0303.00*	0320.00*	0334.00*	0411.00*	0417.00*	0419.00*	0442.00*	0459.00*
0461.00*	0464.00*	0465.00*								
Median Family Income 100-110%										
0002.03*	0003.02*	0003.05*	0008.01*	0008.03*	0015.05*	0021.04*	0022.11*	0024.07*	0024.38*	0025.00*
0309.00*	0317.00*	0332.00*	0335.00*	0375.00*	0404.00*	0438.00*	0452.00*	0454.00*		
Median Family Income 110-120%										
0013.11*	0019.11*	0019.15*	0020.07*	0021.06*	0308.00*	0319.00*	0352.00*	0373.00*	0413.00*	0423.00*
0424.00*	0425.00*	0428.00*	0445.00*	0456.00*	0462.00*	0466.00*				
Median Family Income >= 120%										
0001.01*	0001.02*	0002.04*	0002.05*	0002.06*	0003.07*	0003.08*	0003.09*	0007.00	0011.02*	0011.03*
0012.00*	0013.04*	0013.08*	0013.09*	0013.10*	0013.12*	0014.01*	0014.02*	0015.01*	0015.04*	0016.02*
0016.03*	0016.04*	0016.05*	0019.10*	0019.12*	0019.13*	0019.14*	0019.16*	0019.17*	0019.18	0019.19*
0019.21*	0019.22*	0019.23*	0023.04*	0024.46*	0300.00*	0301.00*	0302.00*	0305.00*	0306.00*	0307.00*
0311.00*	0312.00*	0313.00*	0314.00*	0315.00*	0316.00*	0322.00*	0324.00*	0325.00*	0326.00*	0327.00*
0328.00*	0329.00*	0330.00*	0331.00*	0333.00*	0336.00*	0337.00*	0338.00*	0339.00*	0340.00*	0343.00*
0344.00*	0345.00*	0347.00*	0348.00*	0349.00*	0350.00*	0351.00*	0353.00*	0354.00*	0355.00*	0356.00*
0357.00*	0358.00*	0360.00*	0361.00*	0362.00*	0364.00*	0365.00*	0366.00*	0367.00*	0368.00*	0369.00*
0370.00*	0371.00*	0372.00*	0376.00*	0420.00*	0451.00*	0453.00*	0457.00*	0467.00*	0468.00*	0469.00*
0470.00*										
Median Family Income Not Known										
0006.01*	0006.05*	0006.07*	0006.08*	0008.02*	0011.01*	0016.06*	0020.06*	0022.21*	0023.19*	0023.22*
0023.24*	0023.26*	0363.00*	0447.00*	9800.00*						

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

<u>OUTSIDE ASSESSMENT AREA</u>	
LAKE COUNTY (089), IN	
MSA: 23844	
Middle Income	
0425.09	
BEXAR COUNTY (029), TX	
MSA: 41700	
Median Family Income 100-110%	
1417.00	
HARRIS COUNTY (201), TX 2/	
MSA: 26420	
Median Family Income 30-40%	
2210.00	
Median Family Income 70-80%	
3341.02	
Median Family Income 90-100%	
5224.01	
Median Family Income >= 120%	
2519.02	3132.01

**Footnote:**  
2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Record Identifier: <sup>11</sup>	Total Composite Records on File	Total Composite Records Without Errors	Total Validity <sup>10</sup> Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	37	37	0	0.00%
Small Farm Loans	0	0	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	320	320	0	0.00%
Total	359	359	0	0.00%

**Footnote:**

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

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



## **MOODY NATIONAL BANK HOME MORTGAGE DISCLOSURE ACT NOTICE**

---

The HMDA data about our residential mortgage lending are available online for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, age, and income of applicants and borrowers; and information about loan approvals and denials.

These data are available online at the Consumer Financial Protection Bureau's website ([www.consumerfinance.gov/hmda](http://www.consumerfinance.gov/hmda)).

HMDA data for many other financial institutions are also available at this Web site.

**Moody National Bank**  
**Loan to Deposit Ratios**

<b><u>Quarters</u></b>	<b><u>Loan to Deposit Ratios</u></b>
December 31, 2024	83.1%
September 30, 2024	78.7%
June 30, 2024	84.1%
March 31, 2024	81.1%
December 31, 2023	78.3%
September 30, 2023	79.6%
June 30, 2023	76.9%
March 31, 2023	73.8%
December 31, 2022	72.3%
September 30, 2022	74.9%
June 30, 2022	62.8%
March 31, 2022	54.0%