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 1st of each calendar year.

Revised 03.26.2026

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
Wire Collection Item	$125
Multiple Netteller Users (Non-TM Customers)	$25

Debit Cards

Transactions conducted at Moody Bank's ATM	Free
Foreign ATM Transaction Fee	$3
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	$3
Cashier's Checks	$7
Temporary Check (per check)	$1

Safe Deposit Box

Priced By Size	Varies
Late Payment Fee	$5
Replacement 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 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	$7

Miscellaneous

Zipper Bag	$10
Locked Bag	$35

Account Restrictions
(Grandfathered Accounts Only)

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

May 2026

Commercial Fee Schedule

Moody Bank
MEMBER FDIC

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
Debits	$.20
Credits	$.45
ACH Debits	$.20
ACH Credits	$.45
MNB On Us	$.15
NON MNB Items Cleared	$.15
Online Stop Payment (per item)	$20
Auto Dealership Drafts (per draft)	$35
Coin Rolls (each)	$.25
Currency Strap (each)	$.60
Cash Deposited (Per 1K over 5K)	$.50

Online Wire Transfers

Monthly Maintenance Fee	$40
TM Outgoing Wire	$15
TM Outgoing Repetitive Wire	$10

ACH Services

Cash Management Module (per month)	$100
ACH Monthly Fee	$40
ACH Transmission Fee (per file)	$10
TM ACH DR/CR Initiated	$.15
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	$40
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)	$40
Exception Items (per item)	$.25

Treasury Sweeps

Monthly Maintenance Fee	$40

Bill Pay

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

Other

Non-Customer Check Cashing Fee	$7
Monthly Service Charge (Paper Statement Fee)	$5
E-Statements	Free

Treasury Solutions Contact Info:
TREASURYSOLUTIONS@MOODYBANK.COM

May 2026

Personal Fee Schedule

Checks

Money Orders	$3
Cashier's Checks	$7
Temporary Check (per check)	$1

Debit Cards

Transactions conducted at Moody Bank's ATM	Free
Foreign ATM Transaction Fee	$3
Replace Debit Card	$10
Debit Card Hot Card Fee	$25

Wire Transfers

Wire Transfer Fee (Outgoing)	$30
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
Replacement 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 Money Market Fee, per item)	$15
Non-Customer Check Cashing Fee	$7

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

May 2026

Moody Bank

MEMBER FDIC

Small Business Fee Schedule

Qualifying Entity types include Sole Proprietor, General Partnership, Single-Member LLC, & Club Organizations.

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
Wire Collection Item	$125

Debit Cards

Transactions conducted at Moody Bank's ATM	Free
Foreign ATM Transaction Fee	$3
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	$3
Cashier's Checks	$7
Temporary Check (per check)	$1

Safe Deposit Box

Priced By Size	Varies
Late Payment Fee	$5
Replacement 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 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	$7

Miscellaneous

Zipper Bag	$10
Locked Bag	$35

Account Restrictions

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

May 2026

Small Business Fee Schedule

Qualifying Entity types include Sole Proprietor, General Partnership, Single-Member LLC, & Club Organizations.

Treasury Management Services

Please contact a Treasury Solutions Officer Regarding Fees & Services

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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
Debits	$.20
Credits	$.45
ACH Debits	$.20
ACH Credits	$.45
MNB On Us	$.15
Non MNB Items Cleared	$.15
Online Stop Payment (per item)	$20
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

Monthly Maintenance Fee	$20
TM Outgoing Wire	$15
TM Outgoing Repetitive Wire	$10

ACH Services

Monthly Maintenance Fee	$20
ACH Transmission Fee (per file)	$5
TM ACH DR/CR Initiated	$.15
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	$20
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)	$20
Exception Items (per item)	$.25

Treasury Sweeps

Monthly Maintenance Fee	$20

Bill Pay

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

Other

Non-Customer Check Cashing Fee	$7
Monthly Service Charge (Paper Statement Fee)	$5
E-Statements	Free

Treasury Solutions Contact Info:
TREASURYSOLUTIONS@MOODYBANK.COM

May 2026

2025 FFIEC Census Report - Summary Census Overview Information
State: TEXAS
County: 039 - BRAZORIA COUNTY
All Tracts: 78

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
TX	BRAZORIA COUNTY	6601.00	4 - Upper	139.81	No	$102,000	$113,432	4445	1564	35.19	1348	1699
TX	BRAZORIA COUNTY	6602.00	4 - Upper	121.18	No	$102,000	$98,312	5897	2547	43.19	1619	1890
TX	BRAZORIA COUNTY	6603.01	3 - Middle	98.34	No	$102,000	$79,784	3901	2022	51.83	675	715
TX	BRAZORIA COUNTY	6603.02	4 - Upper	138.25	No	$102,000	$112,163	2844	1025	36.04	1041	1138
TX	BRAZORIA COUNTY	6603.03	4 - Upper	162.23	No	$102,000	$131,622	4243	1754	41.34	1157	1208
TX	BRAZORIA COUNTY	6604.01	3 - Middle	101.60	No	$102,000	$82,434	2853	1728	60.57	780	917
TX	BRAZORIA COUNTY	6604.02	4 - Upper	170.08	No	$102,000	$137,986	4531	2575	56.83	1395	1507
TX	BRAZORIA COUNTY	6604.03	4 - Upper	147.42	No	$102,000	$119,606	3883	2034	52.38	1010	1199
TX	BRAZORIA COUNTY	6605.01	4 - Upper	130.45	No	$102,000	$105,833	2978	2161	72.57	634	699
TX	BRAZORIA COUNTY	6605.02	4 - Upper	142.50	No	$102,000	$115,609	4294	3083	71.80	1189	1385
TX	BRAZORIA COUNTY	6605.03	3 - Middle	89.99	No	$102,000	$73,011	2764	1457	52.71	869	1161
TX	BRAZORIA COUNTY	6605.04	3 - Middle	95.38	No	$102,000	$77,386	1548	935	60.40	403	567
TX	BRAZORIA COUNTY	6606.03	4 - Upper	142.52	No	$102,000	$115,625	3279	2667	81.34	0	213
TX	BRAZORIA COUNTY	6606.04	4 - Upper	157.66	No	$102,000	$127,909	4179	3321	79.47	954	1153
TX	BRAZORIA	6606.05	4 - Upper	175.95	No	$102,000	$142,750	6132	4826	78.70	1658	2102

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
	COUNTY											
TX	BRAZORIA COUNTY	6606.06	4 - Upper	189.28	No	$102,000	$153,563	3208	2131	66.43	836	836
TX	BRAZORIA COUNTY	6606.07	0 - Unknown	0.00	No	$102,000	$0	5677	4703	82.84	769	1032
TX	BRAZORIA COUNTY	6606.08	3 - Middle	115.70	No	$102,000	$93,868	2666	1163	43.62	1109	1366
TX	BRAZORIA COUNTY	6606.09	4 - Upper	136.36	No	$102,000	$110,633	4374	2958	67.63	1168	1825
TX	BRAZORIA COUNTY	6606.10	4 - Upper	198.30	No	$102,000	$160,879	5476	4053	74.01	1530	1672
TX	BRAZORIA COUNTY	6606.11	4 - Upper	210.36	No	$102,000	$170,662	5633	4516	80.17	1608	1608
TX	BRAZORIA COUNTY	6606.12	4 - Upper	219.81	No	$102,000	$178,333	3523	2598	73.74	1158	1188
TX	BRAZORIA COUNTY	6606.13	4 - Upper	184.76	No	$102,000	$149,896	4347	3776	86.86	1409	1594
TX	BRAZORIA COUNTY	6606.14	4 - Upper	146.74	No	$102,000	$119,052	6880	5802	84.33	1452	1831
TX	BRAZORIA COUNTY	6606.15	4 - Upper	122.80	No	$102,000	$99,630	5457	4552	83.42	1300	1801
TX	BRAZORIA COUNTY	6606.16	3 - Middle	116.54	No	$102,000	$94,554	5234	3872	73.98	1028	1224
TX	BRAZORIA COUNTY	6607.03	4 - Upper	221.35	No	$102,000	$179,583	5030	3434	68.27	853	984
TX	BRAZORIA COUNTY	6607.04	4 - Upper	209.59	No	$102,000	$170,042	5248	3171	60.42	1449	1752
TX	BRAZORIA COUNTY	6607.05	4 - Upper	138.46	No	$102,000	$112,337	5890	4180	70.97	1282	1600
TX	BRAZORIA COUNTY	6607.06	4 - Upper	177.05	No	$102,000	$143,643	4955	3176	64.10	979	1051
TX	BRAZORIA COUNTY	6607.07	4 - Upper	137.42	No	$102,000	$111,494	4457	2678	60.09	1139	1438

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
TX	BRAZORIA COUNTY	6607.08	4 - Upper	138.20	No	$102,000	$112,125	7364	4161	56.50	2123	2708
TX	BRAZORIA COUNTY	6608.03	4 - Upper	164.57	No	$102,000	$133,514	4028	2426	60.23	1009	1132
TX	BRAZORIA COUNTY	6608.04	4 - Upper	125.54	No	$102,000	$101,851	4314	2401	55.66	1117	1495
TX	BRAZORIA COUNTY	6608.05	4 - Upper	172.87	No	$102,000	$140,253	5125	2701	52.70	1450	1692
TX	BRAZORIA COUNTY	6608.06	4 - Upper	120.11	No	$102,000	$97,448	3009	1767	58.72	629	719
TX	BRAZORIA COUNTY	6609.01	3 - Middle	89.50	No	$102,000	$72,614	2200	1636	74.36	425	581
TX	BRAZORIA COUNTY	6609.02	3 - Middle	113.86	No	$102,000	$92,380	6689	4252	63.57	1566	2023
TX	BRAZORIA COUNTY	6610.00	4 - Upper	131.16	No	$102,000	$106,408	8562	4204	49.10	2244	2733
TX	BRAZORIA COUNTY	6611.00	2 - Moderate	77.95	No	$102,000	$63,244	3705	1889	50.99	675	1194
TX	BRAZORIA COUNTY	6612.00	1 - Low	45.10	No	$102,000	$36,589	4310	2008	46.59	598	1138
TX	BRAZORIA COUNTY	6613.00	2 - Moderate	60.49	No	$102,000	$49,077	2495	1329	53.27	439	990
TX	BRAZORIA COUNTY	6614.00	2 - Moderate	70.28	No	$102,000	$57,019	7187	3019	42.01	1815	2566
TX	BRAZORIA COUNTY	6615.01	3 - Middle	90.07	No	$102,000	$73,077	4912	2320	47.23	1298	1830
TX	BRAZORIA COUNTY	6615.02	3 - Middle	94.23	No	$102,000	$76,454	4825	2045	42.38	1376	1784
TX	BRAZORIA COUNTY	6616.01	3 - Middle	96.78	No	$102,000	$78,516	6155	2478	40.26	1439	1905
TX	BRAZORIA COUNTY	6616.02	3 - Middle	91.51	No	$102,000	$74,245	3428	1799	52.48	703	1051
TX	BRAZORIA COUNTY	6617.00	3 - Middle	119.75	No	$102,000	$97,153	3022	1041	34.45	969	1364

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
TX	BRAZORIA COUNTY	6618.00	4 - Upper	125.31	No	$102,000	$101,667	8721	5186	59.47	2146	2462
TX	BRAZORIA COUNTY	6619.01	3 - Middle	103.26	No	$102,000	$83,773	8024	4949	61.68	1048	1481
TX	BRAZORIA COUNTY	6619.02	3 - Middle	107.80	No	$102,000	$87,464	10188	7989	78.42	1663	2139
TX	BRAZORIA COUNTY	6620.00	3 - Middle	100.09	No	$102,000	$81,202	6637	2288	34.47	1709	2419
TX	BRAZORIA COUNTY	6621.00	3 - Middle	103.00	No	$102,000	$83,567	6575	3466	52.71	1455	2014
TX	BRAZORIA COUNTY	6622.00	4 - Upper	136.96	No	$102,000	$111,116	6807	3031	44.53	1876	2498
TX	BRAZORIA COUNTY	6623.00	3 - Middle	82.64	No	$102,000	$67,051	4688	2214	47.23	1093	1967
TX	BRAZORIA COUNTY	6624.00	3 - Middle	106.31	No	$102,000	$86,250	5686	2168	38.13	1484	1945
TX	BRAZORIA COUNTY	6625.00	4 - Upper	130.33	No	$102,000	$105,735	3149	1229	39.03	948	1203
TX	BRAZORIA COUNTY	6626.00	3 - Middle	95.65	No	$102,000	$77,606	3207	1037	32.34	1058	1530
TX	BRAZORIA COUNTY	6627.00	3 - Middle	95.56	No	$102,000	$77,528	2502	763	30.50	1004	1263
TX	BRAZORIA COUNTY	6628.00	3 - Middle	82.07	No	$102,000	$66,586	6512	2288	35.14	1932	2729
TX	BRAZORIA COUNTY	6629.00	3 - Middle	92.90	No	$102,000	$75,370	4757	1757	36.94	1310	2043
TX	BRAZORIA COUNTY	6630.00	3 - Middle	87.82	No	$102,000	$71,250	4083	1758	43.06	1008	1441
TX	BRAZORIA COUNTY	6631.00	4 - Upper	168.25	No	$102,000	$136,500	7184	3074	42.79	1936	2168
TX	BRAZORIA COUNTY	6632.00	3 - Middle	112.70	No	$102,000	$91,438	5049	2074	41.08	1037	1225
TX	BRAZORIA COUNTY	6633.00	2 - Moderate	74.28	No	$102,000	$60,268	2283	1168	51.16	545	771

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
TX	BRAZORIA COUNTY	6634.00	3 - Middle	88.54	No	$102,000	$71,836	8101	3826	47.23	1594	1942
TX	BRAZORIA COUNTY	6635.00	3 - Middle	108.35	No	$102,000	$87,903	5611	2562	45.66	1042	1549
TX	BRAZORIA COUNTY	6636.00	4 - Upper	159.34	No	$102,000	$129,271	5408	1640	30.33	1640	1879
TX	BRAZORIA COUNTY	6637.00	3 - Middle	119.29	No	$102,000	$96,782	3941	2042	51.81	752	928
TX	BRAZORIA COUNTY	6638.00	2 - Moderate	75.66	No	$102,000	$61,389	6273	4009	63.91	1357	1662
TX	BRAZORIA COUNTY	6639.00	2 - Moderate	67.25	No	$102,000	$54,559	2013	1542	76.60	400	581
TX	BRAZORIA COUNTY	6640.00	3 - Middle	87.35	No	$102,000	$70,871	3277	2045	62.40	854	1213
TX	BRAZORIA COUNTY	6641.00	3 - Middle	88.24	No	$102,000	$71,591	6083	3343	54.96	1719	2479
TX	BRAZORIA COUNTY	6642.00	3 - Middle	92.67	No	$102,000	$75,185	2222	685	30.83	786	2358
TX	BRAZORIA COUNTY	6643.00	2 - Moderate	62.14	No	$102,000	$50,417	5059	4086	80.77	1110	1838
TX	BRAZORIA COUNTY	6644.00	2 - Moderate	57.67	No	$102,000	$46,792	5610	4196	74.80	1087	2155
TX	BRAZORIA COUNTY	6645.01	3 - Middle	80.72	No	$102,000	$65,494	5225	1845	35.31	1755	2555
TX	BRAZORIA COUNTY	9900.00	0 - Unknown	0.00	No	$102,000	$0	0	0	0.00	0	0

2025 FFIEC Census Report - Summary Census Overview Information

State: TEXAS

County: 091 - COMAL COUNTY

All Tracts: 33

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
TX	COMAL COUNTY	3101.00	3 - Middle	90.50	No	$98,300	$67,232	3034	1172	38.63	946	1558
TX	COMAL COUNTY	3102.00	3 - Middle	90.05	No	$98,300	$66,896	2863	1316	45.97	492	1055
TX	COMAL COUNTY	3103.01	4 - Upper	154.57	No	$98,300	$114,821	2916	833	28.57	788	1220
TX	COMAL COUNTY	3103.02	0 - Unknown	0.00	No	$98,300	$0	4753	1095	23.04	1143	1434
TX	COMAL COUNTY	3104.01	2 - Moderate	65.73	No	$98,300	$48,832	5618	4119	73.32	898	1791
TX	COMAL COUNTY	3104.04	3 - Middle	102.96	No	$98,300	$76,484	4180	1980	47.37	1005	1516
TX	COMAL COUNTY	3104.05	3 - Middle	113.95	No	$98,300	$84,653	3443	1382	40.14	1115	1239
TX	COMAL COUNTY	3104.06	4 - Upper	150.58	No	$98,300	$111,860	5334	2371	44.45	1139	1509
TX	COMAL COUNTY	3105.01	3 - Middle	88.41	No	$98,300	$65,680	4130	2006	48.57	802	1491
TX	COMAL COUNTY	3105.02	3 - Middle	93.99	No	$98,300	$69,821	8264	4234	51.23	1372	2147
TX	COMAL COUNTY	3105.03	4 - Upper	123.57	No	$98,300	$91,800	5935	1918	32.32	884	1736
TX	COMAL COUNTY	3106.03	3 - Middle	112.42	No	$98,300	$83,516	5451	1380	25.32	1502	1669
TX	COMAL COUNTY	3106.04	3 - Middle	105.38	No	$98,300	$78,281	3159	647	20.48	984	1700
TX	COMAL COUNTY	3106.08	3 - Middle	84.90	No	$98,300	$63,068	4741	1385	29.21	1094	1619
TX	COMAL	3106.09	3 - Middle	117.34	No	$98,300	$87,170	4046	923	22.81	1272	1631

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
	COUNTY											
TX	COMAL COUNTY	3106.10	2 - Moderate	63.50	No	$98,300	$47,171	3254	1227	37.71	721	943
TX	COMAL COUNTY	3106.11	3 - Middle	107.52	No	$98,300	$79,871	3381	726	21.47	1168	1430
TX	COMAL COUNTY	3106.12	3 - Middle	119.14	No	$98,300	$88,506	2230	516	23.14	608	1002
TX	COMAL COUNTY	3106.13	3 - Middle	113.88	No	$98,300	$84,599	3970	890	22.42	1439	2125
TX	COMAL COUNTY	3106.14	4 - Upper	157.79	No	$98,300	$117,218	1599	305	19.07	474	806
TX	COMAL COUNTY	3107.02	4 - Upper	147.99	No	$98,300	$109,938	6883	2041	29.65	1872	2064
TX	COMAL COUNTY	3107.03	4 - Upper	199.55	No	$98,300	$148,239	9528	2999	31.48	2368	2617
TX	COMAL COUNTY	3107.05	4 - Upper	139.55	No	$98,300	$103,667	3047	1106	36.30	1007	1007
TX	COMAL COUNTY	3107.06	4 - Upper	216.07	No	$98,300	$160,506	4637	1397	30.13	1357	1633
TX	COMAL COUNTY	3107.07	4 - Upper	150.88	No	$98,300	$112,083	4260	979	22.98	1154	1427
TX	COMAL COUNTY	3107.08	4 - Upper	133.94	No	$98,300	$99,502	3332	752	22.57	1234	1404
TX	COMAL COUNTY	3108.01	4 - Upper	191.61	No	$98,300	$142,340	7233	2586	35.75	2474	2503
TX	COMAL COUNTY	3108.03	4 - Upper	151.83	No	$98,300	$112,788	5216	1683	32.27	1283	1386
TX	COMAL COUNTY	3108.04	3 - Middle	115.75	No	$98,300	$85,987	6762	4001	59.17	1358	1621
TX	COMAL COUNTY	3109.01	4 - Upper	193.11	No	$98,300	$143,454	9011	2239	24.85	2469	2689
TX	COMAL COUNTY	3109.03	4 - Upper	181.39	No	$98,300	$134,750	7241	1651	22.80	2038	2153

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
TX	COMAL COUNTY	3109.04	3 - Middle	90.59	No	$98,300	$67,300	8822	3773	42.77	1588	1909
TX	COMAL COUNTY	3109.05	4 - Upper	174.34	No	$98,300	$129,507	3228	619	19.18	817	1043

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State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
TX	FORT BEND COUNTY	6701.01	2 - Moderate	64.74	No	$102,000	$52,527	6587	6423	97.51	1187	1814
TX	FORT BEND COUNTY	6701.02	2 - Moderate	64.12	No	$102,000	$52,024	3552	3489	98.23	708	1074
TX	FORT BEND COUNTY	6702.01	3 - Middle	81.58	No	$102,000	$66,190	1662	1640	98.68	158	500
TX	FORT BEND COUNTY	6702.02	2 - Moderate	71.20	No	$102,000	$57,771	6295	6082	96.62	1608	2044
TX	FORT BEND COUNTY	6703.00	2 - Moderate	75.27	No	$102,000	$61,071	3825	3737	97.70	740	1179
TX	FORT BEND COUNTY	6704.00	3 - Middle	83.67	No	$102,000	$67,883	4986	4872	97.71	949	1331
TX	FORT BEND COUNTY	6705.00	3 - Middle	80.41	No	$102,000	$65,242	4940	4622	93.56	1353	1648
TX	FORT BEND COUNTY	6706.02	2 - Moderate	67.83	No	$102,000	$55,035	1949	1892	97.08	324	603
TX	FORT BEND COUNTY	6706.03	3 - Middle	84.61	No	$102,000	$68,646	4865	4763	97.90	1642	1981
TX	FORT BEND COUNTY	6706.04	3 - Middle	87.40	No	$102,000	$70,907	4223	4125	97.68	1036	1456
TX	FORT BEND COUNTY	6707.00	4 - Upper	149.94	No	$102,000	$121,645	8401	7215	85.88	2457	2799
TX	FORT BEND COUNTY	6708.01	3 - Middle	84.15	No	$102,000	$68,270	3589	3473	96.77	1060	1288
TX	FORT BEND COUNTY	6708.02	2 - Moderate	69.87	No	$102,000	$56,691	4856	4688	96.54	1235	1617
TX	FORT BEND COUNTY	6708.03	3 - Middle	103.67	No	$102,000	$84,106	3960	3814	96.31	649	1125
TX	FORT BEND	6708.04	3 - Middle	108.78	No	$102,000	$88,257	3992	3835	96.07	780	1178

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	COUNTY											
TX	FORT BEND COUNTY	6709.02	4 - Upper	122.64	No	$102,000	$99,500	9000	8663	96.26	2652	2930
TX	FORT BEND COUNTY	6709.03	4 - Upper	133.57	No	$102,000	$108,367	8097	7107	87.77	2125	2292
TX	FORT BEND COUNTY	6709.04	4 - Upper	143.82	No	$102,000	$116,685	5451	3903	71.60	1609	1784
TX	FORT BEND COUNTY	6710.01	3 - Middle	101.17	No	$102,000	$82,083	5736	2902	50.59	2105	2381
TX	FORT BEND COUNTY	6710.02	3 - Middle	108.45	No	$102,000	$87,991	6682	5089	76.16	1731	2128
TX	FORT BEND COUNTY	6711.01	3 - Middle	101.94	No	$102,000	$82,703	2565	2399	93.53	819	873
TX	FORT BEND COUNTY	6711.02	2 - Moderate	57.72	No	$102,000	$46,830	6253	5437	86.95	1332	1855
TX	FORT BEND COUNTY	6712.00	2 - Moderate	75.22	No	$102,000	$61,028	6299	5863	93.08	1320	2010
TX	FORT BEND COUNTY	6713.00	2 - Moderate	62.64	No	$102,000	$50,824	3706	3232	87.21	649	901
TX	FORT BEND COUNTY	6714.01	2 - Moderate	55.03	No	$102,000	$44,650	2210	2018	91.31	398	571
TX	FORT BEND COUNTY	6714.02	2 - Moderate	77.87	No	$102,000	$63,182	6813	6215	91.22	608	1026
TX	FORT BEND COUNTY	6715.01	4 - Upper	139.51	No	$102,000	$113,185	7923	6156	77.70	1779	2351
TX	FORT BEND COUNTY	6715.02	4 - Upper	128.80	No	$102,000	$104,500	1836	1569	85.46	440	506
TX	FORT BEND COUNTY	6716.01	3 - Middle	112.49	No	$102,000	$91,267	6262	3885	62.04	1091	1493
TX	FORT BEND COUNTY	6716.02	4 - Upper	127.96	No	$102,000	$103,816	3386	2053	60.63	1063	1233
TX	FORT BEND COUNTY	6717.00	4 - Upper	170.73	No	$102,000	$138,516	4858	1926	39.65	1800	1976

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TX	FORT BEND COUNTY	6718.00	3 - Middle	101.82	No	$102,000	$82,605	3565	2935	82.33	612	1016
TX	FORT BEND COUNTY	6719.00	3 - Middle	110.16	No	$102,000	$89,375	4094	2232	54.52	1494	1547
TX	FORT BEND COUNTY	6720.02	3 - Middle	112.58	No	$102,000	$91,336	6589	5259	79.81	600	845
TX	FORT BEND COUNTY	6720.03	4 - Upper	196.23	No	$102,000	$159,202	1812	1451	80.08	408	516
TX	FORT BEND COUNTY	6720.04	3 - Middle	89.43	No	$102,000	$72,557	6272	5242	83.58	1402	1578
TX	FORT BEND COUNTY	6721.00	4 - Upper	162.98	No	$102,000	$132,228	4436	2024	45.63	1427	1569
TX	FORT BEND COUNTY	6722.01	4 - Upper	238.35	No	$102,000	$193,375	1944	1388	71.40	339	358
TX	FORT BEND COUNTY	6722.02	4 - Upper	145.79	No	$102,000	$118,281	2746	1228	44.72	871	1245
TX	FORT BEND COUNTY	6723.03	3 - Middle	100.54	No	$102,000	$81,568	3524	3034	86.10	640	691
TX	FORT BEND COUNTY	6723.04	3 - Middle	85.67	No	$102,000	$69,508	4260	3589	84.25	845	1206
TX	FORT BEND COUNTY	6723.05	4 - Upper	124.38	No	$102,000	$100,913	5175	3568	68.95	1267	1614
TX	FORT BEND COUNTY	6723.06	4 - Upper	121.11	No	$102,000	$98,262	3635	1509	41.51	1001	1349
TX	FORT BEND COUNTY	6724.01	4 - Upper	128.23	No	$102,000	$104,032	2424	2164	89.27	812	887
TX	FORT BEND COUNTY	6724.02	3 - Middle	109.34	No	$102,000	$88,710	6401	5428	84.80	1600	2124
TX	FORT BEND COUNTY	6725.00	2 - Moderate	78.29	No	$102,000	$63,517	7370	6537	88.70	2046	2352
TX	FORT BEND COUNTY	6726.02	3 - Middle	112.81	No	$102,000	$91,526	6468	6034	93.29	1537	1869
TX	FORT BEND COUNTY	6726.03	2 - Moderate	53.49	No	$102,000	$43,398	2596	2421	93.26	661	771

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TX	FORT BEND COUNTY	6726.04	3 - Middle	80.98	No	$102,000	$65,701	7478	6671	89.21	1847	2623
TX	FORT BEND COUNTY	6727.01	2 - Moderate	76.11	No	$102,000	$61,754	5708	5400	94.60	926	1496
TX	FORT BEND COUNTY	6727.02	3 - Middle	111.63	No	$102,000	$90,571	6850	4994	72.91	1660	2061
TX	FORT BEND COUNTY	6727.03	3 - Middle	95.89	No	$102,000	$77,800	8241	7258	88.07	1507	2091
TX	FORT BEND COUNTY	6728.01	4 - Upper	209.55	No	$102,000	$170,010	4752	3725	78.39	1391	1497
TX	FORT BEND COUNTY	6728.02	3 - Middle	106.27	No	$102,000	$86,221	2361	2088	88.44	291	421
TX	FORT BEND COUNTY	6729.01	4 - Upper	151.83	No	$102,000	$123,184	17341	15090	87.02	3289	3550
TX	FORT BEND COUNTY	6729.02	4 - Upper	132.67	No	$102,000	$107,635	8709	6689	76.81	1924	2309
TX	FORT BEND COUNTY	6729.03	4 - Upper	131.53	No	$102,000	$106,714	16195	12478	77.05	2851	3672
TX	FORT BEND COUNTY	6729.04	2 - Moderate	76.87	No	$102,000	$62,367	8766	8280	94.46	1404	1989
TX	FORT BEND COUNTY	6729.05	3 - Middle	117.01	No	$102,000	$94,935	7897	7055	89.34	2074	2335
TX	FORT BEND COUNTY	6729.06	4 - Upper	140.19	No	$102,000	$113,735	6416	5092	79.36	1278	1807
TX	FORT BEND COUNTY	6729.07	3 - Middle	119.80	No	$102,000	$97,196	8609	7468	86.75	1913	2011
TX	FORT BEND COUNTY	6730.04	4 - Upper	136.23	No	$102,000	$110,526	2631	982	37.32	922	922
TX	FORT BEND COUNTY	6730.05	4 - Upper	183.73	No	$102,000	$149,060	4855	1563	32.19	1278	1988
TX	FORT BEND COUNTY	6730.06	4 - Upper	128.81	No	$102,000	$104,504	5749	2930	50.97	925	1213
TX	FORT BEND COUNTY	6730.07	4 - Upper	162.67	No	$102,000	$131,979	2948	1876	63.64	683	826

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TX	FORT BEND COUNTY	6730.08	4 - Upper	189.05	No	$102,000	$153,375	3951	1624	41.10	983	1019
TX	FORT BEND COUNTY	6730.09	4 - Upper	195.00	No	$102,000	$158,202	6233	3715	59.60	1366	1688
TX	FORT BEND COUNTY	6730.10	4 - Upper	198.15	No	$102,000	$160,757	4059	2304	56.76	865	1161
TX	FORT BEND COUNTY	6731.03	4 - Upper	229.04	No	$102,000	$185,820	3769	1191	31.60	1076	1076
TX	FORT BEND COUNTY	6731.04	4 - Upper	158.61	No	$102,000	$128,684	7624	4723	61.95	1570	1825
TX	FORT BEND COUNTY	6731.05	4 - Upper	179.50	No	$102,000	$145,625	4493	3144	69.98	983	1153
TX	FORT BEND COUNTY	6731.06	4 - Upper	180.11	No	$102,000	$146,121	5868	2619	44.63	1564	1664
TX	FORT BEND COUNTY	6731.07	4 - Upper	140.11	No	$102,000	$113,673	7505	4038	53.80	1835	1835
TX	FORT BEND COUNTY	6731.08	4 - Upper	218.22	No	$102,000	$177,045	18333	10878	59.34	3673	3898
TX	FORT BEND COUNTY	6731.09	4 - Upper	160.35	No	$102,000	$130,092	10762	7284	67.68	2373	3171
TX	FORT BEND COUNTY	6731.10	4 - Upper	268.12	No	$102,000	$217,525	6767	4037	59.66	2058	2097
TX	FORT BEND COUNTY	6731.11	4 - Upper	186.37	No	$102,000	$151,203	11557	7700	66.63	2625	2852
TX	FORT BEND COUNTY	6731.12	4 - Upper	161.74	No	$102,000	$131,218	9225	5127	55.58	2257	2645
TX	FORT BEND COUNTY	6731.13	4 - Upper	180.93	No	$102,000	$146,790	7846	5169	65.88	1166	2083
TX	FORT BEND COUNTY	6732.01	4 - Upper	191.15	No	$102,000	$155,083	11027	4859	44.06	2417	2810
TX	FORT BEND COUNTY	6732.02	4 - Upper	191.97	No	$102,000	$155,745	24651	12667	51.39	4909	5794
TX	FORT BEND COUNTY	6733.00	4 - Upper	209.93	No	$102,000	$170,313	8025	1850	23.05	2658	3089

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TX	FORT BEND COUNTY	6734.01	4 - Upper	160.91	No	$102,000	$130,545	8979	4596	51.19	2015	2577
TX	FORT BEND COUNTY	6734.02	4 - Upper	148.51	No	$102,000	$120,486	8037	4791	59.61	2358	2721
TX	FORT BEND COUNTY	6734.03	4 - Upper	175.97	No	$102,000	$142,762	8359	5604	67.04	2220	2519
TX	FORT BEND COUNTY	6734.04	4 - Upper	211.91	No	$102,000	$171,919	10708	4054	37.86	2767	3203
TX	FORT BEND COUNTY	6735.01	3 - Middle	115.45	No	$102,000	$93,670	8831	5483	62.09	1760	1826
TX	FORT BEND COUNTY	6735.02	4 - Upper	197.32	No	$102,000	$160,083	4374	1472	33.65	1253	1479
TX	FORT BEND COUNTY	6736.00	4 - Upper	135.38	No	$102,000	$109,833	6873	2249	32.72	2626	2796
TX	FORT BEND COUNTY	6737.00	0 - Unknown	0.00	No	$102,000	$0	2203	1374	62.37	20	20
TX	FORT BEND COUNTY	6738.01	4 - Upper	142.26	No	$102,000	$115,417	3023	2323	76.84	969	1088
TX	FORT BEND COUNTY	6738.02	4 - Upper	138.77	No	$102,000	$112,582	5534	3884	70.18	1496	1721
TX	FORT BEND COUNTY	6739.02	4 - Upper	221.41	No	$102,000	$179,630	11431	9935	86.91	2683	2920
TX	FORT BEND COUNTY	6739.03	4 - Upper	200.94	No	$102,000	$163,021	3094	1985	64.16	865	899
TX	FORT BEND COUNTY	6739.04	4 - Upper	174.65	No	$102,000	$141,694	5106	3017	59.09	1656	1699
TX	FORT BEND COUNTY	6740.01	4 - Upper	194.60	No	$102,000	$157,877	2884	1870	64.84	833	952
TX	FORT BEND COUNTY	6740.02	3 - Middle	91.71	No	$102,000	$74,406	4717	3089	65.49	1132	1391
TX	FORT BEND COUNTY	6741.00	4 - Upper	150.53	No	$102,000	$122,130	6732	3683	54.71	1843	2542
TX	FORT BEND COUNTY	6742.00	4 - Upper	288.78	No	$102,000	$234,286	5202	2810	54.02	1603	1789

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TX	FORT BEND COUNTY	6743.01	4 - Upper	137.59	No	$102,000	$111,625	3362	2526	75.13	831	1114
TX	FORT BEND COUNTY	6743.02	4 - Upper	157.85	No	$102,000	$128,063	7174	5255	73.25	1700	2087
TX	FORT BEND COUNTY	6744.01	4 - Upper	226.17	No	$102,000	$183,494	7316	5141	70.27	2364	2582
TX	FORT BEND COUNTY	6744.02	4 - Upper	248.06	No	$102,000	$201,250	5750	5140	89.39	808	940
TX	FORT BEND COUNTY	6744.03	4 - Upper	181.43	No	$102,000	$147,197	4528	3669	81.03	626	743
TX	FORT BEND COUNTY	6744.04	4 - Upper	190.32	No	$102,000	$154,403	7343	6146	83.70	1748	1885
TX	FORT BEND COUNTY	6745.03	4 - Upper	244.98	No	$102,000	$198,750	4971	2520	50.69	1309	1349
TX	FORT BEND COUNTY	6745.04	4 - Upper	232.96	No	$102,000	$189,003	8887	4492	50.55	2217	2217
TX	FORT BEND COUNTY	6745.05	4 - Upper	150.72	No	$102,000	$122,281	7144	3960	55.43	2267	2570
TX	FORT BEND COUNTY	6745.06	3 - Middle	104.87	No	$102,000	$85,082	6878	5956	86.59	1019	1388
TX	FORT BEND COUNTY	6745.07	4 - Upper	172.27	No	$102,000	$139,764	11654	8670	74.40	2294	2584
TX	FORT BEND COUNTY	6745.08	4 - Upper	133.06	No	$102,000	$107,952	4049	3143	77.62	1076	1104
TX	FORT BEND COUNTY	6746.01	4 - Upper	208.86	No	$102,000	$169,444	3688	1250	33.89	1158	1263
TX	FORT BEND COUNTY	6746.02	4 - Upper	187.35	No	$102,000	$152,000	7878	3132	39.76	2514	2772
TX	FORT BEND COUNTY	6746.03	4 - Upper	136.15	No	$102,000	$110,461	5817	3329	57.23	1593	2184
TX	FORT BEND COUNTY	6746.04	4 - Upper	195.76	No	$102,000	$158,824	4975	3897	78.33	1215	1379
TX	FORT BEND COUNTY	6747.01	4 - Upper	173.97	No	$102,000	$141,146	4316	3536	81.93	1041	1281

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TX	FORT BEND COUNTY	6747.02	4 - Upper	144.80	No	$102,000	$117,476	12732	7783	61.13	3520	3890
TX	FORT BEND COUNTY	6748.00	2 - Moderate	72.13	No	$102,000	$58,523	5397	4102	76.01	763	1271
TX	FORT BEND COUNTY	6749.00	2 - Moderate	63.39	No	$102,000	$51,433	5229	4894	93.59	870	1613
TX	FORT BEND COUNTY	6750.00	1 - Low	49.02	No	$102,000	$39,773	3200	2996	93.63	436	973
TX	FORT BEND COUNTY	6751.01	2 - Moderate	68.56	No	$102,000	$55,625	7449	5737	77.02	1269	1895
TX	FORT BEND COUNTY	6751.02	2 - Moderate	69.59	No	$102,000	$56,458	4098	2972	72.52	848	1139
TX	FORT BEND COUNTY	6752.00	2 - Moderate	63.98	No	$102,000	$51,912	5484	4269	77.84	866	1733
TX	FORT BEND COUNTY	6753.00	2 - Moderate	59.97	No	$102,000	$48,656	6339	5119	80.75	996	1974
TX	FORT BEND COUNTY	6754.01	3 - Middle	96.37	No	$102,000	$78,188	7790	5442	69.86	1691	2339
TX	FORT BEND COUNTY	6754.02	3 - Middle	80.61	No	$102,000	$65,400	1983	1406	70.90	398	739
TX	FORT BEND COUNTY	6755.01	3 - Middle	89.14	No	$102,000	$72,325	7013	5563	79.32	1808	2184
TX	FORT BEND COUNTY	6755.02	3 - Middle	118.54	No	$102,000	$96,175	15080	10584	70.19	3623	4110
TX	FORT BEND COUNTY	6755.03	4 - Upper	137.18	No	$102,000	$111,295	5692	3832	67.32	1705	1804
TX	FORT BEND COUNTY	6756.00	3 - Middle	99.00	No	$102,000	$80,318	7262	3081	42.43	2077	2402
TX	FORT BEND COUNTY	6757.01	3 - Middle	102.98	No	$102,000	$83,548	3994	1987	49.75	939	1289
TX	FORT BEND COUNTY	6757.02	3 - Middle	93.86	No	$102,000	$76,154	3438	1404	40.84	734	1380
TX	FORT BEND COUNTY	6758.00	2 - Moderate	63.23	No	$102,000	$51,300	3511	2203	62.75	623	1482

2025 FFIEC Census Report - Summary Census Overview Information
State: TEXAS
County: 167 - GALVESTON COUNTY
All Tracts: 103

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
TX	GALVESTON COUNTY	7201.00	4 - Upper	155.14	No	$102,000	$125,863	6183	1722	27.85	1675	2040
TX	GALVESTON COUNTY	7202.00	4 - Upper	170.95	No	$102,000	$138,696	4821	1097	22.75	1298	1503
TX	GALVESTON COUNTY	7203.01	4 - Upper	161.42	No	$102,000	$130,962	2455	632	25.74	600	793
TX	GALVESTON COUNTY	7203.02	4 - Upper	170.14	No	$102,000	$138,036	7211	1731	24.00	1741	2054
TX	GALVESTON COUNTY	7204.00	4 - Upper	236.43	No	$102,000	$191,811	9833	2770	28.17	2635	2630
TX	GALVESTON COUNTY	7205.01	4 - Upper	135.36	No	$102,000	$109,821	4239	1449	34.18	1173	1356
TX	GALVESTON COUNTY	7205.04	4 - Upper	217.95	No	$102,000	$176,823	2311	996	43.10	267	267
TX	GALVESTON COUNTY	7205.05	4 - Upper	138.57	No	$102,000	$112,425	4731	1849	39.08	1245	1406
TX	GALVESTON COUNTY	7205.06	4 - Upper	154.11	No	$102,000	$125,034	5316	1871	35.20	1812	1914
TX	GALVESTON COUNTY	7205.07	4 - Upper	217.88	No	$102,000	$176,763	5142	1708	33.22	1795	1795
TX	GALVESTON COUNTY	7205.08	3 - Middle	94.66	No	$102,000	$76,799	2721	1208	44.40	638	794
TX	GALVESTON COUNTY	7205.09	3 - Middle	114.40	No	$102,000	$92,813	2692	1032	38.34	773	1038
TX	GALVESTON COUNTY	7205.10	4 - Upper	128.29	No	$102,000	$104,083	3121	1419	45.47	607	1036
TX	GALVESTON COUNTY	7205.11	4 - Upper	150.99	No	$102,000	$122,500	3456	1321	38.22	798	813
TX	GALVESTON	7205.12	4 - Upper	183.49	No	$102,000	$148,866	3243	1310	40.39	827	857

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
	COUNTY											
TX	GALVESTON COUNTY	7206.01	4 - Upper	139.49	No	$102,000	$113,168	3651	1725	47.25	971	1021
TX	GALVESTON COUNTY	7206.02	4 - Upper	139.77	No	$102,000	$113,400	3628	1761	48.54	1084	1294
TX	GALVESTON COUNTY	7206.03	4 - Upper	155.43	No	$102,000	$126,100	4952	2467	49.82	1030	1140
TX	GALVESTON COUNTY	7206.04	4 - Upper	154.57	No	$102,000	$125,406	3592	1775	49.42	830	881
TX	GALVESTON COUNTY	7206.05	4 - Upper	149.39	No	$102,000	$121,202	1408	424	30.11	506	506
TX	GALVESTON COUNTY	7207.01	4 - Upper	134.70	No	$102,000	$109,286	2775	1271	45.80	621	726
TX	GALVESTON COUNTY	7207.02	4 - Upper	136.51	No	$102,000	$110,750	4730	2131	45.05	737	1010
TX	GALVESTON COUNTY	7207.03	4 - Upper	199.72	No	$102,000	$162,031	4340	2023	46.61	932	932
TX	GALVESTON COUNTY	7208.00	3 - Middle	117.54	No	$102,000	$95,365	4064	2459	60.51	1075	1570
TX	GALVESTON COUNTY	7209.00	3 - Middle	104.37	No	$102,000	$84,680	4973	2524	50.75	1383	1719
TX	GALVESTON COUNTY	7210.00	3 - Middle	99.73	No	$102,000	$80,913	2124	842	39.64	573	850
TX	GALVESTON COUNTY	7211.01	4 - Upper	123.41	No	$102,000	$100,121	2317	1657	71.51	771	923
TX	GALVESTON COUNTY	7211.02	2 - Moderate	69.33	No	$102,000	$56,250	6119	4340	70.93	1135	1961
TX	GALVESTON COUNTY	7211.03	3 - Middle	87.39	No	$102,000	$70,900	2878	1585	55.07	933	1138
TX	GALVESTON COUNTY	7212.03	3 - Middle	94.08	No	$102,000	$76,327	2695	926	34.36	236	252
TX	GALVESTON COUNTY	7212.04	4 - Upper	184.52	No	$102,000	$149,705	3317	1628	49.08	986	1089

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
TX	GALVESTON COUNTY	7212.05	3 - Middle	112.47	No	$102,000	$91,250	4573	1551	33.92	1198	1611
TX	GALVESTON COUNTY	7212.06	4 - Upper	236.80	No	$102,000	$192,115	4776	1640	34.34	1302	1302
TX	GALVESTON COUNTY	7212.07	4 - Upper	171.83	No	$102,000	$139,406	4493	1570	34.94	721	1099
TX	GALVESTON COUNTY	7212.08	4 - Upper	160.68	No	$102,000	$130,364	1129	380	33.66	331	466
TX	GALVESTON COUNTY	7212.09	4 - Upper	170.17	No	$102,000	$138,061	2392	1248	52.17	673	709
TX	GALVESTON COUNTY	7212.10	4 - Upper	168.35	No	$102,000	$136,587	5390	1925	35.71	1580	1838
TX	GALVESTON COUNTY	7212.11	4 - Upper	187.03	No	$102,000	$151,739	3145	1192	37.90	680	729
TX	GALVESTON COUNTY	7213.01	3 - Middle	98.93	No	$102,000	$80,262	3957	1673	42.28	1020	1356
TX	GALVESTON COUNTY	7213.02	4 - Upper	130.87	No	$102,000	$106,176	1409	396	28.11	482	483
TX	GALVESTON COUNTY	7214.01	4 - Upper	174.56	No	$102,000	$141,625	2450	528	21.55	841	896
TX	GALVESTON COUNTY	7214.02	1 - Low	32.71	No	$102,000	$26,541	742	279	37.60	6	81
TX	GALVESTON COUNTY	7214.03	4 - Upper	150.85	No	$102,000	$122,389	5226	1588	30.39	1443	1370
TX	GALVESTON COUNTY	7215.01	4 - Upper	159.96	No	$102,000	$129,773	3432	1034	30.13	535	606
TX	GALVESTON COUNTY	7215.02	4 - Upper	138.12	No	$102,000	$112,054	2904	723	24.90	719	851
TX	GALVESTON COUNTY	7215.03	4 - Upper	201.84	No	$102,000	$163,750	1608	307	19.09	542	713
TX	GALVESTON COUNTY	7216.00	3 - Middle	80.54	No	$102,000	$65,347	1725	731	42.38	530	945
TX	GALVESTON COUNTY	7217.01	1 - Low	39.23	No	$102,000	$31,828	3090	1598	51.72	436	953

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
TX	GALVESTON COUNTY	7217.02	2 - Moderate	78.01	No	$102,000	$63,295	2100	1401	66.71	405	812
TX	GALVESTON COUNTY	7217.03	4 - Upper	120.26	No	$102,000	$97,572	3858	1675	43.42	1167	1672
TX	GALVESTON COUNTY	7218.00	3 - Middle	89.80	No	$102,000	$72,854	5607	2469	44.03	1615	2569
TX	GALVESTON COUNTY	7219.01	2 - Moderate	79.60	No	$102,000	$64,586	5706	3633	63.67	879	1117
TX	GALVESTON COUNTY	7219.02	2 - Moderate	67.79	No	$102,000	$55,000	5840	3802	65.10	710	1241
TX	GALVESTON COUNTY	7220.01	3 - Middle	103.68	No	$102,000	$84,120	5966	2798	46.90	1695	1986
TX	GALVESTON COUNTY	7220.02	3 - Middle	80.73	No	$102,000	$65,500	3487	1950	55.92	660	984
TX	GALVESTON COUNTY	7221.00	3 - Middle	97.72	No	$102,000	$79,286	6671	3303	49.51	1915	2569
TX	GALVESTON COUNTY	7222.00	1 - Low	45.80	No	$102,000	$37,159	3016	2177	72.18	361	1156
TX	GALVESTON COUNTY	7223.00	2 - Moderate	53.90	No	$102,000	$43,728	6942	4566	65.77	1160	2523
TX	GALVESTON COUNTY	7226.00	2 - Moderate	60.28	No	$102,000	$48,906	2206	1649	74.75	348	602
TX	GALVESTON COUNTY	7227.00	2 - Moderate	78.15	No	$102,000	$63,405	5221	4649	89.04	923	1647
TX	GALVESTON COUNTY	7228.00	2 - Moderate	57.00	No	$102,000	$46,250	2593	1766	68.11	592	1160
TX	GALVESTON COUNTY	7229.00	2 - Moderate	65.05	No	$102,000	$52,778	2928	1871	63.90	959	1204
TX	GALVESTON COUNTY	7230.00	2 - Moderate	62.84	No	$102,000	$50,988	3540	2877	81.27	983	1587
TX	GALVESTON COUNTY	7231.00	3 - Middle	83.97	No	$102,000	$68,125	3531	2496	70.69	538	754
TX	GALVESTON COUNTY	7232.00	3 - Middle	96.74	No	$102,000	$78,491	5282	3127	59.20	1250	1601

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
TX	GALVESTON COUNTY	7233.00	3 - Middle	116.96	No	$102,000	$94,891	9672	3652	37.76	2525	3155
TX	GALVESTON COUNTY	7234.01	4 - Upper	120.46	No	$102,000	$97,727	1594	495	31.05	382	622
TX	GALVESTON COUNTY	7234.02	4 - Upper	129.66	No	$102,000	$105,195	2064	362	17.54	547	667
TX	GALVESTON COUNTY	7234.03	3 - Middle	107.22	No	$102,000	$86,987	3539	819	23.14	841	1337
TX	GALVESTON COUNTY	7235.01	3 - Middle	114.72	No	$102,000	$93,071	2283	443	19.40	776	938
TX	GALVESTON COUNTY	7235.03	2 - Moderate	79.93	No	$102,000	$64,853	2389	566	23.69	1011	1171
TX	GALVESTON COUNTY	7235.04	3 - Middle	118.43	No	$102,000	$96,083	2551	585	22.93	764	865
TX	GALVESTON COUNTY	7235.05	4 - Upper	149.75	No	$102,000	$121,493	2789	645	23.13	737	1118
TX	GALVESTON COUNTY	7236.00	3 - Middle	112.31	No	$102,000	$91,120	4723	1896	40.14	1545	2167
TX	GALVESTON COUNTY	7237.00	2 - Moderate	62.24	No	$102,000	$50,500	2420	1755	72.52	521	942
TX	GALVESTON COUNTY	7238.00	4 - Upper	159.12	No	$102,000	$129,097	4467	1041	23.30	1912	3169
TX	GALVESTON COUNTY	7239.00	3 - Middle	105.75	No	$102,000	$85,795	2770	481	17.36	1106	3261
TX	GALVESTON COUNTY	7240.00	0 - Unknown	0.00	No	$102,000	$0	3006	1229	40.88	72	172
TX	GALVESTON COUNTY	7241.01	4 - Upper	133.92	No	$102,000	$108,654	1345	449	33.38	269	432
TX	GALVESTON COUNTY	7242.00	2 - Moderate	73.09	No	$102,000	$59,297	3139	1632	51.99	458	748
TX	GALVESTON COUNTY	7243.00	3 - Middle	81.14	No	$102,000	$65,833	3305	1536	46.48	542	1638
TX	GALVESTON COUNTY	7244.00	2 - Moderate	70.32	No	$102,000	$57,057	3301	1766	53.50	756	1857

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
TX	GALVESTON COUNTY	7245.00	3 - Middle	82.27	No	$102,000	$66,750	1270	481	37.87	120	216
TX	GALVESTON COUNTY	7246.00	1 - Low	29.50	No	$102,000	$23,933	2096	1838	87.69	317	762
TX	GALVESTON COUNTY	7247.00	0 - Unknown	0.00	No	$102,000	$0	2096	1498	71.47	249	1137
TX	GALVESTON COUNTY	7248.00	3 - Middle	106.24	No	$102,000	$86,198	1474	759	51.49	329	912
TX	GALVESTON COUNTY	7249.00	3 - Middle	93.98	No	$102,000	$76,250	1603	892	55.65	367	884
TX	GALVESTON COUNTY	7250.00	2 - Moderate	57.95	No	$102,000	$47,019	2025	1255	61.98	382	1037
TX	GALVESTON COUNTY	7251.00	1 - Low	47.76	No	$102,000	$38,750	1830	1353	73.93	368	931
TX	GALVESTON COUNTY	7252.00	2 - Moderate	50.51	No	$102,000	$40,978	2108	1719	81.55	194	701
TX	GALVESTON COUNTY	7253.00	3 - Middle	82.45	No	$102,000	$66,891	2357	1368	58.04	632	964
TX	GALVESTON COUNTY	7254.00	2 - Moderate	64.03	No	$102,000	$51,953	4028	2736	67.92	868	1716
TX	GALVESTON COUNTY	7255.00	4 - Upper	140.51	No	$102,000	$114,000	1192	362	30.37	425	593
TX	GALVESTON COUNTY	7256.00	2 - Moderate	65.17	No	$102,000	$52,872	4191	2111	50.37	295	523
TX	GALVESTON COUNTY	7257.00	4 - Upper	140.87	No	$102,000	$114,286	2577	998	38.73	785	933
TX	GALVESTON COUNTY	7258.00	3 - Middle	97.06	No	$102,000	$78,750	4914	2985	60.74	816	1382
TX	GALVESTON COUNTY	7259.00	4 - Upper	121.72	No	$102,000	$98,750	2447	743	30.36	241	402
TX	GALVESTON COUNTY	7260.00	4 - Upper	132.50	No	$102,000	$107,500	1534	335	21.84	552	974
TX	GALVESTON COUNTY	7261.01	4 - Upper	168.06	No	$102,000	$136,344	1854	250	13.48	944	2970

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
TX	GALVESTON COUNTY	7261.02	4 - Upper	128.96	No	$102,000	$104,625	1082	153	14.14	403	2181
TX	GALVESTON COUNTY	7262.00	2 - Moderate	63.81	No	$102,000	$51,774	2674	1911	71.47	628	1264
TX	GALVESTON COUNTY	9900.00	0 - Unknown	0.00	No	$102,000	$0	0	0	0.00	0	0
TX	GALVESTON COUNTY	9901.00	0 - Unknown	0.00	No	$102,000	$0	0	0	0.00	0	0

2025 FFIEC Census Report - Summary Census Overview Information
State: TEXAS
County: 453 - TRAVIS COUNTY
All Tracts: 290

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
TX	TRAVIS COUNTY	0001.01	4 - Upper	136.07	No	$133,800	$136,371	4469	826	18.48	1230	1600
TX	TRAVIS COUNTY	0001.02	4 - Upper	197.69	No	$133,800	$198,125	2597	381	14.67	1013	1104
TX	TRAVIS COUNTY	0002.03	3 - Middle	103.83	No	$133,800	$104,063	2537	958	37.76	0	28
TX	TRAVIS COUNTY	0002.04	4 - Upper	164.54	No	$133,800	$164,900	3167	814	25.70	711	1119
TX	TRAVIS COUNTY	0002.05	4 - Upper	146.10	No	$133,800	$146,417	4186	1355	32.37	605	1033
TX	TRAVIS COUNTY	0002.06	4 - Upper	148.02	No	$133,800	$148,345	3201	809	25.27	895	1006
TX	TRAVIS COUNTY	0003.02	3 - Middle	107.30	No	$133,800	$107,536	5245	1565	29.84	748	1646
TX	TRAVIS COUNTY	0003.04	3 - Middle	99.87	No	$133,800	$100,089	3068	1021	33.28	360	1154
TX	TRAVIS COUNTY	0003.05	3 - Middle	101.10	No	$133,800	$101,326	3773	1086	28.78	601	1518
TX	TRAVIS COUNTY	0003.07	4 - Upper	145.26	No	$133,800	$145,577	1841	540	29.33	522	788
TX	TRAVIS COUNTY	0003.08	4 - Upper	169.96	No	$133,800	$170,329	2698	1184	43.88	357	426
TX	TRAVIS COUNTY	0003.09	4 - Upper	160.02	No	$133,800	$160,368	5602	2415	43.11	1164	1295
TX	TRAVIS COUNTY	0004.01	3 - Middle	82.20	No	$133,800	$82,383	4477	1595	35.63	549	1141
TX	TRAVIS COUNTY	0004.02	2 - Moderate	71.72	No	$133,800	$71,875	3625	1594	43.97	531	1034
TX	TRAVIS	0005.00	3 - Middle	91.02	No	$133,800	$91,220	4490	1397	31.11	299	1237

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
	COUNTY											
TX	TRAVIS COUNTY	0006.01	0 - Unknown	0.00	No	$133,800	$0	8580	5656	65.92	0	57
TX	TRAVIS COUNTY	0006.05	0 - Unknown	0.00	No	$133,800	$0	4645	2092	45.04	24	140
TX	TRAVIS COUNTY	0006.06	1 - Low	2.49	No	$133,800	$2,499	5012	2347	46.83	41	76
TX	TRAVIS COUNTY	0006.07	0 - Unknown	0.00	No	$133,800	$0	4268	2187	51.24	87	317
TX	TRAVIS COUNTY	0006.08	0 - Unknown	0.00	No	$133,800	$0	5286	2569	48.60	0	58
TX	TRAVIS COUNTY	0007.00	4 - Upper	188.11	No	$133,800	$188,523	1411	600	42.52	300	103
TX	TRAVIS COUNTY	0008.01	3 - Middle	100.74	No	$133,800	$100,966	1730	1064	61.50	518	715
TX	TRAVIS COUNTY	0008.02	0 - Unknown	0.00	No	$133,800	$0	3330	2197	65.98	409	1047
TX	TRAVIS COUNTY	0008.03	3 - Middle	108.14	No	$133,800	$108,382	3158	1284	40.66	711	1296
TX	TRAVIS COUNTY	0008.04	2 - Moderate	71.00	No	$133,800	$71,154	2419	1418	58.62	491	867
TX	TRAVIS COUNTY	0009.01	2 - Moderate	69.78	No	$133,800	$69,938	2719	1502	55.24	324	702
TX	TRAVIS COUNTY	0009.02	2 - Moderate	65.04	No	$133,800	$65,185	7803	4060	52.03	854	1508
TX	TRAVIS COUNTY	0010.00	2 - Moderate	76.00	No	$133,800	$76,167	3445	1802	52.31	780	1435
TX	TRAVIS COUNTY	0011.01	0 - Unknown	0.00	No	$133,800	$0	2258	1047	46.37	83	283
TX	TRAVIS COUNTY	0011.02	4 - Upper	150.97	No	$133,800	$151,302	4013	936	23.32	799	0
TX	TRAVIS COUNTY	0011.03	4 - Upper	200.21	No	$133,800	$200,643	3339	997	29.86	1018	0

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
TX	TRAVIS COUNTY	0012.00	4 - Upper	152.81	No	$133,800	$153,142	6173	1588	25.72	1218	856
TX	TRAVIS COUNTY	0013.04	4 - Upper	134.21	No	$133,800	$134,500	4087	1036	25.35	1057	1712
TX	TRAVIS COUNTY	0013.07	2 - Moderate	71.09	No	$133,800	$71,250	3743	1588	42.43	769	1651
TX	TRAVIS COUNTY	0013.08	4 - Upper	140.37	No	$133,800	$140,673	2927	1056	36.08	621	1052
TX	TRAVIS COUNTY	0013.09	4 - Upper	183.35	No	$133,800	$183,750	2707	587	21.68	702	682
TX	TRAVIS COUNTY	0013.10	4 - Upper	136.63	No	$133,800	$136,932	3489	970	27.80	583	681
TX	TRAVIS COUNTY	0013.11	3 - Middle	113.97	No	$133,800	$114,217	1656	439	26.51	86	197
TX	TRAVIS COUNTY	0013.12	4 - Upper	128.08	No	$133,800	$128,359	4575	1867	40.81	1200	1772
TX	TRAVIS COUNTY	0014.01	4 - Upper	154.66	No	$133,800	$155,000	2876	649	22.57	496	823
TX	TRAVIS COUNTY	0014.02	4 - Upper	165.89	No	$133,800	$166,250	2552	626	24.53	775	1117
TX	TRAVIS COUNTY	0014.03	3 - Middle	99.96	No	$133,800	$100,179	1391	525	37.74	285	523
TX	TRAVIS COUNTY	0015.01	4 - Upper	140.26	No	$133,800	$140,565	5457	1187	21.75	1786	2145
TX	TRAVIS COUNTY	0015.03	2 - Moderate	78.85	No	$133,800	$79,028	4802	1944	40.48	680	1518
TX	TRAVIS COUNTY	0015.04	4 - Upper	158.82	No	$133,800	$159,167	6374	2088	32.76	1317	1910
TX	TRAVIS COUNTY	0015.05	3 - Middle	100.47	No	$133,800	$100,694	4843	1338	27.63	1028	1760
TX	TRAVIS COUNTY	0016.02	4 - Upper	146.18	No	$133,800	$146,500	3084	1109	35.96	424	838
TX	TRAVIS COUNTY	0016.03	4 - Upper	176.30	No	$133,800	$176,688	4789	617	12.88	1395	1964

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TX	TRAVIS COUNTY	0016.04	4 - Upper	249.46	No	$133,800	$250,001	4147	608	14.66	1519	1840
TX	TRAVIS COUNTY	0016.05	4 - Upper	141.47	No	$133,800	$141,776	3889	781	20.08	1327	1819
TX	TRAVIS COUNTY	0016.06	0 - Unknown	0.00	No	$133,800	$0	228	61	26.75	0	0
TX	TRAVIS COUNTY	0019.10	4 - Upper	167.46	No	$133,800	$167,823	4914	1299	26.43	1106	1447
TX	TRAVIS COUNTY	0019.11	3 - Middle	111.34	No	$133,800	$111,583	2948	1016	34.46	196	273
TX	TRAVIS COUNTY	0019.12	4 - Upper	171.92	No	$133,800	$172,297	4385	1127	25.70	1037	1281
TX	TRAVIS COUNTY	0019.13	4 - Upper	249.46	No	$133,800	$250,001	5009	1137	22.70	1550	1715
TX	TRAVIS COUNTY	0019.14	4 - Upper	154.01	No	$133,800	$154,343	6805	1513	22.23	1590	1867
TX	TRAVIS COUNTY	0019.15	3 - Middle	119.99	No	$133,800	$120,250	3404	1403	41.22	205	442
TX	TRAVIS COUNTY	0019.16	4 - Upper	229.95	No	$133,800	$230,446	3366	838	24.90	798	850
TX	TRAVIS COUNTY	0019.17	4 - Upper	206.43	No	$133,800	$206,875	5005	1302	26.01	1407	1583
TX	TRAVIS COUNTY	0019.18	4 - Upper	198.11	No	$133,800	$198,542	2609	480	18.40	809	959
TX	TRAVIS COUNTY	0019.19	4 - Upper	245.30	No	$133,800	$245,833	3767	739	19.62	1076	1207
TX	TRAVIS COUNTY	0019.20	3 - Middle	91.05	No	$133,800	$91,250	6872	3596	52.33	1060	1430
TX	TRAVIS COUNTY	0019.21	4 - Upper	216.84	No	$133,800	$217,308	3696	683	18.48	1016	1125
TX	TRAVIS COUNTY	0019.22	4 - Upper	162.15	No	$133,800	$162,500	2324	667	28.70	481	633
TX	TRAVIS COUNTY	0019.23	4 - Upper	142.93	No	$133,800	$143,239	3274	820	25.05	784	1248

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TX	TRAVIS COUNTY	0020.02	3 - Middle	94.31	No	$133,800	$94,514	2975	1102	37.04	829	1398
TX	TRAVIS COUNTY	0020.03	2 - Moderate	57.13	No	$133,800	$57,262	4005	2171	54.21	608	1008
TX	TRAVIS COUNTY	0020.04	1 - Low	44.15	No	$133,800	$44,250	3041	1170	38.47	121	220
TX	TRAVIS COUNTY	0020.06	0 - Unknown	0.00	No	$133,800	$0	2890	1619	56.02	137	749
TX	TRAVIS COUNTY	0020.07	3 - Middle	110.90	No	$133,800	$111,143	2271	687	30.25	478	753
TX	TRAVIS COUNTY	0021.04	3 - Middle	109.38	No	$133,800	$109,625	2707	1075	39.71	741	1056
TX	TRAVIS COUNTY	0021.05	1 - Low	38.09	No	$133,800	$38,175	4614	3254	70.52	294	663
TX	TRAVIS COUNTY	0021.06	3 - Middle	116.00	No	$133,800	$116,250	2952	1499	50.78	919	1206
TX	TRAVIS COUNTY	0021.07	3 - Middle	92.70	No	$133,800	$92,904	3681	2275	61.80	1166	1668
TX	TRAVIS COUNTY	0021.08	2 - Moderate	72.48	No	$133,800	$72,641	3836	2917	76.04	536	976
TX	TRAVIS COUNTY	0021.09	2 - Moderate	75.15	No	$133,800	$75,313	3834	2413	62.94	954	1555
TX	TRAVIS COUNTY	0021.10	1 - Low	45.16	No	$133,800	$45,266	4278	3095	72.35	690	1271
TX	TRAVIS COUNTY	0021.11	2 - Moderate	50.22	No	$133,800	$50,333	4987	3559	71.37	1002	1841
TX	TRAVIS COUNTY	0021.12	1 - Low	45.24	No	$133,800	$45,341	5236	3478	66.42	762	1480
TX	TRAVIS COUNTY	0021.13	3 - Middle	94.91	No	$133,800	$95,115	3484	1879	53.93	936	1277
TX	TRAVIS COUNTY	0022.01	1 - Low	49.76	No	$133,800	$49,868	2114	1796	84.96	374	756
TX	TRAVIS COUNTY	0022.11	3 - Middle	105.20	No	$133,800	$105,428	3592	2878	80.12	814	1239

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TX	TRAVIS COUNTY	0022.13	1 - Low	40.36	No	$133,800	$40,449	5253	4377	83.32	940	1243
TX	TRAVIS COUNTY	0022.14	2 - Moderate	62.87	No	$133,800	$63,013	3624	2956	81.57	662	819
TX	TRAVIS COUNTY	0022.15	2 - Moderate	61.24	No	$133,800	$61,378	4182	3687	88.16	482	674
TX	TRAVIS COUNTY	0022.16	2 - Moderate	66.34	No	$133,800	$66,490	10133	8103	79.97	2266	2730
TX	TRAVIS COUNTY	0022.17	2 - Moderate	75.04	No	$133,800	$75,208	5967	4649	77.91	1282	1651
TX	TRAVIS COUNTY	0022.18	2 - Moderate	76.06	No	$133,800	$76,229	5160	4229	81.96	1000	1403
TX	TRAVIS COUNTY	0022.19	2 - Moderate	75.83	No	$133,800	$76,000	6614	4924	74.45	1376	1598
TX	TRAVIS COUNTY	0022.20	1 - Low	28.67	No	$133,800	$28,736	3795	3535	93.15	193	350
TX	TRAVIS COUNTY	0022.21	0 - Unknown	0.00	No	$133,800	$0	2709	2577	95.13	217	300
TX	TRAVIS COUNTY	0022.22	2 - Moderate	50.76	No	$133,800	$50,875	4214	3961	94.00	611	982
TX	TRAVIS COUNTY	0023.04	4 - Upper	126.79	No	$133,800	$127,067	4166	1560	37.45	50	71
TX	TRAVIS COUNTY	0023.07	2 - Moderate	63.00	No	$133,800	$63,140	5325	2983	56.02	522	890
TX	TRAVIS COUNTY	0023.10	1 - Low	40.64	No	$133,800	$40,737	3090	2791	90.32	410	852
TX	TRAVIS COUNTY	0023.13	1 - Low	37.28	No	$133,800	$37,361	4192	2655	63.33	226	599
TX	TRAVIS COUNTY	0023.14	2 - Moderate	56.77	No	$133,800	$56,901	5999	3745	62.43	194	456
TX	TRAVIS COUNTY	0023.15	1 - Low	27.19	No	$133,800	$27,255	3027	2124	70.17	249	241
TX	TRAVIS COUNTY	0023.16	1 - Low	42.73	No	$133,800	$42,823	4737	3445	72.73	11	328

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TX	TRAVIS COUNTY	0023.19	0 - Unknown	0.00	No	$133,800	$0	2330	1534	65.84	0	0
TX	TRAVIS COUNTY	0023.20	2 - Moderate	55.57	No	$133,800	$55,698	3940	3143	79.77	475	804
TX	TRAVIS COUNTY	0023.21	1 - Low	39.57	No	$133,800	$39,659	4725	4024	85.16	587	1014
TX	TRAVIS COUNTY	0023.22	0 - Unknown	0.00	No	$133,800	$0	2011	1254	62.36	78	550
TX	TRAVIS COUNTY	0023.23	2 - Moderate	56.34	No	$133,800	$56,463	4470	2391	53.49	390	1143
TX	TRAVIS COUNTY	0023.24	0 - Unknown	0.00	No	$133,800	$0	1671	1226	73.37	28	125
TX	TRAVIS COUNTY	0023.25	1 - Low	43.58	No	$133,800	$43,676	4352	3605	82.84	646	1077
TX	TRAVIS COUNTY	0023.26	0 - Unknown	0.00	No	$133,800	$0	1307	908	69.47	44	44
TX	TRAVIS COUNTY	0023.27	2 - Moderate	65.61	No	$133,800	$65,758	4321	2958	68.46	144	768
TX	TRAVIS COUNTY	0024.03	3 - Middle	94.32	No	$133,800	$94,531	2706	1488	54.99	606	952
TX	TRAVIS COUNTY	0024.07	3 - Middle	100.20	No	$133,800	$100,417	9856	5226	53.02	1594	2099
TX	TRAVIS COUNTY	0024.09	3 - Middle	98.60	No	$133,800	$98,816	3327	1756	52.78	1014	1378
TX	TRAVIS COUNTY	0024.10	2 - Moderate	63.61	No	$133,800	$63,750	3542	2279	64.34	514	1373
TX	TRAVIS COUNTY	0024.11	2 - Moderate	50.42	No	$133,800	$50,538	5730	5113	89.23	793	1492
TX	TRAVIS COUNTY	0024.12	2 - Moderate	60.45	No	$133,800	$60,586	5109	4562	89.29	840	1411
TX	TRAVIS COUNTY	0024.13	1 - Low	46.04	No	$133,800	$46,149	4193	3832	91.39	409	1046
TX	TRAVIS COUNTY	0024.19	1 - Low	36.17	No	$133,800	$36,250	4839	3977	82.19	10	85

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TX	TRAVIS COUNTY	0024.22	3 - Middle	85.44	No	$133,800	$85,629	6118	3692	60.35	1667	2306
TX	TRAVIS COUNTY	0024.23	3 - Middle	96.63	No	$133,800	$96,840	6457	3466	53.68	1907	2771
TX	TRAVIS COUNTY	0024.24	2 - Moderate	61.51	No	$133,800	$61,645	3500	1845	52.71	866	1256
TX	TRAVIS COUNTY	0024.30	2 - Moderate	66.01	No	$133,800	$66,161	2267	1908	84.16	497	791
TX	TRAVIS COUNTY	0024.32	3 - Middle	97.89	No	$133,800	$98,107	4097	2654	64.78	836	1114
TX	TRAVIS COUNTY	0024.34	2 - Moderate	53.11	No	$133,800	$53,233	2110	1598	75.73	407	536
TX	TRAVIS COUNTY	0024.36	2 - Moderate	59.49	No	$133,800	$59,625	3054	2667	87.33	552	799
TX	TRAVIS COUNTY	0024.37	2 - Moderate	52.00	No	$133,800	$52,115	4432	2648	59.75	628	787
TX	TRAVIS COUNTY	0024.38	3 - Middle	109.42	No	$133,800	$109,659	7319	4164	56.89	1306	1742
TX	TRAVIS COUNTY	0024.39	3 - Middle	87.21	No	$133,800	$87,400	3265	2673	81.87	877	1157
TX	TRAVIS COUNTY	0024.40	2 - Moderate	76.42	No	$133,800	$76,591	6905	5144	74.50	1487	1833
TX	TRAVIS COUNTY	0024.41	2 - Moderate	64.29	No	$133,800	$64,438	5407	4718	87.26	836	1425
TX	TRAVIS COUNTY	0024.42	3 - Middle	83.25	No	$133,800	$83,430	3426	2943	85.90	811	1103
TX	TRAVIS COUNTY	0024.43	2 - Moderate	65.77	No	$133,800	$65,917	4088	2347	57.41	148	587
TX	TRAVIS COUNTY	0024.44	3 - Middle	88.41	No	$133,800	$88,603	4226	2436	57.64	1127	1579
TX	TRAVIS COUNTY	0024.45	3 - Middle	93.18	No	$133,800	$93,383	8161	5531	67.77	1464	1609
TX	TRAVIS COUNTY	0024.46	4 - Upper	133.81	No	$133,800	$134,098	1453	434	29.87	697	768

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TX	TRAVIS COUNTY	0024.47	2 - Moderate	65.80	No	$133,800	$65,947	3393	2748	80.99	471	808
TX	TRAVIS COUNTY	0024.48	3 - Middle	93.40	No	$133,800	$93,607	7222	5246	72.64	1995	2398
TX	TRAVIS COUNTY	0024.49	3 - Middle	96.51	No	$133,800	$96,726	6501	5824	89.59	1837	2206
TX	TRAVIS COUNTY	0024.50	2 - Moderate	62.18	No	$133,800	$62,319	3538	3102	87.68	346	659
TX	TRAVIS COUNTY	0024.51	2 - Moderate	75.04	No	$133,800	$75,208	7587	4733	62.38	907	1304
TX	TRAVIS COUNTY	0024.52	2 - Moderate	51.34	No	$133,800	$51,458	2180	1869	85.73	776	858
TX	TRAVIS COUNTY	0024.53	2 - Moderate	67.15	No	$133,800	$67,297	6085	5004	82.24	1516	1826
TX	TRAVIS COUNTY	0025.00	3 - Middle	103.87	No	$133,800	$104,095	5540	2000	36.10	1118	1677
TX	TRAVIS COUNTY	0300.00	4 - Upper	193.80	No	$133,800	$194,219	4933	1019	20.66	1492	1559
TX	TRAVIS COUNTY	0301.00	4 - Upper	142.54	No	$133,800	$142,852	3607	1034	28.67	1149	1132
TX	TRAVIS COUNTY	0302.00	4 - Upper	133.81	No	$133,800	$134,099	4754	1389	29.22	1334	1871
TX	TRAVIS COUNTY	0303.00	3 - Middle	94.79	No	$133,800	$95,000	4238	1650	38.93	1132	1712
TX	TRAVIS COUNTY	0304.00	3 - Middle	89.51	No	$133,800	$89,705	4560	1748	38.33	1169	1743
TX	TRAVIS COUNTY	0305.00	4 - Upper	155.07	No	$133,800	$155,406	6521	2088	32.02	1775	1970
TX	TRAVIS COUNTY	0306.00	4 - Upper	129.08	No	$133,800	$129,366	5879	1820	30.96	1483	1858
TX	TRAVIS COUNTY	0307.00	4 - Upper	171.63	No	$133,800	$172,000	3979	887	22.29	1682	1899
TX	TRAVIS COUNTY	0308.00	3 - Middle	116.93	No	$133,800	$117,188	3893	1648	42.33	397	703

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TX	TRAVIS COUNTY	0309.00	3 - Middle	102.80	No	$133,800	$103,030	7195	3024	42.03	2219	3286
TX	TRAVIS COUNTY	0310.00	3 - Middle	83.98	No	$133,800	$84,167	4981	2316	46.50	1197	1821
TX	TRAVIS COUNTY	0311.00	4 - Upper	131.09	No	$133,800	$131,381	4241	1304	30.75	1478	1548
TX	TRAVIS COUNTY	0312.00	4 - Upper	147.24	No	$133,800	$147,563	6661	1927	28.93	2543	2841
TX	TRAVIS COUNTY	0313.00	4 - Upper	132.24	No	$133,800	$132,528	4527	1737	38.37	920	1197
TX	TRAVIS COUNTY	0314.00	4 - Upper	125.44	No	$133,800	$125,714	4783	1510	31.57	1149	1610
TX	TRAVIS COUNTY	0315.00	4 - Upper	132.88	No	$133,800	$133,173	7498	2820	37.61	2018	2814
TX	TRAVIS COUNTY	0316.00	4 - Upper	142.51	No	$133,800	$142,823	2365	785	33.19	717	1006
TX	TRAVIS COUNTY	0317.00	3 - Middle	102.79	No	$133,800	$103,015	4509	1948	43.20	1188	1599
TX	TRAVIS COUNTY	0318.00	2 - Moderate	70.35	No	$133,800	$70,509	5255	2568	48.87	1143	1848
TX	TRAVIS COUNTY	0319.00	3 - Middle	113.38	No	$133,800	$113,627	6160	2674	43.41	1350	2009
TX	TRAVIS COUNTY	0320.00	3 - Middle	94.71	No	$133,800	$94,919	6301	3181	50.48	880	1541
TX	TRAVIS COUNTY	0321.00	3 - Middle	81.82	No	$133,800	$81,997	5434	2515	46.28	857	966
TX	TRAVIS COUNTY	0322.00	4 - Upper	188.84	No	$133,800	$189,250	2251	382	16.97	819	910
TX	TRAVIS COUNTY	0323.00	2 - Moderate	56.00	No	$133,800	$56,129	3908	2201	56.32	49	321
TX	TRAVIS COUNTY	0324.00	4 - Upper	121.04	No	$133,800	$121,304	1558	809	51.93	11	20
TX	TRAVIS COUNTY	0325.00	4 - Upper	142.75	No	$133,800	$143,063	4759	1678	35.26	1103	1458

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TX	TRAVIS COUNTY	0326.00	4 - Upper	183.66	No	$133,800	$184,063	5829	2733	46.89	2119	2300
TX	TRAVIS COUNTY	0327.00	4 - Upper	147.55	No	$133,800	$147,874	4159	1494	35.92	1367	1808
TX	TRAVIS COUNTY	0328.00	4 - Upper	137.49	No	$133,800	$137,794	2206	603	27.33	676	781
TX	TRAVIS COUNTY	0329.00	4 - Upper	170.92	No	$133,800	$171,290	7748	2257	29.13	2175	2226
TX	TRAVIS COUNTY	0330.00	4 - Upper	123.42	No	$133,800	$123,686	7074	2300	32.51	1835	2125
TX	TRAVIS COUNTY	0331.00	4 - Upper	142.06	No	$133,800	$142,375	4710	750	15.92	1794	2051
TX	TRAVIS COUNTY	0332.00	3 - Middle	107.44	No	$133,800	$107,673	5068	2764	54.54	1260	1629
TX	TRAVIS COUNTY	0333.00	4 - Upper	176.22	No	$133,800	$176,607	9564	3670	38.37	2721	2983
TX	TRAVIS COUNTY	0334.00	3 - Middle	91.83	No	$133,800	$92,031	2720	1048	38.53	931	1350
TX	TRAVIS COUNTY	0335.00	3 - Middle	109.66	No	$133,800	$109,905	5460	2214	40.55	1814	2069
TX	TRAVIS COUNTY	0336.00	4 - Upper	134.62	No	$133,800	$134,911	4819	982	20.38	1405	1813
TX	TRAVIS COUNTY	0337.00	4 - Upper	161.66	No	$133,800	$162,008	2495	819	32.83	839	941
TX	TRAVIS COUNTY	0338.00	4 - Upper	178.44	No	$133,800	$178,828	5004	2521	50.38	1558	1643
TX	TRAVIS COUNTY	0339.00	4 - Upper	154.32	No	$133,800	$154,653	5638	1426	25.29	1642	1937
TX	TRAVIS COUNTY	0340.00	4 - Upper	144.68	No	$133,800	$145,000	7381	2890	39.15	1403	1543
TX	TRAVIS COUNTY	0341.00	2 - Moderate	71.88	No	$133,800	$72,038	5615	3359	59.82	568	795
TX	TRAVIS COUNTY	0342.00	3 - Middle	89.11	No	$133,800	$89,306	6365	4279	67.23	355	1319

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
TX	TRAVIS COUNTY	0343.00	4 - Upper	180.42	No	$133,800	$180,813	4893	2168	44.31	1426	1511
TX	TRAVIS COUNTY	0344.00	4 - Upper	207.08	No	$133,800	$207,531	3378	1644	48.67	231	353
TX	TRAVIS COUNTY	0345.00	4 - Upper	188.57	No	$133,800	$188,977	2346	1399	59.63	787	787
TX	TRAVIS COUNTY	0346.00	2 - Moderate	61.78	No	$133,800	$61,921	4889	2508	51.30	172	442
TX	TRAVIS COUNTY	0347.00	4 - Upper	129.31	No	$133,800	$129,597	5683	1783	31.37	1910	2072
TX	TRAVIS COUNTY	0348.00	4 - Upper	136.56	No	$133,800	$136,863	5129	1873	36.52	1565	1716
TX	TRAVIS COUNTY	0349.00	4 - Upper	203.31	No	$133,800	$203,750	7596	2355	31.00	2071	2290
TX	TRAVIS COUNTY	0350.00	4 - Upper	215.66	No	$133,800	$216,133	7266	2710	37.30	1480	1699
TX	TRAVIS COUNTY	0351.00	4 - Upper	249.46	No	$133,800	$250,001	4242	1371	32.32	1037	1094
TX	TRAVIS COUNTY	0352.00	3 - Middle	119.32	No	$133,800	$119,583	3999	652	16.30	937	1656
TX	TRAVIS COUNTY	0353.00	4 - Upper	166.67	No	$133,800	$167,031	2022	363	17.95	451	806
TX	TRAVIS COUNTY	0354.00	4 - Upper	209.06	No	$133,800	$209,519	5518	1246	22.58	1140	1284
TX	TRAVIS COUNTY	0355.00	4 - Upper	155.81	No	$133,800	$156,148	4437	1295	29.19	1282	1282
TX	TRAVIS COUNTY	0356.00	4 - Upper	164.97	No	$133,800	$165,327	2033	495	24.35	611	919
TX	TRAVIS COUNTY	0357.00	4 - Upper	196.91	No	$133,800	$197,341	4785	1425	29.78	1457	1540
TX	TRAVIS COUNTY	0358.00	4 - Upper	162.46	No	$133,800	$162,813	4420	1737	39.30	975	1009
TX	TRAVIS COUNTY	0359.00	3 - Middle	83.66	No	$133,800	$83,846	3176	1139	35.86	778	909

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
TX	TRAVIS COUNTY	0360.00	4 - Upper	209.59	No	$133,800	$210,042	1994	487	24.42	568	568
TX	TRAVIS COUNTY	0361.00	4 - Upper	184.87	No	$133,800	$185,273	4899	1980	40.42	1175	1229
TX	TRAVIS COUNTY	0362.00	4 - Upper	143.05	No	$133,800	$143,359	2683	1485	55.35	382	417
TX	TRAVIS COUNTY	0363.00	0 - Unknown	0.00	No	$133,800	$0	1613	567	35.15	447	506
TX	TRAVIS COUNTY	0364.00	4 - Upper	131.05	No	$133,800	$131,339	2299	502	21.84	762	1004
TX	TRAVIS COUNTY	0365.00	4 - Upper	160.36	No	$133,800	$160,714	7797	2798	35.89	1702	1964
TX	TRAVIS COUNTY	0366.00	4 - Upper	146.24	No	$133,800	$146,559	8848	2142	24.21	2239	2550
TX	TRAVIS COUNTY	0367.00	4 - Upper	205.58	No	$133,800	$206,029	7934	2758	34.76	2355	2592
TX	TRAVIS COUNTY	0368.00	4 - Upper	165.92	No	$133,800	$166,281	4462	1316	29.49	1434	1478
TX	TRAVIS COUNTY	0369.00	4 - Upper	174.00	No	$133,800	$174,375	4442	744	16.75	1574	1649
TX	TRAVIS COUNTY	0370.00	4 - Upper	128.57	No	$133,800	$128,851	6281	2110	33.59	1199	1486
TX	TRAVIS COUNTY	0371.00	4 - Upper	172.91	No	$133,800	$173,284	2629	910	34.61	818	835
TX	TRAVIS COUNTY	0372.00	4 - Upper	129.24	No	$133,800	$129,527	6211	2995	48.22	1847	2236
TX	TRAVIS COUNTY	0373.00	3 - Middle	112.25	No	$133,800	$112,500	3234	986	30.49	771	976
TX	TRAVIS COUNTY	0374.00	3 - Middle	89.69	No	$133,800	$89,891	4591	865	18.84	1310	1911
TX	TRAVIS COUNTY	0375.00	3 - Middle	105.13	No	$133,800	$105,357	1602	318	19.85	542	703
TX	TRAVIS COUNTY	0376.00	4 - Upper	123.73	No	$133,800	$124,000	3535	801	22.66	1207	1729

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TX	TRAVIS COUNTY	0400.00	2 - Moderate	66.17	No	$133,800	$66,314	6361	4595	72.24	557	1405
TX	TRAVIS COUNTY	0401.00	1 - Low	36.28	No	$133,800	$36,359	4302	3360	78.10	562	1188
TX	TRAVIS COUNTY	0402.00	2 - Moderate	55.10	No	$133,800	$55,227	3013	2408	79.92	436	787
TX	TRAVIS COUNTY	0403.00	1 - Low	38.90	No	$133,800	$38,986	7645	6675	87.31	714	1205
TX	TRAVIS COUNTY	0404.00	3 - Middle	104.75	No	$133,800	$104,981	3962	1369	34.55	1161	1168
TX	TRAVIS COUNTY	0405.00	2 - Moderate	55.81	No	$133,800	$55,938	5312	3147	59.24	1290	2210
TX	TRAVIS COUNTY	0406.00	1 - Low	44.01	No	$133,800	$44,107	3929	3210	81.70	233	781
TX	TRAVIS COUNTY	0407.00	1 - Low	24.15	No	$133,800	$24,208	7248	5866	80.93	604	1677
TX	TRAVIS COUNTY	0408.00	2 - Moderate	62.27	No	$133,800	$62,411	5056	3472	68.67	978	1866
TX	TRAVIS COUNTY	0409.00	2 - Moderate	50.43	No	$133,800	$50,541	6562	5417	82.55	719	1556
TX	TRAVIS COUNTY	0410.00	1 - Low	39.30	No	$133,800	$39,388	7089	6371	89.87	412	1044
TX	TRAVIS COUNTY	0411.00	3 - Middle	96.73	No	$133,800	$96,944	1762	802	45.52	487	566
TX	TRAVIS COUNTY	0412.00	2 - Moderate	67.23	No	$133,800	$67,383	2811	1646	58.56	300	573
TX	TRAVIS COUNTY	0413.00	3 - Middle	114.00	No	$133,800	$114,255	4285	1451	33.86	1266	1820
TX	TRAVIS COUNTY	0414.00	2 - Moderate	78.13	No	$133,800	$78,308	2538	1020	40.19	480	635
TX	TRAVIS COUNTY	0415.00	3 - Middle	80.51	No	$133,800	$80,690	2659	1519	57.13	624	819
TX	TRAVIS COUNTY	0416.00	2 - Moderate	67.38	No	$133,800	$67,525	7549	5850	77.49	1643	2642

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TX	TRAVIS COUNTY	0417.00	3 - Middle	96.39	No	$133,800	$96,607	2158	1111	51.48	808	1123
TX	TRAVIS COUNTY	0418.00	2 - Moderate	66.26	No	$133,800	$66,406	3675	2177	59.24	625	1278
TX	TRAVIS COUNTY	0419.00	3 - Middle	99.53	No	$133,800	$99,750	3237	1494	46.15	1013	1390
TX	TRAVIS COUNTY	0420.00	4 - Upper	123.76	No	$133,800	$124,028	2436	738	30.30	1064	1202
TX	TRAVIS COUNTY	0421.00	3 - Middle	84.47	No	$133,800	$84,655	5088	3110	61.12	955	1569
TX	TRAVIS COUNTY	0422.00	2 - Moderate	78.16	No	$133,800	$78,333	4008	2503	62.45	435	908
TX	TRAVIS COUNTY	0423.00	3 - Middle	112.81	No	$133,800	$113,056	3364	1455	43.25	1044	1406
TX	TRAVIS COUNTY	0424.00	3 - Middle	118.59	No	$133,800	$118,849	11722	8208	70.02	3055	3518
TX	TRAVIS COUNTY	0425.00	3 - Middle	115.12	No	$133,800	$115,372	7341	4541	61.86	1416	1626
TX	TRAVIS COUNTY	0426.00	2 - Moderate	64.24	No	$133,800	$64,388	4134	2902	70.20	824	1484
TX	TRAVIS COUNTY	0427.00	3 - Middle	86.23	No	$133,800	$86,419	4347	2758	63.45	1460	1744
TX	TRAVIS COUNTY	0428.00	3 - Middle	110.23	No	$133,800	$110,476	6343	3785	59.67	1449	1933
TX	TRAVIS COUNTY	0429.00	1 - Low	39.65	No	$133,800	$39,739	3218	2283	70.94	0	178
TX	TRAVIS COUNTY	0430.00	2 - Moderate	70.88	No	$133,800	$71,033	3774	2334	61.84	189	350
TX	TRAVIS COUNTY	0431.00	2 - Moderate	51.77	No	$133,800	$51,886	3005	2526	84.06	309	612
TX	TRAVIS COUNTY	0432.00	2 - Moderate	53.04	No	$133,800	$53,162	2923	2397	82.00	377	731
TX	TRAVIS COUNTY	0433.00	1 - Low	36.20	No	$133,800	$36,280	3708	3165	85.36	298	888

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TX	TRAVIS COUNTY	0434.00	2 - Moderate	52.93	No	$133,800	$53,046	3657	2887	78.94	179	803
TX	TRAVIS COUNTY	0435.00	2 - Moderate	73.88	No	$133,800	$74,048	7281	5008	68.78	1256	1728
TX	TRAVIS COUNTY	0436.00	2 - Moderate	73.12	No	$133,800	$73,281	3854	2568	66.63	409	798
TX	TRAVIS COUNTY	0437.00	1 - Low	47.51	No	$133,800	$47,620	2332	1805	77.40	241	279
TX	TRAVIS COUNTY	0438.00	3 - Middle	105.57	No	$133,800	$105,800	3272	2285	69.83	1239	1457
TX	TRAVIS COUNTY	0439.00	3 - Middle	85.74	No	$133,800	$85,927	8592	6481	75.43	1141	1461
TX	TRAVIS COUNTY	0440.00	2 - Moderate	55.99	No	$133,800	$56,117	3167	2232	70.48	546	689
TX	TRAVIS COUNTY	0441.00	2 - Moderate	76.68	No	$133,800	$76,853	3933	2745	69.79	462	697
TX	TRAVIS COUNTY	0442.00	3 - Middle	90.82	No	$133,800	$91,016	5344	3786	70.85	224	301
TX	TRAVIS COUNTY	0443.00	2 - Moderate	67.93	No	$133,800	$68,082	7018	5939	84.63	1284	1799
TX	TRAVIS COUNTY	0444.00	3 - Middle	84.71	No	$133,800	$84,899	6540	4552	69.60	1731	1963
TX	TRAVIS COUNTY	0445.00	3 - Middle	115.31	No	$133,800	$115,565	3172	1654	52.14	1372	1621
TX	TRAVIS COUNTY	0446.00	2 - Moderate	70.11	No	$133,800	$70,270	5112	3861	75.53	1061	1407
TX	TRAVIS COUNTY	0447.00	0 - Unknown	0.00	No	$133,800	$0	2026	1496	73.84	474	546
TX	TRAVIS COUNTY	0448.00	2 - Moderate	58.86	No	$133,800	$58,987	4788	3411	71.24	1125	1106
TX	TRAVIS COUNTY	0449.00	2 - Moderate	54.96	No	$133,800	$55,083	8901	7491	84.16	2179	2630
TX	TRAVIS COUNTY	0450.00	2 - Moderate	70.85	No	$133,800	$71,010	2554	1829	71.61	598	715

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TX	TRAVIS COUNTY	0451.00	4 - Upper	136.04	No	$133,800	$136,335	2812	1746	62.09	621	828
TX	TRAVIS COUNTY	0452.00	3 - Middle	108.35	No	$133,800	$108,587	4226	2312	54.71	1112	1297
TX	TRAVIS COUNTY	0453.00	4 - Upper	123.38	No	$133,800	$123,649	4120	2294	55.68	57	0
TX	TRAVIS COUNTY	0454.00	3 - Middle	101.00	No	$133,800	$101,218	6785	3221	47.47	0	225
TX	TRAVIS COUNTY	0455.00	2 - Moderate	63.09	No	$133,800	$63,232	2967	1787	60.23	352	861
TX	TRAVIS COUNTY	0456.00	3 - Middle	115.39	No	$133,800	$115,647	5619	3440	61.22	944	1384
TX	TRAVIS COUNTY	0457.00	4 - Upper	127.84	No	$133,800	$128,115	3687	2462	66.78	475	641
TX	TRAVIS COUNTY	0458.00	2 - Moderate	65.97	No	$133,800	$66,121	2708	1869	69.02	754	874
TX	TRAVIS COUNTY	0459.00	3 - Middle	95.24	No	$133,800	$95,449	11718	9465	80.77	2324	2667
TX	TRAVIS COUNTY	0460.00	2 - Moderate	76.23	No	$133,800	$76,394	4899	3367	68.73	805	1382
TX	TRAVIS COUNTY	0461.00	3 - Middle	98.33	No	$133,800	$98,542	6972	4134	59.29	1198	1443
TX	TRAVIS COUNTY	0462.00	3 - Middle	113.75	No	$133,800	$113,996	7446	4633	62.22	1738	2252
TX	TRAVIS COUNTY	0463.00	2 - Moderate	65.91	No	$133,800	$66,058	2175	830	38.16	492	680
TX	TRAVIS COUNTY	0464.00	3 - Middle	95.85	No	$133,800	$96,065	3537	2158	61.01	985	1221
TX	TRAVIS COUNTY	0465.00	3 - Middle	94.51	No	$133,800	$94,722	3407	2253	66.13	419	539
TX	TRAVIS COUNTY	0466.00	3 - Middle	111.72	No	$133,800	$111,968	5415	3001	55.42	2731	2811
TX	TRAVIS COUNTY	0467.00	4 - Upper	127.59	No	$133,800	$127,869	3750	1531	40.83	961	1094

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TX	TRAVIS COUNTY	0468.00	4 - Upper	143.20	No	$133,800	$143,511	11615	6266	53.95	2236	2394
TX	TRAVIS COUNTY	0469.00	4 - Upper	148.26	No	$133,800	$148,580	9175	4974	54.21	2390	2447
TX	TRAVIS COUNTY	0470.00	4 - Upper	140.22	No	$133,800	$140,526	1571	805	51.24	485	498
TX	TRAVIS COUNTY	9800.00	0 - Unknown	0.00	No	$133,800	$0	3	3	100.00	0	0

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State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
TX	MONTGOMERY COUNTY	6901.01	4 - Upper	152.99	No	$102,000	$124,118	4716	1025	21.73	1511	1579
TX	MONTGOMERY COUNTY	6901.02	2 - Moderate	77.45	No	$102,000	$62,839	6955	3366	48.40	1856	2646
TX	MONTGOMERY COUNTY	6902.03	3 - Middle	97.94	No	$102,000	$79,457	4551	1306	28.70	1140	1338
TX	MONTGOMERY COUNTY	6902.04	4 - Upper	135.54	No	$102,000	$109,963	4963	1171	23.59	1174	1752
TX	MONTGOMERY COUNTY	6902.05	4 - Upper	146.73	No	$102,000	$119,044	3336	684	20.50	1280	1356
TX	MONTGOMERY COUNTY	6902.06	4 - Upper	120.18	No	$102,000	$97,500	3214	1017	31.64	906	938
TX	MONTGOMERY COUNTY	6902.07	4 - Upper	129.96	No	$102,000	$105,441	5498	1505	27.37	1421	1695
TX	MONTGOMERY COUNTY	6903.00	2 - Moderate	75.47	No	$102,000	$61,228	5790	2538	43.83	1345	1882
TX	MONTGOMERY COUNTY	6904.03	4 - Upper	208.38	No	$102,000	$169,055	2999	585	19.51	734	893
TX	MONTGOMERY COUNTY	6904.04	4 - Upper	153.26	No	$102,000	$124,342	5264	1438	27.32	1587	1806
TX	MONTGOMERY COUNTY	6904.05	3 - Middle	98.44	No	$102,000	$79,868	5056	1477	29.21	1304	1507
TX	MONTGOMERY COUNTY	6904.06	4 - Upper	210.40	No	$102,000	$170,699	4406	951	21.58	1188	1343
TX	MONTGOMERY COUNTY	6904.07	1 - Low	44.83	No	$102,000	$36,375	4682	2671	57.05	683	825
TX	MONTGOMERY COUNTY	6904.08	3 - Middle	115.27	No	$102,000	$93,519	4705	1853	39.38	1044	1715
TX	MONTGOMERY	6905.01	4 - Upper	190.54	No	$102,000	$154,583	5089	1095	21.52	1469	1627

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	COUNTY											
TX	MONTGOMERY COUNTY	6905.02	4 - Upper	185.11	No	$102,000	$150,181	3748	1137	30.34	805	972
TX	MONTGOMERY COUNTY	6905.03	4 - Upper	192.01	No	$102,000	$155,778	7517	2855	37.98	1843	2019
TX	MONTGOMERY COUNTY	6906.03	4 - Upper	252.77	No	$102,000	$205,069	4469	1702	38.08	1003	1287
TX	MONTGOMERY COUNTY	6906.04	4 - Upper	217.10	No	$102,000	$176,133	8692	4172	48.00	1753	2519
TX	MONTGOMERY COUNTY	6906.05	4 - Upper	308.15	No	$102,000	$250,001	4344	1564	36.00	1429	1429
TX	MONTGOMERY COUNTY	6906.06	4 - Upper	305.07	No	$102,000	$247,500	6212	2415	38.88	1408	1642
TX	MONTGOMERY COUNTY	6906.07	4 - Upper	134.23	No	$102,000	$108,902	5022	1562	31.10	974	1652
TX	MONTGOMERY COUNTY	6906.08	4 - Upper	166.66	No	$102,000	$135,214	4806	1618	33.67	1421	1618
TX	MONTGOMERY COUNTY	6906.09	4 - Upper	150.56	No	$102,000	$122,149	5015	1363	27.18	1434	1610
TX	MONTGOMERY COUNTY	6906.10	4 - Upper	139.81	No	$102,000	$113,427	8009	2827	35.30	1598	2174
TX	MONTGOMERY COUNTY	6907.01	3 - Middle	105.77	No	$102,000	$85,817	6467	2316	35.81	1043	1366
TX	MONTGOMERY COUNTY	6907.02	4 - Upper	174.80	No	$102,000	$141,818	4545	1438	31.64	1032	1229
TX	MONTGOMERY COUNTY	6908.00	4 - Upper	163.13	No	$102,000	$132,350	4175	1294	30.99	1162	1269
TX	MONTGOMERY COUNTY	6909.00	4 - Upper	235.73	No	$102,000	$191,250	4287	1130	26.36	1300	1391
TX	MONTGOMERY COUNTY	6910.00	4 - Upper	248.06	No	$102,000	$201,250	4035	808	20.02	1320	1430
TX	MONTGOMERY COUNTY	6911.00	4 - Upper	167.43	No	$102,000	$135,833	4179	1315	31.47	1159	1550

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TX	MONTGOMERY COUNTY	6912.01	4 - Upper	278.52	No	$102,000	$225,958	3148	598	19.00	923	1117
TX	MONTGOMERY COUNTY	6912.02	4 - Upper	179.09	No	$102,000	$145,294	3920	1205	30.74	1017	1268
TX	MONTGOMERY COUNTY	6913.01	4 - Upper	168.16	No	$102,000	$136,429	4395	1228	27.94	1406	1659
TX	MONTGOMERY COUNTY	6913.02	3 - Middle	99.94	No	$102,000	$81,086	5584	2063	36.94	1069	1395
TX	MONTGOMERY COUNTY	6914.01	0 - Unknown	0.00	No	$102,000	$0	2361	919	38.92	730	1053
TX	MONTGOMERY COUNTY	6914.02	4 - Upper	165.30	No	$102,000	$134,112	4236	1886	44.52	490	807
TX	MONTGOMERY COUNTY	6914.03	2 - Moderate	57.38	No	$102,000	$46,553	3911	2196	56.15	353	519
TX	MONTGOMERY COUNTY	6915.00	4 - Upper	143.14	No	$102,000	$116,129	4654	2079	44.67	1015	1186
TX	MONTGOMERY COUNTY	6916.01	3 - Middle	103.67	No	$102,000	$84,109	3776	1256	33.26	1009	1283
TX	MONTGOMERY COUNTY	6916.02	3 - Middle	84.39	No	$102,000	$68,469	5402	2875	53.22	707	1122
TX	MONTGOMERY COUNTY	6917.00	4 - Upper	245.17	No	$102,000	$198,906	2926	847	28.95	629	713
TX	MONTGOMERY COUNTY	6918.01	3 - Middle	98.78	No	$102,000	$80,139	5616	3219	57.32	1348	1718
TX	MONTGOMERY COUNTY	6918.02	4 - Upper	124.11	No	$102,000	$100,694	3312	1109	33.48	1005	1235
TX	MONTGOMERY COUNTY	6919.00	4 - Upper	128.56	No	$102,000	$104,306	6377	2870	45.01	1486	1919
TX	MONTGOMERY COUNTY	6920.03	3 - Middle	100.88	No	$102,000	$81,844	4648	1684	36.23	1122	1377
TX	MONTGOMERY COUNTY	6920.04	4 - Upper	193.31	No	$102,000	$156,836	4851	1449	29.87	1273	1440
TX	MONTGOMERY COUNTY	6920.05	4 - Upper	153.37	No	$102,000	$124,432	4801	1870	38.95	1180	1283

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
TX	MONTGOMERY COUNTY	6920.06	4 - Upper	135.26	No	$102,000	$109,734	7302	3861	52.88	2470	2632
TX	MONTGOMERY COUNTY	6920.07	3 - Middle	90.24	No	$102,000	$73,210	6315	3121	49.42	1061	1751
TX	MONTGOMERY COUNTY	6920.08	4 - Upper	159.41	No	$102,000	$129,327	12488	5616	44.97	2102	2932
TX	MONTGOMERY COUNTY	6920.09	4 - Upper	190.23	No	$102,000	$154,337	13287	6218	46.80	3193	3451
TX	MONTGOMERY COUNTY	6920.10	4 - Upper	244.90	No	$102,000	$198,684	7481	2574	34.41	1494	1607
TX	MONTGOMERY COUNTY	6921.01	3 - Middle	116.52	No	$102,000	$94,537	7688	4110	53.46	1721	2137
TX	MONTGOMERY COUNTY	6921.02	4 - Upper	156.29	No	$102,000	$126,795	4212	1592	37.80	1099	1233
TX	MONTGOMERY COUNTY	6921.03	4 - Upper	149.58	No	$102,000	$121,358	5481	2659	48.51	934	990
TX	MONTGOMERY COUNTY	6922.01	2 - Moderate	69.16	No	$102,000	$56,111	4816	2062	42.82	801	1468
TX	MONTGOMERY COUNTY	6922.02	2 - Moderate	76.23	No	$102,000	$61,845	4782	2010	42.03	1194	1563
TX	MONTGOMERY COUNTY	6923.01	4 - Upper	170.37	No	$102,000	$138,218	3973	1732	43.59	1010	1360
TX	MONTGOMERY COUNTY	6923.02	3 - Middle	96.24	No	$102,000	$78,078	5080	3620	71.26	1176	1422
TX	MONTGOMERY COUNTY	6923.03	4 - Upper	156.64	No	$102,000	$127,079	4990	2298	46.05	616	878
TX	MONTGOMERY COUNTY	6923.04	4 - Upper	178.76	No	$102,000	$145,027	8344	3633	43.54	2624	2736
TX	MONTGOMERY COUNTY	6924.01	2 - Moderate	77.28	No	$102,000	$62,696	4036	1799	44.57	665	1319
TX	MONTGOMERY COUNTY	6924.02	4 - Upper	151.30	No	$102,000	$122,748	10290	5091	49.48	1486	1667
TX	MONTGOMERY COUNTY	6925.01	2 - Moderate	68.01	No	$102,000	$55,179	6921	3741	54.05	1222	1966

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
TX	MONTGOMERY COUNTY	6925.02	1 - Low	33.23	No	$102,000	$26,964	4166	2107	50.58	664	1171
TX	MONTGOMERY COUNTY	6926.01	2 - Moderate	57.00	No	$102,000	$46,250	4572	2617	57.24	931	1781
TX	MONTGOMERY COUNTY	6926.03	2 - Moderate	76.15	No	$102,000	$61,787	3604	1942	53.88	686	1165
TX	MONTGOMERY COUNTY	6926.04	3 - Middle	117.90	No	$102,000	$95,651	9601	5663	58.98	2135	2376
TX	MONTGOMERY COUNTY	6926.05	3 - Middle	82.35	No	$102,000	$66,813	5023	2897	57.67	698	1357
TX	MONTGOMERY COUNTY	6927.01	2 - Moderate	75.93	No	$102,000	$61,607	2957	1092	36.93	1202	1566
TX	MONTGOMERY COUNTY	6927.02	4 - Upper	145.61	No	$102,000	$118,135	4851	1824	37.60	1302	1630
TX	MONTGOMERY COUNTY	6928.02	3 - Middle	91.35	No	$102,000	$74,112	9739	5905	60.63	1897	2672
TX	MONTGOMERY COUNTY	6928.03	3 - Middle	91.76	No	$102,000	$74,449	5562	2123	38.17	1489	1856
TX	MONTGOMERY COUNTY	6928.04	3 - Middle	110.10	No	$102,000	$89,323	4145	1312	31.65	1439	1721
TX	MONTGOMERY COUNTY	6929.00	3 - Middle	95.60	No	$102,000	$77,560	5235	1645	31.42	1118	1713
TX	MONTGOMERY COUNTY	6930.01	2 - Moderate	65.27	No	$102,000	$52,956	6338	4023	63.47	1513	1883
TX	MONTGOMERY COUNTY	6930.02	3 - Middle	91.23	No	$102,000	$74,018	7133	4126	57.84	1793	2324
TX	MONTGOMERY COUNTY	6931.02	3 - Middle	84.73	No	$102,000	$68,741	6348	4120	64.90	1347	1997
TX	MONTGOMERY COUNTY	6931.03	2 - Moderate	51.19	No	$102,000	$41,532	3607	3378	93.65	374	847
TX	MONTGOMERY COUNTY	6931.04	2 - Moderate	60.30	No	$102,000	$48,925	2304	1587	68.88	456	721
TX	MONTGOMERY COUNTY	6932.01	4 - Upper	149.67	No	$102,000	$121,426	4009	1728	43.10	1044	1303

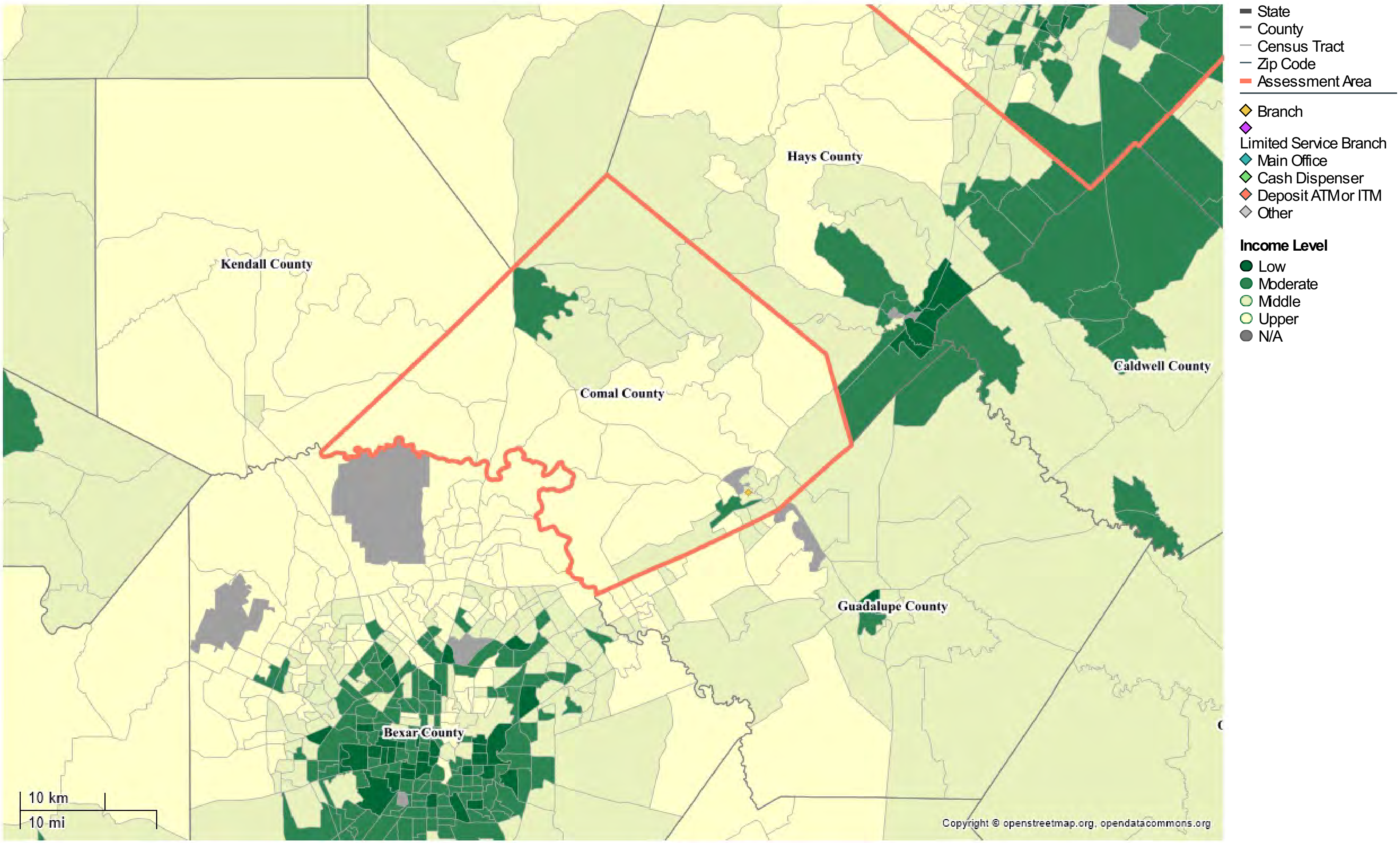
State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
TX	MONTGOMERY COUNTY	6932.02	4 - Upper	144.16	No	$102,000	$116,960	4918	1287	26.17	1693	1807
TX	MONTGOMERY COUNTY	6933.01	3 - Middle	111.73	No	$102,000	$90,647	2832	1007	35.56	825	1041
TX	MONTGOMERY COUNTY	6933.02	1 - Low	33.87	No	$102,000	$27,480	1758	1286	73.15	272	525
TX	MONTGOMERY COUNTY	6933.03	3 - Middle	83.55	No	$102,000	$67,788	3499	1216	34.75	376	432
TX	MONTGOMERY COUNTY	6933.04	0 - Unknown	0.00	No	$102,000	$0	1770	609	34.41	460	540
TX	MONTGOMERY COUNTY	6934.01	1 - Low	39.18	No	$102,000	$31,793	2474	2078	83.99	208	630
TX	MONTGOMERY COUNTY	6934.02	1 - Low	49.08	No	$102,000	$39,821	1502	1236	82.29	27	183
TX	MONTGOMERY COUNTY	6935.01	4 - Upper	130.09	No	$102,000	$105,543	1668	709	42.51	213	290
TX	MONTGOMERY COUNTY	6935.02	3 - Middle	87.74	No	$102,000	$71,186	1761	811	46.05	488	694
TX	MONTGOMERY COUNTY	6935.03	1 - Low	49.37	No	$102,000	$40,061	2409	1363	56.58	262	731
TX	MONTGOMERY COUNTY	6936.00	3 - Middle	85.08	No	$102,000	$69,028	3878	1576	40.64	504	804
TX	MONTGOMERY COUNTY	6937.01	4 - Upper	153.67	No	$102,000	$124,673	2636	697	26.44	988	1101
TX	MONTGOMERY COUNTY	6937.02	4 - Upper	165.32	No	$102,000	$134,123	6066	2026	33.40	1603	1705
TX	MONTGOMERY COUNTY	6937.03	4 - Upper	137.21	No	$102,000	$111,318	5471	1800	32.90	1203	1230
TX	MONTGOMERY COUNTY	6938.00	2 - Moderate	53.77	No	$102,000	$43,625	4557	2690	59.03	520	1062
TX	MONTGOMERY COUNTY	6939.01	2 - Moderate	68.24	No	$102,000	$55,368	4169	2417	57.98	616	1062
TX	MONTGOMERY COUNTY	6939.02	3 - Middle	93.50	No	$102,000	$75,856	4063	2665	65.59	896	1211

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
TX	MONTGOMERY COUNTY	6939.03	2 - Moderate	55.54	No	$102,000	$45,065	3868	3663	94.70	765	1255
TX	MONTGOMERY COUNTY	6939.04	0 - Unknown	0.00	No	$102,000	$0	1767	1071	60.61	0	0
TX	MONTGOMERY COUNTY	6940.01	3 - Middle	108.70	No	$102,000	$88,194	5974	1997	33.43	1531	1772
TX	MONTGOMERY COUNTY	6940.02	2 - Moderate	67.93	No	$102,000	$55,113	6899	2822	40.90	2019	2975
TX	MONTGOMERY COUNTY	6941.03	3 - Middle	108.51	No	$102,000	$88,034	2928	1377	47.03	861	1129
TX	MONTGOMERY COUNTY	6941.04	3 - Middle	90.30	No	$102,000	$73,263	3251	1296	39.86	780	978
TX	MONTGOMERY COUNTY	6941.05	2 - Moderate	71.29	No	$102,000	$57,843	5205	3108	59.71	1118	1697
TX	MONTGOMERY COUNTY	6941.06	2 - Moderate	79.26	No	$102,000	$64,308	5214	2522	48.37	1236	1546
TX	MONTGOMERY COUNTY	6941.07	4 - Upper	148.11	No	$102,000	$120,159	3465	755	21.79	1345	1645
TX	MONTGOMERY COUNTY	6942.03	3 - Middle	82.62	No	$102,000	$67,031	2407	1107	45.99	305	575
TX	MONTGOMERY COUNTY	6942.04	2 - Moderate	65.00	No	$102,000	$52,741	4617	1329	28.78	1122	2172
TX	MONTGOMERY COUNTY	6942.05	4 - Upper	129.90	No	$102,000	$105,392	1355	188	13.87	372	725
TX	MONTGOMERY COUNTY	6942.06	4 - Upper	123.04	No	$102,000	$99,821	3943	718	18.21	1149	1744
TX	MONTGOMERY COUNTY	6942.07	4 - Upper	150.20	No	$102,000	$121,858	1291	231	17.89	384	485
TX	MONTGOMERY COUNTY	6942.08	3 - Middle	118.28	No	$102,000	$95,963	4199	1124	26.77	1365	1486
TX	MONTGOMERY COUNTY	6942.09	3 - Middle	89.42	No	$102,000	$72,546	2166	538	24.84	1090	1090
TX	MONTGOMERY COUNTY	6942.10	4 - Upper	195.07	No	$102,000	$158,264	2173	318	14.63	883	925

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
TX	MONTGOMERY COUNTY	6943.03	4 - Upper	171.18	No	$102,000	$138,880	3957	793	20.04	966	946
TX	MONTGOMERY COUNTY	6943.04	4 - Upper	174.96	No	$102,000	$141,944	4507	580	12.87	1391	1970
TX	MONTGOMERY COUNTY	6943.05	4 - Upper	140.04	No	$102,000	$113,615	3891	640	16.45	1408	1810
TX	MONTGOMERY COUNTY	6943.06	4 - Upper	166.80	No	$102,000	$135,329	5137	885	17.23	1299	1544
TX	MONTGOMERY COUNTY	6943.07	3 - Middle	110.05	No	$102,000	$89,286	2125	339	15.95	929	941
TX	MONTGOMERY COUNTY	6943.08	3 - Middle	115.09	No	$102,000	$93,377	2818	529	18.77	869	1083
TX	MONTGOMERY COUNTY	6943.09	4 - Upper	156.38	No	$102,000	$126,875	3423	499	14.58	1098	1534
TX	MONTGOMERY COUNTY	6944.01	3 - Middle	90.81	No	$102,000	$73,678	3388	1183	34.92	731	1031
TX	MONTGOMERY COUNTY	6944.02	3 - Middle	102.15	No	$102,000	$82,875	3960	991	25.03	916	1308
TX	MONTGOMERY COUNTY	6944.03	3 - Middle	92.69	No	$102,000	$75,204	3051	1034	33.89	640	1003
TX	MONTGOMERY COUNTY	6945.01	4 - Upper	230.38	No	$102,000	$186,905	2004	370	18.46	653	785
TX	MONTGOMERY COUNTY	6945.02	4 - Upper	174.98	No	$102,000	$141,962	4750	992	20.88	1194	1333
TX	MONTGOMERY COUNTY	6945.03	4 - Upper	207.80	No	$102,000	$168,591	11356	2240	19.73	3188	3434
TX	MONTGOMERY COUNTY	6946.01	3 - Middle	114.68	No	$102,000	$93,043	2569	654	25.46	487	799
TX	MONTGOMERY COUNTY	6946.02	0 - Unknown	0.00	No	$102,000	$0	1599	308	19.26	627	664
TX	MONTGOMERY COUNTY	6946.03	3 - Middle	86.37	No	$102,000	$70,078	4171	1080	25.89	987	1393
TX	MONTGOMERY COUNTY	6947.00	3 - Middle	108.89	No	$102,000	$88,346	4240	909	21.44	1121	1512

The Moody National Bank (TX)

2026 Comal County Map

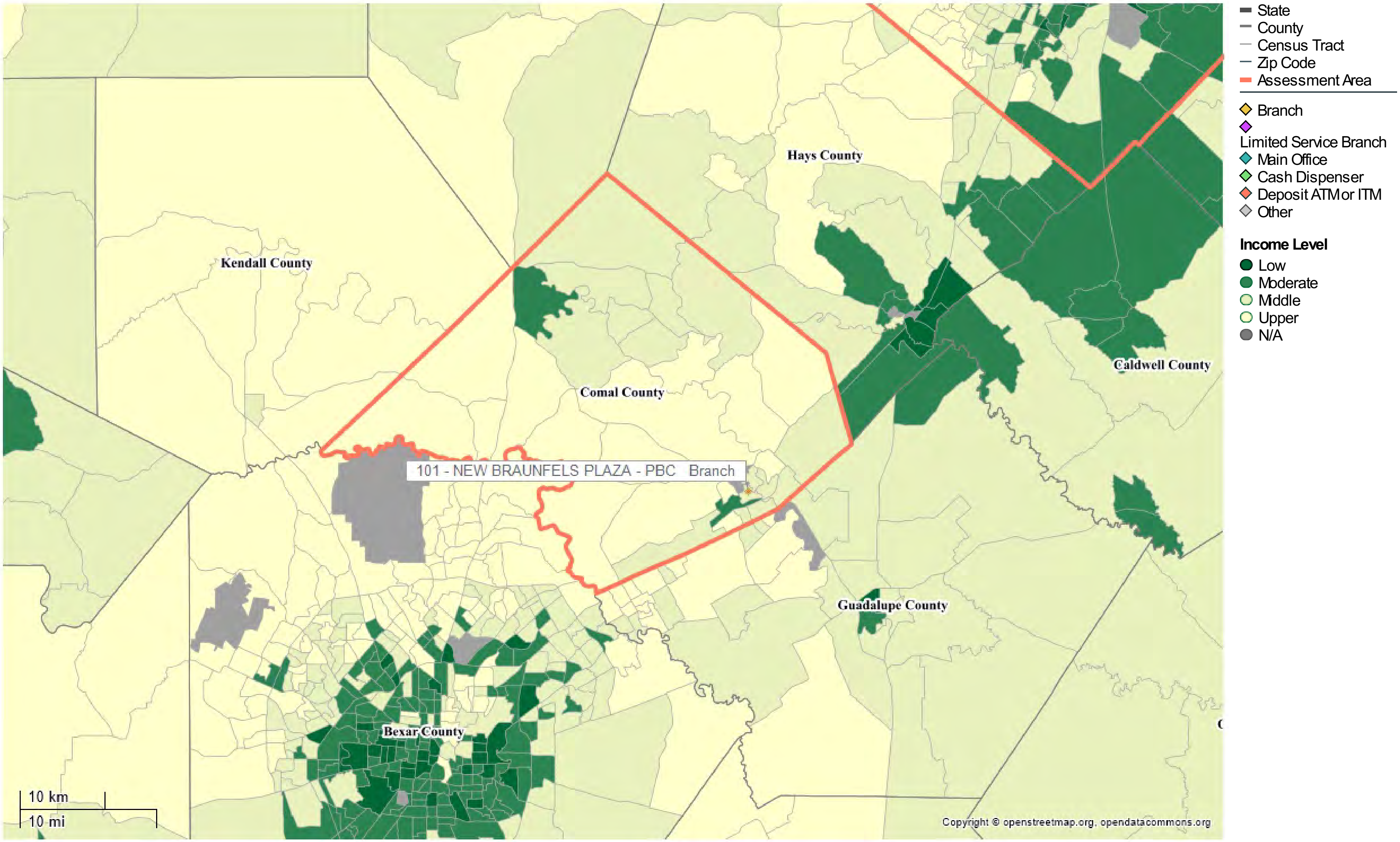


Applied Filters

- Facility Status: (Open)
- CRA Loans: Loan File
- Real Estate Loans Action Taken Date: (1/1/2026 - 12/31/2026)
- Real Estate Loans: Loan File
- You are included in the HMDA benchmark.
- Area: (2026 - Assessment)

The Moody National Bank (TX)

2026 Comal County Alternate Map

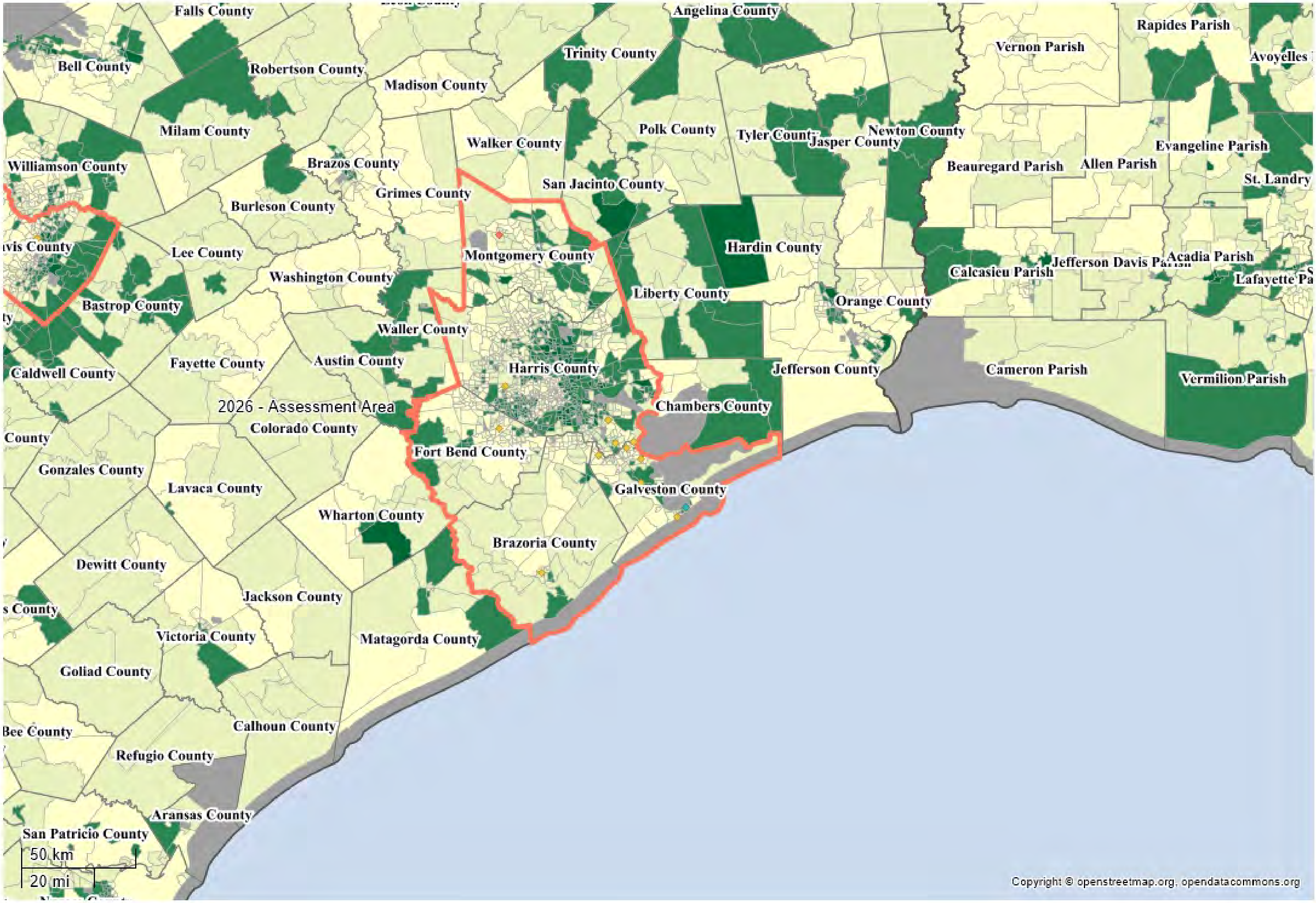


Applied Filters

- Facility Status: (Open)
- CRA Loans: Loan File
- Real Estate Loans Action Taken Date: (1/1/2026 - 12/31/2026)
- Real Estate Loans: Loan File
- You are included in the HMDA benchmark.
- Area: (2026 - Assessment)

The Moody National Bank (TX)

2026 Houston- The Woodlands- Sugar Land Alternate Map



State
County
Census Tract
Zip Code
Assessment Area

Branch
Limited Service Branch
Main Office
Cash Dispenser
Deposit ATM or ITM
Other

Income Level

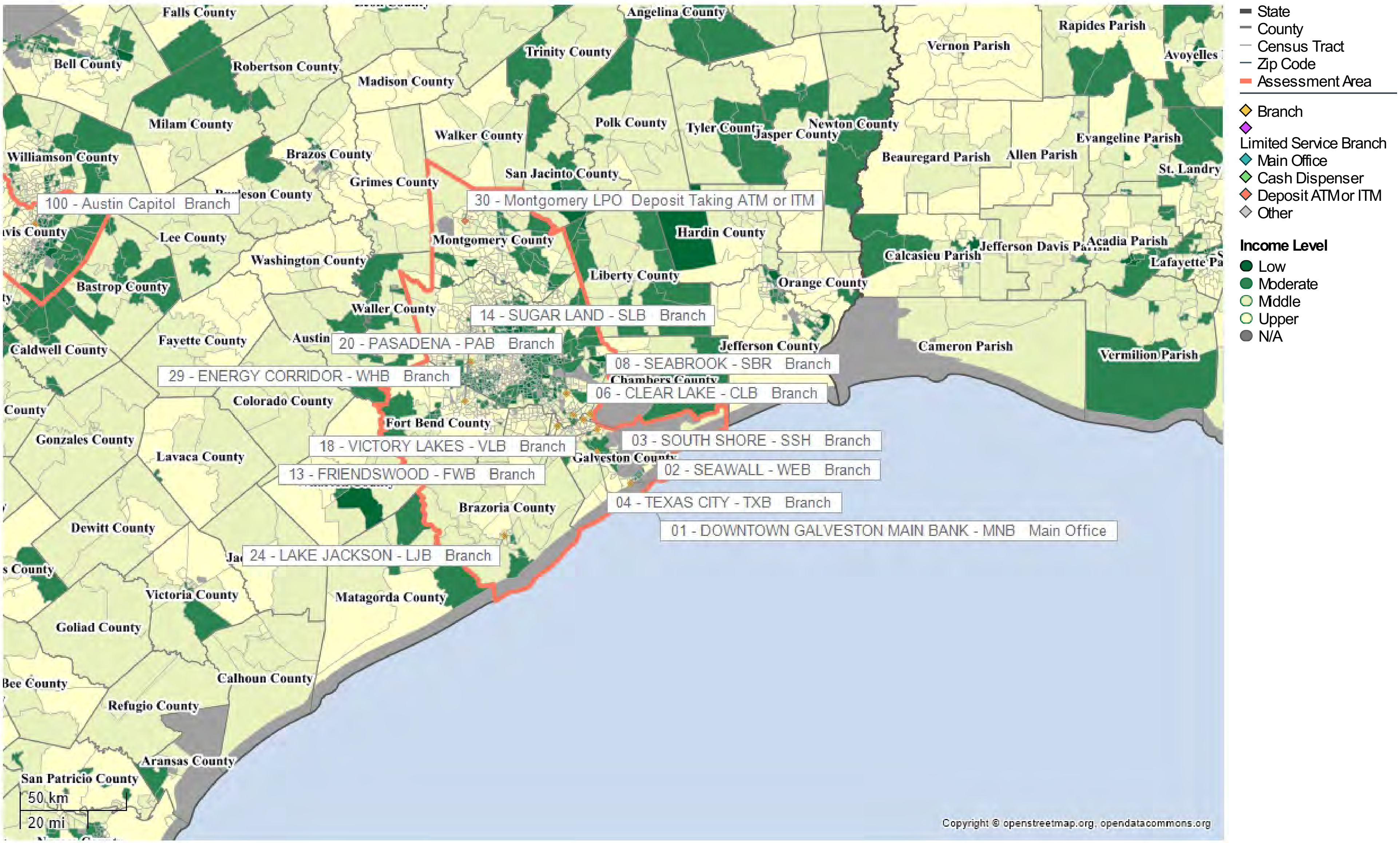
Low
Moderate
Middle
Upper
N/A

Applied Filters

- Facility Status: (Open)
- CRA Loans: Loan File
- Real Estate Loans Action Taken Date: (1/1/2026 - 12/31/2026)
- Real Estate Loans: Loan File
- You are included in the HMDA benchmark.
- Area: (2026 - Assessment)

The Moody National Bank (TX)

2026 Montgomery- Harris- Fort Bend- Brazoria- Galveston County Map

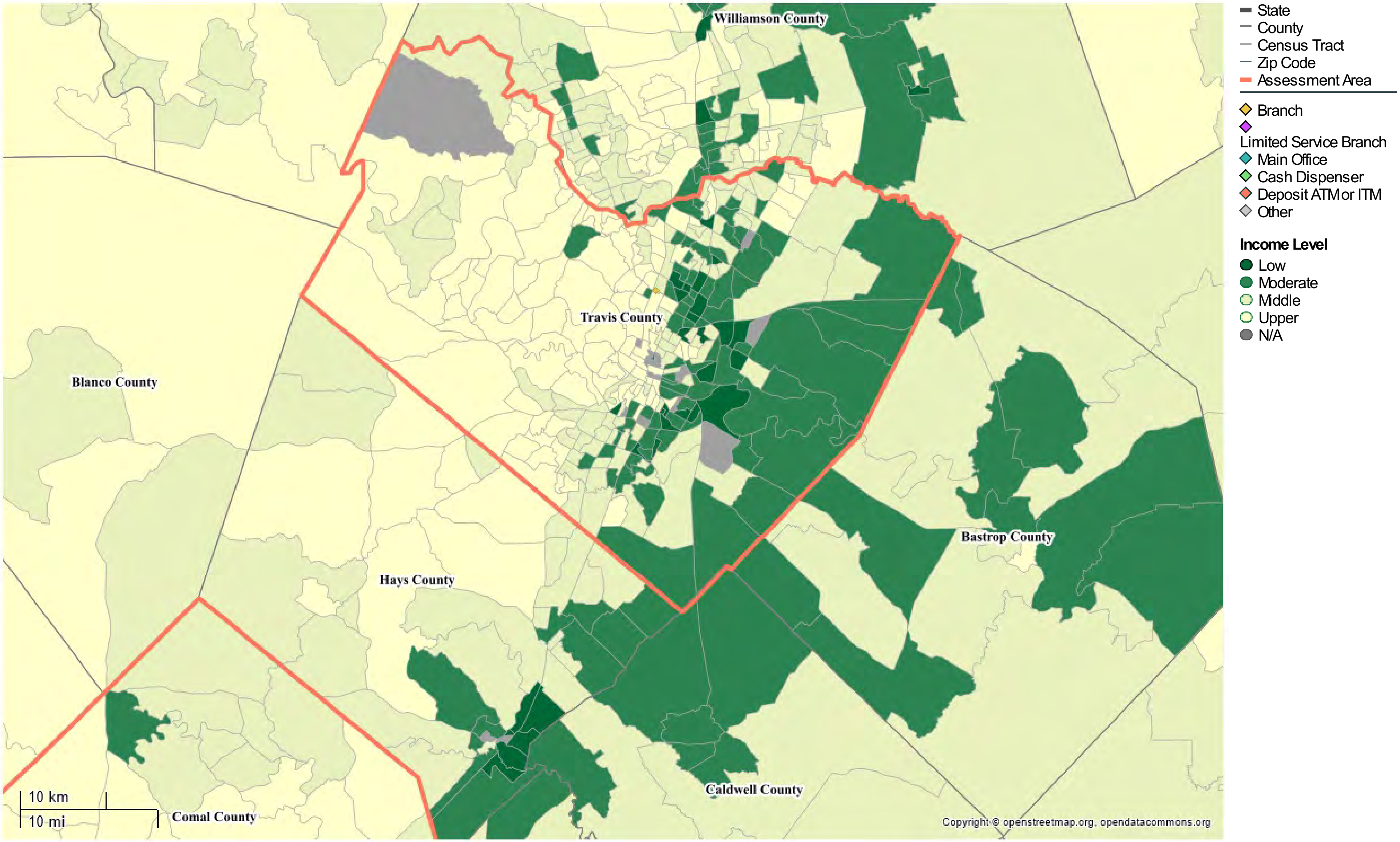


Applied Filters

- Facility Status: (Open)
- CRA Loans: Loan File
- Real Estate Loans Action Taken Date: (1/1/2026 - 12/31/2026)
- Real Estate Loans: Loan File
- You are included in the HMDA benchmark.
- Area: (2026 - Assessment)

The Moody National Bank (TX)

2026 Travis County Map

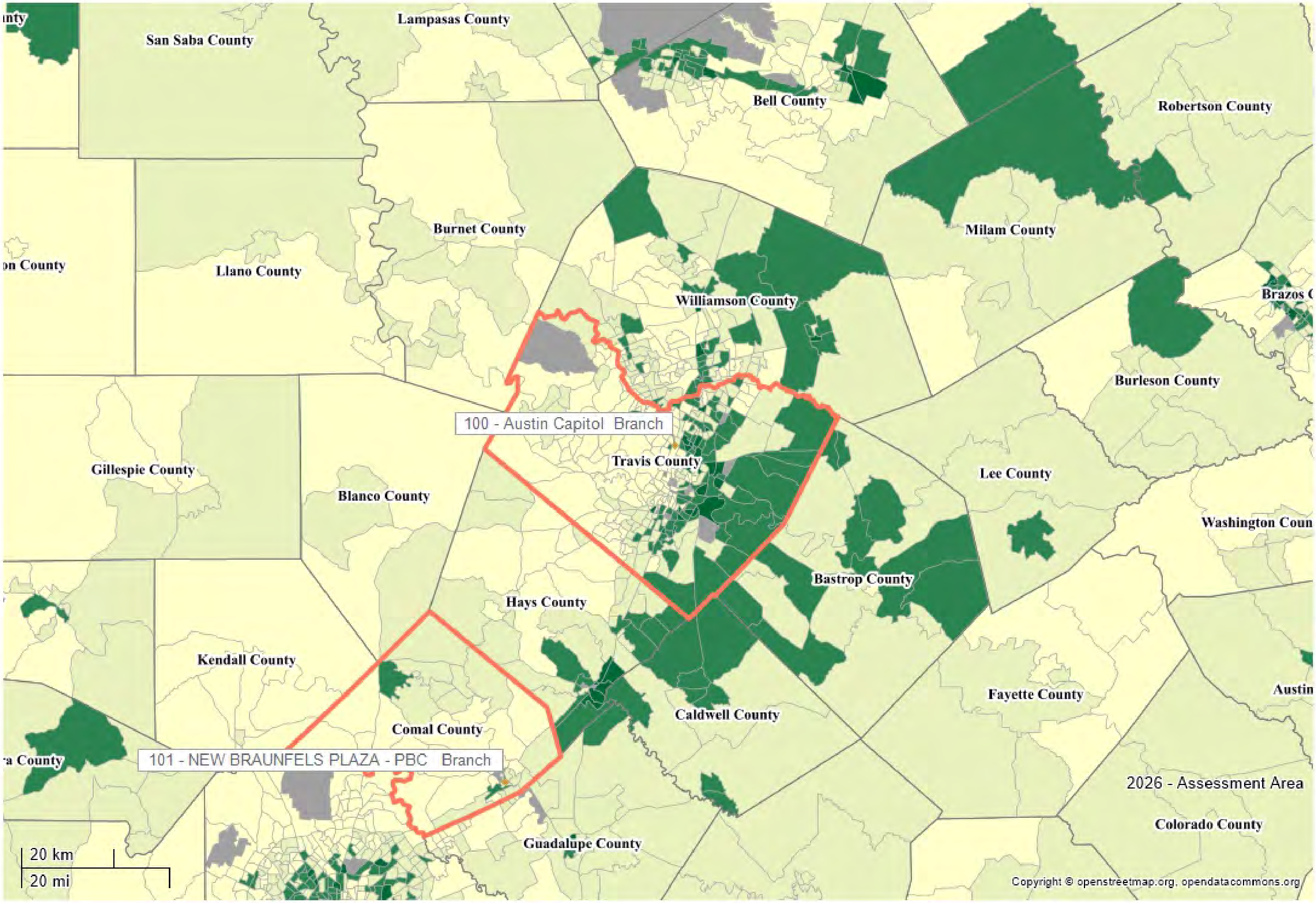


Applied Filters

- Facility Status: (Open)
- CRA Loans: Loan File
- Real Estate Loans Action Taken Date: (1/1/2026 - 12/31/2026)
- Real Estate Loans: Loan File
- You are included in the HMDA benchmark.
- Area: (2026 - Assessment)

The Moody National Bank (TX)

Map



State
County
Census Tract
Zip Code
Assessment Area

Branch
Limited Service Branch
Main Office
Cash Dispenser
Deposit ATM or ITM
Other

Income Level
Low
Moderate
Middle
Upper
N/A

Applied Filters

- Facility Status: (Open)
- CRA Loans: Loan File
- Real Estate Loans Action Taken Date: (1/1/2026 - 12/31/2026)
- Real Estate Loans: Loan File
- You are included in the HMDA benchmark.
- Area: (2026 - 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

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:

	Moody National Bank Performance Tests		
Performance Levels	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 14th 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 222nd 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
Totals	**198**	**200**	**673**	**28**	**1,099**	**100**	**100**

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
Totals	**73,219**	**37,117**	**81,379**	**107,178**	**298,893**	**100**	**100**

**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%
Total	**10**	**7,383**	**118**	**17,578**	**128**	**100**	**24,961**	**100**

** 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											
	Deposits	Branches						Population			
Assessment Area	% 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						
	Branch Openings/Closings					
Assessment Area	# 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".

Time Period Reviewed:	01/01/2020 to 12/31/2022	
Bank Products Reviewed:	Home mortgage, small business, PPP loans CD loans, qualified investments, CD services	
Affiliate(s)	**Affiliate Relationship**	**Products Reviewed**
NA		
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	**Type of Exam**	**Other Information**
Texas		
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 30th 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.

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography **2020-2021**

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	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
Total	**129**	**20,958**	**100.0**	**5.6**	**7.0**	**5.9**	**13.8**	**28.7**	**14.4**	**27.4**	**26.4**	**29.3**	**52.4**	**36.4**	**49.8**	**0.8**	**1.6**	**0.6**

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

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography – PPP **2020-2021**

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	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
Total	**673**	**81,379**	**100.0**	**5.6**	**3.7**	**5.9**	**13.8**	**32.7**	**14.4**	**27.4**	**29.3**	**29.3**	**52.4**	**33.4**	**49.8**	**0.8**	**0.9**	**0.6**

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	
Total	**71**	**16,159**	**100.0**	**3.8**	**1.6**	**3.5**	**15.8**	**27.0**	**16.6**	**26.2**	**34.1**	**29.2**	**50.1**	**35.1**	**48.9**	**4.0**	**2.7**	**1.8**	

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.

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2020-2021
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
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
Totals	**129**	**20,958**	**100**	**145,899**	**88.9**	**40.5**	**44.5**	**3.4**	**50.8**	**7.7**	**8.7**

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

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2022
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	$	% of Total	Overall Market	% Businesses	% Bank L	Aggregate	% Businesses	% Bank L	% Businesses	% Bank L
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
Totals	**71**	**16,159**	**100**	**144,613**	**93.4**	**51.0**	**51.2**	**1.8**	**39.6**	**4.8**	**9.4**

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
- SBA 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

2026 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	-	-
Houston-The Woodlands-Sugar Land	LPO/ ATM	Montgomery	107 Old River Rd	Montgomery	TX	77356	Y	26420	48	339	6943.08	Middle	Mon- Fri 9:00 am-5:00 pm Sat: Closed	No Drive Thru
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 2024 – 2026)

On **August 23, 2024**, Moody National Bank closed the following:

- **Banking Center:** Shadow Creek – 2940 Broadway Bend Pearland, TX 77584
- **ATM: Yes**
- **County**: Brazoria
- **2024 Tract Code:** 6606.06
- **Income Tract Level**: Upper

On **December 6, 2024**, Moody National Bank closed the following:

- **Banking Center:** Austin (Capitol)- 400W 15th Street, Suite 100 Austin TX 78701
- **ATM:** Yes
- **County:** Travis
- **2024 Tract Code:** 0007.00
- **Income Tract Level**: Upper

On **December 9, 2024,** Moody National Bank opened the following:

- **Banking Center:** Austin (Capitol) -7900 Shoal Creek Blvd Austin, TX 78757
- **ATM:** Yes
- **County:** Travis
- **2024 Tract Code:** 0404.00
- **Income Tract Level:** Middle

On **June 1, 2026,** Moody National Bank opened the following LPO (Loan Processing Office) with an ATM:

- **LPO (Loan Processing Office):** Montgomery- 107 Old River Rd Montgomery, TX 77356
- **ATM:** Yes
- **County:** Montgomery
- **2026 Tract Code:** 6943.08
- **Income Tract Level:** Middle

2024 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)
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	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	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	1	850	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	850	0	0	0	0
BRAZORIA COUNTY (039), TX										
MSA 26420										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	7	1	250	0	0	3	257	0	0
Middle Income	3	91	2	293	0	0	3	328	0	0
Upper Income	1	75	0	0	0	0	1	75	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	6	173	3	543	0	0	7	660	0	0

2024 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)
COMAL COUNTY (091), TX										
MSA 41700										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	216	1	270	2	486	0	0
Middle Income	1	48	0	0	0	0	1	48	0	0
Upper Income	2	196	0	0	0	0	2	196	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	3	244	1	216	1	270	5	730	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	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%	2	98	0	0	1	400	1	400	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	98	0	0	1	400	1	400	0	0

2024 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)
GALVESTON COUNTY (167), TX										
MSA 26420										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	27	1	150	1	300	2	27	0	0
Middle Income	2	50	3	416	1	350	5	466	0	0
Upper Income	7	280	6	913	5	2,838	9	1,155	0	0
Income Not Known	1	20	1	200	1	315	1	315	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	12	377	11	1,679	8	3,803	17	1,963	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.

2024 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)
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%	1	100	0	0	0	0	1	100	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%	3	128	1	107	0	0	1	107	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	100	0	0	0	0	1	100	0	0
Median Family Income 100-110%	0	0	1	191	0	0	0	0	0	0
Median Family Income 110-120%	1	46	0	0	0	0	1	46	0	0
Median Family Income >= 120%	2	80	0	0	0	0	2	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	8	454	2	298	0	0	6	433	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	2	1,170	0	0	0	0
Median Family Income 40-50%	0	0	0	0	1	950	1	950	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	80	0	0	0	0	1	80	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	330	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	160	1	500	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.

2024 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)
Median Family Income >= 120%	2	120	1	250	0	0	2	120	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	3	200	2	410	5	2,950	4	1,150	0	0
Totals For County: (201) 2/										
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%	1	100	0	0	2	1,170	1	100	0	0
Median Family Income 40-50%	0	0	0	0	1	950	1	950	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	80	0	0	0	0	1	80	0	0
Median Family Income 70-80%	3	128	1	107	0	0	1	107	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	100	0	0	1	330	1	100	0	0
Median Family Income 100-110%	0	0	1	191	0	0	0	0	0	0
Median Family Income 110-120%	1	46	1	160	1	500	1	46	0	0
Median Family Income >= 120%	4	200	1	250	0	0	4	200	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	11	654	4	708	5	2,950	10	1,583	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.

2024 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 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	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%	0	0	0	0	2	1,100	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	2	1,100	0	0	0	0
WALLER COUNTY (473), TX										
MSA 26420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	100	1	250	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	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	100	1	250	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	31	1,346	17	2,736	12	5,573	36	4,186	0	0
TOTAL OUTSIDE AA IN STATE	4	300	3	660	6	3,800	4	1,150	0	0
STATE TOTAL	35	1,646	20	3,396	18	9,373	40	5,336	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.

2024 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: MOODY NATIONAL BANK

Respondent ID: 0000008899
Agency: OCC - 1

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)
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	31	1,346	17	2,736	12	5,573	36	4,186	0	0
TOTAL OUTSIDE AA	4	300	3	660	6	3,800	4	1,150	0	0
TOTAL INSIDE & OUTSIDE	35	1,646	20	3,396	18	9,373	40	5,336	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.

2024 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: MOODY NATIONAL BANK

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	9	716	7	660	0	0
TX - COMAL COUNTY (091) - MSA 41700	5	730	5	730	0	0
TX - FORT BEND COUNTY (157) - MSA 26420	3	498	1	400	0	0
TX - GALVESTON COUNTY (167) - MSA 26420	31	5,859	17	1,963	0	0
TX - HARRIS COUNTY (201) - MSA 26420 2/	10	752	6	433	0	0
TX - TRAVIS COUNTY (453) - MSA 12420	2	1,100	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.

2024 Institution Disclosure Statement - Table 5

Community Development/Consortium-Third Party Activity

Institution: MOODY NATIONAL BANK

Respondent ID: 0000008899

Agency: OCC - 1

			Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	11	40,514	0	0
Purchased	0	0	0	0
Total	11	40,514	0	0
Consortium/Third Party Loans (optional)				

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: MOODY NATIONAL BANK

Respondent ID: 0000008899

Agency: OCC - 1

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* 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* 6608.06* 6610.00* 6618.00* 6622.00* 6625.00*
6631.00 6636.00*

Income Not Known

6606.07* 9900.00*

COMAL COUNTY (091), TX

MSA: 41700

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

2024 Institution Disclosure Statement - Table 6
Assessment Area(s) by Tract
*** denotes no loans made in specified tracts**
Institution: MOODY NATIONAL BANK

Respondent ID: 0000008899
Agency: OCC - 1

3103.02*

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* 6712.00* 6714.02* 6725.00* 6727.01* 6729.04* 6748.00*

Median Family Income 80-90%

6702.01* 6704.00* 6705.00* 6706.03* 6706.04* 6708.01* 6720.04* 6723.04* 6726.04* 6754.02* 6755.01*

Median Family Income 90-100%

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* 6723.03* 6724.02* 6728.02* 6745.06* 6757.01*

Median Family Income 110-120%

6716.01* 6719.00* 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* 6721.00* 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*

2024 Institution Disclosure Statement - Table 6
Assessment Area(s) by Tract
*** denotes no loans made in specified tracts**
Institution: MOODY NATIONAL BANK

Respondent ID: 0000008899
Agency: OCC - 1

GALVESTON COUNTY (167), TX

MSA: 26420

Low Income

7214.02* 7217.01* 7222.00* 7246.00* 7251.00*

Moderate Income

7211.02 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* 7216.00* 7218.00*
7220.01* 7220.02* 7221.00* 7231.00 7232.00 7233.00* 7234.03* 7235.01* 7235.04* 7236.00* 7239.00*
7243.00* 7245.00 7248.00* 7249.00* 7253.00* 7258.00*

Upper Income

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 7217.03* 7234.01* 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%

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* 3213.01* 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* 4533.00*
4536.03* 4539.02* 5405.03*

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.

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: MOODY NATIONAL BANK

Respondent ID: 0000008899

Agency: OCC - 1

Median Family Income 50-60%

3202.01* 3202.02* 3208.00* 3214.01* 3220.00* 3231.00* 3234.00* 3239.00* 3313.00* 3316.03* 3321.00*
3324.00* 3326.00* 3331.00* 3335.02* 3338.01* 3340.01* 3412.01* 4510.04* 4514.07* 4519.04* 4521.03*
4522.02* 4524.02* 4525.01* 4527.03* 4532.02* 4534.01* 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* 3221.00* 3222.00* 3229.00* 3236.01* 3237.01* 3238.02*
3241.01* 3332.01* 3332.03* 3333.02* 3337.00* 3339.03* 3409.00* 4508.03* 4514.06* 4520.01* 4522.04*
4524.01* 4525.02* 4526.02* 4527.01* 4527.02* 4528.01* 4528.02* 4529.00* 4534.04* 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 3315.01* 3325.00* 3327.00* 3329.00* 3330.00* 3411.01*
3413.02* 3422.00 3430.00* 3437.00 4515.01* 4518.00* 4520.02* 4538.00* 4541.00* 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* 4514.04*
4515.02* 4517.00* 4523.00* 4536.04* 4539.01* 4543.02* 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* 4513.01* 4530.02* 4540.00* 4542.00* 4548.02* 4553.00*
5406.01* 5413.01* 5414.04* 5415.00* 5418.02* 5420.04* 5421.06* 5421.08* 5422.01* 5422.03* 5423.04*

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* 4516.05* 4549.02* 4552.00* 5405.02* 5406.02* 5407.00*
5417.03* 5421.03* 5421.07* 5422.02* 5423.05* 5424.02* 5432.01* 5432.02*

Median Family Income 110-120%

3338.02* 3416.00 3433.02* 3502.01* 4511.00* 4551.03* 5416.04* 5417.01* 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*

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.

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: MOODY NATIONAL BANK

Respondent ID: 0000008899

Agency: OCC - 1

3414.00* 3415.01 3415.02* 3418.00* 3420.01* 3420.02* 3428.01* 3428.02* 3429.00* 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* 5423.03* 5425.00* 5426.00* 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*

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* 0408.00* 0412.00* 0416.00* 0418.00*
0426.00* 0443.00* 0455.00* 0458.00* 0463.00*

Median Family Income 70-80%

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%

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.

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: MOODY NATIONAL BANK

Respondent ID: 0000008899

Agency: OCC - 1

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*

OUTSIDE ASSESSMENT AREA

BEXAR COUNTY (029), 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.

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: MOODY NATIONAL BANK

Respondent ID: 0000008899

Agency: OCC - 1

Median Family Income Not Known

9800.04

HARRIS COUNTY (201), TX 2/

MSA: 26420

Median Family Income 30-40%

2210.00

Median Family Income 40-50%

3105.00

Median Family Income 60-70%

5338.03

Median Family Income 90-100%

5555.01

Median Family Income 110-120%

5341.02 5543.02

Median Family Income >= 120%

2515.04 3132.01 4320.04

WALLER COUNTY (473), TX

MSA: 26420

Moderate Income

6802.02

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.

2024 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000008899

Institution: MOODY NATIONAL BANK

Agency: OCC - 1

Record Identifier: [11]	Total Composite Records on File	Total Composite Records Without Errors	Total Validity [10] Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	54	54	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	376	376	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).

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

Moody National Bank
Loan to Deposit Ratios

Quarters	Loan to Deposit Ratios
December 31, 2025	79.7%
September 30, 2025	80.9%
June 30, 2025	82.4%
March 31, 2025	82.0%
December 31, 2024	83.1%
September 30, 2024	78.7%
June 30, 3024	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%