ARMSTRONG BANK

STRENGTH RUNS IN OUR FAMILY

COMMUNITY REINVESTMENT ACT

MAIN FILE

October 20, 2026

COMMUNITY REINVESTMENT ACT
ARMSTRONG BANK
PUBLIC CRA FILE

1. **CRA NOTICE**
2. **PUBLIC DISCLOSURE CRA PERFORMANCE EVALUATION**
3. **LOCATION OF BANKING FACILITIES & HOURS OF OPERATION**
4. **ATM LOCATIONS**
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COMMUNITY REINVESTMENT ACT NOTICE

Under the Federal Community Reinvestment Act (CRA), the Federal Reserve System evaluates our record of helping to meet the credit needs of the communities we serve, consistent with safe and sound operations. The Federal Reserve also takes this record into account when considering certain applications we submit.

Your involvement is encouraged.

You are entitled to review information about our CRA performance, including the following:

- A list of our branches, their locations, and the services provided at each location.
- The public section of our most recent CRA Performance Evaluation, prepared by the Federal Reserve; and
- Written comments received from the public regarding our performance in meeting community credit needs, as well as our responses to those comments.

This information is available for review in our CRA Public File during regular business hours.

You may send written comments about our CRA performance to:
Ryan Quidley
Armstrong Bank
P.O. Box 188
Muskogee, Oklahoma 74402

You may also send written comments to:
Federal Reserve Bank of Kansas City
Attn: Community Affairs Officer
1 Memorial Drive
Kansas City, Missouri 64198

and to:
Board of Governors of the Federal Reserve System
20th Street and Constitution Avenue, NW
Washington, DC 20551

Public comments and related materials may be reviewed at the Federal Reserve Bank of Kansas City during regular business hours.

We are an affiliate of Ironhorse Financial Group, Inc., a bank holding company. You may request from the Federal Reserve Bank of Kansas City an announcement of applications filed by bank holding companies that are subject to the CRA.

PUBLIC DISCLOSURE

January 8, 2024

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Armstrong Bank
Certificate Number: 2315

1215 W Okmulgee Street
Muskogee, Oklahoma 74401

Federal Deposit Insurance Corporation
Division of Depositor and Consumer Protection
Dallas Regional Office

600 North Pearl Street, Suite 700
Dallas, Texas 75201

This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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INSTITUTION RATING

INSTITUTION'S CRA RATING: This institution is rated **Satisfactory.**

An institution in this group has a satisfactory record of helping to meet the credit needs of its assessment areas, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

PERFORMANCE LEVELS	PERFORMANCE TESTS		
	Lending Test*	**Investment Test**	**Service Test**
Outstanding			
High Satisfactory	X	X	
Low Satisfactory			X
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 Lending Test is rated High Satisfactory.

- Lending levels reflect excellent responsiveness to assessment areas' credit needs.
- A high percentage of loans are made in the institution's assessment areas.
- The geographic distribution of loans reflects adequate penetration throughout the assessment areas.
- The distribution of borrowers reflects, given the product lines offered by the institution, adequate penetration among retail customers of different income levels and business customers of different sizes.
- The institution makes extensive use of innovative and/or flexible lending practices in order to serve assessment areas credit needs.
- The institution is a leader in making community development loans.
- The institution exhibits a good record of serving the credit needs of the most economically disadvantaged areas of its assessment areas, low-income individuals, and/or very small businesses, consistent with safe and sound banking practices.

The Investment Test is rated <u>High Satisfactory</u>.

- The institution has a significant level of qualified community development investments and grants, occasionally in a leadership position, particularly those that are not routinely provided by private investors.
- The institution exhibits good responsiveness to credit and community development needs.
- The institution rarely uses innovative and/or complex investments to support community development initiatives.

The Service Test is rated <u>Low Satisfactory</u>.

- Delivery systems are reasonably accessible to essentially all portions of the institution's assessment areas.
- To the extent changes have been made, the institution's opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly in low- or moderate-income geographies and/or to low- or moderate-income individuals.
- Services (including where appropriate, business hours) do not vary in a way that inconveniences portions of the assessment areas, particularly low- and moderate-income geographies and/or individuals.
- The institution provides an adequate level of community development services.

DESCRIPTION OF INSTITUTION

Armstrong Bank operates as a state-chartered, retail bank headquartered in Muskogee, Oklahoma. Ironhorse Financial Group, Inc., a one-bank holding company also located in Muskogee, wholly owns the bank. The holding company owns two additional entities that provide non-lending financial products and services. This evaluation does not include a review of any affiliate or subsidiary activities. The bank received a "Satisfactory" rating at its prior Federal Deposit Insurance Corporation (FDIC) Community Reinvestment Act (CRA) Performance Evaluation dated April 19, 2021, using Intermediate Small Institution Procedures.

Armstrong Bank operates 29 full-service offices within its five designated assessment areas located throughout Oklahoma and Arkansas. Since the prior evaluation, the bank acquired one full-service branch from Vast Bank, N.A., Tulsa, Oklahoma. Four full-service branches closed, two of which closed as a result of relocation/consolidation to one newly opened branch in the same area. These changes did not impact any low- or moderate-income census tracts.

The bank continues to maintain a business focus on home mortgage and commercial lending, but also offers a full line of other standard loan products including construction, commercial, and agricultural loans. Deposit products offered include standard consumer and commercial checking and savings accounts as well as debit cards. Armstrong Bank also offers other financial services such as investment services and credit cards. The bank also offers an array of alternative delivery systems including online banking, mobile banking, mobile deposit, bill pay, and 29 automated teller machines (ATMs).

As of the September 30, 2023, Reports of Condition and Income, Armstrong Bank reported total assets of approximately $2.4 billion, total loans of $1.5 billion, and total deposits of $2.3 billion. Since the prior evaluation, total assets grew by 2.1 percent, total loans grew by 16.7 percent, and total deposits increased by 7.4 percent. As presented in the following table, the mix of outstanding loans as of September 30, 2023, shows that home mortgage lending represents the largest loan category at 35.0 percent of outstanding loans.

Loan Portfolio Distribution as of 9/30/2023		
Loan Category	**$(000s)**	**%**
Construction, Land Development, and Other Land Loans	168,865	11.3
Secured by Farmland	83,343	5.6
Secured by 1-4 Family Residential Properties	492,017	32.8
Secured by Multifamily (5 or more) Residential Properties	33,781	2.2
Secured by Nonfarm Nonresidential Properties	369,690	24.6
Total Real Estate Loans	**1,147,696**	**76.5**
Commercial and Industrial Loans	79,621	5.3
Agricultural Production and Other Loans to Farmers	24,285	1.6
Consumer Loans	95,194	6.3
Other Loans	154,533	10.3
Total Loans	**1,501,329**	**100.0**
Source: Reports of Condition and Income. Due to rounding, totals may not equal 100.0.		

Examiners did not identify any financial, legal, or other impediments that affect the institution's ability to meet its assessment areas' credit needs.

DESCRIPTION OF ASSESSMENT AREAS

Armstrong Bank continues to operate in three rated areas: Oklahoma, Arkansas, and the Fort Smith AR-OK Multi-State Metropolitan Statistical Area (Fort Smith Multi-State MSA). The bank currently maintains three assessment areas in the State of Oklahoma, one assessment area in the State of Arkansas, and one assessment area in the Fort Smith Multi-State MSA. The following table provides additional details regarding the composition of each assessment area. Refer to the rated areas and individual assessment areas' sections for additional information.

Description of Assessment Areas			
Assessment Area	**Counties in Assessment Area**	**# of CTs**	**# of Branches**
Fort Smith Multi-State MSA	Crawford, Sebastian, Sequoyah	58	6
Fayetteville MSA	Benton, Washington	111	1
Oklahoma City MSA	Cleveland, McClain	80	5
Oklahoma Non-MSA	Adair, Cherokee, McIntosh, Muskogee, Nowata*, Washington	63	10
Tulsa MSA	Osage, Pawnee, Rogers, Tulsa, Wagoner	279	7
*Source: Bank Data & 2020 U.S. Census Data. *Denotes partial county.*			

SCOPE OF EVALUATION

General Information

This evaluation covers the period from the previous evaluation, dated April 19, 2021, to the current evaluation, dated January 8, 2024. To assess performance, examiners applied Large Bank Evaluation Procedures, which include the Lending, Investment, and Service Tests. The appendix lists each tests' criteria.

The following table shows that the bank originated a majority of its loans, held a majority of its deposits, and operated a majority of its branches in the State of Oklahoma. Consequently, examiners weighed records in the State of Oklahoma heavier when arriving at applicable conclusions and ratings. The Fort Smith Multi-State MSA received less weight, and the State of Arkansas received the least weight when considering the total activities listed in the following table.

Rated Area Breakdown of Loans, Deposits, and Branches						
Rated Area	**Loans**		**Deposits**		**Branches**	
	$(000s)	**%**	**$(000s)**	**%**	**#**	**%**
State of Oklahoma	121,537	53.8	1,742,576	76.8	22	75.9
Fort Smith Multi-State MSA	56,954	25.2	486,650	21.5	6	20.7
State of Arkansas	47,566	21.0	38,279	1.7	1	3.4
Total	**226,057**	**100.0**	**2,267,505**	**100.0**	**29**	**100.0**
Source: 2022 HMDA & 2022 CRA Data; FDIC Summary of Deposits (6/30/2023). Due to rounding, totals may not equal 100.0.						

Examiners applied full-scope procedures to all five assessment areas. Please refer to the rated areas' sections for details.

Activities Reviewed

For the Lending Test, CRA Large Bank procedures require examiners to consider a bank's reported home mortgage, small business, and small farm loans, as well as all reported community development loans originated since the previous evaluation. The bank became subject to CRA data collection and reporting requirements in 2022; therefore, 2022 represents the only year for which reported small business and small farm loan data exists as of the date of this evaluation. Consequently, this evaluation considers the following total loans reported according to the Home Mortgage Disclosure Act (HMDA) or CRA data collection reporting requirements:

Home Mortgage Loans (Total loans reported inside and outside of the assessment areas)

- 2021 – 1,131 loans totaling $224,062,000
- 2022 – 1,144 loans totaling $217,926,000

Small Business Loans (Total loans reported inside and outside of the assessment areas)

- 2022 – 523 loans totaling $60,414,000

Small Farm Loans (Total loans reported inside and outside of the assessment areas)

- 2022 – 312 loans totaling $16,616,000

Community Development Loans
April 19, 2021 – January 8, 2024: 173 loans totaling $178,149,000

Based on the data listed previously, small farm loans only account for 1.8 percent of the dollar volume of the total HMDA and CRA loans and do not represent a major product in any assessment area. Therefore, examiners did not analyze small farm loans since this product would not materially affect any conclusions or ratings.

Since no trends exist between the different years' data that materially affect applicable conclusions or ratings, this evaluation only presents the 2022 home mortgage loan data, which reflects the most recent year for which corresponding aggregate data exists as of this evaluation date. However, examiners included all years reviewed in the Assessment Area Concentration discussion. Examiners primarily compared the bank's home mortgage lending to home mortgage aggregate data. This evaluation presents 2022 small business loan data, which represent the only year of available reported data. Examiners compared the bank's small business lending to D&B data since 2022 small business aggregate data was not available as of the date of this evaluation.

Examiners considered the universe of loans reviewed by number and dollar volume, as well as management's stated business strategy, to determine the weighting applied to the loan categories reviewed. Home mortgage loans notably surpassed the dollar and number volume of small business loans as shown previously. Therefore, examiners placed more weight on home mortgage loans when drawing conclusions.

The scopes for the Investment and Service Tests consider applicable current period community development activities, including qualified investments and community development services. The Investment Test's scope further encompasses all prior period qualified investments. Prior period qualified investments involve those purchased prior to the previous evaluation but remain outstanding as of this evaluation's date. Examiners use the book value as of the current evaluation date for all prior period qualified investments.

For the Service Test, examiners reviewed the delivery systems for providing retail banking services, including branches and alternative delivery systems, and the impact of any branch openings or closings during the evaluation period. The review further evaluated retail banking products and services targeted toward low- and moderate-income individuals or small businesses and/or tailored to meet specific needs within the assessment areas.

Given the institution's method and compilation of community development data, examiners reviewed all community development loans, qualified investments, and community development services from the date of the previous evaluation to the date of the current evaluation.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

Armstrong Bank demonstrated a high satisfactory record regarding the Lending Test. The leader level of community development loans, excellent lending levels, and extensive use of innovative and/or flexible lending combined with the high percentage of loans in the assessment area and adequate records for borrower profile and geographic distribution support this conclusion. The State of Oklahoma demonstrated consistent performance. The State of Arkansas and the Fort Smith Multi-State MSA demonstrated inconsistent performance, which fell below the level noted for the institution.

Lending Activity

Lending levels reflect excellent responsiveness to assessment area credit needs. Excellent records regarding home mortgage and small business lending support this conclusion. Examiners considered the bank's size, business strategy, and capacity relative to the assessment areas' credit needs when arriving at this conclusion.

Home Mortgage Loans

Home mortgage lending levels reflect excellent responsiveness to assessment area credit needs. For 2022, the bank originated 975 reportable home mortgage loans totaling approximately $179.3 million in its assessment areas. Armstrong Bank captured a 1.4 percent market share of the total number of home mortgage loans and a 1.0 percent market share of the total dollar volume of loans. This volume of activity ranks the bank 15th out of 723 total lenders in the bank's assessment areas. This ranking, which considers the total number and dollar amount of loans made by each institution, lands the bank in the top 2.1 percent of lenders reporting such loans in the bank's assessment areas.

Small Business Loans

Small business lending levels reflect excellent responsiveness to assessment area credit needs. For 2022, the bank originated 457 reportable small business loans totaling approximately $46.8 million inside its assessment areas. Armstrong Bank captured a 1.0 percent market share of the total number of small business loans and a 2.6 percent market share of the total dollar volume of loans. This volume of activity ranks the bank 15th out of 170 total lenders in the bank's assessment areas. This ranking, which considers the total number and dollar amount of loans made by each institution, lands the bank in the top 8.8 percent of lenders reporting such loans in the bank's assessment areas.

Assessment Area Concentration

A high percentage of loans are made in the institution's assessment areas. A high percentage of home mortgage loans and small business loans, by both number and dollar volume, originated in the assessment areas supports this conclusion. Refer to the following table for details.

Lending Inside and Outside of the Assessment Areas										
Loan Category	**Number of Loans**				**Total #**	**Dollars Amount of Loans $(000s)**				**Total $(000s)**
	Inside		**Outside**			**Inside**		**Outside**		
	#	**%**	**#**	**%**		**$**	**%**	**$**	**%**	
Home Mortgage										
2021	958	84.7	173	15.3	1,131	185,386	82.7	38,676	17.3	224,062
2022	975	85.2	169	14.8	1,144	179,280	82.3	38,646	17.7	217,926
Subtotal	**1,933**	**85.0**	**342**	**15.0**	**2,275**	**364,666**	**82.5**	**77,322**	**17.5**	**441,988**
Small Business										
2022	457	87.4	66	12.6	523	46,776	77.4	13,638	22.6	60,414
Total	**2,390**	**85.4**	**408**	**14.6**	**2,798**	**411,442**	**81.9**	**90,960**	**18.1**	**502,402**
Source: 2021 and 2022 HMDA Reported Data; 2022 CRA Reported Data. Due to rounding, totals may not equal 100.0.										

Geographic Distribution

The geographic distribution of loans reflects adequate penetration throughout the assessment areas. Performance in all rated areas proved consistent with the overall conclusion. Examiners focused on the percentage by number of loans in low- and moderate-income census tracts when arriving at conclusions for this performance factor. Refer to the rated areas and assessment areas' sections for a complete discussion of the geographic distribution.

Borrower Profile

The distribution of borrowers reflects, given the product lines offered by the institution, adequate penetration among retail customers of different income levels and business customers of different sizes. Performance in all rated areas proved consistent with the overall conclusion. Examiners focused on the percentage by number of loans to low- and moderate-income individuals and to businesses with gross annual revenue of $1 million or less when arriving at conclusions for this performance factor. Refer to the rated areas and assessment areas' sections for a complete discussion of the borrower profile.

Innovative or Flexible Lending Practices

The institution makes extensive use of innovative and/or flexible lending practices in order to serve assessment area credit needs. Examiners analyzed performance for this criterion at the institution level only since the bank offers all of its innovative or flexible lending programs throughout all assessment areas. The bank originated 3,871 innovative or flexible loans totaling approximately $134.8 million. This dollar figure equates to 5.6 percent of average total assets of $2.4 billion since the previous evaluation and 10.4 percent of average net loans of $1.3 billion for the same period.

Most of the bank's flexible loan products consist of loans granted through government programs, such as the Small Business Administration (SBA), Farm Service Agency (FSA), U.S. Department of Agriculture's (USDA) home mortgage and business programs, Veterans Administration (VA), various state housing programs, and Federal Housing Administration (FHA). These programs generally offer low down payments, flexible underwriting, and interest rate options. Given the

bank's capacity and the needs in its assessment areas, the substantial level of innovative and flexible loans reflects excellent responsiveness to the credit needs of its assessment areas.

The following points describe various innovative or flexible programs offered by the bank.

- Down Payment Assistance Programs: The bank offers various down payment assistance programs, in conjunction with state housing agencies, designed for low- and moderate-income borrowers and borrowers in low- and moderate-income areas in Oklahoma and Arkansas. The products contain terms and features to support applicants who may not otherwise qualify through traditional credit reviews.

  The terms and features include providing eligible homebuyers with down payment assistance and/or closing cost assistance when purchasing a home. Eligibility requirements generally include income restrictions for low- and moderate-income borrowers, first time homebuyers, and loan specific qualifications.

  The bank participates with programs including the Oklahoma Housing Finance Authority and the Arkansas Down-Payment Assistance Program administered by Arkansas Housing Finance Authority. Armstrong Bank funded 79 loans totaling $7.7 million with the various first-time homebuyer and down payment assistance programs since the prior evaluation.

- FHA-HUD Section 184: The Section 184 Indian Home Loan Guarantee Program is a home mortgage product specifically designed for American Indian and Alaska Native families, Alaska villages, tribes, or tribally designated housing entities. This federal program provides for low down payment and flexible underwriting, both on and off native lands, for new construction, rehabilitation, purchase of an existing home, or refinance. Armstrong Bank originated 177 Section 184 loans totaling $29.8 million since the previous evaluation.

- VA: This federal program offers long-term financing to eligible veterans and surviving spouses. It helps veterans purchase homes with no down payment, provides 100.0 percent financing without private mortgage insurance, and allows veterans to receive up to 6.0 percent towards closing costs. The bank originated 37 VA loans totaling $7.8 million since the prior evaluation.

- USDA Rural Housing: This federal program provides homeownership opportunities to low- and moderate-income rural residents through several loan, grant, and loan guarantee programs. The programs also make funding available to individuals to finance vital improvements necessary to make their homes decent, safe, and sanitary. USDA Multi-Family Housing Programs offer Rural Rental Housing Loans to provide affordable multi-family rental housing for very low-, low-, and moderate-income families. The bank originated 85 USDA loans totaling $12.4 million within the rated areas since the prior evaluation.

- USDA Business and Industry (B&I): This federal program is designed to assist rural businesses obtain credit with the intent to save and create jobs in rural communities. Borrowers benefit from better pricing and terms with the B&I loan guarantee in place than

are typically given with conventional loans. The bank originated one USDA B&I loan for $3.3 million since the prior evaluation.

- FSA: This federal program is designed to help farmers and ranchers get financing to start, expand, or maintain a family farm. FSA loans help with paying closing costs, constructing or improving buildings on the farm, purchase livestock, seed and equipment, or to help conserve and protect soil and water resources. The bank originated one FSA loan for $2.0 million since the prior evaluation.

- SBA: The bank continues to be an approved SBA lender. SBA loans make it possible to fund commercial projects that would not normally qualify under the bank's requirements. Depending on the loan structure, SBA guarantees these loans, with the focus geared towards small business start-ups, promote business growth, and job creation. Armstrong Bank originated 16 SBA loans totaling $10.9 million since the prior evaluation.

- Paycheck Protection Program (PPP): Armstrong Bank assisted small business borrowers by offering PPP loans through the SBA during the COVID-19 pandemic. The SBA offered the PPP loan program to provide a direct incentive for small businesses to keep their workers on the payroll. Armstrong Bank originated 3,475 PPP loans totaling approximately $60.9 million during the evaluation period.

Community Development Loans

The institution is a leader in making community development loans. Performance in the State of Oklahoma proved consistent, while performance in the State of Arkansas and the Fort Smith Multi-State MSA proved inconsistent, which fell below the institution level.

The following table shows that since the previous evaluation, the bank granted 173 community development loans totaling nearly $178.2 million. This substantial level equates to 7.4 percent of average total assets of $2.4 billion since the prior evaluation and 13.7 percent of average net loans of $1.3 million for the same period, thereby reflecting leadership levels. These levels reflect a significant increase from the 104 community development loans totaling $57.6 million, or 4.5 percent of average total assets and 6.8 percent of average net loans, at the previous evaluation. The following tables summarize the bank's community development loans by year, rated area, and purpose.

Community Development Lending By Year Institution										
Activity Year	**Affordable Housing**		**Community Services**		**Economic Development**		**Revitalize or Stabilize**		**Totals**	
	#	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**
2021 (partial)	10	2,378	10	33,344	1	1,764	29	13,054	**50**	**50,540**
2022	10	6,248	15	46,928	9	3,882	36	42,441	**70**	**99,499**
2023	13	4,993	8	12,896	3	3,235	29	6,987	**53**	**28,111**
YTD 2024	0	0	0	0	0	0	0	0	**0**	**0**
Total*	**33**	**13,619**	**33**	**93,168**	**13**	**8,881**	**94**	**62,482**	**173**	**178,150**
*Source: Bank Data. *Totals vary slightly between tables due to rounding.*										

Community Development Loans By Rated Area										
Rated Area	**Affordable Housing**		**Community Services**		**Economic Development**		**Revitalize or Stabilize**		**Totals**	
	#	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**
State of Oklahoma	0	0	25	84,835	12	7,261	92	62016	**129**	**154,112**
State of Arkansas	3	7,600	0	0	0	0	0	0	**3**	**7,600**
Fort Smith Multi-State MSA	30	6,018	8	8,332	1	1,620	2	466	**41**	**16,436**
Total*	**33**	**13,618**	**33**	**93,167**	**13**	**8,881**	**94**	**62,482**	**173**	**178,148**
*Source: Bank Data. *Totals vary slightly between tables due to rounding.*										

In addition to reflecting a leadership level of lending, the community development loans reflect good responsiveness to the assessment areas' community development needs. The bank's community development loans benefitted all categories, but primarily proved responsive to identified needs of community services and revitalize/stabilize efforts. Refer to the rated areas and individual assessment areas' sections for additional details and examples.

INVESTMENT TEST

Armstrong Bank demonstrated a high satisfactory record regarding the Investment Test. The excellent level of qualified investments and good responsiveness to community development needs outweighs rare use of innovative and/or complex investments to support this conclusion. Performance in the State of Oklahoma proved consistent, and performance in the State of Arkansas and the Fort Smith Multi-State MSA proved inconsistent, which fell below the institution level.

Investment and Grant Activity

The institution has an excellent level of qualified community development investments and grants, often in a leadership position, particularly those that are not routinely provided by private investors. As seen in the following table, the bank made use of 548 qualified investments totaling approximately $86.4 million. This represents 3.5 percent of average total assets and 11.9 percent of average total securities of $727.7 million since the previous evaluation. This reflects a slight increase from the 2.8 percent of average total assets and a decrease over the 15.6 percent of average total securities since the previous evaluation. The following tables summarize the bank's qualified

investments by rated area and purpose. Refer to the rated areas and individual assessment areas' sections for additional details and examples.

Qualified Investments by Rated Area Institution										
Rated Area	**Affordable Housing**		**Community Services**		**Economic Development**		**Revitalize or Stabilize**		**Totals**	
	#	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**
State of Oklahoma	2	326	311	1,015	35	50	74	80,752	**422**	**82,143**
State of Arkansas	0	0	8	5	6	10	2	4,016	**16**	**4,031**
Fort Smith Multi-State MSA	0	0	99	57	10	15	1	160	**110**	**232**
Total	**2**	**326**	**418**	**1,077**	**51**	**75**	**77**	**84,928**	**548**	**86,406**
Source: Bank Data.										

Responsiveness to Credit and Community Development Needs

Armstrong Bank exhibits good responsiveness to credit and community development needs. The bank's qualified investments benefitted all community development categories, but by dollar volume, primarily supported an identified need of revitalize/stabilize efforts.

Community Development Initiatives

Armstrong Bank rarely uses innovative and/or complex investments to support community development initiatives. Refer to the State of Oklahoma rated area section for details.

SERVICE TEST

Armstrong Bank demonstrated a low satisfactory record regarding the Service Test. An adequate level of community development services, coupled with delivery systems that are reasonably accessible to essentially all portions of the assessment areas primarily support this conclusion. In addition, changes in branch locations generally did not adversely affect the accessibility of delivery systems, and services do not vary in a way that inconvenience portions of the assessment areas. Performance in all rated areas proved consistent.

Accessibility of Delivery Systems

Delivery systems are reasonably accessible to essentially all portions of the bank's assessment areas. Reasonable branch distribution and alternative delivery systems support this conclusion.

The following table shows the bank's branch distribution in low- income census tracts falls 0.3 percentage points below the population percentage, reflecting adequate accessibility. In moderate-income census tracts, the distribution of the bank's branches falls 4.6 percentage points below the population percentage, which remains within an adequate range.

Branch and ATM Distribution Institution												
Tract Income Level	**Census Tracts**		**Population**		**Branches**		**ATMs**		**Opened Branches**		**Closed Branches**	
	#	**%**	**#**	**%**	**#**	**%**	**#**	**%**	**#**	**%**	**#**	**%**
Low	26	4.4	84,767	3.8	1	3.5	1	3.5	0	0	0	0
Moderate	137	23.2	483,121	21.8	5	17.2	5	17.2	0	0	0	0
Middle	254	43.0	950,015	42.9	19	65.5	19	65.5	1	50.0	2	50.0
Upper	168	28.4	679,650	30.7	4	13.8	4	13.8	1	50.0	2	50.0
NA	6	1.0	16,137	0.7	0	0.0	0	0.0	0	0	0	0
Totals	**591**	**100.0**	**2,213,690**	**100.0**	**29**	**100.0**	**29**	**100.0**	**2**	**100.0**	**4**	**100.0**
Source: 2020 U.S. Census Data; Bank Data. Due to rounding, totals may not equal 100.0.												

The bank's alternative delivery systems are reasonably accessible to essentially all portions of the bank's assessment areas. The bank's percentage of ATMs in both low- and moderate-income census tracts remains consistent with the distribution of branches. In addition to its ATMs, alternative delivery systems include online banking, mobile banking, mobile deposit by phone, online consumer loan applications, and 24/7 telephone banking. The reasonably accessible alternative delivery systems are offered across all portions of the assessment areas in all rated areas.

Changes in Branch Locations

To the extent changes have been made, the institution's opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly to low- and moderate-income geographies and/or to low- and moderate-income individuals. As seen in the prior table, two branch openings occurred in middle- and upper-income census tracts, while four branches closed in middle- and upper-income census tracts. The bank did not open or close any branches in low- or moderate-income census tracts since the previous evaluation.

Reasonableness of Business Hours and Services

Services (including, where appropriate, business hours) do not vary in a way that inconveniences portions of the assessment areas, particularly low- and moderate-income geographies and/or individuals. The bank offers service hours as well as loan and deposit products that are substantially similar throughout the rated areas and assessment areas.

Armstrong Bank maintains hours and services typical for the areas served and the industry. Most locations maintain lobby hours Monday through Friday, with extended drive-thru hours, with some branches also operating with Saturday morning lobby hours or drive-thru hours. The bank offers a range of deposit products to consumer and commercial customers to include checking, savings, money market, and certificate of deposit accounts. Credit-related products offered for consumer and commercial entities included non-residential loans, home mortgage loans, home equity loans and lines of credit, and various commercial-purpose loan products.

Community Development Services

Armstrong Bank provides an adequate level of community development services. The following table shows the bank provided 255 community development services since the previous evaluation. This level reflects a slight increase from the 235 community development services noted at the previous examination. The services primarily involve bank personnel's use of their technical expertise to benefit organizations or projects with a primary purpose of community development, as defined by the CRA regulation. Services include board or committee participation in a substantial number of those activities.

Service activities primarily consist of community services targeted to low- and moderate-income individuals at 58.8 percent of the bank's total community development services. The bank's community development services reflect adequate responsiveness to available opportunities by addressing all types of community development needs in the assessment areas, with an emphasis on activities that address community services. The following tables display the community development services by purpose, year, and rated area.

Community Development Services by Year Institution					
Activity Year	**Affordable Housing**	**Community Services**	**Economic Development**	**Revitalize or Stabilize**	**Totals**
	#	#	#	#	#
2021 (partial)	2	32	6	17	57
2022	2	42	7	18	69
2023	2	41	7	18	68
YTD 2024	1	35	7	18	61
Total	**7**	**150**	**27**	**71**	**255**
Source: Bank Data.					

Community Development Services by Rated Area					
Rated Area	**Affordable Housing**	**Community Services**	**Economic Development**	**Revitalize or Stabilize**	**Totals**
	#	#	#	#	#
State of Oklahoma	7	112	20	51	**190**
Fort Smith Multi-State MSA	0	26	7	20	**53**
State of Arkansas	0	12	0	0	**12**
Total	**7**	**150**	**27**	**71**	**255**
Source: Bank Data.					

Refer to the rated areas and individual assessment areas' sections for additional details and examples.

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

The bank's compliance with the laws relating to discrimination and other illegal credit practices was reviewed, including the Fair Housing Act and the Equal Credit Opportunity Act. Examiners did not identify any discriminatory or other illegal credit practices.

FORT SMITH MULTI-STATE MSA

CRA RATING FOR FORT SMITH MULTI-STATE MSA: NEEDS TO IMPROVE

The Lending Test is rated: Low Satisfactory
The Investment Test is rated: Needs to Improve
The Service Test is rated: Low Satisfactory

DESCRIPTION OF INSTITUTION'S OPERATIONS IN FORT SMITH MULTI-STATE MSA

Armstrong Bank designated one assessment area in the Fort Smith Multi-State MSA. According to the 2020 U.S. Census Data, the Fort Smith Multi-State MSA assessment area includes all 58 census tracts comprising the following three counties located in eastern Oklahoma and western Arkansas: Crawford County, Arkansas; Sebastian County, Arkansas; and Sequoyah County, Oklahoma. These counties represent three of the four counties that comprise the entire Fort Smith, AR-OK MSA. The bank operates six full-service offices and six ATMs among both states in this rated area. The assessment area conforms to CRA regulatory requirements.

Economic and Demographic Data

The assessment area's census tracts reflect the following income designations based on 2020 U.S. Census Data: 1 low-, 11 moderate-, 31 middle-, and 15 upper-income census tracts. The following table notes certain demographic data for the area.

Demographic Information of the Assessment Area Fort Smith Multi-State MSA Assessment Area						
Demographic Characteristics	**#**	**Low % of #**	**Moderate % of #**	**Middle % of #**	**Upper % of #**	**NA* % of #**
Geographies (Census Tracts)	58	1.7	19.0	53.4	25.9	0.0
Population by Geography	227,213	1.5	20.7	50.4	27.4	0.0
Housing Units by Geography	103,436	1.5	20.0	51.3	27.3	0.0
Owner-Occupied Units by Geography	60,214	0.8	12.8	56.4	30.0	0.0
Occupied Rental Units by Geography	31,314	2.4	33.4	38.8	25.4	0.0
Vacant Units by Geography	11,908	2.6	21.0	58.1	18.3	0.0
Businesses by Geography	13,058	2.9	22.6	45.4	29.0	0.0
Farms by Geography	454	2.0	10.8	65.4	21.8	0.0
Family Distribution by Income Level	61,584	19.7	18.2	20.9	41.3	0.0
Household Distribution by Income Level	91,528	21.8	18.4	17.9	41.9	0.0
Median Family Income MSA – Fort Smith, AR-OK MSA		$56,536	Median Housing Value Median Gross Rent Families Below Poverty Level			$123,174 $689 11.9%
Source: 2020 U.S. Census Data and 2022 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.*						

According to Moody's Analytics, major employers in the Fort Smith MSA include OK Foods Inc., St. Edward Mercy Medical Center, Baldor Electric, and Sparks Health System. The following table lists annual unemployment rates over the evaluation period for the assessment area, State of Arkansas, State of Oklahoma, and nationwide.

Unemployment Rates Fort Smith Multi-State MSA Assessment Area			
Area	**2021**	**2022**	**November 2023**
	%	**%**	**%**
Crawford County	3.6	3.2	3.4
Sebastian County	3.8	3.1	3.5
Sequoyah County	4.5	3.4	3.8
State of Arkansas	4.1	3.3	3.7
State of Oklahoma	4.0	3.0	3.4
National Average	5.3	3.6	3.6
Source: Bureau of Labor Statistics.			

Examiners used the FFIEC-updated median family income level to analyze home mortgage loans under the borrower profile criterion. The following table denotes the income ranges for the low-, moderate-, middle- and upper-income designations based on the FFIEC estimated median family income.

Median Family Income Ranges – Fort Smith, AR-OK MSA				
Median Family Income	**Low <50%**	**Moderate 50% to <80%**	**Middle 80% to <120%**	**Upper ≥120%**
2022 ($62,300)	<$31,150	$31,150 to <$49,840	$49,840 to <$74,760	≥$74,760
Source: FFIEC.				

Competition

The area contains a moderate level of competition for financial services, based on its population. According to the FDIC Deposit Market Share report as of June 30, 2023, 21 financial institutions operated 103 offices within the entire Fort Smith MSA. Of these institutions, Armstrong Bank ranked 4th with 8.1 percent deposit market share. However, non-bank entities such as fintech companies, credit unions, mortgage companies, and finance companies further heighten the competition level with many offering the remote delivery of products through digital devices. Overall, the competition level allows for lending opportunities.

Credit and Community Development Needs and Opportunities

Considering information obtained from bank management and demographic and economic data, examiners determined that the area's primary credit needs included small business and home mortgage lending.

Demographic data indicates that 37.9 percent of the assessment area's families designated low- or moderate-income, with 11.9 percent living below the poverty level, signifies a need for community development services. The 20.7 percent of census tracts designated low- and moderate-income evidence a need for revitalization and stabilization efforts.

SCOPE OF EVALUATION – FORT SMITH MULTI-STATE MSA

Examiners applied full-scope procedures to the bank's sole assessment area in this rated area: the Fort Smith Multi-State MSA assessment area. Examiners considered the following loans granted inside this assessment area:

Home Mortgage Loans:
- 2021 – 336 loans totaling $60,192,000
- 2022 – 293 loans totaling $49,009,000

Small Business Loans:
- 2022 – 76 loans totaling $7,945,000

Loan product weighting remains consistent with that discussed previously at the institution level. The scopes for the Investment and Service Tests remain the same for this rated area as it did for the institution as a whole. Please refer to the institution-level Scope of Evaluation section.

CONCLUSIONS ON PERFORMANCE CRITERIA IN FORT SMITH MULTI-STATE MSA

LENDING TEST

Armstrong Bank demonstrated a low satisfactory record in the Fort Smith Multi-State MSA regarding the Lending Test. An adequate level of community development lending and adequate records for borrower profile and geographic distribution outweigh excellent lending levels to support this conclusion.

Lending Activity

Lending levels reflect excellent responsiveness to assessment area credit needs in the Fort Smith Multi-State MSA. Excellent performance regarding home mortgage loans outweighs good performance regarding small business loans to support this conclusion.

Home Mortgage Loans

Home mortgage lending levels reflect excellent responsiveness to assessment area credit needs in the Fort Smith Multi-State MSA. For 2022, the bank originated 293 total reportable home mortgage loans totaling approximately $49.0 million in this rated area. Armstrong Bank captured a 4.6 percent market share of the total number and a 4.0 percent market share of the total dollar volume of home mortgage loans. The activity by number of loans ranks the bank 3rd out of 247 total lenders in the Fort Smith Multi-State MSA. This ranking, which considers the total number and dollar amount of loans made by each institution, lands the bank in the top 1.2 percent of lenders reporting such loans in this assessment area.

Small Business Loans

Small business lending levels reflect good responsiveness to assessment area credit needs in the Fort Smith Multi-State MSA. For 2022, the bank originated 76 total reportable small business loans totaling approximately $7.9 million in this rated area. Armstrong Bank captured a 2.1 percent market share of the total number of loans and a 5.3 percent market share of the total dollar volume of loans. The activity by number of loans ranks it 12th out of 84 total lenders in the Fort Smith Multi-State MSA. This ranking, which considers the total number and dollar amount of loans made by each institution, lands the bank in the top 14.3 percent of lenders reporting such loans in this assessment area.

Geographic Distribution

The geographic distribution of loans reflects adequate penetration throughout the Fort Smith Multi-State MSA. Adequate performance regarding home mortgage loans outweighs poor performance regarding small business loans to support this conclusion.

Home Mortgage Loans

The geographic distribution of home mortgage loans reflects adequate penetration throughout the Fort Smith Multi-State MSA assessment area. Adequate performance in low- and moderate-income census tracts supports this conclusion.

As seen in the following table, the bank's lending in low-income census tracts rises slightly higher than the aggregate data, reflective of adequate performance. The table further shows that in moderate-income census tracts the bank's lending level rises 2.7 percentage points than aggregate data, also reflecting an adequate level.

Geographic Distribution of Home Mortgage Loans Fort Smith Multi-State MSA Assessment Area						
Tract Income Level	**% of Owner-Occupied Housing Units**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low	0.8	1.2	5	1.7	658	1.3
Moderate	12.8	13.7	48	16.4	5,971	12.2
Middle	56.4	54.0	172	58.7	27,040	55.2
Upper	30.0	31.1	68	23.2	15,340	31.3
Not Available	0.0	0.0	0	0.0	0	0.0
Total	**100.0**	**100.0**	**293**	**100.0**	**49,009**	**100.0**
Source: 2020 U.S. Census Data; 2022 HMDA Reported Data; 2022 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0.						

Small Business Loans

The geographic distribution of small business loans reflects poor penetration throughout the Fort Smith Multi-State MSA assessment area. Poor performance in moderate-income census tracts outweighs adequate performance in low-income census tracts to support this conclusion.

As seen in the following table, the bank's lending in low-income census tracts slightly trails demographic data by 0.3 percentage points, reflective of adequate performance. The table further shows that in moderate-income census tracts, the bank's lending level falls 12.1 percentage points below demographic data, reflecting a poor level. Examiners placed more weight on performance in moderate-income census tracts given the larger percentage of businesses located in these areas, which typically results in a greater demand for loans.

Geographic Distribution of Small Business Loans Fort Smith Multi-State MSA Assessment Area					
Tract Income Level	**% of Businesses**	**#**	**%**	**$(000s)**	**%**
Low	2.9	2	2.6	349	4.4
Moderate	22.6	8	10.5	1,181	14.9
Middle	45.4	47	61.8	4,310	54.2
Upper	29.0	19	25.0	2,105	26.5
Not Available	0.0	0	0.0	0	0.0
Totals	**100.0**	**76**	**100.0**	**7,945**	**100.0**
Source: 2022 D&B Data; 2022 CRA Reported Data. Due to rounding, totals may not equal 100.0.					

Borrower Profile

The distribution of borrowers reflects, given the product lines offered by the institution, adequate penetration among retail customers of different income levels and business customers of different sizes in the Fort Smith Multi-State MSA. An adequate record regarding home mortgage loans outweighs a poor record regarding small business loans to support this conclusion.

Home Mortgage Loans

The distribution of borrowers reflects adequate penetration among retail customers of different income levels in the Fort Smith Multi-State MSA assessment area. Adequate performance to low- and moderate-income borrowers supports this conclusion. As seen in the following table, the bank's lending to low-income borrowers reflects fairly similar performance to aggregate data, indicating adequate performance. The table further shows that to moderate-income borrowers, the bank's lending level rises 3.0 percentage points above the aggregate data, also reflecting an adequate level.

Distribution of Home Mortgage Loans by Borrower Income Level
Fort Smith Multi-State MSA Assessment Area

Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	$(000s)	%
Low	19.7	5.1	14	4.8	1,287	2.6
Moderate	18.2	13.7	49	16.7	4,543	9.3
Middle	20.9	20.6	57	19.5	7,154	14.6
Upper	41.3	38.1	132	45.1	28,466	58.1
Income Not Available	0.0	22.5	41	14.0	7,559	15.4
Total	**100.0**	**100.0**	**293**	**100.0**	**49,009**	**100.0**

Source: 2020 U.S. Census Data; 2022 HMDA Reported Data; 2022 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0.

Small Business Loans

The distribution of borrowers reflects poor penetration among business customers of different sizes in the Fort Smith Multi-State MSA assessment area. Poor performance to businesses with gross annual revenue of $1 million or less supports this conclusion. As shown in the following table, the bank's level of lending only four out of every ten small business loans to businesses with gross annual revenue of $1 million or less significantly trails demographic data and reflects poor performance.

Distribution of Small Business Loans by Gross Annual Revenue Category
Fort Smith Multi-State MSA Assessment Area

Gross Revenue Level	% of Businesses	#	%	$(000s)	%
<=$1,000,000	80.0	31	40.8	3,400	42.8
>$1,000,000	6.1	20	26.3	3,303	41.6
Revenue Not Available	13.8	25	32.9	1,242	15.6
Total	**100.0**	**76**	**100.0**	**7,945**	**100.0**

Source: 2022 D&B Data; 2022 CRA Reported Data. Due to rounding, totals may not equal 100.0.

Community Development Loans

The institution made an adequate level of community development loans in the Fort Smith Multi-State MSA. Armstrong Bank originated 41 community development loans totaling approximately $16.4 million in this rated area. The dollar amount equates to 9.2 percent of the bank's overall leader level of community development loans compared to 25.2 percent of total reportable loans attributed to this rated area. The current level reflects a notable increase from the 13 community development loans totaling $5.7 million in this rated area at the prior evaluation.

The following lists an example of a community development loan within the Fort Smith Multi-State MSA assessment area:

- ***Affordable Housing*** – The bank originated over $13.6 million in loans to finance housing projects located in low- and moderate-income census tracts. The activity promotes affordable housing for low- and moderate-income individuals and families in the Fort Smith Multi-State MSA assessment area.

In addition, the community development loans reflect adequate responsiveness to the assessment area's community development needs. A majority by dollar volume of the assessment area's community development loans proved responsive to an identified need of community services to low- and moderate-income individuals.

INVESTMENT TEST

Armstrong Bank demonstrated a needs to improve record in the Fort Smith Multi-State MSA regarding the Investment Test. The poor level of qualified investments and lack of innovative and/or complex investments outweighs adequate responsiveness to support this conclusion.

Investment and Grant Activity

The bank has a poor level of qualified community development investments and grants, but not in a leadership position, particularly those that are not routinely provided by private investors in the Fort Smith Multi-State MSA. Armstrong Bank made 110 qualified investments totaling approximately $232,000 in the rated area. By dollar volume, this equates to just 0.3 percent of the bank's overall excellent level of qualified investments as compared to 21.5 percent of total deposits attributed to this rated area. The current level reflects an increase from the 47 qualified investments totaling $196,000 in this area at the prior evaluation.

The following lists an example of a qualified investment in the Fort Smith Multi-State MSA assessment area:

- ***Community Service*** – The bank continues to hold a $160,000 school district bond that helps fund the construction of a new middle school located in a low-income census tract. A majority of the students within the school district participate in the free or reduced lunch program. Thus, the activity benefits an organization or project that provides community services primarily to low- and moderate-income individuals.

Responsiveness to Credit and Community Development Needs

Armstrong Bank exhibits adequate responsiveness to credit and community development needs in the Fort Smith Multi-State MSA. The bank's activities proved adequately responsiveness to a variety of community development needs in three of the four community development purpose categories.

Community Development Initiatives

Armstrong Bank does not use innovative and/or complex investments to support community development initiatives in the Fort Smith Multi-State MSA.

SERVICE TEST

Armstrong Bank demonstrated a low satisfactory record in the Fort Smith Multi-State MSA regarding the Service Test. The adequate level of community development services, opening and closing of branches generally not adversely affecting the accessibility of its delivery systems, services that do not vary in a way that inconveniences portions of the assessment area, and reasonably accessible delivery systems support this conclusion.

Accessibility of Delivery Systems

Delivery systems are reasonably accessible to essentially all portions of the Fort Smith Multi-State MSA assessment area. Reasonable branch accessibility and alternative delivery systems support this conclusion.

The bank's distribution of branches in low-income census tracts rises 15.2 percentage points above the population in low-income census tracts, reflecting a good level. The absence of branches in moderate-income census tracts falls 20.7 percentage points below the population, which reflects a poor level. Overall, poor performance in moderate-income census tracts combined with good performance in low-income census tracts reflects adequate performance.

Branch and ATM Distribution by Geography Income Level
Fort Smith Multi-State MSA Assessment Area

Tract Income Level	Census Tracts		Population		Branches		ATMs		Open Branches		Closed Branches	
	#	%	#	%	#	%	#	%	#	%	#	%
Low	1	1.7	3,474	1.5	1	16.7	1	16.7	0	0.0	0	0.0
Moderate	11	19.0	46,921	20.7	0	0.0	0	0.0	0	0.0	0	0.0
Middle	31	53.4	114,607	50.4	3	50.0	3	50.0	0	0.0	1	33.3
Upper	15	25.9	62,211	27.4	2	33.3	2	33.3	1	100.0	2	66.7
NA	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Totals	**58**	**100.0**	**227,213**	**100.0**	**6**	**100.0**	**6**	**100.0**	**1**	**100.0**	**3**	**100.0**

Source: 2020 U.S. Census Data; Bank Data. Due to rounding, totals may not equal 100.0.

Armstrong Bank's alternative delivery systems and product offerings demonstrate reasonable accessibility to essentially all portions of the bank's assessment area. The bank's distribution of ATMs reflects consistent performance with that of the branches. Refer to the Service Test section at the institution level for specific details of other retail banking services available through alternative delivery systems offered, which remain reasonably accessible throughout all portions of the assessment area.

Changes in Branch Locations

To the extent changes have been made, the institution's opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies and to low- and moderate-income individuals in the Fort Smith Multi-State MSA assessment area. During the evaluation period, the bank opened one branch in an upper-income census tract, and closed three branches (one in a middle-income census tract and two in upper-income census tracts). The bank did not open or close any branches in low- or moderate-income census tracts in the rated area since the previous evaluation.

Reasonableness of Business Hours and Services

Services (including, where appropriate, business hours) do not vary in a way that inconveniences portions of the Fort Smith Multi-State MSA assessment area, particularly low- and moderate-income geographies and/or individuals. The Fort Smith Multi-State MSA assessment area reflects product offerings, services, and branch hours consistent with discussion at the institution level.

Community Development Services

The institution provides an adequate level of community development services in the Fort Smith Multi-State MSA. The bank provided 53 community development services since the previous evaluation in this rated area. This represents 20.8 percent of the bank's total adequate level of community development services compared to this rated area containing 20.7 percent of the bank's total branches. The current level reflects an increase from the 33 community development services in this rated area at the prior evaluation. The activities focused on community services and revitalize/stabilize efforts, which demonstrates the bank's good responsiveness to identified community development needs.

The following lists an example of a community development service in the Fort Smith Multi-State MSA assessment area:

- ***Community Services*** – A bank employee serves as a board member of a community development council that provides a variety of essential community services benefitting low- and moderate-income individuals and areas.

STATE OF ARKANSAS

CRA RATING FOR STATE OF ARKANSAS: SATISFACTORY

The Lending Test is rated: Low Satisfactory
The Investment Test is rated: Low Satisfactory
The Service Test is rated: Low Satisfactory

DESCRIPTION OF INSTITUTION'S OPERATIONS IN STATE OF ARKANSAS

Armstrong Bank designated one assessment area in the State of Arkansas. According to the 2020 U.S. Census Data, the Fayetteville MSA assessment area includes all 111 census tracts comprising Benton and Washington counties located in northwest Arkansas. These counties represent two of the three counties that comprise the entire Fayetteville-Springdale-Rogers MSA. The bank operates one full-service office and one ATM in this rated area. The bank's Fayetteville MSA assessment area conforms to CRA regulatory requirements.

Economic and Demographic Data

The assessment area's census tracts reflect the following income designations based on 2020 U.S. Census Data: 7 low-, 24 moderate-, 51 middle-, and 28 upper-income census tracts, as well as 1 census tract with no income designation. The following table notes certain demographic data for the area.

Demographic Information of the Assessment Area Fayetteville MSA Assessment Area						
Demographic Characteristics	**#**	**Low % of #**	**Moderate % of #**	**Middle % of #**	**Upper % of #**	**NA* % of #**
Geographies (Census Tracts)	111	6.3	21.6	45.9	25.2	0.9
Population by Geography	530,204	5.7	20.4	43.5	29.8	0.6
Housing Units by Geography	204,074	5.4	20.2	43.9	29.7	0.8
Owner-Occupied Units by Geography	113,358	1.3	16.5	47.1	34.9	0.2
Occupied Rental Units by Geography	75,397	12.0	26.1	37.4	22.8	1.6
Vacant Units by Geography	15,319	3.4	18.6	52.0	25.2	0.8
Businesses by Geography	30,873	3.8	19.7	40.2	33.3	3.0
Farms by Geography	1,028	1.8	23.0	45.8	28.9	0.5
Family Distribution by Income Level	128,884	20.4	18.2	20.3	41.1	0.0
Household Distribution by Income Level	188,755	22.5	16.4	19.0	42.1	0.0
Median Family Income – Fayetteville-Springdale-Rogers, AR MSA		$75,899	Median Housing Value Median Gross Rent Families Below Poverty Level			$196,160 $894 8.4%

Source: 2020 U.S. Census Data and 2022 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.

According to Moody's Analytics, major employers in the Fayetteville MSA include Walmart Inc., University of Arkansas, Tyson, and J.B. Hunt. The following table lists annual unemployment rates over the evaluation period for the assessment area, State of Arkansas, and nationwide.

Unemployment Rates Fayetteville MSA Assessment Area			
Area	**2021**	**2022**	**November 2023**
	%	**%**	**%**
Benton County	2.8	2.4	2.3
Washington County	2.9	2.3	2.1
State of Arkansas	4.1	3.3	3.7
National Average	5.3	3.6	3.6
Source: Bureau of Labor Statistics.			

The following table denotes the income ranges for the low-, moderate-, middle- and upper-income designations based on the FFIEC estimated median family income.

Median Family Income Ranges – Fayetteville MSA				
Median Family Income	**Low <50%**	**Moderate 50% to <80%**	**Middle 80% to <120%**	**Upper ≥120%**
2022 ($83,700)	<$41,850	$41,850 to <$66,960	$66,960 to <$100,440	≥$100,440
Source: FFIEC.				

Competition

The assessment area contains a moderate level of competition for financial services, based on its population. According to the FDIC Deposit Market Share report as of June 30, 2023, 36 financial institutions operated 192 offices within the bank's assessment area. Of these institutions, Armstrong Bank ranked 28th with 0.2 percent deposit market share. However, non-bank entities such as fintech companies, credit unions, mortgage companies, and finance companies further heighten the competition level with many offering the remote delivery of products through digital devices. Overall, the competition level allows for lending opportunities.

Community Contact

Examiners utilized a previously conducted community contact with a representative of a local community organization to assist in identifying the credit needs of the community. The contact stated that economic conditions were good and improving. An estimated 25 percent of the workforce commutes from the rural areas due to the lack of affordable housing. A booming housing market leads to sellers receiving more for their homes than ever before; however, new developments face difficulties due to high costs of construction materials. The contact also noted a need exists for business investments and funding due to more people opening new businesses in the area.

Credit and Community Development Needs and Opportunities

Considering information obtained from the community contact, bank management, and demographic and economic data, examiners determined that the area's primary credit needs included small business and home mortgage lending.

Demographic data indicates that 38.6 percent of the assessment area's families designated low- or moderate-income, with 8.4 percent living below the poverty level, signifies a need for community development services. The 27.9 percent of census tracts designated low- and moderate-income evidence a need for revitalization and stabilization efforts. Further, information from the community contact reveals a need exists to expand affordable housing stock.

SCOPE OF EVALUATION – STATE OF ARKANSAS

Examiners applied full-scope procedures to the sole assessment area in the State of Arkansas: the Fayetteville MSA assessment area. Examiners considered the following loans granted inside this assessment area:

Home Mortgage Loans:
- 2021 – 109 loans totaling $36,391,000
- 2022 – 95 loans totaling $42,700,000

Small Business Loans:
- 2022 – 24 loans totaling $4,866,000

Loan product weighting remains consistent with that discussed previously at the institution level. The scopes for the Investment and Service Tests remain the same for this rated area as it did for the institution as a whole. Please refer to the institution-level Scope of Evaluation section.

CONCLUSIONS ON PERFORMANCE CRITERIA IN STATE OF ARKANSAS

LENDING TEST

Armstrong Bank demonstrated a low satisfactory record in the State of Arkansas regarding the Lending Test. The good lending levels and adequate responsiveness to community development needs combined with adequate records for borrower profile, geographic distribution, and community development lending support this conclusion.

Lending Activity

Lending levels reflect good responsiveness to assessment area credit needs in the State of Arkansas. Good performance regarding home mortgage loans outweighs adequate performance regarding small business loans to support this conclusion.

Home Mortgage Loans

Home mortgage lending levels reflect good responsiveness to assessment area credit needs in the State of Arkansas. For 2022, the bank originated 95 total reportable home mortgage loans totaling approximately $42.7 million in this rated area. Armstrong Bank captured a 0.4 percent market share of the total number and a 0.7 percent market share of the total dollar volume of home mortgage loans. The activity by number of loans ranks the bank 52nd out of 480 total lenders in the rated area. This ranking, which considers the total number and dollar amount of loans made by each institution, lands the bank in the top 10.8 percent of lenders reporting such loans in this assessment area.

Small Business Loans

Small business lending levels reflect adequate responsiveness to assessment area credit needs in the State of Arkansas. For 2022, the bank originated 24 total reportable small business loans totaling approximately $4.9 million in this rated area. Armstrong Bank captured a 0.2 percent market share of the total number of loans and a 0.9 percent market share of the total dollar volume of loans. The activity by number of loans ranks it 35th out of 112 total lenders in the rated area. This ranking, which considers the total number and dollar amount of loans made by each institution, lands the bank in the top 31.3 percent of lenders reporting such loans in this assessment area.

Geographic Distribution

The geographic distribution of loans reflects adequate penetration throughout the State of Arkansas. Adequate records regarding home mortgage loans and small business loans in the Fayetteville MSA assessment area support this conclusion.

Home Mortgage Loans

The geographic distribution of home mortgage loans reflects adequate penetration throughout the Fayetteville MSA assessment area. Adequate performance in low- and moderate-income census tracts supports this conclusion. As seen in the following table, the bank's lending in low-income census tracts rises 2.8 percentage points above the aggregate data, reflective of adequate performance. The table further shows that in moderate-income census tracts, the bank's lending level exceeds aggregate data by 3.1 percentage points, also reflecting an adequate level.

Geographic Distribution of Home Mortgage Loans
Fayetteville MSA Assessment Area

Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	$(000s)	%
Low	1.3	1.4	4	4.2	5,396	12.6
Moderate	16.5	12.7	15	15.8	2,640	6.2
Middle	47.1	46.1	48	50.5	12,889	30.2
Upper	34.9	39.4	26	27.4	21,176	49.6
Not Available	0.2	0.3	2	2.1	599	1.4
Totals	**100.0**	**100.0**	**95**	**100.0**	**42,700**	**100.0**

Source: 2020 U.S. Census Data; 2022 HMDA Reported Data; 2022 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0.

Small Business Loans

The geographic distribution of small business loans reflects adequate penetration throughout the Fayetteville MSA assessment area. Adequate performance in low- and moderate-income census tracts supports this conclusion. As seen in the following table, the bank's lending in low-income census tracts rises slightly higher than demographic data, reflective of adequate performance. The table further shows that in moderate-income census tracts, the bank's lending level falls 3.0 percentage points below the demographic data, also reflecting an adequate level.

Geographic Distribution of Small Business Loans Fayetteville MSA Assessment Area					
Tract Income Level	**% of Businesses**	**#**	**%**	**$(000s)**	**%**
Low	3.8	1	4.2	383	7.9
Moderate	19.7	4	16.7	291	6.0
Middle	40.2	11	45.8	2,168	44.6
Upper	33.3	8	33.3	2,024	41.6
Not Available	3.0	0	0.0	0	0.0
Totals	**100.0**	**24**	**100.0**	**4,866**	**100.0**
Source: 2022 D&B Data; 2022 CRA Reported Data. Due to rounding, totals may not equal 100.0.					

Borrower Profile

The distribution of borrowers reflects, given the product lines offered by the institution, adequate penetration among retail customers of different income levels and business customers of different sizes in the State of Arkansas. Adequate records regarding home mortgage loans and small business loans in the Fayetteville MSA assessment area support this conclusion.

Home Mortgage Loans

The distribution of borrowers reflects adequate penetration among retail customers of different income levels in the Fayetteville MSA assessment area. Adequate performance to low- and moderate-income borrowers supports this conclusion. As seen in the following table, the bank's lending to low-income borrowers slightly exceeds the aggregate data by 1.7 percentage points, reflective of adequate performance. The table further shows that to moderate-income borrowers, the bank's lending level trails aggregate data by 1.7 percentage points, also reflecting an adequate level.

Distribution of Home Mortgage Loans by Borrower Income Level Fayetteville MSA Assessment Area						
Borrower Income Level	**% of Families**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low	20.4	5.7	7	7.4	872	2.0
Moderate	18.2	14.3	12	12.6	1,503	3.5
Middle	20.3	20.4	13	13.7	3,457	8.1
Upper	41.1	41.0	33	34.7	7,946	18.6
Income Not Available	0.0	18.6	30	31.6	28,922	67.7
Total	**100.0**	**100.0**	**95**	**100.0**	**42,700**	**100.0**
Source: 2020 U.S. Census Data; 2022 HMDA Reported Data; 2022 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0.						

Small Business Loans

The distribution of borrowers reflects adequate penetration among business customers of different sizes in the Fayetteville MSA assessment area. An adequate record of lending to businesses with gross annual revenue of $1 million or less supports this conclusion. As shown in the following table, the bank originated a majority of its small business loans to businesses with gross annual revenue of $1 million or less, reflecting an adequate level.

Distribution of Small Business Loans by Gross Annual Revenue Category Fayetteville MSA Assessment Area					
Gross Revenue Level	**% of Businesses**	**#**	**%**	**$(000s)**	**%**
<=$1,000,000	82.9	13	54.2	2,337	48.0
>$1,000,000	4.4	8	33.3	2,279	46.9
Revenue Not Available	12.7	3	12.5	250	5.1
Total	**100.0**	**24**	**100.0**	**4,866**	**100.0**
Source: 2022 D&B Data; 2022 CRA Reported Data. Due to rounding, totals may not equal 100.0.					

Community Development Loans

The institution has made an adequate level of community development loans in the State of Arkansas. Armstrong Bank originated three community development loans totaling $7.6 million in the State of Arkansas. The dollar amount equates to 4.3 percent of the bank's overall leader level of community development loans compared to 21.0 percent of total loans attributed to this rated area. The current level reflects a decline from the 10 community development loans totaling $10.1 million in this rated area at the prior evaluation.

The following describes the bank's community development loans within the Fayetteville MSA assessment area:

- ***Affordable Housing*** – The bank originated three loans totaling $7.6 million to finance multifamily housing projects located in low- and moderate-income census tracts. The

activities promote affordable housing primarily for low- and moderate-income individuals and families in the Fayetteville MSA assessment area.

The community development loans reflect adequate responsiveness to one of the assessment area's identified community development need of affordable housing.

INVESTMENT TEST

Armstrong Bank demonstrated a low satisfactory record in the State of Arkansas regarding the Investment Test. The significant level of qualified investments and adequate responsiveness to community development needs outweighs lack of innovative and/or complex investments to support this conclusion.

Investment and Grant Activity

The bank has a significant level of qualified community development investments and grants, occasionally in a leadership position, particularly those that are not routinely provided by private investors in the State of Arkansas. Armstrong Bank made 16 qualified investments totaling approximately $4.0 million in this rated area. By dollar volume, this equates to 4.7 percent of the bank's overall excellent level of qualified investments compared to 1.7 percent of total deposits attributed to this rated area. The current level reflects a significant increase from the 14 qualified investments totaling $20,000 in this rated area at the prior evaluation.

The following lists an example of a qualified investment in the Fayetteville MSA assessment area:

- ***Revitalize and Stabilize*** – Armstrong Bank invested in a $2 million school district bond that helps fund the acquisition, construction, and equipment of a new school, as well as repairs to existing school buildings and school buses, located in a moderate-income census tracts.

Responsiveness to Credit and Community Development Needs

Armstrong Bank exhibits adequate responsiveness to credit and community development needs in the State of Arkansas. Adequate responsiveness to a variety of community development needs, with an emphasis, by dollar volume, on addressing an identified need of revitalize/stabilize efforts.

Community Development Initiatives

Armstrong Bank does not use innovative and/or complex investments to support community development initiatives in the State of Arkansas.

SERVICE TEST

Armstrong Bank demonstrated a low satisfactory record in the State of Arkansas regarding the Service Test. The adequate level of community development services, reasonably accessible delivery systems, and services that do not vary in a way that inconveniences portions of the assessment area support this conclusion.

Accessibility of Delivery Systems

Delivery systems are reasonably accessible to essentially all portions of the State of Arkansas. Reasonably accessible branches and alternative delivery systems support this conclusion.

The bank's lack of branches in low-income census tracts trails the population percentage by 5.7 percentage points, reflecting an adequate level. The bank's lack of branches in moderate-income census tracts falls 20.4 percentage points below the population and typically reflects a poor level. However, since the bank operates only one branch in this rated area, the data is easily skewed. Furthermore, examiners noted that the bank's sole branch in this rated area is located less than 0.5 miles from the nearest moderate-income census tract and less than 1.5 miles from the nearest low-income census tract. When considering this additional performance context data and the low volume of branches in this area, the bank's distribution of branches is deemed reasonable.

Branch and ATM Distribution by Geography Income Level
State of Arkansas

Tract Income Level	Census Tracts		Population		Branches		ATMs		Open Branches		Closed Branches	
	#	%	#	%	#	%	#	%	#	%	#	%
Low	7	6.3	30,200	5.7	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	24	21.6	107,965	20.4	0	0.0	0	0.0	0	0.0	0	0.0
Middle	51	45.9	230,698	43.5	1	100.0	1	100.0	0	0.0	0	0.0
Upper	28	25.2	158,234	29.8	0	0.0	0	0.0	0	0.0	0	0.0
NA	1	0.9	3,107	0.6	0	0.0	0	0.0	0	0.0	0	0.0
Totals	**111**	**100.0**	**530,204**	**100.0**	**1**	**100.0**	**1**	**100.0**	**0**	**100.0**	**0**	**100.0**

Source: 2020 U.S. Census Data; Bank Data. Due to rounding, totals may not equal 100.0.

Armstrong Bank's alternative delivery systems and product offerings demonstrate reasonable accessibility to essentially all portions of the bank's assessment area. The bank's distribution of ATMs in the State of Arkansas reflects consistent performance with that of the branches. Refer to the Service Test section at the institution level for specific details of other retail banking services available through alternative delivery systems offered, which remain reasonably accessible throughout all portions of the rated area.

Changes in Branch Locations

The bank did not open or close any branches in the State of Arkansas since the previous evaluation. Therefore, examiners did not consider this factor when evaluating the bank's retail banking services.

Reasonableness of Business Hours and Services

Services (including, where appropriate, business hours) do not vary in a way that inconveniences portions of the assessment area, particularly low- and moderate-income geographies and/or individuals. The State of Arkansas reflects product offerings, services, and branch hours consistent with discussion at the institution level.

Community Development Services

The institution provides an adequate level of community development services in the State of Arkansas. Armstrong Bank provided 12 community development services since the previous evaluation in the rated area. This represents 4.7 percent of the bank's total adequate level of community development services as compared to this rated area containing 3.4 percent of the bank's total branches. The current level reflects no change from the 12 community development services in this rated area at the prior evaluation. The activities all provided community services, which demonstrates the bank's adequate responsiveness to an identified community development need.

The following lists an example of a community development service in the Fayetteville MSA assessment area:

- ***Community Services*** - A bank employee serves as a board member and treasurer of a local non-profit organization that helps to meet the needs of low-income families or individuals. The organization provides resources to low-income families to reduce the pattern of poverty by providing food, personal care goods, financial assistance, and education. The activity benefits an organization that provides community services targeted to low- and moderate-income individuals.

STATE OF OKLAHOMA

CRA RATING FOR STATE OF STATE OF OKLAHOMA: SATISFACTORY

The Lending Test is rated: High Satisfactory
The Investment Test is rated: High Satisfactory
The Service Test is rated: Low Satisfactory

DESCRIPTION OF INSTITUTION'S OPERATIONS IN STATE OF OKLAHOMA

Armstrong Bank operates 22 branches among three assessment areas in the State of Oklahoma as noted in the following table. All of the bank's assessment areas in the State of Oklahoma conform to technical CRA regulatory requirements.

Description of Oklahoma Assessment Areas			
Assessment Area	**Counties in Assessment Area**	**# of CTs**	**# of Branches**
Oklahoma Non-MSA	Adair, Cherokee, McIntosh, Muskogee, Nowata*, Washington	63	10
Tulsa MSA	Osage, Pawnee, Rogers, Tulsa, Wagoner	279	7
Oklahoma City MSA	Cleveland, McClain	80	5
*Source: Bank Data & 2020 U.S. Census Data. *Denotes partial county.*			

SCOPE OF EVALUATION – STATE OF OKLAHOMA

For the Lending Test, examiners considered the following loans granted inside the bank's State of Oklahoma assessment areas as reported according to either the HMDA or CRA data collection reporting requirements:

Home Mortgage Loans
- 2021 – 513 loans totaling $88,803,000
- 2022 – 587 loans totaling $87,572,000

Small Business Loans
- 2022 – 357 loans totaling $33,965,000

Consistent with the weighting described at the institution level section, examiners placed more weight on home mortgage loans when arriving at conclusions.

The following table shows that the Oklahoma Non-MSA assessment area generated the largest percentage of loans, gathered the largest percentage of deposits, and contained the largest number of branches in the State of Oklahoma. Consequently, examiners applied full-scope procedures to this and weighed performance in the Oklahoma Non-MSA assessment area slightly heavier. Since the Oklahoma City MSA assessment area has not previously received full-scope review, examiners applied full-scope procedures for this assessment area. Examiners also utilized full-scope

procedures in the Tulsa MSA assessment area since a branch acquisition occurred in this area since the prior evaluation. Examiners afforded less weight to the Oklahoma City MSA assessment area and the least weight to the Tulsa MSA assessment area.

Assessment Area Breakdown of Loan, Deposits, and Branches State of Oklahoma						
Assessment Area	**Loans**		**Deposits**		**Branches**	
	$(000s)	**%**	**$(000s)**	**%**	**#**	**%**
Oklahoma Non-MSA	53,988	44.4	761,383	43.7	10	45.5
Oklahoma City MSA	44,491	36.6	692,532	39.7	5	22.7
Tulsa MSA	23,058	19.0	288,661	16.6	7	31.8
Total	**121,537**	**100.0**	**1,742,576**	**100.0**	**22**	**100.0**
Source: 2022 HMDA & 2022 CRA Data; FDIC Summary of Deposits (06/30/2023); Bank Data. Due to rounding, totals may not equal 100.0.						

For the Investment and Service Tests, the scopes remain consistent for this rated area as discussed for the institution overall. Please refer to the Scope of Evaluation section at the institution level for details.

CONCLUSIONS ON PERFORMANCE CRITERIA IN STATE OF OKLAHOMA

LENDING TEST

Armstrong Bank demonstrated a high satisfactory record in the State of Oklahoma regarding the Lending Test. Excellent lending levels and a leadership level of community development loans combined with adequate performance regarding geographic distribution and borrower profile support this conclusion. The Tulsa MSA assessment area demonstrated consistent performance, and the Oklahoma Non-MSA and Oklahoma City MSA assessment areas demonstrated inconsistent performance, falling below that of the rated area.

Lending Activity

Lending levels reflect excellent responsiveness to assessment area credit needs in the State of Oklahoma. Excellent performance regarding home mortgage loans outweighs good performance regarding small business loans to support this conclusion. Examiners considered the bank's size, business strategy, and capacity in this state relative to its credit needs when arriving at this conclusion.

Home Mortgage Loans

Home mortgage lending levels reflect excellent responsiveness to assessment area credit needs in the State of Oklahoma. For 2022, the bank originated 587 reportable home mortgage loans totaling approximately $87.6 million in its State of Oklahoma assessment areas. Armstrong Bank captured a 1.4 percent market share of the total number of home mortgage loans and a 0.9 percent market share of the total dollar volume of loans. This volume of activity ranks the bank 18th out of 564 total lenders in the bank's State of Oklahoma assessment areas. This ranking lands the bank in the top 3.2 percent of lenders reporting such loans in the bank's assessment areas.

Small Business Loans

Small business lending levels reflect good responsiveness to assessment area credit needs in the State of Oklahoma. For 2022, the bank originated 357 reportable small business loans totaling approximately $34.0 million inside its State of Oklahoma assessment areas. Armstrong Bank captured a 1.2 percent market share of the total number of small business loans and 3.1 percent market share of the total dollar volume of loans. This volume of activity ranks the bank 14th out of 131 total lenders in the bank's State of Oklahoma assessment areas. This ranking lands the bank in the top 10.7 percent of lenders reporting such loans in the bank's assessment areas.

Geographic Distribution

The geographic distribution of loans reflects adequate penetration throughout the State of Oklahoma. The Oklahoma Non-MSA and Oklahoma City MSA assessment areas demonstrated consistent performance, and the Tulsa MSA demonstrated inconsistent performance, exceeding the rated area level.

Borrower Profile

The distribution of borrowers reflects, given the product lines offered by the institution, adequate penetration among retail customers of different income levels and business customers of different sizes throughout the State of Oklahoma. All assessment areas in the State of Oklahoma demonstrated consistent performance

Community Development Loans

The institution is a leader in making community development loans in the State of Oklahoma. The Tulsa MSA assessment area demonstrated consistent performance, while the Oklahoma Non-MSA and Oklahoma City MSA assessment areas demonstrated inconsistent performance, which fell below the rated area level. The following table shows that since the previous evaluation, Armstrong Bank granted 129 community development loans totaling approximately $154.1 million in the State of Oklahoma. The dollar amount equates to 86.5 percent of the bank's overall leader level of community development loans compared to the 53.8 percent of total reported loans attributed to this state. The current level reflects a significant increase in the number and the dollar volume from the 81 community development loans totaling $41.7 million in this rated area at the prior evaluation.

Community Development Loans
State of Oklahoma

Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	$(000s)	#	$(000s)	#	$(000s)	#	$(000s)	#	$(000s)
Oklahoma Non-MSA	0	0	12	29,445	7	4,615	30	6,447	**49**	**40,507**
Oklahoma City MSA	0	0	1	10,950	1	1,764	4	24,443	**6**	**37,157**
Tulsa MSA	0	0	4	17,401	1	145	11	12,367	**16**	**29,913**
Statewide Activities	0	0	8	27,039	3	737	47	18,759	**58**	**46,535**
Total	**0**	**0**	**25**	**84,835**	**12**	**7,261**	**92**	**62,016**	**129**	**154,112**

Source: Bank Data.

In addition to reflecting an outstanding level of lending, the community development loans reflect good responsiveness to the assessment areas' community development needs. The bank's high volume of community development loans primarily supported revitalize/stabilize efforts and community services. Refer to the individual assessment areas' sections for details.

As reflected in the prior table, the evaluation also considered community development loans in the broader statewide area since the institution proved responsive to assessment areas' needs.

The following lists an example of community development loans in the broader statewide area:

- ***Revitalize/Stabilize*** - The bank originated 47 loans totaling $18.8 million to improve infrastructure for municipalities in low- and moderate-income and distressed middle-income census tracts in the statewide area. The loans help retain existing residents and businesses in qualifying areas.

INVESTMENT TEST

Armstrong Bank demonstrated a high satisfactory record in the State of Oklahoma regarding the Investment Test. The excellent level of qualified community development investments and good responsiveness to community development needs outweighs rare use of innovative and/or complex investments to support this conclusion. All assessment areas in the State of Oklahoma demonstrated inconsistent performance, which fell below the rated area level.

Investment and Grant Activity

The bank has an excellent level of qualified community development investments and grants, often in a leadership position, particularly those that are not routinely provided by private investors in the State of Oklahoma. The following table shows that the bank made 422 qualified investments totaling approximately $82.1 million in the State of Oklahoma. By dollar volume, this equates to 95.1 percent of the bank's total excellent level of qualified investments compared to 76.8 percent of total deposits in this rated area. The current level reflects a notable increase from the 185 community development investments totaling $35.5 million in this rated area at the prior evaluation.

Qualified Investments State of Oklahoma										
Assessment Area	**Affordable Housing**		**Community Services**		**Economic Development**		**Revitalize or Stabilize**		**Totals**	
	#	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**
Oklahoma Non-MSA	1	1	213	285	8	10	27	34	**249**	**330**
Oklahoma City MSA	0	0	28	95	24	36	3	4,616	**55**	**4,747**
Tulsa MSA	0	0	53	625	2	3	4	1,915	**59**	**2,543**
Statewide Activities	1	325	17	10	1	1	40	74,187	**59**	**74,523**
Total	**2**	**326**	**311**	**1,015**	**35**	**50**	**74**	**80,752**	**422**	**82,143**
Source: Bank Data										

The evaluation also considered qualified investments in the broader statewide area since the institution proved responsive to assessment areas' needs.

The following lists an example of a qualified investment in the broader statewide area:

- ***Revitalize/Stabilize*** – The bank made nine investments totaling approximately $2.2 million appropriating funds for government and city facilities, water infrastructure, and projects to revitalize infrastructure primarily within low- and moderate-income census tracts in Creek County.

Responsiveness to Credit and Community Development Needs

Armstrong Bank exhibits good responsiveness to credit and community development needs in the State of Oklahoma. The table in the prior section shows a significant majority of the dollar volume of qualified investments addressed revitalize/stabilize efforts, which support an identified community development need in the assessment areas.

Community Development Initiatives

Armstrong Bank rarely uses innovative and/or complex investments to support community development initiatives in the State of Oklahoma. The bank continues to hold a bond with a current balance of approximately $325,000, considered innovative and/or complex in Oklahoma. The bond funds multiple Oklahoma Housing Finance Agency programs including down payment and closing cost assistance, Section 8 housing payments assistance program, low income Housing Tax Credit Program, and Home Investment Partnerships Program. All of these programs promote affordable housing throughout the rated area.

SERVICE TEST

Armstrong Bank demonstrated a low satisfactory record in the State of Oklahoma regarding the Service Test. The adequate level of community development services, reasonably accessible delivery systems, the bank's record of opening and closing branches, and services that do not vary in a way that inconveniences portions of the assessment areas support this conclusion. The Oklahoma City MSA and Tulsa MSA assessment areas demonstrated consistent performance, and the Oklahoma Non-MSA assessment area demonstrated inconsistent performance, rising above the rated area.

Accessibility of Delivery Systems

Delivery systems are reasonably accessible to essentially all portions of the institution's assessment areas. The bank's absence of full-service branches in low-income census tracts falls only 3.5 percentage points below the population percentage, reflecting an adequate level. Armstrong Bank's distribution of branches in moderate-income census tracts reflects a similar percentage to the population in these areas, also reflecting an adequate level.

Branch and ATM Distribution by Geography Income Level State of Oklahoma												
Tract Income Level	**Census Tracts**		**Population**		**Branches**		**ATMs**		**Open Branches**		**Closed Branches**	
	#	**%**	**#**	**%**	**#**	**%**	**#**	**%**	**#**	**%**	**#**	**%**
Low	18	4.3	51,093	3.5	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	102	24.2	328,235	22.5	5	22.7	5	22.7	0	0.0	0	0.0
Middle	172	40.8	604,710	41.5	15	68.2	15	68.2	1	100.0	1	100.0
Upper	125	29.6	459,205	31.5	2	9.1	2	9.1	0	0	0	0.0
NA	5	1.2	13,030	0.9	0	0.0	0	0.0	0	0	0	0.0
Totals	**422**	**100.0**	**1,456,273**	**100.0**	**22**	**100.0**	**22**	**100.0**	**1**	**100.0**	**1**	**100.0**
Source: 2020 U.S. Census Data; Bank Data. Due to rounding, totals may not equal 100.0.												

Armstrong Bank's alternative delivery systems and product offerings also demonstrate reasonable accessibility to essentially all portions of the bank's assessment areas. The bank's percentage of ATMs in low- and moderate-income census tracts reflects the same distribution to that of the branches. Refer to the Service Test section at the institution level for specific details of other retail banking services available through alternative delivery systems offered throughout all portions of the assessment areas.

Changes in Branch Locations

To the extent changes have been made, the institution's opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies and/or to low- and moderate-income individuals in the State of Oklahoma. No branching changes occurred in low- or moderate-income census tracts during the evaluation period. The bank opened one branch and closed one branch in this rated area, each located in middle-income census tracts.

Reasonableness of Business Hours and Services

Services (including, where appropriate, business hours) do not vary in a way that inconveniences portions of the assessment areas, particularly low- and moderate-income geographies and/or individuals. The State of Oklahoma reflects product offerings, services, and branch hours consistent with the discussion at the institution level.

Community Development Services

The institution provides an adequate level of community development services in the State of Oklahoma. Armstrong Bank provided 190 community development services since the previous evaluation in this rated area. This represents 74.5 percent of the bank's total adequate level of community development services compared to this rated area containing 75.9 percent of the bank's total branches. A majority of the activities focused on community services, which demonstrates the bank's responsiveness to an identified community development need. The current level remains

consistent with the 190 community development services in this rated area at the prior evaluation. Refer to the individual assessment areas' sections for additional details.

Community Development Services State of Oklahoma					
Assessment Area	**Affordable Housing**	**Community Services**	**Economic Development**	**Revitalize or Stabilize**	**Totals**
	#	#	#	#	#
Oklahoma Non-MSA	3	75	20	35	**133**
Oklahoma City MSA	0	27	0	0	**27**
Tulsa MSA	4	7	0	16	**27**
Statewide	0	3	0	0	**3**
Total	**7**	**112**	**20**	**51**	**190**
Source: Bank Data.					

The evaluation also considered community development services in the broader statewide area since the institution proved responsive to assessment areas' needs.

The following lists an example of community development service in the broader statewide area:

- ***Community Services -*** A bank employee serves as a member of the Oklahoma State School Board Regents with oversight for matters relating to fiscal management, financial reporting, and development and administration of budgets of the institutions and related entities governed by the Board. Statewide institutions provide financial assistance programs, grants, and scholarships to qualified low- and moderate-income families and individuals, helping them achieve success in education.

OKLAHOMA NON-MSA ASSESSMENT AREA – Full-Scope Review

DESCRIPTION OF INSTITUTION'S OPERATIONS IN OKLAHOMA NON-MSA ASSESSMENT AREA

According to the 2020 U.S. Census Data, the bank's Oklahoma Non-MSA assessment area consists of 63 census tracts to include all of Adair, Cherokee, McIntosh, Muskogee, and Washington counties and three of four census tracts in Nowata County. Armstrong Bank operates ten full-service offices and ten ATMs in this assessment area.

Economic and Demographic Data

The assessment area's census tracts reflect the following income designations based on 2020 U.S. Census Data: 2 low-, 13 moderate-, 40 middle-, and 8 upper-income tracts. The following table notes certain demographic data for the area.

Demographic Information of the Assessment Area Oklahoma Non-MSA Assessment Area						
Demographic Characteristics	**#**	**Low % of #**	**Moderate % of #**	**Middle % of #**	**Upper % of #**	**NA* % of #**
Geographies (Census Tracts)	63	3.2	20.6	63.5	12.7	0.0
Population by Geography	212,212	1.5	20.8	64.4	13.4	0.0
Housing Units by Geography	104,331	1.5	20.7	66.4	11.5	0.0
Owner-Occupied Units by Geography	57,654	0.9	16.6	67.0	15.5	0.0
Occupied Rental Units by Geography	25,967	2.6	29.2	61.0	7.2	0.0
Vacant Units by Geography	20,710	1.7	21.5	71.4	5.4	0.0
Businesses by Geography	17,231	5.8	22.2	56.9	15.2	0.0
Farms by Geography	966	2.1	18.3	67.7	11.9	0.0
Family Distribution by Income Level	54,533	22.8	18.1	20.5	38.6	0.0
Household Distribution by Income Level	83,621	26.7	16.8	16.0	40.4	0.0
Median Family Income - OK Non-MSA		$58,565	Median Housing Value Median Gross Rent Families Below Poverty Level			$116,687 $674 14.7%
Source: 2020 U.S. Census Data and 2022 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.*						

According to FFIEC data, the assessment area contained 27 distressed middle-income census tracts during the evaluation period due to poverty rates in excess of 20 percent. On July 9, 2023, the Federal Emergency Management Agency (FEMA) declared a disaster declaration affecting McIntosh and Muskogee counties due to severe storms.

According to Moody's Analytics, the major employers in the Oklahoma Non-MSA assessment area include Walmart Inc., Dollar General, Cherokee Nation Entertainment, Integris Health Inc., and Oklahoma State University. The following table lists annual unemployment rates over the evaluation period for the assessment area, State of Oklahoma, and nationwide.

Unemployment Rates Oklahoma Non-MSA Assessment Area			
Area	**2021**	**2022**	**November 2023**
	%	**%**	**%**
Adair County	3.8	3.3	3.6
Cherokee County	4.3	3.5	3.4
McIntosh County	6.3	4.9	5.6
Muskogee County	4.5	3.5	4.0
Nowata County	3.7	2.9	2.7
Washington County	4.0	3.3	3.4
State of Oklahoma	4.0	3.0	3.4
National Average	5.3	3.6	3.6
Source: Bureau of Labor Statistics.			

The following table denotes the income ranges for the low-, moderate-, middle- and upper-income designations based on the FFIEC estimated median family income.

Median Family Income Ranges – Oklahoma Non-MSA				
Median Family Income	**Low <50%**	**Moderate 50% to <80%**	**Middle 80% to <120%**	**Upper ≥120%**
2022 ($64,700)	<$32,350	$32,350 to <$51,760	$51,760 to <$77,640	≥$77,640
Source: FFIEC.				

Competition

The area contains a low level of competition for financial services, based on its population. According to the FDIC Deposit Market Share report as of June 30, 2023, 20 financial institutions operated 67 offices within the counties comprising the assessment area. Of these institutions, Armstrong Bank ranked 2nd with 18.4 percent deposit market share. Overall, the competition level allows for lending opportunities.

Credit and Community Development Needs and Opportunities

Considering information from bank management and demographic and economic information, examiners ascertained that the primary credit needs of the assessment area include home mortgage and small business loans.

Demographic data indicates that 40.9 percent of the assessment area's families received low- or moderate-income designations, with 14.7 percent living below the poverty level, signifies a need for community services. Furthermore, 23.8 percent of the assessment area's census tract designated low- or moderate-income as well as the distressed designations and disaster declaration support the need for revitalize and stabilize efforts.

CONCLUSIONS ON PERFORMANCE CRITERIA IN OKLAHOMA NON-MSA ASSESSMENT AREA

LENDING TEST

Armstrong Bank demonstrated a low satisfactory record in the Oklahoma Non-MSA assessment area regarding the Lending Test. Adequate records for geographic distribution, borrower profile, and community development lending outweigh the excellent lending level to support this conclusion.

Lending Activity

Lending levels reflect excellent responsiveness to assessment area credit needs in the Oklahoma Non-MSA assessment area. Excellent performance regarding home mortgage and small business loans supports this conclusion.

Home Mortgage Loans

Home mortgage lending levels reflect excellent responsiveness to assessment area credit needs in the Oklahoma Non-MSA assessment area. For 2022, the bank originated 282 reportable home mortgage loans totaling approximately $35.4 million in this assessment area. Armstrong Bank captured a 5.4 percent market share of the total number and a 3.9 percent market share of the total dollar volume of home mortgage loans. The bank's activity by number of loans ranks it 3rd out of 259 total lenders in the Oklahoma Non-MSA assessment area. This ranking lands the bank in the top 1.2 percent of lenders reporting such loans in the bank's assessment areas.

Small Business Loans

Small business lending levels reflect excellent responsiveness to assessment area credit needs in the Oklahoma Non-MSA assessment area. For 2022, the bank originated 209 reportable small business loans totaling approximately $18.6 million in this assessment area. Armstrong Bank captured a 5.9 percent market share of the total number of loans and a 14.0 percent market share of the total dollar volume of loans. The bank's activity by number and dollar of loans ranks it 7th out of 71 total lenders in the Oklahoma Non-MSA assessment area. This ranking lands the bank in the top 9.8 percent of lenders reporting such loans in the bank's assessment areas.

Geographic Distribution

The geographic distribution of loans reflects adequate penetration throughout the Oklahoma Non-MSA assessment area. Adequate records regarding home mortgage and small business loans support this conclusion.

Home Mortgage Loans

The geographic distribution of home mortgage loans reflects adequate penetration throughout the Oklahoma Non-MSA assessment area. Adequate performance in low- and moderate-income census tracts supports this conclusion. As seen in the following table, the bank's lending in low-income census tracts rises slightly above the aggregate data and evidences adequate performance. The table further shows that in moderate-income census tracts, the bank's lending level rises 8.1 percentage points above the aggregate data, which remains within an adequate range.

Geographic Distribution of Home Mortgage Loans Oklahoma Non-MSA Assessment Area						
Tract Income Level	**% of Owner-Occupied Housing Units**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low	0.9	0.6	3	1.1	111	0.3
Moderate	16.6	15.0	65	23.1	5,845	16.5
Middle	67.0	64.5	185	65.6	24,436	69.1
Upper	15.5	20.0	29	10.3	4,981	14.1
Not Available	0.0	0.0	0	0.0	0	0.0
Total	**100.0**	**100.0**	**282**	**100.0**	**35,373**	**100.0**
Source: 2020 U.S. Census Data; 2022 HMDA Reported Data; 2022 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0.						

Small Business Loans

The geographic distribution of small business loans reflects adequate penetration throughout the Oklahoma Non-MSA assessment area. Adequate performance in low- and moderate-income census tracts supports this conclusion. As seen in the following table, the bank's lending in low-income census tracts falls below aggregate data by 4.8 percentage points and evidences adequate performance. The table further shows that in moderate-income census tracts the bank's lending level trails 8.3 percentage points of aggregate data, yet remains within an adequate range.

Geographic Distribution of Small Business Loans Oklahoma Non-MSA Assessment Area					
Tract Income Level	**% of Businesses**	**#**	**%**	**$(000s)**	**%**
Low	5.8	2	1.0	85	0.5
Moderate	22.2	29	13.9	1,583	8.5
Middle	56.9	144	68.9	13,988	75.1
Upper	15.2	34	16.3	2,959	15.9
Not Available	0.0	0	0.0	0	0.0
Totals	**100.0**	**209**	**100.0**	**18,615**	**100.0**
Source: 2022 D&B Data; 2022 CRA Reported Data. Due to rounding, totals may not equal 100.0.					

Borrower Profile

The distribution of borrowers reflects, given the product lines offered by the institution, adequate penetration among retail customers of different income levels and business customers of different sizes in the Oklahoma Non-MSA assessment area. Adequate records regarding home mortgage loans and small business loans support this conclusion.

Home Mortgage Loans

The distribution of borrowers reflects adequate penetration among retail customers of different income levels in the Oklahoma Non-MSA assessment area. Adequate performance to low- and moderate-income borrowers supports this conclusion. As seen in the following table, the bank's lending to low-income borrowers rises 2.4 percentage points above aggregate data, evidencing adequate performance. The table further shows that to moderate-income borrowers, the bank's lending exceeds aggregate data by 4.8 percentage points, also reflecting an adequate level.

Distribution of Home Mortgage Loans by Borrower Income Level Oklahoma Non-MSA Assessment Area						
Borrower Income Level	**% of Families**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low	22.8	5.4	22	7.8	1,113	3.1
Moderate	18.1	14.3	54	19.1	4,418	12.5
Middle	20.5	18.3	47	16.7	5,134	14.5
Upper	38.6	36.4	133	47.2	20,701	58.5
Income Not Available	0.0	25.6	26	9.2	4,007	11.3
Total	**100.0**	**100.0**	**282**	**100.0**	**35,373**	**100.0**
Source: 2020 U.S. Census Data; 2022 HMDA Reported Data; 2022 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0.						

Small Business Loans

The distribution of borrowers reflects adequate penetration among business customers of different sizes in the Oklahoma Non-MSA assessment area. An adequate record of lending to businesses with gross annual revenue of $1 million or less supports this conclusion. As shown in the following table, the bank originated a majority of its small business loans to businesses with gross annual revenue of $1 million or less, reflecting adequate performance.

Distribution of Small Business Loans by Gross Annual Revenue Category Oklahoma Non-MSA Assessment Area					
Gross Revenue Level	**% of Businesses**	**#**	**%**	**$(000s)**	**%**
<=$1,000,000	87.1	113	54.1	8,550	45.9
>$1,000,000	3.0	32	15.3	6,462	34.7
Revenue Not Available	10.0	64	30.6	3,603	19.4
Total	**100.0**	**209**	**100.0**	**18,615**	**100.0**
Source: Source: 2022 D&B Data; 2022 CRA Reported Data. Due to rounding, totals may not equal 100.0.					

Community Development Loans

The institution made an adequate level of community development loans in the Oklahoma Non-MSA assessment area. As noted under the rated area level, Armstrong Bank originated 49 community development loans totaling approximately $40.5 million in the Oklahoma Non-MSA assessment area. By dollar volume, this equates to 26.3 percent of the bank's total community development loans in the State of Oklahoma (or 37.7 percent less statewide activities) compared to 44.4 percent of the bank's total reportable loans attributed to this assessment area. The current level reflects an increase from the 40 community development loans totaling $22.3 million in this assessment area at the prior evaluation.

The following lists an example of a community development loan within the Oklahoma Non-MSA assessment area:

- ***Revitalize or Stabilize*** – The bank financed a $2 million loan to a municipality located in a distressed middle-income geography for facility and infrastructure improvements. Thus, the activity revitalizes or stabilizes a qualifying geography by helping to attract new or retain existing businesses or residents.

In addition, the community development loans reflect good responsiveness to the assessment area's community development needs. A majority of the community development loans, by dollar volume, supported an identified need of community service efforts in this assessment area.

INVESTMENT TEST

Armstrong Bank demonstrated a needs to improve record in the Oklahoma Non-MSA assessment area regarding the Investment Test. The poor level of qualified investments and rare use of innovative and/or complex investments outweighs adequate responsiveness to community development needs to support this conclusion.

Investment and Grant Activity

The bank has a poor level of qualified community development investments and grants, but not in a leadership position, particularly those that are not routinely provided by private investors in the Oklahoma Non-MSA assessment area. As noted in the rated area level, the bank made 249 qualified investments totaling $330,000 in the Oklahoma Non-MSA assessment area. By dollar volume, this equates to just 0.4 percent of the total excellent level of investments in the State of Oklahoma (or 4.3 percent less statewide activities) compared to 43.7 percent of total deposits attributed to this assessment area. The current level reflects a significant decrease by dollar volume of $1.1 million qualified investments in this assessment area at the prior evaluation.

The following lists an example of a qualified investment in the Oklahoma Non-MSA assessment area:

- ***Community Services*** – The bank invested $150,000 in three school district bonds to improve buildings, facilities, and equipment for schools in Cherokee County. A majority of the students in the school district qualify for free or reduced lunches; therefore, this activity primarily benefits low- and moderate-income individuals.

Responsiveness to Credit and Community Development Needs

Armstrong Bank exhibits adequate responsiveness to credit and community development needs. As noted in the rated area level, Armstrong Bank's qualified investments show responsiveness toward community services and revitalize or stabilize efforts, both of which support identified needs in the Oklahoma Non-MSA assessment area.

Community Development Initiatives

Armstrong Bank rarely uses innovative and/or complex investments to support community development initiatives in the Oklahoma Non-MSA assessment area. Refer to the Investment Test section at the rated area level for details.

SERVICE TEST

The institution demonstrated a high satisfactory record in the Oklahoma Non-MSA assessment area regarding the Service Test. Its leader level in providing community development services, accessible delivery systems, and services that do not vary in a way that inconveniences portions of the assessment area support this conclusion.

Accessibility of Delivery Systems

Delivery systems are accessible to essentially all portions of the bank's Oklahoma Non-MSA assessment area. As seen in the following table, although the bank does not operate any branches in low-income census tracts, only 1.5 percent of the population resides in these tracts, thereby reflecting an adequate distribution. The bank maintains three branches in moderate-income census tracts, which rises 9.2 percentage points above the population percentage and reflects a good level. Examiners placed more weight on performance in moderate-income census tracts due to a larger population residing in these areas.

Branch and ATM Distribution by Geography Income Level
Oklahoma Non-MSA Assessment Area

Tract Income Level	Census Tracts		Population		Branches		ATMs		Open Branches		Closed Branches	
	#	%	#	%	#	%	#	%	#	%	#	%
Low	2	3.2	3,089	1.5	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	13	20.6	44,204	20.8	3	30.0	3	30.0	0	0.0	0	0.0
Middle	40	63.5	136,560	64.4	6	60.0	6	60.0	0	0.0	0	0.0
Upper	8	12.7	28,359	13.4	1	10.0	1	10.0	0	0.0	0	0.0
NA	0	0	0	0	0	0	0	0	0	0.0	0	0.0
Totals	**63**	**100.0**	**212,212**	**100.0**	**10**	**100.0**	**10**	**100.0**	**0**	**100.0**	**0**	**0.0**

Source: 2020 U.S. Census Data; Bank Data. Due to rounding, totals may not equal 100.0.

Armstrong Bank's alternative delivery systems are also accessible to essentially all portions of the Oklahoma Non-MSA assessment area. The bank's percentage of ATMs in low- and moderate-income census tracts reflects the same distribution to that of the branches. Refer to the Service Test section at the institution level for specific details of other retail banking services available through alternative delivery systems offered throughout all portions of the assessment area.

Changes in Branch Locations

Armstrong Bank did not open or close any branches in the Oklahoma Non-MSA assessment area since the prior evaluation. Therefore, examiners did not consider this factor when evaluating the bank's retail banking services.

Reasonableness of Business Hours and Services

Services (including, where appropriate, business hours) do not vary in a way that inconveniences portions of the Oklahoma Non-MSA assessment area, particularly low- and moderate-income geographies and/or individuals. The Oklahoma Non-MSA assessment area reflects product offerings, services, and branch hours consistent with discussion at the institution level.

Community Development Services

The institution is a leader in providing community development services in the Oklahoma Non-MSA assessment area. As seen in the table for the State of Oklahoma, Armstrong Bank provided 133 community development services since the previous evaluation in the Oklahoma Non-MSA assessment area. This equates to 70.0 percent of the bank's total relatively high level of community development services in the State of Oklahoma compared to this assessment area operating only 45.5 of the state's total branches. The current level reflects an increase from the 118 community development services in this assessment area at the prior evaluation. A majority of the activities focused on community services, which demonstrates the bank's excellent responsiveness to an identified community development need.

The following lists an example of a community development service in the Oklahoma Non-MSA assessment area:

- ***Affordable Housing*** - A bank employee provided financial expertise by serving as a board member and treasurer of the Muskogee Chapter of Habitat for Humanity. Habitat for Humanity provides affordable housing to low-and moderate-income individuals.

TULSA ASSESSMENT AREA – Full-Scope Review

DESCRIPTION OF INSTITUTION'S OPERATIONS IN TULSA MSA ASSESSMENT AREA

According to the 2020 U.S. Census Data, the bank's Tulsa MSA assessment area includes all 279 census tracts of the following counties in northeastern Oklahoma: Osage, Pawnee, Rogers, Tulsa, and Wagoner. These counties represent five of the seven counties that comprise the entire Tulsa MSA. Armstrong Bank operates seven full-service offices and seven ATMs in this assessment area.

Economic and Demographic Data

The assessment area's census tracts reflect the following income designations based on 2020 U.S. Census Data: 14 low-, 82 moderate-, 88 middle-, and 94 upper-income tracts, as well as 1 census tract with no income designation. The following table notes certain demographic data for the area.

Demographic Information of the Assessment Area Tulsa MSA Assessment Area						
Demographic Characteristics	**#**	**Low % of #**	**Moderate % of #**	**Middle % of #**	**Upper % of #**	**NA* % of #**
Geographies (Census Tracts)	279	5.0	29.4	31.5	33.7	0.4
Population by Geography	906,871	4.7	28.7	31.3	34.9	0.3
Housing Units by Geography	385,446	5.4	30.1	32.5	31.7	0.3
Owner-Occupied Units by Geography	220,931	2.8	22.0	34.4	40.8	0.0
Occupied Rental Units by Geography	122,401	9.4	40.9	29.6	19.5	0.7
Vacant Units by Geography	42,114	7.1	41.1	31.1	20.1	0.7
Businesses by Geography	125,001	3.5	24.0	31.6	40.8	0.1
Farms by Geography	3,794	2.7	19.4	41.3	36.5	0.1
Family Distribution by Income Level	223,726	20.7	17.5	19.6	42.2	0.0
Household Distribution by Income Level	343,332	23.1	16.2	17.8	42.9	0.0
Median Family Income MSA – Tulsa, OK MSA		$72,203	Median Housing Value Median Gross Rent Families Below Poverty Level			$161,100 $886 10.1%
Source: 2020 U.S. Census Data and 2022 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.*						

On July 19, 2023, the FEMA declared a disaster declaration affecting Pawnee, Rogers, Tulsa, and Wagoner counties due to severe storms. According to Moody's Analytics, major employers in the Tulsa MSA include Saint Francis and Hillcrest Healthcare System, American Airlines, Ascension St. John, and Macy's Fulfillment Center. The following table lists annual unemployment rates over the evaluation period for the assessment area, State of Oklahoma, and nationwide.

Unemployment Rates Tulsa MSA Assessment Area			
Area	**2021**	**2022**	**November 2023**
	%	**%**	**%**
Osage County	4.4	3.6	3.8
Pawnee County	4.3	3.6	3.4
Rogers County	3.7	2.9	3.0
Tulsa County	4.2	3.0	3.3
Wagoner County	3.7	3.0	3.3
State of Oklahoma	4.0	3.0	3.4
National Average	5.3	3.6	3.6
Source: Bureau of Labor Statistics.			

The following table denotes the income ranges for the low-, moderate-, middle- and upper-income designations based on the FFIEC estimated median family income.

Median Family Income Ranges – Tulsa MSA				
Median Family Income	**Low <50%**	**Moderate 50% to <80%**	**Middle 80% to <120%**	**Upper ≥120%**
2022 ($81,300)	<$40,650	$40,650 to <$65,040	$65,040 to <$97,560	≥$97,560
Source: FFIEC.				

Competition

The assessment area contains a low level of competition for financial services, based on its population. According to the FDIC Deposit Market Share report as of June 30, 2023, 54 financial institutions operated 244 offices within the bank's assessment area. Of these institutions, Armstrong Bank ranked 24th with 0.9 percent deposit market share. However, non-banks such as fintech companies, credit unions, mortgage companies, and finance companies further heighten the competition level with many offering the remote delivery of products through digital devices. Overall, the competition level allows for lending opportunities.

Credit and Community Development Needs and Opportunities

Considering information from bank management and demographic and economic information, examiners ascertained that the primary credit needs of the assessment area include home mortgage and small business loans.

Demographic data indicates that 38.2 percent of the assessment area's families designated low- or moderate-income, with 10.1 percent living below the poverty level, signifies a need for community services. Furthermore, 34.4 percent of the assessment area's census tract designated low- or moderate-income and the disaster declaration supports the need for revitalization and stabilization efforts. Finally, a need exists to expand affordable housing stock for low- and moderate-income individuals.

CONCLUSIONS ON PERFORMANCE CRITERIA IN TULSA MSA ASSESSMENT AREA

LENDING TEST

Armstrong Bank demonstrated a high satisfactory record in the Tulsa MSA assessment area regarding the Lending Test. The good lending levels, leader level of community development lending, good geographic distribution, adequate borrower profile, and good responsiveness support this conclusion.

Lending Activity

Lending levels reflect good responsiveness to assessment area credit needs in the Tulsa assessment area. Good performance regarding home mortgage loans outweighs adequate performance regarding small business loans to support this conclusion.

Home Mortgage Loans

Home mortgage lending levels reflect good responsiveness to assessment area credit needs in the Tulsa MSA assessment area. For 2022, the bank originated 102 reportable home mortgage loans totaling approximately $16.6 million in this assessment area. Armstrong Bank captured a 0.4 percent market share of the total number and a 0.3 percent market share of the total dollar volume of home mortgage loans. The bank's activity by number of loans ranks it 58th out of 473 total lenders in the Tulsa MSA assessment area. This ranking lands the bank in the top 12.3 percent of lenders reporting such loans in the bank's assessment areas.

Small Business Loans

Small business lending levels reflect adequate responsiveness to assessment area credit needs in the Tulsa MSA assessment area. For 2022, the bank originated 76 reportable small business loans totaling approximately $6.5 million in this assessment area. Armstrong Bank captured a 0.4 percent market share of the total number of loans and a 0.8 percent market share of the total dollar volume of loans. The bank's activity by number and dollar of loans ranks it 26th out of 117 total lenders in the Tulsa MSA assessment area. This ranking lands the bank in the top 22.2 percent of lenders reporting such loans in the bank's assessment areas.

Geographic Distribution

The geographic distribution of loans reflects good penetration throughout the Tulsa MSA assessment area. An excellent record regarding home mortgage loans combined with an adequate record regarding small business loans supports this conclusion.

Home Mortgage Loans

The geographic distribution of home mortgage loans reflects excellent penetration throughout the Tulsa MSA assessment area. Excellent performance in moderate-income census tracts outweighs adequate performance in low-income census tracts to support this conclusion. As seen in the following table, the bank's lending in low-income census tracts rises slightly above the aggregate data and evidences adequate performance. The table further shows that in moderate-income

census tracts, the bank's lending level rises 12.5 percentage points above the aggregate data, reflecting an excellent level. Examiners placed more weight on performance in moderate-income census tracts due to the larger percentage of owner occupied housing units located in these areas, which indicates a greater opportunity to lend.

Geographic Distribution of Home Mortgage Loans Tulsa MSA Assessment Area						
Tract Income Level	**% of Owner-Occupied Housing Units**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low	2.8	1.4	2	2.0	355	2.1
Moderate	22.0	17.9	31	30.4	3,779	22.8
Middle	34.4	32.5	39	38.2	5,595	33.8
Upper	40.8	48.2	30	29.4	6,817	41.2
Not Available	0.0	0.0	0	0.0	0	0.0
Totals	**100.0**	**100.0**	**102**	**100.0**	**16,546**	**100.0**
Source: 2020 U.S. Census Data; 2022 HMDA Reported Data; 2022 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0.						

Small Business Loans

The geographic distribution of small business loans reflects adequate penetration throughout the Tulsa MSA assessment area. Adequate performance in low- and moderate-income census tracts supports this conclusion. As seen in the following table, the bank's lack of lending in low-income census tracts only trails demographic data by 3.5 percentage points and evidences adequate performance. The table further shows that in moderate-income census tracts the bank's lending level rises slightly above demographic data, also reflecting an adequate level.

Geographic Distribution of Small Business Loans Tulsa MSA Assessment Area					
Tract Income Level	**% of Businesses**	**#**	**%**	**$(000s)**	**%**
Low	3.5	0	0.0	0	0.0
Moderate	24.0	19	25.0	1,348	20.7
Middle	31.6	35	46.1	2,434	37.4
Upper	40.8	22	28.9	2,730	41.9
Not Available	0.1	0	0.0	0	0.0
Totals	**100.0**	**76**	**100.0**	**6,512**	**100.0**
Source: 2022 D&B Data; 2022 CRA Reported Data. Due to rounding, totals may not equal 100.0.					

Borrower Profile

The distribution of borrowers reflects, given the product lines offered by the institution, adequate penetration among retail customers of different income levels and business customers of different sizes in the Tulsa MSA assessment area. Adequate records regarding home mortgage and small business loans support this conclusion.

Home Mortgage Loans

The distribution of borrowers reflects adequate penetration among retail customers of different income levels in the Tulsa MSA assessment area. Adequate performance to low- and moderate-income borrowers supports this conclusion. As seen in the following table, the bank's lending to low-income borrowers rises 2.3 percentage points above aggregate data, reflecting adequate performance. The table further shows that to moderate-income borrowers, the bank's lending rises 1.3 percentage points above aggregate data, also reflecting an adequate level.

Distribution of Home Mortgage Loans by Borrower Income Level Tulsa MSA Assessment Area						
Borrower Income Level	**% of Families**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low	20.7	6.5	9	8.8	664	4.0
Moderate	17.5	17.3	19	18.6	1,958	11.8
Middle	19.6	19.2	20	19.6	2,447	14.8
Upper	42.2	33.7	39	38.2	8,522	51.5
Income Not Available	0.0	23.4	15	14.7	2,955	17.9
Total	**100.0**	**100.0**	**102**	**100.0**	**16,546**	**100.0**
Source: 2020 U.S. Census Data; 2022 HMDA Reported Data; 2022 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0.						

Small Business Loans

The distribution of borrowers reflects adequate penetration among business customers of different sizes in the Tulsa MSA assessment area. An adequate record of lending to businesses with gross annual revenue of $1 million or less supports this conclusion. As shown in the following table, the bank's level of lending more than six out of every ten small business loans to businesses with gross annual revenue of $1 million or less reflects adequate performance.

Distribution of Small Business Loans by Gross Annual Revenue Category Tulsa MSA Assessment Area					
Gross Revenue Level	**% of Businesses**	**#**	**%**	**$(000s)**	**%**
<=$1,000,000	90.4	46	60.5	4,274	65.6
>$1,000,000	3.1	5	6.6	881	13.6
Revenue Not Available	6.5	25	32.9	1,357	20.8
Total	**100.0**	**76**	**100.0**	**6,512**	**100.0**
Source: 2022 D&B Data; 2022 CRA Reported Data. Due to rounding, totals may not equal 100.0.					

Community Development Loans

The institution is a leader in making community development loans in the Tulsa MSA assessment area. As noted under the rated area level, Armstrong Bank originated 16 community development loans totaling approximately $29.9 million in the Tulsa MSA assessment area. By dollar volume, this equates to 19.4 percent of the bank's leader level of community development loans in the State of Oklahoma (or 27.8 percent less statewide activities) compared to 19.0 percent of the bank's

reportable loans attributed to this assessment area. The current level reflects a significant increase in dollar volume from the 13 community development loans totaling $3.5 million in this assessment area at the prior evaluation.

The following lists an example of a community development loan within the Tulsa MSA assessment area:

- ***Community Services*** – The bank originated an $8.0 million loan to a school district for the construction and furnishing of a new elementary school. A majority of the students qualify for free or reduced lunches; therefore, this activity primarily benefits low- and moderate-income individuals.

In addition, the community development loans reflect good responsiveness to the assessment area's community development needs. A significant majority of the community development loans supported identified needs of community services and revitalize/stabilize in this assessment area.

INVESTMENT TEST

Armstrong Bank demonstrated a low satisfactory record in the Tulsa MSA assessment area regarding the Investment Test. The adequate level of qualified investments and adequate responsiveness to community development needs outweighs rare use of innovative and/or complex investments to support this conclusion.

Investment and Grant Activity

The bank has an adequate level of qualified community development investments and grants, although rarely in a leadership position, particularly those that are not routinely provided by private investors in the Tulsa MSA assessment area. As noted in the rated area level, the bank made 59 qualified investments totaling approximately $2.5 million in the Tulsa MSA assessment area. By dollar volume, this equates to 3.1 percent of the total significant level of investments in the State of Oklahoma (or 33.4 percent less statewide activities) compared to 16.6 percent of total deposits attributed to this assessment area. The current level reflects an increase from the six qualified investments totaling $1.3 million in this assessment area at the prior evaluation.

The following lists an example of a qualified investment in the Tulsa MSA assessment area:

- ***Revitalize or Stabilize*** – The bank continues to hold two bonds with a current balance of $1.5 million to improve rural water infrastructure in moderate-income geographies in the assessment area.

Responsiveness to Credit and Community Development Needs

Armstrong Bank exhibits adequate responsiveness to credit and community development needs. As noted in the rated area level, the bank's qualified investments show responsiveness largely toward community services and revitalize or stabilize efforts, both of which support identified needs in the Tulsa MSA assessment area.

Community Development Initiatives

Armstrong Bank rarely uses innovative and/or complex investments to support community development initiatives in the Tulsa MSA assessment area. Refer to the Investment Test section at the rated area level for details.

SERVICE TEST

Armstrong Bank demonstrated a low satisfactory record in the Tulsa MSA assessment area regarding the Service Test. The adequate level in providing community development services, reasonably accessible delivery systems, opening and closing of branches generally not adversely affecting the accessibility of its delivery systems, and services that do not vary in a way that inconveniences portions of the assessment area support this conclusion.

Accessibility of Delivery Systems

Delivery systems are reasonably accessible to essentially all portions of the bank's Tulsa MSA assessment area. As seen in the following table, the bank does not operate any branches in low-income census tracts, trailing 4.7 percentage points below the population percentage, reflecting an adequate record. The bank's distribution of branches in moderate-income census tracts reflects a similar percentage to the population in these areas, also reflecting an adequate level.

Branch and ATM Distribution by Geography Income Level
Tulsa MSA Assessment Area

Tract Income Level	Census Tracts		Population		Branches		ATMs		Open Branches		Closed Branches	
	#	%	#	%	#	%	#	%	#	%	#	%
Low	14	5.0	42,750	4.7	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	82	29.4	260,185	28.7	2	28.6	2	28.6	0	0.0	0	0.0
Middle	88	31.5	284,212	31.3	5	71.4	5	71.4	1	100.0	1	100.0
Upper	94	33.7	316,594	34.9	0	0.0	0	0.0	0	0.0	0	0.0
NA	1	0.4	3,130	0.3	0	0	0	0	0	0.0	0	0.0
Totals	**279**	**100.0**	**906,871**	**100.0**	**7**	**100.0**	**7**	**100.0**	**1**	**100.0**	**1**	**100.0**

Source: 2020 U.S. Census Data; Bank Data. Due to rounding, totals may not equal 100.0.

Armstrong Bank's alternative delivery systems are also reasonably accessible to essentially all portions of the Tulsa MSA assessment area. The bank's level of ATMs reflects consistent performance with the branch distribution in low- and moderate-income census tracts. Refer to the Service Test section at the institution level for specific details of other retail banking services available through alternative delivery systems offered throughout all portions of the assessment area.

Changes in Branch Locations

To the extent changes have been made, the institution's record of opening and closing branches has generally not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies and to low- and moderate-income individuals in the Tulsa MSA assessment area. The bank did not open or close any branches in low- or moderate-income census tracts in the assessment area since the previous evaluation. The bank opened one branch and closed one branch, both located in middle-income census tracts.

Reasonableness of Business Hours and Services

Services (including, where appropriate, business hours) do not vary in a way that inconveniences portions of the Tulsa MSA assessment area, particularly low- and moderate-income geographies and/or individuals. The Tulsa MSA assessment area reflects product offerings, services, and branch hours consistent with discussion at the institution level.

Community Development Services

Armstrong Bank provides an adequate level of community development services in the Tulsa MSA assessment area. As seen in the table for the State of Oklahoma, the bank provided 27 community development services since the previous evaluation in the Tulsa MSA assessment area. This equates to 14.2 percent of the total adequate level of community development services in the State of Oklahoma as compared to this assessment area operating 31.8 of the state's total branches. The current level reflects an increase from the 12 community development services in this assessment area at the prior evaluation. A majority of the activities focused on revitalize/stabilize efforts, which demonstrates the bank's responsiveness to an identified community development need.

The following lists an example of a community development service in the Tulsa MSA assessment area:

- ***Community Services*** – A bank employee provided financial expertise by serving as treasurer of a non-profit organization that provides community services to low-and moderate-income children and families.

OKLAHOMA CITY MSA ASSESSMENT AREA – Full-Scope Review

DESCRIPTION OF INSTITUTION'S OPERATIONS IN OKLAHOMA CITY MSA ASSESSMENT AREA

According to the 2020 U.S. Census Data, the bank's Oklahoma City MSA assessment area includes all 80 census tracts of Cleveland and McClain counties in central Oklahoma. These counties represent two of the seven counties that comprise the Oklahoma City MSA. Armstrong Bank operates five full-service offices and five ATMs in this assessment area.

Economic and Demographic Data

The assessment area's census tracts reflect the following income designations based on 2020 U.S. Census Data: 2 low-, 7 moderate-, 44 middle-, and 23 upper-income tracts, as well as 4 census tracts without an income designation. The following table notes certain demographic data for the area.

Demographic Information of the Assessment Area Oklahoma City MSA Assessment Area						
Demographic Characteristics	**#**	**Low % of #**	**Moderate % of #**	**Middle % of #**	**Upper % of #**	**NA* % of #**
Geographies (Census Tracts)	80	2.5	8.8	55.0	28.7	5.0
Population by Geography	337,190	1.6	7.1	54.6	33.9	2.9
Housing Units by Geography	131,952	1.8	7.6	57.6	31.4	1.6
Owner-Occupied Units by Geography	80,888	0.4	4.4	54.7	39.8	0.7
Occupied Rental Units by Geography	41,965	4.2	12.3	63.4	16.9	3.1
Vacant Units by Geography	9,099	2.5	14.0	56.7	24.0	2.8
Businesses by Geography	38,205	0.6	4.8	53.5	37.4	3.6
Farms by Geography	1,402	0.4	3.0	51.1	43.7	1.8
Family Distribution by Income Level	81,000	17.1	15.7	23.5	43.6	0.0
Household Distribution by Income Level	122,853	20.0	15.9	19.1	45.1	0.0
Median Family Income MSA – 36420 Oklahoma City, OK MSA		$75,170	Median Housing Value Median Gross Rent Families Below Poverty Level			$173,787 $932 6.8%
Source: 2020 U.S. Census Data and 2022 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.*						

On April 24, 2023, FEMA declared a disaster declaration affecting McClain County due to severe winter storms. According to Moody's Analytics, the major employers in the Oklahoma City MSA include Tinker Air Force Base, University of Oklahoma, and Integris Health. The following table lists annual unemployment rates over the evaluation period for the assessment area, State of Oklahoma, and nationwide.

Unemployment Rates Oklahoma City MSA Assessment Area			
Area	**2021**	**2022**	**November 2023**
	%	**%**	**%**
Cleveland County	3.4	2.5	2.9
McClain County	3.3	2.7	3.0
State of Oklahoma	4.0	3.0	3.4
National Average	5.3	3.6	3.6
Source: Bureau of Labor Statistics.			

The following table denotes the income ranges for the low-, moderate-, middle- and upper-income designations based on the FFIEC estimated median family income.

Median Family Income Ranges – Oklahoma City MSA				
Median Family Income	**Low <50%**	**Moderate 50% to <80%**	**Middle 80% to <120%**	**Upper ≥120%**
2022 ($84,900)	<$42,450	$42,450 to <$67,920	$67,920 to <$101,880	≥$101,880
Source: FFIEC.				

Competition

The assessment area contains a low level of competition for financial services based on its population. According to the FDIC Deposit Market Share report as of June 30, 2023, 32 financial institutions operated 80 offices within the bank's assessment area. Of these institutions, Armstrong Bank ranked 1st with 11.6 percent deposit market share. However, non-banks such as fintech companies, credit unions, mortgage companies, and finance companies further heighten the competition level with many offering the remote delivery of products through digital devices. Overall, the competition level allows for lending opportunities.

Community Contact

Examiners utilized a previously conducted community contact with a representative of a local community organization to assist in identifying the credit needs of the community. The contact stated that economic conditions continue to improve post-COVID. Housing prices have started to level off due to rising interest rates. The contact stated that Oklahoma City was recently rated as one of the most affordable cities with the cost of living 25 percent less than the national average. The contact noted a heightened need for small business and start-up financing, and local banks remain heavily involved in community development projects throughout the metropolitan area.

Credit and Community Development Needs and Opportunities

Considering information from bank management and demographic and economic information, examiners ascertained that the primary credit needs of the assessment area include home mortgage and small business loans.

Demographic data indicates that 32.8 percent of the assessment area's families designated low- or moderate-income signifies a need for community services. Furthermore, 11.3 percent of the assessment area's census tract designated low- or moderate-income and the disaster declaration support the need for revitalization and stabilization efforts.

CONCLUSIONS ON PERFORMANCE CRITERIA IN OKLAHOMA CITY MSA ASSESSMENT AREA

LENDING TEST

Armstrong Bank demonstrated a low satisfactory record in the Oklahoma City MSA assessment area regarding the Lending Test. Adequate records for community development lending, borrower profile, and geographic distribution outweigh excellent lending levels to support this conclusion.

Lending Activity

Lending levels reflect excellent responsiveness to assessment area credit needs in the Oklahoma City MSA assessment area. Excellent performance regarding home mortgage loans outweighs good performance regarding small business loans to support this conclusion.

Home Mortgage Loans

Home mortgage lending levels reflect excellent responsiveness to assessment area credit needs in the Oklahoma City MSA assessment area. For 2022, the bank originated 203 reportable home mortgage loans totaling approximately $35.7 million in this assessment area. Armstrong Bank captured a 1.9 percent market share of the total number and a 1.3 percent market share of the total dollar volume of home mortgage loans. The bank's activity by number of loans ranks it 14th out of 384 total lenders in the Oklahoma City MSA assessment area. This ranking lands the bank in the top 3.6 percent of lenders reporting such loans in the bank's assessment areas.

Small Business Loans

Small business lending levels reflect good responsiveness to assessment area credit needs in the Oklahoma City MSA assessment area. For 2022, the bank originated 72 reportable small business loans totaling approximately $8.8 million in this assessment area. Armstrong Bank captured a 1.1 percent market share of the total number of loans and a 4.9 percent market share of the total dollar volume of loans. The bank's activity by number and dollar of loans ranks it 14th out of 85 total lenders in the Oklahoma City MSA assessment area. This ranking lands the bank in the top 16.5 percent of lenders reporting such loans in the bank's assessment areas.

Geographic Distribution

The geographic distribution of loans reflects adequate penetration throughout the Oklahoma City MSA assessment area. Adequate records regarding home mortgage and small business loans supports this conclusion.

Home Mortgage Loans

The geographic distribution of home mortgage loans reflects adequate penetration throughout the Oklahoma City MSA assessment area. Adequate performance in low- and moderate-income census tracts supports this conclusion. As seen in the following table, the bank's lending in low-income census tracts rises 4.4 percentage points above the aggregate data and evidences adequate performance. The table further shows that in moderate-income census tracts, the bank's lending level matches aggregate data, also reflecting an adequate level.

Geographic Distribution of Home Mortgage Loans Oklahoma City MSA Assessment Area						
Tract Income Level	**% of Owner-Occupied Housing Units**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low	0.4	0.5	10	4.9	430	1.2
Moderate	4.4	5.4	11	5.4	1,251	3.5
Middle	54.7	53.2	101	49.8	17,844	50.0
Upper	39.8	40.2	76	37.4	15,532	43.6
Not Available	0.7	0.8	5	2.5	596	1.7
Totals	**100.0**	**100.0**	**203**	**100.0**	**35,653**	**100.0**
Source: 2020 U.S. Census Data; 2022 HMDA Reported Data; 2022 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0.						

Small Business Loans

The geographic distribution of small business loans reflects adequate penetration throughout the Oklahoma City MSA assessment area. As seen in the following table, although the bank did not originate any small business loans in low- or moderate-income census tracts, performance only trails demographic data by 0.6 percentage points in low-income census tracts and 4.8 percentage points in moderate-income census tracts, which remains within a reasonable range.

Geographic Distribution of Small Business Loans Oklahoma City MSA Assessment Area					
Tract Income Level	**% of Businesses**	**#**	**%**	**$(000s)**	**%**
Low	0.6	0	0.0	0	0.0
Moderate	4.8	0	0.0	0	0.0
Middle	53.5	34	47.2	4,746	53.7
Upper	37.4	35	48.6	3,372	38.2
Not Available	3.6	3	4.2	720	8.1
Totals	**100.0**	**72**	**100.0**	**8,838**	**100.0**
Source: 2022 D&B Data; 2022 CRA Reported Data. Due to rounding, totals may not equal 100.0.					

Borrower Profile

The distribution of borrowers reflects, given the product lines offered by the institution, adequate penetration among retail customers of different income levels and business customers of different sizes in the Oklahoma City MSA assessment area. An adequate record regarding home mortgage loans outweighs a poor record regarding small business loans to support this conclusion.

Home Mortgage Loans

The distribution of borrowers reflects adequate penetration among retail customers of different income levels in the Oklahoma City MSA assessment area. Adequate performance to low- and moderate-income borrowers supports this conclusion. As seen in the following table, the bank's lending to low-income borrowers reflects similar performance to aggregate data, reflective of adequate performance. The table further shows that to moderate-income borrowers, the bank's

lending trails aggregate data by 1.2 percentage points, also reflecting an adequate level.

Distribution of Home Mortgage Loans by Borrower Income Level Oklahoma City MSA Assessment Area						
Borrower Income Level	**% of Families**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low	17.1	6.0	12	5.9	1,228	3.4
Moderate	15.7	16.5	31	15.3	3,851	10.8
Middle	23.5	20.8	29	14.3	4,762	13.4
Upper	43.6	32.8	96	47.3	14,560	40.8
Income Not Available	0.0	23.9	35	17.2	11,252	31.6
Total	**100.0**	**100.0**	**203**	**100.0**	**35,653**	**100.0**
Source: 2020 U.S. Census Data; 2022 HMDA Reported Data; 2022 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0.						

Small Business Loans

The distribution of borrowers reflects poor penetration among business customers of different sizes in the Oklahoma City MSA assessment area. A poor record of lending to businesses with gross annual revenue of $1 million or less supports this conclusion. As shown in the following table, the bank's level of lending less than four out of every ten small business loans to businesses with gross annual revenue of $1 million or less reflects poor performance.

Distribution of Small Business Loans by Gross Annual Revenue Category Oklahoma City MSA Assessment Area					
Gross Revenue Level	**% of Businesses**	**#**	**%**	**$(000s)**	**%**
<=$1,000,000	92.5	28	38.9	4,282	48.4
>$1,000,000	1.8	34	47.2	3,537	40.0
Revenue Not Available	5.7	10	13.9	1,019	11.6
Total	**100.0**	**72**	**100.0**	**8,838**	**100.0**
Source: 2022 D&B Data; 2022 CRA Reported Data. Due to rounding, totals may not equal 100.0.					

Community Development Loans

The institution has made an adequate level of community development loans in the Oklahoma City MSA assessment area. As noted under the rated area level, Armstrong Bank originated six community development loans totaling approximately $37.2 million in the Oklahoma City MSA assessment area. By dollar volume, this equates to 24.1 percent of the bank's leader level of community development loans in the State of Oklahoma (or 34.5 percent less statewide activities) as compared to the 36.6 percent of the bank's reportable loans attributed to this assessment area. Armstrong Bank did not originate any community development loans in this assessment area at the prior evaluation.

The following lists an example of a community development loan within the Oklahoma City MSA assessment area:

- ***Revitalize or Stabilize*** – The bank originated a $20.0 million loan to a city for facility and infrastructure improvements in areas that include low- and moderate-income census tracts. The activity revitalizes or stabilizes qualifying geographies by helping to attract new or retain existing businesses or residents.

In addition, the community development loans reflect adequate responsiveness to the assessment area's community development needs. A majority of the community development loans supported an identified need of revitalize/stabilize efforts in this assessment area.

INVESTMENT TEST

Armstrong Bank demonstrated a low satisfactory record in the Oklahoma City MSA assessment area regarding the Investment Test. The adequate level of qualified investments and adequate responsiveness to community development needs outweighs rare use of innovative and/or complex investments to support this conclusion.

Investment and Grant Activity

The bank has an adequate level of qualified community development investments and grants, although rarely in a leadership position, particularly those that are not routinely provided by private investors in the Oklahoma City MSA assessment area. As noted in the rated area level, Armstrong Bank made 55 qualified investments totaling approximately $4.7 million in the Oklahoma City MSA assessment area. By dollar volume, this equates to 5.8 percent of the total significant level of investments in the State of Oklahoma (or 62.3 percent less statewide activities) compared to 39.7 percent of total deposits attributed to this assessment area. The current level reflects a slight decrease by dollar volume from the four qualified investments totaling $5.0 million in this assessment area at the prior evaluation.

The following lists an example of a qualified investment in the Oklahoma City MSA assessment area:

- ***Revitalize and Stabilize*** – The bank continues to hold three bonds with a current balance of $4.5 million to renovate and expand the health services buildings located in low- and moderate-income geographies on the University of Oklahoma campus.

Responsiveness to Credit and Community Development Needs

Armstrong Bank exhibits adequate responsiveness to credit and community development needs. As noted in the rated area level, the bank's qualified investments show responsiveness largely toward revitalize or stabilize efforts, which support an identified need in the Oklahoma City MSA assessment area.

Community Development Initiatives

Armstrong Bank rarely uses innovative and/or complex investments to support community development initiatives in the Oklahoma City MSA assessment area. Refer to the Investment Test section at the rated area level for details.

SERVICE TEST

Armstrong Bank demonstrated a low satisfactory record in the Oklahoma City MSA assessment area regarding the Service Test. Its adequate level in providing community development services, services that do not vary in a way that inconveniences portions of the assessment area, and reasonably accessible delivery systems support this conclusion.

Accessibility of Delivery Systems

Delivery systems are reasonably accessible to essentially all portions of the Oklahoma City MSA assessment area. Reasonably accessible alternative delivery systems and branch distribution support this conclusion.

The bank's absence of branches in low-income census tracts falls 1.6 percentage points below the population percentage, reflecting an adequate level. The bank's absence of branches in moderate-income census tracts falls 7.1 percentage points below the population, which remains with an adequate range.

Branch and ATM Distribution by Geography Income Level
Oklahoma City MSA Assessment Area

Tract Income Level	Census Tracts		Population		Branches		ATMs		Open Branches		Closed Branches	
	#	%	#	%	#	%	#	%	#	%	#	%
Low	2	2.5	5,254	1.6	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	7	8.8	23,846	7.1	0	0.0	0	0.0	0	0.0	0	0.0
Middle	44	55.0	183,938	54.6	4	80.0	4	80.0	0	0.0	0	0.0
Upper	23	28.8	114,252	33.9	1	20.0	1	20.0	0	0.0	0	0.0
NA	4	5.0	9,900	2.9	0	0	0	0	0	0.0	0	0.0
Totals	**80**	**100.0**	**337,190**	**100.0**	**5**	**100.0**	**5**	**100.0**	**0**	**0.0**	**0**	**0.0**

Source: 2020 U.S. Census Data; Bank Data. Due to rounding, totals may not equal 100.0.

Armstrong Bank's alternative delivery systems are reasonably accessible to essentially all portions of the Oklahoma City MSA assessment area. The bank's lack of ATMs in low- and moderate-income census tracts remains consistent with branch distribution. Refer to the Service Test section at the institution level for specific details of other retail banking services available through alternative delivery systems offered throughout all portions of the assessment area.

Changes in Branch Locations

Armstrong Bank did not open or close any branches in the Oklahoma City MSA assessment area since the prior evaluation. Therefore, examiners did not consider this factor when evaluating the bank's retail banking services.

Reasonableness of Business Hours and Services

Services (including, where appropriate, business hours) do not vary in a way that inconveniences portions of the Oklahoma City MSA assessment area, particularly low- and moderate-income geographies and/or individuals. The Oklahoma City MSA assessment area reflects product offerings, services, and branch hours consistent with discussion at the institution level.

Community Development Services

Armstrong Bank provided an adequate level of community development services in the Oklahoma City MSA assessment area. As seen in the table for the State of Oklahoma, the bank provided 27 community development services since the previous evaluation in the Oklahoma City MSA assessment area. This equates to 14.2 percent of the total adequate level of community development services in the State of Oklahoma compared to this assessment area operating 22.7 of the state's total branches. The current level reflects a decline from the 52 community development services in this assessment area at the prior evaluation. All of the activities focused on community service efforts, which demonstrates the bank's adequate responsiveness to an identified community development need.

The following lists an example of a community development service in the Oklahoma City MSA assessment area:

- ***Community Services*** – A bank employee provided financial expertise by serving as a board member of a non-profit organization that provides services primarily to low-and moderate-income individuals and families.

APPENDICES

LARGE BANK PERFORMANCE CRITERIA

Lending Test

The Lending Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) through its lending activities by considering a bank's home mortgage, small business, small farm, and community development lending. If consumer lending constitutes a substantial majority of a bank's business, the FDIC will evaluate the bank's consumer lending in one or more of the following categories: motor vehicle, credit card, other secured, and other unsecured. The bank's lending performance is evaluated pursuant to the following criteria:

1) The number and amount of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, in the bank's assessment area;
2) The geographic distribution of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, based on the loan location, including:
    i. The proportion of the bank's lending in the bank's assessment area(s);
    ii. The dispersion of lending in the bank's assessment areas(s); and
    iii. The number and amount of loans in low-, moderate-, middle- and upper-income geographies in the bank's assessment area(s);
3) The distribution, particularly in the bank's assessment area(s), of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, based on borrower characteristics, including the number and amount of:
    i. Home mortgage loans low-, moderate-, middle- and upper-income individuals
    ii. Small business and small farm loans to businesses and farms with gross annual revenues of $1 million or less;
    iii. Small business and small farm loans by loan amount at origination; and
    iv. Consumer loans, if applicable, to low-, moderate-, middle- and upper-income individuals;
4) The bank's community development lending, including the number and amount of community development loans, and their complexity and innovativeness; and
5) The bank's use of innovative or flexible lending practices in a safe and sound manner to address the credit needs of low- and moderate-income individuals or geographies.

Investment Test

The Investment Test evaluates the institution's record of helping to meet the credit needs of its assessment area(s) through qualified investments that benefit its assessment area(s) or a broader statewide or regional area that includes the bank's assessment area(s). Activities considered under the Lending or Service Test may not be considered under the investment test. The bank's investment performance is evaluated pursuant to the following criteria:

1) The dollar amount of qualified investments;
2) The innovativeness or complexity of qualified investments;
3) The responsiveness of qualified investments to available opportunities; and
4) The degree to which qualified investments are not routinely provided by private investors.

Service Test

The Service Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) by analyzing both the availability and effectiveness of the bank's systems for delivering retail banking services and the extent and innovativeness of its community development services.

The bank's retail banking services are evaluated pursuant to the following criteria:

1) The current distribution of the bank's branches among low-, moderate-, middle-, and upper-income geographies;
2) In the context of its current distribution of the bank's branches, the bank's record of opening and closing branches, particularly branches located in low- or moderate-income geographies or primarily serving low- or moderate-income individuals;
3) The availability and effectiveness of alternative systems for delivering retail banking services (*e.g.,* RSFs, RSFs not owned or operated by or exclusively for the bank, banking by telephone or computer, loan production offices, and bank-at-work or bank-by-mail programs) in low- and moderate-income geographies and to low- and moderate-income individuals; and
4) The range of services provided in low-, moderate-, middle-, and upper-income geographies and the degree to which the services are tailored to meet the needs of those geographies.

The bank's community development services are evaluated pursuant to the following criteria:

1) The extent to which the bank provides community development services; and
2) The innovativeness and responsiveness of community development services.

SCOPE OF EVALUATION

Armstrong Bank	
Scope of Examination: Full scope reviews were performed on the following assessment areas within the noted rated areas: Fort Smith Multi-State MSA State of Arkansas: Fayetteville MSA Assessment Area State of Oklahoma: Oklahoma Non-MSA Assessment Area Tulsa MSA Assessment Area Oklahoma City MSA Assessment Area	
Time Period Reviewed:	4/19/2021 to 1/8/2024
Products Reviewed: Home Mortgage Loans: (1/1/2020 – 12/31/2022) Small Business Loans: (1/1/2022 – 12/31/2022)	

SUMMARY OF RATINGS FOR RATED AREAS

Rated Area	Lending Test	Investment Test	Service Test	Rating
Fort Smith Multi-State MSA	Low Satisfactory	Needs to Improve	Low Satisfactory	Needs to Improve
State of Arkansas	Low Satisfactory	Low Satisfactory	Low Satisfactory	Satisfactory
State of Oklahoma	High Satisfactory	High Satisfactory	Low Satisfactory	Satisfactory

GLOSSARY

Aggregate Lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

American Community Survey (ACS): A nationwide United States Census survey that produces demographic, social, housing, and economic estimates in the form of five year estimates based on population thresholds.

Area Median Income: The median family income for the MSA, if a person or geography is located in an MSA; or the statewide nonmetropolitan median family income, if a person or geography is located outside an MSA.

Assessment Area: A geographic area delineated by the bank under the requirements of the Community Reinvestment Act.

Census Tract: A small, relatively permanent statistical subdivision of a county or equivalent entity. The primary purpose of census tracts is to provide a stable set of geographic units for the presentation of statistical data. Census tracts generally have a population size between 1,200 and 8,000 people, with an optimum size of 4,000 people. Census tract boundaries generally follow visible and identifiable features, but they may follow nonvisible legal boundaries in some instances. State and county boundaries always are census tract boundaries.

Combined Statistical Area (CSA): A combination of several adjacent metropolitan statistical areas or micropolitan statistical areas or a mix of the two, which are linked by economic ties.

Community Development: For loans, investments, and services to qualify as community development activities, their primary purpose must:

(1) Support affordable housing for low- and moderate-income individuals;
(2) Target community services toward low- and moderate-income individuals;
(3) Promote economic development by financing small businesses or farms; or
(4) Provide activities that revitalize or stabilize low- and moderate-income geographies, designated disaster areas, or distressed or underserved nonmetropolitan middle-income geographies.

Community Development Corporation (CDC): A CDC allows banks and holding companies to make equity type of investments in community development projects. Bank CDCs can develop innovative debt instruments or provide near-equity investments tailored to the development needs of the community. Bank CDCs are also tailored to their financial and marketing needs. A CDC may purchase, own, rehabilitate, construct, manage, and sell real property. Also, it may make equity or debt investments in development projects and in local businesses. The CDC activities are expected to directly benefit low- and moderate-income groups, and the investment dollars should not represent an undue risk on the banking organization.

Community Development Financial Institutions (CDFIs): CDFIs are private intermediaries (either for profit or nonprofit) with community development as their primary mission. A CDFI facilitates the flow of lending and investment capital into distressed communities and to individuals who have been unable to take advantage of the services offered by traditional financial institutions. Some basic types of CDFIs include community development banks, community development loan funds, community development credit unions, micro enterprise funds, and community development venture capital funds.

A certified CDFI must meet eligibility requirements. These requirements include the following:

- Having a primary mission of promoting community development;
- Serving an investment area or target population;
- Providing development services;
- Maintaining accountability to residents of its investment area or targeted population through representation on its governing board of directors, or by other means;
- Not constituting an agency or instrumentality of the United States, of any state or political subdivision of a state.

Community Development Loan: A loan that:

(1) Has as its primary purpose community development; and

(2) Except in the case of a wholesale or limited purpose bank:

(i) Has not been reported or collected by the bank or an affiliate for consideration in the bank's assessment area as a home mortgage, small business, small farm, or consumer loan, unless it is a multifamily dwelling loan (as described in Appendix A to Part 203 of this title); and

(ii) Benefits the bank's assessment area(s) or a broader statewide or regional area including the bank's assessment area(s).

Community Development Service: A service that:

(1) Has as its primary purpose community development;

(2) Is related to the provision of financial services; and

(3) Has not been considered in the evaluation of the bank's retail banking services under § 345.24(d).

Consumer Loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, home equity loans, other secured consumer loans, and other unsecured consumer loans.

Core Based Statistical Area (CBSA): The county or counties or equivalent entities associated with at least one core (urbanized area or urban cluster) of at least 10,000 population, plus adjacent counties having a high degree of social and economic integration with the core as measured through commuting ties with the counties associated with the core. Metropolitan and Micropolitan Statistical Areas are the two categories of CBSAs.

Distressed Middle-Income Nonmetropolitan Geographies: A nonmetropolitan middle-income geography will be designated as distressed if it is in a county that meets one or more of the following triggers:

(1) An unemployment rate of at least 1.5 times the national average;
(2) A poverty rate of 20 percent or more; or
(3) A population loss of 10 percent or more between the previous and most recent decennial census or a net migration loss of 5 percent or more over the 5-year period preceding the most recent census.

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

FFIEC-Estimated Income Data: The Federal Financial Institutions Examination Council (FFIEC) issues annual estimates which update median family income from the metropolitan and nonmetropolitan areas. The FFIEC uses American Community Survey data and factors in information from other sources to arrive at an annual estimate that more closely reflects current economic conditions.

Full-Scope Review: A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (for example, geographic distribution, borrower profile, and total number and dollar amount of investments), and qualitative factors (for example, innovativeness, complexity, and responsiveness).

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants; the amount of loan requested; and the disposition of the application (approved, denied, and withdrawn).

Home Mortgage Loans: Includes closed-end mortgage loans or open-end line of credits as defined in the HMDA regulation that are not an excluded transaction per the HMDA regulation.

Housing Unit: Includes a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied as separate living quarters.

Limited-Scope Review: A limited scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area.

Performance under applicable tests is often analyzed using only quantitative factors (for example, geographic distribution, borrower profile, total number and dollar amount of investments, and branch distribution).

Low-Income: Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent in the case of a geography.

Low Income Housing Tax Credit: The Low-Income Housing Tax Credit Program is a housing program contained within the Internal Revenue Code of 1986, as amended. It is administered by the U.S. Department of the Treasury and the Internal Revenue Service. The U.S. Treasury Department distributes low-income housing tax credits to housing credit agencies through the Internal Revenue Service. The housing agencies allocate tax credits on a competitive basis.

Developers who acquire, rehabilitate, or construct low-income rental housing may keep their tax credits. Or, they may sell them to corporations or investor groups, who, as owners of these properties, will be able to reduce their own federal tax payments. The credit can be claimed annually for ten consecutive years. For a project to be eligible, the developer must set aside a specific percentage of units for occupancy by low-income residents. The set-aside requirement remains throughout the compliance period, usually 30 years.

Market Share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

Median Income: The median income divides the income distribution into two equal parts, one having incomes above the median and other having incomes below the median.

Metropolitan Division (MD): A county or group of counties within a CBSA that contain(s) an urbanized area with a population of at least 2.5 million. A MD is one or more main/secondary counties representing an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area (MSA): CBSA associated with at least one urbanized area having a population of at least 50,000. The MSA comprises the central county or counties or equivalent entities containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

Micropolitan Statistical Area: CBSA associated with at least one urbanized area having a population of at least 10,000, but less than 50,000.

Middle-Income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 and less than 120 percent in the case of a geography.

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

Multi-family: Refers to a residential structure that contains five or more units.

Nonmetropolitan Area (also known as **non-MSA):** All areas outside of metropolitan areas. The definition of nonmetropolitan area is not consistent with the definition of rural areas. Urban and rural classifications cut across the other hierarchies. For example, there is generally urban and rural territory within metropolitan and nonmetropolitan areas.

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

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

Rated Area: A rated area is a state or multistate metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area.

Rural Area: Territories, populations, and housing units that are not classified as urban.

Small Business Investment Company (SBIC): SBICs are privately-owned investment companies which are licensed and regulated by the Small Business Administration (SBA). SBICs provide long-term loans and/or venture capital to small firms. Because money for venture or risk investments is difficult for small firms to obtain, SBA provides assistance to SBICs to stimulate and supplement the flow of private equity and long-term loan funds to small companies. Venture capitalists participate in the SBIC program to supplement their own private capital with funds borrowed at favorable rates through SBA's guarantee of SBIC debentures. These SBIC debentures are then sold to private investors. An SBIC's success is linked to the growth and profitability of the companies that it finances. Therefore, some SBICs primarily assist businesses with significant growth potential, such as new firms in innovative industries. SBICs finance small firms by providing straight loans and/or equity-type investments. This kind of financing gives them partial ownership of those businesses and the possibility of sharing in the companies' profits as they grow and prosper.

Small Business Loan: A loan included in "loans to small businesses" as defined in the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of $1 million or less and are either secured by nonfarm nonresidential properties or are classified as commercial and industrial loans.

Small Farm Loan: A loan included in "loans to small farms" as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of $500,000 or less and are either secured by farmland, including farm residential and other improvements, or are classified as loans to finance agricultural production and other loans to farmers.

Underserved Middle-Income Nonmetropolitan Geographies: A nonmetropolitan middle-income geography will be designated as underserved if it meets criteria for population size, density, and dispersion indicating the area's population is sufficiently small, thin, and distant from a population center that the tract is likely to have difficulty financing the fixed costs of meeting essential community needs.

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

Urban Area: All territories, populations, and housing units in urbanized areas and in places of 2,500 or more persons outside urbanized areas. More specifically, "urban" consists of territory, persons, and housing units in places of 2,500 or more persons incorporated as cities, villages, boroughs (except in Alaska and New York), and towns (except in the New England states, New York, and Wisconsin).

"Urban" excludes the rural portions of "extended cities"; census designated place of 2,500 or more persons; and other territory, incorporated or unincorporated, including in urbanized areas.

Location of Banking Facilities and Hours of Service

August 1, 2026

State	City/Location	Address	Phone	Lobby Hours	Drive-Through Hours
AR	Fort Smith (Phoenix Ave)	8300 Phoenix Avenue Fort Smith, AR 72903	479-484-7000	Mon–Fri 9 am–5 pm	Mon–Fri 7:30 am–6 pm Sat 9 am–12 pm
AR	Fort Smith (Rogers Ave)	4120 Rogers Ave Fort Smith, AR 72903	479-424-2300	Mon–Fri 9 am–5 pm	Mon–Fri 7:30 am–6 pm Sat 9 am–12 pm
AR	Rogers	3301 S. Market St. Suite 104 Rogers, AR 72758	479-360-6418	Mon–Fri 9 am–5 pm	N/A
AR	Springdale	3942 Elm Springs Rd Springdale, AR 72762	479-725-0834	Mon–Fri 9 am–5 pm	Mon–Fri 8 am–5 pm
OK	Bartlesville	1701 SE Washington Blvd Bartlesville, OK 74006	918-336-2000	Mon–Fri 9 am–5 pm	Mon–Fri 7:30 am–6 pm Sat 9 am–12 pm
OK	Bixby	13112 S Memorial Drive Bixby, OK 74008	918-394-1700	Mon–Fri 9 am–5 pm	Mon–Fri 7:30 am–6 pm Sat 9 am–12 pm
OK	Checotah	1111 W Gentry Checotah, OK 74426	918-473-7800	Mon–Fri 9 am–5 pm	Mon–Fri 7:30 am–6 pm Sat 9 am–12 pm
OK	Claremore	1700 S Lynn Riggs Blvd Claremore, OK 74017	918-342-1000	Mon–Fri 9 am–5 pm	Mon–Fri 7:30 am–6 pm Sat 9 am–12 pm

OK	Edmond (Rose Creek)	16501 N May Ave Edmond, OK	405-872-0505	Mon–Fri 9 am–5 pm	Mon–Fri 7:30 am–6 pm Sat 9 am–12 pm
OK	Ft. Gibson	805 S. Lee Ft. Gibson, OK 74434	918-478-5030	Mon–Fri 9 am–5 pm	Mon–Fri 7:30 am–6 pm Sat 9 am–12 pm
OK	Gore	409 N. Main Gore, OK 74435	918-489-5950	Mon–Fri 9 am–5 pm	Mon–Fri 7:30 am–6 pm Sat 9 am–12 pm
OK	Muldrow	810 E. Shawntel Smith Blvd. Muldrow, OK 74948	918-427-3204	Mon–Fri 9 am–5 pm	Mon–Fri 7:30 am–6 pm Sat 9 am–12 pm
OK	Muskogee (Downtown)	1215 W. Okmulgee Muskogee, OK 74401	918-680-6906	Mon–Fri 9 am–5 pm	Mon–Fri 7:30 am–6 pm Sat 9 am–12 pm
OK	Muskogee (Eastside)	2520 Chandler Road Muskogee, OK 74403	918-681-7949	Mon–Fri 9 am–5 pm	Mon–Fri 7:30 am–6 pm Sat 9 am–12 pm
OK	Noble	805 N Main St Noble, OK 73068	405-872-0505	Mon–Fri 9 am–5 pm	Mon–Fri 7:30 am–6 pm Sat 9 am–12 pm
OK	Norman (Downtown)	401 W Main St Norman, OK 73069	405-366-2756	Mon–Fri 9 am–5 pm Sat 9 am–12 pm	Mon–Fri 7:30 am–6 pm Sat 9 am–12 pm
OK	Norman (East)	1200 E Lindsey St Norman, OK 73071	405-366-2770	Mon–Fri 9 am–5 pm	Mon–Fri 7:30 am–6 pm Sat 9 am–12 pm
OK	Norman (West)	3550 W Robinson Ave Norman, OK 73072	405-366-2712	Mon–Fri 9 am–5 pm	Mon–Fri 7:30 am–6 pm

					Sat 9 am–12 pm
OK	Oklahoma City	115 Park Ave Oklahoma City, OK 73102	405-225-2793	Mon–Fri 9 am–5 pm	N/A
OK	Oklahoma City (South)	11801 S Western Ave Oklahoma City, OK 73170	405-692-3400	Mon–Fri 9 am–5 pm	Mon–Fri 7:30 am–6 pm Sat 9 am–12 pm
OK	Owasso	12401 E 86th St N Owasso, OK 74055	918-274-3535	Mon–Fri 9 am–5 pm	Mon–Fri 7:30 am–6 pm Sat 9 am–12 pm
OK	Pawnee	501 Harrison Pawnee, OK 74058	918-762-2525	Mon–Fri 9 am–5 pm	Mon–Fri 8 am–6 pm Sat 9 am–12 pm
OK	Sallisaw	800 W. Ruth Ave. Sallisaw, OK 74955	918-776-0070	Mon–Fri 9 am–5 pm	Mon–Fri 7:30 am–6 pm Sat 9 am–12 pm
OK	Stillwell	501 South Second St Stillwell, OK 74960	918-696-5711	Mon–Fri 9 am–5 pm	Mon–Fri 7:30 am–6 pm Sat 9 am–12 pm
OK	Tahlequah	1401 S. Muskogee Ave. Tahlequah, OK 74464	918-456-6191	Mon–Fri 9 am–5 pm Sat teller only 9 am–12 pm	Mon–Fri 7:30 am–6 pm Sat 9 am–12 pm
OK	Tahlequah (Downing)	1364 E. Downing Tahlequah, OK 74464	918-456-1111	Mon–Fri 9 am–5 pm	Mon–Fri 7:30 am–6 pm
OK	Tulsa	1425 E 41st Pl, Ste 200 Tulsa, OK 74105	918-925-9951	By appointment	None
OK	Vian	102 Schley Street Vian, OK 74962	918-773-5255	Mon–Fri 9 am–5 pm	Mon–Fri 7:30 am–6 pm Sat 9 am–12 pm
OK	Wagoner	1500 W. Highway 51 Wagoner, OK 74467	918-485-4104	Mon–Fri 9 am–5 pm	Mon–Fri 7:30 am–6 pm

					Sat 9 am–12 pm
OK	Warner	810 N. Campbell Warner, OK 74469	918-463-2973	Mon–Fri 9 am–5 pm	Mon–Fri 7:30 am–6 pm Sat 9 am–12 pm
TX	Dallas	8080 N Central Expressway, Suite 180 Dallas, TX 75206	214-764-6877	Mon-Fri 9 am-5 pm	None
TX	Denton	2209 W University Dr Denton, TX 76201	940-383-0700	Mon–Thu 9 am–4 pm Fri 9 am–5 pm	Mon–Fri 8 am–5 pm
TX	Fort Worth	2001 N Hadley Ederville Rd Fort Worth, TX 76118	817-769-1771	Mon–Thu 9 am–4 pm Fri 9 am–5 pm	Mon–Fri 8 am–5 pm
TX	Garland	603 W Main St #101 Garland, TX 75040	214-227-4550	Mon–Thu 9 am–4 pm Fri 9 am–5 pm	Mon–Fri 8 am–5 pm
TX	McKinney	8951 Synergy Dr McKinney, TX 75070	972-562-1400	Mon–Thu 9 am–4 pm Fri 9 am–5 pm	Mon–Fri 8 am–5 pm
TX	Waco	7600 Woodway Drive Waco, TX 76712	254-399-0700	Mon–Thu 9 am–4 pm Fri 9 am–5 pm	Mon–Fri 8 am–5 pm

Armstrong Bank

ATM Locations

10/20/2026

Branch ATM Locations		Zip	MSA/MD	State Code	County Code	Census Tract
1701 SE Washington Blvd	Bartlesville, OK	74006	NA	40	147	7.00
13112 S Memorial Drive	Bixby OK	74008	Tulsa (46140)	40	101	4.00
1111 W Gentry	Checotah, OK	74426	NA	40	91	7797.00
1700 S. Lynn Riggs BLVD	Claremore, OK	74017	Tulsa (46140)	40	131	501.01
118 N. 11	Collinsville, OK	74021	Tulsa (46140)	40	143	54.02
525 N Osage	Dewey, OK	74029	NA	40	147	11.00
16501 N. May Ave	Edmond, OK	73012	Oklahoma City, OK (36420)	40	109	1085.31
805 S Lee	Fort Gibson, OK	74434	NA	40	101	14.00
409 N Main	Gore, OK	74435	Fort Smith, AR-OK (22900)	40	135	302.02
810 E Shawntel Smith Blvd	Muldrow, OK	74948	Fort Smith, AR-OK (22900)	40	135	304.02
1215 W Okmulgee Ave	Muskogee, OK	74401	NA	40	101	3.00
2520 Chandler Rd	Muskogee, OK	74403	NA	40	101	8.01
805 North Main St.	Noble, OK	73068	Oklahoma City, OK(36420)	40	27	2025.00
401 West Main St.	Norman, OK	73069	Oklahoma City, OK(36420)	40	27	2004.00
3550 West Robinson	Norman, OK	73072	Oklahoma City, OK(36420)	40	27	2015.07
115 Park Ave.	OKC, OK	73102	Oklahoma City, OK (36420)	40	109	9800.07
11671 S. Western Ave.	OKC, OK	73170	Oklahoma City, OK (36420)	40	27	2018.02
12401 E 86th St N	Owasso, OK	74055	Tulsa (46140)	40	143	58.05
501 Harrison	Pawnee, OK	74058	Tulsa (46140)	40	117	9575.00
800 W. Ruth St	Sallisaw, OK	74955	Fort Smith, AR-OK (22900)	40	135	303.02
501 S 2nd St	Stilwell, OK	74960	NA	40	1	3769.00
1401 S Muskogee Ave	Tahlequah, OK	74464	NA	40	21	9781.00
1364 E. Downing St	Tahlequah, OK	74464	NA	40	21	9781.00
1421 East 41st Place	Tulsa, OK	74105	Tulsa (46140)	40	143	0050.02
102 E Schely St	Vian, OK	74962	Fort Smith, AR-OK (22900)	40	135	302.02
602 E Cherokee St	Wagoner, OK	74467	Tulsa (46140)	40	145	301.02
1500 W Highway 51	Wagoner, OK	74467	Tulsa (46140)	40	145	301.01
810 North Campbell	Warner, OK	74469	NA	40	101	15.00
4102 Rogers Ave	Fort Smith, AR	72903	Fort Smith, AR-OK (22900)	5	131	11.01
8300 Phoenix Ave	Fort Smith, AR	72903	Fort Smith, AR-OK (22900)	5	131	13.05
3301 S Market Street	Rogers, AR	72758	Fayetteville-Springdale-Rogers, AR-MO (22220)	5	007	0204.05
3942 Elm Springs Rd	Springdale, AR	72762	Fayetteville-Springdale-Rogers, AR-MO (22220)	5	143	105.10
8080 N Central Expressway, Suite 180	Dallas, TX	75206	Dallas-Plano-Irving, TX (19124)	48	113	0079.12
2209 West University Drive	Denton, TX	76201	Dallas-Plano-Irving, TX (19124)	48	121	0204.03
2001 Handley Ederville Road	Fort Worth, TX	76118	Fort Worth-Arlington-Grapevine, TX (23104)	48	439	1012.01

603 Main Street, Ste 101	Garland, TX	75040	Dallas-Plano-Irving, TX (19124)	48	113	0188.02
8951 Synergy Drive Ste.100	McKinney, TX	75070	Dallas-Plano-Irving, TX (19124)	48	85	0305.17
7600 Woodway Drive	Waco, TX	76712	Waco, TX (47380)	48	309	0037.11

Armstrong Bank

Branch ATM Locations

October 20, 2026

Branch ATM Locations	Street Address	City	State	Zip	MSA/MD	State Code	County code	Census Tract
Bartlesville, Oklahoma	1701 SE Washington Blvd	Bartlesville	OK	74006	NA	40	147	7.00
Bixby, Oklahoma	13112 S Memorial Drive	Bixby	OK	74008	Tulsa (46140)	40	101	4.00
Checotah, Oklahoma	1111 W Gentry	Checotah	OK	74426	NA	40	91	7797.00
Claremore, Oklahoma	1700 S Lynn Riggs Blvd.	Claremore	OK	74017	Tulsa (46140)	40	131	501.01
Collinsville, Oklahoma	118 N. 11	Collinsville	OK	74021	Tulsa (46140)	40	143	54.02
Dallas, Texas	8080 N Central Expressway, Suite 180	Dallas	TX	75206	Dallas-Plano-Irving, TX (19124)	48	113	79.12
Denton, Texas	2209 West University Drive	Denton	TX	76201	Dallas-Plano-Irving, TX (19124)	48	121	204.03
Dewey, Oklahoma	525 N Osage	Dewey	OK	74029	NA	40	147	11.00
Edmond, Oklahoma	16501 N. May Ave	Edmond	OK	73012	Oklahoma City, OK (36420)	40	109	1085.31
Fort Gibson, Oklahoma	805 S Lee	Fort Gibson	OK	74434	NA	40	101	14.00
Fort Smith, Arkansas	4102 Rogers Ave	Fort Smith	AR	72903	Fort Smith, AR-OK (22900)	5	131	11.01
Fort Smith, Arkansas	8300 Phoenix Ave	Fort Smith	AR	72903	Fort Smith, AR-OK (22900)	5	131	13.05
Fort Worth, Texas	2001 Handley Ederville Road	Fort Worth	TX	76118	Fort Worth-Arlington-Grapevine, TX (23104)	48	439	1012.01
Garland, Texas	603 Main Street, Ste 101	Garland	TX	75040	Dallas-Plano-Irving, TX (19124)	48	113	188.02
Gore, Oklahoma	409 N Main	Gore	OK	74435	Fort Smith, AR-OK (22900)	40	135	302.02
McKinney, Texas	8951 Synergy Drive Ste.100	McKinney	TX	75070	Dallas-Plano-Irving, TX (19124)	48	85	305.17
Muldrow, Oklahoma	810 E Shawntel Smith Blvd	Muldrow	OK	74948	Fort Smith, AR-OK (22900)	40	135	304.02
Muskogee, Oklahoma	1215 W Okmulgee Ave	Muskogee	OK	74401	NA	40	101	3.00
Muskogee, Oklahoma	2520 Chandler Rd	Muskogee	OK	74403	NA	40	101	8.01
Noble, Oklahoma	805 North Main St.	Noble	OK	73068	Oklahoma City, OK(36420)	40	27	2025.00
Norman, Oklahoma	401 West Main St.	Norman	OK	73069	Oklahoma City, OK(36420)	40	27	2004.00
Norman, Oklahoma	3550 West Robinson	Norman	OK	73072	Oklahoma City, OK(36420)	40	27	2015.07
Oklahoma City, Oklahoma	115 Park Ave	Oklahoma City	OK	73102	Oklahoma City, OK(36420)	40	109	9800.07
Oklahoma City, Oklahoma	11671 S. Western Ave	Oklahoma City	OK	73170	Oklahoma City, OK(36420)	40	27	2018.02
Owasso, Oklahoma	12401 E 86th St N	Owasso	OK	74055	Tulsa (46140)	40	143	58.05
Pawnee, Oklahoma	501 Harrison	Pawnee	OK	74058	Tulsa (46140)	40	117	9575.00
Rogers, Arkansas	3301 S Market Street	Rogers	AR	72758	Fayetteville-Springdale-Rogers, AR-MO (22220)	5	7	204.05
Sallisaw, Oklahoma	800 W. Ruth St	Sallisaw	OK	74955	Fort Smith, AR-OK (22900)	40	135	303.02
Springdale, Arkansas	3942 Elm Springs Rd	Springdale	AR	72762	Fayetteville-Springdale-Rogers, AR-MO (22220)	5	143	105.10
Stilwell, Oklahoma	501 S 2nd St	Stilwell	OK	74960	NA	40	1	3769.00
Tahlequah, Oklahoma	1401 S. Muskogee Ave	Tahlequah	OK	74464	NA	40	21	9781.00
Tahlequah, Oklahoma	1364 E. Downing St	Tahlequah	OK	74464	NA	40	21	9781.00
Tulsa, Oklahoma	1421 East 41st Place	Tulsa	OK	74105	Tulsa (46140)	40	143	50.02
Vian, Oklahoma	102 E Schely St	Vian	OK	74962	Fort Smith, AR-OK (22900)	40	135	302.02
Waco, Texas	7600 Woodway Drive	Waco	TX	76712	Waco, TX (47380)	48	309	37.11
Wagoner, Oklahoma	602 E. Cherokee St	Wagoner	OK	74467	Tulsa (46140)	40	145	301.02
Wagoner, Oklahoma	1500 W. Highway 51	Wagoner	OK	74467	Tulsa (46140)	40	145	301.01
Warner, Oklahoma	810 N. Campbell	Warner	OK	74469	NA	40	101	15.00
Closed ATM 3/31/19								
Webbers City Hall	HWY 100	Webbers Falls	OK	74470	NA	40	101	15.00
Closed ATM 4/30/19								
Park Hill (Keys), Oklahoma	25955 HWY 82	Park Hill	OK	74451	NA	40	21	9783.00
Closed ATM 1/27/21								
Norman, Oklahoma	1700 Lexington Ave	Norman	OK	73069	Oklahoma City, OK(36420)	40	27	2015.09
Norman, Oklahoma	211 W. Boyd St	Norman	OK	73069	Oklahoma City, OK(36420)	40	27	2005.00
Norman, Oklahoma	2801 E. State Highway 9	Norman	OK	73071	Oklahoma City, OK(36420)	40	27	2014.05
Norman, Oklahoma	5005 York Dr	Norman	OK	73072	Oklahoma City, OK(36420)	40	27	2015.09
Closed ATM 4/20/21								
Fort Smith, Arkansas	2930 Old Greenwood Rd	Fort Smith	AR	72903	Fort Smith, AR-OK (22900)	5	131	10.02
Fort Smith, Arkansas	1301 S. Waldron Rd	Fort Smith	AR	72903	Fort Smith, AR-OK (22900)	5	131	5.02
Closed ATM 12/31/21								
Fort Smith, Arkansas	9201 Highway 71 South	Fort Smith	AR	72916	Fort Smith, AR-OK (22900)	5	131	13.02
Closed ATM 12/15/22								
Catoosa, Oklahoma	650 S. Cherokee St	Catoosa	OK	74015	Tulsa (46140)	40	131	504.08
Closed ATM 6/7/24								
Oologah, Oklahoma	105 Elm St	Oolagah	OK	74053	Tulsa (46140)	40	131	508.01
Closed ATM 7/23/26								
Norman, Oklahoma	1200 E Lindsey	Norman	OK	73071	Oklahoma City, OK(36420)	40	27	2011.02

Armstrong Bank

Operating Branches

October 20, 2026

Branch #	Branch Name	Branch Location	Street Address	City	State	Zip	MSA/MD	State Code	County Code	Census Tract
1	Vian	Vian, Oklahoma	102 E Schely St	Vian	OK	74962	Fort Smith, AR-OK (22900)	40	135	302.02
2	Gore	Gore, Oklahoma	409 N Main	Gore	OK	74435	Fort Smith, AR-OK (22900)	40	135	302.02
3	Warner	Warner, Oklahoma	810 North Campbell	Warner	OK	74469	NA	40	101	15.00
4	Muldrow	Muldrow, Oklahoma	810 E Shawntel Smith Blvd	Muldrow	OK	74948	Fort Smith, AR-OK (22900)	40	135	304.02
5	Stilwell	Stilwell, Oklahoma	501 S 2nd St	Stilwell	OK	74960	NA	40	1	3769.00
7	Muskogee Main	Muskogee, Oklahoma	1215 W Okmulgee Ave	Muskogee	OK	74401	NA	40	101	3.00
8	Tahlequah Main	Tahlequah, Oklahoma	1401 S Muskogee Ave	Tahlequah	OK	74464	NA	40	21	9781.00
10	Checotah	Checotah, Oklahoma	1111 W Gentry	Checotah	OK	74426	NA	40	91	7797.00
12	Tahlequah Downing	Tahlequah, Oklahoma	1364 E Downing St	Tahlequah	OK	74464	NA	40	21	9781.00
13	Eastside	Muskogee, Oklahoma	2520 Chandler Rd	Muskogee	OK	74403	NA	40	101	8.01
14	Wagoner	Wagoner, Oklahoma	1500 W Highway 51	Wagoner	OK	74467	Tulsa (46140)	40	145	301.01
15	Sallisaw	Sallisaw, Oklahoma	800 W. Ruth St	Sallisaw	OK	74955	Fort Smith, AR-OK (22900)	40	135	303.02
16	Bartlesville	Bartlesville, Oklahoma	1701 SE Washington Blvd.	Bartlesville	OK	74006	NA	40	147	7.00
18	Pawnee	Pawnee, Oklahoma	501 Harrison	Pawnee	OK	74058	Tulsa (46140)	40	117	9575.00
19	Fort Gibson	Fort Gibson, Oklahoma	805 S Lee	Fort Gibson	OK	74434	NA	40	101	14.00
Arkansas Branches Acquired May 22, 2015										
20	Fort Smith-Phoenix	Fort Smith, Arkansas	8300 Phoenix Ave	Fort Smith	AR	72903	Fort Smith, AR-OK (22900)	5	131	13.05
24	Springdale	Springdale, Arkansas	3942 Elm Springs Rd	Springdale	AR	72762	Fayetteville-Springdale-Rogers, AR-MO (22220)	5	143	105.10
Central Oklahoma Regional Branches Acquired March 23, 2020										
30	Norman-Downtown	Norman, Oklahoma	401 West Main St.	Norman	OK	73069	Oklahoma City, OK(36420)	40	27	2004.00
31	Norman-West	Norman, Oklahoma	3550 West Robinson	Norman	OK	73072	Oklahoma City, OK(36420)	40	27	2015.07
32	Norman-East	Norman, Oklahoma	1200 E Lindsey	Norman	OK	73071	Oklahoma City, OK(36420)	40	27	2011.02
33	South OKC	Oklahoma City, Oklahoma	11671 South Western	Oklahoma City	OK	73170	Oklahoma City, OK(36420)	40	27	2018.02
34	Noble	Noble, Oklahoma	805 North Main St.	Noble	OK	73068	Oklahoma City, OK(36420)	40	27	2025.00
COCO Region Branches Acquired September 3, 2020										
41	Owasso	Owasso, Oklahoma	12401 E 86th St N	Owasso	OK	74055	Tulsa (46140)	40	143	58.05
COCO Region Branches Acquired December 4, 2020										
44	Claremore	Claremore, Oklahoma	1700 S Lynn Riggs Blvd	Claremore	OK	74017	Tulsa (46140)	40	131	501.01
Arkansas Branch Opened April 21, 2021										
25	Rogers Ave	Fort Smith, Arkansas	4102 Rogers Ave	Fort Smith	AR	72903	Fort Smith, AR-OK (22900)	5	131	11.01
COCO Region Branches Acquired AUGUST 19, 2022										
45	Bixby	Bixby, Oklahoma	13112 S Memorial Drive	Bixby	OK	74008	Tulsa (46140)	40	143	76.55
OKC Branch Opened March 19, 2025										
35	Oklahoma City	Oklahoma City, Oklahoma	115 Park Ave.	Oklahoma City	OK	73102	Oklahoma City, OK (36420)	40	109	9800.07
LPO Converted to Branch November 4, 2025										
46	Tulsa	Tulsa, Oklahoma	1425 E 41st Pl, Ste 200	Tulsa	OK	74105	Tulsa (46140)	40	143	50.02
LPO Converted to Branch January 5, 2026										
26	Rogers	Rogers, Arkansas	3301 S Market St. Ste 104	Rogers	AR	72758	Fayetteville-Springdale-Rogers, AR-MO (22220)	5	7	204.05
Edmond OK Branch Opened July 28, 2026										
36	Rose Creek	Edmond, OK	16501 N. May Ave	Edmond	OK	73012	Oklahoma City, OK (36420)	40	109	1085.31
Texas Branches Acquired July 31, 2026										
51	Denton	Denton, Texas	2209 West University Drive	Denton	TX	76201	Dallas-Plano-Irving, TX (19124)	48	121	204.03
52	Fort Worth	Fort Worth, Texas	2001 Handley Ederville Road	Fort Worth	TX	76118	Fort Worth-Arlington-Grapevine, TX (23104)	48	439	1012.01
54	McKinney	McKinney, Texas	8951 Synergy Drive Ste.100	McKinney	TX	75070	Dallas-Plano-Irving, TX (19124)	48	85	305.17
55	Waco	Waco, Texas	7600 Woodway Drive	Waco	TX	76712	Waco, TX (47380)	48	309	37.11
53	Garland	Garland, Texas	603 Main Street, Ste 101	Garland	TX	75040	Dallas-Plano-Irving, TX (19124)	48	113	188.02
Dallas TX Branch Opened October 20, 2026										
50	Dallas	Dallas, Texas	8080 N Central Expressway, Ste 180	Dallas	TX	75206	Dallas-Plano-Irving, TX (19124)	48	113	79.12
Corporate Office-No Customer Access										
		Muskogee, OK	1111 W Broadway St	Muskogee	OK	74401	NA	40	101	4.00
Closed Branch 4/30/19										
11	Keys	Park Hill (Keys), Oklahoma	25955 HWY 82	Park Hill	OK	74451	NA	40	21	9783.00
Branches Relocated to Rogers Avenue 4/20/21										
22	Fort Smith- Greenwood	Fort Smith, Arkansas	2930 Old Greenwood Rd	Fort Smith	AR	72903	Fort Smith, AR-OK (22900)	5	131	10.02
23	Fort Smith -Waldron	Fort Smith, Arkansas	1301 S. Waldron Rd	Fort Smith	AR	72903	Fort Smith, AR-OK (22900)	5	131	5.02
Closed Branch 12/31/21										
21	Fort Smith-HWY 71	Fort Smith, Arkansas	9201 Highway 71 South	Fort Smith	AR	72916	Fort Smith, AR-OK (22900)	5	131	13.02
Closed Branch 12/15/22										
40	Catoosa	Catoosa, Oklahoma	650 S. Cherokee St	Catoosa	OK	74015	Tulsa (46140)	40	131	504.08
Closed Branch 6/7/24										
43	Oologah	Oolagah, Oklahoma	105 Elm St	Oolagah	OK	74053	Tulsa (46140)	40	131	508.01

Closed Branches 5/28/2026										
17	Dewey	Dewey, Oklahoma	525 N Osage	Dewey	OK	74029	NA	40	147	11.00
42	Collinsville	Collinsville, Oklahoma	118 N. 11	Collinsville	OK	74021	Tulsa (46140)	40	143	54.02

BANKING FACILITIES OPENED

BRANCHES and ATMS

Date Added: 9/3/2020

650 S. Cherokee St, Catoosa OK 74015
Census Tract - Tulsa 46140 40 131 504.08

12401 E 86th St N, Owasso OK 74055
Census Tract - Tulsa 46140 40 143 58.05

118 N. 11, Collinsville OK 74021
Census Tract - Tulsa 46140 40 143 54.02

105 Elm St, Oologah OK 74053
Census Tract - Tulsa 46140 40 131 508.01

Date Added: 12/4/2020

1700 S Lynn Riggs Blvd, Claremore OK 74017

Census Tract- Tulsa 46140 40 131 501.01

Date Added: 4/21/2021

4120 Rogers Ave., Fort Smith, AR 72903

Census Tract- Fort Smith, AR-OK 22900 05 131 11.01

Date Added: 8/19/2022

13112 S Memorial Drive, Bixby OK 74008

Census Tract- Tulsa 46140 40 143 76.55

Date Added as LPO: 7/15/2024 Date converted to Branch: 11/4/2025

1425 E 41st Pl, Ste 200, Tulsa OK 74105

Census Tract- Tulsa 46140 40 143 50.02

Date Added: 3/19/2025

115 Park Ave, Oklahoma City, OK 73102

Census Tract- Oklahoma City 36420 40 109 9800.07

Date Added as LPO: 4/7/2025 Date converted to Branch: 1/5/2026

3301 S. Market St. Suite 104, Rogers AR 72758

Census Tract- Fayetteville-Springdale-Rogers 22220 05 007 0204.05

BANKING FACILITIES OPENED

Date Added: 7/28/2026

16501 N May Ave, Edmond OK 73012

Census Tract- Oklahoma City, OK 36420 40 109 1085.31

Date Added: 7/31/2026

2209 West University Drive, Denton TX 76201

Census Tract- Dallas/Plano/Irving,TX 19124 48 121 0204.03

2001 Handley Ederville Road. Fort Worth, TX 76118

Census Tract-Fort Worth/Arlington/Grapevine TX 23104 48 439 1012.01

8951 Synergy Drive Ste.100, McKinney TX 74070

Census Tract- Dallas/Plano/Irving,TX 19124 48 85 0305.17

7600 Woodway Drive, Waco TX 76712

Census Tract- Waco, TX 47380 48 309 0037.11

603 Main Street, Ste 101, Garland TX 75040

Census Tract- Dallas/Plano/Irving,TX 19124 48 113 0188.02

Date Added: 10/20/2026

8080 N Central Expressway, Suite 180, Dallas, TX 75206

Census Tract- Dallas/Plano/Irving,TX 19124 48 113 0079.12

BANKING FACILITIES CLOSED or Relocated

BRANCH ONLY CLOSED

5/28/26	Dewey	525 N Osage, Dewey OK 74029
	Census tract	40 147 0011.00
5/28/26	Collinsville	118 N. 11, Collinsville OK 74021
	Census tract	40 143 0054.02

BRANCH AND ATM CLOSED

4/30/19	Park Hill (Keys)	25955 HWY 82, Park Hill, OK 74451
	Census tract	40 21 9783.00
12/31/21	Fort Smith-HWY 71	9201 Highway 71 South, Fort Smith AR 72916
	Census tract	05 131 0013.02
12/15/22	Catoosa	650 S. Cherokee St, Catoosa OK 74015
	Census tract	40 131 504.08
6/7/24	Oologah, OK	105 Elm St, Oologah, OK 74053
	Census tract	40 131 0508.01

Branches and ATM Relocated to Rogers Ave. Branch

4/20/21	Greenwood	2930 Old Greenwood, Fort Smith, AR 72903
	Census tract	05 131 0010.02
04/20/21	Waldron	1301 S. Waldron Rd, Fort Smith, AR 72903
	Census tract	05 131 0005.02

ATMS CLOSED

3/31/19	Webbers City Hall	HWY 100, Webbers Falls, OK 74470
	Census Tract	40 101 15.00

1/27/21

401 West Main St., Norman OK 73069
Census Tract Oklahoma City, OK 36420 40 27 2004.00

3550 West Robinson, Norman OK 73072
Census Tract Oklahoma City, OK 36420 40 27 2015.07

1200 West Lindsey, Norman, OK 73071
Census Tract Oklahoma City, OK 36420 40 27 2011.02

BANKING FACILITIES CLOSED or Relocated

11671 South Western , Oklahoma City OK 73170
Census Tract Oklahoma City, OK 36420 40 27 2018.02

805 North Main St., Noble OK 73068
Census Tract Oklahoma City, OK 36420 40 27 2025.00

12/31/21

9201 Highway 71 South, Fort Smith AR 72916
Census Tract Fort Smith, AR (22900) 5 131 13.02

7/23/26

1200 E Lindsey, Norman OK 73071
Census Tract Oklahoma City, OK (36420) 40 27 2011.02

PRODUCTS & SERVICES

PERSONAL CHECKING ACCOUNTS

All Armstrong Bank Personal Checking Accounts come equipped with:

- **FREE 24-Hour Telephone Account Access**
- **FREE Online Banking**
- **FREE Checkcards**
- **FREE Online Bill Pay**
- **FREE Electronic Statements**

EZ Checking

- $100 min opening balance
- No monthly service charge
- Unlimited Transactions

Exclusive Checking

- $100 min opening balance
- $6.95 monthly service charge
- Unlimited Transactions
- FREE Checks
- FREE Cashier's Checks
- FREE Money Orders
- Access to BaZing, an online membership program with access to a number of helpful services for your family as well as discounts with local and national merchants.

Gold Plus Checking

- For ages 50 or better with added benefits
- $100 min opening balance
- $4.95 monthly service charge
- Unlimited Transactions
- Earns interest on balances of $1,000 or greater
- FREE Checks
- FREE Cashier's Checks
- FREE Money Orders
- Access to BaZing, an online membership program with access to a number of helpful services for your family as well as discounts with local and national merchants.

Gold Checking

- For our customers ages 50 or better
- $100 min opening balance
- No monthly service charge
- Unlimited Transactions
- FREE Checks

Personal Money Managers Checking

- $2,500 min opening balance
- $7.95 monthly fee if balance is less than $2,500
- Earns interest on balances of $2,500 and more

Personal Investment Checking

- $1,000 min opening balance
- $7.95 monthly fee if balance is less than $1,000
- Unlimited Transactions
- Earns interest on balances of $1,000 or more

PRODUCTS & SERVICES

PERSONAL SAVINGS ACCOUNTS

Personal Regular Savings

- $50.00 Opening Balance
- 6 FREE withdrawals per quarter ($1.25 Charge Per Withdrawal After 6)
- Interest paid quarterly on balances above $50.00
- No service charge on balances over $50.00
- $3.00 per quarter fee if balance falls below $50.00

Young Savers

- For our customers under 18
- No opening balance requirement
- 6 FREE withdrawals per quarter ($1.25 Charge Per Withdrawal After 6)
- Interest paid quarterly
- No minimum balance service charge

Health Savings Account (HSA)

- Unlimited check writing
- Interest paid on collected balance

* For more information, or to determine if you qualify, visit the Department of the Treasury.

PERSONAL CERTIFICATES OF DEPOSIT

Certificate of Deposit

- Terms – 91 days to 5 years
- Fixed interest rate based on the rate available at the time of purchase
- Interest can be paid monthly, quarterly, or annually

*Automatically renewing CDs allow a 10 day grace period after the maturity date for withdrawals, additions, or changes to the term without penalty.

PERSONAL INVESTMENTS

Traditional Individual Retirement Account (IRA)

- Make annual contributions up to a set maximum dollar amount
- Depending on your income, tax filing status, and employer-sponsored retirement plan coverage, contributions may be tax deductible

Roth IRA

- Roth IRA contributions are not tax deductible
- Withdrawals of principal earnings are tax-free when certain conditions are met

Coverdell Education Savings Account (CESA)

- Established for the benefit of a child up to the age of 18 years
- Any adult can make annual contributions up to a set maximum dollar amount
- Earnings on contributions accumulate tax-free if used for qualified educational expenses

PRODUCTS & SERVICES

BUSINESS CHECKING ACCOUNTS

All Armstrong Bank Business Checking Accounts come equipped with:

- **FREE 24-Hour Telephone Account Access**
- **FREE Online Banking**
- **FREE Online Bill Pay**
- **FREE Check Cards**
- **FREE Electronic Statements**

Small Business Checking

- $100 to open
- No monthly service charge
- 200 free transactions* - $0.25 per transaction above 200
- Unlimited electronic transactions
- All Business Solutions products available

*Transactions include checks, deposits, and deposited items; electronic items are not counted as transactions.

Commercial Business Checking

- $100 to open
- $8.00 monthly service charge*
- $0.20 per check written - $0.25 per paper deposit - $0.06 per paper item deposit
- Unlimited electronic transactions
- All Business Solutions products available

*Earnings Credit applied toward average collected balance

Non-Profit Organizations

- $100 to open with unlimited transactions
- No monthly service charge - limit one account per group
- No transaction fees
- All Business Solutions products available

Business Investment Checking

- $1,000 to open
- Earns interest
- $6.00 monthly service charge
- 100 free transactions* - $0.20 per transaction above 100
- Unlimited electronic transactions
- All Business Solutions products available

*Transactions include checks, deposits, and deposited items; electronic items are not counted as transactions.

Business Money Manager Checking

- $2,500 to open
- Earns interest
- No monthly service charge if balance is above $2,500
- If balance falls below $2,500, $7.95 monthly fee
- Transaction limits apply
- All Business Solutions products available

PRODUCTS & SERVICES

BUSINESS SAVINGS ACCOUNT

Business Savings Account

- $50.00 Opening Balance
- 6 FREE withdrawals per quarter ($1.25 Charge Per Withdrawal After 6)
- Interest paid quarterly on balances above $50.00
- $3.00/quarter if balance falls below $50.00

BUSINESS CERTIFICATE OF DEPOSIT

Business Certificate of Deposit

- Term – Varied short to long terms, choose the period you can commit to leaving your money alone.
- Fixed interest rate based on the rate available at the time of purchase
- An early withdrawal fee may apply if the CD is closed before the maturity date

OTHER BUSINESS PRODUCTS

Lock Box

Lock Box allows you to accelerate the collections of your receivables. Payments are routed to Armstrong Bank via a designated post office box. Research and query information is provided through our secure online site.

Positive Pay & ACH Debit Block

Positive Pay allows you to monitor check and/or ACH payments processed for payment against your account, and reject unauthorized transactions before losses occur.

ACH Debit Block allows you to designate approved companies to debit your account and eliminate unwanted transactions.

SmartPay Suite

Armstrong Bank's SmartPay Suite includes two of our fully integrated products: Remote Deposit Capture and SmartPay Express.

Remote Deposit Capture

Remote Deposit Capture gives our business customers the ability to process checks, ACH, and Debit/Credit Cards improving the speed and efficiency of both check collections and returns.

SmartPay Express

This payment product provides an online, customized payment site for customers who accept payments and donations.

PRODUCTS & SERVICES

OTHER PRODUCTS AND SERVICES

- GAP Insurance
- Extended Service
- Credit Life Insurance
- Accident & Health (A&H)
- Transaction Express®
- TransLink
- ProcessNow®
- TransFreedom®
- Data Breach Security Program
- EMV®

PERSONAL LOANS

Consumer Credit Card

- Mastercard Credit Card – Classic
- Mastercard Credit Card – Platinum - Earn Loyalty Points for every dollar you spend with a variety of rewards

Consumer Loans

- General Personal Loans
- Auto – New & Used Cars
- Recreational Vehicles
  - Boats,
  - Travel Trailers,
  - ATVs, &
  - Tractors
- Residential Mortgage Loans
  - Conventional
- Real Estate
  - Raw Land
  - Land Development
  - Home Construction
  - Home Improvement
  - Home Purchase
  - Home Equity Lines of Credit
  - Mobile Homes with Land
- Equipment
  - New & Used Commercial Equipment
  - Appliances
- Agricultural
  - Agricultural Real Estate
  - Live Stock
  - Farm Equipment
- Miscellaneous

BUSINESS LOANS

Commercial Credit Card

PRODUCTS & SERVICES

- Business Mastercard Credit Card
- Earn Loyalty Points for every dollar you spend with a variety of rewards

Business & Small Business Loans

- New or Used Business Vehicles
- Commercial Real Estate
- Working Capital
- Business Construction
- Land Development
- Unimproved Property
- New and Used Commercial Equipment
- Computers, Furniture & Appliances
- Small Business Administration (SBA) and Government Programs -
- Agricultural Loans

FEE SCHEDULE
Effective 03-01-2026



PO Box 188
Muskogee, OK 74402

FEES AND CHARGES. The following fees and charges may be assessed against your account:

Account Activity Printout	$4.00
Account Balancing Assistance (per hour)	$20.00
Account Closing Fee (less than 90 days)	$35.00
Account Research-Check Images (12/page) and Other Documents (Per Page)	$2.00
Account Research-Commercial Account Statement Copy (Per Statement)	$10.00
Account Research-Consumer Account Statement Copy (Per Statement)	$10.00
ACH Transfer Fees: One-Time ACH Transfer Request	$5.00
ACH Transfer Fees: Recurring ACH Transfer Per Occurrence Fee	$2.00
ACH Transfer Fees: Recurring ACH Transfer Setup Fee	$5.00
All Deposited Items Returned	$5.00
ATM Card with Savings Account - Monthly Fee	$1.00
ATM Change Order Fee	0.100% of total
ATM Transaction Fee (ATMs other than Armstrong Bank)	$2.00
ATM/Debit Card - Expedited Card Fee - UPS or USPS Fee Based on Delivery Location	
ATM/Debit Card Cross-Border Fee (Includes purchases initiated inside the U.S. with international merchants)	1.000% of total
ATM/Debit Card Currency Conversion (Includes purchases initiated inside the U.S. with international merchants)	0.200% of total
ATM/Debit Card Replacement Fee (two replacement cards available at no charge within a rolling 12 month period)	$5.00
Bank Bags: Locking	$20.00
Bank Bags: Zipper	$5.00
Cashier's Checks	$5.00
Check Collections: Domestic	$20.00
Check Collections: Incoming	$25.00
Check Collections: International/Foreign	$35.00
Coin Rolling for Non-Customers	10.000% of total
Confirmation/Verification of Account	$20.00
Counter Checks (Per Sheet of Four)	$1.00
Dormant Monthly Fee	$5.00
External Transfer - Rapid Transfer (Pull) via Digital Banking ($0.50 minimum)	0.750% of Total Transaction Amount
External Transfer - Rapid Transfer (Push) via Digital Banking ($0.50 minimum)	1.750% of Total Transaction Amount
Fax: Additional Pages	$1.00
Fax: First Page	$5.00
Foreign Currency Orders	$20.00
Garnishments/Levies	$100.00
Money Order	$4.00
Non-Customer Check Cashing - $10.00 Minimum Charge	3.000% of check
Nonsufficient Funds Fee (Per Debit or Check Returned)*	$20.00
Notary Service	$5.00
Overdraft Fee (Per Debit or Check Paid)*	$20.00
Overdraft Protection Transfer	$10.00
Photo Copies	$0.50
Safe Deposit Box Drill Fee	$250.00
Safe Deposit Box Key Deposit	$50.00
Special Statement Cut-off	$4.00
Stop Payment: Cashier's Check/Money Order	$30.00
Stop Payment: Regular	$27.00
Wire Transfer: Foreign	$50.00
Wire Transfer: Incoming	$10.00
Wire Transfer: Outgoing	$20.00
Wire Transfer: Outgoing-Cash Management	$15.00

*Fees apply to overdrafts "Created by check, in-person withdrawals, ATM withdrawals or other electronic means."

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Loan-To-Deposit Ratio

UBPR Date	Ratio
6/30/2024	68.84%
9/30/2024	69.47%
12/31/2024	68.20%
3/31/2025	71.74%
6/30/2025	74.59%
9/30/2025	77.83%
12/31/2025	63.93%
3/31/2026	81.27%
6/30/2026	79.45%
Average	**72.81%**

Armstrong Bank

CRA Assessment Area

August 3, 2026

Northern OK Oklahoma Non-MSA Assessment Areas
Washington County
Nowata County – (Tracts Below Only)
- 1721.00
- 1723.00
- 1724.00

Eastern OK Oklahoma Non-MSA Assessment Areas
McIntosh County
Muskogee County
Cherokee County
Adair County

Tulsa OK Oklahoma MSA Assessment Areas
Tulsa County
Pawnee County
Osage County
Rogers County
Wagoner County

Fort Smith AR-OK MSA Assessment Areas
Sequoyah County
Crawford County
Sebastian County

Fayetteville-Springdale-Rogers AR-MO MSA Assessment Areas
Benton County
Washington County

Oklahoma City OK MSA Assessment Areas
Cleveland County
McClain County
Oklahoma County

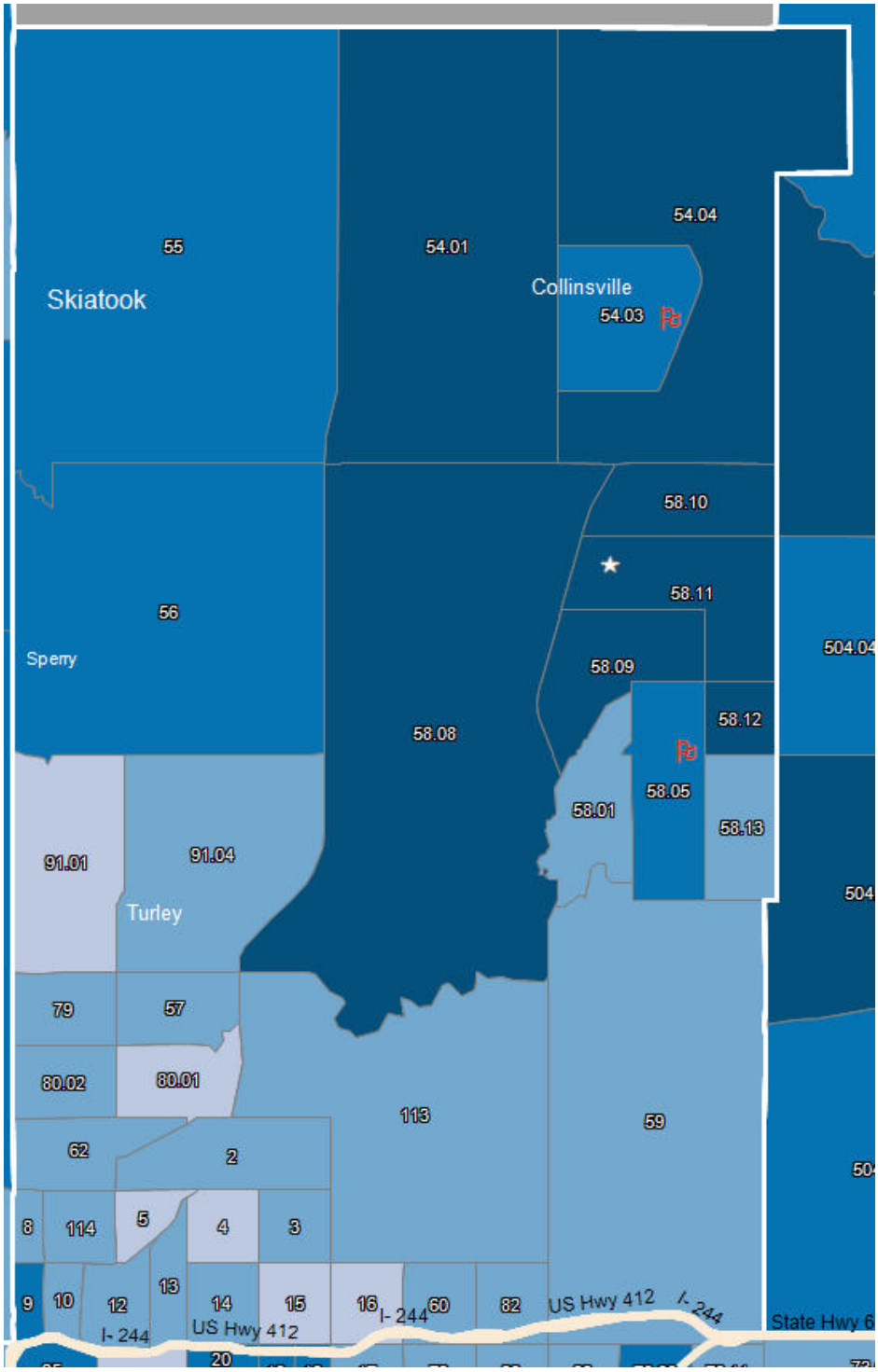
Waco, TX MSA Assessment Areas
McLennan County

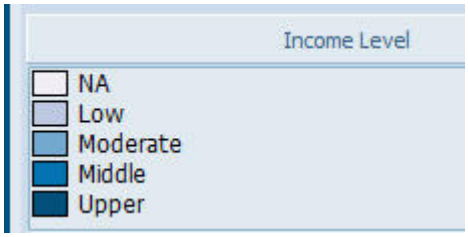
Dallas-Plano-Irving, TX MSA Assessment Areas 19124
Denton County

Collin County
Dallas County

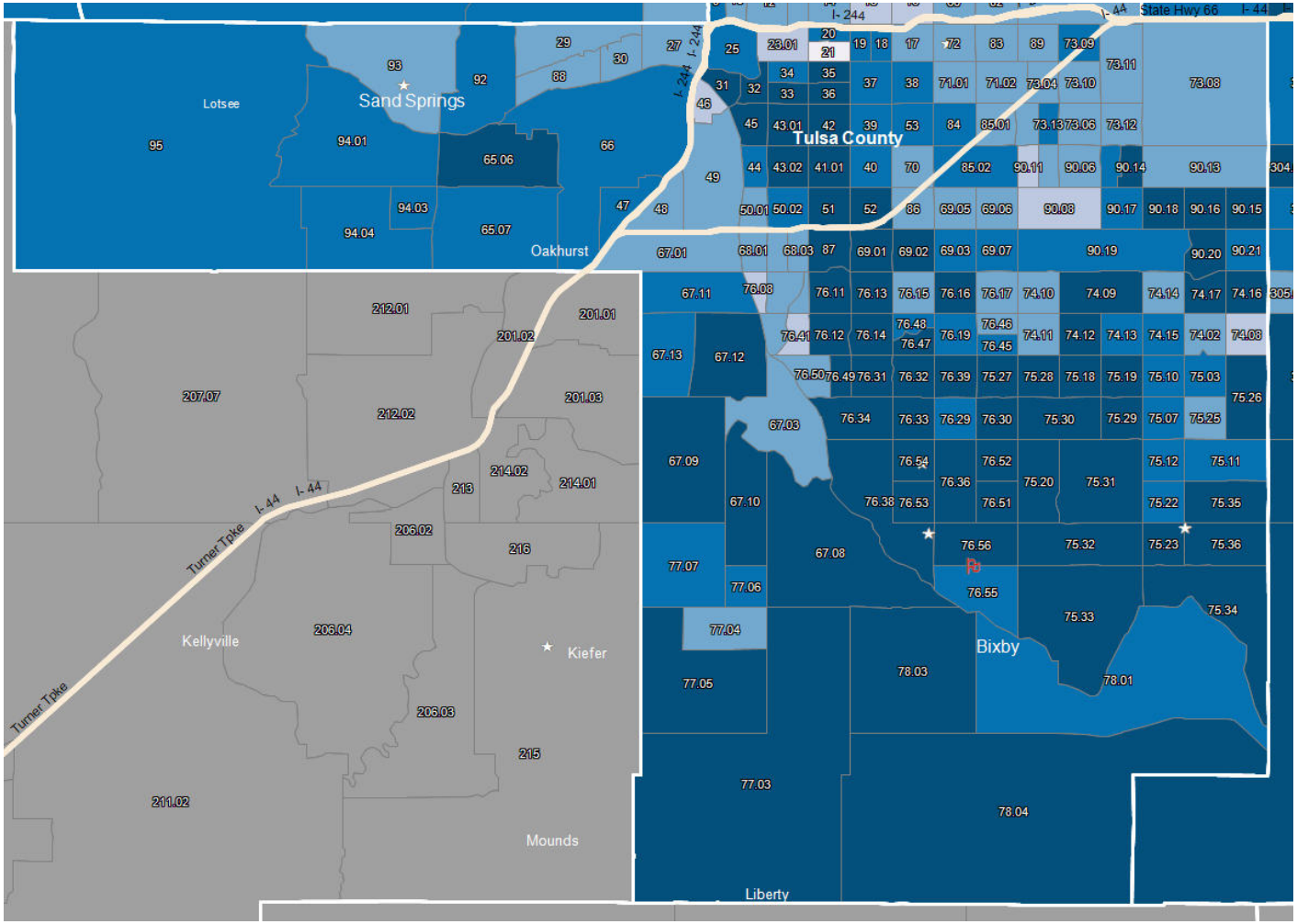
Fort Worth-Arlington-Grapevine, TX MSA Assessment Areas
Tarrant County

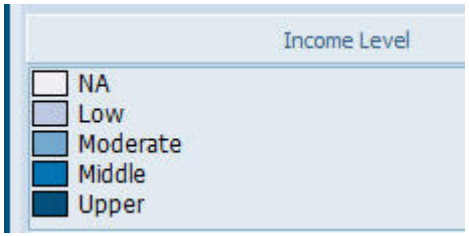
Tulsa MSA/ Tulsa County pg1





Tulsa MSA/ Tulsa County pt 2





Lt

2025 FFIEC Census Report - Summary Census Overview Information
MSA/MD: 46140 - TULSA, OK
State: OKLAHOMA
County: 143 - TULSA COUNTY
All Tracts: 208

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
OK	TULSA COUNTY	0002.00	2 - Moderate	67.02	No	$89,100	$48,393	1380	1289	93.41	422	694
OK	TULSA COUNTY	0003.00	2 - Moderate	56.28	No	$89,100	$40,640	3986	3256	81.69	636	1329
OK	TULSA COUNTY	0004.00	1 - Low	44.60	No	$89,100	$32,208	4340	3405	78.46	561	1434
OK	TULSA COUNTY	0005.00	1 - Low	32.89	No	$89,100	$23,750	2331	2143	91.93	296	987
OK	TULSA COUNTY	0008.00	2 - Moderate	77.24	No	$89,100	$55,772	1342	1076	80.18	450	770
OK	TULSA COUNTY	0009.00	3 - Middle	104.30	No	$89,100	$75,313	1205	814	67.55	428	725
OK	TULSA COUNTY	0010.00	2 - Moderate	62.43	No	$89,100	$45,083	1366	1227	89.82	231	423
OK	TULSA COUNTY	0012.00	2 - Moderate	52.33	No	$89,100	$37,788	1730	1396	80.69	216	1053
OK	TULSA COUNTY	0013.00	2 - Moderate	55.50	No	$89,100	$40,074	2172	1582	72.84	341	833
OK	TULSA COUNTY	0014.00	2 - Moderate	60.06	No	$89,100	$43,368	5409	3971	73.41	776	1962
OK	TULSA COUNTY	0015.00	1 - Low	47.99	No	$89,100	$34,657	4241	2541	59.92	778	1796
OK	TULSA COUNTY	0016.00	1 - Low	47.14	No	$89,100	$34,043	5424	3893	71.77	961	1972
OK	TULSA COUNTY	0017.00	2 - Moderate	76.52	No	$89,100	$55,250	2521	991	39.31	758	1160
OK	TULSA COUNTY	0018.00	3 - Middle	89.12	No	$89,100	$64,351	1918	790	41.19	547	1001
OK	TULSA COUNTY	0019.00	3 - Middle	82.75	No	$89,100	$59,750	1600	557	34.81	454	815
OK	TULSA COUNTY	0020.00	3 - Middle	80.16	No	$89,100	$57,885	1792	800	44.64	316	730
OK	TULSA COUNTY	0021.00	0 - Unknown	0.00	No	$89,100	$0	3130	1401	44.76	104	354
OK	TULSA COUNTY	0023.01	1 - Low	43.28	No	$89,100	$31,250	2356	1260	53.48	409	1102
OK	TULSA COUNTY	0025.00	3 - Middle	102.01	No	$89,100	$73,661	4984	2068	41.49	144	200
OK	TULSA COUNTY	0027.00	2 - Moderate	63.40	No	$89,100	$45,781	2836	1307	46.09	685	1344
OK	TULSA COUNTY	0029.00	2 - Moderate	71.77	No	$89,100	$51,823	2689	957	35.59	546	1011
OK	TULSA COUNTY	0030.00	2 - Moderate	53.47	No	$89,100	$38,611	1818	713	39.22	406	882
OK	TULSA COUNTY	0031.00	4 - Upper	130.49	No	$89,100	$94,219	2468	679	27.51	396	652
OK	TULSA COUNTY	0032.00	4 - Upper	225.40	No	$89,100	$162,750	1479	353	23.87	486	708

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OK	TULSA COUNTY	0033.00	4 - Upper	172.54	No	$89,100	$124,583	1978	484	24.47	501	999
OK	TULSA COUNTY	0034.00	3 - Middle	83.38	No	$89,100	$60,208	2309	865	37.46	377	897
OK	TULSA COUNTY	0035.00	4 - Upper	129.47	No	$89,100	$93,487	2044	582	28.47	462	1116
OK	TULSA COUNTY	0036.00	4 - Upper	135.46	No	$89,100	$97,813	2041	466	22.83	845	1152
OK	TULSA COUNTY	0037.00	3 - Middle	104.07	No	$89,100	$75,147	2527	693	27.42	820	1408
OK	TULSA COUNTY	0038.00	3 - Middle	95.63	No	$89,100	$69,048	1854	706	38.08	448	912
OK	TULSA COUNTY	0039.00	3 - Middle	89.20	No	$89,100	$64,412	4040	1329	32.90	962	1877
OK	TULSA COUNTY	0040.00	3 - Middle	116.07	No	$89,100	$83,813	4209	1217	28.91	1217	1846
OK	TULSA COUNTY	0041.01	4 - Upper	321.31	No	$89,100	$232,000	2292	399	17.41	976	1108
OK	TULSA COUNTY	0042.00	4 - Upper	180.69	No	$89,100	$130,469	2879	540	18.76	1008	1218
OK	TULSA COUNTY	0043.01	4 - Upper	346.24	No	$89,100	$250,001	2214	323	14.59	828	953
OK	TULSA COUNTY	0043.02	4 - Upper	226.64	No	$89,100	$163,646	3414	585	17.14	1190	1865
OK	TULSA COUNTY	0044.00	3 - Middle	100.21	No	$89,100	$72,357	2102	532	25.31	463	981
OK	TULSA COUNTY	0045.00	4 - Upper	227.89	No	$89,100	$164,545	2524	448	17.75	1026	1146
OK	TULSA COUNTY	0046.00	1 - Low	28.60	No	$89,100	$20,653	3190	2099	65.80	139	592
OK	TULSA COUNTY	0047.00	3 - Middle	82.11	No	$89,100	$59,286	1962	719	36.65	505	878
OK	TULSA COUNTY	0048.00	2 - Moderate	63.60	No	$89,100	$45,923	4384	1696	38.69	886	1900
OK	TULSA COUNTY	0049.00	2 - Moderate	63.45	No	$89,100	$45,813	1666	769	46.16	427	740
OK	TULSA COUNTY	0050.01	2 - Moderate	76.86	No	$89,100	$55,500	1899	587	30.91	441	989
OK	TULSA COUNTY	0050.02	3 - Middle	92.14	No	$89,100	$66,532	3475	1136	32.69	801	1329
OK	TULSA COUNTY	0051.00	4 - Upper	189.28	No	$89,100	$136,667	1952	489	25.05	603	724
OK	TULSA COUNTY	0052.00	4 - Upper	162.24	No	$89,100	$117,143	2984	949	31.80	892	1174
OK	TULSA COUNTY	0053.00	3 - Middle	104.19	No	$89,100	$75,234	4618	1571	34.02	1512	2046
OK	TULSA COUNTY	0054.01	4 - Upper	152.92	No	$89,100	$110,417	3520	1237	35.14	982	1226
OK	TULSA COUNTY	0054.03	3 - Middle	89.19	No	$89,100	$64,402	4143	1356	32.73	1143	1742
OK	TULSA COUNTY	0054.04	4 - Upper	121.94	No	$89,100	$88,049	4835	1679	34.73	1419	1752
OK	TULSA COUNTY	0055.00	3 - Middle	91.10	No	$89,100	$65,781	3564	1025	28.76	975	1618
OK	TULSA COUNTY	0056.00	3 - Middle	83.47	No	$89,100	$60,274	2479	870	35.09	626	1067
OK	TULSA COUNTY	0057.00	2 - Moderate	58.66	No	$89,100	$42,356	2229	1981	88.87	553	1026

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OK	TULSA COUNTY	0058.01	2 - Moderate	75.82	No	$89,100	$54,750	4114	1568	38.11	922	1519
OK	TULSA COUNTY	0058.05	3 - Middle	85.40	No	$89,100	$61,667	7369	2625	35.62	1647	2488
OK	TULSA COUNTY	0058.08	4 - Upper	149.60	No	$89,100	$108,018	4154	1364	32.84	1296	1509
OK	TULSA COUNTY	0058.09	4 - Upper	129.95	No	$89,100	$93,833	8362	2596	31.05	2187	2580
OK	TULSA COUNTY	0058.10	4 - Upper	121.33	No	$89,100	$87,604	3660	1326	36.23	794	1008
OK	TULSA COUNTY	0058.11	4 - Upper	136.55	No	$89,100	$98,594	4668	1624	34.79	1051	1387
OK	TULSA COUNTY	0058.12	4 - Upper	162.86	No	$89,100	$117,596	3439	950	27.62	1035	1166
OK	TULSA COUNTY	0058.13	2 - Moderate	61.98	No	$89,100	$44,755	2946	1090	37.00	389	431
OK	TULSA COUNTY	0059.00	2 - Moderate	55.47	No	$89,100	$40,052	2693	1850	68.70	278	819
OK	TULSA COUNTY	0060.00	2 - Moderate	62.63	No	$89,100	$45,224	5167	3703	71.67	896	1877
OK	TULSA COUNTY	0062.00	2 - Moderate	50.33	No	$89,100	$36,343	2687	2434	90.58	472	1288
OK	TULSA COUNTY	0065.06	4 - Upper	127.87	No	$89,100	$92,333	2391	652	27.27	656	858
OK	TULSA COUNTY	0065.07	3 - Middle	119.70	No	$89,100	$86,429	1698	538	31.68	608	744
OK	TULSA COUNTY	0066.00	3 - Middle	98.10	No	$89,100	$70,833	2694	869	32.26	820	1125
OK	TULSA COUNTY	0067.01	2 - Moderate	57.52	No	$89,100	$41,536	3089	1793	58.04	528	1080
OK	TULSA COUNTY	0067.03	2 - Moderate	76.02	No	$89,100	$54,890	4587	1718	37.45	653	1254
OK	TULSA COUNTY	0067.08	4 - Upper	162.38	No	$89,100	$117,250	9430	2623	27.82	2526	2887
OK	TULSA COUNTY	0067.09	4 - Upper	157.78	No	$89,100	$113,925	8244	3103	37.64	2058	2586
OK	TULSA COUNTY	0067.10	4 - Upper	147.61	No	$89,100	$106,579	4533	1980	43.68	1106	1347
OK	TULSA COUNTY	0067.11	3 - Middle	99.89	No	$89,100	$72,125	3450	1554	45.04	858	982
OK	TULSA COUNTY	0067.12	4 - Upper	291.56	No	$89,100	$210,521	1877	509	27.12	305	392
OK	TULSA COUNTY	0067.13	3 - Middle	92.66	No	$89,100	$66,905	2488	822	33.04	228	420
OK	TULSA COUNTY	0068.01	2 - Moderate	57.13	No	$89,100	$41,250	3106	1799	57.92	412	802
OK	TULSA COUNTY	0068.03	2 - Moderate	64.18	No	$89,100	$46,346	3068	1530	49.87	422	825
OK	TULSA COUNTY	0068.04	2 - Moderate	68.49	No	$89,100	$49,457	2708	1406	51.92	380	1053
OK	TULSA COUNTY	0069.01	4 - Upper	138.80	No	$89,100	$100,218	4144	1139	27.49	1048	1481
OK	TULSA COUNTY	0069.02	4 - Upper	170.95	No	$89,100	$123,438	1559	365	23.41	618	674
OK	TULSA COUNTY	0069.03	3 - Middle	111.57	No	$89,100	$80,560	3790	1386	36.57	1221	1764
OK	TULSA COUNTY	0069.05	2 - Moderate	66.02	No	$89,100	$47,674	4543	2953	65.00	192	729

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OK	TULSA COUNTY	0069.06	2 - Moderate	69.63	No	$89,100	$50,282	1956	1174	60.02	449	672
OK	TULSA COUNTY	0069.07	3 - Middle	102.66	No	$89,100	$74,125	3126	1688	54.00	456	743
OK	TULSA COUNTY	0070.00	2 - Moderate	54.53	No	$89,100	$39,375	2835	1284	45.29	403	1001
OK	TULSA COUNTY	0071.01	2 - Moderate	71.51	No	$89,100	$51,635	3608	1993	55.24	728	1137
OK	TULSA COUNTY	0071.02	2 - Moderate	60.16	No	$89,100	$43,438	2493	1587	63.66	289	662
OK	TULSA COUNTY	0072.00	2 - Moderate	68.27	No	$89,100	$49,297	4093	2353	57.49	837	1602
OK	TULSA COUNTY	0073.04	2 - Moderate	59.56	No	$89,100	$43,008	3588	2332	64.99	705	1286
OK	TULSA COUNTY	0073.06	2 - Moderate	64.75	No	$89,100	$46,758	6037	4716	78.12	836	1563
OK	TULSA COUNTY	0073.08	2 - Moderate	75.27	No	$89,100	$54,350	3360	1462	43.51	870	1364
OK	TULSA COUNTY	0073.09	3 - Middle	80.90	No	$89,100	$58,417	1657	1037	62.58	399	571
OK	TULSA COUNTY	0073.10	2 - Moderate	77.12	No	$89,100	$55,688	3961	2852	72.00	761	1296
OK	TULSA COUNTY	0073.11	2 - Moderate	54.96	No	$89,100	$39,688	2885	2035	70.54	649	1122
OK	TULSA COUNTY	0073.12	2 - Moderate	62.17	No	$89,100	$44,890	4980	3478	69.84	1016	1643
OK	TULSA COUNTY	0073.13	3 - Middle	103.00	No	$89,100	$74,375	2565	1855	72.32	500	760
OK	TULSA COUNTY	0073.14	2 - Moderate	65.22	No	$89,100	$47,097	3758	2491	66.29	568	1036
OK	TULSA COUNTY	0074.02	2 - Moderate	76.88	No	$89,100	$55,511	2689	847	31.50	414	1043
OK	TULSA COUNTY	0074.08	1 - Low	40.00	No	$89,100	$28,887	1304	456	34.97	1107	1290
OK	TULSA COUNTY	0074.09	4 - Upper	120.41	No	$89,100	$86,944	4302	2313	53.77	1193	1516
OK	TULSA COUNTY	0074.10	2 - Moderate	76.39	No	$89,100	$55,156	2954	1858	62.90	257	420
OK	TULSA COUNTY	0074.11	2 - Moderate	67.37	No	$89,100	$48,646	3791	2012	53.07	155	287
OK	TULSA COUNTY	0074.12	4 - Upper	170.23	No	$89,100	$122,917	3748	1581	42.18	1063	1183
OK	TULSA COUNTY	0074.13	3 - Middle	102.09	No	$89,100	$73,713	3926	1411	35.94	978	1299
OK	TULSA COUNTY	0074.14	2 - Moderate	77.70	No	$89,100	$56,103	2763	1139	41.22	483	785
OK	TULSA COUNTY	0074.15	3 - Middle	105.29	No	$89,100	$76,029	1711	662	38.69	392	600
OK	TULSA COUNTY	0074.16	4 - Upper	136.14	No	$89,100	$98,300	1657	511	30.84	469	502
OK	TULSA COUNTY	0074.17	4 - Upper	145.68	No	$89,100	$105,188	1357	518	38.17	348	435
OK	TULSA COUNTY	0075.03	3 - Middle	89.37	No	$89,100	$64,531	2628	872	33.18	565	873
OK	TULSA COUNTY	0075.07	3 - Middle	96.32	No	$89,100	$69,550	3806	1382	36.31	1038	1429
OK	TULSA COUNTY	0075.10	3 - Middle	97.06	No	$89,100	$70,083	5463	1966	35.99	1276	1734

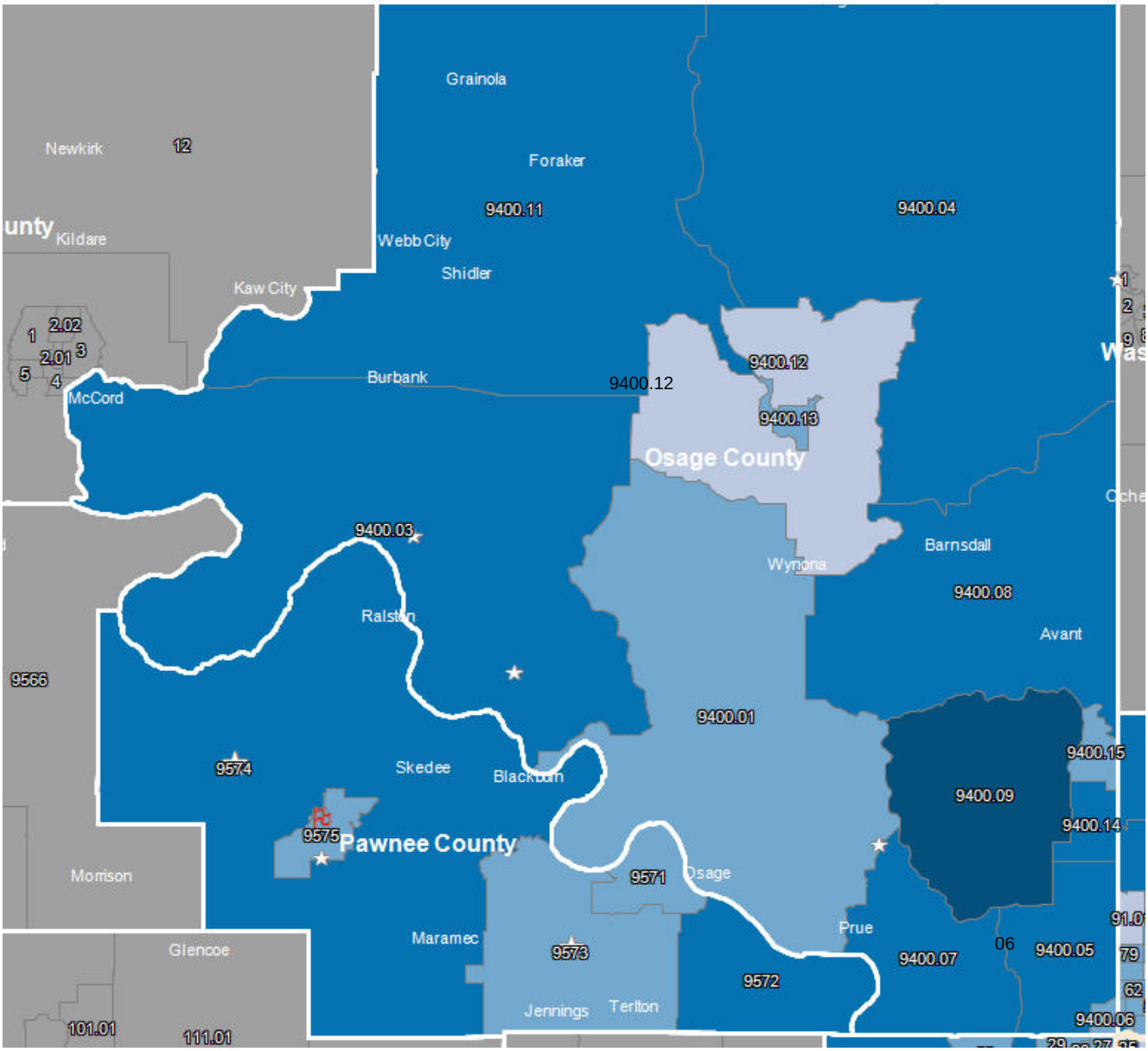
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OK	TULSA COUNTY	0075.11	3 - Middle	104.39	No	$89,100	$75,375	3308	1194	36.09	908	1214
OK	TULSA COUNTY	0075.12	3 - Middle	91.88	No	$89,100	$66,346	4445	1399	31.47	1144	1592
OK	TULSA COUNTY	0075.18	4 - Upper	153.47	No	$89,100	$110,816	3642	1565	42.97	1123	1192
OK	TULSA COUNTY	0075.19	4 - Upper	135.45	No	$89,100	$97,803	3698	1402	37.91	1046	1193
OK	TULSA COUNTY	0075.20	4 - Upper	144.12	No	$89,100	$104,063	4347	1187	27.31	1475	1737
OK	TULSA COUNTY	0075.22	3 - Middle	119.74	No	$89,100	$86,458	2456	853	34.73	508	695
OK	TULSA COUNTY	0075.23	4 - Upper	140.94	No	$89,100	$101,765	2622	717	27.35	778	976
OK	TULSA COUNTY	0075.25	2 - Moderate	71.88	No	$89,100	$51,905	1931	653	33.82	414	604
OK	TULSA COUNTY	0075.26	4 - Upper	148.03	No	$89,100	$106,888	1982	640	32.29	564	684
OK	TULSA COUNTY	0075.27	4 - Upper	131.82	No	$89,100	$95,179	1291	421	32.61	462	498
OK	TULSA COUNTY	0075.28	4 - Upper	136.45	No	$89,100	$98,523	2134	843	39.50	394	499
OK	TULSA COUNTY	0075.29	4 - Upper	135.69	No	$89,100	$97,974	4068	1288	31.66	1020	1395
OK	TULSA COUNTY	0075.30	4 - Upper	160.13	No	$89,100	$115,625	2560	878	34.30	781	813
OK	TULSA COUNTY	0075.31	4 - Upper	143.16	No	$89,100	$103,370	3859	1057	27.39	1063	1309
OK	TULSA COUNTY	0075.32	4 - Upper	144.55	No	$89,100	$104,375	3556	1023	28.77	1005	1110
OK	TULSA COUNTY	0075.33	4 - Upper	149.63	No	$89,100	$108,042	2772	721	26.01	911	954
OK	TULSA COUNTY	0075.34	4 - Upper	144.09	No	$89,100	$104,044	2740	837	30.55	705	902
OK	TULSA COUNTY	0075.35	4 - Upper	124.72	No	$89,100	$90,054	2609	807	30.93	546	692
OK	TULSA COUNTY	0075.36	4 - Upper	164.81	No	$89,100	$119,000	2864	785	27.41	736	926
OK	TULSA COUNTY	0076.08	1 - Low	34.50	No	$89,100	$24,911	2425	1623	66.93	51	272
OK	TULSA COUNTY	0076.11	4 - Upper	164.61	No	$89,100	$118,854	1252	399	31.87	345	416
OK	TULSA COUNTY	0076.12	4 - Upper	151.38	No	$89,100	$109,306	3867	1565	40.47	591	747
OK	TULSA COUNTY	0076.13	4 - Upper	161.72	No	$89,100	$116,768	3260	992	30.43	1069	1310
OK	TULSA COUNTY	0076.14	4 - Upper	184.13	No	$89,100	$132,950	2479	675	27.23	719	924
OK	TULSA COUNTY	0076.15	2 - Moderate	78.55	No	$89,100	$56,719	2332	707	30.32	401	428
OK	TULSA COUNTY	0076.16	4 - Upper	176.71	No	$89,100	$127,596	3478	1107	31.83	1254	1765
OK	TULSA COUNTY	0076.17	2 - Moderate	59.06	No	$89,100	$42,647	3899	2046	52.47	302	589
OK	TULSA COUNTY	0076.19	3 - Middle	110.61	No	$89,100	$79,866	3945	1402	35.54	1094	1408
OK	TULSA COUNTY	0076.29	3 - Middle	119.78	No	$89,100	$86,487	3728	1361	36.51	918	1159

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OK	TULSA COUNTY	0076.30	4 - Upper	128.90	No	$89,100	$93,070	4983	2131	42.77	1224	1519
OK	TULSA COUNTY	0076.31	4 - Upper	163.47	No	$89,100	$118,036	3240	769	23.73	1134	1264
OK	TULSA COUNTY	0076.32	4 - Upper	184.37	No	$89,100	$133,125	3027	890	29.40	783	906
OK	TULSA COUNTY	0076.33	4 - Upper	145.61	No	$89,100	$105,139	2754	793	28.79	835	990
OK	TULSA COUNTY	0076.34	4 - Upper	122.22	No	$89,100	$88,250	3881	1378	35.51	609	830
OK	TULSA COUNTY	0076.36	4 - Upper	162.54	No	$89,100	$117,361	4313	1143	26.50	1112	1212
OK	TULSA COUNTY	0076.38	4 - Upper	264.18	No	$89,100	$190,746	4713	1096	23.25	1381	1545
OK	TULSA COUNTY	0076.39	4 - Upper	149.57	No	$89,100	$108,000	4902	1670	34.07	1219	1482
OK	TULSA COUNTY	0076.41	1 - Low	48.91	No	$89,100	$35,317	4584	3187	69.52	52	340
OK	TULSA COUNTY	0076.42	2 - Moderate	62.32	No	$89,100	$45,000	1996	1234	61.82	123	298
OK	TULSA COUNTY	0076.43	2 - Moderate	60.99	No	$89,100	$44,038	1071	571	53.31	136	232
OK	TULSA COUNTY	0076.44	2 - Moderate	67.84	No	$89,100	$48,984	3608	2167	60.06	546	919
OK	TULSA COUNTY	0076.45	3 - Middle	109.93	No	$89,100	$79,375	4003	1904	47.56	444	730
OK	TULSA COUNTY	0076.46	2 - Moderate	75.40	No	$89,100	$54,444	3058	1682	55.00	631	786
OK	TULSA COUNTY	0076.47	4 - Upper	161.71	No	$89,100	$116,765	2784	901	32.36	773	874
OK	TULSA COUNTY	0076.48	3 - Middle	96.75	No	$89,100	$69,861	2723	1159	42.56	256	622
OK	TULSA COUNTY	0076.49	4 - Upper	153.37	No	$89,100	$110,744	2233	648	29.02	916	833
OK	TULSA COUNTY	0076.50	2 - Moderate	61.93	No	$89,100	$44,722	3082	1761	57.14	23	305
OK	TULSA COUNTY	0076.51	4 - Upper	137.08	No	$89,100	$98,981	2718	624	22.96	807	972
OK	TULSA COUNTY	0076.52	4 - Upper	206.73	No	$89,100	$149,271	3539	887	25.06	1171	1245
OK	TULSA COUNTY	0076.53	4 - Upper	227.80	No	$89,100	$164,485	2042	351	17.19	630	668
OK	TULSA COUNTY	0076.54	4 - Upper	259.20	No	$89,100	$187,153	3714	864	23.26	1152	1210
OK	TULSA COUNTY	0076.55	3 - Middle	107.24	No	$89,100	$77,432	3321	1247	37.55	616	925
OK	TULSA COUNTY	0076.56	4 - Upper	141.41	No	$89,100	$102,105	3642	1219	33.47	854	973
OK	TULSA COUNTY	0077.03	4 - Upper	146.41	No	$89,100	$105,714	2872	897	31.23	764	920
OK	TULSA COUNTY	0077.04	2 - Moderate	79.52	No	$89,100	$57,418	4425	2194	49.58	861	1293
OK	TULSA COUNTY	0077.05	4 - Upper	133.26	No	$89,100	$96,220	2579	984	38.15	699	867
OK	TULSA COUNTY	0077.06	3 - Middle	107.18	No	$89,100	$77,389	3212	1224	38.11	902	1073
OK	TULSA COUNTY	0077.07	3 - Middle	89.15	No	$89,100	$64,375	3420	1298	37.95	801	1114

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
OK	TULSA COUNTY	0078.01	3 - Middle	88.52	No	$89,100	$63,917	3187	1197	37.56	691	1303
OK	TULSA COUNTY	0078.03	4 - Upper	169.81	No	$89,100	$122,614	4388	1351	30.79	1135	1254
OK	TULSA COUNTY	0078.04	4 - Upper	137.38	No	$89,100	$99,199	2704	755	27.92	996	1156
OK	TULSA COUNTY	0079.00	2 - Moderate	55.95	No	$89,100	$40,404	4649	4189	90.11	754	2064
OK	TULSA COUNTY	0080.01	1 - Low	13.73	No	$89,100	$9,919	1975	1376	69.67	141	528
OK	TULSA COUNTY	0080.02	2 - Moderate	54.09	No	$89,100	$39,056	2724	2412	88.55	574	1153
OK	TULSA COUNTY	0082.00	2 - Moderate	69.46	No	$89,100	$50,156	2488	1819	73.11	490	813
OK	TULSA COUNTY	0083.00	2 - Moderate	73.79	No	$89,100	$53,281	1416	852	60.17	225	466
OK	TULSA COUNTY	0084.00	3 - Middle	86.75	No	$89,100	$62,639	3477	1510	43.43	978	1455
OK	TULSA COUNTY	0085.01	2 - Moderate	66.25	No	$89,100	$47,839	2772	1502	54.18	425	929
OK	TULSA COUNTY	0085.02	3 - Middle	95.63	No	$89,100	$69,048	4854	2329	47.98	1696	2144
OK	TULSA COUNTY	0086.00	2 - Moderate	77.42	No	$89,100	$55,903	3823	1901	49.73	505	938
OK	TULSA COUNTY	0087.00	4 - Upper	165.20	No	$89,100	$119,286	3216	875	27.21	842	1227
OK	TULSA COUNTY	0088.00	2 - Moderate	55.74	No	$89,100	$40,250	2045	829	40.54	477	1054
OK	TULSA COUNTY	0089.00	2 - Moderate	64.34	No	$89,100	$46,458	3579	2496	69.74	588	1024
OK	TULSA COUNTY	0090.06	2 - Moderate	74.79	No	$89,100	$54,004	7010	5239	74.74	1134	1881
OK	TULSA COUNTY	0090.08	1 - Low	48.50	No	$89,100	$35,023	3836	2975	77.55	185	451
OK	TULSA COUNTY	0090.10	3 - Middle	82.84	No	$89,100	$59,815	3930	2894	73.64	715	1083
OK	TULSA COUNTY	0090.11	1 - Low	48.64	No	$89,100	$35,125	2235	1668	74.63	229	347
OK	TULSA COUNTY	0090.12	2 - Moderate	57.13	No	$89,100	$41,250	3211	2655	82.68	341	671
OK	TULSA COUNTY	0090.13	2 - Moderate	78.63	No	$89,100	$56,774	2272	1325	58.32	280	452
OK	TULSA COUNTY	0090.14	4 - Upper	126.37	No	$89,100	$91,250	1924	1257	65.33	575	656
OK	TULSA COUNTY	0090.15	4 - Upper	143.57	No	$89,100	$103,667	4268	1787	41.87	1061	1195
OK	TULSA COUNTY	0090.16	4 - Upper	234.29	No	$89,100	$169,167	3695	1063	28.77	990	1101
OK	TULSA COUNTY	0090.17	3 - Middle	100.72	No	$89,100	$72,727	2417	1622	67.11	248	471
OK	TULSA COUNTY	0090.18	4 - Upper	174.31	No	$89,100	$125,863	1982	673	33.96	590	681
OK	TULSA COUNTY	0090.19	3 - Middle	93.68	No	$89,100	$67,642	3808	1618	42.49	544	763
OK	TULSA COUNTY	0090.20	4 - Upper	126.10	No	$89,100	$91,055	2963	1118	37.73	472	730
OK	TULSA COUNTY	0090.21	3 - Middle	117.81	No	$89,100	$85,063	2675	1082	40.45	409	627

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
OK	TULSA COUNTY	0091.01	1 - Low	47.52	No	$89,100	$34,311	2495	1875	75.15	549	1224
OK	TULSA COUNTY	0091.04	2 - Moderate	74.95	No	$89,100	$54,118	2440	1211	49.63	546	1083
OK	TULSA COUNTY	0092.00	3 - Middle	91.01	No	$89,100	$65,714	3530	1035	29.32	866	1412
OK	TULSA COUNTY	0093.00	2 - Moderate	75.69	No	$89,100	$54,657	3821	1157	30.28	1042	1804
OK	TULSA COUNTY	0094.01	3 - Middle	109.22	No	$89,100	$78,864	4959	1371	27.65	1634	2008
OK	TULSA COUNTY	0094.03	3 - Middle	92.81	No	$89,100	$67,014	3566	1050	29.44	1156	1403
OK	TULSA COUNTY	0094.04	3 - Middle	89.08	No	$89,100	$64,324	2464	672	27.27	932	1036
OK	TULSA COUNTY	0095.00	3 - Middle	117.86	No	$89,100	$85,104	5140	1450	28.21	1735	2192
OK	TULSA COUNTY	0113.00	2 - Moderate	73.57	No	$89,100	$53,125	2735	1740	63.62	846	1338
OK	TULSA COUNTY	0114.00	2 - Moderate	55.70	No	$89,100	$40,221	3115	2881	92.49	601	1440

Tulsa MSA/Osage and Pawnee Counties



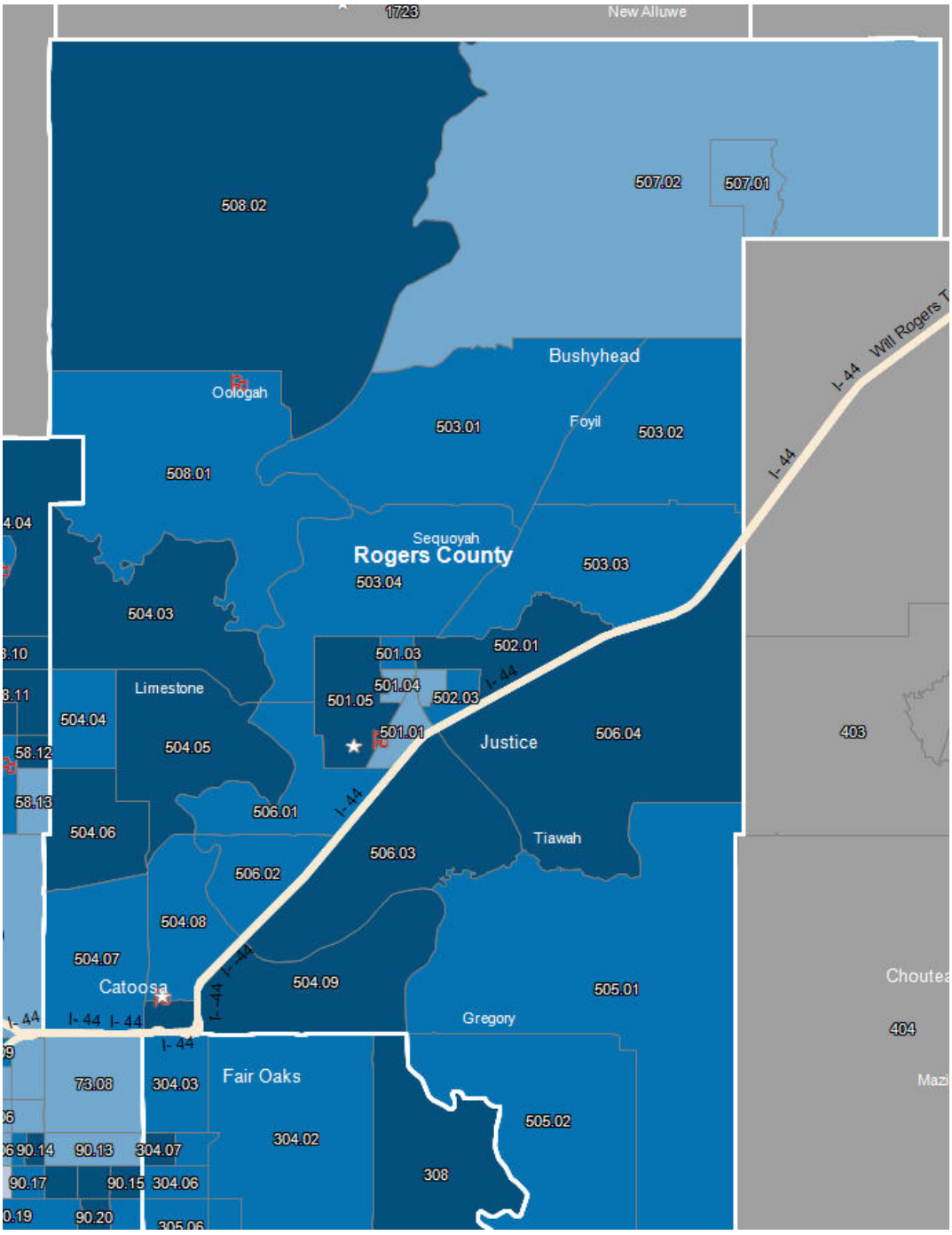
2025 FFIEC Census Report - Summary Census Overview Information
MSA/MD: 46140 - TULSA, OK
State: OKLAHOMA
County: 113 - OSAGE COUNTY
All Tracts: 13

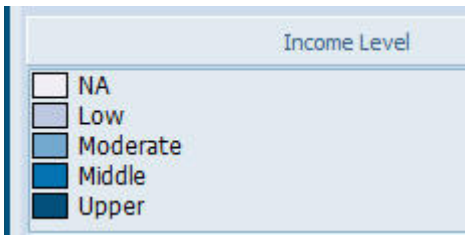
State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OK	OSAGE COUNTY	9400.01	2 - Moderate	68.14	No	$89,100	$49,202	5393	2229	41.33	1450	2518
OK	OSAGE COUNTY	9400.03	3 - Middle	91.90	No	$89,100	$66,360	4406	1424	32.32	1482	2267
OK	OSAGE COUNTY	9400.04	3 - Middle	92.33	No	$89,100	$66,667	2356	745	31.62	912	1313
OK	OSAGE COUNTY	9400.05	3 - Middle	106.92	No	$89,100	$77,206	4075	1387	34.04	1569	1932
OK	OSAGE COUNTY	9400.06	2 - Moderate	66.98	No	$89,100	$48,364	5403	4721	87.38	1169	2360
OK	OSAGE COUNTY	9400.07	3 - Middle	102.64	No	$89,100	$74,115	4480	1039	23.19	1732	2167
OK	OSAGE COUNTY	9400.08	3 - Middle	98.81	No	$89,100	$71,346	2858	892	31.21	857	1458
OK	OSAGE COUNTY	9400.09	4 - Upper	121.02	No	$89,100	$87,381	3521	966	27.44	1214	1455
OK	OSAGE COUNTY	9400.11	3 - Middle	90.02	No	$89,100	$65,000	1220	319	26.15	517	794
OK	OSAGE COUNTY	9400.12	1 - Low	44.83	No	$89,100	$32,375	2014	1017	50.50	712	1110
OK	OSAGE COUNTY	9400.13	2 - Moderate	67.06	No	$89,100	$48,424	2195	1106	50.39	619	1207
OK	OSAGE COUNTY	9400.14	3 - Middle	96.38	No	$89,100	$69,590	3914	1275	32.58	930	1269
OK	OSAGE COUNTY	9400.15	2 - Moderate	58.46	No	$89,100	$42,214	3983	1255	31.51	959	1416

2025 FFIEC Census Report - Summary Census Overview Information
MSA/MD: 46140 - TULSA, OK
State: OKLAHOMA
County: 117 - PAWNEE COUNTY
All Tracts: 5

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
OK	PAWNEE COUNTY	9571.00	2 - Moderate	72.80	No	$89,100	$52,571	3715	860	23.15	1011	1748
OK	PAWNEE COUNTY	9572.00	3 - Middle	93.59	No	$89,100	$67,581	4223	993	23.51	1411	2049
OK	PAWNEE COUNTY	9573.00	2 - Moderate	75.30	No	$89,100	$54,375	3066	683	22.28	897	1360
OK	PAWNEE COUNTY	9574.00	3 - Middle	111.00	No	$89,100	$80,147	2380	529	22.23	896	1309
OK	PAWNEE COUNTY	9575.00	2 - Moderate	72.64	No	$89,100	$52,454	2169	958	44.17	622	1199
OK	PAWNEE COUNTY	9999.99	3 - Middle	84.83	No	$89,100	$61,250	15553	4023	25.87	4837	7665

Tulsa MSA/Rogers County



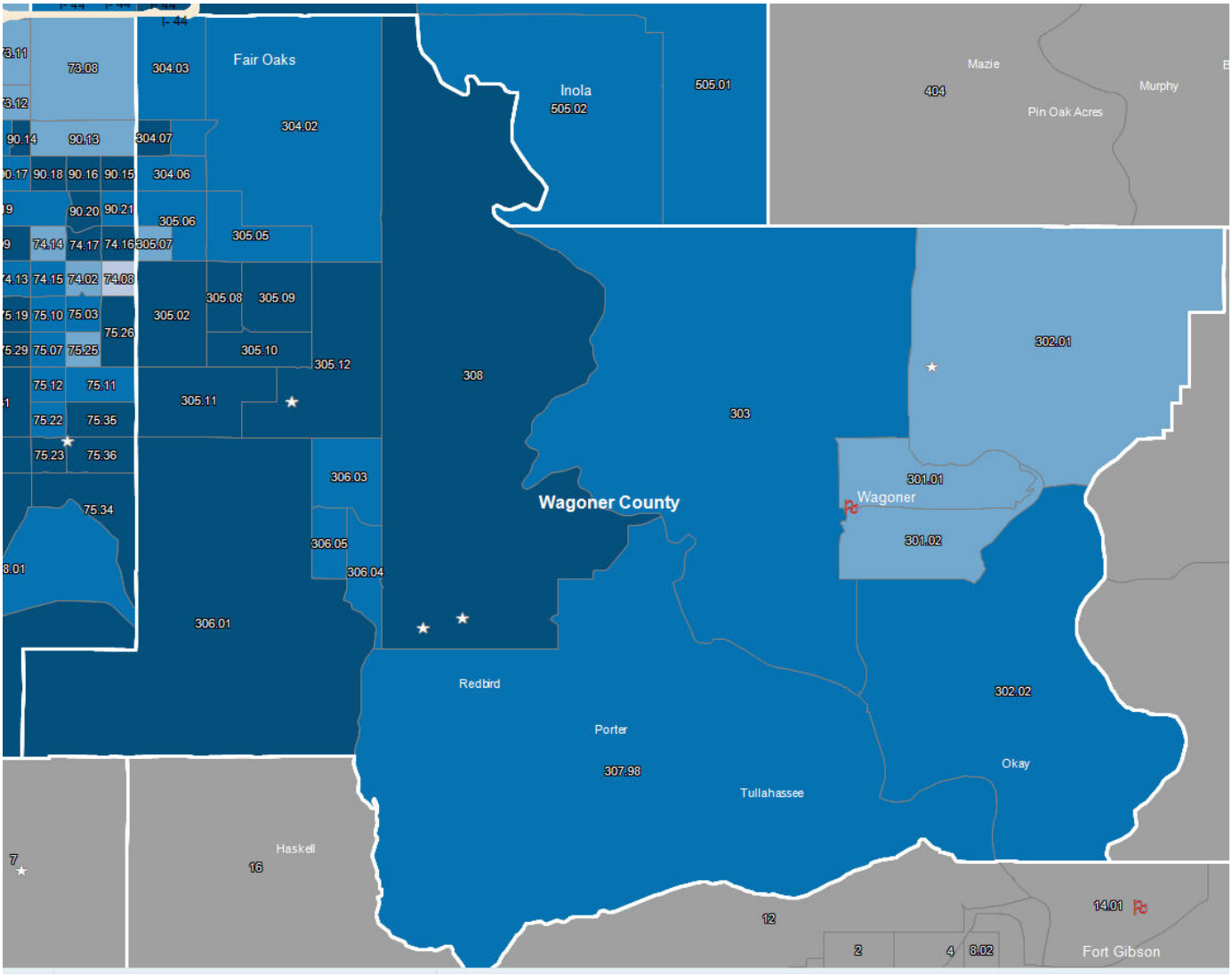


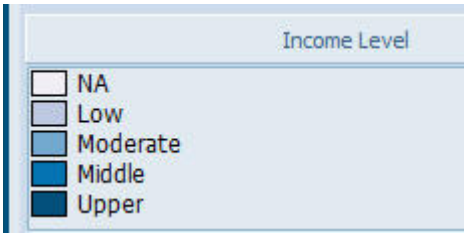
2025 FFIEC Census Report - Summary Census Overview Information
MSA/MD: 46140 - TULSA, OK
State: OKLAHOMA
County: 131 - ROGERS COUNTY
All Tracts: 28

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
OK	ROGERS COUNTY	0501.01	2 - Moderate	66.11	No	$89,100	$47,738	4998	2192	43.86	784	1349
OK	ROGERS COUNTY	0501.03	3 - Middle	99.54	No	$89,100	$71,875	2482	939	37.83	538	912
OK	ROGERS COUNTY	0501.04	2 - Moderate	64.53	No	$89,100	$46,599	2148	906	42.18	281	879
OK	ROGERS COUNTY	0501.05	4 - Upper	126.70	No	$89,100	$91,484	5383	1818	33.77	1394	1862
OK	ROGERS COUNTY	0502.01	4 - Upper	120.60	No	$89,100	$87,083	2614	980	37.49	886	1078
OK	ROGERS COUNTY	0502.02	2 - Moderate	65.00	No	$89,100	$46,932	2972	1221	41.08	703	1492
OK	ROGERS COUNTY	0502.03	3 - Middle	89.29	No	$89,100	$64,471	1507	473	31.39	437	691
OK	ROGERS COUNTY	0503.01	3 - Middle	80.73	No	$89,100	$58,295	2501	870	34.79	785	1058
OK	ROGERS COUNTY	0503.02	3 - Middle	88.21	No	$89,100	$63,697	2634	942	35.76	750	1097
OK	ROGERS COUNTY	0503.03	3 - Middle	117.12	No	$89,100	$84,565	3084	1112	36.06	981	1165
OK	ROGERS COUNTY	0503.04	3 - Middle	113.80	No	$89,100	$82,171	3305	1002	30.32	1196	1443
OK	ROGERS COUNTY	0504.03	4 - Upper	134.31	No	$89,100	$96,983	5489	1793	32.67	2005	2279
OK	ROGERS COUNTY	0504.04	3 - Middle	111.82	No	$89,100	$80,741	7678	2589	33.72	2016	2338
OK	ROGERS COUNTY	0504.05	4 - Upper	203.06	No	$89,100	$146,618	4221	1096	25.97	1361	1486

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
OK	ROGERS COUNTY	0504.06	4 - Upper	182.27	No	$89,100	$131,607	3645	884	24.25	1056	1221
OK	ROGERS COUNTY	0504.07	3 - Middle	111.95	No	$89,100	$80,833	2338	944	40.38	704	920
OK	ROGERS COUNTY	0504.08	3 - Middle	96.89	No	$89,100	$69,960	2902	1153	39.73	674	1320
OK	ROGERS COUNTY	0504.09	4 - Upper	127.39	No	$89,100	$91,982	1887	721	38.21	697	847
OK	ROGERS COUNTY	0505.01	3 - Middle	93.48	No	$89,100	$67,500	3258	1026	31.49	907	1195
OK	ROGERS COUNTY	0505.02	3 - Middle	82.85	No	$89,100	$59,821	3391	1039	30.64	1014	1412
OK	ROGERS COUNTY	0506.01	3 - Middle	108.83	No	$89,100	$78,583	3934	1415	35.97	1139	1413
OK	ROGERS COUNTY	0506.02	3 - Middle	115.34	No	$89,100	$83,279	3638	1179	32.41	1409	1567
OK	ROGERS COUNTY	0506.03	4 - Upper	125.80	No	$89,100	$90,833	2450	759	30.98	802	926
OK	ROGERS COUNTY	0506.04	4 - Upper	120.41	No	$89,100	$86,944	3996	1274	31.88	1117	1477
OK	ROGERS COUNTY	0507.01	2 - Moderate	59.51	No	$89,100	$42,969	2107	910	43.19	509	1061
OK	ROGERS COUNTY	0507.02	2 - Moderate	75.84	No	$89,100	$54,761	3010	1114	37.01	921	1447
OK	ROGERS COUNTY	0508.01	3 - Middle	117.50	No	$89,100	$84,840	4531	1484	32.75	1419	1795
OK	ROGERS COUNTY	0508.02	4 - Upper	130.70	No	$89,100	$94,375	3137	1018	32.45	900	1244

Tulsa MSA/ Wagoner County



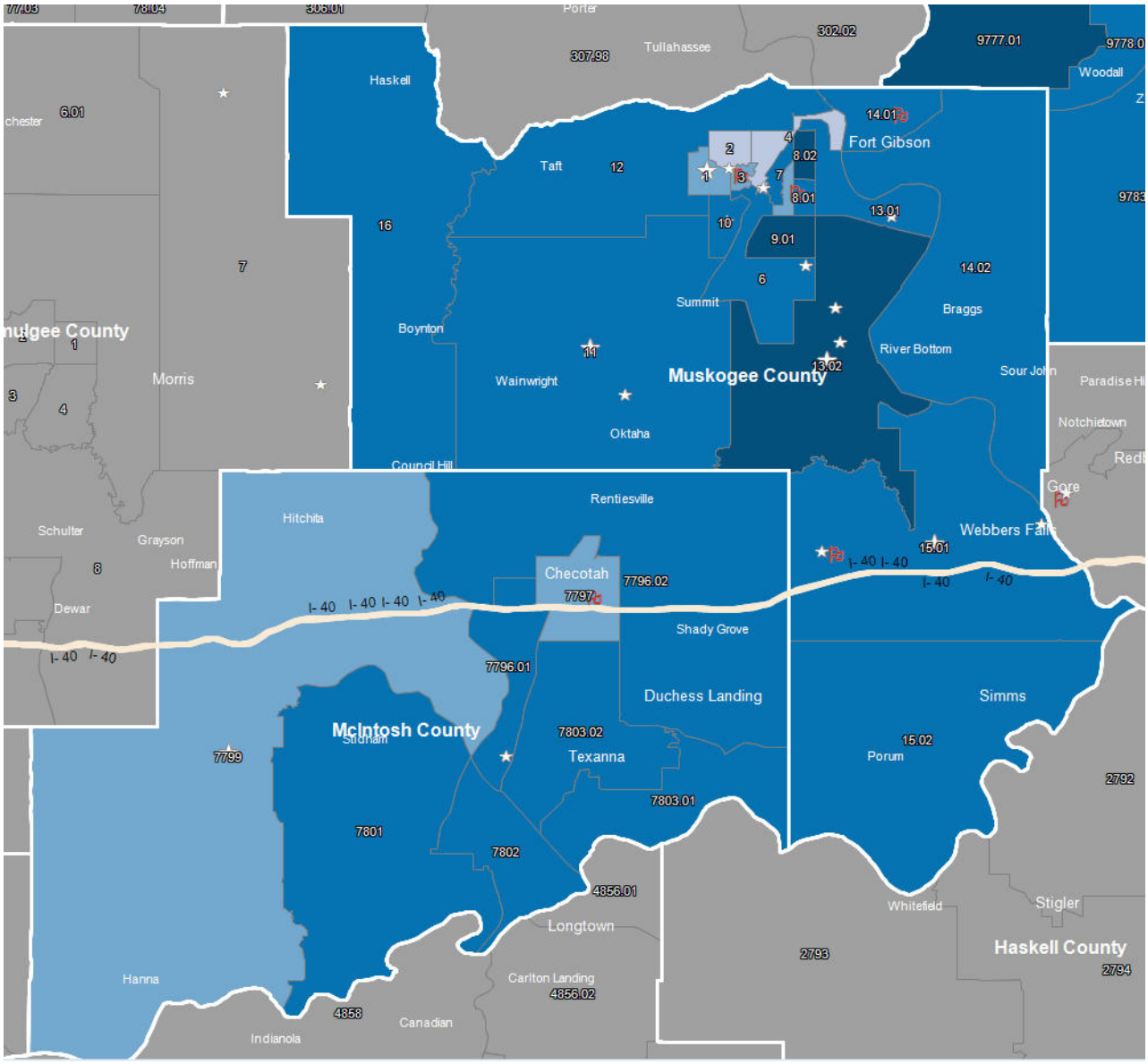


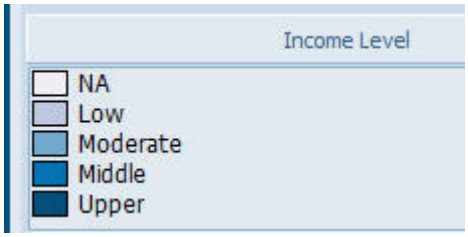
2025 FFIEC Census Report - Summary Census Overview Information
MSA/MD: 46140 - TULSA, OK
State: OKLAHOMA
County: 145 - WAGONER COUNTY
All Tracts: 25

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
OK	WAGONER COUNTY	0301.01	2 - Moderate	75.07	No	$89,100	$54,207	4346	1603	36.88	1033	1997
OK	WAGONER COUNTY	0301.02	2 - Moderate	76.32	No	$89,100	$55,110	4020	1633	40.62	1127	1950
OK	WAGONER COUNTY	0302.01	2 - Moderate	76.25	No	$89,100	$55,061	2724	785	28.82	955	1739
OK	WAGONER COUNTY	0302.02	3 - Middle	94.74	No	$89,100	$68,409	3080	1089	35.36	1102	1580
OK	WAGONER COUNTY	0303.00	3 - Middle	100.55	No	$89,100	$72,604	1634	522	31.95	442	616
OK	WAGONER COUNTY	0304.02	3 - Middle	107.87	No	$89,100	$77,888	4445	1290	29.02	1393	1700
OK	WAGONER COUNTY	0304.03	3 - Middle	92.62	No	$89,100	$66,875	1913	801	41.87	512	780
OK	WAGONER COUNTY	0304.06	3 - Middle	114.19	No	$89,100	$82,455	5238	2151	41.07	1474	1785
OK	WAGONER COUNTY	0304.07	4 - Upper	139.98	No	$89,100	$101,076	4080	1766	43.28	967	1220
OK	WAGONER COUNTY	0304.08	3 - Middle	98.14	No	$89,100	$70,865	2663	1062	39.88	712	844
OK	WAGONER COUNTY	0305.02	4 - Upper	121.10	No	$89,100	$87,440	2731	824	30.17	802	956
OK	WAGONER COUNTY	0305.05	3 - Middle	114.42	No	$89,100	$82,619	1746	473	27.09	604	666
OK	WAGONER COUNTY	0305.06	3 - Middle	85.78	No	$89,100	$61,941	2019	639	31.65	626	712
OK	WAGONER COUNTY	0305.07	2 - Moderate	68.09	No	$89,100	$49,167	2548	1375	53.96	511	770

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
OK	WAGONER COUNTY	0305.08	4 - Upper	122.99	No	$89,100	$88,804	2161	584	27.02	768	858
OK	WAGONER COUNTY	0305.09	4 - Upper	152.78	No	$89,100	$110,313	5548	1734	31.25	1703	1921
OK	WAGONER COUNTY	0305.10	4 - Upper	123.78	No	$89,100	$89,375	2913	998	34.26	772	906
OK	WAGONER COUNTY	0305.11	4 - Upper	149.17	No	$89,100	$107,708	2962	852	28.76	899	982
OK	WAGONER COUNTY	0305.12	4 - Upper	127.40	No	$89,100	$91,987	4571	1376	30.10	1273	1424
OK	WAGONER COUNTY	0306.01	4 - Upper	128.39	No	$89,100	$92,708	5349	1728	32.31	1721	2044
OK	WAGONER COUNTY	0306.03	3 - Middle	84.91	No	$89,100	$61,314	3172	1124	35.44	777	1218
OK	WAGONER COUNTY	0306.04	3 - Middle	92.82	No	$89,100	$67,019	2730	924	33.85	721	1076
OK	WAGONER COUNTY	0306.05	3 - Middle	105.43	No	$89,100	$76,125	1698	623	36.69	356	503
OK	WAGONER COUNTY	0307.98	3 - Middle	92.27	No	$89,100	$66,625	3059	1211	39.59	1087	1583
OK	WAGONER COUNTY	0308.00	4 - Upper	126.10	No	$89,100	$91,055	3631	1080	29.74	1088	1294

Eastern
Oklahoma Non MSA/Muskogee & McIntosh Counties





2025 FFIEC Census Report - Summary Census Overview Information
MSA/MD: 99999 - NA (Outside of MSA)
State: OKLAHOMA
County: 101 - MUSKOGEE COUNTY
All Tracts: 20

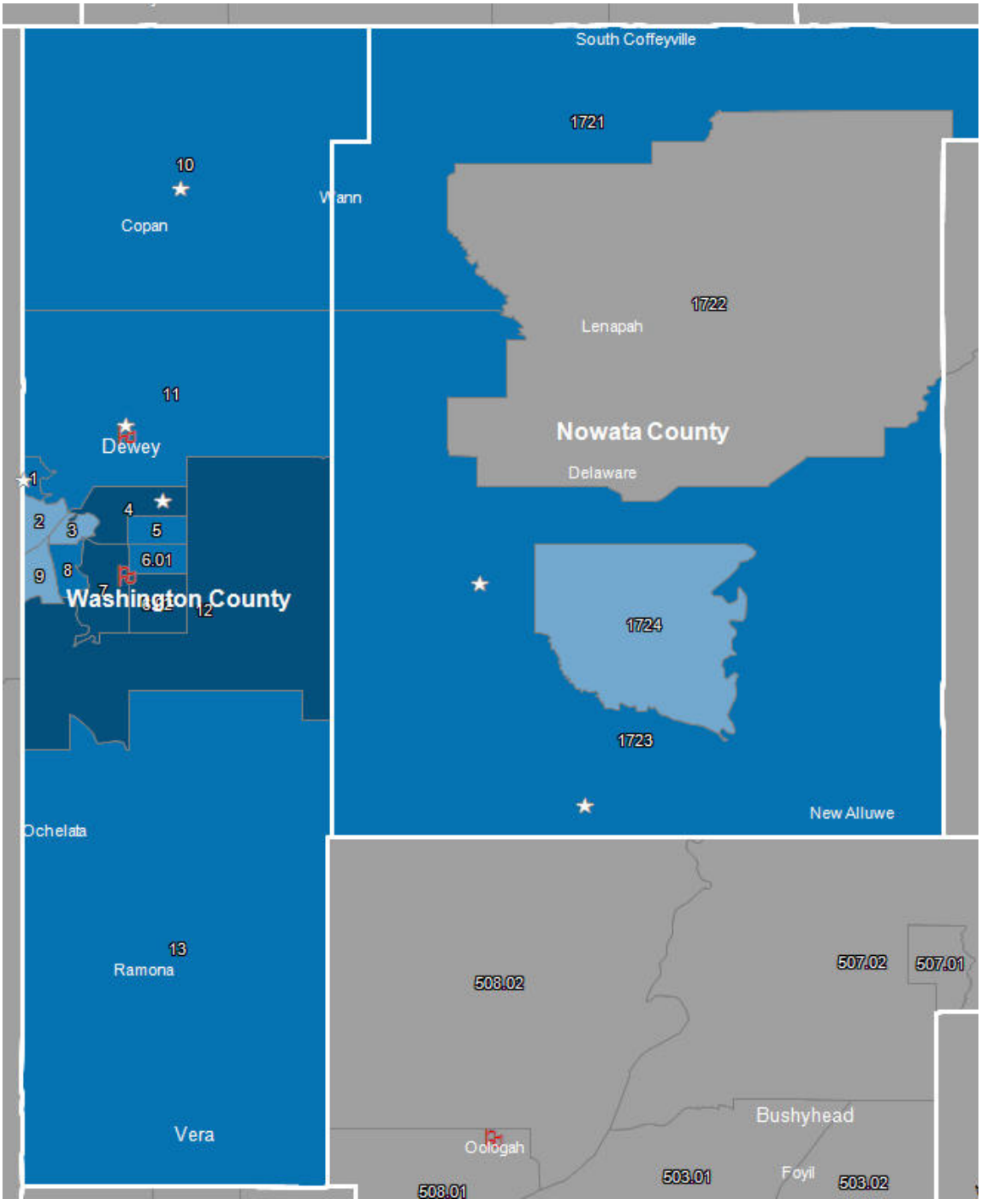
State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OK	MUSKOGEE COUNTY	0001.00	2 - Moderate	75.70	No	$74,200	$44,336	4565	2585	56.63	1089	1824
OK	MUSKOGEE COUNTY	0002.00	1 - Low	45.99	No	$74,200	$26,938	1485	966	65.05	321	787
OK	MUSKOGEE COUNTY	0003.00	2 - Moderate	53.61	No	$74,200	$31,401	2935	1839	62.66	527	1253
OK	MUSKOGEE COUNTY	0004.00	1 - Low	37.03	No	$74,200	$21,688	1604	988	61.60	180	481
OK	MUSKOGEE COUNTY	0006.00	3 - Middle	93.97	Yes	$74,200	$55,039	3674	1834	49.92	1190	1738
OK	MUSKOGEE COUNTY	0007.00	3 - Middle	83.07	Yes	$74,200	$48,654	4599	2660	57.84	740	1986
OK	MUSKOGEE COUNTY	0008.01	3 - Middle	102.72	Yes	$74,200	$60,158	5421	2391	44.11	1566	2100
OK	MUSKOGEE COUNTY	0008.02	4 - Upper	140.46	No	$74,200	$82,266	2296	1048	45.64	556	862
OK	MUSKOGEE COUNTY	0009.01	4 - Upper	129.27	No	$74,200	$75,708	3488	1589	45.56	1051	1245
OK	MUSKOGEE COUNTY	0009.02	2 - Moderate	60.67	No	$74,200	$35,536	4476	2194	49.02	805	2116
OK	MUSKOGEE COUNTY	0010.00	3 - Middle	94.90	Yes	$74,200	$55,583	1610	921	57.20	363	708
OK	MUSKOGEE COUNTY	0011.00	3 - Middle	105.59	Yes	$74,200	$61,842	2776	1129	40.67	1032	1320
OK	MUSKOGEE COUNTY	0012.00	3 - Middle	105.65	Yes	$74,200	$61,875	4504	1891	41.98	918	1232
OK	MUSKOGEE COUNTY	0013.01	3 - Middle	91.10	Yes	$74,200	$53,355	2974	1258	42.30	612	1023

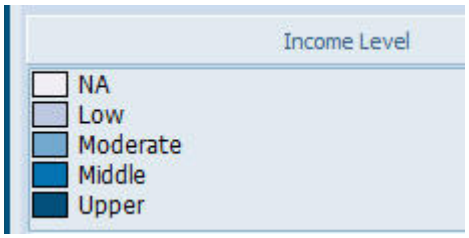
State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OK	MUSKOGEE COUNTY	0013.02	4 - Upper	126.08	No	$74,200	$73,839	3324	1475	44.37	1130	1338
OK	MUSKOGEE COUNTY	0014.01	3 - Middle	114.37	Yes	$74,200	$66,984	3938	1829	46.44	1085	1712
OK	MUSKOGEE COUNTY	0014.02	3 - Middle	106.40	Yes	$74,200	$62,319	3127	1256	40.17	1016	1326
OK	MUSKOGEE COUNTY	0015.01	3 - Middle	91.77	Yes	$74,200	$53,750	3531	1400	39.65	940	1557
OK	MUSKOGEE COUNTY	0015.02	3 - Middle	93.51	Yes	$74,200	$54,766	2189	817	37.32	825	1181
OK	MUSKOGEE COUNTY	0016.00	3 - Middle	105.57	Yes	$74,200	$61,830	3823	1412	36.93	1352	2126

2025 FFIEC Census Report - Summary Census Overview Information
MSA/MD: 99999 - NA (Outside of MSA)
State: OKLAHOMA
County: 091 - MCINTOSH COUNTY
All Tracts: 8

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
OK	MCINTOSH COUNTY	7796.01	3 - Middle	107.07	Yes	$74,200	$62,708	1646	342	20.78	755	1724
OK	MCINTOSH COUNTY	7796.02	3 - Middle	91.24	Yes	$74,200	$53,438	2766	975	35.25	1013	1668
OK	MCINTOSH COUNTY	7797.00	2 - Moderate	70.18	No	$74,200	$41,101	3249	1271	39.12	688	1443
OK	MCINTOSH COUNTY	7799.00	2 - Moderate	64.45	No	$74,200	$37,750	2803	1111	39.64	935	1643
OK	MCINTOSH COUNTY	7801.00	3 - Middle	91.06	Yes	$74,200	$53,333	2048	694	33.89	796	1562
OK	MCINTOSH COUNTY	7802.00	3 - Middle	94.97	Yes	$74,200	$55,621	3182	1089	34.22	901	1960
OK	MCINTOSH COUNTY	7803.01	3 - Middle	80.15	Yes	$74,200	$46,944	1258	260	20.67	674	2389
OK	MCINTOSH COUNTY	7803.02	3 - Middle	82.96	Yes	$74,200	$48,586	1989	555	27.90	639	1330
OK	MCINTOSH COUNTY	9999.99	3 - Middle	85.07	No	$74,200	$49,827	18941	6297	33.25	6401	13719

Northern
Oklahoma Non MSA/ Washington and Nowata Counties





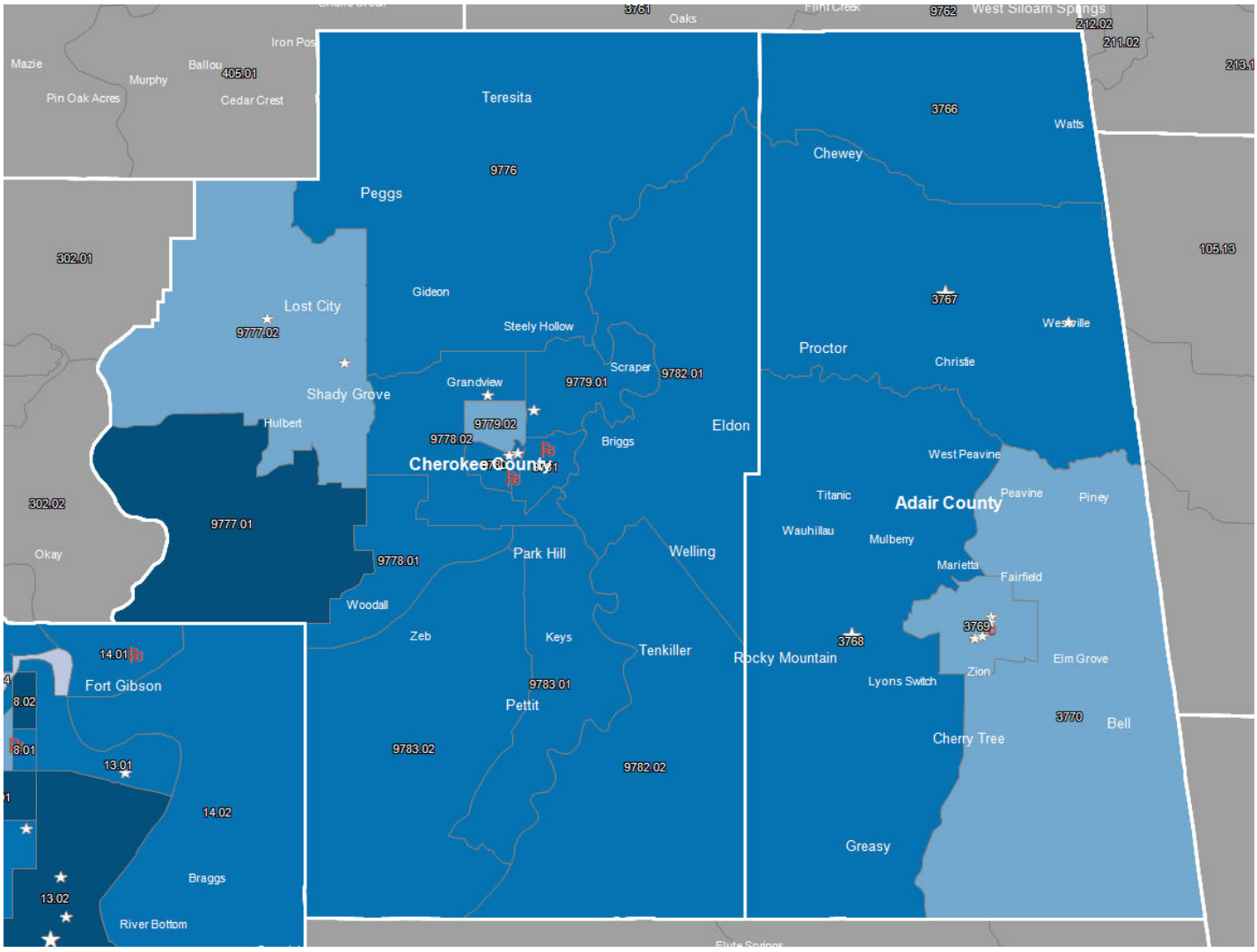
2025 FFIEC Census Report - Summary Census Overview Information
MSA/MD: 99999 - NA (Outside of MSA)
State: OKLAHOMA
County: 147 - WASHINGTON COUNTY
All Tracts: 14

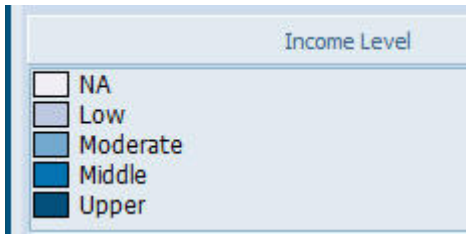
State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OK	WASHINGTON COUNTY	0001.00	3 - Middle	93.65	No	$74,200	$54,848	1831	785	42.87	470	795
OK	WASHINGTON COUNTY	0002.00	2 - Moderate	57.75	No	$74,200	$33,824	1857	842	45.34	314	878
OK	WASHINGTON COUNTY	0003.00	2 - Moderate	58.23	No	$74,200	$34,107	2391	841	35.17	310	1074
OK	WASHINGTON COUNTY	0004.00	4 - Upper	127.60	No	$74,200	$74,732	4599	1588	34.53	1301	1935
OK	WASHINGTON COUNTY	0005.00	3 - Middle	118.81	No	$74,200	$69,583	6311	2284	36.19	1572	2400
OK	WASHINGTON COUNTY	0006.01	3 - Middle	110.50	No	$74,200	$64,717	5173	1547	29.91	1281	1866
OK	WASHINGTON COUNTY	0006.02	4 - Upper	213.48	No	$74,200	$125,025	3137	1025	32.67	921	1058
OK	WASHINGTON COUNTY	0007.00	4 - Upper	189.24	No	$74,200	$110,833	6375	1591	24.96	2120	2432
OK	WASHINGTON COUNTY	0008.00	3 - Middle	84.84	No	$74,200	$49,688	3494	1176	33.66	885	1600
OK	WASHINGTON COUNTY	0009.00	2 - Moderate	56.38	No	$74,200	$33,021	2081	874	42.00	386	859
OK	WASHINGTON COUNTY	0010.00	3 - Middle	113.87	No	$74,200	$66,691	2096	562	26.81	902	1122
OK	WASHINGTON COUNTY	0011.00	3 - Middle	105.22	No	$74,200	$61,627	5025	1552	30.89	1398	2306
OK	WASHINGTON COUNTY	0012.00	4 - Upper	188.94	No	$74,200	$110,656	2286	614	26.86	939	1154
OK	WASHINGTON COUNTY	0013.00	3 - Middle	118.40	No	$74,200	$69,345	5799	1966	33.90	1717	2490

2025 FFIEC Census Report - Summary Census Overview Information
MSA/MD: 99999 - NA (Outside of MSA)
State: OKLAHOMA
County: 105 - NOWATA COUNTY
All Tracts: 4

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
OK	NOWATA COUNTY	1721.00	3 - Middle	91.40	Yes	$74,200	$53,534	1921	624	32.48	656	1020
OK	NOWATA COUNTY	1722.00	3 - Middle	83.24	Yes	$74,200	$48,750	1416	532	37.57	512	773
OK	NOWATA COUNTY	1723.00	3 - Middle	107.26	Yes	$74,200	$62,821	1810	591	32.65	675	910
OK	NOWATA COUNTY	1724.00	2 - Moderate	78.73	No	$74,200	$46,111	4173	1761	42.20	1173	2094
OK	NOWATA COUNTY	9999.99	3 - Middle	88.15	No	$74,200	$51,630	9320	3508	37.64	3016	4797

Eastern
Oklahoma Non MSA/Cherokee and Adair Counties





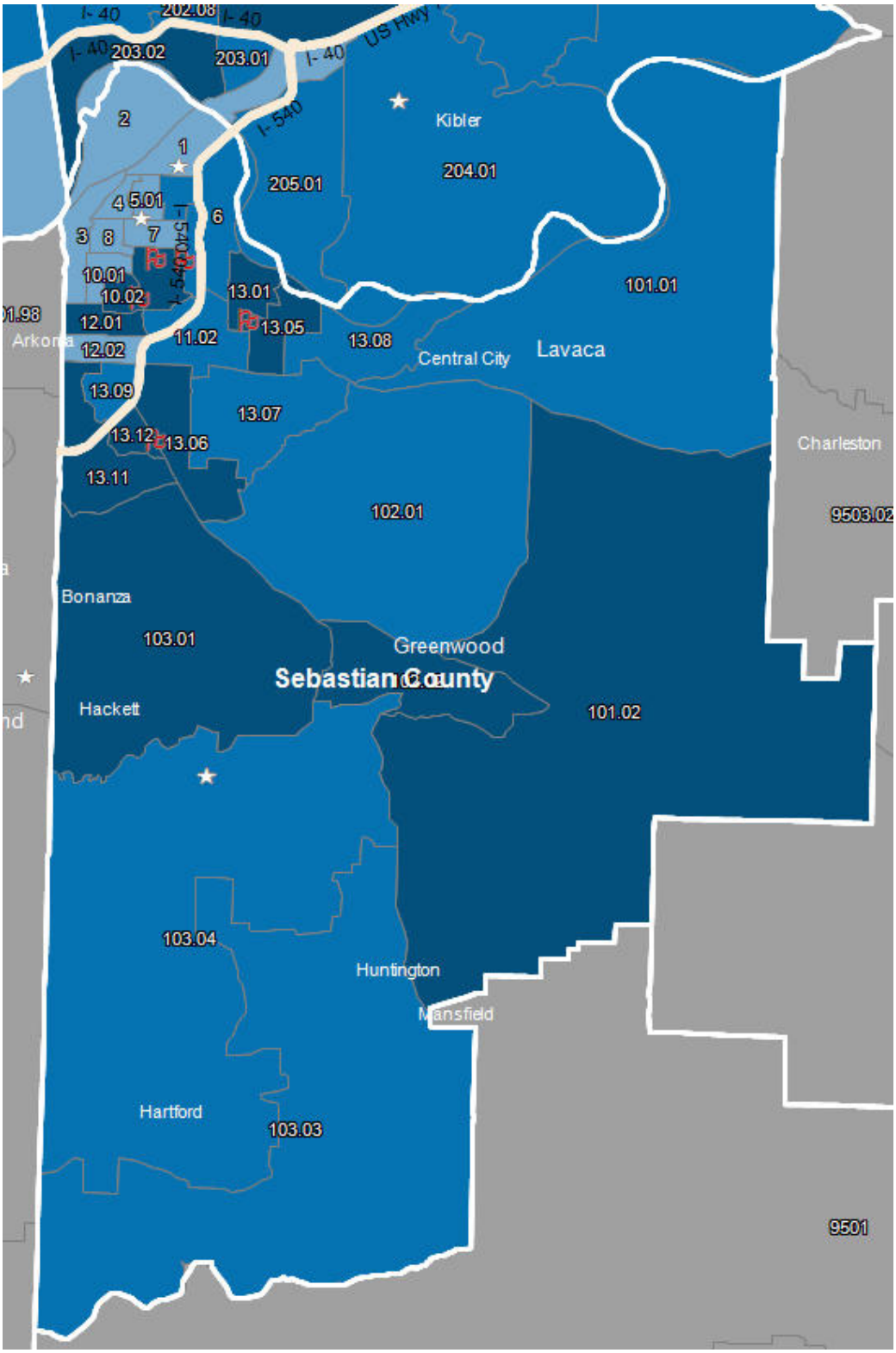
2025 FFIEC Census Report - Summary Census Overview Information
MSA/MD: 99999 - NA (Outside of MSA)
State: OKLAHOMA
County: 021 - CHEROKEE COUNTY
All Tracts: 13

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
OK	CHEROKEE COUNTY	9776.00	3 - Middle	111.90	No	$74,200	$65,540	5307	2934	55.29	1681	2327
OK	CHEROKEE COUNTY	9777.01	4 - Upper	122.25	No	$74,200	$71,600	2854	1331	46.64	935	1305
OK	CHEROKEE COUNTY	9777.02	2 - Moderate	70.58	No	$74,200	$41,337	3448	1811	52.52	907	1372
OK	CHEROKEE COUNTY	9778.01	3 - Middle	80.12	No	$74,200	$46,927	2472	1595	64.52	709	1075
OK	CHEROKEE COUNTY	9778.02	3 - Middle	103.66	No	$74,200	$60,714	4353	2611	59.98	1010	1354
OK	CHEROKEE COUNTY	9779.01	3 - Middle	90.35	No	$74,200	$52,917	3356	1998	59.54	512	1075
OK	CHEROKEE COUNTY	9779.02	2 - Moderate	76.14	No	$74,200	$44,596	3564	2065	57.94	357	1077
OK	CHEROKEE COUNTY	9780.00	3 - Middle	87.66	No	$74,200	$51,339	4273	2826	66.14	716	1719
OK	CHEROKEE COUNTY	9781.00	3 - Middle	105.11	No	$74,200	$61,563	5860	3378	57.65	1133	2049
OK	CHEROKEE COUNTY	9782.01	3 - Middle	94.62	No	$74,200	$55,417	2702	1657	61.32	765	1079
OK	CHEROKEE COUNTY	9782.02	3 - Middle	96.04	No	$74,200	$56,250	2822	1349	47.80	1092	2345
OK	CHEROKEE COUNTY	9783.01	3 - Middle	95.01	No	$74,200	$55,643	3116	1640	52.63	1040	1839
OK	CHEROKEE COUNTY	9783.02	3 - Middle	96.92	No	$74,200	$56,765	2951	1652	55.98	826	1451

2025 FFIEC Census Report - Summary Census Overview Information
MSA/MD: 99999 - NA (Outside of MSA)
State: OKLAHOMA
County: 001 - ADAIR COUNTY
All Tracts: 5

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
OK	ADAIR COUNTY	3766.00	3 - Middle	85.13	Yes	$74,200	$49,861	2331	1031	44.23	785	1193
OK	ADAIR COUNTY	3767.00	3 - Middle	90.68	Yes	$74,200	$53,107	4654	2350	50.49	1162	2188
OK	ADAIR COUNTY	3768.00	3 - Middle	91.44	Yes	$74,200	$53,555	3848	2514	65.33	1242	1948
OK	ADAIR COUNTY	3769.00	2 - Moderate	52.15	No	$74,200	$30,542	4305	3158	73.36	741	1954
OK	ADAIR COUNTY	3770.00	2 - Moderate	74.18	No	$74,200	$43,446	4357	2978	68.35	1322	1938
OK	ADAIR COUNTY	9999.99	2 - Moderate	77.96	No	$74,200	$45,660	19495	12031	61.71	5252	9221

Fort Smith MSA- Sebastian County

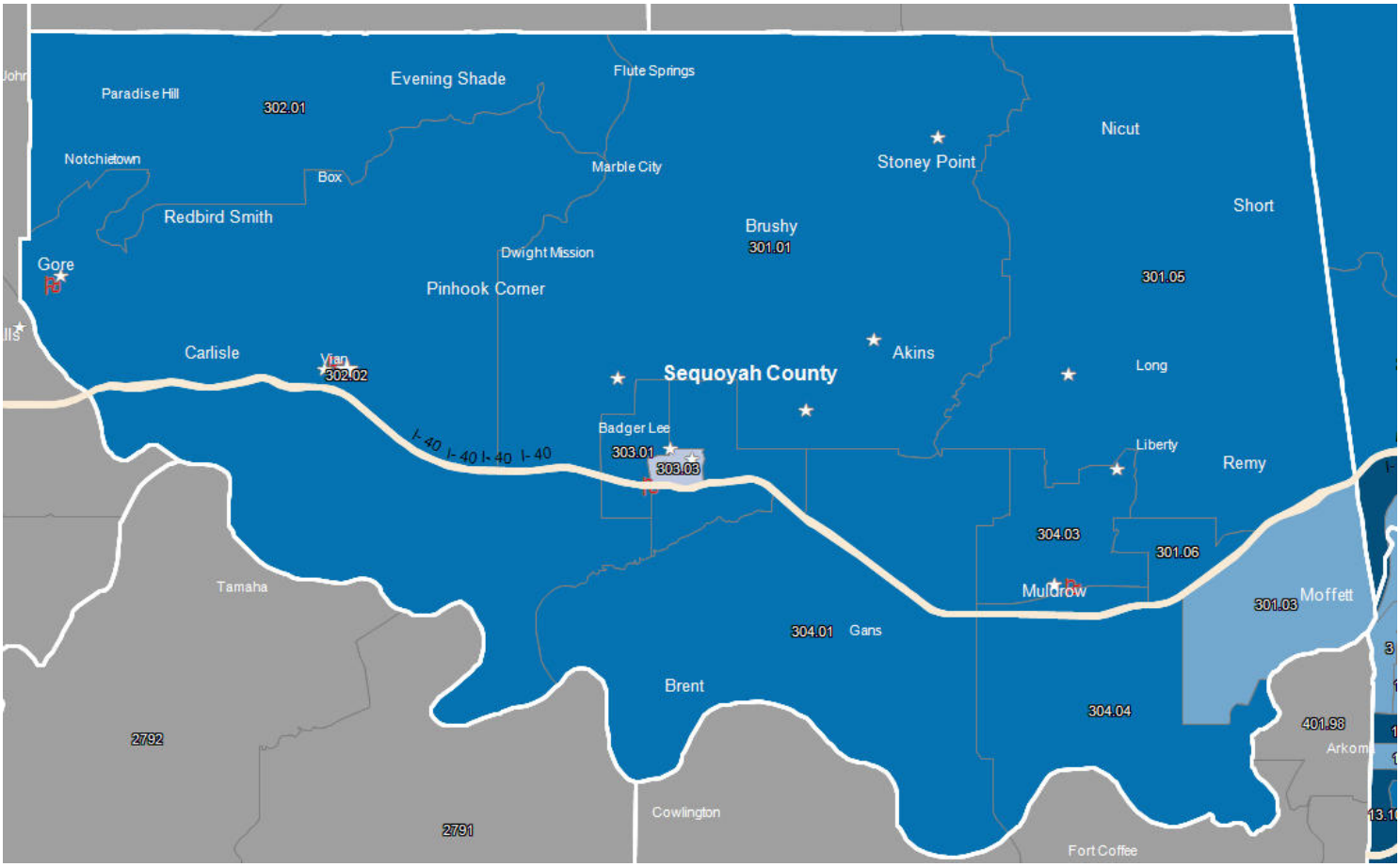


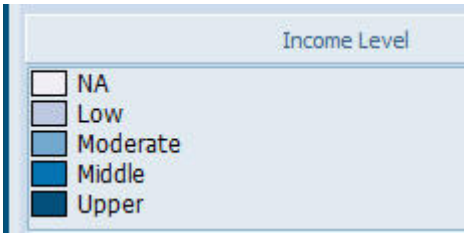
2025 FFIEC Census Report - Summary Census Overview Information
MSA/MD: 22900 - FORT SMITH, AR-OK
State: ARKANSAS
County: 131 - SEBASTIAN COUNTY
All Tracts: 31

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
AR	SEBASTIAN COUNTY	0001.00	2 - Moderate	65.23	No	$80,600	$36,918	6116	4449	72.74	964	1840
AR	SEBASTIAN COUNTY	0002.00	2 - Moderate	64.26	No	$80,600	$36,365	5561	3971	71.41	1171	1849
AR	SEBASTIAN COUNTY	0003.00	2 - Moderate	65.33	No	$80,600	$36,974	2334	1256	53.81	381	872
AR	SEBASTIAN COUNTY	0004.00	2 - Moderate	57.13	No	$80,600	$32,330	3411	2495	73.15	561	1426
AR	SEBASTIAN COUNTY	0005.01	2 - Moderate	70.79	No	$80,600	$40,063	5248	3661	69.76	844	1983
AR	SEBASTIAN COUNTY	0005.02	3 - Middle	87.20	No	$80,600	$49,348	3208	2142	66.77	722	1185
AR	SEBASTIAN COUNTY	0006.00	3 - Middle	108.50	No	$80,600	$61,404	4801	1296	26.99	1121	1839
AR	SEBASTIAN COUNTY	0007.00	2 - Moderate	67.19	No	$80,600	$38,023	5263	2570	48.83	774	1811
AR	SEBASTIAN COUNTY	0008.00	2 - Moderate	79.29	No	$80,600	$44,871	3893	1700	43.67	525	1676
AR	SEBASTIAN COUNTY	0010.01	2 - Moderate	79.24	No	$80,600	$44,844	4828	1468	30.41	767	2149
AR	SEBASTIAN COUNTY	0010.02	4 - Upper	167.03	No	$80,600	$94,521	2071	481	23.23	791	1002
AR	SEBASTIAN COUNTY	0011.01	4 - Upper	142.32	No	$80,600	$80,538	4123	1210	29.35	811	1801
AR	SEBASTIAN COUNTY	0011.02	3 - Middle	90.64	No	$80,600	$51,295	3275	1218	37.19	484	1217
AR	SEBASTIAN COUNTY	0012.01	4 - Upper	122.07	No	$80,600	$69,083	3479	1061	30.50	790	1373

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
AR	SEBASTIAN COUNTY	0012.02	2 - Moderate	70.11	No	$80,600	$39,678	3242	1116	34.42	477	1044
AR	SEBASTIAN COUNTY	0013.01	4 - Upper	142.69	No	$80,600	$80,750	2579	691	26.79	669	875
AR	SEBASTIAN COUNTY	0013.05	4 - Upper	146.34	No	$80,600	$82,813	4549	1148	25.24	1707	1894
AR	SEBASTIAN COUNTY	0013.06	4 - Upper	213.12	No	$80,600	$120,604	3964	1130	28.51	943	1469
AR	SEBASTIAN COUNTY	0013.07	3 - Middle	99.75	No	$80,600	$56,453	3313	1055	31.84	424	909
AR	SEBASTIAN COUNTY	0013.08	3 - Middle	87.71	No	$80,600	$49,639	4126	1192	28.89	1391	1896
AR	SEBASTIAN COUNTY	0013.09	3 - Middle	91.80	No	$80,600	$51,952	1855	598	32.24	576	701
AR	SEBASTIAN COUNTY	0013.10	4 - Upper	132.30	No	$80,600	$74,872	5273	2016	38.23	1400	2205
AR	SEBASTIAN COUNTY	0013.11	4 - Upper	170.66	No	$80,600	$96,576	3775	695	18.41	1125	1441
AR	SEBASTIAN COUNTY	0013.12	4 - Upper	126.38	No	$80,600	$71,518	3964	1131	28.53	781	1420
AR	SEBASTIAN COUNTY	0101.01	3 - Middle	110.52	No	$80,600	$62,544	5921	888	15.00	2183	2627
AR	SEBASTIAN COUNTY	0101.02	4 - Upper	145.87	No	$80,600	$82,547	6312	1008	15.97	2043	2455
AR	SEBASTIAN COUNTY	0102.01	3 - Middle	111.34	No	$80,600	$63,007	4969	765	15.40	1682	2200
AR	SEBASTIAN COUNTY	0102.02	4 - Upper	133.15	No	$80,600	$75,349	3839	639	16.64	904	1526
AR	SEBASTIAN COUNTY	0103.01	4 - Upper	137.36	No	$80,600	$77,731	6441	1082	16.80	1865	2718
AR	SEBASTIAN COUNTY	0103.03	3 - Middle	95.07	No	$80,600	$53,804	2422	371	15.32	736	1173
AR	SEBASTIAN COUNTY	0103.04	3 - Middle	100.33	No	$80,600	$56,776	3644	511	14.02	1254	1727

Fort Smith MSA/Sequoyah County

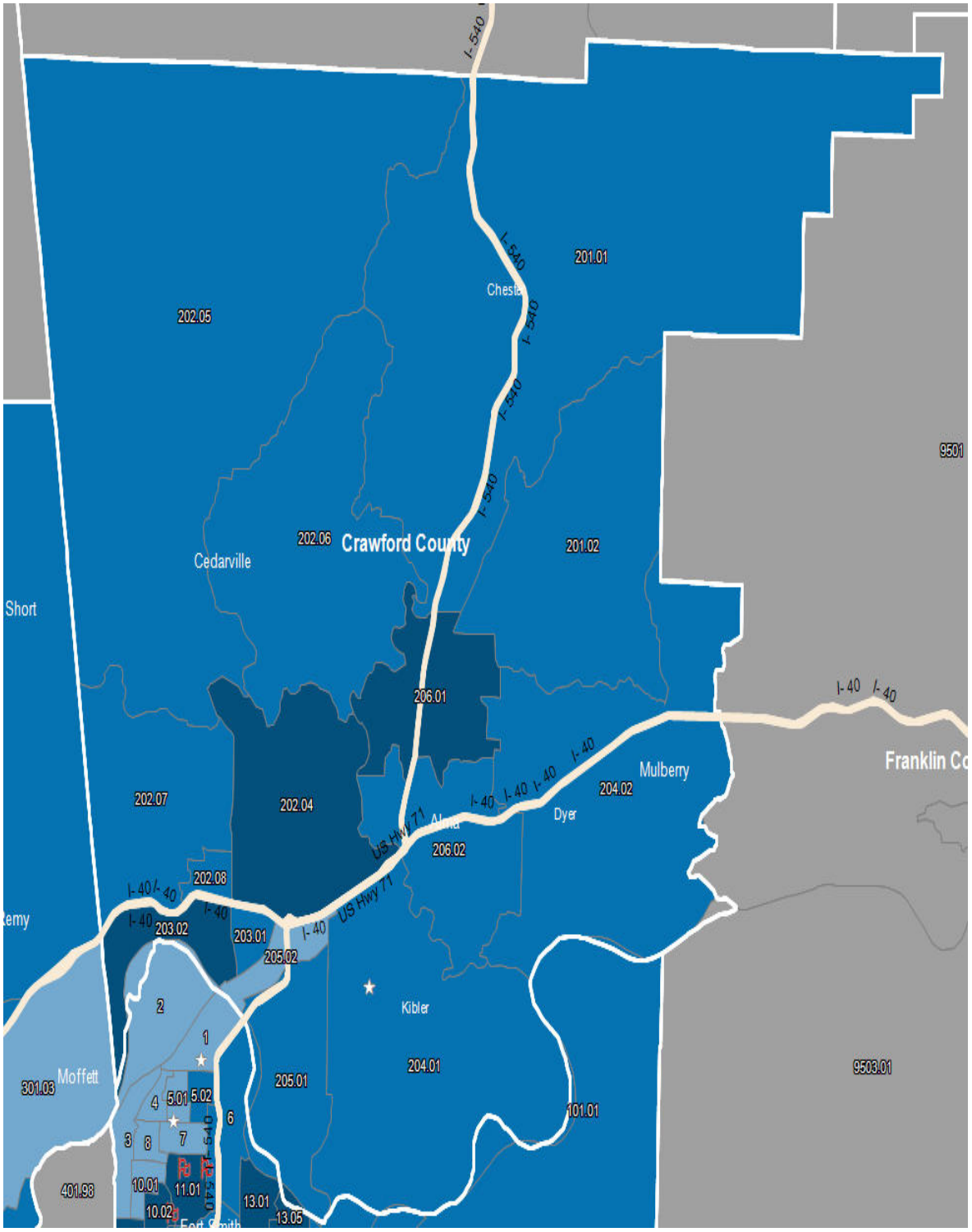


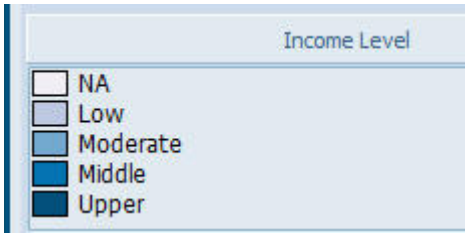


2025 FFIEC Census Report - Summary Census Overview Information
MSA/MD: 22900 - FORT SMITH, AR-OK
State: OKLAHOMA
County: 135 - SEQUOYAH COUNTY
All Tracts: 12

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
OK	SEQUOYAH COUNTY	0301.01	3 - Middle	107.47	No	$80,600	$60,817	4077	1939	47.56	1644	2190
OK	SEQUOYAH COUNTY	0301.03	2 - Moderate	78.60	No	$80,600	$44,479	2437	1042	42.76	493	995
OK	SEQUOYAH COUNTY	0301.05	3 - Middle	103.11	No	$80,600	$58,350	4359	1645	37.74	1288	1968
OK	SEQUOYAH COUNTY	0301.06	3 - Middle	86.14	No	$80,600	$48,750	2322	875	37.68	589	1003
OK	SEQUOYAH COUNTY	0302.01	3 - Middle	95.69	No	$80,600	$54,154	2277	841	36.93	864	1904
OK	SEQUOYAH COUNTY	0302.02	3 - Middle	95.76	No	$80,600	$54,192	5026	2425	48.25	1391	2221
OK	SEQUOYAH COUNTY	0303.01	3 - Middle	89.66	No	$80,600	$50,743	2099	966	46.02	453	877
OK	SEQUOYAH COUNTY	0303.03	1 - Low	48.04	No	$80,600	$27,188	3474	1639	47.18	472	1316
OK	SEQUOYAH COUNTY	0303.04	3 - Middle	94.98	No	$80,600	$53,750	3232	1423	44.03	866	1471
OK	SEQUOYAH COUNTY	0304.01	3 - Middle	92.26	No	$80,600	$52,212	3630	1380	38.02	1394	1982
OK	SEQUOYAH COUNTY	0304.03	3 - Middle	91.59	No	$80,600	$51,833	3374	1315	38.97	878	1462
OK	SEQUOYAH COUNTY	0304.04	3 - Middle	83.09	No	$80,600	$47,020	2974	1294	43.51	811	1299

Fort Smith MSA/Crawford County



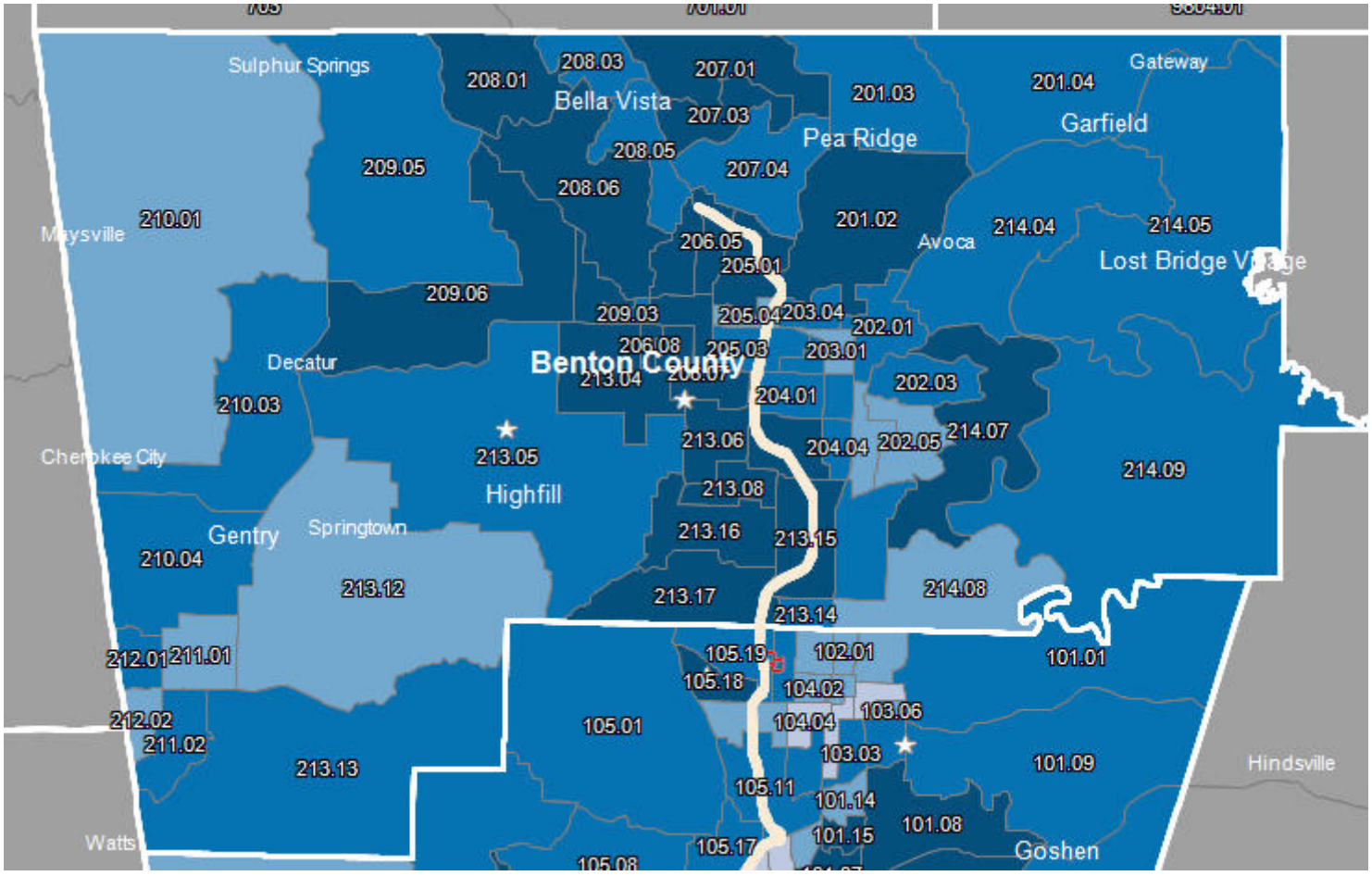


2025 FFIEC Census Report - Summary Census Overview Information
MSA/MD: 22900 - FORT SMITH, AR-OK
State: ARKANSAS
County: 033 - CRAWFORD COUNTY
All Tracts: 15

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
AR	CRAWFORD COUNTY	0201.01	3 - Middle	117.16	No	$80,600	$66,302	2678	301	11.24	975	1428
AR	CRAWFORD COUNTY	0201.02	3 - Middle	90.24	No	$80,600	$51,071	2703	360	13.32	1090	1220
AR	CRAWFORD COUNTY	0202.04	4 - Upper	134.13	No	$80,600	$75,905	5343	1025	19.18	2012	2373
AR	CRAWFORD COUNTY	0202.05	3 - Middle	82.77	No	$80,600	$46,841	3215	505	15.71	1102	1480
AR	CRAWFORD COUNTY	0202.06	3 - Middle	86.34	No	$80,600	$48,864	2068	346	16.73	802	1005
AR	CRAWFORD COUNTY	0202.07	3 - Middle	102.06	No	$80,600	$57,760	4032	858	21.28	1240	1672
AR	CRAWFORD COUNTY	0202.08	3 - Middle	104.48	No	$80,600	$59,125	3838	1096	28.56	915	1334
AR	CRAWFORD COUNTY	0203.01	3 - Middle	104.03	No	$80,600	$58,874	4484	1107	24.69	1250	1859
AR	CRAWFORD COUNTY	0203.02	4 - Upper	127.33	No	$80,600	$72,056	3925	825	21.02	1213	1804
AR	CRAWFORD COUNTY	0204.01	3 - Middle	103.55	No	$80,600	$58,600	4817	998	20.72	1844	2204
AR	CRAWFORD COUNTY	0204.02	3 - Middle	103.45	No	$80,600	$58,546	4474	507	11.33	1611	2190
AR	CRAWFORD COUNTY	0205.01	3 - Middle	88.41	No	$80,600	$50,035	4101	1899	46.31	884	1359
AR	CRAWFORD COUNTY	0205.02	2 - Moderate	72.02	No	$80,600	$40,757	4588	1178	25.68	756	1775
AR	CRAWFORD COUNTY	0206.01	4 - Upper	178.77	No	$80,600	$101,165	2574	314	12.20	1030	1152

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
AR	CRAWFORD COUNTY	0206.02	3 - Middle	87.25	No	$80,600	$49,375	7293	1187	16.28	1481	2489

Fayetteville Springdale Rogers AR MSA/Benton County



Income Level

- NA
- Low
- Moderate
- Middle
- Upper

2025 FFIEC Census Report - Summary Census Overview Information
MSA/MD: 22220 - FAYETTEVILLE-SPRINGDALE-ROGERS, AR
State: ARKANSAS
County: 007 - BENTON COUNTY
All Tracts: 57

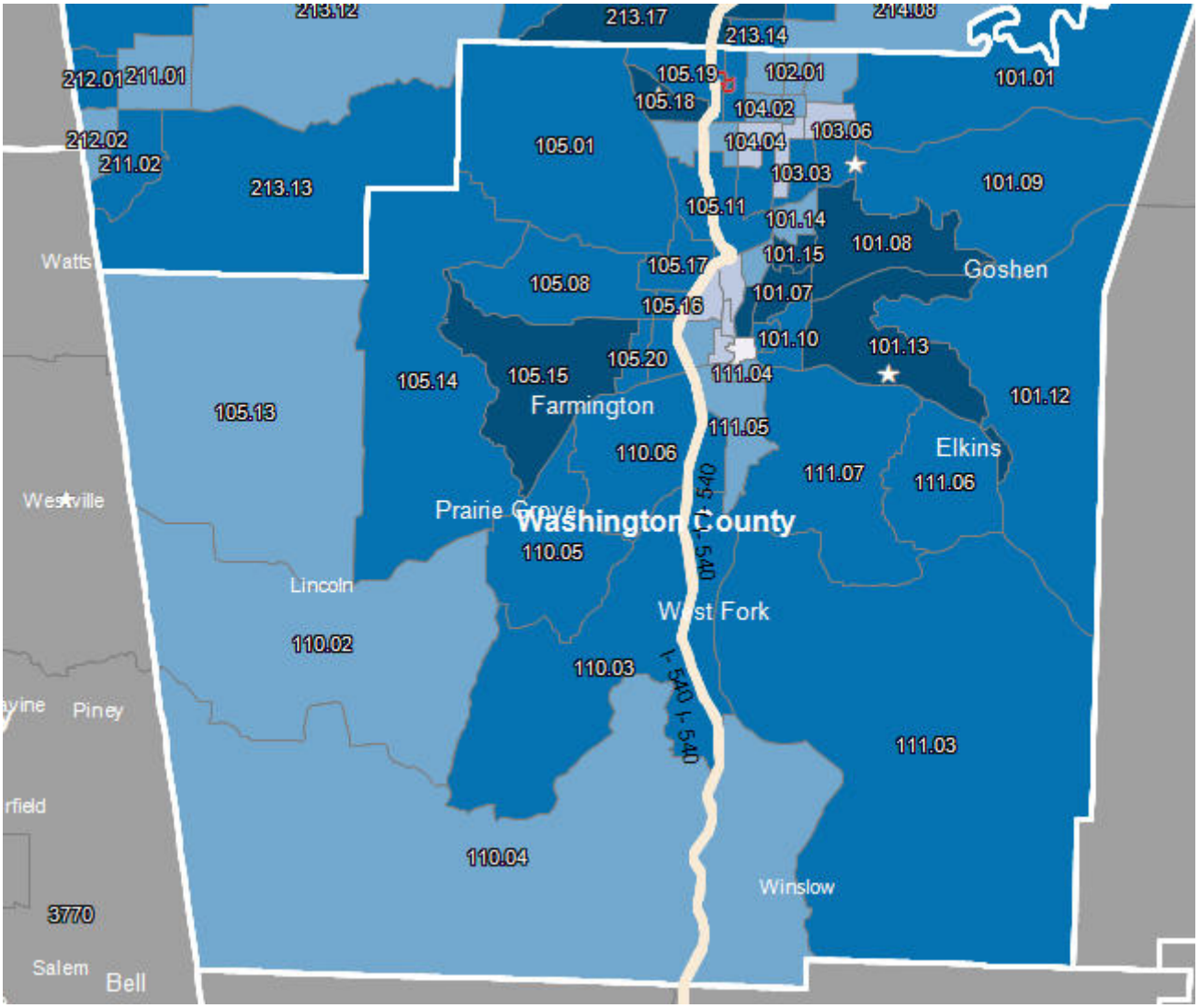
State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
AR	BENTON COUNTY	0201.02	4 - Upper	129.61	No	$101,800	$98,375	7651	1666	21.77	1679	3327
AR	BENTON COUNTY	0201.03	3 - Middle	86.89	No	$101,800	$65,952	5061	865	17.09	1027	1381
AR	BENTON COUNTY	0201.04	3 - Middle	117.31	No	$101,800	$89,042	1710	276	16.14	494	687
AR	BENTON COUNTY	0202.01	3 - Middle	87.01	No	$101,800	$66,045	4999	2297	45.95	1089	1560
AR	BENTON COUNTY	0202.03	3 - Middle	110.71	No	$101,800	$84,028	3031	826	27.25	810	1115
AR	BENTON COUNTY	0202.05	2 - Moderate	72.97	No	$101,800	$55,389	6353	4087	64.33	1265	1955
AR	BENTON COUNTY	0202.06	2 - Moderate	61.57	No	$101,800	$46,736	7335	5115	69.73	1232	2484
AR	BENTON COUNTY	0203.01	2 - Moderate	65.99	No	$101,800	$50,093	4305	2506	58.21	436	1223
AR	BENTON COUNTY	0203.02	3 - Middle	87.75	No	$101,800	$66,603	4298	2427	56.47	775	1239
AR	BENTON COUNTY	0203.04	3 - Middle	84.50	No	$101,800	$64,135	4380	1567	35.78	793	1103
AR	BENTON COUNTY	0203.05	3 - Middle	98.31	No	$101,800	$74,618	4068	1914	47.05	1026	1405
AR	BENTON COUNTY	0204.01	3 - Middle	82.98	No	$101,800	$62,981	7286	2651	36.38	1245	2311
AR	BENTON COUNTY	0204.02	3 - Middle	88.01	No	$101,800	$66,799	4687	2182	46.55	964	1877
AR	BENTON COUNTY	0204.04	3 - Middle	86.07	No	$101,800	$65,333	4953	2704	54.59	999	1680

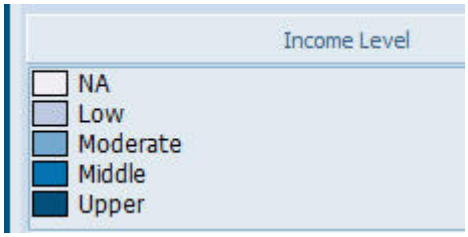
State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
AR	BENTON COUNTY	0204.05	4 - Upper	169.63	No	$101,800	$128,750	5479	1494	27.27	884	1155
AR	BENTON COUNTY	0205.01	4 - Upper	145.44	No	$101,800	$110,391	5336	1430	26.80	1197	2052
AR	BENTON COUNTY	0205.03	3 - Middle	97.60	No	$101,800	$74,079	4727	2440	51.62	415	818
AR	BENTON COUNTY	0205.04	2 - Moderate	73.03	No	$101,800	$55,430	2819	989	35.08	416	1146
AR	BENTON COUNTY	0206.04	4 - Upper	123.98	No	$101,800	$94,104	4571	1340	29.32	748	1906
AR	BENTON COUNTY	0206.05	4 - Upper	145.85	No	$101,800	$110,703	4485	959	21.38	843	1701
AR	BENTON COUNTY	0206.06	4 - Upper	190.19	No	$101,800	$144,353	4299	788	18.33	1316	1572
AR	BENTON COUNTY	0206.07	4 - Upper	124.90	No	$101,800	$94,805	9451	4621	48.89	1289	2267
AR	BENTON COUNTY	0206.08	4 - Upper	146.87	No	$101,800	$111,473	3259	1321	40.53	432	1121
AR	BENTON COUNTY	0207.01	4 - Upper	120.25	No	$101,800	$91,275	5783	849	14.68	1892	2225
AR	BENTON COUNTY	0207.03	4 - Upper	132.14	No	$101,800	$100,296	5103	676	13.25	1657	2082
AR	BENTON COUNTY	0207.04	3 - Middle	108.34	No	$101,800	$82,235	4670	673	14.41	1512	1893
AR	BENTON COUNTY	0208.01	4 - Upper	134.42	No	$101,800	$102,031	4604	422	9.17	1897	2188
AR	BENTON COUNTY	0208.03	3 - Middle	107.12	No	$101,800	$81,310	4653	613	13.17	1720	2173
AR	BENTON COUNTY	0208.05	3 - Middle	94.75	No	$101,800	$71,917	4873	628	12.89	1514	2158
AR	BENTON COUNTY	0208.06	4 - Upper	165.24	No	$101,800	$125,417	6750	1075	15.93	2182	2411
AR	BENTON COUNTY	0209.03	3 - Middle	109.93	No	$101,800	$83,438	5310	2014	37.93	926	1720

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
AR	BENTON COUNTY	0209.04	4 - Upper	129.33	No	$101,800	$98,161	6043	1765	29.21	1782	2165
AR	BENTON COUNTY	0209.05	3 - Middle	100.83	No	$101,800	$76,532	3071	518	16.87	880	1176
AR	BENTON COUNTY	0209.06	4 - Upper	123.89	No	$101,800	$94,038	5514	1455	26.39	1276	1788
AR	BENTON COUNTY	0210.01	2 - Moderate	65.87	No	$101,800	$50,000	5265	1119	21.25	1345	2148
AR	BENTON COUNTY	0210.03	3 - Middle	88.40	No	$101,800	$67,098	3291	1259	38.26	816	1251
AR	BENTON COUNTY	0210.04	3 - Middle	84.68	No	$101,800	$64,273	4006	1115	27.83	1047	1674
AR	BENTON COUNTY	0211.01	2 - Moderate	79.56	No	$101,800	$60,387	5151	2382	46.24	999	1735
AR	BENTON COUNTY	0211.02	3 - Middle	87.22	No	$101,800	$66,202	3498	1513	43.25	855	1254
AR	BENTON COUNTY	0212.01	3 - Middle	88.47	No	$101,800	$67,153	4894	1553	31.73	835	1475
AR	BENTON COUNTY	0212.02	2 - Moderate	75.28	No	$101,800	$57,143	3521	1505	42.74	715	1097
AR	BENTON COUNTY	0213.04	4 - Upper	144.69	No	$101,800	$109,821	12149	4690	38.60	1906	2690
AR	BENTON COUNTY	0213.05	3 - Middle	99.02	No	$101,800	$75,156	7458	2054	27.54	1612	2130
AR	BENTON COUNTY	0213.06	4 - Upper	289.24	No	$101,800	$219,531	4625	936	20.24	1220	1520
AR	BENTON COUNTY	0213.08	4 - Upper	188.13	No	$101,800	$142,794	6511	1331	20.44	1907	2081
AR	BENTON COUNTY	0213.12	2 - Moderate	78.37	No	$101,800	$59,489	4051	963	23.77	1346	1691
AR	BENTON COUNTY	0213.13	3 - Middle	99.44	No	$101,800	$75,481	3304	1041	31.51	668	1036
AR	BENTON COUNTY	0213.14	3 - Middle	107.38	No	$101,800	$81,506	3751	1075	28.66	814	979

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AR	BENTON COUNTY	0213.15	4 - Upper	145.32	No	$101,800	$110,302	6275	2092	33.34	1400	2042
AR	BENTON COUNTY	0213.16	4 - Upper	166.80	No	$101,800	$126,607	7193	1522	21.16	2001	2251
AR	BENTON COUNTY	0213.17	4 - Upper	137.24	No	$101,800	$104,167	3681	824	22.39	687	874
AR	BENTON COUNTY	0214.04	3 - Middle	94.20	No	$101,800	$71,500	3813	996	26.12	1709	1999
AR	BENTON COUNTY	0214.05	3 - Middle	104.41	No	$101,800	$79,250	2020	303	15.00	766	1594
AR	BENTON COUNTY	0214.06	3 - Middle	98.21	No	$101,800	$74,545	5918	3248	54.88	1114	1477
AR	BENTON COUNTY	0214.07	4 - Upper	123.40	No	$101,800	$93,661	4587	613	13.36	1377	2016
AR	BENTON COUNTY	0214.08	2 - Moderate	79.05	No	$101,800	$60,000	5920	2979	50.32	1137	1955
AR	BENTON COUNTY	0214.09	3 - Middle	98.76	No	$101,800	$74,958	2534	306	12.08	814	1474

Fayetteville Springdale Rogers AR MSA/Washington County





2025 FFIEC Census Report - Summary Census Overview Information
MSA/MD: 22220 - FAYETTEVILLE-SPRINGDALE-ROGERS, AR
State: ARKANSAS
County: 143 - WASHINGTON COUNTY
All Tracts: 54

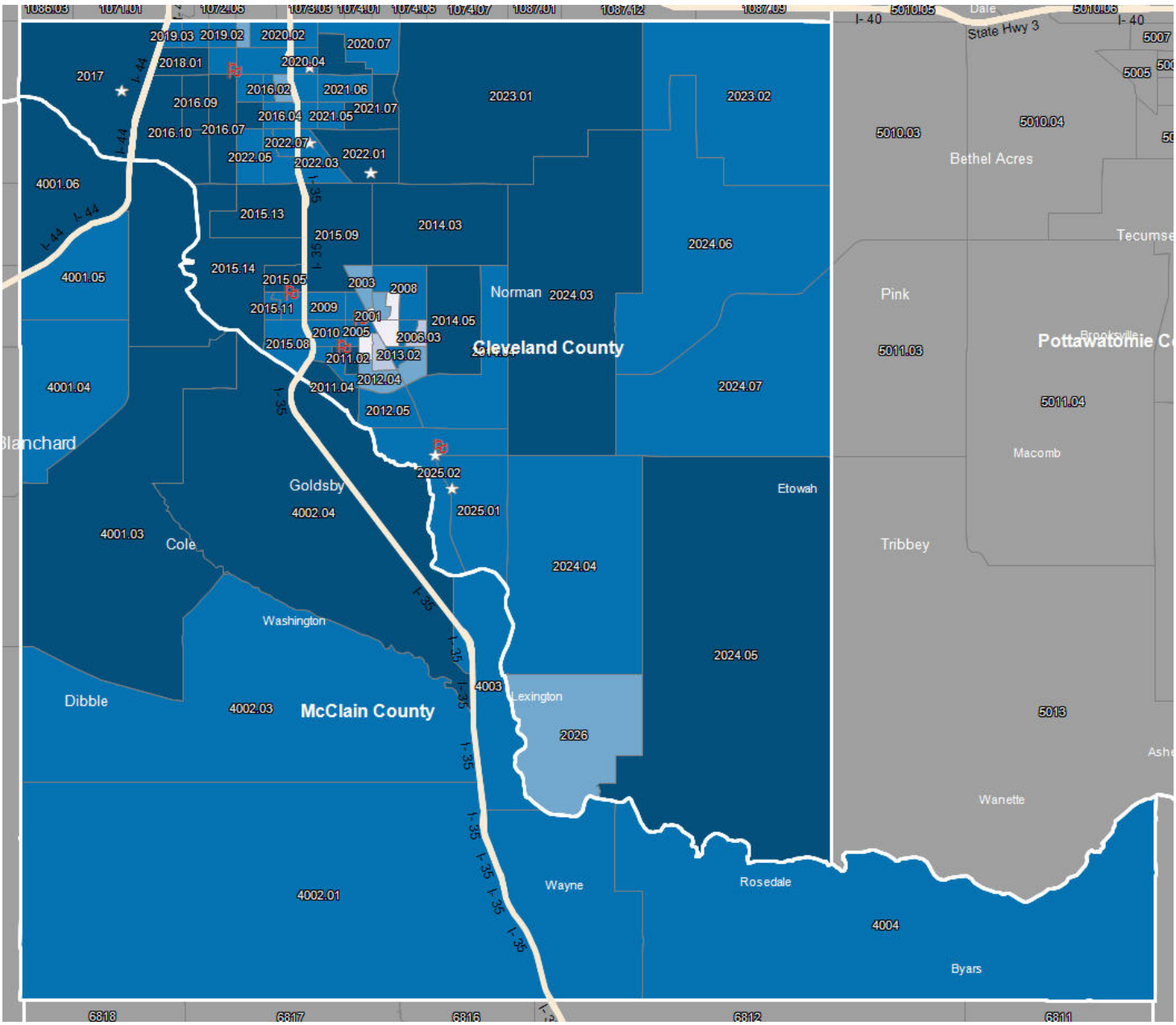
State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
AR	WASHINGTON COUNTY	0101.01	3 - Middle	85.37	No	$101,800	$64,801	4900	1701	34.71	1424	2011
AR	WASHINGTON COUNTY	0101.07	4 - Upper	135.73	No	$101,800	$103,021	6040	1072	17.75	1608	2205
AR	WASHINGTON COUNTY	0101.08	4 - Upper	195.43	No	$101,800	$148,333	6090	1153	18.93	1905	1984
AR	WASHINGTON COUNTY	0101.09	3 - Middle	98.69	No	$101,800	$74,907	3726	816	21.90	809	1331
AR	WASHINGTON COUNTY	0101.10	3 - Middle	109.88	No	$101,800	$83,400	4675	1099	23.51	769	1149
AR	WASHINGTON COUNTY	0101.11	3 - Middle	93.19	No	$101,800	$70,735	1794	183	10.20	432	915
AR	WASHINGTON COUNTY	0101.12	3 - Middle	81.85	No	$101,800	$62,128	2897	407	14.05	941	1067
AR	WASHINGTON COUNTY	0101.13	4 - Upper	141.13	No	$101,800	$107,118	6955	1323	19.02	2093	2676
AR	WASHINGTON COUNTY	0101.14	2 - Moderate	52.05	No	$101,800	$39,509	3153	932	29.56	251	586
AR	WASHINGTON COUNTY	0101.15	4 - Upper	136.05	No	$101,800	$103,264	3044	482	15.83	1053	1602
AR	WASHINGTON COUNTY	0102.01	2 - Moderate	53.33	No	$101,800	$40,482	4163	3168	76.10	280	734
AR	WASHINGTON COUNTY	0102.02	2 - Moderate	60.97	No	$101,800	$46,277	4133	3454	83.57	458	873
AR	WASHINGTON COUNTY	0103.03	3 - Middle	85.18	No	$101,800	$64,654	5931	3698	62.35	1227	2052
AR	WASHINGTON COUNTY	0103.04	1 - Low	46.61	No	$101,800	$35,379	4491	2967	66.07	628	977

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AR	WASHINGTON COUNTY	0103.05	3 - Middle	86.79	No	$101,800	$65,876	6038	4107	68.02	695	1118
AR	WASHINGTON COUNTY	0103.06	2 - Moderate	75.38	No	$101,800	$57,215	5007	4057	81.03	727	1264
AR	WASHINGTON COUNTY	0103.07	1 - Low	49.61	No	$101,800	$37,658	4830	4138	85.67	28	1271
AR	WASHINGTON COUNTY	0104.01	2 - Moderate	78.38	No	$101,800	$59,492	7381	4572	61.94	1452	1979
AR	WASHINGTON COUNTY	0104.02	2 - Moderate	74.41	No	$101,800	$56,483	5119	2952	57.67	880	1687
AR	WASHINGTON COUNTY	0104.04	1 - Low	45.97	No	$101,800	$34,891	2577	2065	80.13	307	512
AR	WASHINGTON COUNTY	0104.05	3 - Middle	95.70	No	$101,800	$72,639	5119	2012	39.30	940	1711
AR	WASHINGTON COUNTY	0105.01	3 - Middle	117.81	No	$101,800	$89,417	6666	1316	19.74	2110	2463
AR	WASHINGTON COUNTY	0105.08	3 - Middle	107.24	No	$101,800	$81,398	7663	2042	26.65	2080	3042
AR	WASHINGTON COUNTY	0105.10	3 - Middle	86.66	No	$101,800	$65,781	4812	2414	50.17	1236	1774
AR	WASHINGTON COUNTY	0105.11	3 - Middle	119.71	No	$101,800	$90,863	5176	1220	23.57	1178	1585
AR	WASHINGTON COUNTY	0105.12	2 - Moderate	75.98	No	$101,800	$57,670	4474	1598	35.72	854	1444
AR	WASHINGTON COUNTY	0105.13	2 - Moderate	64.06	No	$101,800	$48,625	3890	1130	29.05	901	1405
AR	WASHINGTON COUNTY	0105.14	3 - Middle	88.97	No	$101,800	$67,529	4060	794	19.56	907	1412
AR	WASHINGTON COUNTY	0105.15	4 - Upper	139.48	No	$101,800	$105,865	6290	1158	18.41	1948	2454
AR	WASHINGTON COUNTY	0105.16	3 - Middle	93.40	No	$101,800	$70,893	4185	1286	30.73	95	993
AR	WASHINGTON COUNTY	0105.17	3 - Middle	114.69	No	$101,800	$87,049	5483	1220	22.25	1511	2046

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
AR	WASHINGTON COUNTY	0105.18	4 - Upper	159.26	No	$101,800	$120,882	4338	1127	25.98	869	1167
AR	WASHINGTON COUNTY	0105.19	3 - Middle	99.69	No	$101,800	$75,667	4984	2043	40.99	1043	1399
AR	WASHINGTON COUNTY	0105.20	3 - Middle	85.36	No	$101,800	$64,788	4165	1185	28.45	682	1216
AR	WASHINGTON COUNTY	0105.21	3 - Middle	86.55	No	$101,800	$65,693	3473	1163	33.49	331	564
AR	WASHINGTON COUNTY	0106.01	2 - Moderate	67.93	No	$101,800	$51,563	2927	765	26.14	286	756
AR	WASHINGTON COUNTY	0106.02	1 - Low	47.50	No	$101,800	$36,053	4052	1426	35.19	367	1234
AR	WASHINGTON COUNTY	0107.03	1 - Low	32.93	No	$101,800	$25,000	3397	1345	39.59	85	488
AR	WASHINGTON COUNTY	0107.04	1 - Low	21.52	No	$101,800	$16,341	4333	1430	33.00	28	470
AR	WASHINGTON COUNTY	0107.05	2 - Moderate	58.83	No	$101,800	$44,653	3502	1143	32.64	255	1099
AR	WASHINGTON COUNTY	0107.06	4 - Upper	127.90	No	$101,800	$97,075	2128	315	14.80	471	787
AR	WASHINGTON COUNTY	0110.02	2 - Moderate	66.50	No	$101,800	$50,476	4933	899	18.22	1116	1940
AR	WASHINGTON COUNTY	0110.03	3 - Middle	100.39	No	$101,800	$76,196	4942	768	15.54	1415	1988
AR	WASHINGTON COUNTY	0110.04	2 - Moderate	67.54	No	$101,800	$51,267	3661	512	13.99	1362	1947
AR	WASHINGTON COUNTY	0110.05	3 - Middle	99.34	No	$101,800	$75,404	4463	759	17.01	1340	1607
AR	WASHINGTON COUNTY	0110.06	3 - Middle	98.05	No	$101,800	$74,420	6522	1379	21.14	1570	2423
AR	WASHINGTON COUNTY	0111.03	3 - Middle	89.41	No	$101,800	$67,862	4074	588	14.43	1235	1636
AR	WASHINGTON COUNTY	0111.04	2 - Moderate	56.70	No	$101,800	$43,036	3753	1125	29.98	336	1282

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AR	WASHINGTON COUNTY	0111.05	2 - Moderate	64.05	No	$101,800	$48,617	5116	1391	27.19	371	868
AR	WASHINGTON COUNTY	0111.06	3 - Middle	110.50	No	$101,800	$83,875	3734	739	19.79	986	1236
AR	WASHINGTON COUNTY	0111.07	3 - Middle	107.70	No	$101,800	$81,750	4952	1202	24.27	1202	1756
AR	WASHINGTON COUNTY	0112.00	2 - Moderate	76.08	No	$101,800	$57,750	2033	1309	64.39	310	919
AR	WASHINGTON COUNTY	0113.01	1 - Low	27.71	No	$101,800	$21,038	6520	1581	24.25	27	333
AR	WASHINGTON COUNTY	0113.02	0 - Unknown	0.00	No	$101,800	$0	3107	575	18.51	242	829

Oklahoma City MSA/Cleveland and McClain Counties



2025 FFIEC Census Report - Summary Census Overview Information
MSA/MD: 36420 - OKLAHOMA CITY, OK
State: OKLAHOMA
County: 027 - CLEVELAND COUNTY
All Tracts: 71

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
OK	CLEVELAND COUNTY	2001.00	0 - Unknown	0.00	No	$98,300	$0	338	106	31.36	6	146
OK	CLEVELAND COUNTY	2002.00	2 - Moderate	65.36	No	$98,300	$49,132	1724	590	34.22	395	868
OK	CLEVELAND COUNTY	2003.00	2 - Moderate	74.64	No	$98,300	$56,111	3512	1379	39.27	880	1602
OK	CLEVELAND COUNTY	2004.00	3 - Middle	83.72	No	$98,300	$62,936	1795	620	34.54	406	948
OK	CLEVELAND COUNTY	2005.00	3 - Middle	96.90	No	$98,300	$72,847	3573	929	26.00	414	1749
OK	CLEVELAND COUNTY	2006.02	0 - Unknown	0.00	No	$98,300	$0	3302	1172	35.49	532	1566
OK	CLEVELAND COUNTY	2006.03	1 - Low	49.26	No	$98,300	$37,035	2996	1399	46.70	197	823
OK	CLEVELAND COUNTY	2006.04	3 - Middle	80.84	No	$98,300	$60,772	3191	1210	37.92	510	1208
OK	CLEVELAND COUNTY	2007.00	0 - Unknown	0.00	No	$98,300	$0	245	89	36.33	0	20
OK	CLEVELAND COUNTY	2008.00	3 - Middle	95.30	No	$98,300	$71,641	7444	2555	34.32	1994	2531
OK	CLEVELAND COUNTY	2009.00	3 - Middle	100.78	No	$98,300	$75,762	4069	1306	32.10	1077	1636
OK	CLEVELAND COUNTY	2010.00	3 - Middle	80.34	No	$98,300	$60,399	5895	2177	36.93	1014	1847
OK	CLEVELAND COUNTY	2011.02	4 - Upper	143.50	No	$98,300	$107,875	2871	622	21.66	712	1156
OK	CLEVELAND COUNTY	2011.03	3 - Middle	84.04	No	$98,300	$63,173	3643	1108	30.41	778	1039

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OK	CLEVELAND COUNTY	2011.04	4 - Upper	128.38	No	$98,300	$96,510	2110	600	28.44	357	689
OK	CLEVELAND COUNTY	2012.01	1 - Low	48.39	No	$98,300	$36,375	2258	698	30.91	110	481
OK	CLEVELAND COUNTY	2012.02	0 - Unknown	0.00	No	$98,300	$0	6015	1835	30.51	16	59
OK	CLEVELAND COUNTY	2012.04	2 - Moderate	53.78	No	$98,300	$40,427	3850	1548	40.21	0	259
OK	CLEVELAND COUNTY	2012.05	3 - Middle	116.36	No	$98,300	$87,473	4705	1820	38.68	783	1142
OK	CLEVELAND COUNTY	2013.02	3 - Middle	83.23	No	$98,300	$62,569	3988	1784	44.73	139	1233
OK	CLEVELAND COUNTY	2013.03	2 - Moderate	77.54	No	$98,300	$58,288	4941	1970	39.87	475	1179
OK	CLEVELAND COUNTY	2014.03	4 - Upper	138.50	No	$98,300	$104,115	6463	1897	29.35	2115	2760
OK	CLEVELAND COUNTY	2014.04	3 - Middle	87.59	No	$98,300	$65,845	4215	1402	33.26	517	605
OK	CLEVELAND COUNTY	2014.05	4 - Upper	139.11	No	$98,300	$104,570	6593	2197	33.32	1825	2368
OK	CLEVELAND COUNTY	2015.05	4 - Upper	155.38	No	$98,300	$116,806	5791	1473	25.44	1860	2093
OK	CLEVELAND COUNTY	2015.08	3 - Middle	84.19	No	$98,300	$63,287	3052	1079	35.35	585	917
OK	CLEVELAND COUNTY	2015.09	4 - Upper	129.70	No	$98,300	$97,500	5428	1765	32.52	1367	1707
OK	CLEVELAND COUNTY	2015.11	3 - Middle	102.46	No	$98,300	$77,024	2801	877	31.31	695	1186
OK	CLEVELAND COUNTY	2015.12	3 - Middle	105.98	No	$98,300	$79,667	3724	1050	28.20	1487	1935
OK	CLEVELAND COUNTY	2015.13	4 - Upper	164.18	No	$98,300	$123,421	2981	848	28.45	780	893
OK	CLEVELAND COUNTY	2015.14	4 - Upper	153.70	No	$98,300	$115,543	5334	1598	29.96	1337	1646

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
OK	CLEVELAND COUNTY	2016.02	3 - Middle	91.30	No	$98,300	$68,636	2920	1075	36.82	788	1159
OK	CLEVELAND COUNTY	2016.03	2 - Moderate	75.08	No	$98,300	$56,442	3845	1426	37.09	735	1323
OK	CLEVELAND COUNTY	2016.04	3 - Middle	81.94	No	$98,300	$61,595	3910	1592	40.72	637	1149
OK	CLEVELAND COUNTY	2016.07	4 - Upper	122.63	No	$98,300	$92,188	6721	2585	38.46	1552	2032
OK	CLEVELAND COUNTY	2016.09	4 - Upper	155.23	No	$98,300	$116,688	5027	1958	38.95	1367	1552
OK	CLEVELAND COUNTY	2016.10	4 - Upper	153.86	No	$98,300	$115,664	4338	1608	37.07	1160	1204
OK	CLEVELAND COUNTY	2016.11	4 - Upper	124.47	No	$98,300	$93,571	2264	751	33.17	591	697
OK	CLEVELAND COUNTY	2016.12	3 - Middle	98.53	No	$98,300	$74,071	5340	1752	32.81	1359	1939
OK	CLEVELAND COUNTY	2017.00	4 - Upper	160.85	No	$98,300	$120,915	5060	1592	31.46	1191	1298
OK	CLEVELAND COUNTY	2018.01	4 - Upper	153.73	No	$98,300	$115,565	4409	1571	35.63	2067	2113
OK	CLEVELAND COUNTY	2018.02	3 - Middle	115.41	No	$98,300	$86,758	3789	1167	30.80	907	1058
OK	CLEVELAND COUNTY	2019.02	3 - Middle	82.66	No	$98,300	$62,137	4660	2158	46.31	1081	1544
OK	CLEVELAND COUNTY	2019.03	3 - Middle	98.99	No	$98,300	$74,417	3098	1591	51.36	798	1001
OK	CLEVELAND COUNTY	2019.04	3 - Middle	93.49	No	$98,300	$70,281	5376	2673	49.72	1270	1877
OK	CLEVELAND COUNTY	2020.02	3 - Middle	88.67	No	$98,300	$66,654	4309	1626	37.73	768	1388
OK	CLEVELAND COUNTY	2020.04	3 - Middle	87.40	No	$98,300	$65,703	3893	1315	33.78	1172	1401
OK	CLEVELAND COUNTY	2020.05	3 - Middle	92.95	No	$98,300	$69,877	6564	2933	44.68	1563	2405

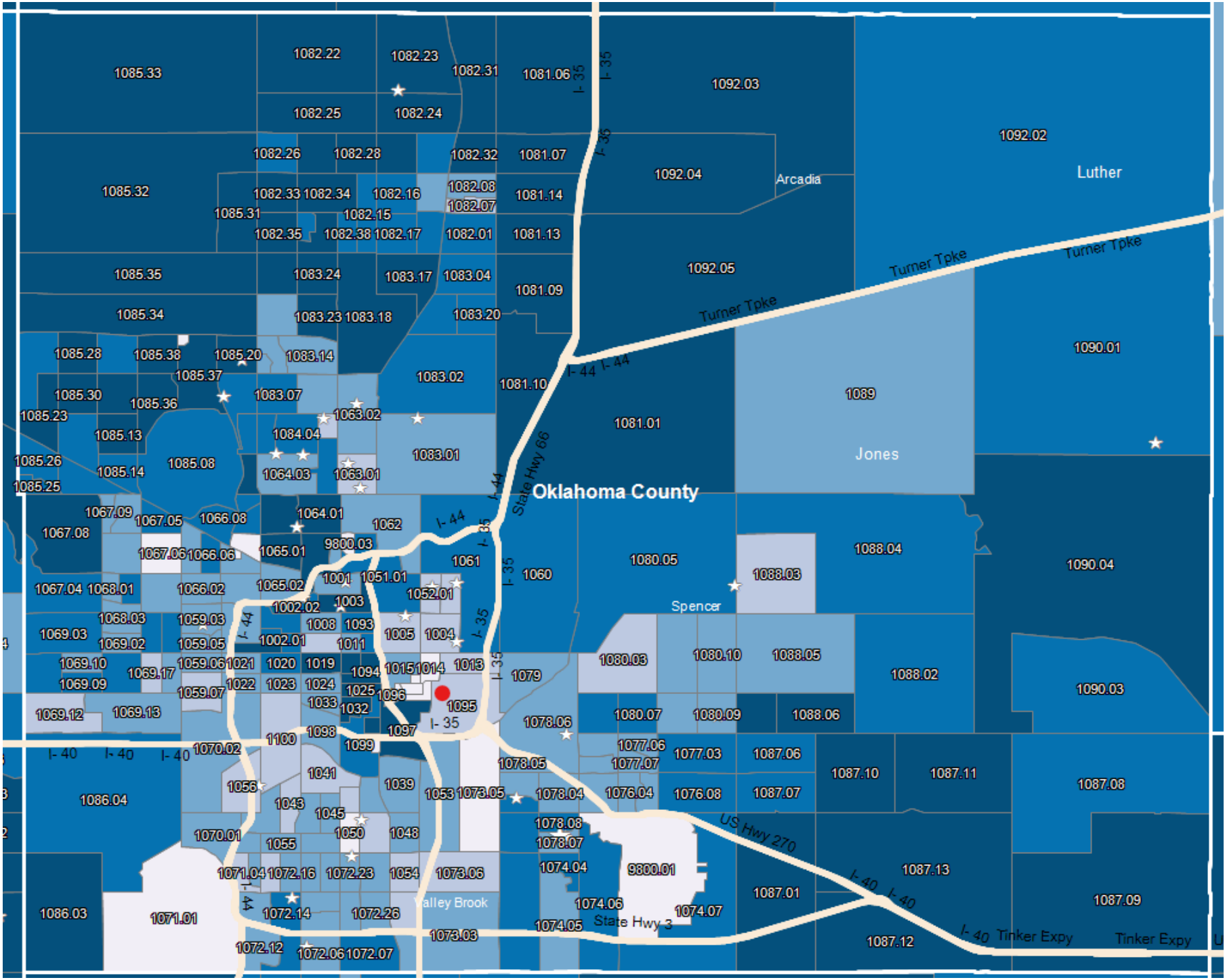
State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OK	CLEVELAND COUNTY	2020.06	2 - Moderate	68.17	No	$98,300	$51,250	3433	1695	49.37	372	698
OK	CLEVELAND COUNTY	2020.07	3 - Middle	103.78	No	$98,300	$78,015	4954	2055	41.48	1112	1432
OK	CLEVELAND COUNTY	2020.08	4 - Upper	121.83	No	$98,300	$91,581	5105	1704	33.38	1707	2040
OK	CLEVELAND COUNTY	2021.02	3 - Middle	90.23	No	$98,300	$67,829	2543	756	29.73	634	1095
OK	CLEVELAND COUNTY	2021.04	3 - Middle	109.27	No	$98,300	$82,143	2433	798	32.80	589	796
OK	CLEVELAND COUNTY	2021.05	3 - Middle	84.10	No	$98,300	$63,221	4473	1469	32.84	962	1571
OK	CLEVELAND COUNTY	2021.06	3 - Middle	109.37	No	$98,300	$82,220	6264	2154	34.39	2283	2686
OK	CLEVELAND COUNTY	2021.07	4 - Upper	156.52	No	$98,300	$117,663	3335	1113	33.37	786	1018
OK	CLEVELAND COUNTY	2022.01	4 - Upper	129.98	No	$98,300	$97,708	4806	1473	30.65	1299	1597
OK	CLEVELAND COUNTY	2022.03	3 - Middle	108.88	No	$98,300	$81,852	5945	2092	35.19	1299	1990
OK	CLEVELAND COUNTY	2022.05	3 - Middle	119.75	No	$98,300	$90,019	8093	2927	36.17	2182	2613
OK	CLEVELAND COUNTY	2022.07	3 - Middle	100.10	No	$98,300	$75,250	646	218	33.75	151	151
OK	CLEVELAND COUNTY	2022.08	3 - Middle	99.61	No	$98,300	$74,879	2754	993	36.06	525	559
OK	CLEVELAND COUNTY	2023.01	4 - Upper	156.51	No	$98,300	$117,652	6821	1784	26.15	1904	2137
OK	CLEVELAND COUNTY	2023.02	3 - Middle	97.04	No	$98,300	$72,950	6621	1665	25.15	1981	2407
OK	CLEVELAND COUNTY	2024.03	4 - Upper	125.12	No	$98,300	$94,053	5637	1279	22.69	1872	2069
OK	CLEVELAND COUNTY	2024.04	3 - Middle	98.40	No	$98,300	$73,971	4307	982	22.80	1189	1684

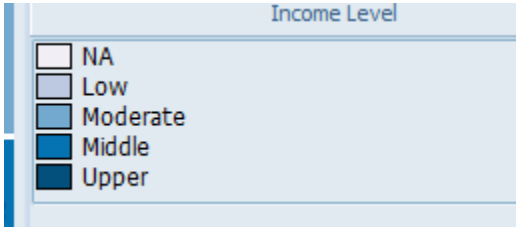
State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OK	CLEVELAND COUNTY	2024.05	4 - Upper	122.10	No	$98,300	$91,786	6617	1895	28.64	1488	1985
OK	CLEVELAND COUNTY	2024.06	3 - Middle	89.79	No	$98,300	$67,500	3294	991	30.09	983	1230
OK	CLEVELAND COUNTY	2024.07	3 - Middle	90.46	No	$98,300	$68,000	3207	824	25.69	826	1053
OK	CLEVELAND COUNTY	2025.01	3 - Middle	111.18	No	$98,300	$83,580	4666	1089	23.34	1383	1965
OK	CLEVELAND COUNTY	2025.02	3 - Middle	119.50	No	$98,300	$89,830	2663	602	22.61	636	932
OK	CLEVELAND COUNTY	2026.00	2 - Moderate	64.32	No	$98,300	$48,355	2541	809	31.84	704	1242

2025 FFIEC Census Report - Summary Census Overview Information
MSA/MD: 36420 - OKLAHOMA CITY, OK
State: OKLAHOMA
County: 087 - MCCLAIN COUNTY
All Tracts: 9

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
OK	MCCLAIN COUNTY	4001.03	4 - Upper	130.70	No	$98,300	$98,250	5572	1292	23.19	1712	2103
OK	MCCLAIN COUNTY	4001.04	3 - Middle	99.37	No	$98,300	$74,701	5465	1159	21.21	1562	1949
OK	MCCLAIN COUNTY	4001.05	3 - Middle	110.50	No	$98,300	$83,063	4063	1032	25.40	1315	1578
OK	MCCLAIN COUNTY	4001.06	4 - Upper	128.22	No	$98,300	$96,389	5559	1359	24.45	1602	1965
OK	MCCLAIN COUNTY	4002.01	3 - Middle	99.91	No	$98,300	$75,104	3861	1021	26.44	1124	1591
OK	MCCLAIN COUNTY	4002.03	3 - Middle	88.47	No	$98,300	$66,506	4925	1287	26.13	1194	1559
OK	MCCLAIN COUNTY	4002.04	4 - Upper	124.85	No	$98,300	$93,857	5410	1574	29.09	1545	1786
OK	MCCLAIN COUNTY	4003.00	3 - Middle	82.15	No	$98,300	$61,756	5624	1951	34.69	1313	2239
OK	MCCLAIN COUNTY	4004.00	3 - Middle	83.69	No	$98,300	$62,917	1183	286	24.18	285	471

Oklahoma City, OK MSA- Oklahoma County





- 115 Park Ave, Oklahoma City OK 73102

2025 FFIEC Census Report - Summary Census Overview Information
MSA/MD: 36420 - OKLAHOMA CITY, OK
State: OKLAHOMA
County: 109 - OKLAHOMA COUNTY
All Tracts: 266

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
OK	OKLAHOMA COUNTY	1001.00	2 - Moderate	76.76	No	$98,300	$57,705	3040	1330	43.75	904	1629
OK	OKLAHOMA COUNTY	1002.01	3 - Middle	112.38	No	$98,300	$84,479	1570	529	33.69	418	593
OK	OKLAHOMA COUNTY	1002.02	3 - Middle	80.60	No	$98,300	$60,592	1639	863	52.65	326	686
OK	OKLAHOMA COUNTY	1002.03	3 - Middle	88.26	No	$98,300	$66,351	2538	1346	53.03	592	1094
OK	OKLAHOMA COUNTY	1003.00	4 - Upper	138.11	No	$98,300	$103,824	2681	635	23.69	1071	1448
OK	OKLAHOMA COUNTY	1004.00	1 - Low	42.03	No	$98,300	$31,595	1955	1821	93.15	336	1025
OK	OKLAHOMA COUNTY	1005.00	1 - Low	47.19	No	$98,300	$35,474	1898	1646	86.72	268	684
OK	OKLAHOMA COUNTY	1008.00	2 - Moderate	74.83	No	$98,300	$56,250	2260	1233	54.56	451	1027
OK	OKLAHOMA COUNTY	1009.00	4 - Upper	140.37	No	$98,300	$105,521	1532	518	33.81	535	733
OK	OKLAHOMA COUNTY	1010.00	1 - Low	40.83	No	$98,300	$30,694	2892	1588	54.91	146	677
OK	OKLAHOMA COUNTY	1011.00	2 - Moderate	58.53	No	$98,300	$44,003	832	298	35.82	202	375
OK	OKLAHOMA COUNTY	1012.00	3 - Middle	82.50	No	$98,300	$62,019	1107	389	35.14	223	608
OK	OKLAHOMA COUNTY	1013.00	1 - Low	37.04	No	$98,300	$27,846	2886	2667	92.41	461	1358
OK	OKLAHOMA COUNTY	1014.00	0 - Unknown	0.00	No	$98,300	$0	1055	925	87.68	398	749

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
OK	OKLAHOMA COUNTY	1015.00	2 - Moderate	69.63	No	$98,300	$52,344	1912	1224	64.02	400	752
OK	OKLAHOMA COUNTY	1018.00	4 - Upper	189.12	No	$98,300	$142,163	1499	391	26.08	410	725
OK	OKLAHOMA COUNTY	1019.00	4 - Upper	135.85	No	$98,300	$102,122	2623	956	36.45	696	1322
OK	OKLAHOMA COUNTY	1020.00	3 - Middle	106.53	No	$98,300	$80,083	2798	1255	44.85	648	1375
OK	OKLAHOMA COUNTY	1021.00	2 - Moderate	61.31	No	$98,300	$46,090	2112	1049	49.67	568	953
OK	OKLAHOMA COUNTY	1022.00	2 - Moderate	57.90	No	$98,300	$43,524	2693	1798	66.77	541	1108
OK	OKLAHOMA COUNTY	1023.00	2 - Moderate	67.29	No	$98,300	$50,583	3166	1927	60.87	632	1568
OK	OKLAHOMA COUNTY	1024.00	2 - Moderate	59.60	No	$98,300	$44,808	2906	2045	70.37	432	1182
OK	OKLAHOMA COUNTY	1025.00	4 - Upper	141.82	No	$98,300	$106,607	1594	537	33.69	4	70
OK	OKLAHOMA COUNTY	1032.00	4 - Upper	158.18	No	$98,300	$118,906	2633	1333	50.63	94	127
OK	OKLAHOMA COUNTY	1033.00	2 - Moderate	59.56	No	$98,300	$44,773	1445	1104	76.40	199	567
OK	OKLAHOMA COUNTY	1039.00	2 - Moderate	54.49	No	$98,300	$40,962	3788	3184	84.05	604	1284
OK	OKLAHOMA COUNTY	1041.00	1 - Low	36.31	No	$98,300	$27,295	3001	2355	78.47	300	1302
OK	OKLAHOMA COUNTY	1042.00	2 - Moderate	61.76	No	$98,300	$46,429	2209	1956	88.55	363	765
OK	OKLAHOMA COUNTY	1043.00	1 - Low	49.54	No	$98,300	$37,244	3266	2810	86.04	770	1502
OK	OKLAHOMA COUNTY	1044.00	2 - Moderate	51.11	No	$98,300	$38,421	3491	3079	88.20	508	1383
OK	OKLAHOMA COUNTY	1045.00	2 - Moderate	69.87	No	$98,300	$52,525	3333	2873	86.20	463	1102

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
OK	OKLAHOMA COUNTY	1046.00	1 - Low	45.34	No	$98,300	$34,083	985	817	82.94	172	385
OK	OKLAHOMA COUNTY	1047.00	2 - Moderate	71.73	No	$98,300	$53,920	1198	849	70.87	82	483
OK	OKLAHOMA COUNTY	1048.00	2 - Moderate	50.02	No	$98,300	$37,601	3323	2722	81.91	532	1135
OK	OKLAHOMA COUNTY	1049.00	1 - Low	49.76	No	$98,300	$37,409	3734	3051	81.71	834	1400
OK	OKLAHOMA COUNTY	1050.00	0 - Unknown	0.00	No	$98,300	$0	2269	1908	84.09	373	725
OK	OKLAHOMA COUNTY	1051.01	3 - Middle	105.56	No	$98,300	$79,350	2347	1098	46.78	283	528
OK	OKLAHOMA COUNTY	1052.01	1 - Low	44.54	No	$98,300	$33,482	1576	1470	93.27	539	1024
OK	OKLAHOMA COUNTY	1052.02	1 - Low	32.55	No	$98,300	$24,471	1194	1127	94.39	200	456
OK	OKLAHOMA COUNTY	1053.00	2 - Moderate	69.45	No	$98,300	$52,206	3223	2437	75.61	405	1064
OK	OKLAHOMA COUNTY	1054.00	1 - Low	42.49	No	$98,300	$31,944	2021	1516	75.01	350	781
OK	OKLAHOMA COUNTY	1055.00	2 - Moderate	57.18	No	$98,300	$42,989	3060	2517	82.25	539	1010
OK	OKLAHOMA COUNTY	1056.00	1 - Low	21.97	No	$98,300	$16,516	4731	3889	82.20	517	1408
OK	OKLAHOMA COUNTY	1059.03	2 - Moderate	65.29	No	$98,300	$49,083	2804	1611	57.45	727	1184
OK	OKLAHOMA COUNTY	1059.04	2 - Moderate	61.61	No	$98,300	$46,319	4027	2630	65.31	770	1525
OK	OKLAHOMA COUNTY	1059.05	2 - Moderate	55.32	No	$98,300	$41,587	2978	1804	60.58	746	1220
OK	OKLAHOMA COUNTY	1059.06	2 - Moderate	73.88	No	$98,300	$55,536	2938	1715	58.37	830	1260
OK	OKLAHOMA COUNTY	1059.07	1 - Low	47.84	No	$98,300	$35,968	4607	3317	72.00	563	1605

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
OK	OKLAHOMA COUNTY	1060.00	3 - Middle	103.67	No	$98,300	$77,930	2281	1638	71.81	736	982
OK	OKLAHOMA COUNTY	1061.00	3 - Middle	90.52	No	$98,300	$68,047	3214	2610	81.21	1006	1361
OK	OKLAHOMA COUNTY	1062.00	2 - Moderate	79.43	No	$98,300	$59,710	1462	1295	88.58	634	840
OK	OKLAHOMA COUNTY	1063.01	1 - Low	35.09	No	$98,300	$26,380	3512	2901	82.60	411	1334
OK	OKLAHOMA COUNTY	1063.02	2 - Moderate	52.81	No	$98,300	$39,698	4589	3751	81.74	701	1692
OK	OKLAHOMA COUNTY	1063.03	3 - Middle	97.75	No	$98,300	$73,482	3530	2040	57.79	613	1625
OK	OKLAHOMA COUNTY	1064.01	4 - Upper	332.58	No	$98,300	$250,001	2167	309	14.26	740	890
OK	OKLAHOMA COUNTY	1064.02	4 - Upper	290.02	No	$98,300	$218,015	2127	454	21.34	852	1051
OK	OKLAHOMA COUNTY	1064.03	2 - Moderate	78.69	No	$98,300	$59,152	4818	1332	27.65	1631	2378
OK	OKLAHOMA COUNTY	1065.01	4 - Upper	143.05	No	$98,300	$107,532	2872	737	25.66	1123	1345
OK	OKLAHOMA COUNTY	1065.02	2 - Moderate	76.61	No	$98,300	$57,589	3850	1788	46.44	799	1438
OK	OKLAHOMA COUNTY	1065.03	4 - Upper	121.77	No	$98,300	$91,541	1758	478	27.19	606	670
OK	OKLAHOMA COUNTY	1066.01	2 - Moderate	58.30	No	$98,300	$43,828	3148	1450	46.06	740	1315
OK	OKLAHOMA COUNTY	1066.02	2 - Moderate	64.90	No	$98,300	$48,789	2575	1207	46.87	436	606
OK	OKLAHOMA COUNTY	1066.06	3 - Middle	97.16	No	$98,300	$73,042	1983	761	38.38	586	855
OK	OKLAHOMA COUNTY	1066.07	2 - Moderate	67.94	No	$98,300	$51,076	3384	1629	48.14	823	1088
OK	OKLAHOMA COUNTY	1066.08	3 - Middle	101.58	No	$98,300	$76,364	3189	932	29.23	1021	1379

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
OK	OKLAHOMA COUNTY	1066.09	3 - Middle	91.45	No	$98,300	$68,750	1033	325	31.46	360	558
OK	OKLAHOMA COUNTY	1066.10	0 - Unknown	0.00	No	$98,300	$0	1235	472	38.22	510	589
OK	OKLAHOMA COUNTY	1066.11	2 - Moderate	50.36	No	$98,300	$37,862	2583	1450	56.14	139	396
OK	OKLAHOMA COUNTY	1067.02	2 - Moderate	72.76	No	$98,300	$54,694	4006	2256	56.32	975	1470
OK	OKLAHOMA COUNTY	1067.04	3 - Middle	97.13	No	$98,300	$73,016	2434	924	37.96	539	788
OK	OKLAHOMA COUNTY	1067.05	3 - Middle	85.41	No	$98,300	$64,205	2677	1238	46.25	771	1041
OK	OKLAHOMA COUNTY	1067.06	0 - Unknown	0.00	No	$98,300	$0	3635	1818	50.01	896	1042
OK	OKLAHOMA COUNTY	1067.08	4 - Upper	138.92	No	$98,300	$104,427	3203	1489	46.49	983	1013
OK	OKLAHOMA COUNTY	1067.09	2 - Moderate	55.49	No	$98,300	$41,719	2480	1805	72.78	280	483
OK	OKLAHOMA COUNTY	1067.10	2 - Moderate	64.48	No	$98,300	$48,472	4258	2516	59.09	556	1202
OK	OKLAHOMA COUNTY	1068.01	2 - Moderate	67.84	No	$98,300	$51,000	1774	637	35.91	210	476
OK	OKLAHOMA COUNTY	1068.02	3 - Middle	81.97	No	$98,300	$61,621	2001	764	38.18	390	627
OK	OKLAHOMA COUNTY	1068.03	2 - Moderate	65.52	No	$98,300	$49,256	3261	1562	47.90	528	947
OK	OKLAHOMA COUNTY	1068.04	2 - Moderate	74.55	No	$98,300	$56,042	3848	2215	57.56	672	1055
OK	OKLAHOMA COUNTY	1069.02	2 - Moderate	73.55	No	$98,300	$55,288	2492	1295	51.97	518	757
OK	OKLAHOMA COUNTY	1069.03	3 - Middle	92.76	No	$98,300	$69,733	6139	2345	38.20	1358	1920
OK	OKLAHOMA COUNTY	1069.06	3 - Middle	80.48	No	$98,300	$60,500	3283	2031	61.86	608	743

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
OK	OKLAHOMA COUNTY	1069.07	3 - Middle	97.84	No	$98,300	$73,553	2106	1197	56.84	468	688
OK	OKLAHOMA COUNTY	1069.09	3 - Middle	94.49	No	$98,300	$71,029	1790	895	50.00	466	641
OK	OKLAHOMA COUNTY	1069.10	2 - Moderate	72.81	No	$98,300	$54,738	2663	1340	50.32	656	923
OK	OKLAHOMA COUNTY	1069.11	3 - Middle	108.00	No	$98,300	$81,188	1893	950	50.18	629	756
OK	OKLAHOMA COUNTY	1069.12	1 - Low	31.01	No	$98,300	$23,311	3198	2085	65.20	404	775
OK	OKLAHOMA COUNTY	1069.13	2 - Moderate	50.97	No	$98,300	$38,315	4556	3108	68.22	568	1077
OK	OKLAHOMA COUNTY	1069.14	3 - Middle	80.39	No	$98,300	$60,433	4311	2747	63.72	482	1397
OK	OKLAHOMA COUNTY	1069.16	2 - Moderate	57.30	No	$98,300	$43,074	2481	1815	73.16	205	694
OK	OKLAHOMA COUNTY	1069.17	1 - Low	32.58	No	$98,300	$24,492	3359	2703	80.47	342	687
OK	OKLAHOMA COUNTY	1070.01	2 - Moderate	60.02	No	$98,300	$45,123	5918	4558	77.02	897	2047
OK	OKLAHOMA COUNTY	1070.02	2 - Moderate	65.92	No	$98,300	$49,559	2108	1299	61.62	384	760
OK	OKLAHOMA COUNTY	1071.01	0 - Unknown	0.00	No	$98,300	$0	1243	874	70.31	0	0
OK	OKLAHOMA COUNTY	1071.03	2 - Moderate	52.73	No	$98,300	$39,643	2031	1541	75.87	349	540
OK	OKLAHOMA COUNTY	1071.04	1 - Low	41.57	No	$98,300	$31,250	2880	2055	71.35	644	1200
OK	OKLAHOMA COUNTY	1072.06	2 - Moderate	62.56	No	$98,300	$47,031	4555	2740	60.15	742	1520
OK	OKLAHOMA COUNTY	1072.07	3 - Middle	90.33	No	$98,300	$67,907	2191	1164	53.13	307	783
OK	OKLAHOMA COUNTY	1072.12	2 - Moderate	70.69	No	$98,300	$53,140	5979	3397	56.82	1046	1789

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
OK	OKLAHOMA COUNTY	1072.13	2 - Moderate	66.81	No	$98,300	$50,227	4913	3370	68.59	662	1322
OK	OKLAHOMA COUNTY	1072.14	3 - Middle	87.12	No	$98,300	$65,494	3184	2170	68.15	861	1288
OK	OKLAHOMA COUNTY	1072.15	1 - Low	43.55	No	$98,300	$32,738	4293	3208	74.73	547	1218
OK	OKLAHOMA COUNTY	1072.16	2 - Moderate	63.19	No	$98,300	$47,500	3096	2299	74.26	300	761
OK	OKLAHOMA COUNTY	1072.17	2 - Moderate	54.32	No	$98,300	$40,833	2134	1688	79.10	653	881
OK	OKLAHOMA COUNTY	1072.18	2 - Moderate	55.07	No	$98,300	$41,403	3107	2367	76.18	548	1076
OK	OKLAHOMA COUNTY	1072.19	2 - Moderate	74.64	No	$98,300	$56,111	3257	2611	80.17	599	1013
OK	OKLAHOMA COUNTY	1072.20	2 - Moderate	55.24	No	$98,300	$41,526	3840	3000	78.13	471	1283
OK	OKLAHOMA COUNTY	1072.21	2 - Moderate	78.19	No	$98,300	$58,776	2395	1653	69.02	557	811
OK	OKLAHOMA COUNTY	1072.22	2 - Moderate	75.16	No	$98,300	$56,500	1869	1335	71.43	323	538
OK	OKLAHOMA COUNTY	1072.23	2 - Moderate	62.80	No	$98,300	$47,214	2867	2125	74.12	1121	1426
OK	OKLAHOMA COUNTY	1072.24	3 - Middle	85.86	No	$98,300	$64,541	3676	1966	53.48	951	1363
OK	OKLAHOMA COUNTY	1072.25	2 - Moderate	63.71	No	$98,300	$47,895	2976	2182	73.32	588	865
OK	OKLAHOMA COUNTY	1072.26	2 - Moderate	77.78	No	$98,300	$58,472	3178	2215	69.70	493	796
OK	OKLAHOMA COUNTY	1073.02	1 - Low	47.69	No	$98,300	$35,852	2979	2113	70.93	567	1037
OK	OKLAHOMA COUNTY	1073.03	2 - Moderate	54.27	No	$98,300	$40,800	1544	681	44.11	224	509
OK	OKLAHOMA COUNTY	1073.05	0 - Unknown	0.00	No	$98,300	$0	1312	882	67.23	139	401

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OK	OKLAHOMA COUNTY	1073.06	1 - Low	41.46	No	$98,300	$31,172	3739	2513	67.21	524	1356
OK	OKLAHOMA COUNTY	1074.01	3 - Middle	109.22	No	$98,300	$82,108	5990	4268	71.25	1701	2685
OK	OKLAHOMA COUNTY	1074.04	3 - Middle	89.04	No	$98,300	$66,938	3376	2102	62.26	754	1116
OK	OKLAHOMA COUNTY	1074.05	2 - Moderate	77.74	No	$98,300	$58,438	4997	2691	53.85	1288	2023
OK	OKLAHOMA COUNTY	1074.06	3 - Middle	92.94	No	$98,300	$69,867	7600	4046	53.24	1080	2504
OK	OKLAHOMA COUNTY	1074.07	3 - Middle	97.78	No	$98,300	$73,508	553	183	33.09	167	502
OK	OKLAHOMA COUNTY	1076.01	2 - Moderate	51.88	No	$98,300	$39,005	2148	1061	49.39	205	610
OK	OKLAHOMA COUNTY	1076.04	2 - Moderate	68.14	No	$98,300	$51,224	2025	868	42.86	415	907
OK	OKLAHOMA COUNTY	1076.05	2 - Moderate	66.46	No	$98,300	$49,961	2150	858	39.91	270	942
OK	OKLAHOMA COUNTY	1076.08	3 - Middle	80.37	No	$98,300	$60,417	3991	1692	42.40	1147	1582
OK	OKLAHOMA COUNTY	1077.03	3 - Middle	112.03	No	$98,300	$84,219	3645	1324	36.32	952	1290
OK	OKLAHOMA COUNTY	1077.04	2 - Moderate	64.52	No	$98,300	$48,500	1657	803	48.46	444	677
OK	OKLAHOMA COUNTY	1077.05	2 - Moderate	70.04	No	$98,300	$52,656	1998	768	38.44	523	783
OK	OKLAHOMA COUNTY	1077.06	2 - Moderate	57.23	No	$98,300	$43,021	2770	1293	46.68	597	993
OK	OKLAHOMA COUNTY	1077.07	2 - Moderate	76.71	No	$98,300	$57,670	1282	492	38.38	210	517
OK	OKLAHOMA COUNTY	1078.01	3 - Middle	80.92	No	$98,300	$60,828	3603	2243	62.25	592	1243
OK	OKLAHOMA COUNTY	1078.04	2 - Moderate	65.82	No	$98,300	$49,479	2395	1000	41.75	541	982

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OK	OKLAHOMA COUNTY	1078.05	2 - Moderate	64.85	No	$98,300	$48,750	2580	1402	54.34	548	1047
OK	OKLAHOMA COUNTY	1078.06	2 - Moderate	68.78	No	$98,300	$51,708	4101	1883	45.92	1107	1635
OK	OKLAHOMA COUNTY	1078.07	2 - Moderate	58.03	No	$98,300	$43,625	2866	1393	48.60	949	1257
OK	OKLAHOMA COUNTY	1078.08	3 - Middle	84.14	No	$98,300	$63,250	1932	1030	53.31	381	664
OK	OKLAHOMA COUNTY	1078.09	3 - Middle	82.81	No	$98,300	$62,250	1734	859	49.54	352	666
OK	OKLAHOMA COUNTY	1078.10	2 - Moderate	63.94	No	$98,300	$48,071	2660	1209	45.45	505	1174
OK	OKLAHOMA COUNTY	1079.00	2 - Moderate	57.40	No	$98,300	$43,148	1608	1432	89.05	383	887
OK	OKLAHOMA COUNTY	1080.03	1 - Low	49.65	No	$98,300	$37,328	3765	2720	72.24	335	1051
OK	OKLAHOMA COUNTY	1080.05	3 - Middle	107.04	No	$98,300	$80,469	2449	1670	68.19	679	922
OK	OKLAHOMA COUNTY	1080.06	3 - Middle	102.98	No	$98,300	$77,412	4039	1949	48.25	1210	1546
OK	OKLAHOMA COUNTY	1080.07	3 - Middle	102.35	No	$98,300	$76,944	3330	1345	40.39	966	1166
OK	OKLAHOMA COUNTY	1080.08	2 - Moderate	63.38	No	$98,300	$47,647	4277	2512	58.73	817	1733
OK	OKLAHOMA COUNTY	1080.09	2 - Moderate	60.08	No	$98,300	$45,169	3003	1743	58.04	848	1317
OK	OKLAHOMA COUNTY	1080.10	2 - Moderate	58.01	No	$98,300	$43,611	3127	1786	57.12	504	1117
OK	OKLAHOMA COUNTY	1080.11	2 - Moderate	72.78	No	$98,300	$54,712	3959	3143	79.39	678	1389
OK	OKLAHOMA COUNTY	1081.01	4 - Upper	259.68	No	$98,300	$195,208	4298	1030	23.96	1537	1600
OK	OKLAHOMA COUNTY	1081.06	4 - Upper	176.98	No	$98,300	$133,043	6494	1289	19.85	2410	2585

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OK	OKLAHOMA COUNTY	1081.07	4 - Upper	191.58	No	$98,300	$144,018	3416	566	16.57	1009	1105
OK	OKLAHOMA COUNTY	1081.09	4 - Upper	205.29	No	$98,300	$154,324	5852	1100	18.80	1891	2105
OK	OKLAHOMA COUNTY	1081.10	4 - Upper	151.75	No	$98,300	$114,074	4343	1046	24.08	1412	1602
OK	OKLAHOMA COUNTY	1081.13	4 - Upper	121.02	No	$98,300	$90,977	5001	1567	31.33	1035	1559
OK	OKLAHOMA COUNTY	1081.14	4 - Upper	157.97	No	$98,300	$118,750	4837	1475	30.49	862	1357
OK	OKLAHOMA COUNTY	1082.01	3 - Middle	96.96	No	$98,300	$72,888	3763	1049	27.88	732	1314
OK	OKLAHOMA COUNTY	1082.03	2 - Moderate	70.57	No	$98,300	$53,050	3247	1237	38.10	542	1323
OK	OKLAHOMA COUNTY	1082.04	3 - Middle	82.19	No	$98,300	$61,786	2916	1537	52.71	533	887
OK	OKLAHOMA COUNTY	1082.07	1 - Low	35.58	No	$98,300	$26,750	1031	478	46.36	7	273
OK	OKLAHOMA COUNTY	1082.08	2 - Moderate	59.54	No	$98,300	$44,763	3836	1678	43.74	434	1301
OK	OKLAHOMA COUNTY	1082.15	3 - Middle	102.54	No	$98,300	$77,083	4741	1390	29.32	1952	2299
OK	OKLAHOMA COUNTY	1082.16	3 - Middle	101.18	No	$98,300	$76,058	3158	1065	33.72	671	1262
OK	OKLAHOMA COUNTY	1082.17	3 - Middle	111.20	No	$98,300	$83,592	4073	1270	31.18	1084	1672
OK	OKLAHOMA COUNTY	1082.22	4 - Upper	236.13	No	$98,300	$177,500	1899	326	17.17	508	557
OK	OKLAHOMA COUNTY	1082.23	4 - Upper	210.87	No	$98,300	$158,516	5227	969	18.54	1664	1776
OK	OKLAHOMA COUNTY	1082.24	4 - Upper	203.02	No	$98,300	$152,614	3500	769	21.97	839	899
OK	OKLAHOMA COUNTY	1082.25	4 - Upper	140.58	No	$98,300	$105,679	3252	832	25.58	992	1239

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OK	OKLAHOMA COUNTY	1082.26	3 - Middle	106.21	No	$98,300	$79,839	2549	1279	50.18	378	656
OK	OKLAHOMA COUNTY	1082.27	4 - Upper	203.94	No	$98,300	$153,304	2272	767	33.76	774	774
OK	OKLAHOMA COUNTY	1082.28	4 - Upper	190.81	No	$98,300	$143,438	1988	461	23.19	445	581
OK	OKLAHOMA COUNTY	1082.29	4 - Upper	128.25	No	$98,300	$96,406	3417	1040	30.44	845	1143
OK	OKLAHOMA COUNTY	1082.30	3 - Middle	114.04	No	$98,300	$85,724	2478	1010	40.76	565	772
OK	OKLAHOMA COUNTY	1082.31	4 - Upper	205.26	No	$98,300	$154,297	2350	470	20.00	522	589
OK	OKLAHOMA COUNTY	1082.32	4 - Upper	158.89	No	$98,300	$119,444	3228	575	17.81	958	1118
OK	OKLAHOMA COUNTY	1082.33	4 - Upper	149.79	No	$98,300	$112,599	4320	1692	39.17	1204	1587
OK	OKLAHOMA COUNTY	1082.34	4 - Upper	170.88	No	$98,300	$128,452	5086	1628	32.01	1536	1645
OK	OKLAHOMA COUNTY	1082.35	4 - Upper	143.28	No	$98,300	$107,708	2620	1092	41.68	803	919
OK	OKLAHOMA COUNTY	1082.36	3 - Middle	118.86	No	$98,300	$89,348	2023	790	39.05	462	898
OK	OKLAHOMA COUNTY	1082.37	4 - Upper	175.47	No	$98,300	$131,905	3156	1203	38.12	821	964
OK	OKLAHOMA COUNTY	1082.38	3 - Middle	109.20	No	$98,300	$82,092	2176	813	37.36	596	727
OK	OKLAHOMA COUNTY	1083.01	2 - Moderate	66.75	No	$98,300	$50,179	2162	1564	72.34	911	1100
OK	OKLAHOMA COUNTY	1083.02	3 - Middle	95.99	No	$98,300	$72,163	5293	2136	40.36	966	1336
OK	OKLAHOMA COUNTY	1083.04	3 - Middle	109.75	No	$98,300	$82,500	4894	1319	26.95	1195	1841
OK	OKLAHOMA COUNTY	1083.07	3 - Middle	80.19	No	$98,300	$60,282	4811	2863	59.51	1214	1744

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OK	OKLAHOMA COUNTY	1083.09	1 - Low	45.02	No	$98,300	$33,843	2278	1911	83.89	461	830
OK	OKLAHOMA COUNTY	1083.10	2 - Moderate	72.20	No	$98,300	$54,276	3026	2066	68.27	440	776
OK	OKLAHOMA COUNTY	1083.14	2 - Moderate	63.76	No	$98,300	$47,930	2911	1719	59.05	262	519
OK	OKLAHOMA COUNTY	1083.17	4 - Upper	127.01	No	$98,300	$95,474	3910	1410	36.06	1295	1536
OK	OKLAHOMA COUNTY	1083.18	4 - Upper	136.39	No	$98,300	$102,528	5748	2441	42.47	1603	2109
OK	OKLAHOMA COUNTY	1083.19	3 - Middle	81.96	No	$98,300	$61,612	3947	1618	40.99	435	798
OK	OKLAHOMA COUNTY	1083.20	3 - Middle	114.99	No	$98,300	$86,439	3492	756	21.65	534	823
OK	OKLAHOMA COUNTY	1083.21	2 - Moderate	54.70	No	$98,300	$41,122	1500	979	65.27	40	447
OK	OKLAHOMA COUNTY	1083.22	2 - Moderate	53.75	No	$98,300	$40,406	4147	2687	64.79	277	611
OK	OKLAHOMA COUNTY	1083.23	4 - Upper	142.14	No	$98,300	$106,850	4272	1974	46.21	722	950
OK	OKLAHOMA COUNTY	1083.24	4 - Upper	237.31	No	$98,300	$178,393	1987	493	24.81	570	747
OK	OKLAHOMA COUNTY	1083.25	4 - Upper	121.70	No	$98,300	$91,485	5623	2560	45.53	1446	1867
OK	OKLAHOMA COUNTY	1083.26	2 - Moderate	68.51	No	$98,300	$51,500	3149	1341	42.58	254	241
OK	OKLAHOMA COUNTY	1084.02	3 - Middle	117.59	No	$98,300	$88,393	1373	299	21.78	524	641
OK	OKLAHOMA COUNTY	1084.03	3 - Middle	111.08	No	$98,300	$83,500	1946	549	28.21	685	886
OK	OKLAHOMA COUNTY	1084.04	3 - Middle	114.30	No	$98,300	$85,925	3430	1159	33.79	979	1593
OK	OKLAHOMA COUNTY	1085.06	3 - Middle	107.33	No	$98,300	$80,682	3333	923	27.69	1050	1447

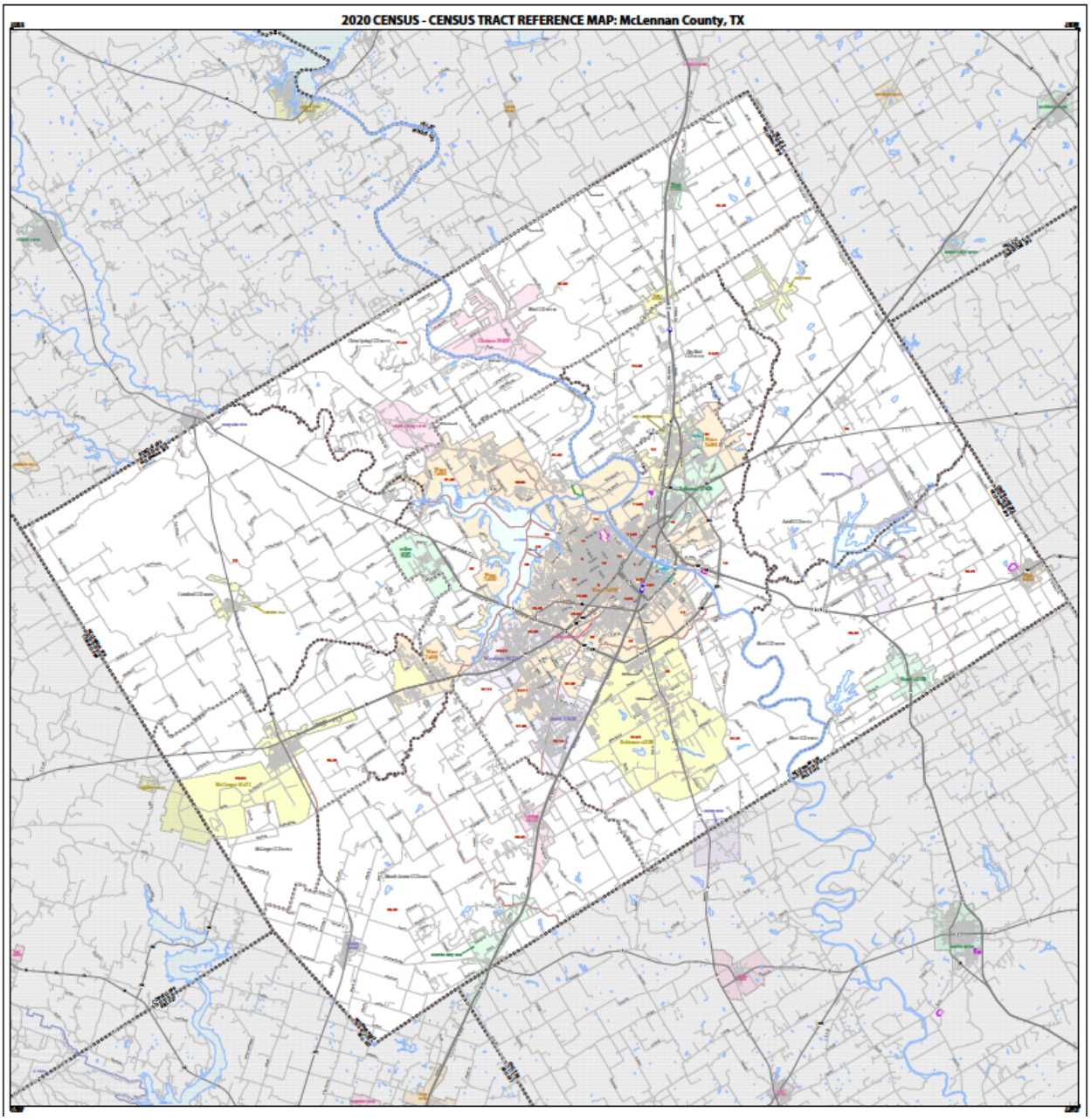
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OK	OKLAHOMA COUNTY	1085.07	4 - Upper	142.41	No	$98,300	$107,054	1227	254	20.70	455	573
OK	OKLAHOMA COUNTY	1085.08	3 - Middle	106.73	No	$98,300	$80,234	1817	742	40.84	487	660
OK	OKLAHOMA COUNTY	1085.13	4 - Upper	134.01	No	$98,300	$100,739	3699	1500	40.55	1097	1511
OK	OKLAHOMA COUNTY	1085.14	3 - Middle	91.45	No	$98,300	$68,750	4972	2609	52.47	884	1229
OK	OKLAHOMA COUNTY	1085.15	3 - Middle	108.39	No	$98,300	$81,480	5029	1677	33.35	969	1567
OK	OKLAHOMA COUNTY	1085.20	4 - Upper	235.71	No	$98,300	$177,188	2048	482	23.54	600	783
OK	OKLAHOMA COUNTY	1085.21	3 - Middle	94.53	No	$98,300	$71,063	1408	860	61.08	217	264
OK	OKLAHOMA COUNTY	1085.23	4 - Upper	146.91	No	$98,300	$110,435	6118	2756	45.05	1742	2202
OK	OKLAHOMA COUNTY	1085.24	3 - Middle	107.75	No	$98,300	$81,000	5056	1923	38.03	1786	1921
OK	OKLAHOMA COUNTY	1085.25	3 - Middle	97.60	No	$98,300	$73,367	2135	1001	46.89	551	774
OK	OKLAHOMA COUNTY	1085.26	3 - Middle	85.31	No	$98,300	$64,135	4986	2464	49.42	1030	1289
OK	OKLAHOMA COUNTY	1085.27	3 - Middle	112.73	No	$98,300	$84,744	5716	2398	41.95	1223	1681
OK	OKLAHOMA COUNTY	1085.28	4 - Upper	143.56	No	$98,300	$107,917	2285	934	40.88	626	766
OK	OKLAHOMA COUNTY	1085.29	4 - Upper	186.32	No	$98,300	$140,063	2781	767	27.58	871	921
OK	OKLAHOMA COUNTY	1085.30	4 - Upper	126.65	No	$98,300	$95,208	3963	1748	44.11	847	1152
OK	OKLAHOMA COUNTY	1085.31	4 - Upper	213.80	No	$98,300	$160,714	5237	1568	29.94	1350	1575
OK	OKLAHOMA COUNTY	1085.32	4 - Upper	185.57	No	$98,300	$139,500	1493	328	21.97	525	542

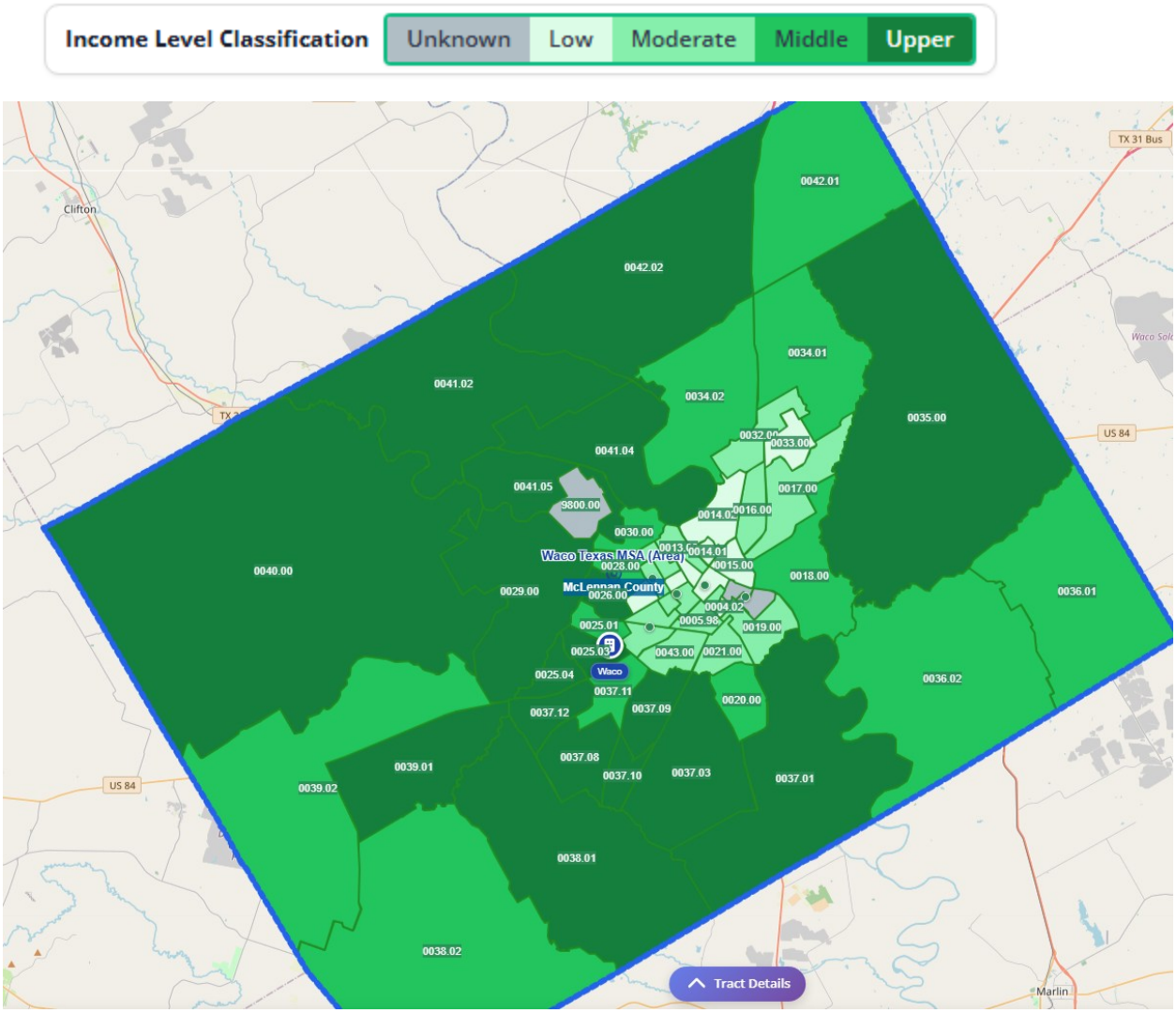
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OK	OKLAHOMA COUNTY	1085.33	4 - Upper	183.63	No	$98,300	$138,036	1676	363	21.66	535	602
OK	OKLAHOMA COUNTY	1085.34	4 - Upper	131.13	No	$98,300	$98,571	5155	1959	38.00	850	1013
OK	OKLAHOMA COUNTY	1085.35	4 - Upper	169.92	No	$98,300	$127,736	11132	3797	34.11	2670	2996
OK	OKLAHOMA COUNTY	1085.36	4 - Upper	137.18	No	$98,300	$103,125	4907	1609	32.79	1557	1880
OK	OKLAHOMA COUNTY	1085.37	4 - Upper	125.06	No	$98,300	$94,013	3412	878	25.73	1046	1380
OK	OKLAHOMA COUNTY	1085.38	4 - Upper	144.99	No	$98,300	$108,990	2656	938	35.32	793	1048
OK	OKLAHOMA COUNTY	1086.03	4 - Upper	124.21	No	$98,300	$93,369	5155	2064	40.04	1153	1681
OK	OKLAHOMA COUNTY	1086.04	3 - Middle	99.16	No	$98,300	$74,545	4966	2361	47.54	1545	1849
OK	OKLAHOMA COUNTY	1087.01	4 - Upper	142.53	No	$98,300	$107,143	2625	783	29.83	737	862
OK	OKLAHOMA COUNTY	1087.06	3 - Middle	93.75	No	$98,300	$70,479	2894	930	32.14	846	1081
OK	OKLAHOMA COUNTY	1087.07	3 - Middle	119.77	No	$98,300	$90,034	4377	1619	36.99	1297	1443
OK	OKLAHOMA COUNTY	1087.08	3 - Middle	113.80	No	$98,300	$85,550	4431	994	22.43	1429	1785
OK	OKLAHOMA COUNTY	1087.09	4 - Upper	124.71	No	$98,300	$93,750	3510	761	21.68	1296	1486
OK	OKLAHOMA COUNTY	1087.10	4 - Upper	125.41	No	$98,300	$94,275	3925	1196	30.47	1108	1352
OK	OKLAHOMA COUNTY	1087.11	4 - Upper	134.85	No	$98,300	$101,373	3275	688	21.01	970	1118
OK	OKLAHOMA COUNTY	1087.12	4 - Upper	124.85	No	$98,300	$93,854	2388	684	28.64	691	734
OK	OKLAHOMA COUNTY	1087.13	4 - Upper	142.35	No	$98,300	$107,009	3882	965	24.86	991	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
OK	OKLAHOMA COUNTY	1088.02	3 - Middle	118.13	No	$98,300	$88,802	5208	1349	25.90	1837	2183
OK	OKLAHOMA COUNTY	1088.03	1 - Low	38.77	No	$98,300	$29,145	940	876	93.19	333	479
OK	OKLAHOMA COUNTY	1088.04	3 - Middle	116.40	No	$98,300	$87,500	2981	1246	41.80	867	1075
OK	OKLAHOMA COUNTY	1088.05	2 - Moderate	79.63	No	$98,300	$59,865	3590	1307	36.41	1032	1646
OK	OKLAHOMA COUNTY	1088.06	4 - Upper	139.75	No	$98,300	$105,054	1787	488	27.31	458	562
OK	OKLAHOMA COUNTY	1088.07	4 - Upper	134.77	No	$98,300	$101,310	1414	470	33.24	422	484
OK	OKLAHOMA COUNTY	1089.00	2 - Moderate	74.99	No	$98,300	$56,373	3712	1294	34.86	915	1527
OK	OKLAHOMA COUNTY	1090.01	3 - Middle	115.15	No	$98,300	$86,563	2138	577	26.99	631	745
OK	OKLAHOMA COUNTY	1090.03	3 - Middle	85.63	No	$98,300	$64,375	4696	1069	22.76	1323	1876
OK	OKLAHOMA COUNTY	1090.04	4 - Upper	121.56	No	$98,300	$91,377	3642	889	24.41	1247	1549
OK	OKLAHOMA COUNTY	1092.02	3 - Middle	98.94	No	$98,300	$74,375	2908	748	25.72	1065	1281
OK	OKLAHOMA COUNTY	1092.03	4 - Upper	243.52	No	$98,300	$183,056	4017	902	22.45	1019	1210
OK	OKLAHOMA COUNTY	1092.04	4 - Upper	256.75	No	$98,300	$193,000	2440	436	17.87	715	678
OK	OKLAHOMA COUNTY	1092.05	4 - Upper	256.98	No	$98,300	$193,178	2713	672	24.77	1164	1219
OK	OKLAHOMA COUNTY	1093.00	3 - Middle	87.18	No	$98,300	$65,536	2047	663	32.39	580	1189
OK	OKLAHOMA COUNTY	1094.00	4 - Upper	220.45	No	$98,300	$165,714	1775	473	26.65	422	701
OK	OKLAHOMA COUNTY	1095.00	1 - Low	45.12	No	$98,300	$33,919	3337	2920	87.50	560	1559

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
OK	OKLAHOMA COUNTY	1096.00	0 - Unknown	0.00	No	$98,300	$0	793	322	40.61	4	39
OK	OKLAHOMA COUNTY	1097.00	4 - Upper	175.93	No	$98,300	$132,250	2418	1090	45.08	249	256
OK	OKLAHOMA COUNTY	1098.00	2 - Moderate	73.77	No	$98,300	$55,455	686	484	70.55	62	165
OK	OKLAHOMA COUNTY	1099.00	3 - Middle	93.87	No	$98,300	$70,568	1564	723	46.23	49	140
OK	OKLAHOMA COUNTY	1100.00	1 - Low	38.24	No	$98,300	$28,750	1552	1045	67.33	200	585
OK	OKLAHOMA COUNTY	9800.01	0 - Unknown	0.00	No	$98,300	$0	61	34	55.74	0	0
OK	OKLAHOMA COUNTY	9800.02	0 - Unknown	0.00	No	$98,300	$0	0	0	0.00	0	0
OK	OKLAHOMA COUNTY	9800.03	0 - Unknown	0.00	No	$98,300	$0	42	34	80.95	0	0
OK	OKLAHOMA COUNTY	9800.04	0 - Unknown	0.00	No	$98,300	$0	14	5	35.71	0	0
OK	OKLAHOMA COUNTY	9800.05	0 - Unknown	0.00	No	$98,300	$0	1	1	100.00	0	0
OK	OKLAHOMA COUNTY	9800.06	0 - Unknown	0.00	No	$98,300	$0	44	19	43.18	0	0
OK	OKLAHOMA COUNTY	9800.07	4 - Upper	127.33	No	$98,300	$95,714	192	59	30.73	19	26
OK	OKLAHOMA COUNTY	9800.08	0 - Unknown	0.00	No	$98,300	$0	6	2	33.33	0	0
OK	OKLAHOMA COUNTY	9800.09	0 - Unknown	0.00	No	$98,300	$0	58	39	67.24	0	0

2020 CENSUS - CENSUS TRACT REFERENCE MAP: McLennan County, TX




Income Level Classification
Unknown
Low
Moderate
Middle
Upper
Clifton
TX 31 Bus
US 84
Waco Texas MSA (Area)
McLennan County
Waco
Marlin
0042.01
0042.02
0034.01
0041.02
0034.02
0035.00
0032.00
0033.00
0041.04
0041.05
9800.00
0017.00
0016.00
0014.02
0030.00
0013.00
0014.01
0028.00
0015.00
0040.00
0018.00
0029.00
0026.00
0004.02
0036.01
0025.01
0005.98
0019.00
0025.03
0043.00
0021.00
0025.04
0037.11
0036.02
0020.00
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0037.08
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0037.10
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0037.01
0039.02
0038.01
0038.02
Tract Details

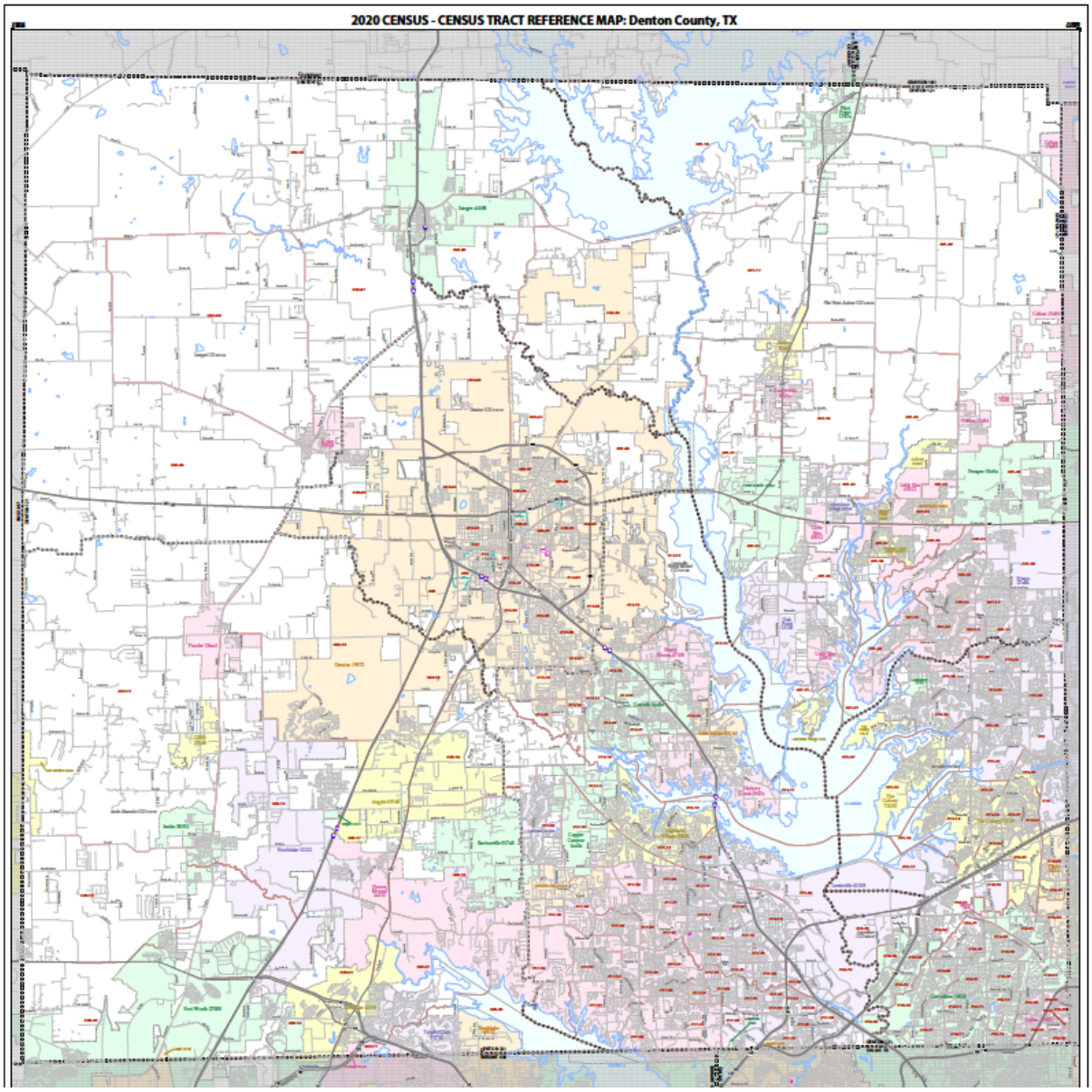
2025 FFIEC Census Report - Summary Census Overview Information
MSA/MD: 47380 - WACO, TX
State: TEXAS
County: 309 - MCLENNAN COUNTY
All Tracts: 58

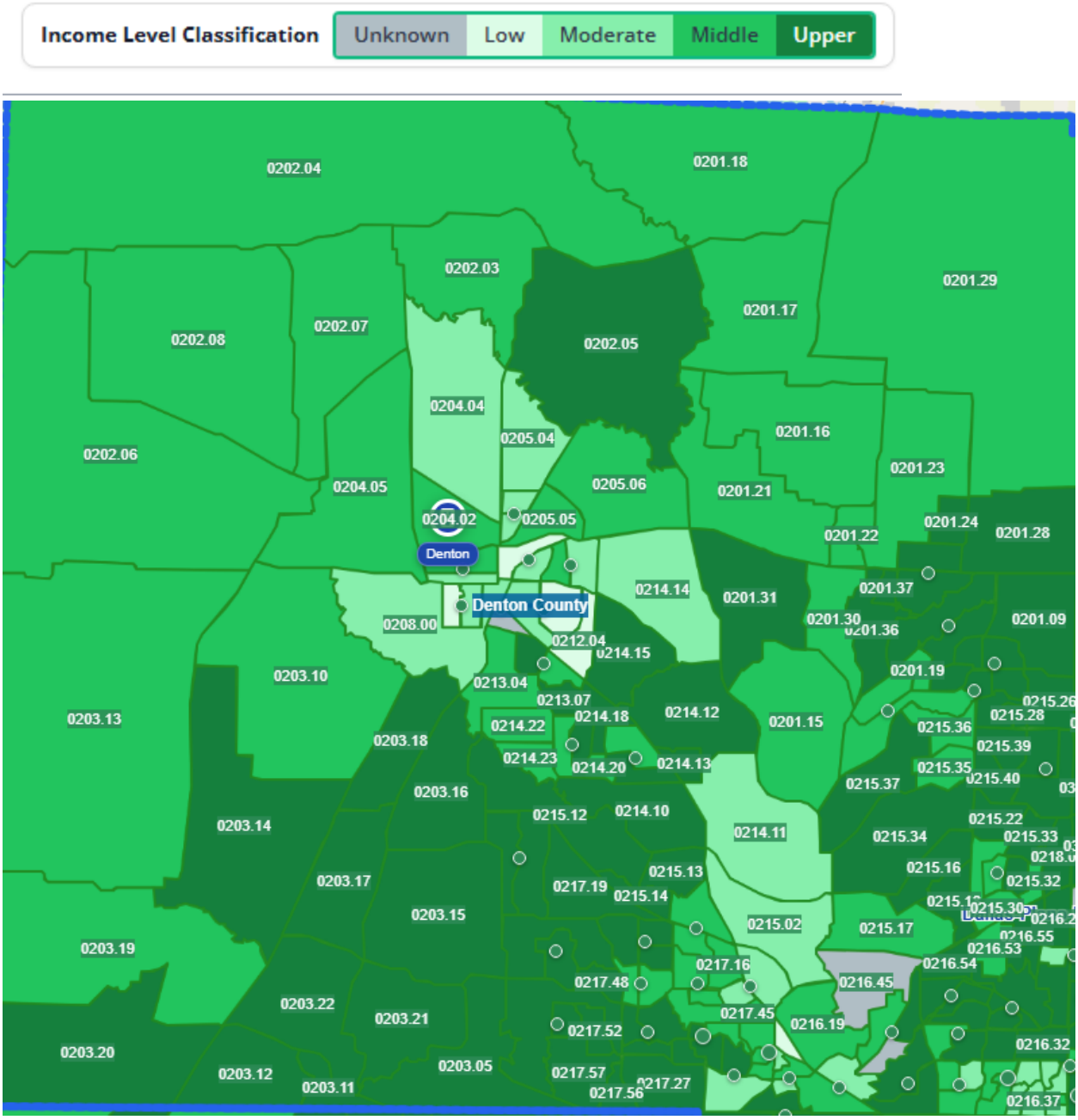
State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
TX	MCLENNAN COUNTY	0001.00	1 - Low	42.71	No	$86,800	$28,036	1638	909	55.49	136	264
TX	MCLENNAN COUNTY	0002.00	0 - Unknown	0.00	No	$86,800	$0	4640	1934	41.68	120	513
TX	MCLENNAN COUNTY	0003.00	0 - Unknown	0.00	No	$86,800	$0	4040	1715	42.45	0	0
TX	MCLENNAN COUNTY	0004.01	2 - Moderate	51.06	No	$86,800	$33,514	1759	1406	79.93	143	463
TX	MCLENNAN COUNTY	0004.02	1 - Low	46.41	No	$86,800	$30,465	4905	2054	41.88	90	530
TX	MCLENNAN COUNTY	0005.98	2 - Moderate	68.23	No	$86,800	$44,787	4886	4473	91.55	1089	1790
TX	MCLENNAN COUNTY	0007.00	2 - Moderate	73.64	No	$86,800	$48,333	2945	2032	69.00	418	1161
TX	MCLENNAN COUNTY	0008.00	2 - Moderate	66.25	No	$86,800	$43,485	2854	2064	72.32	552	1045
TX	MCLENNAN COUNTY	0009.00	2 - Moderate	76.62	No	$86,800	$50,294	4961	3564	71.84	1161	1991
TX	MCLENNAN COUNTY	0010.00	1 - Low	39.58	No	$86,800	$25,982	2703	2230	82.50	415	849
TX	MCLENNAN COUNTY	0011.00	2 - Moderate	63.07	No	$86,800	$41,398	5807	4998	86.07	854	2102
TX	MCLENNAN COUNTY	0012.00	1 - Low	34.09	No	$86,800	$22,377	3565	3226	90.49	590	1005
TX	MCLENNAN COUNTY	0013.00	2 - Moderate	68.01	No	$86,800	$44,643	2269	1623	71.53	574	834
TX	MCLENNAN COUNTY	0014.01	1 - Low	36.23	No	$86,800	$23,784	2832	2505	88.45	411	1011

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	MCLENNAN COUNTY	0014.02	1 - Low	24.39	No	$86,800	$16,013	4556	3815	83.74	604	1456
TX	MCLENNAN COUNTY	0015.00	1 - Low	47.77	No	$86,800	$31,354	2272	1999	87.98	375	973
TX	MCLENNAN COUNTY	0016.00	2 - Moderate	67.85	No	$86,800	$44,533	6307	4250	67.39	910	2136
TX	MCLENNAN COUNTY	0017.00	2 - Moderate	74.34	No	$86,800	$48,793	6087	3893	63.96	1417	2194
TX	MCLENNAN COUNTY	0018.00	3 - Middle	104.74	No	$86,800	$68,750	2619	1506	57.50	546	691
TX	MCLENNAN COUNTY	0019.00	2 - Moderate	50.85	No	$86,800	$33,375	4685	2789	59.53	295	1190
TX	MCLENNAN COUNTY	0020.00	3 - Middle	117.33	No	$86,800	$77,012	4313	1251	29.01	1166	1414
TX	MCLENNAN COUNTY	0021.00	2 - Moderate	65.76	No	$86,800	$43,162	5275	3699	70.12	866	1350
TX	MCLENNAN COUNTY	0023.02	2 - Moderate	64.34	No	$86,800	$42,232	5518	3620	65.60	225	1151
TX	MCLENNAN COUNTY	0024.98	2 - Moderate	79.18	No	$86,800	$51,971	5393	2913	54.01	1036	2118
TX	MCLENNAN COUNTY	0025.01	3 - Middle	101.31	No	$86,800	$66,500	5089	2706	53.17	1180	1925
TX	MCLENNAN COUNTY	0025.03	4 - Upper	138.66	No	$86,800	$91,010	5587	1389	24.86	1456	1861
TX	MCLENNAN COUNTY	0025.04	4 - Upper	179.55	No	$86,800	$117,850	4151	861	20.74	1214	1468
TX	MCLENNAN COUNTY	0026.00	4 - Upper	153.55	No	$86,800	$100,784	5910	1942	32.86	2239	2573
TX	MCLENNAN COUNTY	0027.00	1 - Low	45.98	No	$86,800	$30,179	4070	3081	75.70	710	1616
TX	MCLENNAN COUNTY	0028.00	3 - Middle	115.84	No	$86,800	$76,034	3963	1277	32.22	1285	1751
TX	MCLENNAN COUNTY	0029.00	4 - Upper	135.34	No	$86,800	$88,830	4471	1073	24.00	1287	1702

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	MCLENNAN COUNTY	0030.00	3 - Middle	109.37	No	$86,800	$71,786	3906	1869	47.85	524	765
TX	MCLENNAN COUNTY	0032.00	2 - Moderate	72.07	No	$86,800	$47,303	5182	3048	58.82	964	1629
TX	MCLENNAN COUNTY	0033.00	1 - Low	40.22	No	$86,800	$26,400	1928	813	42.17	8	767
TX	MCLENNAN COUNTY	0034.01	3 - Middle	88.19	No	$86,800	$57,885	1411	399	28.28	392	509
TX	MCLENNAN COUNTY	0034.02	3 - Middle	117.40	No	$86,800	$77,056	5262	1404	26.68	1552	2088
TX	MCLENNAN COUNTY	0035.00	4 - Upper	145.32	No	$86,800	$95,385	4348	922	21.21	1315	1822
TX	MCLENNAN COUNTY	0036.01	3 - Middle	86.33	No	$86,800	$56,667	2939	1136	38.65	714	1221
TX	MCLENNAN COUNTY	0036.02	3 - Middle	106.39	No	$86,800	$69,831	2751	655	23.81	819	1207
TX	MCLENNAN COUNTY	0037.01	4 - Upper	120.19	No	$86,800	$78,889	3270	1025	31.35	749	1177
TX	MCLENNAN COUNTY	0037.03	4 - Upper	123.59	No	$86,800	$81,123	6248	1740	27.85	1504	1982
TX	MCLENNAN COUNTY	0037.08	4 - Upper	122.00	No	$86,800	$80,078	9924	3720	37.48	2108	2857
TX	MCLENNAN COUNTY	0037.09	4 - Upper	145.13	No	$86,800	$95,260	6449	2815	43.65	1449	1890
TX	MCLENNAN COUNTY	0037.10	4 - Upper	151.11	No	$86,800	$99,186	4882	1472	30.15	1459	1691
TX	MCLENNAN COUNTY	0037.11	3 - Middle	100.17	No	$86,800	$65,750	7247	2914	40.21	725	1958
TX	MCLENNAN COUNTY	0037.12	4 - Upper	155.54	No	$86,800	$102,090	3136	888	28.32	874	1123
TX	MCLENNAN COUNTY	0038.01	4 - Upper	150.88	No	$86,800	$99,034	7332	1352	18.44	1942	2429
TX	MCLENNAN COUNTY	0038.02	3 - Middle	114.14	No	$86,800	$74,918	5923	1653	27.91	1815	2534

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	MCLENNAN COUNTY	0039.01	4 - Upper	216.82	No	$86,800	$142,313	3511	1103	31.42	742	1063
TX	MCLENNAN COUNTY	0039.02	3 - Middle	117.60	No	$86,800	$77,188	6943	2807	40.43	1907	2747
TX	MCLENNAN COUNTY	0040.00	4 - Upper	147.66	No	$86,800	$96,918	5483	833	15.19	1645	2061
TX	MCLENNAN COUNTY	0041.02	4 - Upper	161.88	No	$86,800	$106,250	5900	1071	18.15	1769	1926
TX	MCLENNAN COUNTY	0041.04	4 - Upper	128.59	No	$86,800	$84,400	4342	1119	25.77	1009	1354
TX	MCLENNAN COUNTY	0041.05	4 - Upper	161.40	No	$86,800	$105,938	6351	1922	30.26	1237	1695
TX	MCLENNAN COUNTY	0042.01	3 - Middle	117.35	No	$86,800	$77,022	3588	703	19.59	847	1459
TX	MCLENNAN COUNTY	0042.02	4 - Upper	120.87	No	$86,800	$79,338	4177	758	18.15	1053	1485
TX	MCLENNAN COUNTY	0043.00	2 - Moderate	68.90	No	$86,800	$45,223	8059	5931	73.59	1665	2578
TX	MCLENNAN COUNTY	9800.00	0 - Unknown	0.00	No	$86,800	$0	17	17	100.00	0	0


2020 CENSUS - CENSUS TRACT REFERENCE MAP: Denton County, TX


Income Level Classification
Unknown
Low
Moderate
Middle
Upper
0202.04
0201.18
0202.03
0201.29
0201.17
0202.08
0202.07
0202.05
0204.04
0205.04
0201.16
0202.06
0201.23
0204.05
0205.06
0201.21
0204.02
0205.05
0201.24
0201.28
0201.22
Denton
0214.14
0201.37
0201.31
Denton County
0208.00
0201.30
0201.09
0201.36
0212.04
0214.15
0203.10
0201.19
0213.04
0213.07
0215.26
0203.13
0214.18
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0214.22
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0216.53
0216.54
0217.16
0217.48
0216.45
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0217.45
0203.21
0216.19
0217.52
0203.20
0216.32
0203.05
0203.12
0217.57
0217.27
0203.11
0217.56
0216.37

2025 FFIEC Census Report - Summary Census Overview Information
MSA/MD: 19100 - DALLAS-FORT WORTH-ARLINGTON, TX
19124-DALLAS-PLANO-IRVING, TX
State: TEXAS
County: 121 - DENTON COUNTY
All Tracts: 193

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	DENTON COUNTY	0201.09	4 - Upper	196.30	No	$117,300	$173,365	8988	4766	53.03	1916	2139
TX	DENTON COUNTY	0201.10	4 - Upper	187.95	No	$117,300	$165,991	5733	2721	47.46	1552	1783
TX	DENTON COUNTY	0201.11	4 - Upper	212.19	No	$117,300	$187,400	4402	1318	29.94	1060	1151
TX	DENTON COUNTY	0201.12	4 - Upper	134.75	No	$117,300	$119,013	3049	1365	44.77	923	1151
TX	DENTON COUNTY	0201.15	3 - Middle	117.07	No	$117,300	$103,393	7156	3554	49.66	1875	2613
TX	DENTON COUNTY	0201.16	3 - Middle	112.98	No	$117,300	$99,779	5760	1576	27.36	1588	1928
TX	DENTON COUNTY	0201.17	3 - Middle	81.71	No	$117,300	$72,167	2285	539	23.59	581	791
TX	DENTON COUNTY	0201.18	3 - Middle	95.08	No	$117,300	$83,977	4568	1874	41.02	1046	1638
TX	DENTON COUNTY	0201.19	3 - Middle	82.12	No	$117,300	$72,526	4605	2600	56.46	1223	1551
TX	DENTON COUNTY	0201.20	4 - Upper	130.78	No	$117,300	$115,504	5925	3328	56.17	1811	2350
TX	DENTON COUNTY	0201.21	3 - Middle	115.30	No	$117,300	$101,830	7156	2987	41.74	953	1385
TX	DENTON COUNTY	0201.22	3 - Middle	102.78	No	$117,300	$90,772	4277	1577	36.87	1043	1200
TX	DENTON COUNTY	0201.23	3 - Middle	118.97	No	$117,300	$105,074	6134	3096	50.47	1125	1380
TX	DENTON COUNTY	0201.24	4 - Upper	131.34	No	$117,300	$116,000	3061	1661	54.26	922	922

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	DENTON COUNTY	0201.25	4 - Upper	143.74	No	$117,300	$126,944	7979	3631	45.51	1802	2139
TX	DENTON COUNTY	0201.26	3 - Middle	107.72	No	$117,300	$95,136	3779	2205	58.35	911	1134
TX	DENTON COUNTY	0201.27	3 - Middle	101.98	No	$117,300	$90,069	7500	4976	66.35	1634	2234
TX	DENTON COUNTY	0201.28	4 - Upper	171.41	No	$117,300	$151,389	11727	5449	46.47	1950	2154
TX	DENTON COUNTY	0201.29	3 - Middle	101.20	No	$117,300	$89,375	4232	1752	41.40	676	915
TX	DENTON COUNTY	0201.30	3 - Middle	117.47	No	$117,300	$103,750	2265	983	43.40	397	488
TX	DENTON COUNTY	0201.31	4 - Upper	135.56	No	$117,300	$119,722	8184	3672	44.87	2241	2326
TX	DENTON COUNTY	0201.32	4 - Upper	135.41	No	$117,300	$119,595	5171	3229	62.44	1538	1859
TX	DENTON COUNTY	0201.33	4 - Upper	130.25	No	$117,300	$115,038	7591	3947	52.00	2083	2471
TX	DENTON COUNTY	0201.34	4 - Upper	219.60	No	$117,300	$193,944	5500	3734	67.89	1323	1439
TX	DENTON COUNTY	0201.35	4 - Upper	154.38	No	$117,300	$136,347	6385	3978	62.30	1471	1661
TX	DENTON COUNTY	0201.36	4 - Upper	130.91	No	$117,300	$115,618	3648	2034	55.76	638	742
TX	DENTON COUNTY	0201.37	4 - Upper	139.62	No	$117,300	$123,309	3935	2405	61.12	737	815
TX	DENTON COUNTY	0202.03	3 - Middle	92.60	No	$117,300	$81,786	5936	1883	31.72	1405	2110
TX	DENTON COUNTY	0202.04	3 - Middle	97.35	No	$117,300	$85,976	5554	1275	22.96	1434	1791
TX	DENTON COUNTY	0202.05	4 - Upper	139.00	No	$117,300	$122,759	1784	421	23.60	636	715
TX	DENTON COUNTY	0202.06	3 - Middle	95.29	No	$117,300	$84,157	3311	973	29.39	777	881

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	DENTON COUNTY	0202.07	3 - Middle	100.18	No	$117,300	$88,475	3685	896	24.31	1092	1272
TX	DENTON COUNTY	0202.08	3 - Middle	81.31	No	$117,300	$71,813	3397	1097	32.29	745	1095
TX	DENTON COUNTY	0203.05	4 - Upper	190.90	No	$117,300	$168,596	7960	1376	17.29	2065	2321
TX	DENTON COUNTY	0203.10	3 - Middle	118.72	No	$117,300	$104,848	4808	422	8.78	2007	2236
TX	DENTON COUNTY	0203.11	4 - Upper	124.57	No	$117,300	$110,018	3628	1433	39.50	263	568
TX	DENTON COUNTY	0203.12	4 - Upper	151.78	No	$117,300	$134,046	7610	2618	34.40	869	1039
TX	DENTON COUNTY	0203.13	3 - Middle	116.53	No	$117,300	$102,917	5963	1403	23.53	1399	1604
TX	DENTON COUNTY	0203.14	4 - Upper	120.64	No	$117,300	$106,548	11860	3051	25.73	2490	2868
TX	DENTON COUNTY	0203.15	4 - Upper	151.44	No	$117,300	$133,750	3424	903	26.37	1163	1322
TX	DENTON COUNTY	0203.16	4 - Upper	224.94	No	$117,300	$198,660	3770	500	13.26	1069	1323
TX	DENTON COUNTY	0203.17	4 - Upper	169.52	No	$117,300	$149,712	5098	1689	33.13	1169	1226
TX	DENTON COUNTY	0203.18	4 - Upper	122.49	No	$117,300	$108,183	5862	1375	23.46	1474	1810
TX	DENTON COUNTY	0203.19	3 - Middle	110.67	No	$117,300	$97,746	6920	2473	35.74	1481	1814
TX	DENTON COUNTY	0203.20	4 - Upper	129.27	No	$117,300	$114,167	11167	4175	37.39	1541	1825
TX	DENTON COUNTY	0203.21	4 - Upper	210.02	No	$117,300	$185,481	6438	1773	27.54	1884	1916
TX	DENTON COUNTY	0203.22	4 - Upper	132.85	No	$117,300	$117,328	7662	2341	30.55	1934	2236
TX	DENTON COUNTY	0204.02	3 - Middle	110.79	No	$117,300	$97,853	5379	1685	31.33	1665	2284

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	DENTON COUNTY	0204.03	3 - Middle	82.09	No	$117,300	$72,500	4142	1302	31.43	757	1556
TX	DENTON COUNTY	0204.04	2 - Moderate	77.73	No	$117,300	$68,655	4822	2256	46.79	704	1306
TX	DENTON COUNTY	0204.05	3 - Middle	112.06	No	$117,300	$98,971	4681	1651	35.27	1208	1287
TX	DENTON COUNTY	0205.04	2 - Moderate	72.83	No	$117,300	$64,323	3959	2472	62.44	554	1125
TX	DENTON COUNTY	0205.05	3 - Middle	114.53	No	$117,300	$101,154	7637	2222	29.10	2135	2869
TX	DENTON COUNTY	0205.06	3 - Middle	105.91	No	$117,300	$93,542	1964	814	41.45	442	666
TX	DENTON COUNTY	0205.07	2 - Moderate	66.72	No	$117,300	$58,929	3479	1345	38.66	622	926
TX	DENTON COUNTY	0205.08	2 - Moderate	60.12	No	$117,300	$53,097	2408	1089	45.22	338	923
TX	DENTON COUNTY	0206.01	1 - Low	39.15	No	$117,300	$34,583	5306	2907	54.79	188	822
TX	DENTON COUNTY	0206.03	2 - Moderate	73.30	No	$117,300	$64,735	3469	2524	72.76	554	903
TX	DENTON COUNTY	0206.04	3 - Middle	87.60	No	$117,300	$77,372	4055	2037	50.23	792	1189
TX	DENTON COUNTY	0206.05	2 - Moderate	75.78	No	$117,300	$66,929	2680	1425	53.17	487	906
TX	DENTON COUNTY	0207.00	2 - Moderate	64.65	No	$117,300	$57,102	3543	1494	42.17	246	811
TX	DENTON COUNTY	0208.00	2 - Moderate	75.92	No	$117,300	$67,056	6022	3344	55.53	716	1424
TX	DENTON COUNTY	0209.00	1 - Low	33.49	No	$117,300	$29,583	3717	2350	63.22	89	287
TX	DENTON COUNTY	0210.00	2 - Moderate	52.78	No	$117,300	$46,613	5633	3112	55.25	91	705
TX	DENTON COUNTY	0211.00	2 - Moderate	57.57	No	$117,300	$50,847	3468	1533	44.20	35	681

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TX	DENTON COUNTY	0212.02	2 - Moderate	71.50	No	$117,300	$63,148	4060	2482	61.13	704	1131
TX	DENTON COUNTY	0212.03	1 - Low	39.97	No	$117,300	$35,307	3798	2432	64.03	0	573
TX	DENTON COUNTY	0212.04	1 - Low	46.46	No	$117,300	$41,033	3626	2165	59.71	0	399
TX	DENTON COUNTY	0213.01	0 - Unknown	0.00	No	$117,300	$0	3966	2283	57.56	12	471
TX	DENTON COUNTY	0213.04	3 - Middle	119.32	No	$117,300	$105,385	6440	2463	38.25	1225	1707
TX	DENTON COUNTY	0213.05	4 - Upper	125.23	No	$117,300	$110,605	3801	1153	30.33	896	1254
TX	DENTON COUNTY	0213.06	3 - Middle	113.20	No	$117,300	$99,979	3116	1135	36.42	879	909
TX	DENTON COUNTY	0213.07	4 - Upper	129.66	No	$117,300	$114,511	4922	1850	37.59	1312	1593
TX	DENTON COUNTY	0214.10	4 - Upper	174.44	No	$117,300	$154,059	4580	1326	28.95	1314	1534
TX	DENTON COUNTY	0214.11	2 - Moderate	76.26	No	$117,300	$67,357	7284	3165	43.45	1656	2172
TX	DENTON COUNTY	0214.12	4 - Upper	148.55	No	$117,300	$131,199	6183	1701	27.51	1542	1740
TX	DENTON COUNTY	0214.13	4 - Upper	142.73	No	$117,300	$126,054	2841	968	34.07	843	980
TX	DENTON COUNTY	0214.14	2 - Moderate	75.71	No	$117,300	$66,867	4853	3097	63.82	772	1240
TX	DENTON COUNTY	0214.15	4 - Upper	126.55	No	$117,300	$111,765	9881	5035	50.96	1861	2108
TX	DENTON COUNTY	0214.16	3 - Middle	116.36	No	$117,300	$102,767	4491	2521	56.13	1080	1317
TX	DENTON COUNTY	0214.17	4 - Upper	188.97	No	$117,300	$166,890	2615	739	28.26	749	836
TX	DENTON COUNTY	0214.18	4 - Upper	145.45	No	$117,300	$128,456	4187	1129	26.96	1599	1728

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TX	DENTON COUNTY	0214.19	3 - Middle	97.66	No	$117,300	$86,250	4699	1869	39.77	1085	1393
TX	DENTON COUNTY	0214.20	3 - Middle	104.31	No	$117,300	$92,125	3234	1143	35.34	796	1114
TX	DENTON COUNTY	0214.21	4 - Upper	133.19	No	$117,300	$117,631	3895	1519	39.00	918	1019
TX	DENTON COUNTY	0214.22	3 - Middle	99.67	No	$117,300	$88,026	5070	1798	35.46	1017	1395
TX	DENTON COUNTY	0214.23	3 - Middle	114.20	No	$117,300	$100,859	3606	1480	41.04	763	892
TX	DENTON COUNTY	0215.02	2 - Moderate	70.16	No	$117,300	$61,970	4726	2978	63.01	777	1055
TX	DENTON COUNTY	0215.05	3 - Middle	118.03	No	$117,300	$104,246	6135	2799	45.62	1795	2157
TX	DENTON COUNTY	0215.12	4 - Upper	206.90	No	$117,300	$182,727	4747	959	20.20	1598	1673
TX	DENTON COUNTY	0215.13	4 - Upper	161.90	No	$117,300	$142,986	3739	603	16.13	1311	1356
TX	DENTON COUNTY	0215.14	4 - Upper	163.32	No	$117,300	$144,242	4238	834	19.68	1250	1385
TX	DENTON COUNTY	0215.16	4 - Upper	138.49	No	$117,300	$122,313	6585	3011	45.73	2033	2694
TX	DENTON COUNTY	0215.17	3 - Middle	83.50	No	$117,300	$73,750	4461	2959	66.33	435	529
TX	DENTON COUNTY	0215.18	4 - Upper	121.56	No	$117,300	$107,361	2884	1226	42.51	930	1046
TX	DENTON COUNTY	0215.20	3 - Middle	109.28	No	$117,300	$96,516	3527	1629	46.19	1053	1450
TX	DENTON COUNTY	0215.21	3 - Middle	106.96	No	$117,300	$94,464	4044	1824	45.10	1083	1500
TX	DENTON COUNTY	0215.22	4 - Upper	178.51	No	$117,300	$157,656	4364	2876	65.90	726	781
TX	DENTON COUNTY	0215.26	4 - Upper	164.96	No	$117,300	$145,690	8280	2987	36.07	1773	1950

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TX	DENTON COUNTY	0215.28	4 - Upper	202.01	No	$117,300	$178,409	2635	778	29.53	712	749
TX	DENTON COUNTY	0215.29	4 - Upper	189.66	No	$117,300	$167,500	4845	1988	41.03	1061	1253
TX	DENTON COUNTY	0215.30	3 - Middle	118.03	No	$117,300	$104,244	3754	2069	55.11	1005	1117
TX	DENTON COUNTY	0215.31	4 - Upper	134.75	No	$117,300	$119,009	4887	2593	53.06	1344	1818
TX	DENTON COUNTY	0215.32	3 - Middle	87.83	No	$117,300	$77,569	4105	2012	49.01	816	907
TX	DENTON COUNTY	0215.33	4 - Upper	128.92	No	$117,300	$113,864	6188	3194	51.62	1541	1956
TX	DENTON COUNTY	0215.34	4 - Upper	253.42	No	$117,300	$223,810	6302	2490	39.51	1490	1583
TX	DENTON COUNTY	0215.35	3 - Middle	85.75	No	$117,300	$75,731	3809	313	8.22	2003	2125
TX	DENTON COUNTY	0215.36	3 - Middle	98.01	No	$117,300	$86,563	6529	3791	58.06	1412	1510
TX	DENTON COUNTY	0215.37	4 - Upper	143.26	No	$117,300	$126,522	5374	2825	52.57	1365	1643
TX	DENTON COUNTY	0215.38	4 - Upper	283.07	No	$117,300	$250,001	6745	3289	48.76	1149	1285
TX	DENTON COUNTY	0215.39	4 - Upper	237.83	No	$117,300	$210,045	8624	4325	50.15	2039	2280
TX	DENTON COUNTY	0215.40	4 - Upper	222.38	No	$117,300	$196,399	7330	4426	60.38	1184	1356
TX	DENTON COUNTY	0216.11	3 - Middle	112.50	No	$117,300	$99,358	4424	2640	59.67	1204	1534
TX	DENTON COUNTY	0216.12	3 - Middle	108.98	No	$117,300	$96,250	3770	2015	53.45	850	1115
TX	DENTON COUNTY	0216.13	2 - Moderate	68.05	No	$117,300	$60,102	5579	4294	76.97	684	980
TX	DENTON COUNTY	0216.14	3 - Middle	86.95	No	$117,300	$76,797	3650	2456	67.29	945	1139

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TX	DENTON COUNTY	0216.15	3 - Middle	97.13	No	$117,300	$85,789	4692	3191	68.01	1240	1500
TX	DENTON COUNTY	0216.16	2 - Moderate	59.42	No	$117,300	$52,480	4626	3240	70.04	968	1315
TX	DENTON COUNTY	0216.18	2 - Moderate	66.27	No	$117,300	$58,527	4351	2787	64.05	746	1542
TX	DENTON COUNTY	0216.19	3 - Middle	92.32	No	$117,300	$81,538	3182	2524	79.32	567	797
TX	DENTON COUNTY	0216.20	2 - Moderate	79.79	No	$117,300	$70,469	3859	2544	65.92	0	16
TX	DENTON COUNTY	0216.21	4 - Upper	166.96	No	$117,300	$147,452	3634	1680	46.23	1287	1329
TX	DENTON COUNTY	0216.22	4 - Upper	149.60	No	$117,300	$132,125	6092	3306	54.27	1699	1903
TX	DENTON COUNTY	0216.26	4 - Upper	254.51	No	$117,300	$224,773	2434	798	32.79	948	985
TX	DENTON COUNTY	0216.30	3 - Middle	105.82	No	$117,300	$93,458	5457	3501	64.16	1162	1440
TX	DENTON COUNTY	0216.31	4 - Upper	151.36	No	$117,300	$133,674	5302	2590	48.85	1970	2043
TX	DENTON COUNTY	0216.32	4 - Upper	155.30	No	$117,300	$137,159	3548	1253	35.32	988	1210
TX	DENTON COUNTY	0216.33	4 - Upper	121.59	No	$117,300	$107,383	4261	1660	38.96	1406	1711
TX	DENTON COUNTY	0216.34	2 - Moderate	60.71	No	$117,300	$53,623	5215	3871	74.23	0	120
TX	DENTON COUNTY	0216.35	2 - Moderate	58.59	No	$117,300	$51,747	4550	3381	74.31	492	873
TX	DENTON COUNTY	0216.37	2 - Moderate	75.55	No	$117,300	$66,722	4215	3139	74.47	658	914
TX	DENTON COUNTY	0216.38	2 - Moderate	68.36	No	$117,300	$60,378	4048	2947	72.80	648	789
TX	DENTON COUNTY	0216.39	4 - Upper	151.66	No	$117,300	$133,945	3403	1484	43.61	958	1222

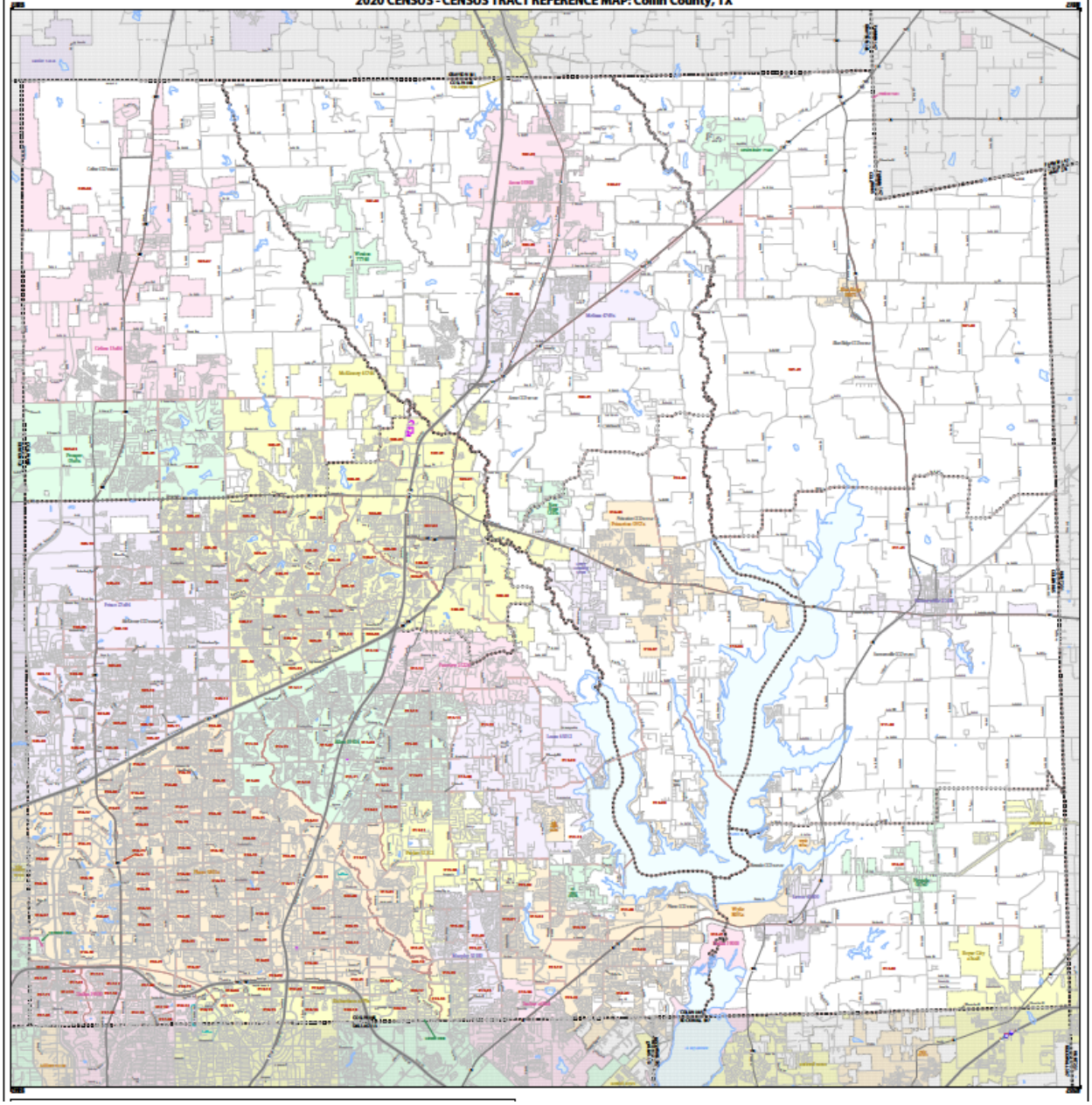
State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
TX	DENTON COUNTY	0216.40	4 - Upper	132.00	No	$117,300	$116,583	3132	1754	56.00	433	564
TX	DENTON COUNTY	0216.41	3 - Middle	97.50	No	$117,300	$86,111	3656	2747	75.14	0	83
TX	DENTON COUNTY	0216.42	2 - Moderate	63.30	No	$117,300	$55,909	3468	2465	71.08	177	359
TX	DENTON COUNTY	0216.43	4 - Upper	211.99	No	$117,300	$187,222	4919	2353	47.83	1151	1205
TX	DENTON COUNTY	0216.44	4 - Upper	283.07	No	$117,300	$250,001	2202	986	44.78	492	492
TX	DENTON COUNTY	0216.45	0 - Unknown	0.00	No	$117,300	$0	2083	1873	89.92	259	386
TX	DENTON COUNTY	0216.46	3 - Middle	106.27	No	$117,300	$93,854	6426	4176	64.99	728	859
TX	DENTON COUNTY	0216.47	2 - Moderate	64.71	No	$117,300	$57,152	4670	2146	45.95	0	649
TX	DENTON COUNTY	0216.48	4 - Upper	161.68	No	$117,300	$142,792	3104	851	27.42	1007	1370
TX	DENTON COUNTY	0216.49	0 - Unknown	0.00	No	$117,300	$0	3406	2446	71.81	650	751
TX	DENTON COUNTY	0216.50	4 - Upper	128.38	No	$117,300	$113,381	5354	4264	79.64	935	1050
TX	DENTON COUNTY	0216.51	4 - Upper	202.68	No	$117,300	$179,000	6584	3333	50.62	1158	1272
TX	DENTON COUNTY	0216.52	4 - Upper	205.35	No	$117,300	$181,362	4283	2283	53.30	960	1125
TX	DENTON COUNTY	0216.53	3 - Middle	94.69	No	$117,300	$83,634	2824	2016	71.39	245	276
TX	DENTON COUNTY	0216.54	4 - Upper	190.01	No	$117,300	$167,813	3855	2881	74.73	739	825
TX	DENTON COUNTY	0216.55	4 - Upper	191.07	No	$117,300	$168,750	2323	1041	44.81	160	322
TX	DENTON COUNTY	0217.15	3 - Middle	116.82	No	$117,300	$103,173	4722	2176	46.08	1388	1513

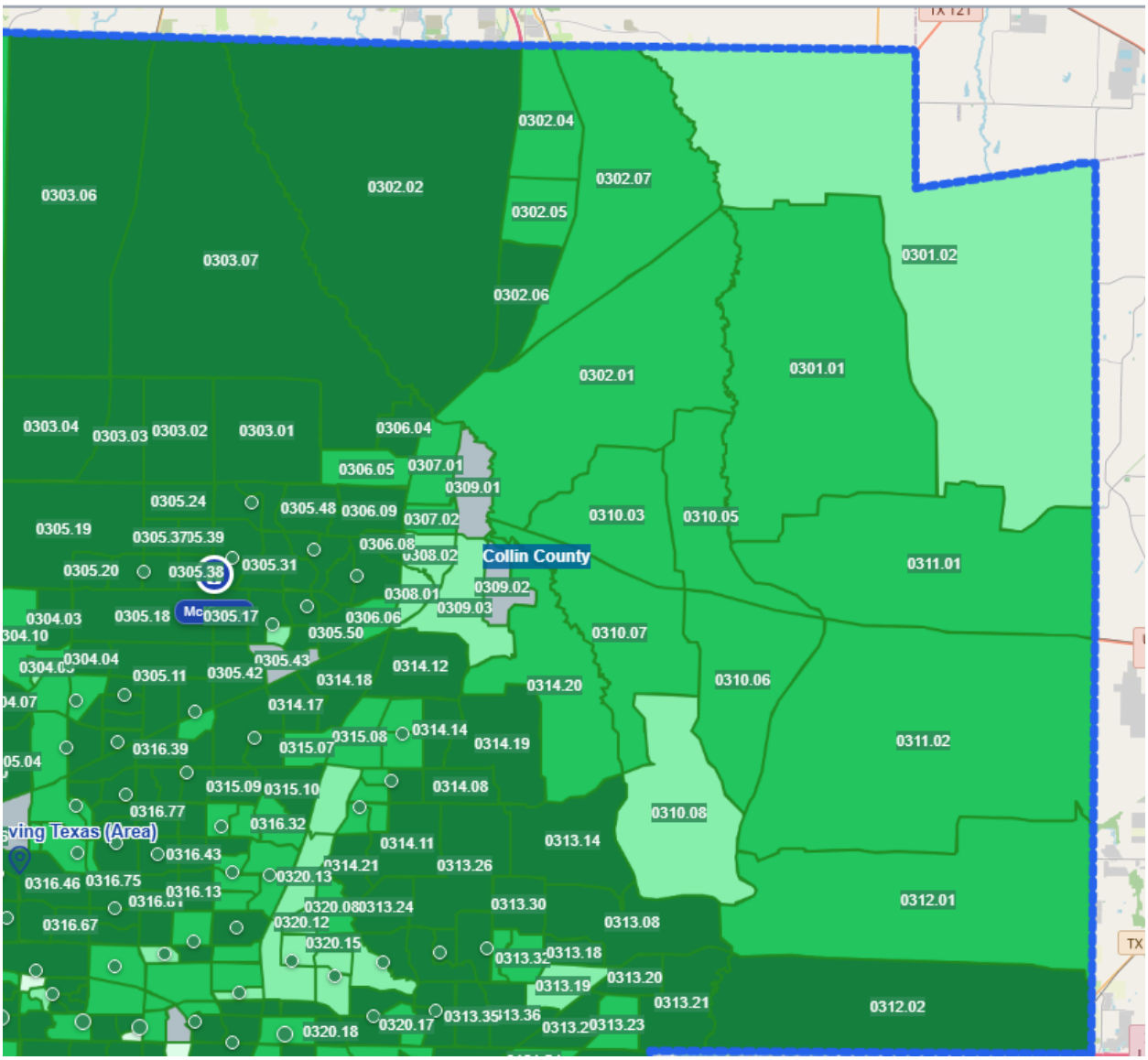
State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
TX	DENTON COUNTY	0217.16	3 - Middle	99.56	No	$117,300	$87,927	5550	2957	53.28	812	1020
TX	DENTON COUNTY	0217.17	3 - Middle	88.19	No	$117,300	$77,891	5438	2068	38.03	1227	1652
TX	DENTON COUNTY	0217.19	4 - Upper	191.68	No	$117,300	$169,286	5240	1484	28.32	1344	1499
TX	DENTON COUNTY	0217.20	4 - Upper	201.74	No	$117,300	$178,173	3187	1283	40.26	1024	1029
TX	DENTON COUNTY	0217.21	4 - Upper	132.93	No	$117,300	$117,404	3680	1101	29.92	1308	1512
TX	DENTON COUNTY	0217.22	3 - Middle	116.06	No	$117,300	$102,500	4150	1462	35.23	1005	1374
TX	DENTON COUNTY	0217.23	4 - Upper	128.01	No	$117,300	$113,056	1476	839	56.84	412	528
TX	DENTON COUNTY	0217.24	4 - Upper	183.13	No	$117,300	$161,736	4250	1276	30.02	1228	1348
TX	DENTON COUNTY	0217.25	4 - Upper	135.26	No	$117,300	$119,457	3565	1090	30.58	1562	1604
TX	DENTON COUNTY	0217.26	4 - Upper	160.64	No	$117,300	$141,875	3107	949	30.54	1012	1164
TX	DENTON COUNTY	0217.27	4 - Upper	175.87	No	$117,300	$155,321	5383	2390	44.40	1242	1282
TX	DENTON COUNTY	0217.28	2 - Moderate	71.08	No	$117,300	$62,781	3693	2537	68.70	293	376
TX	DENTON COUNTY	0217.29	4 - Upper	148.43	No	$117,300	$131,094	3012	1179	39.14	1000	1198
TX	DENTON COUNTY	0217.30	4 - Upper	146.06	No	$117,300	$129,000	3625	1425	39.31	964	1144
TX	DENTON COUNTY	0217.31	4 - Upper	133.30	No	$117,300	$117,727	3462	1827	52.77	986	1177
TX	DENTON COUNTY	0217.32	3 - Middle	85.63	No	$117,300	$75,625	2524	1776	70.36	320	492
TX	DENTON COUNTY	0217.33	3 - Middle	84.25	No	$117,300	$74,412	3244	2109	65.01	493	638

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TX	DENTON COUNTY	0217.34	2 - Moderate	68.06	No	$117,300	$60,114	3569	2498	69.99	10	73
TX	DENTON COUNTY	0217.35	3 - Middle	84.01	No	$117,300	$74,196	3346	2326	69.52	143	339
TX	DENTON COUNTY	0217.36	2 - Moderate	78.37	No	$117,300	$69,219	2527	1796	71.07	111	200
TX	DENTON COUNTY	0217.37	4 - Upper	154.27	No	$117,300	$136,250	4908	3106	63.28	771	957
TX	DENTON COUNTY	0217.38	3 - Middle	105.01	No	$117,300	$92,742	3382	2136	63.16	369	561
TX	DENTON COUNTY	0217.39	1 - Low	34.14	No	$117,300	$30,156	3596	2889	80.34	1	180
TX	DENTON COUNTY	0217.40	3 - Middle	82.56	No	$117,300	$72,914	5195	3478	66.95	480	794
TX	DENTON COUNTY	0217.41	3 - Middle	105.83	No	$117,300	$93,472	1948	1145	58.78	363	479
TX	DENTON COUNTY	0217.42	3 - Middle	106.55	No	$117,300	$94,107	6441	3938	61.14	1840	2400
TX	DENTON COUNTY	0217.43	3 - Middle	88.89	No	$117,300	$78,508	3689	2550	69.12	584	880
TX	DENTON COUNTY	0217.44	2 - Moderate	68.88	No	$117,300	$60,833	3781	3000	79.34	542	769
TX	DENTON COUNTY	0217.45	3 - Middle	82.46	No	$117,300	$72,831	5924	4525	76.38	924	1351
TX	DENTON COUNTY	0217.46	4 - Upper	183.68	No	$117,300	$162,222	4365	1010	23.14	1344	1417
TX	DENTON COUNTY	0217.48	4 - Upper	154.92	No	$117,300	$136,823	4254	974	22.90	1244	1381
TX	DENTON COUNTY	0217.49	4 - Upper	255.31	No	$117,300	$225,481	3347	721	21.54	1162	1166
TX	DENTON COUNTY	0217.50	4 - Upper	258.00	No	$117,300	$227,857	5127	1779	34.70	1381	1455
TX	DENTON COUNTY	0217.51	4 - Upper	248.58	No	$117,300	$219,535	4734	2072	43.77	1287	1439

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	DENTON COUNTY	0217.52	4 - Upper	205.11	No	$117,300	$181,143	4851	1803	37.17	1610	1661
TX	DENTON COUNTY	0217.54	4 - Upper	207.56	No	$117,300	$183,311	4029	1084	26.90	1297	1406
TX	DENTON COUNTY	0217.55	4 - Upper	201.18	No	$117,300	$177,675	9181	2315	25.22	2390	2529
TX	DENTON COUNTY	0217.56	4 - Upper	215.44	No	$117,300	$190,274	4222	1495	35.41	1075	1169
TX	DENTON COUNTY	0217.57	4 - Upper	182.38	No	$117,300	$161,071	3192	790	24.75	1090	1220
TX	DENTON COUNTY	0217.58	4 - Upper	184.00	No	$117,300	$162,500	3580	1140	31.84	931	1186
TX	DENTON COUNTY	0217.59	3 - Middle	111.17	No	$117,300	$98,182	2164	757	34.98	222	300
TX	DENTON COUNTY	0218.00	4 - Upper	190.19	No	$117,300	$167,969	4218	1492	35.37	1003	1130
TX	DENTON COUNTY	0219.00	4 - Upper	216.35	No	$117,300	$191,071	5762	2286	39.67	1464	1642

2020 CENSUS - CENSUS TRACT REFERENCE MAP: Collin County, TX




Income Level Classification
Unknown
Low
Moderate
Middle
Upper
Collin County
0302.04
0302.07
0302.02
0302.05
0303.06
0303.07
0301.02
0302.06
0302.01
0301.01
0303.04
0303.03
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0307.01
0309.01
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0305.48
0306.09
0307.02
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2025 FFIEC Census Report - Summary Census Overview Information
MSA/MD: 19100 - DALLAS-FORT WORTH-ARLINGTON, TX
19124-DALLAS-PLANO-IRVING, TX
State: TEXAS
County: 085 - COLLIN COUNTY
All Tracts: 220

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	COLLIN COUNTY	0301.01	3 - Middle	89.77	No	$117,300	$79,286	3595	1085	30.18	641	807
TX	COLLIN COUNTY	0301.02	2 - Moderate	76.70	No	$117,300	$67,740	4282	1143	26.69	795	1138
TX	COLLIN COUNTY	0302.01	3 - Middle	100.49	No	$117,300	$88,750	6175	2101	34.02	914	1209
TX	COLLIN COUNTY	0302.02	4 - Upper	163.98	No	$117,300	$144,821	6345	2028	31.96	1047	1290
TX	COLLIN COUNTY	0302.04	3 - Middle	112.05	No	$117,300	$98,960	7554	3222	42.65	1498	2020
TX	COLLIN COUNTY	0302.05	3 - Middle	86.77	No	$117,300	$76,632	4869	2137	43.89	1166	1597
TX	COLLIN COUNTY	0302.06	4 - Upper	148.63	No	$117,300	$131,267	4565	1692	37.06	956	1064
TX	COLLIN COUNTY	0302.07	3 - Middle	100.30	No	$117,300	$88,580	14195	5417	38.16	2415	2984
TX	COLLIN COUNTY	0303.01	4 - Upper	158.86	No	$117,300	$140,298	9945	3879	39.00	2229	2754
TX	COLLIN COUNTY	0303.02	4 - Upper	214.94	No	$117,300	$189,826	5812	1262	21.71	1306	1516
TX	COLLIN COUNTY	0303.03	4 - Upper	174.37	No	$117,300	$154,000	10198	3202	31.40	2629	2835
TX	COLLIN COUNTY	0303.04	4 - Upper	169.43	No	$117,300	$149,637	7973	2312	29.00	1752	2146
TX	COLLIN COUNTY	0303.06	4 - Upper	144.09	No	$117,300	$127,260	11608	3918	33.75	2552	2993
TX	COLLIN COUNTY	0303.07	4 - Upper	160.23	No	$117,300	$141,509	12663	3513	27.74	3283	3636

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	COLLIN COUNTY	0304.03	4 - Upper	137.93	No	$117,300	$121,815	5616	2216	39.46	1541	2368
TX	COLLIN COUNTY	0304.04	4 - Upper	145.15	No	$117,300	$128,194	5535	2486	44.91	1883	2333
TX	COLLIN COUNTY	0304.05	3 - Middle	86.67	No	$117,300	$76,543	4546	2441	53.70	877	1154
TX	COLLIN COUNTY	0304.06	3 - Middle	92.96	No	$117,300	$82,102	5622	3423	60.89	479	920
TX	COLLIN COUNTY	0304.07	4 - Upper	225.04	No	$117,300	$198,750	3868	1282	33.14	1200	1468
TX	COLLIN COUNTY	0304.09	2 - Moderate	56.88	No	$117,300	$50,241	3619	2126	58.75	279	513
TX	COLLIN COUNTY	0304.10	3 - Middle	105.71	No	$117,300	$93,359	4349	2194	50.45	631	1031
TX	COLLIN COUNTY	0305.04	4 - Upper	142.32	No	$117,300	$125,694	4417	1865	42.22	625	724
TX	COLLIN COUNTY	0305.05	3 - Middle	117.45	No	$117,300	$103,729	5903	3384	57.33	184	363
TX	COLLIN COUNTY	0305.06	4 - Upper	143.76	No	$117,300	$126,964	4543	2284	50.28	1013	1281
TX	COLLIN COUNTY	0305.07	4 - Upper	167.31	No	$117,300	$147,763	1810	687	37.96	548	651
TX	COLLIN COUNTY	0305.09	4 - Upper	158.17	No	$117,300	$139,688	2507	1141	45.51	803	970
TX	COLLIN COUNTY	0305.10	4 - Upper	124.37	No	$117,300	$109,844	3107	1673	53.85	818	1187
TX	COLLIN COUNTY	0305.11	4 - Upper	209.24	No	$117,300	$184,792	14451	10373	71.78	3441	3860
TX	COLLIN COUNTY	0305.12	4 - Upper	216.68	No	$117,300	$191,364	4566	2162	47.35	1540	1606
TX	COLLIN COUNTY	0305.15	4 - Upper	125.62	No	$117,300	$110,943	6444	2776	43.08	1982	2338
TX	COLLIN COUNTY	0305.16	4 - Upper	159.14	No	$117,300	$140,545	7412	4189	56.52	1684	2134

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	COLLIN COUNTY	0305.17	4 - Upper	143.91	No	$117,300	$127,102	9512	4556	47.90	2182	2535
TX	COLLIN COUNTY	0305.18	4 - Upper	202.83	No	$117,300	$179,135	9638	7315	75.90	2352	2458
TX	COLLIN COUNTY	0305.19	4 - Upper	185.08	No	$117,300	$163,456	8888	5343	60.11	1450	1876
TX	COLLIN COUNTY	0305.20	4 - Upper	153.41	No	$117,300	$135,492	6791	4077	60.04	1406	1802
TX	COLLIN COUNTY	0305.21	4 - Upper	157.84	No	$117,300	$139,397	5252	3856	73.42	1188	1484
TX	COLLIN COUNTY	0305.24	4 - Upper	130.04	No	$117,300	$114,853	8990	5456	60.69	1948	2252
TX	COLLIN COUNTY	0305.25	4 - Upper	128.37	No	$117,300	$113,371	5966	1331	22.31	1635	1699
TX	COLLIN COUNTY	0305.29	4 - Upper	149.72	No	$117,300	$132,227	3710	1378	37.14	723	964
TX	COLLIN COUNTY	0305.31	4 - Upper	171.99	No	$117,300	$151,899	6856	1704	24.85	2085	2236
TX	COLLIN COUNTY	0305.32	4 - Upper	185.24	No	$117,300	$163,600	3015	1245	41.29	565	794
TX	COLLIN COUNTY	0305.33	4 - Upper	199.08	No	$117,300	$175,823	3355	1158	34.52	954	1116
TX	COLLIN COUNTY	0305.34	4 - Upper	155.16	No	$117,300	$137,031	3173	741	23.35	869	1049
TX	COLLIN COUNTY	0305.35	4 - Upper	120.48	No	$117,300	$106,406	2786	691	24.80	783	892
TX	COLLIN COUNTY	0305.36	4 - Upper	162.69	No	$117,300	$143,680	7209	4912	68.14	1767	2058
TX	COLLIN COUNTY	0305.37	4 - Upper	154.07	No	$117,300	$136,071	7579	4497	59.34	1683	1873
TX	COLLIN COUNTY	0305.38	4 - Upper	153.97	No	$117,300	$135,984	5584	3484	62.39	1319	1821
TX	COLLIN COUNTY	0305.39	4 - Upper	137.36	No	$117,300	$121,311	5448	2441	44.81	1387	2068

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	COLLIN COUNTY	0305.40	2 - Moderate	64.03	No	$117,300	$56,556	4154	2605	62.71	153	291
TX	COLLIN COUNTY	0305.41	4 - Upper	167.08	No	$117,300	$147,560	4468	2634	58.95	907	1047
TX	COLLIN COUNTY	0305.42	4 - Upper	129.05	No	$117,300	$113,971	8325	4608	55.35	1164	1419
TX	COLLIN COUNTY	0305.43	0 - Unknown	0.00	No	$117,300	$0	3672	2535	69.04	276	304
TX	COLLIN COUNTY	0305.44	4 - Upper	135.15	No	$117,300	$119,366	5510	1909	34.65	1191	1257
TX	COLLIN COUNTY	0305.45	4 - Upper	182.58	No	$117,300	$161,250	3034	685	22.58	992	1063
TX	COLLIN COUNTY	0305.46	4 - Upper	197.32	No	$117,300	$174,269	5611	1997	35.59	1327	1484
TX	COLLIN COUNTY	0305.47	4 - Upper	187.93	No	$117,300	$165,972	5715	1859	32.53	1554	1674
TX	COLLIN COUNTY	0305.48	4 - Upper	147.92	No	$117,300	$130,643	4794	1931	40.28	1342	1939
TX	COLLIN COUNTY	0305.49	4 - Upper	128.11	No	$117,300	$113,147	2612	1193	45.67	625	931
TX	COLLIN COUNTY	0305.50	4 - Upper	130.46	No	$117,300	$115,222	4218	1807	42.84	1183	1617
TX	COLLIN COUNTY	0306.04	4 - Upper	128.87	No	$117,300	$113,819	3353	1528	45.57	670	893
TX	COLLIN COUNTY	0306.05	3 - Middle	94.21	No	$117,300	$83,202	6758	3786	56.02	1112	1939
TX	COLLIN COUNTY	0306.06	3 - Middle	102.07	No	$117,300	$90,147	5597	2586	46.20	1104	1306
TX	COLLIN COUNTY	0306.07	4 - Upper	172.71	No	$117,300	$152,534	5200	1152	22.15	1790	1942
TX	COLLIN COUNTY	0306.08	4 - Upper	123.09	No	$117,300	$108,713	2508	1218	48.56	413	526
TX	COLLIN COUNTY	0306.09	4 - Upper	128.07	No	$117,300	$113,108	6776	3080	45.45	2125	2557

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	COLLIN COUNTY	0307.01	3 - Middle	91.64	No	$117,300	$80,938	3363	1983	58.97	666	1119
TX	COLLIN COUNTY	0307.02	3 - Middle	88.89	No	$117,300	$78,507	4874	2383	48.89	1166	1910
TX	COLLIN COUNTY	0308.01	2 - Moderate	64.90	No	$117,300	$57,321	4521	2622	58.00	431	762
TX	COLLIN COUNTY	0308.02	2 - Moderate	63.69	No	$117,300	$56,250	6099	3570	58.53	663	1398
TX	COLLIN COUNTY	0309.01	0 - Unknown	0.00	No	$117,300	$0	2335	1913	81.93	265	547
TX	COLLIN COUNTY	0309.02	0 - Unknown	0.00	No	$117,300	$0	6	0	0.00	0	0
TX	COLLIN COUNTY	0309.03	2 - Moderate	64.78	No	$117,300	$57,214	7763	5560	71.62	1194	1683
TX	COLLIN COUNTY	0310.03	3 - Middle	96.85	No	$117,300	$85,536	12022	6490	53.98	2218	2703
TX	COLLIN COUNTY	0310.05	3 - Middle	86.86	No	$117,300	$76,719	3126	1373	43.92	815	1227
TX	COLLIN COUNTY	0310.06	3 - Middle	80.53	No	$117,300	$71,125	3460	1621	46.85	642	788
TX	COLLIN COUNTY	0310.07	3 - Middle	97.13	No	$117,300	$85,781	6291	3186	50.64	1008	1283
TX	COLLIN COUNTY	0310.08	2 - Moderate	65.39	No	$117,300	$57,757	3229	1602	49.61	529	1027
TX	COLLIN COUNTY	0311.01	3 - Middle	100.38	No	$117,300	$88,654	5837	2081	35.65	1302	1815
TX	COLLIN COUNTY	0311.02	3 - Middle	119.02	No	$117,300	$105,117	6507	2680	41.19	1435	1945
TX	COLLIN COUNTY	0312.01	3 - Middle	115.63	No	$117,300	$102,125	7895	2585	32.74	1672	1937
TX	COLLIN COUNTY	0312.02	4 - Upper	128.50	No	$117,300	$113,490	7224	2884	39.92	1452	1691
TX	COLLIN COUNTY	0313.08	4 - Upper	125.75	No	$117,300	$111,058	6999	2919	41.71	1494	1851

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	COLLIN COUNTY	0313.14	4 - Upper	149.84	No	$117,300	$132,335	6001	2398	39.96	1255	1431
TX	COLLIN COUNTY	0313.18	4 - Upper	120.97	No	$117,300	$106,838	5832	2768	47.46	1178	1510
TX	COLLIN COUNTY	0313.19	2 - Moderate	75.87	No	$117,300	$67,008	4707	2490	52.90	785	1080
TX	COLLIN COUNTY	0313.20	4 - Upper	121.44	No	$117,300	$107,254	6153	2147	34.89	1592	1951
TX	COLLIN COUNTY	0313.21	4 - Upper	145.97	No	$117,300	$128,917	7121	3017	42.37	1513	1637
TX	COLLIN COUNTY	0313.22	4 - Upper	133.61	No	$117,300	$118,000	8733	3994	45.73	1852	2173
TX	COLLIN COUNTY	0313.23	3 - Middle	119.88	No	$117,300	$105,880	5369	2352	43.81	1241	1588
TX	COLLIN COUNTY	0313.24	4 - Upper	176.49	No	$117,300	$155,875	4567	2256	49.40	1488	1586
TX	COLLIN COUNTY	0313.25	4 - Upper	138.61	No	$117,300	$122,422	2188	789	36.06	621	676
TX	COLLIN COUNTY	0313.26	4 - Upper	232.73	No	$117,300	$205,543	6305	2978	47.23	1521	1612
TX	COLLIN COUNTY	0313.27	4 - Upper	190.92	No	$117,300	$168,618	4347	2165	49.80	1002	1064
TX	COLLIN COUNTY	0313.28	4 - Upper	151.93	No	$117,300	$134,180	3830	2037	53.19	1009	1071
TX	COLLIN COUNTY	0313.29	4 - Upper	156.87	No	$117,300	$138,548	6772	3903	57.63	1559	1861
TX	COLLIN COUNTY	0313.30	4 - Upper	133.00	No	$117,300	$117,463	5905	2653	44.93	1150	1562
TX	COLLIN COUNTY	0313.31	3 - Middle	104.77	No	$117,300	$92,528	4990	3205	64.23	947	1177
TX	COLLIN COUNTY	0313.32	3 - Middle	113.15	No	$117,300	$99,930	5218	3138	60.14	1209	1569
TX	COLLIN COUNTY	0313.33	4 - Upper	152.86	No	$117,300	$135,000	3826	2904	75.90	857	1036

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	COLLIN COUNTY	0313.34	4 - Upper	149.57	No	$117,300	$132,098	2877	1349	46.89	936	1105
TX	COLLIN COUNTY	0313.35	4 - Upper	151.44	No	$117,300	$133,750	6108	2767	45.30	1509	1695
TX	COLLIN COUNTY	0313.36	4 - Upper	185.58	No	$117,300	$163,897	5486	2658	48.45	1107	1164
TX	COLLIN COUNTY	0314.08	4 - Upper	132.91	No	$117,300	$117,386	3495	1526	43.66	947	1025
TX	COLLIN COUNTY	0314.11	4 - Upper	164.25	No	$117,300	$145,064	6037	3042	50.39	1585	1705
TX	COLLIN COUNTY	0314.12	4 - Upper	151.25	No	$117,300	$133,577	6555	2210	33.71	1275	1505
TX	COLLIN COUNTY	0314.13	3 - Middle	115.39	No	$117,300	$101,907	6839	3517	51.43	1700	2089
TX	COLLIN COUNTY	0314.14	4 - Upper	148.82	No	$117,300	$131,435	6149	2521	41.00	2004	2113
TX	COLLIN COUNTY	0314.15	4 - Upper	200.08	No	$117,300	$176,708	4945	1774	35.87	1469	1720
TX	COLLIN COUNTY	0314.16	4 - Upper	210.32	No	$117,300	$185,747	10717	6572	61.32	2375	2659
TX	COLLIN COUNTY	0314.17	4 - Upper	240.82	No	$117,300	$212,683	6840	3943	57.65	1160	1257
TX	COLLIN COUNTY	0314.18	4 - Upper	212.44	No	$117,300	$187,620	7110	4079	57.37	1524	1844
TX	COLLIN COUNTY	0314.19	4 - Upper	171.04	No	$117,300	$151,059	4929	1164	23.62	1325	1696
TX	COLLIN COUNTY	0314.20	3 - Middle	117.73	No	$117,300	$103,977	3446	472	13.70	1376	1554
TX	COLLIN COUNTY	0314.21	4 - Upper	152.35	No	$117,300	$134,549	4573	2996	65.51	964	1201
TX	COLLIN COUNTY	0314.22	3 - Middle	115.22	No	$117,300	$101,765	4006	1599	39.92	1296	1442
TX	COLLIN COUNTY	0314.23	3 - Middle	101.11	No	$117,300	$89,300	2899	1363	47.02	976	1164

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	COLLIN COUNTY	0314.24	3 - Middle	113.85	No	$117,300	$100,548	2875	1155	40.17	911	1124
TX	COLLIN COUNTY	0314.25	4 - Upper	126.98	No	$117,300	$112,143	5725	2554	44.61	1302	1776
TX	COLLIN COUNTY	0315.04	3 - Middle	110.64	No	$117,300	$97,717	7033	2498	35.52	1943	2423
TX	COLLIN COUNTY	0315.07	3 - Middle	114.74	No	$117,300	$101,339	7056	3320	47.05	1021	1395
TX	COLLIN COUNTY	0315.08	3 - Middle	116.45	No	$117,300	$102,845	6124	2754	44.97	1056	1356
TX	COLLIN COUNTY	0315.09	4 - Upper	144.28	No	$117,300	$127,426	3873	2087	53.89	1186	1542
TX	COLLIN COUNTY	0315.10	4 - Upper	175.33	No	$117,300	$154,848	6863	3178	46.31	1263	1494
TX	COLLIN COUNTY	0315.11	2 - Moderate	60.70	No	$117,300	$53,615	5447	2814	51.66	1063	1511
TX	COLLIN COUNTY	0315.12	3 - Middle	96.26	No	$117,300	$85,015	3466	1938	55.91	587	896
TX	COLLIN COUNTY	0316.11	3 - Middle	107.34	No	$117,300	$94,802	3919	2227	56.83	946	1211
TX	COLLIN COUNTY	0316.13	4 - Upper	160.12	No	$117,300	$141,417	5612	1595	28.42	1854	2106
TX	COLLIN COUNTY	0316.21	3 - Middle	95.36	No	$117,300	$84,219	5624	2388	42.46	1355	1896
TX	COLLIN COUNTY	0316.22	4 - Upper	134.10	No	$117,300	$118,438	6089	2797	45.94	1571	1740
TX	COLLIN COUNTY	0316.23	3 - Middle	94.40	No	$117,300	$83,375	2706	1398	51.66	611	728
TX	COLLIN COUNTY	0316.24	2 - Moderate	74.54	No	$117,300	$65,833	3532	2157	61.07	384	667
TX	COLLIN COUNTY	0316.25	4 - Upper	136.57	No	$117,300	$120,613	4339	1268	29.22	1443	1681
TX	COLLIN COUNTY	0316.26	4 - Upper	149.38	No	$117,300	$131,932	2342	602	25.70	782	887

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TX	COLLIN COUNTY	0316.27	3 - Middle	93.01	No	$117,300	$82,143	4754	1707	35.91	1548	1806
TX	COLLIN COUNTY	0316.28	3 - Middle	104.67	No	$117,300	$92,443	3472	1463	42.14	1124	1416
TX	COLLIN COUNTY	0316.29	3 - Middle	97.59	No	$117,300	$86,193	3398	1614	47.50	866	1222
TX	COLLIN COUNTY	0316.30	3 - Middle	118.85	No	$117,300	$104,963	4466	1841	41.22	1294	1544
TX	COLLIN COUNTY	0316.31	3 - Middle	118.43	No	$117,300	$104,593	4581	2511	54.81	1016	1161
TX	COLLIN COUNTY	0316.32	3 - Middle	105.32	No	$117,300	$93,015	5532	2864	51.77	809	1352
TX	COLLIN COUNTY	0316.33	4 - Upper	125.45	No	$117,300	$110,795	3636	1655	45.52	1203	1434
TX	COLLIN COUNTY	0316.34	3 - Middle	89.16	No	$117,300	$78,750	3022	1448	47.92	606	989
TX	COLLIN COUNTY	0316.35	3 - Middle	97.90	No	$117,300	$86,467	4493	2909	64.75	617	1179
TX	COLLIN COUNTY	0316.36	4 - Upper	122.26	No	$117,300	$107,982	6554	2858	43.61	1977	2464
TX	COLLIN COUNTY	0316.39	4 - Upper	142.82	No	$117,300	$126,140	7146	4681	65.51	1597	1850
TX	COLLIN COUNTY	0316.41	4 - Upper	158.79	No	$117,300	$140,244	6306	4548	72.12	1387	1778
TX	COLLIN COUNTY	0316.42	4 - Upper	164.26	No	$117,300	$145,069	4496	2007	44.64	1440	1724
TX	COLLIN COUNTY	0316.43	4 - Upper	136.72	No	$117,300	$120,748	4518	2192	48.52	675	937
TX	COLLIN COUNTY	0316.45	4 - Upper	184.64	No	$117,300	$163,068	2017	588	29.15	617	622
TX	COLLIN COUNTY	0316.46	4 - Upper	246.35	No	$117,300	$217,566	6402	2803	43.78	1420	1638
TX	COLLIN COUNTY	0316.47	4 - Upper	161.93	No	$117,300	$143,009	3273	1557	47.57	606	766

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TX	COLLIN COUNTY	0316.49	4 - Upper	163.52	No	$117,300	$144,417	5611	2055	36.62	1275	1316
TX	COLLIN COUNTY	0316.54	4 - Upper	184.41	No	$117,300	$162,862	3768	1543	40.95	1393	1494
TX	COLLIN COUNTY	0316.55	4 - Upper	120.88	No	$117,300	$106,758	4731	2217	46.86	1029	1087
TX	COLLIN COUNTY	0316.57	3 - Middle	107.71	No	$117,300	$95,132	2935	1547	52.71	106	172
TX	COLLIN COUNTY	0316.59	3 - Middle	119.47	No	$117,300	$105,517	2121	1480	69.78	137	251
TX	COLLIN COUNTY	0316.60	4 - Upper	122.29	No	$117,300	$108,005	5418	4389	81.01	290	433
TX	COLLIN COUNTY	0316.61	4 - Upper	167.80	No	$117,300	$148,194	3695	2631	71.20	926	1131
TX	COLLIN COUNTY	0316.62	4 - Upper	154.80	No	$117,300	$136,719	4726	2943	62.27	1043	1437
TX	COLLIN COUNTY	0316.63	4 - Upper	167.23	No	$117,300	$147,697	3846	2556	66.46	810	1169
TX	COLLIN COUNTY	0316.64	4 - Upper	187.45	No	$117,300	$165,551	3869	1922	49.68	1198	1266
TX	COLLIN COUNTY	0316.65	3 - Middle	86.52	No	$117,300	$76,417	3414	2401	70.33	225	352
TX	COLLIN COUNTY	0316.66	4 - Upper	159.72	No	$117,300	$141,058	5701	3520	61.74	1094	1202
TX	COLLIN COUNTY	0316.67	4 - Upper	193.45	No	$117,300	$170,854	3340	1633	48.89	818	873
TX	COLLIN COUNTY	0316.68	4 - Upper	283.07	No	$117,300	$250,001	3761	1346	35.79	1637	1676
TX	COLLIN COUNTY	0316.69	4 - Upper	170.29	No	$117,300	$150,395	2624	1499	57.13	410	573
TX	COLLIN COUNTY	0316.70	0 - Unknown	0.00	No	$117,300	$0	1428	610	42.72	54	97
TX	COLLIN COUNTY	0316.71	3 - Middle	102.89	No	$117,300	$90,875	2528	1281	50.67	8	71

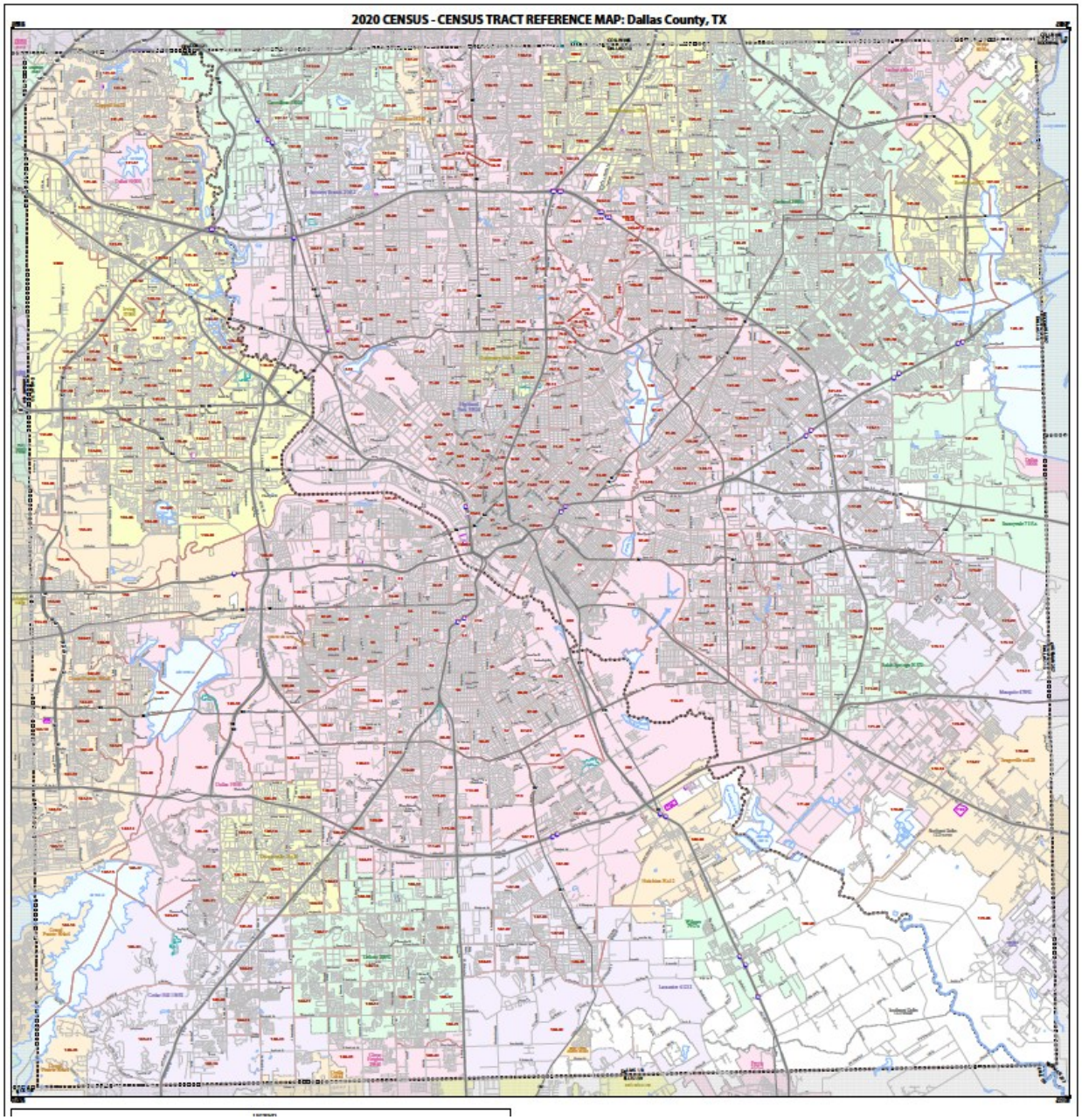
State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
TX	COLLIN COUNTY	0316.72	3 - Middle	116.69	No	$117,300	$103,059	2263	1284	56.74	0	172
TX	COLLIN COUNTY	0316.73	3 - Middle	101.96	No	$117,300	$90,048	2817	1989	70.61	156	213
TX	COLLIN COUNTY	0316.74	4 - Upper	129.82	No	$117,300	$114,659	5277	3243	61.46	632	962
TX	COLLIN COUNTY	0316.75	4 - Upper	143.22	No	$117,300	$126,492	3107	1760	56.65	540	841
TX	COLLIN COUNTY	0316.76	4 - Upper	132.10	No	$117,300	$116,667	4082	1860	45.57	1017	1221
TX	COLLIN COUNTY	0316.77	4 - Upper	195.58	No	$117,300	$172,727	3073	1565	50.93	928	1020
TX	COLLIN COUNTY	0316.78	4 - Upper	170.26	No	$117,300	$150,371	3607	1543	42.78	1020	1062
TX	COLLIN COUNTY	0316.79	4 - Upper	188.93	No	$117,300	$166,856	2883	2230	77.35	740	866
TX	COLLIN COUNTY	0316.80	4 - Upper	279.45	No	$117,300	$246,797	3828	2460	64.26	1221	1270
TX	COLLIN COUNTY	0316.81	4 - Upper	128.47	No	$117,300	$113,462	2619	691	26.38	681	898
TX	COLLIN COUNTY	0316.82	4 - Upper	135.57	No	$117,300	$119,732	3662	1464	39.98	1059	1225
TX	COLLIN COUNTY	0317.04	4 - Upper	173.54	No	$117,300	$153,264	3625	1580	43.59	880	1163
TX	COLLIN COUNTY	0317.06	4 - Upper	258.85	No	$117,300	$228,611	2253	582	25.83	813	892
TX	COLLIN COUNTY	0317.08	3 - Middle	119.74	No	$117,300	$105,750	3902	1536	39.36	1191	1392
TX	COLLIN COUNTY	0317.09	3 - Middle	119.93	No	$117,300	$105,921	4931	2535	51.41	894	1305
TX	COLLIN COUNTY	0317.11	4 - Upper	128.23	No	$117,300	$113,250	3265	1425	43.64	881	1051
TX	COLLIN COUNTY	0317.13	3 - Middle	102.60	No	$117,300	$90,617	4572	3239	70.84	346	471

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TX	COLLIN COUNTY	0317.15	4 - Upper	188.88	No	$117,300	$166,815	2703	972	35.96	786	903
TX	COLLIN COUNTY	0317.16	4 - Upper	135.43	No	$117,300	$119,609	2378	981	41.25	708	755
TX	COLLIN COUNTY	0317.17	4 - Upper	130.21	No	$117,300	$115,000	2037	1151	56.50	290	543
TX	COLLIN COUNTY	0317.18	4 - Upper	168.99	No	$117,300	$149,250	2479	695	28.04	674	882
TX	COLLIN COUNTY	0317.19	4 - Upper	157.42	No	$117,300	$139,028	1717	707	41.18	538	664
TX	COLLIN COUNTY	0317.20	1 - Low	44.31	No	$117,300	$39,136	3759	3142	83.59	23	215
TX	COLLIN COUNTY	0317.21	4 - Upper	122.45	No	$117,300	$108,142	2303	1076	46.72	775	1041
TX	COLLIN COUNTY	0317.22	3 - Middle	83.28	No	$117,300	$73,556	2994	2127	71.04	0	94
TX	COLLIN COUNTY	0317.23	1 - Low	43.87	No	$117,300	$38,750	3777	2971	78.66	0	274
TX	COLLIN COUNTY	0317.24	2 - Moderate	68.32	No	$117,300	$60,337	3004	2142	71.30	214	351
TX	COLLIN COUNTY	0318.06	3 - Middle	84.25	No	$117,300	$74,408	2454	1713	69.80	38	106
TX	COLLIN COUNTY	0318.07	3 - Middle	104.52	No	$117,300	$92,308	5034	1383	27.47	1396	1712
TX	COLLIN COUNTY	0318.08	3 - Middle	118.08	No	$117,300	$104,286	3273	1104	33.73	1368	1512
TX	COLLIN COUNTY	0318.09	2 - Moderate	62.71	No	$117,300	$55,391	1970	1429	72.54	53	97
TX	COLLIN COUNTY	0318.10	4 - Upper	125.18	No	$117,300	$110,560	1854	970	52.32	0	228
TX	COLLIN COUNTY	0318.11	3 - Middle	108.23	No	$117,300	$95,592	1968	1000	50.81	0	0
TX	COLLIN COUNTY	0318.12	3 - Middle	114.10	No	$117,300	$100,769	2055	717	34.89	193	66

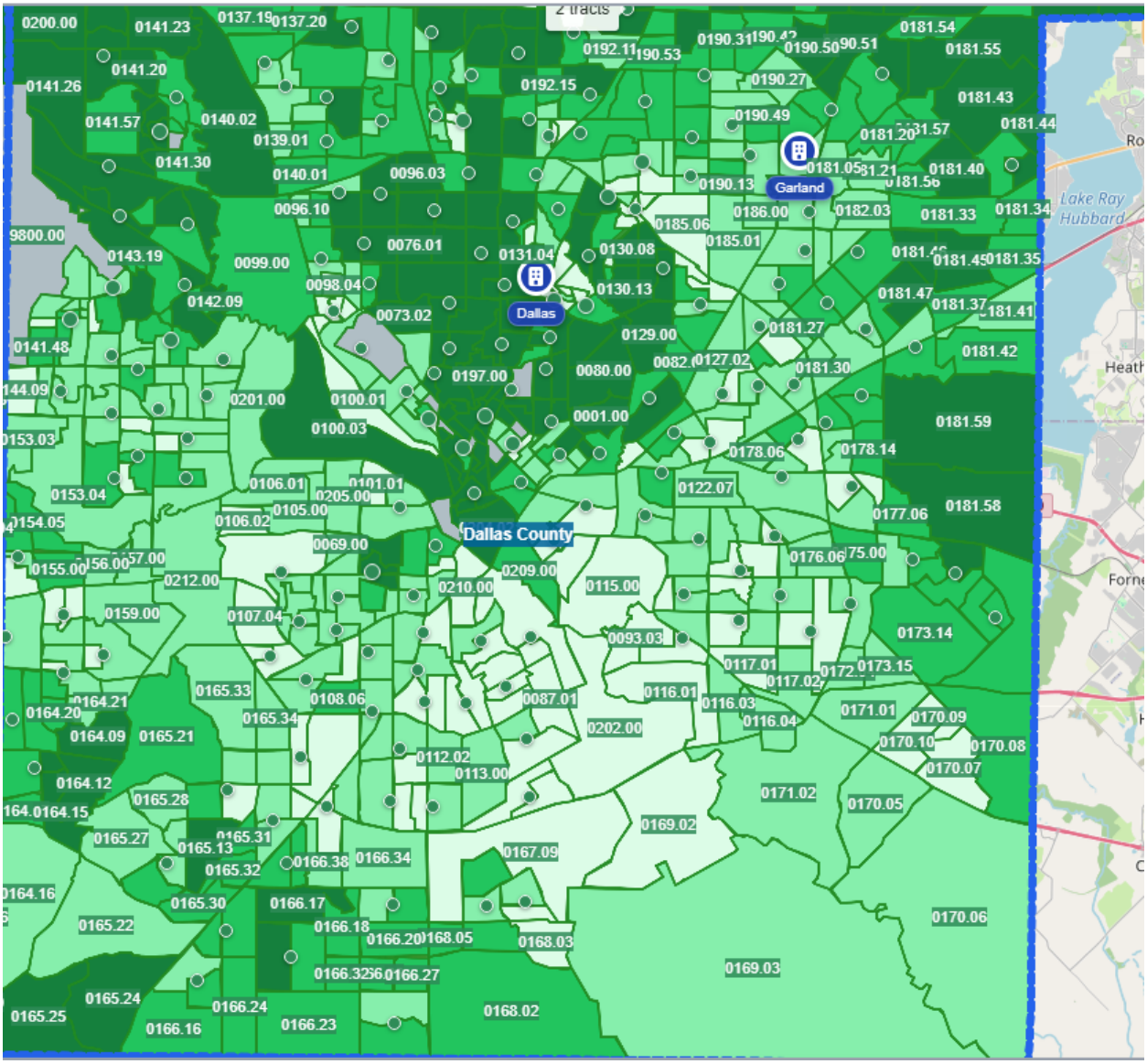
State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
TX	COLLIN COUNTY	0318.13	0 - Unknown	0.00	No	$117,300	$0	5232	3022	57.76	0	38
TX	COLLIN COUNTY	0318.14	4 - Upper	149.27	No	$117,300	$131,835	1875	462	24.64	668	710
TX	COLLIN COUNTY	0318.15	4 - Upper	158.81	No	$117,300	$140,259	3951	1343	33.99	1102	1241
TX	COLLIN COUNTY	0318.16	3 - Middle	118.48	No	$117,300	$104,643	3228	1394	43.18	696	736
TX	COLLIN COUNTY	0319.01	2 - Moderate	72.27	No	$117,300	$63,834	2817	2003	71.10	62	511
TX	COLLIN COUNTY	0319.02	2 - Moderate	73.77	No	$117,300	$65,156	3724	2651	71.19	357	587
TX	COLLIN COUNTY	0319.03	4 - Upper	123.79	No	$117,300	$109,327	1280	737	57.58	17	195
TX	COLLIN COUNTY	0319.04	4 - Upper	122.98	No	$117,300	$108,611	3300	2011	60.94	14	32
TX	COLLIN COUNTY	0320.03	2 - Moderate	66.65	No	$117,300	$58,864	6019	4548	75.56	917	1231
TX	COLLIN COUNTY	0320.08	3 - Middle	108.23	No	$117,300	$95,585	4377	2270	51.86	1290	1539
TX	COLLIN COUNTY	0320.10	2 - Moderate	76.68	No	$117,300	$67,727	5839	4076	69.81	804	1231
TX	COLLIN COUNTY	0320.12	2 - Moderate	56.99	No	$117,300	$50,333	3662	2690	73.46	806	1067
TX	COLLIN COUNTY	0320.13	2 - Moderate	69.74	No	$117,300	$61,598	6801	5270	77.49	816	1266
TX	COLLIN COUNTY	0320.14	2 - Moderate	68.48	No	$117,300	$60,486	5347	4169	77.97	589	931
TX	COLLIN COUNTY	0320.15	3 - Middle	80.36	No	$117,300	$70,977	2380	1253	52.65	691	997
TX	COLLIN COUNTY	0320.16	4 - Upper	152.34	No	$117,300	$134,545	2716	1933	71.17	800	910
TX	COLLIN COUNTY	0320.17	3 - Middle	112.89	No	$117,300	$99,702	5026	2940	58.50	864	1109

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TX	COLLIN COUNTY	0320.18	4 - Upper	138.64	No	$117,300	$122,440	3595	1563	43.48	859	1070
TX	COLLIN COUNTY	0320.19	4 - Upper	238.36	No	$117,300	$210,511	2987	1734	58.05	915	1028

2020 CENSUS - CENSUS TRACT REFERENCE MAP: Dallas County, TX



Income Level Classification | Unknown | Low | Moderate | Middle | Upper



2025 FFIEC Census Report - Summary Census Overview Information
MSA/MD: 19124 - DALLAS-PLANO-IRVING, TX
State: TEXAS
County: 113 - DALLAS COUNTY
All Tracts: 645

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	DALLAS COUNTY	0001.00	4 - Upper	212.66	No	$117,300	$187,813	4473	1024	22.89	994	1114
TX	DALLAS COUNTY	0002.01	4 - Upper	283.07	No	$117,300	$250,001	3173	549	17.30	1030	1313
TX	DALLAS COUNTY	0002.02	4 - Upper	205.64	No	$117,300	$181,615	3794	887	23.38	930	1441
TX	DALLAS COUNTY	0003.00	0 - Unknown	0.00	No	$117,300	$0	4592	983	21.41	1035	1973
TX	DALLAS COUNTY	0004.01	2 - Moderate	62.67	No	$117,300	$55,354	4972	3786	76.15	250	589
TX	DALLAS COUNTY	0004.05	1 - Low	41.20	No	$117,300	$36,389	2231	1687	75.62	94	140
TX	DALLAS COUNTY	0004.07	2 - Moderate	57.56	No	$117,300	$50,841	2083	1591	76.38	235	409
TX	DALLAS COUNTY	0004.08	3 - Middle	106.21	No	$117,300	$93,804	2188	1004	45.89	624	546
TX	DALLAS COUNTY	0004.09	2 - Moderate	79.77	No	$117,300	$70,455	3919	2508	64.00	101	199
TX	DALLAS COUNTY	0004.10	2 - Moderate	63.38	No	$117,300	$55,977	4854	4608	94.93	988	1486
TX	DALLAS COUNTY	0005.01	0 - Unknown	0.00	No	$117,300	$0	1950	901	46.21	0	283
TX	DALLAS COUNTY	0005.02	4 - Upper	167.77	No	$117,300	$148,173	2491	514	20.63	588	154
TX	DALLAS COUNTY	0005.03	4 - Upper	143.09	No	$117,300	$126,375	2752	1190	43.24	111	58
TX	DALLAS COUNTY	0006.05	4 - Upper	143.40	No	$117,300	$126,652	2404	772	32.11	751	286

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TX	DALLAS COUNTY	0006.06	4 - Upper	258.54	No	$117,300	$228,333	3170	551	17.38	1318	779
TX	DALLAS COUNTY	0006.07	4 - Upper	166.89	No	$117,300	$147,396	2144	535	24.95	612	829
TX	DALLAS COUNTY	0006.08	4 - Upper	167.38	No	$117,300	$147,830	2177	787	36.15	874	1007
TX	DALLAS COUNTY	0006.09	4 - Upper	126.50	No	$117,300	$111,720	1878	727	38.71	315	305
TX	DALLAS COUNTY	0006.10	2 - Moderate	63.61	No	$117,300	$56,185	1926	1611	83.64	111	235
TX	DALLAS COUNTY	0006.11	0 - Unknown	0.00	No	$117,300	$0	2428	1415	58.28	285	171
TX	DALLAS COUNTY	0007.03	4 - Upper	178.41	No	$117,300	$157,563	3117	861	27.62	850	621
TX	DALLAS COUNTY	0007.04	4 - Upper	266.65	No	$117,300	$235,500	2971	866	29.15	27	88
TX	DALLAS COUNTY	0007.05	4 - Upper	198.70	No	$117,300	$175,489	1848	460	24.89	424	310
TX	DALLAS COUNTY	0007.06	4 - Upper	195.97	No	$117,300	$173,077	2252	413	18.34	93	103
TX	DALLAS COUNTY	0008.01	2 - Moderate	56.50	No	$117,300	$49,902	3602	2533	70.32	305	788
TX	DALLAS COUNTY	0008.02	2 - Moderate	68.70	No	$117,300	$60,673	3294	1904	57.80	112	369
TX	DALLAS COUNTY	0009.01	4 - Upper	148.35	No	$117,300	$131,023	2591	667	25.74	452	497
TX	DALLAS COUNTY	0009.02	0 - Unknown	0.00	No	$117,300	$0	2812	1233	43.85	198	268
TX	DALLAS COUNTY	0010.01	4 - Upper	231.33	No	$117,300	$204,306	1910	474	24.82	413	643
TX	DALLAS COUNTY	0010.02	4 - Upper	142.95	No	$117,300	$126,250	2116	795	37.57	545	796
TX	DALLAS COUNTY	0011.01	4 - Upper	219.38	No	$117,300	$193,750	3812	1087	28.52	1087	1768

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TX	DALLAS COUNTY	0011.02	4 - Upper	283.07	No	$117,300	$250,001	2405	495	20.58	881	1179
TX	DALLAS COUNTY	0012.02	3 - Middle	82.23	No	$117,300	$72,625	3616	1819	50.30	426	658
TX	DALLAS COUNTY	0012.03	4 - Upper	137.57	No	$117,300	$121,500	1370	788	57.52	414	517
TX	DALLAS COUNTY	0012.04	2 - Moderate	60.39	No	$117,300	$53,342	2284	2131	93.30	316	842
TX	DALLAS COUNTY	0013.01	4 - Upper	129.91	No	$117,300	$114,736	2715	1012	37.27	514	1036
TX	DALLAS COUNTY	0013.02	3 - Middle	102.42	No	$117,300	$90,455	2608	1361	52.19	250	808
TX	DALLAS COUNTY	0014.00	2 - Moderate	69.61	No	$117,300	$61,477	3377	1881	55.70	363	491
TX	DALLAS COUNTY	0015.02	2 - Moderate	52.18	No	$117,300	$46,086	2752	2009	73.00	154	447
TX	DALLAS COUNTY	0015.03	1 - Low	46.12	No	$117,300	$40,735	1958	1334	68.13	51	161
TX	DALLAS COUNTY	0015.04	2 - Moderate	62.09	No	$117,300	$54,837	2494	1473	59.06	199	600
TX	DALLAS COUNTY	0016.01	0 - Unknown	0.00	No	$117,300	$0	3249	2354	72.45	41	251
TX	DALLAS COUNTY	0016.02	4 - Upper	132.27	No	$117,300	$116,818	2446	1024	41.86	669	712
TX	DALLAS COUNTY	0017.03	4 - Upper	181.66	No	$117,300	$160,435	4555	1240	27.22	521	410
TX	DALLAS COUNTY	0017.05	4 - Upper	230.23	No	$117,300	$203,333	3113	883	28.36	317	164
TX	DALLAS COUNTY	0018.01	0 - Unknown	0.00	No	$117,300	$0	2763	880	31.85	105	82
TX	DALLAS COUNTY	0018.02	3 - Middle	119.64	No	$117,300	$105,667	3390	874	25.78	0	0
TX	DALLAS COUNTY	0019.01	4 - Upper	160.78	No	$117,300	$141,997	4064	960	23.62	322	171

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	DALLAS COUNTY	0019.02	4 - Upper	164.94	No	$117,300	$145,667	5978	2490	41.65	245	28
TX	DALLAS COUNTY	0020.01	3 - Middle	94.61	No	$117,300	$83,561	2726	1945	71.35	125	270
TX	DALLAS COUNTY	0020.02	1 - Low	32.95	No	$117,300	$29,107	2473	2278	92.11	346	524
TX	DALLAS COUNTY	0021.00	4 - Upper	149.79	No	$117,300	$132,292	2720	1383	50.85	86	48
TX	DALLAS COUNTY	0022.00	3 - Middle	99.76	No	$117,300	$88,105	2860	1489	52.06	386	239
TX	DALLAS COUNTY	0024.00	2 - Moderate	65.04	No	$117,300	$57,446	3477	3168	91.11	530	1174
TX	DALLAS COUNTY	0025.00	2 - Moderate	57.74	No	$117,300	$51,000	5701	5512	96.68	717	1702
TX	DALLAS COUNTY	0027.03	1 - Low	49.08	No	$117,300	$43,351	5519	5410	98.03	733	1788
TX	DALLAS COUNTY	0031.02	4 - Upper	129.55	No	$117,300	$114,417	1286	561	43.62	383	24
TX	DALLAS COUNTY	0031.03	4 - Upper	123.84	No	$117,300	$109,375	2508	1274	50.80	142	30
TX	DALLAS COUNTY	0037.00	1 - Low	39.05	No	$117,300	$34,493	3607	3528	97.81	515	1345
TX	DALLAS COUNTY	0042.01	3 - Middle	111.42	No	$117,300	$98,409	4501	2502	55.59	1033	1400
TX	DALLAS COUNTY	0042.02	4 - Upper	136.88	No	$117,300	$120,893	2317	1297	55.98	537	672
TX	DALLAS COUNTY	0043.00	2 - Moderate	64.81	No	$117,300	$57,244	5459	3942	72.21	423	730
TX	DALLAS COUNTY	0044.00	4 - Upper	154.51	No	$117,300	$136,458	3272	1153	35.24	1263	1637
TX	DALLAS COUNTY	0045.00	2 - Moderate	55.34	No	$117,300	$48,875	5409	4463	82.51	1175	1649
TX	DALLAS COUNTY	0046.00	4 - Upper	128.32	No	$117,300	$113,333	1877	930	49.55	412	568

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	DALLAS COUNTY	0047.00	2 - Moderate	69.00	No	$117,300	$60,946	2551	2227	87.30	295	740
TX	DALLAS COUNTY	0048.00	2 - Moderate	53.42	No	$117,300	$47,179	2461	2349	95.45	211	343
TX	DALLAS COUNTY	0050.00	2 - Moderate	55.50	No	$117,300	$49,016	3395	3180	93.67	774	1145
TX	DALLAS COUNTY	0051.00	2 - Moderate	60.43	No	$117,300	$53,371	2551	2268	88.91	544	806
TX	DALLAS COUNTY	0052.00	3 - Middle	93.93	No	$117,300	$82,955	4051	3430	84.67	1069	1515
TX	DALLAS COUNTY	0053.00	2 - Moderate	54.02	No	$117,300	$47,716	6579	5886	89.47	1555	2281
TX	DALLAS COUNTY	0054.00	1 - Low	49.95	No	$117,300	$44,115	5402	5074	93.93	1137	1854
TX	DALLAS COUNTY	0055.00	2 - Moderate	62.32	No	$117,300	$55,043	4134	4009	96.98	1186	1612
TX	DALLAS COUNTY	0056.00	2 - Moderate	54.73	No	$117,300	$48,341	7020	6947	98.96	859	1960
TX	DALLAS COUNTY	0057.00	1 - Low	39.52	No	$117,300	$34,906	5522	5420	98.15	822	1831
TX	DALLAS COUNTY	0059.01	1 - Low	48.43	No	$117,300	$42,771	5704	5598	98.14	1168	2075
TX	DALLAS COUNTY	0059.02	1 - Low	41.18	No	$117,300	$36,371	4146	4030	97.20	653	1154
TX	DALLAS COUNTY	0060.01	2 - Moderate	56.34	No	$117,300	$49,758	3790	3667	96.75	682	1041
TX	DALLAS COUNTY	0060.02	1 - Low	40.49	No	$117,300	$35,767	5669	5155	90.93	145	789
TX	DALLAS COUNTY	0061.00	2 - Moderate	51.29	No	$117,300	$45,298	4465	3969	88.89	824	1086
TX	DALLAS COUNTY	0062.00	2 - Moderate	64.98	No	$117,300	$57,392	6217	5614	90.30	952	1921
TX	DALLAS COUNTY	0063.01	2 - Moderate	72.83	No	$117,300	$64,327	5695	5350	93.94	1434	1949

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TX	DALLAS COUNTY	0063.02	2 - Moderate	74.24	No	$117,300	$65,573	4142	3412	82.38	1189	1580
TX	DALLAS COUNTY	0064.01	2 - Moderate	73.31	No	$117,300	$64,750	2352	2228	94.73	663	897
TX	DALLAS COUNTY	0064.02	2 - Moderate	51.89	No	$117,300	$45,833	4929	4738	96.12	776	1210
TX	DALLAS COUNTY	0065.01	2 - Moderate	71.94	No	$117,300	$63,542	5400	5201	96.31	1194	1558
TX	DALLAS COUNTY	0065.02	2 - Moderate	73.48	No	$117,300	$64,900	3585	3435	95.82	845	1071
TX	DALLAS COUNTY	0067.01	2 - Moderate	51.50	No	$117,300	$45,483	4196	4094	97.57	949	1400
TX	DALLAS COUNTY	0067.02	2 - Moderate	52.23	No	$117,300	$46,127	2605	2331	89.48	373	823
TX	DALLAS COUNTY	0068.00	2 - Moderate	59.52	No	$117,300	$52,566	5012	4341	86.61	924	1154
TX	DALLAS COUNTY	0069.00	2 - Moderate	64.18	No	$117,300	$56,687	3562	3237	90.88	423	626
TX	DALLAS COUNTY	0071.01	4 - Upper	193.62	No	$117,300	$171,000	2164	372	17.19	524	541
TX	DALLAS COUNTY	0071.02	2 - Moderate	71.08	No	$117,300	$62,778	5441	3741	68.76	1204	1883
TX	DALLAS COUNTY	0072.03	1 - Low	45.97	No	$117,300	$40,603	3144	3018	95.99	0	252
TX	DALLAS COUNTY	0072.04	1 - Low	39.75	No	$117,300	$35,110	4485	4338	96.72	106	187
TX	DALLAS COUNTY	0072.05	1 - Low	39.52	No	$117,300	$34,908	4421	4330	97.94	79	396
TX	DALLAS COUNTY	0072.06	1 - Low	29.25	No	$117,300	$25,833	2325	2248	96.69	14	32
TX	DALLAS COUNTY	0073.01	4 - Upper	283.07	No	$117,300	$250,001	2108	202	9.58	604	710
TX	DALLAS COUNTY	0073.02	4 - Upper	214.93	No	$117,300	$189,821	3949	940	23.80	1196	1426

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TX	DALLAS COUNTY	0076.01	4 - Upper	190.36	No	$117,300	$168,125	1894	502	26.50	561	864
TX	DALLAS COUNTY	0076.04	4 - Upper	283.07	No	$117,300	$250,001	3078	627	20.37	1050	1123
TX	DALLAS COUNTY	0076.05	4 - Upper	279.96	No	$117,300	$247,250	1501	264	17.59	760	733
TX	DALLAS COUNTY	0077.01	4 - Upper	283.07	No	$117,300	$250,001	2498	366	14.65	458	389
TX	DALLAS COUNTY	0077.02	4 - Upper	174.41	No	$117,300	$154,038	3546	513	14.47	1359	913
TX	DALLAS COUNTY	0078.01	4 - Upper	135.31	No	$117,300	$119,504	2430	367	15.10	841	991
TX	DALLAS COUNTY	0078.05	3 - Middle	91.05	No	$117,300	$80,417	3225	1633	50.64	698	1037
TX	DALLAS COUNTY	0078.09	3 - Middle	87.99	No	$117,300	$77,711	2847	1365	47.95	633	757
TX	DALLAS COUNTY	0078.10	4 - Upper	122.66	No	$117,300	$108,333	5286	2763	52.27	961	1049
TX	DALLAS COUNTY	0078.12	4 - Upper	231.69	No	$117,300	$204,625	3212	516	16.06	1064	1146
TX	DALLAS COUNTY	0078.15	1 - Low	40.90	No	$117,300	$36,128	5080	4508	88.74	199	607
TX	DALLAS COUNTY	0078.19	1 - Low	33.88	No	$117,300	$29,926	2275	1735	76.26	63	145
TX	DALLAS COUNTY	0078.21	1 - Low	46.27	No	$117,300	$40,870	4095	3694	90.21	105	281
TX	DALLAS COUNTY	0078.22	3 - Middle	98.50	No	$117,300	$86,992	2110	1038	49.19	0	49
TX	DALLAS COUNTY	0078.23	2 - Moderate	62.59	No	$117,300	$55,278	2976	1789	60.11	31	116
TX	DALLAS COUNTY	0078.24	4 - Upper	204.62	No	$117,300	$180,714	1969	286	14.53	762	819
TX	DALLAS COUNTY	0078.25	3 - Middle	82.59	No	$117,300	$72,942	4935	2643	53.56	1001	1261

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TX	DALLAS COUNTY	0078.26	3 - Middle	99.07	No	$117,300	$87,500	1698	957	56.36	43	32
TX	DALLAS COUNTY	0078.27	1 - Low	44.62	No	$117,300	$39,408	2784	2140	76.87	155	306
TX	DALLAS COUNTY	0078.28	2 - Moderate	52.37	No	$117,300	$46,257	4047	3413	84.33	30	61
TX	DALLAS COUNTY	0078.29	2 - Moderate	54.20	No	$117,300	$47,875	2602	2395	92.04	332	745
TX	DALLAS COUNTY	0078.30	1 - Low	35.48	No	$117,300	$31,338	2153	1861	86.44	0	36
TX	DALLAS COUNTY	0078.31	2 - Moderate	51.36	No	$117,300	$45,365	2946	2710	91.99	0	350
TX	DALLAS COUNTY	0078.32	1 - Low	35.66	No	$117,300	$31,500	2677	2522	94.21	45	265
TX	DALLAS COUNTY	0078.33	1 - Low	39.67	No	$117,300	$35,036	2539	2275	89.60	56	123
TX	DALLAS COUNTY	0078.34	1 - Low	48.80	No	$117,300	$43,105	2916	2643	90.64	47	118
TX	DALLAS COUNTY	0078.35	1 - Low	48.29	No	$117,300	$42,650	2881	2206	76.57	501	505
TX	DALLAS COUNTY	0079.02	4 - Upper	163.07	No	$117,300	$144,024	5433	1416	26.06	1683	2313
TX	DALLAS COUNTY	0079.03	4 - Upper	172.52	No	$117,300	$152,365	2175	574	26.39	605	743
TX	DALLAS COUNTY	0079.06	4 - Upper	283.07	No	$117,300	$250,001	2597	297	11.44	628	782
TX	DALLAS COUNTY	0079.09	3 - Middle	97.14	No	$117,300	$85,792	2179	1145	52.55	0	383
TX	DALLAS COUNTY	0079.10	4 - Upper	128.20	No	$117,300	$113,220	2953	1503	50.90	16	250
TX	DALLAS COUNTY	0079.12	4 - Upper	124.08	No	$117,300	$109,583	2112	959	45.41	0	401
TX	DALLAS COUNTY	0079.13	4 - Upper	149.70	No	$117,300	$132,212	3286	1137	34.60	757	622

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TX	DALLAS COUNTY	0079.14	3 - Middle	119.55	No	$117,300	$105,588	3499	1363	38.95	307	381
TX	DALLAS COUNTY	0079.15	0 - Unknown	0.00	No	$117,300	$0	2048	901	43.99	10	121
TX	DALLAS COUNTY	0079.16	4 - Upper	179.49	No	$117,300	$158,519	1244	404	32.48	11	46
TX	DALLAS COUNTY	0080.00	4 - Upper	283.07	No	$117,300	$250,001	7652	1256	16.41	2486	2735
TX	DALLAS COUNTY	0081.01	3 - Middle	103.19	No	$117,300	$91,134	1841	708	38.46	23	125
TX	DALLAS COUNTY	0081.02	4 - Upper	201.69	No	$117,300	$178,125	4647	909	19.56	1608	1862
TX	DALLAS COUNTY	0082.00	3 - Middle	97.81	No	$117,300	$86,389	4156	1908	45.91	839	1449
TX	DALLAS COUNTY	0084.01	2 - Moderate	54.38	No	$117,300	$48,026	5219	4749	90.99	1131	1775
TX	DALLAS COUNTY	0084.02	2 - Moderate	60.70	No	$117,300	$53,616	4322	4004	92.64	894	1268
TX	DALLAS COUNTY	0085.00	2 - Moderate	62.01	No	$117,300	$54,766	4815	4318	89.68	749	1090
TX	DALLAS COUNTY	0086.04	1 - Low	37.43	No	$117,300	$33,062	3247	3146	96.89	235	672
TX	DALLAS COUNTY	0087.01	1 - Low	33.55	No	$117,300	$29,631	5132	5005	97.53	697	1570
TX	DALLAS COUNTY	0087.03	1 - Low	36.16	No	$117,300	$31,935	3479	3424	98.42	657	1118
TX	DALLAS COUNTY	0087.04	1 - Low	24.88	No	$117,300	$21,978	3929	3850	97.99	614	1269
TX	DALLAS COUNTY	0087.05	2 - Moderate	53.95	No	$117,300	$47,650	1715	1676	97.73	411	557
TX	DALLAS COUNTY	0088.01	1 - Low	43.03	No	$117,300	$38,006	2717	2673	98.38	755	1034
TX	DALLAS COUNTY	0088.02	1 - Low	44.86	No	$117,300	$39,621	5736	5659	98.66	913	1836

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TX	DALLAS COUNTY	0090.01	2 - Moderate	57.39	No	$117,300	$50,691	4711	4499	95.50	641	937
TX	DALLAS COUNTY	0090.02	1 - Low	46.67	No	$117,300	$41,219	4108	3840	93.48	792	1189
TX	DALLAS COUNTY	0091.01	2 - Moderate	71.66	No	$117,300	$63,295	5736	5364	93.51	1398	1880
TX	DALLAS COUNTY	0091.03	1 - Low	41.20	No	$117,300	$36,389	3641	3539	97.20	556	788
TX	DALLAS COUNTY	0091.04	2 - Moderate	79.82	No	$117,300	$70,500	3529	3363	95.30	880	1098
TX	DALLAS COUNTY	0091.05	2 - Moderate	55.15	No	$117,300	$48,712	4038	3864	95.69	569	1019
TX	DALLAS COUNTY	0092.02	1 - Low	45.81	No	$117,300	$40,465	6115	5743	93.92	968	1493
TX	DALLAS COUNTY	0092.03	2 - Moderate	60.20	No	$117,300	$53,171	3609	3350	92.82	655	1187
TX	DALLAS COUNTY	0092.04	1 - Low	40.90	No	$117,300	$36,123	3038	2828	93.09	431	861
TX	DALLAS COUNTY	0093.01	2 - Moderate	51.15	No	$117,300	$45,179	4786	4571	95.51	901	1304
TX	DALLAS COUNTY	0093.03	1 - Low	47.32	No	$117,300	$41,797	4054	3935	97.06	676	1076
TX	DALLAS COUNTY	0093.04	1 - Low	29.57	No	$117,300	$26,117	6749	6612	97.97	505	1572
TX	DALLAS COUNTY	0094.01	3 - Middle	96.85	No	$117,300	$85,541	3487	2170	62.23	996	1379
TX	DALLAS COUNTY	0094.02	4 - Upper	198.79	No	$117,300	$175,565	2660	562	21.13	967	1234
TX	DALLAS COUNTY	0095.00	4 - Upper	228.44	No	$117,300	$201,750	2375	511	21.52	788	958
TX	DALLAS COUNTY	0096.03	4 - Upper	199.97	No	$117,300	$176,607	4454	1215	27.28	1560	1839
TX	DALLAS COUNTY	0096.04	3 - Middle	88.75	No	$117,300	$78,385	4809	2455	51.05	1163	1278

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TX	DALLAS COUNTY	0096.05	2 - Moderate	74.75	No	$117,300	$66,019	3471	2838	81.76	441	810
TX	DALLAS COUNTY	0096.07	4 - Upper	140.93	No	$117,300	$124,464	3559	1500	42.15	1003	1351
TX	DALLAS COUNTY	0096.08	4 - Upper	129.93	No	$117,300	$114,750	3218	1197	37.20	957	1029
TX	DALLAS COUNTY	0096.09	4 - Upper	195.83	No	$117,300	$172,955	3184	664	20.85	1214	1256
TX	DALLAS COUNTY	0096.10	2 - Moderate	51.24	No	$117,300	$45,254	4623	4351	94.12	0	361
TX	DALLAS COUNTY	0096.11	3 - Middle	108.78	No	$117,300	$96,071	3497	2759	78.90	1031	1270
TX	DALLAS COUNTY	0097.01	3 - Middle	80.11	No	$117,300	$70,750	4675	3626	77.56	948	1199
TX	DALLAS COUNTY	0097.02	4 - Upper	171.63	No	$117,300	$151,577	3245	994	30.63	1092	1320
TX	DALLAS COUNTY	0098.02	2 - Moderate	56.53	No	$117,300	$49,927	5582	5287	94.72	939	1281
TX	DALLAS COUNTY	0098.03	2 - Moderate	76.33	No	$117,300	$67,414	2051	1714	83.57	473	647
TX	DALLAS COUNTY	0098.04	1 - Low	44.09	No	$117,300	$38,940	7233	7076	97.83	63	610
TX	DALLAS COUNTY	0099.00	3 - Middle	83.97	No	$117,300	$74,161	6273	4975	79.31	33	353
TX	DALLAS COUNTY	0100.01	1 - Low	41.72	No	$117,300	$36,852	2600	2313	88.96	168	456
TX	DALLAS COUNTY	0100.02	0 - Unknown	0.00	No	$117,300	$0	4174	2914	69.81	0	0
TX	DALLAS COUNTY	0100.03	4 - Upper	163.08	No	$117,300	$144,028	3254	1617	49.69	10	51
TX	DALLAS COUNTY	0101.01	1 - Low	49.15	No	$117,300	$43,409	5069	4930	97.26	697	1191
TX	DALLAS COUNTY	0101.02	2 - Moderate	53.34	No	$117,300	$47,115	2679	2608	97.35	695	901

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TX	DALLAS COUNTY	0105.00	2 - Moderate	50.52	No	$117,300	$44,625	3201	3105	97.00	634	939
TX	DALLAS COUNTY	0106.01	2 - Moderate	70.06	No	$117,300	$61,875	5540	5434	98.09	1124	1504
TX	DALLAS COUNTY	0106.02	1 - Low	48.59	No	$117,300	$42,917	3135	3026	96.52	410	591
TX	DALLAS COUNTY	0107.01	1 - Low	46.02	No	$117,300	$40,648	5543	5194	93.70	413	808
TX	DALLAS COUNTY	0107.04	1 - Low	40.57	No	$117,300	$35,833	5242	5027	95.90	607	1147
TX	DALLAS COUNTY	0108.04	1 - Low	43.29	No	$117,300	$38,232	4655	4443	95.45	343	783
TX	DALLAS COUNTY	0108.05	2 - Moderate	60.95	No	$117,300	$53,829	5578	5318	95.34	790	1228
TX	DALLAS COUNTY	0108.06	3 - Middle	109.23	No	$117,300	$96,473	3512	2758	78.53	1218	1332
TX	DALLAS COUNTY	0108.07	2 - Moderate	66.05	No	$117,300	$58,333	4074	3759	92.27	606	1027
TX	DALLAS COUNTY	0108.08	1 - Low	41.66	No	$117,300	$36,795	3616	3471	95.99	646	772
TX	DALLAS COUNTY	0108.09	1 - Low	47.20	No	$117,300	$41,691	5630	5331	94.69	877	1497
TX	DALLAS COUNTY	0109.03	1 - Low	45.45	No	$117,300	$40,145	3368	3218	95.55	329	654
TX	DALLAS COUNTY	0109.04	1 - Low	38.46	No	$117,300	$33,974	3714	3622	97.52	35	429
TX	DALLAS COUNTY	0109.05	1 - Low	35.03	No	$117,300	$30,938	2501	2429	97.12	0	298
TX	DALLAS COUNTY	0109.06	2 - Moderate	58.57	No	$117,300	$51,729	4528	4398	97.13	846	1213
TX	DALLAS COUNTY	0110.02	2 - Moderate	63.30	No	$117,300	$55,909	3099	2909	93.87	1130	1517
TX	DALLAS COUNTY	0110.03	2 - Moderate	77.75	No	$117,300	$68,672	4221	4025	95.36	1659	1873

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	DALLAS COUNTY	0110.04	2 - Moderate	51.23	No	$117,300	$45,250	2473	2365	95.63	317	580
TX	DALLAS COUNTY	0111.01	2 - Moderate	79.09	No	$117,300	$69,853	4458	4256	95.47	1251	1648
TX	DALLAS COUNTY	0111.03	1 - Low	48.25	No	$117,300	$42,616	3948	3770	95.49	738	1264
TX	DALLAS COUNTY	0111.04	1 - Low	39.01	No	$117,300	$34,452	3844	3771	98.10	1044	1556
TX	DALLAS COUNTY	0111.05	1 - Low	49.83	No	$117,300	$44,012	4726	4653	98.46	547	1024
TX	DALLAS COUNTY	0112.01	2 - Moderate	60.15	No	$117,300	$53,129	3990	3873	97.07	738	1274
TX	DALLAS COUNTY	0112.02	2 - Moderate	70.55	No	$117,300	$62,308	2890	2847	98.51	656	996
TX	DALLAS COUNTY	0113.00	2 - Moderate	60.27	No	$117,300	$53,229	5417	5327	98.34	1443	2097
TX	DALLAS COUNTY	0114.01	1 - Low	38.52	No	$117,300	$34,026	5935	5845	98.48	643	1444
TX	DALLAS COUNTY	0115.00	1 - Low	27.78	No	$117,300	$24,539	4588	4544	99.04	396	992
TX	DALLAS COUNTY	0116.01	1 - Low	42.76	No	$117,300	$37,771	4492	4314	96.04	592	1200
TX	DALLAS COUNTY	0116.03	2 - Moderate	63.42	No	$117,300	$56,013	3709	3456	93.18	551	885
TX	DALLAS COUNTY	0116.04	2 - Moderate	67.27	No	$117,300	$59,414	3939	3566	90.53	672	974
TX	DALLAS COUNTY	0117.01	1 - Low	47.62	No	$117,300	$42,059	6420	6114	95.23	1403	1900
TX	DALLAS COUNTY	0117.02	2 - Moderate	64.59	No	$117,300	$57,050	5704	5155	90.38	1247	1615
TX	DALLAS COUNTY	0118.01	1 - Low	46.24	No	$117,300	$40,838	5632	5289	93.91	771	1166
TX	DALLAS COUNTY	0118.02	2 - Moderate	58.72	No	$117,300	$51,867	4336	4121	95.04	933	1112

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TX	DALLAS COUNTY	0119.01	2 - Moderate	55.77	No	$117,300	$49,256	4771	4550	95.37	864	1231
TX	DALLAS COUNTY	0119.02	2 - Moderate	59.24	No	$117,300	$52,323	5165	4876	94.40	896	1269
TX	DALLAS COUNTY	0120.00	1 - Low	43.92	No	$117,300	$38,795	11383	10872	95.51	845	1415
TX	DALLAS COUNTY	0121.01	1 - Low	37.76	No	$117,300	$33,350	3607	3486	96.65	232	435
TX	DALLAS COUNTY	0121.02	2 - Moderate	50.24	No	$117,300	$44,375	3274	3115	95.14	585	910
TX	DALLAS COUNTY	0122.06	3 - Middle	89.16	No	$117,300	$78,750	4830	3846	79.63	1588	1839
TX	DALLAS COUNTY	0122.07	2 - Moderate	51.76	No	$117,300	$45,716	7254	6813	93.92	950	1479
TX	DALLAS COUNTY	0122.08	1 - Low	33.19	No	$117,300	$29,313	2530	2437	96.32	0	61
TX	DALLAS COUNTY	0122.09	3 - Middle	98.72	No	$117,300	$87,188	2704	1320	48.82	549	781
TX	DALLAS COUNTY	0122.10	2 - Moderate	62.27	No	$117,300	$55,000	3930	3241	82.47	336	594
TX	DALLAS COUNTY	0122.11	1 - Low	40.01	No	$117,300	$35,337	4513	4022	89.12	372	589
TX	DALLAS COUNTY	0122.12	2 - Moderate	65.78	No	$117,300	$58,098	3462	2553	73.74	833	1312
TX	DALLAS COUNTY	0122.13	3 - Middle	104.96	No	$117,300	$92,703	2404	1129	46.96	946	1022
TX	DALLAS COUNTY	0123.01	2 - Moderate	76.96	No	$117,300	$67,974	4748	4020	84.67	956	1312
TX	DALLAS COUNTY	0123.02	1 - Low	40.07	No	$117,300	$35,393	8092	7354	90.88	888	1400
TX	DALLAS COUNTY	0124.00	2 - Moderate	66.63	No	$117,300	$58,845	5156	2566	49.77	1775	2250
TX	DALLAS COUNTY	0125.01	2 - Moderate	77.45	No	$117,300	$68,403	3674	2866	78.01	924	1204

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TX	DALLAS COUNTY	0125.02	1 - Low	46.88	No	$117,300	$41,404	4111	3344	81.34	647	1190
TX	DALLAS COUNTY	0126.01	2 - Moderate	52.29	No	$117,300	$46,186	5783	5131	88.73	1028	1377
TX	DALLAS COUNTY	0126.03	3 - Middle	98.10	No	$117,300	$86,645	2020	1429	70.74	545	667
TX	DALLAS COUNTY	0126.04	1 - Low	49.27	No	$117,300	$43,517	5626	4557	81.00	364	659
TX	DALLAS COUNTY	0127.01	2 - Moderate	55.09	No	$117,300	$48,658	6462	5404	83.63	990	1751
TX	DALLAS COUNTY	0127.02	2 - Moderate	55.90	No	$117,300	$49,375	3049	2409	79.01	647	1047
TX	DALLAS COUNTY	0128.01	2 - Moderate	78.38	No	$117,300	$69,223	2730	1238	45.35	748	1077
TX	DALLAS COUNTY	0128.02	3 - Middle	103.63	No	$117,300	$91,528	5009	2632	52.55	1693	2179
TX	DALLAS COUNTY	0129.00	4 - Upper	124.30	No	$117,300	$109,778	4828	1425	29.52	1612	2003
TX	DALLAS COUNTY	0130.05	4 - Upper	155.69	No	$117,300	$137,500	4295	782	18.21	1351	1539
TX	DALLAS COUNTY	0130.07	3 - Middle	98.31	No	$117,300	$86,827	3510	2014	57.38	1015	1196
TX	DALLAS COUNTY	0130.08	4 - Upper	151.28	No	$117,300	$133,603	3738	1387	37.11	785	878
TX	DALLAS COUNTY	0130.09	4 - Upper	125.08	No	$117,300	$110,469	4825	2514	52.10	939	1164
TX	DALLAS COUNTY	0130.10	1 - Low	42.62	No	$117,300	$37,647	4691	3817	81.37	164	439
TX	DALLAS COUNTY	0130.11	1 - Low	41.15	No	$117,300	$36,344	4274	3912	91.53	63	233
TX	DALLAS COUNTY	0130.12	4 - Upper	184.10	No	$117,300	$162,589	2602	604	23.21	858	1015
TX	DALLAS COUNTY	0130.13	4 - Upper	231.15	No	$117,300	$204,145	4410	644	14.60	1355	1474

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TX	DALLAS COUNTY	0131.01	4 - Upper	234.17	No	$117,300	$206,808	2757	517	18.75	1103	1098
TX	DALLAS COUNTY	0131.02	4 - Upper	266.09	No	$117,300	$235,000	1928	368	19.09	725	935
TX	DALLAS COUNTY	0131.04	4 - Upper	229.97	No	$117,300	$203,103	1641	472	28.76	318	294
TX	DALLAS COUNTY	0131.06	3 - Middle	91.67	No	$117,300	$80,959	1340	574	42.84	378	514
TX	DALLAS COUNTY	0131.07	1 - Low	49.67	No	$117,300	$43,872	4475	2875	64.25	280	255
TX	DALLAS COUNTY	0132.01	4 - Upper	192.05	No	$117,300	$169,615	2754	594	21.57	927	1082
TX	DALLAS COUNTY	0132.02	3 - Middle	100.60	No	$117,300	$88,846	5342	2648	49.57	607	625
TX	DALLAS COUNTY	0133.00	4 - Upper	283.07	No	$117,300	$250,001	2064	403	19.53	650	804
TX	DALLAS COUNTY	0134.00	4 - Upper	256.92	No	$117,300	$226,905	2068	411	19.87	607	691
TX	DALLAS COUNTY	0135.00	4 - Upper	283.07	No	$117,300	$250,001	2562	426	16.63	872	971
TX	DALLAS COUNTY	0136.05	4 - Upper	160.48	No	$117,300	$141,728	5709	1333	23.35	1722	1948
TX	DALLAS COUNTY	0136.06	3 - Middle	109.42	No	$117,300	$96,638	5434	2497	45.95	1462	1550
TX	DALLAS COUNTY	0136.07	4 - Upper	169.44	No	$117,300	$149,643	3538	1046	29.56	1012	1144
TX	DALLAS COUNTY	0136.08	4 - Upper	182.27	No	$117,300	$160,972	2570	490	19.07	895	984
TX	DALLAS COUNTY	0136.09	3 - Middle	85.60	No	$117,300	$75,602	3993	2331	58.38	452	912
TX	DALLAS COUNTY	0136.10	4 - Upper	140.22	No	$117,300	$123,838	4797	2702	56.33	1023	1262
TX	DALLAS COUNTY	0136.11	4 - Upper	171.41	No	$117,300	$151,389	2887	676	23.42	800	1067

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TX	DALLAS COUNTY	0136.15	1 - Low	49.82	No	$117,300	$44,000	5351	4437	82.92	418	684
TX	DALLAS COUNTY	0136.17	4 - Upper	177.51	No	$117,300	$156,771	2953	911	30.85	790	1004
TX	DALLAS COUNTY	0136.18	4 - Upper	136.97	No	$117,300	$120,972	3271	1265	38.67	581	733
TX	DALLAS COUNTY	0136.19	4 - Upper	173.33	No	$117,300	$153,079	5414	1426	26.34	1589	1736
TX	DALLAS COUNTY	0136.20	3 - Middle	85.21	No	$117,300	$75,261	6205	2918	47.03	674	573
TX	DALLAS COUNTY	0136.21	2 - Moderate	73.52	No	$117,300	$64,937	4423	2808	63.49	209	764
TX	DALLAS COUNTY	0136.22	4 - Upper	124.89	No	$117,300	$110,304	2672	1347	50.41	402	478
TX	DALLAS COUNTY	0136.24	3 - Middle	90.67	No	$117,300	$80,078	4106	2988	72.77	376	590
TX	DALLAS COUNTY	0136.25	2 - Moderate	57.92	No	$117,300	$51,157	2860	2304	80.56	0	247
TX	DALLAS COUNTY	0136.26	2 - Moderate	59.01	No	$117,300	$52,115	3003	2288	76.19	33	131
TX	DALLAS COUNTY	0136.27	2 - Moderate	67.44	No	$117,300	$59,567	1585	943	59.50	76	264
TX	DALLAS COUNTY	0136.28	3 - Middle	112.28	No	$117,300	$99,167	6306	3171	50.29	154	390
TX	DALLAS COUNTY	0136.29	1 - Low	36.51	No	$117,300	$32,250	2217	1744	78.66	287	498
TX	DALLAS COUNTY	0136.30	2 - Moderate	71.93	No	$117,300	$63,525	2154	1453	67.46	106	137
TX	DALLAS COUNTY	0136.31	2 - Moderate	52.13	No	$117,300	$46,047	2097	1886	89.94	0	61
TX	DALLAS COUNTY	0137.15	3 - Middle	96.92	No	$117,300	$85,597	2338	1975	84.47	683	781
TX	DALLAS COUNTY	0137.16	3 - Middle	101.55	No	$117,300	$89,688	5078	3420	67.35	1339	1577

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TX	DALLAS COUNTY	0137.17	2 - Moderate	66.37	No	$117,300	$58,618	2671	2238	83.79	300	598
TX	DALLAS COUNTY	0137.18	2 - Moderate	64.93	No	$117,300	$57,347	4579	4207	91.88	286	565
TX	DALLAS COUNTY	0137.19	3 - Middle	86.81	No	$117,300	$76,667	4257	2974	69.86	1002	1122
TX	DALLAS COUNTY	0137.20	3 - Middle	88.25	No	$117,300	$77,944	5613	4073	72.56	1083	1684
TX	DALLAS COUNTY	0137.21	4 - Upper	147.28	No	$117,300	$130,078	5988	2783	46.48	2212	2420
TX	DALLAS COUNTY	0137.22	3 - Middle	92.92	No	$117,300	$82,065	4640	3014	64.96	468	895
TX	DALLAS COUNTY	0137.25	2 - Moderate	60.32	No	$117,300	$53,276	3748	2555	68.17	227	485
TX	DALLAS COUNTY	0137.26	3 - Middle	111.04	No	$117,300	$98,071	2854	1485	52.03	647	781
TX	DALLAS COUNTY	0137.27	3 - Middle	97.18	No	$117,300	$85,833	3790	1991	52.53	527	749
TX	DALLAS COUNTY	0137.28	2 - Moderate	59.25	No	$117,300	$52,330	5064	4239	83.71	822	1135
TX	DALLAS COUNTY	0137.29	2 - Moderate	67.26	No	$117,300	$59,409	7353	6160	83.78	1229	1506
TX	DALLAS COUNTY	0138.04	3 - Middle	98.72	No	$117,300	$87,188	3404	1960	57.58	1019	1409
TX	DALLAS COUNTY	0138.05	2 - Moderate	76.83	No	$117,300	$67,857	4101	2704	65.94	4	219
TX	DALLAS COUNTY	0138.06	3 - Middle	118.37	No	$117,300	$104,545	3628	2210	60.92	184	397
TX	DALLAS COUNTY	0138.07	3 - Middle	114.40	No	$117,300	$101,040	2778	1407	50.65	1130	1249
TX	DALLAS COUNTY	0138.08	4 - Upper	129.63	No	$117,300	$114,485	2856	914	32.00	1221	1319
TX	DALLAS COUNTY	0139.01	2 - Moderate	68.04	No	$117,300	$60,094	3283	2814	85.71	818	1326

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TX	DALLAS COUNTY	0139.02	3 - Middle	97.14	No	$117,300	$85,791	4278	2691	62.90	1430	1644
TX	DALLAS COUNTY	0140.01	3 - Middle	107.44	No	$117,300	$94,886	4274	2285	53.46	1489	1653
TX	DALLAS COUNTY	0140.02	4 - Upper	210.04	No	$117,300	$185,500	1985	1231	62.02	88	146
TX	DALLAS COUNTY	0141.19	4 - Upper	146.18	No	$117,300	$129,107	4655	1846	39.66	1249	1596
TX	DALLAS COUNTY	0141.20	4 - Upper	178.85	No	$117,300	$157,955	5177	1993	38.50	1548	1857
TX	DALLAS COUNTY	0141.21	3 - Middle	104.47	No	$117,300	$92,264	5466	3407	62.33	641	1115
TX	DALLAS COUNTY	0141.23	4 - Upper	194.11	No	$117,300	$171,429	6234	2935	47.08	1807	2029
TX	DALLAS COUNTY	0141.24	4 - Upper	202.63	No	$117,300	$178,958	4971	3146	63.29	1106	1307
TX	DALLAS COUNTY	0141.26	4 - Upper	185.01	No	$117,300	$163,397	6994	3545	50.69	2247	2459
TX	DALLAS COUNTY	0141.28	4 - Upper	131.69	No	$117,300	$116,304	4257	3309	77.73	740	919
TX	DALLAS COUNTY	0141.30	3 - Middle	111.42	No	$117,300	$98,409	5185	3902	75.26	683	891
TX	DALLAS COUNTY	0141.32	3 - Middle	81.21	No	$117,300	$71,726	2628	1976	75.19	314	556
TX	DALLAS COUNTY	0141.34	4 - Upper	175.65	No	$117,300	$155,132	4156	2412	58.04	1167	1449
TX	DALLAS COUNTY	0141.35	4 - Upper	133.65	No	$117,300	$118,036	4809	2716	56.48	992	1337
TX	DALLAS COUNTY	0141.38	4 - Upper	131.42	No	$117,300	$116,066	4621	3545	76.71	396	447
TX	DALLAS COUNTY	0141.39	3 - Middle	90.49	No	$117,300	$79,924	2949	2530	85.79	255	522
TX	DALLAS COUNTY	0141.40	2 - Moderate	64.67	No	$117,300	$57,122	2329	2007	86.17	224	336

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TX	DALLAS COUNTY	0141.41	3 - Middle	93.08	No	$117,300	$82,212	2144	1531	71.41	253	419
TX	DALLAS COUNTY	0141.42	0 - Unknown	0.00	No	$117,300	$0	2320	1750	75.43	261	402
TX	DALLAS COUNTY	0141.43	4 - Upper	145.89	No	$117,300	$128,846	4682	3635	77.64	701	970
TX	DALLAS COUNTY	0141.44	3 - Middle	95.40	No	$117,300	$84,258	5471	4056	74.14	185	263
TX	DALLAS COUNTY	0141.45	2 - Moderate	63.47	No	$117,300	$56,058	1424	1221	85.74	36	70
TX	DALLAS COUNTY	0141.46	2 - Moderate	57.88	No	$117,300	$51,117	2257	2038	90.30	51	235
TX	DALLAS COUNTY	0141.47	1 - Low	45.42	No	$117,300	$40,116	2105	1853	88.03	0	240
TX	DALLAS COUNTY	0141.48	3 - Middle	88.58	No	$117,300	$78,235	3367	2909	86.40	275	454
TX	DALLAS COUNTY	0141.49	4 - Upper	138.91	No	$117,300	$122,679	3647	3122	85.60	161	261
TX	DALLAS COUNTY	0141.50	4 - Upper	137.19	No	$117,300	$121,163	1676	1544	92.12	350	414
TX	DALLAS COUNTY	0141.51	4 - Upper	125.88	No	$117,300	$111,171	4424	4025	90.98	270	382
TX	DALLAS COUNTY	0141.52	3 - Middle	92.94	No	$117,300	$82,083	3369	2811	83.44	0	129
TX	DALLAS COUNTY	0141.53	2 - Moderate	50.64	No	$117,300	$44,729	3982	3115	78.23	961	1113
TX	DALLAS COUNTY	0141.54	3 - Middle	103.32	No	$117,300	$91,250	3525	2839	80.54	621	935
TX	DALLAS COUNTY	0141.55	4 - Upper	136.13	No	$117,300	$120,224	5437	4566	83.98	540	722
TX	DALLAS COUNTY	0141.56	4 - Upper	168.72	No	$117,300	$149,009	4158	3641	87.57	933	1039
TX	DALLAS COUNTY	0141.57	3 - Middle	95.39	No	$117,300	$84,250	1914	1302	68.03	0	293

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TX	DALLAS COUNTY	0141.58	2 - Moderate	50.83	No	$117,300	$44,891	3090	2792	90.36	11	253
TX	DALLAS COUNTY	0141.59	4 - Upper	197.88	No	$117,300	$174,762	3014	2897	96.12	471	563
TX	DALLAS COUNTY	0141.60	2 - Moderate	76.39	No	$117,300	$67,466	2760	2184	79.13	452	555
TX	DALLAS COUNTY	0141.61	2 - Moderate	52.88	No	$117,300	$46,704	3122	2685	86.00	52	367
TX	DALLAS COUNTY	0142.03	3 - Middle	84.50	No	$117,300	$74,630	3441	2132	61.96	623	830
TX	DALLAS COUNTY	0142.04	2 - Moderate	53.66	No	$117,300	$47,396	2905	2251	77.49	165	289
TX	DALLAS COUNTY	0142.05	4 - Upper	159.65	No	$117,300	$141,000	1925	771	40.05	618	675
TX	DALLAS COUNTY	0142.07	4 - Upper	183.09	No	$117,300	$161,699	2656	1596	60.09	0	38
TX	DALLAS COUNTY	0142.08	3 - Middle	81.03	No	$117,300	$71,563	2706	1499	55.40	173	56
TX	DALLAS COUNTY	0142.09	4 - Upper	131.89	No	$117,300	$116,483	4047	2439	60.27	81	103
TX	DALLAS COUNTY	0143.06	2 - Moderate	71.91	No	$117,300	$63,516	5978	4807	80.41	1356	1745
TX	DALLAS COUNTY	0143.08	2 - Moderate	53.27	No	$117,300	$47,046	4275	3636	85.05	139	410
TX	DALLAS COUNTY	0143.09	1 - Low	47.39	No	$117,300	$41,855	5000	4615	92.30	112	411
TX	DALLAS COUNTY	0143.10	3 - Middle	87.93	No	$117,300	$77,664	4965	3770	75.93	703	1103
TX	DALLAS COUNTY	0143.13	3 - Middle	99.04	No	$117,300	$87,468	3582	2528	70.58	186	259
TX	DALLAS COUNTY	0143.14	4 - Upper	120.68	No	$117,300	$106,585	3103	1808	58.27	342	493
TX	DALLAS COUNTY	0143.15	2 - Moderate	79.03	No	$117,300	$69,803	3166	2420	76.44	335	583

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	DALLAS COUNTY	0143.16	2 - Moderate	69.78	No	$117,300	$61,632	3918	2727	69.60	1003	1115
TX	DALLAS COUNTY	0143.17	3 - Middle	99.38	No	$117,300	$87,770	1647	1076	65.33	329	262
TX	DALLAS COUNTY	0143.18	3 - Middle	101.74	No	$117,300	$89,856	2817	1463	51.93	430	694
TX	DALLAS COUNTY	0143.19	2 - Moderate	66.68	No	$117,300	$58,889	2664	2416	90.69	0	35
TX	DALLAS COUNTY	0143.20	3 - Middle	117.15	No	$117,300	$103,464	2747	2490	90.64	69	108
TX	DALLAS COUNTY	0144.05	2 - Moderate	59.77	No	$117,300	$52,792	4038	3326	82.37	569	683
TX	DALLAS COUNTY	0144.06	2 - Moderate	68.25	No	$117,300	$60,282	4686	3660	78.10	654	1030
TX	DALLAS COUNTY	0144.07	2 - Moderate	55.27	No	$117,300	$48,813	5461	4838	88.59	417	688
TX	DALLAS COUNTY	0144.08	2 - Moderate	67.11	No	$117,300	$59,271	4373	3377	77.22	777	1102
TX	DALLAS COUNTY	0144.09	1 - Low	46.53	No	$117,300	$41,094	2396	2114	88.23	237	384
TX	DALLAS COUNTY	0144.10	2 - Moderate	58.03	No	$117,300	$51,250	2719	2266	83.34	8	108
TX	DALLAS COUNTY	0145.01	3 - Middle	114.85	No	$117,300	$101,435	3471	2340	67.42	1072	1242
TX	DALLAS COUNTY	0145.02	2 - Moderate	62.56	No	$117,300	$55,257	4511	3383	74.99	514	861
TX	DALLAS COUNTY	0146.01	2 - Moderate	60.63	No	$117,300	$53,548	2483	1834	73.86	269	510
TX	DALLAS COUNTY	0146.02	2 - Moderate	62.86	No	$117,300	$55,521	4883	4383	89.76	554	988
TX	DALLAS COUNTY	0146.03	2 - Moderate	63.40	No	$117,300	$56,000	1890	1696	89.74	241	414
TX	DALLAS COUNTY	0147.01	2 - Moderate	56.50	No	$117,300	$49,902	4669	4215	90.28	527	861

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TX	DALLAS COUNTY	0147.04	2 - Moderate	51.79	No	$117,300	$45,746	5742	4711	82.04	722	981
TX	DALLAS COUNTY	0149.03	2 - Moderate	74.83	No	$117,300	$66,094	3998	3430	85.79	489	930
TX	DALLAS COUNTY	0150.01	2 - Moderate	73.54	No	$117,300	$64,952	5186	4543	87.60	587	1280
TX	DALLAS COUNTY	0150.02	2 - Moderate	77.55	No	$117,300	$68,497	3054	2436	79.76	567	765
TX	DALLAS COUNTY	0151.01	3 - Middle	83.54	No	$117,300	$73,783	4319	3276	75.85	882	1179
TX	DALLAS COUNTY	0151.02	1 - Low	36.32	No	$117,300	$32,080	2417	2090	86.47	323	379
TX	DALLAS COUNTY	0152.02	2 - Moderate	62.18	No	$117,300	$54,917	3525	2954	83.80	379	665
TX	DALLAS COUNTY	0152.05	1 - Low	42.23	No	$117,300	$37,302	3983	3450	86.62	438	763
TX	DALLAS COUNTY	0152.06	2 - Moderate	77.72	No	$117,300	$68,641	4205	3191	75.89	633	1122
TX	DALLAS COUNTY	0152.07	3 - Middle	92.66	No	$117,300	$81,840	4022	2703	67.21	803	1116
TX	DALLAS COUNTY	0152.08	1 - Low	47.59	No	$117,300	$42,035	3747	2844	75.90	1129	1331
TX	DALLAS COUNTY	0153.03	2 - Moderate	53.26	No	$117,300	$47,043	1973	1688	85.55	295	521
TX	DALLAS COUNTY	0153.04	2 - Moderate	52.27	No	$117,300	$46,164	3986	3285	82.41	1029	1229
TX	DALLAS COUNTY	0153.05	2 - Moderate	75.44	No	$117,300	$66,627	4460	3481	78.05	832	1254
TX	DALLAS COUNTY	0153.06	3 - Middle	96.54	No	$117,300	$85,264	5559	4167	74.96	1429	1736
TX	DALLAS COUNTY	0154.03	2 - Moderate	66.74	No	$117,300	$58,947	3551	2863	80.63	276	573
TX	DALLAS COUNTY	0154.04	1 - Low	45.87	No	$117,300	$40,517	4446	3955	88.96	422	985

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TX	DALLAS COUNTY	0154.05	3 - Middle	95.18	No	$117,300	$84,063	2322	1500	64.60	553	822
TX	DALLAS COUNTY	0154.06	3 - Middle	111.03	No	$117,300	$98,060	3505	1982	56.55	886	1002
TX	DALLAS COUNTY	0155.00	3 - Middle	83.64	No	$117,300	$73,872	3604	2803	77.77	567	741
TX	DALLAS COUNTY	0156.00	2 - Moderate	61.04	No	$117,300	$53,914	5087	4519	88.83	1069	1627
TX	DALLAS COUNTY	0157.00	2 - Moderate	65.04	No	$117,300	$57,443	2499	2220	88.84	475	759
TX	DALLAS COUNTY	0159.00	2 - Moderate	54.12	No	$117,300	$47,798	3509	2899	82.62	361	1255
TX	DALLAS COUNTY	0160.01	1 - Low	46.40	No	$117,300	$40,982	4624	3974	85.94	829	1329
TX	DALLAS COUNTY	0160.02	1 - Low	36.62	No	$117,300	$32,344	2945	2466	83.74	301	666
TX	DALLAS COUNTY	0161.00	2 - Moderate	52.36	No	$117,300	$46,250	3867	3075	79.52	675	1174
TX	DALLAS COUNTY	0162.01	2 - Moderate	79.47	No	$117,300	$70,192	4564	3780	82.82	865	1041
TX	DALLAS COUNTY	0162.03	1 - Low	49.77	No	$117,300	$43,958	2189	1982	90.54	0	29
TX	DALLAS COUNTY	0162.04	2 - Moderate	53.23	No	$117,300	$47,017	4156	3313	79.72	1071	1415
TX	DALLAS COUNTY	0163.01	2 - Moderate	73.47	No	$117,300	$64,886	6801	6087	89.50	1866	2210
TX	DALLAS COUNTY	0163.02	1 - Low	47.32	No	$117,300	$41,797	2123	1881	88.60	331	534
TX	DALLAS COUNTY	0164.06	3 - Middle	81.13	No	$117,300	$71,650	4919	4291	87.23	799	1383
TX	DALLAS COUNTY	0164.07	2 - Moderate	67.03	No	$117,300	$59,200	6796	5702	83.90	1170	1740
TX	DALLAS COUNTY	0164.09	4 - Upper	126.63	No	$117,300	$111,840	3848	2621	68.11	1157	1285

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TX	DALLAS COUNTY	0164.10	3 - Middle	101.68	No	$117,300	$89,800	4264	3099	72.68	1305	1800
TX	DALLAS COUNTY	0164.12	4 - Upper	145.19	No	$117,300	$128,228	4487	3248	72.39	1666	1837
TX	DALLAS COUNTY	0164.14	4 - Upper	129.10	No	$117,300	$114,023	2163	1775	82.06	104	154
TX	DALLAS COUNTY	0164.15	4 - Upper	129.59	No	$117,300	$114,451	4858	3716	76.49	1396	1551
TX	DALLAS COUNTY	0164.16	2 - Moderate	67.23	No	$117,300	$59,375	3116	2585	82.96	830	882
TX	DALLAS COUNTY	0164.17	3 - Middle	92.82	No	$117,300	$81,979	6213	4684	75.39	1537	1865
TX	DALLAS COUNTY	0164.18	3 - Middle	85.51	No	$117,300	$75,521	4724	3952	83.66	1293	1350
TX	DALLAS COUNTY	0164.19	3 - Middle	85.90	No	$117,300	$75,865	5520	4599	83.32	1157	1549
TX	DALLAS COUNTY	0164.20	3 - Middle	119.07	No	$117,300	$105,161	3168	2560	80.81	851	1064
TX	DALLAS COUNTY	0164.21	2 - Moderate	67.98	No	$117,300	$60,038	3824	2825	73.88	852	1178
TX	DALLAS COUNTY	0165.11	2 - Moderate	76.14	No	$117,300	$67,250	4335	3906	90.10	1134	1510
TX	DALLAS COUNTY	0165.13	4 - Upper	121.30	No	$117,300	$107,128	5275	3608	68.40	1826	1994
TX	DALLAS COUNTY	0165.16	2 - Moderate	58.93	No	$117,300	$52,051	5637	4661	82.69	1102	1539
TX	DALLAS COUNTY	0165.17	2 - Moderate	70.34	No	$117,300	$62,128	4602	3770	81.92	755	1290
TX	DALLAS COUNTY	0165.18	1 - Low	49.53	No	$117,300	$43,750	5350	4250	79.44	871	1302
TX	DALLAS COUNTY	0165.19	3 - Middle	84.97	No	$117,300	$75,050	2486	1669	67.14	586	778
TX	DALLAS COUNTY	0165.21	3 - Middle	82.09	No	$117,300	$72,500	7794	5685	72.94	886	1126

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TX	DALLAS COUNTY	0165.22	2 - Moderate	73.41	No	$117,300	$64,838	3700	2324	62.81	903	1558
TX	DALLAS COUNTY	0165.24	4 - Upper	140.90	No	$117,300	$124,444	3078	1599	51.95	696	954
TX	DALLAS COUNTY	0165.25	4 - Upper	149.38	No	$117,300	$131,932	2452	1783	72.72	674	674
TX	DALLAS COUNTY	0165.26	2 - Moderate	57.80	No	$117,300	$51,054	3710	3325	89.62	739	1456
TX	DALLAS COUNTY	0165.27	2 - Moderate	75.15	No	$117,300	$66,376	4326	3841	88.79	1361	1618
TX	DALLAS COUNTY	0165.28	2 - Moderate	72.15	No	$117,300	$63,723	4893	4199	85.82	1304	1423
TX	DALLAS COUNTY	0165.29	3 - Middle	86.59	No	$117,300	$76,475	3374	2905	86.10	1040	1129
TX	DALLAS COUNTY	0165.30	3 - Middle	83.80	No	$117,300	$74,013	4276	3453	80.75	949	1207
TX	DALLAS COUNTY	0165.31	3 - Middle	87.67	No	$117,300	$77,432	3425	2690	78.54	572	1078
TX	DALLAS COUNTY	0165.32	3 - Middle	115.63	No	$117,300	$102,125	2493	1711	68.63	665	749
TX	DALLAS COUNTY	0165.33	2 - Moderate	59.32	No	$117,300	$52,396	3862	3420	88.56	586	888
TX	DALLAS COUNTY	0165.34	2 - Moderate	54.96	No	$117,300	$48,545	3588	3407	94.96	293	769
TX	DALLAS COUNTY	0165.35	2 - Moderate	62.47	No	$117,300	$55,176	3757	2796	74.42	868	1002
TX	DALLAS COUNTY	0165.36	2 - Moderate	53.63	No	$117,300	$47,367	3193	2753	86.22	596	767
TX	DALLAS COUNTY	0166.07	1 - Low	34.51	No	$117,300	$30,481	3643	3530	96.90	0	347
TX	DALLAS COUNTY	0166.10	3 - Middle	80.65	No	$117,300	$71,229	4790	4452	92.94	746	1050
TX	DALLAS COUNTY	0166.15	3 - Middle	101.63	No	$117,300	$89,757	4218	3805	90.21	886	1238

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TX	DALLAS COUNTY	0166.16	3 - Middle	97.18	No	$117,300	$85,827	6403	5521	86.23	1455	1861
TX	DALLAS COUNTY	0166.17	4 - Upper	122.80	No	$117,300	$108,456	4514	3701	81.99	1270	1684
TX	DALLAS COUNTY	0166.18	3 - Middle	88.30	No	$117,300	$77,989	5290	4597	86.90	1118	1491
TX	DALLAS COUNTY	0166.19	2 - Moderate	62.13	No	$117,300	$54,875	3731	3363	90.14	507	799
TX	DALLAS COUNTY	0166.20	3 - Middle	108.89	No	$117,300	$96,174	5688	4877	85.74	1674	1992
TX	DALLAS COUNTY	0166.21	2 - Moderate	77.84	No	$117,300	$68,750	7560	6983	92.37	1494	2097
TX	DALLAS COUNTY	0166.22	3 - Middle	84.00	No	$117,300	$74,193	3907	3466	88.71	877	1144
TX	DALLAS COUNTY	0166.23	3 - Middle	106.69	No	$117,300	$94,231	8279	7295	88.11	1843	2230
TX	DALLAS COUNTY	0166.24	3 - Middle	97.36	No	$117,300	$85,987	3436	3054	88.88	708	1100
TX	DALLAS COUNTY	0166.26	2 - Moderate	61.45	No	$117,300	$54,271	5019	4379	87.25	759	1287
TX	DALLAS COUNTY	0166.27	3 - Middle	90.66	No	$117,300	$80,075	1657	1451	87.57	550	632
TX	DALLAS COUNTY	0166.28	3 - Middle	93.31	No	$117,300	$82,409	5131	4702	91.64	850	1030
TX	DALLAS COUNTY	0166.29	3 - Middle	99.19	No	$117,300	$87,604	3158	2701	85.53	553	689
TX	DALLAS COUNTY	0166.30	3 - Middle	115.22	No	$117,300	$101,761	6288	5798	92.21	1386	1794
TX	DALLAS COUNTY	0166.31	4 - Upper	163.12	No	$117,300	$144,063	5087	4704	92.47	1408	1713
TX	DALLAS COUNTY	0166.32	3 - Middle	91.82	No	$117,300	$81,099	3244	2850	87.85	592	978
TX	DALLAS COUNTY	0166.33	3 - Middle	93.32	No	$117,300	$82,416	6305	6005	95.24	1875	2162

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TX	DALLAS COUNTY	0166.34	2 - Moderate	52.89	No	$117,300	$46,716	3537	3280	92.73	635	1133
TX	DALLAS COUNTY	0166.35	1 - Low	26.06	No	$117,300	$23,015	4022	3888	96.67	0	577
TX	DALLAS COUNTY	0166.36	3 - Middle	102.20	No	$117,300	$90,260	2927	2401	82.03	611	833
TX	DALLAS COUNTY	0166.37	3 - Middle	86.62	No	$117,300	$76,500	3186	3002	94.22	814	1072
TX	DALLAS COUNTY	0166.38	2 - Moderate	74.76	No	$117,300	$66,029	1983	1634	82.40	145	399
TX	DALLAS COUNTY	0167.04	2 - Moderate	63.69	No	$117,300	$56,250	4485	4217	94.02	1103	1583
TX	DALLAS COUNTY	0167.06	1 - Low	41.69	No	$117,300	$36,824	2513	2334	92.88	477	783
TX	DALLAS COUNTY	0167.07	2 - Moderate	56.02	No	$117,300	$49,477	4521	4341	96.02	1120	1369
TX	DALLAS COUNTY	0167.08	3 - Middle	113.28	No	$117,300	$100,046	6654	6492	97.57	1717	1853
TX	DALLAS COUNTY	0167.09	1 - Low	30.68	No	$117,300	$27,096	4532	4201	92.70	407	973
TX	DALLAS COUNTY	0167.10	1 - Low	44.13	No	$117,300	$38,977	4667	4541	97.30	1239	1761
TX	DALLAS COUNTY	0167.11	1 - Low	42.43	No	$117,300	$37,473	2421	2357	97.36	499	758
TX	DALLAS COUNTY	0168.02	3 - Middle	87.81	No	$117,300	$77,554	5465	4678	85.60	1335	1495
TX	DALLAS COUNTY	0168.03	1 - Low	48.97	No	$117,300	$43,254	6580	5540	84.19	1175	1772
TX	DALLAS COUNTY	0168.05	3 - Middle	102.74	No	$117,300	$90,735	2928	2833	96.76	695	1236
TX	DALLAS COUNTY	0168.06	3 - Middle	89.76	No	$117,300	$79,280	5636	5417	96.11	1058	1631
TX	DALLAS COUNTY	0169.02	1 - Low	46.12	No	$117,300	$40,734	7363	5856	79.53	551	889

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TX	DALLAS COUNTY	0169.03	2 - Moderate	64.26	No	$117,300	$56,754	6851	5672	82.79	1226	1999
TX	DALLAS COUNTY	0170.05	2 - Moderate	65.67	No	$117,300	$57,998	4958	4096	82.61	925	1195
TX	DALLAS COUNTY	0170.06	2 - Moderate	71.98	No	$117,300	$63,577	5698	2942	51.63	924	1268
TX	DALLAS COUNTY	0170.07	1 - Low	45.56	No	$117,300	$40,244	4983	3738	75.02	1040	1443
TX	DALLAS COUNTY	0170.08	3 - Middle	80.01	No	$117,300	$70,667	8361	6355	76.01	1376	2031
TX	DALLAS COUNTY	0170.09	1 - Low	36.41	No	$117,300	$32,164	5842	5063	86.67	822	1363
TX	DALLAS COUNTY	0170.10	1 - Low	45.42	No	$117,300	$40,118	6573	5486	83.46	872	1519
TX	DALLAS COUNTY	0171.01	2 - Moderate	53.87	No	$117,300	$47,582	5987	4963	82.90	1186	1966
TX	DALLAS COUNTY	0171.02	2 - Moderate	60.65	No	$117,300	$53,571	6070	5259	86.64	1262	1883
TX	DALLAS COUNTY	0172.01	1 - Low	48.03	No	$117,300	$42,421	6268	5354	85.42	791	1389
TX	DALLAS COUNTY	0172.03	2 - Moderate	67.16	No	$117,300	$59,315	4808	3934	81.82	794	1193
TX	DALLAS COUNTY	0172.04	2 - Moderate	57.25	No	$117,300	$50,568	4532	3873	85.46	653	882
TX	DALLAS COUNTY	0173.07	4 - Upper	122.45	No	$117,300	$108,143	4383	3231	73.72	972	1115
TX	DALLAS COUNTY	0173.08	3 - Middle	113.77	No	$117,300	$100,484	4243	3127	73.70	1207	1399
TX	DALLAS COUNTY	0173.09	3 - Middle	99.75	No	$117,300	$88,099	3381	2752	81.40	621	997
TX	DALLAS COUNTY	0173.10	3 - Middle	109.14	No	$117,300	$96,389	3603	2701	74.97	875	1100
TX	DALLAS COUNTY	0173.11	3 - Middle	102.45	No	$117,300	$90,484	3863	2604	67.41	803	1120

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TX	DALLAS COUNTY	0173.12	3 - Middle	80.05	No	$117,300	$70,698	4073	2686	65.95	1067	1382
TX	DALLAS COUNTY	0173.13	3 - Middle	106.50	No	$117,300	$94,063	3535	3016	85.32	839	977
TX	DALLAS COUNTY	0173.14	3 - Middle	101.62	No	$117,300	$89,746	8020	6501	81.06	2088	2325
TX	DALLAS COUNTY	0173.15	2 - Moderate	62.19	No	$117,300	$54,927	7379	6223	84.33	1353	1729
TX	DALLAS COUNTY	0174.00	2 - Moderate	65.58	No	$117,300	$57,917	5680	3686	64.89	1199	1737
TX	DALLAS COUNTY	0175.00	3 - Middle	89.78	No	$117,300	$79,292	3823	2250	58.85	1073	1278
TX	DALLAS COUNTY	0176.02	2 - Moderate	61.74	No	$117,300	$54,531	4361	3495	80.14	973	1193
TX	DALLAS COUNTY	0176.04	2 - Moderate	53.18	No	$117,300	$46,974	3425	2828	82.57	542	875
TX	DALLAS COUNTY	0176.05	2 - Moderate	51.21	No	$117,300	$45,227	3941	3792	96.22	874	1119
TX	DALLAS COUNTY	0176.06	2 - Moderate	51.56	No	$117,300	$45,539	5211	4457	85.53	939	1427
TX	DALLAS COUNTY	0177.03	1 - Low	44.27	No	$117,300	$39,105	4996	3924	78.54	583	1258
TX	DALLAS COUNTY	0177.04	2 - Moderate	57.63	No	$117,300	$50,896	6376	4996	78.36	992	1598
TX	DALLAS COUNTY	0177.05	1 - Low	49.43	No	$117,300	$43,659	3097	2508	80.98	362	706
TX	DALLAS COUNTY	0177.06	3 - Middle	95.74	No	$117,300	$84,559	5224	3689	70.62	1430	1578
TX	DALLAS COUNTY	0178.05	2 - Moderate	52.10	No	$117,300	$46,014	6565	5079	77.36	1018	1223
TX	DALLAS COUNTY	0178.06	2 - Moderate	71.68	No	$117,300	$63,306	5228	4282	81.91	702	1101
TX	DALLAS COUNTY	0178.08	3 - Middle	84.38	No	$117,300	$74,524	5146	3238	62.92	957	1285

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	DALLAS COUNTY	0178.11	3 - Middle	92.79	No	$117,300	$81,953	4688	2777	59.24	1295	1596
TX	DALLAS COUNTY	0178.12	3 - Middle	95.47	No	$117,300	$84,318	2438	1525	62.55	503	656
TX	DALLAS COUNTY	0178.14	3 - Middle	97.28	No	$117,300	$85,913	5527	3593	65.01	968	1285
TX	DALLAS COUNTY	0178.15	1 - Low	38.44	No	$117,300	$33,953	3285	2329	70.90	301	512
TX	DALLAS COUNTY	0178.16	2 - Moderate	70.25	No	$117,300	$62,044	4289	3421	79.76	690	968
TX	DALLAS COUNTY	0178.17	2 - Moderate	69.92	No	$117,300	$61,758	3222	2653	82.34	39	142
TX	DALLAS COUNTY	0178.18	2 - Moderate	76.94	No	$117,300	$67,951	3661	2686	73.37	476	930
TX	DALLAS COUNTY	0178.19	2 - Moderate	72.18	No	$117,300	$63,750	2551	2054	80.52	0	198
TX	DALLAS COUNTY	0178.20	3 - Middle	97.21	No	$117,300	$85,859	3215	2460	76.52	962	1346
TX	DALLAS COUNTY	0179.00	2 - Moderate	68.25	No	$117,300	$60,278	5412	4416	81.60	806	1348
TX	DALLAS COUNTY	0180.01	2 - Moderate	71.55	No	$117,300	$63,190	7529	5820	77.30	1400	1946
TX	DALLAS COUNTY	0180.02	2 - Moderate	62.51	No	$117,300	$55,208	3745	3010	80.37	661	1086
TX	DALLAS COUNTY	0181.05	2 - Moderate	72.36	No	$117,300	$63,906	5880	4865	82.74	996	1653
TX	DALLAS COUNTY	0181.10	3 - Middle	96.06	No	$117,300	$84,841	5423	2236	41.23	1542	1704
TX	DALLAS COUNTY	0181.11	3 - Middle	89.06	No	$117,300	$78,654	6879	5284	76.81	1284	1762
TX	DALLAS COUNTY	0181.20	3 - Middle	97.53	No	$117,300	$86,136	5142	3727	72.48	1339	1620
TX	DALLAS COUNTY	0181.21	2 - Moderate	72.53	No	$117,300	$64,063	5764	4378	75.95	1018	1487

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TX	DALLAS COUNTY	0181.26	3 - Middle	93.81	No	$117,300	$82,852	6894	4849	70.34	1746	2157
TX	DALLAS COUNTY	0181.27	2 - Moderate	68.41	No	$117,300	$60,417	3264	2561	78.46	580	742
TX	DALLAS COUNTY	0181.28	2 - Moderate	76.65	No	$117,300	$67,702	5913	4661	78.83	789	1305
TX	DALLAS COUNTY	0181.29	2 - Moderate	79.29	No	$117,300	$70,028	4504	2635	58.50	818	1269
TX	DALLAS COUNTY	0181.30	2 - Moderate	51.25	No	$117,300	$45,263	4532	3560	78.55	396	652
TX	DALLAS COUNTY	0181.32	3 - Middle	94.59	No	$117,300	$83,538	5343	3433	64.25	1666	1840
TX	DALLAS COUNTY	0181.33	3 - Middle	100.56	No	$117,300	$88,812	3916	1896	48.42	943	1304
TX	DALLAS COUNTY	0181.34	3 - Middle	106.32	No	$117,300	$93,902	5570	2900	52.06	1795	2036
TX	DALLAS COUNTY	0181.35	3 - Middle	83.03	No	$117,300	$73,333	5182	2775	53.55	1100	1542
TX	DALLAS COUNTY	0181.37	3 - Middle	100.77	No	$117,300	$89,000	4145	2908	70.16	956	1133
TX	DALLAS COUNTY	0181.38	2 - Moderate	52.99	No	$117,300	$46,799	4985	3902	78.27	275	680
TX	DALLAS COUNTY	0181.40	4 - Upper	128.57	No	$117,300	$113,551	5572	3174	56.96	1861	1920
TX	DALLAS COUNTY	0181.41	2 - Moderate	51.66	No	$117,300	$45,625	4245	2774	65.35	277	336
TX	DALLAS COUNTY	0181.42	3 - Middle	103.24	No	$117,300	$91,181	3916	2640	67.42	940	1197
TX	DALLAS COUNTY	0181.43	4 - Upper	192.75	No	$117,300	$170,232	6836	3566	52.17	1569	1897
TX	DALLAS COUNTY	0181.44	4 - Upper	140.77	No	$117,300	$124,329	4458	2322	52.09	1121	1300
TX	DALLAS COUNTY	0181.45	4 - Upper	141.08	No	$117,300	$124,597	4089	1757	42.97	1535	1657

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TX	DALLAS COUNTY	0181.46	4 - Upper	149.48	No	$117,300	$132,019	3564	1313	36.84	1210	1252
TX	DALLAS COUNTY	0181.47	4 - Upper	142.47	No	$117,300	$125,828	3737	2650	70.91	1339	1397
TX	DALLAS COUNTY	0181.48	3 - Middle	85.78	No	$117,300	$75,758	5372	4433	82.52	767	1207
TX	DALLAS COUNTY	0181.49	4 - Upper	164.43	No	$117,300	$145,225	3970	2358	59.40	1199	1289
TX	DALLAS COUNTY	0181.50	3 - Middle	116.17	No	$117,300	$102,603	4248	2487	58.55	1283	1429
TX	DALLAS COUNTY	0181.51	3 - Middle	106.91	No	$117,300	$94,426	3960	2623	66.24	869	922
TX	DALLAS COUNTY	0181.52	3 - Middle	97.64	No	$117,300	$86,235	6203	3944	63.58	1278	1515
TX	DALLAS COUNTY	0181.53	4 - Upper	121.28	No	$117,300	$107,109	6044	3527	58.36	2307	2451
TX	DALLAS COUNTY	0181.54	3 - Middle	104.29	No	$117,300	$92,106	5595	2477	44.27	1708	1984
TX	DALLAS COUNTY	0181.55	4 - Upper	121.48	No	$117,300	$107,290	5526	3044	55.09	1319	1416
TX	DALLAS COUNTY	0181.56	3 - Middle	111.22	No	$117,300	$98,229	4744	2858	60.24	1359	2038
TX	DALLAS COUNTY	0181.57	3 - Middle	85.81	No	$117,300	$75,786	3583	2202	61.46	1086	1341
TX	DALLAS COUNTY	0181.58	4 - Upper	125.38	No	$117,300	$110,738	4186	2581	61.66	735	1069
TX	DALLAS COUNTY	0181.59	4 - Upper	153.14	No	$117,300	$135,254	5199	2495	47.99	1166	1286
TX	DALLAS COUNTY	0182.03	2 - Moderate	78.06	No	$117,300	$68,947	6636	5801	87.42	1389	1756
TX	DALLAS COUNTY	0182.04	2 - Moderate	53.41	No	$117,300	$47,171	4504	4341	96.38	849	1238
TX	DALLAS COUNTY	0182.05	2 - Moderate	60.12	No	$117,300	$53,097	4355	3827	87.88	670	808

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TX	DALLAS COUNTY	0182.06	2 - Moderate	55.09	No	$117,300	$48,661	4700	4121	87.68	670	1132
TX	DALLAS COUNTY	0183.00	2 - Moderate	59.95	No	$117,300	$52,950	7632	5912	77.46	1305	1906
TX	DALLAS COUNTY	0184.01	2 - Moderate	57.34	No	$117,300	$50,642	5222	4131	79.11	824	1182
TX	DALLAS COUNTY	0184.02	3 - Middle	83.21	No	$117,300	$73,490	4417	2699	61.10	1080	1272
TX	DALLAS COUNTY	0184.03	2 - Moderate	52.36	No	$117,300	$46,250	1047	885	84.53	0	130
TX	DALLAS COUNTY	0185.01	2 - Moderate	74.57	No	$117,300	$65,859	3985	3047	76.46	864	1211
TX	DALLAS COUNTY	0185.05	1 - Low	40.94	No	$117,300	$36,164	3876	3495	90.17	168	265
TX	DALLAS COUNTY	0185.06	1 - Low	35.06	No	$117,300	$30,968	2771	2553	92.13	10	74
TX	DALLAS COUNTY	0185.07	2 - Moderate	68.64	No	$117,300	$60,625	3934	3643	92.60	0	357
TX	DALLAS COUNTY	0185.08	1 - Low	44.72	No	$117,300	$39,500	1429	1260	88.17	301	282
TX	DALLAS COUNTY	0186.00	2 - Moderate	78.37	No	$117,300	$69,219	3948	2394	60.64	989	1359
TX	DALLAS COUNTY	0187.00	2 - Moderate	59.80	No	$117,300	$52,813	6720	5631	83.79	1113	1734
TX	DALLAS COUNTY	0188.01	2 - Moderate	64.54	No	$117,300	$57,000	4576	3401	74.32	1057	1518
TX	DALLAS COUNTY	0188.02	2 - Moderate	51.62	No	$117,300	$45,597	1566	1022	65.26	101	230
TX	DALLAS COUNTY	0189.00	2 - Moderate	66.45	No	$117,300	$58,686	6363	5057	79.48	1077	1808
TX	DALLAS COUNTY	0190.13	1 - Low	37.07	No	$117,300	$32,745	5133	4873	94.93	0	95
TX	DALLAS COUNTY	0190.16	2 - Moderate	54.66	No	$117,300	$48,281	2699	2066	76.55	377	557

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TX	DALLAS COUNTY	0190.18	2 - Moderate	66.12	No	$117,300	$58,395	5157	3793	73.55	1003	1310
TX	DALLAS COUNTY	0190.19	1 - Low	42.05	No	$117,300	$37,143	7113	6041	84.93	490	1117
TX	DALLAS COUNTY	0190.20	2 - Moderate	61.64	No	$117,300	$54,444	5611	3786	67.47	1290	1651
TX	DALLAS COUNTY	0190.23	3 - Middle	115.62	No	$117,300	$102,117	5028	2297	45.68	1424	1779
TX	DALLAS COUNTY	0190.24	3 - Middle	110.56	No	$117,300	$97,644	4164	2427	58.29	1207	1498
TX	DALLAS COUNTY	0190.25	3 - Middle	107.31	No	$117,300	$94,777	4912	2911	59.26	1241	1476
TX	DALLAS COUNTY	0190.26	3 - Middle	89.87	No	$117,300	$79,375	5534	3106	56.13	1463	1774
TX	DALLAS COUNTY	0190.27	2 - Moderate	79.88	No	$117,300	$70,549	6375	4698	73.69	963	1517
TX	DALLAS COUNTY	0190.28	2 - Moderate	63.53	No	$117,300	$56,115	3708	2720	73.35	708	1022
TX	DALLAS COUNTY	0190.29	2 - Moderate	74.35	No	$117,300	$65,664	6525	4738	72.61	1526	1852
TX	DALLAS COUNTY	0190.31	3 - Middle	106.21	No	$117,300	$93,807	6345	2941	46.35	1701	1892
TX	DALLAS COUNTY	0190.32	2 - Moderate	57.80	No	$117,300	$51,048	4258	3712	87.18	654	853
TX	DALLAS COUNTY	0190.33	2 - Moderate	60.39	No	$117,300	$53,342	4422	3941	89.12	744	983
TX	DALLAS COUNTY	0190.34	2 - Moderate	54.82	No	$117,300	$48,417	4525	3717	82.14	434	485
TX	DALLAS COUNTY	0190.35	1 - Low	38.78	No	$117,300	$34,250	5310	4413	83.11	313	552
TX	DALLAS COUNTY	0190.36	4 - Upper	140.57	No	$117,300	$124,148	2847	768	26.98	1029	1084
TX	DALLAS COUNTY	0190.37	3 - Middle	111.81	No	$117,300	$98,750	3531	1590	45.03	1101	1189

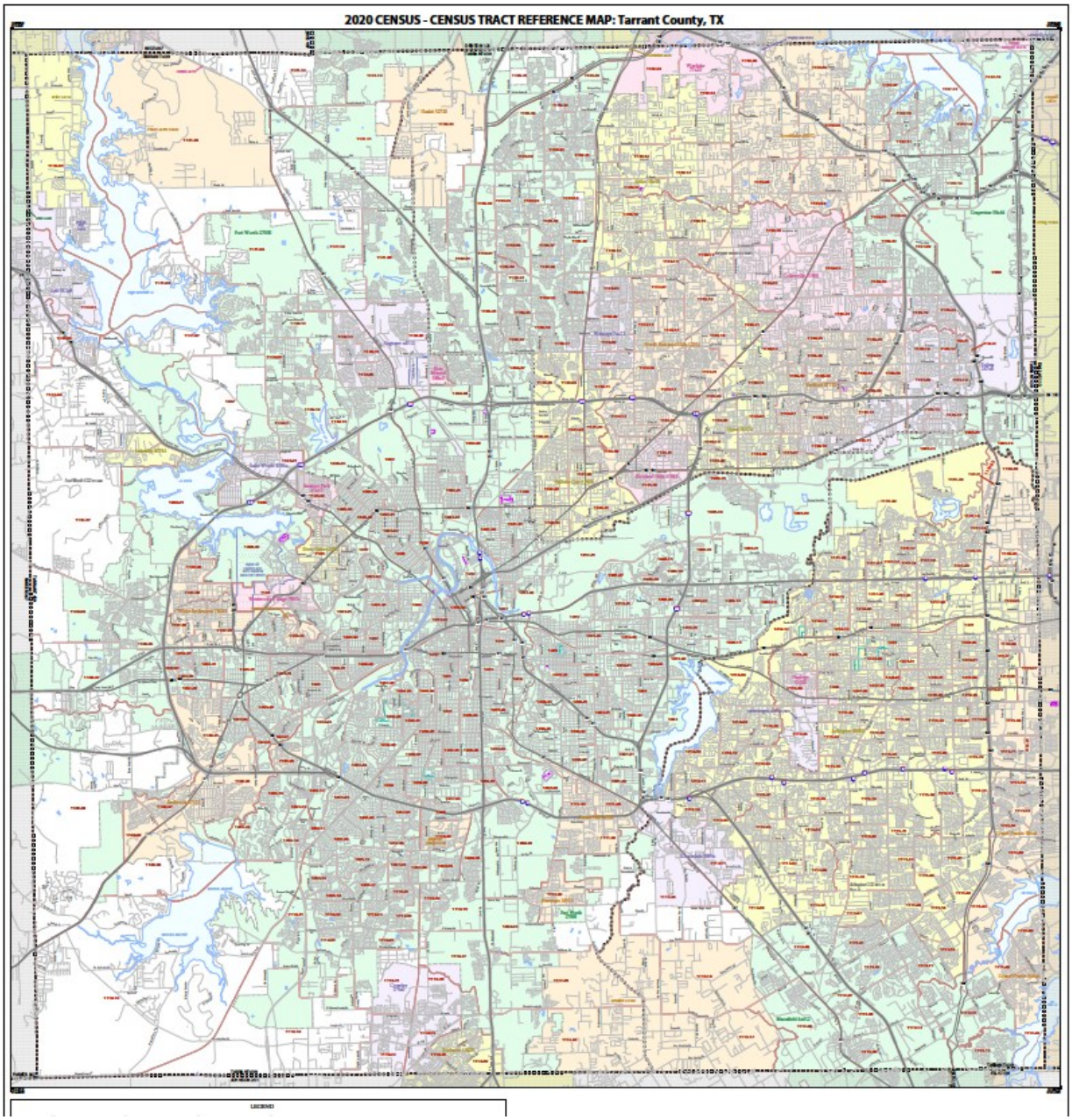
State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
TX	DALLAS COUNTY	0190.39	3 - Middle	101.14	No	$117,300	$89,330	6606	3763	56.96	1493	1854
TX	DALLAS COUNTY	0190.40	3 - Middle	83.70	No	$117,300	$73,922	6968	5242	75.23	664	985
TX	DALLAS COUNTY	0190.41	3 - Middle	99.61	No	$117,300	$87,976	2363	983	41.60	807	1036
TX	DALLAS COUNTY	0190.42	3 - Middle	99.03	No	$117,300	$87,464	8230	4914	59.71	1017	1246
TX	DALLAS COUNTY	0190.44	3 - Middle	80.45	No	$117,300	$71,053	4066	3147	77.40	874	963
TX	DALLAS COUNTY	0190.45	2 - Moderate	60.93	No	$117,300	$53,815	3153	2563	81.29	529	746
TX	DALLAS COUNTY	0190.46	3 - Middle	88.55	No	$117,300	$78,206	3691	3180	86.16	708	896
TX	DALLAS COUNTY	0190.47	2 - Moderate	54.47	No	$117,300	$48,113	3543	2936	82.87	652	868
TX	DALLAS COUNTY	0190.48	3 - Middle	106.02	No	$117,300	$93,636	3299	2310	70.02	718	1070
TX	DALLAS COUNTY	0190.49	2 - Moderate	70.64	No	$117,300	$62,391	4092	3083	75.34	698	910
TX	DALLAS COUNTY	0190.50	4 - Upper	194.38	No	$117,300	$171,667	2902	1197	41.25	1090	1134
TX	DALLAS COUNTY	0190.51	4 - Upper	150.93	No	$117,300	$133,295	5423	2035	37.53	1604	1724
TX	DALLAS COUNTY	0190.52	3 - Middle	92.31	No	$117,300	$81,528	1102	640	58.08	0	27
TX	DALLAS COUNTY	0190.53	3 - Middle	107.28	No	$117,300	$94,750	1657	1036	62.52	3	43
TX	DALLAS COUNTY	0191.01	3 - Middle	116.27	No	$117,300	$102,689	1438	948	65.92	184	259
TX	DALLAS COUNTY	0191.02	3 - Middle	99.41	No	$117,300	$87,802	5008	2651	52.94	1135	1760
TX	DALLAS COUNTY	0192.02	3 - Middle	82.03	No	$117,300	$72,449	4714	2369	50.25	1074	1382

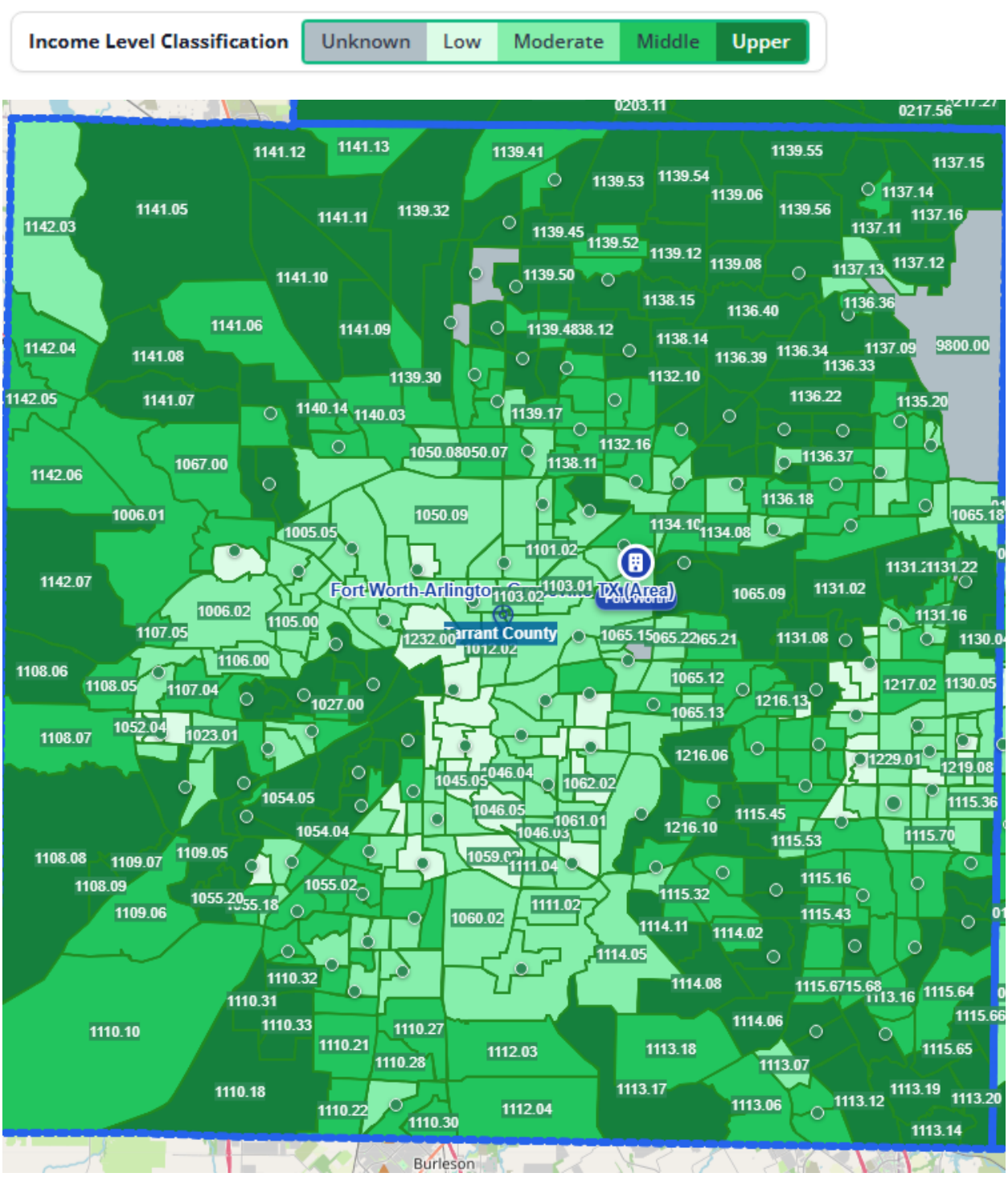
State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
TX	DALLAS COUNTY	0192.03	4 - Upper	148.72	No	$117,300	$131,346	3957	1024	25.88	1394	1562
TX	DALLAS COUNTY	0192.05	4 - Upper	159.32	No	$117,300	$140,708	4588	1100	23.98	1431	1641
TX	DALLAS COUNTY	0192.08	2 - Moderate	55.87	No	$117,300	$49,344	5932	5112	86.18	832	1211
TX	DALLAS COUNTY	0192.10	4 - Upper	208.62	No	$117,300	$184,250	4338	770	17.75	1667	1777
TX	DALLAS COUNTY	0192.11	2 - Moderate	67.43	No	$117,300	$59,556	5077	2174	42.82	1243	1932
TX	DALLAS COUNTY	0192.12	1 - Low	35.82	No	$117,300	$31,637	3044	2967	97.47	0	118
TX	DALLAS COUNTY	0192.13	1 - Low	39.83	No	$117,300	$35,179	3232	2675	82.77	35	148
TX	DALLAS COUNTY	0192.14	2 - Moderate	66.26	No	$117,300	$58,520	5284	4474	84.67	352	888
TX	DALLAS COUNTY	0192.15	3 - Middle	118.05	No	$117,300	$104,261	2880	1187	41.22	803	1054
TX	DALLAS COUNTY	0192.16	3 - Middle	98.00	No	$117,300	$86,556	3992	1352	33.87	971	1580
TX	DALLAS COUNTY	0193.01	4 - Upper	283.07	No	$117,300	$250,001	3098	444	14.33	987	1069
TX	DALLAS COUNTY	0193.02	4 - Upper	283.07	No	$117,300	$250,001	6342	1990	31.38	625	894
TX	DALLAS COUNTY	0194.00	4 - Upper	283.07	No	$117,300	$250,001	4290	950	22.14	1202	1414
TX	DALLAS COUNTY	0195.01	4 - Upper	283.07	No	$117,300	$250,001	7096	865	12.19	2263	2455
TX	DALLAS COUNTY	0195.02	4 - Upper	283.07	No	$117,300	$250,001	4457	700	15.71	1224	1734
TX	DALLAS COUNTY	0196.00	4 - Upper	283.07	No	$117,300	$250,001	2369	435	18.36	705	723
TX	DALLAS COUNTY	0197.00	4 - Upper	283.07	No	$117,300	$250,001	1966	280	14.24	584	758

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TX	DALLAS COUNTY	0198.00	4 - Upper	252.45	No	$117,300	$222,955	4529	596	13.16	1567	1944
TX	DALLAS COUNTY	0199.00	2 - Moderate	67.34	No	$117,300	$59,478	3884	3690	95.01	717	1170
TX	DALLAS COUNTY	0200.00	4 - Upper	186.20	No	$117,300	$164,444	5779	3474	60.11	1309	1500
TX	DALLAS COUNTY	0201.00	2 - Moderate	67.15	No	$117,300	$59,306	2428	1919	79.04	427	729
TX	DALLAS COUNTY	0202.00	1 - Low	40.20	No	$117,300	$35,511	4416	4313	97.67	1217	1598
TX	DALLAS COUNTY	0203.00	2 - Moderate	57.96	No	$117,300	$51,196	2784	2537	91.13	222	556
TX	DALLAS COUNTY	0204.01	3 - Middle	94.22	No	$117,300	$83,214	2225	949	42.65	170	167
TX	DALLAS COUNTY	0204.02	4 - Upper	127.12	No	$117,300	$112,269	6079	3311	54.47	479	520
TX	DALLAS COUNTY	0205.00	2 - Moderate	50.15	No	$117,300	$44,295	5259	4989	94.87	412	1234
TX	DALLAS COUNTY	0206.00	4 - Upper	283.07	No	$117,300	$250,001	2478	472	19.05	814	960
TX	DALLAS COUNTY	0207.00	3 - Middle	90.23	No	$117,300	$79,688	5178	2453	47.37	1789	2152
TX	DALLAS COUNTY	0208.00	1 - Low	35.61	No	$117,300	$31,451	6593	6478	98.26	983	2295
TX	DALLAS COUNTY	0209.00	3 - Middle	80.32	No	$117,300	$70,938	2751	2543	92.44	301	740
TX	DALLAS COUNTY	0210.00	1 - Low	35.53	No	$117,300	$31,381	5547	5382	97.03	1084	1815
TX	DALLAS COUNTY	0211.00	1 - Low	36.64	No	$117,300	$32,363	4087	3982	97.43	956	1791
TX	DALLAS COUNTY	0212.00	2 - Moderate	54.30	No	$117,300	$47,957	5716	5120	89.57	1017	1421
TX	DALLAS COUNTY	9800.00	0 - Unknown	0.00	No	$117,300	$0	3	2	66.67	0	0

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TX	DALLAS COUNTY	9801.00	0 - Unknown	0.00	No	$117,300	$0	40	40	100.00	0	0
TX	DALLAS COUNTY	9802.00	1 - Low	28.03	No	$117,300	$24,760	3858	1574	40.80	0	52

2020 CENSUS - CENSUS TRACT REFERENCE MAP: Tarrant County, TX




Income Level Classification
Unknown
Low
Moderate
Middle
Upper
Fort Worth-Arlington
Tarrant County
Burleson

2025 FFIEC Census Report - Summary Census Overview Information
MSA/MD: 23104 - FORT WORTH-ARLINGTON-GRAPEVINE, TX
State: TEXAS
County: 439 - TARRANT COUNTY
All Tracts: 449

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	TARRANT COUNTY	1001.01	2 - Moderate	73.80	No	$106,900	$60,996	6019	4887	81.19	993	1792
TX	TARRANT COUNTY	1001.02	2 - Moderate	75.32	No	$106,900	$62,255	4618	3034	65.70	780	1520
TX	TARRANT COUNTY	1002.01	1 - Low	46.73	No	$106,900	$38,625	4922	4652	94.51	542	1212
TX	TARRANT COUNTY	1002.02	2 - Moderate	53.35	No	$106,900	$44,100	5428	5134	94.58	872	1464
TX	TARRANT COUNTY	1003.00	2 - Moderate	60.34	No	$106,900	$49,875	5705	5254	92.09	921	1442
TX	TARRANT COUNTY	1004.01	2 - Moderate	64.10	No	$106,900	$52,986	2064	1952	94.57	301	491
TX	TARRANT COUNTY	1004.02	2 - Moderate	54.64	No	$106,900	$45,161	4920	4710	95.73	546	1256
TX	TARRANT COUNTY	1005.03	2 - Moderate	79.96	No	$106,900	$66,092	2541	2367	93.15	348	891
TX	TARRANT COUNTY	1005.04	2 - Moderate	54.61	No	$106,900	$45,135	4781	3941	82.43	780	1285
TX	TARRANT COUNTY	1005.05	2 - Moderate	55.67	No	$106,900	$46,013	5070	4038	79.64	388	987
TX	TARRANT COUNTY	1005.06	2 - Moderate	66.95	No	$106,900	$55,336	5599	5317	94.96	587	1516
TX	TARRANT COUNTY	1006.01	3 - Middle	102.93	No	$106,900	$85,071	2703	753	27.86	740	969
TX	TARRANT COUNTY	1006.02	2 - Moderate	53.84	No	$106,900	$44,500	4754	2581	54.29	461	912
TX	TARRANT COUNTY	1007.00	2 - Moderate	70.86	No	$106,900	$58,571	5077	3228	63.58	792	1668

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TX	TARRANT COUNTY	1008.00	2 - Moderate	57.60	No	$106,900	$47,611	5523	5063	91.67	1144	1779
TX	TARRANT COUNTY	1009.00	2 - Moderate	67.20	No	$106,900	$55,547	1854	1759	94.88	230	772
TX	TARRANT COUNTY	1012.01	2 - Moderate	78.86	No	$106,900	$65,182	2021	1412	69.87	433	848
TX	TARRANT COUNTY	1012.02	2 - Moderate	71.05	No	$106,900	$58,727	4975	4102	82.45	1098	1708
TX	TARRANT COUNTY	1013.01	3 - Middle	86.14	No	$106,900	$71,195	5498	3918	71.26	1352	1828
TX	TARRANT COUNTY	1013.02	2 - Moderate	53.87	No	$106,900	$44,531	3074	2448	79.64	526	933
TX	TARRANT COUNTY	1014.01	3 - Middle	83.18	No	$106,900	$68,750	5307	3604	67.91	1516	1862
TX	TARRANT COUNTY	1014.02	2 - Moderate	51.59	No	$106,900	$42,644	3874	3477	89.75	833	1329
TX	TARRANT COUNTY	1014.03	1 - Low	46.99	No	$106,900	$38,844	5146	4475	86.96	767	1390
TX	TARRANT COUNTY	1015.00	2 - Moderate	58.86	No	$106,900	$48,650	4549	3400	74.74	976	1690
TX	TARRANT COUNTY	1017.00	1 - Low	33.21	No	$106,900	$27,454	2347	1719	73.24	147	409
TX	TARRANT COUNTY	1020.00	4 - Upper	210.64	No	$106,900	$174,100	4824	1450	30.06	418	281
TX	TARRANT COUNTY	1021.01	4 - Upper	137.23	No	$106,900	$113,422	2328	387	16.62	772	1147
TX	TARRANT COUNTY	1021.02	4 - Upper	121.94	No	$106,900	$100,786	2931	1254	42.78	590	981
TX	TARRANT COUNTY	1022.01	4 - Upper	183.43	No	$106,900	$151,607	3487	968	27.76	1175	1470
TX	TARRANT COUNTY	1022.02	4 - Upper	197.73	No	$106,900	$163,426	2812	436	15.50	981	1425
TX	TARRANT COUNTY	1023.01	2 - Moderate	74.61	No	$106,900	$61,667	3388	2151	63.49	332	894

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TX	TARRANT COUNTY	1023.02	2 - Moderate	68.28	No	$106,900	$56,439	5741	3644	63.47	1080	2109
TX	TARRANT COUNTY	1024.01	3 - Middle	108.96	No	$106,900	$90,060	4409	1803	40.89	912	1193
TX	TARRANT COUNTY	1024.02	4 - Upper	157.81	No	$106,900	$130,433	4668	1045	22.39	1240	1628
TX	TARRANT COUNTY	1025.00	2 - Moderate	55.83	No	$106,900	$46,147	4287	4012	93.59	684	1552
TX	TARRANT COUNTY	1026.01	2 - Moderate	61.25	No	$106,900	$50,625	3886	2302	59.24	485	1289
TX	TARRANT COUNTY	1026.02	3 - Middle	97.55	No	$106,900	$80,625	3508	1873	53.39	930	1459
TX	TARRANT COUNTY	1027.00	3 - Middle	96.17	No	$106,900	$79,490	3279	742	22.63	1022	1682
TX	TARRANT COUNTY	1035.00	2 - Moderate	54.27	No	$106,900	$44,861	5838	5357	91.76	792	1534
TX	TARRANT COUNTY	1036.01	1 - Low	27.91	No	$106,900	$23,068	2536	2438	96.14	216	821
TX	TARRANT COUNTY	1036.02	2 - Moderate	50.24	No	$106,900	$41,524	2373	2272	95.74	594	961
TX	TARRANT COUNTY	1037.01	2 - Moderate	55.77	No	$106,900	$46,094	4308	4165	96.68	928	1435
TX	TARRANT COUNTY	1037.02	1 - Low	47.76	No	$106,900	$39,476	2911	2839	97.53	549	1090
TX	TARRANT COUNTY	1038.00	1 - Low	43.75	No	$106,900	$36,167	4101	3873	94.44	454	1248
TX	TARRANT COUNTY	1041.00	4 - Upper	137.33	No	$106,900	$113,506	3326	1341	40.32	935	1527
TX	TARRANT COUNTY	1042.02	4 - Upper	132.33	No	$106,900	$109,375	3231	878	27.17	720	1372
TX	TARRANT COUNTY	1042.03	4 - Upper	302.48	No	$106,900	$250,001	4129	2435	58.97	66	192
TX	TARRANT COUNTY	1042.04	4 - Upper	195.10	No	$106,900	$161,250	2388	295	12.35	736	1080

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TX	TARRANT COUNTY	1043.01	3 - Middle	104.61	No	$106,900	$86,462	3148	997	31.67	301	873
TX	TARRANT COUNTY	1043.02	4 - Upper	182.31	No	$106,900	$150,683	3024	863	28.54	837	1197
TX	TARRANT COUNTY	1044.00	3 - Middle	86.20	No	$106,900	$71,250	5241	3386	64.61	1045	2116
TX	TARRANT COUNTY	1045.02	2 - Moderate	70.40	No	$106,900	$58,191	2873	2718	94.60	634	1080
TX	TARRANT COUNTY	1045.03	2 - Moderate	53.49	No	$106,900	$44,211	2667	2597	97.38	638	886
TX	TARRANT COUNTY	1045.04	2 - Moderate	65.05	No	$106,900	$53,768	3159	2869	90.82	626	877
TX	TARRANT COUNTY	1045.05	1 - Low	37.99	No	$106,900	$31,403	4868	4629	95.09	1225	1741
TX	TARRANT COUNTY	1046.01	2 - Moderate	52.83	No	$106,900	$43,665	3814	3692	96.80	831	1437
TX	TARRANT COUNTY	1046.02	2 - Moderate	50.71	No	$106,900	$41,917	5043	4817	95.52	663	1266
TX	TARRANT COUNTY	1046.03	2 - Moderate	64.77	No	$106,900	$53,538	3980	3703	93.04	840	1240
TX	TARRANT COUNTY	1046.04	2 - Moderate	50.09	No	$106,900	$41,402	3468	3345	96.45	434	833
TX	TARRANT COUNTY	1046.05	1 - Low	48.25	No	$106,900	$39,881	4887	4519	92.47	867	1408
TX	TARRANT COUNTY	1047.01	2 - Moderate	63.73	No	$106,900	$52,679	4544	4271	93.99	860	1446
TX	TARRANT COUNTY	1047.02	1 - Low	47.34	No	$106,900	$39,127	3281	3058	93.20	433	839
TX	TARRANT COUNTY	1048.02	2 - Moderate	54.56	No	$106,900	$45,096	5262	4460	84.76	753	1439
TX	TARRANT COUNTY	1048.03	1 - Low	44.69	No	$106,900	$36,941	6112	5368	87.83	896	1522
TX	TARRANT COUNTY	1048.04	2 - Moderate	62.83	No	$106,900	$51,932	2776	2447	88.15	447	980

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TX	TARRANT COUNTY	1049.00	2 - Moderate	60.30	No	$106,900	$49,841	3252	2762	84.93	667	1004
TX	TARRANT COUNTY	1050.07	3 - Middle	93.49	No	$106,900	$77,276	6209	3205	51.62	752	1000
TX	TARRANT COUNTY	1050.08	2 - Moderate	77.27	No	$106,900	$63,867	8379	5403	64.48	1546	2226
TX	TARRANT COUNTY	1050.09	2 - Moderate	58.12	No	$106,900	$48,042	7205	6444	89.44	958	1720
TX	TARRANT COUNTY	1052.01	1 - Low	40.43	No	$106,900	$33,415	6753	5134	76.03	405	1331
TX	TARRANT COUNTY	1052.03	2 - Moderate	74.83	No	$106,900	$61,849	2410	1181	49.00	626	818
TX	TARRANT COUNTY	1052.04	1 - Low	36.73	No	$106,900	$30,357	3430	2324	67.76	44	825
TX	TARRANT COUNTY	1052.06	1 - Low	40.54	No	$106,900	$33,510	2288	1450	63.37	195	403
TX	TARRANT COUNTY	1052.07	1 - Low	34.45	No	$106,900	$28,476	3199	2514	78.59	29	256
TX	TARRANT COUNTY	1054.03	4 - Upper	201.18	No	$106,900	$166,276	6281	1653	26.32	1337	1487
TX	TARRANT COUNTY	1054.04	4 - Upper	203.25	No	$106,900	$167,988	4257	736	17.29	1473	1559
TX	TARRANT COUNTY	1054.05	4 - Upper	152.75	No	$106,900	$126,250	5964	2073	34.76	493	805
TX	TARRANT COUNTY	1054.07	3 - Middle	85.41	No	$106,900	$70,592	2552	861	33.74	19	102
TX	TARRANT COUNTY	1054.08	4 - Upper	166.41	No	$106,900	$137,542	2659	576	21.66	681	832
TX	TARRANT COUNTY	1055.02	3 - Middle	100.72	No	$106,900	$83,250	5849	3003	51.34	1353	2071
TX	TARRANT COUNTY	1055.03	3 - Middle	86.07	No	$106,900	$71,139	6249	2963	47.42	1384	1827
TX	TARRANT COUNTY	1055.05	3 - Middle	80.68	No	$106,900	$66,686	4911	2872	58.48	687	1364

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TX	TARRANT COUNTY	1055.11	2 - Moderate	73.48	No	$106,900	$60,734	5976	4436	74.23	1390	2017
TX	TARRANT COUNTY	1055.12	3 - Middle	115.44	No	$106,900	$95,417	4547	2459	54.08	1401	1729
TX	TARRANT COUNTY	1055.13	1 - Low	44.42	No	$106,900	$36,719	3008	1826	60.70	8	309
TX	TARRANT COUNTY	1055.14	2 - Moderate	59.43	No	$106,900	$49,122	2734	1778	65.03	0	263
TX	TARRANT COUNTY	1055.15	3 - Middle	103.85	No	$106,900	$85,833	5981	4282	71.59	1361	1691
TX	TARRANT COUNTY	1055.16	3 - Middle	96.03	No	$106,900	$79,375	2486	1571	63.19	662	794
TX	TARRANT COUNTY	1055.17	2 - Moderate	52.99	No	$106,900	$43,803	3470	2282	65.76	456	542
TX	TARRANT COUNTY	1055.18	3 - Middle	90.27	No	$106,900	$74,609	3379	1357	40.16	704	975
TX	TARRANT COUNTY	1055.19	4 - Upper	127.64	No	$106,900	$105,495	4440	1634	36.80	760	819
TX	TARRANT COUNTY	1055.20	4 - Upper	252.26	No	$106,900	$208,494	2514	543	21.60	824	964
TX	TARRANT COUNTY	1056.00	3 - Middle	94.12	No	$106,900	$77,794	5344	3424	64.07	1443	1896
TX	TARRANT COUNTY	1057.01	3 - Middle	95.36	No	$106,900	$78,821	4026	2528	62.79	980	1423
TX	TARRANT COUNTY	1057.03	3 - Middle	92.17	No	$106,900	$76,179	3814	2615	68.56	527	1041
TX	TARRANT COUNTY	1057.05	2 - Moderate	64.20	No	$106,900	$53,065	5295	4546	85.85	871	1267
TX	TARRANT COUNTY	1057.06	2 - Moderate	69.19	No	$106,900	$57,193	3799	3316	87.29	917	1148
TX	TARRANT COUNTY	1058.00	2 - Moderate	59.53	No	$106,900	$49,201	4538	3904	86.03	715	1316
TX	TARRANT COUNTY	1059.01	2 - Moderate	63.92	No	$106,900	$52,833	4087	3803	93.05	596	939

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TX	TARRANT COUNTY	1059.02	1 - Low	32.29	No	$106,900	$26,688	7360	6435	87.43	115	397
TX	TARRANT COUNTY	1060.02	2 - Moderate	55.69	No	$106,900	$46,033	3949	3759	95.19	812	1328
TX	TARRANT COUNTY	1060.04	2 - Moderate	65.49	No	$106,900	$54,135	8354	7190	86.07	1296	2023
TX	TARRANT COUNTY	1060.05	3 - Middle	83.76	No	$106,900	$69,231	3854	3305	85.76	961	1306
TX	TARRANT COUNTY	1060.06	2 - Moderate	65.41	No	$106,900	$54,063	4815	3887	80.73	938	1526
TX	TARRANT COUNTY	1061.01	2 - Moderate	54.54	No	$106,900	$45,083	1946	1813	93.17	390	600
TX	TARRANT COUNTY	1061.02	1 - Low	42.16	No	$106,900	$34,853	5415	4526	83.58	316	1186
TX	TARRANT COUNTY	1062.01	2 - Moderate	56.08	No	$106,900	$46,352	3894	3795	97.46	700	1207
TX	TARRANT COUNTY	1062.02	1 - Low	44.16	No	$106,900	$36,500	4869	4676	96.04	712	1313
TX	TARRANT COUNTY	1063.00	2 - Moderate	53.94	No	$106,900	$44,583	3448	3323	96.37	685	1282
TX	TARRANT COUNTY	1064.00	2 - Moderate	65.73	No	$106,900	$54,333	3913	2954	75.49	669	1297
TX	TARRANT COUNTY	1065.02	2 - Moderate	58.42	No	$106,900	$48,289	3140	2082	66.31	811	1155
TX	TARRANT COUNTY	1065.03	2 - Moderate	60.51	No	$106,900	$50,015	5483	4347	79.28	1023	1709
TX	TARRANT COUNTY	1065.07	2 - Moderate	75.84	No	$106,900	$62,688	1943	951	48.94	406	593
TX	TARRANT COUNTY	1065.09	4 - Upper	139.33	No	$106,900	$115,163	5704	3956	69.35	1126	1444
TX	TARRANT COUNTY	1065.12	3 - Middle	116.45	No	$106,900	$96,250	4759	3731	78.40	900	1315
TX	TARRANT COUNTY	1065.13	2 - Moderate	66.37	No	$106,900	$54,856	2994	2375	79.33	789	1021

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TX	TARRANT COUNTY	1065.14	3 - Middle	98.42	No	$106,900	$81,351	6076	4682	77.06	834	1561
TX	TARRANT COUNTY	1065.15	2 - Moderate	63.05	No	$106,900	$52,111	4370	3310	75.74	517	1020
TX	TARRANT COUNTY	1065.18	2 - Moderate	71.74	No	$106,900	$59,298	5524	4196	75.96	0	322
TX	TARRANT COUNTY	1065.19	0 - Unknown	0.00	No	$106,900	$0	2046	1738	84.95	170	181
TX	TARRANT COUNTY	1065.20	2 - Moderate	52.64	No	$106,900	$43,507	3717	3261	87.73	67	345
TX	TARRANT COUNTY	1065.21	3 - Middle	91.20	No	$106,900	$75,376	4853	3550	73.15	1192	1439
TX	TARRANT COUNTY	1065.22	2 - Moderate	62.16	No	$106,900	$51,379	4195	3404	81.14	775	1294
TX	TARRANT COUNTY	1065.23	2 - Moderate	56.26	No	$106,900	$46,500	4691	3858	82.24	0	159
TX	TARRANT COUNTY	1065.24	3 - Middle	98.55	No	$106,900	$81,458	4584	3170	69.15	1340	1573
TX	TARRANT COUNTY	1065.25	4 - Upper	163.52	No	$106,900	$135,152	2077	1107	53.30	595	681
TX	TARRANT COUNTY	1065.26	4 - Upper	134.56	No	$106,900	$111,219	7121	3637	51.07	2045	2446
TX	TARRANT COUNTY	1066.00	1 - Low	47.71	No	$106,900	$39,432	3291	2076	63.08	0	182
TX	TARRANT COUNTY	1067.00	3 - Middle	93.15	No	$106,900	$76,991	2166	966	44.60	660	967
TX	TARRANT COUNTY	1101.02	2 - Moderate	62.12	No	$106,900	$51,346	4659	3021	64.84	719	1116
TX	TARRANT COUNTY	1101.03	2 - Moderate	62.32	No	$106,900	$51,509	4269	2590	60.67	548	938
TX	TARRANT COUNTY	1101.04	3 - Middle	80.71	No	$106,900	$66,711	3859	2169	56.21	381	510
TX	TARRANT COUNTY	1102.02	2 - Moderate	74.43	No	$106,900	$61,517	4108	2932	71.37	792	1192

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TX	TARRANT COUNTY	1102.04	2 - Moderate	70.80	No	$106,900	$58,519	7560	4971	65.75	1440	2088
TX	TARRANT COUNTY	1102.05	3 - Middle	86.29	No	$106,900	$71,322	5490	3313	60.35	707	991
TX	TARRANT COUNTY	1102.06	2 - Moderate	61.89	No	$106,900	$51,154	3513	2321	66.07	721	879
TX	TARRANT COUNTY	1103.01	2 - Moderate	60.07	No	$106,900	$49,651	3828	2624	68.55	677	1041
TX	TARRANT COUNTY	1103.02	2 - Moderate	50.36	No	$106,900	$41,626	5308	4121	77.64	750	1657
TX	TARRANT COUNTY	1104.01	3 - Middle	88.79	No	$106,900	$73,385	4711	2040	43.30	1339	1828
TX	TARRANT COUNTY	1104.02	2 - Moderate	67.39	No	$106,900	$55,703	5454	3865	70.87	849	1565
TX	TARRANT COUNTY	1105.00	2 - Moderate	75.25	No	$106,900	$62,200	7646	4685	61.27	1882	2682
TX	TARRANT COUNTY	1106.00	2 - Moderate	77.56	No	$106,900	$64,107	2585	1071	41.43	529	862
TX	TARRANT COUNTY	1107.03	2 - Moderate	79.58	No	$106,900	$65,774	5894	2898	49.17	1112	1772
TX	TARRANT COUNTY	1107.04	3 - Middle	84.84	No	$106,900	$70,125	4653	2235	48.03	758	1473
TX	TARRANT COUNTY	1107.05	3 - Middle	91.75	No	$106,900	$75,833	3966	1727	43.55	908	1238
TX	TARRANT COUNTY	1107.06	2 - Moderate	56.21	No	$106,900	$46,460	3761	1899	50.49	541	1486
TX	TARRANT COUNTY	1108.05	3 - Middle	107.24	No	$106,900	$88,633	6959	2983	42.87	1410	1959
TX	TARRANT COUNTY	1108.06	4 - Upper	128.06	No	$106,900	$105,847	5684	2042	35.93	1655	1980
TX	TARRANT COUNTY	1108.07	3 - Middle	110.76	No	$106,900	$91,549	7063	3354	47.49	2013	2421
TX	TARRANT COUNTY	1108.08	4 - Upper	191.95	No	$106,900	$158,650	4752	1052	22.14	1256	1533

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TX	TARRANT COUNTY	1108.09	4 - Upper	134.75	No	$106,900	$111,375	2521	563	22.33	783	935
TX	TARRANT COUNTY	1109.01	4 - Upper	143.03	No	$106,900	$118,221	5326	1533	28.78	1632	1799
TX	TARRANT COUNTY	1109.03	4 - Upper	138.00	No	$106,900	$114,063	1793	516	28.78	387	451
TX	TARRANT COUNTY	1109.05	4 - Upper	133.20	No	$106,900	$110,089	4380	1099	25.09	1335	1821
TX	TARRANT COUNTY	1109.06	3 - Middle	88.06	No	$106,900	$72,782	4429	1178	26.60	1311	1912
TX	TARRANT COUNTY	1109.07	4 - Upper	129.06	No	$106,900	$106,667	3687	1003	27.20	1023	1159
TX	TARRANT COUNTY	1110.03	3 - Middle	88.35	No	$106,900	$73,026	3788	2434	64.26	830	1016
TX	TARRANT COUNTY	1110.10	3 - Middle	109.24	No	$106,900	$90,294	4246	1129	26.59	961	1604
TX	TARRANT COUNTY	1110.15	2 - Moderate	77.13	No	$106,900	$63,750	3047	1399	45.91	617	844
TX	TARRANT COUNTY	1110.18	4 - Upper	136.97	No	$106,900	$113,207	2245	879	39.15	672	795
TX	TARRANT COUNTY	1110.19	2 - Moderate	71.93	No	$106,900	$59,454	5466	4685	85.71	1039	1611
TX	TARRANT COUNTY	1110.20	2 - Moderate	74.06	No	$106,900	$61,217	4764	3988	83.71	560	1503
TX	TARRANT COUNTY	1110.21	3 - Middle	106.38	No	$106,900	$87,923	4174	2638	63.20	890	1448
TX	TARRANT COUNTY	1110.22	3 - Middle	104.23	No	$106,900	$86,146	6628	3816	57.57	1390	1719
TX	TARRANT COUNTY	1110.23	3 - Middle	97.47	No	$106,900	$80,563	7168	6226	86.86	1626	2086
TX	TARRANT COUNTY	1110.24	3 - Middle	81.57	No	$106,900	$67,425	4265	3107	72.85	1043	1646
TX	TARRANT COUNTY	1110.25	3 - Middle	106.43	No	$106,900	$87,969	3571	2924	81.88	1022	1386

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	TARRANT COUNTY	1110.26	2 - Moderate	79.12	No	$106,900	$65,394	5680	4863	85.62	1270	1669
TX	TARRANT COUNTY	1110.27	3 - Middle	88.79	No	$106,900	$73,392	4482	3548	79.16	1006	1288
TX	TARRANT COUNTY	1110.28	3 - Middle	94.49	No	$106,900	$78,097	7923	5140	64.87	1305	1971
TX	TARRANT COUNTY	1110.29	3 - Middle	107.03	No	$106,900	$88,460	7673	2997	39.06	1643	2090
TX	TARRANT COUNTY	1110.30	3 - Middle	116.11	No	$106,900	$95,968	4313	1390	32.23	1107	1443
TX	TARRANT COUNTY	1110.31	4 - Upper	146.54	No	$106,900	$121,118	2906	1985	68.31	499	522
TX	TARRANT COUNTY	1110.32	4 - Upper	143.60	No	$106,900	$118,684	7330	4609	62.88	1710	2016
TX	TARRANT COUNTY	1110.33	4 - Upper	127.33	No	$106,900	$105,239	5135	3428	66.76	1271	1504
TX	TARRANT COUNTY	1111.02	2 - Moderate	59.68	No	$106,900	$49,327	6799	6271	92.23	1270	1960
TX	TARRANT COUNTY	1111.03	2 - Moderate	56.86	No	$106,900	$47,000	4238	3794	89.52	686	1119
TX	TARRANT COUNTY	1111.04	2 - Moderate	58.19	No	$106,900	$48,098	3011	2719	90.30	732	1002
TX	TARRANT COUNTY	1112.02	2 - Moderate	54.12	No	$106,900	$44,737	6154	5029	81.72	1384	1896
TX	TARRANT COUNTY	1112.03	3 - Middle	106.75	No	$106,900	$88,228	7033	3570	50.76	1565	2292
TX	TARRANT COUNTY	1112.04	3 - Middle	97.29	No	$106,900	$80,417	5727	1535	26.80	1437	1858
TX	TARRANT COUNTY	1113.04	4 - Upper	130.78	No	$106,900	$108,092	7225	2391	33.09	1922	2440
TX	TARRANT COUNTY	1113.06	3 - Middle	101.40	No	$106,900	$83,809	6298	3302	52.43	1287	1740
TX	TARRANT COUNTY	1113.07	2 - Moderate	58.29	No	$106,900	$48,182	3540	2044	57.74	317	483

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TX	TARRANT COUNTY	1113.08	3 - Middle	87.98	No	$106,900	$72,716	1717	653	38.03	453	659
TX	TARRANT COUNTY	1113.09	3 - Middle	87.81	No	$106,900	$72,581	4360	2691	61.72	799	1242
TX	TARRANT COUNTY	1113.11	4 - Upper	155.33	No	$106,900	$128,385	7553	3601	47.68	2073	2231
TX	TARRANT COUNTY	1113.12	4 - Upper	181.89	No	$106,900	$150,337	3452	737	21.35	1164	1199
TX	TARRANT COUNTY	1113.14	4 - Upper	146.59	No	$106,900	$121,162	7064	4424	62.63	2032	2181
TX	TARRANT COUNTY	1113.15	3 - Middle	87.40	No	$106,900	$72,243	4575	3382	73.92	966	1139
TX	TARRANT COUNTY	1113.16	3 - Middle	116.80	No	$106,900	$96,538	7163	5940	82.93	1612	1777
TX	TARRANT COUNTY	1113.17	4 - Upper	133.15	No	$106,900	$110,052	5000	1761	35.22	1315	1739
TX	TARRANT COUNTY	1113.18	3 - Middle	105.08	No	$106,900	$86,855	5282	2035	38.53	1589	2338
TX	TARRANT COUNTY	1113.19	4 - Upper	153.59	No	$106,900	$126,944	8585	4709	54.85	1637	1897
TX	TARRANT COUNTY	1113.20	4 - Upper	154.80	No	$106,900	$127,942	6068	4554	75.05	1212	1388
TX	TARRANT COUNTY	1114.02	3 - Middle	108.94	No	$106,900	$90,046	6045	2471	40.88	1770	2258
TX	TARRANT COUNTY	1114.05	2 - Moderate	79.15	No	$106,900	$65,417	2725	1095	40.18	559	1055
TX	TARRANT COUNTY	1114.06	4 - Upper	149.72	No	$106,900	$123,750	4466	1870	41.87	1163	1363
TX	TARRANT COUNTY	1114.07	4 - Upper	154.23	No	$106,900	$127,471	3894	1703	43.73	1026	1157
TX	TARRANT COUNTY	1114.08	4 - Upper	135.69	No	$106,900	$112,153	4936	2421	49.05	861	1051
TX	TARRANT COUNTY	1114.09	4 - Upper	156.63	No	$106,900	$129,460	5573	2202	39.51	1724	1843

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TX	TARRANT COUNTY	1114.10	2 - Moderate	62.62	No	$106,900	$51,761	3957	2535	64.06	291	444
TX	TARRANT COUNTY	1114.11	4 - Upper	123.21	No	$106,900	$101,834	5789	2566	44.33	1361	2036
TX	TARRANT COUNTY	1115.05	3 - Middle	109.71	No	$106,900	$90,676	4226	1497	35.42	1195	1532
TX	TARRANT COUNTY	1115.06	3 - Middle	80.87	No	$106,900	$66,844	6500	2740	42.15	1230	1955
TX	TARRANT COUNTY	1115.13	3 - Middle	94.67	No	$106,900	$78,250	4157	3179	76.47	1169	1370
TX	TARRANT COUNTY	1115.14	3 - Middle	82.40	No	$106,900	$68,111	6890	5381	78.10	1216	1901
TX	TARRANT COUNTY	1115.16	3 - Middle	92.56	No	$106,900	$76,500	6595	4769	72.31	1185	1962
TX	TARRANT COUNTY	1115.22	2 - Moderate	77.95	No	$106,900	$64,425	7933	6498	81.91	1570	2097
TX	TARRANT COUNTY	1115.25	3 - Middle	90.02	No	$106,900	$74,401	6425	4882	75.98	1062	1723
TX	TARRANT COUNTY	1115.26	3 - Middle	85.57	No	$106,900	$70,729	4454	2397	53.82	926	1594
TX	TARRANT COUNTY	1115.29	4 - Upper	134.26	No	$106,900	$110,972	4000	1220	30.50	1023	1176
TX	TARRANT COUNTY	1115.30	4 - Upper	138.05	No	$106,900	$114,100	6188	2112	34.13	1883	2010
TX	TARRANT COUNTY	1115.31	3 - Middle	101.33	No	$106,900	$83,750	4585	1664	36.29	1261	1649
TX	TARRANT COUNTY	1115.32	3 - Middle	119.42	No	$106,900	$98,704	7258	3021	41.62	2039	2586
TX	TARRANT COUNTY	1115.33	4 - Upper	151.55	No	$106,900	$125,256	5066	2304	45.48	1590	1850
TX	TARRANT COUNTY	1115.34	3 - Middle	116.96	No	$106,900	$96,667	6441	2537	39.39	1827	2363
TX	TARRANT COUNTY	1115.36	2 - Moderate	69.12	No	$106,900	$57,132	3392	2954	87.09	417	695

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TX	TARRANT COUNTY	1115.38	3 - Middle	99.22	No	$106,900	$82,009	6329	4955	78.29	900	1202
TX	TARRANT COUNTY	1115.40	3 - Middle	103.13	No	$106,900	$85,242	6403	4872	76.09	1412	1769
TX	TARRANT COUNTY	1115.41	3 - Middle	92.19	No	$106,900	$76,200	4153	3182	76.62	825	1345
TX	TARRANT COUNTY	1115.42	4 - Upper	121.45	No	$106,900	$100,381	6330	4774	75.42	1487	1871
TX	TARRANT COUNTY	1115.43	3 - Middle	80.27	No	$106,900	$66,349	7433	5766	77.57	1281	1990
TX	TARRANT COUNTY	1115.44	3 - Middle	93.58	No	$106,900	$77,347	7438	5372	72.22	1947	2579
TX	TARRANT COUNTY	1115.45	4 - Upper	154.15	No	$106,900	$127,404	2528	689	27.25	629	725
TX	TARRANT COUNTY	1115.46	4 - Upper	123.38	No	$106,900	$101,979	6375	2498	39.18	2002	2346
TX	TARRANT COUNTY	1115.51	4 - Upper	164.87	No	$106,900	$136,270	7440	4150	55.78	1877	2113
TX	TARRANT COUNTY	1115.52	3 - Middle	112.73	No	$106,900	$93,176	3614	1347	37.27	992	1370
TX	TARRANT COUNTY	1115.53	2 - Moderate	61.94	No	$106,900	$51,196	4280	2615	61.10	464	1001
TX	TARRANT COUNTY	1115.54	4 - Upper	129.65	No	$106,900	$107,159	4971	3853	77.51	1068	1383
TX	TARRANT COUNTY	1115.55	4 - Upper	145.57	No	$106,900	$120,313	4960	3971	80.06	1282	1408
TX	TARRANT COUNTY	1115.56	2 - Moderate	69.89	No	$106,900	$57,768	5797	5059	87.27	781	1426
TX	TARRANT COUNTY	1115.57	2 - Moderate	65.32	No	$106,900	$53,990	3054	2502	81.93	497	802
TX	TARRANT COUNTY	1115.58	2 - Moderate	70.75	No	$106,900	$58,476	5889	4809	81.66	957	1645
TX	TARRANT COUNTY	1115.59	1 - Low	45.19	No	$106,900	$37,357	2616	2072	79.20	23	377

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TX	TARRANT COUNTY	1115.60	3 - Middle	85.28	No	$106,900	$70,486	5694	4489	78.84	1198	1782
TX	TARRANT COUNTY	1115.61	3 - Middle	81.63	No	$106,900	$67,467	4909	3995	81.38	1131	1338
TX	TARRANT COUNTY	1115.62	4 - Upper	130.29	No	$106,900	$107,686	5194	4219	81.23	1288	1447
TX	TARRANT COUNTY	1115.63	4 - Upper	146.21	No	$106,900	$120,846	5127	4415	86.11	1190	1263
TX	TARRANT COUNTY	1115.64	3 - Middle	119.24	No	$106,900	$98,556	5533	4316	78.00	967	1074
TX	TARRANT COUNTY	1115.65	4 - Upper	162.22	No	$106,900	$134,077	6070	4201	69.21	1341	1459
TX	TARRANT COUNTY	1115.66	4 - Upper	214.35	No	$106,900	$177,161	6264	4499	71.82	1597	1695
TX	TARRANT COUNTY	1115.67	3 - Middle	107.26	No	$106,900	$88,657	5831	4676	80.19	1856	1998
TX	TARRANT COUNTY	1115.68	3 - Middle	113.64	No	$106,900	$93,929	7295	5562	76.24	1830	2175
TX	TARRANT COUNTY	1115.69	2 - Moderate	52.96	No	$106,900	$43,775	4327	3641	84.15	691	949
TX	TARRANT COUNTY	1115.70	2 - Moderate	64.47	No	$106,900	$53,286	4720	4196	88.90	365	877
TX	TARRANT COUNTY	1115.71	2 - Moderate	68.81	No	$106,900	$56,875	4736	3856	81.42	527	683
TX	TARRANT COUNTY	1115.72	4 - Upper	123.51	No	$106,900	$102,083	3478	3065	88.13	437	521
TX	TARRANT COUNTY	1130.03	4 - Upper	122.50	No	$106,900	$101,250	2204	1516	68.78	173	236
TX	TARRANT COUNTY	1130.04	4 - Upper	131.71	No	$106,900	$108,860	2385	1075	45.07	951	1014
TX	TARRANT COUNTY	1130.05	2 - Moderate	70.23	No	$106,900	$58,051	2387	2084	87.31	153	406
TX	TARRANT COUNTY	1130.06	2 - Moderate	60.00	No	$106,900	$49,597	1818	1705	93.78	131	325

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TX	TARRANT COUNTY	1130.07	2 - Moderate	53.30	No	$106,900	$44,060	3243	2782	85.78	502	739
TX	TARRANT COUNTY	1131.02	4 - Upper	132.77	No	$106,900	$109,737	4787	2534	52.94	985	1093
TX	TARRANT COUNTY	1131.04	2 - Moderate	65.92	No	$106,900	$54,483	3993	2813	70.45	305	345
TX	TARRANT COUNTY	1131.07	4 - Upper	146.30	No	$106,900	$120,917	2356	660	28.01	870	997
TX	TARRANT COUNTY	1131.08	4 - Upper	169.76	No	$106,900	$140,308	4582	1504	32.82	1528	1666
TX	TARRANT COUNTY	1131.09	3 - Middle	92.85	No	$106,900	$76,744	4193	2834	67.59	570	764
TX	TARRANT COUNTY	1131.10	2 - Moderate	69.64	No	$106,900	$57,560	5153	3488	67.69	527	940
TX	TARRANT COUNTY	1131.12	4 - Upper	167.06	No	$106,900	$138,080	2127	1056	49.65	487	591
TX	TARRANT COUNTY	1131.15	2 - Moderate	51.28	No	$106,900	$42,390	3948	2936	74.37	648	1264
TX	TARRANT COUNTY	1131.16	2 - Moderate	60.17	No	$106,900	$49,730	4400	3560	80.91	106	519
TX	TARRANT COUNTY	1131.17	1 - Low	47.27	No	$106,900	$39,074	2441	1875	76.81	102	296
TX	TARRANT COUNTY	1131.18	2 - Moderate	55.05	No	$106,900	$45,500	3006	2561	85.20	0	391
TX	TARRANT COUNTY	1131.19	3 - Middle	81.23	No	$106,900	$67,143	4348	2813	64.70	376	601
TX	TARRANT COUNTY	1131.20	4 - Upper	241.66	No	$106,900	$199,737	4423	2423	54.78	986	1027
TX	TARRANT COUNTY	1131.21	0 - Unknown	0.00	No	$106,900	$0	1774	1466	82.64	0	34
TX	TARRANT COUNTY	1131.22	3 - Middle	114.34	No	$106,900	$94,502	3144	2464	78.37	0	273
TX	TARRANT COUNTY	1132.06	2 - Moderate	65.31	No	$106,900	$53,979	5609	2689	47.94	1252	1623

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TX	TARRANT COUNTY	1132.07	4 - Upper	133.88	No	$106,900	$110,656	4194	985	23.49	1401	1534
TX	TARRANT COUNTY	1132.10	4 - Upper	144.87	No	$106,900	$119,738	7622	1884	24.72	2673	2962
TX	TARRANT COUNTY	1132.12	4 - Upper	141.57	No	$106,900	$117,014	4343	1263	29.08	1307	1489
TX	TARRANT COUNTY	1132.13	2 - Moderate	74.19	No	$106,900	$61,322	3786	1334	35.24	967	1204
TX	TARRANT COUNTY	1132.14	3 - Middle	90.08	No	$106,900	$74,453	5756	2262	39.30	1368	1858
TX	TARRANT COUNTY	1132.15	3 - Middle	92.44	No	$106,900	$76,408	4742	1483	31.27	1239	1871
TX	TARRANT COUNTY	1132.16	3 - Middle	109.45	No	$106,900	$90,464	6000	2550	42.50	1183	1581
TX	TARRANT COUNTY	1132.17	3 - Middle	98.81	No	$106,900	$81,667	4516	1984	43.93	1282	1591
TX	TARRANT COUNTY	1132.18	4 - Upper	138.72	No	$106,900	$114,655	3327	795	23.90	1025	1147
TX	TARRANT COUNTY	1132.21	3 - Middle	111.21	No	$106,900	$91,916	6021	2033	33.77	1294	1661
TX	TARRANT COUNTY	1132.22	2 - Moderate	71.71	No	$106,900	$59,275	3098	1836	59.26	57	394
TX	TARRANT COUNTY	1132.23	2 - Moderate	74.13	No	$106,900	$61,275	3413	1579	46.26	500	773
TX	TARRANT COUNTY	1133.01	3 - Middle	106.12	No	$106,900	$87,708	4317	1589	36.81	1048	1363
TX	TARRANT COUNTY	1133.02	2 - Moderate	62.13	No	$106,900	$51,357	4297	2056	47.85	914	1270
TX	TARRANT COUNTY	1134.03	3 - Middle	97.79	No	$106,900	$80,824	2676	1082	40.43	687	892
TX	TARRANT COUNTY	1134.04	2 - Moderate	68.79	No	$106,900	$56,859	6182	2720	44.00	1153	1617
TX	TARRANT COUNTY	1134.07	2 - Moderate	66.87	No	$106,900	$55,268	5684	3874	68.16	686	1306

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TX	TARRANT COUNTY	1134.08	3 - Middle	86.26	No	$106,900	$71,299	5862	2631	44.88	1464	2154
TX	TARRANT COUNTY	1134.09	3 - Middle	118.50	No	$106,900	$97,946	2519	857	34.02	774	857
TX	TARRANT COUNTY	1134.10	2 - Moderate	63.99	No	$106,900	$52,888	4515	2580	57.14	323	932
TX	TARRANT COUNTY	1135.09	2 - Moderate	70.76	No	$106,900	$58,487	4784	2828	59.11	1077	1653
TX	TARRANT COUNTY	1135.10	3 - Middle	87.59	No	$106,900	$72,400	6617	4531	68.48	1279	2072
TX	TARRANT COUNTY	1135.11	3 - Middle	85.30	No	$106,900	$70,500	4091	2652	64.83	807	1101
TX	TARRANT COUNTY	1135.12	3 - Middle	85.89	No	$106,900	$70,993	6249	3028	48.46	941	1581
TX	TARRANT COUNTY	1135.13	3 - Middle	102.89	No	$106,900	$85,043	6508	3917	60.19	1154	1539
TX	TARRANT COUNTY	1135.14	2 - Moderate	78.90	No	$106,900	$65,216	5183	3667	70.75	641	923
TX	TARRANT COUNTY	1135.16	3 - Middle	100.32	No	$106,900	$82,917	4280	1738	40.61	1074	1323
TX	TARRANT COUNTY	1135.17	3 - Middle	83.72	No	$106,900	$69,196	4264	2363	55.42	518	815
TX	TARRANT COUNTY	1135.19	3 - Middle	116.30	No	$106,900	$96,123	6824	3147	46.12	1466	2081
TX	TARRANT COUNTY	1135.20	4 - Upper	139.84	No	$106,900	$115,579	5339	2785	52.16	685	1177
TX	TARRANT COUNTY	1135.21	2 - Moderate	67.53	No	$106,900	$55,821	3981	2672	67.12	0	236
TX	TARRANT COUNTY	1135.22	2 - Moderate	72.34	No	$106,900	$59,792	2073	1187	57.26	50	267
TX	TARRANT COUNTY	1136.07	3 - Middle	97.33	No	$106,900	$80,449	4688	2385	50.87	868	1179
TX	TARRANT COUNTY	1136.11	4 - Upper	132.72	No	$106,900	$109,697	4600	1023	22.24	1436	1686

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TX	TARRANT COUNTY	1136.12	4 - Upper	139.89	No	$106,900	$115,625	4520	1002	22.17	1558	1844
TX	TARRANT COUNTY	1136.13	4 - Upper	139.81	No	$106,900	$115,556	4246	1135	26.73	1306	1584
TX	TARRANT COUNTY	1136.18	3 - Middle	117.71	No	$106,900	$97,292	6244	2605	41.72	1637	1926
TX	TARRANT COUNTY	1136.19	2 - Moderate	66.92	No	$106,900	$55,309	5939	3777	63.60	281	835
TX	TARRANT COUNTY	1136.22	4 - Upper	192.45	No	$106,900	$159,063	8244	2620	31.78	2278	2495
TX	TARRANT COUNTY	1136.23	4 - Upper	136.84	No	$106,900	$113,098	3520	805	22.87	1140	1310
TX	TARRANT COUNTY	1136.24	4 - Upper	144.02	No	$106,900	$119,034	4211	1496	35.53	1083	1362
TX	TARRANT COUNTY	1136.25	4 - Upper	155.19	No	$106,900	$128,269	3461	800	23.11	1057	1216
TX	TARRANT COUNTY	1136.26	4 - Upper	136.61	No	$106,900	$112,908	3823	1024	26.79	1257	1482
TX	TARRANT COUNTY	1136.28	3 - Middle	88.75	No	$106,900	$73,357	4994	2930	58.67	457	636
TX	TARRANT COUNTY	1136.29	4 - Upper	139.68	No	$106,900	$115,449	4284	1424	33.24	779	1544
TX	TARRANT COUNTY	1136.30	2 - Moderate	78.10	No	$106,900	$64,551	3769	1583	42.00	648	979
TX	TARRANT COUNTY	1136.32	4 - Upper	215.15	No	$106,900	$177,826	5037	1037	20.59	1793	1850
TX	TARRANT COUNTY	1136.33	4 - Upper	195.46	No	$106,900	$161,548	4291	1384	32.25	1468	1525
TX	TARRANT COUNTY	1136.34	4 - Upper	234.42	No	$106,900	$193,750	5084	1128	22.19	1809	1933
TX	TARRANT COUNTY	1136.35	3 - Middle	95.90	No	$106,900	$79,265	3976	2138	53.77	828	1020
TX	TARRANT COUNTY	1136.36	2 - Moderate	61.08	No	$106,900	$50,486	2505	1237	49.38	105	340

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	TARRANT COUNTY	1136.37	3 - Middle	85.73	No	$106,900	$70,856	4355	2055	47.19	663	1014
TX	TARRANT COUNTY	1136.38	3 - Middle	82.72	No	$106,900	$68,375	1823	839	46.02	274	339
TX	TARRANT COUNTY	1136.39	4 - Upper	211.05	No	$106,900	$174,432	7247	1646	22.71	2159	2395
TX	TARRANT COUNTY	1136.40	4 - Upper	249.71	No	$106,900	$206,387	6108	1627	26.64	2028	2071
TX	TARRANT COUNTY	1137.07	4 - Upper	196.29	No	$106,900	$162,232	4811	1095	22.76	1654	1900
TX	TARRANT COUNTY	1137.09	4 - Upper	189.05	No	$106,900	$156,250	5527	1680	30.40	1658	1832
TX	TARRANT COUNTY	1137.10	3 - Middle	105.22	No	$106,900	$86,964	3688	1368	37.09	1134	1563
TX	TARRANT COUNTY	1137.11	4 - Upper	136.90	No	$106,900	$113,148	4228	1183	27.98	1030	1267
TX	TARRANT COUNTY	1137.12	4 - Upper	122.60	No	$106,900	$101,328	5003	1901	38.00	856	1623
TX	TARRANT COUNTY	1137.13	2 - Moderate	77.00	No	$106,900	$63,644	1877	1464	78.00	307	376
TX	TARRANT COUNTY	1137.14	4 - Upper	147.18	No	$106,900	$121,644	3651	1238	33.91	934	1414
TX	TARRANT COUNTY	1137.15	4 - Upper	135.87	No	$106,900	$112,301	4967	2175	43.79	232	366
TX	TARRANT COUNTY	1137.16	4 - Upper	142.12	No	$106,900	$117,465	3334	1004	30.11	388	844
TX	TARRANT COUNTY	1138.03	3 - Middle	99.06	No	$106,900	$81,875	5489	2064	37.60	1419	1906
TX	TARRANT COUNTY	1138.08	3 - Middle	94.90	No	$106,900	$78,438	6404	2429	37.93	1677	2069
TX	TARRANT COUNTY	1138.09	3 - Middle	89.65	No	$106,900	$74,097	4731	1989	42.04	1264	1583
TX	TARRANT COUNTY	1138.10	3 - Middle	84.22	No	$106,900	$69,611	4808	2219	46.15	1289	1524

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TX	TARRANT COUNTY	1138.11	3 - Middle	103.06	No	$106,900	$85,179	3871	2013	52.00	762	1156
TX	TARRANT COUNTY	1138.12	4 - Upper	176.88	No	$106,900	$146,190	5517	1768	32.05	1392	1731
TX	TARRANT COUNTY	1138.13	4 - Upper	191.80	No	$106,900	$158,523	5111	1169	22.87	1865	1914
TX	TARRANT COUNTY	1138.14	4 - Upper	187.09	No	$106,900	$154,634	4509	966	21.42	1471	1587
TX	TARRANT COUNTY	1138.15	4 - Upper	246.46	No	$106,900	$203,698	6181	1199	19.40	1871	1899
TX	TARRANT COUNTY	1138.16	4 - Upper	209.89	No	$106,900	$173,472	5515	1156	20.96	1668	1787
TX	TARRANT COUNTY	1139.06	4 - Upper	256.41	No	$106,900	$211,926	7587	2507	33.04	1990	2308
TX	TARRANT COUNTY	1139.08	4 - Upper	296.24	No	$106,900	$244,844	5930	2010	33.90	1543	1594
TX	TARRANT COUNTY	1139.12	4 - Upper	218.65	No	$106,900	$180,714	6662	1488	22.34	1933	2026
TX	TARRANT COUNTY	1139.16	3 - Middle	85.70	No	$106,900	$70,833	4617	2429	52.61	909	1281
TX	TARRANT COUNTY	1139.17	3 - Middle	107.32	No	$106,900	$88,699	7570	4369	57.71	1641	2505
TX	TARRANT COUNTY	1139.18	2 - Moderate	78.62	No	$106,900	$64,984	5115	2811	54.96	1152	1754
TX	TARRANT COUNTY	1139.19	4 - Upper	146.51	No	$106,900	$121,091	7407	2866	38.69	2163	2381
TX	TARRANT COUNTY	1139.20	4 - Upper	132.38	No	$106,900	$109,414	5474	2386	43.59	1467	1820
TX	TARRANT COUNTY	1139.23	3 - Middle	103.14	No	$106,900	$85,250	4254	2386	56.09	654	872
TX	TARRANT COUNTY	1139.24	3 - Middle	110.44	No	$106,900	$91,278	5527	3187	57.66	1313	1518
TX	TARRANT COUNTY	1139.25	3 - Middle	100.37	No	$106,900	$82,955	3987	1951	48.93	1243	1495

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TX	TARRANT COUNTY	1139.30	3 - Middle	107.20	No	$106,900	$88,600	11980	6845	57.14	3356	3730
TX	TARRANT COUNTY	1139.31	4 - Upper	129.96	No	$106,900	$107,414	12771	7418	58.08	2499	3065
TX	TARRANT COUNTY	1139.32	4 - Upper	173.86	No	$106,900	$143,698	8209	4255	51.83	1552	1814
TX	TARRANT COUNTY	1139.33	4 - Upper	136.23	No	$106,900	$112,594	2722	1115	40.96	18	188
TX	TARRANT COUNTY	1139.34	0 - Unknown	0.00	No	$106,900	$0	7215	3105	43.04	1591	2444
TX	TARRANT COUNTY	1139.35	4 - Upper	143.95	No	$106,900	$118,981	3920	1750	44.64	854	1012
TX	TARRANT COUNTY	1139.36	4 - Upper	164.35	No	$106,900	$135,836	6682	3040	45.50	1744	1961
TX	TARRANT COUNTY	1139.37	0 - Unknown	0.00	No	$106,900	$0	8	3	37.50	0	0
TX	TARRANT COUNTY	1139.38	4 - Upper	137.28	No	$106,900	$113,464	2280	1241	54.43	490	533
TX	TARRANT COUNTY	1139.39	4 - Upper	141.57	No	$106,900	$117,011	4202	2162	51.45	896	1216
TX	TARRANT COUNTY	1139.40	4 - Upper	156.23	No	$106,900	$129,125	7765	2912	37.50	2014	2333
TX	TARRANT COUNTY	1139.41	3 - Middle	99.27	No	$106,900	$82,047	6046	2419	40.01	1247	1383
TX	TARRANT COUNTY	1139.42	3 - Middle	116.74	No	$106,900	$96,486	6038	2369	39.23	1750	2142
TX	TARRANT COUNTY	1139.43	4 - Upper	122.77	No	$106,900	$101,475	5611	2657	47.35	1157	1595
TX	TARRANT COUNTY	1139.44	4 - Upper	142.26	No	$106,900	$117,579	5191	1838	35.41	1495	1909
TX	TARRANT COUNTY	1139.45	4 - Upper	171.62	No	$106,900	$141,848	3743	1245	33.26	1075	1106
TX	TARRANT COUNTY	1139.46	4 - Upper	153.79	No	$106,900	$127,112	5565	2570	46.18	1065	1389

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TX	TARRANT COUNTY	1139.47	3 - Middle	107.66	No	$106,900	$88,982	3963	1452	36.64	864	985
TX	TARRANT COUNTY	1139.48	3 - Middle	111.37	No	$106,900	$92,051	5402	2923	54.11	1071	1435
TX	TARRANT COUNTY	1139.49	4 - Upper	196.53	No	$106,900	$162,431	3121	1200	38.45	780	965
TX	TARRANT COUNTY	1139.50	4 - Upper	173.21	No	$106,900	$143,159	7052	3113	44.14	1956	2348
TX	TARRANT COUNTY	1139.51	3 - Middle	105.50	No	$106,900	$87,195	3291	785	23.85	789	1080
TX	TARRANT COUNTY	1139.52	3 - Middle	106.70	No	$106,900	$88,191	5462	1791	32.79	1028	1591
TX	TARRANT COUNTY	1139.53	4 - Upper	272.90	No	$106,900	$225,551	7238	2064	28.52	2705	2848
TX	TARRANT COUNTY	1139.54	4 - Upper	217.14	No	$106,900	$179,470	3963	736	18.57	1347	1376
TX	TARRANT COUNTY	1139.55	4 - Upper	222.73	No	$106,900	$184,091	3512	980	27.90	1066	1170
TX	TARRANT COUNTY	1139.56	4 - Upper	297.98	No	$106,900	$246,278	5121	2042	39.88	1494	1572
TX	TARRANT COUNTY	1139.57	4 - Upper	302.48	No	$106,900	$250,001	4853	1424	29.34	1184	1287
TX	TARRANT COUNTY	1139.58	4 - Upper	284.83	No	$106,900	$235,417	2479	628	25.33	737	737
TX	TARRANT COUNTY	1140.03	3 - Middle	105.95	No	$106,900	$87,568	9398	5295	56.34	1978	2587
TX	TARRANT COUNTY	1140.06	3 - Middle	119.34	No	$106,900	$98,639	6775	2851	42.08	1831	2451
TX	TARRANT COUNTY	1140.09	3 - Middle	118.25	No	$106,900	$97,733	7464	4926	66.00	1125	1589
TX	TARRANT COUNTY	1140.10	4 - Upper	151.99	No	$106,900	$125,625	6860	3494	50.93	2464	2605
TX	TARRANT COUNTY	1140.11	4 - Upper	132.23	No	$106,900	$109,295	7156	3634	50.78	1793	1990

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TX	TARRANT COUNTY	1140.12	4 - Upper	130.09	No	$106,900	$107,524	9715	5383	55.41	2297	2837
TX	TARRANT COUNTY	1140.13	2 - Moderate	77.73	No	$106,900	$64,250	7178	4307	60.00	1619	2224
TX	TARRANT COUNTY	1140.14	3 - Middle	87.20	No	$106,900	$72,075	6576	2697	41.01	1921	2557
TX	TARRANT COUNTY	1140.15	3 - Middle	118.62	No	$106,900	$98,042	2521	1226	48.63	773	988
TX	TARRANT COUNTY	1141.05	4 - Upper	206.72	No	$106,900	$170,859	4099	836	20.40	1091	1362
TX	TARRANT COUNTY	1141.06	3 - Middle	117.19	No	$106,900	$96,858	6768	2864	42.32	1630	1985
TX	TARRANT COUNTY	1141.07	4 - Upper	128.78	No	$106,900	$106,442	4428	1422	32.11	1114	1319
TX	TARRANT COUNTY	1141.08	4 - Upper	158.25	No	$106,900	$130,797	5028	984	19.57	1564	1847
TX	TARRANT COUNTY	1141.09	4 - Upper	129.87	No	$106,900	$107,338	13840	6674	48.22	3315	3819
TX	TARRANT COUNTY	1141.10	4 - Upper	151.72	No	$106,900	$125,403	8809	3258	36.98	2086	2369
TX	TARRANT COUNTY	1141.11	4 - Upper	216.58	No	$106,900	$179,003	2680	856	31.94	594	594
TX	TARRANT COUNTY	1141.12	4 - Upper	163.16	No	$106,900	$134,855	5902	1748	29.62	1504	1608
TX	TARRANT COUNTY	1141.13	3 - Middle	101.50	No	$106,900	$83,889	4878	1998	40.96	966	1399
TX	TARRANT COUNTY	1142.03	2 - Moderate	79.13	No	$106,900	$65,406	6674	1379	20.66	1493	2491
TX	TARRANT COUNTY	1142.04	3 - Middle	100.68	No	$106,900	$83,214	7228	1432	19.81	1866	2595
TX	TARRANT COUNTY	1142.05	3 - Middle	95.76	No	$106,900	$79,152	3634	706	19.43	888	1272
TX	TARRANT COUNTY	1142.06	3 - Middle	111.87	No	$106,900	$92,467	4362	1192	27.33	1313	1764

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TX	TARRANT COUNTY	1142.07	4 - Upper	138.89	No	$106,900	$114,792	7302	2717	37.21	1899	2219
TX	TARRANT COUNTY	1216.05	4 - Upper	121.30	No	$106,900	$100,257	2958	1149	38.84	814	1109
TX	TARRANT COUNTY	1216.06	4 - Upper	134.01	No	$106,900	$110,759	3381	1153	34.10	1031	1319
TX	TARRANT COUNTY	1216.08	3 - Middle	103.23	No	$106,900	$85,324	5120	1641	32.05	1818	2320
TX	TARRANT COUNTY	1216.09	4 - Upper	167.56	No	$106,900	$138,487	6092	2118	34.77	1729	1943
TX	TARRANT COUNTY	1216.10	3 - Middle	115.04	No	$106,900	$95,083	2533	953	37.62	692	881
TX	TARRANT COUNTY	1216.11	3 - Middle	101.82	No	$106,900	$84,156	4589	2154	46.94	1205	1513
TX	TARRANT COUNTY	1216.12	3 - Middle	108.89	No	$106,900	$90,000	3514	1524	43.37	1202	1337
TX	TARRANT COUNTY	1216.13	3 - Middle	85.37	No	$106,900	$70,565	4332	2387	55.10	844	1952
TX	TARRANT COUNTY	1216.14	1 - Low	49.36	No	$106,900	$40,799	2863	2332	81.45	16	651
TX	TARRANT COUNTY	1216.15	4 - Upper	140.48	No	$106,900	$116,113	3859	1977	51.23	947	1276
TX	TARRANT COUNTY	1217.02	3 - Middle	84.61	No	$106,900	$69,931	2221	1478	66.55	88	320
TX	TARRANT COUNTY	1217.03	1 - Low	43.20	No	$106,900	$35,707	5150	4385	85.15	308	966
TX	TARRANT COUNTY	1217.04	1 - Low	45.40	No	$106,900	$37,528	3165	2537	80.16	355	878
TX	TARRANT COUNTY	1219.04	2 - Moderate	58.46	No	$106,900	$48,322	4724	4291	90.83	574	844
TX	TARRANT COUNTY	1219.05	1 - Low	29.99	No	$106,900	$24,790	5403	4799	88.82	62	661
TX	TARRANT COUNTY	1219.06	2 - Moderate	51.02	No	$106,900	$42,173	4283	3907	91.22	343	882

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TX	TARRANT COUNTY	1219.07	1 - Low	43.48	No	$106,900	$35,944	4071	3850	94.57	346	723
TX	TARRANT COUNTY	1219.08	1 - Low	41.67	No	$106,900	$34,444	1321	1217	92.13	0	93
TX	TARRANT COUNTY	1220.01	2 - Moderate	65.94	No	$106,900	$54,500	4132	3626	87.75	853	1044
TX	TARRANT COUNTY	1220.02	2 - Moderate	52.25	No	$106,900	$43,190	4479	3860	86.18	594	1229
TX	TARRANT COUNTY	1221.00	2 - Moderate	65.14	No	$106,900	$53,842	7072	5735	81.09	1179	2060
TX	TARRANT COUNTY	1222.00	1 - Low	43.60	No	$106,900	$36,042	2095	1655	79.00	242	703
TX	TARRANT COUNTY	1223.00	2 - Moderate	56.43	No	$106,900	$46,645	5642	3776	66.93	123	324
TX	TARRANT COUNTY	1224.01	1 - Low	28.37	No	$106,900	$23,451	2387	1665	69.75	74	236
TX	TARRANT COUNTY	1224.02	3 - Middle	104.96	No	$106,900	$86,750	5731	3422	59.71	522	949
TX	TARRANT COUNTY	1225.00	3 - Middle	80.84	No	$106,900	$66,818	4176	1648	39.46	937	1477
TX	TARRANT COUNTY	1226.00	3 - Middle	90.20	No	$106,900	$74,557	4071	1552	38.12	849	1158
TX	TARRANT COUNTY	1227.01	3 - Middle	96.59	No	$106,900	$79,833	2558	1701	66.50	224	488
TX	TARRANT COUNTY	1227.02	3 - Middle	85.46	No	$106,900	$70,636	2772	1152	41.56	529	829
TX	TARRANT COUNTY	1228.01	1 - Low	42.03	No	$106,900	$34,744	3404	2843	83.52	186	610
TX	TARRANT COUNTY	1228.02	1 - Low	49.36	No	$106,900	$40,800	4585	3337	72.78	725	1387
TX	TARRANT COUNTY	1229.01	2 - Moderate	65.18	No	$106,900	$53,875	3979	3347	84.12	655	973
TX	TARRANT COUNTY	1229.02	2 - Moderate	76.78	No	$106,900	$63,466	3583	3140	87.64	398	794

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TX	TARRANT COUNTY	1230.01	3 - Middle	80.57	No	$106,900	$66,596	3415	1574	46.09	417	714
TX	TARRANT COUNTY	1230.02	4 - Upper	159.30	No	$106,900	$131,667	3109	1102	35.45	555	824
TX	TARRANT COUNTY	1231.00	1 - Low	49.37	No	$106,900	$40,809	3886	3190	82.09	550	992
TX	TARRANT COUNTY	1232.00	1 - Low	47.93	No	$106,900	$39,620	3121	1728	55.37	254	450
TX	TARRANT COUNTY	1233.01	4 - Upper	149.30	No	$106,900	$123,403	2511	685	27.28	197	176
TX	TARRANT COUNTY	1233.02	4 - Upper	190.04	No	$106,900	$157,070	6345	3203	50.48	612	232
TX	TARRANT COUNTY	1235.00	1 - Low	49.50	No	$106,900	$40,913	3598	3397	94.41	609	1144
TX	TARRANT COUNTY	1236.00	1 - Low	41.46	No	$106,900	$34,271	3558	2145	60.29	123	479
TX	TARRANT COUNTY	1237.00	4 - Upper	137.65	No	$106,900	$113,768	3623	1339	36.96	651	1089
TX	TARRANT COUNTY	9800.00	0 - Unknown	0.00	No	$106,900	$0	14	13	92.86	0	0

Home Mortgage Disclosure Act Notice

The HMDA data about our residential mortgage lending is 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 Web Site (www.consumerfinance.gov/hmda). HMDA data for many other financial institutions are also available at this web site.

The Armstrong Bank HMDA Disclosure Statements may be obtained on the Federal Financial Institution Examination Council's Web site at www.consumerfinance.gov/hmda

CRA Disclosure

The Armstrong Bank CRA Disclosure Statements may be obtained on the Federal Financial Institution Examination Council's Web site at www.ffiec.gov/cra