



# KEYSTONE BANK

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COMMUNITY REINVESTMENT ACT PUBLIC FILE

2025



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## WRITTEN PUBLIC COMMENTS



Rebecca Creek Distillery is named after Rebecca Creek, a creek that runs through the Texas Hill Country known for its pure, limestone filtered water. We strive to artfully distill exceptional whiskey and vodka rooted in tradition and innovation. At Rebecca Creek Distillery, we invite you to savor the artistry in every sip, as we continue our journey of crafting exceptional spirits that stand as a testament to our unwavering commitment to excellence, innovation, and the joy of shared moments.

### Goals:

We dream of becoming the largest whiskey distillery in Texas. With an unwavering commitment to quality and innovation, we aim to expand our footprint across the state of Texas, sharing the essence of our craft with enthusiasts and connoisseurs alike. We hope to expand our current distillery location in order to provide more opportunity for live music, special events, and entertaining. We are excited for the future and all of the opportunity it will bring!

### Solutions:

Keystone has helped to provide funding so that we could purchase our property (as opposed to renting), and to fund new projects like our Spanish Oak Double Barrel Whiskey, Bottled in Bond, and 16 year old bourbon.

We also saw a significant decrease in our monthly account fees when we transitioned to Keystone treasury management from our previous banking relationship.



# ATREYU

Founded in 2020 by Austin, TX resident Michael Krajicek, with the help of his big brother (and Kasasa fintech CEO) Gabriel, Atreyu is a performance footwear company that makes simple, functional, and intentionally designed running shoes for all athletes. Atreyu proudly offers a lineup of four essential running shoes. They are committed to developing products that “Honor simplicity.”

Atreyu enjoys contributing shoes to local organizations including, but not limited to, the Police Activities League (PAL), Born to Run (a youth training team under Austin’s running scene curator, Paul Carrozza), and the Austin Fire Department (Cadets training program).

## Challenges:

As a self-funded startup, Atreyu has faced the many challenges of growing a business from the ground up. The most difficult task is to manage a multi-month cash conversion cycle on pre-purchased inventory (produced in Asia) before the company can sell and ship the product to customers. Keystone Bank has been a crucial partner in their ability to help fund and scale inventory demand with a line of credit to bridge the gap during the manufacturing process.

## Goals:

Atreyu is eager to earn a strong foothold in the running space and become synonymous with high performance, clean design, and their signature no nonsense approach to the running industry. Atreyu’s obsession is to create a brand and products that deliver “Everything you need, and nothing you don’t.” Why? Because honoring simplicity and hard work is the key to success.

## Solutions:

By offering a line of credit to bridge gaps during manufacturing, Keystone Bank has been an essential collaborator in funding and expanding inventory demand.



Founded in 2017, LeRoy and Lewis Barbecue operates two food trucks serving the Austin market. They are dedicated to serving their community by making excellent, inventive barbecue. Dubbed "New School Barbeque", LeRoy and Lewis prides itself on supporting local ranches by sourcing all of their meat from small, responsible purveyors in Texas. In addition to their food trucks, they also provide full services catering and event planning.

LeRoy and Lewis also believe "BBQ is about sharing". In addition to offering weekly online how-to courses, they host a bi-annual "New School BBQ University", a weekend with the pitmaster and team who share their smoking secrets and unique recipes. Over 3 days, learn how to trim, season, and smoke all of the menu items. The event also features educational panels on starting up a small business and developing marketing plans.

#### Challenges:

Running a restaurant is not without its challenges. Like the rest of the country, LeRoy and Lewis had to weather through the unprecedented pandemic which put a strain on business operations and cash flow. Keystone Bank assisted them with their PPP funding to stay operational and continue to provide their inventive barbecue to their community.

#### Goals:

- Stay operational during pandemic
- Start up their second food truck (Mama Fried)
- Open a brick and mortar restaurant

#### Solutions:

- Keystone Bank assisted in providing PPP funding
- Keystone Bank provides operating accounts providing easy access to funds
- Keystone is looking forward to assist LeRoy and Lewis with their future endeavors

# **PUBLIC DISCLOSURE**

February 6, 2023

## **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

Keystone Bank, SSB  
Certificate Number: 34456

11500 Bee Caves Road  
Austin, Texas 78738

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.

**The Lending Test is rated Satisfactory.**

- The loan-to-deposit ratio is reasonable (considering seasonal variations and taking into account lending-related activities) given the institution's size, financial condition, and assessment area credit needs.
- A majority of loans are in the institution's assessment areas.
- The geographic distribution of loans reflects reasonable dispersion throughout the assessment areas.
- The distribution of borrowers reflects, given the demographics of the assessment areas, poor penetration among individuals of different income levels (including low- and moderate-income) and businesses and farms of different sizes.
- The institution did not receive any complaints regarding its Community Reinvestment Act (CRA) performance since the previous evaluation; therefore, this criterion did not affect the Lending Test rating.

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

The institution's community development performance demonstrates excellent responsiveness to community development needs in its assessment areas through community development loans, qualified investments, and community development services, as appropriate, considering the institution's capacity and the need and availability of such opportunities for community development in the institution's assessment areas. In addition, examiners considered the limited time during the review period for which the bank was subject to community development requirements under the Community Development Test. Excellent responsiveness to the community development needs and an excellent record regarding community development loans, without simply ignoring the other types of community development activities, support this conclusion. The bank also demonstrated an excellent record regarding its community development services and a poor record regarding its qualified investments.



## DESCRIPTION OF INSTITUTION

Keystone Bank, SSB is headquartered in Austin, Texas and is solely owned by Keystone Bancshares, Inc., Austin, Texas, a one-bank holding company. The institution received a Satisfactory rating at its previous Office of the Comptroller of the Currency Performance Evaluation, dated July 2, 2018, based on Interagency Small Institution CRA Examination Procedures. The bank became an Intermediate Small Bank effective January 1, 2023.

Keystone Bank, SSB acquired Ballinger National Bank in May of 2019, and converted its charter from a national banking association to a Texas state savings bank in March of 2021. The institution operates three full-service offices in Texas. Since the previous evaluation, the bank did not open any branches, but closed one branch in Austin, Texas.

With a primary focus on commercial lending, Keystone Bank, SSB offers a wide variety of loan products including commercial, agricultural, home mortgage, and consumer loans. Additionally, Keystone Bank, SSB generated 1,084 Small Business Administration (SBA) Paycheck Protection Program loans totaling \$126.2 million during 2020 and 2021, of which 827 loans totaling \$107.4 million were originated within the institution's assessment areas. The institution also offers multiple deposit products including checking, savings, and money market accounts, and certificates of deposit. Alternative banking services include internet and mobile banking, electronic bill pay, and two automated teller machines (ATM).

As of September 30, 2022, the institution reported total assets of \$758.9 million, total loans of \$560.7 million, and total deposits of \$675.9 million. As reflected in the following table, the major loan products include commercial loans comprising 57.9 percent of the loan portfolio and home mortgage loans comprising 25.2 percent.

<b>Loan Portfolio Distribution as of 9/30/2022</b>		
<b>Loan Category</b>	<b>\$(000s)</b>	<b>%</b>
Construction, Land Development, and Other Land Loans	88,429	15.8
Secured by Farmland	3,039	0.5
Secured by 1-4 Family Residential Properties	122,496	21.8
Secured by Multifamily (5 or more) Residential Properties	18,802	3.4
Secured by Nonfarm Nonresidential Properties	224,591	40.1
<b>Total Real Estate Loans</b>	<b>457,357</b>	<b>81.6</b>
Commercial and Industrial Loans	99,620	17.8
Agricultural Production and Other Loans to Farmers	1,832	0.3
Consumer Loans	1,543	0.3
Obligations of State and Political Subdivisions in the U.S.	35	<0.1
Other Loans	272	<0.1
Lease Financing Receivable (net of unearned income)	0	0.0
Less: Unearned Income	0	0.0
<b>Total Loans</b>	<b>560,659</b>	<b>100.0</b>
<i>Source: Reports of Condition and Income</i>		

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

## DESCRIPTION OF ASSESSMENT AREAS

Keystone Bank, SSB designated two assessment areas in Texas consisting of the Austin Metropolitan Statistical Area (MSA) Assessment Area (Austin MSA AA) and the Texas Non-MSA Assessment Area (Texas Non-MSA AA). Based on the 2020 U.S. Census, the assessment areas contained 294 total census tracts with the following income designations: 24 low-, 72 moderate-, 82 middle-, 100 upper-income tracts, and 16 non-designated income tracts. None of the census tracts received distressed or underserved designations during the review period; however, the Federal Emergency Management Agency (FEMA) made four major disaster declarations involving the assessment areas during the review period.

The assessment areas conform to the CRA regulatory requirements. This evaluation contains detailed information regarding each assessment area in the applicable Description of Institution’s Operations sections.

## SCOPE OF EVALUATION

### General Information

This evaluation covers the period from July 2, 2018, to the current evaluation dated February 6, 2023. Examiners used Interagency Intermediate Small Institution Examination Procedures to evaluate the bank’s performance. These procedures include two tests: Lending Test and Community Development Test. Refer to the Appendices for information on each test.

As previously noted, the bank operates in two separate assessment areas throughout Texas. The following table shows that the Austin MSA AA generated a substantial majority of the bank’s loans, garnered the largest percentage of its deposits, and contained a majority of its offices. Consequently, examiners applied full-scope procedures to and placed the greatest weight on the bank’s performance in the Austin MSA AA. Examiners applied limited-scope procedures to the Texas Non-MSA AA. Examiners generally weighed each area consistent with that area’s overall lending level.

<b>Assessment Area Breakdown of Loans, Deposits, and Branches</b>						
<b>Assessment Area</b>	<b>Loans</b>		<b>Deposits</b>		<b>Branches</b>	
	\$	%	\$	%	#	%
Austin MSA AA	129,303	97.5	567,135	91.4	2	66.7
Texas Non-MSA AA	3,368	2.5	53,456	8.6	1	33.3
<b>Total</b>	<b>132,671</b>	<b>100.0</b>	<b>620,591</b>	<b>100.0</b>	<b>3</b>	<b>100.0</b>
<i>Source: Bank Data; FDIC Summary of Deposits (06/30/2022)</i>						

## **Activities Reviewed**

Based on the bank's business strategy, assessment areas' credit needs, and the number and dollar volume of loans originated during the evaluation period, examiners determined that small business loans and home mortgage loans represented the bank's major product lines. For the assessment area concentration review, examiners determined sufficient readily available data existed to evaluate the universes of 130 small business loans totaling \$45.5 million, and 85 home mortgage loans totaling nearly \$115.5 million, originated between January 1, 2022, and December 31, 2022.

Examiners reviewed the universes of small business and home mortgage loans within the Austin MSA AA to evaluate the geographic loan distribution record in such assessment area. Examiners selected a sample of 47 small business loans totaling \$19.6 million and 45 home mortgage loans totaling \$76.5 million in the Austin MSA AA to evaluate the bank's borrower profile performance in such assessment area. The 2022 D&B data provided a standard of comparison for the small business loans reviewed, and the 2020 U.S. Census data provided a standard of comparison for the home mortgage loans reviewed.

Due to the limited number of small business and home mortgage loans originated in the Texas Non-MSA AA and the bank's focus on small farm lending in the Texas Non-MSA AA, examiners conducted the geographic distribution and borrower profile reviews for such assessment area based on small farm lending. Examiners reviewed the entire universe of 16 small farm loans originated in 2022 and inside the Texas Non-MSA AA totaling \$2.0 million. The 2022 D&B data provided a standard of comparison for the small farm loans reviewed.

Small business lending received more weight than home mortgage lending when drawing applicable conclusions since commercial loans represent the institution's largest credit product and the bank's primary business focus. Furthermore, while examiners reviewed both the number and dollar volume of loans and presented both figures throughout the evaluation, examiners emphasized performance by number of loans when conducting the geographic distribution and borrower profile analyses since the number of loans are a better indicator of geographies, businesses, farms, and individuals served.

For the Community Development Test, examiners reviewed bank provided data on community development loans, qualified investments, and community development services since the prior CRA evaluation dated July 2, 2018.

## **CONCLUSIONS ON PERFORMANCE CRITERIA**

### **LENDING TEST**

Keystone Bank, SSB demonstrated satisfactory performance under the Lending Test. Reasonable performances under the loan-to-deposit ratio, assessment area concentration, and geographic distribution criteria primarily support this conclusion. The bank demonstrated a poor record regarding its borrower profile distribution.

## Loan-to-Deposit Ratio

The loan-to-deposit ratio is reasonable (considering seasonal variations and taking into account lending-related activities) given the institution's size, financial condition, and assessment area credit needs. For the past 17 quarters since the previous evaluation dated July 2, 2018, the bank recorded a 75.6 percent average loan-to-deposit ratio. From September 30, 2018, to September 30, 2022, the ratio varied with a range from a low of 43.9 and a high of 100.4 percent.

Examiners compared Keystone Bank, SSB's average net loan-to-deposit ratio to three other financial institutions. Examiners selected the comparable institutions based on their asset size, geographic location, and lending focus. As shown in the following table, Keystone Bank, SSB's average net loan-to-deposit is comparable to the similarly situated institutions.

Loan-to-Deposit (LTD) Ratio Comparison		
Bank	Total Assets as of 9/30/2022 (\$000s)	Average Net LTD Ratio (%)
Keystone Bank, SSB, Austin, TX	758,900	75.6
The First National Bank of Bastrop, Bastrop, TX	952,975	62.1
Frontier Bank of Texas, Elgin, TX	673,364	77.2
R Bank, Round Rock, TX	980,059	73.4
<i>Source: Reports of Condition and Income (09/30/2018 - 9/30/2022)</i>		

## Assessment Area Concentration

A majority of loans are in the institution's assessment areas. As reflected in the following table, Keystone Bank, SSB originated a majority of small business and home mortgage loans by number and dollar volume inside the assessment areas.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Small Business	83	63.8	47	36.2	130	28,786	63.3	16,723	36.7	45,509
Home Mortgage	60	70.6	25	29.4	85	97,615	84.5	17,851	15.5	115,466
<b>Total</b>	<b>143</b>	<b>66.5</b>	<b>72</b>	<b>33.5</b>	<b>215</b>	<b>126,401</b>	<b>78.5</b>	<b>34,574</b>	<b>21.5</b>	<b>160,975</b>
<i>Source: Bank Data Due to rounding, totals may not equal 100.0%</i>										

### **Geographic Distribution**

The geographic distribution of loans reflects reasonable dispersion throughout the assessment areas. Reasonable performances in the Austin MSA AA and Texas Non-MSA AA support this conclusion. Examiners considered the loan product types reviewed relative to the available comparative data and any performance context issues when arriving at this conclusion. Examiners focused on the percentages by the number of loans in low- and moderate-income geographies, if possible, when arriving at this conclusion.

### **Borrower Profile**

The distribution of borrowers reflects, given the demographics of the assessment areas, poor penetration among individuals of different income levels (including low- and moderate-income) and businesses and farms of different sizes. Poor performance in the Austin MSA AA, the more heavily weighted assessment area, outweighed reasonable performance in the Texas Non-MSA AA to support this conclusion. Examiners considered the loan product types reviewed relative to the available comparative data and any performance context issues when arriving at this conclusion. Examiners focused on the percentage of small business and small farm loans to entities with gross annual revenues (GARs) of \$1 million or less, as well as the percentage of home mortgage loans to low- and moderate-income borrowers.

### **Response to Complaints**

The institution has not received any CRA-related complaints since the previous evaluation; therefore, this criterion did not affect the Lending Test rating.

## **COMMUNITY DEVELOPMENT TEST**

Keystone Bank, SSB's performance under the Community Development Test is outstanding. The institution's community development performance demonstrates excellent responsiveness to community development needs in its assessment areas through community development loans, qualified investments, and community development services, as appropriate, considering the institution's capacity and the need and availability of such opportunities for community development in the institution's assessment areas. In addition, examiners considered the limited time during the review period for which the bank was subject to community development requirements under the Community Development Test. Excellent responsiveness to the community development needs and an excellent record regarding community development loans, without simply ignoring the other types of community development activities, support this conclusion. The bank also demonstrated an excellent record regarding its community development services and a poor record regarding its qualified investments.

**Community Development Loans**

The bank exhibited an excellent record regarding community development loans. An excellent level by dollar volume of community development loans primarily supports this conclusion. Examiners evaluated the number and dollar volume of community development loans considering the institution’s capacity and the need and availability of such opportunities for community development in the institution’s assessment areas when arriving at this conclusion.

Keystone Bank, SSB granted 39 community development loans totaling nearly \$30.3 million. This level of activity represents 8.9 percent of the average total assets and 12.7 percent of the average net loans since the previous evaluation. Further, the community development loans proved responsive to the areas’ needs given that they primarily address affordable housing and community services needs throughout the assessment areas. As seen in the following tables, 61.7 percent by dollar volume address activities that support affordable housing and community services, which demonstrates the bank’s responsiveness to identified community development needs. In addition, the bank worked with the SBA to make small business loans through programs under the Coronavirus Aid, Relief, and Economic Security (CARES) Act, further demonstrating responsiveness to community needs. The following table illustrates the bank’s community development lending activity by year and purpose.

<b>Community Development Lending</b>										
<b>Activity Year</b>	<b>Affordable Housing</b>		<b>Community Services</b>		<b>Economic Development</b>		<b>Revitalize or Stabilize</b>		<b>Totals</b>	
	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>
2018	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0
2020	20	7,645	1	2,000	0	0	0	0	21	9,645
2021	1	362	0	0	13	11,590	0	0	14	11,952
2022	3	6,694	1	2,000	0	0	0	0	4	8,694
2023 (YTD)	0	0	0	0	0	0	0	0	0	0
<b>Total</b>	<b>24</b>	<b>14,701</b>	<b>2</b>	<b>4,000</b>	<b>13</b>	<b>11,590</b>	<b>0</b>	<b>0</b>	<b>39</b>	<b>30,291</b>

*Source: Bank Data*

The following table shows the bank’s community development loans benefitting each assessment area.

<b>Community Development Lending by Assessment Area</b>										
<b>Assessment Area</b>	<b>Affordable Housing</b>		<b>Community Services</b>		<b>Economic Development</b>		<b>Revitalize or Stabilize</b>		<b>Totals</b>	
	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>
Austin MSA AA	24	14,701	2	4,000	13	11,590	0	0	39	30,291
Texas Non-MSA AA	0	0	0	0	0	0	0	0	0	0
<b>Total</b>	<b>24</b>	<b>14,701</b>	<b>2</b>	<b>4,000</b>	<b>13</b>	<b>11,590</b>	<b>0</b>	<b>0</b>	<b>39</b>	<b>30,291</b>

*Source: Bank Data*

**Qualified Investments**

The bank displayed a poor record regarding qualified investments. Poor performance regarding the dollar volume of qualified investments primarily supports this conclusion. Examiners considered the number and dollar volume of qualified investments, the institution’s capacity, and the need and availability of such opportunities for community development in the institution’s assessment areas when arriving at this conclusion.

Keystone Bank, SSB made use of 34 qualified investments totaling \$386 thousand, including 33 grants and donations totaling \$154 thousand. The total dollar volume of qualified investments grants represents only 0.1 percent of the average total assets and 1.4 percent of average total securities since the previous evaluation. The following tables indicate some of the qualified investments support activities targeting affordable housing and community services toward low- and moderate-income individuals. These efforts, while limited, demonstrate some responsiveness to identified community development needs. The following table illustrates the bank’s qualified investments by year and purpose.

Qualified Investments										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2018	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0
2022	1	232	0	0	0	0	0	0	1	232
2023 (YTD)	0	0	0	0	0	0	0	0	0	0
<b>Subtotal</b>	<b>1</b>	<b>232</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>232</b>
Qualified Grants & Donations	5	20	27	131	1	3	0	0	33	154
<b>Total</b>	<b>6</b>	<b>252</b>	<b>27</b>	<b>131</b>	<b>1</b>	<b>3</b>	<b>0</b>	<b>0</b>	<b>34</b>	<b>386</b>

*Source: Bank Data*

The following table shows the bank’s qualified investments for each assessment area.

Qualified Investments by Assessment Area										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Austin MSA AA	6	252	18	117	1	3	0	0	25	372
Texas Non-MSA AA	0	0	9	14	0	0	0	0	9	14
<b>Total</b>	<b>6</b>	<b>252</b>	<b>27</b>	<b>131</b>	<b>1</b>	<b>3</b>	<b>0</b>	<b>0</b>	<b>34</b>	<b>386</b>

*Source: Bank Data*

**Community Development Services**

The bank demonstrated an excellent record of providing community development services. Overall excellent performance regarding the types of services support this conclusion. Examiners evaluated the types and availability of services considering the institution’s capacity and the need and availability of such opportunities for community development in the institution’s assessment areas when arriving at this conclusion.

The following table shows the institution provided 84 instances of financial expertise or technical assistance to community development-related organizations during the evaluation period, reflective of excellent performance considering the number of bank offices. The table also shows that 65.5 percent of the services benefited organizations providing community services and 32.1 percent benefitted affordable housing, some in leadership roles as Board or committee members, which demonstrates the bank’s responsiveness to identified needs in its assessment areas. The following table illustrates the bank’s community development services by year and purpose.

<b>Community Development Services</b>					
<b>Activity Year</b>	<b>Affordable Housing</b>	<b>Community Services</b>	<b>Economic Development</b>	<b>Revitalize or Stabilize</b>	<b>Totals</b>
	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>
2018	0	0	0	0	<b>0</b>
2019	0	0	0	0	<b>0</b>
2020	9	4	0	0	<b>13</b>
2021	10	17	0	0	<b>27</b>
2022	8	33	2	0	<b>43</b>
2023 (YTD)	0	1	0	0	<b>1</b>
<b>Total</b>	<b>27</b>	<b>55</b>	<b>2</b>	<b>0</b>	<b>84</b>

*Source: Bank Data*

The following table shows the bank’s community services benefitting each assessment area.

<b>Community Development Services by Assessment Area</b>					
<b>Assessment Area</b>	<b>Affordable Housing</b>	<b>Community Services</b>	<b>Economic Development</b>	<b>Revitalize or Stabilize</b>	<b>Totals</b>
	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>
Austin MSA AA	27	55	0	0	<b>82</b>
Texas Non-MSA AA	0	0	2	0	<b>2</b>
<b>Total</b>	<b>27</b>	<b>55</b>	<b>2</b>	<b>0</b>	<b>84</b>

*Source: Bank Data*

Although the bank does not operate any branches or ATMs in low- or moderate-income census tracts, examiners noted Keystone Bank, SSB’s other alternative delivery systems, including mobile banking, online banking, and debit cards help avail the bank’s services to low- and moderate-income individuals across the assessment areas. Further, Keystone Bank, SSB offers hours and days of service consistent with the industry and the areas in which it operates.



## 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.

### AUSTIN MSA AA – Full-Scope Review

#### DESCRIPTION OF INSTITUTION’S OPERATIONS IN AUSTIN MSA AA

The Austin MSA AA includes all 290 census tracts in Travis County located in the central portion of Texas. Keystone Bank, SSB operates two full-service offices and one ATM in this assessment area. The bank closed its downtown branch in the Austin MSA AA during December of 2020.

#### Economic and Demographic Data

The Austin MSA AA census tracts reflect the following income designations based on 2020 U.S. Census data: 24 low-, 71 moderate-, 79 middle-, 100 upper-tracts, and 16 with no income designation. The following table provides additional demographic and economic data for the area.

<b>Demographic Information of the Assessment Area Austin MSA AA</b>						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	290	8.3	24.5	27.2	34.5	5.5
Population by Geography	1,290,188	8.2	24.9	28.8	34.6	3.5
Housing Units by Geography	530,125	7.9	24.2	30.0	35.6	2.3
Owner-Occupied Units by Geography	260,455	3.5	19.6	31.4	44.8	0.8
Occupied Rental Units by Geography	231,076	12.5	30.0	28.5	25.3	3.6
Vacant Units by Geography	38,594	10.0	20.4	29.7	35.8	4.1
Businesses by Geography	286,282	2.9	13.1	18.8	56.5	8.7
Farms by Geography	4,454	2.8	13.9	19.1	57.8	6.4
Family Distribution by Income Level	280,144	21.8	16.5	19.8	41.9	0.0
Household Distribution by Income Level	491,531	23.5	16.6	17.9	42.0	0.0
Median Family Income MSA - 12420 Austin-Round Rock-Georgetown, TX MSA		\$100,215	Median Housing Value			\$379,220
			Median Gross Rent			\$1,365
			Families Below Poverty Level			7.5%

Source: 2020 U.S. Census; 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.

During the evaluation period, FEMA declared Travis County a major disaster area due to the COVID-19 pandemic, severe winter storms, and tropic storms.

Examiners used the applicable Federal Financial Institutions Examination Council (FFIEC)-estimated median family income (MFI) to analyze home mortgage loans under the borrower profile performance factor. The following table shows the calculated income ranges based on the 2022 FFIEC-estimated MFI of \$110,300 for the Austin-Round Rock-Georgetown, TX MSA.

<b>Median Family Income Ranges</b>				
<b>Median Family Incomes</b>	<b>Low &lt;50%</b>	<b>Moderate 50% to &lt;80%</b>	<b>Middle 80% to &lt;120%</b>	<b>Upper ≥120%</b>
<b>Austin-Round Rock-Georgetown, TX MSA Median Family Income</b>				
2022 (\$110,300)	<\$55,150	\$55,150 to <\$88,240	\$88,240 to <\$132,360	≥\$132,360
<i>Source: FFIEC</i>				

The largest industries in the assessment area include non-classifiable establishments and services. Additionally, the majority of businesses are small with 95.3 percent operating from a single location and 54.2 percent employing 4 or fewer employees. The major employers in the assessment area include H-E-B, Dell Technologies, and Ascension Texas.

Data obtained from the U.S. Bureau of Labor Statistics indicates the December 2022 unemployment rate was 2.6 percent for Travis County in comparison to both the State of Texas and the national rates of 3.9 percent and 3.5 percent, respectively.

### **Competition**

The Austin MSA AA is highly competitive for financial services. According to the FDIC June 30, 2022, Summary of Deposit Report, 54 financial institutions operate 239 offices inside the assessment area. Of these institutions, Keystone Bank, SSB ranked 14<sup>th</sup> with a deposit market share of 1.2 percent.

Keystone Bank, SSB is not required to collect or report its small business and home mortgage loan data, and it has not elected to do so. However, in 2021, 252 institutions reported 47,790 small business loans totaling \$1.9 billion and 831 lenders reported \$48.6 billion in home mortgage loans. The top 3 institutions accounted for 52.0 percent of the total market share by loan volume for small business loans and 12.0 percent of the total market share by loan volume for home mortgage loans, further supporting the high level of competition for this assessment area.

### **Community Contact**

As part of the evaluation process, examiners contact third parties active in the assessment area to assist in identifying the area’s credit needs. This information helps determine whether local financial institutions are responsive to those needs. It also shows what credit opportunities are available.

Examiners used an existing community contact to help assess the current economic conditions, community credit needs, and potential opportunities for bank involvement in this area which indicated that the assessment area’s credit needs include lending to small businesses and affordable housing. The community contact indicated the area has a diverse population, including a large

segment of young professionals with higher education. The individual also noted the area benefits from several major industries; however, the skyrocketing housing costs contribute to the working class migrating to more rural areas. Additionally, the contact indicated there are a variety of lending opportunities available, especially for small business and home mortgage loans, and that the area's financial institutions appropriately serve the general banking and credits needs of the area.

### **Credit and Community Development Needs and Opportunities**

Considering information from the community contact, bank management, and demographic and economic data, examiners concluded that small business, small farm, and home mortgage loans represent the assessment area's primary credit needs.

With respect to the area's community development needs, the previously described FEMA major disaster declarations indicate a need for revitalization and stabilization of the designated disaster areas. In addition, examiners considered that over one-third, or 38.3 percent, of the area's families report either low or moderate incomes. These characteristics typically suggest a higher need for activities that aid in providing community services targeted to low- and moderate-income individuals. Other community development needs exist regarding affordable housing activities as shared by the community contact.

## **CONCLUSIONS ON PERFORMANCE CRITERIA IN AUSTIN MSA AA**

### **LENDING TEST**

Keystone Bank, SSB demonstrated a satisfactory record under the Lending Test in the Austin MSA AA. Reasonable performance regarding the geographic distribution record slightly lifted poor performance regarding the borrower profile record to support this conclusion.

### **Geographic Distribution**

The geographic distribution of loans reflects reasonable dispersion throughout the Austin MSA AA. Reasonable records regarding small business and home mortgage loans support this conclusion.

### ***Small Business Loans***

The geographic distribution of small business loans reflects reasonable dispersion in the Austin MSA AA. Reasonable performances in both low- and moderate-income geographies support this conclusion. As shown in the following table, in low-income tracts, the institution's lending level is consistent with the percentage of businesses, evidencing a reasonable level. The table further shows that in moderate-income tracts, the institution's lending level trails the percentage of businesses by only 1.7 percentage points, also evidencing reasonable performance.

Geographic Distribution of Small Business Loans Austin MSA AA					
Tract Income Level	% of Businesses	#	%	\$(000s)	%
Low	2.9	2	2.9	395	1.4
Moderate	13.1	8	11.4	3,943	13.9
Middle	18.8	14	20.0	4,614	16.3
Upper	56.5	40	57.1	17,780	62.8
Not Available	8.7	6	8.6	1,563	5.5
<b>Totals</b>	<b>100.0</b>	<b>70</b>	<b>100.0</b>	<b>28,295</b>	<b>100.0</b>
<i>Source: 2022 D&amp;B Data; Bank Data</i>					
<i>Due to rounding, totals may not equal 100.0%</i>					

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

The geographic distribution of home mortgage loans reflects reasonable dispersion in the Austin MSA AA. Reasonable performances in low- and moderate-income census tracts support this conclusion. As shown in the following table, the institution's level in low-income tracts trails demographic data by 3.5 percentage points, reflective of reasonable performance. The table further shows that in moderate-income tracts, the institution's lending level trails demographic data by 7.5 percentage points, also reflecting reasonable performance.

Geographic Distribution of Home Mortgage Loans Austin MSA AA					
Tract Income Level	% of Owner-Occupied Housing Units	#	%	\$(000s)	%
Low	3.5	0	0.0	0	0.0
Moderate	19.6	7	12.1	4,082	4.2
Middle	31.4	4	6.9	1,539	1.6
Upper	44.8	45	77.6	91,342	93.8
Not Available	0.8	2	3.4	407	0.4
<b>Total</b>	<b>100.0</b>	<b>58</b>	<b>100.0</b>	<b>97,370</b>	<b>100.0</b>
<i>Source: 2020 U.S. Census; Bank Data</i>					
<i>Due to rounding, totals may not equal 100.0%</i>					

### **Borrower Profile**

The distribution of borrowers reflects, given the demographics of the assessment area, poor penetration among individuals of different income levels (including low- and moderate-income) and businesses of different sizes in the Austin MSA AA. A reasonable record regarding small business loans hampered by a poor record regarding home mortgage loans supports this conclusion.

### ***Small Business Loans***

The distribution of borrowers reflects reasonable penetration among businesses of different sizes in the Austin MSA AA. The institution’s lending to businesses with GARs of \$1 million or less supports this conclusion. The following table shows the institution originated less than a majority, or 42.6 percent, of the reviewed small business loans to businesses with GARs of \$1 million or less, typically reflective of poor performance. While the bank’s level trails, by 50.4 percentage points, the percent of businesses reporting GARs of \$1 million or less, the table also notes 10 small business loans to businesses with revenues not available. Of the 37 loans in the table with revenue data, the bank originated over 5 out of every 10 loans to businesses with GARs of \$1 million or less, supporting reasonable performance.

Given the volume of loans with revenues not available, examiners also considered loan size as a measure of the financial institution’s contribution to the needs of small businesses. Examiners determined that all loans originated with revenue unavailable were equal to or less than \$1 million in loan size, illustrating the bank’s willingness to meet credit needs of businesses of varying sizes, including small businesses.

<b>Distribution of Small Business Loans by Gross Annual Revenue Category Austin MSA AA</b>					
<b>Gross Revenue Level</b>	<b>% of Businesses</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
< \$100,000	74.9	6	12.8	1,545	7.9
\$100,000 - \$249,999	13.8	3	6.4	1,325	6.8
\$250,000 - \$499,999	2.9	7	14.9	1,997	10.2
\$500,000 - \$1,000,000	1.4	4	8.5	1,575	8.0
<b>Subtotal &lt;= \$1,000,000</b>	<b>93.0</b>	<b>20</b>	<b>42.6</b>	<b>6,442</b>	<b>32.9</b>
>\$1,000,000	2.0	17	36.2	8,847	45.2
Revenue Not Available	5.0	10	21.3	4,286	21.9
<b>Total</b>	<b>100.0</b>	<b>47</b>	<b>100.0</b>	<b>19,575</b>	<b>100.0</b>

*Source: 2022 D&B Data; Bank Data  
Due to rounding, totals may not equal 100.0%*

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

The distribution of borrowers reflects poor penetration to individuals of different income levels in the Austin MSA AA. A very poor record regarding lending to moderate-income borrowers slightly lifted by a reasonable record to low-income borrowers supports this conclusion. The following table indicates the institution’s level of home mortgage lending to low-income borrowers trails demographic data by 19.6 percentage points, typically reflecting a very poor level. While low-income families comprise 21.8 percent of the area’s families, 7.5 percent of the area’s total families reported incomes below the poverty level, and notably greater challenges exist for these families when trying to qualify for home mortgage loans, typically higher dollar volume and longer-term loans. Further, examiners considered the median housing value and applicable MFI. Considering this performance context information, examiners determined that the bank’s lending to low-income borrowers reflects a reasonable record.

The table further shows the institution’s level of lending to moderate-income borrowers falls 14.3 percentage points below demographic data, which reflects very poor performance.

<b>Distribution of Home Mortgage Loans by Borrower Income Level Austin MSA AA</b>					
<b>Borrower Income Level</b>	<b>% of Families</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	21.8	1	2.2	455	0.6
Moderate	16.5	1	2.2	80	0.1
Middle	19.8	2	4.4	380	0.5
Upper	41.9	33	73.3	47,438	62.0
Not Available	0.0	8	17.8	28,105	36.8
<b>Total</b>	<b>100.0</b>	<b>45</b>	<b>100.0</b>	<b>76,458</b>	<b>100.0</b>

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

## **COMMUNITY DEVELOPMENT TEST**

The bank demonstrated an outstanding record regarding the Community Development Test in the Austin MSA AA. The institution’s community development performance demonstrates excellent responsiveness to community development needs in the Austin MSA AA through community development loans, qualified investments, and community development services, as appropriate, considering the institution’s capacity and the need and availability of such opportunities for community development in the institution’s assessment area.

### **Community Development Loans**

The bank originated 39 community development loans totaling nearly \$30.3 million in the Austin MSA AA. This level equates to 100.0 percent of the bank’s overall excellent level of community development loans by dollar volume. As noted, this area accounted for 97.5 percent of the bank’s lending volume.

The institution’s community development loans proved responsive to the area’s needs. Approximately 61.7 percent by dollar volume address activities that support affordable housing and community services, which demonstrates the bank’s responsiveness to identified community development needs. The following point highlights an example of the bank’s community development loans in the Austin MSA AA.

- **Community Services** – The bank granted 2 loans totaling \$4 million to a local entity that creates innovative learning experiences and is free to individuals receiving governmental assistance and therefore, providing access to low- and moderate-income individuals.

### **Qualified Investments**

The bank made use of only 25 qualified investments totaling \$372 thousand in the Austin MSA AA. The total dollar amount equates to 96.4 percent of the bank's overall pool level of qualified investments. As noted, this area contributed 91.4 percent of the bank's total deposits.

The qualified investments primarily benefit affordable housing within the Austin MSA AA, which although limited, reflects some responsiveness to an identified community development need. The following point highlights an example of the bank's qualified investments in the Austin MSA AA.

- ***Affordable Housing*** – The bank invested in 1 qualified mortgage security in the amount of \$232 thousand primarily designated to provide affordable housing.

### **Community Development Services**

The bank provided 82 community development services in the Austin MSA AA, which equates to 97.6 percent of the bank's total community development services. A majority of the community development services benefited community services efforts within the Austin MSA, which demonstrates the bank's responsiveness to an identified community development need. The following point highlights an example of the bank's community development services in the Austin MSA AA.

- ***Community Services*** – An executive served on the finance committee of a non-profit organization that brings people together to build homes, communities, and hope to low- and moderate-income individuals.

Although the bank does not operate any branches or ATMs in low- or moderate-income census tracts in the Austin MSA AA, examiners noted Keystone Bank, SSB's other alternative delivery systems, including mobile banking, online banking, and debit cards help avail the bank's services to low- and moderate-income individuals across the assessment area.

## **TEXAS NON-MSA AA – Limited-Scope Review**

### **DESCRIPTION OF INSTITUTION'S OPERATIONS IN TEXAS NON-MSA AA**

The Texas Non-MSA AA includes all four census tracts in Runnels County located in West Central Texas. Keystone Bank, SSB operates one full-service office and one ATM in a middle-income census tract in this assessment area.

### **Economic and Demographic Data**

The Texas Non-MSA AA census tracts reflect the following income designations based on 2020 U.S. Census data: 1 moderate- and 3 middle-income census tracts. The following table provides additional demographic and economic data for the area.

Demographic Information of the Assessment Area Texas Non MSA AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	4	0.0	25.0	75.0	0.0	0.0
Population by Geography	9,900	0.0	21.2	78.8	0.0	0.0
Housing Units by Geography	5,245	0.0	20.0	80.0	0.0	0.0
Owner-Occupied Units by Geography	2,838	0.0	16.3	83.7	0.0	0.0
Occupied Rental Units by Geography	1,053	0.0	25.9	74.1	0.0	0.0
Vacant Units by Geography	1,354	0.0	23.0	77.0	0.0	0.0
Businesses by Geography	901	0.0	17.8	82.2	0.0	0.0
Farms by Geography	139	0.0	8.6	91.4	0.0	0.0
Family Distribution by Income Level	2,591	20.3	21.3	19.6	38.8	0.0
Household Distribution by Income Level	3,891	25.3	16.8	19.0	38.9	0.0
Median Family Income Non-MSAs - TX		\$61,785	Median Housing Value			\$90,653
			Median Gross Rent			\$761
			Families Below Poverty Level			10.2%
<i>Source: 2020 U.S. Census; 2022 D&amp;B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

Data obtained from the U.S. Bureau of Labor Statistics indicates the December 2022 unemployment rate was 3.1 for Runnels County in comparison to both the State of Texas and the national rate of 3.9 percent and 3.5 percent, respectively. Major employers in the area include Ballinger Memorial Hospital, North Runnels Hospital, Walmart, and the State of Texas.

## CONCLUSIONS ON PERFORMANCE CRITERIA IN TEXAS NON-MSA AA

### LENDING TEST

The institution's lending performance in the Texas Non-MSA AA is consistent with the institution's lending performance overall.



## Geographic Distribution

### *Small Farm Loans*

Geographic Distribution of Small Farm Loans Texas Non-MSA AA					
Tract Income Level	% of Farms	#	%	\$(000s)	%
Low	0.0	0	0.0	0	0.0
Moderate	8.6	2	12.5	550	27.1
Middle	91.4	14	87.5	1,482	72.9
Upper	0.0	0	0.0	0	0.0
Not Available	0.0	0	0.0	0	0.0
<b>Totals</b>	<b>100.0</b>	<b>16</b>	<b>100.0</b>	<b>2,032</b>	<b>100.0</b>
<i>Source: 2022 D&amp;B Data; Bank Data. Due to rounding, totals may not equal 100.0%</i>					

## Borrower Profile

### *Small Farm Loans*

Distribution of Small Farm Loans by Gross Annual Revenue Category Texas Non-MSA AA					
Gross Revenue Level	% of Farms	#	%	\$(000s)	%
< \$100,000	59.7	11	68.8	992	48.8
\$100,000 - \$249,999	31.7	2	12.5	250	12.3
\$250,000 - \$499,999	4.3	0	0.0	0	0.0
\$500,000 - \$1,000,000	1.4	1	6.3	450	22.1
<b>Subtotal &lt;= \$1,000,000</b>	<b>97.1</b>	<b>14</b>	<b>87.5</b>	<b>1,692</b>	<b>83.3</b>
>\$1,000,000	2.2	2	12.5	340	16.7
Revenue Not Available	0.7	0	0.0	0	0.0
<b>Total</b>	<b>100.0</b>	<b>16</b>	<b>100.0</b>	<b>2,032</b>	<b>100.0</b>
<i>Source: 2022 D&amp;B Data; Bank Data Due to rounding, totals may not equal 100.0%</i>					

## COMMUNITY DEVELOPMENT TEST

The institution's community development performance in the Texas Non-MSA AA is below the community development performance for the institution; however, it does not change the institution rating.

## APPENDICES

### INTERMEDIATE SMALL 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) by considering the following criteria:

- 1) The bank's loan-to-deposit ratio, adjusted for seasonal variation, and, as appropriate, other lending-related activities, such as loan originations for sale to the secondary markets, community development loans, or qualified investments;
- 2) The percentage of loans, and as appropriate, other lending-related activities located in the bank's assessment area(s);
- 3) The geographic distribution of the bank's loans;
- 4) The bank's record of lending to and, as appropriate, engaging in other lending-related activities for borrowers of different income levels and businesses and farms of different sizes; and
- 5) The bank's record of taking action, if warranted, in response to written complaints about its performance in helping to meet credit needs in its assessment area(s).

#### **Community Development Test**

The Community Development Test considers the following criteria:

- 1) The number and amount of community development loans;
- 2) The number and amount of qualified investments;
- 3) The extent to which the bank provides community development services; and
- 4) The bank's responsiveness through such activities to community development lending, investment, and service needs.

## 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. Institution CDCs can develop innovative debt instruments or provide near-equity investments tailored to the development needs of the community. Institution 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 institution:
  - (i) Has not been reported or collected by the institution or an affiliate for consideration in the institution'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 institution's assessment area(s) or a broader statewide or regional area including the institution'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 institution'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 (e.g. geographic distribution, borrower profile, and total number and dollar amount of investments), and qualitative factors (e.g. innovativeness, complexity, and responsiveness).

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

**Home Mortgage Disclosure Act (HMDA):** The statute that requires certain mortgage lenders that 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 (e.g, 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.

**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.





## LIST OF BRANCHES

### OPEN BRANCHES

#### **Bee Cave HQ** – Opened December 2023

13715 E. Ladera Blvd.  
Bee Cave, TX 78738  
Telephone: (512) 982-9150

#### Lobby Hours:

Monday – Friday	9:00 am – 5:00 pm CST
Saturday & Sunday	Closed

#### Drive-Up Hours:

Monday – Friday	8:00 am – 5:00 pm CST
Saturday & Sunday	Closed

#### Geography:

MSA/MD: 12420  
State/County/Tract: 48-453-0340.00

#### **Ballinger Branch** – Acquired October 2018

900 Hutchins Ave  
Ballinger, TX 76821  
Telephone: (325) 365-3512

#### Lobby Hours:

Monday – Friday	9:00 am – 3:00 pm CST
Saturday & Sunday	Closed

#### Drive-Up Hours

Monday – Friday	8:30 am – 3:00 pm CST
Saturday & Sunday	Closed

#### Geography:

MSA/MD: NA  
State/County/Tract: 48-399-9506.00



## LIST OF BRANCHES

### **Downtown Austin – Pressler Branch** – Opened May 2021

507 Pressler St, Suite 400  
Austin, TX 78703  
Telephone: (512) 617-6820

#### Lobby Hours:

Monday – Friday	9:00 am – 4:00 pm CST
Saturday & Sunday	Closed

#### Geography:

MSA/MD: 12420  
State/County/Tract: 48-453-0012.00

### **CLOSED BRANCHES**

### Bee Cave Branch – Opened October 2018 / Closed December 2023

11500 Bee Caves Rd, Suite 150  
Austin, TX 78738

#### Geography:

MSA/MD: 12420  
State/County/Tract: 48-453-0340.00



## DEPOSIT PRODUCTS

### Consumer

- Basic Checking
- Basic Saving
- Kasasa Cash
- Kasasa Cash Back
- Kasasa Tunes
- Kasasa Saver

### Private Client

- Private Client Checking
- Private Client Money Market

### Consumer & Business

- Money Market
- Founder's Checking
- Founder's Money Market
- Certificate of Deposit Account

### Business

- Small Business Checking
- Business Checking
- Business Analysis Checking
- Impact Checking
- Basic Business Savings
- Health Savings Accounts (HSA)
- IOLTA Accounts

**Internet Banking** – Including Online Banking, Online Bill Pay, Mobile Banking, Mobile Wallet, and Zelle®

**Treasury Management** – Remote Deposit Capture, ACH Origination, Online Wire Transfer, Positive Pay



## DEPOSIT PRODUCTS – FEE SCHEDULE

### Consumer Fee Schedule

This Fee Schedule will be effective on July 22, 2024.

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

Non-Sufficient Funds (NSF) Fee	\$33.00
Overdraft Fee	\$33.00
Account Closure within 90 Days	\$25.00
Account Research (per hour)	\$25.00
Statement Reconciliation (per hour)	\$25.00
Statement Reprint	\$5.00
Copy Fee (per page)	\$1.00
Legal Process Fee	\$125.00
Cashier's Check	\$5.00
Money Order	\$5.00
Temporary Check (per page)	\$5.00
Stop Payment	\$30.00
Change Processing Fee (per \$100)	\$10.00
Collection Item - Domestic	\$25.00
Collection Item - Foreign	\$35.00
Re-deposited/Chargeback Items	\$10.00
Return Item Redeposit (per item)	\$5.00
Return Item Special Handling (per item)	\$2.00
Replace Debit Card	\$5.00
Balance Inquiry at Non-FI ATM	\$1.00
Withdrawal at Non-FI ATM	\$3.00
Safe Deposit Box Lost Key Fee	\$50.00
Safe Deposit Drill Fee	\$200.00
Wire Transfer - Outgoing Domestic	\$25.00
Wire Transfer - Outgoing International	\$50.00



## Business Fee Schedule

This Fee Schedule will go into effect on December 9, 2024.

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

Non-Sufficient Funds Fee	\$38.00
Overdraft Fee	\$38.00
Stop Payment - Manual	\$30.00
Cashier's Check	\$5.00
Money Order	\$5.00
Temporary Checks (per page)	\$5.00
Collection Item - Domestic	\$25.00
Collection Item - Foreign	\$35.00
Chargeback Item	\$7.00
Return Item Redeposit (per item)	\$6.00
Return Item Special Handling (per item)	\$7.00
Deposit Corrections	\$5.00
Lock Bag (per bag)	\$20.00
Zipper Bag (per bag)	\$5.00
Replace Debit Card	\$5.00
Balance Inquiry at Non-FI ATM	\$1.00
Withdrawal at Non-FI ATM	\$3.00
Account Closure within 90 Days	\$25.00
Account Research (per hour)	\$25.00
Statement Reconciliation (per hour)	\$25.00
Statement Reprint	\$5.00
Copy Fee (per page)	\$3.00
Legal Process Fee	\$125.00
Safe Deposit Box Lost Key Fee	\$50.00
Safe Deposit Box Drill Fee	\$200.00
Wire Transfer - Outgoing Domestic Manual	\$60.00
Wire Transfer - Incoming Domestic	\$10.00
Wire Transfer - Outgoing International Manual	\$60.00
Wire Transfer - Incoming International	\$15.00
iPay Business (per user)	\$10.00
Excess Money Market Withdrawal (per item over 6)	\$5.00
Check Deposit by Mail (per item)	\$1.00
RTP Receive (RTP & FedNow, per item)	\$0.12
Non-Interest Bearing (NIB) Account Fee	\$35.00
Online Banking User Fee (per user)	\$35.00
Rolled Coin - in Branch	\$0.10
Currency Straps - in Branch	\$0.50
Deposit of Loose Bills (per \$1,000; min \$1.00)	\$1.00
Debits	\$0.50
Credits	\$0.20
In-Person/Telephone Transfer	\$15.00
Wire Notification - Email	\$2.50
Wire Notification - Mail	\$10.00



## LENDING PRODUCTS

### **Commercial Loans**

- Commercial real Estate Loans
- Construction & Development Loans
- C&I Lines of Credit
- C&I Term Loans
- Commercial Letters of Credit
- Small Business Administration (SBA) Loans

### **Mortgage Loans**

- Home Mortgage Loans
- Home Equity Loans

### **Consumer Loans**

- Unsecured Loans
- New & Used Auto Loans
- Cash Secured Loans
- RV & Boat Loans

### **Agricultural Loans**

- Ag Term Loans
- Ag Lines of Credit
- Farmland Loans



## LENDING PRODUCTS – FEE SCHEDULE

	Consumer	Commercial C&I	Commercial RE	1-4 Family Residential	Construction
Origination:		X	X	X	X
Renewals/Mods/Change in Terms: \$50.00		X	X	X	X
Admin: \$20.00 (Loans < \$1000)	X				
Outgoing Wire: \$25.00			X	X	X
Credit Report: \$8.00/report	X	X	X	X	X
Appraisal:			X	X	X
Environmental:			X		
Flood: 14.00/cert			X	X	X
UCC County Filing: Varies by County			X	X	X
UCC State Filing:		X	X	X	X
Attorney Doc Prep:		X	X	X	X
Internal Do Prep Fee New Loans \$250.00 (Loans \$500,000 and up) \$100.00 (Loans under \$500,000)		X			
Inspection: 1/mo, cost varies					X
Construction Mgmt. Fee: Varies by product & loan amount					X
Final Appraisal:					X
Final Survey:					X
Title Endorsement:					X
Vehicle Title (if applicable):	X	X			

CLOSING COSTS MATRIX											
FEE	PAYABLE TO	SECONDARY		PORTFOLIO							
		CONV	JUMBO	KEY PLUS, KEY ADVANTAGE & PRIVATE CLIENT	1X CLOSE (INCLUDING PRIVATE CLIENT)	CONST ONLY	HE - 2ND UNDER \$250K	HE - 2ND \$250K PLUS	HELOC UNDER \$250K ***	HELOC \$250K PLUS ***	LOT
Administration Fee ****	Keystone Bank	\$1895 ****	\$1,895	\$1895 ****	\$1,895	\$1,895	\$895	\$1,895	1st - \$1895 2nd - \$895	1st - \$1895 2nd - \$895	\$1,895
Origination Fee **	Keystone Bank	NA	NA	0.50%	0.50%	0.50%	NA	0.50%	NA	NA	0.50%
Inspection Fees	Keystone Bank	NA	NA	NA	SEE BELOW #	SEE BELOW #	NA	NA	NA	NA	NA
Appraisal	AMC	VARIES	VARIES	VARIES	VARIES	VARIES	VARIES	VARIES	VARIES	VARIES	VARIES
2nd Appraisal, if required	AMC	VARIES	VARIES	VARIES	VARIES	VARIES	NA	VARIES	NA	VARIES	VARIES
Desk Appraisal Review, if needed	AMC	VARIES	VARIES	NA	NA	NA	NA	NA	NA	NA	NA
Appraisal Final 1004D, if needed	AMC	VARIES	VARIES	VARIES	NA	NA	NA	NA	NA	NA	NA
Doc Prep	Attorney	\$275	\$275	\$275	\$500	\$500	\$275	\$275	\$275	\$275	\$325
Funding Fee	Attorney	\$75	\$75	\$75	\$75	\$75	\$75	\$75	\$75	\$75	\$75
Post-Closing Fee	Attorney	\$125	\$125	\$125	\$125	\$125	\$125	\$125	\$125	\$125	\$125
Title Fees	Title Company	VARIES	VARIES	VARIES	VARIES	VARIES	NA	VARIES	NA	VARIES	VARIES
Survey	Surveyor	VARIES	VARIES	VARIES	VARIES	VARIES	VARIES	VARIES	VARIES	VARIES	VARIES

\*\* Keystone Bank Investors eligible for 50% off the Origination Fee.

\*\*\* PRIVATE CLIENT HELOCs.

Loan amounts up to \$500,000, No Closing Costs.

Loan amounts over \$500,000, Lender Credit of \$5000 towards closing costs.

\*\*\*\* SECONDARY CONV, KEY PLUS, KEY ADVANTAGE & PRIVATE CLIENT products.

For Purchase and Rate/Term Refinances with loan amounts \$150,000 and under - Admin Fee is \$750

# CONSTRUCTION INSPECTION FEES BASED ON CONSTRUCTION PERIOD	
12-MONTH CONST	\$1,250.00
18-MONTH CONST	\$1,875.00
24-MONTH CONST	\$2,500.00





## LOAN TO DEPOSIT RATIOS

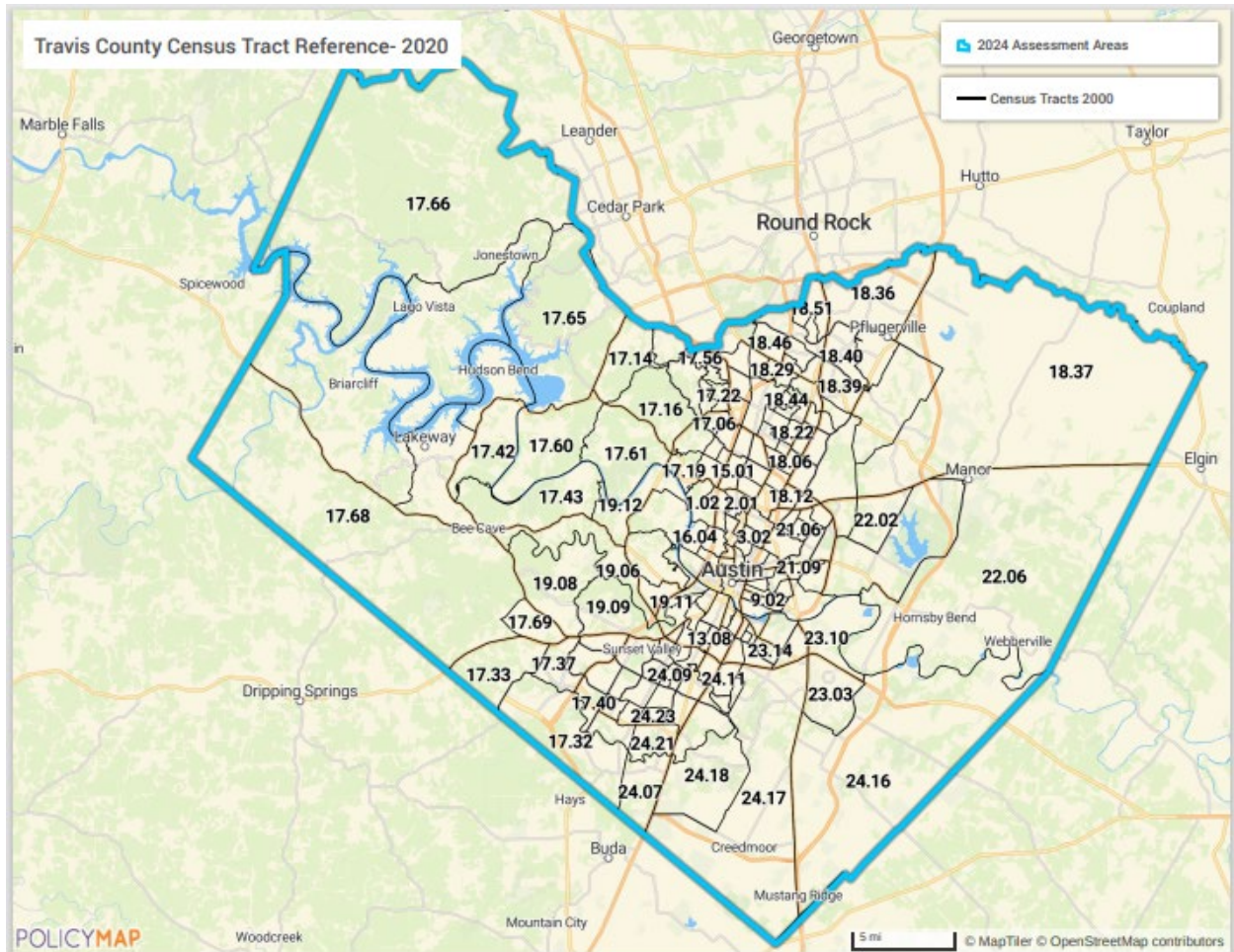
March 31, 2023	95.36%
June 30, 2023	96.65%
September 30, 2023	91.73%
December 31, 2023	92.62%
March 31, 2024	95.07%
June 30, 2024	97.62%
September 30, 2024	93.75%
December 31, 2024	96.01%



## ASSESSMENT AREAS

The Bank has designated two (2) counties to be included in our assessment area. They are Travis and Runnels counties. These include the counties in which the Bank has its branch locations.

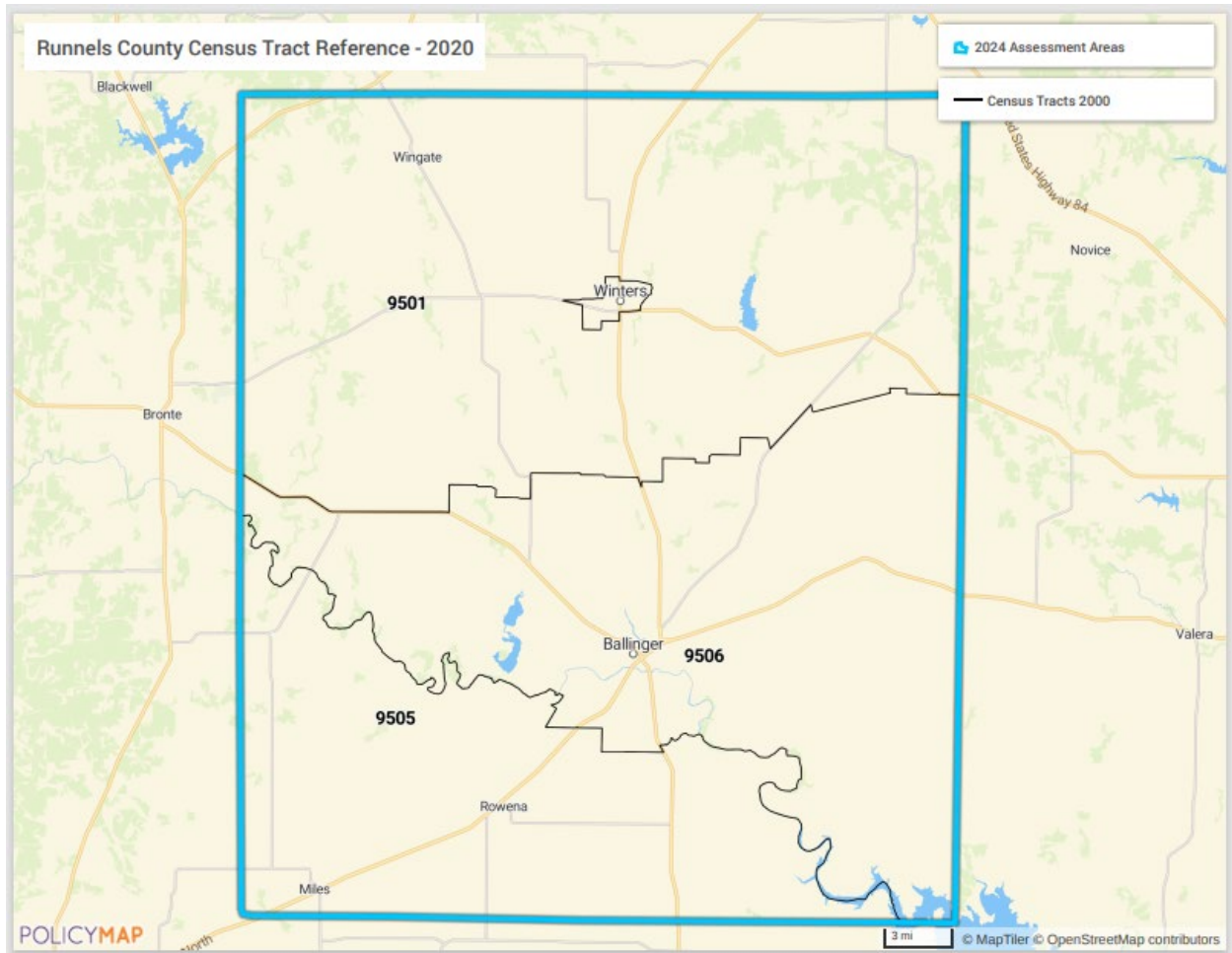
### Travis County by Census Tract





# ASSESSMENT AREAS

## Runnels County by Census Tract



2024 FFIEC Census Report - Summary Census Demographic Information

State: 48 - TEXAS (TX)

County: 453 - TRAVIS COUNTY

Tract: All Tracts



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

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

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

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



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

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

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

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

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

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

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

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

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48	453	0465.00	Middle	No	94.51	\$126,000	\$119,083	\$94,722	3407	66.13	2253	419	539
48	453	0466.00	Middle	No	111.72	\$126,000	\$140,767	\$111,968	5415	55.42	3001	2731	2811
48	453	0467.00	Upper	No	127.59	\$126,000	\$160,763	\$127,869	3750	40.83	1531	961	1094
48	453	0468.00	Upper	No	143.20	\$126,000	\$180,432	\$143,511	11615	53.95	6266	2236	2394
48	453	0469.00	Upper	No	148.26	\$126,000	\$186,808	\$148,580	9175	54.21	4974	2390	2447
48	453	0470.00	Upper	No	140.22	\$126,000	\$176,677	\$140,526	1571	51.24	805	485	498
48	453	9800.00	Unknown	No	0.00	\$126,000	\$0	\$0	3	100.00	3	0	0

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2024 FFIEC Census Report - Summary Census Demographic Information

State: 48 - TEXAS (TX)

County: 399 - RUNNELS COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
48	399	9501.00	Middle	No	109.88	\$75,500	\$82,959	\$67,917	1320	20.00	264	424	774
48	399	9502.00	Moderate	No	63.70	\$75,500	\$48,094	\$39,375	2095	54.99	1152	463	1028
48	399	9505.00	Middle	No	113.70	\$75,500	\$85,844	\$70,278	1893	32.38	613	566	924
48	399	9506.00	Middle	No	98.37	\$75,500	\$74,269	\$60,804	4592	39.39	1809	1385	2500
48	399	9999.99	Middle	No	96.44	\$75,500	\$72,812	\$59,613	9900	38.77	3838	2838	5226

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## HMDA Disclosure Statement

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

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