

SAGE CAPITAL BANK

CRA PUBLIC FILE

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Bank Contact Information

SAGE CAPITAL BANK
1606 N Sarah DeWitt Dr.
Gonzales, Tx. 78629
830-672-8585

In addition to this electronic version of our CRA file, Sage Capital Bank will maintain a copy of this file for public inspection upon request at its main office. Sage Capital Bank will also maintain a copy of its most recent CRA Performance Evaluation, and a list of services provided at each branch office. Sage Capital Bank will comply with any CRA public file requests within five calendar days and update this file quarterly. If you request a paper copy, there will be a \$12.00 fee.

SAGE CAPITAL BANK

Written Comments from the Public – Current and Prior Two Years

Attached below this page are any written comments received from the public related to Sage Capital Bank's Community Reinvestment Act (CRA) performance and any applicable bank response from current year and the prior two calendar years. If you have comments regarding Sage Capital Bank's CRA performance, please contact us at:

SAGE CAPITAL BANK
1606 N Sarah DeWitt Dr.
Gonzales, Tx 78629

Sage Capital Bank did not receive any written comments from the public during the two prior calendar years from **2023 – 2024**.

PUBLIC DISCLOSURE

November 28, 2022

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Sage Capital Bank
Certificate Number: 25621

1606 North Sarah Dewitt Drive
Gonzales, Texas 78629

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.

Sage Capital Bank's satisfactory Lending Test record and its satisfactory Community Development Test record support the overall Community Reinvestment Act (CRA) rating.

The Lending Test is rated Satisfactory.

- The loan-to-deposit ratio (LTD) 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 excellent dispersion throughout the assessment areas.
- The distribution of borrowers reflects, given the demographics of the assessment areas, reasonable penetration among businesses and farms of different sizes.
- The institution did not receive any CRA-related complaints since the previous evaluation; therefore, this factor did not affect the Lending Test rating.

The Community Development Test is rated Satisfactory.

The institution's community development performance demonstrates adequate responsiveness to community development needs in its assessment areas through community development (CD) loans, qualified investments (QIs), and CD 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. Adequate responsiveness to the community development needs and an excellent record regarding CD loans, without simply ignoring the other types of community development activities, support this conclusion. The bank demonstrated a poor record regarding its QIs and a poor record regarding its CD services.

DESCRIPTION OF INSTITUTION

Sage Capital Bank is headquartered in Gonzales, Texas. ANB Bancshares, Inc., Gonzales, Texas, wholly owns Sage Capital Bank. The bank does not maintain any banking affiliates or subsidiaries. The institution received a Satisfactory rating at its previous Federal Deposit Insurance Corporation (FDIC) Performance Evaluation, dated September 16, 2019, based on Interagency Intermediate Small Institution CRA Examination Procedures.

Sage Capital Bank functions as a retail bank focusing on commercial, agricultural, and residential lending from its eight full-service offices in three assessment areas in Central Texas. Since the previous evaluation, the bank opened one full-service office in Austin and closed one full-service office in Cedar Park. The bank did not participate in any merger or acquisition activities since the previous evaluation.

With a primary focus on commercial lending, the bank offers a variety of loan products including construction, agricultural, residential, consumer, and commercial loans. The bank offered loans through the Small Business Administration's (SBA) Paycheck Protection Program and originated 804 PPP loans totaling approximately \$29.4 million during the evaluation period. Deposit services include checking, savings, money market deposit accounts, and certificates of deposits. Alternative banking services include online banking, 24-hour telephone banking, night depository, and automated teller machine (ATM) cards. The bank operates eight ATMs on bank premises, none of which accept deposits. The bank's services and business hours are consistent with area and industry norms.

As of September 30, 2022, assets totaled approximately \$669.0 million, consisting primarily of net loans and leases of \$346.4 million, cash of \$143.7 million, and securities of \$123.0 million. Total deposits totaled approximately \$609.4 million as of the same date. Since the last evaluation, on average per year, total assets increased 19.1 percent, net loans increased 9.8 percent, and total deposits increased 20.7 percent.

As shown in the following table, the loans outstanding as of September 30, 2022, reflect a distribution generally consistent with that of the loans originated and purchased during 2021, as discussed under the Scope of Evaluation. Commercial loans (Secured by Nonfarm Nonresidential Properties and Commercial and Industrial Loans) at 42.7 percent of total loans represent the largest loan category.

Loan Portfolio Distribution as of 09/30/2022		
Loan Category	\$(000s)	%
Construction, Land Development, and Other Land Loans	71,985	20.6
Secured by Farmland	63,147	18.1
Secured by 1-4 Family Residential Properties	46,930	13.4
Secured by Multifamily (5 or more) Residential Properties	9,857	2.8
Secured by Nonfarm Nonresidential Properties	127,697	36.5
Total Real Estate Loans	319,616	91.4
Commercial and Industrial Loans	21,611	6.2
Agricultural Production and Other Loans to Farmers	6,051	1.7
Consumer Loans	1,168	0.3
Obligations of State and Political Subdivisions in the U.S.	1,331	0.4
Other Loans	91	<0.1
Lease Financing Receivable (net of unearned income)	0	0.0
Less: Unearned Income	0	0.0
Total Loans	349,868	100.0
<i>Source: Reports of Condition and Income</i>		

Based on the information discussed in this section, as well as other regulatory data, Sage Capital Bank’s financial condition, size, product offerings, prior performance, and lack of legal impediments did not affect the institution’s ability to meet its assessment areas’ credit needs.

DESCRIPTION OF ASSESSMENT AREAS

Sage Capital Bank designated three assessment areas: 1) Austin-Round Rock-Georgetown, TX Metropolitan Statistical Area (MSA) Assessment Area (Austin MSA AA); 2) San Antonio-New Braunfels, TX MSA Assessment Area (San Antonio MSA AA); and 3) Texas Non-MSA Assessment Area (Non-MSA AA). Based on 2015 American Community Survey (ACS) Census data, the assessment areas contained 376 total census tracts with the following income designations: 37 low-income tracts, 80 moderate-income tracts, 138 middle-income tracts, 115 upper-income tracts, and 6 tracts that have not been assigned an income classification. The bank changed its assessment areas since the previous evaluation by adding additional census tracts, including all of Gonzales and Lavaca Counties in the Non-MSA AA, and adding Travis and Williamson Counties to the Austin MSA AA as well as additional census tracts to include all of Hays County. The Federal Emergency Management Agency (FEMA) made two major disaster declarations involving the assessment areas during the review period.

The assessment areas conform to CRA regulatory requirements. The table below provides a description of each assessment area while this evaluation contains more detailed information regarding each assessment area in the applicable Description of Institution’s Operations section.

Description of Assessment Areas			
Assessment Area	Counties in Assessment Area	# of CTs	# of Branches
Austin MSA AA	Caldwell, Hays, Travis, and Williamson	340	4 Full-Service Offices
San Antonio MSA AA	Comal	24	2 Full-Service Offices
Non-MSA AA	Gonzales and Lavaca	12	2 Full-Service Offices
<i>Source: Bank Data</i>			

SCOPE OF EVALUATION

General Information

This evaluation covers the period from the prior evaluation dated September 16, 2019, to the current evaluation dated November 28, 2022. Examiners used the Interagency Intermediate Small Institution Examination Procedures to evaluate Sage Capital Bank’s CRA performance. These procedures include two tests: the CRA Small Bank Lending Test and the Community Development Test.

As previously noted, the bank operates in three separate assessment areas throughout Texas. The following table shows that the Austin MSA AA generated a majority of the bank’s loans, garnered the second 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 also applied full-scope procedures to the San Antonio MSA AA since it generated the second largest percentage of the bank’s loans and received limited-scope

procedures at the prior evaluation. Examiners applied limited-scope procedures to the Non-MSA AA. Examiners generally weighed each area consistent with that area's overall lending level.

Assessment Area Breakdown of Loans, Deposits, and Branches						
Assessment Area	Loans		Deposits		Branches	
	\$(000s)	%	\$(000s)	%	#	%
Austin MSA AA	68,586	57.4	229,186	38.4	4	50.0
San Antonio MSA AA	30,349	25.4	85,205	14.3	2	25.0
Non-MSA AA	20,621	17.2	282,539	47.3	2	25.0
Total	119,556	100.0	596,930	100.0	8	100.0
Source: 2021 Bank Data; FDIC Summary of Deposits (06/30/2022) Due to rounding, totals may not equal 100.0						

Activities Reviewed

For the Lending Test, examiners considered the lending emphasis revealed in the table below as well as management's stated business strategy, to determine the bank's major product lines from which to complete analyses. As shown, commercial lending, which comprised 41.6 percent of total loans by dollar volume represented the bank's primary loan product. The next largest products included agricultural loans representing 18.2 percent by dollar volume and residential loans at 16.2 percent. However, after dividing the loans into their respective assessment areas, examiners determined there were not enough residential loans in any assessment area to reach a meaningful conclusion; therefore, examiners did not review residential lending and this evaluation does not discuss them. Since the consumer loan volume did not represent a major product line, and thus would not materially affect any conclusions or ratings, this evaluation also does not discuss them. Bank records indicated that the lending focus and product mix remained consistent throughout the evaluation period. The following table shows the bank's originations and purchases over the most recent calendar year by loan type.

Loans Originated or Purchased				
Loan Category	\$(000s)	%	#	%
Construction and Land Development	40,634	23.7	63	11.2
Secured by Farmland	24,492	14.3	22	3.9
Secured by 1-4 Family Residential Properties	25,815	15.1	92	16.3
Multi-Family (5 or more) Residential Properties	1,833	1.1	3	0.5
Commercial Real Estate Loans	59,233	34.6	54	9.6
Commercial and Industrial Loans	11,936	7.0	170	30.1
Agricultural Loans	6,660	3.9	109	19.3
Consumer Loans	558	0.3	51	9.0
Other Loans	0	0.0	0	0.0
Total Loans	171,161	100.0	564	100.0
Source: 2021 Bank Data Due to rounding, totals may not equal 100.0				

To assess performance for the bank's assessment area concentration, examiners selected samples of small business and small farm loans originated in the period January 1, 2021, through December 31, 2021. Examiners considered these samples representative of the bank's performance during the entire evaluation period. The bank originated 203 small business loans totaling \$26.2 million in 2021, of which examiners sampled 60 loans totaling \$8.4 million. In addition, the bank originated 123 small farm loans totaling \$8.8 million, of which examiners sampled 55 loans totaling \$3.1 million. D&B data for 2021 provided the standard of comparison for the sampled small business and small farm loans.

Due to the limited number of small business loans originated in the Non-MSA AA and the bank's focus on small business lending in the Austin MSA AA and San Antonio MSA AA, examiners conducted the geographic distribution and borrower profile reviews of such loan product for the Austin MSA AA and San Antonio MSA AA only. Further, due to the limited number of small farm loans originated in the Austin MSA AA and San Antonio MSA AA, examiners conducted the geographic distribution and borrower profile reviews of such loan product for the Non-MSA AA only.

Examiners used the same samples to assess the bank's borrower profile and geographic loan distributions in the Austin MSA AA and the Non-MSA AA, considering only those loans from the samples located in the assessment area. However, the initial sample did not yield sufficient loans in the San Antonio MSA AA to draw substantive conclusions. Therefore, examiners selected an additional 14 small business loans totaling \$3.1 million in the San Antonio MSA AA. Examiners considered the universe of 15 small business loans totaling \$3.5 million originated by the bank in the San Antonio MSA AA.

Examiners considered the universes by dollar volume and number of loans originated in 2021, as reflected in the following table, as well as management's stated business strategy to determine the weighting applied to the loan categories reviewed, when arriving at applicable conclusions. Therefore, small business loans received heavier weighting when arriving at overall conclusions.

Loan Products Reviewed				
Loan Category	Universe		Reviewed	
	#	\$(000s)	#	\$(000s)
Small Business	203	26,152	74	11,549
Small Farm	123	8,788	55	3,119
<i>Source: Bank Data</i>				

For the Community Development Test, bank management provided data on CD loans, QIs, and CD services since the prior CRA evaluation dated September 16, 2019.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

Sage Capital Bank demonstrated a satisfactory record regarding the Lending Test. Reasonable borrower profile distribution and LTD ratio records and the origination of a majority of loans in the bank's assessment areas primarily support this conclusion. The bank also demonstrated an excellent geographic distribution record. The Appendix lists the criteria used to evaluate the Lending Test.

Loan-to-Deposit Ratio

The LTD 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. The LTD ratio, calculated from Report of Income and Condition data, averaged 66.6 percent over the past 13 calendar quarters from September 30, 2019, to September 30, 2022, representing a decrease from the 70.3 percent average, net LTD ratio recorded at the prior evaluation. The ratio ranged from a low of 55.5 percent as of June 30, 2022, to a high of 76.8 percent as of March 31, 2020, with a decreasing trend during the evaluation period.

The following table demonstrates two somewhat comparable institutions operating in Sage Capital Bank's assessment areas and reflecting somewhat similar lending emphases. The table demonstrates that both comparable banks reported average, net LTD ratios lower than Sage Capital Bank's average, net LTD ratio.

LTD Ratio Comparison		
Bank	Total Assets as of 09/30/2022 (\$000s)	Average Net LTD Ratio (%)
Sage Capital Bank, Gonzales, TX	668,961	66.6
First-Lockhart National Bank, Lockhart, TX	373,090	65.8
The First National Bank of Shiner, Shiner, TX	844,270	17.2
<i>Source: Reports of Condition and Income (09/30/2019 – 09/30/2022)</i>		

Assessment Area Concentration

A majority of loans are in the institution's assessment areas. Majorities of small business and small farm loans originated inside the assessment areas support this conclusion. Examiners considered the bank's asset size and office structure, as well as the loan products reviewed, relative to the assessment areas' size and economy, when arriving at this conclusion.

The following table shows that for small business and small farm loans, by the percentages of the number and dollar volume, the bank originated majorities inside its 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	34	56.7	26	43.3	60	4,865	57.6	3,584	42.4	8,449
Small Farm	45	81.8	10	18.2	55	2,460	78.9	659	21.1	3,119
Source: 2021 Bank Data										

Geographic Distribution

The geographic distribution of loans reflects excellent dispersion throughout the assessment areas. Excellent performance in the Austin MSA AA, the more heavily weighted assessment area, outweighed reasonable performances in the San Antonio MSA AA and 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. They focused on the percentages by the number of loans in low- and moderate-income geographies when arriving at conclusions.

Borrower Profile

The distribution of borrowers reflects, given the demographics of the assessment areas, reasonable penetration among businesses and farms of different sizes. Reasonable performances in the Austin MSA AA, San Antonio MSA AA, and 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. They focused on the percentages by the number of loans when arriving at conclusions.

Response to Complaints

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

COMMUNITY DEVELOPMENT TEST

Sage Capital Bank demonstrated a satisfactory record regarding the Community Development Test. The institution's community development performance demonstrates adequate responsiveness to community development needs in its assessment areas through CD loans, QIs, and CD 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. Adequate responsiveness to the community development needs and an excellent record regarding CD loans, without simply ignoring the other types of community development activities, support this conclusion. The bank demonstrated a poor record regarding its QIs and a poor record regarding its CD services. The Appendix defines community development and lists the criteria used to evaluate the Community Development Test.

Community Development Loans

The bank exhibited an excellent record regarding its CD loans. An excellent level regarding the dollar volume of CD loans primarily supports this conclusion. Examiners evaluated the number and dollar volume relative to the considerations noted for the Community Development Test when arriving at this conclusion.

Sage Capital Bank originated 804 CD loans totaling approximately \$29.4 million during the evaluation period. This level of activity represents 5.5 percent of average total assets of \$535.0 million and 9.5 percent of average net loans of \$310.9 million since the prior CRA evaluation. These levels increased from the 1.6 percent of average total assets and 2.5 percent of average net loans reported at the previous evaluation. The current levels reflect excellent performance relative to the considerations noted for the Community Development Test.

The CD loans proved responsive to the areas' needs given that they address economic development needs. As seen in the following tables, 100.0 percent by dollar volume address activities that promote economic development which demonstrates the bank's responsiveness to an identified community development need. In all instances, the bank worked with the SBA to make small business loans through programs under the Coronavirus Aid, Relief, and Economic Security (CARES) Act, demonstrating responsiveness to community needs. The following table illustrates the bank's community development lending activity by year and purpose.

Community Development Lending										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2019 (Partial)	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	229	12,991	0	0	229	12,991
2021	0	0	0	0	575	16,393	0	0	575	16,393
YTD 2022	0	0	0	0	0	0	0	0	0	0
Total	0	0	0	0	804	29,384	0	0	804	29,384
<i>Source: Bank Data</i>										

The following table shows the bank's CD loans benefitting each assessment area, as applicable.

Community Development Lending by Assessment Area										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Austin MSA AA	0	0	0	0	280	14,588	0	0	280	14,588
San Antonio MSA AA	0	0	0	0	115	5,901	0	0	115	5,901
Non-MSA AA	0	0	0	0	409	8,895	0	0	409	8,895
Statewide/Regional	0	0	0	0	0	0	0	0	0	0
Total	0	0	0	0	804	29,384	0	0	804	29,384
<i>Source: Bank Data</i>										

Qualified Investments

The bank displayed a poor record regarding its QIs. A poor level regarding the dollar volume of QIs primarily supports this conclusion. Examiners considered the number and dollar volume of QIs relative to the considerations noted for the Community Development Test when arriving at this conclusion.

The bank made use of 85 QIs totaling approximately \$1.4 million. The total dollar volume equates to 0.3 percent of average total assets of \$535.0 million and 2.6 percent of average securities of \$63.4 million since the prior evaluation. These levels decreased from the 0.7 percent of average total assets and 4.1 percent of average securities recorded at the prior evaluation. The current levels reflect poor performance relative to the considerations noted for the Community Development Test.

The following tables indicate that by dollar volume, all but one of the QIs supported activities targeting community services toward low- and moderate-income individuals. These efforts, while limited, demonstrate some responsiveness to an identified community development need. The following table illustrates the bank's QIs by year and purpose.

Qualified Investments										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	0	0	4	1,367	0	0	0	0	4	1,367
2019 (Partial)	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
YTD 2022	0	0	0	0	0	0	0	0	0	0
Subtotal	0	0	4	1,367	0	0	0	0	4	1,367
Qualified Grants & Donations	0	0	80	62	1	<1	0	0	81	62
Total	0	0	84	1,429	1	<1	0	0	85	1,429
<i>Source: Bank Data</i>										

The following table shows the bank's QIs benefitting each assessment area, as applicable.

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	0	0	44	21	0	0	0	0	44	21
San Antonio MSA AA	0	0	9	5	1	<1	0	0	10	5
Non-MSA AA	0	0	31	1,403	0	0	0	0	31	1,403
Statewide/Regional	0	0	0	0	0	0	0	0	0	0
Total	0	0	84	1,429	1	<1	0	0	85	1,429
<i>Source: Bank Data</i>										

Community Development Services

The bank established a poor record of providing CD services. Poor performance regarding the level of services primarily supports this conclusion. Examiners evaluated the level of services relative to the considerations noted for the Community Development Test when arriving at this conclusion.

The following tables show that the bank provided 25 CD services since the prior evaluation. This number equates to an average of 0.9 CD services, per office, per year, since the prior evaluation. This level decreased from the 130 CD services averaging 4.0 CD services, per office, per year, recorded at the prior evaluation. The services all involve bank personnel's use of their technical expertise to benefit organizations or projects with a primary purpose of community development, as defined by the CRA regulation.

The table also shows that 60.0 percent of the services benefited community services while 40.0 percent promoted economic development, which demonstrates some responsiveness to identified community development needs. The following table illustrates the bank's CD services by year and purpose.

Community Development Services					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
2019 (Partial)	0	3	3	0	6
2020	0	6	3	0	9
2021	0	3	2	0	5
YTD 2022	0	3	2	0	5
Total	0	15	10	0	25
<i>Source: Bank Data</i>					

The following table shows the bank's CD services benefitting each assessment area, as applicable.

Community Development Services by Assessment Area					
Assessment Area	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
Austin MSA AA	0	3	1	0	4
San Antonio MSA AA	0	0	0	0	0
Non-MSA AA	0	12	9	0	21
Statewide/Regional	0	0	0	0	0
Total	0	15	10	0	25
<i>Source: Bank Data</i>					

The retail banking structure benefits low- and moderate-income individuals through its branch network. The bank currently operates one branch and one ATM in a low-income census tract and one branch and one ATM in a moderate-income census tract within its designated assessment areas.

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 consists of Caldwell, Hays, Travis, and Williamson Counties, four of the five counties which comprise the Austin-Round Rock-Georgetown, TX MSA in Central Texas. Sage Capital Bank operates four full-service offices and four ATMs in low-, moderate-, and middle-income census tracts within this assessment area.

Economic and Demographic Data

The assessment area includes all 8 census tracts in Caldwell County, all 25 census tracts in Hays County, all 218 tracts in Travis County, and all 89 tracts in Williamson County. These tracts reflect the following income designations according to the 2015 ACS Census data: 37 low-income tracts, 74 moderate-income tracts, 122 middle-income tracts, 101 upper-income tracts, and 6 tracts that have not been assigned an income classification.

FEMA included Caldwell, Hays, Travis, and Williamson Counties in major disaster declarations for March 2020 and February 2021. The following table illustrates select demographic characteristics of the assessment area.

Demographic Information of the Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	340	10.9	21.8	35.9	29.7	1.8
Population by Geography	1,812,146	10.5	21.9	36.0	30.5	1.1
Housing Units by Geography	717,637	10.5	20.0	37.1	31.4	0.9
Owner-Occupied Units by Geography	379,609	4.0	17.3	38.9	39.6	0.2
Occupied Rental Units by Geography	284,215	18.8	23.5	35.1	20.9	1.8
Vacant Units by Geography	53,813	12.9	21.2	35.7	28.6	1.6
Businesses by Geography	250,065	6.3	12.3	33.4	46.7	1.2
Farms by Geography	4,984	4.8	15.4	37.6	41.9	0.4
Family Distribution by Income Level	410,096	22.4	16.7	19.7	41.2	0.0
Household Distribution by Income Level	663,824	23.5	16.6	18.0	42.0	0.0
Median Family Income MSA - 12420 Austin-Round Rock-Georgetown, TX MSA		\$78,997	Median Housing Value			\$238,031
			Median Gross Rent			\$1,069
			Families Below Poverty Level			9.4%
Source: 2015 ACS; 2021 D&B Data Due to rounding, totals may not equal 100.0 (*) The NA category consists of geographies that have not been assigned an income classification.						

According to 2021 D&B data, the area included 250,065 businesses. The analysis of small business loans under the borrower profile criterion compares the distribution of businesses by gross annual revenue (GAR) level. Based on 2021 D&B data, 89.4 percent of area businesses maintain GARs of \$1 million or less.

Service industries represent the largest portion of businesses at 39.3 percent, followed by non-classifiable establishments at 23.5 percent, and finance, insurance, and real estate at 11.4 percent. Major employers in the assessment area include University of Texas at Austin, Dell Incorporated, Seton Healthcare Network, Walmart Incorporated, and St. David's Healthcare. In addition, 63.2 percent of area businesses have 4 or fewer employees, and 92.9 percent operate from a single location.

The Texas Workforce Commission noted that Caldwell, Hays, Travis, and Williamson Counties reported October 2022, unemployment rates of 3.2, 2.9, 2.8, and 2.9, respectively, compared to the State of Texas' rate of 3.8 percent and the U.S.' rate of 3.4 percent for the same period.

Competition

The assessment area contains a moderate level of competition from other chartered banks based on its population. According to the FDIC Deposit Market Share data as of June 2022, there were 68 financial institutions that operated 421 offices within the bank's assessment area. Of these institutions, Sage Capital Bank ranked 35th with a 0.3 percent deposit market share. Credit unions and mortgage and finance companies also compete for loans in the area, thus heightening competition. The competition level allows for lending opportunities.

Community Contact

Examiners contacted a community member knowledgeable of the area's economic, demographic, and business environments to help assess the current economic conditions, community credit needs, and potential opportunities for bank involvement in the area. The contact represents a state government organization that focuses on economic planning for the area.

The community member stated that the area has a very diverse population, including a large segment of young professionals with higher education. The contact also noted that the area benefits from several major industries; however, the skyrocketing housing costs have led the majority of the working class migrating to areas that are more rural. The contact further commented that a variety of lending opportunities are available, especially for small business and home mortgage loans, and that the area's financial institutions appropriately serve the general banking and credit needs of the area.

Credit and Community Development Needs and Opportunities

The Austin MSA AA created varied loan demand for all types of loans. The area's economy also supports credit growth and opportunities for various loan types. Considering information obtained from the community contact, bank management, as well as demographic and economic information, examiners determined that the area's primary credit needs include small business and home mortgage lending.

With respect to the area's community development needs, examiners considered that over one-third, or 39.1 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 activities that revitalize or stabilize qualifying geographies, as suggested by the 32.7 percent of the area's census tracts receiving low- or moderate-income designations. Finally, other community development needs exist regarding activities for economic development given that D&B shows 250,065 businesses in the assessment area with 89.4 percent of those businesses with GARs of \$1 million or less.

CONCLUSIONS ON PERFORMANCE CRITERIA IN AUSTIN MSA AA

LENDING TEST

Sage Capital Bank demonstrated an outstanding record regarding the Lending Test in the Austin MSA AA. Excellent geographic distribution performance lifted reasonable borrower profile performance to support this conclusion. As noted under the Scope of Evaluation section, examiners reviewed only small business lending data in the Austin MSA AA.

Geographic Distribution

The geographic distribution of loans reflects excellent dispersion throughout the Austin MSA AA. Excellent small business performance supports this conclusion.

Small Business Loans

The geographic distribution of small business loans within the Austin MSA AA reflects excellent performance. The following table shows that the bank's level of lending in low-income geographies trails D&B data by 1.0 percentage points, reflecting reasonable performance. The table further shows that the bank's level of lending in moderate-income geographies significantly exceeds D&B data by 45.6 percentage points, reflective of excellent performance. Examiners weighed performance in moderate-income tracts heavier given the greater opportunities illustrated by the corresponding business percentages.

Geographic Distribution of Small Business Loans Austin MSA AA					
Tract Income Level	% of Businesses	#	%	\$(000s)	%
Low	6.3	1	5.3	400	10.8
Moderate	12.3	11	57.9	1,348	36.4
Middle	33.4	4	21.1	1,006	27.2
Upper	46.7	3	15.8	949	25.6
Not Available	1.2	0	0.0	0	0.0
Total	100.0	19	100.0	3,703	100.0
<i>Source: 2021 D&B Data; 2021 Bank Data Due to rounding, totals may not equal 100.0</i>					

Borrower Profile

The distribution of borrowers reflects, given the demographics of the assessment area, reasonable penetration among businesses of different sizes in the Austin MSA AA. Reasonable performance regarding small business lending supports this conclusion.

Small Business Loans

The distribution of small business loans based on the borrowers' profiles reflects a reasonable record in the Austin MSA AA. The following table shows that the bank originated more than eight out of every ten loans to businesses with GARs of \$1 million or less, reflective of reasonable performance. The bank's level of lending falls only 0.1 percentage points below the D&B level, further supporting reasonable performance.

Distribution of Small Business Loans by Gross Annual Revenue Category Austin MSA AA					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
< \$100,000	63.0	2	10.5	50	1.4
\$100,000 - \$249,999	19.9	10	52.6	1,427	38.5
\$250,000 - \$499,999	4.3	5	26.3	1,101	29.7
\$500,000 - \$1,000,000	2.2	0	0.0	0	0.0
Subtotal ≤ \$1,000,000	89.4	17	89.5	2,578	69.6
> \$1,000,000	3.0	2	10.5	1,125	30.4
Revenue Not Available	7.6	0	0.0	0	0.0
Total	100.0	19	100.0	3,703	100.0
Source: 2021 D&B Data; 2021 Bank Data Due to rounding, totals may not equal 100.0					

COMMUNITY DEVELOPMENT TEST

The bank demonstrated a satisfactory record regarding the Community Development Test in the Austin MSA AA. The institution's community development performance demonstrates adequate responsiveness to community development needs in the Austin MSA AA through CD loans, QIs, and CD 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 280 CD loans totaling \$14.6 million in the Austin MSA AA, demonstrating improved performance over the last evaluation where the bank recorded 57 CD loans totaling \$4.5 million in the Austin MSA AA. The current level equates to 49.6 percent of the bank's overall excellent level of CD loans by dollar volume. As noted, this area accounted for 57.4 percent of the bank's lending volume.

The CD loans proved responsive to the area's needs. Specifically, 100.0 percent of the CD loans supported economic development efforts, which demonstrates the bank's responsiveness to an identified community development need. The following point highlights an example of the bank's CD loans in the Austin MSA AA.

- ***Economic Development*** – The bank granted a \$1.1 million loan to a local small business that supports permanent job retention. The business employs 62 low- and moderate-income individuals.

Qualified Investments

The bank made use of only 44 QIs totaling \$20.7 thousand in the Austin MSA AA, demonstrating decreased performance over the last evaluation where the bank recorded 105 QIs totaling \$23.0 thousand in the Austin MSA AA. The total dollar amount represents only 1.4 percent of the bank's overall poor level of QIs. As noted, this area contributed 38.4 percent of the bank's total deposits.

The QIs benefited community service efforts 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 QIs in the Austin MSA AA.

- ***Community Services*** – The bank donated \$250 to a local food bank, a facility that promotes community development by providing community services for low- and moderate-income individuals.

Community Development Services

Since the previous evaluation, the bank provided only 4 CD services in the Austin MSA AA, which equates to 16.0 percent of the bank’s total CD services, a notable decrease from the 68 CD services recorded in the Austin MSA AA at the previous evaluation. The number of CD services equates to an average of 0.3 CD services, per office, per year since the prior evaluation. A majority of the CD services benefited community services efforts within the Austin MSA AA, which demonstrates some responsiveness to an identified community development need.

The following point highlights an example of the bank’s CD services in the Austin MSA AA.

- ***Economic Development*** – An officer serves on the Board of a local organization that promotes economic development by supporting permanent job creation, retention, or improvement for low- or moderate-income persons or geographies.

The retail banking structure in the Austin MSA AA benefits low- and moderate-income individuals through its branch network. The bank currently operates one branch and one ATM in a low-income census tract and one branch and one ATM in a moderate-income census tract within the Austin MSA AA.

SAN ANTONIO MSA AA – Full-Scope Review

DESCRIPTION OF INSTITUTION’S OPERATIONS IN SAN ANTONIO MSA AA

The San Antonio MSA AA consists of Comal County in Central Texas. Sage Capital Bank operates two full-service offices and two ATMs in upper-income census tracts within this assessment area.

Economic and Demographic Data

The assessment area includes all 24 census tracts in Comal County. These tracts reflect the following income designations according to the 2015 ACS Census data: 3 moderate-income tracts, 9 middle-income tracts, and 12 upper-income tracts.

FEMA included Comal County in major disaster declarations for March 2020 and February 2021. The following table illustrates select demographic characteristics of the assessment area.

Demographic Information of the Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	24	0.0	12.5	37.5	50.0	0.0
Population by Geography	119,632	0.0	10.6	32.3	57.0	0.0
Housing Units by Geography	50,288	0.0	9.7	36.7	53.6	0.0
Owner-Occupied Units by Geography	33,372	0.0	7.2	30.0	62.4	0.0
Occupied Rental Units by Geography	10,579	0.0	17.5	46.9	35.6	0.0
Vacant Units by Geography	6,337	0.0	9.6	53.2	37.2	0.0
Businesses by Geography	17,316	0.0	7.5	31.7	60.8	0.0
Farms by Geography	574	0.0	4.0	24.7	71.3	0.0
Family Distribution by Income Level	32,671	14.6	15.3	17.3	52.8	0.0
Household Distribution by Income Level	43,951	17.0	14.5	16.6	51.9	0.0
Median Family Income MSA – 41700 San Antonio-New Braunfels, TX MSA		\$62,228	Median Housing Value			\$206,577
			Median Gross Rent			\$971
			Families Below Poverty Level			6.5%
Source: 2015 ACS; 2021 D&B Data Due to rounding, totals may not equal 100.0 (*) The NA category consists of geographies that have not been assigned an income classification.						

According to 2021 D&B data, the area included 17,316 businesses. Based on 2021 D&B data, 89.9 percent of area businesses maintain GARs of \$1 million or less.

Service industries represent the largest portion of businesses at 37.5 percent, followed by non-classifiable establishments at 18.5 percent, and finance, insurance, and real estate at 11.1 percent. Major employers in the assessment area include Comal County Independent School District, Schlitterbahn Waterpark, Wal-Mart Distribution Center, New Braunfels Independent School District, and Rush Enterprises, Inc. In addition, 68.3 percent of area businesses have 4 or fewer employees, and 93.3 percent operate from a single location.

The Texas Workforce Commission noted that Comal County reported a October 2022 unemployment rate of 3.3 percent, compared to the State of Texas' rate of 3.8 percent and the U.S.' rate of 3.4 percent for the same period.

Competition

The assessment area contains a moderate level of competition from other chartered banks based on its population. According to the FDIC Deposit Market Share data as of June 2022, there were 20 financial institutions that operated 34 offices within the bank's assessment area. Of these institutions, Sage Capital Bank ranked 11th with a 2.5 percent deposit market share. Credit unions and mortgage and finance companies also compete for loans in the area, thus heightening competition. The competition level allows for lending opportunities.

Community Contact

Examiners contacted a community member knowledgeable of the area's economic, demographic, and business environments to help assess the current economic conditions, community credit needs, and potential opportunities for bank involvement in the area. The contact represents an organization that promotes economic development in the assessment area.

The contact stated that the area's economy is strong and stable. Additionally, the area's primary industries include advance manufacturing, technology, tourism, and professional services. However, according to the contact, residents still commute to Austin and San Antonio for higher paying jobs. The contact indicated that local financial institutions are responsive to the area's credit and community development needs. According to the contact, opportunities for financial institution participation include small business and home mortgage loans.

Credit and Community Development Needs and Opportunities

The San Antonio MSA AA created varied loan demand for all types of loans. The area's economy also supports credit growth and opportunities for various loan types. Considering information obtained from the community contact, bank management, as well as demographic and economic information, examiners determined that the area's primary credit needs include small business and home mortgage lending.

With respect to the area's community development needs, examiners considered that almost one-third, or 29.9 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 activities for economic development given that D&B shows 17,316 businesses in the assessment area with 89.9 percent of those businesses with GARs of \$1 million or less.

CONCLUSIONS ON PERFORMANCE CRITERIA IN SAN ANTONIO MSA AA

LENDING TEST

Sage Capital Bank demonstrated a satisfactory record regarding the Lending Test in the San Antonio MSA AA. Reasonable geographic distribution and borrower profile performances support this conclusion. As noted under the Scope of Evaluation section, examiners reviewed only small business lending data in the San Antonio MSA AA.

Geographic Distribution

The geographic distribution of loans reflects reasonable dispersion throughout the San Antonio MSA AA. Reasonable small business performance supports this conclusion.

Small Business Loans

The geographic distribution of small business loans within the San Antonio MSA AA reflects reasonable performance. Since the area included no low-income census tracts, examiners placed emphasis on the bank's performance in the moderate-income census tracts. The following table shows that while the bank did not originate any of the reviewed small business loans in the moderate-income geographies, the bank's level trails D&B data by 7.5 percentage points, reflecting reasonable performance.

Geographic Distribution of Small Business Loans San Antonio MSA AA					
Tract Income Level	% of Businesses	#	%	\$(000s)	%
Low	0.0	0	0.0	0	0.0
Moderate	7.5	0	0.0	0	0.0
Middle	31.7	2	13.3	456	12.9
Upper	60.8	13	86.7	3,068	87.1
Not Available	0.0	0	0.0	0	0.0
Total	100.0	15	100.0	3,524	100.0
<i>Source: 2021 D&B Data; 2021 Bank Data Due to rounding, totals may not equal 100.0</i>					

Borrower Profile

The distribution of borrowers reflects, given the demographics of the assessment area, reasonable penetration among businesses of different sizes in the San Antonio MSA AA. Reasonable performance regarding small business lending supports this conclusion.

Small Business Loans

The distribution of small business loans based on the borrowers' profiles reflects a reasonable record in the San Antonio MSA AA. The following table shows that the bank originated more than eight out of every ten loans to businesses with GARs of \$1 million or less, reflective of reasonable performance. The bank's level of lending falls 3.2 percentage points below the D&B level, further supporting reasonable performance.

Distribution of Small Business Loans by Gross Annual Revenue Category San Antonio MSA AA					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
< \$100,000	61.6	1	6.7	422	12.0
\$100,000 - \$249,999	21.2	5	33.3	1,190	33.8
\$250,000 - \$499,999	4.6	6	40.0	692	19.6
\$500,000 - \$1,000,000	2.4	1	6.7	82	2.3
Subtotal ≤ \$1,000,000	89.9	13	86.7	2,386	67.7
> \$1,000,000	2.8	1	6.7	668	19.0
Revenue Not Available	7.4	1	6.7	470	13.3
Total	100.0	15	100.0	3,524	100.0
Source: 2021 D&B Data; 2021 Bank Data Due to rounding, totals may not equal 100.0					

COMMUNITY DEVELOPMENT TEST

The bank demonstrated a satisfactory record regarding the Community Development Test in the San Antonio MSA AA. The institution's community development performance demonstrates adequate responsiveness to community development needs in the San Antonio MSA AA through CD loans, QIs, and CD 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 115 CD loans totaling \$5.9 million in the San Antonio MSA AA, reflecting an increase in volume over the last evaluation where the bank recorded no CD loans in the San Antonio MSA AA. The current level equates to 20.1 percent of the bank's overall excellent level of CD loans by dollar volume. As noted, this area accounted for 25.4 percent of the bank's lending volume.

The CD loans proved responsive to the area's needs. Specifically, 100.0 percent of the CD loans supported economic development efforts which demonstrates the bank's responsiveness to an identified community development need. The following point highlights an example of the bank's CD loans in the San Antonio MSA AA.

- ***Economic Development*** – The bank granted an \$81.4 thousand loan to a local small business that supports permanent job retention. The business employs 12 low- and moderate-income individuals.

Qualified Investments

The bank made use of only 10 QIs totaling \$4.9 thousand in the San Antonio MSA AA, demonstrating decreased performance over the last evaluation where the bank recorded 11 QIs totaling \$5.0 thousand in the San Antonio MSA AA. The total dollar amount represents 0.3 percent of the bank's overall poor level of QIs. As noted, this area contributed 14.3 percent of the bank's total deposits. The QIs primarily benefited community service efforts within the San Antonio MSA

AA, which although limited demonstrates the bank's responsiveness to an identified community development need. The following point highlights an example of the bank's QIs in the San Antonio MSA AA.

- ***Community Services*** – The bank donated \$1,378 to a non-profit organization that serves primarily low- and moderate-income individuals. The organization's mission is to help the individuals it serves enjoy outdoor recreation.

Community Development Services

Since the previous evaluation, the bank did not provide any CD services in the San Antonio MSA AA. Comparatively, the bank operates two branches in this assessment area. Further, the bank's lack of CD service activity represents a decrease from the one CD service recorded in the San Antonio MSA AA at the previous evaluation.

NON-MSA AA – Limited-Scope Review

DESCRIPTION OF INSTITUTION'S OPERATIONS IN NON-MSA AA

The Non-MSA AA consists of Gonzales and Lavaca Counties in Central Texas. Sage Capital Bank operates two full-service offices and two ATMs in middle-income census tracts within this area.

The assessment area includes all six census tracts in Gonzales County and all six tracts in Lavaca County. These tracts reflect the following income designations according to the 2015 ACS Census data: three moderate-income tracts, seven middle-income tracts, and two upper-income tracts. The following table illustrates select demographic characteristics of the assessment area.

Demographic Information of the Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	12	0.0	25.0	58.3	16.7	0.0
Population by Geography	39,721	0.0	21.7	61.9	16.4	0.0
Housing Units by Geography	19,158	0.0	18.0	62.4	19.7	0.0
Owner-Occupied Units by Geography	10,543	0.0	15.7	63.7	20.6	0.0
Occupied Rental Units by Geography	3,635	0.0	30.4	56.3	13.4	0.0
Vacant Units by Geography	4,980	0.0	13.7	64.0	22.3	0.0
Businesses by Geography	2,806	0.0	23.8	62.4	13.7	0.0
Farms by Geography	303	0.0	8.3	67.7	24.1	0.0
Family Distribution by Income Level	10,202	19.1	17.6	20.1	43.3	0.0
Household Distribution by Income Level	14,178	21.7	15.4	17.2	45.7	0.0
Median Family Income Non-MSAs - TX		\$52,198	Median Housing Value			\$113,190
			Median Gross Rent			\$620
			Families Below Poverty Level			11.4%
Source: 2015 ACS; 2021 D&B Data Due to rounding, totals may not equal 100.0 (*) The NA category consists of geographies that have not been assigned an income classification.						

Major employers in the assessment area include Gonzales Health Care Systems, Livestock Nutrition Center, Spoetzl Brewery, Walmart, and BYK Additives and Instruments. The Texas Workforce Commission noted that Gonzales and Lavaca Counties reported October 2022 unemployment rates of 3.1 percent and 3.3 percent, respectively, compared to the State of Texas' rate of 3.8 percent and the U.S.' rate of 3.4 percent for the same period.

CONCLUSIONS ON PERFORMANCE CRITERIA IN NON-MSA AA

LENDING TEST

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

Geographic Distribution

Small Farm Loans

Geographic Distribution of Small Farm Loans Non-MSA AA					
Tract Income Level	% of Farms	#	%	\$(000s)	%
Low	0.0	0	0.0	0	0.0
Moderate	8.3	6	17.1	194	9.0
Middle	67.7	29	82.9	1,964	91.0
Upper	24.1	0	0.0	0	0.0
Not Available	0.0	0	0.0	0	0.0
Total	100.0	35	100.0	2,158	100.0
<i>Source: 2021 D&B Data; 2021 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 Non-MSA AA					
Gross Revenue Level	% of Farms	#	%	\$(000s)	%
< \$100,000	69.0	16	45.7	1,146	53.1
\$100,000 - \$249,999	22.4	7	20.0	110	5.1
\$250,000 - \$499,999	4.3	6	17.1	318	14.7
\$500,000 - \$1,000,000	2.0	2	5.7	340	15.8
Subtotal ≤ \$1,000,000	97.7	31	88.6	1,914	88.7
> \$1,000,000	1.0	1	2.9	200	9.3
Revenue Not Available	1.3	3	8.6	44	2.0
Total	100.0	35	100.0	2,158	100.0
<i>Source: 2021 D&B Data; 2021 Bank Data Due to rounding, totals may not equal 100.0</i>					

COMMUNITY DEVELOPMENT TEST

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

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.

Banking Center Locations and Hours of Operation

As of: April 05, 2025

[illegible]

SAGE CAPITAL BANK

Banking Centers Opened and Closed (Calendar Years 2023 – 2025)

[illegible]

Sage Capital Bank

Products and Services and Schedule of Fees

Deposit Products

Consumer:

Checking Accounts
Savings Accounts
Certificates of Deposit
IRAs
Debit Cards
Internet Banking – Bill Pay
Mobile Banking

Commercial:

Checking Accounts
Savings Accounts
Certificate of Deposits
Debit Cards
Business Remote Deposit Capture
Cash Management
Internet banking

Additional Products and Services

Safe Deposit Box - Not available at Shiner Branch or Austin Branch
Investment Services offered by Sage Financial Services, LPL Financial

Loan Products:

Commercial Construction Loans
1-4 Family Construction Loans
1-4 Family Residential Loans
Home Equity Lines of Credit
Farmland Loans
Agricultural Production Loans
FSA Loans
Conventional 1-4 Family Loans
Conventional 1-4 Family Junior Lien loans
Multifamily Loans
Commercial Real Estate Loans
Commercial Loans
Consumer Auto Loans
Other Consumer Loans

**SAGE CAPITAL BANK (SCB)
FEE SCHEDULE**

Other Account Fees	
*Overdraft Fee (each time item presented)	\$35.00
** Returned Item Fee(each time item presented)	\$35.00
Account Closed (opened less than 90 days)	\$25.00
Account Inquiry/history Fee (after 2 free)	\$1.00
Account Inquiry/history through Internet banking	No charge
Account Research (one hour minimum) per hour	\$25.00
Account Reconciliation (one hour minimum)	\$25.00
Chargeback Item	\$5.00
Check Printing Fee – according to style chosen	Varies
Copies of cancelled checks (each)	\$2.00
Levies and Garnishments	\$25.00
Research photocopies (each)	\$1.00
Special Statement Cutoff	\$5.00
Stop Payments (each)	\$25.00
Telephone Transfer (each)	\$2.00
Temporary Checks (8)	\$2.00
Zipper Bags	\$3.00
Lock Bags	\$10.00
Undeliverable Statement Fee (each month)	\$5.00
Automatic Teller Machine (ATM/Debit Cards)	
ATM/Debit Card - initial card	No charge
ATM/Debit Card - re-order	\$5.00
SCB -Owned ATM withdrawal (each)	No charge
Non SCB-Owned ATM withdrawal (each)	\$1.00
Other ATM owners or service provider fees may apply	

Miscellaneous	
Cashier's Check (customers only)	\$5.00
Wire Transfers	
Domestic/Foreign Incoming	\$10.00
Domestic Outgoing	\$25.00
Foreign Outgoing (Mexico/Canada)	\$30.00
Foreign Outgoing (Other foreign countries)	\$50.00
Telephone Notification	\$2.50
Safe Deposit Boxes	
3 x 5	\$25.00
5 x 5	\$35.00
3 x 10	\$40.00
5 x 10	\$50.00
10 x 10	\$60.00
17 ½ x 16 5/16	\$135.00
35 x 16 5/16	\$260.00
Lost Keys(Cost) / Drilling(Cost) plus	\$25.00
Not available at all locations.	
Annual rent must be auto debited from your SCB account	
Safe Deposit Contents Not Insured by FDIC	
Mobile Deposits	
Limits \$5000 per deposit/\$5000 per day	No charge

*Overdraft Fee (imposed on overdrafts created by checks, in-person withdrawals, ATM withdrawals, or other electronic means).
 ** Returned Item Fee (imposed when checks or electronic transaction are returned unpaid) These fees are also known as NSF fees.

Member FDIC

Sage Capital Bank

Commercial Business Checking

Account Analysis Fees	
Account Service	\$15. 00
Credits (per deposit)	.70
Deposited items (per item)	.10
Checks Paid (per item)	.15
Deposit Assessment Fee (per \$100) *	.0027
Additional Statements	\$5.00
Returned Items	\$5.00
Wire Transfer In/Out	\$10.00 In \$25.00 Out
Wire Transfer Foreign (Mexico/Canada)	\$30.00
Wire Transfer (Other Foreign Countries)	\$50.00
Telephone Notification of Wire	\$2.50
Strapped Currency	.25
Rolled Coins	.10

Earnings Credit applied to account analysis charge is one percent (1%).

If the earnings credit is greater than the fees for any given statement, we will not credit that amount to your account.

If the fees in any statement period exceed the earnings credit, we will debit your account for the difference. Earning Credit is set by Management and subject to change at any time.

*The Deposit Assessment fee - The Bank assesses this fee to partially recover insurance premiums it pays to the FDIC for deposit insurance. This fee is part of your monthly account service charge. The Deposit Assessment fee is subject to change by the Bank at any time without notice.

E-Corp Customers	Processing Fee
If we manually process an ACH file	\$30.00

Other E-Corp fees are provided when you enroll for those services.

Sage Capital Bank

Small Business Checking

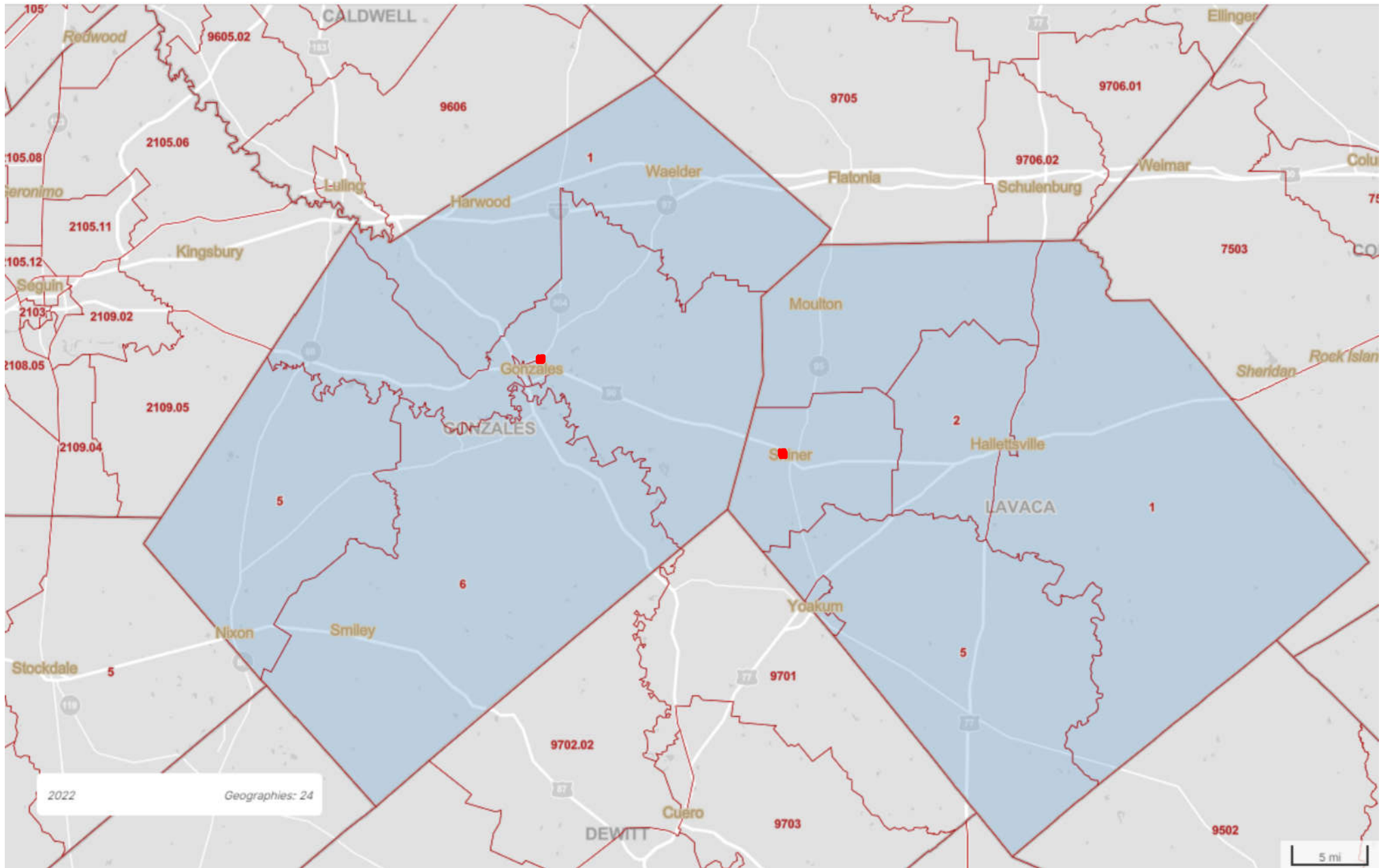
Small Business Checking Fees:
• Minimum Opening Deposit \$100. • A maintenance fee of \$10 will be assessed every monthly statement cycle if the balance in the account falls below \$1500 any day of the month. • You will be allowed 150 free items per month and will be charged \$.30 per item over 150.

E-Corp Customers	Processing Fee
If we manually process an ACH file	\$30.00

Other E-Corp fees are provided when you enroll for those services.

SAGE CAPITAL BANK
Facility Based Assessment Area One - Non MSA
Gonzales and Lavaca Counties

Census Tract



■ **Gonzales & Shiner Banking Centers** - list of census tracts is listed after map.



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	177	0001.00	Middle	No	105.11	\$75,500	\$79,358	\$64,970	3012	59.83	1802	929	1481
48	177	0002.00	Middle	No	115.31	\$75,500	\$87,059	\$71,278	5152	44.68	2302	1466	2233
48	177	0003.00	Middle	No	80.30	\$75,500	\$60,627	\$49,637	3399	71.23	2421	690	1470
48	177	0004.00	Middle	No	104.39	\$75,500	\$78,814	\$64,526	2037	72.07	1468	484	845
48	177	0005.00	Middle	No	100.33	\$75,500	\$75,749	\$62,013	3745	67.02	2510	976	1651
48	177	0006.00	Middle	No	105.05	\$75,500	\$79,313	\$64,932	2308	42.94	991	685	1200
48	177	9999.99	Middle	No	104.35	\$75,500	\$78,784	\$64,499	19653	58.48	11494	5230	8880

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

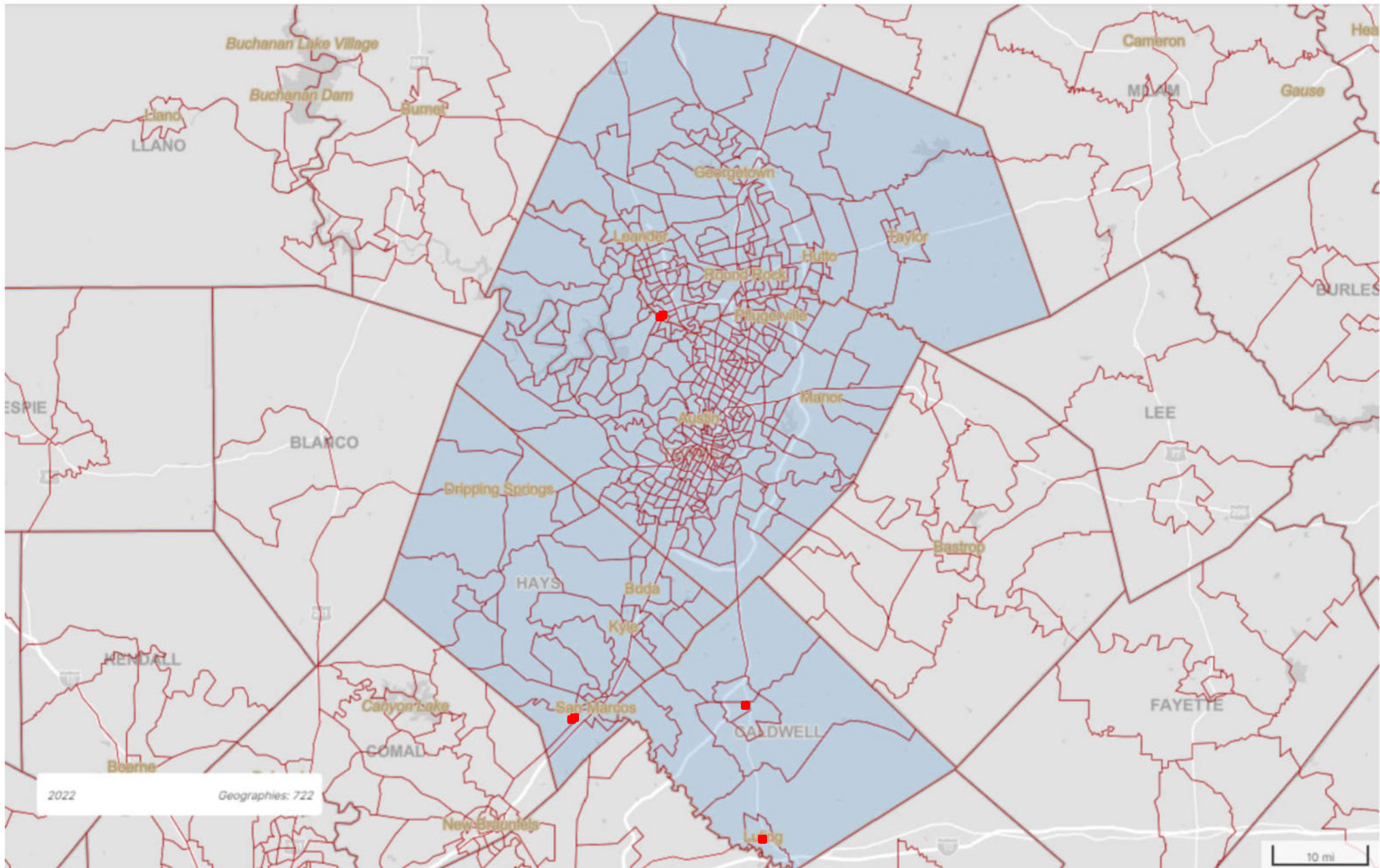


State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
48	285	0001.00	Middle	No	90.68	\$75,500	\$68,463	\$56,053	3808	17.41	663	1042	2210
48	285	0002.00	Middle	No	115.27	\$75,500	\$87,029	\$71,250	3665	26.38	967	913	1758
48	285	0003.00	Upper	No	137.92	\$75,500	\$104,130	\$85,250	2509	23.24	583	765	1409
48	285	0004.00	Upper	No	131.16	\$75,500	\$99,026	\$81,071	3801	19.39	737	1178	1818
48	285	0005.00	Upper	No	136.89	\$75,500	\$103,352	\$84,615	3553	27.33	971	1263	1770
48	285	0006.00	Moderate	No	76.14	\$75,500	\$57,486	\$47,067	3001	61.71	1852	812	1294
48	285	9999.99	Middle	No	114.64	\$75,500	\$86,553	\$70,864	20337	28.39	5773	5973	10259

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

SAGE CAPITAL BANK
Facility Based Assessment Area Two- Austin-Roundrock-Georgetown MSA
Caldwell, Hays, Travis, and Williamson Counties

Census Tract



- Luling, Lockhart, San Marcos and Austin Banking Centers - list of census tracts listed after map.



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	055	9601.02	Middle	No	85.58	\$126,000	\$107,831	\$85,772	5225	51.06	2668	1188	1792
48	055	9601.03	Moderate	No	66.57	\$126,000	\$83,878	\$66,715	7993	82.26	6575	1163	1711
48	055	9601.04	Moderate	No	74.31	\$126,000	\$93,631	\$74,471	2135	66.14	1412	582	755
48	055	9602.00	Moderate	No	65.74	\$126,000	\$82,832	\$65,888	5486	65.02	3567	816	1306
48	055	9603.00	Moderate	No	68.42	\$126,000	\$86,209	\$68,576	4732	53.11	2513	1207	1909
48	055	9604.00	Moderate	No	74.22	\$126,000	\$93,517	\$74,387	4506	69.77	3144	750	1357
48	055	9605.01	Moderate	No	63.95	\$126,000	\$80,577	\$64,091	4201	69.67	2927	734	1317
48	055	9605.02	Middle	No	82.46	\$126,000	\$103,900	\$82,646	2946	60.83	1792	916	1162
48	055	9606.00	Middle	No	106.21	\$126,000	\$133,825	\$106,441	2874	34.62	995	900	1149
48	055	9607.01	Moderate	No	62.27	\$126,000	\$78,460	\$62,411	2784	77.69	2163	560	926
48	055	9607.02	Moderate	No	53.69	\$126,000	\$67,649	\$53,809	3001	52.22	1567	658	1228

* 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	209	0101.00	Middle	No	83.22	\$126,000	\$104,857	\$83,399	2809	40.30	1132	301	623
48	209	0102.00	Unknown	No	0.00	\$126,000	\$0	\$0	6908	74.91	5175	172	370
48	209	0103.02	Low	No	41.36	\$126,000	\$52,114	\$41,450	4956	67.78	3359	482	1247
48	209	0103.05	Low	No	42.28	\$126,000	\$53,273	\$42,373	5983	59.00	3530	168	752
48	209	0103.06	Low	No	39.33	\$126,000	\$49,556	\$39,417	4273	68.08	2909	293	703
48	209	0103.07	Unknown	No	0.00	\$126,000	\$0	\$0	2337	60.63	1417	8	456
48	209	0103.08	Low	No	28.41	\$126,000	\$35,797	\$28,472	1960	65.87	1291	139	257
48	209	0103.09	Low	No	30.63	\$126,000	\$38,594	\$30,702	6041	60.14	3633	113	618
48	209	0104.01	Low	No	49.45	\$126,000	\$62,307	\$49,558	3914	69.98	2739	1038	1496
48	209	0104.02	Moderate	No	71.75	\$126,000	\$90,405	\$71,907	7672	62.43	4790	1368	1892
48	209	0105.00	Moderate	No	52.62	\$126,000	\$66,301	\$52,739	4343	69.38	3013	443	1142
48	209	0106.01	Moderate	No	64.62	\$126,000	\$81,421	\$64,760	3584	42.30	1516	491	1380
48	209	0106.02	Middle	No	89.09	\$126,000	\$112,253	\$89,288	5271	30.05	1584	1432	1575
48	209	0106.03	Middle	No	97.76	\$126,000	\$123,178	\$97,978	4055	36.20	1468	976	1162
48	209	0107.02	Middle	No	84.61	\$126,000	\$106,609	\$84,792	3354	40.79	1368	591	777
48	209	0107.03	Moderate	No	65.97	\$126,000	\$83,122	\$66,117	5707	40.69	2322	426	1477
48	209	0107.04	Moderate	No	77.08	\$126,000	\$97,121	\$77,250	2348	41.95	985	368	467
48	209	0108.06	Upper	No	129.01	\$126,000	\$162,553	\$129,293	4652	19.86	924	1501	1851
48	209	0108.07	Upper	No	127.47	\$126,000	\$160,612	\$127,750	3264	23.28	760	853	1168
48	209	0108.09	Upper	No	122.32	\$126,000	\$154,123	\$122,583	7814	22.13	1729	2094	2300
48	209	0108.10	Middle	No	94.27	\$126,000	\$118,780	\$94,479	3011	27.63	832	845	1137
48	209	0108.11	Middle	No	90.30	\$126,000	\$113,778	\$90,503	2096	17.22	361	596	1054
48	209	0108.12	Upper	No	133.01	\$126,000	\$167,593	\$133,299	5494	19.33	1062	1790	2300
48	209	0108.13	Upper	No	125.00	\$126,000	\$157,500	\$125,271	2399	18.55	445	713	856
48	209	0108.14	Middle	No	82.50	\$126,000	\$103,950	\$82,679	2898	14.70	426	899	1249
48	209	0108.15	Middle	No	105.93	\$126,000	\$133,472	\$106,163	1794	19.34	347	693	704

* 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	209	0108.16	Upper	No	163.60	\$126,000	\$206,136	\$163,953	9464	24.78	2345	2300	2589
48	209	0108.17	Middle	No	95.74	\$126,000	\$120,632	\$95,952	4964	22.82	1133	1116	1508
48	209	0108.18	Middle	No	109.81	\$126,000	\$138,361	\$110,053	2079	18.47	384	460	648
48	209	0109.05	Middle	No	96.27	\$126,000	\$121,300	\$96,484	10047	49.96	5019	2598	3138
48	209	0109.09	Middle	No	90.37	\$126,000	\$113,866	\$90,568	9678	45.12	4367	1511	2358
48	209	0109.11	Middle	No	101.69	\$126,000	\$128,129	\$101,916	3307	27.43	907	999	1021
48	209	0109.12	Upper	No	145.26	\$126,000	\$183,028	\$145,577	8414	28.54	2401	1951	2101
48	209	0109.13	Middle	No	83.23	\$126,000	\$104,870	\$83,416	7199	53.44	3847	1317	1734
48	209	0109.14	Upper	No	136.87	\$126,000	\$172,456	\$137,167	3115	29.50	919	857	866
48	209	0109.15	Middle	No	109.74	\$126,000	\$138,272	\$109,983	8166	37.53	3065	2521	2845
48	209	0109.16	Moderate	No	74.00	\$126,000	\$93,240	\$74,167	8012	73.30	5873	1552	2007
48	209	0109.17	Middle	No	94.62	\$126,000	\$119,221	\$94,827	5689	66.81	3801	1003	1293
48	209	0109.18	Middle	No	93.00	\$126,000	\$117,180	\$93,203	5653	62.85	3553	1443	1734
48	209	0109.19	Moderate	No	68.87	\$126,000	\$86,776	\$69,024	6688	68.38	4573	1392	1940
48	209	0109.20	Moderate	No	65.40	\$126,000	\$82,404	\$65,545	2507	74.83	1876	530	637
48	209	0109.21	Moderate	No	54.36	\$126,000	\$68,494	\$54,478	6106	92.34	5638	773	1129
48	209	0109.22	Middle	No	82.54	\$126,000	\$104,000	\$82,720	12746	66.96	8535	2282	2876
48	209	0109.23	Middle	No	91.98	\$126,000	\$115,895	\$92,179	8125	67.75	5505	2002	2329
48	209	0109.24	Middle	No	86.53	\$126,000	\$109,028	\$86,724	4434	63.46	2814	1112	1440
48	209	0109.25	Moderate	No	72.23	\$126,000	\$91,010	\$72,391	5737	66.71	3827	1203	1702

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



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

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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

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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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48	491	0201.06	Upper	No	140.99	\$126,000	\$177,647	\$141,296	3924	20.57	807	1470	1642
48	491	0201.08	Middle	No	104.77	\$126,000	\$132,010	\$105,000	3908	19.68	769	913	956
48	491	0201.09	Upper	No	148.34	\$126,000	\$186,908	\$148,667	4835	20.25	979	1027	1070
48	491	0201.11	Moderate	No	74.78	\$126,000	\$94,223	\$74,949	3179	22.59	718	1066	1301
48	491	0201.13	Moderate	No	70.84	\$126,000	\$89,258	\$71,000	2679	42.74	1145	309	556
48	491	0201.14	Moderate	No	63.20	\$126,000	\$79,632	\$63,343	5422	43.07	2335	957	2033
48	491	0201.15	Middle	No	111.29	\$126,000	\$140,225	\$111,532	5577	22.25	1241	2021	2123
48	491	0201.16	Middle	No	94.75	\$126,000	\$119,385	\$94,958	3637	5.86	213	2099	2316
48	491	0201.17	Moderate	No	75.72	\$126,000	\$95,407	\$75,887	2213	8.72	193	1293	1545
48	491	0201.18	Middle	No	97.49	\$126,000	\$122,837	\$97,708	4383	9.08	398	2323	2462
48	491	0201.19	Middle	No	81.04	\$126,000	\$102,110	\$81,217	2499	12.36	309	1195	1409
48	491	0201.20	Upper	No	138.35	\$126,000	\$174,321	\$138,654	4994	32.66	1631	791	934
48	491	0201.21	Upper	No	182.22	\$126,000	\$229,597	\$182,614	2706	23.21	628	679	753
48	491	0201.22	Upper	No	157.32	\$126,000	\$198,223	\$157,667	2556	18.23	466	493	540
48	491	0201.23	Middle	No	94.28	\$126,000	\$118,793	\$94,485	3051	24.98	762	879	995
48	491	0201.24	Upper	No	158.90	\$126,000	\$200,214	\$159,250	5929	26.24	1556	1074	1124
48	491	0202.01	Middle	No	82.76	\$126,000	\$104,278	\$82,946	1849	37.10	686	336	500
48	491	0202.03	Middle	No	93.44	\$126,000	\$117,734	\$93,641	3404	8.58	292	1648	1706
48	491	0202.05	Upper	No	144.95	\$126,000	\$182,637	\$145,268	4535	21.04	954	802	949
48	491	0202.06	Moderate	No	79.38	\$126,000	\$100,019	\$79,559	2530	42.37	1072	346	595
48	491	0202.07	Upper	No	126.36	\$126,000	\$159,214	\$126,641	5608	25.34	1421	957	1136
48	491	0202.08	Upper	No	136.27	\$126,000	\$171,700	\$136,563	3058	27.37	837	465	590
48	491	0203.10	Upper	No	139.66	\$126,000	\$175,972	\$139,962	5351	43.60	2333	1221	1435
48	491	0203.11	Middle	No	117.76	\$126,000	\$148,378	\$118,015	10330	56.37	5823	1231	1667
48	491	0203.19	Middle	No	105.79	\$126,000	\$133,295	\$106,023	7209	39.78	2868	2092	2566
48	491	0203.21	Moderate	No	63.74	\$126,000	\$80,312	\$63,879	2610	42.68	1114	570	778

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48	491	0203.23	Middle	No	80.10	\$126,000	\$100,926	\$80,281	2714	46.79	1270	522	686
48	491	0203.25	Moderate	No	63.97	\$126,000	\$80,602	\$64,110	2359	58.88	1389	415	669
48	491	0203.26	Upper	No	156.47	\$126,000	\$197,152	\$156,809	6699	31.08	2082	1674	1918
48	491	0203.27	Middle	No	88.09	\$126,000	\$110,993	\$88,281	3957	45.21	1789	1117	1418
48	491	0203.29	Middle	No	104.85	\$126,000	\$132,111	\$105,082	8540	37.06	3165	1396	1634
48	491	0203.30	Middle	No	116.41	\$126,000	\$146,677	\$116,667	5187	23.77	1233	1069	1353
48	491	0203.31	Middle	No	102.67	\$126,000	\$129,364	\$102,895	6358	44.89	2854	1658	2173
48	491	0203.32	Moderate	No	69.69	\$126,000	\$87,809	\$69,842	4181	48.17	2014	751	1258
48	491	0203.33	Upper	No	125.97	\$126,000	\$158,722	\$126,250	4908	32.27	1584	1340	1564
48	491	0203.34	Middle	No	82.07	\$126,000	\$103,408	\$82,250	6344	43.73	2774	695	869
48	491	0203.35	Middle	No	119.47	\$126,000	\$150,532	\$119,728	3901	31.71	1237	915	1230
48	491	0203.36	Middle	No	106.90	\$126,000	\$134,694	\$107,132	4905	38.25	1876	1130	1286
48	491	0203.37	Upper	No	130.81	\$126,000	\$164,821	\$131,094	4924	33.02	1626	1541	1684
48	491	0203.38	Upper	No	153.55	\$126,000	\$193,473	\$153,889	5147	43.29	2228	1503	1616
48	491	0203.39	Upper	No	164.45	\$126,000	\$207,207	\$164,813	2950	42.85	1264	545	652
48	491	0203.40	Moderate	No	69.99	\$126,000	\$88,187	\$70,149	3106	36.74	1141	306	407
48	491	0203.41	Middle	No	94.97	\$126,000	\$119,662	\$95,179	2936	33.62	987	993	1359
48	491	0203.42	Middle	No	92.50	\$126,000	\$116,550	\$92,708	2953	39.69	1172	728	851
48	491	0203.43	Middle	No	91.47	\$126,000	\$115,252	\$91,667	2140	40.05	857	767	925
48	491	0203.44	Middle	No	107.96	\$126,000	\$136,030	\$108,194	4426	40.92	1811	996	1441
48	491	0203.45	Upper	No	174.51	\$126,000	\$219,883	\$174,893	9433	61.57	5808	2184	2440
48	491	0203.46	Middle	No	85.56	\$126,000	\$107,806	\$85,750	1360	53.97	734	100	116
48	491	0203.47	Middle	No	109.96	\$126,000	\$138,550	\$110,197	3522	55.51	1955	509	582
48	491	0203.48	Middle	No	91.25	\$126,000	\$114,975	\$91,452	3309	46.81	1549	277	398
48	491	0203.49	Moderate	No	69.34	\$126,000	\$87,368	\$69,494	3357	43.46	1459	883	1012
48	491	0203.50	Upper	No	133.46	\$126,000	\$168,160	\$133,750	6664	38.18	2544	1473	1891
48	491	0203.51	Middle	No	103.39	\$126,000	\$130,271	\$103,618	5370	34.30	1842	1135	1291
48	491	0203.52	Middle	No	101.18	\$126,000	\$127,487	\$101,404	2363	36.10	853	539	883
48	491	0203.53	Middle	No	99.64	\$126,000	\$125,546	\$99,861	3201	33.71	1079	921	1103

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48	491	0203.54	Middle	No	106.19	\$126,000	\$133,799	\$106,421	3987	35.14	1401	914	1222
48	491	0203.55	Upper	No	137.06	\$126,000	\$172,696	\$137,356	3570	44.65	1594	565	760
48	491	0203.56	Middle	No	93.01	\$126,000	\$117,193	\$93,210	3446	38.28	1319	551	727
48	491	0204.03	Middle	No	96.32	\$126,000	\$121,363	\$96,528	2555	39.18	1001	618	896
48	491	0204.04	Upper	No	123.06	\$126,000	\$155,056	\$123,333	3437	35.44	1218	1082	1346
48	491	0204.05	Middle	No	99.83	\$126,000	\$125,786	\$100,053	6681	53.33	3563	909	1662
48	491	0204.06	Moderate	No	61.49	\$126,000	\$77,477	\$61,623	7012	49.54	3474	371	1306
48	491	0204.08	Middle	No	96.46	\$126,000	\$121,540	\$96,675	5460	44.63	2437	641	1059
48	491	0204.09	Middle	No	114.89	\$126,000	\$144,761	\$115,147	6859	47.02	3225	1046	1412
48	491	0204.10	Middle	No	87.72	\$126,000	\$110,527	\$87,917	5849	42.67	2496	1195	1638
48	491	0204.11	Middle	No	119.71	\$126,000	\$150,835	\$119,970	6115	41.67	2548	1101	1217
48	491	0205.03	Upper	No	128.43	\$126,000	\$161,822	\$128,713	6258	37.22	2329	1822	2083
48	491	0205.05	Upper	No	158.79	\$126,000	\$200,075	\$159,135	2632	28.99	763	923	980
48	491	0205.07	Middle	No	101.92	\$126,000	\$128,419	\$102,143	3703	49.12	1819	597	738
48	491	0205.08	Middle	No	94.17	\$126,000	\$118,654	\$94,375	5655	58.55	3311	459	671
48	491	0205.09	Upper	No	156.30	\$126,000	\$196,938	\$156,641	7017	49.55	3477	1615	1882
48	491	0205.11	Moderate	No	62.05	\$126,000	\$78,183	\$62,193	3255	65.59	2135	553	1150
48	491	0205.12	Moderate	No	58.08	\$126,000	\$73,181	\$58,208	3907	65.63	2564	255	505
48	491	0205.13	Moderate	No	65.96	\$126,000	\$83,110	\$66,105	2928	66.97	1961	58	137
48	491	0205.14	Upper	No	125.20	\$126,000	\$157,752	\$125,474	4522	37.42	1692	783	984
48	491	0205.15	Middle	No	117.15	\$126,000	\$147,609	\$117,404	4639	48.46	2248	941	1074
48	491	0205.16	Upper	No	153.44	\$126,000	\$193,334	\$153,775	6548	73.35	4803	1306	1448
48	491	0205.17	Upper	No	120.04	\$126,000	\$151,250	\$120,306	5943	42.57	2530	1187	1357
48	491	0206.02	Middle	No	96.87	\$126,000	\$122,056	\$97,083	5115	47.88	2449	1188	1652
48	491	0206.04	Upper	No	125.70	\$126,000	\$158,382	\$125,978	9645	45.33	4372	1653	2052
48	491	0206.06	Upper	No	139.63	\$126,000	\$175,934	\$139,934	4284	47.50	2035	855	959
48	491	0206.07	Upper	No	174.96	\$126,000	\$220,450	\$175,345	6395	43.69	2794	1905	2028
48	491	0206.08	Upper	No	129.90	\$126,000	\$163,674	\$130,183	6947	38.91	2703	1946	2278

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48	491	0206.09	Upper	No	133.84	\$126,000	\$168,638	\$134,130	2297	39.27	902	462	487
48	491	0207.01	Moderate	No	59.29	\$126,000	\$74,705	\$59,423	2788	61.80	1723	231	509
48	491	0207.04	Moderate	No	50.38	\$126,000	\$63,479	\$50,492	5698	64.20	3658	708	1967
48	491	0207.06	Upper	No	165.02	\$126,000	\$207,925	\$165,375	4636	44.13	2046	1275	1373
48	491	0207.07	Middle	No	86.76	\$126,000	\$109,318	\$86,950	6229	56.61	3526	1248	1755
48	491	0207.09	Moderate	No	75.57	\$126,000	\$95,218	\$75,742	4306	60.22	2593	729	1115
48	491	0207.10	Middle	No	88.16	\$126,000	\$111,082	\$88,357	3400	65.97	2243	527	553
48	491	0207.11	Upper	No	151.42	\$126,000	\$190,789	\$151,750	5172	47.62	2463	1179	1460
48	491	0207.12	Middle	No	104.37	\$126,000	\$131,506	\$104,602	5038	60.52	3049	1308	1588
48	491	0207.13	Middle	No	89.76	\$126,000	\$113,098	\$89,958	3501	59.55	2085	757	1121
48	491	0208.08	Moderate	No	75.68	\$126,000	\$95,357	\$75,852	1747	42.70	746	309	524
48	491	0208.10	Middle	No	92.45	\$126,000	\$116,487	\$92,656	6538	57.79	3778	1647	1874
48	491	0208.11	Middle	No	94.90	\$126,000	\$119,574	\$95,108	4279	58.10	2486	943	1373
48	491	0208.12	Moderate	No	68.55	\$126,000	\$86,373	\$68,699	5470	58.23	3185	1025	1374
48	491	0208.13	Middle	No	102.38	\$126,000	\$128,999	\$102,606	6343	48.62	3084	1459	1847
48	491	0208.14	Upper	No	144.31	\$126,000	\$181,831	\$144,625	5506	42.05	2315	1379	1476
48	491	0208.15	Upper	No	191.04	\$126,000	\$240,710	\$191,458	1926	27.52	530	573	695
48	491	0208.16	Middle	No	109.12	\$126,000	\$137,491	\$109,360	6634	49.50	3284	815	952
48	491	0208.17	Upper	No	126.08	\$126,000	\$158,861	\$126,352	5942	56.75	3372	1063	1121
48	491	0208.18	Upper	No	139.16	\$126,000	\$175,342	\$139,464	7925	53.20	4216	1614	1886
48	491	0208.19	Upper	No	127.15	\$126,000	\$160,209	\$127,432	1169	33.11	387	263	275
48	491	0208.20	Middle	No	80.86	\$126,000	\$101,884	\$81,042	6511	54.35	3539	1841	2419
48	491	0208.21	Middle	No	91.05	\$126,000	\$114,723	\$91,250	2820	53.33	1504	511	574
48	491	0208.22	Middle	No	105.60	\$126,000	\$133,056	\$105,833	4458	40.00	1783	1076	1593
48	491	0209.00	Middle	No	96.65	\$126,000	\$121,779	\$96,860	5573	29.52	1645	1094	1508
48	491	0210.00	Moderate	No	54.57	\$126,000	\$68,758	\$54,688	3003	80.95	2431	616	1029
48	491	0211.00	Low	No	47.55	\$126,000	\$59,913	\$47,656	2636	62.44	1646	495	1088
48	491	0212.01	Moderate	No	67.15	\$126,000	\$84,609	\$67,304	2971	43.49	1292	965	1142
48	491	0212.02	Middle	No	80.55	\$126,000	\$101,493	\$80,732	4177	45.39	1896	1168	1333

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48	491	0212.03	Moderate	No	57.12	\$126,000	\$71,971	\$57,250	2699	51.17	1381	588	957
48	491	0213.00	Moderate	No	66.93	\$126,000	\$84,332	\$67,083	3794	42.73	1621	732	1057
48	491	0214.02	Low	No	43.07	\$126,000	\$54,268	\$43,169	3991	50.34	2009	447	1109
48	491	0214.04	Middle	No	98.02	\$126,000	\$123,505	\$98,235	5611	42.58	2389	1393	1612
48	491	0214.05	Upper	No	124.74	\$126,000	\$157,172	\$125,009	6049	46.80	2831	1355	1723
48	491	0214.06	Upper	No	124.86	\$126,000	\$157,324	\$125,132	4362	44.18	1927	844	828
48	491	0214.07	Middle	No	100.43	\$126,000	\$126,542	\$100,650	4498	59.16	2661	1116	1413
48	491	0215.02	Moderate	No	55.88	\$126,000	\$70,409	\$56,010	4901	71.15	3487	892	1519
48	491	0215.03	Moderate	No	64.54	\$126,000	\$81,320	\$64,679	4206	57.51	2419	418	1040
48	491	0215.06	Middle	No	103.94	\$126,000	\$130,964	\$104,167	3383	52.14	1764	915	1143
48	491	0215.09	Middle	No	115.47	\$126,000	\$145,492	\$115,726	5834	53.10	3098	926	1085
48	491	0215.10	Upper	No	131.19	\$126,000	\$165,299	\$131,477	5761	50.08	2885	912	1145
48	491	0215.11	Moderate	No	77.11	\$126,000	\$97,159	\$77,281	2341	47.50	1112	550	725
48	491	0215.12	Middle	No	106.61	\$126,000	\$134,329	\$106,845	4750	50.38	2393	949	1148
48	491	0215.13	Low	No	47.53	\$126,000	\$59,888	\$47,634	3026	57.77	1748	0	53
48	491	0215.14	Moderate	No	65.99	\$126,000	\$83,147	\$66,132	4256	59.12	2516	191	495
48	491	0215.15	Middle	No	102.18	\$126,000	\$128,747	\$102,406	4553	55.06	2507	1056	1659
48	491	0215.16	Moderate	No	78.20	\$126,000	\$98,532	\$78,377	2663	51.82	1380	517	594
48	491	0215.17	Middle	No	90.49	\$126,000	\$114,017	\$90,691	3783	63.86	2416	423	828
48	491	0215.18	Middle	No	105.66	\$126,000	\$133,132	\$105,893	3916	61.18	2396	953	1064
48	491	0216.01	Middle	No	85.73	\$126,000	\$108,020	\$85,917	9951	51.74	5149	1349	1686
48	491	0216.02	Moderate	No	79.39	\$126,000	\$100,031	\$79,565	4118	52.57	2165	570	774
48	491	0216.03	Middle	No	96.45	\$126,000	\$121,527	\$96,667	2324	41.27	959	486	649

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

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48	091	3108.01	Upper	No	191.61	\$89,300	\$171,108	\$142,340	7233	35.75	2586	2474	2503
48	091	3108.03	Upper	No	151.83	\$89,300	\$135,584	\$112,788	5216	32.27	1683	1283	1386
48	091	3108.04	Middle	No	115.75	\$89,300	\$103,365	\$85,987	6762	59.17	4001	1358	1621
48	091	3109.01	Upper	No	193.11	\$89,300	\$172,447	\$143,454	9011	24.85	2239	2469	2689
48	091	3109.03	Upper	No	181.39	\$89,300	\$161,981	\$134,750	7241	22.80	1651	2038	2153
48	091	3109.04	Middle	No	90.59	\$89,300	\$80,897	\$67,300	8822	42.77	3773	1588	1909
48	091	3109.05	Upper	No	174.34	\$89,300	\$155,686	\$129,507	3228	19.18	619	817	1043

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Community Reinvestment Act Notice

Under the federal Community Reinvestment Act (CRA), the Federal Deposit Insurance Corporation (FDIC) evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The FDIC also takes this record into account when deciding on certain applications submitted by us.

Your involvement is encouraged.

You are entitled to certain information about our operations and our performance under the CRA, including, for example, information about our branches, such as their location and services provided at them; the public section of our most recent CRA Performance Evaluation, prepared by the FDIC; and comments received from the public relating to our performance in helping to meet community credit needs, as well as our responses to those comments. You may review this information today.

At least 30 days before the beginning of each quarter, the FDIC publishes a nationwide list of the banks that are scheduled for CRA examination in that quarter. This list is available from the Regional Director, FDIC 600 North Pearl Street, Suite 700 Dallas, TX 75201. You may send written comments about our performance in helping to meet community credit needs to: J.M. RANKIN, III, President, Sage Capital Bank, P.O. Box 1940, Gonzales, Texas 78629, and to the FDIC Regional Director. You may also submit comments electronically through the FDIC's Web site at www.fdic.gov/regulations/cra. Your letter, together with any response by us, will be considered by the FDIC in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the FDIC Regional Director. You may also request from the FDIC Regional Director an announcement of our applications covered by the CRA filed with the FDIC. We are an affiliate of ANB Bancshares, Inc., a bank holding company. You may request from the Officer in Charge of Supervision, Federal Reserve Bank of Dallas, 2200 N. Pearl St, Dallas, TX 75201 an announcement of applications covered by the CRA filed by bank holding companies.

SAGE CAPITAL BANK

HMDA Disclosure Statement

Sage Capital 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/

SAGE CAPITAL BANK

Loan-to-Deposit Ratios for Calendar Year 2024

Sage Capital Bank's loan-to-deposit ratio for each quarter of the prior calendar year are as follows:

Q1 2024	Q2 2024	Q3 2024	Q4 2024
59.82%	60.76%	64.15%	65.90%