Updated 3.25.2025

The following are comments or complaints received from the public from the current year and each of the prior two calendar years that relate to the Bank's performance in helping to meet community credit needs.

Date: April 14, 2023

Reference: Coach King, Ms. Sandy King, and Patrick Ferris Scholarship

Dear Investar Bank:

Please accept my deep appreciation for your support of the UWA football program through your donations to the King-Ferris Scholarship. This scholarship is extremely special because of the great people whose name it bears. Coach King, Ms. Sandy, and Patrick Ferris have made such a tremendous impact, not just in Livingston, but all throughout the southeast. It is very fitting that this scholarship be named for them and established to a point where it will always be a part of the UWA football program. With your help, and the help of countless others, this scholarship has reached a substantial amount and is going to have a great impact on many members of our football program for years to come.

I wanted to give you a detailed breakdown of how this scholarship will impact our players. It is not taken lightly that you gave your hard-earned money and you deserve to see the greatness that it will be used for. The principal amount of the scholarship is being endowed and the payments will come from the interest gained each year. This allows the scholarship to extend infinitely. To make the best use and have the largest impact, we will be awarding several scholarships throughout the summer months of each year. The recipients of these scholarships will be members of our team who have excelled in the classroom and need summer classes in order to graduate with their degree ideally by the December in which their eligibility runs out. What this means is this scholarship will help many over the years graduate a semester earlier than they would have without it. Statistics have shown that if a young man has to return in the spring for only a couple classes after his eligibility is finished he is less likely to actually finish his degree. By using the King-Ferris scholarship we will be able to help one to two members of our program a year make a December graduation a reality.

The second way this scholarship will be used will be to fulfill a great need within our program in the summer semesters. Our players always have a difficult time finding resources and means to be able to eat consistently while here during the summer. In addition to the above-mentioned scholarships we will be able to provide 20-30 members of our team with meal plans over the course of the summer. Our players put in a lot of work over the summer months and their bodies need to be properly fueled in order to keep up with the demand on it. This will go a long way in helping our players get to the fall more prepared for a better season.

Just to put in perspective, over the course of the next five years this scholarship will directly impact 110-160 individuals and this will continue on for years and years. This impact would not have been possible without your selfless actions of giving. Thank you and I hope you will continue to support the UWA football program.

Go Tigers and God Bless,

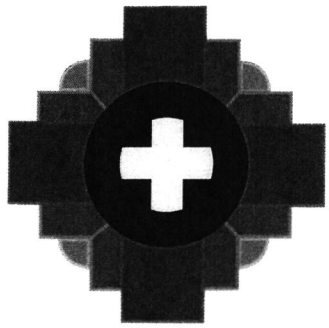
Brett Gilliland

Brett Gilliland
*Head Football Coach*
The University of West Alabama
(205) 652-3402

Dear Debbie,

I want to thank you + Investar Bank for your generous donation to the work of St Michael's! Having the support of our community is a huge blessing as we provide healthcare to those who need it most. I appreciate your advocacy for our work especially as we grow + expand. Please feel free to reach out to me.

Sincerely,
Nanette Medearis



# St. Michael's
MEDICAL CLINIC


**St. Michael's Medical Clinic**
*Primary care services for the underserved since 1988*

**Nanette Mudiam, MSN RN**
Executive Director

1005 W.18th Street
Anniston, AL 36201

256-236-6060 office 256-236-6172 fax
256-283-9570 cell nmudiam@stmclinic.org
https://www.stmclinic.org

St. Michael's
MEDICAL CLINIC

**From:** Brian Ford
**To:** Brian Ford
**Subject:** Boys & Girls Clubs of Acadiana - Thank You Email
**Date:** Monday, November 20, 2023 9:10:05 AM
**Attachments:** Thank You, Investar Bank.mp4

---

CAUTION EXTERNAL MAIL. PLEASE BE CAREFUL AND VERIFY THE VALIDITY OF THIS EMAIL

Dear Investar Bank,

As the season of gratitude is upon us, we wanted to take a moment to express our deepest thanks to you (Please see attached video from our Club Members) for your unwavering commitment, support, and partnership in serving the youth of our community through the Boys & Girls Clubs of Acadiana. Your generosity has played a pivotal role in making a positive impact on the lives of the young individuals we serve.

Your dedication to our cause has been instrumental in providing essential resources, opportunities, and support that empower our youth to thrive and reach their full potential. Your belief in the importance of investing in the future of our community has created a ripple effect of positive change that will be felt for years to come.

As we gather with friends and family to celebrate Thanksgiving, we want to extend our heartfelt gratitude to you for being an integral part of our extended family. Your contributions have not only made a difference in the lives of the youth we serve but have also strengthened the bonds that connect us as a community.

During this season of giving, we are reminded of the profound impact that collective compassion and generosity can have on those in need. Your continued support is a beacon of hope, and we are truly grateful for your ongoing partnership.

Wising you and your loved ones a warm and joyous Thanksgiving filled with love, laughter, and moments of reflection. May this holiday season bring you the same sense of joy and fulfillment that you have brought to the lives of the youth in our community.

Once again, thank you for your generosity and commitment. We look forward to continuing this journey together, creating positive change and fostering a brighter future for our community.

With heartfelt thanks,

Brian

## Brian Ford

**Director of Development**
**Boys & Girls Clubs of Acadiana**
Cell: 337-322-4075
Office: 337-268-9555


**Donate Now!**
Simply click the link, select the Club you want to send your donation to, and make your investment.
www.bgcacadiana.com/donate

Thank you for helping to ensure 'Great Futures Start Here'
www.bgcacadiana.com

**From:** Holly Hidalgo-DeKeyzer
**To:** Jodie L. Roubique; Kate W. Guidry; Tim Smith; Rachel P. Cherco
**Subject:** FW: 2023 Tax Receipt from YEA BR / Greater Baton Rouge Economic Partnership
**Date:** Wednesday, January 24, 2024 1:05:11 PM
**Attachments:** image001.png

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Not sure who needs to receive this.


**Holly Hidalgo-DeKeyzer | Chief Banking Officer | EVP**

INVESTAR Brilliant Banking

10500 Coursey Blvd., 3rd Floor
Baton Rouge, LA 70816
Direct: 225.448.5460
Fax: 225.615.7665
www.investarbank.com
**NMLS # 774561**


---

**From:** noreply@salesforce.com <noreply@salesforce.com> **On Behalf Of** Young Entrepreneurs Academy of BR
**Sent:** Wednesday, January 24, 2024 12:36 PM
**To:** Holly Hidalgo-DeKeyzer <holly.dekeyzer@investarbank.com>
**Cc:** info@yeabr.org
**Subject:** 2023 Tax Receipt from YEA BR / Greater Baton Rouge Economic Partnership


CAUTION EXTERNAL MAIL. PLEASE BE CAREFUL AND VERIFY THE VALIDITY OF THIS EMAIL



*Young Entrepreneurs Academy of Baton Rouge*
*Greater Baton Rouge Economic Partnership Inc.*
*564 Laurel St*
*Baton Rouge, LA 70801*


January 24, 2024

Holly Hidalgo-DeKeyzer

Investar Bank
10500 Coursey Boulevard, 3rd floor
Baton Rouge, LA 70816

Dear Holly,

Thank you again for your support of the Young Entrepreneurs Academy of Baton Rouge in 2023:

**Date:** 10/17/2023
**Amount:** $1,000.00

Your contribution in support of this program has been received by the Greater Baton Rouge Economic Partnership, a tax-exempt 501(c)(3) non-profit organization. No goods or services were provided in exchange for your contribution.

We hope you will join us for our upcoming events including the Community Pitch on Wednesday, March 6 at 5:00 PM and commencement on Thursday, April 25 (watch your email for invitations). These are great opportunities to witness the transformation of students to CEOs!

Sincerely,

Achilles D. Williams
Chief Financial Officer
Greater Baton Rouge Economic Partnership, Inc.

This message contains confidential information and is intended only for the individual named. If you are not the named addressee you should not disseminate, distribute or copy this email. Please notify the sender immediately by email if you have received this by mistake and delete this email from your system. Email transmission cannot be guaranteed secure or error-free as information could be intercepted, corrupted, lost, destroyed, arrive late or incomplete or contain viruses. Therefore the sender does not accept liability for any errors or omissions in the contents of this message, which arise as a result of email transmission. If you send email to Investar Bank, please do not include any private or confidential information. If you need to provide us with such information, please call the person who sent you this email.

OPTIONS
PREMIER SERVICES FOR PEOPLE WITH DISABILITIES


*Board of Directors*

Carrie Mercke
*President/CEO*
Laurie Johnson
*Chair*
Sarah Mitchell
*Vice-Chair*
Eric Dosch
*Secretary-Treasurer*
Paul Titus III
*Past Chair*
Jay Burchfield
Matthew Cotton
Patrick Coudrain
Teresa Landry
John Martinez
John Poteet
Melanie Watkins
*President Emeritus*
Sylvia Bush


Platinum Transparency 2023
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*19362 W Shelton Rd*
*Hammond, LA 70401*
*985-345-6269*
*OPTIONS4U.ORG*


Investar Bank
Kate Guidry
7244 Perkins Rd
Baton Rouge, LA 70808

Dear Investar Bank,

This letter is the official sum of your 2023 donations to OPTIONS. We certify that you received no goods or services for this contribution. Our Federal Tax ID Number is 72-1161001.

| Date | Type | Amount |
|---|---|---|
| 2/1/2023 | Donation | $5,000.00 |

Your total contribution amount is $5,000.00

It is through continued support like yours that OPTIONS is a premier provider of services for people with disabilities in our community. THANK YOU!

With much gratitude,

Carrie Mercke, LCSW-BACS
President/CEO

Casey Rudolph
Development Director

# 2022-2023 ANNUAL IMPACT REPORT

*Together we can make a difference!*

OPTIONS helps men and women with disabilities live and work in the community through maximizing life skills, meaningful work and activities, community involvement, and support beyond the family.

OPTIONS

PREMIER SERVICES FOR PEOPLE WITH DISABILITIES

# OPTIONS

# A Message from the President / CEO

To Our OPTIONS Family,

This year, we celebrated our 50th Anniversary. Without the vision and commitment of Mary Pirosko and Barry and Ellen Meyer, as well as the hard work of Sylvia Bush and countless staff, families, and Board members, we surely wouldn't have made it this far. The impact that OPTIONS has had on the lives of people with disabilities, their families, and this entire community is hard to quantify or express in any way. It really is immeasurable.

So what does the next 50 years look like? Honestly, I am not exactly sure. For 50 years, the organization has evolved and changed with the people who we serve. We respond to their needs, wants, hopes, and dreams for their lives. I can promise you that we will continue to do that. The unknown can be a bit scary, but as long as we stay focused on our mission, our path will be clear. This is our guiding light that has served us well for 50 years, and this will not change... OPTIONS helps people with disabilities live and work in the community. We are committed to continuing our journey to make our community the best place to live and work for the people who we support, and in so doing, we hope to make the community better for ALL. PLEASE JOIN US ON THIS JOURNEY!

Always grateful,

Carrie Mercke


## OPTIONS 2023-2024 Board of Directors

Jay Burchfield
Matthew Cotton
Patrick Coudrain
Eric Dosch
Laurie Johnson
Teresa Landry
John Martinez
Carrie Mercke
Sarah Mitchell
John Poteet
Paul Titus III
Melanie Watkins

## OPTIONS 2023-2024 Advisory Board

Janelle Alvis
Brynleigh Berthelot
Penny Ardoin Curet
Bill Daniels
Brandi Harris
Rhonda Hatfield
Tracy Johnson
Robert Keller
John Martinez
Patricia Monjure
Rachel Nettles

*OPTIONS celebrated 50 years of premier services!*

# OPTIONS

# Financial Report
## July 1, 2022 - June 30, 2023

## Donor Gifts

| | |
|---|---|
| Grants | $499,637 |
| Ballin' 4 OPTIONS | $51,681 |
| Be the Key Breakfast | $520,874 |
| Other Contributions | $123,704 |
| **Total:** | $1,195,896 |

## Income

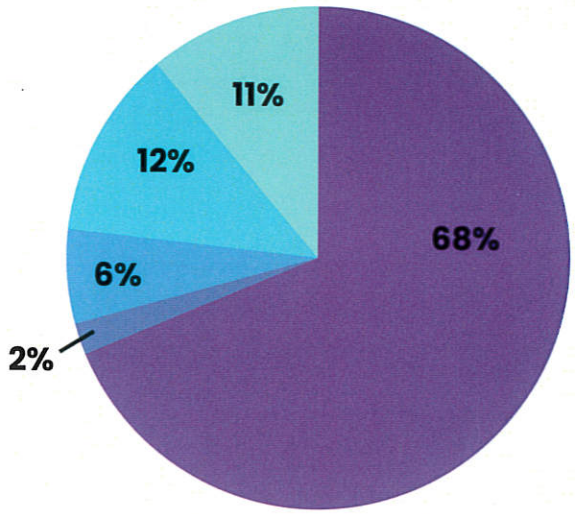
| | |
|---|---|
| Federal & State Contracts | $6,812,832 |
| Grants and Contributions | $1,195,896 |
| Income from Client Businesses | $640,703 |
| Employee Retention Credit | $1,078,065 |
| Other Income | $228,081 |
| **Total:** | $9,955,577 |

## Expenses

| | |
|---|---|
| Payroll Related | $6,615,422 |
| Administrative & Operating | $1,064,991 |
| Therapeutic & Training | $904,310 |
| Fundraising Expense | $45,481 |
| Expenses of Client Businesses | $343,322 |
| **Total:** | $8,973,526 |

OPTIONS had surplus revenue last fiscal year due to receiving the federal Employee Retention Credit associated with the CARES Act. Excess funds were used to provide bonus payments to employees who worked through the pandemic and will continue to be used this fiscal year to cover operating deficits. OPTIONS expects the fundraising need to be approximately 20% of our operating budget. OPTIONS Finance Team meets monthly to review, evaluate, and plan for the financial needs of the organization.

*Birdie Graves, OPTIONS Participant and Community Home Resident.*




- **Governmental Funding 68%**
- **One Time Employee Retention Credit 11%**
- **Contribution & Fundraising Revenue 12%**
- **Small Business Contracts 6%**
- **Other Revenue 2%**

# Your Impact Matters

**528,748**
Total Care Hours Provided to OPTIONS Participants

**479,731**
Miles Driven for OPTIONS Transportation

**5,575**
Nursing Interventions Provided to Address Participant's Health

**3,774**
Training Hours Provided to Employees

## OPTIONS at Work

**187**
OPTIONS Employees Committed to the Mission

**75%**
OPTIONS Employees Have Been Employed **2** Years or More

**56%**
OPTIONS Employees Have Been Employed **5** Years or More

**92%**
of Every Dollar Raised Goes Directly to OPTIONS Programs and Services for Participants

**4,074**
Volunteer Hours of Service Impacting the Lives of People with Disabilities

**1 of 35**
Nonprofits in the State of Louisiana Listed as Platinum Level on Guidestar

**58**
Participants Who Have Meaningful Work through OPTIONS

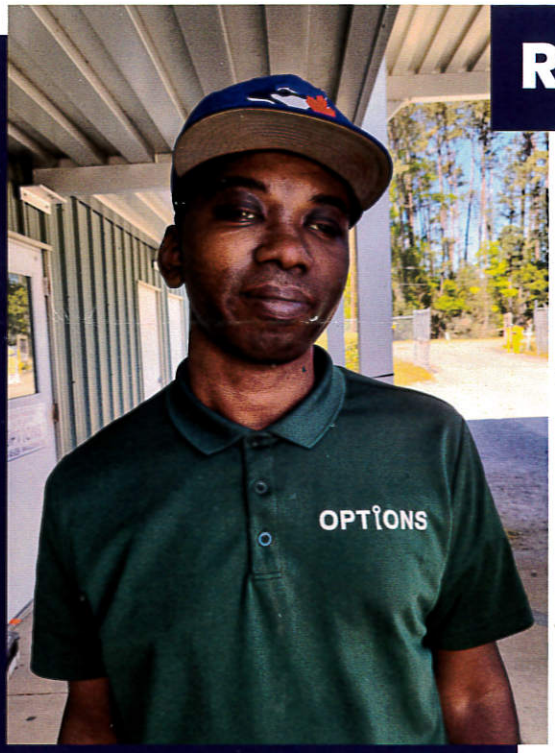
**Because of your continued support, OPTIONS remains a premier provider of services. OPTIONS offers many services such as Day Programs, Employment Training, Community Living, Enrichment Activities, the Learning Gardens, Transportation, and Nursing. We advocate for individuals, strive to provide the best quality of life, and create fun and engaging opportunities for people with disabilities to have fulfilling lives.**

# Your Impact Matters

## Theresa Chandler

Health and Wellness is a key component of OPTIONS programs. OPTIONS partners with local gyms and parks to provide exercise opportunities to participants, like Theresa. She enjoys exercising her arms and back, getting healthier, and having fun at the gym with her friends. Theresa said, "I like exercising because it is good for my heart and helps with my diabetes and sugar levels."

## Rodney Fultz




Rodney Fultz is an OPTIONS Participant who resides in Independence, LA, and is employed on an OPTIONS Cleaning Crew at Southeastern Louisiana University in Hammond, LA. Rodney also participates in the Ballin' 4 OPTIONS Charity Basketball Game.

OPTIONS provides Rodney with the transportation needed to get to his job, where he has been meaningfully employed for 11 years, and to Ballin' 4 OPTIONS practices. Without OPTIONS transportation, Rodney would not have the opportunity to have meaningful work and earn a paycheck. Cathy Cook, Rodney's mother, stated, "Having reliable transportation to and from work by OPTIONS is very important to Rodney. Otherwise, it would be a burden on his family to provide transportation."

## Terri Kupper and Terry Parent

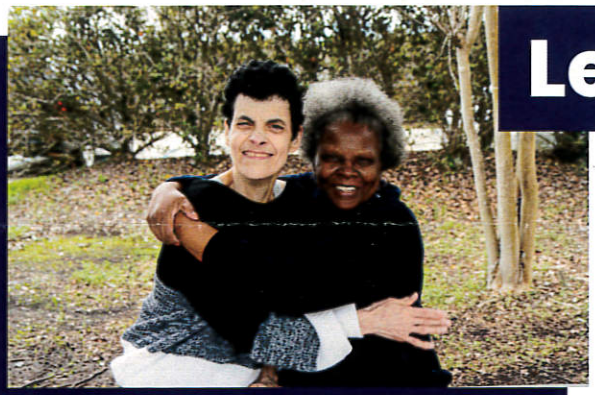
Terri Kupper and Terry Parent are both residents of OPTIONS Community Home, Our House. Terri and Terry receive 24/7 support and participate in OPTIONS Day Program. They are pictured with Shannon Trautman, OPTIONS Residential Director. Shannon said, " Terri and Terry love living at Our House. They have become family and enjoy spending their time together."

# OPTIONS

## Ballin' 4 OPTIONS

The 6th Annual Ballin' 4 OPTIONS Charity Basketball Game was a slam dunk! Ballin' 4 OPTIONS was created in 2017 to promote healthier lifestyles, build self-esteem, provide exercise, and increase social interaction for independence and community involvement. The funds raised from this event benefit the OPTIONS Enrichment – Wellness and Transportation programs, which provide transportation to recreation and enrichment activities in the community for over 100 people with disabilities every week.

## Leave a Legacy



Pictured above is OPTIONS Participant, Tina Dummet, and Connie Mitchell, OPTIONS Vocational Team Leader. Tina receives 24/7 caregiver support, participates in OPTIONS Enrichment Program, and lives at one of OPTIONS Community Homes.

**Scan here** to learn more about *Leaving a Legacy*!

OPTIONS Legacy Society is a Planned Giving Program that ensures people with disabilities have the best quality of life in the future. By making a planned gift to OPTIONS, you can become a member of the OPTIONS Legacy Society. We are grateful for those who have chosen to include OPTIONS in their Will or as the beneficiary of an insurance policy. It is vital to plan for the future sustainability of OPTIONS services for people with disabilities for years to come. There is no better time than the present to make your wishes known and provide for those you choose. To inform OPTIONS of a bequest you have made or for more information contact us at 985-345-6269 or development@options4u.org.

## Stay Connected with OPTIONS!

*Want to know what's happening at OPTIONS? Join OPTIONS Email Newsletter! Text 42828 to Join OPTIONS Mailing List, follow us on Facebook and Instagram, or visit our website!*

www.options4u.org @options_inc

https://www.facebook.com/options4u

# OPTIONS

*Pictured above are past and present members of OPTIONS Board with Vincent Giardiana, Trustee of the Oscar J. Tolmas Charitable Trust at the ribbon cutting for the Oscar J. Tolmas Wellness Plaza.*

## Grants

**For the 2022 - 2023 year, we are very proud of our partnerships with:**

- Anderson Ray Leto Memorial Fund
- Crossroads Foundation, Inc.
- John & Polly Sparks Foundation
- Kelly Gene Cook, Sr. Charitable Foundation, Inc.
- McIlhenny Family Foundation
- The Medline Foundation
- Oscar J. Tolmas Charitable Trust
- The Skinner Trust

## Be the Key Breakfast

The 7th Annual OPTIONS Be the Key Breakfast was held on Friday, April 28, 2023, at Southeastern Louisiana University in Hammond. There were 49 Key Ambassadors with 346 people in attendance. Over the course of the year, we added 31 New Society Members and 1 new Forever Key Member. For the 5th time, the Oscar J. Tolmas Charitable Trust generously donated matching gift money to the OPTIONS Be the Key Breakfast and increased their match to $75,000 to fund the Oscar J. Tolmas Wellness Plaza. Other Breakfast sponsors included Alston Construction, Medline, and Regions Bank.

*Highlighted at this year's Breakfast were India Johnson, Lance Foster, and Kathy Verret, pictured above.*

## Be the Key Society

*Founding Member

### Key of Vision

Dr. Stacy Newman, MD
John & Georgianne Poteet* (Forever)
Robin Roberts*

### Key of Inspiration

Berryland Motors & Campers*
Matthew & Gwen Cotton* (Forever)

OPTIONS
PREMIER SERVICES FOR PEOPLE WITH DISABILITIES

*Board of Directors*
Carrie Mercke
*President/CEO*
Laurie Johnson
*Chair*
Sarah Mitchell
*Vice-Chair*
Eric Dosch
*Secretary-Treasurer*
Paul Titus III
*Past Chair*
Jay Burchfield
Matthew Cotton
Patrick Coudrain
Teresa Landry
John Martinez
John Poteet
Melanie Watkins
*President Emeritus*
Sylvia Bush

Platinum Transparency 2023
Candid.

*19362 W Shelton Rd*
*Hammond, LA 70401*
*985-345-6269*
*OPTIONS4U.ORG*

February 6, 2024

Investar Bank
Kate Guidry
7244 Perkins Rd
Baton Rouge, LA 70808

Dear Investar Bank,

Thank you for choosing to support OPTIONS vocational program! Your gift of $2,500.00 is vital in helping provide critical services for people with disabilities. Your gift is ensuring that people with disabilities are valued, respected, and integral members of our community.

Your donation remains local and directly serves OPTIONS participants' essential employment needs. You are making a direct difference in the lives of men and women with disabilities!

On behalf of your friends and family at OPTIONS, thank you for your heart of service!

With immense gratitude,

Carrie Mercke, LCSW-BACS
President/CEO

Casey Rudolph
Development Director

Note: This letter is the official acknowledgment of your gift. Also, we are required to certify that you received no goods or services for this contribution. Our Federal Tax ID Number is 72-1161001.

# OPTIONS

PREMIER SERVICES FOR PEOPLE WITH DISABILITIES

# ANNUAL IMPACT REPORT 2023-2024

## *Building an Inclusive Community*

OPTIONS helps men and women with disabilities live and work in the community through maximizing life skills, meaningful work and activities, community involvement, and support beyond the family.

# A Message from the President / CEO

Dear Friends,

It is with great excitement that I present the 2024 OPTIONS Annual Impact Report. As we pursue our vision of a fully inclusive community, we have had the privilege of connecting with many remarkable individuals along the way. Over the past year, we've welcomed new partners who now stand with us in supporting individuals with disabilities. We've embraced new participants, families, donors, employees, volunteers, businesses, and community groups—all united in expanding opportunities for people with disabilities to live and work in our community.

The message is clear: **WE ACHIEVE THIS TOGETHER**! In the following pages, you'll see what we have accomplished, and as you read, remember these achievements are yours as well. Your efforts are making a profound difference in the lives of individuals with disabilities, and we are deeply grateful for your ongoing commitment.

Thank you for helping us create an inclusive community for all,

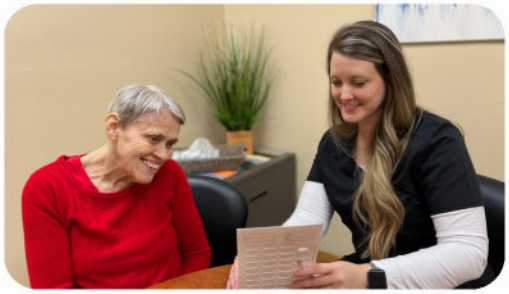
Carrie Mercke

## OPTIONS 2024-2025 Board of Directors

Jay Burchfield
Matthew Cotton
Patrick Coudrain
Eric Dosch
Laurie Johnson
Teresa Landry
John Martinez
Carrie Mercke
Sarah Mitchell
John Poteet
Paul Titus III
Melanie Watkins

## OPTIONS 2024-2025 Advisory Board

Janelle Alvis
Brynleigh Berthelot
Penny Ardoin Curet
Bill Daniels
Brandi Harris
Sabrina George-Johnson
Tracy Johnson
Robert Keller
John Martinez
Patricia Monjure
Rachel Nettles



## Stay Connected with OPTIONS!

**Scan the QR code with your phone camera to stay up to date on what's happening at OPTIONS!**

# Financial Report, July 1, 2023 - June 30, 2024

## Donor Gifts

| | |
|---|---|
| Grants | $878,257 |
| Ballin' 4 OPTIONS | $71,009 |
| Be the Key Pledge Payments | $321,231 |
| Other Contributions | $135,459 |

**Total:** $1,405,956

## Income

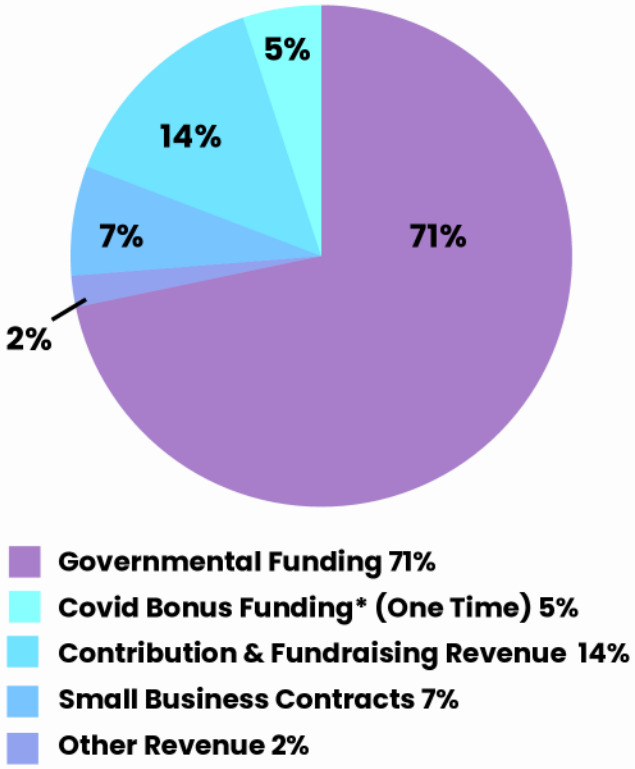
| | |
|---|---|
| Federal & State Contracts | $6,507,866 |
| Grants & Contributions | $1,405,956 |
| Income from Client Businesses | $628,923 |
| Covid Bonus Funding* (See Note) | $480,000 |
| Other Income | $147,130 |

**Total:** $9,169,875

## Expenses

| | |
|---|---|
| Payroll Related | $7,286,134 |
| Administrative & Operating | $985,062 |
| Therapeutic & Training | $970,138 |
| Fundraising Expense | $48,572 |
| Expenses of Client Businesses | $320,044 |

**Total:** $9,609,950




*In 2023, OPTIONS received a one time payment from the American Rescue Plan Act funding as mandated by Louisiana Department of Health for Direct Support Staff bonuses. These bonuses were awarded to staff based on state established criteria for people who provided direct support services during the Covid public health emergency.

# Leave a Lasting Legacy

"I wanted to be able to make a significant donation to OPTIONS in appreciation for all the services they have provided for my son and so many others. I decided to take out an insurance policy and pay that small monthly premium. One day, OPTIONS and people with disabilities will benefit from that. Please join me in becoming an OPTIONS Legacy Society Member."

**- Mary Pirosko, Legacy Society Charter Member**

For more information or to let us know you have made a bequest, call Sylvia Bush at 985-969-7477.

# Fundraising Year in Review

## GRANTS

During FY 2023-2024 OPTIONS received **17 grants from 11 grantors** totaling **$177,042** in restricted grant funds (excluding grants for Be the Key Breakfast, DOTD, and Ballin' 4 OPTIONS).

## BE THE KEY SOCIETY

Over **190** people have joined OPTIONS Be the Key Society, pledging to give for 5 years or longer. Of those, **31** people have made their pledge a Forever Pledge.

## BALLIN' 4 OPTIONS

The 2023 Ballin' 4 OPTIONS Charity Basketball Game raised over **$70,000** to benefit community awareness and OPTIONS Enrichment and Transportation Programs.

## THE BE THE KEY BREAKFAST

The 2024 Be the Key Breakfast raised **$443,945.08** to support OPTIONS Programs and Services. Leadership gifts included the Oscar J. Tolmas Charitable Trust and Regions Bank. The Be the Key Program has secured pledges totaling **$1,236,240.64** over the next five years.

# Empowering Voices: An Employee Reflection

Emily Bell has been a key part of OPTIONS for over 30 years. Reflecting on her time, she shared, "*I work at OPTIONS because I love helping people with disabilities. My great-nephew had Down Syndrome, and it gave me a deep connection to this work. Even after 30 years, I still love the atmosphere and the people here.*"

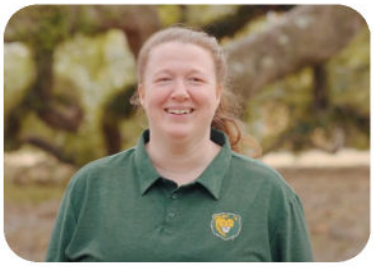
Emily feels proud of her work and the changes she's witnessed, especially with new technology that has made processes smoother. "*There's such a need for what we do, and I'm glad to be fulfilling that need,*" she said.

Her passion and commitment continue to make a lasting impact.

*Pictured above: Emily Bell and participant, Janice Wilson, heading home after a grocery shopping trip.*

# Our Mission in Action

## Driving Independence: The Life-Changing Impact of Accessible Transportation for Erica



Erica Sharp, an OPTIONS participant from Holden, LA, has worked at the Student Union cafeteria at Southeastern Louisiana University for 16 years. Employed by Aramark, she credits the job with boosting her confidence. Erica enjoys staying active by participating in the Ballin' 4 OPTIONS Charity Basketball Game.

Transportation is essential for individuals like Erica, as many people with disabilities lack access to a vehicle. OPTIONS participants rely on the Transportation Program for work, shopping, church, and social activities. Erica's mother, Tammy, expressed her gratitude for the program, saying, "*We are so thankful for OPTIONS' transportation services, which have been vital in ensuring Erica can continue working in the community*!"

## Transforming Lives: Robert's Inspiring Journey to Health and Wellness

Through a donor-funded health and wellness program, Robert took the opportunity to transform his lifestyle. By collaborating with his doctor and the caregivers at OPTIONS, he's committed to meal prepping, eating healthier, and staying active. Since February, Robert has lost 57 pounds and feels more energetic, healthier, and stronger. Reflecting on his progress, Robert shared, "*It's been amazing for me—I've lost a lot of belly fat and I feel 98 million percent better*!"

**Before**

**After**

## Roland's Journey: From Artist to Ambassador, A Story of Growth and Independence

In 2010, Roland Penton and his family moved to Hammond for opportunities to increase his independence and improve his life. He joined OPTIONS shortly after, participating in individual support services and the Weaving Studio.

Since then, Roland has thrived in OPTIONS Community Life Engagement Program, building confidence and friendships. He also enjoys the Ballin' 4 OPTIONS Charity Basketball Game, where he was named MVP of the Orange Rockets in 2023. Now, as the 2024 Ambassador of OPTIONS, Roland continues to grow, showcasing his journey of empowerment and success.

# Be the Key Society

## Key of Vision

John & Georgianne Poteet ✱✪
Robin Roberts ✱

## Key of Inspiration

Berryland Motors & Campers ✱
Matthew & Gwen Cotton ✱✪

## Key of Strength

Anntoine Marketing & Design ✪
Bruce & Peggy Beard ✪
Bernard & Franks CPAs
Bracy's Nursery ✱
Sylvia & Ernie Bush ✱✪
Campo Architecture & Interior Design, LLC
Cashe Coudrain & Bass ✱
Channell Drugs ✱
Cretin Townsend Homes
Dr. Jaime Edwards
Fay Guagliardo
Guerin Insurance Agency, Inc. ✱
John Daniel & Christy Guerin
Hunt Enterprises ✱
Kent Design Build, Inc.
McKneely Funeral Home of Amite & Kentwood, Inc. ✱
George & Carrie Mercke ✱✪
Dr. Claude & Judy Nesser ✱✪
Doyle Orlando
Mary Pirosko ✱
Stephen Pirosko ✱
Rocker Family Foundation ✱
Scott Turner, DDS
Charles Wartelle
Melanie & Larry Watkins
Perrin & Ann Watkins ✱✪
Susan Zeutschel

## Key of Hope

5 Stones Media
Ja'Juan Allen
Alvarez Construction of LA, LLC
Todd & Janelle Alvis
Stephen & Bridget Anderson
Trent & Brittany Anthony
Taylor L Anthony
Apocalypse Sports
Thomas & Geralyn Ashley ✱
Sylvia Badenhausen
Sarah Bahm
Byron Bankston
Diana Barber
Judy Bass
Berry Town Produce
Bondurant Law
Kurt & Lindsay Bornkessel
Lauri Boudreau
Grady & Kellie Brame ✱✪
Branch Real Estate, LLC
Jerod & Brandi Breaux
Kellie Bridges
Scott & Melissa Burton
Caleb Morse Insurance Services
Cate Street Seafood Station
Michelle & Jeff Carruthers
Manly & Dawn Cazedessus ✪
Kim Coates
Terry Cooper
Vic & Judy Couvillion ✪
Covey Rise Lodge
Christopher Cretin
Blake & Sandy Daniels ✱
Bill Daniels
Ryan & Stephanie Davis ✪
Fred & Susan Davis
Jeff Day
Deek & Leisa DeBlieux ✪
Don & Gloria Desselles
Dirt Works of Tangipahoa, LLC
Joey Dominick
Eric & Olivia Dosch ✱✪
David Drude
Camilla Q. Dufour
Dr. Michael Dunn
Dupont Construction
Daniel Edwards ✱✪
Matthew & Julie Emmons
Joan Exnicios
Express Employment Professionals
David Ferrara ✱
Malcolm & Leah Fitzhugh ✪
The Fritz Family ✪
Ford Family Charitable Foundation ✪
Dr. Rick & Karen Foster
Nick & Dana Gagliano
Ed & Alice Gautier
Carlee & Ryan Gonzales
Grants Gifts Foundation
Walton D. Greer
Aaron & Hailey Gross
Adam & Nelie Gross
Tony & Linda Guagliardo ✪
John & Nanette Guerin ✪
Hammond Memorial Design
Ed & Julie Hanks
Brandi Harris ✪
Chad & Joy Harvell
Justin & Bronte Hebert
Steven & Carolyn Heffner
Frank & Mary Ann Henchy
HTB Cleaning Services
Michael & Denise Holly
Julie & Semmes Hughs
Edward & Mary Jacob
Jamblar Management, LLC
James, Lambert, Riggs & Associates, CPAs
John Martinez Family ✱
Jesse & Laurie Johnson ✪
Terry & Pam King ✪
Dr. William & Andrea Kopfler ✱
Luceia V. LeDoux & Angela Trainham
Rebecca Lee
Steve & Tiny Leon
Jeff & Martha LeSaicherre ✪
Joey & Nichole Liuzza
LN Hughes Funeral Services ✪
Shane Mack
Philip & Deona Maloney ✱
Mariner's Inn
Chuck & Kathy Mayeaux
Shaun & Tessa McArthur
August McDonald ✱
April McIntyre
Robby & Donna Miller ✱✪
Sarah Mitchell
Patricia & Edgar Monjure
Jake & Amber Narro ✱✪

# Be the Key Society

## Key of Hope

Nest Commercial Group
North Oaks Health System
Greg & Mimi Nothacker
Martin Olle ✪
Tyler & Lindsey Owens
Allen Owings
Piggly Wiggly/Paul's Pharmacy ✱
Albert Poche
Bradley & Kathryn Poche ✱
Poppie 7, LLC
Professional Heating & Air
Quentin & Amy Province ✪
RPC Pest Management
Solutions Inc. ✪
Tom & Raelyn Ragan
Clay & Paige Relle
Rollette Chiropractic Center
Romano Promotions, LLC
Andrew & Casey Rudolph
Wade & Theresa Russell
Robby & Caitlin Scates
Carl & Merri Schneider
Regina Scott
John & Cheryl Sears
Amanda Sharp
Jessica Shirey
Bonnie Simerly
Alan D. Smith
Donna Smith
George Ann Smith
Ronald Smith
Erik & Rebecca Soine
Frank & Rose Mary Spalitta ✱
Paul Spalitta
Dottie Spangler
Square Family
Dr. Samuel Jr. & Dr. Katherine St. Amant McClugage
Dominica Sullivan
Michele & Wayne Sutton
Dominic & Jane Terrase ✱
The Boston Restaurant
The Consortium
The Hoover Family Foundation ✱
The Ultimate Party Store ✱
Andre & Annette Theriot
Ruth Ann Threadgill ✱
Roger & Rosie Tucker
Dwayne & Mikki Vicknair
Patricia McCue Vilardo
Vivo CPR, LLC
Seth & Whitney Waller
Wesley & Sarah Watkins
Pam & David Wesley ✱
Dr. Bill & Andrea Wheat
Dennis & Lisa Williams
Mike & Emily Williams
Chris & Jeanine Wisecarver ✱
Jonathon & Trang Wong
Holly Wood

**✱ Founding Member**
**✪ Forever Society Member**

# Measuring Our Milestones

**507,350**
Total Care Hours Provided to OPTIONS Participants

**515,743**
Miles Driven by OPTIONS Transportation

**6,102**
Nursing Interventions Provided to Participants

**3,465**
Training Hours Provided to OPTIONS Staff

**186**
Total Number of Employees at OPTIONS

**94%**
of Every Dollar Raised Directly Supports Programs and Services for Participants

**1 of 99**
Nonprofits in Louisiana Listed as Platinum Level on Candid

**8,234**
Total Number of Volunteer Hours Committed to OPTIONS Mission

# OPTIONS

PREMIER SERVICES FOR PEOPLE WITH DISABILITIES






# 2023 - 2024
# Annual Impact Report

OPTIONS4U.ORG | 985-345-6269 | Facebook: options4u

OPTIONS
PREMIER SERVICES FOR PEOPLE WITH DISABILITIES

Non-Profit Org.
Standard Mail
U.S. Postage PAID
Hammond, LA 70401
Permit # 341

CRA Partners is now ICBA CRA Solutions

Dear Partner:

2023 proved to be a rewarding year, and I hope the same was true for you. 2024 promises to be exciting as well. You may have noticed in the above header, we have a new name and look. We are delighted that you are the first with whom we are sharing this change. For over 20 years, you've known us as CRA Partners. To better reflect our relationship with our parent company, The Independent Community Bankers of America, we are in the process of transitioning to a new name and look: **ICBA CRA Solutions**. Please bear with us as we spend this year gradually transitioning all of our online and printed material to this new brand identity.

We still offer programs that earn community banks CRA credit through support of our Senior Housing Crime Prevention Foundation, and now our additional offerings include CRA support services, education and training, as well as a peer group for CRA professionals, the CRA Collaborative.

Enclosed is our Community Impact Review. As you know, our mission is to help banks earn CRA credit by providing safe and secure living environments for residents of senior care facilities across the country. This periodic Review serves as a nice reminder that supporting our mission ***can be a truly rewarding investment.*** As you see, with the help of our bank partners like you, we are protecting thousands of senior housing residents nationwide by funding our proven crime prevention programs.

Given the prevalence of elder abuse, it is easy to forget that ***we are making a meaningful impact in communities across the country.*** This Review demonstrates in detail how our bank partners share the passion for the positive impact their involvement brings to the seniors and their families who we serve. It is our privilege to partner with these hardworking men and women at banks and bankers associations, and senior housing facilities as we continue to advance our mission.

As a bank partner and Foundation sponsor, you play a vital role. I hope this Community Impact Review provides you with a sense of enjoyment in the work we are accomplishing. Without your support, none of what we do would be possible.

Sincerely,

David C. Lenoir
President & CEO

8700 Trail Lake Drive W, Suite 140, Memphis, TN 38125 877-232-0859

Senior Housing Crime Prevention Foundation®

# COMMUNITY IMPACT REVIEW

ICBA CRA Solutions™

Powering Community Reinvestment

# FROM THE CHAIRMAN

Greetings to both old and new friends. For over 20 years, you've known us as CRA Partners. We are now delighted to share with you our new identity. This update better reflects our relationship with our parent company, The Independent Community Bankers of America. We still offer programs that earn community banks CRA credit through support of our Senior Housing Crime Prevention Foundation, plus we offer CRA support services, education, and a peer group for CRA professionals, the CRA Collaborative.

As community banks are adjusting to new CRA rules, these services are designed to respond to your changing needs. Our successful Senior CrimeStoppers program has served our communities well and we will continue to protect America's senior citizens against elder abuse and provide a secure experience in local retirement facilities.

Community banks will continue to need guidance, and we are poised and ready with expanded staff and services in order to meet those needs. Our president, David Lenoir, is here to lead community banks to strong exam ratings, not just because CRA is a requirement, but because it benefits the members of your community.

Please bear with us as we spend this year gradually transitioning the look of our brand. Thank you for your support and we welcome you to join us on our journey as we power the potential of community reinvestment.

Sincerely,

G. Scott McComb
Chairman, ICBA CRA Solutions
Chairman & CEO, Heartland Bank

ICBA CRA Solutions

# FROM THE PRESIDENT

This year has passed by so quickly! As the saying goes, "time flies when you're having fun," and that could not be truer for me. In my new role as Foundation President, I've had the opportunity to travel across the country (more like back and forth several times!) and engage with our community bank partners and the residents and staff in the senior homes we serve. This was a delight that we had to curtail in years past, due to the pandemic, so it was truly rewarding to get out and see, in person, the great work that all of you have dedicated yourselves to, both professionally and personally.

It's been an exciting year here at the Foundation. We hit a big milestone in 2023 with the addition of our 1,000th facility and the creation of a Fraud Prevention Bingo game to teach older adults how to avoid scams and fraud. The game has been such a tremendous success, we have been providing it to our partners to use as an engagement tool with the facilities they sponsor.

Speaking of milestones, we took time to recognize and celebrate our bank partners who have been with us for five, ten, fifteen and even twenty years! Celebrations took place at the banks' sponsored facilities and included food, games and gifts for the residents, such as companion pets. These robotic dogs and cats are a proven way to help combat loneliness and isolation, especially for those being treated in dementia care.

Without the support of our bank partners, we would not be able to provide these programs to protect, educate and enhance the lives of the seniors in your community. Thank you so very much.

Best wishes for a healthy and prosperous 2024!

Sincerely,

Marnie Stewart
President, SHCP Foundation

Senior Housing Crime Prevention Foundation

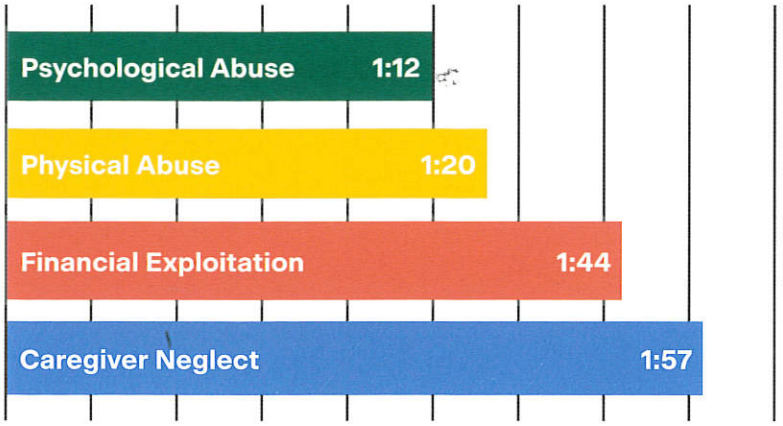
# ELDER ABUSE STATISTICS 2023

**1 in 10** one in ten older adults will experience some form of elder abuse each year, with many enduring multiple types of abuse simultaneously

**1 in 24** only one in twenty-four cases of elder abuse are reported to the authorities

Source: https://www.theseniorlist.com

**Rate of Underreporting by Type of Elder Abuse**

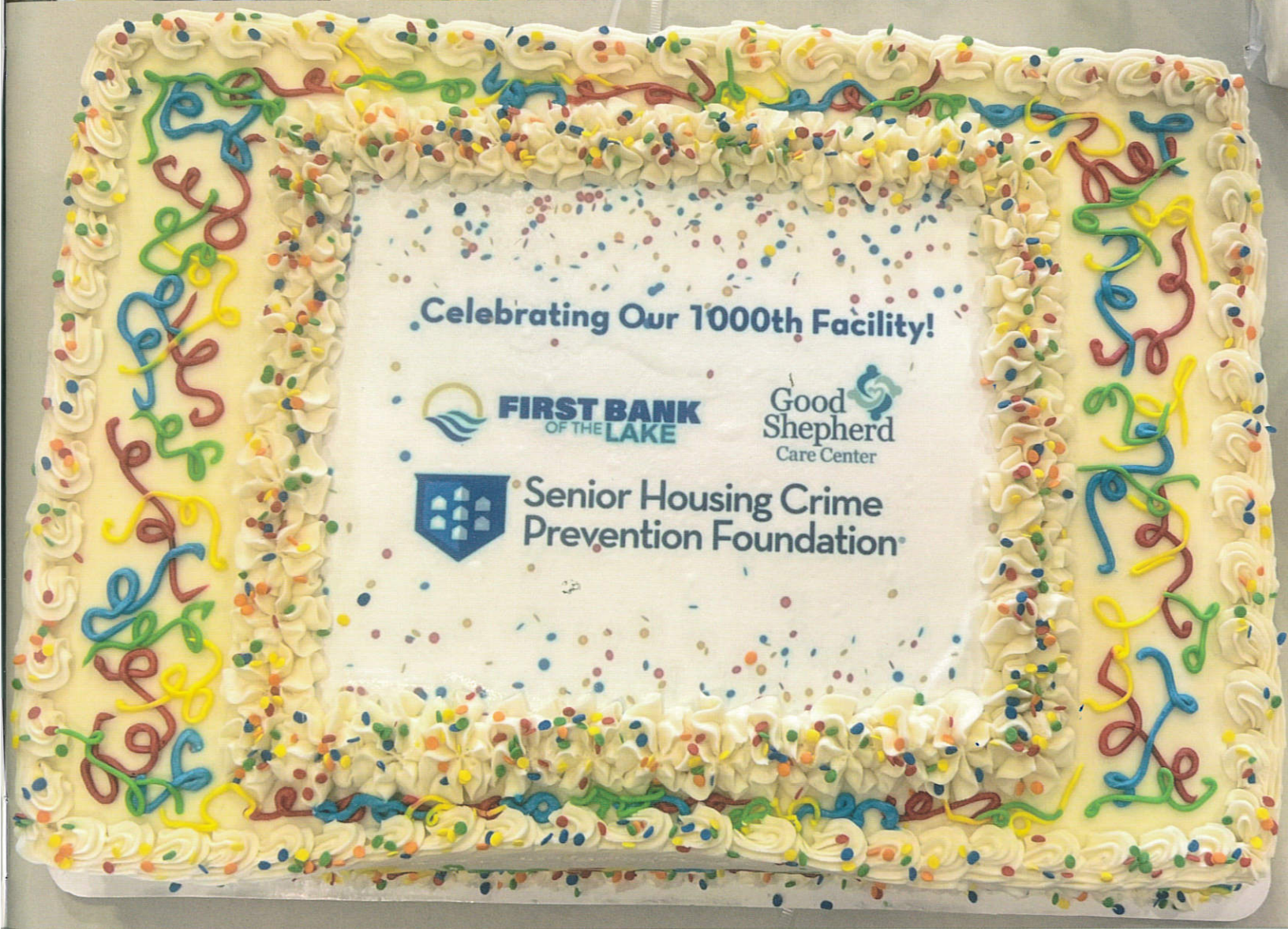



Source: https://www.justice.gov/

Though these figures remain cause for concern, it is completely through community bank funding that our Foundation is able to fulfill our mission of providing secure senior living facilities in nursing homes, HUD communities, state Veterans homes, assisted living communities and independent living communities with an enhanced quality of life. At the time of printing, our programs were installed in 1,013 facilities nationwide, that cumulatively have enjoyed a **97.7% incident reduction!**

**It is because these societal issues still exist that we persist in our mission to protect older adults from all forms of abuse.**

# A SIGNIFICANT MILESTONE




**To that end, in 2023 we reached (and passed) an important mark. Our senior protection programs are now installed in over 1,000 senior facilities!**

# NATIONAL IMPACT

Our mission at ICBA CRA Solutions is to protect and enhance the lives of senior citizens through our meaningful turnkey CRA compliance programs for community-focused banks. To carry out this mission, we administer our proven crime prevention programs in CRA-qualified senior living facilities across the country. With the help of our bank partners, **our senior programs are protecting more residents than ever before.**

**242** Supporting Banks
**1,013** Facilities in Program
**118,772** Seniors Protected

***Our heartfelt thanks to the supporting banks that helped make 2023 our most impactful year!***

# LOCAL IMPACT

Beyond helping seniors, participation in our program has several other positive impacts on local communities. When a bank partners with us, the proceeds from their community development loans and investments help low-and moderate-income individuals find affordable housing, obtain low-interest home mortgages, receive affordable healthcare services, and much more. In the year 2023, we achieved our **greatest cumulative impact yet.**

**29,077**

Affordable Rental Housing Units

**$10.2 Million**

in Economic Development

**$250,000**

in Affordable Healthcare Services

**$1.74 Million**

in Statewide Homeownership Programs and Down Payment Assistance

**1,841**

Home Mortgages for Low- to Moderate-Income Families

**$4.7 Million**

in Job Creation and Small Business Development

**$435 Million**

**total impact!**

# CRA MODERNIZATION

After much deliberation, the highly anticipated changes to the Community Reinvestment Act rules were announced in the last quarter of the year. We know that for many banks, these new rules will change much of what compliance officers must do in order to acheive desired results on their periodic exams. At nearly 1,500 pages, the new rule is A LOT of information to digest.

Along with our colleagues at ICBA, we acted fast to offer quick breakdowns of the rule. We held peer group meetings for discussion, and offered summary briefings and supporting documents. We've been there for you every step of the way, and continue to evolve with the industry to offer the kind of services you need, when you need them, and we'll be there to help you prepare for your exams as the new rules take effect.

***"Our partnership with CRA Partners is a valuable component for strengthening our ties to the communities we serve and enables us to provide services to senior citizens who are often the most vulnerable. CRA Partners' meaningful CRA compliance program aligns with our bank's mission and goals."***

**Glenn Davis, Vice President, Community Development/CRA Officer**
**Liberty Bank, Middletown, CT**

# NEW SOLUTIONS FOR THE NEW RULE

ICBA
CRA Solutions

Powering Community Reinvestment

In addition to programs that earn

**CRA Credit for Banks**, we now offer:

**CRA Support Services**

**CRA Education & Training**

**CRA Collaborative Peer Group**

Tangi Food Pantry
A United Way Partner Agency

March 5, 2024

Investar Bank
ATTN: Kate Guidry
600 S.W. Railroad Avenue
Hammond, LA 70403

Dear Patrons:

Thank you so much for your generous donation of $1,000. We are grateful for your help as we work to make our community a caring place for many people who are striving for a better life.

Your support has come at such an important time since we plan to provide food items that will help families feed their children during the summer months when they are out of school. Because of your kindness we will be able to provide for our neighbors who are in need.

Your donation is a blessing to our volunteer agency and will help us continue our mission. Thank you for your continued support.

Sincerely,

Janet

Janet Bornkessel
Executive Director
Tangi Food Pantry

: 985-429-8551
: thetangifoodpantry@yahoo.com
P.O. Box 3081
Hammond. LA 70404

FIRST PRESBYTERIAN CHURCH
Corner of West Charles and North Spruce Streets • 985.345.1543
P.O. Box 726, Hammond, Louisiana 70404
fpchammond.org

Dear Investar Bank, April 8, 2024

The SLU Lunch Ministry for students has used the money that you donated for lunches each Monday. served from 11 AM to 1PM (and beyond if needed) now that the second semester has started. We also served dinner to the international students who did not leave campus during Spring Break. The money has also been used for plants, seeds and fertilizer for growing some of the food for the meals. The raised gardens need refurbishing, and we will use some of the funds for that.

Jeanie and Harvey Jones continue to plan, cook and coordinate with the SLU Student Office to spread the word about the availability of the lunches. Along with the Jones are volunteers from the First Presbyterian Church of Hammond and others from the community who help serve the lunches. We greatly appreciate your donation that is helping about 80+ students each time we serve a lunch.

Thank you,

Carol Wood, Missions Committee

Tangi
Food Pantry
A United Way Partner Agency

April 10, 2024

Investar Bank
ATTN: Kate Guidry
600 S.W. Railroad Avenue
Hammond, LA 70403

Dear Patrons:

Thanks to you, Jessica, and Jody for taking three hours out of your busy schedules to help us at the Tangi Food Pantry. We loved working with all of you and we are very grateful to have your assistance as we work together to make our community stronger.

Please thank Investar Bank for allowing the Compliance Department to volunteer. Helping our neighbors is vital to making Hammond a better place for everyone to live and work. Your hard work is a blessing to our volunteer agency and we thank you for your continued support.

Sincerely,

Janet

Janet Bornkessel
Executive Director
Tangi Food Pantry

: 985-429-8551
: thetangifoodpantry@yahoo.com
P.O. Box 3081
Hammond. LA 70404

OPTIONS

PREMIER SERVICES FOR PEOPLE WITH DISABILITIES

*Thank you for being an Ambassador!*

Kate,

Thank you for your hard work and help in making the Be the Key Breakfast a success. We're extremely grateful for your support and advocacy.

Many Thanks,

Carrie Casey

Office of the
Comptroller of the Currency
Washington, DC 20219

# INTERMEDIATE SMALL BANK

# PUBLIC DISCLOSURE

June 27, 2022

# COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Investar Bank, National Association
Charter Number 25185

7244 Perkins Road
Baton Rouge, LA 70808

Office of the Comptroller of the Currency

3850 N. Causeway Boulevard
Suite 1330
Metairie, LA 70002

Note: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, and should not be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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# Overall Community Reinvestment Act (CRA) Rating

**Institution's CRA Rating:** This institution is rated **Satisfactory.**

**The Lending Test is rated: Satisfactory**
**The Community Development (CD) test is rated: Satisfactory.**

The major factors that support this rating include:

- The Lending Test rating is based on a more than reasonable loan-to-deposit (LTD) ratio.
- A majority of loans originated were inside Investar Bank's (Investar) assessment areas (AAs).
- Investar had excellent geographic distribution of loans for Louisiana and Texas and adequate distribution for Alabama.
- Investar had excellent distribution of loans to businesses with less than $1 million in revenues for Alabama, adequate distribution in Louisiana and poor distribution in Texas.
- Investar did not have any CRA-related complaints, during the evaluation period.
- The CD Test rating for the state of Louisiana is based on the excellent amount of CD loans, investments/donations and services, collectively. The state of Louisiana accounts for 78 percent of total bank deposits and 70 percent of total branches. Investar also had an excellent number of CD-related activities in the state of Texas. The bank's CD performance in the state of Alabama needs to improve.

**LTD Ratio**

Considering Investar's size, financial condition, and credit needs of the AAs, the LTD ratio is more than reasonable.

The quarterly average LTD ratio since the last CRA examination was 95 percent. During the evaluation period, the quarterly LTD ratio ranged from a low of 81 percent to a high of 105 percent. Our analysis included a comparison with seven similarly situated banks in the area. The comparator banks' quarterly average LTD ratio was 81 percent for the same period, ranging from a low of 60 percent to a high of 97 percent. We compared Investar to three Louisiana banks, one Alabama bank, and three Texas banks, located in the same parishes/counties as Investar Bank.

**Lending in AA**

A majority of Investar's loans are inside its AAs.

Investar originated and purchased 90 percent of its total loans inside its AAs during the evaluation period. This analysis is performed at the bank, rather than the AA, level.

| **Lending Inside and Outside of the AA** | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| Loan Category | Number of Loans | | | | Total | Dollar Amount of Loans $(000s) | | | | Total |
| | Inside | | Outside | | # | Inside | | Outside | | $(000s) |
| | # | % | # | % | | $ | % | $ | % | |
| Home Mortgage | 687 | 88.2 | 92 | 11.8 | 779 | 229,764 | 86.0 | 37,430 | 14.0 | 267,194 |
| Small Business | 3,210 | 90.3 | 345 | 9.7 | 3,555 | 494,687 | 89.9 | 55,330 | 10.1 | 550,017 |
| Total | 3,897 | 89.9 | 437 | 10.172 | 4,334 | 724,451 | 88.6 | 92,760 | 11.4 | 817,211 |

# Description of Investar

Investar is an interstate national bank, headquartered in Baton Rouge, Louisiana. Investar began operations in 2006 in Baton Rouge, Louisiana. Investar Holding Corporation, Baton Rouge, Louisiana, a one-bank holding company, wholly owns the bank. Effective July 1, 2019, the bank's legal name was changed from Investar Bank to Investar Bank, National Association. Investar functions as a retail bank focusing on commercial and residential lending from its 33 full-service offices, 34 automated teller machines (ATMs), and 5 interactive teller machines (ITMs) located throughout southern Louisiana, Alabama, and Texas.

As of December 31, 2021, Investar reported total assets of approximately $2.5 billion, total deposits of $2.1 billion, and tier one capital of $244.5 million, or 9.6 percent of adjusted average assets. Net loans and leases totaled $1.8 billion, which represents 73.8 percent of total assets. The loan portfolio composition of outstanding loans was 22.3 percent residential loans including construction loans, 47.9 percent commercial real estate (CRE), 16.4 percent commercial and industrial (C&I), 8.0 percent other construction loans, 3.0 percent multi-family, 1.0 percent consumer, and 1.0 percent agriculture related, including farmland.

Investar operates within 11 AAs in three states: Louisiana (Baton Rouge AA, Hammond AA, Lafayette AA, Lake Charles, AA, New Orleans AA, and Louisiana Non-MSA), Texas (Houston AA, Texas Non-MSA , and Victoria AA), and Alabama (Alabama Non-MSA and Anniston-Oxford AA).

The bank offers a variety of loan products throughout all of its AAs including C&I, residential, consumer, and agricultural loans. Investar is in the process of streamlining loans to small businesses. This includes accepting electronic loan applications and relying on credit scoring. This new process is in effect now with a link provided by the bank. It should be available to business clients through the online banking portal in the fourth quarter of 2022. Investar also provides a variety of deposit services including checking, savings, money market deposit accounts, and certificates of deposit. Alternative banking services

include Internet banking, mobile deposits, electronic bill pay, a video mobile banking application, ATMs and ITMs. Primary products are nonfarm, nonresidential real estate comprising 47.9 percent of the dollar volume of loans and one- to four-family residential real estate at 22.3 percent.

There are no known financial, legal, or other impediments affecting Investar's ability to meet the credit needs of its AAs. The bank received a CRA rating of "Satisfactory" at its last CRA Performance Evaluation (PE) dated March 12, 2018.

# Scope of the Evaluation

### Evaluation Period/Products Evaluated

The evaluation period for lending was from January 1, 2019, through December 31, 2021. The products reviewed were residential home mortgage loans and small business loans. We performed data integrity before the CRA examination. The data was found to be reliable. The evaluation period for CD activities was from the previous PE dated March 12, 2018, through December 31, 2021.

We used the total population of Home Mortgage Disclosure Act (HMDA) and CRA Small Business reported loans for geographic analysis. Investar originated 1,600 Paycheck Protection Program (PPP) loans in response to the pandemic, during the evaluation period. The PPP loans did not require income. Therefore, the Small Business loan revenue analysis was performed on loans with income collected during the origination process.

### Selection of Areas for Full-Scope Review

In each state where Investar has an office, one or more of AAs within that state was selected for a full-scope review. Similarly, bank-delineated non-MSA AAs within the same state are combined and evaluated as a single area. These combined AAs may be evaluated as full- or limited-scope. For the State of Louisiana, the Baton Rouge AA was designated as the full-scope AA. The Hammond, Lafayette, Lake Charles, New Orleans and the Louisiana Non-MSA were designated as limited-scope AAs. For the State of Alabama, the Alabama Non-MSA was designated as the full-scope AA and the Anniston-Oxford AA was designated as a limited- scope AA. For the State of Texas, Houston was designated as the full-scope AA. The Texas Non-MSA and Victoria AA were designated as limited-scope AAs. Refer to the Scope section under each State Rating section for details regarding how full-scope AAs were selected. Refer to Appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

### Ratings

Investar's overall rating is a blend of the state ratings. Performance in the State of Louisiana will receive the most weight on overall ratings. Louisiana has 78 percent of the deposits and 70 percent of the branches. This is followed by the State of Alabama. Alabama has 14 percent of the deposits and 18 percent of the branches. The State of Texas has 8 percent of the deposits and 12 percent of the branches.

The state ratings are based on performance in all bank AAs. Refer to the Scope section under each State Rating section for details regarding how the areas were weighted in arriving at the respective ratings.

## Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) or 195.28(c), respectively, in determining a national bank's or federal savings association's (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any AA by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Bureau of Consumer Financial Protection, as applicable.

The OCC has not identified that this institution has engaged in discriminatory or other illegal credit practices that require consideration in this PE.

The OCC will consider any information that this institution engaged in discriminatory or other illegal credit practices, identified by or provided to the OCC before the end of the institution's next PE in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this PE.

# State Rating

## State of Louisiana

**CRA rating for the State of Louisiana[1]: Satisfactory**
**The Lending Test is rated: Satisfactory**
**The CD Test is rated: Outstanding**

The major factors that support this rating include:

- The Lending Test rating is based on a more than reasonable LTD ratio, reasonable borrower distribution to home mortgage borrowers, and to businesses with revenues less than $1 million.

- Investar had excellent geographic distribution for home mortgage loan borrowers and to small businesses.

- Investar originated 1,207 Paycheck Protection Program (PPP) loans in the state of Louisiana, in response to the COVID-19 pandemic. This had a positive effect on the final rating.

- The CD Test rating is based on an excellent level of CD lending and a reasonable amount of CD investments/donations, and services.

## Description of Investar's Operations in Louisiana

Deposits based in Louisiana represent 78 percent of total deposits and 70 percent of branches. The bank has 23 branches in Louisiana.

The Baton Rouge AA was chosen as the full-scope AA. The Baton Rouge AA consists of Ascension, East Baton Rouge, West Baton Rouge, Livingston, St. Helena, East Feliciana and West Feliciana Parishes. This AA has 58.5 percent of deposits and 48.0 percent of the Louisiana branches. In the Baton Rouge AA, the bank closed a branch in Zachary, Louisiana on October 2, 2020. The bank also closed a branch location in Prairieville, Louisiana on April 30, 2021.

We made three community contacts in the Baton Rouge AA during the evaluation period. One was from a small business development center at a local university. This contact stated there was a need for small business loans especially in the hospitality field, as a direct result of the COVID-19 pandemic. Another contact from a non-profit reiterated the need for small business lending, especially in low- and moderate-income areas in Baton Rouge. We also

[1] This rating reflects performance within the state. The statewide evaluations do not reflect performance in the parts of those states contained within the MMSA.

contacted a local chamber of commerce who stated there was a need for affordable housing in the area.

The limited scope AAs are as follows:

The Hammond AA consists of Tangipahoa Parish. The Hammond AA has 3.3 percent of state deposits and 4.3 percent of branches. There were no branch changes during the evaluation period.

The Lafayette AA consists of Lafayette Parish. The Lafayette AA has 14.3 percent of state deposits and 8.7 percent of branches. Investar opened a new branch location in Lafayette, Louisiana on October 28, 2019.

The Lake Charles AA consists of Calcasieu Parish. The Lake Charles AA has 0.5 percent of state deposits and 8.7 percent of branches. In the Lake Charles AA, Investar opened a new branch location in Westlake, Louisiana on December 16, 2019, and opened a new branch location in Lake Charles, Louisiana on July 20, 2020.

The New Orleans AA consists of Jefferson, Orleans and St. Tammany Parishes. The New Orleans AA has 12.0 percent of state deposits and 17.4 percent of branches. In the New Orleans AA, Investar opened a new branch location on November 2, 2020.

The Louisiana Non-MSA consists of Evangeline, St. Landry and St. Mary Parishes. This AA has 11.4 percent of deposits and 13.0 percent of branches. Investar installed an ITM in Morgan, City, Louisiana on July 30, 2020.

## Baton Rouge AA

| Table A – Demographic Information of the AA<br>AA: Baton Rouge | | | | | | |
|---|---|---|---|---|---|---|
| **Demographic Characteristics** | **#** | **Low % of #** | **Moderate % of #** | **Middle % of #** | **Upper % of #** | **NA* % of #** |
| Geographies (Census Tracts) | 138 | 12.3 | 28.3 | 30.4 | 28.3 | 0.7 |
| Population by Geography | 764,134 | 7.4 | 24.4 | 32.5 | 35.8 | 0.0 |
| Housing Units by Geography | 314,874 | 8.0 | 25.5 | 31.0 | 35.5 | 0.0 |
| Owner-Occupied Units by Geography | 189,967 | 3.9 | 21.3 | 35.5 | 39.2 | 0.0 |
| Occupied Rental Units by Geography | 91,029 | 14.6 | 31.1 | 23.6 | 30.7 | 0.0 |
| Vacant Units by Geography | 33,878 | 13.4 | 34.0 | 25.7 | 26.9 | 0.0 |
| Businesses by Geography | 106,189 | 6.0 | 22.0 | 29.4 | 42.5 | 0.0 |
| Farms by Geography | 2,376 | 3.3 | 20.0 | 34.9 | 41.8 | 0.0 |
| Family Distribution by Income Level | 185,692 | 23.8 | 16.3 | 17.8 | 42.1 | 0.0 |
| Household Distribution by Income Level | 280,996 | 25.9 | 14.6 | 16.0 | 43.5 | 0.0 |
| Median Family Income MSA – 12940 Baton Rouge, La MSA | | $65,593 | Median Housing Value | | | 166,898 |
| | | | Median Gross Rent | | | 854 |
| | | | Families Below Poverty Level | | | 12.5% |

*Source: 2015ACS Census and 2021 D&B Data*
*Due to rounding, totals may not equal 100.0*
*(*) The NA category consists of geographies that have not been assigned an income classification.*

The Baton Rouge AA needs affordable housing in livable condition. Poor quality rental housing is a concern (i.e. no kitchen, no plumbing). Lack of student housing is also noted, as well as affordable housing near good public schools. In addition, flooded homes are not being repaired by landlords and rents are increasing. Commercial construction is the driving force behind job growth. Additionally, Amazon is creating 1,000 new jobs and investing $200 million in capital with construction of its latest robotics fulfillment center on the former site of the Cortana Mall with anticipated completion by December 2022.

## Scope of Evaluation in Louisiana

The Baton Rouge AA was selected as full-scope as it contains the majority of bank deposits (58.5 percent) and branches (48.0 percent) in the state of Louisiana. Small business loans will receive more weight in the final rating. CRE and C&I loans represent 64.3 percent of the loan portfolio.

We used the total population of HMDA and CRA (Small Business) reported loans for geographic analysis. In the state of Louisiana, Investar originated 1,207 Paycheck Protection Program (PPP) loans in response to the COVID-19 pandemic. The PPP loans did not require income. Therefore, the small business loan revenue analysis was performed on loans with income collected during the origination process.

## Conclusions with Respect to Performance Tests in Louisiana

## Lending Test

Investar's performance under the Lending Test in Louisiana is rated Satisfactory

## Conclusions for Baton Rouge AA Receiving a Full-Scope Review

Based on a full-scope review of the Baton Rouge AA, Investar's lending performance in the state of Louisiana is adequate. Investar had excellent geographic distribution of home mortgage and small business loans. Investar had adequate distribution to low- and moderate-income borrowers and businesses with revenues less than $1 million. Investar made 1,207 PPP loans in the state of Louisiana during the COVID-19 pandemic. This had a positive effect on the Lending Test rating.

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

Investar exhibits excellent geographic distribution of loans in the state.

***Home Mortgage Loans***

Refer to Table O in the State of Louisiana section of Appendix D for the facts and data used to evaluate the geographic distribution of Investar's home mortgage loan originations and purchases.

The distribution of Investar's home mortgage loans in low-income census tracts (CTs) is reasonable and excellent in moderate-income CTs. The proportion of loans in low-income CTs was lower than the percentage of owner-occupied units; however, it exceeded the aggregate of peers in the area. The percentage of loans in moderate-income CTs exceeds the percentage of owner-occupied units and the aggregate of peers in the area.

***Small Loans to Businesses***

Refer to Table Q in the State of Louisiana section of Appendix D for the facts and data used to evaluate the geographic distribution of Investar's originations and purchases of small loans to businesses.

The distribution of loans located in low-income CTs is reasonable and excellent in moderate-income CTs. The percentage of small business loans in low-income CTs is lower than the percentage of businesses and the aggregate distribution of loans located in low-income

geographies. The percentage of loans in moderate-income CTs is somewhat lower than the percent of businesses and near to the aggregate of businesses in moderate-income geographies. In the state of Louisiana, Investar originated 1,207 Paycheck Protection Program (PPP) loans in response to the COVID-19 pandemic. These loans were considered in Table Q, which include the Baton Rouge AA.

***Lending Gap Analysis***

We reviewed maps of each full-scope area. There were no unexplained conspicuous gaps identified.

## Distribution of Loans by Income Level of the Borrower

Investar exhibits an adequate distribution of loans to individuals of different income levels and businesses of different sizes, given the product lines offered.

***Home Mortgage Loans***

Refer to Table P in the State of Louisiana section of Appendix D for the facts and data used to evaluate the borrower distribution of Investar's home mortgage loan originations and purchases.

The distribution of Investar's home mortgage loans to low-income borrowers is reasonable. The proportion of loans was lower than the percentage of low-income families, however it exceeded the aggregate of peers in the area. The distribution of Investar's home mortgage loans to moderate-income borrowers is excellent. The proportion of loans exceeded the percentage of moderate-income families and the aggregate of peers in the area.

***Small Loans to Businesses***

Refer to Table R in the State of Louisiana section of Appendix D for the facts and data used to evaluate the borrower distribution of Investar's originations and purchases of small loans to businesses.

The distribution of Investar's loans to small businesses with revenues less than or equal to $1 million is reasonable. The percent of loans was lower than the percent of small businesses in the AA. However, the percent of loans exceeds the aggregate comparators of small business loans in the AA.

**Responses to Complaints**

Investar did not receive any CRA-related complaints during the evaluation period.

## Conclusions for Areas Receiving Limited Scope Reviews

Based on limited-scope reviews, Investar's performance under the Lending Test in the Hammond, Lafayette, Lake Charles, New Orleans AAs and Louisiana Non-MSA is consistent with Investar's overall performance under the Lending Test in the full-scope area for geographic distribution.

Revenue distribution analysis reflected the Lafayette, Lake Charles and New Orleans AAs comparable to the full-scope area. The Hammond AA was found to have weaker performance. This AA had 24.1 percent of loans with revenues equal to or less than $1million, compared to 90.6 percent of businesses. The Louisiana Non-MSA had stronger performance than the full-scope area. This AA had 65.3 percent of loans with revenues equal to or less than $1million, compared to 87.4 percent of businesses.

# CD Test

Investar's performance under the CD Test in the state of Louisiana is rated Outstanding.

## Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, Investar exhibits excellent responsiveness to CD needs in the state through CD loans, qualified investments, and CD services, as appropriate, considering Investar's capacity and the need and availability of such opportunities for CD in the Investar's AAs.

### Number and Amount of CD Loans

The CD Loans Table, shown below, sets forth the information and data used to evaluate Investar's level of CD lending in the state of Louisiana. The table includes all CD loans, including multi-family loans that also qualify as CD loans.

| *CD Loans* | | | | |
|---|---|---|---|---|
| AA | Total | | | |
| | # | % of Total # | $(000's) | % of Total $ |
| Baton Rouge AA | 11 | 25 | 40,719 | 35 |
| Hammond AA | 2 | 4 | 9,446 | 9 |
| Lafayette AA | 3 | 7 | 2,430 | 2 |
| Lake Charles AA | 1 | 2 | 27,500 | 24 |
| New Orleans AA | 14 | 31 | 15,108 | 13 |
| Louisiana Non-MSA | 14 | 31 | 20,199 | 17 |
| Totals | 45 | 100 | 115,402 | 100 |

Investar demonstrated excellent responsiveness to CD through CD loans in the state of Louisiana. During the evaluation period, Investar originated 45 qualified CD loans totaling $115.4 million.

Baton Rouge AA

The volume of CD loans was excellent and had a positive impact on the CD Test performance in the Baton Rouge AA. Investar originated 11 CD loans totaling $40.7 million. This volume of lending was equivalent to 35.3 percent of tier 1 capital allocated to the AA. Investar's CD loans primarily identified community needs of the area and included the SBA's PPP loans, specifically affordable housing and job creations. Some notable examples of CD loans are as follows:

- Investar originated a loan totaling $9 million to purchase and redevelop a strip shopping center located in a low-income CT. The existing grocery store will be demolished, and a Rouses Supermarket will be constructed; thus, improving the property and providing essential food supply within walking distance in a low-income geography. In addition, the property is in a designated disaster area due to recent hurricanes.
- Investar made a loan in the amount of $6 million to the local fire district to pay for cost of the district's current expenses. There are eight stations in this fire district that are in a moderate-income CT and adjacent to two other moderate-income CTs. The fire district provides community services to low- and moderate-income areas.
- Investar made a loan in the amount of $6 million to refinance a 97-unit apartment complex, located in a moderate-income CT where 100 percent of units are below fair market rents for the area.

- Investar made a loan in the amount of $5 million to a real estate holding company to purchase a 7-unit retail center, which includes a Dollar Store, a grocery store, and an Ideal Market. The grocery and Ideal Market, serve low- and moderate-income individuals by offering high-quality, healthy foods at lower prices.
- Investar made a revolving line of credit (RLOC) in the amount of $4 million to a business located in a low- or moderate-income geography to create and retain jobs.
- Investar made a RLOC in the amount of $2 million to a business located in a low- or moderate-income geography to create and retain jobs.
- Investar originated a loan in the amount of $2 million to purchase and renovate a 44-unit apartment complex located in a moderate-income CT. Rental rates were below fair market rates for all units.

**Number and Amount of Qualified Investments**

| Qualified Investments | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| AA | Prior Period* | | Current Period | | Total | | | | Unfunded Commitments** | |
| | # | $(000's) | # | $(000's) | # | % of Total # | $(000's) | % of Total $ | # | $(000's) |
| Baton Rouge AA | 15 | 8,379 | 36 | 5,594 | 51 | 43.2 | 13,973 | 55.5 | 0 | 0 |
| Hammond AA | 0 | 0 | 12 | 192 | 12 | 10.2 | 192 | 0.8 | 0 | 0 |
| Lafayette AA | 1 | 414 | 11 | 627 | 12 | 10.2 | 1,041 | 4.1 | 0 | 0 |
| Lake Charles AA | 0 | 0 | 4 | 768 | 4 | 3.4 | 768 | 3.0 | 0 | 0 |
| New Orleans AA | 9 | 4,412 | 24 | 4,768 | 33 | 27.9 | 9,180 | 36.5 | 0 | 0 |
| Louisiana Non-MSA | 0 | 0 | 6 | 35 | 6 | 5.1 | 35 | 0.1 | 0 | 0 |
| **Total** | **25** | **13,205** | **93** | **11,984** | **118** | **100** | **25,189** | **100** | **0** | **0** |

** Prior Period Investments means investments made in a previous evaluation period that are outstanding as of the examination date.*
*** Unfunded Commitments means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.*

The Qualified Investment Table, shown above, set forth the information and data used to evaluate Investar's level of qualified CD investments. These tables include all CD investment, including prior period investments that remain outstanding as of the examination date.

Investar made an excellent amount of investment in the full-scope AA. In the Baton Rouge AA, Investar made 36 investments/donations totaling $5.6 million. Of these, there were 10 investment bonds purchased. The majority of these were to purchase mortgage-backed securities, which provided affordable housing. Three of these were providing services targeting low- or moderate-income persons residing in a senior living facility. In addition, Investar has 15 prior-period mortgage-backed securities with a balance of $8.4 million. The total investments of $14 million was 12.1 percent of allocated tier 1 capital and represents excellent performance.

In addition to the above investments specific to Baton Rouge, Investar purchased a mortgage-backed security providing affordable housing outside of its AAs. This bond was for $424,000 and included two loans, one in Monroe, Louisiana and one in St. Charles Parish outside the New Orleans AA.

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

Investar also purchased a $250,000 bond, which subordinated a loan to a minority-owned bank in Florida.

**Extent to Which Investar Provides CD Services**

Investar provided a reasonable level of CD services in the full-scope Baton Rouge AA. Bank employees provided a total of 206.5 hours of service to 11 organizations. These 12 employees participated in events that primarily provided community services to low- and moderate-income individuals. A portion of these events also helped to promote affordable housing for low- and moderate-income borrowers

## Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Investar's CD loan performance in the Hammond, Lafayette, Lake Charles, New Orleans and Non-MSA areas were consistent with Investar's overall performance under the Lending Test in the full-scope area. The table below reflects the performance for donations/investments and services compared to the full-scope area.

## Limited-Scope Performance

| **Donations/Investments** | | | | | |
|---|---|---|---|---|---|
| **Baton Rouge full-scope (FS)** | **Hammond limited-scope** | **Lafayette limited-scope** | **Lake Charles limited-scope** | **New Orleans limited-scope** | **Louisiana Non-MSA limited-scope** |
| Excellent | Weaker than FS, but satisfactory | Consistent with FS | Consistent with FS (60 percent of allocated) | Consistent with FS (36 percent of AT1C) | Weaker than FS (Less than 1 percent of AT1C) |
| **Services** | | | | | |
| Satisfactory | Weaker than FS | Consistent with FS | Consistent with FS | Consistent with FS | Consistent with |
| 206.5 hours | 6.5 hours | 62 hours | 56 hours | 88.5 hours | 40 hours |

Based on limited-scope reviews of services, Investar's performance in the Lafayette, Lake Charles, New Orleans AAs and Louisiana Non-MSA is comparable with Investar's overall performance in the full-scope AA. In the Lafayette AA, bank employees provided a total of 62 hours of service to three organizations. These seven employees participated in events that provided community services to low- and moderate-income individuals. One particularly innovative service was providing financial literacy to low- and moderate-income youth via Zoom meetings twice weekly over a period of two months. This enabled students to participate in the class during the COVID-19 pandemic. In the Lake Charles AA, four bank employees provided a total of 56 hours of service to two organizations that provided community services to low- and moderate-income individuals. In the New Orleans AA, three bank employees provided a total of 88.5 hours of service to 11 organizations. These employees participated in events that primarily provided community services, followed by affordable housing for low- and moderate-income

borrowers. In the Louisiana Non-MSA AA, five employees provided a total of 40 hours of service to two organizations. These events provided community services to low- and moderate-income individuals.

Services performed in the Hammond AAs is weaker than Investar's overall performance in the full-scope AA. In the Hammond AA, two bank employees provided a total of 6.5 hours of service to three organizations which provided community services to low- and moderate-income individuals.

# State Rating

## State of Alabama

**CRA rating for the State of Alabama: Satisfactory**
**The Lending Test is rated: Satisfactory**
**The CD Test is rated: Needs to Improve**

The major factors that support this rating include:

- The Lending Test rating is based on a more than reasonable LTD ratio.
- Investar exhibits an excellent distribution of loans to businesses of different sizes, given the product lines offered.
- Investar exhibits an adequate geographic distribution of small business loans.
- Investar originated 68 PPP loans in the state of Alabama, in response to the COVID-19 pandemic. This had a positive effect on the final rating.
- The above Lending Test factors carried more weight in the state of Alabama overall rating due to performance context. See the Demographic Data below. The area has been classified as distressed due to poverty.
- The CD Test rating is based on a very poor amount of CD investments/donations, services and CD loans.

## Description of Investar's Operations in Alabama

Deposits based in Alabama represent 14 percent of total deposits and 18 percent of branches. Investar has six branches in Alabama. On November 1, 2019, Investar merged with Bank of York and opened new branch locations in York and Livingston, Alabama. These locations were in the Alabama Non-MSA. On April 1, 2021, Investar acquired four additional branches when it acquired and merged with Cheaha Bank in Alabama. Investar opened those branches in Oxford, Alexandria, Jacksonville, and Anniston, Alabama. These locations were in the Anniston-Oxford AA

The Alabama Non-MSA was chosen as the full-scope AA. This AA consists of Sumter and Talladega Counties. This AA has 32 percent of the state's deposits and 33 percent of its branches.

A limited-scope review will be performed on the Anniston-Oxford AA. This AA has 68 percent of the state's deposits and 67 percent of its branches. However, this AA's branches

were opened in the last year of the evaluation period, and there were only nine months of new lending opportunities in this area. This AA consists of Calhoun County.

We made three community contacts in Alabama during the evaluation period. One was from a small business development center at a local university. This contact stated there was a need for small business loans and financial literacy classes for start-up business clients. We also made a contact to a local non-profit that serves Calhoun, Clay, Cleburne, Randolph and Talladega Counties. This contact indicated there was a need for affordable housing for low-income individuals. They also indicated a need for financial education for low- and moderate-income households. We also interviewed a state governmental organization that assists communities with obtaining block grants for nonprofits, local governments and agencies. He indicated Sumter County is a very small, poverty-ridden area in the "Black Belt" of central Alabama. with many needs for low- and moderate-income families. He felt the major needs in the area were education and health care. There is a lack of job opportunities in the area.

## Alabama Non-MSA

**Table A – Demographic Information of the AA**

**AA: Alabama Non-MSA**

| Demographic Characteristics | # | Low % of # | Moderate % of # | Middle % of # | Upper % of # | NA* % of # |
|---|---|---|---|---|---|---|
| Geographies (CTs) | 26 | 7.7 | 11.5 | 61.5 | 19.2 | 0.0 |
| Population by Geography | 94,778 | 7.9 | 11.5 | 58.6 | 21.9 | 0.0 |
| Housing Units by Geography | 43,909 | 8.8 | 11.9 | 58.4 | 21.0 | 0.0 |
| Owner-Occupied Units by Geography | 25,598 | 7.1 | 8.8 | 60.8 | 23.4 | 0.0 |
| Occupied Rental Units by Geography | 10,641 | 13.7 | 22.0 | 51.3 | 13.0 | 0.0 |
| Vacant Units by Geography | 7,670 | 7.7 | 8.4 | 60.0 | 23.9 | 0.0 |
| Businesses by Geography | 4,721 | 6.5 | 17.4 | 56.9 | 19.2 | 0.0 |
| Farms by Geography | 152 | 0.7 | 10.5 | 67.8 | 21.1 | 0.0 |
| Family Distribution by Income Level | 24,432 | 25.8 | 16.7 | 17.8 | 39.7 | 0.0 |
| Household Distribution by Income Level | 36,239 | 28.2 | 15.5 | 15.9 | 40.4 | 0.0 |
| Median Family Income – Alabama Non-MSA | | $45,454 | Median Housing Value | | | 92,621 |
| | | | Median Gross Rent | | | 563 |
| | | | Families Below Poverty Level | | | 20.8% |

*Source: 2015ACS Census and 2021 D&B Data*
*Due to rounding, totals may not equal 100.0*
*(*) The NA category consists of geographies that have not been assigned an income classification.*

The Alabama Non-MSA AA includes Sumter County which includes some of the "Black Belt" region, which is considered some of America's most impoverished areas. Sumter County was listed as distressed due to poverty on the 2021 list of distressed or underserved nonmetropolitan middle-income geographies. Industry partners, area businesses, and nearby colleges are awaiting a funding decision on a grant that would establish a regional, broad-based consortium to address the needs of hundreds of workers who have lost jobs and hundreds more at risk of job loss. This area lacks affordable and flexible technical training opportunities. The Alabama Department of Labor posted statewide unemployment rate of 3.5 percent, as of June 2021. In comparison, the two counties in the Alabama Non-MSA were Sumter County with an unemployment rate of 5.0 percent and Talladega County with an unemployment rate of 4.7 percent.

Housing needs in the area include affordable housing for very low-income individuals. These individuals cannot afford adequate rental housing even though it is more affordable than in most other rural and urban markets. There is also a need for transitional and long-term housing for people with special needs.

## Scope of Evaluation in Alabama

The Alabama Non-MSA was selected as full-scope, as Investar had purchased the branches in this AA in 2019, and has had a presence in this market longer. Small business loans will receive more weight in the final rating. CRE and C&I loans represent 64.3 percent of the loan portfolio.

There were too few HMDA loans to perform a meaningful analysis in the Alabama Non-MSA. There were only 11 HMDA loans originated in this AA. The Alabama lending test rating was based on small business loan performance. We used the total population of CRA (Small Business) reported loans for geographic analysis. In the state of Alabama, Investar originated 68 PPP loans in response to the COVID-19 pandemic. The PPP loans did not require income. Therefore, the small business loan revenue analysis was performed on loans with income collected during the origination process.

# CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN ALABAMA

# LENDING TEST

Investar's performance under the Lending Test in Alabama is rated Satisfactory

## Conclusions for Alabama Non-MSA Receiving a Full-Scope Review

Based on a full-scope review of the Alabama Non-MSA, Investar's lending performance in the state of Alabama is adequate. Investar had excellent geographic distribution of small business loans in low-income CTs; however, it had poor distribution in moderate-income CTs. Investar had excellent distribution to businesses with revenues less than $1 million. Investar made 68 PPP

loans in the state of Alabama during the COVID-19 pandemic. This had a positive effect on the Lending test rating.

## Distribution of Loans by Income Level of the Geography

Investar exhibits adequate geographic distribution of loans in the state.

### *Home Mortgage Loans*

Refer to Table O in the State of Alabama section of Appendix D for the facts and data used to evaluate the geographic distribution of Investar's home mortgage loan originations and purchases.

There were too few HMDA loans to perform a meaningful analysis during the evaluation period. Investar made 11 HMDA loans during the evaluation period in the Alabama Non-MSA. The percent of these loans exceeded the percent of owner-occupied housing units in low-income tracts. Investar did not make any HMDA loans in moderate-income CTs.

### *Small Loans to Businesses*

Refer to Table Q in the State of Alabama section of Appendix D for the facts and data used to evaluate the geographic distribution of Investar's originations and purchases of small loans to businesses.

The distribution of loans located in low-income CTs is excellent, and poor in moderate-income CTs. The percentage of small business loans in low-income CTs exceeds the percentage of businesses and the aggregate distribution of loans located in low-income geographies. Investar did not make any loans in moderate-income CTs. In the state of Alabama, the bank originated 68 PPP loans in response to the COVID-19 pandemic. These loans were considered in Table Q, which include the Alabama Non-MSA.

## Distribution of Loans by Income Level of the Borrower

Investar exhibits an excellent distribution of loans to businesses of different sizes, given the product lines offered.

### *Home Mortgage Loans*

Refer to Table P in the State of Alabama section of Appendix D for the facts and data used to evaluate the borrower distribution of Investar's home mortgage loan originations and purchases.

There were too few HMDA loans to perform a meaningful analysis during the evaluation period. Investar made 11 HMDA loans during the evaluation period in the Alabama Non-MSA. Investar did not make any HMDA loans to low-income borrowers. The percentage of loans to moderate-income borrowers exceeded the percentage of families and the aggregate comparators.

***Small Loans to Businesses***

Refer to Table R in the State of Alabama section of Appendix D for the facts and data used to evaluate the borrower distribution of Investar's originations and purchases of small loans to businesses.

The distribution of Investar's loans to small businesses with revenues less than or equal to $1 million is excellent. The percent of loans was somewhat lower than the percent of small businesses in the AA. However, the percent of loans exceeds the aggregate comparators of small business loans in the AA.

**Responses to Complaints**

Investar did not receive any CRA-related complaints during the evaluation period.

## Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Investar's performance under the Lending Test in the Anniston-Oxford AA was consistent with the performance in the full-scope AA.

## CD TEST

Investar's performance under the CD Test in the state of Alabama is rated Needs to Improve.

## Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, Investar exhibits poor responsiveness to CD needs in the state through CD loans, qualified investments, and CD services, as appropriate, considering Investar's capacity and the need and availability of such opportunities for CD in the bank's AAs.

**Number and Amount of CD Loans**

The CD Loans Table, shown below, sets forth the information and data used to evaluate Investar's level of CD lending. The table includes all CD loans, including multi-family loans that also qualify as CD loans.

| *CD Loans* | | | | |
|---|---|---|---|---|
| AA | Total | | | |
| | # | % of Total # | $(000's) | % of Total $ |
| Alabama Non-MSA | 1 | 100 | 175 | 100 |
| Anniston-Oxford | 0 | 0 | 0 | 0 |
| Total | 1 | 100 | 175 | 100 |

Investar demonstrated poor responsiveness to CD through CD loans in the state of Alabama.

Non-MSA AA

The volume of CD loans was poor. Investar originated one CD loan totaling $175,000. This volume of lending was equivalent to 1.5 percent of tier 1 capital allocated to the AA. The loan was made to purchase a 17-unit residential apartment complex, located in a distressed middle-income CT. The rents of all units were below Housing and Urban Development's fair market rents.

**Number and Amount of Qualified Investments**

| Qualified Investments | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| AA | Prior Period* | | Current Period | | Total | | | | Unfunded Commitments** | |
| | # | $(000's) | # | $(000's) | # | % of Total # | $(000's) | % of Total $ | # | $(000's) |
| Alabama Non-MSA | 0 | 0 | 4 | 8 | 4 | 100 | 8 | 100 | 0 | 0 |
| Anniston-Oxford | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

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

** Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Investar had a low amount of investment in the full-scope AA. In the Alabama Non-MSA, Investar made four donations totaling $8,000. This represents less than 1 percent of allocated tier 1 capital. Investar did not purchase any bonds in this AA during the evaluation period. Investar's four donations were to organizations that provide services to low- and moderate-income

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

individuals. Three of the four donations were for the purpose of providing food to families in need.

**Extent to Which Investar Provides CD Services**

Bank employees provided 8.5 hours of service to three organizations. These two employees participated in three unique events that provided community services to low- and moderate-income individuals. Two of these provided financial literacy programs to students at local schools. One employee serves as a board member of the Sumter County Chamber of Commerce. Three of the five CTs in Sumter County have been classified as distressed due to poverty.

## Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Investar's performance under the CD Test in the Anniston-Oxford AA is consistent with the poor performance in the full-scope AA.

# State Rating

## State of Texas

**CRA rating for the State of Texas: Satisfactory**
**The Lending Test is rated: Satisfactory**
**The CD Test is rated: Outstanding**

The major factors that support this rating include:

- The Lending Test rating is based on a more than reasonable LTD ratio.
- Investar exhibits an excellent geographic distribution of small business loans.
- Investar exhibits a poor distribution to businesses with less than $1 million in revenues.
- Investar originated 311 PPP loans in response to the COVID-19 pandemic. This had a positive effect on the final rating.
- The CD Test rating is Outstanding. This is based on an excellent amount of CD investments/donations and CD loans.

## Description of Investar's Operations in Texas

Deposits based in Texas represent eight percent of total deposits and 12 percent of branches. Investar has four branches in Texas. Upon merging with Mainland Bank, Investar opened branch locations in Texas City, Dickinson, and Houston, Texas on March 1, 2019. On February 21, 2020, Investar acquired two branches from PlainsCapital Bank and opened those branches in Alice and Victoria, Texas. Investar closed a branch location in Dickinson, Texas on October 29, 2021. Finally, the bank removed one ATM on December 31, 2021, in Victoria, Texas.

The Houston AA was chosen as the full-scope AA. This AA consists of Galveston and Harris Counties. This AA has 81 percent of the state's deposits and 50 percent of its branches.

A limited-scope review was performed on the Texas Non-MSA and Victoria AA. The Texas Non-MSA has eight percent of the state's deposits and 25 percent of its branches. The Victoria AA has 11 percent of the state's deposits and 25 percent of its branches.

We made six community contacts in the state of Texas during the evaluation period. One non-profit indicated financial education, consumer lending, affordable housing and food were the basic needs of the low- and moderate-income households in the area. A small

business development corporation indicated there was a need for micro-loans to small businesses ranging from $5,000 to $50,000. Financial literacy for prospective business owners was also an identified need. There was a need during the COVID-19 pandemic for flexibility with repayment of small business loans. A local housing authority indicated there was a need for home repairs due to recent hurricanes, as well as low-rent housing for low- and moderate-income families. One of the contacts was a city representative from a smaller city in the AA. This contact indicated there was a need for affordable housing and repairs to local community recreation areas, due to hurricane damage.

## Houston AA

**Table A – Demographic Information of the AA**

**AA: Houston AA**

| Demographic Characteristics | # | Low % of # | Moderate % of # | Middle % of # | Upper % of # | NA* % of # |
|---|---|---|---|---|---|---|
| Geographies (CTs) | 853 | 17.9 | 32.0 | 21.6 | 27.7 | 0.8 |
| Population by Geography | 4,664,525 | 15.1 | 30.1 | 25.5 | 29.0 | 0.4 |
| Housing Units by Geography | 1,798,258 | 15.7 | 28.8 | 24.4 | 30.8 | 0.3 |
| Owner-Occupied Units by Geography | 899,835 | 7.2 | 25.2 | 27.8 | 39.7 | 0.1 |
| Occupied Rental Units by Geography | 713,559 | 24.2 | 32.5 | 21.3 | 21.3 | 0.7 |
| Vacant Units by Geography | 184,864 | 24.0 | 31.8 | 19.5 | 24.4 | 0.3 |
| Businesses by Geography | 492,441 | 12.1 | 21.1 | 21.5 | 45.1 | 0.2 |
| Farms by Geography | 6,461 | 7.5 | 18.0 | 24.9 | 49.5 | 0.1 |
| Family Distribution by Income Level | 1,102,576 | 27.2 | 17.0 | 17.0 | 38.8 | 0.0 |
| Household Distribution by Income Level | 1,613,394 | 27.0 | 16.8 | 16.9 | 39.3 | 0.0 |
| Median Family Income –26420 Houston-The Woodlands-Sugarland TX MSA | | $69,373 | Median Housing Value | | | $170,189 |
| | | | Median Gross Rent | | | 954 |
| | | | Families Below Poverty Level | | | 14.6% |

*Source: 2015ACS Census and 2021 D&B Data*
*Due to rounding, totals may not equal 100.0*
*(*) The NA category consists of geographies that have not been assigned an income classification.*

The Houston economy is based on a broad spectrum of industries including oil and gas exploration, basic petroleum refining, petrochemical production, medical research and health care delivery, high technology (computer, aerospace, environmental, etc.), government (city, state and federal), international import and export, commercial fishing, agriculture, education,

film and media, banking and finance, manufacturing and distribution, and related service industries.

Houston is home to many businesses including corporate headquarters for almost two dozen of the Fortune 500 companies. The Houston-The Woodlands-Sugar Land Metropolitan Statistical Area (MSA) consists of nine counties: Austin, Brazoria, Chambers, Fort Bend, Galveston, Harris, Liberty, Montgomery and Waller. Investar's Houston AA consist only of Harris and Galveston Counties.

Houston is known internationally as the home of one of the best medical communities in the world. There are more than 85 hospitals in the Houston area. These facilities employ more than 100,000 health care professionals, almost seven percent of the Houston-area workforce.

In January 2022, 53 companies have announced plans to expand or establish manufacturing plants in Houston, creating a possible 5,000 new jobs this year. Construction jobs are being created through several commercial projects, including the new Texas Medical Center campus, a new 53-acre development called Levit Green (medical, research, office, and residential uses), and 150-acre site to include retail, office, multi-family, and entertainment sites. Affordable housing is a growing concern in the Houston area as prices rose much faster than median income levels, resulting in only 43 percent of potential entry-level buyers being able to afford an existing home in Houston.

### Scope of Evaluation in Texas

The Houston AA was selected as full-scope area. Small business loans will receive more weight in the final rating. CRE and C&I loans represent 64.3 percent of the loan portfolio.

There were too few HMDA loans to perform a meaningful analysis in the Houston AA. There were only 2 HMDA loans originated in this AA. The Texas Lending Test rating was based on small business loan performance. We used the total population of CRA (Small Business) reported loans for geographic analysis. In the state of Texas, Investar originated 311 PPP loans in response to the COVID-19 pandemic. The PPP loans did not require income. Therefore, the small business loan revenue analysis was performed on loans with income collected during the origination process.

## CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN TEXAS

## LENDING TEST

Investar's performance under the Lending Test in Texas is rated Satisfactory

### Conclusions for Texas Non-MSA Receiving a Full-Scope Review

Based on a full-scope review of the Houston AA, Investar's lending performance in the state of Texas is adequate. Investar had excellent geographic distribution of small business loans

however, it had poor distribution to businesses with revenues less than $1 million. Investar made 311 PPP loans during the COVID-19 pandemic. This had a positive effect on the Lending Test rating.

## Distribution of Loans by Income Level of the Geography

Investar exhibits excellent geographic distribution of loans in the state.

### *Home Mortgage Loans*

Refer to Table O in the State of Texas section of Appendix D for the facts and data used to evaluate the geographic distribution of Investar's home mortgage loan originations and purchases.

There were too few HMDA loans to perform a meaningful analysis during the evaluation period. Investar made two HMDA loans during the evaluation period in the Houston AA.

### *Small Loans to Businesses*

Refer to Table Q in the State of Texas section of Appendix D for the facts and data used to evaluate the geographic distribution of Investar's originations and purchases of small loans to businesses.

The distribution of loans located in low-income CTs is excellent and good in moderate-income CTs. The percentage of small business loans in low-income CTs is near to the percentage of businesses and the aggregate distribution of loans located in low-income geographies. The percentage of small business loans in moderate-income CTs is somewhat lower than the percentage of businesses and aggregate distribution of loans in moderate-income geographies. In the state of Texas, Investar originated 311 PPP loans in response to the COVID-19 pandemic. These loans were considered in Table Q, which includes the Houston AA.

## Distribution of Loans by Income Level of the Borrower

Investar exhibits a poor distribution of loans to businesses of different sizes, given the product lines offered.

### *Home Mortgage Loans*

Refer to Table P in the State of Texas section of Appendix D for the facts and data used to evaluate the borrower distribution of Investar's home mortgage loan originations and purchases.

There were too few HMDA loans to perform a meaningful analysis during the evaluation period. Investar made two HMDA loans during the evaluation period in the Houston AA.

***Small Loans to Businesses***

Refer to Table R in the State of Texas section of Appendix D for the facts and data used to evaluate the borrower distribution of Investar's originations and purchases of small loans to businesses.

The distribution of Investar's small loans to businesses with revenues less than or equal to $1 million is poor. The percent of loans was significantly lower than the percent of small businesses in the AA and the aggregate distribution of loans to small businesses in the area. Investar originated 311 PPP loans in the state of Texas, which along with the excellent geographic distribution, helped mitigate the poor performance on this test.

**Responses to Complaints**

Investar did not receive any CRA-related complaints during the evaluation period.

## Conclusions for Areas Receiving Limited-Scope Reviews

The two limited-scope AAs, Texas Non MSA and Victoria AA had too few loans to perform a meaningful analysis. The Texas Non-MSA only had eight loans, and the Victoria AA only had 18 loans.

## CD TEST

Investar's performance under the CD Test in the state of Texas is rated Outstanding.

## Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, Investar exhibits excellent responsiveness to CD needs in the state of Texas through CD loans, qualified investments, and CD services, as appropriate, considering Investar's capacity and the need and availability of such opportunities for CD in the bank's AAs.

**Number and Amount of CD Loans**

The CD Loans Table, shown below, sets forth the information and data used to evaluate the bank's level of CD lending. The table includes all CD loans, including multi-family loans that also qualify as CD loans.

| *CD Loans* | | | | |
|---|---|---|---|---|
| Assessment Area | Total | | | |
| | # | % of Total # | $(000's) | % of Total $ |
| Houston AA | 4 | 80 | 4,920 | 76 |
| Texas Non-MSA | 0 | 0 | 0 | 0 |
| Victoria AA | 1 | 20 | 1,554 | 24 |
| Total | 5 | 100 | 6,474 | 100 |

Investar demonstrated excellent responsiveness to CD through CD loans in the state of Texas.

Houston AA

The volume of CD loans was excellent. Investar originated four CD loans totaling $4.9 million. This volume of lending was equivalent to 31.4 percent of tier 1 capital allocated to the AA. Investar's CD loans were for primarily identified community needs of the area and included four PPP loans which totaled $4.9 million. The loans benefitted low- and moderate-income geographies. Three of these loans helped revitalize and stabilize low-or-moderate CTs, during the COVID-19 pandemic. One loan was in a designated disaster area.

**Number and Amount of Qualified Investments**

| Qualified Investments | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| AA | Prior Period* | | Current Period | | Total | | | | Unfunded Commitments** | |
| | # | $(000's) | # | $(000's) | # | % of Total # | $(000's) | % of Total $ | # | $(000's) |
| Houston AA | 0 | 0 | 6 | 8,455 | 6 | 86 | 8,455 | 100 | 0 | 0 |
| TX Non-MSA | 0 | 0 | 1 | 1 | 1 | 14 | 1 | 0 | 0 | 0 |
| Victoria AA | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| **Total** | **0** | **0** | **7** | **8,456** | **7** | **100** | **8,456** | **100** | **0** | **0** |

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

** Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Investar had an excellent amount of investment in the full-scope AA. In the Houston AA, Investar made six investments/donations totaling $8 million. This represents 54 percent of allocated tier 1 capital.

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

**Extent to Which the Bank Provides CD Services**

There were no CD services performed in the state of Texas.

## Conclusions for Areas Receiving Limited Scope Reviews

Based on limited-scope reviews, Investar's performance under the CD Test in the Texas Non-MSA and the Victoria AA is weaker than the full-scope area.

# Appendix A: Scope of Examination

The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the metropolitan and nonmetropolitan areas that received comprehensive examination review (designated by the term "full-scope") and those that received a less comprehensive review (designated by the term "limited-scope").

| **Time Period Reviewed:** | 01/01/2019 to 12/31/2022 | |
|---|---|---|
| **Bank Products Reviewed:** | (Home mortgage and small business loans)<br>(CD loans, qualified investments, CD services) | |
| **Affiliate(s)** | **Affiliate Relationship** | **Products Reviewed** |
| NA | | |
| **List of AAs and Type of Examination** | | |
| **Rating and AAs** | **Type of Exam** | **Other Information** |
| **State – Louisiana** | | |
| Baton Rouge AA | Full Scope | See above bank products reviewed |
| Hammond AA | Limited Scope | See above bank products reviewed |
| Lafayette AA | Limited Scope | See above bank products reviewed |
| Lake Charles AA | Limited Scope | See above bank products reviewed |
| New Orleans AA | Limited Scope | See above bank products reviewed |
| Louisiana Non-MSA | Limited Scope | See above bank products reviewed |
| **State - Alabama** | | |
| Alabama Non-MSA | Full Scope | See above bank products reviewed |
| Anniston-Oxford AA | Limited Scope | See above bank products reviewed |
| **State - Texas** | | |
| Houston AA | Full Scope | See above bank products reviewed |
| Texas Non-MSA | Limited Scope | See above bank products reviewed |
| Victoria Non-MSA | Limited Scope | See above bank products reviewed |

# Appendix B: Summary of Multi-state MSA and State Ratings

| RATINGS Investar Bank, National Association | | | |
|---|---|---|---|
| **Overall Bank:** | **Lending Test Rating*** | **CD Test Rating** | **Overall Bank/State Rating** |
| Satisfactory | Satisfactory | Satisfactory | Satisfactory |
| | | | |
| **Louisiana** | | | |
| Satisfactory | Satisfactory | Outstanding | Satisfactory |
| | | | |
| **Alabama** | | | |
| Satisfactory | Satisfactory | Needs to Improve | Satisfactory |
| | | | |
| **Texas** | | | |
| Satisfactory | Satisfactory | Outstanding | Satisfactory |
| | | | |
| | | | |
| | | | |

# Appendix C: Definitions and Common Abbreviations

The following terms and abbreviations are used in this PE, including the CRA tables. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

**Affiliate:** Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. For example, a bank subsidiary is controlled by the bank and is, therefore, an affiliate.

**Aggregate Lending (Aggt.):** The number of loans originated and purchased by all reporting lenders (HMDA or CRA) in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/AA.

**Census Tract (CT):** A small, relatively permanent statistical subdivision of a county delineated by a local committee of census data users for the purpose of presenting data. CTs nest within counties, and their boundaries normally follow visible features, but may follow legal geography boundaries and other non-visible features in some instances, CTs ideally contain about 4,000 people and 1,600 housing units.

**Combined Statistical Area (CSA):** A geographic entity consisting of two or more adjacent Core Based Statistical Areas with employment interchange measures of at least 15. An employment interchange measure is a measure of ties between two adjacent entities. The employment interchange measure is the sum of the percentage of workers living in the smaller entity who work in the larger entity and the percentage of employment in the smaller entity that is accounted for by workers who reside in the larger entity.

**Community Development (CD):** Affordable housing (including multi-family rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet Small Business Administration Development Company or Small Business Investment Company programs size eligibility standards or have gross annual revenues of $1 million or less; or activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas.

**Community Reinvestment Act (CRA):** The statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its entire community, including low- or moderate-income areas, consistent with the safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

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

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

**Full-Scope Review:** Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

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

**Home Mortgage Disclosure Act (HMDA):** The statute that requires certain mortgage lenders that conduct business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants, the amount of loan requested, the disposition of the application (e.g., approved, denied, and withdrawn), the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

**Home Mortgage Loans:** A closed-end mortgage loan or an open-end line of credit as these terms are defined under 12 CFR 1003.2, and that is not an excluded transaction under 12 CFR 1003.3(c)(1) through (c)(10) and (c)(13).

**Household:** Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

**Limited-Scope Review:** Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

**Low-Income Individual:** Individual income that is less than 50 percent of the area median income.

**Low-Income Geography:** A CT with a median family income that is less than 50 percent.

**Market Share:** The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/AA.

**Median Family Income (MFI):** The median income determined by the U.S. Census Bureau every five years and used to determine the income level category of geographies. The median is the point at which half of the families have income above, and half below, a range of incomes. Also, the median income determined by the Federal Financial Institutions Examination Council (FFIEC) annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above, and half below, a range of incomes.

**Metropolitan Division:** As defined by Office of Management and Budget, a county or group of counties within a Core Based Statistical Area that contains an urbanized population of at least 2.5 million. A Metropolitan Division consists of one or more main/secondary counties that represent an employment center or centers, plus adjacent counties associated with the main/secondary parish/county or parishes/counties through commuting ties.

**Metropolitan Statistical Area (MSA):** An area, defined by the Office of Management and Budget, as a core based statistical area associated with at least one urbanized area that has a population of at least 50,000. The MSA comprises the central parish/county or parishes/counties containing the core, plus adjacent outlying parishes/counties having a high degree of social and economic integration with the central parish/county or parishes/counties as measured through commuting.

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

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

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

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

**Qualified Investment:** A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose CD.

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

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

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

**Tier 1 Capital:** The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

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

# Appendix D: Tables of Performance Data

## Content of Standardized Tables

A separate set of tables is provided for each state. All multi-state MSAs, if applicable, are presented in one set of tables. References to the "bank" include activities of any affiliates that the bank provided for consideration (refer to Appendix A: Scope of the Examination). For purposes of reviewing the Lending Test tables, the following are applicable: (1) purchased are treated as originations; and (2) "aggregate" is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA- or CRA-reporting lenders in the multi-state MSA/AA. Deposit data are compiled by the FDIC and are available as of June 30th of each year. Tables without data are not included in this PE.

The following is a listing and brief description of the tables included in each set:

**Table O.** **AA Distribution of Home Mortgage Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.

**Table P.** **AA Distribution of Home Mortgage Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each multi-state MSA/AA. The table also presents aggregate peer data for the years the data is available.

**Table Q.** **AA Distribution of Loans to Small Businesses by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to $1 million) to businesses that were originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because arrogate small business data are not available for geographic areas smaller than parishes/counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank's AA.

**Table R.** **AA Distribution of Loans to Small Businesses by Gross Annual Revenue** - Compares the percentage distribution of the number of small loans (loans less than or equal to $1 million) originated and purchased by the bank to businesses with revenues of $1 million or less to: 1) the percentage distribution of businesses with revenues of greater than $1 million; and, 2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.

| Table O: AA Distribution of Home Mortgage Loans by Income Category of the Geography - Louisiana | | | | | | | | | | | | | | | | | | 2019-2021 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Total Home Mortgage Loans | | | Low-Income Tracts | | | Moderate-Income Tracts | | | Middle-Income Tracts | | | Upper-Income Tracts | | | Not Available-Income Tracts | | |
| | # | $ | % of Tot | % of Owner-Occupied Housing Units | % Bank Loans | Aggregate | % of Owner-Occupied Housing Units | % Bank Loans | Aggregate | % of Owner-Occupied Housing Units | % Bank Loans | Aggregate | % of Owner-Occupied Housing Units | % Bank Loans | Aggregate | % of Owner-Occupied Housing Units | % Bank Loans | Aggregate |
| Baton Rouge AA | 212 | 83,204 | 34.0 | 3.9 | 2.4 | 1.1 | 21.3 | 22.6 | 12.9 | 35.5 | 25.9 | 34.3 | 39.2 | 49.1 | 51.8 | 0.0 | 0.0 | 0.0 |
| Hammond AA | 32 | 8,524 | 5.1 | 0.0 | 0.0 | 0.0 | 16.7 | 15.6 | 6.1 | 47.8 | 71.9 | 41.7 | 35.5 | 12.5 | 52.3 | 0.0 | 0.0 | 0.0 |
| Lafayette AA | 46 | 37,427 | 7.4 | 3.4 | 2.2 | 1.2 | 8.6 | 6.5 | 5.7 | 34.8 | 4.3 | 29.4 | 53.2 | 87.0 | 63.7 | 0.0 | 0.0 | 0.0 |
| Lake Charles AA | 15 | 3,966 | 2.4 | 2.9 | 6.7 | 1.6 | 18.7 | 20.0 | 14.9 | 41.5 | 46.7 | 39.6 | 36.9 | 26.7 | 44.0 | 0.0 | 0.0 | 0.0 |
| New Orleans AA | 216 | 65,230 | 34.7 | 6.4 | 22.7 | 5.4 | 18.6 | 31.0 | 13.8 | 37.9 | 22.7 | 34.3 | 36.4 | 20.8 | 45.5 | 0.6 | 2.8 | 0.9 |
| Louisiana Non-MSA | 102 | 16,929 | 16.4 | 4.7 | 3.9 | 2.4 | 23.2 | 51.0 | 18.5 | 45.6 | 12.7 | 43.1 | 26.5 | 32.4 | 36.0 | 0.0 | 0.0 | 0.0 |
| **Total** | **623** | **215,27** | **100.** | **4.7** | **9.6** | **2.9** | **18.8** | **28.6** | **12.5** | **38.2** | **23.9** | **34.7** | **38.2** | **36.9** | **49.5** | **0.2** | **1.0** | **0.4** |

*Source: 2015 U.S Census; 01/01/2019 – 12/31/2021 Bank Data, 2020 HMDA Aggregate data"--"*
*data not available. Due to rounding, totals may not equal 100.0*

## Table P: AA Distribution of Home Mortgage Loans by Income Category of the Borrower - Louisiana

2019-2021

| | Total Home Mortgage Loans | | | Low-Income Borrowers | | | Moderate-Income Borrowers | | | Middle-Income Borrowers | | | Upper-Income Borrowers | | | Not Available-Income Borrowers | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | # | $ | % of Total | % of Families | % Bank Loans | Aggregate | % of Families | % Bank Loans | Aggregate | % of Families | % Bank Loans | Aggregate | % of Families | % Bank Loans | Aggregate | % of Families | % Bank Loans | Aggregate |
| Baton Rouge AA | 212 | 83,204 | 34.0 | 23.8 | 7.1 | 4.8 | 16.3 | 20.3 | 16.3 | 17.8 | 8.5 | 18.3 | 42.1 | 38.2 | 40.5 | 0.0 | 25.9 | 20.2 |
| Hammond AA | 32 | 8,524 | 5.1 | 25.9 | 6.3 | 2.6 | 16.4 | 50.0 | 10.4 | 15.5 | 9.4 | 19.4 | 42.2 | 3.1 | 43.6 | 0.0 | 31.3 | 24.0 |
| Lafayette AA | 46 | 37,427 | 7.4 | 21.5 | 2.2 | 3.5 | 13.5 | 2.2 | 13.4 | 16.3 | 4.3 | 18.4 | 48.7 | 80.4 | 43.8 | 0.0 | 10.9 | 20.8 |
| Lake Charles AA | 15 | 3,966 | 2.4 | 23.7 | 20.0 | 4.3 | 16.8 | 13.3 | 13.5 | 17.9 | 20.0 | 17.1 | 41.6 | 40.0 | 37.0 | 0.0 | 6.7 | 28.2 |
| New Orleans AA | 216 | 65,230 | 34.7 | 25.1 | 18.1 | 3.6 | 15.5 | 28.2 | 12.3 | 17.2 | 2.8 | 17.4 | 42.2 | 13.9 | 47.0 | 0.0 | 37.0 | 19.7 |
| Louisiana Non-MSA | 102 | 16,929 | 16.4 | 27.5 | 4.9 | 2.8 | 14.8 | 5.9 | 10.6 | 16.9 | 16.7 | 16.5 | 40.8 | 65.7 | 49.5 | 0.0 | 6.9 | 20.5 |
| **Total** | **623** | **215,27** | **100.0** | **24.5** | **10.4** | **3.9** | **15.6** | **20.7** | **13.7** | **17.3** | **7.9** | **17.8** | **42.6** | **35.6** | **43.8** | **0.0** | **25.4** | **20.7** |

*Source: 2015 U.S Census; 01/01/2019-12/31/2021 Bank Data, 2020 HMDA aggregate data*
*"--" data not available. Due to rounding, totals may not equal 100.0*

| Table Q: AA Distribution of Loans to Small Businesses by Income Category of the Geography – Louisiana | | | | | | | | | | | | | | | | | | 2019-2021 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Total Loans to Small Businesses | | | Low-Income Tracts | | | Moderate-Income Tracts | | | Middle-Income Tracts | | | Upper-Income Tracts | | | Not Available-Income Tracts | | |
| | # | $ | % of Total | % Businesses | % Bank Loans | Aggregate | % Businesses | % Bank Loans | Aggregate | % Businesses | % Bank Loans | Aggregate | % Businesses | % Bank Loans | Aggregate | % Businesses | % Bank Loans | Aggregate |
| Baton Rouge AA | 1,194 | 210,914 | 45.6 | 6.0 | 3.6 | 4.8 | 22.0 | 18.7 | 19.5 | 29.4 | 27.3 | 28.8 | 42.5 | 50.4 | 46.9 | 0.0 | 0.0 | 0.0 |
| Hammond AA | 78 | 7,546 | 3.0 | 0.0 | 0.0 | 0.0 | 19.6 | 14.1 | 20.5 | 55.1 | 48.7 | 55.0 | 25.3 | 37.2 | 24.5 | 0.0 | 0.0 | 0.0 |
| Lafayette AA | 359 | 61,663 | 13.7 | 7.1 | 4.5 | 7.6 | 8.2 | 5.3 | 7.5 | 35.5 | 34.8 | 36.6 | 49.0 | 55.4 | 48.2 | 0.1 | 0.0 | 0.1 |
| Lake Charles AA | 126 | 20,384 | 4.8 | 5.0 | 5.6 | 6.0 | 26.6 | 35.7 | 28.1 | 32.5 | 23.0 | 28.3 | 35.7 | 35.7 | 37.4 | 0.2 | 0.0 | 0.2 |
| New Orleans AA | 606 | 103,409 | 23.2 | 10.2 | 7.6 | 8.9 | 19.6 | 11.7 | 17.0 | 27.7 | 17.7 | 26.3 | 41.1 | 61.6 | 46.3 | 1.3 | 1.5 | 1.4 |
| Louisiana Non-MSA | 253 | 18,254 | 9.7 | 9.1 | 9.5 | 6.7 | 24.8 | 52.6 | 23.7 | 41.0 | 15.0 | 44.2 | 25.1 | 22.9 | 25.4 | 0.0 | 0.0 | 0.0 |
| **Total** | **2,616** | **422,170** | **100.0** | **7.9** | **5.2** | **7.0** | **19.7** | **19.2** | **17.6** | **30.9** | **25.3** | **30.2** | **40.8** | **49.9** | **44.5** | **0.7** | **0.3** | **0.7** |

*Source: 2021 D&B Data; 01/01/2019-12/31/2021 Bank Data; 2020 CRA Aggregate data*

*"--" data not available. Due to rounding, totals may not equal 100.0*

| Table R: AA Distribution of Loans to Small Businesses by Gross Annual Revenues - Louisiana | | | | | | | | | | | 2019-2021 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | Total Loans to Small Businesses | | | | Businesses with Revenues <= $1 million | | | Businesses with Revenues > $1 million | | Businesses with Revenues Not Available | |
| | # | $ | % of Total | Overall Market | % Businesses | % Bank | Aggregate | % Businesses | % Bank | % Businesses | % Bank Loans |
| Baton Rouge AA | 417 | 111,529 | 45.6 | 21,250 | 90.1 | 50.1 | 31.7 | 2.7 | 49.9 | 7.2 | 0.0 |
| Hammond AA | 29 | 4,289 | 3.2 | 3,217 | 90.6 | 24.1 | 35.5 | 2.2 | 75.9 | 7.2 | 0.0 |
| Lafayette AA | 134 | 36,176 | 14.6 | 9,757 | 89.5 | 41.0 | 25.5 | 3.5 | 59.0 | 7.0 | 0.0 |
| Lake Charles AA | 44 | 12,174 | 4.8 | 5,143 | 88.1 | 56.8 | 26.3 | 3.0 | 43.2 | 8.9 | 0.0 |
| New Orleans AA | 196 | 56,147 | 21.4 | 37,950 | 91.4 | 44.9 | 29.4 | 2.7 | 55.1 | 5.9 | 0.0 |
| Louisiana Non-MSA | 95 | 10,912 | 10.4 | 3,062 | 87.4 | 65.3 | 21.5 | 3.4 | 34.7 | 9.3 | 0.0 |
| **Total** | **915** | **231,227** | **100.0** | **80,379** | **90.4** | **48.7** | **29.3** | **2.8** | **51.3** | **6.8** | **0.0** |

*Source: 2021 D&B Data; 01/01/2019 - 12/31/2021 Bank Data;2020 CRA Aggregate data*
*– Table reflects loans with revenue collected*
*"--" data not available. Due to rounding, totals may not equal 100.0*

## Table O: AA Distribution of Home Mortgage Loans by Income Category of the Geography - Alabama

2019-2021

| | Total Home Mortgage Loans | | | Low-Income Tracts | | | Moderate-Income Tracts | | | Middle-Income Tracts | | | Upper-Income Tracts | | | Not Available-Income Tracts | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | # | $ | % of Total | % of Owner-Occupied Housing Units | % Bank Loans | Aggregate | % of Owner-Occupied Housing Units | % Bank Loans | Aggregate | % of Owner-Occupied Housing Units | % Bank Loans | Aggregate | % of Owner-Occupied Housing Units | % Bank Loans | Aggregate | % of Owner-Occupied Housing Units | % Bank Loans | Aggregate |
| Alabama Non-MSA | 11 | 1,592 | 19.3 | 7.1 | 18.2 | 1.1 | 8.8 | 0.0 | 7.5 | 60.8 | 54.5 | 46.5 | 23.4 | 27.3 | 45.0 | 0.0 | 0.0 | 0.0 |
| Anniston-Oxford AA | 46 | 9,055 | 80.7 | 3.2 | 2.2 | 0.3 | 15.2 | 21.7 | 10.0 | 69.3 | 56.5 | 75.1 | 11.8 | 17.4 | 14.2 | 0.5 | 2.2 | 0.4 |
| **Total** | **57** | **10,647** | **100.0** | **4.9** | **5.3** | **0.6** | **12.3** | **17.5** | **9.0** | **65.5** | **56.1** | **63.5** | **17.1** | **19.3** | **26.6** | **0.3** | **1.8** | **0.2** |

*Source: 2015 U.S Census; 01/01/2019 – 12/31/2021 Bank Data, 2020 HMDA Aggregate data"--"*
*data not available. Due to rounding, totals may not equal 100.0*

## Table P: AA Distribution of Home Mortgage Loans by Income Category of the Borrower - Alabama

2019-2021

| | Total Home Mortgage Loans | | | Low-Income Borrowers | | | Moderate-Income Borrowers | | | Middle-Income Borrowers | | | Upper-Income Borrowers | | | Not Available-Income Borrowers | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | # | $ | % of Total | % of Families | % Bank Loans | Aggregate | % of Families | % Bank Loans | Aggregate | % of Families | % Bank Loans | Aggregate | % of Families | % Bank Loans | Aggregate | % of Families | % Bank Loans | Aggregate |
| Alabama Non-MSA | 11 | 1,592 | 19.3 | 25.8 | -- | 3.1 | 16.7 | 18.2 | 12.4 | 17.8 | -- | 20.1 | 39.7 | 54.5 | 43.3 | 0.0 | 27.3 | 21.0 |
| Anniston-Oxford AA | 46 | 9,055 | 80.7 | 22.9 | 10.9 | 6.7 | 16.2 | 13.0 | 19.1 | 20.9 | 17.4 | 21.7 | 40.0 | 32.6 | 28.7 | 0.0 | 26.1 | 23.9 |
| **Total** | **57** | **10,647** | **100.0** | **24.2** | **8.8** | **5.3** | **16.4** | **14.0** | **16.4** | **19.5** | **14.0** | **21.1** | **39.9** | **36.8** | **34.6** | **0.0** | **26.3** | **22.7** |

*Source: 2015 U.S Census; 01/01/2019-12/31/2021 Bank Data, 2020 HMDA aggregate data*
*"--" data not available. Due to rounding, totals may not equal 100.0*

## Table Q: AA Distribution of Loans to Small Businesses by Income Category of the Geography - Alabama — 2019-2021

| | Total Loans to Small Businesses | | | Low-Income Tracts | | | Moderate-Income Tracts | | | Middle-Income Tracts | | | Upper-Income Tracts | | | Not Available-Income Tracts | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | # | $ | % of Total | % Businesses | % Bank Loans | Aggregate | % Businesses | % Bank Loans | Aggregate | % Businesses | % Bank Loans | Aggregate | % Businesses | % Bank Loans | Aggregate | % Businesses | % Bank Loans | Aggregate |
| Alabama Non-MSA | 125 | 10,626 | 75.3 | 6.5 | 11.2 | 5.7 | 17.4 | 0.0 | 20.3 | 56.9 | 87.2 | 53.3 | 19.2 | 1.6 | 20.6 | 0.0 | 0.0 | 0.0 |
| Anniston-Oxford AA | 41 | 6,585 | 24.7 | 5.0 | 0.0 | 2.9 | 30.2 | 26.8 | 28.3 | 55.1 | 61.0 | 56.7 | 7.9 | 12.2 | 10.2 | 1.8 | 0.0 | 2.0 |
| **Total** | **166** | **17,211** | **100.0** | **5.6** | **8.4** | **4.2** | **24.7** | **6.6** | **24.5** | **55.9** | **80.7** | **55.1** | **12.7** | **4.2** | **15.1** | **1.1** | **0.0** | **1.1** |

*Source: 2021 D&B Data; 01/01/2019-12/31/2021 Bank Data; 2020 CRA Aggregate data*

*"--" data not available. Due to rounding, totals may not equal 100.0*

## Table R: AA Distribution of Loans to Small Businesses by Gross Annual Revenues -Alabama — 2019-2021

| | Total Loans to Small Businesses | | | | Businesses with Revenues <= $1 million | | | Businesses with Revenues > $1 million | | Businesses with Revenues Not Available | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | # | $ | % of Total | Overall Market | % Businesses | % Bank | Aggregate | % Businesses | % Bank | % Businesses | % Bank Loans |
| Alabama Non-MSA | 32 | 4,488 | 69.6 | 979 | 80.2 | 68.8 | 31.2 | 4.6 | 31.3 | 15.2 | 0.0 |
| Anniston-Oxford AA | 14 | 3,215 | 30.4 | 1,115 | 79.4 | 28.6 | 35.6 | 5.4 | 71.4 | 15.2 | 0.0 |
| **Total** | **46** | **7,703** | **100.0** | **2,094** | **79.7** | **56.5** | **33.5** | **5.0** | **43.5** | **15.2** | **0.0** |

*Source: 2021 D&B Data; 01/01/2019 - 12/31/2021 Bank Data;2020 CRA Aggregate data*

*– Table reflects loans with revenue collected*

*"--" data not available. Due to rounding, totals may not equal 100.0*

| Table O: AA Distribution of Home Mortgage Loans by Income Category of the Geography - Texas | | | | | | | | | | | | | | | | | | 2019-2021 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Total Home Mortgage Loans | | | Low-Income Tracts | | | Moderate-Income Tracts | | | Middle-Income Tracts | | | Upper-Income Tracts | | | Not Available-Income Tracts | | |
| | # | $ | % of Total | % of Owner-Occupied Housing Units | % Bank Loans | Aggregate | % of Owner-Occupied Housing Units | % Bank Loans | Aggregate | % of Owner-Occupied Housing Units | % Bank Loans | Aggregate | % of Owner-Occupied Housing Units | % Bank Loans | Aggregate | % of Owner-Occupied Housing Units | % Bank Loans | Aggregate |
| Houston AA | 2 | 1,223 | 28.6 | 7.2 | 0.0 | 3.7 | 25.2 | 0.0 | 14.0 | 27.8 | 50.0 | 28.4 | 39.7 | 50.0 | 53.9 | 0.1 | 0.0 | 0.1 |
| Texas Non-MSA | 2 | 89 | 28.6 | 0.0 | 0.0 | 0.0 | 18.4 | 0.0 | 9.0 | 64.8 | 100.0 | 67.8 | 16.8 | 0.0 | 23.2 | 0.0 | 0.0 | 0.0 |
| Victoria AA | 3 | 2,526 | 42.9 | 2.2 | 0.0 | 1.1 | 26.6 | 33.3 | 20.2 | 24.5 | 33.3 | 23.9 | 46.7 | 33.3 | 54.8 | 0.0 | 0.0 | 0.0 |
| **Total** | **7** | **3,837** | **100.0** | **7.0** | **0.0** | **3.6** | **25.2** | **14.3** | **14.1** | **28.1** | **57.1** | **28.4** | **39.6** | **28.6** | **53.8** | **0.1** | **0.0** | **0.1** |

*Source: 2015 U.S Census; 01/01/2019 – 12/31/2021 Bank Data, 2020 HMDA Aggregate data"--"*
*data not available. Due to rounding, totals may not equal 100.0*

| Table P: AA Distribution of Home Mortgage Loans by Income Category of the Borrower - Texas | | | | | | | | | | | | | | | | | | 2019-2021 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Total Home Mortgage Loans | | | Low-Income Borrowers | | | Moderate-Income Borrowers | | | Middle-Income Borrowers | | | Upper-Income Borrowers | | | Not Available-Income Borrowers | | |
| | # | $ | % of Total | % of Families | % Bank Loans | Aggregate | % of Families | % Bank Loans | Aggregate | % of Families | % Bank Loans | Aggregate | % of Families | % Bank Loans | Aggregate | % of Families | % Bank Loans | Aggregate |
| Houston AA | 2 | 1,223 | 28.6 | 27.2 | -- | 2.8 | 17.0 | -- | 13.7 | 17.0 | -- | 18.4 | 38.8 | 50.0 | 45.3 | 0.0 | 50.0 | 19.8 |
| Texas Non-MSA | 2 | 89 | 28.6 | 27.0 | -- | 1.3 | 14.7 | -- | 8.9 | 15.4 | -- | 15.8 | 42.9 | -- | 45.9 | 0.0 | 100.0 | 28.1 |
| Victoria AA | 3 | 2,526 | 42.9 | 23.4 | -- | 3.0 | 16.9 | -- | 11.6 | 18.0 | -- | 19.3 | 41.6 | 66.7 | 40.6 | 0.0 | 33.3 | 25.6 |
| **Total** | **7** | **3,837** | **100.0** | **27.2** | **--** | **2.8** | **17.0** | **--** | **13.7** | **17.0** | **--** | **18.4** | **38.9** | **42.9** | **45.3** | **0.0** | **57.1** | **19.9** |

*Source: 2015 U.S Census; 01/01/2019-12/31/2021 Bank Data, 2020 HMDA aggregate data*
*"--" data not available. Due to rounding, totals may not equal 100.0*

| **Table Q: AA Distribution of Loans to Small Businesses by Income Category of the Geography - Texas** | | | | | | | | | | | | | | | | | | **2019-2021** |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | **Total Loans to Small Businesses** | | | **Low-Income Tracts** | | | **Moderate-Income Tracts** | | | **Middle-Income Tracts** | | | **Upper-Income Tracts** | | | **Not Available-Income Tracts** | | |
| | **#** | **$** | **% of Total** | **% Businesses** | **% Bank Loans** | Aggregate | **% Businesses** | **% Bank Loans** | Aggregate | **% Businesses** | **% Bank Loans** | Aggregate | **% Businesses** | **% Bank Loans** | Aggregate | **% Businesses** | **% Bank Loans** | **Aggregate** |
| Houston AA | 307 | 41,334 | 71.7 | 12.1 | 11.4 | 13.0 | 21.1 | 16.9 | 21.5 | 21.5 | 26.7 | 22.0 | 45.1 | 44.6 | 43.4 | 0.2 | 0.3 | 0.2 |
| Texas Non-MSA | 46 | 4,072 | 10.7 | 0.0 | 0.0 | 0.0 | 10.5 | 4.3 | 11.0 | 65.6 | 60.9 | 67.5 | 23.9 | 34.8 | 21.4 | 0.0 | 0.0 | 0.0 |
| Victoria AA | 75 | 9,900 | 17.5 | 2.2 | 0.0 | 2.6 | 33.8 | 34.7 | 32.4 | 25.0 | 10.7 | 23.4 | 38.9 | 54.7 | 41.6 | 0.1 | 0.0 | 0.0 |
| **Total** | **428** | **55,306** | **100.0** | **11.9** | **8.2** | **12.8** | **21.2** | **18.7** | **21.6** | **21.7** | **27.6** | **22.2** | **44.9** | **45.3** | **43.3** | **0.2** | **0.2** | **0.2** |

*Source: 2021 D&B Data; 01/01/2019-12/31/2021 Bank Data; 2020 CRA Aggregate data*

*"--" data not available. Due to rounding, totals may not equal 100.0*

| Table R: AA Distribution of Loans to Small Businesses by Gross Annual Revenues - Texas | | | | | | | | | | | 2019-2021 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | Total Loans to Small Businesses | | | | Businesses with Revenues <= $1 million | | | Businesses with Revenues > $1 million | | Businesses with Revenues Not Available | |
| | # | $ | % of Total | Overall Market | % Businesses | % Bank | Aggregate | % Businesses | % Bank | % Businesses | % Bank Loans |
| Houston AA | 78 | 16,693 | 75.0 | 147,597 | 87.4 | 12.8 | 36.8 | 4.5 | 87.2 | 8.1 | 0.0 |
| Texas Non-MSA | 8 | 873 | 7.7 | 718 | 76.6 | 25.0 | 26.5 | 5.6 | 75.0 | 17.8 | 0.0 |
| Victoria AA | 18 | 5,151 | 17.3 | 2,154 | 81.8 | 27.8 | 38.9 | 4.6 | 72.2 | 13.6 | 0.0 |
| **Total** | **104** | **22,717** | **100.0** | **150,469** | **87.3** | **16.3** | **36.8** | **4.5** | **83.7** | **8.2** | **0.0** |

*Source: 2021 D&B Data; 01/01/2019 - 12/31/2021 Bank Data;2020 CRA Aggregate data*
*– Table reflects loans with revenue collected*
*"--" data not available. Due to rounding, totals may not equal 100.0*

## Investar Bank Branch Listing

| Location | Date Opened | Hours of Operation | Hours of Operation | Hours of Operation | Tract Income Level* | |
|---|---|---|---|---|---|---|
| Perkins Road Branch<br>7244 Perkins Road<br>Baton Rouge, LA 70808<br>East Baton Rouge Parish | 6/14/2006<br>ATM removed 2/18/2025 | 8:30 am - 5:00 pm<br>(Lobby & Drive-Up) | Monday - Friday | | Upper<br>Tract: 0026.02 | |
| Port Allen Branch<br>3761 LA Hwy 1 South<br>Port Allen, LA 70767<br>West Baton Rouge Parish | 5/11/2009<br>ATM removed 2/18/2025 | 8:30 am - 5:00 pm<br>(Lobby & Drive-Up) | Monday - Friday | | Middle<br>Tract: 0204.01<br>MMCT | |
| Coursey Branch<br>10922A Coursey Blvd<br>Baton Rouge, LA 70816<br>East Baton Rouge Parish | 4/20/2010<br>ATM removed 8/17/2023 | 8:30 am - 5:00 pm<br>(Lobby & Drive-Up) | Monday - Friday | | Low<br>Tract: 0039.10<br>MMCT | (Changed from Moderate to Low 2022-2023) |
| Range Avenue Branch<br>482 South Range Avenue<br>Denham Springs, LA 70726<br>Livingston Parish | 10/4/2010<br>ATM removed 8/28/2023 | 8:30 am - 5:00 pm<br>(Lobby & Drive-Up) | Monday - Friday | | Middle<br>Tract: 0406.01 | |
| Veteran's Branch<br>500 Veteran's Memorial Blvd.<br>Metairie, LA 70005<br>Jefferson Parish | 8/29/2012<br>ATM removed 8/17/2023 | 8:30 am - 5:00 pm<br>(Lobby & Drive-Up) | Monday - Friday | | Middle<br>Tract: 0286.00 | |
| Railroad Avenue Branch - Hammond<br>600 S.W. Railroad Ave.<br>Hammond, LA 70403<br>Tangipahoa Parish | 5/1/2013<br>ATM removed 8/28/2023 | 8:30 am - 5:00 pm<br>(Lobby & Drive-Up) | Monday - Friday | Closed on Saturdays<br>As of 12/31/2021 | Low<br>Tract: 9543.00<br>MMCT | (Changed from Moderate to Low 2022-2023) |
| Beau Chene Branch - Mandeville<br>4892 Highway 22<br>Mandeville, LA 70471<br>St. Tammany Parish | 5/1/2013<br>ATM removed 8/17/2023 | 8:30 am - 5:00 pm<br>(Lobby & Drive-Up) | Monday - Friday | Closed on Saturdays<br>As of 12/31/2021 | Middle<br>Tract: 0403.07 | (Changed from Upper to Middle 2023-2024) |
| Lafayette Branch - Ambassador Caffery<br>4004 Ambassador Caffery Pkwy<br>Lafayette, LA 70503<br>Lafayette Parish | 5/20/2013<br>ATM removed 8/17/2023 | 8:30 am - 5:00 pm<br>(Lobby & Drive-Up) | Monday - Friday | | Upper<br>Tract: 0014.12 | |
| Highland Branch (ATM)<br>18101 Highland Market Drive<br>Baton Rouge, LA 70810<br>East Baton Rouge Parish | 8/1/2014 | 8:30 am - 5:00 pm<br>(Lobby & Drive-Up) | Monday - Friday | Saturday<br>9:00 am - 12:00 pm<br>(Lobby & Drive-Up) | Upper<br>Tract: 0040.22 | |
| Gonzales Branch<br>525 East New River St.<br>Gonzales, LA 70737<br>Ascension Parish | 6/5/2017<br>ATM removed 8/28/2023 | 8:30 am - 5:00 pm<br>(Lobby & Drive-Up) | Monday - Friday | | Upper<br>Tract: 0304.04<br>MMCT | (Changed from Middle to Upper 2022-2023) |
| Elmwood Branch (ATM)<br>5360 Mounes Street<br>Elmwood (New Orleans), LA 70123<br>Jefferson Parish | 6/29/2017 | 8:30 am - 5:00 pm<br>(Lobby & Drive-Up) | Monday - Friday | | Middle<br>Tract: 0242.02<br>MMCT | (Changed from Upper to Middle 2022-2023) |
| Ville Platte Branch (ATM)<br>841 West Main St.<br>Ville Platte, LA 70586<br>Evangeline Parish | 7/1/2017 | Lobby: 8:30 am - 5:00 pm<br>Drive-Up: 8:30 am - 5:30 pm | Monday - Friday<br>Monday - Friday | | Low<br>Tract: 9505.00<br>MMCT | (Changed from Moderate to Low 2022-2023) |
| Mamou Branch (ATM)<br>609 Poinciana Ave.<br>Mamou, LA 70554<br>Evangeline Parish | 7/1/2017 | Lobby: 8:30 am - 5:00 pm<br>Drive-Up: 8:30 am - 5:00 pm<br>Drive-Up: 8:30 am - 5:30 pm | Monday - Friday<br>Monday - Thursday<br>Friday | | Low<br>Tract: 9504.01<br>MMCT | (Changed from Moderate to Low 2022-2023) |
| Pine Prairie Branch (ATM)<br>10608 Veterans Memorial Hwy.<br>Pine Prairie, LA 70576<br>Evangeline Parish | 7/1/2017 | Lobby: By Appointment<br>Drive-Up: 8:30 am - 5:00 pm<br>Drive-Up: 8:30 am - 5:30 pm | Monday - Friday<br>Monday - Thursday<br>Friday | | Upper<br>Tract: 9502.00 | (Changed from Moderate to Upper 2022-2023) |
| Jackson Branch (ATM)<br>1542 Charter St.<br>Jackson, LA 70748<br>East Feliciana Parish | 12/1/2017 | Lobby: 8:30 am - 5:00 pm<br>Drive-Up: 8:00 am - 5:00 pm | Monday - Friday<br>Monday - Friday | Saturday<br>Drive-Up: 9:00-12:00 | Middle<br>Tract: 9515.02 | (Changed from Moderate to Middle 2020 - 2021) |
| Slaughter Branch (ATM & ITM)<br>137 Hwy. 19<br>Slaughter, LA 70777<br>East Feliciana Parish | 12/1/2017<br>ITM opened 6/11/2019 | Lobby: 8:30 am - 5:00 pm<br>Drive-Up: 8:00 am - 5:00 pm<br>ITM 8:30 am - 5:00 pm | Monday - Friday<br>Monday - Friday<br>Monday - Friday | | Middle<br>Tract: 9515.02 | (Changed from Moderate to Middle 2020 - 2021) |
| St. Francisville Branch (ATM)<br>7370 Hwy 61<br>St. Francisville, LA 70775<br>West Feliciana Parish | 12/1/2017 | Lobby: 8:30 am - 5:00 pm<br>Drive-Up: 8:00 am - 5:00 pm | Monday - Friday<br>Monday - Friday | | Moderate<br>Tract: 9518.01 | (Changed from Upper to Moderate 2022-2023) |
| Texas City Branch<br>2501 Palmer Hwy<br>Texas City, TX 77590<br>Galveston County | 3/1/2019<br>ATM removed 8/17/2023 | Lobby: 9:00 am - 5:00 pm<br>Drive-Up: 8:30 am - 5:00 pm | Monday - Friday | | Moderate<br>Tract: 7223.00<br>MMCT | (Changed from Low to Moderate 2022-2023) |
| Greenway Branch (moved from 24 Greenway Plaza)<br>20 Greenway Plaza 1/29/2024<br>Houston, TX 77046<br>Harris County | 3/1/2019<br>ATM/ITM removed 8/17/2023 | 9:00 am - 2:00 pm<br>(Lobby Monday-Thursday)<br>9:00 am - 3:00 pm<br>(Lobby Friday) | Monday - Thursday<br><br>Friday | | Upper<br>Tract: 4115.06 | |
| Lafayette Branch - Oil Center (ATM)<br>900 E. St. Mary Blvd.<br>Lafayette, LA 70503<br>Lafayette Parish | 10/28/2019 | 8:30 am - 5:00 pm<br>(Lobby & Drive-Up) | Monday - Friday | | Moderate<br>Tract: 0022.00 | (Changed from Upper to Moderate 2022-2023) |
| York Branch (ATM)<br>301 N Broad Street<br>York, AL 36925<br>Sumter County | 11/1/2019 | 8:30 am - 4:30 pm<br>(Lobby & Drive-Up)<br>8:30 am - 5:00 pm<br>(Lobby & Drive-Up) | Monday - Thursday<br><br>Friday | | Middle D/U<br>Tract: 0115.00<br>MMCT | (Changed from Low to Middle 2022-2023) |
| Livingston Branch (ATM)<br>716 N Washington Street<br>Livingston, AL 35470<br>Sumter County | 11/1/2019 | 8:30 am - 4:30 pm<br>(Lobby & Drive-Up)<br>8:30 am - 5:00 pm<br>(Lobby & Drive-Up) | Monday - Thursday<br><br>Friday | | Middle D/U<br>Tract: 0113.02<br>MMCT | |

| | | | | | | |
|---|---|---|---|---|---|---|
| Lake Charles Branch<br>2089 Country Club Rd<br>Lake Charles, LA 70605<br>Calcasieu Parish | 7/20/2020<br>ITM removed 5/6/2022<br>ATM removed 2/18/2025 | 8:30 am - 5:00 pm<br>(Lobby & Drive-Up) | Monday - Friday | | Upper<br>Tract: 0019.06 | |
| St. Charles Branch<br>4401 St. Charles Ave<br>New Orleans, LA 70115<br>Orleans Parish | 11/2/2020<br>ATM/ITM removed 8/17/2023 | 8:30 am - 5:00 pm<br>(Lobby & Drive-Up) | Monday - Friday | | Upper<br>Tract: 0109.00 | |
| Oxford Branch (ATM)<br>1320 Highway Drive<br>Oxford, AL 36203<br>Calhoun County | 4/1/2021 | Lobby: M-Th 9:00 am - 4:00 pm<br>Lobby: Friday 9:00 am - 5:00 pm<br>Drive-Up: M-Th 8:30 am - 4:00 pm<br>Drive-Up: Friday 8:30 am - 5:00 pm | Monday - Friday | Saturday<br>8:30 am -12:00 pm<br>(Drive-Up Only) | Moderate<br>Tract: 0011.02<br>MMCT | (Changed from Middle to Moderate 2022-2023) |
| Alexandria Branch (ATM)<br>120 Big Valley Drive<br>Alexandria, AL 36250<br>Calhoun County | 4/1/2021 | Lobby: M-Th 9:00 am - 4:00 pm<br>Lobby: Friday 9:00 am - 5:00 pm<br>Drive-Up: M-Th 8:30 am - 4:00 pm<br>Drive-Up: Friday 8:30 am - 5:00 pm | Monday - Friday | Closed on Saturdays<br>As of 5/29/2021 | Middle<br>Tract: 0025.04 | |
| Jacksonville Branch<br>1500 Pelham Road South<br>Jacksonville, AL 36265<br>Calhoun County | 4/1/2021<br>ATM removed 8/28/2023 | Lobby: M-Th 9:00 am - 4:00 pm<br>Lobby: Friday 9:00 am - 5:00 pm<br>Drive-Up: M-Th 8:30 am - 4:00 pm<br>Drive-Up: Friday 8:30 am - 5:00 pm | Monday - Friday | | Moderate<br>Tract: 0021.05 | (Changed from Middle to Moderate 2022-2023) |
| Check Deposit Taking ATM & ITM<br>1024 Victor II Blvd<br>Morgan City, LA 70380<br>St. Mary Parish | 7/30/2020 | ATM is available 24/7<br>ITM 8:30 am - 5:00 pm | Monday-Friday | | Middle D/U<br>Tract: 0402.00 | (Changed from Upper to Middle 2022-2023) |

**Branches and LPO/DPO's Opened within the Previous Two Years:**

| | | | | | | |
|---|---|---|---|---|---|---|
| Tuscaloosa Cashless Branch (1 ATM/ITM, 1 ATM)<br>120 McFarland Blvd North<br>Northport, AL 35473<br>Tuscaloosa County | LPO/DPO Opened: 2/28/2023<br>Cashless branch designation: 9/12/2023<br>Outdoor ITM function disabled 10/7/2024 | Lobby: 8:30 am - 5:00 pm<br>Lobby ATM/ITM 8:30 am - 5:00 pm<br>Outdoor ATM available 24/7 | Monday - Friday<br>Monday-Friday | | Upper<br>Tract: 0102.04 | |
| Conroe Branch<br>2657 S. Loop 336 W<br>Conroe, TX 77304<br>Montgomery County | 10/17/2024 | Lobby: 9:00 am - 4:00 pm | Monday - Friday | | Middle<br>Tract: 6933.01 | |

**Closures within the Previous Two Years:**

| | | | | | | |
|---|---|---|---|---|---|---|
| Zachary Branch<br>1112 Church St.<br>Zachary, LA 70791<br>East Baton Rouge Parish | 12/1/2017<br>Closed: 10/2/2020<br>ATM Removed 2/23/2022 | Lobby: 8:30 am - 5:00 pm<br>Drive-Up: 8:00 am - 5:00 pm | Monday - Friday<br>Monday - Friday | Saturday<br>Drive-Up: 9:00 am -12:00 pm | Upper<br>Tract: 0046.06 | |
| Prairieville Branch<br>17122 Commerce Center Drive<br>Prairieville, LA 70769<br>Ascension Parish | 2/9/2015<br>Closed: 4/30/2021<br>ATM removed 2/23/2022 | 8:30 am - 5:00 pm<br>(Lobby & Drive-Up) | Monday - Friday | | Upper<br>Tract: 0302.07 | |
| Highland Road South (ATM)<br>5505 Highland Rd.<br>Baton Rouge, LA 70808<br>East Baton Rouge Parish | 12/1/2017<br>Closed: 5/6/2022 | 8:30 am - 5:00 pm<br>(Lobby & Drive-Up) | Monday - Friday | | Upper<br>Tract: 0049.00 | |
| Westlake Branch (ATM)<br>2215 Sampson Street<br>Westlake, LA 70669<br>Calcasieu Parish | 12/16/2019<br>Closed: 5/13/2022 | 9:00 am - 4:00 pm<br>(Drive-Up Only)<br>Effective 3/3/2022 | Monday - Friday | | Middle<br>Tract: 0026.00 | |
| Check Deposit Taking ATM<br>3636 Harding Blvd.<br>Baton Rouge, LA 70807<br>East Baton Rouge Parish | 6/9/2017<br>Deactivated: 12/16/2022<br>Removed: 8/28/2023 | ATM is available 24/7 | | | Middle<br>Tract: 0033.00<br>MMCT | (Changed from Moderate to Middle 2022-2023) |
| Alice Branch (ATM)<br>601 E. Main St.<br>Alice, TX 78332<br>Jim Wells County | 2/21/2020<br>Closed: 1/27/2023 | 8:30 am - 6:00 pm<br>(Lobby & Drive-Up) | Monday - Friday | Closed on Saturdays<br>As of 12/31/2021 | Middle D/U<br>Tract: 9504.00<br>MMCT | |
| Victoria Branch<br>101 W. Goodwin Ave.<br>Victoria, TX 77901<br>Victoria County | 2/21/2020<br>ATM removed 12/31/2021<br>Closed: 1/27/2023 | 8:30 am - 5:00 pm<br>(Lobby & Drive-Up) | Monday - Friday | | Moderate<br>Tract: 0001.00<br>MMCT | (Changed from Middle to Moderate 2022-2023) |
| Central Branch<br>8759 Sullivan Rd<br>Central, LA 70818<br>East Baton Rouge Parish | 12/3/2018<br>ATM removed 8/20/2022<br>Closed: 3/31/2023 | Lobby: 8:30 am - 5:00 pm<br>Drive-Up: 8:30 am - 5:00 pm | Monday-Friday | | Upper<br>Tract: 0044.01 | (Changed from Middle to Upper 2022-2023) |
| Anniston Branch<br>1100 Quintard Avenue<br>Anniston, AL 36201<br>Calhoun County | 4/1/2021<br>ATM removed 8/28/2023<br>Closed: 1/4/2024 | 9:00 am - 4:00 pm<br>(Lobby Monday - Thursday)<br>9:00 am - 5:00 pm<br>(Lobby Friday)<br>Drive-Up Open 8:30 am M-F | Monday - Friday | Closed on Saturdays<br>As of 5/29/2021 | Middle<br>Tract: 0008.00 | (Changed from Moderate to Middle 2022-2023) |

* Based on 2024 FFIEC Data

**Note: All ATMs are available 24/7

INVESTAR Brilliant Banking

Member FDIC

# Fee Schedule

Revised 2/21/2024

## SERVICES

| | |
|---|---|
| **Bill Pay (Unlimited Transactions)** | |
| Personal Checking | **FREE** |
| Business checking | **FREE** |
| **Mobile Banking** | **FREE** |
| **Reissue Visa Debit Card** | **$10.00** |
| **Official Checks** | |
| 1% of amount - Min $4 Max | **$10.00** |
| **Money Orders** | **$3.00** |
| **Collections** | |
| Incoming & Outgoing | **$15.00** |
| **Wire Transfers** | |
| Incoming | **$12.00** |
| Outgoing | **$20.00** |
| International | **$50.00** |
| **Foreign ATM Fees** | |
| Withdrawals | $2.00 |
| Inquiries | $2.00 |

(A Foreign ATM is an ATM not owned or operated by Investar Bank)

| | |
|---|---|
| **Account Statements** | |
| eStatements | **FREE** |
| Duplicate or special statement - each | **$5.00** |

### Customer Check Orders FAQs

**Q. How much will I be charged?**

A. Standard charges for personal orders are $25-30. You will see the final amount once your order is complete.

**Q. When is my account charged?**

A. Billing is every Saturday. You should see a debit the following Tuesday/Wednesday.

| | |
|---|---|
| **Statement Copies Per Page** | **$1.00** |
| **Account Closed within One Year** | **$35.00+** |

+Not applicable to Brilliant Checking accounts

| | |
|---|---|
| **Stop Payment - per item** | **$35.00** |
| **Deposit Item Returned** | **$12.00** |
| **Funds Transferred by Phone** | **$2.00** |

(Telephone banking funds transfers FREE)

| | |
|---|---|
| **Research ($5.00 min.)** | **$20.00/hr.** |
| **Tax Levy/Garnishment Per Receipt** | **$75.00** |
| **Night Deposit Products** | |
| Zipper Bags - each | **$5.00** |
| Night Deposit Key | **$5.00** |
| **Overdraft Protection Transfer** | |
| Per Transfer | **$5.00+** |

+Not applicable to Brilliant checking accounts

## SAFE DEPOSIT BOX

First Year Free | Not FDIC insured

**Box Sizes and Annual Fees**

(Available at select locations)

| | | | |
|---|---|---|---|
| 2 X 4 | $20.00 | 2 X 9 | $25.00 |
| 3 X 5 | $30.00 | 5 X 5 | $40.00 |
| 3 X 10 | $45.00 | 4 X 9 | $50.00 |
| 5 X 10 | $60.00 | 10 X 10 | $100.00 |

| | |
|---|---|
| **Dormant Account** | **$5.00*** |

*Applies to accounts with balances less than $500.00 any day in the statement cycle, and excludes Jr. Savings, Brilliant checking & IOLTA accounts. A checking transaction account will become dormant after 365 days if no customer-initiated activity on the account. A savings account will become dormant after 730 days if no customer-initiated activity occurs on the account. Customer-initiated activity that would prevent the account from going into a dormant status is a deposit to or a withdrawal from your account.

| | |
|---|---|
| **NSF Returned Item Fee or Overdraft Fee** | |
| Per Item or presentment | **$36.00^X** |

^Consumer Accounts Only. The fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means. Any individual item or transaction of $5.00 or less which results in an account being overdrawn will not incur this fee. Any item which results in an account being overdrawn by $5.00 or less will not incur this fee. If more than five items and/or transactions overdraw an account in any one day, the fee will only be assessed to the first five items or transactions.

| | |
|---|---|
| **Commercial Continuous Overdraft Charge** | **$10.00** |
| **Consumer Continuous Overdraft Charge** | **$3.00^X** |

^X^Not applicable to Brilliant Checking accounts. Daily charge after three consecutive business days.

## POSTING ORDER OF ITEMS

To assist you in handling your account, we are providing the following information on how we post transactional items to your account. On each bank processing day, deposit and credit items post before debit items. Debit items post upon receipt in the following order.

1. Wire transfers in low to high dollar amounts.
2. Electronic Fund Transfers (EFTs) transactions including ATM and debit card transactions in authorization time and date order.
3. Paper checks in check number order, if available. Checks without a check number post in low to high dollar amounts.
4. Automated Clearing House (ACH) items in low to high dollar amounts.
5. All other debit items in low to high dollar amount order. Other debit items include but are not limited to, checks converted to ACH by merchants or vendors, telephone and online banking one-time or recurring transfers, pre-authorized debits, and account withdrawals.
6. Debits related to fees assessed to your account.

Note: Certain debit items may not post in the above order due to missing or erroneous data or circumstances beyond our control.

If an item is presented without sufficient funds in your account to pay it, we may, at our discretion, pay the item (creating an overdraft) or return the item. We encourage you to keep careful records and practice good account management.

# Loan Fees

Commercial Real Estate, Land, Agriculture, Commercial Construction Funding, Commercial LOC Loans:

- Doc Fee: Renewal - $449.00, New Money - $575.00

Commercial Unsecured, Equipment and A/R Loans:

- Doc Fee: Renewal - $399.00, New Money - $525.00

Consumer Loans:

- HELOCs: $99.00 origination fee, $50.00 annual fee
- Lot Loans (LA only): $150.00 origination fee
- Acreage Loans (LA only): 0.50% origination fee
- Auto Loans (LA only): $45.00 doc fee
- Other Titled Collateral (LA only): $50.00 origination fee, $15.00 doc fee
- All Possessory & Unsecured Loans (LA only): $50.00 origination fee, $15.00 doc fee
- CD LOC & Unsecured LOC: $25.00 annual fee

Small Business Mortgage Loans, Real Estate LOC (owner-occupied), and AR/Inventory LOC:

- Doc Fee:
    - Up to $150,000 = $250.00
    - $150,001 - $250,000 = $350.00
    - $250,001 - $600,000 = $425.00
- Origination Fee: 0.50% (for all products except CD secured, which has no origination fee)

Small Business Equipment (new, used, new equipment vehicle NRLOC), Vehicle (up to one ton, heavy duty), Business Equity LOC:

- Doc Fee: $50.00
- Origination Fee: Based on Fee/No Fee Option, ½% if fee option is selected

CD Secured Term and CD Secured RLOC:

- Document Fee: $50.00

Unsecured LOC and Unsecured Term Loans:

- Origination Fee: 0.50%

| Service Charge Type Code | Service Charge Type | Account Type | Per Item Charge - Debits | Per Item Charge - Credits | Global Item Charge | Number of Free Credit Items | Number of Free Global Item Charges | Number of Free Debit Item Charges | 1st Bal Req | 2nd Bal Req | 3rd Bal Req | 4th Bal Req | 1st Bal Req Fee | 2nd Bal Req Fee | 3rd Bal Req Fee | 4th Bal Req Fee | 1st average bal Req | 2nd average bal Req | 1st average bal Req Fee | Balance Range Flag (A=Average; M=Minimum) | Dormant Charge | Per Account Maintenance Chage | ODP xfer per Item P/I Ind CR | Application | Required Minimum Balance to Bypass Dormant Account | Electronic Statement Fee | Exclude ODP Fee when NSF |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 098 | ASSURED CHECKING | ASSURED CONSUMER CHK PRO | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 5 | DD | 99,999,999,999 | 2 | Y |
| 103 | BRILLIANT CHECKING | INVESTAR CHECKING | 0 | 0 | 0 | 0 | 0 | 0 | 99 | 9,999,999 | 0 | 0 | 5 | 0 | 0 | 0 | 0 | 0 | 0 | M | 0 | 0 | 0 | DD | 0 | 0 | Y |
| 103 | BRILLIANT CHECKING | BRILLIANT CHECKING | 0 | 0 | 0 | 0 | 0 | 0 | 99 | 9,999,999 | 0 | 0 | 5 | 0 | 0 | 0 | 0 | 0 | 0 | M | 0 | 0 | 0 | DD | 0 | 0 | Y |
| 149 | STAR SIMPLE CHECKING | STAR SIMPLE CHECKING | 0 | 0 | 0 | 0 | 0 | 0 | 2,499 | 9,999,999 | 0 | 0 | 10 | 0 | 0 | 0 | 0 | 0 | 0 | M | 5 | 0 | 5 | DD | 500 | 2 | Y |
| 151 | STAR CHECKING | STAR CHECKING | 0 | 0 | 0 | 0 | 0 | 0 | 1,499 | 9,999,999 | 0 | 0 | 13 | 0 | 0 | 0 | 0 | 0 | 0 | M | 5 | 0 | 5 | DD | 500 | 2 | Y |
| 153 | STAR LEGACY CHECKING | STAR LEGACY CHECKING | 0 | 0 | 0 | 0 | 0 | 0 | 500 | 0 | 0 | 0 | 5 | 0 | 0 | 0 | 0 | 0 | 0 | M | 5 | 0 | 5 | DD | 500 | 0 | Y |
| 176 | STAR MONEY MARKET | STAR MONEY MARKET | 10 | 0 | 0 | 6 | 0 | 0 | 2,499 | 9,999,999 | 0 | 0 | 10 | 0 | 0 | 0 | 0 | 0 | 0 | M | 5 | 0 | 5 | DD | 500 | 2 | Y |
| 176 | STAR MONEY MARKET | E-STAR MONEY MARKET | 10 | 0 | 0 | 6 | 0 | 0 | 2,499 | 9,999,999 | 0 | 0 | 10 | 0 | 0 | 0 | 0 | 0 | 0 | M | 5 | 0 | 5 | DD | 500 | 2 | Y |
| 180 | INVESTAR PLUS MM | INVESTAR PLUS MONEY MKT | 10 | 0 | 0 | 6 | 0 | 0 | 2,499 | 9,999,999 | 0 | 0 | 10 | 0 | 0 | 0 | 0 | 0 | 0 | M | 5 | 0 | 5 | DD | 500 | 2 | Y |
| 201 | BUSINESS CHECKING | BUSINESS CHECKING | 0 | 0 | 0.25 | 300 | 300 | 300 | 2,000 | 9,999,999 | 0 | 0 | 15 | 0 | 0 | 0 | 0 | 0 | 0 | M | 5 | 0 | 5 | DD | 500 | 5 | Y |
| 202 | STAR TREASURY ADV | STAR TREASURY ADVANTAGE | 0 | 0 | 0.25 | 300 | 300 | 300 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 5 | 0 | 5 | DD | 500 | 5 | Y |
| 210 | STAR COMMERCIAL AA | STAR COM AA CONTROL DISB | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 5 | DD | 99,999,999,999 | 0 | Y |
| 210 | STAR COMMERCIAL AA | BUSINESS CHECKING | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 5 | DD | 99,999,999,999 | 0 | Y |
| 210 | STAR COMMERCIAL AA | BLUE STAR CHECKING | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 5 | DD | 99,999,999,999 | 0 | Y |
| 210 | STAR COMMERCIAL AA | STAR COMMERCIAL AA | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 5 | DD | 99,999,999,999 | 0 | Y |
| 250 | STAR IOLTA | STAR IOLTA | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 5 | DD | 99,999,999,999 | 0 | Y |
| 250 | STAR IOLTA | REPURCHASE AGREEMENT | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 5 | DD | 99,999,999,999 | 0 | Y |
| 251 | STAR PLAT NON-PER | STAR PLATINUM CHECKING NP | 0 | 0 | 0 | 0 | 0 | 0 | 2,499 | 9,999,999 | 0 | 0 | 12 | 0 | 0 | 0 | 0 | 0 | 0 | M | 0 | 0 | 5 | DD | 99,999,999,999 | 0 | Y |
| 255 | SMLL BUSINESS INT CK | SMALL BUSINESS INT CKG | 0 | 0 | 0.25 | 200 | 200 | 200 | 10,000 | 9,999,999 | 0 | 0 | 20 | 0 | 0 | 0 | 0 | 0 | 0 | M | 5 | 0 | 5 | DD | 500 | 5 | Y |
| 255 | SMLL BUSINESS INT CK | SMALL BUSINESS INT CK PRO | 0 | 0 | 0.25 | 200 | 200 | 200 | 10,000 | 9,999,999 | 0 | 0 | 20 | 0 | 0 | 0 | 0 | 0 | 0 | M | 5 | 0 | 5 | DD | 500 | 5 | Y |
| 256 | COMMERCIAL INT CK | COMMERCIAL INT CKG | 0 | 0 | 0.15 | 0 | 0 | 0 | 10,000 | 9,999,999 | 0 | 0 | 20 | 0 | 0 | 0 | 0 | 0 | 0 | M | 5 | 0 | 5 | DD | 500 | 5 | Y |
| 260 | PF BUSINESS CHECKING | PUBLIC FUND CHECKING | 0 | 0 | 0.25 | 300 | 300 | 300 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 5 | 0 | 5 | DD | 99,999,999,999 | 0 | Y |
| 275 | BUSINESS MMDA | BUSINESS MONEY MARKET | 10 | 0 | 0 | 6 | 0 | 0 | 2,499 | 9,999,999 | 0 | 0 | 15 | 0 | 0 | 0 | 0 | 0 | 0 | M | 0 | 0 | 5 | DD | 99,999,999,999 | 0 | Y |
| 276 | PUBLIC FUNDS MMDA | PUBLIC FUNDS MMDA | 10 | 0 | 0 | 6 | 0 | 0 | 2,499 | 9,999,999 | 0 | 0 | 15 | 0 | 0 | 0 | 0 | 0 | 0 | M | 0 | 0 | 5 | DD | 99,999,999,999 | 0 | Y |
| 301 | STAR SAVINGS PERS | E-STAR SAVINGS | 2 | 0 | 0 | 6 | 0 | 0 | 199 | 9,999,999 | 0 | 0 | 15 | 0 | 0 | 0 | 0 | 0 | 0 | M | 5 | 0 | 5 | SV | 500 | 0 | N |
| 301 | STAR SAVINGS PERS | STAR SAVINGS | 2 | 0 | 0 | 6 | 0 | 0 | 199 | 9,999,999 | 0 | 0 | 15 | 0 | 0 | 0 | 0 | 0 | 0 | M | 5 | 0 | 5 | SV | 500 | 0 | N |
| 305 | JR STAR SAVINGS | JR STAR SAVINGS | 2 | 0 | 0 | 6 | 0 | 0 | 24 | 9,999,999 | 0 | 0 | 15 | 0 | 0 | 0 | 0 | 0 | 0 | M | 0 | 0 | 5 | SV | 99,999,999,999 | 0 | N |
| 350 | STAR SAVINGS BUS | STAR SAVINGS NON-PERSONAL | 2 | 0 | 0 | 6 | 0 | 0 | 199 | 9,999,999 | 0 | 0 | 15 | 0 | 0 | 0 | 0 | 0 | 0 | M | 0 | 0 | 5 | SV | 99,999,999,999 | 0 | N |
| 498 | ASSURED COMM CKG PRO | ASSURED COMM CKG PRO | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 5 | DD | 99,999,999,999 | 0 | Y |
| 999 | WAIVE NO CHARGE | VIRTUAL VAULT INTERNAL | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | DD | 99,999,999,999 | 0 | Y |
| 999 | WAIVE NO CHARGE | INTERNAL | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | DD | 99,999,999,999 | 0 | Y |
| EIC | E-INVESTAR CHECKING | E-INVESTAR CHECKING | 0 | 0 | 0 | 0 | 0 | 0 | 1,499 | 9,999,999 | 0 | 0 | 13 | 0 | 0 | 0 | 0 | 0 | 0 | M | 5 | 0 | 5 | DD | 500 | 2 | Y |
| EIP | E-INVESTAR PLUS CK | E-INVESTAR PLUS CHECKING | 0 | 0 | 0 | 0 | 0 | 0 | 2,499 | 9,999,999 | 0 | 0 | 15 | 0 | 0 | 0 | 0 | 0 | 0 | M | 5 | 0 | 5 | DD | 500 | 2 | Y |
| EIS | E-INVESTAR STUDENT | E-INVESTAR STUDENT CKG | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 5 | 0 | 5 | DD | 500 | 0 | Y |
| ESL | E-STAR LEGACY CHKNG | E-STAR LEGACY CHECKING | 0 | 0 | 0 | 0 | 0 | 0 | 500 | 0 | 0 | 0 | 5 | 0 | 0 | 0 | 0 | 0 | 0 | M | 5 | 0 | 5 | DD | 500 | 0 | Y |
| ESS | E-STAR SIMPLE CHKNG | E-STAR SIMPLE CHECKING | 0 | 0 | 0 | 0 | 0 | 0 | 2,499 | 9,999,999 | 0 | 0 | 10 | 0 | 0 | 0 | 0 | 0 | 0 | M | 5 | 0 | 5 | DD | 500 | 2 | Y |
| HF | HSA FAMILY | HSA FAMILY | 0 | 0 | 0 | 0 | 0 | 0 | 1,499 | 0 | 0 | 0 | 3 | 0 | 0 | 0 | 0 | 0 | 0 | M | 5 | 0 | 5 | DD | 500 | 0 | Y |
| HI | HSA INDIVIDUAL | HSA INDIVIDUAL | 0 | 0 | 0 | 0 | 0 | 0 | 1,499 | 0 | 0 | 0 | 3 | 0 | 0 | 0 | 0 | 0 | 0 | M | 5 | 0 | 5 | DD | 500 | 0 | Y |
| INT | INTERNAL | COMMERCIAL INT CKG | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | DD | 99,999,999,999 | 0 | Y |
| INT | INTERNAL | INTERNAL | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | DD | 99,999,999,999 | 0 | Y |
| IPC | INVESTAR PLUS CK | INVESTAR PLUS CHECKING | 0 | 0 | 0 | 0 | 0 | 0 | 2,499 | 9,999,999 | 0 | 0 | 15 | 0 | 0 | 0 | 0 | 0 | 0 | M | 5 | 0 | 5 | DD | 500 | 2 | Y |
| IRC | INVESTAR CHECKING | INVESTAR CHECKING | 0 | 0 | 0 | 0 | 0 | 0 | 1,499 | 9,999,999 | 0 | 0 | 13 | 0 | 0 | 0 | 0 | 0 | 0 | M | 5 | 0 | 5 | DD | 500 | 2 | Y |
| ISC | INVESTAR STUDENT CK | INVESTAR STUDENT CHECKING | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 5 | 0 | 5 | DD | 500 | 0 | Y |
| IYC | STARLIT YOUTH CHECK | STARLIT YOUTH CHECKING | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 5 | 0 | 5 | DD | 500 | 0 | Y |
| M01 | BUSINESS CHECKING | BUSINESS CHECKING | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 49,999 | 9,999,999 | 12.5 | A | 0 | 0 | 5 | DD | 99,999,999,999 | 0 | Y |
| M30 | COMMERCIAL SAVINGS | COMMERCIAL SAVINGS | 2 | 0 | 0 | 6 | 0 | 0 | 999 | 9,999,999 | 0 | 0 | 10 | 0 | 0 | 0 | 0 | 0 | 0 | M | 0 | 0 | 5 | SV | 99,999,999,999 | 0 | N |
| M56 | COMMERCIAL INT CK | COMMERCIAL INT CKG | 0 | 0 | 0 | 0 | 0 | 0 | 49,999 | 9,999,999 | 0 | 0 | 35 | 0 | 0 | 0 | 0 | 0 | 0 | M | 0 | 0 | 5 | DD | 99,999,999,999 | 0 | Y |
| M75 | MMDA | BUSINESS MONEY MARKET | 10 | 0 | 0 | 6 | 0 | 0 | 4,999 | 9,999,999 | 0 | 0 | 25 | 0 | 0 | 0 | 0 | 0 | 0 | M | 0 | 0 | 5 | DD | 99,999,999,999 | 2 | Y |
| M75 | MMDA | PUBLIC FUNDS MMDA | 10 | 0 | 0 | 6 | 0 | 0 | 4,999 | 9,999,999 | 0 | 0 | 25 | 0 | 0 | 0 | 0 | 0 | 0 | M | 0 | 0 | 5 | DD | 99,999,999,999 | 2 | Y |
| M76 | INVESTAR PLUS BUS MM | INVESTAR PLUS BUS MM | 10 | 0 | 0 | 6 | 0 | 0 | 2,499 | 9,999,999 | 0 | 0 | 15 | 0 | 0 | 0 | 0 | 0 | 0 | M | 5 | 0 | 5 | DD | 500 | 2 | Y |
| MVH | NOW ACCOUNT | STAR PLATINUM CHECKING NP | 0 | 0 | 0 | 0 | 0 | 0 | 1,499 | 0 | 0 | 0 | 10.5 | 0 | 0 | 0 | 0 | 0 | 0 | M | 5 | 0 | 5 | DD | 500 | 2 | Y |
| REP | REPURCHASE AGRMT | REPURCHASE AGREEMENT | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | DD | 99,999,999,999 | 0 | Y |
| SCY | SECURE CHECKING | SECURE CHECKING | 0 | 0 | 0 | 0 | 0 | 0 | 9,999 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | M | 5 | 0 | 3 | DD | 500 | 2 | Y |
| SSS | SUPER STAR SAVINGS | SUPER STAR SAV PERS | 2 | 0 | 0 | 6 | 0 | 0 | 24,999 | 9,999,999 | 0 | 0 | 15 | 0 | 0 | 0 | 0 | 0 | 0 | M | 5 | 0 | 5 | SV | 99,999,999,999 | 2 | N |
| TCY | TRADITIONAL CHECKIN | TRADITIONAL CHECKING | 0 | 0 | 0 | 0 | 0 | 0 | 100 | 0 | 0 | 0 | 4 | 0 | 0 | 0 | 0 | 0 | 0 | M | 5 | 0 | 5 | DD | 500 | 0 | Y |
| VA | STAR ADVANTAGE BASIC | STAR ADVANTAGE BASIC | 0 | 0 | 0 | 0 | 0 | 0 | 9,999 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | M | 5 | 8 | 5 | DD | 500 | 2 | Y |
| VB | STAR ADVANTAGE PREM | STAR ADVANTAGE PREMIUM | 0 | 0 | 0 | 0 | 0 | 0 | 9,999,999 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | M | 5 | 10 | 5 | DD | 500 | 2 | Y |
| VF | PF CHECKING NIB | PUBLIC FUND CHKG NIB | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 5 | DD | 99,999,999,999 | 0 | Y |
| VL | SAVINGS PUB FUND | SAVINGS PUBLIC FUND | 2 | 0 | 0 | 6 | 0 | 0 | 199 | 9,999,999 | 0 | 0 | 15 | 0 | 0 | 0 | 0 | 0 | 0 | M | 0 | 0 | 5 | SV | 99,999,999,999 | 0 | N |
| VT | NON PROFIT DDA | DDA NON PROFIT | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 1 | 5 | DD | 99,999,999,999 | 0 | Y |

# Louisiana Lending Products

**Personal Loan Products**: Home Equity Line of Credit (HELOC), Lot Loan, Acreage Loan, Auto, All Terrain Vehicle (ATV), Motorcycle, Boat, Marine, Tractor, Recreational Vehicle (RV), Tractor Trailer (TT), 5th Wheel Loan, Unsecured Term Loan, Community Small Dollar Loan, Unsecured Overdraft Line of Credit, Certificate of Deposit (CD)/Savings Secured Term Loan, CD/Savings Secured Line of Credit

**Business Loan Products**: Commercial: Owner Occupied Real Estate Term, Non-Owner Occupied Real Estate Term, Undeveloped Acreage (less than 5 acres) or Agricultural Land Term, Developed Land Term, Commercial Construction Real Estate, Commercial Construction 1-4 Family, Equipment/AR Term, CD Secured Term, Unsecured Term, Litigation Line of Credit (Attorney Client Lines), Stock and/or Marketable Securities Term, Real Estate Secured Line of Credit, A/R or Inventory Secured Line of Credit, CD Secured Line of Credit, Unsecured Line of Credit, Attorney Operating Line of Credit, Business Credit Card, Agricultural Crop and Cattle, Irrevocable Letter of Credit; Business Banking: Owner Occupied Real Estate Term, Non-Owner Occupied Real Estate Term, Agricultural Land Term, Developed Land Term, Undeveloped Acreage (greater than 5 acres), Owner Occupied Real Estate Secured Line of Credit, A/R/Inventory Secured Line of Credit, New Equipment Term, Used Equipment Term, New Equipment/Vehicle Non-revolving Line, CD Secured Term, Unsecured Line of Credit, Unsecured Term, Vehicle (up to one ton) Term, Vehicle (Heavy Duty/Commercial) Term, Business Equity Line of Credit, CD Secured Revolving Line of Credit, Unmonitored Revolving Line of Credit

# Louisiana, Texas, and Alabama Deposit Products

**Personal Deposit Products:** Non-Interest Earning Accounts: Brilliant Checking, Investar Student Checking, StarLit Youth Checking, Investar Checking; Interest Earning Accounts: Star Legacy Checking, Star Simple Checking, Investar Plus Checking, Assured Checking; Savings & Money Market Deposit Account (MMDA): Investar Plus MMDA, Super Star Savings, Star Savings, Jr. Star Savings, Certificate of Deposit (CDs), Individual Retirement Account (IRAs)

**Business Deposit Products:** Business Checking, Star Commercial Analysis Checking, Star Treasury Advantage, Star Platinum Checking, Small Business Interest Checking, Commercial Business Interest Checking, Business Savings, DDA Non-Profit Checking, Assured Checking, Investar Plus Business MMDA, Blue Star Checking (TX only), CDs, Public Funds or Assured Checking/DDM

**Limited Availability:** IDA Savings –this product is currently offered at the Bank's Veterans Branch location and is associated with the United Way of Southeast Louisiana (SELA) and is only available in the United Way of SELA's service areas

# Texas Lending Products

**Personal Loan Products**: Auto, All Terrain Vehicle (ATV), Motorcycle, Boat, Marine, Tractor, Recreational Vehicle (RV), Tractor Trailer (TT), 5th Wheel Loan, Unsecured Term Loan, Community Small Dollar Loan, Certificate of Deposit (CD)/Savings Secured Term Loan, CD/Savings Secured Line of Credit

**Business Loan Products**: Commercial: Owner Occupied Real Estate Term, Non-Owner Occupied Real Estate Term, Undeveloped Acreage (less than 5 acres) or Agricultural Land Term, Developed Land Term, Commercial Construction Real Estate, Commercial Construction 1-4 Family, Equipment/AR Term, CD

Secured Term, Unsecured Term, Litigation Line of Credit (Attorney Client Lines), Stock and/or Marketable Securities Term, Real Estate Secured Line of Credit, A/R or Inventory Secured Line of Credit, CD Secured Line of Credit, Unsecured Line of Credit, Attorney Operating Line of Credit, Business Credit Card, Agricultural Crop and Cattle, Irrevocable Letter of Credit; Business Banking: Owner Occupied Real Estate Term, Non-Owner Occupied Real Estate Term, Agricultural Land Term, Developed Land Term, Undeveloped Acreage (greater than 5 acres), Owner Occupied Real Estate Secured Line of Credit, A/R/Inventory Secured Line of Credit, New Equipment Term, Used Equipment Term, New Equipment/Vehicle Non-revolving Line, CD Secured Term, Unsecured Line of Credit, Unsecured Term, Vehicle (up to one ton) Term, Vehicle (Heavy Duty/Commercial) Term, Business Equity Line of Credit, CD Secured Revolving Line of Credit, Unmonitored Revolving Line of Credit

## Louisiana, Texas, and Alabama Services

ACH Origination, ACH Positive Pay, Check Positive Pay, LineLink, Merchant Services, Online Banking, Remote Deposit Capture, Virtual Vault, Wire Origination, eStatements, Bill Pay, Mobile Deposit, Smart Solutions: Interactive Teller Machines ((ITMs) limited locations in LA & AL), Official Checks, Wire Transfers, Automatic Loan Payments, Direct Deposit of Payroll & U.S. Treasury Checks, Certificate of Deposit Account Registry Service (CDARS), Controlled Disbursement Account (CDA), Lockbox Service, Drafting of Funds From Other Financial Institutions, Foreign Check Collections & Foreign Currency Orders, Night Deposit, Counter/Temporary Checks, Star-Telephone Banking, Safe Deposit Boxes, Check Ordering, Online Account Opening: E-Investar Checking, E-Investar Plus Checking, E-Investar Student Checking, E-Star Legacy Checking, E-Star Simple Checking, E-Star Savings, E-Star Money Market, E-CD (various terms)

## Alabama Lending Products

**Personal Loan Products:** Home Equity Line of Credit (HELOC), Lot Loan, Acreage Loan, Auto, All Terrain Vehicle (ATV), Motorcycle, Boat, Marine, Tractor, Recreational Vehicle (RV), Tractor Trailer (TT), 5$^{th}$ Wheel Loan, Unsecured Term Loan, Community Small Dollar Loan, Unsecured Overdraft Line of Credit, Certificate of Deposit (CD)/Savings Secured Term Loan, CD/Savings Secured Line of Credit

**Business Loan Products**: Commercial: Owner Occupied Real Estate Term, Non-Owner Occupied Real Estate Term, Undeveloped Acreage (less than 5 acres) or Agricultural Land Term, Developed Land Term, Commercial Construction Real Estate, Commercial Construction 1-4 Family, Equipment/AR Term, CD Secured Term, Unsecured Term, Litigation Line of Credit (Attorney Client Lines), Stock and/or Marketable Securities Term, Real Estate Secured Line of Credit, A/R or Inventory Secured Line of Credit, CD Secured Line of Credit, Unsecured Line of Credit, Attorney Operating Line of Credit, Business Credit Card, Agricultural Crop and Cattle, Irrevocable Letter of Credit; Business Banking: Owner Occupied Real Estate Term, Non-Owner Occupied Real Estate Term, Agricultural Land Term, Developed Land Term, Undeveloped Acreage (greater than 5 acres), Owner Occupied Real Estate Secured Line of Credit, A/R/Inventory Secured Line of Credit, New Equipment Term, Used Equipment Term, New Equipment/Vehicle Non-revolving Line, CD Secured Term, Unsecured Line of Credit, Unsecured Term, Vehicle (up to one ton) Term, Vehicle (Heavy Duty/Commercial) Term, Business Equity Line of Credit, CD Secured Revolving Line of Credit, Unmonitored Revolving Line of Credit

# Loan Programs/Products

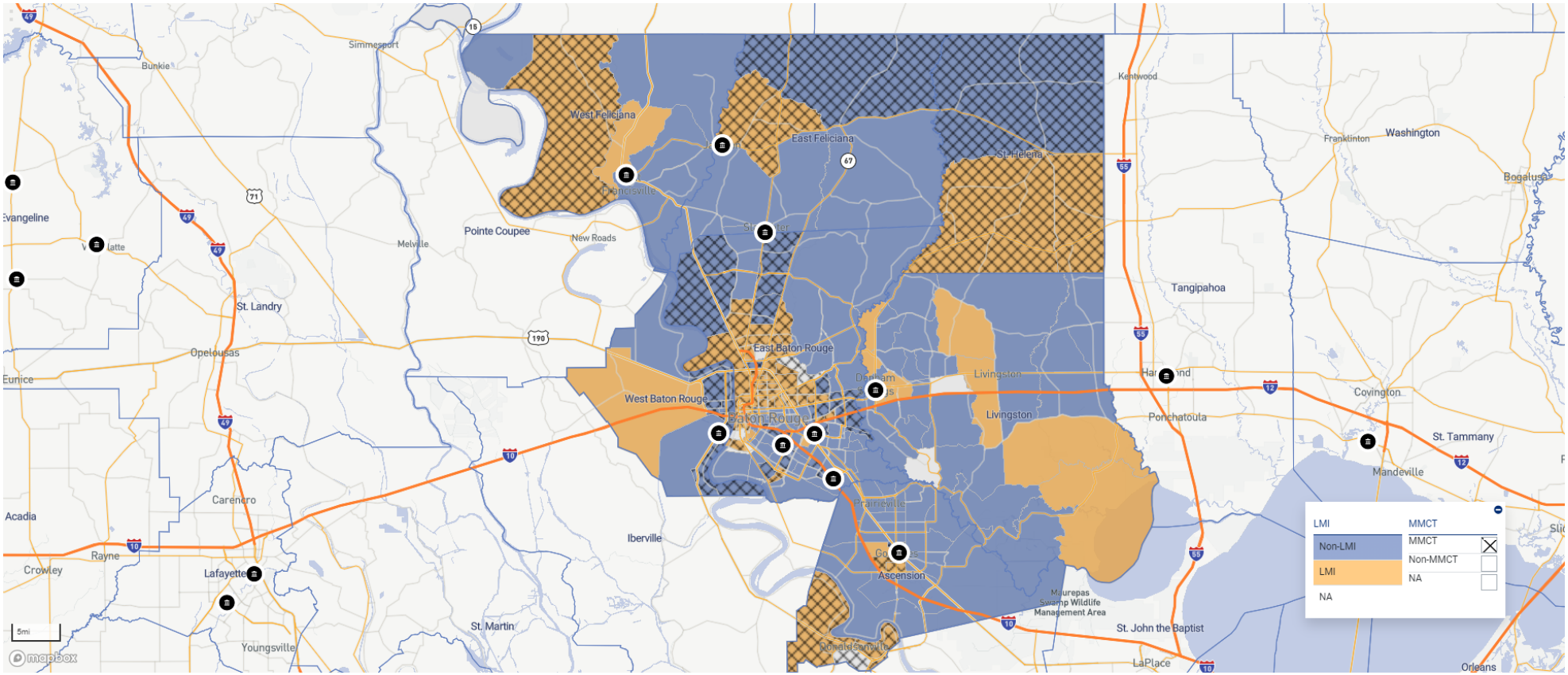
FHLB of Dallas HELP, SNAP, and Partnership Grants and other FHLB Programs, $500,000 loan to Senior Housing Crime Prevention through CRA Partners

# RiskExec Assessment Areas/REMA

Assessment Set: 2024 INVESTAR BANK ASSESSMENT AREA JAN. 2024

Assessment Area: BATON ROUGE AA

Baton Rouge Facilities Based Assessment Area

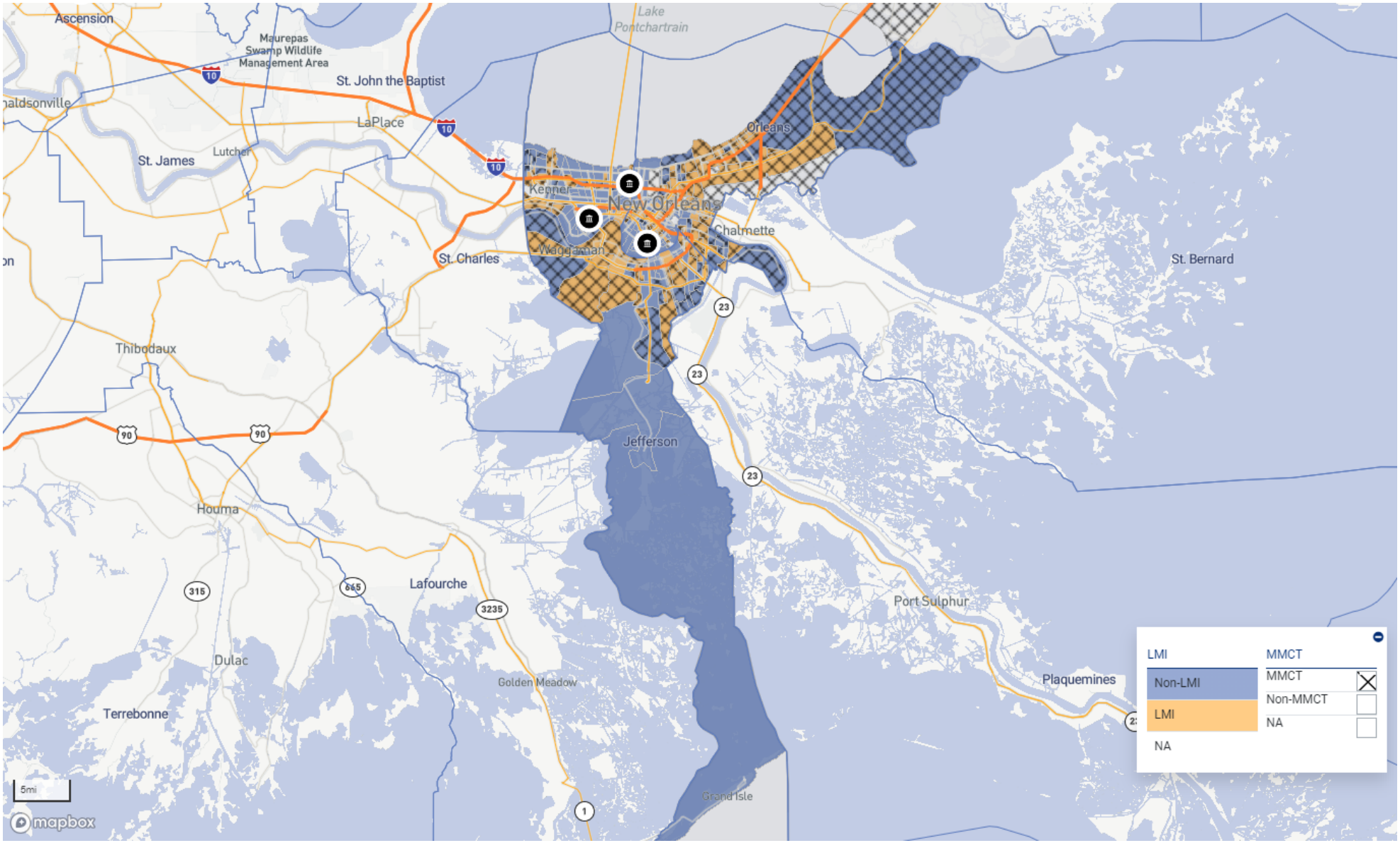


# RiskExec Assessment Areas/REMA

Assessment Set: 2024 INVESTAR BANK ASSESSMENT AREA JAN. 2024

Assessment Area: NEW ORLEANS AA

New Orleans Facilities Based Assessment Area - Southshore

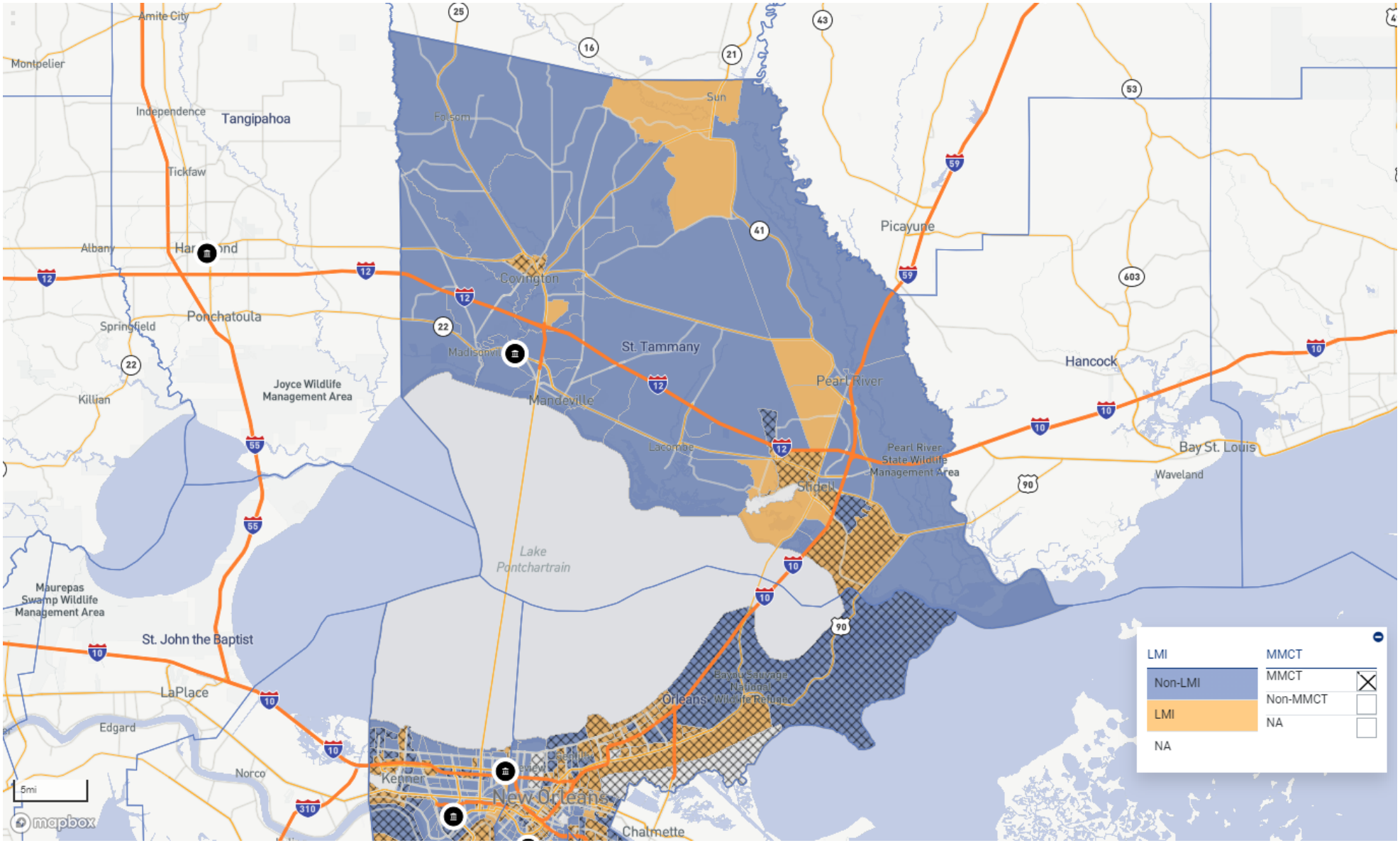


# RiskExec Assessment Areas/REMA

Assessment Set: 2024 INVESTAR BANK ASSESSMENT AREA JAN. 2024

Assessment Area: NEW ORLEANS AA

New Orleans Facility Based Assessment Area

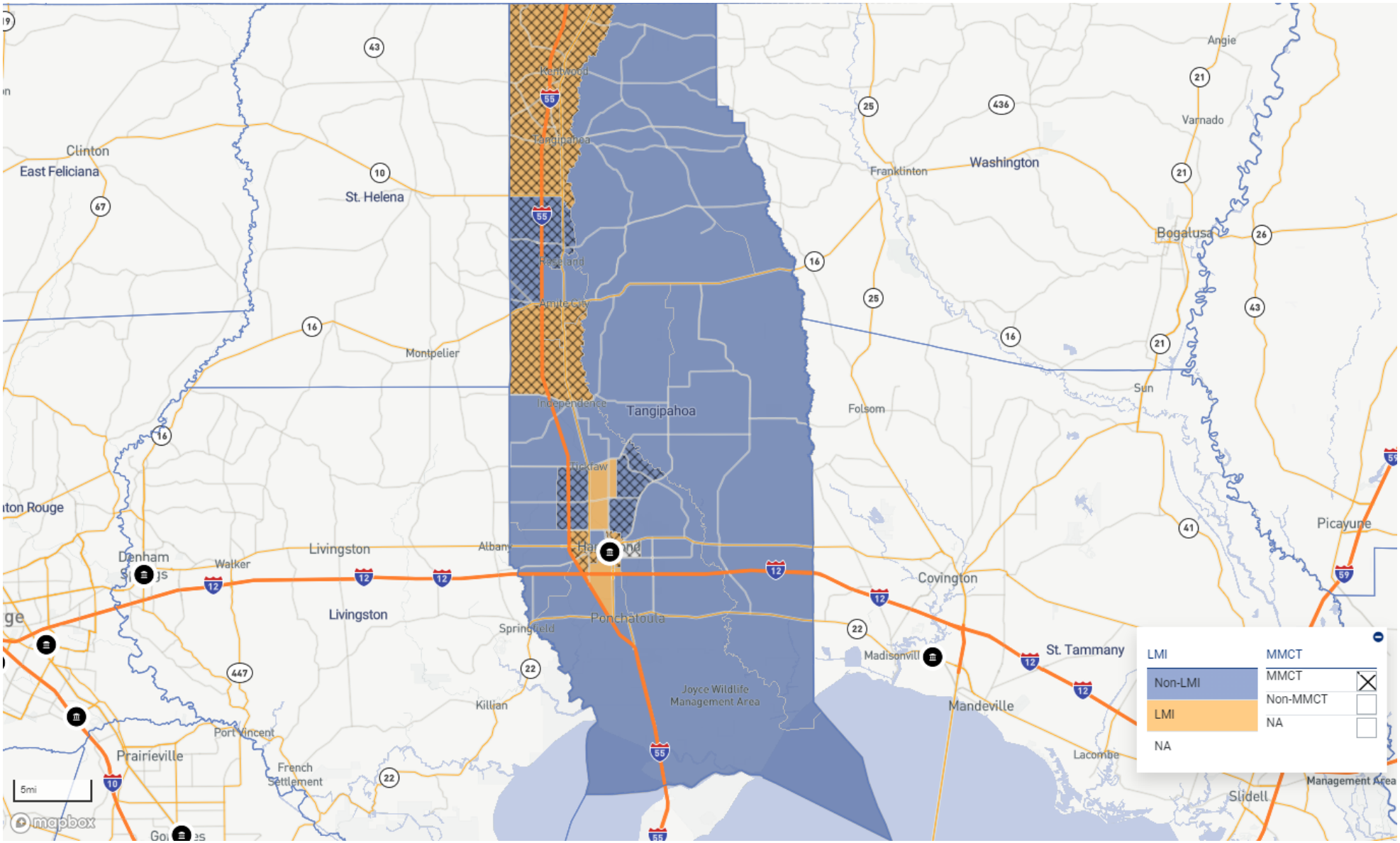


# RiskExec Assessment Areas/REMA

Assessment Set: 2024 INVESTAR BANK ASSESSMENT AREA JAN. 2024

Assessment Area: HAMMOND AA

Hammond Facilities Based Assessment Area

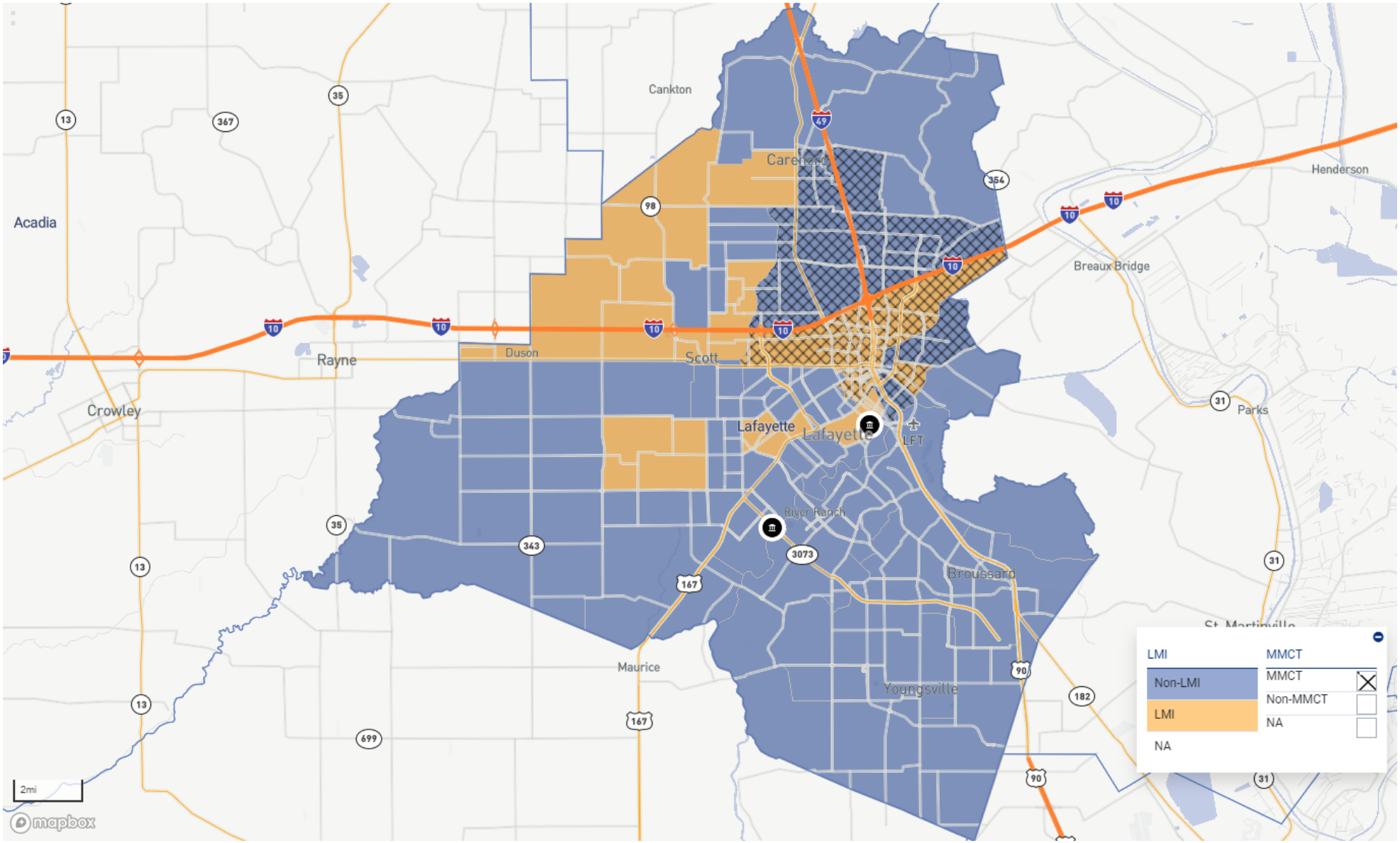


# RiskExec Assessment Areas/REMA

Assessment Set: 2024 INVESTAR BANK ASSESSMENT AREA JAN. 2024

Assessment Area: LAFAYETTE AA

Lafayette Facilities Based Assessment Area

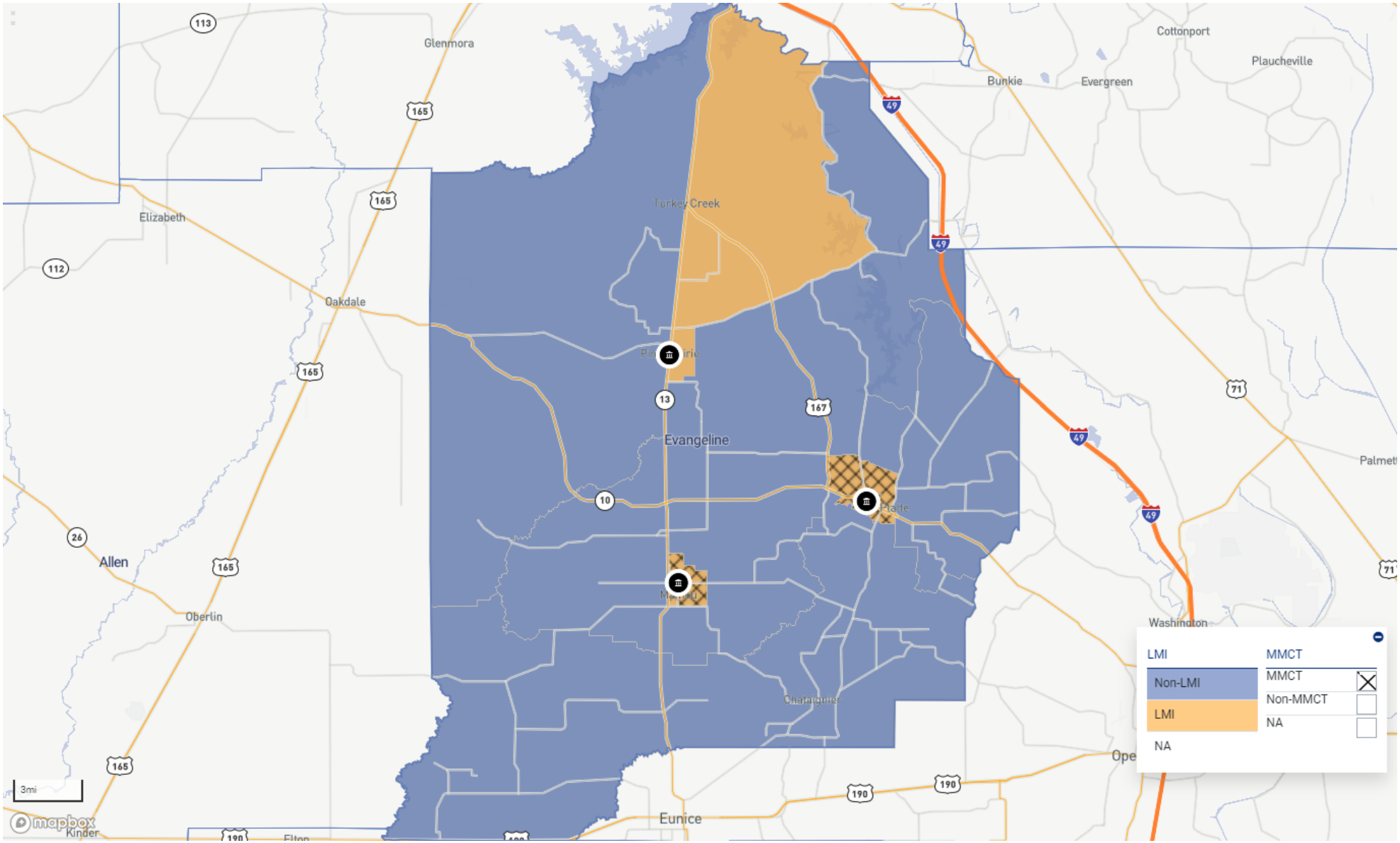


# RiskExec Assessment Areas/REMA

Assessment Set: 2024 INVESTAR BANK ASSESSMENT AREA JAN. 2024

Assessment Area: EVANGELINE AA

Evangeline Facilities Based Assessment Area

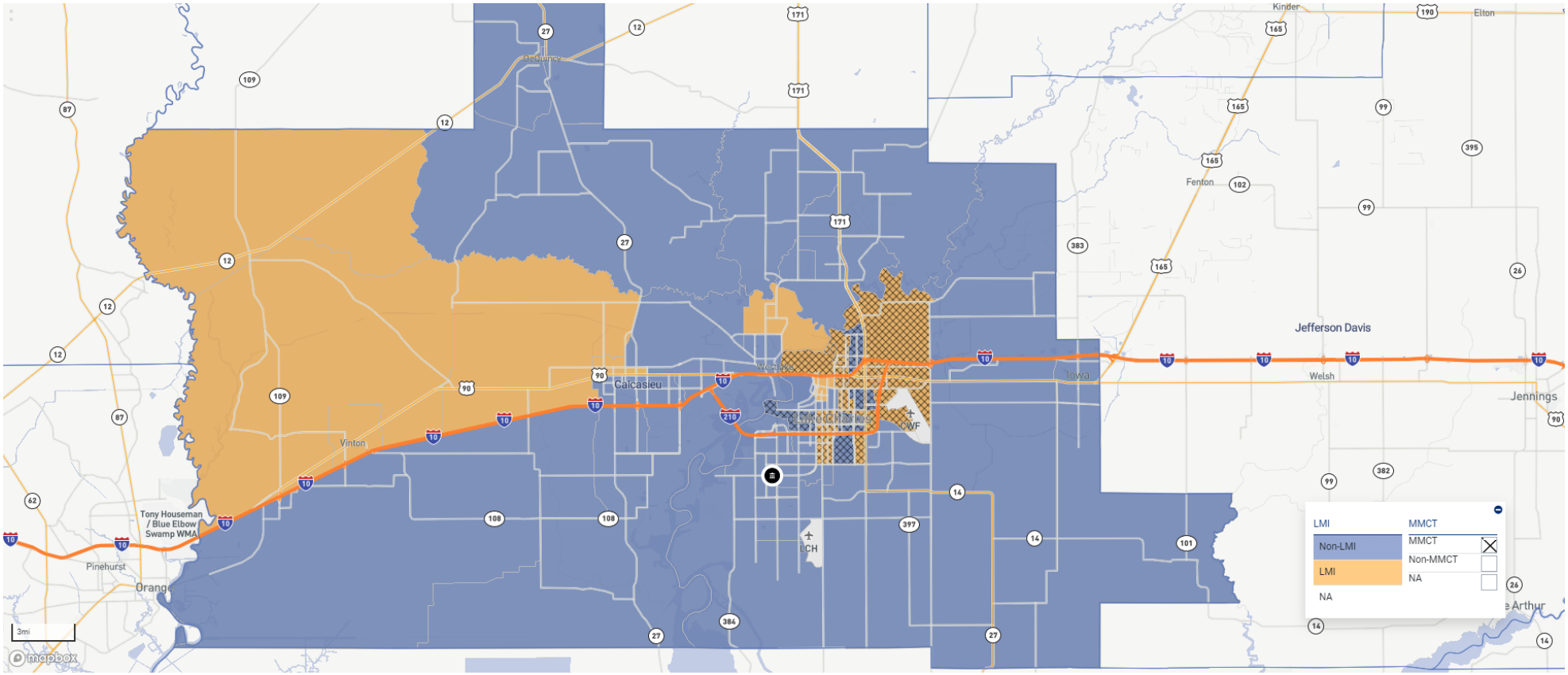


# RiskExec Assessment Areas/REMA

Assessment Set: 2024 INVESTAR BANK ASSESSMENT AREA JAN. 2024

Assessment Area: LAKE CHARLES AA

Lake Charles Facility Based Assessment Area

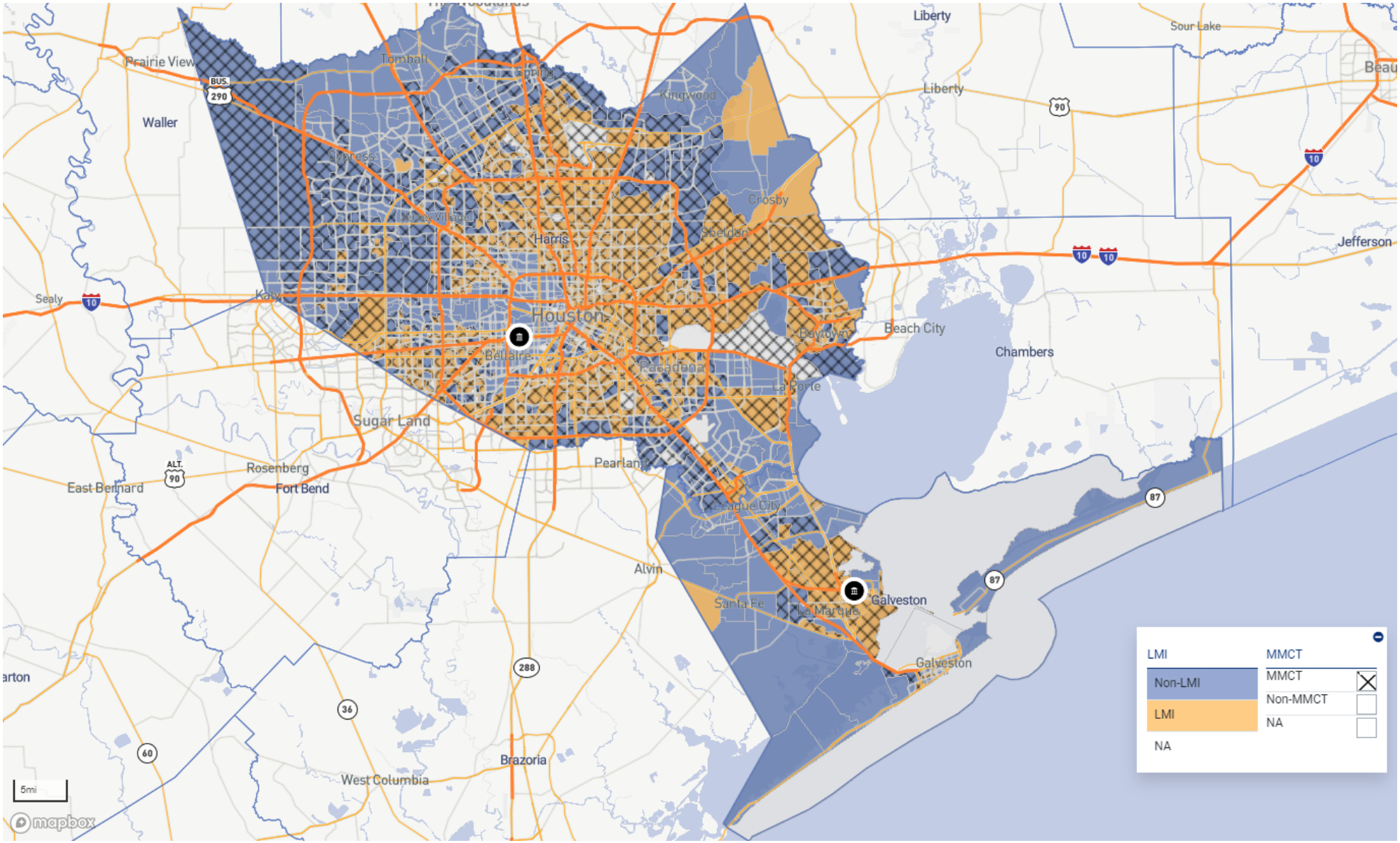


# RiskExec Assessment Areas/REMA

Assessment Set: 2024 INVESTAR BANK ASSESSMENT AREA JAN. 2024

Assessment Area: HOUSTON AA

Houston Facilities Based Assessment Area

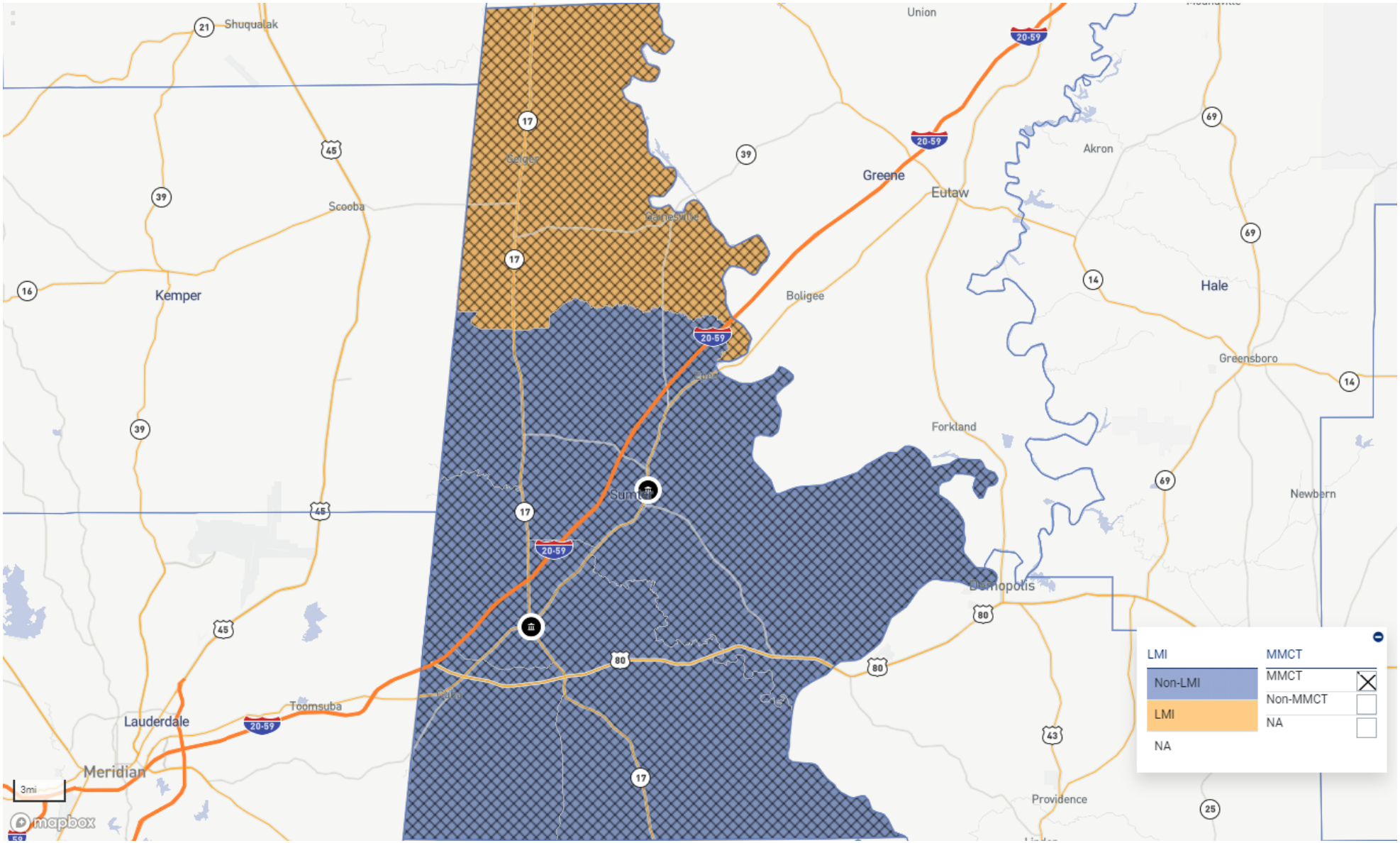


# RiskExec Assessment Areas/REMA

Assessment Set: 2024 INVESTAR BANK ASSESSMENT AREA JAN. 2024

Assessment Area: YORK-LIVINGSTON AA

York Livingston Facility Based Assessment Area

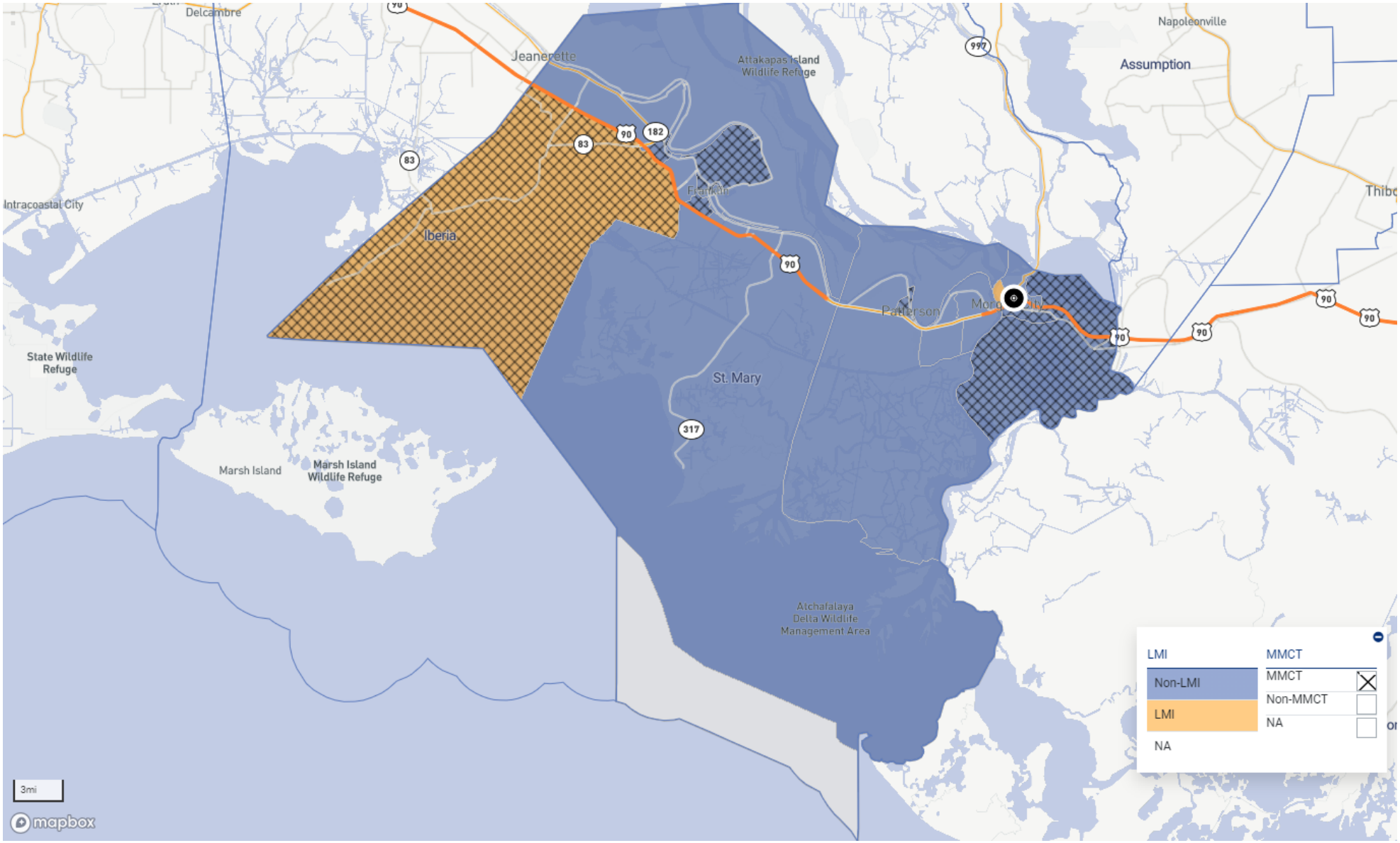


# RiskExec Assessment Areas/REMA

Assessment Set: 2024 INVESTAR BANK ASSESSMENT AREA JAN. 2024

Assessment Area: ST. MARY AA

St. Mary Facilities Based Assessment Area

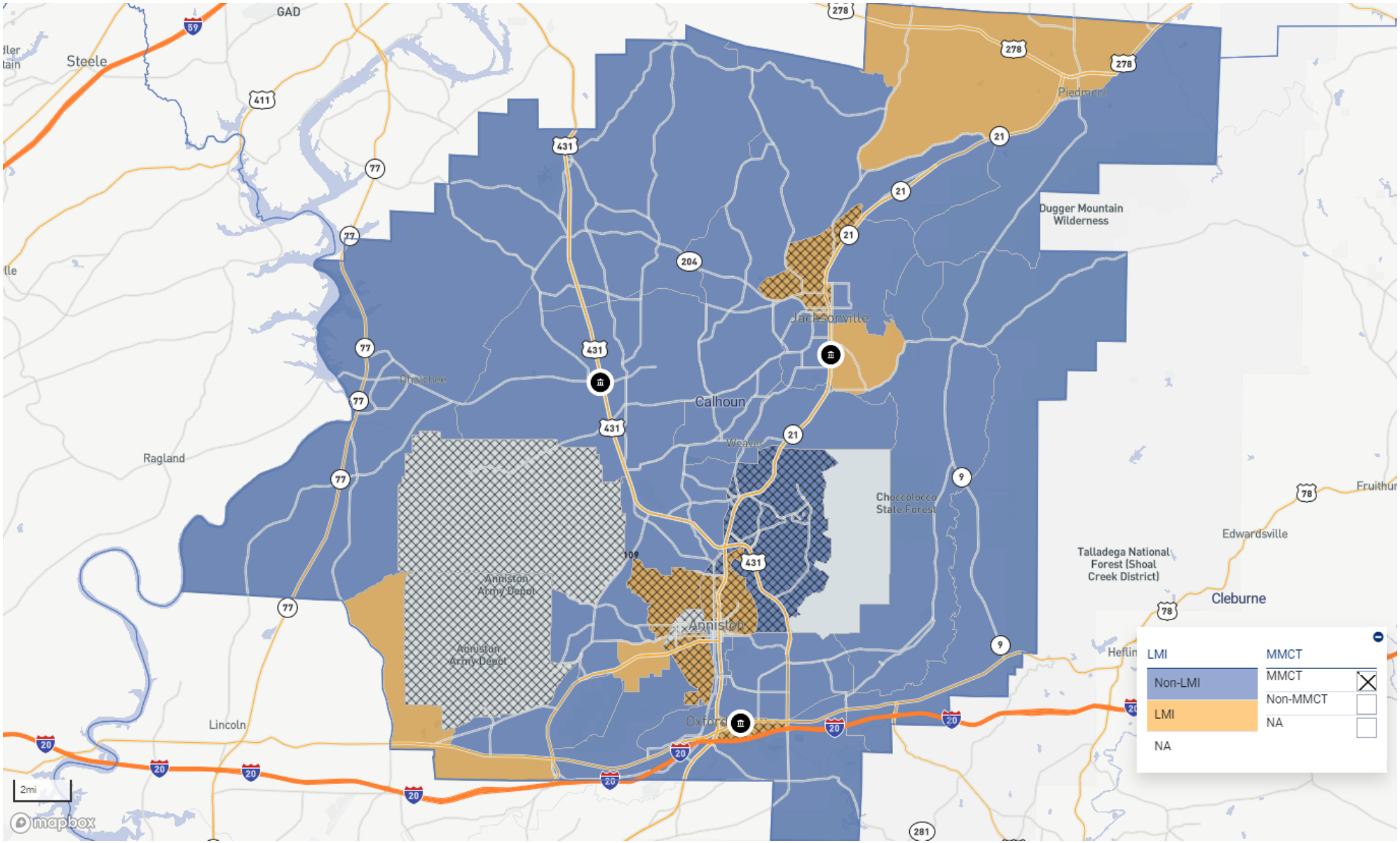


# RiskExec Assessment Areas/REMA

Assessment Set: 2024 INVESTAR BANK ASSESSMENT AREA JAN. 2024

Assessment Area: CALHOUN AA

Calhoun Facility Based Assessment Area

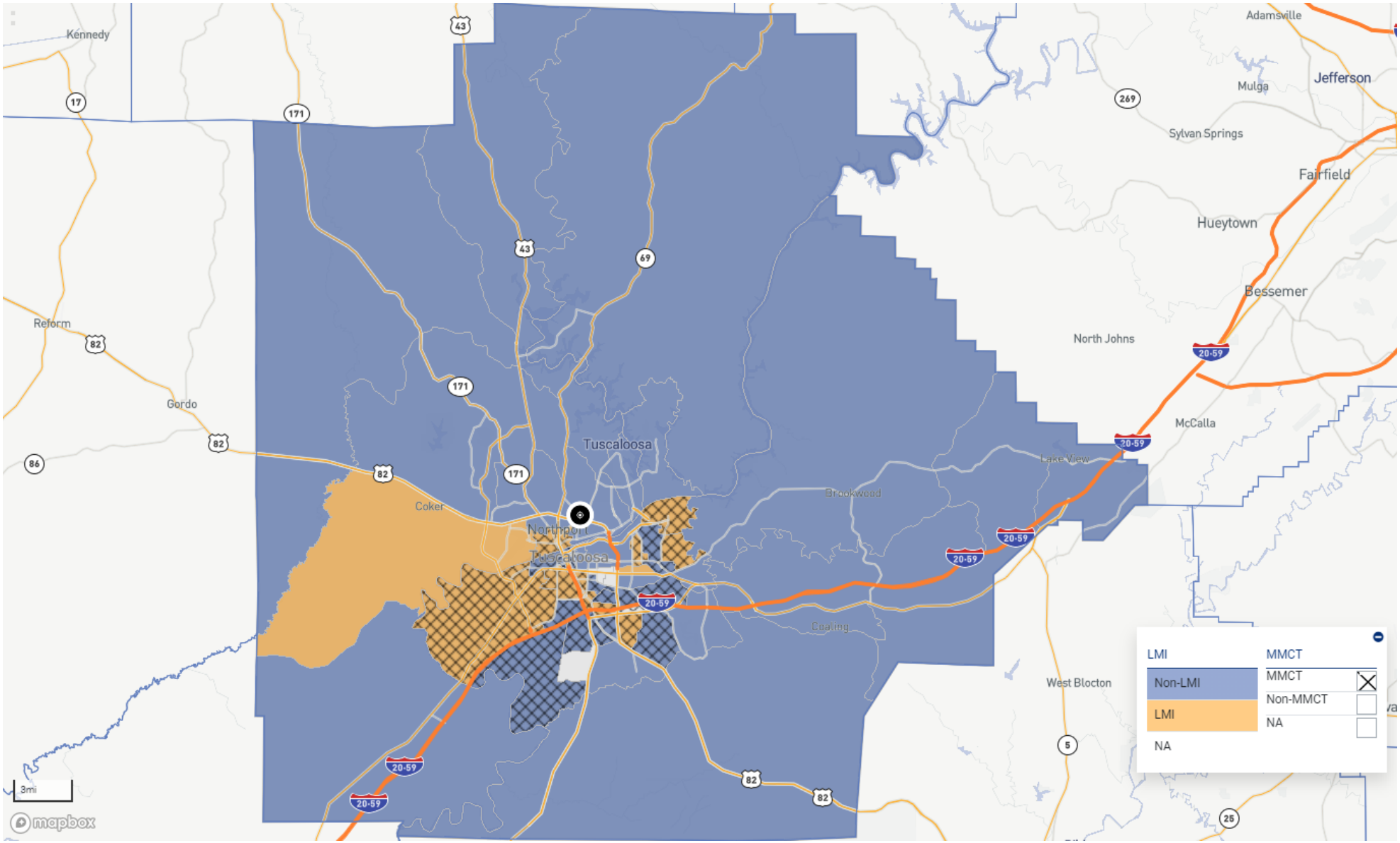


# RiskExec Assessment Areas/REMA

Assessment Set: 2024 INVESTAR BANK ASSESSMENT AREA JAN. 2024

Assessment Area: TUSCALOOSA AA

Tuscaloosa Facilities Based Assessment Area

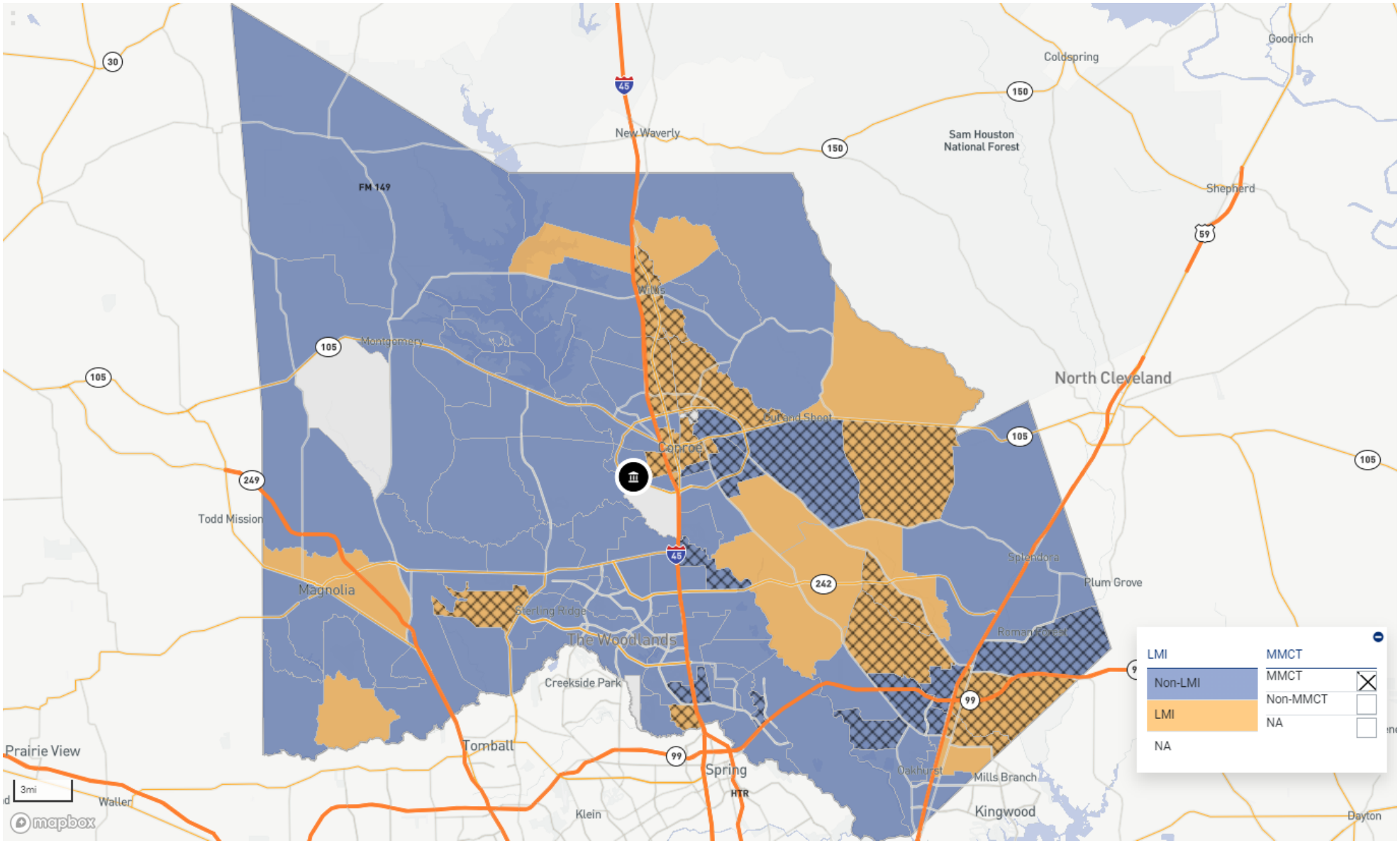


# RiskExec Assessment Areas/REMA

Assessment Set: INVESTAR BANK ASSESSMENT AREA OCT. 2024

Assessment Area: MONTGOMERY AA

Montgomery AA



**TRACTS DEMOGRAPHICS REPORT**

Institution: INVESTAR BANK  Assessment Set: INVESTAR BANK ASSESSMENT AREA OCT. 2024 (2024)

| State | State Name | County | County Name | Census Tract | MSA/MD | MSA/MD Name | CSA | CSA Name | Place | Zip Codes | MSA/MD MFI | Base Tract MFI | Tract MFI | Tract MFI % | LMI | MMCT | MACT | MBCT | MHCT | MBHCT | MAIANCT | MNHOPICT | Population | Families | Households | Minority | Minority % | Black | Black % | Hispanic | Hispanic % | Non-Hispanic | Non-Hispanic % | Asian | Asian % | NHOPI | NHOPI % | Labor Armed Force | Labor Armed Force % | LEP | LEP % | Poverty % | Owner Occ Units | 1-4 Family Units | Farm Count | Non Farm Count | Distressed/ Underserved |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 22 | LOUISIANA | 005 | ASCENSION PARISH | 0301.02 | 12940 | BATON ROUGE, LA | 132 | BATON ROUGE-HAMMOND, LA | | 70737 \| 70774 | $86,800 | $64,781 | $72,131 | 83.1 | MIDDLE INCOME | N | N | N | N | N | N | N | 5,218 | 1,533 | 1,886 | 906 | 17.36 | 214 | 4.1 | 479 | 9.18 | 4,739 | 90.82 | 9 | 0.17 | 1 | 0.02 | 0 | 102 | 1.95 | 14.76 | 1,529 | 2,088 | 19 | 490 | Neither Distressed nor Underserved | |
| 22 | LOUISIANA | 005 | ASCENSION PARISH | 0301.04 | 12940 | BATON ROUGE, LA | 132 | BATON ROUGE-HAMMOND, LA | PRAIRIEVILLE CDP, LA | 70769 | $86,800 | $90,512 | $100,783 | 116.11 | MIDDLE INCOME | N | N | N | N | N | N | N | 3,680 | 1,091 | 1,371 | 1,061 | 28.83 | 614 | 16.68 | 247 | 6.71 | 3,433 | 93.29 | 66 | 1.79 | 0 | 0 | 0 | 0 | 0 | 10.66 | 1,227 | 1,401 | 18 | 372 | Neither Distressed nor Underserved | |
| 22 | LOUISIANA | 005 | ASCENSION PARISH | 0301.05 | 12940 | BATON ROUGE, LA | 132 | BATON ROUGE-HAMMOND, LA | | 70737 \| 70769 | $86,800 | $111,161 | $123,777 | 142.6 | UPPER INCOME | N | N | N | N | N | N | N | 6,741 | 1,641 | 2,078 | 1,716 | 25.46 | 885 | 13.13 | 494 | 7.33 | 6,247 | 92.67 | 60 | 0.89 | 2 | 0.03 | 0 | 74 | 1.1 | 4.46 | 1,882 | 2,264 | 23 | 583 | Neither Distressed nor Underserved | |
| 22 | LOUISIANA | 005 | ASCENSION PARISH | 0301.06 | 12940 | BATON ROUGE, LA | 132 | BATON ROUGE-HAMMOND, LA | | 70737 \| 70769 \| 70774 | $86,800 | $98,700 | $109,906 | 126.62 | UPPER INCOME | N | N | N | N | N | N | N | 2,353 | 688 | 834 | 230 | 9.77 | 28 | 1.19 | 116 | 4.93 | 2,237 | 95.07 | 8 | 0.34 | 1 | 0.04 | 0 | 19 | 0.81 | 6.26 | 820 | 967 | 15 | 253 | Neither Distressed nor Underserved | |
| 22 | LOUISIANA | 005 | ASCENSION PARISH | 0301.07 | 12940 | BATON ROUGE, LA | 132 | BATON ROUGE-HAMMOND, LA | | 70774 | $86,800 | $97,014 | $108,023 | 124.45 | UPPER INCOME | N | N | N | N | N | N | N | 3,167 | 787 | 1,112 | 272 | 8.59 | 32 | 1.01 | 125 | 3.95 | 3,042 | 96.05 | 4 | 0.13 | 0 | 0 | 0 | 232 | 7.33 | 10.38 | 869 | 1,187 | 17 | 248 | Neither Distressed nor Underserved | |
| 22 | LOUISIANA | 005 | ASCENSION PARISH | 0302.07 | 12940 | BATON ROUGE, LA | 132 | BATON ROUGE-HAMMOND, LA | PRAIRIEVILLE CDP, LA | 70769 | $86,800 | $115,000 | $128,056 | 147.53 | UPPER INCOME | N | N | N | N | N | N | N | 6,372 | 1,992 | 2,429 | 2,020 | 31.7 | 1,042 | 16.35 | 426 | 6.69 | 5,946 | 93.31 | 325 | 5.1 | 5 | 0.08 | 0 | 224 | 3.52 | 4.09 | 2,269 | 2,425 | 21 | 1,157 | Neither Distressed nor Underserved | |
| 22 | LOUISIANA | 005 | ASCENSION PARISH | 0302.08 | 12940 | BATON ROUGE, LA | 132 | BATON ROUGE-HAMMOND, LA | PRAIRIEVILLE CDP, LA | 70769 | $86,800 | $129,462 | $144,157 | 166.08 | UPPER INCOME | N | N | N | N | N | N | N | 4,410 | 1,385 | 1,590 | 1,025 | 23.24 | 414 | 9.39 | 369 | 8.37 | 4,041 | 91.63 | 83 | 1.88 | 3 | 0.07 | 0 | 14 | 0.32 | 8 | 1,322 | 1,521 | 16 | 809 | Neither Distressed nor Underserved | |
| 22 | LOUISIANA | 005 | ASCENSION PARISH | 0302.09 | 12940 | BATON ROUGE, LA | 132 | BATON ROUGE-HAMMOND, LA | PRAIRIEVILLE CDP, LA | 70769 | $86,800 | $86,336 | $96,140 | 110.76 | MIDDLE INCOME | N | N | N | N | N | N | N | 2,641 | 765 | 889 | 556 | 21.05 | 235 | 8.9 | 186 | 7.04 | 2,455 | 92.96 | 39 | 1.48 | 1 | 0.04 | 0 | 13 | 0.49 | 0.74 | 781 | 912 | 9 | 274 | Neither Distressed nor Underserved | |
| 22 | LOUISIANA | 005 | ASCENSION PARISH | 0302.10 | 12940 | BATON ROUGE, LA | 132 | BATON ROUGE-HAMMOND, LA | PRAIRIEVILLE CDP, LA | 70769 | $86,800 | $112,790 | $125,591 | 144.69 | UPPER INCOME | N | N | N | N | N | N | N | 5,952 | 1,467 | 1,924 | 1,764 | 29.64 | 1,005 | 16.89 | 412 | 6.92 | 5,540 | 93.08 | 129 | 2.17 | 0 | 0 | 0 | 33 | 0.55 | 4.59 | 1,779 | 2,056 | 29 | 795 | Neither Distressed nor Underserved | |
| 22 | LOUISIANA | 005 | ASCENSION PARISH | 0302.11 | 12940 | BATON ROUGE, LA | 132 | BATON ROUGE-HAMMOND, LA | PRAIRIEVILLE CDP, LA | 70769 | $86,800 | $95,281 | $106,096 | 122.23 | UPPER INCOME | N | N | N | N | N | N | N | 6,881 | 1,479 | 2,124 | 1,919 | 27.89 | 979 | 14.23 | 519 | 7.54 | 6,362 | 92.46 | 110 | 1.6 | 1 | 0.01 | 0 | 0 | 0 | 6.72 | 2,012 | 2,302 | 31 | 759 | Neither Distressed nor Underserved | |
| 22 | LOUISIANA | 005 | ASCENSION PARISH | 0302.12 | 12940 | BATON ROUGE, LA | 132 | BATON ROUGE-HAMMOND, LA | PRAIRIEVILLE CDP, LA | 70728 \| 70737 \| 70769 | $86,800 | $128,528 | $143,116 | 164.88 | UPPER INCOME | N | N | N | N | N | N | N | 7,182 | 2,100 | 2,587 | 2,556 | 35.59 | 1,465 | 20.4 | 692 | 9.64 | 6,490 | 90.36 | 136 | 1.89 | 3 | 0.04 | 0.33 | 193 | 2.69 | 2.98 | 2,272 | 2,910 | 35 | 1,005 | Neither Distressed nor Underserved | |
| 22 | LOUISIANA | 005 | ASCENSION PARISH | 0302.13 | 12940 | BATON ROUGE, LA | 132 | BATON ROUGE-HAMMOND, LA | | 70737 \| 70769 | $86,800 | $122,049 | $135,903 | 156.57 | UPPER INCOME | N | N | N | N | N | N | N | 4,918 | 1,346 | 1,800 | 1,637 | 33.29 | 969 | 19.7 | 338 | 6.87 | 4,580 | 93.13 | 120 | 2.44 | 0 | 0 | 0 | 0 | 0 | 3.74 | 1,538 | 1,706 | 16 | 592 | Neither Distressed nor Underserved | |
| 22 | LOUISIANA | 005 | ASCENSION PARISH | 0302.14 | 12940 | BATON ROUGE, LA | 132 | BATON ROUGE-HAMMOND, LA | PRAIRIEVILLE CDP, LA | 70737 \| 70769 | $86,800 | $89,698 | $99,881 | 115.07 | MIDDLE INCOME | N | N | N | N | N | N | N | 5,946 | 1,529 | 2,264 | 2,491 | 41.89 | 1,320 | 22.2 | 880 | 14.8 | 5,066 | 85.2 | 87 | 1.46 | 5 | 0.08 | 0 | 607 | 10.21 | 4.93 | 1,534 | 2,224 | 27 | 688 | Neither Distressed nor Underserved | |
| 22 | LOUISIANA | 005 | ASCENSION PARISH | 0302.15 | 12940 | BATON ROUGE, LA | 132 | BATON ROUGE-HAMMOND, LA | GONZALES CITY, LA | 70737 \| 70769 | $86,800 | $93,537 | $104,151 | 119.99 | MIDDLE INCOME | N | N | N | N | N | N | N | 5,411 | 1,290 | 1,598 | 1,554 | 28.72 | 782 | 14.45 | 552 | 10.2 | 4,859 | 89.8 | 37 | 0.68 | 3 | 0.06 | 0 | 64 | 1.18 | 6.89 | 1,381 | 1,855 | 21 | 628 | Neither Distressed nor Underserved | |
| 22 | LOUISIANA | 005 | ASCENSION PARISH | 0303.01 | 12940 | BATON ROUGE, LA | 132 | BATON ROUGE-HAMMOND, LA | | 70734 \| 70769 | $86,800 | $160,030 | $178,200 | 205.3 | UPPER INCOME | N | N | N | N | N | N | N | 5,172 | 1,211 | 1,455 | 1,387 | 26.82 | 716 | 13.84 | 288 | 5.57 | 4,884 | 94.43 | 161 | 3.11 | 0 | 0 | 0 | 43 | 0.83 | 5.6 | 1,292 | 1,486 | 24 | 792 | Neither Distressed nor Underserved | |
| 22 | LOUISIANA | 005 | ASCENSION PARISH | 0303.02 | 12940 | BATON ROUGE, LA | 132 | BATON ROUGE-HAMMOND, LA | DARROW CDP, LA | 70725 \| 70734 \| 70737 \| 70778 | $86,800 | $139,531 | $155,372 | 179 | UPPER INCOME | N | N | N | N | N | N | N | 5,614 | 1,443 | 1,871 | 2,745 | 48.9 | 2,342 | 41.72 | 230 | 4.1 | 5,384 | 95.9 | 51 | 0.91 | 0 | 0 | 0 | 0 | 0 | 1.88 | 1,702 | 2,059 | 22 | 834 | Neither Distressed nor Underserved | |
| 22 | LOUISIANA | 005 | ASCENSION PARISH | 0303.03 | 12940 | BATON ROUGE, LA | 132 | BATON ROUGE-HAMMOND, LA | GONZALES CITY, LA | 70734 \| 70737 | $86,800 | $83,382 | $92,850 | 106.97 | MIDDLE INCOME | N | N | N | N | N | N | N | 3,938 | 1,186 | 1,344 | 1,864 | 47.33 | 1,281 | 32.53 | 338 | 8.58 | 3,600 | 91.42 | 59 | 1.5 | 0 | 0 | 0.61 | 32 | 0.81 | 8 | 1,314 | 1,395 | 17 | 609 | Neither Distressed nor Underserved | |
| 22 | LOUISIANA | 005 | ASCENSION PARISH | 0303.04 | 12940 | BATON ROUGE, LA | 132 | BATON ROUGE-HAMMOND, LA | | 70734 | $86,800 | $113,383 | $126,251 | 145.45 | UPPER INCOME | N | N | N | N | N | N | N | 2,153 | 850 | 1,048 | 942 | 43.75 | 645 | 29.96 | 204 | 9.48 | 1,949 | 90.52 | 39 | 1.81 | 0 | 0 | 0 | 0 | 0 | 6.4 | 734 | 1,067 | 13 | 280 | Neither Distressed nor Underserved | |
| 22 | LOUISIANA | 005 | ASCENSION PARISH | 0304.03 | 12940 | BATON ROUGE, LA | 132 | BATON ROUGE-HAMMOND, LA | GONZALES CITY, LA | 70737 | $86,800 | $40,000 | $44,537 | 51.31 | MODERATE INCOME | N | N | N | N | N | N | N | 2,634 | 514 | 890 | 1,113 | 42.26 | 745 | 28.28 | 260 | 9.87 | 2,374 | 90.13 | 13 | 0.49 | 0 | 0 | 0 | 10 | 0.38 | 8.58 | 737 | 964 | 17 | 338 | Neither Distressed nor Underserved | |
| 22 | LOUISIANA | 005 | ASCENSION PARISH | 0304.04 | 12940 | BATON ROUGE, LA | 132 | BATON ROUGE-HAMMOND, LA | GONZALES CITY, LA | 70737 | $86,800 | $108,750 | $121,095 | 139.51 | UPPER INCOME | Y | N | N | N | N | N | N | 2,955 | 654 | 1,118 | 1,561 | 52.83 | 1,054 | 35.67 | 401 | 13.57 | 2,554 | 86.43 | 19 | 0.64 | 0 | 0 | 0 | 10 | 0.34 | 12.52 | 824 | 1,190 | 7 | 810 | Neither Distressed nor Underserved | |
| 22 | LOUISIANA | 005 | ASCENSION PARISH | 0304.05 | 12940 | BATON ROUGE, LA | 132 | BATON ROUGE-HAMMOND, LA | GONZALES CITY, LA | 70718 \| 70737 | $86,800 | $52,811 | $58,807 | 67.75 | MODERATE INCOME | Y | N | N | N | Y | N | N | 4,911 | 1,453 | 1,776 | 3,461 | 70.47 | 2,392 | 48.71 | 929 | 18.92 | 3,982 | 81.08 | 45 | 0.92 | 0 | 0 | 0 | 365 | 7.43 | 14.81 | 1,118 | 1,771 | 16 | 819 | Neither Distressed nor Underserved | |
| 22 | LOUISIANA | 005 | ASCENSION PARISH | 0304.06 | 12940 | BATON ROUGE, LA | 132 | BATON ROUGE-HAMMOND, LA | GONZALES CITY, LA | 70737 | $86,800 | $58,566 | $65,213 | 75.13 | MODERATE INCOME | Y | N | Y | N | Y | N | N | 4,245 | 771 | 1,340 | 3,021 | 71.17 | 2,491 | 58.68 | 415 | 9.78 | 3,830 | 90.22 | 27 | 0.64 | 4 | 0.09 | 0 | 141 | 3.32 | 17.88 | 1,001 | 1,207 | 19 | 792 | Neither Distressed nor Underserved | |
| 22 | LOUISIANA | 005 | ASCENSION PARISH | 0305.01 | 12940 | BATON ROUGE, LA | 132 | BATON ROUGE-HAMMOND, LA | GONZALES CITY, LA | 70737 \| 70774 | $86,800 | $100,625 | $112,050 | 129.09 | UPPER INCOME | N | N | N | N | N | N | N | 3,137 | 886 | 1,290 | 763 | 24.32 | 424 | 13.52 | 213 | 6.79 | 2,924 | 93.21 | 22 | 0.7 | 1 | 0.03 | 0 | 76 | 2.42 | 1.08 | 984 | 1,475 | 18 | 352 | Neither Distressed nor Underserved | |
| 22 | LOUISIANA | 005 | ASCENSION PARISH | 0305.02 | 12940 | BATON ROUGE, LA | 132 | BATON ROUGE-HAMMOND, LA | | 70774 | $86,800 | $90,441 | $100,705 | 116.02 | MIDDLE INCOME | N | N | N | N | N | N | N | 2,468 | 490 | 648 | 209 | 8.47 | 45 | 1.82 | 100 | 4.05 | 2,368 | 95.95 | 0 | 0 | 1 | 0.04 | 0 | 24 | 0.97 | 2.48 | 517 | 800 | 13 | 251 | Neither Distressed nor Underserved | |
| 22 | LOUISIANA | 005 | ASCENSION PARISH | 0305.03 | 12940 | BATON ROUGE, LA | 132 | BATON ROUGE-HAMMOND, LA | SORRENTO TOWN, LA | 70449 \| 70774 \| 70778 | $86,800 | $75,380 | $83,936 | 96.7 | MIDDLE INCOME | N | N | N | N | N | N | N | 3,040 | 843 | 1,054 | 331 | 10.89 | 52 | 1.71 | 173 | 5.69 | 2,867 | 94.31 | 4 | 0.13 | 0 | 0 | 0 | 62 | 2.04 | 11.08 | 885 | 1,440 | 10 | 308 | Neither Distressed nor Underserved | |
| 22 | LOUISIANA | 005 | ASCENSION PARISH | 0306.00 | 12940 | BATON ROUGE, LA | 132 | BATON ROUGE-HAMMOND, LA | GONZALES CITY, LA | 70737 \| 70778 | $86,800 | $81,885 | $91,183 | 105.05 | MIDDLE INCOME | N | N | N | N | N | N | N | 5,624 | 1,384 | 1,819 | 2,391 | 42.51 | 1,531 | 27.22 | 625 | 11.11 | 4,999 | 88.89 | 38 | 0.68 | 2 | 0.04 | 0 | 39 | 0.69 | 14.31 | 1,400 | 2,007 | 33 | 853 | Neither Distressed nor Underserved | |
| 22 | LOUISIANA | 005 | ASCENSION PARISH | 0309.00 | 12940 | BATON ROUGE, LA | 132 | BATON ROUGE-HAMMOND, LA | DONALDSONVILLE CITY, LA | 70346 | $86,800 | $55,225 | $61,489 | 70.84 | MODERATE INCOME | Y | N | Y | N | Y | N | N | 3,906 | 1,003 | 1,397 | 3,027 | 77.5 | 2,718 | 69.59 | 234 | 5.99 | 3,672 | 94.01 | 8 | 0.2 | 0 | 0 | 0 | 82 | 2.1 | 51.27 | 993 | 1,458 | 15 | 354 | Neither Distressed nor Underserved | |
| 22 | LOUISIANA | 005 | ASCENSION PARISH | 0310.01 | 12940 | BATON ROUGE, LA | 132 | BATON ROUGE-HAMMOND, LA | DONALDSONVILLE CITY, LA | 70346 | $86,800 | $58,661 | $65,317 | 75.25 | MODERATE INCOME | Y | N | Y | N | Y | N | N | 2,304 | 599 | 892 | 1,436 | 62.33 | 1,320 | 57.29 | 69 | 2.99 | 2,235 | 97.01 | 7 | 0.3 | 0 | 0 | 0 | 32 | 1.39 | 27.09 | 575 | 970 | 4 | 395 | Neither Distressed nor Underserved | |
| 22 | LOUISIANA | 005 | ASCENSION PARISH | 0310.02 | 12940 | BATON ROUGE, LA | 132 | BATON ROUGE-HAMMOND, LA | DONALDSONVILLE CITY, LA | 70346 | $86,800 | $0 | $0 | 0 | NA | Y | N | Y | N | Y | N | N | 3,527 | 761 | 1,601 | 2,897 | 82.14 | 2,781 | 78.85 | 69 | 1.96 | 3,458 | 98.04 | 3 | 0.09 | 0 | 0 | 0 | 0 | 0 | 30.13 | 1,013 | 1,609 | 8 | 363 | Neither Distressed nor Underserved | |
| 22 | LOUISIANA | 033 | EAST BATON ROUGE PARISH | 0001.00 | 12940 | BATON ROUGE, LA | 132 | BATON ROUGE-HAMMOND, LA | BATON ROUGE CITY, LA | 70805 | $86,800 | $21,285 | $23,696 | 27.3 | LOW INCOME | Y | N | Y | N | Y | N | N | 1,541 | 414 | 558 | 1,475 | 95.72 | 1,427 | 92.6 | 9 | 0.58 | 1,532 | 99.42 | 1 | 0.06 | 1 | 0.06 | 0 | 0 | 0 | 48.61 | 182 | 602 | 1 | 149 | Neither Distressed nor Underserved | |
| 22 | LOUISIANA | 033 | EAST BATON ROUGE PARISH | 0002.00 | 12940 | BATON ROUGE, LA | 132 | BATON ROUGE-HAMMOND, LA | BATON ROUGE CITY, LA | 70805 | $86,800 | $26,745 | $29,781 | 34.31 | LOW INCOME | Y | N | Y | N | Y | N | N | 6,535 | 1,444 | 2,297 | 6,273 | 95.99 | 6,020 | 92.12 | 110 | 1.68 | 6,425 | 98.32 | 1 | 0.02 | 0 | 0 | 0 | 162 | 2.48 | 51.78 | 829 | 1,857 | 8 | 710 | Neither Distressed nor Underserved | |
| 22 | LOUISIANA | 033 | EAST BATON ROUGE PARISH | 0003.00 | 12940 | BATON ROUGE, LA | 132 | BATON ROUGE-HAMMOND, LA | BATON ROUGE CITY, LA | 70805 \| 70892 | $86,800 | $48,913 | $54,467 | 62.75 | MODERATE INCOME | Y | N | Y | N | Y | N | N | 1,424 | 262 | 669 | 1,388 | 97.47 | 1,354 | 95.08 | 14 | 0.98 | 1,410 | 99.02 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 23.96 | 194 | 773 | 4 | 235 | Neither Distressed nor Underserved | |

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|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 22 | LOUISIANA | 033 | EAST BATON ROUGE PARISH | 0049.00 | 12940 | BATON ROUGE, LA | 132 | BATON ROUGE-HAMMOND, LA | BATON ROUGE CITY, LA | 70808 | $86,800 | $136,509 | $152,004 | 175.12 | UPPER INCOME | N | N | N | N | N | N | N | 4,550 | 1,069 | 1,593 | 939 | 20.64 | 315 | 6.92 | 239 | 5.25 | 4,311 | 94.75 | 239 | 5.25 | 0 | 0 | 0 | 109 | 2.4 | 7.49 | 1,235 | 1,436 | 17 | 732 | Neither Distressed nor Underserved |
| 22 | LOUISIANA | 033 | EAST BATON ROUGE PARISH | 0050.00 | 12940 | BATON ROUGE, LA | 132 | BATON ROUGE-HAMMOND, LA | BATON ROUGE CITY, LA | 70808 \| 70810 | $86,800 | $139,107 | $154,903 | 178.46 | UPPER INCOME | N | N | N | N | N | N | N | 3,112 | 831 | 1,247 | 557 | 17.9 | 159 | 5.11 | 140 | 4.5 | 2,972 | 95.5 | 86 | 2.76 | 2 | 0.06 | 0 | 30 | 0.96 | 1.02 | 1,105 | 1,311 | 13 | 464 | Neither Distressed nor Underserved |
| 22 | LOUISIANA | 033 | EAST BATON ROUGE PARISH | 0051.00 | 12940 | BATON ROUGE, LA | 132 | BATON ROUGE-HAMMOND, LA | BATON ROUGE CITY, LA | 70801 \| 70802 \| 70804 \| 70805 \| 70821 \| 70825 | $86,800 | $59,966 | $66,775 | 76.93 | MODERATE INCOME | Y | N | Y | N | Y | N | N | 3,228 | 335 | 1,562 | 2,075 | 64.28 | 1,756 | 54.4 | 154 | 4.77 | 3,074 | 95.23 | 75 | 2.32 | 0 | 0 | 0 | 47 | 1.46 | 27.34 | 294 | 990 | 14 | 2,140 | Neither Distressed nor Underserved |
| 22 | LOUISIANA | 033 | EAST BATON ROUGE PARISH | 0052.00 | 12940 | BATON ROUGE, LA | 132 | BATON ROUGE-HAMMOND, LA | BATON ROUGE CITY, LA | 70801 \| 70802 | $86,800 | $54,167 | $60,317 | 69.49 | MODERATE INCOME | Y | N | Y | N | Y | N | N | 1,882 | 332 | 746 | 1,373 | 72.95 | 1,227 | 65.2 | 73 | 3.88 | 1,809 | 96.12 | 32 | 1.7 | 1 | 0.05 | 0 | 0 | 0 | 27.81 | 252 | 958 | 19 | 1,041 | Neither Distressed nor Underserved |
| 22 | LOUISIANA | 033 | EAST BATON ROUGE PARISH | 0053.00 | 12940 | BATON ROUGE, LA | 132 | BATON ROUGE-HAMMOND, LA | BATON ROUGE CITY, LA | 70802 \| 70806 | $86,800 | $19,458 | $21,665 | 24.96 | LOW INCOME | Y | N | Y | N | Y | N | N | 3,221 | 430 | 1,306 | 2,600 | 80.72 | 2,398 | 74.45 | 72 | 2.24 | 3,149 | 97.76 | 33 | 1.02 | 11 | 0.34 | 0.09 | 33 | 1.02 | 46.55 | 274 | 1,013 | 11 | 656 | Neither Distressed nor Underserved |
| 22 | LOUISIANA | 033 | EAST BATON ROUGE PARISH | 9800.00 | 12940 | BATON ROUGE, LA | 132 | BATON ROUGE-HAMMOND, LA | BATON ROUGE CITY, LA | 70807 \| 70811 | $86,800 | $0 | $0 | 0 | NA | X | X | X | X | X | X | X | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | | 0 | | 0 | | 0 | | | 0 | | 0 | 0 | 0 | 0 | 60 | Neither Distressed nor Underserved |
| 22 | LOUISIANA | 037 | EAST FELICIANA PARISH | 9513.00 | 12940 | BATON ROUGE, LA | 132 | BATON ROUGE-HAMMOND, LA | CLINTON TOWN, LA | 70722 \| 70730 \| 70748 \| 70761 \| 70789 | $86,800 | $77,031 | $85,776 | 98.82 | MIDDLE INCOME | Y | N | N | N | N | N | N | 2,670 | 938 | 1,335 | 1,398 | 52.36 | 1,301 | 48.73 | 24 | 0.9 | 2,646 | 99.1 | 6 | 0.22 | 0 | 0 | 0 | 2 | 0.07 | 14.09 | 1,119 | 1,719 | 24 | 308 | Neither Distressed nor Underserved |
| 22 | LOUISIANA | 037 | EAST FELICIANA PARISH | 9514.00 | 12940 | BATON ROUGE, LA | 132 | BATON ROUGE-HAMMOND, LA | JACKSON TOWN, LA | 70730 \| 70748 \| 70789 | $86,800 | $55,536 | $61,836 | 71.24 | MODERATE INCOME | Y | N | N | N | N | N | N | 3,462 | 839 | 1,232 | 1,811 | 52.31 | 1,638 | 47.31 | 42 | 1.21 | 3,420 | 98.79 | 10 | 0.29 | 6 | 0.17 | 0 | 52 | 1.5 | 17.67 | 863 | 1,452 | 16 | 287 | Neither Distressed nor Underserved |
| 22 | LOUISIANA | 037 | EAST FELICIANA PARISH | 9515.01 | 12940 | BATON ROUGE, LA | 132 | BATON ROUGE-HAMMOND, LA | SLAUGHTER TOWN, LA | 70748 \| 70777 \| 70791 | $86,800 | $63,958 | $71,219 | 82.05 | MIDDLE INCOME | N | N | N | N | N | N | N | 1,220 | 373 | 666 | 312 | 25.57 | 220 | 18.03 | 35 | 2.87 | 1,185 | 97.13 | 5 | 0.41 | 2 | 0.16 | 0 | 2 | 0.16 | 5.72 | 591 | 764 | 5 | 158 | Neither Distressed nor Underserved |
| 22 | LOUISIANA | 037 | EAST FELICIANA PARISH | 9515.02 | 12940 | BATON ROUGE, LA | 132 | BATON ROUGE-HAMMOND, LA | JACKSON TOWN, LA | 70730 \| 70748 \| 70775 \| 70777 | $86,800 | $67,595 | $75,264 | 86.71 | MIDDLE INCOME | N | N | N | N | N | N | N | 7,109 | 1,319 | 1,724 | 2,621 | 36.87 | 2,237 | 31.47 | 204 | 2.87 | 6,905 | 97.13 | 5 | 0.07 | 1 | 0.01 | 0.14 | 49 | 0.69 | 19.83 | 1,352 | 2,028 | 40 | 541 | Neither Distressed nor Underserved |
| 22 | LOUISIANA | 037 | EAST FELICIANA PARISH | 9516.00 | 12940 | BATON ROUGE, LA | 132 | BATON ROUGE-HAMMOND, LA | CLINTON TOWN, LA | 70722 \| 70777 | $86,800 | $100,833 | $112,276 | 129.35 | UPPER INCOME | N | N | N | N | N | N | N | 5,078 | 1,246 | 2,053 | 1,986 | 39.11 | 1,743 | 34.32 | 86 | 1.69 | 4,992 | 98.31 | 22 | 0.43 | 2 | 0.04 | 0 | 48 | 0.95 | 11.89 | 1,690 | 2,363 | 35 | 660 | Neither Distressed nor Underserved |
| 22 | LOUISIANA | 063 | LIVINGSTON PARISH | 0401.01 | 12940 | BATON ROUGE, LA | 132 | BATON ROUGE-HAMMOND, LA | ALBANY TOWN, LA | 70403 \| 70711 \| 70744 | $86,800 | $65,362 | $72,782 | 83.85 | MIDDLE INCOME | N | N | N | N | N | N | N | 3,189 | 528 | 763 | 515 | 16.15 | 211 | 6.62 | 149 | 4.67 | 3,040 | 95.33 | 4 | 0.13 | 1 | 0.03 | 0 | 72 | 2.26 | 19.87 | 568 | 1,213 | 10 | 301 | Neither Distressed nor Underserved |
| 22 | LOUISIANA | 063 | LIVINGSTON PARISH | 0401.02 | 12940 | BATON ROUGE, LA | 132 | BATON ROUGE-HAMMOND, LA | ALBANY TOWN, LA | 70443 \| 70466 \| 70711 | $86,800 | $108,012 | $120,270 | 138.56 | UPPER INCOME | N | N | N | N | N | N | N | 3,421 | 853 | 1,124 | 791 | 23.12 | 515 | 15.05 | 134 | 3.92 | 3,287 | 96.08 | 4 | 0.12 | 0 | 0 | 0 | 0 | 0 | 7.36 | 1,016 | 1,218 | 8 | 244 | Neither Distressed nor Underserved |
| 22 | LOUISIANA | 063 | LIVINGSTON PARISH | 0401.03 | 12940 | BATON ROUGE, LA | 132 | BATON ROUGE-HAMMOND, LA | ALBANY TOWN, LA | 70443 \| 70711 \| 70744 | $86,800 | $73,894 | $82,278 | 94.79 | MIDDLE INCOME | N | N | N | N | N | N | N | 4,201 | 932 | 1,239 | 833 | 19.83 | 318 | 7.57 | 339 | 8.07 | 3,862 | 91.93 | 5 | 0.12 | 0 | 0 | 0 | 557 | 13.26 | 14.9 | 1,095 | 1,282 | 5 | 275 | Neither Distressed nor Underserved |
| 22 | LOUISIANA | 063 | LIVINGSTON PARISH | 0402.02 | 12940 | BATON ROUGE, LA | 132 | BATON ROUGE-HAMMOND, LA | LIVINGSTON TOWN, LA | 70422 \| 70453 \| 70744 \| 70754 \| 70785 | $86,800 | $105,209 | $117,154 | 134.97 | UPPER INCOME | N | N | N | N | N | N | N | 4,976 | 1,355 | 1,708 | 368 | 7.4 | 39 | 0.78 | 129 | 2.59 | 4,847 | 97.41 | 5 | 0.1 | 0 | 0 | 0 | 0 | 0 | 10.09 | 1,440 | 1,960 | 15 | 435 | Neither Distressed nor Underserved |
| 22 | LOUISIANA | 063 | LIVINGSTON PARISH | 0402.03 | 12940 | BATON ROUGE, LA | 132 | BATON ROUGE-HAMMOND, LA | | 70785 | $86,800 | $48,500 | $54,007 | 62.22 | MODERATE INCOME | N | N | N | N | N | N | N | 2,312 | 488 | 590 | 179 | 7.74 | 22 | 0.95 | 77 | 3.33 | 2,235 | 96.67 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 16.21 | 459 | 626 | 10 | 195 | Neither Distressed nor Underserved |
| 22 | LOUISIANA | 063 | LIVINGSTON PARISH | 0402.04 | 12940 | BATON ROUGE, LA | 132 | BATON ROUGE-HAMMOND, LA | LIVINGSTON TOWN, LA | 70754 \| 70785 | $86,800 | $47,043 | $52,384 | 60.35 | MODERATE INCOME | N | N | N | N | N | N | N | 4,673 | 1,499 | 1,811 | 472 | 10.1 | 157 | 3.36 | 141 | 3.02 | 4,532 | 96.98 | 23 | 0.49 | 0 | 0 | 0 | 46 | 0.98 | 23.9 | 1,720 | 1,873 | 17 | 378 | Neither Distressed nor Underserved |
| 22 | LOUISIANA | 063 | LIVINGSTON PARISH | 0403.04 | 12940 | BATON ROUGE, LA | 132 | BATON ROUGE-HAMMOND, LA | | 70706 \| 70726 \| 70785 | $86,800 | $89,731 | $99,915 | 115.11 | MIDDLE INCOME | N | N | N | N | N | N | N | 5,754 | 1,453 | 1,880 | 649 | 11.28 | 145 | 2.52 | 223 | 3.88 | 5,531 | 96.12 | 12 | 0.21 | 0 | 0 | 0 | 62 | 1.08 | 2.87 | 1,636 | 2,154 | 18 | 471 | Neither Distressed nor Underserved |
| 22 | LOUISIANA | 063 | LIVINGSTON PARISH | 0403.05 | 12940 | BATON ROUGE, LA | 132 | BATON ROUGE-HAMMOND, LA | | 70706 \| 70785 | $86,800 | $98,920 | $110,149 | 126.9 | UPPER INCOME | N | N | N | N | N | N | N | 5,667 | 1,654 | 1,834 | 795 | 14.03 | 297 | 5.24 | 237 | 4.18 | 5,430 | 95.82 | 22 | 0.39 | 8 | 0.14 | 0 | 0 | 0 | 5.27 | 1,599 | 2,080 | 26 | 473 | Neither Distressed nor Underserved |
| 22 | LOUISIANA | 063 | LIVINGSTON PARISH | 0403.06 | 12940 | BATON ROUGE, LA | 132 | BATON ROUGE-HAMMOND, LA | WATSON CDP, LA | 70706 \| 70786 | $86,800 | $54,349 | $60,517 | 69.72 | MODERATE INCOME | N | N | N | N | N | N | N | 4,735 | 1,143 | 1,538 | 578 | 12.21 | 174 | 3.67 | 178 | 3.76 | 4,557 | 96.24 | 44 | 0.93 | 1 | 0.02 | 0 | 55 | 1.16 | 9.36 | 1,362 | 1,718 | 23 | 510 | Neither Distressed nor Underserved |
| 22 | LOUISIANA | 063 | LIVINGSTON PARISH | 0403.07 | 12940 | BATON ROUGE, LA | 132 | BATON ROUGE-HAMMOND, LA | WATSON CDP, LA | 70706 | $86,800 | $118,000 | $131,398 | 151.38 | UPPER INCOME | N | N | N | N | N | N | N | 4,296 | 1,212 | 1,468 | 629 | 14.64 | 196 | 4.56 | 207 | 4.82 | 4,089 | 95.18 | 47 | 1.09 | 0 | 0 | 0 | 0 | 0 | 2.78 | 1,356 | 1,521 | 15 | 369 | Neither Distressed nor Underserved |
| 22 | LOUISIANA | 063 | LIVINGSTON PARISH | 0403.08 | 12940 | BATON ROUGE, LA | 132 | BATON ROUGE-HAMMOND, LA | WATSON CDP, LA | 70706 \| 70726 | $86,800 | $90,504 | $100,775 | 116.1 | MIDDLE INCOME | N | N | N | N | N | N | N | 5,883 | 1,369 | 2,085 | 815 | 13.85 | 199 | 3.38 | 289 | 4.91 | 5,594 | 95.09 | 13 | 0.22 | 1 | 0.02 | 0 | 8 | 0.14 | 11.77 | 1,437 | 2,279 | 23 | 495 | Neither Distressed nor Underserved |
| 22 | LOUISIANA | 063 | LIVINGSTON PARISH | 0404.03 | 12940 | BATON ROUGE, LA | 132 | BATON ROUGE-HAMMOND, LA | WALKER TOWN, LA | 70726 \| 70785 | $86,800 | $65,596 | $73,042 | 84.15 | MIDDLE INCOME | N | N | N | N | N | N | N | 3,329 | 1,157 | 1,461 | 632 | 18.98 | 119 | 3.57 | 343 | 10.3 | 2,986 | 89.7 | 12 | 0.36 | 0 | 0 | 0 | 0 | 0 | 27.69 | 1,191 | 1,532 | 7 | 227 | Neither Distressed nor Underserved |
| 22 | LOUISIANA | 063 | LIVINGSTON PARISH | 0404.04 | 12940 | BATON ROUGE, LA | 132 | BATON ROUGE-HAMMOND, LA | WALKER TOWN, LA | 70726 \| 70785 | $86,800 | $82,741 | $92,130 | 106.14 | MIDDLE INCOME | N | N | N | N | N | N | N | 3,401 | 873 | 1,112 | 502 | 14.76 | 144 | 4.23 | 175 | 5.15 | 3,226 | 94.85 | 60 | 1.76 | 3 | 0.09 | 0 | 26 | 0.76 | 2.51 | 1,006 | 1,292 | 11 | 477 | Neither Distressed nor Underserved |
| 22 | LOUISIANA | 063 | LIVINGSTON PARISH | 0404.05 | 12940 | BATON ROUGE, LA | 132 | BATON ROUGE-HAMMOND, LA | WALKER TOWN, LA | 70754 \| 70785 | $86,800 | $0 | $0 | 0 | NA | N | N | N | N | N | N | N | 3,670 | 827 | 1,414 | 899 | 24.5 | 500 | 13.62 | 135 | 3.68 | 3,535 | 96.32 | 45 | 1.23 | 0 | 0 | 0 | 18 | 0.49 | 25.07 | 817 | 1,119 | 9 | 383 | Neither Distressed nor Underserved |
| 22 | LOUISIANA | 063 | LIVINGSTON PARISH | 0404.06 | 12940 | BATON ROUGE, LA | 132 | BATON ROUGE-HAMMOND, LA | WALKER TOWN, LA | 70785 | $86,800 | $79,389 | $88,397 | 101.84 | MIDDLE INCOME | N | N | N | N | N | N | N | 5,244 | 1,258 | 1,772 | 739 | 14.09 | 280 | 5.34 | 249 | 4.75 | 4,995 | 95.25 | 41 | 0.78 | 2 | 0.04 | 0 | 25 | 0.48 | 7.04 | 1,636 | 1,957 | 15 | 488 | Neither Distressed nor Underserved |
| 22 | LOUISIANA | 063 | LIVINGSTON PARISH | 0405.01 | 12940 | BATON ROUGE, LA | 132 | BATON ROUGE-HAMMOND, LA | DENHAM SPRINGS CITY, LA | 70706 \| 70726 | $86,800 | $38,786 | $43,183 | 49.75 | LOW INCOME | N | N | N | N | N | N | N | 3,411 | 622 | 731 | 1,078 | 31.6 | 405 | 11.87 | 513 | 15.04 | 2,898 | 84.96 | 22 | 0.64 | 0 | 0 | 0 | 0 | 0 | 4.36 | 539 | 847 | 9 | 333 | Neither Distressed nor Underserved |
| 22 | LOUISIANA | 063 | LIVINGSTON PARISH | 0405.02 | 12940 | BATON ROUGE, LA | 132 | BATON ROUGE-HAMMOND, LA | | 70726 | $86,800 | $76,893 | $85,620 | 98.64 | MIDDLE INCOME | N | N | N | N | N | N | N | 5,971 | 2,149 | 2,643 | 961 | 16.09 | 306 | 5.12 | 351 | 5.88 | 5,620 | 94.12 | 33 | 0.55 | 4 | 0.07 | 0.37 | 94 | 1.57 | 2.68 | 2,456 | 2,771 | 21 | 489 | Neither Distressed nor Underserved |
| 22 | LOUISIANA | 063 | LIVINGSTON PARISH | 0405.03 | 12940 | BATON ROUGE, LA | 132 | BATON ROUGE-HAMMOND, LA | DENHAM SPRINGS CITY, LA | 70726 \| 70785 | $86,800 | $48,945 | $54,502 | 62.79 | MODERATE INCOME | N | N | N | N | N | N | N | 3,990 | 749 | 1,178 | 1,265 | 31.7 | 565 | 14.16 | 364 | 9.12 | 3,626 | 90.88 | 90 | 2.26 | 0 | 0 | 0 | 0 | 0 | 12.07 | 945 | 1,175 | 17 | 516 | Neither Distressed nor Underserved |
| 22 | LOUISIANA | 063 | LIVINGSTON PARISH | 0406.01 | 12940 | BATON ROUGE, LA | 132 | BATON ROUGE-HAMMOND, LA | DENHAM SPRINGS CITY, LA | 70726 | $86,800 | $70,956 | $79,005 | 91.02 | MIDDLE INCOME | N | N | N | N | N | N | N | 4,559 | 1,137 | 1,602 | 1,549 | 33.98 | 1,107 | 24.28 | 217 | 4.76 | 4,342 | 95.24 | 53 | 1.16 | 0 | 0 | 0 | 7 | 0.15 | 0.85 | 1,055 | 1,645 | 18 | 604 | Neither Distressed nor Underserved |
| 22 | LOUISIANA | 063 | LIVINGSTON PARISH | 0406.02 | 12940 | BATON ROUGE, LA | 132 | BATON ROUGE-HAMMOND, LA | DENHAM SPRINGS CITY, LA | 70726 \| 70727 | $86,800 | $44,857 | $49,945 | 57.54 | MODERATE INCOME | N | N | N | N | N | N | N | 4,241 | 1,827 | 2,263 | 941 | 22.19 | 373 | 8.8 | 355 | 8.37 | 3,886 | 91.63 | 42 | 0.99 | 2 | 0.05 | 0 | 40 | 0.94 | 7.65 | 1,847 | 2,263 | 11 | 760 | Neither Distressed nor Underserved |
| 22 | LOUISIANA | 063 | LIVINGSTON PARISH | 0407.00 | 12940 | BATON ROUGE, LA | 132 | BATON ROUGE-HAMMOND, LA | DENHAM SPRINGS CITY, LA | 70726 | $86,800 | $67,348 | $74,995 | 86.4 | MIDDLE INCOME | N | N | N | N | N | N | N | 3,528 | 788 | 1,525 | 828 | 23.47 | 238 | 6.75 | 389 | 11.03 | 3,139 | 88.97 | 55 | 1.56 | 1 | 0.03 | 2.27 | 236 | 6.69 | 8.55 | 1,167 | 1,850 | 10 | 857 | Neither Distressed nor Underserved |

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| 22 | LOUISIANA | 071 | ORLEANS PARISH | 0014.01 | 35380 | NEW ORLEANS-METAIRIE, LA | 406 | NEW ORLEANS-METAIRIE-SLIDELL, LA-MS | NEW ORLEANS CITY, LA | 70117 | $82,700 | $35,441 | $43,087 | 52.1 | MODERATE INCOME | Y | N | Y | N | Y | N | N | 1,689 | 256 | 828 | 1,590 | 94.14 | 1,483 | 87.8 | 67 | 3.97 | 1,622 | 96.03 | 0 | 0 | 3 | 0.18 | 0 | 20 | 1.18 | 28.66 | 288 | 956 | 1 | 175 | Neither Distressed nor Underserved |
| 22 | LOUISIANA | 071 | ORLEANS PARISH | 0014.02 | 35380 | NEW ORLEANS-METAIRIE, LA | 406 | NEW ORLEANS-METAIRIE-SLIDELL, LA-MS | NEW ORLEANS CITY, LA | 70117 | $82,700 | $24,813 | $30,161 | 36.47 | LOW INCOME | Y | N | Y | N | Y | N | N | 2,061 | 401 | 805 | 1,812 | 87.92 | 1,644 | 79.77 | 86 | 4.17 | 1,975 | 95.83 | 3 | 0.15 | 1 | 0.05 | 0 | 0 | 0 | 31.59 | 424 | 995 | 6 | 244 | Neither Distressed nor Underserved |
| 22 | LOUISIANA | 071 | ORLEANS PARISH | 0015.00 | 35380 | NEW ORLEANS-METAIRIE, LA | 406 | NEW ORLEANS-METAIRIE-SLIDELL, LA-MS | NEW ORLEANS CITY, LA | 70117 | $82,700 | $25,817 | $31,385 | 37.95 | LOW INCOME | Y | N | Y | N | Y | N | N | 1,140 | 117 | 430 | 855 | 75 | 726 | 63.68 | 91 | 7.98 | 1,049 | 92.02 | 3 | 0.26 | 0 | 0 | 0 | 1 | 0.09 | 42.5 | 182 | 570 | 1 | 221 | Neither Distressed nor Underserved |
| 22 | LOUISIANA | 071 | ORLEANS PARISH | 0016.00 | 35380 | NEW ORLEANS-METAIRIE, LA | 406 | NEW ORLEANS-METAIRIE-SLIDELL, LA-MS | NEW ORLEANS CITY, LA | 70117 | $82,700 | $0 | $0 | 0 | NA | Y | N | Y | N | Y | N | N | 160 | 0 | 0 | 158 | 98.75 | 154 | 96.25 | 2 | 1.25 | 158 | 98.75 | 0 | 0 | 1 | 0.63 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 14 | Neither Distressed nor Underserved |
| 22 | LOUISIANA | 071 | ORLEANS PARISH | 0017.01 | 35380 | NEW ORLEANS-METAIRIE, LA | 406 | NEW ORLEANS-METAIRIE-SLIDELL, LA-MS | NEW ORLEANS CITY, LA | 70126 | $82,700 | $44,545 | $54,152 | 65.48 | MODERATE INCOME | Y | N | Y | N | Y | N | N | 2,103 | 322 | 598 | 2,039 | 96.96 | 1,929 | 91.73 | 46 | 2.19 | 2,057 | 97.81 | 3 | 0.14 | 2 | 0.1 | 0 | 53 | 2.52 | 27.84 | 407 | 747 | 3 | 295 | Neither Distressed nor Underserved |
| 22 | LOUISIANA | 071 | ORLEANS PARISH | 0017.02 | 35380 | NEW ORLEANS-METAIRIE, LA | 406 | NEW ORLEANS-METAIRIE-SLIDELL, LA-MS | NEW ORLEANS CITY, LA | 70126 | $82,700 | $55,833 | $67,880 | 82.08 | MIDDLE INCOME | Y | N | Y | N | Y | N | N | 3,206 | 660 | 1,450 | 2,665 | 83.13 | 2,380 | 74.24 | 124 | 3.87 | 3,082 | 96.13 | 52 | 1.62 | 3 | 0.09 | 0.72 | 66 | 2.06 | 38.83 | 1,024 | 1,394 | 9 | 357 | Neither Distressed nor Underserved |
| 22 | LOUISIANA | 071 | ORLEANS PARISH | 0017.20 | 35380 | NEW ORLEANS-METAIRIE, LA | 406 | NEW ORLEANS-METAIRIE-SLIDELL, LA-MS | NEW ORLEANS CITY, LA | 70126 \| 70186 | $82,700 | $26,753 | $32,526 | 39.33 | LOW INCOME | Y | N | Y | N | Y | N | N | 4,258 | 673 | 1,373 | 4,210 | 98.87 | 4,034 | 94.74 | 156 | 3.66 | 4,102 | 96.34 | 5 | 0.12 | 0 | 0 | 0 | 11 | 0.26 | 44.67 | 431 | 1,471 | 7 | 605 | Neither Distressed nor Underserved |
| 22 | LOUISIANA | 071 | ORLEANS PARISH | 0017.23 | 35380 | NEW ORLEANS-METAIRIE, LA | 406 | NEW ORLEANS-METAIRIE-SLIDELL, LA-MS | NEW ORLEANS CITY, LA | 70127 | $82,700 | $43,333 | $52,680 | 63.7 | MODERATE INCOME | Y | N | Y | N | Y | N | N | 4,694 | 1,026 | 1,795 | 4,613 | 98.27 | 4,314 | 91.9 | 138 | 2.94 | 4,556 | 97.06 | 96 | 2.05 | 0 | 0 | 0 | 3 | 0.06 | 21.39 | 1,129 | 1,875 | 10 | 747 | Neither Distressed nor Underserved |
| 22 | LOUISIANA | 071 | ORLEANS PARISH | 0017.24 | 35380 | NEW ORLEANS-METAIRIE, LA | 406 | NEW ORLEANS-METAIRIE-SLIDELL, LA-MS | NEW ORLEANS CITY, LA | 70126 \| 70141 | $82,700 | $38,235 | $46,486 | 56.21 | MODERATE INCOME | Y | N | Y | N | Y | N | N | 4,984 | 1,018 | 1,807 | 4,832 | 96.95 | 4,578 | 91.85 | 168 | 3.37 | 4,816 | 96.63 | 17 | 0.34 | 0 | 0 | 0 | 67 | 1.34 | 26.8 | 840 | 1,681 | 7 | 680 | Neither Distressed nor Underserved |
| 22 | LOUISIANA | 071 | ORLEANS PARISH | 0017.36 | 35380 | NEW ORLEANS-METAIRIE, LA | 406 | NEW ORLEANS-METAIRIE-SLIDELL, LA-MS | NEW ORLEANS CITY, LA | 70127 | $82,700 | $36,429 | $44,286 | 53.55 | MODERATE INCOME | Y | N | Y | N | Y | N | N | 2,235 | 350 | 922 | 2,193 | 98.12 | 2,086 | 93.33 | 54 | 2.42 | 2,181 | 97.58 | 4 | 0.18 | 0 | 0 | 0 | 19 | 0.85 | 26.78 | 155 | 283 | 1 | 456 | Neither Distressed nor Underserved |
| 22 | LOUISIANA | 071 | ORLEANS PARISH | 0017.37 | 35380 | NEW ORLEANS-METAIRIE, LA | 406 | NEW ORLEANS-METAIRIE-SLIDELL, LA-MS | NEW ORLEANS CITY, LA | 70127 \| 70128 | $82,700 | $36,250 | $44,071 | 53.29 | MODERATE INCOME | Y | N | Y | N | Y | N | N | 3,647 | 594 | 1,415 | 3,504 | 96.08 | 3,335 | 91.45 | 90 | 2.47 | 3,557 | 97.53 | 15 | 0.41 | 0 | 0 | 0.08 | 32 | 0.88 | 27.54 | 633 | 976 | 7 | 342 | Neither Distressed nor Underserved |
| 22 | LOUISIANA | 071 | ORLEANS PARISH | 0017.39 | 35380 | NEW ORLEANS-METAIRIE, LA | 406 | NEW ORLEANS-METAIRIE-SLIDELL, LA-MS | NEW ORLEANS CITY, LA | 70127 \| 70128 | $82,700 | $52,586 | $63,927 | 77.3 | MODERATE INCOME | Y | N | Y | N | Y | N | N | 1,716 | 432 | 573 | 1,702 | 99.18 | 1,613 | 94 | 29 | 1.69 | 1,687 | 98.31 | 17 | 0.99 | 0 | 0 | 0 | 23 | 1.34 | 21.24 | 435 | 597 | 4 | 345 | Neither Distressed nor Underserved |
| 22 | LOUISIANA | 071 | ORLEANS PARISH | 0017.40 | 35380 | NEW ORLEANS-METAIRIE, LA | 406 | NEW ORLEANS-METAIRIE-SLIDELL, LA-MS | NEW ORLEANS CITY, LA | 70128 | $82,700 | $48,125 | $58,510 | 70.75 | MODERATE INCOME | Y | N | Y | N | Y | N | N | 4,390 | 1,253 | 2,088 | 4,356 | 99.23 | 4,106 | 93.53 | 115 | 2.62 | 4,275 | 97.38 | 74 | 1.69 | 0 | 0 | 0.48 | 7 | 0.16 | 30.07 | 939 | 1,307 | 6 | 578 | Neither Distressed nor Underserved |
| 22 | LOUISIANA | 071 | ORLEANS PARISH | 0017.41 | 35380 | NEW ORLEANS-METAIRIE, LA | 406 | NEW ORLEANS-METAIRIE-SLIDELL, LA-MS | NEW ORLEANS CITY, LA | 70129 | $82,700 | $46,858 | $56,964 | 68.88 | MODERATE INCOME | Y | N | Y | N | Y | N | N | 1,472 | 285 | 397 | 1,451 | 98.57 | 889 | 60.39 | 68 | 4.62 | 1,404 | 95.38 | 474 | 32.2 | 0 | 0 | 0 | 246 | 16.71 | 11.66 | 367 | 413 | 3 | 211 | Neither Distressed nor Underserved |
| 22 | LOUISIANA | 071 | ORLEANS PARISH | 0017.43 | 35380 | NEW ORLEANS-METAIRIE, LA | 406 | NEW ORLEANS-METAIRIE-SLIDELL, LA-MS | NEW ORLEANS CITY, LA | 70126 \| 70127 | $82,700 | $27,202 | $33,072 | 39.99 | LOW INCOME | Y | N | Y | N | Y | N | N | 2,314 | 477 | 838 | 2,255 | 97.45 | 2,114 | 91.36 | 91 | 3.93 | 2,223 | 96.07 | 8 | 0.35 | 1 | 0.04 | 0 | 0 | 0 | 39.69 | 306 | 423 | 3 | 326 | Neither Distressed nor Underserved |
| 22 | LOUISIANA | 071 | ORLEANS PARISH | 0017.44 | 35380 | NEW ORLEANS-METAIRIE, LA | 406 | NEW ORLEANS-METAIRIE-SLIDELL, LA-MS | NEW ORLEANS CITY, LA | 70127 | $82,700 | $29,583 | $35,966 | 43.49 | LOW INCOME | Y | N | Y | N | Y | N | N | 4,668 | 956 | 1,655 | 4,628 | 99.14 | 4,399 | 94.24 | 112 | 2.4 | 4,556 | 97.6 | 43 | 0.92 | 2 | 0.04 | 0 | 32 | 0.69 | 46.72 | 437 | 1,003 | 5 | 444 | Neither Distressed nor Underserved |
| 22 | LOUISIANA | 071 | ORLEANS PARISH | 0017.45 | 35380 | NEW ORLEANS-METAIRIE, LA | 406 | NEW ORLEANS-METAIRIE-SLIDELL, LA-MS | NEW ORLEANS CITY, LA | 70128 | $82,700 | $33,786 | $41,069 | 49.66 | LOW INCOME | Y | N | Y | N | Y | N | N | 3,416 | 705 | 1,334 | 3,356 | 98.24 | 3,173 | 92.89 | 74 | 2.17 | 3,342 | 97.83 | 36 | 1.05 | 0 | 0 | 0 | 0 | 0 | 22.23 | 686 | 1,481 | 12 | 481 | Neither Distressed nor Underserved |
| 22 | LOUISIANA | 071 | ORLEANS PARISH | 0017.46 | 35380 | NEW ORLEANS-METAIRIE, LA | 406 | NEW ORLEANS-METAIRIE-SLIDELL, LA-MS | NEW ORLEANS CITY, LA | 70128 \| 70129 | $82,700 | $28,902 | $35,131 | 42.48 | LOW INCOME | Y | N | Y | N | Y | N | N | 4,744 | 682 | 1,417 | 4,658 | 98.19 | 4,428 | 93.34 | 139 | 2.93 | 4,605 | 97.07 | 4 | 0.08 | 0 | 0 | 0 | 44 | 0.93 | 42.25 | 721 | 1,690 | 13 | 520 | Neither Distressed nor Underserved |
| 22 | LOUISIANA | 071 | ORLEANS PARISH | 0017.47 | 35380 | NEW ORLEANS-METAIRIE, LA | 406 | NEW ORLEANS-METAIRIE-SLIDELL, LA-MS | NEW ORLEANS CITY, LA | 70127 \| 70128 | $82,700 | $103,654 | $126,018 | 152.38 | UPPER INCOME | Y | N | Y | N | Y | N | N | 3,599 | 894 | 1,524 | 3,544 | 98.47 | 2,607 | 72.44 | 77 | 2.14 | 3,522 | 97.86 | 775 | 21.53 | 0 | 0 | 0 | 350 | 9.72 | 9.21 | 1,437 | 1,539 | 8 | 1,101 | Neither Distressed nor Underserved |
| 22 | LOUISIANA | 071 | ORLEANS PARISH | 0017.48 | 35380 | NEW ORLEANS-METAIRIE, LA | 406 | NEW ORLEANS-METAIRIE-SLIDELL, LA-MS | NEW ORLEANS CITY, LA | 70127 \| 70128 \| 70129 | $82,700 | $51,250 | $62,306 | 75.34 | MODERATE INCOME | Y | N | Y | N | Y | N | N | 4,084 | 822 | 1,369 | 4,004 | 98.04 | 3,482 | 85.26 | 112 | 2.74 | 3,972 | 97.26 | 337 | 8.25 | 5 | 0.12 | 1.3 | 82 | 2.01 | 19.24 | 1,060 | 1,424 | 4 | 615 | Neither Distressed nor Underserved |
| 22 | LOUISIANA | 071 | ORLEANS PARISH | 0017.49 | 35380 | NEW ORLEANS-METAIRIE, LA | 406 | NEW ORLEANS-METAIRIE-SLIDELL, LA-MS | NEW ORLEANS CITY, LA | 70129 | $82,700 | $50,043 | $60,834 | 73.56 | MODERATE INCOME | Y | N | N | N | Y | N | N | 2,562 | 491 | 654 | 2,518 | 98.28 | 849 | 33.14 | 572 | 22.33 | 1,990 | 77.67 | 1,096 | 42.78 | 1 | 0.04 | 0 | 645 | 25.18 | 15.52 | 370 | 745 | 5 | 224 | Neither Distressed nor Underserved |
| 22 | LOUISIANA | 071 | ORLEANS PARISH | 0017.50 | 35380 | NEW ORLEANS-METAIRIE, LA | 406 | NEW ORLEANS-METAIRIE-SLIDELL, LA-MS | NEW ORLEANS CITY, LA | 70129 | $82,700 | $31,154 | $37,877 | 45.8 | LOW INCOME | Y | N | Y | N | Y | N | N | 4,867 | 602 | 832 | 4,816 | 98.95 | 2,485 | 51.06 | 1,020 | 20.96 | 3,847 | 79.04 | 1,332 | 27.37 | 1 | 0.02 | 0 | 757 | 15.55 | 31.2 | 390 | 788 | 6 | 288 | Neither Distressed nor Underserved |
| 22 | LOUISIANA | 071 | ORLEANS PARISH | 0017.51 | 35380 | NEW ORLEANS-METAIRIE, LA | 406 | NEW ORLEANS-METAIRIE-SLIDELL, LA-MS | NEW ORLEANS CITY, LA | 70126 \| 70127 \| 70129 | $82,700 | $4,491 | $5,458 | 6.6 | LOW INCOME | Y | N | Y | N | Y | N | N | 1,044 | 83 | 251 | 953 | 91.28 | 649 | 62.16 | 246 | 23.56 | 798 | 76.44 | 29 | 2.78 | 0 | 0 | 1.44 | 27 | 2.59 | 71.48 | 46 | 171 | 4 | 493 | Neither Distressed nor Underserved |
| 22 | LOUISIANA | 071 | ORLEANS PARISH | 0017.52 | 35380 | NEW ORLEANS-METAIRIE, LA | 406 | NEW ORLEANS-METAIRIE-SLIDELL, LA-MS | NEW ORLEANS CITY, LA | 70126 \| 70127 | $82,700 | $27,428 | $33,345 | 40.32 | LOW INCOME | Y | N | Y | N | Y | N | N | 3,133 | 373 | 893 | 3,080 | 98.31 | 2,548 | 81.33 | 459 | 14.65 | 2,674 | 85.35 | 29 | 0.93 | 0 | 0 | 0 | 42 | 1.34 | 32.38 | 315 | 901 | 5 | 321 | Neither Distressed nor Underserved |
| 22 | LOUISIANA | 071 | ORLEANS PARISH | 0017.53 | 35380 | NEW ORLEANS-METAIRIE, LA | 406 | NEW ORLEANS-METAIRIE-SLIDELL, LA-MS | NEW ORLEANS CITY, LA | 70126 | $82,700 | $0 | $0 | 0 | NA | Y | N | Y | N | Y | N | N | 2,257 | 596 | 902 | 2,245 | 99.47 | 2,081 | 92.2 | 95 | 4.21 | 2,162 | 95.79 | 6 | 0.27 | 0 | 0 | 0 | 36 | 1.6 | 24.82 | 602 | 977 | 5 | 294 | Neither Distressed nor Underserved |
| 22 | LOUISIANA | 071 | ORLEANS PARISH | 0017.54 | 35380 | NEW ORLEANS-METAIRIE, LA | 406 | NEW ORLEANS-METAIRIE-SLIDELL, LA-MS | NEW ORLEANS CITY, LA | 70127 | $82,700 | $71,167 | $86,521 | 104.62 | MIDDLE INCOME | Y | N | Y | N | Y | N | N | 3,265 | 526 | 1,208 | 3,160 | 96.78 | 2,990 | 91.58 | 110 | 3.37 | 3,155 | 96.63 | 7 | 0.21 | 0 | 0 | 0 | 21 | 0.64 | 21 | 512 | 899 | 7 | 340 | Neither Distressed nor Underserved |

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| 22 | LOUISIANA | 103 | ST. TAMMANY PARISH | 0412.11 | 43640 | SLIDELL-MANDEVILLE-COVINGTON, LA | 406 | NEW ORLEANS-METAIRIE-SLIDELL, LA-MS | MANDEVILLE CITY, LA | 70448 | $99,500 | $92,303 | $111,609 | 112.17 | MIDDLE INCOME | N | N | N | N | N | N | N | 6,567 | 1,592 | 2,109 | 1,240 | 18.88 | 138 | 2.1 | 668 | 10.17 | 5,899 | 89.83 | 91 | 1.39 | 1 | 0.02 | 0.43 | 114 | 1.74 | 8.52 | 1,806 | 2,322 | 16 | 773 | Neither Distressed nor Underserved |
| 22 | LOUISIANA | 103 | ST. TAMMANY PARISH | 0412.12 | 43640 | SLIDELL-MANDEVILLE-COVINGTON, LA | 406 | NEW ORLEANS-METAIRIE-SLIDELL, LA-MS | MANDEVILLE CITY, LA | 70448 | $99,500 | $127,431 | $154,086 | 154.86 | UPPER INCOME | N | N | N | N | N | N | N | 3,738 | 889 | 1,074 | 656 | 17.55 | 113 | 3.02 | 341 | 9.12 | 3,397 | 90.88 | 41 | 1.1 | 0 | 0 | 0 | 12 | 0.32 | 9.51 | 1,003 | 1,141 | 4 | 429 | Neither Distressed nor Underserved |
| 22 | LOUISIANA | 103 | ST. TAMMANY PARISH | 0412.13 | 43640 | SLIDELL-MANDEVILLE-COVINGTON, LA | 406 | NEW ORLEANS-METAIRIE-SLIDELL, LA-MS | LACOMBE CDP, LA | 70445 \| 70460 | $99,500 | $67,734 | $81,898 | 82.31 | MIDDLE INCOME | N | N | N | N | N | N | N | 5,582 | 1,267 | 1,952 | 2,179 | 39.04 | 1,201 | 21.52 | 499 | 8.94 | 5,083 | 91.06 | 35 | 0.63 | 0 | 0 | 0 | 148 | 2.65 | 23.33 | 1,589 | 2,228 | 33 | 622 | Neither Distressed nor Underserved |
| 22 | LOUISIANA | 103 | ST. TAMMANY PARISH | 0412.14 | 43640 | SLIDELL-MANDEVILLE-COVINGTON, LA | 406 | NEW ORLEANS-METAIRIE-SLIDELL, LA-MS | LACOMBE CDP, LA | 70445 \| 70460 | $99,500 | $143,602 | $173,637 | 174.51 | UPPER INCOME | N | N | N | N | N | N | N | 3,451 | 1,088 | 1,405 | 1,169 | 33.87 | 602 | 17.44 | 238 | 6.9 | 3,213 | 93.1 | 26 | 0.75 | 2 | 0.06 | 0 | 33 | 0.96 | 9.64 | 1,303 | 1,573 | 14 | 368 | Neither Distressed nor Underserved |
| 22 | LOUISIANA | 103 | ST. TAMMANY PARISH | 0413.01 | 43640 | SLIDELL-MANDEVILLE-COVINGTON, LA | 406 | NEW ORLEANS-METAIRIE-SLIDELL, LA-MS | MANDEVILLE CITY, LA | 70448 | $99,500 | $94,036 | $113,699 | 114.27 | MIDDLE INCOME | N | N | N | N | N | N | N | 3,934 | 1,089 | 1,713 | 828 | 21.05 | 247 | 6.28 | 298 | 7.57 | 3,636 | 92.43 | 47 | 1.19 | 0 | 0 | 0 | 176 | 4.47 | 13.28 | 1,097 | 1,713 | 16 | 960 | Neither Distressed nor Underserved |
| 22 | LOUISIANA | 103 | ST. TAMMANY PARISH | 0413.02 | 43640 | SLIDELL-MANDEVILLE-COVINGTON, LA | 406 | NEW ORLEANS-METAIRIE-SLIDELL, LA-MS | LEWISBURG CDP, LA | 70448 | $99,500 | $113,064 | $136,713 | 137.4 | UPPER INCOME | N | N | N | N | N | N | N | 2,805 | 695 | 1,064 | 497 | 17.72 | 91 | 3.24 | 251 | 8.95 | 2,554 | 91.05 | 34 | 1.21 | 4 | 0.14 | 0 | 0 | 0 | 7.36 | 841 | 1,083 | 9 | 765 | Neither Distressed nor Underserved |
| 22 | LOUISIANA | 103 | ST. TAMMANY PARISH | 9900.00 | 43640 | SLIDELL-MANDEVILLE-COVINGTON, LA | 406 | NEW ORLEANS-METAIRIE-SLIDELL, LA-MS | | | $99,500 | $0 | $0 | 0 | NA | X | X | X | X | X | X | X | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | | 0 | | 0 | | 0 | | | 0 | | 0 | 0 | 0 | * | * | Neither Distressed nor Underserved |
| 22 | LOUISIANA | 055 | LAFAYETTE PARISH | 0001.00 | 29180 | LAFAYETTE, LA | 318 | LAFAYETTE-NEW IBERIA-OPELOUSAS, LA | LAFAYETTE CITY, LA | 70501 \| 70502 \| 70503 \| 70506 | $82,000 | $30,724 | $36,351 | 44.33 | LOW INCOME | Y | N | N | N | N | N | N | 3,185 | 287 | 1,004 | 1,596 | 50.11 | 1,406 | 44.14 | 122 | 3.83 | 3,063 | 96.17 | 17 | 0.53 | 0 | 0 | 0 | 39 | 1.22 | 34.78 | 287 | 796 | 11 | 1,539 | Neither Distressed nor Underserved |
| 22 | LOUISIANA | 055 | LAFAYETTE PARISH | 0002.00 | 29180 | LAFAYETTE, LA | 318 | LAFAYETTE-NEW IBERIA-OPELOUSAS, LA | LAFAYETTE CITY, LA | 70501 | $82,000 | $55,982 | $66,240 | 80.78 | MIDDLE INCOME | Y | N | Y | N | Y | N | N | 2,123 | 461 | 871 | 1,915 | 90.2 | 1,766 | 83.18 | 72 | 3.39 | 2,051 | 96.61 | 9 | 0.42 | 0 | 0 | 0 | 26 | 1.22 | 40.49 | 442 | 1,059 | 6 | 466 | Neither Distressed nor Underserved |
| 22 | LOUISIANA | 055 | LAFAYETTE PARISH | 0005.00 | 29180 | LAFAYETTE, LA | 318 | LAFAYETTE-NEW IBERIA-OPELOUSAS, LA | LAFAYETTE CITY, LA | 70503 \| 70506 | $82,000 | $123,072 | $145,632 | 177.6 | UPPER INCOME | N | N | N | N | N | N | N | 2,443 | 517 | 1,232 | 327 | 13.39 | 90 | 3.68 | 117 | 4.79 | 2,326 | 95.21 | 13 | 0.53 | 3 | 0.12 | 0 | 3 | 0.12 | 16.07 | 740 | 1,279 | 13 | 607 | Neither Distressed nor Underserved |
| 22 | LOUISIANA | 055 | LAFAYETTE PARISH | 0006.02 | 29180 | LAFAYETTE, LA | 318 | LAFAYETTE-NEW IBERIA-OPELOUSAS, LA | LAFAYETTE CITY, LA | 70501 \| 70506 \| 70596 | $82,000 | $86,391 | $102,229 | 124.67 | UPPER INCOME | N | N | N | N | N | N | N | 4,167 | 927 | 1,860 | 1,368 | 32.83 | 839 | 20.13 | 307 | 7.37 | 3,860 | 92.63 | 34 | 0.82 | 3 | 0.07 | 0.14 | 71 | 1.7 | 16.5 | 954 | 1,903 | 11 | 848 | Neither Distressed nor Underserved |
| 22 | LOUISIANA | 055 | LAFAYETTE PARISH | 0006.03 | 29180 | LAFAYETTE, LA | 318 | LAFAYETTE-NEW IBERIA-OPELOUSAS, LA | LAFAYETTE CITY, LA | 70506 | $82,000 | $78,403 | $92,775 | 113.14 | MIDDLE INCOME | N | N | N | N | N | N | N | 2,553 | 494 | 870 | 1,086 | 42.54 | 637 | 24.95 | 266 | 10.42 | 2,287 | 89.58 | 74 | 2.9 | 0 | 0 | 0 | 113 | 4.43 | 23.06 | 536 | 789 | 7 | 545 | Neither Distressed nor Underserved |
| 22 | LOUISIANA | 055 | LAFAYETTE PARISH | 0006.05 | 29180 | LAFAYETTE, LA | 318 | LAFAYETTE-NEW IBERIA-OPELOUSAS, LA | LAFAYETTE CITY, LA | 70506 | $82,000 | $56,500 | $66,855 | 81.53 | MIDDLE INCOME | N | N | N | N | N | N | N | 2,724 | 560 | 1,178 | 1,216 | 44.64 | 660 | 24.23 | 181 | 6.64 | 2,543 | 93.36 | 248 | 9.1 | 0 | 0 | 0 | 221 | 8.11 | 19.84 | 234 | 423 | 4 | 247 | Neither Distressed nor Underserved |
| 22 | LOUISIANA | 055 | LAFAYETTE PARISH | 0006.06 | 29180 | LAFAYETTE, LA | 318 | LAFAYETTE-NEW IBERIA-OPELOUSAS, LA | LAFAYETTE CITY, LA | 70506 | $82,000 | $42,778 | $50,619 | 61.73 | MODERATE INCOME | N | N | N | N | N | N | N | 3,948 | 936 | 1,885 | 1,647 | 41.72 | 908 | 23 | 422 | 10.69 | 3,526 | 89.31 | 132 | 3.34 | 0 | 0 | 0 | 181 | 4.58 | 20.75 | 871 | 1,396 | 9 | 530 | Neither Distressed nor Underserved |
| 22 | LOUISIANA | 055 | LAFAYETTE PARISH | 0007.00 | 29180 | LAFAYETTE, LA | 318 | LAFAYETTE-NEW IBERIA-OPELOUSAS, LA | LAFAYETTE CITY, LA | 70501 \| 70506 \| 70583 | $82,000 | $33,867 | $40,073 | 48.87 | LOW INCOME | Y | N | Y | N | Y | N | N | 2,942 | 627 | 945 | 2,545 | 86.51 | 2,189 | 74.41 | 260 | 8.84 | 2,682 | 91.16 | 15 | 0.51 | 1 | 0.03 | 0 | 55 | 1.87 | 22.23 | 398 | 1,021 | 14 | 532 | Neither Distressed nor Underserved |
| 22 | LOUISIANA | 055 | LAFAYETTE PARISH | 0008.00 | 29180 | LAFAYETTE, LA | 318 | LAFAYETTE-NEW IBERIA-OPELOUSAS, LA | LAFAYETTE CITY, LA | 70501 \| 70506 | $82,000 | $24,949 | $29,520 | 36 | LOW INCOME | Y | N | Y | N | Y | N | N | 2,691 | 565 | 1,091 | 2,515 | 93.46 | 2,313 | 85.95 | 111 | 4.12 | 2,580 | 95.88 | 16 | 0.59 | 2 | 0.07 | 0 | 33 | 1.23 | 37.76 | 377 | 1,206 | 10 | 303 | Neither Distressed nor Underserved |
| 22 | LOUISIANA | 055 | LAFAYETTE PARISH | 0009.00 | 29180 | LAFAYETTE, LA | 318 | LAFAYETTE-NEW IBERIA-OPELOUSAS, LA | LAFAYETTE CITY, LA | 70501 \| 70506 | $82,000 | $29,583 | $35,006 | 42.69 | LOW INCOME | Y | N | Y | N | Y | N | N | 1,569 | 460 | 720 | 1,530 | 97.51 | 1,450 | 92.42 | 27 | 1.72 | 1,542 | 98.28 | 2 | 0.13 | 1 | 0.06 | 0 | 0 | 0 | 62.13 | 314 | 798 | 3 | 150 | Neither Distressed nor Underserved |
| 22 | LOUISIANA | 055 | LAFAYETTE PARISH | 0010.01 | 29180 | LAFAYETTE, LA | 318 | LAFAYETTE-NEW IBERIA-OPELOUSAS, LA | CARENCRO CITY, LA | 70507 \| 70520 \| 70583 | $82,000 | $65,300 | $77,269 | 94.23 | MIDDLE INCOME | Y | N | N | N | N | N | N | 5,821 | 970 | 1,579 | 3,006 | 51.64 | 2,087 | 35.85 | 711 | 12.21 | 5,110 | 87.79 | 66 | 1.13 | 1 | 0.02 | 0 | 136 | 2.34 | 35.1 | 951 | 1,705 | 30 | 995 | Neither Distressed nor Underserved |
| 22 | LOUISIANA | 055 | LAFAYETTE PARISH | 0010.02 | 29180 | LAFAYETTE, LA | 318 | LAFAYETTE-NEW IBERIA-OPELOUSAS, LA | CARENCRO CITY, LA | 70507 | $82,000 | $58,558 | $69,290 | 84.5 | MIDDLE INCOME | Y | N | Y | N | Y | N | N | 3,474 | 967 | 1,603 | 2,315 | 66.64 | 1,984 | 57.11 | 143 | 4.12 | 3,331 | 95.88 | 34 | 0.98 | 2 | 0.06 | 0 | 57 | 1.64 | 24.12 | 626 | 916 | 8 | 401 | Neither Distressed nor Underserved |
| 22 | LOUISIANA | 055 | LAFAYETTE PARISH | 0010.03 | 29180 | LAFAYETTE, LA | 318 | LAFAYETTE-NEW IBERIA-OPELOUSAS, LA | LAFAYETTE CITY, LA | 70507 | $82,000 | $110,228 | $130,437 | 159.07 | UPPER INCOME | Y | N | N | N | N | N | N | 3,889 | 1,204 | 1,734 | 2,033 | 52.28 | 1,670 | 42.94 | 184 | 4.73 | 3,705 | 95.27 | 26 | 0.67 | 0 | 0 | 0 | 64 | 1.65 | 8.36 | 1,439 | 1,767 | 17 | 519 | Neither Distressed nor Underserved |
| 22 | LOUISIANA | 055 | LAFAYETTE PARISH | 0011.00 | 29180 | LAFAYETTE, LA | 318 | LAFAYETTE-NEW IBERIA-OPELOUSAS, LA | LAFAYETTE CITY, LA | 70501 \| 70509 | $82,000 | $38,414 | $45,453 | 55.43 | MODERATE INCOME | Y | N | Y | N | Y | N | N | 5,812 | 1,416 | 2,343 | 5,089 | 87.56 | 4,777 | 82.19 | 149 | 2.56 | 5,663 | 97.44 | 4 | 0.07 | 2 | 0.03 | 0 | 65 | 1.12 | 31.08 | 1,009 | 2,416 | 14 | 833 | Neither Distressed nor Underserved |
| 22 | LOUISIANA | 055 | LAFAYETTE PARISH | 0012.01 | 29180 | LAFAYETTE, LA | 318 | LAFAYETTE-NEW IBERIA-OPELOUSAS, LA | LAFAYETTE CITY, LA | 70501 | $82,000 | $67,361 | $79,704 | 97.2 | MIDDLE INCOME | Y | N | Y | N | Y | N | N | 3,372 | 903 | 1,448 | 2,613 | 77.49 | 2,402 | 71.23 | 123 | 3.65 | 3,249 | 96.35 | 10 | 0.3 | 0 | 0 | 0 | 14 | 0.42 | 27.59 | 687 | 1,067 | 6 | 358 | Neither Distressed nor Underserved |
| 22 | LOUISIANA | 055 | LAFAYETTE PARISH | 0012.02 | 29180 | LAFAYETTE, LA | 318 | LAFAYETTE-NEW IBERIA-OPELOUSAS, LA | LAFAYETTE CITY, LA | 70501 \| 70517 | $82,000 | $53,355 | $63,132 | 76.99 | MODERATE INCOME | Y | N | Y | N | Y | N | N | 3,948 | 1,033 | 1,582 | 3,302 | 83.64 | 3,095 | 78.39 | 127 | 3.22 | 3,821 | 96.78 | 13 | 0.33 | 0 | 0 | 0 | 16 | 0.41 | 24.03 | 1,088 | 1,758 | 8 | 512 | Neither Distressed nor Underserved |
| 22 | LOUISIANA | 055 | LAFAYETTE PARISH | 0013.01 | 29180 | LAFAYETTE, LA | 318 | LAFAYETTE-NEW IBERIA-OPELOUSAS, LA | LAFAYETTE CITY, LA | 70501 | $82,000 | $109,449 | $129,511 | 157.94 | UPPER INCOME | N | N | N | N | N | N | N | 1,686 | 379 | 584 | 827 | 49.05 | 702 | 41.64 | 52 | 3.08 | 1,634 | 96.92 | 18 | 1.07 | 1 | 0.06 | 0 | 0 | 0 | 17.07 | 462 | 590 | 5 | 246 | Neither Distressed nor Underserved |
| 22 | LOUISIANA | 055 | LAFAYETTE PARISH | 0013.02 | 29180 | LAFAYETTE, LA | 318 | LAFAYETTE-NEW IBERIA-OPELOUSAS, LA | LAFAYETTE CITY, LA | 70501 | $82,000 | $26,686 | $31,578 | 38.51 | LOW INCOME | Y | N | Y | N | Y | N | N | 2,956 | 576 | 1,103 | 2,672 | 90.39 | 2,511 | 84.95 | 65 | 2.2 | 2,891 | 97.8 | 16 | 0.54 | 0 | 0 | 0 | 0 | 0 | 26.99 | 457 | 1,294 | 1 | 311 | Neither Distressed nor Underserved |
| 22 | LOUISIANA | 055 | LAFAYETTE PARISH | 0014.03 | 29180 | LAFAYETTE, LA | 318 | LAFAYETTE-NEW IBERIA-OPELOUSAS, LA | LAFAYETTE CITY, LA | 70508 | $82,000 | $82,412 | $97,514 | 118.92 | MIDDLE INCOME | N | N | N | N | N | N | N | 6,596 | 1,674 | 2,536 | 1,809 | 27.43 | 848 | 12.86 | 540 | 8.19 | 6,056 | 91.81 | 172 | 2.61 | 1 | 0.02 | 0 | 132 | 2 | 15.84 | 1,621 | 2,069 | 25 | 1,491 | Neither Distressed nor Underserved |

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|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 48 | TEXAS | 167 | GALVESTON COUNTY | 7214.01 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | LEAGUE CITY CITY, TX | 77573 | $97,400 | $141,625 | $170,021 | 174.56 | UPPER INCOME | N | N | N | N | N | N | N | 2,450 | 738 | 921 | 528 | 21.55 | 85 | 3.47 | 254 | 10.37 | 2,196 | 89.63 | 97 | 3.96 | 2 | 0.08 | 0 | 106 | 4.33 | 0.87 | 841 | 896 | 4 | 564 | Neither Distressed nor Underserved |
| 48 | TEXAS | 167 | GALVESTON COUNTY | 7214.02 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | CLEAR LAKE SHORES CITY, TX | 77565 | $97,400 | $26,541 | $31,860 | 32.71 | LOW INCOME | N | N | N | N | N | N | N | 742 | 211 | 401 | 279 | 37.6 | 56 | 7.55 | 178 | 23.99 | 564 | 76.01 | 11 | 1.48 | 1 | 0.13 | 2.96 | 32 | 4.31 | 2.77 | 6 | 81 | 1 | 143 | Neither Distressed nor Underserved |
| 48 | TEXAS | 167 | GALVESTON COUNTY | 7214.03 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | LEAGUE CITY CITY, TX | 77565 \| 77573 | $97,400 | $122,389 | $146,928 | 150.85 | UPPER INCOME | N | N | N | N | N | N | N | 5,226 | 1,488 | 1,962 | 1,588 | 30.39 | 301 | 5.76 | 889 | 17.01 | 4,337 | 82.99 | 147 | 2.81 | 0 | 0 | 0.38 | 89 | 1.7 | 2.66 | 1,443 | 1,370 | 9 | 496 | Neither Distressed nor Underserved |
| 48 | TEXAS | 167 | GALVESTON COUNTY | 7215.01 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | LEAGUE CITY CITY, TX | 77573 | $97,400 | $129,773 | $155,801 | 159.96 | UPPER INCOME | N | N | N | N | N | N | N | 3,432 | 714 | 1,660 | 1,034 | 30.13 | 265 | 7.72 | 459 | 13.37 | 2,973 | 86.63 | 172 | 5.01 | 1 | 0.03 | 0 | 52 | 1.52 | 3.84 | 535 | 606 | 11 | 672 | Neither Distressed nor Underserved |
| 48 | TEXAS | 167 | GALVESTON COUNTY | 7215.02 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | CLEAR LAKE SHORES CITY, TX | 77565 \| 77573 | $97,400 | $112,054 | $134,529 | 138.12 | UPPER INCOME | N | N | N | N | N | N | N | 2,904 | 573 | 1,056 | 723 | 24.9 | 85 | 2.93 | 407 | 14.02 | 2,497 | 85.98 | 90 | 3.1 | 9 | 0.31 | 0 | 46 | 1.58 | 5.3 | 719 | 851 | 6 | 505 | Neither Distressed nor Underserved |
| 48 | TEXAS | 167 | GALVESTON COUNTY | 7215.03 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | CLEAR LAKE SHORES CITY, TX | 77565 | $97,400 | $163,750 | $196,592 | 201.84 | UPPER INCOME | N | N | N | N | N | N | N | 1,608 | 388 | 688 | 307 | 19.09 | 22 | 1.37 | 192 | 11.94 | 1,416 | 88.06 | 25 | 1.55 | 3 | 0.19 | 0 | 19 | 1.18 | 1.47 | 542 | 713 | 8 | 429 | Neither Distressed nor Underserved |
| 48 | TEXAS | 167 | GALVESTON COUNTY | 7216.00 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | BACLIFF CDP, TX | 77518 \| 77565 | $97,400 | $65,347 | $78,446 | 80.54 | MIDDLE INCOME | N | N | N | N | N | N | N | 1,725 | 673 | 839 | 731 | 42.38 | 22 | 1.28 | 584 | 33.86 | 1,141 | 66.14 | 59 | 3.42 | 0 | 0 | 0 | 296 | 17.16 | 14.7 | 530 | 945 | 5 | 435 | Neither Distressed nor Underserved |
| 48 | TEXAS | 167 | GALVESTON COUNTY | 7217.01 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | BACLIFF CDP, TX | 77518 \| 77539 | $97,400 | $31,828 | $38,210 | 39.23 | LOW INCOME | Y | N | N | N | N | N | N | 3,090 | 759 | 1,022 | 1,598 | 51.72 | 58 | 1.88 | 1,348 | 43.62 | 1,742 | 56.38 | 57 | 1.84 | 1 | 0.03 | 0 | 334 | 10.81 | 15.74 | 436 | 953 | 6 | 182 | Neither Distressed nor Underserved |
| 48 | TEXAS | 167 | GALVESTON COUNTY | 7217.02 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | BACLIFF CDP, TX | 77518 \| 77539 | $97,400 | $63,295 | $75,982 | 78.01 | MODERATE INCOME | Y | N | N | Y | Y | N | N | 2,100 | 652 | 817 | 1,401 | 66.71 | 72 | 3.43 | 1,245 | 59.29 | 855 | 40.71 | 29 | 1.38 | 0 | 0 | 0 | 657 | 31.29 | 19.23 | 405 | 812 | 6 | 116 | Neither Distressed nor Underserved |
| 48 | TEXAS | 167 | GALVESTON COUNTY | 7217.03 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | BACLIFF CDP, TX | 77518 \| 77539 | $97,400 | $97,572 | $117,133 | 120.26 | UPPER INCOME | N | N | N | N | N | N | N | 3,858 | 957 | 1,502 | 1,675 | 43.42 | 354 | 9.18 | 1,021 | 26.46 | 2,837 | 73.54 | 110 | 2.85 | 0 | 0 | 0.6 | 48 | 1.24 | 15.88 | 1,167 | 1,672 | 8 | 214 | Neither Distressed nor Underserved |
| 48 | TEXAS | 167 | GALVESTON COUNTY | 7218.00 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | SAN LEON CDP, TX | 77511 \| 77539 | $97,400 | $72,854 | $87,465 | 89.8 | MIDDLE INCOME | N | N | N | N | N | N | N | 5,607 | 1,514 | 2,078 | 2,469 | 44.03 | 114 | 2.03 | 1,962 | 34.99 | 3,645 | 65.01 | 151 | 2.69 | 0 | 0 | 0 | 670 | 11.95 | 25.3 | 1,615 | 2,569 | 13 | 385 | Neither Distressed nor Underserved |
| 48 | TEXAS | 167 | GALVESTON COUNTY | 7219.01 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | DICKINSON CITY, TX | 77539 \| 77591 | $97,400 | $64,586 | $77,530 | 79.6 | MODERATE INCOME | Y | N | N | N | Y | N | N | 5,706 | 1,011 | 1,516 | 3,633 | 63.67 | 1,636 | 28.67 | 1,620 | 28.39 | 4,086 | 71.61 | 157 | 2.75 | 3 | 0.05 | 1.14 | 214 | 3.75 | 9.07 | 879 | 1,117 | 5 | 391 | Neither Distressed nor Underserved |
| 48 | TEXAS | 167 | GALVESTON COUNTY | 7219.02 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | DICKINSON CITY, TX | 77539 \| 77590 \| 77591 | $97,400 | $55,000 | $66,027 | 67.79 | MODERATE INCOME | Y | N | N | N | Y | N | N | 5,840 | 1,278 | 2,274 | 3,802 | 65.1 | 1,876 | 32.12 | 1,670 | 28.6 | 4,170 | 71.4 | 103 | 1.76 | 10 | 0.17 | 0.45 | 355 | 6.08 | 32.52 | 710 | 1,241 | 3 | 428 | Neither Distressed nor Underserved |
| 48 | TEXAS | 167 | GALVESTON COUNTY | 7220.01 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | TEXAS CITY CITY, TX | 77590 | $97,400 | $84,120 | $100,984 | 103.68 | MIDDLE INCOME | N | N | N | N | N | N | N | 5,966 | 1,744 | 2,189 | 2,798 | 46.9 | 586 | 9.82 | 1,844 | 30.91 | 4,122 | 69.09 | 105 | 1.76 | 8 | 0.13 | 0 | 134 | 2.25 | 4.39 | 1,695 | 1,986 | 7 | 394 | Neither Distressed nor Underserved |
| 48 | TEXAS | 167 | GALVESTON COUNTY | 7220.02 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | TEXAS CITY CITY, TX | 77590 | $97,400 | $65,500 | $78,631 | 80.73 | MIDDLE INCOME | Y | N | N | N | Y | N | N | 3,487 | 838 | 1,332 | 1,950 | 55.92 | 615 | 17.64 | 1,178 | 33.78 | 2,309 | 66.22 | 21 | 0.6 | 1 | 0.03 | 0 | 64 | 1.84 | 10.03 | 660 | 984 | 4 | 199 | Neither Distressed nor Underserved |
| 48 | TEXAS | 167 | GALVESTON COUNTY | 7221.00 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | TEXAS CITY CITY, TX | 77590 | $97,400 | $79,286 | $95,179 | 97.72 | MIDDLE INCOME | N | N | N | N | N | N | N | 6,671 | 1,748 | 2,389 | 3,303 | 49.51 | 725 | 10.87 | 2,288 | 34.3 | 4,383 | 65.7 | 51 | 0.76 | 12 | 0.18 | 0 | 396 | 5.94 | 10.33 | 1,915 | 2,569 | 4 | 265 | Neither Distressed nor Underserved |
| 48 | TEXAS | 167 | GALVESTON COUNTY | 7222.00 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | TEXAS CITY CITY, TX | 77590 | $97,400 | $37,159 | $44,609 | 45.8 | LOW INCOME | Y | N | N | N | Y | N | N | 3,016 | 755 | 1,155 | 2,177 | 72.18 | 1,070 | 35.48 | 1,001 | 33.19 | 2,015 | 66.81 | 20 | 0.66 | 0 | 0 | 0 | 82 | 2.72 | 34.46 | 361 | 1,156 | 2 | 255 | Neither Distressed nor Underserved |
| 48 | TEXAS | 167 | GALVESTON COUNTY | 7223.00 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | TEXAS CITY CITY, TX | 77590 \| 77592 | $97,400 | $43,728 | $52,499 | 53.9 | MODERATE INCOME | Y | N | N | N | Y | N | N | 6,942 | 1,618 | 2,072 | 4,566 | 65.77 | 1,200 | 17.29 | 3,111 | 44.81 | 3,831 | 55.19 | 30 | 0.43 | 8 | 0.12 | 0.16 | 734 | 10.57 | 19.44 | 1,160 | 2,523 | 6 | 427 | Neither Distressed nor Underserved |
| 48 | TEXAS | 167 | GALVESTON COUNTY | 7226.00 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | TEXAS CITY CITY, TX | 77568 \| 77590 \| 77591 | $97,400 | $48,906 | $58,713 | 60.28 | MODERATE INCOME | Y | N | N | N | Y | N | N | 2,206 | 619 | 1,023 | 1,649 | 74.75 | 1,003 | 45.47 | 590 | 26.75 | 1,616 | 73.25 | 21 | 0.95 | 0 | 0 | 0 | 96 | 4.35 | 17.35 | 348 | 602 | 0 | 149 | Neither Distressed nor Underserved |
| 48 | TEXAS | 167 | GALVESTON COUNTY | 7227.00 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | TEXAS CITY CITY, TX | 77591 | $97,400 | $63,405 | $76,118 | 78.15 | MODERATE INCOME | Y | N | Y | N | Y | N | N | 5,221 | 1,139 | 1,708 | 4,649 | 89.04 | 3,718 | 71.21 | 769 | 14.73 | 4,452 | 85.27 | 28 | 0.54 | 0 | 0 | 0 | 59 | 1.13 | 12.48 | 923 | 1,647 | 1 | 307 | Neither Distressed nor Underserved |
| 48 | TEXAS | 167 | GALVESTON COUNTY | 7228.00 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | LA MARQUE CITY, TX | 77568 | $97,400 | $46,250 | $55,518 | 57 | MODERATE INCOME | Y | N | N | N | Y | N | N | 2,593 | 633 | 996 | 1,766 | 68.11 | 754 | 29.08 | 936 | 36.1 | 1,657 | 63.9 | 11 | 0.42 | 3 | 0.12 | 0 | 114 | 4.4 | 29.2 | 592 | 1,160 | 3 | 248 | Neither Distressed nor Underserved |
| 48 | TEXAS | 167 | GALVESTON COUNTY | 7229.00 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | LA MARQUE CITY, TX | 77568 | $97,400 | $52,778 | $63,359 | 65.05 | MODERATE INCOME | Y | N | N | N | Y | N | N | 2,928 | 616 | 1,217 | 1,871 | 63.9 | 740 | 25.27 | 988 | 33.74 | 1,940 | 66.26 | 39 | 1.33 | 1 | 0.03 | 0 | 124 | 4.23 | 21.65 | 959 | 1,204 | 1 | 169 | Neither Distressed nor Underserved |
| 48 | TEXAS | 167 | GALVESTON COUNTY | 7230.00 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | LA MARQUE CITY, TX | 77568 | $97,400 | $50,988 | $61,206 | 62.84 | MODERATE INCOME | Y | N | Y | N | Y | N | N | 3,540 | 962 | 1,767 | 2,877 | 81.27 | 1,853 | 52.34 | 897 | 25.34 | 2,643 | 74.66 | 34 | 0.96 | 7 | 0.2 | 0 | 168 | 4.75 | 15.6 | 983 | 1,587 | 10 | 235 | Neither Distressed nor Underserved |
| 48 | TEXAS | 167 | GALVESTON COUNTY | 7231.00 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | LA MARQUE CITY, TX | 77568 \| 77591 | $97,400 | $68,125 | $81,787 | 83.97 | MIDDLE INCOME | Y | N | N | N | Y | N | N | 3,531 | 764 | 1,378 | 2,496 | 70.69 | 1,501 | 42.51 | 835 | 23.65 | 2,696 | 76.35 | 49 | 1.39 | 0 | 0 | 0 | 57 | 1.61 | 10.28 | 538 | 754 | 6 | 218 | Neither Distressed nor Underserved |
| 48 | TEXAS | 167 | GALVESTON COUNTY | 7232.00 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HITCHCOCK CITY, TX | 77563 \| 77568 \| 77591 | $97,400 | $78,491 | $94,225 | 96.74 | MIDDLE INCOME | Y | N | N | N | Y | N | N | 5,282 | 1,223 | 1,531 | 3,127 | 59.2 | 1,210 | 22.91 | 1,616 | 30.59 | 3,666 | 69.41 | 122 | 2.31 | 5 | 0.09 | 0 | 192 | 3.63 | 10.51 | 1,250 | 1,601 | 7 | 438 | Neither Distressed nor Underserved |
| 48 | TEXAS | 167 | GALVESTON COUNTY | 7233.00 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | DICKINSON CITY, TX | 77510 \| 77539 \| 77563 \| 77568 \| 77591 | $97,400 | $94,891 | $113,919 | 116.96 | MIDDLE INCOME | N | N | N | N | N | N | N | 9,672 | 2,214 | 2,953 | 3,652 | 37.76 | 789 | 8.16 | 2,191 | 22.65 | 7,481 | 77.35 | 259 | 2.68 | 31 | 0.32 | 0.13 | 237 | 2.45 | 4.07 | 2,525 | 3,155 | 22 | 878 | Neither Distressed nor Underserved |

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| 48 | TEXAS | 201 | HARRIS COUNTY | 2411.03 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77373 | $97,400 | $54,430 | $65,346 | 67.09 | MODERATE INCOME | Y | N | N | N | Y | N | N | 4,376 | 748 | 1,492 | 3,331 | 76.12 | 1,285 | 29.36 | 1,762 | 40.27 | 2,614 | 59.73 | 104 | 2.38 | 26 | 0.59 | 0 | 297 | 6.79 | 11.07 | 777 | 1,554 | 8 | 424 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 2411.04 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77373 | $97,400 | $60,954 | $73,177 | 75.13 | MODERATE INCOME | Y | N | N | N | Y | N | N | 9,294 | 2,124 | 2,716 | 7,355 | 79.14 | 3,027 | 32.57 | 3,797 | 40.85 | 5,497 | 59.15 | 227 | 2.44 | 37 | 0.4 | 0 | 453 | 4.87 | 21.3 | 1,793 | 2,805 | 14 | 931 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 2411.05 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77373 | $97,400 | $67,283 | $80,774 | 82.93 | MIDDLE INCOME | Y | N | N | N | Y | N | N | 4,813 | 1,514 | 1,803 | 3,515 | 73.03 | 1,155 | 24 | 2,141 | 44.48 | 2,672 | 55.52 | 66 | 1.37 | 16 | 0.33 | 0 | 335 | 6.96 | 11.46 | 975 | 1,776 | 9 | 355 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 2412.01 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77373 | $97,400 | $51,122 | $61,372 | 63.01 | MODERATE INCOME | Y | N | N | N | Y | N | N | 3,369 | 692 | 949 | 2,313 | 68.66 | 827 | 24.55 | 1,304 | 38.71 | 2,065 | 61.29 | 51 | 1.51 | 22 | 0.65 | 0 | 283 | 8.4 | 12.22 | 630 | 939 | 8 | 301 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 2412.02 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77373 | $97,400 | $56,854 | $68,248 | 70.07 | MODERATE INCOME | Y | N | N | N | Y | N | N | 5,445 | 1,169 | 1,540 | 4,207 | 77.26 | 1,770 | 32.51 | 2,074 | 38.09 | 3,371 | 61.91 | 180 | 3.31 | 18 | 0.33 | 0 | 234 | 4.3 | 14.01 | 1,016 | 1,523 | 7 | 478 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 2413.01 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77373 \| 77383 | $97,400 | $123,929 | $148,778 | 152.75 | UPPER INCOME | Y | N | N | N | Y | N | N | 5,476 | 1,068 | 1,574 | 3,806 | 69.5 | 1,533 | 27.99 | 1,779 | 32.49 | 3,697 | 67.51 | 289 | 5.28 | 17 | 0.31 | 0 | 126 | 2.3 | 8.46 | 1,250 | 1,673 | 16 | 1,240 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 2413.02 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77373 | $97,400 | $137,909 | $165,561 | 169.98 | UPPER INCOME | Y | N | N | N | Y | N | N | 6,895 | 2,015 | 2,592 | 4,763 | 69.08 | 1,755 | 25.45 | 2,179 | 31.6 | 4,716 | 68.4 | 520 | 7.54 | 26 | 0.38 | 0 | 929 | 13.47 | 1.77 | 2,318 | 2,434 | 9 | 1,039 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 2414.00 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77373 | $97,400 | $85,827 | $103,039 | 105.79 | MIDDLE INCOME | Y | N | N | N | Y | N | N | 9,821 | 2,635 | 3,513 | 5,987 | 60.96 | 1,957 | 19.93 | 3,136 | 31.93 | 6,685 | 68.07 | 359 | 3.66 | 63 | 0.64 | 1.58 | 721 | 7.34 | 10.91 | 2,328 | 2,802 | 13 | 1,028 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 2415.01 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77338 \| 77396 | $97,400 | $44,113 | $52,956 | 54.37 | MODERATE INCOME | Y | N | N | N | Y | N | N | 4,732 | 1,242 | 1,932 | 4,157 | 87.85 | 1,734 | 36.64 | 2,117 | 44.74 | 2,615 | 55.26 | 154 | 3.25 | 39 | 0.82 | 0 | 516 | 10.9 | 13.45 | 376 | 727 | 12 | 1,066 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 2415.02 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77396 | $97,400 | $45,625 | $54,768 | 56.23 | MODERATE INCOME | Y | N | Y | N | Y | N | N | 2,349 | 652 | 889 | 2,239 | 95.32 | 1,310 | 55.77 | 858 | 36.53 | 1,491 | 63.47 | 32 | 1.36 | 26 | 1.11 | 0 | 57 | 2.43 | 21.89 | 73 | 153 | 3 | 245 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 2415.03 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77032 \| 77073 \| 77396 | $97,400 | $38,963 | $46,771 | 48.02 | LOW INCOME | Y | N | N | Y | Y | N | N | 2,720 | 497 | 646 | 2,488 | 91.47 | 635 | 23.35 | 1,770 | 65.07 | 950 | 34.93 | 44 | 1.62 | 2 | 0.07 | 0 | 540 | 19.85 | 26.51 | 345 | 672 | 13 | 1,487 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 2501.01 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77338 \| 77396 | $97,400 | $101,458 | $121,799 | 125.05 | UPPER INCOME | Y | N | N | N | Y | N | N | 4,361 | 1,167 | 1,509 | 3,447 | 79.04 | 1,187 | 27.22 | 2,054 | 47.1 | 2,307 | 52.9 | 104 | 2.38 | 24 | 0.55 | 0 | 208 | 4.77 | 2.92 | 1,162 | 1,570 | 9 | 483 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 2501.02 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | ATASCOCITA CDP, TX | 77338 \| 77396 | $97,400 | $83,818 | $100,624 | 103.31 | MIDDLE INCOME | Y | N | N | Y | Y | N | N | 5,569 | 1,197 | 1,354 | 4,957 | 89.01 | 1,530 | 27.47 | 3,155 | 56.65 | 2,414 | 43.35 | 115 | 2.07 | 38 | 0.68 | 0 | 616 | 11.06 | 3.1 | 1,163 | 1,536 | 5 | 642 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 2502.01 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77396 | $97,400 | $68,044 | $81,689 | 83.87 | MIDDLE INCOME | Y | N | N | Y | Y | N | N | 8,046 | 1,909 | 2,512 | 7,308 | 90.83 | 2,761 | 34.32 | 4,237 | 52.66 | 3,809 | 47.34 | 166 | 2.06 | 32 | 0.4 | 0 | 1,367 | 16.99 | 15.39 | 1,923 | 2,243 | 8 | 841 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 2502.02 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77396 | $97,400 | $73,895 | $88,712 | 91.08 | MIDDLE INCOME | Y | N | N | N | Y | N | N | 2,205 | 614 | 784 | 2,019 | 91.56 | 818 | 37.1 | 1,051 | 47.66 | 1,154 | 52.34 | 27 | 1.22 | 88 | 3.99 | 0 | 215 | 9.75 | 25.72 | 249 | 550 | 1 | 204 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 2503.03 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77396 | $97,400 | $0 | $0 | 0 | NA | Y | N | Y | N | Y | N | N | 3,360 | 877 | 1,125 | 2,969 | 88.36 | 1,873 | 55.74 | 835 | 24.85 | 2,525 | 75.15 | 190 | 5.65 | 2 | 0.06 | 0 | 371 | 11.04 | 13.39 | 885 | 1,001 | 6 | 555 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 2503.04 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | ATASCOCITA CDP, TX | 77396 | $97,400 | $75,380 | $90,494 | 92.91 | MIDDLE INCOME | Y | N | N | N | Y | N | N | 9,244 | 1,579 | 2,106 | 7,711 | 83.42 | 3,599 | 38.93 | 3,753 | 40.6 | 5,491 | 59.4 | 175 | 1.89 | 34 | 0.37 | 0 | 491 | 5.31 | 15.46 | 1,105 | 1,846 | 7 | 661 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 2503.05 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | ATASCOCITA CDP, TX | 77346 \| 77396 | $97,400 | $87,540 | $105,095 | 107.9 | MIDDLE INCOME | Y | N | N | N | Y | N | N | 6,059 | 1,579 | 1,970 | 4,498 | 74.24 | 1,849 | 30.52 | 2,315 | 38.21 | 3,744 | 61.79 | 119 | 1.96 | 17 | 0.28 | 0 | 551 | 9.09 | 8.75 | 1,586 | 1,887 | 5 | 612 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 2503.06 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | ATASCOCITA CDP, TX | 77346 | $97,400 | $75,240 | $90,329 | 92.74 | MIDDLE INCOME | Y | N | N | N | Y | N | N | 4,666 | 802 | 1,232 | 3,918 | 83.97 | 1,801 | 38.6 | 1,760 | 37.72 | 2,906 | 62.28 | 237 | 5.08 | 1 | 0.02 | 0 | 30 | 0.64 | 3.28 | 1,071 | 1,389 | 5 | 365 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 2504.03 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | ATASCOCITA CDP, TX | 77346 | $97,400 | $121,435 | $145,788 | 149.68 | UPPER INCOME | Y | N | N | N | N | N | N | 5,125 | 675 | 1,511 | 2,571 | 50.17 | 887 | 17.31 | 1,238 | 24.16 | 3,887 | 75.84 | 208 | 4.06 | 14 | 0.27 | 0 | 0 | 0 | 12.68 | 878 | 1,063 | 4 | 484 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 2504.04 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | ATASCOCITA CDP, TX | 77346 | $97,400 | $107,278 | $128,792 | 132.23 | UPPER INCOME | N | N | N | N | N | N | N | 5,540 | 1,336 | 1,564 | 2,579 | 46.55 | 969 | 17.49 | 1,134 | 20.47 | 4,406 | 79.53 | 188 | 3.39 | 18 | 0.32 | 0 | 108 | 1.95 | 1.37 | 1,537 | 1,564 | 14 | 891 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 2504.05 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | ATASCOCITA CDP, TX | 77346 | $97,400 | $108,893 | $130,730 | 134.22 | UPPER INCOME | Y | N | N | N | Y | N | N | 7,326 | 2,424 | 2,877 | 4,356 | 59.46 | 1,364 | 18.62 | 2,401 | 32.77 | 4,925 | 67.23 | 279 | 3.81 | 18 | 0.25 | 0 | 770 | 10.51 | 5.9 | 2,372 | 2,893 | 15 | 752 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 2504.06 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | ATASCOCITA CDP, TX | 77346 | $97,400 | $108,194 | $129,893 | 133.36 | UPPER INCOME | Y | N | N | N | N | N | N | 4,779 | 1,217 | 1,416 | 2,655 | 55.56 | 973 | 20.36 | 1,322 | 27.66 | 3,457 | 72.34 | 175 | 3.66 | 18 | 0.38 | 0.25 | 152 | 3.18 | 4.44 | 1,257 | 1,396 | 8 | 506 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 2504.07 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | ATASCOCITA CDP, TX | 77346 | $97,400 | $153,656 | $184,466 | 189.39 | UPPER INCOME | Y | N | N | N | N | N | N | 10,435 | 2,429 | 3,088 | 5,249 | 50.3 | 1,641 | 15.73 | 2,821 | 27.03 | 7,614 | 72.97 | 341 | 3.27 | 15 | 0.14 | 0 | 202 | 1.94 | 0.18 | 2,891 | 3,109 | 12 | 968 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 2504.08 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | ATASCOCITA CDP, TX | 77044 \| 77346 \| 77396 | $97,400 | $100,993 | $121,244 | 124.48 | UPPER INCOME | Y | N | N | N | Y | N | N | 9,128 | 1,248 | 1,781 | 7,040 | 77.13 | 3,360 | 36.81 | 2,943 | 32.24 | 6,185 | 67.76 | 367 | 4.02 | 7 | 0.08 | 0 | 189 | 2.07 | 6.09 | 1,169 | 1,303 | 6 | 1,155 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 2505.00 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | ATASCOCITA CDP, TX | 77346 | $97,400 | $85,025 | $102,075 | 104.8 | MIDDLE INCOME | Y | N | N | N | Y | N | N | 5,771 | 1,547 | 2,121 | 3,624 | 62.8 | 1,517 | 26.29 | 1,724 | 29.87 | 4,047 | 70.13 | 183 | 3.17 | 13 | 0.23 | 0 | 269 | 4.66 | 9.84 | 1,369 | 1,647 | 23 | 791 | Neither Distressed nor Underserved |

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| 48 | TEXAS | 201 | HARRIS COUNTY | 3308.02 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77047 \| 77053 | $97,400 | $87,439 | $104,968 | 107.77 | MIDDLE INCOME | Y | N | Y | N | Y | N | N | 9,471 | 2,405 | 3,433 | 8,920 | 94.18 | 6,193 | 65.39 | 2,166 | 22.87 | 7,305 | 77.13 | 360 | 3.8 | 0 | 0 | 0.18 | 400 | 4.22 | 5.8 | 2,684 | 3,284 | 13 | 1,447 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 3309.01 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77045 \| 77047 | $97,400 | $61,386 | $73,693 | 75.66 | MODERATE INCOME | Y | N | Y | N | Y | N | N | 9,527 | 2,417 | 3,859 | 8,829 | 92.67 | 5,538 | 58.13 | 2,352 | 24.69 | 7,175 | 75.31 | 719 | 7.55 | 4 | 0.04 | 0 | 434 | 4.56 | 3.48 | 2,674 | 3,271 | 7 | 919 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 3309.02 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77047 \| 77053 | $97,400 | $31,199 | $37,450 | 38.45 | LOW INCOME | Y | N | N | Y | Y | N | N | 3,823 | 771 | 964 | 3,667 | 95.92 | 288 | 7.53 | 3,356 | 87.78 | 467 | 12.22 | 5 | 0.13 | 4 | 0.1 | 0 | 784 | 20.51 | 43.84 | 700 | 1,101 | 6 | 278 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 3311.00 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77021 \| 77051 | $97,400 | $38,265 | $45,934 | 47.16 | LOW INCOME | Y | N | Y | N | Y | N | N | 4,610 | 778 | 1,388 | 4,496 | 97.53 | 3,350 | 72.67 | 1,054 | 22.86 | 3,556 | 77.14 | 20 | 0.43 | 2 | 0.04 | 0 | 477 | 10.35 | 39.67 | 659 | 1,503 | 2 | 547 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 3312.00 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77051 | $97,400 | $28,102 | $33,730 | 34.63 | LOW INCOME | Y | N | Y | N | Y | N | N | 4,441 | 983 | 1,571 | 4,320 | 97.28 | 3,571 | 80.41 | 630 | 14.19 | 3,811 | 85.81 | 15 | 0.34 | 2 | 0.05 | 0 | 188 | 4.23 | 44.91 | 480 | 1,374 | 5 | 498 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 3313.00 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77051 | $97,400 | $44,133 | $52,976 | 54.39 | MODERATE INCOME | Y | N | Y | N | Y | N | N | 5,032 | 1,090 | 1,649 | 4,974 | 98.85 | 4,011 | 79.71 | 902 | 17.93 | 4,130 | 82.07 | 13 | 0.26 | 2 | 0.04 | 0 | 321 | 6.38 | 25.94 | 1,142 | 1,874 | 8 | 555 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 3314.00 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77051 \| 77233 | $97,400 | $18,992 | $22,792 | 23.4 | LOW INCOME | Y | N | Y | N | Y | N | N | 2,538 | 500 | 997 | 2,519 | 99.25 | 2,339 | 92.16 | 124 | 4.89 | 2,414 | 95.11 | 21 | 0.83 | 2 | 0.08 | 0 | 150 | 5.91 | 79.43 | 23 | 215 | 1 | 132 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 3315.01 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77047 \| 77051 | $97,400 | $57,254 | $68,735 | 70.57 | MODERATE INCOME | Y | N | Y | N | Y | N | N | 3,908 | 1,074 | 1,299 | 3,865 | 98.9 | 3,253 | 83.24 | 557 | 14.25 | 3,351 | 85.75 | 6 | 0.15 | 0 | 0 | 0 | 362 | 9.26 | 20.5 | 981 | 1,395 | 6 | 455 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 3315.02 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77047 | $97,400 | $77,625 | $93,192 | 95.68 | MIDDLE INCOME | Y | N | Y | N | Y | N | N | 5,359 | 1,186 | 1,815 | 5,121 | 95.56 | 3,581 | 66.82 | 1,277 | 23.83 | 4,082 | 76.17 | 163 | 3.04 | 1 | 0.02 | 0 | 75 | 1.4 | 1.7 | 1,536 | 1,993 | 10 | 602 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 3316.02 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77048 | $97,400 | $39,918 | $47,921 | 49.2 | LOW INCOME | Y | N | Y | N | Y | N | N | 3,604 | 564 | 770 | 3,521 | 97.7 | 2,622 | 72.75 | 841 | 23.34 | 2,763 | 76.66 | 31 | 0.86 | 0 | 0 | 0 | 46 | 1.28 | 19.81 | 214 | 598 | 1 | 347 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 3316.03 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77047 \| 77048 | $97,400 | $45,492 | $54,612 | 56.07 | MODERATE INCOME | Y | N | Y | N | Y | N | N | 4,199 | 1,065 | 1,394 | 4,166 | 99.21 | 3,396 | 80.88 | 703 | 16.74 | 3,496 | 83.26 | 26 | 0.62 | 3 | 0.07 | 0 | 266 | 6.33 | 30.72 | 994 | 1,455 | 5 | 478 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 3316.04 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77048 | $97,400 | $29,617 | $35,551 | 36.5 | LOW INCOME | Y | N | Y | N | Y | N | N | 2,542 | 660 | 988 | 2,512 | 98.82 | 2,162 | 85.05 | 314 | 12.35 | 2,228 | 87.65 | 5 | 0.2 | 2 | 0.08 | 0 | 19 | 0.75 | 7.69 | 488 | 596 | 1 | 180 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 3317.00 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77047 \| 77048 \| 77085 | $97,400 | $34,961 | $41,970 | 43.09 | LOW INCOME | Y | N | Y | N | Y | N | N | 4,055 | 1,237 | 1,416 | 4,016 | 99.04 | 3,101 | 76.47 | 876 | 21.6 | 3,179 | 78.4 | 12 | 0.3 | 1 | 0.02 | 0 | 268 | 6.61 | 34.42 | 813 | 1,237 | 1 | 430 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 3318.00 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77033 \| 77051 | $97,400 | $35,337 | $42,418 | 43.55 | LOW INCOME | Y | N | Y | N | Y | N | N | 3,868 | 815 | 1,129 | 3,814 | 98.6 | 2,867 | 74.12 | 914 | 23.63 | 2,954 | 76.37 | 14 | 0.36 | 0 | 0 | 0 | 433 | 11.19 | 37.36 | 673 | 1,120 | 3 | 366 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 3319.00 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77033 \| 77051 | $97,400 | $40,431 | $48,534 | 49.83 | LOW INCOME | Y | N | Y | N | Y | N | N | 3,354 | 748 | 1,329 | 3,309 | 98.66 | 2,533 | 75.52 | 729 | 21.74 | 2,625 | 78.26 | 7 | 0.21 | 4 | 0.12 | 0 | 104 | 3.1 | 30.16 | 970 | 1,466 | 5 | 326 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 3320.00 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77033 \| 77051 | $97,400 | $29,087 | $34,918 | 35.85 | LOW INCOME | Y | N | Y | N | Y | N | N | 6,034 | 1,285 | 1,878 | 5,976 | 99.04 | 4,093 | 67.83 | 1,810 | 30 | 4,224 | 70 | 40 | 0.66 | 1 | 0.02 | 0 | 556 | 9.21 | 47.26 | 809 | 1,409 | 8 | 479 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 3321.00 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77033 \| 77051 | $97,400 | $43,245 | $51,914 | 53.3 | MODERATE INCOME | Y | N | N | Y | Y | N | N | 2,954 | 736 | 925 | 2,928 | 99.12 | 1,164 | 39.4 | 1,744 | 59.04 | 1,210 | 40.96 | 7 | 0.24 | 4 | 0.14 | 0 | 700 | 23.7 | 25.91 | 511 | 1,007 | 3 | 183 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 3322.00 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77033 | $97,400 | $39,936 | $47,940 | 49.22 | LOW INCOME | Y | N | N | Y | Y | N | N | 4,921 | 1,140 | 1,488 | 4,868 | 98.92 | 2,090 | 42.47 | 2,668 | 54.22 | 2,253 | 45.78 | 26 | 0.53 | 0 | 0 | 0 | 786 | 15.97 | 30.45 | 987 | 1,709 | 5 | 549 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 3323.00 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77033 | $97,400 | $38,684 | $46,440 | 47.68 | LOW INCOME | Y | N | Y | N | Y | N | N | 2,999 | 700 | 947 | 2,968 | 98.97 | 1,894 | 63.15 | 1,044 | 34.81 | 1,955 | 65.19 | 13 | 0.43 | 0 | 0 | 0 | 451 | 15.04 | 25.15 | 603 | 1,085 | 4 | 225 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 3324.00 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77033 \| 77048 | $97,400 | $43,783 | $52,557 | 53.96 | MODERATE INCOME | Y | N | Y | N | Y | N | N | 4,060 | 761 | 1,339 | 3,980 | 98.03 | 3,013 | 74.21 | 914 | 22.51 | 3,146 | 77.49 | 4 | 0.1 | 3 | 0.07 | 0 | 72 | 1.77 | 19.56 | 986 | 1,415 | 3 | 413 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 3325.00 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77087 | $97,400 | $63,750 | $76,527 | 78.57 | MODERATE INCOME | Y | N | N | Y | Y | N | N | 3,190 | 674 | 1,095 | 3,108 | 97.43 | 1,326 | 41.57 | 1,726 | 54.11 | 1,464 | 45.89 | 12 | 0.38 | 0 | 0 | 0 | 491 | 15.39 | 10.45 | 956 | 1,103 | 0 | 296 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 3326.00 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77087 | $97,400 | $42,217 | $50,677 | 52.03 | MODERATE INCOME | Y | N | N | Y | Y | N | N | 6,577 | 1,457 | 2,090 | 6,375 | 96.93 | 1,962 | 29.83 | 4,326 | 65.77 | 2,251 | 34.23 | 23 | 0.35 | 3 | 0.05 | 0 | 1,343 | 20.42 | 18.13 | 1,020 | 1,604 | 6 | 532 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 3327.00 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77087 | $97,400 | $60,227 | $72,300 | 74.23 | MODERATE INCOME | Y | N | N | Y | Y | N | N | 2,473 | 652 | 869 | 2,338 | 94.54 | 92 | 3.72 | 2,201 | 89 | 272 | 11 | 12 | 0.49 | 0 | 0 | 0 | 822 | 33.24 | 15.71 | 607 | 871 | 3 | 576 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 3328.00 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77087 | $97,400 | $38,906 | $46,703 | 47.95 | LOW INCOME | Y | N | N | Y | Y | N | N | 3,962 | 1,037 | 1,453 | 3,743 | 94.47 | 567 | 14.31 | 3,139 | 79.23 | 823 | 20.77 | 13 | 0.33 | 2 | 0.05 | 0 | 1,526 | 38.52 | 26.31 | 449 | 789 | 4 | 379 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 3329.00 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77017 \| 77087 | $97,400 | $58,438 | $70,157 | 72.03 | MODERATE INCOME | Y | N | N | Y | Y | N | N | 4,885 | 1,265 | 1,457 | 4,489 | 91.89 | 275 | 5.63 | 4,133 | 84.61 | 752 | 15.39 | 49 | 1 | 1 | 0.02 | 0 | 1,410 | 28.86 | 22 | 776 | 1,144 | 1 | 394 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 3330.00 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77017 \| 77087 | $97,400 | $62,135 | $74,589 | 76.58 | MODERATE INCOME | Y | N | N | Y | Y | N | N | 3,290 | 923 | 1,086 | 3,065 | 93.16 | 109 | 3.31 | 2,875 | 87.39 | 415 | 12.61 | 35 | 1.06 | 0 | 0 | 0 | 1,138 | 34.59 | 11.77 | 830 | 1,020 | 2 | 344 | Neither Distressed nor Underserved |

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|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 48 | TEXAS | 201 | HARRIS COUNTY | 3503.00 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77089 | $97,400 | $109,149 | $131,032 | 134.53 | UPPER INCOME | Y | N | N | N | Y | N | N | 6,002 | 1,758 | 2,005 | 4,152 | 69.18 | 775 | 12.91 | 2,853 | 47.53 | 3,149 | 52.47 | 401 | 6.68 | 1 | 0.02 | 0 | 454 | 7.56 | 8.74 | 1,691 | 2,016 | 6 | 551 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 3504.00 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77034 \| 77089 | $97,400 | $71,971 | $86,404 | 88.71 | MIDDLE INCOME | Y | N | N | Y | Y | N | N | 6,235 | 1,640 | 1,960 | 5,305 | 85.08 | 1,119 | 17.95 | 3,544 | 56.84 | 2,691 | 43.16 | 526 | 8.44 | 9 | 0.14 | 0 | 730 | 11.71 | 11.67 | 1,248 | 1,723 | 6 | 761 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 3505.00 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77034 \| 77089 \| 77546 | $97,400 | $75,023 | $90,066 | 92.47 | MIDDLE INCOME | Y | N | N | Y | Y | N | N | 7,117 | 1,753 | 2,330 | 6,020 | 84.59 | 916 | 12.87 | 3,594 | 50.5 | 3,523 | 49.5 | 1,391 | 19.54 | 2 | 0.03 | 0 | 1,785 | 25.08 | 20.72 | 1,606 | 2,123 | 9 | 766 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 3506.01 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | FRIENDSWOOD CITY, TX | 77546 | $97,400 | $83,623 | $100,390 | 103.07 | MIDDLE INCOME | Y | N | N | N | N | N | N | 4,372 | 1,227 | 1,722 | 2,204 | 50.41 | 519 | 11.87 | 1,234 | 28.23 | 3,138 | 71.77 | 276 | 6.31 | 3 | 0.07 | 0.46 | 242 | 5.54 | 4.6 | 823 | 1,291 | 11 | 822 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 3506.03 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | FRIENDSWOOD CITY, TX | 77546 | $97,400 | $76,841 | $92,248 | 94.71 | MIDDLE INCOME | Y | N | N | N | N | N | N | 4,631 | 1,264 | 1,406 | 2,561 | 55.3 | 478 | 10.32 | 1,197 | 25.85 | 3,434 | 74.15 | 687 | 14.83 | 12 | 0.26 | 0 | 489 | 10.56 | 6.11 | 1,159 | 1,456 | 2 | 398 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 3506.04 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | FRIENDSWOOD CITY, TX | 77546 | $97,400 | $115,399 | $138,542 | 142.24 | UPPER INCOME | Y | N | N | N | N | N | N | 3,941 | 1,057 | 1,407 | 1,991 | 50.52 | 418 | 10.61 | 984 | 24.97 | 2,957 | 75.03 | 382 | 9.69 | 8 | 0.2 | 0 | 50 | 1.27 | 5.07 | 942 | 1,224 | 6 | 285 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 3507.00 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | FRIENDSWOOD CITY, TX | 77546 | $97,400 | $86,300 | $103,604 | 106.37 | MIDDLE INCOME | N | N | N | N | N | N | N | 2,326 | 716 | 899 | 851 | 36.59 | 112 | 4.82 | 616 | 26.48 | 1,710 | 73.52 | 39 | 1.68 | 2 | 0.09 | 0.09 | 4 | 0.17 | 4.39 | 803 | 966 | 4 | 184 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 3508.01 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | FRIENDSWOOD CITY, TX | 77546 \| 77598 | $97,400 | $67,313 | $80,813 | 82.97 | MIDDLE INCOME | Y | N | N | N | N | N | N | 5,098 | 1,317 | 2,419 | 2,597 | 50.94 | 539 | 10.57 | 1,609 | 31.56 | 3,489 | 68.44 | 223 | 4.37 | 12 | 0.24 | 0.26 | 627 | 12.3 | 9.43 | 965 | 1,727 | 9 | 348 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 3508.03 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | FRIENDSWOOD CITY, TX | 77546 \| 77598 | $97,400 | $66,667 | $80,034 | 82.17 | MIDDLE INCOME | Y | N | N | N | N | N | N | 3,181 | 762 | 1,340 | 1,772 | 55.71 | 494 | 15.53 | 1,015 | 31.91 | 2,166 | 68.09 | 142 | 4.46 | 3 | 0.09 | 0 | 690 | 21.69 | 15.33 | 469 | 603 | 7 | 421 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 3508.04 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | FRIENDSWOOD CITY, TX | 77546 \| 77598 | $97,400 | $150,546 | $180,735 | 185.56 | UPPER INCOME | Y | N | N | N | N | N | N | 5,648 | 1,449 | 1,814 | 2,867 | 50.76 | 536 | 9.49 | 902 | 15.97 | 4,746 | 84.03 | 1,223 | 21.65 | 4 | 0.07 | 0 | 351 | 6.21 | 0.68 | 1,068 | 1,460 | 10 | 870 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 4101.01 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77006 \| 77019 | $97,400 | $0 | $0 | 0 | NA | Y | N | N | N | N | N | N | 2,159 | 326 | 784 | 1,382 | 64.01 | 562 | 26.03 | 533 | 24.69 | 1,626 | 75.31 | 191 | 8.85 | 1 | 0.05 | 0 | 65 | 3.01 | 32.61 | 378 | 608 | 1 | 331 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 4101.02 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77002 \| 77019 | $97,400 | $74,167 | $89,033 | 91.41 | MIDDLE INCOME | Y | N | N | N | N | N | N | 4,007 | 462 | 2,096 | 2,363 | 58.97 | 1,214 | 30.3 | 641 | 16 | 3,366 | 84 | 336 | 8.39 | 5 | 0.12 | 0 | 223 | 5.57 | 25.54 | 364 | 386 | 2 | 504 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 4102.01 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77019 | $97,400 | $143,571 | $172,359 | 176.96 | UPPER INCOME | N | N | N | N | N | N | N | 2,176 | 374 | 1,158 | 821 | 37.73 | 114 | 5.24 | 396 | 18.2 | 1,780 | 81.8 | 207 | 9.51 | 0 | 0 | 0 | 34 | 1.56 | 5.43 | 79 | 277 | 25 | 1,171 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 4102.02 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77006 \| 77019 | $97,400 | $206,379 | $247,766 | 254.38 | UPPER INCOME | N | N | N | N | N | N | N | 3,361 | 722 | 1,915 | 1,258 | 37.43 | 103 | 3.06 | 618 | 18.39 | 2,743 | 81.61 | 360 | 10.71 | 7 | 0.21 | 0 | 60 | 1.79 | 2.61 | 779 | 1,343 | 11 | 853 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 4103.00 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77007 \| 77019 \| 77219 | $97,400 | $116,423 | $139,769 | 143.5 | UPPER INCOME | N | N | N | N | N | N | N | 3,722 | 686 | 1,992 | 1,202 | 32.29 | 159 | 4.27 | 559 | 15.02 | 3,163 | 84.98 | 329 | 8.84 | 1 | 0.03 | 0 | 47 | 1.26 | 12.64 | 803 | 552 | 16 | 1,739 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 4104.01 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77006 \| 77019 \| 77098 | $97,400 | $198,667 | $238,513 | 244.88 | UPPER INCOME | N | N | N | N | N | N | N | 3,985 | 1,182 | 2,122 | 1,279 | 32.1 | 79 | 1.98 | 627 | 15.73 | 3,358 | 84.27 | 353 | 8.86 | 1 | 0.03 | 0 | 175 | 4.39 | 1.91 | 1,355 | 1,629 | 13 | 999 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 4104.02 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77006 \| 77019 | $97,400 | $152,250 | $182,781 | 187.66 | UPPER INCOME | N | N | N | N | N | N | N | 2,623 | 578 | 1,365 | 866 | 33.02 | 77 | 2.94 | 417 | 15.9 | 2,206 | 84.1 | 248 | 9.45 | 5 | 0.19 | 0 | 47 | 1.79 | 9.73 | 743 | 1,037 | 5 | 669 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 4105.01 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77006 | $97,400 | $127,593 | $153,181 | 157.27 | UPPER INCOME | N | N | N | N | N | N | N | 1,746 | 344 | 1,026 | 622 | 35.62 | 53 | 3.04 | 335 | 19.19 | 1,411 | 80.81 | 138 | 7.9 | 3 | 0.17 | 0 | 37 | 2.12 | 4.11 | 587 | 1,078 | 12 | 520 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 4105.02 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77002 \| 77006 \| 77019 | $97,400 | $165,904 | $199,173 | 204.49 | UPPER INCOME | N | N | N | N | N | N | N | 3,070 | 542 | 1,637 | 1,188 | 38.7 | 127 | 4.14 | 591 | 19.25 | 2,479 | 80.75 | 312 | 10.16 | 38 | 1.24 | 0 | 105 | 3.42 | 5.56 | 785 | 1,028 | 4 | 582 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 4106.01 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77002 \| 77006 | $97,400 | $134,290 | $161,216 | 165.52 | UPPER INCOME | N | N | N | N | N | N | N | 3,444 | 329 | 1,930 | 1,658 | 48.14 | 382 | 11.09 | 682 | 19.8 | 2,762 | 80.2 | 433 | 12.57 | 0 | 0 | 0 | 94 | 2.73 | 15.87 | 0 | 60 | 7 | 994 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 4106.02 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77002 \| 77006 | $97,400 | $0 | $0 | 0 | NA | N | N | N | N | N | N | N | 2,508 | 245 | 1,522 | 1,124 | 44.82 | 229 | 9.13 | 496 | 19.78 | 2,012 | 80.22 | 192 | 7.66 | 96 | 3.83 | 0 | 134 | 5.34 | 14.04 | 351 | 257 | 1 | 638 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 4107.03 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77006 | $97,400 | $130,365 | $156,512 | 160.69 | UPPER INCOME | N | N | N | N | N | N | N | 2,179 | 502 | 1,399 | 740 | 33.96 | 109 | 5 | 331 | 15.19 | 1,848 | 84.81 | 207 | 9.5 | 0 | 0 | 0 | 158 | 7.25 | 17.37 | 574 | 725 | 6 | 713 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 4107.04 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77006 | $97,400 | $250,001 | $300,138 | 308.15 | UPPER INCOME | N | N | N | N | N | N | N | 1,895 | 183 | 1,505 | 615 | 32.45 | 114 | 6.02 | 306 | 16.15 | 1,589 | 83.85 | 125 | 6.6 | 0 | 0 | 0 | 0 | 0 | 17.41 | 605 | 664 | 4 | 532 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 4107.05 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77006 | $97,400 | $87,981 | $105,621 | 108.44 | MIDDLE INCOME | N | N | N | N | N | N | N | 916 | 89 | 400 | 443 | 48.36 | 50 | 5.46 | 270 | 29.48 | 646 | 70.52 | 79 | 8.62 | 0 | 0 | 0 | 63 | 6.88 | 4.22 | 123 | 177 | 7 | 558 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 4107.06 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77002 \| 77006 | $97,400 | $128,250 | $153,970 | 158.08 | UPPER INCOME | Y | N | N | N | N | N | N | 1,738 | 156 | 1,112 | 872 | 50.17 | 333 | 19.16 | 304 | 17.49 | 1,434 | 82.51 | 146 | 8.4 | 0 | 0 | 0 | 0 | 0 | 17.89 | 90 | 270 | 3 | 305 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 4108.01 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77006 \| 77098 | $97,400 | $102,863 | $123,493 | 126.79 | UPPER INCOME | N | N | N | N | N | N | N | 2,578 | 399 | 1,393 | 1,083 | 42.01 | 116 | 4.5 | 512 | 19.86 | 2,066 | 80.14 | 307 | 11.91 | 2 | 0.08 | 0 | 63 | 2.44 | 8.23 | 198 | 629 | 5 | 496 | Neither Distressed nor Underserved |

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| 48 | TEXAS | 201 | HARRIS COUNTY | 4303.00 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HUNTERS CREEK VILLAGE CITY, TX | 77024 \| 77063 | $97,400 | $250,001 | $300,138 | 308.15 | UPPER INCOME | N | N | N | N | N | N | N | 4,385 | 1,466 | 1,657 | 877 | 20 | 40 | 0.91 | 336 | 7.66 | 4,049 | 92.34 | 354 | 8.07 | 0 | 0 | 0 | 38 | 0.87 | 1.55 | 1,645 | 1,707 | 44 | 1,281 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 4304.00 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77024 \| 77063 | $97,400 | $250,001 | $300,138 | 308.15 | UPPER INCOME | N | N | N | N | N | N | N | 3,118 | 1,039 | 1,180 | 859 | 27.55 | 31 | 0.99 | 254 | 8.15 | 2,864 | 91.85 | 418 | 13.41 | 0 | 0 | 0 | 115 | 3.69 | 1.82 | 1,169 | 1,285 | 33 | 1,482 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 4305.00 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HEDWIG VILLAGE CITY, TX | 77024 | $97,400 | $250,001 | $300,138 | 308.15 | UPPER INCOME | N | N | N | N | N | N | N | 2,380 | 725 | 994 | 809 | 33.99 | 38 | 1.6 | 316 | 13.28 | 2,064 | 86.72 | 325 | 13.66 | 0 | 0 | 0 | 207 | 8.7 | 10.32 | 722 | 821 | 32 | 2,677 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 4306.00 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | BUNKER HILL VILLAGE CITY, TX | 77024 \| 77057 | $97,400 | $250,001 | $300,138 | 308.15 | UPPER INCOME | N | N | N | N | N | N | N | 3,832 | 1,189 | 1,266 | 1,091 | 28.47 | 23 | 0.6 | 309 | 8.06 | 3,523 | 91.94 | 581 | 15.16 | 1 | 0.03 | 0 | 181 | 4.72 | 4.3 | 1,186 | 1,266 | 26 | 1,045 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 4307.00 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77024 | $97,400 | $96,887 | $116,315 | 119.42 | MIDDLE INCOME | N | N | N | N | N | N | N | 4,191 | 1,075 | 1,804 | 1,659 | 39.58 | 152 | 3.63 | 452 | 10.79 | 3,739 | 89.21 | 905 | 21.59 | 0 | 0 | 0 | 353 | 8.42 | 12.13 | 535 | 644 | 9 | 1,779 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 4308.00 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77024 \| 77224 \| 77279 | $97,400 | $186,108 | $223,436 | 229.4 | UPPER INCOME | N | N | N | N | N | N | N | 6,091 | 1,661 | 2,718 | 2,566 | 42.13 | 176 | 2.89 | 652 | 10.7 | 5,439 | 89.3 | 1,398 | 22.95 | 3 | 0.05 | 0 | 536 | 8.8 | 5.63 | 1,123 | 1,275 | 38 | 3,143 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 4309.00 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77024 | $97,400 | $125,109 | $150,201 | 154.21 | UPPER INCOME | N | N | N | N | N | N | N | 6,406 | 1,528 | 2,511 | 2,648 | 41.34 | 169 | 2.64 | 702 | 10.96 | 5,704 | 89.04 | 1,523 | 23.77 | 4 | 0.06 | 0 | 793 | 12.38 | 11.6 | 1,945 | 2,138 | 13 | 1,562 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 4310.01 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77042 \| 77063 | $97,400 | $132,067 | $158,548 | 162.78 | UPPER INCOME | N | N | N | N | N | N | N | 2,616 | 615 | 1,172 | 960 | 36.7 | 156 | 5.96 | 414 | 15.83 | 2,202 | 84.17 | 279 | 10.67 | 2 | 0.08 | 0 | 185 | 7.07 | 2.61 | 800 | 834 | 14 | 685 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 4310.02 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77042 \| 77063 | $97,400 | $162,750 | $195,384 | 200.6 | UPPER INCOME | N | N | N | N | N | N | N | 2,929 | 848 | 1,230 | 819 | 27.96 | 106 | 3.62 | 350 | 11.95 | 2,579 | 88.05 | 256 | 8.74 | 0 | 0 | 0 | 166 | 5.67 | 6.13 | 941 | 1,094 | 13 | 482 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 4311.01 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77063 | $97,400 | $57,083 | $68,531 | 70.36 | MODERATE INCOME | Y | N | N | N | N | N | N | 4,023 | 1,160 | 2,987 | 2,360 | 58.66 | 895 | 22.25 | 1,008 | 25.06 | 3,015 | 74.94 | 297 | 7.38 | 0 | 0 | 0 | 451 | 11.21 | 12 | 693 | 774 | 7 | 968 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 4311.02 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77063 | $97,400 | $46,555 | $55,888 | 57.38 | MODERATE INCOME | Y | N | N | N | Y | N | N | 3,912 | 766 | 2,125 | 2,536 | 64.83 | 928 | 23.72 | 1,214 | 31.03 | 2,698 | 68.97 | 305 | 7.8 | 2 | 0.05 | 0 | 454 | 11.61 | 14.03 | 362 | 425 | 8 | 711 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 4312.03 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77063 | $97,400 | $66,450 | $79,771 | 81.9 | MIDDLE INCOME | Y | N | N | N | Y | N | N | 2,117 | 635 | 1,089 | 1,521 | 71.85 | 360 | 17.01 | 834 | 39.4 | 1,283 | 60.6 | 253 | 11.95 | 2 | 0.09 | 0 | 627 | 29.62 | 22.54 | 145 | 215 | 0 | 216 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 4312.04 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77057 \| 77063 | $97,400 | $81,657 | $98,033 | 100.65 | MIDDLE INCOME | Y | N | N | N | N | N | N | 3,185 | 743 | 1,531 | 1,797 | 56.42 | 218 | 6.84 | 454 | 14.25 | 2,731 | 85.75 | 1,043 | 32.75 | 0 | 0 | 0 | 280 | 8.79 | 10.01 | 703 | 679 | 20 | 1,485 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 4312.05 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77063 | $97,400 | $0 | $0 | 0 | NA | Y | N | N | N | Y | N | N | 3,207 | 181 | 1,492 | 2,444 | 76.21 | 975 | 30.4 | 1,163 | 36.26 | 2,044 | 63.74 | 193 | 6.02 | 3 | 0.09 | 0 | 281 | 8.76 | 28.94 | 0 | 151 | 1 | 222 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 4312.06 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77063 | $97,400 | $69,637 | $83,598 | 85.83 | MIDDLE INCOME | Y | N | N | N | N | N | N | 1,985 | 401 | 975 | 1,240 | 62.47 | 369 | 18.59 | 425 | 21.41 | 1,560 | 78.59 | 394 | 19.85 | 1 | 0.05 | 0 | 209 | 10.53 | 12.85 | 37 | 7 | 1 | 272 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 4313.02 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77057 | $97,400 | $215,981 | $259,298 | 266.22 | UPPER INCOME | N | N | N | N | N | N | N | 4,662 | 1,069 | 2,031 | 1,482 | 31.79 | 320 | 6.86 | 669 | 14.35 | 3,993 | 85.65 | 306 | 6.56 | 0 | 0 | 0 | 258 | 5.53 | 2.95 | 1,129 | 1,261 | 20 | 1,931 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 4313.03 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77057 | $97,400 | $0 | $0 | 0 | NA | Y | N | N | N | Y | N | N | 2,019 | 345 | 927 | 1,329 | 65.82 | 443 | 21.94 | 600 | 29.72 | 1,419 | 70.28 | 214 | 10.6 | 0 | 0 | 0 | 165 | 8.17 | 10.19 | 423 | 381 | 0 | 466 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 4313.04 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77057 | $97,400 | $99,474 | $119,422 | 122.61 | UPPER INCOME | Y | N | N | N | N | N | N | 3,195 | 538 | 1,597 | 1,956 | 61.22 | 528 | 16.53 | 967 | 30.27 | 2,228 | 69.73 | 294 | 9.2 | 0 | 0 | 0 | 744 | 23.29 | 10.35 | 217 | 316 | 8 | 467 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 4314.01 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77057 | $97,400 | $140,060 | $168,151 | 172.64 | UPPER INCOME | Y | N | N | N | N | N | N | 2,270 | 446 | 1,257 | 1,175 | 51.76 | 314 | 13.83 | 495 | 21.81 | 1,775 | 78.19 | 235 | 10.35 | 3 | 0.13 | 0 | 248 | 10.93 | 4.37 | 418 | 251 | 11 | 1,343 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 4314.03 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77056 \| 77057 | $97,400 | $107,829 | $129,454 | 132.91 | UPPER INCOME | N | N | N | N | N | N | N | 1,504 | 395 | 828 | 732 | 48.67 | 121 | 8.05 | 271 | 18.02 | 1,233 | 81.98 | 279 | 18.55 | 0 | 0 | 0 | 107 | 7.11 | 17.32 | 359 | 286 | 10 | 906 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 4314.04 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77057 | $97,400 | $106,427 | $127,769 | 131.18 | UPPER INCOME | N | N | N | N | N | N | N | 2,166 | 437 | 1,330 | 983 | 45.38 | 167 | 7.71 | 326 | 15.05 | 1,840 | 84.95 | 381 | 17.59 | 2 | 0.09 | 0 | 150 | 6.93 | 10.06 | 576 | 315 | 17 | 1,349 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 4315.03 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77057 | $97,400 | $101,174 | $121,458 | 124.7 | UPPER INCOME | N | N | N | N | N | N | N | 1,591 | 531 | 795 | 697 | 43.81 | 148 | 9.3 | 209 | 13.14 | 1,382 | 86.86 | 281 | 17.66 | 0 | 0 | 0 | 179 | 11.25 | 0.17 | 69 | 157 | 12 | 903 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 4315.04 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77057 | $97,400 | $224,228 | $269,194 | 276.38 | UPPER INCOME | N | N | N | N | N | N | N | 2,396 | 731 | 1,095 | 450 | 18.78 | 34 | 1.42 | 199 | 8.31 | 2,197 | 91.69 | 127 | 5.3 | 0 | 0 | 0 | 124 | 5.18 | 9.01 | 889 | 934 | 10 | 423 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 4315.05 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77057 | $97,400 | $100,481 | $120,630 | 123.85 | UPPER INCOME | N | N | N | N | N | N | N | 1,603 | 376 | 912 | 454 | 28.32 | 60 | 3.74 | 194 | 12.1 | 1,409 | 87.9 | 122 | 7.61 | 0 | 0 | 0 | 65 | 4.05 | 3.96 | 369 | 601 | 24 | 2,018 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 4315.06 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77056 \| 77057 | $97,400 | $162,656 | $195,277 | 200.49 | UPPER INCOME | N | N | N | N | N | N | N | 2,822 | 483 | 1,830 | 1,099 | 38.94 | 164 | 5.81 | 464 | 16.44 | 2,358 | 83.56 | 343 | 12.15 | 1 | 0.04 | 0 | 127 | 4.5 | 2.2 | 962 | 475 | 17 | 1,488 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 4316.00 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77056 \| 77057 | $97,400 | $250,001 | $300,138 | 308.15 | UPPER INCOME | N | N | N | N | N | N | N | 3,493 | 990 | 1,441 | 596 | 17.06 | 62 | 1.77 | 314 | 8.99 | 3,179 | 91.01 | 114 | 3.26 | 0 | 0 | 0 | 56 | 1.6 | 3.16 | 1,271 | 1,284 | 32 | 1,092 | Neither Distressed nor Underserved |

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| 48 | TEXAS | 201 | HARRIS COUNTY | 5102.02 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77007 | $97,400 | $143,214 | $171,930 | 176.52 | UPPER INCOME | Y | N | N | N | N | N | N | 4,494 | 1,002 | 2,215 | 2,303 | 51.25 | 336 | 7.48 | 1,053 | 23.43 | 3,441 | 76.57 | 705 | 15.69 | 3 | 0.07 | 0 | 77 | 1.71 | 8.61 | 742 | 1,099 | 9 | 1,648 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 5103.01 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77007 \| 77009 | $97,400 | $200,443 | $240,646 | 247.07 | UPPER INCOME | N | N | N | N | N | N | N | 2,855 | 632 | 1,544 | 975 | 34.15 | 121 | 4.24 | 599 | 20.98 | 2,256 | 79.02 | 125 | 4.38 | 0 | 0 | 0 | 49 | 1.72 | 3.29 | 1,043 | 1,281 | 3 | 518 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 5103.02 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77007 \| 77008 \| 77009 | $97,400 | $141,215 | $169,534 | 174.06 | UPPER INCOME | N | N | N | N | N | N | N | 2,868 | 797 | 1,380 | 714 | 24.9 | 27 | 0.94 | 416 | 14.5 | 2,452 | 85.5 | 89 | 3.1 | 2 | 0.07 | 0 | 465 | 16.21 | 1.57 | 800 | 1,458 | 6 | 453 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 5104.00 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77007 \| 77008 | $97,400 | $240,268 | $288,450 | 296.15 | UPPER INCOME | N | N | N | N | N | N | N | 4,173 | 821 | 1,790 | 1,346 | 32.25 | 93 | 2.23 | 824 | 19.75 | 3,349 | 80.25 | 177 | 4.24 | 0 | 0 | 0.31 | 141 | 3.38 | 6.16 | 893 | 1,531 | 15 | 1,024 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 5105.00 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77007 \| 77008 \| 77270 | $97,400 | $202,031 | $242,545 | 249.02 | UPPER INCOME | N | N | N | N | N | N | N | 4,675 | 910 | 2,015 | 1,548 | 33.11 | 217 | 4.64 | 764 | 16.34 | 3,911 | 83.66 | 332 | 7.1 | 0 | 0 | 0 | 132 | 2.82 | 4.11 | 1,040 | 1,545 | 11 | 981 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 5106.01 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77007 | $97,400 | $154,054 | $184,953 | 189.89 | UPPER INCOME | N | N | N | N | N | N | N | 3,158 | 454 | 1,832 | 1,537 | 48.67 | 255 | 8.07 | 665 | 21.06 | 2,493 | 78.94 | 468 | 14.82 | 2 | 0.06 | 0 | 66 | 2.09 | 6.19 | 901 | 1,283 | 2 | 679 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 5106.02 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77007 | $97,400 | $230,783 | $277,064 | 284.46 | UPPER INCOME | N | N | N | N | N | N | N | 4,380 | 914 | 2,155 | 1,835 | 41.89 | 256 | 5.84 | 916 | 20.91 | 3,464 | 79.09 | 428 | 9.77 | 1 | 0.02 | 0 | 288 | 6.58 | 1.83 | 1,344 | 1,628 | 16 | 1,349 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 5107.01 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77007 | $97,400 | $141,339 | $169,681 | 174.21 | UPPER INCOME | N | N | N | N | N | N | N | 2,347 | 342 | 1,318 | 1,067 | 45.46 | 152 | 6.48 | 560 | 23.86 | 1,787 | 76.14 | 260 | 11.08 | 2 | 0.09 | 0 | 175 | 7.46 | 5.96 | 250 | 332 | 8 | 419 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 5107.02 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77007 | $97,400 | $250,001 | $300,138 | 308.15 | UPPER INCOME | N | N | N | N | N | N | N | 1,956 | 567 | 887 | 755 | 38.6 | 68 | 3.48 | 305 | 15.59 | 1,651 | 84.41 | 280 | 14.31 | 2 | 0.1 | 0 | 6 | 0.31 | 0.99 | 837 | 968 | 15 | 852 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 5108.01 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77007 | $97,400 | $204,738 | $245,799 | 252.36 | UPPER INCOME | N | N | N | N | N | N | N | 4,404 | 549 | 2,056 | 1,497 | 33.99 | 172 | 3.91 | 676 | 15.35 | 3,728 | 84.65 | 473 | 10.74 | 0 | 0 | 0 | 52 | 1.18 | 3.12 | 1,345 | 1,570 | 7 | 1,328 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 5108.02 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77007 \| 77024 | $97,400 | $250,001 | $300,138 | 308.15 | UPPER INCOME | N | N | N | N | N | N | N | 2,207 | 824 | 1,227 | 682 | 30.9 | 57 | 2.58 | 353 | 15.99 | 1,854 | 84.01 | 159 | 7.2 | 0 | 0 | 0 | 153 | 6.93 | 1.47 | 1,041 | 1,041 | 11 | 748 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 5108.03 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77007 | $97,400 | $178,855 | $214,728 | 220.46 | UPPER INCOME | N | N | N | N | N | N | N | 2,444 | 454 | 1,079 | 704 | 28.81 | 105 | 4.3 | 314 | 12.85 | 2,130 | 87.15 | 174 | 7.12 | 0 | 0 | 0 | 0 | 0 | 3.25 | 661 | 811 | 16 | 1,074 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 5109.01 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77007 | $97,400 | $186,647 | $224,078 | 230.06 | UPPER INCOME | N | N | N | N | N | N | N | 5,293 | 1,175 | 2,248 | 2,567 | 48.5 | 271 | 5.12 | 1,305 | 24.66 | 3,988 | 75.34 | 764 | 14.43 | 6 | 0.11 | 0 | 307 | 5.8 | 2.47 | 1,768 | 2,367 | 6 | 945 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 5109.02 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77007 \| 77008 \| 77024 \| 77055 | $97,400 | $161,964 | $194,449 | 199.64 | UPPER INCOME | N | N | N | N | N | N | N | 3,867 | 901 | 1,721 | 1,631 | 42.18 | 238 | 6.15 | 959 | 24.8 | 2,908 | 75.2 | 298 | 7.71 | 3 | 0.08 | 0 | 287 | 7.42 | 4.53 | 777 | 879 | 20 | 1,604 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 5110.01 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77008 | $97,400 | $134,740 | $161,762 | 166.08 | UPPER INCOME | N | N | N | N | N | N | N | 2,962 | 719 | 1,347 | 1,078 | 36.39 | 147 | 4.96 | 691 | 23.33 | 2,271 | 76.67 | 120 | 4.05 | 0 | 0 | 0 | 66 | 2.23 | 7.19 | 800 | 1,026 | 11 | 839 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 5110.03 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77008 | $97,400 | $95,440 | $114,581 | 117.64 | MIDDLE INCOME | N | N | N | N | N | N | N | 2,535 | 549 | 1,148 | 984 | 38.82 | 174 | 6.86 | 623 | 24.58 | 1,912 | 75.42 | 110 | 4.34 | 0 | 0 | 0 | 137 | 5.4 | 3.19 | 392 | 510 | 2 | 377 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 5110.04 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77008 | $97,400 | $120,875 | $145,116 | 148.99 | UPPER INCOME | N | N | N | N | N | N | N | 1,764 | 372 | 1,070 | 616 | 34.92 | 39 | 2.21 | 410 | 23.24 | 1,354 | 76.76 | 92 | 5.22 | 1 | 0.06 | 0 | 182 | 10.32 | 6.13 | 482 | 539 | 3 | 244 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 5111.00 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77008 \| 77248 \| 77270 | $97,400 | $203,636 | $244,474 | 251 | UPPER INCOME | N | N | N | N | N | N | N | 4,100 | 850 | 1,703 | 1,759 | 42.9 | 242 | 5.9 | 927 | 22.61 | 3,173 | 77.39 | 355 | 8.66 | 0 | 0 | 0 | 104 | 2.54 | 6.77 | 1,040 | 1,307 | 13 | 1,793 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 5112.01 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77008 | $97,400 | $191,092 | $229,416 | 235.54 | UPPER INCOME | N | N | N | N | N | N | N | 2,856 | 502 | 1,309 | 1,001 | 35.05 | 78 | 2.73 | 569 | 19.92 | 2,287 | 80.08 | 215 | 7.53 | 2 | 0.07 | 0 | 24 | 0.84 | 1.76 | 887 | 980 | 6 | 450 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 5112.02 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77008 | $97,400 | $163,661 | $196,485 | 201.73 | UPPER INCOME | N | N | N | N | N | N | N | 3,575 | 1,019 | 1,541 | 1,436 | 40.17 | 186 | 5.2 | 755 | 21.12 | 2,820 | 78.88 | 360 | 10.07 | 0 | 0 | 0 | 294 | 8.22 | 0 | 1,306 | 1,657 | 6 | 684 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 5113.01 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77008 | $97,400 | $200,792 | $241,065 | 247.5 | UPPER INCOME | N | N | N | N | N | N | N | 4,208 | 1,183 | 2,027 | 1,402 | 33.32 | 135 | 3.21 | 862 | 20.48 | 3,346 | 79.52 | 179 | 4.25 | 1 | 0.02 | 0 | 59 | 1.4 | 12.41 | 1,478 | 1,949 | 20 | 1,538 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 5113.02 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77008 | $97,400 | $229,855 | $275,954 | 283.32 | UPPER INCOME | N | N | N | N | N | N | N | 4,012 | 1,107 | 2,256 | 1,075 | 26.79 | 98 | 2.44 | 675 | 16.82 | 3,337 | 83.18 | 113 | 2.82 | 0 | 0 | 0 | 21 | 0.52 | 11.24 | 1,431 | 1,885 | 16 | 989 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 5114.00 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77008 \| 77009 | $97,400 | $155,132 | $186,239 | 191.21 | UPPER INCOME | N | N | N | N | N | N | N | 2,986 | 788 | 1,424 | 1,166 | 39.05 | 33 | 1.11 | 947 | 31.71 | 2,039 | 68.29 | 70 | 2.34 | 1 | 0.03 | 0 | 354 | 11.86 | 9.69 | 943 | 1,363 | 8 | 496 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 5115.01 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77008 | $97,400 | $231,875 | $278,379 | 285.81 | UPPER INCOME | N | N | N | N | N | N | N | 3,158 | 723 | 1,376 | 1,169 | 37.02 | 92 | 2.91 | 709 | 22.45 | 2,449 | 77.55 | 192 | 6.08 | 5 | 0.16 | 0 | 97 | 3.07 | 0 | 745 | 1,074 | 15 | 1,051 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 5115.02 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77008 \| 77009 | $97,400 | $195,377 | $234,559 | 240.82 | UPPER INCOME | N | N | N | N | N | N | N | 4,852 | 1,425 | 2,319 | 1,940 | 39.98 | 124 | 2.56 | 1,396 | 28.77 | 3,456 | 71.23 | 210 | 4.33 | 0 | 0 | 0 | 254 | 5.23 | 11.97 | 1,707 | 2,405 | 16 | 1,063 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 5116.00 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77009 \| 77249 | $97,400 | $86,607 | $103,974 | 106.75 | MIDDLE INCOME | Y | N | N | Y | Y | N | N | 3,759 | 784 | 1,424 | 2,497 | 66.43 | 116 | 3.09 | 2,161 | 57.49 | 1,598 | 42.51 | 89 | 2.37 | 2 | 0.05 | 0 | 725 | 19.29 | 9.37 | 878 | 1,443 | 8 | 637 | Neither Distressed nor Underserved |

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| 48 | TEXAS | 201 | HARRIS COUNTY | 5314.00 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77092 | $97,400 | $77,143 | $92,608 | 95.08 | MIDDLE INCOME | Y | N | N | N | N | N | N | 2,017 | 606 | 947 | 1,017 | 50.42 | 119 | 5.9 | 777 | 38.52 | 1,240 | 61.48 | 46 | 2.28 | 0 | 0 | 0 | 88 | 4.36 | 7.04 | 654 | 814 | 5 | 169 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 5315.00 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77092 | $97,400 | $75,769 | $90,962 | 93.39 | MIDDLE INCOME | Y | N | N | N | N | N | N | 3,050 | 784 | 1,291 | 1,642 | 53.84 | 376 | 12.33 | 1,129 | 37.02 | 1,921 | 62.98 | 59 | 1.93 | 2 | 0.07 | 0 | 217 | 7.11 | 13.78 | 835 | 1,046 | 18 | 469 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 5316.00 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77018 \| 77091 \| 77092 | $97,400 | $123,533 | $148,301 | 152.26 | UPPER INCOME | N | N | N | N | N | N | N | 3,007 | 888 | 1,249 | 1,280 | 42.57 | 112 | 3.72 | 964 | 32.06 | 2,043 | 67.94 | 65 | 2.16 | 2 | 0.07 | 0 | 105 | 3.49 | 5.21 | 1,042 | 1,152 | 11 | 465 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 5317.00 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77018 \| 77091 | $97,400 | $173,125 | $207,842 | 213.39 | UPPER INCOME | N | N | N | N | N | N | N | 3,516 | 1,079 | 1,409 | 1,110 | 31.57 | 68 | 1.93 | 626 | 17.8 | 2,890 | 82.2 | 189 | 5.38 | 1 | 0.03 | 0 | 8 | 0.23 | 0.87 | 1,191 | 1,484 | 12 | 606 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 5318.00 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77088 \| 77091 | $97,400 | $49,904 | $59,911 | 61.51 | MODERATE INCOME | Y | N | Y | N | Y | N | N | 2,709 | 591 | 1,079 | 2,557 | 94.39 | 1,623 | 59.91 | 839 | 30.97 | 1,870 | 69.03 | 16 | 0.59 | 2 | 0.07 | 0 | 290 | 10.71 | 35.95 | 745 | 1,212 | 7 | 330 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 5319.00 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77091 | $97,400 | $36,753 | $44,122 | 45.3 | LOW INCOME | Y | N | Y | N | Y | N | N | 5,152 | 1,318 | 1,783 | 4,938 | 95.85 | 2,932 | 56.91 | 1,837 | 35.66 | 3,315 | 64.34 | 59 | 1.15 | 0 | 0 | 0 | 679 | 13.18 | 25.67 | 1,110 | 1,819 | 11 | 561 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 5320.03 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77091 | $97,400 | $22,828 | $27,399 | 28.13 | LOW INCOME | Y | N | N | Y | Y | N | N | 3,054 | 1,016 | 1,627 | 2,771 | 90.73 | 908 | 29.73 | 1,766 | 57.83 | 1,288 | 42.17 | 59 | 1.93 | 0 | 0 | 0 | 638 | 20.89 | 40.7 | 185 | 439 | 0 | 242 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 5320.04 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77091 | $97,400 | $48,158 | $57,817 | 59.36 | MODERATE INCOME | Y | N | N | Y | Y | N | N | 5,195 | 954 | 2,105 | 4,415 | 84.99 | 1,309 | 25.2 | 2,975 | 57.27 | 2,220 | 42.73 | 37 | 0.71 | 3 | 0.06 | 0 | 1,090 | 20.98 | 23.8 | 525 | 1,395 | 3 | 308 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 5321.01 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77091 \| 77092 | $97,400 | $77,475 | $93,007 | 95.49 | MIDDLE INCOME | Y | N | N | N | Y | N | N | 3,623 | 1,115 | 1,611 | 2,580 | 71.21 | 673 | 18.58 | 1,753 | 48.39 | 1,870 | 51.61 | 96 | 2.65 | 0 | 0 | 0 | 818 | 22.58 | 21.36 | 733 | 1,196 | 3 | 328 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 5321.02 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77091 \| 77092 | $97,400 | $40,021 | $48,047 | 49.33 | LOW INCOME | Y | N | N | Y | Y | N | N | 3,104 | 897 | 1,262 | 2,978 | 95.94 | 481 | 15.5 | 2,469 | 79.54 | 635 | 20.46 | 12 | 0.39 | 0 | 0 | 0 | 840 | 27.06 | 21.46 | 218 | 456 | 3 | 171 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 5322.00 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77091 \| 77092 | $97,400 | $25,521 | $30,632 | 31.45 | LOW INCOME | Y | N | N | Y | Y | N | N | 3,827 | 756 | 1,355 | 3,474 | 90.78 | 826 | 21.58 | 2,566 | 67.05 | 1,261 | 32.95 | 46 | 1.2 | 1 | 0.03 | 0.24 | 1,346 | 35.17 | 43.96 | 213 | 559 | 0 | 257 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 5323.01 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77040 | $97,400 | $60,558 | $72,699 | 74.64 | MODERATE INCOME | Y | N | N | N | Y | N | N | 2,988 | 1,301 | 1,956 | 2,619 | 87.65 | 1,120 | 37.48 | 1,364 | 45.65 | 1,624 | 54.35 | 96 | 3.21 | 3 | 0.1 | 0 | 1,043 | 34.91 | 4.6 | 96 | 214 | 5 | 504 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 5323.02 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77040 \| 77092 | $97,400 | $47,835 | $57,427 | 58.96 | MODERATE INCOME | Y | N | N | N | Y | N | N | 3,476 | 718 | 1,391 | 2,669 | 76.78 | 999 | 28.74 | 1,423 | 40.94 | 2,053 | 59.06 | 147 | 4.23 | 0 | 0 | 0 | 342 | 9.84 | 12.95 | 626 | 679 | 13 | 1,077 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 5324.00 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77040 \| 77088 \| 77091 | $97,400 | $72,297 | $86,793 | 89.11 | MIDDLE INCOME | Y | N | N | Y | Y | N | N | 6,963 | 1,460 | 2,019 | 5,651 | 81.16 | 1,072 | 15.4 | 4,177 | 59.99 | 2,786 | 40.01 | 252 | 3.62 | 4 | 0.06 | 0 | 1,368 | 19.65 | 8.39 | 1,521 | 1,887 | 4 | 614 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 5325.02 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77040 \| 77086 \| 77088 | $97,400 | $51,000 | $61,226 | 62.86 | MODERATE INCOME | Y | N | N | Y | Y | N | N | 5,299 | 1,246 | 1,770 | 4,838 | 91.3 | 374 | 7.06 | 4,313 | 81.39 | 986 | 18.61 | 90 | 1.7 | 1 | 0.02 | 0 | 1,547 | 29.19 | 23.05 | 1,487 | 1,828 | 4 | 330 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 5325.03 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | | 77040 \| 77064 | $97,400 | $72,147 | $86,608 | 88.92 | MIDDLE INCOME | Y | N | N | Y | Y | N | N | 5,206 | 1,262 | 1,587 | 4,445 | 85.38 | 468 | 8.99 | 2,908 | 55.86 | 2,298 | 44.14 | 986 | 18.94 | 1 | 0.02 | 0 | 1,897 | 36.44 | 12.59 | 1,342 | 1,605 | 7 | 388 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 5325.04 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77040 \| 77064 | $97,400 | $77,429 | $92,959 | 95.44 | MIDDLE INCOME | Y | N | N | Y | Y | N | N | 4,716 | 1,065 | 1,251 | 4,183 | 88.7 | 335 | 7.1 | 3,189 | 67.62 | 1,527 | 32.38 | 622 | 13.19 | 3 | 0.06 | 0 | 1,160 | 24.6 | 5.85 | 985 | 1,319 | 6 | 287 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 5326.00 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77086 \| 77088 | $97,400 | $39,423 | $47,327 | 48.59 | LOW INCOME | Y | N | N | Y | Y | N | N | 6,483 | 1,736 | 2,153 | 6,088 | 93.91 | 1,978 | 30.51 | 3,468 | 53.49 | 3,015 | 46.51 | 584 | 9.01 | 0 | 0 | 0 | 1,679 | 25.9 | 19 | 1,210 | 1,884 | 11 | 568 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 5327.00 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77088 \| 77091 | $97,400 | $62,348 | $74,852 | 76.85 | MODERATE INCOME | Y | N | N | N | Y | N | N | 5,087 | 1,062 | 1,708 | 4,391 | 86.32 | 1,968 | 38.69 | 2,224 | 43.72 | 2,863 | 56.28 | 93 | 1.83 | 6 | 0.12 | 0 | 454 | 8.92 | 13.38 | 1,185 | 1,572 | 4 | 520 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 5328.00 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77088 \| 77091 | $97,400 | $71,713 | $86,092 | 88.39 | MIDDLE INCOME | Y | N | N | Y | Y | N | N | 1,893 | 393 | 622 | 1,583 | 83.62 | 397 | 20.97 | 1,086 | 57.37 | 807 | 42.63 | 56 | 2.96 | 0 | 0 | 0.58 | 195 | 10.3 | 18.16 | 429 | 562 | 3 | 260 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 5329.00 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77086 \| 77088 | $97,400 | $48,038 | $57,671 | 59.21 | MODERATE INCOME | Y | N | N | Y | Y | N | N | 5,297 | 1,235 | 1,726 | 5,062 | 95.56 | 1,946 | 36.74 | 2,789 | 52.65 | 2,508 | 47.35 | 257 | 4.85 | 6 | 0.11 | 0.23 | 1,310 | 24.73 | 29.49 | 826 | 1,438 | 5 | 458 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 5330.00 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77086 \| 77088 | $97,400 | $32,976 | $39,583 | 40.64 | LOW INCOME | Y | N | Y | N | Y | N | N | 2,715 | 602 | 930 | 2,639 | 97.2 | 1,877 | 69.13 | 673 | 24.79 | 2,042 | 75.21 | 40 | 1.47 | 3 | 0.11 | 0 | 213 | 7.85 | 31.67 | 179 | 561 | 3 | 136 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 5331.00 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77088 | $97,400 | $70,909 | $85,128 | 87.4 | MIDDLE INCOME | Y | N | Y | N | Y | N | N | 6,919 | 1,700 | 2,143 | 6,429 | 92.92 | 3,685 | 53.26 | 2,569 | 37.13 | 4,350 | 62.87 | 82 | 1.19 | 2 | 0.03 | 0 | 422 | 6.1 | 19.29 | 1,549 | 1,890 | 14 | 589 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 5332.00 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77088 \| 77091 | $97,400 | $45,625 | $54,768 | 56.23 | MODERATE INCOME | Y | N | N | N | Y | N | N | 4,148 | 886 | 1,431 | 3,934 | 94.84 | 2,004 | 48.31 | 1,804 | 43.49 | 2,344 | 56.51 | 50 | 1.21 | 3 | 0.07 | 0 | 868 | 20.93 | 27.01 | 635 | 1,326 | 5 | 380 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 5333.01 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77037 \| 77088 \| 77091 \| 77222 \| 77238 \| 77291 | $97,400 | $41,635 | $49,986 | 51.32 | MODERATE INCOME | Y | N | Y | N | Y | N | N | 2,763 | 593 | 1,083 | 2,738 | 99.1 | 1,956 | 70.79 | 752 | 27.22 | 2,011 | 72.78 | 2 | 0.07 | 0 | 0 | 0 | 121 | 4.38 | 32.06 | 608 | 944 | 4 | 357 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 5333.02 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77088 | $97,400 | $34,571 | $41,502 | 42.61 | LOW INCOME | Y | N | Y | N | Y | N | N | 3,514 | 882 | 1,233 | 3,452 | 98.24 | 2,274 | 64.71 | 1,046 | 29.77 | 2,468 | 70.23 | 48 | 1.37 | 3 | 0.09 | 0 | 621 | 17.67 | 34.8 | 705 | 1,113 | 3 | 289 | Neither Distressed nor Underserved |

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| 48 | TEXAS | 201 | HARRIS COUNTY | 5423.05 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77449 | $97,400 | $87,857 | $105,474 | 108.29 | MIDDLE INCOME | Y | N | N | N | Y | N | N | 6,245 | 992 | 1,351 | 5,026 | 80.48 | 1,479 | 23.68 | 2,885 | 46.2 | 3,360 | 53.8 | 479 | 7.67 | 0 | 0 | 0.34 | 722 | 11.56 | 10.17 | 1,029 | 1,425 | 10 | 537 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 5424.01 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77449 \| 77491 | $97,400 | $51,278 | $61,557 | 63.2 | MODERATE INCOME | Y | N | N | Y | Y | N | N | 4,682 | 1,168 | 1,534 | 3,781 | 80.76 | 919 | 19.63 | 2,504 | 53.48 | 2,178 | 46.52 | 234 | 5 | 3 | 0.06 | 0 | 701 | 14.97 | 30.92 | 406 | 814 | 7 | 772 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 5424.02 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77449 | $97,400 | $81,641 | $98,014 | 100.63 | MIDDLE INCOME | Y | N | N | Y | Y | N | N | 6,535 | 1,539 | 2,042 | 5,252 | 80.37 | 1,068 | 16.34 | 3,645 | 55.78 | 2,890 | 44.22 | 387 | 5.92 | 9 | 0.14 | 0.86 | 1,839 | 28.14 | 15.96 | 1,022 | 1,504 | 5 | 959 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 5425.00 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77449 | $97,400 | $127,946 | $153,600 | 157.7 | UPPER INCOME | N | N | N | N | N | N | N | 3,904 | 804 | 1,597 | 1,824 | 46.72 | 458 | 11.73 | 969 | 24.82 | 2,935 | 75.18 | 241 | 6.17 | 1 | 0.03 | 0 | 233 | 5.97 | 3.84 | 699 | 744 | 6 | 463 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 5426.00 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77449 \| 77493 \| 77494 | $97,400 | $97,463 | $117,007 | 120.13 | UPPER INCOME | Y | N | N | N | Y | N | N | 6,081 | 1,447 | 1,792 | 3,782 | 62.19 | 857 | 14.09 | 2,258 | 37.13 | 3,823 | 62.87 | 434 | 7.14 | 4 | 0.07 | 0 | 508 | 8.35 | 5.77 | 1,448 | 1,807 | 8 | 754 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 5427.00 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | KATY CITY, TX | 77492 \| 77493 \| 77494 | $97,400 | $69,729 | $83,706 | 85.94 | MIDDLE INCOME | N | N | N | N | N | N | N | 3,953 | 1,456 | 2,128 | 1,639 | 41.46 | 183 | 4.63 | 1,246 | 31.52 | 2,707 | 68.48 | 60 | 1.52 | 2 | 0.05 | 0 | 399 | 10.09 | 6.69 | 1,429 | 2,279 | 31 | 968 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 5428.00 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | KATY CITY, TX | 77493 | $97,400 | $104,716 | $125,714 | 129.07 | UPPER INCOME | N | N | N | N | N | N | N | 8,010 | 2,707 | 2,988 | 3,855 | 48.13 | 301 | 3.76 | 3,045 | 38.01 | 4,965 | 61.99 | 167 | 2.08 | 9 | 0.11 | 0 | 1,245 | 15.54 | 2.08 | 2,568 | 2,987 | 28 | 718 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 5429.01 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77449 | $97,400 | $94,404 | $113,335 | 116.36 | MIDDLE INCOME | Y | N | N | N | Y | N | N | 10,080 | 2,543 | 2,987 | 6,723 | 66.7 | 1,620 | 16.07 | 4,130 | 40.97 | 5,950 | 59.03 | 654 | 6.49 | 5 | 0.05 | 0 | 1,035 | 10.27 | 7.5 | 2,296 | 2,894 | 15 | 1,281 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 5429.02 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77413 \| 77449 \| 77493 | $97,400 | $115,058 | $138,133 | 141.82 | UPPER INCOME | Y | N | N | N | Y | N | N | 27,220 | 4,837 | 5,825 | 18,973 | 69.7 | 5,144 | 18.9 | 10,166 | 37.35 | 17,054 | 62.65 | 2,637 | 9.69 | 21 | 0.08 | 0.18 | 1,731 | 6.36 | 7.98 | 4,825 | 6,025 | 56 | 3,351 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 5430.04 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | | 77433 | $97,400 | $145,658 | $174,872 | 179.54 | UPPER INCOME | Y | N | N | N | N | N | N | 14,783 | 3,072 | 3,470 | 7,887 | 53.35 | 1,420 | 9.61 | 2,748 | 18.59 | 12,035 | 81.41 | 2,948 | 19.94 | 29 | 0.2 | 0 | 781 | 5.28 | 1.15 | 2,998 | 3,151 | 15 | 1,656 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 5430.05 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77433 \| 77447 \| 77493 | $97,400 | $94,946 | $113,987 | 117.03 | MIDDLE INCOME | Y | N | N | N | Y | N | N | 8,628 | 1,691 | 1,969 | 6,164 | 71.44 | 2,189 | 25.37 | 3,121 | 36.17 | 5,507 | 63.83 | 611 | 7.08 | 2 | 0.02 | 0 | 505 | 5.85 | 5.02 | 1,652 | 2,298 | 10 | 909 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 5430.06 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77433 | $97,400 | $137,611 | $165,210 | 169.62 | UPPER INCOME | Y | N | N | N | N | N | N | 16,766 | 3,455 | 4,149 | 11,362 | 67.77 | 3,542 | 21.13 | 3,829 | 22.84 | 12,937 | 77.16 | 3,332 | 19.87 | 17 | 0.1 | 0 | 1,508 | 8.99 | 6.46 | 3,537 | 3,949 | 14 | 2,066 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 5430.07 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77429 \| 77433 | $97,400 | $172,998 | $207,696 | 213.24 | UPPER INCOME | Y | N | N | N | N | N | N | 20,530 | 4,259 | 5,105 | 11,947 | 58.19 | 2,812 | 13.7 | 4,000 | 19.48 | 16,530 | 80.52 | 4,199 | 20.45 | 2 | 0.01 | 0 | 878 | 4.28 | 3.51 | 4,337 | 4,942 | 39 | 2,975 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 5430.08 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77433 | $97,400 | $85,785 | $102,991 | 105.74 | MIDDLE INCOME | Y | N | N | N | Y | N | N | 6,225 | 1,551 | 1,681 | 4,726 | 75.92 | 1,113 | 17.88 | 2,579 | 41.43 | 3,646 | 58.57 | 816 | 13.11 | 5 | 0.08 | 0 | 792 | 12.72 | 0.88 | 1,352 | 1,681 | 9 | 680 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 5430.09 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77433 | $97,400 | $82,779 | $99,377 | 102.03 | MIDDLE INCOME | Y | N | N | Y | Y | N | N | 4,224 | 935 | 1,107 | 3,750 | 88.78 | 1,145 | 27.11 | 2,245 | 53.15 | 1,979 | 46.85 | 273 | 6.46 | 14 | 0.33 | 0 | 399 | 9.45 | 28.71 | 1,021 | 1,190 | 11 | 373 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 5430.10 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77433 | $97,400 | $71,083 | $85,332 | 87.61 | MIDDLE INCOME | Y | N | N | Y | Y | N | N | 4,992 | 1,172 | 1,243 | 4,431 | 88.76 | 1,017 | 20.37 | 3,083 | 61.76 | 1,909 | 38.24 | 232 | 4.65 | 0 | 0 | 0 | 616 | 12.34 | 7.43 | 899 | 1,243 | 5 | 444 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 5430.11 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77433 | $97,400 | $87,287 | $104,793 | 107.59 | MIDDLE INCOME | Y | N | N | Y | Y | N | N | 5,175 | 972 | 1,332 | 4,469 | 86.36 | 1,449 | 28 | 2,671 | 51.61 | 2,504 | 48.39 | 219 | 4.23 | 2 | 0.04 | 0 | 456 | 8.81 | 17.1 | 950 | 1,430 | 7 | 425 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 5431.00 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77433 \| 77447 \| 77484 \| 77493 | $97,400 | $94,547 | $113,510 | 116.54 | MIDDLE INCOME | Y | N | N | Y | Y | N | N | 2,979 | 699 | 846 | 2,058 | 69.08 | 271 | 9.1 | 1,692 | 56.8 | 1,287 | 43.2 | 17 | 0.57 | 0 | 0 | 0 | 315 | 10.57 | 10.63 | 720 | 894 | 15 | 260 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 5432.01 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77043 | $97,400 | $84,265 | $101,160 | 103.86 | MIDDLE INCOME | Y | N | N | N | Y | N | N | 5,709 | 1,236 | 1,811 | 3,937 | 68.96 | 687 | 12.03 | 2,365 | 41.43 | 3,344 | 58.57 | 707 | 12.38 | 0 | 0 | 0 | 560 | 9.81 | 13.95 | 929 | 1,378 | 30 | 2,317 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 5432.02 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77043 \| 77079 \| 77084 | $97,400 | $83,596 | $100,361 | 103.04 | MIDDLE INCOME | Y | N | N | N | N | N | N | 3,585 | 995 | 1,663 | 1,986 | 55.4 | 457 | 12.75 | 904 | 25.22 | 2,681 | 74.78 | 514 | 14.34 | 1 | 0.03 | 0 | 465 | 12.97 | 2.97 | 694 | 840 | 12 | 1,220 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 5501.01 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77060 \| 77067 | $97,400 | $30,290 | $36,359 | 37.33 | LOW INCOME | Y | N | N | Y | Y | N | N | 2,926 | 556 | 829 | 2,857 | 97.64 | 733 | 25.05 | 2,102 | 71.84 | 824 | 28.16 | 11 | 0.38 | 0 | 0 | 0 | 742 | 25.36 | 36.53 | 101 | 131 | 0 | 439 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 5501.02 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77038 \| 77060 \| 77067 | $97,400 | $20,808 | $24,973 | 25.64 | LOW INCOME | Y | N | Y | N | Y | N | N | 2,592 | 689 | 1,065 | 2,510 | 96.84 | 1,494 | 57.64 | 976 | 37.65 | 1,616 | 62.35 | 5 | 0.19 | 0 | 0 | 0 | 423 | 16.32 | 54.42 | 10 | 176 | 5 | 396 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 5502.01 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77060 \| 77067 \| 77090 | $97,400 | $26,399 | $31,684 | 32.53 | LOW INCOME | Y | N | N | Y | Y | N | N | 1,775 | 341 | 615 | 1,663 | 93.69 | 668 | 37.63 | 942 | 53.07 | 833 | 46.93 | 31 | 1.75 | 1 | 0.06 | 0 | 156 | 8.79 | 35.82 | 0 | 131 | 1 | 99 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 5502.02 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77067 | $97,400 | $26,490 | $31,801 | 32.65 | LOW INCOME | Y | N | N | N | Y | N | N | 2,161 | 491 | 829 | 2,062 | 95.42 | 1,021 | 47.25 | 993 | 45.95 | 1,168 | 54.05 | 23 | 1.06 | 0 | 0 | 0 | 498 | 23.04 | 45.24 | 57 | 362 | 2 | 90 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 5503.03 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77073 \| 77090 | $97,400 | $32,697 | $39,252 | 40.3 | LOW INCOME | Y | N | Y | N | Y | N | N | 4,137 | 954 | 1,815 | 4,008 | 96.88 | 2,930 | 70.82 | 1,018 | 24.61 | 3,119 | 75.39 | 14 | 0.34 | 6 | 0.15 | 0 | 313 | 7.57 | 26.23 | 0 | 355 | 2 | 349 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 5503.04 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77069 \| 77090 | $97,400 | $27,451 | $32,950 | 33.83 | LOW INCOME | Y | N | Y | N | Y | N | N | 2,192 | 568 | 925 | 2,025 | 92.38 | 1,581 | 72.13 | 341 | 15.56 | 1,851 | 84.44 | 54 | 2.46 | 3 | 0.14 | 0 | 115 | 5.25 | 35.33 | 0 | 239 | 1 | 429 | Neither Distressed nor Underserved |

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| 48 | TEXAS | 201 | HARRIS COUNTY | 5527.01 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77070 | $97,400 | $79,427 | $95,355 | 97.9 | MIDDLE INCOME | Y | N | N | N | N | N | N | 3,506 | 996 | 1,860 | 2,334 | 66.57 | 803 | 22.9 | 893 | 25.47 | 2,613 | 74.53 | 513 | 14.63 | 1 | 0.03 | 0 | 199 | 5.68 | 6.77 | 638 | 863 | 5 | 606 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 5527.02 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77070 | $97,400 | $85,000 | $102,046 | 104.77 | MIDDLE INCOME | Y | N | N | N | N | N | N | 5,071 | 1,328 | 2,218 | 2,820 | 55.61 | 895 | 17.65 | 1,523 | 30.03 | 3,548 | 69.97 | 214 | 4.22 | 3 | 0.06 | 0 | 505 | 9.96 | 9.5 | 908 | 1,342 | 9 | 796 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 5528.01 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77069 \| 77070 | $97,400 | $112,629 | $135,211 | 138.82 | UPPER INCOME | N | N | N | N | N | N | N | 5,049 | 1,630 | 2,448 | 1,844 | 36.52 | 617 | 12.22 | 790 | 15.65 | 4,259 | 84.35 | 259 | 5.13 | 3 | 0.06 | 1.01 | 271 | 5.37 | 14.29 | 1,473 | 1,890 | 17 | 810 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 5528.02 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77069 \| 77070 | $97,400 | $71,663 | $86,033 | 88.33 | MIDDLE INCOME | Y | N | N | N | N | N | N | 4,343 | 836 | 1,669 | 2,409 | 55.47 | 1,129 | 26 | 816 | 18.79 | 3,527 | 81.21 | 299 | 6.88 | 5 | 0.12 | 0 | 29 | 0.67 | 7.36 | 831 | 955 | 12 | 885 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 5529.01 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77068 \| 77069 | $97,400 | $51,507 | $61,830 | 63.48 | MODERATE INCOME | Y | N | N | N | Y | N | N | 5,041 | 766 | 2,025 | 3,520 | 69.83 | 1,501 | 29.78 | 1,354 | 26.86 | 3,687 | 73.14 | 527 | 10.45 | 5 | 0.1 | 0 | 362 | 7.18 | 15.84 | 977 | 1,045 | 7 | 894 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 5529.02 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77069 | $97,400 | $129,875 | $155,918 | 160.08 | UPPER INCOME | N | N | N | N | N | N | N | 4,038 | 1,222 | 1,679 | 1,694 | 41.95 | 599 | 14.83 | 661 | 16.37 | 3,377 | 83.63 | 249 | 6.17 | 2 | 0.05 | 0 | 179 | 4.43 | 19.14 | 1,178 | 1,392 | 8 | 827 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 5530.01 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77068 \| 77069 | $97,400 | $100,000 | $120,055 | 123.26 | UPPER INCOME | Y | N | N | N | Y | N | N | 6,399 | 1,300 | 1,908 | 4,681 | 73.15 | 1,994 | 31.16 | 1,979 | 30.93 | 4,420 | 69.07 | 505 | 7.89 | 6 | 0.09 | 0 | 475 | 7.42 | 6.57 | 1,325 | 1,629 | 14 | 1,501 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 5530.02 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77068 | $97,400 | $84,649 | $101,627 | 104.34 | MIDDLE INCOME | Y | N | N | N | Y | N | N | 4,570 | 1,292 | 1,599 | 3,351 | 73.33 | 944 | 20.66 | 1,771 | 38.75 | 2,799 | 61.25 | 507 | 11.09 | 3 | 0.07 | 0 | 956 | 20.92 | 12.13 | 1,175 | 1,335 | 13 | 817 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 5531.01 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77068 \| 77090 | $97,400 | $85,710 | $102,893 | 105.64 | MIDDLE INCOME | Y | N | N | N | Y | N | N | 3,479 | 806 | 1,225 | 2,636 | 75.77 | 1,308 | 37.6 | 1,098 | 31.56 | 2,381 | 68.44 | 134 | 3.85 | 2 | 0.06 | 0 | 131 | 3.77 | 3.17 | 636 | 1,080 | 5 | 466 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 5531.02 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77068 \| 77090 | $97,400 | $73,333 | $88,040 | 90.39 | MIDDLE INCOME | Y | N | N | N | Y | N | N | 3,667 | 808 | 1,213 | 2,894 | 78.92 | 1,386 | 37.8 | 1,256 | 34.25 | 2,411 | 65.75 | 138 | 3.76 | 14 | 0.38 | 0 | 106 | 2.89 | 8.36 | 915 | 1,042 | 8 | 694 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 5532.01 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77090 \| 77273 \| 77290 | $97,400 | $85,024 | $102,075 | 104.8 | MIDDLE INCOME | Y | N | N | N | Y | N | N | 2,873 | 379 | 929 | 2,223 | 77.38 | 732 | 25.48 | 1,339 | 46.61 | 1,534 | 53.39 | 77 | 2.68 | 0 | 0 | 0 | 232 | 8.08 | 36.4 | 699 | 800 | 3 | 857 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 5532.02 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77090 | $97,400 | $44,216 | $53,083 | 54.5 | MODERATE INCOME | Y | N | Y | N | Y | N | N | 4,460 | 833 | 1,784 | 3,797 | 85.13 | 2,398 | 53.77 | 1,180 | 26.46 | 3,280 | 73.54 | 72 | 1.61 | 1 | 0.02 | 0 | 687 | 15.4 | 20.05 | 395 | 640 | 2 | 406 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 5533.00 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77073 \| 77090 | $97,400 | $41,250 | $49,518 | 50.84 | MODERATE INCOME | Y | N | Y | N | Y | N | N | 5,415 | 1,014 | 2,443 | 4,900 | 90.49 | 3,618 | 66.81 | 1,066 | 19.69 | 4,349 | 80.31 | 92 | 1.7 | 8 | 0.15 | 0 | 469 | 8.66 | 24.82 | 0 | 341 | 1 | 653 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 5534.01 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77388 | $97,400 | $139,038 | $166,924 | 171.38 | UPPER INCOME | N | N | N | N | N | N | N | 4,556 | 1,050 | 1,395 | 1,918 | 42.1 | 447 | 9.81 | 960 | 21.07 | 3,596 | 78.93 | 320 | 7.02 | 1 | 0.02 | 0 | 131 | 2.88 | 2.88 | 1,258 | 1,552 | 6 | 791 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 5534.03 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77379 \| 77388 | $97,400 | $105,605 | $126,786 | 130.17 | UPPER INCOME | Y | N | N | N | N | N | N | 8,289 | 1,853 | 2,378 | 5,106 | 61.6 | 1,446 | 17.44 | 2,213 | 26.7 | 6,076 | 73.3 | 1,132 | 13.66 | 5 | 0.06 | 0 | 473 | 5.71 | 5.88 | 1,679 | 2,101 | 25 | 1,671 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 5534.04 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77388 | $97,400 | $139,340 | $167,284 | 171.75 | UPPER INCOME | N | N | N | N | N | N | N | 3,188 | 799 | 1,090 | 1,157 | 36.29 | 223 | 6.99 | 571 | 17.91 | 2,617 | 82.09 | 204 | 6.4 | 0 | 0 | 0 | 230 | 7.21 | 12.75 | 842 | 1,090 | 6 | 427 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 5534.05 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77388 | $97,400 | $108,457 | $130,204 | 133.68 | UPPER INCOME | Y | N | N | N | N | N | N | 5,610 | 1,646 | 2,212 | 3,372 | 60.11 | 1,065 | 18.98 | 1,451 | 25.86 | 4,159 | 74.14 | 637 | 11.35 | 8 | 0.14 | 0 | 522 | 9.3 | 11.1 | 1,444 | 1,775 | 12 | 720 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 5535.00 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77379 \| 77388 | $97,400 | $94,496 | $113,442 | 116.47 | MIDDLE INCOME | Y | N | N | N | N | N | N | 7,453 | 1,689 | 2,498 | 3,812 | 51.15 | 879 | 11.79 | 2,315 | 31.06 | 5,138 | 68.94 | 329 | 4.41 | 8 | 0.11 | 0.27 | 381 | 5.11 | 4.26 | 1,567 | 2,337 | 15 | 763 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 5536.01 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77379 | $97,400 | $125,750 | $150,970 | 155 | UPPER INCOME | N | N | N | N | N | N | N | 4,673 | 1,601 | 1,764 | 1,829 | 39.14 | 387 | 8.28 | 908 | 19.43 | 3,765 | 80.57 | 371 | 7.94 | 1 | 0.02 | 0 | 521 | 11.15 | 7.7 | 1,670 | 1,696 | 13 | 703 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 5536.02 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77379 | $97,400 | $58,205 | $69,875 | 71.74 | MODERATE INCOME | Y | N | N | N | Y | N | N | 2,884 | 576 | 1,011 | 2,169 | 75.21 | 779 | 27.01 | 1,000 | 34.67 | 1,884 | 65.33 | 287 | 9.95 | 1 | 0.03 | 0 | 316 | 10.96 | 10.39 | 71 | 197 | 8 | 435 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 5537.00 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77379 | $97,400 | $88,493 | $106,234 | 109.07 | MIDDLE INCOME | Y | N | N | N | N | N | N | 4,384 | 1,179 | 1,616 | 2,415 | 55.09 | 661 | 15.08 | 1,158 | 26.41 | 3,226 | 73.59 | 425 | 9.69 | 4 | 0.09 | 0 | 507 | 11.56 | 10.12 | 907 | 1,158 | 10 | 859 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 5538.01 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77379 | $97,400 | $161,016 | $193,310 | 198.47 | UPPER INCOME | N | N | N | N | N | N | N | 2,956 | 691 | 790 | 1,153 | 39.01 | 260 | 8.8 | 579 | 19.59 | 2,377 | 80.41 | 176 | 5.95 | 3 | 0.1 | 0 | 119 | 4.03 | 2.94 | 725 | 795 | 11 | 782 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 5538.03 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | | 77379 | $97,400 | $129,439 | $155,392 | 159.54 | UPPER INCOME | N | N | N | N | N | N | N | 4,621 | 1,164 | 1,437 | 2,242 | 48.52 | 513 | 11.1 | 903 | 19.54 | 3,718 | 80.46 | 618 | 13.37 | 3 | 0.06 | 0 | 334 | 7.23 | 4.18 | 1,209 | 1,330 | 10 | 550 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 5538.04 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77379 | $97,400 | $76,071 | $91,322 | 93.76 | MIDDLE INCOME | Y | N | N | N | N | N | N | 6,314 | 1,394 | 1,990 | 3,829 | 60.64 | 845 | 13.38 | 2,063 | 32.67 | 4,251 | 67.33 | 707 | 11.2 | 4 | 0.06 | 0 | 818 | 12.96 | 11.39 | 765 | 1,190 | 9 | 680 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 5539.01 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77379 | $97,400 | $167,212 | $200,741 | 206.1 | UPPER INCOME | N | N | N | N | N | N | N | 5,709 | 1,638 | 1,805 | 2,643 | 46.3 | 675 | 11.82 | 944 | 16.54 | 4,765 | 83.46 | 716 | 12.54 | 12 | 0.21 | 0 | 331 | 5.8 | 6.68 | 1,705 | 1,937 | 20 | 1,246 | Neither Distressed nor Underserved |
| 48 | TEXAS | 201 | HARRIS COUNTY | 5540.01 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77379 \| 77391 | $97,400 | $82,000 | $98,442 | 101.07 | MIDDLE INCOME | N | N | N | N | N | N | N | 3,555 | 778 | 1,133 | 1,759 | 49.48 | 417 | 11.73 | 977 | 27.48 | 2,578 | 72.52 | 219 | 6.16 | 3 | 0.08 | 0.31 | 232 | 6.53 | 3.05 | 567 | 675 | 9 | 655 | Neither Distressed nor Underserved |

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| 48 | TEXAS | 339 | MONTGOMERY COUNTY | 6910.00 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | THE WOODLANDS CDP, TX | 77381 | $97,400 | $201,250 | $241,610 | 248.06 | UPPER INCOME | N | N | N | N | N | N | N | 4,035 | 1,194 | 1,363 | 808 | 20.02 | 42 | 1.04 | 402 | 9.96 | 3,633 | 90.04 | 183 | 4.54 | 1 | 0.02 | 0 | 26 | 0.64 | 0.5 | 1,320 | 1,430 | 13 | 806 | Neither Distressed nor Underserved |
| 48 | TEXAS | 339 | MONTGOMERY COUNTY | 6911.00 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | THE WOODLANDS CDP, TX | 77381 | $97,400 | $135,833 | $163,077 | 167.43 | UPPER INCOME | N | N | N | N | N | N | N | 4,179 | 1,194 | 1,470 | 1,315 | 31.47 | 54 | 1.29 | 798 | 19.1 | 3,381 | 80.9 | 213 | 5.1 | 0 | 0 | 0.12 | 143 | 3.42 | 1.5 | 1,159 | 1,550 | 3 | 561 | Neither Distressed nor Underserved |
| 48 | TEXAS | 339 | MONTGOMERY COUNTY | 6912.01 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | THE WOODLANDS CDP, TX | 77380 \| 77381 | $97,400 | $225,958 | $271,278 | 278.52 | UPPER INCOME | N | N | N | N | N | N | N | 3,148 | 871 | 1,258 | 598 | 19 | 38 | 1.21 | 298 | 9.47 | 2,850 | 90.53 | 149 | 4.73 | 1 | 0.03 | 0 | 0 | 0 | 1.77 | 923 | 1,117 | 9 | 842 | Neither Distressed nor Underserved |
| 48 | TEXAS | 339 | MONTGOMERY COUNTY | 6912.02 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | THE WOODLANDS CDP, TX | 77381 | $97,400 | $145,294 | $174,434 | 179.09 | UPPER INCOME | N | N | N | N | N | N | N | 3,920 | 1,014 | 1,330 | 1,205 | 30.74 | 179 | 4.57 | 634 | 16.17 | 3,286 | 83.83 | 200 | 5.1 | 2 | 0.05 | 0 | 150 | 3.83 | 2.77 | 1,017 | 1,268 | 7 | 685 | Neither Distressed nor Underserved |
| 48 | TEXAS | 339 | MONTGOMERY COUNTY | 6913.01 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | THE WOODLANDS CDP, TX | 77381 \| 77393 | $97,400 | $136,429 | $163,788 | 168.16 | UPPER INCOME | N | N | N | N | N | N | N | 4,395 | 1,392 | 1,603 | 1,228 | 27.94 | 100 | 2.28 | 654 | 14.88 | 3,741 | 85.12 | 263 | 5.98 | 0 | 0 | 0 | 83 | 1.89 | 7.64 | 1,406 | 1,659 | 9 | 664 | Neither Distressed nor Underserved |
| 48 | TEXAS | 339 | MONTGOMERY COUNTY | 6913.02 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | THE WOODLANDS CDP, TX | 77380 \| 77381 | $97,400 | $81,086 | $97,342 | 99.94 | MIDDLE INCOME | N | N | N | N | N | N | N | 5,584 | 1,221 | 2,334 | 2,063 | 36.94 | 440 | 7.88 | 1,115 | 19.97 | 4,469 | 80.03 | 207 | 3.71 | 8 | 0.14 | 0.29 | 348 | 6.23 | 8.76 | 1,069 | 1,395 | 5 | 500 | Neither Distressed nor Underserved |
| 48 | TEXAS | 339 | MONTGOMERY COUNTY | 6914.01 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | | 77380 | $97,400 | $0 | $0 | 0 | NA | N | N | N | N | N | N | N | 2,361 | 577 | 895 | 919 | 38.92 | 135 | 5.72 | 591 | 25.03 | 1,770 | 74.97 | 64 | 2.71 | 0 | 0 | 0 | 356 | 15.08 | 2.97 | 730 | 1,053 | 5 | 168 | Neither Distressed nor Underserved |
| 48 | TEXAS | 339 | MONTGOMERY COUNTY | 6914.02 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77380 | $97,400 | $134,112 | $161,002 | 165.3 | UPPER INCOME | N | N | N | N | N | N | N | 4,236 | 777 | 1,828 | 1,886 | 44.52 | 397 | 9.37 | 798 | 18.84 | 3,438 | 81.16 | 456 | 10.76 | 6 | 0.14 | 0 | 110 | 2.6 | 6.69 | 490 | 807 | 11 | 816 | Neither Distressed nor Underserved |
| 48 | TEXAS | 339 | MONTGOMERY COUNTY | 6914.03 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77380 | $97,400 | $46,553 | $55,888 | 57.38 | MODERATE INCOME | Y | N | N | N | N | N | N | 3,911 | 902 | 2,319 | 2,196 | 56.15 | 575 | 14.7 | 984 | 25.16 | 2,927 | 74.84 | 408 | 10.43 | 10 | 0.26 | 0 | 559 | 14.29 | 2.31 | 353 | 519 | 6 | 938 | Neither Distressed nor Underserved |
| 48 | TEXAS | 339 | MONTGOMERY COUNTY | 6915.00 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77380 | $97,400 | $116,129 | $139,418 | 143.14 | UPPER INCOME | N | N | N | N | N | N | N | 4,654 | 1,280 | 2,245 | 2,079 | 44.67 | 371 | 7.97 | 1,183 | 25.42 | 3,471 | 74.58 | 257 | 5.52 | 5 | 0.11 | 0 | 80 | 1.72 | 7.16 | 1,015 | 1,186 | 30 | 1,123 | Neither Distressed nor Underserved |
| 48 | TEXAS | 339 | MONTGOMERY COUNTY | 6916.01 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77380 | $97,400 | $84,109 | $100,975 | 103.67 | MIDDLE INCOME | N | N | N | N | N | N | N | 3,776 | 1,123 | 1,869 | 1,256 | 33.26 | 113 | 2.99 | 620 | 16.42 | 3,156 | 83.58 | 286 | 7.57 | 7 | 0.19 | 0 | 195 | 5.16 | 8.25 | 1,009 | 1,283 | 22 | 1,626 | Neither Distressed nor Underserved |
| 48 | TEXAS | 339 | MONTGOMERY COUNTY | 6916.02 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77380 | $97,400 | $68,469 | $82,196 | 84.39 | MIDDLE INCOME | Y | N | N | N | N | N | N | 5,402 | 1,202 | 2,152 | 2,875 | 53.22 | 401 | 7.42 | 1,845 | 34.15 | 3,557 | 65.85 | 364 | 6.74 | 33 | 0.61 | 0 | 426 | 7.89 | 13.62 | 707 | 1,122 | 13 | 1,470 | Neither Distressed nor Underserved |
| 48 | TEXAS | 339 | MONTGOMERY COUNTY | 6917.00 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | OAK RIDGE NORTH CITY, TX | 77380 \| 77387 | $97,400 | $198,906 | $238,796 | 245.17 | UPPER INCOME | N | N | N | N | N | N | N | 2,926 | 1,024 | 2,073 | 847 | 28.95 | 89 | 3.04 | 382 | 13.06 | 2,544 | 86.94 | 254 | 8.68 | 2 | 0.07 | 0 | 198 | 6.77 | 1.97 | 629 | 713 | 35 | 4,957 | Neither Distressed nor Underserved |
| 48 | TEXAS | 339 | MONTGOMERY COUNTY | 6918.01 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77385 \| 77386 | $97,400 | $80,139 | $96,212 | 98.78 | MIDDLE INCOME | Y | N | N | N | N | N | N | 5,616 | 1,889 | 2,427 | 3,219 | 57.32 | 623 | 11.09 | 2,091 | 37.23 | 3,525 | 62.77 | 305 | 5.43 | 16 | 0.28 | 0 | 787 | 14.01 | 12.16 | 1,348 | 1,718 | 20 | 1,478 | Neither Distressed nor Underserved |
| 48 | TEXAS | 339 | MONTGOMERY COUNTY | 6918.02 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77385 \| 77386 | $97,400 | $100,694 | $120,883 | 124.11 | UPPER INCOME | N | N | N | N | N | N | N | 3,312 | 871 | 1,324 | 1,109 | 33.48 | 475 | 14.34 | 442 | 13.35 | 2,870 | 86.65 | 52 | 1.57 | 0 | 0 | 0 | 16 | 0.48 | 8.35 | 1,005 | 1,235 | 17 | 1,314 | Neither Distressed nor Underserved |
| 48 | TEXAS | 339 | MONTGOMERY COUNTY | 6919.00 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77385 \| 77386 | $97,400 | $104,306 | $125,217 | 128.56 | UPPER INCOME | N | N | N | N | N | N | N | 6,377 | 1,686 | 2,121 | 2,870 | 45.01 | 631 | 9.89 | 1,828 | 28.67 | 4,549 | 71.33 | 122 | 1.91 | 0 | 0 | 0.39 | 236 | 3.7 | 8.36 | 1,486 | 1,919 | 36 | 1,836 | Neither Distressed nor Underserved |
| 48 | TEXAS | 339 | MONTGOMERY COUNTY | 6920.03 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | OAK RIDGE NORTH CITY, TX | 77385 | $97,400 | $81,844 | $98,257 | 100.88 | MIDDLE INCOME | N | N | N | N | N | N | N | 4,648 | 901 | 1,377 | 1,684 | 36.23 | 300 | 6.45 | 920 | 19.79 | 3,728 | 80.21 | 213 | 4.58 | 3 | 0.06 | 0 | 159 | 3.42 | 0.1 | 1,122 | 1,377 | 14 | 529 | Neither Distressed nor Underserved |
| 48 | TEXAS | 339 | MONTGOMERY COUNTY | 6920.04 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | | 77385 \| 77386 | $97,400 | $156,836 | $188,284 | 193.31 | UPPER INCOME | N | N | N | N | N | N | N | 4,851 | 1,154 | 1,440 | 1,449 | 29.87 | 209 | 4.31 | 865 | 17.83 | 3,986 | 82.17 | 131 | 2.7 | 3 | 0.06 | 0 | 0 | 0 | 5.03 | 1,273 | 1,440 | 8 | 418 | Neither Distressed nor Underserved |
| 48 | TEXAS | 339 | MONTGOMERY COUNTY | 6920.05 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77386 | $97,400 | $124,432 | $149,382 | 153.37 | UPPER INCOME | N | N | N | N | N | N | N | 4,801 | 1,090 | 1,283 | 1,870 | 38.95 | 516 | 10.75 | 810 | 16.87 | 3,991 | 83.13 | 324 | 6.75 | 1 | 0.02 | 0 | 125 | 2.6 | 0 | 1,180 | 1,283 | 5 | 566 | Neither Distressed nor Underserved |
| 48 | TEXAS | 339 | MONTGOMERY COUNTY | 6920.06 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77386 | $97,400 | $109,734 | $131,743 | 135.26 | UPPER INCOME | Y | N | N | N | N | N | N | 7,302 | 1,922 | 2,632 | 3,861 | 52.88 | 1,016 | 13.91 | 2,019 | 27.65 | 5,283 | 72.35 | 412 | 5.64 | 24 | 0.33 | 0 | 420 | 5.75 | 6.61 | 2,470 | 2,632 | 7 | 699 | Neither Distressed nor Underserved |
| 48 | TEXAS | 339 | MONTGOMERY COUNTY | 6920.07 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77386 | $97,400 | $73,210 | $87,894 | 90.24 | MIDDLE INCOME | N | N | N | N | N | N | N | 6,315 | 1,334 | 1,492 | 3,121 | 49.42 | 747 | 11.83 | 1,873 | 29.66 | 4,442 | 70.34 | 247 | 3.91 | 22 | 0.35 | 0 | 253 | 4.01 | 2.72 | 1,061 | 1,751 | 13 | 398 | Neither Distressed nor Underserved |
| 48 | TEXAS | 339 | MONTGOMERY COUNTY | 6920.08 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77386 | $97,400 | $129,327 | $155,265 | 159.41 | UPPER INCOME | N | N | N | N | N | N | N | 12,488 | 2,608 | 2,906 | 5,616 | 44.97 | 1,607 | 12.87 | 2,620 | 20.98 | 9,868 | 79.02 | 680 | 5.45 | 53 | 0.42 | 0.22 | 39 | 0.31 | 2.27 | 2,102 | 2,932 | 7 | 933 | Neither Distressed nor Underserved |
| 48 | TEXAS | 339 | MONTGOMERY COUNTY | 6920.09 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77386 | $97,400 | $154,337 | $185,284 | 190.23 | UPPER INCOME | N | N | N | N | N | N | N | 13,287 | 3,205 | 3,712 | 6,218 | 46.8 | 1,660 | 12.49 | 2,736 | 20.59 | 10,551 | 79.41 | 1,142 | 8.59 | 26 | 0.2 | 1.11 | 252 | 1.9 | 0.84 | 3,193 | 3,451 | 17 | 1,218 | Neither Distressed nor Underserved |
| 48 | TEXAS | 339 | MONTGOMERY COUNTY | 6920.10 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | HOUSTON CITY, TX | 77386 | $97,400 | $198,684 | $238,533 | 244.9 | UPPER INCOME | N | N | N | N | N | N | N | 7,481 | 1,318 | 1,555 | 2,574 | 34.41 | 572 | 7.65 | 1,049 | 14.02 | 6,432 | 85.98 | 515 | 6.88 | 7 | 0.09 | 0 | 102 | 1.36 | 4.95 | 1,494 | 1,607 | 18 | 1,087 | Neither Distressed nor Underserved |
| 48 | TEXAS | 339 | MONTGOMERY COUNTY | 6921.01 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | CONROE CITY, TX | 77385 | $97,400 | $94,537 | $113,490 | 116.52 | MIDDLE INCOME | Y | N | N | N | N | N | N | 7,688 | 1,681 | 2,015 | 4,110 | 53.46 | 992 | 12.9 | 2,207 | 28.71 | 5,481 | 71.29 | 526 | 6.84 | 9 | 0.12 | 0 | 574 | 7.47 | 5.27 | 1,721 | 2,137 | 16 | 557 | Neither Distressed nor Underserved |
| 48 | TEXAS | 339 | MONTGOMERY COUNTY | 6921.02 | 26420 | HOUSTON-PASADENA-THE WOODLANDS, TX | 288 | HOUSTON-PASADENA, TX | CONROE CITY, TX | 77385 | $97,400 | $126,795 | $152,226 | 156.29 | UPPER INCOME | N | N | N | N | N | N | N | 4,212 | 754 | 1,233 | 1,592 | 37.8 | 235 | 5.58 | 827 | 19.63 | 3,385 | 80.37 | 299 | 7.1 | 5 | 0.12 | 0 | 167 | 3.96 | 7 | 1,099 | 1,233 | 10 | 497 | Neither Distressed nor Underserved |

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INVESTAR
Brilliant Banking

# HMDA Data Notice

**The HMDA data about our residential mortgage lending are available online for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, age and income of applicants and borrowers; and information about loan approvals and denials. These data are available online at the Consumer Financial Protection Bureau's Web site (www.consumerfinance.gov/hmda). HMDA data for many other financial institutions are also available at this Web site.**

EQUAL HOUSING LENDER
Member FDIC

## 2023 Institution Disclosure Statement - Table 1-1

## Loans by County

## Small Business Loans - Originations

## Institution: INVESTAR BANK

**Respondent ID: 0000025185**
**Agency: OCC - 1**
**State: ALABAMA (01)**

| Area Income Characteristics | Loan Amount at Origination <=$100,000 | | Loan Amount at Origination >$100,000 But <=$250,000 | | Loan Amount at Origination >$250,000 | | Loans to Businesses with Gross Annual Revenues <= $1 Million | | Memo Item: Loans by Affiliates | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) |
| **BALDWIN COUNTY (003), AL** | | | | | | | | | | |
| **MSA 19300** | | | | | | | | | | |
| **Outside Assessment Area** | | | | | | | | | | |
| Low Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Middle Income | 0 | 0 | 0 | 0 | 1 | 412 | 0 | 0 | 0 | 0 |
| Upper Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 0 | 0 | 0 | 0 | 1 | 412 | 0 | 0 | 0 | 0 |
| **CALHOUN COUNTY (015), AL** | | | | | | | | | | |
| **MSA 11500** | | | | | | | | | | |
| **Inside AA 0009** | | | | | | | | | | |
| Low Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate Income | 3 | 32 | 1 | 150 | 1 | 455 | 3 | 630 | 0 | 0 |
| Middle Income | 11 | 357 | 3 | 507 | 3 | 886 | 4 | 432 | 0 | 0 |
| Upper Income | 9 | 383 | 4 | 557 | 1 | 495 | 6 | 775 | 0 | 0 |
| Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 23 | 772 | 8 | 1,214 | 5 | 1,836 | 13 | 1,837 | 0 | 0 |
| **CLAY COUNTY (027), AL** | | | | | | | | | | |
| **MSA NA** | | | | | | | | | | |
| **Outside Assessment Area** | | | | | | | | | | |
| Low Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Middle Income | 0 | 0 | 1 | 108 | 0 | 0 | 1 | 108 | 0 | 0 |
| Upper Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 0 | 0 | 1 | 108 | 0 | 0 | 1 | 108 | 0 | 0 |

## 2023 Institution Disclosure Statement - Table 1-1

## Loans by County

## Small Business Loans - Originations

## Institution: INVESTAR BANK

**Respondent ID: 0000025185**
**Agency: OCC - 1**
**State: ALABAMA (01)**

| Area Income Characteristics | Loan Amount at Origination <=$100,000 | | Loan Amount at Origination >$100,000 But <=$250,000 | | Loan Amount at Origination >$250,000 | | Loans to Businesses with Gross Annual Revenues <= $1 Million | | Memo Item: Loans by Affiliates | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) |
| **SUMTER COUNTY (119), AL** | | | | | | | | | | |
| **MSA NA** | | | | | | | | | | |
| **Inside AA 0010** | | | | | | | | | | |
| Low Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Middle Income | 4 | 169 | 0 | 0 | 1 | 398 | 2 | 97 | 0 | 0 |
| Upper Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 4 | 169 | 0 | 0 | 1 | 398 | 2 | 97 | 0 | 0 |
| **TALLADEGA COUNTY (121), AL** | | | | | | | | | | |
| **MSA NA** | | | | | | | | | | |
| **Outside Assessment Area** | | | | | | | | | | |
| Low Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Middle Income | 1 | 15 | 0 | 0 | 0 | 0 | 1 | 15 | 0 | 0 |
| Upper Income | 4 | 173 | 1 | 220 | 0 | 0 | 3 | 250 | 0 | 0 |
| Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 5 | 188 | 1 | 220 | 0 | 0 | 4 | 265 | 0 | 0 |
| **TUSCALOOSA COUNTY (125), AL** | | | | | | | | | | |
| **MSA 46220** | | | | | | | | | | |
| **Inside AA 0011** | | | | | | | | | | |
| Low Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Middle Income | 0 | 0 | 1 | 113 | 1 | 625 | 1 | 113 | 0 | 0 |
| Upper Income | 1 | 100 | 1 | 250 | 0 | 0 | 0 | 0 | 0 | 0 |
| Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 1 | 100 | 2 | 363 | 1 | 625 | 1 | 113 | 0 | 0 |
| TOTAL INSIDE AA IN STATE | 28 | 1,041 | 10 | 1,577 | 7 | 2,859 | 16 | 2,047 | 0 | 0 |

**2023 Institution Disclosure Statement - Table 1-1**

**Loans by County**

**Small Business Loans - Originations**

**Institution: INVESTAR BANK**

**Respondent ID: 0000025185**

**Agency: OCC - 1**

**State: ALABAMA (01)**

| Area Income Characteristics | Loan Amount at Origination <=$100,000 | | Loan Amount at Origination >$100,000 But <=$250,000 | | Loan Amount at Origination >$250,000 | | Loans to Businesses with Gross Annual Revenues <= $1 Million | | Memo Item: Loans by Affiliates | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) |
| TOTAL OUTSIDE AA IN STATE | 5 | 188 | 2 | 328 | 1 | 412 | 5 | 373 | 0 | 0 |
| STATE TOTAL | 33 | 1,229 | 12 | 1,905 | 8 | 3,271 | 21 | 2,420 | 0 | 0 |

**2023 Institution Disclosure Statement - Table 1-1**

**Loans by County**

**Small Business Loans - Originations**

**Institution: INVESTAR BANK**

**Respondent ID: 0000025185**

**Agency: OCC - 1**

**State: GEORGIA (13)**

| Area Income Characteristics | Loan Amount at Origination <=$100,000 | | Loan Amount at Origination >$100,000 But <=$250,000 | | Loan Amount at Origination >$250,000 | | Loans to Businesses with Gross Annual Revenues <= $1 Million | | Memo Item: Loans by Affiliates | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) |
| **HARALSON COUNTY (143), GA** | | | | | | | | | | |
| **MSA 12060** | | | | | | | | | | |
| **Outside Assessment Area** | | | | | | | | | | |
| Low Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate Income | 0 | 0 | 1 | 238 | 0 | 0 | 0 | 0 | 0 | 0 |
| Middle Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Upper Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 0 | 0 | 1 | 238 | 0 | 0 | 0 | 0 | 0 | 0 |
| TOTAL INSIDE AA IN STATE | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| TOTAL OUTSIDE AA IN STATE | 0 | 0 | 1 | 238 | 0 | 0 | 0 | 0 | 0 | 0 |
| STATE TOTAL | 0 | 0 | 1 | 238 | 0 | 0 | 0 | 0 | 0 | 0 |

**2023 Institution Disclosure Statement - Table 1-1**

**Loans by County**

**Small Business Loans - Originations**

**Institution: INVESTAR BANK**

**Respondent ID: 0000025185**

**Agency: OCC - 1**

**State: LOUISIANA (22)**

| Area Income Characteristics | Loan Amount at Origination <=$100,000 | | Loan Amount at Origination >$100,000 But <=$250,000 | | Loan Amount at Origination >$250,000 | | Loans to Businesses with Gross Annual Revenues <= $1 Million | | Memo Item: Loans by Affiliates | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) |
| **ACADIA PARISH (001), LA** | | | | | | | | | | |
| **MSA 29180** | | | | | | | | | | |
| **Outside Assessment Area** | | | | | | | | | | |
| Low Income | 0 | 0 | 0 | 0 | 1 | 400 | 1 | 400 | 0 | 0 |
| Moderate Income | 2 | 73 | 0 | 0 | 0 | 0 | 1 | 30 | 0 | 0 |
| Middle Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Upper Income | 0 | 0 | 0 | 0 | 1 | 500 | 0 | 0 | 0 | 0 |
| Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 2 | 73 | 0 | 0 | 2 | 900 | 2 | 430 | 0 | 0 |
| **ASCENSION PARISH (005), LA** | | | | | | | | | | |
| **MSA 12940** | | | | | | | | | | |
| **Inside AA 0001** | | | | | | | | | | |
| Low Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Middle Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Upper Income | 4 | 86 | 1 | 226 | 2 | 845 | 3 | 454 | 0 | 0 |
| Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 4 | 86 | 1 | 226 | 2 | 845 | 3 | 454 | 0 | 0 |
| **AVOYELLES PARISH (009), LA** | | | | | | | | | | |
| **MSA NA** | | | | | | | | | | |
| **Outside Assessment Area** | | | | | | | | | | |
| Low Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate Income | 1 | 100 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Middle Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Upper Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 1 | 100 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

**2023 Institution Disclosure Statement - Table 1-1**

**Loans by County**

**Small Business Loans - Originations**

**Institution: INVESTAR BANK**

**Respondent ID: 0000025185**

**Agency: OCC - 1**

**State: LOUISIANA (22)**

| Area Income Characteristics | Loan Amount at Origination <=$100,000 | | Loan Amount at Origination >$100,000 But <=$250,000 | | Loan Amount at Origination >$250,000 | | Loans to Businesses with Gross Annual Revenues <= $1 Million | | Memo Item: Loans by Affiliates | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) |
| **CALCASIEU PARISH (019), LA** | | | | | | | | | | |
| **MSA 29340** | | | | | | | | | | |
| **Inside AA 0006** | | | | | | | | | | |
| Low Income | 1 | 20 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate Income | 1 | 90 | 2 | 255 | 2 | 900 | 2 | 195 | 0 | 0 |
| Middle Income | 0 | 0 | 2 | 400 | 2 | 702 | 0 | 0 | 0 | 0 |
| Upper Income | 4 | 103 | 1 | 123 | 2 | 780 | 0 | 0 | 0 | 0 |
| Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 6 | 213 | 5 | 778 | 6 | 2,382 | 2 | 195 | 0 | 0 |
| **EAST BATON ROUGE PARISH (033), LA** | | | | | | | | | | |
| **MSA 12940** | | | | | | | | | | |
| **Inside AA 0001** | | | | | | | | | | |
| Low Income | 0 | 0 | 2 | 400 | 2 | 1,350 | 0 | 0 | 0 | 0 |
| Moderate Income | 11 | 641 | 10 | 1,763 | 6 | 2,921 | 3 | 585 | 0 | 0 |
| Middle Income | 10 | 564 | 8 | 1,423 | 3 | 1,532 | 5 | 505 | 0 | 0 |
| Upper Income | 12 | 534 | 6 | 1,087 | 17 | 9,269 | 12 | 3,446 | 0 | 0 |
| Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 33 | 1,739 | 26 | 4,673 | 28 | 15,072 | 20 | 4,536 | 0 | 0 |
| **EAST FELICIANA PARISH (037), LA** | | | | | | | | | | |
| **MSA 12940** | | | | | | | | | | |
| **Inside AA 0001** | | | | | | | | | | |
| Low Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate Income | 2 | 102 | 0 | 0 | 0 | 0 | 1 | 82 | 0 | 0 |
| Middle Income | 7 | 243 | 0 | 0 | 1 | 351 | 1 | 11 | 0 | 0 |
| Upper Income | 0 | 0 | 0 | 0 | 1 | 434 | 0 | 0 | 0 | 0 |
| Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 9 | 345 | 0 | 0 | 2 | 785 | 2 | 93 | 0 | 0 |

## 2023 Institution Disclosure Statement - Table 1-1

## Loans by County

## Small Business Loans - Originations

## Institution: INVESTAR BANK

**Respondent ID: 0000025185**
**Agency: OCC - 1**
**State: LOUISIANA (22)**

| Area Income Characteristics | Loan Amount at Origination <=$100,000 | | Loan Amount at Origination >$100,000 But <=$250,000 | | Loan Amount at Origination >$250,000 | | Loans to Businesses with Gross Annual Revenues <= $1 Million | | Memo Item: Loans by Affiliates | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) |
| **EVANGELINE PARISH (039), LA** | | | | | | | | | | |
| **MSA NA** | | | | | | | | | | |
| **Inside AA 0005** | | | | | | | | | | |
| Low Income | 5 | 237 | 0 | 0 | 1 | 805 | 5 | 1,017 | 0 | 0 |
| Moderate Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Middle Income | 5 | 102 | 2 | 406 | 1 | 449 | 6 | 551 | 0 | 0 |
| Upper Income | 5 | 297 | 0 | 0 | 0 | 0 | 2 | 147 | 0 | 0 |
| Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 15 | 636 | 2 | 406 | 2 | 1,254 | 13 | 1,715 | 0 | 0 |
| **IBERVILLE PARISH (047), LA** | | | | | | | | | | |
| **MSA 12940** | | | | | | | | | | |
| **Outside Assessment Area** | | | | | | | | | | |
| Low Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate Income | 0 | 0 | 0 | 0 | 1 | 600 | 1 | 600 | 0 | 0 |
| Middle Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Upper Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 0 | 0 | 0 | 0 | 1 | 600 | 1 | 600 | 0 | 0 |
| **JEFFERSON PARISH (051), LA** | | | | | | | | | | |
| **MSA 35380** | | | | | | | | | | |
| **Inside AA 0002** | | | | | | | | | | |
| Low Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate Income | 3 | 165 | 3 | 624 | 2 | 854 | 3 | 560 | 0 | 0 |
| Middle Income | 6 | 185 | 8 | 1,204 | 8 | 3,794 | 6 | 1,350 | 0 | 0 |
| Upper Income | 5 | 308 | 1 | 150 | 1 | 500 | 0 | 0 | 0 | 0 |
| Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 14 | 658 | 12 | 1,978 | 11 | 5,148 | 9 | 1,910 | 0 | 0 |

**2023 Institution Disclosure Statement - Table 1-1**

**Loans by County**

**Small Business Loans - Originations**

**Institution: INVESTAR BANK**

**Respondent ID: 0000025185**
**Agency: OCC - 1**
**State: LOUISIANA (22)**

| Area Income Characteristics | Loan Amount at Origination <=$100,000 | | Loan Amount at Origination >$100,000 But <=$250,000 | | Loan Amount at Origination >$250,000 | | Loans to Businesses with Gross Annual Revenues <= $1 Million | | Memo Item: Loans by Affiliates | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) |
| **LAFAYETTE PARISH (055), LA** | | | | | | | | | | |
| **MSA 29180** | | | | | | | | | | |
| **Inside AA 0003** | | | | | | | | | | |
| Low Income | 1 | 100 | 0 | 0 | 1 | 500 | 0 | 0 | 0 | 0 |
| Moderate Income | 3 | 155 | 3 | 503 | 3 | 1,366 | 3 | 375 | 0 | 0 |
| Middle Income | 8 | 377 | 2 | 350 | 6 | 3,365 | 2 | 345 | 0 | 0 |
| Upper Income | 16 | 705 | 8 | 1,509 | 13 | 8,443 | 9 | 1,166 | 0 | 0 |
| Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 28 | 1,337 | 13 | 2,362 | 23 | 13,674 | 14 | 1,886 | 0 | 0 |
| **LAFOURCHE PARISH (057), LA** | | | | | | | | | | |
| **MSA 26380** | | | | | | | | | | |
| **Outside Assessment Area** | | | | | | | | | | |
| Low Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Middle Income | 3 | 228 | 15 | 2,582 | 10 | 5,242 | 0 | 0 | 0 | 0 |
| Upper Income | 0 | 0 | 0 | 0 | 1 | 972 | 0 | 0 | 0 | 0 |
| Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 3 | 228 | 15 | 2,582 | 11 | 6,214 | 0 | 0 | 0 | 0 |
| **LIVINGSTON PARISH (063), LA** | | | | | | | | | | |
| **MSA 12940** | | | | | | | | | | |
| **Inside AA 0001** | | | | | | | | | | |
| Low Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate Income | 1 | 50 | 0 | 0 | 4 | 2,255 | 2 | 595 | 0 | 0 |
| Middle Income | 1 | 5 | 2 | 395 | 3 | 1,314 | 2 | 369 | 0 | 0 |
| Upper Income | 1 | 34 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Income Not Known | 0 | 0 | 0 | 0 | 2 | 1,113 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 3 | 89 | 2 | 395 | 9 | 4,682 | 4 | 964 | 0 | 0 |

**2023 Institution Disclosure Statement - Table 1-1**

**Loans by County**

**Small Business Loans - Originations**

**Institution: INVESTAR BANK**

**Respondent ID: 0000025185**

**Agency: OCC - 1**

**State: LOUISIANA (22)**

| Area Income Characteristics | Loan Amount at Origination <=$100,000 | | Loan Amount at Origination >$100,000 But <=$250,000 | | Loan Amount at Origination >$250,000 | | Loans to Businesses with Gross Annual Revenues <= $1 Million | | Memo Item: Loans by Affiliates | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) |
| **ORLEANS PARISH (071), LA** | | | | | | | | | | |
| **MSA 35380** | | | | | | | | | | |
| **Inside AA 0002** | | | | | | | | | | |
| Low Income | 0 | 0 | 0 | 0 | 3 | 1,488 | 1 | 438 | 0 | 0 |
| Moderate Income | 1 | 3 | 1 | 200 | 1 | 254 | 2 | 203 | 0 | 0 |
| Middle Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Upper Income | 5 | 307 | 4 | 739 | 9 | 5,180 | 11 | 3,508 | 0 | 0 |
| Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 6 | 310 | 5 | 939 | 13 | 6,922 | 14 | 4,149 | 0 | 0 |
| **PLAQUEMINES PARISH (075), LA** | | | | | | | | | | |
| **MSA 35380** | | | | | | | | | | |
| **Outside Assessment Area** | | | | | | | | | | |
| Low Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Middle Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Upper Income | 1 | 50 | 0 | 0 | 1 | 656 | 1 | 656 | 0 | 0 |
| Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 1 | 50 | 0 | 0 | 1 | 656 | 1 | 656 | 0 | 0 |
| **RAPIDES PARISH (079), LA** | | | | | | | | | | |
| **MSA 10780** | | | | | | | | | | |
| **Outside Assessment Area** | | | | | | | | | | |
| Low Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate Income | 0 | 0 | 0 | 0 | 1 | 525 | 0 | 0 | 0 | 0 |
| Middle Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Upper Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 0 | 0 | 0 | 0 | 1 | 525 | 0 | 0 | 0 | 0 |

**2023 Institution Disclosure Statement - Table 1-1**

**Loans by County**

**Small Business Loans - Originations**

**Institution: INVESTAR BANK**

**Respondent ID: 0000025185**

**Agency: OCC - 1**

**State: LOUISIANA (22)**

| Area Income Characteristics | Loan Amount at Origination <=$100,000 | | Loan Amount at Origination >$100,000 But <=$250,000 | | Loan Amount at Origination >$250,000 | | Loans to Businesses with Gross Annual Revenues <= $1 Million | | Memo Item: Loans by Affiliates | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) |
| **SABINE PARISH (085), LA** | | | | | | | | | | |
| **MSA NA** | | | | | | | | | | |
| **Outside Assessment Area** | | | | | | | | | | |
| Low Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Middle Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Upper Income | 0 | 0 | 1 | 200 | 1 | 413 | 1 | 413 | 0 | 0 |
| Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 0 | 0 | 1 | 200 | 1 | 413 | 1 | 413 | 0 | 0 |
| **ST. CHARLES PARISH (089), LA** | | | | | | | | | | |
| **MSA 35380** | | | | | | | | | | |
| **Outside Assessment Area** | | | | | | | | | | |
| Low Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate Income | 1 | 100 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Middle Income | 1 | 25 | 0 | 0 | 0 | 0 | 1 | 25 | 0 | 0 |
| Upper Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 2 | 125 | 0 | 0 | 0 | 0 | 1 | 25 | 0 | 0 |
| **ST. LANDRY PARISH (097), LA** | | | | | | | | | | |
| **MSA NA** | | | | | | | | | | |
| **Outside Assessment Area** | | | | | | | | | | |
| Low Income | 1 | 100 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate Income | 0 | 0 | 1 | 140 | 0 | 0 | 0 | 0 | 0 | 0 |
| Middle Income | 0 | 0 | 0 | 0 | 2 | 696 | 2 | 696 | 0 | 0 |
| Upper Income | 3 | 150 | 1 | 153 | 0 | 0 | 2 | 85 | 0 | 0 |
| Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 4 | 250 | 2 | 293 | 2 | 696 | 4 | 781 | 0 | 0 |

**2023 Institution Disclosure Statement - Table 1-1**

**Loans by County**

**Small Business Loans - Originations**

**Institution: INVESTAR BANK**

**Respondent ID: 0000025185**

**Agency: OCC - 1**

**State: LOUISIANA (22)**

| Area Income Characteristics | Loan Amount at Origination <=$100,000 | | Loan Amount at Origination >$100,000 But <=$250,000 | | Loan Amount at Origination >$250,000 | | Loans to Businesses with Gross Annual Revenues <= $1 Million | | Memo Item: Loans by Affiliates | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) |
| **ST. MARTIN PARISH (099), LA** | | | | | | | | | | |
| **MSA 29180** | | | | | | | | | | |
| **Outside Assessment Area** | | | | | | | | | | |
| Low Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Middle Income | 1 | 50 | 0 | 0 | 1 | 750 | 1 | 50 | 0 | 0 |
| Upper Income | 0 | 0 | 1 | 152 | 0 | 0 | 0 | 0 | 0 | 0 |
| Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 1 | 50 | 1 | 152 | 1 | 750 | 1 | 50 | 0 | 0 |
| **ST. MARY PARISH (101), LA** | | | | | | | | | | |
| **MSA NA** | | | | | | | | | | |
| **Inside AA 0008** | | | | | | | | | | |
| Low Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Middle Income | 0 | 0 | 1 | 245 | 0 | 0 | 0 | 0 | 0 | 0 |
| Upper Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 0 | 0 | 1 | 245 | 0 | 0 | 0 | 0 | 0 | 0 |
| **ST. TAMMANY PARISH (103), LA** | | | | | | | | | | |
| **MSA 35380** | | | | | | | | | | |
| **Inside AA 0002** | | | | | | | | | | |
| Low Income | 0 | 0 | 1 | 150 | 1 | 388 | 1 | 388 | 0 | 0 |
| Moderate Income | 0 | 0 | 1 | 135 | 1 | 750 | 1 | 135 | 0 | 0 |
| Middle Income | 2 | 111 | 0 | 0 | 1 | 425 | 3 | 536 | 0 | 0 |
| Upper Income | 1 | 26 | 1 | 250 | 2 | 1,019 | 1 | 400 | 0 | 0 |
| Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 3 | 137 | 3 | 535 | 5 | 2,582 | 6 | 1,459 | 0 | 0 |

**2023 Institution Disclosure Statement - Table 1-1**

**Loans by County**

**Small Business Loans - Originations**

**Institution: INVESTAR BANK**

**Respondent ID: 0000025185**

**Agency: OCC - 1**

**State: LOUISIANA (22)**

| Area Income Characteristics | Loan Amount at Origination <=$100,000 | | Loan Amount at Origination >$100,000 But <=$250,000 | | Loan Amount at Origination >$250,000 | | Loans to Businesses with Gross Annual Revenues <= $1 Million | | Memo Item: Loans by Affiliates | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) |
| **TANGIPAHOA PARISH (105), LA** | | | | | | | | | | |
| **MSA 25220** | | | | | | | | | | |
| **Inside AA 0004** | | | | | | | | | | |
| Low Income | 0 | 0 | 0 | 0 | 1 | 350 | 1 | 350 | 0 | 0 |
| Moderate Income | 1 | 30 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Middle Income | 1 | 70 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Upper Income | 0 | 0 | 2 | 236 | 1 | 275 | 1 | 132 | 0 | 0 |
| Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 2 | 100 | 2 | 236 | 2 | 625 | 2 | 482 | 0 | 0 |
| **TERREBONNE PARISH (109), LA** | | | | | | | | | | |
| **MSA 26380** | | | | | | | | | | |
| **Outside Assessment Area** | | | | | | | | | | |
| Low Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Middle Income | 0 | 0 | 0 | 0 | 2 | 757 | 0 | 0 | 0 | 0 |
| Upper Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 0 | 0 | 0 | 0 | 2 | 757 | 0 | 0 | 0 | 0 |
| **VERMILION PARISH (113), LA** | | | | | | | | | | |
| **MSA 29180** | | | | | | | | | | |
| **Outside Assessment Area** | | | | | | | | | | |
| Low Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate Income | 0 | 0 | 1 | 150 | 0 | 0 | 0 | 0 | 0 | 0 |
| Middle Income | 3 | 55 | 1 | 250 | 2 | 700 | 4 | 355 | 0 | 0 |
| Upper Income | 1 | 32 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 4 | 87 | 2 | 400 | 2 | 700 | 4 | 355 | 0 | 0 |

**2023 Institution Disclosure Statement - Table 1-1**

**Loans by County**

**Small Business Loans - Originations**

**Institution: INVESTAR BANK**

**Respondent ID: 0000025185**

**Agency: OCC - 1**

**State: LOUISIANA (22)**

| Area Income Characteristics | Loan Amount at Origination <=$100,000 | | Loan Amount at Origination >$100,000 But <=$250,000 | | Loan Amount at Origination >$250,000 | | Loans to Businesses with Gross Annual Revenues <= $1 Million | | Memo Item: Loans by Affiliates | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) |
| **WASHINGTON PARISH (117), LA** | | | | | | | | | | |
| **MSA NA** | | | | | | | | | | |
| **Outside Assessment Area** | | | | | | | | | | |
| Low Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate Income | 0 | 0 | 0 | 0 | 1 | 288 | 0 | 0 | 0 | 0 |
| Middle Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Upper Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 0 | 0 | 0 | 0 | 1 | 288 | 0 | 0 | 0 | 0 |
| **WEST BATON ROUGE PARISH (121), LA** | | | | | | | | | | |
| **MSA 12940** | | | | | | | | | | |
| **Inside AA 0001** | | | | | | | | | | |
| Low Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Middle Income | 2 | 125 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Upper Income | 2 | 125 | 1 | 225 | 1 | 500 | 0 | 0 | 0 | 0 |
| Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 4 | 250 | 1 | 225 | 1 | 500 | 0 | 0 | 0 | 0 |
| **WEST FELICIANA PARISH (125), LA** | | | | | | | | | | |
| **MSA 12940** | | | | | | | | | | |
| **Inside AA 0001** | | | | | | | | | | |
| Low Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate Income | 1 | 25 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Middle Income | 2 | 53 | 0 | 0 | 0 | 0 | 2 | 53 | 0 | 0 |
| Upper Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 3 | 78 | 0 | 0 | 0 | 0 | 2 | 53 | 0 | 0 |
| TOTAL INSIDE AA IN STATE | 130 | 5,978 | 73 | 12,998 | 104 | 54,471 | 91 | 17,896 | 0 | 0 |

**2023 Institution Disclosure Statement - Table 1-1**

**Loans by County**

**Small Business Loans - Originations**

**Institution: INVESTAR BANK**

**Respondent ID: 0000025185**

**Agency: OCC - 1**

**State: LOUISIANA (22)**

| Area Income Characteristics | Loan Amount at Origination <=$100,000 | | Loan Amount at Origination >$100,000 But <=$250,000 | | Loan Amount at Origination >$250,000 | | Loans to Businesses with Gross Annual Revenues <= $1 Million | | Memo Item: Loans by Affiliates | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) |
| TOTAL OUTSIDE AA IN STATE | 18 | 963 | 21 | 3,627 | 25 | 12,499 | 15 | 3,310 | 0 | 0 |
| STATE TOTAL | 148 | 6,941 | 94 | 16,625 | 129 | 66,970 | 106 | 21,206 | 0 | 0 |

**2023 Institution Disclosure Statement - Table 1-1**

**Loans by County**

**Small Business Loans - Originations**

**Institution: INVESTAR BANK**

**Respondent ID: 0000025185**

**Agency: OCC - 1**

**State: MISSISSIPPI (28)**

| Area Income Characteristics | Loan Amount at Origination <=$100,000 | | Loan Amount at Origination >$100,000 But <=$250,000 | | Loan Amount at Origination >$250,000 | | Loans to Businesses with Gross Annual Revenues <= $1 Million | | Memo Item: Loans by Affiliates | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) |
| **PEARL RIVER COUNTY (109), MS** | | | | | | | | | | |
| **MSA NA** | | | | | | | | | | |
| **Outside Assessment Area** | | | | | | | | | | |
| Low Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Middle Income | 0 | 0 | 1 | 250 | 0 | 0 | 1 | 250 | 0 | 0 |
| Upper Income | 0 | 0 | 0 | 0 | 1 | 500 | 1 | 500 | 0 | 0 |
| Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 0 | 0 | 1 | 250 | 1 | 500 | 2 | 750 | 0 | 0 |
| **PIKE COUNTY (113), MS** | | | | | | | | | | |
| **MSA NA** | | | | | | | | | | |
| **Outside Assessment Area** | | | | | | | | | | |
| Low Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Middle Income | 1 | 60 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Upper Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 1 | 60 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| **RANKIN COUNTY (121), MS** | | | | | | | | | | |
| **MSA 27140** | | | | | | | | | | |
| **Outside Assessment Area** | | | | | | | | | | |
| Low Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Middle Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Upper Income | 0 | 0 | 1 | 125 | 0 | 0 | 0 | 0 | 0 | 0 |
| Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 0 | 0 | 1 | 125 | 0 | 0 | 0 | 0 | 0 | 0 |
| TOTAL INSIDE AA IN STATE | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

**2023 Institution Disclosure Statement - Table 1-1**

**Loans by County**

**Small Business Loans - Originations**

**Institution: INVESTAR BANK**

**Respondent ID: 0000025185**
**Agency: OCC - 1**
**State: MISSISSIPPI (28)**

| Area Income Characteristics | Loan Amount at Origination <=$100,000 | | Loan Amount at Origination >$100,000 But <=$250,000 | | Loan Amount at Origination >$250,000 | | Loans to Businesses with Gross Annual Revenues <= $1 Million | | Memo Item: Loans by Affiliates | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) |
| TOTAL OUTSIDE AA IN STATE | 1 | 60 | 2 | 375 | 1 | 500 | 2 | 750 | 0 | 0 |
| STATE TOTAL | 1 | 60 | 2 | 375 | 1 | 500 | 2 | 750 | 0 | 0 |

**2023 Institution Disclosure Statement - Table 1-1**

**Loans by County**

**Small Business Loans - Originations**

**Institution: INVESTAR BANK**

**Respondent ID: 0000025185**

**Agency: OCC - 1**

**State: MONTANA (30)**

| Area Income Characteristics | Loan Amount at Origination <=$100,000 | | Loan Amount at Origination >$100,000 But <=$250,000 | | Loan Amount at Origination >$250,000 | | Loans to Businesses with Gross Annual Revenues <= $1 Million | | Memo Item: Loans by Affiliates | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) |
| **MISSOULA COUNTY (063), MT** | | | | | | | | | | |
| **MSA 33540** | | | | | | | | | | |
| **Outside Assessment Area** | | | | | | | | | | |
| Low Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate Income | 0 | 0 | 1 | 199 | 0 | 0 | 1 | 199 | 0 | 0 |
| Middle Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Upper Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 0 | 0 | 1 | 199 | 0 | 0 | 1 | 199 | 0 | 0 |
| TOTAL INSIDE AA IN STATE | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| TOTAL OUTSIDE AA IN STATE | 0 | 0 | 1 | 199 | 0 | 0 | 1 | 199 | 0 | 0 |
| STATE TOTAL | 0 | 0 | 1 | 199 | 0 | 0 | 1 | 199 | 0 | 0 |

**2023 Institution Disclosure Statement - Table 1-1**

**Loans by County**

**Small Business Loans - Originations**

**Institution: INVESTAR BANK**

**Respondent ID: 0000025185**

**Agency: OCC - 1**

**State: TENNESSEE (47)**

| Area Income Characteristics | Loan Amount at Origination <=$100,000 | | Loan Amount at Origination >$100,000 But <=$250,000 | | Loan Amount at Origination >$250,000 | | Loans to Businesses with Gross Annual Revenues <= $1 Million | | Memo Item: Loans by Affiliates | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) |
| **SHELBY COUNTY (157), TN** | | | | | | | | | | |
| **MSA 32820** | | | | | | | | | | |
| **Outside Assessment Area** | | | | | | | | | | |
| Median Family Income < 10% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 10-20% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 20-30% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 30-40% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 40-50% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 50-60% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 60-70% | 0 | 0 | 0 | 0 | 1 | 765 | 0 | 0 | 0 | 0 |
| Median Family Income 70-80% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 80-90% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 90-100% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 100-110% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 110-120% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income >= 120% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 0 | 0 | 0 | 0 | 1 | 765 | 0 | 0 | 0 | 0 |
| TOTAL INSIDE AA IN STATE | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| TOTAL OUTSIDE AA IN STATE | 0 | 0 | 0 | 0 | 1 | 765 | 0 | 0 | 0 | 0 |
| STATE TOTAL | 0 | 0 | 0 | 0 | 1 | 765 | 0 | 0 | 0 | 0 |

**2023 Institution Disclosure Statement - Table 1-1**

**Loans by County**

**Small Business Loans - Originations**

**Institution: INVESTAR BANK**

**Respondent ID: 0000025185**

**Agency: OCC - 1**

**State: TEXAS (48)**

| Area Income Characteristics | Loan Amount at Origination <=$100,000 | | Loan Amount at Origination >$100,000 But <=$250,000 | | Loan Amount at Origination >$250,000 | | Loans to Businesses with Gross Annual Revenues <= $1 Million | | Memo Item: Loans by Affiliates | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) |
| **BEXAR COUNTY (029), TX** | | | | | | | | | | |
| **MSA 41700** | | | | | | | | | | |
| **Outside Assessment Area** | | | | | | | | | | |
| Median Family Income < 10% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 10-20% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 20-30% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 30-40% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 40-50% | 0 | 0 | 3 | 431 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 50-60% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 60-70% | 0 | 0 | 1 | 183 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 70-80% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 80-90% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 90-100% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 100-110% | 0 | 0 | 1 | 111 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 110-120% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income >= 120% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 0 | 0 | 5 | 725 | 0 | 0 | 0 | 0 | 0 | 0 |
| **BRAZORIA COUNTY (039), TX** | | | | | | | | | | |
| **MSA 26420** | | | | | | | | | | |
| **Outside Assessment Area** | | | | | | | | | | |
| Low Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate Income | 0 | 0 | 1 | 202 | 0 | 0 | 0 | 0 | 0 | 0 |
| Middle Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Upper Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 0 | 0 | 1 | 202 | 0 | 0 | 0 | 0 | 0 | 0 |

**2023 Institution Disclosure Statement - Table 1-1**

**Loans by County**

**Small Business Loans - Originations**

**Institution: INVESTAR BANK**

**Respondent ID: 0000025185**

**Agency: OCC - 1**

**State: TEXAS (48)**

| Area Income Characteristics | Loan Amount at Origination <=$100,000 | | Loan Amount at Origination >$100,000 But <=$250,000 | | Loan Amount at Origination >$250,000 | | Loans to Businesses with Gross Annual Revenues <= $1 Million | | Memo Item: Loans by Affiliates | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) |
| **DENTON COUNTY (121), TX** | | | | | | | | | | |
| **MSA 19124** | | | | | | | | | | |
| **Outside Assessment Area** | | | | | | | | | | |
| Median Family Income < 10% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 10-20% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 20-30% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 30-40% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 40-50% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 50-60% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 60-70% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 70-80% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 80-90% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 90-100% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 100-110% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 110-120% | 1 | 50 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income >= 120% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 1 | 50 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| **DUVAL COUNTY (131), TX** | | | | | | | | | | |
| **MSA NA** | | | | | | | | | | |
| **Outside Assessment Area** | | | | | | | | | | |
| Low Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Middle Income | 1 | 60 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Upper Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 1 | 60 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

**2023 Institution Disclosure Statement - Table 1-1**

**Loans by County**

**Small Business Loans - Originations**

**Institution: INVESTAR BANK**

**Respondent ID: 0000025185**

**Agency: OCC - 1**

**State: TEXAS (48)**

| Area Income Characteristics | Loan Amount at Origination <=$100,000 | | Loan Amount at Origination >$100,000 But <=$250,000 | | Loan Amount at Origination >$250,000 | | Loans to Businesses with Gross Annual Revenues <= $1 Million | | Memo Item: Loans by Affiliates | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) |
| **FORT BEND COUNTY (157), TX** | | | | | | | | | | |
| **MSA 26420** | | | | | | | | | | |
| **Outside Assessment Area** | | | | | | | | | | |
| Median Family Income < 10% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 10-20% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 20-30% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 30-40% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 40-50% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 50-60% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 60-70% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 70-80% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 80-90% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 90-100% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 100-110% | 0 | 0 | 9 | 1,362 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 110-120% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income >= 120% | 1 | 100 | 0 | 0 | 1 | 500 | 0 | 0 | 0 | 0 |
| Median Family Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 1 | 100 | 9 | 1,362 | 1 | 500 | 0 | 0 | 0 | 0 |
| **GALVESTON COUNTY (167), TX** | | | | | | | | | | |
| **MSA 26420** | | | | | | | | | | |
| **Inside AA 0007** | | | | | | | | | | |
| Low Income | 2 | 117 | 0 | 0 | 1 | 1,000 | 1 | 20 | 0 | 0 |
| Moderate Income | 0 | 0 | 1 | 115 | 0 | 0 | 0 | 0 | 0 | 0 |
| Middle Income | 1 | 100 | 3 | 545 | 0 | 0 | 2 | 397 | 0 | 0 |
| Upper Income | 0 | 0 | 4 | 704 | 3 | 1,196 | 0 | 0 | 0 | 0 |
| Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 3 | 217 | 8 | 1,364 | 4 | 2,196 | 3 | 417 | 0 | 0 |

**2023 Institution Disclosure Statement - Table 1-1**

**Loans by County**

**Small Business Loans - Originations**

**Institution: INVESTAR BANK**

**Respondent ID: 0000025185**

**Agency: OCC - 1**

**State: TEXAS (48)**

| Area Income Characteristics | Loan Amount at Origination <=$100,000 | | Loan Amount at Origination >$100,000 But <=$250,000 | | Loan Amount at Origination >$250,000 | | Loans to Businesses with Gross Annual Revenues <= $1 Million | | Memo Item: Loans by Affiliates | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) |
| **GRIMES COUNTY (185), TX** | | | | | | | | | | |
| **MSA NA** | | | | | | | | | | |
| **Outside Assessment Area** | | | | | | | | | | |
| Low Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate Income | 0 | 0 | 1 | 175 | 0 | 0 | 0 | 0 | 0 | 0 |
| Middle Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Upper Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 0 | 0 | 1 | 175 | 0 | 0 | 0 | 0 | 0 | 0 |
| **HARRIS COUNTY (201), TX** | | | | | | | | | | |
| **MSA 26420** | | | | | | | | | | |
| **Inside AA 0007** | | | | | | | | | | |
| Median Family Income < 10% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 10-20% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 20-30% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 30-40% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 40-50% | 0 | 0 | 1 | 149 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 50-60% | 0 | 0 | 2 | 276 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 60-70% | 1 | 100 | 4 | 555 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 70-80% | 1 | 97 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 80-90% | 0 | 0 | 1 | 137 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 90-100% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 100-110% | 2 | 120 | 5 | 748 | 0 | 0 | 1 | 20 | 0 | 0 |
| Median Family Income 110-120% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income >= 120% | 0 | 0 | 4 | 816 | 3 | 1,808 | 0 | 0 | 0 | 0 |
| Median Family Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 4 | 317 | 17 | 2,681 | 3 | 1,808 | 1 | 20 | 0 | 0 |

## 2023 Institution Disclosure Statement - Table 1-1

## Loans by County

## Small Business Loans - Originations

## Institution: INVESTAR BANK

**Respondent ID: 0000025185**
**Agency: OCC - 1**
**State: TEXAS (48)**

| Area Income Characteristics | Loan Amount at Origination <=$100,000 | | Loan Amount at Origination >$100,000 But <=$250,000 | | Loan Amount at Origination >$250,000 | | Loans to Businesses with Gross Annual Revenues <= $1 Million | | Memo Item: Loans by Affiliates | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) |
| **JIM WELLS COUNTY (249), TX** | | | | | | | | | | |
| **MSA NA** | | | | | | | | | | |
| **Outside Assessment Area** | | | | | | | | | | |
| Low Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate Income | 1 | 6 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Middle Income | 1 | 56 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Upper Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 2 | 62 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| **MATAGORDA COUNTY (321), TX** | | | | | | | | | | |
| **MSA NA** | | | | | | | | | | |
| **Outside Assessment Area** | | | | | | | | | | |
| Low Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Middle Income | 0 | 0 | 1 | 141 | 0 | 0 | 0 | 0 | 0 | 0 |
| Upper Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 0 | 0 | 1 | 141 | 0 | 0 | 0 | 0 | 0 | 0 |
| **VICTORIA COUNTY (469), TX** | | | | | | | | | | |
| **MSA 47020** | | | | | | | | | | |
| **Outside Assessment Area** | | | | | | | | | | |
| Low Income | 1 | 72 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Middle Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Upper Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 1 | 72 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| TOTAL INSIDE AA IN STATE | 7 | 534 | 25 | 4,045 | 7 | 4,004 | 4 | 437 | 0 | 0 |

**2023 Institution Disclosure Statement - Table 1-1**

**Loans by County**

**Small Business Loans - Originations**

**Institution: INVESTAR BANK**

**Respondent ID: 0000025185**

**Agency: OCC - 1**

**State: TEXAS (48)**

| Area Income Characteristics | Loan Amount at Origination <=$100,000 | | Loan Amount at Origination >$100,000 But <=$250,000 | | Loan Amount at Origination >$250,000 | | Loans to Businesses with Gross Annual Revenues <= $1 Million | | Memo Item: Loans by Affiliates | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) |
| TOTAL OUTSIDE AA IN STATE | 6 | 344 | 17 | 2,605 | 1 | 500 | 0 | 0 | 0 | 0 |
| STATE TOTAL | 13 | 878 | 42 | 6,650 | 8 | 4,504 | 4 | 437 | 0 | 0 |
| TOTAL ACROSS ALL STATES | | | | | | | | | | |
| TOTAL INSIDE AA | 165 | 7,553 | 108 | 18,620 | 118 | 61,334 | 111 | 20,380 | 0 | 0 |
| TOTAL OUTSIDE AA | 30 | 1,555 | 44 | 7,372 | 29 | 14,676 | 23 | 4,632 | 0 | 0 |
| TOTAL INSIDE & OUTSIDE | 195 | 9,108 | 152 | 25,992 | 147 | 76,010 | 134 | 25,012 | 0 | 0 |

**2023 Institution Disclosure Statement - Table 1-2**
**Loans by County**
**Small Business Loans - Purchases**
**Institution: INVESTAR BANK**

**Respondent ID: 0000025185**
**Agency: OCC - 1**
**State: LOUISIANA (22)**

| Area Income Characteristics | Loan Amount at Origination <=$100,000 | | Loan Amount at Origination >$100,000 But <=$250,000 | | Loan Amount at Origination >$250,000 | | Loans to Businesses with Gross Annual Revenues <= $1 Million | | Memo Item: Loans by Affiliates | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) |
| **EAST BATON ROUGE PARISH (033), LA** | | | | | | | | | | |
| **MSA 12940** | | | | | | | | | | |
| **Inside AA 0001** | | | | | | | | | | |
| Low Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Middle Income | 0 | 0 | 0 | 0 | 2 | 1,250 | 2 | 1,250 | 2 | 1,250 |
| Upper Income | 0 | 0 | 0 | 0 | 1 | 700 | 1 | 700 | 1 | 700 |
| Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 0 | 0 | 0 | 0 | 3 | 1,950 | 3 | 1,950 | 3 | 1,950 |
| **LAFAYETTE PARISH (055), LA** | | | | | | | | | | |
| **MSA 29180** | | | | | | | | | | |
| **Inside AA 0003** | | | | | | | | | | |
| Low Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Middle Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Upper Income | 0 | 0 | 0 | 0 | 2 | 2,000 | 2 | 2,000 | 2 | 2,000 |
| Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 0 | 0 | 0 | 0 | 2 | 2,000 | 2 | 2,000 | 2 | 2,000 |
| TOTAL INSIDE AA IN STATE | 0 | 0 | 0 | 0 | 5 | 3,950 | 5 | 3,950 | 5 | 3,950 |
| TOTAL OUTSIDE AA IN STATE | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| STATE TOTAL | 0 | 0 | 0 | 0 | 5 | 3,950 | 5 | 3,950 | 5 | 3,950 |

**2023 Institution Disclosure Statement - Table 1-2**
**Loans by County**
**Small Business Loans - Purchases**
**Institution: INVESTAR BANK**

**Respondent ID: 0000025185**
**Agency: OCC - 1**
**State: MISSISSIPPI (28)**

| Area Income Characteristics | Loan Amount at Origination <=$100,000 | | Loan Amount at Origination >$100,000 But <=$250,000 | | Loan Amount at Origination >$250,000 | | Loans to Businesses with Gross Annual Revenues <= $1 Million | | Memo Item: Loans by Affiliates | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) |
| **ATTALA COUNTY (007), MS** | | | | | | | | | | |
| **MSA NA** | | | | | | | | | | |
| **Outside Assessment Area** | | | | | | | | | | |
| Low Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate Income | 0 | 0 | 0 | 0 | 1 | 800 | 1 | 800 | 1 | 800 |
| Middle Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Upper Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 0 | 0 | 0 | 0 | 1 | 800 | 1 | 800 | 1 | 800 |
| **PANOLA COUNTY (107), MS** | | | | | | | | | | |
| **MSA NA** | | | | | | | | | | |
| **Outside Assessment Area** | | | | | | | | | | |
| Low Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Middle Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Upper Income | 0 | 0 | 0 | 0 | 1 | 700 | 1 | 700 | 1 | 700 |
| Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 0 | 0 | 0 | 0 | 1 | 700 | 1 | 700 | 1 | 700 |
| TOTAL INSIDE AA IN STATE | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| TOTAL OUTSIDE AA IN STATE | 0 | 0 | 0 | 0 | 2 | 1,500 | 2 | 1,500 | 2 | 1,500 |
| STATE TOTAL | 0 | 0 | 0 | 0 | 2 | 1,500 | 2 | 1,500 | 2 | 1,500 |

**2023 Institution Disclosure Statement - Table 1-2**
**Loans by County**
**Small Business Loans - Purchases**
**Institution: INVESTAR BANK**

**Respondent ID: 0000025185**
**Agency: OCC - 1**
**State: NORTH CAROLINA (37)**

| Area Income Characteristics | Loan Amount at Origination <=$100,000 | | Loan Amount at Origination >$100,000 But <=$250,000 | | Loan Amount at Origination >$250,000 | | Loans to Businesses with Gross Annual Revenues <= $1 Million | | Memo Item: Loans by Affiliates | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) |
| **CHOWAN COUNTY (041), NC** | | | | | | | | | | |
| **MSA NA** | | | | | | | | | | |
| **Outside Assessment Area** | | | | | | | | | | |
| Low Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate Income | 0 | 0 | 1 | 140 | 1 | 395 | 0 | 0 | 2 | 535 |
| Middle Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Upper Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 0 | 0 | 1 | 140 | 1 | 395 | 0 | 0 | 2 | 535 |
| **JOHNSTON COUNTY (101), NC** | | | | | | | | | | |
| **MSA 39580** | | | | | | | | | | |
| **Outside Assessment Area** | | | | | | | | | | |
| Low Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Middle Income | 2 | 140 | 0 | 0 | 1 | 625 | 0 | 0 | 3 | 765 |
| Upper Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 2 | 140 | 0 | 0 | 1 | 625 | 0 | 0 | 3 | 765 |

**2023 Institution Disclosure Statement - Table 1-2**
**Loans by County**
**Small Business Loans - Purchases**
**Institution: INVESTAR BANK**

**Respondent ID: 0000025185**
**Agency: OCC - 1**
**State: NORTH CAROLINA (37)**

| Area Income Characteristics | Loan Amount at Origination <=$100,000 | | Loan Amount at Origination >$100,000 But <=$250,000 | | Loan Amount at Origination >$250,000 | | Loans to Businesses with Gross Annual Revenues <= $1 Million | | Memo Item: Loans by Affiliates | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) |
| **MECKLENBURG COUNTY (119), NC** | | | | | | | | | | |
| **MSA 16740** | | | | | | | | | | |
| **Outside Assessment Area** | | | | | | | | | | |
| Median Family Income < 10% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 10-20% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 20-30% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 30-40% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 40-50% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 50-60% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 60-70% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 70-80% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 80-90% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 90-100% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 100-110% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 110-120% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income >= 120% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income Not Known | 0 | 0 | 2 | 350 | 4 | 1,850 | 0 | 0 | 6 | 2,200 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 0 | 0 | 2 | 350 | 4 | 1,850 | 0 | 0 | 6 | 2,200 |
| **NASH COUNTY (127), NC** | | | | | | | | | | |
| **MSA 40580** | | | | | | | | | | |
| **Outside Assessment Area** | | | | | | | | | | |
| Low Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate Income | 1 | 100 | 1 | 175 | 0 | 0 | 0 | 0 | 2 | 275 |
| Middle Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Upper Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 1 | 100 | 1 | 175 | 0 | 0 | 0 | 0 | 2 | 275 |

**2023 Institution Disclosure Statement - Table 1-2**
**Loans by County**
**Small Business Loans - Purchases**
**Institution: INVESTAR BANK**

**Respondent ID: 0000025185**
**Agency: OCC - 1**
**State: NORTH CAROLINA (37)**

| Area Income Characteristics | Loan Amount at Origination <=$100,000 | | Loan Amount at Origination >$100,000 But <=$250,000 | | Loan Amount at Origination >$250,000 | | Loans to Businesses with Gross Annual Revenues <= $1 Million | | Memo Item: Loans by Affiliates | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) |
| **PITT COUNTY (147), NC** | | | | | | | | | | |
| **MSA 24780** | | | | | | | | | | |
| **Outside Assessment Area** | | | | | | | | | | |
| Low Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Middle Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Upper Income | 1 | 50 | 1 | 125 | 2 | 535 | 2 | 325 | 4 | 710 |
| Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 1 | 50 | 1 | 125 | 2 | 535 | 2 | 325 | 4 | 710 |
| TOTAL INSIDE AA IN STATE | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| TOTAL OUTSIDE AA IN STATE | 4 | 290 | 5 | 790 | 8 | 3,405 | 2 | 325 | 17 | 4,485 |
| STATE TOTAL | 4 | 290 | 5 | 790 | 8 | 3,405 | 2 | 325 | 17 | 4,485 |

**2023 Institution Disclosure Statement - Table 1-2**
**Loans by County**
**Small Business Loans - Purchases**
**Institution: INVESTAR BANK**

**Respondent ID: 0000025185**
**Agency: OCC - 1**
**State: SOUTH CAROLINA (45)**

| Area Income Characteristics | Loan Amount at Origination <=$100,000 | | Loan Amount at Origination >$100,000 But <=$250,000 | | Loan Amount at Origination >$250,000 | | Loans to Businesses with Gross Annual Revenues <= $1 Million | | Memo Item: Loans by Affiliates | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) |
| **HORRY COUNTY (051), SC** | | | | | | | | | | |
| **MSA 34820** | | | | | | | | | | |
| **Outside Assessment Area** | | | | | | | | | | |
| Low Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Middle Income | 0 | 0 | 0 | 0 | 3 | 2,367 | 0 | 0 | 3 | 2,367 |
| Upper Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 0 | 0 | 0 | 0 | 3 | 2,367 | 0 | 0 | 3 | 2,367 |
| TOTAL INSIDE AA IN STATE | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| TOTAL OUTSIDE AA IN STATE | 0 | 0 | 0 | 0 | 3 | 2,367 | 0 | 0 | 3 | 2,367 |
| STATE TOTAL | 0 | 0 | 0 | 0 | 3 | 2,367 | 0 | 0 | 3 | 2,367 |

**2023 Institution Disclosure Statement - Table 1-2**
**Loans by County**
**Small Business Loans - Purchases**
**Institution: INVESTAR BANK**

**Respondent ID: 0000025185**
**Agency: OCC - 1**
**State: TEXAS (48)**

| Area Income Characteristics | Loan Amount at Origination <=$100,000 | | Loan Amount at Origination >$100,000 But <=$250,000 | | Loan Amount at Origination >$250,000 | | Loans to Businesses with Gross Annual Revenues <= $1 Million | | Memo Item: Loans by Affiliates | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) |
| **DALLAS COUNTY (113), TX** | | | | | | | | | | |
| **MSA 19124** | | | | | | | | | | |
| **Outside Assessment Area** | | | | | | | | | | |
| Median Family Income < 10% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 10-20% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 20-30% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 30-40% | 0 | 0 | 0 | 0 | 1 | 1,000 | 0 | 0 | 1 | 1,000 |
| Median Family Income 40-50% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 50-60% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 60-70% | 0 | 0 | 0 | 0 | 1 | 500 | 0 | 0 | 1 | 500 |
| Median Family Income 70-80% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 80-90% | 0 | 0 | 0 | 0 | 1 | 500 | 0 | 0 | 1 | 500 |
| Median Family Income 90-100% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 100-110% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 110-120% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income >= 120% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 0 | 0 | 0 | 0 | 3 | 2,000 | 0 | 0 | 3 | 2,000 |
| TOTAL INSIDE AA IN STATE | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| TOTAL OUTSIDE AA IN STATE | 0 | 0 | 0 | 0 | 3 | 2,000 | 0 | 0 | 3 | 2,000 |
| STATE TOTAL | 0 | 0 | 0 | 0 | 3 | 2,000 | 0 | 0 | 3 | 2,000 |
| TOTAL ACROSS ALL STATES | | | | | | | | | | |
| TOTAL INSIDE AA | 0 | 0 | 0 | 0 | 5 | 3,950 | 5 | 3,950 | 5 | 3,950 |
| TOTAL OUTSIDE AA | 4 | 290 | 5 | 790 | 16 | 9,272 | 4 | 1,825 | 25 | 10,352 |
| TOTAL INSIDE & OUTSIDE | 4 | 290 | 5 | 790 | 21 | 13,222 | 9 | 5,775 | 30 | 14,302 |

**2023 Institution Disclosure Statement - Table 2-1**

**Loans by County**

**Small Farm Loans - Originations**

**Institution: INVESTAR BANK**

**Respondent ID: 0000025185**

**Agency: OCC - 1**

**State: ALABAMA (01)**

| Area Income Characteristics | Loan Amount at Origination <=$100,000 | | Loan Amount at Origination >$100,000 But <=$250,000 | | Loan Amount at Origination >$250,000 | | Loans to Farms with Gross Annual Revenues <= $1 Million | | Memo Item: Loans by Affiliates | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) |
| **RANDOLPH COUNTY (111), AL** | | | | | | | | | | |
| **MSA NA** | | | | | | | | | | |
| **Outside Assessment Area** | | | | | | | | | | |
| Low Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Middle Income | 0 | 0 | 0 | 0 | 1 | 257 | 0 | 0 | 0 | 0 |
| Upper Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 0 | 0 | 0 | 0 | 1 | 257 | 0 | 0 | 0 | 0 |
| **SUMTER COUNTY (119), AL** | | | | | | | | | | |
| **MSA NA** | | | | | | | | | | |
| **Inside AA 0010** | | | | | | | | | | |
| Low Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Middle Income | 1 | 12 | 0 | 0 | 0 | 0 | 1 | 12 | 0 | 0 |
| Upper Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 1 | 12 | 0 | 0 | 0 | 0 | 1 | 12 | 0 | 0 |
| TOTAL INSIDE AA IN STATE | 1 | 12 | 0 | 0 | 0 | 0 | 1 | 12 | 0 | 0 |
| TOTAL OUTSIDE AA IN STATE | 0 | 0 | 0 | 0 | 1 | 257 | 0 | 0 | 0 | 0 |
| STATE TOTAL | 1 | 12 | 0 | 0 | 1 | 257 | 1 | 12 | 0 | 0 |

**2023 Institution Disclosure Statement - Table 2-1**

**Loans by County**

**Small Farm Loans - Originations**

**Institution: INVESTAR BANK**

**Respondent ID: 0000025185**

**Agency: OCC - 1**

**State: LOUISIANA (22)**

| Area Income Characteristics | Loan Amount at Origination <=$100,000 | | Loan Amount at Origination >$100,000 But <=$250,000 | | Loan Amount at Origination >$250,000 | | Loans to Farms with Gross Annual Revenues <= $1 Million | | Memo Item: Loans by Affiliates | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) |
| **EVANGELINE PARISH (039), LA** | | | | | | | | | | |
| **MSA NA** | | | | | | | | | | |
| **Inside AA 0005** | | | | | | | | | | |
| Low Income | 0 | 0 | 1 | 106 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Middle Income | 1 | 100 | 1 | 130 | 1 | 300 | 3 | 530 | 0 | 0 |
| Upper Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 1 | 100 | 2 | 236 | 1 | 300 | 3 | 530 | 0 | 0 |
| **ST. LANDRY PARISH (097), LA** | | | | | | | | | | |
| **MSA NA** | | | | | | | | | | |
| **Outside Assessment Area** | | | | | | | | | | |
| Low Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate Income | 1 | 32 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Middle Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Upper Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 1 | 32 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| TOTAL INSIDE AA IN STATE | 1 | 100 | 2 | 236 | 1 | 300 | 3 | 530 | 0 | 0 |
| TOTAL OUTSIDE AA IN STATE | 1 | 32 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| STATE TOTAL | 2 | 132 | 2 | 236 | 1 | 300 | 3 | 530 | 0 | 0 |

**2023 Institution Disclosure Statement - Table 2-1**

**Loans by County**

**Small Farm Loans - Originations**

**Institution: INVESTAR BANK**

**Respondent ID: 0000025185**

**Agency: OCC - 1**

**State: MISSISSIPPI (28)**

| Area Income Characteristics | Loan Amount at Origination <=$100,000 | | Loan Amount at Origination >$100,000 But <=$250,000 | | Loan Amount at Origination >$250,000 | | Loans to Farms with Gross Annual Revenues <= $1 Million | | Memo Item: Loans by Affiliates | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) |
| **AMITE COUNTY (005), MS** | | | | | | | | | | |
| **MSA NA** | | | | | | | | | | |
| **Outside Assessment Area** | | | | | | | | | | |
| Low Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Middle Income | 0 | 0 | 0 | 0 | 1 | 497 | 0 | 0 | 0 | 0 |
| Upper Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 0 | 0 | 0 | 0 | 1 | 497 | 0 | 0 | 0 | 0 |
| **RANKIN COUNTY (121), MS** | | | | | | | | | | |
| **MSA 27140** | | | | | | | | | | |
| **Outside Assessment Area** | | | | | | | | | | |
| Low Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Middle Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Upper Income | 0 | 0 | 0 | 0 | 1 | 424 | 0 | 0 | 0 | 0 |
| Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 0 | 0 | 0 | 0 | 1 | 424 | 0 | 0 | 0 | 0 |
| TOTAL INSIDE AA IN STATE | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| TOTAL OUTSIDE AA IN STATE | 0 | 0 | 0 | 0 | 2 | 921 | 0 | 0 | 0 | 0 |
| STATE TOTAL | 0 | 0 | 0 | 0 | 2 | 921 | 0 | 0 | 0 | 0 |
| TOTAL ACROSS ALL STATES | | | | | | | | | | |
| TOTAL INSIDE AA | 2 | 112 | 2 | 236 | 1 | 300 | 4 | 542 | 0 | 0 |
| TOTAL OUTSIDE AA | 1 | 32 | 0 | 0 | 3 | 1,178 | 0 | 0 | 0 | 0 |
| TOTAL INSIDE & OUTSIDE | 3 | 144 | 2 | 236 | 4 | 1,478 | 4 | 542 | 0 | 0 |

**2023 Institution Disclosure Statement - Table 3**
**Assessment Area/Non-Assessment Area Activity**
**Small Business Loans**
**Institution: INVESTAR BANK**

**Respondent ID: 0000025185**
**Agency: OCC - 1**

| ASSESSMENT AREA LOANS | Originations | | Originations to Businesses with <= $1 million revenue | | Purchases | |
|---|---|---|---|---|---|---|
| | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) |
| LA - ASCENSION PARISH (005) - MSA 12940 | 7 | 1,157 | 3 | 454 | 0 | 0 |
| LA - EAST BATON ROUGE PARISH (033) - MSA 12940 | 87 | 21,484 | 20 | 4,536 | 3 | 1,950 |
| LA - EAST FELICIANA PARISH (037) - MSA 12940 | 11 | 1,130 | 2 | 93 | 0 | 0 |
| LA - LIVINGSTON PARISH (063) - MSA 12940 | 14 | 5,166 | 4 | 964 | 0 | 0 |
| LA - WEST BATON ROUGE PARISH (121) - MSA 12940 | 6 | 975 | 0 | 0 | 0 | 0 |
| LA - WEST FELICIANA PARISH (125) - MSA 12940 | 3 | 78 | 2 | 53 | 0 | 0 |
| LA - JEFFERSON PARISH (051) - MSA 35380 | 37 | 7,784 | 9 | 1,910 | 0 | 0 |
| LA - ORLEANS PARISH (071) - MSA 35380 | 24 | 8,171 | 14 | 4,149 | 0 | 0 |
| LA - ST. TAMMANY PARISH (103) - MSA 35380 | 11 | 3,254 | 6 | 1,459 | 0 | 0 |
| LA - LAFAYETTE PARISH (055) - MSA 29180 | 64 | 17,373 | 14 | 1,886 | 2 | 2,000 |
| LA - TANGIPAHOA PARISH (105) - MSA 25220 | 6 | 961 | 2 | 482 | 0 | 0 |
| LA - EVANGELINE PARISH (039) - MSA NA | 19 | 2,296 | 13 | 1,715 | 0 | 0 |
| LA - CALCASIEU PARISH (019) - MSA 29340 | 17 | 3,373 | 2 | 195 | 0 | 0 |
| TX - GALVESTON COUNTY (167) - MSA 26420 | 15 | 3,777 | 3 | 417 | 0 | 0 |
| TX - HARRIS COUNTY (201) - MSA 26420 | 24 | 4,806 | 1 | 20 | 0 | 0 |
| LA - ST. MARY PARISH (101) - MSA NA | 1 | 245 | 0 | 0 | 0 | 0 |
| AL - CALHOUN COUNTY (015) - MSA 11500 | 36 | 3,822 | 13 | 1,837 | 0 | 0 |
| AL - SUMTER COUNTY (119) - MSA NA | 5 | 567 | 2 | 97 | 0 | 0 |
| AL - TUSCALOOSA COUNTY (125) - MSA 46220 | 4 | 1,088 | 1 | 113 | 0 | 0 |

**2023 Institution Disclosure Statement - Table 4**

**Assessment Area/Non-Assessment Area Activity**

**Small Farm Loans**

**Institution: INVESTAR BANK**

**Respondent ID: 0000025185**

**Agency: OCC - 1**

| ASSESSMENT AREA LOANS | Originations | | Originations to Farms with <= $1 million revenue | | Purchases | |
|---|---|---|---|---|---|---|
| | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) |
| LA - EVANGELINE PARISH (039) - MSA NA | 4 | 636 | 3 | 530 | 0 | 0 |
| AL - SUMTER COUNTY (119) - MSA NA | 1 | 12 | 1 | 12 | 0 | 0 |

## 2023 Institution Disclosure Statement - Table 5

## Community Development/Consortium-Third Party Activity

**Respondent ID: 0000025185**

## Institution: INVESTAR BANK

**Agency: OCC - 1**

| | | | Memo Item: Loans by Affiliates | |
|---|---|---|---|---|
| | **Num of Loans** | **Amount (000s)** | **Num of Loans** | **Amount (000s)** |
| Community Development Loans | | | | |
| Originated | 3 | 18,270 | 0 | 0 |
| Purchased | 0 | 0 | 0 | 0 |
| Total | 3 | 18,270 | 0 | 0 |
| Consortium/Third Party Loans (optional) | | | | |

**2023 Institution Disclosure Statement - Table 6**
**Assessment Area(s) by Tract**
*** denotes no loans made in specified tracts**
**Institution: INVESTAR BANK**

**Respondent ID: 0000025185**
**Agency: OCC - 1**

**ASSESSMENT AREA - 0001**

**ASCENSION PARISH (005), LA**

**MSA: 12940**

**Moderate Income**

0304.03* 0304.05* 0304.06* 0309.00* 0310.01*

**Middle Income**

0301.02* 0301.04* 0302.09* 0302.14* 0302.15* 0303.03* 0305.02* 0305.03* 0306.00*

**Upper Income**

0301.05 0301.06 0301.07* 0302.07* 0302.08* 0302.10 0302.11* 0302.12* 0302.13* 0303.01* 0303.02
0303.04* 0304.04* 0305.01*

**Income Not Known**

0310.02*

**EAST BATON ROUGE PARISH (033), LA**

**MSA: 12940**

**Low Income**

0001.00* 0002.00* 0004.00* 0005.00* 0006.01* 0006.02* 0007.01* 0007.02* 0009.00* 0011.02* 0011.04*
0022.00* 0028.02* 0031.04* 0035.04* 0036.03* 0039.10 0039.12* 0040.13* 0053.00

**Moderate Income**

0003.00* 0010.00* 0011.03* 0024.00* 0025.00* 0030.00* 0032.01* 0032.02* 0034.00* 0035.05* 0035.06
0036.01* 0036.04 0038.10* 0039.11* 0040.28* 0040.29* 0042.01* 0042.03* 0051.00 0052.00

**Middle Income**

0018.00 0027.00* 0033.00* 0035.07* 0037.01 0037.02* 0037.03* 0038.06 0038.09* 0039.07 0039.09
0039.14 0040.17 0040.18 0040.21* 0040.30* 0040.31* 0042.04* 0042.05* 0043.01* 0043.02 0045.03
0045.04 0045.09* 0045.11 0045.12 0045.16* 0046.02 0046.03 0047.00*

**Upper Income**

0016.00* 0017.00 0019.00* 0020.00* 0023.00 0026.01* 0026.02 0038.04 0038.07 0038.08 0038.11*
0039.08* 0039.13* 0040.10 0040.19 0040.20 0040.22 0040.25 0040.26* 0040.27 0044.01* 0044.02*
0044.03* 0045.07* 0045.13* 0045.14* 0045.15* 0046.05 0046.06 0048.00* 0049.00* 0050.00

**Income Not Known**

0028.01* 0035.01* 0040.23* 0040.24* 9800.00*

**EAST FELICIANA PARISH (037), LA**

**MSA: 12940**

**Moderate Income**

9514.00

**Middle Income**

9513.00 9515.01 9515.02

**Upper Income**

9516.00

**LIVINGSTON PARISH (063), LA**

**MSA: 12940**

**Low Income**

0405.01*

**Moderate Income**

0402.03* 0402.04* 0403.06 0405.03 0406.02 0409.04* 0409.06*

**Middle Income**

0401.01* 0401.03* 0403.04* 0403.08 0404.03* 0404.04* 0404.06 0405.02* 0406.01 0407.00 0408.09
0408.10* 0408.11* 0408.12* 0408.13* 0408.14* 0409.03* 0409.05*

**Upper Income**

0401.02 0402.02* 0403.05* 0403.07* 0408.05* 0408.08*

**Income Not Known**

0404.05 0408.07

**ST. HELENA PARISH (091), LA**

**MSA: 12940**

**Low Income**

9512.02*

**Moderate Income**

9512.01*

**Middle Income**

9511.00*

**WEST BATON ROUGE PARISH (121), LA**

**MSA: 12940**

**Moderate Income**

0203.02*

**Middle Income**

0201.00* 0202.00* 0203.01 0204.01

**Upper Income**

0204.02

**WEST FELICIANA PARISH (125), LA**

**MSA: 12940**

**Moderate Income**

9517.05* 9518.01

**Middle Income**

9517.04 9518.02 9800.00*

**Upper Income**

9518.03*

**Income Not Known**

9517.03*

**ASSESSMENT AREA - 0002**

**JEFFERSON PARISH (051), LA**

**MSA: 35380**

**Low Income**

0215.00* 0216.01* 0261.00* 0272.00* 0275.02* 0277.01* 0277.03*

**Moderate Income**

0202.05 0205.02* 0205.05* 0205.13* 0205.16* 0206.00 0237.00* 0238.00* 0246.01* 0249.00* 0250.02*
0250.04* 0252.01* 0252.02* 0254.00 0255.00 0257.00* 0258.00* 0260.00* 0262.00* 0268.00* 0269.00*
0271.00* 0276.02* 0278.03* 0278.11* 0278.12* 0278.20* 0282.00* 0283.00 0287.00 0293.00 0296.00*
0299.00*

**2023 Institution Disclosure Statement - Table 6**
**Assessment Area(s) by Tract**
*** denotes no loans made in specified tracts**
**Institution: INVESTAR BANK**

**Respondent ID: 0000025185**
**Agency: OCC - 1**

**Middle Income**

0205.07* 0205.11* 0205.18* 0205.19* 0210.00* 0212.00* 0213.00* 0230.04* 0234.00* 0235.00* 0236.00
0239.01* 0240.01 0241.00* 0242.02 0244.00* 0245.00* 0247.00* 0250.05* 0251.02* 0251.03 0251.04*
0253.00* 0256.00* 0259.00* 0263.00* 0264.00* 0266.00* 0267.00* 0270.00* 0275.01* 0276.01* 0278.06*
0278.10* 0278.13* 0278.16* 0279.04* 0286.00 0288.00 0289.00 0290.00* 0291.00* 0294.00* 0297.00*
0298.00* 0300.00* 0301.00 0302.00 0303.00

**Upper Income**

0202.04* 0202.06* 0203.04* 0203.05* 0204.00 0205.06* 0205.12* 0205.14 0205.15* 0205.17 0211.00
0214.00* 0216.02* 0226.01* 0230.03* 0233.00* 0239.02* 0239.03* 0239.04* 0240.02* 0243.00 0248.01*
0250.03* 0265.00* 0278.14* 0278.15* 0278.17* 0278.18* 0278.19* 0279.03* 0280.00* 0284.00* 0285.00*
0292.00* 0295.00

**Income Not Known**

9800.00* 9900.00* 9901.00*

**ORLEANS PARISH (071), LA**

**MSA: 35380**

**Low Income**

0002.00* 0003.00* 0006.01* 0006.20* 0009.03* 0009.04* 0014.01* 0014.02* 0015.00* 0017.20 0017.43*
0017.44* 0017.45* 0017.46* 0017.50* 0017.51* 0017.52* 0020.00* 0021.00* 0027.00* 0028.00* 0029.00*
0030.00* 0031.00* 0039.00* 0048.00* 0060.00 0065.00* 0069.00* 0070.00 0075.02* 0076.05* 0085.00*
0094.00* 0137.01* 0137.02* 0140.00*

**Moderate Income**

0006.02* 0006.03* 0006.04* 0006.05* 0006.11* 0006.15* 0006.17* 0006.19* 0007.01* 0007.02* 0008.00*
0011.00* 0013.02* 0017.01* 0017.02* 0017.23* 0017.24* 0017.36* 0017.37* 0017.39* 0017.40* 0017.41*
0017.48* 0017.49* 0017.55* 0017.56* 0017.57* 0019.00* 0023.00 0024.01* 0024.02* 0025.02* 0033.03*
0033.04* 0033.07* 0033.08* 0037.02* 0040.00* 0044.01* 0045.00* 0049.00 0050.00* 0071.01* 0072.00*
0075.01* 0082.00* 0084.00* 0086.00* 0092.00* 0102.00* 0103.00* 0131.00* 0132.00* 0138.00* 0141.01*
0143.00*

**Middle Income**

0004.00* 0006.06* 0006.16* 0009.01* 0009.02* 0013.01* 0017.54* 0017.58* 0025.01* 0025.04* 0033.02*

**2023 Institution Disclosure Statement - Table 6**
**Assessment Area(s) by Tract**
*** denotes no loans made in specified tracts**
**Institution: INVESTAR BANK**

**Respondent ID: 0000025185**
**Agency: OCC - 1**

0037.01* 0063.00* 0100.00* 0111.00* 0124.00* 0130.00* 0139.00*

**Upper Income**

0001.00* 0006.07* 0006.12* 0006.18* 0012.00* 0017.47* 0018.00* 0025.03* 0026.00* 0033.01* 0038.00*
0041.00* 0046.00* 0054.00* 0055.00* 0056.01* 0056.02* 0056.03 0056.04* 0064.00* 0076.04* 0076.07*
0076.08* 0077.00 0078.00* 0083.00* 0088.00* 0090.00* 0096.00* 0097.00* 0099.00* 0101.00 0106.00*
0107.00 0108.00 0109.00* 0112.00* 0114.00 0115.00* 0116.00* 0117.00* 0119.00* 0120.00* 0121.01*
0121.02* 0122.00* 0123.00* 0125.00* 0126.00 0127.00* 0128.00* 0129.00 0133.01* 0133.02* 0134.00
0135.01 0136.00* 0142.00 0144.00*

**Income Not Known**

0016.00* 0017.53* 0022.00* 0034.00* 0035.00* 0036.00* 0044.02* 0091.00* 0135.02* 0141.02* 0145.00*
9800.00* 9801.00* 9900.00*

**ST. TAMMANY PARISH (103), LA**

**MSA: 35380**

**Low Income**

0409.00

**Moderate Income**

0401.08* 0405.01 0406.09* 0407.13* 0407.14* 0411.03* 0411.04* 0411.05*

**Middle Income**

0401.03* 0401.05* 0401.06* 0401.07 0402.03* 0402.06* 0403.08 0406.06* 0406.08* 0407.06* 0407.09*
0407.11* 0407.12* 0408.01 0408.05* 0408.06* 0408.07* 0410.02* 0410.04* 0411.01* 0412.02* 0412.10*
0412.13*

**Upper Income**

0402.04* 0402.05* 0403.04* 0403.06* 0403.07* 0403.09* 0404.01* 0404.02* 0405.02* 0406.01* 0406.02*
0406.07* 0407.05* 0407.08* 0407.10* 0408.04* 0410.03* 0412.07 0412.08* 0412.09* 0412.11* 0412.12*
0412.14* 0413.01 0413.02

**Income Not Known**

0411.06* 9900.00*

**ASSESSMENT AREA - 0003**

**LAFAYETTE PARISH (055), LA**

**2023 Institution Disclosure Statement - Table 6**
**Assessment Area(s) by Tract**
*** denotes no loans made in specified tracts**
**Institution: INVESTAR BANK**

**Respondent ID: 0000025185**
**Agency: OCC - 1**

**MSA: 29180**

**Low Income**

0001.00 0008.00* 0009.00* 0013.02*

**Moderate Income**

0006.06* 0007.00 0011.00* 0012.02* 0018.02 0019.03* 0020.01* 0020.03 0021.01* 0022.00

**Middle Income**

0002.00* 0006.03 0006.05* 0010.01 0010.02* 0012.01 0014.20 0014.25 0018.01 0019.05 0019.08
0019.09* 0020.04* 0021.03

**Upper Income**

0005.00 0006.02* 0010.03* 0013.01* 0014.03 0014.08 0014.12 0014.13* 0014.14* 0014.15 0014.16
0014.17* 0014.18 0014.19 0014.21* 0014.22 0014.23 0014.24 0014.26 0014.27 0014.28* 0015.00
0016.00* 0017.00 0019.04 0019.06* 0019.07* 0021.02 0021.05 0021.06

**ASSESSMENT AREA - 0004**

**TANGIPAHOA PARISH (105), LA**

**MSA: 25220**

**Low Income**

9540.01* 9541.04* 9543.00

**Moderate Income**

9533.00* 9536.01* 9536.02* 9544.00* 9545.03

**Middle Income**

9532.00* 9534.01* 9534.02* 9535.01* 9535.02* 9537.01* 9538.00* 9539.02* 9540.03 9540.04* 9541.05*
9542.00* 9545.05* 9547.00* 9548.00*

**Upper Income**

9537.02 9539.01* 9541.03 9541.06* 9545.04* 9546.01* 9546.02*

**Income Not Known**

9545.06*

**ASSESSMENT AREA - 0005**

**EVANGELINE PARISH (039), LA**

**MSA: NA**

**Low Income**

9504.01 9505.00* 9506.00

**Moderate Income**

9501.02*

**Middle Income**

9501.01 9503.01 9503.02 9507.00 9508.00

**Upper Income**

9502.00 9504.02

**ASSESSMENT AREA - 0006**

**CALCASIEU PARISH (019), LA**

**MSA: 29340**

**Low Income**

0002.00* 0003.00* 0004.00* 0006.02* 0012.02* 0014.01* 0015.00* 0016.00

**Moderate Income**

0001.00 0008.00 0011.00* 0025.00* 0027.01* 0028.00* 0035.00* 0036.01* 0036.02*

**Middle Income**

0006.01* 0007.00* 0009.00* 0012.01* 0013.01* 0013.02* 0017.00* 0019.05* 0019.07* 0020.01* 0020.02*
0021.00* 0022.08* 0024.02* 0026.00 0027.02* 0029.00* 0030.00* 0031.01* 0032.00

**Upper Income**

0005.00* 0010.00* 0014.02* 0018.02* 0018.03 0019.01 0019.06 0019.08* 0022.04 0022.05 0022.06*
0022.07* 0023.00* 0024.01* 0031.02* 0033.00* 0034.00*

**Income Not Known**

9800.00* 9801.00*

**ASSESSMENT AREA - 0007**

**GALVESTON COUNTY (167), TX**

**MSA: 26420**

**Low Income**

7214.02* 7217.01 7222.00 7246.00* 7251.00*

**Moderate Income**

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

**Middle Income**

7205.08* 7205.09 7208.00* 7209.00* 7210.00* 7211.03* 7212.03* 7212.05 7213.01* 7217.03* 7218.00*
7220.01* 7220.02* 7221.00* 7231.00* 7232.00* 7233.00* 7234.01* 7234.03* 7235.01* 7235.04* 7236.00
7239.00* 7243.00* 7245.00* 7248.00* 7249.00* 7253.00* 7258.00*

**Upper Income**

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

**Income Not Known**

7240.00* 7247.00* 9900.00* 9901.00*

**HARRIS COUNTY (201), TX**

**MSA: 26420**

**Median Family Income 20-30%**

2111.02* 2227.01* 2309.00* 2405.05* 2406.00* 3101.02* 3128.00* 3314.00* 4211.03* 4213.01* 4214.02*
4215.01* 4330.04* 4401.01* 4510.05* 5320.03* 5405.04* 5501.02*

**Median Family Income 30-40%**

2115.02* 2207.01* 2207.02* 2208.00* 2210.00* 2215.01* 2215.02* 2221.00* 2224.01* 2224.02* 2225.01*
2225.04* 2226.01* 2226.02* 2227.02* 2228.00* 2317.00* 2327.01* 2331.05* 2401.02* 2405.04* 2408.04*
3116.00* 3135.00* 3138.02* 3213.01* 3215.00* 3309.02* 3312.00* 3316.04* 3320.00* 3332.05* 4212.06*
4214.01* 4214.03* 4216.01* 4222.00* 4224.05* 4230.01* 4231.00* 4320.06* 4321.01* 4327.05* 4327.06*
4329.03* 4330.03* 4335.03* 4335.04* 4335.05* 4508.04* 4519.03* 4526.01* 4531.00* 4532.01* 4534.03*
5204.00* 5206.03* 5214.01* 5217.02* 5305.01* 5307.01* 5313.00* 5322.00* 5337.01* 5501.01* 5502.01*
5502.02* 5503.03* 5503.04* 5503.08*

**Median Family Income 40-50%**

2104.00* 2111.01* 2113.01* 2114.00* 2115.01* 2117.00* 2119.00* 2201.00* 2204.00* 2205.00* 2209.00*

2211.00* 2213.02* 2216.01* 2218.00* 2220.00* 2222.00* 2230.02* 2302.00* 2306.00* 2307.00* 2312.00*
2313.00* 2319.00* 2321.00* 2331.01* 2331.03* 2331.04* 2334.00* 2336.00* 2405.03* 2405.06* 2415.03*
2532.02* 2536.02* 2544.00* 3104.00* 3105.00* 3109.00* 3110.01* 3118.00* 3122.00* 3134.00* 3136.00*
3139.02* 3143.01* 3206.02* 3212.00* 3230.00* 3233.00* 3235.00* 3242.00* 3311.00* 3316.02* 3317.00*
3318.00* 3319.00 3322.00* 3323.00* 3328.00* 3333.01* 3335.01* 3405.02* 4211.01* 4211.04* 4212.03*
4212.04* 4212.05* 4216.02* 4218.01* 4224.04* 4225.02* 4228.00* 4229.00* 4230.02* 4232.04* 4325.01*
4328.03* 4328.05* 4328.06* 4329.01* 4330.06* 4330.07* 4331.00* 4332.01* 4335.07* 4504.01* 4510.03*
4522.03* 4527.03* 4533.00* 4536.03* 4539.02* 5206.01* 5210.00* 5211.00* 5212.01* 5214.02* 5217.01*
5301.01* 5307.02* 5319.00* 5321.02* 5326.00* 5330.00* 5333.02* 5336.00* 5339.02* 5405.03* 5503.06*
5503.07* 5519.02* 5525.01* 5526.03*

**Median Family Income 50-60%**

2105.00* 2107.00* 2108.00* 2110.00* 2113.02* 2116.00* 2123.00* 2124.00* 2203.00* 2206.00* 2212.00*
2214.00* 2217.01* 2219.00* 2223.00* 2225.02* 2229.00* 2301.00* 2303.00* 2304.00* 2305.00* 2308.00
2311.00* 2315.00* 2316.00* 2320.00* 2323.04* 2325.00* 2327.03* 2330.01* 2337.01* 2337.02* 2401.01*
2408.03* 2415.01* 2415.02* 2517.01* 2548.00* 3112.00* 3113.00* 3114.00* 3115.02* 3117.01* 3129.01*
3138.01* 3202.01* 3202.02* 3208.00* 3214.01* 3220.00* 3221.00* 3231.00* 3234.00* 3239.00* 3304.00*
3313.00* 3316.03* 3321.00* 3324.00 3326.00* 3331.00* 3335.02* 3338.01* 3340.01* 3409.00* 3412.01*
4201.00* 4205.00* 4215.02* 4223.04* 4226.01* 4232.03* 4311.02* 4320.05* 4323.01* 4323.02* 4324.01*
4325.02* 4327.04* 4328.04* 4329.04* 4330.05* 4334.00* 4335.06* 4510.04* 4514.07* 4519.04* 4521.03*
4522.02* 4522.04* 4524.02* 4525.01* 4525.02* 4528.02* 4532.02* 4534.01* 4534.04* 4536.01* 4537.01*
4537.02* 4543.05* 4544.00* 5205.01* 5206.04* 5223.02* 5303.00* 5304.00* 5305.02* 5320.04* 5323.02*
5329.00* 5332.00* 5333.01* 5334.02* 5337.02* 5339.04* 5340.01* 5402.00* 5420.03* 5509.01* 5510.00*
5515.02* 5532.02* 5533.00*

**Median Family Income 60-70%**

2109.00* 2125.00* 2213.01* 2216.02* 2310.00* 2314.00* 2318.00* 2322.01* 2323.03* 2324.03* 2324.04*
2328.01* 2328.02* 2329.01* 2335.01* 2335.02* 2407.03* 2407.06* 2408.02* 2411.03* 2412.01* 2412.02*
2506.02 2517.02* 2521.00* 2523.04* 2523.06* 2525.00* 2527.00* 2530.00* 2535.01* 2537.00* 2539.00*
2540.00* 2546.00* 3103.00* 3108.00* 3110.02* 3111.00* 3115.01* 3140.01* 3206.01* 3207.00* 3210.01*
3211.02* 3219.00* 3222.00* 3229.00* 3236.01* 3237.01* 3238.02* 3241.01* 3302.00* 3303.02* 3303.03*

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| 3305.00* | 3307.00* | 3315.01* | 3332.01* | 3332.03* | 3333.02* | 3337.00* | 3339.03* | 4132.03* | 4227.01* | 4233.04* |
| 4311.01* | 4320.03* | 4322.00* | 4323.03* | 4324.02* | 4332.02* | 4336.01* | 4336.02* | 4508.03* | 4514.06* | 4520.01* |
| 4520.02* | 4524.01* | 4526.02* | 4527.01* | 4527.02* | 4528.01* | 4529.00* | 4535.01* | 4535.02* | 5203.02* | 5205.02* |
| 5215.01* | 5216.00* | 5221.01 | 5222.01* | 5223.01* | 5301.02* | 5306.00* | 5308.00* | 5318.00* | 5325.02* | 5334.01* |
| 5338.02* | 5338.03* | 5339.03* | 5340.02* | 5342.01* | 5342.03 | 5413.02* | 5416.03* | 5417.02* | 5424.01* | 5504.05* |
| 5506.03* | 5516.01* | 5516.02* | 5523.03* | 5529.01* | | | | | | |

**Median Family Income 70-80%**

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| 2202.00* | 2230.01* | 2231.00* | 2326.00* | 2327.04* | 2329.02* | 2332.00* | 2333.00* | 2404.00* | 2407.04* | 2411.04* |
| 2506.01* | 2522.01* | 2522.02* | 2524.00* | 2526.02* | 2528.00 | 2538.00* | 2541.00* | 3107.00* | 3126.03* | 3133.00* |
| 3137.00* | 3140.03* | 3201.00* | 3209.01* | 3226.00* | 3227.01* | 3228.00* | 3306.00* | 3309.01* | 3325.00* | 3327.00* |
| 3329.00* | 3330.00* | 3341.01* | 3341.02* | 3411.01* | 3413.02* | 3422.00* | 3430.00* | 3437.00* | 4213.02* | 4224.03* |
| 4225.01* | 4233.01* | 4236.00* | 4321.02* | 4515.01* | 4518.00* | 4538.00* | 4541.00* | 4543.02* | 4543.03* | 4543.04* |
| 4548.01* | 5203.01* | 5212.02* | 5213.00* | 5222.02* | 5323.01* | 5327.00* | 5335.00* | 5414.02* | 5418.01* | 5421.04* |
| 5504.04* | 5506.01* | 5508.00* | 5509.02* | 5511.01* | 5511.02* | 5523.01* | 5536.02* | | | |

**Median Family Income 80-90%**

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| 2106.00* | 2225.05* | 2337.03* | 2407.05* | 2409.04* | 2409.06* | 2410.01* | 2410.02* | 2411.01* | 2411.05* | 2502.01 |
| 2514.02* | 2526.01* | 2529.02* | 2535.02* | 2542.00* | 2543.00* | 2547.00* | 3106.00* | 3119.00* | 3210.02* | 3214.02* |
| 3216.00* | 3218.00* | 3238.01* | 3301.01* | 3303.01* | 3308.01* | 3332.04* | 3339.04* | 3339.05* | 3340.02* | 3340.03* |
| 3401.02* | 3411.02* | 3423.00* | 3424.00* | 3427.00* | 3504.00* | 3508.01* | 3508.03* | 4221.00* | 4223.02* | 4224.06* |
| 4227.02* | 4312.03* | 4312.06* | 4503.01* | 4503.02* | 4513.01* | 4514.04* | 4515.02* | 4517.00* | 4523.00* | 4536.04* |
| 4539.01* | 4546.00* | 5218.00* | 5224.02* | 5312.00* | 5324.00* | 5325.03* | 5328.00* | 5331.00* | 5340.03* | 5408.00* |
| 5409.03* | 5410.05* | 5420.01* | 5421.05* | 5427.00* | 5430.10* | 5505.00* | 5512.01* | 5520.04* | 5525.02* | 5528.02* |
| 5531.02* | 5549.07* | 5554.04* | | | | | | | | |

**Median Family Income 90-100%**

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| 2323.05* | 2323.06* | 2324.02* | 2407.07* | 2409.03* | 2502.02* | 2503.04* | 2503.06* | 2529.01* | 3123.00* | 3126.01* |
| 3139.01* | 3144.01* | 3144.02* | 3205.00* | 3209.02* | 3213.02* | 3217.00* | 3227.02* | 3236.02* | 3237.02* | 3301.02* |
| 3315.02* | 3407.01* | 3410.01* | 3413.03* | 3413.04* | 3425.00* | 3505.00* | 3506.03* | 4101.02* | 4132.04* | 4202.00* |
| 4226.02* | 4232.01* | 4234.01* | 4234.02* | 4312.04* | 4333.00* | 4504.02* | 4530.02* | 4540.00* | 4542.00* | 4548.02* |
| 4553.00* | 5219.00* | 5220.01* | 5220.02* | 5221.02* | 5224.01* | 5314.00* | 5315.00* | 5321.01* | 5325.04* | 5406.01* |

**2023 Institution Disclosure Statement - Table 6**
**Assessment Area(s) by Tract**
*** denotes no loans made in specified tracts**
**Institution: INVESTAR BANK**

**Respondent ID: 0000025185**
**Agency: OCC - 1**

5406.02* 5413.01* 5414.04* 5415.00* 5418.02* 5420.04* 5421.06* 5421.08* 5422.01* 5422.03* 5423.04*
5424.02* 5506.02* 5517.05* 5522.00* 5524.01* 5526.02* 5527.01* 5538.04* 5542.01* 5542.02* 5547.01*
5549.08* 5555.01* 5560.00*

**Median Family Income 100-110%**

2330.03* 2409.05* 2414.00* 2501.02* 2503.05* 2505.00* 2516.00* 2523.03* 2523.05 2533.00* 3101.01*
3127.00* 3211.01 3240.00* 3308.02* 3336.00* 3339.06* 3405.01* 3412.03* 3417.00* 3421.00* 3436.02*
3501.03* 3501.04* 3502.02* 3506.01* 3507.00* 4107.05* 4206.00* 4326.00* 4401.02* 4508.01 4511.00*
4516.05* 4549.02* 4552.00* 5116.00* 5338.04* 5341.02* 5405.02* 5407.00* 5409.04* 5412.04* 5412.06*
5417.03* 5421.03* 5421.07* 5422.02* 5423.05* 5430.08* 5430.09* 5430.11* 5432.01* 5432.02* 5507.00*
5512.02* 5514.00* 5521.01* 5524.02* 5527.02* 5530.02 5531.01* 5532.01* 5537.00* 5540.01* 5548.05*
5549.06* 5550.02* 5552.00* 5554.01*

**Median Family Income 110-120%**

2330.02* 2508.01* 2511.00* 2512.00* 2518.00* 2519.03* 2536.01* 3120.00* 3338.02* 3416.00* 3429.00*
3433.02* 3502.01* 4115.07* 4217.00* 4235.00* 4302.00* 4307.00* 4551.03* 5110.03* 5215.02* 5410.09*
5411.00* 5412.05* 5416.04* 5417.01* 5423.03* 5426.00* 5429.01* 5430.05* 5431.00* 5503.05* 5504.07*
5513.00* 5517.03* 5535.00* 5543.02* 5548.07* 5548.09* 5551.02* 5554.03* 5555.03*

**Median Family Income >= 120%**

1000.01* 2322.02* 2322.03* 2324.05* 2413.01* 2413.02* 2501.01* 2504.03* 2504.04* 2504.05* 2504.06*
2504.07* 2504.08* 2507.01* 2507.02* 2508.02* 2509.01* 2509.02* 2510.00* 2513.00* 2514.01* 2515.01*
2515.03* 2515.04* 2515.05* 2519.02* 2519.04* 2520.01* 2520.02* 2520.03* 2531.01* 2531.02* 2532.01*
3102.00* 3125.01* 3125.02* 3126.02* 3129.02* 3130.00* 3131.01* 3131.02* 3132.01* 3132.02* 3232.00*
3402.02* 3402.03* 3403.01* 3403.02* 3404.00* 3406.00* 3407.02* 3408.00* 3410.02* 3412.04* 3414.00*
3415.01* 3415.02* 3418.00* 3420.01* 3420.02* 3428.01* 3428.02* 3431.00* 3432.00* 3433.01* 3501.02*
3503.00* 3506.04* 3508.04* 4102.01* 4102.02* 4103.00* 4104.01* 4104.02* 4105.01* 4105.02* 4106.01*
4107.03* 4107.04* 4107.06* 4108.01* 4108.02* 4109.00* 4110.01* 4110.02* 4110.03* 4111.00* 4112.00*
4113.01* 4113.02* 4114.00* 4115.03* 4115.05* 4115.06* 4116.00* 4117.00* 4118.01* 4118.02* 4119.01*
4119.02* 4120.00* 4122.01* 4122.02* 4123.00* 4124.00* 4125.00* 4126.00* 4127.00* 4128.00* 4129.02*
4130.00* 4131.00* 4132.05* 4133.01* 4133.02* 4203.00* 4204.00* 4207.00* 4208.00* 4209.00* 4210.00*
4218.02* 4219.00* 4220.00* 4301.01* 4301.02* 4303.00* 4304.00* 4305.00* 4306.00* 4308.00* 4309.00

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| 4310.01* | 4310.02* | 4313.02* | 4313.04* | 4314.01* | 4314.03* | 4314.04* | 4315.03* | 4315.04* | 4315.05* | 4315.06* |
| 4316.00* | 4317.01* | 4317.02* | 4318.01* | 4318.03* | 4318.04 | 4319.02* | 4320.04* | 4327.03* | 4501.00* | 4502.00* |
| 4505.00* | 4506.00* | 4507.00* | 4509.00* | 4510.06* | 4512.00* | 4513.02* | 4514.01* | 4516.03* | 4516.04* | 4516.06* |
| 4519.02* | 4521.01* | 4545.02* | 4545.03* | 4545.04* | 4545.05* | 4547.00* | 4549.01* | 4550.00* | 4551.02* | 4551.04* |
| 5101.00* | 5102.02* | 5103.01* | 5103.02* | 5104.00* | 5105.00* | 5106.01* | 5106.02* | 5107.01* | 5107.02* | 5108.01* |
| 5108.02* | 5108.03* | 5109.01* | 5109.02* | 5110.01* | 5110.04* | 5111.00* | 5112.01* | 5112.02* | 5113.01* | 5113.02* |
| 5114.00* | 5115.01* | 5115.02* | 5201.00* | 5202.00* | 5207.00* | 5225.00* | 5302.00* | 5309.00* | 5310.00* | 5311.00* |
| 5316.00* | 5317.00* | 5341.01* | 5342.04* | 5342.05* | 5401.01* | 5401.02* | 5409.01* | 5410.04* | 5410.06* | 5410.07* |
| 5410.08* | 5412.03* | 5412.07* | 5414.01* | 5419.01* | 5419.02* | 5420.02* | 5423.02* | 5425.00* | 5428.00* | 5429.02* |
| 5430.04* | 5430.06* | 5430.07 | 5517.02* | 5517.04* | 5518.00* | 5520.02* | 5520.03* | 5521.02 | 5521.03* | 5523.04* |
| 5528.01* | 5529.02* | 5530.01* | 5534.01* | 5534.03* | 5534.04* | 5534.05* | 5536.01* | 5538.01* | 5538.03* | 5539.01* |
| 5540.02* | 5541.03* | 5541.04* | 5543.01* | 5544.04* | 5544.05* | 5544.06* | 5544.07* | 5544.08* | 5544.09* | 5544.10* |
| 5545.01* | 5545.02* | 5546.00* | 5547.02* | 5548.03* | 5548.04* | 5548.06* | 5548.08* | 5549.02* | 5549.04* | 5549.05* |
| 5550.01* | 5551.01* | 5553.01* | 5553.03* | 5553.04* | 5553.05* | 5555.04* | 5555.05* | 5556.00* | 5557.01* | 5557.03* |
| 5557.04* | 5561.00* | 9802.00* | 9807.00 | | | | | | | |

**Median Family Income Not Known**

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| 2112.00* | 2217.02* | 2503.03* | 3117.02* | 3124.00* | 3140.04* | 3140.05* | 3143.02* | 3241.02* | 3401.01* | 3402.01* |
| 3436.01* | 3501.01* | 4101.01* | 4106.02* | 4115.04* | 4129.01* | 4132.06* | 4223.03* | 4233.03* | 4312.05* | 4313.03* |
| 4319.01* | 4514.05* | 4521.02* | 4530.01* | 4534.05* | 5102.01* | 5414.03* | 5504.03* | 5504.06* | 5515.01* | 5519.01* |
| 5526.04* | 9800.00* | 9801.00* | 9803.00* | 9804.00* | | | | | | |

**ASSESSMENT AREA - 0008**

**ST. MARY PARISH (101), LA**

**MSA: NA**

**Moderate Income**

| | |
|---|---|
| 0404.00* | 0411.00* |

**Middle Income**

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| 0401.00* | 0402.00* | 0403.00* | 0405.00 | 0406.00* | 0407.00* | 0412.00* | 0413.00* | 0414.00* | 0415.00* | 0416.00* |

**Upper Income**

| | | |
|---|---|---|
| 0408.00* | 0409.00* | 0410.00* |

**Income Not Known**

9900.00*

**ASSESSMENT AREA - 0009**

**CALHOUN COUNTY (015), AL**

**MSA: 11500**

**Low Income**

0003.00*

**Moderate Income**

0002.00* 0004.00* 0006.00* 0011.02 0013.00* 0015.02* 0021.01* 0021.05 0023.00*

**Middle Income**

0007.00* 0008.00 0012.01 0012.02 0014.00* 0015.01 0016.00* 0017.00 0018.01 0018.02 0020.01
0021.02* 0021.04 0022.00* 0024.00* 0025.02 0025.04 0026.00

**Upper Income**

0009.00 0010.00 0011.01 0011.03 0020.02 0025.03*

**Income Not Known**

0005.00* 9819.01* 9819.02* 9819.03*

**ASSESSMENT AREA - 0010**

**SUMTER COUNTY (119), AL**

**MSA: NA**

**Moderate Income**

0114.00*

**Middle Income**

0113.01 0113.02 0115.00 0116.00*

**ASSESSMENT AREA - 0011**

**TUSCALOOSA COUNTY (125), AL**

**MSA: 46220**

**Low Income**

0117.01* 0117.03* 0118.00* 0119.02* 0124.07*

**Moderate Income**

0103.02* 0104.04* 0105.00* 0108.03* 0121.02* 0123.04* 0124.08* 0125.01* 0128.00*

**Middle Income**

0101.05* 0103.03* 0103.04* 0103.05* 0104.03* 0104.07* 0106.01 0106.04* 0107.04* 0107.06* 0107.07*
0108.02* 0108.04* 0112.00* 0114.02* 0116.00 0119.01* 0121.01* 0123.05* 0123.06* 0124.03* 0124.06*
0126.00* 0127.00*

**Upper Income**

0101.01* 0101.02* 0101.04* 0102.01* 0102.03* 0102.04* 0102.05* 0102.06* 0104.05* 0104.06 0106.03*
0107.03* 0107.05* 0114.01* 0124.04* 0125.03* 0125.04*

**Income Not Known**

0120.01* 0120.02* 0123.07* 0125.05*

**OUTSIDE ASSESSMENT AREA**

**BALDWIN COUNTY (003), AL**

**MSA: 19300**

**Middle Income**

0114.11

**CLAY COUNTY (027), AL**

**MSA: NA**

**Middle Income**

9589.00

**RANDOLPH COUNTY (111), AL**

**MSA: NA**

**Middle Income**

0003.00

**TALLADEGA COUNTY (121), AL**

**MSA: NA**

**Middle Income**

0101.02

**Upper Income**

0101.01 0103.02

**HARALSON COUNTY (143), GA**

**MSA: 12060**

**Moderate Income**

0104.02

**ACADIA PARISH (001), LA**

**MSA: 29180**

**Low Income**

9609.01

**Moderate Income**

9606.01

**Upper Income**

9602.02

**AVOYELLES PARISH (009), LA**

**MSA: NA**

**Moderate Income**

0304.02

**IBERVILLE PARISH (047), LA**

**MSA: 12940**

**Moderate Income**

9527.02

**LAFOURCHE PARISH (057), LA**

**MSA: 26380**

**Middle Income**

0210.00 0211.02 0215.00

**Upper Income**

0207.04

**PLAQUEMINES PARISH (075), LA**

**MSA: 35380**

**Upper Income**

0502.01 0502.02

**RAPIDES PARISH (079), LA**

**MSA: 10780**

**Moderate Income**

0127.00

**SABINE PARISH (085), LA**

**MSA: NA**

**Upper Income**

0007.02

**ST. CHARLES PARISH (089), LA**

**MSA: 35380**

**Moderate Income**

0629.00

**Middle Income**

0625.00

**ST. LANDRY PARISH (097), LA**

**MSA: NA**

**Low Income**

9616.01

**Moderate Income**

9602.00 9610.00

**Middle Income**

9603.00

**Upper Income**

9605.00 9607.02 9618.01

**ST. MARTIN PARISH (099), LA**

**MSA: 29180**

**Middle Income**

0205.02 0206.01

**Upper Income**

0208.00

**TERREBONNE PARISH (109), LA**

**MSA: 26380**

**Middle Income**

0013.03

**VERMILION PARISH (113), LA**

**MSA: 29180**

**Moderate Income**

9507.00

**Middle Income**

9501.03 9506.00

**Upper Income**

9509.04

**WASHINGTON PARISH (117), LA**

**MSA: NA**

**Moderate Income**

9510.00

**AMITE COUNTY (005), MS**

**MSA: NA**

**Middle Income**

9501.00

**ATTALA COUNTY (007), MS**

**MSA: NA**

**Moderate Income**

0605.00

**PANOLA COUNTY (107), MS**

**MSA: NA**

**Upper Income**

9506.01

**PEARL RIVER COUNTY (109), MS**

**MSA: NA**

**Middle Income**

9503.00

**Upper Income**

9504.04

**PIKE COUNTY (113), MS**

**MSA: NA**

**Middle Income**

9507.00

**RANKIN COUNTY (121), MS**

**MSA: 27140**

**Upper Income**

0209.01

**MISSOULA COUNTY (063), MT**

**MSA: 33540**

**Moderate Income**

0003.00

**CHOWAN COUNTY (041), NC**

**MSA: NA**

**Moderate Income**

9301.01

**JOHNSTON COUNTY (101), NC**

**MSA: 39580**

**Middle Income**

0409.06

**MECKLENBURG COUNTY (119), NC**

**MSA: 16740**

**Median Family Income Not Known**

9803.00

**NASH COUNTY (127), NC**

**MSA: 40580**

**Moderate Income**

0104.00

**PITT COUNTY (147), NC**

**MSA: 24780**

**Upper Income**

0005.01

**HORRY COUNTY (051), SC**

**MSA: 34820**

**Middle Income**

0401.05

**SHELBY COUNTY (157), TN**

**MSA: 32820**

**Median Family Income 60-70%**

0226.00

**BEXAR COUNTY (029), TX**

**MSA: 41700**

**Median Family Income 40-50%**

1306.00

**Median Family Income 60-70%**

1705.00

**Median Family Income 100-110%**

1818.23

**BRAZORIA COUNTY (039), TX**

**MSA: 26420**

**Moderate Income**

6614.00

**DALLAS COUNTY (113), TX**

**MSA: 19124**

**Median Family Income 30-40%**

0072.04

**Median Family Income 60-70%**

0047.00

**Median Family Income 80-90%**

0012.02

**DENTON COUNTY (121), TX**

**MSA: 19124**

**Median Family Income 110-120%**

0201.21

**DUVAL COUNTY (131), TX**

**MSA: NA**

**Middle Income**

9502.00

**FORT BEND COUNTY (157), TX**

**MSA: 26420**

**Median Family Income 100-110%**

6718.00

**Median Family Income >= 120%**

6721.00

**GRIMES COUNTY (185), TX**

**MSA: NA**

**Moderate Income**

1802.01

**JIM WELLS COUNTY (249), TX**

**MSA: NA**

**Moderate Income**

9505.00

**Middle Income**

9504.00

**MATAGORDA COUNTY (321), TX**

**MSA: NA**

**Middle Income**

7302.04

**VICTORIA COUNTY (469), TX**

**MSA: 47020**

**Low Income**

0002.01

## 2023 Institution Disclosure Statement - Table E-1

## Error Status Information

## Respondent ID: 0000025185

## Institution: INVESTAR BANK

## Agency: OCC - 1

| Record Identifier: [11] | Total Composite Records on File | Total Composite Records Without Errors | Total Validity Errors[10] | Percentage of Validity Errors |
|---|---|---|---|---|
| Transmittal Sheet | 1 | 1 | 0 | 0.00% |
| Small Business Loans | 284 | 284 | 0 | 0.00% |
| Small Farm Loans | 8 | 8 | 0 | 0.00% |
| Community Development Loans | 1 | 1 | 0 | 0.00% |
| Consortium/Third Party Loans (Optional) | 0 | 0 | 0 | 0.00% |
| Assessment Area | 20 | 20 | 0 | 0.00% |
| Total | 314 | 314 | 0 | 0.00% |

**Footnote:**

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

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

# CRA Public File

**Requested By**

Name: _____

Company/Organization: _____

Address: _____

Phone Number: _____

Email Address: _____