



**FIRST
LIBERTY
BANK**

**Community Reinvestment Act
Public File**

**Effective:
March 5, 2024**



CRA PUBLIC FILE TABLE OF CONTENTS

- A) ALL WRITTEN COMMENTS RECEIVED FROM THE PUBLIC WITHIN THE PAST 3 YEARS CONCERNING LENDING AND OTHER SERVICES**
- B) COPY OF THE PUBLIC SECTION OF THE BANK'S MOST RECENT CRA REGULATORY EXAMINATION**
- C) LIST OF THE BANK'S BRANCHES AND LIST OF BANK'S BRANCHES OPENED OR CLOSED OVER THE LAST 3 YEARS**
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All written comments from the public in the last three years

There have been No written comments in the last three years.



CRA Regulatory Examination



PUBLIC DISCLOSURE

October 4, 2021

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

The First Liberty National Bank
Charter Number: 12850

1900 Sam Houston Avenue
Liberty TX, 77575

Office of the Comptroller of the Currency

909 Fannin Street, Suite 1900
Houston, TX 77019

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 CRA Rating

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

The Lending Test is rated: Satisfactory.

The major factors that support this rating include:

- The Lending Test rating is based on a reasonable loan-to-deposit (LTD) ratio, a reasonable geographic distribution, an excellent borrower distribution, and a majority of the bank's loans being in the assessment area (AA).
- Community development (CD) activities had a positive impact on the institution's overall CRA rating.

Lan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AA, the LTD ratio is reasonable.

As of June 30, 2021, our analysis included five similarly situated banks in Texas ranging in total assets from \$370 million to \$557 million. The bank's quarterly average LTD ratio since the last CRA evaluation was 68 percent, ranging from a low of 60 percent in the fourth quarter of 2020 to a high of 73 percent in the third quarter of 2019. The comparator quarterly average ratio over the same period was 58 percent. These quarterly average ratios ranged from a low of 49 percent to a high of 86 percent.

Lending in Assessment Area

A majority of the bank's loans are inside its AA.

The bank originated 65 percent of its total loans inside the its AAs during the evaluation period. This analysis is performed at the bank, rather than the AA, level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria.

Lending Inside and Outside of the AA										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	210	60.5	137	39.5	347	41,995	59.1	29,003	40.9	70,998
Business	54	60.0	36	40.0	90	7,454	54.4	6,255	45.6	13,709
PPP	11	55.0	9	45.0	20	379	37.1	642	62.9	1,021
Consumer	81	90.0	9	10.0	90	680	93.0	51	7.0	731
Total	356	65.1	191	34.9	547	50,508	58.4	35,951	41.6	86,459

*Source: Bank Data
Due to rounding, totals may not equal 100.0%*

Description of Institution

The First Liberty National Bank (FLNB) is a single-state community bank headquartered in Liberty, Texas. FLNB was chartered in November 1925 and is wholly owned by First Liberty National Bancshares, Inc., a Texas holding company. In July 2021, FLNB was designated as a minority owned depository institution since a majority of owners are women.

FLNB's only rating area is Texas, which includes one AA in the Houston-The Woodlands-Sugar Land metropolitan statistical area (MSA) and one AA in the Beaumont-Port Arthur MSA. Throughout both AAs, FLNB operates a total of five full-service branches, four automated teller machines (ATM), and 18 interactive teller machines that also function as ATMs. FLNB also operates a loan production office (LPO) in Baytown, Texas and a mortgage origination center in Dayton, Texas, which are both located in the Houston MSA AA.

There was no merger or acquisition activity during the evaluation period; however, in the fourth quarter of 2019, FLNB established the Beaumont MSA AA with the opening of a full-service branch in China, Texas. Other openings included the previously mentioned LPO in September 2018 and the mortgage origination center in June 2020.

As of June 30, 2021, FLNB had total assets of \$406 million and a tier 1 leverage capital ratio of 10.5 percent. FLNB offers a full range of deposit and lending products, as well as other banking services. Deposit services include traditional personal and business checking/savings accounts, as well as student and free checking/savings accounts. Other convenience services include online banking, bill payment, mobile banking, and 24-hour customer service.

There are currently no legal or financial factors impeding FLNB's ability to meet the credit and CD needs of its AAs. FLNB was rated Outstanding at the last CRA examination dated July 30, 2018.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The evaluation period for the Lending Test was January 1, 2018 through December 31, 2020. As of December 31, 2020, business financing represented the largest portion of the loan portfolio at 39 percent by dollar amount. Residential real estate financing was also a primary lending product representing 33 percent of the loan portfolio by dollar amount. We also evaluated consumer lending, which represented 5.5 percent of total loans by dollar and 43.5 percent by number of accounts. We evaluated all lending products under the Lending Test with equal weight. In the Houston MSA AA, we also sampled 20 loans originated under the Small Business Administration (SBA) Paycheck Protection Program (PPP) for geographic distribution.

As a small bank, there is no requirement to originate CD loans, make qualified investments, or provide CD services. At FLNB's option, we evaluated CD activities spanning July 31, 2018 through December 31, 2020.

Selection of Areas for Full-Scope Review

In each state where the bank has an office, one or more AAs within that state was selected for a full-scope review. For purposes of this evaluation, bank delineated AAs located within the same MSA are combined and evaluated as a single AA. Similarly, bank delineated non-MSA AAs within the same state are combined and evaluated as a single area. These combined AAs may be evaluated as full- or limited-scope. Refer to the “Scope” section under each State Rating for details regarding how full-scope AAs were selected. Refer to appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

Ratings

The bank’s overall rating is limited to the state of Texas, as FLNB only has branches in Texas.

The state rating is 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 (or any affiliate whose loans have been considered as part of the institution’s lending performance) has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

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

State Rating

State of Texas

CRA rating for the state of Texas¹: Outstanding

The Lending Test is rated: Satisfactory

The major factors that support this rating include:

- A reasonable distribution of loans by income of geographies; and
- An excellent distribution of loans by income of borrowers.

Description of Institution's Operations in Texas

FLNB operates five full-service branches within two AAs in Texas. The most significant AA is the Houston MSA AA, which includes all census tracts (CTs) in Liberty and Chambers Counties, and 11 CTs in Harris County. Of the 32 CTs, 3 percent are low income, 28 percent are moderate income, 41 percent are middle income, 22 percent are upper income, and 6 percent did not have an income designation. In the Houston MSA AA, one branch is located in a moderate-income CT and the remaining three branches are located in middle-income CTs. In addition to four branches, the Houston MSA AA contains FLNB's LPO and mortgage origination center. The Beaumont MSA AA includes two CTs in Jefferson County, both of which are upper income. The only branch is located in an upper-income CT.

As of June 30, 2021, FLNB held deposits totaling \$350 million, which represented 12.9 percent market share and ranked the bank second of 16 institutions within Texas AAs. The Houston MSA AA accounted for 99.1 percent of rated area deposits and 13.1 percent of market share in the individual AA. The Beaumont MSA AA accounted for 0.9 percent of rated area deposits and 4.89 percent of market share in the individual AA.

Community Contacts

In the Houston MSA AA, we identified four individuals representing various local organizations, which included CD, public services, small business development, and an education extension program specialist. Primary needs identified included affordable housing options, homebuyer assistance programs, and financial education workshops on budgeting, taxes, and financial literacy. FLNB helped meet these needs by providing mortgage and consumer loans to low- and moderate-income (LMI) borrowers.

In the Beaumont MSA AA, we identified one local Beaumont business owner and member of the Port Arthur Chamber of Commerce. Primary needs in the AA included affordable housing to replace homes that were lost or damaged from previous hurricane and flooding events, convenient bank branches and ATMs, and financial literacy.

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

Houston MSA AA

Table A – Demographic Information of the Assessment Area						
Assessment Area: Houston MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	32	3.1	28.1	40.6	21.9	6.3
Population by Geography	189,708	1.6	25.0	42.7	30.7	0.0
Housing Units by Geography	70,267	1.7	27.3	42.4	28.7	0.0
Owner-Occupied Units by Geography	49,026	0.8	25.3	40.4	33.5	0.0
Occupied Rental Units by Geography	14,192	4.4	28.4	46.9	20.3	0.0
Vacant Units by Geography	7,049	2.3	39.1	46.6	12.0	0.0
Businesses by Geography	10,829	2.0	23.6	40.8	33.6	0.0
Farms by Geography	412	0.5	30.8	44.4	24.3	0.0
Family Distribution by Income Level	48,035	22.2	17.4	20.3	40.1	0.0
Household Distribution by Income Level	63,218	25.3	15.8	18.1	40.9	0.0
Median Family Income MSA - 26420 Houston-The Woodlands-Sugar Land, TX MSA		\$69,373	Median Housing Value			\$116,071
<i>Source: 2015 ACS and 2020 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.</i>			Median Gross Rent			\$869
			Families Below Poverty Level			9.9%

Beaumont MSA AA

Table A – Demographic Information of the Assessment Area						
Assessment Area: Beaumont MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	2	0.0	0.0	0.0	100.0	0.0
Population by Geography	10,169	0.0	0.0	0.0	100.0	0.0
Housing Units by Geography	4,358	0.0	0.0	0.0	100.0	0.0
Owner-Occupied Units by Geography	3,283	0.0	0.0	0.0	100.0	0.0
Occupied Rental Units by Geography	642	0.0	0.0	0.0	100.0	0.0
Vacant Units by Geography	433	0.0	0.0	0.0	100.0	0.0
Businesses by Geography	668	0.0	0.0	0.0	100.0	0.0
Farms by Geography	68	0.0	0.0	0.0	100.0	0.0
Family Distribution by Income Level	3,056	16.2	10.9	17.0	56.0	0.0
Household Distribution by Income Level	3,925	18.2	10.6	14.8	56.4	0.0
Median Family Income MSA - 13140 Beaumont-Port Arthur, TX MSA		\$57,254	Median Housing Value			\$127,413
<i>Source: 2015 ACS and 2020 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.</i>			Median Gross Rent			\$716
			Families Below Poverty Level			12.1%

Scope of Evaluation in Texas

Both the Houston MSA and Beaumont MSA AAs received full-scope reviews. In the Beaumont MSA AA, there were not enough mortgage, business, or consumer loans for a meaningful analysis. This is reasonable as the AA only contains two CTs and the branch was only open nine months of the full evaluation period. Refer to appendix A for a list of all AAs under review.

LENDING TEST

The bank's performance under the Lending Test in Texas is rated Satisfactory.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the Houston MSA AA is good.

Distribution of Loans by Income Level of the Geography

The bank exhibits reasonable 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 the bank's home mortgage loan originations.

Houston MSA AA

There were no mortgage loan originations in low-income geographies, but this was reasonable as there was only one low-income CT in the AA. The distribution of loans originated in moderate-income geographies was excellent. The bank's proportion of mortgage loans to borrowers in moderate-income geographies was consistent with the percentage of owner-occupied housing units and exceeded the aggregate distribution of loans in those geographies.

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 the bank's originations of small loans to businesses.

Houston MSA AA

There were no business loan originations in low-income geographies, but this was reasonable as there was only one low-income CT in the AA. The distribution of loans originated in moderate-income geographies was reasonable. The bank's proportion of loans in moderate-income CTs was slightly below the proportion of businesses and aggregate distribution of loans in those geographies.

In addition to small loans to business, we also evaluated the geographic distribution of SBA PPP loans. Of our total sample of 20 loans, there were no PPP loans located in low-income CTs, but 10 percent of PPP loans were located in moderate-income CTs. This is reasonable, as only 31 percent of all CTs in the AA are LMI CTs.

Consumer Loans

Refer to table U in the state of Texas section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's consumer loan originations.

Houston MSA AA

There were no consumer loan originations in low-income geographies, but this was reasonable as there was only one low-income CT in the AA. The bank's proportion of consumer loans to borrowers in moderate-income geographies was consistent with the percentage of households in those geographies.

Distribution of Loans by Income Level of the Borrower

The bank exhibits an excellent distribution of loans to individuals of different income levels and businesses of different sizes, given the product lines offered by the bank.

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 the bank's home mortgage loan originations.

Houston MSA AA

The distribution of home mortgage loans to LMI borrowers was reasonable. The bank's proportion of loans to low-income borrowers was significantly below the proportion of low-income families but significantly exceeded the aggregate distribution of loans to those families. The bank's proportion of loans to moderate-income borrowers was slightly below both the proportion of moderate-income families and the aggregate distribution of loans to those families.

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 the bank's originations of small loans to businesses.

Houston MSA AA

The distribution of small loans to businesses by revenue was excellent. The bank's proportion of loans was below the proportion of small businesses but significantly exceeded the aggregate distribution of loans to those businesses.

Consumer Loans

Refer to table V in the state of Texas section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's consumer loan originations.

Houston MSA AA

The distribution of consumer loans to LMI borrowers was excellent. The bank's proportion of loans to low-income borrowers was below the proportion of low-income families but the proportion of loans to moderate-income borrowers exceeded the proportion of moderate-income families.

Responses to Complaints

There were no complaints related to FLNB's CRA performance within Texas.

COMMUNITY DEVELOPMENT

Based on full-scope reviews, the bank exhibits excellent responsiveness to CD needs in Texas through CD loans, qualified investments, and CD services, as appropriate, considering the bank's capacity and the need and availability of such opportunities for CD in the bank's AA. Performance related to CD activities had a positive effect on the bank's rating in Texas.

Number and Amount of CD Loans

Refer to the table below for the facts and data used to evaluate the bank's level of CD lending. The table includes all CD loans, including multifamily loans that also qualify as CD loans.

Community Development Loans				
Assessment Area	#	% of Total #	\$(000's)	% of Total \$
Beaumont MSA	1	33.3	270	41.2
Houston MSA	2	66.7	386	58.8

The level of CD loans is reasonable. During the evaluation period, two CD loans helped support economic development by creating jobs for LMI individuals, while one loan supported an organization that provides community services to LMI individuals.

Flexible Lending Products and Disaster Relief

FLNB offers flexible lending products that help support LMI individuals. The Fresh Start loan program allows customers that are overdrawn for more than 30 days to receive a 12-month interest-free loan. This ensures that customers do not enter a cycle of increasing overdraft fees. FLNB also offers a separate interest extension program for customers in financial need. This program allows consumers in need to extend payments two times every 12-month cycle up to four times over the life of the loan.

In 2019, the Federal Emergency Management Agency designated areas of the Houston MSA AA as a major disaster area in response to Tropical Storm Imelda. FLNB offered 37 interest-free payment extensions to 31 borrowers with total outstanding balances of \$645,418. These extensions assisted customers recovering during and after that natural disaster. In response to the COVID-19 pandemic (pandemic), FLNB provided numerous loan modifications and extensions to support consumer and commercial customers in need.

Number and Amount of Qualified Investments

Assessment Area	Prior Period*		Current Period		Total			
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$
Beaumont MSA	0	0	1	0	1	5.6	0	0.0
Houston MSA	5	3,634	11	1,115	16	88.8	4,749	100.0
Broader Region	0	0	1	2	1	5.6	2	0.0

The level of CD investments and donations is excellent. In the Houston MSA AA, FLNB contributed \$4.7 million through nine investments that benefitted four school districts. FLNB also made seven donations to organizations that provide community services to LMI individuals. In the Beaumont MSA AA, FLNB contributed one donation that supported economically disadvantaged students. Outside of the AAs, FLNB provided a donation that helped revitalize/stabilize a major disaster area in Louisiana relating to Hurricane Laura. In addition to the qualified investments and donations previously discussed, FLNB contributed to an educational fund that awarded a number of scholarships to LMI individuals in 2020.

Extent to Which the Bank Provides CD Services

Bank involvement through CD services is reasonable, as the pandemic greatly impacted the ability of banks to provide services. During the evaluation period, three bank employees provided 323 hours of service in the Houston MSA AA. These employees served as board members for two school districts where a majority of students are economically disadvantaged.

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

Appendix A: Scope of Examination

The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the MSAs and non-MSAs that received comprehensive examination review, designated by the term “full-scope,” and those that received a less comprehensive review, designated by the term “limited-scope”.

Time Period Reviewed:	Lending Test: 1/01/2018-12/31/2020 CD Test: 7/31/2018-12/31/2020	
Bank Products Reviewed:	Home mortgage, small business, consumer loans CD loans, qualified investments, CD services	
Affiliate(s)	Affiliate Relationship	Products Reviewed
N/A		N/A
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
State - Texas		
Beaumont MSA	Full-Scope	
Houston MSA	Full-Scope	

Appendix B: Summary of MMSA and State Ratings

RATINGS – FLNB	
Overall Bank:	Lending Test Rating
Outstanding	Satisfactory
State:	
Texas	Satisfactory

Appendix C: Definitions and Common Abbreviations

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

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

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

Census Tract (CT): A small, relatively permanent statistical subdivision of a county delineated by a local committee of census data users for the purpose of presenting data. 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 multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet Small Business Administration Development Company or Small Business Investment Company programs size eligibility standards or have gross annual revenues of \$1 million or less; or activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved non-MSA middle-income geographies, or designated disaster areas.

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

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 U.S. Bureau of the Census in the most recent decennial census.

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 area.

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 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 (MD): 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 MD consists of one or more main/secondary counties that represent an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area (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 county or counties containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

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

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

Multifamily: Refers to a residential structure that contains five or more units.

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

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

Rating Area: A rated area is a state or multistate MSA (MMSA). 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 MMSA, the institution will receive a rating for the MMSA.

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 multistate metropolitan statistical areas (MMSA), 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 AA. Deposit data are compiled by the Federal Deposit Insurance Corporation and are available as of June 30th of each year. Tables without data are not included in this PE.

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

- Table O. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.
- Table P. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each AA. The table also presents aggregate peer data for the years the data is available.
- Table Q. Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses that were originated by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because aggregate small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank’s AA.
- Table R. Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$1 million) originated 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 U. Assessment Area Distribution of Consumer Loans by Income Category of the Geography - Compares the percentage distribution of the number of loans originated by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of households in those geographies.

Table V. Assessment Area Distribution of Consumer Loans by Income Category of the Borrower - Compares the percentage distribution of the number of loans originated by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of households by income level in each AA.

Texas

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																				2018-20		
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts					
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggt	% of Owner-Occupied Housing Units	% Bank Loans	Aggt	% of Owner-Occupied Housing Units	% Bank Loans	Aggt	% of Owner-Occupied Housing Units	% Bank Loans	Aggt	% of Owner-Occupied Housing Units	% Bank Loans	Aggt			
Beaumont MSA	7	1,957	3.3	460	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	100.0	100.0	0.0	0.0	0.0			
Houston MSA	203	40,038	96.7	10,490	0.8	0.0	0.4	25.3	27.1	17.9	40.4	67.0	28.5	33.5	5.9	53.1	0.0	0.0	0.0			
Total	210	41,995	100.0	10,950	0.7	0.0	0.4	23.7	26.2	17.2	37.9	64.8	27.3	37.7	9.0	55.1	0.0	0.0	0.0			

Source: 2015 ACS Census; 01/01/2018 - 12/31/2020 Bank Data, 2020 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																				2018-20		
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers					
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggt	% Families	% Bank Loans	Aggt	% Families	% Bank Loans	Aggt	% Families	% Bank Loans	Aggt	% Families	% Bank Loans	Aggt			
Beaumont MSA	7	1,957	4.0	460	16.2	0.0	1.1	10.9	0.0	5.0	17.0	33.3	12.4	56.0	71.4	64.3	0.0	0.0	17.2			
Houston MSA	203	40,038	96.7	10,490	22.2	4.4	3.2	17.4	10.3	14.8	20.3	18.2	21.7	40.1	56.2	38.4	0.0	10.8	21.9			
Total	210	41,995	100.0	10,950	21.8	4.3	3.1	17.1	10.0	14.4	20.1	18.6	21.3	41.1	56.7	39.5	0.0	10.5	21.7			

Source: 2015 ACS Census; 01/01/2018 - 12/31/2020 Bank Data, 2020 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2018-20		
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts				
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggt	% Businesses	% Bank Loans	Aggt	% Businesses	% Bank Loans	Aggt	% Businesses	% Bank Loans	Aggt	% Businesses	% Bank Loans	Aggt		
Beaumont MSA	2	259	3.6	248	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	100.0	100.0	0.0	0.0	0.0		
Houston MSA	53	7,323	96.4	3,061	2.0	0.0	1.4	23.6	18.9	25.7	40.8	73.6	40.3	33.6	7.6	32.6	0.0	0.0	0.0		
Total	55	7,582	100	3,309	1.9	0.0	1.3	22.2	18.2	23.8	38.5	70.9	37.3	37.4	10.9	37.6	0.0	0.0	0.0		

Source: 2020 D&B Data; 01/01/2018 - 12/31/2020 Bank Data; 2019 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues												2018-20	
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available			
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggt	% Businesses	% Bank Loans	% Businesses	% Bank Loans		
Beaumont MSA	2	259	3.6	248	85.2	0.0	36.7	4.9	100.0	9.9	0.0		
Houston MSA	53	7,323	96.4	3,061	85.9	60.4	38.4	4.0	32.0	10.1	7.6		
Total	55	7,582	100	3,309	85.9	58.2	38.3	4.0	34.6	10.1	7.3		

Source: 2020 D&B Data; 01/01/2018 - 12/31/2020 Bank Data; 2019 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table U: Assessment Area Distribution of Consumer Loans by Income Category of the Geography													2018-20	
Assessment Area:	Total Consumer Loans			Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Not Available-Income Tracts		
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	
Beaumont MSA	4	146	4.7	0.0	0.0	0.0	0.0	0.0	0.0	100.0	100.0	0.0	0.0	
Houston MSA	81	680	95.3	1.6	0.0	26.0	24.7	41.9	74.1	30.5	1.2	0.0	0.0	
Total	85	826	100	1.5	0.0	24.5	23.5	39.4	70.6	34.6	5.9	0.0	0.0	

Source: 2015 ACS Census; 01/01/2018 - 12/31/2020 Bank Data.
Due to rounding, totals may not equal 100.0%

Table V - Assessment Area Distribution of Consumer Loans by Income Category of the Borrower													2018-20	
Assessment Area:	Total Consumer Loans			Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers		
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	
Beaumont MSA	4	146	4.7	18.2	0.0	10.6	50.0	14.8	0.0	56.4	50.0	0.0	0.0	
Houston MSA	81	680	95.3	25.3	14.8	15.8	21.0	18.1	23.5	40.9	33.3	0.0	7.4	
Total	85	826	100	24.9	14.1	15.5	22.4	17.9	22.4	41.8	34.1	0.0	7.1	

Source: 2015 ACS Census; 01/01/2018 - 12/31/2020 Bank Data.
Due to rounding, totals may not equal 100.0%



Bank Branches



List of Bank's Branches and Geography Codes

Liberty Bank Location:

1900 Sam Houston Street
P.O. Box 10109
Liberty TX, 77575
(936) 336-6471
Geography: 7012

*Includes two ITMs located inside location.
Includes 4 ITMs at this location in the drive-thru @
308 Travis Street
Liberty TX, 77575*

Dayton Bank Location:

109 East U.S. HWY. 90
Dayton TX, 77535
Geography: 7011

*Includes one ITM located inside location.
.One ATM in the drive-thru and the other located @
109 East U.S. HWY 90 at the corner of Church Street
Includes four ITMs in the drive-thru
Dayton TX 77535*

North Main – Liberty – ITM/ATM:

2219 N. Main
Liberty TX, 77575
Geography: 7012

Includes two Drive Thru ITM at this location

Hardin Bank Location:

11030 HWY 146 North
Liberty TX, 77575
Geography: 7007

Includes one Drive Thru ITM at this location.

Huffman Bank Location:

24900 FM 2100
Huffman TX, 77336
Geography: 2517.02

*Includes one ITM located inside location.
Includes one Drive Thru ITM at this location.*

China Bank Location:

15113 HWY 90
Beaumont TX, 77713
Geography: 0114.02

*Includes one Drive Thru ITM at this location.
Includes one ITM located inside location.*

Dayton Mortgage Center Location:

900 HWY 146 South
Dayton TX, 77535
Geography: 7010

Mont Belvieu Bank Location:

7110 FM 3180
Baytown, TX 77523
Geography: 7102.02

*Includes two Drive Thru ITM at this location.
Includes one ITM located inside location.*

Livingston LPO/DPO Location:

1106 West Church St
Livingston, TX 77351
Geography: 2103.02

Includes one ITM located inside location.

Plum Grove Bank Location:

979 CR 5270 Unit A
Cleveland, TX 77327
Geography: 7003.02

*Includes one ITM located inside location.
Includes one Drive Thru ITM at this location.*



Branch/ATM Address:	Drive Up Facility:	ATMs:	Census Tracts & Income:
Liberty Location <i>Main Branch & ATM/ITM</i> 308 Travis St Liberty TX 77575	Yes	One Full Service 24 Hour Accessible Four Drive Up ATM/ITM with Deposit Capability Two Lobby ITM/ATM with Deposit Capability	7012.00 Middle Income
Dayton Location <i>Branch & ATM/ITM – Drive Thru</i> 109 East US Hwy 90 Dayton TX 77535	Yes	One Full Service 24 Hour Accessible Four Drive Thru ITM/ATM with Deposit Capability	7011.00 Middle Income
Dayton Location <i>Branch & ATM/ITM – Church St.</i> 109 East US Hwy 90 Dayton TX 77535	Yes	One Full Service 24 Hour Accessible Drive Up ATM with Deposit Capability	7011.00 Middle Income
North Main ATM/ITM 2219 N Main Liberty TX 77575	Yes	Two Full Service 24 Hour Accessible Drive Up ATM/ITM with Deposit Capability	7012.00 Middle Income
Hardin Location <i>Branch & ATM/ITM</i> 11030 Hwy 146 N Liberty TX 77575	Yes	One Full Service 24 Hour Accessible Drive Up ATM with Deposit Capability Drive Up ATM/ITM with Deposit Capability	7007.00 Moderate Income
Huffman Location <i>Branch & ATM/ITM</i> 24900 FM 2100 Huffman TX 77336	Yes	One Full Service 24 Hour Accessible Drive Up ATM One Drive Up ATM/ITM with Deposit Capability One Lobby ITM/ATM with Deposit Capability	2517.02 Middle Income

Branch/ATM Address:	Drive Up Facility:	ATMs:	Census Tracts & Income:
China Location <i>Branch & ATM/ITM</i> 15113 HWY 90 Beaumont TX 77713	Yes	One Full Service 24 Hour Accessible Two Drive Up ATM/ITM with Deposit Capability One Lobby ITM/ATM with Deposit Capability	0114.02 Upper Income
Mont Belvieu Location <i>Branch & ATM/ITM</i> 7110 FM 3180 Baytown TX 77351	Yes	One Full Service 24 Hour Accessible Two Drive Up ATM/ITM with Deposit Capability One Lobby ITM/ATM with Deposit Capability	7102.02 Upper Income
Plum Grove Location <i>Branch & ATN/ITM</i> 979 CR 5270 Unit A Cleveland, TX 77327	Yes	One Full Service 24 Hour Accessible One Drive Up ATM/ITM with Deposit Capability One Lobby ATM/ITM with Deposit Capability	7003.02 Moderate Income
Livingston LPO/DPO Location <i>ATM/ITM</i> 1106 West Church St Livingston TX 77351	No	One Lobby ITM/ATM with Deposit Capability	2103.02 Moderate Income



List of Bank's Branches Opened or Closed over the Last 3 Years



**List of Banks, Branches or ITMs/ATMs Opened or Closed During
the Past 3 Years**

Branches & ATMs Opened or Closed

Opened February 2024

**First Liberty Bank
Plum Grove Location
979 CR 5270 Unit A
Cleveland, TX 77327**

Opened March 2022

**First Liberty Bank
Mont Belvieu Location
7110 FM 3180
Baytown, TX 77523**

Opened March 2022

**First Liberty Bank
Livingston LPO/NDPO Location
1106 West Church St
Livingston, TX 77351**

Closed: None



List of Products and Services

Products and Services Provided by First Liberty Bank



* Securities, insurance products, and advisory services offered through Ameriprise Financial Services, member FINRA/SIPC. Ameriprise Financial Services is not affiliated with the financial institution where investment services are offered.

Investments are:

- *Not FDIC/NCUSIF insured
- *May lose value
- *Not financial institution guaranteed
- *Not a deposit
- *Not insured by any federal government agency

Securities purchased are not FDIC insured, are not obligations of First Liberty Bank and are not guaranteed by First Liberty Bank and may involve investment risk, including possible loss of principal.

*Insurance products or annuities are offered through FLNB Insurance Agency, Inc. The insurance product or annuity is not a deposit or other obligation of, or guarantee by, First Liberty Bank or FLNB Insurance Agency, Inc. ***The insurance product or annuity is not insured by the Federal Deposit Insurance Corporation (FDIC)***, any other agency of the United States, First Liberty Bank, or FLNB Insurance Agency, Inc. In the case of an insurance product or annuity that involves an investment risk, there is investment risk associated with the product, including the possible loss of value

Personal Checking and Money Market Accounts

Account Name	Minimum to Open	Minimum Balance	Monthly Fee	Pays Interest	Account Benefits
Independence Benefits Checking	\$25	\$0	\$8	No	<ul style="list-style-type: none"> • Cell phone protection • CyberScout® identity theft resolution • Roadside assistance • \$10,000 accidental death & dismemberment insurance • Shopping, dining, & travel discounts • \$3 monthly paper fee (waived with enrollment of eStatements) • Free SecurLOCK Equip app
Liberty High Interest Checking	\$25	\$2,500	Balance under \$2,500: \$10	Yes	<ul style="list-style-type: none"> • Free checks up to 3 sheets (12 checks) • Higher interest rate with a balance of \$2,500 or more • Competitive interest if balance falls below \$2,500 • Free SecurLOCK Equip app
Patriot Interest Checking	\$25	\$0	\$0	Yes	<ul style="list-style-type: none"> • Free checks up to 3 sheets (12 checks) • Competitive interest • No minimum balance • \$3 monthly paper fee (waived with enrollment of eStatements) • Free SecurLOCK Equip app
Freedom Checking	\$25	\$0	\$0	No	<ul style="list-style-type: none"> • Free checks up to 3 sheets (12 checks) • No minimum balance • Free eStatements • \$3 monthly paper fee (waived with enrollment of eStatements) • Free SecurLOCK Equip app
Money Market Plus	\$25	\$2,500	Balance under \$2500: \$10 \$2500+: \$0	Yes; tiered rates	<ul style="list-style-type: none"> • Free online & mobile banking

* Some restrictions apply. Your account has been open for at least thirty (30) days, and thereafter you maintain your account in good standing, which includes at least:

1. Bringing your account balance to a positive balance within every thirty (30) day period for a minimum period of 24 hours
2. Not being in default on any loan or other obligation to First Liberty Bank
3. Not being subject to any legal or administrative order or levy

We offer other overdraft protection plans that may be less expensive than our standard overdraft protection plan, such as:

1. A link to another FLB deposit account that you own
2. An overdraft line of credit (subject to approval)

FLB Consumer Savings Account

Minimum Balance to Open	\$25.00
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Minimum Daily Balance	Monthly Low Balance Charge
\$100.00 and Over	No Charge
\$0.00 - \$99.99	\$5.00

Allowed 3 withdrawals per month at no cost

Activity service charge per withdrawal over 3 is \$10.00
--

You may make no more than six (6) preauthorized withdrawals, automatic or telephone transfers, checks, drafts, and debit card or other similar transactions from your account per month or statement cycle.

See one of our Universal Bankers for more details.

FLB Student Savings Account

For students ages 23 & under (1)

Minimum Balance to Open \$25.00

Minimum Daily Balance	Monthly Low Balance Charge
\$50.00 and Over	No Charge
\$0.00 - \$49.99	\$5.00

Allowed 3 withdrawals per month at no cost

Activity service charge per withdrawal over 3 \$10.00

You may make no more than six (6) preauthorized withdrawals, automatic or telephone transfers, checks, drafts, and debit card or other similar transactions from your account per month or statement cycle.

(1) Account will be changed to FLB Savings Account at the age of 24.

See one of our Universal Bankers for more details.

Health Savings Account (HSA)

A Health Savings Account is a tax-exempt trust or custodial account established for the purpose of paying medical expenses in conjunction with a high-deductible health care plan.

You are eligible for a regular HSA contribution if, with respect to any month, you:

- Are covered under a high-deductible health plan (HDHP) on the first day of such month;
- Are not also covered by any other health plan that is not an HDHP (with certain exceptions for plans providing preventive care and limited type of permitted insurance and permitted coverage);
- Are not enrolled in Medicare; and
- Cannot be claimed as a dependent on another individual's tax return.

If you are eligible, you can establish an HSA in much the same way you would establish an IRA - with a qualified trustee or custodian. Each year, you are responsible for determining your allowable annual HSA contribution and whether you have qualified medical expenses eligible for reimbursement with nontaxable HSA distributions.

Minimum Balance to Open	\$50.00
Yearly Annual Fee	\$35.00

To receive accrued interest, you must maintain a daily balance of at least \$500.

Interest Rate Tiers apply for this account:	
\$0.00 - \$499.99	None
\$500.00 - \$4,999.99	Posted Rate
\$5,000.00 and over	Posted Rate

If you meet the eligibility requirements for an HSA, you, your employer, your family members and any other person (including nonindividuals) may contribute to your HSA. This is true whether you are self-employed or unemployed.

Health Coverage Benefits: Savings can be used for any qualified medical expenses - even those not typically covered by your plans.

Tax-Benefits: Contributions to the HSA are 100% tax deductible.

Benefits Carry Forward: Unused savings, or earning, can be used in future years.

Check with your insurance agent, or tax preparer, for details on qualified HSA Plans.
To establish your Health Savings Account, just come in and talk with us!

Individual Retirement Accounts

- Our Individual Retirement Account (IRA) can be opened with as little as \$100.00. You may add to this during the year to reach your maximum annual contribution of \$6,000.00 or \$7,000.00 for individuals 50 years and older if you have earned income of at least \$6,000.00 or \$7,000.00. These funds may be put into a Certificate of Deposit. Our IRA Certificates of Deposit have the same term and penalties as the standard Certificates of Deposit we offer.

Spousal Individual Retirement Account

- A non-working spouse may also make annual contributions of \$5,000.00 or \$6,500.00 for individuals 50 years and older. These accounts are handled in the same manner as a regular Individual Retirement Account.

Simplified Employee Pension Plan (SEP-IRA's)

- This plan is offered to those who are self-employed or own a small business. This is a way for the employer to allow their employees (those who qualify) to save for their retirement.

Roth IRA Account

- The new Roth IRA Account is similar to the IRA Account except the contributions are not tax deductible, but the distributions can be tax free.

Coverdell Education Savings Account (CESA)

- The CESA allows individuals to open or contribute up to \$2,000.00 a year for each child up to the age of 18 for the child's qualified education expense. The child's legal guardian or parent will retain control over the funds until the child reaches legal age.

IRA Rollovers

- We can help you rollover any portion of funds from a Qualified Retirement Plan (such as a plan with your employer) or from an existing IRA at another financial institution to an IRA at First Liberty Bank.

Qualified Pension Plans

- We provide several types of retirement plans for employer/employee investments. From the small business to the large corporation, we can help you find the right type of pension plan that will meet your needs. We can help establish your plan with a variety of investment options. All of the plans provided are in compliance and approved by the IRS.

Certificate of Deposit (CDs)

CERTIFICATES OF DEPOSIT

- We require a minimum of \$500.00 to open a Certificate of Deposit. Our Certificates have various maturity dates ranging from thirty days to five years. Interest can be paid monthly, quarterly, semi-annually or annually. The interest can also be deposited back to the Certificate, to another FLB account or you can receive it in a check. All Certificates are subject to an early withdrawal penalty.

INTEREST RATES

- All our CDs are fixed rate, which means you will receive the same rate throughout the term of your CD, regardless of changes in rates during the time you have your CD open



FLB Commercial Checking

Account Name	Minimum to Open	Minimum Balance	Monthly Fee	Pays Interest	Account Benefits
Commercial Checking	\$25	\$0	\$15	No	<ul style="list-style-type: none"> • Earnings credit allowance on balances may offset activity fees • Transaction items are just \$0.15 each • Coin & currency deposits are just \$0.50 per \$1,000 • Free SecurLOCK Equip app
Freedom Business Checking	\$25	\$0	\$0	No	<ul style="list-style-type: none"> • 1,000 FREE monthly transaction items • No Minimum balance • No monthly service charge • Up to \$10,000 currency deposited per month FREE • Free SecurLOCK Equip app
Patriot Community Business Checking (Not-for-Profit Organizations)	\$25	\$0	\$0	Yes	<ul style="list-style-type: none"> • Unlimited FREE monthly transactions items • Competitive interest • No minimum balance • No monthly service charge • Unlimited currency deposits per month FREE • Free SecurLOCK Equip app

* Some restrictions apply. Your account has been open for at least thirty (30) days, and thereafter you maintain your account in good standing, which includes at least:

1. Bringing your account balance to a positive balance within every thirty (30) day period for a minimum period of 24 hours
2. Not being in default on any loan or other obligation to First Liberty Bank
3. Not being subject to any legal or administrative order or levy

Non-Profit Organization Checking Account

Tax Exempt documentation must be provided to qualify as a Non-Profit Organization. These accounts will not be charged a monthly service charge fee; however, based upon the account activity, the Bank retains the right to require Account Analysis. All other organization/association-type accounts will be assessed a monthly service charge of \$7.00. This service charge will be waived if the customer chooses to receive an electronic statement (e-Statement)

Consumer Loans

Car Loans - We will finance your new car for a maximum term of six years or your used car, depending on the age, for a maximum term of four years.

Boat Loans - We will finance your new boat for a maximum term of five years or your used boat, depending on the age, for a maximum term of four years.

Recreational Vehicle Loans - We will finance your new vehicle for a maximum term of five years or your used vehicle, depending on the age, for a maximum term of four years.

Personal Loans - We can help you do home improvements, purchase appliances, take a vacation or consolidate your bills. With a personal loan designed to fit your budget, we can help you accomplish your borrowing needs.

Manufactured Home and Land Loans - If you purchasing a manufactured home and land, we can finance your purchase with just one loan. No longer will you have to pay two payments, one to the landowner and one to the finance company.

Home Improvement Loans - Is your family out growing your home? We can help you finance the cost of remodeling your home. In most cases, your present equity will allow you to finance the cost without any down payment.

Land or Lot Purchase - Are you preparing for that dream home? We can finance the purchase of your property. When you pay off the land purchase or make a substantial reduction, we can help you finance that dream home.

Auto Payment - Are you tired of paying those late fees because you mailed your payment too late? We can set your payments to automatically charge your account. When you make the loan, you tell us what account you want charged and on what date. We will do the rest. As an added bonus, we will give you a discount of .25% off your loan rate. So not only do you save possible late charges, but you save on your finance charge.

Commercial Loans

First Liberty Bank has always worked with our commercial customers. Our customers range from the small one-person business to the large manufacturer employing hundreds of workers. Our approach is to provide the same personal service.

The common type of commercial loans we offer are:

Working Capital Loans - For those temporary finance needs.

Inventory Loans - For those seasonal purchases and for expanding your existing business.

Equipment Loans - For upgrading your company's equipment needs.

Furniture and Fixtures Loans - For starting up your new business or for expanding your existing business.

Interim Construction Loans - For builders to build that new home or building until permanent financing begins.

Commercial Real Estate Loans - Whether the loan is to purchase a new building or to remodel an existing building, we can work out the best loan package.

New Business Loans - If you are considering opening a new business or purchasing an existing business, we can help you develop the proper loan package.

Federal Loan Programs - We also offer SBA Loans. These government loans allow us more flexibility in helping new businesses get started.

Liberty location is at the corner of Main St and Sam Houston St (1900 Sam Houston St) in Liberty, Texas. We have loan officers at the Liberty, Dayton, Huffman, China, Mont Belvieu, and Livingston locations.

FIRST LIBERTY BANK NMLS ID NO. 460977

Overdraft Protection Plans

First Liberty Bank has several plans to help with possible overdraft situations you may encounter. Check out the method that best suits your needs!

FLB Overdraft Protection

Money can be transferred from a related account to prevent an overdraft and the related insufficient service charge. The cost of this service is \$10.00 per daily transfer. If your related deposit account is an interest-bearing account, you may make no more than six (6) preauthorized withdrawals, automatic or telephone transfers, checks, drafts, debit cards or other similar transactions from your account per month or statement cycle.

FLB Overdraft Privilege

If you inadvertently overdraw your account, First Liberty Bank will have the discretion to pay the overdraft, subject to the limit of your overdraft privilege and the amount of the overdraft fee. This payment by the bank is a discretionary courtesy and not a right of the accountholder or an obligation of First Liberty Bank. This privilege for consumer checking accounts will generally be limited to a maximum of \$750 overdraft (negative) balance and for commercial accounts will generally be limited to a maximum of \$3,500 overdraft (negative) balance. Any and all fees and charges, including without limitation the non-sufficient funds fees (as set forth in our fee schedules and deposit account agreement and disclosure), will be included as part of this maximum amount. It may be possible that your account will become overdrawn in excess of the overdraft privilege amount as a result of the assessment of a fee.

Please read our Discretionary Overdraft Privilege Policy for further explanation of the product.

Home Equity Loans

Purchase, Refinance, Home Equity.... .

What is a home equity loan?

A home equity loan is a loan that uses your home as collateral. Your home equity is a part of your home that you actually own and this is the guarantee for your loan.

Your home equity is calculated by taking the current value of your home and subtracting your mortgage. For example, if your home is worth \$150,000 and you have a \$100,000 mortgage, you have \$50,000 of equity in your home. A home Equity loan allows you to borrow money using your equity of \$50,000 as security for the loan.

A home equity loan, often called a second mortgage, reduces your equity or ownership in your home. Since your home guarantees your loan, if you default on the payments, you can lose your home.

What can I use my loan proceeds for?

A home equity loan can be used for anything from paying off high-interest credit card debt, to home improvements to buying a car.

Here are some advantages for staying with your locally owned and operated Bank:

- Low closing cost
- Fast loan decisions
- Face to face contact with your loan offer
- No out-of-state letters or phone calls to get answers to any questions.

Come in and visit with one of our loan specialists.

FIRST LIBERTY BANK NMLS ID NO. 460977

Mortgage Loans

Purchase, Refinance, Home Equity....

First Liberty Bank has always been very active in financing homes in the Liberty/Dayton area. We believe treating our customers fairly. For customer's that do not understand home loans, our loan officers and loan secretaries take great pride in working with you. We will walk you through the application process. We want you to know that we care.

We offer a variety of homes loans:

- Conventional loans with up to 95% financing.

We can finance several different types of homes:

- Standard home
- Manufactured home and land
- Home and acreage
- Second homes
- Beach property
- Lake property

Our traditional trade area has been South Liberty County and North Chamber County. NOW, we have expanded our lending area to Southeast Texas.

If you would like to use a financial calculator to determine what you can afford or how much your payments may be go to flb.bank.

When you are ready to talk home loans, please give us a call or view our additional Mortgage Loan Services on flb.bank.

FIRST LIBERTY BANK NMLS ID NO. 460977

FLB Debit MasterCard

Now you can use your FLB Debit MasterCard instead of a check everywhere MasterCard is accepted. You can use your FLB Debit Card to get cash at over 440,000 ATMs. But now you can use it in more ways, at even more places, and for even more things than ever before. Just think of it as your ATM card and your checkbook rolled into one.

Monthly fee per card \$1.00

FLB Business Debit MasterCard

Now you can use your Business Debit MasterCard instead of a check everywhere Visa cards are accepted. You can still use your FLB Business Debit MasterCard to get cash at over 440,000 ATMs in the Global ATM Network. But now you can use it in more ways, at even more places, and for even more things than ever before. Just think of it as your ATM card and your checkbook rolled into one.

Monthly fee per card \$1.00

FLB MasterCard Credit Card

You choose to bank with us, why not carry our card? Stop by the bank today and pick up an application from any one of our bank representatives. 2.90% Introductory Annual Percentage Rate for Six Months.

Cardholder Benefits:

- 24 X 7 Customer Service
- No Annual Fees
- Transaction Fees: Balance Transfer and Cash Advance - Either \$10 or 3% of the amount of each balance transfer or each cash advance, whichever is greater.
- International Transaction: 2% of each transaction in U.S. dollars.

CHOOSE THE CARD THAT'S RIGHT FOR YOU.....

- Be rewarded for using your card with Preferred Points. When you choose our Preferred Points card, you will receive a low introductory rate in addition to flexible reward options to treat yourself. Earn one point for every \$1 spent on your credit card, and you can redeem your points to receive rewards.
- Enjoy convenience and save with a Low Rate Card. When you choose our Low Rate card, you have the advantage of having purchasing power at your fingertips, whenever you need it most. Whether you use it for shopping, repairs, tuition, or bills, your mind will be at ease knowing your purchases were conveniently made with a card that will always offer a low competitive rate.

Account Access via the Internet - Cardholders have an option to access their account through the Internet by accessing the Card Services Website link (www.cardaccount.net). This link will allow the Cardholder to obtain up-to-the-minute credit card balances, available credit, review their most recent account activity since their last statement, view/print their last four account statements and make a payment to their account at no charge.

FLB 24 Hour Home Banking

Call: 1-888-336-5290

First Liberty Bank keeps you in touch with your money twenty-four hours a day, seven days a week. It's simple, just pick up your touch tone phone. All you need is your account number and the last four digits of your social security number. There is no need to sign up for anything. There is no charge for this service. You can:

- Receive your account balance
- Transfer funds between accounts
- Verify that checks have cleared
- Confirm deposits
- Make loan payments

[Transfers and loan payments made before 7:00 p.m. Monday through Friday, will be credited on that day's business.]

Whether you are balancing your checkbook at 10 p.m. or away from a computer, don't worry about regular banking hours. Try FLB 24 Hour Home Banking and see how easy it is to do your banking at home.

FLB 24-Hour Customer Service

Call: 1-936-336-6471

First Liberty Bank keeps you in touch with a bank customer service representative twenty-four hours a day, seven days a week. It's simple, just pick up your touch tone phone. Your call will be redirected to an answering service (Westpark Communications). Westpark Communications takes down customer information and contacts the customer service representative on-call. The FLB customer service representative on-call contacted the customer using the phone number provided by that customer to the answering service. In order to protect customer information, the same security verification procedures are used before any information is provided to that customer. You can:

- Receive your account balance
- Transfer funds between accounts
- Verify that checks have cleared
- Confirm deposits
- Make loan payments
- Report issues with the FLB Debit MasterCard

[Transfers and loan payments made before 6:00 p.m. Monday through Friday, will be credited on that day's business.]

FLB Mobile & Online Banking

Online Banking

FLB Online Banking allows you to access your various banking accounts at any time of day or night! You can perform any of the following activities:

- Make balance inquiries
- View transaction histories
- View images of checks
- View bank statements with images of checks and deposits
- Make transfers between accounts
- Make loan payments
- Pay your bills
- Make a Stop Payment on a check
- Create account alerts
- Access cash Management Services for Commercial Accountholders

Mobile Banking

Our custom mobile app lets you bank on your phone, around the corner or around the world. You have access to the same functions on your phone that are available through online banking. Plus, you can make deposits using Mobile Deposit simply by taking a picture of your check and submitting. Your login information is the same as with Online Banking, and once you download the app and enroll, you're ready to go!

Find our app by searching "flb mobile banking" in the app store or google play. Once you download, sign in using your online banking credentials, and you'll be ready to go!

Bill Pay

Paying bills has never been easier with the convenience and technology of our multi-channel online payment center. Offering electronic payments to thousands of retailers, access to hundreds of eBills, and easy to use person to person payment options, you are sure to find a payment method that works for you.

Bill Payment

With traditional online bill payment, you set up each company you pay, then enter and pay bills as they arrive. By paying your bills electronically, your payments are credited more quickly than by mailing a check. Plus, your payment won't get lost in the mail.

If the business or individual you are paying cannot accept electronic payments, we will send a check on your behalf letting you avoid the hassle of writing and mailing a check yourself.

eBill

eBill lets you connect with hundreds of companies that offer eBill statements. Choose the bills you want to receive from participating vendors. Then view, pay and file them in a matter of minutes. The environment will thank you and so will your mail box!

- Personalize your gift payments with an e-greeting template (birthday, holiday, graduation, etc)
- Set up future or recurring payments
- Access the largest person-to-person payment network with over 1,400 participating banks and credit unions

MONTHLY e-STATEMENTS

What is an "e-Statement"?

Monthly e-Statement include images of the front of your checks and deposits are delivered through our FLB Online Banking site. They look just like your paper statements, can be printed or downloaded to your PC and are available online for two years. You will be notified by email that your statement is ready for viewing. Just click on the link to log into FLB Online Banking and retrieve your bank statement. You must have the capability to open PDF file in order to view e-Statements.

Safe Deposit Boxes (Liberty & Dayton Location ONLY)

First Liberty Bank offers a variety of sizes of safe deposit boxes at both banking locations.

Box Size (Inches)	Annual Rental Fee
2 x 5	\$20.00
3 x 5	30.00
3 1/2 x 5	35.00
4 x 5	40.00
5 1/2 x 5	55.00
3 x 10	60.00
4 1/2 x 10	67.50
5 x 10	75.00
10 x 10	100.00

Contents of safe deposit boxes are not insured by FDIC.

Safe Deposit Box Drilling Fee - cost plus (ranges from \$230.00-\$325.00)

Replacement box key - \$35.00

Customer assumes all cost of drilling of box and key replacement.

FLB CASH LINK (Overdraft Protection)

- Overdraft protection - If the balance in your checking account is not sufficient to pay a check, money can be transferred from a related account to prevent an overdraft and the related insufficient service charge. The cost of this service is \$2.00 per daily transfer. Funds moving from a Savings Account is limited to six (6) transfers per month.

FLB CASH MANAGEMENT

- To help you save on a monthly basis, we can set up an auto transfer from your checking account to your savings account. You tell us how much and we do the rest.

Investment Services

At Ameriprise Financial Services, our primary focus is making it easier for you to pursue your financial goals. We offer a variety of comprehensive products and services that suit your lifestyle and changing needs. With Ameriprise Financial Services, you'll enjoy the convenience of conducting your investment and insurance activities at one location, among the people you know.

Sandra Solis, your investment representative, works with his customers to meet their financial objectives. She offers full-service brokerage services including stocks, bonds, mutual funds, tax-deferred annuities, retirement funding, and insurance programs. She is a licensed Investment Representative with both investment and business experience.

Sandra can be contacted at by email at ssolis@FLB.bank.

Check the background of this investment professional on FINRA's [BrokerCheck](#).

Securities offered through Ameriprise Financial Services, member [SIPC/FINRA](#). Investments are: * Not FDIC/NCUSIF insured * May lose value * Not financial institution guaranteed * Not a deposit * Not insured by any federal government agency. Ameriprise Investment Services is under separate ownership from any other named entity.

Investment Representatives are registered to conduct securities business and licensed to conduct insurance business in limited states. Response to or contact with residents of other states will only be made upon compliance with applicable licensing and registration requirements. The information in this website is for U.S. residents only and does not constitute an offer to sell, or a solicitation of an offer to purchase brokerage services to persons outside of the United States.

* Securities, insurance products, and advisory services offered through Ameriprise Financial, member FINRA/SIPC. Ameriprise Financial Services is not affiliated with the financial institution where investment services are offered.

Investments are:

- *Not FDIC/NCUSIF insured
- *May lose value
- *Not financial institution guaranteed

FLNB Insurance Agency, Inc.

First Liberty Bank through its subsidiary, FLNB Insurance Agency, Inc., offers a variety of insurance products to its list of many financial services. FLNB Insurance Agency will help you meet your insurance needs and help you save money. Call any of our team of insurance professionals. They will be happy to visit with you. Call directly at 936-336-3641 or toll-free at 1-800-553-5243.

FLNB Insurance Agency locations:

Liberty Location - 1900 Sam Houston Ave., Liberty, TX 77575
Make an appointment to meet at any First Liberty Bank location.

Business Hours:

- Monday – Thursday: 9:00 AM – 4:00 PM
- Friday: 9:00 AM – 5:00 PM

Our Agents:

- **Jessica Wood** is the managing agent and specializes in personal lines.
- **HolliBeth Mathews** is the agent specializing in commercial lines.

FLNB Insurance Agency provides a broad range of products:

- Home Insurance
- Flood Insurance
- Auto Insurance
- Recreational Vehicle Insurance
- Commercial Insurance
- Bonds

FLNB Insurance Agency represents the following insurance companies:

- Union Standard
- Foremost
- The Hartford
- Mercury
- Progressive
- Travelers
- Wellington
- TWICO
- National Flood
- Texas Windstorm
- Texas Mutual
- Texas Fair Plan

FLNB Insurance Agency, Inc.

Insurance products or annuities are offered through FLNB Insurance Agency, Inc. The insurance product or annuity is not a deposit or other obligation of, or guarantee by, First Liberty Bank or FLNB Insurance Agency, Inc. The insurance product or annuity is not insured by the Federal Deposit Insurance Corporation (FDIC), any other agency of the United States, First Liberty Bank, or FLNB Insurance Agency, Inc. In the case of an insurance product or annuity that involves an investment risk, there is investment risk associated with the product, including the possible loss of value.

HOURS OF OPERATION

Liberty Location:

1900 Sam Houston St. (Main at Sam Houston)
P.O. Box 10109
Liberty, Texas 77575
936-336-6471

Banking Hours:

Lobby:

Monday through Thursday - 9:00am to 4:00pm
Friday - 9:00am to 5:00pm

Drive Thru Commercial:

Monday through Thursday - 7:00am to 4:00pm
Friday - 7:00am to 5:00pm

Video Teller Drive Thru:

Monday through Friday - 7:00am to 6:00pm
Saturday - 8:00am to 12:00pm

Dayton Location:

109 East U.S. Hwy. 90
Dayton, Texas 77535
936-257-9700

Banking Hours:

Lobby:

Monday through Thursday - 9:00am to 4:00pm
Friday - 9:00am to 5:00pm

Video Teller Drive Thru:

Monday through Friday - 7:00am to 6:00pm
Saturday - 8:00am to 12:00pm

Hardin Location:

11030 Hwy 146
Hardin, Texas 77561
936-298-3030

Banking Hours:

Lobby:

Monday through Thursday - 9:00am to 4:00pm
Friday - 9:00am to 5:00pm

Video Teller Drive Thru:

Monday through Friday - 7:00am to 6:00pm
Saturday - 8:00am to 12:00pm

Huffman Location:

24900 FM 2100
Huffman, Texas 77336
281-324-4151

Banking Hours:

Lobby:

Monday through Thursday - 9:00am to 4:00pm
Friday - 9:00am to 5:00pm

Video Teller Drive Thru:

Monday through Friday - 7:00am to 6:00pm
Saturday – 8:00am to 12:00pm

China Location:

15113 HWY 90
Beaumont, Texas 77713
936-336-6471

Banking Hours:

Lobby:

Monday through Thursday - 9:00am to 4:00pm
Friday - 9:00am to 5:00pm

Video Teller Drive Thru:

Monday through Friday - 7:00am to 6:00pm
Saturday – 8:00am to 12:00pm

Mont Belvieu Location:

7110 FM 3180
Baytown, Texas 77523
936-336-6471

Banking Hours:

Lobby:

Monday through Thursday - 9:00am to 4:00pm
Friday - 9:00am to 5:00pm

Video Teller Drive Thru:

Monday through Friday - 7:00am to 6:00pm
Saturday – 8:00am to 12:00pm

Livingston LPO/DPO Location:

1106 West Church St
Livingston, Texas 77351
936-336-6471

Banking Hours:

Lobby and Video Teller:

Monday through Thursday - 9:00am to 4:00pm
Friday - 9:00am to 5:00pm

Plum Grove Location:

979 County Road, UnitA
Cleveland, Texas 77327
936-336-6471

Banking Hours:

Lobby:

Monday through Friday - 9:00am to 6:00pm
Saturday - 9:00am to 1:00pm

Video Teller Drive-Thru:

Monday through Friday - 7:00am to 6:00pm
Saturday - 8:00am to 12:00pm

ATMs:

Open 24 hours at all locations

Deposits made on Saturday will post on the next business day. A business day is a calendar day (Monday – Friday) other than a Saturday, a Sunday, or any of the legal public holidays.



Map of Designated Assessment Area of Services & Geographic Lending Area by Census Tract



Definition of the Bank’s Geographic Community Area

The main branch is in Liberty, Texas, which is the County Seat of Liberty County. There is also a branch located in Dayton Texas. The Board of Directors has defined its community area (Assessment Area) as being composed by two whole counties – Liberty County and Chambers County – and two partial counties, the eastern portion of Harris County and western portion of Jefferson County.

Based on the 2020 Census Data, the assessment area is defined by the following Census Tract Numbers:

Liberty County	Chambers County	Jefferson County (Partial)	Harris County (Partial)
7001	7101	114.01	2516
7002	7102.01	114.02	2517.01
7003.01	7102.02	115	2517.02
7003.02	7103		2518
7003.03	7104.01		2519.02
7004	7105		2519.03
7005	7106		2519.04
7006			2527
7007			2528
7008.01			2529.01
7008.02			2529.02
7009			2530
7010			2531.01
7011			2531.02
7012			2532.01
7013			2532.02
7014			

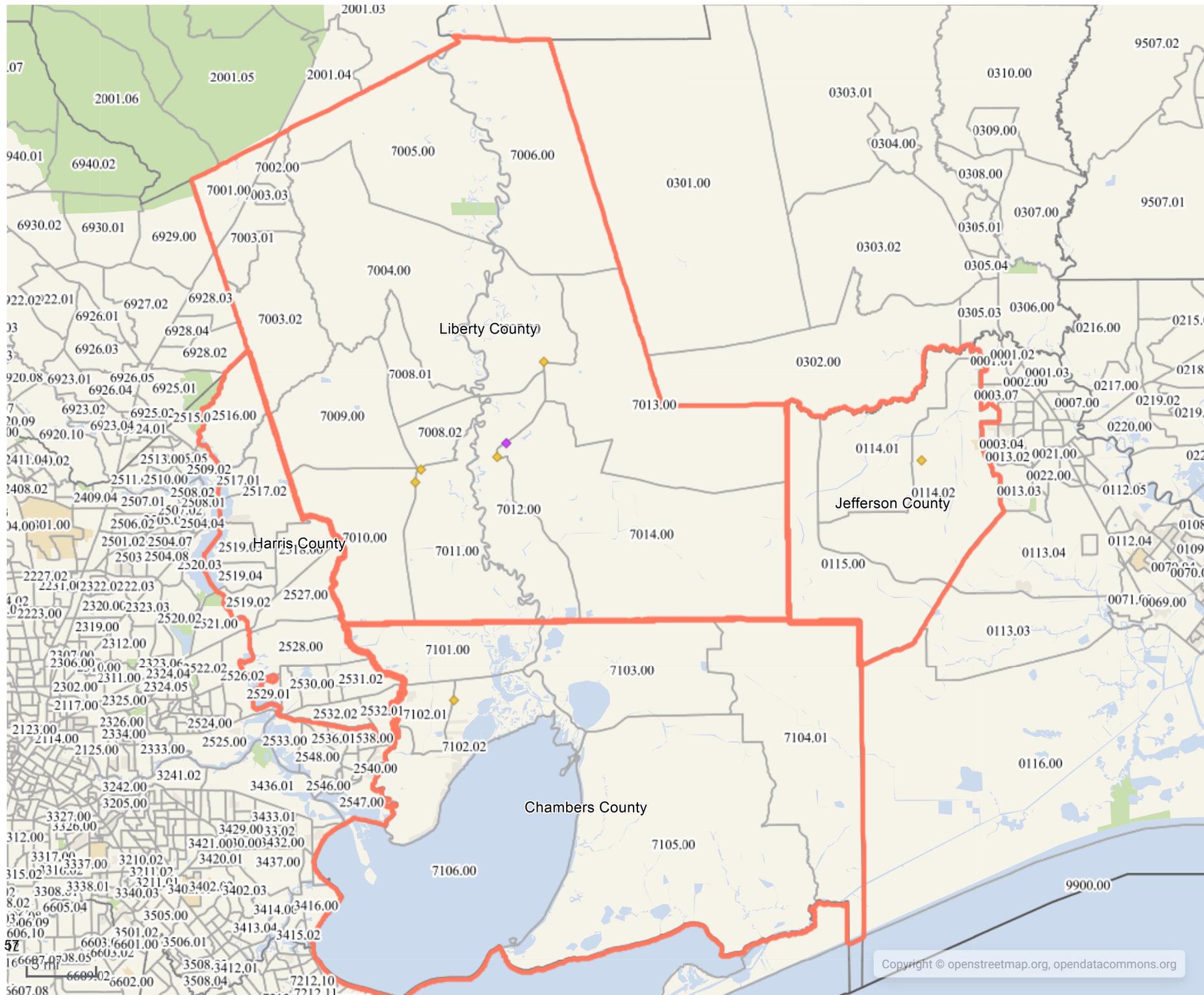
The Bank included partial regions of Harris County and Jefferson County due to their close proximity to Liberty County and the growing customer base from those regions.

Thus, by using the actual geographic environment of the county, the Bank has defined its Community Area as Liberty County, Chambers County, the eastern portion of Harris County, and a portion of Jefferson.

A high degree of competition exists. The Bank competes with Commercial Banks, Credit Unions, and Consumer Finance Companies located in Liberty, Chambers and nearby areas. To a lesser extent, the Bank competes with Money Center Banks, Mortgage Banking Companies, Insurance Companies, Brokerage Houses and certain Government Agencies.

For further context on how the Board determined this area, please see the attached Census Tract maps.

2024 FLB Assessment Area

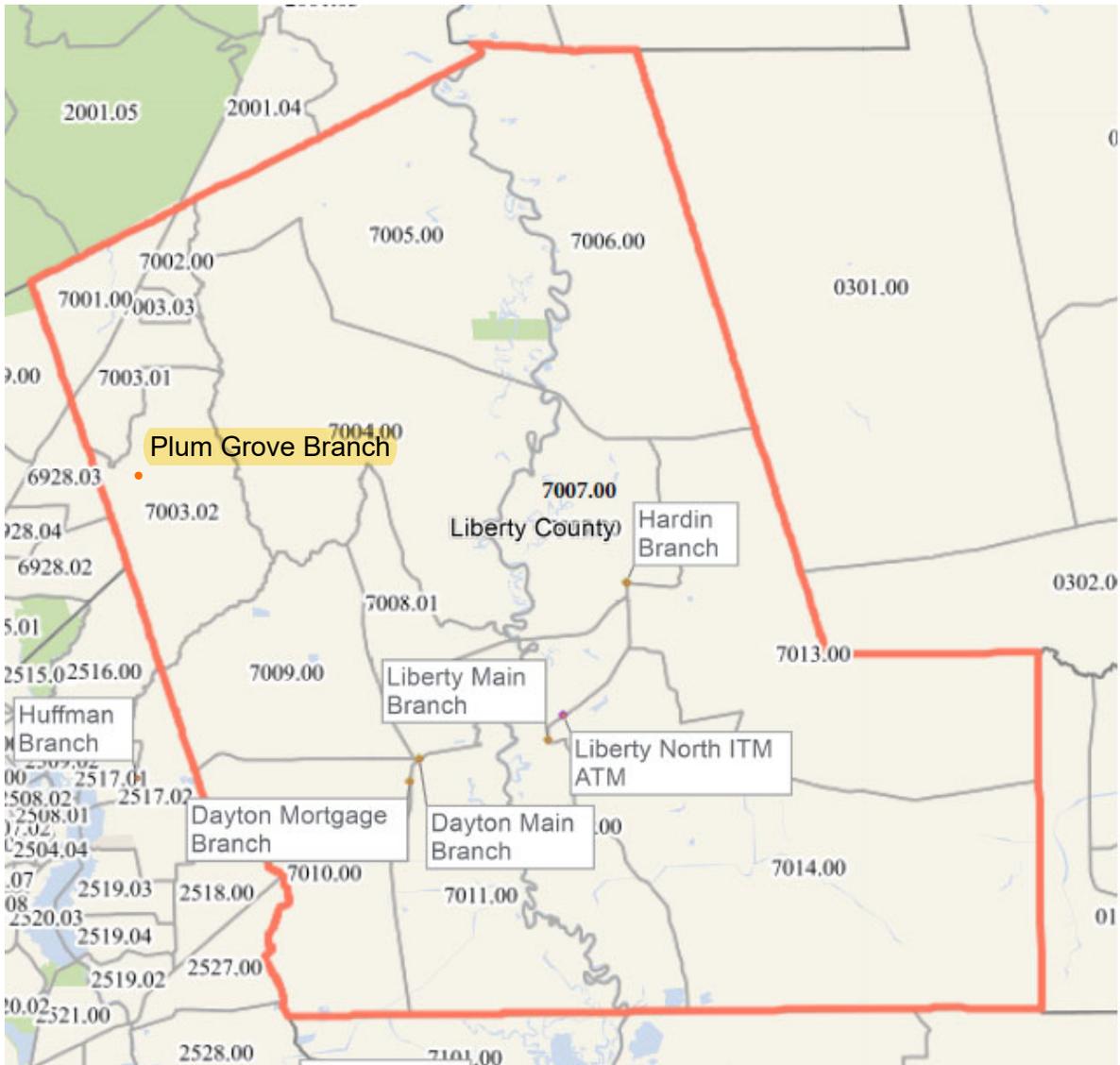


291 Liberty County

2023 FFIEC Census Report - Summary Census Demographic Information

State: 48 - TEXAS (TX)
 County: 291 - LIBERTY COUNTY
 Tract: ALL TRACTS

Tract Code	Tract Income Level	Distressed or Under-served Tract	Tract Median Family Income %	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
7001	Moderate	No	59.31	\$94,100	\$55,811	\$48,553	4451	50.48	2247	1111	1629
7002	Low	No	49.28	\$94,100	\$46,372	\$40,341	2963	66.59	1973	477	1059
7003.01	Moderate	No	54.51	\$94,100	\$51,294	\$44,628	4297	46.73	2008	970	1515
7003.02	Moderate	No	54.44	\$94,100	\$51,228	\$44,571	13573	85.83	11650	1761	2295
7003.03	Moderate	No	61.47	\$94,100	\$57,843	\$50,326	3068	47.07	1444	704	1008
7004	Middle	No	103.58	\$94,100	\$97,469	\$84,792	7201	13.33	960	2200	2881
7005	Middle	No	100.57	\$94,100	\$94,636	\$82,333	2654	15.3	406	813	1136
7006	Moderate	No	70.45	\$94,100	\$66,293	\$57,670	2630	19.58	515	1022	1835
7007	Middle	No	114.81	\$94,100	\$108,036	\$93,983	2539	18.67	474	653	989
7008.01	Middle	No	93.85	\$94,100	\$88,313	\$76,832	3924	27.57	1082	1163	1301
7008.02	Middle	No	99.17	\$94,100	\$93,319	\$81,184	6194	31.9	1976	1429	1910
7009	Middle	No	113.41	\$94,100	\$106,719	\$92,838	6236	47.58	2967	740	955
7010	Middle	No	80.84	\$94,100	\$76,070	\$66,178	7682	64.1	4924	1653	2475
7011	Moderate	No	66.58	\$94,100	\$62,652	\$54,505	7814	31.79	2484	1870	2448
7012	Middle	No	91.4	\$94,100	\$86,007	\$74,821	6248	35.76	2234	1697	2588
7013	Moderate	No	72.53	\$94,100	\$68,251	\$59,375	3242	19.12	620	986	1598
7014	Moderate	No	75.73	\$94,100	\$71,262	\$61,993	6912	52.37	3620	2162	2721



2023 FFIEC Census Report - Summary Census Demographic Information

State: 48 - TEXAS (TX)
 County: 245 - LIBERTY COUNTY



Tract Code	Tract Income Level	Distressed or Under-served Tract	Tract Median Family Income %	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
7001	Moderate	No	59.31	\$94,100	\$55,811	\$48,553	4451	50.48	2247	1111	1629
7002	Low	No	49.28	\$94,100	\$46,372	\$40,341	2963	66.59	1973	477	1059
7003.01	Moderate	No	54.51	\$94,100	\$51,294	\$44,628	4297	46.73	2008	970	1515
7003.02	Moderate	No	54.44	\$94,100	\$51,228	\$44,571	13573	85.83	11650	1761	2295
7003.03	Moderate	No	61.47	\$94,100	\$57,843	\$50,326	3068	47.07	1444	704	1008
7004	Middle	No	103.58	\$94,100	\$97,469	\$84,792	7201	13.33	960	2200	2881
7005	Middle	No	100.57	\$94,100	\$94,636	\$82,333	2654	15.3	406	813	1136
7006	Moderate	No	70.45	\$94,100	\$66,293	\$57,670	2630	19.58	515	1022	1835
7007	Middle	No	114.81	\$94,100	\$108,036	\$93,983	2539	18.67	474	653	989
7008.01	Middle	No	93.85	\$94,100	\$88,313	\$76,832	3924	27.57	1082	1163	1301
7008.02	Middle	No	99.17	\$94,100	\$93,319	\$81,184	6194	31.9	1976	1429	1910
7009	Middle	No	113.41	\$94,100	\$106,719	\$92,838	6236	47.58	2967	740	955
7010	Middle	No	80.84	\$94,100	\$76,070	\$66,178	7682	64.1	4924	1653	2475
7011	Moderate	No	66.58	\$94,100	\$62,652	\$54,505	7814	31.79	2484	1870	2448
7012	Middle	No	91.4	\$94,100	\$86,007	\$74,821	6248	35.76	2234	1697	2588
7013	Moderate	No	72.53	\$94,100	\$68,251	\$59,375	3242	19.12	620	986	1598
7014	Moderate	No	75.73	\$94,100	\$71,262	\$61,993	6912	52.37	3620	2162	2721

Income

Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Household Income
7001	Moderate	\$81,859	\$94,100	23.63	59.31	\$48,553	\$55,811	\$43,817
7002	Low	\$81,859	\$94,100	10.36	49.28	\$40,341	\$46,372	\$34,301
7003.01	Moderate	\$81,859	\$94,100	26.22	54.51	\$44,628	\$51,294	\$43,041
7003.02	Moderate	\$81,859	\$94,100	21.93	54.44	\$44,571	\$51,228	\$44,767
7003.03	Moderate	\$81,859	\$94,100	15.51	61.47	\$50,326	\$57,843	\$44,340
7004	Middle	\$81,859	\$94,100	12.03	103.58	\$84,792	\$97,469	\$57,153
7005	Middle	\$81,859	\$94,100	11.22	100.57	\$82,333	\$94,636	\$80,810
7006	Moderate	\$81,859	\$94,100	27.99	70.45	\$57,670	\$66,293	\$24,327
7007	Middle	\$81,859	\$94,100	6.46	114.81	\$93,983	\$108,036	\$69,438
7008.01	Middle	\$81,859	\$94,100	10.18	93.85	\$76,832	\$88,313	\$64,643
7008.02	Middle	\$81,859	\$94,100	5.86	99.17	\$81,184	\$93,319	\$57,953
7009	Middle	\$81,859	\$94,100	6.5	113.41	\$92,838	\$106,719	\$69,940
7010	Middle	\$81,859	\$94,100	12.04	80.84	\$66,178	\$76,070	\$61,881
7011	Moderate	\$81,859	\$94,100	14.66	66.58	\$54,505	\$62,652	\$51,186
7012	Middle	\$81,859	\$94,100	7.54	91.4	\$74,821	\$86,007	\$44,776
7013	Moderate	\$81,859	\$94,100	10.79	72.53	\$59,375	\$68,251	\$56,130
7014	Moderate	\$81,859	\$94,100	19.69	75.73	\$61,993	\$71,262	\$56,618

Population

Tract Code	Tract Population	Tract Minority %	Number of Families	# of Households	Non-Hisp White Population	Tract Minority Population	American Indian Population	Asian/Hawaiian/Pacific Islander Population	Black Population	Hispanic Population	Other Population / Two or More Races
7001	4451	50.48	1062	1488	2204	2247	8	25	95	1957	162
7002	2963	66.59	741	1333	990	1973	16	46	1154	646	111
7003.01	4297	46.73	1097	1326	2289	2008	23	27	78	1695	185
7003.02	13573	85.83	1723	2086	1923	11650	26	11	72	11389	152
7003.03	3068	47.07	786	1016	1624	1444	5	21	376	940	102
7004	7201	13.33	1670	2528	6241	960	12	17	69	644	218
7005	2654	15.3	756	916	2248	406	11	4	69	238	84
7006	2630	19.58	427	1273	2115	515	13	9	71	303	119
7007	2539	18.67	549	723	2065	474	17	10	128	248	71
7008.01	3924	27.57	926	1210	2842	1082	16	5	67	808	186
7008.02	6194	31.9	1338	1987	4218	1976	14	51	594	1011	306
7009	6236	47.58	658	849	3269	2967	23	29	1020	1810	85
7010	7682	64.1	1623	2125	2758	4924	22	63	443	4202	194
7011	7814	31.79	1706	2185	5330	2484	42	40	481	1607	314
7012	6248	35.76	1584	2533	4014	2234	19	52	704	1205	254
7013	3242	19.12	976	1265	2622	620	13	7	153	276	171
7014	6912	52.37	1995	2574	3292	3620	11	61	1450	1818	280

Housing

Tract Code	Total Housing Units	1- to 4-Family Units	Median House Age (Years)	Inside Principal City?	Owner Occupied Units	Vacant Units	Owner Occupied 1- to 4-Family Units	Renter Occupied Units
7001	1629	1629	37	No	1111	141	1111	377
7002	1390	1059	38	No	477	57	477	856
7003.01	1561	1515	25	No	970	235	970	356
7003.02	2295	2295	23	No	1761	209	1761	325
7003.03	1187	1008	47	No	704	171	674	312
7004	2881	2881	21	No	2200	353	2200	328
7005	1143	1136	27	No	813	227	806	103
7006	1849	1835	44	No	1022	576	1008	251
7007	989	989	34	No	653	266	653	70
7008.01	1301	1301	24	No	1163	91	1163	47
7008.02	2155	1910	33	No	1429	168	1429	558
7009	955	955	19	No	740	106	740	109
7010	2625	2475	18	No	1653	500	1653	472
7011	2478	2448	25	No	1870	293	1870	315
7012	3044	2588	40	No	1697	511	1697	836
7013	1598	1598	44	No	986	333	986	279
7014	2953	2721	42	No	2162	379	2162	412

071 Chambers County

2023 FFIEC Census Report - Summary Census Demographic Information
 State: 48 - TEXAS (TX)
 County: 071 - CHAMBERS COUNTY
 Tract: ALL TRACTS

Tract Code	Tract Income Level	Distressed or Under-served Tract	Tract Median Family Income %	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
7101.00	Upper	No	160.87	\$94,100	\$151,379	\$131,690	10655	24.61	2622	2722	2968
7102.01	Upper	No	149.07	\$94,100	\$140,275	\$122,031	10707	50.99	5459	2844	3430
7102.02	Upper	No	165.21	\$94,100	\$155,463	\$135,247	12163	26.42	3213	3180	3664
7103.00	Middle	No	117.09	\$94,100	\$110,182	\$95,853	3057	41.45	1267	854	1524
7104.01	Moderate	No	68.83	\$94,100	\$64,769	\$56,348	6247	40.36	2521	1426	2307
7105.00	Moderate	No	69.65	\$94,100	\$65,541	\$57,021	3742	43.59	1631	1219	1978
7106.00	Unknown	No	0.00	\$94,100	\$0	\$0	0	0.00	0	0	0
9900.00	Unknown	No	0.00	\$94,100	\$0	\$0	0	0.00	0	0	0



2023 FFIEC Census Report - Summary Census Demographic Information

State: 48 - TEXAS (TX)
 County: 071 - CHAMBERS COUNTY



Tract Code	Tract Income Level	Distressed or Under-served Tract	Tract Median Family Income %	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
7101.00	Upper	No	160.87	\$94,100	\$151,379	\$131,690	10655	24.61	2622	2722	2968
7102.01	Upper	No	149.07	\$94,100	\$140,275	\$122,031	10707	50.99	5459	2844	3430
7102.02	Upper	No	165.21	\$94,100	\$155,463	\$135,247	12163	26.42	3213	3180	3664
7103.00	Middle	No	117.09	\$94,100	\$110,182	\$95,853	3057	41.45	1267	854	1524
7104.01	Moderate	No	68.83	\$94,100	\$64,769	\$56,348	6247	40.36	2521	1426	2307
7105.00	Moderate	No	69.65	\$94,100	\$65,541	\$57,021	3742	43.59	1631	1219	1978
7106.00	Unknown	No	0.00	\$94,100	\$0	\$0	0	0.00	0	0	0
9900.00	Unknown	No	0.00	\$94,100	\$0	\$0	0	0.00	0	0	0

Income

Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Household Income
7101.00	Upper	\$81,859	\$94,100	7.52	160.87	\$131,690	\$151,379	\$112,891
7102.01	Upper	\$81,859	\$94,100	20.84	149.07	\$122,031	\$140,275	\$111,081
7102.02	Upper	\$81,859	\$94,100	7.02	165.21	\$135,247	\$155,463	\$134,304
7103.00	Middle	\$81,859	\$94,100	16.49	117.09	\$95,853	\$110,182	\$80,208
7104.01	Moderate	\$81,859	\$94,100	21.10	68.83	\$56,348	\$64,769	\$42,692
7105.00	Moderate	\$81,859	\$94,100	22.77	69.65	\$57,021	\$65,541	\$53,511
7106.00	Unknown	\$81,859	\$94,100	0.00	0.00	\$0	\$0	\$0
9900.00	Unknown	\$81,859	\$94,100	0.00	0.00	\$0	\$0	\$0

Population

Tract Code	Tract Population	Tract Minority %	Number of Families	# of Households	Non-Hisp White Population	Tract Minority Population	American Indian Population	Asian/Hawaiian/Pacific Islander Population	Black Population	Hispanic Population	Other Population/ Two or More Races
7101.00	10655	24.61	2468	3076	8033	2622	56	207	338	1557	464
7102.01	10707	50.99	2527	3139	5248	5459	36	162	962	3954	345
7102.02	12163	26.42	3224	3482	8950	3213	38	96	462	2157	460
7103.00	3057	41.45	721	1007	1790	1267	12	15	660	421	159
7104.01	6247	40.36	1340	1906	3726	2521	11	31	434	1801	244
7105.00	3742	43.59	1238	1656	2111	1631	8	111	292	1062	158
7106.00	0	0.00	0	0	0	0	0	0	0	0	0
9900.00	0	0.00	0	0	0	0	0	0	0	0	0

Housing

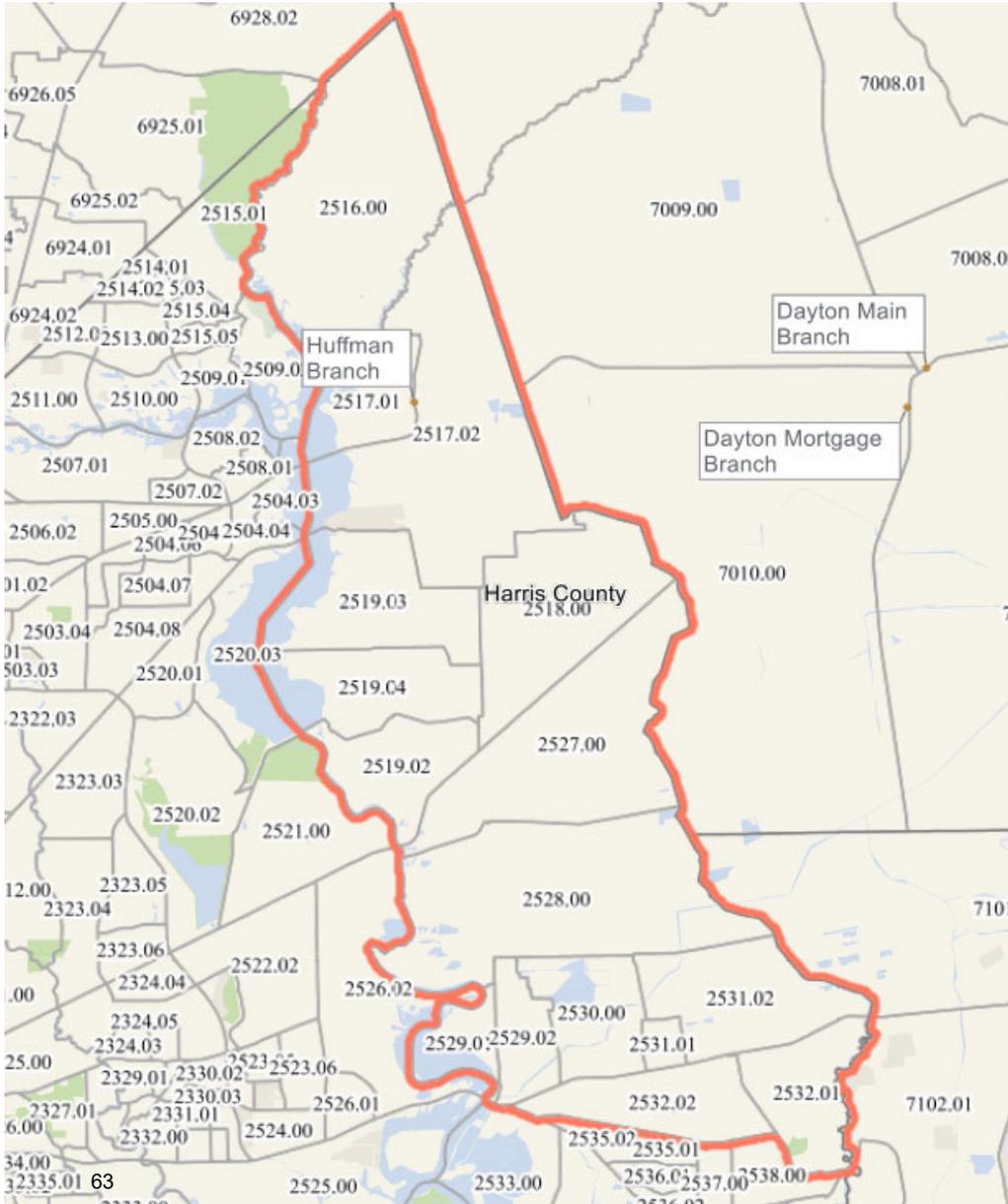
Tract Code	Total Housing Units	1- to 4- Family Units	Median House Age (Years)	Inside Principal City?	Owner Occupied Units	Vacant Units	Owner Occupied 1- to 4- Family Units	Renter Occupied Units
7101.00	3285	2968	18	Yes	2722	209	2722	354
7102.01	3438	3430	19	Yes	2844	299	2844	295
7102.02	3666	3664	15	Yes	3180	184	3180	302
7103.00	1524	1524	37	No	854	517	854	153
7104.01	2307	2307	46	No	1426	401	1426	480
7105.00	2059	1978	35	No	1219	403	1219	437
7106.00	0	0	0	No	0	0	0	0
9900.00	0	0	0	No	0	0	0	0

201 Harris County

2023 FFIEC Census Report - Summary Census Demographic Information

State: 48 - TEXAS (TX)
 County: 201 - HARRIS COUNTY
 Tract: PARTIAL

Tract Code	Tract Income Level	Distressed or Under-served Tract	Tract Median Family Income %	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
2516	Middle	No	102.69	\$94,100	\$96,631	\$84,067	7271	22.82	1659	1983	2504
2517.01	Moderate	No	54.07	\$94,100	\$50,880	\$44,269	4892	28.76	1407	1114	1531
2517.02	Moderate	No	62.7	\$94,100	\$59,001	\$51,333	4300	31.86	1370	754	1088
2518	Middle	No	114.52	\$94,100	\$107,763	\$93,750	2096	39.31	824	612	785
2519.02	Upper	No	139.53	\$94,100	\$131,298	\$114,219	7828	38.9	3045	1874	2138
2519.03	Middle	No	114.92	\$94,100	\$108,140	\$94,076	4505	30.41	1370	1635	1912
2519.04	Upper	No	129.37	\$94,100	\$121,737	\$105,909	6790	34.62	2351	1946	2189
2527	Moderate	No	60.89	\$94,100	\$57,297	\$49,844	5007	48.13	2410	884	1483
2528	Moderate	No	74.04	\$94,100	\$69,672	\$60,614	8024	77.88	6249	1606	2397
2529.01	Middle	No	98.31	\$94,100	\$92,510	\$80,476	3263	41.34	1349	668	884
2529.02	Middle	No	83.05	\$94,100	\$78,150	\$67,991	7173	57.48	4123	1645	2243
2530	Moderate	No	68.82	\$94,100	\$64,760	\$56,343	4637	75.37	3495	912	1391
2531.01	Upper	No	127.44	\$94,100	\$119,921	\$104,325	6624	74.4	4928	1357	1904
2531.02	Upper	No	121.45	\$94,100	\$114,284	\$99,423	7051	76.57	5399	1824	2004
2532.01	Upper	No	124.96	\$94,100	\$117,587	\$102,294	6342	44.02	2792	1833	2177
2532.02	Low	No	46.06	\$94,100	\$43,342	\$37,706	5341	75.49	4032	597	998



2023 FFIEC Census Report - Summary Census Demographic Information

State: 48 - TEXAS (TX)
 County: 201 - HARRIS COUNTY



Tract Code	Tract Income Level	Distressed or Under-served Tract	Tract Median Family Income %	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
2516	Middle	No	102.69	\$94,100	\$96,631	\$84,067	7271	22.82	1659	1983	2504
2517.01	Moderate	No	54.07	\$94,100	\$50,880	\$44,269	4892	28.76	1407	1114	1531
2517.02	Moderate	No	62.7	\$94,100	\$59,001	\$51,333	4300	31.86	1370	754	1088
2518	Middle	No	114.52	\$94,100	\$107,763	\$93,750	2096	39.31	824	612	785
2519.02	Upper	No	139.53	\$94,100	\$131,298	\$114,219	7828	38.9	3045	1874	2138
2519.03	Middle	No	114.92	\$94,100	\$108,140	\$94,076	4505	30.41	1370	1635	1912
2519.04	Upper	No	129.37	\$94,100	\$121,737	\$105,909	6790	34.62	2351	1946	2189
2527	Moderate	No	60.89	\$94,100	\$57,297	\$49,844	5007	48.13	2410	884	1483
2528	Moderate	No	74.04	\$94,100	\$69,672	\$60,614	8024	77.88	6249	1606	2397
2529.01	Middle	No	98.31	\$94,100	\$92,510	\$80,476	3263	41.34	1349	668	884
2529.02	Middle	No	83.05	\$94,100	\$78,150	\$67,991	7173	57.48	4123	1645	2243
2530	Moderate	No	68.82	\$94,100	\$64,760	\$56,343	4637	75.37	3495	912	1391
2531.01	Upper	No	127.44	\$94,100	\$119,921	\$104,325	6624	74.4	4928	1357	1904
2531.02	Upper	No	121.45	\$94,100	\$114,284	\$99,423	7051	76.57	5399	1824	2004
2532.01	Upper	No	124.96	\$94,100	\$117,587	\$102,294	6342	44.02	2792	1833	2177
2532.02	Low	No	46.06	\$94,100	\$43,342	\$37,706	5341	75.49	4032	597	998

Income

Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Household Income
2516	Middle	\$81,859	\$94,100	11.88	102.69	\$84,067	\$96,631	\$83,730
2517.01	Moderate	\$81,859	\$94,100	11.93	54.07	\$44,269	\$50,880	\$42,342
2517.02	Moderate	\$81,859	\$94,100	14.26	62.7	\$51,333	\$59,001	\$46,514
2518	Middle	\$81,859	\$94,100	8.49	114.52	\$93,750	\$107,763	\$71,583
2519.02	Upper	\$81,859	\$94,100	2.31	139.53	\$114,219	\$131,298	\$105,813
2519.03	Middle	\$81,859	\$94,100	7.8	114.92	\$94,076	\$108,140	\$86,545
2519.04	Upper	\$81,859	\$94,100	5.78	129.37	\$105,909	\$121,737	\$98,194
2527	Moderate	\$81,859	\$94,100	13.71	60.89	\$49,844	\$57,297	\$40,411
2528	Moderate	\$81,859	\$94,100	12.45	74.04	\$60,614	\$69,672	\$57,451
2529.01	Middle	\$81,859	\$94,100	19.24	98.31	\$80,476	\$92,510	\$34,821
2529.02	Middle	\$81,859	\$94,100	8.75	83.05	\$67,991	\$78,150	\$63,997
2530	Moderate	\$81,859	\$94,100	32.13	68.82	\$56,343	\$64,760	\$41,964
2531.01	Upper	\$81,859	\$94,100	5.7	127.44	\$104,325	\$119,921	\$90,268
2531.02	Upper	\$81,859	\$94,100	2.88	121.45	\$99,423	\$114,284	\$94,263
2532.01	Upper	\$81,859	\$94,100	3.17	124.96	\$102,294	\$117,587	\$100,554
2532.02	Low	\$81,859	\$94,100	22.32	46.06	\$37,706	\$43,342	\$37,386

Population

Tract Code	Tract Population	Tract Minority %	Number of Families	# of Households	Non-Hisp White Population	Tract Minority Population	American Indian Population	Asian/Hawaiian/Pacific Islander Population	Black Population	Hispanic Population	Other Population / Two or More Races
2516	7271	22.82	1953	2214	5612	1659	33	72	162	1082	310
2517.01	4892	28.76	1131	1466	3485	1407	25	43	91	996	252
2517.02	4300	31.86	1128	1336	2930	1370	9	44	257	883	177
2518	2096	39.31	486	689	1272	824	0	6	78	643	97
2519.02	7828	38.9	1829	2201	4783	3045	20	71	815	1834	305
2519.03	4505	30.41	1413	1864	3135	1370	15	25	104	1007	219
2519.04	6790	34.62	1770	2188	4439	2351	32	65	408	1540	306
2527	5007	48.13	1047	1702	2597	2410	5	25	339	1851	190
2528	8024	77.88	1616	2092	1775	6249	23	31	2485	3536	174
2529.01	3263	41.34	472	904	1914	1349	10	21	128	1065	125
2529.02	7173	57.48	1626	2061	3050	4123	27	47	559	3226	264
2530	4637	75.37	1179	1589	1142	3495	17	31	1480	1865	102
2531.01	6624	74.4	1282	1776	1696	4928	15	244	1382	3110	177
2531.02	7051	76.57	1442	1938	1652	5399	14	593	1335	3228	229
2532.01	6342	44.02	1428	2103	3550	2792	19	45	583	1909	236
2532.02	5341	75.49	1056	1555	1309	4032	0	99	1214	2523	196

Housing

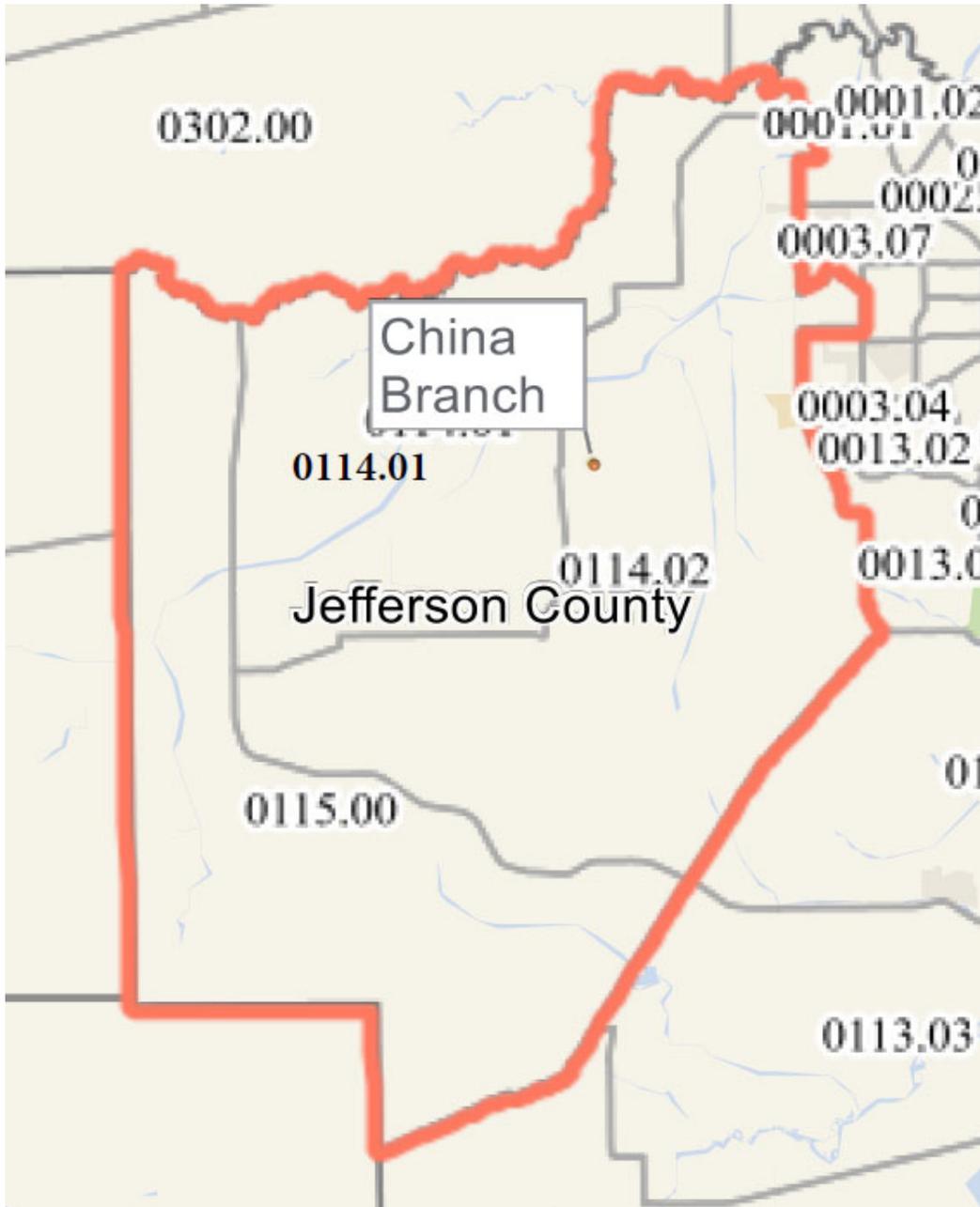
Tract Code	Total Housing Units	1- to 4-Family Units	Median House Age (Years)	Inside Principal City?	Owner Occupied Units	Vacant Units	Owner Occupied 1- to 4-Family Units	Renter Occupied Units
2516	2504	2504	18	Yes	1983	290	1983	231
2517.01	1550	1531	37	Yes	1114	84	1106	352
2517.02	1414	1088	31	Yes	754	78	754	582
2518	785	785	28	No	612	96	612	77
2519.02	2240	2138	25	Yes	1874	39	1874	327
2519.03	1912	1912	31	Yes	1635	48	1635	229
2519.04	2222	2189	19	Yes	1946	34	1946	242
2527	1849	1483	36	No	884	147	868	818
2528	2397	2397	31	No	1606	305	1606	486
2529.01	904	884	46	No	668	0	668	236
2529.02	2243	2243	31	Yes	1645	182	1645	416
2530	1690	1391	27	Yes	912	101	912	677
2531.01	1965	1904	18	Yes	1357	189	1357	419
2531.02	2004	2004	12	Yes	1824	66	1824	114
2532.01	2177	2177	35	Yes	1833	74	1833	270
2532.02	1772	998	26	Yes	597	217	597	958

245 Jefferson County

2023 FFIEC Census Report - Summary Census Demographic Information

State: 48 - TEXAS (TX)
 County: 245 - JEFFERSON COUNTY
 Tract: PARTIAL

Tract	Tract Income Level	Distressed or Under-served Tract	Tract Median Family Income %	2022 FFIEC Est. MSA/MD non-MSA/MD	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
114.01	Upper	No	123.85	\$87,800	\$108,740	\$85,424	3808	30.04	1144	1206	1627
114.02	Upper	No	151.8	\$87,800	\$133,280	\$104,698	4369	48.07	2100	1334	1742
115	Upper	No	125.18	\$87,800	\$109,908	\$86,338	2487	17.89	445	907	1078



2023 FFIEC Census Report - Summary Census Demographic Information

State: 48 - TEXAS (TX)

County: 245 - JEFFERSON COUNTY



Tract	Tract Income Level	Distressed or Under-served Tract	Tract Median Family Income %	2022 FFIEC Est. MSA/MD non-MSA/MD	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
114.01	Upper	No	123.85	\$87,800	\$108,740	\$85,424	3808	30.04	1144	1206	1627
114.02	Upper	No	151.8	\$87,800	\$133,280	\$104,698	4369	48.07	2100	1334	1742
115	Upper	No	125.18	\$87,800	\$109,908	\$86,338	2487	17.89	445	907	1078

Income

Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2022 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Household Income
114.01	Upper	\$68,971	\$87,800	4.6	123.85	\$85,424	\$108,740	\$61,528
114.02	Upper	\$68,971	\$87,800	15.03	151.8	\$104,698	\$133,280	\$102,896
115	Upper	\$68,971	\$87,800	1.86	125.18	\$86,338	\$109,908	\$76,349

Population

Tract Code	Tract Population	Tract Minority %	Number of Families	# of Households	Non-Hisp White Population	Tract Minority Population	American Indian Population	Asian/Hawaiian/Pacific Islander Population	Black Population	Hispanic Population	Other Population/ Two or More Races
114.01	3808	30.04	1029	1445	2664	1144	12	39	554	405	134
114.02	4369	48.07	1167	1468	2269	2100	15	136	1232	577	140
115	2487	17.89	769	979	2042	445	8	14	116	242	65

Housing

Tract Code	Total Housing Units	1- to 4-Family Units	Median House Age (Years)	Inside Principal City?	Owner Occupied Units	Vacant Units	Owner Occupied 1- to 4-Family Units	Renter Occupied Units
114.01	1705	1627	39	No	1206	260	1206	239
114.02	1775	1742	28	Yes	1334	307	1334	134
115	1078	1078	23	No	907	99	907	72



LOAN TO DEPOSIT RATIO



First Liberty Bank Loan to Deposit Ratio

2023

For Quarter Ending:	Ratio
Mar-23	80%
Jun-23	83%
Sep-23	81%
Dec-23	81%



HMDA Disclosure Statement

First Liberty Bank

HOME MORTGAGE DISCLOSURE ACT NOTICE

The HMDA data about our residential mortgage lending are available online for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, age, and income of applicants and borrowers; and information about loan approvals and denials.

This data is available online at the Consumer Financial Protection Bureau's website (www.consumerfinance.gov/hmda).

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