



**Community Reinvestment Act Public File
January 1, 2025**

Board Approved:
January 15, 2025

Section 1
CRA Performance Evaluation

Agility Bank is a de novo bank established in April 2022 and has not had its first CRA Examination to determine the CRA Performance Evaluation.

Section 2
Public Comments

Agility Bank Community Reinvestment Act Public File

Agility Bank is a de novo bank established in April 2022. The Bank has not received any comments from the public since it opened.

Section 3
Bank Locations

Agility Bank opened its only location in April 2022.

The Bank is located at:

Heights Main Office

2401 N. Shepherd Drive
Suite 140
Houston, Texas 77008
Census Tract: 5115.01

Loan Production Only Webster Office

711 W. Bay Area Blvd, #105
Webster, Texas 77598
Census Tract: 3411.01

Hours of Operation

Monday – Thursday: 9:00 a.m. – 4:00 p.m.

Friday: 9:00 a.m. – 5:00 p.m.

Saturday and Sunday: Closed

No branches were closed during the prior two calendar years.

Section 4
List of Services

Personal Products

Action Checking
Action Checking +
Action Money Market
Action HY MM
Action Savings
Certificate of Deposits
Consumer Loans
Home Equity Loans

Business Products & Solutions

A2B Checking
A2B Checking +
A2B Commercial Checking
A2B Money Market
A2B Hy MM
A2B Certificate of Deposits
Business Loans
Lines of Credit
Virtual Safe Deposit Box
Treasury Management
Fraud Prevention

Digital Products

Online Account Opening
Online Banking
Bill Pay
Debit Card Controls
Mobile Banking

Agility Bank Community Reinvestment Act Public File

Mobile Wallet

P2P Payments

Secure Video Chat

Secure Text Chat

Remote Deposit Capture

Digital Lockers

Virtual Safe Box

FEE SCHEDULE

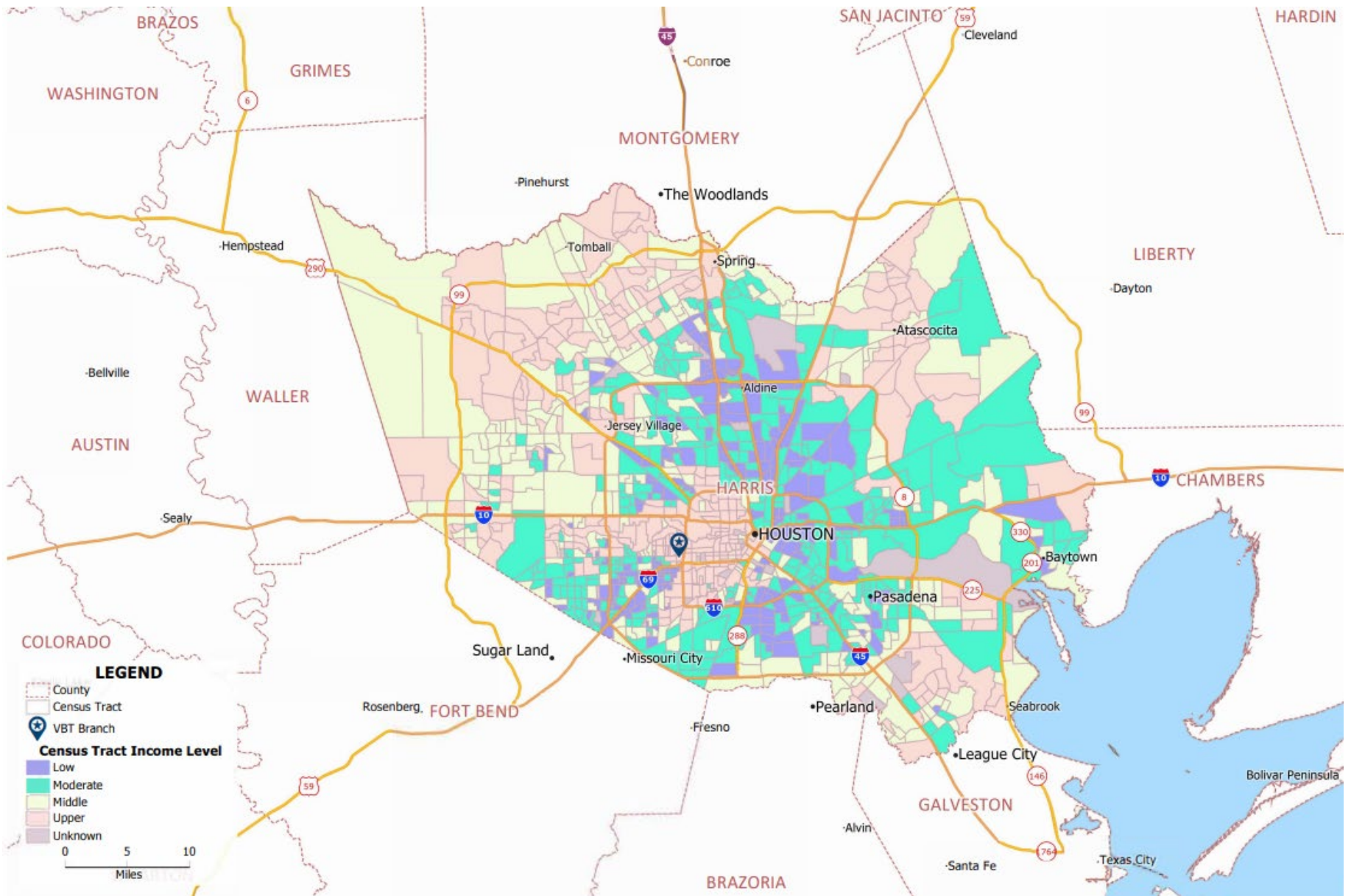


FEES AND CHARGES. The following fees and charges may be assessed against your account:

Check printing fees vary by the style of check ordered.

Account and Deposit Verification (Business Fee)	\$15.00
Account closed within 90 days (Business Fee)	\$25.00
ACH Government Reclamation	\$10.00
ATM Surcharge (Non-Agility Bank ATM or its non-affiliated networks) - FREE	
ATM Debit Card Replacement	\$5.00
ATM Debit Card Replacement Expedited	\$25.00
Bill Pay - FREE	
Bill Payment check reproduction	\$35.00
Cashier's Checks	\$10.00
Chargeback (returned deposited item)	\$5.00
Checks cashed (non-customer) (Consumer Fee) - FREE	
Collection Items: Domestic	\$15.00
Collection Items: International	\$35.00
Copies and Faxes (per page)	\$2.00
Counter Checks - FREE	
Deposit Correction	\$2.00
Deposit to Deposit Overdraft Protection Transfers (per day)	\$10.00
E-Statements - FREE	
Foreign Currency Exchange	\$25.00
Legal Process (Garnishment/Freeze/Levy) (Consumer Fee)	\$35.00
Legal Process for Garnishment/Freeze/Levy/Subpoena (Business Fee)	\$35.00
Money Zipper Bag	\$5.00
Notary Services - Free for Customers	
Overdraft Fee	\$35.00
Paper Statements	\$3.00
Research (one hour minimum)	\$25.00
Returned Item Fee	\$35.00
Special Paper Statements (Business Fee)	\$5.00
Stop Payment Fee (applied for 6 month period)	\$35.00
Telephone Transfer of Funds (customer service assisted): charged each request	\$5.00
Undeliverable returned mail	\$5.00
Wire Transactions: Incoming Wire Transfer for Domestic and Foreign (Business Fee) - No fee	
Wire Transactions: Incoming Wire Transfer for Domestic and Foreign - No fee	
Wire Transactions: Outgoing (Domestic)	\$25.00
Wire Transactions: Outgoing (Foreign transaction with Foreign Currency)	\$50.00
Wire Transactions: Outgoing (Foreign transaction with US Currency)	\$50.00
Zero Balance Account	\$25.00

Section 5
Assessment Area Map and Geographies



Harris County (201), Texas (48) Census Tracts

Tract Code	Tract Income Level	Distressed or Underserved Tract
1000.01	Upper	No
2104.00	Low	No
2105.00	Moderate	No
2106.00	Middle	No
2107.00	Moderate	No
2108.00	Moderate	No
2109.00	Moderate	No
2110.00	Moderate	No
2111.01	Low	No
2111.02	Low	No
2112.00	Unknown	No
2113.01	Low	No
2113.02	Moderate	No
2114.00	Low	No
2115.01	Moderate	No
2115.02	Low	No
2116.00	Moderate	No
2117.00	Low	No
2119.00	Low	No
2123.00	Moderate	No
2124.00	Moderate	No
2125.00	Moderate	No
2201.00	Low	No
2202.00	Moderate	No
2203.00	Moderate	No
2204.00	Moderate	No
2205.00	Low	No
2206.00	Moderate	No
2207.01	Low	No
2207.02	Low	No
2208.00	Low	No
2209.00	Moderate	No
2210.00	Low	No
2211.00	Low	No
2212.00	Moderate	No
2213.01	Moderate	No
2213.02	Moderate	No
2214.00	Moderate	No
2215.01	Low	No
2215.02	Low	No
2216.01	Low	No
2216.02	Moderate	No
2217.01	Moderate	No
2217.02	Unknown	No
2218.00	Low	No
2219.00	Moderate	No
2220.00	Low	No
2221.00	Low	No
2222.00	Low	No
2223.00	Moderate	No
2224.01	Low	No
2224.02	Low	No
2225.01	Low	No
2225.02	Moderate	No
2225.04	Low	No
2225.05	Middle	No
2226.01	Low	No
2226.02	Low	No
2227.01	Low	No
2227.02	Low	No
2228.00	Low	No
2229.00	Moderate	No
2230.01	Moderate	No
2230.02	Low	No
2231.00	Moderate	No
2301.00	Moderate	No
2302.00	Moderate	No

Tract Code	Tract Income Level	Distressed or Underserved Tract
2303.00	Moderate	No
2304.00	Moderate	No
2305.00	Moderate	No
2306.00	Low	No
2307.00	Low	No
2308.00	Moderate	No
2309.00	Low	No
2310.00	Moderate	No
2311.00	Moderate	No
2312.00	Low	No
2313.00	Low	No
2314.00	Moderate	No
2315.00	Moderate	No
2316.00	Moderate	No
2317.00	Low	No
2318.00	Moderate	No
2319.00	Low	No
2320.00	Moderate	No
2321.00	Low	No
2322.01	Moderate	No
2322.02	Upper	No
2322.03	Upper	No
2323.03	Moderate	No
2323.04	Moderate	No
2323.05	Middle	No
2323.06	Middle	No
2324.02	Middle	No
2324.03	Moderate	No
2324.04	Moderate	No
2324.05	Upper	No
2325.00	Moderate	No
2326.00	Moderate	No
2327.01	Low	No
2327.03	Moderate	No
2327.04	Moderate	No
2328.01	Moderate	No
2328.02	Moderate	No
2329.01	Moderate	No
2329.02	Moderate	No
2330.01	Moderate	No
2330.02	Middle	No
2330.03	Middle	No
2331.01	Low	No
2331.03	Low	No
2331.04	Low	No
2331.05	Low	No
2332.00	Moderate	No
2333.00	Moderate	No
2334.00	Low	No
2335.01	Moderate	No
2335.02	Moderate	No
2336.00	Low	No
2337.01	Moderate	No
2337.02	Moderate	No
2337.03	Middle	No
2401.01	Moderate	No
2401.02	Low	No
2404.00	Moderate	No
2405.03	Low	No
2405.04	Low	No
2405.05	Low	No
2405.06	Low	No
2406.00	Low	No
2407.03	Moderate	No
2407.04	Moderate	No
2407.05	Middle	No
2407.06	Moderate	No

Tract Code	Tract Income Level	Distressed or Underserved Tract
2407.07	Middle	No
2408.02	Moderate	No
2408.03	Moderate	No
2408.04	Low	No
2409.03	Middle	No
2409.04	Middle	No
2409.05	Middle	No
2409.06	Middle	No
2410.01	Middle	No
2410.02	Middle	No
2411.01	Middle	No
2411.03	Moderate	No
2411.04	Moderate	No
2411.05	Middle	No
2412.01	Moderate	No
2412.02	Moderate	No
2413.01	Upper	No
2413.02	Upper	No
2414.00	Middle	No
2415.01	Moderate	No
2415.02	Moderate	No
2415.03	Low	No
2501.01	Upper	No
2501.02	Middle	No
2502.01	Middle	No
2502.02	Middle	No
2503.03	Unknown	No
2503.04	Middle	No
2503.05	Middle	No
2503.06	Middle	No
2504.03	Upper	No
2504.04	Upper	No
2504.05	Upper	No
2504.06	Upper	No
2504.07	Upper	No
2504.08	Upper	No
2505.00	Middle	No
2506.01	Moderate	No
2506.02	Moderate	No
2507.01	Upper	No
2507.02	Upper	No
2508.01	Middle	No
2508.02	Upper	No
2509.01	Upper	No
2509.02	Upper	No
2510.00	Upper	No
2511.00	Middle	No
2512.00	Middle	No
2513.00	Upper	No
2514.01	Upper	No
2514.02	Middle	No
2515.01	Upper	No
2515.03	Upper	No
2515.04	Upper	No
2515.05	Upper	No
2516.00	Middle	No
2517.01	Moderate	No
2517.02	Moderate	No
2518.00	Middle	No
2519.02	Upper	No
2519.03	Middle	No
2519.04	Upper	No
2520.01	Upper	No
2520.02	Upper	No
2520.03	Upper	No
2521.00	Moderate	No
2522.01	Moderate	No

Harris County (201), Texas (48) Census Tracts

Tract Code	Tract Income Level	Distressed or Underserved Tract
2522.02	Moderate	No
2523.03	Middle	No
2523.04	Moderate	No
2523.05	Middle	No
2523.06	Moderate	No
2524.00	Moderate	No
2525.00	Moderate	No
2526.01	Middle	No
2526.02	Moderate	No
2527.00	Moderate	No
2528.00	Moderate	No
2529.01	Middle	No
2529.02	Middle	No
2530.00	Moderate	No
2531.01	Upper	No
2531.02	Upper	No
2532.01	Upper	No
2532.02	Low	No
2533.00	Middle	No
2535.01	Moderate	No
2535.02	Middle	No
2536.01	Middle	No
2536.02	Low	No
2537.00	Moderate	No
2538.00	Moderate	No
2539.00	Moderate	No
2540.00	Moderate	No
2541.00	Moderate	No
2542.00	Middle	No
2543.00	Middle	No
2544.00	Low	No
2546.00	Moderate	No
2547.00	Middle	No
2548.00	Moderate	No
3101.01	Middle	No
3101.02	Low	No
3102.00	Upper	No
3103.00	Moderate	No
3104.00	Low	No
3105.00	Low	No
3106.00	Middle	No
3107.00	Moderate	No
3108.00	Moderate	No
3109.00	Low	No
3110.01	Low	No
3110.02	Moderate	No
3111.00	Moderate	No
3112.00	Moderate	No
3113.00	Moderate	No
3114.00	Moderate	No
3115.01	Moderate	No
3115.02	Moderate	No
3116.00	Low	No
3117.01	Moderate	No
3117.02	Unknown	No
3118.00	Moderate	No
3119.00	Middle	No
3120.00	Upper	No
3122.00	Low	No
3123.00	Middle	No
3124.00	Unknown	No
3125.01	Upper	No
3125.02	Upper	No
3126.01	Middle	No
3126.02	Upper	No
3126.03	Moderate	No
3127.00	Middle	No

Tract Cod	Tract Income Level	Distressed or Underserved Tract
3128.00	Low	No
3129.01	Moderate	No
3129.02	Upper	No
3130.00	Upper	No
3131.01	Upper	No
3131.02	Upper	No
3132.01	Upper	No
3132.02	Upper	No
3133.00	Moderate	No
3134.00	Low	No
3135.00	Low	No
3136.00	Low	No
3137.00	Moderate	No
3138.01	Moderate	No
3138.02	Low	No
3139.01	Middle	No
3139.02	Low	No
3140.01	Moderate	No
3140.03	Moderate	No
3140.04	Unknown	No
3140.05	Unknown	No
3143.01	Low	No
3143.02	Unknown	No
3144.01	Middle	No
3144.02	Moderate	No
3201.00	Moderate	No
3202.01	Moderate	No
3202.02	Moderate	No
3205.00	Middle	No
3206.01	Moderate	No
3206.02	Low	No
3207.00	Moderate	No
3208.00	Moderate	No
3209.01	Moderate	No
3209.02	Middle	No
3210.01	Moderate	No
3210.02	Middle	No
3211.01	Middle	No
3211.02	Moderate	No
3212.00	Low	No
3213.01	Low	No
3213.02	Middle	No
3214.01	Moderate	No
3214.02	Middle	No
3215.00	Low	No
3216.00	Middle	No
3217.00	Middle	No
3218.00	Middle	No
3219.00	Moderate	No
3220.00	Moderate	No
3221.00	Moderate	No
3222.00	Moderate	No
3226.00	Moderate	No
3227.01	Moderate	No
3227.02	Middle	No
3228.00	Moderate	No
3229.00	Moderate	No
3230.00	Low	No
3231.00	Moderate	No
3232.00	Upper	No
3233.00	Low	No
3234.00	Moderate	No
3235.00	Low	No
3236.01	Moderate	No
3236.02	Middle	No
3237.01	Moderate	No
3237.02	Middle	No

Tract Code	Tract Income Level	Distressed or Underserved Tract
3238.01	Middle	No
3238.02	Moderate	No
3239.00	Moderate	No
3240.00	Middle	No
3241.01	Moderate	No
3241.02	Unknown	No
3242.00	Low	No
3301.01	Middle	No
3301.02	Middle	No
3302.00	Moderate	No
3303.01	Middle	No
3303.02	Moderate	No
3303.03	Moderate	No
3304.00	Moderate	No
3305.00	Moderate	No
3306.00	Moderate	No
3307.00	Moderate	No
3308.01	Middle	No
3308.02	Middle	No
3309.01	Moderate	No
3309.02	Low	No
3311.00	Low	No
3312.00	Low	No
3313.00	Moderate	No
3314.00	Low	No
3315.01	Moderate	No
3315.02	Middle	No
3316.02	Low	No
3316.03	Moderate	No
3316.04	Low	No
3317.00	Low	No
3318.00	Low	No
3319.00	Low	No
3320.00	Low	No
3321.00	Moderate	No
3322.00	Low	No
3323.00	Low	No
3324.00	Moderate	No
3325.00	Moderate	No
3326.00	Moderate	No
3327.00	Moderate	No
3328.00	Low	No
3329.00	Moderate	No
3330.00	Moderate	No
3331.00	Moderate	No
3332.01	Moderate	No
3332.03	Moderate	No
3332.04	Middle	No
3332.05	Low	No
3333.01	Low	No
3333.02	Moderate	No
3335.01	Low	No
3335.02	Moderate	No
3336.00	Middle	No
3337.00	Moderate	No
3338.01	Moderate	No
3338.02	Middle	No
3339.03	Moderate	No
3339.04	Middle	No
3339.05	Middle	No
3339.06	Middle	No
3340.01	Moderate	No
3340.02	Middle	No
3340.03	Middle	No
3341.01	Moderate	No
3341.02	Moderate	No
3401.01	Unknown	No

Harris County (201), Texas (48) Census Tracts

Tract Code	Tract Income Level	Distressed or Underserved Tract
3401.02	Middle	No
3402.01	Unknown	No
3402.02	Upper	No
3402.03	Upper	No
3403.01	Upper	No
3403.02	Upper	No
3404.00	Upper	No
3405.01	Middle	No
3405.02	Low	No
3406.00	Upper	No
3407.01	Middle	No
3407.02	Upper	No
3408.00	Upper	No
3409.00	Moderate	No
3410.01	Middle	No
3410.02	Upper	No
3411.01	Moderate	No
3411.02	Middle	No
3412.01	Moderate	No
3412.03	Middle	No
3412.04	Upper	No
3413.02	Moderate	No
3413.03	Middle	No
3413.04	Middle	No
3414.00	Upper	No
3415.01	Upper	No
3415.02	Upper	No
3416.00	Middle	No
3417.00	Middle	No
3418.00	Upper	No
3420.01	Upper	No
3420.02	Upper	No
3421.00	Middle	No
3422.00	Moderate	No
3423.00	Middle	No
3424.00	Middle	No
3425.00	Middle	No
3427.00	Middle	No
3428.01	Upper	No
3428.02	Upper	No
3429.00	Upper	No
3430.00	Moderate	No
3431.00	Upper	No
3432.00	Upper	No
3433.01	Upper	No
3433.02	Middle	No
3436.01	Unknown	No
3436.02	Middle	No
3437.00	Moderate	No
3501.01	Unknown	No
3501.02	Upper	No
3501.03	Middle	No
3501.04	Middle	No
3502.01	Middle	No
3502.02	Middle	No
3503.00	Upper	No
3504.00	Middle	No
3505.00	Middle	No
3506.01	Middle	No
3506.03	Middle	No
3506.04	Upper	No
3507.00	Middle	No
3508.01	Middle	No
3508.03	Middle	No
3508.04	Upper	No
4101.01	Unknown	No
4101.02	Middle	No

Tract Code	Tract Income Level	Distressed or Underserved Tract
4102.01	Upper	No
4102.02	Upper	No
4103.00	Upper	No
4104.01	Upper	No
4104.02	Upper	No
4105.01	Upper	No
4105.02	Upper	No
4106.01	Upper	No
4106.02	Unknown	No
4107.03	Upper	No
4107.04	Upper	No
4107.05	Middle	No
4107.06	Upper	No
4108.01	Upper	No
4108.02	Upper	No
4109.00	Upper	No
4110.01	Upper	No
4110.02	Upper	No
4110.03	Upper	No
4111.00	Upper	No
4112.00	Upper	No
4113.01	Upper	No
4113.02	Upper	No
4114.00	Upper	No
4115.03	Upper	No
4115.04	Unknown	No
4115.05	Upper	No
4115.06	Upper	No
4115.07	Middle	No
4116.00	Upper	No
4117.00	Upper	No
4118.01	Upper	No
4118.02	Upper	No
4119.01	Upper	No
4119.02	Upper	No
4120.00	Upper	No
4122.01	Upper	No
4122.02	Upper	No
4123.00	Upper	No
4124.00	Upper	No
4125.00	Upper	No
4126.00	Upper	No
4127.00	Upper	No
4128.00	Upper	No
4129.01	Unknown	No
4129.02	Upper	No
4130.00	Upper	No
4131.00	Upper	No
4132.03	Moderate	No
4132.04	Middle	No
4132.05	Upper	No
4132.06	Unknown	No
4133.01	Upper	No
4133.02	Upper	No
4201.00	Moderate	No
4202.00	Middle	No
4203.00	Upper	No
4204.00	Upper	No
4205.00	Moderate	No
4206.00	Middle	No
4207.00	Upper	No
4208.00	Upper	No
4209.00	Upper	No
4210.00	Upper	No
4211.01	Low	No
4211.03	Low	No
4211.04	Low	No

Tract Code	Tract Income Level	Distressed or Underserved Tract
4212.03	Low	No
4212.04	Low	No
4212.05	Low	No
4212.06	Low	No
4213.01	Low	No
4213.02	Moderate	No
4214.01	Low	No
4214.02	Low	No
4214.03	Low	No
4215.01	Low	No
4215.02	Moderate	No
4216.01	Low	No
4216.02	Low	No
4217.00	Middle	No
4218.01	Low	No
4218.02	Upper	No
4219.00	Upper	No
4220.00	Upper	No
4221.00	Middle	No
4222.00	Low	No
4223.02	Middle	No
4223.03	Unknown	No
4223.04	Moderate	No
4224.03	Moderate	No
4224.04	Low	No
4224.05	Low	No
4224.06	Middle	No
4225.01	Middle	No
4225.02	Low	No
4226.01	Moderate	No
4226.02	Middle	No
4227.01	Moderate	No
4227.02	Middle	No
4228.00	Low	No
4229.00	Moderate	No
4230.01	Low	No
4230.02	Low	No
4231.00	Low	No
4232.01	Middle	No
4232.03	Moderate	No
4232.04	Low	No
4233.01	Middle	No
4233.03	Unknown	No
4233.04	Moderate	No
4234.01	Middle	No
4234.02	Middle	No
4235.00	Middle	No
4236.00	Moderate	No
4301.01	Upper	No
4301.02	Upper	No
4302.00	Middle	No
4303.00	Upper	No
4304.00	Upper	No
4305.00	Upper	No
4306.00	Upper	No
4307.00	Middle	No
4308.00	Upper	No
4309.00	Upper	No
4310.01	Upper	No
4310.02	Upper	No
4311.01	Moderate	No
4311.02	Moderate	No
4312.03	Middle	No
4312.04	Middle	No
4312.05	Unknown	No
4312.06	Middle	No
4313.02	Upper	No

Harris County (201), Texas (48) Census Tracts

Tract Code	Tract Income Level	Distressed or Underserved Tract
4313.03	Unknown	No
4313.04	Upper	No
4314.01	Upper	No
4314.03	Upper	No
4314.04	Upper	No
4315.03	Upper	No
4315.04	Upper	No
4315.05	Upper	No
4315.06	Upper	No
4316.00	Upper	No
4317.01	Upper	No
4317.02	Upper	No
4318.01	Upper	No
4318.03	Upper	No
4318.04	Upper	No
4319.01	Unknown	No
4319.02	Upper	No
4320.03	Moderate	No
4320.04	Upper	No
4320.05	Moderate	No
4320.06	Low	No
4321.01	Low	No
4321.02	Middle	No
4322.00	Moderate	No
4323.01	Moderate	No
4323.02	Moderate	No
4323.03	Moderate	No
4324.01	Moderate	No
4324.02	Moderate	No
4325.01	Low	No
4325.02	Moderate	No
4326.00	Middle	No
4327.03	Upper	No
4327.04	Moderate	No
4327.05	Low	No
4327.06	Low	No
4328.03	Low	No
4328.04	Moderate	No
4328.05	Low	No
4328.06	Low	No
4329.01	Low	No
4329.03	Low	No
4329.04	Moderate	No
4330.03	Low	No
4330.04	Low	No
4330.05	Moderate	No
4330.06	Low	No
4330.07	Low	No
4331.00	Low	No
4332.01	Low	No
4332.02	Moderate	No
4333.00	Middle	No
4334.00	Moderate	No
4335.03	Low	No
4335.04	Low	No
4335.05	Low	No
4335.06	Moderate	No
4335.07	Moderate	No
4336.01	Moderate	No
4336.02	Moderate	No
4401.01	Low	No
4401.02	Middle	No
4501.00	Upper	No
4502.00	Upper	No
4503.01	Middle	No
4503.02	Middle	No
4504.01	Low	No

Tract Code	Tract Income Level	Distressed or Underserved Tract
4504.02	Middle	No
4505.00	Upper	No
4506.00	Upper	No
4507.00	Upper	No
4508.01	Middle	No
4508.03	Moderate	No
4508.04	Low	No
4509.00	Upper	No
4510.03	Low	No
4510.04	Moderate	No
4510.05	Low	No
4510.06	Upper	No
4511.00	Middle	No
4512.00	Upper	No
4513.01	Middle	No
4513.02	Upper	No
4514.01	Upper	No
4514.04	Middle	No
4514.05	Unknown	No
4514.06	Moderate	No
4514.07	Moderate	No
4515.01	Moderate	No
4515.02	Middle	No
4516.03	Upper	No
4516.04	Upper	No
4516.05	Middle	No
4516.06	Upper	No
4517.00	Middle	No
4518.00	Moderate	No
4519.02	Upper	No
4519.03	Low	No
4519.04	Moderate	No
4520.01	Moderate	No
4520.02	Moderate	No
4521.01	Upper	No
4521.02	Unknown	No
4521.03	Moderate	No
4522.02	Moderate	No
4522.03	Low	No
4522.04	Moderate	No
4523.00	Middle	No
4524.01	Moderate	No
4524.02	Moderate	No
4525.01	Moderate	No
4525.02	Moderate	No
4526.01	Low	No
4526.02	Moderate	No
4527.01	Moderate	No
4527.02	Moderate	No
4527.03	Moderate	No
4528.01	Moderate	No
4528.02	Moderate	No
4529.00	Moderate	No
4530.01	Unknown	No
4530.02	Middle	No
4531.00	Low	No
4532.01	Low	No
4532.02	Moderate	No
4533.00	Low	No
4534.01	Moderate	No
4534.03	Low	No
4534.04	Moderate	No
4534.05	Unknown	No
4535.01	Moderate	No
4535.02	Moderate	No
4536.01	Moderate	No
4536.03	Low	No

Tract Code	Tract Income Level	Distressed or Underserved Tract
4536.04	Middle	No
4537.01	Moderate	No
4537.02	Moderate	No
4538.00	Moderate	No
4539.01	Middle	No
4539.02	Low	No
4540.00	Middle	No
4541.00	Moderate	No
4542.00	Middle	No
4543.02	Middle	No
4543.03	Moderate	No
4543.04	Moderate	No
4543.05	Moderate	No
4544.00	Moderate	No
4545.02	Upper	No
4545.03	Upper	No
4545.04	Upper	No
4545.05	Upper	No
4546.00	Middle	No
4547.00	Upper	No
4548.01	Moderate	No
4548.02	Middle	No
4549.01	Upper	No
4549.02	Middle	No
4550.00	Upper	No
4551.02	Upper	No
4551.03	Middle	No
4551.04	Upper	No
4552.00	Middle	No
4553.00	Middle	No
5101.00	Upper	No
5102.01	Unknown	No
5102.02	Upper	No
5103.01	Upper	No
5103.02	Upper	No
5104.00	Upper	No
5105.00	Upper	No
5106.01	Upper	No
5106.02	Upper	No
5107.01	Upper	No
5107.02	Upper	No
5108.01	Upper	No
5108.02	Upper	No
5108.03	Upper	No
5109.01	Upper	No
5109.02	Upper	No
5110.01	Upper	No
5110.03	Middle	No
5110.04	Upper	No
5111.00	Upper	No
5112.01	Upper	No
5112.02	Upper	No
5113.01	Upper	No
5113.02	Upper	No
5114.00	Upper	No
5115.01	Upper	No
5115.02	Upper	No
5116.00	Middle	No
5201.00	Upper	No
5202.00	Upper	No
5203.01	Moderate	No
5203.02	Moderate	No
5204.00	Low	No
5205.01	Moderate	No
5205.02	Moderate	No
5206.01	Low	No
5206.03	Low	No

Harris County (201), Texas (48) Census Tracts

Tract Code	Tract Income Level	Distressed or Underserved Tract
5206.04	Moderate	No
5207.00	Upper	No
5210.00	Low	No
5211.00	Low	No
5212.01	Low	No
5212.02	Moderate	No
5213.00	Moderate	No
5214.01	Low	No
5214.02	Low	No
5215.01	Moderate	No
5215.02	Middle	No
5216.00	Moderate	No
5217.01	Moderate	No
5217.02	Low	No
5218.00	Middle	No
5219.00	Middle	No
5220.01	Middle	No
5220.02	Middle	No
5221.01	Moderate	No
5221.02	Middle	No
5222.01	Moderate	No
5222.02	Moderate	No
5223.01	Moderate	No
5223.02	Moderate	No
5224.01	Middle	No
5224.02	Middle	No
5225.00	Upper	No
5301.01	Moderate	No
5301.02	Moderate	No
5302.00	Upper	No
5303.00	Moderate	No
5304.00	Moderate	No
5305.01	Low	No
5305.02	Moderate	No
5306.00	Moderate	No
5307.01	Low	No
5307.02	Low	No
5308.00	Moderate	No
5309.00	Upper	No
5310.00	Upper	No
5311.00	Upper	No
5312.00	Middle	No
5313.00	Low	No
5314.00	Middle	No
5315.00	Middle	No
5316.00	Upper	No
5317.00	Upper	No
5318.00	Moderate	No
5319.00	Low	No
5320.03	Low	No
5320.04	Moderate	No
5321.01	Middle	No
5321.02	Low	No
5322.00	Low	No
5323.01	Moderate	No
5323.02	Moderate	No
5324.00	Middle	No
5325.02	Moderate	No
5325.03	Middle	No
5325.04	Middle	No
5326.00	Low	No
5327.00	Moderate	No
5328.00	Middle	No
5329.00	Moderate	No
5330.00	Low	No
5331.00	Middle	No
5332.00	Moderate	No

Tract Code	Tract Income Level	Distressed or Underserved Tract
5333.01	Moderate	No
5333.02	Low	No
5334.01	Moderate	No
5334.02	Moderate	No
5335.00	Moderate	No
5336.00	Low	No
5337.01	Low	No
5337.02	Moderate	No
5338.02	Moderate	No
5338.03	Moderate	No
5338.04	Middle	No
5339.02	Low	No
5339.03	Moderate	No
5339.04	Moderate	No
5340.01	Moderate	No
5340.02	Moderate	No
5340.03	Middle	No
5341.01	Upper	No
5341.02	Middle	No
5342.01	Moderate	No
5342.03	Moderate	No
5342.04	Upper	No
5342.05	Upper	No
5401.01	Upper	No
5401.02	Upper	No
5402.00	Moderate	No
5405.02	Middle	No
5405.03	Low	No
5405.04	Low	No
5406.01	Middle	No
5406.02	Middle	No
5407.00	Middle	No
5408.00	Middle	No
5409.01	Upper	No
5409.03	Middle	No
5409.04	Middle	No
5410.04	Upper	No
5410.05	Middle	No
5410.06	Upper	No
5410.07	Upper	No
5410.08	Upper	No
5410.09	Middle	No
5411.00	Middle	No
5412.03	Upper	No
5412.04	Middle	No
5412.05	Middle	No
5412.06	Middle	No
5412.07	Upper	No
5413.01	Middle	No
5413.02	Moderate	No
5414.01	Upper	No
5414.02	Moderate	No
5414.03	Unknown	No
5414.04	Middle	No
5415.00	Middle	No
5416.03	Moderate	No
5416.04	Middle	No
5417.01	Middle	No
5417.02	Moderate	No
5417.03	Middle	No
5418.01	Moderate	No
5418.02	Middle	No
5419.01	Upper	No
5419.02	Upper	No
5420.01	Middle	No
5420.02	Upper	No
5420.03	Moderate	No

Tract Code	Tract Income Level	Distressed or Underserved Tract
5420.04	Middle	No
5421.03	Middle	No
5421.04	Moderate	No
5421.05	Middle	No
5421.06	Middle	No
5421.07	Middle	No
5421.08	Middle	No
5422.01	Middle	No
5422.02	Middle	No
5422.03	Middle	No
5423.02	Upper	No
5423.03	Upper	No
5423.04	Middle	No
5423.05	Middle	No
5424.01	Moderate	No
5424.02	Middle	No
5425.00	Upper	No
5426.00	Upper	No
5427.00	Middle	No
5428.00	Upper	No
5429.01	Middle	No
5429.02	Upper	No
5430.04	Upper	No
5430.05	Middle	No
5430.06	Upper	No
5430.07	Upper	No
5430.08	Middle	No
5430.09	Middle	No
5430.10	Middle	No
5430.11	Middle	No
5431.00	Middle	No
5432.01	Middle	No
5432.02	Middle	No
5501.01	Low	No
5501.02	Low	No
5502.01	Low	No
5502.02	Low	No
5503.03	Low	No
5503.04	Low	No
5503.05	Middle	No
5503.06	Low	No
5503.07	Low	No
5503.08	Low	No
5504.03	Unknown	No
5504.04	Moderate	No
5504.05	Moderate	No
5504.06	Unknown	No
5504.07	Middle	No
5505.00	Middle	No
5506.01	Moderate	No
5506.02	Middle	No
5506.03	Moderate	No
5507.00	Middle	No
5508.00	Moderate	No
5509.01	Moderate	No
5509.02	Middle	No
5510.00	Moderate	No
5511.01	Moderate	No
5511.02	Moderate	No
5512.01	Middle	No
5512.02	Middle	No
5513.00	Upper	No
5514.00	Middle	No
5515.01	Unknown	No
5515.02	Moderate	No
5516.01	Moderate	No
5516.02	Moderate	No

Harris County (201), Texas (48) Census Tracts

Tract Code	Tract Income Level	Distressed or Underserved Tract
5517.02	Upper	No
5517.03	Middle	No
5517.04	Upper	No
5517.05	Middle	No
5518.00	Upper	No
5519.01	Unknown	No
5519.02	Low	No
5520.02	Upper	No
5520.03	Upper	No
5520.04	Middle	No
5521.01	Middle	No
5521.02	Upper	No
5521.03	Upper	No
5522.00	Middle	No
5523.01	Moderate	No
5523.03	Moderate	No
5523.04	Upper	No
5524.01	Middle	No
5524.02	Middle	No
5525.01	Moderate	No
5525.02	Middle	No
5526.02	Middle	No
5526.03	Low	No
5526.04	Unknown	No
5527.01	Middle	No
5527.02	Middle	No
5528.01	Upper	No
5528.02	Middle	No
5529.01	Moderate	No
5529.02	Upper	No
5530.01	Upper	No
5530.02	Middle	No
5531.01	Middle	No
5531.02	Middle	No
5532.01	Middle	No
5532.02	Moderate	No
5533.00	Moderate	No
5534.01	Upper	No
5534.03	Upper	No
5534.04	Upper	No
5534.05	Upper	No
5535.00	Middle	No
5536.01	Upper	No
5536.02	Moderate	No
5537.00	Middle	No
5538.01	Upper	No
5538.03	Upper	No
5538.04	Middle	No
5539.01	Upper	No
5540.01	Middle	No
5540.02	Upper	No
5541.03	Upper	No
5541.04	Upper	No
5542.01	Middle	No
5542.02	Middle	No
5543.01	Upper	No
5543.02	Middle	No
5544.04	Upper	No
5544.05	Upper	No
5544.06	Upper	No
5544.07	Upper	No
5544.08	Upper	No
5544.09	Upper	No
5544.10	Upper	No
5545.01	Upper	No
5545.02	Upper	No
5546.00	Upper	No

Tract Code	Tract Income Level	Distressed or Underserved Tract
5547.01	Middle	No
5547.02	Upper	No
5548.03	Upper	No
5548.04	Upper	No
5548.05	Middle	No
5548.06	Upper	No
5548.07	Middle	No
5548.08	Upper	No
5548.09	Middle	No
5549.02	Upper	No
5549.04	Upper	No
5549.05	Upper	No
5549.06	Middle	No
5549.07	Middle	No
5549.08	Middle	No
5550.01	Upper	No
5550.02	Middle	No
5551.01	Upper	No
5551.02	Middle	No
5552.00	Middle	No
5553.01	Upper	No
5553.03	Upper	No
5553.04	Upper	No
5553.05	Upper	No
5554.01	Middle	No
5554.03	Upper	No
5554.04	Middle	No
5555.01	Middle	No
5555.03	Middle	No
5555.04	Upper	No
5555.05	Upper	No
5556.00	Upper	No
5557.01	Upper	No
5557.03	Upper	No
5557.04	Upper	No
5560.00	Middle	No
5561.00	Upper	No
9800.00	Unknown	No
9801.00	Unknown	No
9802.00	Upper	No
9803.00	Unknown	No
9804.00	Unknown	No
9807.00	Upper	No

Section 6

Loan-to-Deposit Ratios

Agility Bank Loan to Deposit Ratio

2024

Loan to Deposit Ratio- Call Report Data
\$Millions

<u>Loans \$ Millions</u>	<u>Deposits \$ Millions</u>	<u>Loan to Deposit Ratio</u>
3/31/2024 \$48,644	\$42,599	114.1905%
6/30/2024 \$54,970	\$46,653	117.8274%
9/30/2024 \$68,573	\$52,777	129.9297%
12/31/2024 \$85,478	\$69,239	123.4535%

Section 7
Home Mortgage Disclosure Act (HMDA)
Disclosure Statements

Agility Bank is not currently subject to HMDA reporting.