



**Community Reinvestment Act Public File  
December 2023**

## **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 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:

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

No branches were closed during the prior two calendar years.

**Section 4**  
**List of Services**

**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

**Personal Products**

Action Checking

Action Checking +

Action Money Market

Action Savings

Certificate or Deposits

Consumer Loans

Home Equity Loans

**Business Products & Solutions**

A2B Checking

A2B Checking +

A2B Commercial Checking

A2B Money Market

A2B Certificate of Deposits

Business Loans

Lines of Credit

Virtual Safe Deposit Box

Treasury Management

Fraud Prevention



**Digital Products**

Online Account Opening

A2B Loan Express

Online Banking

Bill Pay

Debit Card Controls

Mobile Banking

Mobile Wallet

Secure Video Chat

Secure Text Chat

Remote Deposit Capture

Digital Lockers

Virtual Safe Box

**FEE SCHEDULE**



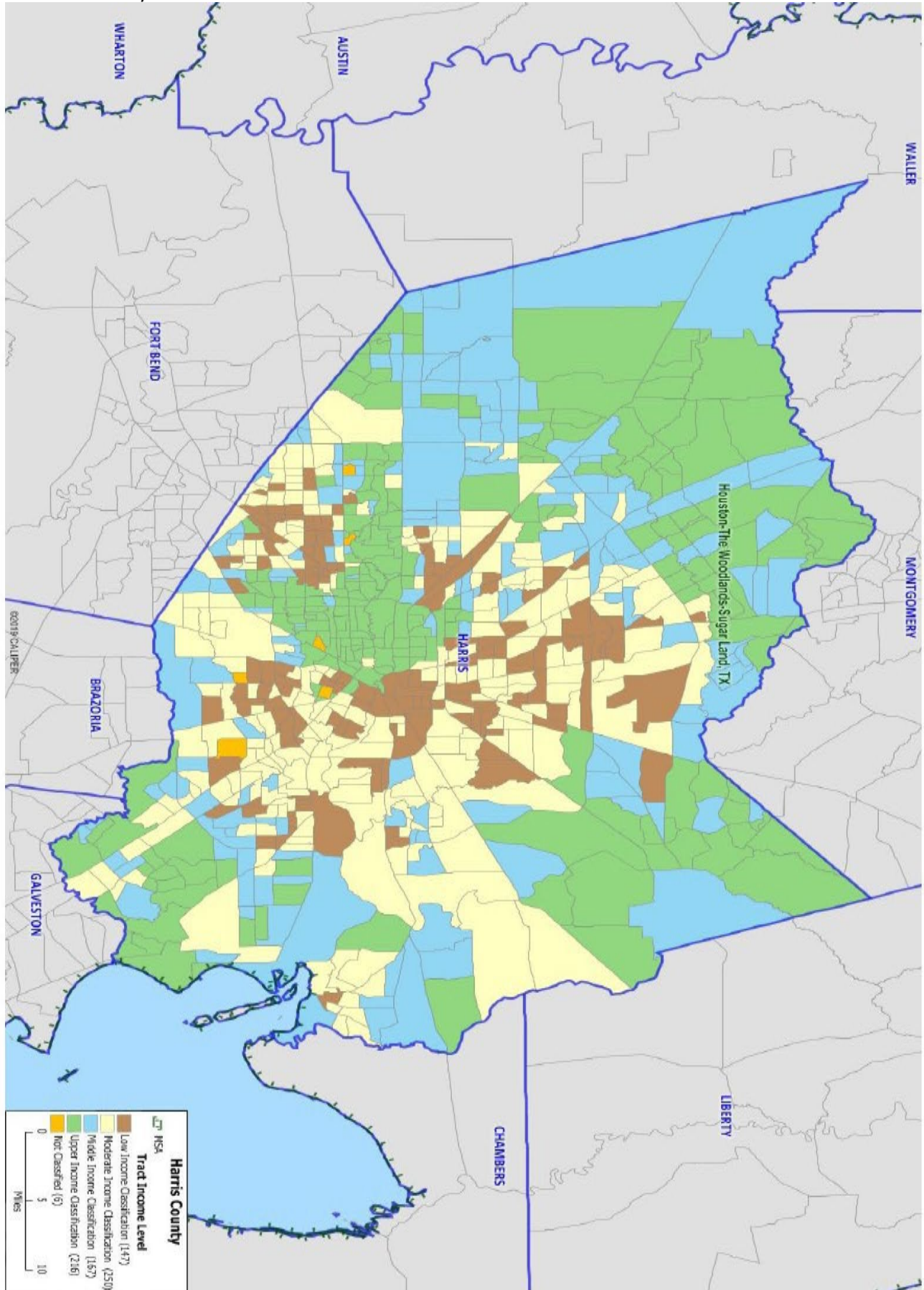
**FEES AND CHARGES.** The following fees and charges may be assessed against your account:

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 - Consecutive OD fee every 5 days  | \$15.00 |
| Overdraft Item Fee - NSF   | \$35.00 |
| Paper Statements   | \$3.00  |
| Research (one hour minimum)  | \$25.00 |
| 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 Under-served Tract |
|------------|--------------------|----------------------------------|
| 1000       | Upper              | No                               |
| 2101       | Upper              | No                               |
| 2104       | Low                | No                               |
| 2105       | Low                | No                               |
| 2106       | Moderate           | No                               |
| 2107       | Low                | No                               |
| 2108       | Low                | No                               |
| 2109       | Low                | No                               |
| 2110       | Low                | No                               |
| 2111       | Low                | No                               |
| 2112       | Low                | No                               |
| 2113       | Low                | No                               |
| 2114       | Low                | No                               |
| 2115       | Moderate           | No                               |
| 2116       | Moderate           | No                               |
| 2117       | Low                | No                               |
| 2119       | Moderate           | No                               |
| 2123       | Low                | No                               |
| 2124       | Low                | No                               |
| 2125       | Moderate           | No                               |
| 2201       | Moderate           | No                               |
| 2202       | Moderate           | No                               |
| 2203       | Moderate           | No                               |
| 2204       | Moderate           | No                               |
| 2205       | Low                | No                               |
| 2206       | Moderate           | No                               |
| 2207       | Low                | No                               |
| 2208       | Low                | No                               |
| 2209       | Moderate           | No                               |
| 2210       | Moderate           | No                               |
| 2211       | Moderate           | No                               |
| 2212       | Moderate           | No                               |
| 2213       | Moderate           | No                               |
| 2214       | Low                | No                               |
| 2215       | Low                | No                               |
| 2216       | Moderate           | No                               |
| 2217       | Low                | No                               |
| 2218       | Moderate           | No                               |

| Tract Code | Tract Income Level | Distressed or Under-served Tract |
|------------|--------------------|----------------------------------|
| 2219       | Moderate           | No                               |
| 2220       | Moderate           | No                               |
| 2221       | Low                | No                               |
| 2222       | Moderate           | No                               |
| 2223       | Low                | No                               |
| 2224.01    | Low                | No                               |
| 2224.02    | Moderate           | No                               |
| 2225.01    | Low                | No                               |
| 2225.02    | Moderate           | No                               |
| 2225.03    | Low                | No                               |
| 2226       | Low                | No                               |
| 2227       | Low                | No                               |
| 2228       | Moderate           | No                               |
| 2229       | Moderate           | No                               |
| 2230.01    | Low                | No                               |
| 2230.02    | Low                | No                               |
| 2231       | Moderate           | No                               |
| 2301       | Low                | No                               |
| 2302       | Moderate           | No                               |
| 2303       | Low                | No                               |
| 2304       | Moderate           | No                               |
| 2305       | Low                | No                               |
| 2306       | Low                | No                               |
| 2307       | Low                | No                               |
| 2308       | Moderate           | No                               |
| 2309       | Moderate           | No                               |
| 2310       | Moderate           | No                               |
| 2311       | Moderate           | No                               |
| 2312       | Low                | No                               |
| 2313       | Low                | No                               |
| 2314       | Moderate           | No                               |
| 2315       | Low                | No                               |
| 2316       | Moderate           | No                               |
| 2317       | Moderate           | No                               |
| 2318       | Moderate           | No                               |
| 2319       | Moderate           | No                               |
| 2320       | Moderate           | No                               |
| 2321       | Low                | No                               |

| Tract Code | Tract Income Level | Distressed or Under-served Tract |
|------------|--------------------|----------------------------------|
| 2322       | Upper              | No                               |
| 2323.01    | Moderate           | No                               |
| 2323.02    | Middle             | No                               |
| 2324.01    | Moderate           | No                               |
| 2324.02    | Moderate           | No                               |
| 2324.03    | Moderate           | No                               |
| 2325       | Moderate           | No                               |
| 2326       | Middle             | No                               |
| 2327.01    | Moderate           | No                               |
| 2327.02    | Moderate           | No                               |
| 2328       | Moderate           | No                               |
| 2329       | Middle             | No                               |
| 2330.01    | Moderate           | No                               |
| 2330.02    | Middle             | No                               |
| 2330.03    | Middle             | No                               |
| 2331.01    | Moderate           | No                               |
| 2331.02    | Low                | No                               |
| 2331.03    | Low                | No                               |
| 2332       | Middle             | No                               |
| 2333       | Moderate           | No                               |
| 2334       | Low                | No                               |
| 2335       | Low                | No                               |
| 2336       | Low                | No                               |
| 2337.01    | Moderate           | No                               |
| 2337.02    | Moderate           | No                               |
| 2337.03    | Moderate           | No                               |
| 2401       | Low                | No                               |
| 2404       | Moderate           | No                               |
| 2405.01    | Low                | No                               |
| 2405.02    | Low                | No                               |
| 2406       | Low                | No                               |
| 2407.01    | Middle             | No                               |
| 2407.02    | Moderate           | No                               |
| 2408.01    | Moderate           | No                               |
| 2408.02    | Moderate           | No                               |
| 2409.01    | Middle             | No                               |
| 2409.02    | Middle             | No                               |
| 2410       | Middle             | No                               |

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

| Tract Code | Tract Income Level | Distressed or Under-served Tract |
|------------|--------------------|----------------------------------|
| 2411.01    | Middle             | No                               |
| 2411.02    | Middle             | No                               |
| 2411.03    | Middle             | No                               |
| 2412       | Middle             | No                               |
| 2413       | Upper              | No                               |
| 2414       | Upper              | No                               |
| 2415       | Moderate           | No                               |
| 2501       | Middle             | No                               |
| 2502       | Middle             | No                               |
| 2503.01    | Middle             | No                               |
| 2503.02    | Middle             | No                               |
| 2504.01    | Upper              | No                               |
| 2504.02    | Upper              | No                               |
| 2505       | Middle             | No                               |
| 2506       | Low                | No                               |
| 2507.01    | Upper              | No                               |
| 2507.02    | Upper              | No                               |
| 2508       | Upper              | No                               |
| 2509       | Upper              | No                               |
| 2510       | Middle             | No                               |
| 2511       | Upper              | No                               |
| 2512       | Upper              | No                               |
| 2513       | Upper              | No                               |
| 2514.01    | Upper              | No                               |
| 2514.02    | Middle             | No                               |
| 2515.01    | Upper              | No                               |
| 2515.02    | Upper              | No                               |
| 2515.03    | Upper              | No                               |
| 2516       | Upper              | No                               |
| 2517       | Middle             | No                               |
| 2518       | Upper              | No                               |
| 2519.01    | Upper              | No                               |
| 2519.02    | Upper              | No                               |
| 2520       | Upper              | No                               |
| 2521       | Middle             | No                               |
| 2522       | Moderate           | No                               |
| 2523.01    | Moderate           | No                               |
| 2523.02    | Middle             | No                               |

| Tract Code | Tract Income Level | Distressed or Under-served Tract |
|------------|--------------------|----------------------------------|
| 2524       | Moderate           | No                               |
| 2525       | Moderate           | No                               |
| 2526       | Moderate           | No                               |
| 2527       | Moderate           | No                               |
| 2528       | Moderate           | No                               |
| 2529       | Middle             | No                               |
| 2530       | Middle             | No                               |
| 2531       | Upper              | No                               |
| 2532       | Middle             | No                               |
| 2533       | Upper              | No                               |
| 2534       | Moderate           | No                               |
| 2535       | Middle             | No                               |
| 2536       | Moderate           | No                               |
| 2537       | Middle             | No                               |
| 2538       | Middle             | No                               |
| 2539       | Moderate           | No                               |
| 2540       | Moderate           | No                               |
| 2541       | Moderate           | No                               |
| 2542       | Moderate           | No                               |
| 2543       | Moderate           | No                               |
| 2544       | Low                | No                               |
| 2545       | Moderate           | No                               |
| 2546       | Moderate           | No                               |
| 2547       | Middle             | No                               |
| 3101       | Low                | No                               |
| 3102       | Upper              | No                               |
| 3103       | Moderate           | No                               |
| 3104       | Low                | No                               |
| 3105       | Moderate           | No                               |
| 3106       | Moderate           | No                               |
| 3107       | Moderate           | No                               |
| 3108       | Low                | No                               |
| 3109       | Low                | No                               |
| 3110       | Low                | No                               |
| 3111       | Moderate           | No                               |
| 3112       | Moderate           | No                               |
| 3113       | Moderate           | No                               |
| 3114       | Moderate           | No                               |

| Tract Code | Tract Income Level | Distressed or Under-served Tract |
|------------|--------------------|----------------------------------|
| 3115       | Moderate           | No                               |
| 3116       | Low                | No                               |
| 3117       | Low                | No                               |
| 3118       | Moderate           | No                               |
| 3119       | Moderate           | No                               |
| 3120       | Upper              | No                               |
| 3121       | Unknown            | No                               |
| 3122       | Low                | No                               |
| 3123       | Low                | No                               |
| 3124       | Low                | No                               |
| 3125       | Upper              | No                               |
| 3126       | Upper              | No                               |
| 3127       | Moderate           | No                               |
| 3128       | Low                | No                               |
| 3129       | Moderate           | No                               |
| 3130       | Moderate           | No                               |
| 3131       | Upper              | No                               |
| 3132       | Moderate           | No                               |
| 3133       | Moderate           | No                               |
| 3134       | Moderate           | No                               |
| 3135       | Low                | No                               |
| 3136       | Low                | No                               |
| 3137       | Moderate           | No                               |
| 3138       | Low                | No                               |
| 3139       | Middle             | No                               |
| 3140.01    | Middle             | No                               |
| 3140.02    | Moderate           | No                               |
| 3143       | Moderate           | No                               |
| 3144       | Middle             | No                               |
| 3201       | Low                | No                               |
| 3202       | Moderate           | No                               |
| 3205       | Moderate           | No                               |
| 3206.01    | Moderate           | No                               |
| 3206.02    | Moderate           | No                               |
| 3207       | Moderate           | No                               |
| 3208       | Moderate           | No                               |
| 3209       | Moderate           | No                               |
| 3210       | Moderate           | No                               |

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

| Tract Code | Tract Income Level | Distressed or Under-served Tract |
|------------|--------------------|----------------------------------|
| 3211       | Middle             | No                               |
| 3212       | Low                | No                               |
| 3213       | Moderate           | No                               |
| 3214.01    | Moderate           | No                               |
| 3214.02    | Middle             | No                               |
| 3215       | Low                | No                               |
| 3216       | Moderate           | No                               |
| 3217       | Middle             | No                               |
| 3218       | Moderate           | No                               |
| 3219       | Moderate           | No                               |
| 3220       | Low                | No                               |
| 3221       | Moderate           | No                               |
| 3222       | Low                | No                               |
| 3226       | Moderate           | No                               |
| 3227       | Moderate           | No                               |
| 3228       | Moderate           | No                               |
| 3229       | Moderate           | No                               |
| 3230       | Low                | No                               |
| 3231       | Low                | No                               |
| 3232       | Middle             | No                               |
| 3233       | Moderate           | No                               |
| 3234       | Moderate           | No                               |
| 3235       | Low                | No                               |
| 3236       | Middle             | No                               |
| 3237.01    | Moderate           | No                               |
| 3237.02    | Middle             | No                               |
| 3238.01    | Middle             | No                               |
| 3238.02    | Moderate           | No                               |
| 3239       | Low                | No                               |
| 3240       | Middle             | No                               |
| 3241       | Low                | No                               |
| 3242       | Moderate           | No                               |
| 3301       | Moderate           | No                               |
| 3302       | Moderate           | No                               |
| 3303.01    | Middle             | No                               |
| 3303.02    | Middle             | No                               |
| 3303.03    | Moderate           | No                               |
| 3304       | Moderate           | No                               |

| Tract Code | Tract Income Level | Distressed or Under-served Tract |
|------------|--------------------|----------------------------------|
| 3305       | Moderate           | No                               |
| 3306       | Moderate           | No                               |
| 3307       | Moderate           | No                               |
| 3308       | Middle             | No                               |
| 3309       | Moderate           | No                               |
| 3311       | Low                | No                               |
| 3312       | Low                | No                               |
| 3313       | Moderate           | No                               |
| 3314       | Unknown            | No                               |
| 3315       | Middle             | No                               |
| 3316.01    | Moderate           | No                               |
| 3316.02    | Low                | No                               |
| 3317       | Moderate           | No                               |
| 3318       | Low                | No                               |
| 3319       | Moderate           | No                               |
| 3320       | Low                | No                               |
| 3321       | Moderate           | No                               |
| 3322       | Low                | No                               |
| 3323       | Moderate           | No                               |
| 3324       | Low                | No                               |
| 3325       | Moderate           | No                               |
| 3326       | Moderate           | No                               |
| 3327       | Low                | No                               |
| 3328       | Low                | No                               |
| 3329       | Low                | No                               |
| 3330       | Moderate           | No                               |
| 3331       | Moderate           | No                               |
| 3332.01    | Moderate           | No                               |
| 3332.02    | Moderate           | No                               |
| 3333       | Low                | No                               |
| 3335       | Moderate           | No                               |
| 3336       | Middle             | No                               |
| 3337       | Moderate           | No                               |
| 3338       | Moderate           | No                               |
| 3339.01    | Middle             | No                               |
| 3339.02    | Moderate           | No                               |
| 3340.01    | Moderate           | No                               |
| 3340.02    | Moderate           | No                               |

| Tract Code | Tract Income Level | Distressed or Under-served Tract |
|------------|--------------------|----------------------------------|
| 3340.03    | Middle             | No                               |
| 3341       | Moderate           | No                               |
| 3401       | Moderate           | No                               |
| 3402.01    | Upper              | No                               |
| 3402.02    | Upper              | No                               |
| 3402.03    | Upper              | No                               |
| 3403.01    | Upper              | No                               |
| 3403.02    | Upper              | No                               |
| 3404       | Upper              | No                               |
| 3405       | Moderate           | No                               |
| 3406       | Upper              | No                               |
| 3407       | Middle             | No                               |
| 3408       | Upper              | No                               |
| 3409       | Moderate           | No                               |
| 3410       | Middle             | No                               |
| 3411       | Moderate           | No                               |
| 3412.01    | Moderate           | No                               |
| 3412.02    | Upper              | No                               |
| 3413.01    | Middle             | No                               |
| 3413.02    | Moderate           | No                               |
| 3414       | Upper              | No                               |
| 3415.01    | Upper              | No                               |
| 3415.02    | Upper              | No                               |
| 3416       | Upper              | No                               |
| 3417       | Upper              | No                               |
| 3418       | Middle             | No                               |
| 3420.01    | Upper              | No                               |
| 3420.02    | Middle             | No                               |
| 3421       | Middle             | No                               |
| 3422       | Moderate           | No                               |
| 3423       | Moderate           | No                               |
| 3424       | Middle             | No                               |
| 3425       | Upper              | No                               |
| 3427       | Middle             | No                               |
| 3428       | Upper              | No                               |
| 3429       | Middle             | No                               |
| 3430       | Middle             | No                               |
| 3431       | Middle             | No                               |

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

| Tract Code | Tract Income Level | Distressed or Under-served Tract |
|------------|--------------------|----------------------------------|
| 3432       | Upper              | No                               |
| 3433.01    | Middle             | No                               |
| 3433.02    | Upper              | No                               |
| 3436       | Middle             | No                               |
| 3437       | Moderate           | No                               |
| 3501       | Upper              | No                               |
| 3502       | Middle             | No                               |
| 3503       | Middle             | No                               |
| 3504       | Moderate           | No                               |
| 3505       | Moderate           | No                               |
| 3506.01    | Upper              | No                               |
| 3506.02    | Upper              | No                               |
| 3507       | Middle             | No                               |
| 3508.01    | Middle             | No                               |
| 3508.02    | Upper              | No                               |
| 4101       | Moderate           | No                               |
| 4102       | Upper              | No                               |
| 4103       | Upper              | No                               |
| 4104.01    | Upper              | No                               |
| 4104.02    | Upper              | No                               |
| 4105       | Upper              | No                               |
| 4106       | Upper              | No                               |
| 4107.01    | Upper              | No                               |
| 4107.02    | Upper              | No                               |
| 4108       | Upper              | No                               |
| 4109       | Upper              | No                               |
| 4110       | Upper              | No                               |
| 4111       | Upper              | No                               |
| 4112       | Upper              | No                               |
| 4113       | Upper              | No                               |
| 4114       | Upper              | No                               |
| 4115.01    | Upper              | No                               |
| 4115.02    | Upper              | No                               |
| 4116       | Upper              | No                               |
| 4117       | Middle             | No                               |
| 4118       | Upper              | No                               |
| 4119       | Upper              | No                               |
| 4120       | Upper              | No                               |

| Tract Code | Tract Income Level | Distressed or Under-served Tract |
|------------|--------------------|----------------------------------|
| 4121       | Unknown            | No                               |
| 4122       | Upper              | No                               |
| 4123       | Upper              | No                               |
| 4124       | Upper              | No                               |
| 4125       | Upper              | No                               |
| 4126       | Upper              | No                               |
| 4127       | Upper              | No                               |
| 4128       | Upper              | No                               |
| 4129       | Upper              | No                               |
| 4130       | Upper              | No                               |
| 4131       | Upper              | No                               |
| 4132.01    | Middle             | No                               |
| 4132.02    | Upper              | No                               |
| 4133       | Upper              | No                               |
| 4201       | Moderate           | No                               |
| 4202       | Middle             | No                               |
| 4203       | Upper              | No                               |
| 4204       | Upper              | No                               |
| 4205       | Low                | No                               |
| 4206       | Upper              | No                               |
| 4207       | Upper              | No                               |
| 4208       | Upper              | No                               |
| 4209       | Upper              | No                               |
| 4210       | Upper              | No                               |
| 4211.01    | Moderate           | No                               |
| 4211.02    | Low                | No                               |
| 4212.01    | Low                | No                               |
| 4212.02    | Low                | No                               |
| 4213       | Low                | No                               |
| 4214.01    | Low                | No                               |
| 4214.02    | Low                | No                               |
| 4214.03    | Low                | No                               |
| 4215       | Low                | No                               |
| 4216       | Low                | No                               |
| 4217       | Middle             | No                               |
| 4218       | Middle             | No                               |
| 4219       | Upper              | No                               |
| 4220       | Upper              | No                               |

| Tract Code | Tract Income Level | Distressed or Under-served Tract |
|------------|--------------------|----------------------------------|
| 4221       | Middle             | No                               |
| 4222       | Low                | No                               |
| 4223.01    | Low                | No                               |
| 4223.02    | Moderate           | No                               |
| 4224.01    | Moderate           | No                               |
| 4224.02    | Moderate           | No                               |
| 4225       | Low                | No                               |
| 4226       | Moderate           | No                               |
| 4227.01    | Moderate           | No                               |
| 4227.02    | Middle             | No                               |
| 4228       | Moderate           | No                               |
| 4229       | Low                | No                               |
| 4230       | Low                | No                               |
| 4231       | Low                | No                               |
| 4232.01    | Upper              | No                               |
| 4232.02    | Low                | No                               |
| 4233.01    | Moderate           | No                               |
| 4233.02    | Moderate           | No                               |
| 4234.01    | Moderate           | No                               |
| 4234.02    | Middle             | No                               |
| 4235       | Middle             | No                               |
| 4236       | Middle             | No                               |
| 4301       | Upper              | No                               |
| 4302       | Upper              | No                               |
| 4303       | Upper              | No                               |
| 4304       | Upper              | No                               |
| 4305       | Upper              | No                               |
| 4306       | Upper              | No                               |
| 4307       | Upper              | No                               |
| 4308       | Upper              | No                               |
| 4309       | Upper              | No                               |
| 4310       | Upper              | No                               |
| 4311.01    | Upper              | No                               |
| 4311.02    | Unknown            | No                               |
| 4312.01    | Middle             | No                               |
| 4312.02    | Upper              | No                               |
| 4313.01    | Moderate           | No                               |
| 4313.02    | Upper              | No                               |



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

| Tract Code | Tract Income Level | Distressed or Under-served Tract |
|------------|--------------------|----------------------------------|
| 4314.01    | Middle             | No                               |
| 4314.02    | Upper              | No                               |
| 4315.01    | Upper              | No                               |
| 4315.02    | Upper              | No                               |
| 4316       | Upper              | No                               |
| 4317       | Upper              | No                               |
| 4318.01    | Upper              | No                               |
| 4318.02    | Upper              | No                               |
| 4319       | Upper              | No                               |
| 4320.01    | Upper              | No                               |
| 4320.02    | Low                | No                               |
| 4321       | Moderate           | No                               |
| 4322       | Middle             | No                               |
| 4323       | Moderate           | No                               |
| 4324       | Low                | No                               |
| 4325       | Low                | No                               |
| 4326       | Middle             | No                               |
| 4327.01    | Low                | No                               |
| 4327.02    | Moderate           | No                               |
| 4328.01    | Low                | No                               |
| 4328.02    | Low                | No                               |
| 4329.01    | Low                | No                               |
| 4329.02    | Low                | No                               |
| 4330.01    | Low                | No                               |
| 4330.02    | Low                | No                               |
| 4330.03    | Low                | No                               |
| 4331       | Low                | No                               |
| 4332.01    | Moderate           | No                               |
| 4332.02    | Moderate           | No                               |
| 4333       | Moderate           | No                               |
| 4334       | Moderate           | No                               |
| 4335.01    | Low                | No                               |
| 4335.02    | Low                | No                               |
| 4336       | Low                | No                               |
| 4401       | Moderate           | No                               |
| 4501       | Upper              | No                               |
| 4502       | Upper              | No                               |
| 4503       | Moderate           | No                               |

| Tract Code | Tract Income Level | Distressed or Under-served Tract |
|------------|--------------------|----------------------------------|
| 4504       | Middle             | No                               |
| 4505       | Upper              | No                               |
| 4506       | Upper              | No                               |
| 4507       | Upper              | No                               |
| 4508.01    | Middle             | No                               |
| 4508.02    | Moderate           | No                               |
| 4509       | Upper              | No                               |
| 4510.01    | Low                | No                               |
| 4510.02    | Moderate           | No                               |
| 4511       | Upper              | No                               |
| 4512       | Upper              | No                               |
| 4513       | Middle             | No                               |
| 4514.01    | Middle             | No                               |
| 4514.02    | Unknown            | No                               |
| 4514.03    | Middle             | No                               |
| 4515       | Upper              | No                               |
| 4516.01    | Upper              | No                               |
| 4516.02    | Upper              | No                               |
| 4517       | Middle             | No                               |
| 4518       | Moderate           | No                               |
| 4519.01    | Moderate           | No                               |
| 4519.02    | Upper              | No                               |
| 4520       | Middle             | No                               |
| 4521       | Middle             | No                               |
| 4522.01    | Low                | No                               |
| 4522.02    | Moderate           | No                               |
| 4523       | Moderate           | No                               |
| 4524       | Moderate           | No                               |
| 4525       | Low                | No                               |
| 4526       | Moderate           | No                               |
| 4527       | Moderate           | No                               |
| 4528.01    | Moderate           | No                               |
| 4528.02    | Moderate           | No                               |
| 4529       | Moderate           | No                               |
| 4530       | Moderate           | No                               |
| 4531       | Low                | No                               |
| 4532       | Low                | No                               |
| 4533       | Low                | No                               |

| Tract Code | Tract Income Level | Distressed or Under-served Tract |
|------------|--------------------|----------------------------------|
| 4534.01    | Moderate           | No                               |
| 4534.02    | Moderate           | No                               |
| 4534.03    | Low                | No                               |
| 4535.01    | Moderate           | No                               |
| 4535.02    | Moderate           | No                               |
| 4536.01    | Low                | No                               |
| 4536.02    | Moderate           | No                               |
| 4537       | Moderate           | No                               |
| 4538       | Middle             | No                               |
| 4539       | Moderate           | No                               |
| 4540       | Middle             | No                               |
| 4541       | Middle             | No                               |
| 4542       | Middle             | No                               |
| 4543.01    | Moderate           | No                               |
| 4543.02    | Moderate           | No                               |
| 4544       | Moderate           | No                               |
| 4545.01    | Upper              | No                               |
| 4545.02    | Upper              | No                               |
| 4546       | Middle             | No                               |
| 4547       | Upper              | No                               |
| 4548       | Middle             | No                               |
| 4549       | Upper              | No                               |
| 4550       | Upper              | No                               |
| 4551.01    | Upper              | No                               |
| 4551.02    | Upper              | No                               |
| 4552       | Middle             | No                               |
| 4553       | Upper              | No                               |
| 5101       | Upper              | No                               |
| 5102       | Upper              | No                               |
| 5103       | Upper              | No                               |
| 5104       | Upper              | No                               |
| 5105       | Upper              | No                               |
| 5106       | Upper              | No                               |
| 5107       | Upper              | No                               |
| 5108       | Upper              | No                               |
| 5109       | Upper              | No                               |
| 5110.01    | Upper              | No                               |
| 5110.02    | Upper              | No                               |

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

| Tract Code | Tract Income Level | Distressed or Under-served Tract |
|------------|--------------------|----------------------------------|
| 5111       | Middle             | No                               |
| 5112       | Upper              | No                               |
| 5113.01    | Upper              | No                               |
| 5113.02    | Upper              | No                               |
| 5114       | Upper              | No                               |
| 5115       | Upper              | No                               |
| 5116       | Moderate           | No                               |
| 5201       | Middle             | No                               |
| 5202       | Upper              | No                               |
| 5203       | Moderate           | No                               |
| 5204       | Low                | No                               |
| 5205       | Low                | No                               |
| 5206.01    | Low                | No                               |
| 5206.02    | Low                | No                               |
| 5207       | Middle             | No                               |
| 5210       | Moderate           | No                               |
| 5211       | Low                | No                               |
| 5212       | Low                | No                               |
| 5213       | Moderate           | No                               |
| 5214       | Low                | No                               |
| 5215       | Middle             | No                               |
| 5216       | Moderate           | No                               |
| 5217       | Low                | No                               |
| 5218       | Moderate           | No                               |
| 5219       | Middle             | No                               |
| 5220       | Moderate           | No                               |
| 5221       | Moderate           | No                               |
| 5222.01    | Moderate           | No                               |
| 5222.02    | Low                | No                               |
| 5223.01    | Moderate           | No                               |
| 5223.02    | Moderate           | No                               |
| 5224.01    | Middle             | No                               |
| 5224.02    | Middle             | No                               |
| 5225       | Upper              | No                               |
| 5301       | Low                | No                               |
| 5302       | Upper              | No                               |
| 5303       | Moderate           | No                               |
| 5304       | Moderate           | No                               |

| Tract Code | Tract Income Level | Distressed or Under-served Tract |
|------------|--------------------|----------------------------------|
| 5305       | Moderate           | No                               |
| 5306       | Low                | No                               |
| 5307       | Low                | No                               |
| 5308       | Moderate           | No                               |
| 5309       | Middle             | No                               |
| 5310       | Upper              | No                               |
| 5311       | Upper              | No                               |
| 5312       | Upper              | No                               |
| 5313       | Moderate           | No                               |
| 5314       | Middle             | No                               |
| 5315       | Middle             | No                               |
| 5316       | Middle             | No                               |
| 5317       | Upper              | No                               |
| 5318       | Moderate           | No                               |
| 5319       | Moderate           | No                               |
| 5320.01    | Low                | No                               |
| 5320.02    | Middle             | No                               |
| 5321       | Moderate           | No                               |
| 5322       | Low                | No                               |
| 5323       | Moderate           | No                               |
| 5324       | Middle             | No                               |
| 5325.01    | Moderate           | No                               |
| 5325.02    | Moderate           | No                               |
| 5326       | Moderate           | No                               |
| 5327       | Moderate           | No                               |
| 5328       | Moderate           | No                               |
| 5329       | Moderate           | No                               |
| 5330       | Low                | No                               |
| 5331       | Middle             | No                               |
| 5332       | Middle             | No                               |
| 5333       | Low                | No                               |
| 5334       | Moderate           | No                               |
| 5335       | Moderate           | No                               |
| 5336       | Moderate           | No                               |
| 5337.01    | Low                | No                               |
| 5337.02    | Moderate           | No                               |
| 5338.01    | Moderate           | No                               |
| 5338.02    | Moderate           | No                               |

| Tract Code | Tract Income Level | Distressed or Under-served Tract |
|------------|--------------------|----------------------------------|
| 5339.01    | Moderate           | No                               |
| 5339.02    | Low                | No                               |
| 5340.01    | Low                | No                               |
| 5340.02    | Moderate           | No                               |
| 5340.03    | Middle             | No                               |
| 5341       | Middle             | No                               |
| 5342.01    | Moderate           | No                               |
| 5342.02    | Upper              | No                               |
| 5342.03    | Moderate           | No                               |
| 5401       | Upper              | No                               |
| 5402       | Middle             | No                               |
| 5405.01    | Moderate           | No                               |
| 5405.02    | Middle             | No                               |
| 5406.01    | Middle             | No                               |
| 5406.02    | Moderate           | No                               |
| 5407       | Middle             | No                               |
| 5408       | Moderate           | No                               |
| 5409.01    | Upper              | No                               |
| 5409.02    | Upper              | No                               |
| 5410.01    | Middle             | No                               |
| 5410.02    | Upper              | No                               |
| 5410.03    | Upper              | No                               |
| 5411       | Upper              | No                               |
| 5412.01    | Upper              | No                               |
| 5412.02    | Middle             | No                               |
| 5412.03    | Upper              | No                               |
| 5413       | Middle             | No                               |
| 5414       | Middle             | No                               |
| 5415       | Middle             | No                               |
| 5416.01    | Upper              | No                               |
| 5416.02    | Middle             | No                               |
| 5417       | Middle             | No                               |
| 5418       | Middle             | No                               |
| 5419       | Upper              | No                               |
| 5420       | Middle             | No                               |
| 5421.01    | Middle             | No                               |
| 5421.02    | Middle             | No                               |
| 5422       | Middle             | No                               |

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

| Tract Code | Tract Income Level | Distressed or Under-served Tract |
|------------|--------------------|----------------------------------|
| 5423.01    | Middle             | No                               |
| 5423.02    | Middle             | No                               |
| 5424       | Middle             | No                               |
| 5425       | Upper              | No                               |
| 5426       | Upper              | No                               |
| 5427       | Middle             | No                               |
| 5428       | Middle             | No                               |
| 5429       | Middle             | No                               |
| 5430.01    | Upper              | No                               |
| 5430.02    | Upper              | No                               |
| 5430.03    | Middle             | No                               |
| 5431       | Middle             | No                               |
| 5432       | Middle             | No                               |
| 5501       | Low                | No                               |
| 5502       | Low                | No                               |
| 5503.01    | Low                | No                               |
| 5503.02    | Moderate           | No                               |
| 5504.01    | Moderate           | No                               |
| 5504.02    | Middle             | No                               |
| 5505       | Moderate           | No                               |
| 5506.01    | Middle             | No                               |
| 5506.02    | Moderate           | No                               |
| 5506.03    | Moderate           | No                               |
| 5507       | Middle             | No                               |
| 5508       | Moderate           | No                               |
| 5509       | Moderate           | No                               |
| 5510       | Moderate           | No                               |
| 5511       | Moderate           | No                               |
| 5512       | Middle             | No                               |
| 5513       | Middle             | No                               |
| 5514       | Middle             | No                               |
| 5515       | Middle             | No                               |
| 5516       | Moderate           | No                               |
| 5517.01    | Middle             | No                               |
| 5517.02    | Upper              | No                               |
| 5517.03    | Upper              | No                               |
| 5518       | Upper              | No                               |
| 5519       | Moderate           | No                               |

| Tract Code | Tract Income Level | Distressed or Under-served Tract |
|------------|--------------------|----------------------------------|
| 5520.01    | Middle             | No                               |
| 5520.02    | Middle             | No                               |
| 5521.01    | Middle             | No                               |
| 5521.02    | Upper              | No                               |
| 5521.03    | Middle             | No                               |
| 5522       | Middle             | No                               |
| 5523.01    | Upper              | No                               |
| 5523.02    | Middle             | No                               |
| 5524       | Middle             | No                               |
| 5525       | Middle             | No                               |
| 5526.01    | Moderate           | No                               |
| 5526.02    | Middle             | No                               |
| 5527       | Middle             | No                               |
| 5528       | Upper              | No                               |
| 5529       | Middle             | No                               |
| 5530.01    | Upper              | No                               |
| 5530.02    | Upper              | No                               |
| 5531       | Upper              | No                               |
| 5532       | Moderate           | No                               |
| 5533       | Low                | No                               |
| 5534.01    | Upper              | No                               |
| 5534.02    | Upper              | No                               |
| 5534.03    | Upper              | No                               |
| 5535       | Upper              | No                               |
| 5536       | Upper              | No                               |
| 5537       | Middle             | No                               |
| 5538.01    | Upper              | No                               |
| 5538.02    | Middle             | No                               |
| 5539       | Upper              | No                               |
| 5540.01    | Upper              | No                               |
| 5540.02    | Upper              | No                               |
| 5541.01    | Upper              | No                               |
| 5541.02    | Upper              | No                               |
| 5542       | Middle             | No                               |
| 5543.01    | Upper              | No                               |
| 5543.02    | Upper              | No                               |
| 5544.01    | Upper              | No                               |
| 5544.02    | Upper              | No                               |

| Tract Code | Tract Income Level | Distressed or Under-served Tract |
|------------|--------------------|----------------------------------|
| 5544.03    | Upper              | No                               |
| 5545.01    | Upper              | No                               |
| 5545.02    | Upper              | No                               |
| 5546       | Upper              | No                               |
| 5547       | Upper              | No                               |
| 5548.01    | Middle             | No                               |
| 5548.02    | Upper              | No                               |
| 5549.01    | Middle             | No                               |
| 5549.02    | Upper              | No                               |
| 5549.03    | Upper              | No                               |
| 5550       | Middle             | No                               |
| 5551       | Middle             | No                               |
| 5552       | Middle             | No                               |
| 5553.01    | Upper              | No                               |
| 5553.02    | Upper              | No                               |
| 5553.03    | Upper              | No                               |
| 5554.01    | Middle             | No                               |
| 5554.02    | Middle             | No                               |
| 5555.01    | Upper              | No                               |
| 5555.02    | Upper              | No                               |
| 5556       | Upper              | No                               |
| 5557.01    | Upper              | No                               |
| 5557.02    | Upper              | No                               |
| 5560       | Middle             | No                               |

**Section 6**  
**Loan-to-Deposit Ratios**



Loan to Deposit Ratio  
As of Quarter End

|         | Total Loans  | Total Deposits | Loan to<br>Deposit<br>Ratio |
|---------|--------------|----------------|-----------------------------|
| 2022-06 | \$694,135    | \$2,203,561    | 31.5006%                    |
| 2022-09 | \$10,519,193 | \$5,762,802    | 182.5361%                   |
| 2022-12 | \$14,585,267 | \$16,869,700   | 86.4584%                    |
| 2023-03 | \$22,440,870 | \$23,185,696   | 96.7876%                    |
| 2023-06 | \$41,354,233 | \$29,858,836   | 138.4991%                   |
| 2023-09 | \$46,272,699 | \$36,301,312   | 127.4684%                   |

**Section 7**  
**Home Mortgage Disclosure Act (HMDA)**  
**Disclosure Statements**

Agility Bank is not currently subject to HMDA reporting.