

PUBLIC DISCLOSURE

May 6, 2002

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

**Lone Star Bank
Certificate Number: 22304**

**6310 Lemmon Avenue, Suite 100
Dallas, Texas 75209**

**Federal Deposit Insurance Corporation
Division of Compliance and Consumer Affairs
1910 Pacific Avenue, 20th Floor
Dallas, Texas 75201**

NOTE: This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

TABLE OF CONTENTS

I.	General Information.....	1
II.	Institution Rating.....	2
III.	Description of Institution.....	3
IV.	Description of Assessment Area.....	4
V.	Conclusions	6
VI.	Glossary.....	16

GENERAL INFORMATION

The Community Reinvestment Act (CRA) requires each federal financial supervisory agency to use its authority when examining financial institutions subject to its supervision, to assess the 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. Upon conclusion of such examination, the agency must prepare a written evaluation of the institution's record of meeting the credit needs of its community.

*This document is an evaluation of the Community Reinvestment Act (CRA) performance of **Lone Star Bank** prepared by the **Federal Deposit Insurance Corporation**, the institution's supervisory agency, as of **May 13, 2002**. The agency rates the CRA performance of an institution consistent with the provisions set forth in Appendix A to 12 CFR Part 345.*

INSTITUTION RATING

INSTITUTION'S CRA RATING: This institution is rated **Satisfactory** .

The FDIC also rated this bank 'Satisfactory' at its previous evaluation dated September 25, 1997.

Pursuant to the Community Reinvestment Act (CRA), small bank performance factors were applied to this \$179 million bank located in the heart of Dallas County. A small bank is defined as one with assets less than \$250 million at the end of the two preceding calendar years. The small bank performance factors include loan-to-deposit ratio, lending to businesses of different sizes and borrowers of different incomes, geographic distribution of loans, lending within the bank's assessment area, and response to complaints. At the bank's request, investments and services were not reviewed.

Commercial and consumer loans were chosen as the products upon which to evaluate the bank's performance. As of the December 31, 2001, Report of Condition and Income, commercial real estate loans represented 29.7 percent of the bank's loan portfolio and commercial and industrial loans represented 27.0 percent, for a total commercial loan portfolio of 56.7 percent. Consumer loans comprise 10.7 percent of total loans. When arriving at the overall rating, less weight was placed on the bank's performance with regard to consumer loans. Also, since no CRA-related complaints were received, this performance factor carried no weight. Each of the reviewed factors supports the assigned rating. Conclusions for each performance factor are summarized below. The bank's performance under each test is detailed elsewhere in this evaluation.

- The bank's average loan-to-deposit ratio of 69.75 percent demonstrates a satisfactory performance within the context of the bank's resources and its assessment area.
- Relative to the products reviewed and the demographics of the assessment area, the bank has satisfactorily extended loans to businesses of different sizes and borrowers of different incomes.
- The bank has reasonably distributed its loans among the assessment area geographies, including low and moderate-income geographies. Commercial loan distribution reflects a reasonable relationship to the distribution of businesses within the assessment area. Consumer loan distribution is acceptable in comparison with the percentage of households residing in the various geographies.
- Given the size of the assessment area, the 82 percent by number and 69 percent by dollar amount of loans originated in the assessment area reflects acceptable performance.

DESCRIPTION OF INSTITUTION

Lone Star Bank is located in the city of Dallas, in Dallas County, Texas. In addition to the main office, the bank operates four full-service branches located in the northern one-half of Dallas County. According to the June 30, 2001, FDIC Summary of Deposits, the main office accounts for 30 percent of total deposits and the Northwest Highway branch accounts for 32 percent. The bank opened three new branches since the last evaluation. The Monticello and Main Street branches were opened in 1998 and the Belt Line branch in 2001. These branches account for 20 percent, 18 percent, and 4 percent of total deposits, respectively.

The bank offers a variety of loan and deposit products. Lobby banking hours are reasonable and extended hours are available at the drive-thru facilities offered at all but the Main Street office. The Northwest Highway branch offers Saturday hours, as well. Twenty-four hour banking is offered by means of five automated teller machines (ATM), on-line banking via the bank's web site, and no-cost, 24-hour phone banking.

As of the December 31, 2001, Reports of Condition and Income, the bank reported \$178.7 million in total assets, 71 percent of which are loans. *Table 1* illustrates the components of the loan portfolio by dollar amount and as a percentage of total loans.

Table 1 - Loan Distribution as of 12/31/2001		
Loan Type	Dollar Amount (000s)	Percent of Total Loans (%)
Construction and Land Development	16,174	12.74
Secured by Farmland	2,031	1.60
1-4 Family Residential	22,625	17.8
Multi-Family (5 or more) Residential	484	0.38
Commercial	37,718	29.72
Total Real Estate Loans	79,032	62.27
Commercial and Industrial	34,292	27.02
Agricultural	0	0
Consumer	13,600	10.72
Other	0	0
Less: Unearned Income	0	0
Total Loans	126,924	100

Source: December 31, 2001 Consolidated Report of Condition and Income

Overall assets have increased nearly 200 percent since the last examination, and loans have increased by about 300 percent. Commercial lending continues to be the primary product. There are no financial impediments or legal or statutory constraints that would prevent the bank from meeting the credit needs of the community within the assessment area.

DESCRIPTION OF ASSESSMENT AREA

The bank's delineated assessment area is all of Dallas County, which is comprised of 415 census tracts. Dallas County is located in the Dallas Metropolitan Statistical Area (MSA). The main office and the Monticello branch are located in moderate-income tracts and the Northwest Highway and Main Street branches are in upper-income geographies. The Addison branch is located in a non-designated census tract that has no resident population. The majority of the low- and moderate-income census tracts in the assessment area are located south, southeast, and west of the bank's offices. The defined assessment area is reasonably drawn and does not arbitrarily exclude any low- or moderate-income areas. The following table depicts the distribution of census tracts among the various income levels determined by the 1990 U.S. Census. The census tracts labeled 'NA' have no income level designation due to the lack of a resident population.

Table 2 - Distribution of Census Tracts in the Assessment Area						
	Low	Moderate	Middle	Upper	NA	Total Tracts
# Tracts	56	113	132	108	6	415

As a financial and corporate hub for the South Central United States, Dallas is home to a number of major corporations. The employment composition is heavily skewed toward services and trade. Technology, telecommunications, and healthcare represent some of the major industries in the area. Texas Instruments, Raytheon, Baylor Healthcare, and Nortel are examples of major area employers. Recent downturns have resulted in a rising unemployment rate, particularly in the manufacturing sector. The current unemployment rate is 6.3 percent, up from 4.5 percent one year ago. *Table 3*, on the following page, presents additional demographic data for Dallas County.

A local community contact involved in the economic development of the city of Dallas described various programs available for participation by banking institutions. Participation can be in the form of contributions or providing financial expertise on various boards. The contact stated that bank participation would generally be graded as a "B- or C+". Lone Star Bank was not specifically mentioned by the community contact.

Table 3 - Demographic & Economic Characteristics of the Assessment Area	
Assessment Area Population (MSA 1920, Dallas County)	1,852,810
*Percentage of Businesses by Income Level of the Census Tract:	
Low-Income	6.3
Moderate-Income	25.8
Middle-Income	36.0
Upper-Income	31.9
*Percentage of Businesses by Gross Annual Revenues:	
≤ \$1 million	84.4
\$1 million	10.5
Revenues Not Reported	5.1
MSA Median Family Income:	
2000 Median Family Income	60,800
2001 Median Family Income	64,400
**2002 Estimated Median Family Income	66,500
***Percentage of Households by Income Level of Household:	
Low-Income	22.6
Moderate-Income	17.9
Middle-Income	20.6
Upper-Income	38.9

* These figures are based on the 2001 Business Geodemographic Data

** This figure is based on estimates from the Department of Housing and Urban Development (HUD).

*** This information is based on the 1990 U.S. Census

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA

Scope of Test

The lending test evaluates the bank's performance from January 1, 2000, through March 31, 2002. Lone Star Bank is primarily a commercial lender, with 57 percent of the loan portfolio comprised of commercial/industrial and commercial real estate loans. During the review period, the bank originated 175 commercial loans totaling more than \$91 million. With regard to other loan types, the bank originated 46 HMDA loans totaling nearly \$12 million, and 138 consumer-purpose loans for a total of \$10.8 million. Based on the above, a sample of forty-nine commercial loans and thirty consumer loans were used to evaluate the bank's performance. The consumer loan sample consists of automobile loans, which represent the largest consumer loan type. Too few HMDA loans were originated to permit a meaningful analysis of residential lending.

Loan to Deposit Ratio

Lone Star Bank's loan-to-deposit ratio is considered satisfactory. The loan-to-deposit ratio (LTD) is a means of measuring a bank's lending activity by comparing it to the volume of deposits held. Over the past eighteen quarters, the LTD ratio has ranged from a low of 48.31 percent to the current high of 76.56 percent.

Table 3 presents a summary of LTD ratios for this institution and three comparable banks serving the same general area and offering similar products. The banks are listed in alphabetical order and no ranking is expressed or implied. As the table shows, Lone Star Bank's loan-to-deposit ratio is comparable to two of the peer banks and notably higher than the third. The bank's LTD ratio is indicative of management's commitment to serve the credit needs of the community.

Table 3 - Comparison to Similarly Situated Banks						
Bank Name	City/County	Total Assets (000s)	Total Loans (000s)	Total Deposits (000s)	Loan-to-Deposit Ratio 12/31/01	Average Loan-to-Deposit Ratio
Brookhollow National Bank	Dallas/Dallas	143,901	71,362	131,645	54.21	55.19
Gateway National Bank	Dallas/Dallas	156,281	102,635	143,901	71.32	66.86
<i>Lone Star Bank</i>	<i>Dallas/Dallas</i>	<i>178,712</i>	<i>125,477</i>	<i>163,893</i>	<i>76.56</i>	<i>69.75</i>
MainBank, NA	Dallas/Dallas	198,068	139,352	173,194	80.46	71.44

Source: December 31, 2001 Consolidated Reports of Condition and Income

Lending to Businesses of Different Sizes and Borrowers of Different Income Levels

The bank has demonstrated a satisfactory level of lending to businesses of different sizes and borrowers of different incomes. Performance for commercial loans exceeds the performance for consumer loans with commercial loan performance weighted more heavily as that is the bank's primary loan product. Borrower income levels for consumer loans were based upon median family income, as established annually by the Department of Housing and Urban Development (HUD). The 2000 and 2001 median family incomes for the Dallas MSA are \$60,800 and \$64,400, respectively. The estimated median family income for 2002 is \$66,500.

Commercial Loans

The 2000 aggregate lending data shown in all the commercial loan tables represents the small business loans originated in the assessment area by all lenders with assets greater than \$250 million. For CRA purposes, a small loan is defined as a loan of \$1 million or less. Although this information is not directly comparable to Lone Star Bank, due to its smaller asset size and branch network, it is useful as an indicator of the commercial lending trends in the assessment area. It should also be noted that the commercial loan data for Lone Star Bank includes loans greater than \$1 million, which the aggregate data does not.

Table 4 and Table 5 present the bank's lending with regard to business of different size. By number of loans, the bank's lending is evenly split between businesses with revenues less than \$1 million and those with revenues greater than \$1 million. The bank's performance with regard to the number of loans to small businesses compares quite favorably to the aggregate lending data. By dollar amount, the bank's level of lending to small businesses is reasonable, although somewhat less than the aggregate.

Gross Annual Revenues (000s)	Aggregate Lending Data (% of #)	2000		2001		2002 Year to Date		Total	
		#	%	#	%	#	%	#	%
≤ \$1000	33.6	6	50	13	59.1	1	16.7	20	50
> \$1,000 or NA	66.4	6	50	9	40.9	5	83.3	20	50
Total*	100	12	100	22	100	6	100	40	100

Source - 2000 CRA Aggregate Data and Bank Records

* - Total percentage may not add to 100 due to rounding.

Table 5 - Distribution of Commercial Loans by Gross Annual Revenues of Business									
Gross Annual Revenues (000s)	Aggregate Lending Data (% of \$)	2000		2001		2002 Year to Date		Total	
		\$ (000s)	%	\$ (000s)	%	\$ (000s)	%	\$ (000s)	%
≤ \$1000	37.8	1,517	21.8	2,804	55.0	40	1.6	4,361	30.0
> \$1,000 or NA	62.2	5,432	78.2	2,292	45.0	2,483	98.4	10,207	70.0
Total*	100	6,949	100	5,096	100	2,523	100	14,568	100

Source - 2000 CRA Aggregate Data and Bank Records

* - Total percentage may not add to 100 due to rounding.

Table 6 and Table 7 illustrate the number and dollar volume of commercial loan originations stratified by loan size. As mentioned elsewhere in this document, the aggregate lending data does not include loans greater than \$1 million, while the bank's loan data does. Nearly 86 percent of the number of loans are for \$1 million or less, with a significant percentage of small loans of \$100,000 or less. By contrast, the dollar volume of small loans is considerably less. The contrast is reasonable in view of the fact that 83 percent of the small loans are \$50,000 or less, with the smallest being \$8,000. The largest loan was for \$4 million. A few large loans can easily outweigh a larger number of small loans. Overall, the bank's extension of commercial loans demonstrates its commitment to serving the credit needs of all sized businesses in the assessment area.

Table 6 - Distribution of Commercial Loans by Loan Size									
Loan Size (000s)	Aggregate Lending Data (% of #)	2000		2001		2002 Year to Date		Total	
		2000	#	%	#	%	#	%	#
≤ \$100	95.0	6	50.0	9	40.9	2	33.3	17	42.5
> \$100 ≤ \$250	2.3	2	16.7	8	36.4	0	0	10	25.0
> \$250 ≤ \$1,000	2.7	2	16.7	3	13.6	3	50.0	8	20.0
> \$1,000	NA	2	16.7	2	9.1	1	16.7	5	12.5
Total*	100	12	100	22	100	6	100	40	100

Source - 2000 CRA Aggregate Data and Bank Records

* - Total percentage may not add to 100 due to rounding.

Table 7 - Distribution of Commercial Loans by Loan Size									
Loan Size (000s)	Aggregate Lending Data (% of \$)	2000		2001		2002 Year to Date		Total	
		2000	\$ (000s)	%	\$ (000s)	%	\$ (000s)	%	\$ (000s)
≤ \$100	38.3	225	3.2	282	5.5	73	2.9	580	4.0
> \$100 ≤ \$250	13.4	340	4.9	1,319	25.9	0	0	1,659	11.4
> \$250 ≤ \$1,000	48.4	1,194	17.2	945	18.5	850	33.7	2,989	20.5
> \$1,000	NA	5,190	74.7	2,550	50.0	1,600	63.4	9,340	64.1
Total*	100	6,949	100	5,096	100	2,523	100	14,568	100

Source - 2000 CRA Aggregate Data and Bank Records * - Total percentage may not add to 100 due to rounding.

Consumer Loans

In the following two tables, the bank's extensions of consumer loans is compared to the percentage of households of the various income levels. As both tables show, the bank's lending to borrowers of different income levels is skewed most heavily toward high-income individuals, followed by low-income individuals. By number of loans, shown in *Table 8*, the bank's level of lending to low-income individuals is satisfactory given that 51 percent of the low-income households are below the poverty level. The number of loans to moderate-income persons is acceptable, although somewhat less than the percentage of moderate-income households. Given that loan amounts tend to be smaller for low- and moderate-income persons and larger for middle- and upper-income persons, the bank's level of lending by loan amount is acceptable. Overall, the bank's lending to borrowers of different incomes represents acceptable performance.

Table 8 - Distribution of Consumer Loans by Income Level of Borrower				
Borrower Income Level	Households in Assessment Area		Total Loans	
	#	%	#	%
Low	159,196	22.6	4	16.0
Moderate	126,066	17.9	3	12.0
Middle	144,730	20.6	2	8.0
Upper	273,369	38.9	16	64.0
Total*	703,361	100	25	100

Source - 1990 U.S. Census and Bank Records * - Total percentage may not add to 100 due to rounding.

Table 9 - Distribution of Consumer Loans by Income Level of Borrower				
Borrower Income Level	Households in Assessment Area		Total Loans	
	#	%	\$	%
Low	159,196	22.6	53	8.0
Moderate	126,066	17.9	37	5.6
Middle	144,730	20.6	26	3.9
Upper	273,369	38.9	544	82.4
Total*	703,361	100	660	100

Source - 1990 U.S. Census and Bank Records

* - Total percentage may not add to 100 due to rounding.

Geographic Distribution of Loans

Lone Star Bank has exhibited satisfactory performance with regard to the geographic distribution of commercial and consumer loans. Performance for commercial loans exceeds the performance for consumer loans with commercial loan performance weighted more heavily as that is the bank's primary loan product. This performance factor evaluates how a bank's loans are distributed among the various census tract income levels. Census tract income levels were established by the 1990 U.S. Census.

Commercial Loans

The following two tables illustrate the bank's geographic distribution of commercial loans within the assessment area by number of loans and dollar amount. The percentage of businesses located in the different census tract levels is provided for comparative purposes. By number of loans, the bank's performance in each census tract level is consistent with the percentage of businesses and the aggregate lending. The number of loans extended in the moderate-income geographies is particularly favorable. There is less consistency by dollar amount, but performance is reasonable. Again, the bank shows considerable strength in the dollar volume of lending in moderate-income areas. Overall, the bank's distribution of commercial loans among the various geographies is satisfactory.

Table 10 - Distribution of Commercial Loans by Income Category of the Census Tract										
Census Tract Level	Distribution of Businesses	Aggregate Lending Data (% of #)	2000		2001		2002 Year to Date		Total	
	%	#	#	%	#	%	#	%	#	%
Low	6.3	4.8	1	8.3	0	0	1	16.7	2	5.0
Moderate	25.8	24.8	3	25.0	7	31.8	3	50.0	13	32.5
Middle	36.0	32.6	5	41.7	7	31.8	2	33.3	14	35.0
Upper	31.9	32.5	3	25.0	8	36.4	0	0	11	27.5
Income N/A	0	5.4	0	0	0	0	0	0	0	0
Total*	100	100	12	100	22	100	6	100	40	100

Source: 2000 CRA Aggregate Data, 2001 Business Geodemographic Data, and Bank Records

* - Total percentage may not add to 100 due to rounding

Table 11 - Distribution of Commercial Loans by Income Category of the Census Tract										
Census Tract Level	Distribution of Businesses	Aggregate Lending Data (% of \$)	2000		2001		2002 Year to Date		Total	
	%	#	\$	%	\$	%	\$	%	\$	%
Low	6.3	5.56	46	0.6	0	0	350	13.9	396	2.7
Moderate	25.8	28.01	4,075	58.7	2,065	40.5	2,100	83.2	8,240	56.6
Middle	36.0	27.99	1,818	26.2	674	13.2	73	2.9	2,565	17.6
Upper	31.9	31.60	1,009	14.5	2,357	46.3	0	0	3,366	23.1
Income N/A	0	6.84	0	0	0	0	0	0	0	0
Total*	100	100	6,948	100	5,096	100	2,523	100	14,568	100

Source: 2000 CRA Aggregate, 2001 Business Geodemographic Data, and Bank Records

* Total percentage may not add to 100 due to rounding

Consumer Loans

The percentage of households residing in the various tract levels serves as a basis of comparison for the bank's record of consumer lending. *Table 12* and *Table 13* present the data by number and dollar amount of loans. As each table shows, the bank's consumer loans are skewed toward the upper-income areas, followed by the low-income areas. In the low-income geographies, the bank's level of lending is comparable to the percentage of households, by both number and dollar amount. However, the moderate-income geographies display a weaker performance.

Of the five offices, the main office on Lemmon Avenue and the Northwest Highway branch are the two largest producers of consumer loans. These two offices produced 72 percent of all the consumer loans originated during this review period and 73 percent of the loans sampled. The Northwest Highway branch is located in and surrounded by upper-income census tracts. As might be expected at this branch, few if any loans are sought by borrowers residing in the more distant low- and moderate-income geographies. The Lemmon Avenue office, which originated the sole moderate-income tract loan in the sample, is located in a moderate-income geography and is surrounded by a mix of moderate, middle, and upper-income tracts. The bank's performance with regard to consumer loans under this performance factor is satisfactory.

Table 12 - Distribution of Consumer Loans by Census Tract Category						
Census Tract Category	Tracts in Assessment Area		Total Households		Total Loans	
	#	%	#	%	#	%
Low	56	13.5	62,089	8.8	3	12.0
Moderate	113	27.2	184,670	26.3	1	4.0
Middle	132	31.8	280,759	39.9	4	16.0
Upper	108	26.0	175,843	25.0	17	68.0
NA	6	1.4	0	0	0	0
Total*	415	100	703,361	100	25	100

Source - 1990 U.S. Census, Bank Records

* - Total percentage may not add to 100 due to rounding.

Table 13 - Distribution of Consumer Loans by Census Tract Category						
Census Tract Category	Tracts in Assessment Area		Total Household		Total Loans	
	#	%	#	%	\$	%
Low	56	13.5	62,089	8.8	91	13.8
Moderate	113	27.2	184,670	26.3	8	1.2
Middle	132	31.8	280,759	39.9	50	7.6
Upper	108	26.0	175,843	25.0	511	77.4
NA	6	1.4	0	0	0	0
Total*	415	100	703,361	100	660	100

Source - 1990 U.S. Census, Bank Records * - Total percentage may not add to 100 due to rounding.

Lending in the Assessment Area

The bank has met standards for this performance factor. As illustrated in *Table 14*, a majority of loans, by number and dollar, were originated inside the bank's delineated assessment area.

Table 14 - Distribution of Loans Inside and Outside of the Assessment Area										
Loan Category or Type	Number of Loans					Dollars in Loans (000s)				
	Inside		Outside		Total	Inside		Outside		Total
	#	%	#	%		\$	%	\$	%	
Commercial	40	82	9	18	49	14,568	68	6,827	32	21,395
Consumer	25	83	5	17	30	660	86	107	14	767
Total	65	82	14	18	79	15,228	69	6,934	31	22,162

Source: Bank records

COMPLAINTS

No CRA-related complaints were received by the institution since the last evaluation.

FAIR LENDING

No violations of the provisions of the anti-discrimination laws and regulations were identified. Bank policies prohibit discrimination.

GLOSSARY - GENERAL DEFINITIONS

GEOGRAPHY TERMS

Census Tract: Small subdivisions of metropolitan and other densely populated counties. Census tract boundaries do not cross county lines; however, they may cross the boundaries of metropolitan statistical areas. They usually have between 2,500 and 8,000 persons, and their physical size varies widely depending upon population density. Census tracts are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons.

Metropolitan Area (MA): One or more large population centers and adjacent communities that have a high degree of economic and social integration. Each MA must contain either a place with a minimum population of 50,000 of Census Bureau-defined urbanized area and a total MA population of at least 100,000 (75,000 in New England). An MA comprises one or more central counties and may include one or more outlying counties that have close economic and social relationships with the central county. In New England, MAs are composed of cities and towns rather than whole counties.

Metropolitan Statistical Area (MSA): One or more metropolitan areas that have economic and social ties.

Non-Metropolitan Area: All areas outside of metropolitan areas. The definition of non-metropolitan area is not consistent with the definition of rural areas. Urban and rural classifications cut across the other hierarchies; for example, there is generally both urban and rural territory within both metropolitan and non-metropolitan areas.

Urban Area: All territories, populations, and housing units in urbanized areas and in places of 2,500 or more persons outside urbanized areas. More specifically, “urban” consists of territory, persons, and housing units in: places of 2,500 or more persons incorporated as cities, villages, boroughs (except in Alaska and New York), and towns (except in the New England states, New York, and Wisconsin) but excluding the rural portions of “extended cities”; census designated place of 2,500 or more persons; and other territory, incorporated or unincorporated, including in urbanized areas.

Rural Area: Territories, populations and housing units that are not classified as urban.

HOUSING TERMS

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.

Housing Unit: Includes a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied as separate living quarters.

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.

INCOME TERMS

Median Income: The median income divides the income distribution into two equal parts, one having incomes above the median and other having incomes below the median.

Area Median Income: The median family income for the MSA, if a person or geography is located in an MSA; or the statewide non-metropolitan median family income, if a person or geography is located outside an MSA.

Family Income: Includes the income of all members of a family that are age 15 and older.

Household Income: Includes the income of the householder and all other persons that are age 15 and older in the household, whether related to the householder or not. Because many households consist of only one person, median household income is usually less than median family income.

Low-Income: Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent in the case of a geography.

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

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

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

HUD Adjusted Income Data: The U.S. Department of Housing and Urban Development (HUD) issues annual estimates, which update median family income from the metropolitan and non-metropolitan areas. HUD starts with the most recent U.S. Census data and factors in information from other sources to arrive at an annual estimate that more closely reflects current economic conditions.