

Assessment Areas/REMA

DEMOGRAPHIC INFORMATION FOR GEOGRAPHY

Institution: BANKUNITED Assessment Set: 2026 BANKUNITED FACILITY-BASED ASSESSMENT AREAS (2026), Area: DALLAS-PLANO-IRVING, TX MD PARTIAL Unit: County: DALLAS COUNTY, TX

Categorization: Tract LMI

Data Type	Total #	Low		Moderate		Middle		Upper		N/A	
		#	%	#	%	#	%	#	%	#	%
Geographies (Census tracts)	645	107	16.59%	223	34.57%	160	24.81%	144	22.33%	11	1.71%
Population by Geography	2,613,539	457,231	17.49%	946,785	36.23%	666,143	25.49%	517,001	19.78%	26,379	1.01%
Owner-Occupied Housing by Geography	476,375	49,784	10.45%	155,497	32.64%	138,854	29.15%	130,305	27.35%	1,935	0.41%
Business by Geography	405,777	34,246	8.44%	92,849	22.88%	117,910	29.06%	156,711	38.62%	4,061	1.00%
Farms by Geography	5,331	388	7.28%	1,238	23.22%	1,479	27.74%	2,180	40.89%	46	0.86%
Family Distribution by Income Level	607,453	184,458	30.37%	121,813	20.05%	112,235	18.48%	188,947	31.10%	0	0.00%
Distribution of LMI Families throughout AA Geographies	306,271	80,877	26.41%	139,251	45.47%	61,724	20.15%	23,050	7.53%	1,369	0.45%
Households Distribution by Income Level	945,996	270,042	28.55%	184,068	19.46%	171,430	18.12%	320,456	33.87%	0	0.00%
Multi-family units, 5 or more	369,039	90,724	24.58%	107,744	29.20%	84,818	22.98%	76,542	20.74%	9,211	2.50%
Vacant units	81,817	18,055	22.07%	26,013	31.79%	17,722	21.66%	18,362	22.44%	1,665	2.04%
Median Family Income	88,315										
Adjusted Median Family Income for 2026	117,300										
Median Housing Value (DALLAS-PLANO-IRVING, TX (MSA: 19124) and (County: 113))	414,700										
Median Gross Rent (DALLAS-PLANO-IRVING, TX (MSA: 19124) and (County: 113))	1,745										
Households Below Poverty Level	12.92%										
Unemployment Rate (2026 US Census)	3.46%										

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***Note the Families by Income Level and Household by Income levels are the counts of the families in each income level, not the counts of families in each tract income level*

Sources: 2020 Census Data with 2020 ACS-5 Updates and 2025 FFIEC/ACS-1 Updates, 2026 Dun & Bradstreet (As of 01/08/2026). Business and farm counts are provided directly from Dun and Bradstreet for RiskExec reports.

ASSESSMENT SET SUMMARY

Institution: BANKUNITED Assessment Set: 2026 BANKUNITED FACILITY-BASED ASSESSMENT AREAS (2026), Area: DALLAS-PLANO-IRVING, TX MD PARTIAL Unit: County: DALLAS COUNTY, TX

Tract Income Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
LOW	107	16.59%	100,878	16.61%	60,534	32.82%	20,343	16.70%	12,752	11.36%	7,249	3.84%	164,306	17.37%
MOD	223	34.57%	217,151	35.75%	80,108	43.43%	59,143	48.55%	41,575	37.04%	36,325	19.22%	317,480	33.56%
MID	160	24.81%	159,194	26.21%	31,242	16.94%	30,482	25.02%	39,700	35.37%	57,770	30.57%	246,092	26.01%
UPP	144	22.33%	127,087	20.92%	11,622	6.30%	11,428	9.38%	17,803	15.86%	86,234	45.64%	207,021	21.88%
NA	11	1.71%	3,143	0.52%	952	0.52%	417	0.34%	405	0.36%	1,369	0.72%	11,097	1.17%
TOTAL	645	100.00%	607,453	100.00%	184,458	30.37%	121,813	20.05%	112,235	18.48%	188,947	31.10%	945,996	100.00%

Tract Minority Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
< 10%	1	0.16%	474	0.08%	24	0.01%	1	0.00%	41	0.04%	408	0.22%	684	0.07%
10 - 19.99%	29	4.50%	26,118	4.30%	1,658	0.90%	1,720	1.41%	2,278	2.03%	20,462	10.83%	37,334	3.95%
20 - 49.99%	101	15.66%	81,519	13.42%	9,869	5.35%	10,079	8.27%	13,114	11.68%	48,457	25.65%	156,689	16.56%
50 - 79.99%	218	33.80%	209,666	34.52%	52,201	28.30%	41,244	33.86%	43,440	38.70%	72,781	38.52%	328,999	34.78%
80 - 100%	296	45.89%	289,676	47.69%	120,706	65.44%	68,769	56.45%	53,362	47.54%	46,839	24.79%	422,290	44.64%
TOTAL	645	100.00%	607,453	100.00%	184,458	30.37%	121,813	20.05%	112,235	18.48%	188,947	31.10%	945,996	100.00%

MSA MFI		\$
2020 CENSUS MSA MFI(DALLAS-PLANO-IRVING, TX)		88,315
2026 CENSUS MSA MFI(DALLAS-PLANO-IRVING, TX)		117,300

Race/Ethnicity	#	% of Total
Hispanic	1,057,835	40.48
American Indian	6,743	0.26
Asian	181,314	6.94
Black	564,741	21.61
NHOPI	1,175	0.04
Other	9,990	0.38
Multiple Races	66,754	2.55

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Race/Ethnicity	#	% of Total
Minority	1,888,552	72.26
White Non-Hispanic	724,987	27.74
Population	2,613,539	100.00

Sex	#	% of Total
Male	1,293,295	49.48
Female	1,329,339	50.86

Businesses	#	% of Total
All Farm	5,331	1.30
All Non-Farm	405,777	98.70
Tot Revs	411,108	100.00

Businesses with Revenue <\$1 mil	#	% of Total
Farm Revs < 1 mil	5,151	1.38
Non-Farm Revs < 1 mil	368,887	98.62
Tot Revs < 1 mil	374,038	100.00

Employment Information	#	% of Total
Persons 62 and Older	355,387	13.60
Persons 16 and Older	2,011,053	76.95

Of Persons 16 and Older	#	% of Total
Civilian Employed	1,315,440	65.41
Civilian Unemployed	69,546	3.46
Armed Forces	1,013	0.05
In Labor Force	1,385,999	68.92
Not in Labor Force	625,054	31.08
Persons 16 and Older Total	2,011,053	100.00

Housing Units	#	% of Total
1-4 Units in Structure (Incl. in 1-4 Family Units)	642,910	62.55
Mobile Home (Incl. in 1-4 Family Units)	15,486	1.51
Boat, RV, Van etc. (Incl. in 1-4 Family Units)	378	0.04
1-4 Family Units	658,774	64.09
Multi-family, 5 or more	369,039	35.91

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Housing Units	#	% of Total
Total Housing Units	1,027,813	100.00

Housing Occupancy	#	% of Total
Owner Occupied Units	476,375	46.35
Renter Occupied Units	469,621	45.69
Occupied Units	945,996	92.04
Vacant Units	81,817	7.96
Total Housing Units	1,027,813	100.00

English Proficiency Level for Speakers of Another Language (Age 18)	#	% of Total
Speak English Not At All	76,197	2.92
Speak English not well	163,742	6.27
Speak English well	160,367	6.14
Limited English Proficiency	400,306	15.32
Speak English very well	399,782	15.30
Total Speakers of a Language Other Than English	800,088	30.61
Total Speakers of English Only	1,813,451	69.39
Population	2,613,539	100.00

Distressed and Underserved Designations	#	% of Total
Only Distressed Tracts	0	0.00
Only Underserved Tracts	0	0.00
Both Distressed and Underserved Tracts	0	0.00
Neither Distressed Nor Underserved Tracts	645	100.00
Total	645	100.00

Sources: 2020 Census Data with 2020 ACS-5 Updates and 2025 FFIEC/ACS-1 Updates, 2026 Dun & Bradstreet (As of 01/08/2026). Business and farm counts are provided directly from Dun and Bradstreet for RiskExec reports.

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BUSINESS COUNTS

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	# Tracts	Revenue N/A			Revenue ≤ \$1M			Revenue > \$1M			Total		
		Farm	Non-Farm	Total	Farm	Non-Farm	Total	Farm	Non-Farm	Total	Farm	Non-Farm	Total
1 - LOW INCOME	107	6	2,217	2,223	374	30,998	31,372	8	1,031	1,039	388	34,246	34,634
2 - MODERATE INCOME	223	21	6,326	6,347	1,191	83,851	85,042	26	2,672	2,698	1,238	92,849	94,087
3 - MIDDLE INCOME	160	31	6,718	6,749	1,425	107,231	108,656	23	3,961	3,984	1,479	117,910	119,389
4 - UPPER INCOME	144	38	9,135	9,173	2,116	143,154	145,270	26	4,422	4,448	2,180	156,711	158,891
0 - NA	11	1	291	292	45	3,653	3,698	0	117	117	46	4,061	4,107
TOTAL	645	97	24,687	24,784	5,151	368,887	374,038	83	12,203	12,286	5,331	405,777	411,108

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