



Beneficial State Bank

**Community Reinvestment Act
CRA Public File**

2024



2024 CRA PUBLIC FILE CHECKLIST

The Community Reinvestment Act Public File requirements are found in [12 CFR 228.43](#).

BANKS OF ALL SIZES: Verify by April 1 each year, the Bank's Public File has been updated to include all of the	
1	A copy of the public section of the bank's most recent CRA Performance Evaluation (must be added to Public File within 30 business days of receipt).
2	All written comments received from the public for the current year and each of the prior two calendar years that specifically relate to the bank's performance in helping to meet community credit needs, and any response to the comments by the bank, if neither the comments nor the responses contain statements that reflect adversely on the good name or reputation of any persons other than the bank or publication of which would violate specific provisions of law.
3	A list of the bank's branches, their street addresses, and geographies.
4	A list of branches opened or closed by the bank during the current year and each of the prior two calendar years, their street addresses, and geographies.
5	A list of services (including hours of operation, available loan and deposit products, and transaction fees) generally offered at the bank's branches and descriptions of material differences in the availability or cost of services at particular branches, if any. At its option, a bank may include information regarding the availability of alternative systems for delivering retail banking services (e.g., ATMs, ATMs not owned or operated by or exclusively for the bank, banking by telephone or computer, loan production offices, and bank-at-work or bank-by-mail programs).
6	A map of each assessment area showing the boundaries of the area and identifying the geographies contained within the area, either on the map or in a separate list.
	Any other information the bank chooses.
LARGE BANKS¹: Also include (for bank and its affiliates, if applicable):	
7	If the bank has elected to have one or more categories of its consumer loans considered under the lending test, for each of these categories, for each of the prior 2 calendar years, the number and amount of loans: <ul style="list-style-type: none"> <input type="checkbox"/> To low-, moderate-, middle-, and upper-income individuals; <input type="checkbox"/> Located in low-, moderate-, middle-, and upper-income census tracts; and <input type="checkbox"/> Located inside the bank's assessment area(s) and outside the bank's assessment area(s).
8	The bank's CRA Disclosure Statement for each of the prior two years (must be added to the Public File within 3 business days of receipt).
BANKS SUBJECT TO HMDA: Also include:	
9	A written notice that the institution's HMDA Disclosure Statement may be obtained on the CFPB's website at www.consumerfinance.gov/hmda (must be added to the Public File within 3 business days of receipt).
LOCATION OF PUBLIC FILE: Public File must be available for public inspection upon request and at no cost:	
✓	ENTIRE PUBLIC FILE: At the main office (and if an interstate bank, at one branch office in each state).
✓	PARTIAL PUBLIC FILE: At each branch, maintain a copy of the public section of the bank's most recent CRA Performance Evaluation and a list of services provided by the branch. NOTE: Within 5 calendar days of the request, bank must provide all the information in the public file relating to the assessment area in which the branch is located.
✓	COPIES: Copies must be made available upon request (either on paper or in another form acceptable to person making the request). Bank may charge a reasonable fee not to exceed cost of copies and mailing.

¹ Large Bank is defined as a bank that, as of December 31 of both the prior two years, had assets of \$1.564 billion or more (2024 threshold).



CRA Public File Index

Section 1 – CRA Performance Evaluation

- Most recent CRA examination dated June 28, 2021

Section 2 – Written Public Comments and CRA Complaints

- For the current and prior two years

Section 3 – Branch Listing

- Branch names, addresses, and geographies (census tracts)
- Census information for branch locations

Section 4 – List of Branches Opened and Closed

- Current and prior two years

Section 5 – List of Services

- Hours of Operation
- Statement of Differences in availability/cost of services between branch locations
- Available Loan Products
- Available Deposit Products
- Schedule of Transaction Fees

Section 6 – Assessment Area (AA)

- AA Description
- AA Hierarchy
- AA Maps
- AA Geographies (FFIEC Census Demographic Reports)

Section 7 – Consumer Auto Loans

- Located Inside and Outside of the Bank's Assessment Area
- Made within Low-, Moderate-, Middle-, and Upper-Income Census Tracts
- Provided to Low-, Moderate-, Middle-, and Upper-Income Individuals



Section 8 – CRA Disclosure Statement

- Written notice on Bank's CRA Disclosure Statement
- For each of the prior two years

Section 9 – HMDA Disclosure Statement

- Written notice on Bank's HMDA Disclosure Statement

Section 1 - CRA Public Evaluation

PUBLIC DISCLOSURE

June 28, 2021

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Beneficial State Bank
Certificate Number: 58490

1438 Webster Street, Suite 100
Oakland, California 94612

Federal Deposit Insurance Corporation
Division of Depositor and Consumer Protection
San Francisco Regional Office

25 Jessie Street at Ecker Square, Suite 2300
San Francisco, California 94105

This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, 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

INSTITUTION RATING	1
DESCRIPTION OF INSTITUTION	2
DESCRIPTION OF ASSESSMENT AREAS.....	4
SCOPE OF EVALUATION.....	6
CONCLUSIONS ON PERFORMANCE CRITERIA.....	8
DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW	12
STATE OF CALIFORNIA.....	13
BAY AREA ASSESSMENT AREA - Full-Scope Review	16
FRESNO-MADERA-HANFORD ASSESSMENT AREA - Full-Scope Review	29
LOS ANGELES ASSESSMENT AREA – Limited-Scope Review	40
VISALIA-PORTERVILLE ASSESSMENT AREA- Limited-Scope Review	42
BAKERSFIELD ASSESSMENT AREA – Limited-Scope Review.....	45
SACRAMENTO ASSESSMENT AREA - Limited-Scope Review	48
STATE OF OREGON	51
STATE OF WASHINGTON.....	62
APPENDICES	73
INTERMEDIATE SMALL BANK PERFORMANCE CRITERIA.....	73
SUMMARY OF RATINGS FOR RATED AREAS	74
GLOSSARY	88

INSTITUTION RATING

INSTITUTION'S COMMUNITY REINVESTMENT ACT (CRA) RATING: This institution is rated **Outstanding**.

An institution in this group has an outstanding record of helping to meet the credit needs of its assessment area (AA), including low- and moderate-income (LMI) neighborhoods, in a manner consistent with its resources and capabilities.

The Lending Test is rated Outstanding.

- The loan-to-deposit (LTD) ratio is more than reasonable given the institution's size, financial condition, and the AA credit needs.
- A majority of loans and other lending related activities are in the institution's AA.
- The geographic distribution of loans reflects excellent dispersion throughout the AA.
- The distribution of borrowers reflects, given the demographics of the AA, excellent penetration among individuals of different income levels, including LMI, and businesses of different revenue sizes.
- The institution has taken noteworthy, creative action in response to substantiated complaints about its performance in meeting AA credit needs.

The Community Development Test is rated Satisfactory.

The institution's Community Development (CD) performance demonstrates adequate responsiveness to CD needs in its AAs through CD loans, qualified investments, and CD services, as appropriate, considering the institution's capacity and the need and availability of such opportunities for CD in the institution's AAs.

DESCRIPTION OF INSTITUTION

Beneficial State Bank (BSB) is a full-service commercial bank headquartered in Oakland, California (CA), with \$1.3 billion in total assets as of March 31, 2021. The institution received an “Outstanding” rating at its previous FDIC Performance Evaluation dated January 22, 2019, based on Interagency Intermediate Small Institution Examination (ISB) Procedures.

BSB is a wholly-owned subsidiary of Beneficial State Bancorp, Inc., a one-bank holding company. Beneficial State Bancorp is a certified Community Development Financial Institution (CDFI) commercial bank holding company with a mission to build prosperity in its communities through banking services delivered in an economically and environmental sustainable manner. Beneficial State Foundation (Foundation) is a nonprofit entity that owns all of the bank's economic rights. This entity has bylaws mandating that the profits the Foundation receives as dividends must be reinvested into the community.

The bank offers commercial and retail loan and deposit products to its customers with a footprint that includes offices in CA, Oregon (OR), and Washington (WA). Products include, checking, savings, certificates of deposit, money market, and individual retirement accounts. Alternative banking services include online banking, telephone transfers, remote deposit, and electronic bill payments. Management specializes in subprime auto lending for under-served consumers, multi-family, and commercial real estate lending for mission-oriented businesses. The bank’s primary business focus has not changed since the previous evaluation; and there was no merger or acquisition activities during this evaluation period.

Currently, BSB operates a total of seven full-service branches and one Loan Production Office (LPO) in three states. There are three branches (only one branch has an automated teller machine (ATM)), and one LPO in CA; three branches with ATMs in OR; and one branch with an ATM in WA. The bank also operates one stand-a-lone ATM in Portland, OR. Hours of operation are consistent among all branches, Monday through Friday, 10:00 a.m. to 4:00 p.m.

BSB opened one branch in Santa Rosa, CA, in 2019, and subsequently closed the same branch location in 2020. The branch was located in a moderate CT surrounded by moderate and upper-income tracts. BSB also relocated one Portland branch in September 2020, from 320 NW 10th Avenue to 430 NW 10th Avenue, Portland, OR, both located in upper-income CTs; and simultaneously consolidated the 1101 SW Washington Street, which is not located in or adjacent to LMI tracts, with 430 NW 10th Avenue, Portland, OR. The bank’s branch closures and relocations did not cause major impact to LMI areas. A list of branches closed during the evaluation period is as follows:

Branch	City	State	AA	Date Closed	Tract Income Level
13131 Sherman Way	North Hollywood	CA	Los Angeles AA	July 2019	Middle
4020 NE Fremont St	Portland	OR	Portland AA	September 2019	Upper
4623 McHenry Ave	Modesto	CA	Bay Area AA	January 2020	Middle
980 9th St Suite 2080	Sacramento	CA	Sacramento AA	May 2020	Not Available
1101 SW Washington St	Portland	OR	Portland AA	September 2020	Not Available
3401 Pacheco Rd	Bakersfield	CA	Bakersfield AA	December 2020	Middle
268 N Main St	Porterville	CA	Visalia AA	December 2020	Moderate
4025 W Caldwell Ave Suite E	Visalia	CA	Visalia AA	December 2020	Upper
804 4th St	Santa Rosa	CA	Bay Area AA	December 2020	Moderate
8040 N Lombard St	Portland	OR	Portland AA	December 2020	Moderate
<i>Source: Bank Data</i>					

The bank had total assets of \$1.4 billion as of March 31, 2021, based on information from the Reports of Condition and Income (Call Report), including total loans of \$1.0 billion and total deposits of \$1.2 billion. Since the previous evaluation, the bank's total assets increased by \$363.4 million or 26.3 percent; total loans have increased by \$273.8 million or 35.0 percent; and total deposits have increased by \$353.8 million, or 29.7 percent.

The loan portfolio distribution by loan type is illustrated in the following table.

Loan Portfolio Distribution as of 3/31/2021		
Loan Category	\$(000s)	%
Construction, Land Development, and Other Land Loans	4,194	0.4
Secured by Farmland	65	0.0
Secured by 1-4 Family Residential Properties	45,725	4.4
Secured by Multifamily (5 or more) Residential Properties	249,579	23.8
Secured by Nonfarm Nonresidential Properties	270,477	25.8
Total Real Estate Loans	570,040	54.4
Commercial and Industrial Loans	328,829	31.4
Agricultural Production and Other Loans to Farmers	0	0.0
Consumer Loans	149,845	14.3
Obligations of State and Political Subdivisions in the U.S.	0	0.0
Other Loans	0	0.0
Lease Financing Receivable (net of unearned income)	0	0.0
Less: Unearned Income	0	0.0
Total Loans	1,048,714	100.0
<i>Source: Call Report</i>		
<i>Due to rounding, totals may not equal 100.0%</i>		

Examiners did not identify any financial, legal, or other impediments that limit the bank's ability to meet assessment area credit needs.

DESCRIPTION OF ASSESSMENT AREAS

BSB's designated bank-wide AA is delineated throughout CA, Portland, OR, and Seattle, WA. Changes to the institution's bank-wide AA during the evaluation period include, the Bay Area and Sacramento AAs. The changes are as follows:

- The Modesto-Merced Combined Statistical Area (CSA) #382 was added to the San Jose-San Francisco-Oakland, CA CSA #488 in 2018; and eliminated from the Bay Area AA in 2020 due to a branch closure.
- The Sacramento-Roseville-Folsom Metropolitan Statistical Area (MSA) #40900 was eliminated as an AA in 2020 due to a branch closure.

Due to these changes and to reflect the bank's lending performance in 2020, the Modesto-Merced CSA #382, and the Sacramento-Roseville-Folsom MSA #40900 are removed from the Lending Test.

The CA State AAs are described below:

- Bay Area AA: Includes the entirety of the Oakland-Berkeley-Livermore, CA Metropolitan Division (MD) #36084 (Alameda and Contra Costa Counties) and San Francisco-San Mateo-Redwood City, CA MD #41884 (San Francisco and San Mateo Counties); the entirety of the Modesto, CA MSA #33700 (Stanislaus County); and the Merced, CA MSA

#32900 (Merced County). The AA also includes the entirety of the Santa Rosa-Petaluma, CA MSA #42220 (Sonoma County). Combined, these areas represent a portion of the San Jose-San Francisco-Oakland, CA CSA #488.

- Fresno-Madera-Hanford AA: Includes the entirety of the Fresno, CA MSA #23420 (Fresno County), the entirety of the Madera, CA MSA #31460 (Madera County), and the entirety of Hanford-Corcoran, CA MSA #25260 (King County). Combined, these areas represent the entirety of the Fresno-Madera-Hanford, CA CSA #260.
- Los Angeles AA: Includes the entirety of the Los Angeles-Long Beach-Glendale, CA MD #31084 (Los Angeles County).
- Visalia AA: Includes the entirety of the Visalia, CA MSA #47300 (Tulare County).
- Bakersfield AA: Includes the entirety of Bakersfield, CA MSA #12540 (Kern County).
- Sacramento AA: Includes only Sacramento County in the Sacramento-Roseville-Folsom, CA MSA #40900.

The OR State AA is described below:

- Portland AA: Includes a portion of the Portland-Vancouver-Hillsboro, OR MSA #38900, including the entireties of Clackamas, Multnomah, and Washington Counties (all are located in OR State). This area represents three of the seven counties in the MSA.

The WA State AA is described below:

- Seattle AA: Includes the entirety of the Seattle-Bellevue-Kent, WA MD #42644; which are King and Snohomish Counties.

The bank-wide AA conforms to the requirements of the CRA regulation and does not arbitrarily exclude LMI geographies or individuals. Refer to the individual AA sections for specific demographic, economic, and other additional information.

During the evaluation period, the Federal Emergency Management Agency (FEMA) declared Designated Disaster Areas for the following areas:

CA

2020 – COVID-19 Pandemic

- DR-4482-CA, FEMA-4482-DR, 3/20/2020 (California statewide)

2020 – Fire

- DR-4569-CA, FEMA-4569-DR, 10/16/2020 (Sonoma)
- DR-4558-CA, FEMA-4558-DR, 8/22/2020 (Sonoma)

2019 – Severe Winter Storms, Flooding, Landslides, and Mudslides

- DR-4434-CA, FEMA-4434-DR, 6/24/2019 (Sonoma)

OR

2020 – COVID-19 Pandemic

- DR-4499-OR, FEMA-4499-DR, 3/28/2020 (Oregon statewide)

2019 – Wildfires and Straight-line Winds

- DR-4562-OR, FEMA-4562-DR, 1/22/2021 (Multnomah, Clackamas, Washington)

WA

2020 – COVID-19 Pandemic

- DR-4481-WA, FEMA-4481-DR, 3/22/2020 (Washington statewide)

2019 – Severe Winter Storms, Flooding, Landslides, and Mudslides

- DR-4539-WA, FEMA-4539-DR, 4/23/2020 (Snohomish)

SCOPE OF EVALUATION

General Information

This evaluation covers the period from the previous evaluation dated January 22, 2019, to the current evaluation dated June 28, 2021. Examiners used ISB Examination Procedures to evaluate BSB's CRA performance.

A full-scope review of the Bay Area was chosen as it represents a majority of the bank's overall small business and consumer lending activities; and limited-scope procedures were used at the previous evaluation. Full-scope procedures were also used for the Fresno-Madera-Hanford, Portland, and Seattle AAs. Limited-scope procedures were used for the Los Angeles, Visalia, Bakersfield, and Sacramento AAs.

Activities Reviewed

According to the March 31, 2021, Call Report, the bank's primary lending focus is commercial loans (commercial real estate and commercial and industrial), followed by multi-family loans, and consumer loans, representing 57.2 percent, 23.8 percent, and 14.3 percent of total loans, respectively. Small farm loans do not represent a major product line; therefore, the product provides no material support for conclusions, and is not presented in this evaluation. While multi-family loans represent a significant product line by total dollar volume, multi-family lending decreased by 10.2 percent since the previous evaluation. Moreover, in 2019, the bank originated only 11 multi-family loans totaling \$23.1 million; and in 2020, the bank originated 40 multi-family loans totaling \$69.3 million. At the previous evaluation, multi-family lending constituted the largest percentage of the lending activity. At the current evaluation period, the bank scaled back its operation in multi-family lending; and by number, multi-family represents only 3.3 percent of total lending in 2019, and 3.6 percent of total lending in 2020. For these reasons, they are not presented in this evaluation. Examiners considered small business and consumer loans for the Lending Test. BSB was not subject to Home Mortgage Disclosure Act (HMDA) reporting requirements during the evaluation period.

Small Business Loans

In 2019, the bank originated 416 small business loan totaling \$51.4 million; and in 2020, the bank originated 1,192 small business loans totaling \$118.9 million. Year-to-date 2021 lending activity does not represent a full calendar year; and therefore is not presented in the Lending Test. For the evaluation period, these totals represent the annual universe used for analysis under the Lending Test. Although not required, BSB collected small business loan data and examiners used the universe of small business loans for analysis. .

The bank's small business lending performance is compared to data provided from D&B during 2019 and 2020. This data includes the geographic location and Gross Annual Revenues (GARs) of businesses that chose to report such data to D&B. It should be noted that D&B data includes all businesses in a given area that voluntarily respond to a survey request, including a large number of very small businesses that have limited or no credit needs from traditional financial institutions. This data is used to assess the bank's performance for geographic distribution and borrower profile. The D&B data is only used as an indicator of business demographics in the AA, and it is not considered an absolute comparable for loan demand.

Lastly, because BSB is not a CRA reporter, aggregate lending data for 2019 is used only to understand loan demand and competition in the area under the geographic distribution and borrower profile analyses, and may be reflected for performance context only. Aggregate data is not reflected in any lending table. Aggregate data comes from institutions subject to CRA data collection and reporting requirements, and demonstrates the ability of large institutions to lend in LMI geographies, and to businesses of different revenue sizes in the AAs.

Small business loans carried the greatest weight in the overall loan analyses given the bank's lending strategy and loan concentration.

Consumer Loans

In 2019, the bank originated 2,803 consumer loans totaling \$48.2 million; and in 2020, the bank originated 3,803 consumer loans totaling \$73.4 million. The American Community Survey (ACS) data was used to gauge the level of opportunity for geographic distribution and borrower profile analyses. Examiners considered the universe of consumer loans for both years in their analysis.

Throughout this evaluation period, the distribution lending performance focuses on the number of loans originated in the bank's AA. The bank's performance by dollar volume is not substantially different from its performance by number for the geographic distribution and borrower profile elements of the Lending Test. The overall conclusions in this analysis are based on a variety of performance context factors that affect the conclusions within each AA. Based on BSB's distribution of deposits, branches, loans, and CD activity, examiners placed the greatest weight for rating the bank's performance on the state of CA. The institution's performance regarding the geographic distribution of loans and borrower profile received greater weight in the Lending Test.

The evaluation for the CD Test includes a quantitative and qualitative review of CD lending, qualified investments and donations, and CD service activities from January 22, 2019 through June 28, 2021.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

BSB's lending performance is "Outstanding" under the Lending Test. Conclusion for the overall performance is consistent with states of CA and OR, and inconsistent with the state of WA.

Loan-to-Deposit Ratio

BSB's average net LTD ratio is more than reasonable given the institution's asset size, financial condition, and AA credit needs. The average net LTD ratio is 88.1 percent over the previous 9 quarters. The ratio ranged from a low of 85.5 percent as of March 31, 2020, to a high of 91.8 percent as of September 30, 2020. The ratio remained generally stable throughout the evaluation period. The current loan to deposit ratio is 86.8 percent as of March 31, 2021. Examiners did not identify any similarly-situated institutions based on the institution's asset size, geographic location, and lending focus; and therefore, there are no financial institutions for comparison purposes to the bank's LTD ratio.

Loan-to-Deposit Ratio Comparison		
Bank	Total Assets as of 3/31/2021 (\$000s)	Average Net LTD Ratio (%)
Beneficial State Bank	\$1,378,518	88.1
<i>Source: Reports of Condition and Income 3/31/2019 – 3/31/2021</i>		

Assessment Area Concentration

A majority of small business and consumer loan activities are in the institution's bank-wide AA.

Small Business Loans

BSB originated a majority of its small business loans within its bank-wide AA. The following table illustrates the lending performance during this evaluation period. Overall, small business lending improved compared to the previous evaluation where the bank originated 70.9 percent and 77.5 percent, by number and dollar volume, respectively. Lending to small businesses reflects an upward trend in 2020 primarily due to the Small Business Administration (SBA) Payment Protection Program (PPP) lending resulting from COVID-19.

Consumer Loans

BSB originated the majority of its consumer loans within the bank-wide AA. Consumer lending depicts a downward trend from the previous evaluation when compared to 82.8 percent and 81.6 percent, by number and dollar, respectively.

Lending Inside and Outside of the Bank-wide Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Small Business										
2019	306	73.6	110	26.4	416	42,182	82.0	9,282	18.0	51,464
2020	1,016	85.2	176	14.8	1,192	99,787	83.9	19,102	16.1	118,889
Subtotal	1,322	82.2	286	17.8	1,608	141,969	83.3	28,384	16.7	170,353
Consumer										
2019	1,985	70.8	818	29.2	2,803	33,405	69.4	14,754	30.6	48,159
2020	1,964	51.6	1,839	48.4	3,803	37,669	51.3	35,752	48.7	73,421
Subtotal	3,949	59.8	2,657	40.2	6,606	71,074	58.5	50,506	41.5	121,580
Total	5,271	64.2	2,943	35.8	8,214	213,043	73.0	78,890	27.0	291,933
<i>Source: Bank Data Due to rounding, totals may not equal 100.0%</i>										

Geographic Distribution

The overall geographic distribution of small business and consumer loans reflect excellent dispersion throughout the bank-wide AA. This conclusion is consistent with performance in the state of CA and is inconsistent with performances in the states of OR and WA.

Borrower Profile

The overall distribution of borrowers reflects, given the demographics of the bank-wide AA, excellent penetration among individuals of different income levels, including LMI, and businesses of different revenue sizes. This conclusion is consistent with performances in the states of CA and OR and is inconsistent with performance in the state of WA.

Response to Complaints

The institution has taken noteworthy, creative action in response to substantiated complaints about its performance in meeting AA credit needs. Examiners assessed management’s response to the complaint and determined it to be comprehensive and thorough.

COMMUNITY DEVELOPMENT TEST

BSB’s CD performance demonstrates adequate responsiveness to the CD needs in its bank-wide AA through CD loans, qualified investments, and CD services, as appropriate, considering the institution’s capacity and the need and availability of such opportunities for CD in the institution’s AA. While the bank demonstrated excellent responsiveness to CD lending in the Bay Area AA, the bank made only two bank-wide new investments during this evaluation period; and CD services declined compared to the last evaluation. The overall CD performance is consistent with each rated area.

Community Development Loans

BSB's CD lending represent 17.1 percent of average total assets, and 22.8 percent of average net loans. Ratios decreased compared to previous evaluation period, which showed 21.9 percent of average total assets and 29.6 percent of average net loans over a similar time-period. CD loans, by number, increased when compared to the previous evaluation period and the dollar volume increased approximately 10.8 percent. Although the bank originated a significant number of small dollar CD loans, overall CD lending during this evaluation period has not kept pace with the bank's significant growth in total assets and total loans.

BSB's CD lending activities, by dollar and number, have been responsive in all four CD categories with a concentration in economic development and community service. BSB originated a significant number of small dollar business loans in response to an identified credit need resulting from the COVID-19 pandemic, which helped to revitalize or stabilize its AAs. The following table illustrates CD lending by year.

Community Development Lending Bank-wide										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2019	13	20,724	14	14,565	17	17,815	0	0	44	53,104
2020	16	19,479	135	33,201	32	36,333	77	23,559	260	112,572
YTD 2021	4	4,535	8	5,802	10	5,842	43	13,943	65	30,122
Total	33	44,738	157	53,568	59	59,990	120	37,502	369	195,798

Source: Bank Data

The following table illustrates CD lending by state. As noted, the majority of CD loans were originated in the state of CA, where the bank is headquartered, has branches, deposits, and lending activities.

Community Development Lending										
Rated Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
California	6	5,475	123	42,266	30	38,264	91	28,433	250	114,438
Oregon	26	30,613	24	2,383	28	19,857	10	1,676	88	54,529
Washington	1	8,650	10	8,919	1	1,869	19	7,393	31	26,831
Total	33	44,738	157	53,568	59	59,990	120	37,502	369	195,798

Source: Bank Data

Qualified Investments

BSB's total dollar amount of qualified investments and donations represents 2.8 percent of average total assets and 28.9 percent of average securities. Of the CD investment total, 98.2 percent by dollar supported affordable housing. Average total assets reflect an improvement compared to the .5 percent noted at previous evaluation. Average securities reflect a slight decline when compared to

30.7 percent at the previous evaluation. The following table illustrates the bank’s qualified investments and CD donations by year and purpose.

Qualified Investments and Donations Bank-wide										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	4	31,000	0	0	0	0	0	0	4	31,000
2019	0	0	1	14	0	0	0	0	1	14
2020	0	0	1	19	0	0	0	0	1	19
YTD 2021	0	0	0	0	0	0	0	0	0	0
Subtotal	4	31,000	2	33	0	0	0	0	6	31,033
Qualified Grants & Donations	40	66	213	361	69	132	8	18	330	577
Total	44	31,066	215	394	69	132	8	18	336	31,610

Source: Bank Data

The following table illustrates the bank’s qualified investments and CD donations by purpose and rated area.

Qualified Investments and Donations										
Rated Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
California	13	8,518	135	247	44	95	5	13	197	8,873
Oregon	12	20,021	59	121	19	32	3	5	95	20,179
Washington	19	2,527	21	26	6	5	0	0	46	2,558
Total	44	31,067	215	394	69	132	8	18	336	31,610

Source: Bank Data

Community Development Services

During the evaluation period, Directors and employees provided 3,310.5 hours of financial expertise or technical assistance to 78 different community organizations or programs. The majority of these organizations are committed to CD activities benefitting LMI individuals and geographies (financial education-oriented), followed by economic development. At the previous evaluation, employees provided 3,878 CD service hours, which represented 17.1 percent more hours than the current period. The average number of service hours per employee declined by 27.0 percent during the review period. As illustrated in the table below, CD hours significantly decreased in 2020. While this performance represents a downward trend since the previous evaluation, it is mitigated by the challenges in providing CD services due to the onset of the COVID-19 pandemic. Opportunities for this type of activity diminished due to the need for social distancing. The CD services supported community services and economic development activities. The following table illustrates CD services hours by year and purpose.

Community Development Services Bank-wide					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
2019	83.5	1,106.4	637.5	0	1,827.4
2020	39	500.3	457.0	0	996.3
YTD 2021	17	289.3	180.5	0	486.8
Total	139.5	1,896.0	1,275.0	0	3,310.5
<i>Source: Bank Data</i>					

The following table illustrates the bank’s CD service hours by AA. The numbers in the following table are referred to later in this evaluation under each individual AA performance criteria conclusion section. The majority of the hours were performed in the state of CA.

Community Development Services by Rated Area					
Rated Area	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
California	28	1,359	357	0	1,744
Oregon	12	408.5	875.5	0	1,296
Washington	99.5	128.5	42.5	0	270.5
Total	139.5	1,896.0	1,275.0	0	3,310.5
<i>Source: Bank Data</i>					

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

BSB’s compliance with the laws relating to discrimination and other illegal credit practices was reviewed, including the Fair Housing Act and the Equal Credit Opportunity Act. Examiners did not identify any discriminatory or other illegal credit practices.

STATE OF CALIFORNIA

CRA RATING FOR CALIFORNIA: OUTSTANDING

The Lending Test is rated: Outstanding

The Community Development Test is rated: Satisfactory

DESCRIPTION OF INSTITUTION'S OPERATIONS IN CALIFORNIA

BSB delineated six AAs in the state of CA; refer to the following table. As noted under "Description of AA," the bank's AA changed between 2019 and 2020 due to branch closures. Additional information pertaining to individual AAs is outlined in the following table. Refer to individual AAs for key demographic and economic information specific to each area.

Description of Assessment Areas				
Assessment Area	Counties in Assessment Area	# of CTs	2019 # Branches	2020 # Branches
Bay Area AA	2019: Alameda, Contra Costa, San Francisco, San Mateo, Sonoma, Stanislaus and Merced Counties 2020: Alameda, Contra Costa, San Francisco, San Mateo, and Sonoma Counties	2019: 1,167 2020: 1,024	3	1
Fresno-Madera-Hanford AA	Fresno and Madera	222	1	1
Visalia AA	Tulare and Kings	105	1	1
Bakersfield AA	Kern	151	1	1
Los Angeles AA	Los Angeles	2,346	2	1
Sacramento AA	2019: Sacramento	317	1	0

Source: Bank Records as of 12/31/2019 and 12/31/2020

SCOPE OF EVALUATION – CALIFORNIA

Based on lending activity, deposit volume, and branch distribution, the Bay Area AA was reviewed using full-scope procedures. The Fresno AA was selected for review using full-scope procedures as the AA has not been reviewed using these procedures at either of the previous two CRA Evaluations. The remaining AAs in CA were reviewed using limited-scope procedures. The Bay Area AA received the greatest weight in determining overall conclusions, followed by Fresno-Madera-Hanford, Los Angeles, Visalia, Bakersfield, and Sacramento AAs. Refer to the following table.

Assessment Area Breakdown of Loans and Deposits						
Assessment Area	Loans		Deposits 2019		Deposits 2020	
	\$(000s)	%	\$(000s)	%	\$(000s)	%
Bay Area AA	51,895	41.3	465,677	83.9	546,188	85.5
Fresno-Madera-Hanford AA	23,613	18.8	8,265	1.5	8,941	1.4
Los Angeles AA	24,782	19.7	25,401	4.6	48,295	7.6
Visalia-Porterville AA	15,940	12.8	35,666	6.4	30,847	4.8
Bakersfield AA	7,145	5.7	5,246	0.9	4,728	0.7
Sacramento AA	2,305	1.8	14,856	2.7	-	-
Total	125,680	100.0	555,111	100.0	638,999	100.0

Source: 2019 and 2020 Small Business & Consumer loans - Bank Records; FDIC Summary of Deposits (06/30/2020)

CONCLUSIONS ON PERFORMANCE CRITERIA IN CALIFORNIA

LENDING TEST

BSB is rated excellent in the Lending Test for CA. Performance is consistent with individual AAs, except the Visalia AA, where the performance is inconsistent.

Geographic Distribution

The overall geographic distribution of loans reflect excellent dispersion throughout the state of CA. Performances in the Bay Area, Bakersfield, and Los Angeles AAs are consistent with this conclusion. The Fresno, Visalia and Sacramento AAs are inconsistent with this performance.

Borrower Profile

The overall borrower profile of loans reflects excellent penetration throughout CA. Performance in the Bay Area, Fresno-Madera-Hanford, Bakersfield, Los Angeles and Sacramento AAs are consistent with this conclusion. Visalia AA show inconsistent performances.

COMMUNITY DEVELOPMENT TEST

BSB's CD performance in the state of CA demonstrates adequate performance under the CD Test. Performances in all individual AAs are consistent except the Visalia, Bakersfield, and Sacramento AAs, where performances are inconsistent with this conclusion.

Community Development Loans

BSB's CD loans in the state of CA represent 58.4 percent of bank-wide total CD loans by dollar. The following table illustrates CD loan activity in the state of CA during the evaluation period. BSB made 95 CD loans totaling \$123.4 at the previous evaluation period. The current period CD lending more than doubled by number but declined by dollar volume compared to the previous evaluation.

Community Development Lending										
Activity by AA	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Bay Area AA	3	3,480	65	23,378	14	15,558	73	26,810	155	69,226
Fresno-Madera-Hanford AA	2	1,060	10	773	1	1,000	6	198	19	3,031
Visalia-Porterville AA	1	935	1	67	0	0	2	310	4	1,312
Bakersfield AA	0	0	9	582	5	2,765	0	0	14	3,347
Los Angeles AA	0	0	32	6,215	9	17,441	9	989	50	24,645
Sacramento AA	0	0	6	11,251	1	1,500	1	126	8	12,877
Total	6	5,475	123	42,266	30	38,264	91	28,433	250	114,438

Source: Bank Data

Qualified Investments

BSB's qualified investments and donations in the state of CA represent 58.2 percent by number and 24.9 percent of by dollar volume of the bank-wide AA qualified investments and donations. BSB had 155 qualified investments and donations totaling \$8.8 million at the last examination. The number of qualified investments and donations increased by 25.8 percent compared to the last evaluation. The bank did not make any new investments during this evaluation period. The bank allocated a majority of the donations toward affordable housing, which is considered a CD need.

Qualified Donations Statewide California										
Rated Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Bay Area AA	8	13	74	109	25	41	4	10	111	173
Fresno-Madera-Hanford AA	0	0	16	20	5	10	0	0	21	30
Sacramento AA	0	0	8	11	3	2	0	0	11	13
Visalia-Porterville AA	0	0	4	5	3	8	0	0	7	13
Bakersfield AA	0	0	5	12	0	0	0	0	5	12
Los Angeles AA	3	5	28	90	8	34	1	3	40	132
Total	11	18	135	247	44	95	5	13	195	373

Source: Bank Data

Qualified Investment Statewide California										
Rated Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	2	8,500	0	0	0	0	0	0	2	8,500
Total	2	8,500	0	0	0	0	0	0	2	8,500

Source: Bank Data

Below are notable statewide CD investments:

- BSB maintained a prior period \$8.5 million investment that supported affordable housing initiatives. This affordable housing loan pool provides financing to LMI individuals and seniors that need credit in smaller markets such as Bakersfield, Merced, Visalia and Santa Rosa.

Community Development Services

BSB’s level of CD services performance for the state of CA is approximately 12.8 percent lower than the 2,001 hours provided during the previous evaluation. BSB’s CD serviced performance is consistent across all AAs in CA, with the exception of the Fresno-Madera and Bakersfield AAs. Refer to the full-scope AA for notable CD service examples. The following table illustrates CD services provided by AA and purpose.

Community Development Services by California					
Rated Area	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
Bay Area AA	28	414.2	311.5	0	753.7
Los Angeles AA	0	469.3	19.0	0	488.3
Fresno-Madera-Hanford AA	0	74.1	4.5	0	78.6
Visalia-Porterville AA	0	314.8	22.0	0	336.8
Bakersfield AA	0	7.7	0	0	7.7
Statewide	0	79.0	0	0	79.0
Total	28	1,359.1	357	0	1,744.1
<i>Source: Bank Data</i>					

Below are notable statewide CD services provided during the evaluation period:

- Bank employees provided 79.0 hours of financial education to LMI individuals providing statewide community services.

**BAY AREA ASSESSMENT AREA
Full-Scope Review**

**DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE BAY AREA
ASSESSMENT AREA**

The Bay Area AA is a contiguous area within the San Jose-San Francisco-Oakland, CA CSA #488. The CSA is comprised of the following MSAs and counties: 1) Oakland-Berkeley-Livermore, CA MD #36084 (Alameda and Contra Costa Counties); 2) San Francisco-San Mateo-Redwood City, CA MD #41884 (San Francisco and San Mateo Counties); 3) Modesto, CA MSA #33700 (Stanislaus County); 4) Merced, CA MSA #32900 (Merced County); and 5) Santa Rosa-Petaluma, CA, MSA #42220 (Sonoma County). During the evaluation period, the institution operated three branches in this AA;

however, in January 2020, one branch closed in Modesto, which changed the delineation of the AA. The Bay Area AA is representative of the bank's physical presence, marketing efforts, and geographic area served. The AA meets regulatory requirements and does not arbitrarily exclude LMI geographies. Based on 2015 ACS Census data, the Bay Area AA consists of following CT income designations:

2019

- 118 low-income
- 269 moderate-income
- 384 middle-income
- 380 upper-income
- 16 without an income designation

2020

- 113 low-income
- 222 moderate-income
- 329 middle-income
- 344 upper-income
- 16 without an income designation

Economic and Demographic Data

The following tables illustrates select AA demographic characteristics by year.

Demographic Information of the Bay Area 2019						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	1,167	10.1	23.1	32.9	32.6	1.4
Population by Geography	5,556,875	9.3	23.1	35.3	32.0	0.3
Housing Units by Geography	2,122,004	9.4	22.1	34.7	33.3	0.5
Owner-Occupied Units by Geography	1,073,100	3.9	17.7	36.5	41.8	0.1
Occupied Rental Units by Geography	918,121	15.2	27.1	32.7	24.1	0.9
Vacant Units by Geography	130,783	13.0	24.1	33.8	28.2	0.9
Businesses by Geography	478,449	10.1	19.0	30.3	39.9	0.7
Farms by Geography	10,107	4.3	17.1	40.2	38.2	0.1
Family Distribution by Income Level	1,285,083	24.0	16.3	18.2	41.5	0.0
Household Distribution by Income Level	1,991,221	25.7	15.1	16.5	42.7	0.0
Median Family Income MSA - 32900 Merced, CA MSA		\$46,793	Median Housing Value			\$560,039
Median Family Income MSA - 33700 Modesto, CA MSA		\$55,611	Median Gross Rent			\$1,434
Median Family Income MSA - 36084 Oakland-Berkeley-Livermore, CA		\$93,822	Families Below Poverty Level			9.0%
Median Family Income MSA - 41884 San Francisco-San Mateo-Redwood City, CA		\$103,742				
Median Family Income MSA - 42220 Santa Rosa-Petaluma, CA MSA		\$77,587				
<i>Source: 2015 ACS and 2019 D&B Data Due to rounding, totals may not equal 100.0% (*) The NA category consists of geographies that have not been assigned an income classification.</i>						

Demographic Information of the Bay Area 2020						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	1,024	11.0	21.7	32.1	33.6	1.6
Population by Geography	4,765,623	10.4	22.5	34.4	32.3	0.4
Housing Units by Geography	1,857,772	10.3	21.4	34.0	33.7	0.6
Owner-Occupied Units by Geography	937,022	4.2	17.3	36.0	42.3	0.1
Occupied Rental Units by Geography	807,311	16.7	26.1	31.9	24.3	1.0
Vacant Units by Geography	113,439	14.5	22.3	33.0	29.1	1.1
Businesses by Geography	439,684	10.8	18.1	29.9	40.4	0.8
Farms by Geography	7,176	6.0	17.0	39.2	37.7	0.2
Family Distribution by Income Level	1,100,779	24.2	16.2	18.2	41.5	0.0
Household Distribution by Income Level	1,744,333	25.9	14.9	16.3	42.8	0.0
Median Family Income MSA - 36084 Oakland-Berkeley-Livermore, CA		\$93,822	Median Housing Value			\$613,511
Median Family Income MSA - 41884 San Francisco-San Mateo-Redwood City, CA		\$103,742	Median Gross Rent			\$1,500
Median Family Income MSA - 42220 Santa Rosa-Petaluma, CA MSA		\$77,587	Families Below Poverty Level			7.5%
<i>Source: 2015 ACS and 2020 D&B Data Due to rounding, totals may not equal 100.0% (*) The NA category consists of geographies that have not been assigned an income classification.</i>						

The FFIEC publishes annual estimates of median family incomes by MSAs and non-metropolitan areas. The following table illustrates FFIEC estimated 2019 and 2020 median family incomes in the AA.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
Merced, CA MSA Median Family Income (32900)				
2019 (\$55,500)	<\$27,750	\$27,750 to <\$44,400	\$44,400 to <\$66,600	≥\$66,600
Modesto, CA MSA Median Family Income (33700)				
2019 (\$64,500)	<\$32,250	\$32,250 to <\$51,600	\$51,600 to <\$77,400	≥\$77,400
Oakland-Berkeley-Livermore, CA Median Family Income (36084)				
2019 (\$111,700)	<\$55,850	\$55,850 to <\$89,360	\$89,360 to <\$134,040	≥\$134,040
2020 (\$119,200)	<\$59,600	\$59,600 to <\$95,360	\$95,360 to <\$143,040	≥\$143,040
San Francisco-San Mateo-Redwood City, CA Median Family Income (41884)				
2019 (\$133,800)	<\$66,900	\$66,900 to <\$107,040	\$107,040 to <\$160,560	≥\$160,560
2020 (\$140,900)	<\$70,450	\$70,450 to <\$112,720	\$112,720 to <\$169,080	≥\$169,080
Santa Rosa-Petaluma, CA MSA Median Family Income (42220)				
2019 (\$93,300)	<\$46,650	\$46,650 to <\$74,640	\$74,640 to <\$111,960	≥\$111,960
2020 (\$102,700)	<\$51,350	\$51,350 to <\$82,160	\$82,160 to <\$123,240	≥\$123,240
<i>Source: FFIEC</i>				

Data obtained from the U.S. Bureau of Labor and Statistics (BLS) illustrates unemployment rates through the evaluation period. The unemployment rate significantly increased during 2020 in all areas due to the COVID-19 pandemic. The following table illustrates the 2019 and 2020 unemployment rates for the counties within the AA. The state and national unemployment rates are also illustrated for comparison purposes.

Unemployment Rates		
MSA or MD	2019	2020
	%	%
Oakland-Berkeley-Livermore	2.8	7.6
San Francisco-San Mateo-Redwood City	2.0	6.2
Santa Rosa	2.6	6.6
Modesto	6.0	-
Merced	8.5	-
State	4.0	9.3
National Average	3.7	6.7
<i>Source: BLS</i>		

The following sections provide specific information about each MSA or MD in the AA.

Oakland-Berkeley-Livermore MD

According to Moody's Analytics of November 2020, the Oakland-Berkeley-Livermore MD is slowly recovering from the COVID-19 pandemic. The rapid spread of COVID-19 delayed the return to business as usual. Similar to other Bay Area counties, Alameda operates under stay-at-

home orders, while most nonessential businesses are closed. Widespread business closures precipitated layoffs even with a stimulus that extended emergency federal unemployment benefits. The area's gross domestic product (GDP) and total employment growth are negative for 2020. Additionally, job growth lags the state and national average. Issuance of construction permits for single-family and multi-family decreased year-over-year, while the state and nation have improved. The region's top employers include University of California, Berkley; Western Digital; and Chevron Corp. The cost of living and doing business is above average at 148.0 percent, and 122.0 percent, respectively. High tech, the federal government, and the medical field are the main drivers of economic growth in the area.

San Francisco-San Mateo-Redwood City MD

According to Moody's Analytics of November 2020, San Francisco-San Mateo-Redwood City MD is slowly recovering from the COVID-19 pandemic. The job recovery is lagging the state and national averages. The commercial real estate industry was hit hard by the pandemic. The rapid spread of COVID-19 delayed the return to business as usual. The option to work from home has kept office workers employed. Commercial real estate prices for apartments are down more than 15.0 percent, compared with a less than 2.0 percent drop nationally. Mandated closures and working from home affected the demand for commercial space. Population growth also slowed for much of the last business cycle because of the number of people moving out, particularly among low- and mid-wage earners who could no longer afford the nation's highest living costs. The region's top employers include University of California, San Francisco; Salesforce.com Inc., and Wells Fargo. The cost of living and doing business is high at 195.0 percent and 169.0 percent, respectively. High tech, the financial sector, and the medical field are the main drivers of economic growth in the area.

Santa Rosa-Petaluma MSA

According to Moody's Analytics of April 2021, the Santa Rosa-Petaluma MSA recovery has slowed as evidenced by a drop in employment in December of 2020. As a result of rising COVID-19 cases, businesses struggled to operate at full capacity as the state enforced mandates to slow the spread of the virus. Leisure and hospitality were the worst performing industries with payrolls down by nearly 40.0 percent. The economy relies heavily on visitor spending. Producers were able to weather the pandemic better than the services industries. The area is a leader in organic food production, and known for its excellent wineries. Housing has performed well with price increases, which is the fastest pace in more than two years. The demand for housing is increasing as more businesses are allowing employees to remote work. This business strategy has drawn more residents to the area driving the housing demand and prices to increase rapidly. The cost of living and doing business is high at 140.0 percent and 115.0 percent, respectively. The region's top employers include, Kaiser Permanente, Graton Resort & Casino, St. Joseph Health System, Keysight Technologies, and Safeway Inc.

Modesto-Merced MSA

According to Moody's Analytics of March 2020, the Modesto-Merced encountered a devastating economic impact caused by the COVID-19 pandemic. The unemployment in March reached 7.1 percent, which has risen in one month as much as it fell in the previous two years. Consumer industries were among the hardest impacted as lockdown orders crippled retail and leisure/hospitality. Manufacturers faced volatile demand because of uncertain labor supply. Closures of nonessential businesses resulted in layoffs and declining income. Telework has kept

most workers in the financial and business/professional services employed. The area has a large employment base in food processing. Prices for perishable food such as meat and fresh produce have declined because of lower demand due to restaurant closures. Some of the strengths of the area is the living and business costs is much lower than many parts of the state. The cost of living and doing business is very high at 106.0 percent and 116.0 percent, respectively. The region's top employers include, E&J Gallo Winery, Doctors Medical Center, Memorial Medical Center, Foster Farms and Del Monte Foods.

Competition

The AA is a highly competitive market for financial services. According to the June 30, 2020 FDIC Deposit Market Share Report, 74 financial institutions operate 1,154 offices in the AA, which includes BSB and its 2 branch locations, Oakland and Sonoma. BSB is ranked 42nd, with a deposit market share of 0.1 percent. Finally, there is a high level of competition for small business loans among banks in the AA. In 2019, aggregate lending data shows that 188 lenders originated 184,071 small business loans in the Bay Area AA, indicating a high degree of competition for this product. Aggregate lending data for 2020 was not available at the time of this evaluation. The 5 most prominent small business lenders in the Bay Area AA are large national banks that accounted for 49.6 percent of the total small business loan market share.

Community Contacts

Examiners reviewed one existing community contact with an organization serving San Francisco County to help identify credit needs in the AA. The organization is an advocate for CRA that encourages investments, services, and credit in low-income communities. The contact indicated that the COVID-19 pandemic hurt the region economically, particularly in the small retail and hospitality industries. The contact also indicated that the affordable housing issue was heightened because of the pandemic. The high cost of living and lost wages affected local resident paying rent and financing mortgages. The contact identified a need for small business and home mortgage lending to help the region recover. The contact also stated that opportunities exist for financial institutions to assist small retail businesses and low-income residents through increased lending.

Credit and Community Development Needs and Opportunities

Considering area demographics, economic data, and conversations with bank management and a community contact, examiners determined that small business lending and affordable housing are the most significant credit needs in the AA. Opportunities exist for meeting the needs of both small business lending and affordable housing.

CONCLUSIONS ON PERFORMANCE CRITERIA IN THE BAY AREA ASSESSMENT AREA

LENDING TEST

BSB's small business and consumer lending performance demonstrates excellent performance under the Lending Test in the Bay Area AA.

Geographic Distribution

The geographic distribution of loans reflects excellent dispersion throughout the AA. This conclusion is supported by excellent performance for small business and consumer loan products.

Small Business Loans

The geographic distribution of small business loans reflects excellent dispersion throughout the AA. The following table illustrates the geographic distribution of small business loans in the Bay Area AA by year.

Geographic Distribution of Small Business Loans					
Assessment Area: Bay Area AA					
Tract Income Level	% of Businesses	#	%	\$(000s)	%
Low					
2019	10.6	4	8.0	846	7.3
2020	10.8	47	20.8	5,741	19.2
Moderate					
2019	18.0	16	32.0	2,487	21.5
2020	18.1	41	18.1	6,195	20.7
Middle					
2019	30.0	12	24.0	3,296	28.5
2020	29.9	52	23.0	7,292	24.4
Upper					
2019	40.6	18	36.0	4,950	42.8
2020	40.4	84	37.2	10,561	35.3
Not Available					
2019	0.8	0	0.0	0	0.0
2020	0.8	2	0.9	158	0.5
Totals					
2019	100.0	50	100.0	11,579	100.0
2020	100.0	226	100.0	29,947	100.0
<i>Source: 2019&2020 D&B Data; Bank Data; Due to rounding, totals may not equal 100.0%</i>					

In 2019, the bank’s lending to low-income CTs is slightly below the percentages of businesses. Aggregate data at 8.9 percent, indicates a lower demand for small business loans. Lending to moderate-income CTs significantly exceeds the percentage of business.

In 2020, the bank’s lending to low-income CTs is 2 times greater than that of the percentage of businesses. The bank’s lending in moderate-income CTs is on par with the percentages of business.

Consumer Loans

The geographic distribution of consumer loans reflects excellent dispersion throughout the AA. The following table illustrates the geographic distribution of consumer loans in the Bay Area AA by year. In 2019 and 2020, the bank's lending to LMI CTs exceeds the percentage of households reflecting excellent performance.

Geographic Distribution of Consumer Loans					
Assessment Area: Bay Area AA					
Tract Income Level	% of Households	#	%	\$(000s)	%
Low					
2019	9.1	35	10.0	669	11.6
2020	10.0	46	19.3	856	18.6
Moderate					
2019	22.0	110	31.4	1,802	31.3
2020	21.4	79	33.2	1,605	34.8
Middle					
2019	34.7	143	40.9	2,295	39.8
2020	34.1	79	33.2	1,420	30.8
Upper					
2019	33.7	62	17.7	994	17.3
2020	34.0	34	14.3	728	15.8
Not Available					
2019	0.5	0	0.0	0	0.0
2020	0.5	0	0.0	0	0.0
Totals					
2019	100.0	350	100.0	5,760	100.0
2020	100.0	238	100.0	4,609	100.0

*Source: 2015 ACS; Bank Data.
Due to rounding, totals may not equal 100.0%*

Borrower Profile

BSB's distribution of borrowers reflects excellent penetration among businesses of different revenue sizes and borrowers of different income levels. This conclusion is supported by excellent performance for small business and consumer loan products.

Small Business Loans

The distribution of small business loans reflects, given the demographics of the AA, excellent penetration among businesses of different revenue sizes. The following table illustrates the borrower distribution of small business loans in the Bay Area AA by year.

Distribution of Small Business Loans by Gross Annual Revenue Category					
Assessment Area: Bay Area AA					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
<=\$1,000,000					
2019	87.2	27	54.0	3,133	27.1
2020	87.4	13	5.8	3,663	12.2
>1,000,000					
2019	5.3	23	46.0	8,446	72.9
2020	5.0	14	6.2	4,675	15.6
Revenue Not Available					
2019	7.5	0	0.0	0	0.0
2020	7.6	199	88.1	21,609	72.2
Totals					
2019	100.0	50	100.0	11,579	100.0
2020	100.0	226	100.0	29,947	100.0
<i>Source: 2020 D&B Data; Bank Data. Due to rounding, totals may not equal 100.0%</i>					

The bank’s 2019 lending to small businesses is below the percentage of D&B small businesses. Aggregate data for 2019 show 51.5 percent of the loans are made to businesses with GARs of \$1 million or less, which indicates a moderate loan demand. While BSB does not report its small business lending data, aggregate lending data cannot be used as a direct comparison, but does provide context to the bank’s small business lending performance. Considering loan demand, BSB lending percentage for 2019 is favorable.

Due to the significant volume of loans without revenue information in 2020, examiners could not conduct a meaningful analysis of lending to businesses of different revenue sizes for 2020. As such, examiners evaluated PPP loans using loan size as a proxy for those with revenues not available. As shown in the following table, a majority of PPP loans had loan sizes of less than \$100,000, indicating that the bank is helping to serve the credit needs of small businesses in the AA.

Distribution of PPP Loans by Loan Size (Bay Area AA)				
Loan Size	#	%	\$(000s)	%
< \$100,000	143	71.8	4,393	20.3
\$100,000 - \$249,999	27	13.6	4,305	19.9
\$250,000 - \$1,000,000	29	14.6	12,911	59.7
Total	199	100.0	21,609	100.0
<i>Source: 1/01/2020 – 12/31/2020 Bank Data; Due to rounding totals may not equal 100.0</i>				

This performance is considered excellent in the overall context of lending to small businesses in 2020.

Consumer Loans

The distribution of consumer loans reflects, given the demographics of the AA, excellent penetration among individuals of different income levels. In 2019 and 2020, the bank’s lending to LMI individuals exceeds the percentage of households reflecting an excellent performance. The following table illustrates the borrower distribution of consumer loans in the Bay Area AA by year.

Distribution of Consumer Loans by Borrower Income Level					
Assessment Area: Bay Area AA					
Borrower Income Level	% of Households	#	%	\$(000s)	%
Low					
2019	25.7	91	26.0	1,470	25.5
2020	25.9	120	50.4	2,049	44.5
Moderate					
2019	15.1	107	30.6	1,694	29.4
2020	14.9	68	28.6	1,465	31.8
Middle					
2019	16.5	94	26.9	1,477	25.6
2020	16.3	33	13.9	708	15.4
Upper					
2019	42.7	58	16.6	1,119	19.4
2020	42.8	17	7.1	387	8.4
Not Available					
2019	0.0	0	0.0	0	0.0
2020	0.0	0	0.0	0	0.0
Totals					
2019	100.0	350	100.0	5,760	100.0
2020	100.0	238	100.0	4,609	100.0

*Source: 2015 ACS; Bank Data.
Due to rounding, totals may not equal 100.0%*

COMMUNITY DEVELOPMENT TEST

BSB’s performance demonstrates adequate performance under the CD Test in the Bay Area AA. The bank’s performance demonstrate excellent responsiveness for CD loans; however, qualified investments and CD services declined compared to the previous evaluation. Examiners considered the institution’s capacity as well as the availability and need for such opportunities.

Community Development Loans

BSB’s CD lending reflects an increase of approximately 269.0 percent by number of loans and 81.7 percent by dollar volume since the previous evaluation. As indicated by the community contact, opportunities exist for financial institutions to assist small retail businesses and low-income residents through increased lending. BSB addressed those needs by providing a significant number

of CD loans through community services and revitalization/stabilization. The following table illustrates CD loans by purpose.

Community Development Lending										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2019	1	1,350	4	1,015	2	150	0	0	7	2,515
2020	2	2,130	57	16,913	12	15,409	46	18,155	117	52,607
2021	0	0	4	5,450	0	0	27	8,654	31	14,104
Total	3	3,480	65	23,378	14	15,559	73	26,809	155	69,226

Source: Bank Data

Below are notable examples of the bank’s CD loans in the AA since the previous evaluation:

- BSB made a \$5.0 million working capital loan to a nonprofit organization based in Oakland, CA. This organization works with state, local government agencies, and community-based organizations that helps manage care systems. These systems are targeted to LMI individuals to help connect them to healthcare and social benefits such as Medicaid, Supplemental Nutrition Assistance Program and Earned Income Tax Credits;
- BSB made a \$2.9 million loan for working capital to a nonprofit organization based in Oakland, CA to help retain 182 employees in a low-income CT. This loan helped the organization retain jobs particularly during the COVID-19 pandemic; and
- BSB made a \$1.3 million loan to a nonprofit located in Sonoma. This organization’s mission aligns with community service initiatives providing job training and affordable housing services to LMI individuals.

Qualified Investments

BSB’s dollar volume of qualified donations reflects a 1.8 percent increase by number and a 27.9 percent decline by dollar volume since the previous evaluation where BSB had 109 investments and donations totaling \$241,250. The bank did not make any new investments during this evaluation period. The bank allocated a majority of the donations toward community services. The following table illustrates qualified donations provided by year and purpose.

Qualified Donations										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2019	4	5	38	57	11	22	3	8	56	92
2020	4	8	34	50	14	19	1	3	53	80
2021	0	0	2	2	0	0	0	0	2	2
Total	8	13	74	109	25	41	4	11	111	174

Source: Bank Data

Listed below are notable examples of the institution’s CD investments in the AA:

- BSB donated \$2,500 to a workforce development program focused on providing job training and placement for low-income and homeless youth in the Bay Area. The program has helped youths attain employment through the Bay Area. Of the youths who participate in the program, 98.0 percent have passed high school equivalence examinations;
- BSB donated \$1,000 to a resource center that focuses on providing community services to low-income individuals of the Bay Area AA. The center provided community services to approximately 2,500 low-income individuals annually; and
- BSB donated \$2,500 to an organization that offers affordable housing solutions for LMI individuals throughout the Bay Area. This organization serves 6,000 individuals annually.

Community Development Services

BSB’s current level of performance is approximately 19.0 percent lower than the 931hours provided during the previous evaluation. Examiners also considered the COVID-19 pandemic that affected the bank’s ability to provide CD services during 2020. The following table illustrates CD services provided by year and purpose.

Community Development Services					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
2019	18	220.7	224.5	0	463.2
2020	10	146.6	32	0	188.6
YTD 2021	0	47	55	0	102.0
Total	28	414.2	311.5	0	753.7
<i>Source: Bank Data</i>					

Listed below are notable examples of the institution’s CD services in the AA:

- One employee provided 35.0 hours as a Board member providing technical assistance to a newly formed finance committee of a non-profit organization serving LMI individuals;
- One employee provided 15.0 hours of technical support as a Board-Treasurer to a non-profit organization serving LMI individuals; and
- One employee provided 88.0 hours as a Board member of an organization providing workforce development to primarily LMI individuals.

FRESNO-MADERA-HANFORD ASSESSMENT AREA
Full-Scope Review

**DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE FRESNO-
MADERA-HANFORD ASSESSMENT AREA**

The Fresno-Madera-Hanford AA is contiguous consisting of Fresno, Madera, and Kings Counties. The three counties fully comprise the BSB, Fresno-Madera-Hanford, CA CSA #260. The CSA is comprised of three MSAs: 1) Fresno, CA MSA #23420 (Fresno County); Madera, CA MSA #31460 (Madera County); and Hanford-Corcoran, CA MSA #25260 (Kings County). The Fresno-Madera-Hanford AA is representative of the bank’s physical presence, marketing efforts, and geographic area served. The AA meets regulatory requirements and does not arbitrarily exclude LMI income geographies. Based on the 2015 ACS Census data, the Fresno-Madera-Hanford AA consists of following income designations:

- 19 low-income census tracts
- 82 moderate-income census tracts
- 58 middle-income census tracts
- 86 upper-income census tracts
- 4 tract without an income designation

Economic and Demographic Data

The following table illustrates select AA area demographic characteristics.

Demographic Information of the Assessment Area						
Assessment Area: Fresno-Madera-Hanford AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	249	7.6	32.9	23.3	34.5	1.6
Population by Geography	1,260,934	6.8	32.9	24.0	34.5	1.8
Housing Units by Geography	416,287	6.2	31.0	24.2	38.5	0.1
Owner-Occupied Units by Geography	204,112	2.6	22.7	23.8	50.9	0.0
Occupied Rental Units by Geography	176,906	10.2	41.1	24.7	23.8	0.3
Vacant Units by Geography	35,269	7.2	28.4	24.1	40.0	0.2
Businesses by Geography	66,520	5.4	27.3	22.1	44.1	1.1
Farms by Geography	4,299	3.2	23.6	30.5	42.7	0.1
Family Distribution by Income Level	281,170	24.7	16.2	16.8	42.3	0.0
Household Distribution by Income Level	381,018	24.8	16.2	16.3	42.7	0.0
Median Family Income MSA - 23420 Fresno, CA MSA		\$49,999	Median Housing Value			\$184,643
Median Family Income MSA - 25260 Hanford-Corcoran, CA MSA		\$49,735	Median Gross Rent			\$919
Median Family Income MSA - 31460 Madera, CA MSA		\$49,272	Families Below Poverty Level			21.2%
<i>Source: 2015 ACS and 2020 D&B Data</i>						
<i>Due to rounding, totals may not equal 100.0%</i>						
<i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

The following table illustrates FFIEC estimated 2019 and 2020 median family incomes in the AA.

Table B – Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
Fresno, CA MSA Median Family Income (23420)				
2019 (\$57,300)	<\$28,650	\$28,650 to <\$45,840	\$45,840 to <\$68,760	≥\$68,760
2020 (\$61,700)	<\$30,850	\$30,850 to <\$49,360	\$49,360 to <\$74,040	≥\$74,040
Hanford-Corcoran, CA MSA Median Family Income (25260)				
2019 (\$58,100)	<\$29,050	\$29,050 to <\$46,480	\$46,480 to <\$69,720	≥\$69,720
2020 (\$62,200)	<\$31,100	\$31,100 to <\$49,760	\$49,760 to <\$74,640	≥\$74,640
Madera, CA MSA Median Family Income (31460)				
2019 (\$59,100)	<\$29,550	\$29,550 to <\$47,280	\$47,280 to <\$70,920	≥\$70,920
2020 (\$59,400)	<\$29,700	\$29,700 to <\$47,520	\$47,520 to <\$71,280	≥\$71,280
<i>Source: FFIEC</i>				

Data obtained from the U.S. BLS illustrates that unemployment rates increased through the evaluation period. In 2020, the unemployment rate increased throughout the AA largely due to the COVID-19 pandemic. The following table illustrates the 2019 and 2020 unemployment rates for the CSA.

Unemployment Rates		
Fresno-Madera-Hanford CSA	2019	2020
	%	%
Fresno-Madera-Hanford CSA	7.4	9.9
<i>Source: BLS</i>		

The following sections provide information specific to each county located in the CSA.

Fresno MSA

According to Moody’s Analytics of April 2021, the Fresno MSA is struggling to recover jobs as growth equates to six percent; however, this compares favorably to CA’s average job growth of 8.0 percent. Because of the COVID-19 pandemic, the leisure and hospitality took the largest toll with payrolls down since March of 2020. Fresno State University switched to remote learning, which affected local hospitality businesses in the area. The surrounding areas to the university were also affected, as it is one of the largest employers in the area. There has been growth in population in the area due to low costs when compared to the state. This growth has helped support the economy and kept the housing market stable. The strength of the area include stable population growth and above average house price growth. Weaknesses include, below average household income and few high technology jobs. The cost of living and doing business is high at 105.0 percent and 80.0 percent, respectively. The region’s top employers include, Community Medical Center, Ruiz Food Products Inc., Saint Agnes Medical Center, Fresno State University, and Coalinga State Hospital.

Madera MSA

According to Moody’s Analytics of May 2020, the Madera MSA faced many of the same challenges from the nationwide economic downturn caused by the COVID-19 pandemic. During the pandemic, business-forced closures, stay-at-home order, and social distancing led to layoffs in the retail and leisure/hospitality industries. The healthcare industries remained relatively intact. Madera’s economy relies heavily on agriculture, which was also impacted by the demand for exports, which created pressure to lower commodity prices. Because of the pandemic, farmers encountered challenges of lower demand for crops, lower profit margins, and worker shortages. Despite the pandemic, the housing market remained stable, and the demand for homes was high. Statewide stay-at-home orders limited real estate showings; however lower mortgage rates fueled buyers in the area. The strengths of the area are competitive business costs compared to many areas in CA. The cost of living and doing business is high at 106.0 percent and 124.0 percent, respectively. The region’s top employers include, Children’s Hospital, Chukchansi Gold Resort and Casino, Valley State Prison for Women, Madera Community Hospital, and Mission Bell Winery.

Hanford-Corcoran MSA

According to Moody’s Analytics of March 2020, the Hanford-Corcoran MSA employment growth lagged behind nationwide. State and local government provided most of the support over the past year. Significant weaknesses were noted in the retail and healthcare industries. The high

unemployment rate can also be attributed to the growth in the area's labor force. Additionally, farmers in the area suffered during the pandemic as demand for goods was down. Strengths of the area include expansion of the Lemoore Naval Air Station, which will support growth and the labor forces. Strengths also include below average living costs, and a strong population growth. Some of the weaknesses include, a less stable agriculture industry, low educational attainment, and above average unemployment volatility. The cost of living and doing business is fair at 99.0 percent and 123.0 percent, respectively. The region's top employers include, Lemoore Naval Air Station, California State Prison-Corcoran, Adventist Health, Tachi Hotel and Casino, and JG Boswell Company.

Competition

The AA is a low level competitive market for financial services. According to the June 30, 2020 FDIC Deposit Market Share Report, 23 financial institutions operate 151 offices in the AA, which includes BSB's 1 branch. BSB is ranked 23rd, with a deposit market share of 0.04 percent. The area is competitive for small business loans among banks in the AA. In 2019, aggregate lending data shows that 112 lenders originated 22,861 small business loans in the Fresno-Madera-Hanford CSA, indicating a fair level of competition for this product. Aggregate lending data for 2020 is not yet available at the time of this evaluation. The 5 most prominent small business lenders in the Fresno-Madera-Hanford AA are large national banks, which accounted for 59.3 percent of the total small business loan market share. Since BSB is not required to report small business lending data, ranking information is not available for this product.

Community Contacts

Examiners reviewed one existing community contact with an organization serving the Fresno-Madera-Hanford CSA. The community contact identified small business lending and mortgage lending as primary credit needs. The contact stated a need for micro-loans to start-up businesses, as well as working capital lines of credit and affordable housing options. The economic conditions are improving because of infrastructure development as well as residential construction. Housing prices remain high as new homes are priced toward the upper-end of the market; and therefore, new construction may not help first time homebuyers. The contact also stated that there is considerable need for financial education services as well as monetary support for down payment assistance programs. Local and regional banks and credit unions have been responsive to the credit needs of the area, while large national banks are not as active. The contact believes there are many opportunities for additional involvement by local financial institutions.

Credit and Community Development Needs and Opportunities

Considering area demographics, economic data, and conversations with bank management and a community contact, examiners determined that micro-loans to small business and affordable housing options are the most significant credit needs in the AA. Opportunities exist for meeting these needs.

CONCLUSIONS ON PERFORMANCE CRITERIA IN THE FRESNO-MADERA-HANFORD ASSESSMENT AREA

LENDING TEST

BSB's lending demonstrates excellent performance under the Lending Test in the Fresno-Madera-Hanford AA. This conclusion is mainly supported by excellent performance under borrower profile criterion where a significant percent (89.7 percent) of small business loans were made to businesses with GARs of \$1 million or less in 2019 and a significant percent (89.1 percent) of small business loans in 2020 were very small dollar loans helping small businesses.

Geographic Distribution

The geographic distribution of loans reflects reasonable dispersion throughout the bank's Fresno-Madera-Hanford AA. The performance is supported by reasonable dispersion for small business lending and excellent dispersion for consumer loans.

Small Business Loans

The geographic distribution of small business loans reflects reasonable dispersion throughout the AA. The following table illustrates the geographic distribution of small business loans in the Fresno-Madera-Hanford AA by year.

Geographic Distribution of Small Business Loans					
Assessment Area: Fresno-Madera-Hanford					
Tract Income Level	% of Businesses	#	%	\$(000s)	%
Low					
2019	5.4	6	15.4	390	13.7
2020	5.4	0	0.0	0	0.0
Moderate					
2019	27.4	6	15.4	462	16.3
2020	27.3	13	27.1	826	32.8
Middle					
2019	22.0	16	41.0	1,241	43.7
2020	22.1	9	18.8	433	17.2
Upper					
2019	44.0	11	28.2	744	26.2
2020	44.1	26	54.2	1,258	50.0
Not Available					
2019	1.1	0	0.0	0	0.0
2020	1.1	0	0.0	0	0.0
Totals					
2019	100.0	39	100.0	2,837	100.0
2020	100.0	48	100.0	2,517	100.0
<i>Source: 2020 D&B Data; Bank Data. Due to rounding, totals may not equal 100.0%</i>					

In 2019, the bank’s performance lending to low-income CTs exceeds the percentage of businesses. The aggregate data of 4.2 percent indicates a very low demand for small business lending. Dispersion to moderate-income CTs is below the percentage of business and aggregate data at 23.4 percent.

In 2020, the bank did not originate any loans to low-income CTs; however, the bank’s lending to moderate-income CTs is comparable with the percent of businesses. Although the bank did not penetrate loans in low-income CTs in 2020, percentage of businesses also show low number, which is an indication of limited opportunities. Originating two loans would have increased performance significantly. Overall, the performance is considered reasonable.

Consumer Loans

The geographic distribution of consumer loans reflects excellent dispersion throughout the AA. The following table illustrates the geographic distribution of consumer loans in the Fresno-Madera-Hanford AA by year.

Geographic Distribution of Consumer Loans					
Assessment Area: Fresno-Madera-Hanford AA					
Tract Income Level	% of Households	#	%	\$(000s)	%
Low					
2019	6.5	55	10.9	970	11.4
2020	6.5	40	8.2	792	8.0
Moderate					
2019	31.8	214	42.5	3,530	41.6
2020	31.8	204	41.9	4,028	40.9
Middle					
2019	23.6	135	26.8	2,239	26.4
2020	23.6	142	29.2	2,964	30.1
Upper					
2019	38.0	99	19.6	1,726	20.3
2020	38.0	100	20.5	2,057	20.9
Not Available					
2019	0.1	1	0.2	18	0.2
2020	0.1	1	0.2	12	0.1
Totals					
2019	100.0	504	100.0	8,483	100.0
2020	100.0	487	100.0	9,853	100.0
<i>Source: 2015 ACS; Bank Data. Due to rounding, totals may not equal 100.0%</i>					

In 2019 and 2020, the bank’s lending in LMI CTs exceeds the percentage of households reflecting excellent performance.

Borrower Profile

BSB’s distribution of borrowers reflects excellent penetration among businesses of different revenue sizes, and borrowers of different incomes. This conclusion is supported by excellent performance in small business lending, and reasonable penetration of consumer lending.

Small Business Loans

The distribution of small business loans reflects, given the demographics of the AA, excellent penetration among businesses of different revenue sizes. The following table illustrates the borrower distribution of small business loans in the Fresno-Madera-Hanford AA by year.

Distribution of Small Business Loans by Gross Annual Revenue Category					
Assessment Area: Fresno-Madera-Hanford					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
<=\$1,000,000					
2019	85.1	35	89.7	2,553	90.0
2020	85.7	1	2.1	12	0.5
>1,000,000					
2019	4.9	4	10.3	284	10.0
2020	4.5	1	2.1	100	4.0
Revenue Not Available					
2019	10.0	0	0.0	0	0.0
2020	9.8	46	95.8	2,405	95.6
Totals					
2019	100.0	39	100.0	2,837	100.0
2020	100.0	48	100.0	2,517	100.0
<i>Source: 2020 D&B Data; Bank Data. Due to rounding, totals may not equal 100.0%</i>					

The bank's 2019 lending to small businesses exceeds the percentage of businesses. Aggregate data of 42.6 percent indicates a moderate level of loan demand and the bank's percentage is excellent in meeting loan demand to business with GARs of \$1 million or less.

Due to the significant volume of loans without revenue information in 2020, examiners could not conduct a meaningful analysis of lending to businesses of different revenue sizes for 2020. As such, examiners evaluated PPP loans using loan size as a proxy for those with revenues not available. As shown in the following table below, a majority of PPP loans had loan sizes of less than \$100,000, indicating that the bank is helping to serve the credit needs of small businesses in the AA.

Distribution of PPP Loans by Loan Size (Fresno AA)				
Loan Size	#	%	\$(000s)	%
< \$100,000	41	89.1	1,197	49.8
\$100,000 - \$249,999	3	6.5	388	16.1
\$250,000 - \$1,000,000	2	4.4	820	34.1
Total	46	100.0	2,405	100.0
<i>Source: 1/01/2020 – 12/31/2020 Bank Data; Due to rounding totals may not equal 100.0</i>				

Consumer Loans

The distribution of consumer loans reflects, given the demographics of the AA, reasonable penetration among individuals of different income levels. The following table illustrates the borrower distribution of consumer loans in the Fresno-Madera-Hanford AA by year.

Distribution of Consumer Loans by Borrower Income Level					
Assessment Area: Fresno-Madera-Hanford AA					
Borrower Income Level	% of Households	#	%	\$(000s)	%
Low					
2019	25.0	75	14.9	1,026	12.1
2020	25.0	60	12.3	803	8.2
Moderate					
2019	16.2	203	40.3	3,333	39.3
2020	16.2	170	34.9	3,170	32.2
Middle					
2019	16.1	139	27.6	2,444	28.8
2020	16.1	150	30.8	3,378	34.3
Upper					
2019	42.7	87	17.3	1,680	19.8
2020	42.7	107	22.0	2,502	25.4
Not Available					
2019	0.0	0	0.0	0	0.0
2020	0.0	0	0.0	0	0.0
Totals					
2019	100.0	504	100.0	8,483	100.0
2020	100.0	487	100.0	9,853	100.0
<i>Source: 2015 ACS; Bank Data. Due to rounding, totals may not equal 100.0%</i>					

In 2019, the bank’s penetration to low-income borrowers is below the percentages of household; and penetration to moderate-income borrowers significantly exceeds percentages of households.

In 2020, the bank’s penetration to low-income borrowers is below the percentages of households. In 2020, penetration to moderate-income borrowers significantly exceeds percentages of households. Overall the bank’s lending to LMI borrowers is considered reasonable.

COMMUNITY DEVELOPMENT TEST

BSB’s performance demonstrates adequate performance under the CD Test in the Fresno-Madera-Hanford AA. Examiners considered the institution’s capacity as well as the availability and need for such opportunities.

Community Development Loans

BSB’s CD lending shows an increase of approximately 58.3 percent by number and a significant decrease by dollar volume at 84.1 percent since the previous evaluation. During the previous evaluation, BSB originated 12 CD loans totaling \$18.9 million. The following table illustrates CD loans by purpose.

Community Development Lending										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2019	0	0	2	250	0	0	0	0	2	250
2020	1	525	7	373	1	1,000	3	52	12	1,950
2021	1	535	1	150	0	0	3	146	5	831
Total	2	1,060	10	773	1	1,000	6	198	19	3,031

Source: Bank Data

Listed below are notable examples of the institution’s CD loans in the AA:

- BSB made a \$535,000 loan to finance a multifamily property. Nine of the 10 units on the property are designated for affordable rents to LMI individuals;
- BSB made a \$150,000 to a nonprofit organization that provides direct service to Child & Adult Care Food Program (CACFP). CACFP is focused on providing nutritious meals for LMI students and the elderly. This loan benefits community services initiatives in the AA.

Qualified Investments and Donations

BSB’s current review period total donations reflects an increase of 200.2 percent by dollar volume compared to the last examination where the bank made 5 donations totaling \$9,500. The bank did not make any investments during the review period. The bank allocated a majority of the donations toward community services and economic development. The CD needs in the AA are affordable housing and economic development. The following table illustrates qualified investments and donations provided by year and purpose.

Qualified Donations										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2019	0	0	8	7	2	3	0	0	10	10
2020	0	0	6	11	2	4	0	0	8	15
2021	0	0	2	2	1	3	0	0	3	5
Total	0	0	16	20	5	10	0	0	21	30

Source: Bank Data

Listed below are notable examples of the institution’s CD investments in the AA:

- BSB donated \$1,000 to a nonprofit organization that provides foster care to youth that are below poverty level; and
- BSB donated \$1,000 to a nonprofit organization that provides LMI with services such as immigration and naturalization education, employment and training, learning how to read electric bills and advocacy, getting access to solar, and government assistance enrollment; and

- BSB donated \$1,000 to support a local nonprofit organization that provides technical assistance for LMI small business owners. The organization provides vocation training and business development services throughout the AA.

Community Development Services

BSB’s level of performance in CD services hours reflects a 60.4 percent improvement compared to the previous evaluation where the bank allocated 49.0 hours of CD services hours. Nearly all CD service hours were allocated to community services. As noted by the community contact, affordable housing and economic development are the greatest CD needs in the AA. The following table illustrates CD services provided by year and purpose.

Community Development Services					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
2019	0	19.3	4.5	0	23.8
2020	0	31.8	0	0	31.8
YTD 2021	0	23	0	0	23
Total	0	74.1	4.5	0	78.6
<i>Source: Bank Data</i>					

Listed below are notable examples of the institution’s CD services in the AA:

- One employee provided 74.1 hours of financial education to LMI students. This supports community service.
- One employee provided 4.5 hours as a committee member of a non-profit organization that provides technical assistance to small businesses, looks for grant opportunities, and evaluates the needs in the community.

LOS ANGELES ASSESSMENT AREA
Limited-Scope Review

DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE
LOS ANGELES ASSESSMENT AREA

The Los Angeles AA is comprised of the entirety of Los Angeles County, which is located in the Los Angeles-Long-Beach-Glendale, CA MD #31084. The Los Angeles AA is representative of the bank’s physical presence, marketing efforts, and geographic area served. The AA meets regulatory requirements and does not arbitrarily exclude LMI geographies. Based on the 2015 ACS Census data, the Los Angeles AA consists of following income designations:

- 221 low-income census tracts
- 674 moderate-income census tracts
- 583 middle-income census tracts
- 817 upper-income census tracts
- 51 tract without an income designation

Economic and Demographic Data

The following tables illustrates select AA demographic characteristics.

Demographic Information of the Assessment Area						
Assessment Area: Los Angeles AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	2,346	9.4	28.7	24.9	34.8	2.2
Population by Geography	10,038,388	8.6	29.3	26.3	35.1	0.8
Housing Units by Geography	3,476,718	7.8	26.3	24.8	40.6	0.5
Owner-Occupied Units by Geography	1,499,879	2.4	17.2	26.6	53.7	0.1
Occupied Rental Units by Geography	1,763,190	12.2	34.2	23.6	29.2	0.9
Vacant Units by Geography	213,649	8.7	25.4	22.8	42.2	1.0
Businesses by Geography	941,441	4.6	18.9	21.2	52.8	2.4
Farms by Geography	8,629	2.7	17.6	24.9	53.6	1.1
Family Distribution by Income Level	2,186,485	24.5	16.3	16.7	42.4	0.0
Household Distribution by Income Level	3,263,069	25.9	15.4	15.8	43.0	0.0
Median Family Income MSA - 31084 Los Angeles-Long Beach-Glendale, CA	\$62,703		Median Housing Value			\$495,540
			Median Gross Rent			\$1,292
			Families Below Poverty Level			14.3%

*Source: 2015 ACS and 2020 D&B Data
Due to rounding, totals may not equal 100.0%
(*) The NA category consists of geographies that have not been assigned an income classification.*

The following table illustrates FFIEC estimated 2019 and 2020 median family incomes in the AA.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
Los Angeles-Long Beach-Glendale, CA Median Family Income (31084)				
2019 (\$73,100)	<\$36,550	\$36,550 to <\$58,480	\$58,480 to <\$87,720	≥\$87,720
2020 (\$77,300)	<\$38,650	\$38,650 to <\$61,840	\$61,840 to <\$92,760	≥\$92,760
<i>Source: FFIEC</i>				

The following table depicts unemployment statistics for the entire county of Los Angeles. The unemployment rate drastically increased during 2020 throughout the Los Angeles AA due to the COVID-19 pandemic. The following table illustrates the 2019 and 2020 unemployment rates for the AA.

Unemployment Rates		
Los Angeles AA	2019	2020
	%	%
Los Angeles AA	4.7	12.6
<i>Source: BLS</i>		

Los Angeles County

According to Moody’s Analytics of April 2021, the Los Angeles County’s jobless rate is more than double the pre-pandemic rate. Less than one third of the jobs have recovered. Housing prices have increased far more than the previous year. Los Angeles County was the first to move into the least restrictive tier for mandated business closures. This move helped the economy get back on track. Demographic reports indicate that more residents are moving out of the county than moving in. Strengths of the area include a strong healthcare base and a growing technology presence, which is leading to high paying jobs. Weaknesses include high costs and net migration gains. The cost of living and doing business is very high at 130.0 percent and 117.0 percent, respectively. The region’s top employers include, Cedars-Sinai Medical Center, Los Angeles International Airport, University of California Los Angeles, VXi Global Solutions, and Walt Disney Company.

Competition

The AA is a very competitive market for financial services. According to the June 30, 2020 FDIC Deposit Market Share Report, 98 financial institutions operate 1,698 offices in the AA, which includes BSB’s one branch. BSB is ranked 87th, with a deposit market share of 0.01 percent. The area is competitive for small business loans among banks in the AA. In 2019, aggregate lending data shows that 221 lenders originated 371,230 small business loans in the Los Angeles AA, indicating high-level competition for this product. Aggregate lending data for 2020 is not yet available at the time of this evaluation. The 5 most prominent small business lenders in the Los Angeles AA are large national banks that accounted for 77.2 percent of the total small business loan market share. Since BSB is not required to report small business lending data, ranking information is not available for this product.

CONCLUSIONS ON PERFORMANCE CRITERIA IN LOS ANGELES

LENDING TEST

The institution's lending performance in the Los Angeles AA is consistent with the lending performance for the state of CA. Tables for geographic distribution and borrower profile for the Los Angeles AA are presented in the Appendices.

COMMUNITY DEVELOPMENT TEST

The institution's CD performance in the Los Angeles AA is consistent with the CD performance for the state of CA. Tables with detailed CD information for the Los Angeles AA are presented in the statewide AA CD Test section.

VISALIA ASSESSMENT AREA Limited-Scope Review

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE VISALIA ASSESSMENT AREA

The Visalia-Porterville AA is comprised of the entirety of Tulare County, which wholly-represents the Visalia, CA MSA #47300. The Visalia AA is representative of the bank's physical presence, marketing efforts, and geographic area served. The AA meets regulatory requirements and does not arbitrarily exclude LMI geographies. Based on 2015 ACS Census data, the Visalia AA consists of the following income designations:

- 2 low-income census tracts
- 26 moderate-income census tracts
- 26 middle-income census tracts
- 23 upper-income census tracts
- 1 tract without an income designation

Economic and Demographic Data

The following tables illustrates the select AA demographic characteristics.

Demographic Information of the Assessment Area						
Assessment Area: Visalia						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	78	2.6	33.3	33.3	29.5	1.3
Population by Geography	454,033	2.4	33.6	31.9	31.9	0.1
Housing Units by Geography	144,792	2.0	30.3	31.5	36.2	0.0
Owner-Occupied Units by Geography	75,685	1.3	23.6	31.8	43.3	0.0
Occupied Rental Units by Geography	57,885	3.0	40.0	31.5	25.5	0.0
Vacant Units by Geography	11,222	1.5	25.8	29.4	43.4	0.0
Businesses by Geography	18,773	1.1	28.6	28.9	41.5	0.0
Farms by Geography	1,835	0.9	37.7	26.6	34.8	0.0
Family Distribution by Income Level	104,130	23.3	17.6	16.8	42.3	0.0
Household Distribution by Income Level	133,570	24.0	16.5	17.1	42.4	0.0
Median Family Income MSA - 47300 Visalia, CA MSA		\$44,814	Median Housing Value			\$163,692
			Median Gross Rent			\$853
			Families Below Poverty Level			23.2%

Source: 2015 ACS and 2020 D&B Data
Due to rounding, totals may not equal 100.0%
(*) The NA category consists of geographies that have not been assigned an income classification.

The following table illustrates FFIEC estimated 2019 and 2020 median family incomes in the AA.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
Visalia, CA MSA Median Family Income (47300)				
2019 (\$50,900)	<\$25,450	\$25,450 to <\$40,720	\$40,720 to <\$61,080	≥\$61,080
2020 (\$52,900)	<\$26,450	\$26,450 to <\$42,320	\$42,320 to <\$63,480	≥\$63,480

Source: FFIEC

The table below depicts unemployment statistics for entire Visalia AA. In 2020, the unemployment rate increased due to the COVID-19 pandemic. The following table illustrates the 2019 and 2020 unemployment rates for the AA.

Unemployment Rates				
Visalia AA	2019		2020	
	%		%	
Visalia	10.1		11.5	

Source: BLS

Visalia

According to Moody's Analytics of April 2021, the Visalia AA experienced a downturn that was less severe compared to the entire state. The area recovered less than two-fifths of the jobs lost at the state of the pandemic, which is well below the state and the national averages. Large manufacturing industries added very few jobs in the last six months. The healthcare industry maintained jobs throughout the pandemic. Retail and construction suffered significant job losses at the start of the pandemic; however, the job losses have been recovered since. The current labor force continues to remain slightly depressed. During 2020, the government enforced restrictions that caused businesses to operate at limited capacity. Since the restrictions have been relaxed, improvement is evident as data shows that retail locations, grocery stores, and workplaces have more traffic. Income in the area is well below the US average; and therefore, households in the area received support from the American Rescue Plan. Strengths in the area include good transportation infrastructure and proximity to major economic centers, such as Fresno and Bakersfield. Additionally, the area has a high birthrate, and younger than average population. Some of the areas weaknesses low per capita income, low education attainment, and high poverty rate. The cost of living and doing business is fair at 99.0 percent and 105.0 percent, respectively. The region's top employers include, Kaweah Delta Healthcare, Sierra View District Hospital, Walmart, College of the Sequoias, and Jostens Printing and Publishing.

Competition

The AA has a low market level of competition for financial services. According to the June 30, 2020 FDIC Deposit Market Share Report, 15 financial institutions operate 67 offices in the AA, which includes BSB's one branch. BSB is ranked 14th, with a deposit market share of 0.4 percent. In 2019, aggregate lending data shows that 81 lenders originated 7,022 small business loans in the Visalia AA, indicating a low level of competition for this product. Aggregate lending data for 2020 is not yet available at the time of this evaluation. The 5 most prominent small business lenders in the AA are large national banks and accounted for 55.5 percent of the total small business loan market share. Since BSB is not required to report small business lending data, ranking information is not available for this product.

CONCLUSIONS ON PERFORMANCE CRITERIA IN VISALIA AA

LENDING TEST

The institution's lending performance in the Visalia AA is below the lending performance for the state; however, it does not change the overall state rating. For instance, the bank's geographic distribution for small business loans reflected poor dispersion to LMI geographies. In 2019, the bank did not originate any loans to LMI geographies. Additionally, in 2020 the bank did not originate any small business loans to low-income CTs. Dispersion to moderate-income CTs of 16.7 percent was well below the percent of businesses at 28.6 percent. Tables for geographic distribution and borrower profile for the Visalia AA are presented in the Appendices.

COMMUNITY DEVELOPMENT TEST

The institution's CD performance in the Visalia-Porterville AA is below the CD performance for the state; however, it does not change the overall state rating. For instance, during this evaluation period

BSB made only 4 CD loans totaling \$1.3 million. This performance reflects a downward trend compared to the previous evaluation of 4 CD loans totaling \$2.6 million. Additionally, the total dollar volume of investments decreased. At the current evaluation, BSB made 7 donations totaling \$12,000 compared to the previous evaluation of 6 donations totaling \$15,000. Lastly, the number of CD services hours reflected a decline where BSB provided 336.8 CD services hours at the current evaluation compared to a total of 508.0 CD services hours at the previous evaluation. Tables with detailed CD information for the Visalia AA are presented in the statewide CD Test section.

BAKERSFIELD ASSESSMENT AREA Limited-Scope Review

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE BAKERSFIELD ASSESSMENT AREA

The Bakersfield AA consists of Kern County, which composes the Bakersfield, CA MSA #12540. The Bakersfield AA is representative of the bank's physical presence, marketing efforts, and geographic area served. The AA meets regulatory requirements and does not arbitrarily exclude LMI geographies. Based on the 2015 ACS Census data, the Bakersfield AA consists of following income designations:

- 14 low-income census tracts
- 40 moderate-income census tracts
- 44 middle-income census tracts
- 48 upper-income census tracts
- 5 tract without an income designation

Economic and Demographic Data

The following tables illustrates the select AA demographic characteristics.

Demographic Information of the Assessment Area						
Assessment Area: Bakersfield AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	151	9.3	26.5	29.1	31.8	3.3
Population by Geography	865,736	9.7	23.3	31.8	33.0	2.3
Housing Units by Geography	289,529	9.9	21.6	32.9	35.5	0.1
Owner-Occupied Units by Geography	147,125	5.6	15.8	32.3	46.2	0.1
Occupied Rental Units by Geography	112,575	14.8	29.3	31.9	23.9	0.1
Vacant Units by Geography	29,829	13.1	21.4	39.3	26.1	0.1
Businesses by Geography	46,451	5.6	19.9	27.1	46.6	0.8
Farms by Geography	1,784	4.8	20.6	32.3	40.1	2.2
Family Distribution by Income Level	196,097	24.8	16.4	16.1	42.7	0.0
Household Distribution by Income Level	259,700	25.5	16.2	15.8	42.6	0.0
Median Family Income MSA - 12540 Bakersfield, CA MSA		\$52,649	Median Housing Value			\$160,795
			Median Gross Rent			\$927
			Families Below Poverty Level			19.4%

Source: 2015 ACS and 2020 D&B Data
Due to rounding, totals may not equal 100.0%
(*) The NA category consists of geographies that have not been assigned an income classification.

The following table illustrates FFIEC estimated 2019 and 2020 median family incomes in the AA.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
Bakersfield, CA MSA Median Family Income (12540)				
2019 (\$57,900)	<\$28,950	\$28,950 to <\$46,320	\$46,320 to <\$69,480	≥\$69,480
2020 (\$56,600)	<\$28,300	\$28,300 to <\$45,280	\$45,280 to <\$67,920	≥\$67,920

Source: FFIEC

The following table depicts unemployment statistics for entire Bakersfield MSA. In 2020, the unemployment rate substantially increased due to the COVID-19 pandemic. The following table illustrates the 2019 and 2020 unemployment rates for the MSA.

Unemployment Rates		
Bakersfield MSA	2019	2020
	%	%
Bakersfield	7.6	10.8

Source: BLS

Bakersfield

According to Moody's Analytics of April 2021, the Bakersfield AA is still recovering from the COVID-19 pandemic at a slower pace than the state. Despite experiencing a less severe impact, service providers posted steady gains; however, goods producers are struggling to regain stable positions. The mining employment dropped to the lowest levels in a decade as CA's oil production fell to a record low as well. The slow recovery of employment has left Bakersfield one of the highest in the state. Strengths of the area include favorable locations for warehouse distribution centers, farmland, younger population, and improving migration trends. Weaknesses of the area are low rate of business formation, high poverty rates, credit quality is weaker than average, and low educational attainment. The cost of living and doing business is fair at 104.0 percent and 126.0 percent, respectively. The region's top employers include, Edwards Air Force Base, China Lake Naval Weapons Center, Grimmway Farms, Dignity Health, and Adventist Health.

Competition

The AA has a low market level of competition for financial services. According to the June 30, 2020 FDIC Deposit Market Share Report, 20 financial institutions operate 87 offices in the AA, which includes BSB's one branch. BSB is ranked 20th, with a deposit market share of 0.04 percent. In 2019, aggregate lending data shows that 99 lenders originated 15,796 small business loans in the Bakersfield AA, indicating a low level of competition for this product. Aggregate lending data for 2020 is not yet available at the time of this evaluation. The 5 most prominent small business lenders in the AA are large national banks and accounted for 61.4 percent of the total small business loan market share. Since BSB is not required to report small business lending data, ranking information is not available for this product.

CONCLUSIONS ON PERFORMANCE CRITERIA IN BAKERSFIELD

LENDING TEST

The institution's lending performance in the Bakersfield AA is consistent with the lending performance for the state. Tables for geographic distribution and borrower profile for the Bakersfield AA are presented in the Appendices.

COMMUNITY DEVELOPMENT TEST

The institution's CD performance in the Bakersfield AA is below the state of CA's performance. Although the institution's CD activities improved slightly compared to the last evaluation, the level of CD activities in totality are low and not consistent with the statewide CD level activities. However, this performance does not change the overall state rating. Tables with detailed CD information for the Bakersfield AA are presented in the statewide CD Test section.

SACRAMENTO ASSESSMENT AREA Limited-Scope Review

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE SACRAMENTO ASSESSMENT AREA

The Sacramento AA consists of Sacramento County, which is one of the four counties that make up the Sacramento-Roseville-Folsom, CA MSA #40900. The Sacramento AA is representative of the bank's physical presence, marketing efforts, and geographic area served. The AA meets regulatory requirements and does not arbitrarily exclude LMI geographies. Based on the 2015 ACS Census data, the Sacramento AA consists of following income designations:

- 42 low-income census tracts
- 94 moderate-income census tracts
- 103 middle-income census tracts
- 77 upper-income census tracts
- 1 tract without an income designation

Economic and Demographic Data

The following tables illustrates the Sacramento AAs demographic characteristics.

Demographic Information of the Assessment Area						
Assessment Area: Sacramento AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	317	13.2	29.7	32.5	24.3	0.3
Population by Geography	1,465,832	12.8	28.9	34.3	23.9	0.1
Housing Units by Geography	560,271	12.5	28.4	34.5	24.2	0.4
Owner-Occupied Units by Geography	289,606	6.9	24.4	36.0	32.7	0.1
Occupied Rental Units by Geography	232,990	18.6	33.2	32.9	14.6	0.6
Vacant Units by Geography	37,675	17.8	30.3	32.7	18.0	1.2
Businesses by Geography	105,466	12.5	25.5	30.4	28.7	2.9
Farms by Geography	2,177	9.0	26.4	31.3	32.3	0.9
Family Distribution by Income Level	343,209	26.7	17.3	18.6	37.4	0.0
Household Distribution by Income Level	522,596	27.0	16.3	17.6	39.1	0.0
Median Family Income MSA - 40900 Sacramento-Roseville-Folsom, CA MSA		\$71,829	Median Housing Value			\$249,887
			Median Gross Rent			\$1,062
			Families Below Poverty Level			13.7%
<i>Source: 2015 ACS and 2019 D&B Data</i>						
<i>Due to rounding, totals may not equal 100.0%</i>						
<i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

The following table illustrates FFIEC estimated 2019 and 2020 median family incomes in the AA.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
Sacramento-Roseville-Folsom, CA MSA Median Family Income (40900)				
2019 (\$84,000)	<\$42,000	\$42,000 to <\$67,200	\$67,200 to <\$100,800	≥\$100,800
2020 (\$86,700)	<\$43,350	\$43,350 to <\$69,360	\$69,360 to <\$104,040	≥\$104,040
<i>Source: FFIEC</i>				

The following table depicts unemployment statistics for the entire county of Sacramento. In 2020, the unemployment rate significantly increased because of the COVID-19 pandemic. The following table illustrates the 2019 and 2020 unemployment rates.

Unemployment Rates		
County	2019	2020
	%	%
Sacramento	3.5	8.3
<i>Source: BLS</i>		

Sacramento

According to Moody's Analytics of March 2020, the Sacramento job growth has halted due to the COVID-19 pandemic. The rapid increase of COVID-19 cases has caused tighter restrictions on businesses. These restrictions affected industries such as construction, transportation, and retail services. The lack of construction workers has impacted the inventory of new housing; and therefore, increasing the demand on existing homes. Additionally, remote work has increased the demand for new residents because of lower costs of living. California Governor Newsom has declared a temporary ban on public and private gatherings, and closed or restricted operations of nonessential businesses, which mostly affect retail and leisure/hospitality industries. The pandemic also increased the demand for online shopping, automated cashiers and self-service kiosks, which contributed to the increased rate of unemployment. Strengths of the area include lower cost of living and business costs when compared to the Bay Area, strong migration trends, and rapid growth in labor force. The weaknesses are residents have income below the state average and above average employment volatility. The cost of living and doing business is fair at 112.0 percent and 120.0 percent, respectively. The region's top employers include, University of California, Davis, Sutter Health, Kaiser Permanente, Dignity Health, and Intel Corporation.

Competition

The AA is highly competitive for financial services. According to the June 30, 2019 FDIC Deposit Market Share Report, 32 financial institutions operate 212 offices in the AA, which includes BSB's one branch. BSB is ranked 30th, with a deposit market share of 0.04 percent. The area is competitive for small business loans among banks in the AA. In 2019, aggregate lending data shows that 122 lenders originated 36,085 small business loans in the Sacramento AA, indicating high-level competition for this product. Aggregate lending data for 2020 is not yet available at the time of this evaluation. The 5 most prominent small business lenders in the AA are large national banks and accounted for 68.7 percent of the total small business loan market share. Since BSB is not required to report small business lending data, ranking information is not available for this product.

CONCLUSIONS ON PERFORMANCE CRITERIA IN SACRAMENTO

LENDING TEST

The institution's lending performance in the Sacramento AA is consistent with the lending performance for the state. Tables for geographic distribution and borrower profile for the Sacramento AA are presented in the Appendices.

COMMUNITY DEVELOPMENT TEST

The institution's CD performance in the Sacramento AA is below the CD performance for the state; however, it does not change the state rating. During the evaluation period, BSB made 8 CD loans totaling \$12.9 million, which reflects a downward trend compared to the previous evaluation of 8 CD loans totaling \$21.5 million. Furthermore, the investments and donations reflected similar amounts at 13 by count and \$12,000 by dollar when compared to the previous evaluation of 13 donations totaling \$11,050. Lastly, there were no CD services performed during this evaluation period, which represents a decrease compared to the previous evaluation at 9.0 CD services. Tables with detailed CD information for the Sacramento AA are presented in the statewide CD Test section.

STATE OF OREGON Full-Scope Review

CRA RATING FOR OREGON: OUTSTANDING

The Lending Test is rated Outstanding

The Community Development Test is rated Satisfactory

DESCRIPTION OF INSTITUTION'S OPERATIONS IN OREGON

The Portland AA is comprised of a portion of the Portland-Vancouver-Hillsboro, OR MSA #38900, including the entireties of Clackamas, Multnomah, and Washington Counties. This represents three of the five contiguous counties in the MSA. While a majority of the bank's branches, deposits and lending activities are located in the state of California, the state of OR contains three of the bank's branches and four of the bank's ATMs, of which one is a stand-alone.

BSB operates three full-service branches in OR State in the Portland AA. Refer to the Description of Institution for a full discussion regarding the institution's operations and product offerings. The following sections provide details regarding economic and demographic conditions for the AA, and information obtained from a community contact.

Economic and Demographic Data

The table on the following page illustrates select demographic characteristics of the Portland AA.

Demographic Information of the Assessment Area						
Assessment Area: Oregon						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	355	2.5	22.8	40.8	33.0	0.8
Population by Geography	1,714,066	2.2	24.9	41.0	31.7	0.2
Housing Units by Geography	706,343	2.1	23.7	41.3	32.6	0.3
Owner-Occupied Units by Geography	393,840	0.9	18.9	42.6	37.6	0.0
Occupied Rental Units by Geography	272,777	3.8	30.6	39.3	25.6	0.7
Vacant Units by Geography	39,726	2.3	25.1	42.3	29.9	0.4
Businesses by Geography	210,419	2.9	20.1	37.0	37.3	2.7
Farms by Geography	5,366	1.6	14.9	49.7	33.1	0.7
Family Distribution by Income Level	411,935	21.2	16.7	20.0	42.1	0.0
Household Distribution by Income Level	666,617	24.4	15.9	17.7	42.1	0.0
Median Family Income MSA - 38900 Portland-Vancouver- Hillsboro, OR-WA MSA		\$73,089	Median Housing Value			\$302,370
			Median Gross Rent			\$1,028
			Families Below Poverty Level			9.5%
<i>Source: 2015 ACS and 2020 D&B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

The following table illustrates unemployment statistics for each of the counties in the Portland AA, for the state of OR, and the national average.

Unemployment Rates		
Area	2019	2020
	%	%
Clackamas County	3.4	7.3
Multnomah County	3.2	8.6
Washington County	3.1	6.5
Oregon State	3.7	7.6
National Average	3.7	8.1
<i>Source: BLS</i>		

The preceding table depicts an increasing trend in the unemployment rate from 2019 to 2020 in the Portland AA, statewide, and nationwide levels. In 2019, unemployment in the AA, OR, and the national average were relatively similar. Unemployment rates increased unanimously in 2020, though to different degrees. Most notably, unemployment in Multnomah County increased to levels higher than the state and national average.

The following table illustrates FFIEC estimated 2019 and 2020 median family incomes in the AA.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
Portland-Vancouver-Hillsboro, OR-WA MSA Median Family Income (38900)				
2019 (\$87,900)	<\$43,950	\$43,950 to <\$70,320	\$70,320 to <\$105,480	≥\$105,480
2020 (\$92,100)	<\$46,050	\$46,050 to <\$73,680	\$73,680 to <\$110,520	≥\$110,520
<i>Source: FFIEC</i>				

Portland-Vancouver-Hillsboro, OR-WA, MSA

According to the May 2021 Moody’s Analytics Precis Report, the MSA has made slower progress toward recovery when compared to other major tech hubs in the West. The area is anticipated to benefit from US investment in production, namely a \$52 billion senate bill to encourage domestic production. Portland is also dependent on other areas of manufacturing such as metal products and aerospace due to the proximity to Seattle and Boeing. While it is anticipated that orders should pick up as air travel resumes, Boeings production shift to South Carolina will have an impact of employment levels. Leisure and Hospitality has suffered due to the pandemic, but is expected to recover as workers return to their offices from telework. Major employers in the area include Intel Corp., Providence Health Systems, Oregon Health & Science University, Nike Inc., and Kaiser Foundation Health Plan of the NW.

Competition

According to the June 30, 2020 FDIC Deposit Market Share Report, BSB faces competition from 30 other financial institutions in the Portland AA for deposit market share. Including BSB, the 47 institutions account for 372 banking offices and over \$57.1 billion in total deposits within the AA. BSB’s market ranking is 15th overall with 0.5 percent of the AA’s deposits. Numerous national and regional banks rank ahead of BSB with a combined total of 337 branch offices in the AA and together account for a deposit market share of 96.2 percent. These competitor branch figures do not include credit unions that add additional competition in the local marketplace.

Community Contact(s)

Examiners used an existing community contact to gauge the economic conditions and needs of the AA. The contact included perspectives from a variety of CD organizations and local governments on the current trends of the area. The contact stated that there is a need for business development, financial education, and affordable housing. They also mentioned a need for smaller dollar loans so that borrowers do not need to turn to pay day lenders. There are barriers to home ownership, including asset building, general wealth, financial literacy and stability. The contact stated that there are opportunities to reach LMI and minority populations through access to credit and affordable wealth building services; affordable homeownership programs; and investments in education, health, and food security.

Credit and Community Development Needs and Opportunities

Considering information from the community contact, bank management, and demographic and economic data, examiners determined that the primary needs in the Portland AA consists of smaller

dollar credit opportunities, financial literacy, wealth generation, and a variety of community service needs.

SCOPE OF EVALUATION – OREGON

Examiners conducted a full-scope evaluation of the institution's performance in the Portland AA. Refer to the Bank-wide AA Description of Assessment Areas section for a complete list of counties in the AA, and Bank-wide AA Scope of Evaluation section for a description of products reviewed.

CONCLUSIONS ON PERFORMANCE CRITERIA IN OREGON

LENDING TEST

BSB demonstrated an excellent performance under the Lending Test in the Portland AA. This is mainly supported by excellent performance under the borrower profile analysis (for both small business and consumer lending) as well as excellent performance for consumer lending under the geographic distribution.

Geographic Distribution

The geographic distribution of loans reflects reasonable dispersion throughout the AA. A reasonable distribution of small business loans, and excellent dispersion of consumer lending throughout the AA primarily supports this conclusion.

Small Business Loans

The geographic distribution of loans reflects reasonable dispersion throughout the AA.

Geographic Distribution of Small Business Loans					
Assessment Area: Oregon					
Tract Income Level	% of Businesses	#	%	\$(000s)	%
Low					
2019	2.9	2	2.2	175	1.0
2020	2.9	6	1.1	1,390	2.7
Moderate					
2019	19.9	21	22.6	5,460	30.0
2020	20.1	93	17.2	9,182	17.6
Middle					
2019	36.9	50	53.8	9,394	51.6
2020	37.0	249	46.0	22,835	43.9
Upper					
2019	37.4	15	16.1	2,718	14.9
2020	37.3	168	31.1	15,464	29.7
Not Available					
2019	2.8	5	5.4	445	2.4
2020	2.7	25	4.6	3,198	6.1
Totals					
2019	100.0	93	100.0	18,192	100.0
2020	100.0	541	100.0	52,069	100.0
<i>Source: 2020 D&B Data; Bank Data. Due to rounding, totals may not equal 100.0%</i>					

The bank's lending to LMI CTs was largely on par with the percent of businesses in 2019. In 2020, there was a slight decrease in overall lending to LMI tracts.

Consumer Loans

The geographic distribution of loans reflects excellent dispersion throughout the AA.

Geographic Distribution of Consumer Loans					
Assessment Area: Oregon					
Tract Income Level	% of Households	#	%	\$(000s)	%
Low					
2019	2.1	2	5.1	45	5.2
2020	2.1	2	2.2	39	2.1
Moderate					
2019	23.6	16	41.0	346	39.7
2020	23.6	40	43.5	831	44.7
Middle					
2019	41.2	15	38.5	357	41.0
2020	41.2	32	34.8	651	35.0
Upper					
2019	32.7	6	15.4	123	14.1
2020	32.7	18	19.6	337	18.1
Not Available					
2019	0.3	0	0.0	0	0.0
2020	0.3	0	0.0	0	0.0
Totals					
2019	100.0	39	100.0	871	100.0
2020	100.0	92	100.0	1,858	100.0
<i>Source: 2015 ACS; Bank Data. Due to rounding, totals may not equal 100.0%</i>					

The bank consistently performed higher than the percent of households in both LMI geographies during this evaluation period.

Borrower Profile

The distribution of borrowers reflects excellent penetration. This is supported by excellent penetrations under small business and consumer lending.

Small Business

The distribution of small business loans reflects, given the demographics of the AA, excellent penetration among businesses of different revenue sizes. The following table illustrates the borrower distribution of small business loans in the Portland AA year.

Distribution of Small Business Loans by Gross Annual Revenue Category					
Assessment Area: Oregon					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
<=\$1,000,000					
2019	89.3	52	55.9	7,544	41.5
2020	89.8	32	5.9	4,301	8.3
>1,000,000					
2019	3.9	37	39.8	10,606	58.3
2020	3.6	45	8.3	12,787	24.6
Revenue Not Available					
2019	6.8	4	4.3	42	0.2
2020	6.6	464	85.8	34,981	67.2
Totals					
2019	100.0	93	100.0	18,192	100.0
2020	100.0	541	100.0	52,069	100.0
<i>Source: 2020 D&B Data; Bank Data. Due to rounding, totals may not equal 100.0%</i>					

Examiners reviewed aggregate data to determine loan demand and competition in the area. Aggregate data for CRA reporters made 51.9 percent of loans in 2019 to small businesses with GARs of \$1 million or less. Considering loan demand BSB's performance for 2019 is excellent.

Due to the significant volume of loans without revenue information in 2020, examiners could not conduct a meaningful analysis of lending to businesses of different revenue sizes for 2020. As such, examiners evaluated PPP loans using loan size as a proxy for those with revenues not available. As shown in the table below, a majority of PPP loans had loan sizes of less than \$100,000, indicating that the bank is helping to serve the credit needs of small businesses in the AA. Considering these factors the bank's overall performance is excellent.

Distribution of PPP Loans by Loan Size in Oregon				
Loan Size	#	%	\$(000s)	%
< \$100,000	359	77.3	10,008	28.6
\$100,000 - \$249,999	75	16.1	12,156	34.8
\$250,000 - \$1,000,000	30	6.5	12,817	36.6
Total	464	100.0	34,981	100.0
<i>Source: 1/01/2020 – 12/31/2020 Bank Data; Due to rounding totals may not equal 100.0</i>				

Consumer Loans

The distribution of borrowers reflects excellent penetration among individuals of different income levels. The bank consistently performed higher than the percent of households when lending to LMI borrowers during this evaluation period.

Distribution of Consumer Loans by Borrower Income Level					
Assessment Area: Oregon					
Borrower Income Level	% of Households	#	%	\$(000s)	%
Low					
2019	24.4	10	25.6	211	24.2
2020	24.4	30	32.6	553	29.8
Moderate					
2019	15.9	19	48.7	428	49.1
2020	15.9	38	41.3	771	41.5
Middle					
2019	17.7	7	17.9	156	17.9
2020	17.7	19	20.7	404	21.7
Upper					
2019	42.1	3	7.7	76	8.7
2020	42.1	5	5.4	130	7.0
Not Available					
2019	0.0	0	0.0	0	0.0
2020	0.0	0	0.0	0	0.0
Totals					
2019	100.0	39	100.0	871	100.0
2020	100.0	92	100.0	1,858	100.0
<i>Source: 2015 ACS; Bank Data. Due to rounding, totals may not equal 100.0%</i>					

COMMUNITY DEVELOPMENT TEST

The institution's CD performance demonstrates adequate responsiveness to CD needs in the Portland AA through CD loans, qualified investments, and CD services, considering the institution's capacity and the need and availability of such opportunities for CD in the institution's AA.

Community Development Loans

BSB's CD lending performance in the Portland AA reflects an increase of approximately 74.2 percent by dollar volume since the previous evaluation. It also reflects an increase by number where the institution made 25 CD loans totaling approximately \$31.3 million at the previous examination. The following table illustrates CD loans by purpose. A majority of the lending activity penetrated economic development and community services. As indicated by the community contact, economic development and affordable housing are the greatest needs in the AA.

Community Development Lending										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2019	11	10,724	2	450	8	7,986	0	0	21	19,160
2020	12	15,889	19	1,731	11	7,029	7	707	49	25,356
YTD 2021	3	4,000	3	202	9	4,842	3	969	18	10,014
Total	26	30,613	24	2,383	28	19,857	10	1,676	88	54,539
<i>Source: Bank Data</i>										

Below are notable examples of the bank’s CD loans in the Portland AA since the previous evaluation:

- BSB made a \$5.4 million loan to finance a multifamily property. The property is restricted to designate 97 units for affordable housing;
- BSB made 2 loans to a CDFI totaling \$5.0 million. This CDFI is targeted to serve low-income individuals in providing affordable housing in OR; and
- BSB made a \$1.4 million SBA PPP loan to help retain 245 LMI jobs with an average wage of \$27,000.

Qualified Investments

BSB’s qualified investments and donations activities by number and dollar volume for this review period are comparable with the previous evaluation of 87 investments and donations totaling \$20.1 million. It worth to note that the previous evaluation did not include the \$20.0 million investment benefiting affordable housing initiatives. This investment consummated during the on-site examination at the previous evaluation; therefore, it is counted as a prior period investment for this evaluation. BSB made only 2 small dollar qualified investments totaling \$33,034 for this review period. The two investments benefited community service initiatives. The bank allocated a majority of the donations toward affordable housing and economic development, which is considered a CD need.

Qualified Investment										
Rated Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	1	20,000	0	0	0	0	0	0	1	20,000
2019	0	0	1	14	0	0	0	0	1	14
0	0	0	1	19	0	0	0	0	1	19
YTD 2021	0	0	0	0	0	0	0	0	0	0
Total	1	20,000	2	33	0	0	0	0	3	20,033
<i>Source: Bank Data</i>										

Qualified Donations										
Rated Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2019	5	12	24	30	6	6	1	1	36	49
2020	5	7	25	49	12	24	2	4	44	84
YTD 2021	1	2	8	9	1	2	0	0	10	13
Total	11	21	57	88	19	32	3	5	92	146
<i>Source: Bank Data</i>										

Below are notable examples of the bank’s CD investments in the AA since the previous evaluation:

- BSB maintained a \$20.0 million investment to a municipal corporation focused on providing housing services to low-income and/or people with disabilities. The funds will be used to acquire, improve, and develop restricted housing for low-income and special needs individuals throughout the state of OR;
- BSB donated \$2,500 to a CDC that provides affordable housing and resident services, homeownership, financial education, and counseling, foreclosure prevention, early childhood education, after school programming, and small business advising. Nearly all individuals served are LMI; and
- BSB donated \$2,500 to a nonprofit organization that serves a low-income neighborhood in East Portland. The organization provides workforce development as well as youth and immigrant parenting programs. Nearly 75.0 percent of the clients served are LMI.

Community Development Services

BSB’s CD services hours for this review period are lower than the 1,544 hours provided during the previous evaluation. The institutions CD service hours in the Oregon AA account for 39.1 percent of the institution’s total CD service hours. The service hours primarily benefitted economic development and community service initiatives in the AA.

Community Development Services					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
2019	10	269.5	334.5	0	614
2020	2	111	417.	0	530
YTD 2021	0	28	124	0	152
Total	12	408.5	875.5	0	1,296
<i>Source: Bank Data</i>					

Below are notable examples of the bank’s CD services in the AA since the previous evaluation:

- One employee provided 26.0 hours supporting community service as a Board member for a non-profit organization providing financial education to LMI students;
- One employee provided 31.0 hours supporting community service as a Board member for a

- non-profit organization that provides writing workshops serving LMI individuals; and
- One employee provided 36.0 hours supporting economic development as a Board member for a non-profit organization providing financial technical assistance to LMI individuals and small businesses.

STATE OF WASHINGTON
Full-Scope Review

CRA RATING FOR WASHINGTON: SATISFACTORY

The Lending Test is rated: Satisfactory

The Community Development Test is rated: Satisfactory

DESCRIPTION OF INSTITUTION'S OPERATIONS IN WASHINGTON

BSB operates one full-service branch in WA State in the Seattle AA. The Seattle AA consists of two contiguous counties, King and Snohomish, which comprise a portion of the Seattle-Bellevue-Kent, WA MD#42644. Refer to the Operations section under the Description of Institution for a full discussion regarding the institution's operations and product offerings. The following sections provide details regarding economic and demographic conditions for the AA, and information obtained from a community contact.

Economic and Demographic Data

The following table illustrates select demographic characteristics of the Seattle AA.

Demographic Information of the Assessment Area						
Assessment Area: Washington						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	549	5.6	22.8	41.5	29.1	0.9
Population by Geography	2,792,409	6.0	22.9	41.3	29.5	0.3
Housing Units by Geography	1,165,983	5.8	22.4	41.2	30.4	0.2
Owner-Occupied Units by Geography	651,888	3.0	18.1	44.8	34.1	0.0
Occupied Rental Units by Geography	442,529	9.7	28.4	36.2	25.3	0.4
Vacant Units by Geography	71,566	6.7	24.7	40.5	27.9	0.2
Businesses by Geography	330,960	5.6	18.5	37.1	38.5	0.4
Farms by Geography	5,791	3.9	17.6	46.6	31.8	0.1
Family Distribution by Income Level	675,378	21.5	17.5	20.6	40.4	0.0
Household Distribution by Income Level	1,094,417	24.1	16.1	17.8	42.0	0.0
Median Family Income MSA - 42644 Seattle-Bellevue-Kent, WA		\$92,317	Median Housing Value			\$380,393
			Median Gross Rent			\$1,228
			Families Below Poverty Level			6.9%

*Source: 2015 ACS and 2020 D&B Data
Due to rounding, totals may not equal 100.0%
(* The NA category consists of geographies that have not been assigned an income classification.*

The following table illustrates unemployment statistics for each of the counties in the Seattle AA, state of WA, and the national average.

Unemployment Rates		
Area	2019	2020
	%	%
King County	2.6	7.5
Snohomish County	2.8	8.4
Washington State	4.2	8.4
National Average	3.7	8.1

Source: BLS

The preceding table depicts an increasing trend from 2019 to 2020 in the unemployment rate at the county, statewide, and nationwide levels. King County's unemployment rate has had consistently lower unemployment than the state of WA and the national average. Snohomish County's unemployment rate was lower than the state and national averages in 2019, increasing to levels similar to the state, and higher than the national average in 2020.

The following table illustrates FFIEC estimated 2019 and 2020 median family incomes in the AA.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
Seattle-Bellevue-Kent, WA Median Family Income (42644)				
2019 (\$108,600)	<\$54,300	\$54,300 to <\$86,880	\$86,880 to <\$130,320	≥\$130,320
2020 (\$113,300)	<\$56,650	\$56,650 to <\$90,640	\$90,640 to <\$135,960	≥\$135,960
<i>Source: FFIEC</i>				

Seattle-Bellevue-Kent, WA, MSA

According to the May 2021 Moody’s Analytics Precis Report, the MSA has made uneven progress in its recovery. The technology sector has allowed for faster employment and income growth. The aerospace industry has had a difficult recovery, especially considering the extended decrease in domestic and global travel during the pandemic. Additionally, a greater supply of homes in the area has caused the housing market to become undervalued. It is anticipated that the areas recovery will gain momentum over the next year due to the fast growing tech giants that will cause a greater demand for business services. Top employers in the area include Amazon, Boeing Co., Microsoft Corp., University of Washington, and Providence Health & Services.

Competition

According to the June 30, 2020 FDIC Deposit Market Share Report, BSB faces competition from 47 other financial institutions in the Seattle AA for deposit market share. These institutions account for 685 banking offices and over \$120.1 billion in total deposits within the AA. BSB’s market ranking is 34th overall with 0.07 percent of the AA’s deposits. Numerous national bank and regional banks rank ahead of BSB with a combined total of 669 branch offices in the AA and together account for a deposit market share of 99.5 percent. These competitor branch figures do not include credit unions that add additional competition in the local marketplace.

Community Contact(s)

Examiners utilized an existing community contact interview with a local government official about current conditions in the Seattle AA. The contact explained that aerospace is a major sector for the area. The aerospace industry has faced several troubles during the review period, including negative press in 2018 and 2019 due to issues with the Boeing 737 MAX Airplane, and the COVID-19 pandemic in 2020. The hardships of these incidents have spread through ancillary businesses and aerospace manufacturers. In addition, other sectors such as retail, hospitality, and surgical sectors have experienced reduction in business due to the pandemic. The contact described that there is a lack of traditional short-term loans, so there is opportunity for financial institutions to provide small business loans in the area. Moreover, the contact mentioned that financial institutions have opportunity to provide financial literacy courses for small business owners.

Credit and Community Development Needs and Opportunities

Considering information from the community contact, bank management, and demographic and economic data, examiners determined that the primary need in the Seattle AA consists of small business credit opportunities, and financial literacy for small businesses.

SCOPE OF EVALUATION - WASHINGTON

Examiners conducted a full-scope evaluation of the institution's performance in the Seattle AA. Refer to the Bank-wide AA Description of Assessment Areas section for a complete list of counties in the AA, and Bank-wide AA Scope of Evaluation section for a description of products reviewed.

CONCLUSIONS ON PERFORMANCE CRITERIA IN WASHINGTON

LENDING TEST

BSB demonstrated reasonable performance under the Lending Test in the Seattle AA. This is supported by reasonable performances under the geographic distribution and borrower profile analysis.

Geographic Distribution

The overall geographic distribution of loans reflects reasonable dispersion throughout the AA. A reasonable distribution of small business loans and excellent dispersion of consumer loans throughout the AA primarily supports this conclusion.

Small Business Loans

The geographic distribution of loans reflects reasonable dispersion throughout the AA.

Geographic Distribution of Small Business Loans					
Assessment Area: Washington					
Tract Income Level	% of Businesses	#	%	\$(000s)	%
Low					
2019	6.0	0	0.0	0	0.0
2020	5.6	3	3.7	193	2.3
Moderate					
2019	19.2	3	37.5	413	53.7
2020	18.5	12	14.8	695	8.2
Middle					
2019	37.5	5	62.5	356	46.3
2020	37.1	37	45.7	4,414	51.9
Upper					
2019	36.9	0	0.0	0	0.0
2020	38.5	29	35.8	3,201	37.6
Not Available					
2019	0.5	0	0.0	0	0.0
2020	0.4	0	0.0	0	0.0
Totals					
2019	100.0	8	100.0	769	100.0
2020	100.0	81	100.0	8,503	100.0
<i>Source: 2020 D&B Data; Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0%</i>					

While the bank did not originate loans in low-income CTs in 2019, the percent of businesses and aggregate levels of performance throughout the evaluation period demonstrate limited opportunity to lend in low-income tracts. Performance in 2020 increased to levels slightly below the percentage of businesses. Performance in moderate-income tracts fluctuated throughout the evaluation period. In 2019, the bank significantly exceeded the percent of businesses located in moderate-income geographies, while in 2020, performance dropped to a level slightly below D&B percentage. Overall, performance is reasonable.

Consumer Loans

The geographic distribution of loans reflects excellent dispersion throughout the AA.

Geographic Distribution of Consumer Loans					
Assessment Area: Washington					
Tract Income Level	% of Households	#	%	\$(000s)	%
Low					
2019	5.7	7	10.0	98	8.3
2020	5.7	16	8.3	274	7.0
Moderate					
2019	22.3	26	37.1	364	30.7
2020	22.3	89	46.4	1,925	49.2
Middle					
2019	41.3	27	38.6	522	44.1
2020	41.3	71	37.0	1,416	36.2
Upper					
2019	30.5	10	14.3	201	17.0
2020	30.5	16	8.3	301	7.7
Not Available					
2019	0.2	0	0.0	0	0.0
2020	0.2	0	0.0	0	0.0
Totals					
2019	100.0	70	100.0	1,185	100.0
2020	100.0	192	100.0	3,916	100.0
<i>Source: 2015 ACS; Bank Data. Due to rounding, totals may not equal 100.0%</i>					

The bank consistently performed higher than the percent of households in both LMI geographies during this evaluation period.

Borrower Profile

The distribution of borrowers reflects reasonable penetration for small business lending and excellent dispersion for consumer loans given the demographics of the AA. Overall, reasonable penetration of businesses of different revenue sizes primarily supports this conclusion.

Small Business Loans

The distribution of borrowers reflects reasonable penetration among businesses of different revenue sizes and individuals of different income levels.

Distribution of Small Business Loans by Gross Annual Revenue Category					
Assessment Area: Washington					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
<=\$1,000,000					
2019	87.1	3	37.5	119	15.5
2020	90.2	8	9.9	1,144	13.5
>1,000,000					
2019	4.8	5	62.5	650	84.5
2020	3.5	3	3.7	1,025	12.1
Revenue Not Available					
2019	8.1	0	0.0	0	0.0
2020	6.3	70	86.4	6,334	74.5
Totals					
2019	100.0	8	100.0	769	100.0
2020	100.0	81	100.0	8,503	100.0
<i>Source: 2020 D&B Data; Bank Data. Due to rounding, totals may not equal 100.0%</i>					

The bank's performance is below the percentage of businesses across the evaluation period. Examiners reviewed aggregate data to determine loan demand and competition in the area. Aggregate data shows CRA reporters made 48.8 percent of loans in 2019 to small businesses.

Due to the significant volume of loans without revenue information in 2020, examiners could not conduct a meaningful analysis of lending to businesses of different revenue sizes for 2020. As such, examiners evaluated PPP loans using loan size as a proxy for those with revenues not available. As shown in the table below, a majority of PPP loans had loan sizes of less than \$100,000, indicating that the bank is helping to serve the credit needs of small businesses in the AA. Considering these factors the bank's overall performance is reasonable.

Distribution of PPP Loans by Loan Size Washington				
Loan Size	#	%	\$(000s)	%
< \$100,000	53	75.7	1,894	29.9
\$100,000 - \$249,999	10	14.3	1,495	23.6
\$250,000 - \$1,000,000	7	10.0	2,945	46.5
Total	70	100.0	6,334	100.0
<i>Source: 1/01/2020 – 12/31/2020 Bank Data; Due to rounding totals may not equal 100.0</i>				

Consumer Loans

The distribution of borrowers reflects excellent penetration among individuals of different income levels.

Distribution of Consumer Loans by Borrower Income Level					
Assessment Area: Washington					
Borrower Income Level	% of Households	#	%	\$(000s)	%
Low					
2019	24.1	37	52.9	601	50.7
2020	24.1	88	45.8	1,631	41.7
Moderate					
2019	16.1	20	28.6	346	29.2
2020	16.1	72	37.5	1,574	40.2
Middle					
2019	17.8	11	15.7	213	18.0
2020	17.8	23	12.0	448	11.4
Upper					
2019	42.0	2	2.9	25	2.1
2020	42.0	9	4.7	263	6.7
Not Available					
2019	0.0	0	0.0	0	0.0
2020	0.0	0	0.0	0	0.0
Totals					
2019	100.0	70	100.0	1,185	100.0
2020	100.0	192	100.0	3,916	100.0
<i>Source: 2015 ACS; Bank Data. Due to rounding, totals may not equal 100.0%</i>					

The bank consistently performed higher than the percent of households when lending to LMI borrowers during this evaluation period.

COMMUNITY DEVELOPMENT TEST

BSB's CD performance demonstrates adequate responsiveness to the CD needs in the Seattle AA through CD loans, qualified investments and donations, and CD services. Examiners considered the institution's capacity and the need and availability of such opportunities for CD within the AA.

Community Development Loans

The institution's CD lending performance in the Seattle AA accounts for 8.4 percent by number, and 13.7 percent by dollar volume of the bank's total CD lending. CD lending in the AA increased by number and dollar from the previous evaluation period where the bank originated 13 loans totaling \$21.9 million. CD lending focuses on revitalization or stabilization in response to the pandemic. In addition, efforts were also made in 2020 by providing loans to community service efforts.

Community Development Lending										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2019	1	8,650	1	2,000	0	0	0	0	2	10,650
2020	0	0	9	6,919	1	1,869	11	3,458	21	12,246
YTD 2021	0	0	0	0	0	0	8	3,935	8	3,935
Total	1	8,650	10	8,919	1	1,869	19	7,393	31	26,831
<i>Source: Bank Data</i>										

Below are notable examples of the bank’s CD loans in the AA since the previous evaluation:

- BSB made a \$4.7 million loan to construct a food bank facility that exclusively serves LMI individuals. This food bank is constructing a new operational facility to expand its services throughout the neighboring communities of Seattle. Although direct food service is the primary part of the organization’s mission, this organization provides numerous resources that helps residents achieve self-sufficiency;
- BSB originated an \$8.7 million loan to finance construction of 3 affordable housing apartments. These apartments has been designated to provide a total of 58 units for affordable housing; and
- BSB made a \$1.0 million dollar working capital loan to a nonprofit organization located in Seattle. This organization is targeted to serve low-income children providing seven diverse early childhood education centers.

Qualified Investments

The bank did not make any current period-qualified investments in the Seattle AA; however, it maintained one prior period investment. Additionally, the institution provided 45 donations totaling approximately \$58,000. The qualified investments in the Seattle AA accounted for 16.6 percent by number and 8.1 percent by dollar of total qualified investments. The institution’s qualified donations in the AA account for 13.5 percent by number, and 10.1 percent by dollar volume of the bank’s total qualified donations. The prior period CD investment benefitted affordable housing in the AA. Moreover, CD donations primarily benefitted affordable housing. Performance at the current evaluation increased compared to the last evaluation, where the institution held the same qualified investment, and made 22 qualified donations totaling \$20,250.

Qualified Investments										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	1	2,500	0	0	0	0	0	0	1	2,500
Total	1	2,500	0	0	0	0	0	0	1	2,500
<i>Source: Bank Data</i>										

Qualified Donations										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2019	6	8	5	4	2	1	0	0	13	13
2020	11	18	11	18	3	3	0	0	25	39
YTD 2021	1	1	5	4	1	1	0	0	7	6
Total	18	27	21	26	6	5	0	0	45	58
<i>Source: Bank Data</i>										

Listed below are notable examples of the institution’s CD investments in the AA:

- BSB retained a \$2.5 million investment in an affordable housing pool that benefits LMI individuals. The organization utilizes the loan pool to provide permanent financing for affordable housing projects in the state of WA;
- BSB donated \$2,500 to a nonprofit organization that distributes healthy groceries to 1,300 families. The food benefits 600 plus middle, elementary, and high school LMI students in Packs for Kids Program. Groceries also benefit 250 LMI individuals/families at Magnuson Park Community and North Seattle College food pantries. This donation aligns with community services initiatives; and
- BSB donated \$1,000 to an organization that provides free legal aid to LMI individuals through clinics and help lines. The organization also offers extensive legal information free online and in person training, litigate individual and class actions, and advocate for new policies and laws. Nearly 95.0 percent of the clients are LMI individuals.

Community Development Services

The institution’s CD service hours in the Seattle AA account for 8.2 percent of the institutions total CD service hours. Service hours primarily benefitted community service activities in the AA. Performance at the current evaluation decreased compared to the last evaluation where the institution provided a total of 333 CD services hours.

Community Development Services					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
2019	55.5	110.5	36	0	202
2020	27	18	5	0	50
YTD 2021	17	0	1.5	0	18.5
Total	99.5	128.5	42.5	0	270.5
<i>Source: Bank Data</i>					

Below are notable examples of the bank’s CD services in the AA since the previous evaluation:

- One employee provided 23.0 hours as a Board member for a non-profit organization providing affordable housing to LMI families;

- One employee provided 10.0 hours as a Board member for a new nonprofit organization partnering with other affordable housing developers to create affordable housing for LMI individuals; and
- One employee provided 83.5 hours as a Board member for a non-profit organization that provides grants, scholarships, and guidance to primarily help LMI women pursue business careers.

APPENDICES

INTERMEDIATE SMALL BANK PERFORMANCE CRITERIA

Lending Test

The Lending Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) by considering the following criteria:

- 1) The bank's loan-to-deposit ratio, adjusted for seasonal variation, and, as appropriate, other lending-related activities, such as loan originations for sale to the secondary markets, community development loans, or qualified investments;
- 2) The percentage of loans, and as appropriate, other lending-related activities located in the bank's assessment area(s);
- 3) The bank's record of lending to and, as appropriate, engaging in other lending-related activities for borrowers of different income levels and businesses and farms of different sizes;
- 4) The geographic distribution of the bank's loans; and
- 5) The bank's record of taking action, if warranted, in response to written complaints about its performance in helping to meet credit needs in its assessment area(s).

Community Development Test

The Community Development Test considers the following criteria:

- 1) The number and amount of community development loans;
- 2) The number and amount of qualified investments;
- 3) The extent to which the bank provides community development services; and
- 4) The bank's responsiveness through such activities to community development lending, investment, and service needs.

SUMMARY OF RATINGS FOR RATED AREAS

Rated Area	Lending Test	Community Development Test	Rating
California	Outstanding	Satisfactory	Outstanding
Oregon	Outstanding	Satisfactory	Outstanding
Washington	Satisfactory	Satisfactory	Satisfactory

LIMITED-SCOPE TABLES

Los Angeles AA

Geographic Distribution of Small Business Loans						
Assessment Area: Los Angeles AA						
Tract Income Level		% of Businesses	#	%	\$(000s)	%
Low						
	2019	4.6	7	7.7	387	5.4
	2020	4.6	5	4.9	93	1.4
Moderate						
	2019	18.6	37	40.7	2,120	29.5
	2020	18.9	29	28.4	1,986	30.4
Middle						
	2019	21.3	28	30.8	1,371	19.1
	2020	21.2	17	16.7	662	10.1
Upper						
	2019	53.1	19	20.9	3,318	46.1
	2020	52.8	48	47.1	3,006	46.0
Not Available						
	2019	2.3	0	0.0	0	0.0
	2020	2.4	3	2.9	785	12.0
Totals						
	2019	100.0	91	100.0	7,196	100.0
	2020	100.0	102	100.0	6,532	100.0

*Source: 2020 D&B Data; Bank Data.
Due to rounding, totals may not equal 100.0%*

Geographic Distribution of Consumer Loans					
Assessment Area: Los Angeles AA					
Tract Income Level	% of Households	#	%	\$(000s)	%
Low					
2019	7.7	31	12.3	589	12.9
2020	7.7	42	12.6	733	11.3
Moderate					
2019	26.4	97	38.5	1,775	38.9
2020	26.4	126	37.7	2,358	36.3
Middle					
2019	24.9	59	23.4	1,085	23.8
2020	24.9	87	26.0	1,781	27.4
Upper					
2019	40.5	65	25.8	1,116	24.4
2020	40.5	76	22.8	1,529	23.6
Not Available					
2019	0.5	0	0.0	0	0.0
2020	0.5	3	0.9	88	1.4
Totals					
2019	100.0	252	100.0	4,565	100.0
2020	100.0	334	100.0	6,489	100.0
<i>Source: 2015 ACS; Bank Data.</i>					
<i>Due to rounding, totals may not equal 100.0%</i>					

Distribution of Small Business Loans by Gross Annual Revenue Category					
Assessment Area: BSB Los Angeles AA					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
<=\$1,000,000					
2019	89.2	85	93.4	4,662	64.8
2020	89.7	2	2.0	475	7.3
>1,000,000					
2019	4.7	6	6.6	2,534	35.2
2020	4.4	5	4.9	1,665	25.5
Revenue Not Available					
2019	6.1	0	0.0	0	0.0
2020	6.0	95	93.1	4,392	67.2
Totals					
2019	100.0	91	100.0	7,196	100.0
2020	100.0	102	100.0	6,532	100.0
<i>Source: 2020 D&B Data; Bank Data. Due to rounding, totals may not equal 100.0%</i>					

Distribution of PPP Loans by Loan Size (Los Angeles AA)				
Loan Size	#	%	\$(000s)	%
< \$100,000	86	90.5	2,516	57.3
\$100,000 - \$249,999	7	7.4	990	22.5
\$250,000 - \$1,000,000	2	2.1	886	20.1
Total	95	100.0	4,392	100.0
<i>Source: 1/01/2020 – 12/31/2020 Bank Data; Due to rounding totals may not equal 100.0</i>				

Distribution of Consumer Loans by Borrower Income Level					
Assessment Area: Los Angeles AA					
Borrower Income Level	% of Households	#	%	\$(000s)	%
Low					
2019	25.9	80	31.7	1,249	27.4
2020	25.9	68	20.4	1,150	17.7
Moderate					
2019	15.4	71	28.2	1,331	29.2
2020	15.4	119	35.6	2,218	34.2
Middle					
2019	15.8	62	24.6	1,287	28.2
2020	15.8	84	25.2	1,675	25.8
Upper					
2019	43.0	39	15.5	698	15.3
2020	43.0	63	18.9	1,446	22.3
Not Available					
2019	0.0	0	0.0	0	0.0
2020	0.0	0	0.0	0	0.0
Totals					
2019	100.0	252	100.0	4,565	100.0
2020	100.0	334	100.0	6,489	100.0
<i>Source: 2015 ACS; Bank Data. Due to rounding, totals may not equal 100.0%</i>					

Visalia AA

Geographic Distribution of Small Business Loans					
Assessment Area: Visalia					
Tract Income Level	% of Businesses	#	%	\$(000s)	%
Low					
2019	1.1	0	0.0	0	0.0
2020	1.1	0	0.0	0	0.0
Moderate					
2019	28.9	0	0.0	0	0.0
2020	28.6	1	16.7	39	32.0
Middle					
2019	28.7	1	100.0	52	100.0
2020	28.9	2	33.3	15	12.3
Upper					
2019	41.3	0	0.0	0	0.0
2020	41.5	3	50.0	68	55.7
Not Available					
2019	0.0	0	0.0	0	0.0
2020	0.0	0	0.0	0	0.0
Totals					
2019	100.0	1	100.0	52	100.0
2020	100.0	6	100.0	122	100.0
<i>Source: 2020 D&B Data; Bank Data. Due to rounding, totals may not equal 100.0%</i>					

Geographic Distribution of Consumer Loans					
Assessment Area: Visalia					
Tract Income Level	% of Households	#	%	\$(000s)	%
Low					
2019	2.0	3	0.8	39	0.6
2020	2.0	4	1.3	74	1.4
Moderate					
2019	30.7	142	36.8	2,414	37.0
2020	30.7	110	36.4	1,981	37.0
Middle					
2019	31.7	117	30.3	1,889	28.9
2020	31.7	105	34.8	1,801	33.7
Upper					
2019	35.6	124	32.1	2,188	33.5
2020	35.6	83	27.5	1,492	27.9
Not Available					
2019	0.0	0	0.0	0	0.0
2020	0.0	0	0.0	0	0.0
Totals					
2019	100.0	386	100.0	6,530	100.0
2020	100.0	302	100.0	5,348	100.0
<i>Source: 2015 ACS; Bank Data. Due to rounding, totals may not equal 100.0%</i>					

Distribution of Small Business Loans by Gross Annual Revenue Category					
Assessment Area: Visalia					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
<=\$1,000,000					
2019	82.7	1	100.0	52	100.0
2020	83.0	0	0.0	0	0.0
>1,000,000					
2019	5.4	0	0.0	0	0.0
2020	5.1	0	0.0	0	0.0
Revenue Not Available					
2019	11.9	0	0.0	0	0.0
2020	11.9	6	100.0	122	100.0
Totals					
2019	100.0	1	100.0	52	100.0
2020	100.0	6	100.0	122	100.0
<i>Source: 2020 D&B Data; Bank Data. Due to rounding, totals may not equal 100.0%</i>					

Distribution of PPP Loans by Loan Size (Visalia AA)				
Loan Size	#	%	\$(000s)	%
< \$100,000	6	100.0	122	100.0
\$100,000 - \$249,999	0	0.0	0	0.0
\$250,000 - \$1,000,000	0	0.0	0	0.0
Total	6	100.0	122	100.0
<i>Source: 1/01/2020 – 12/31/2020 Bank Data; Due to rounding totals may not equal 100.0</i>				

Distribution of Consumer Loans by Borrower Income Level					
Assessment Area: Visalia					
Borrower Income Level	% of Households	#	%	\$(000s)	%
Low					
2019	24.0	22	5.7	232	3.6
2020	24.0	24	7.9	304	5.7
Moderate					
2019	16.5	139	36.0	2,273	34.8
2020	16.5	95	31.5	1,604	30.0
Middle					
2019	17.1	120	31.1	2,022	31.0
2020	17.1	99	32.8	1,791	33.5
Upper					
2019	42.4	105	27.2	2,003	30.7
2020	42.4	84	27.8	1,649	30.8
Not Available					
2019	0.0	0	0.0	0	0.0
2020	0.0	0	0.0	0	0.0
Totals					
2019	100.0	386	100.0	6,530	100.0
2020	100.0	302	100.0	5,348	100.0
<i>Source: 2015 ACS; Bank Data.</i>					
<i>Due to rounding, totals may not equal 100.0%</i>					

Bakersfield AA

Geographic Distribution of Small Business Loans					
Assessment Area: Bakersfield AA					
Tract Income Level	% of Businesses	#	%	\$(000s)	%
Low					
2019	5.7	0	0.0	0	0.0
2020	5.6	1	8.3	5	5.2
Moderate					
2019	19.9	5	27.8	239	24.5
2020	19.9	5	41.7	57	58.8
Middle					
2019	27.5	6	33.3	306	31.3
2020	27.1	4	33.3	23	23.7
Upper					
2019	46.1	7	38.9	432	44.2
2020	46.6	2	16.7	12	12.4
Not Available					
2019	0.7	0	0.0	0	0.0
2020	0.8	0	0.0	0	0.0
Totals					
2019	100.0	18	100.0	977	100.0
2020	100.0	12	100.0	97	100.0
<i>Source: 2020 D&B Data; Bank Data. Due to rounding, totals may not equal 100.0%</i>					

Geographic Distribution of Consumer Loans					
Assessment Area: Bakersfield AA					
Tract Income Level	% of Households	#	%	\$(000s)	%
Low					
2019	9.6	21	12.4	304	12.7
2020	9.6	30	13.7	485	13.2
Moderate					
2019	21.7	50	29.4	668	27.9
2020	21.7	55	25.1	917	24.9
Middle					
2019	32.1	60	35.3	820	34.2
2020	32.1	78	35.6	1,299	35.3
Upper					
2019	36.5	38	22.4	594	24.8
2020	36.5	56	25.6	975	26.5
Not Available					
2019	0.1	1	0.6	9	0.4
2020	0.1	0	0.0	0	0.0
Totals					
2019	100.0	170	100.0	2,395	100.0
2020	100.0	219	100.0	3,676	100.0
<i>Source: 2015 ACS; Bank Data.</i>					
<i>Due to rounding, totals may not equal 100.0%</i>					

Distribution of Small Business Loans by Gross Annual Revenue Category					
Assessment Area: Bakersfield AA					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
<=\$1,000,000					
2019	85.7	18	100.0	977	100.0
2020	86.2	0	0.0	0	0.0
>1,000,000					
2019	4.4	0	0.0	0	0.0
2020	4.1	0	0.0	0	0.0
Revenue Not Available					
2019	9.9	0	0.0	0	0.0
2020	9.7	12	100.0	97	100.0
Totals					
2019	100.0	18	100.0	977	100.0
2020	100.0	12	100.0	97	100.0
<i>Source: 2020 D&B Data; Bank Data. Due to rounding, totals may not equal 100.0%</i>					

Distribution of PPP Loans by Loan Size (Bakersfield AA)				
Loan Size	#	%	\$(000s)	%
< \$100,000	12	100.0	97	100.0
\$100,000 - \$249,999	0	0.0	0	0.0
\$250,000 - \$1,000,000	0	0.0	0	0.0
Total	12	100.0	97	100.0
<i>Source: 1/01/2020 – 12/31/2020 Bank Data; Due to rounding totals may not equal 100.0</i>				

Distribution of Consumer Loans by Borrower Income Level					
Assessment Area: Bakersfield AA					
Borrower Income Level	% of Households	#	%	\$(000s)	%
Low					
2019	25.5	30	17.6	273	11.4
2020	25.5	25	11.4	281	7.6
Moderate					
2019	16.2	62	36.5	856	35.7
2020	16.2	66	30.1	993	27.0
Middle					
2019	15.8	40	23.5	628	26.2
2020	15.8	70	32.0	1,250	34.0
Upper					
2019	42.6	38	22.4	638	26.6
2020	42.6	58	26.5	1,152	31.3
Not Available					
2019	0.0	0	0.0	0	0.0
2020	0.0	0	0.0	0	0.0
Totals					
2019	100.0	170	100.0	2,395	100.0
2020	100.0	219	100.0	3,676	100.0
<i>Source: 2015 ACS; Bank Data. Due to rounding, totals may not equal 100.0%</i>					

Sacramento AA

Geographic Distribution of Small Business Loans						
Assessment Area: Sacramento AA						
Tract Income Level		% of Businesses	#	%	\$(000s)	%
Low						
	2019	12.5	2	33.3	128	22.1
Moderate						
	2019	25.5	1	16.7	109	18.8
Middle						
	2019	30.4	0	0.0	0	0.0
Upper						
	2019	28.7	3	50.0	343	59.1
Not Available						
	2019	2.9	0	0.0	0	0.0
Totals						
	2019	100.0	6	100.0	580	100.0
<i>Source: 2020 D&B Data; Bank Data.</i>						
<i>Due to rounding, totals may not equal 100.0%</i>						

Geographic Distribution of Consumer Loans						
Assessment Area: Sacramento AA						
Tract Income Level		% of Households	#	%	\$(000s)	%
Low						
	2019	12.1	22	20.8	347	20.1
Moderate						
	2019	28.3	46	43.4	835	48.4
Middle						
	2019	34.6	32	30.2	468	27.1
Upper						
	2019	24.6	6	5.7	75	4.3
Not Available						
	2019	0.3	0	0.0	0	0.0
Totals						
	2019	100.0	106	100.0	1,725	100.0
<i>Source: 2015 ACS; Bank Data.</i>						
<i>Due to rounding, totals may not equal 100.0%</i>						

Distribution of Small Business Loans by Gross Annual Revenue Category					
Assessment Area: Sacramento AA					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
<=\$1,000,000					
2019	87.0	6	100.0	580	100.0
>1,000,000					
2019	4.0	0	0.0	0	0.0
Revenue Not Available					
2019	9.0	0	0.0	0	0.0
Totals					
2019	100.0	6	100.0	580	100.0
<i>Source: 2020 D&B Data; Bank Data.</i>					
<i>Due to rounding, totals may not equal 100.0%</i>					

Distribution of Consumer Loans by Borrower Income Level					
Assessment Area: Sacramento AA					
Borrower Income Level	% of Households	#	%	\$(000s)	%
Low					
2019	27.0	50	47.2	742	43.0
Moderate					
2019	16.3	36	34.0	664	38.5
Middle					
2019	17.6	12	11.3	231	13.4
Upper					
2019	39.1	8	7.5	88	5.1
Not Available					
2019	0.0	0	0.0	0	0.0
Totals					
2019	100.0	106	100.0	1,725	100.0
<i>Source: 2015 ACS; Bank Data.</i>					
<i>Due to rounding, totals may not equal 100.0%</i>					

GLOSSARY

Aggregate Lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

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

Assessment Area: A geographic area delineated by the bank under the requirements of the Community Reinvestment Act.

Census Tract: A small, relatively permanent statistical subdivision of a county or equivalent entity. The primary purpose of census tracts is to provide a stable set of geographic units for the presentation of statistical data. Census tracts generally have a population size between 1,200 and 8,000 people, with an optimum size of 4,000 people. Census tract boundaries generally follow visible and identifiable features, but they may follow nonvisible legal boundaries in some instances. State and county boundaries always are census tract boundaries.

Combined Statistical Area (CSA): A combination of several adjacent metropolitan statistical areas or micropolitan statistical areas or a mix of the two, which are linked by economic ties.

Community Development: For loans, investments, and services to qualify as community development activities, their primary purpose must:

- (1) Support affordable housing for low- and moderate-income individuals;
- (2) Target community services toward low- and moderate-income individuals;
- (3) Promote economic development by financing small businesses or farms; or
- (4) Provide activities that revitalize or stabilize low- and moderate-income geographies, designated disaster areas, or distressed or underserved nonmetropolitan middle-income geographies.

Community Development Corporation (CDC): A CDC allows banks and holding companies to make equity type of investments in community development projects. Bank CDCs can develop innovative debt instruments or provide near-equity investments tailored to the development needs of the community. Bank CDCs are also tailored to their financial and marketing needs. A CDC may purchase, own, rehabilitate, construct, manage, and sell real property. Also, it may make equity or debt investments in development projects and in local businesses. The CDC activities are expected to directly benefit low- and moderate-income groups, and the investment dollars should not represent an undue risk on the banking organization.

Community Development Financial Institutions (CDFIs): CDFIs are private intermediaries (either for profit or nonprofit) with community development as their primary mission. A CDFI facilitates the flow of lending and investment capital into distressed communities and to individuals who have been unable to take advantage of the services offered by traditional financial institutions. Some basic types of CDFIs include community development banks, community development loan

funds, community development credit unions, micro enterprise funds, and community development venture capital funds.

A certified CDFI must meet eligibility requirements. These requirements include the following:

- Having a primary mission of promoting community development;
- Serving an investment area or target population;
- Providing development services;
- Maintaining accountability to residents of its investment area or targeted population through representation on its governing board of directors, or by other means;
- Not constituting an agency or instrumentality of the United States, of any state or political subdivision of a state.

Community Development Loan: A loan that:

- (1) Has as its primary purpose community development; and
- (2) Except in the case of a wholesale or limited purpose bank:
 - (i) Has not been reported or collected by the bank or an affiliate for consideration in the bank's assessment area as a home mortgage, small business, small farm, or consumer loan, unless it is a multifamily dwelling loan (as described in Appendix A to Part 203 of this title); and
 - (ii) Benefits the bank's assessment area(s) or a broader statewide or regional area including the bank's assessment area(s).

Community Development Service: A service that:

- (1) Has as its primary purpose community development;
- (2) Is related to the provision of financial services; and
- (3) Has not been considered in the evaluation of the bank's retail banking services under § 345.24(d).

Consumer Loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, home equity loans, other secured consumer loans, and other unsecured consumer loans.

Core Based Statistical Area (CBSA): The county or counties or equivalent entities associated with at least one core (urbanized area or urban cluster) of at least 10,000 population, plus adjacent counties having a high degree of social and economic integration with the core as measured through commuting ties with the counties associated with the core. Metropolitan and Micropolitan Statistical Areas are the two categories of CBSAs.

Distressed Middle-Income Nonmetropolitan Geographies: A nonmetropolitan middle-income geography will be designated as distressed if it is in a county that meets one or more of the following triggers:

- (1) An unemployment rate of at least 1.5 times the national average;
- (2) A poverty rate of 20 percent or more; or

- (3) A population loss of 10 percent or more between the previous and most recent decennial census or a net migration loss of 5 percent or more over the 5-year period preceding the most recent census.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family. Other family is further classified into “male householder” (a family with a male householder and no wife present) or “female householder” (a family with a female householder and no husband present).

FFIEC-Estimated Income Data: The Federal Financial Institutions Examination Council (FFIEC) issues annual estimates which update median family income from the metropolitan and nonmetropolitan areas. The FFIEC uses American Community Survey data and factors in information from other sources to arrive at an annual estimate that more closely reflects current economic conditions.

Full-Scope Review: A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower profile, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants; the amount of loan requested; and the disposition of the application (approved, denied, and withdrawn).

Home Mortgage Loans: Includes closed-end mortgage loans or open-end line of credits as defined in the HMDA regulation that are not an excluded transaction per the HMDA regulation.

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.

Limited-Scope Review: A limited-scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is often analyzed using only quantitative factors (e.g., geographic distribution, borrower profile, total number and dollar amount of investments, and branch distribution).

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.

Low Income Housing Tax Credit: The Low-Income Housing Tax Credit Program is a housing program contained within the Internal Revenue Code of 1986, as amended. It is administered by the U.S. Department of the Treasury and the Internal Revenue Service. The U.S. Treasury Department distributes low-income housing tax credits to housing credit agencies through the Internal Revenue Service. The housing agencies allocate tax credits on a competitive basis.

Developers who acquire, rehabilitate, or construct low-income rental housing may keep their tax credits. Or, they may sell them to corporations or investor groups, who, as owners of these properties, will be able to reduce their own federal tax payments. The credit can be claimed annually for ten consecutive years. For a project to be eligible, the developer must set aside a specific percentage of units for occupancy by low-income residents. The set-aside requirement remains throughout the compliance period, usually 30 years.

Market Share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

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.

Metropolitan Division (MD): A county or group of counties within a CBSA that contain(s) an urbanized area with a population of at least 2.5 million. A MD is one or more main/secondary counties representing an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area (MSA): CBSA associated with at least one urbanized area having a population of at least 50,000. The MSA comprises the central county or counties or equivalent entities containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

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

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

Multi-family: Refers to a residential structure that contains five or more units.

Nonmetropolitan Area (also known as non-MSA): All areas outside of metropolitan areas. The definition of nonmetropolitan area is not consistent with the definition of rural areas. Urban and

rural classifications cut across the other hierarchies. For example, there is generally urban and rural territory within metropolitan and nonmetropolitan areas.

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

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

Rated Area: A rated area is a state or multistate metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area.

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

Small Business Investment Company (SBIC): SBICs are privately-owned investment companies which are licensed and regulated by the Small Business Administration (SBA). SBICs provide long-term loans and/or venture capital to small firms. Because money for venture or risk investments is difficult for small firms to obtain, SBA provides assistance to SBICs to stimulate and supplement the flow of private equity and long-term loan funds to small companies. Venture capitalists participate in the SBIC program to supplement their own private capital with funds borrowed at favorable rates through SBA's guarantee of SBIC debentures. These SBIC debentures are then sold to private investors. An SBIC's success is linked to the growth and profitability of the companies that it finances. Therefore, some SBICs primarily assist businesses with significant growth potential, such as new firms in innovative industries. SBICs finance small firms by providing straight loans and/or equity-type investments. This kind of financing gives them partial ownership of those businesses and the possibility of sharing in the companies' profits as they grow and prosper.

Small Business Loan: A loan included in "loans to small businesses" as defined in the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$1 million or less and are either secured by nonfarm nonresidential properties or are classified as commercial and industrial loans.

Small Farm Loan: A loan included in "loans to small farms" as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland, including farm residential and other improvements, or are classified as loans to finance agricultural production and other loans to farmers.

Underserved Middle-Income Nonmetropolitan Geographies: A nonmetropolitan middle-income geography will be designated as underserved if it meets criteria for population size, density, and dispersion indicating the area's population is sufficiently small, thin, and distant from a

population center that the tract is likely to have difficulty financing the fixed costs of meeting essential community needs.

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

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).

“Urban” excludes 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.



Section 2 - Written Public Comments and CRA Complaints

Written Public Comments and CRA-Specific Complaints for 2024

- No customer comments nor CRA-specific complaints have been received during YTD 2024

Written Public Comments and CRA-Specific Complaints for 2023

- No customer comments nor CRA-specific complaints have been received during calendar year 2023

Written Public Comments and CRA-Specific Complaints for 2022

- No customer comments nor CRA-specific complaints have been received during calendar year 2022



SECTION 3 – LIST OF BRANCHES

California

Oakland, CA - Headquarters
1438 Webster Street Suite 100
Oakland, CA 94612
Toll Free: 888-326-2265

MSA/MD Name: Oakland-Berkeley-Livermore
County Code – 001 - Alameda
Census Tract – 4029.00
Tract Income Level - Low

Fresno, CA – Fresno Office
170 W. Shaw Avenue
Fresno, CA 93704
Phone: 559-271-4733
Toll Free: 888-326-2265

MSA/MD Name: Fresno
County Code – 019 - Fresno
Census Tract – 0045.05
Tract Income Level - Middle

E. Los Angeles, CA – E. LA Office
3626 E First Street
Los Angeles, CA 90063
Phone: 323-264-3310
Toll Free: 888-326-2265

MSA/MD: Los Angeles – Long Beach – Glendale
County Code – 037 – Los Angeles
Census Tract – 5311.01
Tract Income Level - Moderate

Oregon

Portland, OR – MLK
2002 NE MLK Jr. Blvd.
Portland, OR 97212
Phone: 503-287-7537

MSA/MD Name: Portland – Vancouver – Hillsboro
County Code – 051 - Multnomah
Census Tract – 0023.03
Tract Income Level - Middle

Portland, OR – Pearl
430 NW 10th Ave.
Portland, OR 97209
Phone: 503-445-2150

MSA/MD Name: Portland – Vancouver – Hillsboro
County Code – 051 - Multnomah
Census Tract – 0051.02
Tract Income Level - Upper

Portland, OR – Rose City
5636 NE Sandy Blvd.
Portland, OR 97213
Phone: 503-445-8700

MSA/MD Name: Portland – Vancouver – Hillsboro
County Code – 051 - Multnomah
Census Tract – 0028.01
Tract Income Level - Upper



Beneficial State Bank

Washington

Seattle, WA – Seattle Office
1501 E. Madison St. Suite 100
Seattle, WA 98122
Toll Free: 888-326-2265

MSA/MD Name: Seattle – Bellevue – Kent
County Code – 033 - King
Census Tract – 0079.01
Tract Income Level - Middle

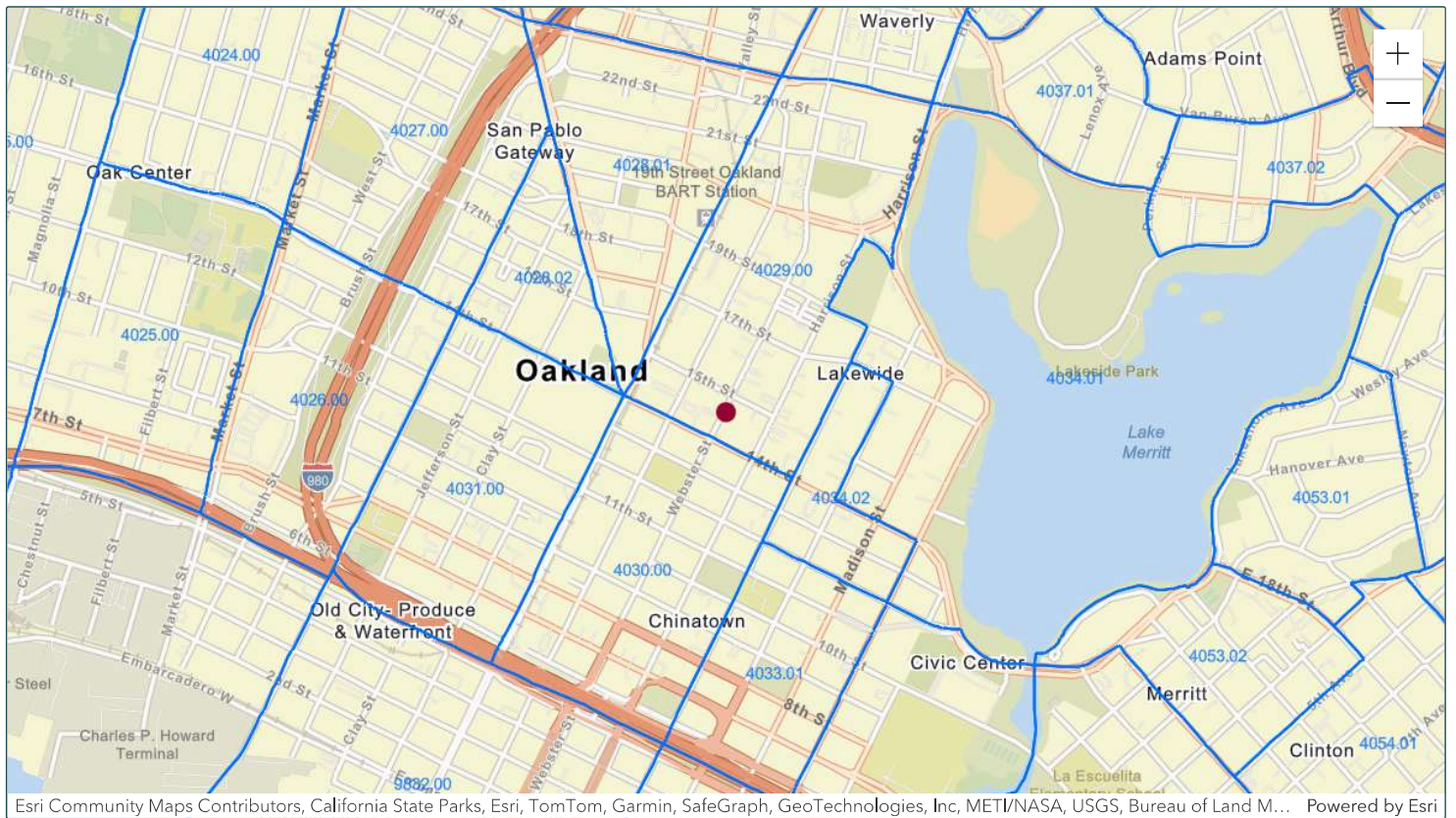
Customer Care Center

Beneficial State Bank - (888) 326-2265 - support@beneficialstate.com

Hours: Monday - Friday: 8am to 6pm | Saturday: 10am to 2pm

Auto Loan Clients – (800) 550-5790

Hours: Monday - Friday: 8am to 6 pm



● Matched Address: 1438 Webster St, Oakland, California, 94612
 MSA: 36084 - OAKLAND-BERKELEY-LIVERMORE, CA || State: 06 - CALIFORNIA || County: 001 - ALAMEDA COUNTY || Tract Code: 4029.00

● Selected Tract
 MSA: || State: || County: || Tract Code:

Oakland Branch



2023 FFIEC Geocode Census Report

Matched Address: 1438 Webster St, Oakland, California, 94612
 MSA: 36084 - OAKLAND-BERKELEY-LIVERMORE, CA
 State: 06 - CALIFORNIA
 County: 001 - ALAMEDA COUNTY
 Tract Code: 4029.00

Summary Census Demographic Information

Tract Income Level	Low
Underserved or Distressed Tract	No
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$147,900
2023 Estimated Tract Median Family Income	\$23,339
2020 Tract Median Family Income	\$19,464
Tract Median Family Income %	15.78
Tract Population	1917
Tract Minority %	70.84
Tract Minority Population	1358
Owner-Occupied Units	0
1- to 4- Family Units	12

Census Population Information

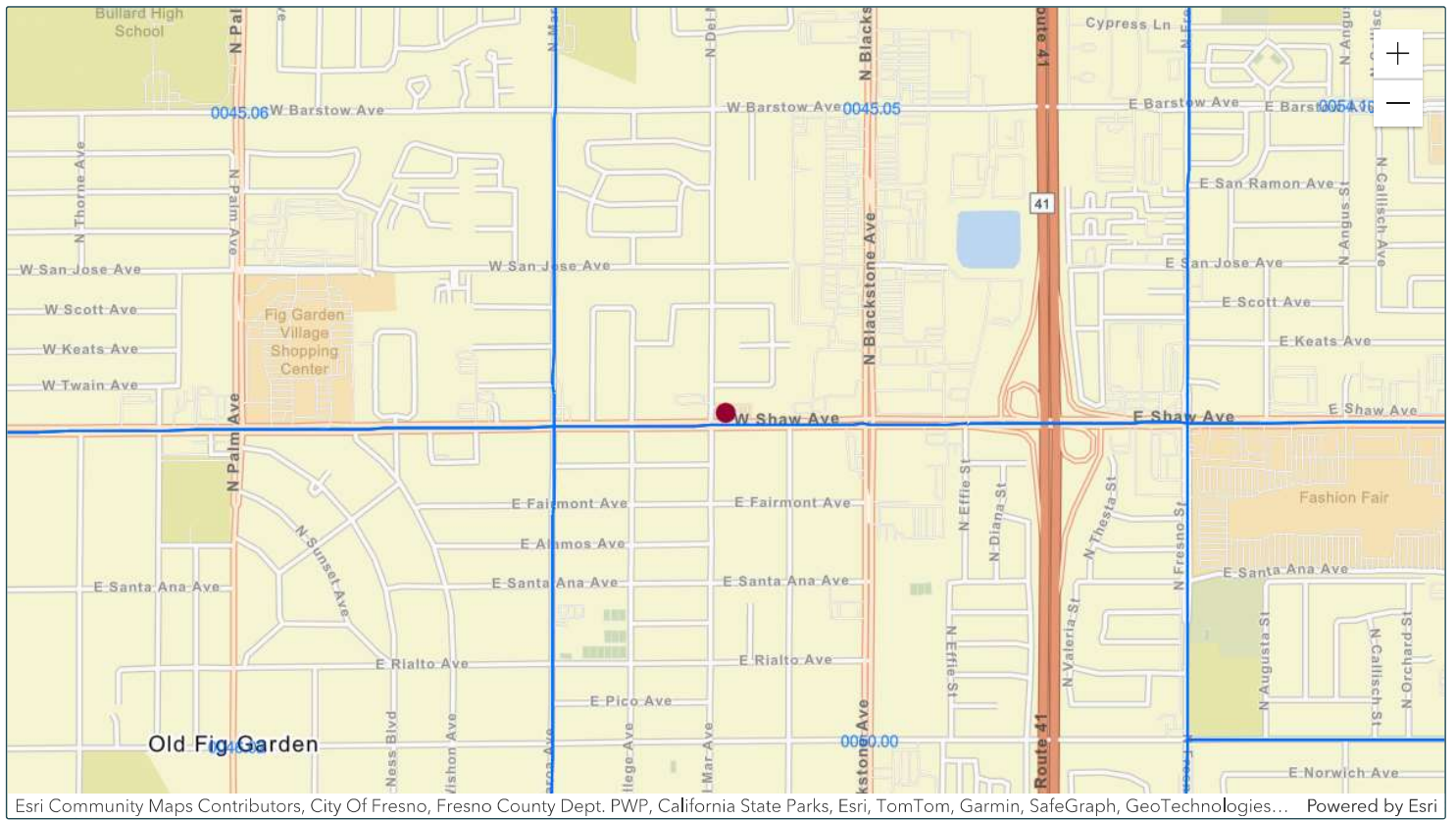
Tract Population	1917
Tract Minority %	70.84
Number of Families	202
Number of Households	931
Non-Hispanic White Population	559
Tract Minority Population	1358
American Indian Population	0
Asian/Hawaiian/Pacific Islander Population	730
Black Population	326
Hispanic Population	207
Other/Two or More Races Population	95

Census Income Information

Tract Income Level	Low
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$123,312
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$147,900
% below Poverty Line	25.27
Tract Median Family Income %	15.78
2020 Tract Median Family Income	\$19,464
2023 Estimated Tract Median Family Income	\$23,339
2020 Tract Median Household Income	\$30,599

Census Housing Information

Total Housing Units	1077
1- to 4- Family Units	12
Median House Age (Years)	67
Owner-Occupied Units	0
Renter Occupied Units	931
Owner Occupied 1- to 4- Family Units	0
Inside Principal City?	YES
Vacant Units	146



 Matched Address: 170 W Shaw Ave, Fresno, California, 93704
 MSA: 23420 - FRESNO, CA || State: 06 - CALIFORNIA || County: 019 - FRESNO COUNTY || Tract Code: 0045.05

 Selected Tract
 MSA: || State: || County: || Tract Code:

Fresno Branch Location



2023 FFIEC Geocode Census Report

Matched Address: 170 W Shaw Ave, Fresno, California, 93704
 MSA: 23420 - FRESNO, CA
 State: 06 - CALIFORNIA
 County: 019 - FRESNO COUNTY
 Tract Code: 0045.05

Summary Census Demographic Information

Tract Income Level	Middle
Underserved or Distressed Tract	No
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$79,400
2023 Estimated Tract Median Family Income	\$63,544
2020 Tract Median Family Income	\$51,250
Tract Median Family Income %	80.03
Tract Population	5164
Tract Minority %	66.34
Tract Minority Population	3426
Owner-Occupied Units	462
1- to 4- Family Units	921

Census Population Information

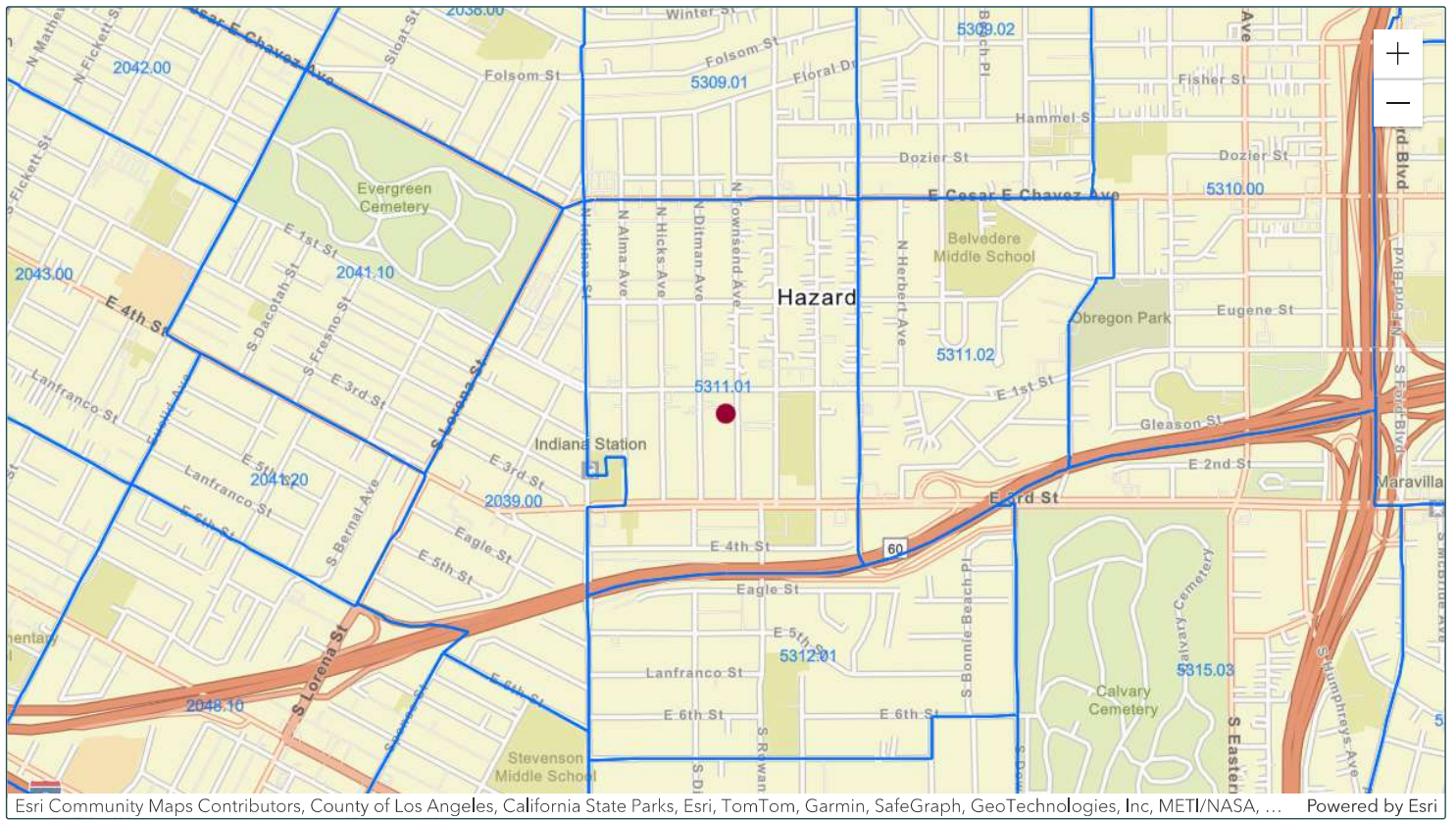
Tract Population	5164
Tract Minority %	66.34
Number of Families	1306
Number of Households	2083
Non-Hispanic White Population	1738
Tract Minority Population	3426
American Indian Population	38
Asian/Hawaiian/Pacific Islander Population	369
Black Population	495
Hispanic Population	2281
Other/Two or More Races Population	243

Census Income Information

Tract Income Level	Middle
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$64,036
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$79,400
% below Poverty Line	22.10
Tract Median Family Income %	80.03
2020 Tract Median Family Income	\$51,250
2023 Estimated Tract Median Family Income	\$63,544
2020 Tract Median Household Income	\$50,671

Census Housing Information

Total Housing Units	2179
1- to 4- Family Units	921
Median House Age (Years)	42
Owner-Occupied Units	462
Renter Occupied Units	1621
Owner Occupied 1- to 4- Family Units	438
Inside Principal City?	YES
Vacant Units	96



● Matched Address: 3626 E 1st St, Los Angeles, California, 90063
 MSA: 31084 - LOS ANGELES-LONG BEACH-GLENDALE, CA || State: 06 - CALIFORNIA || County: 037 - LOS ANGELES COUNTY || Tract Code: 5311.01

● Selected Tract
 MSA: || State: || County: || Tract Code:

East Los Angeles Branch



2023 FFIEC Geocode Census Report

Matched Address: 3626 E 1st St, Los Angeles, California, 90063
 MSA: 31084 - LOS ANGELES-LONG BEACH-GLENDALE, CA
 State: 06 - CALIFORNIA
 County: 037 - LOS ANGELES COUNTY
 Tract Code: 5311.01

Summary Census Demographic Information

Tract Income Level	Moderate
Underserved or Distressed Tract	No
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$98,200
2023 Estimated Tract Median Family Income	\$73,817
2020 Tract Median Family Income	\$60,379
Tract Median Family Income %	75.17
Tract Population	4589
Tract Minority %	98.69
Tract Minority Population	4529
Owner-Occupied Units	436
1- to 4- Family Units	1183

Census Population Information

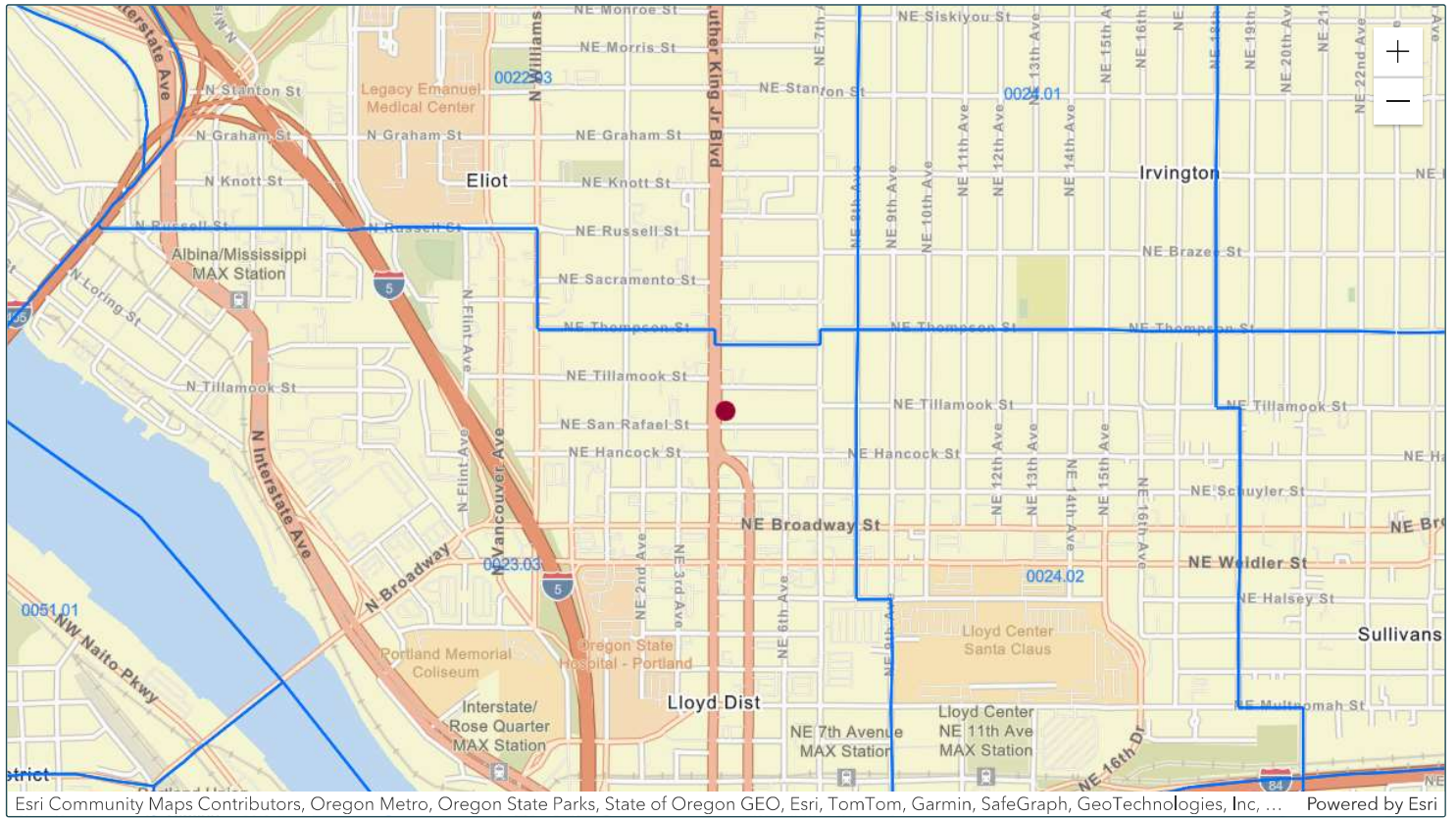
Tract Population	4589
Tract Minority %	98.69
Number of Families	1027
Number of Households	1208
Non-Hispanic White Population	60
Tract Minority Population	4529
American Indian Population	8
Asian/Hawaiian/Pacific Islander Population	26
Black Population	9
Hispanic Population	4474
Other/Two or More Races Population	12

Census Income Information

Tract Income Level	Moderate
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$80,317
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$98,200
% below Poverty Line	16.32
Tract Median Family Income %	75.17
2020 Tract Median Family Income	\$60,379
2023 Estimated Tract Median Family Income	\$73,817
2020 Tract Median Household Income	\$56,568

Census Housing Information

Total Housing Units	1235
1- to 4- Family Units	1183
Median House Age (Years)	75
Owner-Occupied Units	436
Renter Occupied Units	772
Owner Occupied 1- to 4- Family Units	436
Inside Principal City?	NO
Vacant Units	27



● Matched Address: 2002 NE M L King Blvd, Portland, Oregon, 97212
 MSA: 38900 - PORTLAND-VANCOUVER-HILLSBORO, OR-WA || State: 41 - OREGON || County: 051 - MULTNOMAH COUNTY || Tract Code: 0023.03

● Selected Tract
 MSA: || State: || County: || Tract Code:

Portland MLK Branch



2023 FFIEC Geocode Census Report

Matched Address: 2002 NE M L King Blvd, Portland, Oregon, 97212
 MSA: 38900 - PORTLAND-VANCOUVER-HILLSBORO, OR-WA
 State: 41 - OREGON
 County: 051 - MULTNOMAH COUNTY
 Tract Code: 0023.03

Summary Census Demographic Information

Tract Income Level	Middle
Underserved or Distressed Tract	No
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$114,400
2023 Estimated Tract Median Family Income	\$117,489
2020 Tract Median Family Income	\$97,292
Tract Median Family Income %	102.70
Tract Population	4074
Tract Minority %	36.65
Tract Minority Population	1493
Owner-Occupied Units	257
1- to 4- Family Units	663

Census Population Information

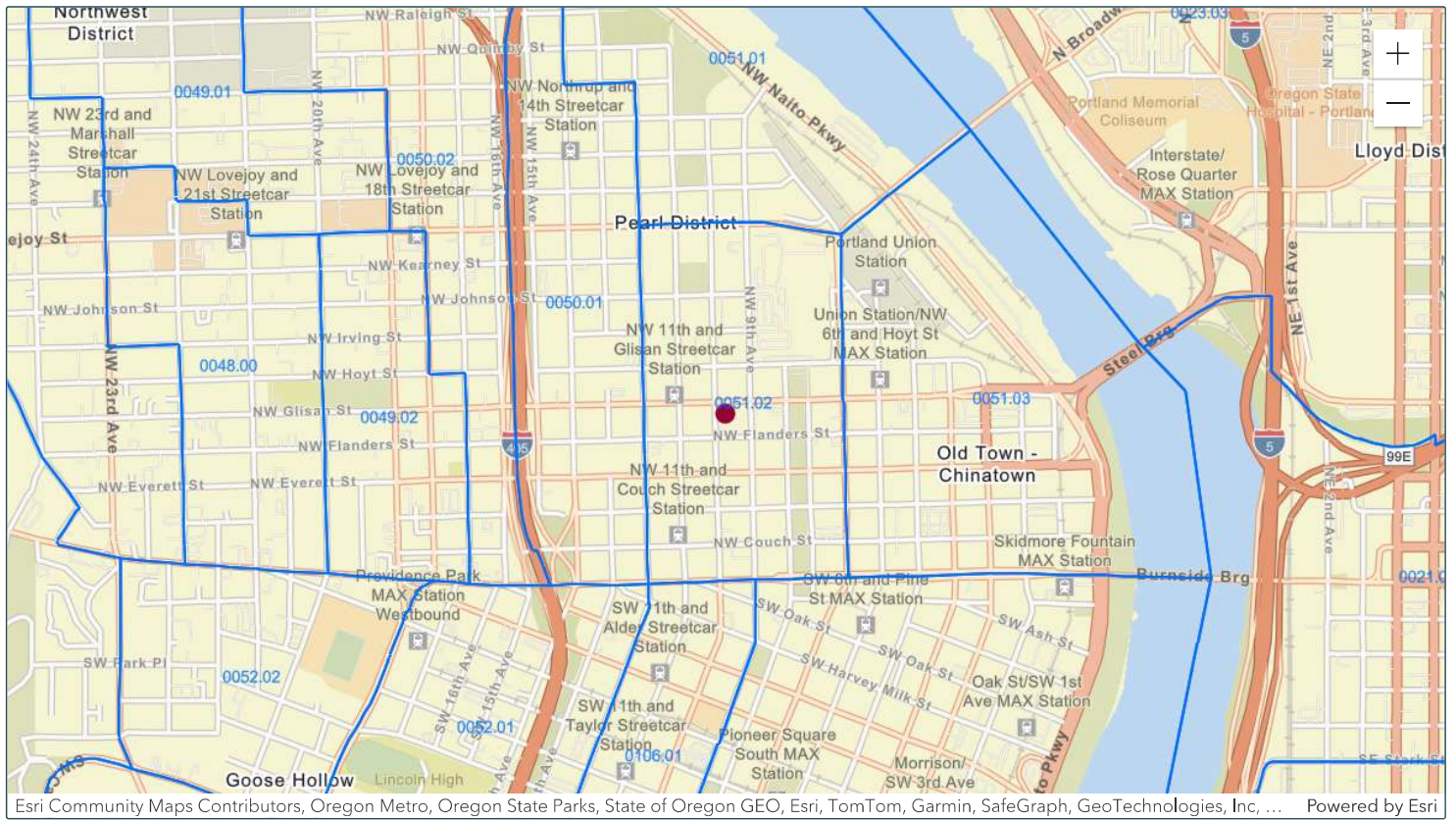
Tract Population	4074
Tract Minority %	36.65
Number of Families	408
Number of Households	2335
Non-Hispanic White Population	2581
Tract Minority Population	1493
American Indian Population	54
Asian/Hawaiian/Pacific Islander Population	295
Black Population	380
Hispanic Population	430
Other/Two or More Races Population	334

Census Income Information

Tract Income Level	Middle
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$94,727
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$114,400
% below Poverty Line	18.14
Tract Median Family Income %	102.70
2020 Tract Median Family Income	\$97,292
2023 Estimated Tract Median Family Income	\$117,489
2020 Tract Median Household Income	\$54,984

Census Housing Information

Total Housing Units	2661
1- to 4- Family Units	663
Median House Age (Years)	19
Owner-Occupied Units	257
Renter Occupied Units	2078
Owner Occupied 1- to 4- Family Units	166
Inside Principal City?	YES
Vacant Units	326



● Matched Address: 430 NW 10th Ave, Portland, Oregon, 97209
 MSA: 38900 - PORTLAND-VANCOUVER-HILLSBORO, OR-WA || State: 41 - OREGON || County: 051 - MULTNOMAH COUNTY || Tract Code: 0051.02

● Selected Tract
 MSA: || State: || County: || Tract Code:

Portland Pearl Branch Location



2023 FFIEC Geocode Census Report

Matched Address: 430 NW 10th Ave, Portland, Oregon, 97209
 MSA: 38900 - PORTLAND-VANCOUVER-HILLSBORO, OR-WA
 State: 41 - OREGON
 County: 051 - MULTNOMAH COUNTY
 Tract Code: 0051.02

Summary Census Demographic Information

Tract Income Level	Upper
Underserved or Distressed Tract	No
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$114,400
2023 Estimated Tract Median Family Income	\$178,556
2020 Tract Median Family Income	\$147,857
Tract Median Family Income %	156.08
Tract Population	3113
Tract Minority %	26.73
Tract Minority Population	832
Owner-Occupied Units	758
1- to 4- Family Units	220

Census Population Information

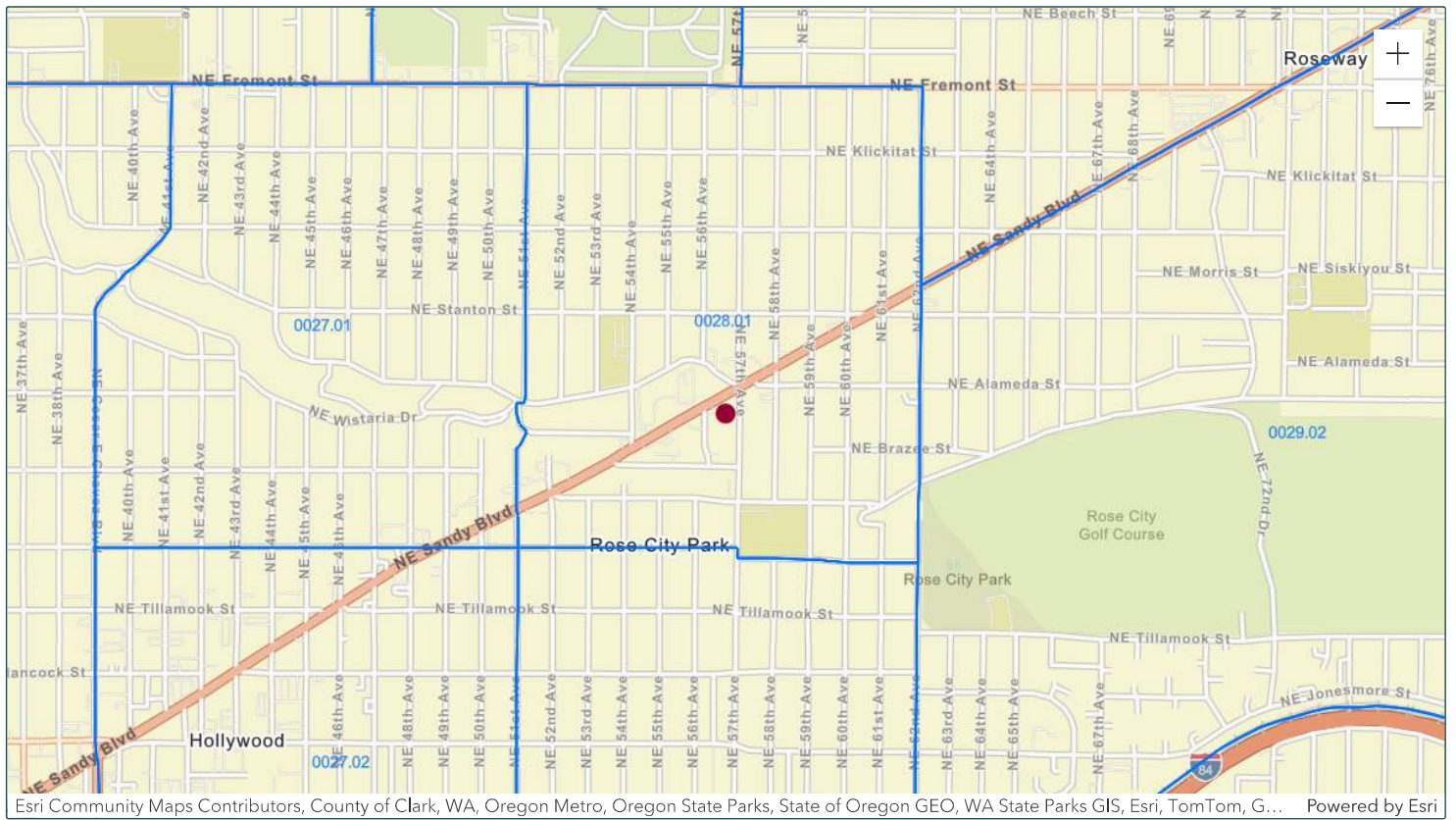
Tract Population	3113
Tract Minority %	26.73
Number of Families	892
Number of Households	2025
Non-Hispanic White Population	2281
Tract Minority Population	832
American Indian Population	28
Asian/Hawaiian/Pacific Islander Population	285
Black Population	96
Hispanic Population	214
Other/Two or More Races Population	209

Census Income Information

Tract Income Level	Upper
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$94,727
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$114,400
% below Poverty Line	10.19
Tract Median Family Income %	156.08
2020 Tract Median Family Income	\$147,857
2023 Estimated Tract Median Family Income	\$178,556
2020 Tract Median Household Income	\$81,875

Census Housing Information

Total Housing Units	2229
1- to 4- Family Units	220
Median House Age (Years)	18
Owner-Occupied Units	758
Renter Occupied Units	1267
Owner Occupied 1- to 4- Family Units	112
Inside Principal City?	YES
Vacant Units	204



● Matched Address: 5636 NE Sandy Blvd, Portland, Oregon, 97213
 MSA: 38900 - PORTLAND-VANCOUVER-HILLSBORO, OR-WA || State: 41 - OREGON || County: 051 - MULTNOMAH COUNTY || Tract Code: 0028.01

● Selected Tract
 MSA: || State: || County: || Tract Code:

Portland Rose City Branch Location



2023 FFIEC Geocode Census Report

Matched Address: 5636 NE Sandy Blvd, Portland, Oregon, 97213
 MSA: 38900 - PORTLAND-VANCOUVER-HILLSBORO, OR-WA
 State: 41 - OREGON
 County: 051 - MULTNOMAH COUNTY
 Tract Code: 0028.01

Summary Census Demographic Information

Tract Income Level	Upper
Underserved or Distressed Tract	No
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$114,400
2023 Estimated Tract Median Family Income	\$176,622
2020 Tract Median Family Income	\$146,250
Tract Median Family Income %	154.39
Tract Population	2991
Tract Minority %	21.50
Tract Minority Population	643
Owner-Occupied Units	1028
1- to 4- Family Units	1220

Census Population Information

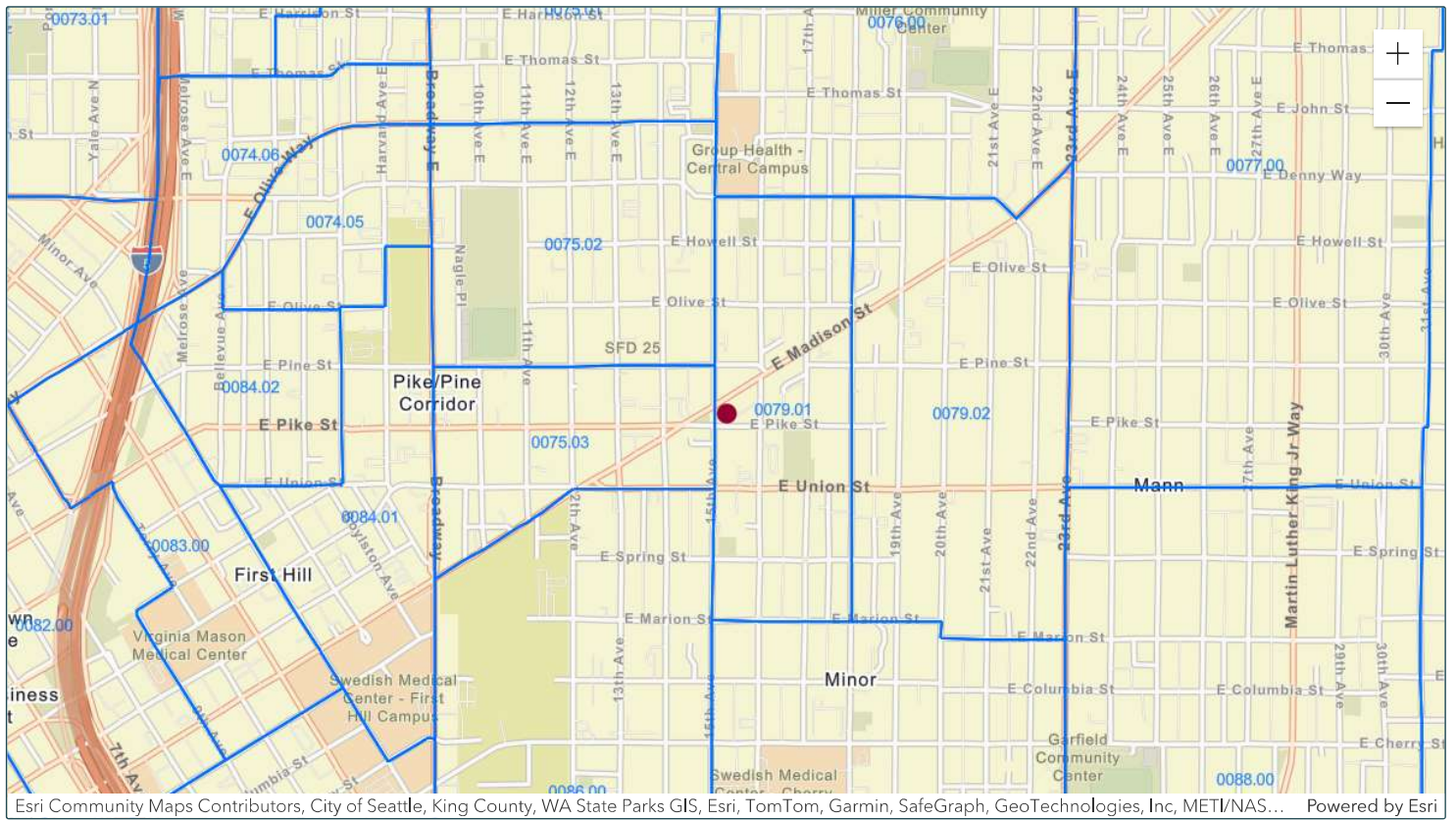
Tract Population	2991
Tract Minority %	21.50
Number of Families	809
Number of Households	1201
Non-Hispanic White Population	2348
Tract Minority Population	643
American Indian Population	9
Asian/Hawaiian/Pacific Islander Population	226
Black Population	56
Hispanic Population	146
Other/Two or More Races Population	206

Census Income Information

Tract Income Level	Upper
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$94,727
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$114,400
% below Poverty Line	4.52
Tract Median Family Income %	154.39
2020 Tract Median Family Income	\$146,250
2023 Estimated Tract Median Family Income	\$176,622
2020 Tract Median Household Income	\$107,292

Census Housing Information

Total Housing Units	1252
1- to 4- Family Units	1220
Median House Age (Years)	0
Owner-Occupied Units	1028
Renter Occupied Units	173
Owner Occupied 1- to 4- Family Units	1028
Inside Principal City?	YES
Vacant Units	51



● Matched Address: 1501 E Madison St, Seattle, Washington, 98122
 MSA: 42644 - SEATTLE-BELLEVUE-KENT, WA || State: 53 - WASHINGTON || County: 033 - KING COUNTY || Tract Code: 0079.01

● Selected Tract
 MSA: || State: || County: || Tract Code:

Seattle Branch Location



2023 FFIEC Geocode Census Report

Matched Address: 1501 E Madison St, Seattle, Washington, 98122
 MSA: 42644 - SEATTLE-BELLEVUE-KENT, WA
 State: 53 - WASHINGTON
 County: 033 - KING COUNTY
 Tract Code: 0079.01

Summary Census Demographic Information

Tract Income Level	Middle
Underserved or Distressed Tract	No
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$146,500
2023 Estimated Tract Median Family Income	\$162,776
2020 Tract Median Family Income	\$129,844
Tract Median Family Income %	111.11
Tract Population	2807
Tract Minority %	34.38
Tract Minority Population	965
Owner-Occupied Units	656
1- to 4- Family Units	258

Census Population Information

Tract Population	2807
Tract Minority %	34.38
Number of Families	346
Number of Households	1961
Non-Hispanic White Population	1842
Tract Minority Population	965
American Indian Population	10
Asian/Hawaiian/Pacific Islander Population	339
Black Population	196
Hispanic Population	239
Other/Two or More Races Population	181

Census Income Information

Tract Income Level	Middle
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$116,853
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$146,500
% below Poverty Line	16.58
Tract Median Family Income %	111.11
2020 Tract Median Family Income	\$129,844
2023 Estimated Tract Median Family Income	\$162,776
2020 Tract Median Household Income	\$81,376

Census Housing Information

Total Housing Units	2072
1- to 4- Family Units	258
Median House Age (Years)	57
Owner-Occupied Units	656
Renter Occupied Units	1305
Owner Occupied 1- to 4- Family Units	227
Inside Principal City?	YES
Vacant Units	111



Section 4 - List of Branches Opened or Closed During Current Year & Prior 2 Calendar Years

Branches Closed

There were no branches closed in the current year nor in the two prior years.

Branches Opened

There were no new branches opened in the current year nor in the two prior years.



Section 5 - List of Services

[Beneficial State Bank](#) is a Community Development Financial Institution (CDFI) with a mission to help build prosperous and sustainable communities through banking. With a truly unique ownership structure, any profits distributed flow into the Beneficial State Foundation, a public charity mandated by our bylaws to invest in low-income communities and the natural environment. These products and services are designed to serve the needs of the communities in which we operate.

Branch Hours

All branches are currently open from 9am to 5pm Monday through Friday. All branches are closed on Saturdays and Sundays.

Branch Services

Branch	Full Teller Service	Safe Deposit Boxes	Night Drop	ATM onsite	Deposit Taking ATMs
Oakland	Yes	Yes	No	No	No
Seattle ¹	No	No	No	Yes	Yes
Fresno	Yes	No	Yes	No	No
E. Los Angeles	Yes	Yes	Yes	Yes	Yes
MLK	Yes	No	Yes	Yes	Yes
Pearl	Yes	Yes	Yes	Yes	Yes
Rose City	Yes	Yes	Yes	Yes	Yes

¹The branch at Seattle's Bullitt Center is a cashless center with the exception of the branch's ATM as part of BSB's commitment to sustainability.

Differences in Availability of Services at particular branches

There are no material differences in costs or availability of services across our branch footprint. The only exception is the Seattle branch which operates as a cashless branch and does not provide cash deposits or withdrawals with the exception of the branch's ATM.

Credit Services Offered

- **Commercial Loans**
 - **Real Estate Secured**
 - Construction/renovation, acquisition, and refinance of Affordable Housing Multifamily properties
 - Construction/renovation, acquisition, and refinance of Owner-Occupied Commercial properties



Beneficial State Bank

- Acquisition and refinance of market rate Multifamily properties
- Other forms of interim and long-term commercial real estate financing
- **Commercial / Non-Profit Loans**
 - Working capital for A/R and Inventory
 - Equipment and other capital expenditures
 - Tenant improvements
 - Business expansion
 - New business acquisitions
 - Construction and term loans for renewable energy (primarily solar photovoltaic: ground mount and rooftop)
 - Other long-term projects
- **Business and Non-Profit Builder Loans**
 - Term loans
 - Revolving lines of credit
 - Purchases or tenant improvements
- **SBA Lending**
 - SBA 7a - Working capital, equipment, business acquisitions, business expansion, tenant improvements and owner-occupied commercial real estate
 - SBA 504 loans – Owner-occupied commercial real estate
- **Loan Guarantee Programs**
 - USDA Business & Industry Guarantee program
 - Other State Loan Guarantee programs
- **Auto Loans**
- **Credit Cards**
 - Consumer Credit Card
 - Business and Commercial Credit Card
 - Secured Credit Card

Deposit Services Offered

- **Personal**
 - Personal Checking Accounts
 - Personal Savings Accounts, Money Market Accounts, CDs, and IRAs/ESAs
 - Online/Mobile Banking
 - Bill Pay
- **Business & Non-Profit Banking**
 - Checking Accounts
 - Savings Accounts
 - CDARS and ICS
 - Online Cash Management
 - Mobile Banking



Beneficial State Bank

- Business Bill Pay
- IOLTA accounts
- Treasury Management (Bill pay, ACH, Positive Pay, Remote Deposit Capture, Wire Transfer, Merchant Card Services, Wholesale Lockbox Services)

Alternative Delivery Systems

Beneficial State Bank offers various alternative systems for delivering retail banking services to include the following:

ATM Services: Beneficial State Bank offers surcharge-free access to onsite ATMs at 5 of their 7 branches, all of which are deposit-taking ATMs. The Bank belongs to the MoneyPass® network offering access to approximately 40,000 surcharge-free ATMs nationwide.

Peer-to-Peer Payments: The “Pay a Person” feature in online and mobile banking allows payments to customers to securely send payments to other individuals. Customers can also use the Venmo and Cash App applications to send and receive payments using the Beneficial State Bank personal checking account. Customers can also use the Zelle app to send and receive payments using the Beneficial State Bank personal checking account.

Loan Production Offices: Beneficial State Bank offers access to 4 loan production offices that are available to customers by appointment. These offices are located at the following locations:

- LA Cleantech Incubator (LACI): 525 S Hewitt St. #152, Los Angeles CA 90013
- AltaSea: 2451 South Signal St, Berth 59 Door 25, San Pedro CA 90731
- Roseville: 3400 Douglas Blvd, Roseville CA 95661
- Portland: 151 SW 1st Ave, Suite 201, Portland OR 97204

General Business Fees			
Canadian Check Collection	\$6 / item	Legal Process	\$100 / request
Foreign Item Collection	\$10 / item	Research	\$35 per hour / min 1 hour
Cashier's Check	\$8 / each	Early Account Closure (90 days)	\$25 / acct
Money Order	\$5 / each	Mobile Deposit	\$.50 each / first 5 free each month
Stop Payment	\$25 / each	Night Drop Service	\$25 / year
Check or Statement Copy	\$3 / each	Night Drop Bags	Actual cost
Statement Hold or Duplicate	\$5 / statement	Night Drop Lost Key	\$10 / key
Deposit Error Correction	\$3 / item	Telephone Transfers	\$3 / transfer
Deposit Verification	\$15 / each	Cash Vault Services – in branch	
Dormant Account (CA Sav Excluded)	\$5 / month	Currency Deposited or Withdrawn	\$.12 per \$100
Debit Card		Coin Deposited or Withdrawn	\$.10 per roll
Foreign ATM Card Activity Charge	\$2.50 / withdrawal	Standard Order	\$6 / each
Replacement Card	\$5 / card	Corrections	\$5 / each
Rush Replacement Card	\$35 / card	Central Cash Vault Services	
Insufficient Funds		Armored Car Contract	Cost + 15%
Overdraft / NSF	\$25 per item / \$150 max per day	Courier Contract	Cost + 15%
Returned Deposited Item	\$10 per item / no max	Central Cash Vault – no courier	\$50 / each
Bill Pay for Businesses	\$10 / month	Sweeps	
Wholesale Lockbox and Paystation	request for proposal	Sweeps to ZBA	\$25 / each
ACH Block	available upon request	Dynamic Loan Sweep	\$50 / month
Positive Pay	Complimentary	Notary Services	Complimentary
Analysis Accounts – Treasury Services		Interest Bearing Accounts – Treasury Services	
Service Charge	\$15 / month		
Checks Deposited	\$.12 on us / \$.14 transit		
Checks Written	\$.15 / each		
Deposits	\$.50 / each		
ACH – Online Module	\$25 / month	ACH – Online Module	\$25 / month
Batch Fee	\$5 / each	Batch Fee	\$5 / each
Item Fee	\$.10 / each	Item Fee	\$.10 / each
Returns	\$3 / each	Returns	\$3 / each
RDC		RDC	
Scanner Rental	\$60 / month	Scanner Rental	\$60 / month
NonProfit Pricing	\$25 / month	NonProfit Pricing	\$25 / month
Additional Scanners	\$20 / month	Additional Scanners	\$20 / month
Deposits	\$.50 / each	Deposits	\$.50 / each
Checks Deposited	\$.12 on us / \$.14 transit	Checks Deposited	\$.12 on us / \$.14 transit
Wires – Online Module	\$25 / month	Wires – Online Module	\$25 / month
Online Outgoing Domestic	\$15 / each	Online Outgoing Domestic	\$15 / each
Online Outgoing International	\$25 / each	Online Outgoing International	\$30 / each
Online Incoming Domestic	\$15 / each	Online Incoming Domestic	\$15 / each
Online Incoming International	\$20 / each	Online Incoming International	\$20 / each
Wires – in branch		Wires – in branch	
Outgoing Domestic	\$20 / each	Outgoing Domestic	\$25 / each
Outgoing International	\$40 / each	Outgoing International	\$45 / each
Cancellation or Service Message	\$20 / each	Cancellation or Service Message	\$20 / each
Duplicate Notifications	\$5 / each	Duplicate Notifications	\$5 / each

Schedule of Fees and Charges

Account Miscellaneous Fees	
Account History Printout	\$3 / page
Cashier's Check	\$8 each
Check/Statement Photocopy	\$3 each
Check Cashing for Loan Clients (no deposit relationship)	\$5 each
Deposit Item Returned	\$10 / item
Deposit Verification	\$15 each
Dormant Account Fee	\$5 / month
Foreign Item Deposit	\$10 each
Foreign Item Returned	\$10 / item
IRA Closure Fee	\$50
IRA Transfer	\$30 / transfer
Levy (for other court ordered directives) service charge	\$100 / legal process
Mobile Deposit	First 5 free / month then \$0.50 / deposit
Money Order	\$5 each
New Account Closure (within 90 days)	\$25
Photocopies	\$1 / page
Research Fee	\$35 / hour (1 hour min.)
Returned Mail	\$5
Special Hold Statement	\$5 / statement / month
Special Research	\$35 / hour
Statement Reconciliation	\$30 / hour
Stop Payment Order	\$25 / order
Telephone Transfer	\$3 / transfer

ATM Fees	
Out-of-network ATM Card Activity Charge	\$2.50 / withdrawal
Replacement Card	\$5
Replacement Card - Rush	\$35
Bill Pay Fees	
Personal Bill Pay	No charge
Stop Payment & Re-issue (overnight delivery additional cost)	\$25 each + delivery cost
Overdraft / NSF / Returned It	
Overdraft / NSF Charge	\$15 each, \$45 max / day, one NSF charge waived / annual
Deposit Item Returned Fee	\$10 each
Safe Deposit Box (sizes vary by location)	
Safe Deposit Box 3 x 5	\$40 / year
Safe Deposit Box 5 x 5	\$60 / year
Safe Deposit Box 3 x 10	\$70 / year
Safe Deposit Box 5 x 10	\$90 / year
Safe Deposit Box 10 x 10	\$130 / year
Safe Deposit Box Lost Key Replacement	\$25
Safe Deposit Box Drilling of Box	Actual cost + \$25
Deposit for Key	\$25
Wire Fees	
Investigation	\$25 / wire
Duplicate Wire Notification	\$5 each
Incoming Domestic Wire	\$15 / wire
Outgoing Domestic Wire	\$25 / wire
Incoming International Wire	\$20 / wire
Outgoing International Wire	\$45 / wire
Complimentary Services	
Notary Services	Available to Beneficial State customers only
Signature Guarantee Services (where available)	

DEPOSIT RATES

Effective Date: February 22, 2023



Current Deposit Rates for PositiveChange Savings Accounts

Balance Tiers	Money Market		Business Money Market		Savings		IDA		Business Savings	
	Interest Rate	APY*	Interest Rate	APY*	Interest Rate	APY*	Interest Rate	APY*	Interest Rate	APY*
\$.01 - \$24,999.99	0.75%	0.75%	0.75%	0.75%	0.40%	0.40%	0.85%	0.85%	0.40%	0.40%
\$25,000 - \$99,999.99	0.75%	0.75%	0.75%	0.75%	0.40%	0.40%	0.85%	0.85%	0.40%	0.40%
\$100,000 - \$249,999.99	0.75%	0.75%	0.75%	0.75%	0.40%	0.40%	0.85%	0.85%	0.40%	0.40%
\$250,000 - \$999,999.99	0.85%	0.85%	0.85%	0.85%	0.50%	0.50%	0.85%	0.85%	0.50%	0.50%
\$1 million and above	0.85%	0.85%	0.85%	0.85%	0.50%	0.50%	0.85%	0.85%	0.50%	0.50%

Rates and annual percentage yield on all savings accounts are variable and subject to change at the bank's discretion. Assessment of fees can reduce principal and earnings.

Current Deposit Rates for PositiveChange Checking Accounts

Balance Tiers	Interest Checking		Interest Business Checking	
	Interest Rate	APY*	Interest Rate	APY*
\$.01 - \$24,999.99	0.10%	0.10%	0.20%	0.20%
\$25,000 - \$99,999.99	0.10%	0.10%	0.20%	0.20%
\$100,000 - \$249,999.99	0.15%	0.15%	0.20%	0.20%
\$250,000 - \$999,999.99	0.15%	0.15%	0.20%	0.20%
\$1 million and above	0.15%	0.15%	0.20%	0.20%

Beneficial State offers Interest on Lawyer Trust Accounts (IOLTA). Please inquire with your representative for rates.

*Rates and annual percentage yield on all checking accounts are variable and subject to change at the bank's discretion. A monthly service charge will be assessed on all checking accounts if the balance falls below the daily minimum requirement. However, the account will continue to earn interest. Assessment of fees can reduce principal and earnings.

DEPOSIT RATES

Effective Date: February 22, 2023

Current Deposit Rates for PositiveChange CD and IRA

(Traditional, Roth, Education Savings & Simple IRA Accounts)



Balance Tiers	3 months		6 months		12 months		24 months	
	Interest Rate	APY*	Interest Rate	APY*	Interest Rate	APY*	Interest Rate	APY*
\$.01 - \$24,999.99	4.00%	4.07%	4.00%	4.07%	4.00%	4.07%	4.00%	4.07%
\$25,000 - \$99,999.99	4.00%	4.07%	4.00%	4.07%	4.00%	4.07%	4.00%	4.07%
\$100,000 - \$249,999.99	4.00%	4.07%	4.00%	4.07%	4.00%	4.07%	4.00%	4.07%
\$250,000 - \$999,999.99	4.00%	4.07%	4.00%	4.07%	4.00%	4.07%	4.00%	4.07%
\$1 million and above	4.00%	4.07%	4.00%	4.07%	4.00%	4.07%	4.00%	4.07%

Balance Tiers	36 months		48 months		60 months	
	Interest Rate	APY*	Interest Rate	APY*	Interest Rate	APY*
\$.01 - \$24,999.99	1.25%	1.26%	1.25%	1.26%	1.25%	1.26%
\$25,000 - \$99,999.99	1.25%	1.26%	1.25%	1.26%	1.25%	1.26%
\$100,000 - \$249,999.99	1.25%	1.26%	1.25%	1.26%	1.25%	1.26%
\$250,000 - \$999,999.99	1.35%	1.36%	1.35%	1.36%	1.35%	1.36%
\$1 million and above	1.35%	1.36%	1.35%	1.36%	1.35%	1.36%

- \$250 minimum opening balance required for all Certificates of Deposit. Penalties may be imposed for early withdrawal.
- Assessment of penalties can reduce principal and earnings.
- All our IRA products allow for additional deposits, up to the federal maximum contribution limits.
- Penalties may be imposed for early withdrawal unless you are eligible for penalty-free distributions under the IRS regulations. Assessment of penalties can reduce principal and earnings. Certificates of Deposit with a term on one year or less have a 90-day early withdrawal penalty and all other Certificates of Deposit over one year have a 180-day early withdrawal penalty.

CDARS/Insured Cash Sweep (ICS)

Please contact a Client and Treasury Manager for more information including interest rates and terms on our CDARS or Insured Cash Sweep (ICS) programs (registered service marks through our partner, Promontory Interfinancial Network, LLC.) Placement of funds through the CDARS service is subject to the terms, conditions, and disclosures in the service agreements, including the Deposit Placement Agreement (“DPA”). Limits apply. Although funds are placed at destination banks in amounts that do not exceed the FDIC standard maximum deposit insurance amount (“SMDIA”), a depositor’s balances at the relationship institution that places the funds may exceed the SMDIA (e.g., before CDARS settlement for a deposit or after CDARS settlement for a withdrawal) or be ineligible for FDIC insurance (if the relationship institution is not a bank). As stated in the DPA, the depositor is responsible for making any

necessary arrangements to protect such balances consistent with applicable law. If the depositor is subject to restrictions on placement of its funds, the depositor is responsible for determining whether its use of CDARS satisfies those restrictions.

***Important Notes:** This information is used in conjunction with other disclosure information about your accounts. All accounts listed except Certificates are variable rate accounts. As such, the interest rate may change at any time. Interest Rates and Annual Percentage Yields (APY)s are subject to change. The Annual Percentage Yield (APY) is a percentage rate reflecting the total amount of interest paid on an account, based on the interest rate and the frequency of compounding for a 365-day period. The APY is determined using the daily balance method. We use the daily balance method to calculate the interest on this account. This method applies a daily periodic rate to the principal in the account each day. The APY assumes that interest will remain on deposit until maturity. If interest is withdrawn prior to maturity, earnings will be reduced. Fees could reduce the earnings on these accounts. Certificate accounts may have a substantial penalty for early withdrawal. *APY = Annual Percentage Yield

Rate Sheet 05/2023



Section 6 – 2024 Assessment Area Description

California

Assessment Area	Description
Bay Area	The Bay Area Assessment Area consists of the entire counties of Alameda, Contra Costa, San Francisco, and San Mateo. The counties of Alameda and Contra Costa comprise the entirety of the Oakland-Fremont-Berkeley, CA MD #36084. The counties of San Francisco, and San Mateo comprise the entirety of the Francisco-San Mateo-Redwood City, CA MD # 41884. These four counties represent four of the five counties within the San Francisco-Oakland-Fremont, CA MSA #41860.
Fresno-Madera	The Fresno-Madera Assessment Area consists of the entire counties of Fresno and Madera. These two counties represent the entirety of the Fresno, CA MSA #23420.
Los Angeles	The Los Angeles Assessment Area consists of the entire county of Los Angeles. This county represents the entire Los Angeles-Long Beach-Glendale, CA MD #31084 which is part of the Los Angeles-Long Beach-Anaheim, CA MSA #31080.

Oregon

Assessment Area	Description
Portland	The Portland Assessment Area consists of the entire counties of Clackamas, Multnomah, and Washington. This area represents three of the seven counties in the Portland-Vancouver-Hillsboro, OR MSA #38900.

Washington

Assessment Area	Description
Seattle	The Seattle Assessment Area consists of the entirety of King and Snohomish counties. This area represents the entirety of the Seattle-Bellevue-Kent, WA MD #42644 and the Everett, WA MD #21794, which are part of the Seattle-Tacoma-Bellevue, WA MSA #42660.

ASSESSMENT AREA HIERARCHY - 2024

CSA - COMBINED STATISTICAL AREA
CBSA - CORE BASED STATISTICAL AREA
MD - METROPOLITAN DIVISION

CSA #488 SAN JOSE-SAN FRANCISCO-OAKLAND, CA (State 06)

BAY AREA ASSESSMENT AREA (1)

CBSA (MSA)
41860

San Francisco-Oakland-Fremont, CA

MD	36084	Oakland-Fremont-Berkeley
	County	Alameda (001)
MD	36084	Oakland-Berkeley-Livermore
	County	Contra Costa (013)
MD	41884	San Francisco-San Mateo-Redwood City
	County	San Francisco (075)
MD	41884	San Francisco-San Mateo-Redwood City
	County	San Mateo (081)

CSA #260 FRESNO-HANFORD-CORCORAN, CA (State 06)

FRESNO- MADERA ASSESSMENT AREA (2)

CBSA (MSA)
23420

Fresno, CA

County	Fresno (019)
County	Madera (039)

CSA #348 LOS ANGELES-LONG BEACH, CA (State 06)

LOS ANGELES ASSESSMENT AREA (3)

CBSA (MSA)
31080

Los Angeles-Long Beach-Anaheim, CA

MD	31084	Los Angeles-Long Beach-Glendale
	County	Los Angeles (037)

CSA #440 PORTLAND-VANCOUVER-SALEM, OR-WA (State 41)

PORTLAND ASSESSMENT AREA (4)

CBSA (MSA)
38900

Portland-Vancouver-Hillsboro, OR-WA

County	Clackamas County (005)
County	Multnomah County (051)
County	Washington County (067)

CSA #500 SEATTLE-TACOMA, WA (State 53)

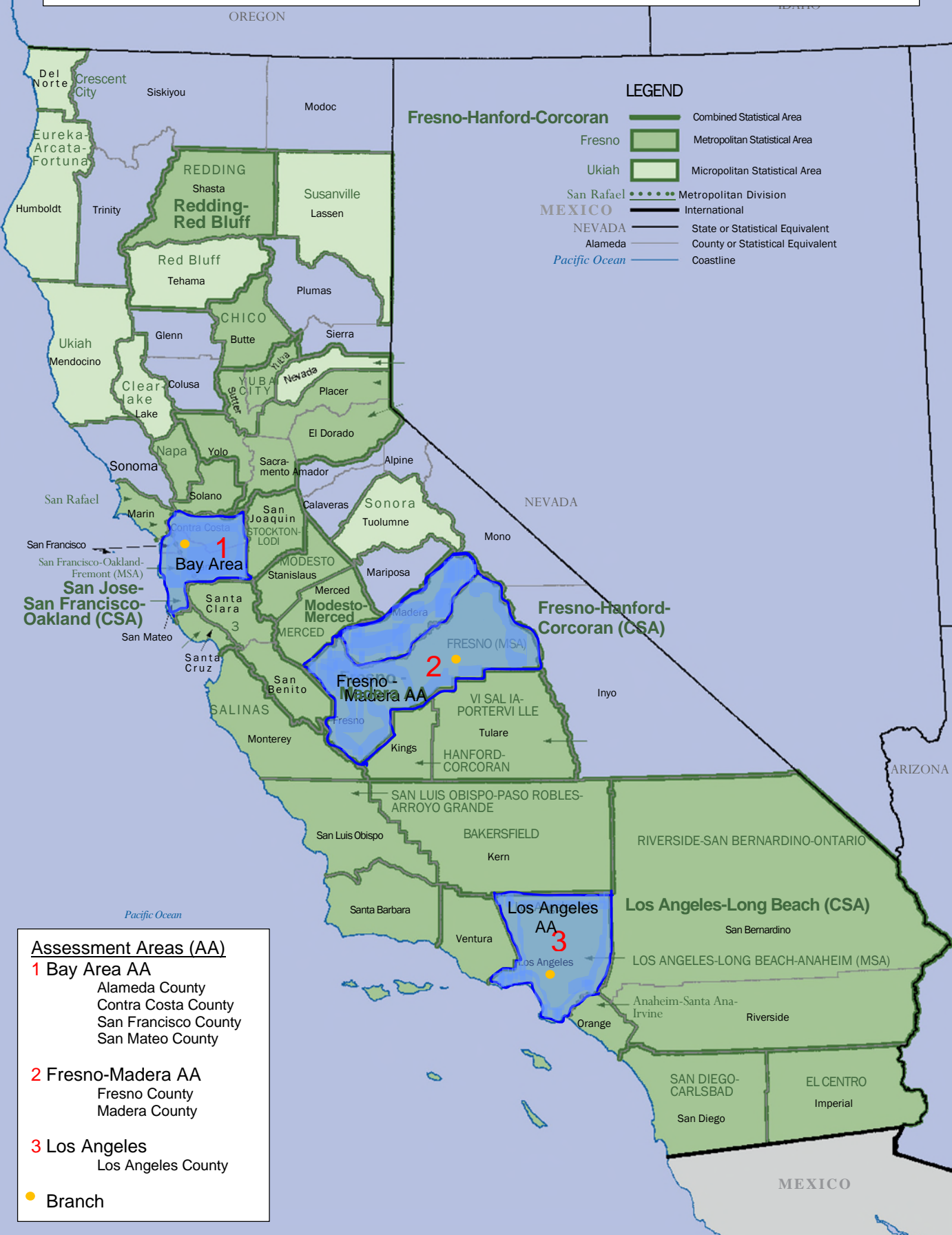
SEATTLE ASSESSMENT AREA (5)

CBSA (MSA)
42660

Seattle-Tacoma-Bellevue, WA

MD	21794	Everett, WA
	County	Snohomish (061)
MD	42644	Seattle-Bellevue-Kent, WA
	County	King (033)

CALIFORNIA – Core Based Statistical Areas (CBSAs) and Counties



LEGEND

- Combined Statistical Area
- Metropolitan Statistical Area
- Micropolitan Statistical Area
- Metropolitan Division
- International
- State or Statistical Equivalent
- County or Statistical Equivalent
- Pacific Ocean Coastline

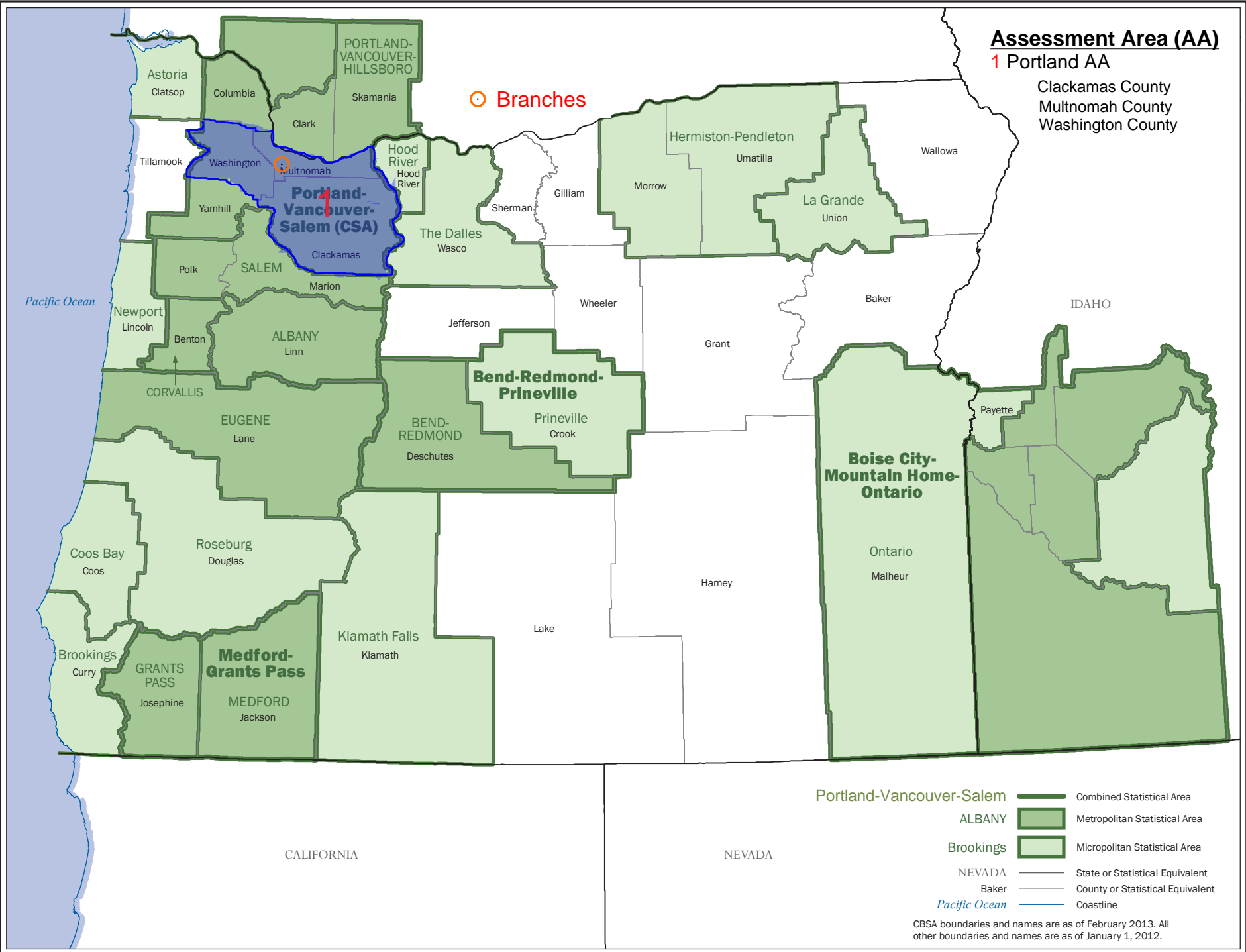
Assessment Areas (AA)

- 1 Bay Area AA**
Alameda County
Contra Costa County
San Francisco County
San Mateo County
- 2 Fresno-Madera AA**
Fresno County
Madera County
- 3 Los Angeles**
Los Angeles County

● Branch

OREGON - Core Based Statistical Areas (CBSAs) and Counties

U.S. DEPARTMENT OF COMMERCE Economics and Statistics Administration U.S. Census Bureau



Assessment Area (AA)

- 1 Portland AA
 - Clackamas County
 - Multnomah County
 - Washington County

Portland-Vancouver-Salem		Combined Statistical Area
ALBANY		Metropolitan Statistical Area
Brookings		Micropolitan Statistical Area
NEVADA		State or Statistical Equivalent
Baker		County or Statistical Equivalent
Pacific Ocean		Coastline

CBSA boundaries and names are as of February 2013. All other boundaries and names are as of January 1, 2012.

WASHINGTON - Core Based Statistical Areas (CBSAs) and Counties

U.S. DEPARTMENT OF COMMERCE Economics and Statistics Administration U.S. Census Bureau



2024 FFIEC Census Report - Summary Census Demographic Information

State: 06 - CALIFORNIA (CA)

County: 001 - ALAMEDA COUNTY

Tract: All Tracts



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	001	4001.00	Upper	No	191.95	\$155,700	\$298,866	\$236,705	3038	39.43	1198	1136	1404
06	001	4002.00	Upper	No	196.40	\$155,700	\$305,795	\$242,188	2001	30.88	618	476	657
06	001	4003.00	Upper	No	155.57	\$155,700	\$242,222	\$191,838	5504	40.17	2211	892	1728
06	001	4004.00	Upper	No	171.22	\$155,700	\$266,590	\$211,140	4112	34.92	1436	773	1554
06	001	4005.00	Middle	No	107.56	\$155,700	\$167,471	\$132,644	3644	47.91	1746	810	1423
06	001	4006.00	Middle	No	92.77	\$155,700	\$144,443	\$114,408	1788	54.75	979	272	712
06	001	4007.00	Moderate	No	75.20	\$155,700	\$117,086	\$92,738	4508	59.14	2666	682	1722
06	001	4008.00	Moderate	No	78.05	\$155,700	\$121,524	\$96,250	3917	60.91	2386	598	1390
06	001	4009.00	Moderate	No	75.49	\$155,700	\$117,538	\$93,092	2514	59.31	1491	401	1067
06	001	4010.00	Middle	No	88.44	\$155,700	\$137,701	\$109,063	6097	64.11	3909	750	2079
06	001	4011.00	Middle	No	100.35	\$155,700	\$156,245	\$123,750	4966	54.55	2709	404	1007
06	001	4012.00	Middle	No	105.58	\$155,700	\$164,388	\$130,197	2989	44.66	1335	467	970
06	001	4013.00	Moderate	No	74.94	\$155,700	\$116,682	\$92,422	5887	66.96	3942	266	459
06	001	4014.00	Low	No	36.74	\$155,700	\$57,204	\$45,313	5355	73.37	3929	305	1460
06	001	4015.00	Moderate	No	64.24	\$155,700	\$100,022	\$79,219	2661	69.22	1842	329	778
06	001	4016.00	Low	No	48.80	\$155,700	\$75,982	\$60,179	2971	73.04	2170	190	586
06	001	4017.00	Middle	No	106.62	\$155,700	\$166,007	\$131,477	6121	69.60	4260	674	906
06	001	4018.00	Moderate	No	61.11	\$155,700	\$95,148	\$75,357	1981	74.96	1485	147	541
06	001	4022.00	Low	No	47.21	\$155,700	\$73,506	\$58,224	3250	72.95	2371	286	750
06	001	4024.00	Low	No	27.00	\$155,700	\$42,039	\$33,298	2459	77.51	1906	225	709
06	001	4025.00	Low	No	36.25	\$155,700	\$56,441	\$44,712	2010	80.00	1608	131	344
06	001	4026.00	Low	No	34.38	\$155,700	\$53,530	\$42,396	1226	82.54	1012	83	151
06	001	4027.00	Middle	No	83.29	\$155,700	\$129,683	\$102,708	1827	77.34	1413	230	534
06	001	4028.01	Unknown	No	0.00	\$155,700	\$0	\$0	2941	75.35	2216	228	129
06	001	4028.02	Unknown	No	0.00	\$155,700	\$0	\$0	1453	78.60	1142	13	35
06	001	4029.00	Low	No	15.78	\$155,700	\$24,569	\$19,464	1917	70.84	1358	0	12

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	001	4030.00	Low	No	25.64	\$155,700	\$39,921	\$31,625	3007	92.09	2769	576	89
06	001	4031.00	Middle	No	94.77	\$155,700	\$147,557	\$116,875	1690	72.90	1232	301	60
06	001	4033.01	Low	No	28.58	\$155,700	\$44,499	\$35,250	1999	90.70	1813	49	332
06	001	4033.02	Upper	No	184.70	\$155,700	\$287,578	\$227,768	3220	60.84	1959	573	264
06	001	4034.01	Moderate	No	54.10	\$155,700	\$84,234	\$66,719	3031	61.13	1853	296	133
06	001	4034.02	Low	No	33.51	\$155,700	\$52,175	\$41,326	1524	69.62	1061	0	20
06	001	4035.01	Middle	No	80.48	\$155,700	\$125,307	\$99,242	5880	64.20	3775	284	482
06	001	4035.02	Middle	No	92.58	\$155,700	\$144,147	\$114,167	2148	53.63	1152	203	317
06	001	4036.00	Moderate	No	69.36	\$155,700	\$107,994	\$85,536	4717	61.20	2887	302	259
06	001	4037.01	Middle	No	92.67	\$155,700	\$144,287	\$114,276	2786	50.04	1394	231	87
06	001	4037.02	Upper	No	129.95	\$155,700	\$202,332	\$160,250	2149	50.30	1081	185	177
06	001	4038.00	Upper	No	147.49	\$155,700	\$229,642	\$181,875	3710	41.83	1552	555	1147
06	001	4039.00	Upper	No	134.58	\$155,700	\$209,541	\$165,964	3943	46.49	1833	766	774
06	001	4040.00	Moderate	No	75.90	\$155,700	\$118,176	\$93,594	3049	47.79	1457	411	577
06	001	4041.01	Upper	No	136.87	\$155,700	\$213,107	\$168,789	3139	38.04	1194	617	791
06	001	4041.02	Middle	No	102.93	\$155,700	\$160,262	\$126,932	2516	38.43	967	242	361
06	001	4042.00	Upper	No	190.62	\$155,700	\$296,795	\$235,066	3641	36.64	1334	1100	1255
06	001	4043.00	Upper	No	190.35	\$155,700	\$296,375	\$234,735	3416	33.81	1155	1216	1290
06	001	4044.00	Upper	No	159.45	\$155,700	\$248,264	\$196,629	5621	40.49	2276	2014	1978
06	001	4045.01	Upper	No	193.23	\$155,700	\$300,859	\$238,281	1771	33.77	598	581	687
06	001	4045.02	Upper	No	173.49	\$155,700	\$270,124	\$213,942	6194	36.86	2283	2028	2370
06	001	4046.00	Upper	No	162.76	\$155,700	\$253,417	\$200,714	4551	35.40	1611	1622	1741
06	001	4047.00	Upper	No	170.86	\$155,700	\$266,029	\$210,694	1982	37.49	743	729	852
06	001	4048.00	Upper	No	130.03	\$155,700	\$202,457	\$160,347	2757	54.81	1511	544	848
06	001	4049.00	Upper	No	127.62	\$155,700	\$198,704	\$157,377	4458	48.83	2177	1011	1565
06	001	4050.00	Upper	No	136.16	\$155,700	\$212,001	\$167,902	3313	38.55	1277	1090	1303
06	001	4051.00	Upper	No	202.73	\$155,700	\$315,651	\$250,001	4363	36.92	1611	1587	1677
06	001	4052.00	Middle	No	107.91	\$155,700	\$168,016	\$133,068	4839	60.74	2939	672	1214
06	001	4053.01	Moderate	No	69.07	\$155,700	\$107,542	\$85,179	2991	58.34	1745	113	350

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	001	4053.02	Middle	No	91.23	\$155,700	\$142,045	\$112,500	2797	70.65	1976	75	361
06	001	4054.01	Low	No	46.47	\$155,700	\$72,354	\$57,313	3875	81.99	3177	171	590
06	001	4054.02	Low	No	46.19	\$155,700	\$71,918	\$56,964	3171	86.16	2732	101	559
06	001	4055.00	Moderate	No	79.67	\$155,700	\$124,046	\$98,250	3844	77.91	2995	366	976
06	001	4056.00	Moderate	No	68.71	\$155,700	\$106,981	\$84,732	3224	72.05	2323	387	942
06	001	4057.00	Moderate	No	66.61	\$155,700	\$103,712	\$82,143	3423	83.09	2844	376	723
06	001	4058.00	Moderate	No	51.21	\$155,700	\$79,734	\$63,156	4320	88.98	3844	420	1201
06	001	4059.01	Low	No	44.90	\$155,700	\$69,909	\$55,378	4279	93.25	3990	272	929
06	001	4059.02	Low	No	36.88	\$155,700	\$57,422	\$45,489	3181	91.20	2901	308	925
06	001	4060.00	Low	No	38.85	\$155,700	\$60,489	\$47,917	5223	78.40	4095	304	736
06	001	4061.00	Moderate	No	52.93	\$155,700	\$82,412	\$65,273	5887	80.07	4714	488	1125
06	001	4062.01	Low	No	43.48	\$155,700	\$67,698	\$53,621	5019	94.30	4733	298	879
06	001	4062.02	Low	No	36.75	\$155,700	\$57,220	\$45,321	4769	93.44	4456	135	647
06	001	4063.00	Low	No	36.58	\$155,700	\$56,955	\$45,114	3989	88.44	3528	453	1033
06	001	4064.00	Moderate	No	78.56	\$155,700	\$122,318	\$96,875	2211	74.99	1658	321	622
06	001	4065.00	Low	No	45.31	\$155,700	\$70,548	\$55,875	6196	90.45	5604	614	1600
06	001	4066.01	Moderate	No	59.09	\$155,700	\$92,003	\$72,875	4834	83.41	4032	608	1250
06	001	4066.02	Moderate	No	55.90	\$155,700	\$87,036	\$68,942	2554	83.95	2144	294	612
06	001	4067.00	Middle	No	110.60	\$155,700	\$172,204	\$136,389	5567	52.40	2917	1437	2045
06	001	4068.00	Middle	No	100.18	\$155,700	\$155,980	\$123,536	3569	60.97	2176	930	1440
06	001	4069.00	Middle	No	104.82	\$155,700	\$163,205	\$129,261	3839	63.66	2444	954	1207
06	001	4070.00	Moderate	No	55.13	\$155,700	\$85,837	\$67,987	6079	85.47	5196	817	1714
06	001	4071.01	Low	No	34.02	\$155,700	\$52,969	\$41,963	3558	91.26	3247	420	898
06	001	4071.02	Moderate	No	55.47	\$155,700	\$86,367	\$68,409	4382	87.88	3851	529	1199
06	001	4072.00	Low	No	42.11	\$155,700	\$65,565	\$51,927	6823	92.31	6298	496	1313
06	001	4073.00	Moderate	No	54.16	\$155,700	\$84,327	\$66,786	3943	83.39	3288	185	532
06	001	4074.00	Moderate	No	60.84	\$155,700	\$94,728	\$75,030	4412	96.78	4270	422	1094
06	001	4075.00	Low	No	29.07	\$155,700	\$45,262	\$35,855	4383	94.75	4153	341	887

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	001	4076.00	Moderate	No	66.67	\$155,700	\$103,805	\$82,218	6390	83.54	5338	1032	1689
06	001	4077.00	Middle	No	94.27	\$155,700	\$146,778	\$116,250	4465	71.24	3181	1291	1715
06	001	4078.00	Middle	No	91.19	\$155,700	\$141,983	\$112,457	2373	68.18	1618	538	705
06	001	4079.00	Middle	No	117.84	\$155,700	\$183,477	\$145,313	3081	62.54	1927	877	1292
06	001	4080.00	Upper	No	176.21	\$155,700	\$274,359	\$217,292	2630	47.53	1250	938	1004
06	001	4081.00	Upper	No	125.38	\$155,700	\$195,217	\$154,609	6712	66.11	4437	2326	2634
06	001	4082.00	Moderate	No	79.06	\$155,700	\$123,096	\$97,500	4471	80.83	3614	980	1559
06	001	4083.00	Middle	No	109.76	\$155,700	\$170,896	\$135,357	4791	75.60	3622	1227	1752
06	001	4084.00	Moderate	No	60.77	\$155,700	\$94,619	\$74,946	3927	95.67	3757	420	931
06	001	4085.00	Moderate	No	52.84	\$155,700	\$82,272	\$65,162	5752	96.44	5547	579	1565
06	001	4086.00	Low	No	46.22	\$155,700	\$71,965	\$57,000	6167	94.94	5855	714	1641
06	001	4087.00	Low	No	39.65	\$155,700	\$61,735	\$48,896	7774	93.18	7244	1128	2179
06	001	4088.00	Low	No	32.38	\$155,700	\$50,416	\$39,934	7257	93.80	6807	492	1345
06	001	4089.00	Low	No	38.18	\$155,700	\$59,446	\$47,083	3857	96.29	3714	296	795
06	001	4090.00	Moderate	No	52.09	\$155,700	\$81,104	\$64,242	4879	92.52	4514	468	905
06	001	4091.00	Moderate	No	50.49	\$155,700	\$78,613	\$62,261	2472	97.98	2422	452	706
06	001	4092.00	Low	No	47.85	\$155,700	\$74,502	\$59,014	3755	97.31	3654	499	914
06	001	4093.00	Low	No	42.46	\$155,700	\$66,110	\$52,361	5701	95.88	5466	576	1619
06	001	4094.00	Low	No	33.91	\$155,700	\$52,798	\$41,826	5379	96.64	5198	415	995
06	001	4095.00	Low	No	37.43	\$155,700	\$58,279	\$46,157	4390	94.40	4144	327	980
06	001	4096.00	Low	No	43.98	\$155,700	\$68,477	\$54,236	5777	97.54	5635	498	1557
06	001	4097.00	Low	No	41.09	\$155,700	\$63,977	\$50,674	5523	97.12	5364	371	1190
06	001	4098.00	Middle	No	82.74	\$155,700	\$128,826	\$102,031	3220	84.72	2728	662	972
06	001	4099.00	Upper	No	130.32	\$155,700	\$202,908	\$160,701	3546	71.88	2549	1217	1321
06	001	4100.00	Middle	No	103.17	\$155,700	\$160,636	\$127,230	3031	68.56	2078	1054	1189
06	001	4101.00	Moderate	No	58.14	\$155,700	\$90,524	\$71,696	2925	89.40	2615	660	867
06	001	4102.00	Moderate	No	54.32	\$155,700	\$84,576	\$66,989	3679	94.24	3467	595	897
06	001	4103.00	Low	No	41.89	\$155,700	\$65,223	\$51,667	4036	98.19	3963	400	817
06	001	4104.00	Moderate	No	75.41	\$155,700	\$117,413	\$93,000	4142	94.04	3895	665	1239

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	001	4105.00	Low	No	26.66	\$155,700	\$41,510	\$32,875	2553	83.31	2127	181	476
06	001	4201.00	Upper	No	128.46	\$155,700	\$200,012	\$158,409	2436	44.87	1093	739	913
06	001	4202.00	Middle	No	107.68	\$155,700	\$167,658	\$132,788	3234	63.36	2049	509	744
06	001	4203.01	Middle	No	101.36	\$155,700	\$157,818	\$125,000	2593	68.15	1767	618	369
06	001	4203.02	Middle	No	90.39	\$155,700	\$140,737	\$111,473	2426	57.83	1403	348	845
06	001	4204.01	Low	No	41.34	\$155,700	\$64,366	\$50,982	1597	59.80	955	0	102
06	001	4204.02	Low	No	35.84	\$155,700	\$55,803	\$44,205	2155	67.47	1454	0	56
06	001	4205.00	Middle	No	108.54	\$155,700	\$168,997	\$133,846	2431	54.83	1333	485	850
06	001	4206.00	Upper	No	165.01	\$155,700	\$256,921	\$203,482	3399	37.42	1272	1027	1220
06	001	4211.00	Upper	No	177.39	\$155,700	\$276,196	\$218,750	2031	30.67	623	781	870
06	001	4212.00	Upper	No	202.73	\$155,700	\$315,651	\$250,001	3657	27.54	1007	1342	1473
06	001	4213.00	Upper	No	159.79	\$155,700	\$248,793	\$197,045	3945	29.48	1163	1321	1672
06	001	4214.00	Upper	No	170.63	\$155,700	\$265,671	\$210,417	1679	25.25	424	578	686
06	001	4215.00	Upper	No	198.46	\$155,700	\$309,002	\$244,732	3745	27.50	1030	1264	1587
06	001	4216.00	Upper	No	156.08	\$155,700	\$243,017	\$192,476	3836	29.09	1116	1198	1567
06	001	4217.00	Upper	No	121.20	\$155,700	\$188,708	\$149,464	3386	39.25	1329	724	1106
06	001	4218.00	Upper	No	137.83	\$155,700	\$214,601	\$169,962	2110	31.28	660	617	867
06	001	4219.00	Middle	No	116.40	\$155,700	\$181,235	\$143,547	3901	41.53	1620	984	1560
06	001	4220.00	Middle	No	95.74	\$155,700	\$149,067	\$118,068	4160	58.39	2429	221	405
06	001	4221.00	Moderate	No	79.74	\$155,700	\$124,155	\$98,333	2843	58.49	1663	643	956
06	001	4222.00	Middle	No	100.51	\$155,700	\$156,494	\$123,942	3322	47.47	1577	702	1262
06	001	4223.00	Upper	No	124.44	\$155,700	\$193,753	\$153,456	3811	44.71	1704	667	1128
06	001	4224.00	Moderate	No	58.35	\$155,700	\$90,851	\$71,964	4134	58.95	2437	289	748
06	001	4225.00	Middle	No	83.77	\$155,700	\$130,430	\$103,309	5065	52.54	2661	404	692
06	001	4227.00	Upper	No	126.61	\$155,700	\$197,132	\$156,136	4868	51.44	2504	172	346
06	001	4228.00	Unknown	No	0.00	\$155,700	\$0	\$0	11245	72.88	8195	26	241
06	001	4229.01	Moderate	No	50.53	\$155,700	\$78,675	\$62,312	2322	69.29	1609	18	166
06	001	4229.02	Unknown	No	0.00	\$155,700	\$0	\$0	3033	69.73	2115	12	226

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	001	4230.00	Middle	No	90.01	\$155,700	\$140,146	\$110,994	4676	43.78	2047	734	1490
06	001	4231.00	Moderate	No	53.29	\$155,700	\$82,973	\$65,714	4335	52.00	2254	679	1428
06	001	4232.00	Middle	No	95.96	\$155,700	\$149,410	\$118,333	2886	64.59	1864	341	943
06	001	4233.00	Middle	No	119.46	\$155,700	\$185,999	\$147,315	3738	55.22	2064	883	1493
06	001	4234.00	Middle	No	93.58	\$155,700	\$145,704	\$115,404	5057	55.72	2818	746	1820
06	001	4235.00	Moderate	No	64.69	\$155,700	\$100,722	\$79,779	3474	51.04	1773	471	968
06	001	4236.01	Middle	No	113.41	\$155,700	\$176,579	\$139,858	2824	38.14	1077	556	895
06	001	4236.02	Unknown	No	0.00	\$155,700	\$0	\$0	5615	61.87	3474	384	939
06	001	4237.00	Upper	No	202.73	\$155,700	\$315,651	\$250,001	4234	39.99	1693	484	849
06	001	4238.00	Upper	No	188.79	\$155,700	\$293,946	\$232,813	3216	26.37	848	999	1252
06	001	4239.01	Middle	No	112.71	\$155,700	\$175,489	\$138,992	2031	46.43	943	316	617
06	001	4239.02	Upper	No	162.28	\$155,700	\$252,670	\$200,119	1464	32.45	475	229	570
06	001	4240.01	Middle	No	87.53	\$155,700	\$136,284	\$107,944	4146	59.77	2478	398	1078
06	001	4240.02	Middle	No	82.44	\$155,700	\$128,359	\$101,667	2488	63.87	1589	480	946
06	001	4251.01	Middle	No	109.17	\$155,700	\$169,978	\$134,625	1853	48.95	907	535	48
06	001	4251.02	Middle	No	112.28	\$155,700	\$174,820	\$138,462	3752	71.93	2699	445	134
06	001	4251.03	Upper	No	162.69	\$155,700	\$253,308	\$200,625	2926	62.03	1815	426	587
06	001	4251.04	Middle	No	89.88	\$155,700	\$139,943	\$110,833	4374	66.76	2920	548	743
06	001	4261.00	Upper	No	202.73	\$155,700	\$315,651	\$250,001	6364	35.95	2288	2000	2248
06	001	4262.00	Upper	No	202.73	\$155,700	\$315,651	\$250,001	4915	39.13	1923	1331	1640
06	001	4271.00	Upper	No	136.73	\$155,700	\$212,889	\$168,611	4063	41.23	1675	979	1394
06	001	4272.00	Middle	No	84.13	\$155,700	\$130,990	\$103,750	4363	62.30	2718	623	1397
06	001	4273.00	Middle	No	91.78	\$155,700	\$142,901	\$113,182	5719	63.39	3625	1110	1703
06	001	4276.00	Moderate	No	65.08	\$155,700	\$101,330	\$80,258	4730	75.31	3562	303	577
06	001	4277.00	Middle	No	97.06	\$155,700	\$151,122	\$119,688	5016	52.91	2654	828	1308
06	001	4278.00	Middle	No	108.21	\$155,700	\$168,483	\$133,438	4827	50.49	2437	854	1628
06	001	4279.00	Middle	No	101.54	\$155,700	\$158,098	\$125,223	4744	50.11	2377	606	1570
06	001	4280.00	Middle	No	88.55	\$155,700	\$137,872	\$109,196	2997	67.10	2011	171	452
06	001	4281.00	Middle	No	110.76	\$155,700	\$172,453	\$136,591	4880	47.56	2321	961	1591

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	001	4282.00	Middle	No	98.18	\$155,700	\$152,866	\$121,071	6644	50.09	3328	1687	2401
06	001	4283.01	Upper	No	136.00	\$155,700	\$211,752	\$167,716	7044	69.42	4890	2001	2395
06	001	4283.02	Upper	No	167.99	\$155,700	\$261,560	\$207,155	7120	62.15	4425	2276	2663
06	001	4284.00	Moderate	No	73.73	\$155,700	\$114,798	\$90,927	4645	58.36	2711	487	899
06	001	4285.00	Middle	No	91.38	\$155,700	\$142,279	\$112,684	3339	59.18	1976	505	614
06	001	4286.00	Middle	No	108.97	\$155,700	\$169,666	\$134,375	3398	62.18	2113	708	539
06	001	4287.00	Middle	No	112.45	\$155,700	\$175,085	\$138,676	4751	69.56	3305	601	1045
06	001	4301.01	Upper	No	148.53	\$155,700	\$231,261	\$183,162	6747	70.70	4770	1997	2296
06	001	4301.02	Upper	No	146.28	\$155,700	\$227,758	\$180,385	2553	46.93	1198	813	923
06	001	4302.00	Upper	No	132.79	\$155,700	\$206,754	\$163,750	7477	52.03	3890	2089	2351
06	001	4303.00	Upper	No	127.25	\$155,700	\$198,128	\$156,917	3940	51.04	2011	1170	1344
06	001	4304.00	Upper	No	153.49	\$155,700	\$238,984	\$189,276	2207	49.84	1100	643	729
06	001	4305.00	Moderate	No	77.82	\$155,700	\$121,166	\$95,964	6289	72.73	4574	1154	1774
06	001	4306.00	Middle	No	107.80	\$155,700	\$167,845	\$132,934	6385	60.85	3885	1976	2206
06	001	4307.00	Middle	No	94.82	\$155,700	\$147,635	\$116,925	4209	57.83	2434	1073	1356
06	001	4308.00	Middle	No	83.94	\$155,700	\$130,695	\$103,516	6165	63.29	3902	1457	1898
06	001	4309.00	Moderate	No	69.68	\$155,700	\$108,492	\$85,928	5137	71.70	3683	449	994
06	001	4310.00	Moderate	No	70.28	\$155,700	\$109,426	\$86,667	3091	70.43	2177	340	723
06	001	4311.00	Middle	No	84.28	\$155,700	\$131,224	\$103,939	3537	70.74	2502	355	670
06	001	4312.00	Middle	No	85.34	\$155,700	\$132,874	\$105,244	6091	62.91	3832	1134	1397
06	001	4321.00	Upper	No	133.45	\$155,700	\$207,782	\$164,563	4121	62.70	2584	1088	1263
06	001	4322.00	Middle	No	102.32	\$155,700	\$159,312	\$126,184	4231	67.45	2854	683	1122
06	001	4323.00	Middle	No	101.62	\$155,700	\$158,222	\$125,313	4885	81.54	3983	1112	1661
06	001	4324.00	Moderate	No	65.03	\$155,700	\$101,252	\$80,192	6279	85.09	5343	874	1527
06	001	4325.01	Moderate	No	68.04	\$155,700	\$105,938	\$83,903	5161	85.35	4405	766	1200
06	001	4325.02	Moderate	No	66.84	\$155,700	\$104,070	\$82,422	4641	88.47	4106	787	1100
06	001	4326.01	Unknown	No	0.00	\$155,700	\$0	\$0	4358	81.00	3530	691	596
06	001	4326.02	Moderate	No	74.11	\$155,700	\$115,389	\$91,389	3214	78.72	2530	384	686

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	001	4327.00	Middle	No	110.61	\$155,700	\$172,220	\$136,406	2660	59.77	1590	793	910
06	001	4328.00	Middle	No	112.80	\$155,700	\$175,630	\$139,103	4121	68.28	2814	1295	1638
06	001	4330.00	Moderate	No	75.86	\$155,700	\$118,114	\$93,548	4178	74.72	3122	1023	1474
06	001	4331.02	Middle	No	88.78	\$155,700	\$138,230	\$109,482	4124	86.13	3552	858	1205
06	001	4331.03	Moderate	No	66.29	\$155,700	\$103,214	\$81,750	3682	87.91	3237	312	732
06	001	4331.04	Low	No	49.67	\$155,700	\$77,336	\$61,250	4125	80.22	3309	450	805
06	001	4332.00	Moderate	No	59.53	\$155,700	\$92,688	\$73,414	7652	86.02	6582	1192	1555
06	001	4333.00	Moderate	No	79.73	\$155,700	\$124,140	\$98,318	7448	83.51	6220	1676	2074
06	001	4334.00	Middle	No	110.49	\$155,700	\$172,033	\$136,250	6644	84.72	5629	1582	1963
06	001	4335.00	Middle	No	84.13	\$155,700	\$130,990	\$103,750	4557	79.68	3631	1188	1536
06	001	4336.00	Moderate	No	60.08	\$155,700	\$93,545	\$74,088	6307	81.42	5135	1193	1597
06	001	4337.00	Moderate	No	74.55	\$155,700	\$116,074	\$91,932	3515	86.12	3027	315	672
06	001	4338.01	Moderate	No	59.25	\$155,700	\$92,252	\$73,073	3637	88.73	3227	419	839
06	001	4338.02	Middle	No	90.88	\$155,700	\$141,500	\$112,067	4365	88.98	3884	854	1186
06	001	4339.00	Low	No	47.62	\$155,700	\$74,144	\$58,727	6833	91.56	6256	425	941
06	001	4340.00	Low	No	41.23	\$155,700	\$64,195	\$50,850	5564	87.74	4882	557	1265
06	001	4351.02	Middle	No	106.08	\$155,700	\$165,167	\$130,815	5870	75.76	4447	1135	1233
06	001	4351.03	Upper	No	177.24	\$155,700	\$275,963	\$218,568	7726	73.26	5660	2250	2389
06	001	4351.04	Middle	No	80.35	\$155,700	\$125,105	\$99,083	7230	87.47	6324	587	868
06	001	4352.00	Middle	No	99.98	\$155,700	\$155,669	\$123,299	4504	77.20	3477	1236	1446
06	001	4353.00	Moderate	No	64.87	\$155,700	\$101,003	\$80,000	5077	78.39	3980	624	1172
06	001	4354.00	Moderate	No	72.39	\$155,700	\$112,711	\$89,271	4940	80.89	3996	627	1111
06	001	4355.00	Moderate	No	68.64	\$155,700	\$106,872	\$84,643	4104	79.65	3269	389	1031
06	001	4356.01	Moderate	No	62.26	\$155,700	\$96,939	\$76,786	5454	88.34	4818	385	1348
06	001	4356.02	Moderate	No	66.85	\$155,700	\$104,085	\$82,440	5709	83.85	4787	409	1503
06	001	4357.00	Moderate	No	75.22	\$155,700	\$117,118	\$92,760	4904	82.87	4064	1020	1333
06	001	4358.00	Middle	No	97.36	\$155,700	\$151,590	\$120,061	5735	79.67	4569	1264	1613
06	001	4359.00	Middle	No	81.87	\$155,700	\$127,472	\$100,958	5431	74.11	4025	1292	1647
06	001	4360.00	Moderate	No	74.30	\$155,700	\$115,685	\$91,625	5049	76.55	3865	1112	1416

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	001	4361.00	Middle	No	98.93	\$155,700	\$154,034	\$122,000	5745	81.86	4703	1069	1481
06	001	4362.00	Low	No	46.54	\$155,700	\$72,463	\$57,396	4176	90.45	3777	110	821
06	001	4363.01	Middle	No	84.48	\$155,700	\$131,535	\$104,183	5785	91.32	5283	1014	1645
06	001	4363.02	Moderate	No	73.71	\$155,700	\$114,766	\$90,904	3903	88.01	3435	513	955
06	001	4364.02	Middle	No	117.72	\$155,700	\$183,290	\$145,167	3007	58.43	1757	863	1007
06	001	4364.03	Middle	No	90.47	\$155,700	\$140,862	\$111,563	4282	75.64	3239	544	1157
06	001	4364.04	Middle	No	111.45	\$155,700	\$173,528	\$137,442	3609	65.75	2373	972	1276
06	001	4365.00	Moderate	No	57.49	\$155,700	\$89,512	\$70,893	5372	85.65	4601	491	862
06	001	4366.01	Moderate	No	67.30	\$155,700	\$104,786	\$83,000	6761	91.30	6173	777	1325
06	001	4366.02	Moderate	No	67.41	\$155,700	\$104,957	\$83,125	5402	92.48	4996	354	588
06	001	4367.00	Moderate	No	68.90	\$155,700	\$107,277	\$84,964	3689	88.32	3258	648	965
06	001	4368.00	Middle	No	89.62	\$155,700	\$139,538	\$110,515	4341	88.85	3857	699	849
06	001	4369.00	Moderate	No	60.07	\$155,700	\$93,529	\$74,076	7099	91.36	6486	833	1432
06	001	4370.00	Middle	No	83.00	\$155,700	\$129,231	\$102,350	3726	83.87	3125	864	889
06	001	4371.01	Middle	No	85.09	\$155,700	\$132,485	\$104,931	7532	90.35	6805	1842	2197
06	001	4371.02	Moderate	No	78.70	\$155,700	\$122,536	\$97,058	4557	91.16	4154	687	1041
06	001	4372.00	Moderate	No	79.88	\$155,700	\$124,373	\$98,512	8696	83.36	7249	1784	2131
06	001	4373.00	Moderate	No	61.32	\$155,700	\$95,475	\$75,625	3359	89.07	2992	528	724
06	001	4374.00	Moderate	No	72.98	\$155,700	\$113,630	\$90,000	3508	87.94	3085	852	987
06	001	4375.00	Moderate	No	63.53	\$155,700	\$98,916	\$78,343	4797	93.18	4470	342	588
06	001	4376.00	Middle	No	88.99	\$155,700	\$138,557	\$109,741	3398	89.88	3054	449	672
06	001	4377.01	Moderate	No	50.22	\$155,700	\$78,193	\$61,935	3991	94.59	3775	186	453
06	001	4377.02	Moderate	No	51.42	\$155,700	\$80,061	\$63,413	4404	97.25	4283	81	563
06	001	4378.00	Middle	No	107.89	\$155,700	\$167,985	\$133,045	4785	88.23	4222	923	1241
06	001	4379.00	Moderate	No	74.43	\$155,700	\$115,888	\$91,786	2426	89.98	2183	243	368
06	001	4380.00	Middle	No	91.84	\$155,700	\$142,995	\$113,250	3409	76.27	2600	685	919
06	001	4381.00	Middle	No	107.24	\$155,700	\$166,973	\$132,250	7807	86.45	6749	1601	2156
06	001	4382.01	Moderate	No	69.55	\$155,700	\$108,289	\$85,769	4752	90.09	4281	910	1198

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	001	4382.03	Middle	No	103.80	\$155,700	\$161,617	\$128,009	4200	88.55	3719	886	1148
06	001	4382.04	Moderate	No	77.20	\$155,700	\$120,200	\$95,208	5940	86.63	5146	1612	1885
06	001	4383.00	Middle	No	82.10	\$155,700	\$127,830	\$101,250	3865	93.58	3617	645	880
06	001	4384.00	Moderate	No	76.28	\$155,700	\$118,768	\$94,063	2460	85.12	2094	607	731
06	001	4401.00	Middle	No	80.99	\$155,700	\$126,101	\$99,875	2656	67.70	1798	557	561
06	001	4402.00	Moderate	No	69.94	\$155,700	\$108,897	\$86,250	5786	95.28	5513	804	1570
06	001	4403.01	Middle	No	95.03	\$155,700	\$147,962	\$117,188	7129	87.18	6215	1559	1976
06	001	4403.04	Middle	No	97.44	\$155,700	\$151,714	\$120,165	4726	93.19	4404	939	1262
06	001	4403.05	Upper	No	120.02	\$155,700	\$186,871	\$148,000	3682	89.14	3282	938	1072
06	001	4403.06	Moderate	No	78.92	\$155,700	\$122,878	\$97,321	4020	93.48	3758	724	1065
06	001	4403.07	Middle	No	87.04	\$155,700	\$135,521	\$107,339	4459	83.90	3741	1123	1425
06	001	4403.08	Middle	No	95.70	\$155,700	\$149,005	\$118,011	5946	87.66	5212	927	1312
06	001	4403.31	Middle	No	88.79	\$155,700	\$138,246	\$109,500	3323	91.48	3040	532	763
06	001	4403.32	Upper	No	143.66	\$155,700	\$223,679	\$177,153	3034	92.52	2807	820	933
06	001	4403.33	Middle	No	109.20	\$155,700	\$170,024	\$134,667	2787	93.33	2601	763	898
06	001	4403.34	Middle	No	101.85	\$155,700	\$158,580	\$125,598	4083	90.45	3693	819	1038
06	001	4403.36	Middle	No	101.38	\$155,700	\$157,849	\$125,015	4583	86.06	3944	679	1139
06	001	4403.37	Upper	No	177.39	\$155,700	\$276,196	\$218,750	2708	92.28	2499	669	769
06	001	4403.38	Upper	No	129.93	\$155,700	\$202,301	\$160,227	4305	89.08	3835	534	798
06	001	4411.00	Upper	No	122.57	\$155,700	\$190,841	\$151,152	4504	63.88	2877	1462	1744
06	001	4412.00	Upper	No	126.43	\$155,700	\$196,852	\$155,905	7277	68.49	4984	1535	2245
06	001	4413.01	Middle	No	106.70	\$155,700	\$166,132	\$131,576	3248	81.00	2631	552	819
06	001	4413.02	Upper	No	146.73	\$155,700	\$228,459	\$180,948	5661	78.73	4457	1245	1600
06	001	4414.01	Middle	No	118.33	\$155,700	\$184,240	\$145,921	7319	85.71	6273	1327	1977
06	001	4414.02	Upper	No	139.67	\$155,700	\$217,466	\$172,237	5293	83.54	4422	1304	1659
06	001	4415.01	Upper	No	139.43	\$155,700	\$217,093	\$171,935	5913	89.97	5320	1594	1732
06	001	4415.03	Upper	No	159.43	\$155,700	\$248,233	\$196,600	7763	93.88	7288	1809	2134
06	001	4415.21	Upper	No	180.01	\$155,700	\$280,276	\$221,979	5779	87.56	5060	1389	1795
06	001	4415.22	Upper	No	133.63	\$155,700	\$208,062	\$164,784	4868	88.85	4325	1257	1459

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	001	4415.23	Upper	No	129.98	\$155,700	\$202,379	\$160,288	4169	91.17	3801	568	1178
06	001	4415.24	Upper	No	164.55	\$155,700	\$256,204	\$202,917	4040	91.91	3713	792	1271
06	001	4415.25	Middle	No	102.38	\$155,700	\$159,406	\$126,250	1632	92.83	1515	26	132
06	001	4416.01	Upper	No	124.92	\$155,700	\$194,500	\$154,053	4641	76.84	3566	1269	1495
06	001	4416.02	Middle	No	105.96	\$155,700	\$164,980	\$130,664	7220	83.70	6043	1342	1652
06	001	4417.01	Upper	No	144.79	\$155,700	\$225,438	\$178,545	3846	85.62	3293	652	1013
06	001	4417.02	Middle	No	103.61	\$155,700	\$161,321	\$127,772	5728	81.20	4651	1016	1133
06	001	4418.00	Upper	No	138.46	\$155,700	\$215,582	\$170,744	7195	78.64	5658	1315	1445
06	001	4419.21	Middle	No	114.73	\$155,700	\$178,635	\$141,484	3718	81.33	3024	369	579
06	001	4419.23	Middle	No	101.03	\$155,700	\$157,304	\$124,590	6333	86.93	5505	131	432
06	001	4419.24	Upper	No	132.93	\$155,700	\$206,972	\$163,929	7619	84.11	6408	1543	2065
06	001	4419.26	Middle	No	83.26	\$155,700	\$129,636	\$102,679	3836	90.07	3455	421	660
06	001	4419.27	Middle	No	107.84	\$155,700	\$167,907	\$132,986	4310	84.50	3642	361	555
06	001	4419.28	Middle	No	103.35	\$155,700	\$160,916	\$127,446	3392	85.82	2911	319	455
06	001	4419.29	Upper	No	125.06	\$155,700	\$194,718	\$154,219	3466	86.06	2983	366	461
06	001	4420.00	Upper	No	150.07	\$155,700	\$233,659	\$185,066	3236	85.91	2780	831	956
06	001	4421.00	Upper	No	163.43	\$155,700	\$254,461	\$201,540	5265	87.52	4608	1343	1674
06	001	4422.00	Upper	No	164.27	\$155,700	\$255,768	\$202,569	7454	86.45	6444	1835	2132
06	001	4423.01	Middle	No	108.84	\$155,700	\$169,464	\$134,219	5046	83.67	4222	646	1030
06	001	4423.02	Middle	No	92.53	\$155,700	\$144,069	\$114,110	6417	87.19	5595	746	1090
06	001	4424.00	Middle	No	113.70	\$155,700	\$177,031	\$140,208	6347	79.74	5061	1392	1783
06	001	4425.01	Middle	No	98.50	\$155,700	\$153,365	\$121,466	3543	79.34	2811	661	768
06	001	4425.02	Middle	No	87.20	\$155,700	\$135,770	\$107,534	3976	80.91	3217	592	965
06	001	4426.01	Upper	No	130.34	\$155,700	\$202,939	\$160,733	3854	72.39	2790	800	1044
06	001	4426.02	Middle	No	90.70	\$155,700	\$141,220	\$111,855	5314	76.59	4070	878	1169
06	001	4427.00	Upper	No	149.06	\$155,700	\$232,086	\$183,813	3141	65.55	2059	788	925
06	001	4428.00	Upper	No	120.92	\$155,700	\$188,272	\$149,120	2959	76.78	2272	781	908
06	001	4429.00	Middle	No	115.42	\$155,700	\$179,709	\$142,328	7661	80.51	6168	1455	1962

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	001	4430.01	Middle	No	96.42	\$155,700	\$150,126	\$118,900	2888	83.93	2424	660	874
06	001	4430.02	Middle	No	95.66	\$155,700	\$148,943	\$117,969	6650	85.22	5667	1357	1969
06	001	4431.02	Upper	No	163.66	\$155,700	\$254,819	\$201,815	4942	87.39	4319	1411	1570
06	001	4431.03	Upper	No	185.56	\$155,700	\$288,917	\$228,828	3972	89.40	3551	1104	1267
06	001	4431.04	Upper	No	146.70	\$155,700	\$228,412	\$180,904	5901	88.65	5231	1118	1700
06	001	4431.05	Upper	No	165.79	\$155,700	\$258,135	\$204,444	4687	89.46	4193	1315	1508
06	001	4432.00	Upper	No	191.86	\$155,700	\$298,726	\$236,591	3553	85.28	3030	1167	1228
06	001	4433.01	Upper	No	157.41	\$155,700	\$245,087	\$194,115	4134	82.85	3425	1105	1278
06	001	4433.21	Middle	No	106.59	\$155,700	\$165,961	\$131,444	3511	91.97	3229	538	641
06	001	4433.22	Upper	No	149.98	\$155,700	\$233,519	\$184,946	3191	84.24	2688	865	989
06	001	4441.00	Middle	No	112.73	\$155,700	\$175,521	\$139,020	7703	71.62	5517	2214	2606
06	001	4442.00	Middle	No	115.00	\$155,700	\$179,055	\$141,811	6451	79.18	5108	1571	1934
06	001	4443.01	Middle	No	118.26	\$155,700	\$184,131	\$145,833	3617	73.85	2671	915	1116
06	001	4443.03	Unknown	No	0.00	\$155,700	\$0	\$0	5	100.00	5	0	0
06	001	4443.04	Middle	No	103.54	\$155,700	\$161,212	\$127,685	7202	88.91	6403	818	1397
06	001	4444.00	Moderate	No	73.09	\$155,700	\$113,801	\$90,139	5282	84.12	4443	744	1208
06	001	4445.00	Middle	No	87.76	\$155,700	\$136,642	\$108,225	6414	85.75	5500	852	1414
06	001	4446.01	Upper	No	136.54	\$155,700	\$212,593	\$168,375	6083	79.55	4839	1480	1791
06	001	4446.02	Upper	No	129.75	\$155,700	\$202,021	\$160,000	4777	85.89	4103	1237	1238
06	001	4501.01	Upper	No	128.01	\$155,700	\$199,312	\$157,857	6825	77.36	5280	631	864
06	001	4501.02	Middle	No	114.94	\$155,700	\$178,962	\$141,743	8660	76.86	6656	913	1072
06	001	4502.00	Middle	No	83.01	\$155,700	\$129,247	\$102,365	6456	66.09	4267	811	1231
06	001	4503.00	Middle	No	103.90	\$155,700	\$161,772	\$128,125	5548	58.51	3246	1105	1402
06	001	4504.00	Middle	No	116.08	\$155,700	\$180,737	\$143,147	7675	64.73	4968	1606	2038
06	001	4505.01	Upper	No	145.16	\$155,700	\$226,014	\$179,000	3278	52.23	1712	889	1046
06	001	4505.02	Upper	No	156.61	\$155,700	\$243,842	\$193,125	5754	63.52	3655	1659	1876
06	001	4506.01	Upper	No	188.58	\$155,700	\$293,619	\$232,543	3480	51.18	1781	1222	1411
06	001	4506.03	Upper	No	153.49	\$155,700	\$238,984	\$189,274	4905	55.90	2742	1243	1563
06	001	4506.04	Upper	No	144.12	\$155,700	\$224,395	\$177,727	4898	46.90	2297	1299	1601

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	001	4506.05	Upper	No	132.65	\$155,700	\$206,536	\$163,580	3937	47.29	1862	1009	1343
06	001	4506.06	Upper	No	159.54	\$155,700	\$248,404	\$196,744	6026	51.26	3089	1735	2004
06	001	4506.07	Upper	No	147.51	\$155,700	\$229,673	\$181,908	6054	56.87	3443	787	1259
06	001	4506.08	Upper	No	202.73	\$155,700	\$315,651	\$250,001	4141	58.20	2410	1153	1456
06	001	4506.09	Upper	No	138.93	\$155,700	\$216,314	\$171,319	4849	52.65	2553	1379	1534
06	001	4507.01	Upper	No	188.37	\$155,700	\$293,292	\$232,292	8271	52.70	4359	2274	2684
06	001	4507.41	Middle	No	118.69	\$155,700	\$184,800	\$146,364	5482	48.45	2656	1006	1509
06	001	4507.42	Upper	No	137.27	\$155,700	\$213,729	\$169,276	5439	48.48	2637	1610	1968
06	001	4507.43	Upper	No	121.93	\$155,700	\$189,845	\$150,357	8901	82.44	7338	814	1290
06	001	4507.44	Upper	No	153.70	\$155,700	\$239,311	\$189,539	5987	51.95	3110	1470	1691
06	001	4507.45	Upper	No	176.56	\$155,700	\$274,904	\$217,728	6374	69.99	4461	1606	1940
06	001	4507.46	Upper	No	158.13	\$155,700	\$246,208	\$195,000	3238	48.92	1584	881	1004
06	001	4507.50	Middle	No	108.73	\$155,700	\$169,293	\$134,080	6790	82.19	5581	954	952
06	001	4507.51	Upper	No	202.73	\$155,700	\$315,651	\$250,001	12411	88.33	10963	3029	3230
06	001	4507.52	Upper	No	195.75	\$155,700	\$304,783	\$241,389	9846	85.67	8435	1865	2106
06	001	4511.02	Upper	No	202.73	\$155,700	\$315,651	\$250,001	3955	31.30	1238	1304	1380
06	001	4511.03	Upper	No	198.79	\$155,700	\$309,516	\$245,139	1480	35.14	520	377	494
06	001	4511.04	Upper	No	146.21	\$155,700	\$227,649	\$180,302	7028	51.00	3584	1747	2119
06	001	4512.01	Middle	No	96.70	\$155,700	\$150,562	\$119,255	7271	48.71	3542	2079	2445
06	001	4512.02	Middle	No	119.95	\$155,700	\$186,762	\$147,917	5781	52.52	3036	1690	1964
06	001	4513.00	Middle	No	115.25	\$155,700	\$179,444	\$142,129	6435	41.10	2645	1932	2231
06	001	4514.01	Middle	No	96.39	\$155,700	\$150,079	\$118,867	6053	46.13	2792	1400	1924
06	001	4514.03	Middle	No	118.41	\$155,700	\$184,364	\$146,023	2175	45.47	989	653	799
06	001	4514.04	Moderate	No	76.19	\$155,700	\$118,628	\$93,958	6613	66.48	4396	1053	2037
06	001	4515.01	Upper	No	127.56	\$155,700	\$198,611	\$157,308	4920	41.14	2024	1039	1392
06	001	4515.03	Upper	No	121.24	\$155,700	\$188,771	\$149,512	6520	45.71	2980	1905	2241
06	001	4515.04	Middle	No	117.58	\$155,700	\$183,072	\$145,000	1657	46.41	769	409	526
06	001	4515.05	Upper	No	162.57	\$155,700	\$253,121	\$200,469	3177	29.97	952	1150	1270

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	001	4515.06	Middle	No	87.42	\$155,700	\$136,113	\$107,802	3123	56.26	1757	492	829
06	001	4516.01	Upper	No	151.99	\$155,700	\$236,648	\$187,431	5003	32.30	1616	1383	1779
06	001	4516.02	Upper	No	121.42	\$155,700	\$189,051	\$149,732	6631	34.20	2268	1810	2120
06	001	4517.01	Upper	No	123.21	\$155,700	\$191,838	\$151,944	3270	41.65	1362	907	1130
06	001	4517.03	Upper	No	140.61	\$155,700	\$218,930	\$173,390	3952	41.32	1633	1254	1336
06	001	4517.04	Upper	No	121.48	\$155,700	\$189,144	\$149,811	4572	38.34	1753	1273	1498
06	001	9819.00	Unknown	No	0.00	\$155,700	\$0	\$0	49	40.82	20	0	10
06	001	9820.00	Unknown	No	0.00	\$155,700	\$0	\$0	206	62.14	128	18	6
06	001	9821.00	Unknown	No	0.00	\$155,700	\$0	\$0	1044	58.24	608	17	29
06	001	9832.00	Upper	No	171.31	\$155,700	\$266,730	\$211,250	834	49.76	415	318	40
06	001	9900.00	Unknown	No	0.00	\$155,700	\$0	\$0	0	0.00	0	0	0

* Will automatically be included in the 2025 Distressed or Underserved Tract List

2024 FFIEC Census Report - Summary Census Demographic Information

State: 06 - CALIFORNIA (CA)

County: 013 - CONTRA COSTA COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	013	3010.00	Middle	No	88.67	\$155,700	\$138,059	\$109,352	5514	46.77	2579	1346	2407
06	013	3020.05	Moderate	No	70.42	\$155,700	\$109,644	\$86,841	7134	61.30	4373	1203	1858
06	013	3020.06	Middle	No	86.84	\$155,700	\$135,210	\$107,095	4032	56.94	2296	907	1224
06	013	3020.07	Moderate	No	71.54	\$155,700	\$111,388	\$88,229	7412	64.02	4745	1349	1933
06	013	3020.09	Middle	No	97.06	\$155,700	\$151,122	\$119,688	7817	82.27	6431	1285	1868
06	013	3020.11	Moderate	No	76.03	\$155,700	\$118,379	\$93,764	5401	72.30	3905	838	956
06	013	3020.12	Upper	No	127.15	\$155,700	\$197,973	\$156,797	5348	63.13	3376	1351	1470
06	013	3020.13	Middle	No	107.18	\$155,700	\$166,879	\$132,176	3359	52.93	1778	972	1041
06	013	3020.14	Middle	No	102.65	\$155,700	\$159,826	\$126,591	7906	56.30	4451	1905	2232
06	013	3031.04	Middle	No	113.87	\$155,700	\$177,296	\$140,426	7206	61.02	4397	1440	1810
06	013	3031.05	Moderate	No	77.43	\$155,700	\$120,559	\$95,491	3356	68.38	2295	582	882
06	013	3031.06	Moderate	No	71.88	\$155,700	\$111,917	\$88,641	7021	61.27	4302	1749	2197
06	013	3031.07	Middle	No	84.65	\$155,700	\$131,800	\$104,394	6966	59.35	4134	1316	1896
06	013	3032.02	Upper	No	120.25	\$155,700	\$187,229	\$148,293	9125	52.60	4800	1922	2529
06	013	3032.04	Middle	No	92.15	\$155,700	\$143,478	\$113,640	4860	51.71	2513	1285	1706
06	013	3032.06	Middle	No	102.67	\$155,700	\$159,857	\$126,609	4700	53.60	2519	1184	1421
06	013	3032.07	Moderate	No	74.78	\$155,700	\$116,432	\$92,216	6600	81.23	5361	1039	1619
06	013	3032.08	Middle	No	97.39	\$155,700	\$151,636	\$120,104	3955	40.28	1593	1469	1650
06	013	3032.09	Middle	No	99.13	\$155,700	\$154,345	\$122,243	5403	65.63	3546	1256	1393
06	013	3032.10	Middle	No	87.06	\$155,700	\$135,552	\$107,361	3815	27.76	1059	1703	1946
06	013	3032.11	Middle	No	118.61	\$155,700	\$184,676	\$146,264	4958	51.53	2555	1267	1525
06	013	3040.01	Upper	No	148.36	\$155,700	\$230,997	\$182,947	5748	44.89	2580	1704	2061
06	013	3040.02	Moderate	No	68.07	\$155,700	\$105,985	\$83,939	1293	54.76	708	372	606
06	013	3040.03	Middle	No	109.04	\$155,700	\$169,775	\$134,464	3550	26.23	931	1250	1567
06	013	3040.04	Middle	No	98.65	\$155,700	\$153,598	\$121,650	3621	27.17	984	1336	1767
06	013	3040.06	Upper	No	144.42	\$155,700	\$224,862	\$178,088	3987	47.25	1884	876	942

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	013	3040.07	Middle	No	104.39	\$155,700	\$162,535	\$128,733	4706	44.45	2092	1235	1539
06	013	3050.00	Low	No	36.12	\$155,700	\$56,239	\$44,551	7064	77.53	5477	513	1701
06	013	3060.02	Moderate	No	51.43	\$155,700	\$80,077	\$63,421	3678	68.46	2518	781	1393
06	013	3060.03	Moderate	No	66.19	\$155,700	\$103,058	\$81,625	5615	74.05	4158	976	1594
06	013	3060.04	Moderate	No	60.57	\$155,700	\$94,307	\$74,697	3667	70.55	2587	679	1007
06	013	3071.01	Moderate	No	74.88	\$155,700	\$116,588	\$92,344	4554	65.59	2987	1097	1360
06	013	3071.02	Moderate	No	54.53	\$155,700	\$84,903	\$67,252	5824	78.50	4572	810	1625
06	013	3072.01	Low	No	49.64	\$155,700	\$77,289	\$61,216	3794	80.86	3068	584	699
06	013	3072.02	Low	No	28.64	\$155,700	\$44,592	\$35,317	4355	90.59	3945	219	954
06	013	3072.04	Moderate	No	68.42	\$155,700	\$106,530	\$84,375	4526	73.02	3305	1093	1470
06	013	3072.05	Low	No	35.00	\$155,700	\$54,495	\$43,165	7484	77.59	5807	993	1809
06	013	3080.01	Moderate	No	60.51	\$155,700	\$94,214	\$74,628	7770	66.82	5192	2127	2723
06	013	3080.02	Middle	No	91.49	\$155,700	\$142,450	\$112,829	5289	76.40	4041	1077	1306
06	013	3090.00	Moderate	No	52.44	\$155,700	\$81,649	\$64,669	3699	80.86	2991	749	1054
06	013	3100.00	Moderate	No	52.04	\$155,700	\$81,026	\$64,182	6106	89.40	5459	1114	1893
06	013	3110.00	Moderate	No	55.37	\$155,700	\$86,211	\$68,281	5668	91.94	5211	792	1249
06	013	3120.00	Low	No	45.10	\$155,700	\$70,221	\$55,625	2974	90.35	2687	238	660
06	013	3131.02	Moderate	No	60.24	\$155,700	\$93,794	\$74,286	4581	79.59	3646	642	978
06	013	3131.04	Low	No	39.67	\$155,700	\$61,766	\$48,926	2685	78.92	2119	330	451
06	013	3131.05	Moderate	No	58.73	\$155,700	\$91,443	\$72,428	6559	84.71	5556	826	1349
06	013	3131.06	Middle	No	105.90	\$155,700	\$164,886	\$130,598	5879	80.63	4740	1339	1702
06	013	3131.07	Middle	No	90.44	\$155,700	\$140,815	\$111,532	3071	72.58	2229	599	762
06	013	3132.03	Middle	No	93.75	\$155,700	\$145,969	\$115,609	3354	74.99	2515	732	984
06	013	3132.04	Moderate	No	68.34	\$155,700	\$106,405	\$84,273	5704	77.96	4447	921	1500
06	013	3132.05	Moderate	No	76.68	\$155,700	\$119,391	\$94,560	1822	83.53	1522	402	507
06	013	3132.06	Moderate	No	51.30	\$155,700	\$79,874	\$63,268	6342	89.96	5705	815	1434
06	013	3141.02	Moderate	No	59.35	\$155,700	\$92,408	\$73,190	6812	86.96	5924	1363	1881
06	013	3141.03	Moderate	No	54.37	\$155,700	\$84,654	\$67,054	5513	88.97	4905	585	1176
06	013	3141.05	Low	No	44.17	\$155,700	\$68,773	\$54,474	4540	88.52	4019	690	1204

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	013	3141.06	Moderate	No	54.46	\$155,700	\$84,794	\$67,159	3744	86.38	3234	727	1030
06	013	3142.00	Low	No	40.78	\$155,700	\$63,494	\$50,298	7168	87.75	6290	1069	1642
06	013	3150.00	Moderate	No	72.54	\$155,700	\$112,945	\$89,453	3434	69.10	2373	858	1159
06	013	3160.00	Low	No	31.58	\$155,700	\$49,170	\$38,947	1605	57.88	929	136	341
06	013	3170.00	Moderate	No	72.47	\$155,700	\$112,836	\$89,375	2078	33.21	690	328	912
06	013	3180.00	Middle	No	87.98	\$155,700	\$136,985	\$108,495	3442	36.35	1251	765	1109
06	013	3190.01	Upper	No	120.89	\$155,700	\$188,226	\$149,080	4093	43.86	1795	928	1236
06	013	3190.02	Middle	No	85.19	\$155,700	\$132,641	\$105,054	4179	37.86	1582	1083	1626
06	013	3200.01	Moderate	No	72.33	\$155,700	\$112,618	\$89,196	3626	52.54	1905	767	1018
06	013	3200.03	Middle	No	111.53	\$155,700	\$173,652	\$137,533	2801	40.34	1130	955	900
06	013	3200.04	Middle	No	104.18	\$155,700	\$162,208	\$128,472	7038	47.34	3332	1728	2069
06	013	3211.01	Middle	No	107.46	\$155,700	\$167,315	\$132,522	6498	38.40	2495	1954	2322
06	013	3211.02	Middle	No	119.48	\$155,700	\$186,030	\$147,339	6826	37.37	2551	2354	2568
06	013	3211.03	Middle	No	112.77	\$155,700	\$175,583	\$139,069	4779	31.35	1498	1412	1760
06	013	3212.00	Moderate	No	79.13	\$155,700	\$123,205	\$97,583	5589	54.20	3029	908	1816
06	013	3220.00	Upper	No	141.91	\$155,700	\$220,954	\$175,000	6528	39.51	2579	1986	2190
06	013	3230.00	Middle	No	107.30	\$155,700	\$167,066	\$132,316	4622	33.77	1561	1292	1663
06	013	3240.02	Middle	No	101.88	\$155,700	\$158,627	\$125,642	5519	48.94	2701	753	1262
06	013	3240.03	Moderate	No	78.13	\$155,700	\$121,648	\$96,354	3123	55.30	1727	177	109
06	013	3240.04	Upper	No	129.27	\$155,700	\$201,273	\$159,417	2811	46.35	1303	464	597
06	013	3250.00	Middle	No	119.69	\$155,700	\$186,357	\$147,596	5733	32.03	1836	1668	1900
06	013	3260.00	Middle	No	117.61	\$155,700	\$183,119	\$145,029	3508	28.31	993	1224	1343
06	013	3270.01	Moderate	No	61.68	\$155,700	\$96,036	\$76,063	3448	60.53	2087	1120	1185
06	013	3270.02	Middle	No	87.65	\$155,700	\$136,471	\$108,085	4276	63.35	2709	977	1390
06	013	3280.00	Moderate	No	53.03	\$155,700	\$82,568	\$65,402	2411	57.15	1378	72	240
06	013	3290.00	Moderate	No	77.64	\$155,700	\$120,885	\$95,750	6579	58.87	3873	1211	1892
06	013	3300.00	Middle	No	90.02	\$155,700	\$140,161	\$111,006	5587	53.36	2981	1598	2053
06	013	3310.00	Moderate	No	77.10	\$155,700	\$120,045	\$95,083	7337	53.35	3914	1773	2246

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	013	3320.00	Middle	No	96.60	\$155,700	\$150,406	\$119,129	7719	47.12	3637	2172	2763
06	013	3331.01	Middle	No	95.16	\$155,700	\$148,164	\$117,344	4212	47.08	1983	1061	1370
06	013	3331.02	Middle	No	91.70	\$155,700	\$142,777	\$113,088	4090	47.53	1944	1225	1327
06	013	3332.00	Middle	No	103.82	\$155,700	\$161,648	\$128,027	5961	45.66	2722	1676	1932
06	013	3340.01	Middle	No	86.24	\$155,700	\$134,276	\$106,350	3991	49.89	1991	737	1140
06	013	3340.06	Middle	No	111.42	\$155,700	\$173,481	\$137,400	4880	47.50	2318	1169	1648
06	013	3340.07	Moderate	No	77.87	\$155,700	\$121,244	\$96,029	3867	51.80	2003	1221	1200
06	013	3340.08	Middle	No	93.67	\$155,700	\$145,844	\$115,511	4114	56.42	2321	960	1212
06	013	3342.00	Upper	No	147.66	\$155,700	\$229,907	\$182,083	7194	28.77	2070	2020	2275
06	013	3350.00	Middle	No	94.11	\$155,700	\$146,529	\$116,060	3463	48.46	1678	816	1235
06	013	3361.01	Moderate	No	66.30	\$155,700	\$103,229	\$81,756	4808	86.15	4142	219	560
06	013	3361.03	Low	No	44.00	\$155,700	\$68,508	\$54,263	4131	83.35	3443	309	448
06	013	3361.04	Low	No	47.33	\$155,700	\$73,693	\$58,366	3321	84.88	2819	86	150
06	013	3362.01	Moderate	No	78.45	\$155,700	\$122,147	\$96,741	4062	73.68	2993	822	1284
06	013	3362.02	Low	No	45.38	\$155,700	\$70,657	\$55,964	5720	85.42	4886	382	685
06	013	3371.00	Middle	No	109.14	\$155,700	\$169,931	\$134,583	3238	47.13	1526	873	1041
06	013	3372.01	Moderate	No	65.90	\$155,700	\$102,606	\$81,270	2602	57.42	1494	581	674
06	013	3372.02	Moderate	No	61.44	\$155,700	\$95,662	\$75,769	4999	49.57	2478	1454	1740
06	013	3373.00	Middle	No	113.58	\$155,700	\$176,844	\$140,069	6147	37.45	2302	1873	2201
06	013	3381.01	Moderate	No	61.92	\$155,700	\$96,409	\$76,364	5161	71.30	3680	1027	1415
06	013	3381.02	Upper	No	131.68	\$155,700	\$205,026	\$162,386	3498	40.48	1416	1164	1349
06	013	3382.01	Upper	No	172.45	\$155,700	\$268,505	\$212,656	3814	38.28	1460	1387	1395
06	013	3382.03	Upper	No	140.29	\$155,700	\$218,432	\$173,005	5379	48.54	2611	1077	891
06	013	3382.04	Middle	No	108.58	\$155,700	\$169,059	\$133,897	6234	40.31	2513	1591	2388
06	013	3383.01	Upper	No	147.87	\$155,700	\$230,234	\$182,346	3063	34.93	1070	1020	1113
06	013	3383.02	Upper	No	167.06	\$155,700	\$260,112	\$206,016	5981	34.44	2060	1702	2040
06	013	3390.01	Moderate	No	69.64	\$155,700	\$108,429	\$85,875	3663	50.31	1843	279	116
06	013	3390.03	Middle	No	93.04	\$155,700	\$144,863	\$114,732	4065	41.75	1697	226	287
06	013	3390.04	Upper	No	127.26	\$155,700	\$198,144	\$156,932	3598	45.33	1631	561	529

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	013	3400.01	Moderate	No	75.48	\$155,700	\$117,522	\$93,077	6419	42.95	2757	1139	1944
06	013	3400.03	Upper	No	138.06	\$155,700	\$214,959	\$170,246	3644	31.78	1158	1134	1381
06	013	3400.04	Upper	No	150.92	\$155,700	\$234,982	\$186,103	4067	32.90	1338	1353	1733
06	013	3410.00	Upper	No	154.23	\$155,700	\$240,136	\$190,196	5374	31.56	1696	1298	1502
06	013	3430.01	Middle	No	119.31	\$155,700	\$185,766	\$147,134	5059	34.08	1724	1123	1518
06	013	3430.02	Upper	No	142.10	\$155,700	\$221,250	\$175,234	4640	30.95	1436	1162	1304
06	013	3430.03	Upper	No	149.19	\$155,700	\$232,289	\$183,971	4045	26.70	1080	1138	1329
06	013	3451.01	Upper	No	151.26	\$155,700	\$235,512	\$186,528	6264	55.97	3506	1716	1871
06	013	3451.02	Upper	No	133.52	\$155,700	\$207,891	\$164,656	4226	49.83	2106	1181	1225
06	013	3451.03	Upper	No	153.99	\$155,700	\$239,762	\$189,896	5270	49.66	2617	1494	1769
06	013	3451.05	Upper	No	143.57	\$155,700	\$223,538	\$177,045	6484	33.27	2157	1759	2175
06	013	3451.11	Upper	No	124.64	\$155,700	\$194,064	\$153,700	5990	68.83	4123	1116	1354
06	013	3451.12	Upper	No	149.32	\$155,700	\$232,491	\$184,141	8830	72.76	6425	1507	1809
06	013	3451.13	Upper	No	190.06	\$155,700	\$295,923	\$234,375	4627	45.04	2084	1676	1782
06	013	3451.14	Upper	No	142.68	\$155,700	\$222,153	\$175,949	6591	26.02	1715	2313	2681
06	013	3451.15	Upper	No	180.81	\$155,700	\$281,521	\$222,969	6309	59.09	3728	1726	1981
06	013	3451.16	Upper	No	161.34	\$155,700	\$251,206	\$198,958	2982	50.10	1494	728	900
06	013	3451.17	Upper	No	202.17	\$155,700	\$314,779	\$249,306	4182	60.04	2511	1286	1587
06	013	3451.18	Upper	No	132.09	\$155,700	\$205,664	\$162,885	4141	50.59	2095	999	1089
06	013	3452.03	Upper	No	170.33	\$155,700	\$265,204	\$210,046	6966	24.29	1692	1960	2334
06	013	3452.04	Upper	No	202.73	\$155,700	\$315,651	\$250,001	3669	18.94	695	1066	1171
06	013	3452.05	Upper	No	123.62	\$155,700	\$192,476	\$152,441	5775	59.83	3455	995	1202
06	013	3452.06	Middle	No	116.61	\$155,700	\$181,562	\$143,800	3496	46.11	1612	1065	1250
06	013	3461.01	Upper	No	161.21	\$155,700	\$251,004	\$198,800	3555	29.23	1039	1218	1308
06	013	3461.02	Upper	No	202.73	\$155,700	\$315,651	\$250,001	5748	29.28	1683	1674	1850
06	013	3462.03	Upper	No	156.84	\$155,700	\$244,200	\$193,409	3966	23.35	926	1431	1537
06	013	3462.04	Upper	No	202.73	\$155,700	\$315,651	\$250,001	7334	32.26	2366	2596	2793
06	013	3462.05	Upper	No	157.79	\$155,700	\$245,679	\$194,583	4077	21.19	864	1397	1530

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	013	3462.06	Upper	No	202.73	\$155,700	\$315,651	\$250,001	3596	29.45	1059	1021	1207
06	013	3470.00	Upper	No	158.64	\$155,700	\$247,002	\$195,629	6230	30.53	1902	2031	2292
06	013	3480.00	Upper	No	196.49	\$155,700	\$305,935	\$242,303	4835	27.49	1329	1403	1676
06	013	3490.00	Upper	No	134.77	\$155,700	\$209,837	\$166,196	5151	31.90	1643	1286	1665
06	013	3500.00	Upper	No	175.58	\$155,700	\$273,378	\$216,518	6224	34.85	2169	1250	1944
06	013	3511.01	Middle	No	82.32	\$155,700	\$128,172	\$101,513	2898	18.50	536	1947	1319
06	013	3511.03	Moderate	No	78.69	\$155,700	\$122,520	\$97,039	2113	21.53	455	1291	998
06	013	3511.04	Moderate	No	72.47	\$155,700	\$112,836	\$89,375	1964	20.88	410	1127	680
06	013	3511.05	Low	No	45.51	\$155,700	\$70,859	\$56,125	1723	20.26	349	1167	898
06	013	3512.00	Upper	No	202.73	\$155,700	\$315,651	\$250,001	5953	27.36	1629	1878	2072
06	013	3521.01	Upper	No	180.04	\$155,700	\$280,322	\$222,019	3344	40.85	1366	798	879
06	013	3521.02	Upper	No	175.80	\$155,700	\$273,721	\$216,786	5724	36.55	2092	1575	1722
06	013	3522.01	Upper	No	141.01	\$155,700	\$219,553	\$173,884	6266	40.30	2525	1774	1879
06	013	3522.02	Upper	No	142.11	\$155,700	\$221,265	\$175,250	2559	29.54	756	941	1119
06	013	3530.01	Upper	No	202.73	\$155,700	\$315,651	\$250,001	4256	37.78	1608	1313	1506
06	013	3530.02	Upper	No	202.73	\$155,700	\$315,651	\$250,001	4310	31.97	1378	1417	1550
06	013	3540.01	Upper	No	159.43	\$155,700	\$248,233	\$196,607	1958	31.77	622	729	824
06	013	3540.02	Upper	No	202.73	\$155,700	\$315,651	\$250,001	7200	27.79	2001	2507	2722
06	013	3551.07	Middle	No	107.74	\$155,700	\$167,751	\$132,862	5793	66.80	3870	1448	1709
06	013	3551.09	Middle	No	87.37	\$155,700	\$136,035	\$107,748	7167	74.27	5323	1389	1861
06	013	3551.10	Moderate	No	79.33	\$155,700	\$123,517	\$97,831	4434	82.68	3666	808	1205
06	013	3551.11	Middle	No	100.78	\$155,700	\$156,914	\$124,286	6685	80.03	5350	1440	1811
06	013	3551.12	Upper	No	134.12	\$155,700	\$208,825	\$165,392	5636	35.93	2025	1993	2198
06	013	3551.13	Upper	No	175.11	\$155,700	\$272,646	\$215,938	5000	47.10	2355	1738	1862
06	013	3551.15	Upper	No	134.63	\$155,700	\$209,619	\$166,021	10242	82.67	8467	1548	1803
06	013	3551.18	Middle	No	102.57	\$155,700	\$159,701	\$126,492	4302	80.50	3463	872	1197
06	013	3551.19	Middle	No	114.88	\$155,700	\$178,868	\$141,667	4788	81.93	3923	885	1163
06	013	3551.20	Moderate	No	75.72	\$155,700	\$117,896	\$93,380	4248	79.99	3398	789	1244
06	013	3551.21	Upper	No	175.12	\$155,700	\$272,662	\$215,948	7053	74.17	5231	1890	2002

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	013	3551.22	Upper	No	202.73	\$155,700	\$315,651	\$250,001	5006	59.63	2985	1179	1251
06	013	3551.23	Upper	No	202.73	\$155,700	\$315,651	\$250,001	2957	92.76	2743	847	987
06	013	3551.24	Upper	No	202.73	\$155,700	\$315,651	\$250,001	4604	90.73	4177	1235	1346
06	013	3551.25	Upper	No	195.12	\$155,700	\$303,802	\$240,607	4261	88.10	3754	761	866
06	013	3551.26	Upper	No	202.73	\$155,700	\$315,651	\$250,001	5496	82.06	4510	1297	1360
06	013	3552.01	Middle	No	116.78	\$155,700	\$181,826	\$144,009	9199	86.15	7925	1688	2139
06	013	3552.02	Middle	No	90.67	\$155,700	\$141,173	\$111,809	3689	87.02	3210	442	563
06	013	3553.02	Upper	No	202.73	\$155,700	\$315,651	\$250,001	3464	36.11	1251	1186	1238
06	013	3553.06	Upper	No	125.17	\$155,700	\$194,890	\$154,350	5000	26.24	1312	1503	1660
06	013	3553.07	Middle	No	116.57	\$155,700	\$181,499	\$143,750	4445	38.56	1714	1374	1532
06	013	3553.08	Upper	No	130.70	\$155,700	\$203,500	\$161,169	3550	29.94	1063	1221	1419
06	013	3553.09	Upper	No	171.31	\$155,700	\$266,730	\$211,250	4735	43.84	2076	1409	1647
06	013	3553.10	Middle	No	85.04	\$155,700	\$132,407	\$104,873	3197	43.07	1377	956	1115
06	013	3560.01	Middle	No	92.21	\$155,700	\$143,571	\$113,714	3908	79.81	3119	921	1138
06	013	3560.02	Upper	No	124.55	\$155,700	\$193,924	\$153,594	5481	68.40	3749	1840	2045
06	013	3570.00	Middle	No	84.13	\$155,700	\$130,990	\$103,750	3202	39.16	1254	881	1505
06	013	3580.00	Moderate	No	56.12	\$155,700	\$87,379	\$69,208	6237	71.80	4478	1074	1922
06	013	3591.02	Middle	No	85.06	\$155,700	\$132,438	\$104,896	5496	79.35	4361	1163	1430
06	013	3591.03	Middle	No	90.78	\$155,700	\$141,344	\$111,944	5269	72.46	3818	1179	1916
06	013	3591.04	Moderate	No	66.63	\$155,700	\$103,743	\$82,166	2116	81.99	1735	1013	845
06	013	3591.05	Middle	No	114.31	\$155,700	\$177,981	\$140,962	5276	84.15	4440	1523	1561
06	013	3592.02	Middle	No	97.87	\$155,700	\$152,384	\$120,696	6130	61.11	3746	1873	2344
06	013	3592.03	Middle	No	95.45	\$155,700	\$148,616	\$117,708	7013	83.92	5885	1850	2381
06	013	3592.04	Middle	No	106.03	\$155,700	\$165,089	\$130,750	4711	86.54	4077	1274	1462
06	013	3601.01	Middle	No	105.48	\$155,700	\$164,232	\$130,074	4855	64.78	3145	1269	1491
06	013	3601.02	Middle	No	108.50	\$155,700	\$168,935	\$133,803	4381	67.27	2947	1385	1561
06	013	3602.00	Middle	No	82.20	\$155,700	\$127,985	\$101,364	5094	71.32	3633	858	1449
06	013	3610.00	Middle	No	86.62	\$155,700	\$134,867	\$106,815	4763	71.24	3393	1137	1568

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	013	3620.00	Middle	No	108.61	\$155,700	\$169,106	\$133,939	2961	48.63	1440	956	1273
06	013	3630.00	Moderate	No	69.93	\$155,700	\$108,881	\$86,235	7612	74.78	5692	2094	2412
06	013	3640.02	Middle	No	82.96	\$155,700	\$129,169	\$102,311	5868	78.90	4630	1236	1707
06	013	3650.02	Low	No	47.12	\$155,700	\$73,366	\$58,112	6085	95.83	5831	821	1432
06	013	3650.03	Moderate	No	69.09	\$155,700	\$107,573	\$85,208	5215	87.27	4551	603	800
06	013	3660.01	Moderate	No	60.65	\$155,700	\$94,432	\$74,792	4594	93.21	4282	644	993
06	013	3660.02	Low	No	49.08	\$155,700	\$76,418	\$60,530	6525	93.66	6111	802	1465
06	013	3671.00	Moderate	No	56.12	\$155,700	\$87,379	\$69,213	5941	92.21	5478	899	1252
06	013	3672.00	Moderate	No	66.59	\$155,700	\$103,681	\$82,125	5754	92.81	5340	762	1415
06	013	3680.01	Moderate	No	53.23	\$155,700	\$82,879	\$65,647	5467	95.54	5223	587	1220
06	013	3680.02	Moderate	No	50.09	\$155,700	\$77,990	\$61,773	4148	95.13	3946	397	821
06	013	3690.01	Moderate	No	52.46	\$155,700	\$81,680	\$64,698	6771	88.88	6018	701	1400
06	013	3690.02	Moderate	No	66.06	\$155,700	\$102,855	\$81,463	2839	73.12	2076	495	950
06	013	3700.00	Middle	No	83.49	\$155,700	\$129,994	\$102,965	2953	61.67	1821	846	1056
06	013	3710.00	Moderate	No	68.83	\$155,700	\$107,168	\$84,878	5995	79.55	4769	1392	2107
06	013	3720.00	Moderate	No	59.65	\$155,700	\$92,875	\$73,558	8009	87.33	6994	1495	2511
06	013	3730.00	Moderate	No	51.05	\$155,700	\$79,485	\$62,963	4711	95.44	4496	716	1206
06	013	3740.00	Moderate	No	60.04	\$155,700	\$93,482	\$74,044	4994	81.82	4086	929	1551
06	013	3750.00	Moderate	No	52.63	\$155,700	\$81,945	\$64,906	4869	96.20	4684	455	1083
06	013	3760.00	Low	No	46.96	\$155,700	\$73,117	\$57,917	6941	96.30	6684	559	1542
06	013	3770.00	Low	No	41.18	\$155,700	\$64,117	\$50,781	7725	91.73	7086	1023	1952
06	013	3780.00	Upper	No	143.63	\$155,700	\$223,632	\$177,125	3892	41.24	1605	1096	1471
06	013	3790.00	Low	No	45.05	\$155,700	\$70,143	\$55,556	7255	96.62	7010	765	2098
06	013	3800.01	Middle	No	106.80	\$155,700	\$166,288	\$131,705	3773	51.82	1955	810	801
06	013	3800.02	Low	No	38.99	\$155,700	\$60,707	\$48,090	3649	87.97	3210	719	1190
06	013	3810.00	Moderate	No	57.11	\$155,700	\$88,920	\$70,433	7261	92.25	6698	712	1880
06	013	3820.00	Low	No	42.88	\$155,700	\$66,764	\$52,885	8334	87.77	7315	1085	2059
06	013	3830.00	Moderate	No	75.61	\$155,700	\$117,725	\$93,245	4969	60.80	3021	1127	1921
06	013	3840.00	Upper	No	140.31	\$155,700	\$218,463	\$173,026	4180	48.61	2032	1428	1708

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	013	3851.00	Upper	No	145.85	\$155,700	\$227,088	\$179,861	2886	45.88	1324	966	1241
06	013	3852.00	Middle	No	109.76	\$155,700	\$170,896	\$135,357	1453	55.88	812	392	554
06	013	3860.00	Moderate	No	57.14	\$155,700	\$88,967	\$70,469	3500	73.06	2557	444	796
06	013	3870.00	Moderate	No	76.02	\$155,700	\$118,363	\$93,750	2993	61.58	1843	516	843
06	013	3880.00	Middle	No	101.13	\$155,700	\$157,459	\$124,716	2819	55.37	1561	504	969
06	013	3891.00	Middle	No	92.50	\$155,700	\$144,023	\$114,071	2434	60.56	1474	327	820
06	013	3892.00	Moderate	No	61.58	\$155,700	\$95,880	\$75,938	1907	73.94	1410	100	561
06	013	3901.00	Upper	No	133.19	\$155,700	\$207,377	\$164,250	2376	40.45	961	803	1028
06	013	3902.00	Upper	No	160.78	\$155,700	\$250,334	\$198,264	1860	38.39	714	597	787
06	013	3910.00	Upper	No	178.72	\$155,700	\$278,267	\$220,389	2737	31.38	859	849	1045
06	013	3920.00	Upper	No	154.20	\$155,700	\$240,089	\$190,156	2609	32.58	850	880	1086
06	013	3922.01	Moderate	No	70.77	\$155,700	\$110,189	\$87,273	5945	91.79	5457	913	1262
06	013	3922.02	Moderate	No	72.98	\$155,700	\$113,630	\$90,000	4889	80.77	3949	1045	1623
06	013	3923.00	Upper	No	128.49	\$155,700	\$200,059	\$158,452	3742	92.84	3474	701	911
06	013	9800.00	Unknown	No	0.00	\$155,700	\$0	\$0	491	69.65	342	0	0
06	013	9900.00	Unknown	No	0.00	\$155,700	\$0	\$0	0	0.00	0	0	0

* Will automatically be included in the 2025 Distressed or Underserved Tract List

2024 FFIEC Census Report - Summary Census Demographic Information

State: 06 - CALIFORNIA (CA)

County: 075 - SAN FRANCISCO COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	075	0101.01	Moderate	No	50.57	\$184,200	\$93,150	\$72,583	2026	52.47	1063	75	262
06	075	0101.02	Low	No	19.80	\$184,200	\$36,472	\$28,425	2000	63.80	1276	110	236
06	075	0102.01	Upper	No	129.76	\$184,200	\$239,018	\$186,250	2468	25.12	620	438	432
06	075	0102.02	Upper	No	137.34	\$184,200	\$252,980	\$197,122	2074	30.81	639	397	536
06	075	0103.00	Middle	No	114.84	\$184,200	\$211,535	\$164,828	4062	38.60	1568	436	1476
06	075	0104.01	Middle	No	118.33	\$184,200	\$217,964	\$169,844	2214	43.13	955	403	792
06	075	0104.02	Upper	No	166.99	\$184,200	\$307,596	\$239,688	2293	35.76	820	349	652
06	075	0105.00	Upper	No	131.09	\$184,200	\$241,468	\$188,155	3234	52.72	1705	416	113
06	075	0106.00	Low	No	49.02	\$184,200	\$90,295	\$70,365	3718	61.94	2303	132	512
06	075	0107.01	Low	No	18.11	\$184,200	\$33,359	\$25,994	3721	93.34	3473	42	211
06	075	0107.02	Unknown	No	0.00	\$184,200	\$0	\$0	1626	60.09	977	108	316
06	075	0108.00	Upper	No	156.88	\$184,200	\$288,973	\$225,176	4573	51.04	2334	638	1258
06	075	0109.01	Upper	No	170.05	\$184,200	\$313,232	\$244,077	2338	32.68	764	302	672
06	075	0109.02	Middle	No	95.94	\$184,200	\$176,721	\$137,708	2332	42.07	981	142	340
06	075	0110.01	Unknown	No	0.00	\$184,200	\$0	\$0	3079	53.07	1634	340	214
06	075	0110.02	Unknown	No	0.00	\$184,200	\$0	\$0	2363	53.62	1267	351	300
06	075	0111.01	Upper	No	131.78	\$184,200	\$242,739	\$189,150	3143	51.89	1631	130	190
06	075	0111.02	Moderate	No	65.22	\$184,200	\$120,135	\$93,611	2504	56.87	1424	62	139
06	075	0112.00	Upper	No	139.96	\$184,200	\$257,806	\$200,893	3441	43.80	1507	483	373
06	075	0113.00	Low	No	42.76	\$184,200	\$78,764	\$61,375	3068	83.15	2551	148	302
06	075	0117.00	Unknown	No	0.00	\$184,200	\$0	\$0	1905	65.62	1250	76	21
06	075	0118.00	Low	No	25.93	\$184,200	\$47,763	\$37,217	1589	90.94	1445	7	176
06	075	0119.01	Middle	No	95.14	\$184,200	\$175,248	\$136,563	2275	48.48	1103	353	86
06	075	0119.02	Moderate	No	71.88	\$184,200	\$132,403	\$103,179	2738	50.33	1378	120	47
06	075	0120.01	Unknown	No	0.00	\$184,200	\$0	\$0	2002	57.39	1149	48	52
06	075	0120.02	Moderate	No	79.15	\$184,200	\$145,794	\$113,603	2267	62.02	1406	156	148

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	075	0121.00	Middle	No	115.02	\$184,200	\$211,867	\$165,089	3455	57.34	1981	182	110
06	075	0122.02	Unknown	No	0.00	\$184,200	\$0	\$0	2490	69.48	1730	223	81
06	075	0122.03	Low	No	9.81	\$184,200	\$18,070	\$14,093	1931	69.39	1340	0	82
06	075	0122.04	Unknown	No	0.00	\$184,200	\$0	\$0	2570	64.05	1646	102	0
06	075	0123.01	Low	No	39.53	\$184,200	\$72,814	\$56,750	3088	71.47	2207	35	34
06	075	0123.02	Low	No	47.74	\$184,200	\$87,937	\$68,529	2875	63.76	1833	0	74
06	075	0124.03	Low	No	41.72	\$184,200	\$76,848	\$59,892	2157	76.87	1658	0	49
06	075	0124.04	Low	No	25.22	\$184,200	\$46,455	\$36,207	3849	78.98	3040	0	48
06	075	0124.05	Middle	No	96.12	\$184,200	\$177,053	\$137,961	4152	58.29	2420	0	92
06	075	0124.06	Unknown	No	0.00	\$184,200	\$0	\$0	1936	74.12	1435	124	0
06	075	0125.02	Low	No	36.13	\$184,200	\$66,551	\$51,857	4482	80.30	3599	0	68
06	075	0125.03	Low	No	40.31	\$184,200	\$74,251	\$57,868	4260	72.91	3106	0	0
06	075	0125.04	Low	No	17.41	\$184,200	\$32,069	\$25,000	2277	64.65	1472	57	24
06	075	0126.01	Upper	No	174.18	\$184,200	\$320,840	\$250,001	2577	25.46	656	291	547
06	075	0126.02	Upper	No	174.18	\$184,200	\$320,840	\$250,001	3058	24.59	752	490	574
06	075	0127.00	Upper	No	156.49	\$184,200	\$288,255	\$224,613	3769	23.83	898	790	1109
06	075	0128.01	Upper	No	174.18	\$184,200	\$320,840	\$250,001	2742	26.22	719	523	975
06	075	0128.02	Upper	No	174.18	\$184,200	\$320,840	\$250,001	1901	23.78	452	240	583
06	075	0129.01	Upper	No	137.57	\$184,200	\$253,404	\$197,458	2853	28.53	814	303	603
06	075	0129.02	Upper	No	163.26	\$184,200	\$300,725	\$234,333	3667	29.29	1074	338	837
06	075	0130.01	Middle	No	117.35	\$184,200	\$216,159	\$168,429	2405	27.03	650	257	471
06	075	0130.02	Upper	No	174.18	\$184,200	\$320,840	\$250,001	2144	26.21	562	329	678
06	075	0131.01	Upper	No	153.56	\$184,200	\$282,858	\$220,403	4197	34.29	1439	459	320
06	075	0131.02	Upper	No	155.45	\$184,200	\$286,339	\$223,125	2938	31.96	939	418	300
06	075	0132.00	Upper	No	174.18	\$184,200	\$320,840	\$250,001	4464	25.72	1148	960	1269
06	075	0133.00	Upper	No	170.84	\$184,200	\$314,687	\$245,208	4344	26.82	1165	894	1234
06	075	0134.01	Upper	No	148.00	\$184,200	\$272,616	\$212,422	1623	30.25	491	225	427
06	075	0134.02	Upper	No	174.18	\$184,200	\$320,840	\$250,001	2253	29.96	675	367	529
06	075	0135.00	Upper	No	174.18	\$184,200	\$320,840	\$250,001	2912	34.51	1005	471	503

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	075	0151.00	Upper	No	126.61	\$184,200	\$233,216	\$181,719	3104	47.97	1489	502	112
06	075	0152.01	Unknown	No	0.00	\$184,200	\$0	\$0	1888	45.50	859	151	110
06	075	0152.02	Upper	No	145.49	\$184,200	\$267,993	\$208,819	2286	41.60	951	367	413
06	075	0153.00	Middle	No	98.84	\$184,200	\$182,063	\$141,875	2387	36.78	878	323	498
06	075	0154.01	Unknown	No	0.00	\$184,200	\$0	\$0	3659	44.55	1630	623	1138
06	075	0154.02	Upper	No	168.59	\$184,200	\$310,543	\$241,974	2541	35.38	899	412	851
06	075	0155.00	Middle	No	111.93	\$184,200	\$206,175	\$160,657	3899	58.91	2297	251	558
06	075	0156.00	Middle	No	91.54	\$184,200	\$168,617	\$131,384	3274	51.86	1698	400	850
06	075	0157.01	Moderate	No	77.99	\$184,200	\$143,658	\$111,938	4882	60.63	2960	332	761
06	075	0157.02	Upper	No	149.18	\$184,200	\$274,790	\$214,118	3220	44.50	1433	623	905
06	075	0158.01	Moderate	No	55.08	\$184,200	\$101,457	\$79,063	3869	62.03	2400	393	457
06	075	0158.02	Upper	No	137.05	\$184,200	\$252,446	\$196,713	3116	39.15	1220	295	644
06	075	0159.00	Moderate	No	65.27	\$184,200	\$120,227	\$93,684	4630	67.71	3135	572	299
06	075	0160.00	Middle	No	85.04	\$184,200	\$156,644	\$122,065	2969	59.21	1758	370	36
06	075	0161.01	Low	No	18.44	\$184,200	\$33,966	\$26,473	2780	60.97	1695	125	175
06	075	0161.02	Low	No	29.49	\$184,200	\$54,321	\$42,333	2880	93.02	2679	93	171
06	075	0162.00	Upper	No	165.65	\$184,200	\$305,127	\$237,759	3672	51.85	1904	388	502
06	075	0163.00	Middle	No	100.21	\$184,200	\$184,587	\$143,831	4296	52.56	2258	449	1108
06	075	0164.00	Upper	No	125.12	\$184,200	\$230,471	\$179,583	3920	40.79	1599	289	580
06	075	0165.00	Upper	No	174.18	\$184,200	\$320,840	\$250,001	5171	40.28	2083	601	1288
06	075	0166.01	Upper	No	131.29	\$184,200	\$241,836	\$188,438	3133	35.97	1127	300	729
06	075	0166.02	Middle	No	101.68	\$184,200	\$187,295	\$145,938	2350	35.57	836	89	510
06	075	0167.00	Upper	No	170.11	\$184,200	\$313,343	\$244,159	4835	34.15	1651	609	1217
06	075	0168.01	Upper	No	129.26	\$184,200	\$238,097	\$185,536	4282	45.59	1952	417	991
06	075	0168.02	Middle	No	103.30	\$184,200	\$190,279	\$148,274	3928	50.92	2000	341	363
06	075	0169.00	Upper	No	126.94	\$184,200	\$233,823	\$182,200	3425	35.74	1224	524	934
06	075	0170.00	Upper	No	169.49	\$184,200	\$312,201	\$243,266	4088	30.75	1257	1146	1645
06	075	0171.01	Upper	No	174.18	\$184,200	\$320,840	\$250,001	3766	28.31	1066	659	1401

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	075	0171.02	Upper	No	171.00	\$184,200	\$314,982	\$245,431	3798	30.41	1155	550	1082
06	075	0176.02	Unknown	No	0.00	\$184,200	\$0	\$0	3649	73.42	2679	32	0
06	075	0176.03	Moderate	No	79.86	\$184,200	\$147,102	\$114,621	5518	68.54	3782	240	83
06	075	0176.04	Unknown	No	0.00	\$184,200	\$0	\$0	4008	68.34	2739	110	160
06	075	0177.00	Middle	No	85.49	\$184,200	\$157,473	\$122,708	2841	63.43	1802	162	312
06	075	0178.01	Unknown	No	0.00	\$184,200	\$0	\$0	3567	75.72	2701	614	187
06	075	0178.03	Unknown	No	0.00	\$184,200	\$0	\$0	2254	64.06	1444	172	267
06	075	0178.04	Middle	No	114.09	\$184,200	\$210,154	\$163,750	4752	65.32	3104	677	633
06	075	0179.03	Low	No	24.95	\$184,200	\$45,958	\$35,815	2747	72.26	1985	0	533
06	075	0180.00	Upper	No	128.67	\$184,200	\$237,010	\$184,688	4758	64.96	3091	465	148
06	075	0201.01	Middle	No	115.54	\$184,200	\$212,825	\$165,833	3841	67.07	2576	340	274
06	075	0201.02	Middle	No	97.18	\$184,200	\$179,006	\$139,484	3081	73.94	2278	181	334
06	075	0202.01	Upper	No	148.92	\$184,200	\$274,311	\$213,750	2494	58.38	1456	185	246
06	075	0202.02	Moderate	No	58.52	\$184,200	\$107,794	\$83,996	3914	57.00	2231	332	578
06	075	0203.00	Upper	No	126.86	\$184,200	\$233,676	\$182,083	3624	41.36	1499	780	1102
06	075	0204.01	Upper	No	137.52	\$184,200	\$253,312	\$197,384	3235	33.72	1091	791	1472
06	075	0204.02	Upper	No	137.79	\$184,200	\$253,809	\$197,765	4547	41.04	1866	757	984
06	075	0205.00	Upper	No	171.41	\$184,200	\$315,737	\$246,023	2663	32.52	866	520	998
06	075	0206.01	Upper	No	168.89	\$184,200	\$311,095	\$242,404	2906	35.75	1039	528	972
06	075	0206.02	Middle	No	102.49	\$184,200	\$188,787	\$147,105	2272	30.41	691	627	803
06	075	0207.01	Upper	No	158.43	\$184,200	\$291,828	\$227,396	2987	38.80	1159	514	1038
06	075	0207.02	Middle	No	118.54	\$184,200	\$218,351	\$170,139	2520	45.63	1150	185	559
06	075	0208.01	Moderate	No	59.94	\$184,200	\$110,409	\$86,034	3618	66.36	2401	118	507
06	075	0208.02	Moderate	No	72.55	\$184,200	\$133,637	\$104,132	3143	70.41	2213	252	685
06	075	0209.00	Moderate	No	63.10	\$184,200	\$116,230	\$90,577	4296	66.41	2853	296	903
06	075	0210.00	Upper	No	128.31	\$184,200	\$236,347	\$184,167	4213	42.94	1809	641	1462
06	075	0211.00	Upper	No	174.18	\$184,200	\$320,840	\$250,001	4111	32.18	1323	933	1718
06	075	0212.00	Upper	No	150.17	\$184,200	\$276,613	\$215,536	3015	32.47	979	804	1206
06	075	0213.00	Upper	No	132.76	\$184,200	\$244,544	\$190,556	2652	34.46	914	611	1031

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	075	0214.00	Upper	No	144.98	\$184,200	\$267,053	\$208,098	3404	32.67	1112	697	1392
06	075	0215.00	Upper	No	174.18	\$184,200	\$320,840	\$250,001	5237	41.42	2169	1142	2248
06	075	0216.00	Upper	No	143.59	\$184,200	\$264,493	\$206,100	4403	45.81	2017	1184	1252
06	075	0217.00	Upper	No	129.39	\$184,200	\$238,336	\$185,714	4222	48.86	2063	1262	1515
06	075	0218.00	Upper	No	149.36	\$184,200	\$275,121	\$214,375	4091	36.59	1497	963	1730
06	075	0226.00	Upper	No	171.18	\$184,200	\$315,314	\$245,694	5001	51.95	2598	510	273
06	075	0227.02	Upper	No	152.70	\$184,200	\$281,273	\$219,167	2194	39.38	864	440	751
06	075	0227.04	Upper	No	174.18	\$184,200	\$320,840	\$250,001	3734	39.72	1483	962	1290
06	075	0228.01	Middle	No	82.92	\$184,200	\$152,739	\$119,016	4956	60.53	3000	704	973
06	075	0228.02	Moderate	No	53.86	\$184,200	\$99,210	\$77,308	1975	62.84	1241	274	553
06	075	0228.03	Moderate	No	75.96	\$184,200	\$139,918	\$109,028	4380	63.97	2802	524	1033
06	075	0229.01	Low	No	47.43	\$184,200	\$87,366	\$68,077	4275	72.26	3089	344	977
06	075	0229.02	Middle	No	85.16	\$184,200	\$156,865	\$122,240	2283	66.62	1521	327	707
06	075	0229.03	Moderate	No	58.82	\$184,200	\$108,346	\$84,423	3007	62.72	1886	389	1017
06	075	0230.01	Moderate	No	64.49	\$184,200	\$118,791	\$92,563	5412	94.57	5118	875	1326
06	075	0230.03	Middle	No	83.26	\$184,200	\$153,365	\$119,500	4143	89.60	3712	934	1277
06	075	0231.02	Unknown	No	0.00	\$184,200	\$0	\$0	3377	92.15	3112	449	873
06	075	0231.03	Low	No	28.27	\$184,200	\$52,073	\$40,583	4901	96.80	4744	142	716
06	075	0232.00	Moderate	No	64.18	\$184,200	\$118,220	\$92,125	4987	90.84	4530	823	1353
06	075	0233.00	Low	No	49.16	\$184,200	\$90,553	\$70,571	4369	92.77	4053	622	681
06	075	0234.00	Low	No	45.64	\$184,200	\$84,069	\$65,511	4110	94.79	3896	604	843
06	075	0251.00	Unknown	No	0.00	\$184,200	\$0	\$0	3364	45.96	1546	762	1390
06	075	0252.00	Upper	No	128.94	\$184,200	\$237,507	\$185,069	5164	44.91	2319	1432	2450
06	075	0253.00	Middle	No	106.67	\$184,200	\$196,486	\$153,109	4412	50.14	2212	765	1664
06	075	0254.01	Middle	No	112.16	\$184,200	\$206,599	\$160,980	3331	58.18	1938	658	1274
06	075	0254.02	Middle	No	118.51	\$184,200	\$218,295	\$170,106	2869	58.73	1685	777	1060
06	075	0254.03	Middle	No	99.83	\$184,200	\$183,887	\$143,287	4430	72.69	3220	773	1211
06	075	0255.01	Middle	No	97.59	\$184,200	\$179,761	\$140,074	3606	79.23	2857	917	1090

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	075	0255.02	Unknown	No	0.00	\$184,200	\$0	\$0	4354	78.53	3419	834	1229
06	075	0256.00	Moderate	No	72.52	\$184,200	\$133,582	\$104,087	5482	85.35	4679	980	1576
06	075	0257.01	Moderate	No	74.27	\$184,200	\$136,805	\$106,610	4716	89.10	4202	1084	1589
06	075	0257.02	Moderate	No	73.91	\$184,200	\$136,142	\$106,081	4551	90.53	4120	770	1142
06	075	0258.00	Moderate	No	72.28	\$184,200	\$133,140	\$103,750	2030	88.13	1789	341	589
06	075	0259.00	Middle	No	83.95	\$184,200	\$154,636	\$120,503	4537	82.54	3745	1058	1423
06	075	0260.01	Moderate	No	68.62	\$184,200	\$126,398	\$98,500	5553	88.06	4890	1097	1779
06	075	0260.02	Middle	No	83.55	\$184,200	\$153,899	\$119,922	3282	78.31	2570	786	1037
06	075	0260.03	Moderate	No	71.81	\$184,200	\$132,274	\$103,068	4890	85.13	4163	1027	1384
06	075	0260.04	Moderate	No	74.74	\$184,200	\$137,671	\$107,279	4162	86.21	3588	916	1188
06	075	0261.00	Middle	No	83.86	\$184,200	\$154,470	\$120,375	6890	89.06	6136	1343	1977
06	075	0262.01	Moderate	No	61.64	\$184,200	\$113,541	\$88,480	4174	93.82	3916	557	1001
06	075	0262.02	Moderate	No	76.27	\$184,200	\$140,489	\$109,479	3323	90.94	3022	705	1025
06	075	0263.01	Moderate	No	55.52	\$184,200	\$102,268	\$79,688	4761	90.78	4322	952	1355
06	075	0263.02	Moderate	No	62.58	\$184,200	\$115,272	\$89,824	4760	87.61	4170	1113	1214
06	075	0263.03	Moderate	No	62.35	\$184,200	\$114,849	\$89,500	4632	89.83	4161	1015	1242
06	075	0264.01	Moderate	No	51.31	\$184,200	\$94,513	\$73,656	3954	95.80	3788	797	1049
06	075	0264.02	Moderate	No	76.52	\$184,200	\$140,950	\$109,837	4174	90.49	3777	871	1333
06	075	0264.03	Moderate	No	58.11	\$184,200	\$107,039	\$83,409	4050	95.19	3855	710	1162
06	075	0264.04	Moderate	No	54.34	\$184,200	\$100,094	\$78,000	3100	98.13	3042	389	656
06	075	0301.01	Middle	No	102.38	\$184,200	\$188,584	\$146,944	4592	42.44	1949	455	1342
06	075	0301.02	Upper	No	143.30	\$184,200	\$263,959	\$205,675	5500	43.24	2378	994	1403
06	075	0302.01	Moderate	No	68.34	\$184,200	\$125,882	\$98,098	3988	50.38	2009	597	1356
06	075	0302.02	Moderate	No	73.72	\$184,200	\$135,792	\$105,813	4507	48.79	2199	437	1278
06	075	0303.01	Upper	No	134.80	\$184,200	\$248,302	\$193,487	6076	55.58	3377	1375	2506
06	075	0303.02	Upper	No	145.71	\$184,200	\$268,398	\$209,141	3670	59.92	2199	1017	1439
06	075	0304.00	Middle	No	100.30	\$184,200	\$184,753	\$143,958	5269	55.57	2928	1846	2228
06	075	0305.00	Middle	No	105.93	\$184,200	\$195,123	\$152,045	3220	52.39	1687	744	869
06	075	0306.00	Upper	No	159.24	\$184,200	\$293,320	\$228,558	2343	48.48	1136	752	848

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	075	0307.00	Upper	No	127.51	\$184,200	\$234,873	\$183,024	6859	47.78	3277	2240	2773
06	075	0308.00	Upper	No	120.52	\$184,200	\$221,998	\$172,981	5898	48.25	2846	1452	1916
06	075	0309.00	Upper	No	162.29	\$184,200	\$298,938	\$232,931	6707	57.70	3870	2303	2481
06	075	0310.00	Middle	No	117.69	\$184,200	\$216,785	\$168,919	4192	58.64	2458	1074	1305
06	075	0311.00	Upper	No	121.59	\$184,200	\$223,969	\$174,519	6305	57.94	3653	1542	2268
06	075	0312.01	Moderate	No	69.67	\$184,200	\$128,332	\$100,000	6064	84.61	5131	1146	1813
06	075	0312.02	Moderate	No	60.58	\$184,200	\$111,588	\$86,950	3051	87.94	2683	555	860
06	075	0313.01	Middle	No	82.15	\$184,200	\$151,320	\$117,917	3786	79.79	3021	1402	1677
06	075	0313.02	Moderate	No	60.77	\$184,200	\$111,938	\$87,230	5673	87.18	4946	1237	1406
06	075	0314.01	Moderate	No	56.17	\$184,200	\$103,465	\$80,625	2942	94.66	2785	410	722
06	075	0314.02	Middle	No	81.86	\$184,200	\$150,786	\$117,500	4287	88.10	3777	1064	1332
06	075	0326.01	Middle	No	91.12	\$184,200	\$167,843	\$130,795	4412	66.16	2919	680	1580
06	075	0326.02	Middle	No	104.22	\$184,200	\$191,973	\$149,583	4289	68.27	2928	838	1456
06	075	0327.00	Middle	No	109.99	\$184,200	\$202,602	\$157,869	6472	67.14	4345	1811	2596
06	075	0328.01	Moderate	No	73.85	\$184,200	\$136,032	\$106,000	4234	72.32	3062	785	1374
06	075	0328.02	Middle	No	91.47	\$184,200	\$168,488	\$131,295	4097	72.37	2965	930	1409
06	075	0329.01	Middle	No	94.30	\$184,200	\$173,701	\$135,347	5015	73.40	3681	1245	1671
06	075	0329.02	Moderate	No	77.21	\$184,200	\$142,221	\$110,823	3850	73.92	2846	1123	1465
06	075	0330.01	Middle	No	80.61	\$184,200	\$148,484	\$115,703	3893	68.64	2672	1126	1525
06	075	0330.02	Middle	No	117.16	\$184,200	\$215,809	\$168,167	4021	63.37	2548	891	1325
06	075	0331.00	Middle	No	103.63	\$184,200	\$190,886	\$148,750	4025	67.70	2725	1104	1466
06	075	0332.01	Middle	No	81.07	\$184,200	\$149,331	\$116,357	1729	67.96	1175	0	26
06	075	0332.03	Moderate	No	71.97	\$184,200	\$132,569	\$103,309	4003	69.77	2793	110	687
06	075	0332.04	Moderate	No	56.72	\$184,200	\$104,478	\$81,413	3839	69.91	2684	0	485
06	075	0351.01	Middle	No	97.03	\$184,200	\$178,729	\$139,266	3551	61.42	2181	680	1387
06	075	0351.02	Middle	No	102.70	\$184,200	\$189,173	\$147,404	4252	73.47	3124	1043	1335
06	075	0352.01	Moderate	No	78.65	\$184,200	\$144,873	\$112,887	5288	63.58	3362	1337	1757
06	075	0352.02	Moderate	No	78.73	\$184,200	\$145,021	\$113,000	4353	57.57	2506	644	1312

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	075	0353.00	Middle	No	93.84	\$184,200	\$172,853	\$134,698	7360	74.55	5487	1820	2576
06	075	0354.00	Middle	No	84.78	\$184,200	\$156,165	\$121,691	6696	67.41	4514	1756	2028
06	075	0401.00	Middle	No	96.80	\$184,200	\$178,306	\$138,938	4417	48.63	2148	551	1283
06	075	0402.00	Upper	No	163.46	\$184,200	\$301,093	\$234,611	5539	53.01	2936	1154	1828
06	075	0426.01	Middle	No	81.67	\$184,200	\$150,436	\$117,222	3917	54.28	2126	532	1467
06	075	0426.02	Upper	No	141.96	\$184,200	\$261,490	\$203,750	3469	50.33	1746	511	1144
06	075	0427.00	Moderate	No	75.61	\$184,200	\$139,274	\$108,528	5496	57.71	3172	686	1670
06	075	0428.00	Upper	No	174.18	\$184,200	\$320,840	\$250,001	2433	33.99	827	640	941
06	075	0451.00	Upper	No	140.04	\$184,200	\$257,954	\$201,002	5048	57.03	2879	639	1340
06	075	0452.01	Upper	No	129.37	\$184,200	\$238,300	\$185,682	3368	56.12	1890	612	1163
06	075	0452.02	Middle	No	109.37	\$184,200	\$201,460	\$156,985	3405	58.15	1980	237	1112
06	075	0476.00	Middle	No	118.50	\$184,200	\$218,277	\$170,086	5302	60.66	3216	947	2190
06	075	0477.01	Middle	No	81.47	\$184,200	\$150,068	\$116,932	4435	62.50	2772	757	1589
06	075	0477.02	Middle	No	108.32	\$184,200	\$199,525	\$155,474	3823	60.63	2318	669	1177
06	075	0478.01	Middle	No	97.91	\$184,200	\$180,350	\$140,536	4140	62.51	2588	918	1419
06	075	0478.02	Middle	No	82.98	\$184,200	\$152,849	\$119,107	3786	64.90	2457	565	1157
06	075	0479.02	Middle	No	111.63	\$184,200	\$205,622	\$160,227	3691	55.27	2040	705	1152
06	075	0479.03	Middle	No	104.72	\$184,200	\$192,894	\$150,306	3782	58.09	2197	751	1329
06	075	0479.04	Moderate	No	59.75	\$184,200	\$110,060	\$85,771	3026	53.73	1626	657	1069
06	075	0601.00	Upper	No	155.89	\$184,200	\$287,149	\$223,750	3690	32.79	1210	30	1063
06	075	0604.00	Moderate	No	53.19	\$184,200	\$97,976	\$76,354	2325	52.30	1216	131	136
06	075	0605.02	Low	No	26.23	\$184,200	\$48,316	\$37,656	3214	96.14	3090	229	462
06	075	0607.01	Upper	No	131.98	\$184,200	\$243,107	\$189,436	8610	64.01	5511	714	63
06	075	0607.02	Unknown	No	0.00	\$184,200	\$0	\$0	3142	70.31	2209	211	0
06	075	0607.03	Upper	No	141.04	\$184,200	\$259,796	\$202,438	5680	69.33	3938	986	84
06	075	0610.00	Moderate	No	53.48	\$184,200	\$98,510	\$76,765	5044	88.22	4450	1129	1144
06	075	0611.01	Low	No	20.53	\$184,200	\$37,816	\$29,479	2008	90.79	1823	73	77
06	075	0611.02	Low	No	19.83	\$184,200	\$36,527	\$28,464	2443	97.79	2389	76	65
06	075	0612.00	Moderate	No	50.29	\$184,200	\$92,634	\$72,188	4166	89.46	3727	473	1141

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	075	0614.01	Unknown	No	0.00	\$184,200	\$0	\$0	3336	57.82	1929	652	1198
06	075	0614.02	Upper	No	121.68	\$184,200	\$224,135	\$174,643	2545	55.01	1400	661	610
06	075	0615.01	Upper	No	174.18	\$184,200	\$320,840	\$250,001	2106	46.82	986	741	264
06	075	0615.02	Upper	No	174.18	\$184,200	\$320,840	\$250,001	2454	51.51	1264	271	190
06	075	0615.03	Upper	No	174.18	\$184,200	\$320,840	\$250,001	4039	64.62	2610	465	147
06	075	0615.04	Upper	No	174.18	\$184,200	\$320,840	\$250,001	2246	60.82	1366	222	0
06	075	0615.05	Upper	No	174.18	\$184,200	\$320,840	\$250,001	1051	62.61	658	314	0
06	075	0615.06	Upper	No	174.18	\$184,200	\$320,840	\$250,001	4452	61.68	2746	1564	1
06	075	0615.07	Unknown	No	0.00	\$184,200	\$0	\$0	1738	65.77	1143	47	0
06	075	0615.08	Upper	No	166.47	\$184,200	\$306,638	\$238,933	2507	57.36	1438	383	62
06	075	9802.00	Unknown	No	0.00	\$184,200	\$0	\$0	79	41.77	33	0	0
06	075	9803.00	Unknown	No	0.00	\$184,200	\$0	\$0	284	60.56	172	0	17
06	075	9804.01	Unknown	No	0.00	\$184,200	\$0	\$0	0	0.00	0	0	0
06	075	9805.01	Low	No	13.23	\$184,200	\$24,370	\$19,000	125	100.00	125	0	0
06	075	9806.00	Middle	No	97.66	\$184,200	\$179,890	\$140,179	1340	80.15	1074	200	247
06	075	9809.00	Upper	No	147.53	\$184,200	\$271,750	\$211,750	1248	66.27	827	10	34
06	075	9901.00	Unknown	No	0.00	\$184,200	\$0	\$0	0	0.00	0	0	0
06	075	9902.00	Unknown	No	0.00	\$184,200	\$0	\$0	0	0.00	0	0	0

* Will automatically be included in the 2025 Distressed or Underserved Tract List

2024 FFIEC Census Report - Summary Census Demographic Information

State: 06 - CALIFORNIA (CA)

County: 081 - SAN MATEO COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	081	6001.00	Middle	No	113.72	\$184,200	\$209,472	\$163,229	5474	62.57	3425	1503	1693
06	081	6002.00	Moderate	No	71.54	\$184,200	\$131,777	\$102,692	4368	94.41	4124	779	1177
06	081	6003.00	Middle	No	106.16	\$184,200	\$195,547	\$152,375	4057	83.76	3398	1141	1278
06	081	6004.01	Middle	No	97.94	\$184,200	\$180,405	\$140,577	3263	88.11	2875	925	1042
06	081	6004.02	Moderate	No	70.36	\$184,200	\$129,603	\$100,985	4772	93.80	4476	987	1246
06	081	6005.01	Moderate	No	58.45	\$184,200	\$107,665	\$83,891	3900	87.54	3414	647	1045
06	081	6005.02	Moderate	No	78.31	\$184,200	\$144,247	\$112,404	3748	93.57	3507	683	1057
06	081	6006.00	Moderate	No	66.55	\$184,200	\$122,585	\$95,521	5464	92.81	5071	710	1422
06	081	6007.01	Moderate	No	50.04	\$184,200	\$92,174	\$71,833	4884	92.77	4531	762	1303
06	081	6007.02	Middle	No	83.81	\$184,200	\$154,378	\$120,298	2958	92.43	2734	672	863
06	081	6008.00	Moderate	No	51.09	\$184,200	\$94,108	\$73,333	7648	87.33	6679	298	611
06	081	6009.00	Middle	No	103.85	\$184,200	\$191,292	\$149,063	4039	72.00	2908	1015	1303
06	081	6010.00	Moderate	No	77.45	\$184,200	\$142,663	\$111,167	6826	83.06	5670	1896	2238
06	081	6011.00	Middle	No	89.87	\$184,200	\$165,541	\$128,998	5917	82.02	4853	1534	1850
06	081	6012.00	Moderate	No	74.05	\$184,200	\$136,400	\$106,282	6746	80.85	5454	1240	1592
06	081	6013.01	Moderate	No	68.66	\$184,200	\$126,472	\$98,545	3982	89.73	3573	136	578
06	081	6013.02	Moderate	No	64.95	\$184,200	\$119,638	\$93,231	4629	90.88	4207	413	612
06	081	6014.00	Moderate	No	67.54	\$184,200	\$124,409	\$96,941	7129	89.13	6354	1524	1794
06	081	6015.01	Middle	No	103.84	\$184,200	\$191,273	\$149,042	5194	91.55	4755	1084	1472
06	081	6015.02	Moderate	No	62.16	\$184,200	\$114,499	\$89,219	5479	90.60	4964	285	393
06	081	6016.01	Moderate	No	78.18	\$184,200	\$144,008	\$112,222	2884	79.75	2300	624	975
06	081	6016.03	Middle	No	91.64	\$184,200	\$168,801	\$131,531	5923	88.76	5257	1194	1578
06	081	6016.04	Middle	No	87.34	\$184,200	\$160,880	\$125,365	2431	77.75	1890	795	255
06	081	6016.05	Middle	No	98.74	\$184,200	\$181,879	\$141,719	6157	91.29	5621	1511	1831
06	081	6017.00	Middle	No	115.93	\$184,200	\$213,543	\$166,404	4313	79.25	3418	1174	1306
06	081	6018.00	Middle	No	91.73	\$184,200	\$168,967	\$131,667	6366	73.30	4666	1705	2151

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	081	6019.01	Moderate	No	77.70	\$184,200	\$143,123	\$111,532	4117	80.64	3320	963	1151
06	081	6019.02	Moderate	No	78.71	\$184,200	\$144,984	\$112,975	5841	80.93	4727	669	1047
06	081	6020.01	Moderate	No	63.43	\$184,200	\$116,838	\$91,044	4730	76.38	3613	906	1517
06	081	6020.02	Middle	No	98.41	\$184,200	\$181,271	\$141,250	3233	85.28	2757	1069	1114
06	081	6021.00	Low	No	45.02	\$184,200	\$82,927	\$64,628	3710	91.70	3402	246	802
06	081	6022.01	Moderate	No	60.07	\$184,200	\$110,649	\$86,223	4929	86.26	4252	342	1074
06	081	6022.02	Moderate	No	53.93	\$184,200	\$99,339	\$77,411	3857	89.08	3436	134	609
06	081	6023.00	Middle	No	90.13	\$184,200	\$166,019	\$129,361	4238	85.58	3627	900	1160
06	081	6024.00	Middle	No	83.14	\$184,200	\$153,144	\$119,336	6924	68.40	4736	1684	2076
06	081	6025.00	Middle	No	93.49	\$184,200	\$172,209	\$134,196	5156	86.33	4451	1403	1507
06	081	6026.01	Middle	No	88.60	\$184,200	\$163,201	\$127,176	4276	89.57	3830	1061	991
06	081	6026.02	Middle	No	98.60	\$184,200	\$181,621	\$141,526	4034	89.61	3615	816	884
06	081	6027.00	Middle	No	98.45	\$184,200	\$181,345	\$141,308	6080	76.28	4638	1221	1605
06	081	6028.00	Middle	No	111.25	\$184,200	\$204,923	\$159,674	4639	73.18	3395	1149	1277
06	081	6029.00	Middle	No	91.36	\$184,200	\$168,285	\$131,136	3958	52.93	2095	819	1105
06	081	6030.00	Middle	No	99.61	\$184,200	\$183,482	\$142,969	4597	44.46	2044	907	1457
06	081	6031.00	Middle	No	113.34	\$184,200	\$208,772	\$162,679	3306	38.42	1270	909	1122
06	081	6032.00	Middle	No	94.73	\$184,200	\$174,493	\$135,966	3966	39.86	1581	1005	1360
06	081	6033.00	Middle	No	116.70	\$184,200	\$214,961	\$167,500	6568	39.19	2574	1908	2181
06	081	6034.00	Middle	No	91.74	\$184,200	\$168,985	\$131,681	5561	41.74	2321	1644	2028
06	081	6037.00	Middle	No	101.31	\$184,200	\$186,613	\$145,417	5667	72.12	4087	1516	1867
06	081	6038.01	Moderate	No	71.47	\$184,200	\$131,648	\$102,589	2291	65.95	1511	675	228
06	081	6038.02	Middle	No	95.49	\$184,200	\$175,893	\$137,063	5267	56.60	2981	1432	1674
06	081	6039.00	Middle	No	106.38	\$184,200	\$195,952	\$152,688	5590	55.47	3101	1318	1786
06	081	6040.00	Middle	No	87.63	\$184,200	\$161,414	\$125,786	3314	54.16	1795	944	1199
06	081	6041.02	Middle	No	88.47	\$184,200	\$162,962	\$126,991	3565	75.29	2684	404	210
06	081	6041.03	Moderate	No	74.21	\$184,200	\$136,695	\$106,522	4847	83.74	4059	454	931
06	081	6041.04	Moderate	No	73.11	\$184,200	\$134,669	\$104,939	3267	81.60	2666	365	928
06	081	6042.00	Moderate	No	69.92	\$184,200	\$128,793	\$100,357	4197	87.04	3653	709	1037

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	081	6044.00	Moderate	No	75.03	\$184,200	\$138,205	\$107,689	5287	76.49	4044	765	972
06	081	6045.00	Middle	No	106.41	\$184,200	\$196,007	\$152,740	3648	64.99	2371	913	1136
06	081	6046.00	Middle	No	106.25	\$184,200	\$195,713	\$152,500	2808	70.37	1976	759	893
06	081	6047.00	Upper	No	146.66	\$184,200	\$270,148	\$210,500	2879	66.52	1915	804	957
06	081	6048.00	Middle	No	88.31	\$184,200	\$162,667	\$126,760	5207	70.50	3671	882	1241
06	081	6049.00	Middle	No	94.15	\$184,200	\$173,424	\$135,139	3387	70.03	2372	906	878
06	081	6050.00	Upper	No	144.00	\$184,200	\$265,248	\$206,685	8603	58.35	5020	1736	1965
06	081	6051.00	Middle	No	105.71	\$184,200	\$194,718	\$151,723	3339	48.64	1624	436	830
06	081	6052.00	Upper	No	173.57	\$184,200	\$319,716	\$249,125	3816	39.49	1507	1132	1184
06	081	6053.00	Upper	No	128.16	\$184,200	\$236,071	\$183,947	5022	42.04	2111	1018	1385
06	081	6054.00	Upper	No	124.20	\$184,200	\$228,776	\$178,269	6364	50.30	3201	1259	1744
06	081	6055.01	Middle	No	97.26	\$184,200	\$179,153	\$139,599	2999	51.68	1550	268	189
06	081	6055.02	Upper	No	155.45	\$184,200	\$286,339	\$223,125	2479	45.70	1133	532	540
06	081	6056.00	Upper	No	174.18	\$184,200	\$320,840	\$250,001	5832	46.31	2701	1646	1987
06	081	6057.00	Upper	No	174.18	\$184,200	\$320,840	\$250,001	5563	45.46	2529	1740	1990
06	081	6058.00	Upper	No	140.84	\$184,200	\$259,427	\$202,143	2621	30.75	806	753	789
06	081	6059.01	Middle	No	108.89	\$184,200	\$200,575	\$156,286	3267	56.11	1833	196	571
06	081	6059.02	Moderate	No	62.42	\$184,200	\$114,978	\$89,602	2989	69.12	2066	450	296
06	081	6060.00	Moderate	No	57.20	\$184,200	\$105,362	\$82,102	5242	69.76	3657	1107	556
06	081	6061.00	Moderate	No	68.20	\$184,200	\$125,624	\$97,891	4380	71.00	3110	791	1193
06	081	6062.01	Unknown	No	0.00	\$184,200	\$0	\$0	4083	90.64	3701	401	891
06	081	6062.02	Moderate	No	74.14	\$184,200	\$136,566	\$106,420	3854	80.05	3085	545	736
06	081	6063.00	Middle	No	99.47	\$184,200	\$183,224	\$142,778	4159	59.32	2467	903	845
06	081	6064.00	Upper	No	154.26	\$184,200	\$284,147	\$221,417	5261	51.09	2688	1032	718
06	081	6065.00	Upper	No	174.18	\$184,200	\$320,840	\$250,001	3713	35.71	1326	1137	1269
06	081	6066.00	Upper	No	128.08	\$184,200	\$235,923	\$183,830	3740	54.41	2035	854	1113
06	081	6067.00	Upper	No	135.96	\$184,200	\$250,438	\$195,139	2617	44.71	1170	741	854
06	081	6068.00	Upper	No	152.52	\$184,200	\$280,942	\$218,917	3344	52.78	1765	1004	1184

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	081	6069.00	Upper	No	170.64	\$184,200	\$314,319	\$244,922	2446	47.42	1160	861	917
06	081	6070.00	Upper	No	152.46	\$184,200	\$280,831	\$218,833	3582	51.62	1849	916	1126
06	081	6071.00	Upper	No	169.86	\$184,200	\$312,882	\$243,806	2967	45.03	1336	870	1132
06	081	6072.00	Middle	No	91.50	\$184,200	\$168,543	\$131,328	4971	72.84	3621	338	960
06	081	6073.00	Upper	No	147.25	\$184,200	\$271,235	\$211,354	3642	43.88	1598	1008	1286
06	081	6074.00	Middle	No	102.52	\$184,200	\$188,842	\$147,153	4919	56.13	2761	885	954
06	081	6075.00	Upper	No	123.57	\$184,200	\$227,616	\$177,361	6613	68.62	4538	796	1075
06	081	6076.00	Middle	No	90.34	\$184,200	\$166,406	\$129,674	4269	61.42	2622	798	1206
06	081	6077.01	Middle	No	85.05	\$184,200	\$156,662	\$122,083	3998	75.19	3006	890	1122
06	081	6077.02	Moderate	No	78.96	\$184,200	\$145,444	\$113,333	2893	74.28	2149	679	845
06	081	6078.00	Middle	No	106.25	\$184,200	\$195,713	\$152,500	3198	62.13	1987	923	1062
06	081	6079.00	Middle	No	91.82	\$184,200	\$169,132	\$131,789	3518	57.19	2012	766	683
06	081	6080.01	Middle	No	116.64	\$184,200	\$214,851	\$167,422	3534	69.07	2441	593	504
06	081	6080.02	Upper	No	128.46	\$184,200	\$236,623	\$184,375	3728	63.47	2366	1061	1250
06	081	6080.13	Upper	No	123.01	\$184,200	\$226,584	\$176,563	4188	67.72	2836	722	989
06	081	6080.23	Upper	No	144.42	\$184,200	\$266,022	\$207,292	2531	69.58	1761	626	826
06	081	6080.24	Upper	No	151.46	\$184,200	\$278,989	\$217,386	3025	63.80	1930	696	759
06	081	6080.25	Upper	No	121.71	\$184,200	\$224,190	\$174,688	5931	71.94	4267	358	863
06	081	6081.00	Middle	No	117.47	\$184,200	\$216,380	\$168,611	3645	69.05	2517	923	952
06	081	6082.00	Upper	No	133.59	\$184,200	\$246,073	\$191,746	3749	66.39	2489	823	1020
06	081	6083.00	Middle	No	114.61	\$184,200	\$211,112	\$164,500	3474	70.93	2464	729	985
06	081	6084.00	Middle	No	92.77	\$184,200	\$170,882	\$133,152	5664	74.68	4230	845	1051
06	081	6085.01	Middle	No	105.85	\$184,200	\$194,976	\$151,923	5013	55.36	2775	896	1424
06	081	6085.02	Middle	No	107.44	\$184,200	\$197,904	\$154,205	2750	63.78	1754	597	659
06	081	6086.00	Middle	No	118.34	\$184,200	\$217,982	\$169,861	4729	63.12	2985	658	988
06	081	6087.00	Upper	No	161.06	\$184,200	\$296,673	\$231,175	7670	49.74	3815	1842	1940
06	081	6088.00	Upper	No	174.18	\$184,200	\$320,840	\$250,001	6179	46.93	2900	1955	2159
06	081	6089.00	Upper	No	122.74	\$184,200	\$226,087	\$176,170	7261	53.11	3856	1028	1393
06	081	6090.00	Upper	No	132.50	\$184,200	\$244,065	\$190,179	2808	48.11	1351	637	733

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	081	6091.00	Upper	No	143.90	\$184,200	\$265,064	\$206,538	1647	49.36	813	407	556
06	081	6092.01	Upper	No	174.18	\$184,200	\$320,840	\$250,001	3902	36.21	1413	794	907
06	081	6092.02	Middle	No	95.41	\$184,200	\$175,745	\$136,940	4357	48.77	2125	558	680
06	081	6093.00	Upper	No	168.14	\$184,200	\$309,714	\$241,328	3499	32.47	1136	928	1159
06	081	6094.00	Upper	No	174.18	\$184,200	\$320,840	\$250,001	3458	31.00	1072	855	1089
06	081	6095.00	Upper	No	172.76	\$184,200	\$318,224	\$247,958	5161	42.92	2215	1435	1632
06	081	6096.01	Upper	No	174.18	\$184,200	\$320,840	\$250,001	3243	43.76	1419	924	1141
06	081	6096.02	Upper	No	164.08	\$184,200	\$302,235	\$235,500	1818	39.82	724	535	603
06	081	6096.03	Upper	No	173.48	\$184,200	\$319,550	\$249,000	5510	31.69	1746	1633	1531
06	081	6097.00	Upper	No	174.18	\$184,200	\$320,840	\$250,001	4462	27.61	1232	1618	1824
06	081	6098.00	Middle	No	111.29	\$184,200	\$204,996	\$159,736	4733	37.57	1778	1354	1676
06	081	6099.00	Upper	No	147.50	\$184,200	\$271,695	\$211,705	3068	28.59	877	933	1154
06	081	6100.00	Upper	No	131.94	\$184,200	\$243,033	\$189,375	4782	43.73	2091	875	1382
06	081	6101.00	Moderate	No	78.99	\$184,200	\$145,500	\$113,372	2489	60.02	1494	396	607
06	081	6102.01	Low	No	43.88	\$184,200	\$80,827	\$62,986	5501	87.13	4793	353	792
06	081	6102.02	Upper	No	162.95	\$184,200	\$300,154	\$233,889	5118	60.98	3121	39	147
06	081	6102.03	Low	No	38.08	\$184,200	\$70,143	\$54,667	3244	89.46	2902	98	305
06	081	6103.02	Moderate	No	62.53	\$184,200	\$115,180	\$89,750	4796	67.51	3238	715	1015
06	081	6103.03	Upper	No	144.28	\$184,200	\$265,764	\$207,083	8278	61.57	5097	1939	2166
06	081	6103.04	Upper	No	132.68	\$184,200	\$244,397	\$190,439	4503	55.27	2489	1219	1485
06	081	6104.00	Moderate	No	54.60	\$184,200	\$100,573	\$78,372	5580	79.39	4430	762	1483
06	081	6105.00	Moderate	No	57.12	\$184,200	\$105,215	\$81,990	4737	86.32	4089	849	1298
06	081	6106.01	Low	No	40.06	\$184,200	\$73,791	\$57,500	5797	89.41	5183	554	1214
06	081	6106.02	Middle	No	105.86	\$184,200	\$194,994	\$151,950	3403	58.65	1996	813	1113
06	081	6107.00	Moderate	No	74.62	\$184,200	\$137,450	\$107,102	5200	61.08	3176	887	1262
06	081	6108.00	Low	No	39.71	\$184,200	\$73,146	\$57,000	4664	78.02	3639	220	597
06	081	6109.01	Moderate	No	58.80	\$184,200	\$108,310	\$84,397	3115	68.51	2134	239	980
06	081	6109.02	Moderate	No	61.23	\$184,200	\$112,786	\$87,891	3631	66.57	2417	333	808

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	081	6110.00	Middle	No	96.09	\$184,200	\$176,998	\$137,917	5978	52.16	3118	1089	1957
06	081	6111.00	Upper	No	124.12	\$184,200	\$228,629	\$178,149	6423	35.11	2255	1930	2185
06	081	6112.00	Upper	No	130.35	\$184,200	\$240,105	\$187,098	3013	38.57	1162	890	1058
06	081	6113.00	Upper	No	136.67	\$184,200	\$251,746	\$196,167	4891	40.22	1967	1344	1710
06	081	6114.00	Upper	No	174.18	\$184,200	\$320,840	\$250,001	4453	34.58	1540	1113	1523
06	081	6115.00	Upper	No	174.18	\$184,200	\$320,840	\$250,001	2735	33.53	917	838	1026
06	081	6116.00	Upper	No	159.59	\$184,200	\$293,965	\$229,063	2466	42.58	1050	654	809
06	081	6117.00	Moderate	No	60.83	\$184,200	\$112,049	\$87,321	6437	87.15	5610	724	1346
06	081	6118.00	Moderate	No	55.35	\$184,200	\$101,955	\$79,444	4481	95.14	4263	747	948
06	081	6119.01	Middle	No	80.89	\$184,200	\$148,999	\$116,111	4465	90.37	4035	660	858
06	081	6119.02	Middle	No	97.60	\$184,200	\$179,779	\$140,089	6335	90.43	5729	1353	1705
06	081	6120.01	Moderate	No	60.72	\$184,200	\$111,846	\$87,151	4120	96.24	3965	502	822
06	081	6120.02	Moderate	No	58.35	\$184,200	\$107,481	\$83,750	3249	93.17	3027	410	733
06	081	6121.01	Low	No	32.12	\$184,200	\$59,165	\$46,106	4174	78.89	3293	362	501
06	081	6121.02	Low	No	32.03	\$184,200	\$58,999	\$45,972	4187	89.83	3761	116	437
06	081	6125.00	Upper	No	122.10	\$184,200	\$224,908	\$175,250	4728	37.61	1778	643	1222
06	081	6126.00	Upper	No	155.38	\$184,200	\$286,210	\$223,015	4653	35.03	1630	694	1447
06	081	6127.00	Upper	No	174.18	\$184,200	\$320,840	\$250,001	2291	24.31	557	708	843
06	081	6128.00	Upper	No	174.18	\$184,200	\$320,840	\$250,001	3354	24.33	816	949	1100
06	081	6129.00	Upper	No	162.57	\$184,200	\$299,454	\$233,333	4728	34.98	1654	1295	1628
06	081	6130.00	Upper	No	173.34	\$184,200	\$319,292	\$248,800	3279	36.75	1205	968	926
06	081	6132.00	Upper	No	174.18	\$184,200	\$320,840	\$250,001	6846	23.05	1578	2153	2501
06	081	6133.00	Upper	No	153.07	\$184,200	\$281,955	\$219,696	2759	24.47	675	848	965
06	081	6134.00	Upper	No	174.18	\$184,200	\$320,840	\$250,001	3134	21.86	685	832	1153
06	081	6135.01	Middle	No	99.21	\$184,200	\$182,745	\$142,393	4148	49.28	2044	961	1326
06	081	6135.02	Upper	No	133.24	\$184,200	\$245,428	\$191,241	6047	26.16	1582	2219	2594
06	081	6136.00	Middle	No	110.69	\$184,200	\$203,891	\$158,870	6053	36.25	2194	1798	2471
06	081	6137.01	Upper	No	154.34	\$184,200	\$284,294	\$221,528	4312	29.45	1270	1354	1756
06	081	6137.02	Moderate	No	75.96	\$184,200	\$139,918	\$109,030	4899	55.28	2708	970	1515

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	081	6138.00	Upper	No	122.64	\$184,200	\$225,903	\$176,027	4299	35.15	1511	1143	2120
06	081	6139.00	Upper	No	174.18	\$184,200	\$320,840	\$250,001	5963	39.54	2358	1537	1850
06	081	6140.00	Middle	No	118.88	\$184,200	\$218,977	\$170,625	6172	74.68	4609	1396	1581
06	081	9843.00	Unknown	No	0.00	\$184,200	\$0	\$0	0	0.00	0	0	0
06	081	9901.00	Unknown	No	0.00	\$184,200	\$0	\$0	0	0.00	0	0	0

* Will automatically be included in the 2025 Distressed or Underserved Tract List

2024 FFIEC Census Report - Summary Census Demographic Information

State: 06 - CALIFORNIA (CA)

County: 019 - FRESNO COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	019	0001.00	Low	No	40.03	\$84,000	\$33,625	\$25,598	3840	75.31	2892	18	154
06	019	0002.00	Moderate	No	72.69	\$84,000	\$61,060	\$46,488	3251	96.00	3121	154	748
06	019	0003.00	Moderate	No	55.08	\$84,000	\$46,267	\$35,223	3755	95.23	3576	483	1123
06	019	0004.00	Low	No	46.49	\$84,000	\$39,052	\$29,732	5384	93.68	5044	583	1329
06	019	0005.01	Low	No	44.56	\$84,000	\$37,430	\$28,500	2580	93.06	2401	144	562
06	019	0005.02	Moderate	No	54.76	\$84,000	\$45,998	\$35,021	3357	87.46	2936	187	734
06	019	0006.01	Low	No	37.70	\$84,000	\$31,668	\$24,109	4673	85.04	3974	243	997
06	019	0006.02	Unknown	No	0.00	\$84,000	\$0	\$0	1612	83.25	1342	0	306
06	019	0007.01	Low	No	39.09	\$84,000	\$32,836	\$25,000	2645	95.09	2515	295	789
06	019	0007.02	Low	No	49.42	\$84,000	\$41,513	\$31,605	1439	93.68	1348	175	448
06	019	0009.01	Moderate	No	57.26	\$84,000	\$48,098	\$36,619	2852	97.44	2779	267	634
06	019	0009.02	Low	No	37.46	\$84,000	\$31,466	\$23,958	5263	97.74	5144	330	1108
06	019	0010.00	Low	No	43.40	\$84,000	\$36,456	\$27,757	4731	92.96	4398	345	983
06	019	0011.00	Moderate	No	62.55	\$84,000	\$52,542	\$40,000	3185	96.33	3068	232	800
06	019	0012.01	Moderate	No	74.37	\$84,000	\$62,471	\$47,563	5944	96.62	5743	625	1478
06	019	0012.02	Moderate	No	63.66	\$84,000	\$53,474	\$40,712	4753	97.64	4641	489	1043
06	019	0013.01	Moderate	No	58.10	\$84,000	\$48,804	\$37,159	5471	95.45	5222	713	1543
06	019	0013.03	Moderate	No	53.08	\$84,000	\$44,587	\$33,947	2537	97.40	2471	186	573
06	019	0013.04	Low	No	42.25	\$84,000	\$35,490	\$27,022	5496	95.82	5266	353	1063
06	019	0014.07	Low	No	49.93	\$84,000	\$41,941	\$31,929	4908	92.83	4556	291	795
06	019	0014.08	Upper	No	123.93	\$84,000	\$104,101	\$79,250	2266	71.14	1612	205	534
06	019	0014.09	Upper	No	176.96	\$84,000	\$148,646	\$113,164	2357	72.17	1701	535	667
06	019	0014.11	Middle	No	100.99	\$84,000	\$84,832	\$64,583	6946	84.44	5865	960	1505
06	019	0014.12	Upper	No	122.49	\$84,000	\$102,892	\$78,333	3215	75.49	2427	661	756
06	019	0014.13	Upper	No	169.00	\$84,000	\$141,960	\$108,074	8006	80.30	6429	1523	1853
06	019	0014.15	Moderate	No	79.16	\$84,000	\$66,494	\$50,625	5368	92.23	4951	879	1455

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	019	0014.16	Upper	No	133.97	\$84,000	\$112,535	\$85,671	7149	92.39	6605	1045	1353
06	019	0014.17	Upper	No	200.70	\$84,000	\$168,588	\$128,347	6790	87.72	5956	1620	1752
06	019	0014.18	Upper	No	158.09	\$84,000	\$132,796	\$101,100	2220	65.18	1447	556	684
06	019	0015.00	Moderate	No	72.65	\$84,000	\$61,026	\$46,458	2129	83.89	1786	356	676
06	019	0016.00	Middle	No	103.60	\$84,000	\$87,024	\$66,250	5340	79.76	4259	906	1603
06	019	0017.00	Upper	No	127.41	\$84,000	\$107,024	\$81,477	6092	80.06	4877	1043	1876
06	019	0018.00	Middle	No	117.64	\$84,000	\$98,818	\$75,233	4363	74.10	3233	711	1453
06	019	0020.00	Low	No	48.90	\$84,000	\$41,076	\$31,273	6452	85.74	5532	587	1665
06	019	0021.00	Moderate	No	75.46	\$84,000	\$63,386	\$48,256	5566	73.93	4115	813	1787
06	019	0022.00	Middle	No	88.81	\$84,000	\$74,600	\$56,797	3702	67.23	2489	421	1290
06	019	0023.00	Moderate	No	59.70	\$84,000	\$50,148	\$38,180	3577	73.72	2637	446	1147
06	019	0024.00	Low	No	38.80	\$84,000	\$32,592	\$24,813	4862	93.56	4549	312	1279
06	019	0025.01	Moderate	No	51.64	\$84,000	\$43,378	\$33,024	5169	92.78	4796	163	905
06	019	0025.02	Moderate	No	63.17	\$84,000	\$53,063	\$40,400	4657	94.70	4410	145	1184
06	019	0026.01	Low	No	49.60	\$84,000	\$41,664	\$31,719	5736	96.22	5519	597	1530
06	019	0026.02	Moderate	No	68.83	\$84,000	\$57,817	\$44,018	3359	84.70	2845	561	951
06	019	0027.01	Moderate	No	50.77	\$84,000	\$42,647	\$32,472	4541	92.53	4202	512	1271
06	019	0027.02	Low	No	47.93	\$84,000	\$40,261	\$30,653	5594	95.71	5354	291	1003
06	019	0028.00	Moderate	No	50.98	\$84,000	\$42,823	\$32,606	5444	93.61	5096	364	885
06	019	0029.03	Low	No	48.86	\$84,000	\$41,042	\$31,250	4081	92.33	3768	346	863
06	019	0029.04	Middle	No	84.15	\$84,000	\$70,686	\$53,816	3042	87.02	2647	487	817
06	019	0029.05	Moderate	No	73.14	\$84,000	\$61,438	\$46,771	3109	84.37	2623	274	732
06	019	0029.06	Moderate	No	71.08	\$84,000	\$59,707	\$45,458	5491	89.15	4895	628	1078
06	019	0030.01	Moderate	No	70.25	\$84,000	\$59,010	\$44,924	3142	88.70	2787	441	698
06	019	0030.03	Moderate	No	72.41	\$84,000	\$60,824	\$46,306	4216	84.96	3582	260	750
06	019	0030.04	Middle	No	99.09	\$84,000	\$83,236	\$63,371	2509	80.39	2017	486	685
06	019	0031.02	Moderate	No	73.30	\$84,000	\$61,572	\$46,875	7528	69.23	5212	847	1863
06	019	0031.03	Moderate	No	60.82	\$84,000	\$51,089	\$38,896	6064	67.96	4121	626	1439
06	019	0031.04	Middle	No	98.38	\$84,000	\$82,639	\$62,917	4184	64.13	2683	591	1156

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	019	0032.01	Middle	No	95.78	\$84,000	\$80,455	\$61,250	4764	85.92	4093	814	1406
06	019	0032.02	Low	No	44.06	\$84,000	\$37,010	\$28,180	5594	87.70	4906	580	1214
06	019	0033.01	Moderate	No	63.49	\$84,000	\$53,332	\$40,602	3673	83.61	3071	495	1140
06	019	0033.02	Moderate	No	58.64	\$84,000	\$49,258	\$37,500	4918	86.58	4258	575	1580
06	019	0034.01	Moderate	No	54.46	\$84,000	\$45,746	\$34,831	3533	90.01	3180	420	768
06	019	0034.02	Middle	No	94.42	\$84,000	\$79,313	\$60,385	2332	79.20	1847	328	734
06	019	0035.00	Middle	No	97.51	\$84,000	\$81,908	\$62,357	5734	72.29	4145	1102	1906
06	019	0036.00	Upper	No	126.43	\$84,000	\$106,201	\$80,852	4062	55.32	2247	1251	1897
06	019	0037.01	Moderate	No	69.08	\$84,000	\$58,027	\$44,178	3583	83.92	3007	411	955
06	019	0037.02	Moderate	No	55.22	\$84,000	\$46,385	\$35,313	5085	83.93	4268	670	1367
06	019	0038.04	Middle	No	115.76	\$84,000	\$97,238	\$74,028	6173	83.90	5179	1318	1858
06	019	0038.05	Moderate	No	79.90	\$84,000	\$67,116	\$51,100	7318	88.29	6461	712	1724
06	019	0038.07	Moderate	No	63.04	\$84,000	\$52,954	\$40,313	3670	81.96	3008	473	1150
06	019	0038.08	Middle	No	117.70	\$84,000	\$98,868	\$75,266	5241	87.10	4565	1317	1656
06	019	0038.09	Middle	No	91.39	\$84,000	\$76,768	\$58,445	5300	82.28	4361	565	1100
06	019	0038.10	Middle	No	105.20	\$84,000	\$88,368	\$67,273	5632	82.94	4671	1232	1778
06	019	0038.11	Upper	No	121.02	\$84,000	\$101,657	\$77,391	8690	83.56	7261	1677	2082
06	019	0038.12	Upper	No	173.37	\$84,000	\$145,631	\$110,869	2411	71.38	1721	498	579
06	019	0039.00	Middle	No	113.15	\$84,000	\$95,046	\$72,361	5024	73.87	3711	851	1629
06	019	0040.03	Upper	No	152.36	\$84,000	\$127,982	\$97,434	4761	82.57	3931	718	1177
06	019	0040.04	Middle	No	111.57	\$84,000	\$93,719	\$71,346	4399	85.97	3782	615	923
06	019	0040.05	Moderate	No	67.92	\$84,000	\$57,053	\$43,438	4643	92.27	4284	568	957
06	019	0040.06	Moderate	No	61.04	\$84,000	\$51,274	\$39,035	2989	87.62	2619	287	977
06	019	0041.00	Middle	No	87.05	\$84,000	\$73,122	\$55,667	3225	75.91	2448	520	918
06	019	0042.05	Middle	No	83.10	\$84,000	\$69,804	\$53,145	6433	79.11	5089	799	1656
06	019	0042.08	Upper	No	173.79	\$84,000	\$145,984	\$111,136	6933	55.30	3834	2089	2359
06	019	0042.10	Middle	No	88.74	\$84,000	\$74,542	\$56,750	3770	69.28	2612	352	877
06	019	0042.11	Middle	No	115.34	\$84,000	\$96,886	\$73,758	6899	69.95	4826	1460	2229

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	019	0042.12	Moderate	No	68.85	\$84,000	\$57,834	\$44,033	12943	72.73	9414	1249	3238
06	019	0042.13	Upper	No	124.77	\$84,000	\$104,807	\$79,787	3335	61.98	2067	578	1035
06	019	0042.14	Upper	No	128.14	\$84,000	\$107,638	\$81,944	4879	45.56	2223	1363	1817
06	019	0042.15	Middle	No	118.62	\$84,000	\$99,641	\$75,857	4726	71.79	3393	1037	1421
06	019	0042.16	Upper	No	139.43	\$84,000	\$117,121	\$89,167	4338	72.84	3160	1050	1445
06	019	0042.17	Middle	No	91.12	\$84,000	\$76,541	\$58,269	3983	87.25	3475	393	702
06	019	0042.18	Upper	No	143.99	\$84,000	\$120,952	\$92,083	7709	78.69	6066	1650	1923
06	019	0043.01	Upper	No	222.11	\$84,000	\$186,572	\$142,036	4181	30.26	1265	1379	1712
06	019	0043.02	Upper	No	199.09	\$84,000	\$167,236	\$127,313	4918	34.30	1687	1673	1890
06	019	0043.03	Upper	No	230.00	\$84,000	\$193,200	\$147,083	4312	34.16	1473	1666	1969
06	019	0044.04	Moderate	No	67.21	\$84,000	\$56,456	\$42,984	3554	82.19	2921	145	673
06	019	0044.05	Upper	No	206.25	\$84,000	\$173,250	\$131,897	3935	43.02	1693	1117	1347
06	019	0044.06	Upper	No	121.19	\$84,000	\$101,800	\$77,500	5405	52.45	2835	1150	1638
06	019	0044.09	Middle	No	109.09	\$84,000	\$91,636	\$69,761	3467	53.97	1871	619	1101
06	019	0044.10	Upper	No	123.14	\$84,000	\$103,438	\$78,750	2342	60.25	1411	229	526
06	019	0044.11	Upper	No	249.55	\$84,000	\$209,622	\$159,583	1488	44.89	668	432	694
06	019	0045.03	Upper	No	120.28	\$84,000	\$101,035	\$76,917	4987	49.13	2450	1152	1726
06	019	0045.04	Middle	No	87.40	\$84,000	\$73,416	\$55,893	5215	62.05	3236	535	1308
06	019	0045.05	Middle	No	80.14	\$84,000	\$67,318	\$51,250	5164	66.34	3426	462	921
06	019	0045.06	Upper	No	192.90	\$84,000	\$162,036	\$123,359	3387	40.77	1381	1004	1318
06	019	0046.01	Upper	No	123.73	\$84,000	\$103,933	\$79,125	2931	56.64	1660	1020	1303
06	019	0046.02	Upper	No	153.64	\$84,000	\$129,058	\$98,250	2552	37.30	952	850	961
06	019	0047.03	Middle	No	88.90	\$84,000	\$74,676	\$56,852	4155	83.73	3479	587	1139
06	019	0047.04	Low	No	47.68	\$84,000	\$40,051	\$30,496	5355	84.50	4525	575	1063
06	019	0047.05	Moderate	No	70.26	\$84,000	\$59,018	\$44,931	2210	68.78	1520	481	671
06	019	0047.06	Moderate	No	70.83	\$84,000	\$59,497	\$45,294	4676	80.95	3785	412	1317
06	019	0048.01	Moderate	No	70.74	\$84,000	\$59,422	\$45,238	4595	80.98	3721	594	1204
06	019	0048.02	Low	No	38.24	\$84,000	\$32,122	\$24,454	5047	82.37	4157	519	1156
06	019	0049.01	Middle	No	96.61	\$84,000	\$81,152	\$61,782	4347	74.19	3225	748	1567

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	019	0049.02	Middle	No	107.27	\$84,000	\$90,107	\$68,597	1905	61.99	1181	486	691
06	019	0050.00	Middle	No	108.01	\$84,000	\$90,728	\$69,074	4200	66.86	2808	854	1498
06	019	0051.00	Moderate	No	63.93	\$84,000	\$53,701	\$40,882	6032	80.80	4874	1030	1452
06	019	0052.02	Moderate	No	62.58	\$84,000	\$52,567	\$40,022	3536	84.25	2979	398	900
06	019	0052.03	Moderate	No	66.64	\$84,000	\$55,978	\$42,619	4628	80.23	3713	653	1034
06	019	0052.04	Moderate	No	71.20	\$84,000	\$59,808	\$45,536	4242	77.79	3300	568	1079
06	019	0053.01	Moderate	No	77.67	\$84,000	\$65,243	\$49,673	6011	76.56	4602	911	1679
06	019	0053.02	Middle	No	83.42	\$84,000	\$70,073	\$53,345	5463	75.80	4141	709	1255
06	019	0053.04	Moderate	No	57.07	\$84,000	\$47,939	\$36,500	5344	75.34	4026	444	1229
06	019	0053.05	Middle	No	117.80	\$84,000	\$98,952	\$75,331	3766	71.91	2708	627	1187
06	019	0054.03	Low	No	36.45	\$84,000	\$30,618	\$23,311	4268	76.99	3286	233	678
06	019	0054.05	Upper	No	132.98	\$84,000	\$111,703	\$85,039	4407	55.57	2449	1152	1690
06	019	0054.06	Middle	No	113.87	\$84,000	\$95,651	\$72,819	3976	56.41	2243	1109	1515
06	019	0054.07	Upper	No	122.20	\$84,000	\$102,648	\$78,147	3122	47.53	1484	908	1072
06	019	0054.08	Low	No	42.27	\$84,000	\$35,507	\$27,031	1908	58.96	1125	7	46
06	019	0054.09	Moderate	No	72.88	\$84,000	\$61,219	\$46,607	3738	69.93	2614	348	785
06	019	0054.10	Middle	No	110.28	\$84,000	\$92,635	\$70,521	3417	68.07	2326	415	842
06	019	0055.03	Upper	No	233.85	\$84,000	\$196,434	\$149,541	6643	42.39	2816	1729	2096
06	019	0055.04	Upper	No	195.23	\$84,000	\$163,993	\$124,844	3496	52.77	1845	806	1014
06	019	0055.05	Upper	No	154.70	\$84,000	\$129,948	\$98,929	6685	51.14	3419	1358	1901
06	019	0055.07	Upper	No	195.70	\$84,000	\$164,388	\$125,147	6097	49.38	3011	1384	1890
06	019	0055.08	Upper	No	216.50	\$84,000	\$181,860	\$138,450	5974	51.59	3082	1422	1993
06	019	0055.09	Upper	No	136.95	\$84,000	\$115,038	\$87,580	5622	53.17	2989	930	1480
06	019	0055.12	Upper	No	156.62	\$84,000	\$131,561	\$100,159	5444	47.58	2590	1063	1649
06	019	0055.13	Upper	No	212.00	\$84,000	\$178,080	\$135,568	3008	42.79	1287	792	967
06	019	0055.14	Upper	No	181.54	\$84,000	\$152,494	\$116,094	3855	38.13	1470	829	1066
06	019	0055.15	Upper	No	217.46	\$84,000	\$182,666	\$139,063	1637	39.58	648	538	673
06	019	0055.16	Upper	No	167.83	\$84,000	\$140,977	\$107,328	5722	46.61	2667	996	1991

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	019	0055.18	Upper	No	183.31	\$84,000	\$153,980	\$117,222	7318	46.45	3399	1482	1980
06	019	0055.20	Upper	No	255.01	\$84,000	\$214,208	\$163,076	3419	44.28	1514	932	1036
06	019	0055.22	Upper	No	256.76	\$84,000	\$215,678	\$164,196	4792	38.90	1864	1287	1554
06	019	0055.24	Upper	No	229.49	\$84,000	\$192,772	\$146,755	4727	41.19	1947	1099	1474
06	019	0055.25	Upper	No	278.55	\$84,000	\$233,982	\$178,125	1392	40.80	568	364	432
06	019	0055.26	Upper	No	127.75	\$84,000	\$107,310	\$81,693	1595	49.47	789	54	239
06	019	0055.27	Upper	No	155.69	\$84,000	\$130,780	\$99,561	3381	40.28	1362	776	906
06	019	0055.28	Upper	No	254.52	\$84,000	\$213,797	\$162,763	1583	40.93	648	384	528
06	019	0055.29	Upper	No	194.54	\$84,000	\$163,414	\$124,405	6014	43.80	2634	1684	2166
06	019	0056.02	Middle	No	103.60	\$84,000	\$87,024	\$66,250	5649	53.50	3022	574	1627
06	019	0056.05	Upper	No	155.23	\$84,000	\$130,393	\$99,271	1465	43.96	644	440	500
06	019	0056.06	Upper	No	154.93	\$84,000	\$130,141	\$99,074	4175	49.46	2065	878	1167
06	019	0056.07	Moderate	No	60.91	\$84,000	\$51,164	\$38,955	4438	55.88	2480	365	1509
06	019	0056.08	Middle	No	94.76	\$84,000	\$79,598	\$60,598	3193	49.73	1588	855	1278
06	019	0057.01	Upper	No	122.46	\$84,000	\$102,866	\$78,315	3758	52.61	1977	625	1211
06	019	0057.02	Upper	No	172.15	\$84,000	\$144,606	\$110,089	5412	41.15	2227	1411	1824
06	019	0057.03	Upper	No	151.57	\$84,000	\$127,319	\$96,925	5066	41.73	2114	1533	1780
06	019	0057.04	Middle	No	83.31	\$84,000	\$69,980	\$53,278	5392	55.69	3003	999	1587
06	019	0058.01	Middle	No	111.49	\$84,000	\$93,652	\$71,298	5395	52.20	2816	978	1512
06	019	0058.02	Upper	No	249.12	\$84,000	\$209,261	\$159,306	4805	48.78	2344	1498	1605
06	019	0058.04	Upper	No	124.12	\$84,000	\$104,261	\$79,375	6620	65.23	4318	1430	2075
06	019	0058.05	Upper	No	157.96	\$84,000	\$132,686	\$101,016	8910	68.84	6134	1940	2182
06	019	0059.04	Upper	No	163.92	\$84,000	\$137,693	\$104,826	6935	65.59	4549	1644	1960
06	019	0059.06	Upper	No	141.11	\$84,000	\$118,532	\$90,238	2135	39.72	848	495	776
06	019	0059.07	Upper	No	154.87	\$84,000	\$130,091	\$99,038	3637	50.32	1830	740	932
06	019	0059.11	Upper	No	171.78	\$84,000	\$144,295	\$109,853	7259	56.39	4093	1736	2150
06	019	0059.12	Upper	No	196.66	\$84,000	\$165,194	\$125,764	10640	50.50	5373	2244	2442
06	019	0059.13	Upper	No	171.28	\$84,000	\$143,875	\$109,530	3149	58.08	1829	725	855
06	019	0059.14	Upper	No	210.33	\$84,000	\$176,677	\$134,500	4726	56.69	2679	1244	1437

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	019	0059.15	Upper	No	182.25	\$84,000	\$153,090	\$116,544	4613	36.38	1678	1480	1689
06	019	0059.16	Upper	No	200.51	\$84,000	\$168,428	\$128,226	3030	51.65	1565	735	949
06	019	0060.01	Upper	No	139.43	\$84,000	\$117,121	\$89,167	6090	79.15	4820	1565	1721
06	019	0060.02	Middle	No	101.75	\$84,000	\$85,470	\$65,071	4406	85.18	3753	606	1470
06	019	0061.01	Upper	No	132.99	\$84,000	\$111,712	\$85,046	3293	88.98	2930	617	798
06	019	0061.02	Moderate	No	67.89	\$84,000	\$57,028	\$43,417	4729	89.53	4234	651	1423
06	019	0062.01	Moderate	No	53.03	\$84,000	\$44,545	\$33,917	2680	94.10	2522	346	706
06	019	0062.02	Middle	No	80.23	\$84,000	\$67,393	\$51,307	7057	92.83	6551	854	1888
06	019	0063.01	Middle	No	111.84	\$84,000	\$93,946	\$71,524	5081	78.21	3974	1151	1494
06	019	0063.02	Upper	No	159.78	\$84,000	\$134,215	\$102,177	2227	51.41	1145	669	1014
06	019	0064.05	Upper	No	128.18	\$84,000	\$107,671	\$81,969	5185	28.95	1501	1606	2196
06	019	0064.06	Middle	No	116.58	\$84,000	\$97,927	\$74,550	2119	21.24	450	585	877
06	019	0064.07	Upper	No	197.54	\$84,000	\$165,934	\$126,324	2703	29.37	794	749	1205
06	019	0064.08	Upper	No	136.27	\$84,000	\$114,467	\$87,143	1160	29.48	342	332	718
06	019	0064.09	Upper	No	128.68	\$84,000	\$108,091	\$82,292	1570	26.50	416	573	3606
06	019	0064.10	Middle	No	119.28	\$84,000	\$100,195	\$76,277	2441	34.82	850	785	1164
06	019	0064.11	Upper	No	133.15	\$84,000	\$111,846	\$85,147	3969	31.29	1242	929	1894
06	019	0065.01	Low	No	45.96	\$84,000	\$38,606	\$29,393	6295	94.63	5957	613	1349
06	019	0065.02	Low	No	43.51	\$84,000	\$36,548	\$27,827	4489	95.05	4267	542	1044
06	019	0066.02	Moderate	No	65.38	\$84,000	\$54,919	\$41,812	5912	91.91	5434	697	1438
06	019	0066.03	Moderate	No	76.64	\$84,000	\$64,378	\$49,013	2179	74.99	1634	370	590
06	019	0066.05	Moderate	No	73.45	\$84,000	\$61,698	\$46,975	1723	83.11	1432	367	518
06	019	0066.06	Moderate	No	64.50	\$84,000	\$54,180	\$41,250	5579	97.74	5453	644	1102
06	019	0067.00	Middle	No	104.81	\$84,000	\$88,040	\$67,027	7141	72.72	5193	1384	2070
06	019	0068.02	Middle	No	83.71	\$84,000	\$70,316	\$53,533	3666	89.83	3293	571	1103
06	019	0069.00	Moderate	No	73.30	\$84,000	\$61,572	\$46,875	2789	87.34	2436	527	966
06	019	0070.02	Moderate	No	71.78	\$84,000	\$60,295	\$45,907	4831	87.44	4224	528	1172
06	019	0070.03	Middle	No	90.17	\$84,000	\$75,743	\$57,664	8006	89.43	7160	1313	1969

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	019	0070.04	Middle	No	97.50	\$84,000	\$81,900	\$62,353	6042	79.96	4831	1335	1775
06	019	0071.01	Moderate	No	56.25	\$84,000	\$47,250	\$35,974	6262	95.85	6002	682	1445
06	019	0071.02	Low	No	37.56	\$84,000	\$31,550	\$24,020	1670	87.96	1469	382	888
06	019	0072.02	Upper	No	138.13	\$84,000	\$116,029	\$88,333	5292	67.78	3587	1166	1561
06	019	0072.03	Upper	No	169.90	\$84,000	\$142,716	\$108,649	1871	36.88	690	492	516
06	019	0072.04	Middle	No	116.50	\$84,000	\$97,860	\$74,500	6433	54.70	3519	1148	2007
06	019	0073.00	Middle	No	119.53	\$84,000	\$100,405	\$76,439	4422	74.42	3291	666	1397
06	019	0074.00	Middle	No	85.22	\$84,000	\$71,585	\$54,500	3213	73.70	2368	607	1147
06	019	0075.00	Middle	No	85.81	\$84,000	\$72,080	\$54,877	5393	79.57	4291	802	1524
06	019	0076.00	Moderate	No	70.93	\$84,000	\$59,581	\$45,364	4594	81.67	3752	563	1292
06	019	0077.00	Middle	No	80.84	\$84,000	\$67,906	\$51,696	5691	80.14	4561	658	1609
06	019	0078.01	Moderate	No	79.41	\$84,000	\$66,704	\$50,781	2474	97.13	2403	241	727
06	019	0078.02	Low	No	40.01	\$84,000	\$33,608	\$25,590	4902	97.29	4769	158	887
06	019	0079.03	Middle	No	96.96	\$84,000	\$81,446	\$62,008	7077	73.45	5198	506	931
06	019	0080.00	Upper	No	137.32	\$84,000	\$115,349	\$87,813	4918	67.24	3307	1118	1909
06	019	0081.00	Middle	No	80.31	\$84,000	\$67,460	\$51,357	6518	77.52	5053	1132	1886
06	019	0082.00	Moderate	No	67.03	\$84,000	\$56,305	\$42,868	6506	94.37	6140	705	1576
06	019	0083.01	Low	No	41.49	\$84,000	\$34,852	\$26,533	5828	96.53	5626	627	1163
06	019	0083.03	Moderate	No	68.73	\$84,000	\$57,733	\$43,954	4052	98.67	3998	571	847
06	019	0083.04	Moderate	No	59.79	\$84,000	\$50,224	\$38,239	4387	94.92	4164	221	827
06	019	0084.02	Moderate	No	68.23	\$84,000	\$57,313	\$43,636	1047	73.07	765	95	327
06	019	0084.03	Middle	No	81.37	\$84,000	\$68,351	\$52,037	1805	86.43	1560	393	415
06	019	0084.04	Low	No	41.86	\$84,000	\$35,162	\$26,769	3638	96.01	3493	302	869
06	019	0084.05	Moderate	No	61.73	\$84,000	\$51,853	\$39,476	3121	94.71	2956	321	767
06	019	0085.01	Moderate	No	61.37	\$84,000	\$51,551	\$39,250	3880	97.01	3764	455	1215
06	019	0085.03	Moderate	No	54.31	\$84,000	\$45,620	\$34,735	4999	98.92	4945	433	938
06	019	0085.04	Moderate	No	58.09	\$84,000	\$48,796	\$37,148	3670	98.26	3606	490	637
06	019	0086.00	Moderate	No	76.27	\$84,000	\$64,067	\$48,777	3993	77.08	3078	570	1204

* Will automatically be included in the 2025 Distressed or Underserved Tract List

2024 FFIEC Census Report - Summary Census Demographic Information

State: 06 - CALIFORNIA (CA)

County: 039 - MADERA COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	039	0001.02	Middle	No	106.77	\$84,000	\$89,687	\$68,281	4081	29.16	1190	1405	3077
06	039	0001.03	Middle	No	110.11	\$84,000	\$92,492	\$70,417	4650	21.03	978	1253	2541
06	039	0001.04	Middle	No	98.89	\$84,000	\$83,068	\$63,241	4335	25.95	1125	1256	2016
06	039	0001.06	Upper	No	130.88	\$84,000	\$109,939	\$83,699	5064	26.60	1347	1624	2114
06	039	0001.09	Upper	No	135.56	\$84,000	\$113,870	\$86,691	2273	28.82	655	783	1094
06	039	0001.10	Middle	No	116.15	\$84,000	\$97,566	\$74,279	4527	27.99	1267	1819	2201
06	039	0001.11	Middle	No	104.40	\$84,000	\$87,696	\$66,767	2231	23.26	519	854	1161
06	039	0002.01	Middle	No	118.78	\$84,000	\$99,775	\$75,959	7359	70.89	5217	260	497
06	039	0002.03	Middle	No	81.80	\$84,000	\$68,712	\$52,313	1552	66.04	1025	136	478
06	039	0002.04	Upper	No	142.63	\$84,000	\$119,809	\$91,212	5549	58.89	3268	1035	1662
06	039	0003.01	Middle	No	94.56	\$84,000	\$79,430	\$60,472	3534	68.62	2425	537	1142
06	039	0003.02	Moderate	No	71.78	\$84,000	\$60,295	\$45,905	5383	61.06	3287	586	1378
06	039	0005.06	Upper	No	140.33	\$84,000	\$117,877	\$89,741	6357	81.00	5149	1566	1912
06	039	0005.09	Upper	No	137.72	\$84,000	\$115,685	\$88,074	6290	43.07	2709	1613	1832
06	039	0005.10	Middle	No	92.32	\$84,000	\$77,549	\$59,040	5376	89.86	4831	1014	1655
06	039	0005.11	Middle	No	86.40	\$84,000	\$72,576	\$55,254	6083	91.63	5574	654	1181
06	039	0005.12	Upper	No	135.80	\$84,000	\$114,072	\$86,845	5349	75.86	4058	1141	1599
06	039	0005.13	Upper	No	140.77	\$84,000	\$118,247	\$90,021	4543	81.82	3717	715	1172
06	039	0005.14	Moderate	No	73.41	\$84,000	\$61,664	\$46,945	6847	85.04	5823	1494	2069
06	039	0005.15	Upper	No	129.11	\$84,000	\$108,452	\$82,563	3932	79.48	3125	845	1097
06	039	0005.16	Upper	No	169.73	\$84,000	\$142,573	\$108,542	2426	43.12	1046	700	875
06	039	0005.17	Upper	No	176.81	\$84,000	\$148,520	\$113,068	2019	73.25	1479	514	564
06	039	0005.18	Middle	No	84.12	\$84,000	\$70,661	\$53,796	3234	93.91	3037	360	609
06	039	0006.02	Low	No	47.18	\$84,000	\$39,631	\$30,174	4736	92.78	4394	539	1187
06	039	0006.03	Moderate	No	57.30	\$84,000	\$48,132	\$36,648	5716	95.07	5434	456	1017
06	039	0006.04	Moderate	No	64.93	\$84,000	\$54,541	\$41,522	5252	95.13	4996	396	999

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	039	0007.01	Middle	No	119.81	\$84,000	\$100,640	\$76,618	5379	72.82	3917	1246	1920
06	039	0007.02	Upper	No	127.75	\$84,000	\$107,310	\$81,696	6194	68.82	4263	1459	1967
06	039	0008.01	Moderate	No	54.99	\$84,000	\$46,192	\$35,169	2491	88.32	2200	208	780
06	039	0008.02	Moderate	No	63.65	\$84,000	\$53,466	\$40,708	4065	91.09	3703	177	993
06	039	0009.01	Low	No	49.35	\$84,000	\$41,454	\$31,563	3065	96.05	2944	131	700
06	039	0009.02	Middle	No	85.13	\$84,000	\$71,509	\$54,444	4541	94.96	4312	602	1014
06	039	0009.03	Moderate	No	75.06	\$84,000	\$63,050	\$48,002	3943	97.67	3851	429	815
06	039	0011.00	Upper	No	126.61	\$84,000	\$106,352	\$80,965	7879	63.35	4991	1463	2359

* Will automatically be included in the 2025 Distressed or Underserved Tract List

2024 FFIEC Census Report - Summary Census Demographic Information

State: 06 - CALIFORNIA (CA)

County: 037 - LOS ANGELES COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	037	1011.10	Middle	No	102.49	\$98,200	\$100,645	\$82,321	4926	42.35	2086	878	1385
06	037	1011.22	Upper	No	129.55	\$98,200	\$127,218	\$104,057	3728	29.88	1114	1005	1406
06	037	1012.20	Moderate	No	73.96	\$98,200	\$72,629	\$59,405	3344	47.64	1593	611	1051
06	037	1012.21	Moderate	No	61.24	\$98,200	\$60,138	\$49,189	3444	46.57	1604	308	468
06	037	1012.22	Low	No	36.77	\$98,200	\$36,108	\$29,539	2808	48.18	1353	110	203
06	037	1013.00	Upper	No	133.45	\$98,200	\$131,048	\$107,188	4269	23.85	1018	1232	1536
06	037	1014.00	Upper	No	132.36	\$98,200	\$129,978	\$106,313	3898	33.38	1301	932	1437
06	037	1021.03	Middle	No	85.90	\$98,200	\$84,354	\$69,000	2107	33.22	700	412	656
06	037	1021.04	Upper	No	136.69	\$98,200	\$134,230	\$109,787	3906	30.39	1187	1051	1170
06	037	1021.05	Middle	No	110.49	\$98,200	\$108,501	\$88,750	1855	69.38	1287	303	455
06	037	1021.07	Middle	No	104.89	\$98,200	\$103,002	\$84,250	3984	41.57	1656	930	1134
06	037	1031.01	Upper	No	153.03	\$98,200	\$150,275	\$122,917	2712	30.72	833	794	986
06	037	1031.02	Middle	No	95.49	\$98,200	\$93,771	\$76,701	4752	36.32	1726	1238	1570
06	037	1032.01	Upper	No	126.24	\$98,200	\$123,968	\$101,398	4676	48.74	2279	680	1193
06	037	1032.02	Upper	No	143.33	\$98,200	\$140,750	\$115,125	2026	52.02	1054	638	728
06	037	1033.00	Upper	No	167.48	\$98,200	\$164,465	\$134,516	3953	32.96	1303	1156	1363
06	037	1034.01	Upper	No	157.65	\$98,200	\$154,812	\$126,625	2516	36.96	930	789	946
06	037	1034.02	Upper	No	153.06	\$98,200	\$150,305	\$122,935	4075	41.64	1697	1155	1453
06	037	1041.03	Upper	No	134.01	\$98,200	\$131,598	\$107,639	3811	89.08	3395	701	892
06	037	1041.05	Moderate	No	66.51	\$98,200	\$65,313	\$53,423	5999	93.73	5623	745	1016
06	037	1041.08	Moderate	No	62.39	\$98,200	\$61,267	\$50,116	5829	95.30	5555	561	642
06	037	1041.24	Middle	No	99.95	\$98,200	\$98,151	\$80,280	4333	69.56	3014	1012	1311
06	037	1042.01	Middle	No	93.94	\$98,200	\$92,249	\$75,451	4377	97.88	4284	683	889
06	037	1042.03	Moderate	No	56.72	\$98,200	\$55,699	\$45,556	4874	97.29	4742	571	838
06	037	1042.04	Moderate	No	70.03	\$98,200	\$68,769	\$56,250	3304	90.65	2995	478	627
06	037	1043.10	Middle	No	109.83	\$98,200	\$107,853	\$88,214	4396	98.43	4327	710	956

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	037	1043.21	Moderate	No	79.81	\$98,200	\$78,373	\$64,103	3009	98.17	2954	309	946
06	037	1043.22	Middle	No	83.52	\$98,200	\$82,017	\$67,083	2233	97.54	2178	263	370
06	037	1044.01	Middle	No	86.28	\$98,200	\$84,727	\$69,300	3022	97.25	2939	385	645
06	037	1044.03	Middle	No	85.43	\$98,200	\$83,892	\$68,616	2947	97.73	2880	381	650
06	037	1044.04	Moderate	No	64.25	\$98,200	\$63,094	\$51,607	3082	97.24	2997	332	617
06	037	1045.00	Middle	No	85.59	\$98,200	\$84,049	\$68,750	3151	96.76	3049	440	618
06	037	1046.10	Moderate	No	67.78	\$98,200	\$66,560	\$54,444	3645	95.23	3471	430	725
06	037	1046.20	Middle	No	93.40	\$98,200	\$91,719	\$75,021	3200	98.28	3145	434	699
06	037	1047.01	Moderate	No	50.35	\$98,200	\$49,444	\$40,446	4601	98.63	4538	171	578
06	037	1047.03	Moderate	No	65.72	\$98,200	\$64,537	\$52,786	2572	94.05	2419	205	359
06	037	1047.04	Moderate	No	58.13	\$98,200	\$57,084	\$46,691	4760	94.10	4479	841	931
06	037	1048.21	Moderate	No	75.55	\$98,200	\$74,190	\$60,682	3498	96.28	3368	349	533
06	037	1048.22	Moderate	No	75.88	\$98,200	\$74,514	\$60,952	2345	96.29	2258	224	382
06	037	1048.23	Middle	No	104.16	\$98,200	\$102,285	\$83,661	3024	94.11	2846	555	717
06	037	1048.24	Middle	No	93.11	\$98,200	\$91,434	\$74,784	2207	96.33	2126	400	508
06	037	1060.10	Upper	No	131.51	\$98,200	\$129,143	\$105,625	3390	82.48	2796	741	893
06	037	1060.20	Middle	No	108.52	\$98,200	\$106,567	\$87,167	5557	85.78	4767	1035	1316
06	037	1061.11	Upper	No	142.23	\$98,200	\$139,670	\$114,237	4331	76.24	3302	1194	1426
06	037	1061.12	Upper	No	123.34	\$98,200	\$121,120	\$99,070	6201	85.21	5284	1155	1354
06	037	1061.13	Upper	No	136.17	\$98,200	\$133,719	\$109,375	3939	87.08	3430	793	984
06	037	1061.14	Middle	No	84.69	\$98,200	\$83,166	\$68,026	6643	92.40	6138	826	1052
06	037	1064.03	Middle	No	111.48	\$98,200	\$109,473	\$89,543	3704	92.98	3444	659	881
06	037	1064.05	Middle	No	82.07	\$98,200	\$80,593	\$65,921	3968	89.64	3557	536	812
06	037	1064.06	Upper	No	120.61	\$98,200	\$118,439	\$96,875	6173	83.61	5161	1542	1683
06	037	1064.07	Moderate	No	55.63	\$98,200	\$54,629	\$44,688	2909	90.65	2637	175	241
06	037	1064.08	Moderate	No	75.40	\$98,200	\$74,043	\$60,567	3440	94.51	3251	152	254
06	037	1065.10	Upper	No	135.58	\$98,200	\$133,140	\$108,900	5791	83.18	4817	1223	1457
06	037	1065.20	Middle	No	80.74	\$98,200	\$79,287	\$64,852	5670	91.71	5200	912	1472
06	037	1066.03	Upper	No	161.08	\$98,200	\$158,181	\$129,375	2998	43.03	1290	1094	1208

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	037	1066.04	Middle	No	80.18	\$98,200	\$78,737	\$64,400	5378	92.12	4954	565	808
06	037	1066.41	Upper	No	159.32	\$98,200	\$156,452	\$127,963	2330	34.76	810	685	790
06	037	1066.42	Upper	No	157.71	\$98,200	\$154,871	\$126,674	3316	46.47	1541	1061	1252
06	037	1066.43	Upper	No	235.00	\$98,200	\$230,770	\$188,750	4084	37.54	1533	1236	1464
06	037	1066.45	Upper	No	167.01	\$98,200	\$164,004	\$134,138	3501	38.53	1349	1135	1346
06	037	1066.46	Upper	No	153.55	\$98,200	\$150,786	\$123,333	3367	60.05	2022	854	1001
06	037	1066.48	Middle	No	89.15	\$98,200	\$87,545	\$71,607	4815	93.60	4507	425	656
06	037	1066.49	Upper	No	125.97	\$98,200	\$123,703	\$101,176	2754	89.98	2478	528	697
06	037	1070.10	Middle	No	101.23	\$98,200	\$99,408	\$81,307	3205	94.95	3043	569	794
06	037	1070.20	Middle	No	96.28	\$98,200	\$94,547	\$77,333	5488	94.06	5162	851	1213
06	037	1081.01	Upper	No	182.01	\$98,200	\$178,734	\$146,188	2324	44.84	1042	649	821
06	037	1081.02	Upper	No	138.95	\$98,200	\$136,449	\$111,607	3795	50.75	1926	1010	1163
06	037	1081.03	Upper	No	164.47	\$98,200	\$161,510	\$132,101	3190	43.01	1372	927	1071
06	037	1081.04	Upper	No	196.96	\$98,200	\$193,415	\$158,194	1692	44.21	748	501	587
06	037	1082.02	Upper	No	209.58	\$98,200	\$205,808	\$168,333	8701	67.19	5846	1880	2662
06	037	1082.03	Upper	No	178.71	\$98,200	\$175,493	\$143,542	3577	60.61	2168	848	1209
06	037	1082.04	Upper	No	165.77	\$98,200	\$162,786	\$133,145	1857	65.32	1213	563	663
06	037	1091.00	Middle	No	118.15	\$98,200	\$116,023	\$94,900	2958	70.86	2096	584	818
06	037	1092.00	Upper	No	149.44	\$98,200	\$146,750	\$120,032	3153	70.00	2207	821	955
06	037	1093.00	Upper	No	124.96	\$98,200	\$122,711	\$100,365	3120	72.85	2273	823	985
06	037	1094.00	Upper	No	120.61	\$98,200	\$118,439	\$96,875	3752	89.02	3340	740	1112
06	037	1095.00	Moderate	No	63.71	\$98,200	\$62,563	\$51,176	4524	96.37	4360	647	948
06	037	1096.01	Upper	No	128.89	\$98,200	\$126,570	\$103,526	4958	86.65	4296	1217	1346
06	037	1096.03	Middle	No	87.10	\$98,200	\$85,532	\$69,963	4203	83.80	3522	781	913
06	037	1096.04	Middle	No	119.21	\$98,200	\$117,064	\$95,750	2938	82.03	2410	696	785
06	037	1097.00	Upper	No	144.93	\$98,200	\$142,321	\$116,406	4389	65.76	2886	1175	1348
06	037	1098.00	Upper	No	128.70	\$98,200	\$126,383	\$103,370	4679	71.38	3340	1084	1392
06	037	1111.00	Upper	No	140.32	\$98,200	\$137,794	\$112,703	3047	64.03	1951	694	949

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	037	1112.01	Upper	No	133.80	\$98,200	\$131,392	\$107,471	3609	53.53	1932	875	1115
06	037	1112.02	Upper	No	179.22	\$98,200	\$175,994	\$143,947	5489	55.16	3028	1216	1851
06	037	1112.04	Upper	No	188.95	\$98,200	\$185,549	\$151,765	5865	50.09	2938	1653	1919
06	037	1112.05	Middle	No	111.13	\$98,200	\$109,130	\$89,261	3864	65.37	2526	630	810
06	037	1112.06	Upper	No	171.04	\$98,200	\$167,961	\$137,375	4716	52.82	2491	1357	1540
06	037	1113.02	Middle	No	102.76	\$98,200	\$100,910	\$82,535	4633	60.18	2788	841	993
06	037	1113.03	Upper	No	123.38	\$98,200	\$121,159	\$99,103	4429	62.36	2762	862	1216
06	037	1113.04	Middle	No	81.13	\$98,200	\$79,670	\$65,163	3359	76.03	2554	45	16
06	037	1114.01	Upper	No	144.76	\$98,200	\$142,154	\$116,268	2406	65.09	1566	517	612
06	037	1114.02	Moderate	No	61.37	\$98,200	\$60,265	\$49,293	5333	63.49	3386	506	591
06	037	1131.01	Upper	No	137.76	\$98,200	\$135,280	\$110,652	3461	51.17	1771	956	1203
06	037	1131.02	Upper	No	212.95	\$98,200	\$209,117	\$171,042	2971	43.02	1278	909	1007
06	037	1132.11	Upper	No	127.93	\$98,200	\$125,627	\$102,756	4275	44.82	1916	1239	1590
06	037	1132.12	Upper	No	149.98	\$98,200	\$147,280	\$120,462	3211	57.86	1858	539	679
06	037	1132.13	Upper	No	150.91	\$98,200	\$148,194	\$121,210	4589	61.15	2806	1092	1231
06	037	1132.31	Upper	No	167.23	\$98,200	\$164,220	\$134,318	2254	39.84	898	745	856
06	037	1132.32	Upper	No	157.24	\$98,200	\$154,410	\$126,292	4297	48.17	2070	1219	1445
06	037	1132.34	Middle	No	103.92	\$98,200	\$102,049	\$83,468	4542	77.39	3515	775	902
06	037	1132.35	Upper	No	163.41	\$98,200	\$160,469	\$131,250	1815	43.69	793	430	702
06	037	1132.37	Upper	No	205.74	\$98,200	\$202,037	\$165,250	3921	55.45	2174	1110	1235
06	037	1132.38	Moderate	No	65.79	\$98,200	\$64,606	\$52,841	5182	84.87	4398	414	366
06	037	1132.39	Moderate	No	61.66	\$98,200	\$60,550	\$49,526	2259	75.17	1698	210	315
06	037	1133.01	Upper	No	184.56	\$98,200	\$181,238	\$148,239	3655	52.94	1935	672	847
06	037	1133.03	Middle	No	115.68	\$98,200	\$113,598	\$92,917	4160	60.48	2516	1081	1276
06	037	1133.22	Upper	No	123.61	\$98,200	\$121,385	\$99,286	4251	54.32	2309	1134	1242
06	037	1133.23	Middle	No	93.08	\$98,200	\$91,405	\$74,762	3927	72.70	2855	396	549
06	037	1133.24	Middle	No	108.17	\$98,200	\$106,223	\$86,882	2072	75.39	1562	150	198
06	037	1134.23	Middle	No	112.65	\$98,200	\$110,622	\$90,484	2639	73.59	1942	684	775
06	037	1134.24	Upper	No	162.27	\$98,200	\$159,349	\$130,331	3613	64.77	2340	691	923

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	037	1134.25	Moderate	No	67.84	\$98,200	\$66,619	\$54,491	4020	85.47	3436	65	220
06	037	1134.26	Middle	No	95.13	\$98,200	\$93,418	\$76,410	2479	76.97	1908	341	505
06	037	1134.27	Unknown	No	0.00	\$98,200	\$0	\$0	3024	80.56	2436	229	91
06	037	1134.28	Upper	No	135.51	\$98,200	\$133,071	\$108,838	3397	68.77	2336	910	1092
06	037	1151.01	Upper	No	188.86	\$98,200	\$185,461	\$151,693	5112	43.23	2210	1704	1974
06	037	1151.03	Unknown	No	0.00	\$98,200	\$0	\$0	2345	80.17	1880	0	0
06	037	1151.04	Upper	No	147.33	\$98,200	\$144,678	\$118,333	4409	65.80	2901	597	533
06	037	1152.02	Middle	No	100.16	\$98,200	\$98,357	\$80,446	5189	69.80	3622	1005	1516
06	037	1152.03	Middle	No	97.69	\$98,200	\$95,932	\$78,463	2793	69.35	1937	251	452
06	037	1152.04	Middle	No	83.00	\$98,200	\$81,506	\$66,667	4228	65.44	2767	434	590
06	037	1153.01	Upper	No	162.78	\$98,200	\$159,850	\$130,742	4236	58.36	2472	818	1130
06	037	1153.02	Moderate	No	68.44	\$98,200	\$67,208	\$54,970	4044	89.66	3626	351	549
06	037	1154.01	Middle	No	83.52	\$98,200	\$82,017	\$67,083	5980	70.90	4240	657	809
06	037	1154.03	Moderate	No	74.42	\$98,200	\$73,080	\$59,777	3245	79.75	2588	287	363
06	037	1154.04	Middle	No	83.91	\$98,200	\$82,400	\$67,396	2956	80.41	2377	368	641
06	037	1171.01	Upper	No	122.05	\$98,200	\$119,853	\$98,029	5195	86.87	4513	1003	1130
06	037	1171.02	Middle	No	101.79	\$98,200	\$99,958	\$81,761	2733	79.55	2174	584	610
06	037	1172.01	Moderate	No	62.59	\$98,200	\$61,463	\$50,278	4514	87.68	3958	408	553
06	037	1172.02	Upper	No	148.07	\$98,200	\$145,405	\$118,929	2711	73.18	1984	672	776
06	037	1173.01	Upper	No	154.33	\$98,200	\$151,552	\$123,958	3917	61.53	2410	862	1169
06	037	1173.02	Upper	No	144.73	\$98,200	\$142,125	\$116,250	5414	59.36	3214	1266	1477
06	037	1173.03	Middle	No	117.39	\$98,200	\$115,277	\$94,286	3647	66.49	2425	996	1184
06	037	1174.04	Upper	No	139.75	\$98,200	\$137,235	\$112,250	4548	69.06	3141	1039	1327
06	037	1174.05	Low	No	43.14	\$98,200	\$42,363	\$34,655	3364	95.63	3217	61	65
06	037	1174.07	Low	No	49.90	\$98,200	\$49,002	\$40,084	3482	97.99	3412	3	35
06	037	1174.08	Low	No	45.26	\$98,200	\$44,445	\$36,354	2843	93.21	2650	85	153
06	037	1175.10	Low	No	49.46	\$98,200	\$48,570	\$39,729	4181	93.92	3927	132	226
06	037	1175.20	Moderate	No	57.29	\$98,200	\$56,259	\$46,016	3961	96.04	3804	165	279

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	037	1175.30	Moderate	No	61.27	\$98,200	\$60,167	\$49,216	5888	93.56	5509	331	415
06	037	1190.01	Middle	No	109.47	\$98,200	\$107,500	\$87,928	4024	91.85	3696	831	1039
06	037	1190.03	Middle	No	118.62	\$98,200	\$116,485	\$95,278	3893	95.61	3722	679	847
06	037	1190.04	Middle	No	117.54	\$98,200	\$115,424	\$94,408	2830	93.39	2643	492	662
06	037	1192.01	Middle	No	112.81	\$98,200	\$110,779	\$90,608	3866	92.58	3579	688	875
06	037	1192.02	Middle	No	113.18	\$98,200	\$111,143	\$90,909	4394	95.27	4186	841	909
06	037	1193.10	Middle	No	88.08	\$98,200	\$86,495	\$70,746	3983	88.10	3509	676	524
06	037	1193.20	Moderate	No	67.81	\$98,200	\$66,589	\$54,464	4793	91.45	4383	373	325
06	037	1193.40	Low	No	41.19	\$98,200	\$40,449	\$33,090	3600	97.00	3492	9	54
06	037	1193.41	Moderate	No	64.73	\$98,200	\$63,565	\$51,993	2867	88.84	2547	288	427
06	037	1193.42	Middle	No	80.11	\$98,200	\$78,668	\$64,342	3076	93.79	2885	390	230
06	037	1194.00	Middle	No	104.88	\$98,200	\$102,992	\$84,243	4881	92.56	4518	976	1141
06	037	1197.00	Upper	No	123.01	\$98,200	\$120,796	\$98,803	4893	72.10	3528	1125	1278
06	037	1198.01	Upper	No	123.09	\$98,200	\$120,874	\$98,869	2933	90.11	2643	617	638
06	037	1198.02	Middle	No	89.91	\$98,200	\$88,292	\$72,216	3016	89.66	2704	557	701
06	037	1199.00	Middle	No	95.50	\$98,200	\$93,781	\$76,707	4774	87.87	4195	1062	1225
06	037	1200.10	Moderate	No	67.66	\$98,200	\$66,442	\$54,347	2892	90.91	2629	360	484
06	037	1200.20	Low	No	35.52	\$98,200	\$34,881	\$28,531	4037	95.22	3844	148	251
06	037	1200.30	Low	No	49.44	\$98,200	\$48,550	\$39,712	2591	93.44	2421	49	99
06	037	1201.03	Low	No	37.35	\$98,200	\$36,678	\$30,000	3123	96.25	3006	66	57
06	037	1201.04	Moderate	No	52.39	\$98,200	\$51,447	\$42,083	2327	90.42	2104	83	129
06	037	1201.05	Moderate	No	52.67	\$98,200	\$51,722	\$42,305	2855	90.54	2585	234	483
06	037	1201.06	Low	No	46.03	\$98,200	\$45,201	\$36,974	4377	95.52	4181	310	290
06	037	1201.07	Moderate	No	50.98	\$98,200	\$50,062	\$40,953	3760	94.36	3548	56	85
06	037	1201.08	Low	No	45.42	\$98,200	\$44,602	\$36,480	5263	92.17	4851	416	231
06	037	1203.00	Middle	No	93.61	\$98,200	\$91,925	\$75,192	5550	80.07	4444	957	1326
06	037	1204.00	Moderate	No	79.84	\$98,200	\$78,403	\$64,130	6614	82.36	5447	730	871
06	037	1210.10	Middle	No	111.37	\$98,200	\$109,365	\$89,453	4693	70.13	3291	809	1111
06	037	1210.20	Middle	No	80.77	\$98,200	\$79,316	\$64,878	3781	67.31	2545	600	872

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	037	1211.01	Middle	No	89.05	\$98,200	\$87,447	\$71,528	2936	77.01	2261	369	465
06	037	1211.02	Middle	No	86.68	\$98,200	\$85,120	\$69,625	2846	60.79	1730	455	774
06	037	1212.10	Middle	No	116.44	\$98,200	\$114,344	\$93,526	3182	88.65	2821	563	759
06	037	1212.21	Middle	No	112.05	\$98,200	\$110,033	\$90,000	2147	89.15	1914	339	490
06	037	1212.22	Middle	No	84.90	\$98,200	\$83,372	\$68,194	5376	93.53	5028	444	620
06	037	1216.00	Middle	No	93.06	\$98,200	\$91,385	\$74,750	2996	58.08	1740	715	879
06	037	1218.01	Moderate	No	66.95	\$98,200	\$65,745	\$53,775	3854	84.98	3275	345	441
06	037	1218.02	Middle	No	108.45	\$98,200	\$106,498	\$87,105	3192	76.79	2451	497	751
06	037	1219.00	Moderate	No	64.64	\$98,200	\$63,476	\$51,923	3921	85.18	3340	441	981
06	037	1220.00	Middle	No	102.69	\$98,200	\$100,842	\$82,481	5289	53.45	2827	1148	1457
06	037	1221.20	Moderate	No	61.46	\$98,200	\$60,354	\$49,364	4559	88.51	4035	620	815
06	037	1221.21	Moderate	No	64.19	\$98,200	\$63,035	\$51,563	2629	87.14	2291	316	420
06	037	1221.22	Moderate	No	53.43	\$98,200	\$52,468	\$42,917	2750	88.18	2425	151	295
06	037	1222.00	Moderate	No	69.77	\$98,200	\$68,514	\$56,042	4064	84.52	3435	429	933
06	037	1224.10	Moderate	No	58.16	\$98,200	\$57,113	\$46,714	3824	89.98	3441	204	346
06	037	1224.20	Moderate	No	79.70	\$98,200	\$78,265	\$64,013	4623	87.82	4060	452	753
06	037	1230.10	Moderate	No	64.23	\$98,200	\$63,074	\$51,591	4253	90.74	3859	355	589
06	037	1230.20	Moderate	No	78.33	\$98,200	\$76,920	\$62,917	3177	87.54	2781	485	644
06	037	1231.03	Moderate	No	74.64	\$98,200	\$73,296	\$59,955	4285	73.42	3146	554	770
06	037	1231.04	Middle	No	100.18	\$98,200	\$98,377	\$80,463	4309	73.47	3166	545	915
06	037	1232.03	Moderate	No	66.95	\$98,200	\$65,745	\$53,775	3508	86.09	3020	151	251
06	037	1232.04	Moderate	No	79.92	\$98,200	\$78,481	\$64,191	3125	80.99	2531	194	489
06	037	1232.05	Moderate	No	63.14	\$98,200	\$62,003	\$50,714	2503	84.98	2127	171	504
06	037	1232.06	Low	No	48.92	\$98,200	\$48,039	\$39,293	2857	90.93	2598	187	540
06	037	1233.01	Middle	No	91.73	\$98,200	\$90,079	\$73,676	4424	69.53	3076	628	854
06	037	1233.03	Moderate	No	75.32	\$98,200	\$73,964	\$60,500	3091	68.68	2123	262	502
06	037	1233.04	Moderate	No	62.96	\$98,200	\$61,827	\$50,573	4518	58.92	2662	425	631
06	037	1234.10	Moderate	No	72.21	\$98,200	\$70,910	\$58,000	3967	64.78	2570	297	490

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	037	1234.20	Moderate	No	71.33	\$98,200	\$70,046	\$57,292	4481	65.12	2918	507	743
06	037	1235.10	Moderate	No	66.38	\$98,200	\$65,185	\$53,319	4938	58.93	2910	425	711
06	037	1235.20	Moderate	No	55.18	\$98,200	\$54,187	\$44,324	2669	57.40	1532	254	369
06	037	1236.01	Middle	No	101.93	\$98,200	\$100,095	\$81,875	4985	45.50	2268	766	747
06	037	1236.02	Moderate	No	71.39	\$98,200	\$70,105	\$57,344	3433	50.10	1720	500	755
06	037	1237.00	Middle	No	107.44	\$98,200	\$105,506	\$86,297	4142	41.07	1701	813	1134
06	037	1238.00	Middle	No	116.07	\$98,200	\$113,981	\$93,224	5757	40.37	2324	927	1086
06	037	1239.01	Moderate	No	68.32	\$98,200	\$67,090	\$54,875	4621	65.70	3036	503	851
06	037	1239.02	Middle	No	105.62	\$98,200	\$103,719	\$84,833	2596	51.19	1329	364	532
06	037	1240.00	Upper	No	132.01	\$98,200	\$129,634	\$106,033	4786	29.38	1406	1100	1396
06	037	1241.02	Moderate	No	55.01	\$98,200	\$54,020	\$44,185	3627	65.51	2376	280	730
06	037	1241.03	Moderate	No	62.41	\$98,200	\$61,287	\$50,128	1857	76.20	1415	207	391
06	037	1241.04	Moderate	No	66.92	\$98,200	\$65,715	\$53,750	2519	74.71	1882	179	347
06	037	1241.05	Moderate	No	73.21	\$98,200	\$71,892	\$58,807	2425	70.10	1700	137	217
06	037	1242.01	Middle	No	81.15	\$98,200	\$79,689	\$65,179	3391	68.77	2332	548	839
06	037	1242.03	Moderate	No	70.91	\$98,200	\$69,634	\$56,960	2450	77.27	1893	267	587
06	037	1242.04	Moderate	No	50.01	\$98,200	\$49,110	\$40,173	2753	72.97	2009	118	488
06	037	1243.00	Moderate	No	57.06	\$98,200	\$56,033	\$45,833	3830	73.47	2814	334	910
06	037	1244.00	Upper	No	127.71	\$98,200	\$125,411	\$102,574	4308	34.42	1483	577	718
06	037	1245.00	Upper	No	199.38	\$98,200	\$195,791	\$160,139	2880	38.99	1123	671	802
06	037	1246.00	Middle	No	100.96	\$98,200	\$99,143	\$81,094	3223	35.93	1158	446	992
06	037	1247.00	Upper	No	203.64	\$98,200	\$199,974	\$163,561	5343	32.15	1718	1086	1205
06	037	1249.02	Moderate	No	64.17	\$98,200	\$63,015	\$51,546	2893	45.66	1321	234	254
06	037	1249.03	Middle	No	108.07	\$98,200	\$106,125	\$86,806	3630	43.69	1586	341	204
06	037	1251.01	Middle	No	119.68	\$98,200	\$117,526	\$96,131	3979	44.66	1777	410	478
06	037	1251.02	Upper	No	154.73	\$98,200	\$151,945	\$124,280	2280	34.69	791	362	473
06	037	1252.00	Middle	No	116.00	\$98,200	\$113,912	\$93,173	4014	47.96	1925	542	990
06	037	1253.10	Middle	No	91.23	\$98,200	\$89,588	\$73,277	4941	61.28	3028	253	422
06	037	1253.21	Middle	No	80.41	\$98,200	\$78,963	\$64,583	3049	61.33	1870	116	202

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	037	1253.22	Moderate	No	54.93	\$98,200	\$53,941	\$44,125	2222	50.95	1132	0	115
06	037	1254.02	Upper	No	130.60	\$98,200	\$128,249	\$104,900	4076	44.92	1831	465	568
06	037	1254.03	Upper	No	124.89	\$98,200	\$122,642	\$100,313	2181	50.80	1108	83	18
06	037	1254.04	Middle	No	81.74	\$98,200	\$80,269	\$65,658	3133	51.74	1621	0	197
06	037	1255.01	Upper	No	120.57	\$98,200	\$118,400	\$96,845	3249	45.43	1476	134	473
06	037	1255.02	Upper	No	132.41	\$98,200	\$130,027	\$106,354	3572	39.75	1420	518	911
06	037	1256.00	Upper	No	158.12	\$98,200	\$155,274	\$127,000	2599	29.67	771	584	660
06	037	1271.02	Moderate	No	54.80	\$98,200	\$53,814	\$44,019	5450	77.89	4245	592	536
06	037	1271.03	Moderate	No	69.30	\$98,200	\$68,053	\$55,663	3203	72.15	2311	224	419
06	037	1271.04	Moderate	No	69.49	\$98,200	\$68,239	\$55,816	4140	65.99	2732	383	447
06	037	1272.10	Moderate	No	74.39	\$98,200	\$73,051	\$59,750	5453	77.54	4228	599	595
06	037	1272.20	Moderate	No	55.29	\$98,200	\$54,295	\$44,410	4993	78.05	3897	568	523
06	037	1273.00	Middle	No	104.08	\$98,200	\$102,207	\$83,594	3735	72.16	2695	460	533
06	037	1274.00	Middle	No	93.00	\$98,200	\$91,326	\$74,700	5529	83.70	4628	505	750
06	037	1275.20	Low	No	49.91	\$98,200	\$49,012	\$40,091	4226	91.39	3862	71	41
06	037	1276.03	Moderate	No	56.70	\$98,200	\$55,679	\$45,542	2949	84.81	2501	123	253
06	037	1276.04	Moderate	No	61.81	\$98,200	\$60,697	\$49,651	3194	73.54	2349	160	189
06	037	1276.05	Low	No	47.60	\$98,200	\$46,743	\$38,235	3314	85.88	2846	187	301
06	037	1276.06	Middle	No	80.92	\$98,200	\$79,463	\$65,000	3253	75.13	2444	432	643
06	037	1277.11	Middle	No	84.93	\$98,200	\$83,401	\$68,214	3434	71.75	2464	414	532
06	037	1277.12	Moderate	No	65.66	\$98,200	\$64,478	\$52,742	3894	76.01	2960	247	321
06	037	1278.03	Moderate	No	70.60	\$98,200	\$69,329	\$56,710	5076	75.33	3824	402	576
06	037	1278.04	Moderate	No	72.76	\$98,200	\$71,450	\$58,443	4422	72.46	3204	353	434
06	037	1278.05	Moderate	No	61.44	\$98,200	\$60,334	\$49,353	3514	75.64	2658	285	619
06	037	1278.06	Moderate	No	69.33	\$98,200	\$68,082	\$55,688	3505	75.41	2643	256	439
06	037	1279.10	Moderate	No	57.28	\$98,200	\$56,249	\$46,011	5209	78.79	4104	365	460
06	037	1279.20	Moderate	No	74.89	\$98,200	\$73,542	\$60,156	4212	64.34	2710	558	807
06	037	1281.01	Moderate	No	65.36	\$98,200	\$64,184	\$52,500	3635	55.63	2022	337	637

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	037	1281.02	Moderate	No	54.73	\$98,200	\$53,745	\$43,963	4874	79.54	3877	283	548
06	037	1282.10	Low	No	40.46	\$98,200	\$39,732	\$32,500	4809	85.36	4105	44	261
06	037	1282.20	Moderate	No	55.10	\$98,200	\$54,108	\$44,261	3087	55.56	1715	374	540
06	037	1283.02	Moderate	No	54.58	\$98,200	\$53,598	\$43,839	4654	85.35	3972	225	379
06	037	1283.03	Low	No	42.29	\$98,200	\$41,529	\$33,973	3876	87.82	3404	63	217
06	037	1284.00	Middle	No	117.29	\$98,200	\$115,179	\$94,205	4516	52.24	2359	1006	1267
06	037	1285.00	Upper	No	129.10	\$98,200	\$126,776	\$103,690	4294	40.17	1725	868	911
06	037	1286.01	Middle	No	82.11	\$98,200	\$80,632	\$65,953	4379	60.13	2633	345	671
06	037	1286.02	Upper	No	149.85	\$98,200	\$147,153	\$120,357	3422	37.17	1272	657	822
06	037	1287.03	Upper	No	127.53	\$98,200	\$125,234	\$102,434	3317	37.35	1239	321	373
06	037	1287.04	Upper	No	187.41	\$98,200	\$184,037	\$150,529	2594	36.74	953	611	645
06	037	1288.01	Middle	No	103.36	\$98,200	\$101,500	\$83,021	3805	45.68	1738	445	362
06	037	1288.02	Upper	No	126.06	\$98,200	\$123,791	\$101,250	4673	44.06	2059	681	774
06	037	1289.10	Upper	No	145.67	\$98,200	\$143,048	\$117,004	4384	39.10	1714	921	1062
06	037	1310.21	Moderate	No	69.59	\$98,200	\$68,337	\$55,898	2972	79.21	2354	202	274
06	037	1310.22	Moderate	No	67.94	\$98,200	\$66,717	\$54,574	3491	82.27	2872	131	276
06	037	1310.23	Middle	No	82.29	\$98,200	\$80,809	\$66,098	2628	80.82	2124	393	618
06	037	1310.24	Upper	No	121.13	\$98,200	\$118,950	\$97,292	3422	77.53	2653	576	809
06	037	1311.00	Upper	No	133.40	\$98,200	\$130,999	\$107,143	3264	59.77	1951	946	1083
06	037	1312.00	Upper	No	147.85	\$98,200	\$145,189	\$118,750	3549	61.12	2169	962	1089
06	037	1313.00	Middle	No	91.90	\$98,200	\$90,246	\$73,816	4854	80.51	3908	853	1178
06	037	1314.00	Middle	No	107.66	\$98,200	\$105,722	\$86,477	6149	74.65	4590	849	1212
06	037	1316.00	Middle	No	102.57	\$98,200	\$100,724	\$82,386	5366	75.27	4039	1106	1409
06	037	1317.01	Middle	No	100.99	\$98,200	\$99,172	\$81,116	4794	74.63	3578	920	1079
06	037	1317.02	Middle	No	80.60	\$98,200	\$79,149	\$64,741	3602	75.99	2737	805	899
06	037	1318.01	Moderate	No	62.30	\$98,200	\$61,179	\$50,044	3104	79.86	2479	206	302
06	037	1318.02	Middle	No	108.23	\$98,200	\$106,282	\$86,934	2552	71.67	1829	574	746
06	037	1319.00	Upper	No	138.04	\$98,200	\$135,555	\$110,873	4382	64.92	2845	1044	1355
06	037	1320.01	Upper	No	126.55	\$98,200	\$124,272	\$101,646	3335	52.77	1760	796	883

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	037	1320.02	Middle	No	106.86	\$98,200	\$104,937	\$85,827	3193	57.09	1823	668	1016
06	037	1321.01	Moderate	No	72.08	\$98,200	\$70,783	\$57,895	4330	70.09	3035	570	878
06	037	1321.02	Middle	No	103.51	\$98,200	\$101,647	\$83,137	5618	69.49	3904	910	1151
06	037	1323.01	Moderate	No	67.05	\$98,200	\$65,843	\$53,857	3577	75.03	2684	163	311
06	037	1323.02	Middle	No	94.59	\$98,200	\$92,887	\$75,979	3005	75.94	2282	427	625
06	037	1325.01	Middle	No	82.39	\$98,200	\$80,907	\$66,176	4357	68.28	2975	535	802
06	037	1325.02	Moderate	No	64.05	\$98,200	\$62,897	\$51,447	4252	64.09	2725	651	747
06	037	1327.00	Middle	No	90.85	\$98,200	\$89,215	\$72,969	5038	71.34	3594	1060	1272
06	037	1329.00	Middle	No	108.85	\$98,200	\$106,891	\$87,426	3538	41.27	1460	760	1001
06	037	1330.00	Middle	No	106.47	\$98,200	\$104,554	\$85,517	4424	75.18	3326	1038	1296
06	037	1331.01	Middle	No	81.48	\$98,200	\$80,013	\$65,444	2091	48.78	1020	378	484
06	037	1331.02	Middle	No	85.72	\$98,200	\$84,177	\$68,849	3376	55.84	1885	474	525
06	037	1340.01	Middle	No	84.80	\$98,200	\$83,274	\$68,115	3708	91.18	3381	341	449
06	037	1340.02	Middle	No	85.46	\$98,200	\$83,922	\$68,641	3483	81.71	2846	475	635
06	037	1341.01	Middle	No	80.12	\$98,200	\$78,678	\$64,355	4991	76.78	3832	807	1003
06	037	1341.03	Middle	No	92.71	\$98,200	\$91,041	\$74,464	4294	71.84	3085	727	807
06	037	1341.04	Middle	No	86.45	\$98,200	\$84,894	\$69,441	4429	81.49	3609	607	558
06	037	1342.01	Middle	No	104.23	\$98,200	\$102,354	\$83,721	4271	75.93	3243	1099	1249
06	037	1343.02	Upper	No	142.14	\$98,200	\$139,581	\$114,167	3746	56.27	2108	1115	1435
06	037	1343.03	Upper	No	132.43	\$98,200	\$130,046	\$106,364	5166	62.49	3228	1400	1640
06	037	1343.04	Upper	No	122.33	\$98,200	\$120,128	\$98,259	3001	64.38	1932	603	809
06	037	1343.05	Moderate	No	59.32	\$98,200	\$58,252	\$47,647	3769	92.78	3497	5	39
06	037	1343.06	Moderate	No	68.77	\$98,200	\$67,532	\$55,242	3553	78.78	2799	332	390
06	037	1344.21	Upper	No	187.45	\$98,200	\$184,076	\$150,556	3851	32.38	1247	1382	1562
06	037	1344.22	Upper	No	180.43	\$98,200	\$177,182	\$144,918	4959	47.31	2346	1316	1608
06	037	1344.23	Upper	No	152.47	\$98,200	\$149,726	\$122,465	3338	41.46	1384	1017	1131
06	037	1344.24	Upper	No	192.56	\$98,200	\$189,094	\$154,665	2862	33.96	972	913	1030
06	037	1345.20	Moderate	No	51.19	\$98,200	\$50,269	\$41,118	5601	86.61	4851	216	399

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	037	1345.21	Moderate	No	66.23	\$98,200	\$65,038	\$53,198	2972	96.13	2857	116	191
06	037	1345.22	Moderate	No	62.67	\$98,200	\$61,542	\$50,337	4015	86.82	3486	341	530
06	037	1347.10	Moderate	No	55.63	\$98,200	\$54,629	\$44,688	5183	87.11	4515	292	342
06	037	1347.20	Middle	No	105.20	\$98,200	\$103,306	\$84,500	5011	78.99	3958	968	888
06	037	1348.01	Upper	No	124.94	\$98,200	\$122,691	\$100,350	3177	71.95	2286	751	1026
06	037	1348.02	Middle	No	109.50	\$98,200	\$107,529	\$87,950	3196	72.81	2327	648	874
06	037	1349.01	Middle	No	111.27	\$98,200	\$109,267	\$89,375	3266	47.24	1543	642	820
06	037	1349.04	Middle	No	111.06	\$98,200	\$109,061	\$89,205	4368	72.60	3171	579	855
06	037	1349.05	Upper	No	130.78	\$98,200	\$128,426	\$105,040	5219	48.36	2524	334	147
06	037	1349.06	Moderate	No	78.59	\$98,200	\$77,175	\$63,125	3115	79.04	2462	0	99
06	037	1349.07	Upper	No	148.69	\$98,200	\$146,014	\$119,426	2953	56.21	1660	0	0
06	037	1351.02	Upper	No	186.56	\$98,200	\$183,202	\$149,844	3612	44.82	1619	1100	1229
06	037	1351.11	Upper	No	143.93	\$98,200	\$141,339	\$115,606	3118	48.97	1527	732	993
06	037	1351.13	Upper	No	155.17	\$98,200	\$152,377	\$124,628	3240	52.62	1705	212	281
06	037	1351.15	Middle	No	103.92	\$98,200	\$102,049	\$83,468	4698	63.60	2988	273	359
06	037	1351.16	Unknown	No	0.00	\$98,200	\$0	\$0	1718	48.43	832	65	90
06	037	1352.01	Upper	No	134.74	\$98,200	\$132,315	\$108,226	2592	41.13	1066	723	851
06	037	1352.02	Upper	No	150.96	\$98,200	\$148,243	\$121,250	4399	42.85	1885	1128	1518
06	037	1352.04	Upper	No	145.66	\$98,200	\$143,038	\$116,991	4791	40.03	1918	1465	1624
06	037	1352.05	Upper	No	202.84	\$98,200	\$199,189	\$162,917	2342	30.61	717	676	757
06	037	1370.00	Upper	No	165.49	\$98,200	\$162,511	\$132,917	4754	28.59	1359	1442	1770
06	037	1371.03	Middle	No	105.47	\$98,200	\$103,572	\$84,716	4951	42.90	2124	1338	489
06	037	1371.04	Upper	No	161.51	\$98,200	\$158,603	\$129,722	2725	25.94	707	812	1014
06	037	1372.02	Upper	No	131.65	\$98,200	\$129,280	\$105,740	3588	44.01	1579	546	536
06	037	1372.03	Upper	No	125.60	\$98,200	\$123,339	\$100,884	2416	37.58	908	515	649
06	037	1373.01	Upper	No	228.62	\$98,200	\$224,505	\$183,625	2238	29.49	660	706	815
06	037	1373.02	Upper	No	200.42	\$98,200	\$196,812	\$160,972	4341	28.77	1249	1428	1597
06	037	1374.01	Upper	No	178.97	\$98,200	\$175,749	\$143,750	4708	32.69	1539	1030	1495
06	037	1374.02	Upper	No	183.87	\$98,200	\$180,560	\$147,684	5663	30.90	1750	1455	1699

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	037	1375.01	Upper	No	127.10	\$98,200	\$124,812	\$102,088	4662	35.61	1660	739	806
06	037	1375.02	Upper	No	157.70	\$98,200	\$154,861	\$126,667	4441	29.99	1332	1180	1694
06	037	1375.04	Upper	No	223.07	\$98,200	\$219,055	\$179,167	1920	20.26	389	612	714
06	037	1380.00	Upper	No	187.85	\$98,200	\$184,469	\$150,878	4575	24.57	1124	1458	1929
06	037	1390.01	Upper	No	123.51	\$98,200	\$121,287	\$99,206	5125	39.79	2039	1169	1444
06	037	1392.00	Middle	No	115.22	\$98,200	\$113,146	\$92,542	5519	38.74	2138	1217	1286
06	037	1393.01	Upper	No	170.09	\$98,200	\$167,028	\$136,619	4692	30.67	1439	1228	1632
06	037	1393.02	Moderate	No	79.69	\$98,200	\$78,256	\$64,007	4734	55.83	2643	396	104
06	037	1393.03	Moderate	No	72.98	\$98,200	\$71,666	\$58,617	4481	48.49	2173	710	548
06	037	1394.01	Middle	No	106.02	\$98,200	\$104,112	\$85,156	2894	40.84	1182	346	338
06	037	1394.02	Upper	No	184.64	\$98,200	\$181,316	\$148,304	2782	18.62	518	834	1037
06	037	1395.02	Upper	No	151.31	\$98,200	\$148,586	\$121,528	3118	21.97	685	772	906
06	037	1395.04	Moderate	No	74.35	\$98,200	\$73,012	\$59,718	3742	30.65	1147	463	299
06	037	1395.05	Moderate	No	56.43	\$98,200	\$55,414	\$45,330	2565	34.97	897	342	0
06	037	1395.06	Middle	No	93.61	\$98,200	\$91,925	\$75,189	2767	33.68	932	660	107
06	037	1396.00	Upper	No	138.99	\$98,200	\$136,488	\$111,635	5185	28.47	1476	1402	1011
06	037	1397.01	Upper	No	271.69	\$98,200	\$266,800	\$218,214	5438	24.31	1322	1492	1761
06	037	1397.03	Upper	No	175.80	\$98,200	\$172,636	\$141,205	2693	19.72	531	766	975
06	037	1397.04	Upper	No	244.34	\$98,200	\$239,942	\$196,250	2624	22.45	589	776	1053
06	037	1397.05	Upper	No	278.52	\$98,200	\$273,507	\$223,702	3643	20.01	729	1213	1308
06	037	1398.01	Upper	No	201.18	\$98,200	\$197,559	\$161,583	3523	17.26	608	1174	1277
06	037	1398.02	Upper	No	242.93	\$98,200	\$238,557	\$195,120	3858	18.95	731	1300	1446
06	037	1411.01	Middle	No	100.40	\$98,200	\$98,593	\$80,640	4903	35.02	1717	540	468
06	037	1411.02	Upper	No	193.70	\$98,200	\$190,213	\$155,577	3023	31.96	966	507	552
06	037	1412.01	Upper	No	155.18	\$98,200	\$152,387	\$124,639	4289	38.59	1655	350	369
06	037	1412.02	Upper	No	135.31	\$98,200	\$132,874	\$108,681	2922	27.10	792	639	626
06	037	1413.03	Middle	No	108.67	\$98,200	\$106,714	\$87,283	3191	36.79	1174	326	62
06	037	1413.04	Upper	No	226.97	\$98,200	\$222,885	\$182,296	3015	28.82	869	765	675

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	037	1413.05	Upper	No	167.62	\$98,200	\$164,603	\$134,628	2986	35.77	1068	409	630
06	037	1413.06	Upper	No	199.08	\$98,200	\$195,497	\$159,896	2974	32.62	970	333	412
06	037	1414.00	Upper	No	177.54	\$98,200	\$174,344	\$142,599	4705	29.48	1387	1079	1147
06	037	1415.00	Upper	No	294.14	\$98,200	\$288,845	\$236,250	3089	20.88	645	1054	1141
06	037	1416.00	Upper	No	274.77	\$98,200	\$269,824	\$220,694	4088	21.45	877	1574	1958
06	037	1417.00	Upper	No	311.26	\$98,200	\$305,657	\$250,001	3096	22.93	710	1157	1416
06	037	1431.01	Upper	No	260.49	\$98,200	\$255,801	\$209,224	2142	30.67	657	710	647
06	037	1431.02	Upper	No	153.85	\$98,200	\$151,081	\$123,571	2294	36.92	847	254	424
06	037	1432.00	Upper	No	134.85	\$98,200	\$132,423	\$108,314	4377	43.11	1887	687	648
06	037	1433.01	Middle	No	97.40	\$98,200	\$95,647	\$78,235	3236	43.42	1405	397	460
06	037	1433.02	Upper	No	208.02	\$98,200	\$204,276	\$167,083	3367	31.04	1045	810	1015
06	037	1434.01	Upper	No	170.27	\$98,200	\$167,205	\$136,761	4632	29.88	1384	1111	1032
06	037	1434.02	Upper	No	162.90	\$98,200	\$159,968	\$130,844	1791	30.93	554	376	479
06	037	1435.00	Upper	No	168.18	\$98,200	\$165,153	\$135,083	5197	28.55	1484	1116	1332
06	037	1436.02	Upper	No	236.78	\$98,200	\$232,518	\$190,179	4740	28.99	1374	1075	814
06	037	1436.03	Upper	No	141.58	\$98,200	\$139,032	\$113,716	2482	35.46	880	385	303
06	037	1436.05	Upper	No	120.19	\$98,200	\$118,027	\$96,541	1945	47.20	918	64	109
06	037	1436.06	Upper	No	189.56	\$98,200	\$186,148	\$152,250	1581	42.19	667	18	18
06	037	1437.00	Upper	No	273.22	\$98,200	\$268,302	\$219,444	3800	28.45	1081	1343	1708
06	037	1438.01	Upper	No	243.65	\$98,200	\$239,264	\$195,694	2926	28.09	822	848	993
06	037	1438.02	Upper	No	186.55	\$98,200	\$183,192	\$149,833	2298	27.15	624	432	660
06	037	1439.01	Upper	No	281.61	\$98,200	\$276,541	\$226,184	4319	23.78	1027	1478	1798
06	037	1439.02	Upper	No	224.30	\$98,200	\$220,263	\$180,156	2979	25.01	745	743	583
06	037	1810.00	Upper	No	153.48	\$98,200	\$150,717	\$123,274	6132	58.38	3580	1601	2115
06	037	1813.00	Upper	No	147.28	\$98,200	\$144,629	\$118,295	3613	65.35	2361	829	1272
06	037	1814.00	Middle	No	113.43	\$98,200	\$111,388	\$91,111	4134	68.77	2843	535	885
06	037	1815.00	Upper	No	160.52	\$98,200	\$157,631	\$128,929	3653	63.76	2329	1075	1364
06	037	1816.00	Upper	No	125.59	\$98,200	\$123,329	\$100,878	4247	61.27	2602	404	831
06	037	1831.01	Middle	No	109.29	\$98,200	\$107,323	\$87,784	3659	71.85	2629	642	1226

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	037	1831.03	Middle	No	116.13	\$98,200	\$114,040	\$93,277	3839	82.86	3181	385	902
06	037	1831.04	Upper	No	128.24	\$98,200	\$125,932	\$103,000	2095	71.84	1505	507	621
06	037	1832.20	Middle	No	94.75	\$98,200	\$93,045	\$76,103	3682	84.41	3108	572	890
06	037	1832.21	Upper	No	141.10	\$98,200	\$138,560	\$113,333	2901	71.25	2067	598	926
06	037	1832.22	Upper	No	126.48	\$98,200	\$124,203	\$101,591	3303	68.54	2264	936	1266
06	037	1833.00	Middle	No	87.19	\$98,200	\$85,621	\$70,029	3083	82.16	2533	455	1064
06	037	1834.01	Middle	No	84.91	\$98,200	\$83,382	\$68,205	2226	75.74	1686	429	759
06	037	1834.02	Middle	No	95.71	\$98,200	\$93,987	\$76,875	2997	77.61	2326	239	771
06	037	1835.10	Middle	No	106.45	\$98,200	\$104,534	\$85,500	2368	78.80	1866	647	814
06	037	1835.20	Moderate	No	70.33	\$98,200	\$69,064	\$56,491	3450	82.14	2834	375	673
06	037	1836.10	Middle	No	100.70	\$98,200	\$98,887	\$80,882	2813	80.31	2259	342	643
06	037	1836.20	Middle	No	94.71	\$98,200	\$93,005	\$76,071	2912	78.74	2293	496	909
06	037	1837.01	Middle	No	85.94	\$98,200	\$84,393	\$69,028	3838	81.58	3131	556	694
06	037	1837.02	Upper	No	123.59	\$98,200	\$121,365	\$99,271	2669	75.65	2019	530	802
06	037	1838.10	Moderate	No	77.37	\$98,200	\$75,977	\$62,143	4260	81.10	3455	190	654
06	037	1838.20	Moderate	No	52.54	\$98,200	\$51,594	\$42,206	3626	88.69	3216	209	445
06	037	1851.01	Middle	No	114.73	\$98,200	\$112,665	\$92,155	2830	73.89	2091	268	836
06	037	1851.02	Upper	No	183.86	\$98,200	\$180,551	\$147,675	2990	49.63	1484	1104	1526
06	037	1852.02	Middle	No	92.08	\$98,200	\$90,423	\$73,958	3682	69.07	2543	758	1304
06	037	1852.03	Middle	No	87.18	\$98,200	\$85,611	\$70,028	2651	85.63	2270	365	896
06	037	1852.04	Upper	No	129.85	\$98,200	\$127,513	\$104,297	1977	65.86	1302	516	757
06	037	1853.10	Middle	No	94.09	\$98,200	\$92,396	\$75,577	2724	92.40	2517	308	829
06	037	1853.20	Moderate	No	74.96	\$98,200	\$73,611	\$60,208	2763	90.81	2509	348	781
06	037	1861.00	Upper	No	130.08	\$98,200	\$127,739	\$104,483	4678	65.52	3065	1102	1857
06	037	1862.01	Upper	No	121.76	\$98,200	\$119,568	\$97,796	3085	79.03	2438	423	673
06	037	1862.02	Upper	No	138.17	\$98,200	\$135,683	\$110,978	1985	75.57	1500	335	500
06	037	1862.03	Upper	No	137.82	\$98,200	\$135,339	\$110,694	2751	59.07	1625	860	1090
06	037	1863.01	Moderate	No	70.42	\$98,200	\$69,152	\$56,563	2679	83.24	2230	241	493

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	037	1863.02	Upper	No	124.96	\$98,200	\$122,711	\$100,370	5190	72.83	3780	1154	1916
06	037	1864.01	Moderate	No	55.16	\$98,200	\$54,167	\$44,309	2991	91.34	2732	108	423
06	037	1864.03	Middle	No	86.95	\$98,200	\$85,385	\$69,837	2521	87.15	2197	332	704
06	037	1864.04	Moderate	No	76.84	\$98,200	\$75,457	\$61,723	2266	83.01	1881	217	606
06	037	1871.01	Middle	No	116.52	\$98,200	\$114,423	\$93,586	3011	66.36	1998	618	1208
06	037	1871.02	Middle	No	88.03	\$98,200	\$86,445	\$70,709	4083	77.64	3170	600	928
06	037	1872.00	Middle	No	97.68	\$98,200	\$95,922	\$78,456	2801	81.40	2280	382	886
06	037	1873.00	Upper	No	155.18	\$98,200	\$152,387	\$124,643	3456	46.96	1623	590	1443
06	037	1881.00	Middle	No	80.86	\$98,200	\$79,405	\$64,946	4070	65.23	2655	383	1170
06	037	1882.01	Upper	No	133.38	\$98,200	\$130,979	\$107,132	3378	38.81	1311	336	544
06	037	1882.02	Upper	No	264.94	\$98,200	\$260,171	\$212,794	2460	34.35	845	656	702
06	037	1883.00	Upper	No	150.96	\$98,200	\$148,243	\$121,250	3271	57.63	1885	632	1462
06	037	1891.01	Upper	No	170.41	\$98,200	\$167,343	\$136,875	2589	34.07	882	253	560
06	037	1891.02	Upper	No	153.73	\$98,200	\$150,963	\$123,476	3316	30.85	1023	443	599
06	037	1892.01	Middle	No	85.16	\$98,200	\$83,627	\$68,401	3256	34.49	1123	124	325
06	037	1892.02	Upper	No	171.95	\$98,200	\$168,855	\$138,108	2775	29.55	820	511	1068
06	037	1893.00	Upper	No	311.26	\$98,200	\$305,657	\$250,001	3216	29.63	953	1393	1523
06	037	1894.00	Upper	No	217.21	\$98,200	\$213,300	\$174,458	3575	24.62	880	873	1801
06	037	1895.01	Upper	No	221.29	\$98,200	\$217,307	\$177,734	2183	27.12	592	290	468
06	037	1895.02	Middle	No	116.33	\$98,200	\$114,236	\$93,438	2251	36.56	823	131	284
06	037	1896.00	Upper	No	136.69	\$98,200	\$134,230	\$109,792	3738	34.86	1303	707	1063
06	037	1897.02	Unknown	No	0.00	\$98,200	\$0	\$0	2389	30.98	740	683	902
06	037	1897.03	Upper	No	255.36	\$98,200	\$250,764	\$205,104	2259	37.23	841	557	508
06	037	1897.04	Upper	No	185.98	\$98,200	\$182,632	\$149,375	2786	36.11	1006	455	518
06	037	1898.01	Middle	No	115.54	\$98,200	\$113,460	\$92,806	2302	28.89	665	328	403
06	037	1898.02	Middle	No	80.84	\$98,200	\$79,385	\$64,929	2005	30.32	608	206	222
06	037	1899.03	Middle	No	117.89	\$98,200	\$115,768	\$94,688	2228	30.92	689	538	37
06	037	1899.04	Moderate	No	71.12	\$98,200	\$69,840	\$57,127	2502	36.77	920	32	47
06	037	1899.05	Middle	No	91.66	\$98,200	\$90,010	\$73,621	2462	31.76	782	302	177

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	037	1899.06	Middle	No	99.52	\$98,200	\$97,729	\$79,934	2746	34.78	955	92	150
06	037	1899.07	Middle	No	97.29	\$98,200	\$95,539	\$78,141	2434	31.51	767	54	209
06	037	1901.01	Upper	No	135.04	\$98,200	\$132,609	\$108,466	1832	45.31	830	0	95
06	037	1901.02	Moderate	No	56.38	\$98,200	\$55,365	\$45,288	2737	47.31	1295	63	248
06	037	1902.01	Low	No	37.58	\$98,200	\$36,904	\$30,189	2872	57.00	1637	9	138
06	037	1902.02	Moderate	No	54.74	\$98,200	\$53,755	\$43,972	3568	48.04	1714	38	170
06	037	1903.02	Middle	No	91.12	\$98,200	\$89,480	\$73,188	2283	42.49	970	148	209
06	037	1903.03	Moderate	No	64.70	\$98,200	\$63,535	\$51,967	2470	47.04	1162	64	181
06	037	1904.01	Moderate	No	68.98	\$98,200	\$67,738	\$55,403	2857	40.85	1167	22	62
06	037	1904.02	Moderate	No	75.82	\$98,200	\$74,455	\$60,898	2388	43.76	1045	8	122
06	037	1905.10	Moderate	No	69.18	\$98,200	\$67,935	\$55,566	4362	64.90	2831	0	50
06	037	1905.20	Moderate	No	57.22	\$98,200	\$56,190	\$45,965	3489	57.84	2018	131	447
06	037	1907.01	Middle	No	81.09	\$98,200	\$79,630	\$65,133	1867	55.49	1036	96	19
06	037	1907.02	Unknown	No	0.00	\$98,200	\$0	\$0	1420	54.93	780	89	355
06	037	1908.01	Unknown	No	0.00	\$98,200	\$0	\$0	2500	63.60	1590	65	180
06	037	1908.02	Middle	No	83.37	\$98,200	\$81,869	\$66,964	2794	64.71	1808	147	397
06	037	1909.01	Moderate	No	51.99	\$98,200	\$51,054	\$41,758	4016	84.96	3412	107	380
06	037	1909.02	Moderate	No	78.10	\$98,200	\$76,694	\$62,734	3608	69.84	2520	68	449
06	037	1910.00	Moderate	No	70.63	\$98,200	\$69,359	\$56,731	5893	56.64	3338	103	255
06	037	1911.10	Moderate	No	75.49	\$98,200	\$74,131	\$60,633	3141	51.77	1626	38	389
06	037	1911.20	Moderate	No	54.47	\$98,200	\$53,490	\$43,750	3801	68.17	2591	158	534
06	037	1912.01	Moderate	No	66.72	\$98,200	\$65,519	\$53,594	4072	46.91	1910	89	482
06	037	1912.03	Low	No	41.94	\$98,200	\$41,185	\$33,688	2531	69.46	1758	44	142
06	037	1912.04	Low	No	46.23	\$98,200	\$45,398	\$37,132	1862	63.21	1177	42	320
06	037	1913.01	Middle	No	84.58	\$98,200	\$83,058	\$67,938	2076	76.59	1590	144	496
06	037	1913.02	Moderate	No	60.81	\$98,200	\$59,715	\$48,846	2192	73.22	1605	69	384
06	037	1914.10	Moderate	No	54.63	\$98,200	\$53,647	\$43,884	3924	85.04	3337	65	441
06	037	1914.20	Middle	No	90.83	\$98,200	\$89,195	\$72,952	2837	80.54	2285	129	518

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	037	1915.00	Middle	No	81.87	\$98,200	\$80,396	\$65,759	4980	79.78	3973	399	863
06	037	1916.10	Moderate	No	56.54	\$98,200	\$55,522	\$45,417	4271	80.73	3448	110	444
06	037	1916.20	Low	No	41.78	\$98,200	\$41,028	\$33,563	2628	79.30	2084	88	280
06	037	1917.10	Low	No	39.22	\$98,200	\$38,514	\$31,507	2576	78.07	2011	60	539
06	037	1917.20	Low	No	41.03	\$98,200	\$40,291	\$32,958	3534	84.75	2995	74	267
06	037	1918.10	Moderate	No	56.77	\$98,200	\$55,748	\$45,600	3028	75.30	2280	63	283
06	037	1918.20	Middle	No	94.03	\$98,200	\$92,337	\$75,526	3279	61.27	2009	118	308
06	037	1919.01	Low	No	48.65	\$98,200	\$47,774	\$39,077	3563	50.24	1790	58	391
06	037	1919.02	Unknown	No	0.00	\$98,200	\$0	\$0	2961	35.66	1056	666	1076
06	037	1920.01	Middle	No	115.83	\$98,200	\$113,745	\$93,036	2574	31.08	800	206	476
06	037	1920.02	Upper	No	167.18	\$98,200	\$164,171	\$134,276	2550	26.51	676	721	1341
06	037	1923.00	Upper	No	237.05	\$98,200	\$232,783	\$190,392	2863	36.57	1047	462	378
06	037	1924.10	Upper	No	209.24	\$98,200	\$205,474	\$168,056	3573	52.56	1878	654	1246
06	037	1924.20	Middle	No	80.76	\$98,200	\$79,306	\$64,866	3645	82.63	3012	187	375
06	037	1925.10	Moderate	No	76.30	\$98,200	\$74,927	\$61,285	3508	93.13	3267	323	497
06	037	1925.20	Moderate	No	60.04	\$98,200	\$58,959	\$48,223	4326	92.26	3991	150	612
06	037	1926.10	Moderate	No	55.09	\$98,200	\$54,098	\$44,250	4149	87.30	3622	96	618
06	037	1926.20	Moderate	No	52.51	\$98,200	\$51,565	\$42,178	3260	91.41	2980	42	193
06	037	1927.00	Moderate	No	69.88	\$98,200	\$68,622	\$56,129	3550	84.65	3005	149	418
06	037	1941.01	Upper	No	152.59	\$98,200	\$149,843	\$122,563	3236	29.26	947	596	743
06	037	1941.02	Upper	No	208.20	\$98,200	\$204,452	\$167,222	3462	23.63	818	1133	1531
06	037	1942.00	Upper	No	269.05	\$98,200	\$264,207	\$216,095	3596	20.36	732	1091	1953
06	037	1943.00	Upper	No	311.26	\$98,200	\$305,657	\$250,001	2972	22.21	660	1090	1626
06	037	1944.01	Upper	No	132.47	\$98,200	\$130,086	\$106,397	2559	33.26	851	244	526
06	037	1944.02	Upper	No	156.18	\$98,200	\$153,369	\$125,446	3146	24.48	770	711	528
06	037	1945.00	Upper	No	199.21	\$98,200	\$195,624	\$160,000	2347	27.44	644	435	739
06	037	1951.00	Upper	No	224.22	\$98,200	\$220,184	\$180,093	4974	37.37	1859	1226	1790
06	037	1952.01	Upper	No	127.19	\$98,200	\$124,901	\$102,157	3080	36.56	1126	347	732
06	037	1952.02	Upper	No	230.93	\$98,200	\$226,773	\$185,481	3194	33.84	1081	677	1347

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	037	1953.00	Middle	No	103.15	\$98,200	\$101,293	\$82,852	3070	44.89	1378	285	936
06	037	1954.00	Upper	No	178.11	\$98,200	\$174,904	\$143,056	4244	42.55	1806	936	1853
06	037	1955.00	Upper	No	152.18	\$98,200	\$149,441	\$122,227	4991	51.57	2574	1081	2267
06	037	1956.00	Moderate	No	64.60	\$98,200	\$63,437	\$51,890	3056	68.16	2083	363	769
06	037	1957.10	Low	No	48.82	\$98,200	\$47,941	\$39,216	3939	77.66	3059	184	917
06	037	1957.20	Moderate	No	79.98	\$98,200	\$78,540	\$64,241	1896	67.35	1277	167	516
06	037	1958.02	Middle	No	80.86	\$98,200	\$79,405	\$64,946	2744	82.33	2259	229	614
06	037	1958.03	Middle	No	96.04	\$98,200	\$94,311	\$77,143	2457	56.74	1394	259	747
06	037	1958.04	Unknown	No	0.00	\$98,200	\$0	\$0	2459	67.22	1653	268	891
06	037	1959.01	Middle	No	83.52	\$98,200	\$82,017	\$67,083	2248	54.49	1225	141	625
06	037	1959.02	Upper	No	212.59	\$98,200	\$208,763	\$170,750	1848	42.91	793	258	664
06	037	1959.03	Middle	No	84.28	\$98,200	\$82,763	\$67,692	1988	67.45	1341	146	522
06	037	1972.00	Middle	No	81.96	\$98,200	\$80,485	\$65,833	3287	90.36	2970	686	1229
06	037	1973.00	Upper	No	124.37	\$98,200	\$122,131	\$99,891	3650	57.45	2097	521	1295
06	037	1974.10	Upper	No	175.25	\$98,200	\$172,096	\$140,761	3707	49.64	1840	888	1513
06	037	1974.20	Middle	No	88.00	\$98,200	\$86,416	\$70,682	3376	67.74	2287	458	1154
06	037	1975.00	Middle	No	91.96	\$98,200	\$90,305	\$73,866	3973	66.85	2656	313	1186
06	037	1976.00	Middle	No	89.57	\$98,200	\$87,958	\$71,944	2431	67.09	1631	178	536
06	037	1977.00	Moderate	No	52.19	\$98,200	\$51,251	\$41,920	4565	79.85	3645	269	663
06	037	1990.01	Moderate	No	64.03	\$98,200	\$62,877	\$51,429	2552	96.51	2463	133	349
06	037	1990.02	Middle	No	108.33	\$98,200	\$106,380	\$87,014	2913	89.43	2605	225	437
06	037	1991.10	Middle	No	82.36	\$98,200	\$80,878	\$66,154	2377	91.25	2169	439	673
06	037	1991.20	Low	No	40.55	\$98,200	\$39,820	\$32,576	3777	93.86	3545	203	544
06	037	1992.01	Moderate	No	60.41	\$98,200	\$59,323	\$48,523	3584	94.61	3391	255	684
06	037	1992.02	Moderate	No	70.29	\$98,200	\$69,025	\$56,458	2785	87.29	2431	508	898
06	037	1993.00	Upper	No	143.47	\$98,200	\$140,888	\$115,237	3545	76.08	2697	854	1309
06	037	1994.00	Moderate	No	55.22	\$98,200	\$54,226	\$44,356	4470	93.11	4162	361	1263
06	037	1997.00	Low	No	49.18	\$98,200	\$48,295	\$39,505	3393	84.70	2874	235	906

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	037	1998.01	Moderate	No	50.35	\$98,200	\$49,444	\$40,443	3036	96.97	2944	300	777
06	037	1998.02	Moderate	No	59.82	\$98,200	\$58,743	\$48,047	2144	97.53	2091	215	592
06	037	1999.00	Moderate	No	71.86	\$98,200	\$70,567	\$57,721	2641	97.12	2565	154	564
06	037	2011.10	Middle	No	105.83	\$98,200	\$103,925	\$85,000	2332	88.94	2074	493	760
06	037	2011.20	Middle	No	98.32	\$98,200	\$96,550	\$78,971	4395	90.03	3957	497	940
06	037	2012.00	Moderate	No	67.15	\$98,200	\$65,941	\$53,936	2362	93.65	2212	434	736
06	037	2013.01	Middle	No	97.52	\$98,200	\$95,765	\$78,333	3409	91.85	3131	529	871
06	037	2013.02	Upper	No	136.40	\$98,200	\$133,945	\$109,554	3882	75.71	2939	1268	723
06	037	2014.01	Moderate	No	78.21	\$98,200	\$76,802	\$62,817	4701	92.45	4346	539	885
06	037	2014.02	Moderate	No	66.64	\$98,200	\$65,440	\$53,527	4046	94.07	3806	1095	1308
06	037	2015.01	Middle	No	88.64	\$98,200	\$87,044	\$71,200	4974	94.21	4686	751	1423
06	037	2015.03	Moderate	No	61.51	\$98,200	\$60,403	\$49,408	3059	94.61	2894	310	702
06	037	2015.04	Moderate	No	74.47	\$98,200	\$73,130	\$59,813	2254	93.92	2117	363	626
06	037	2016.01	Moderate	No	76.12	\$98,200	\$74,750	\$61,140	2183	92.67	2023	448	694
06	037	2016.02	Moderate	No	75.92	\$98,200	\$74,553	\$60,982	2686	93.11	2501	417	787
06	037	2017.00	Middle	No	80.65	\$98,200	\$79,198	\$64,781	5055	89.63	4531	912	1151
06	037	2031.00	Moderate	No	52.87	\$98,200	\$51,918	\$42,470	4688	98.04	4596	163	828
06	037	2032.00	Moderate	No	64.12	\$98,200	\$62,966	\$51,500	4264	96.55	4117	397	983
06	037	2033.00	Moderate	No	65.75	\$98,200	\$64,567	\$52,813	2280	90.79	2070	66	207
06	037	2035.00	Low	No	42.38	\$98,200	\$41,617	\$34,044	2751	94.91	2611	300	735
06	037	2036.01	Moderate	No	63.21	\$98,200	\$62,072	\$50,769	2662	98.38	2619	145	609
06	037	2036.02	Moderate	No	60.82	\$98,200	\$59,725	\$48,850	2124	95.90	2037	177	420
06	037	2037.10	Moderate	No	79.28	\$98,200	\$77,853	\$63,676	3087	97.51	3010	230	720
06	037	2037.20	Moderate	No	54.53	\$98,200	\$53,548	\$43,802	3580	97.18	3479	260	736
06	037	2038.00	Moderate	No	52.76	\$98,200	\$51,810	\$42,382	4502	97.47	4388	522	1161
06	037	2039.00	Middle	No	80.87	\$98,200	\$79,414	\$64,955	2611	97.43	2544	242	644
06	037	2041.10	Middle	No	84.04	\$98,200	\$82,527	\$67,500	2811	97.83	2750	326	840
06	037	2041.20	Moderate	No	73.35	\$98,200	\$72,030	\$58,917	2368	98.23	2326	237	688
06	037	2042.00	Moderate	No	54.53	\$98,200	\$53,548	\$43,802	3393	97.29	3301	213	600

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	037	2043.00	Moderate	No	70.88	\$98,200	\$69,604	\$56,932	4433	97.38	4317	416	986
06	037	2044.10	Moderate	No	67.77	\$98,200	\$66,550	\$54,438	2174	96.09	2089	94	549
06	037	2044.20	Low	No	40.07	\$98,200	\$39,349	\$32,188	2870	97.14	2788	68	470
06	037	2046.00	Moderate	No	60.55	\$98,200	\$59,460	\$48,636	3740	95.83	3584	236	861
06	037	2047.00	Middle	No	82.25	\$98,200	\$80,770	\$66,061	4632	97.34	4509	628	1181
06	037	2048.10	Moderate	No	58.35	\$98,200	\$57,300	\$46,867	5166	98.04	5065	446	1094
06	037	2048.20	Moderate	No	61.19	\$98,200	\$60,089	\$49,148	2055	98.44	2023	210	560
06	037	2049.10	Moderate	No	53.10	\$98,200	\$52,144	\$42,656	3184	97.74	3112	211	657
06	037	2049.20	Moderate	No	71.88	\$98,200	\$70,586	\$57,738	2537	98.11	2489	246	662
06	037	2051.10	Moderate	No	56.38	\$98,200	\$55,365	\$45,288	3850	98.81	3804	0	160
06	037	2051.20	Low	No	39.94	\$98,200	\$39,221	\$32,083	3858	98.76	3810	112	343
06	037	2060.10	Low	No	49.16	\$98,200	\$48,275	\$39,489	3335	89.99	3001	102	349
06	037	2060.20	Middle	No	109.33	\$98,200	\$107,362	\$87,813	5577	83.88	4678	0	16
06	037	2060.50	Moderate	No	69.22	\$98,200	\$67,974	\$55,602	2312	94.51	2185	32	234
06	037	2060.51	Upper	No	161.94	\$98,200	\$159,025	\$130,066	2591	53.80	1394	390	205
06	037	2060.52	Upper	No	145.67	\$98,200	\$143,048	\$117,000	3296	69.72	2298	186	41
06	037	2060.53	Low	No	48.81	\$98,200	\$47,931	\$39,205	3261	95.19	3104	163	405
06	037	2060.54	Low	No	47.16	\$98,200	\$46,311	\$37,880	2670	98.09	2619	58	354
06	037	2062.01	Moderate	No	52.29	\$98,200	\$51,349	\$42,000	2647	77.37	2048	52	69
06	037	2062.02	Unknown	No	0.00	\$98,200	\$0	\$0	3035	79.37	2409	157	52
06	037	2063.01	Unknown	No	0.00	\$98,200	\$0	\$0	2074	82.35	1708	25	25
06	037	2063.02	Unknown	No	0.00	\$98,200	\$0	\$0	1375	79.05	1087	0	0
06	037	2063.03	Unknown	No	0.00	\$98,200	\$0	\$0	2858	80.44	2299	0	87
06	037	2071.01	Moderate	No	75.06	\$98,200	\$73,709	\$60,288	3233	83.88	2712	46	137
06	037	2071.02	Low	No	39.46	\$98,200	\$38,750	\$31,696	3374	90.34	3048	34	55
06	037	2071.03	Low	No	43.57	\$98,200	\$42,786	\$35,000	2099	91.81	1927	30	203
06	037	2073.03	Unknown	No	0.00	\$98,200	\$0	\$0	2311	62.74	1450	24	82
06	037	2073.04	Upper	No	136.95	\$98,200	\$134,485	\$110,000	2124	70.76	1503	0	28

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	037	2073.05	Upper	No	148.31	\$98,200	\$145,640	\$119,120	1181	52.07	615	26	15
06	037	2073.06	Unknown	No	0.00	\$98,200	\$0	\$0	2227	63.27	1409	129	0
06	037	2073.07	Unknown	No	0.00	\$98,200	\$0	\$0	1160	68.97	800	0	0
06	037	2073.08	Unknown	No	0.00	\$98,200	\$0	\$0	1407	54.58	768	0	11
06	037	2074.00	Upper	No	154.23	\$98,200	\$151,454	\$123,875	2002	73.68	1475	0	35
06	037	2075.01	Upper	No	150.72	\$98,200	\$148,007	\$121,058	2489	69.02	1718	185	13
06	037	2075.02	Unknown	No	0.00	\$98,200	\$0	\$0	4113	77.68	3195	0	62
06	037	2077.11	Upper	No	193.67	\$98,200	\$190,184	\$155,556	2280	62.46	1424	194	57
06	037	2077.12	Unknown	No	0.00	\$98,200	\$0	\$0	4737	61.35	2906	288	60
06	037	2079.01	Upper	No	151.60	\$98,200	\$148,871	\$121,765	3645	67.49	2460	132	52
06	037	2079.02	Upper	No	167.97	\$98,200	\$164,947	\$134,909	7405	66.09	4894	423	44
06	037	2080.01	Unknown	No	0.00	\$98,200	\$0	\$0	2494	84.44	2106	30	30
06	037	2080.02	Moderate	No	53.83	\$98,200	\$52,861	\$43,238	4113	90.18	3709	141	687
06	037	2083.01	Low	No	48.07	\$98,200	\$47,205	\$38,611	1878	96.17	1806	36	163
06	037	2083.02	Moderate	No	55.22	\$98,200	\$54,226	\$44,358	4560	91.80	4186	264	639
06	037	2084.01	Low	No	49.95	\$98,200	\$49,051	\$40,123	3832	96.63	3703	37	297
06	037	2084.02	Moderate	No	73.42	\$98,200	\$72,098	\$58,971	2590	90.23	2337	157	573
06	037	2085.01	Middle	No	89.30	\$98,200	\$87,693	\$71,731	2283	87.52	1998	81	354
06	037	2085.02	Moderate	No	56.82	\$98,200	\$55,797	\$45,640	3540	91.50	3239	11	307
06	037	2086.10	Moderate	No	66.47	\$98,200	\$65,274	\$53,389	3878	92.55	3589	122	476
06	037	2086.20	Moderate	No	67.09	\$98,200	\$65,882	\$53,889	4052	90.15	3653	183	310
06	037	2087.10	Middle	No	86.76	\$98,200	\$85,198	\$69,688	4147	91.99	3815	270	131
06	037	2087.20	Low	No	41.06	\$98,200	\$40,321	\$32,983	3810	90.10	3433	24	122
06	037	2088.01	Moderate	No	51.60	\$98,200	\$50,671	\$41,449	3566	89.65	3197	19	140
06	037	2088.02	Moderate	No	67.11	\$98,200	\$65,902	\$53,906	2942	86.68	2550	16	188
06	037	2089.02	Low	No	36.45	\$98,200	\$35,794	\$29,279	2570	97.47	2505	0	9
06	037	2089.03	Low	No	47.15	\$98,200	\$46,301	\$37,875	3888	97.20	3779	10	54
06	037	2089.04	Low	No	36.87	\$98,200	\$36,206	\$29,615	3882	96.24	3736	18	343
06	037	2091.03	Low	No	33.38	\$98,200	\$32,779	\$26,815	3079	97.08	2989	8	103

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	037	2091.04	Low	No	44.24	\$98,200	\$43,444	\$35,536	2380	93.74	2231	0	28
06	037	2091.05	Low	No	34.94	\$98,200	\$34,311	\$28,065	2665	98.09	2614	0	62
06	037	2091.06	Moderate	No	51.10	\$98,200	\$50,180	\$41,045	2632	88.91	2340	110	62
06	037	2092.01	Upper	No	132.58	\$98,200	\$130,194	\$106,488	2852	69.11	1971	170	29
06	037	2092.02	Low	No	34.71	\$98,200	\$34,085	\$27,880	1234	91.90	1134	0	44
06	037	2093.00	Low	No	42.81	\$98,200	\$42,039	\$34,388	4712	87.65	4130	10	95
06	037	2094.01	Low	No	41.85	\$98,200	\$41,097	\$33,613	4163	92.96	3870	9	121
06	037	2094.02	Low	No	40.88	\$98,200	\$40,144	\$32,837	4056	95.54	3875	26	34
06	037	2094.03	Low	No	30.70	\$98,200	\$30,147	\$24,665	3850	94.23	3628	19	107
06	037	2095.10	Low	No	39.33	\$98,200	\$38,622	\$31,591	2813	94.10	2647	8	123
06	037	2095.20	Low	No	40.03	\$98,200	\$39,309	\$32,155	2648	95.43	2527	9	93
06	037	2098.10	Low	No	35.63	\$98,200	\$34,989	\$28,618	2385	90.90	2168	15	121
06	037	2098.20	Moderate	No	54.32	\$98,200	\$53,342	\$43,636	2732	96.01	2623	125	408
06	037	2100.10	Low	No	33.88	\$98,200	\$33,270	\$27,219	3190	95.92	3060	163	267
06	037	2110.00	Upper	No	221.57	\$98,200	\$217,582	\$177,961	5268	44.40	2339	1172	1420
06	037	2111.21	Middle	No	81.07	\$98,200	\$79,611	\$65,114	2431	86.06	2092	57	176
06	037	2111.22	Low	No	46.86	\$98,200	\$46,017	\$37,639	2877	80.85	2326	4	163
06	037	2111.23	Middle	No	103.83	\$98,200	\$101,961	\$83,399	2097	83.83	1758	0	0
06	037	2111.24	Moderate	No	66.18	\$98,200	\$64,989	\$53,155	4070	91.84	3738	114	196
06	037	2112.01	Moderate	No	67.85	\$98,200	\$66,629	\$54,500	2538	87.86	2230	65	319
06	037	2112.02	Moderate	No	52.33	\$98,200	\$51,388	\$42,036	2693	87.34	2352	17	239
06	037	2113.10	Moderate	No	60.30	\$98,200	\$59,215	\$48,438	3603	92.78	3343	45	303
06	037	2113.20	Low	No	41.96	\$98,200	\$41,205	\$33,704	2899	87.00	2522	13	260
06	037	2114.10	Moderate	No	70.17	\$98,200	\$68,907	\$56,359	2956	92.83	2744	70	226
06	037	2114.20	Middle	No	84.64	\$98,200	\$83,116	\$67,981	3479	86.92	3024	184	309
06	037	2115.00	Middle	No	111.77	\$98,200	\$109,758	\$89,773	4230	62.53	2645	594	778
06	037	2117.01	Middle	No	114.36	\$98,200	\$112,302	\$91,855	2733	66.15	1808	430	560
06	037	2117.03	Moderate	No	66.99	\$98,200	\$65,784	\$53,807	4716	90.80	4282	233	53

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	037	2117.04	Moderate	No	72.87	\$98,200	\$71,558	\$58,529	2941	84.73	2492	175	74
06	037	2118.02	Moderate	No	56.07	\$98,200	\$55,061	\$45,039	4893	87.25	4269	146	48
06	037	2118.03	Moderate	No	76.88	\$98,200	\$75,496	\$61,750	3602	92.23	3322	138	117
06	037	2118.04	Moderate	No	51.55	\$98,200	\$50,622	\$41,406	3247	93.29	3029	41	97
06	037	2119.10	Moderate	No	61.48	\$98,200	\$60,373	\$49,386	4223	88.94	3756	59	67
06	037	2119.21	Moderate	No	51.06	\$98,200	\$50,141	\$41,012	2447	93.09	2278	11	35
06	037	2119.22	Moderate	No	59.54	\$98,200	\$58,468	\$47,823	3182	90.07	2866	20	50
06	037	2121.01	Middle	No	81.28	\$98,200	\$79,817	\$65,288	3146	87.41	2750	124	25
06	037	2121.02	Low	No	39.57	\$98,200	\$38,858	\$31,789	2579	85.77	2212	15	180
06	037	2122.02	Low	No	40.25	\$98,200	\$39,526	\$32,333	3364	95.07	3198	26	143
06	037	2122.03	Moderate	No	59.69	\$98,200	\$58,616	\$47,946	3216	90.52	2911	0	91
06	037	2122.04	Low	No	45.55	\$98,200	\$44,730	\$36,591	3227	94.48	3049	21	130
06	037	2123.03	Moderate	No	63.75	\$98,200	\$62,603	\$51,205	3486	86.95	3031	8	100
06	037	2123.04	Low	No	44.17	\$98,200	\$43,375	\$35,484	1738	85.90	1493	0	7
06	037	2123.05	Low	No	45.13	\$98,200	\$44,318	\$36,250	2533	92.50	2343	12	214
06	037	2123.06	Low	No	44.78	\$98,200	\$43,974	\$35,966	2793	93.34	2607	36	287
06	037	2124.10	Moderate	No	58.47	\$98,200	\$57,418	\$46,964	3560	89.89	3200	7	153
06	037	2124.20	Moderate	No	59.16	\$98,200	\$58,095	\$47,522	2875	91.30	2625	90	203
06	037	2125.01	Moderate	No	63.10	\$98,200	\$61,964	\$50,682	1944	82.30	1600	31	62
06	037	2125.02	Moderate	No	67.57	\$98,200	\$66,354	\$54,275	3363	84.60	2845	97	31
06	037	2126.10	Moderate	No	73.47	\$98,200	\$72,148	\$59,013	4049	87.35	3537	405	345
06	037	2126.20	Moderate	No	68.56	\$98,200	\$67,326	\$55,066	4111	91.75	3772	84	240
06	037	2127.01	Middle	No	84.73	\$98,200	\$83,205	\$68,056	2487	90.47	2250	299	412
06	037	2127.02	Upper	No	130.37	\$98,200	\$128,023	\$104,716	3687	76.19	2809	708	711
06	037	2128.00	Middle	No	99.44	\$98,200	\$97,650	\$79,875	4121	86.58	3568	640	1438
06	037	2129.00	Moderate	No	71.10	\$98,200	\$69,820	\$57,109	3721	90.30	3360	182	579
06	037	2131.00	Low	No	49.61	\$98,200	\$48,717	\$39,853	2507	90.55	2270	279	285
06	037	2132.01	Low	No	48.24	\$98,200	\$47,372	\$38,750	4330	95.54	4137	110	281
06	037	2132.02	Moderate	No	53.15	\$98,200	\$52,193	\$42,692	3679	95.79	3524	229	736

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	037	2133.10	Moderate	No	72.33	\$98,200	\$71,028	\$58,095	3323	96.12	3194	168	362
06	037	2133.20	Low	No	48.83	\$98,200	\$47,951	\$39,219	3006	94.84	2851	84	324
06	037	2134.01	Low	No	41.63	\$98,200	\$40,881	\$33,438	4806	96.86	4655	8	83
06	037	2134.02	Moderate	No	54.39	\$98,200	\$53,411	\$43,689	5119	95.04	4865	138	391
06	037	2140.00	Upper	No	222.04	\$98,200	\$218,043	\$178,341	3808	15.49	590	827	1169
06	037	2141.00	Upper	No	196.15	\$98,200	\$192,619	\$157,546	4111	19.29	793	712	1356
06	037	2144.00	Upper	No	165.92	\$98,200	\$162,933	\$133,269	2980	28.02	835	40	1023
06	037	2145.01	Upper	No	121.14	\$98,200	\$118,959	\$97,304	3104	47.62	1478	44	444
06	037	2145.03	Upper	No	126.22	\$98,200	\$123,948	\$101,384	3495	58.45	2043	22	189
06	037	2145.04	Upper	No	120.59	\$98,200	\$118,419	\$96,862	3871	60.50	2342	51	125
06	037	2145.05	Moderate	No	74.03	\$98,200	\$72,697	\$59,464	1817	46.62	847	0	62
06	037	2146.00	Upper	No	197.98	\$98,200	\$194,416	\$159,018	2600	27.92	726	292	781
06	037	2147.00	Upper	No	167.98	\$98,200	\$164,956	\$134,919	2731	30.43	831	460	821
06	037	2148.00	Upper	No	187.74	\$98,200	\$184,361	\$150,795	2843	26.84	763	372	708
06	037	2149.02	Upper	No	126.77	\$98,200	\$124,488	\$101,819	2668	30.55	815	399	203
06	037	2149.03	Upper	No	159.75	\$98,200	\$156,875	\$128,309	1542	24.32	375	182	41
06	037	2149.04	Upper	No	285.61	\$98,200	\$280,469	\$229,394	1696	27.18	461	146	124
06	037	2151.01	Unknown	No	0.00	\$98,200	\$0	\$0	2614	48.01	1255	95	51
06	037	2151.02	Upper	No	123.95	\$98,200	\$121,719	\$99,559	3123	39.26	1226	30	281
06	037	2161.00	Upper	No	158.49	\$98,200	\$155,637	\$127,296	2465	54.97	1355	586	995
06	037	2162.01	Upper	No	212.33	\$98,200	\$208,508	\$170,544	2701	45.87	1239	386	658
06	037	2162.02	Upper	No	123.16	\$98,200	\$120,943	\$98,919	2838	62.16	1764	377	882
06	037	2163.01	Upper	No	232.67	\$98,200	\$228,482	\$186,875	1374	31.08	427	478	650
06	037	2163.02	Upper	No	143.18	\$98,200	\$140,603	\$115,000	3551	45.68	1622	313	577
06	037	2164.01	Unknown	No	0.00	\$98,200	\$0	\$0	4165	31.98	1332	140	472
06	037	2164.02	Middle	No	98.74	\$98,200	\$96,963	\$79,306	2644	29.20	772	87	357
06	037	2167.00	Upper	No	147.85	\$98,200	\$145,189	\$118,750	3938	61.02	2403	574	1092
06	037	2168.00	Upper	No	173.40	\$98,200	\$170,279	\$139,276	3566	40.69	1451	490	1180

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	037	2169.01	Upper	No	187.53	\$98,200	\$184,154	\$150,625	2888	64.13	1852	753	1214
06	037	2169.02	Upper	No	165.61	\$98,200	\$162,629	\$133,017	2331	54.23	1264	247	527
06	037	2170.01	Upper	No	142.01	\$98,200	\$139,454	\$114,063	2863	19.14	548	445	718
06	037	2170.02	Upper	No	149.62	\$98,200	\$146,927	\$120,172	5084	36.00	1830	523	1028
06	037	2171.01	Unknown	No	0.00	\$98,200	\$0	\$0	2520	82.46	2078	175	772
06	037	2171.02	Upper	No	124.33	\$98,200	\$122,092	\$99,861	2930	62.63	1835	358	887
06	037	2172.00	Middle	No	87.75	\$98,200	\$86,171	\$70,481	3887	73.14	2843	414	1247
06	037	2181.10	Moderate	No	53.69	\$98,200	\$52,724	\$43,125	3120	91.51	2855	301	1089
06	037	2181.20	Moderate	No	56.29	\$98,200	\$55,277	\$45,217	4250	95.27	4049	344	886
06	037	2182.10	Moderate	No	69.94	\$98,200	\$68,681	\$56,175	3951	92.33	3648	214	686
06	037	2182.20	Middle	No	97.85	\$98,200	\$96,089	\$78,594	4123	86.49	3566	523	1131
06	037	2183.00	Middle	No	106.33	\$98,200	\$104,416	\$85,402	5206	85.77	4465	522	1476
06	037	2184.00	Moderate	No	77.06	\$98,200	\$75,673	\$61,898	4364	90.01	3928	421	1185
06	037	2185.00	Middle	No	81.31	\$98,200	\$79,846	\$65,313	2810	87.65	2463	264	740
06	037	2186.00	Middle	No	83.69	\$98,200	\$82,184	\$67,218	2820	88.48	2495	340	946
06	037	2187.01	Moderate	No	73.02	\$98,200	\$71,706	\$58,654	2455	90.88	2231	315	639
06	037	2187.02	Moderate	No	64.08	\$98,200	\$62,927	\$51,471	2199	92.04	2024	188	449
06	037	2188.00	Moderate	No	55.24	\$98,200	\$54,246	\$44,375	2633	95.06	2503	204	783
06	037	2189.00	Moderate	No	78.86	\$98,200	\$77,441	\$63,341	5329	90.58	4827	345	1160
06	037	2190.10	Moderate	No	58.93	\$98,200	\$57,869	\$47,333	2749	92.58	2545	515	999
06	037	2190.20	Moderate	No	67.63	\$98,200	\$66,413	\$54,320	4590	92.90	4264	660	1430
06	037	2193.00	Moderate	No	63.03	\$98,200	\$61,895	\$50,625	3757	92.76	3485	308	1139
06	037	2195.00	Middle	No	113.90	\$98,200	\$111,850	\$91,484	1783	90.30	1610	614	837
06	037	2197.00	Moderate	No	79.43	\$98,200	\$78,000	\$63,798	4186	90.92	3806	694	1332
06	037	2198.00	Moderate	No	69.53	\$98,200	\$68,278	\$55,850	2931	92.97	2725	332	874
06	037	2199.01	Moderate	No	57.74	\$98,200	\$56,701	\$46,379	4651	93.31	4340	360	1289
06	037	2199.02	Middle	No	81.96	\$98,200	\$80,485	\$65,833	3878	92.01	3568	540	957
06	037	2200.00	Low	No	49.82	\$98,200	\$48,923	\$40,015	5420	89.63	4858	521	1790
06	037	2201.00	Moderate	No	57.11	\$98,200	\$56,082	\$45,875	2437	89.33	2177	560	698

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	037	2211.10	Low	No	43.83	\$98,200	\$43,041	\$35,208	3289	96.90	3187	138	463
06	037	2211.20	Moderate	No	53.62	\$98,200	\$52,655	\$43,074	3030	98.78	2993	67	499
06	037	2212.10	Moderate	No	61.21	\$98,200	\$60,108	\$49,167	2917	94.38	2753	251	716
06	037	2212.20	Moderate	No	59.07	\$98,200	\$58,007	\$47,446	3143	94.72	2977	168	612
06	037	2213.02	Low	No	43.32	\$98,200	\$42,540	\$34,797	4330	93.79	4061	154	591
06	037	2213.03	Low	No	41.05	\$98,200	\$40,311	\$32,976	2384	96.02	2289	61	334
06	037	2213.04	Moderate	No	67.89	\$98,200	\$66,668	\$54,530	3032	94.66	2870	73	294
06	037	2214.01	Low	No	37.03	\$98,200	\$36,363	\$29,744	3362	92.77	3119	176	596
06	037	2214.02	Moderate	No	55.71	\$98,200	\$54,707	\$44,750	2700	90.19	2435	230	521
06	037	2215.00	Low	No	46.02	\$98,200	\$45,192	\$36,964	3864	95.96	3708	215	521
06	037	2216.01	Moderate	No	63.29	\$98,200	\$62,151	\$50,833	3175	93.80	2978	173	673
06	037	2216.02	Moderate	No	68.93	\$98,200	\$67,689	\$55,368	2693	95.99	2585	104	408
06	037	2217.10	Moderate	No	64.84	\$98,200	\$63,673	\$52,083	2596	91.10	2365	157	741
06	037	2218.10	Unknown	No	0.00	\$98,200	\$0	\$0	2746	86.93	2387	85	461
06	037	2218.20	Moderate	No	68.24	\$98,200	\$67,012	\$54,813	2797	69.68	1949	68	348
06	037	2219.00	Low	No	45.49	\$98,200	\$44,671	\$36,544	4917	70.84	3483	44	446
06	037	2220.01	Middle	No	92.92	\$98,200	\$91,247	\$74,635	3218	89.96	2895	465	851
06	037	2220.02	Moderate	No	64.96	\$98,200	\$63,791	\$52,179	4648	96.54	4487	525	1283
06	037	2221.00	Moderate	No	64.14	\$98,200	\$62,985	\$51,522	3712	94.96	3525	427	1123
06	037	2222.00	Moderate	No	66.07	\$98,200	\$64,881	\$53,068	3878	92.24	3577	318	871
06	037	2225.00	Moderate	No	76.26	\$98,200	\$74,887	\$61,250	4702	95.24	4478	444	1157
06	037	2226.00	Moderate	No	52.84	\$98,200	\$51,889	\$42,440	5141	90.97	4677	286	1198
06	037	2227.00	Unknown	No	0.00	\$98,200	\$0	\$0	4704	63.56	2990	0	22
06	037	2240.10	Low	No	46.53	\$98,200	\$45,692	\$37,375	3621	83.71	3031	7	44
06	037	2240.20	Low	No	33.54	\$98,200	\$32,936	\$26,942	3231	87.31	2821	42	319
06	037	2242.00	Moderate	No	52.91	\$98,200	\$51,958	\$42,500	2385	96.39	2299	71	393
06	037	2243.10	Moderate	No	51.87	\$98,200	\$50,936	\$41,667	2090	92.01	1923	83	256
06	037	2243.20	Low	No	24.51	\$98,200	\$24,069	\$19,688	2962	97.87	2899	45	251

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	037	2244.10	Moderate	No	65.56	\$98,200	\$64,380	\$52,663	2906	84.86	2466	285	649
06	037	2244.20	Low	No	29.33	\$98,200	\$28,802	\$23,559	2068	92.50	1913	57	282
06	037	2246.00	Low	No	49.29	\$98,200	\$48,403	\$39,591	3501	94.29	3301	124	440
06	037	2247.01	Upper	No	150.07	\$98,200	\$147,369	\$120,536	2077	75.49	1568	11	27
06	037	2247.02	Unknown	No	0.00	\$98,200	\$0	\$0	3287	65.77	2162	0	88
06	037	2260.01	Low	No	38.51	\$98,200	\$37,817	\$30,938	2632	91.38	2405	79	362
06	037	2260.02	Moderate	No	70.12	\$98,200	\$68,858	\$56,326	3587	70.98	2546	109	89
06	037	2264.10	Low	No	44.28	\$98,200	\$43,483	\$35,570	3456	99.02	3422	130	580
06	037	2264.20	Moderate	No	57.30	\$98,200	\$56,269	\$46,027	5026	98.95	4973	264	763
06	037	2267.01	Moderate	No	59.02	\$98,200	\$57,958	\$47,411	2969	98.28	2918	240	586
06	037	2267.02	Low	No	42.92	\$98,200	\$42,147	\$34,475	2884	98.54	2842	278	721
06	037	2270.10	Moderate	No	53.81	\$98,200	\$52,841	\$43,223	4506	98.36	4432	188	1028
06	037	2270.20	Moderate	No	67.07	\$98,200	\$65,863	\$53,875	3508	98.92	3470	235	766
06	037	2281.00	Moderate	No	51.69	\$98,200	\$50,760	\$41,518	4796	99.17	4756	511	1212
06	037	2282.10	Moderate	No	57.70	\$98,200	\$56,661	\$46,346	3770	98.89	3728	310	813
06	037	2282.20	Moderate	No	60.91	\$98,200	\$59,814	\$48,929	4458	99.17	4421	323	873
06	037	2283.10	Moderate	No	55.29	\$98,200	\$54,295	\$44,408	4491	98.62	4429	275	777
06	037	2283.20	Moderate	No	54.00	\$98,200	\$53,028	\$43,373	3023	99.21	2999	150	603
06	037	2284.10	Moderate	No	52.48	\$98,200	\$51,535	\$42,154	3129	98.98	3097	156	677
06	037	2284.20	Low	No	48.84	\$98,200	\$47,961	\$39,233	3041	99.21	3017	178	623
06	037	2285.00	Low	No	42.02	\$98,200	\$41,264	\$33,750	5376	98.46	5293	278	1096
06	037	2286.00	Moderate	No	59.95	\$98,200	\$58,871	\$48,158	4882	99.26	4846	290	1054
06	037	2287.10	Low	No	45.70	\$98,200	\$44,877	\$36,705	4245	98.73	4191	231	874
06	037	2287.20	Moderate	No	51.35	\$98,200	\$50,426	\$41,250	4394	99.32	4364	329	1092
06	037	2288.00	Moderate	No	50.87	\$98,200	\$49,954	\$40,864	5709	98.77	5639	505	1089
06	037	2289.00	Low	No	38.33	\$98,200	\$37,640	\$30,786	3420	99.56	3405	147	559
06	037	2291.00	Moderate	No	75.37	\$98,200	\$74,013	\$60,536	4523	99.23	4488	486	1099
06	037	2292.00	Middle	No	81.07	\$98,200	\$79,611	\$65,114	4636	99.03	4591	292	901
06	037	2293.00	Moderate	No	59.81	\$98,200	\$58,733	\$48,039	5642	98.65	5566	353	1205

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	037	2294.10	Moderate	No	52.13	\$98,200	\$51,192	\$41,875	3471	98.50	3419	218	822
06	037	2294.20	Moderate	No	61.61	\$98,200	\$60,501	\$49,491	4681	99.10	4639	353	943
06	037	2311.00	Low	No	38.09	\$98,200	\$37,404	\$30,594	3148	94.82	2985	79	489
06	037	2312.10	Low	No	40.27	\$98,200	\$39,545	\$32,344	3793	97.07	3682	158	792
06	037	2312.20	Moderate	No	63.36	\$98,200	\$62,220	\$50,893	3942	96.91	3820	142	521
06	037	2313.01	Moderate	No	51.42	\$98,200	\$50,494	\$41,301	2797	97.75	2734	231	652
06	037	2313.02	Moderate	No	78.37	\$98,200	\$76,959	\$62,946	2733	94.80	2591	382	862
06	037	2314.00	Moderate	No	78.21	\$98,200	\$76,802	\$62,819	4590	96.23	4417	674	1409
06	037	2315.00	Middle	No	104.56	\$98,200	\$102,678	\$83,984	4725	95.53	4514	891	1333
06	037	2316.01	Middle	No	82.69	\$98,200	\$81,202	\$66,419	2254	97.87	2206	272	790
06	037	2316.02	Moderate	No	59.02	\$98,200	\$57,958	\$47,404	2148	97.21	2088	315	616
06	037	2316.03	Moderate	No	56.51	\$98,200	\$55,493	\$45,388	2737	98.32	2691	123	560
06	037	2317.10	Low	No	45.18	\$98,200	\$44,367	\$36,292	4311	97.63	4209	93	868
06	037	2317.20	Moderate	No	57.81	\$98,200	\$56,769	\$46,439	5060	97.47	4932	255	789
06	037	2318.00	Low	No	38.66	\$98,200	\$37,964	\$31,058	5253	98.12	5154	229	1094
06	037	2319.01	Unknown	No	0.00	\$98,200	\$0	\$0	2741	98.58	2702	293	669
06	037	2319.02	Low	No	42.88	\$98,200	\$42,108	\$34,444	3166	98.17	3108	248	653
06	037	2321.10	Moderate	No	64.45	\$98,200	\$63,290	\$51,771	3336	98.11	3273	167	683
06	037	2321.20	Moderate	No	55.58	\$98,200	\$54,580	\$44,641	5019	98.82	4960	328	1198
06	037	2322.00	Moderate	No	76.99	\$98,200	\$75,604	\$61,844	3204	97.10	3111	311	694
06	037	2323.00	Middle	No	93.98	\$98,200	\$92,288	\$75,486	4376	97.87	4283	685	995
06	037	2324.01	Moderate	No	64.72	\$98,200	\$63,555	\$51,989	3702	98.00	3628	507	1115
06	037	2324.02	Moderate	No	66.45	\$98,200	\$65,254	\$53,375	3163	97.34	3079	500	954
06	037	2325.00	Moderate	No	77.38	\$98,200	\$75,987	\$62,150	5066	98.07	4968	751	1289
06	037	2326.01	Moderate	No	51.87	\$98,200	\$50,936	\$41,667	2052	99.07	2033	272	566
06	037	2326.02	Moderate	No	71.20	\$98,200	\$69,918	\$57,188	4540	97.91	4445	565	1165
06	037	2327.01	Moderate	No	53.49	\$98,200	\$52,527	\$42,969	2228	99.15	2209	211	565
06	037	2327.02	Moderate	No	66.83	\$98,200	\$65,627	\$53,676	3932	98.52	3874	370	929

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	037	2328.00	Moderate	No	54.95	\$98,200	\$53,961	\$44,138	4034	98.86	3988	319	844
06	037	2340.01	Upper	No	125.36	\$98,200	\$123,104	\$100,690	2361	90.05	2126	773	1026
06	037	2340.02	Moderate	No	67.89	\$98,200	\$66,668	\$54,531	2977	95.57	2845	429	1002
06	037	2342.00	Upper	No	125.82	\$98,200	\$123,555	\$101,058	2459	90.20	2218	823	1016
06	037	2343.01	Middle	No	119.34	\$98,200	\$117,192	\$95,855	1918	93.01	1784	271	748
06	037	2343.02	Middle	No	91.03	\$98,200	\$89,391	\$73,117	2597	96.23	2499	191	848
06	037	2345.01	Middle	No	110.49	\$98,200	\$108,501	\$88,750	3062	96.24	2947	622	924
06	037	2345.02	Moderate	No	71.07	\$98,200	\$69,791	\$57,083	2912	95.74	2788	386	1041
06	037	2346.00	Middle	No	103.62	\$98,200	\$101,755	\$83,229	5106	94.44	4822	1127	1592
06	037	2347.00	Middle	No	81.64	\$98,200	\$80,170	\$65,574	4209	97.08	4086	644	1138
06	037	2348.00	Moderate	No	79.28	\$98,200	\$77,853	\$63,676	3561	97.30	3465	673	1024
06	037	2349.01	Low	No	42.74	\$98,200	\$41,971	\$34,332	3103	98.20	3047	30	362
06	037	2349.02	Low	No	47.32	\$98,200	\$46,468	\$38,008	4238	96.39	4085	312	837
06	037	2351.00	Upper	No	130.91	\$98,200	\$128,554	\$105,147	4690	89.57	4201	1320	1843
06	037	2352.01	Middle	No	96.39	\$98,200	\$94,655	\$77,422	2921	96.30	2813	692	945
06	037	2352.02	Moderate	No	72.36	\$98,200	\$71,058	\$58,125	4765	98.07	4673	594	1072
06	037	2360.01	Upper	No	144.21	\$98,200	\$141,614	\$115,828	4422	73.52	3251	1583	1502
06	037	2361.01	Moderate	No	58.45	\$98,200	\$57,398	\$46,950	2823	94.05	2655	327	664
06	037	2361.02	Middle	No	88.31	\$98,200	\$86,720	\$70,932	3141	95.51	3000	473	861
06	037	2362.03	Moderate	No	52.72	\$98,200	\$51,771	\$42,350	3743	96.95	3629	28	495
06	037	2362.04	Low	No	46.25	\$98,200	\$45,418	\$37,153	3210	96.54	3099	0	100
06	037	2362.05	Low	No	39.62	\$98,200	\$38,907	\$31,823	3403	97.62	3322	46	33
06	037	2362.06	Low	No	49.39	\$98,200	\$48,501	\$39,670	2571	95.64	2459	0	468
06	037	2364.00	Upper	No	142.31	\$98,200	\$139,748	\$114,302	4346	90.70	3942	1130	1463
06	037	2371.01	Moderate	No	59.61	\$98,200	\$58,537	\$47,877	4144	98.94	4100	274	913
06	037	2371.02	Moderate	No	52.91	\$98,200	\$51,958	\$42,500	3625	99.01	3589	228	833
06	037	2372.01	Moderate	No	67.75	\$98,200	\$66,531	\$54,420	3546	98.73	3501	419	1082
06	037	2372.02	Moderate	No	66.87	\$98,200	\$65,666	\$53,712	4414	98.55	4350	520	1259
06	037	2373.00	Middle	No	100.12	\$98,200	\$98,318	\$80,417	5531	98.17	5430	1051	1822

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	037	2374.01	Moderate	No	78.98	\$98,200	\$77,558	\$63,438	3765	98.54	3710	625	1034
06	037	2374.02	Middle	No	95.83	\$98,200	\$94,105	\$76,969	3640	99.12	3608	654	899
06	037	2375.00	Low	No	39.96	\$98,200	\$39,241	\$32,100	2856	98.25	2806	112	523
06	037	2376.00	Moderate	No	56.20	\$98,200	\$55,188	\$45,139	4112	99.03	4072	266	917
06	037	2377.10	Moderate	No	54.53	\$98,200	\$53,548	\$43,797	3992	99.05	3954	172	819
06	037	2377.20	Low	No	46.53	\$98,200	\$45,692	\$37,378	3470	98.99	3435	173	604
06	037	2378.00	Moderate	No	79.78	\$98,200	\$78,344	\$64,079	4335	98.52	4271	798	1210
06	037	2379.00	Middle	No	84.66	\$98,200	\$83,136	\$68,000	3726	97.69	3640	921	1212
06	037	2380.00	Middle	No	90.26	\$98,200	\$88,635	\$72,500	5969	98.24	5864	1273	2155
06	037	2381.00	Middle	No	80.52	\$98,200	\$79,071	\$64,674	4683	97.67	4574	810	1881
06	037	2382.00	Moderate	No	65.36	\$98,200	\$64,184	\$52,500	5848	98.24	5745	769	1742
06	037	2383.10	Moderate	No	59.67	\$98,200	\$58,596	\$47,926	5087	99.04	5038	160	801
06	037	2383.20	Low	No	42.14	\$98,200	\$41,381	\$33,851	3975	98.89	3931	126	492
06	037	2384.00	Middle	No	114.45	\$98,200	\$112,390	\$91,929	4632	97.93	4536	1183	1584
06	037	2392.01	Low	No	45.90	\$98,200	\$45,074	\$36,866	3819	98.11	3747	151	783
06	037	2392.02	Moderate	No	57.58	\$98,200	\$56,544	\$46,250	5013	99.20	4973	228	1088
06	037	2393.10	Moderate	No	51.16	\$98,200	\$50,239	\$41,092	4031	98.11	3955	199	930
06	037	2393.20	Moderate	No	61.03	\$98,200	\$59,931	\$49,020	3441	99.24	3415	309	772
06	037	2393.30	Moderate	No	59.49	\$98,200	\$58,419	\$47,788	2979	98.99	2949	247	691
06	037	2395.01	Moderate	No	63.99	\$98,200	\$62,838	\$51,397	3835	99.19	3804	339	912
06	037	2395.02	Moderate	No	52.41	\$98,200	\$51,467	\$42,102	3697	98.40	3638	273	866
06	037	2396.01	Moderate	No	55.92	\$98,200	\$54,913	\$44,917	3631	98.51	3577	311	808
06	037	2396.02	Low	No	45.85	\$98,200	\$45,025	\$36,827	3487	99.14	3457	241	811
06	037	2397.01	Low	No	41.55	\$98,200	\$40,802	\$33,375	4415	98.89	4366	230	1049
06	037	2397.02	Moderate	No	53.86	\$98,200	\$52,891	\$43,264	4224	98.39	4156	291	1062
06	037	2398.01	Moderate	No	72.57	\$98,200	\$71,264	\$58,290	3873	98.66	3821	322	882
06	037	2398.02	Moderate	No	64.15	\$98,200	\$62,995	\$51,528	5103	98.86	5045	421	1260
06	037	2400.10	Low	No	44.09	\$98,200	\$43,296	\$35,417	3818	99.16	3786	237	922

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	037	2400.20	Moderate	No	64.74	\$98,200	\$63,575	\$52,000	5294	98.90	5236	578	1258
06	037	2402.00	Moderate	No	68.71	\$98,200	\$67,473	\$55,191	5910	99.07	5855	430	1302
06	037	2403.01	Unknown	No	0.00	\$98,200	\$0	\$0	2831	98.66	2793	188	673
06	037	2403.02	Unknown	No	0.00	\$98,200	\$0	\$0	3114	98.81	3077	118	739
06	037	2404.01	Moderate	No	53.84	\$98,200	\$52,871	\$43,250	5493	98.98	5437	431	1000
06	037	2404.02	Moderate	No	68.09	\$98,200	\$66,864	\$54,688	3856	98.78	3809	532	942
06	037	2405.00	Moderate	No	57.86	\$98,200	\$56,819	\$46,477	6505	98.03	6377	396	1496
06	037	2406.00	Moderate	No	62.70	\$98,200	\$61,571	\$50,361	5457	98.11	5354	357	1120
06	037	2407.00	Moderate	No	63.58	\$98,200	\$62,436	\$51,071	6573	99.15	6517	765	1561
06	037	2408.00	Moderate	No	52.17	\$98,200	\$51,231	\$41,905	4438	98.94	4391	562	1035
06	037	2409.01	Middle	No	85.98	\$98,200	\$84,432	\$69,063	2697	98.70	2662	351	562
06	037	2409.02	Low	No	40.46	\$98,200	\$39,732	\$32,500	3304	98.94	3269	311	817
06	037	2410.01	Moderate	No	65.64	\$98,200	\$64,458	\$52,724	4525	98.83	4472	506	970
06	037	2410.02	Middle	No	84.21	\$98,200	\$82,694	\$67,635	3941	98.86	3896	407	747
06	037	2411.10	Moderate	No	74.63	\$98,200	\$73,287	\$59,947	3295	99.30	3272	320	776
06	037	2411.20	Low	No	44.68	\$98,200	\$43,876	\$35,893	4902	98.92	4849	398	968
06	037	2412.01	Moderate	No	68.09	\$98,200	\$66,864	\$54,688	3105	98.71	3065	503	696
06	037	2412.02	Moderate	No	61.34	\$98,200	\$60,236	\$49,271	5148	98.50	5071	574	1160
06	037	2413.00	Moderate	No	65.56	\$98,200	\$64,380	\$52,656	2262	98.72	2233	304	512
06	037	2414.00	Moderate	No	69.32	\$98,200	\$68,072	\$55,682	3612	98.45	3556	350	729
06	037	2420.00	Low	No	49.66	\$98,200	\$48,766	\$39,890	4459	99.13	4420	323	1103
06	037	2421.00	Low	No	26.50	\$98,200	\$26,023	\$21,289	2497	99.40	2482	1	112
06	037	2422.01	Low	No	48.83	\$98,200	\$47,951	\$39,219	3696	99.40	3674	297	841
06	037	2422.02	Low	No	33.22	\$98,200	\$32,622	\$26,688	3387	99.23	3361	237	579
06	037	2423.00	Low	No	49.53	\$98,200	\$48,638	\$39,786	4958	98.61	4889	256	829
06	037	2426.00	Low	No	26.94	\$98,200	\$26,455	\$21,641	4794	99.40	4765	107	437
06	037	2427.00	Moderate	No	52.16	\$98,200	\$51,221	\$41,895	5932	99.02	5874	858	1365
06	037	2430.01	Moderate	No	64.73	\$98,200	\$63,565	\$51,994	3304	98.97	3270	458	745
06	037	2430.02	Moderate	No	71.34	\$98,200	\$70,056	\$57,303	3527	99.04	3493	397	713

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	037	2431.00	Low	No	39.08	\$98,200	\$38,377	\$31,389	5692	98.00	5578	446	880
06	037	2611.02	Upper	No	252.29	\$98,200	\$247,749	\$202,639	4072	20.33	828	1375	1828
06	037	2611.03	Upper	No	292.99	\$98,200	\$287,716	\$235,323	1880	19.52	367	609	745
06	037	2611.04	Upper	No	311.26	\$98,200	\$305,657	\$250,001	1638	23.75	389	575	806
06	037	2612.00	Upper	No	236.63	\$98,200	\$232,371	\$190,058	4329	24.46	1059	1409	1854
06	037	2621.00	Upper	No	311.26	\$98,200	\$305,657	\$250,001	3195	21.28	680	962	1396
06	037	2622.00	Upper	No	311.26	\$98,200	\$305,657	\$250,001	4553	26.31	1198	1202	1561
06	037	2623.01	Upper	No	288.69	\$98,200	\$283,494	\$231,875	2778	31.89	886	772	1004
06	037	2623.02	Upper	No	311.26	\$98,200	\$305,657	\$250,001	2870	19.06	547	1068	1217
06	037	2623.03	Upper	No	311.26	\$98,200	\$305,657	\$250,001	3157	18.06	570	1033	1214
06	037	2624.00	Upper	No	311.26	\$98,200	\$305,657	\$250,001	3242	19.19	622	918	1349
06	037	2625.01	Upper	No	311.26	\$98,200	\$305,657	\$250,001	3741	16.60	621	1202	1220
06	037	2626.01	Upper	No	305.19	\$98,200	\$299,697	\$245,125	3783	22.13	837	1175	1338
06	037	2626.04	Upper	No	311.26	\$98,200	\$305,657	\$250,001	6116	20.41	1248	1818	2098
06	037	2627.04	Upper	No	311.26	\$98,200	\$305,657	\$250,001	3651	21.94	801	1032	1368
06	037	2627.06	Upper	No	311.26	\$98,200	\$305,657	\$250,001	3537	17.47	618	1029	1313
06	037	2628.02	Upper	No	269.71	\$98,200	\$264,855	\$216,625	3907	16.71	653	1055	1432
06	037	2640.00	Upper	No	299.14	\$98,200	\$293,755	\$240,268	3284	16.47	541	1002	1263
06	037	2641.02	Upper	No	176.12	\$98,200	\$172,950	\$141,458	3064	27.58	845	638	140
06	037	2641.03	Upper	No	205.05	\$98,200	\$201,359	\$164,693	2605	27.79	724	503	80
06	037	2643.03	Upper	No	145.89	\$98,200	\$143,264	\$117,176	2733	27.52	752	386	61
06	037	2643.04	Upper	No	133.17	\$98,200	\$130,773	\$106,959	2616	30.31	793	221	47
06	037	2643.05	Upper	No	143.25	\$98,200	\$140,672	\$115,060	3712	22.01	817	694	709
06	037	2643.06	Upper	No	158.10	\$98,200	\$155,254	\$126,987	2228	30.21	673	351	259
06	037	2651.00	Upper	No	250.85	\$98,200	\$246,335	\$201,481	2835	16.23	460	734	593
06	037	2652.01	Upper	No	273.63	\$98,200	\$268,705	\$219,776	2108	26.71	563	576	382
06	037	2652.03	Middle	No	112.28	\$98,200	\$110,259	\$90,186	2228	30.52	680	502	152
06	037	2652.04	Unknown	No	0.00	\$98,200	\$0	\$0	1182	53.38	631	92	11

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	037	2653.01	Unknown	No	0.00	\$98,200	\$0	\$0	13527	73.31	9916	0	0
06	037	2653.03	Unknown	No	0.00	\$98,200	\$0	\$0	4012	63.68	2555	77	122
06	037	2653.04	Unknown	No	0.00	\$98,200	\$0	\$0	3855	64.44	2484	0	109
06	037	2653.06	Unknown	No	0.00	\$98,200	\$0	\$0	2081	57.42	1195	17	79
06	037	2653.07	Upper	No	217.64	\$98,200	\$213,722	\$174,808	3190	64.39	2054	0	55
06	037	2654.10	Upper	No	311.26	\$98,200	\$305,657	\$250,001	1592	23.87	380	385	626
06	037	2654.20	Upper	No	311.26	\$98,200	\$305,657	\$250,001	1887	27.61	521	396	507
06	037	2655.21	Middle	No	105.05	\$98,200	\$103,159	\$84,375	1948	55.44	1080	72	18
06	037	2655.22	Upper	No	132.62	\$98,200	\$130,233	\$106,518	2090	52.06	1088	175	200
06	037	2655.23	Upper	No	181.96	\$98,200	\$178,685	\$146,146	1884	35.30	665	533	439
06	037	2655.24	Upper	No	127.71	\$98,200	\$125,411	\$102,578	2751	35.88	987	430	66
06	037	2656.01	Upper	No	156.35	\$98,200	\$153,536	\$125,577	3140	29.43	924	668	683
06	037	2656.02	Upper	No	182.75	\$98,200	\$179,461	\$146,786	3318	24.86	825	1011	285
06	037	2657.01	Upper	No	263.36	\$98,200	\$258,620	\$211,528	2047	26.82	549	302	332
06	037	2657.02	Upper	No	147.54	\$98,200	\$144,884	\$118,500	2879	21.78	627	739	521
06	037	2671.01	Upper	No	136.88	\$98,200	\$134,416	\$109,939	3142	33.70	1059	700	484
06	037	2671.02	Upper	No	217.55	\$98,200	\$213,634	\$174,737	3163	30.95	979	659	562
06	037	2672.01	Upper	No	161.51	\$98,200	\$158,603	\$129,722	2865	40.45	1159	306	427
06	037	2672.02	Upper	No	147.85	\$98,200	\$145,189	\$118,750	3470	37.46	1300	650	514
06	037	2673.00	Moderate	No	65.46	\$98,200	\$64,282	\$52,581	4408	54.67	2410	226	74
06	037	2674.03	Middle	No	105.79	\$98,200	\$103,886	\$84,968	3093	40.70	1259	251	156
06	037	2674.04	Upper	No	196.87	\$98,200	\$193,326	\$158,125	3403	39.32	1338	248	71
06	037	2674.05	Upper	No	228.00	\$98,200	\$223,896	\$183,125	2838	37.91	1076	136	15
06	037	2674.06	Upper	No	161.81	\$98,200	\$158,897	\$129,964	2180	39.95	871	311	73
06	037	2675.02	Middle	No	104.53	\$98,200	\$102,648	\$83,958	3217	50.23	1616	504	522
06	037	2675.03	Middle	No	89.19	\$98,200	\$87,585	\$71,636	2112	55.11	1164	141	55
06	037	2675.04	Upper	No	193.26	\$98,200	\$189,781	\$155,221	3482	57.64	2007	344	232
06	037	2676.00	Middle	No	87.80	\$98,200	\$86,220	\$70,522	2709	54.08	1465	559	884
06	037	2677.00	Upper	No	224.47	\$98,200	\$220,430	\$180,288	3834	59.78	2292	545	543

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	037	2678.00	Upper	No	207.02	\$98,200	\$203,294	\$166,278	3034	39.75	1206	825	859
06	037	2679.01	Upper	No	168.54	\$98,200	\$165,506	\$135,368	3293	23.50	774	1082	256
06	037	2679.02	Upper	No	277.92	\$98,200	\$272,917	\$223,224	4002	32.38	1296	753	687
06	037	2690.00	Upper	No	227.83	\$98,200	\$223,729	\$182,991	5492	27.35	1502	1429	1469
06	037	2691.00	Upper	No	213.99	\$98,200	\$210,138	\$171,875	4752	18.12	861	612	958
06	037	2693.00	Upper	No	311.26	\$98,200	\$305,657	\$250,001	4096	28.05	1149	1223	1508
06	037	2695.00	Upper	No	311.26	\$98,200	\$305,657	\$250,001	4262	18.91	806	1179	1443
06	037	2696.01	Moderate	No	76.47	\$98,200	\$75,094	\$61,420	3122	81.68	2550	192	460
06	037	2696.02	Moderate	No	66.06	\$98,200	\$64,871	\$53,063	2964	74.12	2197	166	359
06	037	2697.00	Upper	No	128.26	\$98,200	\$125,951	\$103,021	4025	59.35	2389	706	952
06	037	2698.00	Upper	No	123.29	\$98,200	\$121,071	\$99,028	3386	56.62	1917	329	484
06	037	2699.03	Middle	No	86.19	\$98,200	\$84,639	\$69,229	3815	62.78	2395	95	218
06	037	2699.05	Upper	No	134.88	\$98,200	\$132,452	\$108,333	2661	58.36	1553	0	124
06	037	2699.06	Upper	No	141.93	\$98,200	\$139,375	\$113,996	3037	58.25	1769	97	107
06	037	2699.07	Upper	No	127.66	\$98,200	\$125,362	\$102,536	2671	57.88	1546	98	88
06	037	2699.08	Upper	No	138.36	\$98,200	\$135,870	\$111,133	1861	55.62	1035	75	30
06	037	2699.09	Middle	No	101.87	\$98,200	\$100,036	\$81,825	2243	59.07	1325	23	100
06	037	2701.01	Middle	No	119.93	\$98,200	\$117,771	\$96,328	2002	54.85	1098	288	47
06	037	2701.02	Middle	No	104.81	\$98,200	\$102,923	\$84,186	2186	56.54	1236	132	231
06	037	2702.00	Moderate	No	71.44	\$98,200	\$70,154	\$57,386	3487	73.62	2567	358	1128
06	037	2703.00	Upper	No	129.84	\$98,200	\$127,503	\$104,286	2651	72.58	1924	743	1080
06	037	2711.00	Upper	No	175.80	\$98,200	\$172,636	\$141,198	2569	49.32	1267	556	873
06	037	2712.00	Upper	No	150.10	\$98,200	\$147,398	\$120,563	2592	62.58	1622	173	378
06	037	2713.00	Upper	No	171.48	\$98,200	\$168,393	\$137,734	4779	49.03	2343	1319	1429
06	037	2714.00	Upper	No	194.36	\$98,200	\$190,862	\$156,111	3482	32.05	1116	1294	1478
06	037	2715.00	Upper	No	176.71	\$98,200	\$173,529	\$141,932	3095	39.55	1224	702	814
06	037	2716.00	Upper	No	124.40	\$98,200	\$122,161	\$99,922	4826	51.60	2490	581	648
06	037	2717.02	Middle	No	105.12	\$98,200	\$103,228	\$84,432	4527	61.54	2786	480	454

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	037	2717.03	Upper	No	140.95	\$98,200	\$138,413	\$113,208	3191	50.89	1624	372	490
06	037	2717.04	Upper	No	198.79	\$98,200	\$195,212	\$159,663	2878	50.07	1441	336	419
06	037	2718.01	Middle	No	105.51	\$98,200	\$103,611	\$84,750	3666	63.69	2335	219	502
06	037	2718.03	Middle	No	106.04	\$98,200	\$104,131	\$85,172	3039	61.70	1875	194	216
06	037	2718.04	Middle	No	113.55	\$98,200	\$111,506	\$91,202	2565	56.73	1455	335	637
06	037	2719.01	Upper	No	153.20	\$98,200	\$150,442	\$123,047	2861	54.88	1570	532	644
06	037	2719.02	Middle	No	119.63	\$98,200	\$117,477	\$96,087	4044	45.80	1852	572	747
06	037	2721.00	Upper	No	146.41	\$98,200	\$143,775	\$117,596	4332	39.98	1732	1111	1572
06	037	2722.01	Middle	No	96.98	\$98,200	\$95,234	\$77,898	2394	55.56	1330	191	355
06	037	2722.02	Middle	No	95.71	\$98,200	\$93,987	\$76,875	3159	52.55	1660	265	377
06	037	2723.01	Upper	No	132.30	\$98,200	\$129,919	\$106,264	3000	50.83	1525	500	655
06	037	2723.02	Middle	No	100.40	\$98,200	\$98,593	\$80,644	3897	59.69	2326	245	471
06	037	2731.00	Upper	No	236.82	\$98,200	\$232,557	\$190,208	3597	34.39	1237	602	1143
06	037	2732.00	Upper	No	137.22	\$98,200	\$134,750	\$110,216	3596	49.44	1778	619	1599
06	037	2733.00	Unknown	No	0.00	\$98,200	\$0	\$0	3477	48.98	1703	306	1326
06	037	2734.03	Upper	No	311.26	\$98,200	\$305,657	\$250,001	1564	30.50	477	313	702
06	037	2734.04	Unknown	No	0.00	\$98,200	\$0	\$0	1558	27.15	423	276	381
06	037	2735.02	Upper	No	227.55	\$98,200	\$223,454	\$182,768	2680	26.64	714	404	1226
06	037	2736.00	Upper	No	224.30	\$98,200	\$220,263	\$180,156	2189	27.23	596	645	1049
06	037	2737.00	Upper	No	182.54	\$98,200	\$179,254	\$146,613	2748	34.02	935	501	868
06	037	2738.00	Upper	No	159.21	\$98,200	\$156,344	\$127,875	2933	34.44	1010	492	961
06	037	2739.02	Upper	No	259.49	\$98,200	\$254,819	\$208,417	4278	26.18	1120	1106	1879
06	037	2741.00	Upper	No	172.17	\$98,200	\$169,071	\$138,287	4824	35.97	1735	814	518
06	037	2742.02	Upper	No	302.62	\$98,200	\$297,173	\$243,056	4903	26.49	1299	1143	1250
06	037	2751.01	Upper	No	142.79	\$98,200	\$140,220	\$114,688	1186	55.06	653	165	282
06	037	2751.02	Middle	No	87.24	\$98,200	\$85,670	\$70,071	3816	75.58	2884	355	625
06	037	2752.00	Upper	No	126.74	\$98,200	\$124,459	\$101,797	3850	63.17	2432	397	614
06	037	2753.11	Upper	No	131.86	\$98,200	\$129,487	\$105,912	4955	55.62	2756	1144	1695
06	037	2753.12	Upper	No	125.64	\$98,200	\$123,378	\$100,911	2201	35.39	779	503	380

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	037	2753.13	Unknown	No	0.00	\$98,200	\$0	\$0	3321	40.74	1353	1061	1003
06	037	2754.00	Upper	No	259.05	\$98,200	\$254,387	\$208,068	4625	42.03	1944	938	801
06	037	2755.00	Moderate	No	57.40	\$98,200	\$56,367	\$46,105	5307	83.93	4454	574	855
06	037	2756.03	Upper	No	153.61	\$98,200	\$150,845	\$123,375	2731	60.78	1660	711	901
06	037	2756.04	Upper	No	285.03	\$98,200	\$279,899	\$228,933	10520	46.47	4889	1806	590
06	037	2756.05	Upper	No	210.58	\$98,200	\$206,790	\$169,135	3581	54.71	1959	339	265
06	037	2760.00	Upper	No	192.26	\$98,200	\$188,799	\$154,423	6674	46.97	3135	1738	2254
06	037	2761.01	Upper	No	158.69	\$98,200	\$155,834	\$127,462	3787	73.65	2789	173	64
06	037	2761.02	Moderate	No	59.97	\$98,200	\$58,891	\$48,170	3310	77.28	2558	457	1011
06	037	2764.00	Upper	No	252.94	\$98,200	\$248,387	\$203,155	4099	35.59	1459	1239	1562
06	037	2765.00	Upper	No	209.39	\$98,200	\$205,621	\$168,182	4982	47.99	2391	436	662
06	037	2766.01	Upper	No	219.49	\$98,200	\$215,539	\$176,290	4058	40.59	1647	1011	1367
06	037	2766.05	Middle	No	98.99	\$98,200	\$97,208	\$79,509	2093	41.33	865	558	62
06	037	2766.06	Middle	No	90.21	\$98,200	\$88,586	\$72,457	3353	38.20	1281	867	155
06	037	2766.07	Upper	No	143.66	\$98,200	\$141,074	\$115,385	2974	49.13	1461	387	409
06	037	2766.08	Upper	No	126.90	\$98,200	\$124,616	\$101,923	2106	46.25	974	523	134
06	037	2770.00	Upper	No	196.51	\$98,200	\$192,973	\$157,837	5637	40.00	2255	1533	2035
06	037	2771.00	Upper	No	191.91	\$98,200	\$188,456	\$154,141	3017	52.27	1577	814	1140
06	037	2772.00	Moderate	No	65.73	\$98,200	\$64,547	\$52,794	1969	76.28	1502	187	574
06	037	2774.00	Moderate	No	60.69	\$98,200	\$59,598	\$48,750	3	100.00	3	0	9
06	037	2780.01	Upper	No	185.28	\$98,200	\$181,945	\$148,813	2687	58.65	1576	648	935
06	037	2781.02	Upper	No	309.93	\$98,200	\$304,351	\$248,929	2958	29.41	870	825	1243
06	037	2911.10	Middle	No	87.23	\$98,200	\$85,660	\$70,067	4213	97.91	4125	310	488
06	037	2911.20	Middle	No	91.87	\$98,200	\$90,216	\$73,795	2037	98.38	2004	184	304
06	037	2911.30	Middle	No	93.33	\$98,200	\$91,650	\$74,961	3454	96.09	3319	727	903
06	037	2912.10	Moderate	No	65.67	\$98,200	\$64,488	\$52,750	5162	93.57	4830	794	1118
06	037	2912.20	Middle	No	80.99	\$98,200	\$79,532	\$65,054	3255	95.58	3111	470	758
06	037	2913.00	Upper	No	141.45	\$98,200	\$138,904	\$113,611	2839	89.05	2528	854	985

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	037	2920.01	Low	No	49.54	\$98,200	\$48,648	\$39,792	4791	94.22	4514	257	857
06	037	2920.02	Upper	No	138.79	\$98,200	\$136,292	\$111,475	1688	78.55	1326	391	547
06	037	2932.03	Moderate	No	60.11	\$98,200	\$59,028	\$48,285	3337	86.99	2903	283	508
06	037	2932.04	Middle	No	113.94	\$98,200	\$111,889	\$91,520	3119	86.66	2703	519	872
06	037	2932.05	Moderate	No	55.70	\$98,200	\$54,697	\$44,740	3873	92.49	3582	175	381
06	037	2932.06	Moderate	No	68.09	\$98,200	\$66,864	\$54,688	3330	93.18	3103	154	542
06	037	2933.01	Middle	No	111.38	\$98,200	\$109,375	\$89,464	2793	76.98	2150	564	819
06	037	2933.02	Middle	No	113.64	\$98,200	\$111,594	\$91,277	4809	79.81	3838	1047	1095
06	037	2933.04	Middle	No	100.41	\$98,200	\$98,603	\$80,648	4150	86.96	3609	521	953
06	037	2933.06	Upper	No	136.33	\$98,200	\$133,876	\$109,500	2571	62.85	1616	593	753
06	037	2933.07	Moderate	No	67.31	\$98,200	\$66,098	\$54,063	2460	90.45	2225	221	341
06	037	2941.10	Moderate	No	53.80	\$98,200	\$52,832	\$43,214	3876	95.10	3686	553	975
06	037	2941.20	Low	No	49.43	\$98,200	\$48,540	\$39,703	2324	98.67	2293	222	492
06	037	2942.00	Middle	No	99.27	\$98,200	\$97,483	\$79,737	4658	94.72	4412	895	1219
06	037	2943.01	Middle	No	101.55	\$98,200	\$99,722	\$81,563	2501	94.36	2360	495	623
06	037	2943.02	Moderate	No	71.67	\$98,200	\$70,380	\$57,566	4513	94.84	4280	514	866
06	037	2944.10	Moderate	No	64.36	\$98,200	\$63,202	\$51,698	5310	85.48	4539	720	797
06	037	2944.21	Moderate	No	54.99	\$98,200	\$54,000	\$44,167	2794	91.09	2545	385	472
06	037	2945.10	Moderate	No	72.41	\$98,200	\$71,107	\$58,162	4057	96.57	3918	409	971
06	037	2945.20	Moderate	No	68.11	\$98,200	\$66,884	\$54,706	3459	96.96	3354	280	708
06	037	2946.10	Middle	No	86.47	\$98,200	\$84,914	\$69,451	4025	96.57	3887	374	761
06	037	2946.20	Moderate	No	69.68	\$98,200	\$68,426	\$55,972	4034	98.29	3965	386	1035
06	037	2947.01	Moderate	No	55.75	\$98,200	\$54,747	\$44,783	3110	95.43	2968	202	494
06	037	2948.10	Moderate	No	60.54	\$98,200	\$59,450	\$48,628	3729	97.94	3652	121	497
06	037	2948.20	Low	No	41.80	\$98,200	\$41,048	\$33,576	3346	97.31	3256	80	526
06	037	2948.30	Moderate	No	65.93	\$98,200	\$64,743	\$52,961	3838	97.34	3736	169	657
06	037	2949.00	Moderate	No	56.02	\$98,200	\$55,012	\$45,000	3871	97.47	3773	292	507
06	037	2951.03	Upper	No	175.55	\$98,200	\$172,390	\$141,000	4978	48.77	2428	1566	1572
06	037	2962.10	Low	No	47.63	\$98,200	\$46,773	\$38,262	2976	92.24	2745	274	655

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	037	2962.20	Low	No	44.37	\$98,200	\$43,571	\$35,643	4449	88.09	3919	75	454
06	037	2963.00	Upper	No	138.06	\$98,200	\$135,575	\$110,893	4874	67.32	3281	1339	1062
06	037	2964.01	Upper	No	120.52	\$98,200	\$118,351	\$96,799	3176	50.09	1591	1072	945
06	037	2964.02	Upper	No	169.28	\$98,200	\$166,233	\$135,962	2971	66.41	1973	899	1180
06	037	2965.00	Moderate	No	57.29	\$98,200	\$56,259	\$46,014	3796	87.30	3314	466	1118
06	037	2966.00	Moderate	No	58.86	\$98,200	\$57,801	\$47,281	5305	86.41	4584	351	1405
06	037	2969.01	Moderate	No	67.91	\$98,200	\$66,688	\$54,545	4148	79.34	3291	170	1135
06	037	2969.02	Moderate	No	78.30	\$98,200	\$76,891	\$62,891	3987	72.01	2871	316	1056
06	037	2970.01	Upper	No	245.62	\$98,200	\$241,199	\$197,276	1662	39.05	649	458	551
06	037	2970.02	Upper	No	171.50	\$98,200	\$168,413	\$137,750	3657	53.05	1940	973	1300
06	037	2971.10	Moderate	No	55.50	\$98,200	\$54,501	\$44,583	4298	81.01	3482	218	767
06	037	2971.20	Middle	No	99.73	\$98,200	\$97,935	\$80,104	3425	82.19	2815	288	891
06	037	2972.01	Moderate	No	74.02	\$98,200	\$72,688	\$59,452	3879	75.35	2923	396	1169
06	037	2972.02	Middle	No	94.93	\$98,200	\$93,221	\$76,250	3546	59.25	2101	681	1495
06	037	2973.00	Upper	No	161.30	\$98,200	\$158,397	\$129,554	2306	47.22	1089	408	720
06	037	2974.00	Upper	No	163.57	\$98,200	\$160,626	\$131,375	3760	30.40	1143	1463	1603
06	037	2975.01	Upper	No	219.63	\$98,200	\$215,677	\$176,402	2483	35.96	893	957	1085
06	037	2975.02	Middle	No	117.83	\$98,200	\$115,709	\$94,643	2508	57.58	1444	575	813
06	037	2976.01	Middle	No	82.38	\$98,200	\$80,897	\$66,167	2781	59.15	1645	251	747
06	037	2976.02	Upper	No	123.02	\$98,200	\$120,806	\$98,813	3579	53.51	1915	680	1209
06	037	3001.00	Upper	No	183.67	\$98,200	\$180,364	\$147,522	6060	41.82	2534	1789	2196
06	037	3002.00	Upper	No	163.03	\$98,200	\$160,095	\$130,948	5492	51.80	2845	1296	1737
06	037	3003.01	Upper	No	157.98	\$98,200	\$155,136	\$126,889	6289	42.38	2665	1759	2044
06	037	3004.00	Upper	No	139.14	\$98,200	\$136,635	\$111,761	5948	46.50	2766	1468	1909
06	037	3005.01	Upper	No	148.14	\$98,200	\$145,473	\$118,988	3124	51.34	1604	762	1072
06	037	3005.03	Upper	No	129.28	\$98,200	\$126,953	\$103,837	5321	47.98	2553	639	1353
06	037	3006.01	Upper	No	128.74	\$98,200	\$126,423	\$103,402	5346	52.24	2793	908	702
06	037	3006.02	Upper	No	160.89	\$98,200	\$157,994	\$129,224	3580	32.32	1157	661	1035

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	037	3007.01	Upper	No	186.13	\$98,200	\$182,780	\$149,500	6263	24.35	1525	1703	1997
06	037	3007.02	Upper	No	158.93	\$98,200	\$156,069	\$127,654	5725	21.80	1248	2223	2491
06	037	3008.00	Upper	No	134.67	\$98,200	\$132,246	\$108,169	7100	33.23	2359	1291	1930
06	037	3009.01	Upper	No	222.45	\$98,200	\$218,446	\$178,667	6478	36.51	2365	1772	2160
06	037	3009.02	Upper	No	196.33	\$98,200	\$192,796	\$157,689	2012	35.34	711	748	826
06	037	3010.00	Upper	No	120.07	\$98,200	\$117,909	\$96,444	5050	42.59	2151	850	1533
06	037	3011.00	Upper	No	125.65	\$98,200	\$123,388	\$100,925	6571	28.44	1869	1099	1669
06	037	3012.03	Middle	No	88.18	\$98,200	\$86,593	\$70,826	4417	29.43	1300	816	393
06	037	3012.04	Upper	No	124.06	\$98,200	\$121,827	\$99,648	4934	36.62	1807	301	696
06	037	3012.05	Upper	No	133.84	\$98,200	\$131,431	\$107,500	2211	26.32	582	531	684
06	037	3012.06	Middle	No	106.30	\$98,200	\$104,387	\$85,385	5275	27.66	1459	359	879
06	037	3013.00	Upper	No	228.78	\$98,200	\$224,662	\$183,750	2070	22.51	466	655	724
06	037	3014.00	Upper	No	209.82	\$98,200	\$206,043	\$168,527	3936	18.70	736	1079	1349
06	037	3015.01	Upper	No	154.23	\$98,200	\$151,454	\$123,875	1861	19.02	354	424	633
06	037	3015.02	Moderate	No	61.11	\$98,200	\$60,010	\$49,083	6718	21.76	1462	257	851
06	037	3016.01	Moderate	No	53.63	\$98,200	\$52,665	\$43,077	5952	30.04	1788	194	1004
06	037	3016.02	Middle	No	102.49	\$98,200	\$100,645	\$82,321	3904	58.22	2273	424	1133
06	037	3017.01	Middle	No	107.02	\$98,200	\$105,094	\$85,962	2852	41.65	1188	423	819
06	037	3017.02	Middle	No	80.41	\$98,200	\$78,963	\$64,583	5639	35.88	2023	404	984
06	037	3018.01	Moderate	No	73.77	\$98,200	\$72,442	\$59,250	6139	45.12	2770	340	230
06	037	3018.02	Middle	No	89.92	\$98,200	\$88,301	\$72,229	5424	43.14	2340	340	428
06	037	3019.01	Middle	No	108.79	\$98,200	\$106,832	\$87,377	4857	32.63	1585	600	342
06	037	3019.02	Moderate	No	79.51	\$98,200	\$78,079	\$63,864	3140	37.13	1166	266	437
06	037	3020.02	Moderate	No	60.68	\$98,200	\$59,588	\$48,739	3998	34.72	1388	248	153
06	037	3020.03	Moderate	No	77.59	\$98,200	\$76,193	\$62,325	3496	28.55	998	179	257
06	037	3020.04	Middle	No	90.53	\$98,200	\$88,900	\$72,714	4175	37.22	1554	238	451
06	037	3021.02	Upper	No	135.16	\$98,200	\$132,727	\$108,558	6221	42.53	2646	903	1451
06	037	3021.03	Moderate	No	71.91	\$98,200	\$70,616	\$57,756	5334	41.54	2216	197	776
06	037	3021.04	Moderate	No	67.35	\$98,200	\$66,138	\$54,097	3859	56.47	2179	165	484

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	037	3022.01	Low	No	34.13	\$98,200	\$33,516	\$27,419	4017	31.52	1266	97	252
06	037	3022.02	Moderate	No	56.02	\$98,200	\$55,012	\$45,000	4933	38.29	1889	141	602
06	037	3023.01	Middle	No	80.19	\$98,200	\$78,747	\$64,412	3804	49.58	1886	336	438
06	037	3023.02	Moderate	No	65.02	\$98,200	\$63,850	\$52,227	5417	55.58	3011	72	471
06	037	3024.01	Moderate	No	52.24	\$98,200	\$51,300	\$41,959	6484	52.62	3412	148	952
06	037	3025.03	Moderate	No	64.19	\$98,200	\$63,035	\$51,563	4011	38.34	1538	137	388
06	037	3025.04	Moderate	No	53.00	\$98,200	\$52,046	\$42,575	3927	45.58	1790	183	399
06	037	3025.05	Moderate	No	62.79	\$98,200	\$61,660	\$50,438	3766	51.49	1939	68	324
06	037	3025.06	Moderate	No	73.24	\$98,200	\$71,922	\$58,830	3410	41.17	1404	410	774
06	037	3101.00	Upper	No	175.48	\$98,200	\$172,321	\$140,946	5885	28.95	1704	1750	2014
06	037	3102.01	Upper	No	134.23	\$98,200	\$131,814	\$107,813	5521	32.08	1771	1127	1072
06	037	3102.02	Middle	No	115.34	\$98,200	\$113,264	\$92,639	4945	27.50	1360	699	1127
06	037	3103.00	Upper	No	203.53	\$98,200	\$199,866	\$163,472	3132	32.76	1026	927	1071
06	037	3104.00	Upper	No	146.95	\$98,200	\$144,305	\$118,030	3555	38.96	1385	659	1225
06	037	3105.01	Moderate	No	78.50	\$98,200	\$77,087	\$63,055	3788	69.30	2625	219	965
06	037	3106.01	Middle	No	98.01	\$98,200	\$96,246	\$78,725	6085	55.78	3394	603	684
06	037	3106.02	Upper	No	123.80	\$98,200	\$121,572	\$99,434	2956	44.65	1320	510	611
06	037	3107.01	Low	No	40.66	\$98,200	\$39,928	\$32,663	2482	33.32	827	71	96
06	037	3107.03	Middle	No	91.61	\$98,200	\$89,961	\$73,580	5126	35.47	1818	221	709
06	037	3107.04	Middle	No	82.10	\$98,200	\$80,622	\$65,947	4989	38.67	1929	170	311
06	037	3107.05	Unknown	No	0.00	\$98,200	\$0	\$0	2387	35.36	844	129	42
06	037	3108.00	Upper	No	127.54	\$98,200	\$125,244	\$102,440	5098	47.65	2429	1109	1729
06	037	3109.00	Upper	No	129.98	\$98,200	\$127,640	\$104,397	6999	51.88	3631	1634	2392
06	037	3110.00	Upper	No	140.04	\$98,200	\$137,519	\$112,476	3872	52.58	2036	878	1289
06	037	3111.00	Upper	No	150.96	\$98,200	\$148,243	\$121,250	4010	58.08	2329	1000	1413
06	037	3112.00	Middle	No	103.82	\$98,200	\$101,951	\$83,386	3270	45.93	1502	586	1092
06	037	3113.00	Upper	No	141.00	\$98,200	\$138,462	\$113,250	3874	43.70	1693	983	1346
06	037	3114.00	Upper	No	194.54	\$98,200	\$191,038	\$156,250	2454	36.27	890	570	833

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	037	3115.00	Upper	No	177.73	\$98,200	\$174,531	\$142,750	5921	43.57	2580	1087	1680
06	037	3116.01	Middle	No	107.58	\$98,200	\$105,644	\$86,413	2532	35.23	892	327	633
06	037	3116.02	Upper	No	144.79	\$98,200	\$142,184	\$116,298	5254	40.37	2121	462	735
06	037	3117.00	Upper	No	154.29	\$98,200	\$151,513	\$123,929	6227	39.28	2446	1475	2316
06	037	3118.01	Middle	No	84.60	\$98,200	\$83,077	\$67,949	3066	56.56	1734	258	586
06	037	3118.02	Middle	No	101.99	\$98,200	\$100,154	\$81,919	3881	69.16	2684	315	461
06	037	3201.01	Middle	No	109.88	\$98,200	\$107,902	\$88,257	3632	93.28	3388	858	916
06	037	3201.02	Middle	No	96.75	\$98,200	\$95,009	\$77,708	3573	95.55	3414	668	925
06	037	3202.01	Moderate	No	53.61	\$98,200	\$52,645	\$43,059	3818	95.36	3641	270	798
06	037	3202.02	Middle	No	106.82	\$98,200	\$104,897	\$85,795	5693	92.55	5269	881	1435
06	037	3203.00	Middle	No	84.39	\$98,200	\$82,871	\$67,786	7230	96.82	7000	1026	1829
06	037	4002.05	Upper	No	311.26	\$98,200	\$305,657	\$250,001	3053	52.77	1611	779	973
06	037	4002.06	Upper	No	178.58	\$98,200	\$175,366	\$143,438	5184	50.14	2599	1578	1769
06	037	4002.07	Upper	No	205.85	\$98,200	\$202,145	\$165,333	4706	48.70	2292	1351	1554
06	037	4002.08	Upper	No	162.83	\$98,200	\$159,899	\$130,781	1559	44.96	701	448	510
06	037	4002.09	Upper	No	136.81	\$98,200	\$134,347	\$109,883	4775	46.20	2206	1544	1664
06	037	4003.04	Upper	No	121.72	\$98,200	\$119,529	\$97,764	8163	59.28	4839	1339	1899
06	037	4004.02	Upper	No	160.21	\$98,200	\$157,326	\$128,676	4370	50.39	2202	963	1214
06	037	4004.03	Upper	No	170.08	\$98,200	\$167,019	\$136,607	3993	56.50	2256	871	1212
06	037	4004.04	Upper	No	184.46	\$98,200	\$181,140	\$148,155	4458	38.43	1713	1299	1398
06	037	4005.01	Upper	No	216.33	\$98,200	\$212,436	\$173,750	2051	39.83	817	646	759
06	037	4006.02	Middle	No	94.13	\$98,200	\$92,436	\$75,608	4817	84.51	4071	656	1096
06	037	4006.03	Middle	No	110.27	\$98,200	\$108,285	\$88,569	5514	74.46	4106	1048	1526
06	037	4006.05	Upper	No	144.19	\$98,200	\$141,595	\$115,817	7161	75.31	5393	1905	2277
06	037	4008.01	Upper	No	149.06	\$98,200	\$146,377	\$119,722	7039	55.09	3878	1421	1858
06	037	4010.01	Upper	No	172.42	\$98,200	\$169,316	\$138,490	3051	40.74	1243	829	959
06	037	4010.02	Upper	No	122.50	\$98,200	\$120,295	\$98,393	4164	46.28	1927	673	1220
06	037	4011.01	Middle	No	109.88	\$98,200	\$107,902	\$88,257	5433	60.45	3284	757	1350
06	037	4011.02	Middle	No	107.02	\$98,200	\$105,094	\$85,962	4051	60.33	2444	575	981

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	037	4012.01	Upper	No	166.21	\$98,200	\$163,218	\$133,500	3188	55.27	1762	925	1069
06	037	4012.02	Upper	No	132.12	\$98,200	\$129,742	\$106,119	4439	60.37	2680	1097	1291
06	037	4012.03	Middle	No	114.19	\$98,200	\$112,135	\$91,719	5386	65.47	3526	1252	1432
06	037	4013.03	Upper	No	198.69	\$98,200	\$195,114	\$159,583	2235	63.89	1428	652	771
06	037	4013.04	Upper	No	167.72	\$98,200	\$164,701	\$134,712	5683	57.29	3256	1609	1820
06	037	4013.11	Middle	No	114.00	\$98,200	\$111,948	\$91,563	6909	60.37	4171	1438	2122
06	037	4013.12	Upper	No	147.85	\$98,200	\$145,189	\$118,750	5210	59.10	3079	1401	1683
06	037	4015.00	Middle	No	117.97	\$98,200	\$115,847	\$94,750	5027	66.58	3347	1303	1744
06	037	4016.01	Upper	No	137.65	\$98,200	\$135,172	\$110,563	5593	53.60	2998	1733	1893
06	037	4016.02	Upper	No	122.39	\$98,200	\$120,187	\$98,304	5792	60.43	3500	1059	1950
06	037	4017.05	Upper	No	165.98	\$98,200	\$162,992	\$133,313	3112	50.03	1557	809	927
06	037	4017.06	Middle	No	95.21	\$98,200	\$93,496	\$76,477	4522	73.60	3328	676	973
06	037	4017.07	Middle	No	80.83	\$98,200	\$79,375	\$64,922	8320	76.57	6371	1400	1910
06	037	4018.01	Upper	No	166.83	\$98,200	\$163,827	\$133,993	4000	51.30	2052	1194	1529
06	037	4018.02	Upper	No	167.43	\$98,200	\$164,416	\$134,479	3967	51.50	2043	1111	1203
06	037	4019.01	Upper	No	129.69	\$98,200	\$127,356	\$104,167	5428	54.18	2941	0	84
06	037	4019.02	Upper	No	165.10	\$98,200	\$162,128	\$132,608	5747	38.61	2219	1161	2285
06	037	4020.01	Upper	No	120.40	\$98,200	\$118,233	\$96,708	3693	71.76	2650	673	1008
06	037	4020.02	Middle	No	88.77	\$98,200	\$87,172	\$71,304	4168	60.68	2529	842	1232
06	037	4021.01	Middle	No	100.20	\$98,200	\$98,396	\$80,484	4748	93.93	4460	748	1025
06	037	4021.02	Middle	No	97.40	\$98,200	\$95,647	\$78,229	5118	89.68	4590	928	1215
06	037	4022.00	Middle	No	101.55	\$98,200	\$99,722	\$81,563	7276	78.19	5689	1481	1953
06	037	4023.01	Middle	No	80.20	\$98,200	\$78,756	\$64,421	5444	93.64	5098	765	1222
06	037	4023.03	Moderate	No	67.04	\$98,200	\$65,833	\$53,846	3986	88.36	3522	372	882
06	037	4023.04	Moderate	No	59.62	\$98,200	\$58,547	\$47,891	3925	96.94	3805	346	754
06	037	4024.03	Middle	No	90.47	\$98,200	\$88,842	\$72,669	5272	83.35	4394	756	1145
06	037	4024.04	Unknown	No	0.00	\$98,200	\$0	\$0	2303	65.22	1502	0	0
06	037	4024.05	Moderate	No	66.36	\$98,200	\$65,166	\$53,304	2959	97.30	2879	424	538

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	037	4024.06	Moderate	No	75.42	\$98,200	\$74,062	\$60,577	4739	94.75	4490	782	1062
06	037	4025.01	Moderate	No	58.71	\$98,200	\$57,653	\$47,157	5362	96.14	5155	312	896
06	037	4025.03	Moderate	No	68.57	\$98,200	\$67,336	\$55,078	3984	96.51	3845	384	859
06	037	4025.04	Moderate	No	52.37	\$98,200	\$51,427	\$42,065	2902	97.31	2824	234	586
06	037	4026.01	Moderate	No	65.56	\$98,200	\$64,380	\$52,660	3545	90.04	3192	245	602
06	037	4026.02	Middle	No	111.60	\$98,200	\$109,591	\$89,637	4079	78.23	3191	930	1310
06	037	4027.02	Low	No	42.48	\$98,200	\$41,715	\$34,125	6354	95.28	6054	330	940
06	037	4027.03	Middle	No	93.65	\$98,200	\$91,964	\$75,221	4880	91.31	4456	806	1219
06	037	4027.05	Middle	No	92.13	\$98,200	\$90,472	\$74,000	3432	90.33	3100	717	883
06	037	4027.06	Middle	No	93.03	\$98,200	\$91,355	\$74,719	3962	92.66	3671	564	907
06	037	4028.01	Moderate	No	54.20	\$98,200	\$53,224	\$43,534	4911	96.68	4748	284	1066
06	037	4028.03	Moderate	No	65.45	\$98,200	\$64,272	\$52,569	3273	97.19	3181	273	697
06	037	4028.04	Moderate	No	63.66	\$98,200	\$62,514	\$51,136	4027	95.01	3826	214	830
06	037	4029.02	Middle	No	90.15	\$98,200	\$88,527	\$72,407	6856	94.01	6445	886	1475
06	037	4029.03	Moderate	No	70.08	\$98,200	\$68,819	\$56,290	4324	96.69	4181	496	824
06	037	4029.04	Moderate	No	75.92	\$98,200	\$74,553	\$60,982	3606	93.95	3388	625	862
06	037	4030.00	Moderate	No	75.25	\$98,200	\$73,896	\$60,444	6757	96.49	6520	1207	1520
06	037	4033.05	Upper	No	152.95	\$98,200	\$150,197	\$122,847	2076	90.85	1886	507	679
06	037	4033.16	Upper	No	138.68	\$98,200	\$136,184	\$111,389	6784	80.31	5448	1946	2297
06	037	4033.17	Upper	No	162.63	\$98,200	\$159,703	\$130,625	5098	81.21	4140	1401	1663
06	037	4033.18	Middle	No	112.61	\$98,200	\$110,583	\$90,450	6450	82.56	5325	1642	1914
06	037	4033.19	Upper	No	131.80	\$98,200	\$129,428	\$105,859	4214	84.98	3581	1112	1169
06	037	4033.20	Upper	No	170.86	\$98,200	\$167,785	\$137,232	5503	87.70	4826	1350	1637
06	037	4033.21	Upper	No	156.00	\$98,200	\$153,192	\$125,298	5275	81.71	4310	1361	1615
06	037	4033.23	Middle	No	110.21	\$98,200	\$108,226	\$88,523	5275	87.01	4590	1276	1707
06	037	4033.24	Upper	No	135.60	\$98,200	\$133,159	\$108,917	6516	88.24	5750	1585	1986
06	037	4033.25	Upper	No	171.32	\$98,200	\$168,236	\$137,604	5306	85.24	4523	1239	1471
06	037	4033.26	Middle	No	98.43	\$98,200	\$96,658	\$79,063	2606	86.30	2249	457	744
06	037	4033.27	Upper	No	137.78	\$98,200	\$135,300	\$110,667	2813	78.46	2207	665	841

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	037	4033.28	Middle	No	110.07	\$98,200	\$108,089	\$88,409	5936	84.82	5035	1151	1631
06	037	4034.01	Upper	No	142.21	\$98,200	\$139,650	\$114,219	4984	90.35	4503	1111	1563
06	037	4034.02	Upper	No	121.99	\$98,200	\$119,794	\$97,981	3549	89.80	3187	881	1101
06	037	4034.03	Upper	No	165.51	\$98,200	\$162,531	\$132,933	4750	91.77	4359	1546	1741
06	037	4034.04	Upper	No	141.62	\$98,200	\$139,071	\$113,750	2389	88.45	2113	638	738
06	037	4034.07	Upper	No	179.36	\$98,200	\$176,132	\$144,063	2526	95.53	2413	683	787
06	037	4034.08	Upper	No	138.77	\$98,200	\$136,272	\$111,463	6022	93.39	5624	1757	2058
06	037	4034.09	Upper	No	147.07	\$98,200	\$144,423	\$118,125	4210	86.51	3642	971	1300
06	037	4035.00	Upper	No	162.84	\$98,200	\$159,909	\$130,789	1828	69.09	1263	415	496
06	037	4036.01	Middle	No	116.10	\$98,200	\$114,010	\$93,250	7102	73.85	5245	1473	1677
06	037	4037.02	Upper	No	151.63	\$98,200	\$148,901	\$121,786	3884	71.22	2766	1025	1185
06	037	4037.03	Upper	No	165.12	\$98,200	\$162,148	\$132,625	4809	67.56	3249	1186	1412
06	037	4037.21	Middle	No	92.83	\$98,200	\$91,159	\$74,563	5429	79.08	4293	917	1408
06	037	4037.22	Moderate	No	73.93	\$98,200	\$72,599	\$59,385	5794	85.05	4928	656	1098
06	037	4038.01	Middle	No	94.15	\$98,200	\$92,455	\$75,625	6346	79.70	5058	1134	1488
06	037	4038.02	Middle	No	91.58	\$98,200	\$89,932	\$73,561	5857	74.25	4349	1225	1587
06	037	4039.01	Middle	No	112.57	\$98,200	\$110,544	\$90,417	3198	70.23	2246	666	879
06	037	4039.02	Upper	No	124.97	\$98,200	\$122,721	\$100,380	5011	66.63	3339	1041	1377
06	037	4040.00	Middle	No	118.81	\$98,200	\$116,671	\$95,429	4545	83.70	3804	798	1048
06	037	4041.00	Moderate	No	75.44	\$98,200	\$74,082	\$60,592	6137	92.70	5689	916	1285
06	037	4042.01	Middle	No	80.15	\$98,200	\$78,707	\$64,375	3950	87.44	3454	491	705
06	037	4042.03	Middle	No	83.75	\$98,200	\$82,243	\$67,266	3899	75.79	2955	417	636
06	037	4043.01	Moderate	No	64.15	\$98,200	\$62,995	\$51,528	5460	94.07	5136	303	1166
06	037	4043.02	Middle	No	91.37	\$98,200	\$89,725	\$73,393	2388	91.62	2188	388	559
06	037	4044.01	Middle	No	95.04	\$98,200	\$93,329	\$76,339	3838	90.78	3484	648	938
06	037	4044.02	Middle	No	92.55	\$98,200	\$90,884	\$74,338	5042	91.67	4622	699	1138
06	037	4045.01	Moderate	No	78.11	\$98,200	\$76,704	\$62,741	2720	93.49	2543	388	558
06	037	4045.03	Middle	No	97.37	\$98,200	\$95,617	\$78,211	2986	92.50	2762	618	673

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	037	4045.04	Middle	No	81.64	\$98,200	\$80,170	\$65,573	5087	94.83	4824	432	766
06	037	4046.00	Middle	No	114.54	\$98,200	\$112,478	\$92,000	1472	96.40	1419	319	408
06	037	4047.01	Middle	No	95.51	\$98,200	\$93,791	\$76,713	5620	97.72	5492	873	1217
06	037	4047.02	Middle	No	84.12	\$98,200	\$82,606	\$67,563	5662	97.02	5493	718	1138
06	037	4047.03	Moderate	No	75.79	\$98,200	\$74,426	\$60,875	2912	97.49	2839	303	548
06	037	4048.04	Middle	No	82.53	\$98,200	\$81,044	\$66,288	4404	97.21	4281	509	930
06	037	4048.05	Middle	No	82.07	\$98,200	\$80,593	\$65,917	2706	96.86	2621	271	416
06	037	4048.06	Middle	No	86.10	\$98,200	\$84,550	\$69,155	5937	95.35	5661	819	1280
06	037	4049.01	Middle	No	98.63	\$98,200	\$96,855	\$79,219	5279	97.46	5145	831	1243
06	037	4049.02	Middle	No	101.34	\$98,200	\$99,516	\$81,397	3832	97.00	3717	660	882
06	037	4049.03	Moderate	No	75.09	\$98,200	\$73,738	\$60,313	2742	95.48	2618	398	569
06	037	4050.01	Middle	No	94.84	\$98,200	\$93,133	\$76,176	5761	97.00	5588	966	1311
06	037	4050.02	Moderate	No	61.87	\$98,200	\$60,756	\$49,697	2971	97.51	2897	480	729
06	037	4051.01	Moderate	No	77.89	\$98,200	\$76,488	\$62,566	5057	96.03	4856	777	1275
06	037	4051.02	Moderate	No	77.78	\$98,200	\$76,380	\$62,471	4793	96.35	4618	665	1008
06	037	4052.01	Moderate	No	79.78	\$98,200	\$78,344	\$64,079	5392	95.68	5159	768	1100
06	037	4052.02	Middle	No	92.81	\$98,200	\$91,139	\$74,545	4894	96.87	4741	610	1038
06	037	4052.03	Middle	No	94.52	\$98,200	\$92,819	\$75,921	3285	95.83	3148	537	690
06	037	4053.01	Middle	No	98.24	\$98,200	\$96,472	\$78,906	3614	90.79	3281	479	565
06	037	4053.02	Middle	No	90.22	\$98,200	\$88,596	\$72,462	5603	88.97	4985	861	1219
06	037	4054.00	Middle	No	116.81	\$98,200	\$114,707	\$93,821	4858	89.38	4342	976	1326
06	037	4055.00	Middle	No	91.59	\$98,200	\$89,941	\$73,568	6623	87.36	5786	1325	1591
06	037	4056.00	Upper	No	136.24	\$98,200	\$133,788	\$109,429	5645	86.06	4858	1111	1370
06	037	4057.01	Upper	No	120.35	\$98,200	\$118,184	\$96,667	3818	90.44	3453	812	888
06	037	4057.02	Middle	No	108.46	\$98,200	\$106,508	\$87,113	5285	89.08	4708	1097	1252
06	037	4058.00	Middle	No	113.87	\$98,200	\$111,820	\$91,458	5755	86.17	4959	1100	1413
06	037	4059.00	Middle	No	91.28	\$98,200	\$89,637	\$73,317	4423	83.16	3678	847	1067
06	037	4060.00	Middle	No	106.90	\$98,200	\$104,976	\$85,859	5496	80.31	4414	1041	1421
06	037	4061.01	Upper	No	125.50	\$98,200	\$123,241	\$100,804	3583	77.67	2783	450	987

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	037	4061.03	Middle	No	98.65	\$98,200	\$96,874	\$79,235	8353	82.19	6865	757	1457
06	037	4062.01	Moderate	No	68.47	\$98,200	\$67,238	\$55,000	3731	89.06	3323	322	463
06	037	4063.00	Upper	No	126.25	\$98,200	\$123,978	\$101,406	5796	81.66	4733	1295	1441
06	037	4064.13	Upper	No	126.77	\$98,200	\$124,488	\$101,818	7129	85.48	6094	1556	1929
06	037	4065.00	Upper	No	126.06	\$98,200	\$123,791	\$101,250	7397	89.73	6637	1194	1675
06	037	4066.01	Upper	No	137.43	\$98,200	\$134,956	\$110,385	5397	87.10	4701	1182	1457
06	037	4066.02	Middle	No	102.40	\$98,200	\$100,557	\$82,250	4978	90.10	4485	889	1154
06	037	4067.01	Upper	No	124.16	\$98,200	\$121,925	\$99,722	3112	91.48	2847	569	700
06	037	4067.02	Middle	No	113.61	\$98,200	\$111,565	\$91,250	7040	90.45	6368	967	1227
06	037	4068.01	Upper	No	141.29	\$98,200	\$138,747	\$113,487	4993	90.05	4496	1061	1225
06	037	4069.03	Middle	No	103.33	\$98,200	\$101,470	\$82,997	7777	94.99	7387	1390	1654
06	037	4070.01	Middle	No	92.48	\$98,200	\$90,815	\$74,278	5623	97.88	5504	1058	1166
06	037	4070.02	Middle	No	107.90	\$98,200	\$105,958	\$86,667	3566	97.84	3489	623	751
06	037	4071.01	Middle	No	87.23	\$98,200	\$85,660	\$70,067	4645	96.38	4477	619	907
06	037	4071.02	Middle	No	90.17	\$98,200	\$88,547	\$72,426	5336	97.84	5221	1034	1225
06	037	4072.01	Middle	No	96.65	\$98,200	\$94,910	\$77,629	3251	96.52	3138	489	817
06	037	4072.02	Moderate	No	75.79	\$98,200	\$74,426	\$60,875	3612	96.68	3492	641	778
06	037	4073.01	Middle	No	95.82	\$98,200	\$94,095	\$76,964	4593	95.71	4396	750	979
06	037	4073.02	Middle	No	80.24	\$98,200	\$78,796	\$64,453	3275	97.34	3188	637	821
06	037	4074.00	Middle	No	114.93	\$98,200	\$112,861	\$92,315	2126	94.03	1999	404	524
06	037	4075.01	Middle	No	88.80	\$98,200	\$87,202	\$71,328	4445	96.49	4289	542	862
06	037	4075.02	Middle	No	110.77	\$98,200	\$108,776	\$88,971	4052	94.67	3836	556	862
06	037	4076.01	Moderate	No	78.39	\$98,200	\$76,979	\$62,963	4288	96.99	4159	382	631
06	037	4076.02	Middle	No	103.52	\$98,200	\$101,657	\$83,152	3732	96.17	3589	784	993
06	037	4077.01	Moderate	No	64.05	\$98,200	\$62,897	\$51,445	4956	97.64	4839	402	641
06	037	4077.02	Middle	No	95.14	\$98,200	\$93,427	\$76,415	6249	95.31	5956	1359	1838
06	037	4078.01	Upper	No	122.80	\$98,200	\$120,590	\$98,633	4789	95.93	4594	848	1069
06	037	4078.02	Middle	No	116.64	\$98,200	\$114,540	\$93,684	3336	94.78	3162	569	779

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	037	4079.01	Upper	No	122.62	\$98,200	\$120,413	\$98,491	4339	94.84	4115	692	911
06	037	4079.02	Middle	No	108.58	\$98,200	\$106,626	\$87,212	1922	93.96	1806	387	521
06	037	4080.03	Upper	No	132.10	\$98,200	\$129,722	\$106,103	4768	92.85	4427	891	1246
06	037	4080.04	Middle	No	113.55	\$98,200	\$111,506	\$91,205	2544	91.86	2337	446	647
06	037	4080.05	Upper	No	155.69	\$98,200	\$152,888	\$125,048	5269	85.73	4517	1072	1437
06	037	4080.06	Middle	No	109.77	\$98,200	\$107,794	\$88,165	3750	94.37	3539	443	811
06	037	4081.33	Middle	No	116.95	\$98,200	\$114,845	\$93,937	5598	93.48	5233	711	1003
06	037	4081.34	Upper	No	128.13	\$98,200	\$125,824	\$102,917	2640	93.64	2472	665	809
06	037	4081.35	Middle	No	91.95	\$98,200	\$90,295	\$73,854	3899	94.61	3689	684	1359
06	037	4081.36	Upper	No	122.77	\$98,200	\$120,560	\$98,606	3832	91.49	3506	760	973
06	037	4081.37	Middle	No	91.82	\$98,200	\$90,167	\$73,750	4493	93.14	4185	576	865
06	037	4081.38	Middle	No	96.07	\$98,200	\$94,341	\$77,161	6131	95.92	5881	909	1249
06	037	4081.39	Middle	No	88.33	\$98,200	\$86,740	\$70,951	4290	98.00	4204	645	877
06	037	4081.40	Middle	No	81.67	\$98,200	\$80,200	\$65,598	3775	97.17	3668	538	837
06	037	4081.41	Middle	No	105.74	\$98,200	\$103,837	\$84,934	5180	97.55	5053	727	963
06	037	4082.12	Middle	No	93.40	\$98,200	\$91,719	\$75,018	4519	92.14	4164	1184	1404
06	037	4082.13	Middle	No	87.28	\$98,200	\$85,709	\$70,104	5875	93.94	5519	849	1441
06	037	4083.01	Middle	No	93.74	\$98,200	\$92,053	\$75,296	6101	96.28	5874	993	1610
06	037	4083.02	Upper	No	125.53	\$98,200	\$123,270	\$100,822	4071	92.61	3770	797	1081
06	037	4083.03	Upper	No	134.21	\$98,200	\$131,794	\$107,798	4383	91.65	4017	1121	1283
06	037	4084.01	Middle	No	108.72	\$98,200	\$106,763	\$87,326	4377	93.05	4073	825	1162
06	037	4084.02	Upper	No	140.09	\$98,200	\$137,568	\$112,518	6070	84.20	5111	1809	2015
06	037	4085.03	Upper	No	151.79	\$98,200	\$149,058	\$121,914	6329	85.54	5414	1817	2025
06	037	4085.04	Middle	No	115.53	\$98,200	\$113,450	\$92,794	5336	90.89	4850	887	1145
06	037	4085.05	Upper	No	149.90	\$98,200	\$147,202	\$120,398	2711	86.94	2357	589	759
06	037	4086.23	Middle	No	92.81	\$98,200	\$91,139	\$74,550	3065	90.64	2778	720	912
06	037	4086.24	Upper	No	153.81	\$98,200	\$151,041	\$123,542	3167	90.31	2860	952	1100
06	037	4086.25	Upper	No	130.08	\$98,200	\$127,739	\$104,479	4336	86.92	3769	957	1289
06	037	4086.26	Middle	No	115.26	\$98,200	\$113,185	\$92,580	4356	94.81	4130	926	1378

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	037	4086.27	Upper	No	131.94	\$98,200	\$129,565	\$105,972	2818	89.53	2523	818	928
06	037	4086.28	Middle	No	87.28	\$98,200	\$85,709	\$70,107	5146	91.84	4726	1200	1486
06	037	4086.29	Upper	No	148.87	\$98,200	\$146,190	\$119,570	3005	85.42	2567	769	978
06	037	4086.31	Middle	No	100.98	\$98,200	\$99,162	\$81,105	5023	91.68	4605	1102	1514
06	037	4087.03	Upper	No	185.20	\$98,200	\$181,866	\$148,750	6069	93.16	5654	1740	1892
06	037	4087.05	Middle	No	86.68	\$98,200	\$85,120	\$69,625	5355	90.53	4848	1380	1765
06	037	4087.07	Upper	No	151.43	\$98,200	\$148,704	\$121,625	6542	90.40	5914	1923	2127
06	037	4087.22	Upper	No	130.68	\$98,200	\$128,328	\$104,960	4385	90.44	3966	996	1299
06	037	4087.24	Moderate	No	58.10	\$98,200	\$57,054	\$46,667	5486	96.65	5302	43	470
06	037	4087.25	Middle	No	97.62	\$98,200	\$95,863	\$78,407	5940	92.63	5502	1109	1674
06	037	4088.00	Moderate	No	51.89	\$98,200	\$50,956	\$41,683	4795	85.65	4107	239	567
06	037	4089.00	Upper	No	124.99	\$98,200	\$122,740	\$100,393	5821	50.04	2913	1613	2267
06	037	4090.00	Moderate	No	67.68	\$98,200	\$66,462	\$54,360	7033	88.78	6244	1095	1582
06	037	4091.00	Middle	No	94.66	\$98,200	\$92,956	\$76,036	5239	93.68	4908	966	1260
06	037	4300.03	Upper	No	149.44	\$98,200	\$146,750	\$120,029	4553	62.51	2846	1513	1605
06	037	4300.04	Upper	No	125.14	\$98,200	\$122,887	\$100,516	3692	73.02	2696	720	925
06	037	4300.05	Upper	No	136.54	\$98,200	\$134,082	\$109,665	3835	80.16	3074	818	1266
06	037	4301.01	Middle	No	84.74	\$98,200	\$83,215	\$68,068	5011	79.90	4004	726	1071
06	037	4301.02	Middle	No	90.75	\$98,200	\$89,117	\$72,888	4636	90.92	4215	691	1145
06	037	4302.00	Upper	No	226.70	\$98,200	\$222,619	\$182,083	1264	49.68	628	242	337
06	037	4303.01	Upper	No	180.22	\$98,200	\$176,976	\$144,750	4406	40.60	1789	1256	1723
06	037	4303.02	Upper	No	145.99	\$98,200	\$143,362	\$117,258	5831	47.11	2747	1398	2121
06	037	4304.00	Upper	No	165.87	\$98,200	\$162,884	\$133,229	4393	75.80	3330	1163	1522
06	037	4305.01	Upper	No	216.58	\$98,200	\$212,682	\$173,958	4154	35.63	1480	1269	1905
06	037	4305.02	Upper	No	158.91	\$98,200	\$156,050	\$127,639	7114	38.54	2742	1464	2578
06	037	4306.00	Upper	No	204.30	\$98,200	\$200,623	\$164,094	4435	72.99	3237	1270	1581
06	037	4307.01	Upper	No	121.55	\$98,200	\$119,362	\$97,632	5045	75.54	3811	1133	1505
06	037	4307.21	Upper	No	137.38	\$98,200	\$134,907	\$110,341	3536	78.51	2776	751	908

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	037	4307.23	Middle	No	97.14	\$98,200	\$95,391	\$78,023	4643	85.14	3953	695	792
06	037	4307.24	Middle	No	119.13	\$98,200	\$116,986	\$95,684	5252	84.03	4413	421	800
06	037	4308.01	Middle	No	113.43	\$98,200	\$111,388	\$91,111	6778	88.51	5999	974	1762
06	037	4308.02	Upper	No	144.59	\$98,200	\$141,987	\$116,136	4248	84.11	3573	1007	1331
06	037	4308.03	Middle	No	114.13	\$98,200	\$112,076	\$91,667	5363	82.86	4444	1355	1799
06	037	4309.01	Middle	No	89.16	\$98,200	\$87,555	\$71,615	4459	76.77	3423	482	987
06	037	4309.02	Middle	No	110.14	\$98,200	\$108,157	\$88,469	5175	76.23	3945	566	1353
06	037	4310.02	Middle	No	82.97	\$98,200	\$81,477	\$66,645	3246	57.64	1871	716	948
06	037	4310.03	Upper	No	124.19	\$98,200	\$121,955	\$99,750	3831	68.18	2612	430	1282
06	037	4310.04	Middle	No	96.40	\$98,200	\$94,665	\$77,431	3414	70.04	2391	416	826
06	037	4311.00	Middle	No	82.54	\$98,200	\$81,054	\$66,294	7140	82.89	5918	996	1750
06	037	4312.00	Upper	No	121.79	\$98,200	\$119,598	\$97,822	6202	90.08	5587	913	1501
06	037	4313.00	Upper	No	138.25	\$98,200	\$135,762	\$111,042	2611	68.25	1782	570	785
06	037	4314.00	Upper	No	140.30	\$98,200	\$137,775	\$112,689	3898	77.66	3027	945	1314
06	037	4315.01	Middle	No	94.52	\$98,200	\$92,819	\$75,920	4281	86.97	3723	952	1326
06	037	4315.02	Middle	No	111.38	\$98,200	\$109,375	\$89,464	4243	80.51	3416	866	1357
06	037	4316.00	Upper	No	133.71	\$98,200	\$131,303	\$107,396	4173	87.59	3655	1025	1336
06	037	4317.01	Upper	No	143.84	\$98,200	\$141,251	\$115,533	6763	86.97	5882	1572	2163
06	037	4318.00	Upper	No	144.73	\$98,200	\$142,125	\$116,250	5246	81.81	4292	1103	1567
06	037	4319.00	Middle	No	108.29	\$98,200	\$106,341	\$86,979	3652	83.98	3067	499	1209
06	037	4320.01	Upper	No	140.24	\$98,200	\$137,716	\$112,639	2627	84.66	2224	436	569
06	037	4320.02	Middle	No	112.29	\$98,200	\$110,269	\$90,192	5358	85.41	4576	946	1609
06	037	4321.01	Upper	No	133.10	\$98,200	\$130,704	\$106,908	4113	85.41	3513	989	1359
06	037	4321.02	Upper	No	124.29	\$98,200	\$122,053	\$99,830	5976	88.64	5297	1271	1687
06	037	4322.01	Middle	No	92.32	\$98,200	\$90,658	\$74,156	4235	92.96	3937	736	1203
06	037	4322.02	Middle	No	92.99	\$98,200	\$91,316	\$74,688	4212	94.68	3988	702	1201
06	037	4323.00	Middle	No	84.49	\$98,200	\$82,969	\$67,865	3873	93.47	3620	627	946
06	037	4324.01	Moderate	No	71.59	\$98,200	\$70,301	\$57,500	3544	95.60	3388	427	774
06	037	4324.02	Moderate	No	73.45	\$98,200	\$72,128	\$58,996	6040	95.35	5759	620	1186

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	037	4325.01	Middle	No	90.15	\$98,200	\$88,527	\$72,409	4746	91.95	4364	802	1229
06	037	4325.02	Middle	No	100.03	\$98,200	\$98,229	\$80,347	3431	91.58	3142	602	890
06	037	4326.01	Middle	No	88.16	\$98,200	\$86,573	\$70,815	6374	96.05	6122	871	1651
06	037	4326.02	Middle	No	85.80	\$98,200	\$84,256	\$68,916	4504	96.31	4338	708	1094
06	037	4327.00	Moderate	No	72.81	\$98,200	\$71,499	\$58,484	5363	96.57	5179	670	1340
06	037	4328.01	Low	No	40.62	\$98,200	\$39,889	\$32,625	2620	98.32	2576	232	441
06	037	4328.02	Moderate	No	60.78	\$98,200	\$59,686	\$48,824	5540	97.91	5424	171	674
06	037	4329.01	Moderate	No	74.12	\$98,200	\$72,786	\$59,531	4202	96.57	4058	599	977
06	037	4329.02	Middle	No	96.36	\$98,200	\$94,626	\$77,396	3358	95.00	3190	659	923
06	037	4331.03	Middle	No	80.92	\$98,200	\$79,463	\$65,000	6692	98.24	6574	973	1588
06	037	4332.00	Moderate	No	78.21	\$98,200	\$76,802	\$62,819	6088	96.83	5895	780	1509
06	037	4333.02	Moderate	No	64.83	\$98,200	\$63,663	\$52,070	1701	96.88	1648	90	454
06	037	4333.04	Moderate	No	62.40	\$98,200	\$61,277	\$50,122	4595	96.67	4442	209	593
06	037	4333.05	Moderate	No	57.04	\$98,200	\$56,013	\$45,820	4622	97.51	4507	279	844
06	037	4333.06	Moderate	No	63.96	\$98,200	\$62,809	\$51,375	3111	97.40	3030	403	639
06	037	4333.07	Middle	No	90.68	\$98,200	\$89,048	\$72,833	3220	98.17	3161	370	613
06	037	4334.02	Middle	No	90.14	\$98,200	\$88,517	\$72,404	4184	98.26	4111	420	956
06	037	4334.03	Moderate	No	62.63	\$98,200	\$61,503	\$50,303	4783	97.97	4686	362	905
06	037	4335.05	Moderate	No	62.90	\$98,200	\$61,768	\$50,524	4486	98.60	4423	376	986
06	037	4335.06	Low	No	44.60	\$98,200	\$43,797	\$35,823	3971	98.59	3915	278	930
06	037	4336.01	Middle	No	85.95	\$98,200	\$84,403	\$69,035	4586	97.17	4456	646	1324
06	037	4336.02	Moderate	No	64.25	\$98,200	\$63,094	\$51,607	2858	97.73	2793	435	756
06	037	4338.03	Middle	No	93.73	\$98,200	\$92,043	\$75,284	3037	97.10	2949	730	858
06	037	4338.04	Low	No	47.24	\$98,200	\$46,390	\$37,946	4497	97.38	4379	529	920
06	037	4339.01	Moderate	No	63.29	\$98,200	\$62,151	\$50,839	5097	98.27	5009	387	1133
06	037	4339.03	Moderate	No	72.88	\$98,200	\$71,568	\$58,542	5619	97.83	5497	596	1142
06	037	4340.01	Moderate	No	68.70	\$98,200	\$67,463	\$55,185	4715	97.52	4598	720	1007
06	037	4340.03	Moderate	No	79.37	\$98,200	\$77,941	\$63,750	4093	97.85	4005	403	988

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	037	4340.04	Middle	No	89.32	\$98,200	\$87,712	\$71,741	2746	97.34	2673	442	687
06	037	4341.00	Moderate	No	77.76	\$98,200	\$76,360	\$62,458	6509	97.94	6375	907	1497
06	037	4600.01	Upper	No	281.02	\$98,200	\$275,962	\$225,714	1609	36.73	591	535	624
06	037	4600.02	Upper	No	197.77	\$98,200	\$194,210	\$158,843	3283	43.77	1437	915	1080
06	037	4601.01	Upper	No	248.39	\$98,200	\$243,919	\$199,500	5846	39.75	2324	2152	2391
06	037	4602.00	Upper	No	134.69	\$98,200	\$132,266	\$108,182	5561	60.12	3343	1408	1894
06	037	4603.01	Upper	No	163.80	\$98,200	\$160,852	\$131,563	4733	62.52	2959	1162	1626
06	037	4603.02	Middle	No	99.89	\$98,200	\$98,092	\$80,234	4273	74.77	3195	1155	1659
06	037	4604.01	Upper	No	129.17	\$98,200	\$126,845	\$103,750	1063	77.61	825	220	350
06	037	4605.01	Upper	No	250.86	\$98,200	\$246,345	\$201,484	5555	47.70	2650	1506	1873
06	037	4605.02	Upper	No	311.26	\$98,200	\$305,657	\$250,001	4495	49.45	2223	1307	1496
06	037	4606.01	Upper	No	210.75	\$98,200	\$206,957	\$169,274	5488	44.41	2437	1333	1623
06	037	4607.00	Upper	No	208.22	\$98,200	\$204,472	\$167,237	5035	42.42	2136	1411	1582
06	037	4608.00	Upper	No	311.26	\$98,200	\$305,657	\$250,001	3219	37.71	1214	1125	1390
06	037	4609.00	Middle	No	98.42	\$98,200	\$96,648	\$79,050	6893	86.44	5958	1127	1955
06	037	4610.00	Upper	No	132.52	\$98,200	\$130,135	\$106,438	5817	85.70	4985	1099	1640
06	037	4611.00	Upper	No	124.90	\$98,200	\$122,652	\$100,321	4894	68.55	3355	1063	1741
06	037	4612.00	Upper	No	201.34	\$98,200	\$197,716	\$161,713	4555	39.91	1818	1441	1790
06	037	4613.00	Upper	No	127.66	\$98,200	\$125,362	\$102,534	6533	41.11	2686	1217	2374
06	037	4614.00	Upper	No	124.74	\$98,200	\$122,495	\$100,189	2939	46.24	1359	531	1117
06	037	4615.01	Middle	No	105.72	\$98,200	\$103,817	\$84,917	3508	72.38	2539	647	1130
06	037	4615.02	Moderate	No	76.77	\$98,200	\$75,388	\$61,667	5748	81.18	4666	768	1411
06	037	4616.00	Middle	No	113.75	\$98,200	\$111,703	\$91,364	5435	88.04	4785	609	1533
06	037	4617.00	Upper	No	188.55	\$98,200	\$185,156	\$151,442	1492	50.27	750	548	616
06	037	4619.01	Moderate	No	70.34	\$98,200	\$69,074	\$56,500	4609	84.16	3879	223	879
06	037	4619.02	Middle	No	94.66	\$98,200	\$92,956	\$76,029	2142	63.40	1358	78	50
06	037	4620.01	Middle	No	89.35	\$98,200	\$87,742	\$71,766	3501	84.72	2966	319	802
06	037	4620.02	Low	No	43.45	\$98,200	\$42,668	\$34,902	3801	92.08	3500	241	497
06	037	4621.00	Middle	No	112.46	\$98,200	\$110,436	\$90,331	4877	77.98	3803	631	1252

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	037	4622.01	Moderate	No	76.80	\$98,200	\$75,418	\$61,691	3711	71.30	2646	93	522
06	037	4622.02	Middle	No	103.35	\$98,200	\$101,490	\$83,008	3348	57.92	1939	311	221
06	037	4623.01	Moderate	No	78.66	\$98,200	\$77,244	\$63,182	4407	75.27	3317	345	1217
06	037	4623.02	Middle	No	103.06	\$98,200	\$101,205	\$82,778	3314	67.20	2227	338	392
06	037	4624.00	Upper	No	131.76	\$98,200	\$129,388	\$105,833	4040	52.18	2108	857	1364
06	037	4625.00	Upper	No	171.07	\$98,200	\$167,991	\$137,401	6157	44.52	2741	1675	2581
06	037	4626.00	Upper	No	197.65	\$98,200	\$194,092	\$158,750	2293	46.53	1067	716	926
06	037	4627.00	Upper	No	131.51	\$98,200	\$129,143	\$105,625	5727	68.17	3904	703	1827
06	037	4628.00	Middle	No	108.10	\$98,200	\$106,154	\$86,827	2939	64.14	1885	405	966
06	037	4629.00	Upper	No	160.47	\$98,200	\$157,582	\$128,889	3775	57.54	2172	1131	1494
06	037	4630.00	Upper	No	185.20	\$98,200	\$181,866	\$148,750	2706	57.13	1546	653	747
06	037	4631.03	Upper	No	125.11	\$98,200	\$122,858	\$100,488	6074	75.06	4559	1407	2168
06	037	4632.00	Upper	No	165.66	\$98,200	\$162,678	\$133,056	3478	63.08	2194	889	1162
06	037	4633.00	Upper	No	198.43	\$98,200	\$194,858	\$159,375	2101	53.02	1114	453	613
06	037	4634.00	Upper	No	173.99	\$98,200	\$170,858	\$139,750	5918	59.45	3518	1126	1616
06	037	4635.00	Upper	No	141.86	\$98,200	\$139,307	\$113,942	5523	55.78	3081	645	561
06	037	4636.01	Upper	No	135.00	\$98,200	\$132,570	\$108,428	6231	55.24	3442	772	575
06	037	4636.02	Upper	No	161.02	\$98,200	\$158,122	\$129,327	5728	56.56	3240	567	397
06	037	4637.00	Upper	No	206.65	\$98,200	\$202,930	\$165,982	3912	48.29	1889	621	683
06	037	4638.00	Upper	No	247.63	\$98,200	\$243,173	\$198,889	3953	40.40	1597	1359	1649
06	037	4639.00	Upper	No	172.27	\$98,200	\$169,169	\$138,370	3418	41.34	1413	770	1132
06	037	4640.00	Upper	No	199.50	\$98,200	\$195,909	\$160,238	5832	50.87	2967	1663	1908
06	037	4641.01	Upper	No	213.44	\$98,200	\$209,598	\$171,429	2770	68.95	1910	700	888
06	037	4641.02	Upper	No	302.98	\$98,200	\$297,526	\$243,347	3989	65.61	2617	984	1470
06	037	4642.00	Upper	No	215.65	\$98,200	\$211,768	\$173,207	5747	78.49	4511	1717	2202
06	037	4800.02	Upper	No	144.65	\$98,200	\$142,046	\$116,184	3416	79.48	2715	1042	1322
06	037	4800.11	Upper	No	122.63	\$98,200	\$120,423	\$98,500	5238	85.45	4476	721	1155
06	037	4800.12	Middle	No	119.01	\$98,200	\$116,868	\$95,590	4917	84.52	4156	961	1274

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	037	4801.01	Middle	No	111.74	\$98,200	\$109,729	\$89,750	4107	87.70	3602	696	1307
06	037	4801.02	Upper	No	131.15	\$98,200	\$128,789	\$105,341	4325	86.64	3747	845	1203
06	037	4802.01	Upper	No	174.46	\$98,200	\$171,320	\$140,125	3923	70.92	2782	1022	1319
06	037	4802.02	Upper	No	120.61	\$98,200	\$118,439	\$96,875	2518	78.59	1979	754	1065
06	037	4803.02	Middle	No	112.86	\$98,200	\$110,829	\$90,647	4380	83.68	3665	676	847
06	037	4803.03	Middle	No	88.05	\$98,200	\$86,465	\$70,725	3806	91.30	3475	348	681
06	037	4803.04	Moderate	No	79.20	\$98,200	\$77,774	\$63,616	4263	93.08	3968	310	726
06	037	4804.00	Upper	No	131.70	\$98,200	\$129,329	\$105,778	5698	82.73	4714	932	1601
06	037	4805.00	Upper	No	219.54	\$98,200	\$215,588	\$176,331	5543	55.11	3055	1392	1874
06	037	4806.01	Middle	No	110.49	\$98,200	\$108,501	\$88,750	4241	64.98	2756	321	638
06	037	4806.02	Upper	No	186.97	\$98,200	\$183,605	\$150,175	4183	57.54	2407	696	1045
06	037	4807.02	Upper	No	245.80	\$98,200	\$241,376	\$197,426	4723	73.15	3455	1084	1347
06	037	4807.03	Upper	No	205.51	\$98,200	\$201,811	\$165,060	3410	63.93	2180	675	1008
06	037	4807.04	Upper	No	135.49	\$98,200	\$133,051	\$108,828	4843	70.16	3398	570	1102
06	037	4808.02	Middle	No	94.24	\$98,200	\$92,544	\$75,694	3079	93.50	2879	734	1107
06	037	4808.03	Upper	No	122.89	\$98,200	\$120,678	\$98,705	3418	87.80	3001	719	1172
06	037	4808.04	Middle	No	89.46	\$98,200	\$87,850	\$71,855	4866	91.55	4455	418	1030
06	037	4809.01	Middle	No	83.54	\$98,200	\$82,036	\$67,104	4611	94.77	4370	366	1081
06	037	4809.02	Moderate	No	55.15	\$98,200	\$54,157	\$44,295	4024	96.02	3864	255	736
06	037	4809.03	Moderate	No	61.93	\$98,200	\$60,815	\$49,746	3023	95.10	2875	347	896
06	037	4810.01	Middle	No	97.77	\$98,200	\$96,010	\$78,527	4271	91.78	3920	621	1135
06	037	4810.02	Middle	No	86.56	\$98,200	\$85,002	\$69,528	5878	90.92	5344	609	1343
06	037	4811.01	Middle	No	90.87	\$98,200	\$89,234	\$72,992	4100	90.93	3728	336	759
06	037	4811.02	Moderate	No	79.79	\$98,200	\$78,354	\$64,089	4083	92.87	3792	159	497
06	037	4811.03	Middle	No	89.34	\$98,200	\$87,732	\$71,761	5340	95.86	5119	874	1569
06	037	4812.01	Middle	No	98.52	\$98,200	\$96,747	\$79,135	3786	90.36	3421	554	1137
06	037	4812.03	Middle	No	88.25	\$98,200	\$86,662	\$70,885	6375	92.99	5928	870	1668
06	037	4813.00	Middle	No	82.39	\$98,200	\$80,907	\$66,175	2938	96.15	2825	517	818
06	037	4814.01	Moderate	No	75.19	\$98,200	\$73,837	\$60,391	5725	96.30	5513	717	1309

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	037	4814.03	Moderate	No	62.54	\$98,200	\$61,414	\$50,238	2933	94.85	2782	375	648
06	037	4814.04	Middle	No	93.51	\$98,200	\$91,827	\$75,110	3934	95.75	3767	640	1022
06	037	4815.00	Middle	No	95.47	\$98,200	\$93,752	\$76,685	4344	94.04	4085	1065	1470
06	037	4816.03	Moderate	No	75.81	\$98,200	\$74,445	\$60,893	3737	94.97	3549	590	838
06	037	4816.04	Moderate	No	74.39	\$98,200	\$73,051	\$59,750	3863	93.32	3605	492	1051
06	037	4816.05	Middle	No	94.58	\$98,200	\$92,878	\$75,966	3178	95.31	3029	457	1011
06	037	4816.06	Middle	No	89.93	\$98,200	\$88,311	\$72,235	4824	95.40	4602	486	1223
06	037	4817.11	Moderate	No	63.26	\$98,200	\$62,121	\$50,814	4606	97.92	4510	332	585
06	037	4817.12	Moderate	No	50.48	\$98,200	\$49,571	\$40,547	5076	97.91	4970	513	1066
06	037	4817.13	Middle	No	90.53	\$98,200	\$88,900	\$72,717	2731	97.44	2661	271	646
06	037	4817.14	Moderate	No	54.07	\$98,200	\$53,097	\$43,431	2485	98.07	2437	269	493
06	037	4818.00	Upper	No	151.19	\$98,200	\$148,469	\$121,435	2587	91.34	2363	704	930
06	037	4819.01	Upper	No	124.62	\$98,200	\$122,377	\$100,093	5721	89.72	5133	1427	1959
06	037	4819.02	Middle	No	98.59	\$98,200	\$96,815	\$79,188	3297	91.90	3030	574	794
06	037	4820.01	Upper	No	158.02	\$98,200	\$155,176	\$126,923	2719	93.38	2539	802	898
06	037	4820.02	Middle	No	102.63	\$98,200	\$100,783	\$82,431	7194	95.30	6856	1400	1738
06	037	4821.01	Middle	No	96.41	\$98,200	\$94,675	\$77,440	4771	96.14	4587	717	1278
06	037	4821.02	Middle	No	117.24	\$98,200	\$115,130	\$94,167	2846	92.83	2642	794	1078
06	037	4822.01	Moderate	No	57.84	\$98,200	\$56,799	\$46,458	3808	96.66	3681	667	1015
06	037	4822.02	Moderate	No	67.60	\$98,200	\$66,383	\$54,297	5184	97.78	5069	582	1257
06	037	4823.01	Moderate	No	73.66	\$98,200	\$72,334	\$59,167	4989	98.20	4899	522	1240
06	037	4823.03	Moderate	No	65.31	\$98,200	\$64,134	\$52,461	5482	98.41	5395	557	1313
06	037	4823.04	Low	No	49.25	\$98,200	\$48,364	\$39,563	3409	98.12	3345	191	818
06	037	4824.01	Moderate	No	64.95	\$98,200	\$63,781	\$52,171	3535	98.36	3477	347	952
06	037	4824.03	Moderate	No	54.54	\$98,200	\$53,558	\$43,811	3310	98.52	3261	277	880
06	037	4824.04	Middle	No	106.00	\$98,200	\$104,092	\$85,139	2901	93.80	2721	1007	1098
06	037	4825.02	Middle	No	80.54	\$98,200	\$79,090	\$64,688	3213	98.72	3172	386	946
06	037	4825.03	Middle	No	90.56	\$98,200	\$88,930	\$72,740	3957	98.89	3913	467	1088

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	037	4825.21	Middle	No	88.71	\$98,200	\$87,113	\$71,250	5577	95.88	5347	1041	1411
06	037	4825.22	Middle	No	89.67	\$98,200	\$88,056	\$72,026	4455	92.17	4106	969	954
06	037	4826.00	Middle	No	105.62	\$98,200	\$103,719	\$84,835	7182	94.44	6783	1484	2170
06	037	4827.01	Middle	No	111.53	\$98,200	\$109,522	\$89,583	4096	96.58	3956	740	1299
06	037	4827.02	Upper	No	132.28	\$98,200	\$129,899	\$106,250	2404	95.88	2305	549	863
06	037	4828.01	Middle	No	113.09	\$98,200	\$111,054	\$90,833	4193	94.49	3962	844	1297
06	037	5001.00	Upper	No	230.96	\$98,200	\$226,803	\$185,508	3729	55.78	2080	999	1111
06	037	5002.02	Upper	No	188.90	\$98,200	\$185,500	\$151,719	4982	67.66	3371	1293	1459
06	037	5002.03	Upper	No	151.10	\$98,200	\$148,380	\$121,364	4188	61.10	2559	1117	1189
06	037	5002.04	Upper	No	188.13	\$98,200	\$184,744	\$151,108	2343	59.15	1386	762	817
06	037	5003.00	Upper	No	134.34	\$98,200	\$131,922	\$107,898	3024	79.17	2394	1075	1003
06	037	5004.02	Moderate	No	76.88	\$98,200	\$75,496	\$61,753	4566	97.35	4445	673	1020
06	037	5004.03	Middle	No	110.60	\$98,200	\$108,609	\$88,833	4025	97.02	3905	1008	1101
06	037	5004.04	Middle	No	112.98	\$98,200	\$110,946	\$90,750	4767	96.08	4580	1033	1169
06	037	5005.00	Middle	No	80.75	\$98,200	\$79,297	\$64,861	2954	95.46	2820	604	808
06	037	5006.00	Middle	No	92.01	\$98,200	\$90,354	\$73,900	5438	98.05	5332	997	1246
06	037	5007.00	Middle	No	85.30	\$98,200	\$83,765	\$68,512	6582	95.73	6301	1414	1689
06	037	5008.00	Middle	No	97.18	\$98,200	\$95,431	\$78,056	5333	95.39	5087	973	1244
06	037	5009.00	Middle	No	93.76	\$98,200	\$92,072	\$75,313	5602	95.47	5348	849	1286
06	037	5010.01	Middle	No	105.57	\$98,200	\$103,670	\$84,792	3023	96.89	2929	474	719
06	037	5010.02	Upper	No	123.31	\$98,200	\$121,090	\$99,044	4882	89.96	4392	1141	1374
06	037	5012.00	Upper	No	134.73	\$98,200	\$132,305	\$108,214	5114	89.75	4590	944	1172
06	037	5013.01	Middle	No	99.64	\$98,200	\$97,846	\$80,035	3020	84.14	2541	863	1086
06	037	5013.02	Middle	No	95.88	\$98,200	\$94,154	\$77,008	4476	83.80	3751	699	1142
06	037	5014.00	Moderate	No	70.86	\$98,200	\$69,585	\$56,920	3826	89.73	3433	377	1052
06	037	5015.01	Upper	No	174.82	\$98,200	\$171,673	\$140,417	2411	71.26	1718	672	846
06	037	5015.03	Middle	No	86.07	\$98,200	\$84,521	\$69,132	5215	81.19	4234	411	1146
06	037	5015.04	Moderate	No	70.75	\$98,200	\$69,477	\$56,829	3580	84.86	3038	124	589
06	037	5016.00	Middle	No	109.86	\$98,200	\$107,883	\$88,242	6863	73.93	5074	1427	1855

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	037	5017.00	Upper	No	138.29	\$98,200	\$135,801	\$111,071	4114	73.89	3040	909	1145
06	037	5018.02	Middle	No	100.36	\$98,200	\$98,554	\$80,607	3438	78.74	2707	697	982
06	037	5018.03	Moderate	No	52.03	\$98,200	\$51,093	\$41,793	4687	91.91	4308	159	618
06	037	5018.04	Moderate	No	69.25	\$98,200	\$68,004	\$55,625	2247	88.25	1983	177	454
06	037	5019.00	Middle	No	99.95	\$98,200	\$98,151	\$80,284	4336	81.34	3527	1043	1292
06	037	5020.03	Middle	No	88.47	\$98,200	\$86,878	\$71,058	2745	90.35	2480	382	561
06	037	5020.04	Middle	No	93.83	\$98,200	\$92,141	\$75,365	4088	92.66	3788	562	994
06	037	5020.05	Middle	No	86.09	\$98,200	\$84,540	\$69,148	4382	84.94	3722	787	1025
06	037	5021.00	Middle	No	100.52	\$98,200	\$98,711	\$80,735	5079	88.84	4512	1068	1273
06	037	5022.00	Middle	No	109.61	\$98,200	\$107,637	\$88,036	6477	92.22	5973	1268	1733
06	037	5023.03	Middle	No	80.03	\$98,200	\$78,589	\$64,284	8396	95.07	7982	1301	1673
06	037	5024.01	Middle	No	87.86	\$98,200	\$86,279	\$70,567	4772	95.96	4579	957	1172
06	037	5024.02	Middle	No	107.45	\$98,200	\$105,516	\$86,307	3789	95.80	3630	896	991
06	037	5025.00	Middle	No	81.51	\$98,200	\$80,043	\$65,469	4124	95.30	3930	597	782
06	037	5026.02	Middle	No	83.26	\$98,200	\$81,761	\$66,875	4377	94.08	4118	538	790
06	037	5026.03	Upper	No	131.07	\$98,200	\$128,711	\$105,272	3407	95.04	3238	678	809
06	037	5026.04	Upper	No	132.73	\$98,200	\$130,341	\$106,607	3662	93.91	3439	1040	1135
06	037	5027.00	Middle	No	106.74	\$98,200	\$104,819	\$85,735	7682	92.14	7078	1425	1760
06	037	5028.01	Middle	No	111.63	\$98,200	\$109,621	\$89,663	6347	87.69	5566	1470	1675
06	037	5029.01	Upper	No	120.41	\$98,200	\$118,243	\$96,711	5449	89.74	4890	1319	1533
06	037	5030.00	Middle	No	95.28	\$98,200	\$93,565	\$76,528	5675	95.75	5434	633	1349
06	037	5031.03	Middle	No	106.14	\$98,200	\$104,229	\$85,253	4774	92.35	4409	887	1183
06	037	5031.04	Middle	No	87.42	\$98,200	\$85,846	\$70,214	2561	93.75	2401	445	635
06	037	5031.05	Middle	No	86.93	\$98,200	\$85,365	\$69,821	3618	89.33	3232	535	667
06	037	5031.06	Middle	No	106.99	\$98,200	\$105,064	\$85,938	3822	85.37	3263	688	909
06	037	5032.01	Upper	No	123.78	\$98,200	\$121,552	\$99,423	4002	81.13	3247	1002	1065
06	037	5032.02	Middle	No	114.43	\$98,200	\$112,370	\$91,907	4350	87.82	3820	864	1079
06	037	5033.01	Upper	No	157.32	\$98,200	\$154,488	\$126,359	3488	76.06	2653	875	1056

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	037	5033.02	Middle	No	100.99	\$98,200	\$99,172	\$81,114	6295	85.88	5406	926	1153
06	037	5034.01	Upper	No	133.08	\$98,200	\$130,685	\$106,886	7036	69.17	4867	1633	1771
06	037	5034.02	Upper	No	125.06	\$98,200	\$122,809	\$100,446	4631	73.66	3411	1003	1180
06	037	5035.01	Middle	No	103.49	\$98,200	\$101,627	\$83,125	6485	83.27	5400	1214	1405
06	037	5035.02	Upper	No	135.87	\$98,200	\$133,424	\$109,132	4297	76.77	3299	828	1116
06	037	5036.01	Upper	No	135.54	\$98,200	\$133,100	\$108,867	4189	68.75	2880	1035	1141
06	037	5036.02	Upper	No	182.61	\$98,200	\$179,323	\$146,667	3838	66.00	2533	1027	1186
06	037	5037.01	Middle	No	103.29	\$98,200	\$101,431	\$82,961	4941	71.87	3551	949	1122
06	037	5037.02	Middle	No	115.76	\$98,200	\$113,676	\$92,981	5453	68.38	3729	1145	1469
06	037	5037.04	Upper	No	132.48	\$98,200	\$130,095	\$106,409	4598	83.23	3827	1397	1297
06	037	5037.05	Upper	No	138.51	\$98,200	\$136,017	\$111,250	3222	71.63	2308	791	953
06	037	5038.01	Middle	No	110.79	\$98,200	\$108,796	\$88,989	4085	69.94	2857	890	1035
06	037	5038.02	Upper	No	125.60	\$98,200	\$123,339	\$100,882	5139	73.36	3770	1335	1470
06	037	5039.01	Upper	No	138.56	\$98,200	\$136,066	\$111,291	2799	72.78	2037	596	715
06	037	5039.02	Upper	No	130.02	\$98,200	\$127,680	\$104,432	4663	70.45	3285	1263	1481
06	037	5040.01	Upper	No	122.95	\$98,200	\$120,737	\$98,750	5053	58.97	2980	1051	1122
06	037	5040.02	Upper	No	138.92	\$98,200	\$136,419	\$111,583	5327	68.76	3663	1244	1380
06	037	5041.01	Middle	No	80.92	\$98,200	\$79,463	\$65,000	5095	85.57	4360	809	1127
06	037	5042.00	Moderate	No	78.31	\$98,200	\$76,900	\$62,897	7528	91.71	6904	752	1300
06	037	5300.05	Upper	No	130.06	\$98,200	\$127,719	\$104,464	4191	91.08	3817	968	1305
06	037	5300.06	Middle	No	84.46	\$98,200	\$82,940	\$67,841	4295	89.06	3825	359	478
06	037	5300.07	Middle	No	103.56	\$98,200	\$101,696	\$83,177	6651	84.45	5617	1466	1798
06	037	5301.01	Moderate	No	60.57	\$98,200	\$59,480	\$48,654	5333	92.05	4909	424	1262
06	037	5301.02	Middle	No	86.51	\$98,200	\$84,953	\$69,490	4994	89.47	4468	557	1382
06	037	5302.02	Middle	No	102.33	\$98,200	\$100,488	\$82,191	4056	95.17	3860	968	1342
06	037	5302.03	Moderate	No	78.40	\$98,200	\$76,989	\$62,976	3357	93.86	3151	249	546
06	037	5302.04	Middle	No	93.19	\$98,200	\$91,513	\$74,853	3528	95.44	3367	395	974
06	037	5303.01	Moderate	No	70.25	\$98,200	\$68,986	\$56,429	2308	96.10	2218	218	543
06	037	5303.02	Moderate	No	66.66	\$98,200	\$65,460	\$53,542	6375	98.05	6251	859	1859

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	037	5304.00	Moderate	No	66.92	\$98,200	\$65,715	\$53,750	4066	97.79	3976	373	863
06	037	5305.00	Moderate	No	71.00	\$98,200	\$69,722	\$57,031	4270	99.02	4228	438	1007
06	037	5306.03	Middle	No	84.59	\$98,200	\$83,067	\$67,946	4440	95.43	4237	670	1196
06	037	5307.00	Middle	No	86.63	\$98,200	\$85,071	\$69,583	2175	97.43	2119	242	520
06	037	5308.01	Moderate	No	61.36	\$98,200	\$60,256	\$49,283	5511	96.41	5313	658	1460
06	037	5308.02	Middle	No	80.02	\$98,200	\$78,580	\$64,276	3240	94.72	3069	521	882
06	037	5309.01	Moderate	No	66.23	\$98,200	\$65,038	\$53,199	3674	98.07	3603	251	916
06	037	5309.02	Moderate	No	52.47	\$98,200	\$51,526	\$42,143	3820	97.91	3740	342	913
06	037	5310.00	Moderate	No	67.77	\$98,200	\$66,550	\$54,432	5109	98.69	5042	581	1343
06	037	5311.01	Moderate	No	75.17	\$98,200	\$73,817	\$60,379	4589	98.69	4529	436	1183
06	037	5311.02	Moderate	No	55.16	\$98,200	\$54,167	\$44,306	3233	98.55	3186	185	654
06	037	5312.01	Moderate	No	63.57	\$98,200	\$62,426	\$51,061	4855	98.78	4796	302	1147
06	037	5312.02	Moderate	No	62.96	\$98,200	\$61,827	\$50,575	4518	98.01	4428	357	1127
06	037	5313.01	Moderate	No	63.80	\$98,200	\$62,652	\$51,250	5365	98.73	5297	241	1330
06	037	5313.02	Moderate	No	55.34	\$98,200	\$54,344	\$44,455	6411	98.88	6339	417	1344
06	037	5315.02	Moderate	No	59.28	\$98,200	\$58,213	\$47,619	3279	96.98	3180	186	744
06	037	5315.03	Moderate	No	77.45	\$98,200	\$76,056	\$62,206	2985	98.86	2951	179	801
06	037	5315.04	Moderate	No	75.23	\$98,200	\$73,876	\$60,429	4033	98.98	3992	359	994
06	037	5316.02	Moderate	No	54.25	\$98,200	\$53,274	\$43,574	4134	98.45	4070	233	1045
06	037	5316.03	Moderate	No	72.60	\$98,200	\$71,293	\$58,317	3285	98.93	3250	307	952
06	037	5316.04	Low	No	47.69	\$98,200	\$46,832	\$38,304	3453	98.47	3400	249	728
06	037	5317.01	Moderate	No	61.78	\$98,200	\$60,668	\$49,625	5498	97.38	5354	576	1395
06	037	5317.02	Middle	No	86.29	\$98,200	\$84,737	\$69,306	4564	97.81	4464	357	953
06	037	5318.00	Moderate	No	74.62	\$98,200	\$73,277	\$59,934	4740	98.44	4666	421	1297
06	037	5319.01	Moderate	No	63.89	\$98,200	\$62,740	\$51,319	6228	98.12	6111	509	1540
06	037	5319.02	Middle	No	95.90	\$98,200	\$94,174	\$77,031	3953	97.98	3873	596	1072
06	037	5320.01	Moderate	No	52.55	\$98,200	\$51,604	\$42,212	3296	95.87	3160	245	825
06	037	5320.02	Moderate	No	74.88	\$98,200	\$73,532	\$60,149	3254	95.21	3098	442	877

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	037	5321.01	Moderate	No	67.23	\$98,200	\$66,020	\$54,000	6686	97.41	6513	518	1201
06	037	5321.02	Middle	No	91.60	\$98,200	\$89,951	\$73,578	3835	94.60	3628	605	936
06	037	5322.00	Moderate	No	73.86	\$98,200	\$72,531	\$59,323	6599	96.95	6398	541	1181
06	037	5323.02	Moderate	No	67.15	\$98,200	\$65,941	\$53,939	4452	97.71	4350	708	1190
06	037	5323.03	Moderate	No	79.66	\$98,200	\$78,226	\$63,983	4364	97.64	4261	693	1107
06	037	5323.04	Middle	No	86.53	\$98,200	\$84,972	\$69,500	3660	97.05	3552	532	779
06	037	5325.00	Moderate	No	71.81	\$98,200	\$70,517	\$57,676	3838	98.72	3789	521	790
06	037	5326.05	Middle	No	81.73	\$98,200	\$80,259	\$65,647	3812	97.40	3713	193	567
06	037	5326.06	Low	No	46.48	\$98,200	\$45,643	\$37,337	4125	98.86	4078	112	530
06	037	5326.07	Moderate	No	61.20	\$98,200	\$60,098	\$49,161	5694	98.68	5619	321	973
06	037	5327.00	Moderate	No	64.00	\$98,200	\$62,848	\$51,406	2878	99.20	2855	191	677
06	037	5328.00	Moderate	No	56.11	\$98,200	\$55,100	\$45,066	4204	99.55	4185	395	867
06	037	5329.00	Low	No	48.48	\$98,200	\$47,607	\$38,945	6358	99.23	6309	427	1500
06	037	5330.01	Moderate	No	59.71	\$98,200	\$58,635	\$47,961	4439	98.78	4385	441	1035
06	037	5330.02	Low	No	49.02	\$98,200	\$48,138	\$39,375	2370	99.28	2353	235	606
06	037	5331.03	Low	No	47.00	\$98,200	\$46,154	\$37,750	3233	98.73	3192	113	448
06	037	5331.04	Moderate	No	53.92	\$98,200	\$52,949	\$43,311	3923	98.88	3879	110	468
06	037	5331.05	Low	No	43.35	\$98,200	\$42,570	\$34,821	2423	98.23	2380	90	471
06	037	5331.08	Moderate	No	50.19	\$98,200	\$49,287	\$40,313	5133	98.85	5074	232	781
06	037	5332.01	Moderate	No	57.15	\$98,200	\$56,121	\$45,909	2602	98.92	2574	200	625
06	037	5332.04	Moderate	No	70.50	\$98,200	\$69,231	\$56,629	4143	98.74	4091	377	944
06	037	5333.00	Moderate	No	53.75	\$98,200	\$52,783	\$43,173	3172	98.39	3121	164	599
06	037	5334.01	Moderate	No	59.02	\$98,200	\$57,958	\$47,411	4677	98.61	4612	458	1176
06	037	5334.02	Low	No	47.59	\$98,200	\$46,733	\$38,224	3902	98.97	3862	245	779
06	037	5334.03	Moderate	No	72.98	\$98,200	\$71,666	\$58,618	2778	97.48	2708	306	642
06	037	5335.01	Moderate	No	65.81	\$98,200	\$64,625	\$52,857	2958	98.92	2926	251	577
06	037	5335.04	Moderate	No	64.75	\$98,200	\$63,585	\$52,013	3848	98.36	3785	272	839
06	037	5336.01	Moderate	No	74.12	\$98,200	\$72,786	\$59,531	4414	97.69	4312	187	999
06	037	5336.02	Moderate	No	62.43	\$98,200	\$61,306	\$50,149	5024	93.47	4696	339	1173

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	037	5336.03	Moderate	No	54.21	\$98,200	\$53,234	\$43,542	6106	94.82	5790	450	1192
06	037	5337.01	Moderate	No	55.00	\$98,200	\$54,010	\$44,178	3207	98.94	3173	209	686
06	037	5337.02	Moderate	No	65.02	\$98,200	\$63,850	\$52,230	3380	98.67	3335	192	865
06	037	5337.03	Moderate	No	79.96	\$98,200	\$78,521	\$64,226	4022	98.61	3966	297	934
06	037	5338.03	Moderate	No	53.30	\$98,200	\$52,341	\$42,813	6152	92.73	5705	538	1259
06	037	5338.04	Moderate	No	58.82	\$98,200	\$57,761	\$47,250	4331	97.32	4215	568	1007
06	037	5338.05	Moderate	No	72.78	\$98,200	\$71,470	\$58,462	3493	98.37	3436	452	941
06	037	5338.06	Moderate	No	79.68	\$98,200	\$78,246	\$64,000	3941	97.51	3843	320	808
06	037	5339.01	Moderate	No	56.82	\$98,200	\$55,797	\$45,642	5864	98.91	5800	326	1326
06	037	5339.02	Moderate	No	57.70	\$98,200	\$56,661	\$46,346	3840	98.41	3779	223	907
06	037	5340.01	Moderate	No	58.42	\$98,200	\$57,368	\$46,927	5132	98.66	5063	249	1325
06	037	5340.02	Moderate	No	62.75	\$98,200	\$61,621	\$50,401	4130	96.51	3986	318	981
06	037	5341.01	Moderate	No	53.27	\$98,200	\$52,311	\$42,792	2100	97.62	2050	111	482
06	037	5341.02	Moderate	No	50.61	\$98,200	\$49,699	\$40,655	5742	98.55	5659	192	1308
06	037	5342.01	Moderate	No	60.46	\$98,200	\$59,372	\$48,561	4232	97.73	4136	229	789
06	037	5342.02	Low	No	45.20	\$98,200	\$44,386	\$36,311	5373	97.90	5260	264	1022
06	037	5342.03	Moderate	No	50.62	\$98,200	\$49,709	\$40,658	3088	98.06	3028	178	679
06	037	5343.01	Moderate	No	61.08	\$98,200	\$59,981	\$49,063	4423	98.60	4361	142	703
06	037	5343.02	Moderate	No	57.86	\$98,200	\$56,819	\$46,477	3662	99.21	3633	133	628
06	037	5344.03	Moderate	No	65.67	\$98,200	\$64,488	\$52,746	2874	97.84	2812	68	641
06	037	5344.04	Moderate	No	60.82	\$98,200	\$59,725	\$48,850	3555	96.43	3428	249	615
06	037	5344.05	Moderate	No	56.80	\$98,200	\$55,778	\$45,625	4059	98.62	4003	194	691
06	037	5344.06	Moderate	No	52.48	\$98,200	\$51,535	\$42,156	4238	98.47	4173	42	893
06	037	5345.01	Moderate	No	61.05	\$98,200	\$59,951	\$49,038	5077	98.58	5005	531	1094
06	037	5345.02	Middle	No	92.86	\$98,200	\$91,189	\$74,583	4074	98.65	4019	678	926
06	037	5347.00	Middle	No	83.39	\$98,200	\$81,889	\$66,984	4108	98.69	4054	669	1021
06	037	5348.02	Moderate	No	65.01	\$98,200	\$63,840	\$52,222	2759	98.37	2714	340	596
06	037	5348.03	Moderate	No	61.00	\$98,200	\$59,902	\$48,996	4629	98.55	4562	527	1165

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	037	5348.04	Moderate	No	68.83	\$98,200	\$67,591	\$55,284	3718	98.71	3670	466	916
06	037	5349.00	Moderate	No	72.25	\$98,200	\$70,950	\$58,032	6241	98.94	6175	493	1265
06	037	5350.01	Moderate	No	64.66	\$98,200	\$63,496	\$51,938	4152	99.18	4118	391	858
06	037	5350.02	Moderate	No	57.32	\$98,200	\$56,288	\$46,042	3318	99.49	3301	320	873
06	037	5351.01	Moderate	No	68.86	\$98,200	\$67,621	\$55,307	7329	99.36	7282	576	1906
06	037	5351.02	Moderate	No	60.88	\$98,200	\$59,784	\$48,897	4557	99.12	4517	457	1130
06	037	5352.00	Moderate	No	68.09	\$98,200	\$66,864	\$54,693	6031	99.34	5991	617	1220
06	037	5353.00	Middle	No	83.41	\$98,200	\$81,909	\$67,000	6511	98.34	6403	730	1367
06	037	5354.00	Moderate	No	78.29	\$98,200	\$76,881	\$62,885	3595	97.08	3490	297	746
06	037	5355.01	Moderate	No	55.23	\$98,200	\$54,236	\$44,362	3711	98.87	3669	160	717
06	037	5355.02	Moderate	No	69.97	\$98,200	\$68,711	\$56,198	4740	98.48	4668	466	1192
06	037	5355.03	Moderate	No	62.47	\$98,200	\$61,346	\$50,179	2370	99.70	2363	277	527
06	037	5356.03	Moderate	No	52.91	\$98,200	\$51,958	\$42,500	4111	98.93	4067	298	718
06	037	5356.04	Moderate	No	69.49	\$98,200	\$68,239	\$55,815	4213	98.72	4159	389	961
06	037	5356.05	Moderate	No	68.44	\$98,200	\$67,208	\$54,974	4042	98.84	3995	323	814
06	037	5356.06	Moderate	No	75.96	\$98,200	\$74,593	\$61,010	1833	99.62	1826	197	458
06	037	5356.07	Moderate	No	58.11	\$98,200	\$57,064	\$46,675	4521	98.36	4447	664	967
06	037	5357.01	Moderate	No	65.14	\$98,200	\$63,967	\$52,319	6001	98.38	5904	563	1313
06	037	5357.02	Moderate	No	73.85	\$98,200	\$72,521	\$59,315	5429	98.45	5345	452	1216
06	037	5358.02	Moderate	No	71.10	\$98,200	\$69,820	\$57,111	6481	98.64	6393	838	1320
06	037	5358.03	Moderate	No	63.98	\$98,200	\$62,828	\$51,389	4242	98.09	4161	300	756
06	037	5358.04	Moderate	No	58.70	\$98,200	\$57,643	\$47,153	5209	98.43	5127	490	1209
06	037	5359.01	Moderate	No	56.01	\$98,200	\$55,002	\$44,986	5682	97.69	5551	839	1450
06	037	5359.02	Middle	No	90.01	\$98,200	\$88,390	\$72,297	6236	97.15	6058	989	1462
06	037	5360.00	Moderate	No	66.94	\$98,200	\$65,735	\$53,767	3471	98.44	3417	247	773
06	037	5361.02	Middle	No	83.91	\$98,200	\$82,400	\$67,399	3343	88.48	2958	775	995
06	037	5361.03	Middle	No	95.65	\$98,200	\$93,928	\$76,827	5438	97.55	5305	705	1201
06	037	5361.04	Moderate	No	75.63	\$98,200	\$74,269	\$60,750	4127	96.00	3962	443	851
06	037	5362.01	Middle	No	100.27	\$98,200	\$98,465	\$80,536	3583	92.63	3319	583	777

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	037	5362.02	Middle	No	81.87	\$98,200	\$80,396	\$65,761	3949	94.99	3751	601	836
06	037	5400.00	Middle	No	80.55	\$98,200	\$79,100	\$64,696	6678	98.74	6594	569	1397
06	037	5401.01	Middle	No	93.73	\$98,200	\$92,043	\$75,286	6281	98.55	6190	1081	1400
06	037	5401.02	Middle	No	84.12	\$98,200	\$82,606	\$67,564	6833	98.27	6715	955	1333
06	037	5402.01	Low	No	47.97	\$98,200	\$47,107	\$38,529	2113	99.29	2098	97	267
06	037	5402.02	Moderate	No	56.96	\$98,200	\$55,935	\$45,756	6497	98.08	6372	386	892
06	037	5402.03	Moderate	No	65.67	\$98,200	\$64,488	\$52,750	5135	98.83	5075	435	1029
06	037	5403.00	Middle	No	92.19	\$98,200	\$90,531	\$74,046	4997	98.64	4929	696	1042
06	037	5404.00	Moderate	No	59.28	\$98,200	\$58,213	\$47,619	2224	99.46	2212	208	461
06	037	5405.01	Middle	No	82.34	\$98,200	\$80,858	\$66,136	6411	94.77	6076	550	792
06	037	5405.02	Moderate	No	62.90	\$98,200	\$61,768	\$50,521	6131	98.56	6043	300	806
06	037	5406.00	Low	No	48.43	\$98,200	\$47,558	\$38,898	4440	99.14	4402	409	918
06	037	5407.00	Moderate	No	74.70	\$98,200	\$73,355	\$60,000	3544	97.80	3466	450	711
06	037	5408.00	Middle	No	90.82	\$98,200	\$89,185	\$72,951	6321	98.89	6251	1046	1386
06	037	5409.01	Middle	No	84.09	\$98,200	\$82,576	\$67,545	5324	98.22	5229	726	1223
06	037	5409.02	Middle	No	103.37	\$98,200	\$101,509	\$83,024	4918	98.54	4846	975	1436
06	037	5410.03	Middle	No	80.33	\$98,200	\$78,884	\$64,526	4863	91.36	4443	1139	1338
06	037	5411.00	Moderate	No	74.84	\$98,200	\$73,493	\$60,114	3370	98.93	3334	639	840
06	037	5412.00	Middle	No	114.05	\$98,200	\$111,997	\$91,609	6048	99.22	6001	1411	1708
06	037	5413.00	Middle	No	92.86	\$98,200	\$91,189	\$74,583	6166	99.21	6117	998	1394
06	037	5414.01	Low	No	47.29	\$98,200	\$46,439	\$37,986	3848	98.57	3793	304	711
06	037	5414.02	Middle	No	82.40	\$98,200	\$80,917	\$66,188	3801	99.26	3773	459	910
06	037	5415.00	Moderate	No	66.30	\$98,200	\$65,107	\$53,258	5675	99.26	5633	513	1140
06	037	5416.03	Moderate	No	51.44	\$98,200	\$50,514	\$41,319	2748	96.94	2664	269	603
06	037	5416.04	Moderate	No	51.00	\$98,200	\$50,082	\$40,967	5993	99.15	5942	385	1065
06	037	5416.05	Moderate	No	62.57	\$98,200	\$61,444	\$50,262	5132	99.18	5090	624	1210
06	037	5416.06	Moderate	No	50.63	\$98,200	\$49,719	\$40,667	2415	98.84	2387	151	427
06	037	5417.00	Middle	No	89.33	\$98,200	\$87,722	\$71,750	6278	98.60	6190	1005	1284

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	037	5418.01	Moderate	No	68.14	\$98,200	\$66,913	\$54,736	5529	98.23	5431	447	878
06	037	5418.02	Moderate	No	69.23	\$98,200	\$67,984	\$55,608	5293	99.13	5247	952	1185
06	037	5420.00	Middle	No	90.81	\$98,200	\$89,175	\$72,939	5358	99.07	5308	782	961
06	037	5421.03	Moderate	No	64.84	\$98,200	\$63,673	\$52,083	4019	99.40	3995	408	733
06	037	5421.04	Middle	No	91.41	\$98,200	\$89,765	\$73,418	3475	99.28	3450	482	853
06	037	5421.05	Moderate	No	62.97	\$98,200	\$61,837	\$50,577	4743	99.35	4712	378	1006
06	037	5421.06	Moderate	No	65.60	\$98,200	\$64,419	\$52,690	3532	98.44	3477	247	508
06	037	5422.00	Moderate	No	73.31	\$98,200	\$71,990	\$58,882	6898	99.13	6838	1032	1429
06	037	5424.01	Moderate	No	77.26	\$98,200	\$75,869	\$62,054	5049	99.39	5018	777	1126
06	037	5424.02	Middle	No	89.39	\$98,200	\$87,781	\$71,803	3127	99.30	3105	606	880
06	037	5425.01	Middle	No	82.36	\$98,200	\$80,878	\$66,154	4283	99.18	4248	555	961
06	037	5425.02	Moderate	No	56.18	\$98,200	\$55,169	\$45,125	4310	98.77	4257	405	1152
06	037	5426.01	Moderate	No	59.60	\$98,200	\$58,527	\$47,875	2810	99.04	2783	214	625
06	037	5426.02	Middle	No	86.63	\$98,200	\$85,071	\$69,583	5608	99.09	5557	620	1117
06	037	5427.00	Middle	No	82.22	\$98,200	\$80,740	\$66,042	5684	99.23	5640	899	1420
06	037	5428.00	Moderate	No	70.98	\$98,200	\$69,702	\$57,011	3336	99.22	3310	768	956
06	037	5429.00	Moderate	No	78.16	\$98,200	\$76,753	\$62,778	3184	99.28	3161	537	797
06	037	5430.00	Middle	No	94.24	\$98,200	\$92,544	\$75,694	4684	99.04	4639	871	1130
06	037	5431.00	Middle	No	80.66	\$98,200	\$79,208	\$64,786	6988	99.07	6923	1348	1846
06	037	5432.01	Middle	No	89.02	\$98,200	\$87,418	\$71,500	3687	99.08	3653	509	794
06	037	5432.03	Moderate	No	64.48	\$98,200	\$63,319	\$51,795	4873	98.95	4822	603	1006
06	037	5433.04	Upper	No	130.05	\$98,200	\$127,709	\$104,454	6339	98.06	6216	1789	2062
06	037	5433.05	Middle	No	91.77	\$98,200	\$90,118	\$73,708	3251	84.96	2762	1165	1242
06	037	5433.06	Middle	No	107.22	\$98,200	\$105,290	\$86,116	6778	94.01	6372	1394	1641
06	037	5433.21	Upper	No	163.48	\$98,200	\$160,537	\$131,303	6034	93.64	5650	1530	1889
06	037	5433.22	Upper	No	127.28	\$98,200	\$124,989	\$102,232	6844	97.12	6647	1945	2102
06	037	5434.00	Upper	No	122.24	\$98,200	\$120,040	\$98,182	4132	94.14	3890	714	922
06	037	5435.01	Middle	No	99.07	\$98,200	\$97,287	\$79,571	7053	93.31	6581	912	1237
06	037	5435.02	Upper	No	157.71	\$98,200	\$154,871	\$126,672	4424	87.05	3851	1113	1598

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	037	5435.03	Middle	No	107.10	\$98,200	\$105,172	\$86,023	6080	83.93	5103	1167	1478
06	037	5436.01	Middle	No	112.35	\$98,200	\$110,328	\$90,243	3887	92.33	3589	659	816
06	037	5436.03	Middle	No	113.02	\$98,200	\$110,986	\$90,781	3903	79.14	3089	1463	1570
06	037	5436.05	Upper	No	132.88	\$98,200	\$130,488	\$106,731	4609	82.64	3809	1334	1250
06	037	5436.06	Middle	No	112.37	\$98,200	\$110,347	\$90,260	3854	84.51	3257	787	1131
06	037	5436.07	Upper	No	143.96	\$98,200	\$141,369	\$115,625	5502	92.77	5104	1144	1324
06	037	5437.01	Upper	No	131.84	\$98,200	\$129,467	\$105,893	2845	93.88	2671	504	649
06	037	5437.03	Upper	No	135.20	\$98,200	\$132,766	\$108,594	3429	92.13	3159	658	874
06	037	5437.04	Upper	No	135.32	\$98,200	\$132,884	\$108,690	3284	91.02	2989	637	839
06	037	5437.05	Middle	No	111.59	\$98,200	\$109,581	\$89,630	3624	94.04	3408	628	923
06	037	5438.01	Middle	No	105.99	\$98,200	\$104,082	\$85,133	5093	91.13	4641	1013	1347
06	037	5438.03	Middle	No	109.73	\$98,200	\$107,755	\$88,137	5173	92.52	4786	741	819
06	037	5438.04	Middle	No	111.15	\$98,200	\$109,149	\$89,278	4835	80.64	3899	452	691
06	037	5439.03	Middle	No	111.84	\$98,200	\$109,827	\$89,830	4090	91.93	3760	733	930
06	037	5439.05	Middle	No	84.93	\$98,200	\$83,401	\$68,214	4344	97.31	4227	530	883
06	037	5440.01	Middle	No	87.49	\$98,200	\$85,915	\$70,272	4689	94.63	4437	847	1146
06	037	5440.02	Middle	No	102.43	\$98,200	\$100,586	\$82,273	3172	91.14	2891	511	753
06	037	5501.01	Upper	No	121.67	\$98,200	\$119,480	\$97,729	3974	93.51	3716	937	1045
06	037	5502.01	Middle	No	90.69	\$98,200	\$89,058	\$72,841	2853	92.81	2648	447	515
06	037	5502.02	Middle	No	108.31	\$98,200	\$106,360	\$86,993	5358	90.69	4859	1157	1323
06	037	5503.01	Middle	No	106.11	\$98,200	\$104,200	\$85,231	4147	89.92	3729	602	653
06	037	5505.01	Moderate	No	61.42	\$98,200	\$60,314	\$49,333	3604	90.79	3272	486	770
06	037	5505.02	Upper	No	148.08	\$98,200	\$145,415	\$118,938	4248	81.31	3454	821	1244
06	037	5506.01	Middle	No	109.94	\$98,200	\$107,961	\$88,304	5861	89.05	5219	883	1014
06	037	5506.02	Middle	No	116.87	\$98,200	\$114,766	\$93,869	4444	81.89	3639	950	1118
06	037	5507.00	Upper	No	125.92	\$98,200	\$123,653	\$101,141	7215	86.53	6243	1408	1670
06	037	5508.01	Middle	No	101.79	\$98,200	\$99,958	\$81,757	4684	81.64	3824	882	1349
06	037	5508.02	Middle	No	107.10	\$98,200	\$105,172	\$86,024	2632	88.87	2339	164	501

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	037	5509.01	Middle	No	85.84	\$98,200	\$84,295	\$68,947	4497	89.13	4008	226	673
06	037	5509.02	Middle	No	96.97	\$98,200	\$95,225	\$77,891	5675	89.43	5075	523	933
06	037	5510.01	Middle	No	116.72	\$98,200	\$114,619	\$93,750	3920	83.49	3273	624	759
06	037	5510.02	Upper	No	120.85	\$98,200	\$118,675	\$97,071	3765	82.26	3097	840	948
06	037	5511.01	Moderate	No	70.38	\$98,200	\$69,113	\$56,533	3966	92.21	3657	567	881
06	037	5511.02	Moderate	No	75.19	\$98,200	\$73,837	\$60,398	5451	92.92	5065	178	622
06	037	5512.01	Moderate	No	78.00	\$98,200	\$76,596	\$62,649	3673	88.29	3243	361	595
06	037	5512.03	Middle	No	96.10	\$98,200	\$94,370	\$77,188	3737	89.27	3336	697	939
06	037	5512.04	Middle	No	98.56	\$98,200	\$96,786	\$79,167	4067	84.02	3417	357	836
06	037	5513.00	Middle	No	84.04	\$98,200	\$82,527	\$67,500	5450	87.69	4779	451	909
06	037	5514.01	Middle	No	80.69	\$98,200	\$79,238	\$64,813	4425	88.93	3935	445	800
06	037	5514.02	Middle	No	108.23	\$98,200	\$106,282	\$86,932	4567	85.20	3891	837	1154
06	037	5515.01	Middle	No	102.52	\$98,200	\$100,675	\$82,344	4920	85.55	4209	801	972
06	037	5515.02	Middle	No	110.21	\$98,200	\$108,226	\$88,520	4255	86.72	3690	734	1022
06	037	5517.00	Middle	No	90.60	\$98,200	\$88,969	\$72,770	6340	90.88	5762	997	1623
06	037	5518.01	Middle	No	110.20	\$98,200	\$108,216	\$88,513	3225	86.82	2800	598	699
06	037	5518.02	Middle	No	92.82	\$98,200	\$91,149	\$74,554	4373	88.50	3870	639	775
06	037	5519.00	Middle	No	102.31	\$98,200	\$100,468	\$82,179	5561	88.55	4924	1132	1298
06	037	5520.01	Middle	No	112.35	\$98,200	\$110,328	\$90,240	4041	89.76	3627	751	927
06	037	5520.02	Middle	No	92.37	\$98,200	\$90,707	\$74,189	3419	93.51	3197	379	586
06	037	5521.00	Middle	No	85.41	\$98,200	\$83,873	\$68,606	5995	91.58	5490	1184	1418
06	037	5522.00	Moderate	No	69.79	\$98,200	\$68,534	\$56,056	6474	94.25	6102	340	971
06	037	5523.01	Middle	No	103.90	\$98,200	\$102,030	\$83,452	4471	91.70	4100	686	948
06	037	5523.02	Middle	No	108.32	\$98,200	\$106,370	\$87,000	3599	88.33	3179	711	819
06	037	5524.00	Middle	No	86.87	\$98,200	\$85,306	\$69,773	2518	93.80	2362	455	574
06	037	5526.01	Middle	No	99.79	\$98,200	\$97,994	\$80,154	5227	97.03	5072	819	1225
06	037	5526.02	Moderate	No	79.16	\$98,200	\$77,735	\$63,581	4132	92.88	3838	708	864
06	037	5527.00	Middle	No	109.11	\$98,200	\$107,146	\$87,641	6885	91.23	6281	1341	1613
06	037	5528.00	Middle	No	108.10	\$98,200	\$106,154	\$86,824	6267	91.67	5745	1161	1454

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	037	5529.00	Moderate	No	75.70	\$98,200	\$74,337	\$60,802	7018	90.01	6317	1066	1493
06	037	5530.00	Middle	No	117.54	\$98,200	\$115,424	\$94,409	4866	88.18	4291	931	1218
06	037	5531.00	Middle	No	106.77	\$98,200	\$104,848	\$85,758	6536	81.93	5355	952	1449
06	037	5532.01	Upper	No	120.55	\$98,200	\$118,380	\$96,829	3756	83.44	3134	684	944
06	037	5532.02	Upper	No	141.47	\$98,200	\$138,924	\$113,627	3620	85.00	3077	662	889
06	037	5533.00	Middle	No	91.93	\$98,200	\$90,275	\$73,839	3530	87.51	3089	758	995
06	037	5534.00	Middle	No	109.98	\$98,200	\$108,000	\$88,333	3926	92.23	3621	563	873
06	037	5535.02	Middle	No	89.36	\$98,200	\$87,752	\$71,773	4147	95.49	3960	432	538
06	037	5535.03	Moderate	No	62.63	\$98,200	\$61,503	\$50,303	2730	97.07	2650	285	691
06	037	5535.04	Middle	No	81.49	\$98,200	\$80,023	\$65,453	5320	96.07	5111	745	998
06	037	5536.01	Moderate	No	69.55	\$98,200	\$68,298	\$55,865	4839	96.24	4657	362	686
06	037	5536.02	Moderate	No	74.85	\$98,200	\$73,503	\$60,125	4922	97.11	4780	440	719
06	037	5537.01	Moderate	No	71.38	\$98,200	\$70,095	\$57,331	3861	97.46	3763	391	872
06	037	5537.02	Moderate	No	64.70	\$98,200	\$63,535	\$51,969	4606	98.52	4538	699	1161
06	037	5538.01	Moderate	No	71.50	\$98,200	\$70,213	\$57,431	4021	96.82	3893	297	581
06	037	5538.02	Moderate	No	56.02	\$98,200	\$55,012	\$45,000	6601	94.29	6224	936	1620
06	037	5539.01	Middle	No	98.71	\$98,200	\$96,933	\$79,288	6709	93.84	6296	811	1503
06	037	5539.02	Moderate	No	69.00	\$98,200	\$67,758	\$55,424	5977	93.49	5588	565	1131
06	037	5540.01	Middle	No	96.95	\$98,200	\$95,205	\$77,870	4426	85.70	3793	724	1255
06	037	5540.02	Middle	No	85.54	\$98,200	\$84,000	\$68,704	6135	87.76	5384	575	1072
06	037	5541.01	Moderate	No	71.31	\$98,200	\$70,026	\$57,279	3778	90.05	3402	293	593
06	037	5541.05	Moderate	No	61.67	\$98,200	\$60,560	\$49,537	4509	89.16	4020	84	301
06	037	5541.06	Middle	No	93.22	\$98,200	\$91,542	\$74,875	4368	87.98	3843	466	804
06	037	5542.01	Middle	No	111.04	\$98,200	\$109,041	\$89,189	4096	85.03	3483	642	973
06	037	5542.03	Middle	No	89.37	\$98,200	\$87,761	\$71,786	3635	82.70	3006	399	879
06	037	5542.04	Low	No	47.53	\$98,200	\$46,674	\$38,179	4600	90.41	4159	214	909
06	037	5543.01	Middle	No	97.79	\$98,200	\$96,030	\$78,542	3499	92.43	3234	401	729
06	037	5543.02	Moderate	No	68.72	\$98,200	\$67,483	\$55,200	4072	93.05	3789	328	815

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	037	5544.03	Moderate	No	65.91	\$98,200	\$64,724	\$52,944	5602	90.65	5078	411	1193
06	037	5544.04	Middle	No	82.76	\$98,200	\$81,270	\$66,471	4509	88.69	3999	209	895
06	037	5544.05	Middle	No	85.81	\$98,200	\$84,265	\$68,924	3328	84.95	2827	249	729
06	037	5544.06	Middle	No	92.68	\$98,200	\$91,012	\$74,444	5191	71.34	3703	731	892
06	037	5545.11	Upper	No	168.41	\$98,200	\$165,379	\$135,268	4013	89.98	3611	813	1149
06	037	5545.12	Upper	No	153.57	\$98,200	\$150,806	\$123,344	6583	88.97	5857	1458	1868
06	037	5545.13	Upper	No	125.84	\$98,200	\$123,575	\$101,071	2540	91.06	2313	615	785
06	037	5545.14	Upper	No	131.78	\$98,200	\$129,408	\$105,847	4496	88.15	3963	1045	1548
06	037	5545.15	Upper	No	127.20	\$98,200	\$124,910	\$102,167	3641	86.02	3132	872	1028
06	037	5545.16	Upper	No	171.97	\$98,200	\$168,875	\$138,125	3821	87.96	3361	1107	1230
06	037	5545.17	Upper	No	147.33	\$98,200	\$144,678	\$118,333	4737	89.34	4232	808	1129
06	037	5545.18	Upper	No	142.71	\$98,200	\$140,141	\$114,625	5365	87.96	4719	1363	1594
06	037	5545.19	Upper	No	174.75	\$98,200	\$171,605	\$140,355	3489	87.07	3038	1081	1175
06	037	5545.21	Middle	No	118.05	\$98,200	\$115,925	\$94,821	5987	81.78	4896	1254	1598
06	037	5545.22	Upper	No	135.40	\$98,200	\$132,963	\$108,750	4906	83.90	4116	1317	1524
06	037	5546.00	Middle	No	99.49	\$98,200	\$97,699	\$79,908	4311	87.47	3771	648	1010
06	037	5547.00	Middle	No	102.71	\$98,200	\$100,861	\$82,500	4503	94.71	4265	678	1010
06	037	5548.01	Middle	No	93.58	\$98,200	\$91,896	\$75,167	3281	93.08	3054	468	765
06	037	5548.02	Middle	No	116.48	\$98,200	\$114,383	\$93,561	6045	81.26	4912	939	1557
06	037	5549.00	Middle	No	89.25	\$98,200	\$87,644	\$71,690	7069	82.35	5821	968	1705
06	037	5550.01	Middle	No	96.76	\$98,200	\$95,018	\$77,717	5579	86.66	4835	954	1489
06	037	5550.02	Middle	No	110.15	\$98,200	\$108,167	\$88,472	3563	79.79	2843	561	863
06	037	5551.05	Middle	No	96.28	\$98,200	\$94,547	\$77,336	6245	91.72	5728	800	1162
06	037	5551.06	Moderate	No	76.65	\$98,200	\$75,270	\$61,563	3696	94.91	3508	332	518
06	037	5551.07	Middle	No	114.43	\$98,200	\$112,370	\$91,914	5729	80.54	4614	1235	1338
06	037	5552.02	Upper	No	153.37	\$98,200	\$150,609	\$123,184	3551	52.01	1847	970	1111
06	037	5552.11	Moderate	No	77.61	\$98,200	\$76,213	\$62,337	5773	96.50	5571	582	1309
06	037	5552.12	Middle	No	81.88	\$98,200	\$80,406	\$65,767	4680	91.82	4297	746	1063
06	037	5553.00	Middle	No	116.46	\$98,200	\$114,364	\$93,542	3980	90.40	3598	919	1041

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	037	5700.01	Upper	No	149.75	\$98,200	\$147,055	\$120,278	4430	65.69	2910	1174	1405
06	037	5700.02	Upper	No	136.09	\$98,200	\$133,640	\$109,306	2883	63.65	1835	619	801
06	037	5700.03	Upper	No	139.32	\$98,200	\$136,812	\$111,900	4617	70.28	3245	1036	1303
06	037	5701.00	Middle	No	106.89	\$98,200	\$104,966	\$85,856	2950	83.05	2450	520	721
06	037	5702.02	Moderate	No	74.16	\$98,200	\$72,825	\$59,569	6122	93.94	5751	1145	1472
06	037	5702.03	Moderate	No	57.69	\$98,200	\$56,652	\$46,335	4051	95.16	3855	171	561
06	037	5702.04	Middle	No	86.50	\$98,200	\$84,943	\$69,478	4133	89.26	3689	364	920
06	037	5703.03	Moderate	No	76.26	\$98,200	\$74,887	\$61,250	3925	93.71	3678	545	999
06	037	5703.04	Moderate	No	64.95	\$98,200	\$63,781	\$52,169	5007	95.27	4770	551	1067
06	037	5703.05	Low	No	49.10	\$98,200	\$48,216	\$39,441	5291	93.59	4952	320	572
06	037	5703.06	Moderate	No	66.36	\$98,200	\$65,166	\$53,306	3010	93.16	2804	470	804
06	037	5704.02	Middle	No	85.20	\$98,200	\$83,666	\$68,438	3391	94.28	3197	740	983
06	037	5704.03	Moderate	No	69.01	\$98,200	\$67,768	\$55,429	4556	97.96	4463	450	894
06	037	5704.04	Moderate	No	79.98	\$98,200	\$78,540	\$64,238	3509	97.63	3426	560	869
06	037	5705.02	Middle	No	87.10	\$98,200	\$85,532	\$69,961	6558	91.86	6024	898	1752
06	037	5705.03	Moderate	No	64.65	\$98,200	\$63,486	\$51,930	3789	89.44	3389	707	1007
06	037	5705.04	Moderate	No	60.49	\$98,200	\$59,401	\$48,590	3903	90.78	3543	666	918
06	037	5706.01	Moderate	No	77.71	\$98,200	\$76,311	\$62,422	5235	91.96	4814	760	1357
06	037	5706.02	Middle	No	84.27	\$98,200	\$82,753	\$67,684	6557	91.60	6006	755	1317
06	037	5706.03	Low	No	47.85	\$98,200	\$46,989	\$38,438	5391	94.58	5099	209	375
06	037	5707.01	Upper	No	137.82	\$98,200	\$135,339	\$110,694	6993	77.58	5425	1442	1604
06	037	5707.03	Upper	No	152.52	\$98,200	\$149,775	\$122,500	3473	74.63	2592	828	945
06	037	5708.00	Upper	No	136.54	\$98,200	\$134,082	\$109,667	5661	62.76	3553	1296	1691
06	037	5709.01	Upper	No	140.84	\$98,200	\$138,305	\$113,125	5747	56.55	3250	1481	1792
06	037	5709.02	Upper	No	124.70	\$98,200	\$122,455	\$100,156	3653	58.50	2137	792	1027
06	037	5710.00	Upper	No	141.04	\$98,200	\$138,501	\$113,281	5792	48.29	2797	1672	1933
06	037	5711.01	Upper	No	161.41	\$98,200	\$158,505	\$129,643	4654	54.53	2538	1481	1618
06	037	5711.02	Upper	No	170.13	\$98,200	\$167,068	\$136,648	4006	52.27	2094	1021	1213

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	037	5712.01	Upper	No	163.69	\$98,200	\$160,744	\$131,471	3775	54.20	2046	838	1267
06	037	5712.02	Middle	No	110.76	\$98,200	\$108,766	\$88,967	4459	62.26	2776	901	1127
06	037	5713.00	Upper	No	163.34	\$98,200	\$160,400	\$131,196	4638	62.18	2884	1385	1518
06	037	5714.00	Upper	No	135.89	\$98,200	\$133,444	\$109,146	4950	68.93	3412	1054	1306
06	037	5715.02	Middle	No	80.38	\$98,200	\$78,933	\$64,560	5067	80.09	4058	930	1301
06	037	5715.04	Middle	No	98.50	\$98,200	\$96,727	\$79,120	4935	77.69	3834	999	1178
06	037	5715.05	Middle	No	99.74	\$98,200	\$97,945	\$80,110	2969	81.74	2427	512	681
06	037	5716.00	Low	No	32.24	\$98,200	\$31,660	\$25,898	2180	97.25	2120	20	134
06	037	5717.01	Moderate	No	75.07	\$98,200	\$73,719	\$60,298	6495	91.35	5933	578	1483
06	037	5717.03	Moderate	No	78.12	\$98,200	\$76,714	\$62,750	3505	92.47	3241	347	634
06	037	5717.04	Moderate	No	66.63	\$98,200	\$65,431	\$53,523	3947	93.21	3679	463	881
06	037	5718.00	Upper	No	179.15	\$98,200	\$175,925	\$143,894	3229	48.90	1579	838	1099
06	037	5719.00	Upper	No	171.75	\$98,200	\$168,659	\$137,946	5769	60.98	3518	906	1706
06	037	5720.01	Upper	No	150.35	\$98,200	\$147,644	\$120,760	5434	54.86	2981	1531	2043
06	037	5722.01	Middle	No	99.52	\$98,200	\$97,729	\$79,936	6141	83.78	5145	1001	1410
06	037	5722.02	Middle	No	119.47	\$98,200	\$117,320	\$95,957	3848	83.97	3231	692	917
06	037	5723.01	Moderate	No	71.22	\$98,200	\$69,938	\$57,202	3840	95.94	3684	424	877
06	037	5725.00	Moderate	No	65.43	\$98,200	\$64,252	\$52,556	4244	87.98	3734	428	626
06	037	5726.00	Moderate	No	69.29	\$98,200	\$68,043	\$55,652	5276	96.34	5083	953	1198
06	037	5727.00	Middle	No	89.95	\$98,200	\$88,331	\$72,248	5405	97.34	5261	902	1198
06	037	5730.02	Low	No	46.09	\$98,200	\$45,260	\$37,022	3484	96.01	3345	93	494
06	037	5730.03	Middle	No	98.56	\$98,200	\$96,786	\$79,167	1790	78.32	1402	356	611
06	037	5730.04	Moderate	No	64.72	\$98,200	\$63,555	\$51,982	4670	91.35	4266	184	591
06	037	5731.01	Moderate	No	74.93	\$98,200	\$73,581	\$60,182	4220	90.45	3817	338	861
06	037	5731.02	Middle	No	94.95	\$98,200	\$93,241	\$76,268	3245	85.67	2780	529	846
06	037	5732.01	Moderate	No	50.92	\$98,200	\$50,003	\$40,903	4606	95.07	4379	392	1023
06	037	5732.02	Moderate	No	69.83	\$98,200	\$68,573	\$56,092	6250	96.59	6037	578	1368
06	037	5733.00	Low	No	44.12	\$98,200	\$43,326	\$35,439	4068	96.24	3915	324	906
06	037	5734.01	Moderate	No	71.19	\$98,200	\$69,909	\$57,181	1575	77.71	1224	167	547

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	037	5734.02	Upper	No	124.68	\$98,200	\$122,436	\$100,140	6827	79.98	5460	1036	1568
06	037	5734.03	Upper	No	187.37	\$98,200	\$183,997	\$150,492	3446	67.70	2333	1020	794
06	037	5736.01	Upper	No	172.32	\$98,200	\$169,218	\$138,409	6441	45.27	2916	2013	2338
06	037	5737.00	Upper	No	151.94	\$98,200	\$149,205	\$122,034	4790	46.99	2251	1470	1724
06	037	5738.00	Upper	No	154.15	\$98,200	\$151,375	\$123,816	4371	44.66	1952	1339	1535
06	037	5739.02	Upper	No	222.94	\$98,200	\$218,927	\$179,063	2263	44.50	1007	747	736
06	037	5740.00	Upper	No	179.39	\$98,200	\$176,161	\$144,087	5322	42.62	2268	1753	1988
06	037	5741.00	Upper	No	150.89	\$98,200	\$148,174	\$121,193	5251	42.91	2253	1382	1786
06	037	5742.01	Upper	No	151.86	\$98,200	\$149,127	\$121,974	3287	51.48	1692	908	1099
06	037	5742.02	Upper	No	126.99	\$98,200	\$124,704	\$102,000	2206	56.03	1236	366	724
06	037	5743.00	Upper	No	159.96	\$98,200	\$157,081	\$128,482	6044	42.94	2595	1564	1990
06	037	5744.00	Upper	No	156.36	\$98,200	\$153,546	\$125,588	5420	42.97	2329	1693	1978
06	037	5745.00	Upper	No	155.49	\$98,200	\$152,691	\$124,886	6533	42.84	2799	2017	2310
06	037	5746.02	Upper	No	209.63	\$98,200	\$205,857	\$168,375	1243	39.10	486	521	345
06	037	5748.00	Upper	No	155.32	\$98,200	\$152,524	\$124,750	3165	43.16	1366	820	709
06	037	5749.01	Upper	No	197.65	\$98,200	\$194,092	\$158,750	3829	42.05	1610	1017	1388
06	037	5749.02	Middle	No	112.90	\$98,200	\$110,868	\$90,682	5192	67.32	3495	293	507
06	037	5750.01	Middle	No	109.62	\$98,200	\$107,647	\$88,047	4144	66.77	2767	662	856
06	037	5750.02	Middle	No	94.38	\$98,200	\$92,681	\$75,804	4760	60.82	2895	724	1506
06	037	5751.01	Moderate	No	51.94	\$98,200	\$51,005	\$41,719	4568	89.54	4090	357	692
06	037	5751.02	Moderate	No	51.32	\$98,200	\$50,396	\$41,224	4064	93.33	3793	174	658
06	037	5751.03	Moderate	No	58.48	\$98,200	\$57,427	\$46,974	5088	83.33	4240	282	702
06	037	5752.01	Moderate	No	63.16	\$98,200	\$62,023	\$50,729	4664	96.46	4499	243	1012
06	037	5752.02	Moderate	No	51.96	\$98,200	\$51,025	\$41,738	4278	96.26	4118	175	782
06	037	5753.00	Low	No	43.14	\$98,200	\$42,363	\$34,650	4545	96.61	4391	142	804
06	037	5754.01	Moderate	No	50.87	\$98,200	\$49,954	\$40,859	4530	95.28	4316	46	403
06	037	5754.02	Moderate	No	60.45	\$98,200	\$59,362	\$48,558	3454	95.43	3296	185	323
06	037	5758.01	Low	No	42.37	\$98,200	\$41,607	\$34,031	1961	87.86	1723	40	489

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	037	5758.02	Moderate	No	60.58	\$98,200	\$59,490	\$48,659	4544	89.59	4071	299	865
06	037	5758.03	Low	No	45.98	\$98,200	\$45,152	\$36,932	2684	84.02	2255	164	289
06	037	5759.01	Moderate	No	66.57	\$98,200	\$65,372	\$53,472	3278	84.20	2760	524	445
06	037	5759.02	Middle	No	104.81	\$98,200	\$102,923	\$84,188	5622	70.60	3969	404	441
06	037	5760.01	Upper	No	148.75	\$98,200	\$146,073	\$119,474	5921	55.50	3286	963	194
06	037	5762.00	Moderate	No	50.83	\$98,200	\$49,915	\$40,833	7148	74.12	5298	555	341
06	037	5763.01	Moderate	No	59.45	\$98,200	\$58,380	\$47,750	4564	83.37	3805	150	415
06	037	5763.02	Low	No	42.62	\$98,200	\$41,853	\$34,237	3901	90.13	3516	117	551
06	037	5764.01	Moderate	No	65.18	\$98,200	\$64,007	\$52,355	4060	94.11	3821	164	596
06	037	5764.02	Low	No	49.69	\$98,200	\$48,796	\$39,913	4705	91.46	4303	256	659
06	037	5764.03	Low	No	49.99	\$98,200	\$49,090	\$40,156	4830	90.93	4392	242	576
06	037	5765.01	Moderate	No	50.21	\$98,200	\$49,306	\$40,333	3094	75.63	2340	125	377
06	037	5765.02	Middle	No	87.24	\$98,200	\$85,670	\$70,074	4190	71.43	2993	388	482
06	037	5765.03	Moderate	No	72.93	\$98,200	\$71,617	\$58,578	4093	69.12	2829	261	689
06	037	5766.01	Middle	No	110.34	\$98,200	\$108,354	\$88,627	4770	56.42	2691	489	436
06	037	5766.02	Middle	No	110.91	\$98,200	\$108,914	\$89,080	4403	50.94	2243	482	689
06	037	5767.00	Upper	No	139.83	\$98,200	\$137,313	\$112,313	4153	45.29	1881	814	854
06	037	5768.01	Middle	No	100.70	\$98,200	\$98,887	\$80,882	4286	60.29	2584	366	838
06	037	5768.02	Middle	No	100.98	\$98,200	\$99,162	\$81,111	3989	57.58	2297	398	1002
06	037	5769.01	Moderate	No	54.47	\$98,200	\$53,490	\$43,750	5366	86.04	4617	231	758
06	037	5769.03	Low	No	42.27	\$98,200	\$41,509	\$33,958	3814	85.47	3260	124	517
06	037	5769.04	Moderate	No	72.70	\$98,200	\$71,391	\$58,393	3239	75.02	2430	268	606
06	037	5770.00	Middle	No	92.14	\$98,200	\$90,481	\$74,009	7264	63.41	4606	666	1623
06	037	5771.00	Upper	No	135.59	\$98,200	\$133,149	\$108,906	7051	46.29	3264	978	1889
06	037	5772.00	Upper	No	120.79	\$98,200	\$118,616	\$97,019	5750	42.31	2433	666	1218
06	037	5773.00	Upper	No	180.67	\$98,200	\$177,418	\$145,114	5535	36.21	2004	975	2350
06	037	5774.00	Upper	No	161.25	\$98,200	\$158,348	\$129,519	3173	32.78	1040	486	1217
06	037	5775.01	Upper	No	211.21	\$98,200	\$207,408	\$169,643	3440	24.13	830	1201	1499
06	037	5775.04	Upper	No	191.11	\$98,200	\$187,670	\$153,500	1393	26.20	365	334	640

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	037	5776.02	Upper	No	154.07	\$98,200	\$151,297	\$123,750	3370	33.06	1114	995	1217
06	037	5776.04	Upper	No	183.95	\$98,200	\$180,639	\$147,750	1300	27.92	363	661	398
06	037	5776.05	Upper	No	187.53	\$98,200	\$184,154	\$150,625	4799	31.26	1500	1683	1567
06	037	5776.06	Upper	No	177.92	\$98,200	\$174,717	\$142,903	3547	38.06	1350	777	1367
06	037	5777.00	Middle	No	84.78	\$98,200	\$83,254	\$68,096	4672	95.74	4473	748	1192
06	037	5778.00	Upper	No	123.20	\$98,200	\$120,982	\$98,958	5085	87.22	4435	1023	1393
06	037	5779.00	Middle	No	114.72	\$98,200	\$112,655	\$92,143	5481	72.67	3983	987	854
06	037	5780.00	Moderate	No	63.89	\$98,200	\$62,740	\$51,322	7189	90.60	6513	449	1012
06	037	5781.00	Unknown	No	0.00	\$98,200	\$0	\$0	2094	65.14	1364	0	0
06	037	5990.00	Upper	No	126.13	\$98,200	\$123,860	\$101,304	3322	59.84	1988	536	1783
06	037	5991.00	Unknown	No	0.00	\$98,200	\$0	\$0	553	54.43	301	12	119
06	037	6001.00	Moderate	No	60.04	\$98,200	\$58,959	\$48,225	7098	98.73	7008	499	1841
06	037	6002.01	Moderate	No	54.18	\$98,200	\$53,205	\$43,516	4690	98.87	4637	208	1059
06	037	6002.02	Low	No	43.51	\$98,200	\$42,727	\$34,947	7071	98.66	6976	529	1739
06	037	6003.02	Middle	No	81.83	\$98,200	\$80,357	\$65,729	3472	99.11	3441	639	1025
06	037	6003.03	Low	No	41.69	\$98,200	\$40,940	\$33,490	3813	99.32	3787	164	907
06	037	6003.04	Low	No	45.42	\$98,200	\$44,602	\$36,486	3781	98.62	3729	164	664
06	037	6004.00	Middle	No	96.35	\$98,200	\$94,616	\$77,391	3988	97.99	3908	792	1312
06	037	6005.01	Middle	No	118.28	\$98,200	\$116,151	\$95,000	2632	97.04	2554	631	749
06	037	6006.01	Middle	No	110.81	\$98,200	\$108,815	\$89,000	2571	97.82	2515	535	871
06	037	6006.02	Moderate	No	69.31	\$98,200	\$68,062	\$55,673	2370	98.06	2324	46	263
06	037	6007.02	Upper	No	135.35	\$98,200	\$132,914	\$108,713	4182	97.08	4060	1081	1475
06	037	6007.03	Middle	No	117.53	\$98,200	\$115,414	\$94,400	2326	97.42	2266	632	695
06	037	6007.04	Middle	No	107.57	\$98,200	\$105,634	\$86,402	3010	97.01	2920	587	1225
06	037	6008.01	Upper	No	155.04	\$98,200	\$152,249	\$124,526	3206	97.16	3115	952	1241
06	037	6008.02	Moderate	No	73.01	\$98,200	\$71,696	\$58,646	2643	95.69	2529	491	1007
06	037	6009.02	Moderate	No	52.98	\$98,200	\$52,026	\$42,557	6798	95.60	6499	583	960
06	037	6009.11	Middle	No	86.71	\$98,200	\$85,149	\$69,643	3282	90.13	2958	595	900

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	037	6009.12	Moderate	No	77.09	\$98,200	\$75,702	\$61,923	5174	95.19	4925	768	1304
06	037	6010.01	Upper	No	162.36	\$98,200	\$159,438	\$130,408	2274	96.26	2189	260	569
06	037	6010.02	Moderate	No	71.13	\$98,200	\$69,850	\$57,132	5457	96.21	5250	371	753
06	037	6011.00	Moderate	No	57.06	\$98,200	\$56,033	\$45,833	6159	97.22	5988	208	542
06	037	6012.02	Middle	No	90.59	\$98,200	\$88,959	\$72,760	3832	96.82	3710	489	981
06	037	6012.11	Low	No	47.31	\$98,200	\$46,458	\$38,000	2833	95.80	2714	171	544
06	037	6012.12	Moderate	No	71.27	\$98,200	\$69,987	\$57,244	6319	96.52	6099	433	685
06	037	6013.01	Middle	No	107.20	\$98,200	\$105,270	\$86,103	1958	81.05	1587	465	589
06	037	6013.02	Moderate	No	78.02	\$98,200	\$76,616	\$62,664	6785	93.09	6316	607	565
06	037	6013.03	Moderate	No	69.30	\$98,200	\$68,053	\$55,660	4959	94.96	4709	300	370
06	037	6014.01	Moderate	No	69.17	\$98,200	\$67,925	\$55,563	5012	94.59	4741	399	740
06	037	6014.02	Middle	No	98.59	\$98,200	\$96,815	\$79,186	4782	96.07	4594	760	1271
06	037	6015.01	Low	No	42.21	\$98,200	\$41,450	\$33,906	3500	97.63	3417	121	340
06	037	6015.02	Moderate	No	58.94	\$98,200	\$57,879	\$47,341	3374	98.52	3324	324	796
06	037	6016.00	Moderate	No	65.20	\$98,200	\$64,026	\$52,371	4164	97.77	4071	425	1077
06	037	6017.00	Low	No	47.31	\$98,200	\$46,458	\$38,004	4931	98.34	4849	247	916
06	037	6018.01	Moderate	No	62.59	\$98,200	\$61,463	\$50,278	3462	98.67	3416	254	860
06	037	6018.02	Middle	No	86.29	\$98,200	\$84,737	\$69,306	3896	98.28	3829	383	887
06	037	6019.00	Moderate	No	71.84	\$98,200	\$70,547	\$57,702	5091	98.63	5021	240	912
06	037	6020.02	Moderate	No	78.21	\$98,200	\$76,802	\$62,821	3007	96.71	2908	231	706
06	037	6020.03	Moderate	No	66.64	\$98,200	\$65,440	\$53,529	4759	97.33	4632	406	1124
06	037	6021.03	Moderate	No	50.88	\$98,200	\$49,964	\$40,870	6931	94.79	6570	301	1089
06	037	6021.04	Moderate	No	76.17	\$98,200	\$74,799	\$61,181	5541	95.76	5306	389	1148
06	037	6021.05	Moderate	No	71.18	\$98,200	\$69,899	\$57,171	4302	94.56	4068	219	647
06	037	6021.06	Middle	No	91.77	\$98,200	\$90,118	\$73,712	5693	87.88	5003	432	746
06	037	6022.01	Upper	No	162.62	\$98,200	\$159,693	\$130,612	4552	64.63	2942	851	1095
06	037	6022.02	Middle	No	110.81	\$98,200	\$108,815	\$89,000	3112	90.33	2811	412	501
06	037	6023.01	Upper	No	152.63	\$98,200	\$149,883	\$122,595	6188	73.53	4550	1391	2036
06	037	6023.02	Upper	No	179.06	\$98,200	\$175,837	\$143,818	5300	48.55	2573	1424	1378

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	037	6024.02	Middle	No	115.53	\$98,200	\$113,450	\$92,796	6812	82.90	5647	859	1683
06	037	6024.03	Moderate	No	78.21	\$98,200	\$76,802	\$62,820	5172	92.52	4785	270	797
06	037	6024.04	Moderate	No	58.99	\$98,200	\$57,928	\$47,386	5848	90.85	5313	314	1049
06	037	6025.04	Moderate	No	65.60	\$98,200	\$64,419	\$52,692	4670	96.23	4494	169	308
06	037	6025.05	Moderate	No	51.94	\$98,200	\$51,005	\$41,719	4427	92.86	4111	101	210
06	037	6025.06	Moderate	No	66.29	\$98,200	\$65,097	\$53,246	4429	95.69	4238	203	391
06	037	6025.07	Moderate	No	61.86	\$98,200	\$60,747	\$49,688	5321	95.55	5084	215	362
06	037	6025.10	Low	No	49.30	\$98,200	\$48,413	\$39,598	3510	93.28	3274	117	377
06	037	6025.11	Moderate	No	78.10	\$98,200	\$76,694	\$62,733	3602	95.25	3431	56	213
06	037	6025.12	Middle	No	93.69	\$98,200	\$92,004	\$75,250	2442	95.33	2328	311	584
06	037	6025.13	Moderate	No	70.08	\$98,200	\$68,819	\$56,294	1590	95.60	1520	67	270
06	037	6026.01	Middle	No	107.85	\$98,200	\$105,909	\$86,625	4784	96.47	4615	1136	1394
06	037	6026.02	Middle	No	92.95	\$98,200	\$91,277	\$74,659	3339	96.35	3217	565	750
06	037	6027.00	Middle	No	114.73	\$98,200	\$112,665	\$92,148	3674	95.21	3498	991	1200
06	037	6028.01	Low	No	43.30	\$98,200	\$42,521	\$34,779	4391	98.45	4323	380	737
06	037	6028.02	Middle	No	109.09	\$98,200	\$107,126	\$87,625	4365	98.56	4302	1122	1315
06	037	6029.00	Moderate	No	72.88	\$98,200	\$71,568	\$58,542	4293	96.13	4127	587	1085
06	037	6030.04	Middle	No	90.81	\$98,200	\$89,175	\$72,938	1846	94.75	1749	147	98
06	037	6030.05	Moderate	No	76.37	\$98,200	\$74,995	\$61,346	5628	95.40	5369	582	978
06	037	6030.06	Middle	No	101.42	\$98,200	\$99,594	\$81,458	2272	92.65	2105	346	665
06	037	6030.07	Middle	No	96.38	\$98,200	\$94,645	\$77,411	4080	94.98	3875	481	898
06	037	6030.08	Moderate	No	65.60	\$98,200	\$64,419	\$52,688	3186	93.75	2987	368	669
06	037	6031.01	Middle	No	84.35	\$98,200	\$82,832	\$67,750	4448	90.94	4045	567	1034
06	037	6031.02	Middle	No	101.16	\$98,200	\$99,339	\$81,250	4034	93.63	3777	338	752
06	037	6032.00	Middle	No	117.57	\$98,200	\$115,454	\$94,430	3199	89.43	2861	897	1134
06	037	6033.01	Middle	No	86.18	\$98,200	\$84,629	\$69,219	3914	90.44	3540	434	1283
06	037	6033.02	Middle	No	101.50	\$98,200	\$99,673	\$81,522	4454	92.16	4105	921	1369
06	037	6034.00	Middle	No	115.41	\$98,200	\$113,333	\$92,695	4504	89.99	4053	929	1247

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	037	6035.00	Middle	No	118.83	\$98,200	\$116,691	\$95,446	3083	85.34	2631	684	861
06	037	6036.00	Middle	No	107.12	\$98,200	\$105,192	\$86,042	3963	79.54	3152	1022	1265
06	037	6037.02	Upper	No	138.35	\$98,200	\$135,860	\$111,125	4993	71.46	3568	1504	1779
06	037	6037.03	Upper	No	132.17	\$98,200	\$129,791	\$106,161	2572	75.97	1954	763	794
06	037	6037.05	Middle	No	88.83	\$98,200	\$87,231	\$71,346	2589	93.28	2415	376	335
06	037	6037.06	Low	No	49.06	\$98,200	\$48,177	\$39,410	3624	95.64	3466	11	132
06	037	6038.01	Moderate	No	78.61	\$98,200	\$77,195	\$63,145	4630	89.42	4140	455	890
06	037	6038.02	Middle	No	91.63	\$98,200	\$89,981	\$73,602	3937	88.77	3495	565	934
06	037	6039.01	Middle	No	89.66	\$98,200	\$88,046	\$72,014	4013	84.15	3377	492	804
06	037	6039.02	Moderate	No	61.16	\$98,200	\$60,059	\$49,129	3288	87.50	2877	523	955
06	037	6040.01	Middle	No	80.20	\$98,200	\$78,756	\$64,417	4241	83.71	3550	438	1234
06	037	6040.02	Middle	No	90.32	\$98,200	\$88,694	\$72,548	4863	79.56	3869	451	1153
06	037	6041.01	Moderate	No	78.58	\$98,200	\$77,166	\$63,115	3973	89.48	3555	372	1157
06	037	6041.02	Middle	No	111.91	\$98,200	\$109,896	\$89,886	2862	83.68	2395	320	839
06	037	6042.00	Middle	No	85.93	\$98,200	\$84,383	\$69,018	6255	98.19	6142	839	1581
06	037	6099.00	Middle	No	88.28	\$98,200	\$86,691	\$70,909	1804	72.56	1309	319	605
06	037	6200.01	Upper	No	190.76	\$98,200	\$187,326	\$153,214	4029	38.37	1546	833	1122
06	037	6200.02	Upper	No	152.98	\$98,200	\$150,226	\$122,875	3629	40.53	1471	511	859
06	037	6201.01	Upper	No	133.58	\$98,200	\$131,176	\$107,292	5667	38.29	2170	1052	1353
06	037	6201.02	Upper	No	153.73	\$98,200	\$150,963	\$123,472	3885	36.16	1405	448	1138
06	037	6202.01	Upper	No	289.86	\$98,200	\$284,643	\$232,813	1550	24.65	382	242	860
06	037	6203.01	Upper	No	279.49	\$98,200	\$274,459	\$224,479	4753	25.33	1204	1298	1545
06	037	6203.03	Upper	No	294.89	\$98,200	\$289,582	\$236,847	4704	25.40	1195	1214	1698
06	037	6203.05	Upper	No	204.01	\$98,200	\$200,338	\$163,860	6114	22.00	1345	1354	2993
06	037	6204.00	Upper	No	184.04	\$98,200	\$180,727	\$147,816	5360	35.13	1883	1482	1803
06	037	6205.01	Upper	No	218.04	\$98,200	\$214,115	\$175,125	5786	43.16	2497	1212	1823
06	037	6205.21	Upper	No	168.21	\$98,200	\$165,182	\$135,104	4313	55.27	2384	779	1331
06	037	6205.22	Upper	No	216.33	\$98,200	\$212,436	\$173,750	5068	47.18	2391	1032	1690
06	037	6206.01	Upper	No	132.74	\$98,200	\$130,351	\$106,613	5869	53.23	3124	952	1541

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	037	6206.02	Upper	No	175.23	\$98,200	\$172,076	\$140,744	5454	48.29	2634	1529	1824
06	037	6207.01	Upper	No	203.28	\$98,200	\$199,621	\$163,274	6991	42.87	2997	1649	2239
06	037	6207.03	Upper	No	279.78	\$98,200	\$274,744	\$224,716	3666	41.00	1503	979	1194
06	037	6207.04	Upper	No	213.00	\$98,200	\$209,166	\$171,081	3727	42.93	1600	792	1263
06	037	6208.01	Upper	No	243.31	\$98,200	\$238,930	\$195,422	4372	40.94	1790	1110	1347
06	037	6208.02	Upper	No	190.95	\$98,200	\$187,513	\$153,370	3185	35.20	1121	722	929
06	037	6209.01	Upper	No	311.26	\$98,200	\$305,657	\$250,001	2639	26.60	702	955	1077
06	037	6209.04	Upper	No	252.94	\$98,200	\$248,387	\$203,155	2829	18.77	531	630	1208
06	037	6210.01	Upper	No	257.61	\$98,200	\$252,973	\$206,912	4346	28.99	1260	1059	1379
06	037	6210.05	Upper	No	311.26	\$98,200	\$305,657	\$250,001	5547	20.52	1138	1191	2439
06	037	6211.02	Upper	No	219.51	\$98,200	\$215,559	\$176,307	3049	29.81	909	816	1166
06	037	6211.04	Upper	No	218.30	\$98,200	\$214,371	\$175,333	6786	27.38	1858	1243	2483
06	037	6212.01	Upper	No	220.30	\$98,200	\$216,335	\$176,944	8259	44.36	3664	1598	2423
06	037	6212.04	Upper	No	185.00	\$98,200	\$181,670	\$148,594	3110	33.70	1048	547	294
06	037	6213.01	Upper	No	158.14	\$98,200	\$155,293	\$127,018	7291	39.35	2869	1592	2224
06	037	6213.24	Upper	No	160.72	\$98,200	\$157,827	\$129,086	3849	34.97	1346	665	782
06	037	6213.26	Upper	No	197.95	\$98,200	\$194,387	\$158,988	3348	32.59	1091	427	793
06	037	6214.00	Upper	No	159.68	\$98,200	\$156,806	\$128,256	4845	33.68	1632	866	1320
06	037	6500.01	Upper	No	135.43	\$98,200	\$132,992	\$108,775	5825	79.86	4652	1443	1762
06	037	6500.03	Middle	No	98.92	\$98,200	\$97,139	\$79,457	3237	78.38	2537	353	546
06	037	6500.04	Upper	No	165.49	\$98,200	\$162,511	\$132,917	4262	77.17	3289	731	879
06	037	6501.01	Upper	No	145.37	\$98,200	\$142,753	\$116,757	5771	82.78	4777	1493	1992
06	037	6501.02	Upper	No	152.17	\$98,200	\$149,431	\$122,222	2185	67.73	1480	563	702
06	037	6502.00	Upper	No	132.08	\$98,200	\$129,703	\$106,087	5831	67.18	3917	1395	1792
06	037	6503.00	Upper	No	139.14	\$98,200	\$136,635	\$111,761	6898	69.59	4800	1101	1557
06	037	6504.01	Upper	No	208.85	\$98,200	\$205,091	\$167,750	4450	61.12	2720	1278	1475
06	037	6505.01	Upper	No	180.62	\$98,200	\$177,369	\$145,074	3024	54.86	1659	834	974
06	037	6505.02	Upper	No	154.94	\$98,200	\$152,151	\$124,451	4260	51.97	2214	1081	1303

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	037	6506.03	Middle	No	113.38	\$98,200	\$111,339	\$91,066	3904	59.89	2338	876	1049
06	037	6506.04	Middle	No	86.20	\$98,200	\$84,648	\$69,234	5647	75.28	4251	133	419
06	037	6506.05	Upper	No	135.02	\$98,200	\$132,590	\$108,450	2908	73.76	2145	338	506
06	037	6506.06	Middle	No	115.11	\$98,200	\$113,038	\$92,457	4502	70.24	3162	143	536
06	037	6506.07	Upper	No	148.83	\$98,200	\$146,151	\$119,537	2910	78.52	2285	398	394
06	037	6507.01	Upper	No	184.10	\$98,200	\$180,786	\$147,865	2626	59.22	1555	780	832
06	037	6507.02	Upper	No	174.89	\$98,200	\$171,742	\$140,469	4521	50.79	2296	1321	1449
06	037	6508.01	Upper	No	154.38	\$98,200	\$151,601	\$124,000	4126	80.10	3305	987	1344
06	037	6508.02	Upper	No	140.69	\$98,200	\$138,158	\$113,000	3483	78.78	2744	811	873
06	037	6509.01	Upper	No	134.30	\$98,200	\$131,883	\$107,873	5976	63.57	3799	961	2042
06	037	6509.03	Upper	No	126.50	\$98,200	\$124,223	\$101,602	4499	71.33	3209	702	1551
06	037	6509.04	Upper	No	141.23	\$98,200	\$138,688	\$113,438	2673	82.98	2218	429	666
06	037	6510.01	Upper	No	132.95	\$98,200	\$130,557	\$106,786	5776	67.38	3892	1456	1881
06	037	6510.02	Upper	No	149.71	\$98,200	\$147,015	\$120,250	4741	68.93	3268	956	1291
06	037	6511.01	Upper	No	143.54	\$98,200	\$140,956	\$115,288	5050	65.23	3294	917	1368
06	037	6511.02	Middle	No	118.10	\$98,200	\$115,974	\$94,858	3750	61.95	2323	922	885
06	037	6512.01	Upper	No	178.55	\$98,200	\$175,336	\$143,409	4876	40.42	1971	1441	1795
06	037	6512.21	Upper	No	126.92	\$98,200	\$124,635	\$101,944	3412	69.02	2355	413	565
06	037	6512.22	Upper	No	122.44	\$98,200	\$120,236	\$98,345	6123	61.77	3782	640	1093
06	037	6513.02	Upper	No	191.77	\$98,200	\$188,318	\$154,028	6234	38.80	2419	1558	2232
06	037	6513.04	Upper	No	187.87	\$98,200	\$184,488	\$150,893	4987	30.34	1513	1058	1483
06	037	6514.01	Upper	No	147.35	\$98,200	\$144,698	\$118,354	2585	51.61	1334	760	922
06	037	6514.02	Upper	No	127.26	\$98,200	\$124,969	\$102,212	6012	60.68	3648	1225	1775
06	037	6700.01	Middle	No	115.32	\$98,200	\$113,244	\$92,625	3417	62.28	2128	818	1278
06	037	6700.02	Upper	No	120.04	\$98,200	\$117,879	\$96,413	3906	68.51	2676	626	1080
06	037	6700.03	Upper	No	134.29	\$98,200	\$131,873	\$107,860	6163	61.69	3802	1083	1991
06	037	6701.01	Upper	No	156.06	\$98,200	\$153,251	\$125,345	3394	65.47	2222	607	866
06	037	6701.02	Middle	No	100.46	\$98,200	\$98,652	\$80,689	4041	69.88	2824	461	523
06	037	6702.01	Upper	No	189.26	\$98,200	\$185,853	\$152,011	4050	40.27	1631	1173	1146

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	037	6702.02	Upper	No	267.12	\$98,200	\$262,312	\$214,550	2626	40.10	1053	709	802
06	037	6703.24	Upper	No	264.35	\$98,200	\$259,592	\$212,321	5160	28.86	1489	1750	2161
06	037	6703.26	Upper	No	266.13	\$98,200	\$261,340	\$213,750	3702	43.17	1598	1145	1439
06	037	6703.28	Upper	No	311.26	\$98,200	\$305,657	\$250,001	4485	38.26	1716	1382	1608
06	037	6704.05	Upper	No	205.17	\$98,200	\$201,477	\$164,792	2957	52.52	1553	853	1021
06	037	6704.06	Upper	No	266.46	\$98,200	\$261,664	\$214,018	1857	60.80	1129	534	580
06	037	6704.07	Upper	No	125.12	\$98,200	\$122,868	\$100,500	5913	64.10	3790	1139	1238
06	037	6704.13	Upper	No	217.18	\$98,200	\$213,271	\$174,440	4825	57.58	2778	1341	1555
06	037	6704.16	Upper	No	171.36	\$98,200	\$168,276	\$137,639	4074	55.15	2247	924	1423
06	037	6704.17	Upper	No	220.67	\$98,200	\$216,698	\$177,237	2866	56.14	1609	928	998
06	037	6704.18	Upper	No	219.18	\$98,200	\$215,235	\$176,042	4207	48.13	2025	1281	1605
06	037	6705.00	Upper	No	311.26	\$98,200	\$305,657	\$250,001	1739	35.14	611	523	692
06	037	6706.03	Upper	No	283.64	\$98,200	\$278,534	\$227,813	1872	56.04	1049	516	672
06	037	6706.04	Upper	No	199.47	\$98,200	\$195,880	\$160,214	5356	39.54	2118	1596	1750
06	037	6707.01	Upper	No	236.97	\$98,200	\$232,705	\$190,333	6524	52.79	3444	1956	2084
06	037	6707.02	Upper	No	256.79	\$98,200	\$252,168	\$206,250	5555	38.22	2123	1971	2234
06	037	7001.01	Upper	No	184.02	\$98,200	\$180,708	\$147,806	5785	29.42	1702	88	940
06	037	7001.02	Unknown	No	0.00	\$98,200	\$0	\$0	4448	33.70	1499	54	629
06	037	7002.00	Unknown	No	0.00	\$98,200	\$0	\$0	6602	29.51	1948	478	503
06	037	7003.00	Upper	No	132.73	\$98,200	\$130,341	\$106,607	5754	26.73	1538	1153	409
06	037	7004.00	Middle	No	115.63	\$98,200	\$113,549	\$92,875	5140	28.25	1452	823	1177
06	037	7005.01	Upper	No	218.48	\$98,200	\$214,547	\$175,481	3586	27.58	989	985	529
06	037	7005.02	Upper	No	242.92	\$98,200	\$238,547	\$195,114	4442	27.74	1232	940	467
06	037	7006.00	Upper	No	253.48	\$98,200	\$248,917	\$203,594	5032	16.75	843	1609	2092
06	037	7007.00	Upper	No	311.26	\$98,200	\$305,657	\$250,001	3111	15.17	472	1054	1336
06	037	7008.01	Upper	No	150.24	\$98,200	\$147,536	\$120,673	4941	23.72	1172	944	761
06	037	7008.02	Upper	No	183.82	\$98,200	\$180,511	\$147,643	3892	26.41	1028	520	555
06	037	7009.01	Upper	No	133.88	\$98,200	\$131,470	\$107,534	3863	28.24	1091	641	1082

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	037	7009.02	Upper	No	129.17	\$98,200	\$126,845	\$103,750	6561	29.46	1933	759	1296
06	037	7010.00	Upper	No	197.26	\$98,200	\$193,709	\$158,438	5301	23.92	1268	838	1656
06	037	7012.01	Upper	No	311.26	\$98,200	\$305,657	\$250,001	4228	20.77	878	1205	1600
06	037	7012.02	Upper	No	198.93	\$98,200	\$195,349	\$159,779	3498	26.24	918	660	666
06	037	7013.02	Upper	No	153.99	\$98,200	\$151,218	\$123,688	4951	27.13	1343	614	448
06	037	7013.04	Upper	No	225.13	\$98,200	\$221,078	\$180,823	6462	24.03	1553	1484	1386
06	037	7014.02	Upper	No	180.66	\$98,200	\$177,408	\$145,105	6494	26.79	1740	362	382
06	037	7015.01	Upper	No	166.94	\$98,200	\$163,935	\$134,083	5283	28.15	1487	509	532
06	037	7015.02	Upper	No	151.33	\$98,200	\$148,606	\$121,544	3665	34.57	1267	301	168
06	037	7016.01	Upper	No	199.60	\$98,200	\$196,007	\$160,313	4175	27.52	1149	933	1187
06	037	7016.02	Upper	No	210.65	\$98,200	\$206,858	\$169,191	4356	40.20	1751	618	904
06	037	7017.01	Middle	No	98.82	\$98,200	\$97,041	\$79,375	3543	41.01	1453	413	471
06	037	7017.02	Unknown	No	0.00	\$98,200	\$0	\$0	3326	42.99	1430	159	184
06	037	7018.01	Middle	No	91.40	\$98,200	\$89,755	\$73,412	5973	64.05	3826	514	1034
06	037	7018.02	Middle	No	83.05	\$98,200	\$81,555	\$66,705	4207	55.79	2347	345	882
06	037	7019.02	Upper	No	131.19	\$98,200	\$128,829	\$105,375	5478	41.44	2270	99	183
06	037	7020.02	Upper	No	125.42	\$98,200	\$123,162	\$100,738	5989	32.56	1950	757	970
06	037	7021.02	Upper	No	162.12	\$98,200	\$159,202	\$130,213	6447	26.46	1706	696	1173
06	037	7022.01	Upper	No	167.48	\$98,200	\$164,465	\$134,519	4475	33.74	1510	826	1180
06	037	7022.02	Upper	No	187.27	\$98,200	\$183,899	\$150,417	3890	33.19	1291	923	1301
06	037	7023.00	Upper	No	211.36	\$98,200	\$207,556	\$169,762	6603	38.53	2544	1339	1976
06	037	7024.00	Upper	No	157.83	\$98,200	\$154,989	\$126,765	4677	51.46	2407	546	1282
06	037	7025.01	Upper	No	191.63	\$98,200	\$188,181	\$153,913	4952	41.62	2061	1044	1736
06	037	7025.02	Upper	No	135.53	\$98,200	\$133,090	\$108,860	4320	57.92	2502	1438	833
06	037	7026.00	Upper	No	178.89	\$98,200	\$175,670	\$143,683	6459	53.14	3432	2052	2457
06	037	7027.00	Upper	No	172.36	\$98,200	\$169,258	\$138,438	3798	48.16	1829	1002	1236
06	037	7028.01	Upper	No	152.20	\$98,200	\$149,460	\$122,250	5272	60.51	3190	943	1369
06	037	7028.02	Middle	No	116.46	\$98,200	\$114,364	\$93,542	2278	59.26	1350	387	936
06	037	7028.03	Upper	No	123.20	\$98,200	\$120,982	\$98,958	2986	55.59	1660	446	767

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	037	7029.00	Upper	No	180.53	\$98,200	\$177,280	\$145,000	11373	28.79	3274	241	139
06	037	7030.02	Upper	No	203.27	\$98,200	\$199,611	\$163,268	6907	84.83	5859	2143	2695
06	037	7030.03	Upper	No	169.86	\$98,200	\$166,803	\$136,429	6037	63.01	3804	1483	426
06	037	7031.00	Upper	No	149.72	\$98,200	\$147,025	\$120,257	5619	90.91	5108	1929	2413
06	037	7032.00	Upper	No	139.84	\$98,200	\$137,323	\$112,321	5800	91.50	5307	1855	2303
06	037	8001.01	Upper	No	216.98	\$98,200	\$213,074	\$174,276	5476	22.64	1240	1777	1989
06	037	8001.03	Upper	No	159.05	\$98,200	\$156,187	\$127,750	3540	22.18	785	860	1355
06	037	8001.04	Upper	No	215.81	\$98,200	\$211,925	\$173,333	3795	21.53	817	973	1604
06	037	8002.02	Upper	No	267.20	\$98,200	\$262,390	\$214,609	6044	23.10	1396	1844	2139
06	037	8002.04	Upper	No	265.32	\$98,200	\$260,544	\$213,105	4595	21.44	985	1379	1433
06	037	8002.05	Upper	No	141.20	\$98,200	\$138,658	\$113,409	3816	31.97	1220	599	1191
06	037	8002.06	Upper	No	303.87	\$98,200	\$298,400	\$244,063	3047	23.63	720	1077	1160
06	037	8003.24	Upper	No	196.58	\$98,200	\$193,042	\$157,891	6763	27.95	1890	2187	2499
06	037	8003.25	Upper	No	219.68	\$98,200	\$215,726	\$176,442	3387	19.90	674	1155	1360
06	037	8003.28	Upper	No	281.53	\$98,200	\$276,462	\$226,121	1291	32.38	418	321	400
06	037	8003.33	Upper	No	150.20	\$98,200	\$147,496	\$120,640	2738	33.60	920	367	666
06	037	8003.34	Upper	No	169.53	\$98,200	\$166,478	\$136,167	3749	30.03	1126	1042	1316
06	037	8003.35	Upper	No	170.75	\$98,200	\$167,677	\$137,143	5189	22.70	1178	1562	2013
06	037	8003.36	Upper	No	238.45	\$98,200	\$234,158	\$191,518	2934	23.82	699	1120	1227
06	037	8003.37	Upper	No	137.12	\$98,200	\$134,652	\$110,135	3373	34.18	1153	712	823
06	037	8003.38	Upper	No	220.26	\$98,200	\$216,295	\$176,912	6013	22.55	1356	1754	2039
06	037	8004.06	Upper	No	246.77	\$98,200	\$242,328	\$198,200	1673	22.59	378	721	1280
06	037	8004.10	Upper	No	250.56	\$98,200	\$246,050	\$201,250	3847	34.49	1327	402	749
06	037	8004.11	Upper	No	235.14	\$98,200	\$230,907	\$188,864	2415	18.92	457	1049	1395
06	037	8004.12	Upper	No	223.50	\$98,200	\$219,477	\$179,513	3437	17.81	612	1452	2161
06	037	8005.04	Upper	No	311.26	\$98,200	\$305,657	\$250,001	2261	17.29	391	644	1344
06	037	8005.06	Upper	No	249.12	\$98,200	\$244,636	\$200,089	2954	21.23	627	1186	1634
06	037	9001.02	Moderate	No	54.01	\$98,200	\$53,038	\$43,382	830	62.41	518	186	474

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	037	9001.03	Moderate	No	51.87	\$98,200	\$50,936	\$41,667	6708	76.64	5141	1026	1782
06	037	9001.04	Moderate	No	60.74	\$98,200	\$59,647	\$48,792	6556	76.21	4996	1195	1865
06	037	9003.01	Moderate	No	77.09	\$98,200	\$75,702	\$61,917	3957	76.50	3027	555	1003
06	037	9005.01	Middle	No	84.85	\$98,200	\$83,323	\$68,152	7610	85.65	6518	1184	2040
06	037	9005.04	Moderate	No	77.28	\$98,200	\$75,889	\$62,070	7557	79.89	6037	1157	1685
06	037	9005.05	Moderate	No	63.18	\$98,200	\$62,043	\$50,750	4548	81.22	3694	714	1128
06	037	9005.06	Middle	No	86.37	\$98,200	\$84,815	\$69,375	4944	86.61	4282	745	1251
06	037	9005.08	Middle	No	89.33	\$98,200	\$87,722	\$71,750	4543	80.12	3640	657	1031
06	037	9005.09	Moderate	No	64.58	\$98,200	\$63,418	\$51,875	4693	81.91	3844	630	1190
06	037	9005.10	Moderate	No	53.02	\$98,200	\$52,066	\$42,589	4015	85.80	3445	394	1113
06	037	9006.02	Moderate	No	50.04	\$98,200	\$49,139	\$40,195	6016	87.92	5289	962	1614
06	037	9006.06	Moderate	No	51.27	\$98,200	\$50,347	\$41,182	4090	87.02	3559	340	1302
06	037	9006.07	Moderate	No	70.81	\$98,200	\$69,535	\$56,875	4263	84.14	3587	630	1189
06	037	9006.08	Moderate	No	78.19	\$98,200	\$76,783	\$62,805	3845	84.63	3254	691	1093
06	037	9006.09	Moderate	No	59.43	\$98,200	\$58,360	\$47,736	5805	88.34	5128	653	1337
06	037	9006.10	Moderate	No	51.67	\$98,200	\$50,740	\$41,504	3929	79.33	3117	827	1169
06	037	9006.11	Middle	No	88.30	\$98,200	\$86,711	\$70,922	4352	85.94	3740	709	996
06	037	9007.01	Moderate	No	53.43	\$98,200	\$52,468	\$42,917	5591	77.45	4330	574	1509
06	037	9007.03	Moderate	No	58.10	\$98,200	\$57,054	\$46,667	4667	74.31	3468	339	968
06	037	9007.04	Moderate	No	59.80	\$98,200	\$58,724	\$48,036	3584	76.90	2756	31	399
06	037	9007.05	Moderate	No	71.07	\$98,200	\$69,791	\$57,083	4939	62.16	3070	613	853
06	037	9008.04	Moderate	No	54.67	\$98,200	\$53,686	\$43,911	3895	86.29	3361	434	1002
06	037	9008.05	Middle	No	97.60	\$98,200	\$95,843	\$78,393	5626	69.36	3902	1036	1507
06	037	9008.06	Low	No	42.74	\$98,200	\$41,971	\$34,333	4562	79.61	3632	189	793
06	037	9008.07	Moderate	No	76.92	\$98,200	\$75,535	\$61,786	4566	76.08	3474	615	1175
06	037	9008.08	Moderate	No	61.65	\$98,200	\$60,540	\$49,517	4590	82.57	3790	598	1328
06	037	9009.01	Middle	No	100.07	\$98,200	\$98,269	\$80,375	2951	59.44	1754	490	733
06	037	9009.02	Middle	No	95.38	\$98,200	\$93,663	\$76,607	1674	39.90	668	530	678
06	037	9010.03	Unknown	No	0.00	\$98,200	\$0	\$0	3278	87.28	2861	0	0

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	037	9010.07	Middle	No	106.34	\$98,200	\$104,426	\$85,417	2127	49.88	1061	462	720
06	037	9010.08	Middle	No	92.02	\$98,200	\$90,364	\$73,913	3093	72.23	2234	420	831
06	037	9010.09	Middle	No	101.31	\$98,200	\$99,486	\$81,375	5741	59.73	3429	1200	1585
06	037	9010.10	Moderate	No	67.44	\$98,200	\$66,226	\$54,167	6185	67.28	4161	954	1641
06	037	9010.11	Middle	No	113.68	\$98,200	\$111,634	\$91,310	5374	60.14	3232	938	1249
06	037	9010.12	Upper	No	133.57	\$98,200	\$131,166	\$107,284	5314	70.30	3736	1260	1511
06	037	9010.13	Upper	No	157.18	\$98,200	\$154,351	\$126,250	4431	67.39	2986	799	1196
06	037	9010.14	Upper	No	142.77	\$98,200	\$140,200	\$114,669	5270	68.05	3586	1029	1394
06	037	9011.01	Middle	No	98.12	\$98,200	\$96,354	\$78,814	6257	59.09	3697	1222	1769
06	037	9011.02	Middle	No	117.58	\$98,200	\$115,464	\$94,438	5703	52.73	3007	1291	1860
06	037	9012.09	Middle	No	89.48	\$98,200	\$87,869	\$71,875	1370	39.34	539	351	715
06	037	9012.10	Middle	No	99.16	\$98,200	\$97,375	\$79,643	1516	30.67	465	549	715
06	037	9012.14	Middle	No	115.13	\$98,200	\$113,058	\$92,471	4519	62.98	2846	1050	1479
06	037	9012.15	Upper	No	126.91	\$98,200	\$124,626	\$101,934	4112	48.30	1986	683	943
06	037	9012.16	Upper	No	121.46	\$98,200	\$119,274	\$97,554	2733	50.46	1379	691	856
06	037	9012.17	Upper	No	190.65	\$98,200	\$187,218	\$153,125	1529	24.98	382	593	720
06	037	9012.18	Upper	No	161.89	\$98,200	\$158,976	\$130,028	2462	51.06	1257	682	711
06	037	9013.00	Moderate	No	61.47	\$98,200	\$60,364	\$49,375	2011	61.21	1231	408	741
06	037	9100.02	Moderate	No	55.86	\$98,200	\$54,855	\$44,868	7697	76.90	5919	1214	2171
06	037	9102.10	Upper	No	138.31	\$98,200	\$135,820	\$111,088	7399	62.71	4640	1760	2138
06	037	9102.11	Upper	No	216.53	\$98,200	\$212,632	\$173,917	1916	58.30	1117	367	516
06	037	9102.12	Upper	No	125.41	\$98,200	\$123,153	\$100,727	3403	49.28	1677	799	1185
06	037	9102.13	Upper	No	165.17	\$98,200	\$162,197	\$132,663	1285	57.51	739	336	535
06	037	9102.14	Upper	No	122.01	\$98,200	\$119,814	\$97,996	6336	73.53	4659	1130	1511
06	037	9102.15	Middle	No	97.66	\$98,200	\$95,902	\$78,438	7110	77.89	5538	1293	1933
06	037	9102.16	Upper	No	152.40	\$98,200	\$149,657	\$122,411	4722	65.99	3116	1118	1381
06	037	9102.17	Middle	No	117.68	\$98,200	\$115,562	\$94,524	5873	79.50	4669	1038	1426
06	037	9102.18	Middle	No	99.75	\$98,200	\$97,955	\$80,117	4413	74.14	3272	802	1241

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	037	9103.01	Upper	No	147.70	\$98,200	\$145,041	\$118,636	4392	45.81	2012	1194	1642
06	037	9103.02	Middle	No	112.67	\$98,200	\$110,642	\$90,500	6514	52.52	3421	1497	1983
06	037	9104.01	Middle	No	109.02	\$98,200	\$107,058	\$87,566	6368	75.05	4779	1035	1593
06	037	9104.04	Moderate	No	66.99	\$98,200	\$65,784	\$53,807	4370	86.04	3760	611	942
06	037	9104.05	Low	No	38.51	\$98,200	\$37,817	\$30,933	6149	93.45	5746	314	883
06	037	9105.01	Low	No	40.23	\$98,200	\$39,506	\$32,319	6344	92.15	5846	54	460
06	037	9105.02	Moderate	No	51.23	\$98,200	\$50,308	\$41,154	4481	90.09	4037	380	847
06	037	9105.04	Moderate	No	53.98	\$98,200	\$53,008	\$43,359	4857	89.91	4367	635	1063
06	037	9105.05	Middle	No	93.72	\$98,200	\$92,033	\$75,278	3456	87.44	3022	585	835
06	037	9106.01	Moderate	No	78.52	\$98,200	\$77,107	\$63,068	7226	90.62	6548	1117	1610
06	037	9106.02	Moderate	No	55.35	\$98,200	\$54,354	\$44,457	4428	87.76	3886	526	953
06	037	9106.05	Moderate	No	63.24	\$98,200	\$62,102	\$50,795	5134	89.77	4609	772	1231
06	037	9106.06	Moderate	No	57.88	\$98,200	\$56,838	\$46,488	3222	88.98	2867	463	763
06	037	9106.07	Moderate	No	54.64	\$98,200	\$53,656	\$43,889	3946	87.25	3443	565	896
06	037	9106.08	Moderate	No	75.72	\$98,200	\$74,357	\$60,821	3550	85.75	3044	554	926
06	037	9107.06	Middle	No	81.49	\$98,200	\$80,023	\$65,453	6553	92.48	6060	1073	1575
06	037	9107.07	Moderate	No	70.62	\$98,200	\$69,349	\$56,724	5968	85.62	5110	814	1071
06	037	9107.09	Middle	No	108.03	\$98,200	\$106,085	\$86,771	1818	64.30	1169	442	492
06	037	9107.12	Middle	No	94.02	\$98,200	\$92,328	\$75,521	3155	86.56	2731	571	800
06	037	9107.13	Middle	No	80.49	\$98,200	\$79,041	\$64,652	6055	90.47	5478	1083	1511
06	037	9107.14	Moderate	No	76.00	\$98,200	\$74,632	\$61,046	3934	92.60	3643	672	970
06	037	9107.15	Moderate	No	70.82	\$98,200	\$69,545	\$56,886	7105	89.42	6353	1281	1864
06	037	9107.16	Middle	No	95.52	\$98,200	\$93,801	\$76,722	6636	84.69	5620	1209	1710
06	037	9107.17	Middle	No	110.39	\$98,200	\$108,403	\$88,664	2403	90.35	2171	525	540
06	037	9107.18	Middle	No	82.81	\$98,200	\$81,319	\$66,515	5861	91.98	5391	992	1307
06	037	9107.19	Middle	No	89.31	\$98,200	\$87,702	\$71,734	4484	93.22	4180	574	952
06	037	9107.20	Middle	No	85.77	\$98,200	\$84,226	\$68,889	5194	88.51	4597	1004	1431
06	037	9107.21	Middle	No	84.43	\$98,200	\$82,910	\$67,813	3330	87.36	2909	492	929
06	037	9108.04	Upper	No	131.97	\$98,200	\$129,595	\$106,000	3338	38.35	1280	930	1080

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	037	9108.07	Upper	No	142.98	\$98,200	\$140,406	\$114,844	6092	56.81	3461	1455	1693
06	037	9108.08	Upper	No	133.62	\$98,200	\$131,215	\$107,321	3494	52.60	1838	1034	1065
06	037	9108.09	Upper	No	251.05	\$98,200	\$246,531	\$201,641	2337	31.24	730	653	720
06	037	9108.10	Upper	No	198.09	\$98,200	\$194,524	\$159,107	2685	45.66	1226	614	815
06	037	9108.14	Upper	No	138.17	\$98,200	\$135,683	\$110,982	3601	33.35	1201	1188	1358
06	037	9108.15	Upper	No	154.29	\$98,200	\$151,513	\$123,924	5142	36.66	1885	1563	1961
06	037	9110.01	Middle	No	86.60	\$98,200	\$85,041	\$69,559	3958	48.18	1907	1158	1754
06	037	9111.00	Moderate	No	68.99	\$98,200	\$67,748	\$55,417	7827	88.39	6918	1239	2109
06	037	9200.13	Upper	No	173.04	\$98,200	\$169,925	\$138,986	7801	52.29	4079	1823	2116
06	037	9200.15	Upper	No	189.84	\$98,200	\$186,423	\$152,476	6724	40.85	2747	1877	2042
06	037	9200.16	Upper	No	180.65	\$98,200	\$177,398	\$145,096	4423	44.56	1971	1008	1259
06	037	9200.17	Upper	No	144.18	\$98,200	\$141,585	\$115,809	4241	48.27	2047	1058	1237
06	037	9200.18	Upper	No	166.34	\$98,200	\$163,346	\$133,603	2184	35.03	765	577	667
06	037	9200.20	Upper	No	165.18	\$98,200	\$162,207	\$132,670	7009	44.86	3144	1666	1922
06	037	9200.28	Upper	No	161.85	\$98,200	\$158,937	\$130,000	8017	59.01	4731	1948	2238
06	037	9200.29	Middle	No	110.20	\$98,200	\$108,216	\$88,514	5931	59.79	3546	1071	1334
06	037	9200.30	Upper	No	140.84	\$98,200	\$138,305	\$113,125	5399	59.84	3231	1343	1553
06	037	9200.31	Middle	No	114.85	\$98,200	\$112,783	\$92,250	4850	49.63	2407	1922	2009
06	037	9200.34	Upper	No	132.28	\$98,200	\$129,899	\$106,250	4152	60.55	2514	797	967
06	037	9200.35	Middle	No	94.43	\$98,200	\$92,730	\$75,845	8172	73.56	6011	1551	1710
06	037	9200.38	Moderate	No	61.90	\$98,200	\$60,786	\$49,722	2629	77.71	2043	120	254
06	037	9200.39	Upper	No	163.99	\$98,200	\$161,038	\$131,719	1808	50.55	914	423	513
06	037	9200.40	Upper	No	143.24	\$98,200	\$140,662	\$115,054	5045	66.82	3371	787	993
06	037	9200.41	Middle	No	100.87	\$98,200	\$99,054	\$81,023	1473	61.03	899	173	307
06	037	9200.42	Upper	No	126.06	\$98,200	\$123,791	\$101,250	7762	65.69	5099	1372	1649
06	037	9200.43	Upper	No	200.80	\$98,200	\$197,186	\$161,280	8832	62.76	5543	1563	1892
06	037	9200.44	Upper	No	122.88	\$98,200	\$120,668	\$98,700	2737	47.28	1294	662	684
06	037	9200.45	Upper	No	174.08	\$98,200	\$170,947	\$139,821	4438	42.09	1868	1217	1396

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	037	9200.46	Middle	No	91.08	\$98,200	\$89,441	\$73,160	2914	69.35	2021	752	834
06	037	9200.47	Moderate	No	70.09	\$98,200	\$68,828	\$56,302	6676	84.63	5650	220	581
06	037	9200.48	Middle	No	111.93	\$98,200	\$109,915	\$89,904	6307	74.50	4699	1364	1529
06	037	9200.49	Upper	No	181.75	\$98,200	\$178,479	\$145,982	5777	50.68	2928	1351	1500
06	037	9200.50	Moderate	No	79.37	\$98,200	\$77,941	\$63,750	1328	28.54	379	357	594
06	037	9201.02	Upper	No	127.78	\$98,200	\$125,480	\$102,632	5115	54.57	2791	1014	1216
06	037	9201.04	Upper	No	168.08	\$98,200	\$165,055	\$135,000	2732	40.92	1118	766	883
06	037	9201.06	Middle	No	115.27	\$98,200	\$113,195	\$92,583	3096	68.02	2106	862	1057
06	037	9201.09	Upper	No	154.36	\$98,200	\$151,582	\$123,984	5766	44.17	2547	1315	1498
06	037	9201.10	Upper	No	168.86	\$98,200	\$165,821	\$135,625	3098	41.67	1291	590	671
06	037	9201.11	Upper	No	158.51	\$98,200	\$155,657	\$127,313	3053	44.35	1354	831	993
06	037	9201.12	Upper	No	179.25	\$98,200	\$176,024	\$143,973	4220	41.68	1759	1022	1293
06	037	9201.14	Upper	No	157.80	\$98,200	\$154,960	\$126,746	6331	51.33	3250	1228	1417
06	037	9201.15	Upper	No	152.60	\$98,200	\$149,853	\$122,569	4144	45.61	1890	972	1065
06	037	9201.16	Upper	No	170.07	\$98,200	\$167,009	\$136,597	5057	48.21	2438	1404	1548
06	037	9201.18	Upper	No	167.27	\$98,200	\$164,259	\$134,348	5931	52.27	3100	1699	1851
06	037	9201.19	Upper	No	201.54	\$98,200	\$197,912	\$161,875	1833	52.37	960	477	485
06	037	9201.20	Upper	No	235.58	\$98,200	\$231,340	\$189,214	4192	55.42	2323	866	1029
06	037	9201.21	Upper	No	197.28	\$98,200	\$193,729	\$158,456	10332	60.85	6287	2103	2469
06	037	9202.00	Unknown	No	0.00	\$98,200	\$0	\$0	5584	89.43	4994	0	0
06	037	9203.03	Upper	No	123.76	\$98,200	\$121,532	\$99,402	1593	49.53	789	289	431
06	037	9203.12	Upper	No	143.96	\$98,200	\$141,369	\$115,625	5933	48.49	2877	982	1412
06	037	9203.13	Upper	No	159.49	\$98,200	\$156,619	\$128,105	5304	50.66	2687	1267	1525
06	037	9203.14	Upper	No	155.68	\$98,200	\$152,878	\$125,038	3142	47.58	1495	648	785
06	037	9203.22	Middle	No	106.27	\$98,200	\$104,357	\$85,357	2998	43.40	1301	723	729
06	037	9203.26	Upper	No	174.55	\$98,200	\$171,408	\$140,194	7212	56.14	4049	1052	1306
06	037	9203.28	Upper	No	237.59	\$98,200	\$233,313	\$190,833	1987	44.39	882	410	395
06	037	9203.29	Upper	No	134.77	\$98,200	\$132,344	\$108,250	6723	41.02	2758	1420	1635
06	037	9203.30	Upper	No	151.22	\$98,200	\$148,498	\$121,458	4166	32.62	1359	994	1259

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	037	9203.31	Upper	No	138.51	\$98,200	\$136,017	\$111,250	3751	40.71	1527	893	1176
06	037	9203.32	Upper	No	153.82	\$98,200	\$151,051	\$123,550	1950	40.26	785	397	403
06	037	9203.34	Upper	No	140.51	\$98,200	\$137,981	\$112,857	6363	40.28	2563	1334	1658
06	037	9203.38	Upper	No	206.18	\$98,200	\$202,469	\$165,603	5642	50.62	2856	1430	1611
06	037	9203.39	Upper	No	202.92	\$98,200	\$199,267	\$162,986	8114	56.37	4574	1839	2161
06	037	9203.40	Middle	No	116.27	\$98,200	\$114,177	\$93,388	3208	76.62	2458	338	507
06	037	9203.41	Low	No	46.23	\$98,200	\$45,398	\$37,134	3287	89.60	2945	95	442
06	037	9203.42	Moderate	No	70.15	\$98,200	\$68,887	\$56,346	3011	94.02	2831	293	583
06	037	9203.43	Moderate	No	60.69	\$98,200	\$59,598	\$48,750	4297	84.76	3642	294	595
06	037	9304.00	Upper	No	203.45	\$98,200	\$199,788	\$163,412	1285	47.55	611	318	544
06	037	9800.01	Unknown	No	0.00	\$98,200	\$0	\$0	28	60.71	17	0	0
06	037	9800.02	Unknown	No	0.00	\$98,200	\$0	\$0	9	100.00	9	0	0
06	037	9800.03	Unknown	No	0.00	\$98,200	\$0	\$0	0	0.00	0	0	0
06	037	9800.04	Unknown	No	0.00	\$98,200	\$0	\$0	0	0.00	0	0	0
06	037	9800.05	Unknown	No	0.00	\$98,200	\$0	\$0	3	100.00	3	0	0
06	037	9800.06	Unknown	No	0.00	\$98,200	\$0	\$0	2	100.00	2	0	0
06	037	9800.07	Unknown	No	0.00	\$98,200	\$0	\$0	5	100.00	5	0	0
06	037	9800.08	Unknown	No	0.00	\$98,200	\$0	\$0	465	65.16	303	0	0
06	037	9800.09	Unknown	No	0.00	\$98,200	\$0	\$0	52	67.31	35	0	0
06	037	9800.10	Unknown	No	0.00	\$98,200	\$0	\$0	144	71.53	103	26	26
06	037	9800.11	Unknown	No	0.00	\$98,200	\$0	\$0	140	75.71	106	0	12
06	037	9800.12	Unknown	No	0.00	\$98,200	\$0	\$0	0	0.00	0	0	0
06	037	9800.13	Unknown	No	0.00	\$98,200	\$0	\$0	62	70.97	44	0	0
06	037	9800.14	Unknown	No	0.00	\$98,200	\$0	\$0	150	41.33	62	0	9
06	037	9800.15	Unknown	No	0.00	\$98,200	\$0	\$0	1267	82.56	1046	0	121
06	037	9800.16	Moderate	No	73.45	\$98,200	\$72,128	\$59,000	222	93.69	208	3	38
06	037	9800.17	Moderate	No	56.33	\$98,200	\$55,316	\$45,250	1192	55.96	667	0	35
06	037	9800.18	Unknown	No	0.00	\$98,200	\$0	\$0	30	83.33	25	0	0

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	037	9800.19	Upper	No	252.12	\$98,200	\$247,582	\$202,500	128	37.50	48	24	37
06	037	9800.20	Unknown	No	0.00	\$98,200	\$0	\$0	2	50.00	1	0	0
06	037	9800.21	Unknown	No	0.00	\$98,200	\$0	\$0	56	75.00	42	14	14
06	037	9800.22	Unknown	No	0.00	\$98,200	\$0	\$0	0	0.00	0	0	0
06	037	9800.23	Unknown	No	0.00	\$98,200	\$0	\$0	19	57.89	11	0	0
06	037	9800.24	Upper	No	203.10	\$98,200	\$199,444	\$163,125	226	35.84	81	61	73
06	037	9800.25	Middle	No	101.87	\$98,200	\$100,036	\$81,820	518	93.44	484	0	52
06	037	9800.26	Unknown	No	0.00	\$98,200	\$0	\$0	11	27.27	3	0	0
06	037	9800.28	Unknown	No	0.00	\$98,200	\$0	\$0	11	81.82	9	0	0
06	037	9800.30	Unknown	No	0.00	\$98,200	\$0	\$0	0	0.00	0	0	0
06	037	9800.31	Unknown	No	0.00	\$98,200	\$0	\$0	1748	62.87	1099	0	22
06	037	9800.33	Unknown	No	0.00	\$98,200	\$0	\$0	89	59.55	53	0	0
06	037	9800.34	Unknown	No	0.00	\$98,200	\$0	\$0	110	74.55	82	0	9
06	037	9800.35	Moderate	No	65.93	\$98,200	\$64,743	\$52,955	623	89.73	559	33	146
06	037	9800.36	Middle	No	102.30	\$98,200	\$100,459	\$82,165	616	94.32	581	67	164
06	037	9800.37	Unknown	No	0.00	\$98,200	\$0	\$0	0	0.00	0	0	0
06	037	9800.38	Unknown	No	0.00	\$98,200	\$0	\$0	4	100.00	4	0	0
06	037	9800.39	Unknown	No	0.00	\$98,200	\$0	\$0	0	0.00	0	0	0
06	037	9901.00	Unknown	No	0.00	\$98,200	\$0	\$0	0	0.00	0	0	0
06	037	9902.00	Unknown	No	0.00	\$98,200	\$0	\$0	0	0.00	0	0	0
06	037	9903.00	Unknown	No	0.00	\$98,200	\$0	\$0	0	0.00	0	0	0

* Will automatically be included in the 2025 Distressed or Underserved Tract List

2024 FFIEC Census Report - Summary Census Demographic Information

State: 41 - OREGON (OR)

County: 005 - CLACKAMAS COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
41	005	0201.01	Upper	No	173.11	\$116,900	\$202,366	\$163,984	2581	21.77	562	684	879
41	005	0201.02	Upper	No	166.39	\$116,900	\$194,510	\$157,625	2466	18.90	466	848	1016
41	005	0202.01	Upper	No	136.05	\$116,900	\$159,042	\$128,882	4135	15.91	658	1085	1282
41	005	0202.02	Upper	No	165.70	\$116,900	\$193,703	\$156,964	2505	16.89	423	655	909
41	005	0203.02	Upper	No	152.78	\$116,900	\$178,600	\$144,732	3974	25.04	995	1119	1558
41	005	0203.03	Upper	No	135.95	\$116,900	\$158,926	\$128,788	5388	25.84	1392	1452	1668
41	005	0203.04	Upper	No	125.72	\$116,900	\$146,967	\$119,099	5755	31.42	1808	1438	1727
41	005	0204.01	Upper	No	141.19	\$116,900	\$165,051	\$133,750	5632	20.99	1182	1766	2004
41	005	0204.03	Upper	No	174.00	\$116,900	\$203,406	\$164,833	3927	19.07	749	1341	1452
41	005	0204.04	Upper	No	188.11	\$116,900	\$219,901	\$178,194	3940	16.93	667	1346	1533
41	005	0205.03	Upper	No	195.22	\$116,900	\$228,212	\$184,931	2674	14.58	390	805	925
41	005	0205.04	Upper	No	151.78	\$116,900	\$177,431	\$143,782	6695	16.91	1132	2182	2353
41	005	0205.05	Upper	No	147.93	\$116,900	\$172,930	\$140,139	3186	14.28	455	923	993
41	005	0205.06	Upper	No	149.47	\$116,900	\$174,730	\$141,589	3419	18.78	642	1019	1093
41	005	0205.07	Upper	No	176.57	\$116,900	\$206,410	\$167,266	4166	24.46	1019	1036	1277
41	005	0206.01	Upper	No	136.19	\$116,900	\$159,206	\$129,015	3242	17.21	558	1035	1122
41	005	0206.02	Upper	No	147.44	\$116,900	\$172,357	\$139,669	5444	20.37	1109	1591	1910
41	005	0207.00	Upper	No	140.89	\$116,900	\$164,700	\$133,468	4116	16.11	663	1183	1373
41	005	0208.00	Moderate	No	78.11	\$116,900	\$91,311	\$73,994	4355	19.56	852	715	983
41	005	0209.00	Moderate	No	76.53	\$116,900	\$89,464	\$72,500	3893	20.06	781	992	1572
41	005	0210.00	Middle	No	96.10	\$116,900	\$112,341	\$91,033	4642	21.80	1012	1392	1932
41	005	0211.00	Middle	No	97.64	\$116,900	\$114,141	\$92,500	5276	21.85	1153	1597	1942
41	005	0212.00	Middle	No	90.13	\$116,900	\$105,362	\$85,386	3889	20.78	808	667	1275
41	005	0213.00	Moderate	No	73.63	\$116,900	\$86,073	\$69,754	6128	22.80	1397	1761	2445
41	005	0214.00	Middle	No	103.93	\$116,900	\$121,494	\$98,456	5126	20.48	1050	1566	1765
41	005	0215.00	Middle	No	89.03	\$116,900	\$104,076	\$84,336	5196	20.05	1042	1668	1812

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
41	005	0216.01	Moderate	No	65.12	\$116,900	\$76,125	\$61,694	5983	36.12	2161	1137	1906
41	005	0216.02	Moderate	No	75.78	\$116,900	\$88,587	\$71,789	5039	32.31	1628	1255	1758
41	005	0217.00	Middle	No	85.04	\$116,900	\$99,412	\$80,556	6322	20.50	1296	2008	2221
41	005	0218.01	Upper	No	122.32	\$116,900	\$142,992	\$115,878	5775	17.63	1018	2119	2163
41	005	0218.02	Moderate	No	59.98	\$116,900	\$70,117	\$56,820	4347	26.57	1155	867	1299
41	005	0219.00	Moderate	No	51.95	\$116,900	\$60,730	\$49,219	3463	23.82	825	655	1264
41	005	0220.00	Middle	No	105.50	\$116,900	\$123,330	\$99,939	6921	18.15	1256	1942	2414
41	005	0221.01	Middle	No	92.70	\$116,900	\$108,366	\$87,820	6683	24.20	1617	2033	2299
41	005	0221.05	Middle	No	110.61	\$116,900	\$129,303	\$104,782	6416	32.61	2092	2111	2306
41	005	0221.07	Moderate	No	74.61	\$116,900	\$87,219	\$70,682	4193	36.44	1528	310	511
41	005	0221.08	Middle	No	83.18	\$116,900	\$97,237	\$78,796	3168	40.97	1298	666	1049
41	005	0221.09	Middle	No	100.80	\$116,900	\$117,835	\$95,486	3526	37.46	1321	841	1141
41	005	0221.10	Middle	No	106.93	\$116,900	\$125,001	\$101,301	4847	38.58	1870	1503	1556
41	005	0222.01	Low	No	46.63	\$116,900	\$54,510	\$44,176	5680	46.81	2659	477	697
41	005	0222.05	Upper	No	140.53	\$116,900	\$164,280	\$133,125	4152	31.09	1291	1077	1163
41	005	0222.06	Upper	No	131.62	\$116,900	\$153,864	\$124,688	6830	34.82	2378	1690	1915
41	005	0222.07	Upper	No	139.59	\$116,900	\$163,181	\$132,238	6414	34.05	2184	2037	2071
41	005	0222.08	Upper	No	132.61	\$116,900	\$155,021	\$125,625	9406	35.86	3373	1980	2343
41	005	0223.01	Middle	No	98.59	\$116,900	\$115,252	\$93,393	4953	17.61	872	1197	1655
41	005	0223.02	Middle	No	99.10	\$116,900	\$115,848	\$93,882	6072	17.80	1081	1865	2128
41	005	0224.00	Middle	No	81.42	\$116,900	\$95,180	\$77,134	4180	16.75	700	833	1459
41	005	0225.01	Middle	No	87.56	\$116,900	\$102,358	\$82,944	3286	18.05	593	938	1252
41	005	0225.02	Middle	No	91.22	\$116,900	\$106,636	\$86,419	4527	21.54	975	797	1446
41	005	0226.02	Middle	No	111.65	\$116,900	\$130,519	\$105,768	4635	17.35	804	1428	1654
41	005	0226.03	Middle	No	98.44	\$116,900	\$115,076	\$93,255	4074	25.18	1026	723	1077
41	005	0226.05	Middle	No	96.06	\$116,900	\$112,294	\$91,000	7772	21.99	1709	1901	2414
41	005	0226.06	Middle	No	109.29	\$116,900	\$127,760	\$103,534	6010	17.24	1036	1716	1870
41	005	0227.02	Upper	No	168.72	\$116,900	\$197,234	\$159,826	7223	18.51	1337	2114	2330
41	005	0227.07	Upper	No	126.67	\$116,900	\$148,077	\$120,000	8186	24.38	1996	2027	2356

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
41	005	0227.08	Upper	No	137.04	\$116,900	\$160,200	\$129,821	4281	30.23	1294	1095	1260
41	005	0227.10	Middle	No	95.09	\$116,900	\$111,160	\$90,083	2899	30.53	885	407	685
41	005	0228.00	Middle	No	109.45	\$116,900	\$127,947	\$103,681	4051	11.87	481	1464	1698
41	005	0229.01	Middle	No	115.46	\$116,900	\$134,973	\$109,375	4541	21.07	957	1183	1388
41	005	0229.04	Moderate	No	79.95	\$116,900	\$93,462	\$75,737	3850	32.42	1248	624	1210
41	005	0229.05	Middle	No	104.78	\$116,900	\$122,488	\$99,262	4448	21.85	972	1377	1529
41	005	0229.06	Middle	No	93.03	\$116,900	\$108,752	\$88,125	3008	25.17	757	927	1135
41	005	0229.07	Moderate	No	64.84	\$116,900	\$75,798	\$61,429	4144	43.68	1810	728	1044
41	005	0230.01	Middle	No	106.66	\$116,900	\$124,686	\$101,045	3555	12.66	450	1098	1310
41	005	0230.02	Middle	No	109.06	\$116,900	\$127,491	\$103,313	3770	15.20	573	1334	1420
41	005	0231.00	Middle	No	100.99	\$116,900	\$118,057	\$95,667	6431	13.45	865	2033	2309
41	005	0232.01	Upper	No	128.39	\$116,900	\$150,088	\$121,629	4904	20.27	994	1393	1586
41	005	0232.02	Middle	No	113.52	\$116,900	\$132,705	\$107,539	8054	24.16	1946	2575	2862
41	005	0233.00	Middle	No	113.92	\$116,900	\$133,172	\$107,917	5294	16.15	855	1759	1929
41	005	0234.01	Middle	No	103.41	\$116,900	\$120,886	\$97,961	4914	20.39	1002	1403	1839
41	005	0234.03	Middle	No	89.52	\$116,900	\$104,649	\$84,803	6462	18.37	1187	1539	1913
41	005	0234.04	Middle	No	98.68	\$116,900	\$115,357	\$93,482	6967	15.93	1110	1725	2124
41	005	0235.00	Middle	No	89.71	\$116,900	\$104,871	\$84,983	6050	18.96	1147	1819	2177
41	005	0236.00	Middle	No	80.25	\$116,900	\$93,812	\$76,023	3963	12.52	496	1275	1685
41	005	0237.00	Middle	No	99.58	\$116,900	\$116,409	\$94,333	4997	12.37	618	1429	1810
41	005	0238.00	Middle	No	101.65	\$116,900	\$118,829	\$96,297	6578	19.78	1301	1566	2051
41	005	0239.01	Middle	No	98.12	\$116,900	\$114,702	\$92,951	6003	23.49	1410	1419	1833
41	005	0239.02	Moderate	No	72.94	\$116,900	\$85,267	\$69,103	5690	22.44	1277	1238	1628
41	005	0240.00	Middle	No	89.11	\$116,900	\$104,170	\$84,417	2821	12.02	339	871	968
41	005	0241.00	Middle	No	83.88	\$116,900	\$98,056	\$79,464	5093	12.61	642	1741	1916
41	005	0242.00	Moderate	No	77.94	\$116,900	\$91,112	\$73,838	7428	15.05	1118	2147	2618
41	005	0243.02	Middle	No	95.39	\$116,900	\$111,511	\$90,367	5256	16.93	890	1693	2129
41	005	0243.03	Moderate	No	79.01	\$116,900	\$92,363	\$74,850	3164	15.39	487	1182	2212

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
41	005	0243.04	Middle	No	94.10	\$116,900	\$110,003	\$89,145	2251	12.75	287	858	3003
41	005	0244.01	Moderate	No	73.65	\$116,900	\$86,097	\$69,773	3504	30.79	1079	387	434
41	005	0244.02	Middle	No	91.95	\$116,900	\$107,490	\$87,109	5115	29.03	1485	613	734
41	005	9800.00	Unknown	No	0.00	\$116,900	\$0	\$0	82	41.46	34	0	12

* Will automatically be included in the 2025 Distressed or Underserved Tract List

2024 FFIEC Census Report - Summary Census Demographic Information

State: 41 - OREGON (OR)

County: 051 - MULTNOMAH COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
41	051	0001.01	Upper	No	137.59	\$116,900	\$160,843	\$130,339	3278	16.20	531	613	878
41	051	0001.02	Upper	No	165.33	\$116,900	\$193,271	\$156,618	3996	17.24	689	1196	1494
41	051	0002.01	Upper	No	166.51	\$116,900	\$194,650	\$157,734	3461	21.24	735	736	1101
41	051	0002.02	Middle	No	117.37	\$116,900	\$137,206	\$111,188	3456	22.05	762	569	800
41	051	0003.01	Middle	No	109.90	\$116,900	\$128,473	\$104,110	5443	27.82	1514	1019	1419
41	051	0003.02	Upper	No	169.94	\$116,900	\$198,660	\$160,982	7191	16.78	1207	2461	2824
41	051	0004.01	Middle	No	97.15	\$116,900	\$113,568	\$92,028	3746	20.82	780	1062	1521
41	051	0004.02	Middle	No	96.06	\$116,900	\$112,294	\$90,995	3906	25.14	982	965	1488
41	051	0005.01	Middle	No	104.00	\$116,900	\$121,576	\$98,523	4134	27.16	1123	1236	1711
41	051	0005.02	Middle	No	86.20	\$116,900	\$100,768	\$81,658	4597	34.81	1600	1204	1818
41	051	0006.01	Moderate	No	63.52	\$116,900	\$74,255	\$60,172	5843	50.81	2969	1687	2323
41	051	0006.02	Moderate	No	74.90	\$116,900	\$87,558	\$70,959	5756	50.23	2891	1219	2053
41	051	0007.01	Middle	No	106.95	\$116,900	\$125,025	\$101,313	4811	33.80	1626	1421	1735
41	051	0007.02	Middle	No	80.82	\$116,900	\$94,479	\$76,563	5243	34.62	1815	1281	1807
41	051	0008.01	Upper	No	121.06	\$116,900	\$141,519	\$114,681	5004	23.30	1166	1183	1939
41	051	0008.02	Middle	No	94.09	\$116,900	\$109,991	\$89,137	5005	27.15	1359	1124	1779
41	051	0009.01	Upper	No	138.01	\$116,900	\$161,334	\$130,739	4382	20.90	916	927	1572
41	051	0009.02	Middle	No	96.45	\$116,900	\$112,750	\$91,369	4910	32.51	1596	744	1518
41	051	0010.00	Middle	No	107.57	\$116,900	\$125,749	\$101,900	5669	22.60	1281	1067	2275
41	051	0011.01	Middle	No	101.46	\$116,900	\$118,607	\$96,111	3262	29.15	951	127	455
41	051	0011.02	Upper	No	157.47	\$116,900	\$184,082	\$149,167	1610	24.84	400	309	531
41	051	0012.02	Upper	No	168.21	\$116,900	\$196,637	\$159,341	3342	19.60	655	1010	1152
41	051	0012.03	Middle	No	99.11	\$116,900	\$115,860	\$93,889	2365	21.23	502	327	517
41	051	0012.04	Moderate	No	74.73	\$116,900	\$87,359	\$70,795	3052	23.53	718	137	856
41	051	0013.01	Upper	No	123.20	\$116,900	\$144,021	\$116,705	4099	20.69	848	579	1333
41	051	0013.02	Upper	No	127.52	\$116,900	\$149,071	\$120,804	3376	21.45	724	907	1221

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
41	051	0014.00	Upper	No	125.62	\$116,900	\$146,850	\$119,005	5666	23.14	1311	1159	2020
41	051	0015.00	Upper	No	160.65	\$116,900	\$187,800	\$152,188	3684	17.86	658	1133	1366
41	051	0016.01	Middle	No	113.66	\$116,900	\$132,869	\$107,672	6234	26.15	1630	1457	1891
41	051	0016.02	Moderate	No	73.01	\$116,900	\$85,349	\$69,163	4616	42.11	1944	1494	2101
41	051	0017.02	Middle	No	92.43	\$116,900	\$108,051	\$87,557	3969	40.21	1596	821	1354
41	051	0017.03	Moderate	No	76.31	\$116,900	\$89,206	\$72,292	3952	32.06	1267	1212	1497
41	051	0017.04	Middle	No	81.69	\$116,900	\$95,496	\$77,384	2677	28.46	762	923	1175
41	051	0018.01	Upper	No	124.56	\$116,900	\$145,611	\$118,000	4326	27.32	1182	723	1392
41	051	0018.02	Middle	No	93.76	\$116,900	\$109,605	\$88,819	3533	22.13	782	799	1099
41	051	0019.00	Upper	No	190.91	\$116,900	\$223,174	\$180,852	5123	19.05	976	1607	1935
41	051	0020.01	Moderate	No	76.13	\$116,900	\$88,996	\$72,123	2557	21.51	550	423	856
41	051	0020.02	Middle	No	97.85	\$116,900	\$114,387	\$92,698	3692	24.05	888	308	1038
41	051	0021.01	Upper	No	138.26	\$116,900	\$161,626	\$130,974	1414	32.89	465	0	73
41	051	0021.02	Moderate	No	78.01	\$116,900	\$91,194	\$73,906	2909	25.40	739	127	305
41	051	0022.03	Middle	No	118.32	\$116,900	\$138,316	\$112,083	4931	37.40	1844	640	1214
41	051	0023.03	Middle	No	102.70	\$116,900	\$120,056	\$97,292	4074	36.65	1493	257	663
41	051	0024.01	Upper	No	161.20	\$116,900	\$188,443	\$152,708	2794	24.98	698	876	1108
41	051	0024.02	Upper	No	147.79	\$116,900	\$172,767	\$140,000	3830	24.15	925	563	621
41	051	0025.01	Upper	No	216.99	\$116,900	\$253,661	\$205,556	4672	16.40	766	1680	1801
41	051	0025.02	Middle	No	105.45	\$116,900	\$123,271	\$99,892	4614	24.97	1152	746	1007
41	051	0026.00	Upper	No	133.90	\$116,900	\$156,529	\$126,840	2916	19.38	565	1118	1202
41	051	0027.01	Upper	No	202.04	\$116,900	\$236,185	\$191,394	3286	16.04	527	1153	1215
41	051	0027.02	Middle	No	89.35	\$116,900	\$104,450	\$84,644	3281	25.69	843	669	741
41	051	0028.01	Upper	No	154.39	\$116,900	\$180,482	\$146,250	2991	21.50	643	1028	1220
41	051	0028.02	Upper	No	139.81	\$116,900	\$163,438	\$132,438	3087	22.06	681	923	1176
41	051	0029.01	Middle	No	103.93	\$116,900	\$121,494	\$98,452	4687	24.09	1129	1296	1911
41	051	0029.02	Middle	No	97.03	\$116,900	\$113,428	\$91,920	5684	28.38	1613	1902	2529
41	051	0029.03	Middle	No	83.13	\$116,900	\$97,179	\$78,750	5303	41.94	2224	975	1668
41	051	0030.00	Upper	No	123.91	\$116,900	\$144,851	\$117,381	5038	21.68	1092	1784	2182

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
41	051	0031.00	Upper	No	152.54	\$116,900	\$178,319	\$144,500	4940	21.70	1072	1401	2042
41	051	0032.00	Upper	No	156.51	\$116,900	\$182,960	\$148,264	4252	24.88	1058	1290	1757
41	051	0033.01	Moderate	No	68.54	\$116,900	\$80,123	\$64,926	3340	39.91	1333	551	1027
41	051	0033.02	Middle	No	89.56	\$116,900	\$104,696	\$84,844	3109	35.41	1101	777	1243
41	051	0034.01	Middle	No	89.05	\$116,900	\$104,099	\$84,357	3657	41.48	1517	892	1505
41	051	0034.02	Upper	No	124.79	\$116,900	\$145,880	\$118,214	4120	38.79	1598	583	1424
41	051	0035.01	Middle	No	95.74	\$116,900	\$111,920	\$90,694	3877	30.80	1194	705	1386
41	051	0035.02	Middle	No	116.00	\$116,900	\$135,604	\$109,891	2763	26.35	728	547	928
41	051	0036.01	Middle	No	96.90	\$116,900	\$113,276	\$91,797	4819	38.58	1859	1354	1980
41	051	0036.02	Upper	No	138.77	\$116,900	\$162,222	\$131,455	6284	36.66	2304	2195	2813
41	051	0036.03	Middle	No	99.76	\$116,900	\$116,619	\$94,500	1591	31.43	500	576	672
41	051	0037.01	Middle	No	88.19	\$116,900	\$103,094	\$83,542	4332	38.41	1664	1026	1627
41	051	0037.02	Upper	No	154.39	\$116,900	\$180,482	\$146,250	2358	29.90	705	673	982
41	051	0038.01	Middle	No	110.18	\$116,900	\$128,800	\$104,375	3355	32.22	1081	754	1088
41	051	0038.02	Upper	No	130.99	\$116,900	\$153,127	\$124,091	3363	30.24	1017	903	1456
41	051	0038.03	Middle	No	114.29	\$116,900	\$133,605	\$108,271	4385	30.22	1325	952	1582
41	051	0039.02	Middle	No	118.92	\$116,900	\$139,017	\$112,656	3297	24.17	797	1095	1384
41	051	0039.03	Middle	No	91.40	\$116,900	\$106,847	\$86,587	3409	45.73	1559	865	1315
41	051	0039.04	Middle	No	99.27	\$116,900	\$116,047	\$94,036	4075	34.60	1410	1352	1609
41	051	0040.02	Middle	No	113.84	\$116,900	\$133,079	\$107,841	6745	31.85	2148	1133	1779
41	051	0040.03	Moderate	No	51.46	\$116,900	\$60,157	\$48,750	7781	55.15	4291	1471	2628
41	051	0041.02	Middle	No	84.21	\$116,900	\$98,441	\$79,773	5288	32.53	1720	1673	2160
41	051	0041.03	Middle	No	89.21	\$116,900	\$104,286	\$84,512	4308	45.75	1971	1286	1726
41	051	0041.04	Low	No	33.01	\$116,900	\$38,589	\$31,271	3080	51.07	1573	397	1037
41	051	0042.00	Middle	No	114.00	\$116,900	\$133,266	\$107,993	4201	29.68	1247	772	1237
41	051	0043.00	Upper	No	177.41	\$116,900	\$207,392	\$168,059	1176	18.54	218	401	534
41	051	0045.00	Upper	No	167.44	\$116,900	\$195,737	\$158,611	3229	23.54	760	623	471
41	051	0046.01	Upper	No	263.91	\$116,900	\$308,511	\$250,001	3473	18.20	632	1302	1097

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
41	051	0046.02	Upper	No	243.73	\$116,900	\$284,920	\$230,882	2189	18.87	413	651	740
41	051	0047.00	Upper	No	186.34	\$116,900	\$217,831	\$176,520	4346	22.14	962	584	897
41	051	0048.00	Middle	No	80.02	\$116,900	\$93,543	\$75,804	3070	25.21	774	305	179
41	051	0049.01	Upper	No	155.53	\$116,900	\$181,815	\$147,330	3074	29.60	910	261	313
41	051	0049.02	Low	No	30.13	\$116,900	\$35,222	\$28,550	2441	26.01	635	110	69
41	051	0050.01	Upper	No	159.44	\$116,900	\$186,385	\$151,042	3473	28.36	985	534	37
41	051	0050.02	Upper	No	138.89	\$116,900	\$162,362	\$131,573	1365	30.70	419	123	84
41	051	0051.01	Upper	No	209.46	\$116,900	\$244,859	\$198,420	4433	32.10	1423	755	162
41	051	0051.02	Upper	No	156.08	\$116,900	\$182,458	\$147,857	3113	26.73	832	758	220
41	051	0051.03	Middle	No	100.48	\$116,900	\$117,461	\$95,189	3920	33.75	1323	316	156
41	051	0052.01	Upper	No	124.58	\$116,900	\$145,634	\$118,015	2180	33.99	741	64	48
41	051	0052.02	Middle	No	103.77	\$116,900	\$121,307	\$98,306	2937	27.48	807	441	78
41	051	0055.00	Middle	No	102.13	\$116,900	\$119,390	\$96,745	3038	34.86	1059	309	405
41	051	0056.01	Middle	No	118.10	\$116,900	\$138,059	\$111,875	2904	33.30	967	278	110
41	051	0056.02	Moderate	No	66.91	\$116,900	\$78,218	\$63,390	2370	38.95	923	34	68
41	051	0057.01	Upper	No	246.67	\$116,900	\$288,357	\$233,668	461	27.55	127	62	166
41	051	0057.02	Middle	No	108.37	\$116,900	\$126,685	\$102,663	3790	32.24	1222	590	224
41	051	0058.00	Upper	No	220.09	\$116,900	\$257,285	\$208,486	5204	22.25	1158	1295	1556
41	051	0059.01	Upper	No	121.04	\$116,900	\$141,496	\$114,663	2221	27.56	612	337	537
41	051	0059.02	Upper	No	177.93	\$116,900	\$208,000	\$168,553	4168	30.83	1285	735	13
41	051	0059.03	Upper	No	150.66	\$116,900	\$176,122	\$142,717	3278	23.31	764	1014	808
41	051	0060.01	Upper	No	146.73	\$116,900	\$171,527	\$139,000	1466	21.21	311	398	520
41	051	0060.02	Upper	No	145.25	\$116,900	\$169,797	\$137,596	2322	19.72	458	754	919
41	051	0061.00	Upper	No	170.41	\$116,900	\$199,209	\$161,429	2500	18.28	457	873	1003
41	051	0062.00	Upper	No	130.51	\$116,900	\$152,566	\$123,636	3187	17.79	567	962	1247
41	051	0063.00	Upper	No	198.35	\$116,900	\$231,871	\$187,895	5616	21.24	1193	1515	1751
41	051	0064.02	Upper	No	167.48	\$116,900	\$195,784	\$158,656	6237	19.11	1192	2170	2357
41	051	0064.03	Middle	No	107.97	\$116,900	\$126,217	\$102,284	4114	34.13	1404	857	1344
41	051	0064.04	Upper	No	129.58	\$116,900	\$151,479	\$122,750	3524	22.22	783	1171	1360

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
41	051	0065.01	Upper	No	145.98	\$116,900	\$170,651	\$138,284	6262	21.70	1359	2124	2476
41	051	0065.02	Upper	No	145.02	\$116,900	\$169,528	\$137,375	4419	23.44	1036	1472	1641
41	051	0066.01	Upper	No	149.78	\$116,900	\$175,093	\$141,890	2752	17.55	483	955	1209
41	051	0066.02	Middle	No	112.97	\$116,900	\$132,062	\$107,019	5551	26.21	1455	1207	2025
41	051	0067.01	Upper	No	157.75	\$116,900	\$184,410	\$149,438	3164	20.58	651	862	1140
41	051	0067.02	Middle	No	107.51	\$116,900	\$125,679	\$101,848	3298	21.62	713	891	1068
41	051	0068.01	Upper	No	208.75	\$116,900	\$244,029	\$197,750	2373	22.67	538	620	711
41	051	0068.02	Upper	No	166.26	\$116,900	\$194,358	\$157,500	3656	20.10	735	1096	1337
41	051	0069.00	Upper	No	220.75	\$116,900	\$258,057	\$209,118	2966	20.67	613	1011	1158
41	051	0070.01	Upper	No	230.37	\$116,900	\$269,303	\$218,224	5521	36.06	1991	1763	1973
41	051	0070.02	Upper	No	254.95	\$116,900	\$298,037	\$241,510	2857	23.66	676	1150	1225
41	051	0071.00	Middle	No	96.76	\$116,900	\$113,112	\$91,667	2771	17.25	478	846	1205
41	051	0072.01	Middle	No	112.03	\$116,900	\$130,963	\$106,125	3029	31.56	956	901	1015
41	051	0072.02	Middle	No	100.04	\$116,900	\$116,947	\$94,773	3727	46.39	1729	766	1016
41	051	0073.00	Middle	No	86.82	\$116,900	\$101,493	\$82,250	1781	35.71	636	75	172
41	051	0074.00	Moderate	No	52.32	\$116,900	\$61,162	\$49,563	3822	57.48	2197	609	982
41	051	0075.00	Middle	No	89.85	\$116,900	\$105,035	\$85,118	5140	41.50	2133	1076	1742
41	051	0076.00	Moderate	No	67.32	\$116,900	\$78,697	\$63,778	3462	52.66	1823	858	1356
41	051	0077.00	Moderate	No	72.19	\$116,900	\$84,390	\$68,385	1949	39.76	775	677	866
41	051	0078.00	Middle	No	98.77	\$116,900	\$115,462	\$93,571	1959	39.66	777	569	775
41	051	0079.00	Moderate	No	73.78	\$116,900	\$86,249	\$69,899	4617	49.23	2273	965	1556
41	051	0080.01	Moderate	No	73.60	\$116,900	\$86,038	\$69,722	3455	38.99	1347	766	862
41	051	0080.02	Middle	No	91.71	\$116,900	\$107,209	\$86,875	2970	37.88	1125	653	850
41	051	0081.00	Moderate	No	52.74	\$116,900	\$61,653	\$49,960	8087	47.58	3848	1126	1899
41	051	0082.01	Middle	No	90.95	\$116,900	\$106,321	\$86,161	3405	38.03	1295	764	984
41	051	0082.03	Moderate	No	59.22	\$116,900	\$69,228	\$56,103	5608	37.71	2115	857	1291
41	051	0082.04	Low	No	39.24	\$116,900	\$45,872	\$37,172	2604	56.14	1462	669	869
41	051	0083.01	Moderate	No	53.75	\$116,900	\$62,834	\$50,917	4399	64.61	2842	596	1106

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
41	051	0083.02	Moderate	No	64.06	\$116,900	\$74,886	\$60,686	4621	49.06	2267	947	1349
41	051	0084.00	Moderate	No	58.82	\$116,900	\$68,761	\$55,724	4854	49.42	2399	832	1326
41	051	0085.00	Moderate	No	73.23	\$116,900	\$85,606	\$69,375	4629	46.53	2154	884	1553
41	051	0086.00	Moderate	No	69.08	\$116,900	\$80,755	\$65,438	4357	48.47	2112	1018	1582
41	051	0087.00	Middle	No	80.76	\$116,900	\$94,408	\$76,510	4916	32.45	1595	1413	2002
41	051	0088.00	Moderate	No	65.63	\$116,900	\$76,721	\$62,175	4204	32.54	1368	1172	1674
41	051	0089.02	Middle	No	84.69	\$116,900	\$99,003	\$80,227	4166	39.99	1666	589	996
41	051	0089.03	Middle	No	117.49	\$116,900	\$137,346	\$111,296	5024	40.35	2027	1302	1609
41	051	0089.04	Moderate	No	62.66	\$116,900	\$73,250	\$59,358	5006	38.35	1920	1052	1521
41	051	0090.01	Moderate	No	57.90	\$116,900	\$67,685	\$54,848	5642	52.30	2951	1170	1662
41	051	0090.02	Low	No	39.98	\$116,900	\$46,737	\$37,872	5121	58.11	2976	517	1168
41	051	0091.01	Moderate	No	56.02	\$116,900	\$65,487	\$53,074	5977	53.37	3190	1004	1722
41	051	0091.02	Middle	No	94.80	\$116,900	\$110,821	\$89,808	7003	45.17	3163	1519	2035
41	051	0092.02	Moderate	No	57.19	\$116,900	\$66,855	\$54,181	5459	50.17	2739	993	1555
41	051	0092.03	Moderate	No	50.47	\$116,900	\$58,999	\$47,813	4044	48.44	1959	702	1128
41	051	0092.04	Moderate	No	76.68	\$116,900	\$89,639	\$72,644	4763	51.52	2454	862	1033
41	051	0093.01	Moderate	No	55.35	\$116,900	\$64,704	\$52,439	6285	54.42	3420	904	1422
41	051	0093.02	Moderate	No	77.56	\$116,900	\$90,668	\$73,472	4743	44.72	2121	884	1292
41	051	0094.00	Moderate	No	75.16	\$116,900	\$87,862	\$71,205	6970	35.31	2461	2494	2885
41	051	0095.01	Moderate	No	77.85	\$116,900	\$91,007	\$73,750	5137	55.64	2858	1203	1712
41	051	0095.02	Moderate	No	77.28	\$116,900	\$90,340	\$73,214	4271	49.17	2100	904	1223
41	051	0096.03	Moderate	No	64.37	\$116,900	\$75,249	\$60,982	3743	45.31	1696	818	1062
41	051	0096.04	Moderate	No	50.94	\$116,900	\$59,549	\$48,254	5444	56.94	3100	818	1321
41	051	0096.05	Moderate	No	67.77	\$116,900	\$79,223	\$64,205	5710	55.22	3153	1029	1329
41	051	0096.06	Moderate	No	59.58	\$116,900	\$69,649	\$56,447	5671	60.29	3419	691	1076
41	051	0097.01	Moderate	No	51.46	\$116,900	\$60,157	\$48,750	5745	46.95	2697	973	1509
41	051	0097.03	Moderate	No	57.18	\$116,900	\$66,843	\$54,167	4979	48.97	2438	1247	1435
41	051	0097.04	Low	No	48.78	\$116,900	\$57,024	\$46,208	3855	49.73	1917	990	1216
41	051	0098.01	Low	No	41.75	\$116,900	\$48,806	\$39,550	4633	56.90	2636	497	718

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
41	051	0098.03	Moderate	No	51.67	\$116,900	\$60,402	\$48,946	7087	41.34	2930	1137	2006
41	051	0098.04	Moderate	No	72.23	\$116,900	\$84,437	\$68,426	3496	42.91	1500	658	928
41	051	0099.03	Middle	No	112.74	\$116,900	\$131,793	\$106,803	7482	30.55	2286	2212	2423
41	051	0099.04	Middle	No	89.15	\$116,900	\$104,216	\$84,453	3844	36.26	1394	799	910
41	051	0099.05	Middle	No	86.13	\$116,900	\$100,686	\$81,594	3410	33.40	1139	939	1096
41	051	0099.06	Upper	No	130.99	\$116,900	\$153,127	\$124,083	3650	26.16	955	1268	1378
41	051	0099.07	Middle	No	94.06	\$116,900	\$109,956	\$89,102	5627	30.28	1704	1711	2154
41	051	0100.01	Low	No	44.86	\$116,900	\$52,441	\$42,500	6110	40.93	2501	643	1040
41	051	0100.02	Middle	No	86.44	\$116,900	\$101,048	\$81,888	5584	36.87	2059	1283	1652
41	051	0101.01	Moderate	No	74.24	\$116,900	\$86,787	\$70,334	5429	39.51	2145	832	1431
41	051	0101.02	Middle	No	104.24	\$116,900	\$121,857	\$98,750	4549	37.39	1701	719	1136
41	051	0102.00	Middle	No	92.19	\$116,900	\$107,770	\$87,332	7130	46.14	3290	2138	2537
41	051	0103.03	Middle	No	82.17	\$116,900	\$96,057	\$77,841	5717	35.81	2047	1026	1358
41	051	0103.04	Moderate	No	61.55	\$116,900	\$71,952	\$58,310	5140	56.44	2901	717	1162
41	051	0103.05	Middle	No	90.76	\$116,900	\$106,098	\$85,978	4105	23.80	977	964	1223
41	051	0103.06	Middle	No	99.17	\$116,900	\$115,930	\$93,942	5038	32.24	1624	1160	1362
41	051	0104.02	Middle	No	114.55	\$116,900	\$133,909	\$108,519	6298	21.32	1343	1617	2143
41	051	0104.05	Moderate	No	68.98	\$116,900	\$80,638	\$65,350	6188	37.93	2347	1183	1677
41	051	0104.07	Middle	No	96.38	\$116,900	\$112,668	\$91,307	6060	32.31	1958	1046	1719
41	051	0104.08	Low	No	48.28	\$116,900	\$56,439	\$45,735	6665	38.47	2564	1220	1667
41	051	0104.10	Low	No	46.43	\$116,900	\$54,277	\$43,986	4807	40.13	1929	630	916
41	051	0104.11	Moderate	No	52.78	\$116,900	\$61,700	\$50,000	3276	33.39	1094	648	1023
41	051	0104.12	Middle	No	114.16	\$116,900	\$133,453	\$108,142	3402	21.55	733	840	1031
41	051	0104.13	Middle	No	98.79	\$116,900	\$115,486	\$93,583	5227	30.04	1570	1061	1343
41	051	0105.00	Middle	No	107.82	\$116,900	\$126,042	\$102,143	3947	12.87	508	1256	1590
41	051	0106.01	Unknown	No	0.00	\$116,900	\$0	\$0	1718	32.60	560	260	90
41	051	0106.02	Upper	No	221.87	\$116,900	\$259,366	\$210,179	1786	35.39	632	42	25
41	051	9800.00	Unknown	No	0.00	\$116,900	\$0	\$0	55	43.64	24	0	0

* Will automatically be included in the 2025 Distressed or Underserved Tract List

2024 FFIEC Census Report - Summary Census Demographic Information

State: 41 - OREGON (OR)

County: 067 - WASHINGTON COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
41	067	0301.03	Middle	No	111.22	\$116,900	\$130,016	\$105,361	4851	26.18	1270	555	1270
41	067	0301.04	Upper	No	143.43	\$116,900	\$167,670	\$135,875	4175	29.37	1226	1124	1266
41	067	0301.05	Middle	No	86.67	\$116,900	\$101,317	\$82,104	3157	38.64	1220	514	567
41	067	0301.06	Upper	No	212.86	\$116,900	\$248,833	\$201,644	4119	28.19	1161	1410	1484
41	067	0302.00	Upper	No	129.50	\$116,900	\$151,386	\$122,679	6430	23.86	1534	1707	2033
41	067	0303.00	Upper	No	180.99	\$116,900	\$211,577	\$171,447	4709	16.48	776	1424	1660
41	067	0304.01	Middle	No	91.10	\$116,900	\$106,496	\$86,300	4790	32.07	1536	983	1192
41	067	0304.02	Upper	No	135.15	\$116,900	\$157,990	\$128,031	4583	23.59	1081	1094	1339
41	067	0305.01	Middle	No	117.40	\$116,900	\$137,241	\$111,213	5344	22.21	1187	1364	1814
41	067	0305.02	Upper	No	130.83	\$116,900	\$152,940	\$123,933	4147	25.44	1055	1207	1661
41	067	0306.00	Middle	No	113.45	\$116,900	\$132,623	\$107,475	5928	24.53	1454	1578	1967
41	067	0307.00	Moderate	No	61.64	\$116,900	\$72,057	\$58,393	1563	46.39	725	164	260
41	067	0308.01	Middle	No	94.52	\$116,900	\$110,494	\$89,542	7288	33.10	2412	1496	2060
41	067	0308.03	Middle	No	91.15	\$116,900	\$106,554	\$86,346	5257	22.71	1194	1974	2246
41	067	0308.05	Middle	No	107.01	\$116,900	\$125,095	\$101,375	4025	25.39	1022	954	1289
41	067	0308.06	Upper	No	135.30	\$116,900	\$158,166	\$128,173	2962	31.30	927	718	837
41	067	0309.00	Moderate	No	68.33	\$116,900	\$79,878	\$64,734	5721	45.73	2616	861	1332
41	067	0310.05	Moderate	No	67.99	\$116,900	\$79,480	\$64,408	5943	49.54	2944	854	1540
41	067	0310.07	Upper	No	123.01	\$116,900	\$143,799	\$116,528	2834	24.14	684	945	1016
41	067	0310.08	Middle	No	108.48	\$116,900	\$126,813	\$102,764	4732	35.46	1678	1368	1845
41	067	0310.09	Upper	No	133.87	\$116,900	\$156,494	\$126,813	5123	32.15	1647	1679	1818
41	067	0310.10	Upper	No	121.86	\$116,900	\$142,454	\$115,443	2268	25.00	567	801	776
41	067	0310.11	Moderate	No	64.33	\$116,900	\$75,202	\$60,946	3437	43.90	1509	443	806
41	067	0310.12	Middle	No	90.99	\$116,900	\$106,367	\$86,198	2817	35.89	1011	581	968
41	067	0311.00	Moderate	No	69.22	\$116,900	\$80,918	\$65,579	2964	50.13	1486	351	759
41	067	0312.01	Moderate	No	61.26	\$116,900	\$71,613	\$58,038	3050	45.70	1394	386	739

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
41	067	0312.02	Moderate	No	78.60	\$116,900	\$91,883	\$74,464	4493	52.01	2337	591	1235
41	067	0313.01	Middle	No	80.54	\$116,900	\$94,151	\$76,298	2694	36.75	990	514	678
41	067	0313.02	Middle	No	99.78	\$116,900	\$116,643	\$94,519	4894	55.52	2717	754	1201
41	067	0314.02	Moderate	No	75.78	\$116,900	\$88,587	\$71,792	2961	53.33	1579	125	427
41	067	0314.03	Middle	No	94.03	\$116,900	\$109,921	\$89,074	5034	35.96	1810	1114	1705
41	067	0314.04	Middle	No	104.46	\$116,900	\$122,114	\$98,958	5450	33.89	1847	1310	1691
41	067	0315.04	Middle	No	98.80	\$116,900	\$115,497	\$93,591	6625	28.32	1876	1444	2136
41	067	0315.06	Middle	No	110.03	\$116,900	\$128,625	\$104,231	3700	29.70	1099	811	946
41	067	0315.07	Upper	No	120.78	\$116,900	\$141,192	\$114,414	5608	34.52	1936	1481	1728
41	067	0315.09	Upper	No	158.44	\$116,900	\$185,216	\$150,088	10964	65.61	7194	1705	2107
41	067	0315.11	Upper	No	132.93	\$116,900	\$155,395	\$125,924	3244	34.25	1111	785	1004
41	067	0315.14	Upper	No	146.98	\$116,900	\$171,820	\$139,235	7254	44.25	3210	1629	2212
41	067	0315.15	Upper	No	262.83	\$116,900	\$307,248	\$248,977	4966	37.35	1855	1768	1813
41	067	0315.16	Upper	No	189.39	\$116,900	\$221,397	\$179,408	4048	36.14	1463	941	1107
41	067	0315.17	Middle	No	117.35	\$116,900	\$137,182	\$111,167	4753	46.73	2221	844	987
41	067	0315.18	Upper	No	145.54	\$116,900	\$170,136	\$137,875	3456	44.85	1550	941	1089
41	067	0315.19	Upper	No	187.23	\$116,900	\$218,872	\$177,361	7242	57.18	4141	1922	2100
41	067	0315.20	Upper	No	142.18	\$116,900	\$166,208	\$134,691	6535	66.04	4316	1533	2033
41	067	0316.06	Moderate	No	73.81	\$116,900	\$86,284	\$69,924	6587	50.45	3323	1134	1760
41	067	0316.12	Moderate	No	78.96	\$116,900	\$92,304	\$74,803	4281	48.24	2065	592	1430
41	067	0316.14	Middle	No	111.68	\$116,900	\$130,554	\$105,795	5551	53.04	2944	1383	1805
41	067	0316.15	Moderate	No	79.51	\$116,900	\$92,947	\$75,323	5222	44.81	2340	1199	1559
41	067	0316.16	Middle	No	80.37	\$116,900	\$93,953	\$76,136	3496	47.83	1672	217	340
41	067	0316.17	Moderate	No	71.81	\$116,900	\$83,946	\$68,032	5516	53.43	2947	0	386
41	067	0316.18	Middle	No	119.66	\$116,900	\$139,883	\$113,355	5719	48.87	2795	1171	1517
41	067	0316.19	Middle	No	82.55	\$116,900	\$96,501	\$78,199	4284	58.43	2503	997	1423
41	067	0316.20	Middle	No	86.21	\$116,900	\$100,779	\$81,667	3918	39.23	1537	667	844
41	067	0316.21	Upper	No	137.08	\$116,900	\$160,247	\$129,861	3948	41.46	1637	757	1156
41	067	0316.22	Middle	No	90.82	\$116,900	\$106,169	\$86,033	3589	66.09	2372	554	970

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
41	067	0316.23	Middle	No	97.95	\$116,900	\$114,504	\$92,794	3723	54.34	2023	519	974
41	067	0316.24	Middle	No	99.84	\$116,900	\$116,713	\$94,583	4652	50.26	2338	1031	1346
41	067	0316.25	Middle	No	85.97	\$116,900	\$100,499	\$81,442	6559	50.28	3298	707	1193
41	067	0316.26	Moderate	No	67.29	\$116,900	\$78,662	\$63,750	3250	55.02	1788	303	323
41	067	0317.03	Moderate	No	68.26	\$116,900	\$79,796	\$64,668	5122	45.59	2335	1334	1666
41	067	0317.05	Moderate	No	60.18	\$116,900	\$70,350	\$57,007	5542	55.34	3067	1070	1526
41	067	0317.06	Moderate	No	74.58	\$116,900	\$87,184	\$70,655	5630	54.00	3040	701	1085
41	067	0317.07	Middle	No	96.65	\$116,900	\$112,984	\$91,563	5420	37.62	2039	1769	1914
41	067	0317.08	Moderate	No	68.52	\$116,900	\$80,100	\$64,909	3272	41.20	1348	883	1041
41	067	0318.04	Upper	No	126.55	\$116,900	\$147,937	\$119,881	6711	44.90	3013	1931	2461
41	067	0318.06	Middle	No	97.64	\$116,900	\$114,141	\$92,500	5748	37.61	2162	1739	2121
41	067	0318.07	Middle	No	112.16	\$116,900	\$131,115	\$106,250	3748	32.15	1205	1094	1295
41	067	0318.13	Upper	No	136.61	\$116,900	\$159,697	\$129,412	6486	35.40	2296	1434	1797
41	067	0318.14	Upper	No	135.91	\$116,900	\$158,879	\$128,750	4135	31.92	1320	1169	1367
41	067	0318.16	Middle	No	91.69	\$116,900	\$107,186	\$86,858	3966	35.35	1402	1072	1288
41	067	0318.17	Upper	No	140.37	\$116,900	\$164,093	\$132,969	3546	34.91	1238	1032	1118
41	067	0318.18	Middle	No	91.38	\$116,900	\$106,823	\$86,563	3161	36.32	1148	556	611
41	067	0318.19	Middle	No	115.37	\$116,900	\$134,868	\$109,291	2708	41.17	1115	666	863
41	067	0318.20	Upper	No	173.10	\$116,900	\$202,354	\$163,979	3260	35.49	1157	956	995
41	067	0318.21	Upper	No	133.10	\$116,900	\$155,594	\$126,089	3405	31.63	1077	1483	1351
41	067	0319.04	Upper	No	131.14	\$116,900	\$153,303	\$124,231	2941	25.13	739	949	1070
41	067	0319.09	Upper	No	143.63	\$116,900	\$167,903	\$136,064	6005	35.39	2125	1550	1642
41	067	0319.11	Middle	No	101.91	\$116,900	\$119,133	\$96,542	5418	29.16	1580	1143	1825
41	067	0319.12	Upper	No	130.45	\$116,900	\$152,496	\$123,580	4345	28.81	1252	1250	1500
41	067	0319.13	Middle	No	86.99	\$116,900	\$101,691	\$82,404	2586	39.91	1032	529	626
41	067	0319.14	Moderate	No	77.42	\$116,900	\$90,504	\$73,343	4731	22.22	1051	1833	1776
41	067	0319.15	Upper	No	156.53	\$116,900	\$182,984	\$148,281	5000	35.02	1751	1195	1432
41	067	0319.16	Upper	No	169.34	\$116,900	\$197,958	\$160,417	4302	35.82	1541	1051	1161

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
41	067	0319.17	Upper	No	154.65	\$116,900	\$180,786	\$146,500	4081	31.66	1292	1332	1533
41	067	0319.18	Upper	No	129.52	\$116,900	\$151,409	\$122,695	4648	35.63	1656	1345	1676
41	067	0320.01	Middle	No	105.67	\$116,900	\$123,528	\$100,107	5920	30.88	1828	1153	1781
41	067	0320.03	Moderate	No	59.06	\$116,900	\$69,041	\$55,950	4239	43.55	1846	354	524
41	067	0320.04	Middle	No	109.35	\$116,900	\$127,830	\$103,590	2111	30.79	650	633	773
41	067	0320.05	Moderate	No	58.55	\$116,900	\$68,445	\$55,469	4975	53.03	2638	266	676
41	067	0321.04	Upper	No	126.47	\$116,900	\$147,843	\$119,806	5199	19.77	1028	1436	1719
41	067	0321.07	Upper	No	123.51	\$116,900	\$144,383	\$117,000	1952	20.75	405	687	767
41	067	0321.08	Upper	No	140.48	\$116,900	\$164,221	\$133,073	4176	25.69	1073	1287	1465
41	067	0321.09	Upper	No	176.24	\$116,900	\$206,025	\$166,950	3050	19.31	589	911	1013
41	067	0321.10	Middle	No	102.76	\$116,900	\$120,126	\$97,344	3575	21.51	769	371	629
41	067	0321.11	Upper	No	131.47	\$116,900	\$153,688	\$124,545	3577	20.04	717	914	1001
41	067	0321.12	Middle	No	114.25	\$116,900	\$133,558	\$108,235	7371	23.47	1730	1682	1999
41	067	0322.01	Upper	No	124.04	\$116,900	\$145,003	\$117,500	5254	25.71	1351	1250	1476
41	067	0322.02	Upper	No	127.15	\$116,900	\$148,638	\$120,448	3797	16.09	611	955	1178
41	067	0323.01	Middle	No	112.21	\$116,900	\$131,173	\$106,295	1354	25.92	351	328	438
41	067	0323.02	Middle	No	116.89	\$116,900	\$136,644	\$110,729	5864	49.98	2931	1607	1873
41	067	0324.04	Middle	No	87.96	\$116,900	\$102,825	\$83,322	7561	37.46	2832	1967	2578
41	067	0324.07	Middle	No	108.67	\$116,900	\$127,035	\$102,946	5202	40.54	2109	1218	1594
41	067	0324.09	Low	No	44.57	\$116,900	\$52,102	\$42,222	5131	78.04	4004	462	898
41	067	0324.10	Middle	No	81.06	\$116,900	\$94,759	\$76,793	4063	59.46	2416	759	1043
41	067	0324.11	Middle	No	104.06	\$116,900	\$121,646	\$98,575	4534	40.63	1842	1328	1499
41	067	0324.12	Middle	No	89.73	\$116,900	\$104,894	\$85,000	4124	43.70	1802	1034	1317
41	067	0324.13	Middle	No	109.18	\$116,900	\$127,631	\$103,426	2958	46.42	1373	699	1022
41	067	0324.14	Upper	No	201.86	\$116,900	\$235,974	\$191,218	4971	47.44	2358	1202	1581
41	067	0325.01	Moderate	No	52.12	\$116,900	\$60,928	\$49,375	3369	52.36	1764	387	750
41	067	0325.02	Middle	No	105.67	\$116,900	\$123,528	\$100,104	2851	45.56	1299	739	1076
41	067	0325.03	Middle	No	105.22	\$116,900	\$123,002	\$99,681	3710	40.73	1511	1172	1502
41	067	0326.03	Middle	No	113.21	\$116,900	\$132,342	\$107,246	7323	29.74	2178	1839	2321

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
41	067	0326.04	Middle	No	90.73	\$116,900	\$106,063	\$85,948	6355	41.54	2640	1354	2031
41	067	0326.06	Moderate	No	73.52	\$116,900	\$85,945	\$69,650	6327	45.17	2858	1121	1839
41	067	0326.08	Upper	No	121.77	\$116,900	\$142,349	\$115,357	2267	39.66	899	496	749
41	067	0326.09	Upper	No	130.96	\$116,900	\$153,092	\$124,063	2357	37.76	890	463	595
41	067	0326.10	Middle	No	101.71	\$116,900	\$118,899	\$96,354	2879	36.92	1063	650	947
41	067	0326.11	Upper	No	146.42	\$116,900	\$171,165	\$138,707	2806	53.24	1494	312	163
41	067	0326.12	Upper	No	134.54	\$116,900	\$157,277	\$127,446	2811	42.94	1207	692	859
41	067	0327.00	Upper	No	126.48	\$116,900	\$147,855	\$119,818	6374	26.25	1673	1680	2066
41	067	0328.00	Upper	No	121.40	\$116,900	\$141,917	\$115,000	1309	16.20	212	305	476
41	067	0329.01	Middle	No	81.22	\$116,900	\$94,946	\$76,944	6385	58.23	3718	1726	2098
41	067	0329.03	Moderate	No	60.84	\$116,900	\$71,122	\$57,639	3257	60.15	1959	937	1178
41	067	0329.04	Moderate	No	69.82	\$116,900	\$81,620	\$66,146	4382	58.76	2575	1038	1381
41	067	0330.00	Middle	No	105.82	\$116,900	\$123,704	\$100,246	5759	20.37	1173	1916	2294
41	067	0331.01	Middle	No	95.76	\$116,900	\$111,943	\$90,714	3044	28.65	872	834	1181
41	067	0331.02	Middle	No	97.48	\$116,900	\$113,954	\$92,344	3818	42.22	1612	618	846
41	067	0332.01	Moderate	No	54.79	\$116,900	\$64,050	\$51,909	4113	55.85	2297	200	643
41	067	0332.02	Moderate	No	73.53	\$116,900	\$85,957	\$69,658	4058	45.42	1843	539	742
41	067	0333.01	Middle	No	85.93	\$116,900	\$100,452	\$81,402	6533	32.68	2135	1567	2104
41	067	0333.02	Upper	No	137.47	\$116,900	\$160,702	\$130,227	6209	22.48	1396	1861	1957
41	067	0334.00	Middle	No	106.35	\$116,900	\$124,323	\$100,750	2398	11.38	273	750	930
41	067	0335.00	Middle	No	117.30	\$116,900	\$137,124	\$111,121	4011	19.17	769	1185	1417
41	067	0336.00	Middle	No	118.35	\$116,900	\$138,351	\$112,115	2359	18.91	446	779	868

* Will automatically be included in the 2025 Distressed or Underserved Tract List

2024 FFIEC Census Report - Summary Census Demographic Information

State: 53 - WASHINGTON (WA)

County: 061 - SNOHOMISH COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
53	061	0401.00	Middle	No	113.51	\$129,700	\$147,222	\$118,571	4372	24.57	1074	1204	1607
53	061	0402.00	Moderate	No	54.70	\$129,700	\$70,946	\$57,143	5538	43.63	2416	602	1521
53	061	0403.00	Middle	No	108.07	\$129,700	\$140,167	\$112,882	3108	24.13	750	769	1166
53	061	0404.00	Moderate	No	75.42	\$129,700	\$97,820	\$78,787	4564	33.74	1540	886	1521
53	061	0405.00	Moderate	No	76.59	\$129,700	\$99,337	\$80,000	2556	30.05	768	583	929
53	061	0407.00	Moderate	No	50.58	\$129,700	\$65,602	\$52,841	4542	31.97	1452	535	958
53	061	0408.00	Middle	No	99.97	\$129,700	\$129,661	\$104,423	3327	28.58	951	413	720
53	061	0409.00	Middle	No	109.09	\$129,700	\$141,490	\$113,947	3052	25.69	784	811	973
53	061	0410.00	Middle	No	98.37	\$129,700	\$127,586	\$102,750	5904	31.64	1868	1204	1902
53	061	0411.00	Middle	No	83.26	\$129,700	\$107,988	\$86,970	5036	35.13	1769	1483	1907
53	061	0412.01	Middle	No	80.96	\$129,700	\$105,005	\$84,567	3439	39.60	1362	774	1192
53	061	0412.02	Moderate	No	74.33	\$129,700	\$96,406	\$77,643	5980	42.84	2562	1155	1534
53	061	0413.01	Upper	No	133.99	\$129,700	\$173,785	\$139,961	5646	27.36	1545	1724	1921
53	061	0413.03	Middle	No	86.07	\$129,700	\$111,633	\$89,912	4886	42.61	2082	1071	1340
53	061	0413.04	Upper	No	140.01	\$129,700	\$181,593	\$146,250	3005	27.79	835	888	971
53	061	0414.00	Middle	No	84.45	\$129,700	\$109,532	\$88,218	6219	41.55	2584	1273	2133
53	061	0415.00	Moderate	No	77.25	\$129,700	\$100,193	\$80,694	2055	34.65	712	421	660
53	061	0416.01	Middle	No	113.89	\$129,700	\$147,715	\$118,967	6205	38.34	2379	1958	2129
53	061	0416.05	Middle	No	101.94	\$129,700	\$132,216	\$106,486	6006	35.35	2123	1546	1673
53	061	0416.06	Moderate	No	73.32	\$129,700	\$95,096	\$76,587	7143	45.33	3238	1008	1457
53	061	0416.07	Upper	No	142.97	\$129,700	\$185,432	\$149,338	3829	29.88	1144	1021	1178
53	061	0416.09	Middle	No	111.59	\$129,700	\$144,732	\$116,565	3436	30.36	1043	1411	1505
53	061	0416.10	Upper	No	123.38	\$129,700	\$160,024	\$128,875	4020	35.50	1427	1015	1253
53	061	0417.01	Moderate	No	79.01	\$129,700	\$102,476	\$82,537	5850	47.23	2763	1514	1808
53	061	0417.03	Middle	No	118.21	\$129,700	\$153,318	\$123,478	7305	49.46	3613	2049	2382
53	061	0417.04	Middle	No	114.97	\$129,700	\$149,116	\$120,093	6652	43.82	2915	1110	1172

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
53	061	0418.05	Middle	No	82.63	\$129,700	\$107,171	\$86,319	6354	52.30	3323	1210	1359
53	061	0418.08	Moderate	No	59.83	\$129,700	\$77,600	\$62,500	4539	47.54	2158	1019	1251
53	061	0418.09	Moderate	No	54.38	\$129,700	\$70,531	\$56,802	5609	57.23	3210	822	1121
53	061	0418.10	Moderate	No	61.52	\$129,700	\$79,791	\$64,262	5362	57.67	3092	511	641
53	061	0418.12	Moderate	No	79.25	\$129,700	\$102,787	\$82,782	6450	55.97	3610	1055	1101
53	061	0418.13	Moderate	No	72.64	\$129,700	\$94,214	\$75,877	4360	55.80	2433	625	960
53	061	0418.14	Low	No	38.96	\$129,700	\$50,531	\$40,699	4542	49.41	2244	938	1011
53	061	0418.15	Moderate	No	69.47	\$129,700	\$90,103	\$72,568	3893	57.56	2241	702	653
53	061	0418.16	Middle	No	113.22	\$129,700	\$146,846	\$118,265	5070	60.41	3063	1191	1500
53	061	0419.01	Moderate	No	71.64	\$129,700	\$92,917	\$74,836	6645	55.30	3675	1237	1767
53	061	0419.04	Moderate	No	54.36	\$129,700	\$70,505	\$56,789	6104	61.78	3771	473	925
53	061	0419.05	Middle	No	84.24	\$129,700	\$109,259	\$88,000	5999	53.36	3201	725	1031
53	061	0419.06	Low	No	34.74	\$129,700	\$45,058	\$36,295	3844	60.48	2325	385	554
53	061	0419.07	Moderate	No	51.99	\$129,700	\$67,431	\$54,313	3899	54.55	2127	599	807
53	061	0420.01	Middle	No	114.67	\$129,700	\$148,727	\$119,784	6030	32.22	1943	1597	1745
53	061	0420.03	Upper	No	141.96	\$129,700	\$184,122	\$148,281	3338	26.90	898	1136	1177
53	061	0420.04	Middle	No	107.93	\$129,700	\$139,985	\$112,738	4952	44.26	2192	1177	1710
53	061	0420.05	Upper	No	147.71	\$129,700	\$191,580	\$154,295	5377	40.00	2151	1796	1923
53	061	0420.06	Middle	No	84.43	\$129,700	\$109,506	\$88,194	5143	48.90	2515	845	696
53	061	0501.01	Upper	No	121.66	\$129,700	\$157,793	\$127,083	2861	33.10	947	787	1004
53	061	0501.02	Moderate	No	74.40	\$129,700	\$96,497	\$77,713	6100	49.02	2990	1368	1202
53	061	0502.00	Upper	No	121.63	\$129,700	\$157,754	\$127,045	4387	24.21	1062	1427	1532
53	061	0503.00	Upper	No	139.73	\$129,700	\$181,230	\$145,960	5552	19.38	1076	1759	2042
53	061	0504.02	Middle	No	104.31	\$129,700	\$135,290	\$108,958	5693	29.62	1686	1625	1852
53	061	0504.03	Upper	No	125.36	\$129,700	\$162,592	\$130,946	3912	21.40	837	1123	1128
53	061	0504.04	Middle	No	93.99	\$129,700	\$121,905	\$98,177	3567	38.46	1372	1078	1214
53	061	0505.01	Middle	No	99.77	\$129,700	\$129,402	\$104,213	3704	14.34	531	1216	476
53	061	0505.02	Middle	No	114.59	\$129,700	\$148,623	\$119,700	3714	16.32	606	1596	1545
53	061	0506.00	Upper	No	204.40	\$129,700	\$265,107	\$213,500	1286	20.84	268	403	446

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
53	061	0507.00	Middle	No	116.37	\$129,700	\$150,932	\$121,552	6596	28.09	1853	1459	1743
53	061	0508.00	Middle	No	108.04	\$129,700	\$140,128	\$112,857	6619	33.21	2198	1888	2058
53	061	0509.00	Middle	No	90.55	\$129,700	\$117,443	\$94,583	3497	45.90	1605	798	909
53	061	0510.00	Middle	No	87.26	\$129,700	\$113,176	\$91,154	4663	45.06	2101	902	989
53	061	0511.00	Middle	No	95.89	\$129,700	\$124,369	\$100,164	4182	38.50	1610	983	1425
53	061	0512.00	Middle	No	97.96	\$129,700	\$127,054	\$102,328	4613	41.99	1937	1173	1609
53	061	0513.01	Middle	No	84.47	\$129,700	\$109,558	\$88,232	3935	39.34	1548	773	1086
53	061	0513.02	Moderate	No	68.41	\$129,700	\$88,728	\$71,464	3473	35.01	1216	703	856
53	061	0514.01	Moderate	No	56.81	\$129,700	\$73,683	\$59,345	4239	56.95	2414	531	970
53	061	0514.02	Moderate	No	65.98	\$129,700	\$85,576	\$68,923	4224	58.00	2450	660	904
53	061	0515.00	Moderate	No	58.55	\$129,700	\$75,939	\$61,163	5707	46.94	2679	972	1502
53	061	0516.01	Middle	No	91.07	\$129,700	\$118,118	\$95,133	5552	50.97	2830	1059	1497
53	061	0516.02	Middle	No	82.09	\$129,700	\$106,471	\$85,750	4214	35.88	1512	1165	1334
53	061	0517.01	Moderate	No	69.54	\$129,700	\$90,193	\$72,637	6015	49.78	2994	1299	1539
53	061	0517.02	Middle	No	87.85	\$129,700	\$113,941	\$91,771	5129	48.24	2474	904	1198
53	061	0518.02	Middle	No	105.97	\$129,700	\$137,443	\$110,689	6942	57.71	4006	1627	1847
53	061	0518.03	Moderate	No	61.10	\$129,700	\$79,247	\$63,826	6998	55.96	3916	868	1235
53	061	0518.04	Middle	No	90.77	\$129,700	\$117,729	\$94,821	6172	59.58	3677	1359	1494
53	061	0519.12	Upper	No	131.49	\$129,700	\$170,543	\$137,344	2373	22.12	525	714	794
53	061	0519.13	Upper	No	123.07	\$129,700	\$159,622	\$128,553	4574	30.10	1377	1404	1569
53	061	0519.14	Middle	No	115.48	\$129,700	\$149,778	\$120,625	4306	27.29	1175	1457	1735
53	061	0519.16	Upper	No	135.04	\$129,700	\$175,147	\$141,055	4504	33.68	1517	1185	1453
53	061	0519.17	Upper	No	129.58	\$129,700	\$168,065	\$135,357	4223	27.40	1157	1468	1597
53	061	0519.18	Upper	No	135.40	\$129,700	\$175,614	\$141,438	6077	38.11	2316	1869	1995
53	061	0519.21	Middle	No	104.22	\$129,700	\$135,173	\$108,864	5941	50.28	2987	1257	1449
53	061	0519.22	Upper	No	135.82	\$129,700	\$176,159	\$141,875	6110	46.37	2833	1444	1780
53	061	0519.26	Upper	No	150.56	\$129,700	\$195,276	\$157,269	6079	50.22	3053	1678	1929
53	061	0519.27	Upper	No	129.80	\$129,700	\$168,351	\$135,588	6072	45.50	2763	1589	1825

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
53	061	0519.28	Middle	No	81.26	\$129,700	\$105,394	\$84,879	5808	54.44	3162	797	1082
53	061	0519.29	Middle	No	93.57	\$129,700	\$121,360	\$97,738	5026	52.27	2627	738	1119
53	061	0519.30	Middle	No	94.14	\$129,700	\$122,100	\$98,333	4660	43.61	2032	1195	1547
53	061	0519.31	Upper	No	134.47	\$129,700	\$174,408	\$140,463	4474	44.97	2012	984	1280
53	061	0519.32	Upper	No	135.74	\$129,700	\$176,055	\$141,786	4083	32.55	1329	1237	1565
53	061	0519.33	Upper	No	133.10	\$129,700	\$172,631	\$139,032	3382	55.94	1892	867	1024
53	061	0519.34	Upper	No	120.66	\$129,700	\$156,496	\$126,042	3974	45.55	1810	962	1115
53	061	0519.35	Middle	No	104.35	\$129,700	\$135,342	\$109,000	3477	42.05	1462	915	1069
53	061	0519.36	Middle	No	88.76	\$129,700	\$115,122	\$92,716	4524	55.64	2517	366	604
53	061	0519.37	Upper	No	160.88	\$129,700	\$208,661	\$168,050	4901	54.81	2686	1326	1516
53	061	0519.38	Middle	No	114.81	\$129,700	\$148,909	\$119,928	4820	54.56	2630	804	962
53	061	0520.04	Upper	No	143.23	\$129,700	\$185,769	\$149,611	6540	37.25	2436	1592	1997
53	061	0520.05	Upper	No	140.01	\$129,700	\$181,593	\$146,250	5892	32.55	1918	1622	1617
53	061	0520.06	Upper	No	129.51	\$129,700	\$167,974	\$135,278	4291	36.70	1575	1139	1362
53	061	0520.07	Upper	No	125.92	\$129,700	\$163,318	\$131,528	5408	47.21	2553	1551	1727
53	061	0520.08	Upper	No	134.69	\$129,700	\$174,693	\$140,688	4665	49.47	2308	976	1223
53	061	0520.09	Upper	No	175.64	\$129,700	\$227,805	\$183,463	4196	69.78	2928	1065	1209
53	061	0520.10	Upper	No	125.08	\$129,700	\$162,229	\$130,654	3955	53.45	2114	1238	1291
53	061	0521.04	Middle	No	103.75	\$129,700	\$134,564	\$108,376	3891	32.07	1248	1227	1600
53	061	0521.05	Upper	No	133.55	\$129,700	\$173,214	\$139,500	1977	21.90	433	636	744
53	061	0521.07	Upper	No	160.62	\$129,700	\$208,324	\$167,778	8325	58.31	4854	2224	2796
53	061	0521.08	Upper	No	161.14	\$129,700	\$208,999	\$168,320	6124	19.11	1170	1818	2087
53	061	0521.12	Upper	No	145.52	\$129,700	\$188,739	\$152,000	2795	18.18	508	818	935
53	061	0521.13	Upper	No	139.66	\$129,700	\$181,139	\$145,882	3163	18.08	572	950	1103
53	061	0521.14	Upper	No	147.95	\$129,700	\$191,891	\$154,539	4903	26.76	1312	1463	1575
53	061	0521.19	Upper	No	134.40	\$129,700	\$174,317	\$140,391	3192	36.25	1157	856	1019
53	061	0521.20	Upper	No	127.89	\$129,700	\$165,873	\$133,591	3496	26.17	915	1119	1248
53	061	0521.21	Upper	No	122.59	\$129,700	\$158,999	\$128,050	3737	31.42	1174	1123	1185
53	061	0521.22	Upper	No	122.06	\$129,700	\$158,312	\$127,500	3697	24.21	895	1089	1174

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
53	061	0522.03	Upper	No	123.64	\$129,700	\$160,361	\$129,148	7170	24.14	1731	1850	2032
53	061	0522.04	Middle	No	96.95	\$129,700	\$125,744	\$101,268	5450	31.05	1692	1452	1633
53	061	0522.06	Upper	No	146.83	\$129,700	\$190,439	\$153,375	5244	16.80	881	1685	1740
53	061	0522.07	Middle	No	114.39	\$129,700	\$148,364	\$119,491	6014	17.69	1064	1749	2032
53	061	0522.08	Moderate	No	61.74	\$129,700	\$80,077	\$64,489	4367	40.65	1775	663	1081
53	061	0522.10	Middle	No	90.18	\$129,700	\$116,963	\$94,198	2060	38.93	802	361	636
53	061	0522.11	Middle	No	81.59	\$129,700	\$105,822	\$85,227	3162	42.13	1332	109	194
53	061	0523.01	Upper	No	122.59	\$129,700	\$158,999	\$128,056	5309	17.91	951	1605	1739
53	061	0523.02	Upper	No	124.45	\$129,700	\$161,412	\$130,000	4175	15.35	641	1511	1744
53	061	0524.01	Moderate	No	78.14	\$129,700	\$101,348	\$81,625	4151	18.14	753	1149	1665
53	061	0524.02	Middle	No	89.81	\$129,700	\$116,484	\$93,809	4132	22.75	940	653	1361
53	061	0525.02	Upper	No	122.84	\$129,700	\$159,323	\$128,313	5336	19.43	1037	1566	1889
53	061	0525.04	Middle	No	109.79	\$129,700	\$142,398	\$114,688	2999	20.57	617	774	1067
53	061	0525.05	Middle	No	101.92	\$129,700	\$132,190	\$106,463	5301	33.03	1751	1225	1468
53	061	0525.06	Middle	No	87.46	\$129,700	\$113,436	\$91,361	5058	30.90	1563	1278	1804
53	061	0526.03	Upper	No	124.04	\$129,700	\$160,880	\$129,570	2881	19.33	557	743	948
53	061	0526.04	Middle	No	91.28	\$129,700	\$118,390	\$95,345	5747	29.39	1689	1246	1793
53	061	0526.05	Middle	No	98.34	\$129,700	\$127,547	\$102,721	6316	19.52	1233	1527	1733
53	061	0526.06	Middle	No	104.71	\$129,700	\$135,809	\$109,375	5618	21.36	1200	1445	1971
53	061	0526.07	Middle	No	103.43	\$129,700	\$134,149	\$108,040	6670	23.19	1547	1724	2050
53	061	0527.01	Middle	No	103.65	\$129,700	\$134,434	\$108,269	2080	22.40	466	528	640
53	061	0527.06	Middle	No	101.24	\$129,700	\$131,308	\$105,750	6111	34.05	2081	1824	2058
53	061	0527.07	Middle	No	109.76	\$129,700	\$142,359	\$114,647	5112	32.63	1668	1112	1560
53	061	0527.08	Middle	No	106.44	\$129,700	\$138,053	\$111,183	5330	32.01	1706	1697	1926
53	061	0527.09	Middle	No	100.45	\$129,700	\$130,284	\$104,931	3624	28.78	1043	929	1183
53	061	0527.10	Middle	No	99.97	\$129,700	\$129,661	\$104,426	4502	30.85	1389	1461	1564
53	061	0527.11	Middle	No	94.48	\$129,700	\$122,541	\$98,692	5031	35.66	1794	1291	1379
53	061	0528.03	Middle	No	91.77	\$129,700	\$119,026	\$95,859	6245	34.43	2150	1824	2324

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
53	061	0528.05	Middle	No	89.85	\$129,700	\$116,535	\$93,854	4443	29.75	1322	1267	1816
53	061	0528.07	Middle	No	81.33	\$129,700	\$105,485	\$84,952	4205	33.51	1409	1174	1489
53	061	0528.08	Middle	No	99.29	\$129,700	\$128,779	\$103,712	4215	34.80	1467	1086	1303
53	061	0528.09	Middle	No	104.02	\$129,700	\$134,914	\$108,659	3794	40.35	1531	989	1354
53	061	0528.10	Middle	No	102.86	\$129,700	\$133,409	\$107,448	3835	29.99	1150	1323	1457
53	061	0529.03	Low	No	48.14	\$129,700	\$62,438	\$50,288	4386	38.39	1684	686	1344
53	061	0529.04	Moderate	No	79.60	\$129,700	\$103,241	\$83,154	5382	32.44	1746	1322	1726
53	061	0529.05	Moderate	No	61.63	\$129,700	\$79,934	\$64,375	4606	39.58	1823	704	1396
53	061	0529.06	Moderate	No	74.27	\$129,700	\$96,328	\$77,583	4788	30.10	1441	1213	1611
53	061	0531.01	Middle	No	87.36	\$129,700	\$113,306	\$91,250	5527	29.44	1627	1070	1360
53	061	0531.02	Moderate	No	77.32	\$129,700	\$100,284	\$80,769	5498	19.90	1094	1688	1880
53	061	0532.01	Middle	No	87.10	\$129,700	\$112,969	\$90,985	4289	17.07	732	1327	1717
53	061	0532.02	Middle	No	112.47	\$129,700	\$145,874	\$117,480	4609	16.38	755	1583	1979
53	061	0533.01	Middle	No	83.95	\$129,700	\$108,883	\$87,688	7462	19.97	1490	1820	2286
53	061	0533.02	Middle	No	98.32	\$129,700	\$127,521	\$102,706	6654	17.24	1147	1930	2486
53	061	0534.00	Middle	No	97.55	\$129,700	\$126,522	\$101,895	6058	13.95	845	1918	2293
53	061	0535.05	Middle	No	99.65	\$129,700	\$129,246	\$104,096	5889	16.22	955	1768	2083
53	061	0535.06	Middle	No	83.61	\$129,700	\$108,442	\$87,333	5952	14.25	848	1684	2522
53	061	0535.07	Middle	No	112.71	\$129,700	\$146,185	\$117,730	5296	23.32	1235	1856	2092
53	061	0535.08	Middle	No	102.71	\$129,700	\$133,215	\$107,284	3575	21.09	754	1038	1361
53	061	0535.09	Moderate	No	65.46	\$129,700	\$84,902	\$68,382	4164	31.15	1297	1009	1535
53	061	0535.10	Middle	No	80.18	\$129,700	\$103,993	\$83,750	3704	22.89	848	905	1519
53	061	0535.11	Moderate	No	75.55	\$129,700	\$97,988	\$78,917	3540	24.12	854	675	806
53	061	0536.03	Middle	No	115.08	\$129,700	\$149,259	\$120,208	4358	14.94	651	1492	1676
53	061	0536.04	Middle	No	96.09	\$129,700	\$124,629	\$100,369	5251	20.49	1076	1409	1945
53	061	0536.05	Middle	No	104.83	\$129,700	\$135,965	\$109,505	3035	13.08	397	922	1089
53	061	0536.06	Middle	No	110.59	\$129,700	\$143,435	\$115,515	3788	15.07	571	1164	1806
53	061	0537.00	Moderate	No	70.72	\$129,700	\$91,724	\$73,875	3282	14.44	474	944	1605
53	061	0538.01	Middle	No	90.55	\$129,700	\$117,443	\$94,583	3813	18.62	710	1267	2113

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
53	061	0538.02	Moderate	No	75.36	\$129,700	\$97,742	\$78,725	6122	25.73	1575	1725	2360
53	061	0538.03	Moderate	No	74.99	\$129,700	\$97,262	\$78,333	5907	21.26	1256	1748	2111
53	061	9400.01	Middle	No	94.62	\$129,700	\$122,722	\$98,833	6476	40.95	2652	1852	2517
53	061	9400.02	Middle	No	86.10	\$129,700	\$111,672	\$89,934	4493	41.73	1875	1043	1607
53	061	9900.02	Unknown	No	0.00	\$129,700	\$0	\$0	0	0.00	0	0	0
53	061	9901.00	Unknown	No	0.00	\$129,700	\$0	\$0	0	0.00	0	0	0

* Will automatically be included in the 2025 Distressed or Underserved Tract List

2024 FFIEC Census Report - Summary Census Demographic Information

State: 53 - WASHINGTON (WA)

County: 033 - KING COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
53	033	0001.01	Low	No	47.13	\$158,700	\$74,795	\$58,413	3759	61.37	2307	136	287
53	033	0001.02	Middle	No	113.04	\$158,700	\$179,394	\$140,104	4321	42.93	1855	969	1195
53	033	0002.01	Middle	No	83.85	\$158,700	\$133,070	\$103,931	4416	45.81	2023	1128	1187
53	033	0002.02	Middle	No	87.25	\$158,700	\$138,466	\$108,141	4099	41.33	1694	1098	1355
53	033	0003.00	Middle	No	89.86	\$158,700	\$142,608	\$111,375	2820	40.07	1130	822	1167
53	033	0004.02	Middle	No	100.94	\$158,700	\$160,192	\$125,114	5174	32.53	1683	1059	1306
53	033	0004.03	Moderate	No	79.32	\$158,700	\$125,881	\$98,311	3074	36.99	1137	690	462
53	033	0004.04	Low	No	43.69	\$158,700	\$69,336	\$54,154	4067	59.04	2401	299	473
53	033	0005.00	Upper	No	154.96	\$158,700	\$245,922	\$192,063	3400	20.50	697	1179	1343
53	033	0006.01	Moderate	No	65.55	\$158,700	\$104,028	\$81,250	4074	46.61	1899	972	1278
53	033	0006.02	Moderate	No	77.11	\$158,700	\$122,374	\$95,570	4006	47.93	1920	1059	1157
53	033	0007.00	Moderate	No	72.56	\$158,700	\$115,153	\$89,937	5204	47.71	2483	1153	1378
53	033	0008.00	Middle	No	97.08	\$158,700	\$154,066	\$120,324	2693	30.23	814	899	1117
53	033	0009.00	Upper	No	137.29	\$158,700	\$217,879	\$170,167	2076	30.06	624	760	959
53	033	0010.00	Middle	No	108.11	\$158,700	\$171,571	\$134,000	2012	38.92	783	505	652
53	033	0011.00	Middle	No	99.12	\$158,700	\$157,303	\$122,854	2711	35.63	966	760	995
53	033	0012.01	Moderate	No	50.56	\$158,700	\$80,239	\$62,669	3781	51.10	1932	247	298
53	033	0012.02	Middle	No	81.78	\$158,700	\$129,785	\$101,361	3880	48.76	1892	485	595
53	033	0013.00	Middle	No	81.42	\$158,700	\$129,214	\$100,921	5085	48.67	2475	951	1366
53	033	0014.00	Middle	No	107.59	\$158,700	\$170,745	\$133,349	5298	29.52	1564	1646	1917
53	033	0015.00	Upper	No	134.64	\$158,700	\$213,674	\$166,875	2679	18.51	496	865	1155
53	033	0016.00	Upper	No	170.64	\$158,700	\$270,806	\$211,500	4504	23.93	1078	1520	1691
53	033	0017.01	Middle	No	82.06	\$158,700	\$130,229	\$101,705	4252	35.28	1500	719	923
53	033	0017.02	Middle	No	100.39	\$158,700	\$159,319	\$124,423	5327	33.34	1776	1272	1622
53	033	0018.00	Middle	No	103.37	\$158,700	\$164,048	\$128,125	5109	40.13	2050	932	1692
53	033	0019.00	Middle	No	117.58	\$158,700	\$186,599	\$145,729	4959	34.52	1712	1196	1440

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
53	033	0020.00	Upper	No	129.43	\$158,700	\$205,405	\$160,417	3723	29.81	1110	999	1398
53	033	0021.00	Upper	No	134.66	\$158,700	\$213,705	\$166,906	4423	34.32	1518	1170	1500
53	033	0022.00	Upper	No	140.84	\$158,700	\$223,513	\$174,559	5948	27.39	1629	1870	2233
53	033	0024.00	Upper	No	135.25	\$158,700	\$214,642	\$167,639	3217	29.25	941	1045	1295
53	033	0025.00	Upper	No	128.66	\$158,700	\$204,183	\$159,464	3155	27.83	878	958	1171
53	033	0026.00	Upper	No	132.05	\$158,700	\$209,563	\$163,672	5355	28.66	1535	1175	1846
53	033	0027.00	Upper	No	130.42	\$158,700	\$206,977	\$161,648	5876	25.94	1524	1745	2252
53	033	0028.00	Upper	No	143.21	\$158,700	\$227,274	\$177,500	4956	24.19	1199	1267	1970
53	033	0029.00	Middle	No	118.30	\$158,700	\$187,742	\$146,625	4690	19.59	919	1446	1758
53	033	0030.00	Upper	No	129.46	\$158,700	\$205,453	\$160,457	6493	23.29	1512	1912	2386
53	033	0031.00	Upper	No	138.99	\$158,700	\$220,577	\$172,273	6545	19.10	1250	2238	2570
53	033	0032.01	Unknown	No	0.00	\$158,700	\$0	\$0	4724	21.06	995	1077	1052
53	033	0032.02	Middle	No	114.74	\$158,700	\$182,092	\$142,216	4781	24.01	1148	1584	1991
53	033	0033.01	Middle	No	118.47	\$158,700	\$188,012	\$146,833	4351	29.49	1283	784	1221
53	033	0033.02	Upper	No	139.83	\$158,700	\$221,910	\$173,304	3466	26.72	926	810	1150
53	033	0034.00	Upper	No	137.50	\$158,700	\$218,213	\$170,417	3560	21.12	752	950	1511
53	033	0035.00	Middle	No	118.24	\$158,700	\$187,647	\$146,548	4210	19.64	827	1062	1441
53	033	0036.01	Middle	No	91.08	\$158,700	\$144,544	\$112,891	3838	28.35	1088	1221	1499
53	033	0036.02	Middle	No	96.54	\$158,700	\$153,209	\$119,659	4574	38.19	1747	502	408
53	033	0038.00	Upper	No	138.02	\$158,700	\$219,038	\$171,071	2469	35.28	871	597	832
53	033	0039.00	Upper	No	139.00	\$158,700	\$220,593	\$172,278	3041	30.02	913	886	1115
53	033	0040.00	Upper	No	187.59	\$158,700	\$297,705	\$232,500	3308	39.99	1323	1036	643
53	033	0041.01	Upper	No	201.71	\$158,700	\$320,114	\$250,001	3914	20.26	793	1203	1435
53	033	0041.02	Upper	No	175.72	\$158,700	\$278,868	\$217,794	4198	30.44	1278	1166	1413
53	033	0042.01	Upper	No	164.17	\$158,700	\$260,538	\$203,472	3959	31.25	1237	1081	1334
53	033	0042.02	Upper	No	146.05	\$158,700	\$231,781	\$181,023	4441	26.57	1180	1299	1644
53	033	0043.01	Upper	No	148.13	\$158,700	\$235,082	\$183,600	3943	34.47	1359	701	1087
53	033	0043.02	Moderate	No	51.43	\$158,700	\$81,619	\$63,750	3920	42.27	1657	89	263
53	033	0044.01	Upper	No	155.72	\$158,700	\$247,128	\$193,000	3810	31.10	1185	696	811

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
53	033	0044.02	Unknown	No	0.00	\$158,700	\$0	\$0	3564	50.67	1806	167	640
53	033	0045.00	Upper	No	123.24	\$158,700	\$195,582	\$152,750	2972	29.85	887	634	1035
53	033	0046.00	Upper	No	157.89	\$158,700	\$250,571	\$195,694	3563	22.87	815	861	1312
53	033	0047.01	Middle	No	87.06	\$158,700	\$138,164	\$107,903	3639	28.55	1039	515	168
53	033	0047.02	Upper	No	148.63	\$158,700	\$235,876	\$184,212	3917	33.29	1304	705	284
53	033	0047.03	Upper	No	141.93	\$158,700	\$225,243	\$175,911	3635	31.86	1158	641	1028
53	033	0048.00	Upper	No	125.31	\$158,700	\$198,867	\$155,313	5113	24.33	1244	1308	2043
53	033	0049.01	Upper	No	167.77	\$158,700	\$266,251	\$207,941	3846	25.82	993	741	1041
53	033	0049.02	Upper	No	174.39	\$158,700	\$276,757	\$216,145	3143	29.43	925	469	879
53	033	0050.00	Middle	No	107.91	\$158,700	\$171,253	\$133,750	4523	29.01	1312	454	903
53	033	0051.00	Upper	No	126.32	\$158,700	\$200,470	\$156,563	4012	25.17	1010	1049	1377
53	033	0052.01	Unknown	No	0.00	\$158,700	\$0	\$0	3898	41.02	1599	447	877
53	033	0052.02	Middle	No	84.01	\$158,700	\$133,324	\$104,125	3595	68.26	2454	66	358
53	033	0053.03	Unknown	No	0.00	\$158,700	\$0	\$0	5310	55.84	2965	0	13
53	033	0053.04	Unknown	No	0.00	\$158,700	\$0	\$0	3506	60.04	2105	0	12
53	033	0053.05	Unknown	No	0.00	\$158,700	\$0	\$0	2885	66.41	1916	0	33
53	033	0053.06	Middle	No	83.91	\$158,700	\$133,165	\$104,000	3134	71.12	2229	0	62
53	033	0053.07	Unknown	No	0.00	\$158,700	\$0	\$0	2921	35.78	1045	0	10
53	033	0054.01	Upper	No	120.22	\$158,700	\$190,789	\$149,000	3853	28.76	1108	735	789
53	033	0054.02	Middle	No	86.12	\$158,700	\$136,672	\$106,743	3262	28.26	922	680	1108
53	033	0056.00	Upper	No	147.54	\$158,700	\$234,146	\$182,868	7130	19.94	1422	2565	2948
53	033	0057.00	Upper	No	125.00	\$158,700	\$198,375	\$154,932	6586	24.19	1593	2098	2443
53	033	0058.01	Middle	No	106.08	\$158,700	\$168,349	\$131,481	6116	32.96	2016	956	1616
53	033	0058.03	Upper	No	133.19	\$158,700	\$211,373	\$165,083	3347	31.64	1059	633	932
53	033	0058.04	Middle	No	109.06	\$158,700	\$173,078	\$135,179	2993	39.96	1196	361	363
53	033	0059.01	Upper	No	166.64	\$158,700	\$264,458	\$206,532	3570	35.24	1258	635	749
53	033	0059.02	Upper	No	136.88	\$158,700	\$217,229	\$169,654	4127	25.49	1052	1183	1422
53	033	0060.00	Upper	No	168.70	\$158,700	\$267,727	\$209,091	6061	30.33	1838	1176	1959

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
53	033	0061.00	Upper	No	163.61	\$158,700	\$259,649	\$202,786	5667	26.63	1509	1593	1836
53	033	0062.00	Upper	No	201.71	\$158,700	\$320,114	\$250,001	4075	23.48	957	1516	1621
53	033	0063.00	Upper	No	201.71	\$158,700	\$320,114	\$250,001	5530	17.41	963	1789	1887
53	033	0064.00	Upper	No	178.44	\$158,700	\$283,184	\$221,161	3420	23.68	810	1107	1366
53	033	0065.00	Upper	No	153.89	\$158,700	\$244,223	\$190,736	4672	24.57	1148	1144	1532
53	033	0066.00	Upper	No	149.93	\$158,700	\$237,939	\$185,833	4061	31.62	1284	575	794
53	033	0067.01	Upper	No	133.07	\$158,700	\$211,182	\$164,926	4060	60.64	2462	44	90
53	033	0067.02	Upper	No	155.90	\$158,700	\$247,413	\$193,224	3256	45.76	1490	642	560
53	033	0067.03	Middle	No	102.83	\$158,700	\$163,191	\$127,448	3259	29.73	969	1060	692
53	033	0068.00	Upper	No	201.71	\$158,700	\$320,114	\$250,001	3341	24.15	807	676	1025
53	033	0069.00	Upper	No	135.39	\$158,700	\$214,864	\$167,813	4698	23.16	1088	1294	1503
53	033	0070.01	Upper	No	171.13	\$158,700	\$271,583	\$212,109	3757	26.88	1010	983	351
53	033	0070.02	Upper	No	157.79	\$158,700	\$250,413	\$195,568	3981	31.35	1248	572	447
53	033	0071.01	Unknown	No	0.00	\$158,700	\$0	\$0	3221	44.64	1438	365	14
53	033	0071.02	Middle	No	106.18	\$158,700	\$168,508	\$131,607	2661	42.69	1136	327	59
53	033	0072.01	Upper	No	140.36	\$158,700	\$222,751	\$173,971	4646	56.48	2624	742	50
53	033	0072.02	Upper	No	149.57	\$158,700	\$237,368	\$185,385	4148	54.89	2277	228	37
53	033	0072.03	Upper	No	133.13	\$158,700	\$211,277	\$165,000	3421	63.90	2186	209	192
53	033	0073.01	Middle	No	106.60	\$158,700	\$169,174	\$132,120	3736	59.31	2216	0	65
53	033	0073.02	Upper	No	156.43	\$158,700	\$248,254	\$193,885	5290	53.95	2854	449	59
53	033	0073.03	Middle	No	103.66	\$158,700	\$164,508	\$128,478	3880	53.48	2075	111	0
53	033	0074.03	Middle	No	105.65	\$158,700	\$167,667	\$130,952	2545	34.70	883	223	127
53	033	0074.04	Upper	No	146.53	\$158,700	\$232,543	\$181,618	2799	30.55	855	448	239
53	033	0074.05	Unknown	No	0.00	\$158,700	\$0	\$0	2801	43.27	1212	163	92
53	033	0074.06	Middle	No	118.78	\$158,700	\$188,504	\$147,222	2589	38.74	1003	395	61
53	033	0075.01	Upper	No	166.14	\$158,700	\$263,664	\$205,921	3915	32.31	1265	303	249
53	033	0075.02	Unknown	No	0.00	\$158,700	\$0	\$0	3474	38.49	1337	300	178
53	033	0075.03	Low	No	31.60	\$158,700	\$50,149	\$39,172	2460	42.44	1044	158	38
53	033	0076.00	Middle	No	109.73	\$158,700	\$174,142	\$136,000	4344	32.44	1409	832	816

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
53	033	0077.00	Middle	No	104.03	\$158,700	\$165,096	\$128,942	5390	40.04	2158	1481	2084
53	033	0078.00	Upper	No	175.99	\$158,700	\$279,296	\$218,125	5285	25.75	1361	1780	2275
53	033	0079.01	Middle	No	104.76	\$158,700	\$166,254	\$129,844	2807	34.38	965	656	258
53	033	0079.02	Unknown	No	0.00	\$158,700	\$0	\$0	3682	43.05	1585	534	815
53	033	0080.02	Middle	No	118.48	\$158,700	\$188,028	\$146,855	4419	42.84	1893	544	98
53	033	0080.03	Middle	No	110.66	\$158,700	\$175,617	\$137,151	4119	48.22	1986	892	125
53	033	0080.04	Upper	No	171.86	\$158,700	\$272,742	\$213,011	3410	47.24	1611	793	55
53	033	0081.01	Upper	No	145.92	\$158,700	\$231,575	\$180,859	2808	41.63	1169	261	46
53	033	0081.02	Middle	No	108.84	\$158,700	\$172,729	\$134,899	3005	41.90	1259	342	0
53	033	0082.00	Middle	No	117.16	\$158,700	\$185,933	\$145,208	4802	44.86	2154	421	159
53	033	0083.00	Middle	No	93.79	\$158,700	\$148,845	\$116,250	3417	44.13	1508	414	35
53	033	0084.01	Unknown	No	0.00	\$158,700	\$0	\$0	3469	43.99	1526	335	108
53	033	0084.02	Unknown	No	0.00	\$158,700	\$0	\$0	3012	42.43	1278	120	72
53	033	0085.00	Middle	No	99.23	\$158,700	\$157,478	\$122,986	4464	54.03	2412	190	85
53	033	0086.00	Middle	No	101.75	\$158,700	\$161,477	\$126,111	7639	52.94	4044	435	722
53	033	0087.00	Upper	No	124.93	\$158,700	\$198,264	\$154,844	4244	46.80	1986	777	1427
53	033	0088.00	Middle	No	114.19	\$158,700	\$181,220	\$141,528	3822	41.84	1599	1024	1538
53	033	0089.00	Middle	No	94.97	\$158,700	\$150,717	\$117,708	5625	48.34	2719	1784	2121
53	033	0090.00	Low	No	49.75	\$158,700	\$78,953	\$61,667	4284	63.17	2706	466	727
53	033	0091.00	Low	No	31.67	\$158,700	\$50,260	\$39,258	2935	77.89	2286	82	56
53	033	0092.00	Low	No	37.21	\$158,700	\$59,052	\$46,125	3374	60.85	2053	116	8
53	033	0093.00	Middle	No	94.87	\$158,700	\$150,559	\$117,593	3611	50.21	1813	606	472
53	033	0094.00	Moderate	No	67.72	\$158,700	\$107,472	\$83,934	6566	60.69	3985	1217	2128
53	033	0095.00	Upper	No	160.70	\$158,700	\$255,031	\$199,182	6747	45.19	3049	1773	2410
53	033	0096.00	Upper	No	154.49	\$158,700	\$245,176	\$191,480	5847	20.68	1209	1725	1830
53	033	0097.01	Upper	No	127.40	\$158,700	\$202,184	\$157,903	5955	22.17	1320	1703	2233
53	033	0097.02	Upper	No	129.44	\$158,700	\$205,421	\$160,434	5911	21.33	1261	1782	2244
53	033	0098.01	Upper	No	123.80	\$158,700	\$196,471	\$153,447	3846	22.98	884	982	1319

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
53	033	0098.02	Middle	No	112.05	\$158,700	\$177,823	\$138,879	3523	24.01	846	1112	1124
53	033	0099.00	Moderate	No	77.49	\$158,700	\$122,977	\$96,042	6257	37.00	2315	1491	1790
53	033	0100.01	Moderate	No	62.07	\$158,700	\$98,505	\$76,932	4526	66.81	3024	772	1126
53	033	0100.02	Moderate	No	64.45	\$158,700	\$102,282	\$79,890	4861	61.24	2977	987	1458
53	033	0101.01	Middle	No	80.93	\$158,700	\$128,436	\$100,313	4328	73.06	3162	731	1107
53	033	0101.02	Middle	No	111.12	\$158,700	\$176,347	\$137,727	4382	50.66	2220	1266	1619
53	033	0102.00	Upper	No	122.80	\$158,700	\$194,884	\$152,206	5035	41.01	2065	1641	2036
53	033	0103.01	Middle	No	87.33	\$158,700	\$138,593	\$108,237	3850	62.36	2401	985	1248
53	033	0103.02	Middle	No	87.58	\$158,700	\$138,989	\$108,558	3767	47.89	1804	437	620
53	033	0104.01	Moderate	No	66.34	\$158,700	\$105,282	\$82,222	4514	76.78	3466	971	1474
53	033	0104.02	Moderate	No	77.99	\$158,700	\$123,770	\$96,667	5097	72.98	3720	1168	1672
53	033	0105.01	Middle	No	111.04	\$158,700	\$176,220	\$137,625	4778	33.84	1617	607	813
53	033	0105.02	Middle	No	104.19	\$158,700	\$165,350	\$129,135	5294	25.78	1365	1282	1397
53	033	0106.01	Middle	No	111.36	\$158,700	\$176,728	\$138,024	4074	27.49	1120	1312	1494
53	033	0106.02	Upper	No	131.65	\$158,700	\$208,929	\$163,173	3991	21.07	841	1259	1724
53	033	0107.01	Middle	No	88.38	\$158,700	\$140,259	\$109,538	4121	55.96	2306	1009	1262
53	033	0107.02	Low	No	39.83	\$158,700	\$63,210	\$49,375	4536	66.38	3011	829	1305
53	033	0108.00	Moderate	No	72.51	\$158,700	\$115,073	\$89,875	5063	49.87	2525	1417	1899
53	033	0109.00	Middle	No	109.42	\$158,700	\$173,650	\$135,625	1457	36.72	535	323	538
53	033	0110.01	Moderate	No	58.22	\$158,700	\$92,395	\$72,167	4790	85.26	4084	766	1440
53	033	0110.02	Low	No	38.97	\$158,700	\$61,845	\$48,300	4590	89.28	4098	824	1335
53	033	0111.01	Moderate	No	68.89	\$158,700	\$109,328	\$85,391	5747	78.25	4497	947	1368
53	033	0111.02	Middle	No	113.35	\$158,700	\$179,886	\$140,488	4652	59.67	2776	1170	1556
53	033	0112.00	Low	No	40.17	\$158,700	\$63,750	\$49,792	3736	66.22	2474	554	1204
53	033	0113.00	Middle	No	86.06	\$158,700	\$136,577	\$106,667	6600	49.29	3253	1430	1965
53	033	0114.01	Moderate	No	71.89	\$158,700	\$114,089	\$89,102	4226	49.86	2107	936	1421
53	033	0114.02	Moderate	No	69.64	\$158,700	\$110,519	\$86,316	4199	58.49	2456	875	1260
53	033	0115.00	Middle	No	97.94	\$158,700	\$155,431	\$121,389	4452	28.66	1276	1526	1939
53	033	0116.01	Upper	No	135.60	\$158,700	\$215,197	\$168,070	3555	25.12	893	1116	1437

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
53	033	0116.02	Middle	No	110.08	\$158,700	\$174,697	\$136,442	3321	20.05	666	1242	1564
53	033	0117.00	Moderate	No	63.97	\$158,700	\$101,520	\$79,284	5657	84.09	4757	1093	1702
53	033	0118.01	Moderate	No	79.99	\$158,700	\$126,944	\$99,148	3794	78.41	2975	745	1113
53	033	0118.02	Low	No	44.02	\$158,700	\$69,860	\$54,570	4223	76.23	3219	1016	1326
53	033	0119.01	Middle	No	102.15	\$158,700	\$162,112	\$126,613	3718	79.34	2950	1181	1449
53	033	0119.02	Middle	No	83.59	\$158,700	\$132,657	\$103,604	3869	63.25	2447	1126	1468
53	033	0120.00	Middle	No	117.54	\$158,700	\$186,536	\$145,682	3560	25.81	919	1195	1575
53	033	0121.00	Upper	No	147.83	\$158,700	\$234,606	\$183,229	2793	22.20	620	1028	1213
53	033	0201.00	Middle	No	114.33	\$158,700	\$181,442	\$141,705	3335	21.98	733	1142	1224
53	033	0202.00	Middle	No	89.63	\$158,700	\$142,243	\$111,094	5887	31.49	1854	1545	1743
53	033	0203.01	Moderate	No	71.14	\$158,700	\$112,899	\$88,179	3754	48.93	1837	540	572
53	033	0203.02	Middle	No	90.39	\$158,700	\$143,449	\$112,040	3718	43.68	1624	695	981
53	033	0204.01	Middle	No	90.58	\$158,700	\$143,750	\$112,266	3917	40.90	1602	979	1142
53	033	0204.02	Middle	No	101.72	\$158,700	\$161,430	\$126,071	5682	36.01	2046	1430	1631
53	033	0205.00	Middle	No	94.31	\$158,700	\$149,670	\$116,894	7451	41.63	3102	1877	1887
53	033	0206.00	Middle	No	94.30	\$158,700	\$149,654	\$116,875	3842	43.57	1674	1008	1190
53	033	0207.00	Moderate	No	71.94	\$158,700	\$114,169	\$89,167	4170	47.00	1960	802	1143
53	033	0208.00	Middle	No	116.84	\$158,700	\$185,425	\$144,821	4599	26.42	1215	1323	1470
53	033	0209.00	Middle	No	100.68	\$158,700	\$159,779	\$124,792	3700	38.73	1433	1008	1057
53	033	0210.00	Middle	No	93.49	\$158,700	\$148,369	\$115,875	5966	44.74	2669	1643	2034
53	033	0211.00	Middle	No	87.11	\$158,700	\$138,244	\$107,969	4543	42.53	1932	1169	1455
53	033	0213.00	Moderate	No	79.33	\$158,700	\$125,897	\$98,333	4030	37.10	1495	1044	1223
53	033	0214.00	Upper	No	129.06	\$158,700	\$204,818	\$159,968	3907	24.39	953	1206	1495
53	033	0215.00	Upper	No	127.87	\$158,700	\$202,930	\$158,485	4622	24.99	1155	1564	1663
53	033	0216.00	Middle	No	104.82	\$158,700	\$166,349	\$129,919	5458	31.60	1725	1609	1748
53	033	0217.01	Upper	No	124.38	\$158,700	\$197,391	\$154,167	4604	43.16	1987	1068	1207
53	033	0217.02	Middle	No	96.14	\$158,700	\$152,574	\$119,167	4656	40.49	1885	1120	1144
53	033	0218.02	Middle	No	100.45	\$158,700	\$159,414	\$124,504	6090	42.12	2565	1486	1759

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
53	033	0218.03	Middle	No	104.71	\$158,700	\$166,175	\$129,782	6097	32.18	1962	1337	1669
53	033	0218.04	Middle	No	83.71	\$158,700	\$132,848	\$103,750	5632	35.78	2015	1121	1334
53	033	0219.03	Middle	No	95.71	\$158,700	\$151,892	\$118,625	6187	36.14	2236	1399	1531
53	033	0219.04	Middle	No	93.42	\$158,700	\$148,258	\$115,789	5762	50.54	2912	1338	1748
53	033	0219.05	Middle	No	82.54	\$158,700	\$130,991	\$102,308	5540	41.46	2297	1738	1812
53	033	0219.06	Middle	No	103.30	\$158,700	\$163,937	\$128,036	4673	42.61	1991	1337	1346
53	033	0220.01	Middle	No	118.93	\$158,700	\$188,742	\$147,411	5570	33.12	1845	1342	1478
53	033	0220.03	Middle	No	102.47	\$158,700	\$162,620	\$127,012	5109	36.47	1863	1291	1747
53	033	0220.05	Moderate	No	73.45	\$158,700	\$116,565	\$91,042	5132	42.34	2173	1137	1415
53	033	0220.06	Upper	No	125.84	\$158,700	\$199,708	\$155,970	3935	34.43	1355	1240	1337
53	033	0221.01	Upper	No	127.13	\$158,700	\$201,755	\$157,576	5257	29.10	1530	1718	1592
53	033	0221.02	Upper	No	121.89	\$158,700	\$193,439	\$151,078	6921	35.31	2444	1944	2219
53	033	0222.01	Middle	No	110.18	\$158,700	\$174,856	\$136,563	4583	29.28	1342	1258	1498
53	033	0222.03	Middle	No	119.45	\$158,700	\$189,567	\$148,056	5419	33.00	1788	1564	1890
53	033	0222.04	Middle	No	102.84	\$158,700	\$163,207	\$127,463	3815	32.82	1252	782	976
53	033	0222.05	Middle	No	96.29	\$158,700	\$152,812	\$119,345	4071	34.12	1389	789	915
53	033	0223.00	Upper	No	146.01	\$158,700	\$231,718	\$180,972	2878	24.25	698	938	1146
53	033	0224.01	Upper	No	177.04	\$158,700	\$280,962	\$219,432	4045	31.25	1264	903	1087
53	033	0224.02	Upper	No	178.38	\$158,700	\$283,089	\$221,087	5544	27.33	1515	1250	1648
53	033	0225.01	Upper	No	137.07	\$158,700	\$217,530	\$169,886	4390	35.22	1546	1224	1446
53	033	0225.02	Upper	No	137.35	\$158,700	\$217,974	\$170,238	4725	30.73	1452	1184	665
53	033	0226.03	Upper	No	132.05	\$158,700	\$209,563	\$163,665	6488	45.25	2936	1649	1655
53	033	0226.04	Upper	No	128.17	\$158,700	\$203,406	\$158,861	5238	42.52	2227	1492	1773
53	033	0226.05	Middle	No	87.88	\$158,700	\$139,466	\$108,920	6300	54.78	3451	1150	1394
53	033	0226.06	Upper	No	128.65	\$158,700	\$204,168	\$159,450	6060	46.70	2830	1454	1996
53	033	0227.01	Upper	No	154.02	\$158,700	\$244,430	\$190,893	3284	30.69	1008	668	635
53	033	0227.02	Upper	No	167.42	\$158,700	\$265,696	\$207,500	4185	31.88	1334	1005	1113
53	033	0227.03	Middle	No	111.54	\$158,700	\$177,014	\$138,250	2655	38.00	1009	905	1052
53	033	0228.02	Upper	No	129.43	\$158,700	\$205,405	\$160,417	5515	51.17	2822	1565	1765

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
53	033	0228.03	Middle	No	118.36	\$158,700	\$187,837	\$146,696	7566	70.26	5316	766	1084
53	033	0228.04	Moderate	No	73.62	\$158,700	\$116,835	\$91,250	4936	74.37	3671	413	636
53	033	0228.05	Upper	No	121.32	\$158,700	\$192,535	\$150,368	4181	62.11	2597	707	1061
53	033	0229.01	Upper	No	123.22	\$158,700	\$195,550	\$152,720	3000	47.27	1418	910	1126
53	033	0229.02	Upper	No	145.25	\$158,700	\$230,512	\$180,031	6821	44.16	3012	1810	2117
53	033	0230.00	Upper	No	135.86	\$158,700	\$215,610	\$168,393	7193	49.33	3548	1456	1821
53	033	0231.00	Upper	No	129.90	\$158,700	\$206,151	\$161,000	4158	49.25	2048	1150	1509
53	033	0232.01	Middle	No	83.26	\$158,700	\$132,134	\$103,200	6652	71.21	4737	824	803
53	033	0232.02	Moderate	No	64.80	\$158,700	\$102,838	\$80,323	5017	66.99	3361	690	890
53	033	0233.00	Middle	No	111.63	\$158,700	\$177,157	\$138,355	6895	47.11	3248	1799	2346
53	033	0234.01	Middle	No	111.79	\$158,700	\$177,411	\$138,553	4206	57.66	2425	904	1203
53	033	0234.03	Upper	No	121.86	\$158,700	\$193,392	\$151,042	4371	43.72	1911	1140	1398
53	033	0234.04	Upper	No	125.34	\$158,700	\$198,915	\$155,357	3442	28.36	976	1129	1173
53	033	0235.00	Upper	No	124.30	\$158,700	\$197,264	\$154,063	4063	48.86	1985	979	1273
53	033	0236.01	Upper	No	126.81	\$158,700	\$201,247	\$157,171	4412	53.13	2344	966	1039
53	033	0236.03	Middle	No	109.02	\$158,700	\$173,015	\$135,130	6705	71.10	4767	866	1386
53	033	0236.04	Middle	No	84.90	\$158,700	\$134,736	\$105,234	6581	60.67	3993	1157	1735
53	033	0237.01	Upper	No	147.07	\$158,700	\$233,400	\$182,283	4254	43.46	1849	1271	1377
53	033	0237.02	Upper	No	201.71	\$158,700	\$320,114	\$250,001	1165	67.55	787	27	17
53	033	0238.01	Middle	No	94.02	\$158,700	\$149,210	\$116,538	3536	54.13	1914	501	729
53	033	0238.05	Upper	No	166.22	\$158,700	\$263,791	\$206,016	3076	55.66	1712	356	53
53	033	0238.06	Middle	No	107.98	\$158,700	\$171,364	\$133,839	3115	59.29	1847	42	61
53	033	0238.07	Upper	No	149.31	\$158,700	\$236,955	\$185,054	5750	50.52	2905	603	128
53	033	0238.08	Middle	No	108.47	\$158,700	\$172,142	\$134,444	2869	64.10	1839	157	38
53	033	0239.01	Upper	No	154.27	\$158,700	\$244,826	\$191,205	4551	41.42	1885	1013	1255
53	033	0239.02	Upper	No	199.97	\$158,700	\$317,352	\$247,847	3040	41.38	1258	921	1002
53	033	0240.01	Upper	No	185.34	\$158,700	\$294,135	\$229,712	4791	56.71	2717	1201	1421
53	033	0240.02	Upper	No	142.38	\$158,700	\$225,957	\$176,466	4230	52.74	2231	884	964

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
53	033	0241.00	Upper	No	201.71	\$158,700	\$320,114	\$250,001	4717	38.10	1797	1663	1986
53	033	0242.00	Upper	No	201.71	\$158,700	\$320,114	\$250,001	2898	37.41	1084	1010	1290
53	033	0243.01	Middle	No	109.87	\$158,700	\$174,364	\$136,176	5153	42.25	2177	866	531
53	033	0243.02	Upper	No	178.80	\$158,700	\$283,756	\$221,613	3954	35.46	1402	1205	1473
53	033	0244.00	Middle	No	103.27	\$158,700	\$163,889	\$128,000	3053	39.44	1204	471	548
53	033	0245.00	Upper	No	195.28	\$158,700	\$309,909	\$242,031	5192	36.11	1875	1494	1856
53	033	0246.01	Upper	No	201.71	\$158,700	\$320,114	\$250,001	4665	31.30	1460	1560	1835
53	033	0246.02	Upper	No	201.71	\$158,700	\$320,114	\$250,001	3731	33.42	1247	1183	1275
53	033	0247.01	Middle	No	100.60	\$158,700	\$159,652	\$124,688	4053	58.25	2361	878	1019
53	033	0247.03	Upper	No	136.93	\$158,700	\$217,308	\$169,716	3984	45.21	1801	1278	1354
53	033	0247.04	Middle	No	114.84	\$158,700	\$182,251	\$142,337	3799	47.70	1812	1140	1309
53	033	0248.00	Middle	No	103.96	\$158,700	\$164,985	\$128,849	6299	62.96	3966	1265	1749
53	033	0249.01	Upper	No	134.84	\$158,700	\$213,991	\$167,120	5344	65.66	3509	1452	1757
53	033	0249.02	Upper	No	154.98	\$158,700	\$245,953	\$192,083	4176	56.49	2359	1194	1413
53	033	0249.04	Upper	No	176.71	\$158,700	\$280,439	\$219,018	2908	64.00	1861	986	1077
53	033	0249.05	Upper	No	187.59	\$158,700	\$297,705	\$232,500	4115	58.37	2402	1193	1451
53	033	0250.01	Upper	No	150.55	\$158,700	\$238,923	\$186,591	5638	51.29	2892	1920	2156
53	033	0250.05	Upper	No	163.47	\$158,700	\$259,427	\$202,614	6163	56.06	3455	1474	1396
53	033	0250.06	Upper	No	156.42	\$158,700	\$248,239	\$193,875	6613	44.93	2971	1889	2025
53	033	0250.07	Upper	No	134.61	\$158,700	\$213,626	\$166,840	4868	52.20	2541	1101	1190
53	033	0250.08	Upper	No	176.05	\$158,700	\$279,391	\$218,203	2499	46.54	1163	700	854
53	033	0251.01	Middle	No	86.58	\$158,700	\$137,402	\$107,308	6028	55.87	3368	1185	1639
53	033	0251.03	Middle	No	84.86	\$158,700	\$134,673	\$105,179	5073	64.79	3287	1023	1309
53	033	0251.04	Upper	No	128.87	\$158,700	\$204,517	\$159,732	4354	55.17	2402	1248	1376
53	033	0252.01	Middle	No	91.06	\$158,700	\$144,512	\$112,869	3965	52.53	2083	1192	1292
53	033	0252.02	Middle	No	92.48	\$158,700	\$146,766	\$114,625	4674	55.76	2606	1029	1639
53	033	0253.02	Low	No	41.98	\$158,700	\$66,622	\$52,039	5292	57.80	3059	407	960
53	033	0253.03	Moderate	No	78.45	\$158,700	\$124,500	\$97,232	2986	56.76	1695	202	395
53	033	0253.04	Middle	No	111.98	\$158,700	\$177,712	\$138,787	3733	43.08	1608	828	1105

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
53	033	0254.01	Low	No	49.25	\$158,700	\$78,160	\$61,047	3997	66.12	2643	599	945
53	033	0254.02	Moderate	No	58.74	\$158,700	\$93,220	\$72,813	3785	63.67	2410	500	740
53	033	0255.00	Moderate	No	59.86	\$158,700	\$94,998	\$74,190	5314	61.69	3278	972	1301
53	033	0256.01	Moderate	No	64.62	\$158,700	\$102,552	\$80,100	5366	64.42	3457	1150	1439
53	033	0256.02	Middle	No	118.78	\$158,700	\$188,504	\$147,216	7173	51.07	3663	1998	2135
53	033	0257.02	Middle	No	84.08	\$158,700	\$133,435	\$104,214	3606	48.59	1752	864	1008
53	033	0257.03	Moderate	No	58.85	\$158,700	\$93,395	\$72,949	3428	57.26	1963	365	481
53	033	0257.04	Moderate	No	77.03	\$158,700	\$122,247	\$95,475	2986	44.27	1322	529	800
53	033	0258.03	Moderate	No	62.38	\$158,700	\$98,997	\$77,321	5261	61.70	3246	796	891
53	033	0258.04	Moderate	No	71.00	\$158,700	\$112,677	\$88,000	3757	52.68	1979	926	1257
53	033	0258.05	Moderate	No	67.53	\$158,700	\$107,170	\$83,704	5606	61.88	3469	1090	1128
53	033	0258.06	Moderate	No	71.05	\$158,700	\$112,756	\$88,065	5303	69.45	3683	1070	1346
53	033	0260.01	Middle	No	86.19	\$158,700	\$136,784	\$106,830	5551	65.59	3641	1705	2181
53	033	0260.03	Low	No	49.36	\$158,700	\$78,334	\$61,182	4599	82.30	3785	238	464
53	033	0260.04	Middle	No	89.68	\$158,700	\$142,322	\$111,154	3927	68.91	2706	944	1260
53	033	0261.01	Moderate	No	67.51	\$158,700	\$107,138	\$83,681	4052	75.81	3072	777	1096
53	033	0261.02	Moderate	No	57.48	\$158,700	\$91,221	\$71,250	3646	82.80	3019	860	1071
53	033	0262.00	Moderate	No	66.68	\$158,700	\$105,821	\$82,644	6469	67.94	4395	526	713
53	033	0263.00	Moderate	No	57.84	\$158,700	\$91,792	\$71,696	1743	71.03	1238	316	500
53	033	0264.00	Low	No	46.59	\$158,700	\$73,938	\$57,755	5982	63.57	3803	961	1056
53	033	0265.00	Low	No	40.20	\$158,700	\$63,797	\$49,826	4384	69.64	3053	579	1330
53	033	0266.00	Middle	No	87.71	\$158,700	\$139,196	\$108,712	2484	56.16	1395	612	855
53	033	0267.00	Moderate	No	71.08	\$158,700	\$112,804	\$88,098	5856	44.83	2625	1204	1643
53	033	0268.01	Low	No	43.86	\$158,700	\$69,606	\$54,365	6594	73.10	4820	1112	1532
53	033	0268.02	Moderate	No	58.95	\$158,700	\$93,554	\$73,063	6238	72.70	4535	1180	1688
53	033	0270.00	Moderate	No	67.34	\$158,700	\$106,869	\$83,472	3453	61.31	2117	753	1107
53	033	0271.00	Low	No	37.96	\$158,700	\$60,243	\$47,054	3773	66.34	2503	581	813
53	033	0272.00	Moderate	No	74.96	\$158,700	\$118,962	\$92,917	2931	70.11	2055	445	707

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
53	033	0273.00	Moderate	No	64.54	\$158,700	\$102,425	\$80,000	6670	75.41	5030	1004	1304
53	033	0274.00	Moderate	No	70.73	\$158,700	\$112,249	\$87,672	5781	63.05	3645	1384	1760
53	033	0275.00	Moderate	No	62.36	\$158,700	\$98,965	\$77,297	4977	55.19	2747	1113	1642
53	033	0276.00	Moderate	No	77.65	\$158,700	\$123,231	\$96,250	4324	52.17	2256	838	1029
53	033	0277.01	Middle	No	107.73	\$158,700	\$170,968	\$133,529	5884	16.91	995	1847	2562
53	033	0277.02	Middle	No	87.21	\$158,700	\$138,402	\$108,094	5171	14.77	764	2054	2677
53	033	0278.00	Middle	No	103.09	\$158,700	\$163,604	\$127,778	3316	18.64	618	1211	1376
53	033	0279.01	Middle	No	89.25	\$158,700	\$141,640	\$110,625	3757	33.06	1242	1173	1524
53	033	0279.02	Moderate	No	79.12	\$158,700	\$125,563	\$98,068	3885	48.96	1902	491	419
53	033	0280.00	Low	No	49.48	\$158,700	\$78,525	\$61,332	3797	69.84	2652	493	560
53	033	0281.00	Moderate	No	59.62	\$158,700	\$94,617	\$73,897	2934	84.01	2465	362	501
53	033	0282.00	Low	No	44.21	\$158,700	\$70,161	\$54,805	5128	73.81	3785	792	920
53	033	0283.00	Middle	No	89.47	\$158,700	\$141,989	\$110,893	6194	64.85	4017	1522	1820
53	033	0284.02	Moderate	No	53.08	\$158,700	\$84,238	\$65,799	5921	76.41	4524	747	1212
53	033	0284.03	Moderate	No	56.08	\$158,700	\$88,999	\$69,514	5787	68.53	3966	1235	1390
53	033	0285.00	Moderate	No	73.86	\$158,700	\$117,216	\$91,550	4680	56.92	2664	923	981
53	033	0286.00	Middle	No	95.89	\$158,700	\$152,177	\$118,846	6662	25.11	1673	1941	2244
53	033	0287.00	Middle	No	93.09	\$158,700	\$147,734	\$115,387	5418	37.12	2011	1512	1867
53	033	0288.01	Moderate	No	73.62	\$158,700	\$116,835	\$91,250	3732	51.69	1929	492	619
53	033	0288.02	Moderate	No	52.51	\$158,700	\$83,333	\$65,090	6976	73.58	5133	746	1194
53	033	0289.01	Moderate	No	79.88	\$158,700	\$126,770	\$99,013	3653	39.89	1457	885	751
53	033	0289.02	Low	No	49.79	\$158,700	\$79,017	\$61,719	7177	74.93	5378	760	1141
53	033	0290.01	Middle	No	83.06	\$158,700	\$131,816	\$102,955	4485	38.62	1732	1324	1488
53	033	0290.03	Low	No	49.81	\$158,700	\$79,048	\$61,745	6266	65.29	4091	1014	1440
53	033	0290.04	Low	No	29.62	\$158,700	\$47,007	\$36,719	4016	78.98	3172	419	642
53	033	0291.01	Moderate	No	70.70	\$158,700	\$112,201	\$87,634	4231	73.72	3119	795	932
53	033	0291.02	Moderate	No	73.06	\$158,700	\$115,946	\$90,556	4675	62.01	2899	915	1327
53	033	0292.03	Moderate	No	59.24	\$158,700	\$94,014	\$73,429	4405	59.73	2631	386	600
53	033	0292.05	Moderate	No	61.86	\$158,700	\$98,172	\$76,672	5119	64.60	3307	1230	1292

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
53	033	0292.06	Low	No	42.47	\$158,700	\$67,400	\$52,643	4582	71.41	3272	228	509
53	033	0292.07	Middle	No	103.33	\$158,700	\$163,985	\$128,071	2917	61.98	1808	711	852
53	033	0292.08	Low	No	49.64	\$158,700	\$78,779	\$61,531	4520	71.17	3217	321	441
53	033	0293.04	Middle	No	80.87	\$158,700	\$128,341	\$100,234	5750	54.71	3146	1346	1556
53	033	0293.05	Middle	No	82.79	\$158,700	\$131,388	\$102,614	4667	63.77	2976	1113	1389
53	033	0293.06	Middle	No	87.84	\$158,700	\$139,402	\$108,878	4361	62.23	2714	998	1091
53	033	0293.07	Middle	No	90.33	\$158,700	\$143,354	\$111,964	3903	43.81	1710	1190	1385
53	033	0293.08	Middle	No	93.79	\$158,700	\$148,845	\$116,250	3534	68.39	2417	982	1144
53	033	0293.09	Moderate	No	62.58	\$158,700	\$99,314	\$77,565	5047	62.33	3146	836	1284
53	033	0294.03	Moderate	No	73.87	\$158,700	\$117,232	\$91,563	6306	66.18	4173	1381	1723
53	033	0294.05	Middle	No	80.75	\$158,700	\$128,150	\$100,083	6269	59.24	3714	1650	1826
53	033	0294.06	Middle	No	89.92	\$158,700	\$142,703	\$111,450	5346	59.41	3176	1238	1391
53	033	0294.07	Low	No	46.98	\$158,700	\$74,557	\$58,234	5112	67.74	3463	725	1122
53	033	0294.08	Moderate	No	60.59	\$158,700	\$96,156	\$75,096	4626	70.49	3261	726	1010
53	033	0295.04	Moderate	No	55.57	\$158,700	\$88,190	\$68,878	6469	66.19	4282	646	1080
53	033	0295.05	Low	No	47.95	\$158,700	\$76,097	\$59,432	3963	69.62	2759	565	555
53	033	0295.06	Low	No	32.17	\$158,700	\$51,054	\$39,873	4844	73.06	3539	232	431
53	033	0295.07	Middle	No	84.71	\$158,700	\$134,435	\$105,000	3674	54.30	1995	777	926
53	033	0295.08	Middle	No	89.07	\$158,700	\$141,354	\$110,395	4165	60.62	2525	944	1166
53	033	0296.02	Middle	No	114.13	\$158,700	\$181,124	\$141,458	7288	49.04	3574	1836	2064
53	033	0296.03	Middle	No	83.26	\$158,700	\$132,134	\$103,192	3925	69.89	2743	694	1102
53	033	0296.04	Moderate	No	54.79	\$158,700	\$86,952	\$67,917	3888	56.61	2201	648	973
53	033	0297.01	Low	No	47.96	\$158,700	\$76,113	\$59,445	5089	52.74	2684	767	1233
53	033	0297.02	Moderate	No	55.76	\$158,700	\$88,491	\$69,118	3226	55.42	1788	724	831
53	033	0298.03	Moderate	No	57.41	\$158,700	\$91,110	\$71,157	4347	61.28	2664	201	510
53	033	0298.04	Middle	No	82.42	\$158,700	\$130,801	\$102,155	4468	54.79	2448	1130	1376
53	033	0298.05	Moderate	No	75.64	\$158,700	\$120,041	\$93,750	5153	50.55	2605	1329	1560
53	033	0298.06	Middle	No	82.77	\$158,700	\$131,356	\$102,589	4548	54.05	2458	1387	1717

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
53	033	0299.01	Moderate	No	75.13	\$158,700	\$119,231	\$93,125	4834	43.86	2120	1159	1429
53	033	0299.02	Middle	No	115.45	\$158,700	\$183,219	\$143,092	5744	46.78	2687	1408	1676
53	033	0300.03	Moderate	No	56.85	\$158,700	\$90,221	\$70,463	6592	56.25	3708	1642	1870
53	033	0300.05	Moderate	No	69.02	\$158,700	\$109,535	\$85,547	6117	71.37	4366	1354	1620
53	033	0300.06	Moderate	No	50.32	\$158,700	\$79,858	\$62,371	4318	70.77	3056	367	581
53	033	0300.07	Low	No	32.11	\$158,700	\$50,959	\$39,799	4554	83.36	3796	88	168
53	033	0300.08	Low	No	49.41	\$158,700	\$78,414	\$61,250	4745	72.24	3428	736	827
53	033	0301.01	Moderate	No	71.18	\$158,700	\$112,963	\$88,229	3772	45.02	1698	781	1485
53	033	0301.02	Middle	No	92.64	\$158,700	\$147,020	\$114,826	3694	36.25	1339	1455	1522
53	033	0302.01	Moderate	No	65.46	\$158,700	\$103,885	\$81,134	5662	60.10	3403	1227	1657
53	033	0302.03	Moderate	No	56.09	\$158,700	\$89,015	\$69,522	4167	71.51	2980	564	664
53	033	0302.04	Moderate	No	59.29	\$158,700	\$94,093	\$73,487	3803	56.19	2137	869	943
53	033	0303.04	Moderate	No	65.24	\$158,700	\$103,536	\$80,870	4537	56.45	2561	881	1070
53	033	0303.05	Moderate	No	61.66	\$158,700	\$97,854	\$76,429	5425	46.23	2508	1298	1753
53	033	0303.06	Middle	No	85.86	\$158,700	\$136,260	\$106,419	5864	49.05	2876	1396	1782
53	033	0303.08	Moderate	No	60.71	\$158,700	\$96,347	\$75,250	6883	67.03	4614	914	1439
53	033	0303.09	Moderate	No	67.27	\$158,700	\$106,757	\$83,382	5906	64.71	3822	738	1483
53	033	0303.10	Middle	No	95.96	\$158,700	\$152,289	\$118,938	6466	62.16	4019	1491	1800
53	033	0303.11	Moderate	No	70.35	\$158,700	\$111,645	\$87,193	5093	58.81	2995	1215	1471
53	033	0303.12	Moderate	No	63.39	\$158,700	\$100,600	\$78,571	5538	61.01	3379	1003	1404
53	033	0303.13	Low	No	43.84	\$158,700	\$69,574	\$54,336	4835	67.09	3244	698	963
53	033	0303.14	Low	No	42.35	\$158,700	\$67,209	\$52,500	4655	58.93	2743	873	1137
53	033	0304.03	Middle	No	90.14	\$158,700	\$143,052	\$111,731	4638	38.27	1775	1444	1643
53	033	0304.04	Middle	No	87.63	\$158,700	\$139,069	\$108,611	5264	38.47	2025	1236	1629
53	033	0304.05	Moderate	No	77.06	\$158,700	\$122,294	\$95,514	3559	36.64	1304	936	1195
53	033	0304.06	Moderate	No	67.93	\$158,700	\$107,805	\$84,196	3145	47.28	1487	521	1012
53	033	0304.07	Moderate	No	64.12	\$158,700	\$101,758	\$79,479	3151	66.74	2103	528	630
53	033	0305.01	Low	No	34.81	\$158,700	\$55,243	\$43,148	2985	44.02	1314	195	353
53	033	0305.03	Moderate	No	59.99	\$158,700	\$95,204	\$74,360	6406	56.09	3593	1010	1602

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
53	033	0305.04	Moderate	No	55.18	\$158,700	\$87,571	\$68,399	5137	48.51	2492	873	1484
53	033	0306.00	Moderate	No	64.59	\$158,700	\$102,504	\$80,062	5776	43.32	2502	1114	2052
53	033	0307.00	Moderate	No	57.16	\$158,700	\$90,713	\$70,852	4317	53.44	2307	632	1258
53	033	0308.01	Low	No	46.08	\$158,700	\$73,129	\$57,120	7411	72.34	5361	945	1679
53	033	0308.02	Moderate	No	62.34	\$158,700	\$98,934	\$77,273	4460	57.35	2558	715	1061
53	033	0309.01	Moderate	No	57.71	\$158,700	\$91,586	\$71,528	3916	47.57	1863	882	1097
53	033	0309.02	Moderate	No	50.46	\$158,700	\$80,080	\$62,544	6262	52.11	3263	1010	1829
53	033	0310.00	Middle	No	110.15	\$158,700	\$174,808	\$136,528	4948	42.02	2079	1439	1482
53	033	0311.01	Moderate	No	61.83	\$158,700	\$98,124	\$76,641	3726	56.55	2107	716	1137
53	033	0311.02	Moderate	No	55.67	\$158,700	\$88,348	\$69,000	3718	55.33	2057	973	1141
53	033	0312.02	Moderate	No	74.01	\$158,700	\$117,454	\$91,734	6718	37.32	2507	1573	2149
53	033	0312.04	Middle	No	88.35	\$158,700	\$140,211	\$109,503	6258	22.85	1430	2017	2318
53	033	0312.06	Moderate	No	71.77	\$158,700	\$113,899	\$88,953	5213	49.80	2596	941	1219
53	033	0312.07	Middle	No	80.37	\$158,700	\$127,547	\$99,618	5265	59.05	3109	745	782
53	033	0312.08	Moderate	No	66.44	\$158,700	\$105,440	\$82,353	4282	46.82	2005	1061	1203
53	033	0313.01	Middle	No	92.53	\$158,700	\$146,845	\$114,688	2518	22.20	559	762	987
53	033	0313.02	Moderate	No	64.91	\$158,700	\$103,012	\$80,455	4856	21.79	1058	1304	1742
53	033	0314.00	Middle	No	93.29	\$158,700	\$148,051	\$115,625	5811	16.83	978	1485	2151
53	033	0315.01	Middle	No	88.59	\$158,700	\$140,592	\$109,808	4094	16.90	692	1222	1473
53	033	0315.02	Middle	No	98.57	\$158,700	\$156,431	\$122,174	5000	16.82	841	1601	1928
53	033	0316.01	Middle	No	96.04	\$158,700	\$152,415	\$119,038	5285	25.05	1324	1783	2027
53	033	0316.03	Middle	No	98.12	\$158,700	\$155,716	\$121,609	6801	26.35	1792	2069	2405
53	033	0316.04	Middle	No	82.09	\$158,700	\$130,277	\$101,750	6017	31.96	1923	1531	1813
53	033	0316.05	Middle	No	104.64	\$158,700	\$166,064	\$129,698	3686	17.88	659	1371	1731
53	033	0317.04	Moderate	No	75.93	\$158,700	\$120,501	\$94,107	6201	51.70	3206	1379	1633
53	033	0317.05	Middle	No	97.42	\$158,700	\$154,606	\$120,750	4147	37.35	1549	1186	1454
53	033	0317.07	Upper	No	126.60	\$158,700	\$200,914	\$156,908	3739	42.98	1607	923	1176
53	033	0317.08	Moderate	No	66.48	\$158,700	\$105,504	\$82,399	3973	39.47	1568	1290	1351

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
53	033	0317.09	Middle	No	87.34	\$158,700	\$138,609	\$108,257	3810	43.81	1669	1232	1232
53	033	0317.10	Middle	No	90.67	\$158,700	\$143,893	\$112,377	3934	38.33	1508	880	1056
53	033	0318.00	Middle	No	104.99	\$158,700	\$166,619	\$130,132	4944	35.98	1779	1555	1729
53	033	0319.04	Middle	No	107.84	\$158,700	\$171,142	\$133,667	3496	23.57	824	1119	1275
53	033	0319.06	Middle	No	101.95	\$158,700	\$161,795	\$126,364	3975	37.86	1505	1205	1385
53	033	0319.08	Moderate	No	74.56	\$158,700	\$118,327	\$92,419	4470	48.66	2175	855	821
53	033	0319.09	Middle	No	87.50	\$158,700	\$138,863	\$108,456	3052	45.31	1383	828	967
53	033	0319.10	Moderate	No	76.31	\$158,700	\$121,104	\$94,583	3840	46.15	1772	1386	1316
53	033	0319.11	Middle	No	92.04	\$158,700	\$146,067	\$114,074	4165	50.08	2086	1236	1375
53	033	0319.12	Middle	No	87.90	\$158,700	\$139,497	\$108,953	3946	34.52	1362	1225	1429
53	033	0319.13	Middle	No	113.14	\$158,700	\$179,553	\$140,227	3708	42.04	1559	1118	1223
53	033	0320.02	Middle	No	93.04	\$158,700	\$147,654	\$115,313	3070	17.79	546	1005	1210
53	033	0320.03	Middle	No	115.66	\$158,700	\$183,552	\$143,352	5135	18.95	973	1828	2068
53	033	0320.05	Middle	No	84.84	\$158,700	\$134,641	\$105,161	6956	36.95	2570	2234	2752
53	033	0320.06	Middle	No	86.57	\$158,700	\$137,387	\$107,295	5339	26.32	1405	1580	1864
53	033	0320.07	Middle	No	111.65	\$158,700	\$177,189	\$138,388	4172	25.89	1080	1032	1266
53	033	0320.08	Middle	No	99.07	\$158,700	\$157,224	\$122,788	4488	24.80	1113	1468	1627
53	033	0320.10	Middle	No	111.15	\$158,700	\$176,395	\$137,768	6720	30.46	2047	1936	2193
53	033	0320.11	Middle	No	98.95	\$158,700	\$157,034	\$122,643	5247	28.63	1502	1284	1500
53	033	0321.02	Middle	No	117.12	\$158,700	\$185,869	\$145,163	4883	18.17	887	1849	2028
53	033	0321.03	Middle	No	81.49	\$158,700	\$129,325	\$101,005	6347	33.12	2102	1182	1488
53	033	0321.04	Upper	No	120.01	\$158,700	\$190,456	\$148,750	6294	27.42	1726	1469	1671
53	033	0322.07	Upper	No	149.65	\$158,700	\$237,495	\$185,481	3809	37.46	1427	1185	1323
53	033	0322.11	Upper	No	135.89	\$158,700	\$215,657	\$168,426	5359	51.61	2766	1330	1524
53	033	0322.13	Upper	No	165.50	\$158,700	\$262,649	\$205,125	4415	36.58	1615	1508	1507
53	033	0322.15	Upper	No	164.54	\$158,700	\$261,125	\$203,940	5813	53.76	3125	1561	1679
53	033	0322.16	Upper	No	170.04	\$158,700	\$269,853	\$210,750	4825	56.02	2703	1379	1450
53	033	0322.17	Upper	No	201.56	\$158,700	\$319,876	\$249,813	4340	39.01	1693	1243	1450
53	033	0322.18	Upper	No	142.54	\$158,700	\$226,211	\$176,667	5442	38.68	2105	1871	1668

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
53	033	0322.19	Upper	No	130.85	\$158,700	\$207,659	\$162,182	4529	47.07	2132	939	1210
53	033	0322.20	Middle	No	116.28	\$158,700	\$184,536	\$144,124	8837	52.89	4674	1940	1864
53	033	0322.21	Upper	No	145.68	\$158,700	\$231,194	\$180,563	6818	45.31	3089	1960	2313
53	033	0322.22	Middle	No	100.85	\$158,700	\$160,049	\$125,000	3881	50.61	1964	967	928
53	033	0322.23	Upper	No	166.49	\$158,700	\$264,220	\$206,349	4727	50.10	2368	1145	1336
53	033	0322.24	Upper	No	147.83	\$158,700	\$234,606	\$183,221	3456	66.61	2302	636	837
53	033	0322.25	Upper	No	167.11	\$158,700	\$265,204	\$207,120	4313	57.01	2459	1082	1069
53	033	0323.07	Middle	No	118.15	\$158,700	\$187,504	\$146,436	6401	21.48	1375	1993	2354
53	033	0323.11	Upper	No	133.53	\$158,700	\$211,912	\$165,500	5925	20.10	1191	1890	2123
53	033	0323.13	Upper	No	131.49	\$158,700	\$208,675	\$162,969	7670	70.51	5408	996	1412
53	033	0323.15	Upper	No	149.92	\$158,700	\$237,923	\$185,821	5586	23.65	1321	1905	2089
53	033	0323.16	Upper	No	168.86	\$158,700	\$267,981	\$209,286	5892	41.73	2459	1695	1959
53	033	0323.17	Upper	No	154.58	\$158,700	\$245,318	\$191,585	6617	38.99	2580	1986	2154
53	033	0323.18	Upper	No	174.83	\$158,700	\$277,455	\$216,691	6903	55.43	3826	1853	2035
53	033	0323.19	Middle	No	95.96	\$158,700	\$152,289	\$118,932	6068	31.16	1891	1133	1191
53	033	0323.20	Upper	No	166.34	\$158,700	\$263,982	\$206,172	4529	21.06	954	1543	1659
53	033	0323.21	Upper	No	168.75	\$158,700	\$267,806	\$209,154	7837	54.96	4307	2095	2283
53	033	0323.22	Upper	No	149.17	\$158,700	\$236,733	\$184,886	3299	30.28	999	1022	1131
53	033	0323.23	Upper	No	150.00	\$158,700	\$238,050	\$185,909	6630	46.06	3054	1356	1883
53	033	0323.24	Upper	No	120.68	\$158,700	\$191,519	\$149,571	5866	47.44	2783	1551	1882
53	033	0323.25	Middle	No	99.24	\$158,700	\$157,494	\$123,000	7196	57.52	4139	1153	1765
53	033	0323.26	Upper	No	187.88	\$158,700	\$298,166	\$232,857	3723	34.17	1272	1199	1277
53	033	0323.27	Middle	No	110.20	\$158,700	\$174,887	\$136,591	4127	17.06	704	1988	2254
53	033	0323.28	Upper	No	163.56	\$158,700	\$259,570	\$202,727	3309	29.92	990	1092	1160
53	033	0323.30	Upper	No	139.35	\$158,700	\$221,148	\$172,716	5224	57.24	2990	664	1060
53	033	0323.31	Upper	No	120.20	\$158,700	\$190,757	\$148,980	5509	53.20	2931	85	252
53	033	0323.32	Upper	No	157.22	\$158,700	\$249,508	\$194,861	5543	57.28	3175	1396	1732
53	033	0323.33	Upper	No	186.49	\$158,700	\$295,960	\$231,146	4360	65.64	2862	848	909

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
53	033	0324.01	Upper	No	128.37	\$158,700	\$203,723	\$159,107	6677	20.58	1374	2018	2223
53	033	0324.02	Middle	No	119.93	\$158,700	\$190,329	\$148,641	6828	22.74	1553	2297	2597
53	033	0325.00	Middle	No	115.40	\$158,700	\$183,140	\$143,026	5835	20.51	1197	1845	2154
53	033	0326.01	Middle	No	101.30	\$158,700	\$160,763	\$125,556	2866	18.56	532	775	1026
53	033	0326.03	Upper	No	142.20	\$158,700	\$225,671	\$176,250	4681	22.82	1068	1455	1510
53	033	0326.04	Upper	No	143.40	\$158,700	\$227,576	\$177,735	5941	35.75	2124	1724	1942
53	033	0326.05	Upper	No	122.25	\$158,700	\$194,011	\$151,523	4126	25.47	1051	1134	1274
53	033	0327.03	Middle	No	103.69	\$158,700	\$164,556	\$128,523	1941	20.50	398	546	790
53	033	0327.04	Upper	No	123.13	\$158,700	\$195,407	\$152,614	7644	19.73	1508	2157	2560
53	033	0327.05	Middle	No	99.09	\$158,700	\$157,256	\$122,813	3727	18.06	673	1035	1153
53	033	0327.06	Middle	No	82.06	\$158,700	\$130,229	\$101,713	3112	15.81	492	1042	1322
53	033	0328.00	Middle	No	99.31	\$158,700	\$157,605	\$123,086	2898	14.04	407	990	1714
53	033	9901.00	Unknown	No	0.00	\$158,700	\$0	\$0	0	0.00	0	0	0

* Will automatically be included in the 2025 Distressed or Underserved Tract List



Beneficial State Bank

Section 7 – Consumer Lending (Prior two calendar years)

Beneficial State Bank elects to have consumer auto loans to be considered under the CRA Lending Test. The Banks consumer auto lending over the prior two calendar years are as summarized as follows:

Consumer Lending Inside and Outside of the Banks Assessment Area:

Consumer Lending Inside and Outside of Bank-wide Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Consumer Auto										
2022	2,972	37.8%	4,892	62.2%	7,864	\$81,570	39.0%	\$127,511	61.0%	\$209,081
2023	2,216	40.2%	3,301	59.8%	5,517	\$61,960	41.3%	\$88,202	58.7%	\$150,162

Consumer Auto Lending Inside Assessment Area by Geography Income Level:

Distribution of Consumer Loans Inside Assessment Area by Geography Income Level						
Product	Low-	Moderate-	Middle	Upper-	Unknown-	TOTAL
2022 Consumer Auto	272	1034	1009	644	13	2972
	9.2%	34.8%	34.0%	21.7%	0.4%	100%
2023 Consumer Auto	184	824	761	430	17	2216
	8.3%	37.2%	34.3%	19.4%	0.8%	100%

Consumer Auto Lending Inside Assessment Area by Borrower Income Level:

Distribution of Consumer Loans Inside Assessment Area by Borrower Income						
Product	Low-	Moderate-	Middle	Upper-	Unknown-	TOTAL
2022 Consumer Auto	839	1044	617	472	0	2972
	28.2%	35.1%	20.8%	15.9%	0.0%	100%
2023 Consumer Auto	614	778	514	310	0	2216
	27.7%	35.1%	23.2%	14.0%	0.0%	100%



Beneficial State Bank

Section 8 - CRA Disclosure Statement (Prior two calendar years)

The CRA Disclosure Statement contains the number and amount of small-business, community development, as well as small farm loans reported as “originated” or “purchased” by the Bank. Beneficial State Bank has been exempted from CRA reporting since the Bank has not met the asset size threshold for a Large Bank until January 1, 2024. You can obtain our institution’s future CRA Disclosure Statements on the FFIEC website at <https://www.ffiec.gov/craadweb/DisRptMain.aspx> or get additional information on the FFIEC’s website at <https://www.ffiec.gov/craadweb/disclhelp.htm>.



Beneficial State Bank

Section 9 - HMDA Disclosure Statement (current year & prior two calendar years)

The Home Mortgage Disclosure Act (HMDA) requires depository and non-depository lenders to collect and publicly disclose information about housing-related loans and applications for such loans, including several applicant / borrower characteristics. Beneficial State Bank is exempt from HMDA reporting since the Bank did not meet the minimum loan origination requirements to file a HMDA LAR in 2023 or 2022. You can obtain our institution's prior HMDA Disclosure Statements on the FFIEC website at <https://ffiec.cfbp.gov/data-publication/> or get additional information on the Consumer Financial Protection Bureau's website at www.consumerfinance.gov/hmda.