| | |
|---|---|
| Endeavor Bank | **CRA Public File** |

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## Public Comments

*12 CFR 25.43(a)(1); 12 CFR 228.43(a)(1); 12 CFR 345.43(a)(1); 12 CFR 195.43(a)(1)*
All written comments received from the public for the current year and each of the prior two calendar years related to the institution's performance in helping to meet community credit needs, and any response to the institution's comments included.

*None*

## Branch & Office Locations

*12 CFR 25.43(a)(3); 12 CFR 228.43(a)(3); 12 CFR 345.43(a)(3); 12 CFR 195.43(a)(3)*
A list of the institution's branches, street addresses, and geographies.

### Main Office

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| ***Address*** | *750 B Street, Suite 3110, San Diego, CA 92101* | | | | | | |
| ***MSA/MD Code*** | *41740* | ***State Code*** | *06* | ***County Code*** | *073* | ***Tract Code*** | *0053.01* |
| ***MSA/MD Name*** | *SAN DIEGO-CHULA VISTA-CARLSBAD, CA* | | | | ***State Name*** | *CALIFORNIA* | |
| ***County Name*** | *SAN DIEGO COUNTY* | | | | | | |

### Executive and Loan Production Office (Limited Services)

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| ***Address*** | *703 Palomar Airport Rd, Suite 165, Carlsbad, CA, 92011* | | | | | | |
| ***MSA/MD Code*** | *41740* | ***State Code*** | *06* | ***County Code*** | *073* | ***Tract Code*** | *0178.13* |
| ***MSA/MD Name*** | *SAN DIEGO-CHULA VISTA-CARLSBAD, CA* | | | | ***State Name*** | *CALIFORNIA* | |
| ***County Name*** | *SAN DIEGO COUNTY* | | | | | | |

### Loan and Deposit Production Offices (Limited Services)

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| ***Address*** | *9400 Grossmont Summit Drive, Suite 303, La Mesa, CA 91941* | | | | | | |
| ***MSA/MD Code*** | *41740* | ***State Code*** | *06* | ***County Code*** | *073* | ***Tract Code*** | *0152.00* |
| ***MSA/MD Name*** | *SAN DIEGO-CHULA VISTA-CARLSBAD, CA* | | | | ***State Name*** | *CALIFORNIA* | |
| ***County Name*** | *SAN DIEGO COUNTY* | | | | | | |

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| ***Address*** | *3600 Lime Street, Building 2, Riverside, CA 92501* | | | | | | |
| ***MSA/MD Code*** | *40140* | ***State Code*** | *06* | ***County Code*** | *065* | ***Tract Code*** | *0303.00* |
| ***MSA/MD Name*** | *RIVERSIDE-SAN BERNARDINO-ONTARIO, CA* | | | | ***State Name*** | *CALIFORNIA* | |
| ***County Name*** | *RIVERSIDE COUNTY* | | | | | | |

### East County Branch

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| ***Address*** | *9400 Grossmont Summit Drive, Suite 201, La Mesa, CA 91941* | | | | | | |
| ***MSA/MD Code*** | *41740* | ***State Code*** | *06* | ***County Code*** | *073* | ***Tract Code*** | *0152.00* |
| ***MSA/MD Name*** | *SAN DIEGO-CHULA VISTA-CARLSBAD, CA* | | | | ***State Name*** | *CALIFORNIA* | |
| ***County Name*** | *SAN DIEGO COUNTY* | | | | | | |

*Resource: FFIEC's Geocoding System Website accessed August 5, 2026*

## Branch Openings, Closures & Moves

*12 CFR 25.43(a)(4); 12 CFR 228.43(a)(4); 12 CFR 345.43(a)(4); 12 CFR 195.43(a)(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.

*None*

## Offerings

*12 CFR 25.43(a)(5); 12 CFR 228.43(a)(5); 12 CFR 345.43(a)(5); 12 CFR 195.43(a)(5)*
A list of services (including hours of operation, available loan and deposit products, and transaction fees) generally offered at the branches and descriptions of material differences in the availability or cost of services at particular branches, if any.

### List of Products and Services

Endeavor Bank focuses on serving small- to medium-sized businesses and owners.  Here is our list of products and services:

- Analysis Checking
- Basic Checking
- Commercial Money Market Account
- Commercial Checking
- Commercial Savings
- IOLTA Accounts
- Interest Personal Checking
- NOW Account
- Personal Money Market Account
- Personal Savings
- Certificates of Deposit
- Online Banking
- Debit Cards
- Overdraft Protection Accounts
- Business Lines of Credit
- Business Term Loans
- Asset-Based Lending
- SBA 504 Loans
- Commercial Real Estate Loans
- Income Property Real Estate Loans
- Construction Loans
- Automobile and Equipment Loans

## Hours of Operations

| Day | Main Office & East County Branch |
|---|---|
| *Monday* | *10:00 am to 3:00 pm* |
| *Tuesday* | *10:00 am to 3:00 pm* |
| *Wednesday* | *10:00 am to 3:00 pm* |
| *Thursday* | *10:00 am to 3:00 pm* |
| *Friday* | *10:00 am to 3:00 pm* |
| *Saturday* | *Closed* |
| *Sunday* | *Closed* |

*Limited Service Locations by appointment only, Monday - Friday, 9:00 am to 5:00 pm.*

## Schedule of Fees

**FEE SCHEDULE**
**Consumer Accounts**

Endeavor Bank

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

Check printing fees vary by the style of check ordered.

An overdraft fee of $25.00 will be charged per item for covering overdrafts created by check or draft, or other electronic means.

| | |
|---|---|
| ACH Item Returned | $15.00 |
| ATM or Debit Card Replacement | $5.00 |
| Cashier's Check | $10.00 |
| Chargeback Item or Redeposit Item | $15.00 |
| Collections - Domestic | $25.00 |
| Collections - Foreign | $50.00 |
| Continuous Overdraft Fee (Fee begins after 7th consecutive day of being overdrawn) | $5.00 |
| Daily Consumer Maximum for Overdraft Fees | $150.00 |
| Daily Consumer Maximum for Returned Item Fee | $150.00 |
| Foreign Checks | $10.00 |
| Foreign Drafts | $50.00 |
| Hourly Record Research Fee | $40.00 |
| Legal Process | $75.00 |
| New Account Closing within 90 Days | $10.00 |
| Notary Fee | $10.00 |
| Outgoing Domestic Wire Transfer | $30.00 |
| Outgoing Foreign Wire Transfer | $50.00 |
| Overdraft Fee (Assessed for each Insufficient Funds item paid) | $25.00 |
| Per Copy Record Research Fee | $3.00 |
| Returned Item Fee for NSF Transactions | $25.00 |
| Special Statement | $15.00 |
| Stop Payment New Order | $15.00 |
| Stop Payment on Cashiers Check | $30.00 |
| Stop Payment Renewal Order | $15.00 |

Overdraft Fees do not apply to ATM withdrawals or one-time Debit Card transactions for consumers.

## Loan-to-Deposit Ratios

*12 CFR 25.43(b)(3); 12 CFR 228.43(b)(3); 12 CFR 345.43(b)(3); 12 CFR 195.43(b)(3)*
For Small Banks, the loan-to-deposit ratio for each quarter of the prior calendar year and, at its option, additional data on its loan-to-deposit ratio.

| Date | Net Loans & Leases to Deposits |
|---|---|
| 2025 4th Quarter, December 31, 2025 | 92.8% |
| 2025 3rd Quarter, September 30, 2025 | 91.91% |
| 2025 2nd Quarter, June 30, 2025 | 92.44% |
| 2025 1st Quarter, March 31, 2025 | 94.09% |

*Data Source: Bank's UBPR Summary Liquidity Ratios, accessed from the FFIEC's Data Repository on March 15, 2025*

## CRA Performance Evaluation

*12 CFR 25.43(a)(2); 12 CFR 228.43(a)(2); 12 CFR 345.43(a)(2); 12 CFR 195.43(a)(2)*
A copy of the public section of the bank's most recent CRA performance evaluation must be placed in the public file within 30 business days after receipt.

*November 3, 2025, see the Appendix or access it online from the FDIC Website.*

## CRA Strategic Plan

*12 CFR 25.43(b)(4); 12 CFR 228.43(b)(4); 12 CFR 345.43(b)(4); 12 CFR 195.43(b)(4)*
For banks approved to be assessed under a strategic plan, the public file must also contain a copy of the Plan. The bank need not include information submitted on a confidential basis in conjunction with the Plan.

*Not Applicable*

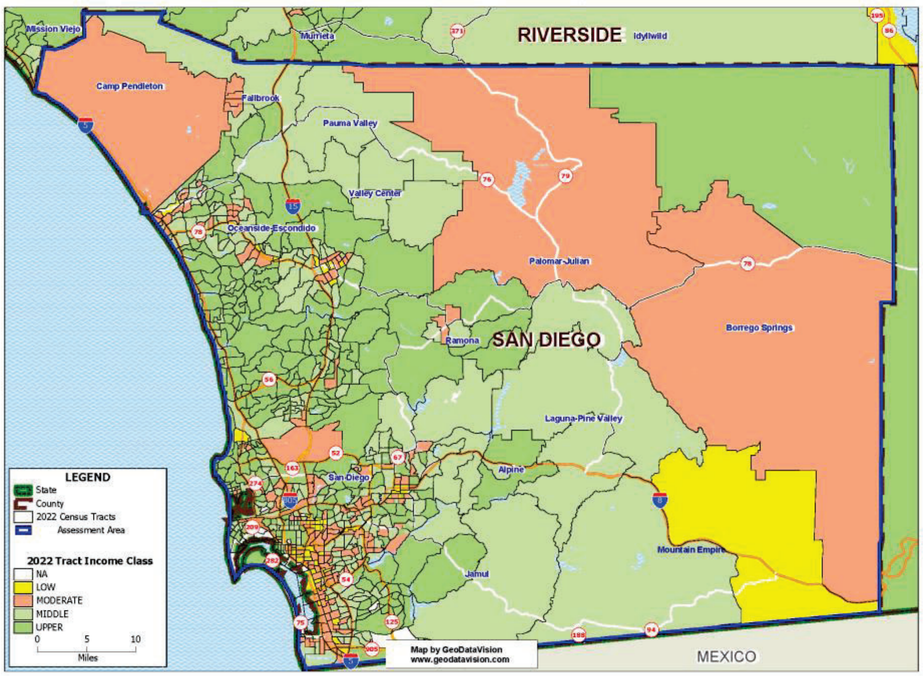
## HMDA Disclosure Statement

*12 CFR 25.43(b)(2); 12 CFR 228.43(b)(2); 12 CFR 345.43(b)(2); 12 CFR 195.43(b)(2)*
A copy of the institution's HMDA disclosure statement for the prior two calendar years.

*Not Applicable, the Bank is not an HMDA reporter.*

## Area Assessment Maps and Income Demographics

*12 CFR 25.43(a)(6); 12 CFR 228.43(a)(6); 12 CFR 345.43(a)(6); 12 CFR 195.43(a)(6)*
A map of each assessment area showing the area's boundaries to identify the geographies within the assessment area, either on the map or in a separate list




*Refer to the Appendix for the Income Demographics, [FFIEC Census Reports](), accessed June 22, 2026*

## Additional Information

*12 CFR 25.43(a)(7); 12 CFR 228.43(a)(7); 12 CFR 345.43(a)(7); 12 CFR 195.43(a)(7)*
Any other information the bank chooses.

*None*

# Appendix

# PUBLIC DISCLOSURE

November 3, 2025

# COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Endeavor Bank
Certificate Number: 59099

750 B St
San Diego, California 92101

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.

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# INSTITUTION RATING

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

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

**The Lending Test is rated Satisfactory.**

- The loan-to-deposit (LTD) ratio is reasonable (considering seasonal variations and considering lending-related activities) given the institution's size, financial condition, and assessment area credit needs.

- A majority of small business loans are in the institution's assessment area.

- The geographic distribution of small business loans reflects reasonable dispersion throughout the assessment area.

- The distribution of borrowers reflects, given the demographics of the assessment area, poor penetration among businesses of different sizes.

- The institution has not received any CRA-related complaints; therefore, this criterion did not affect the Lending Test rating.

**The Community Development Test is rated Satisfactory.**

The institution's community development (CD) performance demonstrates adequate responsiveness to CD needs in its assessment area 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 assessment area.

# DESCRIPTION OF INSTITUTION

Endeavor Bank (EB) is a commercial bank headquartered in San Diego, California. In 2022, EB became wholly owned by Endeavor Bancorp, which is a one bank holding company. The bank received a "Satisfactory" rating at its prior FDIC CRA Evaluation dated October 11, 2022, based on the Interagency Small Institution Examination Procedures.

EB operates one full-service branch in La Mesa, one full-service branch in San Diego, and a limited-service loan production and executive office in Carlsbad. The branches and Carlsbad loan production office are in San Diego County, California, and in middle- and upper-income census tracts. On February 3, 2025, EB opened a new loan production office in Pasadena, California, which is in a middle-income area. Alternate delivery systems include online and mobile banking, free withdrawals at ATMs nationwide, and surcharge-free deposits at compatible ATMs on the nationwide MoneyPass network.

EB primarily offers commercial real estate loans, business term loans, and lines of credit, in addition to limited lending for commercial construction, commercial residential properties, and consumer purpose loans. EB also offers a variety of loans guaranteed by the SBA including loans through the 7(a) and 504 programs. EB further offers various commercial and consumer deposit accounts including checking, saving, money market, and time deposit accounts. Other banking services include online bill pay, remote deposit capture, and treasury management services.

According to the June 30, 2025, Call Report, the bank had total assets of $746.5 million, including $625.9 million of total loans and $25.3 million of total securities. The bank also had $667.8 million in total deposits, $75.5 million in equity capital, and 80 full-time employees. The loan portfolio primarily consists of commercial real estate loans. The table below shows the distribution of the loan portfolio by product type.

| **Loan Portfolio Distribution as of 6/30/2025** | | |
|---|---|---|
| **Loan Category** | **$(000s)** | **%** |
| Construction, Land Development, and Other Land Loans | 43,502 | 7.0 |
| Secured by Farmland | 0 | 0.0 |
| Secured by 1-4 Family Residential Properties | 31,421 | 5.0 |
| Secured by Multifamily (5 or more) Residential Properties | 44,847 | 7.2 |
| Secured by Nonfarm Nonresidential Properties | 327,484 | 52.3 |
| **Total Real Estate Loans** | **447,254** | **71.5** |
| Commercial and Industrial Loans | 175,019 | 28.0 |
| Agricultural Production and Other Loans to Farmers | 0 | 0.0 |
| Consumer Loans | 2,321 | 0.4 |
| Obligations of State and Political Subdivisions in the U.S. | 0 | 0.0 |
| Other Loans | 1,318 | 0.2 |
| Lease Financing Receivable (net of unearned income) | 0 | 0.0 |
| Less: Unearned Income | (0) | (0.0) |
| **Total Loans** | **625,912** | **100.0** |
| *Source: Reports of Condition and Income 6/30/2025*<br>*Due to rounding, totals may not equal 100.0%* | | |

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

## DESCRIPTION OF ASSESSMENT AREAS

EB delineated an assessment area comprising San Diego County in Southern California. San Diego County composes the San Diego-Chula Vista-Carlsbad MSA #41740. The assessment area has been unchanged since the prior evaluation. The delineated assessment area complies with the technical requirements of the CRA regulations and does not arbitrarily exclude any LMI areas.

## Economic and Demographic Data

According to the 2020 U.S. Census, the assessment area consists of 737 CTs, of which 46 are low-, 167 are moderate-, 262 are middle-, 248 are upper-income CTs, and 14 CTs have no income designation. The following table illustrates the assessment area demographic characteristics according to the 2020 U.S. Census and 2024 D&B data.

| Demographic Information of the Assessment Area | | | | | | |
|---|---|---|---|---|---|---|
| **Demographic Characteristics** | **#** | **Low % of #** | **Moderate % of #** | **Middle % of #** | **Upper % of #** | **N/A* % of #** |
| Geographies (Census Tracts) | 737 | 6.2 | 22.7 | 35.6 | 33.7 | 1.9 |
| Population by Geography | 3,298,634 | 6.5 | 24.5 | 34.6 | 33.4 | 1.0 |
| Housing Units by Geography | 1,215,528 | 5.7 | 23.0 | 36.0 | 34.9 | 0.4 |
| Owner-Occupied Units by Geography | 609,350 | 2.4 | 15.8 | 37.2 | 44.4 | 0.2 |
| Occupied Rental Units by Geography | 521,353 | 9.8 | 31.6 | 34.7 | 23.3 | 0.7 |
| Vacant Units by Geography | 84,825 | 4.4 | 21.9 | 36.0 | 37.4 | 0.3 |
| Businesses by Geography | 374,867 | 4.1 | 19.3 | 34.8 | 41.1 | 0.7 |
| Farms by Geography | 2,903 | 1.8 | 11.6 | 40.6 | 45.7 | 0.3 |
| Family Distribution by Income Level | 759,418 | 22.8 | 17.3 | 18.7 | 41.2 | 0.0 |
| Household Distribution by Income Level | 1,130,703 | 24.4 | 16.0 | 17.6 | 42.0 | 0.0 |
| Median Family Income MSA - 41740 San Diego-Chula Vista-Carlsbad, CA MSA | | $95,623 | Median Housing Value | | | $ 619,119 |
| | | | Median Gross Rent | | | $1,775 |
| | | | Families Below Poverty Level | | | 7.2% |
| *Source: 2020 Census And 2024 D&B Data (*) The NA category consists of geographies that have not been assigned an income classification. Due to rounding, totals may not equal 100%.* | | | | | | |

Based on 2024 D&B data, there are 374,867 businesses in the assessment area. Approximately 91.7 percent of the total businesses reported gross annual revenues of $1.0 million or less, 2.5 percent reported revenues of over $1.0 million, and 5.8 percent reported no revenues. Non-classifiable establishments represent the largest industry in the assessment area at approximately 18.4 percent; followed by professional, scientific, and technical services at 13.4 percent; and other services (except public administration) at 8.6 percent. Further, 71.7 percent of businesses in assessment area have 4 or fewer employees and 93.9 percent operate from a single location.

Based on the U.S. Bureau of Labor Statistics, the area's unemployment rate was 3.7 percent in June 2023 and 4.9 percent in September 2025. The average unemployment rate over the evaluation period was 4.1 percent with a high of 5.2 percent in July 2025 and a low of 3.0 percent in December 2022. In April 2025, the unemployment rate for the state of California was 5.3 percent and 4.2 percent nationwide.

Examiners obtained the following economic information from the August 2025 Moody's Analytics and the U.S. Bureau of Labor Statistics.

***San Diego-Chula Vista-Carlsbad MSA***

The San Diego-Chula Vista-Carlsbad's (SAN) economy has been stagnant. After making solid but unspectacular gains to start the year, payrolls were flat from spring to early summer. As a result, job growth has fallen behind that of the nation, whether on a three-month or year-ago basis. Professional services have trended lower since mid-2022, while leisure and hospitality have failed to generate momentum and are still stuck at its early-2023 level. The housing market is still in a state of stagnation, as prices have pulled back in each month this year through June, and existing home sales are moving in the wrong direction.

Intensifying headwinds will weigh heavily on tourism. SAN is a popular destination, owing to abundant natural beauty and miles of coastline, along with draws such as the San Diego Zoo and SeaWorld. An elevated reliance on visitors makes SAN more cyclical by nature, which bodes poorly amid stiffening macroeconomic headwinds. SAN caters more to Mexico than Canada, where international arrivals are still up meaningfully compared with last year, but growth is slowing. Furthermore, travel from Canada, the second-largest international market, is significantly pulling back, with arrivals down sharply nationally in the first half of the year. Softening domestic demand will combine with less support from international travel and spell a difficult year for tourism.

SAN's tech sector is reeling, and payrolls still have further to fall. Biotech is by nature much more cyclical than other tech industries, as the lengthy drug development process and up-front capital expenditures make it more sensitive to heightened interest rates and general economic uncertainty. Venture capital funding is divided into two types, with deal volumes low and values only kept afloat by megadeals for tech giants in the artificial intelligence space. But pharmaceutical and biotech funding, in which SAN specializes, is hitting new lows. Reduced capital and the high rate at which biotech firms spend have led to a significant reduction in number of companies within the industry. Pfizer, Dexcom and Novartis are among a host of biotech firms in the metro area that have undergone layoffs and site closures. Still, elevated borrowing costs will continue to weigh on investments for tech giants and startups alike. While the Federal Reserve is all but certain to reduce interest rates this fall, the inflationary impacts of tariffs and reduced immigration inject risk.

The housing market faces a delicate rebalancing act over the coming quarters. Construction will likely remain subdued as builders work through elevated inventories and reassess demand conditions. Home sales are supporting their current values but will struggle to gain momentum without mortgage relief due to poor affordability. According to the San Diego Association of Realtors, homes are taking significantly longer to sell and are selling below their asking price more often, illustrating lower demand. Construction will get a slight boost in the near term as falling mortgage rates reduce the degree to which homeowners stay tethered to their homes, but this will prove difficult to sustain amid persistent out-migration.

The area's strengths include a highly trained, well-educated labor force, beneficiary of buildup of Pacific naval forces, and research and development clusters underpin healthy demand for office space. The area's weaknesses include high costs that hinder net migration gains, a significantly overvalued housing market, and low and falling affordability. The top three employers are 32nd St. Naval Station, Collins Aerospace, and MCCS MCRD San Diego Marine Corps.

**Competition**

Financial services are competitive in the assessment area. According to the June 30, 2025, FDIC Deposit Market Share Report, 45 institutions operate 437 offices and account for over $127.5 billion in total deposits in the assessment area. The top five institutions control 73.1 percent of assessment area's deposit market share with combined deposits of approximately $93.3 billion. The top five largest institutions are JP Morgan Chase Bank, Wells Fargo Bank, Axos Bank, Bank of America, and U.S. Bank. EB holds $667.8 million in deposits, representing 0.5 percent of assessment area's deposits and ranking the institution 20th based on deposit market share.

**Community Contact(s)**

As part of the evaluation process, examiners connect with the community to assist in identifying credit needs and opportunities. Examiners reviewed one recent community contact in the assessment area.

Examiners reviewed an existing community contact with an organization that provides mentorship, strategic business advising, and training to women entrepreneurs throughout both San Diego and Imperial counties. The community contact stated that many businesses in the area are not accounting for the increase in supply chain costs, risking being unprofitable or break even. Many businesses are unfamiliar with accessing capital and several do not have an established credit history to access capital. The greatest areas of need are within low-income communities with higher percentages of people of color. Opportunities for financial institution participation are noted to largely be financial education and other technical assistance that provide guidance to these communities on credit. Other opportunities include grants to aid start-up businesses with initial business costs.

**Credit Needs**

Considering area demographics, economic data, conversations with institution management, and information reviewed from one community contact, examiners determined that the primary credit needs of the area include commercial lending, particularly for small and start-up businesses.

# SCOPE OF EVALUATION

**General Information**

This evaluation covers the period from the prior evaluation dated October 11, 2022, to this evaluation dated November 3, 2025. Examiners used Interagency Intermediate Small Institution Examination procedures. Examiners used full-scope procedures on the sole assessment area and relied on records provided by the institution, public financial and economic information, demographic data, and community contact.

**Activities Reviewed**

EB's major product line is small business loans based on its business strategy, loan portfolio composition, and lending activity during the evaluation period. Examiners considered the entire universe of small business loans originated, purchased, or renewed from January 1, 2022, through December 31, 2024. During the review period, the bank originated 149 small business loans totaling $73.3 million. The total includes 52 loans for $21.4 million in 2022, 46 loans for $21.7 million in 2023, and 51 loans for $30.2 million in 2024.

For the Lending Test, EB does not report on its small business loans collected; therefore, examiners were unable to use aggregate data to make direct comparisons to its lending performance. Instead, examiners compared the small business lending performance under the Geographic Distribution and Borrower Profile criteria to the 2024 D&B business demographic data. While both number and dollar volume of loans are presented, examiners emphasized performance by number of loans as it is a better indicator of the number of businesses served. Examiners also compared the bank's lending performance to the previous evaluation and similarly situated institutions as appropriate. Examiners did not identify any material differences in performance between full calendar years 2022, 2023, and 2024 for small business lending that would impact overall conclusions. Therefore, this evaluation presents the most recent full calendar year of 2024 for small business lending performance under the Geographic Distribution and Borrower Profile criteria.

Examiners did not analyze home mortgage loans because of the limited loan volume. EB originated or renewed 22 home mortgage loans totaling $53.0 million from 2022 through 2024. All 22 of the home mortgage loans had a business or commercial purpose. Additionally, the bank does not originate or purchase small farm loans and only originated four consumer loans during the review period. None of these loan products represent major product lines during the evaluation period, and examiners did not consider them in this evaluation.

Examiners further evaluated all CD loans, qualified investments, and CD services from the date of the previous evaluation dated October 11, 2022, through the current evaluation date of November 3, 2025. The evaluation of CD activities is limited to those loans, investments, and services for which management could demonstrate in meeting the primary purpose of CD. Examiners evaluated CD activities quantitatively based on the financial capacity of the bank and qualitatively based upon the impact on the assessment areas.

## CONCLUSIONS ON PERFORMANCE CRITERIA

### LENDING TEST

EB's Lending Test rating is "Satisfactory." Performance under the Geographic Distribution and Borrower Profile criteria primarily support this conclusion.

**Loan-to-Deposit Ratio**

The LTD ratio is reasonable (considering seasonal variations and considering lending related activities) given the institution's size, financial condition, and assessment area credit needs. Over the previous 11 quarters, the average net LTD ratio was 88.2 percent. The ratio ranged from a low of 80.9 percent as of June 30, 2023, to a high of 94.1 percent as of March 31, 2025. The ratio decreased since the previous evaluation and remained stable throughout the current evaluation period. The ratio displayed a general upward trend over the most recent eight quarters. Based on asset size, geographic location, and lending focus, examiners identified two similarly situated institutions to compare EB's average loan-to-deposit performance. The following illustrates the two similarly situated institutions' average net LTD ratio compared to EB's ratio over the evaluation period.

| Loan-to-Deposit (LTD) Ratio Comparison | | |
|---|---|---|
| **Bank** | **Total Assets as of 6/30/2025 ($000s)** | **Average Net LTD Ratio (%)** |
| **Endeavor Bank** | **$746,533** | **88.2** |
| Similarly Situated Institution #1 | $655,440 | 96.9 |
| Similarly Situated Institution #2 | $668,889 | 91.9 |
| *Source: Reports of Condition and Income 12/31/2022 - 6/30/2025* | | |

## Assessment Area Concentration

The institution originated, purchased, or renewed a majority of its small business loans, by number and dollar volume, in its assessment areas, which reflects an increase from the prior evaluation of 73.8 percent inside the assessment area. The percentage of small business loans in the assessment area reflects the institution's commitment to lend to the communities it serves. The following table illustrates EB's small business lending performance by year.

| Lending Inside and Outside of the Assessment Area | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| **Loan Category** | **Number of Loans** | | | | **Total #** | **Dollar Amount of Loans $(000)** | | | | **Total $(000)** |
| | **Inside** | | **Outside** | | | **Inside** | | **Outside** | | |
| | **#** | **%** | **#** | **%** | | **$** | **%** | **$** | **%** | |
| Small Business | | | | | | | | | | |
| 2022 | 51 | 98.1 | 1 | 1.9 | 52 | 20,832 | 97.5 | 539 | 2.5 | 21,371 |
| 2023 | 39 | 84.8 | 7 | 15.2 | 46 | 18,467 | 85.0 | 3,257 | 15.0 | 21,724 |
| 2024 | 36 | 70.6 | 15 | 29.4 | 51 | 18,492 | 61.2 | 11,720 | 38.8 | 30,212 |
| **Total** | **126** | **84.6** | **23** | **15.4** | **149** | **57,791** | **78.8** | **15,516** | **21.2** | **73,307** |
| *Source: Bank Data, as reported*<br>*Due to rounding, totals may not equal 100.0%.* | | | | | | | | | | |

## Geographic Distribution

EB's geographic distribution of small business loans reflects reasonable dispersion throughout the assessment area. The table below shows the demographic distribution of the bank's small business loans by CT income level that was made inside the assessment area.

| Geographic Distribution of Small Business Loans | | | | | |
|---|---|---|---|---|---|
| **Tract Income Level** | **% of Businesses** | **#** | **%** | **$(000s)** | **%** |
| Low | | | | | |
| 2024 | 4.1 | 0 | 0.0 | 0 | 0.0 |
| Moderate | | | | | |
| 2024 | 19.3 | 10 | 27.8 | 4,257 | 23.0 |
| Middle | | | | | |
| 2024 | 34.8 | 15 | 41.7 | 8,132 | 44.0 |
| Upper | | | | | |
| 2024 | 41.1 | 11 | 30.6 | 6,103 | 33.0 |
| NA | | | | | |
| 2024 | 0.7 | 0 | 0.0 | 0 | 0.0 |
| **Total** | | | | | |
| **2024** | **100.0** | **36** | **100.0** | **18,492** | **100.0** |
| *Source: 2024 D&B Data; Bank Data*<br>*Due to rounding, totals may not equal 100.0%.* | | | | | |

Lending performance in low-income CTs varied during the review period. Although the performance was above the demographics by 1.0 percent in 2023, performance in 2022 fell below the D&B by 2.0 percent. EB did not make any small business loans in low-income CTs in 2024 representing a decrease from the prior evaluation's performance at 4.3 percent. However, the low percentage of businesses in low-income CTs at 4.1 percent indicates limited lending opportunities.

Lending performance in moderate-income CT in 2022 was significantly below D&B by 12.4 percent. In 2023 performance is still below the D&B by 3.4 percent; however, performance in 2024 exceeded the demographic data by 8.5 percent representing a 15.9 increase from the prior evaluation's performance at 11.9 percent. Additionally, small business lending in moderate-income CTs showed an increasing trend each year during the review period. Overall, EB's geographic distribution performance remains reasonable.

**<u>Borrower Profile</u>**

EB's distribution of small business borrowers reflects, given the demographics of the assessment area, poor penetration among businesses of different revenue sizes. The table shows the distribution of small business loans by gross annual revenue category.

| Distribution of Small Business Loans by Gross Annual Revenue Category | | | | | |
|---|---|---|---|---|---|
| **Gross Revenue Level** | **% of Businesses** | **#** | **%** | **$(000s)** | **%** |
| <= $1,000,000 | | | | | |
| 2024 | 91.7 | 7 | 19.4 | 2,857 | 15.5 |
| > $1,000,000 | | | | | |
| 2024 | 2.5 | 28 | 77.8 | 14,790 | 80.0 |
| Revenue Not Available | | | | | |
| 2024 | 5.8 | 1 | 2.8 | 845 | 4.6 |
| **Total** | | | | | |
| **2024** | **100.0** | **36** | **100.0** | **18,492** | **100.0** |
| *Source: 2024 D&B Data; Bank Data* *Due to rounding, totals may not equal 100.0%.* | | | | | |

In 2024, lending to businesses with GARS of $1.0 million or less was below the business demographic data by 72.3 percent. Lending performance compares unfavorably to demographic data for all three years. While EB's performance in lending to businesses with GARs of $1.0 million or less were below the D&B during this evaluation period, demographic data represents all businesses in the assessment area, not only those seeking traditional bank financing and not all small businesses are creditworthy or have credit needs.

Also, while the 2024 small business aggregate data was not available during this evaluation, as a measure of business credit demand, 2023 CRA Small Business aggregate lending data was considered but not directly compared to the bank's performance. In 2023, aggregate lenders originated 54.7 percent of their small business loans with revenues of $1.0 million or less. Overall, when considering all performance context factors, the borrower profile performance is considered poor.

**Response to Complaints**

EB has not received any CRA-related complaints since the prior evaluation; therefore, this criterion did not affect the Lending Test rating.

## COMMUNITY DEVELOPMENT TEST

EB's CD Test rating is "Satisfactory." The institution's CD performance demonstrates adequate responsiveness to CD needs in its assessment areas 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 assessment areas.

**Community Development Loans**

EB originated 27 CD loans totaling approximately $36.5 million during the evaluation period. This level of activity represents 6.1 percent of average total assets and 7.6 percent of average total loans since the prior evaluation. The current performance based on average total loans and average total assets is a slight increase from the prior evaluation where its CD loans at the prior evaluation, excluding PPP, represented 5.1 percent of average total assets and 6.5 percent of average total loans. Furthermore, EB made 4 SBA 504 loans in Southern California, totaling $6.1 million outside its assessment area.

Examiners compared the bank's performance to two comparable institutions based on asset size, geography, and lending focus. EB's CD-lending performance as a percentage of average total assets and average total loans were significantly lower in comparison to one comparable institution with two full-service branches but with only a 26-month review period. However, EB outperformed another comparable institution with six full-service branches and with a similar review period of 35 months. The following table shows the number and dollar volume of CD loans by year and purpose during the review period.

| Community Development Lending | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| **Activity Year** | **Affordable Housing** | | **Community Services** | | **Economic Development** | | **Revitalize or Stabilize** | | **Totals** | |
| | **#** | **$(000s)** | **#** | **$(000s)** | **#** | **$(000s)** | **#** | **$(000s)** | **#** | **$(000s)** |
| 10/11/2022-12/31/2022 | 0 | 0 | 1 | 750 | 11 | 10,335 | 0 | 0 | **12** | **11,085** |
| 2023 | 0 | 0 | 0 | 0 | 3 | 5,356 | 0 | 0 | **3** | **5,356** |
| 2024 | 1 | 694 | 4 | 11,813 | 2 | 4,497 | 0 | 0 | **7** | **17,004** |
| YTD (11/3/2025) | 0 | 0 | 1 | 500 | 4 | 2,581 | 0 | 0 | **5** | **3,081** |
| **Total** | **1** | **694** | **6** | **13,063** | **20** | **22,769** | **0** | **0** | **27** | **36,526** |
| *Source: Bank Data* | | | | | | | | | | |

The following are notable examples of CD loans in the assessment area.

- During the review period, EB originated 8 SBA 504 loans totaling approximately $10.5 million that supported economic development through job creation and retention for low-and-moderate income individuals.

- In 2023, EB financed a $2.4 million construction loan for a new start-up restaurant which will employ more than 50 employees.

- In 2024, the bank originated one loan that provided three set-aside affordable housing units for low-income tenants.

## Qualified Investments

During the evaluation period, EB made or held 21 qualified investments and donations totaling approximately $2.4 million with a more favorable performance compared to the prior evaluation in which the bank made no qualified investments. This level of activity is comparable to one similarly situated institution and is lower than the other similarly situated institution. Both similarly situated institutions have the same review period as EB.

The level of activity represents 0.4 percent of average total assets and 17.5 percent of average total securities. EB did not make any CD Investments and Donations at the prior evaluation. EB's volume as a percentage of average total assets is above one similarly situated institution. Further, the volume as a percentage of average total securities is also above one similarly situated institution. Overall, EB is responsive to assessment area needs and available opportunities. The following table details qualified investments and donations by activity year and CD purpose.

| Qualified Investments | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| **Activity Year** | **Affordable Housing** | | **Community Services** | | **Economic Development** | | **Revitalize or Stabilize** | | **Totals** | |
| | **#** | **$(000s)** | **#** | **$(000s)** | **#** | **$(000s)** | **#** | **$(000s)** | **#** | **$(000s)** |
| 10/11/2022-12/31/2022 | 0 | - | - | - | - | - | - | - | **0** | **0** |
| 2022 | - | - | - | - | - | - | - | - | **0** | **0** |
| 2023 | - | - | - | - | - | - | - | - | **0** | **0** |
| 2024 | - | - | - | - | - | - | - | - | **0** | **0** |
| YTD (11/3/2025) | 2 | 2,348 | - | - | - | - | - | - | **2** | **2,348** |
| **Subtotal** | **2** | **2,348** | **-** | **-** | **-** | **-** | **-** | **-** | **2** | **2,348** |
| Qualified Grants & Donations | - | - | 19 | 33 | - | - | - | - | **19** | **33** |
| **Total** | **2** | **2,348** | **19** | **33** | **-** | **-** | **-** | **-** | **21** | **2,381** |
| *Source: Bank Data* | | | | | | | | | | |

The following are notable examples of qualified investments and donations provided in the assessment area.

- In 2025, EB purchased 2 MBS totaling approximately $2.4 million. The investment supported affordable housing for LMI individuals in the San Diego assessment area.

- During the review period, EB donated $10,000 to support community services to a non-profit community-based organization with a mission to support LMI to navigate food insecurity, housing instability, and bring about transformation by helping inmates re-enter society through second chance employment and by providing education and job-training opportunities to unemployed individuals.

**Community Development Services**

During the review period, EB employees provided 651 total hours of CD services in partnership with 7 organizations. Each year, the total number of full-time employees varies as the bank continued to grow. The average annualized ratio of employees providing qualified community service with the average annualized total of full-time employees represents 10.1 percent. The performance improved each year based on qualified service hours. EB's qualified service hours increased from the prior evaluation of 470 service hours. Further, the bank outperformed two similarly situated institutions based on qualified service hours with the same review period. The following table displays CD services by year and purpose.

| Community Development Services | | | | | |
|---|---|---|---|---|---|
| Activity Year | Affordable Housing | Community Services | Economic Development | Revitalize or Stabilize | Totals |
| | # | # | # | # | # |
| 10/11/2022-12/31/2022 | 0 | 14 | 9 | 0 | **23** |
| 2023 | 0 | 121 | 34 | 0 | **155** |
| 2024 | 0 | 154 | 67 | 0 | **221** |
| YTD (11/3/2025) | 0 | 140 | 112 | 0 | **252** |
| **Total** | **0** | **429** | **222** | **0** | **651** |
| *Source: Bank Data* | | | | | |

EB's CD services primarily supported economic development for small businesses.

- One employee contributed a total of 30 hours of financial expertise by serving on the loan committee of a non-profit organization that provides free small business loans to non-bankable businesses, addressing an identified credit need in the assessment area.

- Three employees served a total of 369 hours on the Advisory Board and Finance and Investment Committee of community service organizations that provided shelter, food assistance, and other social services to LMI individuals during this evaluation period.

## DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

The bank'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 illegal credit practices.

# 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 geographic distribution of the bank's loans;

4) 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; 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.

# 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.

**American Community Survey (ACS):** A nationwide United States Census survey that produces demographic, social, housing, and economic estimates in the form of five-year estimates based on population thresholds.

**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. Institution CDCs can develop innovative debt instruments or provide near-equity investments tailored to the development needs of the community. Institution 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 institution:
  (i) Has not been reported or collected by the institution or an affiliate for consideration in the institution'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 institution's assessment area(s) or a broader statewide or regional area including the institution'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 <u>financial</u> services; and

(3) Has not been considered in the evaluation of the institution'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: 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 non-farm non-residential 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.

**2025 FFIEC Census Report - Summary Census Overview Information**
**MSA/MD: 41740 - SAN DIEGO-CHULA VISTA-CARLSBAD, CA**
**State: CALIFORNIA**
**County: ALL COUNTIES**
**All Tracts: 737**

Federal Financial Institutions Examination Council

| State Abbr | County Name | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| CA | SAN DIEGO COUNTY | 0001.00 | 4 - Upper | 219.13 | No | $130,800 | $209,545 | 2908 | 618 | 21.25 | 1032 | 1220 |
| CA | SAN DIEGO COUNTY | 0002.01 | 4 - Upper | 170.21 | No | $130,800 | $162,768 | 2001 | 501 | 25.04 | 628 | 751 |
| CA | SAN DIEGO COUNTY | 0002.02 | 3 - Middle | 103.57 | No | $130,800 | $99,046 | 4441 | 1378 | 31.03 | 914 | 1541 |
| CA | SAN DIEGO COUNTY | 0003.01 | 3 - Middle | 98.97 | No | $130,800 | $94,643 | 2155 | 682 | 31.65 | 229 | 581 |
| CA | SAN DIEGO COUNTY | 0003.02 | 3 - Middle | 88.76 | No | $130,800 | $84,875 | 2811 | 958 | 34.08 | 467 | 593 |
| CA | SAN DIEGO COUNTY | 0004.00 | 3 - Middle | 93.49 | No | $130,800 | $89,403 | 3794 | 1573 | 41.46 | 340 | 647 |
| CA | SAN DIEGO COUNTY | 0005.00 | 4 - Upper | 146.73 | No | $130,800 | $140,313 | 3012 | 1080 | 35.86 | 569 | 924 |
| CA | SAN DIEGO COUNTY | 0006.00 | 4 - Upper | 129.93 | No | $130,800 | $124,250 | 3182 | 1203 | 37.81 | 431 | 819 |
| CA | SAN DIEGO COUNTY | 0007.00 | 3 - Middle | 107.32 | No | $130,800 | $102,625 | 4072 | 1432 | 35.17 | 663 | 1021 |
| CA | SAN DIEGO COUNTY | 0008.00 | 3 - Middle | 99.22 | No | $130,800 | $94,883 | 4890 | 2229 | 45.58 | 924 | 1388 |
| CA | SAN DIEGO COUNTY | 0009.01 | 3 - Middle | 91.63 | No | $130,800 | $87,625 | 3184 | 1678 | 52.70 | 283 | 302 |
| CA | SAN DIEGO COUNTY | 0009.02 | 3 - Middle | 95.85 | No | $130,800 | $91,655 | 2479 | 1162 | 46.87 | 139 | 281 |
| CA | SAN DIEGO COUNTY | 0010.00 | 2 - Moderate | 75.65 | No | $130,800 | $72,339 | 4690 | 2101 | 44.80 | 579 | 1143 |
| CA | SAN DIEGO COUNTY | 0011.00 | 3 - Middle | 100.70 | No | $130,800 | $96,295 | 3000 | 1339 | 44.63 | 392 | 871 |

| State Abbr | County Name | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| CA | SAN DIEGO COUNTY | 0012.01 | 2 - Moderate | 66.21 | No | $130,800 | $63,318 | 2235 | 1261 | 56.42 | 50 | 665 |
| CA | SAN DIEGO COUNTY | 0012.02 | 2 - Moderate | 71.38 | No | $130,800 | $68,259 | 3216 | 1725 | 53.64 | 496 | 472 |
| CA | SAN DIEGO COUNTY | 0013.01 | 3 - Middle | 95.62 | No | $130,800 | $91,439 | 2696 | 1349 | 50.04 | 358 | 354 |
| CA | SAN DIEGO COUNTY | 0013.02 | 3 - Middle | 82.87 | No | $130,800 | $79,250 | 3331 | 1710 | 51.34 | 158 | 670 |
| CA | SAN DIEGO COUNTY | 0014.00 | 3 - Middle | 112.36 | No | $130,800 | $107,448 | 3205 | 1166 | 36.38 | 506 | 1118 |
| CA | SAN DIEGO COUNTY | 0015.00 | 4 - Upper | 130.96 | No | $130,800 | $125,231 | 3827 | 1630 | 42.59 | 717 | 1356 |
| CA | SAN DIEGO COUNTY | 0016.00 | 2 - Moderate | 56.51 | No | $130,800 | $54,037 | 5244 | 3677 | 70.12 | 256 | 973 |
| CA | SAN DIEGO COUNTY | 0017.00 | 3 - Middle | 80.82 | No | $130,800 | $77,292 | 4521 | 2526 | 55.87 | 625 | 1126 |
| CA | SAN DIEGO COUNTY | 0018.01 | 1 - Low | 48.28 | No | $130,800 | $46,167 | 2003 | 1211 | 60.46 | 156 | 251 |
| CA | SAN DIEGO COUNTY | 0018.02 | 0 - Unknown | 0.00 | No | $130,800 | $0 | 3061 | 1704 | 55.67 | 178 | 478 |
| CA | SAN DIEGO COUNTY | 0019.00 | 3 - Middle | 115.76 | No | $130,800 | $110,694 | 3036 | 1008 | 33.20 | 972 | 1461 |
| CA | SAN DIEGO COUNTY | 0020.01 | 4 - Upper | 201.44 | No | $130,800 | $192,625 | 3459 | 790 | 22.84 | 1190 | 1508 |
| CA | SAN DIEGO COUNTY | 0020.02 | 4 - Upper | 147.71 | No | $130,800 | $141,250 | 2671 | 969 | 36.28 | 729 | 1055 |
| CA | SAN DIEGO COUNTY | 0021.00 | 3 - Middle | 103.10 | No | $130,800 | $98,594 | 5235 | 3083 | 58.89 | 662 | 1413 |
| CA | SAN DIEGO COUNTY | 0022.01 | 1 - Low | 42.20 | No | $130,800 | $40,362 | 3593 | 3151 | 87.70 | 412 | 741 |
| CA | SAN DIEGO COUNTY | 0022.02 | 2 - Moderate | 52.60 | No | $130,800 | $50,298 | 4928 | 4503 | 91.38 | 202 | 667 |
| CA | SAN DIEGO COUNTY | 0023.01 | 1 - Low | 48.98 | No | $130,800 | $46,842 | 2976 | 2454 | 82.46 | 184 | 412 |

| State Abbr | County Name | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| CA | SAN DIEGO COUNTY | 0023.02 | 1 - Low | 37.12 | No | $130,800 | $35,500 | 6215 | 5771 | 92.86 | 447 | 813 |
| CA | SAN DIEGO COUNTY | 0024.01 | 2 - Moderate | 56.62 | No | $130,800 | $54,145 | 4061 | 3085 | 75.97 | 338 | 916 |
| CA | SAN DIEGO COUNTY | 0024.02 | 1 - Low | 37.65 | No | $130,800 | $36,007 | 4735 | 4404 | 93.01 | 98 | 695 |
| CA | SAN DIEGO COUNTY | 0025.01 | 2 - Moderate | 53.35 | No | $130,800 | $51,023 | 5172 | 4519 | 87.37 | 512 | 1316 |
| CA | SAN DIEGO COUNTY | 0025.02 | 2 - Moderate | 67.73 | No | $130,800 | $64,766 | 5929 | 4495 | 75.81 | 1180 | 2031 |
| CA | SAN DIEGO COUNTY | 0026.01 | 1 - Low | 37.64 | No | $130,800 | $36,000 | 5326 | 4821 | 90.52 | 423 | 1446 |
| CA | SAN DIEGO COUNTY | 0026.02 | 2 - Moderate | 51.37 | No | $130,800 | $49,127 | 4117 | 3674 | 89.24 | 199 | 1136 |
| CA | SAN DIEGO COUNTY | 0027.02 | 3 - Middle | 81.37 | No | $130,800 | $77,813 | 5695 | 4040 | 70.94 | 702 | 978 |
| CA | SAN DIEGO COUNTY | 0027.03 | 2 - Moderate | 76.30 | No | $130,800 | $72,961 | 7181 | 5689 | 79.22 | 1197 | 1511 |
| CA | SAN DIEGO COUNTY | 0027.05 | 2 - Moderate | 61.38 | No | $130,800 | $58,698 | 4373 | 3750 | 85.75 | 994 | 1311 |
| CA | SAN DIEGO COUNTY | 0027.07 | 1 - Low | 39.38 | No | $130,800 | $37,661 | 4687 | 4340 | 92.60 | 77 | 835 |
| CA | SAN DIEGO COUNTY | 0027.08 | 1 - Low | 37.61 | No | $130,800 | $35,972 | 5570 | 5038 | 90.45 | 150 | 439 |
| CA | SAN DIEGO COUNTY | 0027.09 | 1 - Low | 36.09 | No | $130,800 | $34,517 | 3487 | 3084 | 88.44 | 263 | 644 |
| CA | SAN DIEGO COUNTY | 0027.10 | 2 - Moderate | 62.50 | No | $130,800 | $59,773 | 3943 | 3629 | 92.04 | 375 | 721 |
| CA | SAN DIEGO COUNTY | 0027.11 | 2 - Moderate | 63.85 | No | $130,800 | $61,058 | 3170 | 2557 | 80.66 | 315 | 1018 |
| CA | SAN DIEGO COUNTY | 0027.12 | 2 - Moderate | 59.23 | No | $130,800 | $56,643 | 4952 | 4254 | 85.90 | 856 | 1183 |
| CA | SAN DIEGO COUNTY | 0028.01 | 4 - Upper | 127.12 | No | $130,800 | $121,563 | 5347 | 2461 | 46.03 | 280 | 404 |

| State Abbr | County Name | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| CA | SAN DIEGO COUNTY | 0028.03 | 2 - Moderate | 60.06 | No | $130,800 | $57,434 | 5495 | 3332 | 60.64 | 651 | 1370 |
| CA | SAN DIEGO COUNTY | 0028.04 | 4 - Upper | 123.68 | No | $130,800 | $118,276 | 4864 | 2066 | 42.48 | 886 | 1536 |
| CA | SAN DIEGO COUNTY | 0029.02 | 3 - Middle | 89.73 | No | $130,800 | $85,806 | 6540 | 3479 | 53.20 | 1070 | 1532 |
| CA | SAN DIEGO COUNTY | 0029.03 | 3 - Middle | 82.77 | No | $130,800 | $79,154 | 3826 | 2506 | 65.50 | 982 | 1325 |
| CA | SAN DIEGO COUNTY | 0029.04 | 3 - Middle | 92.88 | No | $130,800 | $88,824 | 8957 | 4652 | 51.94 | 492 | 1148 |
| CA | SAN DIEGO COUNTY | 0029.05 | 2 - Moderate | 75.84 | No | $130,800 | $72,528 | 4335 | 2715 | 62.63 | 721 | 1309 |
| CA | SAN DIEGO COUNTY | 0030.01 | 3 - Middle | 86.41 | No | $130,800 | $82,629 | 4567 | 4045 | 88.57 | 887 | 1290 |
| CA | SAN DIEGO COUNTY | 0030.03 | 3 - Middle | 80.99 | No | $130,800 | $77,452 | 5233 | 4110 | 78.54 | 1257 | 1523 |
| CA | SAN DIEGO COUNTY | 0030.04 | 2 - Moderate | 52.74 | No | $130,800 | $50,438 | 4974 | 4572 | 91.92 | 735 | 1327 |
| CA | SAN DIEGO COUNTY | 0031.01 | 2 - Moderate | 62.55 | No | $130,800 | $59,814 | 3919 | 3660 | 93.39 | 929 | 1179 |
| CA | SAN DIEGO COUNTY | 0031.03 | 2 - Moderate | 75.30 | No | $130,800 | $72,012 | 6242 | 5779 | 92.58 | 1384 | 1774 |
| CA | SAN DIEGO COUNTY | 0031.05 | 2 - Moderate | 78.59 | No | $130,800 | $75,158 | 4261 | 3835 | 90.00 | 1107 | 1393 |
| CA | SAN DIEGO COUNTY | 0031.07 | 3 - Middle | 93.02 | No | $130,800 | $88,958 | 5870 | 5099 | 86.87 | 1202 | 1523 |
| CA | SAN DIEGO COUNTY | 0031.08 | 3 - Middle | 98.04 | No | $130,800 | $93,750 | 3454 | 2809 | 81.33 | 791 | 975 |
| CA | SAN DIEGO COUNTY | 0031.09 | 3 - Middle | 115.90 | No | $130,800 | $110,833 | 3037 | 2868 | 94.44 | 702 | 917 |
| CA | SAN DIEGO COUNTY | 0031.11 | 2 - Moderate | 68.60 | No | $130,800 | $65,600 | 6139 | 5889 | 95.93 | 771 | 1472 |
| CA | SAN DIEGO COUNTY | 0031.12 | 3 - Middle | 84.76 | No | $130,800 | $81,058 | 4754 | 4424 | 93.06 | 948 | 1071 |

| State Abbr | County Name | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| CA | SAN DIEGO COUNTY | 0031.13 | 3 - Middle | 99.11 | No | $130,800 | $94,773 | 5045 | 4739 | 93.93 | 873 | 1232 |
| CA | SAN DIEGO COUNTY | 0031.14 | 3 - Middle | 97.43 | No | $130,800 | $93,166 | 3133 | 2978 | 95.05 | 717 | 922 |
| CA | SAN DIEGO COUNTY | 0031.15 | 3 - Middle | 86.46 | No | $130,800 | $82,683 | 6554 | 5789 | 88.33 | 1098 | 1369 |
| CA | SAN DIEGO COUNTY | 0032.01 | 3 - Middle | 81.26 | No | $130,800 | $77,708 | 5077 | 4037 | 79.52 | 528 | 1625 |
| CA | SAN DIEGO COUNTY | 0032.02 | 2 - Moderate | 76.18 | No | $130,800 | $72,854 | 4755 | 4163 | 87.55 | 802 | 1339 |
| CA | SAN DIEGO COUNTY | 0032.04 | 3 - Middle | 96.87 | No | $130,800 | $92,639 | 3725 | 2897 | 77.77 | 898 | 1091 |
| CA | SAN DIEGO COUNTY | 0032.07 | 4 - Upper | 133.33 | No | $130,800 | $127,500 | 6024 | 4358 | 72.34 | 1204 | 1446 |
| CA | SAN DIEGO COUNTY | 0032.08 | 2 - Moderate | 70.94 | No | $130,800 | $67,835 | 6944 | 6387 | 91.98 | 960 | 1580 |
| CA | SAN DIEGO COUNTY | 0032.09 | 3 - Middle | 80.05 | No | $130,800 | $76,554 | 5397 | 4952 | 91.75 | 704 | 958 |
| CA | SAN DIEGO COUNTY | 0032.11 | 3 - Middle | 87.58 | No | $130,800 | $83,750 | 3144 | 2708 | 86.13 | 690 | 884 |
| CA | SAN DIEGO COUNTY | 0032.12 | 3 - Middle | 107.98 | No | $130,800 | $103,256 | 4231 | 3723 | 87.99 | 739 | 1056 |
| CA | SAN DIEGO COUNTY | 0032.13 | 3 - Middle | 117.30 | No | $130,800 | $112,167 | 3965 | 3678 | 92.76 | 903 | 996 |
| CA | SAN DIEGO COUNTY | 0032.14 | 2 - Moderate | 74.20 | No | $130,800 | $70,956 | 4764 | 4101 | 86.08 | 1024 | 1374 |
| CA | SAN DIEGO COUNTY | 0033.01 | 2 - Moderate | 57.75 | No | $130,800 | $55,231 | 3394 | 3250 | 95.76 | 330 | 806 |
| CA | SAN DIEGO COUNTY | 0033.03 | 1 - Low | 37.67 | No | $130,800 | $36,028 | 4330 | 4127 | 95.31 | 373 | 928 |
| CA | SAN DIEGO COUNTY | 0033.04 | 1 - Low | 45.68 | No | $130,800 | $43,688 | 3601 | 3413 | 94.78 | 317 | 704 |
| CA | SAN DIEGO COUNTY | 0033.05 | 2 - Moderate | 53.00 | No | $130,800 | $50,687 | 5823 | 5622 | 96.55 | 343 | 840 |

| State Abbr | County Name | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| CA | SAN DIEGO COUNTY | 0034.01 | 2 - Moderate | 68.39 | No | $130,800 | $65,400 | 6259 | 5124 | 81.87 | 1243 | 1669 |
| CA | SAN DIEGO COUNTY | 0034.03 | 1 - Low | 46.82 | No | $130,800 | $44,773 | 4054 | 3824 | 94.33 | 478 | 1090 |
| CA | SAN DIEGO COUNTY | 0034.04 | 2 - Moderate | 53.69 | No | $130,800 | $51,349 | 4481 | 4313 | 96.25 | 451 | 1103 |
| CA | SAN DIEGO COUNTY | 0035.01 | 1 - Low | 40.29 | No | $130,800 | $38,532 | 3994 | 3800 | 95.14 | 399 | 970 |
| CA | SAN DIEGO COUNTY | 0035.02 | 1 - Low | 45.53 | No | $130,800 | $43,542 | 4599 | 4399 | 95.65 | 340 | 1143 |
| CA | SAN DIEGO COUNTY | 0036.01 | 2 - Moderate | 55.89 | No | $130,800 | $53,447 | 2951 | 2852 | 96.65 | 254 | 743 |
| CA | SAN DIEGO COUNTY | 0036.02 | 2 - Moderate | 55.36 | No | $130,800 | $52,941 | 3056 | 2943 | 96.30 | 231 | 713 |
| CA | SAN DIEGO COUNTY | 0036.03 | 2 - Moderate | 54.17 | No | $130,800 | $51,806 | 4092 | 3876 | 94.72 | 243 | 991 |
| CA | SAN DIEGO COUNTY | 0038.00 | 0 - Unknown | 0.00 | No | $130,800 | $0 | 7014 | 4057 | 57.84 | 0 | 0 |
| CA | SAN DIEGO COUNTY | 0039.01 | 1 - Low | 47.51 | No | $130,800 | $45,439 | 3892 | 3727 | 95.76 | 241 | 897 |
| CA | SAN DIEGO COUNTY | 0039.02 | 1 - Low | 48.01 | No | $130,800 | $45,917 | 4673 | 4436 | 94.93 | 345 | 1324 |
| CA | SAN DIEGO COUNTY | 0040.00 | 2 - Moderate | 52.31 | No | $130,800 | $50,025 | 4521 | 4264 | 94.32 | 360 | 1079 |
| CA | SAN DIEGO COUNTY | 0041.01 | 3 - Middle | 82.74 | No | $130,800 | $79,120 | 3986 | 2622 | 65.78 | 601 | 905 |
| CA | SAN DIEGO COUNTY | 0041.02 | 2 - Moderate | 76.56 | No | $130,800 | $73,214 | 1899 | 1369 | 72.09 | 227 | 569 |
| CA | SAN DIEGO COUNTY | 0042.00 | 4 - Upper | 144.06 | No | $130,800 | $137,763 | 5818 | 2249 | 38.66 | 1398 | 2272 |
| CA | SAN DIEGO COUNTY | 0043.00 | 3 - Middle | 88.44 | No | $130,800 | $84,574 | 3660 | 1326 | 36.23 | 736 | 1577 |
| CA | SAN DIEGO COUNTY | 0044.00 | 3 - Middle | 108.17 | No | $130,800 | $103,438 | 3750 | 1484 | 39.57 | 594 | 1649 |

| State Abbr | County Name | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| CA | SAN DIEGO COUNTY | 0045.01 | 2 - Moderate | 70.96 | No | $130,800 | $67,857 | 2612 | 1519 | 58.15 | 173 | 570 |
| CA | SAN DIEGO COUNTY | 0046.00 | 2 - Moderate | 68.63 | No | $130,800 | $65,635 | 1912 | 954 | 49.90 | 153 | 609 |
| CA | SAN DIEGO COUNTY | 0047.00 | 2 - Moderate | 64.98 | No | $130,800 | $62,143 | 1493 | 1113 | 74.55 | 67 | 580 |
| CA | SAN DIEGO COUNTY | 0048.00 | 1 - Low | 41.11 | No | $130,800 | $39,318 | 3384 | 2981 | 88.09 | 467 | 1317 |
| CA | SAN DIEGO COUNTY | 0049.00 | 2 - Moderate | 52.51 | No | $130,800 | $50,215 | 4978 | 4670 | 93.81 | 383 | 1248 |
| CA | SAN DIEGO COUNTY | 0050.00 | 2 - Moderate | 51.22 | No | $130,800 | $48,981 | 2312 | 2094 | 90.57 | 129 | 532 |
| CA | SAN DIEGO COUNTY | 0051.01 | 2 - Moderate | 53.88 | No | $130,800 | $51,529 | 3199 | 1881 | 58.80 | 54 | 0 |
| CA | SAN DIEGO COUNTY | 0051.02 | 3 - Middle | 108.67 | No | $130,800 | $103,923 | 4428 | 1869 | 42.21 | 529 | 110 |
| CA | SAN DIEGO COUNTY | 0051.03 | 0 - Unknown | 0.00 | No | $130,800 | $0 | 4242 | 2640 | 62.23 | 38 | 240 |
| CA | SAN DIEGO COUNTY | 0052.01 | 2 - Moderate | 61.04 | No | $130,800 | $58,375 | 3562 | 1834 | 51.49 | 226 | 12 |
| CA | SAN DIEGO COUNTY | 0052.02 | 3 - Middle | 96.89 | No | $130,800 | $92,656 | 4270 | 2174 | 50.91 | 281 | 144 |
| CA | SAN DIEGO COUNTY | 0053.01 | 3 - Middle | 87.58 | No | $130,800 | $83,750 | 2975 | 1409 | 47.36 | 215 | 132 |
| CA | SAN DIEGO COUNTY | 0053.02 | 4 - Upper | 174.36 | No | $130,800 | $166,736 | 4328 | 2221 | 51.32 | 319 | 15 |
| CA | SAN DIEGO COUNTY | 0054.01 | 4 - Upper | 165.21 | No | $130,800 | $157,984 | 1723 | 586 | 34.01 | 768 | 0 |
| CA | SAN DIEGO COUNTY | 0054.02 | 4 - Upper | 127.27 | No | $130,800 | $121,708 | 4126 | 1324 | 32.09 | 1032 | 161 |
| CA | SAN DIEGO COUNTY | 0054.03 | 4 - Upper | 154.97 | No | $130,800 | $148,188 | 3705 | 1401 | 37.81 | 1082 | 187 |
| CA | SAN DIEGO COUNTY | 0055.00 | 0 - Unknown | 0.00 | No | $130,800 | $0 | 390 | 203 | 52.05 | 0 | 0 |

| State Abbr | County Name | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| CA | SAN DIEGO COUNTY | 0056.01 | 3 - Middle | 119.11 | No | $130,800 | $113,906 | 2728 | 1314 | 48.17 | 357 | 68 |
| CA | SAN DIEGO COUNTY | 0056.02 | 4 - Upper | 182.44 | No | $130,800 | $174,464 | 2365 | 1033 | 43.68 | 604 | 55 |
| CA | SAN DIEGO COUNTY | 0057.00 | 0 - Unknown | 0.00 | No | $130,800 | $0 | 1416 | 652 | 46.05 | 81 | 176 |
| CA | SAN DIEGO COUNTY | 0058.01 | 4 - Upper | 164.51 | No | $130,800 | $157,313 | 1959 | 721 | 36.80 | 140 | 229 |
| CA | SAN DIEGO COUNTY | 0058.02 | 4 - Upper | 139.21 | No | $130,800 | $133,125 | 2535 | 820 | 32.35 | 366 | 205 |
| CA | SAN DIEGO COUNTY | 0059.00 | 4 - Upper | 124.66 | No | $130,800 | $119,205 | 2959 | 1019 | 34.44 | 391 | 512 |
| CA | SAN DIEGO COUNTY | 0060.00 | 4 - Upper | 130.08 | No | $130,800 | $124,395 | 4381 | 1315 | 30.02 | 1076 | 970 |
| CA | SAN DIEGO COUNTY | 0061.00 | 4 - Upper | 128.10 | No | $130,800 | $122,500 | 2274 | 808 | 35.53 | 496 | 927 |
| CA | SAN DIEGO COUNTY | 0062.00 | 0 - Unknown | 0.00 | No | $130,800 | $0 | 109 | 26 | 23.85 | 0 | 0 |
| CA | SAN DIEGO COUNTY | 0063.00 | 0 - Unknown | 0.00 | No | $130,800 | $0 | 2183 | 1161 | 53.18 | 0 | 11 |
| CA | SAN DIEGO COUNTY | 0065.00 | 2 - Moderate | 75.19 | No | $130,800 | $71,908 | 3338 | 1570 | 47.03 | 361 | 393 |
| CA | SAN DIEGO COUNTY | 0066.00 | 2 - Moderate | 54.67 | No | $130,800 | $52,284 | 1845 | 1207 | 65.42 | 0 | 408 |
| CA | SAN DIEGO COUNTY | 0068.01 | 2 - Moderate | 68.68 | No | $130,800 | $65,682 | 2739 | 1171 | 42.75 | 447 | 414 |
| CA | SAN DIEGO COUNTY | 0068.02 | 3 - Middle | 90.04 | No | $130,800 | $86,103 | 5704 | 2626 | 46.04 | 502 | 708 |
| CA | SAN DIEGO COUNTY | 0069.00 | 4 - Upper | 151.83 | No | $130,800 | $145,190 | 5427 | 1397 | 25.74 | 1217 | 1924 |
| CA | SAN DIEGO COUNTY | 0070.02 | 4 - Upper | 203.99 | No | $130,800 | $195,064 | 3155 | 604 | 19.14 | 1113 | 1297 |
| CA | SAN DIEGO COUNTY | 0071.00 | 4 - Upper | 186.83 | No | $130,800 | $178,655 | 4646 | 843 | 18.14 | 1739 | 1814 |

| State Abbr | County Name | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| CA | SAN DIEGO COUNTY | 0072.00 | 4 - Upper | 161.07 | No | $130,800 | $154,028 | 5589 | 1322 | 23.65 | 1223 | 1540 |
| CA | SAN DIEGO COUNTY | 0073.02 | 4 - Upper | 174.73 | No | $130,800 | $167,083 | 2193 | 379 | 17.28 | 682 | 1020 |
| CA | SAN DIEGO COUNTY | 0073.03 | 4 - Upper | 181.89 | No | $130,800 | $173,933 | 1744 | 392 | 22.48 | 228 | 680 |
| CA | SAN DIEGO COUNTY | 0073.04 | 3 - Middle | 101.52 | No | $130,800 | $97,083 | 3303 | 835 | 25.28 | 502 | 1054 |
| CA | SAN DIEGO COUNTY | 0074.01 | 3 - Middle | 86.74 | No | $130,800 | $82,946 | 3197 | 1088 | 34.03 | 520 | 637 |
| CA | SAN DIEGO COUNTY | 0074.02 | 3 - Middle | 85.40 | No | $130,800 | $81,667 | 3631 | 973 | 26.80 | 780 | 1278 |
| CA | SAN DIEGO COUNTY | 0075.01 | 3 - Middle | 118.99 | No | $130,800 | $113,790 | 3993 | 1120 | 28.05 | 369 | 1417 |
| CA | SAN DIEGO COUNTY | 0075.02 | 3 - Middle | 87.77 | No | $130,800 | $83,929 | 3150 | 875 | 27.78 | 370 | 1255 |
| CA | SAN DIEGO COUNTY | 0076.01 | 3 - Middle | 112.66 | No | $130,800 | $107,734 | 2419 | 690 | 28.52 | 564 | 1609 |
| CA | SAN DIEGO COUNTY | 0076.02 | 3 - Middle | 101.96 | No | $130,800 | $97,500 | 1876 | 409 | 21.80 | 246 | 1296 |
| CA | SAN DIEGO COUNTY | 0077.01 | 3 - Middle | 114.10 | No | $130,800 | $109,107 | 3682 | 893 | 24.25 | 706 | 789 |
| CA | SAN DIEGO COUNTY | 0077.02 | 4 - Upper | 144.70 | No | $130,800 | $138,375 | 3837 | 940 | 24.50 | 395 | 831 |
| CA | SAN DIEGO COUNTY | 0078.00 | 3 - Middle | 102.81 | No | $130,800 | $98,318 | 5764 | 2320 | 40.25 | 334 | 1504 |
| CA | SAN DIEGO COUNTY | 0079.05 | 3 - Middle | 112.63 | No | $130,800 | $107,708 | 2508 | 634 | 25.28 | 243 | 980 |
| CA | SAN DIEGO COUNTY | 0079.07 | 2 - Moderate | 51.93 | No | $130,800 | $49,663 | 3039 | 858 | 28.23 | 357 | 987 |
| CA | SAN DIEGO COUNTY | 0079.08 | 2 - Moderate | 64.45 | No | $130,800 | $61,635 | 2874 | 916 | 31.87 | 174 | 1044 |
| CA | SAN DIEGO COUNTY | 0079.10 | 3 - Middle | 80.92 | No | $130,800 | $77,386 | 2740 | 730 | 26.64 | 271 | 770 |

| State Abbr | County Name | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| CA | SAN DIEGO COUNTY | 0079.11 | 3 - Middle | 86.45 | No | $130,800 | $82,670 | 2571 | 725 | 28.20 | 573 | 541 |
| CA | SAN DIEGO COUNTY | 0079.12 | 3 - Middle | 91.34 | No | $130,800 | $87,350 | 1932 | 519 | 26.86 | 94 | 545 |
| CA | SAN DIEGO COUNTY | 0080.02 | 4 - Upper | 163.99 | No | $130,800 | $156,818 | 2598 | 576 | 22.17 | 788 | 1001 |
| CA | SAN DIEGO COUNTY | 0080.03 | 4 - Upper | 158.06 | No | $130,800 | $151,151 | 3288 | 748 | 22.75 | 790 | 1104 |
| CA | SAN DIEGO COUNTY | 0080.06 | 4 - Upper | 135.23 | No | $130,800 | $129,315 | 3885 | 836 | 21.52 | 591 | 1228 |
| CA | SAN DIEGO COUNTY | 0081.01 | 4 - Upper | 126.32 | No | $130,800 | $120,792 | 3859 | 843 | 21.85 | 703 | 1668 |
| CA | SAN DIEGO COUNTY | 0081.02 | 4 - Upper | 182.61 | No | $130,800 | $174,625 | 3424 | 689 | 20.12 | 1035 | 1216 |
| CA | SAN DIEGO COUNTY | 0082.01 | 4 - Upper | 225.49 | No | $130,800 | $215,625 | 1845 | 478 | 25.91 | 428 | 641 |
| CA | SAN DIEGO COUNTY | 0082.02 | 4 - Upper | 166.13 | No | $130,800 | $158,859 | 1524 | 279 | 18.31 | 302 | 261 |
| CA | SAN DIEGO COUNTY | 0083.01 | 4 - Upper | 201.54 | No | $130,800 | $192,727 | 3371 | 728 | 21.60 | 1050 | 1347 |
| CA | SAN DIEGO COUNTY | 0083.03 | 4 - Upper | 214.69 | No | $130,800 | $205,298 | 3531 | 940 | 26.62 | 1198 | 1433 |
| CA | SAN DIEGO COUNTY | 0083.05 | 1 - Low | 47.49 | No | $130,800 | $45,417 | 14126 | 7706 | 54.55 | 32 | 249 |
| CA | SAN DIEGO COUNTY | 0083.06 | 4 - Upper | 208.89 | No | $130,800 | $199,750 | 3163 | 901 | 28.49 | 957 | 1071 |
| CA | SAN DIEGO COUNTY | 0083.07 | 4 - Upper | 168.06 | No | $130,800 | $160,711 | 3887 | 1280 | 32.93 | 1299 | 1441 |
| CA | SAN DIEGO COUNTY | 0083.10 | 4 - Upper | 160.57 | No | $130,800 | $153,542 | 5731 | 1763 | 30.76 | 1962 | 2410 |
| CA | SAN DIEGO COUNTY | 0083.11 | 4 - Upper | 211.02 | No | $130,800 | $201,790 | 2849 | 665 | 23.34 | 984 | 1193 |
| CA | SAN DIEGO COUNTY | 0083.12 | 4 - Upper | 223.87 | No | $130,800 | $214,079 | 3787 | 1034 | 27.30 | 1065 | 1374 |

| State Abbr | County Name | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| CA | SAN DIEGO COUNTY | 0083.13 | 4 - Upper | 214.97 | No | $130,800 | $205,568 | 2245 | 734 | 32.69 | 765 | 836 |
| CA | SAN DIEGO COUNTY | 0083.24 | 4 - Upper | 241.03 | No | $130,800 | $230,489 | 6745 | 1626 | 24.11 | 2173 | 2389 |
| CA | SAN DIEGO COUNTY | 0083.27 | 4 - Upper | 164.02 | No | $130,800 | $156,843 | 6247 | 2379 | 38.08 | 1540 | 2022 |
| CA | SAN DIEGO COUNTY | 0083.28 | 4 - Upper | 261.44 | No | $130,800 | $250,001 | 8213 | 4604 | 56.06 | 1950 | 2338 |
| CA | SAN DIEGO COUNTY | 0083.30 | 4 - Upper | 213.23 | No | $130,800 | $203,906 | 5524 | 2537 | 45.93 | 1286 | 1511 |
| CA | SAN DIEGO COUNTY | 0083.31 | 4 - Upper | 217.78 | No | $130,800 | $208,250 | 2568 | 999 | 38.90 | 790 | 974 |
| CA | SAN DIEGO COUNTY | 0083.36 | 4 - Upper | 172.67 | No | $130,800 | $165,114 | 2191 | 1005 | 45.87 | 632 | 717 |
| CA | SAN DIEGO COUNTY | 0083.37 | 4 - Upper | 163.91 | No | $130,800 | $156,741 | 4358 | 2337 | 53.63 | 1340 | 1543 |
| CA | SAN DIEGO COUNTY | 0083.39 | 3 - Middle | 103.92 | No | $130,800 | $99,375 | 1886 | 1135 | 60.18 | 137 | 308 |
| CA | SAN DIEGO COUNTY | 0083.43 | 2 - Moderate | 71.17 | No | $130,800 | $68,063 | 4322 | 2559 | 59.21 | 400 | 1171 |
| CA | SAN DIEGO COUNTY | 0083.44 | 4 - Upper | 127.17 | No | $130,800 | $121,607 | 3609 | 1288 | 35.69 | 929 | 1252 |
| CA | SAN DIEGO COUNTY | 0083.45 | 3 - Middle | 116.08 | No | $130,800 | $111,008 | 3609 | 1125 | 31.17 | 771 | 1226 |
| CA | SAN DIEGO COUNTY | 0083.46 | 4 - Upper | 178.60 | No | $130,800 | $170,789 | 4831 | 2989 | 61.87 | 1420 | 1532 |
| CA | SAN DIEGO COUNTY | 0083.47 | 4 - Upper | 138.15 | No | $130,800 | $132,107 | 6598 | 4750 | 71.99 | 1703 | 2070 |
| CA | SAN DIEGO COUNTY | 0083.48 | 3 - Middle | 109.69 | No | $130,800 | $104,892 | 5178 | 3942 | 76.13 | 1232 | 1590 |
| CA | SAN DIEGO COUNTY | 0083.49 | 4 - Upper | 123.92 | No | $130,800 | $118,500 | 3526 | 2604 | 73.85 | 784 | 1048 |
| CA | SAN DIEGO COUNTY | 0083.50 | 3 - Middle | 116.52 | No | $130,800 | $111,429 | 6228 | 4821 | 77.41 | 1012 | 1565 |

| State Abbr | County Name | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| CA | SAN DIEGO COUNTY | 0083.51 | 3 - Middle | 117.13 | No | $130,800 | $112,011 | 4393 | 3398 | 77.35 | 643 | 1183 |
| CA | SAN DIEGO COUNTY | 0083.52 | 3 - Middle | 98.64 | No | $130,800 | $94,330 | 3544 | 2700 | 76.19 | 508 | 738 |
| CA | SAN DIEGO COUNTY | 0083.53 | 3 - Middle | 104.07 | No | $130,800 | $99,524 | 4941 | 3412 | 69.05 | 1315 | 1660 |
| CA | SAN DIEGO COUNTY | 0083.55 | 3 - Middle | 113.63 | No | $130,800 | $108,657 | 3366 | 2705 | 80.36 | 708 | 907 |
| CA | SAN DIEGO COUNTY | 0083.56 | 3 - Middle | 104.28 | No | $130,800 | $99,719 | 3697 | 2805 | 75.87 | 789 | 1094 |
| CA | SAN DIEGO COUNTY | 0083.57 | 3 - Middle | 101.50 | No | $130,800 | $97,063 | 4500 | 3739 | 83.09 | 821 | 968 |
| CA | SAN DIEGO COUNTY | 0083.58 | 3 - Middle | 106.98 | No | $130,800 | $102,306 | 6856 | 5329 | 77.73 | 1444 | 2078 |
| CA | SAN DIEGO COUNTY | 0083.59 | 2 - Moderate | 65.71 | No | $130,800 | $62,841 | 4121 | 3277 | 79.52 | 315 | 532 |
| CA | SAN DIEGO COUNTY | 0083.60 | 2 - Moderate | 72.62 | No | $130,800 | $69,444 | 6159 | 4867 | 79.02 | 1115 | 1492 |
| CA | SAN DIEGO COUNTY | 0083.61 | 3 - Middle | 112.42 | No | $130,800 | $107,500 | 2616 | 1277 | 48.81 | 613 | 530 |
| CA | SAN DIEGO COUNTY | 0083.62 | 4 - Upper | 131.20 | No | $130,800 | $125,465 | 3334 | 1371 | 41.12 | 804 | 1081 |
| CA | SAN DIEGO COUNTY | 0083.63 | 2 - Moderate | 65.40 | No | $130,800 | $62,543 | 5025 | 3577 | 71.18 | 168 | 203 |
| CA | SAN DIEGO COUNTY | 0083.64 | 3 - Middle | 100.19 | No | $130,800 | $95,813 | 5132 | 2912 | 56.74 | 636 | 919 |
| CA | SAN DIEGO COUNTY | 0083.65 | 4 - Upper | 181.48 | No | $130,800 | $173,542 | 2881 | 1627 | 56.47 | 865 | 945 |
| CA | SAN DIEGO COUNTY | 0083.66 | 4 - Upper | 193.39 | No | $130,800 | $184,926 | 7113 | 4273 | 60.07 | 2074 | 2354 |
| CA | SAN DIEGO COUNTY | 0083.67 | 4 - Upper | 170.71 | No | $130,800 | $163,241 | 3491 | 2086 | 59.75 | 578 | 742 |
| CA | SAN DIEGO COUNTY | 0083.68 | 4 - Upper | 202.01 | No | $130,800 | $193,177 | 6580 | 3921 | 59.59 | 1710 | 2037 |

| State Abbr | County Name | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| CA | SAN DIEGO COUNTY | 0083.69 | 4 - Upper | 155.74 | No | $130,800 | $148,929 | 3151 | 1568 | 49.76 | 868 | 447 |
| CA | SAN DIEGO COUNTY | 0083.70 | 4 - Upper | 135.49 | No | $130,800 | $129,563 | 4080 | 1778 | 43.58 | 975 | 1258 |
| CA | SAN DIEGO COUNTY | 0083.71 | 4 - Upper | 126.31 | No | $130,800 | $120,789 | 4434 | 2147 | 48.42 | 324 | 360 |
| CA | SAN DIEGO COUNTY | 0083.72 | 4 - Upper | 234.12 | No | $130,800 | $223,878 | 4260 | 2096 | 49.20 | 970 | 1007 |
| CA | SAN DIEGO COUNTY | 0083.73 | 4 - Upper | 164.63 | No | $130,800 | $157,431 | 3317 | 1614 | 48.66 | 756 | 780 |
| CA | SAN DIEGO COUNTY | 0083.74 | 4 - Upper | 261.44 | No | $130,800 | $250,001 | 4298 | 2496 | 58.07 | 1127 | 1207 |
| CA | SAN DIEGO COUNTY | 0083.75 | 4 - Upper | 121.83 | No | $130,800 | $116,507 | 4318 | 2526 | 58.50 | 376 | 341 |
| CA | SAN DIEGO COUNTY | 0083.76 | 4 - Upper | 134.69 | No | $130,800 | $128,801 | 5686 | 3291 | 57.88 | 391 | 567 |
| CA | SAN DIEGO COUNTY | 0083.77 | 4 - Upper | 136.48 | No | $130,800 | $130,515 | 2608 | 1510 | 57.90 | 285 | 145 |
| CA | SAN DIEGO COUNTY | 0083.78 | 0 - Unknown | 0.00 | No | $130,800 | $0 | 1024 | 663 | 64.75 | 79 | 0 |
| CA | SAN DIEGO COUNTY | 0083.79 | 4 - Upper | 129.01 | No | $130,800 | $123,368 | 4287 | 2743 | 63.98 | 236 | 31 |
| CA | SAN DIEGO COUNTY | 0083.80 | 3 - Middle | 115.51 | No | $130,800 | $110,458 | 7165 | 5161 | 72.03 | 676 | 660 |
| CA | SAN DIEGO COUNTY | 0083.81 | 3 - Middle | 114.99 | No | $130,800 | $109,962 | 2722 | 1971 | 72.41 | 502 | 822 |
| CA | SAN DIEGO COUNTY | 0085.01 | 4 - Upper | 146.87 | No | $130,800 | $140,443 | 5271 | 1811 | 34.36 | 1399 | 2029 |
| CA | SAN DIEGO COUNTY | 0085.02 | 4 - Upper | 121.29 | No | $130,800 | $115,985 | 6218 | 2799 | 45.01 | 1561 | 2407 |
| CA | SAN DIEGO COUNTY | 0085.03 | 3 - Middle | 112.70 | No | $130,800 | $107,768 | 6869 | 2606 | 37.94 | 1973 | 2448 |
| CA | SAN DIEGO COUNTY | 0085.04 | 4 - Upper | 129.89 | No | $130,800 | $124,205 | 6150 | 2502 | 40.68 | 1575 | 2257 |

| State Abbr | County Name | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| CA | SAN DIEGO COUNTY | 0085.05 | 3 - Middle | 109.01 | No | $130,800 | $104,245 | 5657 | 2878 | 50.88 | 1250 | 1575 |
| CA | SAN DIEGO COUNTY | 0085.06 | 3 - Middle | 101.04 | No | $130,800 | $96,625 | 3981 | 1995 | 50.11 | 936 | 1303 |
| CA | SAN DIEGO COUNTY | 0085.07 | 3 - Middle | 96.21 | No | $130,800 | $92,005 | 7520 | 4091 | 54.40 | 1045 | 1460 |
| CA | SAN DIEGO COUNTY | 0085.09 | 4 - Upper | 120.22 | No | $130,800 | $114,964 | 6949 | 3514 | 50.57 | 1367 | 1712 |
| CA | SAN DIEGO COUNTY | 0085.10 | 2 - Moderate | 63.70 | No | $130,800 | $60,917 | 6912 | 3972 | 57.47 | 1124 | 1313 |
| CA | SAN DIEGO COUNTY | 0085.11 | 4 - Upper | 121.23 | No | $130,800 | $115,924 | 5480 | 3448 | 62.92 | 1087 | 1144 |
| CA | SAN DIEGO COUNTY | 0085.12 | 4 - Upper | 125.97 | No | $130,800 | $120,461 | 4386 | 1435 | 32.72 | 1225 | 1499 |
| CA | SAN DIEGO COUNTY | 0085.13 | 3 - Middle | 116.73 | No | $130,800 | $111,625 | 2798 | 925 | 33.06 | 823 | 1022 |
| CA | SAN DIEGO COUNTY | 0086.00 | 2 - Moderate | 54.57 | No | $130,800 | $52,190 | 6535 | 5253 | 80.38 | 1078 | 1974 |
| CA | SAN DIEGO COUNTY | 0087.01 | 3 - Middle | 90.63 | No | $130,800 | $86,667 | 3353 | 1874 | 55.89 | 276 | 699 |
| CA | SAN DIEGO COUNTY | 0087.02 | 3 - Middle | 98.96 | No | $130,800 | $94,632 | 4750 | 2850 | 60.00 | 748 | 1212 |
| CA | SAN DIEGO COUNTY | 0088.00 | 2 - Moderate | 70.82 | No | $130,800 | $67,723 | 6128 | 5006 | 81.69 | 638 | 1300 |
| CA | SAN DIEGO COUNTY | 0089.01 | 2 - Moderate | 66.28 | No | $130,800 | $63,384 | 5036 | 2705 | 53.71 | 988 | 1087 |
| CA | SAN DIEGO COUNTY | 0089.02 | 3 - Middle | 91.39 | No | $130,800 | $87,392 | 2601 | 1136 | 43.68 | 707 | 68 |
| CA | SAN DIEGO COUNTY | 0090.00 | 3 - Middle | 91.72 | No | $130,800 | $87,708 | 3746 | 2561 | 68.37 | 588 | 1128 |
| CA | SAN DIEGO COUNTY | 0091.01 | 3 - Middle | 105.46 | No | $130,800 | $100,847 | 5652 | 1826 | 32.31 | 1602 | 1911 |
| CA | SAN DIEGO COUNTY | 0091.02 | 2 - Moderate | 56.50 | No | $130,800 | $54,033 | 3529 | 1730 | 49.02 | 321 | 1218 |

| State Abbr | County Name | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| CA | SAN DIEGO COUNTY | 0091.03 | 4 - Upper | 151.98 | No | $130,800 | $145,330 | 3850 | 1104 | 28.68 | 1034 | 1295 |
| CA | SAN DIEGO COUNTY | 0091.04 | 3 - Middle | 113.87 | No | $130,800 | $108,889 | 2886 | 726 | 25.16 | 914 | 1119 |
| CA | SAN DIEGO COUNTY | 0091.07 | 3 - Middle | 91.54 | No | $130,800 | $87,535 | 5739 | 2754 | 47.99 | 756 | 1145 |
| CA | SAN DIEGO COUNTY | 0091.08 | 3 - Middle | 81.77 | No | $130,800 | $78,194 | 1943 | 695 | 35.77 | 530 | 749 |
| CA | SAN DIEGO COUNTY | 0091.09 | 0 - Unknown | 0.00 | No | $130,800 | $0 | 4033 | 2115 | 52.44 | 15 | 36 |
| CA | SAN DIEGO COUNTY | 0092.01 | 2 - Moderate | 64.69 | No | $130,800 | $61,865 | 6165 | 3868 | 62.74 | 529 | 1463 |
| CA | SAN DIEGO COUNTY | 0092.03 | 4 - Upper | 151.09 | No | $130,800 | $144,479 | 4141 | 1958 | 47.28 | 578 | 697 |
| CA | SAN DIEGO COUNTY | 0092.04 | 4 - Upper | 143.40 | No | $130,800 | $137,132 | 3362 | 1614 | 48.01 | 876 | 1275 |
| CA | SAN DIEGO COUNTY | 0093.01 | 3 - Middle | 98.16 | No | $130,800 | $93,873 | 4337 | 2486 | 57.32 | 1015 | 1122 |
| CA | SAN DIEGO COUNTY | 0093.05 | 3 - Middle | 114.20 | No | $130,800 | $109,203 | 4948 | 2329 | 47.07 | 1238 | 1627 |
| CA | SAN DIEGO COUNTY | 0093.06 | 3 - Middle | 105.96 | No | $130,800 | $101,324 | 6125 | 3257 | 53.18 | 973 | 1236 |
| CA | SAN DIEGO COUNTY | 0093.07 | 2 - Moderate | 70.19 | No | $130,800 | $67,125 | 4863 | 2563 | 52.70 | 323 | 149 |
| CA | SAN DIEGO COUNTY | 0093.08 | 4 - Upper | 125.67 | No | $130,800 | $120,172 | 4319 | 2287 | 52.95 | 415 | 326 |
| CA | SAN DIEGO COUNTY | 0094.00 | 2 - Moderate | 50.98 | No | $130,800 | $48,750 | 8035 | 4127 | 51.36 | 0 | 534 |
| CA | SAN DIEGO COUNTY | 0095.02 | 4 - Upper | 121.98 | No | $130,800 | $116,641 | 3801 | 1667 | 43.86 | 996 | 1260 |
| CA | SAN DIEGO COUNTY | 0095.04 | 4 - Upper | 216.39 | No | $130,800 | $206,927 | 7198 | 2958 | 41.09 | 1689 | 2136 |
| CA | SAN DIEGO COUNTY | 0095.05 | 4 - Upper | 141.70 | No | $130,800 | $135,500 | 6559 | 2697 | 41.12 | 1991 | 2414 |

| State Abbr | County Name | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| CA | SAN DIEGO COUNTY | 0095.06 | 4 - Upper | 145.52 | No | $130,800 | $139,153 | 4385 | 1820 | 41.51 | 1170 | 1538 |
| CA | SAN DIEGO COUNTY | 0095.07 | 3 - Middle | 91.15 | No | $130,800 | $87,169 | 3550 | 1587 | 44.70 | 913 | 1093 |
| CA | SAN DIEGO COUNTY | 0095.09 | 2 - Moderate | 77.47 | No | $130,800 | $74,082 | 5314 | 2561 | 48.19 | 560 | 661 |
| CA | SAN DIEGO COUNTY | 0095.10 | 2 - Moderate | 60.73 | No | $130,800 | $58,080 | 4813 | 2241 | 46.56 | 7 | 1374 |
| CA | SAN DIEGO COUNTY | 0095.11 | 2 - Moderate | 75.81 | No | $130,800 | $72,500 | 3852 | 1918 | 49.79 | 6 | 1084 |
| CA | SAN DIEGO COUNTY | 0096.02 | 4 - Upper | 136.78 | No | $130,800 | $130,795 | 3946 | 1512 | 38.32 | 1010 | 1365 |
| CA | SAN DIEGO COUNTY | 0096.03 | 2 - Moderate | 61.65 | No | $130,800 | $58,958 | 6293 | 3755 | 59.67 | 983 | 496 |
| CA | SAN DIEGO COUNTY | 0096.04 | 3 - Middle | 100.69 | No | $130,800 | $96,292 | 3553 | 1612 | 45.37 | 810 | 1017 |
| CA | SAN DIEGO COUNTY | 0097.03 | 3 - Middle | 113.96 | No | $130,800 | $108,977 | 3590 | 1225 | 34.12 | 1091 | 1329 |
| CA | SAN DIEGO COUNTY | 0097.04 | 4 - Upper | 120.74 | No | $130,800 | $115,461 | 6152 | 2256 | 36.67 | 2128 | 2139 |
| CA | SAN DIEGO COUNTY | 0097.05 | 4 - Upper | 152.40 | No | $130,800 | $145,739 | 3847 | 1426 | 37.07 | 1006 | 1038 |
| CA | SAN DIEGO COUNTY | 0097.06 | 4 - Upper | 170.68 | No | $130,800 | $163,214 | 7520 | 2286 | 30.40 | 2151 | 2513 |
| CA | SAN DIEGO COUNTY | 0098.01 | 4 - Upper | 147.82 | No | $130,800 | $141,350 | 5164 | 1823 | 35.30 | 1363 | 1224 |
| CA | SAN DIEGO COUNTY | 0098.02 | 3 - Middle | 102.81 | No | $130,800 | $98,317 | 6586 | 3084 | 46.83 | 1648 | 1816 |
| CA | SAN DIEGO COUNTY | 0098.04 | 4 - Upper | 134.55 | No | $130,800 | $128,661 | 5024 | 1746 | 34.75 | 1652 | 1914 |
| CA | SAN DIEGO COUNTY | 0098.05 | 4 - Upper | 134.64 | No | $130,800 | $128,750 | 4802 | 1553 | 32.34 | 1483 | 1603 |
| CA | SAN DIEGO COUNTY | 0099.01 | 0 - Unknown | 0.00 | No | $130,800 | $0 | 678 | 276 | 40.71 | 0 | 0 |

| State Abbr | County Name | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| CA | SAN DIEGO COUNTY | 0099.02 | 0 - Unknown | 0.00 | No | $130,800 | $0 | 6 | 2 | 33.33 | 0 | 0 |
| CA | SAN DIEGO COUNTY | 0100.01 | 3 - Middle | 83.77 | No | $130,800 | $80,104 | 4032 | 3683 | 91.34 | 825 | 971 |
| CA | SAN DIEGO COUNTY | 0100.03 | 3 - Middle | 87.05 | No | $130,800 | $83,243 | 5806 | 5294 | 91.18 | 1557 | 1645 |
| CA | SAN DIEGO COUNTY | 0100.04 | 2 - Moderate | 77.28 | No | $130,800 | $73,906 | 4538 | 4242 | 93.48 | 932 | 1117 |
| CA | SAN DIEGO COUNTY | 0100.05 | 1 - Low | 47.43 | No | $130,800 | $45,363 | 7060 | 6870 | 97.31 | 657 | 1165 |
| CA | SAN DIEGO COUNTY | 0100.09 | 2 - Moderate | 61.71 | No | $130,800 | $59,018 | 6517 | 6329 | 97.12 | 519 | 962 |
| CA | SAN DIEGO COUNTY | 0100.10 | 1 - Low | 47.19 | No | $130,800 | $45,126 | 5506 | 5044 | 91.61 | 1025 | 1356 |
| CA | SAN DIEGO COUNTY | 0100.11 | 3 - Middle | 90.31 | No | $130,800 | $86,364 | 3603 | 3294 | 91.42 | 785 | 966 |
| CA | SAN DIEGO COUNTY | 0100.12 | 2 - Moderate | 61.83 | No | $130,800 | $59,125 | 4567 | 4465 | 97.77 | 386 | 642 |
| CA | SAN DIEGO COUNTY | 0100.13 | 2 - Moderate | 62.47 | No | $130,800 | $59,741 | 6009 | 5909 | 98.34 | 348 | 838 |
| CA | SAN DIEGO COUNTY | 0100.15 | 4 - Upper | 123.45 | No | $130,800 | $118,056 | 4582 | 4271 | 93.21 | 667 | 958 |
| CA | SAN DIEGO COUNTY | 0100.16 | 0 - Unknown | 0.00 | No | $130,800 | $0 | 4126 | 3096 | 75.04 | 0 | 0 |
| CA | SAN DIEGO COUNTY | 0100.17 | 3 - Middle | 116.59 | No | $130,800 | $111,495 | 5818 | 5181 | 89.05 | 1089 | 1266 |
| CA | SAN DIEGO COUNTY | 0100.18 | 3 - Middle | 97.43 | No | $130,800 | $93,166 | 6718 | 6058 | 90.18 | 936 | 1221 |
| CA | SAN DIEGO COUNTY | 0100.19 | 3 - Middle | 115.52 | No | $130,800 | $110,469 | 4045 | 3571 | 88.28 | 427 | 756 |
| CA | SAN DIEGO COUNTY | 0101.03 | 2 - Moderate | 58.66 | No | $130,800 | $56,094 | 6248 | 5323 | 85.20 | 1202 | 2006 |
| CA | SAN DIEGO COUNTY | 0101.04 | 3 - Middle | 84.09 | No | $130,800 | $80,417 | 3378 | 2513 | 74.39 | 793 | 1116 |

| State Abbr | County Name | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| CA | SAN DIEGO COUNTY | 0101.06 | 2 - Moderate | 55.34 | No | $130,800 | $52,924 | 5237 | 4942 | 94.37 | 674 | 998 |
| CA | SAN DIEGO COUNTY | 0101.07 | 2 - Moderate | 74.74 | No | $130,800 | $71,473 | 6578 | 5929 | 90.13 | 1132 | 1570 |
| CA | SAN DIEGO COUNTY | 0101.09 | 3 - Middle | 90.60 | No | $130,800 | $86,644 | 4597 | 4309 | 93.74 | 899 | 1135 |
| CA | SAN DIEGO COUNTY | 0101.10 | 2 - Moderate | 53.91 | No | $130,800 | $51,554 | 7510 | 6776 | 90.23 | 1108 | 1312 |
| CA | SAN DIEGO COUNTY | 0101.11 | 2 - Moderate | 51.74 | No | $130,800 | $49,479 | 3289 | 3208 | 97.54 | 370 | 560 |
| CA | SAN DIEGO COUNTY | 0101.12 | 2 - Moderate | 51.70 | No | $130,800 | $49,441 | 5204 | 4916 | 94.47 | 228 | 691 |
| CA | SAN DIEGO COUNTY | 0102.01 | 3 - Middle | 100.98 | No | $130,800 | $96,563 | 2768 | 1161 | 41.94 | 720 | 921 |
| CA | SAN DIEGO COUNTY | 0102.02 | 2 - Moderate | 74.79 | No | $130,800 | $71,522 | 3499 | 1887 | 53.93 | 582 | 1149 |
| CA | SAN DIEGO COUNTY | 0103.00 | 2 - Moderate | 78.73 | No | $130,800 | $75,284 | 4485 | 2869 | 63.97 | 667 | 1324 |
| CA | SAN DIEGO COUNTY | 0104.01 | 2 - Moderate | 57.19 | No | $130,800 | $54,696 | 2452 | 1885 | 76.88 | 234 | 598 |
| CA | SAN DIEGO COUNTY | 0104.02 | 2 - Moderate | 55.61 | No | $130,800 | $53,185 | 5800 | 4696 | 80.97 | 319 | 1147 |
| CA | SAN DIEGO COUNTY | 0105.01 | 3 - Middle | 102.05 | No | $130,800 | $97,589 | 1365 | 631 | 46.23 | 270 | 538 |
| CA | SAN DIEGO COUNTY | 0105.02 | 2 - Moderate | 52.83 | No | $130,800 | $50,521 | 5766 | 4294 | 74.47 | 229 | 955 |
| CA | SAN DIEGO COUNTY | 0106.01 | 4 - Upper | 182.11 | No | $130,800 | $174,141 | 2106 | 618 | 29.34 | 838 | 1372 |
| CA | SAN DIEGO COUNTY | 0108.00 | 3 - Middle | 114.80 | No | $130,800 | $109,784 | 2339 | 484 | 20.69 | 524 | 1111 |
| CA | SAN DIEGO COUNTY | 0109.00 | 4 - Upper | 149.87 | No | $130,800 | $143,317 | 1627 | 366 | 22.50 | 528 | 860 |
| CA | SAN DIEGO COUNTY | 0110.00 | 3 - Middle | 119.78 | No | $130,800 | $114,545 | 2983 | 781 | 26.18 | 685 | 919 |

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|---|---|---|---|---|---|---|---|---|---|---|---|---|
| CA | SAN DIEGO COUNTY | 0111.00 | 4 - Upper | 131.28 | No | $130,800 | $125,536 | 3795 | 976 | 25.72 | 990 | 1585 |
| CA | SAN DIEGO COUNTY | 0113.00 | 4 - Upper | 142.48 | No | $130,800 | $136,250 | 4036 | 2201 | 54.53 | 0 | 32 |
| CA | SAN DIEGO COUNTY | 0116.01 | 1 - Low | 43.86 | No | $130,800 | $41,947 | 5713 | 5474 | 95.82 | 192 | 897 |
| CA | SAN DIEGO COUNTY | 0116.02 | 2 - Moderate | 61.43 | No | $130,800 | $58,750 | 3520 | 3206 | 91.08 | 236 | 683 |
| CA | SAN DIEGO COUNTY | 0117.00 | 2 - Moderate | 54.22 | No | $130,800 | $51,850 | 7569 | 7023 | 92.79 | 502 | 1141 |
| CA | SAN DIEGO COUNTY | 0118.01 | 1 - Low | 33.28 | No | $130,800 | $31,826 | 3692 | 3426 | 92.80 | 302 | 941 |
| CA | SAN DIEGO COUNTY | 0118.02 | 2 - Moderate | 53.21 | No | $130,800 | $50,883 | 6636 | 6294 | 94.85 | 655 | 1523 |
| CA | SAN DIEGO COUNTY | 0119.02 | 2 - Moderate | 79.33 | No | $130,800 | $75,867 | 5797 | 5111 | 88.17 | 983 | 1456 |
| CA | SAN DIEGO COUNTY | 0120.02 | 1 - Low | 43.85 | No | $130,800 | $41,932 | 3394 | 3227 | 95.08 | 179 | 407 |
| CA | SAN DIEGO COUNTY | 0120.03 | 2 - Moderate | 71.65 | No | $130,800 | $68,523 | 3372 | 3056 | 90.63 | 464 | 818 |
| CA | SAN DIEGO COUNTY | 0121.01 | 3 - Middle | 82.84 | No | $130,800 | $79,219 | 2167 | 1896 | 87.49 | 375 | 529 |
| CA | SAN DIEGO COUNTY | 0121.02 | 2 - Moderate | 52.94 | No | $130,800 | $50,625 | 3160 | 2862 | 90.57 | 541 | 867 |
| CA | SAN DIEGO COUNTY | 0122.00 | 2 - Moderate | 60.13 | No | $130,800 | $57,500 | 3513 | 3169 | 90.21 | 508 | 979 |
| CA | SAN DIEGO COUNTY | 0123.02 | 1 - Low | 40.26 | No | $130,800 | $38,500 | 1889 | 1554 | 82.27 | 100 | 270 |
| CA | SAN DIEGO COUNTY | 0123.03 | 3 - Middle | 93.68 | No | $130,800 | $89,583 | 3669 | 2565 | 69.91 | 426 | 738 |
| CA | SAN DIEGO COUNTY | 0123.04 | 3 - Middle | 107.05 | No | $130,800 | $102,371 | 3997 | 2847 | 71.23 | 695 | 1153 |
| CA | SAN DIEGO COUNTY | 0124.01 | 2 - Moderate | 56.70 | No | $130,800 | $54,219 | 3693 | 3239 | 87.71 | 367 | 775 |

| State Abbr | County Name | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| CA | SAN DIEGO COUNTY | 0124.02 | 2 - Moderate | 59.28 | No | $130,800 | $56,691 | 5822 | 5037 | 86.52 | 424 | 824 |
| CA | SAN DIEGO COUNTY | 0125.01 | 1 - Low | 38.05 | No | $130,800 | $36,392 | 4401 | 4048 | 91.98 | 539 | 836 |
| CA | SAN DIEGO COUNTY | 0125.02 | 2 - Moderate | 57.61 | No | $130,800 | $55,089 | 4576 | 4149 | 90.67 | 392 | 647 |
| CA | SAN DIEGO COUNTY | 0126.00 | 2 - Moderate | 61.37 | No | $130,800 | $58,684 | 5143 | 4549 | 88.45 | 685 | 1406 |
| CA | SAN DIEGO COUNTY | 0127.00 | 2 - Moderate | 62.27 | No | $130,800 | $59,545 | 4945 | 4370 | 88.37 | 257 | 965 |
| CA | SAN DIEGO COUNTY | 0128.00 | 2 - Moderate | 74.62 | No | $130,800 | $71,354 | 4009 | 3097 | 77.25 | 754 | 998 |
| CA | SAN DIEGO COUNTY | 0129.00 | 3 - Middle | 93.88 | No | $130,800 | $89,779 | 3540 | 2629 | 74.27 | 659 | 1024 |
| CA | SAN DIEGO COUNTY | 0130.00 | 2 - Moderate | 77.43 | No | $130,800 | $74,048 | 5997 | 5106 | 85.14 | 959 | 1234 |
| CA | SAN DIEGO COUNTY | 0131.02 | 2 - Moderate | 61.05 | No | $130,800 | $58,382 | 7294 | 6462 | 88.59 | 595 | 1022 |
| CA | SAN DIEGO COUNTY | 0131.03 | 2 - Moderate | 64.70 | No | $130,800 | $61,875 | 2922 | 2646 | 90.55 | 350 | 556 |
| CA | SAN DIEGO COUNTY | 0131.04 | 2 - Moderate | 65.64 | No | $130,800 | $62,773 | 6017 | 5494 | 91.31 | 258 | 708 |
| CA | SAN DIEGO COUNTY | 0132.03 | 1 - Low | 45.32 | No | $130,800 | $43,338 | 6471 | 6040 | 93.34 | 315 | 964 |
| CA | SAN DIEGO COUNTY | 0132.04 | 2 - Moderate | 60.06 | No | $130,800 | $57,438 | 4114 | 3899 | 94.77 | 691 | 1008 |
| CA | SAN DIEGO COUNTY | 0132.05 | 2 - Moderate | 54.34 | No | $130,800 | $51,964 | 2473 | 2295 | 92.80 | 267 | 488 |
| CA | SAN DIEGO COUNTY | 0132.06 | 2 - Moderate | 53.80 | No | $130,800 | $51,450 | 6909 | 6311 | 91.34 | 816 | 1187 |
| CA | SAN DIEGO COUNTY | 0133.01 | 3 - Middle | 99.27 | No | $130,800 | $94,931 | 5271 | 4238 | 80.40 | 1160 | 1515 |
| CA | SAN DIEGO COUNTY | 0133.02 | 3 - Middle | 100.32 | No | $130,800 | $95,938 | 5073 | 4195 | 82.69 | 1052 | 1466 |

| State Abbr | County Name | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| CA | SAN DIEGO COUNTY | 0133.03 | 2 - Moderate | 68.68 | No | $130,800 | $65,676 | 5130 | 4565 | 88.99 | 923 | 1246 |
| CA | SAN DIEGO COUNTY | 0133.06 | 3 - Middle | 90.36 | No | $130,800 | $86,406 | 4615 | 4049 | 87.74 | 644 | 1092 |
| CA | SAN DIEGO COUNTY | 0133.07 | 3 - Middle | 84.36 | No | $130,800 | $80,669 | 4274 | 3866 | 90.45 | 1122 | 1325 |
| CA | SAN DIEGO COUNTY | 0133.08 | 2 - Moderate | 70.19 | No | $130,800 | $67,122 | 3962 | 3670 | 92.63 | 526 | 1009 |
| CA | SAN DIEGO COUNTY | 0133.09 | 3 - Middle | 114.65 | No | $130,800 | $109,640 | 6866 | 5771 | 84.05 | 1538 | 1820 |
| CA | SAN DIEGO COUNTY | 0133.12 | 3 - Middle | 89.12 | No | $130,800 | $85,221 | 2798 | 2448 | 87.49 | 646 | 855 |
| CA | SAN DIEGO COUNTY | 0133.15 | 4 - Upper | 124.14 | No | $130,800 | $118,708 | 3431 | 2686 | 78.29 | 757 | 1170 |
| CA | SAN DIEGO COUNTY | 0133.16 | 4 - Upper | 121.44 | No | $130,800 | $116,125 | 7461 | 6091 | 81.64 | 1674 | 1808 |
| CA | SAN DIEGO COUNTY | 0133.17 | 4 - Upper | 135.53 | No | $130,800 | $129,598 | 16159 | 14187 | 87.80 | 2863 | 3244 |
| CA | SAN DIEGO COUNTY | 0133.18 | 4 - Upper | 129.68 | No | $130,800 | $124,013 | 7876 | 6812 | 86.49 | 1489 | 1978 |
| CA | SAN DIEGO COUNTY | 0133.19 | 4 - Upper | 134.76 | No | $130,800 | $128,867 | 7458 | 6072 | 81.42 | 1264 | 1366 |
| CA | SAN DIEGO COUNTY | 0133.20 | 4 - Upper | 130.32 | No | $130,800 | $124,624 | 6556 | 5390 | 82.21 | 1173 | 1788 |
| CA | SAN DIEGO COUNTY | 0133.21 | 4 - Upper | 131.41 | No | $130,800 | $125,660 | 8312 | 7236 | 87.05 | 1686 | 2009 |
| CA | SAN DIEGO COUNTY | 0133.22 | 0 - Unknown | 0.00 | No | $130,800 | $0 | 4635 | 3847 | 83.00 | 979 | 931 |
| CA | SAN DIEGO COUNTY | 0133.23 | 4 - Upper | 136.33 | No | $130,800 | $130,370 | 6428 | 5485 | 85.33 | 1944 | 2419 |
| CA | SAN DIEGO COUNTY | 0133.24 | 3 - Middle | 95.40 | No | $130,800 | $91,233 | 2644 | 2317 | 87.63 | 333 | 287 |
| CA | SAN DIEGO COUNTY | 0133.25 | 3 - Middle | 90.92 | No | $130,800 | $86,949 | 5367 | 4573 | 85.21 | 637 | 1089 |

| State Abbr | County Name | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| CA | SAN DIEGO COUNTY | 0133.26 | 4 - Upper | 184.80 | No | $130,800 | $176,719 | 4478 | 4065 | 90.78 | 816 | 1313 |
| CA | SAN DIEGO COUNTY | 0133.27 | 4 - Upper | 128.74 | No | $130,800 | $123,112 | 5401 | 4435 | 82.11 | 636 | 636 |
| CA | SAN DIEGO COUNTY | 0134.01 | 3 - Middle | 108.74 | No | $130,800 | $103,984 | 4499 | 3241 | 72.04 | 1036 | 1279 |
| CA | SAN DIEGO COUNTY | 0134.09 | 3 - Middle | 105.74 | No | $130,800 | $101,116 | 5590 | 4309 | 77.08 | 1285 | 1505 |
| CA | SAN DIEGO COUNTY | 0134.11 | 4 - Upper | 120.89 | No | $130,800 | $115,600 | 5270 | 3552 | 67.40 | 1446 | 1665 |
| CA | SAN DIEGO COUNTY | 0134.12 | 3 - Middle | 111.19 | No | $130,800 | $106,332 | 5187 | 3900 | 75.19 | 1024 | 1645 |
| CA | SAN DIEGO COUNTY | 0134.14 | 4 - Upper | 128.24 | No | $130,800 | $122,632 | 7375 | 5930 | 80.41 | 2250 | 2544 |
| CA | SAN DIEGO COUNTY | 0134.15 | 4 - Upper | 125.29 | No | $130,800 | $119,808 | 1640 | 1246 | 75.98 | 359 | 543 |
| CA | SAN DIEGO COUNTY | 0134.16 | 3 - Middle | 107.61 | No | $130,800 | $102,909 | 3930 | 2664 | 67.79 | 909 | 1278 |
| CA | SAN DIEGO COUNTY | 0134.17 | 4 - Upper | 139.31 | No | $130,800 | $133,214 | 1971 | 1482 | 75.19 | 605 | 698 |
| CA | SAN DIEGO COUNTY | 0134.18 | 3 - Middle | 96.02 | No | $130,800 | $91,822 | 6095 | 4920 | 80.72 | 1483 | 1879 |
| CA | SAN DIEGO COUNTY | 0134.20 | 3 - Middle | 108.00 | No | $130,800 | $103,281 | 3608 | 3051 | 84.56 | 382 | 564 |
| CA | SAN DIEGO COUNTY | 0134.21 | 3 - Middle | 106.51 | No | $130,800 | $101,850 | 4720 | 3886 | 82.33 | 826 | 1229 |
| CA | SAN DIEGO COUNTY | 0134.22 | 4 - Upper | 142.20 | No | $130,800 | $135,982 | 3964 | 2721 | 68.64 | 1262 | 1437 |
| CA | SAN DIEGO COUNTY | 0134.23 | 4 - Upper | 121.22 | No | $130,800 | $115,917 | 3934 | 3115 | 79.18 | 747 | 904 |
| CA | SAN DIEGO COUNTY | 0134.24 | 4 - Upper | 130.50 | No | $130,800 | $124,795 | 5698 | 4500 | 78.98 | 1134 | 1737 |
| CA | SAN DIEGO COUNTY | 0134.25 | 4 - Upper | 159.58 | No | $130,800 | $152,604 | 2243 | 1818 | 81.05 | 466 | 513 |

| State Abbr | County Name | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| CA | SAN DIEGO COUNTY | 0135.03 | 2 - Moderate | 75.96 | No | $130,800 | $72,643 | 6168 | 3829 | 62.08 | 1030 | 1325 |
| CA | SAN DIEGO COUNTY | 0135.04 | 4 - Upper | 121.77 | No | $130,800 | $116,449 | 3847 | 2218 | 57.66 | 919 | 1102 |
| CA | SAN DIEGO COUNTY | 0135.05 | 3 - Middle | 88.57 | No | $130,800 | $84,700 | 5060 | 2883 | 56.98 | 1147 | 1286 |
| CA | SAN DIEGO COUNTY | 0135.06 | 2 - Moderate | 76.42 | No | $130,800 | $73,083 | 4422 | 2848 | 64.41 | 860 | 1178 |
| CA | SAN DIEGO COUNTY | 0136.01 | 3 - Middle | 94.92 | No | $130,800 | $90,774 | 5253 | 2445 | 46.54 | 1328 | 1627 |
| CA | SAN DIEGO COUNTY | 0136.04 | 3 - Middle | 105.42 | No | $130,800 | $100,815 | 6256 | 1852 | 29.60 | 1159 | 1422 |
| CA | SAN DIEGO COUNTY | 0136.05 | 4 - Upper | 152.51 | No | $130,800 | $145,838 | 5804 | 1619 | 27.89 | 1985 | 2095 |
| CA | SAN DIEGO COUNTY | 0136.07 | 2 - Moderate | 68.20 | No | $130,800 | $65,223 | 2665 | 1211 | 45.44 | 539 | 334 |
| CA | SAN DIEGO COUNTY | 0136.08 | 3 - Middle | 89.87 | No | $130,800 | $85,938 | 4048 | 1425 | 35.20 | 701 | 778 |
| CA | SAN DIEGO COUNTY | 0137.01 | 3 - Middle | 118.30 | No | $130,800 | $113,125 | 2588 | 954 | 36.86 | 682 | 783 |
| CA | SAN DIEGO COUNTY | 0137.02 | 3 - Middle | 83.62 | No | $130,800 | $79,969 | 5530 | 4039 | 73.04 | 693 | 1383 |
| CA | SAN DIEGO COUNTY | 0138.01 | 3 - Middle | 87.81 | No | $130,800 | $83,975 | 5178 | 3016 | 58.25 | 984 | 1436 |
| CA | SAN DIEGO COUNTY | 0138.02 | 2 - Moderate | 64.05 | No | $130,800 | $61,250 | 3311 | 2654 | 80.16 | 454 | 871 |
| CA | SAN DIEGO COUNTY | 0139.03 | 3 - Middle | 99.78 | No | $130,800 | $95,417 | 3927 | 2933 | 74.69 | 920 | 1000 |
| CA | SAN DIEGO COUNTY | 0139.05 | 3 - Middle | 112.42 | No | $130,800 | $107,500 | 4084 | 2721 | 66.63 | 1131 | 1249 |
| CA | SAN DIEGO COUNTY | 0139.06 | 2 - Moderate | 71.57 | No | $130,800 | $68,438 | 4965 | 3638 | 73.27 | 1062 | 1524 |
| CA | SAN DIEGO COUNTY | 0139.07 | 2 - Moderate | 50.89 | No | $130,800 | $48,670 | 4159 | 3609 | 86.78 | 294 | 630 |

| State Abbr | County Name | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| CA | SAN DIEGO COUNTY | 0139.08 | 2 - Moderate | 72.67 | No | $130,800 | $69,496 | 3972 | 3381 | 85.12 | 532 | 873 |
| CA | SAN DIEGO COUNTY | 0139.09 | 2 - Moderate | 79.30 | No | $130,800 | $75,833 | 4521 | 3677 | 81.33 | 1291 | 1420 |
| CA | SAN DIEGO COUNTY | 0140.01 | 2 - Moderate | 75.57 | No | $130,800 | $72,266 | 4941 | 3413 | 69.08 | 764 | 1427 |
| CA | SAN DIEGO COUNTY | 0140.02 | 3 - Middle | 97.77 | No | $130,800 | $93,500 | 4291 | 3160 | 73.64 | 929 | 1132 |
| CA | SAN DIEGO COUNTY | 0141.01 | 3 - Middle | 89.21 | No | $130,800 | $85,313 | 3867 | 2696 | 69.72 | 760 | 1131 |
| CA | SAN DIEGO COUNTY | 0141.02 | 3 - Middle | 84.38 | No | $130,800 | $80,688 | 3827 | 3373 | 88.14 | 717 | 1092 |
| CA | SAN DIEGO COUNTY | 0142.00 | 3 - Middle | 96.12 | No | $130,800 | $91,920 | 7130 | 5132 | 71.98 | 1426 | 1932 |
| CA | SAN DIEGO COUNTY | 0143.00 | 2 - Moderate | 76.61 | No | $130,800 | $73,264 | 3957 | 2945 | 74.43 | 625 | 1009 |
| CA | SAN DIEGO COUNTY | 0144.00 | 1 - Low | 45.08 | No | $130,800 | $43,107 | 4270 | 3460 | 81.03 | 223 | 632 |
| CA | SAN DIEGO COUNTY | 0145.00 | 3 - Middle | 80.78 | No | $130,800 | $77,250 | 4076 | 2569 | 63.03 | 657 | 1055 |
| CA | SAN DIEGO COUNTY | 0146.01 | 2 - Moderate | 55.21 | No | $130,800 | $52,798 | 4779 | 2708 | 56.66 | 458 | 956 |
| CA | SAN DIEGO COUNTY | 0146.02 | 3 - Middle | 108.32 | No | $130,800 | $103,583 | 4902 | 2312 | 47.16 | 1092 | 1579 |
| CA | SAN DIEGO COUNTY | 0147.01 | 3 - Middle | 106.82 | No | $130,800 | $102,150 | 4045 | 1893 | 46.80 | 740 | 1120 |
| CA | SAN DIEGO COUNTY | 0147.02 | 3 - Middle | 98.40 | No | $130,800 | $94,097 | 4239 | 2040 | 48.12 | 972 | 1525 |
| CA | SAN DIEGO COUNTY | 0148.03 | 2 - Moderate | 66.05 | No | $130,800 | $63,162 | 5048 | 2185 | 43.28 | 380 | 621 |
| CA | SAN DIEGO COUNTY | 0148.04 | 3 - Middle | 118.30 | No | $130,800 | $113,125 | 4588 | 1765 | 38.47 | 1196 | 1222 |
| CA | SAN DIEGO COUNTY | 0148.05 | 3 - Middle | 92.15 | No | $130,800 | $88,125 | 5104 | 2289 | 44.85 | 702 | 1058 |

| State Abbr | County Name | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| CA | SAN DIEGO COUNTY | 0148.06 | 2 - Moderate | 60.50 | No | $130,800 | $57,857 | 2677 | 1620 | 60.52 | 357 | 862 |
| CA | SAN DIEGO COUNTY | 0149.01 | 3 - Middle | 98.32 | No | $130,800 | $94,024 | 4742 | 2114 | 44.58 | 721 | 1179 |
| CA | SAN DIEGO COUNTY | 0149.02 | 3 - Middle | 84.86 | No | $130,800 | $81,150 | 3340 | 1351 | 40.45 | 401 | 827 |
| CA | SAN DIEGO COUNTY | 0150.01 | 2 - Moderate | 77.40 | No | $130,800 | $74,018 | 4294 | 1889 | 43.99 | 696 | 1122 |
| CA | SAN DIEGO COUNTY | 0150.02 | 2 - Moderate | 52.51 | No | $130,800 | $50,219 | 2468 | 1215 | 49.23 | 147 | 339 |
| CA | SAN DIEGO COUNTY | 0151.00 | 3 - Middle | 88.20 | No | $130,800 | $84,340 | 5011 | 1954 | 38.99 | 978 | 1466 |
| CA | SAN DIEGO COUNTY | 0152.00 | 4 - Upper | 150.71 | No | $130,800 | $144,120 | 3958 | 1159 | 29.28 | 1258 | 1449 |
| CA | SAN DIEGO COUNTY | 0153.01 | 3 - Middle | 84.53 | No | $130,800 | $80,833 | 3411 | 1553 | 45.53 | 574 | 808 |
| CA | SAN DIEGO COUNTY | 0153.02 | 4 - Upper | 124.46 | No | $130,800 | $119,018 | 4591 | 1663 | 36.22 | 1167 | 1531 |
| CA | SAN DIEGO COUNTY | 0154.03 | 4 - Upper | 148.36 | No | $130,800 | $141,875 | 2545 | 572 | 22.48 | 731 | 811 |
| CA | SAN DIEGO COUNTY | 0154.05 | 3 - Middle | 117.46 | No | $130,800 | $112,321 | 5980 | 1697 | 28.38 | 1486 | 1647 |
| CA | SAN DIEGO COUNTY | 0154.06 | 4 - Upper | 143.60 | No | $130,800 | $137,321 | 2520 | 507 | 20.12 | 729 | 911 |
| CA | SAN DIEGO COUNTY | 0154.07 | 2 - Moderate | 51.94 | No | $130,800 | $49,671 | 4323 | 1508 | 34.88 | 273 | 706 |
| CA | SAN DIEGO COUNTY | 0154.08 | 3 - Middle | 104.29 | No | $130,800 | $99,732 | 3817 | 1201 | 31.46 | 999 | 1258 |
| CA | SAN DIEGO COUNTY | 0155.01 | 3 - Middle | 100.51 | No | $130,800 | $96,111 | 5346 | 1726 | 32.29 | 1634 | 1879 |
| CA | SAN DIEGO COUNTY | 0155.02 | 3 - Middle | 108.54 | No | $130,800 | $103,796 | 2950 | 963 | 32.64 | 856 | 988 |
| CA | SAN DIEGO COUNTY | 0156.01 | 3 - Middle | 90.08 | No | $130,800 | $86,143 | 6340 | 2512 | 39.62 | 1277 | 1678 |

| State Abbr | County Name | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| CA | SAN DIEGO COUNTY | 0156.02 | 4 - Upper | 127.63 | No | $130,800 | $122,045 | 2472 | 691 | 27.95 | 704 | 804 |
| CA | SAN DIEGO COUNTY | 0157.01 | 1 - Low | 36.76 | No | $130,800 | $35,156 | 6503 | 3840 | 59.05 | 414 | 843 |
| CA | SAN DIEGO COUNTY | 0157.04 | 2 - Moderate | 58.22 | No | $130,800 | $55,675 | 4559 | 2227 | 48.85 | 584 | 832 |
| CA | SAN DIEGO COUNTY | 0157.05 | 1 - Low | 49.02 | No | $130,800 | $46,875 | 4515 | 2016 | 44.65 | 135 | 273 |
| CA | SAN DIEGO COUNTY | 0157.06 | 1 - Low | 32.83 | No | $130,800 | $31,395 | 2473 | 1285 | 51.96 | 204 | 291 |
| CA | SAN DIEGO COUNTY | 0158.01 | 1 - Low | 48.68 | No | $130,800 | $46,550 | 4010 | 2335 | 58.23 | 144 | 253 |
| CA | SAN DIEGO COUNTY | 0158.02 | 2 - Moderate | 55.35 | No | $130,800 | $52,929 | 5027 | 2363 | 47.01 | 217 | 637 |
| CA | SAN DIEGO COUNTY | 0159.01 | 1 - Low | 35.97 | No | $130,800 | $34,403 | 3671 | 2695 | 73.41 | 166 | 382 |
| CA | SAN DIEGO COUNTY | 0159.02 | 2 - Moderate | 63.86 | No | $130,800 | $61,071 | 5340 | 2909 | 54.48 | 540 | 801 |
| CA | SAN DIEGO COUNTY | 0160.00 | 3 - Middle | 106.47 | No | $130,800 | $101,818 | 2628 | 1256 | 47.79 | 522 | 754 |
| CA | SAN DIEGO COUNTY | 0161.00 | 3 - Middle | 103.76 | No | $130,800 | $99,223 | 5991 | 2454 | 40.96 | 1500 | 1943 |
| CA | SAN DIEGO COUNTY | 0162.01 | 4 - Upper | 142.78 | No | $130,800 | $136,539 | 6079 | 1883 | 30.98 | 1507 | 1802 |
| CA | SAN DIEGO COUNTY | 0162.02 | 3 - Middle | 81.11 | No | $130,800 | $77,561 | 3793 | 2238 | 59.00 | 192 | 649 |
| CA | SAN DIEGO COUNTY | 0163.01 | 1 - Low | 49.43 | No | $130,800 | $47,273 | 5533 | 3048 | 55.09 | 505 | 712 |
| CA | SAN DIEGO COUNTY | 0163.02 | 1 - Low | 43.97 | No | $130,800 | $42,052 | 5750 | 3164 | 55.03 | 506 | 928 |
| CA | SAN DIEGO COUNTY | 0164.01 | 4 - Upper | 128.54 | No | $130,800 | $122,917 | 5311 | 2114 | 39.80 | 1226 | 1561 |
| CA | SAN DIEGO COUNTY | 0164.03 | 3 - Middle | 96.88 | No | $130,800 | $92,646 | 4778 | 1736 | 36.33 | 1072 | 1402 |

| State Abbr | County Name | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| CA | SAN DIEGO COUNTY | 0164.04 | 2 - Moderate | 57.76 | No | $130,800 | $55,238 | 3190 | 1840 | 57.68 | 209 | 560 |
| CA | SAN DIEGO COUNTY | 0165.02 | 2 - Moderate | 64.12 | No | $130,800 | $61,321 | 7271 | 3422 | 47.06 | 666 | 1622 |
| CA | SAN DIEGO COUNTY | 0165.03 | 3 - Middle | 95.83 | No | $130,800 | $91,636 | 3056 | 1336 | 43.72 | 472 | 752 |
| CA | SAN DIEGO COUNTY | 0165.04 | 2 - Moderate | 56.84 | No | $130,800 | $54,360 | 7171 | 4588 | 63.98 | 549 | 932 |
| CA | SAN DIEGO COUNTY | 0166.06 | 4 - Upper | 131.32 | No | $130,800 | $125,575 | 3576 | 1273 | 35.60 | 937 | 1162 |
| CA | SAN DIEGO COUNTY | 0166.07 | 3 - Middle | 114.88 | No | $130,800 | $109,853 | 7111 | 2424 | 34.09 | 1841 | 2254 |
| CA | SAN DIEGO COUNTY | 0166.08 | 4 - Upper | 124.18 | No | $130,800 | $118,750 | 2475 | 673 | 27.19 | 642 | 793 |
| CA | SAN DIEGO COUNTY | 0166.09 | 3 - Middle | 107.84 | No | $130,800 | $103,125 | 5470 | 1621 | 29.63 | 1300 | 1643 |
| CA | SAN DIEGO COUNTY | 0166.10 | 3 - Middle | 80.66 | No | $130,800 | $77,132 | 4334 | 1565 | 36.11 | 1074 | 1324 |
| CA | SAN DIEGO COUNTY | 0166.13 | 3 - Middle | 87.58 | No | $130,800 | $83,750 | 2006 | 704 | 35.09 | 480 | 577 |
| CA | SAN DIEGO COUNTY | 0166.14 | 3 - Middle | 106.96 | No | $130,800 | $102,283 | 4115 | 1444 | 35.09 | 944 | 1167 |
| CA | SAN DIEGO COUNTY | 0166.15 | 4 - Upper | 122.22 | No | $130,800 | $116,875 | 4278 | 2001 | 46.77 | 587 | 675 |
| CA | SAN DIEGO COUNTY | 0166.16 | 3 - Middle | 97.42 | No | $130,800 | $93,158 | 4452 | 1753 | 39.38 | 803 | 1169 |
| CA | SAN DIEGO COUNTY | 0166.17 | 2 - Moderate | 66.61 | No | $130,800 | $63,702 | 3550 | 1537 | 43.30 | 781 | 1156 |
| CA | SAN DIEGO COUNTY | 0166.18 | 3 - Middle | 93.02 | No | $130,800 | $88,958 | 3947 | 1416 | 35.88 | 1093 | 1305 |
| CA | SAN DIEGO COUNTY | 0166.19 | 2 - Moderate | 71.89 | No | $130,800 | $68,750 | 4576 | 1837 | 40.14 | 1187 | 1381 |
| CA | SAN DIEGO COUNTY | 0166.20 | 3 - Middle | 104.44 | No | $130,800 | $99,875 | 2664 | 933 | 35.02 | 731 | 832 |

| State Abbr | County Name | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| CA | SAN DIEGO COUNTY | 0166.21 | 3 - Middle | 115.60 | No | $130,800 | $110,543 | 4386 | 1495 | 34.09 | 1102 | 1209 |
| CA | SAN DIEGO COUNTY | 0167.03 | 3 - Middle | 104.94 | No | $130,800 | $100,354 | 2750 | 1125 | 40.91 | 520 | 695 |
| CA | SAN DIEGO COUNTY | 0167.04 | 4 - Upper | 128.90 | No | $130,800 | $123,261 | 7174 | 2668 | 37.19 | 1534 | 1692 |
| CA | SAN DIEGO COUNTY | 0167.05 | 2 - Moderate | 67.23 | No | $130,800 | $64,292 | 4629 | 1965 | 42.45 | 421 | 971 |
| CA | SAN DIEGO COUNTY | 0167.06 | 3 - Middle | 100.46 | No | $130,800 | $96,069 | 2966 | 950 | 32.03 | 608 | 807 |
| CA | SAN DIEGO COUNTY | 0168.04 | 2 - Moderate | 78.16 | No | $130,800 | $74,740 | 7727 | 3554 | 45.99 | 1218 | 1433 |
| CA | SAN DIEGO COUNTY | 0168.06 | 2 - Moderate | 75.27 | No | $130,800 | $71,979 | 4462 | 1950 | 43.70 | 868 | 1152 |
| CA | SAN DIEGO COUNTY | 0168.07 | 3 - Middle | 103.46 | No | $130,800 | $98,939 | 7707 | 2849 | 36.97 | 2232 | 2659 |
| CA | SAN DIEGO COUNTY | 0168.09 | 3 - Middle | 87.72 | No | $130,800 | $83,882 | 6056 | 2433 | 40.18 | 1455 | 1839 |
| CA | SAN DIEGO COUNTY | 0168.10 | 4 - Upper | 126.00 | No | $130,800 | $120,489 | 2733 | 814 | 29.78 | 760 | 869 |
| CA | SAN DIEGO COUNTY | 0168.11 | 3 - Middle | 116.17 | No | $130,800 | $111,094 | 4677 | 1516 | 32.41 | 1222 | 1678 |
| CA | SAN DIEGO COUNTY | 0168.12 | 3 - Middle | 119.06 | No | $130,800 | $113,850 | 3463 | 854 | 24.66 | 1175 | 1344 |
| CA | SAN DIEGO COUNTY | 0168.13 | 3 - Middle | 106.56 | No | $130,800 | $101,900 | 3441 | 821 | 23.86 | 1003 | 1175 |
| CA | SAN DIEGO COUNTY | 0169.01 | 3 - Middle | 115.41 | No | $130,800 | $110,366 | 7217 | 2194 | 30.40 | 1981 | 2542 |
| CA | SAN DIEGO COUNTY | 0169.02 | 3 - Middle | 111.39 | No | $130,800 | $106,522 | 2562 | 1225 | 47.81 | 724 | 844 |
| CA | SAN DIEGO COUNTY | 0170.06 | 4 - Upper | 162.03 | No | $130,800 | $154,940 | 2924 | 755 | 25.82 | 1092 | 1137 |
| CA | SAN DIEGO COUNTY | 0170.09 | 3 - Middle | 107.72 | No | $130,800 | $103,007 | 4482 | 2010 | 44.85 | 993 | 1057 |

| State Abbr | County Name | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| CA | SAN DIEGO COUNTY | 0170.10 | 4 - Upper | 154.87 | No | $130,800 | $148,095 | 3110 | 1268 | 40.77 | 935 | 998 |
| CA | SAN DIEGO COUNTY | 0170.14 | 3 - Middle | 85.77 | No | $130,800 | $82,019 | 2493 | 494 | 19.82 | 1031 | 1442 |
| CA | SAN DIEGO COUNTY | 0170.18 | 3 - Middle | 85.44 | No | $130,800 | $81,707 | 3727 | 2265 | 60.77 | 816 | 1022 |
| CA | SAN DIEGO COUNTY | 0170.20 | 4 - Upper | 171.89 | No | $130,800 | $164,375 | 3986 | 1141 | 28.63 | 1324 | 1479 |
| CA | SAN DIEGO COUNTY | 0170.21 | 4 - Upper | 142.93 | No | $130,800 | $136,674 | 3182 | 789 | 24.80 | 1046 | 1108 |
| CA | SAN DIEGO COUNTY | 0170.22 | 4 - Upper | 130.45 | No | $130,800 | $124,741 | 5665 | 2284 | 40.32 | 1482 | 1564 |
| CA | SAN DIEGO COUNTY | 0170.31 | 4 - Upper | 120.26 | No | $130,800 | $115,000 | 4003 | 1862 | 46.52 | 841 | 963 |
| CA | SAN DIEGO COUNTY | 0170.33 | 4 - Upper | 154.22 | No | $130,800 | $147,478 | 5608 | 3194 | 56.95 | 1336 | 1713 |
| CA | SAN DIEGO COUNTY | 0170.34 | 4 - Upper | 121.53 | No | $130,800 | $116,217 | 4893 | 2389 | 48.82 | 1018 | 1536 |
| CA | SAN DIEGO COUNTY | 0170.35 | 3 - Middle | 118.90 | No | $130,800 | $113,699 | 3319 | 1911 | 57.58 | 399 | 642 |
| CA | SAN DIEGO COUNTY | 0170.36 | 4 - Upper | 127.52 | No | $130,800 | $121,944 | 3352 | 1896 | 56.56 | 805 | 788 |
| CA | SAN DIEGO COUNTY | 0170.37 | 4 - Upper | 126.96 | No | $130,800 | $121,409 | 5876 | 3204 | 54.53 | 1156 | 1405 |
| CA | SAN DIEGO COUNTY | 0170.39 | 4 - Upper | 131.37 | No | $130,800 | $125,625 | 6915 | 3831 | 55.40 | 1553 | 1726 |
| CA | SAN DIEGO COUNTY | 0170.40 | 4 - Upper | 148.89 | No | $130,800 | $142,376 | 4277 | 1966 | 45.97 | 1371 | 1446 |
| CA | SAN DIEGO COUNTY | 0170.41 | 4 - Upper | 131.85 | No | $130,800 | $126,083 | 6111 | 2725 | 44.59 | 1340 | 1711 |
| CA | SAN DIEGO COUNTY | 0170.43 | 4 - Upper | 171.02 | No | $130,800 | $163,542 | 5891 | 3643 | 61.84 | 1514 | 1509 |
| CA | SAN DIEGO COUNTY | 0170.44 | 4 - Upper | 187.51 | No | $130,800 | $179,306 | 5638 | 3199 | 56.74 | 1446 | 1779 |

| State Abbr | County Name | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| CA | SAN DIEGO COUNTY | 0170.45 | 4 - Upper | 153.69 | No | $130,800 | $146,964 | 2703 | 1414 | 52.31 | 735 | 820 |
| CA | SAN DIEGO COUNTY | 0170.46 | 4 - Upper | 156.30 | No | $130,800 | $149,464 | 3727 | 1609 | 43.17 | 1294 | 1373 |
| CA | SAN DIEGO COUNTY | 0170.47 | 4 - Upper | 162.49 | No | $130,800 | $155,383 | 3996 | 1315 | 32.91 | 1359 | 1567 |
| CA | SAN DIEGO COUNTY | 0170.48 | 3 - Middle | 86.41 | No | $130,800 | $82,634 | 6627 | 3836 | 57.88 | 1076 | 1565 |
| CA | SAN DIEGO COUNTY | 0170.49 | 4 - Upper | 123.88 | No | $130,800 | $118,464 | 3033 | 1381 | 45.53 | 614 | 871 |
| CA | SAN DIEGO COUNTY | 0170.50 | 2 - Moderate | 77.23 | No | $130,800 | $73,854 | 3011 | 1513 | 50.25 | 708 | 841 |
| CA | SAN DIEGO COUNTY | 0170.51 | 4 - Upper | 136.46 | No | $130,800 | $130,494 | 4669 | 1998 | 42.79 | 1363 | 1989 |
| CA | SAN DIEGO COUNTY | 0170.52 | 3 - Middle | 110.49 | No | $130,800 | $105,658 | 5137 | 2672 | 52.01 | 998 | 1342 |
| CA | SAN DIEGO COUNTY | 0170.53 | 4 - Upper | 175.46 | No | $130,800 | $167,788 | 3406 | 896 | 26.31 | 1120 | 1190 |
| CA | SAN DIEGO COUNTY | 0170.54 | 4 - Upper | 147.79 | No | $130,800 | $141,328 | 5654 | 1813 | 32.07 | 1629 | 1793 |
| CA | SAN DIEGO COUNTY | 0170.55 | 4 - Upper | 147.17 | No | $130,800 | $140,737 | 5125 | 2843 | 55.47 | 1348 | 1667 |
| CA | SAN DIEGO COUNTY | 0170.56 | 3 - Middle | 114.77 | No | $130,800 | $109,750 | 4426 | 2284 | 51.60 | 676 | 920 |
| CA | SAN DIEGO COUNTY | 0170.57 | 4 - Upper | 169.02 | No | $130,800 | $161,630 | 3763 | 1340 | 35.61 | 1169 | 1410 |
| CA | SAN DIEGO COUNTY | 0170.58 | 4 - Upper | 128.72 | No | $130,800 | $123,095 | 4048 | 1964 | 48.52 | 988 | 1169 |
| CA | SAN DIEGO COUNTY | 0170.59 | 3 - Middle | 101.96 | No | $130,800 | $97,500 | 3609 | 840 | 23.28 | 1427 | 1479 |
| CA | SAN DIEGO COUNTY | 0170.60 | 4 - Upper | 155.03 | No | $130,800 | $148,250 | 2728 | 725 | 26.58 | 1352 | 1386 |
| CA | SAN DIEGO COUNTY | 0170.61 | 4 - Upper | 230.66 | No | $130,800 | $220,573 | 3838 | 1014 | 26.42 | 1164 | 1507 |

| State Abbr | County Name | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| CA | SAN DIEGO COUNTY | 0170.62 | 4 - Upper | 261.44 | No | $130,800 | $250,001 | 5489 | 1989 | 36.24 | 1285 | 1844 |
| CA | SAN DIEGO COUNTY | 0170.63 | 4 - Upper | 162.89 | No | $130,800 | $155,761 | 4659 | 1994 | 42.80 | 860 | 1058 |
| CA | SAN DIEGO COUNTY | 0170.64 | 4 - Upper | 199.01 | No | $130,800 | $190,302 | 7844 | 5639 | 71.89 | 2049 | 2154 |
| CA | SAN DIEGO COUNTY | 0170.65 | 4 - Upper | 218.18 | No | $130,800 | $208,631 | 9344 | 4992 | 53.42 | 2234 | 2499 |
| CA | SAN DIEGO COUNTY | 0170.66 | 4 - Upper | 126.88 | No | $130,800 | $121,336 | 5989 | 2605 | 43.50 | 921 | 1083 |
| CA | SAN DIEGO COUNTY | 0170.67 | 4 - Upper | 206.83 | No | $130,800 | $197,778 | 3213 | 1660 | 51.67 | 625 | 833 |
| CA | SAN DIEGO COUNTY | 0170.68 | 4 - Upper | 136.25 | No | $130,800 | $130,294 | 4778 | 2779 | 58.16 | 898 | 1199 |
| CA | SAN DIEGO COUNTY | 0170.69 | 4 - Upper | 159.84 | No | $130,800 | $152,850 | 2544 | 1206 | 47.41 | 564 | 646 |
| CA | SAN DIEGO COUNTY | 0170.70 | 4 - Upper | 194.41 | No | $130,800 | $185,905 | 6376 | 3950 | 61.95 | 1119 | 1263 |
| CA | SAN DIEGO COUNTY | 0170.71 | 4 - Upper | 202.38 | No | $130,800 | $193,528 | 5073 | 3013 | 59.39 | 731 | 1334 |
| CA | SAN DIEGO COUNTY | 0171.04 | 4 - Upper | 126.43 | No | $130,800 | $120,903 | 4014 | 1001 | 24.94 | 1114 | 1331 |
| CA | SAN DIEGO COUNTY | 0171.06 | 4 - Upper | 212.64 | No | $130,800 | $203,333 | 5100 | 1004 | 19.69 | 1255 | 1998 |
| CA | SAN DIEGO COUNTY | 0171.07 | 4 - Upper | 194.64 | No | $130,800 | $186,128 | 2858 | 697 | 24.39 | 963 | 1063 |
| CA | SAN DIEGO COUNTY | 0171.08 | 4 - Upper | 169.93 | No | $130,800 | $162,500 | 4717 | 1139 | 24.15 | 1383 | 1608 |
| CA | SAN DIEGO COUNTY | 0171.09 | 4 - Upper | 214.07 | No | $130,800 | $204,706 | 6845 | 1820 | 26.59 | 1581 | 1908 |
| CA | SAN DIEGO COUNTY | 0171.11 | 4 - Upper | 207.90 | No | $130,800 | $198,802 | 4415 | 927 | 21.00 | 1484 | 1811 |
| CA | SAN DIEGO COUNTY | 0171.12 | 4 - Upper | 158.91 | No | $130,800 | $151,964 | 2602 | 712 | 27.36 | 663 | 684 |

| State Abbr | County Name | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| CA | SAN DIEGO COUNTY | 0171.13 | 4 - Upper | 160.16 | No | $130,800 | $153,150 | 5381 | 2467 | 45.85 | 920 | 1050 |
| CA | SAN DIEGO COUNTY | 0172.01 | 4 - Upper | 261.44 | No | $130,800 | $250,001 | 1905 | 326 | 17.11 | 537 | 1168 |
| CA | SAN DIEGO COUNTY | 0172.02 | 4 - Upper | 141.66 | No | $130,800 | $135,469 | 2035 | 340 | 16.71 | 502 | 1007 |
| CA | SAN DIEGO COUNTY | 0173.03 | 4 - Upper | 128.85 | No | $130,800 | $123,214 | 3033 | 539 | 17.77 | 902 | 1355 |
| CA | SAN DIEGO COUNTY | 0173.05 | 4 - Upper | 142.14 | No | $130,800 | $135,926 | 3100 | 572 | 18.45 | 1040 | 1251 |
| CA | SAN DIEGO COUNTY | 0173.06 | 4 - Upper | 217.14 | No | $130,800 | $207,639 | 2855 | 519 | 18.18 | 871 | 1187 |
| CA | SAN DIEGO COUNTY | 0173.07 | 4 - Upper | 136.14 | No | $130,800 | $130,188 | 2264 | 458 | 20.23 | 635 | 839 |
| CA | SAN DIEGO COUNTY | 0173.08 | 3 - Middle | 112.46 | No | $130,800 | $107,540 | 3178 | 1374 | 43.23 | 489 | 701 |
| CA | SAN DIEGO COUNTY | 0174.03 | 4 - Upper | 167.97 | No | $130,800 | $160,625 | 4998 | 1070 | 21.41 | 1478 | 1911 |
| CA | SAN DIEGO COUNTY | 0174.05 | 3 - Middle | 98.96 | No | $130,800 | $94,637 | 3604 | 1125 | 31.22 | 841 | 1376 |
| CA | SAN DIEGO COUNTY | 0174.06 | 4 - Upper | 161.91 | No | $130,800 | $154,832 | 3135 | 626 | 19.97 | 715 | 1090 |
| CA | SAN DIEGO COUNTY | 0174.07 | 4 - Upper | 189.87 | No | $130,800 | $181,563 | 3080 | 526 | 17.08 | 801 | 1405 |
| CA | SAN DIEGO COUNTY | 0174.08 | 4 - Upper | 152.07 | No | $130,800 | $145,417 | 2684 | 728 | 27.12 | 459 | 910 |
| CA | SAN DIEGO COUNTY | 0175.01 | 4 - Upper | 135.22 | No | $130,800 | $129,306 | 2755 | 559 | 20.29 | 454 | 1306 |
| CA | SAN DIEGO COUNTY | 0175.02 | 4 - Upper | 142.72 | No | $130,800 | $136,477 | 3674 | 1501 | 40.85 | 582 | 1219 |
| CA | SAN DIEGO COUNTY | 0176.01 | 4 - Upper | 163.81 | No | $130,800 | $156,649 | 5511 | 1058 | 19.20 | 1339 | 1619 |
| CA | SAN DIEGO COUNTY | 0176.03 | 4 - Upper | 159.77 | No | $130,800 | $152,778 | 2498 | 726 | 29.06 | 844 | 1110 |

| State Abbr | County Name | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| CA | SAN DIEGO COUNTY | 0176.05 | 4 - Upper | 181.32 | No | $130,800 | $173,393 | 3692 | 1372 | 37.16 | 647 | 836 |
| CA | SAN DIEGO COUNTY | 0176.06 | 3 - Middle | 99.88 | No | $130,800 | $95,510 | 3988 | 1475 | 36.99 | 832 | 1196 |
| CA | SAN DIEGO COUNTY | 0177.01 | 4 - Upper | 165.83 | No | $130,800 | $158,578 | 5379 | 1447 | 26.90 | 1137 | 1954 |
| CA | SAN DIEGO COUNTY | 0177.02 | 4 - Upper | 150.88 | No | $130,800 | $144,281 | 2923 | 662 | 22.65 | 670 | 1407 |
| CA | SAN DIEGO COUNTY | 0178.01 | 3 - Middle | 102.13 | No | $130,800 | $97,665 | 7000 | 2149 | 30.70 | 1507 | 1943 |
| CA | SAN DIEGO COUNTY | 0178.08 | 4 - Upper | 160.43 | No | $130,800 | $153,409 | 6166 | 1525 | 24.73 | 2134 | 2515 |
| CA | SAN DIEGO COUNTY | 0178.09 | 4 - Upper | 138.20 | No | $130,800 | $132,159 | 2324 | 522 | 22.46 | 604 | 831 |
| CA | SAN DIEGO COUNTY | 0178.10 | 4 - Upper | 170.41 | No | $130,800 | $162,955 | 5067 | 1162 | 22.93 | 1443 | 1737 |
| CA | SAN DIEGO COUNTY | 0178.11 | 4 - Upper | 135.03 | No | $130,800 | $129,129 | 6806 | 2049 | 30.11 | 1468 | 2355 |
| CA | SAN DIEGO COUNTY | 0178.13 | 4 - Upper | 134.18 | No | $130,800 | $128,311 | 4370 | 983 | 22.49 | 1112 | 1830 |
| CA | SAN DIEGO COUNTY | 0179.01 | 3 - Middle | 83.91 | No | $130,800 | $80,243 | 3767 | 1548 | 41.09 | 298 | 873 |
| CA | SAN DIEGO COUNTY | 0179.02 | 3 - Middle | 81.36 | No | $130,800 | $77,808 | 2883 | 1298 | 45.02 | 535 | 992 |
| CA | SAN DIEGO COUNTY | 0180.00 | 4 - Upper | 149.41 | No | $130,800 | $142,875 | 3089 | 713 | 23.08 | 447 | 1112 |
| CA | SAN DIEGO COUNTY | 0181.01 | 2 - Moderate | 77.92 | No | $130,800 | $74,511 | 3474 | 1296 | 37.31 | 917 | 1366 |
| CA | SAN DIEGO COUNTY | 0181.02 | 4 - Upper | 149.52 | No | $130,800 | $142,976 | 2544 | 775 | 30.46 | 380 | 947 |
| CA | SAN DIEGO COUNTY | 0182.01 | 3 - Middle | 88.42 | No | $130,800 | $84,554 | 2942 | 1587 | 53.94 | 368 | 870 |
| CA | SAN DIEGO COUNTY | 0182.02 | 2 - Moderate | 70.25 | No | $130,800 | $67,176 | 3122 | 1883 | 60.31 | 263 | 815 |

| State Abbr | County Name | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| CA | SAN DIEGO COUNTY | 0183.01 | 4 - Upper | 126.80 | No | $130,800 | $121,250 | 1008 | 261 | 25.89 | 281 | 438 |
| CA | SAN DIEGO COUNTY | 0183.02 | 2 - Moderate | 73.05 | No | $130,800 | $69,861 | 1335 | 424 | 31.76 | 243 | 280 |
| CA | SAN DIEGO COUNTY | 0184.00 | 2 - Moderate | 71.59 | No | $130,800 | $68,466 | 3561 | 1690 | 47.46 | 308 | 758 |
| CA | SAN DIEGO COUNTY | 0185.04 | 3 - Middle | 84.24 | No | $130,800 | $80,556 | 6797 | 2450 | 36.05 | 1548 | 2175 |
| CA | SAN DIEGO COUNTY | 0185.09 | 2 - Moderate | 55.85 | No | $130,800 | $53,415 | 4974 | 3532 | 71.01 | 512 | 684 |
| CA | SAN DIEGO COUNTY | 0185.10 | 2 - Moderate | 77.12 | No | $130,800 | $73,750 | 3419 | 2245 | 65.66 | 653 | 895 |
| CA | SAN DIEGO COUNTY | 0185.11 | 3 - Middle | 81.46 | No | $130,800 | $77,896 | 4959 | 2975 | 59.99 | 750 | 1046 |
| CA | SAN DIEGO COUNTY | 0185.12 | 2 - Moderate | 62.09 | No | $130,800 | $59,375 | 3647 | 1252 | 34.33 | 1325 | 1834 |
| CA | SAN DIEGO COUNTY | 0185.15 | 3 - Middle | 113.29 | No | $130,800 | $108,333 | 5064 | 1875 | 37.03 | 1094 | 1523 |
| CA | SAN DIEGO COUNTY | 0185.16 | 3 - Middle | 92.07 | No | $130,800 | $88,043 | 3940 | 2236 | 56.75 | 749 | 921 |
| CA | SAN DIEGO COUNTY | 0185.17 | 2 - Moderate | 79.44 | No | $130,800 | $75,972 | 3996 | 1835 | 45.92 | 822 | 1395 |
| CA | SAN DIEGO COUNTY | 0185.18 | 3 - Middle | 106.36 | No | $130,800 | $101,708 | 3132 | 2412 | 77.01 | 582 | 792 |
| CA | SAN DIEGO COUNTY | 0185.19 | 2 - Moderate | 67.86 | No | $130,800 | $64,899 | 5575 | 4336 | 77.78 | 761 | 974 |
| CA | SAN DIEGO COUNTY | 0185.20 | 2 - Moderate | 72.78 | No | $130,800 | $69,595 | 5540 | 4060 | 73.29 | 931 | 1482 |
| CA | SAN DIEGO COUNTY | 0185.21 | 3 - Middle | 95.42 | No | $130,800 | $91,250 | 4888 | 2902 | 59.37 | 889 | 1461 |
| CA | SAN DIEGO COUNTY | 0185.22 | 4 - Upper | 120.15 | No | $130,800 | $114,896 | 5371 | 2879 | 53.60 | 879 | 1217 |
| CA | SAN DIEGO COUNTY | 0185.23 | 3 - Middle | 93.90 | No | $130,800 | $89,792 | 5116 | 2737 | 53.50 | 1071 | 1402 |

| State Abbr | County Name | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| CA | SAN DIEGO COUNTY | 0185.24 | 3 - Middle | 116.08 | No | $130,800 | $111,000 | 3642 | 1945 | 53.40 | 698 | 954 |
| CA | SAN DIEGO COUNTY | 0185.25 | 4 - Upper | 155.39 | No | $130,800 | $148,590 | 4395 | 2142 | 48.74 | 1132 | 1426 |
| CA | SAN DIEGO COUNTY | 0186.01 | 3 - Middle | 107.09 | No | $130,800 | $102,406 | 4622 | 2198 | 47.56 | 1035 | 1518 |
| CA | SAN DIEGO COUNTY | 0186.08 | 4 - Upper | 121.87 | No | $130,800 | $116,537 | 3103 | 1702 | 54.85 | 925 | 1050 |
| CA | SAN DIEGO COUNTY | 0186.09 | 3 - Middle | 84.77 | No | $130,800 | $81,063 | 6286 | 4726 | 75.18 | 1149 | 1757 |
| CA | SAN DIEGO COUNTY | 0186.12 | 4 - Upper | 136.05 | No | $130,800 | $130,103 | 4098 | 2317 | 56.54 | 1053 | 1336 |
| CA | SAN DIEGO COUNTY | 0186.13 | 2 - Moderate | 69.92 | No | $130,800 | $66,860 | 4117 | 2792 | 67.82 | 535 | 914 |
| CA | SAN DIEGO COUNTY | 0186.15 | 2 - Moderate | 59.23 | No | $130,800 | $56,642 | 2814 | 2229 | 79.21 | 333 | 693 |
| CA | SAN DIEGO COUNTY | 0186.16 | 1 - Low | 38.00 | No | $130,800 | $36,346 | 3724 | 2572 | 69.07 | 158 | 515 |
| CA | SAN DIEGO COUNTY | 0186.17 | 3 - Middle | 110.62 | No | $130,800 | $105,781 | 3561 | 2374 | 66.67 | 763 | 1034 |
| CA | SAN DIEGO COUNTY | 0186.18 | 2 - Moderate | 68.10 | No | $130,800 | $65,125 | 3969 | 3454 | 87.02 | 300 | 656 |
| CA | SAN DIEGO COUNTY | 0186.19 | 4 - Upper | 150.09 | No | $130,800 | $143,527 | 6194 | 2743 | 44.28 | 1268 | 1760 |
| CA | SAN DIEGO COUNTY | 0186.20 | 3 - Middle | 108.44 | No | $130,800 | $103,696 | 2718 | 2240 | 82.41 | 435 | 404 |
| CA | SAN DIEGO COUNTY | 0186.21 | 3 - Middle | 90.29 | No | $130,800 | $86,346 | 1640 | 1196 | 72.93 | 357 | 569 |
| CA | SAN DIEGO COUNTY | 0186.22 | 2 - Moderate | 67.84 | No | $130,800 | $64,873 | 5130 | 3220 | 62.77 | 934 | 1302 |
| CA | SAN DIEGO COUNTY | 0187.00 | 2 - Moderate | 55.42 | No | $130,800 | $52,998 | 37892 | 17418 | 45.97 | 38 | 7708 |
| CA | SAN DIEGO COUNTY | 0188.01 | 3 - Middle | 101.60 | No | $130,800 | $97,159 | 3808 | 1310 | 34.40 | 1101 | 1309 |

| State Abbr | County Name | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| CA | SAN DIEGO COUNTY | 0188.03 | 3 - Middle | 105.76 | No | $130,800 | $101,136 | 5056 | 1769 | 34.99 | 1164 | 1725 |
| CA | SAN DIEGO COUNTY | 0188.04 | 4 - Upper | 154.05 | No | $130,800 | $147,308 | 5536 | 1427 | 25.78 | 1759 | 2046 |
| CA | SAN DIEGO COUNTY | 0188.05 | 4 - Upper | 132.92 | No | $130,800 | $127,105 | 3572 | 1097 | 30.71 | 1083 | 1393 |
| CA | SAN DIEGO COUNTY | 0189.03 | 2 - Moderate | 59.24 | No | $130,800 | $56,648 | 5161 | 3089 | 59.85 | 905 | 1510 |
| CA | SAN DIEGO COUNTY | 0189.04 | 2 - Moderate | 59.15 | No | $130,800 | $56,563 | 6316 | 4171 | 66.04 | 755 | 1206 |
| CA | SAN DIEGO COUNTY | 0189.05 | 2 - Moderate | 69.80 | No | $130,800 | $66,750 | 6764 | 4847 | 71.66 | 824 | 1259 |
| CA | SAN DIEGO COUNTY | 0189.06 | 2 - Moderate | 67.42 | No | $130,800 | $64,474 | 6298 | 4086 | 64.88 | 1025 | 1421 |
| CA | SAN DIEGO COUNTY | 0190.01 | 3 - Middle | 89.45 | No | $130,800 | $85,536 | 6395 | 2123 | 33.20 | 1994 | 2509 |
| CA | SAN DIEGO COUNTY | 0190.02 | 3 - Middle | 105.69 | No | $130,800 | $101,071 | 3581 | 1974 | 55.12 | 677 | 895 |
| CA | SAN DIEGO COUNTY | 0191.03 | 3 - Middle | 102.83 | No | $130,800 | $98,338 | 7046 | 2937 | 41.68 | 1628 | 2220 |
| CA | SAN DIEGO COUNTY | 0191.05 | 4 - Upper | 127.81 | No | $130,800 | $122,220 | 6920 | 2199 | 31.78 | 2161 | 2462 |
| CA | SAN DIEGO COUNTY | 0191.07 | 3 - Middle | 108.82 | No | $130,800 | $104,063 | 2470 | 1190 | 48.18 | 649 | 778 |
| CA | SAN DIEGO COUNTY | 0191.08 | 3 - Middle | 85.44 | No | $130,800 | $81,702 | 3072 | 2334 | 75.98 | 721 | 1075 |
| CA | SAN DIEGO COUNTY | 0191.09 | 3 - Middle | 92.29 | No | $130,800 | $88,255 | 4793 | 2475 | 51.64 | 1304 | 1535 |
| CA | SAN DIEGO COUNTY | 0191.10 | 3 - Middle | 110.03 | No | $130,800 | $105,221 | 5438 | 2756 | 50.68 | 1197 | 1779 |
| CA | SAN DIEGO COUNTY | 0191.11 | 3 - Middle | 99.15 | No | $130,800 | $94,817 | 4417 | 2428 | 54.97 | 880 | 1235 |
| CA | SAN DIEGO COUNTY | 0192.03 | 3 - Middle | 119.65 | No | $130,800 | $114,417 | 2952 | 1366 | 46.27 | 666 | 855 |

| State Abbr | County Name | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| CA | SAN DIEGO COUNTY | 0192.05 | 3 - Middle | 84.47 | No | $130,800 | $80,773 | 6472 | 4625 | 71.46 | 989 | 1465 |
| CA | SAN DIEGO COUNTY | 0192.06 | 2 - Moderate | 78.31 | No | $130,800 | $74,884 | 5586 | 4564 | 81.70 | 617 | 1014 |
| CA | SAN DIEGO COUNTY | 0192.08 | 4 - Upper | 132.77 | No | $130,800 | $126,964 | 3564 | 1260 | 35.35 | 1004 | 1219 |
| CA | SAN DIEGO COUNTY | 0192.09 | 4 - Upper | 121.30 | No | $130,800 | $116,000 | 3270 | 999 | 30.55 | 885 | 1039 |
| CA | SAN DIEGO COUNTY | 0192.10 | 2 - Moderate | 68.77 | No | $130,800 | $65,763 | 5882 | 4386 | 74.57 | 813 | 1328 |
| CA | SAN DIEGO COUNTY | 0193.01 | 4 - Upper | 122.58 | No | $130,800 | $117,218 | 6651 | 3139 | 47.20 | 1873 | 2259 |
| CA | SAN DIEGO COUNTY | 0193.03 | 4 - Upper | 124.29 | No | $130,800 | $118,854 | 8025 | 4204 | 52.39 | 1883 | 2368 |
| CA | SAN DIEGO COUNTY | 0193.04 | 3 - Middle | 90.88 | No | $130,800 | $86,908 | 3548 | 1782 | 50.23 | 698 | 1149 |
| CA | SAN DIEGO COUNTY | 0193.05 | 3 - Middle | 106.84 | No | $130,800 | $102,167 | 3983 | 1894 | 47.55 | 818 | 1452 |
| CA | SAN DIEGO COUNTY | 0194.03 | 3 - Middle | 99.38 | No | $130,800 | $95,033 | 6489 | 4226 | 65.13 | 1200 | 1610 |
| CA | SAN DIEGO COUNTY | 0194.04 | 2 - Moderate | 77.97 | No | $130,800 | $74,559 | 3697 | 3183 | 86.10 | 544 | 789 |
| CA | SAN DIEGO COUNTY | 0194.05 | 3 - Middle | 84.07 | No | $130,800 | $80,396 | 3813 | 2688 | 70.50 | 575 | 903 |
| CA | SAN DIEGO COUNTY | 0194.06 | 3 - Middle | 81.87 | No | $130,800 | $78,289 | 4959 | 3013 | 60.76 | 990 | 1283 |
| CA | SAN DIEGO COUNTY | 0195.01 | 2 - Moderate | 57.37 | No | $130,800 | $54,861 | 3831 | 3547 | 92.59 | 160 | 449 |
| CA | SAN DIEGO COUNTY | 0195.02 | 2 - Moderate | 54.08 | No | $130,800 | $51,714 | 5492 | 4870 | 88.67 | 301 | 926 |
| CA | SAN DIEGO COUNTY | 0195.03 | 2 - Moderate | 71.01 | No | $130,800 | $67,905 | 5032 | 3790 | 75.32 | 603 | 1207 |
| CA | SAN DIEGO COUNTY | 0196.01 | 3 - Middle | 105.74 | No | $130,800 | $101,120 | 6622 | 3684 | 55.63 | 1156 | 1718 |

| State Abbr | County Name | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| CA | SAN DIEGO COUNTY | 0196.02 | 3 - Middle | 87.99 | No | $130,800 | $84,143 | 5438 | 2934 | 53.95 | 982 | 1264 |
| CA | SAN DIEGO COUNTY | 0197.01 | 3 - Middle | 85.42 | No | $130,800 | $81,689 | 7022 | 3798 | 54.09 | 1106 | 1493 |
| CA | SAN DIEGO COUNTY | 0197.02 | 3 - Middle | 98.95 | No | $130,800 | $94,621 | 5069 | 2128 | 41.98 | 1172 | 1554 |
| CA | SAN DIEGO COUNTY | 0198.03 | 3 - Middle | 100.84 | No | $130,800 | $96,435 | 5937 | 2262 | 38.10 | 855 | 1616 |
| CA | SAN DIEGO COUNTY | 0198.04 | 4 - Upper | 136.79 | No | $130,800 | $130,804 | 4567 | 1231 | 26.95 | 1369 | 1637 |
| CA | SAN DIEGO COUNTY | 0198.05 | 3 - Middle | 83.74 | No | $130,800 | $80,079 | 4138 | 2239 | 54.11 | 807 | 1166 |
| CA | SAN DIEGO COUNTY | 0198.08 | 3 - Middle | 110.61 | No | $130,800 | $105,774 | 4853 | 1133 | 23.35 | 1711 | 2331 |
| CA | SAN DIEGO COUNTY | 0198.09 | 4 - Upper | 131.68 | No | $130,800 | $125,924 | 4096 | 1132 | 27.64 | 1498 | 1704 |
| CA | SAN DIEGO COUNTY | 0198.10 | 3 - Middle | 95.57 | No | $130,800 | $91,395 | 6412 | 2573 | 40.13 | 1702 | 1774 |
| CA | SAN DIEGO COUNTY | 0198.11 | 4 - Upper | 145.25 | No | $130,800 | $138,894 | 7330 | 2998 | 40.90 | 1586 | 1773 |
| CA | SAN DIEGO COUNTY | 0199.02 | 3 - Middle | 96.97 | No | $130,800 | $92,734 | 4211 | 2620 | 62.22 | 757 | 980 |
| CA | SAN DIEGO COUNTY | 0199.03 | 3 - Middle | 96.54 | No | $130,800 | $92,321 | 4718 | 2319 | 49.15 | 955 | 1282 |
| CA | SAN DIEGO COUNTY | 0199.04 | 3 - Middle | 92.98 | No | $130,800 | $88,919 | 6865 | 2985 | 43.48 | 986 | 1400 |
| CA | SAN DIEGO COUNTY | 0199.05 | 3 - Middle | 109.80 | No | $130,800 | $105,000 | 4326 | 1788 | 41.33 | 969 | 1363 |
| CA | SAN DIEGO COUNTY | 0200.15 | 4 - Upper | 173.33 | No | $130,800 | $165,750 | 5171 | 1412 | 27.31 | 1510 | 1557 |
| CA | SAN DIEGO COUNTY | 0200.17 | 2 - Moderate | 66.58 | No | $130,800 | $63,667 | 3187 | 1965 | 61.66 | 378 | 511 |
| CA | SAN DIEGO COUNTY | 0200.19 | 3 - Middle | 103.49 | No | $130,800 | $98,966 | 6728 | 2759 | 41.01 | 2292 | 2577 |

| State Abbr | County Name | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| CA | SAN DIEGO COUNTY | 0200.21 | 3 - Middle | 81.56 | No | $130,800 | $77,992 | 6034 | 4779 | 79.20 | 727 | 1059 |
| CA | SAN DIEGO COUNTY | 0200.23 | 3 - Middle | 114.56 | No | $130,800 | $109,547 | 4734 | 2683 | 56.68 | 1014 | 1230 |
| CA | SAN DIEGO COUNTY | 0200.24 | 3 - Middle | 103.78 | No | $130,800 | $99,243 | 4129 | 2057 | 49.82 | 1004 | 1295 |
| CA | SAN DIEGO COUNTY | 0200.25 | 3 - Middle | 83.80 | No | $130,800 | $80,134 | 5021 | 2809 | 55.95 | 957 | 1119 |
| CA | SAN DIEGO COUNTY | 0200.26 | 4 - Upper | 123.19 | No | $130,800 | $117,802 | 4345 | 1442 | 33.19 | 1257 | 1653 |
| CA | SAN DIEGO COUNTY | 0200.28 | 1 - Low | 45.43 | No | $130,800 | $43,448 | 3690 | 3395 | 92.01 | 46 | 146 |
| CA | SAN DIEGO COUNTY | 0200.29 | 2 - Moderate | 58.72 | No | $130,800 | $56,154 | 6854 | 4889 | 71.33 | 415 | 782 |
| CA | SAN DIEGO COUNTY | 0200.30 | 4 - Upper | 186.83 | No | $130,800 | $178,659 | 7193 | 2522 | 35.06 | 1837 | 2088 |
| CA | SAN DIEGO COUNTY | 0200.31 | 4 - Upper | 121.07 | No | $130,800 | $115,772 | 6659 | 2333 | 35.04 | 1748 | 2036 |
| CA | SAN DIEGO COUNTY | 0200.32 | 4 - Upper | 151.36 | No | $130,800 | $144,741 | 3649 | 975 | 26.72 | 1129 | 1445 |
| CA | SAN DIEGO COUNTY | 0200.33 | 3 - Middle | 107.67 | No | $130,800 | $102,966 | 3720 | 1104 | 29.68 | 989 | 1427 |
| CA | SAN DIEGO COUNTY | 0200.34 | 4 - Upper | 195.12 | No | $130,800 | $186,585 | 2737 | 666 | 24.33 | 779 | 843 |
| CA | SAN DIEGO COUNTY | 0200.35 | 4 - Upper | 186.44 | No | $130,800 | $178,289 | 6858 | 1550 | 22.60 | 1820 | 2306 |
| CA | SAN DIEGO COUNTY | 0200.36 | 1 - Low | 44.52 | No | $130,800 | $42,578 | 3613 | 3192 | 88.35 | 522 | 633 |
| CA | SAN DIEGO COUNTY | 0200.37 | 2 - Moderate | 57.99 | No | $130,800 | $55,455 | 4331 | 3166 | 73.10 | 654 | 1120 |
| CA | SAN DIEGO COUNTY | 0200.38 | 4 - Upper | 130.24 | No | $130,800 | $124,545 | 5773 | 3273 | 56.69 | 1190 | 1586 |
| CA | SAN DIEGO COUNTY | 0200.39 | 3 - Middle | 111.11 | No | $130,800 | $106,250 | 2226 | 1293 | 58.09 | 471 | 574 |

| State Abbr | County Name | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| CA | SAN DIEGO COUNTY | 0200.40 | 4 - Upper | 153.96 | No | $130,800 | $147,222 | 4299 | 1527 | 35.52 | 1149 | 1416 |
| CA | SAN DIEGO COUNTY | 0200.41 | 3 - Middle | 94.39 | No | $130,800 | $90,263 | 3028 | 1969 | 65.03 | 365 | 768 |
| CA | SAN DIEGO COUNTY | 0200.42 | 4 - Upper | 162.34 | No | $130,800 | $155,240 | 3794 | 1160 | 30.57 | 1386 | 1490 |
| CA | SAN DIEGO COUNTY | 0200.43 | 4 - Upper | 170.96 | No | $130,800 | $163,478 | 6475 | 2248 | 34.72 | 1441 | 1537 |
| CA | SAN DIEGO COUNTY | 0200.44 | 4 - Upper | 152.22 | No | $130,800 | $145,566 | 8509 | 3520 | 41.37 | 2061 | 2719 |
| CA | SAN DIEGO COUNTY | 0201.05 | 3 - Middle | 91.09 | No | $130,800 | $87,109 | 4122 | 2180 | 52.89 | 708 | 1012 |
| CA | SAN DIEGO COUNTY | 0201.06 | 3 - Middle | 95.42 | No | $130,800 | $91,250 | 3852 | 2430 | 63.08 | 782 | 1099 |
| CA | SAN DIEGO COUNTY | 0201.07 | 3 - Middle | 93.68 | No | $130,800 | $89,583 | 4248 | 2672 | 62.90 | 921 | 1293 |
| CA | SAN DIEGO COUNTY | 0201.08 | 2 - Moderate | 71.55 | No | $130,800 | $68,427 | 5901 | 5018 | 85.04 | 460 | 705 |
| CA | SAN DIEGO COUNTY | 0201.09 | 2 - Moderate | 74.96 | No | $130,800 | $71,684 | 5178 | 3933 | 75.96 | 1018 | 1332 |
| CA | SAN DIEGO COUNTY | 0201.10 | 4 - Upper | 153.04 | No | $130,800 | $146,350 | 7812 | 4057 | 51.93 | 1742 | 2410 |
| CA | SAN DIEGO COUNTY | 0201.11 | 4 - Upper | 139.31 | No | $130,800 | $133,214 | 4128 | 1751 | 42.42 | 1038 | 1242 |
| CA | SAN DIEGO COUNTY | 0202.02 | 1 - Low | 48.45 | No | $130,800 | $46,334 | 6955 | 6153 | 88.47 | 508 | 1082 |
| CA | SAN DIEGO COUNTY | 0202.06 | 2 - Moderate | 61.68 | No | $130,800 | $58,983 | 5009 | 4343 | 86.70 | 614 | 1022 |
| CA | SAN DIEGO COUNTY | 0202.07 | 1 - Low | 42.99 | No | $130,800 | $41,115 | 5183 | 4592 | 88.60 | 447 | 650 |
| CA | SAN DIEGO COUNTY | 0202.08 | 3 - Middle | 85.37 | No | $130,800 | $81,641 | 2615 | 2001 | 76.52 | 595 | 764 |
| CA | SAN DIEGO COUNTY | 0202.09 | 2 - Moderate | 56.15 | No | $130,800 | $53,693 | 4882 | 3628 | 74.31 | 554 | 951 |

| State Abbr | County Name | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| CA | SAN DIEGO COUNTY | 0202.10 | 2 - Moderate | 58.92 | No | $130,800 | $56,346 | 5105 | 3753 | 73.52 | 1057 | 1450 |
| CA | SAN DIEGO COUNTY | 0202.11 | 2 - Moderate | 66.80 | No | $130,800 | $63,884 | 6918 | 5353 | 77.38 | 705 | 919 |
| CA | SAN DIEGO COUNTY | 0202.13 | 1 - Low | 48.53 | No | $130,800 | $46,406 | 3674 | 3284 | 89.38 | 135 | 330 |
| CA | SAN DIEGO COUNTY | 0202.14 | 1 - Low | 38.11 | No | $130,800 | $36,442 | 5808 | 4663 | 80.29 | 75 | 727 |
| CA | SAN DIEGO COUNTY | 0203.04 | 4 - Upper | 121.67 | No | $130,800 | $116,354 | 6641 | 2605 | 39.23 | 1816 | 2251 |
| CA | SAN DIEGO COUNTY | 0203.05 | 3 - Middle | 119.30 | No | $130,800 | $114,087 | 6124 | 3198 | 52.22 | 1510 | 1961 |
| CA | SAN DIEGO COUNTY | 0203.08 | 1 - Low | 40.34 | No | $130,800 | $38,576 | 5981 | 3837 | 64.15 | 612 | 945 |
| CA | SAN DIEGO COUNTY | 0203.09 | 3 - Middle | 102.04 | No | $130,800 | $97,583 | 4093 | 2746 | 67.09 | 685 | 1034 |
| CA | SAN DIEGO COUNTY | 0203.10 | 3 - Middle | 111.98 | No | $130,800 | $107,083 | 8703 | 4736 | 54.42 | 1176 | 1586 |
| CA | SAN DIEGO COUNTY | 0203.11 | 3 - Middle | 91.27 | No | $130,800 | $87,276 | 3600 | 1335 | 37.08 | 1075 | 1221 |
| CA | SAN DIEGO COUNTY | 0203.12 | 3 - Middle | 99.20 | No | $130,800 | $94,861 | 4487 | 2085 | 46.47 | 1176 | 1555 |
| CA | SAN DIEGO COUNTY | 0203.13 | 3 - Middle | 108.12 | No | $130,800 | $103,393 | 3012 | 1688 | 56.04 | 662 | 894 |
| CA | SAN DIEGO COUNTY | 0204.01 | 4 - Upper | 170.46 | No | $130,800 | $163,000 | 2373 | 525 | 22.12 | 805 | 914 |
| CA | SAN DIEGO COUNTY | 0204.03 | 3 - Middle | 102.95 | No | $130,800 | $98,453 | 4220 | 2366 | 56.07 | 985 | 1228 |
| CA | SAN DIEGO COUNTY | 0204.04 | 3 - Middle | 92.63 | No | $130,800 | $88,582 | 5426 | 2730 | 50.31 | 936 | 1206 |
| CA | SAN DIEGO COUNTY | 0204.05 | 4 - Upper | 155.45 | No | $130,800 | $148,650 | 3685 | 1052 | 28.55 | 1164 | 1210 |
| CA | SAN DIEGO COUNTY | 0205.00 | 2 - Moderate | 68.18 | No | $130,800 | $65,196 | 4952 | 3893 | 78.61 | 559 | 1245 |

| State Abbr | County Name | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| CA | SAN DIEGO COUNTY | 0206.01 | 2 - Moderate | 62.29 | No | $130,800 | $59,568 | 5715 | 4615 | 80.75 | 454 | 1328 |
| CA | SAN DIEGO COUNTY | 0206.02 | 2 - Moderate | 65.97 | No | $130,800 | $63,086 | 5970 | 3668 | 61.44 | 902 | 1470 |
| CA | SAN DIEGO COUNTY | 0207.05 | 4 - Upper | 122.00 | No | $130,800 | $116,667 | 4861 | 2394 | 49.25 | 1159 | 1331 |
| CA | SAN DIEGO COUNTY | 0207.06 | 4 - Upper | 173.61 | No | $130,800 | $166,014 | 6656 | 2260 | 33.95 | 1665 | 2072 |
| CA | SAN DIEGO COUNTY | 0207.07 | 1 - Low | 48.94 | No | $130,800 | $46,806 | 5077 | 3660 | 72.09 | 473 | 827 |
| CA | SAN DIEGO COUNTY | 0207.08 | 3 - Middle | 94.86 | No | $130,800 | $90,714 | 3728 | 1672 | 44.85 | 914 | 1127 |
| CA | SAN DIEGO COUNTY | 0207.10 | 4 - Upper | 143.14 | No | $130,800 | $136,875 | 1798 | 586 | 32.59 | 538 | 627 |
| CA | SAN DIEGO COUNTY | 0207.11 | 4 - Upper | 167.70 | No | $130,800 | $160,363 | 3593 | 1390 | 38.69 | 1090 | 1239 |
| CA | SAN DIEGO COUNTY | 0207.12 | 3 - Middle | 114.75 | No | $130,800 | $109,735 | 4856 | 2555 | 52.62 | 1391 | 1497 |
| CA | SAN DIEGO COUNTY | 0208.01 | 4 - Upper | 154.18 | No | $130,800 | $147,432 | 5295 | 1440 | 27.20 | 1465 | 1865 |
| CA | SAN DIEGO COUNTY | 0208.05 | 3 - Middle | 97.69 | No | $130,800 | $93,417 | 3674 | 1587 | 43.20 | 755 | 962 |
| CA | SAN DIEGO COUNTY | 0208.06 | 2 - Moderate | 77.48 | No | $130,800 | $74,095 | 6158 | 3010 | 48.88 | 969 | 1313 |
| CA | SAN DIEGO COUNTY | 0208.07 | 4 - Upper | 128.43 | No | $130,800 | $122,813 | 3070 | 875 | 28.50 | 957 | 1148 |
| CA | SAN DIEGO COUNTY | 0208.10 | 4 - Upper | 132.10 | No | $130,800 | $126,324 | 5349 | 1489 | 27.84 | 1395 | 1677 |
| CA | SAN DIEGO COUNTY | 0208.11 | 4 - Upper | 141.96 | No | $130,800 | $135,750 | 5923 | 1586 | 26.78 | 1523 | 2070 |
| CA | SAN DIEGO COUNTY | 0208.12 | 2 - Moderate | 53.30 | No | $130,800 | $50,972 | 2003 | 1034 | 51.62 | 364 | 443 |
| CA | SAN DIEGO COUNTY | 0208.13 | 3 - Middle | 95.13 | No | $130,800 | $90,968 | 4983 | 2049 | 41.12 | 1042 | 1560 |

| State Abbr | County Name | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| CA | SAN DIEGO COUNTY | 0209.02 | 3 - Middle | 101.96 | No | $130,800 | $97,500 | 2306 | 578 | 25.07 | 633 | 1148 |
| CA | SAN DIEGO COUNTY | 0209.03 | 2 - Moderate | 65.86 | No | $130,800 | $62,981 | 3030 | 1138 | 37.56 | 789 | 1532 |
| CA | SAN DIEGO COUNTY | 0209.04 | 3 - Middle | 87.52 | No | $130,800 | $83,693 | 3266 | 870 | 26.64 | 931 | 1800 |
| CA | SAN DIEGO COUNTY | 0210.01 | 2 - Moderate | 54.28 | No | $130,800 | $51,910 | 2085 | 826 | 39.62 | 615 | 1849 |
| CA | SAN DIEGO COUNTY | 0210.02 | 4 - Upper | 160.28 | No | $130,800 | $153,274 | 1946 | 872 | 44.81 | 538 | 1514 |
| CA | SAN DIEGO COUNTY | 0211.01 | 3 - Middle | 110.05 | No | $130,800 | $105,242 | 5310 | 2971 | 55.95 | 1312 | 1936 |
| CA | SAN DIEGO COUNTY | 0211.02 | 1 - Low | 45.86 | No | $130,800 | $43,854 | 2613 | 1250 | 47.84 | 628 | 1098 |
| CA | SAN DIEGO COUNTY | 0212.02 | 3 - Middle | 93.66 | No | $130,800 | $89,563 | 3073 | 1073 | 34.92 | 915 | 1256 |
| CA | SAN DIEGO COUNTY | 0212.04 | 4 - Upper | 125.20 | No | $130,800 | $119,728 | 5491 | 1216 | 22.15 | 1760 | 1912 |
| CA | SAN DIEGO COUNTY | 0212.05 | 3 - Middle | 96.07 | No | $130,800 | $91,867 | 7029 | 2517 | 35.81 | 1284 | 1888 |
| CA | SAN DIEGO COUNTY | 0212.06 | 4 - Upper | 123.53 | No | $130,800 | $118,125 | 3039 | 815 | 26.82 | 991 | 1265 |
| CA | SAN DIEGO COUNTY | 0213.02 | 3 - Middle | 114.11 | No | $130,800 | $109,116 | 7237 | 3911 | 54.04 | 1250 | 1443 |
| CA | SAN DIEGO COUNTY | 0213.04 | 4 - Upper | 149.13 | No | $130,800 | $142,609 | 2709 | 1038 | 38.32 | 910 | 996 |
| CA | SAN DIEGO COUNTY | 0213.05 | 3 - Middle | 114.94 | No | $130,800 | $109,911 | 4389 | 1152 | 26.25 | 1085 | 1285 |
| CA | SAN DIEGO COUNTY | 0213.06 | 4 - Upper | 165.81 | No | $130,800 | $158,553 | 5762 | 4120 | 71.50 | 1288 | 1534 |
| CA | SAN DIEGO COUNTY | 0214.01 | 3 - Middle | 98.49 | No | $130,800 | $94,180 | 4383 | 1704 | 38.88 | 507 | 1188 |
| CA | SAN DIEGO COUNTY | 0214.02 | 4 - Upper | 138.21 | No | $130,800 | $132,167 | 2793 | 898 | 32.15 | 418 | 998 |

| State Abbr | County Name | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| CA | SAN DIEGO COUNTY | 0215.01 | 4 - Upper | 261.44 | No | $130,800 | $250,001 | 3882 | 1628 | 41.94 | 1075 | 1255 |
| CA | SAN DIEGO COUNTY | 0215.02 | 4 - Upper | 173.79 | No | $130,800 | $166,184 | 9851 | 5370 | 54.51 | 1395 | 2016 |
| CA | SAN DIEGO COUNTY | 0216.00 | 3 - Middle | 88.37 | No | $130,800 | $84,509 | 3584 | 1432 | 39.96 | 357 | 471 |
| CA | SAN DIEGO COUNTY | 0218.00 | 4 - Upper | 181.08 | No | $130,800 | $173,158 | 1980 | 396 | 20.00 | 721 | 1084 |
| CA | SAN DIEGO COUNTY | 0219.00 | 1 - Low | 46.79 | No | $130,800 | $44,750 | 2625 | 2278 | 86.78 | 173 | 431 |
| CA | SAN DIEGO COUNTY | 0220.00 | 1 - Low | 49.40 | No | $130,800 | $47,246 | 4526 | 4266 | 94.26 | 312 | 621 |
| CA | SAN DIEGO COUNTY | 0221.01 | 4 - Upper | 162.46 | No | $130,800 | $155,357 | 2631 | 764 | 29.04 | 461 | 569 |
| CA | SAN DIEGO COUNTY | 0221.02 | 4 - Upper | 135.09 | No | $130,800 | $129,179 | 7024 | 3042 | 43.31 | 1373 | 2257 |
| CA | SAN DIEGO COUNTY | 9901.00 | 0 - Unknown | 0.00 | No | $130,800 | $0 | 0 | 0 | 0.00 | 0 | 0 |