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CRA Public File

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 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	1055 E. Colorado Blvd., 5th floor Pasadena, CA 91106						
MSA/MD Code	31084	State Code	06	County Code	037	Tract Code	4623.02
MSA/MD Name	LOS ANGELES-LONG BEACH-GLENDALE, CA				State Name	CALIFORNIA	
County Name	LOS ANGELES 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 March 17, 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



CRA Public File

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: Pasadena Office by appointment only, Loan Production Offices Monday - Friday, 9:00 am to 5:00 pm.

Schedule of Fees

FEE SCHEDULE Consumer Accounts



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 4 th Quarter, December 31, 2025	92.8%
2025 3 rd Quarter, September 30, 2025	91.91%
2025 2 nd Quarter, June 30, 2025	92.44%
2025 1 st 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.

October 11, 2022, 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)

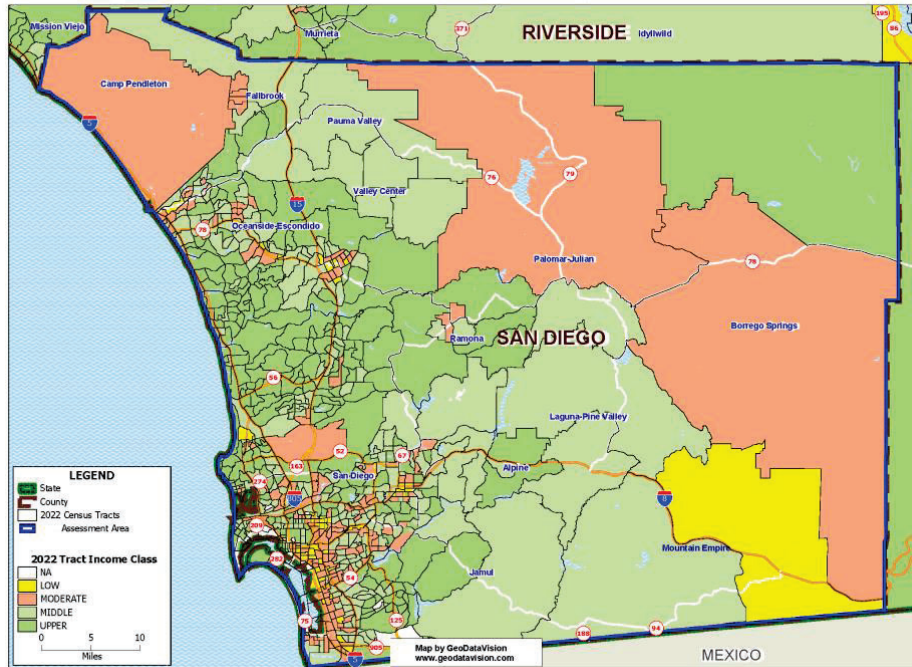
A copy of the institution's HMDA disclosure statement for the prior two calendar years.

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 March 15, 2025

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

October 11, 2022

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Endeavor Bank
Certificate Number: 59099

750 B Street, Suite 3110
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 average net loan-to-deposit ratio is more than reasonable. The institution originated a majority of its loans inside its assessment area. The geographic distribution of small business loans reflects reasonable dispersion throughout the assessment area. The distribution of borrowers reflects reasonable penetration among businesses of different revenue sizes. The institution has received no CRA-related complaints since the prior CRA Evaluation.

The Community Development Test is rated Satisfactory.

The institution demonstrated adequate responsiveness to community development needs in the assessment area through community development loans and services, considering the institution's capacity and the need and availability of such opportunities.

DESCRIPTION OF INSTITUTION

Endeavor Bank (EB) is a California-chartered commercial bank headquartered in San Diego, California. The bank opened in January 2018 and has been wholly owned by Endeavor Bancorp, a one-bank holding company headquartered in San Diego, since July 2022. Previously, ownership was widely held. The bank received a "Satisfactory" rating at its prior FDIC CRA Evaluation dated July 15, 2019, based on Interagency Small Institution Examination Procedures.

EB operates one full-service office and two loan production offices in San Diego County, California. The main office is in a middle-income area of San Diego. Since the prior evaluation, the bank relocated one loan production office in Carlsbad in October 2019 and opened a new loan production office in La Mesa in February 2022. All current or former loan production offices are located in upper-income areas. 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 purposes. 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.

During the evaluation period, the majority of lending was through the SBA Paycheck Protection Program (PPP) and the Federal Reserve’s Main Street Lending Program, both of which were established to provide aid to small and medium-size businesses during the COVID-19 pandemic in 2020 and 2021. PPP lending totaled 1,667 loans for \$304.1 million while Main Street Lending totaled 36 loans for \$181.1 million. The bank also provided pandemic relief through 90-day payment deferrals to commercial borrowers who requested assistance in 2020. In total, the bank provided deferrals on 21 loans with balances of \$24.6 million.

According to the June 30, 2022 Call Report, the bank had total assets of \$468.1 million, including \$354.7 million of total loans and \$4.4 million of total securities. The bank also had \$410.4 million in total deposits, \$48.5 million in equity capital, and 46 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 6/30/2022		
Loan Category	\$(000s)	%
Construction, Land Development, and Other Land Loans	15,875	4.5
Secured by Farmland	0	0.0
Secured by 1-4 Family Residential Properties	19,615	5.5
Secured by Multifamily (5 or more) Residential Properties	12,267	3.5
Secured by Nonfarm Nonresidential Properties	190,345	53.7
Total Real Estate Loans	238,102	67.1
Commercial and Industrial Loans	112,523	31.7
Agricultural Production and Other Loans to Farmers	0	0.0
Consumer Loans	2,369	0.7
Obligations of State and Political Subdivisions in the U.S.	0	0.0
Other Loans	1,744	0.5
Lease Financing Receivable (net of unearned income)	0	0.0
Less: Unearned Income	(0)	(0.0)
Total Loans	354,738	100.0
<i>Source: Reports of Condition and Income 6/30/2022</i>		
<i>Due to rounding, totals may not equal 100.0%</i>		

The bank does not face any financial, legal, or other impediments that would limit its ability to meet the credit needs of its assessment area.

DESCRIPTION OF ASSESSMENT AREA

EB delineated an assessment area comprising San Diego County in Southern California. San Diego County composes the San Diego-Chula Vista-Carlsbad MSA. The assessment area is unchanged since the prior evaluation.

Economic and Demographic Data

The following table details economic and demographic information in the assessment area.

Demographic Information of the Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	628	9.7	22.6	32.5	34.1	1.1
Population by Geography	3,223,096	8.9	23.6	32.5	34.7	0.3
Housing Units by Geography	1,180,806	7.7	21.7	34.2	36.5	0.0
Owner-Occupied Units by Geography	579,079	2.8	15.1	35.5	46.6	0.0
Occupied Rental Units by Geography	515,078	13.1	28.8	32.8	25.2	0.0
Vacant Units by Geography	86,649	7.6	22.8	33.8	35.8	0.0
Businesses by Geography	345,784	5.6	14.7	34.7	44.9	0.1
Farms by Geography	6,598	4.1	17.2	37.6	41.1	0.0
Family Distribution by Income Level	731,328	23.6	16.9	17.8	41.7	0.0
Household Distribution by Income Level	1,094,157	24.8	15.7	17.1	42.4	0.0
Median Family Income MSA - 41740 San Diego-Chula Vista-Carlsbad, CA MSA		\$75,179	Median Housing Value			\$458,248
			Median Gross Rent			\$1,404
			Families Below Poverty Level			10.6%
<i>Source: 2015 ACS and 2021 D&B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

According to 2021 D&B business demographic data, 40.8 percent of businesses in the assessment area are in the service industry. Other large industries include finance, insurance, and real estate at 11.0 percent of businesses and retail trade at 10.8 percent. Small businesses constitute the majority of businesses in the assessment area, as 65.5 percent have 4 or fewer employees and 93.2 percent operate from a single location.

According to Moody’s Analytics as of August 2022, San Diego’s economy is steadily recovering from the COVID-19 pandemic, with job growth and wages nearly back to pre-pandemic levels and unemployment rates below state and national averages. The leisure and hospitality, healthcare, and government sectors have seen the strongest job growth. High educational attainment and local universities have made the area a center for high-paying information technology, cybersecurity, and biotechnology jobs, although current economic conditions and rising interest rates may cause technology businesses to slow investment and hiring. The area also has a large defense industry presence that helps stabilize the economy and support long-term growth. However, the area has high costs of living and doing business that slow economic growth and have increased out-migration.

Housing costs are also high, affecting both home values and rental costs and making homeownership difficult for many individuals; approximately 46.1 percent of housing units are rental units. Many individuals in the assessment area have high incomes, with the FFIEC estimating the median family income to be \$92,700 in 2021; however, the area also has elevated levels of income inequality and poverty, as 13.0 percent of households were below the poverty level.

Unemployment rates in San Diego County were generally below statewide and national averages during the evaluation period. Unemployment increased significantly in 2020 and 2021 due to the pandemic but is currently similar to pre-pandemic levels. The top employers in the area include the University of California, 32nd St Naval Station, and Marine Corps Community Services/Marine Corps Recruit Depot.

Competition

There is significant competition for financial services in the San Diego assessment area. According to FDIC Summary of Deposit data as of June 30, 2022, the assessment area had 45 financial institutions operating 501 branches with a total of \$147.5 billion in deposits. The market is primarily controlled by a small number of large national and regional institutions; collectively, the top 5 financial institutions have 65.0 percent of the deposit market share. EB maintains 0.3 percent of the deposit market share, ranking 24th among financial institutions in the assessment area.

The market for small business lending is also very competitive. Although EB does not report small business loan data because of its asset size, reported loan data can be an indicator of credit demand and competition. In 2020, the most recent year with available aggregate reported data, 261 large institutions reported 109,119 small business loans totaling \$5.3 billion. These figures do not include all lenders, as small banks, credit unions, and non-depository lenders do not report small business loan data.

Community Contact

Examiners reviewed a recent contact with a local economic development organization. The organization said that the COVID-19 pandemic affected industries in different ways given changes in consumer habits. The pandemic additionally led to increased remote work opportunities, out-migration, and worker shortages in some industries. The organization also said that while the volume of start-up businesses was high in the post-pandemic recovery, increasing interest rates and economic uncertainty had slowed business expansion and reduced credit availability. Other needs include small business education and grants especially in low- and moderate-income areas.

Credit and Community Development Needs and Opportunities

Considering information from the community contact, bank management, and demographic and economic data, examiners identified needs for small business loans, technical assistance, affordable housing, and community services in the assessment area during the evaluation period. There are significant needs for small business loans as indicated by the large number of small businesses and strong credit demand. Small businesses were particularly harmed by the COVID-19 pandemic, increasing the need for small business credit in 2020 and 2021. Credit needs are especially strong

for businesses that are very small or operate in low- and moderate-income areas, and opportunities continue to exist as interest rates increase. In addition to small business credit, community development opportunities exist through technical assistance, grant funding, and volunteer services supporting small business development.

There are additional credit and community development needs related to affordable housing. According to economic information, housing costs are high and increasing, and the pandemic resulted in increased unemployment and economic uncertainty for many low- and moderate-income individuals. Community development opportunities include supporting affordable housing projects or organizations through loans, investments, and services. Finally, there are ongoing needs for community services. Needs increased in 2020 and 2021 as more individuals required assistance during the pandemic, and opportunities still exist through grant funding and volunteer services. Examiners note that there were fewer opportunities to provide in-person community development services during the pandemic due to public health restrictions on public gatherings.

SCOPE OF EVALUATION

General Information

This evaluation covers the period from the prior evaluation dated July 15, 2019, to this evaluation dated October 11, 2022. 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 the 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 analyzed all small business loans originated or purchased from January 1 through December 31, 2021, the most recent full calendar year. EB is not required to report small business loan data because of its asset size; however, the institution began collecting loan data in 2021 and provided it for analysis. The lending in 2021 is representative of the evaluation period.

The bank elected to have its PPP lending volume split between the Lending and Community Development Tests. The bank designated PPP loans with loan amounts between \$500,000 and \$1.0 million to businesses operating in low- and moderate-income portions of the assessment area as community development loans. This evaluation considers the remaining PPP loans with loan amounts less than or equal to \$1.0 million as small business loans under the Lending Test. Including evaluated PPP loans, the bank made 845 small business loans totaling \$112.6 million in the evaluation period including 76 non-PPP small business loans totaling \$42.2 million and 769 PPP loans totaling \$70.4 million.

Examiners did not analyze home mortgage loans because of the limited loan volume. In 2021 the bank originated 18 loans secured by residential 1-4 family or multi-family properties totaling \$19.9 million, all of which were for commercial purposes. Home mortgage lending represents a relatively

small percentage of lending activity and is not a primary lending focus. Additionally, the bank does not originate or purchase small farm loans and only originated 1 consumer loan in 2021. None of these loan products represent major product lines during the evaluation period, and examiners did not consider them in this evaluation.

Examiners additionally reviewed all community development loans, qualified investments, and community development services from the prior evaluation dated July 15, 2019, through the current evaluation dated October 11, 2022. Examiners evaluated community development activity quantitatively based on the financial capacity of the bank and qualitatively based upon the impact to the assessment area.

Examiners primarily compared the lending performance to D&B business demographic data. Examiners also compared the lending and community development performance to the prior evaluation and to comparable institutions where applicable. Examiners focused on the number of loans more than the dollar volume of lending because it is a better indicator of the number of businesses served.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

The performance under the Lending Test is “Satisfactory.” The reasonable geographic distribution of loans and distribution of borrowers primarily support this conclusion.

Loan-to-Deposit Ratio

EB’s loan-to-deposit ratio is more than reasonable given the institution's size, financial condition, and assessment area credit needs. The loan-to-deposit ratio averaged 114.2 percent over the 12 calendar quarters from September 30, 2019, through June 30, 2022. The ratio ranged from a low of 84.7 percent as of September 30, 2019, to a high of 157.9 percent as of September 30, 2020. The loan-to-deposit ratio was high throughout the evaluation period, including 6 consecutive quarters where it exceeded 100.0 percent. The elevated ratio is due to increased credit demand and lending volume during the COVID-19 pandemic, including through the PPP. The average loan-to-deposit ratio is slightly lower than a comparable institution with more than reasonable performance but significantly exceeds two comparable institutions with reasonable performances. Examiners selected these institutions based on their asset size, geographic location, and lending focus. The following table shows the average net loan-to-deposit ratio of EB and comparable banks during the evaluation period.

Loan-to-Deposit Ratio Comparison		
Bank	Total Assets as of 6/30/2022 (\$000s)	Average Net Loan-to- Deposit Ratio (%)
Endeavor Bank	468,054	114.2
Comparable Institution #1	226,118	120.0
Comparable Institution #2	735,830	80.9
Comparable Institution #3	119,027	84.2
<i>Source: Reports of Condition and Income 9/30/2019 – 6/30/2022</i>		

Assessment Area Concentration

EB made a majority of small business loans inside the assessment area. The concentration was consistent among PPP and non-PPP small business loans. Refer to the following table for details.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Small Business	624	73.8	221	26.2	845	84,336	74.9	28,274	25.1	112,610
<i>Source: Bank Data Due to rounding, totals may not equal 100.0%</i>										

Geographic Distribution

The geographic distribution of small business loans reflects reasonable dispersion throughout the assessment area. The following table shows the distribution of loans by census tract income category.

Geographic Distribution of Small Business Loans					
Tract Income Level	% of Businesses	#	%	\$(000s)	%
Low	5.6	27	4.3	3,257	3.9
Moderate	14.7	74	11.9	5,455	6.5
Middle	34.7	178	28.5	26,347	31.2
Upper	44.9	345	55.3	49,277	58.4
Not Available	0.1	0	0.0	0	0.0
Totals	100.0	624	100.0	84,336	100.0
<i>Source: 2021 D&B Data; Bank Data. Due to rounding, totals may not equal 100.0%</i>					

The distribution of lending in low- and moderate-income areas was similar to the distribution of businesses. The performance is improved from the reasonable performance at the prior evaluation and generally consistent with reasonable performances at comparable institutions.

Borrower Profile

The distribution of borrowers reflects reasonable penetration among businesses of different revenue sizes. The following table shows the distribution of loans by revenue level.

Distribution of Small Business Loans by Gross Annual Revenue Category					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
<=\$1,000,000	90.1	11	1.8	5,575	6.6
>\$1,000,000	3.7	31	5.0	17,271	20.5
Revenue Not Available	6.3	582	93.3	61,490	72.9
Totals	100.0	624	100.0	84,336	100.0
<i>Source: 2021 D&B Data; Bank Data. Due to rounding, totals may not equal 100.0%</i>					

The bank did not collect borrower revenues for PPP loans, which constitute the vast majority of small business loans. Among only loans with collected revenues, 26.3 percent were to businesses with revenues of \$1.0 million or less. Although this figure is much less than the distribution of businesses, not all small businesses have credit needs or are creditworthy. Additionally, some small businesses may have received financing through the PPP and consequently not sought other small business credit.

Examiners further evaluated loan amounts of PPP loans as a proxy for business size. Of the 569 evaluated PPP loans originated in the assessment area in 2021, 62.4 percent had loan amounts of less than \$50,000. This level is significant because in order to qualify for a PPP loan of that amount, the average monthly business payroll expense could not exceed \$20,000. While business payroll expenses vary by industry and business, it is likely that businesses that qualified for PPP loans in amounts of less than \$50,000 were small businesses. The PPP lending reflects positively on the small business lending performance and indicates that the institution was responsive to increased loan demand during the COVID-19 pandemic. The following table displays 2021 evaluated PPP loans in the assessment area by loan size.

Distribution of PPP Loans Made in the Assessment Area by Loan Size				
Loan Size	#	%	\$(000s)	%
< \$50,000	355	62.4	6,267	11.7
\$50,000 - \$99,999	59	10.4	4,210	7.9
\$100,000 - \$249,999	88	15.5	13,703	25.6
\$250,000 - \$1,000,000	67	11.8	29,343	54.8
Total	569	100.0	53,523	100.0
<i>Source: Bank Data Due to rounding, totals may not equal 100.0%</i>				

Response to Complaints

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

COMMUNITY DEVELOPMENT TEST

The performance under the Community Development Test is “Satisfactory.” The performance demonstrates adequate responsiveness to community development needs in the assessment area. Community development lending and services primarily support this conclusion. The community development activities primarily supported economic development, a critical need in the assessment area during the evaluation period, especially during the COVID-19 pandemic in 2020 and 2021. Examiners considered that the bank’s asset size only exceeded Intermediate Small Institution thresholds in January 2022 due to significant growth during the pandemic.

Community Development Loans

EB made 31 community development loans totaling \$27.9 million. The total represents 8.0 percent of average total assets and 10.2 percent of average total loans since the prior evaluation. Excluding PPP lending, community development lending represents 5.1 percent of average total assets and 6.5 percent of average total loans. Although the lower volume of activity in the earlier portion of the evaluation period is partially due to the bank’s rapid asset growth and recent surpassing of the Intermediate Small Institution threshold, the bank failed to make a community development loan in year-to-date 2022. However, the overall volume of lending is similar to comparable institutions with reasonable performances. The following table displays community development loans by year and purpose.

Community Development Lending										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
7/15/2019 – 12/31/2019	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	4	3,161	8	5,579	12	8,740
2021	1	466	0	0	12	14,213	6	4,457	19	19,136
YTD 2022	0	0	0	0	0	0	0	0	0	0
Total	1	466	0	0	16	17,374	14	10,036	31	27,876

Source: Bank Data

The community development lending includes 16 SBA 504 loans totaling \$17.3 million that supported economic development through job creation and retention for low- and moderate-income individuals in addition to 14 PPP loans totaling \$10.0 million supporting revitalization and stabilization by retaining businesses in low- and moderate-income areas. The bank also originated one loan that provided five set-aside affordable housing units for low-income tenants. The lending was generally responsive to the community development needs of the assessment area, particularly the increased need for small business credit during the COVID-19 pandemic.

Qualified Investments

EB made no qualified investments during the evaluation period. The lack of qualified investments is partially due to the limited time the bank has exceeded the Intermediate Small Institution asset thresholds. Additionally, while the COVID-19 pandemic increased the need for grant funding for many organizations, the pandemic and related public health restrictions limited the opportunities to develop partnerships with community development organizations. However, the absence of qualified investments represents a lack of responsiveness to the assessment area's community development needs and opportunities.

Community Development Services

Four EB employees provided 470 hours of community development services in partnership with 3 organizations during the evaluation period. The number of employees providing services represents 11.1 percent of average total full-time employees since the prior evaluation, and the volume of services equals 4.1 hours annually per average full-time employee. The performance improved each year of the evaluation period and is similar to comparable institutions with reasonable performances. The following table displays community development services by year and purpose.

Community Development Services					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
7/15/2019 – 12/31/2019	0	11	22	0	33
2020	0	24	64	0	88
2021	0	24	144	0	168
YTD 2022	0	19	162	0	181
Total	0	78	392	0	470

Source: Bank Data

EB's community development services primarily supported economic development for small businesses. Two employees served a total of 290 hours on the Board and Loan Committee of a small business development corporation, including service as the Board president. Another employee served 102 hours providing technical assistance to start-up businesses in partnership with a local college. Additionally, an employee served on the Advisory Board and Finance Committee of a community service organization that provides pandemic relief, shelter housing, food assistance, and other social services. The institution's responsiveness is satisfactory considering the increased need for economic development and community services during COVID-19 pandemic, especially considering the limited opportunities for in-person services during the pandemic.

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

Examiners reviewed for compliance with laws relating to discrimination and other illegal credit practices, including the Fair Housing Act and the Equal Credit Opportunity Act. Examiners did not identify any discriminatory or other 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 financial 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: The median income divides the income distribution into two equal parts, one having incomes above the median and other having incomes below the median.

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

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

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

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

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

Nonmetropolitan Area (also known as **non-MSA**): All areas outside of metropolitan areas. The definition of nonmetropolitan area is not consistent with the definition of rural areas. Urban and rural classifications cut across the other hierarchies. For example, there is generally urban and rural territory within metropolitan and nonmetropolitan areas.

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

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

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

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

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

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

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

Underserved Middle-Income Nonmetropolitan Geographies: A nonmetropolitan middle-income geography will be designated as underserved if it meets criteria for population size, density, and dispersion indicating the area’s population is sufficiently small, thin, and distant from a population center that the tract is likely to have difficulty financing the fixed costs of meeting essential community needs.

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

Urban Area: All territories, populations, and housing units in urbanized areas and in places of 2,500 or more persons outside urbanized areas. More specifically, “urban” consists of territory, persons, and housing units in places of 2,500 or more persons incorporated as cities, villages, boroughs (except in Alaska and New York), and towns (except in the New England states, New York, and Wisconsin).

“Urban” excludes the rural portions of “extended cities”; census designated place of 2,500 or more persons; and other territory, incorporated or unincorporated, including in urbanized areas.

2024 FFIEC Census Report - Summary Census Demographic Information
MSA/MD: 41740 - SAN DIEGO-CHULA VISTA-CARLSBAD, CA
State: 06 - CALIFORNIA (CA)



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	073	0001.00	Upper	No	219.13	\$119,500	\$261,860	\$209,545	2908	21.25	618	1032	1220
06	073	0002.01	Upper	No	170.21	\$119,500	\$203,401	\$162,768	2001	25.04	501	628	751
06	073	0002.02	Middle	No	103.57	\$119,500	\$123,766	\$99,046	4441	31.03	1378	914	1541
06	073	0003.01	Middle	No	98.97	\$119,500	\$118,269	\$94,643	2155	31.65	682	229	581
06	073	0003.02	Middle	No	88.76	\$119,500	\$106,068	\$84,875	2811	34.08	958	467	593
06	073	0004.00	Middle	No	93.49	\$119,500	\$111,721	\$89,403	3794	41.46	1573	340	647
06	073	0005.00	Upper	No	146.73	\$119,500	\$175,342	\$140,313	3012	35.86	1080	569	924
06	073	0006.00	Upper	No	129.93	\$119,500	\$155,266	\$124,250	3182	37.81	1203	431	819
06	073	0007.00	Middle	No	107.32	\$119,500	\$128,247	\$102,625	4072	35.17	1432	663	1021
06	073	0008.00	Middle	No	99.22	\$119,500	\$118,568	\$94,883	4890	45.58	2229	924	1388
06	073	0009.01	Middle	No	91.63	\$119,500	\$109,498	\$87,625	3184	52.70	1678	283	302
06	073	0009.02	Middle	No	95.85	\$119,500	\$114,541	\$91,655	2479	46.87	1162	139	281
06	073	0010.00	Moderate	No	75.65	\$119,500	\$90,402	\$72,339	4690	44.80	2101	579	1143
06	073	0011.00	Middle	No	100.70	\$119,500	\$120,337	\$96,295	3000	44.63	1339	392	871
06	073	0012.01	Moderate	No	66.21	\$119,500	\$79,121	\$63,318	2235	56.42	1261	50	665
06	073	0012.02	Moderate	No	71.38	\$119,500	\$85,299	\$68,259	3216	53.64	1725	496	472
06	073	0013.01	Middle	No	95.62	\$119,500	\$114,266	\$91,439	2696	50.04	1349	358	354
06	073	0013.02	Middle	No	82.87	\$119,500	\$99,030	\$79,250	3331	51.34	1710	158	670
06	073	0014.00	Middle	No	112.36	\$119,500	\$134,270	\$107,448	3205	36.38	1166	506	1118
06	073	0015.00	Upper	No	130.96	\$119,500	\$156,497	\$125,231	3827	42.59	1630	717	1356
06	073	0016.00	Moderate	No	56.51	\$119,500	\$67,529	\$54,037	5244	70.12	3677	256	973
06	073	0017.00	Middle	No	80.82	\$119,500	\$96,580	\$77,292	4521	55.87	2526	625	1126
06	073	0018.01	Low	No	48.28	\$119,500	\$57,695	\$46,167	2003	60.46	1211	156	251
06	073	0018.02	Unknown	No	0.00	\$119,500	\$0	\$0	3061	55.67	1704	178	478
06	073	0019.00	Middle	No	115.76	\$119,500	\$138,333	\$110,694	3036	33.20	1008	972	1461
06	073	0020.01	Upper	No	201.44	\$119,500	\$240,721	\$192,625	3459	22.84	790	1190	1508

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
06	073	0020.02	Upper	No	147.71	\$119,500	\$176,513	\$141,250	2671	36.28	969	729	1055
06	073	0021.00	Middle	No	103.10	\$119,500	\$123,205	\$98,594	5235	58.89	3083	662	1413
06	073	0022.01	Low	No	42.20	\$119,500	\$50,429	\$40,362	3593	87.70	3151	412	741
06	073	0022.02	Moderate	No	52.60	\$119,500	\$62,857	\$50,298	4928	91.38	4503	202	667
06	073	0023.01	Low	No	48.98	\$119,500	\$58,531	\$46,842	2976	82.46	2454	184	412
06	073	0023.02	Low	No	37.12	\$119,500	\$44,358	\$35,500	6215	92.86	5771	447	813
06	073	0024.01	Moderate	No	56.62	\$119,500	\$67,661	\$54,145	4061	75.97	3085	338	916
06	073	0024.02	Low	No	37.65	\$119,500	\$44,992	\$36,007	4735	93.01	4404	98	695
06	073	0025.01	Moderate	No	53.35	\$119,500	\$63,753	\$51,023	5172	87.37	4519	512	1316
06	073	0025.02	Moderate	No	67.73	\$119,500	\$80,937	\$64,766	5929	75.81	4495	1180	2031
06	073	0026.01	Low	No	37.64	\$119,500	\$44,980	\$36,000	5326	90.52	4821	423	1446
06	073	0026.02	Moderate	No	51.37	\$119,500	\$61,387	\$49,127	4117	89.24	3674	199	1136
06	073	0027.02	Middle	No	81.37	\$119,500	\$97,237	\$77,813	5695	70.94	4040	702	978
06	073	0027.03	Moderate	No	76.30	\$119,500	\$91,179	\$72,961	7181	79.22	5689	1197	1511
06	073	0027.05	Moderate	No	61.38	\$119,500	\$73,349	\$58,698	4373	85.75	3750	994	1311
06	073	0027.07	Low	No	39.38	\$119,500	\$47,059	\$37,661	4687	92.60	4340	77	835
06	073	0027.08	Low	No	37.61	\$119,500	\$44,944	\$35,972	5570	90.45	5038	150	439
06	073	0027.09	Low	No	36.09	\$119,500	\$43,128	\$34,517	3487	88.44	3084	263	644
06	073	0027.10	Moderate	No	62.50	\$119,500	\$74,688	\$59,773	3943	92.04	3629	375	721
06	073	0027.11	Moderate	No	63.85	\$119,500	\$76,301	\$61,058	3170	80.66	2557	315	1018
06	073	0027.12	Moderate	No	59.23	\$119,500	\$70,780	\$56,643	4952	85.90	4254	856	1183
06	073	0028.01	Upper	No	127.12	\$119,500	\$151,908	\$121,563	5347	46.03	2461	280	404
06	073	0028.03	Moderate	No	60.06	\$119,500	\$71,772	\$57,434	5495	60.64	3332	651	1370
06	073	0028.04	Upper	No	123.68	\$119,500	\$147,798	\$118,276	4864	42.48	2066	886	1536
06	073	0029.02	Middle	No	89.73	\$119,500	\$107,227	\$85,806	6540	53.20	3479	1070	1532
06	073	0029.03	Middle	No	82.77	\$119,500	\$98,910	\$79,154	3826	65.50	2506	982	1325
06	073	0029.04	Middle	No	92.88	\$119,500	\$110,992	\$88,824	8957	51.94	4652	492	1148
06	073	0029.05	Moderate	No	75.84	\$119,500	\$90,629	\$72,528	4335	62.63	2715	721	1309
06	073	0030.01	Middle	No	86.41	\$119,500	\$103,260	\$82,629	4567	88.57	4045	887	1290

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
06	073	0030.03	Middle	No	80.99	\$119,500	\$96,783	\$77,452	5233	78.54	4110	1257	1523
06	073	0030.04	Moderate	No	52.74	\$119,500	\$63,024	\$50,438	4974	91.92	4572	735	1327
06	073	0031.01	Moderate	No	62.55	\$119,500	\$74,747	\$59,814	3919	93.39	3660	929	1179
06	073	0031.03	Moderate	No	75.30	\$119,500	\$89,984	\$72,012	6242	92.58	5779	1384	1774
06	073	0031.05	Moderate	No	78.59	\$119,500	\$93,915	\$75,158	4261	90.00	3835	1107	1393
06	073	0031.07	Middle	No	93.02	\$119,500	\$111,159	\$88,958	5870	86.87	5099	1202	1523
06	073	0031.08	Middle	No	98.04	\$119,500	\$117,158	\$93,750	3454	81.33	2809	791	975
06	073	0031.09	Middle	No	115.90	\$119,500	\$138,501	\$110,833	3037	94.44	2868	702	917
06	073	0031.11	Moderate	No	68.60	\$119,500	\$81,977	\$65,600	6139	95.93	5889	771	1472
06	073	0031.12	Middle	No	84.76	\$119,500	\$101,288	\$81,058	4754	93.06	4424	948	1071
06	073	0031.13	Middle	No	99.11	\$119,500	\$118,436	\$94,773	5045	93.93	4739	873	1232
06	073	0031.14	Middle	No	97.43	\$119,500	\$116,429	\$93,166	3133	95.05	2978	717	922
06	073	0031.15	Middle	No	86.46	\$119,500	\$103,320	\$82,683	6554	88.33	5789	1098	1369
06	073	0032.01	Middle	No	81.26	\$119,500	\$97,106	\$77,708	5077	79.52	4037	528	1625
06	073	0032.02	Moderate	No	76.18	\$119,500	\$91,035	\$72,854	4755	87.55	4163	802	1339
06	073	0032.04	Middle	No	96.87	\$119,500	\$115,760	\$92,639	3725	77.77	2897	898	1091
06	073	0032.07	Upper	No	133.33	\$119,500	\$159,329	\$127,500	6024	72.34	4358	1204	1446
06	073	0032.08	Moderate	No	70.94	\$119,500	\$84,773	\$67,835	6944	91.98	6387	960	1580
06	073	0032.09	Middle	No	80.05	\$119,500	\$95,660	\$76,554	5397	91.75	4952	704	958
06	073	0032.11	Middle	No	87.58	\$119,500	\$104,658	\$83,750	3144	86.13	2708	690	884
06	073	0032.12	Middle	No	107.98	\$119,500	\$129,036	\$103,256	4231	87.99	3723	739	1056
06	073	0032.13	Middle	No	117.30	\$119,500	\$140,174	\$112,167	3965	92.76	3678	903	996
06	073	0032.14	Moderate	No	74.20	\$119,500	\$88,669	\$70,956	4764	86.08	4101	1024	1374
06	073	0033.01	Moderate	No	57.75	\$119,500	\$69,011	\$55,231	3394	95.76	3250	330	806
06	073	0033.03	Low	No	37.67	\$119,500	\$45,016	\$36,028	4330	95.31	4127	373	928
06	073	0033.04	Low	No	45.68	\$119,500	\$54,588	\$43,688	3601	94.78	3413	317	704
06	073	0033.05	Moderate	No	53.00	\$119,500	\$63,335	\$50,687	5823	96.55	5622	343	840
06	073	0034.01	Moderate	No	68.39	\$119,500	\$81,726	\$65,400	6259	81.87	5124	1243	1669

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06	073	0034.03	Low	No	46.82	\$119,500	\$55,950	\$44,773	4054	94.33	3824	478	1090
06	073	0034.04	Moderate	No	53.69	\$119,500	\$64,160	\$51,349	4481	96.25	4313	451	1103
06	073	0035.01	Low	No	40.29	\$119,500	\$48,147	\$38,532	3994	95.14	3800	399	970
06	073	0035.02	Low	No	45.53	\$119,500	\$54,408	\$43,542	4599	95.65	4399	340	1143
06	073	0036.01	Moderate	No	55.89	\$119,500	\$66,789	\$53,447	2951	96.65	2852	254	743
06	073	0036.02	Moderate	No	55.36	\$119,500	\$66,155	\$52,941	3056	96.30	2943	231	713
06	073	0036.03	Moderate	No	54.17	\$119,500	\$64,733	\$51,806	4092	94.72	3876	243	991
06	073	0038.00	Unknown	No	0.00	\$119,500	\$0	\$0	7014	57.84	4057	0	0
06	073	0039.01	Low	No	47.51	\$119,500	\$56,774	\$45,439	3892	95.76	3727	241	897
06	073	0039.02	Low	No	48.01	\$119,500	\$57,372	\$45,917	4673	94.93	4436	345	1324
06	073	0040.00	Moderate	No	52.31	\$119,500	\$62,510	\$50,025	4521	94.32	4264	360	1079
06	073	0041.01	Middle	No	82.74	\$119,500	\$98,874	\$79,120	3986	65.78	2622	601	905
06	073	0041.02	Moderate	No	76.56	\$119,500	\$91,489	\$73,214	1899	72.09	1369	227	569
06	073	0042.00	Upper	No	144.06	\$119,500	\$172,152	\$137,763	5818	38.66	2249	1398	2272
06	073	0043.00	Middle	No	88.44	\$119,500	\$105,686	\$84,574	3660	36.23	1326	736	1577
06	073	0044.00	Middle	No	108.17	\$119,500	\$129,263	\$103,438	3750	39.57	1484	594	1649
06	073	0045.01	Moderate	No	70.96	\$119,500	\$84,797	\$67,857	2612	58.15	1519	173	570
06	073	0046.00	Moderate	No	68.63	\$119,500	\$82,013	\$65,635	1912	49.90	954	153	609
06	073	0047.00	Moderate	No	64.98	\$119,500	\$77,651	\$62,143	1493	74.55	1113	67	580
06	073	0048.00	Low	No	41.11	\$119,500	\$49,126	\$39,318	3384	88.09	2981	467	1317
06	073	0049.00	Moderate	No	52.51	\$119,500	\$62,749	\$50,215	4978	93.81	4670	383	1248
06	073	0050.00	Moderate	No	51.22	\$119,500	\$61,208	\$48,981	2312	90.57	2094	129	532
06	073	0051.01	Moderate	No	53.88	\$119,500	\$64,387	\$51,529	3199	58.80	1881	54	0
06	073	0051.02	Middle	No	108.67	\$119,500	\$129,861	\$103,923	4428	42.21	1869	529	110
06	073	0051.03	Unknown	No	0.00	\$119,500	\$0	\$0	4242	62.23	2640	38	240
06	073	0052.01	Moderate	No	61.04	\$119,500	\$72,943	\$58,375	3562	51.49	1834	226	12
06	073	0052.02	Middle	No	96.89	\$119,500	\$115,784	\$92,656	4270	50.91	2174	281	144
06	073	0053.01	Middle	No	87.58	\$119,500	\$104,658	\$83,750	2975	47.36	1409	215	132
06	073	0053.02	Upper	No	174.36	\$119,500	\$208,360	\$166,736	4328	51.32	2221	319	15

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06	073	0054.01	Upper	No	165.21	\$119,500	\$197,426	\$157,984	1723	34.01	586	768	0
06	073	0054.02	Upper	No	127.27	\$119,500	\$152,088	\$121,708	4126	32.09	1324	1032	161
06	073	0054.03	Upper	No	154.97	\$119,500	\$185,189	\$148,188	3705	37.81	1401	1082	187
06	073	0055.00	Unknown	No	0.00	\$119,500	\$0	\$0	390	52.05	203	0	0
06	073	0056.01	Middle	No	119.11	\$119,500	\$142,336	\$113,906	2728	48.17	1314	357	68
06	073	0056.02	Upper	No	182.44	\$119,500	\$218,016	\$174,464	2365	43.68	1033	604	55
06	073	0057.00	Unknown	No	0.00	\$119,500	\$0	\$0	1416	46.05	652	81	176
06	073	0058.01	Upper	No	164.51	\$119,500	\$196,589	\$157,313	1959	36.80	721	140	229
06	073	0058.02	Upper	No	139.21	\$119,500	\$166,356	\$133,125	2535	32.35	820	366	205
06	073	0059.00	Upper	No	124.66	\$119,500	\$148,969	\$119,205	2959	34.44	1019	391	512
06	073	0060.00	Upper	No	130.08	\$119,500	\$155,446	\$124,395	4381	30.02	1315	1076	970
06	073	0061.00	Upper	No	128.10	\$119,500	\$153,080	\$122,500	2274	35.53	808	496	927
06	073	0062.00	Unknown	No	0.00	\$119,500	\$0	\$0	109	23.85	26	0	0
06	073	0063.00	Unknown	No	0.00	\$119,500	\$0	\$0	2183	53.18	1161	0	11
06	073	0065.00	Moderate	No	75.19	\$119,500	\$89,852	\$71,908	3338	47.03	1570	361	393
06	073	0066.00	Moderate	No	54.67	\$119,500	\$65,331	\$52,284	1845	65.42	1207	0	408
06	073	0068.01	Moderate	No	68.68	\$119,500	\$82,073	\$65,682	2739	42.75	1171	447	414
06	073	0068.02	Middle	No	90.04	\$119,500	\$107,598	\$86,103	5704	46.04	2626	502	708
06	073	0069.00	Upper	No	151.83	\$119,500	\$181,437	\$145,190	5427	25.74	1397	1217	1924
06	073	0070.02	Upper	No	203.99	\$119,500	\$243,768	\$195,064	3155	19.14	604	1113	1297
06	073	0071.00	Upper	No	186.83	\$119,500	\$223,262	\$178,655	4646	18.14	843	1739	1814
06	073	0072.00	Upper	No	161.07	\$119,500	\$192,479	\$154,028	5589	23.65	1322	1223	1540
06	073	0073.02	Upper	No	174.73	\$119,500	\$208,802	\$167,083	2193	17.28	379	682	1020
06	073	0073.03	Upper	No	181.89	\$119,500	\$217,359	\$173,933	1744	22.48	392	228	680
06	073	0073.04	Middle	No	101.52	\$119,500	\$121,316	\$97,083	3303	25.28	835	502	1054
06	073	0074.01	Middle	No	86.74	\$119,500	\$103,654	\$82,946	3197	34.03	1088	520	637
06	073	0074.02	Middle	No	85.40	\$119,500	\$102,053	\$81,667	3631	26.80	973	780	1278
06	073	0075.01	Middle	No	118.99	\$119,500	\$142,193	\$113,790	3993	28.05	1120	369	1417

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06	073	0075.02	Middle	No	87.77	\$119,500	\$104,885	\$83,929	3150	27.78	875	370	1255
06	073	0076.01	Middle	No	112.66	\$119,500	\$134,629	\$107,734	2419	28.52	690	564	1609
06	073	0076.02	Middle	No	101.96	\$119,500	\$121,842	\$97,500	1876	21.80	409	246	1296
06	073	0077.01	Middle	No	114.10	\$119,500	\$136,350	\$109,107	3682	24.25	893	706	789
06	073	0077.02	Upper	No	144.70	\$119,500	\$172,917	\$138,375	3837	24.50	940	395	831
06	073	0078.00	Middle	No	102.81	\$119,500	\$122,858	\$98,318	5764	40.25	2320	334	1504
06	073	0079.05	Middle	No	112.63	\$119,500	\$134,593	\$107,708	2508	25.28	634	243	980
06	073	0079.07	Moderate	No	51.93	\$119,500	\$62,056	\$49,663	3039	28.23	858	357	987
06	073	0079.08	Moderate	No	64.45	\$119,500	\$77,018	\$61,635	2874	31.87	916	174	1044
06	073	0079.10	Middle	No	80.92	\$119,500	\$96,699	\$77,386	2740	26.64	730	271	770
06	073	0079.11	Middle	No	86.45	\$119,500	\$103,308	\$82,670	2571	28.20	725	573	541
06	073	0079.12	Middle	No	91.34	\$119,500	\$109,151	\$87,350	1932	26.86	519	94	545
06	073	0080.02	Upper	No	163.99	\$119,500	\$195,968	\$156,818	2598	22.17	576	788	1001
06	073	0080.03	Upper	No	158.06	\$119,500	\$188,882	\$151,151	3288	22.75	748	790	1104
06	073	0080.06	Upper	No	135.23	\$119,500	\$161,600	\$129,315	3885	21.52	836	591	1228
06	073	0081.01	Upper	No	126.32	\$119,500	\$150,952	\$120,792	3859	21.85	843	703	1668
06	073	0081.02	Upper	No	182.61	\$119,500	\$218,219	\$174,625	3424	20.12	689	1035	1216
06	073	0082.01	Upper	No	225.49	\$119,500	\$269,461	\$215,625	1845	25.91	478	428	641
06	073	0082.02	Upper	No	166.13	\$119,500	\$198,525	\$158,859	1524	18.31	279	302	261
06	073	0083.01	Upper	No	201.54	\$119,500	\$240,840	\$192,727	3371	21.60	728	1050	1347
06	073	0083.03	Upper	No	214.69	\$119,500	\$256,555	\$205,298	3531	26.62	940	1198	1433
06	073	0083.05	Low	No	47.49	\$119,500	\$56,751	\$45,417	14126	54.55	7706	32	249
06	073	0083.06	Upper	No	208.89	\$119,500	\$249,624	\$199,750	3163	28.49	901	957	1071
06	073	0083.07	Upper	No	168.06	\$119,500	\$200,832	\$160,711	3887	32.93	1280	1299	1441
06	073	0083.10	Upper	No	160.57	\$119,500	\$191,881	\$153,542	5731	30.76	1763	1962	2410
06	073	0083.11	Upper	No	211.02	\$119,500	\$252,169	\$201,790	2849	23.34	665	984	1193
06	073	0083.12	Upper	No	223.87	\$119,500	\$267,525	\$214,079	3787	27.30	1034	1065	1374
06	073	0083.13	Upper	No	214.97	\$119,500	\$256,889	\$205,568	2245	32.69	734	765	836
06	073	0083.24	Upper	No	241.03	\$119,500	\$288,031	\$230,489	6745	24.11	1626	2173	2389

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06	073	0083.27	Upper	No	164.02	\$119,500	\$196,004	\$156,843	6247	38.08	2379	1540	2022
06	073	0083.28	Upper	No	261.44	\$119,500	\$312,421	\$250,001	8213	56.06	4604	1950	2338
06	073	0083.30	Upper	No	213.23	\$119,500	\$254,810	\$203,906	5524	45.93	2537	1286	1511
06	073	0083.31	Upper	No	217.78	\$119,500	\$260,247	\$208,250	2568	38.90	999	790	974
06	073	0083.36	Upper	No	172.67	\$119,500	\$206,341	\$165,114	2191	45.87	1005	632	717
06	073	0083.37	Upper	No	163.91	\$119,500	\$195,872	\$156,741	4358	53.63	2337	1340	1543
06	073	0083.39	Middle	No	103.92	\$119,500	\$124,184	\$99,375	1886	60.18	1135	137	308
06	073	0083.43	Moderate	No	71.17	\$119,500	\$85,048	\$68,063	4322	59.21	2559	400	1171
06	073	0083.44	Upper	No	127.17	\$119,500	\$151,968	\$121,607	3609	35.69	1288	929	1252
06	073	0083.45	Middle	No	116.08	\$119,500	\$138,716	\$111,008	3609	31.17	1125	771	1226
06	073	0083.46	Upper	No	178.60	\$119,500	\$213,427	\$170,789	4831	61.87	2989	1420	1532
06	073	0083.47	Upper	No	138.15	\$119,500	\$165,089	\$132,107	6598	71.99	4750	1703	2070
06	073	0083.48	Middle	No	109.69	\$119,500	\$131,080	\$104,892	5178	76.13	3942	1232	1590
06	073	0083.49	Upper	No	123.92	\$119,500	\$148,084	\$118,500	3526	73.85	2604	784	1048
06	073	0083.50	Middle	No	116.52	\$119,500	\$139,241	\$111,429	6228	77.41	4821	1012	1565
06	073	0083.51	Middle	No	117.13	\$119,500	\$139,970	\$112,011	4393	77.35	3398	643	1183
06	073	0083.52	Middle	No	98.64	\$119,500	\$117,875	\$94,330	3544	76.19	2700	508	738
06	073	0083.53	Middle	No	104.07	\$119,500	\$124,364	\$99,524	4941	69.05	3412	1315	1660
06	073	0083.55	Middle	No	113.63	\$119,500	\$135,788	\$108,657	3366	80.36	2705	708	907
06	073	0083.56	Middle	No	104.28	\$119,500	\$124,615	\$99,719	3697	75.87	2805	789	1094
06	073	0083.57	Middle	No	101.50	\$119,500	\$121,293	\$97,063	4500	83.09	3739	821	968
06	073	0083.58	Middle	No	106.98	\$119,500	\$127,841	\$102,306	6856	77.73	5329	1444	2078
06	073	0083.59	Moderate	No	65.71	\$119,500	\$78,523	\$62,841	4121	79.52	3277	315	532
06	073	0083.60	Moderate	No	72.62	\$119,500	\$86,781	\$69,444	6159	79.02	4867	1115	1492
06	073	0083.61	Middle	No	112.42	\$119,500	\$134,342	\$107,500	2616	48.81	1277	613	530
06	073	0083.62	Upper	No	131.20	\$119,500	\$156,784	\$125,465	3334	41.12	1371	804	1081
06	073	0083.63	Moderate	No	65.40	\$119,500	\$78,153	\$62,543	5025	71.18	3577	168	203
06	073	0083.64	Middle	No	100.19	\$119,500	\$119,727	\$95,813	5132	56.74	2912	636	919

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06	073	0083.65	Upper	No	181.48	\$119,500	\$216,869	\$173,542	2881	56.47	1627	865	945
06	073	0083.66	Upper	No	193.39	\$119,500	\$231,101	\$184,926	7113	60.07	4273	2074	2354
06	073	0083.67	Upper	No	170.71	\$119,500	\$203,998	\$163,241	3491	59.75	2086	578	742
06	073	0083.68	Upper	No	202.01	\$119,500	\$241,402	\$193,177	6580	59.59	3921	1710	2037
06	073	0083.69	Upper	No	155.74	\$119,500	\$186,109	\$148,929	3151	49.76	1568	868	447
06	073	0083.70	Upper	No	135.49	\$119,500	\$161,911	\$129,563	4080	43.58	1778	975	1258
06	073	0083.71	Upper	No	126.31	\$119,500	\$150,940	\$120,789	4434	48.42	2147	324	360
06	073	0083.72	Upper	No	234.12	\$119,500	\$279,773	\$223,878	4260	49.20	2096	970	1007
06	073	0083.73	Upper	No	164.63	\$119,500	\$196,733	\$157,431	3317	48.66	1614	756	780
06	073	0083.74	Upper	No	261.44	\$119,500	\$312,421	\$250,001	4298	58.07	2496	1127	1207
06	073	0083.75	Upper	No	121.83	\$119,500	\$145,587	\$116,507	4318	58.50	2526	376	341
06	073	0083.76	Upper	No	134.69	\$119,500	\$160,955	\$128,801	5686	57.88	3291	391	567
06	073	0083.77	Upper	No	136.48	\$119,500	\$163,094	\$130,515	2608	57.90	1510	285	145
06	073	0083.78	Unknown	No	0.00	\$119,500	\$0	\$0	1024	64.75	663	79	0
06	073	0083.79	Upper	No	129.01	\$119,500	\$154,167	\$123,368	4287	63.98	2743	236	31
06	073	0083.80	Middle	No	115.51	\$119,500	\$138,034	\$110,458	7165	72.03	5161	676	660
06	073	0083.81	Middle	No	114.99	\$119,500	\$137,413	\$109,962	2722	72.41	1971	502	822
06	073	0085.01	Upper	No	146.87	\$119,500	\$175,510	\$140,443	5271	34.36	1811	1399	2029
06	073	0085.02	Upper	No	121.29	\$119,500	\$144,942	\$115,985	6218	45.01	2799	1561	2407
06	073	0085.03	Middle	No	112.70	\$119,500	\$134,677	\$107,768	6869	37.94	2606	1973	2448
06	073	0085.04	Upper	No	129.89	\$119,500	\$155,219	\$124,205	6150	40.68	2502	1575	2257
06	073	0085.05	Middle	No	109.01	\$119,500	\$130,267	\$104,245	5657	50.88	2878	1250	1575
06	073	0085.06	Middle	No	101.04	\$119,500	\$120,743	\$96,625	3981	50.11	1995	936	1303
06	073	0085.07	Middle	No	96.21	\$119,500	\$114,971	\$92,005	7520	54.40	4091	1045	1460
06	073	0085.09	Upper	No	120.22	\$119,500	\$143,663	\$114,964	6949	50.57	3514	1367	1712
06	073	0085.10	Moderate	No	63.70	\$119,500	\$76,122	\$60,917	6912	57.47	3972	1124	1313
06	073	0085.11	Upper	No	121.23	\$119,500	\$144,870	\$115,924	5480	62.92	3448	1087	1144
06	073	0085.12	Upper	No	125.97	\$119,500	\$150,534	\$120,461	4386	32.72	1435	1225	1499
06	073	0085.13	Middle	No	116.73	\$119,500	\$139,492	\$111,625	2798	33.06	925	823	1022

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
06	073	0086.00	Moderate	No	54.57	\$119,500	\$65,211	\$52,190	6535	80.38	5253	1078	1974
06	073	0087.01	Middle	No	90.63	\$119,500	\$108,303	\$86,667	3353	55.89	1874	276	699
06	073	0087.02	Middle	No	98.96	\$119,500	\$118,257	\$94,632	4750	60.00	2850	748	1212
06	073	0088.00	Moderate	No	70.82	\$119,500	\$84,630	\$67,723	6128	81.69	5006	638	1300
06	073	0089.01	Moderate	No	66.28	\$119,500	\$79,205	\$63,384	5036	53.71	2705	988	1087
06	073	0089.02	Middle	No	91.39	\$119,500	\$109,211	\$87,392	2601	43.68	1136	707	68
06	073	0090.00	Middle	No	91.72	\$119,500	\$109,605	\$87,708	3746	68.37	2561	588	1128
06	073	0091.01	Middle	No	105.46	\$119,500	\$126,025	\$100,847	5652	32.31	1826	1602	1911
06	073	0091.02	Moderate	No	56.50	\$119,500	\$67,518	\$54,033	3529	49.02	1730	321	1218
06	073	0091.03	Upper	No	151.98	\$119,500	\$181,616	\$145,330	3850	28.68	1104	1034	1295
06	073	0091.04	Middle	No	113.87	\$119,500	\$136,075	\$108,889	2886	25.16	726	914	1119
06	073	0091.07	Middle	No	91.54	\$119,500	\$109,390	\$87,535	5739	47.99	2754	756	1145
06	073	0091.08	Middle	No	81.77	\$119,500	\$97,715	\$78,194	1943	35.77	695	530	749
06	073	0091.09	Unknown	No	0.00	\$119,500	\$0	\$0	4033	52.44	2115	15	36
06	073	0092.01	Moderate	No	64.69	\$119,500	\$77,305	\$61,865	6165	62.74	3868	529	1463
06	073	0092.03	Upper	No	151.09	\$119,500	\$180,553	\$144,479	4141	47.28	1958	578	697
06	073	0092.04	Upper	No	143.40	\$119,500	\$171,363	\$137,132	3362	48.01	1614	876	1275
06	073	0093.01	Middle	No	98.16	\$119,500	\$117,301	\$93,873	4337	57.32	2486	1015	1122
06	073	0093.05	Middle	No	114.20	\$119,500	\$136,469	\$109,203	4948	47.07	2329	1238	1627
06	073	0093.06	Middle	No	105.96	\$119,500	\$126,622	\$101,324	6125	53.18	3257	973	1236
06	073	0093.07	Moderate	No	70.19	\$119,500	\$83,877	\$67,125	4863	52.70	2563	323	149
06	073	0093.08	Upper	No	125.67	\$119,500	\$150,176	\$120,172	4319	52.95	2287	415	326
06	073	0094.00	Moderate	No	50.98	\$119,500	\$60,921	\$48,750	8035	51.36	4127	0	534
06	073	0095.02	Upper	No	121.98	\$119,500	\$145,766	\$116,641	3801	43.86	1667	996	1260
06	073	0095.04	Upper	No	216.39	\$119,500	\$258,586	\$206,927	7198	41.09	2958	1689	2136
06	073	0095.05	Upper	No	141.70	\$119,500	\$169,332	\$135,500	6559	41.12	2697	1991	2414
06	073	0095.06	Upper	No	145.52	\$119,500	\$173,896	\$139,153	4385	41.51	1820	1170	1538
06	073	0095.07	Middle	No	91.15	\$119,500	\$108,924	\$87,169	3550	44.70	1587	913	1093

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06	073	0095.09	Moderate	No	77.47	\$119,500	\$92,577	\$74,082	5314	48.19	2561	560	661
06	073	0095.10	Moderate	No	60.73	\$119,500	\$72,572	\$58,080	4813	46.56	2241	7	1374
06	073	0095.11	Moderate	No	75.81	\$119,500	\$90,593	\$72,500	3852	49.79	1918	6	1084
06	073	0096.02	Upper	No	136.78	\$119,500	\$163,452	\$130,795	3946	38.32	1512	1010	1365
06	073	0096.03	Moderate	No	61.65	\$119,500	\$73,672	\$58,958	6293	59.67	3755	983	496
06	073	0096.04	Middle	No	100.69	\$119,500	\$120,325	\$96,292	3553	45.37	1612	810	1017
06	073	0097.03	Middle	No	113.96	\$119,500	\$136,182	\$108,977	3590	34.12	1225	1091	1329
06	073	0097.04	Upper	No	120.74	\$119,500	\$144,284	\$115,461	6152	36.67	2256	2128	2139
06	073	0097.05	Upper	No	152.40	\$119,500	\$182,118	\$145,739	3847	37.07	1426	1006	1038
06	073	0097.06	Upper	No	170.68	\$119,500	\$203,963	\$163,214	7520	30.40	2286	2151	2513
06	073	0098.01	Upper	No	147.82	\$119,500	\$176,645	\$141,350	5164	35.30	1823	1363	1224
06	073	0098.02	Middle	No	102.81	\$119,500	\$122,858	\$98,317	6586	46.83	3084	1648	1816
06	073	0098.04	Upper	No	134.55	\$119,500	\$160,787	\$128,661	5024	34.75	1746	1652	1914
06	073	0098.05	Upper	No	134.64	\$119,500	\$160,895	\$128,750	4802	32.34	1553	1483	1603
06	073	0099.01	Unknown	No	0.00	\$119,500	\$0	\$0	678	40.71	276	0	0
06	073	0099.02	Unknown	No	0.00	\$119,500	\$0	\$0	6	33.33	2	0	0
06	073	0100.01	Middle	No	83.77	\$119,500	\$100,105	\$80,104	4032	91.34	3683	825	971
06	073	0100.03	Middle	No	87.05	\$119,500	\$104,025	\$83,243	5806	91.18	5294	1557	1645
06	073	0100.04	Moderate	No	77.28	\$119,500	\$92,350	\$73,906	4538	93.48	4242	932	1117
06	073	0100.05	Low	No	47.43	\$119,500	\$56,679	\$45,363	7060	97.31	6870	657	1165
06	073	0100.09	Moderate	No	61.71	\$119,500	\$73,743	\$59,018	6517	97.12	6329	519	962
06	073	0100.10	Low	No	47.19	\$119,500	\$56,392	\$45,126	5506	91.61	5044	1025	1356
06	073	0100.11	Middle	No	90.31	\$119,500	\$107,920	\$86,364	3603	91.42	3294	785	966
06	073	0100.12	Moderate	No	61.83	\$119,500	\$73,887	\$59,125	4567	97.77	4465	386	642
06	073	0100.13	Moderate	No	62.47	\$119,500	\$74,652	\$59,741	6009	98.34	5909	348	838
06	073	0100.15	Upper	No	123.45	\$119,500	\$147,523	\$118,056	4582	93.21	4271	667	958
06	073	0100.16	Unknown	No	0.00	\$119,500	\$0	\$0	4126	75.04	3096	0	0
06	073	0100.17	Middle	No	116.59	\$119,500	\$139,325	\$111,495	5818	89.05	5181	1089	1266
06	073	0100.18	Middle	No	97.43	\$119,500	\$116,429	\$93,166	6718	90.18	6058	936	1221

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06	073	0100.19	Middle	No	115.52	\$119,500	\$138,046	\$110,469	4045	88.28	3571	427	756
06	073	0101.03	Moderate	No	58.66	\$119,500	\$70,099	\$56,094	6248	85.20	5323	1202	2006
06	073	0101.04	Middle	No	84.09	\$119,500	\$100,488	\$80,417	3378	74.39	2513	793	1116
06	073	0101.06	Moderate	No	55.34	\$119,500	\$66,131	\$52,924	5237	94.37	4942	674	998
06	073	0101.07	Moderate	No	74.74	\$119,500	\$89,314	\$71,473	6578	90.13	5929	1132	1570
06	073	0101.09	Middle	No	90.60	\$119,500	\$108,267	\$86,644	4597	93.74	4309	899	1135
06	073	0101.10	Moderate	No	53.91	\$119,500	\$64,422	\$51,554	7510	90.23	6776	1108	1312
06	073	0101.11	Moderate	No	51.74	\$119,500	\$61,829	\$49,479	3289	97.54	3208	370	560
06	073	0101.12	Moderate	No	51.70	\$119,500	\$61,782	\$49,441	5204	94.47	4916	228	691
06	073	0102.01	Middle	No	100.98	\$119,500	\$120,671	\$96,563	2768	41.94	1161	720	921
06	073	0102.02	Moderate	No	74.79	\$119,500	\$89,374	\$71,522	3499	53.93	1887	582	1149
06	073	0103.00	Moderate	No	78.73	\$119,500	\$94,082	\$75,284	4485	63.97	2869	667	1324
06	073	0104.01	Moderate	No	57.19	\$119,500	\$68,342	\$54,696	2452	76.88	1885	234	598
06	073	0104.02	Moderate	No	55.61	\$119,500	\$66,454	\$53,185	5800	80.97	4696	319	1147
06	073	0105.01	Middle	No	102.05	\$119,500	\$121,950	\$97,589	1365	46.23	631	270	538
06	073	0105.02	Moderate	No	52.83	\$119,500	\$63,132	\$50,521	5766	74.47	4294	229	955
06	073	0106.01	Upper	No	182.11	\$119,500	\$217,621	\$174,141	2106	29.34	618	838	1372
06	073	0108.00	Middle	No	114.80	\$119,500	\$137,186	\$109,784	2339	20.69	484	524	1111
06	073	0109.00	Upper	No	149.87	\$119,500	\$179,095	\$143,317	1627	22.50	366	528	860
06	073	0110.00	Middle	No	119.78	\$119,500	\$143,137	\$114,545	2983	26.18	781	685	919
06	073	0111.00	Upper	No	131.28	\$119,500	\$156,880	\$125,536	3795	25.72	976	990	1585
06	073	0113.00	Upper	No	142.48	\$119,500	\$170,264	\$136,250	4036	54.53	2201	0	32
06	073	0116.01	Low	No	43.86	\$119,500	\$52,413	\$41,947	5713	95.82	5474	192	897
06	073	0116.02	Moderate	No	61.43	\$119,500	\$73,409	\$58,750	3520	91.08	3206	236	683
06	073	0117.00	Moderate	No	54.22	\$119,500	\$64,793	\$51,850	7569	92.79	7023	502	1141
06	073	0118.01	Low	No	33.28	\$119,500	\$39,770	\$31,826	3692	92.80	3426	302	941
06	073	0118.02	Moderate	No	53.21	\$119,500	\$63,586	\$50,883	6636	94.85	6294	655	1523
06	073	0119.02	Moderate	No	79.33	\$119,500	\$94,799	\$75,867	5797	88.17	5111	983	1456

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06	073	0120.02	Low	No	43.85	\$119,500	\$52,401	\$41,932	3394	95.08	3227	179	407
06	073	0120.03	Moderate	No	71.65	\$119,500	\$85,622	\$68,523	3372	90.63	3056	464	818
06	073	0121.01	Middle	No	82.84	\$119,500	\$98,994	\$79,219	2167	87.49	1896	375	529
06	073	0121.02	Moderate	No	52.94	\$119,500	\$63,263	\$50,625	3160	90.57	2862	541	867
06	073	0122.00	Moderate	No	60.13	\$119,500	\$71,855	\$57,500	3513	90.21	3169	508	979
06	073	0123.02	Low	No	40.26	\$119,500	\$48,111	\$38,500	1889	82.27	1554	100	270
06	073	0123.03	Middle	No	93.68	\$119,500	\$111,948	\$89,583	3669	69.91	2565	426	738
06	073	0123.04	Middle	No	107.05	\$119,500	\$127,925	\$102,371	3997	71.23	2847	695	1153
06	073	0124.01	Moderate	No	56.70	\$119,500	\$67,757	\$54,219	3693	87.71	3239	367	775
06	073	0124.02	Moderate	No	59.28	\$119,500	\$70,840	\$56,691	5822	86.52	5037	424	824
06	073	0125.01	Low	No	38.05	\$119,500	\$45,470	\$36,392	4401	91.98	4048	539	836
06	073	0125.02	Moderate	No	57.61	\$119,500	\$68,844	\$55,089	4576	90.67	4149	392	647
06	073	0126.00	Moderate	No	61.37	\$119,500	\$73,337	\$58,684	5143	88.45	4549	685	1406
06	073	0127.00	Moderate	No	62.27	\$119,500	\$74,413	\$59,545	4945	88.37	4370	257	965
06	073	0128.00	Moderate	No	74.62	\$119,500	\$89,171	\$71,354	4009	77.25	3097	754	998
06	073	0129.00	Middle	No	93.88	\$119,500	\$112,187	\$89,779	3540	74.27	2629	659	1024
06	073	0130.00	Moderate	No	77.43	\$119,500	\$92,529	\$74,048	5997	85.14	5106	959	1234
06	073	0131.02	Moderate	No	61.05	\$119,500	\$72,955	\$58,382	7294	88.59	6462	595	1022
06	073	0131.03	Moderate	No	64.70	\$119,500	\$77,317	\$61,875	2922	90.55	2646	350	556
06	073	0131.04	Moderate	No	65.64	\$119,500	\$78,440	\$62,773	6017	91.31	5494	258	708
06	073	0132.03	Low	No	45.32	\$119,500	\$54,157	\$43,338	6471	93.34	6040	315	964
06	073	0132.04	Moderate	No	60.06	\$119,500	\$71,772	\$57,438	4114	94.77	3899	691	1008
06	073	0132.05	Moderate	No	54.34	\$119,500	\$64,936	\$51,964	2473	92.80	2295	267	488
06	073	0132.06	Moderate	No	53.80	\$119,500	\$64,291	\$51,450	6909	91.34	6311	816	1187
06	073	0133.01	Middle	No	99.27	\$119,500	\$118,628	\$94,931	5271	80.40	4238	1160	1515
06	073	0133.02	Middle	No	100.32	\$119,500	\$119,882	\$95,938	5073	82.69	4195	1052	1466
06	073	0133.03	Moderate	No	68.68	\$119,500	\$82,073	\$65,676	5130	88.99	4565	923	1246
06	073	0133.06	Middle	No	90.36	\$119,500	\$107,980	\$86,406	4615	87.74	4049	644	1092
06	073	0133.07	Middle	No	84.36	\$119,500	\$100,810	\$80,669	4274	90.45	3866	1122	1325

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06	073	0133.08	Moderate	No	70.19	\$119,500	\$83,877	\$67,122	3962	92.63	3670	526	1009
06	073	0133.09	Middle	No	114.65	\$119,500	\$137,007	\$109,640	6866	84.05	5771	1538	1820
06	073	0133.12	Middle	No	89.12	\$119,500	\$106,498	\$85,221	2798	87.49	2448	646	855
06	073	0133.15	Upper	No	124.14	\$119,500	\$148,347	\$118,708	3431	78.29	2686	757	1170
06	073	0133.16	Upper	No	121.44	\$119,500	\$145,121	\$116,125	7461	81.64	6091	1674	1808
06	073	0133.17	Upper	No	135.53	\$119,500	\$161,958	\$129,598	16159	87.80	14187	2863	3244
06	073	0133.18	Upper	No	129.68	\$119,500	\$154,968	\$124,013	7876	86.49	6812	1489	1978
06	073	0133.19	Upper	No	134.76	\$119,500	\$161,038	\$128,867	7458	81.42	6072	1264	1366
06	073	0133.20	Upper	No	130.32	\$119,500	\$155,732	\$124,624	6556	82.21	5390	1173	1788
06	073	0133.21	Upper	No	131.41	\$119,500	\$157,035	\$125,660	8312	87.05	7236	1686	2009
06	073	0133.22	Unknown	No	0.00	\$119,500	\$0	\$0	4635	83.00	3847	979	931
06	073	0133.23	Upper	No	136.33	\$119,500	\$162,914	\$130,370	6428	85.33	5485	1944	2419
06	073	0133.24	Middle	No	95.40	\$119,500	\$114,003	\$91,233	2644	87.63	2317	333	287
06	073	0133.25	Middle	No	90.92	\$119,500	\$108,649	\$86,949	5367	85.21	4573	637	1089
06	073	0133.26	Upper	No	184.80	\$119,500	\$220,836	\$176,719	4478	90.78	4065	816	1313
06	073	0133.27	Upper	No	128.74	\$119,500	\$153,844	\$123,112	5401	82.11	4435	636	636
06	073	0134.01	Middle	No	108.74	\$119,500	\$129,944	\$103,984	4499	72.04	3241	1036	1279
06	073	0134.09	Middle	No	105.74	\$119,500	\$126,359	\$101,116	5590	77.08	4309	1285	1505
06	073	0134.11	Upper	No	120.89	\$119,500	\$144,464	\$115,600	5270	67.40	3552	1446	1665
06	073	0134.12	Middle	No	111.19	\$119,500	\$132,872	\$106,332	5187	75.19	3900	1024	1645
06	073	0134.14	Upper	No	128.24	\$119,500	\$153,247	\$122,632	7375	80.41	5930	2250	2544
06	073	0134.15	Upper	No	125.29	\$119,500	\$149,722	\$119,808	1640	75.98	1246	359	543
06	073	0134.16	Middle	No	107.61	\$119,500	\$128,594	\$102,909	3930	67.79	2664	909	1278
06	073	0134.17	Upper	No	139.31	\$119,500	\$166,475	\$133,214	1971	75.19	1482	605	698
06	073	0134.18	Middle	No	96.02	\$119,500	\$114,744	\$91,822	6095	80.72	4920	1483	1879
06	073	0134.20	Middle	No	108.00	\$119,500	\$129,060	\$103,281	3608	84.56	3051	382	564
06	073	0134.21	Middle	No	106.51	\$119,500	\$127,279	\$101,850	4720	82.33	3886	826	1229
06	073	0134.22	Upper	No	142.20	\$119,500	\$169,929	\$135,982	3964	68.64	2721	1262	1437

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06	073	0134.23	Upper	No	121.22	\$119,500	\$144,858	\$115,917	3934	79.18	3115	747	904
06	073	0134.24	Upper	No	130.50	\$119,500	\$155,948	\$124,795	5698	78.98	4500	1134	1737
06	073	0134.25	Upper	No	159.58	\$119,500	\$190,698	\$152,604	2243	81.05	1818	466	513
06	073	0135.03	Moderate	No	75.96	\$119,500	\$90,772	\$72,643	6168	62.08	3829	1030	1325
06	073	0135.04	Upper	No	121.77	\$119,500	\$145,515	\$116,449	3847	57.66	2218	919	1102
06	073	0135.05	Middle	No	88.57	\$119,500	\$105,841	\$84,700	5060	56.98	2883	1147	1286
06	073	0135.06	Moderate	No	76.42	\$119,500	\$91,322	\$73,083	4422	64.41	2848	860	1178
06	073	0136.01	Middle	No	94.92	\$119,500	\$113,429	\$90,774	5253	46.54	2445	1328	1627
06	073	0136.04	Middle	No	105.42	\$119,500	\$125,977	\$100,815	6256	29.60	1852	1159	1422
06	073	0136.05	Upper	No	152.51	\$119,500	\$182,249	\$145,838	5804	27.89	1619	1985	2095
06	073	0136.07	Moderate	No	68.20	\$119,500	\$81,499	\$65,223	2665	45.44	1211	539	334
06	073	0136.08	Middle	No	89.87	\$119,500	\$107,395	\$85,938	4048	35.20	1425	701	778
06	073	0137.01	Middle	No	118.30	\$119,500	\$141,369	\$113,125	2588	36.86	954	682	783
06	073	0137.02	Middle	No	83.62	\$119,500	\$99,926	\$79,969	5630	73.04	4039	693	1383
06	073	0138.01	Middle	No	87.81	\$119,500	\$104,933	\$83,975	5178	58.25	3016	984	1436
06	073	0138.02	Moderate	No	64.05	\$119,500	\$76,540	\$61,250	3311	80.16	2654	454	871
06	073	0139.03	Middle	No	99.78	\$119,500	\$119,237	\$95,417	3927	74.69	2933	920	1000
06	073	0139.05	Middle	No	112.42	\$119,500	\$134,342	\$107,500	4084	66.63	2721	1131	1249
06	073	0139.06	Moderate	No	71.57	\$119,500	\$85,526	\$68,438	4965	73.27	3638	1062	1524
06	073	0139.07	Moderate	No	50.89	\$119,500	\$60,814	\$48,670	4159	86.78	3609	294	630
06	073	0139.08	Moderate	No	72.67	\$119,500	\$86,841	\$69,496	3972	85.12	3381	532	873
06	073	0139.09	Moderate	No	79.30	\$119,500	\$94,764	\$75,833	4521	81.33	3677	1291	1420
06	073	0140.01	Moderate	No	75.57	\$119,500	\$90,306	\$72,266	4941	69.08	3413	764	1427
06	073	0140.02	Middle	No	97.77	\$119,500	\$116,835	\$93,500	4291	73.64	3160	929	1132
06	073	0141.01	Middle	No	89.21	\$119,500	\$106,606	\$85,313	3867	69.72	2696	760	1131
06	073	0141.02	Middle	No	84.38	\$119,500	\$100,834	\$80,688	3827	88.14	3373	717	1092
06	073	0142.00	Middle	No	96.12	\$119,500	\$114,863	\$91,920	7130	71.98	5132	1426	1932
06	073	0143.00	Moderate	No	76.61	\$119,500	\$91,549	\$73,264	3957	74.43	2945	625	1009
06	073	0144.00	Low	No	45.08	\$119,500	\$53,871	\$43,107	4270	81.03	3460	223	632

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06	073	0145.00	Middle	No	80.78	\$119,500	\$96,532	\$77,250	4076	63.03	2569	657	1055
06	073	0146.01	Moderate	No	55.21	\$119,500	\$65,976	\$52,798	4779	56.66	2708	458	956
06	073	0146.02	Middle	No	108.32	\$119,500	\$129,442	\$103,583	4902	47.16	2312	1092	1579
06	073	0147.01	Middle	No	106.82	\$119,500	\$127,650	\$102,150	4045	46.80	1893	740	1120
06	073	0147.02	Middle	No	98.40	\$119,500	\$117,588	\$94,097	4239	48.12	2040	972	1525
06	073	0148.03	Moderate	No	66.05	\$119,500	\$78,930	\$63,162	5048	43.28	2185	380	621
06	073	0148.04	Middle	No	118.30	\$119,500	\$141,369	\$113,125	4588	38.47	1765	1196	1222
06	073	0148.05	Middle	No	92.15	\$119,500	\$110,119	\$88,125	5104	44.85	2289	702	1058
06	073	0148.06	Moderate	No	60.50	\$119,500	\$72,298	\$57,857	2677	60.52	1620	357	862
06	073	0149.01	Middle	No	98.32	\$119,500	\$117,492	\$94,024	4742	44.58	2114	721	1179
06	073	0149.02	Middle	No	84.86	\$119,500	\$101,408	\$81,150	3340	40.45	1351	401	827
06	073	0150.01	Moderate	No	77.40	\$119,500	\$92,493	\$74,018	4294	43.99	1889	696	1122
06	073	0150.02	Moderate	No	52.51	\$119,500	\$62,749	\$50,219	2468	49.23	1215	147	339
06	073	0151.00	Middle	No	88.20	\$119,500	\$105,399	\$84,340	5011	38.99	1954	978	1466
06	073	0152.00	Upper	No	150.71	\$119,500	\$180,098	\$144,120	3958	29.28	1159	1258	1449
06	073	0153.01	Middle	No	84.53	\$119,500	\$101,013	\$80,833	3411	45.53	1553	574	808
06	073	0153.02	Upper	No	124.46	\$119,500	\$148,730	\$119,018	4591	36.22	1663	1167	1531
06	073	0154.03	Upper	No	148.36	\$119,500	\$177,290	\$141,875	2545	22.48	572	731	811
06	073	0154.05	Middle	No	117.46	\$119,500	\$140,365	\$112,321	5980	28.38	1697	1486	1647
06	073	0154.06	Upper	No	143.60	\$119,500	\$171,602	\$137,321	2520	20.12	507	729	911
06	073	0154.07	Moderate	No	51.94	\$119,500	\$62,068	\$49,671	4323	34.88	1508	273	706
06	073	0154.08	Middle	No	104.29	\$119,500	\$124,627	\$99,732	3817	31.46	1201	999	1258
06	073	0155.01	Middle	No	100.51	\$119,500	\$120,109	\$96,111	5346	32.29	1726	1634	1879
06	073	0155.02	Middle	No	108.54	\$119,500	\$129,705	\$103,796	2950	32.64	963	856	988
06	073	0156.01	Middle	No	90.08	\$119,500	\$107,646	\$86,143	6340	39.62	2512	1277	1678
06	073	0156.02	Upper	No	127.63	\$119,500	\$152,518	\$122,045	2472	27.95	691	704	804
06	073	0157.01	Low	No	36.76	\$119,500	\$43,928	\$35,156	6503	59.05	3840	414	843
06	073	0157.04	Moderate	No	58.22	\$119,500	\$69,573	\$55,675	4559	48.85	2227	584	832

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06	073	0157.05	Low	No	49.02	\$119,500	\$58,579	\$46,875	4515	44.65	2016	135	273
06	073	0157.06	Low	No	32.83	\$119,500	\$39,232	\$31,395	2473	51.96	1285	204	291
06	073	0158.01	Low	No	48.68	\$119,500	\$58,173	\$46,550	4010	58.23	2335	144	253
06	073	0158.02	Moderate	No	55.35	\$119,500	\$66,143	\$52,929	5027	47.01	2363	217	637
06	073	0159.01	Low	No	35.97	\$119,500	\$42,984	\$34,403	3671	73.41	2695	166	382
06	073	0159.02	Moderate	No	63.86	\$119,500	\$76,313	\$61,071	5340	54.48	2909	540	801
06	073	0160.00	Middle	No	106.47	\$119,500	\$127,232	\$101,818	2628	47.79	1256	522	754
06	073	0161.00	Middle	No	103.76	\$119,500	\$123,993	\$99,223	5991	40.96	2454	1500	1943
06	073	0162.01	Upper	No	142.78	\$119,500	\$170,622	\$136,539	6079	30.98	1883	1507	1802
06	073	0162.02	Middle	No	81.11	\$119,500	\$96,926	\$77,561	3793	59.00	2238	192	649
06	073	0163.01	Low	No	49.43	\$119,500	\$59,069	\$47,273	5533	55.09	3048	505	712
06	073	0163.02	Low	No	43.97	\$119,500	\$52,544	\$42,052	5750	55.03	3164	506	928
06	073	0164.01	Upper	No	128.54	\$119,500	\$153,605	\$122,917	5311	39.80	2114	1226	1561
06	073	0164.03	Middle	No	96.88	\$119,500	\$115,772	\$92,646	4778	36.33	1736	1072	1402
06	073	0164.04	Moderate	No	57.76	\$119,500	\$69,023	\$55,238	3190	57.68	1840	209	560
06	073	0165.02	Moderate	No	64.12	\$119,500	\$76,623	\$61,321	7271	47.06	3422	666	1622
06	073	0165.03	Middle	No	95.83	\$119,500	\$114,517	\$91,636	3056	43.72	1336	472	752
06	073	0165.04	Moderate	No	56.84	\$119,500	\$67,924	\$54,360	7171	63.98	4588	549	932
06	073	0166.06	Upper	No	131.32	\$119,500	\$156,927	\$125,575	3576	35.60	1273	937	1162
06	073	0166.07	Middle	No	114.88	\$119,500	\$137,282	\$109,853	7111	34.09	2424	1841	2254
06	073	0166.08	Upper	No	124.18	\$119,500	\$148,395	\$118,750	2475	27.19	673	642	793
06	073	0166.09	Middle	No	107.84	\$119,500	\$128,869	\$103,125	5470	29.63	1621	1300	1643
06	073	0166.10	Middle	No	80.66	\$119,500	\$96,389	\$77,132	4334	36.11	1565	1074	1324
06	073	0166.13	Middle	No	87.58	\$119,500	\$104,658	\$83,750	2006	35.09	704	480	577
06	073	0166.14	Middle	No	106.96	\$119,500	\$127,817	\$102,283	4115	35.09	1444	944	1167
06	073	0166.15	Upper	No	122.22	\$119,500	\$146,053	\$116,875	4278	46.77	2001	587	675
06	073	0166.16	Middle	No	97.42	\$119,500	\$116,417	\$93,158	4452	39.38	1753	803	1169
06	073	0166.17	Moderate	No	66.61	\$119,500	\$79,599	\$63,702	3550	43.30	1537	781	1156
06	073	0166.18	Middle	No	93.02	\$119,500	\$111,159	\$88,958	3947	35.88	1416	1093	1305

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06	073	0166.19	Moderate	No	71.89	\$119,500	\$85,909	\$68,750	4576	40.14	1837	1187	1381
06	073	0166.20	Middle	No	104.44	\$119,500	\$124,806	\$99,875	2664	35.02	933	731	832
06	073	0166.21	Middle	No	115.60	\$119,500	\$138,142	\$110,543	4386	34.09	1495	1102	1209
06	073	0167.03	Middle	No	104.94	\$119,500	\$125,403	\$100,354	2750	40.91	1125	520	695
06	073	0167.04	Upper	No	128.90	\$119,500	\$154,036	\$123,261	7174	37.19	2668	1534	1692
06	073	0167.05	Moderate	No	67.23	\$119,500	\$80,340	\$64,292	4629	42.45	1965	421	971
06	073	0167.06	Middle	No	100.46	\$119,500	\$120,050	\$96,069	2966	32.03	950	608	807
06	073	0168.04	Moderate	No	78.16	\$119,500	\$93,401	\$74,740	7727	45.99	3554	1218	1433
06	073	0168.06	Moderate	No	75.27	\$119,500	\$89,948	\$71,979	4462	43.70	1950	868	1152
06	073	0168.07	Middle	No	103.46	\$119,500	\$123,635	\$98,939	7707	36.97	2849	2232	2659
06	073	0168.09	Middle	No	87.72	\$119,500	\$104,825	\$83,882	6056	40.18	2433	1455	1839
06	073	0168.10	Upper	No	126.00	\$119,500	\$150,570	\$120,489	2733	29.78	814	760	869
06	073	0168.11	Middle	No	116.17	\$119,500	\$138,823	\$111,094	4677	32.41	1516	1222	1678
06	073	0168.12	Middle	No	119.06	\$119,500	\$142,277	\$113,850	3463	24.66	854	1175	1344
06	073	0168.13	Middle	No	106.56	\$119,500	\$127,339	\$101,900	3441	23.86	821	1003	1175
06	073	0169.01	Middle	No	115.41	\$119,500	\$137,915	\$110,366	7217	30.40	2194	1981	2542
06	073	0169.02	Middle	No	111.39	\$119,500	\$133,111	\$106,522	2562	47.81	1225	724	844
06	073	0170.06	Upper	No	162.03	\$119,500	\$193,626	\$154,940	2924	25.82	755	1092	1137
06	073	0170.09	Middle	No	107.72	\$119,500	\$128,725	\$103,007	4482	44.85	2010	993	1057
06	073	0170.10	Upper	No	154.87	\$119,500	\$185,070	\$148,095	3110	40.77	1268	935	998
06	073	0170.14	Middle	No	85.77	\$119,500	\$102,495	\$82,019	2493	19.82	494	1031	1442
06	073	0170.18	Middle	No	85.44	\$119,500	\$102,101	\$81,707	3727	60.77	2265	816	1022
06	073	0170.20	Upper	No	171.89	\$119,500	\$205,409	\$164,375	3986	28.63	1141	1324	1479
06	073	0170.21	Upper	No	142.93	\$119,500	\$170,801	\$136,674	3182	24.80	789	1046	1108
06	073	0170.22	Upper	No	130.45	\$119,500	\$155,888	\$124,741	5665	40.32	2284	1482	1564
06	073	0170.31	Upper	No	120.26	\$119,500	\$143,711	\$115,000	4003	46.52	1862	841	963
06	073	0170.33	Upper	No	154.22	\$119,500	\$184,293	\$147,478	5608	56.95	3194	1336	1713
06	073	0170.34	Upper	No	121.53	\$119,500	\$145,228	\$116,217	4893	48.82	2389	1018	1536

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06	073	0170.35	Middle	No	118.90	\$119,500	\$142,086	\$113,699	3319	57.58	1911	399	642
06	073	0170.36	Upper	No	127.52	\$119,500	\$152,386	\$121,944	3352	56.56	1896	805	788
06	073	0170.37	Upper	No	126.96	\$119,500	\$151,717	\$121,409	5876	54.53	3204	1156	1405
06	073	0170.39	Upper	No	131.37	\$119,500	\$156,987	\$125,625	6915	55.40	3831	1553	1726
06	073	0170.40	Upper	No	148.89	\$119,500	\$177,924	\$142,376	4277	45.97	1966	1371	1446
06	073	0170.41	Upper	No	131.85	\$119,500	\$157,561	\$126,083	6111	44.59	2725	1340	1711
06	073	0170.43	Upper	No	171.02	\$119,500	\$204,369	\$163,542	5891	61.84	3643	1514	1509
06	073	0170.44	Upper	No	187.51	\$119,500	\$224,074	\$179,306	5638	56.74	3199	1446	1779
06	073	0170.45	Upper	No	153.69	\$119,500	\$183,660	\$146,964	2703	52.31	1414	735	820
06	073	0170.46	Upper	No	156.30	\$119,500	\$186,779	\$149,464	3727	43.17	1609	1294	1373
06	073	0170.47	Upper	No	162.49	\$119,500	\$194,176	\$155,383	3996	32.91	1315	1359	1567
06	073	0170.48	Middle	No	86.41	\$119,500	\$103,260	\$82,634	6627	57.88	3836	1076	1565
06	073	0170.49	Upper	No	123.88	\$119,500	\$148,037	\$118,464	3033	45.53	1381	614	871
06	073	0170.50	Moderate	No	77.23	\$119,500	\$92,290	\$73,854	3011	50.25	1513	708	841
06	073	0170.51	Upper	No	136.46	\$119,500	\$163,070	\$130,494	4669	42.79	1998	1363	1989
06	073	0170.52	Middle	No	110.49	\$119,500	\$132,036	\$105,658	5137	52.01	2672	998	1342
06	073	0170.53	Upper	No	175.46	\$119,500	\$209,675	\$167,788	3406	26.31	896	1120	1190
06	073	0170.54	Upper	No	147.79	\$119,500	\$176,609	\$141,328	5654	32.07	1813	1629	1793
06	073	0170.55	Upper	No	147.17	\$119,500	\$175,868	\$140,737	5125	55.47	2843	1348	1667
06	073	0170.56	Middle	No	114.77	\$119,500	\$137,150	\$109,750	4426	51.60	2284	676	920
06	073	0170.57	Upper	No	169.02	\$119,500	\$201,979	\$161,630	3763	35.61	1340	1169	1410
06	073	0170.58	Upper	No	128.72	\$119,500	\$153,820	\$123,095	4048	48.52	1964	988	1169
06	073	0170.59	Middle	No	101.96	\$119,500	\$121,842	\$97,500	3609	23.28	840	1427	1479
06	073	0170.60	Upper	No	155.03	\$119,500	\$185,261	\$148,250	2728	26.58	725	1352	1386
06	073	0170.61	Upper	No	230.66	\$119,500	\$275,639	\$220,573	3838	26.42	1014	1164	1507
06	073	0170.62	Upper	No	261.44	\$119,500	\$312,421	\$250,001	5489	36.24	1989	1285	1844
06	073	0170.63	Upper	No	162.89	\$119,500	\$194,654	\$155,761	4659	42.80	1994	860	1058
06	073	0170.64	Upper	No	199.01	\$119,500	\$237,817	\$190,302	7844	71.89	5639	2049	2154
06	073	0170.65	Upper	No	218.18	\$119,500	\$260,725	\$208,631	9344	53.42	4992	2234	2499

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06	073	0170.66	Upper	No	126.88	\$119,500	\$151,622	\$121,336	5989	43.50	2605	921	1083
06	073	0170.67	Upper	No	206.83	\$119,500	\$247,162	\$197,778	3213	51.67	1660	625	833
06	073	0170.68	Upper	No	136.25	\$119,500	\$162,819	\$130,294	4778	58.16	2779	898	1199
06	073	0170.69	Upper	No	159.84	\$119,500	\$191,009	\$152,850	2544	47.41	1206	564	646
06	073	0170.70	Upper	No	194.41	\$119,500	\$232,320	\$185,905	6376	61.95	3950	1119	1263
06	073	0170.71	Upper	No	202.38	\$119,500	\$241,844	\$193,528	5073	59.39	3013	731	1334
06	073	0171.04	Upper	No	126.43	\$119,500	\$151,084	\$120,903	4014	24.94	1001	1114	1331
06	073	0171.06	Upper	No	212.64	\$119,500	\$254,105	\$203,333	5100	19.69	1004	1255	1998
06	073	0171.07	Upper	No	194.64	\$119,500	\$232,595	\$186,128	2858	24.39	697	963	1063
06	073	0171.08	Upper	No	169.93	\$119,500	\$203,066	\$162,500	4717	24.15	1139	1383	1608
06	073	0171.09	Upper	No	214.07	\$119,500	\$255,814	\$204,706	6845	26.59	1820	1581	1908
06	073	0171.11	Upper	No	207.90	\$119,500	\$248,441	\$198,802	4415	21.00	927	1484	1811
06	073	0171.12	Upper	No	158.91	\$119,500	\$189,897	\$151,964	2602	27.36	712	663	684
06	073	0171.13	Upper	No	160.16	\$119,500	\$191,391	\$153,150	5381	45.85	2467	920	1050
06	073	0172.01	Upper	No	261.44	\$119,500	\$312,421	\$250,001	1905	17.11	326	537	1168
06	073	0172.02	Upper	No	141.66	\$119,500	\$169,284	\$135,469	2035	16.71	340	502	1007
06	073	0173.03	Upper	No	128.85	\$119,500	\$153,976	\$123,214	3033	17.77	539	902	1355
06	073	0173.05	Upper	No	142.14	\$119,500	\$169,857	\$135,926	3100	18.45	572	1040	1251
06	073	0173.06	Upper	No	217.14	\$119,500	\$259,482	\$207,639	2855	18.18	519	871	1187
06	073	0173.07	Upper	No	136.14	\$119,500	\$162,687	\$130,188	2264	20.23	458	635	839
06	073	0173.08	Middle	No	112.46	\$119,500	\$134,390	\$107,540	3178	43.23	1374	489	701
06	073	0174.03	Upper	No	167.97	\$119,500	\$200,724	\$160,625	4998	21.41	1070	1478	1911
06	073	0174.05	Middle	No	98.96	\$119,500	\$118,257	\$94,637	3604	31.22	1125	841	1376
06	073	0174.06	Upper	No	161.91	\$119,500	\$193,482	\$154,832	3135	19.97	626	715	1090
06	073	0174.07	Upper	No	189.87	\$119,500	\$226,895	\$181,563	3080	17.08	526	801	1405
06	073	0174.08	Upper	No	152.07	\$119,500	\$181,724	\$145,417	2684	27.12	728	459	910
06	073	0175.01	Upper	No	135.22	\$119,500	\$161,588	\$129,306	2755	20.29	559	454	1306
06	073	0175.02	Upper	No	142.72	\$119,500	\$170,550	\$136,477	3674	40.85	1501	582	1219

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
06	073	0176.01	Upper	No	163.81	\$119,500	\$195,753	\$156,649	5511	19.20	1058	1339	1619
06	073	0176.03	Upper	No	159.77	\$119,500	\$190,925	\$152,778	2498	29.06	726	844	1110
06	073	0176.05	Upper	No	181.32	\$119,500	\$216,677	\$173,393	3692	37.16	1372	647	836
06	073	0176.06	Middle	No	99.88	\$119,500	\$119,357	\$95,510	3988	36.99	1475	832	1196
06	073	0177.01	Upper	No	165.83	\$119,500	\$198,167	\$158,578	5379	26.90	1447	1137	1954
06	073	0177.02	Upper	No	150.88	\$119,500	\$180,302	\$144,281	2923	22.65	662	670	1407
06	073	0178.01	Middle	No	102.13	\$119,500	\$122,045	\$97,665	7000	30.70	2149	1507	1943
06	073	0178.08	Upper	No	160.43	\$119,500	\$191,714	\$153,409	6166	24.73	1525	2134	2515
06	073	0178.09	Upper	No	138.20	\$119,500	\$165,149	\$132,159	2324	22.46	522	604	831
06	073	0178.10	Upper	No	170.41	\$119,500	\$203,640	\$162,955	5067	22.93	1162	1443	1737
06	073	0178.11	Upper	No	135.03	\$119,500	\$161,361	\$129,129	6806	30.11	2049	1468	2355
06	073	0178.13	Upper	No	134.18	\$119,500	\$160,345	\$128,311	4370	22.49	983	1112	1830
06	073	0179.01	Middle	No	83.91	\$119,500	\$100,272	\$80,243	3767	41.09	1548	298	873
06	073	0179.02	Middle	No	81.36	\$119,500	\$97,225	\$77,808	2883	45.02	1298	535	992
06	073	0180.00	Upper	No	149.41	\$119,500	\$178,545	\$142,875	3089	23.08	713	447	1112
06	073	0181.01	Moderate	No	77.92	\$119,500	\$93,114	\$74,511	3474	37.31	1296	917	1366
06	073	0181.02	Upper	No	149.52	\$119,500	\$178,676	\$142,976	2544	30.46	775	380	947
06	073	0182.01	Middle	No	88.42	\$119,500	\$105,662	\$84,554	2942	53.94	1587	368	870
06	073	0182.02	Moderate	No	70.25	\$119,500	\$83,949	\$67,176	3122	60.31	1883	263	815
06	073	0183.01	Upper	No	126.80	\$119,500	\$151,526	\$121,250	1008	25.89	261	281	438
06	073	0183.02	Moderate	No	73.05	\$119,500	\$87,295	\$69,861	1335	31.76	424	243	280
06	073	0184.00	Moderate	No	71.59	\$119,500	\$85,550	\$68,466	3561	47.46	1690	308	758
06	073	0185.04	Middle	No	84.24	\$119,500	\$100,667	\$80,556	6797	36.05	2450	1548	2175
06	073	0185.09	Moderate	No	55.85	\$119,500	\$66,741	\$53,415	4974	71.01	3532	512	684
06	073	0185.10	Moderate	No	77.12	\$119,500	\$92,158	\$73,750	3419	65.66	2245	653	895
06	073	0185.11	Middle	No	81.46	\$119,500	\$97,345	\$77,896	4959	59.99	2975	750	1046
06	073	0185.12	Moderate	No	62.09	\$119,500	\$74,198	\$59,375	3647	34.33	1252	1325	1834
06	073	0185.15	Middle	No	113.29	\$119,500	\$135,382	\$108,333	5064	37.03	1875	1094	1523
06	073	0185.16	Middle	No	92.07	\$119,500	\$110,024	\$88,043	3940	56.75	2236	749	921

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06	073	0185.17	Moderate	No	79.44	\$119,500	\$94,931	\$75,972	3996	45.92	1835	822	1395
06	073	0185.18	Middle	No	106.36	\$119,500	\$127,100	\$101,708	3132	77.01	2412	582	792
06	073	0185.19	Moderate	No	67.86	\$119,500	\$81,093	\$64,899	5575	77.78	4336	761	974
06	073	0185.20	Moderate	No	72.78	\$119,500	\$86,972	\$69,595	5540	73.29	4060	931	1482
06	073	0185.21	Middle	No	95.42	\$119,500	\$114,027	\$91,250	4888	59.37	2902	889	1461
06	073	0185.22	Upper	No	120.15	\$119,500	\$143,579	\$114,896	5371	53.60	2879	879	1217
06	073	0185.23	Middle	No	93.90	\$119,500	\$112,211	\$89,792	5116	53.50	2737	1071	1402
06	073	0185.24	Middle	No	116.08	\$119,500	\$138,716	\$111,000	3642	53.40	1945	698	954
06	073	0185.25	Upper	No	155.39	\$119,500	\$185,691	\$148,590	4395	48.74	2142	1132	1426
06	073	0186.01	Middle	No	107.09	\$119,500	\$127,973	\$102,406	4622	47.56	2198	1035	1518
06	073	0186.08	Upper	No	121.87	\$119,500	\$145,635	\$116,537	3103	54.85	1702	925	1050
06	073	0186.09	Middle	No	84.77	\$119,500	\$101,300	\$81,063	6286	75.18	4726	1149	1757
06	073	0186.12	Upper	No	136.05	\$119,500	\$162,580	\$130,103	4098	56.54	2317	1053	1336
06	073	0186.13	Moderate	No	69.92	\$119,500	\$83,554	\$66,860	4117	67.82	2792	535	914
06	073	0186.15	Moderate	No	59.23	\$119,500	\$70,780	\$56,642	2814	79.21	2229	333	693
06	073	0186.16	Low	No	38.00	\$119,500	\$45,410	\$36,346	3724	69.07	2572	158	515
06	073	0186.17	Middle	No	110.62	\$119,500	\$132,191	\$105,781	3561	66.67	2374	763	1034
06	073	0186.18	Moderate	No	68.10	\$119,500	\$81,380	\$65,125	3969	87.02	3454	300	656
06	073	0186.19	Upper	No	150.09	\$119,500	\$179,358	\$143,527	6194	44.28	2743	1268	1760
06	073	0186.20	Middle	No	108.44	\$119,500	\$129,586	\$103,696	2718	82.41	2240	435	404
06	073	0186.21	Middle	No	90.29	\$119,500	\$107,897	\$86,346	1640	72.93	1196	357	569
06	073	0186.22	Moderate	No	67.84	\$119,500	\$81,069	\$64,873	5130	62.77	3220	934	1302
06	073	0187.00	Moderate	No	55.42	\$119,500	\$66,227	\$52,998	37892	45.97	17418	38	7708
06	073	0188.01	Middle	No	101.60	\$119,500	\$121,412	\$97,159	3808	34.40	1310	1101	1309
06	073	0188.03	Middle	No	105.76	\$119,500	\$126,383	\$101,136	5056	34.99	1769	1164	1725
06	073	0188.04	Upper	No	154.05	\$119,500	\$184,090	\$147,308	5536	25.78	1427	1759	2046
06	073	0188.05	Upper	No	132.92	\$119,500	\$158,839	\$127,105	3572	30.71	1097	1083	1393
06	073	0189.03	Moderate	No	59.24	\$119,500	\$70,792	\$56,648	5161	59.85	3089	905	1510

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06	073	0189.04	Moderate	No	59.15	\$119,500	\$70,684	\$56,563	6316	66.04	4171	755	1206
06	073	0189.05	Moderate	No	69.80	\$119,500	\$83,411	\$66,750	6764	71.66	4847	824	1259
06	073	0189.06	Moderate	No	67.42	\$119,500	\$80,567	\$64,474	6298	64.88	4086	1025	1421
06	073	0190.01	Middle	No	89.45	\$119,500	\$106,893	\$85,536	6395	33.20	2123	1994	2509
06	073	0190.02	Middle	No	105.69	\$119,500	\$126,300	\$101,071	3581	55.12	1974	677	895
06	073	0191.03	Middle	No	102.83	\$119,500	\$122,882	\$98,338	7046	41.68	2937	1628	2220
06	073	0191.05	Upper	No	127.81	\$119,500	\$152,733	\$122,220	6920	31.78	2199	2161	2462
06	073	0191.07	Middle	No	108.82	\$119,500	\$130,040	\$104,063	2470	48.18	1190	649	778
06	073	0191.08	Middle	No	85.44	\$119,500	\$102,101	\$81,702	3072	75.98	2334	721	1075
06	073	0191.09	Middle	No	92.29	\$119,500	\$110,287	\$88,255	4793	51.64	2475	1304	1535
06	073	0191.10	Middle	No	110.03	\$119,500	\$131,486	\$105,221	5438	50.68	2756	1197	1779
06	073	0191.11	Middle	No	99.15	\$119,500	\$118,484	\$94,817	4417	54.97	2428	880	1235
06	073	0192.03	Middle	No	119.65	\$119,500	\$142,982	\$114,417	2952	46.27	1366	666	855
06	073	0192.05	Middle	No	84.47	\$119,500	\$100,942	\$80,773	6472	71.46	4625	989	1465
06	073	0192.06	Moderate	No	78.31	\$119,500	\$93,580	\$74,884	5586	81.70	4564	617	1014
06	073	0192.08	Upper	No	132.77	\$119,500	\$158,660	\$126,964	3564	35.35	1260	1004	1219
06	073	0192.09	Upper	No	121.30	\$119,500	\$144,954	\$116,000	3270	30.55	999	885	1039
06	073	0192.10	Moderate	No	68.77	\$119,500	\$82,180	\$65,763	5882	74.57	4386	813	1328
06	073	0193.01	Upper	No	122.58	\$119,500	\$146,483	\$117,218	6651	47.20	3139	1873	2259
06	073	0193.03	Upper	No	124.29	\$119,500	\$148,527	\$118,854	8025	52.39	4204	1883	2368
06	073	0193.04	Middle	No	90.88	\$119,500	\$108,602	\$86,908	3548	50.23	1782	698	1149
06	073	0193.05	Middle	No	106.84	\$119,500	\$127,674	\$102,167	3983	47.55	1894	818	1452
06	073	0194.03	Middle	No	99.38	\$119,500	\$118,759	\$95,033	6489	65.13	4226	1200	1610
06	073	0194.04	Moderate	No	77.97	\$119,500	\$93,174	\$74,559	3697	86.10	3183	544	789
06	073	0194.05	Middle	No	84.07	\$119,500	\$100,464	\$80,396	3813	70.50	2688	575	903
06	073	0194.06	Middle	No	81.87	\$119,500	\$97,835	\$78,289	4959	60.76	3013	990	1283
06	073	0195.01	Moderate	No	57.37	\$119,500	\$68,557	\$54,861	3831	92.59	3547	160	449
06	073	0195.02	Moderate	No	54.08	\$119,500	\$64,626	\$51,714	5492	88.67	4870	301	926
06	073	0195.03	Moderate	No	71.01	\$119,500	\$84,857	\$67,905	5032	75.32	3790	603	1207

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06	073	0196.01	Middle	No	105.74	\$119,500	\$126,359	\$101,120	6622	55.63	3684	1156	1718
06	073	0196.02	Middle	No	87.99	\$119,500	\$105,148	\$84,143	5438	53.95	2934	982	1264
06	073	0197.01	Middle	No	85.42	\$119,500	\$102,077	\$81,689	7022	54.09	3798	1106	1493
06	073	0197.02	Middle	No	98.95	\$119,500	\$118,245	\$94,621	5069	41.98	2128	1172	1554
06	073	0198.03	Middle	No	100.84	\$119,500	\$120,504	\$96,435	5937	38.10	2262	855	1616
06	073	0198.04	Upper	No	136.79	\$119,500	\$163,464	\$130,804	4567	26.95	1231	1369	1637
06	073	0198.05	Middle	No	83.74	\$119,500	\$100,069	\$80,079	4138	54.11	2239	807	1166
06	073	0198.08	Middle	No	110.61	\$119,500	\$132,179	\$105,774	4853	23.35	1133	1711	2331
06	073	0198.09	Upper	No	131.68	\$119,500	\$157,358	\$125,924	4096	27.64	1132	1498	1704
06	073	0198.10	Middle	No	95.57	\$119,500	\$114,206	\$91,395	6412	40.13	2573	1702	1774
06	073	0198.11	Upper	No	145.25	\$119,500	\$173,574	\$138,894	7330	40.90	2998	1586	1773
06	073	0199.02	Middle	No	96.97	\$119,500	\$115,879	\$92,734	4211	62.22	2620	757	980
06	073	0199.03	Middle	No	96.54	\$119,500	\$115,365	\$92,321	4718	49.15	2319	955	1282
06	073	0199.04	Middle	No	92.98	\$119,500	\$111,111	\$88,919	6865	43.48	2985	986	1400
06	073	0199.05	Middle	No	109.80	\$119,500	\$131,211	\$105,000	4326	41.33	1788	969	1363
06	073	0200.15	Upper	No	173.33	\$119,500	\$207,129	\$165,750	5171	27.31	1412	1510	1557
06	073	0200.17	Moderate	No	66.58	\$119,500	\$79,563	\$63,667	3187	61.66	1965	378	511
06	073	0200.19	Middle	No	103.49	\$119,500	\$123,671	\$98,966	6728	41.01	2759	2292	2577
06	073	0200.21	Middle	No	81.56	\$119,500	\$97,464	\$77,992	6034	79.20	4779	727	1059
06	073	0200.23	Middle	No	114.56	\$119,500	\$136,899	\$109,547	4734	56.68	2683	1014	1230
06	073	0200.24	Middle	No	103.78	\$119,500	\$124,017	\$99,243	4129	49.82	2057	1004	1295
06	073	0200.25	Middle	No	83.80	\$119,500	\$100,141	\$80,134	5021	55.95	2809	957	1119
06	073	0200.26	Upper	No	123.19	\$119,500	\$147,212	\$117,802	4345	33.19	1442	1257	1653
06	073	0200.28	Low	No	45.43	\$119,500	\$54,289	\$43,448	3690	92.01	3395	46	146
06	073	0200.29	Moderate	No	58.72	\$119,500	\$70,170	\$56,154	6854	71.33	4889	415	782
06	073	0200.30	Upper	No	186.83	\$119,500	\$223,262	\$178,659	7193	35.06	2522	1837	2088
06	073	0200.31	Upper	No	121.07	\$119,500	\$144,679	\$115,772	6659	35.04	2333	1748	2036
06	073	0200.32	Upper	No	151.36	\$119,500	\$180,875	\$144,741	3649	26.72	975	1129	1445

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06	073	0200.33	Middle	No	107.67	\$119,500	\$128,666	\$102,966	3720	29.68	1104	989	1427
06	073	0200.34	Upper	No	195.12	\$119,500	\$233,168	\$186,585	2737	24.33	666	779	843
06	073	0200.35	Upper	No	186.44	\$119,500	\$222,796	\$178,289	6858	22.60	1550	1820	2306
06	073	0200.36	Low	No	44.52	\$119,500	\$53,201	\$42,578	3613	88.35	3192	522	633
06	073	0200.37	Moderate	No	57.99	\$119,500	\$69,298	\$55,455	4331	73.10	3166	654	1120
06	073	0200.38	Upper	No	130.24	\$119,500	\$155,637	\$124,545	5773	56.69	3273	1190	1586
06	073	0200.39	Middle	No	111.11	\$119,500	\$132,776	\$106,250	2226	58.09	1293	471	574
06	073	0200.40	Upper	No	153.96	\$119,500	\$183,982	\$147,222	4299	35.52	1527	1149	1416
06	073	0200.41	Middle	No	94.39	\$119,500	\$112,796	\$90,263	3028	65.03	1969	365	768
06	073	0200.42	Upper	No	162.34	\$119,500	\$193,996	\$155,240	3794	30.57	1160	1386	1490
06	073	0200.43	Upper	No	170.96	\$119,500	\$204,297	\$163,478	6475	34.72	2248	1441	1537
06	073	0200.44	Upper	No	152.22	\$119,500	\$181,903	\$145,566	8509	41.37	3520	2061	2719
06	073	0201.05	Middle	No	91.09	\$119,500	\$108,853	\$87,109	4122	52.89	2180	708	1012
06	073	0201.06	Middle	No	95.42	\$119,500	\$114,027	\$91,250	3852	63.08	2430	782	1099
06	073	0201.07	Middle	No	93.68	\$119,500	\$111,948	\$89,583	4248	62.90	2672	921	1293
06	073	0201.08	Moderate	No	71.55	\$119,500	\$85,502	\$68,427	5901	85.04	5018	460	705
06	073	0201.09	Moderate	No	74.96	\$119,500	\$89,577	\$71,684	5178	75.96	3933	1018	1332
06	073	0201.10	Upper	No	153.04	\$119,500	\$182,883	\$146,350	7812	51.93	4057	1742	2410
06	073	0201.11	Upper	No	139.31	\$119,500	\$166,475	\$133,214	4128	42.42	1751	1038	1242
06	073	0202.02	Low	No	48.45	\$119,500	\$57,898	\$46,334	6955	88.47	6153	508	1082
06	073	0202.06	Moderate	No	61.68	\$119,500	\$73,708	\$58,983	5009	86.70	4343	614	1022
06	073	0202.07	Low	No	42.99	\$119,500	\$51,373	\$41,115	5183	88.60	4592	447	650
06	073	0202.08	Middle	No	85.37	\$119,500	\$102,017	\$81,641	2615	76.52	2001	595	764
06	073	0202.09	Moderate	No	56.15	\$119,500	\$67,099	\$53,693	4882	74.31	3628	554	951
06	073	0202.10	Moderate	No	58.92	\$119,500	\$70,409	\$56,346	5105	73.52	3753	1057	1450
06	073	0202.11	Moderate	No	66.80	\$119,500	\$79,826	\$63,884	6918	77.38	5353	705	919
06	073	0202.13	Low	No	48.53	\$119,500	\$57,993	\$46,406	3674	89.38	3284	135	330
06	073	0202.14	Low	No	38.11	\$119,500	\$45,541	\$36,442	5808	80.29	4663	75	727
06	073	0203.04	Upper	No	121.67	\$119,500	\$145,396	\$116,354	6641	39.23	2605	1816	2251

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06	073	0203.05	Middle	No	119.30	\$119,500	\$142,564	\$114,087	6124	52.22	3198	1510	1961
06	073	0203.08	Low	No	40.34	\$119,500	\$48,206	\$38,576	5981	64.15	3837	612	945
06	073	0203.09	Middle	No	102.04	\$119,500	\$121,938	\$97,583	4093	67.09	2746	685	1034
06	073	0203.10	Middle	No	111.98	\$119,500	\$133,816	\$107,083	8703	54.42	4736	1176	1586
06	073	0203.11	Middle	No	91.27	\$119,500	\$109,068	\$87,276	3600	37.08	1335	1075	1221
06	073	0203.12	Middle	No	99.20	\$119,500	\$118,544	\$94,861	4487	46.47	2085	1176	1555
06	073	0203.13	Middle	No	108.12	\$119,500	\$129,203	\$103,393	3012	56.04	1688	662	894
06	073	0204.01	Upper	No	170.46	\$119,500	\$203,700	\$163,000	2373	22.12	525	805	914
06	073	0204.03	Middle	No	102.95	\$119,500	\$123,025	\$98,453	4220	56.07	2366	985	1228
06	073	0204.04	Middle	No	92.63	\$119,500	\$110,693	\$88,582	5426	50.31	2730	936	1206
06	073	0204.05	Upper	No	155.45	\$119,500	\$185,763	\$148,650	3685	28.55	1052	1164	1210
06	073	0205.00	Moderate	No	68.18	\$119,500	\$81,475	\$65,196	4952	78.61	3893	559	1245
06	073	0206.01	Moderate	No	62.29	\$119,500	\$74,437	\$59,568	5715	80.75	4615	454	1328
06	073	0206.02	Moderate	No	65.97	\$119,500	\$78,834	\$63,086	5970	61.44	3668	902	1470
06	073	0207.05	Upper	No	122.00	\$119,500	\$145,790	\$116,667	4861	49.25	2394	1159	1331
06	073	0207.06	Upper	No	173.61	\$119,500	\$207,464	\$166,014	6656	33.95	2260	1665	2072
06	073	0207.07	Low	No	48.94	\$119,500	\$58,483	\$46,806	5077	72.09	3660	473	827
06	073	0207.08	Middle	No	94.86	\$119,500	\$113,358	\$90,714	3728	44.85	1672	914	1127
06	073	0207.10	Upper	No	143.14	\$119,500	\$171,052	\$136,875	1798	32.59	586	538	627
06	073	0207.11	Upper	No	167.70	\$119,500	\$200,402	\$160,363	3593	38.69	1390	1090	1239
06	073	0207.12	Middle	No	114.75	\$119,500	\$137,126	\$109,735	4856	52.62	2555	1391	1497
06	073	0208.01	Upper	No	154.18	\$119,500	\$184,245	\$147,432	5295	27.20	1440	1465	1865
06	073	0208.05	Middle	No	97.69	\$119,500	\$116,740	\$93,417	3674	43.20	1587	755	962
06	073	0208.06	Moderate	No	77.48	\$119,500	\$92,589	\$74,095	6158	48.88	3010	969	1313
06	073	0208.07	Upper	No	128.43	\$119,500	\$153,474	\$122,813	3070	28.50	875	957	1148
06	073	0208.10	Upper	No	132.10	\$119,500	\$157,860	\$126,324	5349	27.84	1489	1395	1677
06	073	0208.11	Upper	No	141.96	\$119,500	\$169,642	\$135,750	5923	26.78	1586	1523	2070
06	073	0208.12	Moderate	No	53.30	\$119,500	\$63,694	\$50,972	2003	51.62	1034	364	443

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
06	073	0208.13	Middle	No	95.13	\$119,500	\$113,680	\$90,968	4983	41.12	2049	1042	1560
06	073	0209.02	Middle	No	101.96	\$119,500	\$121,842	\$97,500	2306	25.07	578	633	1148
06	073	0209.03	Moderate	No	65.86	\$119,500	\$78,703	\$62,981	3030	37.56	1138	789	1532
06	073	0209.04	Middle	No	87.52	\$119,500	\$104,586	\$83,693	3266	26.64	870	931	1800
06	073	0210.01	Moderate	No	54.28	\$119,500	\$64,865	\$51,910	2085	39.62	826	615	1849
06	073	0210.02	Upper	No	160.28	\$119,500	\$191,535	\$153,274	1946	44.81	872	538	1514
06	073	0211.01	Middle	No	110.05	\$119,500	\$131,510	\$105,242	5310	55.95	2971	1312	1936
06	073	0211.02	Low	No	45.86	\$119,500	\$54,803	\$43,854	2613	47.84	1250	628	1098
06	073	0212.02	Middle	No	93.66	\$119,500	\$111,924	\$89,563	3073	34.92	1073	915	1256
06	073	0212.04	Upper	No	125.20	\$119,500	\$149,614	\$119,728	5491	22.15	1216	1760	1912
06	073	0212.05	Middle	No	96.07	\$119,500	\$114,804	\$91,867	7029	35.81	2517	1284	1888
06	073	0212.06	Upper	No	123.53	\$119,500	\$147,618	\$118,125	3039	26.82	815	991	1265
06	073	0213.02	Middle	No	114.11	\$119,500	\$136,361	\$109,116	7237	54.04	3911	1250	1443
06	073	0213.04	Upper	No	149.13	\$119,500	\$178,210	\$142,609	2709	38.32	1038	910	996
06	073	0213.05	Middle	No	114.94	\$119,500	\$137,353	\$109,911	4389	26.25	1152	1085	1285
06	073	0213.06	Upper	No	165.81	\$119,500	\$198,143	\$158,553	5762	71.50	4120	1288	1534
06	073	0214.01	Middle	No	98.49	\$119,500	\$117,696	\$94,180	4383	38.88	1704	507	1188
06	073	0214.02	Upper	No	138.21	\$119,500	\$165,161	\$132,167	2793	32.15	898	418	998
06	073	0215.01	Upper	No	261.44	\$119,500	\$312,421	\$250,001	3882	41.94	1628	1075	1255
06	073	0215.02	Upper	No	173.79	\$119,500	\$207,679	\$166,184	9851	54.51	5370	1395	2016
06	073	0216.00	Middle	No	88.37	\$119,500	\$105,602	\$84,509	3584	39.96	1432	357	471
06	073	0218.00	Upper	No	181.08	\$119,500	\$216,391	\$173,158	1980	20.00	396	721	1084
06	073	0219.00	Low	No	46.79	\$119,500	\$55,914	\$44,750	2625	86.78	2278	173	431
06	073	0220.00	Low	No	49.40	\$119,500	\$59,033	\$47,246	4526	94.26	4266	312	621
06	073	0221.01	Upper	No	162.46	\$119,500	\$194,140	\$155,357	2631	29.04	764	461	569
06	073	0221.02	Upper	No	135.09	\$119,500	\$161,433	\$129,179	7024	43.31	3042	1373	2257
06	073	9901.00	Unknown	No	0.00	\$119,500	\$0	\$0	0	0.00	0	0	0

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