

HERITAGE
BANK OF COMMERCE

CRA PUBLIC FILE

PUBLIC CRA FILE CONTENTS

1. Public section of CRA Performance Evaluation
2. List of services
3. Written comments / Responses to Comments for the current year and each of the prior two calendar years
4. Branch listing / List of branches opened or closed during the current year and each of the prior two calendar years, including street addresses and census tracts
5. HMDA Disclosure
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7. Assessment area map and geographies

PUBLIC DISCLOSURE

June 24, 2024

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

**Heritage Bank of Commerce
RSSD #2209553**

**224 AIRPORT PARKWAY
SAN JOSE, CA 95110**

**Federal Reserve Bank of San Francisco
101 Market Street
San Francisco, California 94105**

NOTE: 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 the 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 Community Reinvestment Act (CRA) Rating

Heritage Bank of Commerce is rated "SATISFACTORY"

The following table shows the performance level of Heritage Bank of Commerce with respect to the lending, investment, and service tests.

PERFORMANCE LEVELS	PERFORMANCE TESTS		
	LENDING TEST*	INVESTMENT TEST	SERVICE TEST
OUTSTANDING			
HIGH SATISFACTORY		X	X
LOW SATISFACTORY	X		
NEEDS TO IMPROVE			
SUBSTANTIAL NONCOMPLIANCE			

* The lending test is weighted more heavily than the investment and service tests in determining the overall rating.

The major factors supporting the institution’s rating include:

- Adequate lending levels that were responsive to the assessment area’s credit needs.
- A high percentage of loans were originated within the bank’s assessment area.
- An excellent geographic distribution of loans, with a strong penetration in low- and moderate-income geographies.
- A poor distribution of loans to businesses of different revenue sizes
- A relatively high level of community development activities that were responsive to the needs for affordable housing and community services to low- and moderate-income individuals.

INSTITUTION

Description of Institution

Heritage Bank of Commerce (HBC/bank) is a state-chartered bank headquartered in San Jose, California and has been conducting business since 1994. The bank had total assets of \$5.2 billion as of December 31, 2023. HBC is a wholly owned subsidiary of Heritage Commerce Corporation, a bank holding company that was established in October 1997. The previous CRA evaluation, dated April 16, 2018, assigned HBC an overall “Satisfactory” rating using the Interagency Large Institution Examination Procedures.

HBC offers a range of deposit products and banking services to consumers and businesses. The institution’s commercial product offerings include commercial real estate loans, commercial construction loans, equipment loans, term financing, and letters of credit. HBC specializes in extending government guaranteed loans and is a designated lender under the Small Business Administration’s Preferred Lender Program. The bank also participated in the federal Paycheck Protection Program (PPP), an SBA-backed loan program that helped businesses during the Covid 19 pandemic.

The bank also offers personal and home equity lines of credit, as well as deposit products such as checking money market, savings accounts, and certificates of deposit. Other products and services include cash management services, online and mobile banking, and personal bill pay.

The bank’s presence in the greater San Francisco Bay Area has expanded to include San Mateo County through the acquisition of United American Bank, San Mateo, California, on March 7, 2018, and San Francisco and Marin counties through the acquisition of Presidio Bank, San Francisco, California, on October 14, 2019. HBC operates seven full-service branches in Santa Clara and San Benito counties; six full-service branches in Alameda and Contra Costa counties; three full-service branches in San Francisco and San Mateo counties; and one full-service branch in Marin County. During the review period, the institution closed four branches, opened one branch, and relocated its main office/branch.

Exhibit 1 below represents the bank’s loan portfolio as stated in the December 31, 2023, per the bank’s Consolidated Reports of Condition and Income, and illustrates the bank’s commercial lending focus.

EXHIBIT 1		
LOANS AND LEASES AS OF DECEMBER 31, 2023		
Loan Type	\$ ('000s)	%
Commercial/Industrial & Non-Farm Non-Residential Real Estate	2,277,256	67.9
Construction & Land Development	4,564	0.1
Secured by 1-4 Family Residential Real Estate	632,742	18.9
Multi-Family Residential Real Estate	17,199	0.5
Farm Land & Agriculture	136,686	4.1
Consumer Loans & Credit Cards	5,263	0.2
State, Political Subdivisions and All Other	278,873	8.3
Total (Gross)	3,352,583	100.0

The bank's assessment areas consist of the following:

- Santa Clara and San Benito Counties, which make up the San Jose-Sunnyvale-Santa Clara, CA Metropolitan Statistical Area (MSA)
- Three separate assessment areas within the San Francisco-Oakland-Berkeley, CA MSA:
 - Alameda and Contra Costa Counties, which make up the Oakland-Berkeley-Livermore, CA Metropolitan Division (MD)
 - San Francisco and San Mateo Counties, which make up the San Francisco-San Mateo-Redwood City, CA MD
 - Marin County, which makes up the San Rafael, CA MD

There were no legal or financial impediments that prevented the bank's ability to meet the credit needs of its communities, consistent with its business strategy, size, financial capacity, and local economic condition noted at this performance evaluation.

Scope of Examination

HBC was evaluated in accordance with the *Interagency Large Institution CRA Examination Procedures*, which consist of the lending, investment, and services tests. The evaluation period for small business loans reviewed under the lending test was January 1, 2018, through December 31, 2023. The evaluation period for community development loans, investments, and community development services was April 17, 2018, through June 24, 2024.

The lending test is weighted more heavily than either the investment or service tests. The lending test evaluation is based on the HBC's small business loan products and community development loans. The investment test is based on a review of qualified community development investments made during the review period, as well as investments made during the prior period that remained on the bank's books. The service test evaluation is based on a review of retail banking services and qualified community development services performed during the review period.

Full- and limited-scope reviews of the assessment areas were determined based on several factors, which include the bank's presence, lending level, and deposit activity within each assessment area. Both the Santa Clara-San Benito and Alameda-Contra Costa assessment areas received full-scope reviews, while the San Francisco-San Mateo and Marin assessment areas received limited-scope reviews. The Santa Clara-San Benito assessment area carries the greatest weight in determining the institution's overall CRA rating, followed by the Alameda-Contra Costa assessment area. Additionally, three recent interviews with members of the communities in which the bank operates were reviewed in connection with this examination to better understand the credit needs and market conditions of the assessment areas. The community contacts represented organizations that are involved with providing affordable housing for low- and moderate-income individuals/families and providing small business owners with capital and advice to grow their business.

A performance context was developed to identify opportunities, credit needs, and small business lending activity within the assessment areas. All lending activities are presented within the core tables presented in Appendix B.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Lending Test

HBC’s overall performance under the lending test declined from a high satisfactory at the previous examination to a low satisfactory at this examination. The decline is primarily due to the poor distribution of loans among businesses of different sizes, specifically small businesses with revenue of \$1 million or less. However, a high percentage of the bank’s small business loans were made within its assessment areas, with a geographic distribution that reflects excellent penetration within different income levels, most notably in low- and moderate- income areas. Additionally, the bank extended a relatively high level of community development loans that were responsive to the area’s developmental needs and made use of flexible lending practices in serving the credit needs of its assessment areas.

LENDING ACTIVITY

The bank’s lending activities reflect adequate responsiveness to assessment area credit needs. HBC used flexible loan programs to help meet the credit in its assessment areas. The bank was an active participant in the SBA’s PPP in response to the COVID 19 pandemic and accommodated customers affected by the pandemic with loan modifications and deferments. Exhibit 2 below shows the bank’s loan originations by loan type for each of its assessment areas.

EXHIBIT 2 SUMMARY OF LENDING ACTIVITY JANUARY 1, 2018 TO DECEMBER 31, 2023				
Loan Type	#	%	\$ ('000s)	%
Total Small Business related	5,991	100	\$1,694,368	100
Total Loans	5,991	100	\$1,694,368	100

ASSESSMENT AREA CONCENTRATION

A high percentage of loans by number and dollar volume were made within the bank’s assessment areas. Exhibit 3 below shows the number and dollar volume of loans extended within HBC’s assessment areas during the review period. The tables in Appendix B provide additional information on the lending volumes of each assessment area.

EXHIBIT 3 LENDING INSIDE AND OUTSIDE THE ASSESSMENT AREAS JANUARY 1, 2018 TO DECEMBER 31, 2023								
Loan Type	Inside				Outside			
	#	%	\$ ('000s)	%	#	%	\$ ('000s)	%
Small Business	5,024	83.9	1,459,493	86.1	967	16.1	234,875	13.9
Total Loans	5,024	83.9	1,459,493	86.1	967	16.1	234,875	13.9

GEOGRAPHIC AND BORROWER DISTRIBUTION

HBC's geographic distribution of small business loans reflects excellent dispersion among census tracts of different income levels. The bank's performance level generally exceeded that of aggregate lenders operating in the assessment areas, particularly in low- and moderate-income geographies. With limited exception, the bank's small business lending within low- and moderate-income tracts exceeded the percentage of area businesses within those tracts.

The distribution of HBC's small business loans across businesses of different sizes was generally consistent with aggregate lending levels in 2018 and 2019 in all assessment areas. However, the bank's performance for the remainder of the evaluation period markedly lagged aggregate lending levels, demonstrating poor penetration among businesses with revenue size of \$1 million or less. These performance levels for geographic and borrower distribution are discussed further within the respective assessment area analyses.

COMMUNITY DEVELOPMENT LENDING

HBC makes a relatively high level of community development loans during the span of the review period. The bank's performance compares well to the community development lending levels of other similarly situated institutions. The bank extended 246 community development loans totaling \$341 million that benefitted the bank's assessment areas. Of these loans, 61 were community development loans extended under the PPP to help businesses keep their workforce employed during the COVID 19 crisis.

Investment Test

HBC's performance under the investment test is high satisfactory. HBC made a significant level of qualified community development investments, donations, and grants that demonstrated good responsiveness to the community development needs of the bank's assessment areas. These investments were primarily in mortgage backed-securities secured by mortgage loans extended to low- or moderate-income borrowers. A summary of the bank's investment activities within its assessment areas is presented in Table 26 in Appendix B, and individual activities are discussed further in the respective assessment area analyses.

Overall, the bank made a total of 105 investments totaling \$145.4 million. This amount includes \$140.2 million in current period investments, and \$5.2 million in prior period investments on the bank's books. There were two prior period investments totaling \$2.5 million in low-income housing tax credit that subsidize the creation of affordable rental housing units; these prior period investments benefitted individuals or geographies in a broader regional area that includes the bank's assessment areas. In addition, HBC made 544 donations and grants totaling \$1.5 million during the current review period.

Service Test

HBC's performance under the service test is high satisfactory. Delivery systems are readily accessible to the bank's geographies and individuals of different income levels in its assessment area. During the review period, the bank closed four branches located in the cities of Sunnyvale, San Mateo, Half Moon

Bay, and San Ramon. The bank also opened a branch in Oakland and moved its San Jose main office/branch to a new location that is within a four-mile vicinity of the former location. The institution's record of opening and closing branches has not adversely affected the accessibility of its delivery systems. Branch hours and services do not vary in a way that negatively impacts accessibility to low- and moderate-income individuals or geographies. In addition, HBC employees provided a relatively high level of qualified community development services within its assessment areas.

RETAIL BANKING SERVICES

HBC's delivery systems are reasonably accessible to all geographies and individuals of different income levels within the bank's assessment areas. Of the bank's 17 full-service branches, one is located in a low-income census tract and three are in moderate-income census tracts. The bank offers various products and services that are available at all branches. In addition, the bank offers alternative delivery channels that enhance accessibility such as mobile banking, internet banking, and remote deposit capture to provide customers with access to banking services after normal business hours. The bank also provides automated teller machines at certain branches.

COMMUNITY DEVELOPMENT SERVICES

Bank employees provided a relatively high level of community development services that were responsive to community development needs in its assessment areas. During the review period HBC employees provided 4,358 community development service hours to 86 organizations located within its assessment areas. These organizations promote affordable housing, provide community services to low- and moderate-income individuals and families, and give technical assistance to small businesses.

Fair Lending or Other Illegal Practices Review

Concurrent with this CRA evaluation, the Federal Reserve Bank of San Francisco conducted a review of the Bank's compliance with consumer protection laws and regulations and found no violations of the substantive provisions of anti-discrimination, fair lending, or other illegal credit practice rules, laws or regulations that were inconsistent with helping to meet community credit needs.

FULL-SCOPE ASSESSMENT AREA CONCLUSIONS

For each assessment area where a full-scope review was performed using the examination procedures.

Santa Clara-San Benito Assessment Area

DESCRIPTION OF OPERATIONS IN SANTA CLARA-SAN BENITO

The Santa Clara-San Benito assessment area consists of Santa Clara and San Benito Counties in their entirety, comprising the San Jose-Sunnyvale-Santa Clara MSA. Santa Clara County is located at the southern end of the San Francisco Bay and is home to Santa Clara Valley, which is also known as Silicon Valley. With a population of more than 1.9 million people¹, Santa Clara is the most populous county in the San Francisco Bay Area and in Northern California. San Benito County is in California's central region and bordered to the north by Santa Cruz and Santa Clara counties; to the east by Merced and Fresno counties; and Monterey County to the south and west. San Benito County has a population of approximately 64,000², and Hollister is the largest city and the primary job center in the area.

As of June 30, 2023, the assessment area had 41 Federal Deposit Insurance Corporation-insured commercial institutions operating 312 offices. HBC operates in a very competitive banking environment as the marketplace includes three³ of the nation's largest financial institutions with a combined network of 158 branches and deposits of \$78.3 billion, representing 48.7 percent of the deposit market share. HBC operated six branches in Santa Clara County and one branch in San Benito County; these seven branches had total deposits of \$2.6 billion, representing 1.6 percent of the market.

Exhibit 4 on the next page, presents combined key demographic and business information used to help develop a performance context for the assessment area.

¹ U.S. Census Bureau 2020 Decennial Census.

² Ibid.

³ Wells Fargo Bank, NA; Bank of America, NA; and JP Morgan Chase, NA.

EXHIBIT 4 ASSESSMENT AREA DEMOGRAPHICS ASSESSMENT AREA: SANTA CLARA-SAN BENITO								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	32	7.6	26,625	5.7	3,143	11.8	109,788	23.4
Moderate	96	22.9	95,651	20.4	6,627	6.9	76,614	16.3
Middle	167	39.8	194,975	41.6	7,014	3.6	88,028	18.8
Upper	124	29.5	151,198	32.2	3,914	2.6	194,488	41.5
Unknown	1	0.2	469	0.1	35	7.5	0	0.0
Total AA	420	100.0	468,918	100.0	20,733	4.4	468,918	100.0
Housing Units by Tract	Housing Type by Tract							
	Owner-occupied		Rental		Vacant			
	#	% by tract	% by unit	#	% by unit	#	% by unit	
Low	40,830	13,110	3.5	32.1	26,174	64.1	1,546	3.8
Moderate	138,403	64,690	17.5	46.7	67,708	48.9	6,005	4.3
Middle	293,469	151,188	40.8	51.5	126,856	43.2	15,425	5.3
Upper	214,379	140,898	38.1	65.7	62,130	29.0	11,351	5.3
Unknown	1,030	355	0.1	34.5	594	57.7	81	7.9
Total AA	688,111	370,241	100.0	53.8	283,462	41.2	34,408	5.0
Total Businesses by Tract	Businesses by Tract & Revenue Size							
	Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
	#	%	#	%	#	%	#	%
Low	4,995	5.3	4,551	5.2	419	5.6	25	5.5
Moderate	18,126	19.1	16,111	18.5	1,951	26.0	64	14.1
Middle	36,708	38.6	33,822	38.8	2,711	36.2	175	38.6
Upper	35,108	36.9	32,516	37.3	2,404	32.1	188	41.5
Unknown	150	0.2	136	0.2	13	0.2	1	0.2
Total AA	95,087	100.0	87,136	100.0	7,498	100.0	453	100.0
Percentage of Total Businesses:			91.6		7.9		0.5	
Total Farms by Tract	Farms by Tract & Revenue Size							
	Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
	#	%	#	%	#	%	#	%
Low	20	3.1	16	2.6	4	11.8	0	0.0
Moderate	187	28.8	171	27.8	16	47.1	0	0.0
Middle	270	41.5	262	42.5	8	23.5	0	0.0
Upper	173	26.6	167	27.1	6	17.6	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	650	100.0	616	100.0	34	100.0	0	0.0
Percentage of Total Farms:			94.8		5.2		0.0	
<i>Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i> <i>Note: Percentages may not total 100.0 percent due to rounding.</i>								

Economic Conditions

Early in the review period, Santa Clara County’s economy was in the forefront of national expansion with professional/business services, healthcare, information, and manufacturing leading the growth. Federal, state, and local government were the largest employers in the area with 96,833 members of the

workforce. The top five private sector employers were: Apple Inc with 25,000 employees; Alphabet Inc with 20,000; Stanford University with 16,919 employees; Cisco Systems Inc with 15,700 employees; and Kaiser Permanente with 12,500 employees. While tech companies continued to fuel the area’s economic expansion, other smaller, emerging companies were on the rise as well.

About 200 non-farm jobs were created in San Benito County with the largest gains in manufacturing, leisure and hospitality, education and healthcare, and government. Government is the largest employer in the area with nearly 2,900 jobs in 2018.⁴ In the private sector, manufacturing is among the top employer accounting for 13 percent of the total job market. Manufacturing firms primarily convert agricultural commodities into finished products ready for consumption. Agriculture is San Benito County’s largest industry.

As shown in Exhibit 5 below, the 2019 unemployment rate in Santa Clara was at 2.5 percent, well below California’s statewide 4.1 percent unemployment rate. San Benito County has a large share of agricultural workers, and an unemployment rate below 6.0 percent in the area signifies a fully employed workforce, as agriculture is a seasonal industry.⁵

EXHIBIT 5 UNEMPLOYMENT RATES ASSESSMENT AREA: SANTA CLARA – SAN BENITO						
Area	2018	2019	2020	2021	2022	2023
San Benito County, CA	5.1%	5.0%	9.9%	7.3%	5.0%	6.0%
Santa Clara County, CA	2.6%	2.5%	7.1%	4.8%	2.6%	3.5%
San Jose-Sunnyvale-Santa Clara CA MSA	2.7%	2.6%	7.2%	4.9%	2.7%	3.6%
California	4.2%	4.1%	10.1%	7.3%	4.2%	4.8%
2018 – 2022 Source: Bureau of Labor Statistics (BLS), Local Area Unemployment Statistics						
2023 Source: State of California Employment Development Department						

California was the first state to implement stay-at-home orders in 2020 due to the Covid-19 pandemic, which halted most business activities and disrupted employment and business cycles in the area. According to Moody’s Analytics March 2020, closures of nonessential businesses resulted in layoffs and falling income. The concentration of manufacturing employment in the area, is twice the national average, so disruptions to global supply chains had significant economic effects. The pandemic resulted in steep job losses, pushing the unemployment rate to a high 7.2 percent in the assessment area, but to a lesser extent than California’s double digit unemployment rate of 10.1 percent as shown in Exhibit 5.

In March 2020, the federal PPP was launched by the Treasury Department with the goal of helping small businesses survive the pandemic-related lockdowns.⁶ As a result, growth in lending occurred within banks of all sizes nationwide. Overall small banks increased lending to small businesses and small farms by an average of 23 percentage points more than expected during the first half of 2020, and lending by medium and large banks increased by 38 and 35 percentage points, respectively, during the same time period. According to the borrower firms that elected to report their industry, most loans under

⁴ San Benito Economic Forecast – prepared by CA DOT.

⁵ Ibid.

⁶ Federal Reserve Bank of San Francisco, Economic Letter, Small Business Lending during COVID-19, November 23, 2020; available from <https://www.frbsf.org/economic-research/publications/economic-letter/2020/november/small-business-lending-during-covid-19/>.

\$1 million made as of August 2020 were made to businesses in the professional, scientific, and technical services industry, followed by other services (except public administration) industry, the health care and social assistance industry, and the construction industry.

By 2021 and 2022, economic conditions in the assessment area were recovering and about two-thirds of jobs have been recouped and growth improved over the course of those years, thereby resulting in lower unemployment rates as illustrated in the Exhibit 5. Santa Clara County has the highest concentration of computer/electronics manufacturing in the country by a large margin, and tech (which includes manufacturing) led job gains. However, increased telecommuting weighed on the area's overall recovery as an employer's location does not account for the location of the employee. While tech expanded, it was unclear if the workers were in the area, supporting local industries. Without workers returning to the office, the leisure/hospitality, retail and personal services industries faced a protracted recovery. In San Benito County, 300 non-farm jobs were restored during 2021, and 810 jobs were expected to be created in 2022. Projections reflected that employment by the end of 2022 was expected to be fully restored from the 2020 pandemic recession.⁷

The assessment area's economy cooled off and experienced a rise in unemployment in 2023. Layoffs across Silicon Valley led to significant disruption as most major firms pared payrolls, with Google, Cisco, PayPal, and Meta among the most aggressive companies in doing so, with several smaller firms in the region following suit. High interest rates also made it difficult to raise capital, and investor funding has pulled back due to broader economic uncertainty and concern of a potential recession. Moreover, many tech firms expanded rapidly at the beginning of the COVID-19 pandemic due to society's increased reliance on gadgets as remote work and social distancing altered behavior. As life gets back to normal, some broader correction was inevitable.

In San Benito County, closure of the community's only hospital and other health care facilities in the area resulted in the 712 employee layoffs in 2023.⁸ Additionally, San Benito's working population consists of 31,150 residents. As there are only 18,000 wage and salary jobs reported in the county, about 42 percent of working residents commute to the adjacent Santa Clara or Monterey Counties to work or are self-employed.⁹ Seasonal job losses, the loss of employment in healthcare, and Silicon Valley's cooled economy were contributing factors in the rise of unemployment in San Benito County.

As shown in Exhibit 6 on the next page, the number of small business loans originated within the assessment area generally increased during the review period except for 2020, when loan trends in Santa Clara County dipped below prior years' small business lending volume. By 2021, loan trends picked up, increasing 8.5 percent since the prior year. Labor markets tightened in 2022 as the Federal Reserve System increased interest rates to levels not seen since 2018. Lending to small businesses is critical for the support of the local economy given that small businesses represent 91.6 percent of all businesses in the assessment area, as depicted in Exhibit 4 above.

⁷ 2022 San Benito County Economic Forecast – DOT.

⁸ https://edd.ca.gov/siteassets/files/jobs_and_training/warn/warn-report-for-7-1-2022-to-06-30-2023.pdf.

⁹ 2023 San Benito County Economic Forecast – DOT.

EXHIBIT 6					
SMALL BUSINESS LOAN TRENDS					
ASSESSMENT AREA: SANTA CLARA-SAN BENITO					
Area	2018	2019	2020	2021	2022
San Benito County, CA	1,103	1,263	1,334	1,483	1,332
Santa Clara County, CA	56,629	59,307	57,402	62,258	58,201
San Jose-Sunnyvale-Santa Clara MSA	57,732	60,570	58,736	63,741	59,533
California	1,072,551	1,146,375	1,182,917	1,342,194	--

Source: Federal Financial Institutions Examination Council (FFIEC) Community Reinvestment Act Aggregate Data

Credit and Community Development Needs

The economic data described above and feedback from community contacts indicate that credit and community development needs are present in the assessment area. According to the U.S. Census Bureau’s Weekly Small Business Pulse Survey, as of April 17, 2022, 25.7 percent of small businesses in California were still experiencing a large negative effect on their businesses as a result of the pandemic, which was higher than the national average of 21.6 percent.¹⁰ According to that same data, 44.1 percent of small businesses in California reported a negative effect, which was slightly higher than the national average of 43.9 percent.¹¹ At that time, 16 percent of small businesses in California reported that they would need to attain financial assistance or additional capital within the next six months, as compared to the national average of 13.9 percent.¹² Despite the increase in small business lending during the pandemic as described above, survey results indicate there are unmet credit needs for small businesses.

A representative from a community development financial institution (CDFI) that helps small businesses with access to capital was interviewed during the examination. The contact indicated that its credit extensions range from \$10 thousand to \$100 thousand, and examples of their lending concentration include restaurants, retail, and cafes with two to three employees and an annual revenue ranging from \$200 thousand to \$300 thousand. These businesses are often too small to qualify for a bank loan.

Per the CDFI contact, small businesses that were able to continue operations after the pandemic saw revenue increase; however, this was offset by a significant rise in the cost of packaging, transportation, and salaries. Without access to larger banks, many small businesses took out online “predatory” loans, which were granted within hours but had short repayment periods and large repayment penalties. The contact mentioned that there is a large demand for construction loans, which are not often supported by non-profit lenders such as CDFIs. For example, city projects (i.e., repairing lights in the city’s public transit parking station) would be contracted to small businesses, which in turn would need working capital to be able to fund the project. The contact also mentioned that business credit cards are very helpful to small business owners but is not the best form of credit since they are expensive.

¹⁰ U.S. Census Bureau, Weekly Small Business Pulse Survey, Week 72, Collection Date April 11, 2022-April 17, 2022 available from State and Metro | Small Business Pulse Survey (arcgis.com).

¹¹ Ibid.

¹² Ibid.

A community contact representing a small business development center indicated that financial institutions could help meet the credit needs of their community by offering technical assistance to low-income small business owners, affordable housing, small business grants, and SBA programs.

Another community contact from an organization focused on affordable housing indicated that even with COVID, rent levels and affordable housing shortages have been increasing. The contact stated that the main credit needs are additional tax-exempt bonds to create more opportunities for affordable housing organizations to develop new properties. The contact indicated that the city of San Jose has the most need for affordable housing.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN SANTA CLARA-SAN BENITO

Lending Test

HBC's performance in the Santa Clara-San Benito assessment area is adequate. This assessment is based upon satisfactory responsiveness to the credit needs within the community. The bank exhibited excellent geographic distribution with lending levels exceeding the aggregate level in low- and moderate-income tracts for a vast majority of the review period. The distribution of loans among businesses of different revenue sizes, including very small businesses is considered poor as the bank's lending to small businesses with revenue of \$1 million or less was below aggregate levels. The bank made a relatively high level of community development loans in the assessment area and makes use of flexible lending practices in serving area credit needs.

Lending Activity

Lending levels in the Santa Clara – San Benito assessment area reflect adequate responsiveness to assessment area credit needs. The bank used innovative and/or flexible lending programs to help meet the credit needs of small businesses by offering PPP loans during the COVID 19 pandemic, modifying and deferring loans for customers affected by the pandemic, offering SBA 504 and 7A loans, and instituting several programs for the extension of micro loans/credit to businesses within its community.

Lending Distribution by Geography

The geographic distribution of loans reflects excellent penetration throughout census tracts of all income levels. As shown in Exhibits 7, 8, and 9 on the next page, the bank's percentage of lending in low- and moderate-income geographies exceeded the lending distribution of other lenders in the Santa Clara-San Benito assessment area. Noteworthy is the bank's lending volume in low- and moderate-income areas, where the bank's performance consistently exceeded the percentage of business entities that are situated in those geographies. There were no conspicuous lending gaps throughout the bank's assessment area and most lending occurred near HBC branches.

EXHIBIT 7													
DISTRIBUTION OF 2018 AND 2019 SMALL BUSINESS LENDING BY INCOME LEVEL OF GEOGRAPHY													
ASSESSMENT AREA: SANTA CLARA – SAN BENITO													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2018						2019						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	##%	##%	\$(000)	\$%	\$%	#	##%	##%	\$(000)	\$%	\$%	
Low	47	11.9	5.8	7,461	8.1	6.2	41	10.3	6.1	9,669	9.8	7.0	6.0
Moderate	131	33.2	19.1	26,718	29.2	20.5	122	30.7	19.7	35,509	35.9	21.6	19.2
Middle	141	35.8	37.1	34,828	38.0	37.2	151	38.0	36.9	33,962	34.3	36.4	35.9
Upper	75	19.0	37.1	22,619	24.7	35.3	83	20.9	36.3	19,845	20.0	34.1	38.8
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.2
Tract-Unk	0	0.0	0.9	0	0.0	0.8	0	0.0	0.9	0	0.0	0.9	
Total	394	100.0	100.0	91,626	100.0	100.0	397	100.0	100.0	98,985	100.0	100.0	100.0

Source: 2019 FFIEC Census Data
2019 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

EXHIBIT 8													
DISTRIBUTION OF 2020 AND 2021 SMALL BUSINESS LENDING BY INCOME LEVEL OF GEOGRAPHY													
ASSESSMENT AREA: SANTA CLARA – SAN BENITO													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	##%	##%	\$(000)	\$%	\$%	#	##%	##%	\$(000)	\$%	\$%	
Low	40	6.4	7.1	15,071	8.5	6.0	32	7.1	6.6	13,814	10.5	6.5	6.1
Moderate	177	28.2	21.1	48,752	27.5	22.8	125	27.6	20.4	36,790	27.9	22.4	19.3
Middle	221	35.2	36.3	65,034	36.6	36.8	164	36.2	36.9	46,264	35.1	36.8	35.6
Upper	189	30.1	35.0	48,600	27.4	33.9	132	29.1	35.5	34,841	26.5	34.2	38.8
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.1
Tract-Unk	0	0.0	0.5	0	0.0	0.4	0	0.0	0.6	0	0.0	0.1	
Total	627	100.0	100.0	177,457	100.0	100.0	453	100.0	100.0	131,709	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

EXHIBIT 9													
DISTRIBUTION OF 2022 AND 2023 SMALL BUSINESS LENDING BY INCOME LEVEL OF GEOGRAPHY													
ASSESSMENT AREA: SANTA CLARA – SAN BENITO													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	##%	##%	\$(000)	\$%	\$%	#	##%	##%	\$(000)	\$%	\$%	
Low	16	9.4	6.1	8,071	11.6	6.6	8	4.6	5.1	3,457	5.5	5.9	5.3
Moderate	46	26.9	19.6	20,097	29.0	22.6	46	26.4	18.2	15,951	25.2	20.7	19.1
Middle	66	38.6	39.8	25,643	37.0	37.9	80	46.0	40.3	30,366	47.9	39.5	38.6
Upper	43	25.1	33.9	15,579	22.5	32.7	40	23.0	36.0	13,585	21.4	33.8	36.9
Unknown	0	0.0	0.1	0	0.0	0.1	0	0.0	0.1	0	0.0	0.1	0.2
Tract-Unk	0	0.0	0.4	0	0.0	0.1	0	0.0	0.2	0	0.0	0.1	
Total	171	100.0	100.0	69,390	100.0	100.0	174	100.0	100.0	63,359	100.0	100.0	100.0

Source: 2023 FFIEC Census Data
2023 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Lending Distribution by Business Revenue

Overall, the distribution of HBC’s lending to small businesses with revenue size of \$1 million or less reflects poor performance. The bank’s performance in 2018 and 2019 was generally consistent with aggregate performance as shown in Exhibit 10 below. However, for the rest of the evaluation period, the bank’s lending to small businesses sharply declined, as shown in Exhibits 11 and 12 on the next page. The most prominent downturn occurred in 2020 when the bank’s lending volume declined to 8.9 percent in comparison to the aggregate’s 44.0 percent lending volume to small businesses. In prior years, the bank’s lending distribution to small businesses was enhanced through the purchase of small business loan pools from a non-profit organization that provided underserved small businesses with access to credit. In 2020, the non-profit organization received other sources of funding for their loan program and no longer sold their small business loan pools.

There were high levels of HBC loans with unknown revenue amounts in 2020 and 2021, at 68.0 percent and 62.0 percent of total business loans, respectively. In both these years, the bank’s lending primarily consisted of PPP loans, wherein revenue information was not collected. The bank’s lending data indicates a willingness to extend small dollar loans as HBC’s loan extensions between \$100,001 and \$250,000 were comparable to or exceeded aggregate levels. A community contact indicated that the average loan size their organization extends is in the \$100 thousand range.

EXHIBIT 10													
DISTRIBUTION OF 2018 AND 2019 SMALL BUSINESS LENDING BY REVENUE SIZE OF BUSINESSES													
ASSESSMENT AREA: SANTA CLARA – SAN BENITO													
	Bank And Aggregate Loans By Year												Total Businesses %
	2018						2019						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	197	50.0	46.8	15,645	17.1	33.4	199	50.1	52.8	19,616	19.8	34.2	91.2
Over \$1 Million	175	44.4		64,317	70.2		178	44.8		69,007	69.7		8.4
Revenue Unknown	22	5.6		11,664	12.7		20	5.0		10,362	10.5		0.4
Total	394	100.0		91,626	100.0		397	100.0		98,985	100.0		100.0
By Loan Size													
\$100,000 or Less	201	51.0	96.0	6,416	7.0	50.9	204	51.4	96.1	8,625	8.7	50.5	
\$100,001 - \$250,000	68	17.3	2.1	13,969	15.2	12.5	72	18.1	2.1	14,355	14.5	12.7	
\$250,001 - \$1 Million	125	31.7	1.9	71,241	77.8	36.6	121	30.5	1.8	76,005	76.8	36.8	
Total	394	100.0	100.0	91,626	100.0	100.0	397	100.0	100.0	98,985	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	172	87.3		4,158	26.6		166	83.4		5,988	30.5		
\$100,001 - \$250,000	7	3.6		1,365	8.7		15	7.5		2,434	12.4		
\$250,001 - \$1 Million	18	9.1		10,122	64.7		18	9.0		11,194	57.1		
Total	197	100.0		15,645	100.0		199	100.0		19,616	100.0		
Source: 2019 FFIEC Census Data 2019 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

EXHIBIT 11													
DISTRIBUTION OF 2020 AND 2021 SMALL BUSINESS LENDING BY REVENUE SIZE OF BUSINESSES													
ASSESSMENT AREA: SANTA CLARA – SAN BENITO													
	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
By Revenue													
\$1 Million or Less	56	8.9	44.0	13,989	7.9	25.7	49	10.8	48.5	12,225	9.3	25.1	91.7
Over \$1 Million	140	22.3		56,829	32.0		123	27.2		50,628	38.4		7.9
Revenue Unknown	431	68.7		106,639	60.1		281	62.0		68,856	52.3		0.4
Total	627	100.0		177,457	100.0		453	100.0		131,709	100.0		100.0
By Loan Size													
\$100,000 or Less	203	32.4	88.6	11,330	6.4	35.4	159	35.1	92.9	9,315	7.1	39.6	
\$100,001 - \$250,000	187	29.8	6.8	31,937	18.0	20.5	120	26.5	4.2	21,622	16.4	18.5	
\$250,001 - \$1 Million	237	37.8	4.6	134,190	75.6	44.1	174	38.4	2.9	100,772	76.5	41.9	
Total	627	100.0	100.0	177,457	100.0	100.0	453	100.0	100.0	131,709	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	29	51.8		1,908	13.6		26	53.1		1,943	15.9		
\$100,001 - \$250,000	8	14.3		1,545	11.0		8	16.3		1,457	11.9		
\$250,001 - \$1 Million	19	33.9		10,536	75.3		15	30.6		8,825	72.2		
Total	56	100.0		13,989	100.0		49	100.0		12,225	100.0		
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.													

EXHIBIT 12													
DISTRIBUTION OF 2022 AND 2023 SMALL BUSINESS LENDING BY REVENUE SIZE OF BUSINESSES													
ASSESSMENT AREA: SANTA CLARA – SAN BENITO													
	Bank And Aggregate Loans By Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	#%	\$(000)	%	%	#	%	#%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	37	21.6	55.4	9,411	13.6	33.3	41	23.6	59.1	9,625	15.2	34.6	91.6
Over \$1 Million	114	66.7		48,990	70.6		118	67.8		45,912	72.5		7.9
Revenue Unknown	20	11.7		10,989	15.8		15	8.6		7,822	12.3		0.5
Total	171	100.0		69,390	100.0		174	100.0		63,359	100.0		100.0
By Loan Size													
\$100,000 or Less	39	22.8	96.3	2,853	4.1	51.1	46	26.4	97.1	3,248	5.1	56.3	
\$100,001 - \$250,000	36	21.1	2.1	7,858	11.3	14.1	43	24.7	1.6	8,004	12.6	12.3	
\$250,001 - \$1 Million	96	56.1	1.6	58,679	84.6	34.7	85	48.9	1.3	52,107	82.2	31.4	
Total	171	100.0	100.0	69,390	100.0	100.0	174	100.0	100.0	63,359	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	23	62.2		1,539	16.4		24	58.5		1,693	17.6		
\$100,001 - \$250,000	3	8.1		620	6.6		8	19.5		1,235	12.8		
\$250,001 - \$1 Million	11	29.7		7,252	77.1		9	22.0		6,697	69.6		
Total	37	100.0		9,411	100.0		41	100.0		9,625	100.0		
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Community Development Lending

HBC made a relatively high level of community development loans in the Santa Clara-San Benito assessment area. The bank extended 162 community development loans, totaling \$168.4 million and compared favorably to other peer institutions in about the same period. These loans supported the articulated need for affordable housing and community services targeted to low- and moderate-income individuals. Below are examples of notable activities.

- 15 loans totaling \$10.9 million to a non-profit organization in Santa Clara County that develops dwellings for the area’s low-income populations.
- 16 loans totaling, \$40.2 million extended through the Small Business Administration’s 504 loan program designed to promote business growth and job creation in Santa Clara County.
- 12 loans, totaling \$15.2 million to a non-profit organization that develop and enhance employment opportunities for the educationally and economically disadvantaged in the Santa Clara area.
- Four loans, totaling \$1.4 million to a group home that assist with foster care for youths in San Benito County.
- Four loans, totaling \$18 million to a non-profit organization that provide social services to the low income and vulnerable populations of Santa Clara County.

Investment Test

The bank's performance under the investment test is adequate. Most investments are in mortgage-backed securities (MBS) that are secured by mortgage loans extended to low- and moderate-income borrowers. Although investments in the form of MBS are not considered innovative or complex, the bank extended 28 current period MBS totaling \$32.7 million, which were secured by mortgages to low- and moderate-income borrowers in Santa Clara and San Benito Counties. There were 8 prior period investments amounting to \$1.5 million in this assessment area. The bank also provided over \$1 million in donations and grants to organizations promoting community development services, including affordable housing and community services to low- and moderate-income individuals. Examples of noteworthy donations are provided below.

- A \$125,000 donation to a college preparatory school to support the school's financial aid program for low- and moderate-income students.
- A \$148,000 donation to a faith-based organization that provides programs and services to LMI individuals and families, such as food, housing, education, health, and economic security.
- A total of \$22,950 in donations to several organizations working towards and supporting affordable housing in Santa Clara County, including counseling services for credit, homeownership and other financial services education.
- A \$2,750 donation to an organization that provides shelter and assistance to victims of domestic violence in San Benito County.
- A total of \$17,500 to organizations that provides free legal services to low-income individuals or families in the areas of housing, health, and youth.

Service Test

The bank's performance under the service test is good based on the accessibility of retail banking services and delivery systems and high level of community development service hours.

Retail Banking Services

HBC's delivery systems are accessible to the bank's geographies and individuals of different income levels in the assessment area. The seven branches in this assessment area provide consistent product offerings and business hours. In addition to the branches, the bank offers alternative delivery systems including telephone banking, online and mobile banking to facilitate banking needs after hours. Several branches have ATM access.

The bank's main office/branch relocation in 2020 and the closure of its Sunnyvale branch in 2022 have not adversely affected the availability of retail banking services in low- and moderate-income geographies and individuals.

Community Development Services

HBC provides an adequate level of community development service hours in this assessment area. Bank personnel provided 1,790 community development service hours to 38 organizations. Most of these

hours included providing financial expertise to organizations engaged in community services for low- and moderate-income individuals. Examples of the bank's community development services include:

- Employees provided 687 hours of financial literacy education focusing on banking and budgeting to 733 low- and moderate-income middle and high school students, as well as 69 low- and moderate-income adult clients of non-profit organizations in Santa Clara County.
- Employees provided 90 hours as members of a committee that reviewed applications for grants that benefit community projects for the homeless and low-income seniors and youths in San Benito County.
- A bank employee provided 180 hours of community development services as a board member for a local non-profit that provides services to low- and moderate-income individuals and families in Santa Clara County.

Alameda-Contra Costa Assessment Area

DESCRIPTION OF OPERATIONS IN ALAMEDA – CONTRA ASSESSMENT AREA

The Alameda – Contra Costa assessment area consists of Alameda County and Contra Costa County in their entireties and make up the Oakland-Berkeley-Livermore, CA MD, which is part of the San Francisco-Oakland-Berkeley MSA. Alameda County is located along the eastern side of San Francisco Bay and extends east to the San Joaquin Valley. Contra Costa County is located north of Alameda County and is bordered by the San Pablo Bay, Suisun Bay and partially by the San Francisco Bay. With a population of more than 1.7 million people, Alameda County is the most populated county in the San Francisco-Oakland-Berkeley MSA followed by Contra Costa County with a population of 1.1 million.

The Alameda-Contra Costa assessment area has a very competitive banking environment. As of June 30, 2023, there were 46 Federal Deposit Insurance Corporation-insured commercial institutions operating 431 offices. Three of the nation's largest retail and commercial banks operate within the area and through their respective 198 offices, hold 60.6 percent of the deposit market share. HBC operates six branches and captured 0.9 percent of deposits in the market.

Exhibit 13 on the next page, presents key demographic and business information used to help develop a performance context for the assessment area.

EXHIBIT 13								
ASSESSMENT AREA DEMOGRAPHICS								
ASSESSMENT AREA: ALAMEDA-CONTRA COSTA								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	60	9.7	53,826	8.1	10,413	19.3	153,377	23.0
Moderate	149	24.0	147,965	22.2	12,826	8.7	111,304	16.7
Middle	208	33.5	228,691	34.3	9,282	4.1	129,621	19.4
Upper	191	30.8	234,224	35.1	5,864	2.5	273,219	40.9
Unknown	13	2.1	2,815	0.4	296	10.5	0	0.0
Total AA	621	100.0	667,521	100.0	38,681	5.8	667,521	100.0
Income Categories	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	88,609	25,687	4.5	29.0	57,308	64.7	5,614	6.3
Moderate	240,815	108,437	18.9	45.0	120,483	50.0	11,895	4.9
Middle	353,241	202,587	35.3	57.4	133,140	37.7	17,514	5.0
Upper	327,906	235,419	41.0	71.8	79,017	24.1	13,470	4.1
Unknown	10,263	1,389	0.2	13.5	8,006	78.0	868	8.5
Total AA	1,020,834	573,519	100.0	56.2	397,954	39.0	49,361	4.8
Income Categories	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	8,606	6.9	7,865	6.8	696	7.5	45	7.1
Moderate	25,825	20.6	23,794	20.6	1,912	20.7	119	18.7
Middle	40,309	32.1	37,235	32.2	2,881	31.1	193	30.3
Upper	48,642	38.8	44,834	38.8	3,540	38.3	268	42.1
Unknown	2,035	1.6	1,802	1.6	221	2.4	12	1.9
Total AA	125,417	100.0	115,530	100.0	9,250	100.0	637	100.0
Percentage of Total Businesses:				92.1		7.4		0.5
Income Categories	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	36	5.3	35	5.3	1	4.8	0	0.0
Moderate	137	20.1	131	19.8	6	28.6	0	0.0
Middle	183	26.8	178	26.9	5	23.8	0	0.0
Upper	320	46.9	311	47.0	9	42.9	0	0.0
Unknown	7	1.0	7	1.1	0	0.0	0	0.0
Total AA	683	100.0	662	100.0	21	100.0	0	0.0
Percentage of Total Farms:				96.9		3.1		0.0
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Economic Conditions

Economic conditions in the Alameda – Contra Costa assessment area strongly expanded at the start of the review period. Spillover growth caused by San Francisco’s and San Jose’s technology revival and soaring business and living costs were the main catalysts for this growth. The area’s proximity to San

Francisco, lower costs, and skilled workforce renders it a desirable place for tech companies to expand. Government is the top employer in the area with 175,093 employees at the Federal, State and Local levels. In the private sector, the top five employers are the University of California, Berkeley with 23,962 employees, Safeway Inc., with 15,682 employees, Kaiser Permanente with 11,734 employees, Tesla with 10,000 employees; and Chevron Corp. with 8,000 employees. The assessment area has a thriving manufacturing sector of which Tesla¹³ is the major catalyst and one of the area’s most important employers.

The outbreak of the coronavirus abruptly halted expansion in the assessment area and disrupted supply chains. Job growth slowed in 2020 due to a tight labor market and the fallout from the COVID-19 outbreak. Cargo volumes were down at the Port of Oakland, which is one of the nation’s largest seaports, as resurgence of COVID 19 infections caused partial shutdowns of Asian ports, the origin of much of the area’s incoming cargo. Nearly one-fifth of the area’s manufacturing jobs are in computer/electronic and particularly reliant on component imports from China. As shown in Exhibit 14 below, the unemployment rates significantly increased in the Alameda – Contra Costa area in 2020 and 2021 but remained below the state’s double-digit level.

EXHIBIT 14 UNEMPLOYMENT RATES ASSESSMENT AREA: ALAMEDA – CONTRA COSTA						
Area	2018	2019	2020	2021	2022	2023
Alameda County, CA	3.1%	3.0%	8.9%	6.1%	3.3%	4.1%
Contra Costa County, CA	3.2%	3.1%	9.0%	6.4%	3.5%	4.1%
Oakland-Berkeley-Livermore CA	3.1%	3.0%	9.0%	6.2%	3.4%	4.1%
California	4.2%	4.1%	10.1%	7.3%	4.2%	4.8%
2018 – 2022 Source: Bureau of Labor Statistics (BLS), Local Area Unemployment Statistics						
2023 Source: State of California Employment Development Department						

The area’s economy lags behind other large regional economies but is moving in the right direction. A full jobs recovery is still in process, but over half of private sector industries are adding jobs, led by leisure/hospitality and healthcare. Unemployment is comfortably below the prerecession rate despite upward pressure from labor force additions.¹⁴ While tech will remain the pivotal long-term driver, higher interest rates and recession fears have decreased venture capital funding sharply.¹⁵

The Alameda – Contra Costa economy is slowing in step with California and the nation. Professional/business services are backtracking and manufacturing has paused, but healthcare, construction and leisure/hospitality are maintaining overall payroll growth.¹⁶ The unemployment rate is edging higher, but this is partly due to labor force gains.¹⁷ The area faces broader headwinds, including

¹³ Per Moody’s analytics August 2018, Tesla is one of the fastest-growing largest and most important employers in the area. It has filed more than 400 building permits worth more than \$80 million since it began produce the Model 3. Tesla was hiring 400 workers per week to supercharge its productive capacity, which is the only thing holding it back from meeting overwhelming consumer demand. The company has also attracted several automobile suppliers, tech suppliers, and automation and robotic investment.

¹⁴ Moody’s analytics August 2022

¹⁵ Ibid

¹⁶ Moody’s analytics August 2023

¹⁷ Ibid

tight monetary policy. The forecast does not call for a recession, but high interest rates and lower price-to-earnings ratios will cause tech investors to channel funds elsewhere.

As shown in Exhibit 15 below, economic growth in the assessment area can also be seen in small business lending trends. A review of small business loan data reported by banks subject to the CRA shows that small business lending level have generally trended upward apart from 2022. Markets tightened in 2022 as the Federal Reserve System increased interest rates to levels not seen since 2018. Lending to small businesses is critical for the support of the local economy given that small businesses represent 92.1 percent of all businesses in the assessment area, as depicted in Exhibit 13 above.

EXHIBIT 15						
SMALL BUSINESS LOAN TRENDS						
ASSESSMENT AREA: ALAMEDA – CONTRA COSTA						
Area	2017	2018	2019	2020	2021	2022
Alameda County, CA	40,773	47,028	49,468	49,871	55,515	49,412
Contra Costa County, CA	24,716	28,013	29,876	31,162	35,733	31,652
Oakland-Berkeley-Livermore CA MD	65,489	75,041	79,344	81,033	91,248	81,064
California	961,046	1,072,551	1,146,375	1,182,917	1,342,194	---

Source: Federal Financial Institutions Examination Council (FFIEC) Community Reinvestment Act Aggregate Data

Credit and Community Development Needs

The economic data described above and feedback from community contacts indicate that credit needs, and community development needs are similar to those of the bank’s Santa Clara – Alameda assessment area.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN ALAMEDA – CONTRA COSTA ASSESSMENT AREA

Lending Test

The bank’s performance in the Alameda – Contra Costa assessment area is adequate and demonstrates sufficient responsiveness to the credit of its community. HBC showed good geographic distribution of small business loans in the assessment area. However, the bank’s distribution of loans to small businesses with revenue of \$1 million or less is poor. The bank made a relatively high level of community development loans in the assessment area and makes use of flexible lending practices in serving area credit needs.

Lending Activity

Lending levels reflect good responsiveness to credit need within the assessment area. The percentage of loans originated in the Alameda-Contra Costa assessment area at 34.4 percent (see Appendix B Table 1) exceeds the concentration of deposits held in this assessment area at 0.9 percent, as noted in Appendix B Table 27. Similar to its activities in the Santa Clara-San Benito assessment area, the bank made use of innovative and/or flexible lending programs in this area to help meet the credit needs of small businesses, including PPP loans, modifications and deferrals, SBA 504 and 7A loans, and programs for the extension of micro loans/credit to businesses.

Lending Distribution by Geography

The geographic distribution of the bank’s loans reflects good penetration throughout the census tracts of all income levels. The bank’s lending in low- and moderate-income geographies exceeded aggregate, and was generally consistent with the percentage of areas businesses within these tracts. In 2020 and 2021, the bank’s performance declined and was below both aggregate performance and area demographics. However, the bank’s performance improved in 2022 and 2023, and was generally consistent with aggregate performance and demographic indicators. There were no conspicuous lending gaps throughout the bank’s assessment area and most of the lending occurred near the bank’s branches.

EXHIBIT 16													
DISTRIBUTION OF 2018 AND 2019 SMALL BUSINESS LENDING BY INCOME LEVEL OF GEOGRAPHY													
ASSESSMENT AREA: ALAMEDA – CONTRA COSTA													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2018						2019						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	32	9.9	7.7	1,983	3.1	8.0	39	10.7	7.9	5,382	7.0	8.5	9.1
Moderate	68	21.1	18.9	9,847	15.3	19.7	73	20.0	19.0	11,251	14.5	18.5	20.6
Middle	84	26.0	30.2	14,930	23.2	29.5	110	30.1	30.8	19,467	25.2	30.1	30.5
Upper	139	43.0	42.1	37,613	58.4	41.7	141	38.6	41.2	40,714	52.6	41.7	39.7
Unknown	0	0.0	0.1	0	0.0	0.1	2	0.5	0.1	566	0.7	0.1	0.1
Tract-Unk	0	0.0	1.0	0	0.0	1.1	0	0.0	1.0	0	0.0	1.1	
Total	323	100.0	100.0	64,373	100.0	100.0	365	100.0	100.0	77,380	100.0	100.0	100.0

Source: 2019 FFIEC Census Data
2019 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

EXHIBIT 17													
DISTRIBUTION OF 2020 AND 2021 SMALL BUSINESS LENDING BY INCOME LEVEL OF GEOGRAPHY													
ASSESSMENT AREA: ALAMEDA – CONTRA COSTA													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	15	3.4	8.7	6,975	5.7	7.6	16	5.1	8.5	5,307	6.1	7.7	9.1
Moderate	50	11.4	19.7	17,014	13.9	19.3	41	13.0	19.7	14,304	16.5	20.1	20.6
Middle	118	26.9	30.4	28,635	23.4	31.1	90	28.5	31.0	24,553	28.3	31.5	30.6
Upper	253	57.8	40.7	69,049	56.5	41.4	168	53.2	40.2	42,549	49.0	40.6	39.6
Unknown	2	0.5	0.1	469	0.4	0.1	1	0.3	0.1	138	0.2	0.1	0.1
Tract-Unk	0	0.0	0.5	0	0.0	0.5	0	0.0	0.6	0	0.0	0.1	
Total	438	100.0	100.0	122,142	100.0	100.0	316	100.0	100.0	86,851	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

EXHIBIT 18													
DISTRIBUTION OF 2022 AND 2023 SMALL BUSINESS LENDING BY INCOME LEVEL OF GEOGRAPHY													
ASSESSMENT AREA: ALAMEDA – CONTRA COSTA													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Low	11	6.9	6.5	5,921	9.5	5.9	12	9.3	6.0	4,648	10.4	6.2	6.9
Moderate	25	15.7	19.9	10,650	17.1	19.7	25	19.4	19.1	8,293	18.5	19.0	20.6
Middle	41	25.8	33.2	14,500	23.3	33.2	32	24.8	33.2	12,211	27.2	31.7	32.1
Upper	81	50.9	38.8	30,991	49.7	39.8	60	46.5	40.3	19,745	44.0	41.3	38.8
Unknown	1	0.6	1.1	235	0.4	1.2	0	0.0	1.1	0	0.0	1.7	1.6
Tract-Unk	0	0.0	0.4	0	0.0	0.1	0	0.0	0.3	0	0.0	0.1	
Total	159	100.0	100.0	62,297	100.0	100.0	129	100.0	100.0	44,897	100.0	100.0	100.0

Source: 2023 FFIEC Census Data
2023 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Lending Distribution by Borrower Income and Business Revenue

Overall, the distribution of HBC’s lending to small businesses with annual revenues of \$1 million or less reflects poor performance. The bank’s lending distribution shows good penetration in 2018 and 2019 as depicted in Exhibit 19 on the next page. However, for the remaining years under review, the bank’s lending to businesses of different revenue sizes consistently declined as shown in Exhibits 20 and 21, on the following page. As previously mentioned, the bank’s distribution of loans to businesses with revenue of \$1 million or less was adversely affected when HBC was no longer able to purchase small business loan pools from the non-profit organization noted above.

As shown in Exhibit 20 on the next page, the high number of HBC loans with unknown revenue amounts in 2020 and 2021 were PPP loans. While this may have impacted the bank’s lending performance to a degree, the bank’s performance did not materially improve post pandemic. In the Alameda – Contra Costa assessment area, the bank’s lending levels between \$100,001 and \$250,000 demonstrates the bank’s willingness to extend small dollar loans, which is also an articulated need in the community.

EXHIBIT 19													
DISTRIBUTION OF 2018 AND 2019 SMALL BUSINESS LENDING BY REVENUE SIZE OF BUSINESSES													
ASSESSMENT AREA: ALAMEDA – CONTRA COSTA													
	Bank And Aggregate Loans By Year												Total Businesses %
	2018						2019						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	\$%	#	#%	#%	\$(000)	%	\$%	
By Revenue													
\$1 Million or Less	182	56.3	46.9	17,681	27.5	32.4	191	52.3	52.6	21,779	28.1	33.7	91.7
Over \$1 Million	128	39.6		42,860	66.6		147	40.3		45,911	59.3		7.9
Revenue Unknown	13	4.0		3,832	6.0		27	7.4		9,690	12.5		0.4
Total	323	100.0		64,373	100.0		365	100.0		77,380	100.0		100.0
By Loan Size													
\$100,000 or Less	182	56.3	95.8	6,125	9.5	48.4	203	55.6	96.0	9,692	12.5	50.5	
\$100,001 - \$250,000	56	17.3	2.1	10,290	16.0	12.0	60	16.4	2.1	10,692	13.8	12.0	
\$250,001 - \$1 Million	85	26.3	2.1	47,958	74.5	39.6	102	27.9	2.0	56,996	73.7	37.5	
Total	323	100.0	100.0	64,373	100.0	100.0	365	100.0	100.0	77,380	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	150	82.4		4,065	23.0		154	80.6		6,432	29.5		
\$100,001 - \$250,000	13	7.1		2,501	14.1		14	7.3		2,113	9.7		
\$250,001 - \$1 Million	19	10.4		11,115	62.9		23	12.0		13,234	60.8		
Total	182	100.0		17,681	100.0		191	100.0		21,779	100.0		
<i>Source: 2019 FFIEC Census Data 2019 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>													
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>													

EXHIBIT 20 DISTRIBUTION OF 2020 AND 2021 SMALL BUSINESS LENDING BY REVENUE SIZE OF BUSINESSES ASSESSMENT AREA: ALAMEDA – CONTRA COSTA													
	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	\$%	#	#%	#%	\$(000)	%	\$%	
By Revenue													
\$1 Million or Less	58	13.2	43.8	13,989	11.5	24.5	47	14.9	48.9	14,716	16.9	24.4	92.0
Over \$1 Million	109	24.9		41,003	33.6		104	32.9		36,733	42.3		7.6
Revenue Unknown	271	61.9		67,150	55.0		165	52.2		35,402	40.8		0.5
Total	438	100.0		122,142	100.0		316	100.0		86,851	100.0		100.0
By Loan Size													
\$100,000 or Less	161	36.8	89.0	9,082	7.4	36.0	119	37.7	93.3	6,957	8.0	39.0	
\$100,001 - \$250,000	111	25.3	6.4	19,419	15.9	19.5	68	21.5	3.7	11,931	13.7	16.7	
\$250,001 - \$1 Million	166	37.9	4.6	93,641	76.7	44.6	129	40.8	3.0	67,963	78.3	44.3	
Total	438	100.0	100.0	122,142	100.0	100.0	316	100.0	100.0	86,851	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	34	58.6		2,382	17.0		21	44.7		1,466	10.0		
\$100,001 - \$250,000	5	8.6		916	6.5		4	8.5		703	4.8		
\$250,001 - \$1 Million	19	32.8		10,691	76.4		22	46.8		12,547	85.3		
Total	58	100.0		13,989	100.0		47	100.0		14,716	100.0		
<i>Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>													
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>													

EXHIBIT 21 DISTRIBUTION OF 2022 AND 2023 SMALL BUSINESS LENDING BY REVENUE SIZE OF BUSINESSES ASSESSMENT AREA: ALAMEDA – CONTRA COSTA													
	Bank And Aggregate Loans By Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
By Revenue													
\$1 Million or Less	39	24.5	56.1	10,927	17.5	33.1	36	27.9	58.7	7,686	17.1	34.7	92.1
Over \$1 Million	105	66.0		44,406	71.3		75	58.1		27,902	62.1		7.4
Revenue Unknown	15	9.4		6,964	11.2		18	14.0		9,309	20.7		0.5
Total	159	100.0		62,297	100.0		129	100.0		44,897	100.0		100.0
By Loan Size													
\$100,000 or Less	35	22.0	96.3	2,637	4.2	49.0	29	22.5	96.8	1,957	4.4	53.7	
\$100,001 - \$250,000	35	22.0	1.9	6,677	10.7	12.2	33	25.6	1.7	6,439	14.3	12.3	
\$250,001 - \$1 Million	89	56.0	1.8	52,983	85.0	38.8	67	51.9	1.5	36,501	81.3	34.0	
Total	159	100.0	100.0	62,297	100.0	100.0	129	100.0	100.0	44,897	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	17	43.6		1,246	11.4		18	50.0		1,209	15.7		
\$100,001 - \$250,000	8	20.5		1,168	10.7		9	25.0		1,557	20.3		
\$250,001 - \$1 Million	14	35.9		8,513	77.9		9	25.0		4,920	64.0		
Total	39	100.0		10,927	100.0		36	100.0		7,686	100.0		
<i>Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>													
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>													

Community Development Lending

HBC made a relatively high of community development loans in the Alameda – Contra Costa assessment area. The bank extended 56 community development loans totaling \$105.3 million. These loans supported the articulated need for affordable housing and community services targeted to low- and moderate-income individuals. Below are examples of notable activities.

- Several extensions of credit totaling \$10.9 million under the SBA 504 and 7A loan programs, which provide financing that promote business growth and job creation in the assessment area.
- Two loans totaling \$9 million to a non-profit company headquartered in Oakland that provides renewable energy for low-income households, as well as workforce development opportunities for women, people of color, and those impacted by the criminal justice system.
- Nine loans totaling \$36.1 million to nonprofit housing organizations that provide housing to low- and moderate-income individuals and/or families.
- Four loans totaling about \$2.2 million extended under the PPP program to organizations that assist low- and moderate-income youths acquire skills so that they may be able to support themselves and/or receive mentorship for attending college.
- A \$3.5 million loan fund to a faith-based organization that provides affordable housing and services to low- and moderate-income individuals in Oakland.

Investment Test

The bank's performance under the investment test is good. Most investments are in MBS that are secured by mortgage loans extended to low- and moderate-income borrowers. Although investments in the form of MBS are not considered innovative or complex, the bank extended 28 current period MBS totaling \$81.5 million, and 11 prior period MBS totaling \$3.5 million in Alameda – Contra Costa Counties. The bank also provided \$214,760 thousand in donations and grants to organizations promoting community development services, including affordable housing and community services to low- and moderate-income individuals. Examples of notable donations are below.

- Donations totaling over \$91,500 to various non-profit organizations and schools that support and provide counselling to underserved, low- and moderate- income youth, including those that are in the foster care system.
- Donation of \$4,500 to food pantries serving low- and moderate- income individuals and/or families.
- Donation of \$4,500 to a nonprofit organization that provides small business loans to individuals and companies in underserved communities of Alameda and Contra Costa counties.

Service Test

The bank's performance under the service test is good based on the accessibility of retail banking services and delivery systems and high level of community development service hours.

Retail Banking Services

HBC's delivery systems are accessible to the bank's geographies and individuals of different income levels in the assessment area. The six branches provide consistent product offerings and business hours. In addition to the branches, the bank offers alternative delivery systems including telephone banking, online and mobile banking to facilitate banking needs after hours.

The bank's record of closing and opening branches, as well as relocating a branch, has not adversely affected the availability of retail banking services in low- and moderate-income geographies and individuals.

Community Development Services

HBC provides an adequate level of community development service hours in this assessment area. Bank personnel provided 1,475 community development service hours to 38 organizations. Many of these hours included providing financial expertise to organizations engaged in community services for low- and moderate-income individuals. The examples below highlight notable community development services:

- Employees provided 261 hours of financial literacy education focusing on banking to low- and moderate-income middle and high school students, as well as 69 low- and moderate-income adult clients of non-profit organizations in Santa Clara County.

- Bank employees provided 93 hours of community development services to help raise funds for an organization that provides hospice care to low- and moderate-income individuals in Tri-Valley area.
- A bank employee provided 64 hours serving on the board of a non-profit that provide after school care to low- and moderate-income families.

LIMITED-SCOPE ASSESSMENT AREA CONCLUSIONS

For each assessment area where a limited-scope review was performed using the examination procedures.

HBC's performance in the assessment areas receiving a limited review are shown in Exhibit 22 below. Due to the bank's smaller presence in these markets and lower percentages of loans and deposits, the limited-scope assessment areas received less weight than the full-scope areas. Performance in these areas did not materially affect the bank's overall lending, investment, and service test performance assessment. HBC operated one branch in the Marin assessment area and three branches in the San Francisco-San Mateo assessment area. Facts and data reviewed, including performance and demographic information, can be found in Appendix C accompanying this report.

EXHIBIT 22 LIMITED-SCOPE ASSESSMENT AREA CONCLUSIONS			
ASSESSMENT AREA(S)	LENDING TEST	INVESTMENT TEST	SERVICE TEST
San Francisco-San Mateo	LS	HS	HS
Marin	LS	HS	HS

APPENDIX A

GLOSSARY OF TERMS

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.

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

Community development: All Agencies have adopted the following language. Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of \$1 million or less; or, activities that revitalize or stabilize low- or moderate-income geographies.

Effective September 1, 2005, the Board of Governors of the Federal Reserve System, Office of the Comptroller of the Currency, and the Federal Deposit Insurance Corporation have adopted the following additional language as part of the revitalize or stabilize definition of community development. Activities that revitalize or stabilize:

- (i) Low- or moderate-income geographies;
- (ii) Designated disaster areas; or
- (iii) Distressed or underserved nonmetropolitan middle-income geographies designated by the Board, Federal Deposit Insurance Corporation, and Office of the Comptroller of the Currency, based on:
 - a. Rates of poverty, unemployment, and population loss; or
 - b. Population size, density, and dispersion. Activities that revitalize and stabilize geographies designated based on population size, density, and dispersion if they help to meet essential community needs, including needs of low- and moderate-income individuals.

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.

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, which 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).

Full-scope review: Performance under the lending and community development tests is analyzed considering performance context, quantitative factors (for example, geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (for example, 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 applications, the amount of loan requested, and the disposition of the application (for example, approved, denied, and withdrawn).

Home mortgage loans: Includes home purchase and home improvement loans as defined in the HMDA regulation. This definition also includes multifamily (five or more families) dwelling loans, loans for the purchase of manufactured homes and refinancings of home improvement and home purchase loans.

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

Limited-scope review: Performance under the lending and community development tests is analyzed using only quantitative factors (for example, geographic distribution, borrower distribution, 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.

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.

Metropolitan area (MA): A metropolitan statistical area (MSA) or a metropolitan division (MD) as defined by the Office of Management and Budget. A MSA is a core area containing at least one urbanized area of 50,000 or more inhabitants, together with adjacent communities having a high degree of economic and social integration with that core. A MD is a division of a MSA based on specific criteria including commuting patterns. Only a MSA that has a population of at least 2.5 million may be divided into MDs.

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 percent 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 percent and less than 80 percent, in the case of a geography.

Multifamily: Refers to a residential structure that contains five or more units.

Other products: Includes any unreported optional category of loans for which the institution collects and maintains data for consideration during a CRA examination. Examples of such activity include consumer loans and other loan data an institution may provide concerning its lending performance.

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 qualified investment is defined as any 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.

Small loan(s) to business(es): A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) and the Thrift Financial Reporting (TFR) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans. However, thrift institutions may also exercise the option to report loans secured by nonfarm residential real estate as "small business loans" if the loans are reported on the TFR as nonmortgage, commercial loans.

Small loan(s) to farm(s): 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, or are classified as loans to finance agricultural production and other loans to farmers.

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

APPENDIX B

CRA CORE TABLES

State of California		
Page 2	Table 1	Lending Volume of Reported Loans
Santa Clara – San Benito Assessment Area		
Page 3	Table 2, Table 3, Table 4	Geographic Distribution of Loans Small Business Loans
Page 5		Borrower Distribution of Loans Small Business Loans
Alameda – Contra Costa Assessment Area		
Page 8	Table 8, Table 9, Table 10	Geographic Distribution of Loans Small Business Loans
Page 10		Borrower Distribution of Loans Small Business Loans
San Francisco-San Mateo Assessment Area		
Page 13	Table 14, Table 15, Table 16	Geographic Distribution of Loans Small Business Loans
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Marin Assessment Area		
Page 18	Table 20, Table 21, Table 22	Geographic Distribution of Loans Small Business Loans
Page 20		Borrower Distribution of Loans Small Business Loans
State of California		
Page 23	Table 26	Qualified Investments
Page 23	Table 27	Distribution of Branch Delivery System

HERITAGE BANK OF COMMERCE, San Jose, California

Rated Area: State of California

Table 1 - Lending Volume of Reported Loans Retail Lending Evaluation Period: January 1, 2018 to December 31, 2023 Community Development Lending Evaluation Period: April 17, 2018 to June 24, 2024												
Assessment Areas	% of Rated Area Loans	Small Business Loans		Small Farm Loans		All HMDA Loans		Community Development Loans		Total Reported Loans		% of Rated Area Deposits
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
<i>Full Scope</i>												
Santa Clara – San Benito	44.1	2,216	\$632,526	0	0	n/a	n/a	162	\$168,372	2,378	\$800,898	58.0%
Alameda – Contra Costa	34.4	1,730	\$457,940	0	0	n/a	n/a	46	\$105,386	1,776	\$563,326	23.4%
<i>Limited Scope</i>												
San Francisco – San Mateo	18.2	913	\$312,101	0	0	n/a	n/a	33	\$55,601	946	\$367,702	16.1%
Marin*	3.3	165	\$56,926	0	0	n/a	n/a	5	\$9,670	170	\$66,596	2.5%

*Evaluation period for Marin is October 14, 2019 to December 31, 2023

HERITAGE BANK OF COMMERCE, San Jose, California

Rated Area: State of California

Table 2 - Distribution of 2018 and 2019 Small Business Lending By Income Level of Geography

Assessment Area: Santa Clara – San Benito

Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2018						2019						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Low	47	11.9	5.8	7,461	8.1	6.2	41	10.3	6.1	9,669	9.8	7.0	6.0
Moderate	131	33.2	19.1	26,718	29.2	20.5	122	30.7	19.7	35,509	35.9	21.6	19.2
Middle	141	35.8	37.1	34,828	38.0	37.2	151	38.0	36.9	33,962	34.3	36.4	35.9
Upper	75	19.0	37.1	22,619	24.7	35.3	83	20.9	36.3	19,845	20.0	34.1	38.8
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.2
Tract-Unk	0	0.0	0.9	0	0.0	0.8	0	0.0	0.9	0	0.0	0.9	
Total	394	100.0	100.0	91,626	100.0	100.0	397	100.0	100.0	98,985	100.0	100.0	100.0

Source: 2019 FFIEC Census Data
 2019 Dun & Bradstreet Data
 2011-2015 U.S. Census Bureau: American Community Survey
 Note: Percentages may not total 100.0 percent due to rounding.

Table 3 - Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography

Assessment Area: Santa Clara – San Benito

Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Low	40	6.4	7.1	15,071	8.5	6.0	32	7.1	6.6	13,814	10.5	6.5	6.1
Moderate	177	28.2	21.1	48,752	27.5	22.8	125	27.6	20.4	36,790	27.9	22.4	19.3
Middle	221	35.2	36.3	65,034	36.6	36.8	164	36.2	36.9	46,264	35.1	36.8	35.6
Upper	189	30.1	35.0	48,600	27.4	33.9	132	29.1	35.5	34,841	26.5	34.2	38.8
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.1
Tract-Unk	0	0.0	0.5	0	0.0	0.4	0	0.0	0.6	0	0.0	0.1	
Total	627	100.0	100.0	177,457	100.0	100.0	453	100.0	100.0	131,709	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
 2021 Dun & Bradstreet Data
 2011-2015 U.S. Census Bureau: American Community Survey
 Note: Percentages may not total 100.0 percent due to rounding.

HERITAGE BANK OF COMMERCE, San Jose, California

Rated Area: State of California

Table 4 - Distribution of 2022 and 2023 Small Business Lending By Income Level of Geography													
Assessment Area: Santa Clara – San Benito													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Low	16	9.4	6.1	8,071	11.6	6.6	8	4.6	5.1	3,457	5.5	5.9	5.3
Moderate	46	26.9	19.6	20,097	29.0	22.6	46	26.4	18.2	15,951	25.2	20.7	19.1
Middle	66	38.6	39.8	25,643	37.0	37.9	80	46.0	40.3	30,366	47.9	39.5	38.6
Upper	43	25.1	33.9	15,579	22.5	32.7	40	23.0	36.0	13,585	21.4	33.8	36.9
Unknown	0	0.0	0.1	0	0.0	0.1	0	0.0	0.1	0	0.0	0.1	0.2
Tract-Unk	0	0.0	0.4	0	0.0	0.1	0	0.0	0.2	0	0.0	0.1	
Total	171	100.0	100.0	69,390	100.0	100.0	174	100.0	100.0	63,359	100.0	100.0	100.0

Source: 2023 FFIEC Census Data
 2023 Dun & Bradstreet Data
 2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

HERITAGE BANK OF COMMERCE, San Jose, California

Rated Area: State of California

Table 5 - Distribution of 2018 and 2019 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Santa Clara – San Benito													
	Bank And Aggregate Loans By Year												Total Businesses %
	2018						2019						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	197	50.0	46.8	15,645	17.1	33.4	199	50.1	52.8	19,616	19.8	34.2	91.2
Over \$1 Million	175	44.4		64,317	70.2		178	44.8		69,007	69.7		8.4
Revenue Unknown	22	5.6		11,664	12.7		20	5.0		10,362	10.5		0.4
Total	394	100.0		91,626	100.0		397	100.0		98,985	100.0		100.0
By Loan Size													
\$100,000 or Less	201	51.0	96.0	6,416	7.0	50.9	204	51.4	96.1	8,625	8.7	50.5	
\$100,001 - \$250,000	68	17.3	2.1	13,969	15.2	12.5	72	18.1	2.1	14,355	14.5	12.7	
\$250,001 - \$1 Million	125	31.7	1.9	71,241	77.8	36.6	121	30.5	1.8	76,005	76.8	36.8	
Total	394	100.0	100.0	91,626	100.0	100.0	397	100.0	100.0	98,985	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	172	87.3		4,158	26.6		166	83.4		5,988	30.5		
\$100,001 - \$250,000	7	3.6		1,365	8.7		15	7.5		2,434	12.4		
\$250,001 - \$1 Million	18	9.1		10,122	64.7		18	9.0		11,194	57.1		
Total	197	100.0		15,645	100.0		199	100.0		19,616	100.0		
Source: 2019 FFIEC Census Data 2019 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.													

HERITAGE BANK OF COMMERCE, San Jose, California

Rated Area: State of California

Table 6 - Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses
Assessment Area: Santa Clara – San Benito

	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	\$%	#	#%	#%	\$(000)	%	\$%	
By Revenue													
\$1 Million or Less	56	8.9	44.0	13,989	7.9	25.7	49	10.8	48.5	12,225	9.3	25.1	91.7
Over \$1 Million	140	22.3		56,829	32.0		123	27.2		50,628	38.4		7.9
Revenue Unknown	431	68.7		106,639	60.1		281	62.0		68,856	52.3		0.4
Total	627	100.0		177,457	100.0		453	100.0		131,709	100.0		100.0
By Loan Size													
\$100,000 or Less	203	32.4	88.6	11,330	6.4	35.4	159	35.1	92.9	9,315	7.1	39.6	
\$100,001 - \$250,000	187	29.8	6.8	31,937	18.0	20.5	120	26.5	4.2	21,622	16.4	18.5	
\$250,001 - \$1 Million	237	37.8	4.6	134,190	75.6	44.1	174	38.4	2.9	100,772	76.5	41.9	
Total	627	100.0	100.0	177,457	100.0	100.0	453	100.0	100.0	131,709	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	29	51.8		1,908	13.6		26	53.1		1,943	15.9		
\$100,001 - \$250,000	8	14.3		1,545	11.0		8	16.3		1,457	11.9		
\$250,001 - \$1 Million	19	33.9		10,536	75.3		15	30.6		8,825	72.2		
Total	56	100.0		13,989	100.0		49	100.0		12,225	100.0		
<i>Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>													
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>													

HERITAGE BANK OF COMMERCE, San Jose, California

Rated Area: State of California

Table 7 - Distribution of 2022 and 2023 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Santa Clara – San Benito													
	Bank And Aggregate Loans By Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
By Revenue													
\$1 Million or Less	37	21.6	55.4	9,411	13.6	33.3	41	23.6	59.1	9,625	15.2	34.6	91.6
Over \$1 Million	114	66.7		48,990	70.6		118	67.8		45,912	72.5		7.9
Revenue Unknown	20	11.7		10,989	15.8		15	8.6		7,822	12.3		0.5
Total	171	100.0		69,390	100.0		174	100.0		63,359	100.0		100.0
By Loan Size													
\$100,000 or Less	39	22.8	96.3	2,853	4.1	51.1	46	26.4	97.1	3,248	5.1	56.3	
\$100,001 - \$250,000	36	21.1	2.1	7,858	11.3	14.1	43	24.7	1.6	8,004	12.6	12.3	
\$250,001 - \$1 Million	96	56.1	1.6	58,679	84.6	34.7	85	48.9	1.3	52,107	82.2	31.4	
Total	171	100.0	100.0	69,390	100.0	100.0	174	100.0	100.0	63,359	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	23	62.2		1,539	16.4		24	58.5		1,693	17.6		
\$100,001 - \$250,000	3	8.1		620	6.6		8	19.5		1,235	12.8		
\$250,001 - \$1 Million	11	29.7		7,252	77.1		9	22.0		6,697	69.6		
Total	37	100.0		9,411	100.0		41	100.0		9,625	100.0		
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.													

HERITAGE BANK OF COMMERCE, San Jose, California

Rated Area: State of California

Table 8 - Distribution of 2018 and 2019 Small Business Lending By Income Level of Geography
Assessment Area: Alameda – Contra Costa

Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2018						2019						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Low	32	9.9	7.7	1,983	3.1	8.0	39	10.7	7.9	5,382	7.0	8.5	9.1
Moderate	68	21.1	18.9	9,847	15.3	19.7	73	20.0	19.0	11,251	14.5	18.5	20.6
Middle	84	26.0	30.2	14,930	23.2	29.5	110	30.1	30.8	19,467	25.2	30.1	30.5
Upper	139	43.0	42.1	37,613	58.4	41.7	141	38.6	41.2	40,714	52.6	41.7	39.7
Unknown	0	0.0	0.1	0	0.0	0.1	2	0.5	0.1	566	0.7	0.1	0.1
Tract-Unk	0	0.0	1.0	0	0.0	1.1	0	0.0	1.0	0	0.0	1.1	
Total	323	100.0	100.0	64,373	100.0	100.0	365	100.0	100.0	77,380	100.0	100.0	100.0

Source: 2019 FFIEC Census Data
 2019 Dun & Bradstreet Data
 2011-2015 U.S. Census Bureau: American Community Survey
 Note: Percentages may not total 100.0 percent due to rounding.

Table 9 - Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography
Assessment Area: Alameda – Contra Costa

Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Low	15	3.4	8.7	6,975	5.7	7.6	16	5.1	8.5	5,307	6.1	7.7	9.1
Moderate	50	11.4	19.7	17,014	13.9	19.3	41	13.0	19.7	14,304	16.5	20.1	20.6
Middle	118	26.9	30.4	28,635	23.4	31.1	90	28.5	31.0	24,553	28.3	31.5	30.6
Upper	253	57.8	40.7	69,049	56.5	41.4	168	53.2	40.2	42,549	49.0	40.6	39.6
Unknown	2	0.5	0.1	469	0.4	0.1	1	0.3	0.1	138	0.2	0.1	0.1
Tract-Unk	0	0.0	0.5	0	0.0	0.5	0	0.0	0.6	0	0.0	0.1	
Total	438	100.0	100.0	122,142	100.0	100.0	316	100.0	100.0	86,851	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
 2021 Dun & Bradstreet Data
 2011-2015 U.S. Census Bureau: American Community Survey
 Note: Percentages may not total 100.0 percent due to rounding.

HERITAGE BANK OF COMMERCE, San Jose, California

Rated Area: State of California

Table 10 - Distribution of 2022 and 2023 Small Business Lending By Income Level of Geography
Assessment Area: Alameda – Contra Costa

Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Low	11	6.9	6.5	5,921	9.5	5.9	12	9.3	6.0	4,648	10.4	6.2	6.9
Moderate	25	15.7	19.9	10,650	17.1	19.7	25	19.4	19.1	8,293	18.5	19.0	20.6
Middle	41	25.8	33.2	14,500	23.3	33.2	32	24.8	33.2	12,211	27.2	31.7	32.1
Upper	81	50.9	38.8	30,991	49.7	39.8	60	46.5	40.3	19,745	44.0	41.3	38.8
Unknown	1	0.6	1.1	235	0.4	1.2	0	0.0	1.1	0	0.0	1.7	1.6
Tract-Unk	0	0.0	0.4	0	0.0	0.1	0	0.0	0.3	0	0.0	0.1	
Total	159	100.0	100.0	62,297	100.0	100.0	129	100.0	100.0	44,897	100.0	100.0	100.0

Source: 2023 FFIEC Census Data
 2023 Dun & Bradstreet Data
 2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

HERITAGE BANK OF COMMERCE, San Jose, California

Rated Area: State of California

Table 11 - Distribution of 2018 and 2019 Small Business Lending By Revenue Size of Businesses
Assessment Area: Alameda – Contra Costa

	Bank And Aggregate Loans By Year												Total Businesses %
	2018						2019						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
By Revenue													
\$1 Million or Less	182	56.3	46.9	17,681	27.5	32.4	191	52.3	52.6	21,779	28.1	33.7	91.7
Over \$1 Million	128	39.6		42,860	66.6		147	40.3		45,911	59.3		7.9
Revenue Unknown	13	4.0		3,832	6.0		27	7.4		9,690	12.5		0.4
Total	323	100.0		64,373	100.0		365	100.0		77,380	100.0		100.0
By Loan Size													
\$100,000 or Less	182	56.3	95.8	6,125	9.5	48.4	203	55.6	96.0	9,692	12.5	50.5	
\$100,001 - \$250,000	56	17.3	2.1	10,290	16.0	12.0	60	16.4	2.1	10,692	13.8	12.0	
\$250,001 - \$1 Million	85	26.3	2.1	47,958	74.5	39.6	102	27.9	2.0	56,996	73.7	37.5	
Total	323	100.0	100.0	64,373	100.0	100.0	365	100.0	100.0	77,380	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	150	82.4		4,065	23.0		154	80.6		6,432	29.5		
\$100,001 - \$250,000	13	7.1		2,501	14.1		14	7.3		2,113	9.7		
\$250,001 - \$1 Million	19	10.4		11,115	62.9		23	12.0		13,234	60.8		
Total	182	100.0		17,681	100.0		191	100.0		21,779	100.0		

Source: 2019 FFIEC Census Data
 2019 Dun & Bradstreet Data
 2011-2015 U.S. Census Bureau: American Community Survey
 Note: Percentages may not total 100.0 percent due to rounding.

HERITAGE BANK OF COMMERCE, San Jose, California

Rated Area: State of California

Table 12 - Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Alameda – Contra Costa													
	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
By Revenue													
\$1 Million or Less	58	13.2	43.8	13,989	11.5	24.5	47	14.9	48.9	14,716	16.9	24.4	92.0
Over \$1 Million	109	24.9		41,003	33.6		104	32.9		36,733	42.3		7.6
Revenue Unknown	271	61.9		67,150	55.0		165	52.2		35,402	40.8		0.5
Total	438	100.0		122,142	100.0		316	100.0		86,851	100.0		100.0
By Loan Size													
\$100,000 or Less	161	36.8	89.0	9,082	7.4	36.0	119	37.7	93.3	6,957	8.0	39.0	
\$100,001 - \$250,000	111	25.3	6.4	19,419	15.9	19.5	68	21.5	3.7	11,931	13.7	16.7	
\$250,001 - \$1 Million	166	37.9	4.6	93,641	76.7	44.6	129	40.8	3.0	67,963	78.3	44.3	
Total	438	100.0	100.0	122,142	100.0	100.0	316	100.0	100.0	86,851	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	34	58.6		2,382	17.0		21	44.7		1,466	10.0		
\$100,001 - \$250,000	5	8.6		916	6.5		4	8.5		703	4.8		
\$250,001 - \$1 Million	19	32.8		10,691	76.4		22	46.8		12,547	85.3		
Total	58	100.0		13,989	100.0		47	100.0		14,716	100.0		
<i>Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>													
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>													

HERITAGE BANK OF COMMERCE, San Jose, California

Rated Area: State of California

Table 13 - Distribution of 2022 and 2023 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Alameda – Contra Costa													
	Bank And Aggregate Loans By Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
By Revenue													
\$1 Million or Less	39	24.5	56.1	10,927	17.5	33.1	36	27.9	58.7	7,686	17.1	34.7	92.1
Over \$1 Million	105	66.0		44,406	71.3		75	58.1		27,902	62.1		7.4
Revenue Unknown	15	9.4		6,964	11.2		18	14.0		9,309	20.7		0.5
Total	159	100.0		62,297	100.0		129	100.0		44,897	100.0		100.0
By Loan Size													
\$100,000 or Less	35	22.0	96.3	2,637	4.2	49.0	29	22.5	96.8	1,957	4.4	53.7	
\$100,001 - \$250,000	35	22.0	1.9	6,677	10.7	12.2	33	25.6	1.7	6,439	14.3	12.3	
\$250,001 - \$1 Million	89	56.0	1.8	52,983	85.0	38.8	67	51.9	1.5	36,501	81.3	34.0	
Total	159	100.0	100.0	62,297	100.0	100.0	129	100.0	100.0	44,897	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	17	43.6		1,246	11.4		18	50.0		1,209	15.7		
\$100,001 - \$250,000	8	20.5		1,168	10.7		9	25.0		1,557	20.3		
\$250,001 - \$1 Million	14	35.9		8,513	77.9		9	25.0		4,920	64.0		
Total	39	100.0		10,927	100.0		36	100.0		7,686	100.0		
<i>Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>													
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>													

HERITAGE BANK OF COMMERCE, San Jose, California

Rated Area: State of California

Table 14 - Distribution of 2018 and 2019 Small Business Lending By Income Level of Geography
Assessment Area: San Francisco-San Mateo

Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2018						2019						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Low	7	8.8	4.2	1,708	9.9	5.7	28	18.9	13.1	10,775	20.3	18.0	15.3
Moderate	11	13.8	14.1	951	5.5	12.6	23	15.5	16.5	5,144	9.7	13.9	13.3
Middle	31	38.8	35.6	6,855	39.7	36.9	34	23.0	28.5	8,140	15.4	22.7	25.9
Upper	31	38.8	44.5	7,758	44.9	43.3	63	42.6	39.3	28,917	54.6	43.2	43.7
Unknown	0	0.0	0.0	0	0.0	0.1	0	0.0	1.5	0	0.0	1.4	1.7
Tract-Unk	0	0.0	1.5	0	0.0	1.4	0	0.0	1.2	0	0.0	0.9	
Total	80	100.0	100.0	17,272	100.0	100.0	148	100.0	100.0	52,976	100.0	100.0	100.0

*Source: 2019 FFIEC Census Data
2019 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey*

Note: Percentages may not total 100.0 percent due to rounding.

Table 15 - Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography
Assessment Area: San Francisco-San Mateo

Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Low	63	22.0	14.5	24,272	26.6	19.1	48	20.2	14.0	16,506	21.3	18.3	15.1
Moderate	44	15.4	14.2	10,699	11.7	12.2	37	15.5	15.7	9,868	12.7	12.7	13.2
Middle	51	17.8	27.9	12,775	14.0	22.9	40	16.8	28.5	12,487	16.1	22.9	26.2
Upper	128	44.8	41.4	43,654	47.8	43.9	113	47.5	39.9	38,644	49.9	44.2	43.8
Unknown	0	0.0	1.4	0	0.0	1.6	0	0.0	1.3	0	0.0	1.7	1.7
Tract-Unk	0	0.0	0.5	0	0.0	0.3	0	0.0	0.7	0	0.0	0.1	
Total	286	100.0	100.0	91,400	100.0	100.0	238	100.0	100.0	77,505	100.0	100.0	100.0

*Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey*

Note: Percentages may not total 100.0 percent due to rounding.

HERITAGE BANK OF COMMERCE, San Jose, California

Rated Area: State of California

Table 16 - Distribution of 2022 and 2023 Small Business Lending By Income Level of Geography
Assessment Area: San Francisco-San Mateo

Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Low	5	6.6	5.0	1,785	5.8	5.9	6	7.1	4.9	2,551	6.0	5.2	5.2
Moderate	14	18.4	18.0	3,128	10.2	13.2	9	10.6	19.0	5,660	13.4	14.7	14.7
Middle	21	27.6	29.2	9,732	31.7	25.6	23	27.1	29.9	10,975	26.0	26.4	27.3
Upper	31	40.8	39.5	13,337	43.4	42.9	39	45.9	38.7	17,820	42.2	41.6	42.8
Unknown	5	6.6	7.9	2,750	8.9	12.3	8	9.4	7.3	5,210	12.3	11.9	10.0
Tract-Unk	0	0.0	0.4	0	0.0	0.1	0	0.0	0.3	0	0.0	0.1	
Total	76	100.0	100.0	30,732	100.0	100.0	85	100.0	100.0	42,216	100.0	100.0	100.0

Source: 2023 FFIEC Census Data
2023 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

HERITAGE BANK OF COMMERCE, San Jose, California

Rated Area: State of California

Table 17 - Distribution of 2018 and 2019 Small Business Lending By Revenue Size of Businesses													
Assessment Area: San Francisco-San Mateo													
	Bank And Aggregate Loans By Year												Total Businesses %
	2018						2019						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
By Revenue													
\$1 Million or Less	35	43.8	46.5	3,038	17.6	32.8	47	31.8	51.8	7,848	14.8	33.5	90.4
Over \$1 Million	43	53.8		13,684	79.2		89	60.1		38,903	73.4		9.1
Revenue Unknown	2	2.5		550	3.2		12	8.1		6,225	11.8		0.5
Total	80	100.0		17,272	100.0		148	100.0		52,976	100.0		100.0
By Loan Size													
\$100,000 or Less	40	50.0	95.8	1,906	11.0	51.4	44	29.7	95.7	2,178	4.1	49.1	
\$100,001 - \$250,000	15	18.8	2.3	2,775	16.1	13.4	26	17.6	2.3	4,967	9.4	13.1	
\$250,001 - \$1 Million	25	31.3	1.9	12,591	72.9	35.2	78	52.7	2.1	45,831	86.5	37.8	
Total	80	100.0	100.0	17,272	100.0	100.0	148	100.0	100.0	52,976	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	30	85.7		1,100	36.2		34	72.3		1,503	19.2		
\$100,001 - \$250,000	2	5.7		275	9.1		4	8.5		775	9.9		
\$250,001 - \$1 Million	3	8.6		1,663	54.7		9	19.1		5,570	71.0		
Total	35	100.0		3,038	100.0		47	100.0		7,848	100.0		
<i>Source: 2019 FFIEC Census Data 2019 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>													
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>													

HERITAGE BANK OF COMMERCE, San Jose, California

Rated Area: State of California

Table 18 - Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses													
Assessment Area: San Francisco-San Mateo													
	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	##%	##%	\$(000)	\$%	\$%	#	##%	##%	\$(000)	\$%	\$%	
By Revenue													
\$1 Million or Less	26	9.1	41.9	9,183	10.0	24.6	18	7.6	46.3	5,226	6.7	22.2	90.9
Over \$1 Million	66	23.1		29,795	32.6		74	31.1		37,428	48.3		8.6
Revenue Unknown	194	67.8		52,422	57.4		146	61.3		34,851	45.0		0.6
Total	286	100.0		91,400	100.0		238	100.0		77,505	100.0		100.0
By Loan Size													
\$100,000 or Less	83	29.0	87.5	4,755	5.2	33.7	74	31.1	91.7	3,847	5.0	35.6	
\$100,001 - \$250,000	81	28.3	7.2	14,857	16.3	20.0	58	24.4	4.8	10,306	13.3	19.2	
\$250,001 - \$1 Million	122	42.7	5.3	71,788	78.5	46.3	106	44.5	3.5	63,352	81.7	45.1	
Total	286	100.0	100.0	91,400	100.0	100.0	238	100.0	100.0	77,505	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	10	38.5		677	7.4		6	33.3		351	6.7		
\$100,001 - \$250,000	5	19.2		833	9.1		5	27.8		775	14.8		
\$250,001 - \$1 Million	11	42.3		7,673	83.6		7	38.9		4,100	78.5		
Total	26	100.0		9,183	100.0		18	100.0		5,226	100.0		
<i>Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>													
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>													

HERITAGE BANK OF COMMERCE, San Jose, California

Rated Area: State of California

Table 19 - Distribution of 2022 and 2023 Small Business Lending By Revenue Size of Businesses													
Assessment Area: San Francisco-San Mateo													
	Bank And Aggregate Loans By Year												Total Businesses %
	2022						2023						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	##%	##%	\$(000)	\$%	\$%	#	##%	##%	\$(000)	\$%	\$%	
By Revenue													
\$1 Million or Less	20	26.3	53.8	3,780	12.3	29.7	16	18.8	57.5	4,603	10.9	31.7	91.0
Over \$1 Million	47	61.8		20,577	67.0		58	68.2		30,114	71.3		8.4
Revenue Unknown	9	11.8		6,375	20.7		11	12.9		7,499	17.8		0.6
Total	76	100.0		30,732	100.0		85	100.0		42,216	100.0		100.0
By Loan Size													
\$100,000 or Less	15	19.7	95.4	1,109	3.6	45.8	12	14.1	96.5	803	1.9	51.9	
\$100,001 - \$250,000	19	25.0	2.4	3,675	12.0	14.1	17	20.0	1.9	3,664	8.7	12.9	
\$250,001 - \$1 Million	42	55.3	2.1	25,948	84.4	40.2	56	65.9	1.6	37,749	89.4	35.2	
Total	76	100.0	100.0	30,732	100.0	100.0	85	100.0	100.0	42,216	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	11	55.0		769	20.3		7	43.8		493	10.7		
\$100,001 - \$250,000	6	30.0		1,160	30.7		3	18.8		550	11.9		
\$250,001 - \$1 Million	3	15.0		1,851	49.0		6	37.5		3,560	77.3		
Total	20	100.0		3,780	100.0		16	100.0		4,603	100.0		
<i>Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>													
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>													

HERITAGE BANK OF COMMERCE, San Jose, California

Rated Area: State of California

Table 20 - Distribution of 2019 Small Business Lending By Income Level of Geography							
Assessment Area: Marin							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	\$%	
Low	1	3.6	3.9	36	0.3	6.2	4.5
Moderate	7	25.0	16.3	3,131	28.9	17.7	17.2
Middle	13	46.4	40.1	4,683	43.3	42.6	43.0
Upper	7	25.0	36.9	2,975	27.5	31.3	35.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	2.9	0	0.0	2.2	
Total	28	100.0	100.0	10,825	100.0	100.0	100.0

Source: 2019 FFIEC Census Data
2019 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Table 21 - Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography													
Assessment Area: Marin													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	\$%	#	#%	#%	\$(000)	%	\$%	
Low	3	6.1	4.0	261	1.8	6.9	2	6.7	3.9	492	6.2	6.2	4.5
Moderate	13	26.5	16.7	2,976	20.1	18.9	5	16.7	16.9	993	12.4	18.9	17.1
Middle	21	42.9	40.9	7,101	47.9	40.7	12	40.0	41.4	3,738	46.7	40.2	43.0
Upper	12	24.5	37.2	4,478	30.2	32.5	11	36.7	35.8	2,775	34.7	34.3	35.5
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	1.2	0	0.0	1.0	0	0.0	1.9	0	0.0	0.3	
Total	49	100.0	100.0	14,816	100.0	100.0	30	100.0	100.0	7,998	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

HERITAGE BANK OF COMMERCE, San Jose, California

Rated Area: State of California

Table 22 - Distribution of 2022 and 2023 Small Business Lending By Income Level of Geography
Assessment Area: Marin

Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Low	1	3.7	4.3	750	7.4	6.8	0	0.0	4.8	0	0.0	7.4	4.7
Moderate	5	18.5	17.6	1,760	17.4	17.1	8	25.8	17.5	4,065	30.9	17.0	17.5
Middle	14	51.9	47.6	5,197	51.3	50.6	17	54.8	46.7	7,050	53.6	47.1	49.5
Upper	7	25.9	29.1	2,415	23.9	25.2	6	19.4	30.2	2,050	15.6	28.2	28.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	1.3	0	0.0	0.4	0	0.0	0.8	0	0.0	0.3	
Total	27	100.0	100.0	10,122	100.0	100.0	31	100.0	100.0	13,165	100.0	100.0	100.0

Source: 2023 FFIEC Census Data
2023 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

HERITAGE BANK OF COMMERCE, San Jose, California

Rated Area: State of California

Table 23 - Distribution of 2019 Small Business Lending By Revenue Size of Businesses							
Assessment Area: Marin							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	9	32.1	47.3	1,825	16.9	32.9	92.7
Over \$1 Million	14	50.0		6,656	61.5		6.7
Revenue Unknown	5	17.9		2,344	21.7		0.5
Total	28	100.0		10,825	100.0		100.0
By Loan Size							
\$100,000 or Less	7	25.0	94.6	349	3.2	45.0	
\$100,001 - \$250,000	5	17.9	2.8	1,025	9.5	13.7	
\$250,001 - \$1 Million	16	57.1	2.6	9,451	87.3	41.4	
Total	28	100.0	100.0	10,825	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	5	55.6		205	11.2		
\$100,001 - \$250,000	1	11.1		250	13.7		
\$250,001 - \$1 Million	3	33.3		1,370	75.1		
Total	9	100.0		1,825	100.0		
<i>Source: 2019 FFIEC Census Data 2019 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

HERITAGE BANK OF COMMERCE, San Jose, California

Rated Area: State of California

Table 24 - Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Marin													
	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
By Revenue													
\$1 Million or Less	6	12.2	41.7	2,117	14.3	25.5	5	16.7	46.9	1,550	19.4	28.0	92.8
Over \$1 Million	15	30.6		4,050	27.3		12	40.0		3,465	43.3		6.6
Revenue Unknown	28	57.1		8,649	58.4		13	43.3		2,983	37.3		0.6
Total	49	100.0		14,816	100.0		30	100.0		7,998	100.0		100.0
By Loan Size													
\$100,000 or Less	16	32.7	88.4	1,020	6.9	38.0	10	33.3	92.6	609	7.6	39.1	
\$100,001 - \$250,000	15	30.6	7.3	2,506	16.9	21.4	7	23.3	4.5	1,135	14.2	19.7	
\$250,001 - \$1 Million	18	36.7	4.4	11,290	76.2	40.7	13	43.3	2.9	6,254	78.2	41.2	
Total	49	100.0	100.0	14,816	100.0	100.0	30	100.0	100.0	7,998	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	2	33.3		136	6.4		2	40.0		150	9.7		
\$100,001 - \$250,000	2	33.3		275	13.0		1	20.0		150	9.7		
\$250,001 - \$1 Million	2	33.3		1,706	80.6		2	40.0		1,250	80.6		
Total	6	100.0		2,117	100.0		5	100.0		1,550	100.0		
<i>Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.</i>													

HERITAGE BANK OF COMMERCE, San Jose, California

Rated Area: State of California

Table 25 - Distribution of 2022 and 2023 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Marin													
	Bank And Aggregate Loans By Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
By Revenue													
\$1 Million or Less	11	40.7	51.7	3,660	36.2	34.3	2	6.5	53.2	250	1.9	29.4	93.1
Over \$1 Million	13	48.1		3,862	38.2		21	67.7		8,115	61.6		6.3
Revenue Unknown	3	11.1		2,600	25.7		8	25.8		4,800	36.5		0.6
Total	27	100.0		10,122	100.0		31	100.0		13,165	100.0		100.0
By Loan Size													
\$100,000 or Less	5	18.5	95.5	400	4.0	44.7	6	19.4	96.0	575	4.4	49.0	
\$100,001 - \$250,000	9	33.3	2.5	1,472	14.5	14.9	7	22.6	2.2	1,175	8.9	13.6	
\$250,001 - \$1 Million	13	48.1	2.0	8,250	81.5	40.3	18	58.1	1.8	11,415	86.7	37.5	
Total	27	100.0	100.0	10,122	100.0	100.0	31	100.0	100.0	13,165	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	3	27.3		250	6.8		1	50.0		100	40.0		
\$100,001 - \$250,000	4	36.4		600	16.4		1	50.0		150	60.0		
\$250,001 - \$1 Million	4	36.4		2,810	76.8		0	0.0		0	0.0		
Total	11	100.0		3,660	100.0		2	100.0		250	100.0		
<i>Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>													

HERITAGE BANK OF COMMERCE, San Jose, California

Rated Area: State of California

Table 26 - Qualified Investments									
Evaluation Period: April 17, 2018 to June 24, 2024									
Assessment Area: State of California									
Assessment Areas	Prior Period Investments		Current Period Investments		Total Investments			Unfunded Commitments	
	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total	#	\$ (000's)
<i>Full Scope</i>									
Santa Clara -San Benito	8	\$1,454	28	\$32,694	36	\$34,148	23.5.0%	0	0
Alameda – Contra Costa	11	\$3,459	28	\$81,531	39	\$84,990	58.5%	0	0
<i>Limited Scope</i>									
San Francisco – San Mateo	2	\$301	24	\$22,549	26	\$22,850	15.7%	0	0
Marin	0	0	4	\$3,375	4	\$3,375	2.3%	0	0

*Aside from the #x shown in the table above, other prior period investments consist of mortgage-backed securities and balance on bank's books cannot be attributed to specific assessment area. However, total MBS prior period balance that remains on the bank's book is \$7,000,780.

Table 27 - Distribution of Branch Delivery System and Branch Openings/Closings																	
Evaluation Period: January 8, 2019 to December 31, 2023																	
Assessment Area: State of California																	
Assessment Areas	Deposits	Branches						Branch Openings / Closings						Population			
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income Level of Geography (%)				# of Branch Openings	# of Branch Closings	Net Change in Location of Branches (+ or -)				% of Population within each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
<i>Full Scope</i>																	
Santa Clara – San Benito	1.6%	7	41.0%	1	2	2	2	0	1	0	0	-1	0	6.0	20.3	42.5	31.1
Alameda – Contra Costa	0.9%	6	35.0%	0	0	1	5	0	1	0	0	1	0	8.5	23.6	34.6	32.4
<i>Limited Scope</i>																	
San Francisco – San Mateo*	0.2%	3	18.0%	0	0	0	2	1	2	0	0	-2	0	6.4	20.9	30.7	37.6
Marin	0.8%	1	6.0%	0	1	0	0	0	0	0	0	0	0	5.3	17.7	46.7	30.2

*HBC has 3 branches in the San Francisco – San Mateo assessment area; however, the bank's branch in San Francisco is situated in a census tract with an unknown income level.

APPENDIX C

LIMITED-SCOPE ASSESSMENT AREA

MARKET PROFILES

All demographic and economic information in this appendix originates from one the following sources:

- U.S. Census Bureau, American Community Survey (ACS): (accessed July 22, 2024) available from: American Community Survey (ACS)
- Federal Deposit Insurance Corporation, Deposit Market Share Report, June 30, 2023; (accessed July 15, 2024) available from: <https://www7.fdic.gov/sod/sodMarketBank.asp>.
- FFIEC Adjusted Median Family Income; (accessed July 15, 2024) available from: FFIEC Median Family Income Report

San Francisco and San Mateo Assessment Area

The delineated assessment area consists of San Francisco and San Mateo Counties, which comprise the San Francisco-San Mateo-Redwood City Metropolitan Division that is part of the the San Francisco-Oakland-Berkeley Metropolitan Statistical Area. The assessment area is bordered by the Pacific Ocean to the west, the Golden Gate Strait in the north, the San Francisco Bay to the east, and the counties of Santa Clara and Santa Cruz in the south.

HBC maintains a small presence in the assessment area with two branches in the San Mateo County and one branch in San Francisco County. As of June 30, 2023¹, there were 53 financial institutions operating 384 branches in the assessment area with \$332.9 billion in total deposits. According to that same data, HBC ranked 16th with 0.22 percent of deposit market share.

Exhibit 23 on the next page presents key demographic and business information concerning the assessment area.

¹ Federal Deposit Insurance Corporation, Deposit Market Share Report, June 30, 2023; available from: <https://www7.fdic.gov/sod/sodMarketBank.asp>

EXHIBIT 23 ASSESSMENT AREA DEMOGRAPHICS ASSESSMENT AREA: SAN FRANCISCO – SAN MATEO								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	31	7.4	19,106	5.4	3,170	16.6	86,795	24.5
Moderate	91	21.8	81,824	23.1	5,069	6.2	56,171	15.8
Middle	122	29.2	115,430	32.5	3,936	3.4	61,773	17.4
Upper	146	34.9	128,203	36.1	2,796	2.2	149,945	42.3
Unknown	28	6.7	10,121	2.9	1,286	12.7	0	0.0
Total AA	418	100.0	354,684	100.0	16,257	4.6	354,684	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
	#	% by tract	% by unit	#	% by unit	#	% by unit	
Low	43,891	4,788	1.6	10.9	35,056	79.9	4,047	9.2
Moderate	139,243	58,686	19.9	42.1	71,998	51.7	8,559	6.1
Middle	204,203	103,999	35.2	50.9	88,016	43.1	12,188	6.0
Upper	259,146	121,479	41.1	46.9	113,738	43.9	23,929	9.2
Unknown	30,886	6,430	2.2	20.8	21,302	69.0	3,154	10.2
Total AA	677,369	295,382	100.0	43.6	330,110	48.7	51,877	7.7
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
	#	%	#	%	#	%	#	%
Low	5,261	5.2	4,658	5.1	571	6.7	32	5.5
Moderate	14,819	14.7	13,871	15.1	885	10.4	63	10.9
Middle	27,484	27.3	25,353	27.7	1,974	23.3	157	27.1
Upper	43,040	42.8	39,287	42.9	3,503	41.3	250	43.2
Unknown	10,024	10.0	8,398	9.2	1,549	18.3	77	13.3
Total AA	100,628	100.0	91,567	100.0	8,482	100.0	579	100.0
Percentage of Total Businesses:			91.0		8.4		0.6	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
	#	%	#	%	#	%	#	%
Low	20	4.2	19	4.2	1	4.8	0	0.0
Moderate	64	13.4	63	13.9	1	4.8	0	0.0
Middle	102	21.4	93	20.5	9	42.9	0	0.0
Upper	275	57.8	265	58.5	9	42.9	1	50.0
Unknown	15	3.2	13	2.9	1	4.8	1	50.0
Total AA	476	100.0	453	100.0	21	100.0	2	100.0
Percentage of Total Farms:			95.2		4.4		0.4	
<p>Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</p> <p>Note: Percentages may not total 100.0 percent due to rounding.</p>								

Marin County Assessment Area

The Marin County assessment area is comprised of the San Rafael Metropolitan Division that is part of the San Francisco-Oakland-Berkeley Metropolitan Statistical Area. Marin County is bordered by the Pacific Ocean to the west, Sonoma County to the north and northeast, San Francisco Bay to the east, and the Golden Gate Strait to the south.

HBC has a small presence in Marin County with one branch. As of June 30, 2023², there were 16 financial institutions operating 70 branches in the assessment area with \$14.6 billion in total deposits. According to that same data, HBC ranked 12th with 0.79 percent of deposit market share.

Exhibit 24 on the next page presents key demographic and business information concerning the assessment area.

² Ibid

EXHIBIT 24								
ASSESSMENT AREA DEMOGRAPHICS								
ASSESSMENT AREA: SAN FRANCISCO – MARIN								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	5	7.9	3,510	5.3	639	18.2	15,557	23.5
Moderate	10	15.9	11,501	17.4	607	5.3	10,423	15.8
Middle	29	46.0	29,126	44.1	815	2.8	12,462	18.9
Upper	17	27.0	21,924	33.2	512	2.3	27,659	41.8
Unknown	2	3.2	40	0.1	0	0.0	0	0.0
Total AA	63	100.0	66,101	100.0	2,573	3.9	66,101	100.0
Housing Units by Tract	Housing Type by Tract							
	Owner-occupied		Rental		Vacant			
#	% by tract	% by unit	#	% by unit	#	% by unit	#	% by unit
Low	5,724	1,176	1.8	20.5	4,402	76.9	146	2.6
Moderate	19,795	10,746	16.1	54.3	7,855	39.7	1,194	6.0
Middle	52,850	31,495	47.2	59.6	17,523	33.2	3,832	7.3
Upper	33,910	23,302	34.9	68.7	8,361	24.7	2,247	6.6
Unknown	40	0	0.0	0.0	40	100.0	0	0.0
Total AA	112,319	66,719	100.0	59.4	38,181	34.0	7,419	6.6
Total Businesses by Tract	Businesses by Tract & Revenue Size							
	Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
#	%	#	%	#	%	#	%	
Low	978	4.7	841	4.3	135	10.2	2	1.7
Moderate	3,639	17.5	3,376	17.4	251	19.0	12	10.3
Middle	10,297	49.5	9,543	49.2	694	52.6	60	51.7
Upper	5,900	28.3	5,619	29.0	239	18.1	42	36.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	20,814	100.0	19,379	100.0	1,319	100.0	116	100.0
Percentage of Total Businesses:			93.1		6.3			
Total Farms by Tract	Farms by Tract & Revenue Size							
	Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
#	%	#	%	#	%	#	%	
Low	2	1.1	2	1.2	0	0.0	0	0.0
Moderate	24	13.6	23	13.4	1	20.0	0	0.0
Middle	109	61.6	105	61.0	4	80.0	0	0.0
Upper	42	23.7	42	24.4	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	177	100.0	172	100.0	5	100.0	0	0.0
Percentage of Total Farms:			97.2		2.8		0.0	
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

LIST OF SERVICES

LIST OF SERVICES

CREDIT SERVICES

The Bank is an Equal Opportunity and Equal Housing Lender extending commercial, real estate, and consumer loans. The following represents the general types of credit the Bank makes available subject to the availability of funds, economic conditions and lending policies:

COMMERCIAL LOANS – Commercial loans are offered on a short-term unsecured basis to individuals and businesses where adequate evidence of cash flow, liquidity, and tangible net worth are apparent. Loans to businesses are offered with a maturity greater than one year and secured by business assets. Unsecured and collateralized commercial lines of credit are offered to qualified borrowers for seasonal and working capital needs. Lines of credit and long term loans are offered to qualified small businesses which are guaranteed in part by the Small Business Administration (SBA), U.S.D.A., and State Guaranty Funds. Other credit accommodations offered include leases, asset based loans, Micro loans, HOA loans and Commercial and Standby Letters of Credit.

CONSUMER LOANS – Consumer loans are offered primarily to established customers for various individual needs on both a secured and unsecured basis. Unsecured loans are made to individuals based upon a determination of their credit worthiness. This type of loan is made available for consumer goods, and other worthy reasons. Secured loans are extended for the purpose of purchasing automobiles, boats, home improvements, home equity lines, and other personal purpose loans that may be secured by acceptable personal property.

OPEN END CREDIT – The bank extends personal lines of credit.

REAL ESTATE – The Bank provides residential and commercial land and construction loans to developers and owners. The Bank also provides real estate loans on commercial properties.

DEPOSIT SERVICES

CHECKING ACCOUNTS – Checking accounts include: Basic Business Checking, Business Interest Checking, Legacy Checking for Non-Profits, Attorney Client State Bar Trust accounts, Business Money Market, Personal Checking, Personal Limited Checking, Personal Premium Checking, Personal Money Market and Senior Premium Checking.

SAVINGS ACCOUNTS AND CERTIFICATES OF DEPOSIT – A full range of deposit accounts are available at rates competitive with other financial service organizations in the Bank’s market.

ONLINE BANKING – The Bank offers its customers the ability to access your accounts anytime you need to view your accounts, transfer funds between accounts, access statements and make loan payments by using Heritage Direct Personal and Business Online Banking, Personal and Business Bill Pay and Heritage Direct Small Business Online Banking.

HOURS OF OPERATION

All Heritage Bank of Commerce Offices, San Jose, Los Gatos, Fremont, Danville, Pleasanton, Walnut Creek, Livermore, Morgan Hill, Gilroy, Hollister, Los Altos, San Mateo, Palo Alto, Redwood City, San Rafael, San Francisco and Oakland are open Monday – Friday 9 am to 5 pm, or by appointment.

TRANSACTION FEES

See attached for a listing of transaction fees.

ALTERNATIVE SYSTEMS FOR DELIVERING BANKING SERVICES

ATMs
Debit Cards
Banking by Night Drop
Banking by Mail
Banking by Courier
Online Banking
Remote Deposit Capture
Mobile Banking

Schedule of Fees

Personal Account Standard Fees

CLIENT AGREES TO PAY BANK THE FEES LISTED BELOW.

Please refer to the Deposit Account Agreement Disclosure, Electronic Funds Transfer Agreement and Disclosure, and the Funds Availability Policy Disclosure for additional details about your account(s).

Standard Fees

ACCOUNT RESEARCH

Per Copy	4.00
Per Hour	45.00

ACH RETURN

Manual ACH Return / each	75.00
--------------------------------	-------

BOND/COUPON COLLECTION / each	25.00
--	-------

CHECKS

Copies / each (online banking copies - no cost)	4.00
Cashing / each (non-customer)	5.00
Images with Statement / monthly	5.00

CHEXSYSTEMS® COLLECTION FEE	75.00
--	-------

CLOSED ACCOUNT WITHIN 90 DAYS OF OPENING	20.00
---	-------

COLLECTION

Service Fees / each	*25.00
<small>*plus all charges imposed on us by another Financial Institution in the course of the collection</small>	
Returned Unpaid	15.00

COIN DEPOSITED / per loose bag (Subject to count)	15.00
--	-------

COURIER/NIGHT DROP PROCESSING / each envelope	2.50
--	------

DEBIT/ATM CARD

Lost Card Fee	5.00
Rush Order (in U.S.)	50.00
Rush Order (outside of U.S.)	75.00

DOCUMENTARY COLLECTION / each	*50.00
<small>*plus all charges imposed on us by our correspondent bank(s)</small>	

ESCHEATMENT NOTICE	2.00
---------------------------------	------

FOREIGN CURRENCY

Purchased / each currency	*10.00
<small>*plus all charges imposed on us by our correspondent bank(s)</small>	
Redeemed / each currency	*10.00
<small>*plus all charges imposed on us by our correspondent bank(s)</small>	
Foreign Dollar Check Processing / each	10.00
Foreign Drafts / each	50.00

IRA

Annual Fee	*20.00
<small>*waived with a \$10,000+ minimum balance</small>	
Transfer Out or Closure Fee	25.00

LEGAL PROCESS	100.00
----------------------------	--------

NIGHT DEPOSITORY

Annual Fee	25.00
Key Deposit / Lost Key Replacement	10.00

NOTARY FEE / each	15.00
--------------------------------	-------

OFFICIAL CHECKS

Customer / each	8.00
Non-Customer / each	20.00

SAFE DEPOSIT BOX

Drilled Box	200.00
Lost Key	25.00

SAVINGS OVERDRAFT TRANSFER	no charge
---	-----------

STATEMENT

Special Request	10.00
Copies	10.00
CD / each	40.00

STOP PAYMENTS - Includes ACH/EFT Reversal	30.00
--	-------

TELEPHONE TRANSFER between Heritage Accounts	2.00
---	------

WIRE TRANSFERS

Incoming Domestic	15.00
Incoming Foreign	15.00
Outgoing Domestic	50.00
Outgoing Foreign	60.00
Foreign Wire Tracer	20.00
Phone Notification	5.00

ATM USAGE FEES

We will reverse up to ten (10) ATM usage fees assessed by another Domestic Financial Institution per statement cycle, not to exceed \$20.00. These fees are assessed when using another Financial Institution's ATM machine. Requests for reimbursement must be made within 60 days of the statement cutoff.

If you have questions regarding the Schedule of Fees, please contact your local branch or Relationship Manager.

HERITAGE
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Effective date of 01/01/2024

Schedule of Fees

Business Account Analysis & Standard Fees

CLIENT AGREES TO PAY BANK THE FEES LISTED BELOW. WHERE APPLICABLE, FEES AND CHARGES MAY BE APPLIED TO ACCOUNT ANALYSIS.

Please refer to the Deposit Account Agreement Disclosure, Electronic Funds Transfer Agreement and Disclosure, and the Funds Availability Policy Disclosure for additional details about your account(s).

Account Analysis Fees

ACH/EFT

Credits / each	0.18
Debits / each	0.18

DEPOSIT ADJUSTMENT (Credit / Debit)	4.00
--	------

CHECKS

Copies / each	4.00
Paid / each	0.20

COIN

Currency and coin order fee	5.00
Deposited / per roll	0.16
Deposited / per loose bag	12.00
Deposited / per loose bag, subject to count	15.00
Coin Supplied / per roll	0.16

CURRENCY

Deposited / per \$1,000	2.00
Supplied / per \$1,000	1.65

DEPOSITED ITEMS / each	0.17
-------------------------------------	------

DEPOSITS / each	1.75
------------------------------	------

MAINTENANCE CHARGE / monthly	26.00
---	-------

NEGATIVE AVAILABLE BALANCE RATE	*Prime + 5.00%
--	----------------

*prime as published on the first of the month

Standard Fees

ACCOUNT RESEARCH

Per Copy	4.00
Per Hour	45.00

BOND/COUPON COLLECTION / each	25.00
--	-------

CHECKS

Copies / each (online banking copies - no cost)	4.00
Cashing / each (non-customer)	5.00
Images with Statement / monthly	5.00

CHEXSYSTEMS® COLLECTION FEE	75.00
--	-------

CLOSED ACCOUNT WITHIN 90 DAYS OF OPENING	20.00
---	-------

COLLECTION

Service Fees / each	*25.00
---------------------------	--------

*plus all charges imposed on us by another Financial Institution in the course of the collection

Returned Unpaid	15.00
-----------------------	-------

COIN DEPOSITED / per loose bag (Subject to count)	15.00
--	-------

COURIER/NIGHT DROP PROCESSING / each envelope	2.50
--	------

DEBIT/ATM CARD

Lost Card Fee	5.00
---------------------	------

Rush Order (in U.S.)	50.00
----------------------------	-------

Rush Order (outside of U.S.)	75.00
------------------------------------	-------

DOCUMENTARY COLLECTION / each	*50.00
--	--------

*plus all charges imposed on us by our correspondent bank(s)

ESCHEATMENT NOTICE	2.00
---------------------------------	------

Continued...

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Schedule of Fees

Business Account Analysis & Standard Fees *cont'd*

FOREIGN CURRENCY

Purchased / each currency	*10.00
*plus all charges imposed on us by our correspondent bank(s)	
Redeemed / each currency	*10.00
*plus all charges imposed on us by our correspondent bank(s)	
Foreign Dollar Check Processing / each	10.00
Foreign Drafts / each	50.00

IRA

Annual Fee	*20.00
*waived with a \$10,000+ minimum balance	
Transfer Out or Closure Fee	25.00

LEGAL PROCESS	100.00
----------------------------	--------

MISCELLANEOUS FEES	as applicable
---------------------------------	---------------

NIGHT DEPOSITORY

Annual Fee	25.00
Key Deposit / Lost Key Replacement	10.00

NOTARY FEE / each	15.00
--------------------------------	-------

NSF

Paid NSF Item / each	35.00
Checks, ACH and Recurring Debit Card Transactions Paid	
Returned NSF Item / each	33.00
Checks, ACH and Recurring Debit Card Transactions Returned	
Daily Maximum	10 charges

OFFICIAL CHECKS

Customer / each	8.00
Non-Customer / each	20.00

RETURNED DEPOSITED ITEMS

Returned Item Charge / each	12.00
Checks, ACH	
Redeposited Item Charge / each	12.00
Checks, ACH	
Manual ACH Return / each	75.00

SAFE DEPOSIT BOX

Drilled Box	200.00
Lost Key	25.00

SAVINGS OVERDRAFT TRANSFER	no charge
---	-----------

STATEMENT

Special Request	10.00
Copies	10.00
CD / each	40.00

STOP PAYMENTS - Includes ACH/EFT Reversal	30.00
--	-------

TELEPHONE TRANSFER between Heritage Accounts	2.00
---	------

WIRE TRANSFERS

Incoming Domestic	15.00
Incoming Foreign	15.00
Outgoing Domestic	50.00
Outgoing Foreign	60.00
Foreign Wire Tracer	20.00
Phone Notification	5.00

ATM USAGE FEES

We will reverse up to ten (10) ATM usage fees assessed by another Domestic Financial Institution per statement cycle, not to exceed \$20.00. These fees are assessed when using another Financial Institution's ATM machine. Requests for reimbursement must be made within 60 days of the statement cutoff.

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Effective date of 01/01/2024

If you have questions regarding
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Schedule of Fees

Treasury Management Services

CLIENT AGREES TO PAY BANK THE FEES LISTED BELOW. WHERE APPLICABLE, FEES AND CHARGES MAY BE APPLIED TO ACCOUNT ANALYSIS.

Please refer to the Deposit Account Agreement Disclosure, Electronic Funds Transfer Agreement and Disclosure, and the Funds Availability Policy Disclosure for additional details about your account(s).

Heritage Direct Business Online Banking

Monthly Access Fee	no charge
Balance Reporting (3 accounts)	50.00
Balance Reporting (add'l. accounts).....	15.00
Stop Payments / each	30.00
Bill Pay / monthly	10.00
Mobile Banking / monthly	no charge
FTP Pickup / Delivery / monthly	10.00
Secure Browser / monthly	15.00
Quickbooks Web Connect / monthly	10.00

Wire Transfers (Online)

Set Up	no charge
Outgoing Domestic / each	25.00
Outgoing Foreign / each	35.00
Wire Verification	15.00

Remote Deposit*

Set Up	75.00
Monthly	
0 - 50 items	45.00
50 - 150 items	59.00
151 - 250 items	109.00
251 - 500 items	139.00
501 - 750 items	189.00
751 - 1000 items	229.00
1001 +	custom quote

*No per item fee and no per deposit fee

*Remote Deposit Scanner Options:

- CheXpress30 Scanner - Additional scanner \$13 per month
- TS-240 Autofeed Scanner - Additional scanner \$26 per month

ACH Origination

Set Up	150.00
Monthly	75.00
Standard / per item	0.16
Same Day ACH / per item	1.25
Same Day ACH - Special Handling / per file	100.00
ACH - Return Item / each	12.00
ACH - Unauthorized Return / each	15.00
ACH - EDI / CTX Advices	no charge
ACH - Notice of Change (NOC) / each	3.00
ACH File Deletion / per file	20.00
ACH Direct Transmission / monthly	10.00

ACH Limited

Initial Set Up (includes one transaction)	50.00
Per Transaction - Standard / each	10.00
Per Transaction - Same Day ACH / each	11.25
ACH - Return Item / each	12.00
ACH - Unauthorized Return / each	15.00
ACH - EDI / CTX Advices	no charge
ACH - Notice of Change (NOC) / each	3.00

Positive Pay / ACH Debit Block and Filtering

Set Up	50.00
Positive Pay / Fraud Filter (3 accounts)	40.00
Positive Pay / Fraud Filter (add'l. accounts)	25.00

Continued...

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Schedule of Fees

Treasury Management Services *cont'd*

Lockbox Services

NONPROFIT

Set Up	50.00
Monthly	50.00
Standard Items Processed / each	0.50
Returned Item / each	5.00
Value Added Keying / per field	0.25
Documents Scanned / Correspondence / each	0.30
Courier / each	10.00
Custom Programming / per hour	250.00
P.O. Box Rental / monthly	50.00

COMMERCIAL

Set Up	150.00
Monthly	150.00
Standard Items Processed / each	0.50
Returned Item / each	10.00
Value Added Keying / per field	0.25
Documents Scanned / Correspondence / each	0.30
Healthcare Document Imaging	0.10
File Sort	0.10
Courier	10.00
Custom Programming / per hour	250.00
P.O. Box Rental	150.00

ZBA / Target Sweep

Master Account / monthly	30.00
Sub Account / monthly	15.00
Line of Credit	225.00

Armored Car Services **custom quote

Courier Services

Set Up	25.00
Monthly	**custom quote

***This is a custom quote facilitated by Heritage Bank of Commerce for a service that is provided by a third party vendor.*

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WRITTEN COMMENTS / RESPONSES

**Written comments / responses for the current year and
each of the prior two calendar years**

**Heritage Bank of Commerce has received no written comments or
responses during the time period noted above.**

BRANCH LISTING

List of branches and branches opened and closed during the current year and each of the prior two calendar years, including street addresses and census tracts.

HERITAGE BANK OF COMMERCE

List of Branches

224 Airport Parkway San Jose, CA 95110 5051.00 (Moderate)	3137 Stevenson Blvd. Fremont, CA 94538 4419.27 (Middle)
15575 Los Gatos Blvd., Ste B Los Gatos, CA 95032 5068.01 (Upper)	387 Diablo Rd. Danville, CA 94526 3452.03 (Upper)
18625 Sutter Blvd., Ste 100 Morgan Hill, CA 95037 5123.11 (Middle)	300 Main Street Pleasanton, CA 94566 4506.07 (Upper)
7598 Monterey St., Ste 110 Gilroy, CA 95020 5126.03 (Low)	1987 First Street Livermore, CA 94550 4516.02 (Upper)
351 Tres Pinos Rd., Ste 102A Hollister, CA 95023 0007.02 (Moderate)	2400 Broadway #100 Redwood City, CA 94063 6102.02 (Upper)
419 South San Antonio Rd. Los Altos, CA 94022 5103.00 (Upper)	400 S El Camino Real San Mateo, CA 94402 6046.00 (Upper)
325 Lytton Ave. Palo Alto, CA 94301 5113.02 (Middle)	999 Fifth Ave. San Rafael, CA 94901 1110.01 (Moderate)
1990 N California Blvd. Walnut Creek, CA 94596 3390.04 (Upper)	120 Kearny St., Suite 2300 San Francisco, CA 94108 0117.00 (Unknown)
1111 Broadway, Suite 1650 Oakland, CA 94607 4031.00 (Middle)	

List of Branches Opened or Closed
In the current and each of the prior two years

Branches Opened

Opened on July 18, 2022
Oakland Branch 1111 Broadway Oakland, CA 94607 4031.00 (Middle)

Branches Closed

Closed April 28, 2023
333 West El Camino Real, Ste 150 Sunnyvale, CA 94087 5086.02 (Middle)

HOME MORTGAGE DISCLOSURE ACT NOTICE

The HMDA data about our residential mortgage lending are available online for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, age, and income of applicants and borrowers; and information about loan approvals and denials.

These data are available online at the Consumer Financial Protection Bureau's website (www.consumerfinance.gov/hmda).

HMDA data for many other financial institutions are also available at this website.

CRA Disclosure Statements

Heritage Bank of Commerce CRA Disclosure Statements are available for review at the Federal Financial Institution Examination Council (FFIEC) website.

To view the Disclosure Statements, follow the link below, select the year your wish to review and enter either the Institution Name or Respondent.

[Heritage Bank of Commerce reported data](#)

Institution: Heritage Bank of Commerce

Respondent ID: 0002209553

ASSESSMENT AREA MAP AND GEOGRAPHIES

HERITAGE BANK OF COMMERCE

ASSESSMENT AREA

Santa Clara County

San Benito County

Alameda County

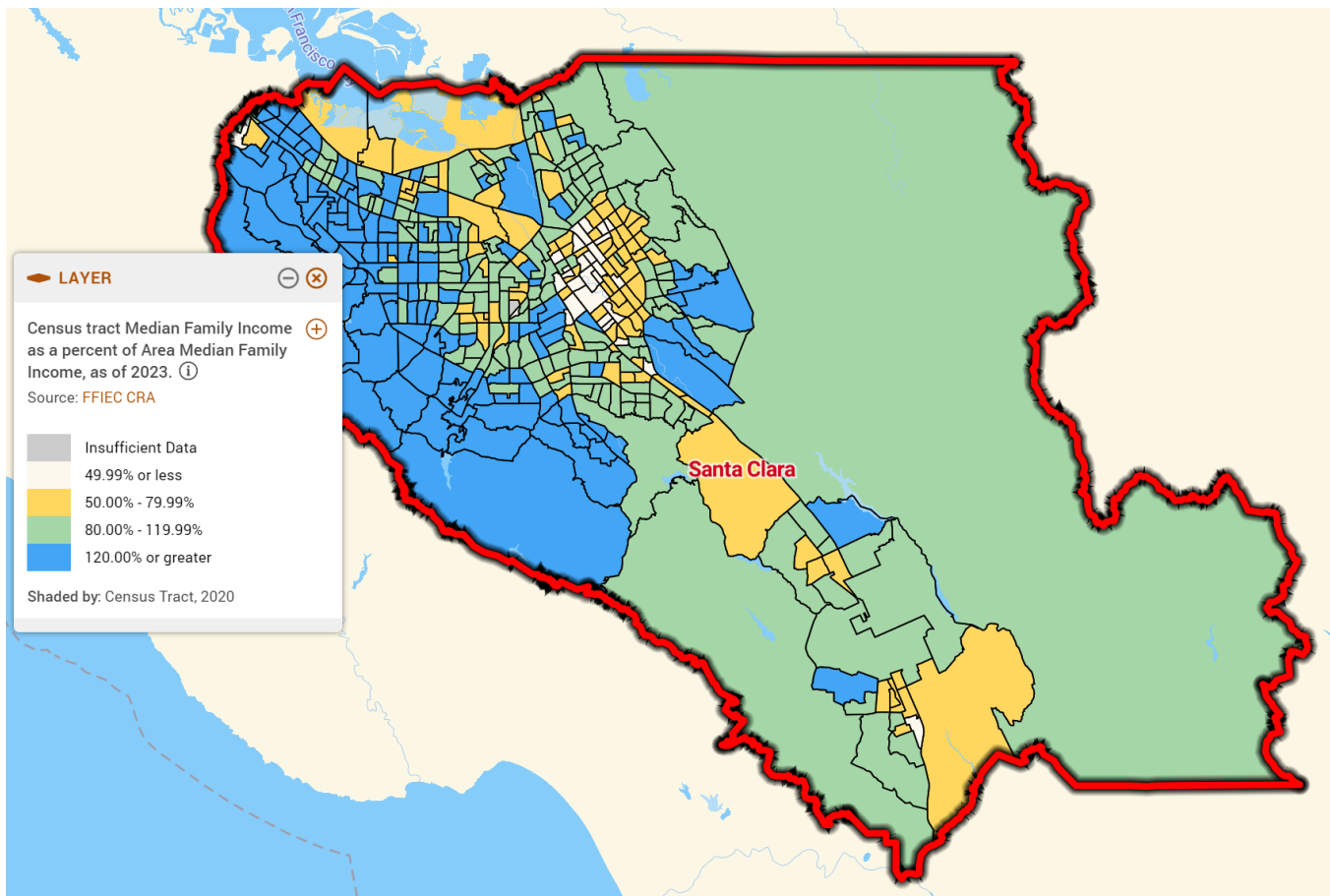
Contra Costa County

San Mateo County

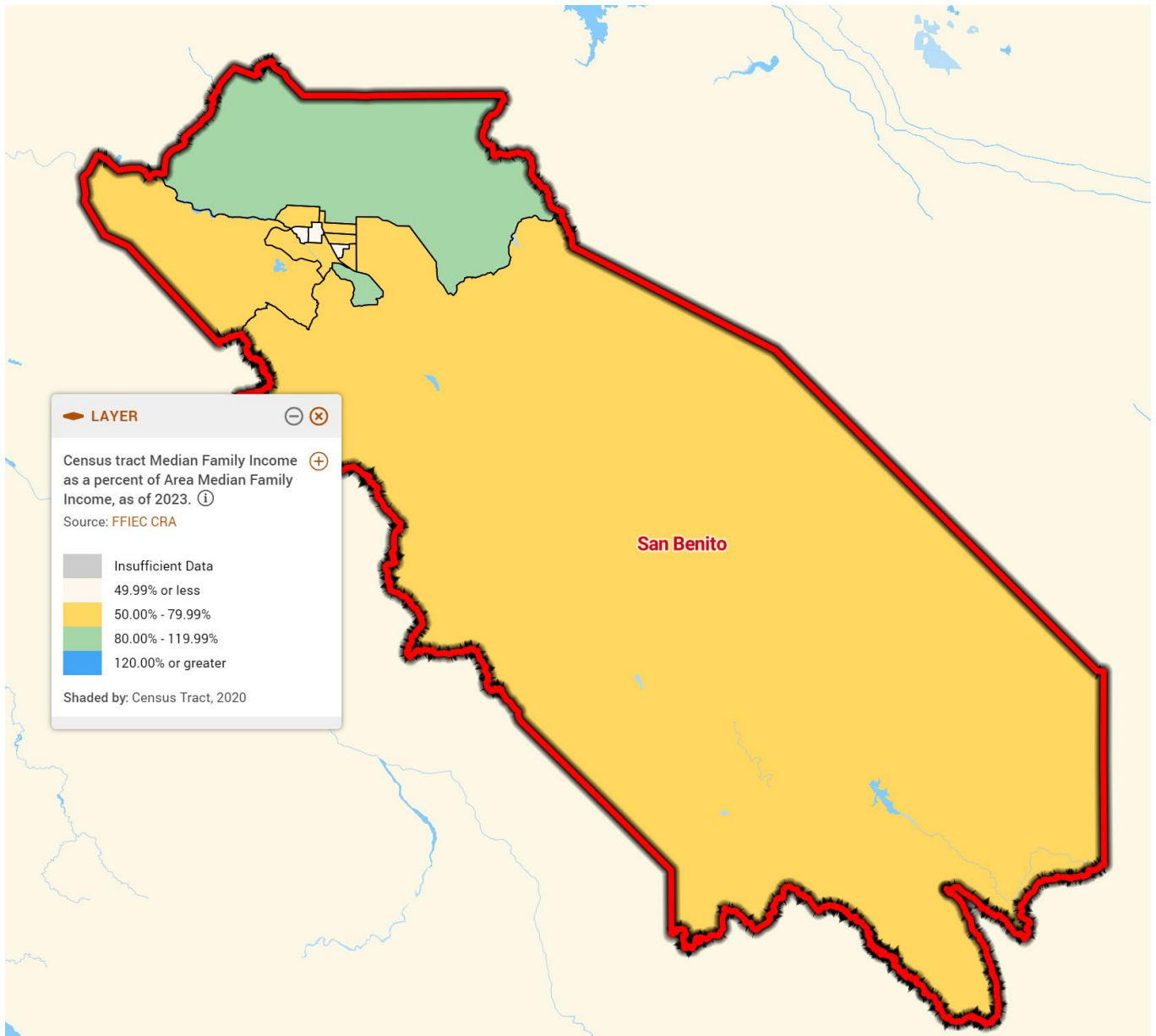
San Francisco County

Marin County

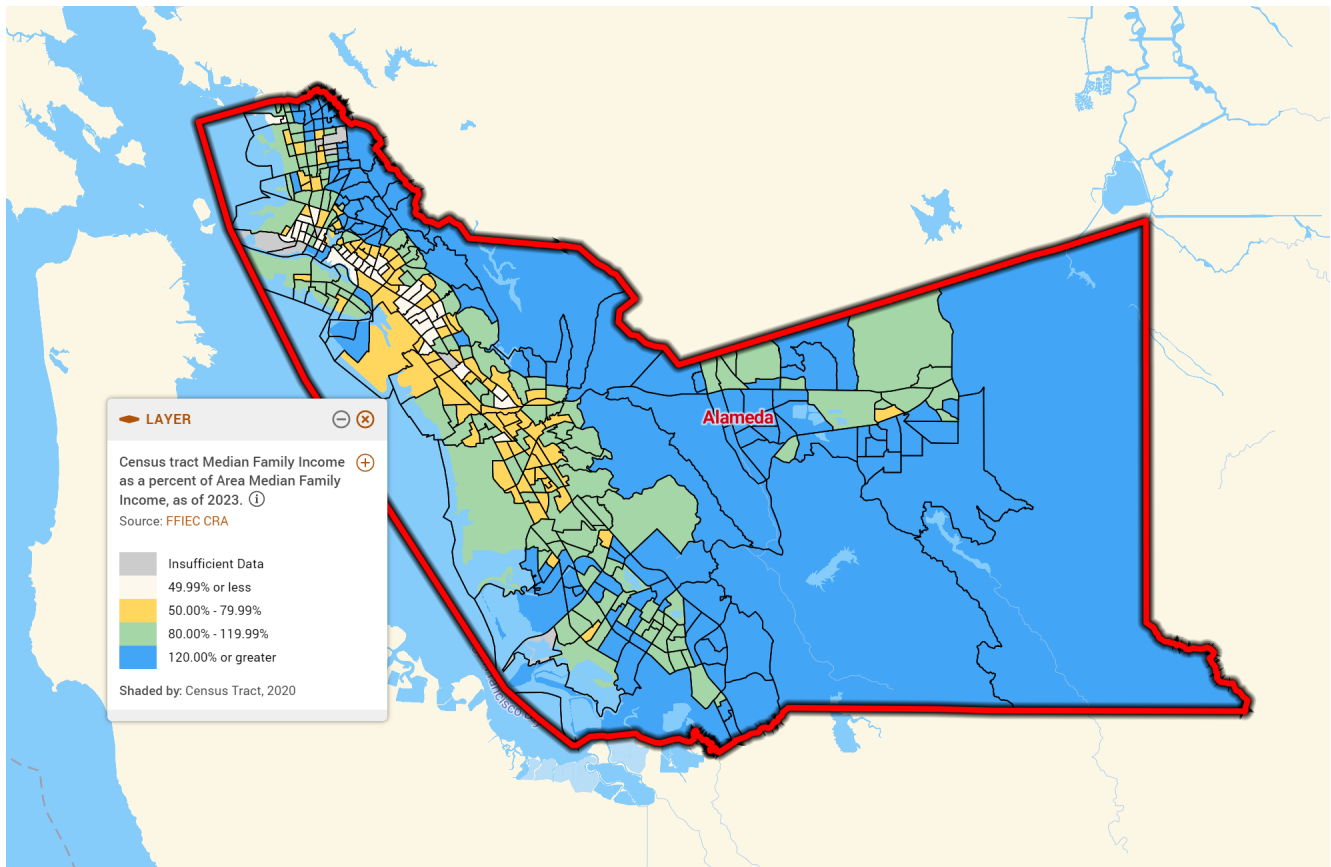
Santa Clara County 06085



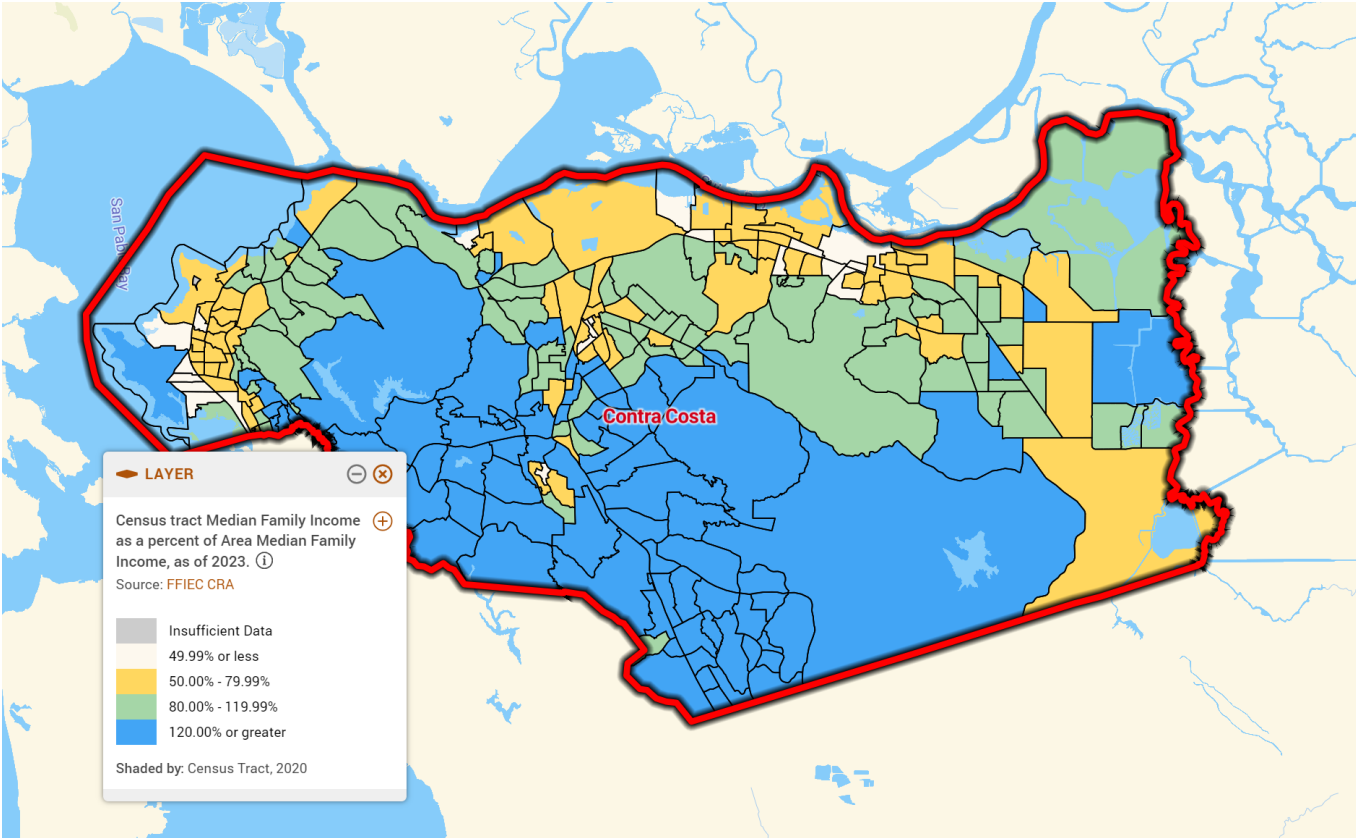
San Benito County 06069



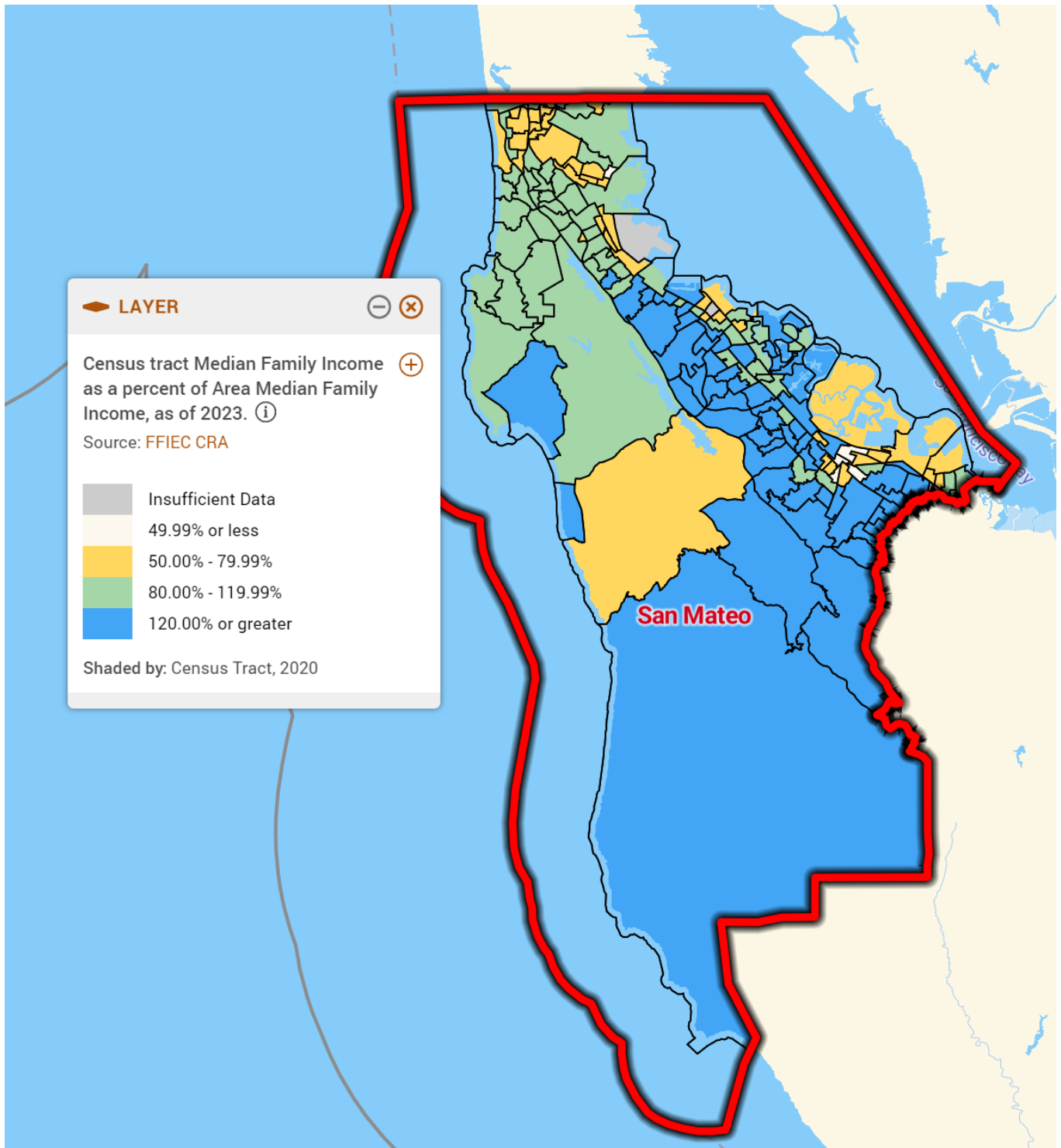
Alameda County 06001



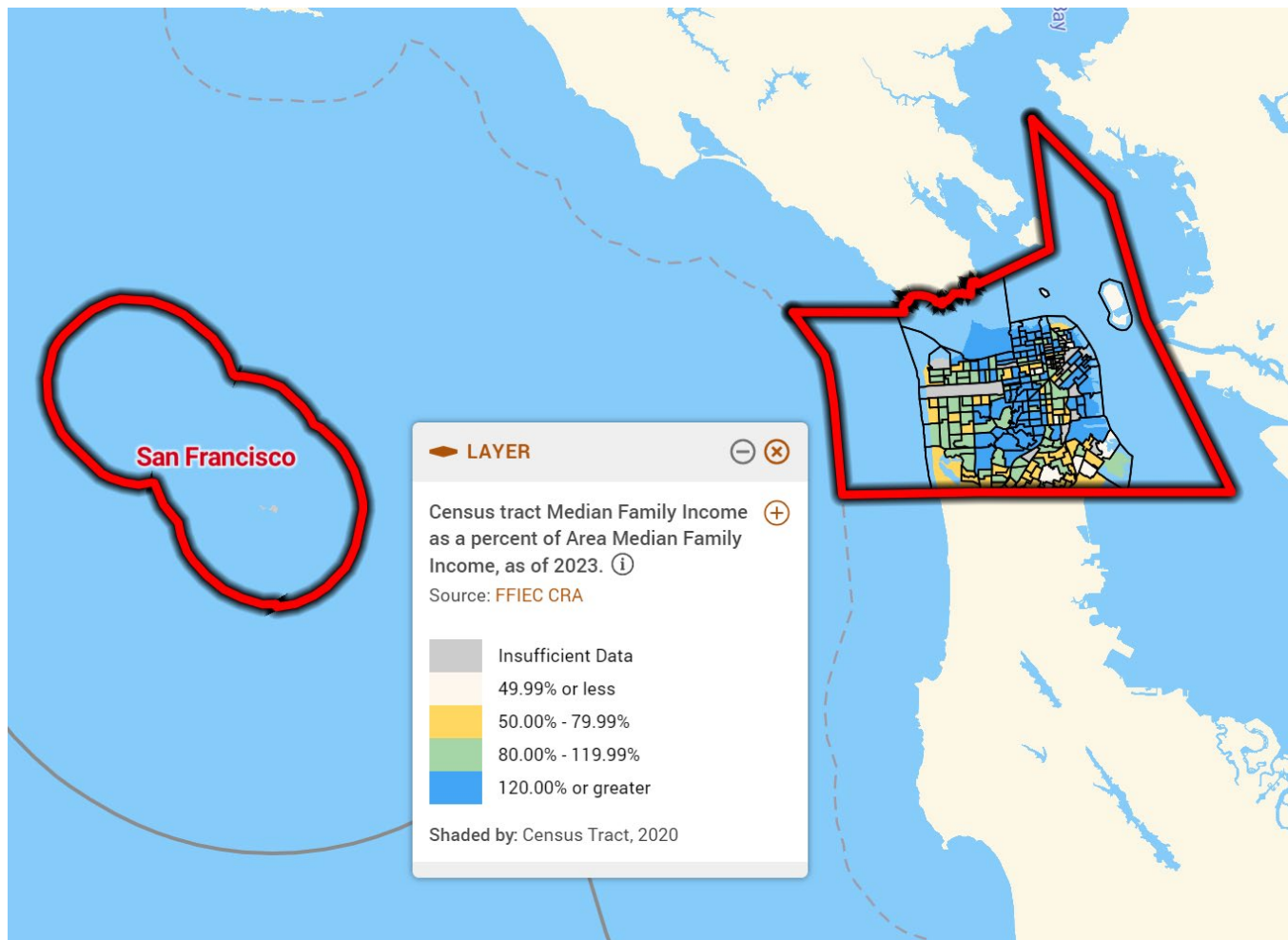
Contra Costa County 06013



San Mateo County 06081



San Francisco County 06075



Marin County 06041



2023 FFIEC Census Report - Summary Census Demographic Information

State: 06 - CALIFORNIA (CA)

County: 085 - SANTA CLARA COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 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	085	5001.00	Middle	No	82.16	\$178,800	\$146,902	\$119,583	7969	81.90	6527	1134	1892
06	085	5002.00	Middle	No	111.16	\$178,800	\$198,754	\$161,800	5281	70.57	3727	692	1112
06	085	5003.00	Middle	No	91.36	\$178,800	\$163,352	\$132,986	4765	64.22	3060	754	1042
06	085	5004.00	Moderate	No	72.01	\$178,800	\$128,754	\$104,821	2476	59.09	1463	355	591
06	085	5005.00	Middle	No	106.49	\$178,800	\$190,404	\$155,000	5506	53.43	2942	1557	1947
06	085	5006.00	Upper	No	126.80	\$178,800	\$226,718	\$184,560	5548	57.71	3202	834	1308
06	085	5008.00	Middle	No	109.13	\$178,800	\$195,124	\$158,839	4669	65.45	3056	591	435
06	085	5009.01	Middle	No	91.95	\$178,800	\$164,407	\$133,843	4011	71.03	2849	447	205
06	085	5009.02	Low	No	28.07	\$178,800	\$50,189	\$40,865	4957	60.56	3002	7	147
06	085	5010.00	Low	No	31.39	\$178,800	\$56,125	\$45,697	5468	76.50	4183	244	915
06	085	5011.01	Moderate	No	70.80	\$178,800	\$126,590	\$103,051	4305	72.57	3124	449	758
06	085	5011.02	Moderate	No	74.18	\$178,800	\$132,634	\$107,969	4437	79.38	3522	851	1315
06	085	5012.00	Moderate	No	64.26	\$178,800	\$114,897	\$93,542	4129	79.24	3272	557	1279
06	085	5013.00	Middle	No	104.17	\$178,800	\$186,256	\$151,625	3786	57.26	2168	558	939
06	085	5014.01	Low	No	37.78	\$178,800	\$67,551	\$55,000	3496	88.19	3083	311	435
06	085	5014.02	Moderate	No	60.40	\$178,800	\$107,995	\$87,917	2962	83.42	2471	327	677
06	085	5015.01	Low	No	47.52	\$178,800	\$84,966	\$69,167	4392	95.58	4198	620	1048
06	085	5015.02	Low	No	41.46	\$178,800	\$74,130	\$60,357	4734	86.88	4113	685	1251
06	085	5016.01	Moderate	No	62.82	\$178,800	\$112,322	\$91,438	3728	72.59	2706	296	662
06	085	5016.02	Low	No	25.31	\$178,800	\$45,254	\$36,851	3441	82.36	2834	147	442
06	085	5017.00	Low	No	35.64	\$178,800	\$63,724	\$51,875	5155	87.04	4487	304	942
06	085	5018.00	Middle	No	104.28	\$178,800	\$186,453	\$151,781	4852	63.69	3090	991	1844
06	085	5019.01	Upper	No	171.76	\$178,800	\$307,107	\$250,001	2918	69.57	2030	520	562
06	085	5019.02	Middle	No	99.68	\$178,800	\$178,228	\$145,086	4176	69.23	2891	277	348
06	085	5020.01	Middle	No	91.81	\$178,800	\$164,156	\$133,636	5010	70.54	3534	782	1499
06	085	5020.02	Moderate	No	55.31	\$178,800	\$98,894	\$80,506	5166	81.44	4207	503	960

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 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	085	5021.01	Middle	No	90.47	\$178,800	\$161,760	\$131,691	5101	58.67	2993	1314	1817
06	085	5021.03	Moderate	No	60.06	\$178,800	\$107,387	\$87,420	4449	78.80	3506	316	918
06	085	5021.04	Unknown	No	0.00	\$178,800	\$0	\$0	2645	72.29	1912	355	500
06	085	5022.02	Middle	No	81.44	\$178,800	\$145,615	\$118,542	3018	42.98	1297	747	954
06	085	5022.03	Middle	No	119.17	\$178,800	\$213,076	\$173,462	4118	59.59	2454	525	786
06	085	5022.04	Low	No	48.68	\$178,800	\$87,040	\$70,853	3220	79.16	2549	0	275
06	085	5023.01	Upper	No	132.99	\$178,800	\$237,786	\$193,571	3338	42.45	1417	827	969
06	085	5023.02	Middle	No	87.74	\$178,800	\$156,879	\$127,713	2995	53.19	1593	445	593
06	085	5024.00	Upper	No	123.98	\$178,800	\$221,676	\$180,455	7235	39.77	2877	2018	2554
06	085	5025.00	Upper	No	151.65	\$178,800	\$271,150	\$220,731	6540	38.23	2500	2029	2378
06	085	5026.01	Upper	No	132.35	\$178,800	\$236,642	\$192,639	2831	32.32	915	838	1003
06	085	5026.03	Upper	No	123.14	\$178,800	\$220,174	\$179,231	2655	38.57	1024	643	960
06	085	5026.04	Moderate	No	72.10	\$178,800	\$128,915	\$104,946	4494	50.96	2290	475	482
06	085	5027.01	Middle	No	84.48	\$178,800	\$151,050	\$122,961	5048	52.97	2674	1074	1734
06	085	5027.03	Middle	No	113.80	\$178,800	\$203,474	\$165,641	4744	52.85	2507	922	1210
06	085	5027.04	Upper	No	128.10	\$178,800	\$229,043	\$186,452	4006	55.27	2214	1002	1317
06	085	5028.00	Upper	No	120.13	\$178,800	\$214,792	\$174,850	4422	50.93	2252	1080	1425
06	085	5029.01	Middle	No	110.79	\$178,800	\$198,093	\$161,261	6250	51.22	3201	1267	1826
06	085	5029.02	Middle	No	111.66	\$178,800	\$199,648	\$162,528	7864	46.44	3652	2592	2854
06	085	5029.03	Upper	No	157.46	\$178,800	\$281,538	\$229,194	5333	41.23	2199	1606	1975
06	085	5029.06	Middle	No	86.61	\$178,800	\$154,859	\$126,071	4848	57.51	2788	876	1264
06	085	5029.07	Middle	No	114.43	\$178,800	\$204,601	\$166,563	3857	46.23	1783	1118	1338
06	085	5029.08	Middle	No	106.15	\$178,800	\$189,796	\$154,500	6951	56.68	3940	1584	2113
06	085	5029.09	Moderate	No	79.40	\$178,800	\$141,967	\$115,568	5324	58.32	3105	1078	1629
06	085	5029.10	Middle	No	91.69	\$178,800	\$163,942	\$133,462	3908	58.29	2278	643	1019
06	085	5030.01	Upper	No	131.50	\$178,800	\$235,122	\$191,406	4430	37.67	1669	1398	1708
06	085	5030.02	Middle	No	117.17	\$178,800	\$209,500	\$170,543	3611	46.41	1676	910	1119
06	085	5030.03	Middle	No	104.59	\$178,800	\$187,007	\$152,237	5218	49.50	2583	1619	1913
06	085	5031.05	Low	No	47.18	\$178,800	\$84,358	\$68,672	2417	92.84	2244	201	466

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06	085	5031.10	Low	No	40.03	\$178,800	\$71,574	\$58,271	4407	96.57	4256	132	721
06	085	5031.11	Moderate	No	73.39	\$178,800	\$131,221	\$106,827	4739	95.82	4541	702	1188
06	085	5031.12	Low	No	44.88	\$178,800	\$80,245	\$65,329	4379	85.43	3741	473	707
06	085	5031.13	Moderate	No	55.68	\$178,800	\$99,556	\$81,050	4604	88.36	4068	475	961
06	085	5031.16	Middle	No	81.08	\$178,800	\$144,971	\$118,022	5785	76.08	4401	1176	1454
06	085	5031.17	Low	No	49.75	\$178,800	\$88,953	\$72,411	2911	97.63	2842	254	559
06	085	5031.18	Moderate	No	56.73	\$178,800	\$101,433	\$82,574	5223	93.03	4859	548	882
06	085	5031.21	Low	No	36.98	\$178,800	\$66,120	\$53,830	4767	86.22	4110	412	544
06	085	5031.22	Low	No	41.27	\$178,800	\$73,791	\$60,078	4108	89.90	3693	441	658
06	085	5031.23	Low	No	41.72	\$178,800	\$74,595	\$60,735	3889	77.55	3016	526	699
06	085	5031.24	Moderate	No	61.02	\$178,800	\$109,104	\$88,820	4723	82.77	3909	477	1005
06	085	5031.25	Middle	No	98.40	\$178,800	\$175,939	\$143,229	3680	69.48	2557	510	784
06	085	5031.26	Upper	No	125.82	\$178,800	\$224,966	\$183,141	3943	78.29	3087	916	1106
06	085	5031.27	Middle	No	94.04	\$178,800	\$168,144	\$136,875	5065	67.48	3418	1527	1587
06	085	5032.07	Moderate	No	74.17	\$178,800	\$132,616	\$107,955	4115	93.07	3830	724	952
06	085	5032.08	Middle	No	96.12	\$178,800	\$171,863	\$139,911	3737	93.39	3490	587	743
06	085	5032.10	Moderate	No	68.70	\$178,800	\$122,836	\$100,000	4114	94.87	3903	671	1060
06	085	5032.11	Moderate	No	66.43	\$178,800	\$118,777	\$96,696	4731	92.52	4377	813	1191
06	085	5032.12	Moderate	No	70.69	\$178,800	\$126,394	\$102,888	4117	93.59	3853	744	998
06	085	5032.13	Low	No	46.06	\$178,800	\$82,355	\$67,049	4769	94.11	4488	796	1238
06	085	5032.17	Moderate	No	54.08	\$178,800	\$96,695	\$78,717	4406	96.64	4258	556	957
06	085	5032.18	Low	No	41.48	\$178,800	\$74,166	\$60,385	4359	96.65	4213	392	598
06	085	5032.19	Low	No	35.95	\$178,800	\$64,279	\$52,338	2890	95.05	2747	401	619
06	085	5032.20	Moderate	No	56.82	\$178,800	\$101,594	\$82,703	5635	92.32	5202	932	1043
06	085	5032.21	Moderate	No	51.02	\$178,800	\$91,224	\$74,271	2980	95.97	2860	382	480
06	085	5032.22	Low	No	43.30	\$178,800	\$77,420	\$63,027	4691	96.31	4518	885	1216
06	085	5033.04	Moderate	No	59.95	\$178,800	\$107,191	\$87,267	6537	96.05	6279	1026	1455
06	085	5033.05	Moderate	No	62.31	\$178,800	\$111,410	\$90,702	6333	96.76	6128	761	1193

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06	085	5033.06	Moderate	No	68.85	\$178,800	\$123,104	\$100,221	4069	97.54	3969	632	874
06	085	5033.12	Middle	No	93.74	\$178,800	\$167,607	\$136,442	3562	78.72	2804	926	1206
06	085	5033.13	Upper	No	126.98	\$178,800	\$227,040	\$184,821	4600	87.61	4030	1200	1265
06	085	5033.15	Middle	No	93.17	\$178,800	\$166,588	\$135,609	7722	93.65	7232	1322	1800
06	085	5033.21	Middle	No	97.10	\$178,800	\$173,615	\$141,339	4571	96.37	4405	1058	1175
06	085	5033.22	Moderate	No	74.30	\$178,800	\$132,848	\$108,148	4310	89.51	3858	825	1156
06	085	5033.23	Middle	No	95.64	\$178,800	\$171,004	\$139,211	4712	91.34	4304	828	1088
06	085	5033.24	Middle	No	110.59	\$178,800	\$197,735	\$160,966	3577	94.58	3383	711	940
06	085	5033.25	Middle	No	106.40	\$178,800	\$190,243	\$154,868	4449	93.82	4174	966	1177
06	085	5033.26	Upper	No	120.58	\$178,800	\$215,597	\$175,515	6625	93.95	6224	1644	1998
06	085	5033.27	Middle	No	94.36	\$178,800	\$168,716	\$137,350	4856	84.27	4092	1073	1319
06	085	5033.29	Upper	No	140.57	\$178,800	\$251,339	\$204,597	3953	91.78	3628	949	1050
06	085	5033.30	Upper	No	171.76	\$178,800	\$307,107	\$250,001	7319	93.47	6841	1849	2032
06	085	5033.31	Middle	No	100.62	\$178,800	\$179,909	\$146,458	3273	68.41	2239	1127	1300
06	085	5033.32	Middle	No	87.32	\$178,800	\$156,128	\$127,107	5435	47.86	2601	2587	2953
06	085	5033.33	Middle	No	117.26	\$178,800	\$209,661	\$170,673	4714	86.27	4067	1109	1318
06	085	5033.36	Middle	No	80.91	\$178,800	\$144,667	\$117,768	3370	94.96	3200	679	858
06	085	5033.37	Moderate	No	71.79	\$178,800	\$128,361	\$104,500	3851	94.68	3646	924	1095
06	085	5033.38	Upper	No	171.76	\$178,800	\$307,107	\$250,001	4726	84.55	3996	1193	1272
06	085	5033.39	Upper	No	171.76	\$178,800	\$307,107	\$250,001	4047	77.04	3118	1246	1298
06	085	5034.01	Moderate	No	58.82	\$178,800	\$105,170	\$85,625	4910	97.27	4776	719	953
06	085	5034.02	Low	No	43.55	\$178,800	\$77,867	\$63,393	4843	97.07	4701	476	709
06	085	5035.04	Moderate	No	62.05	\$178,800	\$110,945	\$90,313	5888	98.13	5778	823	1293
06	085	5035.06	Moderate	No	61.88	\$178,800	\$110,641	\$90,074	6180	96.59	5969	560	1015
06	085	5035.07	Middle	No	82.01	\$178,800	\$146,634	\$119,375	2224	98.52	2191	307	412
06	085	5035.08	Moderate	No	62.76	\$178,800	\$112,215	\$91,346	6172	94.67	5843	928	1228
06	085	5035.09	Middle	No	87.32	\$178,800	\$156,128	\$127,100	3897	94.33	3676	584	825
06	085	5035.10	Moderate	No	57.32	\$178,800	\$102,488	\$83,438	5901	93.65	5526	718	1010
06	085	5035.11	Moderate	No	62.65	\$178,800	\$112,018	\$91,188	3622	94.51	3423	670	843

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06	085	5036.01	Low	No	47.89	\$178,800	\$85,627	\$69,712	2993	78.45	2348	315	717
06	085	5036.02	Low	No	49.31	\$178,800	\$88,166	\$71,776	4735	94.13	4457	540	1032
06	085	5037.03	Moderate	No	50.37	\$178,800	\$90,062	\$73,313	3927	98.73	3877	397	776
06	085	5037.07	Moderate	No	63.89	\$178,800	\$114,235	\$92,996	5406	95.39	5157	571	1108
06	085	5037.08	Moderate	No	63.83	\$178,800	\$114,128	\$92,917	2686	95.20	2557	376	597
06	085	5037.09	Low	No	23.24	\$178,800	\$41,553	\$33,837	6878	95.86	6593	490	895
06	085	5037.10	Low	No	34.32	\$178,800	\$61,364	\$49,959	3836	96.48	3701	327	574
06	085	5037.11	Moderate	No	59.64	\$178,800	\$106,636	\$86,806	4632	97.22	4503	363	1003
06	085	5037.12	Low	No	44.61	\$178,800	\$79,763	\$64,934	4217	93.95	3962	313	445
06	085	5037.13	Low	No	35.94	\$178,800	\$64,261	\$52,316	3014	94.79	2857	302	437
06	085	5038.02	Middle	No	82.73	\$178,800	\$147,921	\$120,417	8208	86.98	7139	1307	1902
06	085	5038.03	Moderate	No	69.40	\$178,800	\$124,087	\$101,023	4617	90.88	4196	915	1310
06	085	5038.04	Moderate	No	78.12	\$178,800	\$139,679	\$113,705	5700	89.11	5079	1088	1574
06	085	5039.02	Moderate	No	62.43	\$178,800	\$111,625	\$90,875	6023	90.39	5444	962	1251
06	085	5039.03	Moderate	No	72.46	\$178,800	\$129,558	\$105,466	3289	91.24	3001	488	820
06	085	5040.01	Moderate	No	55.12	\$178,800	\$98,555	\$80,231	6022	93.69	5642	727	1206
06	085	5040.02	Moderate	No	61.91	\$178,800	\$110,695	\$90,109	5908	96.58	5706	797	1267
06	085	5041.01	Moderate	No	65.72	\$178,800	\$117,507	\$95,658	4217	89.59	3778	807	1119
06	085	5041.02	Moderate	No	68.96	\$178,800	\$123,300	\$100,372	5818	91.32	5313	929	1310
06	085	5042.01	Middle	No	111.38	\$178,800	\$199,147	\$162,118	5269	66.31	3494	1282	1679
06	085	5042.02	Middle	No	116.22	\$178,800	\$207,801	\$169,167	4896	69.10	3383	1117	1358
06	085	5043.07	Middle	No	86.55	\$178,800	\$154,751	\$125,977	5722	89.04	5095	1546	1642
06	085	5043.08	Middle	No	106.97	\$178,800	\$191,262	\$155,694	4613	79.90	3686	1136	1359
06	085	5043.11	Upper	No	131.82	\$178,800	\$235,694	\$191,875	8308	90.73	7538	1705	2221
06	085	5043.14	Middle	No	94.87	\$178,800	\$169,628	\$138,086	4745	89.15	4230	1053	1390
06	085	5043.15	Middle	No	100.57	\$178,800	\$179,819	\$146,389	6696	88.44	5922	1607	1930
06	085	5043.16	Middle	No	98.76	\$178,800	\$176,583	\$143,750	4902	92.43	4531	988	1368
06	085	5043.17	Middle	No	95.39	\$178,800	\$170,557	\$138,849	4312	90.45	3900	853	1158

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 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	085	5043.18	Middle	No	80.07	\$178,800	\$143,165	\$116,548	7427	88.31	6559	1515	1861
06	085	5043.19	Middle	No	87.18	\$178,800	\$155,878	\$126,896	7917	91.16	7217	1699	1924
06	085	5043.20	Middle	No	108.21	\$178,800	\$193,479	\$157,500	2866	88.76	2544	698	929
06	085	5043.21	Middle	No	104.23	\$178,800	\$186,363	\$151,705	5419	90.39	4898	1135	1411
06	085	5043.22	Moderate	No	67.31	\$178,800	\$120,350	\$97,975	5505	88.52	4873	771	1029
06	085	5043.23	Middle	No	83.36	\$178,800	\$149,048	\$121,337	5738	92.21	5291	976	1506
06	085	5044.10	Middle	No	83.46	\$178,800	\$149,226	\$121,484	4282	90.43	3872	747	1155
06	085	5044.11	Middle	No	107.32	\$178,800	\$191,888	\$156,209	5350	86.58	4632	1205	1655
06	085	5044.12	Moderate	No	76.09	\$178,800	\$136,049	\$110,750	4703	92.30	4341	695	1225
06	085	5044.13	Middle	No	110.29	\$178,800	\$197,199	\$160,536	1906	90.92	1733	427	533
06	085	5044.14	Upper	No	130.32	\$178,800	\$233,012	\$189,688	5059	91.52	4630	1260	1596
06	085	5044.15	Upper	No	125.47	\$178,800	\$224,340	\$182,632	5218	86.53	4515	1239	1459
06	085	5044.16	Middle	No	103.28	\$178,800	\$184,665	\$150,326	3758	88.34	3320	767	1127
06	085	5044.18	Middle	No	81.61	\$178,800	\$145,919	\$118,784	4852	92.75	4500	647	932
06	085	5044.21	Middle	No	106.61	\$178,800	\$190,619	\$155,169	4804	89.86	4317	1162	1487
06	085	5044.22	Moderate	No	74.05	\$178,800	\$132,401	\$107,784	3680	91.77	3377	656	884
06	085	5044.23	Middle	No	91.70	\$178,800	\$163,960	\$133,482	2307	80.58	1859	464	573
06	085	5044.24	Middle	No	101.69	\$178,800	\$181,822	\$148,021	4869	87.02	4237	1055	1519
06	085	5045.05	Middle	No	107.61	\$178,800	\$192,407	\$156,635	11204	91.12	10209	1828	1929
06	085	5045.06	Middle	No	90.63	\$178,800	\$162,046	\$131,914	6951	90.12	6264	1060	1169
06	085	5045.07	Middle	No	82.70	\$178,800	\$147,868	\$120,379	5973	89.20	5328	1162	1472
06	085	5045.08	Middle	No	112.37	\$178,800	\$200,918	\$163,566	3810	89.42	3407	377	566
06	085	5045.09	Middle	No	119.42	\$178,800	\$213,523	\$173,816	5600	93.66	5245	631	757
06	085	5045.10	Moderate	No	75.13	\$178,800	\$134,332	\$109,355	4119	94.03	3873	594	905
06	085	5046.01	Moderate	No	58.05	\$178,800	\$103,793	\$84,500	1031	69.16	713	359	428
06	085	5046.02	Moderate	No	65.16	\$178,800	\$116,506	\$94,848	2056	84.34	1734	395	593
06	085	5047.00	Moderate	No	71.85	\$178,800	\$128,468	\$104,583	661	55.98	370	0	131
06	085	5048.02	Moderate	No	78.41	\$178,800	\$140,197	\$114,125	5393	77.64	4187	1024	1397
06	085	5048.05	Middle	No	88.02	\$178,800	\$157,380	\$128,125	7454	65.24	4863	1903	1987

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06	085	5048.06	Moderate	No	68.36	\$178,800	\$122,228	\$99,500	2776	83.83	2327	537	788
06	085	5048.07	Upper	No	124.52	\$178,800	\$222,642	\$181,250	6001	76.40	4585	952	1205
06	085	5048.08	Middle	No	110.14	\$178,800	\$196,930	\$160,313	1623	79.98	1298	223	336
06	085	5049.02	Upper	No	147.79	\$178,800	\$264,249	\$215,106	4579	83.64	3830	645	745
06	085	5049.03	Middle	No	106.29	\$178,800	\$190,047	\$154,703	5353	80.48	4308	839	606
06	085	5050.06	Upper	No	124.84	\$178,800	\$223,214	\$181,706	11912	77.74	9260	868	1167
06	085	5050.07	Moderate	No	74.62	\$178,800	\$133,421	\$108,615	3760	80.96	3044	575	951
06	085	5050.10	Middle	No	115.45	\$178,800	\$206,425	\$168,036	4315	81.62	3522	1046	1327
06	085	5050.11	Middle	No	105.18	\$178,800	\$188,062	\$153,092	5413	78.39	4243	446	873
06	085	5050.12	Middle	No	106.34	\$178,800	\$190,136	\$154,785	2861	73.72	2109	0	53
06	085	5050.13	Middle	No	102.13	\$178,800	\$182,608	\$148,661	5705	84.21	4804	3	31
06	085	5050.14	Moderate	No	75.74	\$178,800	\$135,423	\$110,250	6446	78.98	5091	504	631
06	085	5050.15	Middle	No	103.37	\$178,800	\$184,826	\$150,455	4580	80.48	3686	613	702
06	085	5051.00	Moderate	No	68.13	\$178,800	\$121,816	\$99,167	4616	77.88	3595	598	576
06	085	5052.02	Moderate	No	67.98	\$178,800	\$121,548	\$98,947	7715	77.63	5989	743	1123
06	085	5052.03	Upper	No	122.45	\$178,800	\$218,941	\$178,235	5673	59.76	3390	623	992
06	085	5053.01	Middle	No	98.01	\$178,800	\$175,242	\$142,656	5484	79.60	4365	577	878
06	085	5053.02	Middle	No	100.52	\$178,800	\$179,730	\$146,310	4690	69.25	3248	976	1336
06	085	5053.03	Moderate	No	75.11	\$178,800	\$134,297	\$109,333	6127	79.91	4896	792	1214
06	085	5053.04	Upper	No	126.48	\$178,800	\$226,146	\$184,095	3281	68.61	2251	907	1122
06	085	5053.05	Upper	No	123.43	\$178,800	\$220,693	\$179,659	6114	72.10	4408	1214	1564
06	085	5054.01	Middle	No	94.36	\$178,800	\$168,716	\$137,351	6492	78.16	5074	692	1246
06	085	5054.02	Middle	No	111.78	\$178,800	\$199,863	\$162,708	3090	69.64	2152	689	865
06	085	5054.03	Middle	No	112.64	\$178,800	\$201,400	\$163,947	8695	74.30	6460	1165	1672
06	085	5055.00	Moderate	No	73.76	\$178,800	\$131,883	\$107,361	4217	61.51	2594	796	1363
06	085	5056.00	Middle	No	90.01	\$178,800	\$160,938	\$131,016	4338	55.23	2396	305	765
06	085	5057.00	Middle	No	110.46	\$178,800	\$197,502	\$160,781	5738	56.64	3250	523	1451
06	085	5058.00	Middle	No	118.25	\$178,800	\$211,431	\$172,123	4027	52.35	2108	926	1589

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06	085	5059.01	Middle	No	103.79	\$178,800	\$185,577	\$151,071	3794	62.86	2385	765	1021
06	085	5059.02	Moderate	No	67.19	\$178,800	\$120,136	\$97,799	3829	59.70	2286	515	771
06	085	5060.00	Middle	No	101.41	\$178,800	\$181,321	\$147,614	4938	60.98	3011	1074	1408
06	085	5061.01	Middle	No	95.52	\$178,800	\$170,790	\$139,032	4829	60.97	2944	904	1513
06	085	5061.02	Upper	No	125.77	\$178,800	\$224,877	\$183,063	4574	66.70	3051	1016	1202
06	085	5061.03	Middle	No	118.58	\$178,800	\$212,021	\$172,604	5052	73.75	3726	1000	1619
06	085	5062.02	Middle	No	114.79	\$178,800	\$205,245	\$167,083	7512	65.59	4927	1737	2172
06	085	5062.03	Middle	No	84.30	\$178,800	\$150,728	\$122,708	7138	83.75	5978	605	813
06	085	5062.04	Upper	No	140.78	\$178,800	\$251,715	\$204,912	6423	75.87	4873	1457	2077
06	085	5063.01	Middle	No	83.51	\$178,800	\$149,316	\$121,551	5631	70.66	3979	588	1380
06	085	5063.02	Middle	No	110.27	\$178,800	\$197,163	\$160,500	6210	62.62	3889	1251	1887
06	085	5063.04	Middle	No	93.15	\$178,800	\$166,552	\$135,582	5412	76.20	4124	584	1135
06	085	5063.05	Moderate	No	54.04	\$178,800	\$96,624	\$78,657	7257	77.90	5653	480	1358
06	085	5064.01	Middle	No	85.55	\$178,800	\$152,963	\$124,524	5096	62.89	3205	618	791
06	085	5064.02	Moderate	No	75.48	\$178,800	\$134,958	\$109,861	5719	62.76	3589	885	1449
06	085	5065.02	Middle	No	86.08	\$178,800	\$153,911	\$125,291	4723	42.81	2022	793	1467
06	085	5065.03	Moderate	No	76.17	\$178,800	\$136,192	\$110,875	6802	56.19	3822	854	1316
06	085	5065.04	Moderate	No	53.04	\$178,800	\$94,836	\$77,212	2712	85.32	2314	53	270
06	085	5065.05	Moderate	No	79.52	\$178,800	\$142,182	\$115,750	4788	79.70	3816	734	824
06	085	5066.01	Middle	No	104.72	\$178,800	\$187,239	\$152,432	4726	66.04	3121	748	1076
06	085	5066.03	Upper	No	153.72	\$178,800	\$274,851	\$223,750	4084	55.09	2250	1024	1544
06	085	5066.04	Upper	No	149.35	\$178,800	\$267,038	\$217,386	7714	60.31	4652	2030	2392
06	085	5066.05	Moderate	No	79.53	\$178,800	\$142,200	\$115,758	4320	67.89	2933	652	1121
06	085	5066.06	Middle	No	81.51	\$178,800	\$145,740	\$118,646	4537	61.56	2793	842	1409
06	085	5067.01	Middle	No	114.39	\$178,800	\$204,529	\$166,500	4093	53.80	2202	1023	1256
06	085	5067.02	Middle	No	101.80	\$178,800	\$182,018	\$148,182	5956	57.91	3449	1046	1559
06	085	5067.03	Middle	No	96.67	\$178,800	\$172,846	\$140,703	3937	48.87	1924	675	1262
06	085	5068.01	Upper	No	125.81	\$178,800	\$224,948	\$183,125	6454	40.21	2595	1249	1743
06	085	5068.02	Middle	No	117.01	\$178,800	\$209,214	\$170,313	5533	46.30	2562	1368	1864

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06	085	5068.03	Upper	No	131.44	\$178,800	\$235,015	\$191,321	7357	55.21	4062	1543	2064
06	085	5068.04	Upper	No	131.74	\$178,800	\$235,551	\$191,750	3936	41.46	1632	1231	1547
06	085	5069.00	Upper	No	145.85	\$178,800	\$260,780	\$212,292	8031	33.59	2698	2355	2605
06	085	5070.02	Upper	No	171.76	\$178,800	\$307,107	\$250,001	3012	23.07	695	1084	1182
06	085	5070.03	Upper	No	171.76	\$178,800	\$307,107	\$250,001	2793	28.25	789	885	1309
06	085	5070.04	Upper	No	147.89	\$178,800	\$264,427	\$215,257	4154	27.20	1130	954	1317
06	085	5071.00	Upper	No	128.54	\$178,800	\$229,830	\$187,094	3020	33.11	1000	527	843
06	085	5072.03	Upper	No	123.83	\$178,800	\$221,408	\$180,240	2891	41.96	1213	609	855
06	085	5072.05	Upper	No	144.47	\$178,800	\$258,312	\$210,284	4853	38.12	1850	1543	1638
06	085	5072.06	Upper	No	171.76	\$178,800	\$307,107	\$250,001	2928	34.26	1003	830	976
06	085	5073.01	Upper	No	147.03	\$178,800	\$262,890	\$214,000	6725	56.22	3781	2069	2423
06	085	5073.02	Upper	No	171.76	\$178,800	\$307,107	\$250,001	2883	44.29	1277	741	966
06	085	5074.01	Upper	No	170.04	\$178,800	\$304,032	\$247,500	5709	71.61	4088	1721	1978
06	085	5074.02	Upper	No	133.88	\$178,800	\$239,377	\$194,861	4091	55.83	2284	1138	1451
06	085	5075.00	Upper	No	130.33	\$178,800	\$233,030	\$189,706	5984	72.74	4353	1967	2185
06	085	5076.00	Upper	No	171.76	\$178,800	\$307,107	\$250,001	5815	62.98	3662	1884	2032
06	085	5077.01	Upper	No	128.66	\$178,800	\$230,044	\$187,273	4092	78.37	3207	898	1196
06	085	5077.02	Upper	No	171.76	\$178,800	\$307,107	\$250,001	6107	77.19	4714	1898	2213
06	085	5077.04	Upper	No	147.38	\$178,800	\$263,515	\$214,519	3466	68.41	2371	556	911
06	085	5077.05	Upper	No	171.76	\$178,800	\$307,107	\$250,001	4560	69.56	3172	907	1439
06	085	5078.05	Upper	No	125.90	\$178,800	\$225,109	\$183,257	5180	74.23	3845	772	1343
06	085	5078.06	Middle	No	117.78	\$178,800	\$210,591	\$171,429	5824	87.74	5110	650	1313
06	085	5078.07	Upper	No	152.10	\$178,800	\$271,955	\$221,389	3191	87.65	2797	661	1038
06	085	5078.08	Upper	No	169.71	\$178,800	\$303,441	\$247,014	5674	84.03	4768	1311	1695
06	085	5079.03	Upper	No	161.64	\$178,800	\$289,012	\$235,278	4888	83.84	4098	1557	1807
06	085	5079.04	Upper	No	158.25	\$178,800	\$282,951	\$230,341	3404	79.76	2715	913	1135
06	085	5079.05	Middle	No	116.65	\$178,800	\$208,570	\$169,792	6188	85.92	5317	1046	1295
06	085	5079.06	Upper	No	171.76	\$178,800	\$307,107	\$250,001	4508	84.18	3795	1129	1503

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06	085	5080.03	Middle	No	117.83	\$178,800	\$210,680	\$171,500	2266	75.77	1717	476	644
06	085	5080.04	Middle	No	112.66	\$178,800	\$201,436	\$163,975	6561	81.98	5379	964	1629
06	085	5080.05	Upper	No	136.24	\$178,800	\$243,597	\$198,309	4321	77.37	3343	680	650
06	085	5080.06	Upper	No	160.40	\$178,800	\$286,795	\$233,462	3690	79.54	2935	1213	1375
06	085	5081.01	Upper	No	171.76	\$178,800	\$307,107	\$250,001	6726	79.65	5357	1422	1991
06	085	5081.02	Upper	No	153.01	\$178,800	\$273,582	\$222,708	4143	77.07	3193	557	743
06	085	5082.03	Upper	No	147.52	\$178,800	\$263,766	\$214,722	5573	66.77	3721	1154	1652
06	085	5082.04	Upper	No	138.90	\$178,800	\$248,353	\$202,177	4339	71.21	3090	962	1287
06	085	5082.05	Middle	No	112.00	\$178,800	\$200,256	\$163,021	3862	75.01	2897	562	765
06	085	5082.06	Upper	No	146.80	\$178,800	\$262,478	\$213,672	4341	61.97	2690	986	1327
06	085	5083.01	Upper	No	159.16	\$178,800	\$284,578	\$231,659	4689	59.82	2805	1146	1369
06	085	5083.03	Upper	No	137.59	\$178,800	\$246,011	\$200,263	2631	54.05	1422	833	927
06	085	5083.05	Moderate	No	68.41	\$178,800	\$122,317	\$99,583	5103	82.25	4197	249	969
06	085	5083.06	Upper	No	129.08	\$178,800	\$230,795	\$187,880	3192	59.90	1912	799	1013
06	085	5084.01	Upper	No	132.68	\$178,800	\$237,232	\$193,125	7168	62.90	4509	1491	1969
06	085	5084.03	Upper	No	141.27	\$178,800	\$252,591	\$205,625	3092	54.82	1695	755	1011
06	085	5084.04	Upper	No	140.72	\$178,800	\$251,607	\$204,821	6884	62.36	4293	1423	1813
06	085	5085.03	Middle	No	116.34	\$178,800	\$208,016	\$169,344	6909	76.06	5255	680	1340
06	085	5085.05	Upper	No	157.45	\$178,800	\$281,521	\$229,167	4741	66.44	3150	777	1406
06	085	5085.07	Middle	No	119.26	\$178,800	\$213,237	\$173,594	3191	82.14	2621	408	469
06	085	5085.08	Middle	No	102.80	\$178,800	\$183,806	\$149,625	5894	80.62	4752	808	1559
06	085	5085.09	Middle	No	91.01	\$178,800	\$162,726	\$132,466	4231	78.16	3307	69	184
06	085	5085.10	Middle	No	82.42	\$178,800	\$147,367	\$119,961	3428	80.48	2759	416	617
06	085	5086.01	Upper	No	148.14	\$178,800	\$264,874	\$215,625	4169	63.64	2653	931	1300
06	085	5086.02	Middle	No	113.10	\$178,800	\$202,223	\$164,618	5461	64.49	3522	494	1202
06	085	5087.05	Middle	No	108.31	\$178,800	\$193,658	\$157,656	4581	79.81	3656	384	1086
06	085	5087.06	Middle	No	95.38	\$178,800	\$170,539	\$138,828	4505	78.18	3522	696	1072
06	085	5087.07	Middle	No	97.22	\$178,800	\$173,829	\$141,509	4095	77.17	3160	634	1047
06	085	5087.08	Upper	No	141.22	\$178,800	\$252,501	\$205,547	4653	82.21	3825	316	493

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06	085	5088.00	Moderate	No	79.58	\$178,800	\$142,289	\$115,833	3635	77.69	2824	414	723
06	085	5089.00	Middle	No	84.49	\$178,800	\$151,068	\$122,978	4887	83.32	4072	730	1022
06	085	5090.01	Moderate	No	70.32	\$178,800	\$125,732	\$102,353	3355	79.08	2653	554	692
06	085	5090.02	Moderate	No	76.31	\$178,800	\$136,442	\$111,080	3833	78.22	2998	781	1123
06	085	5091.02	Upper	No	123.64	\$178,800	\$221,068	\$179,970	5094	74.20	3780	795	973
06	085	5091.06	Middle	No	104.26	\$178,800	\$186,417	\$151,750	4678	72.42	3388	466	985
06	085	5091.07	Middle	No	92.18	\$178,800	\$164,818	\$134,167	5242	80.94	4243	25	518
06	085	5091.08	Middle	No	110.10	\$178,800	\$196,859	\$160,250	4654	68.39	3183	668	1221
06	085	5091.09	Upper	No	145.57	\$178,800	\$260,279	\$211,875	5663	65.42	3705	1070	1448
06	085	5091.10	Upper	No	143.66	\$178,800	\$256,864	\$209,107	3633	60.39	2194	428	631
06	085	5091.11	Middle	No	109.11	\$178,800	\$195,089	\$158,819	4326	63.04	2727	631	1025
06	085	5092.01	Upper	No	131.16	\$178,800	\$234,514	\$190,906	5324	59.49	3167	1019	1410
06	085	5092.02	Upper	No	121.52	\$178,800	\$217,278	\$176,875	4655	60.13	2799	888	1280
06	085	5093.02	Middle	No	114.99	\$178,800	\$205,602	\$167,368	3122	47.66	1488	859	1216
06	085	5093.03	Middle	No	116.19	\$178,800	\$207,748	\$169,125	3536	58.17	2057	586	833
06	085	5093.04	Middle	No	118.32	\$178,800	\$211,556	\$172,222	3316	67.37	2234	524	813
06	085	5094.01	Middle	No	119.03	\$178,800	\$212,826	\$173,250	3754	61.69	2316	487	510
06	085	5094.03	Middle	No	85.26	\$178,800	\$152,445	\$124,107	5095	72.38	3688	220	313
06	085	5094.04	Middle	No	103.86	\$178,800	\$185,702	\$151,177	6651	69.18	4601	861	857
06	085	5095.00	Middle	No	96.95	\$178,800	\$173,347	\$141,122	5553	64.69	3592	250	1142
06	085	5096.00	Upper	No	144.28	\$178,800	\$257,973	\$210,000	3614	51.30	1854	422	642
06	085	5097.00	Upper	No	133.97	\$178,800	\$239,538	\$195,000	3230	46.69	1508	604	911
06	085	5098.01	Upper	No	124.72	\$178,800	\$222,999	\$181,532	6196	50.52	3130	1463	1544
06	085	5098.02	Upper	No	171.76	\$178,800	\$307,107	\$250,001	2967	54.47	1616	648	1001
06	085	5099.01	Upper	No	171.76	\$178,800	\$307,107	\$250,001	2244	41.49	931	670	778
06	085	5099.02	Upper	No	163.36	\$178,800	\$292,088	\$237,778	5301	52.93	2806	1327	1515
06	085	5100.01	Upper	No	171.76	\$178,800	\$307,107	\$250,001	6295	47.83	3011	1852	1976
06	085	5100.02	Upper	No	163.60	\$178,800	\$292,517	\$238,125	3754	49.76	1868	1055	1349

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 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	085	5101.00	Upper	No	171.76	\$178,800	\$307,107	\$250,001	3016	44.63	1346	905	1079
06	085	5102.00	Upper	No	171.76	\$178,800	\$307,107	\$250,001	4549	46.30	2106	1335	1570
06	085	5103.00	Upper	No	171.76	\$178,800	\$307,107	\$250,001	4621	43.35	2003	1133	1252
06	085	5104.00	Upper	No	171.76	\$178,800	\$307,107	\$250,001	3631	53.46	1941	905	1111
06	085	5105.00	Upper	No	171.76	\$178,800	\$307,107	\$250,001	5371	43.77	2351	1247	1437
06	085	5106.00	Upper	No	138.12	\$178,800	\$246,959	\$201,042	6286	55.54	3491	1240	1743
06	085	5107.00	Upper	No	136.55	\$178,800	\$244,151	\$198,750	5487	62.38	3423	1078	1305
06	085	5108.01	Upper	No	145.11	\$178,800	\$259,457	\$211,208	5999	58.84	3530	1441	1548
06	085	5108.02	Upper	No	171.76	\$178,800	\$307,107	\$250,001	1971	49.97	985	559	633
06	085	5108.03	Upper	No	164.94	\$178,800	\$294,913	\$240,081	2781	59.62	1658	549	853
06	085	5109.00	Upper	No	160.31	\$178,800	\$286,634	\$233,333	5404	55.53	3001	1340	1826
06	085	5110.00	Upper	No	150.27	\$178,800	\$268,683	\$218,720	6939	61.68	4280	1449	1828
06	085	5111.00	Upper	No	171.76	\$178,800	\$307,107	\$250,001	5513	51.06	2815	1631	2056
06	085	5112.00	Upper	No	169.71	\$178,800	\$303,441	\$247,024	4706	38.27	1801	1327	1631
06	085	5113.01	Upper	No	159.48	\$178,800	\$285,150	\$232,125	3860	40.13	1549	725	1102
06	085	5113.02	Middle	No	93.12	\$178,800	\$166,499	\$135,536	4118	40.72	1677	509	842
06	085	5114.00	Upper	No	171.76	\$178,800	\$307,107	\$250,001	3649	41.96	1531	993	1344
06	085	5115.01	Upper	No	149.12	\$178,800	\$266,627	\$217,051	4914	45.26	2224	957	1119
06	085	5115.02	Upper	No	171.76	\$178,800	\$307,107	\$250,001	3176	36.87	1171	874	980
06	085	5116.08	Low	No	28.45	\$178,800	\$50,869	\$41,420	3705	53.85	1995	4	34
06	085	5116.09	Middle	No	95.75	\$178,800	\$171,201	\$139,375	3481	47.74	1662	131	107
06	085	5117.01	Upper	No	171.76	\$178,800	\$307,107	\$250,001	4285	42.22	1809	1328	1588
06	085	5117.02	Upper	No	171.76	\$178,800	\$307,107	\$250,001	2906	41.33	1201	820	990
06	085	5117.04	Upper	No	171.76	\$178,800	\$307,107	\$250,001	4702	45.73	2150	1563	1932
06	085	5117.05	Upper	No	171.76	\$178,800	\$307,107	\$250,001	1716	47.26	811	396	437
06	085	5117.07	Upper	No	171.76	\$178,800	\$307,107	\$250,001	2959	37.58	1112	1060	946
06	085	5118.00	Upper	No	143.05	\$178,800	\$255,773	\$208,214	4185	24.85	1040	1342	1721
06	085	5119.05	Upper	No	142.56	\$178,800	\$254,897	\$207,500	3243	57.23	1856	906	1114
06	085	5119.07	Upper	No	148.79	\$178,800	\$266,037	\$216,571	4033	61.27	2471	1145	1321

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 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	085	5119.10	Upper	No	149.91	\$178,800	\$268,039	\$218,194	3097	38.88	1204	969	1123
06	085	5119.11	Middle	No	115.34	\$178,800	\$206,228	\$167,885	4885	45.18	2207	1561	1474
06	085	5119.12	Upper	No	171.76	\$178,800	\$307,107	\$250,001	5348	62.62	3349	1516	1726
06	085	5119.13	Upper	No	163.31	\$178,800	\$291,998	\$237,708	4336	42.44	1840	1381	1431
06	085	5119.14	Upper	No	155.44	\$178,800	\$277,927	\$226,250	5664	45.87	2598	1719	2040
06	085	5119.15	Moderate	No	69.67	\$178,800	\$124,570	\$101,411	3562	72.96	2599	469	1219
06	085	5119.16	Upper	No	133.64	\$178,800	\$238,948	\$194,519	4836	56.60	2737	1156	1353
06	085	5119.17	Upper	No	149.31	\$178,800	\$266,966	\$217,321	5060	66.32	3356	1529	1666
06	085	5119.18	Upper	No	169.07	\$178,800	\$302,297	\$246,083	3545	52.02	1844	964	1047
06	085	5120.01	Upper	No	140.81	\$178,800	\$251,768	\$204,955	7025	79.15	5560	1624	1841
06	085	5120.05	Middle	No	105.80	\$178,800	\$189,170	\$153,993	6601	56.72	3744	1647	2151
06	085	5120.19	Middle	No	97.04	\$178,800	\$173,508	\$141,250	4653	73.07	3400	923	1182
06	085	5120.21	Middle	No	89.00	\$178,800	\$159,132	\$129,550	6292	72.77	4579	1619	2090
06	085	5120.22	Moderate	No	64.35	\$178,800	\$115,058	\$93,672	5877	80.16	4711	1023	1509
06	085	5120.23	Moderate	No	52.14	\$178,800	\$93,226	\$75,903	5655	81.54	4611	936	1795
06	085	5120.24	Middle	No	83.01	\$178,800	\$148,422	\$120,829	4698	60.69	2851	879	1265
06	085	5120.25	Upper	No	124.95	\$178,800	\$223,411	\$181,864	3232	60.02	1940	854	934
06	085	5120.26	Moderate	No	77.18	\$178,800	\$137,998	\$112,344	3949	72.80	2875	898	1165
06	085	5120.27	Middle	No	84.90	\$178,800	\$151,801	\$123,571	4371	65.59	2867	675	882
06	085	5120.29	Middle	No	104.48	\$178,800	\$186,810	\$152,083	6813	64.66	4405	2084	2351
06	085	5120.30	Middle	No	118.51	\$178,800	\$211,896	\$172,500	3096	57.14	1769	779	961
06	085	5120.31	Middle	No	114.62	\$178,800	\$204,941	\$166,833	4447	56.42	2509	1098	1397
06	085	5120.32	Middle	No	82.38	\$178,800	\$147,295	\$119,913	3487	67.59	2357	849	1059
06	085	5120.34	Middle	No	118.73	\$178,800	\$212,289	\$172,813	3179	65.34	2077	832	981
06	085	5120.35	Middle	No	105.77	\$178,800	\$189,117	\$153,958	4234	60.70	2570	1006	1322
06	085	5120.36	Middle	No	103.59	\$178,800	\$185,219	\$150,784	5047	67.29	3396	603	768
06	085	5120.37	Middle	No	105.63	\$178,800	\$188,866	\$153,750	3149	63.42	1997	774	963
06	085	5120.38	Moderate	No	78.36	\$178,800	\$140,108	\$114,063	3086	74.21	2290	748	737

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 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	085	5120.39	Moderate	No	78.75	\$178,800	\$140,805	\$114,625	5097	83.87	4275	1106	1415
06	085	5120.42	Moderate	No	69.49	\$178,800	\$124,248	\$101,154	2972	90.88	2701	440	615
06	085	5120.43	Low	No	37.91	\$178,800	\$67,783	\$55,179	6028	92.45	5573	637	1298
06	085	5120.45	Middle	No	107.15	\$178,800	\$191,584	\$155,955	5635	58.42	3292	1435	1731
06	085	5120.47	Middle	No	112.07	\$178,800	\$200,381	\$163,125	5379	56.31	3029	1292	1675
06	085	5120.52	Middle	No	85.02	\$178,800	\$152,016	\$123,750	4119	54.94	2263	825	1064
06	085	5120.53	Middle	No	100.83	\$178,800	\$180,284	\$146,765	4687	64.71	3033	989	1663
06	085	5120.54	Moderate	No	70.34	\$178,800	\$125,768	\$102,383	4373	83.28	3642	0	211
06	085	5120.55	Middle	No	91.03	\$178,800	\$162,762	\$132,500	2998	80.55	2415	438	549
06	085	5120.56	Middle	No	81.17	\$178,800	\$145,132	\$118,148	4084	86.88	3548	764	1038
06	085	5120.57	Middle	No	112.50	\$178,800	\$201,150	\$163,750	3883	85.66	3326	779	984
06	085	5120.58	Middle	No	87.78	\$178,800	\$156,951	\$127,768	6070	77.79	4722	370	566
06	085	5120.59	Middle	No	87.01	\$178,800	\$155,574	\$126,654	6299	65.06	4098	1545	1948
06	085	5121.00	Moderate	No	60.37	\$178,800	\$107,942	\$87,875	1755	67.75	1189	293	480
06	085	5122.00	Middle	No	116.72	\$178,800	\$208,695	\$169,891	4790	43.13	2066	1294	1564
06	085	5123.05	Middle	No	119.68	\$178,800	\$213,988	\$174,196	4761	50.75	2416	1218	1381
06	085	5123.07	Middle	No	103.91	\$178,800	\$185,791	\$151,250	6841	45.17	3090	1724	1996
06	085	5123.08	Upper	No	136.44	\$178,800	\$243,955	\$198,594	8984	50.20	4510	2375	2640
06	085	5123.09	Middle	No	95.82	\$178,800	\$171,326	\$139,477	4983	46.18	2301	1413	1667
06	085	5123.10	Moderate	No	62.47	\$178,800	\$111,696	\$90,938	5163	70.89	3660	826	1310
06	085	5123.11	Middle	No	90.75	\$178,800	\$162,261	\$132,089	4123	60.66	2501	1043	1204
06	085	5123.12	Middle	No	116.55	\$178,800	\$208,391	\$169,643	3756	54.87	2061	983	1139
06	085	5123.13	Moderate	No	77.52	\$178,800	\$138,606	\$112,841	4151	68.06	2825	421	854
06	085	5123.14	Moderate	No	60.92	\$178,800	\$108,925	\$88,674	6940	63.10	4379	1290	1824
06	085	5124.01	Middle	No	89.74	\$178,800	\$160,455	\$130,625	4830	57.35	2770	1066	1552
06	085	5124.02	Middle	No	91.87	\$178,800	\$164,264	\$133,724	5136	56.70	2912	965	1596
06	085	5125.05	Moderate	No	67.28	\$178,800	\$120,297	\$97,927	7643	78.44	5995	1214	1670
06	085	5125.09	Middle	No	106.40	\$178,800	\$190,243	\$154,875	6469	73.40	4748	1399	1778
06	085	5125.10	Middle	No	96.38	\$178,800	\$172,327	\$140,292	7791	61.97	4828	1470	1904

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06	085	5125.11	Middle	No	86.06	\$178,800	\$153,875	\$125,266	3716	63.00	2341	840	1281
06	085	5125.12	Moderate	No	53.39	\$178,800	\$95,461	\$77,716	4458	78.65	3506	639	929
06	085	5125.13	Moderate	No	65.87	\$178,800	\$117,776	\$95,887	4133	85.26	3524	536	869
06	085	5125.14	Moderate	No	73.54	\$178,800	\$131,490	\$107,045	3404	83.23	2833	458	662
06	085	5125.15	Upper	No	136.10	\$178,800	\$243,347	\$198,095	5695	56.26	3204	1213	1347
06	085	5125.16	Middle	No	97.59	\$178,800	\$174,491	\$142,045	4069	55.42	2255	1109	1445
06	085	5126.02	Moderate	No	77.90	\$178,800	\$139,285	\$113,382	3531	67.20	2373	463	865
06	085	5126.03	Low	No	49.62	\$178,800	\$88,721	\$72,222	5303	92.27	4893	261	724
06	085	5126.04	Moderate	No	51.40	\$178,800	\$91,903	\$74,821	5101	89.28	4554	522	881
06	085	5130.00	Moderate	No	60.73	\$178,800	\$108,585	\$88,403	14272	52.49	7491	88	376
06	085	5135.00	Middle	No	84.07	\$178,800	\$150,317	\$122,366	960	47.40	455	251	390

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2023 FFIEC Census Report - Summary Census Demographic Information

State: 06 - CALIFORNIA (CA)

County: 069 - SAN BENITO COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 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	069	0001.00	Middle	No	81.14	\$178,800	\$145,078	\$118,103	5421	58.38	3165	1050	1603
06	069	0002.00	Moderate	No	72.21	\$178,800	\$129,111	\$105,104	6729	57.24	3852	1351	2076
06	069	0003.00	Moderate	No	54.39	\$178,800	\$97,249	\$79,167	5553	90.40	5020	827	1217
06	069	0004.00	Low	No	47.45	\$178,800	\$84,841	\$69,063	6748	80.41	5426	952	2079
06	069	0005.01	Moderate	No	72.99	\$178,800	\$130,506	\$106,250	5834	63.94	3730	1268	1718
06	069	0005.02	Moderate	No	69.17	\$178,800	\$123,676	\$100,679	6952	81.89	5693	1243	1839
06	069	0006.01	Moderate	No	74.43	\$178,800	\$133,081	\$108,340	4691	62.82	2947	1014	1371
06	069	0006.02	Low	No	47.87	\$178,800	\$85,592	\$69,688	4260	70.42	3000	554	1049
06	069	0007.01	Low	No	47.62	\$178,800	\$85,145	\$69,311	4742	87.16	4133	708	1103
06	069	0007.02	Moderate	No	69.03	\$178,800	\$123,426	\$100,476	6423	69.80	4483	1265	1593
06	069	0008.01	Middle	No	104.99	\$178,800	\$187,722	\$152,813	3295	40.27	1327	876	1180
06	069	0008.02	Moderate	No	73.85	\$178,800	\$132,044	\$107,500	3561	46.28	1648	905	1336

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2023 FFIEC Census Report - Summary Census Demographic Information

State: 06 - CALIFORNIA (CA)

County: 001 - ALAMEDA COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	001	4001.00	Upper	No	191.95	\$147,900	\$283,894	\$236,705	3038	39.43	1198	1136	1404
06	001	4002.00	Upper	No	196.40	\$147,900	\$290,476	\$242,188	2001	30.88	618	476	657
06	001	4003.00	Upper	No	155.57	\$147,900	\$230,088	\$191,838	5504	40.17	2211	892	1728
06	001	4004.00	Upper	No	171.22	\$147,900	\$253,234	\$211,140	4112	34.92	1436	773	1554
06	001	4005.00	Middle	No	107.56	\$147,900	\$159,081	\$132,644	3644	47.91	1746	810	1423
06	001	4006.00	Middle	No	92.77	\$147,900	\$137,207	\$114,408	1788	54.75	979	272	712
06	001	4007.00	Moderate	No	75.20	\$147,900	\$111,221	\$92,738	4508	59.14	2666	682	1722
06	001	4008.00	Moderate	No	78.05	\$147,900	\$115,436	\$96,250	3917	60.91	2386	598	1390
06	001	4009.00	Moderate	No	75.49	\$147,900	\$111,650	\$93,092	2514	59.31	1491	401	1067
06	001	4010.00	Middle	No	88.44	\$147,900	\$130,803	\$109,063	6097	64.11	3909	750	2079
06	001	4011.00	Middle	No	100.35	\$147,900	\$148,418	\$123,750	4966	54.55	2709	404	1007
06	001	4012.00	Middle	No	105.58	\$147,900	\$156,153	\$130,197	2989	44.66	1335	467	970
06	001	4013.00	Moderate	No	74.94	\$147,900	\$110,836	\$92,422	5887	66.96	3942	266	459
06	001	4014.00	Low	No	36.74	\$147,900	\$54,338	\$45,313	5355	73.37	3929	305	1460
06	001	4015.00	Moderate	No	64.24	\$147,900	\$95,011	\$79,219	2661	69.22	1842	329	778
06	001	4016.00	Low	No	48.80	\$147,900	\$72,175	\$60,179	2971	73.04	2170	190	586
06	001	4017.00	Middle	No	106.62	\$147,900	\$157,691	\$131,477	6121	69.60	4260	674	906
06	001	4018.00	Moderate	No	61.11	\$147,900	\$90,382	\$75,357	1981	74.96	1485	147	541
06	001	4022.00	Low	No	47.21	\$147,900	\$69,824	\$58,224	3250	72.95	2371	286	750
06	001	4024.00	Low	No	27.00	\$147,900	\$39,933	\$33,298	2459	77.51	1906	225	709
06	001	4025.00	Low	No	36.25	\$147,900	\$53,614	\$44,712	2010	80.00	1608	131	344
06	001	4026.00	Low	No	34.38	\$147,900	\$50,848	\$42,396	1226	82.54	1012	83	151
06	001	4027.00	Middle	No	83.29	\$147,900	\$123,186	\$102,708	1827	77.34	1413	230	534
06	001	4028.01	Unknown	No	0.00	\$147,900	\$0	\$0	2941	75.35	2216	228	129
06	001	4028.02	Unknown	No	0.00	\$147,900	\$0	\$0	1453	78.60	1142	13	35
06	001	4029.00	Low	No	15.78	\$147,900	\$23,339	\$19,464	1917	70.84	1358	0	12

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	001	4030.00	Low	No	25.64	\$147,900	\$37,922	\$31,625	3007	92.09	2769	576	89
06	001	4031.00	Middle	No	94.77	\$147,900	\$140,165	\$116,875	1690	72.90	1232	301	60
06	001	4033.01	Low	No	28.58	\$147,900	\$42,270	\$35,250	1999	90.70	1813	49	332
06	001	4033.02	Upper	No	184.70	\$147,900	\$273,171	\$227,768	3220	60.84	1959	573	264
06	001	4034.01	Moderate	No	54.10	\$147,900	\$80,014	\$66,719	3031	61.13	1853	296	133
06	001	4034.02	Low	No	33.51	\$147,900	\$49,561	\$41,326	1524	69.62	1061	0	20
06	001	4035.01	Middle	No	80.48	\$147,900	\$119,030	\$99,242	5880	64.20	3775	284	482
06	001	4035.02	Middle	No	92.58	\$147,900	\$136,926	\$114,167	2148	53.63	1152	203	317
06	001	4036.00	Moderate	No	69.36	\$147,900	\$102,583	\$85,536	4717	61.20	2887	302	259
06	001	4037.01	Middle	No	92.67	\$147,900	\$137,059	\$114,276	2786	50.04	1394	231	87
06	001	4037.02	Upper	No	129.95	\$147,900	\$192,196	\$160,250	2149	50.30	1081	185	177
06	001	4038.00	Upper	No	147.49	\$147,900	\$218,138	\$181,875	3710	41.83	1552	555	1147
06	001	4039.00	Upper	No	134.58	\$147,900	\$199,044	\$165,964	3943	46.49	1833	766	774
06	001	4040.00	Moderate	No	75.90	\$147,900	\$112,256	\$93,594	3049	47.79	1457	411	577
06	001	4041.01	Upper	No	136.87	\$147,900	\$202,431	\$168,789	3139	38.04	1194	617	791
06	001	4041.02	Middle	No	102.93	\$147,900	\$152,233	\$126,932	2516	38.43	967	242	361
06	001	4042.00	Upper	No	190.62	\$147,900	\$281,927	\$235,066	3641	36.64	1334	1100	1255
06	001	4043.00	Upper	No	190.35	\$147,900	\$281,528	\$234,735	3416	33.81	1155	1216	1290
06	001	4044.00	Upper	No	159.45	\$147,900	\$235,827	\$196,629	5621	40.49	2276	2014	1978
06	001	4045.01	Upper	No	193.23	\$147,900	\$285,787	\$238,281	1771	33.77	598	581	687
06	001	4045.02	Upper	No	173.49	\$147,900	\$256,592	\$213,942	6194	36.86	2283	2028	2370
06	001	4046.00	Upper	No	162.76	\$147,900	\$240,722	\$200,714	4551	35.40	1611	1622	1741
06	001	4047.00	Upper	No	170.86	\$147,900	\$252,702	\$210,694	1982	37.49	743	729	852
06	001	4048.00	Upper	No	130.03	\$147,900	\$192,314	\$160,347	2757	54.81	1511	544	848
06	001	4049.00	Upper	No	127.62	\$147,900	\$188,750	\$157,377	4458	48.83	2177	1011	1565
06	001	4050.00	Upper	No	136.16	\$147,900	\$201,381	\$167,902	3313	38.55	1277	1090	1303
06	001	4051.00	Upper	No	202.73	\$147,900	\$299,838	\$250,001	4363	36.92	1611	1587	1677
06	001	4052.00	Middle	No	107.91	\$147,900	\$159,599	\$133,068	4839	60.74	2939	672	1214
06	001	4053.01	Moderate	No	69.07	\$147,900	\$102,155	\$85,179	2991	58.34	1745	113	350

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06	001	4053.02	Middle	No	91.23	\$147,900	\$134,929	\$112,500	2797	70.65	1976	75	361
06	001	4054.01	Low	No	46.47	\$147,900	\$68,729	\$57,313	3875	81.99	3177	171	590
06	001	4054.02	Low	No	46.19	\$147,900	\$68,315	\$56,964	3171	86.16	2732	101	559
06	001	4055.00	Moderate	No	79.67	\$147,900	\$117,832	\$98,250	3844	77.91	2995	366	976
06	001	4056.00	Moderate	No	68.71	\$147,900	\$101,622	\$84,732	3224	72.05	2323	387	942
06	001	4057.00	Moderate	No	66.61	\$147,900	\$98,516	\$82,143	3423	83.09	2844	376	723
06	001	4058.00	Moderate	No	51.21	\$147,900	\$75,740	\$63,156	4320	88.98	3844	420	1201
06	001	4059.01	Low	No	44.90	\$147,900	\$66,407	\$55,378	4279	93.25	3990	272	929
06	001	4059.02	Low	No	36.88	\$147,900	\$54,546	\$45,489	3181	91.20	2901	308	925
06	001	4060.00	Low	No	38.85	\$147,900	\$57,459	\$47,917	5223	78.40	4095	304	736
06	001	4061.00	Moderate	No	52.93	\$147,900	\$78,283	\$65,273	5887	80.07	4714	488	1125
06	001	4062.01	Low	No	43.48	\$147,900	\$64,307	\$53,621	5019	94.30	4733	298	879
06	001	4062.02	Low	No	36.75	\$147,900	\$54,353	\$45,321	4769	93.44	4456	135	647
06	001	4063.00	Low	No	36.58	\$147,900	\$54,102	\$45,114	3989	88.44	3528	453	1033
06	001	4064.00	Moderate	No	78.56	\$147,900	\$116,190	\$96,875	2211	74.99	1658	321	622
06	001	4065.00	Low	No	45.31	\$147,900	\$67,013	\$55,875	6196	90.45	5604	614	1600
06	001	4066.01	Moderate	No	59.09	\$147,900	\$87,394	\$72,875	4834	83.41	4032	608	1250
06	001	4066.02	Moderate	No	55.90	\$147,900	\$82,676	\$68,942	2554	83.95	2144	294	612
06	001	4067.00	Middle	No	110.60	\$147,900	\$163,577	\$136,389	5567	52.40	2917	1437	2045
06	001	4068.00	Middle	No	100.18	\$147,900	\$148,166	\$123,536	3569	60.97	2176	930	1440
06	001	4069.00	Middle	No	104.82	\$147,900	\$155,029	\$129,261	3839	63.66	2444	954	1207
06	001	4070.00	Moderate	No	55.13	\$147,900	\$81,537	\$67,987	6079	85.47	5196	817	1714
06	001	4071.01	Low	No	34.02	\$147,900	\$50,316	\$41,963	3558	91.26	3247	420	898
06	001	4071.02	Moderate	No	55.47	\$147,900	\$82,040	\$68,409	4382	87.88	3851	529	1199
06	001	4072.00	Low	No	42.11	\$147,900	\$62,281	\$51,927	6823	92.31	6298	496	1313
06	001	4073.00	Moderate	No	54.16	\$147,900	\$80,103	\$66,786	3943	83.39	3288	185	532
06	001	4074.00	Moderate	No	60.84	\$147,900	\$89,982	\$75,030	4412	96.78	4270	422	1094
06	001	4075.00	Low	No	29.07	\$147,900	\$42,995	\$35,855	4383	94.75	4153	341	887

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06	001	4076.00	Moderate	No	66.67	\$147,900	\$98,605	\$82,218	6390	83.54	5338	1032	1689
06	001	4077.00	Middle	No	94.27	\$147,900	\$139,425	\$116,250	4465	71.24	3181	1291	1715
06	001	4078.00	Middle	No	91.19	\$147,900	\$134,870	\$112,457	2373	68.18	1618	538	705
06	001	4079.00	Middle	No	117.84	\$147,900	\$174,285	\$145,313	3081	62.54	1927	877	1292
06	001	4080.00	Upper	No	176.21	\$147,900	\$260,615	\$217,292	2630	47.53	1250	938	1004
06	001	4081.00	Upper	No	125.38	\$147,900	\$185,437	\$154,609	6712	66.11	4437	2326	2634
06	001	4082.00	Moderate	No	79.06	\$147,900	\$116,930	\$97,500	4471	80.83	3614	980	1559
06	001	4083.00	Middle	No	109.76	\$147,900	\$162,335	\$135,357	4791	75.60	3622	1227	1752
06	001	4084.00	Moderate	No	60.77	\$147,900	\$89,879	\$74,946	3927	95.67	3757	420	931
06	001	4085.00	Moderate	No	52.84	\$147,900	\$78,150	\$65,162	5752	96.44	5547	579	1565
06	001	4086.00	Low	No	46.22	\$147,900	\$68,359	\$57,000	6167	94.94	5855	714	1641
06	001	4087.00	Low	No	39.65	\$147,900	\$58,642	\$48,896	7774	93.18	7244	1128	2179
06	001	4088.00	Low	No	32.38	\$147,900	\$47,890	\$39,934	7257	93.80	6807	492	1345
06	001	4089.00	Low	No	38.18	\$147,900	\$56,468	\$47,083	3857	96.29	3714	296	795
06	001	4090.00	Moderate	No	52.09	\$147,900	\$77,041	\$64,242	4879	92.52	4514	468	905
06	001	4091.00	Moderate	No	50.49	\$147,900	\$74,675	\$62,261	2472	97.98	2422	452	706
06	001	4092.00	Low	No	47.85	\$147,900	\$70,770	\$59,014	3755	97.31	3654	499	914
06	001	4093.00	Low	No	42.46	\$147,900	\$62,798	\$52,361	5701	95.88	5466	576	1619
06	001	4094.00	Low	No	33.91	\$147,900	\$50,153	\$41,826	5379	96.64	5198	415	995
06	001	4095.00	Low	No	37.43	\$147,900	\$55,359	\$46,157	4390	94.40	4144	327	980
06	001	4096.00	Low	No	43.98	\$147,900	\$65,046	\$54,236	5777	97.54	5635	498	1557
06	001	4097.00	Low	No	41.09	\$147,900	\$60,772	\$50,674	5523	97.12	5364	371	1190
06	001	4098.00	Middle	No	82.74	\$147,900	\$122,372	\$102,031	3220	84.72	2728	662	972
06	001	4099.00	Upper	No	130.32	\$147,900	\$192,743	\$160,701	3546	71.88	2549	1217	1321
06	001	4100.00	Middle	No	103.17	\$147,900	\$152,588	\$127,230	3031	68.56	2078	1054	1189
06	001	4101.00	Moderate	No	58.14	\$147,900	\$85,989	\$71,696	2925	89.40	2615	660	867
06	001	4102.00	Moderate	No	54.32	\$147,900	\$80,339	\$66,989	3679	94.24	3467	595	897
06	001	4103.00	Low	No	41.89	\$147,900	\$61,955	\$51,667	4036	98.19	3963	400	817
06	001	4104.00	Moderate	No	75.41	\$147,900	\$111,531	\$93,000	4142	94.04	3895	665	1239

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06	001	4105.00	Low	No	26.66	\$147,900	\$39,430	\$32,875	2553	83.31	2127	181	476
06	001	4201.00	Upper	No	128.46	\$147,900	\$189,992	\$158,409	2436	44.87	1093	739	913
06	001	4202.00	Middle	No	107.68	\$147,900	\$159,259	\$132,788	3234	63.36	2049	509	744
06	001	4203.01	Middle	No	101.36	\$147,900	\$149,911	\$125,000	2593	68.15	1767	618	369
06	001	4203.02	Middle	No	90.39	\$147,900	\$133,687	\$111,473	2426	57.83	1403	348	845
06	001	4204.01	Low	No	41.34	\$147,900	\$61,142	\$50,982	1597	59.80	955	0	102
06	001	4204.02	Low	No	35.84	\$147,900	\$53,007	\$44,205	2155	67.47	1454	0	56
06	001	4205.00	Middle	No	108.54	\$147,900	\$160,531	\$133,846	2431	54.83	1333	485	850
06	001	4206.00	Upper	No	165.01	\$147,900	\$244,050	\$203,482	3399	37.42	1272	1027	1220
06	001	4211.00	Upper	No	177.39	\$147,900	\$262,360	\$218,750	2031	30.67	623	781	870
06	001	4212.00	Upper	No	202.73	\$147,900	\$299,838	\$250,001	3657	27.54	1007	1342	1473
06	001	4213.00	Upper	No	159.79	\$147,900	\$236,329	\$197,045	3945	29.48	1163	1321	1672
06	001	4214.00	Upper	No	170.63	\$147,900	\$252,362	\$210,417	1679	25.25	424	578	686
06	001	4215.00	Upper	No	198.46	\$147,900	\$293,522	\$244,732	3745	27.50	1030	1264	1587
06	001	4216.00	Upper	No	156.08	\$147,900	\$230,842	\$192,476	3836	29.09	1116	1198	1567
06	001	4217.00	Upper	No	121.20	\$147,900	\$179,255	\$149,464	3386	39.25	1329	724	1106
06	001	4218.00	Upper	No	137.83	\$147,900	\$203,851	\$169,962	2110	31.28	660	617	867
06	001	4219.00	Middle	No	116.40	\$147,900	\$172,156	\$143,547	3901	41.53	1620	984	1560
06	001	4220.00	Middle	No	95.74	\$147,900	\$141,599	\$118,068	4160	58.39	2429	221	405
06	001	4221.00	Moderate	No	79.74	\$147,900	\$117,935	\$98,333	2843	58.49	1663	643	956
06	001	4222.00	Middle	No	100.51	\$147,900	\$148,654	\$123,942	3322	47.47	1577	702	1262
06	001	4223.00	Upper	No	124.44	\$147,900	\$184,047	\$153,456	3811	44.71	1704	667	1128
06	001	4224.00	Moderate	No	58.35	\$147,900	\$86,300	\$71,964	4134	58.95	2437	289	748
06	001	4225.00	Middle	No	83.77	\$147,900	\$123,896	\$103,309	5065	52.54	2661	404	692
06	001	4227.00	Upper	No	126.61	\$147,900	\$187,256	\$156,136	4868	51.44	2504	172	346
06	001	4228.00	Unknown	No	0.00	\$147,900	\$0	\$0	11245	72.88	8195	26	241
06	001	4229.01	Moderate	No	50.53	\$147,900	\$74,734	\$62,312	2322	69.29	1609	18	166
06	001	4229.02	Unknown	No	0.00	\$147,900	\$0	\$0	3033	69.73	2115	12	226

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06	001	4230.00	Middle	No	90.01	\$147,900	\$133,125	\$110,994	4676	43.78	2047	734	1490
06	001	4231.00	Moderate	No	53.29	\$147,900	\$78,816	\$65,714	4335	52.00	2254	679	1428
06	001	4232.00	Middle	No	95.96	\$147,900	\$141,925	\$118,333	2886	64.59	1864	341	943
06	001	4233.00	Middle	No	119.46	\$147,900	\$176,681	\$147,315	3738	55.22	2064	883	1493
06	001	4234.00	Middle	No	93.58	\$147,900	\$138,405	\$115,404	5057	55.72	2818	746	1820
06	001	4235.00	Moderate	No	64.69	\$147,900	\$95,677	\$79,779	3474	51.04	1773	471	968
06	001	4236.01	Middle	No	113.41	\$147,900	\$167,733	\$139,858	2824	38.14	1077	556	895
06	001	4236.02	Unknown	No	0.00	\$147,900	\$0	\$0	5615	61.87	3474	384	939
06	001	4237.00	Upper	No	202.73	\$147,900	\$299,838	\$250,001	4234	39.99	1693	484	849
06	001	4238.00	Upper	No	188.79	\$147,900	\$279,220	\$232,813	3216	26.37	848	999	1252
06	001	4239.01	Middle	No	112.71	\$147,900	\$166,698	\$138,992	2031	46.43	943	316	617
06	001	4239.02	Upper	No	162.28	\$147,900	\$240,012	\$200,119	1464	32.45	475	229	570
06	001	4240.01	Middle	No	87.53	\$147,900	\$129,457	\$107,944	4146	59.77	2478	398	1078
06	001	4240.02	Middle	No	82.44	\$147,900	\$121,929	\$101,667	2488	63.87	1589	480	946
06	001	4251.01	Middle	No	109.17	\$147,900	\$161,462	\$134,625	1853	48.95	907	535	48
06	001	4251.02	Middle	No	112.28	\$147,900	\$166,062	\$138,462	3752	71.93	2699	445	134
06	001	4251.03	Upper	No	162.69	\$147,900	\$240,619	\$200,625	2926	62.03	1815	426	587
06	001	4251.04	Middle	No	89.88	\$147,900	\$132,933	\$110,833	4374	66.76	2920	548	743
06	001	4261.00	Upper	No	202.73	\$147,900	\$299,838	\$250,001	6364	35.95	2288	2000	2248
06	001	4262.00	Upper	No	202.73	\$147,900	\$299,838	\$250,001	4915	39.13	1923	1331	1640
06	001	4271.00	Upper	No	136.73	\$147,900	\$202,224	\$168,611	4063	41.23	1675	979	1394
06	001	4272.00	Middle	No	84.13	\$147,900	\$124,428	\$103,750	4363	62.30	2718	623	1397
06	001	4273.00	Middle	No	91.78	\$147,900	\$135,743	\$113,182	5719	63.39	3625	1110	1703
06	001	4276.00	Moderate	No	65.08	\$147,900	\$96,253	\$80,258	4730	75.31	3562	303	577
06	001	4277.00	Middle	No	97.06	\$147,900	\$143,552	\$119,688	5016	52.91	2654	828	1308
06	001	4278.00	Middle	No	108.21	\$147,900	\$160,043	\$133,438	4827	50.49	2437	854	1628
06	001	4279.00	Middle	No	101.54	\$147,900	\$150,178	\$125,223	4744	50.11	2377	606	1570
06	001	4280.00	Middle	No	88.55	\$147,900	\$130,965	\$109,196	2997	67.10	2011	171	452
06	001	4281.00	Middle	No	110.76	\$147,900	\$163,814	\$136,591	4880	47.56	2321	961	1591

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06	001	4282.00	Middle	No	98.18	\$147,900	\$145,208	\$121,071	6644	50.09	3328	1687	2401
06	001	4283.01	Upper	No	136.00	\$147,900	\$201,144	\$167,716	7044	69.42	4890	2001	2395
06	001	4283.02	Upper	No	167.99	\$147,900	\$248,457	\$207,155	7120	62.15	4425	2276	2663
06	001	4284.00	Moderate	No	73.73	\$147,900	\$109,047	\$90,927	4645	58.36	2711	487	899
06	001	4285.00	Middle	No	91.38	\$147,900	\$135,151	\$112,684	3339	59.18	1976	505	614
06	001	4286.00	Middle	No	108.97	\$147,900	\$161,167	\$134,375	3398	62.18	2113	708	539
06	001	4287.00	Middle	No	112.45	\$147,900	\$166,314	\$138,676	4751	69.56	3305	601	1045
06	001	4301.01	Upper	No	148.53	\$147,900	\$219,676	\$183,162	6747	70.70	4770	1997	2296
06	001	4301.02	Upper	No	146.28	\$147,900	\$216,348	\$180,385	2553	46.93	1198	813	923
06	001	4302.00	Upper	No	132.79	\$147,900	\$196,396	\$163,750	7477	52.03	3890	2089	2351
06	001	4303.00	Upper	No	127.25	\$147,900	\$188,203	\$156,917	3940	51.04	2011	1170	1344
06	001	4304.00	Upper	No	153.49	\$147,900	\$227,012	\$189,276	2207	49.84	1100	643	729
06	001	4305.00	Moderate	No	77.82	\$147,900	\$115,096	\$95,964	6289	72.73	4574	1154	1774
06	001	4306.00	Middle	No	107.80	\$147,900	\$159,436	\$132,934	6385	60.85	3885	1976	2206
06	001	4307.00	Middle	No	94.82	\$147,900	\$140,239	\$116,925	4209	57.83	2434	1073	1356
06	001	4308.00	Middle	No	83.94	\$147,900	\$124,147	\$103,516	6165	63.29	3902	1457	1898
06	001	4309.00	Moderate	No	69.68	\$147,900	\$103,057	\$85,928	5137	71.70	3683	449	994
06	001	4310.00	Moderate	No	70.28	\$147,900	\$103,944	\$86,667	3091	70.43	2177	340	723
06	001	4311.00	Middle	No	84.28	\$147,900	\$124,650	\$103,939	3537	70.74	2502	355	670
06	001	4312.00	Middle	No	85.34	\$147,900	\$126,218	\$105,244	6091	62.91	3832	1134	1397
06	001	4321.00	Upper	No	133.45	\$147,900	\$197,373	\$164,563	4121	62.70	2584	1088	1263
06	001	4322.00	Middle	No	102.32	\$147,900	\$151,331	\$126,184	4231	67.45	2854	683	1122
06	001	4323.00	Middle	No	101.62	\$147,900	\$150,296	\$125,313	4885	81.54	3983	1112	1661
06	001	4324.00	Moderate	No	65.03	\$147,900	\$96,179	\$80,192	6279	85.09	5343	874	1527
06	001	4325.01	Moderate	No	68.04	\$147,900	\$100,631	\$83,903	5161	85.35	4405	766	1200
06	001	4325.02	Moderate	No	66.84	\$147,900	\$98,856	\$82,422	4641	88.47	4106	787	1100
06	001	4326.01	Unknown	No	0.00	\$147,900	\$0	\$0	4358	81.00	3530	691	596
06	001	4326.02	Moderate	No	74.11	\$147,900	\$109,609	\$91,389	3214	78.72	2530	384	686

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06	001	4327.00	Middle	No	110.61	\$147,900	\$163,592	\$136,406	2660	59.77	1590	793	910
06	001	4328.00	Middle	No	112.80	\$147,900	\$166,831	\$139,103	4121	68.28	2814	1295	1638
06	001	4330.00	Moderate	No	75.86	\$147,900	\$112,197	\$93,548	4178	74.72	3122	1023	1474
06	001	4331.02	Middle	No	88.78	\$147,900	\$131,306	\$109,482	4124	86.13	3552	858	1205
06	001	4331.03	Moderate	No	66.29	\$147,900	\$98,043	\$81,750	3682	87.91	3237	312	732
06	001	4331.04	Low	No	49.67	\$147,900	\$73,462	\$61,250	4125	80.22	3309	450	805
06	001	4332.00	Moderate	No	59.53	\$147,900	\$88,045	\$73,414	7652	86.02	6582	1192	1555
06	001	4333.00	Moderate	No	79.73	\$147,900	\$117,921	\$98,318	7448	83.51	6220	1676	2074
06	001	4334.00	Middle	No	110.49	\$147,900	\$163,415	\$136,250	6644	84.72	5629	1582	1963
06	001	4335.00	Middle	No	84.13	\$147,900	\$124,428	\$103,750	4557	79.68	3631	1188	1536
06	001	4336.00	Moderate	No	60.08	\$147,900	\$88,858	\$74,088	6307	81.42	5135	1193	1597
06	001	4337.00	Moderate	No	74.55	\$147,900	\$110,259	\$91,932	3515	86.12	3027	315	672
06	001	4338.01	Moderate	No	59.25	\$147,900	\$87,631	\$73,073	3637	88.73	3227	419	839
06	001	4338.02	Middle	No	90.88	\$147,900	\$134,412	\$112,067	4365	88.98	3884	854	1186
06	001	4339.00	Low	No	47.62	\$147,900	\$70,430	\$58,727	6833	91.56	6256	425	941
06	001	4340.00	Low	No	41.23	\$147,900	\$60,979	\$50,850	5564	87.74	4882	557	1265
06	001	4351.02	Middle	No	106.08	\$147,900	\$156,892	\$130,815	5870	75.76	4447	1135	1233
06	001	4351.03	Upper	No	177.24	\$147,900	\$262,138	\$218,568	7726	73.26	5660	2250	2389
06	001	4351.04	Middle	No	80.35	\$147,900	\$118,838	\$99,083	7230	87.47	6324	587	868
06	001	4352.00	Middle	No	99.98	\$147,900	\$147,870	\$123,299	4504	77.20	3477	1236	1446
06	001	4353.00	Moderate	No	64.87	\$147,900	\$95,943	\$80,000	5077	78.39	3980	624	1172
06	001	4354.00	Moderate	No	72.39	\$147,900	\$107,065	\$89,271	4940	80.89	3996	627	1111
06	001	4355.00	Moderate	No	68.64	\$147,900	\$101,519	\$84,643	4104	79.65	3269	389	1031
06	001	4356.01	Moderate	No	62.26	\$147,900	\$92,083	\$76,786	5454	88.34	4818	385	1348
06	001	4356.02	Moderate	No	66.85	\$147,900	\$98,871	\$82,440	5709	83.85	4787	409	1503
06	001	4357.00	Moderate	No	75.22	\$147,900	\$111,250	\$92,760	4904	82.87	4064	1020	1333
06	001	4358.00	Middle	No	97.36	\$147,900	\$143,995	\$120,061	5735	79.67	4569	1264	1613
06	001	4359.00	Middle	No	81.87	\$147,900	\$121,086	\$100,958	5431	74.11	4025	1292	1647
06	001	4360.00	Moderate	No	74.30	\$147,900	\$109,890	\$91,625	5049	76.55	3865	1112	1416

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06	001	4361.00	Middle	No	98.93	\$147,900	\$146,317	\$122,000	5745	81.86	4703	1069	1481
06	001	4362.00	Low	No	46.54	\$147,900	\$68,833	\$57,396	4176	90.45	3777	110	821
06	001	4363.01	Middle	No	84.48	\$147,900	\$124,946	\$104,183	5785	91.32	5283	1014	1645
06	001	4363.02	Moderate	No	73.71	\$147,900	\$109,017	\$90,904	3903	88.01	3435	513	955
06	001	4364.02	Middle	No	117.72	\$147,900	\$174,108	\$145,167	3007	58.43	1757	863	1007
06	001	4364.03	Middle	No	90.47	\$147,900	\$133,805	\$111,563	4282	75.64	3239	544	1157
06	001	4364.04	Middle	No	111.45	\$147,900	\$164,835	\$137,442	3609	65.75	2373	972	1276
06	001	4365.00	Moderate	No	57.49	\$147,900	\$85,028	\$70,893	5372	85.65	4601	491	862
06	001	4366.01	Moderate	No	67.30	\$147,900	\$99,537	\$83,000	6761	91.30	6173	777	1325
06	001	4366.02	Moderate	No	67.41	\$147,900	\$99,699	\$83,125	5402	92.48	4996	354	588
06	001	4367.00	Moderate	No	68.90	\$147,900	\$101,903	\$84,964	3689	88.32	3258	648	965
06	001	4368.00	Middle	No	89.62	\$147,900	\$132,548	\$110,515	4341	88.85	3857	699	849
06	001	4369.00	Moderate	No	60.07	\$147,900	\$88,844	\$74,076	7099	91.36	6486	833	1432
06	001	4370.00	Middle	No	83.00	\$147,900	\$122,757	\$102,350	3726	83.87	3125	864	889
06	001	4371.01	Middle	No	85.09	\$147,900	\$125,848	\$104,931	7532	90.35	6805	1842	2197
06	001	4371.02	Moderate	No	78.70	\$147,900	\$116,397	\$97,058	4557	91.16	4154	687	1041
06	001	4372.00	Moderate	No	79.88	\$147,900	\$118,143	\$98,512	8696	83.36	7249	1784	2131
06	001	4373.00	Moderate	No	61.32	\$147,900	\$90,692	\$75,625	3359	89.07	2992	528	724
06	001	4374.00	Moderate	No	72.98	\$147,900	\$107,937	\$90,000	3508	87.94	3085	852	987
06	001	4375.00	Moderate	No	63.53	\$147,900	\$93,961	\$78,343	4797	93.18	4470	342	588
06	001	4376.00	Middle	No	88.99	\$147,900	\$131,616	\$109,741	3398	89.88	3054	449	672
06	001	4377.01	Moderate	No	50.22	\$147,900	\$74,275	\$61,935	3991	94.59	3775	186	453
06	001	4377.02	Moderate	No	51.42	\$147,900	\$76,050	\$63,413	4404	97.25	4283	81	563
06	001	4378.00	Middle	No	107.89	\$147,900	\$159,569	\$133,045	4785	88.23	4222	923	1241
06	001	4379.00	Moderate	No	74.43	\$147,900	\$110,082	\$91,786	2426	89.98	2183	243	368
06	001	4380.00	Middle	No	91.84	\$147,900	\$135,831	\$113,250	3409	76.27	2600	685	919
06	001	4381.00	Middle	No	107.24	\$147,900	\$158,608	\$132,250	7807	86.45	6749	1601	2156
06	001	4382.01	Moderate	No	69.55	\$147,900	\$102,864	\$85,769	4752	90.09	4281	910	1198

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06	001	4382.03	Middle	No	103.80	\$147,900	\$153,520	\$128,009	4200	88.55	3719	886	1148
06	001	4382.04	Moderate	No	77.20	\$147,900	\$114,179	\$95,208	5940	86.63	5146	1612	1885
06	001	4383.00	Middle	No	82.10	\$147,900	\$121,426	\$101,250	3865	93.58	3617	645	880
06	001	4384.00	Moderate	No	76.28	\$147,900	\$112,818	\$94,063	2460	85.12	2094	607	731
06	001	4401.00	Middle	No	80.99	\$147,900	\$119,784	\$99,875	2656	67.70	1798	557	561
06	001	4402.00	Moderate	No	69.94	\$147,900	\$103,441	\$86,250	5786	95.28	5513	804	1570
06	001	4403.01	Middle	No	95.03	\$147,900	\$140,549	\$117,188	7129	87.18	6215	1559	1976
06	001	4403.04	Middle	No	97.44	\$147,900	\$144,114	\$120,165	4726	93.19	4404	939	1262
06	001	4403.05	Upper	No	120.02	\$147,900	\$177,510	\$148,000	3682	89.14	3282	938	1072
06	001	4403.06	Moderate	No	78.92	\$147,900	\$116,723	\$97,321	4020	93.48	3758	724	1065
06	001	4403.07	Middle	No	87.04	\$147,900	\$128,732	\$107,339	4459	83.90	3741	1123	1425
06	001	4403.08	Middle	No	95.70	\$147,900	\$141,540	\$118,011	5946	87.66	5212	927	1312
06	001	4403.31	Middle	No	88.79	\$147,900	\$131,320	\$109,500	3323	91.48	3040	532	763
06	001	4403.32	Upper	No	143.66	\$147,900	\$212,473	\$177,153	3034	92.52	2807	820	933
06	001	4403.33	Middle	No	109.20	\$147,900	\$161,507	\$134,667	2787	93.33	2601	763	898
06	001	4403.34	Middle	No	101.85	\$147,900	\$150,636	\$125,598	4083	90.45	3693	819	1038
06	001	4403.36	Middle	No	101.38	\$147,900	\$149,941	\$125,015	4583	86.06	3944	679	1139
06	001	4403.37	Upper	No	177.39	\$147,900	\$262,360	\$218,750	2708	92.28	2499	669	769
06	001	4403.38	Upper	No	129.93	\$147,900	\$192,166	\$160,227	4305	89.08	3835	534	798
06	001	4411.00	Upper	No	122.57	\$147,900	\$181,281	\$151,152	4504	63.88	2877	1462	1744
06	001	4412.00	Upper	No	126.43	\$147,900	\$186,990	\$155,905	7277	68.49	4984	1535	2245
06	001	4413.01	Middle	No	106.70	\$147,900	\$157,809	\$131,576	3248	81.00	2631	552	819
06	001	4413.02	Upper	No	146.73	\$147,900	\$217,014	\$180,948	5661	78.73	4457	1245	1600
06	001	4414.01	Middle	No	118.33	\$147,900	\$175,010	\$145,921	7319	85.71	6273	1327	1977
06	001	4414.02	Upper	No	139.67	\$147,900	\$206,572	\$172,237	5293	83.54	4422	1304	1659
06	001	4415.01	Upper	No	139.43	\$147,900	\$206,217	\$171,935	5913	89.97	5320	1594	1732
06	001	4415.03	Upper	No	159.43	\$147,900	\$235,797	\$196,600	7763	93.88	7288	1809	2134
06	001	4415.21	Upper	No	180.01	\$147,900	\$266,235	\$221,979	5779	87.56	5060	1389	1795
06	001	4415.22	Upper	No	133.63	\$147,900	\$197,639	\$164,784	4868	88.85	4325	1257	1459

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06	001	4415.23	Upper	No	129.98	\$147,900	\$192,240	\$160,288	4169	91.17	3801	568	1178
06	001	4415.24	Upper	No	164.55	\$147,900	\$243,369	\$202,917	4040	91.91	3713	792	1271
06	001	4415.25	Middle	No	102.38	\$147,900	\$151,420	\$126,250	1632	92.83	1515	26	132
06	001	4416.01	Upper	No	124.92	\$147,900	\$184,757	\$154,053	4641	76.84	3566	1269	1495
06	001	4416.02	Middle	No	105.96	\$147,900	\$156,715	\$130,664	7220	83.70	6043	1342	1652
06	001	4417.01	Upper	No	144.79	\$147,900	\$214,144	\$178,545	3846	85.62	3293	652	1013
06	001	4417.02	Middle	No	103.61	\$147,900	\$153,239	\$127,772	5728	81.20	4651	1016	1133
06	001	4418.00	Upper	No	138.46	\$147,900	\$204,782	\$170,744	7195	78.64	5658	1315	1445
06	001	4419.21	Middle	No	114.73	\$147,900	\$169,686	\$141,484	3718	81.33	3024	369	579
06	001	4419.23	Middle	No	101.03	\$147,900	\$149,423	\$124,590	6333	86.93	5505	131	432
06	001	4419.24	Upper	No	132.93	\$147,900	\$196,603	\$163,929	7619	84.11	6408	1543	2065
06	001	4419.26	Middle	No	83.26	\$147,900	\$123,142	\$102,679	3836	90.07	3455	421	660
06	001	4419.27	Middle	No	107.84	\$147,900	\$159,495	\$132,986	4310	84.50	3642	361	555
06	001	4419.28	Middle	No	103.35	\$147,900	\$152,855	\$127,446	3392	85.82	2911	319	455
06	001	4419.29	Upper	No	125.06	\$147,900	\$184,964	\$154,219	3466	86.06	2983	366	461
06	001	4420.00	Upper	No	150.07	\$147,900	\$221,954	\$185,066	3236	85.91	2780	831	956
06	001	4421.00	Upper	No	163.43	\$147,900	\$241,713	\$201,540	5265	87.52	4608	1343	1674
06	001	4422.00	Upper	No	164.27	\$147,900	\$242,955	\$202,569	7454	86.45	6444	1835	2132
06	001	4423.01	Middle	No	108.84	\$147,900	\$160,974	\$134,219	5046	83.67	4222	646	1030
06	001	4423.02	Middle	No	92.53	\$147,900	\$136,852	\$114,110	6417	87.19	5595	746	1090
06	001	4424.00	Middle	No	113.70	\$147,900	\$168,162	\$140,208	6347	79.74	5061	1392	1783
06	001	4425.01	Middle	No	98.50	\$147,900	\$145,682	\$121,466	3543	79.34	2811	661	768
06	001	4425.02	Middle	No	87.20	\$147,900	\$128,969	\$107,534	3976	80.91	3217	592	965
06	001	4426.01	Upper	No	130.34	\$147,900	\$192,773	\$160,733	3854	72.39	2790	800	1044
06	001	4426.02	Middle	No	90.70	\$147,900	\$134,145	\$111,855	5314	76.59	4070	878	1169
06	001	4427.00	Upper	No	149.06	\$147,900	\$220,460	\$183,813	3141	65.55	2059	788	925
06	001	4428.00	Upper	No	120.92	\$147,900	\$178,841	\$149,120	2959	76.78	2272	781	908
06	001	4429.00	Middle	No	115.42	\$147,900	\$170,706	\$142,328	7661	80.51	6168	1455	1962

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06	001	4430.01	Middle	No	96.42	\$147,900	\$142,605	\$118,900	2888	83.93	2424	660	874
06	001	4430.02	Middle	No	95.66	\$147,900	\$141,481	\$117,969	6650	85.22	5667	1357	1969
06	001	4431.02	Upper	No	163.66	\$147,900	\$242,053	\$201,815	4942	87.39	4319	1411	1570
06	001	4431.03	Upper	No	185.56	\$147,900	\$274,443	\$228,828	3972	89.40	3551	1104	1267
06	001	4431.04	Upper	No	146.70	\$147,900	\$216,969	\$180,904	5901	88.65	5231	1118	1700
06	001	4431.05	Upper	No	165.79	\$147,900	\$245,203	\$204,444	4687	89.46	4193	1315	1508
06	001	4432.00	Upper	No	191.86	\$147,900	\$283,761	\$236,591	3553	85.28	3030	1167	1228
06	001	4433.01	Upper	No	157.41	\$147,900	\$232,809	\$194,115	4134	82.85	3425	1105	1278
06	001	4433.21	Middle	No	106.59	\$147,900	\$157,647	\$131,444	3511	91.97	3229	538	641
06	001	4433.22	Upper	No	149.98	\$147,900	\$221,820	\$184,946	3191	84.24	2688	865	989
06	001	4441.00	Middle	No	112.73	\$147,900	\$166,728	\$139,020	7703	71.62	5517	2214	2606
06	001	4442.00	Middle	No	115.00	\$147,900	\$170,085	\$141,811	6451	79.18	5108	1571	1934
06	001	4443.01	Middle	No	118.26	\$147,900	\$174,907	\$145,833	3617	73.85	2671	915	1116
06	001	4443.03	Unknown	No	0.00	\$147,900	\$0	\$0	5	100.00	5	0	0
06	001	4443.04	Middle	No	103.54	\$147,900	\$153,136	\$127,685	7202	88.91	6403	818	1397
06	001	4444.00	Moderate	No	73.09	\$147,900	\$108,100	\$90,139	5282	84.12	4443	744	1208
06	001	4445.00	Middle	No	87.76	\$147,900	\$129,797	\$108,225	6414	85.75	5500	852	1414
06	001	4446.01	Upper	No	136.54	\$147,900	\$201,943	\$168,375	6083	79.55	4839	1480	1791
06	001	4446.02	Upper	No	129.75	\$147,900	\$191,900	\$160,000	4777	85.89	4103	1237	1238
06	001	4501.01	Upper	No	128.01	\$147,900	\$189,327	\$157,857	6825	77.36	5280	631	864
06	001	4501.02	Middle	No	114.94	\$147,900	\$169,996	\$141,743	8660	76.86	6656	913	1072
06	001	4502.00	Middle	No	83.01	\$147,900	\$122,772	\$102,365	6456	66.09	4267	811	1231
06	001	4503.00	Middle	No	103.90	\$147,900	\$153,668	\$128,125	5548	58.51	3246	1105	1402
06	001	4504.00	Middle	No	116.08	\$147,900	\$171,682	\$143,147	7675	64.73	4968	1606	2038
06	001	4505.01	Upper	No	145.16	\$147,900	\$214,692	\$179,000	3278	52.23	1712	889	1046
06	001	4505.02	Upper	No	156.61	\$147,900	\$231,626	\$193,125	5754	63.52	3655	1659	1876
06	001	4506.01	Upper	No	188.58	\$147,900	\$278,910	\$232,543	3480	51.18	1781	1222	1411
06	001	4506.03	Upper	No	153.49	\$147,900	\$227,012	\$189,274	4905	55.90	2742	1243	1563
06	001	4506.04	Upper	No	144.12	\$147,900	\$213,153	\$177,727	4898	46.90	2297	1299	1601

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06	001	4506.05	Upper	No	132.65	\$147,900	\$196,189	\$163,580	3937	47.29	1862	1009	1343
06	001	4506.06	Upper	No	159.54	\$147,900	\$235,960	\$196,744	6026	51.26	3089	1735	2004
06	001	4506.07	Upper	No	147.51	\$147,900	\$218,167	\$181,908	6054	56.87	3443	787	1259
06	001	4506.08	Upper	No	202.73	\$147,900	\$299,838	\$250,001	4141	58.20	2410	1153	1456
06	001	4506.09	Upper	No	138.93	\$147,900	\$205,477	\$171,319	4849	52.65	2553	1379	1534
06	001	4507.01	Upper	No	188.37	\$147,900	\$278,599	\$232,292	8271	52.70	4359	2274	2684
06	001	4507.41	Middle	No	118.69	\$147,900	\$175,543	\$146,364	5482	48.45	2656	1006	1509
06	001	4507.42	Upper	No	137.27	\$147,900	\$203,022	\$169,276	5439	48.48	2637	1610	1968
06	001	4507.43	Upper	No	121.93	\$147,900	\$180,334	\$150,357	8901	82.44	7338	814	1290
06	001	4507.44	Upper	No	153.70	\$147,900	\$227,322	\$189,539	5987	51.95	3110	1470	1691
06	001	4507.45	Upper	No	176.56	\$147,900	\$261,132	\$217,728	6374	69.99	4461	1606	1940
06	001	4507.46	Upper	No	158.13	\$147,900	\$233,874	\$195,000	3238	48.92	1584	881	1004
06	001	4507.50	Middle	No	108.73	\$147,900	\$160,812	\$134,080	6790	82.19	5581	954	952
06	001	4507.51	Upper	No	202.73	\$147,900	\$299,838	\$250,001	12411	88.33	10963	3029	3230
06	001	4507.52	Upper	No	195.75	\$147,900	\$289,514	\$241,389	9846	85.67	8435	1865	2106
06	001	4511.02	Upper	No	202.73	\$147,900	\$299,838	\$250,001	3955	31.30	1238	1304	1380
06	001	4511.03	Upper	No	198.79	\$147,900	\$294,010	\$245,139	1480	35.14	520	377	494
06	001	4511.04	Upper	No	146.21	\$147,900	\$216,245	\$180,302	7028	51.00	3584	1747	2119
06	001	4512.01	Middle	No	96.70	\$147,900	\$143,019	\$119,255	7271	48.71	3542	2079	2445
06	001	4512.02	Middle	No	119.95	\$147,900	\$177,406	\$147,917	5781	52.52	3036	1690	1964
06	001	4513.00	Middle	No	115.25	\$147,900	\$170,455	\$142,129	6435	41.10	2645	1932	2231
06	001	4514.01	Middle	No	96.39	\$147,900	\$142,561	\$118,867	6053	46.13	2792	1400	1924
06	001	4514.03	Middle	No	118.41	\$147,900	\$175,128	\$146,023	2175	45.47	989	653	799
06	001	4514.04	Moderate	No	76.19	\$147,900	\$112,685	\$93,958	6613	66.48	4396	1053	2037
06	001	4515.01	Upper	No	127.56	\$147,900	\$188,661	\$157,308	4920	41.14	2024	1039	1392
06	001	4515.03	Upper	No	121.24	\$147,900	\$179,314	\$149,512	6520	45.71	2980	1905	2241
06	001	4515.04	Middle	No	117.58	\$147,900	\$173,901	\$145,000	1657	46.41	769	409	526
06	001	4515.05	Upper	No	162.57	\$147,900	\$240,441	\$200,469	3177	29.97	952	1150	1270

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06	001	4515.06	Middle	No	87.42	\$147,900	\$129,294	\$107,802	3123	56.26	1757	492	829
06	001	4516.01	Upper	No	151.99	\$147,900	\$224,793	\$187,431	5003	32.30	1616	1383	1779
06	001	4516.02	Upper	No	121.42	\$147,900	\$179,580	\$149,732	6631	34.20	2268	1810	2120
06	001	4517.01	Upper	No	123.21	\$147,900	\$182,228	\$151,944	3270	41.65	1362	907	1130
06	001	4517.03	Upper	No	140.61	\$147,900	\$207,962	\$173,390	3952	41.32	1633	1254	1336
06	001	4517.04	Upper	No	121.48	\$147,900	\$179,669	\$149,811	4572	38.34	1753	1273	1498
06	001	9819.00	Unknown	No	0.00	\$147,900	\$0	\$0	49	40.82	20	0	10
06	001	9820.00	Unknown	No	0.00	\$147,900	\$0	\$0	206	62.14	128	18	6
06	001	9821.00	Unknown	No	0.00	\$147,900	\$0	\$0	1044	58.24	608	17	29
06	001	9832.00	Upper	No	171.31	\$147,900	\$253,367	\$211,250	834	49.76	415	318	40
06	001	9900.00	Unknown	No	0.00	\$147,900	\$0	\$0	0	0.00	0	0	0

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2023 FFIEC Census Report - Summary Census Demographic Information

State: 06 - CALIFORNIA (CA)

County: 013 - CONTRA COSTA COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	013	3010.00	Middle	No	88.67	\$147,900	\$131,143	\$109,352	5514	46.77	2579	1346	2407
06	013	3020.05	Moderate	No	70.42	\$147,900	\$104,151	\$86,841	7134	61.30	4373	1203	1858
06	013	3020.06	Middle	No	86.84	\$147,900	\$128,436	\$107,095	4032	56.94	2296	907	1224
06	013	3020.07	Moderate	No	71.54	\$147,900	\$105,808	\$88,229	7412	64.02	4745	1349	1933
06	013	3020.09	Middle	No	97.06	\$147,900	\$143,552	\$119,688	7817	82.27	6431	1285	1868
06	013	3020.11	Moderate	No	76.03	\$147,900	\$112,448	\$93,764	5401	72.30	3905	838	956
06	013	3020.12	Upper	No	127.15	\$147,900	\$188,055	\$156,797	5348	63.13	3376	1351	1470
06	013	3020.13	Middle	No	107.18	\$147,900	\$158,519	\$132,176	3359	52.93	1778	972	1041
06	013	3020.14	Middle	No	102.65	\$147,900	\$151,819	\$126,591	7906	56.30	4451	1905	2232
06	013	3031.04	Middle	No	113.87	\$147,900	\$168,414	\$140,426	7206	61.02	4397	1440	1810
06	013	3031.05	Moderate	No	77.43	\$147,900	\$114,519	\$95,491	3356	68.38	2295	582	882
06	013	3031.06	Moderate	No	71.88	\$147,900	\$106,311	\$88,641	7021	61.27	4302	1749	2197
06	013	3031.07	Middle	No	84.65	\$147,900	\$125,197	\$104,394	6966	59.35	4134	1316	1896
06	013	3032.02	Upper	No	120.25	\$147,900	\$177,850	\$148,293	9125	52.60	4800	1922	2529
06	013	3032.04	Middle	No	92.15	\$147,900	\$136,290	\$113,640	4860	51.71	2513	1285	1706
06	013	3032.06	Middle	No	102.67	\$147,900	\$151,849	\$126,609	4700	53.60	2519	1184	1421
06	013	3032.07	Moderate	No	74.78	\$147,900	\$110,600	\$92,216	6600	81.23	5361	1039	1619
06	013	3032.08	Middle	No	97.39	\$147,900	\$144,040	\$120,104	3955	40.28	1593	1469	1650
06	013	3032.09	Middle	No	99.13	\$147,900	\$146,613	\$122,243	5403	65.63	3546	1256	1393
06	013	3032.10	Middle	No	87.06	\$147,900	\$128,762	\$107,361	3815	27.76	1059	1703	1946
06	013	3032.11	Middle	No	118.61	\$147,900	\$175,424	\$146,264	4958	51.53	2555	1267	1525
06	013	3040.01	Upper	No	148.36	\$147,900	\$219,424	\$182,947	5748	44.89	2580	1704	2061
06	013	3040.02	Moderate	No	68.07	\$147,900	\$100,676	\$83,939	1293	54.76	708	372	606
06	013	3040.03	Middle	No	109.04	\$147,900	\$161,270	\$134,464	3550	26.23	931	1250	1567
06	013	3040.04	Middle	No	98.65	\$147,900	\$145,903	\$121,650	3621	27.17	984	1336	1767
06	013	3040.06	Upper	No	144.42	\$147,900	\$213,597	\$178,088	3987	47.25	1884	876	942

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06	013	3040.07	Middle	No	104.39	\$147,900	\$154,393	\$128,733	4706	44.45	2092	1235	1539
06	013	3050.00	Low	No	36.12	\$147,900	\$53,421	\$44,551	7064	77.53	5477	513	1701
06	013	3060.02	Moderate	No	51.43	\$147,900	\$76,065	\$63,421	3678	68.46	2518	781	1393
06	013	3060.03	Moderate	No	66.19	\$147,900	\$97,895	\$81,625	5615	74.05	4158	976	1594
06	013	3060.04	Moderate	No	60.57	\$147,900	\$89,583	\$74,697	3667	70.55	2587	679	1007
06	013	3071.01	Moderate	No	74.88	\$147,900	\$110,748	\$92,344	4554	65.59	2987	1097	1360
06	013	3071.02	Moderate	No	54.53	\$147,900	\$80,650	\$67,252	5824	78.50	4572	810	1625
06	013	3072.01	Low	No	49.64	\$147,900	\$73,418	\$61,216	3794	80.86	3068	584	699
06	013	3072.02	Low	No	28.64	\$147,900	\$42,359	\$35,317	4355	90.59	3945	219	954
06	013	3072.04	Moderate	No	68.42	\$147,900	\$101,193	\$84,375	4526	73.02	3305	1093	1470
06	013	3072.05	Low	No	35.00	\$147,900	\$51,765	\$43,165	7484	77.59	5807	993	1809
06	013	3080.01	Moderate	No	60.51	\$147,900	\$89,494	\$74,628	7770	66.82	5192	2127	2723
06	013	3080.02	Middle	No	91.49	\$147,900	\$135,314	\$112,829	5289	76.40	4041	1077	1306
06	013	3090.00	Moderate	No	52.44	\$147,900	\$77,559	\$64,669	3699	80.86	2991	749	1054
06	013	3100.00	Moderate	No	52.04	\$147,900	\$76,967	\$64,182	6106	89.40	5459	1114	1893
06	013	3110.00	Moderate	No	55.37	\$147,900	\$81,892	\$68,281	5668	91.94	5211	792	1249
06	013	3120.00	Low	No	45.10	\$147,900	\$66,703	\$55,625	2974	90.35	2687	238	660
06	013	3131.02	Moderate	No	60.24	\$147,900	\$89,095	\$74,286	4581	79.59	3646	642	978
06	013	3131.04	Low	No	39.67	\$147,900	\$58,672	\$48,926	2685	78.92	2119	330	451
06	013	3131.05	Moderate	No	58.73	\$147,900	\$86,862	\$72,428	6559	84.71	5556	826	1349
06	013	3131.06	Middle	No	105.90	\$147,900	\$156,626	\$130,598	5879	80.63	4740	1339	1702
06	013	3131.07	Middle	No	90.44	\$147,900	\$133,761	\$111,532	3071	72.58	2229	599	762
06	013	3132.03	Middle	No	93.75	\$147,900	\$138,656	\$115,609	3354	74.99	2515	732	984
06	013	3132.04	Moderate	No	68.34	\$147,900	\$101,075	\$84,273	5704	77.96	4447	921	1500
06	013	3132.05	Moderate	No	76.68	\$147,900	\$113,410	\$94,560	1822	83.53	1522	402	507
06	013	3132.06	Moderate	No	51.30	\$147,900	\$75,873	\$63,268	6342	89.96	5705	815	1434
06	013	3141.02	Moderate	No	59.35	\$147,900	\$87,779	\$73,190	6812	86.96	5924	1363	1881
06	013	3141.03	Moderate	No	54.37	\$147,900	\$80,413	\$67,054	5513	88.97	4905	585	1176
06	013	3141.05	Low	No	44.17	\$147,900	\$65,327	\$54,474	4540	88.52	4019	690	1204

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06	013	3141.06	Moderate	No	54.46	\$147,900	\$80,546	\$67,159	3744	86.38	3234	727	1030
06	013	3142.00	Low	No	40.78	\$147,900	\$60,314	\$50,298	7168	87.75	6290	1069	1642
06	013	3150.00	Moderate	No	72.54	\$147,900	\$107,287	\$89,453	3434	69.10	2373	858	1159
06	013	3160.00	Low	No	31.58	\$147,900	\$46,707	\$38,947	1605	57.88	929	136	341
06	013	3170.00	Moderate	No	72.47	\$147,900	\$107,183	\$89,375	2078	33.21	690	328	912
06	013	3180.00	Middle	No	87.98	\$147,900	\$130,122	\$108,495	3442	36.35	1251	765	1109
06	013	3190.01	Upper	No	120.89	\$147,900	\$178,796	\$149,080	4093	43.86	1795	928	1236
06	013	3190.02	Middle	No	85.19	\$147,900	\$125,996	\$105,054	4179	37.86	1582	1083	1626
06	013	3200.01	Moderate	No	72.33	\$147,900	\$106,976	\$89,196	3626	52.54	1905	767	1018
06	013	3200.03	Middle	No	111.53	\$147,900	\$164,953	\$137,533	2801	40.34	1130	955	900
06	013	3200.04	Middle	No	104.18	\$147,900	\$154,082	\$128,472	7038	47.34	3332	1728	2069
06	013	3211.01	Middle	No	107.46	\$147,900	\$158,933	\$132,522	6498	38.40	2495	1954	2322
06	013	3211.02	Middle	No	119.48	\$147,900	\$176,711	\$147,339	6826	37.37	2551	2354	2568
06	013	3211.03	Middle	No	112.77	\$147,900	\$166,787	\$139,069	4779	31.35	1498	1412	1760
06	013	3212.00	Moderate	No	79.13	\$147,900	\$117,033	\$97,583	5589	54.20	3029	908	1816
06	013	3220.00	Upper	No	141.91	\$147,900	\$209,885	\$175,000	6528	39.51	2579	1986	2190
06	013	3230.00	Middle	No	107.30	\$147,900	\$158,697	\$132,316	4622	33.77	1561	1292	1663
06	013	3240.02	Middle	No	101.88	\$147,900	\$150,681	\$125,642	5519	48.94	2701	753	1262
06	013	3240.03	Moderate	No	78.13	\$147,900	\$115,554	\$96,354	3123	55.30	1727	177	109
06	013	3240.04	Upper	No	129.27	\$147,900	\$191,190	\$159,417	2811	46.35	1303	464	597
06	013	3250.00	Middle	No	119.69	\$147,900	\$177,022	\$147,596	5733	32.03	1836	1668	1900
06	013	3260.00	Middle	No	117.61	\$147,900	\$173,945	\$145,029	3508	28.31	993	1224	1343
06	013	3270.01	Moderate	No	61.68	\$147,900	\$91,225	\$76,063	3448	60.53	2087	1120	1185
06	013	3270.02	Middle	No	87.65	\$147,900	\$129,634	\$108,085	4276	63.35	2709	977	1390
06	013	3280.00	Moderate	No	53.03	\$147,900	\$78,431	\$65,402	2411	57.15	1378	72	240
06	013	3290.00	Moderate	No	77.64	\$147,900	\$114,830	\$95,750	6579	58.87	3873	1211	1892
06	013	3300.00	Middle	No	90.02	\$147,900	\$133,140	\$111,006	5587	53.36	2981	1598	2053
06	013	3310.00	Moderate	No	77.10	\$147,900	\$114,031	\$95,083	7337	53.35	3914	1773	2246

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06	013	3320.00	Middle	No	96.60	\$147,900	\$142,871	\$119,129	7719	47.12	3637	2172	2763
06	013	3331.01	Middle	No	95.16	\$147,900	\$140,742	\$117,344	4212	47.08	1983	1061	1370
06	013	3331.02	Middle	No	91.70	\$147,900	\$135,624	\$113,088	4090	47.53	1944	1225	1327
06	013	3332.00	Middle	No	103.82	\$147,900	\$153,550	\$128,027	5961	45.66	2722	1676	1932
06	013	3340.01	Middle	No	86.24	\$147,900	\$127,549	\$106,350	3991	49.89	1991	737	1140
06	013	3340.06	Middle	No	111.42	\$147,900	\$164,790	\$137,400	4880	47.50	2318	1169	1648
06	013	3340.07	Moderate	No	77.87	\$147,900	\$115,170	\$96,029	3867	51.80	2003	1221	1200
06	013	3340.08	Middle	No	93.67	\$147,900	\$138,538	\$115,511	4114	56.42	2321	960	1212
06	013	3342.00	Upper	No	147.66	\$147,900	\$218,389	\$182,083	7194	28.77	2070	2020	2275
06	013	3350.00	Middle	No	94.11	\$147,900	\$139,189	\$116,060	3463	48.46	1678	816	1235
06	013	3361.01	Moderate	No	66.30	\$147,900	\$98,058	\$81,756	4808	86.15	4142	219	560
06	013	3361.03	Low	No	44.00	\$147,900	\$65,076	\$54,263	4131	83.35	3443	309	448
06	013	3361.04	Low	No	47.33	\$147,900	\$70,001	\$58,366	3321	84.88	2819	86	150
06	013	3362.01	Moderate	No	78.45	\$147,900	\$116,028	\$96,741	4062	73.68	2993	822	1284
06	013	3362.02	Low	No	45.38	\$147,900	\$67,117	\$55,964	5720	85.42	4886	382	685
06	013	3371.00	Middle	No	109.14	\$147,900	\$161,418	\$134,583	3238	47.13	1526	873	1041
06	013	3372.01	Moderate	No	65.90	\$147,900	\$97,466	\$81,270	2602	57.42	1494	581	674
06	013	3372.02	Moderate	No	61.44	\$147,900	\$90,870	\$75,769	4999	49.57	2478	1454	1740
06	013	3373.00	Middle	No	113.58	\$147,900	\$167,985	\$140,069	6147	37.45	2302	1873	2201
06	013	3381.01	Moderate	No	61.92	\$147,900	\$91,580	\$76,364	5161	71.30	3680	1027	1415
06	013	3381.02	Upper	No	131.68	\$147,900	\$194,755	\$162,386	3498	40.48	1416	1164	1349
06	013	3382.01	Upper	No	172.45	\$147,900	\$255,054	\$212,656	3814	38.28	1460	1387	1395
06	013	3382.03	Upper	No	140.29	\$147,900	\$207,489	\$173,005	5379	48.54	2611	1077	891
06	013	3382.04	Middle	No	108.58	\$147,900	\$160,590	\$133,897	6234	40.31	2513	1591	2388
06	013	3383.01	Upper	No	147.87	\$147,900	\$218,700	\$182,346	3063	34.93	1070	1020	1113
06	013	3383.02	Upper	No	167.06	\$147,900	\$247,082	\$206,016	5981	34.44	2060	1702	2040
06	013	3390.01	Moderate	No	69.64	\$147,900	\$102,998	\$85,875	3663	50.31	1843	279	116
06	013	3390.03	Middle	No	93.04	\$147,900	\$137,606	\$114,732	4065	41.75	1697	226	287
06	013	3390.04	Upper	No	127.26	\$147,900	\$188,218	\$156,932	3598	45.33	1631	561	529

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06	013	3400.01	Moderate	No	75.48	\$147,900	\$111,635	\$93,077	6419	42.95	2757	1139	1944
06	013	3400.03	Upper	No	138.06	\$147,900	\$204,191	\$170,246	3644	31.78	1158	1134	1381
06	013	3400.04	Upper	No	150.92	\$147,900	\$223,211	\$186,103	4067	32.90	1338	1353	1733
06	013	3410.00	Upper	No	154.23	\$147,900	\$228,106	\$190,196	5374	31.56	1696	1298	1502
06	013	3430.01	Middle	No	119.31	\$147,900	\$176,459	\$147,134	5059	34.08	1724	1123	1518
06	013	3430.02	Upper	No	142.10	\$147,900	\$210,166	\$175,234	4640	30.95	1436	1162	1304
06	013	3430.03	Upper	No	149.19	\$147,900	\$220,652	\$183,971	4045	26.70	1080	1138	1329
06	013	3451.01	Upper	No	151.26	\$147,900	\$223,714	\$186,528	6264	55.97	3506	1716	1871
06	013	3451.02	Upper	No	133.52	\$147,900	\$197,476	\$164,656	4226	49.83	2106	1181	1225
06	013	3451.03	Upper	No	153.99	\$147,900	\$227,751	\$189,896	5270	49.66	2617	1494	1769
06	013	3451.05	Upper	No	143.57	\$147,900	\$212,340	\$177,045	6484	33.27	2157	1759	2175
06	013	3451.11	Upper	No	124.64	\$147,900	\$184,343	\$153,700	5990	68.83	4123	1116	1354
06	013	3451.12	Upper	No	149.32	\$147,900	\$220,844	\$184,141	8830	72.76	6425	1507	1809
06	013	3451.13	Upper	No	190.06	\$147,900	\$281,099	\$234,375	4627	45.04	2084	1676	1782
06	013	3451.14	Upper	No	142.68	\$147,900	\$211,024	\$175,949	6591	26.02	1715	2313	2681
06	013	3451.15	Upper	No	180.81	\$147,900	\$267,418	\$222,969	6309	59.09	3728	1726	1981
06	013	3451.16	Upper	No	161.34	\$147,900	\$238,622	\$198,958	2982	50.10	1494	728	900
06	013	3451.17	Upper	No	202.17	\$147,900	\$299,009	\$249,306	4182	60.04	2511	1286	1587
06	013	3451.18	Upper	No	132.09	\$147,900	\$195,361	\$162,885	4141	50.59	2095	999	1089
06	013	3452.03	Upper	No	170.33	\$147,900	\$251,918	\$210,046	6966	24.29	1692	1960	2334
06	013	3452.04	Upper	No	202.73	\$147,900	\$299,838	\$250,001	3669	18.94	695	1066	1171
06	013	3452.05	Upper	No	123.62	\$147,900	\$182,834	\$152,441	5775	59.83	3455	995	1202
06	013	3452.06	Middle	No	116.61	\$147,900	\$172,466	\$143,800	3496	46.11	1612	1065	1250
06	013	3461.01	Upper	No	161.21	\$147,900	\$238,430	\$198,800	3555	29.23	1039	1218	1308
06	013	3461.02	Upper	No	202.73	\$147,900	\$299,838	\$250,001	5748	29.28	1683	1674	1850
06	013	3462.03	Upper	No	156.84	\$147,900	\$231,966	\$193,409	3966	23.35	926	1431	1537
06	013	3462.04	Upper	No	202.73	\$147,900	\$299,838	\$250,001	7334	32.26	2366	2596	2793
06	013	3462.05	Upper	No	157.79	\$147,900	\$233,371	\$194,583	4077	21.19	864	1397	1530

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06	013	3462.06	Upper	No	202.73	\$147,900	\$299,838	\$250,001	3596	29.45	1059	1021	1207
06	013	3470.00	Upper	No	158.64	\$147,900	\$234,629	\$195,629	6230	30.53	1902	2031	2292
06	013	3480.00	Upper	No	196.49	\$147,900	\$290,609	\$242,303	4835	27.49	1329	1403	1676
06	013	3490.00	Upper	No	134.77	\$147,900	\$199,325	\$166,196	5151	31.90	1643	1286	1665
06	013	3500.00	Upper	No	175.58	\$147,900	\$259,683	\$216,518	6224	34.85	2169	1250	1944
06	013	3511.01	Middle	No	82.32	\$147,900	\$121,751	\$101,513	2898	18.50	536	1947	1319
06	013	3511.03	Moderate	No	78.69	\$147,900	\$116,383	\$97,039	2113	21.53	455	1291	998
06	013	3511.04	Moderate	No	72.47	\$147,900	\$107,183	\$89,375	1964	20.88	410	1127	680
06	013	3511.05	Low	No	45.51	\$147,900	\$67,309	\$56,125	1723	20.26	349	1167	898
06	013	3512.00	Upper	No	202.73	\$147,900	\$299,838	\$250,001	5953	27.36	1629	1878	2072
06	013	3521.01	Upper	No	180.04	\$147,900	\$266,279	\$222,019	3344	40.85	1366	798	879
06	013	3521.02	Upper	No	175.80	\$147,900	\$260,008	\$216,786	5724	36.55	2092	1575	1722
06	013	3522.01	Upper	No	141.01	\$147,900	\$208,554	\$173,884	6266	40.30	2525	1774	1879
06	013	3522.02	Upper	No	142.11	\$147,900	\$210,181	\$175,250	2559	29.54	756	941	1119
06	013	3530.01	Upper	No	202.73	\$147,900	\$299,838	\$250,001	4256	37.78	1608	1313	1506
06	013	3530.02	Upper	No	202.73	\$147,900	\$299,838	\$250,001	4310	31.97	1378	1417	1550
06	013	3540.01	Upper	No	159.43	\$147,900	\$235,797	\$196,607	1958	31.77	622	729	824
06	013	3540.02	Upper	No	202.73	\$147,900	\$299,838	\$250,001	7200	27.79	2001	2507	2722
06	013	3551.07	Middle	No	107.74	\$147,900	\$159,347	\$132,862	5793	66.80	3870	1448	1709
06	013	3551.09	Middle	No	87.37	\$147,900	\$129,220	\$107,748	7167	74.27	5323	1389	1861
06	013	3551.10	Moderate	No	79.33	\$147,900	\$117,329	\$97,831	4434	82.68	3666	808	1205
06	013	3551.11	Middle	No	100.78	\$147,900	\$149,054	\$124,286	6685	80.03	5350	1440	1811
06	013	3551.12	Upper	No	134.12	\$147,900	\$198,363	\$165,392	5636	35.93	2025	1993	2198
06	013	3551.13	Upper	No	175.11	\$147,900	\$258,988	\$215,938	5000	47.10	2355	1738	1862
06	013	3551.15	Upper	No	134.63	\$147,900	\$199,118	\$166,021	10242	82.67	8467	1548	1803
06	013	3551.18	Middle	No	102.57	\$147,900	\$151,701	\$126,492	4302	80.50	3463	872	1197
06	013	3551.19	Middle	No	114.88	\$147,900	\$169,908	\$141,667	4788	81.93	3923	885	1163
06	013	3551.20	Moderate	No	75.72	\$147,900	\$111,990	\$93,380	4248	79.99	3398	789	1244
06	013	3551.21	Upper	No	175.12	\$147,900	\$259,002	\$215,948	7053	74.17	5231	1890	2002

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06	013	3551.22	Upper	No	202.73	\$147,900	\$299,838	\$250,001	5006	59.63	2985	1179	1251
06	013	3551.23	Upper	No	202.73	\$147,900	\$299,838	\$250,001	2957	92.76	2743	847	987
06	013	3551.24	Upper	No	202.73	\$147,900	\$299,838	\$250,001	4604	90.73	4177	1235	1346
06	013	3551.25	Upper	No	195.12	\$147,900	\$288,582	\$240,607	4261	88.10	3754	761	866
06	013	3551.26	Upper	No	202.73	\$147,900	\$299,838	\$250,001	5496	82.06	4510	1297	1360
06	013	3552.01	Middle	No	116.78	\$147,900	\$172,718	\$144,009	9199	86.15	7925	1688	2139
06	013	3552.02	Middle	No	90.67	\$147,900	\$134,101	\$111,809	3689	87.02	3210	442	563
06	013	3553.02	Upper	No	202.73	\$147,900	\$299,838	\$250,001	3464	36.11	1251	1186	1238
06	013	3553.06	Upper	No	125.17	\$147,900	\$185,126	\$154,350	5000	26.24	1312	1503	1660
06	013	3553.07	Middle	No	116.57	\$147,900	\$172,407	\$143,750	4445	38.56	1714	1374	1532
06	013	3553.08	Upper	No	130.70	\$147,900	\$193,305	\$161,169	3550	29.94	1063	1221	1419
06	013	3553.09	Upper	No	171.31	\$147,900	\$253,367	\$211,250	4735	43.84	2076	1409	1647
06	013	3553.10	Middle	No	85.04	\$147,900	\$125,774	\$104,873	3197	43.07	1377	956	1115
06	013	3560.01	Middle	No	92.21	\$147,900	\$136,379	\$113,714	3908	79.81	3119	921	1138
06	013	3560.02	Upper	No	124.55	\$147,900	\$184,209	\$153,594	5481	68.40	3749	1840	2045
06	013	3570.00	Middle	No	84.13	\$147,900	\$124,428	\$103,750	3202	39.16	1254	881	1505
06	013	3580.00	Moderate	No	56.12	\$147,900	\$83,001	\$69,208	6237	71.80	4478	1074	1922
06	013	3591.02	Middle	No	85.06	\$147,900	\$125,804	\$104,896	5496	79.35	4361	1163	1430
06	013	3591.03	Middle	No	90.78	\$147,900	\$134,264	\$111,944	5269	72.46	3818	1179	1916
06	013	3591.04	Moderate	No	66.63	\$147,900	\$98,546	\$82,166	2116	81.99	1735	1013	845
06	013	3591.05	Middle	No	114.31	\$147,900	\$169,064	\$140,962	5276	84.15	4440	1523	1561
06	013	3592.02	Middle	No	97.87	\$147,900	\$144,750	\$120,696	6130	61.11	3746	1873	2344
06	013	3592.03	Middle	No	95.45	\$147,900	\$141,171	\$117,708	7013	83.92	5885	1850	2381
06	013	3592.04	Middle	No	106.03	\$147,900	\$156,818	\$130,750	4711	86.54	4077	1274	1462
06	013	3601.01	Middle	No	105.48	\$147,900	\$156,005	\$130,074	4855	64.78	3145	1269	1491
06	013	3601.02	Middle	No	108.50	\$147,900	\$160,472	\$133,803	4381	67.27	2947	1385	1561
06	013	3602.00	Middle	No	82.20	\$147,900	\$121,574	\$101,364	5094	71.32	3633	858	1449
06	013	3610.00	Middle	No	86.62	\$147,900	\$128,111	\$106,815	4763	71.24	3393	1137	1568

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06	013	3620.00	Middle	No	108.61	\$147,900	\$160,634	\$133,939	2961	48.63	1440	956	1273
06	013	3630.00	Moderate	No	69.93	\$147,900	\$103,426	\$86,235	7612	74.78	5692	2094	2412
06	013	3640.02	Middle	No	82.96	\$147,900	\$122,698	\$102,311	5868	78.90	4630	1236	1707
06	013	3650.02	Low	No	47.12	\$147,900	\$69,690	\$58,112	6085	95.83	5831	821	1432
06	013	3650.03	Moderate	No	69.09	\$147,900	\$102,184	\$85,208	5215	87.27	4551	603	800
06	013	3660.01	Moderate	No	60.65	\$147,900	\$89,701	\$74,792	4594	93.21	4282	644	993
06	013	3660.02	Low	No	49.08	\$147,900	\$72,589	\$60,530	6525	93.66	6111	802	1465
06	013	3671.00	Moderate	No	56.12	\$147,900	\$83,001	\$69,213	5941	92.21	5478	899	1252
06	013	3672.00	Moderate	No	66.59	\$147,900	\$98,487	\$82,125	5754	92.81	5340	762	1415
06	013	3680.01	Moderate	No	53.23	\$147,900	\$78,727	\$65,647	5467	95.54	5223	587	1220
06	013	3680.02	Moderate	No	50.09	\$147,900	\$74,083	\$61,773	4148	95.13	3946	397	821
06	013	3690.01	Moderate	No	52.46	\$147,900	\$77,588	\$64,698	6771	88.88	6018	701	1400
06	013	3690.02	Moderate	No	66.06	\$147,900	\$97,703	\$81,463	2839	73.12	2076	495	950
06	013	3700.00	Middle	No	83.49	\$147,900	\$123,482	\$102,965	2953	61.67	1821	846	1056
06	013	3710.00	Moderate	No	68.83	\$147,900	\$101,800	\$84,878	5995	79.55	4769	1392	2107
06	013	3720.00	Moderate	No	59.65	\$147,900	\$88,222	\$73,558	8009	87.33	6994	1495	2511
06	013	3730.00	Moderate	No	51.05	\$147,900	\$75,503	\$62,963	4711	95.44	4496	716	1206
06	013	3740.00	Moderate	No	60.04	\$147,900	\$88,799	\$74,044	4994	81.82	4086	929	1551
06	013	3750.00	Moderate	No	52.63	\$147,900	\$77,840	\$64,906	4869	96.20	4684	455	1083
06	013	3760.00	Low	No	46.96	\$147,900	\$69,454	\$57,917	6941	96.30	6684	559	1542
06	013	3770.00	Low	No	41.18	\$147,900	\$60,905	\$50,781	7725	91.73	7086	1023	1952
06	013	3780.00	Upper	No	143.63	\$147,900	\$212,429	\$177,125	3892	41.24	1605	1096	1471
06	013	3790.00	Low	No	45.05	\$147,900	\$66,629	\$55,556	7255	96.62	7010	765	2098
06	013	3800.01	Middle	No	106.80	\$147,900	\$157,957	\$131,705	3773	51.82	1955	810	801
06	013	3800.02	Low	No	38.99	\$147,900	\$57,666	\$48,090	3649	87.97	3210	719	1190
06	013	3810.00	Moderate	No	57.11	\$147,900	\$84,466	\$70,433	7261	92.25	6698	712	1880
06	013	3820.00	Low	No	42.88	\$147,900	\$63,420	\$52,885	8334	87.77	7315	1085	2059
06	013	3830.00	Moderate	No	75.61	\$147,900	\$111,827	\$93,245	4969	60.80	3021	1127	1921
06	013	3840.00	Upper	No	140.31	\$147,900	\$207,518	\$173,026	4180	48.61	2032	1428	1708

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06	013	3851.00	Upper	No	145.85	\$147,900	\$215,712	\$179,861	2886	45.88	1324	966	1241
06	013	3852.00	Middle	No	109.76	\$147,900	\$162,335	\$135,357	1453	55.88	812	392	554
06	013	3860.00	Moderate	No	57.14	\$147,900	\$84,510	\$70,469	3500	73.06	2557	444	796
06	013	3870.00	Moderate	No	76.02	\$147,900	\$112,434	\$93,750	2993	61.58	1843	516	843
06	013	3880.00	Middle	No	101.13	\$147,900	\$149,571	\$124,716	2819	55.37	1561	504	969
06	013	3891.00	Middle	No	92.50	\$147,900	\$136,808	\$114,071	2434	60.56	1474	327	820
06	013	3892.00	Moderate	No	61.58	\$147,900	\$91,077	\$75,938	1907	73.94	1410	100	561
06	013	3901.00	Upper	No	133.19	\$147,900	\$196,988	\$164,250	2376	40.45	961	803	1028
06	013	3902.00	Upper	No	160.78	\$147,900	\$237,794	\$198,264	1860	38.39	714	597	787
06	013	3910.00	Upper	No	178.72	\$147,900	\$264,327	\$220,389	2737	31.38	859	849	1045
06	013	3920.00	Upper	No	154.20	\$147,900	\$228,062	\$190,156	2609	32.58	850	880	1086
06	013	3922.01	Moderate	No	70.77	\$147,900	\$104,669	\$87,273	5945	91.79	5457	913	1262
06	013	3922.02	Moderate	No	72.98	\$147,900	\$107,937	\$90,000	4889	80.77	3949	1045	1623
06	013	3923.00	Upper	No	128.49	\$147,900	\$190,037	\$158,452	3742	92.84	3474	701	911
06	013	9800.00	Unknown	No	0.00	\$147,900	\$0	\$0	491	69.65	342	0	0
06	013	9900.00	Unknown	No	0.00	\$147,900	\$0	\$0	0	0.00	0	0	0

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2023 FFIEC Census Report - Summary Census Demographic Information

State: 06 - CALIFORNIA (CA)

County: 081 - SAN MATEO COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	081	6001.00	Middle	No	113.72	\$173,200	\$196,963	\$163,229	5474	62.57	3425	1503	1693
06	081	6002.00	Moderate	No	71.54	\$173,200	\$123,907	\$102,692	4368	94.41	4124	779	1177
06	081	6003.00	Middle	No	106.16	\$173,200	\$183,869	\$152,375	4057	83.76	3398	1141	1278
06	081	6004.01	Middle	No	97.94	\$173,200	\$169,632	\$140,577	3263	88.11	2875	925	1042
06	081	6004.02	Moderate	No	70.36	\$173,200	\$121,864	\$100,985	4772	93.80	4476	987	1246
06	081	6005.01	Moderate	No	58.45	\$173,200	\$101,235	\$83,891	3900	87.54	3414	647	1045
06	081	6005.02	Moderate	No	78.31	\$173,200	\$135,633	\$112,404	3748	93.57	3507	683	1057
06	081	6006.00	Moderate	No	66.55	\$173,200	\$115,265	\$95,521	5464	92.81	5071	710	1422
06	081	6007.01	Moderate	No	50.04	\$173,200	\$86,669	\$71,833	4884	92.77	4531	762	1303
06	081	6007.02	Middle	No	83.81	\$173,200	\$145,159	\$120,298	2958	92.43	2734	672	863
06	081	6008.00	Moderate	No	51.09	\$173,200	\$88,488	\$73,333	7648	87.33	6679	298	611
06	081	6009.00	Middle	No	103.85	\$173,200	\$179,868	\$149,063	4039	72.00	2908	1015	1303
06	081	6010.00	Moderate	No	77.45	\$173,200	\$134,143	\$111,167	6826	83.06	5670	1896	2238
06	081	6011.00	Middle	No	89.87	\$173,200	\$155,655	\$128,998	5917	82.02	4853	1534	1850
06	081	6012.00	Moderate	No	74.05	\$173,200	\$128,255	\$106,282	6746	80.85	5454	1240	1592
06	081	6013.01	Moderate	No	68.66	\$173,200	\$118,919	\$98,545	3982	89.73	3573	136	578
06	081	6013.02	Moderate	No	64.95	\$173,200	\$112,493	\$93,231	4629	90.88	4207	413	612
06	081	6014.00	Moderate	No	67.54	\$173,200	\$116,979	\$96,941	7129	89.13	6354	1524	1794
06	081	6015.01	Middle	No	103.84	\$173,200	\$179,851	\$149,042	5194	91.55	4755	1084	1472
06	081	6015.02	Moderate	No	62.16	\$173,200	\$107,661	\$89,219	5479	90.60	4964	285	393
06	081	6016.01	Moderate	No	78.18	\$173,200	\$135,408	\$112,222	2884	79.75	2300	624	975
06	081	6016.03	Middle	No	91.64	\$173,200	\$158,720	\$131,531	5923	88.76	5257	1194	1578
06	081	6016.04	Middle	No	87.34	\$173,200	\$151,273	\$125,365	2431	77.75	1890	795	255
06	081	6016.05	Middle	No	98.74	\$173,200	\$171,018	\$141,719	6157	91.29	5621	1511	1831
06	081	6017.00	Middle	No	115.93	\$173,200	\$200,791	\$166,404	4313	79.25	3418	1174	1306
06	081	6018.00	Middle	No	91.73	\$173,200	\$158,876	\$131,667	6366	73.30	4666	1705	2151

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06	081	6019.01	Moderate	No	77.70	\$173,200	\$134,576	\$111,532	4117	80.64	3320	963	1151
06	081	6019.02	Moderate	No	78.71	\$173,200	\$136,326	\$112,975	5841	80.93	4727	669	1047
06	081	6020.01	Moderate	No	63.43	\$173,200	\$109,861	\$91,044	4730	76.38	3613	906	1517
06	081	6020.02	Middle	No	98.41	\$173,200	\$170,446	\$141,250	3233	85.28	2757	1069	1114
06	081	6021.00	Low	No	45.02	\$173,200	\$77,975	\$64,628	3710	91.70	3402	246	802
06	081	6022.01	Moderate	No	60.07	\$173,200	\$104,041	\$86,223	4929	86.26	4252	342	1074
06	081	6022.02	Moderate	No	53.93	\$173,200	\$93,407	\$77,411	3857	89.08	3436	134	609
06	081	6023.00	Middle	No	90.13	\$173,200	\$156,105	\$129,361	4238	85.58	3627	900	1160
06	081	6024.00	Middle	No	83.14	\$173,200	\$143,998	\$119,336	6924	68.40	4736	1684	2076
06	081	6025.00	Middle	No	93.49	\$173,200	\$161,925	\$134,196	5156	86.33	4451	1403	1507
06	081	6026.01	Middle	No	88.60	\$173,200	\$153,455	\$127,176	4276	89.57	3830	1061	991
06	081	6026.02	Middle	No	98.60	\$173,200	\$170,775	\$141,526	4034	89.61	3615	816	884
06	081	6027.00	Middle	No	98.45	\$173,200	\$170,515	\$141,308	6080	76.28	4638	1221	1605
06	081	6028.00	Middle	No	111.25	\$173,200	\$192,685	\$159,674	4639	73.18	3395	1149	1277
06	081	6029.00	Middle	No	91.36	\$173,200	\$158,236	\$131,136	3958	52.93	2095	819	1105
06	081	6030.00	Middle	No	99.61	\$173,200	\$172,525	\$142,969	4597	44.46	2044	907	1457
06	081	6031.00	Middle	No	113.34	\$173,200	\$196,305	\$162,679	3306	38.42	1270	909	1122
06	081	6032.00	Middle	No	94.73	\$173,200	\$164,072	\$135,966	3966	39.86	1581	1005	1360
06	081	6033.00	Middle	No	116.70	\$173,200	\$202,124	\$167,500	6568	39.19	2574	1908	2181
06	081	6034.00	Middle	No	91.74	\$173,200	\$158,894	\$131,681	5561	41.74	2321	1644	2028
06	081	6037.00	Middle	No	101.31	\$173,200	\$175,469	\$145,417	5667	72.12	4087	1516	1867
06	081	6038.01	Moderate	No	71.47	\$173,200	\$123,786	\$102,589	2291	65.95	1511	675	228
06	081	6038.02	Middle	No	95.49	\$173,200	\$165,389	\$137,063	5267	56.60	2981	1432	1674
06	081	6039.00	Middle	No	106.38	\$173,200	\$184,250	\$152,688	5590	55.47	3101	1318	1786
06	081	6040.00	Middle	No	87.63	\$173,200	\$151,775	\$125,786	3314	54.16	1795	944	1199
06	081	6041.02	Middle	No	88.47	\$173,200	\$153,230	\$126,991	3565	75.29	2684	404	210
06	081	6041.03	Moderate	No	74.21	\$173,200	\$128,532	\$106,522	4847	83.74	4059	454	931
06	081	6041.04	Moderate	No	73.11	\$173,200	\$126,627	\$104,939	3267	81.60	2666	365	928
06	081	6042.00	Moderate	No	69.92	\$173,200	\$121,101	\$100,357	4197	87.04	3653	709	1037

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06	081	6044.00	Moderate	No	75.03	\$173,200	\$129,952	\$107,689	5287	76.49	4044	765	972
06	081	6045.00	Middle	No	106.41	\$173,200	\$184,302	\$152,740	3648	64.99	2371	913	1136
06	081	6046.00	Middle	No	106.25	\$173,200	\$184,025	\$152,500	2808	70.37	1976	759	893
06	081	6047.00	Upper	No	146.66	\$173,200	\$254,015	\$210,500	2879	66.52	1915	804	957
06	081	6048.00	Middle	No	88.31	\$173,200	\$152,953	\$126,760	5207	70.50	3671	882	1241
06	081	6049.00	Middle	No	94.15	\$173,200	\$163,068	\$135,139	3387	70.03	2372	906	878
06	081	6050.00	Upper	No	144.00	\$173,200	\$249,408	\$206,685	8603	58.35	5020	1736	1965
06	081	6051.00	Middle	No	105.71	\$173,200	\$183,090	\$151,723	3339	48.64	1624	436	830
06	081	6052.00	Upper	No	173.57	\$173,200	\$300,623	\$249,125	3816	39.49	1507	1132	1184
06	081	6053.00	Upper	No	128.16	\$173,200	\$221,973	\$183,947	5022	42.04	2111	1018	1385
06	081	6054.00	Upper	No	124.20	\$173,200	\$215,114	\$178,269	6364	50.30	3201	1259	1744
06	081	6055.01	Middle	No	97.26	\$173,200	\$168,454	\$139,599	2999	51.68	1550	268	189
06	081	6055.02	Upper	No	155.45	\$173,200	\$269,239	\$223,125	2479	45.70	1133	532	540
06	081	6056.00	Upper	No	174.18	\$173,200	\$301,680	\$250,001	5832	46.31	2701	1646	1987
06	081	6057.00	Upper	No	174.18	\$173,200	\$301,680	\$250,001	5563	45.46	2529	1740	1990
06	081	6058.00	Upper	No	140.84	\$173,200	\$243,935	\$202,143	2621	30.75	806	753	789
06	081	6059.01	Middle	No	108.89	\$173,200	\$188,597	\$156,286	3267	56.11	1833	196	571
06	081	6059.02	Moderate	No	62.42	\$173,200	\$108,111	\$89,602	2989	69.12	2066	450	296
06	081	6060.00	Moderate	No	57.20	\$173,200	\$99,070	\$82,102	5242	69.76	3657	1107	556
06	081	6061.00	Moderate	No	68.20	\$173,200	\$118,122	\$97,891	4380	71.00	3110	791	1193
06	081	6062.01	Unknown	No	0.00	\$173,200	\$0	\$0	4083	90.64	3701	401	891
06	081	6062.02	Moderate	No	74.14	\$173,200	\$128,410	\$106,420	3854	80.05	3085	545	736
06	081	6063.00	Middle	No	99.47	\$173,200	\$172,282	\$142,778	4159	59.32	2467	903	845
06	081	6064.00	Upper	No	154.26	\$173,200	\$267,178	\$221,417	5261	51.09	2688	1032	718
06	081	6065.00	Upper	No	174.18	\$173,200	\$301,680	\$250,001	3713	35.71	1326	1137	1269
06	081	6066.00	Upper	No	128.08	\$173,200	\$221,835	\$183,830	3740	54.41	2035	854	1113
06	081	6067.00	Upper	No	135.96	\$173,200	\$235,483	\$195,139	2617	44.71	1170	741	854
06	081	6068.00	Upper	No	152.52	\$173,200	\$264,165	\$218,917	3344	52.78	1765	1004	1184

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06	081	6069.00	Upper	No	170.64	\$173,200	\$295,548	\$244,922	2446	47.42	1160	861	917
06	081	6070.00	Upper	No	152.46	\$173,200	\$264,061	\$218,833	3582	51.62	1849	916	1126
06	081	6071.00	Upper	No	169.86	\$173,200	\$294,198	\$243,806	2967	45.03	1336	870	1132
06	081	6072.00	Middle	No	91.50	\$173,200	\$158,478	\$131,328	4971	72.84	3621	338	960
06	081	6073.00	Upper	No	147.25	\$173,200	\$255,037	\$211,354	3642	43.88	1598	1008	1286
06	081	6074.00	Middle	No	102.52	\$173,200	\$177,565	\$147,153	4919	56.13	2761	885	954
06	081	6075.00	Upper	No	123.57	\$173,200	\$214,023	\$177,361	6613	68.62	4538	796	1075
06	081	6076.00	Middle	No	90.34	\$173,200	\$156,469	\$129,674	4269	61.42	2622	798	1206
06	081	6077.01	Middle	No	85.05	\$173,200	\$147,307	\$122,083	3998	75.19	3006	890	1122
06	081	6077.02	Moderate	No	78.96	\$173,200	\$136,759	\$113,333	2893	74.28	2149	679	845
06	081	6078.00	Middle	No	106.25	\$173,200	\$184,025	\$152,500	3198	62.13	1987	923	1062
06	081	6079.00	Middle	No	91.82	\$173,200	\$159,032	\$131,789	3518	57.19	2012	766	683
06	081	6080.01	Middle	No	116.64	\$173,200	\$202,020	\$167,422	3534	69.07	2441	593	504
06	081	6080.02	Upper	No	128.46	\$173,200	\$222,493	\$184,375	3728	63.47	2366	1061	1250
06	081	6080.13	Upper	No	123.01	\$173,200	\$213,053	\$176,563	4188	67.72	2836	722	989
06	081	6080.23	Upper	No	144.42	\$173,200	\$250,135	\$207,292	2531	69.58	1761	626	826
06	081	6080.24	Upper	No	151.46	\$173,200	\$262,329	\$217,386	3025	63.80	1930	696	759
06	081	6080.25	Upper	No	121.71	\$173,200	\$210,802	\$174,688	5931	71.94	4267	358	863
06	081	6081.00	Middle	No	117.47	\$173,200	\$203,458	\$168,611	3645	69.05	2517	923	952
06	081	6082.00	Upper	No	133.59	\$173,200	\$231,378	\$191,746	3749	66.39	2489	823	1020
06	081	6083.00	Middle	No	114.61	\$173,200	\$198,505	\$164,500	3474	70.93	2464	729	985
06	081	6084.00	Middle	No	92.77	\$173,200	\$160,678	\$133,152	5664	74.68	4230	845	1051
06	081	6085.01	Middle	No	105.85	\$173,200	\$183,332	\$151,923	5013	55.36	2775	896	1424
06	081	6085.02	Middle	No	107.44	\$173,200	\$186,086	\$154,205	2750	63.78	1754	597	659
06	081	6086.00	Middle	No	118.34	\$173,200	\$204,965	\$169,861	4729	63.12	2985	658	988
06	081	6087.00	Upper	No	161.06	\$173,200	\$278,956	\$231,175	7670	49.74	3815	1842	1940
06	081	6088.00	Upper	No	174.18	\$173,200	\$301,680	\$250,001	6179	46.93	2900	1955	2159
06	081	6089.00	Upper	No	122.74	\$173,200	\$212,586	\$176,170	7261	53.11	3856	1028	1393
06	081	6090.00	Upper	No	132.50	\$173,200	\$229,490	\$190,179	2808	48.11	1351	637	733

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06	081	6091.00	Upper	No	143.90	\$173,200	\$249,235	\$206,538	1647	49.36	813	407	556
06	081	6092.01	Upper	No	174.18	\$173,200	\$301,680	\$250,001	3902	36.21	1413	794	907
06	081	6092.02	Middle	No	95.41	\$173,200	\$165,250	\$136,940	4357	48.77	2125	558	680
06	081	6093.00	Upper	No	168.14	\$173,200	\$291,218	\$241,328	3499	32.47	1136	928	1159
06	081	6094.00	Upper	No	174.18	\$173,200	\$301,680	\$250,001	3458	31.00	1072	855	1089
06	081	6095.00	Upper	No	172.76	\$173,200	\$299,220	\$247,958	5161	42.92	2215	1435	1632
06	081	6096.01	Upper	No	174.18	\$173,200	\$301,680	\$250,001	3243	43.76	1419	924	1141
06	081	6096.02	Upper	No	164.08	\$173,200	\$284,187	\$235,500	1818	39.82	724	535	603
06	081	6096.03	Upper	No	173.48	\$173,200	\$300,467	\$249,000	5510	31.69	1746	1633	1531
06	081	6097.00	Upper	No	174.18	\$173,200	\$301,680	\$250,001	4462	27.61	1232	1618	1824
06	081	6098.00	Middle	No	111.29	\$173,200	\$192,754	\$159,736	4733	37.57	1778	1354	1676
06	081	6099.00	Upper	No	147.50	\$173,200	\$255,470	\$211,705	3068	28.59	877	933	1154
06	081	6100.00	Upper	No	131.94	\$173,200	\$228,520	\$189,375	4782	43.73	2091	875	1382
06	081	6101.00	Moderate	No	78.99	\$173,200	\$136,811	\$113,372	2489	60.02	1494	396	607
06	081	6102.01	Low	No	43.88	\$173,200	\$76,000	\$62,986	5501	87.13	4793	353	792
06	081	6102.02	Upper	No	162.95	\$173,200	\$282,229	\$233,889	5118	60.98	3121	39	147
06	081	6102.03	Low	No	38.08	\$173,200	\$65,955	\$54,667	3244	89.46	2902	98	305
06	081	6103.02	Moderate	No	62.53	\$173,200	\$108,302	\$89,750	4796	67.51	3238	715	1015
06	081	6103.03	Upper	No	144.28	\$173,200	\$249,893	\$207,083	8278	61.57	5097	1939	2166
06	081	6103.04	Upper	No	132.68	\$173,200	\$229,802	\$190,439	4503	55.27	2489	1219	1485
06	081	6104.00	Moderate	No	54.60	\$173,200	\$94,567	\$78,372	5580	79.39	4430	762	1483
06	081	6105.00	Moderate	No	57.12	\$173,200	\$98,932	\$81,990	4737	86.32	4089	849	1298
06	081	6106.01	Low	No	40.06	\$173,200	\$69,384	\$57,500	5797	89.41	5183	554	1214
06	081	6106.02	Middle	No	105.86	\$173,200	\$183,350	\$151,950	3403	58.65	1996	813	1113
06	081	6107.00	Moderate	No	74.62	\$173,200	\$129,242	\$107,102	5200	61.08	3176	887	1262
06	081	6108.00	Low	No	39.71	\$173,200	\$68,778	\$57,000	4664	78.02	3639	220	597
06	081	6109.01	Moderate	No	58.80	\$173,200	\$101,842	\$84,397	3115	68.51	2134	239	980
06	081	6109.02	Moderate	No	61.23	\$173,200	\$106,050	\$87,891	3631	66.57	2417	333	808

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06	081	6110.00	Middle	No	96.09	\$173,200	\$166,428	\$137,917	5978	52.16	3118	1089	1957
06	081	6111.00	Upper	No	124.12	\$173,200	\$214,976	\$178,149	6423	35.11	2255	1930	2185
06	081	6112.00	Upper	No	130.35	\$173,200	\$225,766	\$187,098	3013	38.57	1162	890	1058
06	081	6113.00	Upper	No	136.67	\$173,200	\$236,712	\$196,167	4891	40.22	1967	1344	1710
06	081	6114.00	Upper	No	174.18	\$173,200	\$301,680	\$250,001	4453	34.58	1540	1113	1523
06	081	6115.00	Upper	No	174.18	\$173,200	\$301,680	\$250,001	2735	33.53	917	838	1026
06	081	6116.00	Upper	No	159.59	\$173,200	\$276,410	\$229,063	2466	42.58	1050	654	809
06	081	6117.00	Moderate	No	60.83	\$173,200	\$105,358	\$87,321	6437	87.15	5610	724	1346
06	081	6118.00	Moderate	No	55.35	\$173,200	\$95,866	\$79,444	4481	95.14	4263	747	948
06	081	6119.01	Middle	No	80.89	\$173,200	\$140,101	\$116,111	4465	90.37	4035	660	858
06	081	6119.02	Middle	No	97.60	\$173,200	\$169,043	\$140,089	6335	90.43	5729	1353	1705
06	081	6120.01	Moderate	No	60.72	\$173,200	\$105,167	\$87,151	4120	96.24	3965	502	822
06	081	6120.02	Moderate	No	58.35	\$173,200	\$101,062	\$83,750	3249	93.17	3027	410	733
06	081	6121.01	Low	No	32.12	\$173,200	\$55,632	\$46,106	4174	78.89	3293	362	501
06	081	6121.02	Low	No	32.03	\$173,200	\$55,476	\$45,972	4187	89.83	3761	116	437
06	081	6125.00	Upper	No	122.10	\$173,200	\$211,477	\$175,250	4728	37.61	1778	643	1222
06	081	6126.00	Upper	No	155.38	\$173,200	\$269,118	\$223,015	4653	35.03	1630	694	1447
06	081	6127.00	Upper	No	174.18	\$173,200	\$301,680	\$250,001	2291	24.31	557	708	843
06	081	6128.00	Upper	No	174.18	\$173,200	\$301,680	\$250,001	3354	24.33	816	949	1100
06	081	6129.00	Upper	No	162.57	\$173,200	\$281,571	\$233,333	4728	34.98	1654	1295	1628
06	081	6130.00	Upper	No	173.34	\$173,200	\$300,225	\$248,800	3279	36.75	1205	968	926
06	081	6132.00	Upper	No	174.18	\$173,200	\$301,680	\$250,001	6846	23.05	1578	2153	2501
06	081	6133.00	Upper	No	153.07	\$173,200	\$265,117	\$219,696	2759	24.47	675	848	965
06	081	6134.00	Upper	No	174.18	\$173,200	\$301,680	\$250,001	3134	21.86	685	832	1153
06	081	6135.01	Middle	No	99.21	\$173,200	\$171,832	\$142,393	4148	49.28	2044	961	1326
06	081	6135.02	Upper	No	133.24	\$173,200	\$230,772	\$191,241	6047	26.16	1582	2219	2594
06	081	6136.00	Middle	No	110.69	\$173,200	\$191,715	\$158,870	6053	36.25	2194	1798	2471
06	081	6137.01	Upper	No	154.34	\$173,200	\$267,317	\$221,528	4312	29.45	1270	1354	1756
06	081	6137.02	Moderate	No	75.96	\$173,200	\$131,563	\$109,030	4899	55.28	2708	970	1515

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	081	6138.00	Upper	No	122.64	\$173,200	\$212,412	\$176,027	4299	35.15	1511	1143	2120
06	081	6139.00	Upper	No	174.18	\$173,200	\$301,680	\$250,001	5963	39.54	2358	1537	1850
06	081	6140.00	Middle	No	118.88	\$173,200	\$205,900	\$170,625	6172	74.68	4609	1396	1581
06	081	9843.00	Unknown	No	0.00	\$173,200	\$0	\$0	0	0.00	0	0	0
06	081	9901.00	Unknown	No	0.00	\$173,200	\$0	\$0	0	0.00	0	0	0

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2023 FFIEC Census Report - Summary Census Demographic Information

State: 06 - CALIFORNIA (CA)

County: 075 - SAN FRANCISCO COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	075	0101.01	Moderate	No	50.57	\$173,200	\$87,587	\$72,583	2026	52.47	1063	75	262
06	075	0101.02	Low	No	19.80	\$173,200	\$34,294	\$28,425	2000	63.80	1276	110	236
06	075	0102.01	Upper	No	129.76	\$173,200	\$224,744	\$186,250	2468	25.12	620	438	432
06	075	0102.02	Upper	No	137.34	\$173,200	\$237,873	\$197,122	2074	30.81	639	397	536
06	075	0103.00	Middle	No	114.84	\$173,200	\$198,903	\$164,828	4062	38.60	1568	436	1476
06	075	0104.01	Middle	No	118.33	\$173,200	\$204,948	\$169,844	2214	43.13	955	403	792
06	075	0104.02	Upper	No	166.99	\$173,200	\$289,227	\$239,688	2293	35.76	820	349	652
06	075	0105.00	Upper	No	131.09	\$173,200	\$227,048	\$188,155	3234	52.72	1705	416	113
06	075	0106.00	Low	No	49.02	\$173,200	\$84,903	\$70,365	3718	61.94	2303	132	512
06	075	0107.01	Low	No	18.11	\$173,200	\$31,367	\$25,994	3721	93.34	3473	42	211
06	075	0107.02	Unknown	No	0.00	\$173,200	\$0	\$0	1626	60.09	977	108	316
06	075	0108.00	Upper	No	156.88	\$173,200	\$271,716	\$225,176	4573	51.04	2334	638	1258
06	075	0109.01	Upper	No	170.05	\$173,200	\$294,527	\$244,077	2338	32.68	764	302	672
06	075	0109.02	Middle	No	95.94	\$173,200	\$166,168	\$137,708	2332	42.07	981	142	340
06	075	0110.01	Unknown	No	0.00	\$173,200	\$0	\$0	3079	53.07	1634	340	214
06	075	0110.02	Unknown	No	0.00	\$173,200	\$0	\$0	2363	53.62	1267	351	300
06	075	0111.01	Upper	No	131.78	\$173,200	\$228,243	\$189,150	3143	51.89	1631	130	190
06	075	0111.02	Moderate	No	65.22	\$173,200	\$112,961	\$93,611	2504	56.87	1424	62	139
06	075	0112.00	Upper	No	139.96	\$173,200	\$242,411	\$200,893	3441	43.80	1507	483	373
06	075	0113.00	Low	No	42.76	\$173,200	\$74,060	\$61,375	3068	83.15	2551	148	302
06	075	0117.00	Unknown	No	0.00	\$173,200	\$0	\$0	1905	65.62	1250	76	21
06	075	0118.00	Low	No	25.93	\$173,200	\$44,911	\$37,217	1589	90.94	1445	7	176
06	075	0119.01	Middle	No	95.14	\$173,200	\$164,782	\$136,563	2275	48.48	1103	353	86
06	075	0119.02	Moderate	No	71.88	\$173,200	\$124,496	\$103,179	2738	50.33	1378	120	47
06	075	0120.01	Unknown	No	0.00	\$173,200	\$0	\$0	2002	57.39	1149	48	52
06	075	0120.02	Moderate	No	79.15	\$173,200	\$137,088	\$113,603	2267	62.02	1406	156	148

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06	075	0121.00	Middle	No	115.02	\$173,200	\$199,215	\$165,089	3455	57.34	1981	182	110
06	075	0122.02	Unknown	No	0.00	\$173,200	\$0	\$0	2490	69.48	1730	223	81
06	075	0122.03	Low	No	9.81	\$173,200	\$16,991	\$14,093	1931	69.39	1340	0	82
06	075	0122.04	Unknown	No	0.00	\$173,200	\$0	\$0	2570	64.05	1646	102	0
06	075	0123.01	Low	No	39.53	\$173,200	\$68,466	\$56,750	3088	71.47	2207	35	34
06	075	0123.02	Low	No	47.74	\$173,200	\$82,686	\$68,529	2875	63.76	1833	0	74
06	075	0124.03	Low	No	41.72	\$173,200	\$72,259	\$59,892	2157	76.87	1658	0	49
06	075	0124.04	Low	No	25.22	\$173,200	\$43,681	\$36,207	3849	78.98	3040	0	48
06	075	0124.05	Middle	No	96.12	\$173,200	\$166,480	\$137,961	4152	58.29	2420	0	92
06	075	0124.06	Unknown	No	0.00	\$173,200	\$0	\$0	1936	74.12	1435	124	0
06	075	0125.02	Low	No	36.13	\$173,200	\$62,577	\$51,857	4482	80.30	3599	0	68
06	075	0125.03	Low	No	40.31	\$173,200	\$69,817	\$57,868	4260	72.91	3106	0	0
06	075	0125.04	Low	No	17.41	\$173,200	\$30,154	\$25,000	2277	64.65	1472	57	24
06	075	0126.01	Upper	No	174.18	\$173,200	\$301,680	\$250,001	2577	25.46	656	291	547
06	075	0126.02	Upper	No	174.18	\$173,200	\$301,680	\$250,001	3058	24.59	752	490	574
06	075	0127.00	Upper	No	156.49	\$173,200	\$271,041	\$224,613	3769	23.83	898	790	1109
06	075	0128.01	Upper	No	174.18	\$173,200	\$301,680	\$250,001	2742	26.22	719	523	975
06	075	0128.02	Upper	No	174.18	\$173,200	\$301,680	\$250,001	1901	23.78	452	240	583
06	075	0129.01	Upper	No	137.57	\$173,200	\$238,271	\$197,458	2853	28.53	814	303	603
06	075	0129.02	Upper	No	163.26	\$173,200	\$282,766	\$234,333	3667	29.29	1074	338	837
06	075	0130.01	Middle	No	117.35	\$173,200	\$203,250	\$168,429	2405	27.03	650	257	471
06	075	0130.02	Upper	No	174.18	\$173,200	\$301,680	\$250,001	2144	26.21	562	329	678
06	075	0131.01	Upper	No	153.56	\$173,200	\$265,966	\$220,403	4197	34.29	1439	459	320
06	075	0131.02	Upper	No	155.45	\$173,200	\$269,239	\$223,125	2938	31.96	939	418	300
06	075	0132.00	Upper	No	174.18	\$173,200	\$301,680	\$250,001	4464	25.72	1148	960	1269
06	075	0133.00	Upper	No	170.84	\$173,200	\$295,895	\$245,208	4344	26.82	1165	894	1234
06	075	0134.01	Upper	No	148.00	\$173,200	\$256,336	\$212,422	1623	30.25	491	225	427
06	075	0134.02	Upper	No	174.18	\$173,200	\$301,680	\$250,001	2253	29.96	675	367	529
06	075	0135.00	Upper	No	174.18	\$173,200	\$301,680	\$250,001	2912	34.51	1005	471	503

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06	075	0151.00	Upper	No	126.61	\$173,200	\$219,289	\$181,719	3104	47.97	1489	502	112
06	075	0152.01	Unknown	No	0.00	\$173,200	\$0	\$0	1888	45.50	859	151	110
06	075	0152.02	Upper	No	145.49	\$173,200	\$251,989	\$208,819	2286	41.60	951	367	413
06	075	0153.00	Middle	No	98.84	\$173,200	\$171,191	\$141,875	2387	36.78	878	323	498
06	075	0154.01	Unknown	No	0.00	\$173,200	\$0	\$0	3659	44.55	1630	623	1138
06	075	0154.02	Upper	No	168.59	\$173,200	\$291,998	\$241,974	2541	35.38	899	412	851
06	075	0155.00	Middle	No	111.93	\$173,200	\$193,863	\$160,657	3899	58.91	2297	251	558
06	075	0156.00	Middle	No	91.54	\$173,200	\$158,547	\$131,384	3274	51.86	1698	400	850
06	075	0157.01	Moderate	No	77.99	\$173,200	\$135,079	\$111,938	4882	60.63	2960	332	761
06	075	0157.02	Upper	No	149.18	\$173,200	\$258,380	\$214,118	3220	44.50	1433	623	905
06	075	0158.01	Moderate	No	55.08	\$173,200	\$95,399	\$79,063	3869	62.03	2400	393	457
06	075	0158.02	Upper	No	137.05	\$173,200	\$237,371	\$196,713	3116	39.15	1220	295	644
06	075	0159.00	Moderate	No	65.27	\$173,200	\$113,048	\$93,684	4630	67.71	3135	572	299
06	075	0160.00	Middle	No	85.04	\$173,200	\$147,289	\$122,065	2969	59.21	1758	370	36
06	075	0161.01	Low	No	18.44	\$173,200	\$31,938	\$26,473	2780	60.97	1695	125	175
06	075	0161.02	Low	No	29.49	\$173,200	\$51,077	\$42,333	2880	93.02	2679	93	171
06	075	0162.00	Upper	No	165.65	\$173,200	\$286,906	\$237,759	3672	51.85	1904	388	502
06	075	0163.00	Middle	No	100.21	\$173,200	\$173,564	\$143,831	4296	52.56	2258	449	1108
06	075	0164.00	Upper	No	125.12	\$173,200	\$216,708	\$179,583	3920	40.79	1599	289	580
06	075	0165.00	Upper	No	174.18	\$173,200	\$301,680	\$250,001	5171	40.28	2083	601	1288
06	075	0166.01	Upper	No	131.29	\$173,200	\$227,394	\$188,438	3133	35.97	1127	300	729
06	075	0166.02	Middle	No	101.68	\$173,200	\$176,110	\$145,938	2350	35.57	836	89	510
06	075	0167.00	Upper	No	170.11	\$173,200	\$294,631	\$244,159	4835	34.15	1651	609	1217
06	075	0168.01	Upper	No	129.26	\$173,200	\$223,878	\$185,536	4282	45.59	1952	417	991
06	075	0168.02	Middle	No	103.30	\$173,200	\$178,916	\$148,274	3928	50.92	2000	341	363
06	075	0169.00	Upper	No	126.94	\$173,200	\$219,860	\$182,200	3425	35.74	1224	524	934
06	075	0170.00	Upper	No	169.49	\$173,200	\$293,557	\$243,266	4088	30.75	1257	1146	1645
06	075	0171.01	Upper	No	174.18	\$173,200	\$301,680	\$250,001	3766	28.31	1066	659	1401

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06	075	0171.02	Upper	No	171.00	\$173,200	\$296,172	\$245,431	3798	30.41	1155	550	1082
06	075	0176.02	Unknown	No	0.00	\$173,200	\$0	\$0	3649	73.42	2679	32	0
06	075	0176.03	Moderate	No	79.86	\$173,200	\$138,318	\$114,621	5518	68.54	3782	240	83
06	075	0176.04	Unknown	No	0.00	\$173,200	\$0	\$0	4008	68.34	2739	110	160
06	075	0177.00	Middle	No	85.49	\$173,200	\$148,069	\$122,708	2841	63.43	1802	162	312
06	075	0178.01	Unknown	No	0.00	\$173,200	\$0	\$0	3567	75.72	2701	614	187
06	075	0178.03	Unknown	No	0.00	\$173,200	\$0	\$0	2254	64.06	1444	172	267
06	075	0178.04	Middle	No	114.09	\$173,200	\$197,604	\$163,750	4752	65.32	3104	677	633
06	075	0179.03	Low	No	24.95	\$173,200	\$43,213	\$35,815	2747	72.26	1985	0	533
06	075	0180.00	Upper	No	128.67	\$173,200	\$222,856	\$184,688	4758	64.96	3091	465	148
06	075	0201.01	Middle	No	115.54	\$173,200	\$200,115	\$165,833	3841	67.07	2576	340	274
06	075	0201.02	Middle	No	97.18	\$173,200	\$168,316	\$139,484	3081	73.94	2278	181	334
06	075	0202.01	Upper	No	148.92	\$173,200	\$257,929	\$213,750	2494	58.38	1456	185	246
06	075	0202.02	Moderate	No	58.52	\$173,200	\$101,357	\$83,996	3914	57.00	2231	332	578
06	075	0203.00	Upper	No	126.86	\$173,200	\$219,722	\$182,083	3624	41.36	1499	780	1102
06	075	0204.01	Upper	No	137.52	\$173,200	\$238,185	\$197,384	3235	33.72	1091	791	1472
06	075	0204.02	Upper	No	137.79	\$173,200	\$238,652	\$197,765	4547	41.04	1866	757	984
06	075	0205.00	Upper	No	171.41	\$173,200	\$296,882	\$246,023	2663	32.52	866	520	998
06	075	0206.01	Upper	No	168.89	\$173,200	\$292,517	\$242,404	2906	35.75	1039	528	972
06	075	0206.02	Middle	No	102.49	\$173,200	\$177,513	\$147,105	2272	30.41	691	627	803
06	075	0207.01	Upper	No	158.43	\$173,200	\$274,401	\$227,396	2987	38.80	1159	514	1038
06	075	0207.02	Middle	No	118.54	\$173,200	\$205,311	\$170,139	2520	45.63	1150	185	559
06	075	0208.01	Moderate	No	59.94	\$173,200	\$103,816	\$86,034	3618	66.36	2401	118	507
06	075	0208.02	Moderate	No	72.55	\$173,200	\$125,657	\$104,132	3143	70.41	2213	252	685
06	075	0209.00	Moderate	No	63.10	\$173,200	\$109,289	\$90,577	4296	66.41	2853	296	903
06	075	0210.00	Upper	No	128.31	\$173,200	\$222,233	\$184,167	4213	42.94	1809	641	1462
06	075	0211.00	Upper	No	174.18	\$173,200	\$301,680	\$250,001	4111	32.18	1323	933	1718
06	075	0212.00	Upper	No	150.17	\$173,200	\$260,094	\$215,536	3015	32.47	979	804	1206
06	075	0213.00	Upper	No	132.76	\$173,200	\$229,940	\$190,556	2652	34.46	914	611	1031

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06	075	0214.00	Upper	No	144.98	\$173,200	\$251,105	\$208,098	3404	32.67	1112	697	1392
06	075	0215.00	Upper	No	174.18	\$173,200	\$301,680	\$250,001	5237	41.42	2169	1142	2248
06	075	0216.00	Upper	No	143.59	\$173,200	\$248,698	\$206,100	4403	45.81	2017	1184	1252
06	075	0217.00	Upper	No	129.39	\$173,200	\$224,103	\$185,714	4222	48.86	2063	1262	1515
06	075	0218.00	Upper	No	149.36	\$173,200	\$258,692	\$214,375	4091	36.59	1497	963	1730
06	075	0226.00	Upper	No	171.18	\$173,200	\$296,484	\$245,694	5001	51.95	2598	510	273
06	075	0227.02	Upper	No	152.70	\$173,200	\$264,476	\$219,167	2194	39.38	864	440	751
06	075	0227.04	Upper	No	174.18	\$173,200	\$301,680	\$250,001	3734	39.72	1483	962	1290
06	075	0228.01	Middle	No	82.92	\$173,200	\$143,617	\$119,016	4956	60.53	3000	704	973
06	075	0228.02	Moderate	No	53.86	\$173,200	\$93,286	\$77,308	1975	62.84	1241	274	553
06	075	0228.03	Moderate	No	75.96	\$173,200	\$131,563	\$109,028	4380	63.97	2802	524	1033
06	075	0229.01	Low	No	47.43	\$173,200	\$82,149	\$68,077	4275	72.26	3089	344	977
06	075	0229.02	Middle	No	85.16	\$173,200	\$147,497	\$122,240	2283	66.62	1521	327	707
06	075	0229.03	Moderate	No	58.82	\$173,200	\$101,876	\$84,423	3007	62.72	1886	389	1017
06	075	0230.01	Moderate	No	64.49	\$173,200	\$111,697	\$92,563	5412	94.57	5118	875	1326
06	075	0230.03	Middle	No	83.26	\$173,200	\$144,206	\$119,500	4143	89.60	3712	934	1277
06	075	0231.02	Unknown	No	0.00	\$173,200	\$0	\$0	3377	92.15	3112	449	873
06	075	0231.03	Low	No	28.27	\$173,200	\$48,964	\$40,583	4901	96.80	4744	142	716
06	075	0232.00	Moderate	No	64.18	\$173,200	\$111,160	\$92,125	4987	90.84	4530	823	1353
06	075	0233.00	Low	No	49.16	\$173,200	\$85,145	\$70,571	4369	92.77	4053	622	681
06	075	0234.00	Low	No	45.64	\$173,200	\$79,048	\$65,511	4110	94.79	3896	604	843
06	075	0251.00	Unknown	No	0.00	\$173,200	\$0	\$0	3364	45.96	1546	762	1390
06	075	0252.00	Upper	No	128.94	\$173,200	\$223,324	\$185,069	5164	44.91	2319	1432	2450
06	075	0253.00	Middle	No	106.67	\$173,200	\$184,752	\$153,109	4412	50.14	2212	765	1664
06	075	0254.01	Middle	No	112.16	\$173,200	\$194,261	\$160,980	3331	58.18	1938	658	1274
06	075	0254.02	Middle	No	118.51	\$173,200	\$205,259	\$170,106	2869	58.73	1685	777	1060
06	075	0254.03	Middle	No	99.83	\$173,200	\$172,906	\$143,287	4430	72.69	3220	773	1211
06	075	0255.01	Middle	No	97.59	\$173,200	\$169,026	\$140,074	3606	79.23	2857	917	1090

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06	075	0255.02	Unknown	No	0.00	\$173,200	\$0	\$0	4354	78.53	3419	834	1229
06	075	0256.00	Moderate	No	72.52	\$173,200	\$125,605	\$104,087	5482	85.35	4679	980	1576
06	075	0257.01	Moderate	No	74.27	\$173,200	\$128,636	\$106,610	4716	89.10	4202	1084	1589
06	075	0257.02	Moderate	No	73.91	\$173,200	\$128,012	\$106,081	4551	90.53	4120	770	1142
06	075	0258.00	Moderate	No	72.28	\$173,200	\$125,189	\$103,750	2030	88.13	1789	341	589
06	075	0259.00	Middle	No	83.95	\$173,200	\$145,401	\$120,503	4537	82.54	3745	1058	1423
06	075	0260.01	Moderate	No	68.62	\$173,200	\$118,850	\$98,500	5553	88.06	4890	1097	1779
06	075	0260.02	Middle	No	83.55	\$173,200	\$144,709	\$119,922	3282	78.31	2570	786	1037
06	075	0260.03	Moderate	No	71.81	\$173,200	\$124,375	\$103,068	4890	85.13	4163	1027	1384
06	075	0260.04	Moderate	No	74.74	\$173,200	\$129,450	\$107,279	4162	86.21	3588	916	1188
06	075	0261.00	Middle	No	83.86	\$173,200	\$145,246	\$120,375	6890	89.06	6136	1343	1977
06	075	0262.01	Moderate	No	61.64	\$173,200	\$106,760	\$88,480	4174	93.82	3916	557	1001
06	075	0262.02	Moderate	No	76.27	\$173,200	\$132,100	\$109,479	3323	90.94	3022	705	1025
06	075	0263.01	Moderate	No	55.52	\$173,200	\$96,161	\$79,688	4761	90.78	4322	952	1355
06	075	0263.02	Moderate	No	62.58	\$173,200	\$108,389	\$89,824	4760	87.61	4170	1113	1214
06	075	0263.03	Moderate	No	62.35	\$173,200	\$107,990	\$89,500	4632	89.83	4161	1015	1242
06	075	0264.01	Moderate	No	51.31	\$173,200	\$88,869	\$73,656	3954	95.80	3788	797	1049
06	075	0264.02	Moderate	No	76.52	\$173,200	\$132,533	\$109,837	4174	90.49	3777	871	1333
06	075	0264.03	Moderate	No	58.11	\$173,200	\$100,647	\$83,409	4050	95.19	3855	710	1162
06	075	0264.04	Moderate	No	54.34	\$173,200	\$94,117	\$78,000	3100	98.13	3042	389	656
06	075	0301.01	Middle	No	102.38	\$173,200	\$177,322	\$146,944	4592	42.44	1949	455	1342
06	075	0301.02	Upper	No	143.30	\$173,200	\$248,196	\$205,675	5500	43.24	2378	994	1403
06	075	0302.01	Moderate	No	68.34	\$173,200	\$118,365	\$98,098	3988	50.38	2009	597	1356
06	075	0302.02	Moderate	No	73.72	\$173,200	\$127,683	\$105,813	4507	48.79	2199	437	1278
06	075	0303.01	Upper	No	134.80	\$173,200	\$233,474	\$193,487	6076	55.58	3377	1375	2506
06	075	0303.02	Upper	No	145.71	\$173,200	\$252,370	\$209,141	3670	59.92	2199	1017	1439
06	075	0304.00	Middle	No	100.30	\$173,200	\$173,720	\$143,958	5269	55.57	2928	1846	2228
06	075	0305.00	Middle	No	105.93	\$173,200	\$183,471	\$152,045	3220	52.39	1687	744	869
06	075	0306.00	Upper	No	159.24	\$173,200	\$275,804	\$228,558	2343	48.48	1136	752	848

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06	075	0307.00	Upper	No	127.51	\$173,200	\$220,847	\$183,024	6859	47.78	3277	2240	2773
06	075	0308.00	Upper	No	120.52	\$173,200	\$208,741	\$172,981	5898	48.25	2846	1452	1916
06	075	0309.00	Upper	No	162.29	\$173,200	\$281,086	\$232,931	6707	57.70	3870	2303	2481
06	075	0310.00	Middle	No	117.69	\$173,200	\$203,839	\$168,919	4192	58.64	2458	1074	1305
06	075	0311.00	Upper	No	121.59	\$173,200	\$210,594	\$174,519	6305	57.94	3653	1542	2268
06	075	0312.01	Moderate	No	69.67	\$173,200	\$120,668	\$100,000	6064	84.61	5131	1146	1813
06	075	0312.02	Moderate	No	60.58	\$173,200	\$104,925	\$86,950	3051	87.94	2683	555	860
06	075	0313.01	Middle	No	82.15	\$173,200	\$142,284	\$117,917	3786	79.79	3021	1402	1677
06	075	0313.02	Moderate	No	60.77	\$173,200	\$105,254	\$87,230	5673	87.18	4946	1237	1406
06	075	0314.01	Moderate	No	56.17	\$173,200	\$97,286	\$80,625	2942	94.66	2785	410	722
06	075	0314.02	Middle	No	81.86	\$173,200	\$141,782	\$117,500	4287	88.10	3777	1064	1332
06	075	0326.01	Middle	No	91.12	\$173,200	\$157,820	\$130,795	4412	66.16	2919	680	1580
06	075	0326.02	Middle	No	104.22	\$173,200	\$180,509	\$149,583	4289	68.27	2928	838	1456
06	075	0327.00	Middle	No	109.99	\$173,200	\$190,503	\$157,869	6472	67.14	4345	1811	2596
06	075	0328.01	Moderate	No	73.85	\$173,200	\$127,908	\$106,000	4234	72.32	3062	785	1374
06	075	0328.02	Middle	No	91.47	\$173,200	\$158,426	\$131,295	4097	72.37	2965	930	1409
06	075	0329.01	Middle	No	94.30	\$173,200	\$163,328	\$135,347	5015	73.40	3681	1245	1671
06	075	0329.02	Moderate	No	77.21	\$173,200	\$133,728	\$110,823	3850	73.92	2846	1123	1465
06	075	0330.01	Middle	No	80.61	\$173,200	\$139,617	\$115,703	3893	68.64	2672	1126	1525
06	075	0330.02	Middle	No	117.16	\$173,200	\$202,921	\$168,167	4021	63.37	2548	891	1325
06	075	0331.00	Middle	No	103.63	\$173,200	\$179,487	\$148,750	4025	67.70	2725	1104	1466
06	075	0332.01	Middle	No	81.07	\$173,200	\$140,413	\$116,357	1729	67.96	1175	0	26
06	075	0332.03	Moderate	No	71.97	\$173,200	\$124,652	\$103,309	4003	69.77	2793	110	687
06	075	0332.04	Moderate	No	56.72	\$173,200	\$98,239	\$81,413	3839	69.91	2684	0	485
06	075	0351.01	Middle	No	97.03	\$173,200	\$168,056	\$139,266	3551	61.42	2181	680	1387
06	075	0351.02	Middle	No	102.70	\$173,200	\$177,876	\$147,404	4252	73.47	3124	1043	1335
06	075	0352.01	Moderate	No	78.65	\$173,200	\$136,222	\$112,887	5288	63.58	3362	1337	1757
06	075	0352.02	Moderate	No	78.73	\$173,200	\$136,360	\$113,000	4353	57.57	2506	644	1312

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06	075	0353.00	Middle	No	93.84	\$173,200	\$162,531	\$134,698	7360	74.55	5487	1820	2576
06	075	0354.00	Middle	No	84.78	\$173,200	\$146,839	\$121,691	6696	67.41	4514	1756	2028
06	075	0401.00	Middle	No	96.80	\$173,200	\$167,658	\$138,938	4417	48.63	2148	551	1283
06	075	0402.00	Upper	No	163.46	\$173,200	\$283,113	\$234,611	5539	53.01	2936	1154	1828
06	075	0426.01	Middle	No	81.67	\$173,200	\$141,452	\$117,222	3917	54.28	2126	532	1467
06	075	0426.02	Upper	No	141.96	\$173,200	\$245,875	\$203,750	3469	50.33	1746	511	1144
06	075	0427.00	Moderate	No	75.61	\$173,200	\$130,957	\$108,528	5496	57.71	3172	686	1670
06	075	0428.00	Upper	No	174.18	\$173,200	\$301,680	\$250,001	2433	33.99	827	640	941
06	075	0451.00	Upper	No	140.04	\$173,200	\$242,549	\$201,002	5048	57.03	2879	639	1340
06	075	0452.01	Upper	No	129.37	\$173,200	\$224,069	\$185,682	3368	56.12	1890	612	1163
06	075	0452.02	Middle	No	109.37	\$173,200	\$189,429	\$156,985	3405	58.15	1980	237	1112
06	075	0476.00	Middle	No	118.50	\$173,200	\$205,242	\$170,086	5302	60.66	3216	947	2190
06	075	0477.01	Middle	No	81.47	\$173,200	\$141,106	\$116,932	4435	62.50	2772	757	1589
06	075	0477.02	Middle	No	108.32	\$173,200	\$187,610	\$155,474	3823	60.63	2318	669	1177
06	075	0478.01	Middle	No	97.91	\$173,200	\$169,580	\$140,536	4140	62.51	2588	918	1419
06	075	0478.02	Middle	No	82.98	\$173,200	\$143,721	\$119,107	3786	64.90	2457	565	1157
06	075	0479.02	Middle	No	111.63	\$173,200	\$193,343	\$160,227	3691	55.27	2040	705	1152
06	075	0479.03	Middle	No	104.72	\$173,200	\$181,375	\$150,306	3782	58.09	2197	751	1329
06	075	0479.04	Moderate	No	59.75	\$173,200	\$103,487	\$85,771	3026	53.73	1626	657	1069
06	075	0601.00	Upper	No	155.89	\$173,200	\$270,001	\$223,750	3690	32.79	1210	30	1063
06	075	0604.00	Moderate	No	53.19	\$173,200	\$92,125	\$76,354	2325	52.30	1216	131	136
06	075	0605.02	Low	No	26.23	\$173,200	\$45,430	\$37,656	3214	96.14	3090	229	462
06	075	0607.01	Upper	No	131.98	\$173,200	\$228,589	\$189,436	8610	64.01	5511	714	63
06	075	0607.02	Unknown	No	0.00	\$173,200	\$0	\$0	3142	70.31	2209	211	0
06	075	0607.03	Upper	No	141.04	\$173,200	\$244,281	\$202,438	5680	69.33	3938	986	84
06	075	0610.00	Moderate	No	53.48	\$173,200	\$92,627	\$76,765	5044	88.22	4450	1129	1144
06	075	0611.01	Low	No	20.53	\$173,200	\$35,558	\$29,479	2008	90.79	1823	73	77
06	075	0611.02	Low	No	19.83	\$173,200	\$34,346	\$28,464	2443	97.79	2389	76	65
06	075	0612.00	Moderate	No	50.29	\$173,200	\$87,102	\$72,188	4166	89.46	3727	473	1141

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06	075	0614.01	Unknown	No	0.00	\$173,200	\$0	\$0	3336	57.82	1929	652	1198
06	075	0614.02	Upper	No	121.68	\$173,200	\$210,750	\$174,643	2545	55.01	1400	661	610
06	075	0615.01	Upper	No	174.18	\$173,200	\$301,680	\$250,001	2106	46.82	986	741	264
06	075	0615.02	Upper	No	174.18	\$173,200	\$301,680	\$250,001	2454	51.51	1264	271	190
06	075	0615.03	Upper	No	174.18	\$173,200	\$301,680	\$250,001	4039	64.62	2610	465	147
06	075	0615.04	Upper	No	174.18	\$173,200	\$301,680	\$250,001	2246	60.82	1366	222	0
06	075	0615.05	Upper	No	174.18	\$173,200	\$301,680	\$250,001	1051	62.61	658	314	0
06	075	0615.06	Upper	No	174.18	\$173,200	\$301,680	\$250,001	4452	61.68	2746	1564	1
06	075	0615.07	Unknown	No	0.00	\$173,200	\$0	\$0	1738	65.77	1143	47	0
06	075	0615.08	Upper	No	166.47	\$173,200	\$288,326	\$238,933	2507	57.36	1438	383	62
06	075	9802.00	Unknown	No	0.00	\$173,200	\$0	\$0	79	41.77	33	0	0
06	075	9803.00	Unknown	No	0.00	\$173,200	\$0	\$0	284	60.56	172	0	17
06	075	9804.01	Unknown	No	0.00	\$173,200	\$0	\$0	0	0.00	0	0	0
06	075	9805.01	Low	No	13.23	\$173,200	\$22,914	\$19,000	125	100.00	125	0	0
06	075	9806.00	Middle	No	97.66	\$173,200	\$169,147	\$140,179	1340	80.15	1074	200	247
06	075	9809.00	Upper	No	147.53	\$173,200	\$255,522	\$211,750	1248	66.27	827	10	34
06	075	9901.00	Unknown	No	0.00	\$173,200	\$0	\$0	0	0.00	0	0	0
06	075	9902.00	Unknown	No	0.00	\$173,200	\$0	\$0	0	0.00	0	0	0

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2023 FFIEC Census Report - Summary Census Demographic Information

State: 06 - CALIFORNIA (CA)

County: 041 - MARIN COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 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	041	1011.00	Upper	No	132.50	\$185,400	\$245,655	\$211,875	2682	23.27	624	1007	1153
06	041	1012.00	Middle	No	91.41	\$185,400	\$169,474	\$146,176	2924	37.93	1109	891	1080
06	041	1021.00	Middle	No	99.10	\$185,400	\$183,731	\$158,472	2251	25.94	584	855	1030
06	041	1022.02	Middle	No	89.46	\$185,400	\$165,859	\$143,045	6003	38.41	2306	1692	2007
06	041	1022.03	Moderate	No	56.89	\$185,400	\$105,474	\$90,978	5174	52.71	2727	991	1518
06	041	1031.00	Middle	No	104.77	\$185,400	\$194,244	\$167,540	7376	25.38	1872	2574	2868
06	041	1032.00	Middle	No	80.46	\$185,400	\$149,173	\$128,654	6720	43.27	2908	2044	2072
06	041	1041.02	Moderate	No	57.38	\$185,400	\$106,383	\$91,750	5321	59.65	3174	1366	1687
06	041	1041.03	Middle	No	85.03	\$185,400	\$157,646	\$135,968	3137	32.99	1035	939	1088
06	041	1041.04	Middle	No	100.74	\$185,400	\$186,772	\$161,083	4617	39.29	1814	1128	1621
06	041	1042.00	Moderate	No	78.66	\$185,400	\$145,836	\$125,781	5733	37.07	2125	1499	2064
06	041	1043.00	Middle	No	92.34	\$185,400	\$171,198	\$147,661	1564	20.20	316	618	691
06	041	1050.01	Moderate	No	63.12	\$185,400	\$117,024	\$100,933	3650	66.55	2429	958	1183
06	041	1050.02	Middle	No	115.41	\$185,400	\$213,970	\$184,545	3162	34.25	1083	846	1173
06	041	1060.01	Middle	No	88.54	\$185,400	\$164,153	\$141,582	5004	48.86	2445	919	1033
06	041	1060.02	Middle	No	106.44	\$185,400	\$197,340	\$170,208	5666	40.17	2276	1675	1955
06	041	1070.00	Middle	No	107.51	\$185,400	\$199,324	\$171,920	6306	25.82	1628	2237	2531
06	041	1081.00	Moderate	No	79.30	\$185,400	\$147,022	\$126,815	6692	25.40	1700	2123	2424
06	041	1082.01	Low	No	48.72	\$185,400	\$90,327	\$77,917	2556	46.56	1190	312	501
06	041	1082.02	Middle	No	80.82	\$185,400	\$149,840	\$129,236	4343	39.19	1702	1051	956
06	041	1090.01	Middle	No	80.75	\$185,400	\$149,711	\$129,122	4467	50.77	2268	774	1176
06	041	1090.02	Middle	No	95.22	\$185,400	\$176,538	\$152,266	4178	24.82	1037	1140	1558
06	041	1101.00	Middle	No	103.56	\$185,400	\$192,000	\$165,595	6176	36.71	2267	1235	2151
06	041	1102.00	Upper	No	137.48	\$185,400	\$254,888	\$219,829	5389	17.15	924	1904	2260
06	041	1110.01	Moderate	No	77.25	\$185,400	\$143,222	\$123,531	1209	50.04	605	114	136
06	041	1110.02	Middle	No	84.21	\$185,400	\$156,125	\$134,653	4967	43.87	2179	642	1531

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06	041	1121.00	Moderate	No	71.02	\$185,400	\$131,671	\$113,571	4611	43.33	1998	985	1487
06	041	1122.02	Low	No	35.92	\$185,400	\$66,596	\$57,438	4445	81.69	3631	440	928
06	041	1122.03	Low	No	25.91	\$185,400	\$48,037	\$41,432	2981	97.99	2921	71	164
06	041	1122.04	Low	No	25.15	\$185,400	\$46,628	\$40,217	5043	93.91	4736	62	307
06	041	1130.00	Middle	No	90.17	\$185,400	\$167,175	\$144,188	3910	19.26	753	1137	1687
06	041	1141.00	Moderate	No	77.42	\$185,400	\$143,537	\$123,804	5245	21.62	1134	1438	2371
06	041	1142.00	Middle	No	93.90	\$185,400	\$174,091	\$150,156	3164	26.52	839	829	1150
06	041	1150.00	Upper	No	124.86	\$185,400	\$231,490	\$199,653	7489	18.49	1385	2243	2805
06	041	1160.00	Upper	No	121.03	\$185,400	\$224,390	\$193,529	3150	19.75	622	856	1220
06	041	1170.00	Middle	No	117.02	\$185,400	\$216,955	\$187,122	4713	23.83	1123	1020	1560
06	041	1181.00	Upper	No	147.24	\$185,400	\$272,983	\$235,446	2338	12.23	286	703	922
06	041	1191.00	Upper	No	156.35	\$185,400	\$289,873	\$250,001	4796	17.51	840	1464	1842
06	041	1192.01	Moderate	No	69.27	\$185,400	\$128,427	\$110,776	3644	36.42	1327	580	452
06	041	1192.02	Upper	No	156.35	\$185,400	\$289,873	\$250,001	3567	21.42	764	1253	1418
06	041	1200.01	Middle	No	98.00	\$185,400	\$181,692	\$156,705	1374	26.13	359	215	336
06	041	1200.02	Upper	No	147.20	\$185,400	\$272,909	\$235,385	5177	18.81	974	1502	1803
06	041	1211.00	Middle	No	111.37	\$185,400	\$206,480	\$178,088	5799	26.68	1547	1391	1851
06	041	1212.00	Middle	No	116.97	\$185,400	\$216,862	\$187,038	6478	33.02	2139	1291	1753
06	041	1220.00	Unknown	No	0.00	\$185,400	\$0	\$0	3669	71.16	2611	0	40
06	041	1230.00	Upper	No	156.35	\$185,400	\$289,873	\$250,001	2131	13.51	288	693	1012
06	041	1241.00	Upper	No	141.57	\$185,400	\$262,471	\$226,375	5590	23.54	1316	1540	1988
06	041	1242.00	Upper	No	134.16	\$185,400	\$248,733	\$214,531	5873	21.06	1237	1495	1949
06	041	1250.00	Upper	No	125.51	\$185,400	\$232,696	\$200,694	4211	32.51	1369	769	1154
06	041	1261.00	Upper	No	156.35	\$185,400	\$289,873	\$250,001	5955	15.95	950	1689	2689
06	041	1262.00	Middle	No	118.20	\$185,400	\$219,143	\$189,000	4495	28.14	1265	1040	1510
06	041	1270.00	Upper	No	135.46	\$185,400	\$251,143	\$216,613	4560	16.78	765	1477	2040
06	041	1281.00	Upper	No	149.60	\$185,400	\$277,358	\$239,219	6970	22.17	1545	2204	2599
06	041	1282.00	Upper	No	132.89	\$185,400	\$246,378	\$212,500	4876	19.24	938	1445	1930
06	041	1290.00	Low	No	27.36	\$185,400	\$50,725	\$43,750	2641	70.96	1874	291	511

* Will automatically be included in the 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 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	041	1302.01	Upper	No	145.56	\$185,400	\$269,868	\$232,750	3444	17.07	588	1058	1652
06	041	1302.03	Middle	No	91.36	\$185,400	\$169,381	\$146,083	1687	22.64	382	765	961
06	041	1302.04	Middle	No	119.76	\$185,400	\$222,035	\$191,500	2813	15.75	443	816	1280
06	041	1311.00	Middle	No	108.38	\$185,400	\$200,937	\$173,306	1065	21.41	228	288	503
06	041	1321.00	Middle	No	82.63	\$185,400	\$153,196	\$132,125	2111	18.85	398	612	1806
06	041	1322.00	Moderate	No	68.07	\$185,400	\$126,202	\$108,854	1824	22.59	412	692	1539
06	041	1330.00	Middle	No	92.48	\$185,400	\$171,458	\$147,875	3215	26.69	858	831	1843
06	041	9901.00	Unknown	No	0.00	\$185,400	\$0	\$0	0	0.00	0	0	0

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