

## Table of Contents

<b>OVERVIEW</b> .....	<b>1</b>
WELCOME TO GATEWAY BANK.....	1
BACKGROUND.....	1
VISION.....	1
MISSION.....	1
BOARD POLICY.....	1
<b>PUBLIC COMMENTS</b> .....	<b>2</b>
<b>BRANCH &amp; OFFICE LOCATIONS</b> .....	<b>2</b>
<b>BRANCH OPENINGS, CLOSURES &amp; MOVES</b> .....	<b>2</b>
<b>OFFERINGS</b> .....	<b>3</b>
LIST OF PRODUCTS AND SERVICES.....	3
<i>Deposit Services</i> .....	3
<i>Lending Services</i> .....	3
HOURS OF OPERATIONS.....	3
SCHEDULE OF FEES AND CHARGES.....	4
<b>LOAN-TO-DEPOSIT RATIOS</b> .....	<b>5</b>
<b>CRA PERFORMANCE EVALUATION</b> .....	<b>5</b>
<b>CRA STRATEGIC PLAN</b> .....	<b>5</b>
<b>HMDA DISCLOSURE STATEMENT</b> .....	<b>5</b>
<b>AREA ASSESSMENT MAPS AND INCOME DEMOGRAPHICS</b> .....	<b>6</b>
<b>ADDITIONAL INFORMATION</b> .....	<b>7</b>
<b>APPENDIX</b> .....	<b>8</b>

## Overview

### Welcome To Gateway Bank

Gateway Bank (Bank) is a locally owned and operated community bank in Oakland, California. Since 1990, we have been committed to providing the best financial services to our community!

### Background

The Community Reinvestment Act (CRA) and its implementing regulation, Regulation BB, are intended to encourage banks to help meet the credit needs of their local communities, consistent with the safe and sound operation and business strategies of the Bank, including low- and moderate-income (LMI) neighborhoods, LMI individuals, and small businesses. CRA does not require specific credit allocations but reinforces the longstanding expectation that financial institutions will serve the credit needs of their communities fairly and without bias.

The regulatory agencies have been granted administrative enforcement powers, which can be invoked for poor CRA performance. These enforcement powers include approving branch applications, holding company formations, acquisitions, and mergers. The CRA performance can also be adversely affected by evidence of discriminatory or other illegal credit practices or enforcement action of an unsatisfactory Bank Secrecy Act (BSA) examination. Since CRA examination ratings are disclosed and available to the public, a poor rating may draw adverse publicity and a damaged reputation.

### Vision

To remain a profitable investment for our shareholder(s) while continuing to improve the communities we serve and enhancing the lives of our employees and the individuals living therein.

### Mission

- To maintain an image of excellence in promising personalized professional service, emphasizing close relationships with our customers.
- To continue to serve the traditional banking needs of our immediate communities with an emphasis on deposit and lending products.

### Board Policy

The Board of Directors and Management will comply with both the spirit and the law found in the CRA by establishing this policy that will encourage sound and fair lending to meet the credit needs of the community, participate in community development activities, and ensure compliance with the technical requirements of the Act. It is the responsibility of senior management, particularly those in the lending functions of the Bank, to ensure that any CRA goals are met. *Furthermore, it will be the objective of the Bank to maintain a "Satisfactory" or higher CRA rating.*



# CRA Public File

## Public Comments

12 CFR 25.43(a)(1); 12 CFR 228.43(a)(1); 12 CFR 345.43(a)(1); 12 CFR 195.43(a)(1)

All written comments received from the public for the current year and each of the prior two calendar years related to the institution's performance in helping to meet community credit needs and any response to the institution's comments included.

*The Bank has not received any comments or complaints for the previous two years.*

## Branch & Office Locations

12 CFR 25.43(a)(3); 12 CFR 228.43(a)(3); 12 CFR 345.43(a)(3); 12 CFR 195.43(a)(3)

A list of the institution's branches, street addresses, and geographies.

### Main Office

<b>Address</b>	360 8th Street, Oakland, CA 94607
<b>MSA/MD Code</b>	36084
<b>State Code</b>	06
<b>County Code</b>	001
<b>Tract Code</b>	4030.00
<b>MSA/MD Name</b>	OAKLAND-FREMONT-BERKELEY, CA
<b>State Name</b>	CALIFORNIA
<b>County Name</b>	ALAMEDA COUNTY

### Branch Office as of October 1, 2024

<b>Address</b>	1850 Mt. Diablo Blvd, Suite 140 Walnut Creek, CA 94598
<b>MSA/MD Code</b>	36084
<b>State Code</b>	06
<b>County Code</b>	013
<b>Tract Code</b>	3390.03
<b>MSA/MD Name</b>	OAKLAND-FREMONT-BERKELEY, CA
<b>State Name</b>	CALIFORNIA
<b>County Name</b>	CONTRA COSTA COUNTY

Data Source: [FFIEC's Geocoding System Website](#) accessed March 14, 2025

## Branch Openings, Closures & Moves

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

A list of branches opened or closed by the bank during the current year and each of the prior two calendar years, their street addresses, and geographies.

*Walnut Creek Branch Office*

## Offerings

*12 CFR 25.43(a)(5); 12 CFR 228.43(a)(5); 12 CFR 345.43(a)(5); 12 CFR 195.43(a)(5)*

A list of services (including hours of operation, available loan and deposit products, and transaction fees) generally offered at the branches and descriptions of material differences in the availability or cost of services at particular branches, if any.

### List of Products and Services

#### *Deposit Services*

- Consumer Checking
- Business Checking
- Now Checking
- Money Market (MMDA)
- Savings Accounts
- Individual Retirement (IRA) Accounts
- Certificate of Deposit Accounts (CD)
- Consumer Online Banking
- Merchant Credit Card Services
- Remote Deposit Capture
- Mobile Banking
- Wire Transfers
- Debit Cards

#### *Lending Services*

- Commercial Real Estate
- Multi-Family Lending
- Commercial and Industry

### Hours of Operations

<b>Day</b>	<b>Oakland Main Office Hours</b>	<b>Walnut Creek Branch (Non-Cash Facility)</b>
<i>Monday</i>	<i>9:00a - 5:00p</i>	<i>10:00a – 4:00p by appointment only</i>
<i>Tuesday</i>	<i>9:00a - 5:00p</i>	<i>10:00a – 4:00p by appointment only</i>
<i>Wednesday</i>	<i>9:00a - 5:00p</i>	<i>10:00a – 4:00p by appointment only</i>
<i>Thursday</i>	<i>9:00a - 5:00p</i>	<i>10:00a – 4:00p by appointment only</i>
<i>Friday</i>	<i>9:00a - 5:00p</i>	<i>10:00a – 4:00p by appointment only</i>
<i>Saturday</i>	<i>Closed</i>	<i>Closed</i>
<i>Sunday</i>	<i>Closed</i>	<i>Closed</i>



## CRA Public File

### Schedule of Fees and Charges

Effective Date: March 17, 2025

ITEM	TYPE	FEES/CHARGES
Cashier's Check (Per check charge)	Daily Account Balance Under \$15,000.00	\$12.00
	Daily Account Balance Over \$15,000.00	None
Stop Payment	Per Item	\$35.00
Returned Deposit Item (RDI)	Per Item	\$30.00
Non-Sufficient Funds Charges/Overdraft Maximum per day ( <i>Overdrafts are created by check, in-person withdrawal, returned item, or other electronic means</i> )	Per Item	\$30.00 \$120.00
Account Research Charges	Per Hour ( <i>Minimum charge one hour</i> )	\$35.00
Individual Retirement Account (IRA)	Annual Fee	\$40.00
Individual Retirement Account (IRA) Transfer or Termination Fee	Per Account	\$30.00
Certification of Deposit Letter	Per Letter	\$30.00
Legal Process Charges ( <i>Levies, Garnishment or Writs</i> )	Per Item	\$100.00
Wire Transfer Charges (Incoming)	Per Wire	\$15.00
Wire Transfer Charges (Outgoing) ( <i>Cut-off time is 12:00p noon PST</i> )	Per Wire	\$30.00
Account Closure within 90 days	Per account	\$30.00
<b>Miscellaneous Items</b>		
Check Copies (Front & Back)	Per Item	\$5.00
Copies of Account Statements	Per Statement	\$5.00
Counter Checks	Per Sheet (3 checks)	\$3.00
ATM/DEBIT Card Replacement	Per Card	\$20.00

## Loan-to-Deposit Ratios

12 CFR 25.43(b)(3); 12 CFR 228.43(b)(3); 12 CFR 345.43(b)(3); 12 CFR 195.43(b)(3)

For Small Banks, the loan-to-deposit ratio for each quarter of the prior calendar year and, at its option, additional data on its loan-to-deposit ratio.

Date	Net Loans & Leases to Deposits
2024 4 <sup>th</sup> Quarter, December 31, 2024	81.93%
2024 3 <sup>rd</sup> Quarter, September 30, 2024	74.51%
2024 2 <sup>nd</sup> Quarter, June 30, 2024	88.07%
2024 1 <sup>st</sup> Quarter, March 31, 2024	74.54%

Data Source: Bank's UBPR Summary Liquidity Ratios, accessed from the [FFIEC's Data Repository](#) on March 14, 2025

## CRA Performance Evaluation

12 CFR 25.43(a)(2); 12 CFR 228.43(a)(2); 12 CFR 345.43(a)(2); 12 CFR 195.43(a)(2)

A copy of the public section of the Bank's most recent CRA performance evaluation must be placed in the public file within 30 business days after receipt.

April 2, 2024, see the Appendix or access it online on the [OCC Website](#).

## CRA Strategic Plan

12 CFR 25.43(b)(4); 12 CFR 228.43(b)(4); 12 CFR 345.43(b)(4); 12 CFR 195.43(b)(4)

For banks approved to be assessed under a strategic plan, the public file must also contain a copy of the Plan. The bank need not include information submitted on a confidential basis in conjunction with the Plan.

*Not Applicable*

## HMDA Disclosure Statement

12 CFR 25.43(b)(2); 12 CFR 228.43(b)(2); 12 CFR 345.43(b)(2); 12 CFR 195.43(b)(2)

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

The Bank became an HMDA Reporter in 2024 for the 2023 data period. The Bank's HMDA Disclosure Reports are available on the Consumer Financial Protection Bureau's website, <https://ffiec.cfpb.gov/data-publication/disclosure-reports>.

**Area Assessment Maps and Income Demographics**

12 CFR 25.43(a)(6); 12 CFR 228.43(a)(6); 12 CFR 345.43(a)(6); 12 CFR 195.43(a)(6)

A map of each assessment area showing the area's boundaries to identify the geographies within the assessment area, either on the map or in a separate list



*The Bank's CRA Assessment Area has been designated as six Northern California counties: Alameda, Contra Costa, Santa Clara, San Francisco, San Mateo, and Solano. Our main office is located in Oakland, California, which is in Alameda County and part of the San Jose-San Francisco–Oakland–Fremont Combined Statistical Area. Since most of our customers and clients live and do business in these six counties, we consider it our assessment area. Refer to the Appendix for the Income Demographics.*



## CRA Public File

### Additional Information

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

*None*



## Appendix



## **PUBLIC DISCLOSURE**

April 2, 2024

### **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

Gateway Bank, F.S.B.  
Charter Number 708857

360 8<sup>th</sup> Street  
Oakland, CA 94607

Office of the Comptroller of the Currency

San Francisco Office  
25 Jessie Street, 16<sup>th</sup> Floor  
San Francisco, CA 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 safe and sound operation of the institution. This evaluation is not, and should not be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

## Table of Contents

Overall CRA Rating.....	1
Description of Institution .....	2
Scope of the Evaluation .....	3
Discriminatory or Other Illegal Credit Practices Review .....	4
State Rating.....	5
State of California .....	5
Community Development.....	11
Appendix A: Scope of Examination .....	A-1
Appendix B: Summary of MMSA and State Ratings.....	B-1
Appendix C: Definitions and Common Abbreviations.....	C-1
Appendix D: Tables of Performance Data.....	D-1

## Overall CRA Rating

**Institution’s CRA Rating:** This institution is rated **Satisfactory**.

**The lending test is rated:** Satisfactory.

The overall performance of Gateway Bank, F.S.B. (Gateway or bank) reflects satisfactory responsiveness to community credit needs. The major factors that support this rating include:

- The loan-to-deposit (LTD) ratio is reasonable.
- The bank originated a majority of loans inside its assessment area (AA).
- The geographic distribution of loans reflects excellent distribution throughout the AA.
- Lending activities represent reasonable distribution of loans to individuals of different income levels and borrowers of different sizes.

### Loan-to-Deposit Ratio

Considering the bank’s size, financial condition, and AA credit needs, the LTD ratio is reasonable.

Examiners analyzed the bank's quarterly average LTD ratio for the 17 quarters since the prior Community Reinvestment Act (CRA) examination. Gateway's average LTD ratio for this period was 85.6 percent, and it ranged from a low of 63.7 percent to a high of 109.3 percent.

For purposes of comparison, we selected two financial institutions within the AA that are similar in size and have a limited number of branches. The combined average quarterly LTD ratio for these institutions over the same period was 82.7 percent. Their average LTD ratios ranged from a low of 67.3 percent to a high of 98.1 percent.

### Lending in Assessment Area

A majority of the bank’s loans are inside its AA.

The bank originated and purchased 57.5 percent of the number and 45.1 percent of the dollar volume of loans inside the AA during the evaluation period. This analysis is performed at the bank, rather than the AA, level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria. Lending test conclusions are based upon loans originated and purchased inside the AA.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	7	35.0	13	65.0	20	5,451	43.0	7,420	57.0	12,671
Small Business	16	80.0	4	20.0	20	651	76.5	200	23.5	851
Total	23	57.5	17	42.5	40	6,102	45.1	7,420	54.9	13,522

*Source: Evaluation Period: 1/1/2021 - 12/31/2023 Bank Data. Due to rounding, totals may not equal 100.0.*

## Description of Institution

Gateway Bank was established in 1990; is headquartered in Oakland, California; and is a federally chartered thrift and minority depository institution. Gateway does not have a holding company, affiliates, or any operating subsidiaries; nor does it intend to propose any.

Gateway primarily serves the Asian American community in the San Francisco Bay Area with strategic plans to grow into Contra Costa County and the Oakland Foothills. Loan products include purchased 1-4 family first mortgage, multifamily, and other commercial real estate loans. Deposit offerings consist of business and personal demand deposit accounts (DDA), interest-bearing DDAs and money market deposit accounts (MMDA), passbook savings accounts, and business and consumer certificates of deposit. Other products and services offered include limited remote deposit capture (RDC) and safe deposit boxes.

Gateway operates one full-service branch office in Oakland, California, which is in a low-income census tract (CT). There were no branch openings or closings during the evaluation period.

As of December 31, 2023, the bank reported total assets of \$197.7 million, total liabilities of \$169.7 million, and total capital of \$28 million. Total loans equaled \$148.3 million, or 87 percent of total assets. The loan portfolio (by dollar volume) is comprised of 100 percent real estate loans.

The table below shows the composition of the loan portfolio.

<b>Gateway Bank, FSB</b>		
<b>Loan Portfolio Composition as of 12/31/2023</b>		
<b>Loan Type</b>	<b>Amount (\$000)</b>	<b>% of Loan Portfolio</b>
Permanent Mortgage Loans		
-Single Family	124,390	83.9
-Nonresidential RE and Land	18,556	12.5
-Multifamily	5,313	3.6
<b>Total</b>	<b>148,259</b>	<b>100.0</b>
<i>Source: Call Report as of 12/31/2023.</i>		

The bank historically originated or purchased single-family (1-to-4 unit) residential mortgage loans. During the evaluation period, the bank was subject to regulatory restrictions that impacted its loan volume. On November 16, 2020, the OCC issued a Cease-and-Desist Order to the bank. The Order is a public document with certain mandates including specific capital requirements. These limitations and overall business conditions contributed to the low lending volume during the evaluation period. The bank originated a few mortgage loans but mostly purchased pools of mortgage loans during the evaluation period.

Gateway received a “Satisfactory” rating under the small bank CRA procedures at the prior CRA examination dated January 6, 2020.

## Scope of the Evaluation

### Evaluation Period/Products Evaluated

The Office of the Comptroller of the Currency (OCC) evaluated the bank's performance under the Small Bank CRA examination procedures, with an evaluation period of January 1, 2021, through December 31, 2023. Due to 2020 Census changes, this evaluation includes a split analysis period, which is 2021 and 2022-2023.

For performance in 2021, examiners analyzed small loans to businesses, as these loans accounted for the majority of loans originated in that year. In 2021, the bank participated in the Small Business Association's (SBA) Paycheck Protection Program (PPP) in response to the significant impact COVID-19 pandemic had on economies across the United States and are addressed in this evaluation. In 2021, the bank originated 613 PPP loans, totaling \$34.8 million. The bank originated PPP loans to existing customers as well as non-customers in California. Examiners manually sampled 24 small loans to businesses originated during this period. Examiners compared loans originated during this period to 2021 Dunn & Bradstreet (D&B) Data and 2021 CRA aggregate data.

For performance in 2022-2023, examiners analyzed home mortgage loans, as these loans accounted for the majority of loans originated during that period. Examiners manually sampled 33 home mortgage loans originated or purchased during this period. Examiners compared loans originated during this period to 2020 U.S. Census data and 2022 Home Mortgage Disclosure Act (HMDA) aggregate data.

### Selection of Areas for Full-Scope Review

The bank's single AA was selected for a full-scope review. For purposes of this evaluation, bank delineated AAs located within the same metropolitan statistical area (MSA), multistate metropolitan statistical area (MMSA), or combined statistical area (CSA) are combined and evaluated as a single AA. Similarly, bank delineated non-MSA AAs within the same state are combined and evaluated as a single area. These combined AAs may be evaluated as full- or limited-scope. Please refer to the "Scope" section under each State Rating for details regarding how full-scope AAs were selected. Please refer to Appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

### Ratings

The bank's overall rating is based on performance in the State of California, specifically performance in the bank's one AA of the San Jose-San Francisco-Oakland CSA.

Please refer to the "Scope" section under each state and MMSA Rating section for details regarding how the areas were weighted in arriving at the respective ratings.

## **Discriminatory or Other Illegal Credit Practices Review**

Pursuant to 12 CFR 25.28(c) respectively, in determining a national bank's or federal savings association's CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any AA by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Consumer Financial Protection Bureau, as applicable.

The OCC has not identified that this institution has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

The OCC will consider any information that this institution engaged in discriminatory or other illegal credit practices, identified by or provided to the OCC before the end of the institution's next performance evaluation in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this performance evaluation.

## State Rating

### State of California

**CRA rating for the State of California:** Satisfactory.

**The Lending Test is rated:** Satisfactory.

The major factors that support this rating include:

- The geographic distribution of loans reflects reasonable distribution throughout the AA.
- Lending activities represent reasonable distribution among businesses of different sizes.

### Description of Institution's Operations in California

The San Jose-San Francisco-Oakland, CA CSA AA included six of the nine counties within the CSA. This included the counties of Alameda, Contra Costa, San Francisco, San Mateo, Santa Clara, and Solano. In 2023, the AA consisted of 1,547 CTs: 124 low-income; 353 moderate-income; 542 middle-income; and 485 upper-income. In addition, 43 CTs did not report data and were listed as unknown. The bank's branch is in Oakland, California, in a low-income CT. The AA does not arbitrarily exclude low- or moderate-income (LMI) geographies.

Competition in the AA during the evaluation period was strong. As of June 30, 2023, the Federal Deposit Insurance Corporation (FDIC) Deposit Market Share report indicated the bank's deposits inside the AA totaled \$176 million and ranked 53rd in the deposit market share with 0.03 percent of the AA's deposits. A total of 77 financial institutions, with a combined 1,165 branches, competed for over \$619.1 billion of insured deposits in the AA. This includes three nationwide mega-banks with 560 branches that account for 69.4 percent of total deposit market share and representing \$429.9 billion in deposits.

#### ***Oakland-Fremont-Berkeley, CA Metropolitan Division (MD)***

Per the Moody's Analytics report dated March 9, 2023, growth will decrease and stay in line with the U.S., but manufacturing will start to rebuild momentum. Despite the technology industry issues, key advantages such as an educated workforce and lower costs than its neighbors will support growth. However, the outflow of the population will persist and limit upside potential. Top industries include the federal government, technology, and healthcare. The largest employer is the University of California. Other top employers include Western Digital and Chevron Corporation with over 10,000 employees.

#### ***San Francisco-Redwood City-South San Francisco, CA MD***

Per the Moody's Analytics report dated July 5, 2023, San Francisco-Redwood City-South San Francisco MD growth will decrease in the coming year. The technology industry will remain the key driver, but growth will slow. Long term, key advantages such as an educated workforce and the appeal of urban life will reassert themselves and keep the area from underperforming. The largest employer is the University of California. Other top employers include Salesforce, Wells Fargo Bank N.A., and Kaiser Permanente.

#### ***San Jose-Sunnyvale-Santa Clara MSA***

Per the Moody's Analytics report dated November 2023, San Jose-Sunnyvale-Santa Clara MSA growth will decrease and stay in line with the U.S. economy. The technology industry represents an increased risk until monetary policy eases and uncertainty in the field decreases. The commercial real estate



market will continue to be unsteady. Long term, a highly skilled workforce, high concentration of technology companies, and entrepreneurship will continue to draw individuals despite high costs of living. Steady job gains and above-average income growth persists. The largest employers include Cisco Systems, Inc., Alphabet Inc., and eBay Inc., employing over 10,000 individuals each.

### ***Vallejo, CA***

Per the Moody's Analytics report dated November 17, 2022, Vallejo growth will lag compared to California over the next few quarters. The healthcare industry will struggle to add to payrolls, and consumer services will also face similar issues. The military presence will stabilize the area. Long term, the area will follow the trends in the state but underperform the nation, as migration and population growth trends are underperforming. The largest employer is Travis Air Force Base with over 10,000 employees. Other top employers include Kaiser Permanente and NorthBay Healthcare System, both employing less than 5,000 individuals each.

Examiners conducted a community contact interview with a Professor of Accounting who represents a local small business development corporation. This organization provides services to small businesses, as defined by the SBA, within the Alameda and Contra Costa Counties. The contact indicated that conditions for small businesses has been vicious since the beginning of the pandemic, which has caused an increase in crime and impacted revenues for small businesses. This has led to an increase in defaults on loans for small businesses, and lenders have not been able to create payment plans or provide loan modifications. The organization is going to host its first Capital Summit to discuss programs for raising capital and to facilitate communications between small businesses and financial institutions regarding their small business programs.

The information in the following tables provide the demographic for the six counties in the bank’s AA for 2021 and 2023.

<b>Table A – Demographic Information of the Assessment Area</b>						
<b>Assessment Area: 2021 San Jose-San Francisco-Oakland CSA</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	1,392	11.1	21.7	32.0	33.9	1.3
Population by Geography	6,564,447	10.5	22.0	33.8	33.2	0.4
Housing Units by Geography	2,451,943	10.3	20.9	33.6	34.8	0.4
Owner-Occupied Units by Geography	1,264,347	4.6	16.8	34.8	43.7	0.1
Occupied Rental Units by Geography	1,057,279	16.5	25.6	32.5	24.7	0.8
Vacant Units by Geography	130,317	14.9	21.7	31.5	31.0	0.9
Businesses by Geography	673,806	10.2	17.9	30.4	41.0	0.6
Farms by Geography	9,688	7.8	18.0	34.4	39.7	0.2
Family Distribution by Income Level	1,532,220	24.2	15.9	18.3	41.7	0.0
Household Distribution by Income Level	2,321,626	26.0	14.9	16.5	42.7	0.0
Median Family Income MSA - 36084 Oakland-Berkeley-Livermore, CA		\$93,822	Median Housing Value			\$641,089
Median Family Income MSA - 41884 San Francisco-San Mateo-Redwood City, CA		\$103,742	Median Gross Rent			\$1,559
Median Family Income MSA - 41940 San Jose-Sunnyvale-Santa Clara, CA MSA		\$107,126	Families Below Poverty Level			7.4%
Median Family Income MSA - 46700 Vallejo, CA MSA		\$77,061				
<i>Source: 2015 ACS and 2021 D&amp;B Data                      Due to rounding, totals may not equal 100.0%                      (*) The NA category consists of geographies that have not been assigned an income classification.</i>						

<b>Table A – Demographic Information of the Assessment Area</b>						
<b>Assessment Area: 2023 San Jose-San Francisco-Oakland CSA</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	1,547	8.0	22.8	35.0	31.3	2.8
Population by Geography	6,876,437	7.4	23.2	36.4	31.4	1.5
Housing Units by Geography	2,526,154	6.9	21.4	36.8	33.2	1.7
Owner-Occupied Units by Geography	1,320,968	3.2	18.1	38.3	39.8	0.6
Occupied Rental Units by Geography	1,062,502	11.3	25.7	35.4	24.7	2.8
Vacant Units by Geography	142,684	8.0	19.8	34.2	35.1	2.9
Businesses by Geography	841,567	6.0	18.1	32.7	39.2	4.0
Farms by Geography	11,921	5.4	20.4	35.1	37.3	1.8
Family Distribution by Income Level	1,585,609	23.2	16.4	19.0	41.5	0.0
Household Distribution by Income Level	2,383,470	25.5	14.9	17.4	42.2	0.0
Median Family Income MSA - 36084 Oakland-Berkeley-Livermore, CA		\$123,312	Median Housing Value			\$956,955
Median Family Income MSA - 41884 San Francisco-San Mateo-Redwood City, CA		\$143,526	Median Gross Rent			\$2,113
Median Family Income MSA - 41940 San Jose-Sunnyvale-Santa Clara, CA MSA		\$145,548	Families Below Poverty Level			5.2%
Median Family Income MSA - 46700 Vallejo, CA MSA		\$95,438				
<i>Source: 2020 U.S. Census and 2023 D&amp;B Data. Due to rounding, totals may not equal 100.0%. (* The NA category consists of geographies that have not been assigned an income classification.</i>						

## Scope of Evaluation in California

The rating for the state of California is based on a full-scope review of the bank's single AA. As indicated in the "Evaluation Period/Products Evaluated" section of this evaluation, small loans to businesses were analyzed for 2021, and home mortgages were analyzed for 2022-2023.

## LENDING TEST

The bank's performance under the Lending Test in California is rated Satisfactory.

## Conclusions for Areas Receiving a Full-Scope Review

Based on a full-scope review of the sole AA, the bank's lending performance is satisfactory.

## Distribution of Loans by Income Level of the Geography

Overall, the bank exhibits excellent geographic distribution of loans in the state.

***Home Mortgage Loans***

Please refer to Table O in the State of California section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

For 2022-23, the geographic distribution of home mortgage loans was excellent. The percentage of home mortgage loans originated or purchased in both low- and moderate-income geographies exceeded both the percentage of owner-occupied housing units located in those geographies and the aggregate percentage of all reporting lenders.

***Small Loans to Businesses***

Please refer to Table Q in the State of California section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

For 2021, the geographic distribution of small loans to businesses was excellent. The percentage of small loans to businesses originated or purchased in both low- and moderate-income geographies exceeded both the percentage of businesses located in those geographies and the aggregate percentage of all reporting lenders.

***Lending Gap Analysis***

The OCC reviewed summary reports and maps and analyzed the bank's home mortgage and small business lending activity over the evaluation period to identify any gaps in geographic distribution of loans. The OCC did not identify any unexplained conspicuous gaps in the bank's AA.

**Distribution of Loans by Income Level of the Borrower**

Overall, the bank exhibits a reasonable distribution of loans to individuals of different income levels and businesses and farms of different sizes, given the product lines offered by the bank.

***Home Mortgage Loans***

Please refer to Table P in the State of California section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

For 2022-23, the distribution of home mortgage loans among individuals of different income levels was reasonable. There were no loans originated or purchased to low-income borrowers. The percentage of home mortgage loans originated or purchased to moderate- income borrowers was below the percentage of those families in the AA and exceeded the aggregate percentage of all reporting lenders. Due to the high median housing prices in the AA, it is difficult for low- and moderate-income borrowers to afford home mortgages. The aggregate data reflects low percentages originated in LMI CTs.

### ***Small Loans to Businesses***

Please refer to Table R in the State of California section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to businesses.

The distribution of loans to businesses of different sizes was reasonable. The percentage of loans to small businesses originated or purchased was significantly below both the percentage of small businesses in the AA and the aggregate percentage of all reporting lenders.

However, the overwhelming majority of the small loans to business originated in 2021 were PPP loans. These loans did not require collection of Gross Annual Revenue (GAR) data. Examiners performed additional analysis using loan size as a proxy for revenue of the borrower.

The table below shows that approximately 99.7 percent of the number of loans originated and purchased by the bank were in amounts equal to or less than \$1 million. This represents excellent distribution in the bank's AA. In addition, 85 percent were loans in amounts equal to or less than \$100,000, reflecting responsiveness to lending needs of small businesses.

<b>Borrower Distribution of Loans to Businesses by Loan Size in San Jose-San Francisco-Oakland CSA AA</b>				
<b>Loan Size (000's)</b>	<b>Number of Loans</b>	<b>Percent of Number</b>	<b>Dollar Volume of Loans</b>	<b>Percent of Dollar Volume</b>
\$0 - \$100,000	521	85.0	13,618	39.1
\$100,001 - \$250,000	70	11.4	10,806	31.1
\$250,001 - \$500,000	16	2.6	5,521	15.9
\$500,001 - \$1,000,000	4	0.7	2,391	6.9
<b>Total</b>	<b>611</b>	<b>99.7</b>	<b>32,336</b>	<b>93.0</b>
Over \$1,000,000	2	0.3	2,452	7.0

The SBA Payment Protection Program ended on May 31, 2021, which resulted in the bank's small loans to businesses to diminish.

### **Responses to Complaints**

During the evaluation period, Gateway Bank did not receive any complaints relative to its CRA performance.

## COMMUNITY DEVELOPMENT

Based on a full-scope review, the bank exhibits adequate responsiveness to community development needs in the state through qualified investments, and community development services, as appropriate, considering the bank’s capacity and the need and availability of such opportunities for community development in the assessment area. Performance related to community development activities had a neutral effect on the bank’s rating.

### Qualified Investments and Community Development Services

#### Number and Amount of Qualified Investments

Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
San Jose-San Francisco-Oakland CSA	0	\$0.00	2	\$4,032	2	100.0	\$4,032	100.0	0	\$0.00

\* Prior Period Investments means investments made in a previous evaluation period that are outstanding as of the examination date.

\*\* Unfunded Commitments means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

#### Extent to Which the Bank Provides Community Development Services

Qualified community development (CD) services and donations represent a commitment to serving community needs. We reviewed the donations, services, and investments from January 1, 2021, through December 31, 2023. During the review period, the bank donated \$20,000 and served 12 hours across four community organizations.

## Appendix A: Scope of Examination

---

The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the MSAs and non-MSAs that received comprehensive examination review, designated by the term “full-scope,” and those that received a less comprehensive review, designated by the term “limited-scope.”

<b>Time Period Reviewed:</b>	01/01/2021 to 12/31/2023	
<b>Bank Products Reviewed:</b>	Home mortgage loans Small business loans Qualified investments, donations, and community development services	
<b>Affiliate(s)</b>	<b>Affiliate Relationship</b>	<b>Products Reviewed</b>
NA	NA	NA
<b>List of Assessment Areas and Type of Examination</b>		
<b>Rating and Assessment Areas</b>	<b>Type of Exam</b>	<b>Other Information</b>
San Jose-San Francisco-Oakland CSA	Full Scope	Counties: Alameda, Contra Costa, San Francisco, San Mateo, Santa Clara, and Solano.

## Appendix B: Summary of MMSA and State Ratings

---

RATINGS	Gateway Bank, F.S.B.
Overall Bank:	Lending Test Rating
Gateway Bank, F.S.B.	Satisfactory
State:	
California	Satisfactory



## Appendix C: Definitions and Common Abbreviations

---

The following terms and abbreviations are used in this performance evaluation, including the CRA tables. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

**Affiliate:** Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. For example, a bank subsidiary is controlled by the bank and is, therefore, an affiliate.

**Aggregate Lending (Aggt.):** The number of loans originated and purchased by all reporting lenders (HMDA or CRA) in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

**Census Tract (CT):** A small, relatively permanent statistical subdivision of a county delineated by a local committee of census data users for the purpose of presenting data. Census tracts nest within counties, and their boundaries normally follow visible features, but may follow legal geography boundaries and other non-visible features in some instances, Census tracts ideally contain about 4,000 people and 1,600 housing units.

**Combined Statistical Area (CSA):** A geographic entity consisting of two or more adjacent Core Based Statistical Areas with employment interchange measures of at least 15. An employment interchange measure is a measure of ties between two adjacent entities. The employment interchange measure is the sum of the percentage of workers living in the smaller entity who work in the larger entity and the percentage of employment in the smaller entity that is accounted for by workers who reside in the larger entity.

**Community Development (CD):** 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 Small Business Administration Development Company or Small Business Investment Company programs size eligibility standards or have gross annual revenues of \$1 million or less; or activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas.

**Community Reinvestment Act (CRA):** The statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its entire community, including LMI areas, consistent with the safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

**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, 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, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

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

**Home Mortgage Disclosure Act (HMDA):** The statute that requires certain mortgage lenders that conduct business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants, the amount of loan requested, the disposition of the application (e.g., approved, denied, and withdrawn), the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

**Home Mortgage Loans:** A closed-end mortgage loan or an open-end line of credit as these terms are defined under 12 CFR 1003.2, and that is not an excluded transaction under 12 CFR 1003.3(c)(1) through (c)(10) and (c)(13).

**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, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

**Low-Income Individual:** Individual income that is less than 50 percent of the area median income.

**Low Income Geography:** A census tract with a median family income that is less than 50 percent.

**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 state/assessment area.

**Median Family Income (MFI):** The median income determined by the U.S. Census Bureau every five years and used to determine the income level category of geographies. The median is the point at which half of the families have income above, and half below, a range of incomes. Also, the median income determined by the Federal Financial Institutions Examination Council (FFIEC) annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above, and half below, a range of incomes.

**Metropolitan Division:** As defined by Office of Management and Budget, a county or group of counties within a Core Based Statistical Area that contains an urbanized population of at least 2.5 million. A Metropolitan Division consists of one or more main/secondary counties that represent an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

**Metropolitan Statistical Area:** An area, defined by the Office of Management and Budget, as a core based statistical area associated with at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

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

**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.

**Rating Area:** A rated area is a state or multi-state metropolitan statistical 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 multi-state metropolitan statistical area, the institution will receive a rating for the multi-state metropolitan statistical 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) 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.

**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.

**Tier 1 Capital:** The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

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

## Appendix D: Tables of Performance Data

---

### Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan statistical areas, if applicable, are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (please refer to Appendix A: Scope of the Examination). For purposes of reviewing the Lending Test tables, the following are applicable: (1) purchased are treated as originations; and (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA-reporting lenders in the MMSA/AA. Deposit data are compiled by the FDIC and are available as of June 30<sup>th</sup> of each year. Tables without data are not included in this PE.

The following is a listing and brief description of the tables included in each set:

- Table O. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.
- Table P. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/assessment area. The table also presents aggregate peer data for the years the data is available.
- Table Q. Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses that were originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because aggregate small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank’s assessment area.
- Table R. Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to: 1) the percentage distribution of businesses with revenues of greater than \$1 million; and, 2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2022-23	
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	
2022-2023 San Jose-San Francisco-Oakland CSA	20	16,105	100.0	156,745	3.2	5.0	3.5	18.1	40.0	18.3	38.3	25.0	39.0	39.8	25.0	38.6	0.6	5.0	0.6	
<i>Source: 2020 U.S. Census; 01/01/2022 - 12/31/2023 Bank Data; 2022 HMDA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%.</i>																				

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2022-23	
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers			
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	
2022-2023 San Jose-San Francisco-Oakland CSA	20	16,105	100.0	156,745	23.2	0.0	5.8	16.4	10.0	11.7	19.0	15.0	18.5	41.5	75.0	51.3	0.0	0.0	12.7	
<i>Source: 2020 U.S. Census; 01/01/2022 - 12/31/2023 Bank Data; 2022 HMDA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%.</i>																				

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2021		
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts				
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate		
2021 San Jose-San Francisco-Oakland CSA	20	772	100.0	240,074	10.2	25.0	9.6	17.9	30.0	18.6	30.4	25.0	32.1	41.0	20.0	39.2	0.6	0.0	0.4		

Source: 2021 D&B Data; 01/01/2021 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues												2021	
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available			
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans		
2021 San Jose-San Francisco-Oakland CSA	20	772	100.0	240,074	88.6	5.0	48.1	4.3	0.0	7.1	95.0		

Source: 2021 D&B Data; 01/01/2021 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

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

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



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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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



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

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

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

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

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

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

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

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

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

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

2024 FFIEC Census Report - Summary Census Demographic Information

State: 06 - CALIFORNIA (CA)

County: 013 - CONTRA COSTA COUNTY



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

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

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

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

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

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



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

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

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

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

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

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

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

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

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

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

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

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

2024 FFIEC Census Report - Summary Census Demographic Information

State: 06 - CALIFORNIA (CA)

County: 075 - SAN FRANCISCO COUNTY



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

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

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

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



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

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

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

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

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

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

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

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

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

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

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

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

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

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

2024 FFIEC Census Report - Summary Census Demographic Information

State: 06 - CALIFORNIA (CA)

County: 081 - SAN MATEO COUNTY



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

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



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

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

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

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

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

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

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

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

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

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

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

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

2024 FFIEC Census Report - Summary Census Demographic Information

State: 06 - CALIFORNIA (CA)

County: 085 - SANTA CLARA COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	085	5001.00	Middle	No	82.16	\$180,400	\$148,217	\$119,583	7969	81.90	6527	1134	1892
06	085	5002.00	Middle	No	111.16	\$180,400	\$200,533	\$161,800	5281	70.57	3727	692	1112
06	085	5003.00	Middle	No	91.36	\$180,400	\$164,813	\$132,986	4765	64.22	3060	754	1042
06	085	5004.00	Moderate	No	72.01	\$180,400	\$129,906	\$104,821	2476	59.09	1463	355	591
06	085	5005.00	Middle	No	106.49	\$180,400	\$192,108	\$155,000	5506	53.43	2942	1557	1947
06	085	5006.00	Upper	No	126.80	\$180,400	\$228,747	\$184,560	5548	57.71	3202	834	1308
06	085	5008.00	Middle	No	109.13	\$180,400	\$196,871	\$158,839	4669	65.45	3056	591	435
06	085	5009.01	Middle	No	91.95	\$180,400	\$165,878	\$133,843	4011	71.03	2849	447	205
06	085	5009.02	Low	No	28.07	\$180,400	\$50,638	\$40,865	4957	60.56	3002	7	147
06	085	5010.00	Low	No	31.39	\$180,400	\$56,628	\$45,697	5468	76.50	4183	244	915
06	085	5011.01	Moderate	No	70.80	\$180,400	\$127,723	\$103,051	4305	72.57	3124	449	758
06	085	5011.02	Moderate	No	74.18	\$180,400	\$133,821	\$107,969	4437	79.38	3522	851	1315
06	085	5012.00	Moderate	No	64.26	\$180,400	\$115,925	\$93,542	4129	79.24	3272	557	1279
06	085	5013.00	Middle	No	104.17	\$180,400	\$187,923	\$151,625	3786	57.26	2168	558	939
06	085	5014.01	Low	No	37.78	\$180,400	\$68,155	\$55,000	3496	88.19	3083	311	435
06	085	5014.02	Moderate	No	60.40	\$180,400	\$108,962	\$87,917	2962	83.42	2471	327	677
06	085	5015.01	Low	No	47.52	\$180,400	\$85,726	\$69,167	4392	95.58	4198	620	1048
06	085	5015.02	Low	No	41.46	\$180,400	\$74,794	\$60,357	4734	86.88	4113	685	1251
06	085	5016.01	Moderate	No	62.82	\$180,400	\$113,327	\$91,438	3728	72.59	2706	296	662
06	085	5016.02	Low	No	25.31	\$180,400	\$45,659	\$36,851	3441	82.36	2834	147	442
06	085	5017.00	Low	No	35.64	\$180,400	\$64,295	\$51,875	5155	87.04	4487	304	942
06	085	5018.00	Middle	No	104.28	\$180,400	\$188,121	\$151,781	4852	63.69	3090	991	1844
06	085	5019.01	Upper	No	171.76	\$180,400	\$309,855	\$250,001	2918	69.57	2030	520	562
06	085	5019.02	Middle	No	99.68	\$180,400	\$179,823	\$145,086	4176	69.23	2891	277	348
06	085	5020.01	Middle	No	91.81	\$180,400	\$165,625	\$133,636	5010	70.54	3534	782	1499
06	085	5020.02	Moderate	No	55.31	\$180,400	\$99,779	\$80,506	5166	81.44	4207	503	960

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	085	5021.01	Middle	No	90.47	\$180,400	\$163,208	\$131,691	5101	58.67	2993	1314	1817
06	085	5021.03	Moderate	No	60.06	\$180,400	\$108,348	\$87,420	4449	78.80	3506	316	918
06	085	5021.04	Unknown	No	0.00	\$180,400	\$0	\$0	2645	72.29	1912	355	500
06	085	5022.02	Middle	No	81.44	\$180,400	\$146,918	\$118,542	3018	42.98	1297	747	954
06	085	5022.03	Middle	No	119.17	\$180,400	\$214,983	\$173,462	4118	59.59	2454	525	786
06	085	5022.04	Low	No	48.68	\$180,400	\$87,819	\$70,853	3220	79.16	2549	0	275
06	085	5023.01	Upper	No	132.99	\$180,400	\$239,914	\$193,571	3338	42.45	1417	827	969
06	085	5023.02	Middle	No	87.74	\$180,400	\$158,283	\$127,713	2995	53.19	1593	445	593
06	085	5024.00	Upper	No	123.98	\$180,400	\$223,660	\$180,455	7235	39.77	2877	2018	2554
06	085	5025.00	Upper	No	151.65	\$180,400	\$273,577	\$220,731	6540	38.23	2500	2029	2378
06	085	5026.01	Upper	No	132.35	\$180,400	\$238,759	\$192,639	2831	32.32	915	838	1003
06	085	5026.03	Upper	No	123.14	\$180,400	\$222,145	\$179,231	2655	38.57	1024	643	960
06	085	5026.04	Moderate	No	72.10	\$180,400	\$130,068	\$104,946	4494	50.96	2290	475	482
06	085	5027.01	Middle	No	84.48	\$180,400	\$152,402	\$122,961	5048	52.97	2674	1074	1734
06	085	5027.03	Middle	No	113.80	\$180,400	\$205,295	\$165,641	4744	52.85	2507	922	1210
06	085	5027.04	Upper	No	128.10	\$180,400	\$231,092	\$186,452	4006	55.27	2214	1002	1317
06	085	5028.00	Upper	No	120.13	\$180,400	\$216,715	\$174,850	4422	50.93	2252	1080	1425
06	085	5029.01	Middle	No	110.79	\$180,400	\$199,865	\$161,261	6250	51.22	3201	1267	1826
06	085	5029.02	Middle	No	111.66	\$180,400	\$201,435	\$162,528	7864	46.44	3652	2592	2854
06	085	5029.03	Upper	No	157.46	\$180,400	\$284,058	\$229,194	5333	41.23	2199	1606	1975
06	085	5029.06	Middle	No	86.61	\$180,400	\$156,244	\$126,071	4848	57.51	2788	876	1264
06	085	5029.07	Middle	No	114.43	\$180,400	\$206,432	\$166,563	3857	46.23	1783	1118	1338
06	085	5029.08	Middle	No	106.15	\$180,400	\$191,495	\$154,500	6951	56.68	3940	1584	2113
06	085	5029.09	Moderate	No	79.40	\$180,400	\$143,238	\$115,568	5324	58.32	3105	1078	1629
06	085	5029.10	Middle	No	91.69	\$180,400	\$165,409	\$133,462	3908	58.29	2278	643	1019
06	085	5030.01	Upper	No	131.50	\$180,400	\$237,226	\$191,406	4430	37.67	1669	1398	1708
06	085	5030.02	Middle	No	117.17	\$180,400	\$211,375	\$170,543	3611	46.41	1676	910	1119
06	085	5030.03	Middle	No	104.59	\$180,400	\$188,680	\$152,237	5218	49.50	2583	1619	1913
06	085	5031.05	Low	No	47.18	\$180,400	\$85,113	\$68,672	2417	92.84	2244	201	466

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



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	085	5031.10	Low	No	40.03	\$180,400	\$72,214	\$58,271	4407	96.57	4256	132	721
06	085	5031.11	Moderate	No	73.39	\$180,400	\$132,396	\$106,827	4739	95.82	4541	702	1188
06	085	5031.12	Low	No	44.88	\$180,400	\$80,964	\$65,329	4379	85.43	3741	473	707
06	085	5031.13	Moderate	No	55.68	\$180,400	\$100,447	\$81,050	4604	88.36	4068	475	961
06	085	5031.16	Middle	No	81.08	\$180,400	\$146,268	\$118,022	5785	76.08	4401	1176	1454
06	085	5031.17	Low	No	49.75	\$180,400	\$89,749	\$72,411	2911	97.63	2842	254	559
06	085	5031.18	Moderate	No	56.73	\$180,400	\$102,341	\$82,574	5223	93.03	4859	548	882
06	085	5031.21	Low	No	36.98	\$180,400	\$66,712	\$53,830	4767	86.22	4110	412	544
06	085	5031.22	Low	No	41.27	\$180,400	\$74,451	\$60,078	4108	89.90	3693	441	658
06	085	5031.23	Low	No	41.72	\$180,400	\$75,263	\$60,735	3889	77.55	3016	526	699
06	085	5031.24	Moderate	No	61.02	\$180,400	\$110,080	\$88,820	4723	82.77	3909	477	1005
06	085	5031.25	Middle	No	98.40	\$180,400	\$177,514	\$143,229	3680	69.48	2557	510	784
06	085	5031.26	Upper	No	125.82	\$180,400	\$226,979	\$183,141	3943	78.29	3087	916	1106
06	085	5031.27	Middle	No	94.04	\$180,400	\$169,648	\$136,875	5065	67.48	3418	1527	1587
06	085	5032.07	Moderate	No	74.17	\$180,400	\$133,803	\$107,955	4115	93.07	3830	724	952
06	085	5032.08	Middle	No	96.12	\$180,400	\$173,400	\$139,911	3737	93.39	3490	587	743
06	085	5032.10	Moderate	No	68.70	\$180,400	\$123,935	\$100,000	4114	94.87	3903	671	1060
06	085	5032.11	Moderate	No	66.43	\$180,400	\$119,840	\$96,696	4731	92.52	4377	813	1191
06	085	5032.12	Moderate	No	70.69	\$180,400	\$127,525	\$102,888	4117	93.59	3853	744	998
06	085	5032.13	Low	No	46.06	\$180,400	\$83,092	\$67,049	4769	94.11	4488	796	1238
06	085	5032.17	Moderate	No	54.08	\$180,400	\$97,560	\$78,717	4406	96.64	4258	556	957
06	085	5032.18	Low	No	41.48	\$180,400	\$74,830	\$60,385	4359	96.65	4213	392	598
06	085	5032.19	Low	No	35.95	\$180,400	\$64,854	\$52,338	2890	95.05	2747	401	619
06	085	5032.20	Moderate	No	56.82	\$180,400	\$102,503	\$82,703	5635	92.32	5202	932	1043
06	085	5032.21	Moderate	No	51.02	\$180,400	\$92,040	\$74,271	2980	95.97	2860	382	480
06	085	5032.22	Low	No	43.30	\$180,400	\$78,113	\$63,027	4691	96.31	4518	885	1216
06	085	5033.04	Moderate	No	59.95	\$180,400	\$108,150	\$87,267	6537	96.05	6279	1026	1455
06	085	5033.05	Moderate	No	62.31	\$180,400	\$112,407	\$90,702	6333	96.76	6128	761	1193

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	085	5033.06	Moderate	No	68.85	\$180,400	\$124,205	\$100,221	4069	97.54	3969	632	874
06	085	5033.12	Middle	No	93.74	\$180,400	\$169,107	\$136,442	3562	78.72	2804	926	1206
06	085	5033.13	Upper	No	126.98	\$180,400	\$229,072	\$184,821	4600	87.61	4030	1200	1265
06	085	5033.15	Middle	No	93.17	\$180,400	\$168,079	\$135,609	7722	93.65	7232	1322	1800
06	085	5033.21	Middle	No	97.10	\$180,400	\$175,168	\$141,339	4571	96.37	4405	1058	1175
06	085	5033.22	Moderate	No	74.30	\$180,400	\$134,037	\$108,148	4310	89.51	3858	825	1156
06	085	5033.23	Middle	No	95.64	\$180,400	\$172,535	\$139,211	4712	91.34	4304	828	1088
06	085	5033.24	Middle	No	110.59	\$180,400	\$199,504	\$160,966	3577	94.58	3383	711	940
06	085	5033.25	Middle	No	106.40	\$180,400	\$191,946	\$154,868	4449	93.82	4174	966	1177
06	085	5033.26	Upper	No	120.58	\$180,400	\$217,526	\$175,515	6625	93.95	6224	1644	1998
06	085	5033.27	Middle	No	94.36	\$180,400	\$170,225	\$137,350	4856	84.27	4092	1073	1319
06	085	5033.29	Upper	No	140.57	\$180,400	\$253,588	\$204,597	3953	91.78	3628	949	1050
06	085	5033.30	Upper	No	171.76	\$180,400	\$309,855	\$250,001	7319	93.47	6841	1849	2032
06	085	5033.31	Middle	No	100.62	\$180,400	\$181,518	\$146,458	3273	68.41	2239	1127	1300
06	085	5033.32	Middle	No	87.32	\$180,400	\$157,525	\$127,107	5435	47.86	2601	2587	2953
06	085	5033.33	Middle	No	117.26	\$180,400	\$211,537	\$170,673	4714	86.27	4067	1109	1318
06	085	5033.36	Middle	No	80.91	\$180,400	\$145,962	\$117,768	3370	94.96	3200	679	858
06	085	5033.37	Moderate	No	71.79	\$180,400	\$129,509	\$104,500	3851	94.68	3646	924	1095
06	085	5033.38	Upper	No	171.76	\$180,400	\$309,855	\$250,001	4726	84.55	3996	1193	1272
06	085	5033.39	Upper	No	171.76	\$180,400	\$309,855	\$250,001	4047	77.04	3118	1246	1298
06	085	5034.01	Moderate	No	58.82	\$180,400	\$106,111	\$85,625	4910	97.27	4776	719	953
06	085	5034.02	Low	No	43.55	\$180,400	\$78,564	\$63,393	4843	97.07	4701	476	709
06	085	5035.04	Moderate	No	62.05	\$180,400	\$111,938	\$90,313	5888	98.13	5778	823	1293
06	085	5035.06	Moderate	No	61.88	\$180,400	\$111,632	\$90,074	6180	96.59	5969	560	1015
06	085	5035.07	Middle	No	82.01	\$180,400	\$147,946	\$119,375	2224	98.52	2191	307	412
06	085	5035.08	Moderate	No	62.76	\$180,400	\$113,219	\$91,346	6172	94.67	5843	928	1228
06	085	5035.09	Middle	No	87.32	\$180,400	\$157,525	\$127,100	3897	94.33	3676	584	825
06	085	5035.10	Moderate	No	57.32	\$180,400	\$103,405	\$83,438	5901	93.65	5526	718	1010
06	085	5035.11	Moderate	No	62.65	\$180,400	\$113,021	\$91,188	3622	94.51	3423	670	843

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	085	5036.01	Low	No	47.89	\$180,400	\$86,394	\$69,712	2993	78.45	2348	315	717
06	085	5036.02	Low	No	49.31	\$180,400	\$88,955	\$71,776	4735	94.13	4457	540	1032
06	085	5037.03	Moderate	No	50.37	\$180,400	\$90,867	\$73,313	3927	98.73	3877	397	776
06	085	5037.07	Moderate	No	63.89	\$180,400	\$115,258	\$92,996	5406	95.39	5157	571	1108
06	085	5037.08	Moderate	No	63.83	\$180,400	\$115,149	\$92,917	2686	95.20	2557	376	597
06	085	5037.09	Low	No	23.24	\$180,400	\$41,925	\$33,837	6878	95.86	6593	490	895
06	085	5037.10	Low	No	34.32	\$180,400	\$61,913	\$49,959	3836	96.48	3701	327	574
06	085	5037.11	Moderate	No	59.64	\$180,400	\$107,591	\$86,806	4632	97.22	4503	363	1003
06	085	5037.12	Low	No	44.61	\$180,400	\$80,476	\$64,934	4217	93.95	3962	313	445
06	085	5037.13	Low	No	35.94	\$180,400	\$64,836	\$52,316	3014	94.79	2857	302	437
06	085	5038.02	Middle	No	82.73	\$180,400	\$149,245	\$120,417	8208	86.98	7139	1307	1902
06	085	5038.03	Moderate	No	69.40	\$180,400	\$125,198	\$101,023	4617	90.88	4196	915	1310
06	085	5038.04	Moderate	No	78.12	\$180,400	\$140,928	\$113,705	5700	89.11	5079	1088	1574
06	085	5039.02	Moderate	No	62.43	\$180,400	\$112,624	\$90,875	6023	90.39	5444	962	1251
06	085	5039.03	Moderate	No	72.46	\$180,400	\$130,718	\$105,466	3289	91.24	3001	488	820
06	085	5040.01	Moderate	No	55.12	\$180,400	\$99,436	\$80,231	6022	93.69	5642	727	1206
06	085	5040.02	Moderate	No	61.91	\$180,400	\$111,686	\$90,109	5908	96.58	5706	797	1267
06	085	5041.01	Moderate	No	65.72	\$180,400	\$118,559	\$95,658	4217	89.59	3778	807	1119
06	085	5041.02	Moderate	No	68.96	\$180,400	\$124,404	\$100,372	5818	91.32	5313	929	1310
06	085	5042.01	Middle	No	111.38	\$180,400	\$200,930	\$162,118	5269	66.31	3494	1282	1679
06	085	5042.02	Middle	No	116.22	\$180,400	\$209,661	\$169,167	4896	69.10	3383	1117	1358
06	085	5043.07	Middle	No	86.55	\$180,400	\$156,136	\$125,977	5722	89.04	5095	1546	1642
06	085	5043.08	Middle	No	106.97	\$180,400	\$192,974	\$155,694	4613	79.90	3686	1136	1359
06	085	5043.11	Upper	No	131.82	\$180,400	\$237,803	\$191,875	8308	90.73	7538	1705	2221
06	085	5043.14	Middle	No	94.87	\$180,400	\$171,145	\$138,086	4745	89.15	4230	1053	1390
06	085	5043.15	Middle	No	100.57	\$180,400	\$181,428	\$146,389	6696	88.44	5922	1607	1930
06	085	5043.16	Middle	No	98.76	\$180,400	\$178,163	\$143,750	4902	92.43	4531	988	1368
06	085	5043.17	Middle	No	95.39	\$180,400	\$172,084	\$138,849	4312	90.45	3900	853	1158

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	085	5043.18	Middle	No	80.07	\$180,400	\$144,446	\$116,548	7427	88.31	6559	1515	1861
06	085	5043.19	Middle	No	87.18	\$180,400	\$157,273	\$126,896	7917	91.16	7217	1699	1924
06	085	5043.20	Middle	No	108.21	\$180,400	\$195,211	\$157,500	2866	88.76	2544	698	929
06	085	5043.21	Middle	No	104.23	\$180,400	\$188,031	\$151,705	5419	90.39	4898	1135	1411
06	085	5043.22	Moderate	No	67.31	\$180,400	\$121,427	\$97,975	5505	88.52	4873	771	1029
06	085	5043.23	Middle	No	83.36	\$180,400	\$150,381	\$121,337	5738	92.21	5291	976	1506
06	085	5044.10	Middle	No	83.46	\$180,400	\$150,562	\$121,484	4282	90.43	3872	747	1155
06	085	5044.11	Middle	No	107.32	\$180,400	\$193,605	\$156,209	5350	86.58	4632	1205	1655
06	085	5044.12	Moderate	No	76.09	\$180,400	\$137,266	\$110,750	4703	92.30	4341	695	1225
06	085	5044.13	Middle	No	110.29	\$180,400	\$198,963	\$160,536	1906	90.92	1733	427	533
06	085	5044.14	Upper	No	130.32	\$180,400	\$235,097	\$189,688	5059	91.52	4630	1260	1596
06	085	5044.15	Upper	No	125.47	\$180,400	\$226,348	\$182,632	5218	86.53	4515	1239	1459
06	085	5044.16	Middle	No	103.28	\$180,400	\$186,317	\$150,326	3758	88.34	3320	767	1127
06	085	5044.18	Middle	No	81.61	\$180,400	\$147,224	\$118,784	4852	92.75	4500	647	932
06	085	5044.21	Middle	No	106.61	\$180,400	\$192,324	\$155,169	4804	89.86	4317	1162	1487
06	085	5044.22	Moderate	No	74.05	\$180,400	\$133,586	\$107,784	3680	91.77	3377	656	884
06	085	5044.23	Middle	No	91.70	\$180,400	\$165,427	\$133,482	2307	80.58	1859	464	573
06	085	5044.24	Middle	No	101.69	\$180,400	\$183,449	\$148,021	4869	87.02	4237	1055	1519
06	085	5045.05	Middle	No	107.61	\$180,400	\$194,128	\$156,635	11204	91.12	10209	1828	1929
06	085	5045.06	Middle	No	90.63	\$180,400	\$163,497	\$131,914	6951	90.12	6264	1060	1169
06	085	5045.07	Middle	No	82.70	\$180,400	\$149,191	\$120,379	5973	89.20	5328	1162	1472
06	085	5045.08	Middle	No	112.37	\$180,400	\$202,715	\$163,566	3810	89.42	3407	377	566
06	085	5045.09	Middle	No	119.42	\$180,400	\$215,434	\$173,816	5600	93.66	5245	631	757
06	085	5045.10	Moderate	No	75.13	\$180,400	\$135,535	\$109,355	4119	94.03	3873	594	905
06	085	5046.01	Moderate	No	58.05	\$180,400	\$104,722	\$84,500	1031	69.16	713	359	428
06	085	5046.02	Moderate	No	65.16	\$180,400	\$117,549	\$94,848	2056	84.34	1734	395	593
06	085	5047.00	Moderate	No	71.85	\$180,400	\$129,617	\$104,583	661	55.98	370	0	131
06	085	5048.02	Moderate	No	78.41	\$180,400	\$141,452	\$114,125	5393	77.64	4187	1024	1397
06	085	5048.05	Middle	No	88.02	\$180,400	\$158,788	\$128,125	7454	65.24	4863	1903	1987

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	085	5048.06	Moderate	No	68.36	\$180,400	\$123,321	\$99,500	2776	83.83	2327	537	788
06	085	5048.07	Upper	No	124.52	\$180,400	\$224,634	\$181,250	6001	76.40	4585	952	1205
06	085	5048.08	Middle	No	110.14	\$180,400	\$198,693	\$160,313	1623	79.98	1298	223	336
06	085	5049.02	Upper	No	147.79	\$180,400	\$266,613	\$215,106	4579	83.64	3830	645	745
06	085	5049.03	Middle	No	106.29	\$180,400	\$191,747	\$154,703	5353	80.48	4308	839	606
06	085	5050.06	Upper	No	124.84	\$180,400	\$225,211	\$181,706	11912	77.74	9260	868	1167
06	085	5050.07	Moderate	No	74.62	\$180,400	\$134,614	\$108,615	3760	80.96	3044	575	951
06	085	5050.10	Middle	No	115.45	\$180,400	\$208,272	\$168,036	4315	81.62	3522	1046	1327
06	085	5050.11	Middle	No	105.18	\$180,400	\$189,745	\$153,092	5413	78.39	4243	446	873
06	085	5050.12	Middle	No	106.34	\$180,400	\$191,837	\$154,785	2861	73.72	2109	0	53
06	085	5050.13	Middle	No	102.13	\$180,400	\$184,243	\$148,661	5705	84.21	4804	3	31
06	085	5050.14	Moderate	No	75.74	\$180,400	\$136,635	\$110,250	6446	78.98	5091	504	631
06	085	5050.15	Middle	No	103.37	\$180,400	\$186,479	\$150,455	4580	80.48	3686	613	702
06	085	5051.00	Moderate	No	68.13	\$180,400	\$122,907	\$99,167	4616	77.88	3595	598	576
06	085	5052.02	Moderate	No	67.98	\$180,400	\$122,636	\$98,947	7715	77.63	5989	743	1123
06	085	5052.03	Upper	No	122.45	\$180,400	\$220,900	\$178,235	5673	59.76	3390	623	992
06	085	5053.01	Middle	No	98.01	\$180,400	\$176,810	\$142,656	5484	79.60	4365	577	878
06	085	5053.02	Middle	No	100.52	\$180,400	\$181,338	\$146,310	4690	69.25	3248	976	1336
06	085	5053.03	Moderate	No	75.11	\$180,400	\$135,498	\$109,333	6127	79.91	4896	792	1214
06	085	5053.04	Upper	No	126.48	\$180,400	\$228,170	\$184,095	3281	68.61	2251	907	1122
06	085	5053.05	Upper	No	123.43	\$180,400	\$222,668	\$179,659	6114	72.10	4408	1214	1564
06	085	5054.01	Middle	No	94.36	\$180,400	\$170,225	\$137,351	6492	78.16	5074	692	1246
06	085	5054.02	Middle	No	111.78	\$180,400	\$201,651	\$162,708	3090	69.64	2152	689	865
06	085	5054.03	Middle	No	112.64	\$180,400	\$203,203	\$163,947	8695	74.30	6460	1165	1672
06	085	5055.00	Moderate	No	73.76	\$180,400	\$133,063	\$107,361	4217	61.51	2594	796	1363
06	085	5056.00	Middle	No	90.01	\$180,400	\$162,378	\$131,016	4338	55.23	2396	305	765
06	085	5057.00	Middle	No	110.46	\$180,400	\$199,270	\$160,781	5738	56.64	3250	523	1451
06	085	5058.00	Middle	No	118.25	\$180,400	\$213,323	\$172,123	4027	52.35	2108	926	1589

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	085	5059.01	Middle	No	103.79	\$180,400	\$187,237	\$151,071	3794	62.86	2385	765	1021
06	085	5059.02	Moderate	No	67.19	\$180,400	\$121,211	\$97,799	3829	59.70	2286	515	771
06	085	5060.00	Middle	No	101.41	\$180,400	\$182,944	\$147,614	4938	60.98	3011	1074	1408
06	085	5061.01	Middle	No	95.52	\$180,400	\$172,318	\$139,032	4829	60.97	2944	904	1513
06	085	5061.02	Upper	No	125.77	\$180,400	\$226,889	\$183,063	4574	66.70	3051	1016	1202
06	085	5061.03	Middle	No	118.58	\$180,400	\$213,918	\$172,604	5052	73.75	3726	1000	1619
06	085	5062.02	Middle	No	114.79	\$180,400	\$207,081	\$167,083	7512	65.59	4927	1737	2172
06	085	5062.03	Middle	No	84.30	\$180,400	\$152,077	\$122,708	7138	83.75	5978	605	813
06	085	5062.04	Upper	No	140.78	\$180,400	\$253,967	\$204,912	6423	75.87	4873	1457	2077
06	085	5063.01	Middle	No	83.51	\$180,400	\$150,652	\$121,551	5631	70.66	3979	588	1380
06	085	5063.02	Middle	No	110.27	\$180,400	\$198,927	\$160,500	6210	62.62	3889	1251	1887
06	085	5063.04	Middle	No	93.15	\$180,400	\$168,043	\$135,582	5412	76.20	4124	584	1135
06	085	5063.05	Moderate	No	54.04	\$180,400	\$97,488	\$78,657	7257	77.90	5653	480	1358
06	085	5064.01	Middle	No	85.55	\$180,400	\$154,332	\$124,524	5096	62.89	3205	618	791
06	085	5064.02	Moderate	No	75.48	\$180,400	\$136,166	\$109,861	5719	62.76	3589	885	1449
06	085	5065.02	Middle	No	86.08	\$180,400	\$155,288	\$125,291	4723	42.81	2022	793	1467
06	085	5065.03	Moderate	No	76.17	\$180,400	\$137,411	\$110,875	6802	56.19	3822	854	1316
06	085	5065.04	Moderate	No	53.04	\$180,400	\$95,684	\$77,212	2712	85.32	2314	53	270
06	085	5065.05	Moderate	No	79.52	\$180,400	\$143,454	\$115,750	4788	79.70	3816	734	824
06	085	5066.01	Middle	No	104.72	\$180,400	\$188,915	\$152,432	4726	66.04	3121	748	1076
06	085	5066.03	Upper	No	153.72	\$180,400	\$277,311	\$223,750	4084	55.09	2250	1024	1544
06	085	5066.04	Upper	No	149.35	\$180,400	\$269,427	\$217,386	7714	60.31	4652	2030	2392
06	085	5066.05	Moderate	No	79.53	\$180,400	\$143,472	\$115,758	4320	67.89	2933	652	1121
06	085	5066.06	Middle	No	81.51	\$180,400	\$147,044	\$118,646	4537	61.56	2793	842	1409
06	085	5067.01	Middle	No	114.39	\$180,400	\$206,360	\$166,500	4093	53.80	2202	1023	1256
06	085	5067.02	Middle	No	101.80	\$180,400	\$183,647	\$148,182	5956	57.91	3449	1046	1559
06	085	5067.03	Middle	No	96.67	\$180,400	\$174,393	\$140,703	3937	48.87	1924	675	1262
06	085	5068.01	Upper	No	125.81	\$180,400	\$226,961	\$183,125	6454	40.21	2595	1249	1743
06	085	5068.02	Middle	No	117.01	\$180,400	\$211,086	\$170,313	5533	46.30	2562	1368	1864

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	085	5068.03	Upper	No	131.44	\$180,400	\$237,118	\$191,321	7357	55.21	4062	1543	2064
06	085	5068.04	Upper	No	131.74	\$180,400	\$237,659	\$191,750	3936	41.46	1632	1231	1547
06	085	5069.00	Upper	No	145.85	\$180,400	\$263,113	\$212,292	8031	33.59	2698	2355	2605
06	085	5070.02	Upper	No	171.76	\$180,400	\$309,855	\$250,001	3012	23.07	695	1084	1182
06	085	5070.03	Upper	No	171.76	\$180,400	\$309,855	\$250,001	2793	28.25	789	885	1309
06	085	5070.04	Upper	No	147.89	\$180,400	\$266,794	\$215,257	4154	27.20	1130	954	1317
06	085	5071.00	Upper	No	128.54	\$180,400	\$231,886	\$187,094	3020	33.11	1000	527	843
06	085	5072.03	Upper	No	123.83	\$180,400	\$223,389	\$180,240	2891	41.96	1213	609	855
06	085	5072.05	Upper	No	144.47	\$180,400	\$260,624	\$210,284	4853	38.12	1850	1543	1638
06	085	5072.06	Upper	No	171.76	\$180,400	\$309,855	\$250,001	2928	34.26	1003	830	976
06	085	5073.01	Upper	No	147.03	\$180,400	\$265,242	\$214,000	6725	56.22	3781	2069	2423
06	085	5073.02	Upper	No	171.76	\$180,400	\$309,855	\$250,001	2883	44.29	1277	741	966
06	085	5074.01	Upper	No	170.04	\$180,400	\$306,752	\$247,500	5709	71.61	4088	1721	1978
06	085	5074.02	Upper	No	133.88	\$180,400	\$241,520	\$194,861	4091	55.83	2284	1138	1451
06	085	5075.00	Upper	No	130.33	\$180,400	\$235,115	\$189,706	5984	72.74	4353	1967	2185
06	085	5076.00	Upper	No	171.76	\$180,400	\$309,855	\$250,001	5815	62.98	3662	1884	2032
06	085	5077.01	Upper	No	128.66	\$180,400	\$232,103	\$187,273	4092	78.37	3207	898	1196
06	085	5077.02	Upper	No	171.76	\$180,400	\$309,855	\$250,001	6107	77.19	4714	1898	2213
06	085	5077.04	Upper	No	147.38	\$180,400	\$265,874	\$214,519	3466	68.41	2371	556	911
06	085	5077.05	Upper	No	171.76	\$180,400	\$309,855	\$250,001	4560	69.56	3172	907	1439
06	085	5078.05	Upper	No	125.90	\$180,400	\$227,124	\$183,257	5180	74.23	3845	772	1343
06	085	5078.06	Middle	No	117.78	\$180,400	\$212,475	\$171,429	5824	87.74	5110	650	1313
06	085	5078.07	Upper	No	152.10	\$180,400	\$274,388	\$221,389	3191	87.65	2797	661	1038
06	085	5078.08	Upper	No	169.71	\$180,400	\$306,157	\$247,014	5674	84.03	4768	1311	1695
06	085	5079.03	Upper	No	161.64	\$180,400	\$291,599	\$235,278	4888	83.84	4098	1557	1807
06	085	5079.04	Upper	No	158.25	\$180,400	\$285,483	\$230,341	3404	79.76	2715	913	1135
06	085	5079.05	Middle	No	116.65	\$180,400	\$210,437	\$169,792	6188	85.92	5317	1046	1295
06	085	5079.06	Upper	No	171.76	\$180,400	\$309,855	\$250,001	4508	84.18	3795	1129	1503

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	085	5080.03	Middle	No	117.83	\$180,400	\$212,565	\$171,500	2266	75.77	1717	476	644
06	085	5080.04	Middle	No	112.66	\$180,400	\$203,239	\$163,975	6561	81.98	5379	964	1629
06	085	5080.05	Upper	No	136.24	\$180,400	\$245,777	\$198,309	4321	77.37	3343	680	650
06	085	5080.06	Upper	No	160.40	\$180,400	\$289,362	\$233,462	3690	79.54	2935	1213	1375
06	085	5081.01	Upper	No	171.76	\$180,400	\$309,855	\$250,001	6726	79.65	5357	1422	1991
06	085	5081.02	Upper	No	153.01	\$180,400	\$276,030	\$222,708	4143	77.07	3193	557	743
06	085	5082.03	Upper	No	147.52	\$180,400	\$266,126	\$214,722	5573	66.77	3721	1154	1652
06	085	5082.04	Upper	No	138.90	\$180,400	\$250,576	\$202,177	4339	71.21	3090	962	1287
06	085	5082.05	Middle	No	112.00	\$180,400	\$202,048	\$163,021	3862	75.01	2897	562	765
06	085	5082.06	Upper	No	146.80	\$180,400	\$264,827	\$213,672	4341	61.97	2690	986	1327
06	085	5083.01	Upper	No	159.16	\$180,400	\$287,125	\$231,659	4689	59.82	2805	1146	1369
06	085	5083.03	Upper	No	137.59	\$180,400	\$248,212	\$200,263	2631	54.05	1422	833	927
06	085	5083.05	Moderate	No	68.41	\$180,400	\$123,412	\$99,583	5103	82.25	4197	249	969
06	085	5083.06	Upper	No	129.08	\$180,400	\$232,860	\$187,880	3192	59.90	1912	799	1013
06	085	5084.01	Upper	No	132.68	\$180,400	\$239,355	\$193,125	7168	62.90	4509	1491	1969
06	085	5084.03	Upper	No	141.27	\$180,400	\$254,851	\$205,625	3092	54.82	1695	755	1011
06	085	5084.04	Upper	No	140.72	\$180,400	\$253,859	\$204,821	6884	62.36	4293	1423	1813
06	085	5085.03	Middle	No	116.34	\$180,400	\$209,877	\$169,344	6909	76.06	5255	680	1340
06	085	5085.05	Upper	No	157.45	\$180,400	\$284,040	\$229,167	4741	66.44	3150	777	1406
06	085	5085.07	Middle	No	119.26	\$180,400	\$215,145	\$173,594	3191	82.14	2621	408	469
06	085	5085.08	Middle	No	102.80	\$180,400	\$185,451	\$149,625	5894	80.62	4752	808	1559
06	085	5085.09	Middle	No	91.01	\$180,400	\$164,182	\$132,466	4231	78.16	3307	69	184
06	085	5085.10	Middle	No	82.42	\$180,400	\$148,686	\$119,961	3428	80.48	2759	416	617
06	085	5086.01	Upper	No	148.14	\$180,400	\$267,245	\$215,625	4169	63.64	2653	931	1300
06	085	5086.02	Middle	No	113.10	\$180,400	\$204,032	\$164,618	5461	64.49	3522	494	1202
06	085	5087.05	Middle	No	108.31	\$180,400	\$195,391	\$157,656	4581	79.81	3656	384	1086
06	085	5087.06	Middle	No	95.38	\$180,400	\$172,066	\$138,828	4505	78.18	3522	696	1072
06	085	5087.07	Middle	No	97.22	\$180,400	\$175,385	\$141,509	4095	77.17	3160	634	1047
06	085	5087.08	Upper	No	141.22	\$180,400	\$254,761	\$205,547	4653	82.21	3825	316	493

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



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	085	5088.00	Moderate	No	79.58	\$180,400	\$143,562	\$115,833	3635	77.69	2824	414	723
06	085	5089.00	Middle	No	84.49	\$180,400	\$152,420	\$122,978	4887	83.32	4072	730	1022
06	085	5090.01	Moderate	No	70.32	\$180,400	\$126,857	\$102,353	3355	79.08	2653	554	692
06	085	5090.02	Moderate	No	76.31	\$180,400	\$137,663	\$111,080	3833	78.22	2998	781	1123
06	085	5091.02	Upper	No	123.64	\$180,400	\$223,047	\$179,970	5094	74.20	3780	795	973
06	085	5091.06	Middle	No	104.26	\$180,400	\$188,085	\$151,750	4678	72.42	3388	466	985
06	085	5091.07	Middle	No	92.18	\$180,400	\$166,293	\$134,167	5242	80.94	4243	25	518
06	085	5091.08	Middle	No	110.10	\$180,400	\$198,620	\$160,250	4654	68.39	3183	668	1221
06	085	5091.09	Upper	No	145.57	\$180,400	\$262,608	\$211,875	5663	65.42	3705	1070	1448
06	085	5091.10	Upper	No	143.66	\$180,400	\$259,163	\$209,107	3633	60.39	2194	428	631
06	085	5091.11	Middle	No	109.11	\$180,400	\$196,834	\$158,819	4326	63.04	2727	631	1025
06	085	5092.01	Upper	No	131.16	\$180,400	\$236,613	\$190,906	5324	59.49	3167	1019	1410
06	085	5092.02	Upper	No	121.52	\$180,400	\$219,222	\$176,875	4655	60.13	2799	888	1280
06	085	5093.02	Middle	No	114.99	\$180,400	\$207,442	\$167,368	3122	47.66	1488	859	1216
06	085	5093.03	Middle	No	116.19	\$180,400	\$209,607	\$169,125	3536	58.17	2057	586	833
06	085	5093.04	Middle	No	118.32	\$180,400	\$213,449	\$172,222	3316	67.37	2234	524	813
06	085	5094.01	Middle	No	119.03	\$180,400	\$214,730	\$173,250	3754	61.69	2316	487	510
06	085	5094.03	Middle	No	85.26	\$180,400	\$153,809	\$124,107	5095	72.38	3688	220	313
06	085	5094.04	Middle	No	103.86	\$180,400	\$187,363	\$151,177	6651	69.18	4601	861	857
06	085	5095.00	Middle	No	96.95	\$180,400	\$174,898	\$141,122	5553	64.69	3592	250	1142
06	085	5096.00	Upper	No	144.28	\$180,400	\$260,281	\$210,000	3614	51.30	1854	422	642
06	085	5097.00	Upper	No	133.97	\$180,400	\$241,682	\$195,000	3230	46.69	1508	604	911
06	085	5098.01	Upper	No	124.72	\$180,400	\$224,995	\$181,532	6196	50.52	3130	1463	1544
06	085	5098.02	Upper	No	171.76	\$180,400	\$309,855	\$250,001	2967	54.47	1616	648	1001
06	085	5099.01	Upper	No	171.76	\$180,400	\$309,855	\$250,001	2244	41.49	931	670	778
06	085	5099.02	Upper	No	163.36	\$180,400	\$294,701	\$237,778	5301	52.93	2806	1327	1515
06	085	5100.01	Upper	No	171.76	\$180,400	\$309,855	\$250,001	6295	47.83	3011	1852	1976
06	085	5100.02	Upper	No	163.60	\$180,400	\$295,134	\$238,125	3754	49.76	1868	1055	1349

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	085	5101.00	Upper	No	171.76	\$180,400	\$309,855	\$250,001	3016	44.63	1346	905	1079
06	085	5102.00	Upper	No	171.76	\$180,400	\$309,855	\$250,001	4549	46.30	2106	1335	1570
06	085	5103.00	Upper	No	171.76	\$180,400	\$309,855	\$250,001	4621	43.35	2003	1133	1252
06	085	5104.00	Upper	No	171.76	\$180,400	\$309,855	\$250,001	3631	53.46	1941	905	1111
06	085	5105.00	Upper	No	171.76	\$180,400	\$309,855	\$250,001	5371	43.77	2351	1247	1437
06	085	5106.00	Upper	No	138.12	\$180,400	\$249,168	\$201,042	6286	55.54	3491	1240	1743
06	085	5107.00	Upper	No	136.55	\$180,400	\$246,336	\$198,750	5487	62.38	3423	1078	1305
06	085	5108.01	Upper	No	145.11	\$180,400	\$261,778	\$211,208	5999	58.84	3530	1441	1548
06	085	5108.02	Upper	No	171.76	\$180,400	\$309,855	\$250,001	1971	49.97	985	559	633
06	085	5108.03	Upper	No	164.94	\$180,400	\$297,552	\$240,081	2781	59.62	1658	549	853
06	085	5109.00	Upper	No	160.31	\$180,400	\$289,199	\$233,333	5404	55.53	3001	1340	1826
06	085	5110.00	Upper	No	150.27	\$180,400	\$271,087	\$218,720	6939	61.68	4280	1449	1828
06	085	5111.00	Upper	No	171.76	\$180,400	\$309,855	\$250,001	5513	51.06	2815	1631	2056
06	085	5112.00	Upper	No	169.71	\$180,400	\$306,157	\$247,024	4706	38.27	1801	1327	1631
06	085	5113.01	Upper	No	159.48	\$180,400	\$287,702	\$232,125	3860	40.13	1549	725	1102
06	085	5113.02	Middle	No	93.12	\$180,400	\$167,988	\$135,536	4118	40.72	1677	509	842
06	085	5114.00	Upper	No	171.76	\$180,400	\$309,855	\$250,001	3649	41.96	1531	993	1344
06	085	5115.01	Upper	No	149.12	\$180,400	\$269,012	\$217,051	4914	45.26	2224	957	1119
06	085	5115.02	Upper	No	171.76	\$180,400	\$309,855	\$250,001	3176	36.87	1171	874	980
06	085	5116.08	Low	No	28.45	\$180,400	\$51,324	\$41,420	3705	53.85	1995	4	34
06	085	5116.09	Middle	No	95.75	\$180,400	\$172,733	\$139,375	3481	47.74	1662	131	107
06	085	5117.01	Upper	No	171.76	\$180,400	\$309,855	\$250,001	4285	42.22	1809	1328	1588
06	085	5117.02	Upper	No	171.76	\$180,400	\$309,855	\$250,001	2906	41.33	1201	820	990
06	085	5117.04	Upper	No	171.76	\$180,400	\$309,855	\$250,001	4702	45.73	2150	1563	1932
06	085	5117.05	Upper	No	171.76	\$180,400	\$309,855	\$250,001	1716	47.26	811	396	437
06	085	5117.07	Upper	No	171.76	\$180,400	\$309,855	\$250,001	2959	37.58	1112	1060	946
06	085	5118.00	Upper	No	143.05	\$180,400	\$258,062	\$208,214	4185	24.85	1040	1342	1721
06	085	5119.05	Upper	No	142.56	\$180,400	\$257,178	\$207,500	3243	57.23	1856	906	1114
06	085	5119.07	Upper	No	148.79	\$180,400	\$268,417	\$216,571	4033	61.27	2471	1145	1321

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	085	5119.10	Upper	No	149.91	\$180,400	\$270,438	\$218,194	3097	38.88	1204	969	1123
06	085	5119.11	Middle	No	115.34	\$180,400	\$208,073	\$167,885	4885	45.18	2207	1561	1474
06	085	5119.12	Upper	No	171.76	\$180,400	\$309,855	\$250,001	5348	62.62	3349	1516	1726
06	085	5119.13	Upper	No	163.31	\$180,400	\$294,611	\$237,708	4336	42.44	1840	1381	1431
06	085	5119.14	Upper	No	155.44	\$180,400	\$280,414	\$226,250	5664	45.87	2598	1719	2040
06	085	5119.15	Moderate	No	69.67	\$180,400	\$125,685	\$101,411	3562	72.96	2599	469	1219
06	085	5119.16	Upper	No	133.64	\$180,400	\$241,087	\$194,519	4836	56.60	2737	1156	1353
06	085	5119.17	Upper	No	149.31	\$180,400	\$269,355	\$217,321	5060	66.32	3356	1529	1666
06	085	5119.18	Upper	No	169.07	\$180,400	\$305,002	\$246,083	3545	52.02	1844	964	1047
06	085	5120.01	Upper	No	140.81	\$180,400	\$254,021	\$204,955	7025	79.15	5560	1624	1841
06	085	5120.05	Middle	No	105.80	\$180,400	\$190,863	\$153,993	6601	56.72	3744	1647	2151
06	085	5120.19	Middle	No	97.04	\$180,400	\$175,060	\$141,250	4653	73.07	3400	923	1182
06	085	5120.21	Middle	No	89.00	\$180,400	\$160,556	\$129,550	6292	72.77	4579	1619	2090
06	085	5120.22	Moderate	No	64.35	\$180,400	\$116,087	\$93,672	5877	80.16	4711	1023	1509
06	085	5120.23	Moderate	No	52.14	\$180,400	\$94,061	\$75,903	5655	81.54	4611	936	1795
06	085	5120.24	Middle	No	83.01	\$180,400	\$149,750	\$120,829	4698	60.69	2851	879	1265
06	085	5120.25	Upper	No	124.95	\$180,400	\$225,410	\$181,864	3232	60.02	1940	854	934
06	085	5120.26	Moderate	No	77.18	\$180,400	\$139,233	\$112,344	3949	72.80	2875	898	1165
06	085	5120.27	Middle	No	84.90	\$180,400	\$153,160	\$123,571	4371	65.59	2867	675	882
06	085	5120.29	Middle	No	104.48	\$180,400	\$188,482	\$152,083	6813	64.66	4405	2084	2351
06	085	5120.30	Middle	No	118.51	\$180,400	\$213,792	\$172,500	3096	57.14	1769	779	961
06	085	5120.31	Middle	No	114.62	\$180,400	\$206,774	\$166,833	4447	56.42	2509	1098	1397
06	085	5120.32	Middle	No	82.38	\$180,400	\$148,614	\$119,913	3487	67.59	2357	849	1059
06	085	5120.34	Middle	No	118.73	\$180,400	\$214,189	\$172,813	3179	65.34	2077	832	981
06	085	5120.35	Middle	No	105.77	\$180,400	\$190,809	\$153,958	4234	60.70	2570	1006	1322
06	085	5120.36	Middle	No	103.59	\$180,400	\$186,876	\$150,784	5047	67.29	3396	603	768
06	085	5120.37	Middle	No	105.63	\$180,400	\$190,557	\$153,750	3149	63.42	1997	774	963
06	085	5120.38	Moderate	No	78.36	\$180,400	\$141,361	\$114,063	3086	74.21	2290	748	737

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	085	5120.39	Moderate	No	78.75	\$180,400	\$142,065	\$114,625	5097	83.87	4275	1106	1415
06	085	5120.42	Moderate	No	69.49	\$180,400	\$125,360	\$101,154	2972	90.88	2701	440	615
06	085	5120.43	Low	No	37.91	\$180,400	\$68,390	\$55,179	6028	92.45	5573	637	1298
06	085	5120.45	Middle	No	107.15	\$180,400	\$193,299	\$155,955	5635	58.42	3292	1435	1731
06	085	5120.47	Middle	No	112.07	\$180,400	\$202,174	\$163,125	5379	56.31	3029	1292	1675
06	085	5120.52	Middle	No	85.02	\$180,400	\$153,376	\$123,750	4119	54.94	2263	825	1064
06	085	5120.53	Middle	No	100.83	\$180,400	\$181,897	\$146,765	4687	64.71	3033	989	1663
06	085	5120.54	Moderate	No	70.34	\$180,400	\$126,893	\$102,383	4373	83.28	3642	0	211
06	085	5120.55	Middle	No	91.03	\$180,400	\$164,218	\$132,500	2998	80.55	2415	438	549
06	085	5120.56	Middle	No	81.17	\$180,400	\$146,431	\$118,148	4084	86.88	3548	764	1038
06	085	5120.57	Middle	No	112.50	\$180,400	\$202,950	\$163,750	3883	85.66	3326	779	984
06	085	5120.58	Middle	No	87.78	\$180,400	\$158,355	\$127,768	6070	77.79	4722	370	566
06	085	5120.59	Middle	No	87.01	\$180,400	\$156,966	\$126,654	6299	65.06	4098	1545	1948
06	085	5121.00	Moderate	No	60.37	\$180,400	\$108,907	\$87,875	1755	67.75	1189	293	480
06	085	5122.00	Middle	No	116.72	\$180,400	\$210,563	\$169,891	4790	43.13	2066	1294	1564
06	085	5123.05	Middle	No	119.68	\$180,400	\$215,903	\$174,196	4761	50.75	2416	1218	1381
06	085	5123.07	Middle	No	103.91	\$180,400	\$187,454	\$151,250	6841	45.17	3090	1724	1996
06	085	5123.08	Upper	No	136.44	\$180,400	\$246,138	\$198,594	8984	50.20	4510	2375	2640
06	085	5123.09	Middle	No	95.82	\$180,400	\$172,859	\$139,477	4983	46.18	2301	1413	1667
06	085	5123.10	Moderate	No	62.47	\$180,400	\$112,696	\$90,938	5163	70.89	3660	826	1310
06	085	5123.11	Middle	No	90.75	\$180,400	\$163,713	\$132,089	4123	60.66	2501	1043	1204
06	085	5123.12	Middle	No	116.55	\$180,400	\$210,256	\$169,643	3756	54.87	2061	983	1139
06	085	5123.13	Moderate	No	77.52	\$180,400	\$139,846	\$112,841	4151	68.06	2825	421	854
06	085	5123.14	Moderate	No	60.92	\$180,400	\$109,900	\$88,674	6940	63.10	4379	1290	1824
06	085	5124.01	Middle	No	89.74	\$180,400	\$161,891	\$130,625	4830	57.35	2770	1066	1552
06	085	5124.02	Middle	No	91.87	\$180,400	\$165,733	\$133,724	5136	56.70	2912	965	1596
06	085	5125.05	Moderate	No	67.28	\$180,400	\$121,373	\$97,927	7643	78.44	5995	1214	1670
06	085	5125.09	Middle	No	106.40	\$180,400	\$191,946	\$154,875	6469	73.40	4748	1399	1778
06	085	5125.10	Middle	No	96.38	\$180,400	\$173,870	\$140,292	7791	61.97	4828	1470	1904

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	085	5125.11	Middle	No	86.06	\$180,400	\$155,252	\$125,266	3716	63.00	2341	840	1281
06	085	5125.12	Moderate	No	53.39	\$180,400	\$96,316	\$77,716	4458	78.65	3506	639	929
06	085	5125.13	Moderate	No	65.87	\$180,400	\$118,829	\$95,887	4133	85.26	3524	536	869
06	085	5125.14	Moderate	No	73.54	\$180,400	\$132,666	\$107,045	3404	83.23	2833	458	662
06	085	5125.15	Upper	No	136.10	\$180,400	\$245,524	\$198,095	5695	56.26	3204	1213	1347
06	085	5125.16	Middle	No	97.59	\$180,400	\$176,052	\$142,045	4069	55.42	2255	1109	1445
06	085	5126.02	Moderate	No	77.90	\$180,400	\$140,532	\$113,382	3531	67.20	2373	463	865
06	085	5126.03	Low	No	49.62	\$180,400	\$89,514	\$72,222	5303	92.27	4893	261	724
06	085	5126.04	Moderate	No	51.40	\$180,400	\$92,726	\$74,821	5101	89.28	4554	522	881
06	085	5130.00	Moderate	No	60.73	\$180,400	\$109,557	\$88,403	14272	52.49	7491	88	376
06	085	5135.00	Middle	No	84.07	\$180,400	\$151,662	\$122,366	960	47.40	455	251	390

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

2024 FFIEC Census Report - Summary Census Demographic Information

State: 06 - CALIFORNIA (CA)

County: 095 - SOLANO COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	095	2501.03	Middle	No	103.08	\$113,200	\$116,687	\$98,382	4804	80.29	3857	965	1325
06	095	2501.04	Middle	No	100.53	\$113,200	\$113,800	\$95,950	2257	73.19	1652	405	601
06	095	2501.05	Middle	No	115.68	\$113,200	\$130,950	\$110,404	7243	89.00	6446	1489	1938
06	095	2501.06	Upper	No	172.88	\$113,200	\$195,700	\$165,000	3684	81.19	2991	1014	1122
06	095	2502.00	Middle	No	80.60	\$113,200	\$91,239	\$76,932	4280	75.16	3217	778	1372
06	095	2503.00	Moderate	No	53.69	\$113,200	\$60,777	\$51,250	3539	75.39	2668	629	1206
06	095	2504.00	Moderate	No	70.37	\$113,200	\$79,659	\$67,161	3372	69.42	2341	684	1182
06	095	2505.01	Middle	No	109.98	\$113,200	\$124,497	\$104,963	2215	66.68	1477	547	898
06	095	2505.02	Middle	No	119.54	\$113,200	\$135,319	\$114,091	3266	71.37	2331	982	1284
06	095	2506.01	Middle	No	95.43	\$113,200	\$108,027	\$91,083	4833	82.58	3991	931	1476
06	095	2506.04	Middle	No	98.83	\$113,200	\$111,876	\$94,327	3848	73.41	2825	1007	1172
06	095	2506.05	Middle	No	118.36	\$113,200	\$133,984	\$112,969	4012	71.64	2874	1032	1250
06	095	2507.01	Moderate	No	67.23	\$113,200	\$76,104	\$64,167	3473	84.22	2925	768	1233
06	095	2508.01	Middle	No	85.57	\$113,200	\$96,865	\$81,667	4916	68.27	3356	781	1130
06	095	2509.00	Low	No	21.14	\$113,200	\$23,930	\$20,179	3038	79.43	2413	120	526
06	095	2510.00	Moderate	No	52.68	\$113,200	\$59,634	\$50,281	2742	63.97	1754	413	1089
06	095	2511.00	Moderate	No	64.76	\$113,200	\$73,308	\$61,813	3490	82.21	2869	511	1153
06	095	2512.00	Moderate	No	74.28	\$113,200	\$84,085	\$70,897	3639	80.60	2933	529	1184
06	095	2513.00	Middle	No	106.92	\$113,200	\$121,033	\$102,048	3168	52.49	1663	797	1152
06	095	2514.00	Middle	No	87.16	\$113,200	\$98,665	\$83,192	6010	68.74	4131	1502	2064
06	095	2515.00	Low	No	48.09	\$113,200	\$54,438	\$45,901	3992	80.54	3215	327	1306
06	095	2516.00	Moderate	No	51.77	\$113,200	\$58,604	\$49,410	2694	72.05	1941	283	1028
06	095	2517.01	Moderate	No	75.56	\$113,200	\$85,534	\$72,122	3800	72.03	2737	454	1078
06	095	2517.02	Middle	No	90.37	\$113,200	\$102,299	\$86,250	2819	81.41	2295	537	775
06	095	2518.02	Low	No	28.21	\$113,200	\$31,934	\$26,925	3132	85.86	2689	347	521
06	095	2518.03	Moderate	No	77.83	\$113,200	\$88,104	\$74,286	5526	86.19	4763	1049	1409

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	095	2518.04	Middle	No	105.16	\$113,200	\$119,041	\$100,368	3621	91.38	3309	640	948
06	095	2519.01	Moderate	No	67.86	\$113,200	\$76,818	\$64,773	5264	85.71	4512	860	1258
06	095	2519.02	Moderate	No	75.81	\$113,200	\$85,817	\$72,358	6123	92.28	5650	1002	1520
06	095	2519.03	Middle	No	80.77	\$113,200	\$91,432	\$77,092	5906	93.33	5512	1198	1776
06	095	2520.00	Middle	No	107.19	\$113,200	\$121,339	\$102,305	4361	28.92	1261	1640	2267
06	095	2521.02	Middle	No	117.92	\$113,200	\$133,485	\$112,548	3992	41.46	1655	1102	1721
06	095	2521.03	Middle	No	117.28	\$113,200	\$132,761	\$111,939	5643	81.96	4625	1051	1308
06	095	2521.04	Upper	No	158.68	\$113,200	\$179,626	\$151,445	5981	54.52	3261	1594	1789
06	095	2521.05	Upper	No	135.27	\$113,200	\$153,126	\$129,107	3204	39.36	1261	1036	1229
06	095	2521.06	Upper	No	132.88	\$113,200	\$150,420	\$126,821	4122	43.74	1803	1087	1406
06	095	2521.07	Upper	No	145.68	\$113,200	\$164,910	\$139,036	3535	40.57	1434	953	1355
06	095	2521.08	Upper	No	122.00	\$113,200	\$138,104	\$116,435	3067	39.78	1220	993	1215
06	095	2522.03	Upper	No	138.15	\$113,200	\$156,386	\$131,855	4964	58.10	2884	1125	1442
06	095	2522.04	Upper	No	127.51	\$113,200	\$144,341	\$121,696	5267	56.73	2988	1429	1696
06	095	2522.05	Upper	No	144.38	\$113,200	\$163,438	\$137,802	8669	74.25	6437	1877	2105
06	095	2522.06	Middle	No	107.31	\$113,200	\$121,475	\$102,423	4908	66.18	3248	1258	1708
06	095	2523.05	Middle	No	119.04	\$113,200	\$134,753	\$113,618	6084	62.21	3785	1239	1542
06	095	2523.06	Upper	No	134.44	\$113,200	\$152,186	\$128,313	3523	57.79	2036	794	1007
06	095	2523.10	Upper	No	204.48	\$113,200	\$231,471	\$195,160	3067	43.85	1345	908	1149
06	095	2523.11	Upper	No	158.21	\$113,200	\$179,094	\$151,000	4623	63.08	2916	1105	1339
06	095	2523.12	Middle	No	87.09	\$113,200	\$98,586	\$83,125	3443	62.45	2150	622	932
06	095	2523.13	Middle	No	99.84	\$113,200	\$113,019	\$95,288	5887	63.26	3724	1365	1577
06	095	2523.14	Middle	No	88.31	\$113,200	\$99,967	\$84,289	4599	70.93	3262	830	1181
06	095	2523.15	Upper	No	121.06	\$113,200	\$137,040	\$115,540	4283	69.79	2989	1004	1282
06	095	2523.16	Middle	No	95.61	\$113,200	\$108,231	\$91,250	3622	76.81	2782	722	1110
06	095	2523.17	Middle	No	116.11	\$113,200	\$131,437	\$110,815	11656	76.62	8931	2279	3013
06	095	2524.01	Moderate	No	65.42	\$113,200	\$74,055	\$62,440	4855	79.63	3866	779	1140
06	095	2524.02	Middle	No	86.31	\$113,200	\$97,703	\$82,375	5419	80.79	4378	853	1240
06	095	2525.01	Moderate	No	61.01	\$113,200	\$69,063	\$58,229	2870	78.40	2250	272	732

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	095	2525.02	Moderate	No	53.04	\$113,200	\$60,041	\$50,625	1896	73.15	1387	91	412
06	095	2526.04	Middle	No	82.41	\$113,200	\$93,288	\$78,657	3652	80.20	2929	461	737
06	095	2526.05	Moderate	No	59.72	\$113,200	\$67,603	\$57,000	5985	85.61	5124	692	1171
06	095	2526.06	Moderate	No	61.91	\$113,200	\$70,082	\$59,095	5423	83.33	4519	787	1359
06	095	2526.07	Low	No	47.12	\$113,200	\$53,340	\$44,978	3836	84.72	3250	554	854
06	095	2526.08	Moderate	No	63.45	\$113,200	\$71,825	\$60,559	4190	82.96	3476	682	1144
06	095	2526.10	Middle	No	103.86	\$113,200	\$117,570	\$99,125	3317	73.98	2454	575	941
06	095	2526.11	Middle	No	84.89	\$113,200	\$96,095	\$81,020	3607	82.67	2982	540	814
06	095	2527.02	Middle	No	90.58	\$113,200	\$102,537	\$86,452	7039	74.57	5249	1303	2319
06	095	2527.03	Middle	No	81.00	\$113,200	\$91,692	\$77,310	4263	82.34	3510	968	1210
06	095	2527.04	Middle	No	105.09	\$113,200	\$118,962	\$100,303	5325	77.24	4113	778	1158
06	095	2527.05	Middle	No	96.82	\$113,200	\$109,600	\$92,404	6144	73.50	4516	1389	1861
06	095	2527.06	Upper	No	123.18	\$113,200	\$139,440	\$117,566	4182	76.73	3209	777	1176
06	095	2527.07	Moderate	No	76.38	\$113,200	\$86,462	\$72,904	5044	70.90	3576	1084	1569
06	095	2528.01	Moderate	No	73.25	\$113,200	\$82,919	\$69,917	2635	48.84	1287	34	967
06	095	2528.02	Moderate	No	65.32	\$113,200	\$73,942	\$62,344	1472	52.79	777	0	128
06	095	2529.03	Upper	No	147.73	\$113,200	\$167,230	\$140,991	4475	29.25	1309	1357	1859
06	095	2529.04	Upper	No	124.35	\$113,200	\$140,764	\$118,681	8478	57.16	4846	2001	2606
06	095	2529.08	Middle	No	93.94	\$113,200	\$106,340	\$89,659	3825	52.60	2012	590	871
06	095	2529.09	Upper	No	122.00	\$113,200	\$138,104	\$116,438	4421	50.26	2222	1181	1373
06	095	2529.10	Middle	No	119.75	\$113,200	\$135,557	\$114,291	5788	50.36	2915	1337	1664
06	095	2529.11	Middle	No	100.09	\$113,200	\$113,302	\$95,525	5070	35.01	1775	1549	2382
06	095	2529.12	Upper	No	139.92	\$113,200	\$158,389	\$133,542	5612	43.44	2438	1695	1903
06	095	2529.13	Middle	No	114.11	\$113,200	\$129,173	\$108,906	4998	48.06	2402	1154	1553
06	095	2529.14	Middle	No	115.12	\$113,200	\$130,316	\$109,872	5592	58.99	3299	1305	1779
06	095	2529.15	Upper	No	144.48	\$113,200	\$163,551	\$137,895	6318	57.01	3602	1495	1795
06	095	2530.00	Unknown	No	0.00	\$113,200	\$0	\$0	6640	81.39	5404	0	0
06	095	2531.01	Upper	No	134.90	\$113,200	\$152,707	\$128,750	5302	46.91	2487	1244	1987

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



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	095	2531.05	Middle	No	82.95	\$113,200	\$93,899	\$79,167	6489	63.74	4136	1009	1479
06	095	2531.06	Middle	No	99.07	\$113,200	\$112,147	\$94,554	3427	56.46	1935	673	953
06	095	2531.07	Moderate	No	59.02	\$113,200	\$66,811	\$56,333	5999	58.88	3532	890	1749
06	095	2531.08	Middle	No	94.15	\$113,200	\$106,578	\$89,861	4353	54.03	2352	990	1420
06	095	2532.01	Upper	No	122.94	\$113,200	\$139,168	\$117,333	4821	29.72	1433	1652	1940
06	095	2532.03	Moderate	No	74.23	\$113,200	\$84,028	\$70,845	4179	44.87	1875	819	1379
06	095	2532.05	Upper	No	122.94	\$113,200	\$139,168	\$117,333	3091	56.39	1743	642	909
06	095	2532.06	Upper	No	153.91	\$113,200	\$174,226	\$146,894	3688	43.44	1602	1010	1261
06	095	2532.07	Middle	No	111.10	\$113,200	\$125,765	\$106,034	2332	42.41	989	790	893
06	095	2532.08	Moderate	No	75.34	\$113,200	\$85,285	\$71,909	5173	65.53	3390	682	1194
06	095	2533.00	Middle	No	98.66	\$113,200	\$111,683	\$94,167	2527	50.42	1274	649	1185
06	095	2534.02	Middle	No	81.93	\$113,200	\$92,745	\$78,200	8381	61.48	5153	1652	2657
06	095	2534.03	Middle	No	101.03	\$113,200	\$114,366	\$96,429	5369	49.90	2679	1486	1747
06	095	2534.04	Middle	No	80.08	\$113,200	\$90,651	\$76,433	5815	55.63	3235	982	1568
06	095	2535.01	Middle	No	86.40	\$113,200	\$97,805	\$82,464	6327	38.38	2428	2740	3473
06	095	2535.02	Moderate	No	62.41	\$113,200	\$70,648	\$59,567	4637	36.86	1709	1052	1828
06	095	9800.00	Unknown	No	0.00	\$113,200	\$0	\$0	4	100.00	4	0	0

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