



CRA PUBLIC FILE
Summary of Contents

1. CRA Public Notice
2. All Written Comments from the Public and Response
3. Most Recent Disclosure of CRA Public Performance Evaluation by OCC
4. Map of the Bank's Assessment Area and List of Census Tracts
5. HMDA Mortgage Loan Disclosure Statement
6. Loan to Deposit Ratio Summary by Quarter
7. List of Loan and Deposit Products and Fees
8. List of Board Members
9. List of Branches and Hours
10. List of Branches Opened and Closed



COMMUNITY REINVESTMENT ACT NOTICE

Main Office

1235 S. Garfield Ave. Alhambra, CA 91801

Under the Federal Community Reinvestment Act (CRA), the Comptroller of the Currency (OCC) evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The OCC also takes this record into account when deciding on certain applications submitted by us.

Your Involvement is Encouraged

You are entitled to certain information about our operations and our performance under the CRA, including, for example, information about our branches, such as their location and services provided at them; the public section of our most recent CRA Performance Evaluation, prepared by the OCC and comments received from the public relating to our performance in helping to meet community credit needs, as well as our responses to those comments. You may review this information today.

At least 30 days before the beginning of each quarter, the OCC publishes a nationwide list of the banks and savings associations that are scheduled for CRA examination in that quarter. This list is available from the Deputy Comptroller, at 1050 17th St., Suite 1500, Denver, CO 80265. You may send written comments about our performance in helping to meet community credit needs to Leon Sung, CRA Officer at New Omni Bank, N.A., 1235 S. Garfield Ave., Alhambra, CA 91801, and to the Deputy Comptroller, at 1050 17th St., Suite 1500, Denver, CO 80265, email to CRAComments@occ.treas.gov. Your letter, together with any response by us, will be considered by the OCC in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the OCC. You may also request from the OCC an announcement of our applications covered by the CRA filed with the OCC. We are an affiliate of CKH Capital, Inc., a bank holding company. You may request from the Officer in Charge of Supervision, Federal Reserve Bank of San Francisco P.O. Box 7702, San Francisco, California 94120-7702 an announcement of applications covered by the CRA filed by bank holding companies.



COMMUNITY REINVESTMENT ACT NOTICE
Rowland Heights Branch
1661 S. Nogales St., #A, Rowland Heights, CA 91748

Under the Federal Community Reinvestment Act (CRA), the Comptroller of the Currency (OCC) evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The OCC also takes this record into account when deciding on certain applications submitted by us.

Your Involvement is Encouraged

You are entitled to certain information about our operations and our performance under the CRA. You may review today the public section of our most recent CRA evaluation, prepared by the OCC, and a list of services provided at this branch. You may also have access to the following additional information, which we will make available to you at this branch within five calendar days after you make a request to us:

1. A map showing the assessment area containing this branch, which is the area in which the OCC evaluates our CRA performance in this community;
2. information about our branches in this assessment area;
3. a list of services we provide at those locations;
4. data on our lending performance in this assessment area; and
5. copies of all written comments received by us that specifically relate to our CRA performance in this assessment area, and any responses we have made to those comments.

If we are operating under an approved strategic plan, you may also have access to a copy of the plan. If you would like to review information about our CRA performance in other communities served by us, the public file for our entire bank is available at our main office, located at 1235 South Garfield Ave., Alhambra, California 91801.

At least 30 days before the beginning of each quarter, the OCC publishes a nationwide list of the banks and savings associations that are scheduled for CRA examination in that quarter. This list is available from the Deputy Comptroller at 1050 17th St., Suite 1500, Denver, CO 80265. You may send written comments about our performance in helping to meet community credit needs to Leon Sung, CRA Officer at New Omni Bank, N.A., 1235 S. Garfield Ave., Alhambra, CA 91801, and to the Deputy Comptroller at 1050 17th St., Suite 1500, Denver, CO 80265, email to CRAComments@occ.treas.gov. Your letter, together with any response by us, will be considered by the OCC in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the OCC. You may also request from the OCC an announcement of our applications covered by the CRA filed with the OCC. We are an affiliate of CKH Capital, Inc., a bank holding company. You may request from the Officer in Charge of Supervision, Federal Reserve Bank of San Francisco, P.O. Box 7702, San Francisco, California 94120-7702, an announcement of applications covered by the CRA filed by bank holding companies.



COMMUNITY REINVESTMENT ACT NOTICE

Arcadia Branch

1414 S. Baldwin Ave. Arcadia, CA 91007

Under the Federal Community Reinvestment Act (CRA), the Comptroller of the Currency (OCC) evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The OCC also takes this record into account when deciding on certain applications submitted by us.

Your Involvement is Encouraged

You are entitled to certain information about our operations and our performance under the CRA. You may review today the public section of our most recent CRA evaluation, prepared by the OCC, and a list of services provided at this branch. You may also have access to the following additional information, which we will make available to you at this branch within five calendar days after you make a request to us:

1. A map showing the assessment area containing this branch, which is the area in which the OCC evaluates our CRA performance in this community;
2. information about our branches in this assessment area;
3. a list of services we provide at those locations;
4. data on our lending performance in this assessment area; and
5. copies of all written comments received by us that specifically relate to our CRA performance in this assessment area, and any responses we have made to those comments.

If we are operating under an approved strategic plan, you may also have access to a copy of the plan. If you would like to review information about our CRA performance in other communities served by us, the public file for our entire bank is available at our main office, located at 1235 South Garfield Ave., Alhambra, California 91801.

At least 30 days before the beginning of each quarter, the OCC publishes a nationwide list of the banks and savings associations that are scheduled for CRA examination in that quarter. This list is available from the Deputy Comptroller at 1050 17th St., Suite 1500, Denver, CO 80265. You may send written comments about our performance in helping to meet community credit needs to Leon Sung, CRA Officer at New Omni Bank, N.A., 1235 S. Garfield Ave., Alhambra, CA 91801, and to the Deputy Comptroller at 1050 17th St., Suite 1500, Denver, CO 80265, email to CRAComments@occ.treas.gov. Your letter, together with any response by us, will be considered by the OCC in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the OCC. You may also request from the OCC an announcement of our applications covered by the CRA filed with the OCC. We are an affiliate of CKH Capital, Inc., a bank holding company. You may request from the Officer in Charge of Supervision, Federal Reserve Bank of San Francisco, P.O. Box 7702, San Francisco, California 94120-7702, an announcement of applications covered by the CRA filed by bank holding companies.



For the period of 2022, 2023, 2024 and 1st quarter of 2025,
there are no public comments, no complaints.



PUBLIC DISCLOSURE

July 31, 2023

**COMMUNITY REINVESTMENT ACT
PERFORMANCE EVALUATION**

New Omni Bank, National Association
Charter Number 16840

1235 South Garfield Avenue
Alhambra, CA 91801

Office of the Comptroller of the Currency

Santa Ana Office
1551 North Tustin Avenue, Suite 1050
Santa Ana, CA 92705

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.....	2
Description of Institution	3
Scope of the Evaluation	4
Discriminatory or Other Illegal Credit Practices Review	5
State Rating.....	6
State of California	6
Community Development Test.....	12
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 community development test is rated:** Satisfactory.

The overall performance of New Omni Bank, N.A. (NOB or bank) reflects satisfactory responsiveness to community credit needs. The major factors that support this rating include:

- The Lending Test rating is based on the bank's record of performance in meeting the credit needs of its assessment area (AA) during the evaluation period through its lending activities.
 - The loan-to-deposit (LTD) ratio is more than reasonable given the bank's size, financial condition, and business strategy.
 - The bank originated a majority of its loans inside its AA.
 - The geographic distribution of loans reflects excellent distribution throughout the bank's AA.
 - Lending activities represent reasonable distribution of loans to individuals of different income levels and businesses of different sizes.
- The Community Development (CD) Test rating is based on the aggregate assessment of the bank's community development activities for loans, investments, and services in its AA.
 - The bank's CD activities demonstrate an adequate level of responsiveness based on available opportunities in the AA during the evaluation period.

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, business strategy, and credit needs of the AA, the bank's loan-to-deposit ratio is more than reasonable. The quarterly average LTD ratio for the previous 12 quarters ending December 31, 2022 was 101 percent, with a high of 109 percent and a low of 97 percent.

NOB's average LTD ratio compares favorably to other financial institutions of similar size, AA demographics, and lending products. For purposes of comparison, we selected four banks that NOB considers direct competitors for loans and deposits in its AA. The combined quarterly average LTD ratio for these institutions over the same period was 94 percent. Their average LTD ratios ranged from a high of 103 percent to a low of 85 percent.

Lending in Assessment Area

A majority of the bank's loans are inside its assessment area.

NOB originated and purchased 69.5 percent of the number and 65.7 percent of the total dollar volume of loans inside its AA during the evaluation period and meets the standard for satisfactory performance. 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 bank's 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										
2020	38	43.2	50	56.8	88	46,385	52.8	41,437	47.2	87,822
2021	50	62.5	30	37.5	80	48,597	73.4	17,647	26.6	66,244
2022	49	86.0	8	14.0	57	58,996	93.4	4,145	6.6	63,141
Subtotal	137	60.9	88	39.1	225	153,978	70.9	63,229	29.1	217,207
Small Business										
2020	204	67.1	100	32.9	304	85,399	50.5	83,719	49.5	169,118
2021	235	74.6	80	25.4	315	92,167	60.2	60,958	39.8	153,125
2022	51	87.9	7	12.1	58	93,692	87.2	13,814	12.9	107,506
Subtotal	490	72.4	187	27.6	677	271,258	63.1	158,491	36.9	429,749
Total	627	69.5	275	30.5	902	425,236	65.7	221,720	34.3	646,956

Source: Evaluation Period: 1/1/2020 - 12/31/2022 Bank Data. Due to rounding, totals may not equal 100.0.

Description of Institution

New Omni Bank, N.A. is a federally chartered intrastate full-service community bank headquartered in Alhambra, California. The bank was chartered in February 1980 as a minority-owned depository institution named Monterey Park National Bank. The name was changed to Omni Bank, N.A., in April 1980 and then to New Omni Bank, N.A., in May 2011. The bank is controlled by CKH Capital, Inc., a one-bank holding company headquartered in Alhambra. The bank has no subsidiary or affiliate relationships and has not been involved in any merger or acquisition activity since the prior Community Reinvestment Act (CRA) examination.

From January 1, 2020, through June 24, 2021, the bank's designated AA was the Los Angeles-Long Beach-Glendale Metropolitan Division (MD), which is comprised entirely of Los Angeles County. Effective June 25, 2021, the bank expanded its AA to include portions of the Los Angeles-Long Beach Combined Statistical Area (CSA), which includes the Los Angeles-Long Beach-Anaheim Metropolitan Statistical Area (MSA), the Oxnard-Thousand Oaks-Ventura MSA, and the Riverside San Bernardino-Ontario MSA. Specifically, the bank's AA now includes Los Angeles County, Orange County, and San Bernardino County. The counties are contiguous, and the bank can reasonably service them all.

NOB maintains three full-service branches, all located in Los Angeles County, California. The main branch is located in Alhambra, in a moderate-income census tract (CT). The second branch is in a middle-income CT located in Rowland Heights. The third branch is located in Arcadia, in an upper-income CT. No branches were opened or closed during the evaluation period.

The bank offers a variety of traditional banking products to consumer and commercial customers. Deposit products include personal and business checking, savings accounts, certificates of deposit, and money market accounts. Loan products include commercial real estate, commercial and industrial, Small Business Administration (SBA) lending, multifamily, residential mortgages, and consumer auto loans. The bank does not operate automated teller machines (ATMs) or drive-up teller access but does offer

night depository services at the Alhambra and Rowland Heights branches. NOB also offers various alternative banking services, including telephone banking, online banking, direct deposit, bill payment, remote deposit capture (RDC), and Automated Clearing House (ACH) services.

As of December 31, 2022, NOB reported total assets of \$549.9 million, with loans totaling \$394.5 million, or 71.7 percent of total assets. Total deposits were \$401.8 million, and common equity tier 1 capital totaled \$125.9 million. The following table provides a summary of the bank's loan portfolio by major product type.

New Omni Bank, N.A. Loan Portfolio by Major Product Type as of December 31, 2022		
Loan Type	(\$000's)	% of Portfolio
Commercial Real Estate	182,800	46.3%
Residential Real Estate	166,510	42.2%
Small Business Administration	22,239	5.6%
Construction	19,969	5.1%
Commercial & Industrial	2,764	0.7%
Consumer - Auto	243	0.1%
Total	394,525	100.0%

There are no legal, financial, or other factors that impede the bank's ability to meet the credit needs of its community. NOB received a "Satisfactory" rating under the intermediate small bank (ISB) CRA procedures at the prior CRA examination dated May 26, 2020.

Scope of the Evaluation

Evaluation Period/Products Evaluated

This performance evaluation (PE) assesses the CRA performance of New Omni Bank, N.A. using ISB CRA procedures. This included an evaluation of CRA activities under the Lending Test criteria, as well as an evaluation of activities under the Community Development Test. We performed a full-scope examination of the bank's sole AA. Refer to appendix A for detailed information.

Consistent with NOB's business strategy, OCC examiners reviewed the bank's two primary lending products, loans to small businesses and home mortgage loan originations. This evaluation also included an assessment of the bank's CD lending, investments and donations, and services activities. The evaluation period for both the lending test and CD test was January 1, 2020 through December 31, 2022.

With an evaluation period end date of December 31, 2022, bank qualifying activities performed in response to the significant impact the COVID-19 pandemic has had on economies across the United States are addressed in this evaluation. This includes the more than 482 PPP loans the bank originated in 2020 and 2021. The bank originated all their PPP loans in California, the majority in Los Angeles County, which was their AA at that time.

Due to the Census data changing during the evaluation period, we compared 2015 American Community Survey (ACS) Census data to loans originated from January 1, 2020 through

December 31, 2021, and 2020 U.S. Census data to loans originated from January 1, 2022 through December 31, 2022.

Selection of Areas for Full-Scope Review

In each state where the bank has an office, one or more of its AAs within that state 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. Refer to the “Scope” section under each State Rating for details regarding how full-scope AAs were selected. Refer to appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

Ratings

The bank’s overall rating is a blend of the state ratings, and where applicable, multistate ratings.

NOB has only one AA. All weighting for the evaluation is placed on the one AA. Consistent with NOB’s business strategy, OCC examiners placed more weight on the bank’s primary product of loans to small businesses. However, in assessing the bank’s distribution of home mortgage loans to low- and moderate-income (LMI) borrowers, more weight was placed on the bank’s performance compared to the aggregate and less weight on the performance compared to the demographics. This is due to the high cost of housing in the more populated areas within the AA, which impacted the availability of affordable homes for LMI individuals and families and reduced the opportunities for home purchase lending for all lenders during the review period.

The MMSA rating and state ratings are based on performance in all bank AAs. 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) or 195.28(c), respectively, in determining a national bank’s or federal savings association’s (collectively, bank) 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 Bureau of Consumer Financial Protection, 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 Community Development Test is rated: Satisfactory

The major factors that support this rating include:

- The geographic distribution of loans reflects excellent distribution throughout the bank's AA.
- Lending activities represent reasonable distribution of loans to individuals of different income levels and borrowers of different sizes.
- NOB's aggregate level of responsiveness to CD needs is adequate.

Description of Institution's Operations in California

NOB Assessment Area

New Omni Bank, N.A. designated the Los Angeles-Long Beach-Glendale MD, which is entirely made up of Los Angeles County, as their AA from January 1, 2020, through June 24, 2021. Effective June 25, 2021, the bank expanded its AA to include portions of the Los Angeles-Long Beach CSA, which includes the Los Angeles-Long Beach-Anaheim MSA, the Oxnard-Thousand Oaks-Ventura MSA and the Riverside-San Bernardino-Ontario MSA. Specifically, the bank's designated AA now includes the contiguous counties of Los Angeles, Orange, and San Bernardino.

The bank's designated AA consists of 3,578 CTs: 207 low-income; 1,010 moderate-income; 1,098 middle-income; and 1,175 upper-income. In addition, 88 CTs do not report data and are listed as unknown. The AA meets the regulation requirements and does not arbitrarily exclude low- and moderate-income (LMI) geographies. According to the 2020 U.S. Census, the AA has a total population of 15 million. Population decline is minimal, with the average experiencing net migration outflow for the three counties experiencing 0.5 percent or less in net migration outflow, primarily of people moving from a county within the AA to another county within the AA.

Los Angeles County

Per the Moody's Analytics report dated May 2023, the Los Angeles County economy benefits from economic drivers in the tourism, logistics, and medical sectors. The healthcare and leisure/hospitality industries are leading job gains in the county. The unemployment rate rose sharply in 2020 due to the COVID-19 pandemic and significantly declined in 2021-2022, and has returned to pre-pandemic levels. Market strengths include a solid healthcare base and a growing tech presence, well-paying jobs, global links through entertainment, tourism, and fashion, and the San Pedro Harbor, which enables the county to handle mega-ships that other ports cannot. Weaknesses include high costs, which hinders net migration gains, and the area is prone to disasters, including drought, wildfires, and earthquakes. Top employers include the University of California (Los Angeles), Cedars-Sinai Medical Center, and the Los Angeles Airport. Key industries include entertainment, medical, and professional and business services. Average annual earnings are higher in Los Angeles compared to California and the U.S. Still, housing

affordability lags behind the California and U.S. averages, making homebuying further out of reach, especially for LMI individuals and families.

Orange County

The Moody's Analytics report dated May 2023 shows that the Orange County economy benefits from the technology and tourism sectors. Leisure/hospitality and healthcare lead job gains, and tech layoffs have been less damaging than in the Bay Area. The unemployment rate rose sharply in 2020 due to the COVID-19 pandemic and significantly declined in 2021-2022, and has returned to pre-pandemic levels. Market strengths include a highly educated and skilled workforce, Research and Development clusters underpinning a healthy demand for office space, and a warm climate that attracts residents and visitors. Weaknesses include a contracting population, an abundance of low-wage jobs, and sensitivity to business cycle fluctuations, which hinders net migration gains. Top employers include the University of California (Irvine), Disneyland Resorts, and Kaiser Permanente. Key industries include professional and business services, education and health services, and leisure and hospitality. Average annual earnings are higher in Orange County compared to California and the U.S., but housing affordability continues to lag behind the California and U.S. averages, making homebuying further out of reach, especially for LMI individuals and families.

San Bernardino County

Per the Moody's Analytics report dated May 2023, the San Bernadino County economy benefits from economic drivers in the logistics and defense sectors. Job growth has slowed, but healthcare and local government are keeping total employment steady. The unemployment rate rose sharply in 2020 due to the COVID-19 pandemic and significantly declined in 2021-2022, and has returned to pre-pandemic levels. Market strengths include lower business and housing costs compared to nearby coastal counties and a younger population due to positive net migration. Weaknesses include a lack of a vibrant central core, a shortage of high-wage industries, and low educational attainment. Top employers include Stater Brothers, Arrowhead Medical Center, and the U.S. Government. Key industries include professional and business services, education and health services, government, and retail. Average annual earnings are lower in San Bernardino compared to California and the U.S. in general. Still, housing affordability is higher than California averages but lower than U.S. averages, making homebuying more feasible compared to nearby southern California coastal counties, especially for LMI individuals and families.

The bank's business strategy consists of providing community banking activities that serve consumers and commercial customers. NOB offers a full range of deposit and loan products and banking services, through three branches all located in Los Angeles County.

Competition from other financial institutions is strong in the bank's AA. As of June 30, 2022, the Federal Deposit Insurance Corporation (FDIC) Deposit Market Share Report indicates the bank's deposits inside the AA totaled \$402 million and ranks 70th with a market share of 0.05 percent. A total of 113 financial institutions, with a combined 2,363 branches, competed for approximately \$834 billion of insured deposits within the AA. The competition includes three nationwide mega-banks with a combined 1,070 branches that account for 48 percent of the deposit market share, representing \$402 billion in deposits.

To assess community needs, we used information from recent interviews with four community organizations providing services in the Los Angeles and surrounding areas. The contacts included a community development corporation, two community housing organizations, and a financial literacy education program. We also reviewed one FDIC CRA Listening Session held in the Anaheim-Santa Ana-Irvine MD.

Financial literacy education and the ability to obtain and build credit were top commentor concerns. A need for multilingual services was also highlighted by multiple commentors. There is a need to provide small business loans, especially to sole proprietors of service industry businesses and those working in “side hustle” contractor positions. Funding in the form of loans and grants for affordable housing is also needed as costs for land and construction rise.

The information in the following table provides NOB AA demographic information for 2022.

Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper% of #	NA* % of #
Geographies (Census Tracts)	3,578	5.8	28.2	30.7	32.8	2.5
Population by Geography	15,382,652	5.2	28.8	31.9	32.9	1.1
Housing Units by Geography	5,382,410	4.9	26.3	31.0	36.6	1.2
Owner-Occupied Units by Geography	2,514,474	1.6	18.4	32.8	46.9	0.4
Occupied Rental Units by Geography	2,498,121	8.3	34.6	29.4	25.9	1.9
Vacant Units by Geography	369,815	5.1	24.7	29.1	38.7	2.4
Businesses by Geography	1,969,196	3.5	19.3	28.2	46.6	2.4
Farms by Geography	19,781	2.7	18.9	30.6	46.5	1.3
Family Distribution by Income Level	3,443,333	23.7	16.7	18.2	41.4	0.0
Household Distribution by Income Level	5,012,595	25.5	15.4	16.9	42.2	0.0
Median Family Income MSA - 40140 Riverside-San Bernardino-Ontario, CA MSA	\$76,686	Median Housing Value		\$648,247		
Median Family Income MSA - 31084 Los Angeles-Long Beach-Glendale, CA	\$80,317	Median Gross Rent		\$1,645		
Median Family Income MSA - 11244 Anaheim-Santa Ana-Irvine, CA	\$106,451	Families Below Poverty Level		9.9%		
<i>Source: 2020 U.S. Census and 2022 D&B Data. Due to rounding, totals may not equal 100.0. (*) The NA category consists of geographies that have not been assigned an income classification.</i>						

Scope of Evaluation in California

The CRA evaluation determines the bank’s record of meeting community credit needs. The OCC used a combination of bank and examiner generated loan and demographic reports to assess performance. The evaluation period for both the lending and CD tests is January 1, 2020 through December 31, 2022.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN CALIFORNIA

LENDING TEST

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

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review of the NOB AA, the bank's lending performance in the state of California is reasonable.

Distribution of Loans by Income Level of the Geography

Overall, the bank exhibits excellent geographic distribution of home mortgage and loans to small businesses in the state.

Home Mortgage Loans

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.

Overall, the bank's geographic distribution of home mortgage loans in LMI CTs in its AA reflects reasonable distribution.

For 2020-2021, the bank originated 1.7 percent of home mortgage loans in low-income CTs, representing reasonable distribution. The demographic percentage of owner-occupied housing units is 2.4 percent and aggregate lending is 2.6 percent in these CTs. In moderate-income CTs, the bank originated 19.0 percent of home mortgage loans, which exceeded both the 17.2 percent of owner-occupied housing units and the 16.4 percent of aggregate lending in these CTs. This represents excellent distribution. For 2021, the bank did not originate any home mortgage loans in low-income CTs, representing very poor distribution. The demographic percentage of owner-occupied housing units is 2.7 percent and aggregate lending is 2.6 percent in these CTs. In moderate-income CTs, the bank originated 10.0 percent of home mortgage loans, which less than both the 18.3 percent of owner-occupied housing units and the 16.7 percent of aggregate lending in these CTs. This represents reasonable distribution.

For 2022, the bank originated 2.0 percent of home mortgage loans in low-income CTs, representing excellent distribution. The demographic percentage of owner-occupied housing units is 1.6 percent and aggregate lending is 2.1 percent in these CTs. In moderate-income CTs, the bank originated 10.2 percent of home mortgage loans, which was lower than both the 18.4 percent of owner-occupied housing units and the 18.8 percent of aggregate lending in these CTs. This represents reasonable distribution.

Small Loans to Businesses

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.

Overall, the bank's geographic distribution of small loans to businesses in LMI CTs in its AA reflects excellent distribution.

For 2020-2021, the bank originated 2.9 percent of small loans to businesses in low-income CTs, representing reasonable distribution. The demographic percentage of businesses is 4.8 percent and aggregate lending is 4.4 percent in these CTs. In moderate-income CTs, the bank originated 33.1 percent of small loans to businesses, which exceeded both the 19.2 percent of businesses and the 19.8 percent of

aggregate lending in these CTs. This represents excellent distribution. For 2021, the bank originated 8.0 percent of small loans to businesses in low-income CTs, representing excellent distribution. The demographic percentage of businesses is 5.0 percent and aggregate lending is 4.8 percent in these CTs. In moderate-income CTs, the bank originated 40.0 percent of small loans to businesses, which exceeded both the 20.0 percent of businesses and the 20.4 percent of aggregate lending in these CTs. This represents excellent distribution.

For 2022, the bank originated 7.8 percent of small loans to businesses in low-income CTs, representing excellent distribution. The demographic percentage of businesses is 3.5 percent in these CTs. In moderate-income CTs, the bank originated 25.5 percent of small loans to businesses, which exceeded the 19.3 percent of businesses in these CTs. This represents excellent distribution. Please note that there is no 2022 peer aggregate percentage available for comparison. The peer aggregate data will not be released until later in 2023. As the bank's CRA examination could not be postponed or rescheduled due to schedule conflicts, the bank's 2022 loan data is being reviewed without benefit of the peer aggregate data.

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 of different sizes, given the product lines offered by the bank.

Home Mortgage Loans

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.

Overall, the distribution of home mortgage loans to LMI families reflects very poor distribution in its AA.

For 2020-2021, the bank did not originate any loans in low-income CTs, representing very poor distribution. Demographics show that 24.5 percent of families and 2.6 percent of aggregate lending is in these CTs. The bank did not originate any loans in moderate-income CTs, reflecting very poor distribution. Demographics show 16.3 percent of families and 6.7 percent of aggregate lending is in these CTs. For 2021, the bank did not originate any loans in low-income CTs, representing very poor distribution. Demographics show that 24.4 percent of families and 3.2 percent of aggregate lending is in these CTs. The bank did not originate any loans in moderate-income CTs, reflecting very poor distribution. Demographics show 16.4 percent of families and 8.3 percent of aggregate lending is in these CTs.

For 2022, the bank did not originate any loans in low-income CTs, representing very poor distribution. Demographics show that 23.7 percent of families and 4.4 percent of aggregate lending is in these CTs. The bank did not originate any loans in moderate-income CTs, reflecting very poor distribution. Demographics show 16.7 percent of families and 8.0 percent of aggregate lending is in these CTs.

Due to the high median housing prices in the AA, it is very hard for low- and moderate-income borrowers to afford home mortgages. The aggregate data reflects low percentages originated in LMI CTs.

Assuming a 30-year mortgage with a five percent interest rate, and not accounting for down payment, homeowners' insurance, real estate taxes, or any additional monthly expenses, a low-income borrower making \$45,550 per year (or less than 50 percent of the 2022 FFIEC adjusted median family income in Los Angeles County) could afford a \$212,128 mortgage with a payment of \$1,139 per month. A moderate-income borrower making \$72,880 per year (or less than 80 percent of the 2022 FFIEC adjusted median family income in Los Angeles County) could afford a \$339,405 mortgage with a payment of \$1,822 per month. This illustrates that low- and moderate-income borrowers would be challenged to qualify for a mortgage loan in Los Angeles County with an estimated payment of \$5,019 per month. The median listing price in the Los Angeles-Long Beach-Anaheim MSA was \$825,000 in 2020 and \$935,000 in 2022, reflecting a 13.3 percent change from 2020 to 2022 according to Realtor.com data.

Likewise using the same assumptions, a low-income borrower making \$59,550 per year (or less than 50 percent of the 2022 FFIEC adjusted median family income in Orange County) could afford a \$277,128 mortgage with a payment of \$1,489 per month. A moderate-income borrower making \$95,280 per year (or less than 80 percent of the 2022 FFIEC adjusted median family income in Orange County) could afford a \$443,723 mortgage with a payment of \$2,382 per month. This illustrates that low- and moderate-income borrowers would be challenged to qualify for a mortgage loan in Orange County with an estimated payment of \$5,019 per month. The median listing price in the Los Angeles-Long Beach-Anaheim MSA was \$825,000 in 2020 and \$935,000 in 2022, reflecting a 13.3 percent change from 2020 to 2022 according to Realtor.com data.

Again, using the same assumptions, a low-income borrower making \$43,700 per year (or less than 50 percent of the 2022 FFIEC adjusted median family income in the Riverside-San Bernardino MSA) could afford a \$203,513 mortgage with a payment of \$1,093 per month. A moderate-income borrower making \$69,920 per year (or less than 80 percent of the 2022 FFIEC adjusted median family income in the Riverside-San Bernardino MSA) could afford a \$325,620 mortgage with a payment of \$1,748 per month. This illustrates that low- and moderate-income borrowers would be challenged to qualify for a mortgage loan in the Riverside-San Bernardino MSA with an estimated payment of \$3,031 per month. The median listing price in the Riverside-San Bernardino MSA was \$408,950 in 2020 and \$564,593 in 2022, reflecting a 38.1 percent change from 2020 to 2022 according to Realtor.com data.

Small Loans to Businesses

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.

Overall, the distribution of small loans to businesses reflects excellent distribution to businesses of different sizes in the bank's AA.

For 2020-2021, the bank originated 9.4 percent of loans to businesses with revenues less than or equal to \$1.0 million. This is well below both the 91.0 percent of businesses and 45.1 percent of aggregate lending in the AA and reflects very poor distribution.

However, PPP loans originated in 2020 and 2021 did not require collection of Gross Annual Revenue (GAR) data. Consequently, the percentages of bank loans are significantly lower when compared with AA demographic and aggregate percentages and analysis would not be meaningful. As a result, we analyzed the distribution by using loan size as a proxy for revenue of the borrower.

Therefore, using loan size as a proxy for revenue of the borrower, the table below shows that approximately 92.3 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, a substantial majority, 76.3 percent, were loans in amounts equal to or less than \$100 thousand, reflecting responsiveness to the lending needs of small businesses.

Borrower Distribution of Loans to Businesses by Loan Size originated during 01/01/2020 – 06/24/2021 in the bank's AA				
Loan Size (000's)	# of Loans	% of Number	\$ Volume of Loans	% of Dollar Volume
\$0 - \$100,000	316	76.3	10,308	7.9
\$100,001 - \$250,000	40	9.7	6,121	4.7
\$250,001 - \$500,000	15	3.6	5,652	4.3
\$500,001 - \$1,000,000	11	2.7	8,902	6.8
Total	382	92.3	30,983	23.7
Over \$1,000,000	32	7.7	99,709	76.3

For 2021, the bank originated 72.0 percent of loans to businesses with revenues less than or equal to \$1.0 million. This is lower than the 90.4 percent of businesses, but exceeds the 45.4 percent of aggregate lending in the AA and reflects excellent distribution.

For 2022, the bank originated 64.7 percent of loans to businesses with revenues less than or equal to \$1.0 million. This is lower than the 90.4 percent of businesses and reflects reasonable distribution. Please note that there is no 2022 peer aggregate percentage available for comparison. The peer aggregate data will not be released until later in 2023. As the bank's CRA examination could not be postponed or rescheduled due to schedule conflicts, the bank's 2022 loan data is being reviewed without benefit of the peer aggregate data.

Responses to Complaints

The bank did not receive any CRA related complaints during the evaluation period.

COMMUNITY DEVELOPMENT TEST

The bank's performance under the Community Development Test in the state of California is rated Satisfactory.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank exhibits adequate responsiveness to community development needs in the state through CD loans, qualified investments and donations, and services, as appropriate, considering the bank's capacity and the need and availability of such opportunities for community development in the bank's assessment area.

Number and Amount of Community Development Loans

The Community Development Loans Table, shown below, sets forth the information and data used to evaluate the bank's level of CD lending. The table includes all CD loans, including multifamily loans that also qualify as CD loans.

Community Development Loans				
Assessment Area	Total			
	#	% of Total #	\$(000's)	% of Total \$
NOB AA	16	80	\$30,919	99.8
Statewide or Regional Area	4	20	\$9,077	0.2
Total	20	100	\$39,996	100

The level of CD loans represents a satisfactory level of responsiveness to the CD needs in the AA. During the evaluation period, the bank made 16 qualified CD loans totaling \$30.9 million inside the AA. The majority of the loans, 70 percent, provided economic development for LMI individuals, which supported job creation and retention, and business expansion for small businesses. Another 24 percent provided affordable housing for LMI individuals and families to rehabilitate/remodel multi-family units located in LMI CTs. The remaining loans, six percent, provided community services through the purchase of an assisted living facility that caters to residents who receive Supplemental Security Income.

With the bank's responsiveness to needs within the AA, we also considered statewide or regional activities that had a purpose, mandate, or function for community development. The bank made an additional four qualified CD loans totaling \$9.1 million outside the AA. These loans provided economic development for LMI individuals and supported job creation and retention.

In addition, 85 percent of the bank's loan originations since June 7, 2022, also qualify as loans that either met the Emergency Capital Investment Program (ECIP) lending criteria or ECIP deep impact lending criteria. This includes three loans totaling \$6.9 million inside the AA. Two of these loans are part of the aforementioned loans that provided economic development for LMI individuals.

Number and Amount of Qualified Investments

The Qualified Investments Table, shown below, sets forth the information and data used to evaluate the bank's level of qualified CD investments and donations. This table includes all CD investments and donations, including any prior period investments that remain outstanding as of the examination date.

Qualified Investments and Donations										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
NOB AA	1	\$248	11	\$39	12	50.0	\$287	8.8	0	\$0
Outside AA***	7	\$1,738	5	\$1,243	12	50.0	\$2,981	91.2	0	\$0
Total	8	\$1,986	16	\$1,282	24	100.0	\$3,268	100.0	0	\$0

* 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.

***Outside AA includes MDI investments.

The bank demonstrated a satisfactory level of responsiveness to the CD needs in the AA. During the current period, the bank provided 11 qualified investments/donations totaling \$39 thousand inside the AA. The qualified investments included donations to organizations that provide financial literacy, foods, healthcare, and other services to low-income individuals and families. There were no donations outside the AA.

This bank demonstrated a satisfactory level of responsiveness by investing in Minority Depository Institutions (MDIs) inside the AA and an excellent level of responsiveness for investing in MDIs outside the AA. During the current period, the bank invested in five MDIs totaling \$1.2 million, all located outside the AA. During the prior period, the bank invested in eight MDIs totaling \$2.0 million, of which \$248 thousand was inside the AA and \$1.7 million was outside the AA.

Extent to Which the Bank Provides Community Development Services

The bank demonstrated an adequate level of responsiveness to the CD needs in the AA. During the evaluation period, bank employees contributed 309.5 hours of qualified CD service hours. The number of service hours decreased slightly from the prior evaluation period due to shutdowns related to the COVID-19 pandemic, which made it difficult to provide more traditional CD services. Bank employees helped distribute food to LMI individuals in response to the economic distress from the COVID-19 pandemic. NOB partnered with various organizations such as Community Action Partnership of San Bernardino County, The Dream Center Los Angeles, Second Harvest Food Bank of Orange County, and the Union Rescue Mission, which provide mostly foods, healthcare, and other services to LMI individuals and families. Bank employees also distributed food at two schools where a majority of the students are low-income. In addition, bank management participated in LA REACH (Roundtable for Economic Access and Change), through Project REACH, to provide MDIs resources to evolve and thrive in the quickly changing financial service industry.

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 MSA(s) and non-MSA(s) 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”.

Time Period Reviewed:	01/01/2020 to 12/31/2022	
Bank Products Reviewed:	Small business and home mortgage loans Community development loans, qualified investments and donations, and services	
Affiliate(s)	Affiliate Relationship	Products Reviewed
N/A		
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
California		
New Omni AA	Full-scope	AA includes Los Angeles, Orange, and San Bernardino Counties.

Appendix B: Summary of MMSA and State Ratings

RATINGS		New Omni Bank	
Overall Bank:	Lending Test Rating*	CD Test Rating	Overall Bank/State/Multistate Rating
New Omni Bank, NA	Satisfactory	Satisfactory	Satisfactory
State:			
California	Satisfactory	Satisfactory	Satisfactory

(*) The Lending Test and Community Development Test carry equal weight in the overall rating.

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 (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/assessment area. Deposit data are compiled by the FDIC and are available as of June 30th 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																	2020-2021		
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
NOB 20-21 AA	58	74,378	100.0	454,866	2.4	1.7	2.6	17.2	19.0	16.4	26.6	24.1	25.3	53.7	55.2	55.6	0.1	0.0	0.1

Source: 2015 ACS; 01/01/2020 - 06/24/2021 Bank Data; 2021 HMDA Aggregate Data; Due to rounding, totals may not equal 100.0.

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																	2021		
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
NOB 21 AA	30	20,604	100.0	784,825	2.7	0.0	2.6	18.3	10.0	16.7	29.2	36.7	28.7	49.7	43.3	51.6	0.1	10.0	0.4

Source: 2015 ACS; 06/25/2021 - 12/31/2021 Bank Data; 2021 HMDA Aggregate Data; Due to rounding, totals may not equal 100.0.

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																	2022		
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
NOB AA	49	58,996	100.0	316,594	1.6	2.0	2.1	18.4	10.2	18.8	32.8	22.4	32.3	46.9	65.3	46.1	0.4	0.0	0.7

Source: 2020 U.S. Census; 01/01/2022 - 12/31/2022 Bank Data; 2022 HMDA Aggregate Data; 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.

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																	2020-2021		
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	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
NOB 20-21 AA	58	74,378	100.00	454,866	24.5	0.0	2.6	16.3	0.0	6.7	16.7	0.0	15.2	42.4	81.3	57.6	0.0	20.7	18.0

Source: 2015 ACS; 01/01/2020 - 06/24/2021 Bank Data; 2021 HMDA Aggregate Data; Due to rounding, totals may not equal 100.0.

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																	2021		
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	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
NOB 21 AA	30	20,604	100.0	784,825	24.4	0.0	3.2	16.4	0.0	8.3	17.3	3.3	17.3	41.9	90.0	53.1	0.0	6.7	18.1

Source: 2015 ACS; 06/25/2021 - 12/31/2021 Bank Data; 2021 HMDA Aggregate Data; Due to rounding, totals may not equal 100.0.

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																	2022		
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	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
NOB AA	49	58,996	100.0	316,594	23.7	0.0	4.4	16.7	0.0	8.0	18.2	0.0	16.2	41.4	83.7	52.6	0.0	16.3	18.8

Source: 2020 U.S. Census; 01/01/2022 - 12/31/2022 Bank Data; 2022 HMDA Aggregate Data; 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.

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2020-2021		
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts				
	#	\$(000s)	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate		
NOB 20-21 AA	414	130,692	100.0	445,991	4.8	2.9	4.4	19.2	33.1	19.8	21.2	29.0	22.2	52.6	34.3	51.6	2.3	0.7	2.1		

Source: 2021 D&B Data; 01/01/2020 - 06/24/2021 Bank Data; 2021 CRA Aggregate Data; Due to rounding, totals may not equal 100.0.

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				
	#	\$(000s)	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate		
NOB 21 AA	25	46,874	100.0	664,345	5.0	8.0	4.8	20.0	40.0	20.4	25.5	40.0	26.2	47.8	12.0	46.9	1.7	0.0	1.8		

Source: 2021 D&B Data; 06/25/2021 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data; Due to rounding, totals may not equal 100.0.

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2022		
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts				
	#	\$(000s)	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate		
NOB AA	51	93,692	100.0	--	3.5	7.8	--	19.3	25.5	--	28.2	27.5	--	46.6	37.3	--	2.4	2.0	--		

Source: 2022 D&B Data; 01/01/2022 - 12/31/2022 Bank 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.

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2020-2021	
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available		
	#	\$(000s)	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans	
NOB 20-21 AA	414	130,692	100.0	445,991	91.0	9.4	45.1	3.6	3.1	5.5	87.4	

Source: 2021 D&B Data; 01/01/2020 - 06/24/2021 Bank Data; 2021 CRA Aggregate Data; 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		
	#	\$(000s)	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans	
NOB 21 AA	25	46,874	100.0	664,345	90.4	72.0	45.4	3.8	28.0	5.8	0.0	

Source: 2021 D&B Data; 01/01/2020 - 06/24/2021 Bank Data; 2021 CRA Aggregate Data; Due to rounding, totals may not equal 100.0.

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2022	
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available		
	#	\$(000s)	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans	
NOB AA	51	93,692	100.0	--	91.5	64.7	--	3.2	15.7	5.3	19.6	

Source: 2022 D&B Data; 01/01/2022 - 12/31/2022 Bank 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.



Effective June 25, 2021, New Omni Bank's assessment areas are as below:

The Bank's CRA Assessment area includes portions of the Los Angeles – Long Beach, CA Combined Statistical Area, which includes Los Angeles – Long Beach-Anaheim, CA Metropolitan Statistical Area, the Oxnard-Thousand Oaks-Ventura, CA Metropolitan statistical Area, and the Riverside San Bernardino-Ontario, CA – Metropolitan Statistical Area. Specially, the bank's assessment area includes Los Angeles County, Orange County, and San Bernardino County.

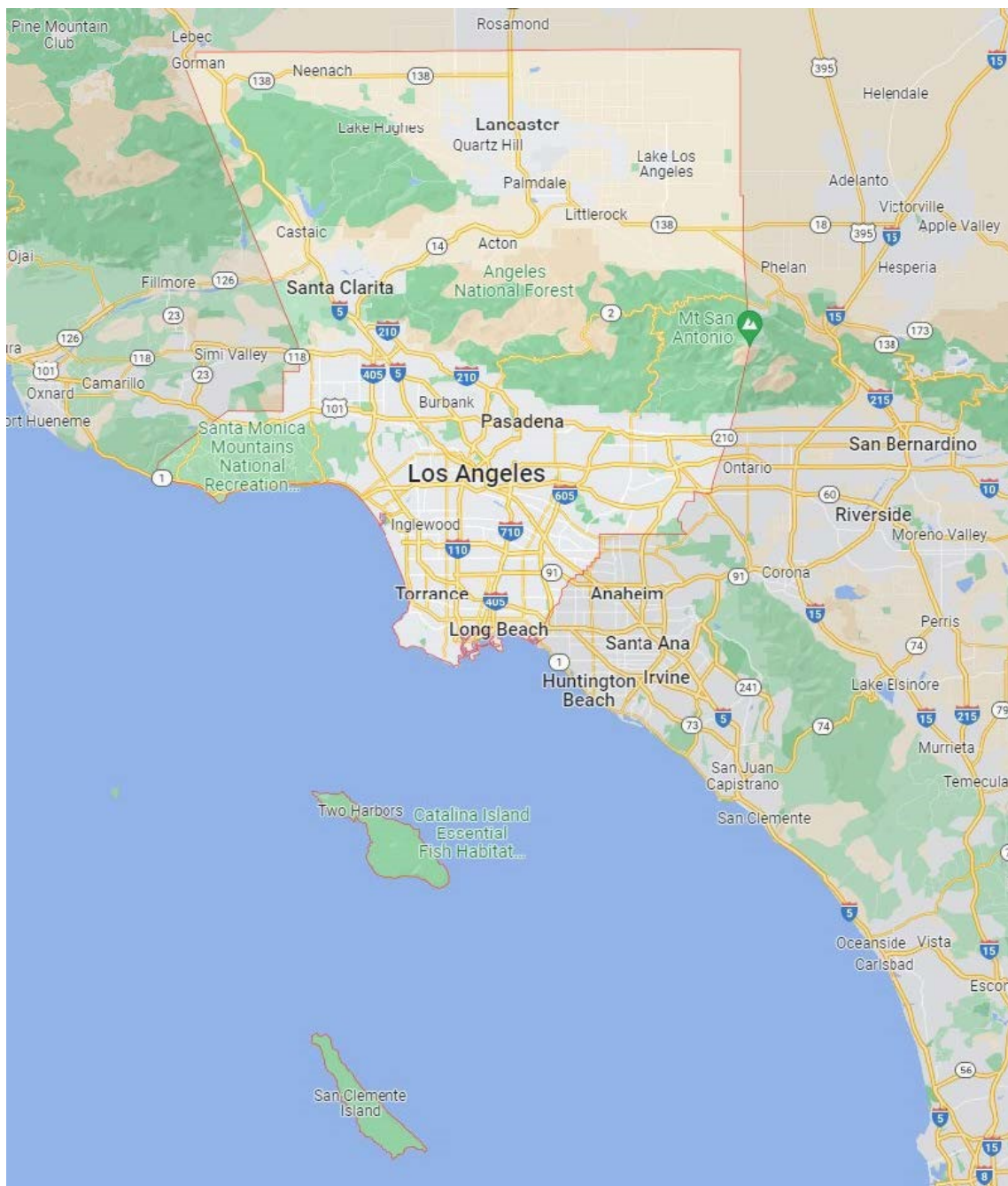
State-California, Los Angeles County (MSA-31084)

State-California, Orange County (MSA-11244)

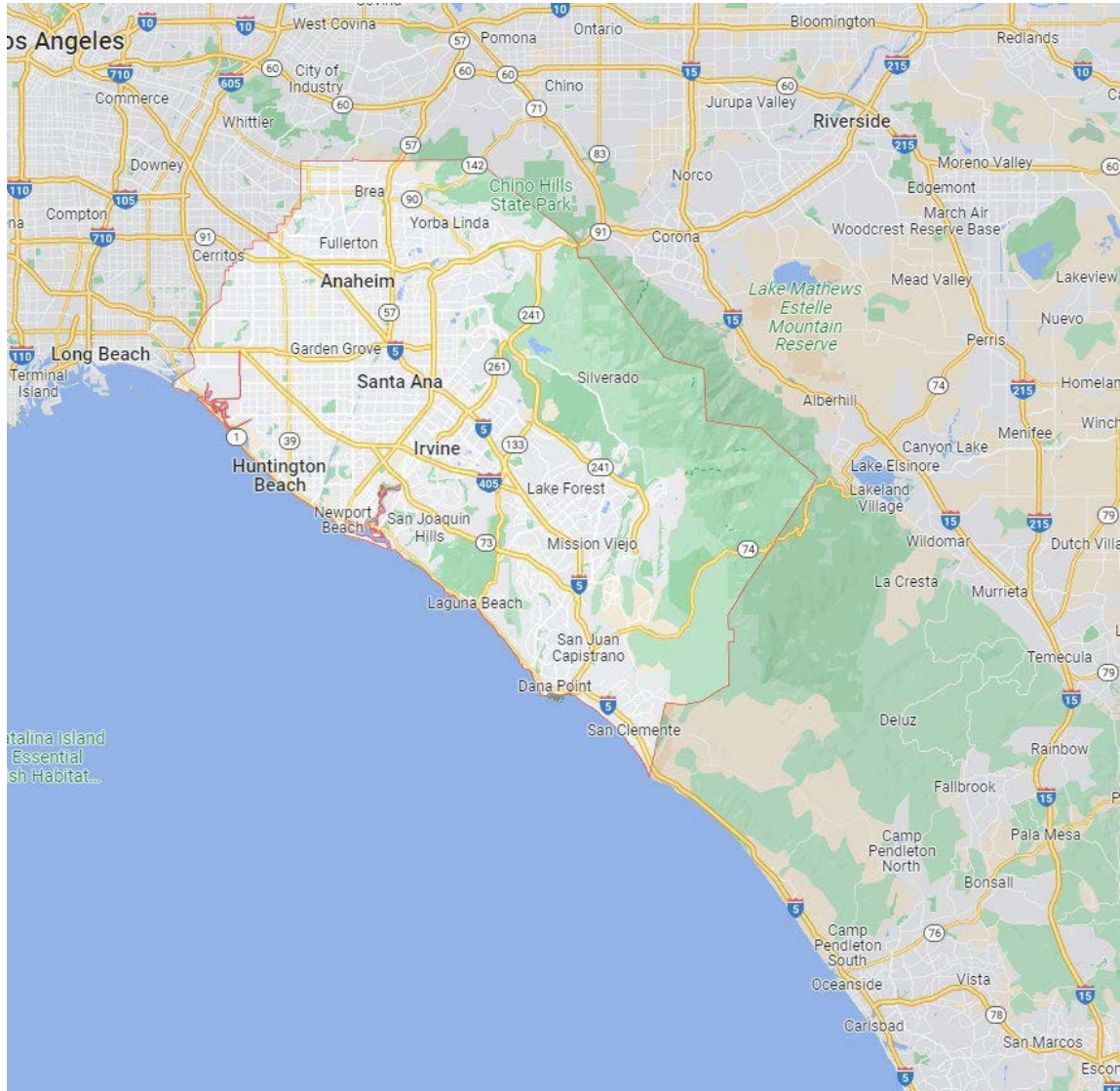
State-California, San Bernardino County (Partial of MSA-40140)

Assessment Area

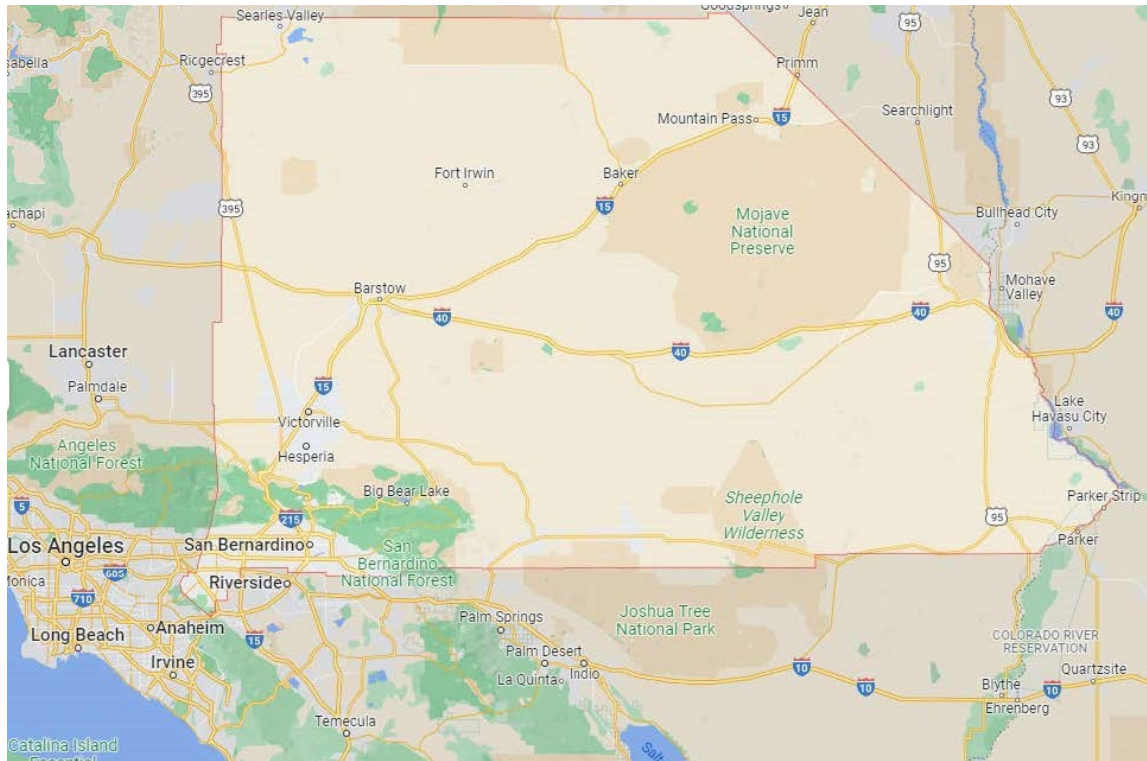
Los Angeles County (MSA - 31084)



Orange County (MSA - 11244)



San Bernardino County (Partial of MSA - 40140)



2024 FFIEC Census Report - Summary Census Demographic Information

State: 06 - CALIFORNIA (CA)

County: 037 - LOS ANGELES COUNTY



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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	037	9108.07	Upper	No	142.98	\$98,200	\$140,406	\$114,844	6092	56.81	3461	1455	1693
06	037	9108.08	Upper	No	133.62	\$98,200	\$131,215	\$107,321	3494	52.60	1838	1034	1065
06	037	9108.09	Upper	No	251.05	\$98,200	\$246,531	\$201,641	2337	31.24	730	653	720
06	037	9108.10	Upper	No	198.09	\$98,200	\$194,524	\$159,107	2685	45.66	1226	614	815
06	037	9108.14	Upper	No	138.17	\$98,200	\$135,683	\$110,982	3601	33.35	1201	1188	1358
06	037	9108.15	Upper	No	154.29	\$98,200	\$151,513	\$123,924	5142	36.66	1885	1563	1961
06	037	9110.01	Middle	No	86.60	\$98,200	\$85,041	\$69,559	3958	48.18	1907	1158	1754
06	037	9111.00	Moderate	No	68.99	\$98,200	\$67,748	\$55,417	7827	88.39	6918	1239	2109
06	037	9200.13	Upper	No	173.04	\$98,200	\$169,925	\$138,986	7801	52.29	4079	1823	2116
06	037	9200.15	Upper	No	189.84	\$98,200	\$186,423	\$152,476	6724	40.85	2747	1877	2042
06	037	9200.16	Upper	No	180.65	\$98,200	\$177,398	\$145,096	4423	44.56	1971	1008	1259
06	037	9200.17	Upper	No	144.18	\$98,200	\$141,585	\$115,809	4241	48.27	2047	1058	1237
06	037	9200.18	Upper	No	166.34	\$98,200	\$163,346	\$133,603	2184	35.03	765	577	667
06	037	9200.20	Upper	No	165.18	\$98,200	\$162,207	\$132,670	7009	44.86	3144	1666	1922
06	037	9200.28	Upper	No	161.85	\$98,200	\$158,937	\$130,000	8017	59.01	4731	1948	2238
06	037	9200.29	Middle	No	110.20	\$98,200	\$108,216	\$88,514	5931	59.79	3546	1071	1334
06	037	9200.30	Upper	No	140.84	\$98,200	\$138,305	\$113,125	5399	59.84	3231	1343	1553
06	037	9200.31	Middle	No	114.85	\$98,200	\$112,783	\$92,250	4850	49.63	2407	1922	2009
06	037	9200.34	Upper	No	132.28	\$98,200	\$129,899	\$106,250	4152	60.55	2514	797	967
06	037	9200.35	Middle	No	94.43	\$98,200	\$92,730	\$75,845	8172	73.56	6011	1551	1710
06	037	9200.38	Moderate	No	61.90	\$98,200	\$60,786	\$49,722	2629	77.71	2043	120	254
06	037	9200.39	Upper	No	163.99	\$98,200	\$161,038	\$131,719	1808	50.55	914	423	513
06	037	9200.40	Upper	No	143.24	\$98,200	\$140,662	\$115,054	5045	66.82	3371	787	993
06	037	9200.41	Middle	No	100.87	\$98,200	\$99,054	\$81,023	1473	61.03	899	173	307
06	037	9200.42	Upper	No	126.06	\$98,200	\$123,791	\$101,250	7762	65.69	5099	1372	1649
06	037	9200.43	Upper	No	200.80	\$98,200	\$197,186	\$161,280	8832	62.76	5543	1563	1892
06	037	9200.44	Upper	No	122.88	\$98,200	\$120,668	\$98,700	2737	47.28	1294	662	684
06	037	9200.45	Upper	No	174.08	\$98,200	\$170,947	\$139,821	4438	42.09	1868	1217	1396

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	037	9200.46	Middle	No	91.08	\$98,200	\$89,441	\$73,160	2914	69.35	2021	752	834
06	037	9200.47	Moderate	No	70.09	\$98,200	\$68,828	\$56,302	6676	84.63	5650	220	581
06	037	9200.48	Middle	No	111.93	\$98,200	\$109,915	\$89,904	6307	74.50	4699	1364	1529
06	037	9200.49	Upper	No	181.75	\$98,200	\$178,479	\$145,982	5777	50.68	2928	1351	1500
06	037	9200.50	Moderate	No	79.37	\$98,200	\$77,941	\$63,750	1328	28.54	379	357	594
06	037	9201.02	Upper	No	127.78	\$98,200	\$125,480	\$102,632	5115	54.57	2791	1014	1216
06	037	9201.04	Upper	No	168.08	\$98,200	\$165,055	\$135,000	2732	40.92	1118	766	883
06	037	9201.06	Middle	No	115.27	\$98,200	\$113,195	\$92,583	3096	68.02	2106	862	1057
06	037	9201.09	Upper	No	154.36	\$98,200	\$151,582	\$123,984	5766	44.17	2547	1315	1498
06	037	9201.10	Upper	No	168.86	\$98,200	\$165,821	\$135,625	3098	41.67	1291	590	671
06	037	9201.11	Upper	No	158.51	\$98,200	\$155,657	\$127,313	3053	44.35	1354	831	993
06	037	9201.12	Upper	No	179.25	\$98,200	\$176,024	\$143,973	4220	41.68	1759	1022	1293
06	037	9201.14	Upper	No	157.80	\$98,200	\$154,960	\$126,746	6331	51.33	3250	1228	1417
06	037	9201.15	Upper	No	152.60	\$98,200	\$149,853	\$122,569	4144	45.61	1890	972	1065
06	037	9201.16	Upper	No	170.07	\$98,200	\$167,009	\$136,597	5057	48.21	2438	1404	1548
06	037	9201.18	Upper	No	167.27	\$98,200	\$164,259	\$134,348	5931	52.27	3100	1699	1851
06	037	9201.19	Upper	No	201.54	\$98,200	\$197,912	\$161,875	1833	52.37	960	477	485
06	037	9201.20	Upper	No	235.58	\$98,200	\$231,340	\$189,214	4192	55.42	2323	866	1029
06	037	9201.21	Upper	No	197.28	\$98,200	\$193,729	\$158,456	10332	60.85	6287	2103	2469
06	037	9202.00	Unknown	No	0.00	\$98,200	\$0	\$0	5584	89.43	4994	0	0
06	037	9203.03	Upper	No	123.76	\$98,200	\$121,532	\$99,402	1593	49.53	789	289	431
06	037	9203.12	Upper	No	143.96	\$98,200	\$141,369	\$115,625	5933	48.49	2877	982	1412
06	037	9203.13	Upper	No	159.49	\$98,200	\$156,619	\$128,105	5304	50.66	2687	1267	1525
06	037	9203.14	Upper	No	155.68	\$98,200	\$152,878	\$125,038	3142	47.58	1495	648	785
06	037	9203.22	Middle	No	106.27	\$98,200	\$104,357	\$85,357	2998	43.40	1301	723	729
06	037	9203.26	Upper	No	174.55	\$98,200	\$171,408	\$140,194	7212	56.14	4049	1052	1306
06	037	9203.28	Upper	No	237.59	\$98,200	\$233,313	\$190,833	1987	44.39	882	410	395
06	037	9203.29	Upper	No	134.77	\$98,200	\$132,344	\$108,250	6723	41.02	2758	1420	1635
06	037	9203.30	Upper	No	151.22	\$98,200	\$148,498	\$121,458	4166	32.62	1359	994	1259

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	037	9203.31	Upper	No	138.51	\$98,200	\$136,017	\$111,250	3751	40.71	1527	893	1176
06	037	9203.32	Upper	No	153.82	\$98,200	\$151,051	\$123,550	1950	40.26	785	397	403
06	037	9203.34	Upper	No	140.51	\$98,200	\$137,981	\$112,857	6363	40.28	2563	1334	1658
06	037	9203.38	Upper	No	206.18	\$98,200	\$202,469	\$165,603	5642	50.62	2856	1430	1611
06	037	9203.39	Upper	No	202.92	\$98,200	\$199,267	\$162,986	8114	56.37	4574	1839	2161
06	037	9203.40	Middle	No	116.27	\$98,200	\$114,177	\$93,388	3208	76.62	2458	338	507
06	037	9203.41	Low	No	46.23	\$98,200	\$45,398	\$37,134	3287	89.60	2945	95	442
06	037	9203.42	Moderate	No	70.15	\$98,200	\$68,887	\$56,346	3011	94.02	2831	293	583
06	037	9203.43	Moderate	No	60.69	\$98,200	\$59,598	\$48,750	4297	84.76	3642	294	595
06	037	9304.00	Upper	No	203.45	\$98,200	\$199,788	\$163,412	1285	47.55	611	318	544
06	037	9800.01	Unknown	No	0.00	\$98,200	\$0	\$0	28	60.71	17	0	0
06	037	9800.02	Unknown	No	0.00	\$98,200	\$0	\$0	9	100.00	9	0	0
06	037	9800.03	Unknown	No	0.00	\$98,200	\$0	\$0	0	0.00	0	0	0
06	037	9800.04	Unknown	No	0.00	\$98,200	\$0	\$0	0	0.00	0	0	0
06	037	9800.05	Unknown	No	0.00	\$98,200	\$0	\$0	3	100.00	3	0	0
06	037	9800.06	Unknown	No	0.00	\$98,200	\$0	\$0	2	100.00	2	0	0
06	037	9800.07	Unknown	No	0.00	\$98,200	\$0	\$0	5	100.00	5	0	0
06	037	9800.08	Unknown	No	0.00	\$98,200	\$0	\$0	465	65.16	303	0	0
06	037	9800.09	Unknown	No	0.00	\$98,200	\$0	\$0	52	67.31	35	0	0
06	037	9800.10	Unknown	No	0.00	\$98,200	\$0	\$0	144	71.53	103	26	26
06	037	9800.11	Unknown	No	0.00	\$98,200	\$0	\$0	140	75.71	106	0	12
06	037	9800.12	Unknown	No	0.00	\$98,200	\$0	\$0	0	0.00	0	0	0
06	037	9800.13	Unknown	No	0.00	\$98,200	\$0	\$0	62	70.97	44	0	0
06	037	9800.14	Unknown	No	0.00	\$98,200	\$0	\$0	150	41.33	62	0	9
06	037	9800.15	Unknown	No	0.00	\$98,200	\$0	\$0	1267	82.56	1046	0	121
06	037	9800.16	Moderate	No	73.45	\$98,200	\$72,128	\$59,000	222	93.69	208	3	38
06	037	9800.17	Moderate	No	56.33	\$98,200	\$55,316	\$45,250	1192	55.96	667	0	35
06	037	9800.18	Unknown	No	0.00	\$98,200	\$0	\$0	30	83.33	25	0	0

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	037	9800.19	Upper	No	252.12	\$98,200	\$247,582	\$202,500	128	37.50	48	24	37
06	037	9800.20	Unknown	No	0.00	\$98,200	\$0	\$0	2	50.00	1	0	0
06	037	9800.21	Unknown	No	0.00	\$98,200	\$0	\$0	56	75.00	42	14	14
06	037	9800.22	Unknown	No	0.00	\$98,200	\$0	\$0	0	0.00	0	0	0
06	037	9800.23	Unknown	No	0.00	\$98,200	\$0	\$0	19	57.89	11	0	0
06	037	9800.24	Upper	No	203.10	\$98,200	\$199,444	\$163,125	226	35.84	81	61	73
06	037	9800.25	Middle	No	101.87	\$98,200	\$100,036	\$81,820	518	93.44	484	0	52
06	037	9800.26	Unknown	No	0.00	\$98,200	\$0	\$0	11	27.27	3	0	0
06	037	9800.28	Unknown	No	0.00	\$98,200	\$0	\$0	11	81.82	9	0	0
06	037	9800.30	Unknown	No	0.00	\$98,200	\$0	\$0	0	0.00	0	0	0
06	037	9800.31	Unknown	No	0.00	\$98,200	\$0	\$0	1748	62.87	1099	0	22
06	037	9800.33	Unknown	No	0.00	\$98,200	\$0	\$0	89	59.55	53	0	0
06	037	9800.34	Unknown	No	0.00	\$98,200	\$0	\$0	110	74.55	82	0	9
06	037	9800.35	Moderate	No	65.93	\$98,200	\$64,743	\$52,955	623	89.73	559	33	146
06	037	9800.36	Middle	No	102.30	\$98,200	\$100,459	\$82,165	616	94.32	581	67	164
06	037	9800.37	Unknown	No	0.00	\$98,200	\$0	\$0	0	0.00	0	0	0
06	037	9800.38	Unknown	No	0.00	\$98,200	\$0	\$0	4	100.00	4	0	0
06	037	9800.39	Unknown	No	0.00	\$98,200	\$0	\$0	0	0.00	0	0	0
06	037	9901.00	Unknown	No	0.00	\$98,200	\$0	\$0	0	0.00	0	0	0
06	037	9902.00	Unknown	No	0.00	\$98,200	\$0	\$0	0	0.00	0	0	0
06	037	9903.00	Unknown	No	0.00	\$98,200	\$0	\$0	0	0.00	0	0	0

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

2024 FFIEC Census Report - Summary Census Demographic Information

State: 06 - CALIFORNIA (CA)

County: 059 - ORANGE 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	059	0011.01	Middle	No	98.31	\$129,000	\$126,820	\$104,659	4611	64.00	2951	1022	1172
06	059	0011.02	Middle	No	85.61	\$129,000	\$110,437	\$91,136	3314	70.73	2344	553	667
06	059	0011.03	Moderate	No	77.47	\$129,000	\$99,936	\$82,476	4754	77.62	3690	603	801
06	059	0012.01	Moderate	No	60.08	\$129,000	\$77,503	\$63,958	5200	88.71	4613	585	907
06	059	0012.02	Moderate	No	75.57	\$129,000	\$97,485	\$80,455	3766	89.33	3364	568	811
06	059	0013.01	Middle	No	80.97	\$129,000	\$104,451	\$86,200	7755	70.93	5501	1668	1793
06	059	0013.03	Moderate	No	77.19	\$129,000	\$99,575	\$82,170	5626	80.52	4530	1106	1634
06	059	0013.04	Moderate	No	68.71	\$129,000	\$88,636	\$73,148	3702	83.50	3091	547	835
06	059	0014.01	Moderate	No	73.75	\$129,000	\$95,138	\$78,512	5493	72.69	3993	718	922
06	059	0014.02	Middle	No	87.41	\$129,000	\$112,759	\$93,056	5261	74.13	3900	796	1148
06	059	0014.03	Upper	No	128.58	\$129,000	\$165,868	\$136,875	3290	52.37	1723	1046	1214
06	059	0014.04	Moderate	No	53.98	\$129,000	\$69,634	\$57,463	3770	84.27	3177	565	932
06	059	0015.01	Middle	No	110.65	\$129,000	\$142,739	\$117,796	6659	54.98	3661	1961	2169
06	059	0015.03	Middle	No	95.34	\$129,000	\$122,989	\$101,500	5302	55.88	2963	1042	1432
06	059	0015.04	Moderate	No	79.58	\$129,000	\$102,658	\$84,716	4803	65.69	3155	732	1291
06	059	0015.05	Upper	No	121.24	\$129,000	\$156,400	\$129,067	7115	55.08	3919	1803	2211
06	059	0015.06	Middle	No	93.37	\$129,000	\$120,447	\$99,397	4544	57.31	2604	1034	1148
06	059	0015.07	Middle	No	102.55	\$129,000	\$132,290	\$109,167	5399	63.83	3446	551	990
06	059	0016.02	Upper	No	152.46	\$129,000	\$196,673	\$162,305	5034	54.91	2764	1458	1660
06	059	0016.03	Upper	No	146.19	\$129,000	\$188,585	\$155,625	3960	54.29	2150	851	952
06	059	0016.04	Upper	No	136.58	\$129,000	\$176,188	\$145,391	4284	56.44	2418	975	1094
06	059	0017.04	Upper	No	128.80	\$129,000	\$166,152	\$137,109	8120	85.97	6981	1600	2225
06	059	0017.05	Middle	No	97.79	\$129,000	\$126,149	\$104,099	4315	72.07	3110	918	1216
06	059	0017.06	Upper	No	198.51	\$129,000	\$256,078	\$211,319	4171	57.95	2417	1143	1241
06	059	0017.08	Middle	No	104.24	\$129,000	\$134,470	\$110,972	3736	69.25	2587	1186	1381
06	059	0017.09	Upper	No	127.76	\$129,000	\$164,810	\$136,005	2563	79.59	2040	639	700

* 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	059	0017.10	Upper	No	162.78	\$129,000	\$209,986	\$173,291	4728	87.75	4149	1202	1414
06	059	0018.01	Moderate	No	54.45	\$129,000	\$70,241	\$57,964	5275	85.71	4521	345	983
06	059	0018.02	Moderate	No	53.59	\$129,000	\$69,131	\$57,055	7488	84.64	6338	715	1344
06	059	0019.01	Middle	No	99.57	\$129,000	\$128,445	\$106,000	2714	75.06	2037	611	800
06	059	0019.02	Middle	No	83.05	\$129,000	\$107,135	\$88,417	2750	73.64	2025	527	670
06	059	0019.03	Middle	No	91.59	\$129,000	\$118,151	\$97,500	3539	80.08	2834	541	717
06	059	0110.00	Moderate	No	76.89	\$129,000	\$99,188	\$81,856	6754	62.45	4218	1460	1992
06	059	0111.01	Middle	No	96.21	\$129,000	\$124,111	\$102,417	4283	76.09	3259	742	995
06	059	0111.02	Middle	No	111.94	\$129,000	\$144,403	\$119,167	4445	78.18	3475	903	1101
06	059	0112.00	Middle	No	111.76	\$129,000	\$144,170	\$118,977	4275	56.37	2410	810	1296
06	059	0113.00	Middle	No	98.99	\$129,000	\$127,697	\$105,385	5510	54.81	3020	612	1312
06	059	0114.01	Middle	No	110.72	\$129,000	\$142,829	\$117,868	2118	48.16	1020	418	599
06	059	0114.02	Middle	No	114.56	\$129,000	\$147,782	\$121,957	2473	42.74	1057	808	1006
06	059	0114.03	Moderate	No	69.22	\$129,000	\$89,294	\$73,693	5822	68.36	3980	767	1550
06	059	0115.02	Moderate	No	79.75	\$129,000	\$102,878	\$84,896	4206	75.06	3157	695	1026
06	059	0115.03	Middle	No	98.83	\$129,000	\$127,491	\$105,208	1851	51.05	945	398	555
06	059	0115.04	Moderate	No	50.15	\$129,000	\$64,694	\$53,393	7850	67.96	5335	245	531
06	059	0116.01	Low	No	44.86	\$129,000	\$57,869	\$47,763	7497	86.93	6517	382	1113
06	059	0116.02	Moderate	No	58.58	\$129,000	\$75,568	\$62,364	6248	81.98	5122	701	1318
06	059	0117.07	Middle	No	97.36	\$129,000	\$125,594	\$103,644	6240	59.94	3740	1450	1683
06	059	0117.08	Middle	No	82.01	\$129,000	\$105,793	\$87,303	4975	64.80	3224	446	942
06	059	0117.09	Upper	No	131.33	\$129,000	\$169,416	\$139,803	4401	43.81	1928	1162	1374
06	059	0117.10	Upper	No	138.30	\$129,000	\$178,407	\$147,222	3649	48.62	1774	1005	1161
06	059	0117.11	Moderate	No	68.00	\$129,000	\$87,720	\$72,390	7481	75.36	5638	493	1061
06	059	0117.12	Moderate	No	77.71	\$129,000	\$100,246	\$82,727	4923	75.56	3720	801	1073
06	059	0117.14	Moderate	No	77.20	\$129,000	\$99,588	\$82,188	1016	73.52	747	12	53
06	059	0117.15	Middle	No	113.85	\$129,000	\$146,867	\$121,205	6719	47.73	3207	1692	2035
06	059	0117.16	Upper	No	142.22	\$129,000	\$183,464	\$151,396	5401	72.86	3935	1250	1426
06	059	0117.17	Middle	No	117.42	\$129,000	\$151,472	\$125,000	2849	44.44	1266	667	841

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	059	0117.18	Upper	No	130.71	\$129,000	\$168,616	\$139,148	3291	43.42	1429	845	955
06	059	0117.20	Low	No	37.94	\$129,000	\$48,943	\$40,398	6727	95.27	6409	325	1296
06	059	0117.21	Middle	No	81.13	\$129,000	\$104,658	\$86,371	5091	84.76	4315	412	999
06	059	0117.22	Middle	No	105.76	\$129,000	\$136,430	\$112,583	2350	57.45	1350	650	763
06	059	0218.02	Upper	No	132.69	\$129,000	\$171,170	\$141,250	7826	45.49	3560	1669	2231
06	059	0218.07	Middle	No	109.85	\$129,000	\$141,707	\$116,938	4268	54.12	2310	957	1227
06	059	0218.09	Upper	No	146.35	\$129,000	\$188,792	\$155,799	3304	43.07	1423	778	921
06	059	0218.10	Middle	No	116.15	\$129,000	\$149,834	\$123,646	3598	41.52	1494	969	1283
06	059	0218.12	Upper	No	129.94	\$129,000	\$167,623	\$138,333	6433	49.99	3216	1543	1859
06	059	0218.13	Unknown	No	0.00	\$129,000	\$0	\$0	107	64.49	69	3	10
06	059	0218.14	Upper	No	123.43	\$129,000	\$159,225	\$131,400	7662	58.21	4460	1617	1659
06	059	0218.16	Middle	No	111.20	\$129,000	\$143,448	\$118,378	4895	38.55	1887	1582	1897
06	059	0218.17	Middle	No	100.33	\$129,000	\$129,426	\$106,806	3506	43.75	1534	911	1158
06	059	0218.20	Upper	No	150.90	\$129,000	\$194,661	\$160,642	4128	50.85	2099	1312	1413
06	059	0218.21	Middle	No	98.64	\$129,000	\$127,246	\$105,013	7347	67.18	4936	1288	1658
06	059	0218.22	Upper	No	156.90	\$129,000	\$202,401	\$167,029	9750	58.15	5670	2471	3252
06	059	0218.23	Upper	No	126.76	\$129,000	\$163,520	\$134,946	4054	48.82	1979	1071	1291
06	059	0218.24	Upper	No	161.57	\$129,000	\$208,425	\$172,000	2581	38.71	999	758	863
06	059	0218.25	Middle	No	119.98	\$129,000	\$154,774	\$127,721	3119	40.17	1253	966	1122
06	059	0218.26	Middle	No	85.61	\$129,000	\$110,437	\$91,136	2766	45.70	1264	547	753
06	059	0218.27	Upper	No	140.61	\$129,000	\$181,387	\$149,688	3192	50.75	1620	798	890
06	059	0218.28	Upper	No	170.26	\$129,000	\$219,635	\$181,250	4123	49.82	2054	1259	1302
06	059	0218.29	Upper	No	169.31	\$129,000	\$218,410	\$180,238	5242	45.52	2386	1522	1653
06	059	0218.30	Upper	No	164.52	\$129,000	\$212,231	\$175,135	5714	41.09	2348	2007	2106
06	059	0218.31	Upper	No	137.90	\$129,000	\$177,891	\$146,806	6497	62.21	4042	1583	1901
06	059	0218.32	Upper	No	155.90	\$129,000	\$201,111	\$165,962	6735	76.45	5149	1500	1643
06	059	0219.03	Middle	No	109.48	\$129,000	\$141,229	\$116,546	4430	62.26	2758	1033	1402
06	059	0219.05	Upper	No	135.96	\$129,000	\$175,388	\$144,732	5689	48.55	2762	1558	1723

* 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	059	0219.12	Upper	No	178.86	\$129,000	\$230,729	\$190,400	4430	40.50	1794	1435	1519
06	059	0219.13	Middle	No	94.41	\$129,000	\$121,789	\$100,505	7702	78.03	6010	1182	1948
06	059	0219.14	Middle	No	114.46	\$129,000	\$147,653	\$121,844	4213	57.87	2438	921	1123
06	059	0219.15	Upper	No	123.05	\$129,000	\$158,735	\$130,988	3967	47.29	1876	1305	1479
06	059	0219.16	Upper	No	162.60	\$129,000	\$209,754	\$173,095	3665	40.71	1492	980	1065
06	059	0219.17	Upper	No	170.95	\$129,000	\$220,526	\$181,985	3354	32.98	1106	965	1108
06	059	0219.18	Upper	No	129.81	\$129,000	\$167,455	\$138,194	5035	51.20	2578	1463	1497
06	059	0219.19	Upper	No	129.79	\$129,000	\$167,429	\$138,164	2841	40.87	1161	785	1035
06	059	0219.20	Upper	No	158.32	\$129,000	\$204,233	\$168,534	7179	46.09	3309	2152	2418
06	059	0219.21	Upper	No	181.11	\$129,000	\$233,632	\$192,801	4338	45.69	1982	1379	1434
06	059	0219.22	Upper	No	120.72	\$129,000	\$155,729	\$128,517	4953	45.04	2231	1377	1684
06	059	0219.23	Upper	No	139.60	\$129,000	\$180,084	\$148,611	6697	49.87	3340	2075	2489
06	059	0219.24	Upper	No	137.90	\$129,000	\$177,891	\$146,806	4622	53.46	2471	896	1233
06	059	0320.02	Upper	No	135.76	\$129,000	\$175,130	\$144,526	6071	33.77	2050	1613	1957
06	059	0320.03	Upper	No	148.98	\$129,000	\$192,184	\$158,600	4756	32.78	1559	1451	1556
06	059	0320.11	Middle	No	104.16	\$129,000	\$134,366	\$110,882	1613	23.00	371	548	700
06	059	0320.12	Upper	No	144.19	\$129,000	\$186,005	\$153,500	3591	32.22	1157	1053	1125
06	059	0320.13	Middle	No	94.08	\$129,000	\$121,363	\$100,152	5065	34.20	1732	995	1252
06	059	0320.14	Moderate	No	76.32	\$129,000	\$98,453	\$81,250	6039	68.17	4117	1458	1487
06	059	0320.15	Upper	No	138.42	\$129,000	\$178,562	\$147,353	6730	46.32	3117	1603	1840
06	059	0320.20	Upper	No	130.34	\$129,000	\$168,139	\$138,750	5540	34.96	1937	1595	1847
06	059	0320.22	Middle	No	82.63	\$129,000	\$106,593	\$87,970	6808	62.15	4231	949	1519
06	059	0320.27	Middle	No	110.21	\$129,000	\$142,171	\$117,321	6264	63.35	3968	1138	1748
06	059	0320.28	Middle	No	92.76	\$129,000	\$119,660	\$98,750	3610	51.05	1843	888	1257
06	059	0320.29	Middle	No	113.43	\$129,000	\$146,325	\$120,750	4486	48.13	2159	1087	1366
06	059	0320.30	Middle	No	119.41	\$129,000	\$154,039	\$127,115	3778	40.97	1548	1042	1206
06	059	0320.31	Upper	No	128.75	\$129,000	\$166,088	\$137,059	3580	38.16	1366	990	1126
06	059	0320.32	Upper	No	123.45	\$129,000	\$159,251	\$131,414	2972	32.40	963	744	967
06	059	0320.33	Middle	No	111.03	\$129,000	\$143,229	\$118,201	3629	47.23	1714	722	1074

* 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	059	0320.34	Upper	No	166.93	\$129,000	\$215,340	\$177,700	5595	33.12	1853	1592	1727
06	059	0320.35	Upper	No	157.93	\$129,000	\$203,730	\$168,125	2307	29.30	676	771	851
06	059	0320.36	Upper	No	132.57	\$129,000	\$171,015	\$141,125	3495	34.71	1213	1064	1089
06	059	0320.37	Upper	No	139.04	\$129,000	\$179,362	\$148,015	4939	22.35	1104	2288	2710
06	059	0320.38	Upper	No	124.42	\$129,000	\$160,502	\$132,452	6439	38.98	2510	1954	2156
06	059	0320.39	Upper	No	125.36	\$129,000	\$161,714	\$133,452	6519	43.15	2813	1482	1939
06	059	0320.40	Upper	No	124.79	\$129,000	\$160,979	\$132,847	2611	27.92	729	815	884
06	059	0320.41	Upper	No	128.51	\$129,000	\$165,778	\$136,806	972	28.91	281	323	396
06	059	0320.42	Upper	No	178.87	\$129,000	\$230,742	\$190,417	5490	32.77	1799	1789	1933
06	059	0320.43	Upper	No	226.37	\$129,000	\$292,017	\$240,982	3775	29.75	1123	1014	1099
06	059	0320.44	Upper	No	215.42	\$129,000	\$277,892	\$229,318	5588	24.18	1351	1787	2044
06	059	0320.45	Upper	No	166.22	\$129,000	\$214,424	\$176,950	3173	30.00	952	926	1027
06	059	0320.46	Upper	No	203.02	\$129,000	\$261,896	\$216,125	5949	28.32	1685	1763	1967
06	059	0320.47	Middle	No	106.09	\$129,000	\$136,856	\$112,944	4545	46.38	2108	1088	1023
06	059	0320.48	Upper	No	143.92	\$129,000	\$185,657	\$153,214	5505	35.89	1976	1891	2140
06	059	0320.49	Upper	No	157.87	\$129,000	\$203,652	\$168,056	9627	42.18	4061	2338	2661
06	059	0320.50	Upper	No	132.82	\$129,000	\$171,338	\$141,397	4950	41.13	2036	1396	1616
06	059	0320.51	Middle	No	90.30	\$129,000	\$116,487	\$96,127	4627	48.65	2251	1111	1069
06	059	0320.53	Upper	No	152.83	\$129,000	\$197,151	\$162,697	8242	39.23	3233	2385	2493
06	059	0320.54	Middle	No	101.32	\$129,000	\$130,703	\$107,857	5703	47.83	2728	860	1024
06	059	0320.55	Middle	No	113.34	\$129,000	\$146,209	\$120,662	3864	54.35	2100	785	1009
06	059	0320.57	Upper	No	163.13	\$129,000	\$210,438	\$173,655	7641	35.53	2715	1601	2118
06	059	0320.58	Upper	No	197.90	\$129,000	\$255,291	\$210,669	7758	29.74	2307	1765	2095
06	059	0320.59	Upper	No	154.48	\$129,000	\$199,279	\$164,455	10060	37.51	3774	2029	2451
06	059	0320.61	Upper	No	144.18	\$129,000	\$185,992	\$153,485	5354	25.68	1375	1979	2243
06	059	0320.62	Upper	No	183.36	\$129,000	\$236,534	\$195,192	4806	24.51	1178	1178	1243
06	059	0320.63	Upper	No	157.27	\$129,000	\$202,878	\$167,426	7128	30.92	2204	1964	2250
06	059	0320.64	Upper	No	144.10	\$129,000	\$185,889	\$153,398	2799	27.44	768	562	692

* 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	059	0320.65	Upper	No	166.80	\$129,000	\$215,172	\$177,569	6160	41.40	2550	1544	1630
06	059	0320.66	Upper	No	162.49	\$129,000	\$209,612	\$172,976	8194	36.28	2973	1462	1495
06	059	0421.06	Upper	No	159.46	\$129,000	\$205,703	\$169,750	2156	21.24	458	614	1057
06	059	0421.07	Middle	No	86.03	\$129,000	\$110,979	\$91,581	4001	54.71	2189	466	1211
06	059	0421.08	Middle	No	81.52	\$129,000	\$105,161	\$86,786	5434	32.13	1746	447	2460
06	059	0421.09	Middle	No	84.73	\$129,000	\$109,302	\$90,204	4871	30.88	1504	1314	1493
06	059	0421.11	Upper	No	149.28	\$129,000	\$192,571	\$158,916	5839	21.46	1253	2029	2165
06	059	0421.12	Upper	No	158.31	\$129,000	\$204,220	\$168,528	6796	27.53	1871	1829	2222
06	059	0421.13	Upper	No	135.84	\$129,000	\$175,234	\$144,613	4351	23.17	1008	1516	1820
06	059	0421.14	Middle	No	117.61	\$129,000	\$151,717	\$125,203	3836	29.17	1119	717	1473
06	059	0421.15	Middle	No	86.79	\$129,000	\$111,959	\$92,391	1470	21.50	316	360	361
06	059	0421.16	Upper	No	129.58	\$129,000	\$167,158	\$137,946	5973	22.37	1336	1461	2485
06	059	0422.01	Middle	No	109.06	\$129,000	\$140,687	\$116,106	5617	32.92	1849	1521	2784
06	059	0422.03	Upper	No	159.72	\$129,000	\$206,039	\$170,024	8429	26.87	2265	3044	3702
06	059	0422.05	Upper	No	141.87	\$129,000	\$183,012	\$151,028	6571	31.81	2090	1646	2339
06	059	0422.06	Upper	No	122.56	\$129,000	\$158,102	\$130,469	3296	22.82	752	925	1480
06	059	0423.05	Upper	No	216.64	\$129,000	\$279,466	\$230,625	3397	15.07	512	1117	1645
06	059	0423.07	Middle	No	117.65	\$129,000	\$151,769	\$125,242	7263	50.13	3641	1659	1873
06	059	0423.11	Middle	No	110.13	\$129,000	\$142,068	\$117,236	5965	29.94	1786	2122	2580
06	059	0423.12	Middle	No	93.35	\$129,000	\$120,422	\$99,375	8497	75.49	6414	1194	2181
06	059	0423.13	Moderate	No	77.97	\$129,000	\$100,581	\$83,005	6286	36.86	2317	993	2393
06	059	0423.15	Middle	No	111.74	\$129,000	\$144,145	\$118,958	6118	31.79	1945	1689	1901
06	059	0423.17	Upper	No	153.95	\$129,000	\$198,596	\$163,884	3304	20.34	672	1096	1203
06	059	0423.19	Upper	No	136.26	\$129,000	\$175,775	\$145,056	3195	31.17	996	931	1191
06	059	0423.20	Middle	No	90.62	\$129,000	\$116,900	\$96,467	5879	51.17	3008	1236	1563
06	059	0423.23	Upper	No	163.99	\$129,000	\$211,547	\$174,571	4607	20.36	938	1511	2202
06	059	0423.24	Upper	No	145.71	\$129,000	\$187,966	\$155,118	4336	21.26	922	1405	1915
06	059	0423.25	Upper	No	126.67	\$129,000	\$163,404	\$134,850	3351	28.62	959	1234	1375
06	059	0423.26	Upper	No	135.35	\$129,000	\$174,602	\$144,091	4520	33.89	1532	1207	1557

* 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	059	0423.27	Middle	No	106.85	\$129,000	\$137,837	\$113,750	4774	36.72	1753	1459	1716
06	059	0423.28	Upper	No	204.00	\$129,000	\$263,160	\$217,162	2443	25.95	634	827	871
06	059	0423.29	Middle	No	113.19	\$129,000	\$146,015	\$120,500	4048	24.95	1010	1126	1317
06	059	0423.30	Middle	No	107.05	\$129,000	\$138,095	\$113,958	6254	48.24	3017	1219	1670
06	059	0423.31	Middle	No	82.13	\$129,000	\$105,948	\$87,435	5377	40.06	2154	895	1674
06	059	0423.32	Upper	No	179.26	\$129,000	\$231,245	\$190,833	5197	23.34	1213	1863	2345
06	059	0423.33	Upper	No	191.44	\$129,000	\$246,958	\$203,792	4970	34.67	1723	1241	1287
06	059	0423.34	Middle	No	91.35	\$129,000	\$117,842	\$97,250	5118	40.45	2070	1092	1733
06	059	0423.35	Upper	No	147.95	\$129,000	\$190,856	\$157,500	6462	43.96	2841	1480	1982
06	059	0423.36	Upper	No	162.16	\$129,000	\$209,186	\$172,621	4382	30.69	1345	1163	1410
06	059	0423.37	Upper	No	170.50	\$129,000	\$219,945	\$181,500	3429	26.01	892	1012	1296
06	059	0423.38	Upper	No	121.74	\$129,000	\$157,045	\$129,596	4474	24.52	1097	1277	1809
06	059	0423.39	Middle	No	113.98	\$129,000	\$147,034	\$121,339	3364	33.23	1118	942	1351
06	059	0423.40	Moderate	No	53.14	\$129,000	\$68,551	\$56,576	2268	78.66	1784	369	718
06	059	0423.41	Middle	No	101.13	\$129,000	\$130,458	\$107,659	6220	35.34	2198	1986	2412
06	059	0524.08	Upper	No	143.42	\$129,000	\$185,012	\$152,679	6111	39.85	2435	1560	2235
06	059	0524.10	Middle	No	119.82	\$129,000	\$154,568	\$127,557	5391	52.44	2827	1603	1990
06	059	0524.11	Middle	No	110.40	\$129,000	\$142,416	\$117,532	5012	65.00	3258	1030	1366
06	059	0524.15	Upper	No	147.78	\$129,000	\$190,636	\$157,314	3933	36.74	1445	1301	1361
06	059	0524.16	Middle	No	116.72	\$129,000	\$150,569	\$124,250	3940	53.86	2122	1026	1306
06	059	0524.17	Upper	No	122.70	\$129,000	\$158,283	\$130,625	6727	59.48	4001	1787	2525
06	059	0524.19	Upper	No	193.83	\$129,000	\$250,041	\$206,343	3413	57.75	1971	1002	1089
06	059	0524.21	Upper	No	158.17	\$129,000	\$204,039	\$168,382	9631	70.96	6834	1898	2540
06	059	0524.22	Upper	No	132.43	\$129,000	\$170,835	\$140,983	11557	56.90	6576	2320	3047
06	059	0524.23	Upper	No	125.18	\$129,000	\$161,482	\$133,261	6511	57.00	3711	857	1208
06	059	0524.24	Middle	No	100.28	\$129,000	\$129,361	\$106,750	4761	51.88	2470	1332	1336
06	059	0524.25	Middle	No	90.96	\$129,000	\$117,338	\$96,838	5915	52.76	3121	1242	1736
06	059	0524.27	Upper	No	144.64	\$129,000	\$186,586	\$153,977	5069	52.99	2686	1407	1573

* 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	059	0524.28	Upper	No	165.26	\$129,000	\$213,185	\$175,931	7200	43.07	3101	2036	2292
06	059	0524.29	Middle	No	110.62	\$129,000	\$142,700	\$117,763	9524	80.87	7702	1367	1837
06	059	0524.30	Upper	No	168.50	\$129,000	\$217,365	\$179,375	15755	67.06	10566	3467	4722
06	059	0524.31	Upper	No	141.42	\$129,000	\$182,432	\$150,549	4826	72.07	3478	795	1077
06	059	0524.32	Upper	No	121.14	\$129,000	\$156,271	\$128,955	8996	72.24	6499	790	1435
06	059	0524.33	Middle	No	90.92	\$129,000	\$117,287	\$96,787	15465	74.52	11524	1260	2269
06	059	0524.34	Upper	No	146.20	\$129,000	\$188,598	\$155,634	7094	70.68	5014	1203	1919
06	059	0524.35	Middle	No	91.84	\$129,000	\$118,474	\$97,768	6906	67.49	4661	852	1220
06	059	0524.36	Upper	No	165.88	\$129,000	\$213,985	\$176,581	6080	73.52	4470	1498	1683
06	059	0524.37	Upper	No	127.47	\$129,000	\$164,436	\$135,694	7679	79.03	6069	846	1307
06	059	0524.38	Upper	No	138.77	\$129,000	\$179,013	\$147,725	6784	76.99	5223	541	858
06	059	0524.39	Middle	No	112.80	\$129,000	\$145,512	\$120,078	9926	76.70	7613	1045	1934
06	059	0525.02	Middle	No	114.92	\$129,000	\$148,247	\$122,344	6132	60.47	3708	1598	1885
06	059	0525.05	Moderate	No	76.42	\$129,000	\$98,582	\$81,354	4973	66.10	3287	1065	1558
06	059	0525.06	Upper	No	130.87	\$129,000	\$168,822	\$139,313	2456	46.34	1138	703	868
06	059	0525.11	Upper	No	150.98	\$129,000	\$194,764	\$160,722	6066	48.45	2939	1643	2148
06	059	0525.13	Upper	No	124.90	\$129,000	\$161,121	\$132,961	5801	51.27	2974	1141	1580
06	059	0525.14	Middle	No	112.32	\$129,000	\$144,893	\$119,573	5288	53.95	2853	1006	1516
06	059	0525.18	Middle	No	86.51	\$129,000	\$111,598	\$92,093	7470	44.30	3309	9	110
06	059	0525.19	Middle	No	88.76	\$129,000	\$114,500	\$94,489	4217	56.98	2403	754	1138
06	059	0525.20	Middle	No	118.74	\$129,000	\$153,175	\$126,406	3539	47.47	1680	716	1188
06	059	0525.21	Middle	No	91.30	\$129,000	\$117,777	\$97,198	5216	62.67	3269	362	600
06	059	0525.22	Upper	No	125.02	\$129,000	\$161,276	\$133,093	4236	64.02	2712	596	1100
06	059	0525.23	Middle	No	110.04	\$129,000	\$141,952	\$117,143	4088	63.55	2598	636	938
06	059	0525.24	Middle	No	117.65	\$129,000	\$151,769	\$125,250	8020	65.21	5230	1280	1796
06	059	0525.26	Middle	No	113.60	\$129,000	\$146,544	\$120,938	4182	64.90	2714	1018	1294
06	059	0525.27	Upper	No	129.63	\$129,000	\$167,223	\$138,003	8244	67.99	5605	1917	2365
06	059	0525.28	Upper	No	154.87	\$129,000	\$199,782	\$164,861	3453	65.51	2262	863	1162
06	059	0525.29	Upper	No	177.31	\$129,000	\$228,730	\$188,750	3370	74.30	2504	636	851

* 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	059	0525.30	Middle	No	118.96	\$129,000	\$153,458	\$126,644	5630	67.41	3795	794	1194
06	059	0525.31	Upper	No	122.56	\$129,000	\$158,102	\$130,469	4217	60.61	2556	670	930
06	059	0525.32	Middle	No	115.17	\$129,000	\$148,569	\$122,604	6488	65.27	4235	1151	1306
06	059	0525.33	Upper	No	123.04	\$129,000	\$158,722	\$130,979	7268	66.99	4869	1743	2194
06	059	0525.34	Moderate	No	53.20	\$129,000	\$68,628	\$56,637	2299	62.16	1429	0	149
06	059	0525.35	Moderate	No	78.47	\$129,000	\$101,226	\$83,542	5603	72.16	4043	794	986
06	059	0626.05	Middle	No	94.72	\$129,000	\$122,189	\$100,833	3043	20.93	637	484	1363
06	059	0626.10	Upper	No	122.14	\$129,000	\$157,561	\$130,026	11867	52.89	6277	1114	303
06	059	0626.11	Moderate	No	56.73	\$129,000	\$73,182	\$60,391	4012	64.48	2587	338	973
06	059	0626.14	Upper	No	127.62	\$129,000	\$164,630	\$135,862	25232	74.02	18677	945	1408
06	059	0626.19	Upper	No	142.73	\$129,000	\$184,122	\$151,944	3856	19.06	735	1219	1981
06	059	0626.20	Upper	No	191.68	\$129,000	\$247,267	\$204,046	5031	19.08	960	1559	2703
06	059	0626.22	Moderate	No	54.98	\$129,000	\$70,924	\$58,534	4437	38.52	1709	1779	1391
06	059	0626.25	Moderate	No	62.47	\$129,000	\$80,586	\$66,500	4492	53.54	2405	1371	1451
06	059	0626.26	Moderate	No	71.79	\$129,000	\$92,609	\$76,429	2827	74.53	2107	181	485
06	059	0626.27	Moderate	No	69.41	\$129,000	\$89,539	\$73,889	3184	61.84	1969	176	731
06	059	0626.28	Middle	No	91.46	\$129,000	\$117,983	\$97,361	3495	60.17	2103	358	712
06	059	0626.29	Upper	No	131.51	\$129,000	\$169,648	\$140,000	2709	50.54	1369	692	839
06	059	0626.30	Middle	No	105.31	\$129,000	\$135,850	\$112,109	1667	39.89	665	447	661
06	059	0626.31	Upper	No	194.92	\$129,000	\$251,447	\$207,500	3198	41.65	1332	944	1147
06	059	0626.32	Upper	No	155.94	\$129,000	\$201,163	\$166,000	4208	21.41	901	1216	1899
06	059	0626.33	Upper	No	182.66	\$129,000	\$235,631	\$194,448	6623	42.16	2792	1641	1815
06	059	0626.34	Upper	No	146.15	\$129,000	\$188,534	\$155,580	5441	38.39	2089	1317	1590
06	059	0626.35	Upper	No	137.13	\$129,000	\$176,898	\$145,982	4102	42.08	1726	1265	1695
06	059	0626.36	Middle	No	109.90	\$129,000	\$141,771	\$117,000	3758	48.27	1814	578	862
06	059	0626.37	Middle	No	107.49	\$129,000	\$138,662	\$114,432	5875	43.91	2580	438	744
06	059	0626.38	Middle	No	119.39	\$129,000	\$154,013	\$127,097	6531	47.19	3082	1078	1451
06	059	0626.39	Upper	No	136.72	\$129,000	\$176,369	\$145,547	7917	39.37	3117	1900	2225

* 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	059	0626.40	Middle	No	103.58	\$129,000	\$133,618	\$110,268	3655	42.24	1544	795	922
06	059	0626.41	Middle	No	114.29	\$129,000	\$147,434	\$121,667	5399	53.66	2897	1205	1249
06	059	0626.42	Upper	No	176.25	\$129,000	\$227,363	\$187,625	2849	16.92	482	1216	1451
06	059	0626.43	Upper	No	216.24	\$129,000	\$278,950	\$230,197	7333	38.80	2845	2279	2889
06	059	0626.45	Upper	No	218.50	\$129,000	\$281,865	\$232,600	6033	31.59	1906	1716	2341
06	059	0626.46	Moderate	No	61.43	\$129,000	\$79,245	\$65,400	3718	28.00	1041	1864	1538
06	059	0626.47	Moderate	No	75.15	\$129,000	\$96,944	\$80,000	4863	42.38	2061	1132	1313
06	059	0626.48	Moderate	No	63.47	\$129,000	\$81,876	\$67,566	3181	30.62	974	1277	1252
06	059	0626.49	Moderate	No	75.27	\$129,000	\$97,098	\$80,132	3562	33.52	1194	1015	809
06	059	0626.50	Upper	No	138.42	\$129,000	\$178,562	\$147,354	4776	47.55	2271	1232	1571
06	059	0626.51	Upper	No	120.58	\$129,000	\$155,548	\$128,359	2879	54.36	1565	427	1111
06	059	0626.52	Middle	No	98.19	\$129,000	\$126,665	\$104,531	4875	47.45	2313	1477	1890
06	059	0626.53	Upper	No	120.90	\$129,000	\$155,961	\$128,704	6694	56.08	3754	574	1265
06	059	0626.54	Upper	No	155.38	\$129,000	\$200,440	\$165,404	6785	61.86	4197	986	2332
06	059	0626.55	Upper	No	234.85	\$129,000	\$302,957	\$250,001	5156	52.87	2726	1096	1761
06	059	0626.56	Upper	No	202.12	\$129,000	\$260,735	\$215,166	3449	16.53	570	1065	1733
06	059	0626.57	Upper	No	234.85	\$129,000	\$302,957	\$250,001	2618	32.39	848	359	462
06	059	0626.58	Upper	No	163.67	\$129,000	\$211,134	\$174,234	5410	21.52	1164	1163	1412
06	059	0627.01	Upper	No	202.64	\$129,000	\$261,406	\$215,714	2667	14.17	378	922	1472
06	059	0627.02	Upper	No	161.54	\$129,000	\$208,387	\$171,964	4515	18.16	820	1062	2296
06	059	0628.00	Upper	No	223.63	\$129,000	\$288,483	\$238,060	3806	16.61	632	766	2697
06	059	0629.00	Upper	No	186.00	\$129,000	\$239,940	\$198,000	1716	12.53	215	694	931
06	059	0630.04	Upper	No	130.21	\$129,000	\$167,971	\$138,614	6202	23.04	1429	1304	2024
06	059	0630.05	Upper	No	149.12	\$129,000	\$192,365	\$158,750	1447	16.10	233	206	505
06	059	0630.06	Upper	No	146.44	\$129,000	\$188,908	\$155,893	2490	12.97	323	767	1938
06	059	0630.07	Upper	No	161.91	\$129,000	\$208,864	\$172,361	6699	25.05	1678	1623	1949
06	059	0630.08	Upper	No	179.80	\$129,000	\$231,942	\$191,405	2408	21.64	521	180	241
06	059	0630.09	Upper	No	194.92	\$129,000	\$251,447	\$207,500	1767	25.47	450	645	722
06	059	0630.10	Upper	No	166.58	\$129,000	\$214,888	\$177,332	6698	23.40	1567	1241	1599

* 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	059	0631.01	Middle	No	93.77	\$129,000	\$120,963	\$99,821	2935	43.58	1279	458	632
06	059	0631.02	Middle	No	104.61	\$129,000	\$134,947	\$111,369	6932	30.18	2092	1457	2162
06	059	0631.03	Upper	No	208.48	\$129,000	\$268,939	\$221,932	2763	23.60	652	992	1246
06	059	0632.01	Middle	No	96.73	\$129,000	\$124,782	\$102,974	4006	28.88	1157	668	1253
06	059	0632.02	Upper	No	120.45	\$129,000	\$155,381	\$128,229	3693	28.97	1070	743	1286
06	059	0633.01	Middle	No	103.09	\$129,000	\$132,986	\$109,750	3001	27.49	825	513	1063
06	059	0633.02	Upper	No	142.27	\$129,000	\$183,528	\$151,458	4176	23.68	989	712	1430
06	059	0634.00	Upper	No	153.23	\$129,000	\$197,667	\$163,125	4776	17.23	823	1242	1943
06	059	0635.00	Middle	No	112.44	\$129,000	\$145,048	\$119,698	4938	19.79	977	1121	3827
06	059	0636.01	Middle	No	119.74	\$129,000	\$154,465	\$127,465	3794	38.69	1468	995	1471
06	059	0636.03	Middle	No	107.63	\$129,000	\$138,843	\$114,576	6450	31.16	2010	1312	1478
06	059	0636.04	Moderate	No	68.21	\$129,000	\$87,991	\$72,616	4061	56.83	2308	520	771
06	059	0636.05	Low	No	45.99	\$129,000	\$59,327	\$48,958	5630	77.14	4343	489	1091
06	059	0637.01	Moderate	No	54.78	\$129,000	\$70,666	\$58,320	5886	84.69	4985	245	826
06	059	0637.02	Moderate	No	53.96	\$129,000	\$69,608	\$57,444	6131	63.76	3909	343	939
06	059	0638.02	Middle	No	117.05	\$129,000	\$150,995	\$124,609	2934	36.09	1059	879	1074
06	059	0638.03	Middle	No	103.83	\$129,000	\$133,941	\$110,532	4353	43.03	1873	944	1345
06	059	0638.05	Upper	No	132.22	\$129,000	\$170,564	\$140,750	2458	35.03	861	703	893
06	059	0638.06	Middle	No	108.94	\$129,000	\$140,533	\$115,972	3943	39.84	1571	777	1291
06	059	0638.07	Moderate	No	63.80	\$129,000	\$82,302	\$67,917	4950	49.35	2443	337	661
06	059	0638.08	Moderate	No	51.11	\$129,000	\$65,932	\$54,413	5688	82.42	4688	374	986
06	059	0639.02	Middle	No	117.63	\$129,000	\$151,743	\$125,221	6881	56.94	3918	718	1157
06	059	0639.03	Middle	No	111.15	\$129,000	\$143,384	\$118,322	4159	60.66	2523	717	1082
06	059	0639.04	Middle	No	85.91	\$129,000	\$110,824	\$91,458	4661	61.19	2852	776	1267
06	059	0639.05	Middle	No	97.46	\$129,000	\$125,723	\$103,750	4349	37.92	1649	694	1034
06	059	0639.06	Middle	No	89.33	\$129,000	\$115,236	\$95,093	5947	64.76	3851	964	988
06	059	0639.08	Middle	No	84.73	\$129,000	\$109,302	\$90,201	5732	54.20	3107	662	1114
06	059	0639.09	Middle	No	92.76	\$129,000	\$119,660	\$98,750	3155	49.70	1568	14	105

* 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	059	0639.10	Middle	No	115.17	\$129,000	\$148,569	\$122,609	4356	52.71	2296	1010	1261
06	059	0740.03	Middle	No	80.24	\$129,000	\$103,510	\$85,417	3760	78.03	2934	308	533
06	059	0740.04	Middle	No	89.50	\$129,000	\$115,455	\$95,278	7395	84.33	6236	1217	1717
06	059	0740.05	Moderate	No	78.48	\$129,000	\$101,239	\$83,553	6733	91.64	6170	768	1281
06	059	0740.06	Moderate	No	65.60	\$129,000	\$84,624	\$69,836	5379	83.44	4488	553	527
06	059	0741.02	Middle	No	82.16	\$129,000	\$105,986	\$87,462	6278	96.07	6031	992	1095
06	059	0741.03	Middle	No	94.13	\$129,000	\$121,428	\$100,208	4570	96.21	4397	804	1134
06	059	0741.06	Moderate	No	66.24	\$129,000	\$85,450	\$70,518	6330	84.60	5355	986	1286
06	059	0741.07	Middle	No	94.66	\$129,000	\$122,111	\$100,774	5856	66.80	3912	687	804
06	059	0741.08	Moderate	No	77.38	\$129,000	\$99,820	\$82,375	4640	96.90	4496	605	943
06	059	0741.09	Moderate	No	75.38	\$129,000	\$97,240	\$80,250	3392	97.35	3302	324	660
06	059	0741.10	Middle	No	88.58	\$129,000	\$114,268	\$94,300	3438	85.14	2927	858	1012
06	059	0741.11	Middle	No	91.14	\$129,000	\$117,571	\$97,027	5277	87.25	4604	1020	1197
06	059	0742.00	Moderate	No	74.88	\$129,000	\$96,595	\$79,720	8608	97.71	8411	1132	1610
06	059	0743.00	Moderate	No	71.37	\$129,000	\$92,067	\$75,982	3972	96.95	3851	474	875
06	059	0744.03	Low	No	40.83	\$129,000	\$52,671	\$43,468	5389	98.89	5329	149	426
06	059	0744.05	Low	No	43.72	\$129,000	\$56,399	\$46,545	6091	93.63	5703	269	722
06	059	0744.06	Moderate	No	64.46	\$129,000	\$83,153	\$68,625	3789	94.46	3579	323	546
06	059	0744.07	Low	No	48.87	\$129,000	\$63,042	\$52,027	6024	92.93	5598	411	821
06	059	0744.08	Moderate	No	53.15	\$129,000	\$68,564	\$56,579	5453	90.94	4959	362	588
06	059	0745.01	Low	No	39.50	\$129,000	\$50,955	\$42,052	5790	98.58	5708	281	591
06	059	0745.02	Moderate	No	52.79	\$129,000	\$68,099	\$56,196	5210	97.74	5092	745	1217
06	059	0746.01	Middle	No	91.74	\$129,000	\$118,345	\$97,662	7471	94.69	7074	921	1807
06	059	0746.02	Moderate	No	56.12	\$129,000	\$72,395	\$59,750	8002	97.06	7767	825	1391
06	059	0747.01	Moderate	No	64.60	\$129,000	\$83,334	\$68,772	7611	98.63	7507	893	1261
06	059	0747.02	Middle	No	86.50	\$129,000	\$111,585	\$92,083	5775	97.51	5631	697	1063
06	059	0748.01	Moderate	No	58.14	\$129,000	\$75,001	\$61,895	5313	97.76	5194	588	997
06	059	0748.02	Moderate	No	50.42	\$129,000	\$65,042	\$53,681	6348	98.06	6225	635	1125
06	059	0748.03	Moderate	No	77.58	\$129,000	\$100,078	\$82,589	8526	96.50	8228	1185	1805

* 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	059	0748.05	Low	No	46.64	\$129,000	\$60,166	\$49,653	4783	98.64	4718	209	408
06	059	0748.06	Moderate	No	51.52	\$129,000	\$66,461	\$54,851	4765	98.22	4680	465	678
06	059	0749.01	Moderate	No	50.68	\$129,000	\$65,377	\$53,950	8576	98.12	8415	500	1322
06	059	0749.02	Low	No	46.42	\$129,000	\$59,882	\$49,423	5850	98.14	5741	442	886
06	059	0750.02	Low	No	34.59	\$129,000	\$44,621	\$36,827	8236	91.33	7522	295	786
06	059	0750.03	Low	No	33.88	\$129,000	\$43,705	\$36,075	6493	96.46	6263	39	291
06	059	0750.04	Low	No	44.22	\$129,000	\$57,044	\$47,083	4765	95.34	4543	75	330
06	059	0751.00	Moderate	No	61.84	\$129,000	\$79,774	\$65,833	9883	83.20	8223	847	1429
06	059	0752.01	Moderate	No	51.58	\$129,000	\$66,538	\$54,912	5594	98.43	5506	642	1039
06	059	0752.02	Middle	No	85.30	\$129,000	\$110,037	\$90,809	5427	97.53	5293	771	1158
06	059	0753.01	Moderate	No	76.31	\$129,000	\$98,440	\$81,234	5512	83.40	4597	881	1067
06	059	0753.02	Moderate	No	73.09	\$129,000	\$94,286	\$77,813	4568	89.27	4078	640	915
06	059	0753.03	Upper	No	142.15	\$129,000	\$183,374	\$151,324	3357	54.78	1839	999	1104
06	059	0754.01	Middle	No	95.74	\$129,000	\$123,505	\$101,923	3859	67.74	2614	1173	1364
06	059	0754.03	Moderate	No	70.15	\$129,000	\$90,494	\$74,676	7707	79.63	6137	1518	1697
06	059	0754.04	Middle	No	90.75	\$129,000	\$117,068	\$96,607	6362	76.94	4895	1026	1532
06	059	0754.05	Moderate	No	73.42	\$129,000	\$94,712	\$78,158	3204	69.51	2227	514	710
06	059	0755.04	Middle	No	106.39	\$129,000	\$137,243	\$113,261	4103	50.65	2078	892	1308
06	059	0755.05	Middle	No	82.56	\$129,000	\$106,502	\$87,896	3763	65.11	2450	573	926
06	059	0755.06	Middle	No	113.01	\$129,000	\$145,783	\$120,305	3541	54.39	1926	924	1090
06	059	0755.07	Middle	No	83.99	\$129,000	\$108,347	\$89,417	5476	74.01	4053	426	1047
06	059	0755.12	Middle	No	80.02	\$129,000	\$103,226	\$85,186	3719	84.46	3141	386	578
06	059	0755.13	Moderate	No	72.80	\$129,000	\$93,912	\$77,500	5071	82.73	4195	509	931
06	059	0755.14	Moderate	No	57.24	\$129,000	\$73,840	\$60,938	3553	87.95	3125	232	506
06	059	0755.16	Middle	No	81.70	\$129,000	\$105,393	\$86,974	9045	62.18	5624	63	74
06	059	0755.17	Moderate	No	64.32	\$129,000	\$82,973	\$68,472	6809	89.28	6079	198	771
06	059	0755.18	Middle	No	114.19	\$129,000	\$147,305	\$121,557	9171	71.58	6565	2271	2372
06	059	0756.03	Upper	No	126.29	\$129,000	\$162,914	\$134,441	3880	41.16	1597	1049	1330

* 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	059	0756.04	Upper	No	155.76	\$129,000	\$200,930	\$165,813	7568	36.67	2775	2402	2507
06	059	0756.05	Upper	No	165.18	\$129,000	\$213,082	\$175,843	5748	41.89	2408	1700	2022
06	059	0756.06	Upper	No	228.52	\$129,000	\$294,791	\$243,269	6629	39.51	2619	1909	2262
06	059	0756.07	Upper	No	142.08	\$129,000	\$183,283	\$151,250	6484	55.85	3621	1400	1827
06	059	0757.01	Upper	No	121.31	\$129,000	\$156,490	\$129,137	7228	66.20	4785	1528	1797
06	059	0757.02	Upper	No	126.07	\$129,000	\$162,630	\$134,211	3363	40.50	1362	999	1095
06	059	0757.03	Upper	No	168.22	\$129,000	\$217,004	\$179,079	4135	36.08	1492	1279	1416
06	059	0758.05	Middle	No	94.54	\$129,000	\$121,957	\$100,643	4354	64.35	2802	649	1085
06	059	0758.06	Middle	No	82.13	\$129,000	\$105,948	\$87,430	6393	67.48	4314	861	1525
06	059	0758.07	Upper	No	122.34	\$129,000	\$157,819	\$130,238	4274	61.04	2609	817	1098
06	059	0758.08	Upper	No	145.52	\$129,000	\$187,721	\$154,911	3456	43.32	1497	953	1080
06	059	0758.09	Upper	No	193.97	\$129,000	\$250,221	\$206,490	3109	36.73	1142	1071	1137
06	059	0758.10	Upper	No	129.22	\$129,000	\$166,694	\$137,563	3045	39.38	1199	882	1017
06	059	0758.11	Moderate	No	74.36	\$129,000	\$95,924	\$79,167	3479	75.34	2621	520	722
06	059	0758.12	Moderate	No	76.41	\$129,000	\$98,569	\$81,341	6200	63.85	3959	1001	1440
06	059	0758.13	Upper	No	145.80	\$129,000	\$188,082	\$155,216	5269	53.58	2823	1428	1668
06	059	0758.14	Upper	No	160.20	\$129,000	\$206,658	\$170,536	3055	47.63	1455	959	997
06	059	0758.15	Middle	No	92.82	\$129,000	\$119,738	\$98,810	5261	59.84	3148	1114	1640
06	059	0758.16	Middle	No	99.86	\$129,000	\$128,819	\$106,308	3626	67.65	2453	548	894
06	059	0759.01	Middle	No	103.04	\$129,000	\$132,922	\$109,688	4356	53.99	2352	551	1432
06	059	0759.02	Moderate	No	63.30	\$129,000	\$81,657	\$67,389	6617	54.60	3613	669	1926
06	059	0760.01	Moderate	No	63.16	\$129,000	\$81,476	\$67,245	7901	70.65	5582	1290	1522
06	059	0760.02	Upper	No	138.36	\$129,000	\$178,484	\$147,292	1994	62.89	1254	136	183
06	059	0761.02	Moderate	No	60.18	\$129,000	\$77,632	\$64,063	8150	76.63	6245	172	648
06	059	0761.03	Moderate	No	60.98	\$129,000	\$78,664	\$64,922	9182	90.03	8267	780	1865
06	059	0761.04	Middle	No	99.88	\$129,000	\$128,845	\$106,333	6189	66.02	4086	129	184
06	059	0761.05	Middle	No	85.34	\$129,000	\$110,089	\$90,855	4697	76.13	3576	791	1239
06	059	0762.01	Upper	No	131.41	\$129,000	\$169,519	\$139,896	7167	59.94	4296	1813	2463
06	059	0762.02	Middle	No	96.32	\$129,000	\$124,253	\$102,542	5959	61.39	3658	991	1821

* 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	059	0762.04	Moderate	No	61.94	\$129,000	\$79,903	\$65,938	5009	83.51	4183	285	679
06	059	0762.05	Middle	No	97.73	\$129,000	\$126,072	\$104,038	7297	54.64	3987	843	1433
06	059	0762.06	Middle	No	91.97	\$129,000	\$118,641	\$97,913	4606	49.78	2293	1270	1739
06	059	0762.08	Middle	No	102.76	\$129,000	\$132,560	\$109,399	5368	55.42	2975	1193	1534
06	059	0863.01	Moderate	No	79.65	\$129,000	\$102,749	\$84,792	7486	86.07	6443	1065	1526
06	059	0863.03	Middle	No	86.44	\$129,000	\$111,508	\$92,024	11758	70.99	8347	926	1197
06	059	0863.04	Moderate	No	74.87	\$129,000	\$96,582	\$79,708	5009	74.75	3744	528	744
06	059	0863.05	Middle	No	100.25	\$129,000	\$129,323	\$106,724	4015	70.41	2827	970	1177
06	059	0863.06	Moderate	No	74.97	\$129,000	\$96,711	\$79,814	3975	78.44	3118	557	769
06	059	0864.02	Middle	No	97.46	\$129,000	\$125,723	\$103,750	5503	84.50	4650	1061	1373
06	059	0864.04	Moderate	No	74.18	\$129,000	\$95,692	\$78,971	6119	91.16	5578	699	1021
06	059	0864.05	Moderate	No	66.27	\$129,000	\$85,488	\$70,547	6986	90.84	6346	631	926
06	059	0864.06	Moderate	No	66.71	\$129,000	\$86,056	\$71,023	4498	83.04	3735	345	509
06	059	0864.07	Moderate	No	74.45	\$129,000	\$96,041	\$79,257	6758	77.51	5238	810	1339
06	059	0865.01	Moderate	No	64.93	\$129,000	\$83,760	\$69,122	4368	86.31	3770	669	1272
06	059	0865.02	Moderate	No	53.38	\$129,000	\$68,860	\$56,829	6053	95.62	5788	535	1047
06	059	0866.01	Moderate	No	54.58	\$129,000	\$70,408	\$58,102	8735	92.57	8086	638	1620
06	059	0866.02	Moderate	No	57.94	\$129,000	\$74,743	\$61,681	5967	85.42	5097	510	843
06	059	0867.01	Middle	No	84.65	\$129,000	\$109,199	\$90,114	8776	83.48	7326	1499	2019
06	059	0867.02	Moderate	No	57.69	\$129,000	\$74,420	\$61,419	7200	88.85	6397	761	1549
06	059	0868.01	Middle	No	80.41	\$129,000	\$103,729	\$85,600	3593	76.62	2753	668	878
06	059	0868.02	Middle	No	88.25	\$129,000	\$113,843	\$93,952	5640	82.93	4677	682	1172
06	059	0868.03	Moderate	No	62.52	\$129,000	\$80,651	\$66,554	8254	78.58	6486	941	1329
06	059	0869.01	Low	No	46.43	\$129,000	\$59,895	\$49,429	8764	81.87	7175	523	940
06	059	0869.02	Middle	No	84.40	\$129,000	\$108,876	\$89,855	5705	75.30	4296	731	1120
06	059	0869.03	Moderate	No	63.59	\$129,000	\$82,031	\$67,695	6776	80.77	5473	590	1083
06	059	0870.01	Moderate	No	64.58	\$129,000	\$83,308	\$68,750	5633	83.01	4676	530	824
06	059	0870.02	Moderate	No	70.54	\$129,000	\$90,997	\$75,100	7457	77.18	5755	864	1142

* 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	059	0871.01	Moderate	No	55.39	\$129,000	\$71,453	\$58,973	4706	80.17	3773	363	584
06	059	0871.02	Moderate	No	64.28	\$129,000	\$82,921	\$68,428	6613	86.48	5719	277	757
06	059	0871.03	Moderate	No	74.28	\$129,000	\$95,821	\$79,075	8582	81.23	6971	1350	1852
06	059	0871.05	Moderate	No	69.78	\$129,000	\$90,016	\$74,290	4729	81.22	3841	1039	1313
06	059	0871.06	Low	No	42.86	\$129,000	\$55,289	\$45,625	4793	84.75	4062	401	732
06	059	0872.00	Middle	No	83.26	\$129,000	\$107,405	\$88,636	7538	78.30	5902	1156	1553
06	059	0873.01	Low	No	41.24	\$129,000	\$53,200	\$43,906	4526	89.20	4037	326	759
06	059	0873.02	Moderate	No	60.25	\$129,000	\$77,723	\$64,145	6021	85.75	5163	567	865
06	059	0874.01	Middle	No	117.71	\$129,000	\$151,846	\$125,313	5110	82.11	4196	1481	1774
06	059	0874.03	Moderate	No	51.26	\$129,000	\$66,125	\$54,567	3144	92.24	2900	253	466
06	059	0874.04	Moderate	No	52.41	\$129,000	\$67,609	\$55,797	3764	92.77	3492	212	800
06	059	0874.05	Low	No	47.25	\$129,000	\$60,953	\$50,299	5509	92.38	5089	278	595
06	059	0875.03	Moderate	No	59.26	\$129,000	\$76,445	\$63,085	6031	83.63	5044	629	1271
06	059	0875.04	Low	No	48.59	\$129,000	\$62,681	\$51,731	7109	91.76	6523	284	890
06	059	0875.05	Moderate	No	50.14	\$129,000	\$64,681	\$53,382	4742	84.96	4029	470	752
06	059	0876.01	Moderate	No	53.14	\$129,000	\$68,551	\$56,571	4839	81.30	3934	441	617
06	059	0876.02	Moderate	No	76.83	\$129,000	\$99,111	\$81,790	7807	81.84	6389	1026	1434
06	059	0877.01	Middle	No	92.35	\$129,000	\$119,132	\$98,315	5518	77.69	4287	838	1185
06	059	0877.03	Moderate	No	76.07	\$129,000	\$98,130	\$80,978	6462	84.32	5449	1180	1400
06	059	0877.04	Middle	No	85.87	\$129,000	\$110,772	\$91,411	4780	80.71	3858	854	947
06	059	0878.01	Moderate	No	78.11	\$129,000	\$100,762	\$83,158	5280	76.95	4063	926	1136
06	059	0878.02	Moderate	No	72.35	\$129,000	\$93,332	\$77,019	7431	83.57	6210	1038	1576
06	059	0878.03	Moderate	No	56.71	\$129,000	\$73,156	\$60,372	5599	92.02	5152	405	775
06	059	0878.05	Moderate	No	66.12	\$129,000	\$85,295	\$70,395	7065	87.08	6152	831	1162
06	059	0878.06	Moderate	No	58.07	\$129,000	\$74,910	\$61,823	5552	85.50	4747	525	874
06	059	0879.01	Moderate	No	78.00	\$129,000	\$100,620	\$83,036	3540	83.39	2952	700	938
06	059	0879.02	Middle	No	86.60	\$129,000	\$111,714	\$92,188	5599	91.43	5119	682	1056
06	059	0880.01	Moderate	No	79.35	\$129,000	\$102,362	\$84,472	4928	82.77	4079	785	1076
06	059	0880.02	Moderate	No	78.05	\$129,000	\$100,685	\$83,092	3990	79.25	3162	854	1057

* 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	059	0881.01	Moderate	No	73.64	\$129,000	\$94,996	\$78,393	2252	74.11	1669	365	593
06	059	0881.04	Moderate	No	70.24	\$129,000	\$90,610	\$74,773	4924	78.57	3869	732	919
06	059	0881.05	Middle	No	82.44	\$129,000	\$106,348	\$87,768	4194	82.74	3470	900	1140
06	059	0881.06	Moderate	No	71.62	\$129,000	\$92,390	\$76,250	4951	82.85	4102	963	1214
06	059	0881.07	Moderate	No	58.30	\$129,000	\$75,207	\$62,067	6103	88.02	5372	726	1484
06	059	0882.01	Moderate	No	50.42	\$129,000	\$65,042	\$53,681	4090	79.56	3254	573	753
06	059	0882.02	Middle	No	95.28	\$129,000	\$122,911	\$101,429	3184	78.86	2511	648	976
06	059	0882.03	Middle	No	87.40	\$129,000	\$112,746	\$93,039	5013	82.96	4159	676	990
06	059	0883.01	Moderate	No	68.94	\$129,000	\$88,933	\$73,388	6561	82.64	5422	913	1287
06	059	0883.02	Middle	No	96.19	\$129,000	\$124,085	\$102,401	6222	78.72	4898	1188	1593
06	059	0884.01	Middle	No	91.22	\$129,000	\$117,674	\$97,115	5190	82.10	4261	1075	1481
06	059	0884.02	Moderate	No	59.41	\$129,000	\$76,639	\$63,250	4679	86.58	4051	618	748
06	059	0884.03	Moderate	No	75.81	\$129,000	\$97,795	\$80,711	6676	85.81	5729	959	1342
06	059	0885.01	Moderate	No	73.72	\$129,000	\$95,099	\$78,477	7282	90.48	6589	958	1407
06	059	0885.02	Moderate	No	68.73	\$129,000	\$88,662	\$73,170	5252	88.14	4629	615	850
06	059	0886.01	Moderate	No	77.86	\$129,000	\$100,439	\$82,886	6752	88.70	5989	1134	1380
06	059	0886.02	Moderate	No	78.21	\$129,000	\$100,891	\$83,264	4535	83.66	3794	699	1044
06	059	0887.01	Moderate	No	61.24	\$129,000	\$79,000	\$65,195	6307	87.49	5518	592	1032
06	059	0887.02	Middle	No	82.63	\$129,000	\$106,593	\$87,969	6022	93.11	5607	711	1503
06	059	0888.01	Moderate	No	55.99	\$129,000	\$72,227	\$59,609	8252	89.54	7389	666	1410
06	059	0888.02	Moderate	No	56.89	\$129,000	\$73,388	\$60,565	5500	89.22	4907	742	1108
06	059	0889.01	Moderate	No	67.32	\$129,000	\$86,843	\$71,667	6450	90.93	5865	1061	1607
06	059	0889.02	Moderate	No	74.93	\$129,000	\$96,660	\$79,773	5132	92.15	4729	693	1203
06	059	0889.03	Moderate	No	68.60	\$129,000	\$88,494	\$73,026	8479	93.81	7954	1200	1713
06	059	0889.04	Moderate	No	55.18	\$129,000	\$71,182	\$58,750	5687	93.41	5312	824	1425
06	059	0889.05	Moderate	No	52.60	\$129,000	\$67,854	\$56,000	5115	92.57	4735	720	1213
06	059	0890.01	Moderate	No	62.91	\$129,000	\$81,154	\$66,971	6727	95.76	6442	942	1643
06	059	0890.03	Moderate	No	62.88	\$129,000	\$81,115	\$66,940	3822	93.90	3589	429	603

* 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	059	0890.04	Moderate	No	61.87	\$129,000	\$79,812	\$65,862	7230	94.94	6864	1084	1402
06	059	0891.02	Middle	No	88.69	\$129,000	\$114,410	\$94,414	7012	92.34	6475	1234	1571
06	059	0891.04	Moderate	No	52.27	\$129,000	\$67,428	\$55,643	5243	95.88	5027	369	629
06	059	0891.05	Moderate	No	57.68	\$129,000	\$74,407	\$61,406	6179	98.12	6063	332	1010
06	059	0891.06	Moderate	No	53.16	\$129,000	\$68,576	\$56,597	3972	95.34	3787	303	707
06	059	0891.07	Middle	No	98.95	\$129,000	\$127,646	\$105,341	5672	91.47	5188	1157	1410
06	059	0992.02	Moderate	No	62.27	\$129,000	\$80,328	\$66,297	8308	91.24	7580	1165	1645
06	059	0992.03	Middle	No	82.19	\$129,000	\$106,025	\$87,500	5832	87.14	5082	914	1341
06	059	0992.04	Moderate	No	74.09	\$129,000	\$95,576	\$78,875	4429	86.54	3833	997	1308
06	059	0992.12	Moderate	No	61.74	\$129,000	\$79,645	\$65,732	5023	57.65	2896	716	1507
06	059	0992.14	Middle	No	91.04	\$129,000	\$117,442	\$96,917	3716	34.15	1269	1091	1289
06	059	0992.15	Upper	No	121.86	\$129,000	\$157,199	\$129,722	5381	41.57	2237	1527	1956
06	059	0992.16	Middle	No	112.14	\$129,000	\$144,661	\$119,375	4272	39.21	1675	1243	1533
06	059	0992.17	Upper	No	128.12	\$129,000	\$165,275	\$136,394	2465	27.06	667	834	798
06	059	0992.20	Middle	No	110.25	\$129,000	\$142,223	\$117,370	5709	31.90	1821	1486	1984
06	059	0992.22	Moderate	No	62.69	\$129,000	\$80,870	\$66,736	5102	82.54	4211	832	1363
06	059	0992.23	Moderate	No	68.10	\$129,000	\$87,849	\$72,500	5430	80.66	4380	809	1250
06	059	0992.24	Moderate	No	78.83	\$129,000	\$101,691	\$83,917	3596	68.94	2479	705	887
06	059	0992.25	Middle	No	104.66	\$129,000	\$135,011	\$111,422	3500	66.74	2336	1065	1175
06	059	0992.26	Middle	No	112.30	\$129,000	\$144,867	\$119,550	3862	75.82	2928	828	1218
06	059	0992.27	Middle	No	81.97	\$129,000	\$105,741	\$87,266	6512	77.53	5049	1074	1516
06	059	0992.29	Middle	No	88.03	\$129,000	\$113,559	\$93,717	6745	58.92	3974	1181	1368
06	059	0992.30	Middle	No	103.77	\$129,000	\$133,863	\$110,469	4511	45.67	2060	1150	1364
06	059	0992.31	Upper	No	124.99	\$129,000	\$161,237	\$133,056	5536	46.50	2574	1521	1670
06	059	0992.32	Middle	No	113.70	\$129,000	\$146,673	\$121,042	5602	50.32	2819	1742	1879
06	059	0992.33	Upper	No	120.71	\$129,000	\$155,716	\$128,507	3390	54.93	1862	767	912
06	059	0992.34	Middle	No	91.00	\$129,000	\$117,390	\$96,875	3580	60.42	2163	777	1092
06	059	0992.35	Middle	No	104.32	\$129,000	\$134,573	\$111,058	5314	42.62	2265	1389	1941
06	059	0992.37	Upper	No	129.02	\$129,000	\$166,436	\$137,344	3565	34.61	1234	831	1173

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	059	0992.38	Upper	No	147.83	\$129,000	\$190,701	\$157,368	3982	38.15	1519	1154	1366
06	059	0992.39	Upper	No	146.69	\$129,000	\$189,230	\$156,154	3792	32.91	1248	1105	1322
06	059	0992.40	Middle	No	93.56	\$129,000	\$120,692	\$99,597	5339	31.58	1686	1047	1436
06	059	0992.41	Middle	No	82.58	\$129,000	\$106,528	\$87,917	4835	65.03	3144	543	899
06	059	0992.42	Middle	No	93.34	\$129,000	\$120,409	\$99,363	3570	60.25	2151	626	1051
06	059	0992.43	Middle	No	101.30	\$129,000	\$130,677	\$107,841	4298	30.92	1329	1455	1456
06	059	0992.44	Upper	No	134.98	\$129,000	\$174,124	\$143,694	3829	24.55	940	1511	1566
06	059	0992.45	Upper	No	127.99	\$129,000	\$165,107	\$136,250	2954	36.36	1074	845	942
06	059	0992.46	Upper	No	125.33	\$129,000	\$161,676	\$133,419	3507	40.03	1404	1030	1124
06	059	0992.47	Moderate	No	63.21	\$129,000	\$81,541	\$67,292	3142	95.48	3000	384	680
06	059	0992.48	Moderate	No	61.77	\$129,000	\$79,683	\$65,765	5148	94.56	4868	652	1039
06	059	0992.49	Moderate	No	54.44	\$129,000	\$70,228	\$57,955	3939	98.60	3884	259	811
06	059	0992.50	Middle	No	104.60	\$129,000	\$134,934	\$111,358	2918	61.79	1803	481	851
06	059	0992.51	Middle	No	82.44	\$129,000	\$106,348	\$87,768	5771	65.47	3778	472	1041
06	059	0993.05	Middle	No	86.58	\$129,000	\$111,688	\$92,169	7419	42.12	3125	976	2080
06	059	0993.06	Middle	No	90.26	\$129,000	\$116,435	\$96,089	6060	33.00	2000	750	2160
06	059	0993.07	Middle	No	110.20	\$129,000	\$142,158	\$117,313	2741	28.42	779	716	1125
06	059	0993.08	Upper	No	202.10	\$129,000	\$260,709	\$215,143	5667	37.13	2104	1935	2153
06	059	0993.09	Upper	No	136.43	\$129,000	\$175,995	\$145,238	4981	28.35	1412	1044	1717
06	059	0993.10	Unknown	No	0.00	\$129,000	\$0	\$0	4286	31.50	1350	768	1465
06	059	0993.11	Upper	No	127.99	\$129,000	\$165,107	\$136,250	3496	28.20	986	706	1219
06	059	0994.02	Moderate	No	66.19	\$129,000	\$85,385	\$70,469	7663	80.13	6140	515	1665
06	059	0994.04	Upper	No	140.74	\$129,000	\$181,555	\$149,821	4449	33.33	1483	1097	1384
06	059	0994.05	Middle	No	108.26	\$129,000	\$139,655	\$115,250	4555	42.57	1939	908	1244
06	059	0994.06	Middle	No	90.54	\$129,000	\$116,797	\$96,385	4550	42.00	1911	1059	1264
06	059	0994.07	Upper	No	127.11	\$129,000	\$163,972	\$135,313	2378	38.60	918	607	777
06	059	0994.08	Upper	No	130.68	\$129,000	\$168,577	\$139,118	4354	37.94	1652	1078	1500
06	059	0994.10	Moderate	No	60.70	\$129,000	\$78,303	\$64,620	5104	56.84	2901	406	918

* 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	059	0994.11	Moderate	No	66.07	\$129,000	\$85,230	\$70,341	5569	58.68	3268	393	1432
06	059	0994.12	Middle	No	90.16	\$129,000	\$116,306	\$95,982	4689	39.84	1868	1003	1219
06	059	0994.15	Upper	No	144.26	\$129,000	\$186,095	\$153,571	5168	32.14	1661	1631	1800
06	059	0994.16	Middle	No	108.20	\$129,000	\$139,578	\$115,190	4883	40.04	1955	331	1591
06	059	0994.17	Middle	No	106.59	\$129,000	\$137,501	\$113,472	4952	36.85	1825	977	1576
06	059	0994.18	Middle	No	107.52	\$129,000	\$138,701	\$114,457	4681	45.55	2132	704	932
06	059	0994.19	Upper	No	162.28	\$129,000	\$209,341	\$172,754	3960	44.92	1779	1131	1414
06	059	0995.02	Moderate	No	64.87	\$129,000	\$83,682	\$69,063	647	61.05	395	0	159
06	059	0995.04	Upper	No	121.61	\$129,000	\$156,877	\$129,464	2696	26.34	710	1084	1145
06	059	0995.06	Upper	No	131.98	\$129,000	\$170,254	\$140,500	1167	25.02	292	258	811
06	059	0995.08	Moderate	No	76.19	\$129,000	\$98,285	\$81,106	4840	34.69	1679	921	1492
06	059	0995.09	Moderate	No	59.49	\$129,000	\$76,742	\$63,333	3832	33.90	1299	2026	1226
06	059	0995.10	Moderate	No	51.49	\$129,000	\$66,422	\$54,818	4359	34.92	1522	3181	1573
06	059	0995.11	Upper	No	134.50	\$129,000	\$173,505	\$143,182	3222	24.15	778	539	1417
06	059	0995.12	Upper	No	141.20	\$129,000	\$182,148	\$150,313	3091	30.57	945	541	1074
06	059	0995.13	Upper	No	120.59	\$129,000	\$155,561	\$128,370	2006	28.07	563	676	822
06	059	0995.14	Upper	No	132.35	\$129,000	\$170,732	\$140,896	5362	32.45	1740	2074	2483
06	059	0996.01	Low	No	48.99	\$129,000	\$63,197	\$52,159	6654	84.33	5611	913	1697
06	059	0996.02	Middle	No	109.85	\$129,000	\$141,707	\$116,939	3530	55.47	1958	591	833
06	059	0996.03	Upper	No	128.38	\$129,000	\$165,610	\$136,667	6433	46.28	2977	1659	2049
06	059	0996.04	Middle	No	103.66	\$129,000	\$133,721	\$110,349	3597	41.17	1481	1139	1314
06	059	0996.05	Upper	No	122.22	\$129,000	\$157,664	\$130,114	5091	48.87	2488	1000	1196
06	059	0997.01	Moderate	No	59.19	\$129,000	\$76,355	\$63,013	6270	89.47	5610	693	1901
06	059	0997.02	Moderate	No	69.31	\$129,000	\$89,410	\$73,787	8240	82.38	6788	1245	1923
06	059	0997.03	Middle	No	90.51	\$129,000	\$116,758	\$96,351	5884	69.95	4116	1067	1307
06	059	0998.01	Moderate	No	63.12	\$129,000	\$81,425	\$67,201	6122	87.18	5337	762	1636
06	059	0998.02	Low	No	38.28	\$129,000	\$49,381	\$40,750	5225	85.03	4443	331	1106
06	059	0998.03	Moderate	No	56.95	\$129,000	\$73,466	\$60,625	5911	91.19	5390	752	1231
06	059	0999.02	Middle	No	80.63	\$129,000	\$104,013	\$85,833	4592	66.29	3044	913	1304

* 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	059	0999.03	Moderate	No	67.28	\$129,000	\$86,791	\$71,629	5600	85.48	4787	690	1052
06	059	0999.04	Moderate	No	52.37	\$129,000	\$67,557	\$55,750	6105	86.85	5302	610	1213
06	059	0999.05	Middle	No	91.59	\$129,000	\$118,151	\$97,500	3801	70.93	2696	441	969
06	059	0999.06	Upper	No	134.93	\$129,000	\$174,060	\$143,642	4941	49.28	2435	1440	1755
06	059	1100.01	Upper	No	124.24	\$129,000	\$160,270	\$132,255	4509	47.44	2139	1216	1547
06	059	1100.03	Upper	No	128.68	\$129,000	\$165,997	\$136,989	3175	46.99	1492	610	822
06	059	1100.04	Upper	No	124.40	\$129,000	\$160,476	\$132,431	4852	45.65	2215	1407	1567
06	059	1100.05	Middle	No	107.45	\$129,000	\$138,611	\$114,392	3182	39.94	1271	988	1164
06	059	1100.06	Upper	No	157.64	\$129,000	\$203,356	\$167,813	3092	40.85	1263	906	1001
06	059	1100.07	Upper	No	137.45	\$129,000	\$177,311	\$146,324	4724	34.14	1613	1627	1751
06	059	1100.08	Upper	No	131.00	\$129,000	\$168,990	\$139,451	4571	39.42	1802	1475	1517
06	059	1100.10	Upper	No	131.26	\$129,000	\$169,325	\$139,728	4486	56.84	2550	1185	1350
06	059	1100.11	Upper	No	120.67	\$129,000	\$155,664	\$128,456	3020	54.34	1641	811	1046
06	059	1100.12	Upper	No	165.90	\$129,000	\$214,011	\$176,607	5167	38.65	1997	1603	1814
06	059	1100.14	Middle	No	82.27	\$129,000	\$106,128	\$87,583	5242	61.62	3230	171	1090
06	059	1100.15	Upper	No	122.31	\$129,000	\$157,780	\$130,208	3546	40.75	1445	1163	1272
06	059	1101.02	Upper	No	126.26	\$129,000	\$162,875	\$134,415	5791	75.82	4391	1211	1509
06	059	1101.04	Middle	No	83.45	\$129,000	\$107,651	\$88,843	6077	69.56	4227	1198	1521
06	059	1101.06	Middle	No	105.72	\$129,000	\$136,379	\$112,542	3779	62.03	2344	918	1179
06	059	1101.08	Middle	No	109.33	\$129,000	\$141,036	\$116,389	2784	54.45	1516	548	979
06	059	1101.09	Middle	No	114.37	\$129,000	\$147,537	\$121,750	5143	69.94	3597	1218	1453
06	059	1101.10	Moderate	No	71.92	\$129,000	\$92,777	\$76,563	6037	76.49	4618	938	1401
06	059	1101.11	Middle	No	96.14	\$129,000	\$124,021	\$102,344	6410	70.75	4535	1080	1687
06	059	1101.13	Middle	No	108.48	\$129,000	\$139,939	\$115,481	2745	63.21	1735	550	667
06	059	1101.14	Middle	No	109.92	\$129,000	\$141,797	\$117,021	4779	57.90	2767	1286	1468
06	059	1101.15	Middle	No	97.87	\$129,000	\$126,252	\$104,191	3555	78.76	2800	735	986
06	059	1101.16	Upper	No	136.45	\$129,000	\$176,021	\$145,260	4760	81.70	3889	1011	1174
06	059	1101.17	Middle	No	103.99	\$129,000	\$134,147	\$110,709	6392	67.94	4343	1361	1566

* 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	059	1101.18	Upper	No	191.85	\$129,000	\$247,487	\$204,231	2470	78.38	1936	742	780
06	059	1102.01	Moderate	No	60.50	\$129,000	\$78,045	\$64,412	8372	78.43	6566	1307	1616
06	059	1102.02	Moderate	No	64.45	\$129,000	\$83,141	\$68,611	7874	79.73	6278	773	1176
06	059	1102.03	Middle	No	109.27	\$129,000	\$140,958	\$116,321	5620	62.74	3526	1299	1572
06	059	1103.01	Middle	No	105.54	\$129,000	\$136,147	\$112,350	6966	74.40	5183	1384	1558
06	059	1103.02	Middle	No	109.44	\$129,000	\$141,178	\$116,509	6153	80.32	4942	1076	1633
06	059	1103.03	Middle	No	91.06	\$129,000	\$117,467	\$96,944	5185	72.77	3773	995	1316
06	059	1103.04	Middle	No	114.68	\$129,000	\$147,937	\$122,083	4661	71.64	3339	948	1216
06	059	1104.01	Middle	No	102.85	\$129,000	\$132,677	\$109,489	5704	77.14	4400	996	1209
06	059	1104.02	Middle	No	90.29	\$129,000	\$116,474	\$96,125	5342	85.27	4555	741	1170
06	059	1105.00	Moderate	No	55.93	\$129,000	\$72,150	\$59,540	8557	91.36	7818	624	1181
06	059	1106.03	Moderate	No	50.80	\$129,000	\$65,532	\$54,083	8556	90.59	7751	274	1031
06	059	1106.04	Middle	No	95.36	\$129,000	\$123,014	\$101,513	8278	81.07	6711	2117	2522
06	059	1106.05	Middle	No	113.10	\$129,000	\$145,899	\$120,400	6704	85.87	5757	1374	1840
06	059	1106.06	Moderate	No	56.04	\$129,000	\$72,292	\$59,662	4991	93.33	4658	232	637
06	059	1106.07	Moderate	No	69.81	\$129,000	\$90,055	\$74,318	4537	81.60	3702	570	830
06	059	9800.00	Unknown	No	0.00	\$129,000	\$0	\$0	30	73.33	22	0	0
06	059	9901.00	Unknown	No	0.00	\$129,000	\$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: 071 - SAN BERNARDINO 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	071	0001.03	Upper	No	144.20	\$97,500	\$140,595	\$110,586	4307	79.73	3434	1143	1410
06	071	0001.04	Upper	No	153.17	\$97,500	\$149,341	\$117,462	6106	82.43	5033	1587	2013
06	071	0001.05	Upper	No	159.06	\$97,500	\$155,084	\$121,983	6087	82.77	5038	1300	1638
06	071	0001.07	Upper	No	164.63	\$97,500	\$160,514	\$126,250	2806	59.98	1683	713	828
06	071	0001.08	Middle	No	113.76	\$97,500	\$110,916	\$87,240	5060	70.83	3584	1050	1720
06	071	0001.09	Upper	No	161.06	\$97,500	\$157,034	\$123,513	6483	59.83	3879	2010	2345
06	071	0001.11	Upper	No	143.29	\$97,500	\$139,708	\$109,886	2753	65.96	1816	864	1042
06	071	0001.15	Middle	No	104.72	\$97,500	\$102,102	\$80,313	9722	79.23	7703	1540	1874
06	071	0001.17	Upper	No	171.87	\$97,500	\$167,573	\$131,801	6736	77.48	5219	1629	2133
06	071	0001.18	Upper	No	179.16	\$97,500	\$174,681	\$137,393	4846	82.21	3984	1441	1622
06	071	0001.19	Middle	No	100.16	\$97,500	\$97,656	\$76,810	4687	77.13	3615	811	1119
06	071	0001.20	Upper	No	125.55	\$97,500	\$122,411	\$96,284	7649	82.36	6300	1530	2243
06	071	0001.21	Upper	No	178.95	\$97,500	\$174,476	\$137,231	8633	76.54	6608	2249	2439
06	071	0001.22	Upper	No	209.49	\$97,500	\$204,253	\$160,655	3194	78.12	2495	1193	1316
06	071	0002.01	Middle	No	100.01	\$97,500	\$97,510	\$76,700	5356	84.17	4508	530	1068
06	071	0002.03	Middle	No	102.39	\$97,500	\$99,830	\$78,520	4189	87.97	3685	893	1176
06	071	0002.05	Middle	No	108.60	\$97,500	\$105,885	\$83,281	4853	83.89	4071	1034	1160
06	071	0002.07	Middle	No	105.17	\$97,500	\$102,541	\$80,652	4194	91.37	3832	759	1017
06	071	0002.08	Middle	No	108.31	\$97,500	\$105,602	\$83,063	4145	88.11	3652	765	971
06	071	0003.04	Middle	No	92.16	\$97,500	\$89,856	\$70,677	6163	90.02	5548	1017	1781
06	071	0003.05	Low	No	46.43	\$97,500	\$45,269	\$35,610	5660	97.35	5510	104	740
06	071	0003.06	Moderate	No	59.45	\$97,500	\$57,964	\$45,592	3419	93.45	3195	362	592
06	071	0003.07	Moderate	No	54.41	\$97,500	\$53,050	\$41,731	3198	89.90	2875	535	811
06	071	0003.08	Moderate	No	67.64	\$97,500	\$65,949	\$51,875	3678	93.58	3442	736	1011
06	071	0004.01	Upper	No	128.35	\$97,500	\$125,141	\$98,432	6359	73.79	4692	1230	1707
06	071	0004.03	Middle	No	118.01	\$97,500	\$115,060	\$90,500	4672	74.79	3494	968	1334

* 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	071	0004.04	Middle	No	117.46	\$97,500	\$114,524	\$90,083	5037	76.45	3851	741	1015
06	071	0005.01	Middle	No	108.20	\$97,500	\$105,495	\$82,976	6885	79.81	5495	1215	1611
06	071	0005.03	Middle	No	97.12	\$97,500	\$94,692	\$74,481	5150	82.29	4238	575	929
06	071	0005.04	Upper	No	131.01	\$97,500	\$127,735	\$100,469	5414	73.49	3979	1167	1471
06	071	0006.03	Middle	No	111.17	\$97,500	\$108,391	\$85,259	5068	79.72	4040	613	886
06	071	0006.04	Middle	No	93.37	\$97,500	\$91,036	\$71,607	5667	81.00	4590	1146	1570
06	071	0006.05	Moderate	No	64.80	\$97,500	\$63,180	\$49,694	4829	93.37	4509	494	1250
06	071	0006.06	Middle	No	102.95	\$97,500	\$100,376	\$78,950	4325	86.52	3742	643	912
06	071	0008.04	Upper	No	154.20	\$97,500	\$150,345	\$118,250	3441	41.79	1438	905	1188
06	071	0008.08	Middle	No	115.14	\$97,500	\$112,262	\$88,299	6173	63.87	3943	1359	1756
06	071	0008.12	Upper	No	146.28	\$97,500	\$142,623	\$112,181	4069	55.52	2259	1105	1341
06	071	0008.13	Upper	No	151.86	\$97,500	\$148,064	\$116,458	3481	48.52	1689	933	1151
06	071	0008.14	Upper	No	179.50	\$97,500	\$175,013	\$137,656	3867	44.35	1715	1207	1250
06	071	0008.15	Upper	No	197.03	\$97,500	\$192,104	\$151,097	3612	54.93	1984	1027	1112
06	071	0008.16	Upper	No	187.37	\$97,500	\$182,686	\$143,690	4069	48.54	1975	1305	1474
06	071	0008.17	Upper	No	143.80	\$97,500	\$140,205	\$110,280	4021	57.82	2325	1011	1249
06	071	0008.18	Upper	No	126.47	\$97,500	\$123,308	\$96,992	5531	55.11	3048	1381	1876
06	071	0008.19	Upper	No	194.01	\$97,500	\$189,160	\$148,781	5518	56.72	3130	1440	1877
06	071	0008.20	Upper	No	195.42	\$97,500	\$190,535	\$149,861	3979	44.61	1775	1100	1254
06	071	0008.21	Middle	No	95.99	\$97,500	\$93,590	\$73,611	4929	75.59	3726	107	351
06	071	0008.23	Middle	No	88.45	\$97,500	\$86,239	\$67,833	6839	76.14	5207	611	1414
06	071	0008.24	Moderate	No	79.00	\$97,500	\$77,025	\$60,585	5305	73.63	3906	387	1068
06	071	0008.25	Moderate	No	66.42	\$97,500	\$64,760	\$50,938	4311	84.71	3652	295	688
06	071	0008.26	Middle	No	95.70	\$97,500	\$93,308	\$73,390	4183	72.70	3041	841	1160
06	071	0009.01	Middle	No	97.66	\$97,500	\$95,219	\$74,896	4912	70.18	3447	719	1425
06	071	0009.03	Middle	No	93.82	\$97,500	\$91,475	\$71,951	4383	81.54	3574	290	838
06	071	0009.04	Middle	No	91.63	\$97,500	\$89,339	\$70,268	3927	80.49	3161	552	902
06	071	0010.01	Middle	No	91.97	\$97,500	\$89,671	\$70,530	5069	86.29	4374	728	1115
06	071	0010.02	Moderate	No	60.14	\$97,500	\$58,637	\$46,125	5283	92.54	4889	656	1063

* 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	071	0011.01	Moderate	No	78.59	\$97,500	\$76,625	\$60,272	4161	91.08	3790	435	777
06	071	0011.03	Middle	No	114.56	\$97,500	\$111,696	\$87,854	4113	72.60	2986	927	1314
06	071	0011.04	Middle	No	112.12	\$97,500	\$109,317	\$85,982	5338	78.29	4179	1046	1337
06	071	0012.00	Middle	No	99.25	\$97,500	\$96,769	\$76,116	4728	70.64	3340	1320	1582
06	071	0013.05	Moderate	No	50.53	\$97,500	\$49,267	\$38,750	5287	91.22	4823	552	1276
06	071	0013.07	Middle	No	98.05	\$97,500	\$95,599	\$75,197	3966	89.11	3534	754	948
06	071	0013.08	Moderate	No	73.50	\$97,500	\$71,663	\$56,369	4943	92.31	4563	718	1119
06	071	0013.09	Middle	No	95.26	\$97,500	\$92,879	\$73,056	4572	92.80	4243	690	1032
06	071	0013.10	Middle	No	102.77	\$97,500	\$100,201	\$78,813	5600	86.38	4837	1052	1373
06	071	0013.11	Middle	No	98.75	\$97,500	\$96,281	\$75,733	3652	83.05	3033	897	1127
06	071	0013.12	Middle	No	106.56	\$97,500	\$103,896	\$81,722	5865	85.92	5039	1012	1502
06	071	0014.00	Moderate	No	52.52	\$97,500	\$51,207	\$40,282	3258	85.64	2790	132	660
06	071	0015.01	Moderate	No	77.56	\$97,500	\$75,621	\$59,479	3974	94.64	3761	371	905
06	071	0015.03	Moderate	No	63.36	\$97,500	\$61,776	\$48,594	3751	95.87	3596	264	854
06	071	0015.04	Moderate	No	57.07	\$97,500	\$55,643	\$43,768	5545	93.44	5181	508	1170
06	071	0016.00	Moderate	No	62.26	\$97,500	\$60,704	\$47,750	5289	94.16	4980	484	1295
06	071	0017.02	Middle	No	100.39	\$97,500	\$97,880	\$76,989	5774	76.46	4415	1181	1504
06	071	0017.03	Upper	No	126.81	\$97,500	\$123,640	\$97,250	5478	75.05	4111	1169	1489
06	071	0017.04	Middle	No	115.40	\$97,500	\$112,515	\$88,500	5086	86.34	4391	632	1024
06	071	0017.06	Middle	No	86.55	\$97,500	\$84,386	\$66,375	6259	91.23	5710	943	1789
06	071	0017.07	Middle	No	107.14	\$97,500	\$104,462	\$82,167	5567	89.06	4958	1230	1673
06	071	0018.03	Middle	No	84.56	\$97,500	\$82,446	\$64,853	3240	78.77	2552	650	895
06	071	0018.04	Middle	No	116.18	\$97,500	\$113,276	\$89,100	6458	84.13	5433	1539	1809
06	071	0018.06	Upper	No	131.77	\$97,500	\$128,476	\$101,054	4528	78.62	3560	996	1278
06	071	0018.08	Middle	No	105.33	\$97,500	\$102,697	\$80,777	4340	84.10	3650	866	1236
06	071	0018.09	Middle	No	88.48	\$97,500	\$86,268	\$67,857	4503	87.74	3951	984	1110
06	071	0018.10	Moderate	No	72.42	\$97,500	\$70,610	\$55,539	4561	92.90	4237	753	1189
06	071	0018.12	Moderate	No	70.60	\$97,500	\$68,835	\$54,144	3811	94.15	3588	290	562

* 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	071	0018.13	Middle	No	87.39	\$97,500	\$85,205	\$67,019	4048	96.91	3923	379	1023
06	071	0019.01	Upper	No	169.19	\$97,500	\$164,960	\$129,750	5493	73.77	4052	1166	1319
06	071	0019.06	Upper	No	127.59	\$97,500	\$124,400	\$97,847	12054	83.86	10108	1916	2297
06	071	0019.07	Middle	No	116.15	\$97,500	\$113,246	\$89,073	11611	79.91	9278	1158	2564
06	071	0019.08	Upper	No	146.96	\$97,500	\$143,286	\$112,704	5106	86.41	4412	555	763
06	071	0019.09	Upper	No	132.65	\$97,500	\$129,334	\$101,731	2869	82.71	2373	491	618
06	071	0019.10	Middle	No	86.18	\$97,500	\$84,026	\$66,094	2231	83.15	1855	160	277
06	071	0019.11	Upper	No	144.99	\$97,500	\$141,365	\$111,193	5583	77.41	4322	1187	1652
06	071	0020.11	Upper	No	181.52	\$97,500	\$176,982	\$139,205	4058	43.03	1746	1119	1262
06	071	0020.13	Upper	No	157.82	\$97,500	\$153,875	\$121,026	4120	50.87	2096	1142	1117
06	071	0020.14	Upper	No	169.87	\$97,500	\$165,623	\$130,268	4770	45.47	2169	1502	1522
06	071	0020.15	Upper	No	121.77	\$97,500	\$118,726	\$93,388	4749	54.98	2611	986	1475
06	071	0020.16	Middle	No	100.54	\$97,500	\$98,027	\$77,101	3787	57.67	2184	900	1233
06	071	0020.17	Upper	No	191.73	\$97,500	\$186,937	\$147,037	5686	47.68	2711	1800	1980
06	071	0020.18	Middle	No	117.24	\$97,500	\$114,309	\$89,911	5240	55.31	2898	1216	1584
06	071	0020.19	Middle	No	109.00	\$97,500	\$106,275	\$83,590	4816	65.47	3153	772	992
06	071	0020.21	Upper	No	191.41	\$97,500	\$186,625	\$146,786	5252	61.94	3253	1212	1557
06	071	0020.23	Middle	No	99.09	\$97,500	\$96,613	\$75,990	5314	64.25	3414	828	1295
06	071	0020.25	Middle	No	109.42	\$97,500	\$106,685	\$83,913	5079	52.06	2644	1686	1993
06	071	0020.27	Upper	No	160.03	\$97,500	\$156,029	\$122,724	5598	61.66	3452	1340	1932
06	071	0020.28	Middle	No	113.62	\$97,500	\$110,780	\$87,135	5507	66.46	3660	1700	1789
06	071	0020.29	Upper	No	163.42	\$97,500	\$159,335	\$125,327	5860	60.07	3520	1548	1870
06	071	0020.31	Upper	No	156.92	\$97,500	\$152,997	\$120,338	6318	67.73	4279	1639	1947
06	071	0020.35	Upper	No	124.08	\$97,500	\$120,978	\$95,156	7441	67.57	5028	1641	2301
06	071	0020.37	Upper	No	158.72	\$97,500	\$154,752	\$121,719	7729	80.53	6224	1832	2231
06	071	0020.38	Upper	No	134.68	\$97,500	\$131,313	\$103,281	5598	81.90	4585	1203	1395
06	071	0020.39	Upper	No	151.15	\$97,500	\$147,371	\$115,912	5997	72.65	4357	1455	1546
06	071	0020.40	Upper	No	189.35	\$97,500	\$184,616	\$145,208	5159	69.04	3562	1305	1409
06	071	0020.41	Upper	No	196.01	\$97,500	\$191,110	\$150,313	5179	64.82	3357	1320	1504

* 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	071	0020.42	Upper	No	213.40	\$97,500	\$208,065	\$163,651	2553	61.50	1570	622	728
06	071	0020.43	Upper	No	276.46	\$97,500	\$269,549	\$212,011	6295	71.68	4512	1472	1689
06	071	0020.44	Upper	No	159.76	\$97,500	\$155,766	\$122,520	4696	68.40	3212	1144	1481
06	071	0020.45	Upper	No	153.93	\$97,500	\$150,082	\$118,050	2799	57.48	1609	649	776
06	071	0020.46	Upper	No	132.62	\$97,500	\$129,305	\$101,702	6865	73.65	5056	1395	1986
06	071	0020.47	Upper	No	147.26	\$97,500	\$143,579	\$112,934	3682	72.19	2658	321	597
06	071	0020.48	Upper	No	149.87	\$97,500	\$146,123	\$114,936	3950	72.51	2864	832	1018
06	071	0020.49	Middle	No	101.79	\$97,500	\$99,245	\$78,064	3207	73.56	2359	191	424
06	071	0020.50	Middle	No	106.55	\$97,500	\$103,886	\$81,713	5760	70.33	4051	513	1102
06	071	0020.51	Upper	No	143.36	\$97,500	\$139,776	\$109,940	5149	72.60	3738	497	825
06	071	0021.01	Moderate	No	75.47	\$97,500	\$73,583	\$57,880	4379	84.45	3698	752	921
06	071	0021.03	Moderate	No	67.88	\$97,500	\$66,183	\$52,057	4681	73.83	3456	453	682
06	071	0021.05	Middle	No	103.09	\$97,500	\$100,513	\$79,063	5402	73.16	3952	1597	1991
06	071	0021.07	Middle	No	93.83	\$97,500	\$91,484	\$71,959	5212	75.56	3938	687	1177
06	071	0021.09	Moderate	No	72.97	\$97,500	\$71,146	\$55,962	6303	81.60	5143	244	800
06	071	0021.11	Middle	No	85.87	\$97,500	\$83,723	\$65,852	4066	79.37	3227	246	467
06	071	0021.12	Middle	No	92.64	\$97,500	\$90,324	\$71,042	3347	72.09	2413	0	131
06	071	0022.04	Middle	No	91.65	\$97,500	\$89,359	\$70,284	6141	91.96	5647	742	1425
06	071	0022.06	Upper	No	123.05	\$97,500	\$119,974	\$94,366	6654	80.10	5330	1555	1916
06	071	0022.07	Middle	No	83.35	\$97,500	\$81,266	\$63,922	5918	80.18	4745	217	384
06	071	0023.06	Upper	No	120.41	\$97,500	\$117,400	\$92,344	3696	90.12	3331	749	959
06	071	0023.07	Middle	No	91.08	\$97,500	\$88,803	\$69,849	5004	90.63	4535	1005	1403
06	071	0023.08	Middle	No	115.77	\$97,500	\$112,876	\$88,782	9109	90.68	8260	1782	2117
06	071	0023.09	Middle	No	104.46	\$97,500	\$101,849	\$80,109	3781	88.52	3347	651	871
06	071	0023.10	Middle	No	114.64	\$97,500	\$111,774	\$87,917	5229	82.90	4335	1382	1365
06	071	0023.11	Middle	No	118.15	\$97,500	\$115,196	\$90,611	5102	78.20	3990	1171	1586
06	071	0023.12	Upper	No	158.92	\$97,500	\$154,947	\$121,875	5638	83.61	4714	1458	1658
06	071	0023.13	Middle	No	93.35	\$97,500	\$91,016	\$71,592	6874	89.10	6125	1265	1701

* 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	071	0023.14	Upper	No	155.87	\$97,500	\$151,973	\$119,531	6558	76.85	5040	1356	1526
06	071	0023.15	Upper	No	174.50	\$97,500	\$170,138	\$133,819	4712	82.02	3865	668	976
06	071	0024.03	Moderate	No	68.53	\$97,500	\$66,817	\$52,554	5128	94.15	4828	720	1229
06	071	0024.04	Middle	No	96.98	\$97,500	\$94,556	\$74,375	3412	94.49	3224	425	790
06	071	0024.05	Middle	No	85.20	\$97,500	\$83,070	\$65,339	5500	95.04	5227	875	1082
06	071	0024.06	Moderate	No	64.03	\$97,500	\$62,429	\$49,107	2646	95.73	2533	299	464
06	071	0025.01	Moderate	No	64.88	\$97,500	\$63,258	\$49,757	5613	93.55	5251	858	1381
06	071	0025.03	Middle	No	89.40	\$97,500	\$87,165	\$68,561	3573	93.45	3339	719	945
06	071	0025.04	Middle	No	95.90	\$97,500	\$93,503	\$73,548	4010	95.24	3819	700	938
06	071	0026.02	Middle	No	81.23	\$97,500	\$79,199	\$62,296	7248	91.50	6632	1243	1734
06	071	0026.04	Middle	No	115.66	\$97,500	\$112,769	\$88,701	5569	90.59	5045	1273	1664
06	071	0026.06	Middle	No	113.41	\$97,500	\$110,575	\$86,976	7171	92.34	6622	1273	1686
06	071	0026.08	Upper	No	121.92	\$97,500	\$118,872	\$93,500	6008	91.43	5493	1255	1587
06	071	0026.09	Moderate	No	79.27	\$97,500	\$77,288	\$60,795	3577	90.22	3227	633	1231
06	071	0026.10	Upper	No	149.66	\$97,500	\$145,919	\$114,773	3589	94.20	3381	726	894
06	071	0026.11	Middle	No	118.65	\$97,500	\$115,684	\$90,995	4380	91.69	4016	1118	1224
06	071	0027.03	Upper	No	142.09	\$97,500	\$138,538	\$108,970	5856	78.96	4624	1360	1564
06	071	0027.05	Middle	No	114.60	\$97,500	\$111,735	\$87,887	5718	85.01	4861	1304	1568
06	071	0027.06	Upper	No	143.42	\$97,500	\$139,835	\$109,985	14194	78.11	11087	2801	3269
06	071	0027.07	Upper	No	148.33	\$97,500	\$144,622	\$113,750	3146	85.25	2682	632	691
06	071	0027.08	Upper	No	161.23	\$97,500	\$157,199	\$123,641	6397	79.33	5075	1376	1837
06	071	0027.09	Upper	No	156.40	\$97,500	\$152,490	\$119,943	3986	81.01	3229	737	899
06	071	0028.01	Middle	No	102.09	\$97,500	\$99,538	\$78,295	5580	93.42	5213	590	994
06	071	0028.03	Moderate	No	68.34	\$97,500	\$66,632	\$52,411	3974	93.81	3728	326	620
06	071	0028.04	Moderate	No	60.91	\$97,500	\$59,387	\$46,711	5749	96.26	5534	291	695
06	071	0029.01	Moderate	No	72.21	\$97,500	\$70,405	\$55,380	4715	92.28	4351	578	1029
06	071	0029.02	Moderate	No	78.62	\$97,500	\$76,655	\$60,295	6514	88.47	5763	705	1218
06	071	0030.00	Moderate	No	72.57	\$97,500	\$70,756	\$55,652	3158	89.90	2839	263	694
06	071	0031.01	Middle	No	93.38	\$97,500	\$91,046	\$71,616	4927	92.02	4534	595	1010

* 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	071	0031.02	Moderate	No	52.19	\$97,500	\$50,885	\$40,025	5844	95.31	5570	363	956
06	071	0032.01	Middle	No	93.86	\$97,500	\$91,514	\$71,982	3875	86.84	3365	634	828
06	071	0032.02	Middle	No	88.24	\$97,500	\$86,034	\$67,670	4424	87.32	3863	689	917
06	071	0033.01	Moderate	No	61.94	\$97,500	\$60,392	\$47,500	5578	91.93	5128	503	739
06	071	0033.02	Moderate	No	67.95	\$97,500	\$66,251	\$52,113	6937	87.72	6085	978	1686
06	071	0034.01	Middle	No	81.09	\$97,500	\$79,063	\$62,192	7500	89.36	6702	1233	1718
06	071	0034.03	Middle	No	98.30	\$97,500	\$95,843	\$75,383	4320	87.08	3762	908	1313
06	071	0034.04	Moderate	No	77.74	\$97,500	\$75,797	\$59,618	4776	91.27	4359	444	873
06	071	0034.05	Moderate	No	65.33	\$97,500	\$63,697	\$50,104	5338	92.23	4923	427	835
06	071	0035.03	Middle	No	94.42	\$97,500	\$92,060	\$72,411	5641	92.25	5204	1037	1253
06	071	0035.05	Moderate	No	71.91	\$97,500	\$70,112	\$55,152	6554	95.27	6244	476	1419
06	071	0035.06	Middle	No	82.81	\$97,500	\$80,740	\$63,510	5069	92.74	4701	771	1164
06	071	0035.07	Middle	No	117.36	\$97,500	\$114,426	\$90,000	4787	92.31	4419	956	1154
06	071	0035.09	Moderate	No	64.60	\$97,500	\$62,985	\$49,545	5066	92.06	4664	811	1165
06	071	0035.10	Moderate	No	61.71	\$97,500	\$60,167	\$47,328	4824	94.88	4577	543	913
06	071	0036.03	Middle	No	107.58	\$97,500	\$104,891	\$82,500	4259	91.03	3877	742	947
06	071	0036.05	Middle	No	112.80	\$97,500	\$109,980	\$86,509	4308	90.00	3877	735	1168
06	071	0036.06	Moderate	No	67.08	\$97,500	\$65,403	\$51,444	5316	91.55	4867	974	1355
06	071	0036.07	Middle	No	95.51	\$97,500	\$93,122	\$73,250	6230	92.15	5741	918	1228
06	071	0036.09	Moderate	No	68.06	\$97,500	\$66,359	\$52,199	5163	90.86	4691	739	962
06	071	0036.11	Moderate	No	61.45	\$97,500	\$59,914	\$47,129	4827	95.36	4603	762	931
06	071	0036.12	Middle	No	91.97	\$97,500	\$89,671	\$70,532	4574	89.77	4106	930	1371
06	071	0037.00	Moderate	No	54.81	\$97,500	\$53,440	\$42,037	4018	93.53	3758	315	724
06	071	0038.01	Middle	No	101.11	\$97,500	\$98,582	\$77,543	5120	91.86	4703	761	1100
06	071	0038.03	Middle	No	86.39	\$97,500	\$84,230	\$66,250	5020	92.33	4635	861	1173
06	071	0038.04	Middle	No	113.53	\$97,500	\$110,692	\$87,065	4957	93.26	4623	910	1205
06	071	0039.00	Middle	No	101.77	\$97,500	\$99,226	\$78,050	5514	93.13	5135	1224	1561
06	071	0040.01	Middle	No	86.85	\$97,500	\$84,679	\$66,607	4431	92.64	4105	728	1201

* 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	071	0040.03	Middle	No	82.88	\$97,500	\$80,808	\$63,558	6176	93.01	5744	904	1488
06	071	0040.04	Middle	No	103.60	\$97,500	\$101,010	\$79,453	5785	86.22	4988	1203	1617
06	071	0041.01	Moderate	No	78.61	\$97,500	\$76,645	\$60,287	5736	93.27	5350	843	1276
06	071	0041.03	Moderate	No	75.60	\$97,500	\$73,710	\$57,978	5907	95.48	5640	686	1398
06	071	0041.04	Moderate	No	52.90	\$97,500	\$51,578	\$40,568	5183	93.05	4823	813	1293
06	071	0042.01	Moderate	No	63.29	\$97,500	\$61,708	\$48,537	7125	97.40	6940	1164	1742
06	071	0042.02	Moderate	No	59.17	\$97,500	\$57,691	\$45,377	5515	96.75	5336	758	1286
06	071	0043.01	Moderate	No	76.98	\$97,500	\$75,056	\$59,038	4542	96.35	4376	745	1199
06	071	0043.02	Moderate	No	56.01	\$97,500	\$54,610	\$42,955	4348	93.68	4073	536	1091
06	071	0044.01	Moderate	No	79.71	\$97,500	\$77,717	\$61,127	4406	92.26	4065	890	1083
06	071	0044.03	Moderate	No	73.76	\$97,500	\$71,916	\$56,571	5736	94.25	5406	889	1386
06	071	0044.04	Moderate	No	62.05	\$97,500	\$60,499	\$47,585	6047	93.10	5630	851	1372
06	071	0045.03	Middle	No	113.50	\$97,500	\$110,663	\$87,045	3829	59.62	2283	888	1143
06	071	0045.05	Moderate	No	76.91	\$97,500	\$74,987	\$58,984	5456	80.35	4384	610	1084
06	071	0045.07	Moderate	No	59.36	\$97,500	\$57,876	\$45,524	5543	84.77	4699	696	1226
06	071	0045.09	Middle	No	116.05	\$97,500	\$113,149	\$89,000	5210	77.20	4022	860	1296
06	071	0045.10	Moderate	No	77.83	\$97,500	\$75,884	\$59,692	5337	80.72	4308	696	803
06	071	0045.11	Upper	No	143.19	\$97,500	\$139,610	\$109,810	3863	77.94	3011	834	994
06	071	0045.12	Middle	No	115.92	\$97,500	\$113,022	\$88,897	5075	75.63	3838	897	1117
06	071	0046.01	Middle	No	96.36	\$97,500	\$93,951	\$73,896	7431	82.53	6133	1341	1767
06	071	0046.03	Unknown	No	0.00	\$97,500	\$0	\$0	6454	80.60	5202	760	1339
06	071	0046.04	Moderate	No	70.33	\$97,500	\$68,572	\$53,935	5709	87.11	4973	985	1339
06	071	0047.00	Moderate	No	73.28	\$97,500	\$71,448	\$56,199	6090	96.83	5897	775	1481
06	071	0048.00	Low	No	49.22	\$97,500	\$47,990	\$37,750	3486	96.76	3373	352	903
06	071	0049.01	Moderate	No	51.95	\$97,500	\$50,651	\$39,844	4270	96.56	4123	381	925
06	071	0049.02	Low	No	42.11	\$97,500	\$41,057	\$32,299	3299	95.64	3155	359	730
06	071	0051.01	Middle	No	98.05	\$97,500	\$95,599	\$75,192	4601	72.48	3335	1197	1527
06	071	0051.02	Low	No	42.22	\$97,500	\$41,165	\$32,381	4189	83.60	3502	365	1074
06	071	0052.00	Moderate	No	73.57	\$97,500	\$71,731	\$56,420	4521	80.80	3653	765	1113

* 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	071	0053.00	Moderate	No	63.27	\$97,500	\$61,688	\$48,521	6064	88.79	5384	697	1540
06	071	0054.00	Moderate	No	53.60	\$97,500	\$52,260	\$41,105	6981	89.51	6249	740	1553
06	071	0055.01	Low	No	37.86	\$97,500	\$36,914	\$29,036	2865	93.93	2691	196	637
06	071	0055.02	Low	No	40.80	\$97,500	\$39,780	\$31,293	6482	93.00	6028	147	1380
06	071	0056.01	Moderate	No	69.30	\$97,500	\$67,568	\$53,150	4060	91.85	3729	310	836
06	071	0056.02	Low	No	45.83	\$97,500	\$44,684	\$35,147	3354	94.75	3178	207	681
06	071	0057.01	Low	No	25.92	\$97,500	\$25,272	\$19,881	2150	86.14	1852	130	309
06	071	0058.00	Moderate	No	51.34	\$97,500	\$50,057	\$39,375	4039	92.87	3751	206	728
06	071	0061.01	Moderate	No	64.54	\$97,500	\$62,927	\$49,497	4867	80.77	3931	898	1199
06	071	0061.02	Middle	No	115.98	\$97,500	\$113,081	\$88,944	4752	78.72	3741	843	1161
06	071	0062.01	Moderate	No	76.61	\$97,500	\$74,695	\$58,750	4109	84.64	3478	824	1119
06	071	0062.03	Moderate	No	57.27	\$97,500	\$55,838	\$43,920	5500	88.64	4875	424	900
06	071	0062.04	Low	No	45.47	\$97,500	\$44,333	\$34,872	4506	87.82	3957	139	701
06	071	0063.01	Moderate	No	70.34	\$97,500	\$68,582	\$53,942	5370	84.84	4556	721	1165
06	071	0063.03	Moderate	No	59.47	\$97,500	\$57,983	\$45,611	4983	91.19	4544	411	1074
06	071	0063.04	Moderate	No	66.00	\$97,500	\$64,350	\$50,616	4743	89.10	4226	912	1284
06	071	0064.01	Moderate	No	52.79	\$97,500	\$51,470	\$40,490	3090	93.33	2884	381	722
06	071	0064.02	Moderate	No	69.15	\$97,500	\$67,421	\$53,036	5286	92.41	4885	475	985
06	071	0065.01	Low	No	48.31	\$97,500	\$47,102	\$37,051	3727	90.07	3357	203	559
06	071	0065.02	Moderate	No	52.20	\$97,500	\$50,895	\$40,031	3628	92.39	3352	138	898
06	071	0066.01	Moderate	No	78.78	\$97,500	\$76,811	\$60,417	4537	90.35	4099	665	1248
06	071	0066.03	Moderate	No	67.79	\$97,500	\$66,095	\$51,993	5125	92.00	4715	1203	1608
06	071	0066.04	Middle	No	81.73	\$97,500	\$79,687	\$62,679	4099	95.32	3907	693	875
06	071	0067.00	Moderate	No	72.26	\$97,500	\$70,454	\$55,417	4484	94.63	4243	656	1157
06	071	0070.01	Moderate	No	64.56	\$97,500	\$62,946	\$49,514	3596	95.27	3426	451	1067
06	071	0070.02	Moderate	No	61.12	\$97,500	\$59,592	\$46,875	4952	93.90	4650	585	1334
06	071	0071.04	Upper	No	137.23	\$97,500	\$133,799	\$105,237	4030	61.09	2462	1060	1236
06	071	0071.05	Upper	No	133.58	\$97,500	\$130,241	\$102,443	3259	71.37	2326	723	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	071	0071.06	Middle	No	100.10	\$97,500	\$97,598	\$76,767	4254	66.88	2845	853	1208
06	071	0071.07	Moderate	No	53.79	\$97,500	\$52,445	\$41,250	3416	83.02	2836	415	772
06	071	0071.08	Middle	No	84.28	\$97,500	\$82,173	\$64,634	2309	83.15	1920	94	267
06	071	0071.10	Middle	No	103.76	\$97,500	\$101,166	\$79,575	4917	82.20	4042	1306	1656
06	071	0071.11	Middle	No	94.28	\$97,500	\$91,923	\$72,305	3640	67.20	2446	510	783
06	071	0071.12	Moderate	No	68.88	\$97,500	\$67,158	\$52,825	3345	85.53	2861	86	316
06	071	0072.01	Middle	No	80.64	\$97,500	\$78,624	\$61,845	3671	83.85	3078	523	902
06	071	0072.02	Moderate	No	77.65	\$97,500	\$75,709	\$59,554	3027	90.98	2754	293	714
06	071	0073.03	Moderate	No	62.81	\$97,500	\$61,240	\$48,173	4969	77.32	3842	186	1125
06	071	0073.05	Moderate	No	67.91	\$97,500	\$66,212	\$52,083	4915	80.49	3956	383	1010
06	071	0073.06	Middle	No	95.43	\$97,500	\$93,044	\$73,187	6044	72.47	4380	866	1666
06	071	0073.07	Upper	No	122.21	\$97,500	\$119,155	\$93,721	5162	69.04	3564	1151	1529
06	071	0073.08	Upper	No	153.63	\$97,500	\$149,789	\$117,819	5074	58.38	2962	1151	1425
06	071	0074.04	Upper	No	125.65	\$97,500	\$122,509	\$96,359	4638	63.09	2926	1269	1621
06	071	0074.07	Moderate	No	67.65	\$97,500	\$65,959	\$51,883	3119	91.22	2845	289	506
06	071	0074.08	Low	No	43.79	\$97,500	\$42,695	\$33,581	4432	89.55	3969	446	674
06	071	0074.09	Middle	No	85.40	\$97,500	\$83,265	\$65,493	6278	80.20	5035	1315	1565
06	071	0074.10	Moderate	No	53.57	\$97,500	\$52,231	\$41,082	6091	75.98	4628	652	1466
06	071	0074.11	Upper	No	135.66	\$97,500	\$132,269	\$104,039	1729	71.02	1228	296	550
06	071	0074.12	Moderate	No	75.61	\$97,500	\$73,720	\$57,985	6645	79.23	5265	934	1446
06	071	0076.03	Moderate	No	65.52	\$97,500	\$63,882	\$50,250	5059	85.91	4346	744	1406
06	071	0076.04	Middle	No	88.64	\$97,500	\$86,424	\$67,979	4844	78.28	3792	953	1233
06	071	0076.05	Moderate	No	63.12	\$97,500	\$61,542	\$48,409	4233	93.36	3952	612	1001
06	071	0076.06	Low	No	45.83	\$97,500	\$44,684	\$35,146	3556	92.24	3280	496	953
06	071	0078.00	Middle	No	94.75	\$97,500	\$92,381	\$72,662	6632	64.35	4268	365	1019
06	071	0079.03	Upper	No	133.48	\$97,500	\$130,143	\$102,365	4931	61.59	3037	1215	1475
06	071	0079.04	Upper	No	172.35	\$97,500	\$168,041	\$132,171	7061	58.24	4112	1707	1933
06	071	0079.05	Upper	No	156.57	\$97,500	\$152,656	\$120,071	3600	54.47	1961	1033	1106
06	071	0079.06	Upper	No	189.94	\$97,500	\$185,192	\$145,664	4343	58.58	2544	1119	1144

* 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	071	0080.01	Middle	No	102.59	\$97,500	\$100,025	\$78,673	7038	78.63	5534	1399	1970
06	071	0080.03	Low	No	48.68	\$97,500	\$47,463	\$37,331	4222	87.07	3676	432	1032
06	071	0080.04	Moderate	No	65.01	\$97,500	\$63,385	\$49,859	3250	86.74	2819	405	841
06	071	0081.00	Moderate	No	61.73	\$97,500	\$60,187	\$47,344	3326	62.33	2073	177	772
06	071	0082.01	Middle	No	96.67	\$97,500	\$94,253	\$74,135	3323	45.65	1517	331	703
06	071	0082.02	Upper	No	125.51	\$97,500	\$122,372	\$96,250	2576	23.60	608	512	798
06	071	0083.01	Upper	No	144.55	\$97,500	\$140,936	\$110,850	6616	44.56	2948	1375	2009
06	071	0083.02	Upper	No	184.12	\$97,500	\$179,517	\$141,200	3268	32.41	1059	962	1199
06	071	0084.02	Middle	No	119.44	\$97,500	\$116,454	\$91,596	6501	48.48	3152	1743	1983
06	071	0084.03	Upper	No	137.77	\$97,500	\$134,326	\$105,652	5791	40.67	2355	2141	2370
06	071	0084.04	Moderate	No	69.37	\$97,500	\$67,636	\$53,200	2931	71.55	2097	114	717
06	071	0084.05	Upper	No	124.16	\$97,500	\$121,056	\$95,214	5752	57.18	3289	813	1454
06	071	0084.06	Upper	No	133.38	\$97,500	\$130,046	\$102,284	5254	61.82	3248	938	1436
06	071	0085.01	Upper	No	157.34	\$97,500	\$153,407	\$120,658	3945	31.05	1225	1223	1397
06	071	0085.02	Upper	No	267.21	\$97,500	\$260,530	\$204,917	4782	35.86	1715	1571	1665
06	071	0086.01	Middle	No	100.74	\$97,500	\$98,222	\$77,257	6404	60.01	3843	1197	1853
06	071	0086.02	Middle	No	92.76	\$97,500	\$90,441	\$71,136	3641	46.80	1704	1107	1411
06	071	0087.05	Middle	No	108.71	\$97,500	\$105,992	\$83,370	4669	51.98	2427	877	1561
06	071	0087.08	Upper	No	131.69	\$97,500	\$128,398	\$100,993	4415	38.73	1710	1115	1457
06	071	0087.09	Middle	No	104.36	\$97,500	\$101,751	\$80,030	4627	47.85	2214	1048	1654
06	071	0087.10	Moderate	No	54.90	\$97,500	\$53,528	\$42,107	4700	55.09	2589	1100	1784
06	071	0087.11	Upper	No	195.87	\$97,500	\$190,973	\$150,208	3720	28.95	1077	893	1151
06	071	0087.12	Upper	No	187.17	\$97,500	\$182,491	\$143,540	4102	28.06	1151	1555	1702
06	071	0087.13	Middle	No	96.93	\$97,500	\$94,507	\$74,333	4224	44.84	1894	935	1550
06	071	0087.14	Middle	No	111.49	\$97,500	\$108,703	\$85,504	4314	48.47	2091	1096	1472
06	071	0087.15	Upper	No	173.30	\$97,500	\$168,968	\$132,898	7091	41.57	2948	1874	2399
06	071	0087.16	Upper	No	133.87	\$97,500	\$130,523	\$102,663	6650	43.79	2912	1353	1813
06	071	0088.00	Middle	No	92.14	\$97,500	\$89,837	\$70,663	6520	46.92	3059	1405	2385

* 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	071	0089.01	Moderate	No	70.09	\$97,500	\$68,338	\$53,750	1890	35.82	677	470	1163
06	071	0091.09	Middle	No	94.57	\$97,500	\$92,206	\$72,524	5922	45.24	2679	1794	2130
06	071	0091.19	Upper	No	129.21	\$97,500	\$125,980	\$99,093	5761	53.52	3083	1668	2030
06	071	0091.20	Moderate	No	69.90	\$97,500	\$68,153	\$53,609	4433	43.85	1944	854	1552
06	071	0091.21	Upper	No	134.37	\$97,500	\$131,011	\$103,045	2825	32.32	913	888	1050
06	071	0091.22	Moderate	No	59.55	\$97,500	\$58,061	\$45,668	3823	55.90	2137	860	1417
06	071	0091.23	Middle	No	85.34	\$97,500	\$83,207	\$65,448	2760	53.66	1481	777	1195
06	071	0091.24	Middle	No	86.46	\$97,500	\$84,299	\$66,304	5135	89.04	4572	796	1093
06	071	0091.25	Middle	No	90.62	\$97,500	\$88,355	\$69,500	6019	89.23	5371	782	1255
06	071	0091.26	Middle	No	109.73	\$97,500	\$106,987	\$84,150	6912	82.22	5683	1103	1416
06	071	0091.27	Middle	No	89.62	\$97,500	\$87,380	\$68,732	8155	88.19	7192	992	1945
06	071	0091.28	Middle	No	91.72	\$97,500	\$89,427	\$70,337	5552	86.67	4812	796	1119
06	071	0091.29	Middle	No	81.21	\$97,500	\$79,180	\$62,284	6763	90.18	6099	962	1586
06	071	0091.30	Moderate	No	73.20	\$97,500	\$71,370	\$56,136	5075	90.68	4602	649	1039
06	071	0091.31	Low	No	37.04	\$97,500	\$36,114	\$28,409	4882	87.30	4262	275	1188
06	071	0091.32	Low	No	40.07	\$97,500	\$39,068	\$30,729	2606	87.49	2280	207	606
06	071	0091.33	Moderate	No	71.99	\$97,500	\$70,190	\$55,208	8582	84.63	7263	920	1593
06	071	0091.34	Middle	No	80.14	\$97,500	\$78,137	\$61,458	862	65.31	563	142	278
06	071	0091.35	Middle	No	93.03	\$97,500	\$90,704	\$71,343	5560	80.11	4454	866	1570
06	071	0091.36	Moderate	No	79.36	\$97,500	\$77,376	\$60,859	5789	84.99	4920	794	1340
06	071	0091.37	Middle	No	114.47	\$97,500	\$111,608	\$87,786	4269	79.13	3378	634	947
06	071	0091.38	Middle	No	81.91	\$97,500	\$79,862	\$62,820	5260	83.37	4385	686	1112
06	071	0091.39	Unknown	No	0.00	\$97,500	\$0	\$0	5833	86.44	5042	569	1143
06	071	0092.01	Middle	No	84.07	\$97,500	\$81,968	\$64,472	4761	26.21	1248	1468	2796
06	071	0092.02	Middle	No	101.84	\$97,500	\$99,294	\$78,103	1856	39.22	728	576	1066
06	071	0093.00	Middle	No	98.12	\$97,500	\$95,667	\$75,250	1193	56.16	670	167	522
06	071	0094.00	Low	No	42.58	\$97,500	\$41,516	\$32,656	3939	78.60	3096	262	1181
06	071	0095.01	Low	No	43.68	\$97,500	\$42,588	\$33,500	4121	73.48	3028	491	1126
06	071	0095.02	Low	No	49.44	\$97,500	\$48,204	\$37,921	3820	75.86	2898	293	1242

* 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	071	0097.08	Middle	No	88.26	\$97,500	\$86,054	\$67,690	5106	38.78	1980	1381	2277
06	071	0097.09	Moderate	No	71.94	\$97,500	\$70,142	\$55,172	6492	57.87	3757	1172	2071
06	071	0097.12	Moderate	No	52.91	\$97,500	\$51,587	\$40,576	6400	62.55	4003	1101	1960
06	071	0097.13	Moderate	No	76.08	\$97,500	\$74,178	\$58,344	7303	55.18	4030	1512	2208
06	071	0097.14	Moderate	No	65.10	\$97,500	\$63,473	\$49,926	4269	56.78	2424	738	1219
06	071	0097.17	Middle	No	113.72	\$97,500	\$110,877	\$87,208	4473	48.09	2151	1128	1406
06	071	0097.18	Moderate	No	67.87	\$97,500	\$66,173	\$52,049	4066	28.60	1163	1591	2137
06	071	0097.19	Upper	No	134.24	\$97,500	\$130,884	\$102,949	3276	48.23	1580	615	972
06	071	0097.20	Moderate	No	66.13	\$97,500	\$64,477	\$50,714	1743	63.28	1103	178	566
06	071	0097.21	Moderate	No	52.41	\$97,500	\$51,100	\$40,193	5911	68.25	4034	845	1679
06	071	0097.22	Upper	No	138.55	\$97,500	\$135,086	\$106,250	3413	55.55	1896	748	950
06	071	0097.23	Upper	No	138.55	\$97,500	\$135,086	\$106,250	5853	49.10	2874	1416	1869
06	071	0097.24	Upper	No	129.99	\$97,500	\$126,740	\$99,688	4298	49.72	2137	1211	1313
06	071	0097.25	Upper	No	124.83	\$97,500	\$121,709	\$95,734	5666	52.44	2971	1263	1557
06	071	0097.26	Moderate	No	64.09	\$97,500	\$62,488	\$49,154	3474	54.89	1907	660	938
06	071	0097.27	Low	No	30.72	\$97,500	\$29,952	\$23,558	4599	73.04	3359	179	1125
06	071	0098.00	Low	No	42.12	\$97,500	\$41,067	\$32,303	5051	83.75	4230	539	1572
06	071	0099.06	Moderate	No	71.45	\$97,500	\$69,664	\$54,798	5401	80.73	4360	930	1530
06	071	0099.08	Moderate	No	79.74	\$97,500	\$77,747	\$61,156	5270	77.76	4098	770	1338
06	071	0099.10	Middle	No	83.50	\$97,500	\$81,413	\$64,038	5249	79.27	4161	1004	1412
06	071	0099.11	Middle	No	80.24	\$97,500	\$78,234	\$61,538	7099	79.73	5660	1180	1863
06	071	0099.12	Low	No	39.62	\$97,500	\$38,630	\$30,388	5695	77.35	4405	536	1602
06	071	0099.13	Moderate	No	59.73	\$97,500	\$58,237	\$45,810	6582	80.02	5267	806	1562
06	071	0099.14	Low	No	40.19	\$97,500	\$39,185	\$30,821	3348	83.24	2787	131	464
06	071	0099.15	Middle	No	88.23	\$97,500	\$86,024	\$67,667	2930	85.70	2511	619	859
06	071	0099.16	Moderate	No	58.78	\$97,500	\$57,311	\$45,083	6303	83.93	5290	808	1363
06	071	0099.17	Moderate	No	73.66	\$97,500	\$71,819	\$56,488	6607	86.45	5712	789	1818
06	071	0099.18	Middle	No	115.90	\$97,500	\$113,003	\$88,880	3766	88.26	3324	498	964

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	071	0100.09	Middle	No	92.38	\$97,500	\$90,071	\$70,850	4386	69.36	3042	903	1354
06	071	0100.10	Moderate	No	54.63	\$97,500	\$53,264	\$41,894	7129	78.82	5619	1023	1691
06	071	0100.11	Moderate	No	57.59	\$97,500	\$56,150	\$44,167	5377	79.39	4269	709	1126
06	071	0100.12	Moderate	No	75.20	\$97,500	\$73,320	\$57,674	5228	66.55	3479	1014	1431
06	071	0100.14	Moderate	No	52.97	\$97,500	\$51,646	\$40,625	5020	82.47	4140	535	1271
06	071	0100.15	Middle	No	91.97	\$97,500	\$89,671	\$70,531	5940	72.58	4311	920	1344
06	071	0100.16	Moderate	No	78.33	\$97,500	\$76,372	\$60,075	6228	77.95	4855	985	1555
06	071	0100.19	Moderate	No	74.06	\$97,500	\$72,209	\$56,799	5664	70.29	3981	997	1650
06	071	0100.21	Middle	No	106.95	\$97,500	\$104,276	\$82,019	7189	57.05	4101	1963	2500
06	071	0100.22	Moderate	No	65.92	\$97,500	\$64,272	\$50,553	4542	56.91	2585	924	1393
06	071	0100.23	Moderate	No	74.24	\$97,500	\$72,384	\$56,938	6399	63.78	4081	1314	1872
06	071	0100.24	Moderate	No	76.27	\$97,500	\$74,363	\$58,494	5711	52.97	3025	1309	1687
06	071	0100.27	Middle	No	101.32	\$97,500	\$98,787	\$77,704	3966	47.33	1877	846	1395
06	071	0100.28	Middle	No	98.74	\$97,500	\$96,272	\$75,727	4453	70.72	3149	944	1477
06	071	0100.29	Moderate	No	72.26	\$97,500	\$70,454	\$55,417	4295	66.43	2853	745	1065
06	071	0100.30	Middle	No	94.22	\$97,500	\$91,865	\$72,260	3070	68.89	2115	650	804
06	071	0100.31	Middle	No	84.95	\$97,500	\$82,826	\$65,147	5099	77.82	3968	689	1434
06	071	0100.32	Moderate	No	59.04	\$97,500	\$57,564	\$45,278	6546	70.94	4644	700	1511
06	071	0100.33	Low	No	39.17	\$97,500	\$38,191	\$30,045	2002	67.58	1353	193	598
06	071	0100.34	Moderate	No	67.13	\$97,500	\$65,452	\$51,483	4861	46.23	2247	1050	1424
06	071	0100.35	Moderate	No	66.17	\$97,500	\$64,516	\$50,750	3577	78.81	2819	523	840
06	071	0100.36	Middle	No	102.56	\$97,500	\$99,996	\$78,651	4709	75.26	3544	829	1282
06	071	0100.37	Middle	No	81.58	\$97,500	\$79,541	\$62,563	7242	75.34	5456	1084	1926
06	071	0100.38	Middle	No	80.26	\$97,500	\$78,254	\$61,554	4736	76.98	3646	1167	1495
06	071	0100.39	Middle	No	90.99	\$97,500	\$88,715	\$69,777	2488	47.31	1177	829	1006
06	071	0100.40	Upper	No	205.44	\$97,500	\$200,304	\$157,548	3287	41.13	1352	502	656
06	071	0100.41	Upper	No	130.52	\$97,500	\$127,257	\$100,095	6221	74.83	4655	1215	1482
06	071	0100.42	Upper	No	146.89	\$97,500	\$143,218	\$112,649	5246	79.60	4176	794	1211
06	071	0103.00	Moderate	No	76.54	\$97,500	\$74,627	\$58,697	2973	46.05	1369	892	2018

* 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	071	0104.02	Moderate	No	58.44	\$97,500	\$56,979	\$44,820	12280	51.74	6354	0	1881
06	071	0104.10	Moderate	No	67.91	\$97,500	\$66,212	\$52,083	3085	28.72	886	1034	1801
06	071	0104.13	Moderate	No	72.44	\$97,500	\$70,629	\$55,556	6324	35.17	2224	1844	2806
06	071	0104.15	Moderate	No	62.21	\$97,500	\$60,655	\$47,713	5540	49.51	2743	965	2551
06	071	0104.17	Moderate	No	76.61	\$97,500	\$74,695	\$58,750	3257	30.86	1005	1007	1771
06	071	0104.19	Middle	No	87.11	\$97,500	\$84,932	\$66,806	4112	32.66	1343	1019	2402
06	071	0104.20	Low	No	47.02	\$97,500	\$45,845	\$36,058	3813	32.76	1249	856	1996
06	071	0104.22	Moderate	No	71.48	\$97,500	\$69,693	\$54,821	1716	46.56	799	283	724
06	071	0104.24	Moderate	No	54.55	\$97,500	\$53,186	\$41,839	1739	27.37	476	689	1713
06	071	0104.25	Moderate	No	59.90	\$97,500	\$58,403	\$45,938	826	29.90	247	288	1270
06	071	0104.26	Moderate	No	66.20	\$97,500	\$64,545	\$50,769	2020	41.44	837	558	1108
06	071	0104.27	Moderate	No	70.15	\$97,500	\$68,396	\$53,800	2805	37.54	1053	787	1271
06	071	0104.28	Moderate	No	65.06	\$97,500	\$63,434	\$49,896	4232	34.85	1475	848	1863
06	071	0104.29	Middle	No	80.88	\$97,500	\$78,858	\$62,024	4245	38.59	1638	1015	1727
06	071	0104.30	Middle	No	116.89	\$97,500	\$113,968	\$89,639	3915	33.79	1323	909	1382
06	071	0104.31	Moderate	No	75.30	\$97,500	\$73,418	\$57,750	1307	29.53	386	455	1472
06	071	0104.32	Moderate	No	67.52	\$97,500	\$65,832	\$51,786	1759	36.67	645	501	884
06	071	0104.33	Low	No	43.48	\$97,500	\$42,393	\$33,346	4354	55.19	2403	256	1647
06	071	0104.34	Moderate	No	54.90	\$97,500	\$53,528	\$42,106	1443	48.93	706	189	694
06	071	0104.35	Low	No	45.22	\$97,500	\$44,090	\$34,678	2207	29.54	652	822	1533
06	071	0104.36	Low	No	47.53	\$97,500	\$46,342	\$36,449	1062	32.11	341	341	1147
06	071	0107.00	Moderate	No	50.76	\$97,500	\$49,491	\$38,929	3731	40.74	1520	815	1500
06	071	0108.03	Middle	No	103.64	\$97,500	\$101,049	\$79,479	3669	32.57	1195	933	2430
06	071	0108.04	Middle	No	98.96	\$97,500	\$96,486	\$75,893	3180	34.53	1098	717	1841
06	071	0108.05	Middle	No	81.81	\$97,500	\$79,765	\$62,738	2634	43.55	1147	467	1298
06	071	0108.06	Middle	No	102.74	\$97,500	\$100,172	\$78,793	3149	33.63	1059	798	1815
06	071	0109.03	Unknown	No	0.00	\$97,500	\$0	\$0	2737	24.99	684	769	2442
06	071	0109.04	Middle	No	92.67	\$97,500	\$90,353	\$71,065	2664	33.67	897	634	2023

* 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	071	0109.05	Middle	No	119.65	\$97,500	\$116,659	\$91,758	2288	24.52	561	443	2466
06	071	0109.06	Low	No	48.85	\$97,500	\$47,629	\$37,467	1158	35.92	416	268	1388
06	071	0110.02	Middle	No	101.06	\$97,500	\$98,534	\$77,500	1746	46.96	820	430	1224
06	071	0110.03	Middle	No	113.04	\$97,500	\$110,214	\$86,688	1439	34.26	493	274	1726
06	071	0110.04	Moderate	No	73.02	\$97,500	\$71,195	\$56,000	1118	47.41	530	146	653
06	071	0111.01	Middle	No	96.79	\$97,500	\$94,370	\$74,231	3943	29.32	1156	885	2622
06	071	0111.02	Moderate	No	79.56	\$97,500	\$77,571	\$61,012	2315	29.42	681	542	2449
06	071	0112.03	Middle	No	84.06	\$97,500	\$81,959	\$64,464	1325	26.11	346	359	2159
06	071	0112.04	Upper	No	121.62	\$97,500	\$118,580	\$93,266	1241	25.54	317	438	3066
06	071	0112.05	Moderate	No	67.25	\$97,500	\$65,569	\$51,574	1355	50.33	682	200	1436
06	071	0112.06	Moderate	No	77.63	\$97,500	\$75,689	\$59,539	1065	26.10	278	192	2595
06	071	0113.00	Middle	No	106.82	\$97,500	\$104,150	\$81,917	1522	25.69	391	504	2332
06	071	0114.04	Moderate	No	76.65	\$97,500	\$74,734	\$58,786	3902	28.99	1131	987	2703
06	071	0114.05	Middle	No	83.45	\$97,500	\$81,364	\$64,000	1686	31.61	533	550	2942
06	071	0114.06	Middle	No	81.98	\$97,500	\$79,931	\$62,872	2578	40.96	1056	608	1822
06	071	0114.07	Middle	No	117.94	\$97,500	\$114,992	\$90,448	1946	26.98	525	578	1917
06	071	0114.08	Moderate	No	56.10	\$97,500	\$54,698	\$43,026	1839	29.42	541	428	2351
06	071	0115.00	Middle	No	92.62	\$97,500	\$90,305	\$71,029	2109	29.35	619	592	1567
06	071	0116.01	Middle	No	103.39	\$97,500	\$100,805	\$79,292	6320	44.65	2822	1811	2748
06	071	0116.02	Middle	No	118.99	\$97,500	\$116,015	\$91,250	1575	43.75	689	479	748
06	071	0117.00	Moderate	No	53.03	\$97,500	\$51,704	\$40,667	1432	63.27	906	283	619
06	071	0118.01	Middle	No	102.16	\$97,500	\$99,606	\$78,347	4049	60.78	2461	826	1501
06	071	0118.02	Moderate	No	73.59	\$97,500	\$71,750	\$56,435	3277	66.04	2164	566	1048
06	071	0119.00	Moderate	No	71.01	\$97,500	\$69,235	\$54,455	2603	53.32	1388	482	1255
06	071	0120.01	Middle	No	84.99	\$97,500	\$82,865	\$65,182	6351	73.99	4699	1167	1789
06	071	0120.02	Moderate	No	68.22	\$97,500	\$66,515	\$52,321	5882	72.10	4241	947	2005
06	071	0121.01	Upper	No	121.27	\$97,500	\$118,238	\$93,000	5985	53.32	3191	1340	2013
06	071	0121.03	Low	No	44.36	\$97,500	\$43,251	\$34,018	3390	41.59	1410	893	1715
06	071	0121.05	Upper	No	128.20	\$97,500	\$124,995	\$98,318	2955	39.05	1154	761	1135

* 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	071	0121.06	Moderate	No	79.59	\$97,500	\$77,600	\$61,042	2107	54.25	1143	425	966
06	071	0122.01	Upper	No	125.38	\$97,500	\$122,246	\$96,151	9002	84.69	7624	1168	1657
06	071	0122.02	Unknown	No	0.00	\$97,500	\$0	\$0	2898	66.29	1921	0	0
06	071	0123.00	Unknown	No	0.00	\$97,500	\$0	\$0	1481	69.14	1024	0	0
06	071	0124.00	Moderate	No	78.73	\$97,500	\$76,762	\$60,375	3140	91.15	2862	516	782
06	071	0125.00	Moderate	No	78.69	\$97,500	\$76,723	\$60,350	4329	94.43	4088	812	1378
06	071	0127.00	Upper	No	120.62	\$97,500	\$117,605	\$92,500	4000	78.68	3147	1106	1101
06	071	0250.00	Moderate	No	69.82	\$97,500	\$68,075	\$53,549	8111	56.08	4549	4	2773
06	071	0251.00	Moderate	No	64.36	\$97,500	\$62,751	\$49,362	2038	48.97	998	363	2250
06	071	9401.00	Moderate	No	58.06	\$97,500	\$56,609	\$44,524	1213	25.64	311	469	1536
06	071	9801.00	Unknown	No	0.00	\$97,500	\$0	\$0	4	75.00	3	0	0
06	071	9802.00	Unknown	No	0.00	\$97,500	\$0	\$0	3953	80.93	3199	0	0

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



HOME MORTGAGE DISCLOSURE ACT NOTICE

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

HMDA data for many other financial institutions are also available online. For more information, visit the Consumer Financial Protection Bureau's website (www.consumerfinance.gov/hmda).



LOAN TO DEPOSIT RATIO

Frist Quarter 2024	104.69%
Second Quarter 2024	99.30%
Third Quarter 2024	91.62%
Fourth Quarter 2024	89.69%



NEW OMNI BANK N.A. LOAN PRODUCT

Type of Loan Product Offered

New Omni Bank N.A. is an Equal Credit Opportunity and Equal Housing Lender. No individual will be denied the services of the Bank on the basis of discrimination because of race, color, religion, creed, gender, gender identification, national origin, ancestry, marital status, childbirth, pregnancy, sexual orientation, perception of a person's characteristic, association with a protected category, disability, military status, sex or age; the fact that all or part of the applicant's income derives from any public assistance program, or the fact that the applicant has in good faith exercised any right under the Consumer Credit Protection Act or similar law.

New Omni Bank N.A. offers the following types of loan products and a complete list of our deposit products is attached:

- a. Consumer Loans - Secured loans to individuals for personal, family or household purposes such
 - Residential Mortgage Loan
 - Automobile Loan
- b. Commercial Real Estate Loans - Secured loans to individuals, business and other entities including civic-non-profit entities, to construct, improve, purchase or refinance real estate property.

Real Estate Loans include but not limit to:

- Multi-Family Properties Loans
 - Retail Properties Loans
 - Industrial/Warehouse Facilities Loans
 - Hotel/Motel Loans
 - Office/Medical Buildings Loans
 - Mixed Use Properties Loans
 - Participation in take-out loans to finance public purpose and/or community development projects
- c. Construction and Land Development Loans include but not limit to:
 - Loans to build single family residence, condominiums, apartments and other planned unit developments
 - Loans to build office buildings, retail stores, industrial properties and other commercial buildings
 - d. Commercial loans - Including short term and long-term secured business loans, revolving lines of credit, and other commercial credits which meet the general terms of prudent commercial loan and credit principles, to qualified borrowers.

These business products also include the following:

- Working capital loans for business expansion and development



- Business Line of Credit
- Equipment Financing

The business that New Omni Bank N.A. would lend to would include but not limited to the following:

- Established business
- Minority-owned business
- Small business

- e. Small Business Administration Loan - SBA financing to provide growing small business.

Small Business Administration Loans include but not limit to:

- SBA 7(A) Loans - To finance working capital, equipment, construction/tenant improvements, business occupied commercial properties, business acquisitions/mergers and refinancing of business debts, etc.
- SBA 504 Loans - To finance business owner occupied commercial properties with up to 90% LTV
- SBA Express Line of Credit - To finance general working capital and/or business operating expenses

The type and size of the loans made available by New Omni Bank N.A. are influenced by many factors. These include state and federal laws and regulations, economic factors, local market conditions, and internal factors such as the Bank's size and profitability, the availability of funds, the expertise of loan staff, and regulatory standards for safety and soundness. Such factors may temporarily combine to cause certain types of loans to be unavailable. Contact your nearest New Omni Bank N.A. branch for current information.

New Omni Bank N.A. acknowledges its on-going obligation to develop credit programs that meet the needs of the community within the context of safe and sound lending practices. The Bank's current lending programs are the result of on-going outreach into the community. Outreach includes individual's contacts with customers and community leaders, participation in community organizations, meetings with local government officials, and communication with peers in the banking industry.

The public is encouraged through this CRA statement to suggest new ideas or concepts regarding the Bank's lending policies and programs.

Interest Rates on Deposit Accounts Business Banking

Business Membership Deposit Rates ⁵				
Account Type	Minimum Daily Balance ²		Interest Rate ³	APY
Business Membership Money Market ⁶	\$0.01 -	\$2,499.99	0.00%	0.00%
	\$2,500.00 -	\$9,999.99	3.25%	3.30%
	\$10,000.00 -	\$249,999.99	3.30%	3.35%
	\$250,000.00 -	\$999,999.99	3.35%	3.40%
	\$1,000,000.00 -	\$4,999,999.99	3.40%	3.45%
	\$5,000,000.00 &	Above	3.44%	3.49%
Business Membership Savings	\$0.01 -	\$2,499.99	0.00%	0.00%
	\$2,500.00 -	\$9,999.99	1.98%	2.00%
	\$10,000.00 -	\$249,999.99	2.37%	2.40%
	\$250,000.00 -	\$999,999.99	2.52%	2.55%
	\$1,000,000.00 -	Above	2.72%	2.75%

Certificates of Deposit (CD) ⁷								
Term of Deposit	\$10,000 ⁸ - \$19,999.99		\$20,000 - \$99,999.99		\$100,000 - \$250,000.00		\$250,000.01 & Above	
	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY
3-Month	3.75%	3.80%	3.80%	3.85%	3.84%	3.90%	3.81%	3.86%
5-Month	3.81%	3.85%	3.86%	3.90%	3.91%	3.95%	3.88%	3.92%
6-Month	3.86%	3.90%	3.91%	3.95%	3.96%	4.00%	3.93%	3.97%
9-Month	3.93%	3.95%	3.98%	4.00%	4.03%	4.05%	4.00%	4.02%
12-Month	3.80%	3.80%	3.85%	3.85%	3.90%	3.90%	3.87%	3.87%
24-Month	2.90%	2.90%	2.95%	2.95%	3.00%	3.00%	2.97%	2.97%
36-Month	2.50%	2.50%	2.55%	2.55%	2.60%	2.60%	2.57%	2.57%

Please see the reverse side for important details.

We can tailor deposit solutions to suit your needs.

To learn more, give us a call or stop by one of our locations:

- **Alhambra** 1235 S. Garfield Ave., Alhambra, CA 91801 626-284-5555
- **Rowland Heights** 1661 S. Nogales St., Rowland Heights, CA 91748 626-913-1818
- **Arcadia** 1414 S. Baldwin Ave., Arcadia, CA 91007 626-574-1818

The Annual Percentage Yield (APY) for interest bearing accounts are calculated at the minimum balance for each category, maximum term for each CD account, and no maturity for interest bearing checking accounts. The annual percentage yield assumes that interest will remain on deposit and a withdrawal will reduce earnings. If the account is closed before interest is credited, you will not receive the accrued interest.

1. The Interest Rate and Annual Percentage Yield (APY) is variable and subject to change after opening without notice on Rewards Checking, Savings, and Money Market Account.
2. Daily Balance Method means the application of a daily periodic rate to the full amount of principal in the account each day. Minimum balance required to earn interest varies by account type.
3. Rates and account balance tiers are applicable as of the effective date and may change at our discretion.
4. Certain types of withdrawal and transfer transactions are limited to a maximum combined total of six (6) per month or monthly statement cycle period on Money Market and Savings accounts.
5. See Membership Features Guide for detailed membership services details.
6. See Membership Features Guide for transaction limitations.
7. A penalty will be imposed for early withdrawal on CD accounts.
8. Minimum balance required to open the account. See Personal or Business Deposit Account Feature Guide for detailed information.

Interest Rates on Deposit Accounts Personal Banking

Personal Checking, Money Market, and Savings Accounts Deposit Rates ¹				
Account Type	Minimum Daily Balance ²		Interest Rate ³	APY
Personal Rewards Checking	\$0.01 - \$1,499.99		0.00%	0.00%
	\$1,500.00 & Above		1.00%	1.00%
Personal Money Market ⁴	\$0.01 - \$2,499.99		0.00%	0.00%
	\$2,500.00 - \$9,999.99		3.74%	3.80%
	\$10,000.00 - \$249,999.99		3.78%	3.85%
	\$250,000.00 - \$999,999.99		3.83%	3.90%
	\$1,000,000.00 - \$4,999,999.99		3.88%	3.95%
	\$5,000,000.00 & Above		3.93%	4.00%
Personal Regular Savings	\$0.01 - \$999.99		0.00%	0.00%
	\$1,000.00 & Above		1.98%	2.00%
Personal Super Savings	\$0.01 - \$2,499.99		0.00%	0.00%
	\$2,500.00 - \$9,999.99		3.25%	3.30%
	\$10,000.00 - \$249,999.99		3.30%	3.35%
	\$250,000.00 - \$999,999.99		3.35%	3.40%
	\$1,000,000.00 & Above		3.44%	3.49%

Certificates of Deposit (CD) ⁷								
Term of Deposit	\$10,000 ⁸ - \$19,999.99		\$20,000 - \$99,999.99		\$100,000 - \$250,000.00		\$250,000.01 & Above	
	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY
3-Month	3.75%	3.80%	3.80%	3.85%	3.84%	3.90%	3.81%	3.86%
5-Month	3.81%	3.85%	3.86%	3.90%	3.91%	3.95%	3.88%	3.92%
6-Month	3.86%	3.90%	3.91%	3.95%	3.96%	4.00%	3.93%	3.97%
9-Month	3.93%	3.95%	3.98%	4.00%	4.03%	4.05%	4.00%	4.02%
12-Month	3.80%	3.80%	3.85%	3.85%	3.90%	3.90%	3.87%	3.87%
24-Month	2.90%	2.90%	2.95%	2.95%	3.00%	3.00%	2.97%	2.97%
36-Month	2.50%	2.50%	2.55%	2.55%	2.60%	2.60%	2.57%	2.57%

Please see the reverse side for important details.

We can tailor deposit solutions to suit your needs.

To learn more, give us a call or stop by one of our locations:

- **Alhambra** 1235 S. Garfield Ave., Alhambra, CA 91801 626-284-5555
- **Rowland Heights** 1661 S. Nogales St., Rowland Heights, CA 91748 626-913-1818
- **Arcadia** 1414 S. Baldwin Ave., Arcadia, CA 91007 626-574-1818

The Annual Percentage Yield (APY) for interest bearing accounts are calculated at the minimum balance for each category, maximum term for each CD account, and no maturity for interest bearing checking accounts. The annual percentage yield assumes that interest will remain on deposit and a withdrawal will reduce earnings. If the account is closed before interest is credited, you will not receive the accrued interest.

1. The Interest Rate and Annual Percentage Yield (APY) is variable and subject to change after opening without notice on Rewards Checking, Savings, and Money Market Account.
2. Daily Balance Method means the application of a daily periodic rate to the full amount of principal in the account each day. Minimum balance required to earn interest varies by account type.
3. Rates and account balance tiers are applicable as of the effective date and may change at our discretion.
4. Certain types of withdrawal and transfer transactions are limited to a maximum combined total of six (6) per month or monthly statement cycle period on Money Market and Savings accounts.
5. See Membership Features Guide for detailed membership services details.
6. See Membership Features Guide for transaction limitations.
7. A penalty will be imposed for early withdrawal on CD accounts.
8. Minimum balance required to open the account. See Personal or Business Deposit Account Feature Guide for detailed information.

MEMBERSHIP FEATURES	ENTREPRENEUR MEMBERSHIP	ELITE MEMBERSHIP	MEMBERSHIP SAVINGS	MEMBERSHIP MONEY MARKET
Access Level	Single-User Access	Single or Multi-User Access	Single or Multi-User Access	Single or Multi-User Access
Features Available Onlineⁱ:				
Access to Business Online Banking	✓	✓	✓	✓
Access to Bill Pay	✓	✓		
Access to Online Stop Payment Orders	✓	✓		
Access to Mobile Deposit Capture ⁱⁱ		✓		
Internal Transfers (Book Transfer)	Unlimited	Unlimited	✓	✓
Ability to Make Loan Payments	✓	✓		
Access to Archived Statements (up to 18 months)	✓	✓	✓	✓
Account Reporting (up to 3 accounts)	✓	✓	✓	✓
Premium Account Reporting		✓		
Out of Band Authentication sign-in	✓	✓	✓	✓
Out of Band Authentication Approval		✓	Available with Elite Membership	Available with Elite Membership
Standard Transaction Alerts	✓	✓	✓	✓
Premium Alerts (email or text)	✓	✓	✓	✓
View Transactions Online	✓	✓	✓	✓
View Deposit Item Images	✓	✓	✓	✓
View Deposit Tickets	✓	✓	✓	✓
View Intraday Balances	✓	✓	✓	✓
Communicate with New Omni Bank via Online Secure Email	✓	✓	✓	✓
Transactions Included in Membership:				
Incoming ACH Transactions	Unlimited	Unlimited	Unlimited	Unlimited
Outgoing ACH Transactions (CCD, PPD)		Unlimited		
Domestic Check Deposit	Unlimited	Unlimited	Unlimited	Unlimited
Domestic Check Issuance		Unlimited	N/A	
Incoming Domestic Wire	Unlimited	Unlimited	Unlimited	Unlimited
Other Features and Limitations:				
Interest Accrual on Deposits in Accordance With New Omni Bank's Published Rate Sheet			✓	✓
10 Debit Transactions per Statement Cycle Included ⁱⁱⁱ			✓	✓
Minimum Monthly Average Daily Balance ^{iv} ("ADB") Required to Qualify for Membership	\$5,000.00	\$10,000.00	\$2,500.00	\$10,000.00 ^v
Monthly Membership Fee	\$10.00	\$20.00	\$0.00	\$10.00
ADB of \$20,000 or More	Qualified to Waive Membership Fee	Qualified to Waive Membership Fee	Only available to Entrepreneur & Elite Members with no additional membership fee.	Qualified to Waive Membership Fee
ADB of \$10,000 to Less Than \$20,000	Qualified to Waive Membership Fee	Standard Membership Fee		Qualified to Waive Membership Fee
ADB of \$5,000 to Less Than \$10,000	Standard Membership Fee	\$50.00		Standard Membership Fee
ADB of Less Than \$5,000	\$40.00	\$50.00		\$50.00

ADD-ON PACKAGES	
<p>PAYMENTS SERVICE PACKAGE</p> <ul style="list-style-type: none"> • Autobooks Access for sending invoice and collect payments provided through Autobooks^{vi} • Access to Mobile Check Deposit • Access to check positive pay • Access to ACH Origination (<i>subject to underwriting guidelines and limitations</i>) • Access to send ACH Advance CTX Payment Type4F^{vii} • Access to send Fed/State Tax Payments • Access to Online Wire Submission • Access to ACH positive pay • Bill Pay and ACH Batch Transaction Fraud Monitoring • Receive up to 5 international or domestic wires per month at no charge • Send up to 5 domestic or international wires per month (<i>online submission only</i>) • Soft Token Transaction approval 	<p>Implementation Fee: \$40.00 Monthly Fee: \$60.00</p>
<p>REMOTE DEPOSIT CAPTURE SERVICE</p> <p>Streamline your business operations with our Remote Deposit Capture service. Deposit checks from the comfort of your office, saving time and reducing the risk of errors. Our advanced technology ensures secure and efficient transactions, so you can focus on what matters most.</p>	<p>Implementation Fee: \$300.00 Monthly Fee: \$50.00</p>
<p>EDI REPORTING SERVICE</p> <p>Simplify your business operations with our expert EDI Reporting Service. Our tailored solutions provide real-time insights into your supply chain, helping you optimize efficiency and reduce costs. Trust our advanced technology to streamline your data management and enhance your business performance.</p>	<p>Implementation Fee: \$75.00 Monthly Fee: \$50.00</p>

A LA CARTE SERVICES	
Business Online Banking à la carte Services	Monthly Fee
Access to ACH Batch Origination	\$20.00
Access to ACH Advance Type	\$15.00
Access to ACH Federal & State Tax Payment ^{viii}	\$5.00
Access to ACH Payment & Collection	\$5.00
Access to Bill Pay Fraud Monitoring (<i>included in Payment Service Package</i>)	\$5.00
Access to Wire Submission	\$10.00
Additional Account Access (<i>3 accounts included with Entrepreneur & Elite Membership</i>)	\$5.00
Premium Account Reporting (<i>monthly fee waived with Elite Membership</i>)	\$5.00
Positive Pay for Check and ACH	\$15.00
Wire and ACH with Token Authentication	\$20.00
Mobile Deposit Capture (<i>included in Payment Service Package</i>)	\$10.00
Business Online Banking à la carte Services	Per Transaction Fee
Domestic ACH Origination	\$0.20
Domestic ACH Addenda Records	No Fee
ACH Advanced Origination (CTX)	\$1.00
Bill Pay Payments (<i>Domestic Only</i>)	\$0.75
ACH Transactions Alerts	\$1.00
EDI Receiving Transmission	No Fee
Out of Band Transaction Approval	\$0.20
Bill Pay Stop Payment	\$35.00
Bill Pay Insufficient Funds	\$35.00
Bill Pay Returns	\$35.00

ADDITIONAL SERVICES	
Additional Services	Fee
Account Research	\$75.00/hour
Account Escheatment Notification	\$2.00
Membership Revoked 90 Days or More After Joined	\$20.00
Membership Revoked Within First 90 Days of Joining	\$100.00
ACH Incoming Credit (<i>domestic</i>)	No Charge
ACH Incoming Credit (<i>international</i>)	No Charge
ACH Incoming Debit (<i>included for Entrepreneur and Elite Members</i>)	\$0.10
Check Payment (<i>included for Elite Members</i>)	\$0.20/Item
Wire Transfer	Fee
Incoming International Wire	\$10.00
Incoming Domestic Wire	No Charge
Domestic Outgoing Wire Transfer	\$30.00
International Outgoing Wire Transfer	\$50.00
Wire Tracer or Correction/Amendment	\$20.00
Wire Transfer Notification (<i>by email or fax</i>)	\$10.00
Non-Sufficient Funds Returned Items/ Overdraft ^{ix}	Fee
NSF Returned Items/Overdraft Item Fee (<i>per item, no daily limit</i>)	\$35.00
Overdraft Charge (<i>per day</i>)	\$15.00
Return Deposited Item (<i>per item</i>)	\$15.00
Legal Process ^x	Fee
Each legal order or process to freeze, attach, or withhold funds or property (<i>e.g., levy, writ, or garnishment</i>)	\$100.00
Each legal order or process to produce records, such as subpoena or search warrants	\$125.00
Miscellaneous	Fee
Cashier's Check Purchase (<i>per check, available to account holders only. No charge for check payable to account holder</i>)	\$10.00
Cashier's Check Lost Check Claim (<i>per check</i>)	\$40.00
Counter Check Purchase (<i>each page of 4 checks</i>)	\$10.00
Check Cashing (<i>non-customer cashing checks drawn on New Omni Bank, N.A. accounts</i>)	\$5.00
Check Image Copy – Within 2 Years (<i>per check</i>)	\$10.00
Collection Incoming/Outgoing (<i>per item</i>)	\$40.00
Copy Fee (<i>photocopy only, per page</i>)	\$2.00
Currency/Coin Deposited (<i>per \$1,000.00</i>)	\$2.00
Currency Ordered (<i>per \$1,000.00</i>)	\$2.00
Coin Ordered (<i>per roll</i>)	\$0.15
Returned Mail (<i>after notification of first returned mail</i>)	\$20.00
Statement Hard Copy Mailed (<i>per statement</i>)	\$5.00
Statement Or Transaction Copy Dated Over Two Years Prior (<i>per page</i>)	\$5.00
Statement Copy (<i>per page</i>)	\$2.00
Stop Payment Order (<i>check and ACH</i>)	\$35.00
Stop Payment Order Renewal	\$25.00
Telephone Transfer Request (<i>per transfer</i>)	\$40.00
Verification of Deposit (<i>per verification</i>)	\$20.00

- i. **Business Online Banking and Treasury Management Services:** Refer to Treasury Management Services Master Agreement and its related service descriptions for Business Online Banking, Funds Transfer Service, ACH Origination, Remote Deposit Capture, and Check /ACH Positive Pay for details.
- ii. **Mobile Deposit Capture:** Mobile Remote Deposit Capture is subject to approval.
- iii. **Membership Savings and Membership Money Market Transaction Limitation:** Limited to 10 debit transactions from the account per statement cycle of at least a four (4) week period. \$10 fee for each transaction that exceeds this limit.
- iv. **Average Daily Balance (ADB):** The average daily balance is calculated by taking the aggregate daily account balance and dividing by the number of calendar days in the statement cycle.
- v. **Membership Money Market Account:** The average daily balance is based on each membership Money Marking account and not combined balance.
- vi. **Autobooks:** Terms, Condition, and Pricing provided by Autobooks. Subject to approval process by Autobooks.
- vii. **ACH Origination:** ACH Originations transaction limits are subject to review and approval.
- viii. **ACH Federal & State Tax Payment:** Used for State or Federal Tax Payments: Client must be enrolled in the (a) Electronic Federal Tax Payment System (EFTPS) and (b) the appropriate state tax agency, including without limitation, the Franchise Tax Board and the Employment Development Department, if Client indicates intent to pay Federal and State tax payments using Service.
- ix. **Non-Sufficient Funds Returned Items:** When an item is presented for payment and it is determined that you do not have enough available funds in your account to cover the item, we either authorize and pay the item and overdraw your account (an overdraft item) or we return the item unpaid (NSF returned item). You will not be charged an NSF fee for any item that is \$5.00 or less. You can avoid overdrawing your account by making a deposit or transferring funds to cover the overdraft.
- x. **Legal Process Fees:** Fees as stated for each and such other rates as may be set by law.



Schedule of Fees and Service Charges for Business Accounts

Effective 10/1/22

This fee schedule applies to all New Omni Bank, National Association Business Accounts. For additional account service charges, terms and conditions that apply to your account, please see Account Products and Deposit Account Agreement and Disclosure. The following fees are subject to change without notice.

Account Fees		Miscellaneous Fees	
Account Research (per hour, minimum 1 hour)	\$75.00	Cashier's Check Purchase (per check, available to account holders only. No charge for check payable to account holder)	\$10.00
Account Escheatment Notification	\$2.00	Cashier's Check Lost Check Claim (per check)	\$40.00
Force Closed Account	\$20.00	Counter Check Purchase (each page of 4 checks)	\$10.00
Account Closed within 90 days of opening	\$100.00	Check Cashing (non-customer cashing checks drawn on New Omni Bank Accounts)	\$5.00
Non-Sufficient Funds Returned Items /Overdraft Fees		Check Image Copy - Within 2 years (per check)	\$10.00
NSF Returned Items/ Overdraft Item Fee (per item, no daily limit) *Please See details below	\$35.00	Check Image Copy - Over 2 years (per check)	\$20.00
Overdraft Charge (per day)	\$15.00	Copy Fee (photocopy only, per page)	\$2.00
Wire Transfer Fees		Collection Incoming/Outgoing (per item)	\$40.00
Domestic Outgoing Wire Transfer	\$30.00	Currency/Coin Deposited (per \$1,000.00)	\$2.00
International Outgoing Wire Transfer	\$50.00	Currency Ordered (per \$1,000)	\$2.00
Wire Tracer or Correction/Amendment	\$20.00	Coin Ordered (per roll)	\$0.15
Wire Transfer Notification (by Email or Fax)	\$10.00	Returned Deposited Item (per item)	\$15.00
Domestic Incoming Wire Transfer	No Fee	Returned Mail (After notification of first returned mail)	\$20.00
International Incoming Wire Transfer	\$10.00	Statement Copy (per page)	\$2.00
*Electronic Data Interchange (EDI Reporting) Fees:		Statement Printout (per page)	\$2.00
Initial Set Up	\$75.00	Statement or Transaction copy dated Over two years prior	\$5.00
Summary Reporting Monthly (sent via secured email)	\$50.00	Stop Payment Order (Check or ACH per request)	\$35.00
Remote Deposit Capture Fees:		Stop Payment Order Renewal	\$25.00
Installation/Set Up fee per location (including Training)	\$300.00	Telephone Transfer Request (per transfer)	\$40.00
Monthly Maintenance Fee (up to 2 leased scanners)	\$50.00	Verification of Deposit (per verification)	\$20.00
Early Termination Fee (set up less than 12 months)	\$250.00		
Legal Process Fees			
Each legal order or process to freeze, attach, or withhold funds or property, such as levy, writ or garnishment	\$100.00**		
Each legal order or process to produce records, such as subpoena or search warrants	\$125.00**		

*When an item is presented for payment and it is determined that you do not have enough available funds in your account to cover the item, we either authorize and pay the item and overdraft your account (an overdraft item) or we return the item unpaid (NSF returned item). You will not be charged an NSF fee for any item that is \$5.00 or less. You can avoid overdrawing your account by making a deposit or transferring funds to cover the overdraft.

**Legal Process Fees: Fees stated above and such other rates as may be set by law.



Schedule of Fees and Service Charges for Personal Accounts

Effective 10/01/2022

<p>This fee schedule applies to all New Omni Bank, N.A. Personal Accounts. For additional account service charges, terms and conditions that apply to your account, please see Account Products and Deposit Account Agreement and Disclosure. The following fees are subject to change without notice.</p>		
Account Fees		Miscellaneous Fees
Account Research (per hour, minimum 1 hour)	\$75.00	Cashier's Check Purchase (per check, available to account holders only. No charge for check payable to account holder)
Account Escheatment Notification	\$2.00	Cashier's Check Lost Check Claim (per check)
Force Closed Account	\$20.00	Counter Check Purchase (each page of 4 checks)
Account Closed within 90 days of opening	\$100.00	Check Cashing (non-customer cashing checks drawn on New Omni Bank Accounts)
Non-Sufficient Funds Returned Items /Overdraft Fees		Check Image Copy – Within 2 years (per check)
NSF Returned Items/ Overdraft Item Fee (per item)	\$35.00	Check Image Copy - Over 2 years (per check)
Maximum charge \$210.00 per day (6 items)		Collection – Incoming/Outgoing (per item)
*Please See details below		Copy Fee (photocopy only, per page)
Wire Transfer Fees		Returned Deposited Item Fee (per item)
Domestic Outgoing Wire Transfer	\$30.00	Returned Mail (After notification or first returned mail)
International Outgoing Wire Transfer	\$50.00	Statement Copy (per page)
Wire Tracer or Correction/Amendment	\$20.00	Statement Printout (per page)
Wire Transfer Notification (by Email or Fax)	\$10.00	Stop Payment Order (Check or ACH per request)
Domestic Incoming Wire Transfer	No Fee	Stop Payment Order Renewal
International Incoming Wire Transfer	\$10.00	Telephone Transfer Request (per transfer)
Legal Process		Verification of Deposit (per verification)
Each legal order or process to freeze, attach, or withhold funds or property, such as levy, writ or garnishment	\$100.00**	
Each legal order or process to produce records, such as subpoena or search warrants	\$125.00**	

*When an item is presented for payment and it is determined that you do not have sufficient available funds in your account to cover the item, we either authorize and pay the item and overdraw your account (an overdraft item) or we return the item unpaid (NSF returned item). You will not be charged an NSF fee for any item that is \$5.00 or less. You can avoid overdrawing your account by making a deposit or transferring funds to cover the overdraft.

****Legal Process Fees:** Fees stated above and such other rates as may be set by law.

Deposit Accounts Feature Guide

A range of account options designed to assist you in achieving your goals at your own pace.



	Personal Checking	Personal Premier Checking	Personal Rewards Checking	Personal Super Checking	Personal Super Savings	Personal Regular Savings	Personal Money Market	CD
Ideal To	Handle daily transactions effortlessly	Benefit from enhanced integrated banking	Enjoy interest while managing finances	Waive monthly charge easily	Maximize your funds with high tiered rates	Earn interest with easy fund access	Get higher rates with higher balance	Save for near, mid, or long-term goals
Minimum Opening Deposit	\$1,200	\$10,000	\$1,500	\$2,500	\$2,500	\$1,000	\$2,500	\$10,000
Interest	None	None	Yes, if the daily balance is \$1,500 or above ²	None	Yes, if the daily balance is \$2,500 or above. Variable tiered rates ²	Yes, if the daily balance is \$1,000 or above ²	Yes, if the daily balance is \$2,500 or above. Variable tiered rates ²	Fixed rate for term, ranging from 3, 5, 6, 9, 12, 24, to 36 months ³
Monthly Maintenance Service Charge	\$10 service charge, plus \$0.50 per debit item	\$40 for a comprehensive menu of benefits ⁴	\$10 service charge, plus \$0.50 per debit item	\$10 service charge, plus \$0.50 per debit item	\$10 service charge	\$10 service charge	\$10 service charge	None
Minimum Average Daily Balance¹ to Waive Monthly Maintenance Service Charge	\$1,200 OR 62 years old or above	\$10,000	\$1,500	\$2,500 OR a combined balance of \$5,000 with Personal Super Savings	\$2,500	\$1,000 OR CA Uniform Transfers to Minors Act accounts are waived	\$2,500	None
Check Writing	Unlimited	Unlimited	Unlimited	Unlimited	Not applicable	Not applicable	Limited	Not applicable
Transaction Limitations	-	-	-	-	Limit to 6 monthly withdrawals/transfers ⁵	Limit to 6 monthly withdrawals/transfers ⁵	Limit to 6 monthly withdrawals/transfers ⁵	Not applicable

Please see the reverse side for important details.



PERSONAL BANKING

Deposit Accounts Feature Guide

A range of account options designed to assist you in achieving your goals at your own pace.



We can tailor deposit solutions to suit your needs.

To learn more, give us a call or stop by one of our locations:

- **Alhambra** 1235 S. Garfield Ave., Alhambra, CA 91801 626-284-5555
- **Rowland Heights** 1661 S. Nogales St., Rowland Heights, CA 91748 626-913-1818
- **Arcadia** 1414 S. Baldwin Ave., Arcadia, CA 91007 626-574-1818

1. The Monthly Maintenance Service Charge will be waived if the accounts maintain an Average Daily Balance no less than the opening deposit amount. The Average Daily Balance is calculated by taking the aggregate daily account balance and dividing it by the number of calendar days in the statement cycle.
2. Interest will be calculated using the Daily Balance Method, credited and compounded monthly. The Daily Balance Method means the application of a daily periodic rate to the full amount of principal in the account each day. If the account is closed before the accrued interest is credited to your account, you will not receive the accrued interest.
3. We use the daily balance method to calculate interest. This method applies a daily periodic rate to the principal in the account each day. Once you open your account, you may not make any additional deposits into your account before maturity. An early withdrawal penalty will apply if you withdraw any or all the deposited funds before the maturity date. The fee imposed will equal 1 month of interest for CD term 6 months or less and will equal 3 months of interest for CD term more than 6 months on the amount withdrawn.
4. No charges will apply to incoming international wire transfers, phone transfers, debit transactions, bank statement copies, paid check images, and the first order of standard checks for the Personal Premier Checking Account. These fee waivers are subject to change at New Omni Bank's discretion without prior notice to its customers.
5. Each Money Market and Savings Account product is limited to a maximum combined total of six (6) withdrawals and transfer transactions (e.g., by check, ACH, telephone, internet) from an account per monthly statement cycle of at least a four (4) week period. This limitation does not apply to withdrawals made at a branch, or by mail (by check payable and mailed to you), or by messenger. An Excess Transaction Fee of \$10.00 will be assessed for each transaction that exceeds this limit. This excess transaction fee applies regardless of your account balance.

Effective July 1, 2024. For more detail information, see Deposit Agreements and Disclosures and Deposit Rate Sheet. Products, services, interest rates and fees are subject to change. You may visit FDIC Electronic Deposit Insurance Estimator (EDIE) to find out how much your deposits are insured <https://edie.fdic.gov/index.html>.

Schedule of Fees and Service Charges for Business Accounts

This fee schedule applies to all New Omni Bank, National Association Business Accounts. For additional account service charges, terms and conditions that apply to your account, please see Account Products and Deposit Account Agreement and Disclosure. The following fees are subject to change without notice.

ACCOUNT FEES	
Account Research (<i>per hour, minimum 1 hour</i>)	\$75.00
Account Escheatment Notification	\$2.00
Force Closed Account	\$20.00
Account Closed Within 90 Days of Opening	\$100.00
NON-SUFFICIENT FUNDS RETURNED ITEMS/ OVERDRAFT FEES	
NSF Returned Items/Overdraft Item Fee (<i>per item, no daily limit</i>) *Please see details below.	\$35.00
Overdraft Charge (<i>per day</i>)	\$15.00
WIRE TRANSFER FEES	
Domestic Outgoing Wire Transfer	\$30.00
International Outgoing Wire Transfer	\$50.00
Wire Tracer or Correction/Amendment	\$20.00
Wire Transfer Notification (<i>by email or fax</i>)	\$10.00
Domestic Incoming Wire Transfer	No Fee
International Incoming Wire Transfer	\$10.00
*ELECTRONIC DATA INTERCHANGE (EDI REPORTING) FEES	
Initial Set Up	\$75.00
Summary Reporting Monthly (<i>sent via secured email</i>)	\$50.00
REMOTE DEPOSIT CAPTURE FEES	
Installation/Set Up Fee per Location (<i>including training</i>)	\$300.00
Monthly Maintenance Fee (<i>up to 2 leased scanners</i>)	\$50.00
Early Termination Fee (<i>set up less than 12 months</i>)	\$250.00
LEGAL PROCESS FEES	
Each legal order or process to freeze, attach, or withhold funds or property, such as levy, writ or garnishment	\$100.00**
Each legal order or process to produce records, such as subpoena or search warrants	\$125.00**

MISCELLANEOUS FEES	
Cashier's Check Purchase (<i>per check, available to account holders only. No charge for check payable to account holder</i>)	\$10.00
Cashier's Check Lost Check Claim (<i>per check</i>)	\$40.00
Counter Check Purchase (<i>each page of 4 checks</i>)	\$10.00
Check Cashing (<i>non-customer cashing checks drawn on New Omni Bank accounts</i>)	\$5.00
Check Image Copy – Within 2 Years (<i>per check</i>)	\$10.00
Check Image Copy – Over 2 Years (<i>per check</i>)	\$20.00
Copy Fee (<i>photocopy only, per page</i>)	\$2.00
Collection Incoming/Outgoing (<i>per item</i>)	\$40.00
Currency/Coin Deposited (<i>per \$1,000.00</i>)	\$2.00
Currency Ordered (<i>per \$1,000.00</i>)	\$2.00
Coin Ordered (<i>per roll</i>)	\$0.15
Returned Deposited Item (<i>per item</i>)	\$15.00
Returned Mail (<i>after notification of first returned mail</i>)	\$20.00
Statement Copy (<i>per page</i>)	\$2.00
Statement Printout (<i>per page</i>)	\$2.00
Statement or Transaction Copy Dated Over 2 Years Prior	\$5.00
Stop Payment Order (<i>Check or ACH per request</i>)	\$35.00
Stop Payment Order Renewal	\$25.00
Telephone Transfer Request (<i>per transfer</i>)	\$40.00
Verification of Deposit (<i>per verification</i>)	\$20.00

*When an item is presented for payment and it is determined that you do not have enough available funds in your account to cover the item, we either authorize and pay the item and overdraw your account (an overdraft item) or we return the item unpaid (NSF returned item). You will not be charged an NSF fee for any item that is \$5.00 or less. You can avoid overdrawing your account by making a deposit or transferring funds to cover the overdraft.

**Legal Process Fees: Fees stated above and such other rates as may be set by law.

Schedule of Fees and Service Charges for Personal Accounts

This fee schedule applies to all New Omni Bank, N.A. Personal Accounts. For additional account service charges, terms and conditions that apply to your account, please see Account Products and Deposit Account Agreement and Disclosure. The following fees are subject to change without notice.

ACCOUNT FEES	
Account Research <i>(per hour, minimum 1 hour)</i>	\$75.00
Account Escheatment Notification	\$2.00
Force Closed Account	\$20.00
Account Closed Within 90 Days of Opening	\$100.00
NON-SUFFICIENT FUNDS RETURNED ITEMS/ OVERDRAFT FEES	
NSF Returned Items/Overdraft Item Fee <i>(per item)</i> Maximum charge \$210.00 per day (6 items) *Please see details below.	\$35.00
WIRE TRANSFER FEES	
Domestic Outgoing Wire Transfer	\$30.00
International Outgoing Wire Transfer	\$50.00
Wire Tracer or Correction/Amendment	\$20.00
Wire Transfer Notification <i>(by email or fax)</i>	\$10.00
Domestic Incoming Wire Transfer	No Fee
International Incoming Wire Transfer	\$10.00
LEGAL PROCESS FEES	
Each legal order or process to freeze, attach, or withhold funds or property, such as levy, writ or garnishment	\$100.00**
Each legal order or process to produce records, such as subpoena or search warrants	\$125.00**
MISCELLANEOUS FEES	
Cashier's Check Purchase <i>(per check, available to account holders only. No charge for check payable to account holder)</i>	\$10.00
Cashier's Check Lost Check Claim <i>(per check)</i>	\$40.00
Counter Check Purchase <i>(each page of 4 checks)</i>	\$10.00
Check Cashing <i>(non-customer cashing checks drawn on New Omni Bank accounts)</i>	\$5.00
Check Image Copy – Within 2 Years <i>(per check)</i>	\$10.00
Check Image Copy – Over 2 Years <i>(per check)</i>	\$20.00
Collection Incoming/Outgoing <i>(per item)</i>	\$40.00
Copy Fee <i>(photocopy only, per page)</i>	\$2.00
Returned Deposited Item Fee <i>(per item)</i>	\$15.00
Returned Mail <i>(after notification of first returned mail)</i>	\$20.00
Statement Copy <i>(per page)</i>	\$2.00
Statement Printout <i>(per page)</i>	\$2.00
Stop Payment Order <i>(Check or ACH per request)</i>	\$35.00
Stop Payment Order Renewal	\$25.00
Telephone Transfer Request <i>(per transfer)</i>	\$40.00
Verification of Deposit <i>(per verification)</i>	\$20.00

*When an item is presented for payment and it is determined that you do not have sufficient available funds in your account to cover the item, we either authorize and pay the item and overdraw your account (an overdraft item) or we return the item unpaid (NSF returned item). You will not be charged an NSF fee for any item that is \$5.00 or less. You can avoid overdrawing your account by making a deposit or transferring funds to cover the overdraft. You will not be charged for a previously returned check or electronic transaction that is presented again for payment.

**Legal Process Fees: Fees stated above, and such other rates as may be set by law.



List of New Omni Bank's Board Members

Chris (Chien Keng) Huang

Alex (Chin Hwa) Fan

Robert W. Brown

Veronica Chen

Edythe Repoff

Shihping Jin

Ngong (Leon) Sung

Rev: June 2021



LIST OF BRANCHES AND HOURS

Effective 9/16/2024

1. ALHAMBRA OFFICE

**1235 S. Garfield Avenue
Alhambra, CA 91801**

Monday to Friday
10:00 A.M. to 5:00 P.M.
(Or by appointment)

2. ROWLAND HEIGHTS OFFICE

**1661 Nogales St. #A
Rowland Heights, CA 91748**

Monday to Friday
10:00 A.M. to 5:00 P.M.
(Or by appointment)

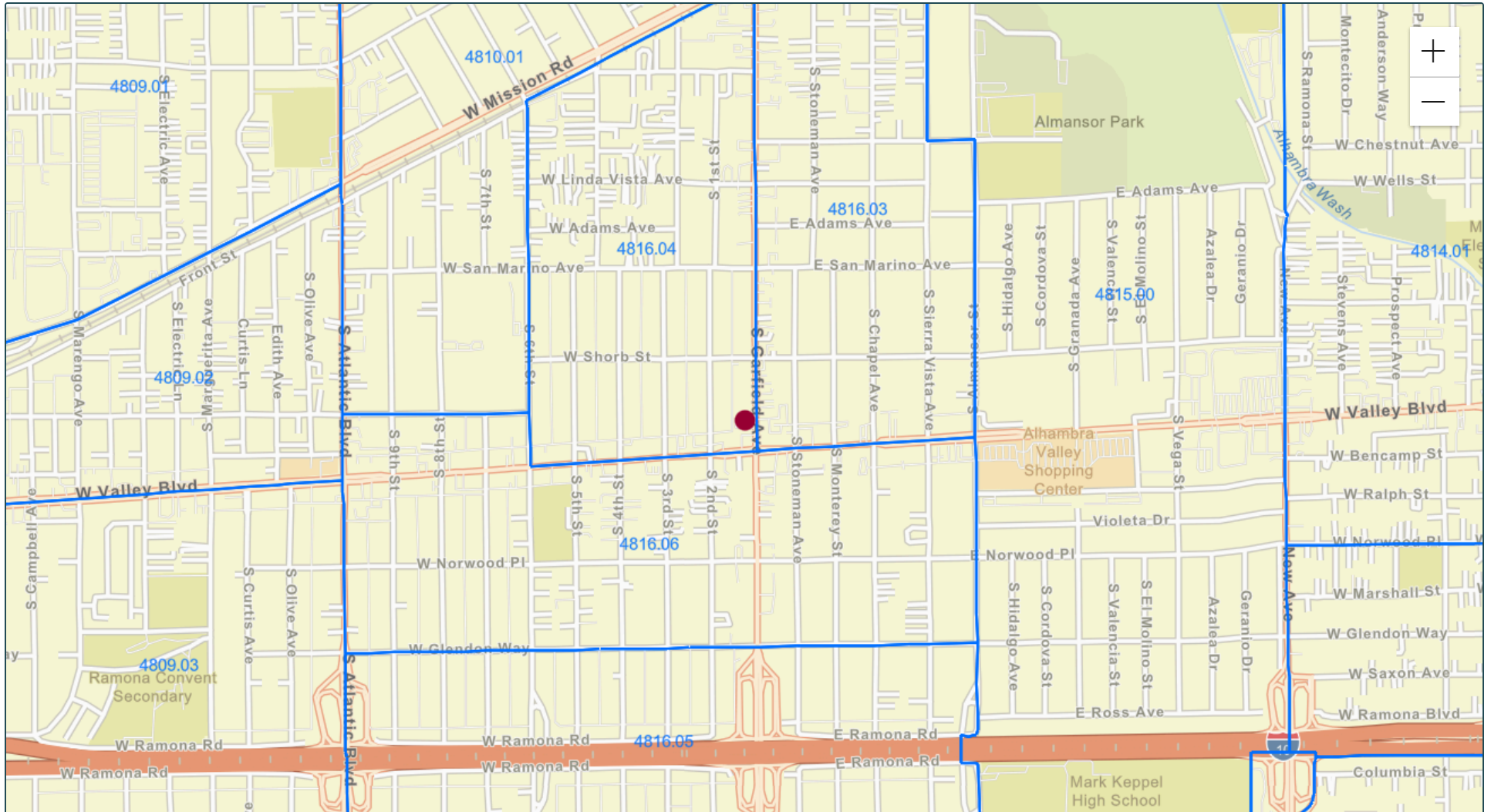
3. ARCADIA OFFICE

**1414 S. Baldwin Avenue
Arcadia, CA 91007**

Monday to Friday
10:00 A.M. to 5:00 P.M.
(Or by appointment)



Alhambra Office



Esri Community Maps Contributors, County of Los Angeles, California State Parks, Esri, TomTom, Garmin, SafeGraph, GeoTechnologies, Inc, METI/NASA, ... Powered by Esri

● Matched Address: 1235 S Garfield Ave, Alhambra, California, 91801
MSA: 31084 - LOS ANGELES-LONG BEACH-GLENDALE, CA || State: 06 - CALIFORNIA || County: 037 - LOS ANGELES COUNTY || Tract Code: 4816.04

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

Matched Address: 1235 S Garfield Ave, Alhambra, California, 91801
 MSA: 31084 - LOS ANGELES-LONG BEACH-GLENDALE, CA
 State: 06 - CALIFORNIA
 County: 037 - LOS ANGELES COUNTY
 Tract Code: 4816.04

Summary Census Demographic Information

Tract Income Level	Moderate
Underserved or Distressed Tract	No
2024 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$98,200
2024 Estimated Tract Median Family Income	\$73,051
2020 Tract Median Family Income	\$59,750
Tract Median Family Income %	74.39
Tract Population	3863
Tract Minority %	93.32
Tract Minority Population	3605
Owner-Occupied Units	492
1- to 4- Family Units	1051

Census Income Information

Tract Income Level	Moderate
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$80,317
2024 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$98,200
% below Poverty Line	6.70
Tract Median Family Income %	74.39
2020 Tract Median Family Income	\$59,750
2024 Estimated Tract Median Family Income	\$73,051
2020 Tract Median Household Income	\$58,438

Census Population Information

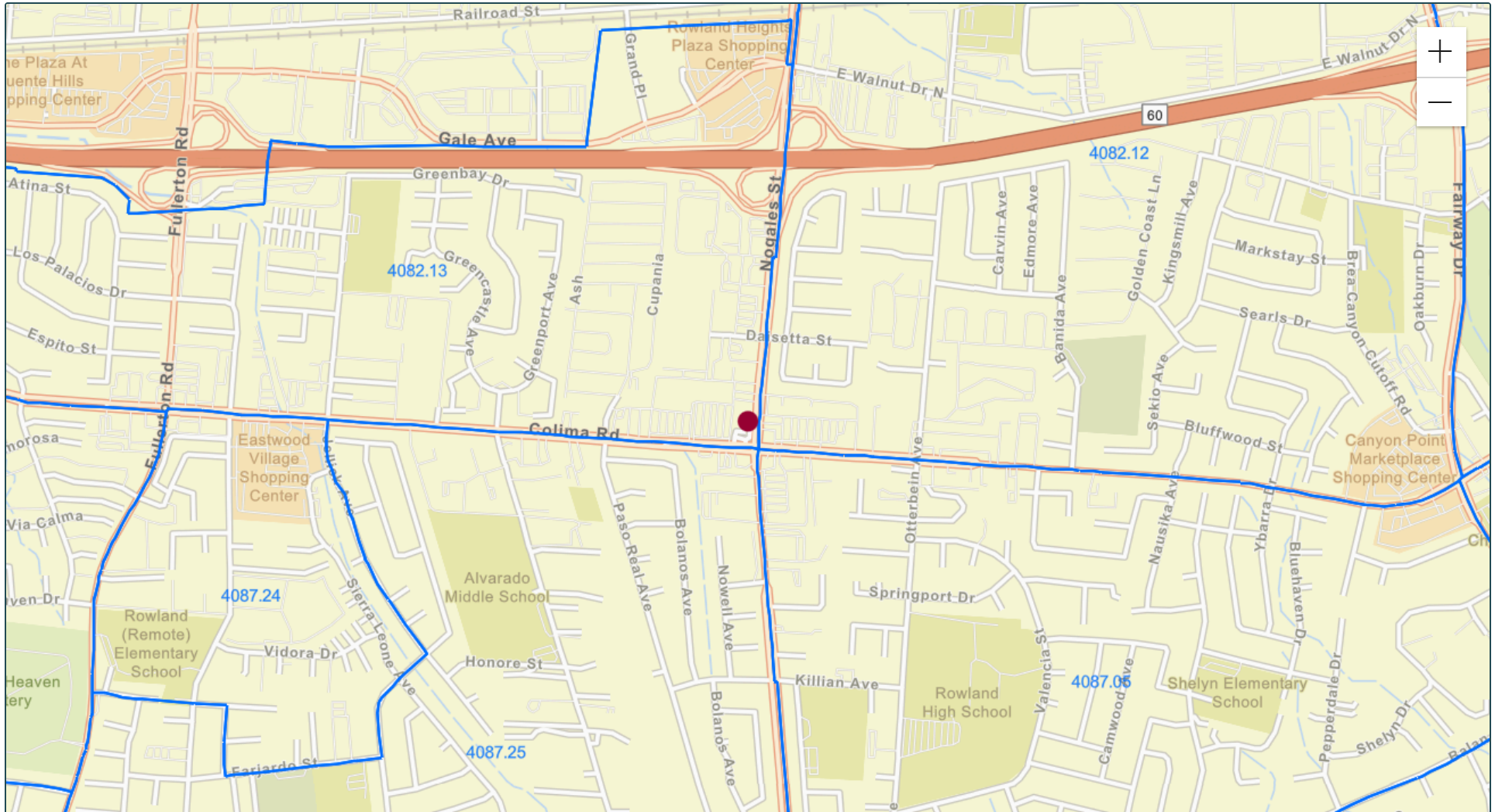
Tract Population	3863
Tract Minority %	93.32
Number of Families	1067
Number of Households	1406
Non-Hispanic White Population	258
Tract Minority Population	3605
American Indian Population	6
Asian/Hawaiian/Pacific Islander Population	2226
Black Population	47
Hispanic Population	1264
Other/Two or More Races Population	62

Census Housing Information

Total Housing Units	1513
1- to 4- Family Units	1051
Median House Age (Years)	63
Owner-Occupied Units	492
Renter Occupied Units	914
Owner Occupied 1- to 4- Family Units	437
Inside Principal City?	NO
Vacant Units	107



ROWLAND HEIGHTS OFFICE



Esri Community Maps Contributors, County of Los Angeles, California State Parks, Esri, TomTom, Garmin, SafeGraph, GeoTechnologies, Inc, METI/NASA, ... Powered by Esri

● Matched Address: 1661 Nogales St, Rowland Heights, California, 91748
MSA: 31084 - LOS ANGELES-LONG BEACH-GLENDALE, CA || State: 06 - CALIFORNIA || County: 037 - LOS ANGELES COUNTY || Tract Code: 4082.13

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

Matched Address: 1661 Nogales St, Rowland Heights, California, 91748
 MSA: 31084 - LOS ANGELES-LONG BEACH-GLENDALE, CA
 State: 06 - CALIFORNIA
 County: 037 - LOS ANGELES COUNTY
 Tract Code: 4082.13

Summary Census Demographic Information

Tract Income Level	Middle
Underserved or Distressed Tract	No
2024 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$98,200
2024 Estimated Tract Median Family Income	\$85,709
2020 Tract Median Family Income	\$70,104
Tract Median Family Income %	87.28
Tract Population	5875
Tract Minority %	93.94
Tract Minority Population	5519
Owner-Occupied Units	849
1- to 4- Family Units	1441

Census Income Information

Tract Income Level	Middle
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$80,317
2024 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$98,200
% below Poverty Line	10.44
Tract Median Family Income %	87.28
2020 Tract Median Family Income	\$70,104
2024 Estimated Tract Median Family Income	\$85,709
2020 Tract Median Household Income	\$73,000

Census Population Information

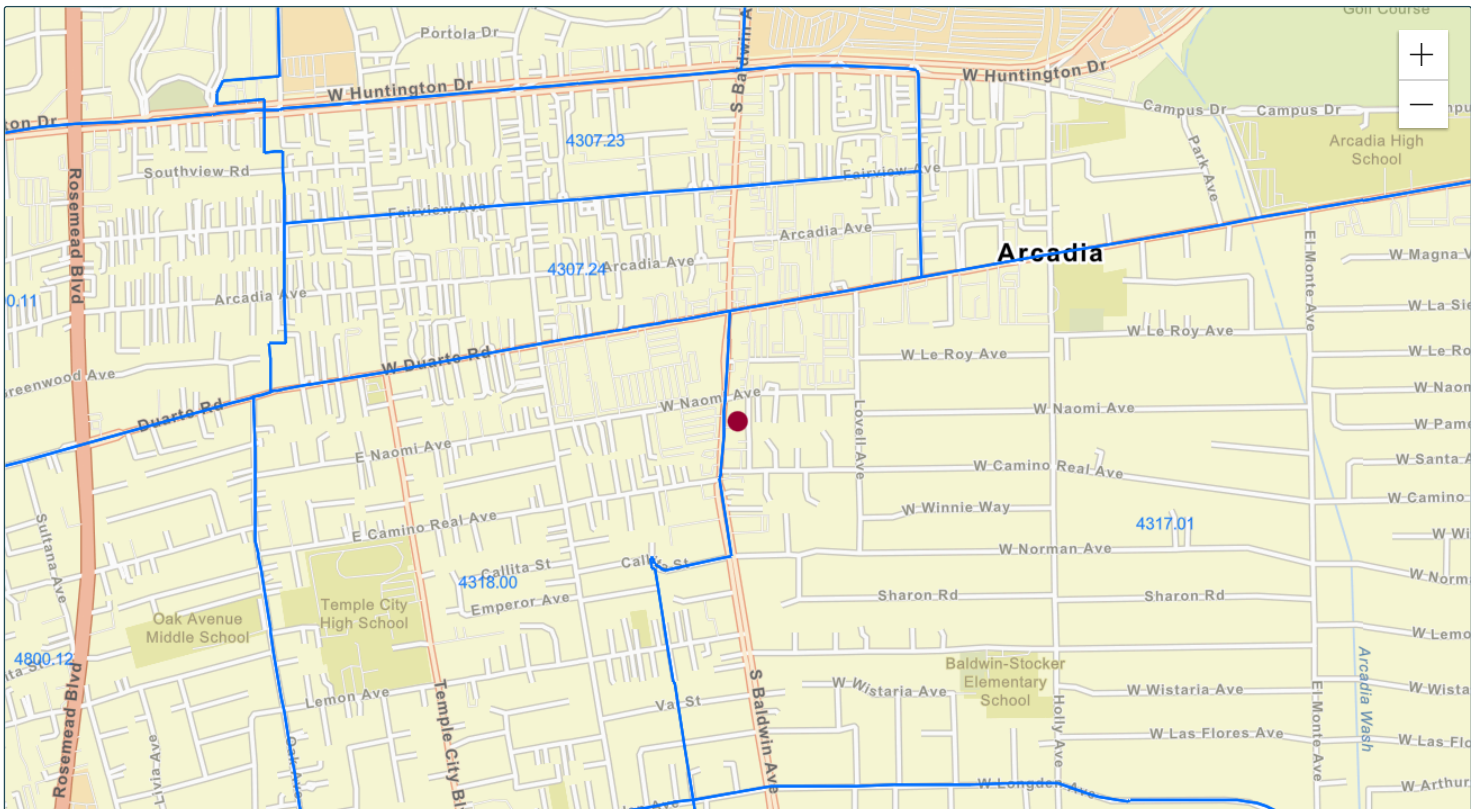
Tract Population	5875
Tract Minority %	93.94
Number of Families	1484
Number of Households	1764
Non-Hispanic White Population	356
Tract Minority Population	5519
American Indian Population	2
Asian/Hawaiian/Pacific Islander Population	3486
Black Population	50
Hispanic Population	1891
Other/Two or More Races Population	90

Census Housing Information

Total Housing Units	1822
1- to 4- Family Units	1441
Median House Age (Years)	47
Owner-Occupied Units	849
Renter Occupied Units	915
Owner Occupied 1- to 4- Family Units	830
Inside Principal City?	NO
Vacant Units	58



ARCADIA OFFICE



Esri Community Maps Contributors, County of Los Angeles, California State Parks, Esri, TomTom, Garmin, SafeGraph, GeoTechnologies, Inc, METI/NASA, ... Powered by Esri

● Matched Address: 1414 S Baldwin Ave, Arcadia, California, 91007
MSA: 31084 - LOS ANGELES-LONG BEACH-GLENDALE, CA || State: 06 - CALIFORNIA || County: 037 - LOS ANGELES COUNTY || Tract Code: 4317.01

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



2024 FFIEC Geocode Census Report

Matched Address: 1414 S Baldwin Ave, Arcadia, California, 91007
 MSA: 31084 - LOS ANGELES-LONG BEACH-GLENDALE, CA
 State: 06 - CALIFORNIA
 County: 037 - LOS ANGELES COUNTY
 Tract Code: 4317.01

Summary Census Demographic Information

Tract Income Level	Upper
Underserved or Distressed Tract	No
2024 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$98,200
2024 Estimated Tract Median Family Income	\$141,251
2020 Tract Median Family Income	\$115,533
Tract Median Family Income %	143.84
Tract Population	6763
Tract Minority %	86.97
Tract Minority Population	5882
Owner-Occupied Units	1572
1- to 4- Family Units	2163

Census Population Information

Tract Population	6763
Tract Minority %	86.97
Number of Families	1831
Number of Households	2101
Non-Hispanic White Population	881
Tract Minority Population	5882
American Indian Population	9
Asian/Hawaiian/Pacific Islander Population	5136
Black Population	56
Hispanic Population	483
Other/Two or More Races Population	198

Census Income Information

Tract Income Level	Upper
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$80,317
2024 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$98,200
% below Poverty Line	4.06
Tract Median Family Income %	143.84
2020 Tract Median Family Income	\$115,533
2024 Estimated Tract Median Family Income	\$141,251
2020 Tract Median Household Income	\$112,924

Census Housing Information

Total Housing Units	2343
1- to 4- Family Units	2163
Median House Age (Years)	52
Owner-Occupied Units	1572
Renter Occupied Units	529
Owner Occupied 1- to 4- Family Units	1572
Inside Principal City?	YES
Vacant Units	242



LIST OF BRANCHES OPENED OR CLOSED
WITHIN THE CURRENT YEAR AND
THE LAST TWO (2) CALENDEAR YEARS

2024

OPENED: NONE

CLOSED: NONE

2023

OPENED: NONE

CLOSED: NONE

2022

OPENED: NONE

CLOSED: NONE