COMMUNITY REINVESTMENT ACT (CRA)

PUBLIC FILE

Table of Contents

WRITTEN COMMENTS 3

FDIC CRA PERFORMANCE EVALUATION 17

BRANCH INFORMATION 75

PRODUCTS AND SERVICES 89

ALTERNATIVE DELIVERY CHANNELS 94

ASSESSMENT AREAS 97

CALIFORNIA 98
NEW YORK / NEW JERSEY 214
TEXAS 254

DISCLOSURE REPORTS 280

HMDA DISCLOSURE REPORTS 408

MISCELLANEOUS 409

WRITTEN COMMENTS

- None reported in 1Q year 2025
- One protest letter received in September 2024 (see attached)
- None reported in year 2023
- None reported in year 2022

s /Jean Lim/

Jean Lim
SVP / Compliance Manager & CRA Officer

September 9, 2024

PCB Bank
3701 Wilshire Blvd
LOS ANGELES, CA

Federal Deposit Insurance Corporation
Division of Depositor and Consumer Protection
25 Jessie Street at Ecker Square, Suite 2300
San Francisco, CA, 94105-2780

RE: NOTICE OF APPLICATION TO ESTABLISH A BRANCH

Dear Federal Regulator,

The undersigned community organization formally protests PCB Bank's Notice of Application to Establish a Branch at 2870 Lawrenceville Suwanee Road Suite J2 SUWANEE, GA.

The Community Reinvestment Act (CRA), enacted by Congress in 1977 (12 U.S.C. 2901) and implemented through Regulations 12 CFR parts 25, 228, 345, and 195, was a crucial measure to combat redlining—a discriminatory practice where banks and government entities restricted credit access based on the race and socioeconomic background of residents.

The CRA encourages depository institutions to meet the credit needs of the communities they serve, especially those in low- and moderate-income (LMI) neighborhoods.

PCB Bank's application fails to address the needs of our community, notably the LMI residents of Southern Dallas. PCB Bank has consistently neglected to provide adequate small business and consumer lending services in the predominantly African American communities of Southern Dallas.

Fair Lending Concerns

I worked with the National Community Reinvestment Coalition (NCRC) to analyze the lending of PCB Bank in Dallas. This is what NCRC found.[1]

- According to the Home Mortgage Disclosure Act (HMDA) data from 2021 to 2022, PCB Bank made 0 home loans to an African Americans in Dallas.
- According to the Home Mortgage Disclosure Act (HMDA) data from 2022 to 2023, PCB Bank made 0 home loans to an African Americans in Dallas.
- Small Business Lending
    - NCRC compared PCB Bank small business lending to other non-credit card small business lenders in Dallas and found that PCB Bank trailed in lending to businesses with less than $1 million in annual revenue.

The disparities in lending to people of color, borrowers with low to moderate incomes (LMI), and small businesses often stem from various factors such as the absence of tailored financial products that address their specific credit needs, gaps in targeted marketing efforts, or a deficiency in establishing collaborative partnerships within these communities.

PCB Bank Locations:

Despite opening several new branches across the country, PCB Bank has not established a single branch in Southern Dallas.

Southern Dallas Zip Codes (LMI/High Minority Areas)

75203, 75207, 75208, 75210, 75215, 75216, 75217, 75223, 75224, 75226, 75227, 75228, 75232, 75233, 75236, 75237, 75241, 75249, 75253

Conclusion

On behalf of the Southern Dallas County Community, would ask that you deny this application.

Sincerely,

James McGee

James McGee
President/Chair
JMcGee@SouthernDallasProgress.com
Southern Dallas Progress Community Development Corporation

2

PCB BANK
3701 Wilshire Blvd., Suite 900, Los Angeles, CA 90010
Tel: (213) 210-2000 Fax: (213) 210-2032
www.mypcbbank.com

September 13, 2024

Mr. James McGee
President/Chair
Southern Dallas Progress Community Development Corporation
1402 Corinth Street, Suite 147
Dallas, TX 75215

Re: Protest to Notice of Application to Establish a Branch

Dear Mr. McGee,

We are in receipt of your letter, dated September 9, 2024, protesting our application to establish a branch in Suwanee, GA. We appreciate your concerns regarding the community's needs and your input about our lending activity in Dallas, TX.

PCB Bank is a Los Angeles based bank, California state-chartered in 2003. Our primary focus is in commercial business banking, catering to small- and mid-sized businesses. We owe much of our success to our founders' dreams and determination to enhance quality of life in the communities we serve. Although we do make residential mortgage loans in our host state, we determined that consumer lending is significantly more complex in terms of compliance, especially consumer protection rules, including state-specific laws and regulations. Therefore, we determined that it would be prudent to introduce this product more cautiously after a more careful deliberation, and decided not to offer this product in this market at this time. So, our HMDA data would reflect this fact.

As for small business loans, we are diligently working to attract qualified businesses loan applicants, without regard to race, color, national origin, ancestry, sex, age, religion, gender or any other prohibited basis as protected by applicable federal or state laws, and have reached out to various organizations, including your own, to establish connections with the business communities in Dallas. We would ask you again for your assistance in identifying those businesses and for bringing availability of our services to their attention.

We currently have just two branches operating in Texas, and have only recently expanded our operations when we opened our Dallas Branch in September 2022, and our Carrollton Branch in December 2022. We are working hard to make ourselves known in the area and will do our best to allay your concerns about our performance in the area. Throughout our twenty-one (21) years of

operation as a community bank, our primary focus and goal has been to not only meet but exceed the credit needs of the various communities we serve, especially those in low- and moderate-income neighborhoods.

Again, thank you for your letter. We will be keeping a copy of your letter and this response letter in our CRA Public File, which you are welcome to examine at any time.

Sincerely,

Jean Lim
Senior Vice President &
CRA Officer

cc: Federal Deposit Insurance Corporation
SF Regional Office

September 18, 2024

PCB Bank
3701 Wilshire Blvd
LOS ANGELES, CA

Federal Deposit Insurance Corporation
Division of Depositor and Consumer Protection
25 Jessie Street at Ecker Square, Suite 2300
San Francisco, CA, 94105-2780

RE: NOTICE OF APPLICATION TO ESTABLISH A BRANCH-PROTEST LETTER

Dear Federal Regulator,

This correspondence serves as a response to the letter issued by PCB Bank on September 9, 2024. As highlighted in my previous letter, PCB Bank is not meeting the credit needs of our community, which specifically includes Low- and Moderate-Income (LMI) Census Tracts located in Southern Dallas. We oppose the proposed branch office at 2330 Pleasant Hill Road DULUTH, GA.

The Community Reinvestment Act (CRA) of 1977 was introduced to address the discriminatory practice of redlining, wherein banks and government entities restricted access to credit in communities based on the race and socioeconomic status of residents. Enacted by Congress in 1977 (12 U.S.C. 2901) and enforced through Regulations 12 CFR parts 25, 228, 345, and 195, the CRA is designed to encourage depository institutions to actively engage in meeting the credit needs of the communities they serve, particularly in LMI neighborhoods.

PCB Bank 's banking services have been notably absent in predominantly Black and Hispanic neighborhoods (LMI Census Tracts) in Southern Dallas. Instead, PCB Bank has concentrated its lending activities predominantly in white areas of Dallas.

PCB Bank ’s Lending Disparity in Southern Dallas

PCB Bank has failed to provide any lending data for Southern Dallas. PCB Bank does not have marketing data to support their outreach efforts in Southern Dallas.

Banking Location:
PCB BANK does not have a single banking branch location in Southern Dallas.

Community Credit Needs Assessment (PCB Bank failed to provide supporting documentation to prove this was conducted)

PCB BANK failed to conduct a Community Credit Needs Assessment for majority-Black and Hispanic census tracts within the DFW MSA, specifically Southern Dallas.

A Community Credit Needs Assessment is a research-based market study to help a lender identify the needs for financial services in an area.

This assessment should include the following information about majority-Black and Hispanic census tracts within Covered Lending Area: (1) an evaluation (to include market research and interviews) of residential mortgage credit needs and current lending opportunities available in the area; (2) recent demographic and socioeconomic data; (3) potential strategies for PCB BANK to provide residential mortgage lending services in these census tracts; (4) a review of loan products offered by other lenders and their success in the market; (5) an overview of federal, state, and local programs that are available to residents seeking and obtaining residential mortgage loans;

Products available for the Underserved/Minority Communities (PCB Bank failed to provide supporting documentation to prove this was conducted)

Access to affordable credit is a key component of an individual's ability to cultivate a strong financial position and participate fully in the DFW economy. The Equal Credit Opportunity Act of 1974 was passed to protect all consumers, yet the effects of the discrimination endure today.

PCB BANK failed to offer any solutions for the 163,000 unbanked/underbanked residents in the DFW MSA.

- https://household-survey.fdic.gov/place-data?type=msa&area=Dallas_Fort_Worth_Arlington_TX
    - The underbanked/unbanked information is available on the FDIC website.

PCB BANK failed to Adopt Bank On standards.

- https://joinbankon.org/accounts/
- https://2wvkof1mfraz2etgea1p8kiy-wpengine.netdna-ssl.com/wp-content/uploads/2020/10/Bank-On-National-Account-Standards-2021-2022.pdf
- https://www.aba.com/about-us/press-room/press-releases/aba-urges-americas-banks-to-offer-bank-on-certified-accounts

PCB BANK does not market its special-purpose credit programs in underserved high minority communities like Southern Dallas.

- https://www.consumerfinance.gov/about-us/newsroom/consumer-financial-protection-bureau-issues-advisory-opinion-to-help-expand-fair-equitable-and-nondiscriminatory-access-to-credit/
- https://www.hud.gov/sites/dfiles/GC/documents/Special_Purpose_Credit_Program_OGC_guidance_12-6-2021.pdf
- 12 CFR § 202.8 - Special purpose credit programs.
    - https://www.ffiec.gov/PDF/fairlend.pdf

PCB BANK fails to offer Credit Builder Loans or Credit Builder Loans to help Rebuild Southern Dallas LMI residents' Credit History.

- https://www.dallasfed.org/cd/cct/18cctdallas

Activities under the CRA since the most recent CRA Performance Evaluation (PCB Bank failed to provide supporting documentation to prove this was conducted)

PCB BANK has not taken any significant **Southern Dallas CRA initiatives** undertaken, particularly with respect to credit and deposit products and retail banking services targeted toward low- and moderate-income geographies, African American/Hispanic geographies, and individuals, identifying key elements of the products and services, the approximate date introduced, and results achieved to date.

PCB BANK fails to provide any details current community outreach and marketing efforts to residents and businesses throughout Bank's low-income census tracts, moderate-income census tracts, and major minority census tracts, **specifically in Southern Dallas.**

Fair Lending Concerns (PCB Bank failed to provide a response or supporting lending data)

I worked with the National Community Reinvestment Coalition (NCRC) to analyze the home purchase and small business lending of PCB BANK in Dallas. This is what NCRC found.

- Small Business Lending
  - SDPCDC compared PCB BANK small business lending to other non-credit card small business lenders in Dallas and found that PCB BANK trailed in lending to businesses with less than $1 million in annual revenue from 2022 to 2024.
  - Extremely low amount of small business loans were made in Southern Dallas

Community Development Lending

PCB BANK made a significant lower level of Community Development loans in minority areas (Southern Dallas) when compared to majority-white areas (Northern Dallas).

Small Business/Commercial Lending

PCB BANK made a significant lower level of Small Business/Commercial loans in minority areas (Southern Dallas) when compared to majority-white areas (Northern Dallas).

Mortgage Lending

PCB BANK made a significant lower level of mortgage loans in minority areas (Southern Dallas) when compared to majority-white areas (Northern Dallas).

PCB BANK is not a member of any of the Minority Trade Organizations below:

https://www.namcdfw.org/
https://blackcontractors.org/

PCB BANK is not a member of any of the Minority Chambers below:

https://dallasblackchamber.org/
https://arlingtonblackchamber.org/

PCB BANK is not a member of any of the Minority Real Estate Trade Organizations below:
https://www.varep.net/index.php/dallas-chapter
https://narebnorthtexas.org/nareb-north-texas
https://wcdallas.com/
https://www.narebdallas.org/

Conclusion
The CRA regulation is unequivocal — any failure to comply with laws governing fair and responsible lending overrides satisfactory CRA performance. The regulation explicitly states that a bank's rating can be "adversely affected by evidence of discriminatory or other illegal credit practices," encompassing violations of key laws such as the Equal Credit Opportunity Act, Fair Housing Act, Home Ownership and Equity Protection Act, Federal Trade Commission Act, Real Estate Settlement Procedures Act, and Truth in Lending Act.

In light of these issues, we formally request the denial of this application.

Sincerely,

James McGee

James McGee
President/Chair
JMcGee@SouthernDallasProgress.com
Southern Dallas Progress Community Development Corporation

PCB BANK
3701 Wilshire Blvd., Suite 900, Los Angeles, CA 90010
Tel: (213) 210-2000 Fax: (213) 210-2032
www.mypcbbank.com

September 26, 2024

SENT VIA EMAIL

Mr. James McGee
President/Chair
Southern Dallas Progress Community Development Corporation
1402 Corinth Street, Suite 147
Dallas, TX 75215

Re: Response to Second Comment Letter regarding PCB Bank's application for establishment of the Suwanee Branch in Georgia (the "Application")

Dear Mr. McGee:

In connection with the above referenced Application, PCB Bank, a California state chartered commercial bank (the "Bank"), provides the following response to your comment letters on behalf of Southern Dallas Progress Community Development Corporation ("SDP").

The Bank takes its obligations under the Community Reinvestment Act ("CRA") very seriously. In your comment letters, you question the Bank's CRA compliance and raise certain alleged fair lending concerns. However, in the Bank's most recent CRA Performance Evaluation from the Federal Deposit Insurance Corporation (the "FDIC"), the Bank had a **High Satisfactory** institution rating on the Lending Test and an overall **Satisfactory** institution rating. Being that the Bank did not establish its Carrollton or Dallas Branches (collectively, the "Texas Branches") until late 2022, the Bank recognizes that its CRA performance within Dallas County has not been formally evaluated and is not reflected in the Bank's most recent CRA Performance Evaluation. Notwithstanding this fact, the Bank believes its past CRA Performance Evaluation provides valuable insight into the Bank's commitment to its CRA obligations.

While the Bank appreciates and values any outreach which may improve the Bank's involvement in, and support of, the communities in which the Bank operates, the claims you make in your letters are misleading and unfairly characterize the Bank.

Lending Concerns

First, you suggest that our commitment to fair lending is insufficient. You state that "[a]ccording to the Home Mortgage Disclosure Act ("HMDA") data from 2021 to [2023], [the] Bank made 0 home loans to African American individuals in Dallas." Based on this statistic, you claim that the Bank's lending practices in the Dallas market prove the existence of certain disparities in lending to people of color, borrowers with low- to moderate- incomes ("LMI"), and small businesses. This is not true. As further described below, the Bank does not yet offer *any* HMDA reportable loans as a product offering in its Texas Branches, so the use of HMDA statistics to assert that the Bank has not made HMDA reportable loans to minority or LMI borrowers is misleading.

PCB Bank is a Los Angeles based commercial bank whose primary focus is commercial business banking for small- and mid-sized businesses. As such, the Bank's residential mortgage lending activities are limited. Although the Bank does offer residential mortgage loans in its host state of California, the Bank has

determined that consumer lending outside of its host state is significantly more complex in terms of compliance. Given the additional complexity and compliance considerations, the Bank's product offerings outside of California are determined on a state-by-state basis. While the Bank continues to evaluate the viability of new product offerings for each of its branches, the Bank has not yet begun offering residential home mortgage loans in Texas. Taking these facts into consideration, your statements disparaging the Bank's lending activities paints a wholly erroneous picture of the Bank's commitment to fair lending.

Where the Bank does offer residential home mortgage loans, the Bank's HMDA data highlights the Bank's commitment to minority and LMI lending. From 2021 to 2023, the Bank has processed approximately 728 HMDA reportable home loan applications for minority individuals. Of these 728 loan applications, 568 were approved and originated (78%), 99 were approved but not accepted by the borrower (13.5%), 58 were withdrawn by the borrower (8%), and only 3 were denied (0.5%). Moreover, the Bank's compliance with anti-discrimination and other consumer protections laws and regulation, including the Equal Credit Opportunity Act ("ECOA") and the Fair Housing Act were taken into consideration in reaching the FDIC's conclusions regarding the Bank's CRA compliance. In its evaluation, the FDIC stated that "[e]xaminers did not identify any discriminatory or other illegal credit practices" in any of the Bank's assessment areas. As reflected by the Bank's HMDA data (where such products are offered) and the Bank's regulatory evaluations, the Bank has demonstrated a historic and ongoing commitment to equal access to credit and abiding by the applicable banking laws, especially those relating to anti-discrimination and fair lending. Based on these facts, the Bank's HMDA data does not evidence any racial, ethnic, or socioeconomic disparity; rather, the data simply reflects the Bank's limited product offerings in Texas.

Next, you assert that the Bank's small business lending in Dallas trails that of peer institutions. However, you fail to provide any meaningful evidentiary support for this claim. The Bank continues to work tirelessly to attract qualified business loan applicants without regard to race, color, national origin, ancestry, sex, age, religion, gender, or any other prohibited basis as protected by applicable federal or state laws. As a relatively new institution in the Dallas market, the Bank relies, in part, on small business and minority organizations to help identify and engage qualified small business applicants. To introduce us and our services to the community, we participate in and attend community meetings and events. For example, the Carrollton Branch manager and a number of the Bank's loan officers attended two events organized by your organization SDP - Lender Education and Support for Underserved and LMI Communities on June 21, 2024, and the 4th Quarter SBA Lender Roundtable on August 21, 2024.

In the past 24 months, the Bank has originated 48% in terms of number of loans and close to 57% in terms of dollar amount of loans in LMI census tracts. Furthermore, over 85% of the loans were made in majority minority census tracts.

PCB Bank Locations

Next, you allege that the Bank is discriminatory based on the location of the Bank's branches, but the Bank's Texas Branches are located in majority minority census tracts. In determining whether and where to establish a new branch, the Bank evaluates numerous criteria, including, but not limited to, related start-up expenses, a location's ability to expand deposits and loans, and the ability of a location to support the Bank's CRA profile. Based on these criteria, among others, the Bank has determined its strategic objectives at this time

are best served through expansion outside of Texas. To that point, the Bank has filed an application to establish a new branch office in Suwanee, Georgia.

Community Credit Needs Assessment

You also claim that the Bank has failed to conduct a Community Credit Needs Assessment. However, conducting a Community Credit Needs Assessment is not required by law or regulation. Rather, the Bank is permitted to rely on its business plan and individual market analyses to direct community development loans, investments, and activities.

Available Products and Services

Next, you suggest that the Bank has failed to offer appropriate products and services to help foster access to affordable banking, provide affordable solutions for underbanked individuals, address disparities in small business and mortgage lending, and help LMI individual's build credit. Contrary to your assertions, the Bank offers certain products specifically intended to foster affordable access to credit and aid underserved individuals across the nation. These products include:

- **PCB EZ Checking Accounts**, which offer individuals access to a *no fee checking account* that offers unlimited transaction activity; provide access to debit card services, online banking and bill pay, telephone and mobile banking, provide access select surcharge free ATMS; and offer electronic statements and text or email alerts;

- **Personal Regular Savings Accounts**, which offer individuals access to a *low/no fee savings account* that pays competitive interest and offers unlimited transaction activity; provide access to online banking, telephone banking, and mobile banking; and offers electronic statements;

- **Installment Savings Accounts,** which pay higher interest rates while individuals pay a set amount into the account monthly to reach a contract goal amount for use in making large purchase, vacations, education, etc.;

- **Mobile Banking**, which provides *free twenty-four (24) hour access* to account information and allows account holders to check account balances; see recent account activity; send and receive money with Zelle®; deposit checks; view pending transactions; send and receive secure messages; provides access to online bill pay; and transfer funds between accounts; and

- **SBA Preferred Lender Program (PLP Lender)** status allows the Bank to provide expertise and a streamline process to generate SBA 7(a) loans.

CRA Activities Since the Most Recent CRA Performance Evaluation

In your letter you also suggest that the Bank has not engaged in any significant CRA initiatives in the South Dallas area and has failed to adequately market any such initiatives throughout the Bank's LMI census tracts. This is not true. Since entering the market, the Bank has undertaken several CRA initiatives within Dallas County targeting individuals in LMI census tracts within the Bank's assessment area – including those in South Dallas. These initiatives include:

- **Southern Dallas Progress Community Development Corporation's Lender Education and Support for Underserved and LMI Communities Event** – As described above, several representatives of the Bank attended this event on June 21, 2024.

- **Southern Dallas Progress Community Development Corporation's 4th Quarter SBA Lender Roundtable** – As described above, several representatives of the Bank attended this event on August 21, 2024.

- **Korean American CPA of Texas Event** – The Bank provided programing on how to access SBA loans to small business owners in January 2023.

- **Intellichoice Inc. After School Programing** – Beginning in October 2023, the Bank has supported economically disadvantaged children to succeed academically through the Bank's participation in after school tutoring programs run out of local public libraries.

- **DK Foundation Financial Aid Programing** – The Bank helped support financial aid programing for LMI students, and sponsored counseling and care for victims of domestic violence and the elderly in December 2023.

- **Greater Dallas Korean American Chamber of Commerce Appreciation Event** – The Bank provided support for a Dallas Police Appreciation Event in May 2024 by providing a scholarship for children of Dallas Law Enforcement Officers.

- **North Texas Korean Nurses Association Free Health Clinic** – The Bank sponsored the North Texas Korean Nurses Association Free Health Clinic Event in September 2024.

- **Annual PCB Scholarship** – The Bank awards several $3,000 scholarships to LMI students annually. In 2023, 2 of 30 scholarships went to Dallas students. In 2024, 1 scholarship was awarded to a Dallas student.

- **Southern Dallas Progress Community Development Corporation's Show Me The Money: Small Business Securing Capital From Funding Sources Event** – The Bank will participate in this two-day event as a sponsor in early November and has already discussed this with one of your representatives.

Each of these initiatives were advertised and marketed throughout Dallas County by the sponsoring organizations.

Bank's Involvement with Minority Organizations

In addition to your claims addressed above, you also suggest the Bank's involvement with minority organizations is insufficient based solely on the fact that the Bank is not associated with any of the organizations on the limited list outlined in your second comment letter. The Bank is consistently looking into ways to participate in LMI areas throughout the Bank's assessment area. While the Bank may not be involved with the specific organizations outlined in your comment letter, the Bank is involved with or has otherwise provided support for the following minority organizations:

- Korean American CPA of Texas;
- DK Foundation;
- Intellichoice Inc.;
- Greater Dallas Korean American Chamber of Commerce; and
- North Texas Korean Nurses Association.

Bank's Commitment to Action

The Bank appreciates constructive public comments that help identify ways to better serve LMI individuals and geographies, minority demographics, and any other groups that may have trouble seeking loans and other banking services. We will continue to work diligently to bring banking services to the communities we serve and to make loans to businesses there within, and hope that you will come to see PCB Bank in a different light. We hope we can work with you and your organization for the betterment of the communities that both you and we serve.

For the reasons set forth in this letter, we believe your assertions are misleading and severely mischaracterize the Bank's operations. Accordingly, we will be requesting that FDIC consider our response and approve the Application.

If you have any questions in connection with the Application or the related comments, please contact the Bank at Andrew.Chung@mypcbbank.com.

Sincerely,

Andrew Chung
Executive Vice President & Chief Risk Officer

Cc: Dana Crutchfield, dcrutchfield@fdic.gov
La Sonia D. Burks, lburks@fdic.gov
Mark Pinkard, mapinkard@fdic.gov
Daniel Sohn, DSohn@dbf.state.ga.us
Liliana Torres, Liliana.torres@dfpi.ca.gov

CRA PERFORMANCE EVALUATION

July 2024

PUBLIC DISCLOSURE

July 29, 2024

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

PCB Bank
Certificate Number: 57463

3701 Wilshire Blvd
Los Angeles, California 90010

Federal Deposit Insurance Corporation
Division of Depositor and Consumer Protection
San Francisco Regional Office

25 Jessie Street at Ecker Square, Suite 2300
San Francisco, California 94105

This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

TABLE OF CONTENTS

INSTITUTION RATING 1
DESCRIPTION OF INSTITUTION 2
DESCRIPTION OF ASSESSMENT AREAS 3
SCOPE OF EVALUATION 4
CONCLUSIONS ON PERFORMANCE CRITERIA 5
DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW 12
CALIFORNIA 13
- DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE LOS ANGELES ASSESSMENT AREA 13
- SCOPE OF EVALUATION – LOS ANGELES 16
- CONCLUSIONS ON PERFORMANCE CRITERIA IN LOS ANGELES 16

NEW YORK-NEWARK-JERSEY CITY, NY-NJ-MULTI-STATE MSA 26
- DESCRIPTION OF INSTITUTION'S OPERATIONS IN NEW YORK-NEWARK-JERSEY CITY, NY-NJ-MULTI-STATE MSA 26
- SCOPE OF EVALUATION - NEW YORK-NEWARK-JERSEY CITY, NY-NJ-MULTI-STATE MSA 31
- CONCLUSIONS ON PERFORMANCE CRITERIA IN NEW YORK-NEWARK-JERSEY CITY, NY-NJ-MULTI-STATE MSA 31

TEXAS 38
- DESCRIPTION OF INSTITUTION'S OPERATIONS IN TEXAS 38
- SCOPE OF EVALUATION – TEXAS 41
- CONCLUSIONS ON PERFORMANCE CRITERIA IN DALLAS AA 41

APPENDICES 46
- LARGE BANK PERFORMANCE CRITERIA 46
- SCOPE OF EVALUATION 48
- SUMMARY OF RATINGS FOR RATED AREAS 49
- GLOSSARY 50

INSTITUTION RATING

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

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

PERFORMANCE LEVELS	**PERFORMANCE TESTS**		
	Lending Test*	**Investment Test**	**Service Test**
Outstanding			
High Satisfactory	X		X
Low Satisfactory		X	
Needs to Improve			
Substantial Noncompliance			
** The Lending Test is weighted more heavily than the Investment and Service Tests when arriving at an overall rating.*			

The Lending Test is rated High Satisfactory.

- Lending levels reflect good responsiveness to AA credit needs.
- An adequate percentage of loans are made in the institution's AAs.
- The geographic distribution of loans reflects excellent penetration throughout the AAs.
- The distribution of borrowers reflects adequate penetration among businesses of different sizes and retail customers of different income levels, given the product lines offered by the bank.
- The institution exhibits a good record of serving the credit needs of the most economically disadvantaged individuals of its AAs, low-income individuals, and very small businesses, consistent with safe and sound banking practices.
- The institution uses innovative and flexible lending practices in order to serve its AA credit needs.
- The institution has made relatively high in making community development (CD) loans.

The Investment Test is rated Low Satisfactory.

- The institution has an adequate level of qualified CD investments and grants, although rarely in a leadership position, particularly those that are not routinely provided by private investors.

- The institution exhibits good responsiveness to credit and community economic development needs.
- The institution occasionally uses innovative and/or complex investments to support CD initiatives.

The Service Test is rated High Satisfactory.

- Delivery systems are accessible to essentially all portions of the institution's AAs.
- To the extent changes have been made, the bank's opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly in LMI geographies and to LMI individuals.
- Services do not vary in a way that inconveniences certain portions of the AAs, particularly LMI geographies or individuals.
- PCB provides a relatively high level of CD services.

DESCRIPTION OF INSTITUTION

PCB Bank (PCB) is a state-chartered minority depository commercial bank headquartered in Los Angeles, California. PCB is a wholly owned subsidiary of PCB Bancorp, a one-bank holding company. The institution does not have any other affiliates. PCB was previously evaluated using Interagency Large Institution Examination Procedures during the FDIC CRA Performance Evaluation (PE) dated July 6, 2021, and received a Satisfactory CRA Rating. The institution has not engaged in any merger or acquisition activity since the previous PE.

As of the evaluation date, PCB operates 16 full-service branches in its AAs across California, New York, New Jersey, and Texas. During the evaluation period, PCB opened two new branches in Dallas, Texas, one new branch in Palisades Park, New Jersey, and relocated two of its branches in Los Angeles, California. The bank operates eight loan production offices (LPOs) across six states that exclusively offer SBA loans, with the exception of the Artesia, California LPO, which also offers other commercial loan products. PCB closed their Illinois and New York LPO on May 28, 2022; and March 6, 2023, respectively; and relocated one LPO in Denver Colorado.

PCB offers a variety of commercial loan products that include commercial real estate, commercial and industrial, construction, commercial term, and SBA loans. The bank also offers consumer loan products that include home mortgage loans, automobile loans, and secured personal loans. Home mortgage products are only offered in California. PCB offers a variety of deposit products including checking, savings, and money market accounts, as well certificate of deposit and retirement accounts.

PCB had total assets of $2.8 billion as of March 31, 2024, based on information from the Consolidated Reports of Condition and Income (Call Report), including total loans and total deposits of $2.4 billion. The following table illustrates the composition of the bank's loan portfolio.

Loan Portfolio Distribution as of March 31, 2024		
Loan Category	**$(000s)**	**%**
Construction and Land Development	32,469	1.4
Secured by Farmland	354	0
Secured by 1-4 Family Residential Properties	421,808	17.5
Secured by Multi-family (5 or more) Residential Properties	131,742	5.5
Secured by Nonfarm Nonresidential Properties	1,483,675	61.8
Total Real Estate Loans	**2,070,048**	**86.2**
Commercial and Industrial Loans	223,347	9.3
Agricultural Loans	0	0
Consumer Loans	21,955	0.9
Other Loans	85,870	3.6
Less: Unearned Income	0	0
Total Loans	**2,401,220**	**100**
Source: Reports of Condition and Income		

Examiners did not identify any financial, legal, or other impediments that affect the bank's ability to meet the credit needs of its AAs.

DESCRIPTION OF ASSESSMENT AREAS

PCB designated three AAs consisting of five counties throughout California, New Jersey, New York, and Texas. Due to the opening of the two branches in Dallas, Texas in 2022, the State of Texas is a new rated area as of this evaluation. The following table details the counties and the number of census tracts (CTs), and branches located within each AA.

Description of Assessment Areas			
Rated Area	**Counties in Assessment Area**	**# of CTs**	**# of Branches**
California	Los Angeles AA: Los Angeles, Orange	3,112	11
New York-New Jersey MMSA	New York-New Jersey MMSA AA: Bergen, Queens	928	3
Texas	Dallas AA: Dallas	645	2
Source: Bank Data			

The designated AAs comply with the technical requirements of the CRA regulation and do not arbitrarily exclude any LMI areas. Additionally, the Census Bureau released the updated 2020 U.S. Census data during the evaluation period. The update included changes in the total number of census tracts within the AA as well as income tract designations. Refer to the rated areas and individual AA sections for additional information, including census tract changes due to the Census update.

SCOPE OF EVALUATION

General Information

Examiners used the Interagency Large Institution Examination Procedures to evaluate PCB's CRA performance from the prior evaluation dated July 6, 2021, to the current evaluation dated July 29, 2024. Based on the distribution of branches, deposits, and reported loans, the state of California received the greatest weight.

Examiners used full-scope examination procedures to determine the bank's performance each states' AA. The Los Angeles AA in California, and Dallas AA in Texas received full-scope reviews, as they are the only AAs in their respective states or multi-state AA. The New York-New Jersey MMSA AA received a full-scope review due to the multi-state area.

Activities Reviewed

Examiners determined that the bank's major product lines are small business loans and home mortgage loans. This conclusion considered the bank's business strategy, loan portfolio composition, and the number and dollar volume of loans originated during the evaluation period. While PCB is a HMDA reporter, home mortgage loans are only offered in the Los Angeles AA; therefore, home mortgage loans are not evaluated in the New York-New Jersey MMSA AA nor Texas Rated Areas. The bank collects and reports small business loan data as a large institution under CRA. Given the bank's lending volumes and commercial focus, small business loans carried the most weight in this evaluation. No other loan types, such as small farm or consumer loans, represent a major product line; therefore, they provide no material support for conclusions or ratings and are not analyzed or presented.

Examiners reviewed the universe of originated or purchased small business reported CRA, and HMDA loans under the Lending Test in 2021, 2022, and 2023. While both the number and dollar volume of loans are presented, examiners emphasized performance by the number of loans because it is a better indicator of the number of businesses and individuals served. Examiners compared the lending performance to 2021, 2022, and 2023 D&B data, 2021 and 2022 aggregate data, 2015 ACS and 2020 U.S. Census data, and the bank's previous PE.

Within the Service Test, examiners reviewed the delivery systems for providing retail banking services, including branches and alternative delivery systems, and the impact of any branch openings or closings during the evaluation period. Examiners also reviewed any retail banking products and services targeted toward LMI individuals or small businesses, including any activities tailored to meet specific needs within the AAs.

The evaluation of CD loans, investments, and services includes all qualified activities since the date of the previous CRA Evaluation dated July 6, 2021, through July 29, 2024. The evaluation of CD activities is limited to those loans, investments, and services for which management could demonstrate the activity met the primary purpose of CD. The evaluation of qualified investments also includes prior period investments still outstanding at the time of this evaluation. Examiners evaluated CD loans, investments, and services quantitatively based on the financial capacity of the

bank, as well as qualitatively based upon AA impact. Examiners also compared the CD performance with the bank's previous performance and to similarly situated institutions.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

The Lending Test rating is "High Satisfactory." The following factors largely support this rating: good lending activity, adequate AA concentration, excellent geographic distribution, adequate borrower profile. Additionally, the institution uses innovative and flexible lending practices, and made a relatively high record of CD loans. The overall lending test performance was consistent in California. Performance in the New York-New Jersey MMSA and Texas rated areas was inconsistent with the overall conclusion. Refer to each rated area's Lending Test section for a detailed analysis.

Lending Activity

PCB's lending levels reflect good responsiveness to AA credit needs. This conclusion is supported by good responsiveness in California and adequate responsiveness in the New York- New Jersey Multi-State MSA and Texas. During the review period, the bank made 1,416 small business loans totaling $585.8 million and 440 home mortgage loans totaling $298.6 million within its AAs. Overall, the bank's annualized lending activity for both small business and home mortgage loans decreased by number from the previous evaluation where the conclusion was excellent. Refer to each rated area for more information.

Assessment Area Concentration

PCB originated or purchased an adequate percentage of loans within its AAs during the review period. Overall, 64.2 percent by number, and 69.0 percent by dollar volume of loans of small business and home mortgage loans are located inside the bank's AAs. The level decreased from the previous evaluation where the bank made 75.1 percent by number and 76.9 percent by dollar volume in the AAs. The following table details the AA concentration of small business and home mortgage loans by year, number, and dollar volume.

Lending Inside and Outside of the Assessment Area										
	Number of Loans					Dollar Amount of Loans				
Loan Category	**Inside**		**Outside**		**Total**	**Inside**		**Outside**		**Total**
	#	**%**	#	**%**	#	$ (000)	%	$ (000)	%	$ (000)
Home Mortgage										
2021	152	67.0	75	33.0	227	105,685	71.1	42,940	28.9	148,625
2022	206	51.6	193	48.4	399	129,442	47.5	142,886	52.5	272,328
2023	82	45.8	97	54.2	179	63,448	52.3	57,859	447.7	121,307
Subtotal	**440**	**54.7**	**365**	**45.3**	**805**	**298,575**	**55.1**	**243,685**	**44.9**	**542,260**
Small Business										
2021	925	63.3	537	36.7	1,462	236,307	74.8	79,602	25.2	315,909
2022	261	80.3	64	19.7	325	186,388	82.1	40,716	17.9	227,104
2023	230	74.7	78	25.3	308	163,148	80.9	38,532	19.1	201,680
Subtotal	**1,416**	**67.6**	**679**	**32.4**	**2,095**	**585,843**	**78.7**	**158,850**	**21.3**	**744,693**
Total	**1,863**	**64.2**	**1,037**	**35.8**	**2,900**	**888,126**	**69.0**	**398,827**	**31.0**	**1,286,953**

Source: Bank Data
Due to rounding, totals may not equal 100.0%
Dollar amounts for Small Business, Small Farm and Consumer loans are multiplied by 1000.

Geographic Distribution

PCB's overall geographic distribution reflects excellent penetration throughout the AAs. Examiners noted no conspicuous lending gaps in the geographic distribution of loans. The bank's geographic distribution performance was consistent in California, and inconsistent in New York-New Jersey MMSA and Texas. Refer to each AA's geographic distribution criteria section for a detailed analysis.

Borrower Profile

PCB's distribution of borrowers reflects adequate penetration among business customers of different revenue sizes and retail customers of different income levels. This conclusion is primarily supported by consistent performance in California and Texas, and inconsistent but higher performance in the New York-New Jersey MMSA. Refer to each rated area for more information.

Innovative or Flexible Lending Practices

PCB uses innovative and/or flexible lending practices to serve the credit needs of its AAs. While SBA loans are not considered innovative, they offer small business borrowers alternative financing when conventional financing might not be an option.

Overall PCB made 300 SBA loans totaling $405.5 million from July 6, 2021, through July 29, 2024. PCB continues to be an SBA Preferred Lender, which enables the bank to approve loans on behalf of the SBA and expedite the loan approval process to the benefit of the borrower. As an SBA Preferred Lender, the bank offers the following SBA loan programs:

- SBA 7(a) – This program is SBA's primary business loan program for providing assistance to small businesses. The SBA partially guarantees the loans. The loans can be used for a variety of purposes, including working capital, business expansions, or purchasing equipment and supplies.

- SBA 504 – The program offers long-term, fixed rate financing of up to $5.0 million. The purpose of the program is to promote business growth and job creation through the purchase or upgrade of major fixed assets such as land, real estate, or equipment. Loans are available exclusively through CDCs in partnership with a qualified lender.

The following table presents the total number and dollar amount of PCB's activities by program and year.

Innovative or Flexible Lending Programs										
Type of Program	**07/06/2021 – 12/31/2021**		**2022**		**2023**		**YTD 2024**		**Totals**	
	#	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**
SBA 7(a)	81	126,079	100	142,795	81	88,942	36	39,350	298	397,166
SBA 504	1	4,860	0	0	1	3,445	0	0	2	8,305
Totals	**82**	**130,939**	**100**	**142,795**	**82**	**92,387**	**36**	**39,350**	**300**	**405,471**
Source: Bank Data 07/01/2021 – 07/29/2024										

Since these loan programs are offered institution-wide, and do not currently vary by AA, these practices are only presented in this section and are not addressed separately under the full-scope AA sections.

Community Development Loans

PCB made a relatively high level of CD loans throughout the AAs. The bank's CD lending performance was consistent in California, with adequate performance in the New York-New Jersey MMSA and Texas rated areas.

During the review period, PCB originated 82 CD loans totaling $187.0 million. By year, the CD lending activity consisted of 11 loans totaling $37.6 million in 2021, 23 loans totaling $48.7 million in 2022, 30 loans totaling $61.2 million in 2023 and 18 loans totaling $39.4 million in 2024. This level of activity represents 8.4 percent of average total assets and 10.2 percent of average total loans since the previous evaluation. The number and dollar volume of CD loans decreased since the bank was a leader in making CD loans at the previous evaluation, where PCB made 83 CD loans totaling $233.0 million (12.9 percent of average total assets and 16.0 percent of average total loans).

Further, the performance was below two similarly situated institution that had an excellent level of CD loans to average total loans of 18.5 percent and 18.6 percent. The majority of CD lending targeted economic development and occurred in California. The bank demonstrated good responsiveness to the economic development needs identified in most of the AAs by providing capital to small businesses.

Community Development Lending by Assessment Area										
Rated Area	**Affordable Housing**		**Community Services**		**Economic Development**		**Revitalize or Stabilize**		**Totals**	
	#	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**
California	6	14,731	7	19,373	60	130,940	4	8,700	77	173,744
New York-New Jersey MMSA	0	0	0	0	3	5,800	0	0	3	5,800
Texas	0	0	1	4,750	1	2,700	0	0	2	7,450
Total	**6**	**14,731**	**8**	**24,123**	**64**	**139,440**	**4**	**8,700**	**82**	**186,994**
Source: Bank Data										

Refer to each full-scope AA section for further details and notable examples of CD loans provided.

INVESTMENT TEST

The overall Investment Test rating is "Low Satisfactory." An adequate level of qualified investments and grants, good responsiveness, and occasional use of innovative and/or complex investments support this conclusion. The performance was consistent within the California and Texas AAs. The New York-New Jersey MMSA has inconsistent but higher performance. Refer to each AA's Investment Test conclusions for a detailed analysis.

Investment and Grant Activity

PCB has an adequate level of qualified CD investments and grants. The combined new and prior period CD investments and donations totaled $47.4 million. PCB's level of qualified investment and grant activity increased by 64.0 percent from the previous evaluation's adequate level of $28.9 million.

During the evaluation period, total qualified investments and grants represented 1.9 percent of average total assets and 34.7 percent of average total securities. These ratios are higher from the previous evaluation's ratios of 1.6 percent of average total assets and 21.7 percent of average total securities. While PCB's investment activity increased from the previous evaluation performance,

the current exam takes place within a shorter evaluation period. When controlling for the length of the evaluation period, the current level of investment activity at $16.7 million was below two similarly situated institutions that maintained an adequate level of investments with the same length of evaluation period. The bank's performance was in line with similarly situated institutions as a percent of average assets, and slightly higher as a percent of average securities. Nonetheless, PCB's level of investment and grant as a percentage of total assets remained within a reasonable range of similarly situated institutions.

The following table details the qualified investment and grant activity by rated area and CD purpose.

Qualified Investments by Rated Area										
	Affordable Housing		**Community Services**		**Economic Development**		**Revitalize or Stabilize**		**Totals**	
Rated Area	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**
California	16	20,447	1	500	0	0	1	5,000	**18**	**25,947**
NY-NJ Multi-State AA	6	8,706	0	0	0	0	0	0	**6**	**8,706**
Texas	0	0	0	0	0	0	0	0	**0**	**0**
Nationwide Activities	8	12,236	0	0	0	0	0	0	**8**	**12,236**
Subtotal	**30**	**41,389**	**1**	**500**	**0**	**0**	**1**	**5,000**	**32**	**46,889**
Qualified Grants & Donations	2	5	97	510	3	7	1	3	**103**	**525**
Total	**32**	**41,394**	**98**	**1,010**	**3**	**7**	**2**	**5,003**	**135**	**47,414**
Source: Bank Records										

Of the total new qualified investments, PCB made $7.7 million in 2021, $11.0 million in 2022, and $4.0 million in 2023. Included in the table above, there were 18 prior period investments for approximately $15.8 million, with significant majority of them being mortgage-backed securities (MBSs). The bank had eight nationwide investments for approximately $12.2 million. These nationwide investments included four prior period MBSs for approximately $3.9 million and three new MBSs for approximately $3.3 million supporting affordable housing to LMI families in the bank's AAs. Nationwide investments also included one Low-Income Housing Tax Credit Program (LIHTC) for $5.0 million benefiting affordable housing in the Los Angeles AA and Dallas AA.

The total grants and donations presented in the table above also included two nationwide donations. In 2022, the bank made a $75,000 donation to PCB Bank Scholarships benefiting LMI students in the Los Angeles AA and New York-New Jersey MMSA AA. In 2024, the bank made another $96,000 donation to PCB Bank Scholarship benefitting LMI students in all three AAs.

Responsiveness to Credit and Community Development Needs

The institution exhibits good responsiveness to credit and CD needs. The majority of the institution's qualified CD investments support affordable housing, which is a primary need identified in the majority of the rated areas.

Community Development Initiatives

PCB occasionally uses innovative and/or complex investments to support CD initiatives. This conclusion is primarily supported by the occasional use of innovative and/or complex investments in California and New York-New Jersey MMSA, and no use of any such investments in Texas. Refer to each rated area for more information.

SERVICE TEST

The overall Service Test performance rating is "High Satisfactory." Delivery systems are accessible to essentially all portions of the AA, the opening and closing branches has generally not adversely affected the accessibility of delivery systems, services and business hours do not vary in a way that inconveniences certain portions of the AAs, and the institution provides relatively high level of CD service. Performance is consistent in California. Performance is inconsistent within the New York-New Jersey MMSA and Texas. Refer to each AA's Service Test conclusions for a detailed analysis.

Accessibility of Delivery Systems

Delivery systems are accessible to essentially all portions of the institution's AAs. PCB currently operates 16 branches throughout its three AAs. Please refer to the individual AA for branch distribution discussion. Alternative delivery systems are consistent among the AAs.

Branch and ATM Distribution by Geography Income Level								
Tract Income Level	**Census Tracts**		**Population**		**Branches**		**ATMs**	
	#	**%**	**#**	**%**	**#**	**%**	**#**	**%**
Low	311	6.6	1,259,898	6.6	1	6.2	1	6.2
Moderate	1,251	26.7	5,395,115	28.1	5	31.3	5	31.3
Middle	1,461	31.2	6,103,836	31.8	5	31.3	5	31.3
Upper	1,517	32.4	6,225,588	32.5	4	25.0	4	25.0
NA	145	3.1	191,296	1.0	1	6.2	1	6.2
Totals	**4,685**	**100.0**	**19,175,733**	**100.0**	**16**	**100.0**	**16**	**100.0**

Source: 2020 U.S. Census & Bank Data
Due to rounding, totals may not equal 100.0%

PCB offers a variety of alternative delivery systems for customers to access banking products and services as described below. PCB offers the same alternative delivery systems throughout its AAs.; therefore, the discussion of alternative delivery systems is only in this section of the evaluation.

- Institution-owned ATMs – PCB operates 16 ATMs at branch locations. Of the 16 ATMs, 6 or 38.0 percent are in LMI CTs. All the ATMs are full service accepting deposits. PCB is a member of the Cirrus, MoneyPass and STAR networks, which offer customers nationwide access to designated surcharge-free ATMs. Additionally, PCB customers have access to the Unified Korean Community Bank's ATM network. This network currently has four participating Korean community banks that allow their customers to use any participating bank's ATMs surcharge-free.

- Online Banking – Customers can access various online banking services through the institution's website (www.mypcbbank.com). These services allow customers 24-hour access to loan and deposit account information, view real-time account balances and history, transfer funds between accounts, make online bill payments, request stop payments, and export history to financial software or spreadsheets.

- Mobile Banking – Customers have 24-hour access to their personal banking account information via mobile devices and can view account balances and activities, make and manage mobile check deposits, transfer money between accounts, send bill payments, access e-statements, locate branches and ATMs, and contact customer service.

Changes in Branch Locations

PCB's record of opening and closing branches has generally not adversely affected the accessibility of its delivery systems, particularly in LMI geographies and/or to LMI individuals. PCB relocated two of its California branches during the review period. Additionally, the bank opened one branch in the New York-New Jersey MMSA in, and two branches in Dallas. The opening and closing of the branches did not negatively impact LMI areas. Refer to California, New York-New Jersey MMSA and Texas rated areas for more information.

Reasonableness of Business Hours and Services

Services, including business hours, do not vary in a way that inconveniences certain portions of the AAs, particularly LMI geographies and individuals. All branches are full-service, and business hours are generally similar and vary slightly according to local area needs. California branch hours are 9:00 a.m. to 4:00 p.m. Monday through Thursday and 10:00 a.m. to 5:00 p.m. on Friday. New York-New Jersey MMSA AA branch hours are 9:00 a.m. to 4:00 p.m. Monday through Friday. Texas branch hours are 9:00 a.m. to 5:00 p.m. Monday through Friday. All branches are closed on Saturdays. PCB offers a checking account with a $100.00 minimum opening balance and no monthly fees. PCB also offers a student checking account with a $50.00 minimum opening balance and $5.00 monthly fee. Refer to each rated area for notable differences and more information.

Community Development Services

PCB provided a relatively high level of CD services. During the evaluation period, 140 employee full-time employees provided 2,040 CD service hours to 83 different organizations. By year, the institution's CD service activity consisted of 65 CD service hours in 2021, 538 hours in 2022, 1,006.5 hours in 2023, and 430.5 CD service hours for year-to-date 2024.

Overall, PCB's level of CD service activity increased since the previous evaluation, where 91 full-time employees provided 1,890 CD service hours to 16 different organizations. Examiners compared the institution's performance to two similarly situated institutions. PCB's performance in regard to its annualized hours and percentage of full-time employee participation is below that of one similarly situated institutions that was a leader in providing CD services and higher than one similarly situated institution that provided a high level of CD services.

The service hours supported all four CD purposes with the substantial majority supporting community services targeted to LMI individuals and families. The hours supporting community services demonstrated good responsiveness to the financial education needs in most of the AAs, especially to homebuyers and LMI students and individuals. The hours also consisted of employees providing their financial expertise on committees of qualified organizations.

Further, PCB provided nationwide CD services through its annual college scholarship program for LMI students throughout its AAs. Established in 2018, the program provides each student with a scholarship and a two-hour financial education session covering banking, savings, and credit. Employees' service hours include evaluating scholarship applications and delivering the financial education.

Community Development Services by Rated Area					
Rated Area	**Affordable Housing**	**Community Services**	**Economic Development**	**Revitalize or Stabilize**	**Totals**
	#	#	#	#	#
California	1	1,518	6	0	**1,525**
NY-NJ Multi-State AA	0	230	0	0	**230**
Texas	0	0	20	0	**20**
Nationwide	0	265	0	0	**265**
Total	**1**	**2,013**	**26**	**0**	**2,040**
Source: Bank Data					

Refer to each full-scope AA section for further details and for notable examples of CD services provided.

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

PCB's compliance with the laws relating to discrimination and other illegal credit practices was reviewed, including the Equal Credit Opportunity Act and Fair Housing Act. Examiners did not identify any discriminatory or other illegal credit practices.

CALIFORNIA

CRA RATING FOR CALIFORNIA: SATISFACTORY

The Lending Test is rated: High Satisfactory
The Investment Test is rated: Low Satisfactory
The Service Test is rated: High Satisfactory

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE LOS ANGELES ASSESSMENT AREA

PCB delineated one AA in the State of California. As described at the institution level, the Los Angeles AA is a contiguous area consisting of Los Angeles and Orange Counties in Southern California. These two counties create the Los Angeles-Long Beach-Anaheim, California MSA #31080, which is comprised of the Los Angeles-Long Beach-Glendale, California MD (Los Angeles County) and the Anaheim-Santa Ana-Irvine, California MD (Orange County).

PCB operates 11 full-service branches, including its headquarters, in the Los Angeles AA. This AA accounts for 89.8 percent by number and 92.2 percent by dollar volume of small business loans, 100.0 percent by number and 100.0 percent by dollar volume of home mortgage loans, 93.0 percent of total deposits, and 68.8 percent of total bank branches.

The following table details changes to the CTs as a result of the Census Bureau's release of the updated 2020 U.S. Census data during the evaluation period.

Los Angeles AA	**2015 ACS CTs**		**2020 U.S. Census CTs**	
	#	%	#	%
Low	266	9.1	178	5.7
Moderate	821	28	856	27.5
Middle	760	26	926	29.8
Upper	1,028	35.1	1,071	34.4
N/A	54	1.8	81	2.6
Total	**2,929**	**100**	**3,112**	**100**
Source: 2015 ACS, 2020 U.S. Census				

Economic and Demographic Data

According to the 2020 U.S. Census, the AA consists of 178 low-, 856 moderate-, 926 middle-, 1,071 upper-income census tracts, and 81 tracts with no income designation. The following table contains relevant demographic information for the AA.

Demographic Information of the Assessment Area Assessment Area: Los Angeles AA						
Demographic Characteristics	**#**	**Low % of #**	**Moderate % of #**	**Middle % of #**	**Upper % of #**	**NA* % of #**
Geographies (Census Tracts)	3,112	5.7	27.5	29.8	34.4	2.6
Population by Geography	13,200,998	5.2	28.3	30.9	34.4	1.1
Housing Units by Geography	4,661,034	4.8	25.4	29.8	38.7	1.3
Owner-Occupied Units by Geography	2,129,700	1.4	17.1	31.6	49.6	0.3
Occupied Rental Units by Geography	2,242,805	8.2	33.8	28.7	27.3	2.0
Vacant Units by Geography	288,529	4.4	21.4	25.3	46.4	2.4
Businesses by Geography	2,120,886	3.4	19.0	27.3	47.6	2.6
Farms by Geography	21,319	2.8	18.7	29.0	47.9	1.5
Family Distribution by Income Level	2,953,482	23.7	16.5	17.9	41.9	0.0
Household Distribution by Income Level	4,372,505	25.6	15.2	16.7	42.5	0.0
Median Family Income MSA - 31084 Los Angeles-Long Beach-Glendale, CA		$80,317	Median Housing Value			$696,400
Median Family Income MSA - 11244 Anaheim-Santa Ana-Irvine, CA		$106,451	Median Gross Rent			$1,676
			Families Below Poverty Level			9.6%

Source: 2020 U.S. Census and 2024 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.

Services represent the largest industry at 37.6 percent of businesses followed by non-classifiable establishments at 23.4 percent; finance, insurance, and real estate at 12.7 percent; and retail trade at 10.1 percent. Additionally, 64.3 percent of area businesses have 4 or fewer employees, and 94.9 percent of businesses operating from a single location.

The following table shows the 2023 FFIEC estimated median family incomes in the AA.

Median Family Income Ranges				
Median Family Incomes	**Low <50%**	**Moderate 50% to <80%**	**Middle 80% to <120%**	**Upper ≥120%**
Anaheim-Santa Ana-Irvine, CA Median Family Income (11244)				
2023 ($127,800)	<$63,900	$63,900 to <$102,240	$102,240 to <$153,360	≥$153,360
2024 ($106,451)	<$53,226	$53,226 to <$85,161	$85,161 to <$127,741	≥$127,741
Los Angeles-Long Beach-Glendale, CA Median Family Income (31084)				
2023 ($98,200)	<$49,100	$49,100 to <$78,560	$78,560 to <$117,840	≥$117,840
2024 ($80,317)	<$40,159	$40,159 to <$64,254	$64,254 to <$96,380	≥$96,380

Source: FFIEC

Los Angeles-Long Beach-Glendale, California MD

As of February 2024, Moody's Analytics indicates that economic activity for Los Angeles County is slowing steadily. The area's leading provider for new jobs is healthcare, followed by leisure/hospitality. Following the tech layoffs in 2023, growth in professional/business services continue to fall behind other sectors. The area's strength includes one of the largest ports in the United States, where over one third of United States imports pass through. One of the area's weaknesses is high costs that is negatively impacting net migration gains.

Population demographics continue to decline. Net migration from California has increased since 2023, with totaling net outflow surpassing 145,000 persons. House prices continue to surpass the averages for California and the United States. The area's top employers are Cedars Sinai Medical Center; Los Angeles International Airport; and University of California, Los Angeles.

Anaheim-Santa Ana-Irvine, California MD

As of February 2024, Moody's Analytics indicates that economic activity for Orange County is slowing steadily. The area's leading provider for new jobs is healthcare, followed by tech and leisure/hospitality. Decreased consumer spending poses an impact on vacationing, increasing risk to the county's largest employer — Disney Resorts. Manufacturing is subject to rebound from 2023 lows, however, is dependent upon economic factors such as inflation.

Population decline continues to abate growth in the county. Net migration has increased in 2023, totaling 25,355 persons. Increased inflation and elevated housing cost are some of the leading drivers of the outflow. Orange County's top employers are Disney Resorts; University of California, Irvine; and St. Joseph Health.

Competition

The AA is a highly competitive market that includes a number of large national and regional financial institutions. According to the June 30, 2023 FDIC Deposit Market Share Report, 108 institutions operate 21,947 branches within the AA. Among these institutions, PCB ranks 29th with 0.29 percent of the total deposit market share. The top five institutions within the AA account for 63.1 percent of the total deposit market share with combined total deposits of approximately $439.3 billion. Additionally, the top five institutions account for 50.0percent of the total branches within the AA.

Community Contact

Examiners reviewed one existing community contact interview to gain a greater understanding of the credit and CD needs of the Los Angeles AA.

Examiners reviewed a recent community contact from a representative from a Community Development Financial Institution (CDFI) that serves Los Angeles County and Orange County. The non-profit organization focuses on making direct loans and investments to community and economic development projects that assist small businesses, encourages entrepreneurship, and

supports LMI communities. In addition, the organization raises and deploys New Markets Tax Credits (NMTC) to invest in community and economic development projects by leveraging public and private investment capital.

According to the contact, there are good signs for a bounce back in the Los Angeles economy post COVID-19. However, construction costs have been a challenge lately, from development to construction phases. Higher than historical construction costs requires more capital, which is now a common challenge. There is also a need for subsidies and financing for economic development projects. There is very little funding for capital and resources for economic development projects compared to affordable housing projects. Underserved areas of Los Angeles County include: South LA, Watts, Crenshaw, Leimert Park, East LA, Boyle Heights, center of Los Angeles (Macarthur Park), East Hollywood, and East San Fernando Valley.

Credit and Community Development Needs and Opportunities

The opportunities available in the AA include capital investments into CDFIs so they can assist more LMI peoples and small businesses. Also, CD needs for small business financing, especially flexible lending options were identified. Further, there is also a need for affordable housing given the area's high cost of living and banking services and outreach for the unbanked population. The AA also faces significant challenges with a high percentage of homeless in many parts of the county. There are opportunities for financial institutions to help provide investments, loans, and services in support of solutions for affordable housing. Moreover, the contact recommended subordinate lending programs and permanent financing as major resources to the AA.

SCOPE OF EVALUATION – LOS ANGELES

The rating for the state of California is based on a full-scope evaluation of the bank's performance in this AA. Refer to the overall institution Scope of Evaluation section for the state of California scope details, including the types of activities examiners evaluated, the weight examiners placed on different loan types, and the sources of data examiners used.

CONCLUSIONS ON PERFORMANCE CRITERIA IN LOS ANGELES

LENDING TEST

The Lending Test performance in the Los Angeles AA is "High Satisfactory." Good responsiveness, excellent geographic distribution, adequate borrower profile, and a relatively high level of CD loans primarily support this conclusion.

Lending Activity

PCB's lending levels reflect good responsiveness to the credit needs of the AA. During the evaluation period, the bank originated or purchased 1,272 small business loans totaling $539.9 million and 440 home mortgage loans totaling $298.6 million within this AA. Overall lending in the AA for both loan products decreased from the previous evaluation where the lending levels reflected excellent responsiveness.

There is a high level of competition for small business loans in the Los Angeles AA. In 2022, 286 lenders reported 568,437 small business loans. Among these institutions, PCB ranked 59th with 224 small business loan originations and a market share of less than 0.1 percent. In 2021, 355 lenders reported 604,449 small business loans. PCB ranked 43rd with a market share of 0.2 percent. The top 5 small business lenders are large nationwide lenders and account for 67.0 percent of the market share.

There is a strong level of competition for home mortgage loans in the AA. In 2022, 1,020 lenders reported 525,934 home mortgage loans. Among these institutions, PCB ranked 996th with a market share of less than 0.1 percent. In 2021, 1,036 lenders reported 1,150,557 home mortgage loans. PCB ranked 998th with a market share of less than 0.1 percent. The top 5 home mortgage lenders account for 25.6 percent of the market share.

Geographic Distribution

PCB's geographic distribution reflects excellent penetration throughout the Los Angeles AA. This conclusion is supported by excellent small business and adequate home mortgage lending performance.

Small Business Loans

As shown in the following table, the geographic distribution of small businesses loans reflects excellent penetration throughout the AAs.

Geographic Distribution of Small Business Loans Assessment Area: Los Angeles AA						
Tract Income Level	**% of Businesses**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low						
2021	4.9	4.8	118	14.2	36,668	16.6
2022	3.4	3.3	32	13.3	30,728	17.5
2023	3.4	--	27	13.3	29,014	20.2
Moderate						
2021	19.3	19.9	320	38.6	111,531	50.6
2022	18.6	19.9	114	47.5	88,863	50.6
2023	18.7	--	85	41.9	57,918	40.3
Middle						
2021	24.7	25.5	168	20.3	30,907	14.0
2022	27.3	28.5	39	16.2	21,693	12.3
2023	27.8	--	44	21.7	19,441	13.5
Upper						
2021	49.3	48.3	209	25.2	37,711	17.1
2022	48.1	46.0	47	19.6	31,064	17.7
2023	47.5	--	41	20.2	35,011	24.3
Not Available						
2021	1.9	1.5	14	1.7	3,528	1.6
2022	2.6	2.2	8	3.3	3,350	1.9
2023	2.6	--	6	3.0	2,500	1.7
Totals						
2021	**100.0**	**100.0**	**829**	**100.0**	**220,345**	**100.0**
2022	**100.0**	**100.0**	**240**	**100.0**	**175,698**	**100.0**
2023	**100.0**	**--**	**203**	**100.0**	**143,884**	**100.0**
Source: 2022 & 2023 D&B Data; Bank Data; 2022 CRA Aggregate Data, "--" data not available. *Due to rounding, totals may not equal 100.0%*						

For all three years of the evaluation period, PCB's small business lending performance in both LMI CTs substantially exceeded the percentage of businesses located within those CTs. In 2021 and 2022, PCB's performance in both LMI CTs were also considerably above aggregate data. Overall, PCB's small business lending performance was excellent and similar to the bank's excellent performance at the previous evaluation.

Home Mortgage Loans

As illustrated in the following table, the geographic distribution of home mortgage loans reflects adequate penetration throughout the Los Angeles AA.

Geographic Distribution of Home Mortgage Loans Assessment Area: Los Angeles AA						
Tract Income Level	**% of Owner-Occupied Housing Units**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low						
2021	2.7	2.6	3	2.0	1,296	1.2
2022	1.4	1.8	6	2.9	3,609	2.8
2023	1.4	1.8	2	2.4	8,600	13.6
Moderate						
2021	17.6	16.0	23	15.1	16,855	15.9
2022	17.1	16.9	32	15.5	21,850	16.9
2023	17.1	17.0	14	17.1	8,214	12.9
Middle						
2021	27.5	26.7	39	25.7	32,696	30.9
2022	31.6	30.4	78	37.9	48,572	37.5
2023	31.6	29.7	35	42.7	19,540	30.8
Upper						
2021	52.2	54.2	86	56.6	54,387	51.5
2022	49.6	50.4	87	42.2	52,951	40.9
2023	49.6	51.0	31	37.8	27,094	42.7
Not Available						
2021	0.1	0.5	1	0.7	451	0.4
2022	0.3	0.5	3	1.5	2,460	1.9
2023	0.3	0.6	0	0.0	0	0.0
Totals						
2021	**100.0**	**100.0**	**152**	**100.0**	**105,685**	**100.0**
2022	**100.0**	**100.0**	**206**	**100.0**	**129,442**	**100.0**
2023	**100.0**	**100.0**	**82**	**100.0**	**63,448**	**100.0**
Source: 2020 U.S. Census; Bank Data, 2022 HMDA Aggregate Data, "--" data not available. *Due to rounding, totals may not equal 100.0%*						

The bank's distribution of loans was slightly below the percentage of owner-occupied housing units in low-income CTs as well as reported aggregate data in 2021, then comparable to or slightly above these indicators in 2022 and 2023. PCB's performance in moderate-income CTs was slightly below the percentage of owner-occupied housing units and the slightly below aggregate data until 2023 when performance was comparable to aggregate. Overall, the bank's

home mortgage lending performance was adequate.

Borrower Profile

The distribution of borrowers reflects adequate penetration among business customers of different revenue sizes and retail customers of different income levels in the Los Angeles AA. Adequate small business performance supports this conclusion.

Small Business Loans

As shown in the following table, the distribution of borrowers reflects adequate penetration among business customers of different revenue sizes.

Distribution of Small Business Loans by Gross Annual Revenue Category Assessment Area: Los Angeles AA						
Gross Revenue Level	**% of Businesses**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
<=$1,000,000						
2021	90.6	45.3	420	50.7	53,919	24.5
2022	91.7	51.9	99	41.3	59,037	33.6
2023	92.4	--	77	37.9	40,557	28.2
>$1,000,000						
2021	3.8	---	377	45.5	155,510	70.6
2022	3.2	--	119	49.6	109,225	62.2
2023	2.9	--	109	53.7	96,563	67.1
Revenue Not Available						
2021	5.6	--	32	3.9	10,916	5.0
2022	5.1	--	22	9.2	7,436	4.2
2023	4.8	--	17	8.4	6,764	4.7
Totals						
2021	**100.0**	**100.0**	**829**	**100.0**	**220,345**	**100.0**
2022	**100.0**	**100.0**	**240**	**100.0**	**175,698**	**100.0**
2023	**100.0**	**-**	**203**	**100.0**	**143,884**	**100.0**
Source: 2021, 2022 and 2023 D&B Data; Bank Data; 2021 & 2022 CRA Aggregate Data; "--" data not available. *Due to rounding, totals may not equal 100.0%*						

Small business lending performance to businesses varied throughout the review period. In 2021, PCB's lending performance was well below demographic data; however, not all businesses with GARs of $1.0 million or less may have credit needs or creditworthy. PCB's lending performance in 2021 compares favorably to aggregate data.

In 2022 and 2023, lending to small businesses as a percent by number of loans was below aggregate and demographic performance. The bank faces significant competition in the AA from larger lenders in the market, coupled with rising interest rates that impacted the institutions' ability to lend. Overall, small business lending performance is adequate.

Home Mortgage Loans

As illustrated in the following table, the distribution of borrowers reflects poor penetration among retail customers of different income levels.

Distribution of Home Mortgage Loans by Borrower Income Level Assessment Area: Los Angeles AA						
Borrower Income Level	**% of Families**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low						
2021	24.4	3.1	0	0.0	0	0.0
2022	23.7	4.3	1	0.5	1,550	1.2
2023	23.7	2.8	0	0.0	0	0.0
Moderate						
2021	16.3	7.7	12	7.9	2,985	2.8
2022	16.5	7.2	5	2.4	2,965	2.3
2023	16.5	5.0	1	1.2	400	0.6
Middle						
2021	17.0	16.4	44	28.9	16,838	15.9
2022	17.9	14.9	36	17.5	21,492	16.6
2023	17.9	12.0	6	7.3	2,249	3.5
Upper						
2021	42.3	55.5	80	52.6	50,265	47.6
2022	41.9	55.5	140	68.0	86,698	67.0
2023	41.9	49.8	51	62.2	33,168	52.3
Not Available						
2021	0.0	17.2	16	10.5	35,597	33.7
2022	0.0	18.1	24	11.7	16,738	12.9
2023	0.0	30.4	24	29.3	27,631	43.5
Totals						
2022	**100.0**	**100.0**	**152**	**100.0**	**105,685**	**100.0**
2022	**100.0**	**100.0**	**206**	**100.0**	**129,442**	**100.0**
2023	**100.0**	**100.0**	**82**	**100.0**	**63,448**	**100.0**
Source: 2020 U.S. Census; Bank Data, 2022 HMDA Aggregate Data, "--" data not available. *Due to rounding, totals may not equal 100.0%*						

PCB did not make any loans to low-income families in 2021; however, the bank did make 12 loans to moderate-income families. The bank's 2021 lending performance to moderate-income families was comparable to the aggregate data, despite lagging demographics of 16.3 percent.

In 2022, PCB made one loan to low income families which compared unfavorably to both the demographics and aggregate data. The bank's 2022 lending performance to moderate-income families compared unfavorably to both the demographics and aggregate data.

In 2023, PCB did not make any loans to low-income families. Lending performance continued to decline for moderate-income families with only one loan made and was considerably below demographics and aggregate data.

Community Development Loans

PCB made a relatively high level of CD loans within the Los Angeles AA. The bank originated 77 CD loans totaling $173.7 million in this AA. This lending level represents a slight decrease by number from the prior evaluation where PCB made 79 CD loans totaling $225.0 million. While the level of activity is below two similarly situated institutions that had an excellent level of activity, PCB still made a relatively high level of CD loans compared to other institutions in the AA. The majority of the CD lending supported economic development, which was responsive to one of the identified CD needs. The following table details PCB's CD lending by year and CD purpose.

Community Development Lending Los Angeles AA										
Activity Year	**Affordable Housing**		**Community Services**		**Economic Development**		**Revitalize or Stabilize**		**Totals**	
	#	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**
07/06/2021-12/31/2021	1	2,170	2	9,928	7	23,065	1	2,500	**11**	**37,663**
2022	3	3,311	0	0	18	38,090	1	2,500	**22**	**43,901**
2023	2	9,250	4	7,695	23	42,890	0	0	**29**	**59,835**
YTD 2024	0	0	1	1,750	12	26,895	2	3,700	**15**	**32,345**
Total	**6**	**14,731**	**7**	**19,373**	**60**	**130,940**	**4**	**8,700**	**77**	**173,744**
Source: Bank Data										

The following CD loans are notable examples of the bank's efforts in the Los Angeles AA:

- In 2021, PCB renewed an existing business line of credit for $10.0 million that provides working capital to support ongoing business operations for a woman's apparel manufacturing and wholesale company. The business employs 60 individuals, and the line helps retain existing jobs of a small business located in an LMI area.

- In 2022, PCB renewed and increased a line of credit to $1.3 million to continue to support fluctuations in account receivables and short-term working capital to a small business that currently employs 12 LMI employees. The lending facility allows the business to grow, which promotes hiring additional LMI peoples and promotes job growth.

- In 2023, PCB originated a commercial real estate loan for $9.2 million to benefit economic development. The business meets the size test for the number of employees and the purpose test to retain and increase LMI jobs.

INVESTMENT TEST

PCB demonstrates "Low Satisfactory" performance under the Investment Test in this AA. The adequate level of qualified investments and grants, good responsiveness to credit and CD needs, and occasional use of innovative and/or complex investments support this conclusion.

Investment and Grant Activity

The institution has an adequate level of qualified CD investments and grants throughout the Los Angeles AA. During the evaluation period, PCB made 5 new investments totaling $15.6 million, continued to hold 13 prior period investments with a current book value of $10.4 million, and granted 80 donations totaling $312,000 in the Los Angeles AA. While the level of performance decreased by number from the previous evaluation when the bank made 138 qualified investments and grants totaling approximately $18.6 million, the current exam takes place within a shorter evaluation period. Additionally, this level of activity is below one similarly situated institution that had an adequate level of activity and below another similarly situated bank that made a relatively high level of activity. The following table details PCB's qualified CD investments and donations that solely impacted the Los Angeles AAs by CD type.

Qualified Investments **Los Angeles Assessment Area**										
Activity Year	**Affordable Housing**		**Community Services**		**Economic Development**		**Revitalize or Stabilize**		**Totals**	
	#	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**
Prior Period	12	9,860	0	0	1	500	0	0	**13**	**10,360**
07/06/2021-12/31/2021	0	0	0	0	0	0	1	5,000	**1**	**5,000**
2022	2	6,541	0	0	0	0	0	0	**2**	**6,541**
2023	2	4,046	0	0	0	0	0	0	**2**	**4,046**
YTD 2024	0	0	0	0	0	0	0	0	**0**	**0**
Subtotal	**16**	**20,447**	**0**	**0**	**1**	**500**	**1**	**5,000**	**18**	**25,947**
Qualified Grants & Donations	2	5	74	297	3	7	1	3	**80**	**312**
Total	**18**	**20,452**	**74**	**297**	**4**	**507**	**2**	**5,003**	**98**	**26,259**
Source: Bank Data										

The following are notable examples of qualified investments made during the evaluation period.

- In 2021, PCB made a current period investment into another financial institution with an outstanding book value of $4.4 million. The investment supported economic development for the minority deposit institution in the Los Angeles AA.

- In 2022, the institution originated one current period investment in a LIHTC with an outstanding book value of $3.0 million. The investment supported affordable housing for LMI individuals in the Los Angeles AA.

- In 2023, PCB purchased an MBS current period investment with an outstanding balance of $3.5 million. The investment supported affordable housing for LMI individuals in the Los Angeles AAs.

- In 2023, PCB donated $10,000 to support community services to a non-profit organization focused on offering housing assistance, language access, health benefit access, business access, and food banks to LMI individuals.

Responsiveness to Credit and Community Development Needs

PCB exhibits good responsiveness to credit and CD needs in the Los Angeles AA. Examiners identified affordable housing, economic development, and services for LMI individuals as primary needs in the AA. The bank made investments that support affordable housing in the AA, while also maintaining 12 prior period investments totaling approximately $9.9 million on its book's that supports affordable housing. PCB also made a number of CD donations that primarily focused on community services. Consequently, PCB's investments and donations demonstrate good responsiveness to credit and CD needs.

Community Development Initiatives

PCB occasionally uses innovative and/or complex investments to support CD initiatives in the Los Angeles AA. PCB continues to focus on MBS investments to support the Los Angeles AA's need for affordable housing. MBSs are not considered to be innovative or complex. However, the bank maintained an investment in an MDI for economic development, a prior period LIHTC to continue support of the AA and acquired an additional LIHTC during the evaluation period. The bank's prior period investment in a LIHTC is the only investment not routinely provided by private investors.

SERVICE TEST

PCB demonstrates "High-Satisfactory" performance under the Service Test in California. Delivery systems are accessible to essentially all portions of the AA, the institution's opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, services and business hours do not vary in a way that inconveniences certain portions of the AA, and PCB provides a high level of CD Services.

Accessibility of Delivery Systems

Delivery systems are accessible to essentially all portions of the Los Angeles AA. The branch distribution and alternative delivery systems are consistent with the institution overall. The following table shows the distribution of CTs, population, branches, and ATMs in the AA by tract income level.

Branch and ATM Distribution by Geography Income Level Los Angeles AA								
Tract Income Level	**Census Tracts**		**Population**		**Branches**		**ATMs**	
	#	**%**	**#**	**%**	**#**	**%**	**#**	**%**
Low	178	5.72	690,846	5.23	1	9.1	1	9.1
Moderate	856	27.51	3,735,465	28.30	5	45.4	5	45.4
Middle	926	29.76	4,083,946	30.94	2	18.2	2	18.2
Upper	1,071	34.42	4,542,994	34.41	2	18.2	2	18.2
NA	81	2.60	147,747	1.12	1	9.1	1	9.1
Totals	**3,112**	**100%**	**13,200,998**	**100%**	**11**	**100%**	**11**	**100%**
Source: 2020 ACS & Bank Data *Due to rounding, totals may not equal 100.0%*								

The percentage of the institution's branches in low-income tracts is higher than the 3.1 percent of branches operating in these geographies by other institutions in the AA. Additionally, the percentage of the institution's branches in moderate-income CTs is higher than the 19.4 percent of branches operating in these geographies by other institutions in the AA.

Changes in Branch Locations

To the extent changes have been made, the institution's opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly in LMI geographies and to LMI individuals. In May of 2022, PCB relocated the former Torrance branch located in an upper-income census tract. The relocated branch remained in Torrance, also in an upper-income census tract. There is a marginal impact as the distance between the former branch and the new branch is 1.7 miles. Also, the Fullerton Branch located in moderate-income tract was relocated in Irvine which is also in moderate-income tract.

Reasonableness of Business Hours and Services

Services and business hours do not vary in a way that inconveniences certain portions of the AA, particularly LMI geographies or individuals. Products and services offered in this AA are consistent with the institution overall with the exception of mortgage loans as this product is only offered in the Los Angeles AA. Branch hours are Monday through Friday from 9:00 a.m. to 5:00 p.m. at both the Los Angeles and Orange County branches.

Community Development Services

PCB provides a high level of CD Services in Los Angeles AA. During the evaluation period, 121 employees provided CD services to 75 organizations for a total of 1,525 hours within the AA. Despite a decrease from the previous evaluation where the institution provided an adequate level of CD services at 1,682 hours, performance exceeded two similarly situated institutions that had high level of CD services but was below the performance of another institution who is a leader. The CD

services provided consisted primarily of community service activities targeted to LMI individuals and families. The following table details the CD service hours by year and CD purpose.

Community Development Services Los Angeles AA					
Activity Year	**Affordable Housing**	**Community Services**	**Economic Development**	**Revitalize or Stabilize**	**Totals**
	#	#	#	#	#
07/06/2021- 12/31/2021	0	46	0	0	**46**
2022	0	438	0	0	**438**
2023	0	757	0	0	**757**
YTD 2024	1	277	6	0	**284**
Total	**1**	**1,518**	**6**	**0**	**1,525**
Source: Bank Data					

The following are notable examples of CD services provided in the Los Angeles AA.

- During the evaluation period, employees contributed 72 hours of CD services to a financial education camp focused on LMI children.
- During the evaluation period, employees contributed over 712 hours relating to free income tax return preparation services to LMI individuals.
- In 2024, an employee provided 21 hours of CD services using their financial expertise as a board member to a non-profit community fund focused on providing alternative investments to LMI communities.

NEW YORK-NEWARK-JERSEY CITY, NY-NJ-MULTI-STATE MSA

CRA RATING FOR NEW YORK-NEWARK-JERSEY CITY, NY-NJ-MULTI-STATE MSA: SATISFACTORY

The Lending Test is rated: Low Satisfactory
The Investment Test is rated: High Satisfactory
The Service Test is rated: Low Satisfactory

DESCRIPTION OF INSTITUTION'S OPERATIONS IN NEW YORK-NEWARK-JERSEY CITY, NY-NJ-MULTI-STATE MSA

PCB maintains one AA in the New York-New Jersey MMSA. As described in the institution level, the AA includes all of Bergen County in eastern New Jersey and Queens County in New York. The two non-contiguous counties are part of the larger New York-Jersey City-White Plains, NY-NJ MD, which itself is contained within the much larger New York-Newark-Jersey City, NY-NJ-PA MSA #35620.

PCB operates 3 full-service branches, in this AA. This AA accounts for 9.1 percent by number and 5.8 percent by dollar volume of small business loans, 5.5 percent of total deposits, and 18.8 percent of total bank branches. PCB does not offer and does not advertise home mortgage loans in this AA.

The following table details changes to the CTs as a result of the Census Bureau's release of the updated 2020 U.S. Census data during the evaluation period.

New York- New Jersey MMSA AA	**2015 ACS CTs**		**2020 U.S. Census CTs**	
	#	%	#	%
Low	16	1.9	26	2.8
Moderate	155	18.3	172	18.6
Middle	348	41.0.	375	40.4
Upper	302	35.6	302	32.5
N/A	27	3.2	53	5.7
Total	**848**	**100**	**928**	**100**
Source: 2015 ACS, 2020 U.S. Census				

Economic and Demographic Data

Based on the U.S. Census data, the AA consists of 928 CTs, of which 26 are low-, 172 are moderate-, 375 are middle-, 302 are upper-income, and 53 CTs have no income designation. The following table illustrates select demographic, housing, and business information within the AA.

Demographic Information of the Assessment Area						
New York-New Jersey Multi-State AA						
Demographic Characteristics	**#**	**Low % of #**	**Moderate % of #**	**Middle % of #**	**Upper % of #**	**NA* % of #**
Geographies (Census Tracts)	928	2.8	18.5	40.4	32.5	5.7
Population by Geography	3,361,196	3.3	21.2	40.3	34.7	0.5
Housing Units by Geography	1,223,887	3.3	19.6	40.0	36.6	0.4
Owner-Occupied Units by Geography	574,978	0.9	11.8	37.6	49.4	0.3
Occupied Rental Units by Geography	550,443	5.8	27.4	42.7	23.5	0.6
Vacant Units by Geography	98,466	3.4	21.2	39.0	35.9	0.4
Businesses by Geography	507,293	4.0	18.1	36.2	40.5	1.2
Farms by Geography	3,656	1.4	13.2	26.8	57.8	0.7
Family Distribution by Income Level	776,390	21.6	15.1	17.9	45.4	0.0
Household Distribution by Income Level	1,125,421	23.5	14.2	16.2	46.1	0.0
Median Family Income MSA - 35614 New York Jersey City-White Plains, NY-NJ		$85,483	Median Housing Value			$546,133
			Median Gross Rent			$1,630
			Families Below Poverty Level			7.7%

Source: 2020 U.S. Census and 2023 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.

Non-classifiable establishments represent the largest industry in the AA at 33.8 percent of businesses followed by services at 29.8 percent and retail trade at 10.3 percent. Additionally, 56.4 percent of area businesses have 4 or fewer employees and 96.7 percent of businesses operate from a single location.

The following table shows the 2023 FFIEC-estimated median family incomes in the AA.

Median Family Income Ranges				
Median Family Incomes	**Low <50%**	**Moderate 50% to <80%**	**Middle 80% to <120%**	**Upper ≥120%**
New York-Jersey City-White Plains, NY-NJ Median Family Income (35614)				
2023 ($99,300)	<$49,650	$49,650 to <$79,440	$79,440 to <$119,160	≥$119,160
Source: FFIEC				

Examiners obtained the following economic data from the May 2024 Moody's Analytics Report and the U.S. Bureau of Labor Statistics.

New York–Jersey City–White Plains, NY–NJ MD -

After a challenging period, the area is now growing at a healthy rate, outpacing the national average in all but one quarter over the past three years. Gains remain concentrated in lower-wage industries including healthcare and leisure/hospitality, while office-based jobs are facing a challenging market. Additionally, white-collar and technology sectors continue to face difficulties. Tourism continues to be a key strength, with rising domestic and international travel strengthening an otherwise struggling economy. The financial sector has experienced job losses as the area's large banking sector struggles with elevated interest rates. The public sector has experienced job losses for local government and an influx of migrants has stressed the city's budget for dollars spent on services for asylum seekers and weaknesses in higher-wage office jobs have slowed its growth. Home prices and rents have increased and are creating affordability issues for area workers. The unemployment rate in Queens County has remained consistent at 4.7 percent between June 2023 to June 2024. The unemployment rate in Bergen County increased from 4.2 percent to 4.3 percent between June 2023 to June 2024. Strengths of the area include high per capita income and limited exposure to manufacturing; strong international immigration; and the area being the financial capital of the world. Weaknesses of the area include high costs related to taxes, housing, office rents, and energy; rapidly aging infrastructure; and troubled fiscal health further impacted by population decreases. The top three employers in the area are Montefiore Health System, Mount Sinai Health System, and JPMorgan Chase & Co.

Competition

The AA is a highly competitive market that includes a number of large national and regional financial institutions. According to the June 30, 2023 FDIC Deposit Market Share Report, 74 institutions operate 718 branches within the AA. Among these institutions, PCB Bank ranks 58th with 0.1 percent of the total deposit market share. The top five institutions within the AA account for 55.9 percent of the total deposit market share with combined total deposits of approximately $82.9 billion. Additionally, the top five institutions account for 35.4 percent of the total branches within the AA.

Community Contacts

As part of the evaluation process, examiners reviewed one existing community contact and conducted one community contact interview to gain a greater understanding of the credit and CD needs of the AA.

Examiners reviewed a recent community contact with a representative from a local non-profit economic development organization that serves Queens County. The non-profit organization focuses on creating and retaining jobs through programs that assist small businesses, encourage entrepreneurship, and support LMI communities. The contact stated that construction and commercial activities are increasing throughout the area and that most communities, including lower-income areas, are recovering from the negative impacts of the COVID-19 pandemic. The contact detailed that small business loans continue to be a need throughout the area and stated that many larger institutions do not focus on small-dollar business loans, which are especially important to start-up businesses. The contact further stated that start-up businesses would benefit from

technical assistance in the form of business plans, technical expertise, and standardized documentation. Additionally, the contact detailed that many small businesses are unaware of products and services, including SBA loans, that are offered by local institutions and that institutions would benefit from expanding their outreach. Finally, the contact stressed the importance of local institutions in understanding the nuances of different ethnic groups, all of which have different banking needs.

Additionally, examiners conducted a community contact interview with a representative from a local economic development organization that serves Bergen County. The organization uses federal grant funding to advance key initiatives including economic development and affordable housing. The contact stated that affordable housing for LMI individuals and families continues to be a need throughout the area. The contact further indicated that Bergen County struggles from a high cost of housing and a lack of availability of housing for sale for LMI people, which are both impacted by higher interest rates. Despite these concerns, the contact noted that small and regional institutions respond well to local area needs.

Credit and Community Development Needs and Opportunities

Considering economic and demographic data, community contacts, and institution information, examiners determined that affordable housing and small business lending are primary needs in the AA. There is also a need for technical assistance for small businesses and community services for LMI people. Opportunities are available in the AA for meeting these needs. Affordable housing opportunities exist based on the number of renter-occupied housing units in LMI areas. Additionally, approximately 95.7 percent of businesses have 9 or fewer employees and 94.6 percent of businesses have $1 million or less in revenues, which support the opportunities in making loans to small businesses in the AA.

SCOPE OF EVALUATION - NEW YORK-NEWARK-JERSEY CITY, NY-NJ-MULTI-STATE MSA

The rating for the New York-New Jersey MMSA is based on a full-scope evaluation of the bank's performance in this AA. Refer to the overall institution Scope of Evaluation section for the scope details, including the types of activities examiners evaluated, the weight examiners placed on different loan types, and the sources of data examiners used.

CONCLUSIONS ON PERFORMANCE CRITERIA IN NEW YORK-NEWARK-JERSEY CITY, NY-NJ-MULTI-STATE MSA

LENDING TEST

The Lending Test rating for the New York-New Jersey MMSA AA is "Low Satisfactory". Adequate lending activity, poor geographic distribution, excellent borrower profile, and a low level of CD loans supports this conclusion.

Lending Activity

Lending levels reflect adequate responsiveness to the credit needs of the New York-New Jersey MMSA AA. During the review period, PCB originated or purchased 129 small business loans totaling $34.0 million. PCB does not offer and does not advertise home mortgage loans in this AA. Overall, small business lending levels decreased by number since the previous evaluation when the bank originated 142 small business loans totaling $19.4 million. Lending levels continue to reflect adequate level of responsiveness to the AA's credit needs.

There is a high level of competition for small business loans in the AA. In 2022, 186 lenders reported 116,215 small business loans. Among these institutions, PCB ranked 72nd with 21 small business loan originations and a market share of less than 0.1 percent. In 2021, 237 lenders reported 132,530 small business loans. PCB ranked 60th with 96 small business loans and a market share of less than 0.1 percent. The top 5 small business lenders are large nationwide lenders and account for 65.3 percent of the market share.

Geographic Distribution

The geographic distribution of loans reflects poor penetration throughout the New York-New Jersey MMSA AA. Poor small business lending performance support this conclusion.

Small Business Loans

As shown in the following table, the distribution of small business loans reflects poor penetration throughout the AA.

Geographic Distribution of Small Business Loans New York-New Jersey Multi-State AA						
Tract Income Level	**% of Businesses**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low						
2021	1.9	1.6	1	1.0	37	0.2
2022	3.9	3.0	0	0.0	0	0.0
2023	4.0	--	1	8.3	850	11.6
Moderate						
2021	19.3	19.0	10	10.4	1,868	11.7
2022	18.0	16.7	0	0.0	0	0.0
2023	18.1	--	1	8.3	1,400	19.1
Middle						
2021	35.9	36.1	50	52.1	11,038	69.2
2022	36.2	36.1	10	47.6	6,170	57.7
2023	36.2	--	5	41.7	3,120	42.5
Upper						
2021	42.5	42.7	35	36.5	3,019	18.9
2022	40.7	42.9	11	52.4	4,520	42.3
2023	40.5	--	5	41.7	1,970	26.8
Not Available						
2021	0.5	0.5	0	0.0	0	0.0
2022	1.2	1.4	0	0.0	0	0.0
2023	1.2	--	0	0.0	0	0.0
Totals						
2021	**100.0**	**100.0**	**96**	**100.0**	**15,962**	**100.0**
2022	**100.0**	**100.0**	**21**	**100.0**	**10,690**	**100.0**
2023	**100.0**	**--**	**12**	**100.0**	**7,340**	**100.0**
Source: 2021, 2022, and 2023 D&B Data; Bank Data; 2021 & 2022 CRA Aggregate Data, "--" data not available. *Due to rounding, totals may not equal 100.0%*						

While PCB only made one small business loan in low-income CTs in 2021, performance was comparable to the percent of businesses and aggregate performance. Lending in moderate-income areas in 2021 significantly trailed comparable data. In 2022, PCB did not originate any loans in LMI CTs. This lack of lending compares unfavorably to demographics and aggregate data. In 2023, PCB made one loan each to LMI CTs. PCB's lending performance in LMI CTs was well below the demographics. The 2023 aggregate data was not available during this evaluation period. Overall, lending performance is poor and is similar to the bank's poor performance at the previous evaluation.

Borrower Profile

PCB's distribution of borrowers reflects excellent penetration among business customers of different revenue sizes in the New York-New Jersey MMSA AA. This conclusion is supported by excellent small business lending performance.

Small Business Loans

As shown in the following table, the distribution of small business loans reflects excellent penetration throughout the New York-New Jersey MMSA AA.

Distribution of Small Business Loans by Gross Annual Revenue Category New York-New Jersey Multi-State MSA AA						
Gross Revenue Level	**% of Businesses**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
<=$1,000,000						
2021	92.8	39.0	66	68.8	9,115	57.1
2022	93.2	53.1	17	81.0	9,220	86.2
2023	94.6	--	6	50.0	3,820	52.0
>$1,000,000						
2021	2.9	--	27	28.1	6,407	40.1
2022	2.6	--	2	9.5	1,100	10.3
2023	2.1	--	5	41.7	3,450	47.0
Revenue Not Available						
2021	4.4	--	3	3.1	440	2.8
2022	4.2	--	2	9.5	370	3.5
2023	3.4	--	1	8.3	70	1.0
Totals						
2021	**100.0**	**100.0**	**96**	**100.0**	**15,962**	**100.0**
2022	**100.0**	**100.0**	**21**	**100.0**	**10,690**	**100.0**
2023	**100.0**	**-**	**12**	**100.0**	**7,340**	**100.0**
Source: 2021, 2022 and 2023 D&B Data; Bank Data; 2021 & 2022 CRA Aggregate Data; "--" data not available. *Due to rounding, totals may not equal 100.0%*						

In 2021 and 2022, lending to small businesses exceeded the aggregate data by 29.8 percentage points and 27.9 percentage points, respectively. While PCB's lending performance in 2023 was below demographics of 50.0 percent, not all businesses with GARs of $1.0 million of less may have credit needs or be creditworthy. Overall, PCB's performance is excellent and is consistent to the bank's performance at the previous evaluation.

Community Development Loans

The institution has made a low level of CD loans in the AA. PCB Bank made three CD loans totaling $5.8 million in the AA during the evaluation period, all of which supported economic development. While this is an increase since the previous evaluation in which PCB Bank made a low level of CD loans with one CD loan origination totaling $2.3 million; the performance remained low compared to two similarly situated institutions where one was rated adequate with 11 CD loans and the other very poor with only two CD loans. The following details the CD loans originated in the AA during the evaluation period.

- In 2023, the institution originated a $1.4 million line of credit to a wholesale dry and frozen goods business located in a moderate-income CT to support inventory purchasing and working capital. It assisted in retaining 40 employees, a majority of which are LMI. PCB Bank renewed the line of credit in 2024.

- In 2024, the institution renewed a $3.0 million line of credit to a small business to support inventory purchasing and working capital. The line of credit assisted in retaining 30 employees, a majority of which are LMI.

INVESTMENT TEST

The Investment Test rating for the New York-New Jersey MMSA AA is "High Satisfactory". The significant level of qualified investments and grants, and good responsiveness to credit and CD needs primarily support this rating.

Investment and Grant Activity

The institution has a significant level of qualified CD investments and grants, occasionally in a leadership position, particularly those that are not routinely provided by private investors. PCB Bank made five current period investments totaling $7.2 million during the evaluation period that solely benefited the AA. The institution continued to hold one prior period investment with an outstanding book value of $1.5 million. The current and prior period investments consist of MBSs. Additionally, PCB Bank granted 17 donations totaling $32,750. This is an improvement from the previous evaluation where PCB had an adequate level with 15 qualified CD investments and grants totaling $2.0 million. Further, institution performed better than two similarly situated institutions who also had significant levels of investments.

Moreover, the institution made nationwide investments and grants during the evaluation period that benefited multiple rated areas, including the New York-New Jersey MMSA AA. Refer to the overall Conclusions on Performance Criteria section for further details. The following table describes the qualified CD investments and grants solely benefitting the AA by year and CD purpose.

Qualified Investments - Qualified Investments – New York-New Jersey Multistate AA										
Activity Year	**Affordable Housing**		**Community Services**		**Economic Development**		**Revitalize or Stabilize**		**Totals**	
	#	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**
Prior Period	1	1,498	0	0	0	0	0	0	**1**	**1,498**
07/06/2021-12/31/2021	1	2,700	0	0	0	0	0	0	**1**	**2,700**
2022	4	4,508	0	0	0	0	0	0	**4**	**4,508**
2023	0	0	0	0	0	0	0	0	**0**	**0**
YTD 2024	0	0	0	0	0	0	0	0	**0**	**0**
Subtotal	**6**	**8,706**	0	0	0	0	0	0	**6**	**8,706**
Qualified Grants & Donations	0	0	17	33	0	0	0	0	**17**	**33**
Total	**6**	**8,706**	**17**	**33**	**0**	**0**	**0**	**0**	**23**	**8,739**
Source: Bank Data										

Below is a description of PCB's CD investments and a notable example of a qualified donation provided in the AA.

- PCB Bank maintained one prior period MBS totaling $1.5 million containing seven loans to LMI borrowers in the AA. The investment addresses homeownership and supports affordable housing to LMI borrowers in the AA.

- In 2021 and 2022, PCB Bank invested a total of $7.2 million in MBSs that address homeownership and support affordable housing for LMI borrowers in the AA.

- In 2023, the institution made two donations totaling $4,500 to a non-profit organization that serves the LMI residents within Queens County. The organization provides a variety of social services including after-school care and case management and benefits assistance.

Responsiveness to Credit and Community Development Needs

The institution exhibits good responsiveness to credit and CD needs in the AA. All current and prior period investments support affordable housing, which examiners identified as one of the primary needs within the AA. Additionally, PCB's CD donations consisted of community service activities targeted to LMI individuals and families, addressing a primary need within the AA. As such, CD investments and donations demonstrate good responsiveness to credit and CD needs in the AA.

Community Development Initiatives

The institution does not use innovative and/or complex investments to support CD initiatives in the AA. PCB Bank continues to focus on MBSs to support the AA's need for affordable housing. While its qualified investments are useful and promote CD within the AA, MBSs are not innovative or complex and are routinely provided by private investors.

SERVICE TEST

The Service Test rating for the New York-New Jersey MMSA AA is "Low Satisfactory". Adequate retail banking services and adequate CD service performance support this rating.

Accessibility of Delivery Systems

Delivery systems are reasonably accessible to essentially all portions of the AA. The bank's three branches in the AA are located in middle-income and upper-income CTs; however, have the ability to serve nearby LMI geographies. Other institutions operating within the AA have 7.2 percent of their branches in low-income CTs and 13.0 percent in moderate-income CTs. It is noted that there are limited low-income CTs in the AA. Alternative delivery systems noted at the institution help PCB serve their AAs. The following table shows the distribution of CTs, populations, branches, and ATMs in the AA by CT income level.

Branch and ATM Distribution by Geography Income Level New York-New Jersey Multi-State MSA AA								
Tract Income Level	**Census Tracts**		**Population**		**Branches**		**ATMs**	
	#	**%**	**#**	**%**	**#**	**%**	**#**	**%**
Low	26	2.8	111,821	3.3	0	0.0	0	0.0
Moderate	172	18.5	712,865	21.2	0	0.0	0	0.0
Middle	375	40.4	1,353,747	40.3	1	33.3	1	33.3
Upper	302	32.5	1,165,593	34.7	2	66.7	2	66.7
NA	53	5.7	17,170	0.5	0	0.0	0	0.0
Totals	**928**	**100.0**	**3,361,196**	**100.0**	**3**	**100.0**	**3**	**100.0**
Source: 2020 ACS & Bank Data *Due to rounding, totals may not equal 100.0%*								

Changes in Branch Locations

To the extent changes have been made, the institution's opening and closing of branches has not adversely affected the accessibility of its delivery systems, particularly in LMI geographies and to LMI individuals. In August 2022, PCB Bank opened a branch in Palisades Park, NJ, located in a middle-income CT bordered by six CTs: three in middle-income CTs and three in upper-income CTs. The branch opening did not adversely impact LMI geographies or LMI individuals.

Reasonableness of Business Hours and Services

Services, including business hours, do not vary in a way that inconveniences portions of the AA, particularly LMI geographies and individuals. Differences in the institution's product offering includes its PCB Basic Checking account offered only to New York- New Jersey MMSA AA based customers. The low-fee checking account features a $25 minimum opening deposit, a $3 monthly fee with 12 fee-free monthly withdrawals, and a $0.01 minimum balance to maintain the account. Business hours are Monday through Thursday from 9:00 a.m. to 5:00 p.m. and Fridays from 9:00 a.m. to 4:00 p.m. at the Bayside and Palisades Park branches. Business hours are Monday through Thursday from 9:00 a.m. to 5:00 p.m. and Fridays from 10:00 a.m. to 5:00 p.m. at the Englewood Cliffs branch.

Community Development Services

PCB Bank provides an adequate level of CD services in the AA. During the evaluation period, 19 employees provided 230 CD service hours to 8 different organizations within the AA. All CD services consisted of community service activities targeted to LMI individuals and families, with a majority of CD services occurring between 2022 and 2023. This is an increase from the previous evaluation where the institution provided an adequate level of CD services at 208 hours. While CD services slightly improved since the previous evaluation. PCB's performance was below one similarly situated institution that provided a relatively high level of CD services with 108

annualized hours with the same controlled period and within range to one institution that adequately provided 69 annualized hours.

Community Development Services New York-New Jersey Multi-State MSA AA					
Activity Year	**Affordable Housing**	**Community Services**	**Economic Development**	**Revitalize or Stabilize**	**Totals**
	#	#	#	#	#
07/06/2021 - 12/31/2021	0	19	0	0	**19**
2022	0	100	0	0	**100**
2023	0	97	0	0	**97**
YTD 2024	0	14	0	0	**0**
Total	**0**	**230**	**0**	**0**	**230**
Source: Bank Data					

The following are notable examples of CD services provided in the AA.

- In 2022, six employees arranged and provided a financial education seminar in partnership with a non-profit organization that supports LMI people through musical training and concert performances. Employees provided the seminar to the concert audience consisting of over 30 LMI seniors who are a part of a senior living facility.

- In 2022, three employees provided 34 hours in financial education to LMI individuals residing in Queens County, consisting of tax and interview preparation.

- Between 2022 and 2024, one employee served on the Board of a non-profit organization that provides social services to LMI seniors and families within Bergen County. Social services offered include assisting LMI seniors with government-funded programs and providing counseling services to single LMI parents.

TEXAS

CRA RATING FOR TEXAS: SATISFACTORY

The Lending Test is rated: Low Satisfactory
The Investment Test is rated: Low Satisfactory
The Service Test is rated: Low Satisfactory

DESCRIPTION OF INSTITUTION'S OPERATIONS IN TEXAS

The Dallas AA consists of Dallas County within the Dallas-Plano-Irving, Texas MD #19124, which is a portion of the Dallas-Fort Worth-Arlington, Texas MSA #19100. This is a new AA since September 26, 2022, and since the previous evaluation. The bank currently operates two full-service branches in this AA. The AA accounts for 1.1 percent by number and 2.0 percent by dollar volume of small business loans, 1.5 percent of total deposits, and 12.5 percent of total bank branches. PCB does not offer and does not advertise mortgage loans in this AA.

Economic and Demographic Data

Based on the 2020 U.S. Census data, this AA consists of 645 CTs, of which 107 are low-, 223 are moderate-, 160 are middle-, 144 are upper-income, and 11 CTs have no income designation. The following table illustrates select demographic, housing, and business information in the AA.

Demographic Information of the Assessment Area						
Assessment Area: Dallas AA						
Demographic Characteristics	**#**	**Low % of #**	**Moderate % of #**	**Middle % of #**	**Upper % of #**	**NA* % of #**
Geographies (Census Tracts)	645	16.6	34.6	24.8	22.3	1.7
Population by Geography	2,613,539	17.5	36.2	25.5	19.8	1.0
Housing Units by Geography	1,027,813	17.7	33.4	25.7	21.9	1.2
Owner-Occupied Units by Geography	476,375	10.5	32.6	29.1	27.4	0.4
Occupied Rental Units by Geography	469,621	24.4	34.5	22.8	16.3	2.0
Vacant Units by Geography	81,817	22.1	31.8	21.7	22.4	2.0
Businesses by Geography	500,270	8.6	22.5	29.1	38.7	1.1
Farms by Geography	6,413	7.5	23.0	27.7	40.8	1.0
Family Distribution by Income Level	607,453	30.4	20.1	18.5	31.1	0.0
Household Distribution by Income Level	945,996	28.5	19.5	18.1	33.9	0.0
Median Family Income MD - 19124 Dallas-Plano-Irving, TX		$88,315	Median Housing Value			$234,735
			Median Gross Rent			$1,197
			Families Below Poverty Level			11.4%

Source: 2020 U.S. Census and 2023 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.

Services represent the largest industry at 32.7 percent of businesses followed by non-classifiable establishments at 29.2 percent; finance, insurance, and real estate at 13.3 percent; and retail trade at 8.8 percent. Additionally, 59.3 percent of area businesses have 4 or fewer employees, and 94.2 percent of businesses operating from a single location.

The following table shows the 2023 FFIEC estimated median family incomes in the AA.

Median Family Income Ranges				
Median Family Incomes	**Low <50%**	**Moderate 50% to <80%**	**Middle 80% to <120%**	**Upper ≥120%**
Dallas-Plano-Irving, TX Median Family Income (19124)				
2023 ($105,600)	<$52,800	$52,800 to <$84,480	$84,480 to <$126,720	≥$126,720
Source: FFIEC				

Examiners obtained the following economic information from the February 2024 Moody's Analytics and the U.S. Bureau of Labor Statistics.

Dallas-Plano-Irving TX MD

The Dallas-Plano-Irving MD economy is slowing down, but job growth is in line with the national pace. Payrolls increased a percentage point faster than the nation. Private services contribute to the slowing economy. The market for office space face headwinds due to increasing remote work. The unemployment rate has been stable in the range of 3.8 percent, which is in line with the national rate. The housing market has improved and with rising home prices. The major area strengths include a stable demand for professional services, a well-positioned distribution center for the southwest as international trade grows, and the favorable migration trends. Weaknesses include exposure to volatile high technology and the diminished housing affordability as metro division matures. The three top employers in the area are Walmart Inc., American Airlines, and Baylor Scott & White Health.

Competition

The AA is highly competitive for financial services. According to the June 30, 2023, FDIC Deposit Market Share Report, the AA had 113 financial institutions operating 574 branches with a total of $278.0 billion in deposits. A number of large national and regional financial institutions operate in the AA. Collectively, the top two financial institutions in the AA control approximately 60.9 percent of the deposit market share and approximately 22.8 percent of branches. PCB Bank maintains $33.3 million in total deposits, representing less than 0.1 percent of the AA deposit market share and ranks 91st among the other financial institutions.

Community Contacts

As part of the evaluation process, examiners reviewed two existing community contacts in the AA to assist in identifying the credit and community needs of the AA. The first contact is a non-profit organization, a CDFI, an SBA CDC, and a HUD-certified housing counseling agency in the AA. The contact stated that affordable housing and small business loans continue to be the primary needs in the AA. The contact also stated that small organizations need bank investments and lending capital in order to deploy their consumer loan programs. The contact noted the need for smaller banks to help by providing smaller donations. The contact indicated that financial education and providing CD services by serving on the Board to review strategic and marketing plans are also the needs of the AA.

The second contact is a local community-driven organization that provides education and compatible community service with an emphasis on servicing LMI families. The contact stated that affordable housing and small business loans are the primary needs in the AA. The contact further stated some small builders in the affordable housing space have backed away because of the cost to build. The contact noticed high credit needs for seniors such as for home repairs. The contact stated that credit for home improvement and financial education to borrowers are also the needs in the AA.

Credit and Community Development Needs and Opportunities

Considering economic and demographic data, community contacts, and bank information, examiners determined that affordable housing and small business lending are primary needs in the AA. There is also a need for financial education, community service, economic development, and consumer loans. Opportunities exist for meeting those needs. Approximately 93.9 percent of businesses have 9 or fewer employees and 91.5 percent of businesses have $1 million or less in revenues.

SCOPE OF EVALUATION – TEXAS

The rating for the state of Texas is based on a full-scope evaluation of the bank's performance in this AA. Refer to the overall institution Scope of Evaluation section for the scope details, including the types of activities examiners evaluated, the weight examiners placed on different loan types, and the sources of data examiners used.

CONCLUSIONS ON PERFORMANCE CRITERIA IN DALLAS

LENDING TEST

The Lending Test performance in the Dallas AA is rated "Low Satisfactory." Adequate responsiveness, adequate geographic distribution, adequate borrower profile, and adequate level of CD loans support this conclusion.

Lending Activity

Lending levels reflect adequate responsiveness to the credit needs of the Dallas AA. In 2023, PCB made or purchased 15 small business loans totaling $11.9 million. PCB does not offer home mortgage loans in this AA.

PCB opened their only branch location in this AA on September 26, 2022. Despite their limited time in operation and significant competition in 2022, PCB ranked 115th of 262 lenders with 8 small business loan originations and a market share of less than 0.1 percent. The top 5 small business lenders are large nationwide lenders and account for 66.6 percent of the market share.

Geographic Distribution

The geographic distribution of loans reflects adequate penetration throughout the Dallas AA. Adequate small business lending performance supports this conclusion.

Small Business Loans

As shown in the following table, the geographic distribution of small business loans reflects adequate penetration throughout the Dallas AA.

Geographic Distribution of Small Business Loans Dallas AA					
Tract Income Level	**% of Businesses**	**#**	**%**	**$(000s)**	**%**
Low					
2023	8.6	1	6.7	1,000	8.4
Moderate					
2023	22.5	6	40.0	7,989	67.0
Middle					
2023	29.1	5	33.3	1,922	16.1
Upper					
2023	38.7	2	13.3	413	3.5
Not Available					
2023	1.1	1	6.7	600	5.0
Totals					
2023	**100.0**	**15**	**100.0**	**11,924**	**100.0**
Source: 2023 D&B Data; Bank Data; "--" data not available. *Due to rounding, totals may not equal 100.0%*					

In 2023, PCB made one small business loan in low-income tracts and was below the demographic data by 1.9 percentage points. Lending in moderate-income tract exceeded the demographic data by 17.5 percentage points. Aggregate data is not available during this evaluation for comparison.

Borrower Profile

The distribution of borrowers reflects adequate penetration among business customers of different revenue sizes. Adequate small business lending performance supports this conclusion.

Small Business

As shown in the following table, the distribution of borrowers reflects adequate penetration among business customers of different revenue sizes.

Distribution of Small Business Loans by Gross Annual Revenue Category Dallas AA					
Gross Revenue Level	**% of Businesses**	**#**	**%**	**$(000s)**	**%**
<=$1,000,000					
2023	91.5	9	60.0	7,997	67.1
>$1,000,000					
2023	2.8	4	26.7	2,977	25.0
Revenue Not Available					
2023	5.8	2	13.3	950	8.0
Totals					
2023	**100.0**	**15**	**100.0**	**11,924**	**100.0**
Source: 2023 D&B Data; Bank Data; "--" data not available. *Due to rounding, totals may not equal 100.0%*					

In 2023, the low volume of originations does not make for a statistically meaningful analysis. While the bank's performance is below the percent of businesses, not all businesses with GARs of $1.0 million or less may have credit needs or creditworthy. This is a new market for the bank with large regional and national banks that are more established. Overall, performance is considered adequate.

Community Development Loans

The institution has made an adequate level of CD loans in the AA. PCB Bank made two CD loans totaling approximately $7.5 million in the AA during the evaluation period. One CD loan supported community service, and the other CD loan supported economic development. Considering the limited time the bank has operated in the AA, performance is considered adequate. The following details the two CD loans originated in the AA during the evaluation period.

- In 2022, the bank made a $4.8 million loan to a health care business that supports LMI senior residents in the AA.
- In 2024, the bank made a $2.7 SBA 7(a) loan to a business located in a moderate-income CT in the AA, and the loan helped to retain 21 LMI employees.

INVESTMENT TEST

PCB demonstrated "Low Satisfactory" performance under the Investment Test in this AA. The adequate level of qualified community development investments and grants, adequate responsiveness, and occasionally use of innovative and/or complex investments primarily support this conclusion.

Investment and Grant Activity

The institution has an adequate level of qualified CD investments and grants, although rarely in a leadership position, particularly those that are not routinely provided by private investors. This is a new AA since the previous evaluation. Although the bank did not make any qualified equity

investments solely benefited the Dallas AA, PCB Bank made four nationwide investments, of which all supported affordable housing in the AAs including the Dallas AA. These nationwide investments included three MBSs in 2023 totaling approximately $3.3 million benefited the Dallas AA and New York-New Jersey MMSA AA and one LIHTC in 2024 for $5.0 million benefited California AA and Dallas AA.

PCB Bank also granted four donations totaling $9,000 during the evaluation period. The following details the four donations made in the AA.

- In 2023, the bank made a $3,000 donation and a $1,000 donation to organizations support LMI residents in the AA on their financial assistance needs.
- In 2024, the bank made a $3,000 donation to a non-profit community service organization for the scholarship awarded to LMI children in the community.
- In 2024, PCB Bank made a $2,000 donation to a school to support its scholarship to LMI students in the AA.

In addition, the bank made one nationwide donation for $96,000 to PCB Bank Scholarship in June 2024 supported community service purpose benefited all three AAs including the Dallas AA.

Responsiveness to Credit and Community Development Needs

The institution exhibits adequate responsiveness to credit and CD needs in the AA. Although no equity investments were made solely benefited the AA during the review period, the bank's CD donations consisted of community service activities targeted to LMI individuals and families, addressing a primary need in the AA. The four nationwide equity investments that benefited the Dallas AA support affordable housing, which examiners identified as one of the primary needs within the AA.

Community Development Initiatives

The bank occasionally uses innovative and/or complex investments to support CD initiatives. The bank's qualified investments are useful and promote CD within the AA; however, significant majority of them are MBSs and are not innovative or complex. Although not solely benefiting the Dallas AA, there was one LIHTC, which is a complex investment vehicle that supported the long-term affordable housing needs of LMI individuals. That LIHTC benefited the Los Angeles AA and the Dallas AA.

SERVICE TEST

PCB demonstrates "Low Satisfactory" performance under the Service Test in the Dallas AA. Delivery systems are reasonably accessible to essentially all portions of the AA, the bank's opening and closing of branches has not adversely affected the accessibility of its delivery systems, services and business hours do not vary in a way that inconveniences portions of the AA, and the institution provided a limited level of CD services support this conclusion.

Accessibility of Delivery Systems-

Delivery systems are reasonably accessible to essentially all portions of the Dallas AA. Alternative delivery systems within this AA are consistent with the institution overall; however, the branch distribution is inconsistent with the institution overall. The bank's two branches in the AA are both in the middle-income CTs; however, the branches have the ability to serve nearby LMI geographies. Other institutions operating within the AA have 8.6 percent of their branches in low-income CTs and 28.2 percent in moderate-income CTs. Alternative delivery systems noted at the institution help PCB serve their AAs. The following table shows the distribution of CTs, population, branches, and ATMs in the AA by income level.

Branch and ATM Distribution by Geography Income Level								
Tract Income Level	**Census Tracts**		**Population**		**Branches**		**ATMs**	
	#	**%**	**#**	**%**	**#**	**%**	**#**	**%**
Low	107	16.6	457,231	17.5	0	0.0	0	0.0
Moderate	223	34.6	946,785	36.2	0	0.0	0	0.0
Middle	160	24.8	666,143	25.5	2	100.0	2	100.0
Upper	144	22.3	517,001	19.8	0	0.0	0	0.0
NA	11	1.7	26,379	1.0	0	0.0	0	0.0
Totals	**645**	**100.0**	**2,613,539**	**100.0**	2	**100.0**	2	**100.0**
Source: 2020 U.S. Census & Bank Data *Due to rounding, totals may not equal 100.0%*								

Changes in Branch Locations

To the extent changes have been made, the bank's opening and closing of branches has not adversely affected the accessibility of its delivery systems, particularly in LMI geographies and to LMI individuals. This is a new AA since the previous evaluation. The bank opened two branches during the current evaluation, as detailed below.

- On September 26, 2022, the bank opened the Dallas Branch in a middle-income CT in Dallas County, Texas.

- On December 1, 2022, the bank opened the Carrollton Branch in a middle-income CT in Dallas County, Texas.

Reasonableness of Business Hours and Services

Services and business hours do not vary in a way that inconveniences portions of the Dallas AA, particularly LMI geographies or individuals. Products and services offered in this AA are consistent with the institution overall. Branch hours are Monday through Friday from 9:00 a.m. to 5:00 p.m. at both the Dallas and Carrollton branches.

Community Development Services

PCB Bank provides a limited level of CD services in the AA. In 2023, three employees provided six CD service hours of credit training and information on various types of loans and e-banking services to over 40 small business owners at a seminar and scholarship event.

APPENDICES

LARGE BANK PERFORMANCE CRITERIA

Lending Test

The Lending Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) through its lending activities by considering a bank's home mortgage, small business, small farm, and community development lending. If consumer lending constitutes a substantial majority of a bank's business, the FDIC will evaluate the bank's consumer lending in one or more of the following categories: motor vehicle, credit card, other secured, and other unsecured. The bank's lending performance is evaluated pursuant to the following criteria:

1) The number and amount of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, in the bank's assessment area;
2) The geographic distribution of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, based on the loan location, including:
    i. The proportion of the bank's lending in the bank's assessment area(s);
    ii. The dispersion of lending in the bank's assessment areas(s); and
    iii. The number and amount of loans in low-, moderate-, middle- and upper-income geographies in the bank's assessment area(s);
3) The distribution, particularly in the bank's assessment area(s), of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, based on borrower characteristics, including the number and amount of:
    i. Home mortgage loans low-, moderate-, middle- and upper-income individuals
    ii. Small business and small farm loans to businesses and farms with gross annual revenues of $1 million or less;
    iii. Small business and small farm loans by loan amount at origination; and
    iv. Consumer loans, if applicable, to low-, moderate-, middle- and upper-income individuals;
4) The bank's community development lending, including the number and amount of community development loans, and their complexity and innovativeness; and
5) The bank's use of innovative or flexible lending practices in a safe and sound manner to address the credit needs of low- and moderate-income individuals or geographies.

Investment Test

The Investment Test evaluates the institution's record of helping to meet the credit needs of its assessment area(s) through qualified investments that benefit its assessment area(s) or a broader statewide or regional area that includes the bank's assessment area(s). Activities considered under

the Lending or Service Test may not be considered under the investment test. The bank's investment performance is evaluated pursuant to the following criteria:

1) The dollar amount of qualified investments;
2) The innovativeness or complexity of qualified investments;
3) The responsiveness of qualified investments to available opportunities; and
4) The degree to which qualified investments are not routinely provided by private investors.

Service Test

The Service Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) by analyzing both the availability and effectiveness of the bank's systems for delivering retail banking services and the extent and innovativeness of its community development services.

The bank's retail banking services are evaluated pursuant to the following criteria:

1) The current distribution of the bank's branches among low-, moderate-, middle-, and upper-income geographies;
2) In the context of its current distribution of the bank's branches, the bank's record of opening and closing branches, particularly branches located in low- or moderate-income geographies or primarily serving low- or moderate-income individuals;
3) The availability and effectiveness of alternative systems for delivering retail banking services (*e.g.,* RSFs, RSFs not owned or operated by or exclusively for the bank, banking by telephone or computer, loan production offices, and bank-at-work or bank-by-mail programs) in low- and moderate-income geographies and to low- and moderate-income individuals; and
4) The range of services provided in low-, moderate-, middle-, and upper-income geographies and the degree to which the services are tailored to meet the needs of those geographies.

The bank's community development services are evaluated pursuant to the following criteria:

1) The extent to which the bank provides community development services; and
2) The innovativeness and responsiveness of community development services.

SCOPE OF EVALUATION

PCB Bank	
Scope of Examination: Full scope reviews were performed on the following AAs within the noted rated areas: State of California: Los Angeles AA New York-New Jersey Multi-State MSA AA State of Texas: Dallas AA	
Time Period Reviewed:	7/6/2021 to 07/29/2023
Products Reviewed: (list loan categories reviewed alphabetically): LA AA only Home Mortgage: (01/01/2021 – 12/31/2023) Small Business: (01/01/2021 – 12/31/2023)	

SUMMARY OF RATINGS FOR RATED AREAS

Rated Area	Lending Test	Investment Test	Service Test	Rating
California	High Satisfactory	Low Satisfactory	High Satisfactory	Satisfactory
New York-New Jersey Multi-State	Low Satisfactory	High Satisfactory	Low Satisfactory	Satisfactory
Texas	Low Satisfactory	Low Satisfactory	Low Satisfactory	Satisfactory

GLOSSARY

Aggregate Lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

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

Area Median Income: The median family income for the MSA, if a person or geography is located in an MSA; or the statewide nonmetropolitan median family income, if a person or geography is located outside an MSA.

Assessment Area: A geographic area delineated by the bank under the requirements of the Community Reinvestment Act.

Census Tract: A small, relatively permanent statistical subdivision of a county or equivalent entity. The primary purpose of census tracts is to provide a stable set of geographic units for the presentation of statistical data. Census tracts generally have a population size between 1,200 and 8,000 people, with an optimum size of 4,000 people. Census tract boundaries generally follow visible and identifiable features, but they may follow nonvisible legal boundaries in some instances. State and county boundaries always are census tract boundaries.

Combined Statistical Area (CSA): A combination of several adjacent metropolitan statistical areas or micropolitan statistical areas or a mix of the two, which are linked by economic ties.

Community Development: For loans, investments, and services to qualify as community development activities, their primary purpose must:

(1) Support affordable housing for low- and moderate-income individuals;
(2) Target community services toward low- and moderate-income individuals;
(3) Promote economic development by financing small businesses or farms; or
(4) Provide activities that revitalize or stabilize low- and moderate-income geographies, designated disaster areas, or distressed or underserved nonmetropolitan middle-income geographies.

Community Development Corporation (CDC): A CDC allows banks and holding companies to make equity type of investments in community development projects. Bank CDCs can develop innovative debt instruments or provide near-equity investments tailored to the development needs of the community. Bank CDCs are also tailored to their financial and marketing needs. A CDC may purchase, own, rehabilitate, construct, manage, and sell real property. Also, it may make equity or debt investments in development projects and in local businesses. The CDC activities are expected to directly benefit low- and moderate-income groups, and the investment dollars should not represent an undue risk on the banking organization.

Community Development Financial Institutions (CDFIs): CDFIs are private intermediaries (either for profit or nonprofit) with community development as their primary mission. A CDFI facilitates the flow of lending and investment capital into distressed communities and to individuals who have been unable to take advantage of the services offered by traditional financial institutions. Some basic types of CDFIs include community development banks, community development loan funds, community development credit unions, micro enterprise funds, and community development venture capital funds.

A certified CDFI must meet eligibility requirements. These requirements include the following:

- Having a primary mission of promoting community development;
- Serving an investment area or target population;
- Providing development services;
- Maintaining accountability to residents of its investment area or targeted population through representation on its governing board of directors, or by other means;
- Not constituting an agency or instrumentality of the United States, of any state or political subdivision of a state.

Community Development Loan: A loan that:

(1) Has as its primary purpose community development; and
(2) Except in the case of a wholesale or limited purpose bank:
  (i) Has not been reported or collected by the bank or an affiliate for consideration in the bank's assessment area as a home mortgage, small business, small farm, or consumer loan, unless it is a multifamily dwelling loan (as described in Appendix A to Part 203 of this title); and
  (ii) Benefits the bank's assessment area(s) or a broader statewide or regional area including the bank's assessment area(s).

Community Development Service: A service that:

(1) Has as its primary purpose community development;
(2) Is related to the provision of <u>financial</u> services; and
(3) Has not been considered in the evaluation of the bank's retail banking services under § 345.24(d).

Consumer Loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, home equity loans, other secured consumer loans, and other unsecured consumer loans.

Core Based Statistical Area (CBSA): The county or counties or equivalent entities associated with at least one core (urbanized area or urban cluster) of at least 10,000 population, plus adjacent counties having a high degree of social and economic integration with the core as measured through commuting ties with the counties associated with the core. Metropolitan and Micropolitan Statistical Areas are the two categories of CBSAs.

Distressed Middle-Income Nonmetropolitan Geographies: A nonmetropolitan middle-income geography will be designated as distressed if it is in a county that meets one or more of the following triggers:

(1) An unemployment rate of at least 1.5 times the national average;
(2) A poverty rate of 20 percent or more; or
(3) A population loss of 10 percent or more between the previous and most recent decennial census or a net migration loss of 5 percent or more over the 5-year period preceding the most recent census.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family. Other family is further classified into "male householder" (a family with a male householder and no wife present) or "female householder" (a family with a female householder and no husband present).

FFIEC-Estimated Income Data: The Federal Financial Institutions Examination Council (FFIEC) issues annual estimates which update median family income from the metropolitan and nonmetropolitan areas. The FFIEC uses American Community Survey data and factors in information from other sources to arrive at an annual estimate that more closely reflects current economic conditions.

Full-Scope Review: A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (for example, geographic distribution, borrower profile, and total number and dollar amount of investments), and qualitative factors (for example, innovativeness, complexity, and responsiveness).

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

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants; the amount of loan requested; and the disposition of the application (approved, denied, and withdrawn).

Home Mortgage Loans: Includes closed-end mortgage loans or open-end line of credits as defined in the HMDA regulation that are not an excluded transaction per the HMDA regulation.

Housing Unit: Includes a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied as separate living quarters.

Limited-Scope Review: A limited scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area.

Performance under applicable tests is often analyzed using only quantitative factors (for example, geographic distribution, borrower profile, total number and dollar amount of investments, and branch distribution).

Low-Income: Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent in the case of a geography.

Low Income Housing Tax Credit: The Low-Income Housing Tax Credit Program is a housing program contained within the Internal Revenue Code of 1986, as amended. It is administered by the U.S. Department of the Treasury and the Internal Revenue Service. The U.S. Treasury Department distributes low-income housing tax credits to housing credit agencies through the Internal Revenue Service. The housing agencies allocate tax credits on a competitive basis.

Developers who acquire, rehabilitate, or construct low-income rental housing may keep their tax credits. Or, they may sell them to corporations or investor groups, who, as owners of these properties, will be able to reduce their own federal tax payments. The credit can be claimed annually for ten consecutive years. For a project to be eligible, the developer must set aside a specific percentage of units for occupancy by low-income residents. The set-aside requirement remains throughout the compliance period, usually 30 years.

Market Share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

Median Income: The median income divides the income distribution into two equal parts, one having incomes above the median and other having incomes below the median.

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

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

Micropolitan Statistical Area: CBSA associated with at least one urbanized area having a population of at least 10,000, but less than 50,000.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

BRANCH INFORMATION

Headquarters Location

Popular Name	Address	Census Tract
Wilshire Head Office	3701 Wilshire Blvd., #900 Los Angeles, CA 90010	31084 06 037 2118.02 Moderate-Income
Commercial Loan Center	3701 Wilshire Blvd., #600 Los Angeles, CA 90010	Same as Head Office
SBA Department	3701 Wilshire Blvd., #600 Los Angeles, CA 90010	Same as Head Office
Residential Mortgage Center	3701 Wilshire Blvd., #600 Los Angeles, CA 90010	Same as Head Office
Mortgage Warehouse Lending Department	3550 George Busbee Pkwy NW Suite 110 Kennesaw, GA 30144	12060 13 067 0302.47 Moderate-Income
Trade Finance Center	777 E. 12th St. # 200 Los Angeles, CA 90021	31084 06 037 2260.02 Moderate-Income

The telephone number for Wilshire Head Office is 213-210-2000

The business hours are:

Business Hours:	Mon-Fri: 9:00 am - 5:00 pm
	Saturday: Closed

Regional Officers

Popular Name	Address	Census Tract
Los Angeles Regional Office	3701 Wilshire Blvd., #600 Los Angeles, CA 90010	31084 06 037 2118.02 Moderate-Income
Orange County Regional Office	5305 Beach Blvd. Buena Park, CA 90621	11244 06 059 1106.07 Moderate-Income

The telephone number for Orange County Regional Office is 562-207-3060

Business Hours:	Mon-Fri: 9:00 am - 5:00 pm
	Saturday: Closed

Loan Production Offices

California LPO	Address
Orange County LPO	5305 Beach Blvd. Buena Park, CA 90621
Los Angeles County LPO	3701 Wilshire Blvd, Suite 600 Los Angeles, CA 90010

Washington LPO	Address
Washington/Bellevue LPO	14205 SE 36th Street, Suite 100 Bellevue, WA 98006

Georgia LPO	Address
Georgia LPO I & II	11555 Medlock Bridge Road, Suite 100 Johns Creek, GA 30097

Branch Locations

Branch Name	Address	Census Tract
Wilshire Branch 01	3701 Wilshire Blvd., Suite 100 Los Angeles, CA 90010	31084 06 037 2118.02 Moderate-Income

The telephone number for Wilshire Branch is 213-210-2001

The business hours are:

Business Hours:	Mon-Thurs: 9:00 am – 5:00 pm Friday: 10:00 am – 5:00 pm
	Saturday: Closed

Branch Name	Address	Census Tract
Rowland Heights Branch 02	18160 E. Colima Rd., Rowland Heights, CA 91748	31084 06 037 4086.26 Middle-Income

The telephone number for Rowland Heights Branch is 626-363-6730

The business hours are:

Business Hours:	Mon-Thurs: 9:00 am – 5:00 pm Friday: 10:00 am – 5:00pm
	Saturday: Closed

Branch Name	Address	Census Tract
Downtown Fashion District Branch 03	777 E. 12th St., Suite 200 Los Angeles, CA 90021	31084 06 037 2260.02 Moderate-Income

The telephone number for Downtown Fashion District Branch is 213-342-2800

The business hours are:

Business Hours:	Mon-Thurs: 9:00 am – 5:00 pm Friday:10:00 am – 5:00 pm
	Saturday: Closed

Branch Name	Address	Census Tract
Cerritos Branch 04	17709 Pioneer Blvd. Artesia, CA 90701	31084 06 037 5548.02 Middle-Income

The telephone number for Cerritos Branch is 562-207-3060

The business hours are:

Business Hours:	Mon-Thurs: 9:00 am – 5:00 pm Friday: 10:00 am – 5:00 pm
	Saturday: Closed

Branch Name	Address	Census Tract
Torrance Branch 05	21303 Hawthorne Blvd. Torrance, CA 90503	31084 06 037 6507.01 Upper-Income

The telephone number for Torrance Branch is 310-755-6900

The business hours are:

Business Hours:	Mon-Thurs: 9:00 am – 5:00 pm Friday: 10:00 am – 5:00 pm
	Saturday: Closed

Branch Name	Address	Census Tract
Olympic Branch 06	2730 W. Olympic Blvd., Los Angeles, CA 90006	31084 06 037 2133.20 Low-Income

The telephone number for Olympic Branch is 213-201-5600

The business hours are:

Business Hours:	Mon-Thurs: 9:00 am – 5:00 pm Friday: 10:00 am – 5:00 pm
	Saturday: Closed

Branch Name	Address	Census Tract
Fullerton Branch 07	5305 Beach Blvd., Buena Park, CA 90621	11244 06 059 1106.07 Moderate-Income

The telephone number for Fullerton Branch is 714-860-7100

The business hours are:

Business Hours:	Mon-Thurs: 9:00 am – 5:00 pm Friday: 10:00 am – 5:00 pm
	Saturday: Closed

Branch Name	Address	Census Tract
Irvine Branch 08	3971 Irvine Blvd., Suite 110 Irvine, CA 92602	11244 06 059 0524.35 Middle-Income

The telephone number for Irvine Branch is 714-263-1800

The business hours are:

Business Hours:	Mon-Thurs: 9:00 am – 5:00 pm Friday: 9:00 am – 5:00 pm
	Saturday: 9:00 am – 1:00 pm

Branch Name	Address	Census Tract
Englewood Cliffs Branch 10	45-47 Sylvan Avenue Englewood Cliffs, NJ 07632	35614 003 34 0160.00 Upper-Income

The telephone number for Englewood Cliffs Branch is 201-849-6000

The business hours are:

Business Hours:	Mon-Thurs: 9:00 am – 5:00 pm Friday: 10:00 am – 4:00 pm
	Saturday: Closed

Branch Name	Address	Census Tract
Western Branch 12	450 S. Western Ave., Suite 213 Los Angeles, CA 90020	31084 06 037 2118.04 Moderate-Income

The telephone number for Western Branch is 213-915-5266

The business hours are:

Business Hours:	Mon-Thurs: 9:00 am – 5:00 pm Friday: 10:00 am – 5:00 pm
	Saturday: Closed

Branch Name	Address	Census Tract
Bayside Branch 13	220-34 Northern Blvd. Bayside, NY 11361	35614 36 081 1471.00 Upper-Income

The telephone number for Bayside Branch is 347-220-0001.

The business hours are:

Business Hours:	Mon-Thurs: 9:00 am – 5:00 pm Friday: 9:00 am – 4:00 pm
	Saturday: Closed

Branch Name	Address	Census Tract
Dallas Branch 14	2144 Royal Lane, #102 Dallas, TX 75229	19124 48 113 0099.00 Middle-Income

The telephone number for Dallas Branch is 214-550-7660.

The business hours are:

Business Hours:	Mon-Fri: 9:00 am – 5:00 pm
	Saturday: Closed

Branch Name	Address	Census Tract
Palisades Park Branch 15	201 Broad Ave #1S Palisades Park, NJ 07650	35614 34 003 0411.00 Middle-Income

The telephone number for Palisades Park Branch is 201-849-4240

The business hours are:

Business Hours:	Mon-Thurs: 9:00 am – 5:00 pm Friday: 9:00 am – 4:00 pm
	Saturday: Closed

Branch Name	Address	Census Tract
Carrollton Branch 16	2630 Old Denton Road Ste 120 Carrollton, TX 75007	19124 48 113 0137.19 Middle-Income

The telephone number for Carrollton Branch is 469-557-8330

The business hours are:

Business Hours:	Mon-Fri: 9:00 am – 5:00 pm
	Saturday: Closed

Branches Opened/Closed

Year 2025	Address	Census Tract
Buena Park Branch (Closed 2/29/2025 – consolidated with Fullerton Branch)	5305 Beach Blvd., Buena Park, CA 90621	11244 06 059 0137.19 Moderate-Income
Little Tokyo Branch 11 (Closed 1/31/2025)	333 S. Alameda St., Suite 109 Los Angeles, CA 90013	31084 06 037 2062.02 Unknown
Irvine Branch (08) (Opened 1/27/2025)	3971 Irvine Blvd., Suite 110 Irvine, CA 92602	11244 06 059 0524.35 Middle-Income
Irvine Branch (08) (Closed 1/24/2025)	13140 Yale Ave. Irvine, CA 92620	11244 06 059 0524.17 Upper-Income

Year 2024	Address	Census Tract
Fullerton, CA (Relocated on 6/3/24)	5305 Beach Blvd., Buena Park, CA 90621	11244 06 059 0137.19 Moderate-Income
Fullerton, CA (Closed)	5301 Beach Blvd., Buena Park, CA 90621	11244 06 059 0137.19 Moderate-Income

Year 2022	Address	Census Tract
Carrollton, Texas (Opened 12/1/2022)	2630 Old Denton Road Ste 120 Carrollton, TX 75007	19124 48 113 0137.19 Middle-Income
Dallas, Texas (Opened 09/26/22)	2144 Royal Lane #102 Dallas, TX 75229	19124 48 113 0099.00 Middle-Income
Palisades Park, NJ (Opened 8/22/22)	201 Broad Ave #1 S Palisades Park, NJ 07650	35614 34 003 0411.00 Middle-Income
Torrance, CA (Relocated on 05/20/2022)	21303 Hawthorne Blvd. Torrance, CA 90503	31084 06 37 6507.01 Upper-Income
Torrance, CA (Closed)	2505 Torrance Blvd. Torrance, CA 90503	31084 06 037 6504.01 Upper-Income

Year 2020	Address	Census Tract
Englewood Cliffs 10 (Opened)	45-47 Sylvan Avenue, Englewood Cliffs, NJ 07632	35614 34 003 0160.00 Upper-Income
Fort Lee 10 (Closed)	1550 Lemoine Ave., Suite 101 Fort Lee, NJ 07024	35614 34 003 0192.02 Middle-Income

LPO Opened/Closed

Year 2024	Address	Census Tract
Denver LPO (Closed on 1/3/2024)	2851 S. Parker Rd., Suite 540 Aurora, CO 80014	19740 08 005 0804.00 Middle-Income
Denver LPO (Opened on 1/3/2024)	7887 E. Belleview Ave., Suite 1100 Denver, CO 80111	19740 08 031 0068.04 Upper-Income
Denver LPO (Closed 7/31/24)	7887 E. Belleview Ave., Suite 1100 Denver, CO 80111	19740 08 031 0068.04 Upper-Income
Virginia LPO (Closed 7/31/24)	4000 Legato Rd., Suite 1100 Fairfax, VA 22033	47894 51 059 4917.06 Middle-Income
Texas LPO (Closed 7/31/24)	2630 Denton Rd., Suite 100 Carrollton, TX 75007	19124 48 113 0137.19 Middle-Income

Year 2023	Address	Census Tract
New York LPO (Closed on 03/06/2023)	220-34 Northern Blvd. Bayside, NY 11361	35614 34 081 1471.00 Upper-Income

Year 2022	Address	Census Tract
Illinois LPO (Closed on 05/28/2022)	2454 E Dempster Street, Des Plaines, IL 60016	16984 17 031 8059.01 Middle-Income

PRODUCTS AND SERVICES

PCB Bank offers the following products and services:

Deposit:

Checking Account

PCB Basic Checking (NJ/NY Consumers only)

PCB EZ Personal Checking

PCB EZ Student Checking

Deluxe Checking

PCB EZ Business Checking

Business Regular Checking

Business Checking Analysis

Interest Bearing Deposit Account

Money Market (Personal/Business)

Super Now (Personal/Business)

Special Money Market (Personal/Business)

Savings Account

Regular Savings (Personal/Business)

Installment Savings (Personal/Business)

Plus Installment Savings (Personal/Business)

Certificate of Deposit (Personal/Business)

Individual Retirement Account

Loan:

Commercial Loans

Term Loan to Business

Commercial Real Estate Purchase or Refinance

Multi-Family Purchase or Refinance

Construction

Small Business Administration (SBA) Guaranteed Loan Program (7A, 504)

CA State Loan Guarantee Program

Line of Credit

Trade Finance

Mortgage Warehouse Lending

Consumer Loans

Personal Loan/Line

Cash Secured Loan/Line

Residential Mortgage Loans: Fixed & Variable*

*NOTE: Residential Mortgage Loans are only offered in California.

Transaction Fees

MISCELLANEOUS FEES AND CHARGES

Checking Account Fees
NSF/UCF Items Paid: $28.00 per check[1]
NSF/UCF Items Returned: $30.00 per check
NSF/UCF Items Paid (EZ Checking): $30.00 per check
NSF/UCF Items Returned (EZ Checking): $35.00 per check
NSF/UCF Items Paid/Returned (EZ Student Checking): $15.00 per check
Deposited Items Returned: $10.00 each (waived for consumer accounts)

OD interest Charges: 21% per annum (Business Accounts Only)
Account closure within 90 days after opening: $30 each account
Stop Payment: $30.00 each
Statement Copy: $30.00 each
Coin Rolls: $0.10 each
Coin Bag or Box: $4.00 each
Post/Stale-dated Items Returned: $30.00 per check
Copy of Canceled Checks: $5.00 each

ATM/Debit Card
Int'l Debit Card Transaction: 1% fee per transaction
ATM / Debit Card Replacement: $5.00 each request
ATM / Debit Card (Rush Order): $50.00 each request

Negotiable Instrument Fees
C/C - Customer: $5.00 each
C/C - Non-Customer (On-Us Check Exchange): $15.00 each

Wire Transfers
Outgoing Wire: $25.00 each
Incoming Wire: $10.00 each
Outgoing Wire Amendment: $20.00 each
Outgoing Wire Cancellation: $20.00 each
Outgoing Wire Trace: $10.00 each
Outgoing Wire Fax Request: $30.00 each

Collections
Collections - Domestic: $30.00 each
Collection - International: $70.00 each
Canadian Check (USD): $10.00 each
Canadian Check (CAD): $20.00 each

[11] No NSF fee will be charged for a previously returned check or electronic transaction if it is presented again for payment. For consumer checking account, NSF fees will be assessed on the first three items only, for a maximum NSF Fee of $105 per day.

Legal Process
Garnishment/Execution/Levies etc.: $100.00 each
Record Research: $50.00 per hour
Produce Copies: $3.00 per item

Safe Deposit Box
Safe Deposit Box Key Deposit: $100.00 per box (Refundable)
Safe Deposit Box Forcible Entry: Actual cost
Safe Deposit Box Late Payment Fee: $10.00
Safe Deposit Box Annual Rental:

SIZE 3 X 5	$60
SIZE 5 X 5	$100
SIZE 3 X 10	$120
SIZE 5 X 10	$180
SIZE 10 X 10	$200

Note: Sales tax will be added to the fee for boxes in the State of New York and New Jersey

Misc. Charges
Verification of Deposit (by mail, fax, in person): $20.00 each
Account/Deposit Certification (Account Balance): $10.00 each
Telephone Transfer: $5.00 each
Non-Customer Checks Cashing Fee: $5.00 each
Correction/Adjustment Entry on Deposit: $5.00 each
Hold Mail Service: $25.00 each
Image Statement on CD-ROM: $40.00 each
Temporary Check: $1.00 per check
Escheat Notice: $2.00
Paper and e-Statement : $10.00 per each statement cycle per account

IRA Account
Transfer Request: $10 for each transfer request per account

Business Account Analysis
Deposit Made: $1.00 each
Account Maintenance Fee: $20.00 each account
Use of Uncollected Funds: 18% per annum
Overdraft: 21% per annum
Overhead Assessment: At cost
Checks Cashed: $1.00 each
ACH Debit / Credit: $0.25 each
Cash Order Preparation: $3.00 each
Coins Deposited or Paid Out: $0.10 per roll/$4.00 per bag or box
Currency Paid Out: $1.20 per $1,000.00
Currency Deposited: $1.00 per $1,000.00
Checks Paid Against Account: $0.25 each
Checks Deposited: $0.10 each

ALTERNATIVE DELIVERY CHANNELS

PCB Bank offers the following alternative delivery systems:

- Telephone Banking (Voice Access)
- e-Statement (by fax or email)
- Internet Banking with Bill Payment
    - Account-to-Account Transfer
    - Zelle
- Wire Notification
- Mobile Banking – Message Service
- Smart Phone Application (iPhone, Android Phone)
- Mobile Wallet
- Mobile Deposit Service
- ATM/Debit Card (see below)
    - Bank currently operates 13 ATMs.
    - PCB Bank Customers can access any ATMs on the Insta Key, Cirrus, Pulse, and Star Network.
    - Scorecard Rewards.

- Cash Management
    - ACH Origination Service
    - Online Wire
    - BAI2 Reporting
    - Payee Positive Pay
    - ACH Positive Pay
    - Remote Deposit Capture
    - Lockbox
    - Smart Safe

ATM LOCATION

Branch	Address	
(01) Wilshire	3701 Wilshire Blvd. Ste 100, Los Angeles, CA 90010	On Premise
(02) Rowland Heights	18160 Colima Rd., Rowland Heights, CA 91748	On Premise
(04) Cerritos	17709 Pioneer Blvd., Artesia, CA 90701	On Premise
(05) Torrance	21303 Hawthorne Blvd., #01, Torrance, CA 90503	On Premise
(06) Olympic	2730 W. Olympic Blvd., Los Angeles, CA 90010	On Premise
(07) Fullerton	5301 Beach Blvd., Buena Park, CA 90621	On Premise
(09) Buena Park	5400 Beach Blvd., Buena Park, CA 90621	On Premise
(10) Englewood	45-47 Sylvan Ave., Englewood Cliffs, NJ 07632	On Premise
(12) Western	450 S. Western Ave. Suite 213, Los Angeles, CA 90020	On Premise
(13) Bayside	220-34 Northern Blvd., Bayside, NY 11361	On Premise
(14) Dallas	2144 Royal Lane, #102, Dallas, TX 75229	On Premise
(15) Palisades Park	201 Broad Ave, #1S, Palisades Park, NJ 07650	On Premise
(16) Carrollton	2630 Old Denton Rd #120, Carrollton, TX 75007	On Premise

ASSESSMENT AREAS

California Assessment Area

Assessment Area 1 consists of Los Angeles County, CA in the Los Angeles-Long Beach-Glendale, CA MSA (31084) and Orange County, in the Anaheim-Santa Ana-Irvine, CA MSA (11244). Cities within these two counties include:

Los Angeles, CA

❖ Agoura Hills	❖ Alhambra	❖ Arcadia
❖ Artesia	❖ Avalon	❖ Azusa
❖ Baldwin Park	❖ Bell	❖ Bell Gardens
❖ Bellflower	❖ Beverly Hills	❖ Bradbury
❖ Burbank	❖ Calabasas	❖ Carson
❖ Cerritos	❖ Claremont	❖ Commerce, City of
❖ Compton	❖ Covina	❖ Cudahy
❖ Culver City	❖ Diamond Bar	❖ Downey
❖ Duarte	❖ El Monte	❖ El Segundo
❖ Gardena	❖ Glendale	❖ Glendora
❖ Hawaiian Gardens	❖ Hawthorne	❖ Hermosa Beach
❖ Hidden Hills	❖ Huntington Park	❖ Industry, City of
❖ Inglewood	❖ Irwindale	❖ La Cañada Flintridge
❖ La Mirada	❖ La Puente	❖ La Verne
❖ La Habra Heights	❖ Lakewood	❖ Lancaster
❖ Lawndale	❖ Lomita	❖ Long Beach
❖ Los Angeles	❖ Lynwood	❖ Malibu
❖ Manhattan Beach	❖ Maywood	❖ Monrovia
❖ Montebello	❖ Monterey Park	❖ Norwalk
❖ Palmdale	❖ Palos Verdes Estates	❖ Paramount
❖ Pasadena	❖ Pico Rivera	❖ Pomona
❖ Rancho Palos Verdes	❖ Redondo Beach	❖ Rolling Hills
❖ Rolling Hills Estates	❖ Rosemead	❖ San Dimas
❖ San Fernando	❖ San Gabriel	❖ San Marino
❖ Santa Clarita	❖ Santa Fe Springs	❖ Santa Monica
❖ Sierra Madre	❖ Signal Hill	❖ South El Monte
❖ South Gate	❖ South Pasadena	❖ Temple City
❖ Torrance	❖ Vernon	❖ Walnut
❖ West Covina	❖ West Hollywood	❖ Westlake Village
❖ Whittier		

Orange County, CA

❖ Aliso Viejo	❖ Anaheim	❖ Brea
❖ Buena Park	❖ Costa Mesa	❖ Cypress
❖ Dana Point	❖ Fountain Valley	❖ Fullerton
❖ Garden Grove	❖ Huntington Beach	❖ Irvine
❖ La Habra	❖ La Palma	❖ Laguna Beach
❖ Laguna Hills	❖ Laguna Niguel	❖ Laguna Woods
❖ Lake Forest	❖ Los Alamitos	❖ Mission Viejo
❖ Newport Beach	❖ Orange	❖ Placentia
❖ Rancho Santa Margarita	❖ San Clemente	❖ San Juan Capistrano
❖ Santa Ana	❖ Seal Beach	❖ Stanton
❖ Tustin	❖ Villa Park	❖ Westminster
❖ Yorba Linda		

Los Angeles County, California
Google Map

PCB BANK - 2024 CRA - ASSESSMENT AREA INCOME MAP

*California AA**

Income Level

- NA
- Low
- Moderate
- Middle
- Upper

Bank Branches

2023 FFIEC Census Report - Summary Census Demographic Information
State: 06 - CALIFORNIA (CA)
County: 037 - LOS ANGELES COUNTY
Tract: All Tracts

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
06	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 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
06	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 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
06	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 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
06	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 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
06	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 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
06	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 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
06	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 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
06	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 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
06	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 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
06	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 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
06	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 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
06	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 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
06	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 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
06	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 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
06	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 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
06	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 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
06	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 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
06	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 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
06	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 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
06	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 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
06	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 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
06	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 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
06	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 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	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 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
06	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 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
06	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 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
06	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 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
06	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 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
06	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 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
06	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 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
06	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 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
06	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 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
06	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 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
06	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 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
06	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 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
06	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 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
06	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 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
06	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 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
06	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 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
06	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 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
06	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 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
06	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 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
06	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 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
06	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 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
06	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 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
06	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 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
06	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 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
06	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 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
06	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 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
06	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 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
06	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 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
06	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 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
06	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 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
06	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 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
06	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 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
06	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 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
06	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 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
06	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 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
06	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 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
06	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 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
06	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 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
06	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 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
06	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 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
06	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 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
06	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 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
06	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 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
06	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 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
06	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 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
06	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 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
06	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 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
06	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 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
06	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 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
06	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 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
06	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 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
06	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 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
06	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 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
06	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 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
06	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 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
06	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 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
06	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 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
06	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 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
06	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 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
06	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 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
06	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 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
06	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 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
06	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 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
06	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 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
06	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 2024 Distressed or Underserved Tract List

Orange County, California
Google Map

PCB BANK - 2024 CRA - ASSESSMENT AREA INCOME MAP

*California AA**

Income Level

- NA
- Low
- Moderate
- Middle
- Upper

Bank Branches

4/1/2025

PCB Bank CRA Public File

2023 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 %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
06	059	0011.01	Middle	No	98.31	$127,800	$125,640	$104,659	4611	64.00	2951	1022	1172
06	059	0011.02	Middle	No	85.61	$127,800	$109,410	$91,136	3314	70.73	2344	553	667
06	059	0011.03	Moderate	No	77.47	$127,800	$99,007	$82,476	4754	77.62	3690	603	801
06	059	0012.01	Moderate	No	60.08	$127,800	$76,782	$63,958	5200	88.71	4613	585	907
06	059	0012.02	Moderate	No	75.57	$127,800	$96,578	$80,455	3766	89.33	3364	568	811
06	059	0013.01	Middle	No	80.97	$127,800	$103,480	$86,200	7755	70.93	5501	1668	1793
06	059	0013.03	Moderate	No	77.19	$127,800	$98,649	$82,170	5626	80.52	4530	1106	1634
06	059	0013.04	Moderate	No	68.71	$127,800	$87,811	$73,148	3702	83.50	3091	547	835
06	059	0014.01	Moderate	No	73.75	$127,800	$94,253	$78,512	5493	72.69	3993	718	922
06	059	0014.02	Middle	No	87.41	$127,800	$111,710	$93,056	5261	74.13	3900	796	1148
06	059	0014.03	Upper	No	128.58	$127,800	$164,325	$136,875	3290	52.37	1723	1046	1214
06	059	0014.04	Moderate	No	53.98	$127,800	$68,986	$57,463	3770	84.27	3177	565	932
06	059	0015.01	Middle	No	110.65	$127,800	$141,411	$117,796	6659	54.98	3661	1961	2169
06	059	0015.03	Middle	No	95.34	$127,800	$121,845	$101,500	5302	55.88	2963	1042	1432
06	059	0015.04	Moderate	No	79.58	$127,800	$101,703	$84,716	4803	65.69	3155	732	1291
06	059	0015.05	Upper	No	121.24	$127,800	$154,945	$129,067	7115	55.08	3919	1803	2211
06	059	0015.06	Middle	No	93.37	$127,800	$119,327	$99,397	4544	57.31	2604	1034	1148
06	059	0015.07	Middle	No	102.55	$127,800	$131,059	$109,167	5399	63.83	3446	551	990
06	059	0016.02	Upper	No	152.46	$127,800	$194,844	$162,305	5034	54.91	2764	1458	1660
06	059	0016.03	Upper	No	146.19	$127,800	$186,831	$155,625	3960	54.29	2150	851	952
06	059	0016.04	Upper	No	136.58	$127,800	$174,549	$145,391	4284	56.44	2418	975	1094
06	059	0017.04	Upper	No	128.80	$127,800	$164,606	$137,109	8120	85.97	6981	1600	2225
06	059	0017.05	Middle	No	97.79	$127,800	$124,976	$104,099	4315	72.07	3110	918	1216
06	059	0017.06	Upper	No	198.51	$127,800	$253,696	$211,319	4171	57.95	2417	1143	1241
06	059	0017.08	Middle	No	104.24	$127,800	$133,219	$110,972	3736	69.25	2587	1186	1381
06	059	0017.09	Upper	No	127.76	$127,800	$163,277	$136,005	2563	79.59	2040	639	700

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
06	059	0017.10	Upper	No	162.78	$127,800	$208,033	$173,291	4728	87.75	4149	1202	1414
06	059	0018.01	Moderate	No	54.45	$127,800	$69,587	$57,964	5275	85.71	4521	345	983
06	059	0018.02	Moderate	No	53.59	$127,800	$68,488	$57,055	7488	84.64	6338	715	1344
06	059	0019.01	Middle	No	99.57	$127,800	$127,250	$106,000	2714	75.06	2037	611	800
06	059	0019.02	Middle	No	83.05	$127,800	$106,138	$88,417	2750	73.64	2025	527	670
06	059	0019.03	Middle	No	91.59	$127,800	$117,052	$97,500	3539	80.08	2834	541	717
06	059	0110.00	Moderate	No	76.89	$127,800	$98,265	$81,856	6754	62.45	4218	1460	1992
06	059	0111.01	Middle	No	96.21	$127,800	$122,956	$102,417	4283	76.09	3259	742	995
06	059	0111.02	Middle	No	111.94	$127,800	$143,059	$119,167	4445	78.18	3475	903	1101
06	059	0112.00	Middle	No	111.76	$127,800	$142,829	$118,977	4275	56.37	2410	810	1296
06	059	0113.00	Middle	No	98.99	$127,800	$126,509	$105,385	5510	54.81	3020	612	1312
06	059	0114.01	Middle	No	110.72	$127,800	$141,500	$117,868	2118	48.16	1020	418	599
06	059	0114.02	Middle	No	114.56	$127,800	$146,408	$121,957	2473	42.74	1057	808	1006
06	059	0114.03	Moderate	No	69.22	$127,800	$88,463	$73,693	5822	68.36	3980	767	1550
06	059	0115.02	Moderate	No	79.75	$127,800	$101,921	$84,896	4206	75.06	3157	695	1026
06	059	0115.03	Middle	No	98.83	$127,800	$126,305	$105,208	1851	51.05	945	398	555
06	059	0115.04	Moderate	No	50.15	$127,800	$64,092	$53,393	7850	67.96	5335	245	531
06	059	0116.01	Low	No	44.86	$127,800	$57,331	$47,763	7497	86.93	6517	382	1113
06	059	0116.02	Moderate	No	58.58	$127,800	$74,865	$62,364	6248	81.98	5122	701	1318
06	059	0117.07	Middle	No	97.36	$127,800	$124,426	$103,644	6240	59.94	3740	1450	1683
06	059	0117.08	Middle	No	82.01	$127,800	$104,809	$87,303	4975	64.80	3224	446	942
06	059	0117.09	Upper	No	131.33	$127,800	$167,840	$139,803	4401	43.81	1928	1162	1374
06	059	0117.10	Upper	No	138.30	$127,800	$176,747	$147,222	3649	48.62	1774	1005	1161
06	059	0117.11	Moderate	No	68.00	$127,800	$86,904	$72,390	7481	75.36	5638	493	1061
06	059	0117.12	Moderate	No	77.71	$127,800	$99,313	$82,727	4923	75.56	3720	801	1073
06	059	0117.14	Moderate	No	77.20	$127,800	$98,662	$82,188	1016	73.52	747	12	53
06	059	0117.15	Middle	No	113.85	$127,800	$145,500	$121,205	6719	47.73	3207	1692	2035
06	059	0117.16	Upper	No	142.22	$127,800	$181,757	$151,396	5401	72.86	3935	1250	1426
06	059	0117.17	Middle	No	117.42	$127,800	$150,063	$125,000	2849	44.44	1266	667	841

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
06	059	0117.18	Upper	No	130.71	$127,800	$167,047	$139,148	3291	43.42	1429	845	955
06	059	0117.20	Low	No	37.94	$127,800	$48,487	$40,398	6727	95.27	6409	325	1296
06	059	0117.21	Middle	No	81.13	$127,800	$103,684	$86,371	5091	84.76	4315	412	999
06	059	0117.22	Middle	No	105.76	$127,800	$135,161	$112,583	2350	57.45	1350	650	763
06	059	0218.02	Upper	No	132.69	$127,800	$169,578	$141,250	7826	45.49	3560	1669	2231
06	059	0218.07	Middle	No	109.85	$127,800	$140,388	$116,938	4268	54.12	2310	957	1227
06	059	0218.09	Upper	No	146.35	$127,800	$187,035	$155,799	3304	43.07	1423	778	921
06	059	0218.10	Middle	No	116.15	$127,800	$148,440	$123,646	3598	41.52	1494	969	1283
06	059	0218.12	Upper	No	129.94	$127,800	$166,063	$138,333	6433	49.99	3216	1543	1859
06	059	0218.13	Unknown	No	0.00	$127,800	$0	$0	107	64.49	69	3	10
06	059	0218.14	Upper	No	123.43	$127,800	$157,744	$131,400	7662	58.21	4460	1617	1659
06	059	0218.16	Middle	No	111.20	$127,800	$142,114	$118,378	4895	38.55	1887	1582	1897
06	059	0218.17	Middle	No	100.33	$127,800	$128,222	$106,806	3506	43.75	1534	911	1158
06	059	0218.20	Upper	No	150.90	$127,800	$192,850	$160,642	4128	50.85	2099	1312	1413
06	059	0218.21	Middle	No	98.64	$127,800	$126,062	$105,013	7347	67.18	4936	1288	1658
06	059	0218.22	Upper	No	156.90	$127,800	$200,518	$167,029	9750	58.15	5670	2471	3252
06	059	0218.23	Upper	No	126.76	$127,800	$161,999	$134,946	4054	48.82	1979	1071	1291
06	059	0218.24	Upper	No	161.57	$127,800	$206,486	$172,000	2581	38.71	999	758	863
06	059	0218.25	Middle	No	119.98	$127,800	$153,334	$127,721	3119	40.17	1253	966	1122
06	059	0218.26	Middle	No	85.61	$127,800	$109,410	$91,136	2766	45.70	1264	547	753
06	059	0218.27	Upper	No	140.61	$127,800	$179,700	$149,688	3192	50.75	1620	798	890
06	059	0218.28	Upper	No	170.26	$127,800	$217,592	$181,250	4123	49.82	2054	1259	1302
06	059	0218.29	Upper	No	169.31	$127,800	$216,378	$180,238	5242	45.52	2386	1522	1653
06	059	0218.30	Upper	No	164.52	$127,800	$210,257	$175,135	5714	41.09	2348	2007	2106
06	059	0218.31	Upper	No	137.90	$127,800	$176,236	$146,806	6497	62.21	4042	1583	1901
06	059	0218.32	Upper	No	155.90	$127,800	$199,240	$165,962	6735	76.45	5149	1500	1643
06	059	0219.03	Middle	No	109.48	$127,800	$139,915	$116,546	4430	62.26	2758	1033	1402
06	059	0219.05	Upper	No	135.96	$127,800	$173,757	$144,732	5689	48.55	2762	1558	1723

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
06	059	0219.12	Upper	No	178.86	$127,800	$228,583	$190,400	4430	40.50	1794	1435	1519
06	059	0219.13	Middle	No	94.41	$127,800	$120,656	$100,505	7702	78.03	6010	1182	1948
06	059	0219.14	Middle	No	114.46	$127,800	$146,280	$121,844	4213	57.87	2438	921	1123
06	059	0219.15	Upper	No	123.05	$127,800	$157,258	$130,988	3967	47.29	1876	1305	1479
06	059	0219.16	Upper	No	162.60	$127,800	$207,803	$173,095	3665	40.71	1492	980	1065
06	059	0219.17	Upper	No	170.95	$127,800	$218,474	$181,985	3354	32.98	1106	965	1108
06	059	0219.18	Upper	No	129.81	$127,800	$165,897	$138,194	5035	51.20	2578	1463	1497
06	059	0219.19	Upper	No	129.79	$127,800	$165,872	$138,164	2841	40.87	1161	785	1035
06	059	0219.20	Upper	No	158.32	$127,800	$202,333	$168,534	7179	46.09	3309	2152	2418
06	059	0219.21	Upper	No	181.11	$127,800	$231,459	$192,801	4338	45.69	1982	1379	1434
06	059	0219.22	Upper	No	120.72	$127,800	$154,280	$128,517	4953	45.04	2231	1377	1684
06	059	0219.23	Upper	No	139.60	$127,800	$178,409	$148,611	6697	49.87	3340	2075	2489
06	059	0219.24	Upper	No	137.90	$127,800	$176,236	$146,806	4622	53.46	2471	896	1233
06	059	0320.02	Upper	No	135.76	$127,800	$173,501	$144,526	6071	33.77	2050	1613	1957
06	059	0320.03	Upper	No	148.98	$127,800	$190,396	$158,600	4756	32.78	1559	1451	1556
06	059	0320.11	Middle	No	104.16	$127,800	$133,116	$110,882	1613	23.00	371	548	700
06	059	0320.12	Upper	No	144.19	$127,800	$184,275	$153,500	3591	32.22	1157	1053	1125
06	059	0320.13	Middle	No	94.08	$127,800	$120,234	$100,152	5065	34.20	1732	995	1252
06	059	0320.14	Moderate	No	76.32	$127,800	$97,537	$81,250	6039	68.17	4117	1458	1487
06	059	0320.15	Upper	No	138.42	$127,800	$176,901	$147,353	6730	46.32	3117	1603	1840
06	059	0320.20	Upper	No	130.34	$127,800	$166,575	$138,750	5540	34.96	1937	1595	1847
06	059	0320.22	Middle	No	82.63	$127,800	$105,601	$87,970	6808	62.15	4231	949	1519
06	059	0320.27	Middle	No	110.21	$127,800	$140,848	$117,321	6264	63.35	3968	1138	1748
06	059	0320.28	Middle	No	92.76	$127,800	$118,547	$98,750	3610	51.05	1843	888	1257
06	059	0320.29	Middle	No	113.43	$127,800	$144,964	$120,750	4486	48.13	2159	1087	1366
06	059	0320.30	Middle	No	119.41	$127,800	$152,606	$127,115	3778	40.97	1548	1042	1206
06	059	0320.31	Upper	No	128.75	$127,800	$164,543	$137,059	3580	38.16	1366	990	1126
06	059	0320.32	Upper	No	123.45	$127,800	$157,769	$131,414	2972	32.40	963	744	967
06	059	0320.33	Middle	No	111.03	$127,800	$141,896	$118,201	3629	47.23	1714	722	1074

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
06	059	0320.34	Upper	No	166.93	$127,800	$213,337	$177,700	5595	33.12	1853	1592	1727
06	059	0320.35	Upper	No	157.93	$127,800	$201,835	$168,125	2307	29.30	676	771	851
06	059	0320.36	Upper	No	132.57	$127,800	$169,424	$141,125	3495	34.71	1213	1064	1089
06	059	0320.37	Upper	No	139.04	$127,800	$177,693	$148,015	4939	22.35	1104	2288	2710
06	059	0320.38	Upper	No	124.42	$127,800	$159,009	$132,452	6439	38.98	2510	1954	2156
06	059	0320.39	Upper	No	125.36	$127,800	$160,210	$133,452	6519	43.15	2813	1482	1939
06	059	0320.40	Upper	No	124.79	$127,800	$159,482	$132,847	2611	27.92	729	815	884
06	059	0320.41	Upper	No	128.51	$127,800	$164,236	$136,806	972	28.91	281	323	396
06	059	0320.42	Upper	No	178.87	$127,800	$228,596	$190,417	5490	32.77	1799	1789	1933
06	059	0320.43	Upper	No	226.37	$127,800	$289,301	$240,982	3775	29.75	1123	1014	1099
06	059	0320.44	Upper	No	215.42	$127,800	$275,307	$229,318	5588	24.18	1351	1787	2044
06	059	0320.45	Upper	No	166.22	$127,800	$212,429	$176,950	3173	30.00	952	926	1027
06	059	0320.46	Upper	No	203.02	$127,800	$259,460	$216,125	5949	28.32	1685	1763	1967
06	059	0320.47	Middle	No	106.09	$127,800	$135,583	$112,944	4545	46.38	2108	1088	1023
06	059	0320.48	Upper	No	143.92	$127,800	$183,930	$153,214	5505	35.89	1976	1891	2140
06	059	0320.49	Upper	No	157.87	$127,800	$201,758	$168,056	9627	42.18	4061	2338	2661
06	059	0320.50	Upper	No	132.82	$127,800	$169,744	$141,397	4950	41.13	2036	1396	1616
06	059	0320.51	Middle	No	90.30	$127,800	$115,403	$96,127	4627	48.65	2251	1111	1069
06	059	0320.53	Upper	No	152.83	$127,800	$195,317	$162,697	8242	39.23	3233	2385	2493
06	059	0320.54	Middle	No	101.32	$127,800	$129,487	$107,857	5703	47.83	2728	860	1024
06	059	0320.55	Middle	No	113.34	$127,800	$144,849	$120,662	3864	54.35	2100	785	1009
06	059	0320.57	Upper	No	163.13	$127,800	$208,480	$173,655	7641	35.53	2715	1601	2118
06	059	0320.58	Upper	No	197.90	$127,800	$252,916	$210,669	7758	29.74	2307	1765	2095
06	059	0320.59	Upper	No	154.48	$127,800	$197,425	$164,455	10060	37.51	3774	2029	2451
06	059	0320.61	Upper	No	144.18	$127,800	$184,262	$153,485	5354	25.68	1375	1979	2243
06	059	0320.62	Upper	No	183.36	$127,800	$234,334	$195,192	4806	24.51	1178	1178	1243
06	059	0320.63	Upper	No	157.27	$127,800	$200,991	$167,426	7128	30.92	2204	1964	2250
06	059	0320.64	Upper	No	144.10	$127,800	$184,160	$153,398	2799	27.44	768	562	692

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
06	059	0320.65	Upper	No	166.80	$127,800	$213,170	$177,569	6160	41.40	2550	1544	1630
06	059	0320.66	Upper	No	162.49	$127,800	$207,662	$172,976	8194	36.28	2973	1462	1495
06	059	0421.06	Upper	No	159.46	$127,800	$203,790	$169,750	2156	21.24	458	614	1057
06	059	0421.07	Middle	No	86.03	$127,800	$109,946	$91,581	4001	54.71	2189	466	1211
06	059	0421.08	Middle	No	81.52	$127,800	$104,183	$86,786	5434	32.13	1746	447	2460
06	059	0421.09	Middle	No	84.73	$127,800	$108,285	$90,204	4871	30.88	1504	1314	1493
06	059	0421.11	Upper	No	149.28	$127,800	$190,780	$158,916	5839	21.46	1253	2029	2165
06	059	0421.12	Upper	No	158.31	$127,800	$202,320	$168,528	6796	27.53	1871	1829	2222
06	059	0421.13	Upper	No	135.84	$127,800	$173,604	$144,613	4351	23.17	1008	1516	1820
06	059	0421.14	Middle	No	117.61	$127,800	$150,306	$125,203	3836	29.17	1119	717	1473
06	059	0421.15	Middle	No	86.79	$127,800	$110,918	$92,391	1470	21.50	316	360	361
06	059	0421.16	Upper	No	129.58	$127,800	$165,603	$137,946	5973	22.37	1336	1461	2485
06	059	0422.01	Middle	No	109.06	$127,800	$139,379	$116,106	5617	32.92	1849	1521	2784
06	059	0422.03	Upper	No	159.72	$127,800	$204,122	$170,024	8429	26.87	2265	3044	3702
06	059	0422.05	Upper	No	141.87	$127,800	$181,310	$151,028	6571	31.81	2090	1646	2339
06	059	0422.06	Upper	No	122.56	$127,800	$156,632	$130,469	3296	22.82	752	925	1480
06	059	0423.05	Upper	No	216.64	$127,800	$276,866	$230,625	3397	15.07	512	1117	1645
06	059	0423.07	Middle	No	117.65	$127,800	$150,357	$125,242	7263	50.13	3641	1659	1873
06	059	0423.11	Middle	No	110.13	$127,800	$140,746	$117,236	5965	29.94	1786	2122	2580
06	059	0423.12	Middle	No	93.35	$127,800	$119,301	$99,375	8497	75.49	6414	1194	2181
06	059	0423.13	Moderate	No	77.97	$127,800	$99,646	$83,005	6286	36.86	2317	993	2393
06	059	0423.15	Middle	No	111.74	$127,800	$142,804	$118,958	6118	31.79	1945	1689	1901
06	059	0423.17	Upper	No	153.95	$127,800	$196,748	$163,884	3304	20.34	672	1096	1203
06	059	0423.19	Upper	No	136.26	$127,800	$174,140	$145,056	3195	31.17	996	931	1191
06	059	0423.20	Middle	No	90.62	$127,800	$115,812	$96,467	5879	51.17	3008	1236	1563
06	059	0423.23	Upper	No	163.99	$127,800	$209,579	$174,571	4607	20.36	938	1511	2202
06	059	0423.24	Upper	No	145.71	$127,800	$186,217	$155,118	4336	21.26	922	1405	1915
06	059	0423.25	Upper	No	126.67	$127,800	$161,884	$134,850	3351	28.62	959	1234	1375
06	059	0423.26	Upper	No	135.35	$127,800	$172,977	$144,091	4520	33.89	1532	1207	1557

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
06	059	0423.27	Middle	No	106.85	$127,800	$136,554	$113,750	4774	36.72	1753	1459	1716
06	059	0423.28	Upper	No	204.00	$127,800	$260,712	$217,162	2443	25.95	634	827	871
06	059	0423.29	Middle	No	113.19	$127,800	$144,657	$120,500	4048	24.95	1010	1126	1317
06	059	0423.30	Middle	No	107.05	$127,800	$136,810	$113,958	6254	48.24	3017	1219	1670
06	059	0423.31	Middle	No	82.13	$127,800	$104,962	$87,435	5377	40.06	2154	895	1674
06	059	0423.32	Upper	No	179.26	$127,800	$229,094	$190,833	5197	23.34	1213	1863	2345
06	059	0423.33	Upper	No	191.44	$127,800	$244,660	$203,792	4970	34.67	1723	1241	1287
06	059	0423.34	Middle	No	91.35	$127,800	$116,745	$97,250	5118	40.45	2070	1092	1733
06	059	0423.35	Upper	No	147.95	$127,800	$189,080	$157,500	6462	43.96	2841	1480	1982
06	059	0423.36	Upper	No	162.16	$127,800	$207,240	$172,621	4382	30.69	1345	1163	1410
06	059	0423.37	Upper	No	170.50	$127,800	$217,899	$181,500	3429	26.01	892	1012	1296
06	059	0423.38	Upper	No	121.74	$127,800	$155,584	$129,596	4474	24.52	1097	1277	1809
06	059	0423.39	Middle	No	113.98	$127,800	$145,666	$121,339	3364	33.23	1118	942	1351
06	059	0423.40	Moderate	No	53.14	$127,800	$67,913	$56,576	2268	78.66	1784	369	718
06	059	0423.41	Middle	No	101.13	$127,800	$129,244	$107,659	6220	35.34	2198	1986	2412
06	059	0524.08	Upper	No	143.42	$127,800	$183,291	$152,679	6111	39.85	2435	1560	2235
06	059	0524.10	Middle	No	119.82	$127,800	$153,130	$127,557	5391	52.44	2827	1603	1990
06	059	0524.11	Middle	No	110.40	$127,800	$141,091	$117,532	5012	65.00	3258	1030	1366
06	059	0524.15	Upper	No	147.78	$127,800	$188,863	$157,314	3933	36.74	1445	1301	1361
06	059	0524.16	Middle	No	116.72	$127,800	$149,168	$124,250	3940	53.86	2122	1026	1306
06	059	0524.17	Upper	No	122.70	$127,800	$156,811	$130,625	6727	59.48	4001	1787	2525
06	059	0524.19	Upper	No	193.83	$127,800	$247,715	$206,343	3413	57.75	1971	1002	1089
06	059	0524.21	Upper	No	158.17	$127,800	$202,141	$168,382	9631	70.96	6834	1898	2540
06	059	0524.22	Upper	No	132.43	$127,800	$169,246	$140,983	11557	56.90	6576	2320	3047
06	059	0524.23	Upper	No	125.18	$127,800	$159,980	$133,261	6511	57.00	3711	857	1208
06	059	0524.24	Middle	No	100.28	$127,800	$128,158	$106,750	4761	51.88	2470	1332	1336
06	059	0524.25	Middle	No	90.96	$127,800	$116,247	$96,838	5915	52.76	3121	1242	1736
06	059	0524.27	Upper	No	144.64	$127,800	$184,850	$153,977	5069	52.99	2686	1407	1573

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
06	059	0524.28	Upper	No	165.26	$127,800	$211,202	$175,931	7200	43.07	3101	2036	2292
06	059	0524.29	Middle	No	110.62	$127,800	$141,372	$117,763	9524	80.87	7702	1367	1837
06	059	0524.30	Upper	No	168.50	$127,800	$215,343	$179,375	15755	67.06	10566	3467	4722
06	059	0524.31	Upper	No	141.42	$127,800	$180,735	$150,549	4826	72.07	3478	795	1077
06	059	0524.32	Upper	No	121.14	$127,800	$154,817	$128,955	8996	72.24	6499	790	1435
06	059	0524.33	Middle	No	90.92	$127,800	$116,196	$96,787	15465	74.52	11524	1260	2269
06	059	0524.34	Upper	No	146.20	$127,800	$186,844	$155,634	7094	70.68	5014	1203	1919
06	059	0524.35	Middle	No	91.84	$127,800	$117,372	$97,768	6906	67.49	4661	852	1220
06	059	0524.36	Upper	No	165.88	$127,800	$211,995	$176,581	6080	73.52	4470	1498	1683
06	059	0524.37	Upper	No	127.47	$127,800	$162,907	$135,694	7679	79.03	6069	846	1307
06	059	0524.38	Upper	No	138.77	$127,800	$177,348	$147,725	6784	76.99	5223	541	858
06	059	0524.39	Middle	No	112.80	$127,800	$144,158	$120,078	9926	76.70	7613	1045	1934
06	059	0525.02	Middle	No	114.92	$127,800	$146,868	$122,344	6132	60.47	3708	1598	1885
06	059	0525.05	Moderate	No	76.42	$127,800	$97,665	$81,354	4973	66.10	3287	1065	1558
06	059	0525.06	Upper	No	130.87	$127,800	$167,252	$139,313	2456	46.34	1138	703	868
06	059	0525.11	Upper	No	150.98	$127,800	$192,952	$160,722	6066	48.45	2939	1643	2148
06	059	0525.13	Upper	No	124.90	$127,800	$159,622	$132,961	5801	51.27	2974	1141	1580
06	059	0525.14	Middle	No	112.32	$127,800	$143,545	$119,573	5288	53.95	2853	1006	1516
06	059	0525.18	Middle	No	86.51	$127,800	$110,560	$92,093	7470	44.30	3309	9	110
06	059	0525.19	Middle	No	88.76	$127,800	$113,435	$94,489	4217	56.98	2403	754	1138
06	059	0525.20	Middle	No	118.74	$127,800	$151,750	$126,406	3539	47.47	1680	716	1188
06	059	0525.21	Middle	No	91.30	$127,800	$116,681	$97,198	5216	62.67	3269	362	600
06	059	0525.22	Upper	No	125.02	$127,800	$159,776	$133,093	4236	64.02	2712	596	1100
06	059	0525.23	Middle	No	110.04	$127,800	$140,631	$117,143	4088	63.55	2598	636	938
06	059	0525.24	Middle	No	117.65	$127,800	$150,357	$125,250	8020	65.21	5230	1280	1796
06	059	0525.26	Middle	No	113.60	$127,800	$145,181	$120,938	4182	64.90	2714	1018	1294
06	059	0525.27	Upper	No	129.63	$127,800	$165,667	$138,003	8244	67.99	5605	1917	2365
06	059	0525.28	Upper	No	154.87	$127,800	$197,924	$164,861	3453	65.51	2262	863	1162
06	059	0525.29	Upper	No	177.31	$127,800	$226,602	$188,750	3370	74.30	2504	636	851

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
06	059	0525.30	Middle	No	118.96	$127,800	$152,031	$126,644	5630	67.41	3795	794	1194
06	059	0525.31	Upper	No	122.56	$127,800	$156,632	$130,469	4217	60.61	2556	670	930
06	059	0525.32	Middle	No	115.17	$127,800	$147,187	$122,604	6488	65.27	4235	1151	1306
06	059	0525.33	Upper	No	123.04	$127,800	$157,245	$130,979	7268	66.99	4869	1743	2194
06	059	0525.34	Moderate	No	53.20	$127,800	$67,990	$56,637	2299	62.16	1429	0	149
06	059	0525.35	Moderate	No	78.47	$127,800	$100,285	$83,542	5603	72.16	4043	794	986
06	059	0626.05	Middle	No	94.72	$127,800	$121,052	$100,833	3043	20.93	637	484	1363
06	059	0626.10	Upper	No	122.14	$127,800	$156,095	$130,026	11867	52.89	6277	1114	303
06	059	0626.11	Moderate	No	56.73	$127,800	$72,501	$60,391	4012	64.48	2587	338	973
06	059	0626.14	Upper	No	127.62	$127,800	$163,098	$135,862	25232	74.02	18677	945	1408
06	059	0626.19	Upper	No	142.73	$127,800	$182,409	$151,944	3856	19.06	735	1219	1981
06	059	0626.20	Upper	No	191.68	$127,800	$244,967	$204,046	5031	19.08	960	1559	2703
06	059	0626.22	Moderate	No	54.98	$127,800	$70,264	$58,534	4437	38.52	1709	1779	1391
06	059	0626.25	Moderate	No	62.47	$127,800	$79,837	$66,500	4492	53.54	2405	1371	1451
06	059	0626.26	Moderate	No	71.79	$127,800	$91,748	$76,429	2827	74.53	2107	181	485
06	059	0626.27	Moderate	No	69.41	$127,800	$88,706	$73,889	3184	61.84	1969	176	731
06	059	0626.28	Middle	No	91.46	$127,800	$116,886	$97,361	3495	60.17	2103	358	712
06	059	0626.29	Upper	No	131.51	$127,800	$168,070	$140,000	2709	50.54	1369	692	839
06	059	0626.30	Middle	No	105.31	$127,800	$134,586	$112,109	1667	39.89	665	447	661
06	059	0626.31	Upper	No	194.92	$127,800	$249,108	$207,500	3198	41.65	1332	944	1147
06	059	0626.32	Upper	No	155.94	$127,800	$199,291	$166,000	4208	21.41	901	1216	1899
06	059	0626.33	Upper	No	182.66	$127,800	$233,439	$194,448	6623	42.16	2792	1641	1815
06	059	0626.34	Upper	No	146.15	$127,800	$186,780	$155,580	5441	38.39	2089	1317	1590
06	059	0626.35	Upper	No	137.13	$127,800	$175,252	$145,982	4102	42.08	1726	1265	1695
06	059	0626.36	Middle	No	109.90	$127,800	$140,452	$117,000	3758	48.27	1814	578	862
06	059	0626.37	Middle	No	107.49	$127,800	$137,372	$114,432	5875	43.91	2580	438	744
06	059	0626.38	Middle	No	119.39	$127,800	$152,580	$127,097	6531	47.19	3082	1078	1451
06	059	0626.39	Upper	No	136.72	$127,800	$174,728	$145,547	7917	39.37	3117	1900	2225

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
06	059	0626.40	Middle	No	103.58	$127,800	$132,375	$110,268	3655	42.24	1544	795	922
06	059	0626.41	Middle	No	114.29	$127,800	$146,063	$121,667	5399	53.66	2897	1205	1249
06	059	0626.42	Upper	No	176.25	$127,800	$225,248	$187,625	2849	16.92	482	1216	1451
06	059	0626.43	Upper	No	216.24	$127,800	$276,355	$230,197	7333	38.80	2845	2279	2889
06	059	0626.45	Upper	No	218.50	$127,800	$279,243	$232,600	6033	31.59	1906	1716	2341
06	059	0626.46	Moderate	No	61.43	$127,800	$78,508	$65,400	3718	28.00	1041	1864	1538
06	059	0626.47	Moderate	No	75.15	$127,800	$96,042	$80,000	4863	42.38	2061	1132	1313
06	059	0626.48	Moderate	No	63.47	$127,800	$81,115	$67,566	3181	30.62	974	1277	1252
06	059	0626.49	Moderate	No	75.27	$127,800	$96,195	$80,132	3562	33.52	1194	1015	809
06	059	0626.50	Upper	No	138.42	$127,800	$176,901	$147,354	4776	47.55	2271	1232	1571
06	059	0626.51	Upper	No	120.58	$127,800	$154,101	$128,359	2879	54.36	1565	427	1111
06	059	0626.52	Middle	No	98.19	$127,800	$125,487	$104,531	4875	47.45	2313	1477	1890
06	059	0626.53	Upper	No	120.90	$127,800	$154,510	$128,704	6694	56.08	3754	574	1265
06	059	0626.54	Upper	No	155.38	$127,800	$198,576	$165,404	6785	61.86	4197	986	2332
06	059	0626.55	Upper	No	234.85	$127,800	$300,138	$250,001	5156	52.87	2726	1096	1761
06	059	0626.56	Upper	No	202.12	$127,800	$258,309	$215,166	3449	16.53	570	1065	1733
06	059	0626.57	Upper	No	234.85	$127,800	$300,138	$250,001	2618	32.39	848	359	462
06	059	0626.58	Upper	No	163.67	$127,800	$209,170	$174,234	5410	21.52	1164	1163	1412
06	059	0627.01	Upper	No	202.64	$127,800	$258,974	$215,714	2667	14.17	378	922	1472
06	059	0627.02	Upper	No	161.54	$127,800	$206,448	$171,964	4515	18.16	820	1062	2296
06	059	0628.00	Upper	No	223.63	$127,800	$285,799	$238,060	3806	16.61	632	766	2697
06	059	0629.00	Upper	No	186.00	$127,800	$237,708	$198,000	1716	12.53	215	694	931
06	059	0630.04	Upper	No	130.21	$127,800	$166,408	$138,614	6202	23.04	1429	1304	2024
06	059	0630.05	Upper	No	149.12	$127,800	$190,575	$158,750	1447	16.10	233	206	505
06	059	0630.06	Upper	No	146.44	$127,800	$187,150	$155,893	2490	12.97	323	767	1938
06	059	0630.07	Upper	No	161.91	$127,800	$206,921	$172,361	6699	25.05	1678	1623	1949
06	059	0630.08	Upper	No	179.80	$127,800	$229,784	$191,405	2408	21.64	521	180	241
06	059	0630.09	Upper	No	194.92	$127,800	$249,108	$207,500	1767	25.47	450	645	722
06	059	0630.10	Upper	No	166.58	$127,800	$212,889	$177,332	6698	23.40	1567	1241	1599

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
06	059	0631.01	Middle	No	93.77	$127,800	$119,838	$99,821	2935	43.58	1279	458	632
06	059	0631.02	Middle	No	104.61	$127,800	$133,692	$111,369	6932	30.18	2092	1457	2162
06	059	0631.03	Upper	No	208.48	$127,800	$266,437	$221,932	2763	23.60	652	992	1246
06	059	0632.01	Middle	No	96.73	$127,800	$123,621	$102,974	4006	28.88	1157	668	1253
06	059	0632.02	Upper	No	120.45	$127,800	$153,935	$128,229	3693	28.97	1070	743	1286
06	059	0633.01	Middle	No	103.09	$127,800	$131,749	$109,750	3001	27.49	825	513	1063
06	059	0633.02	Upper	No	142.27	$127,800	$181,821	$151,458	4176	23.68	989	712	1430
06	059	0634.00	Upper	No	153.23	$127,800	$195,828	$163,125	4776	17.23	823	1242	1943
06	059	0635.00	Middle	No	112.44	$127,800	$143,698	$119,698	4938	19.79	977	1121	3827
06	059	0636.01	Middle	No	119.74	$127,800	$153,028	$127,465	3794	38.69	1468	995	1471
06	059	0636.03	Middle	No	107.63	$127,800	$137,551	$114,576	6450	31.16	2010	1312	1478
06	059	0636.04	Moderate	No	68.21	$127,800	$87,172	$72,616	4061	56.83	2308	520	771
06	059	0636.05	Low	No	45.99	$127,800	$58,775	$48,958	5630	77.14	4343	489	1091
06	059	0637.01	Moderate	No	54.78	$127,800	$70,009	$58,320	5886	84.69	4985	245	826
06	059	0637.02	Moderate	No	53.96	$127,800	$68,961	$57,444	6131	63.76	3909	343	939
06	059	0638.02	Middle	No	117.05	$127,800	$149,590	$124,609	2934	36.09	1059	879	1074
06	059	0638.03	Middle	No	103.83	$127,800	$132,695	$110,532	4353	43.03	1873	944	1345
06	059	0638.05	Upper	No	132.22	$127,800	$168,977	$140,750	2458	35.03	861	703	893
06	059	0638.06	Middle	No	108.94	$127,800	$139,225	$115,972	3943	39.84	1571	777	1291
06	059	0638.07	Moderate	No	63.80	$127,800	$81,536	$67,917	4950	49.35	2443	337	661
06	059	0638.08	Moderate	No	51.11	$127,800	$65,319	$54,413	5688	82.42	4688	374	986
06	059	0639.02	Middle	No	117.63	$127,800	$150,331	$125,221	6881	56.94	3918	718	1157
06	059	0639.03	Middle	No	111.15	$127,800	$142,050	$118,322	4159	60.66	2523	717	1082
06	059	0639.04	Middle	No	85.91	$127,800	$109,793	$91,458	4661	61.19	2852	776	1267
06	059	0639.05	Middle	No	97.46	$127,800	$124,554	$103,750	4349	37.92	1649	694	1034
06	059	0639.06	Middle	No	89.33	$127,800	$114,164	$95,093	5947	64.76	3851	964	988
06	059	0639.08	Middle	No	84.73	$127,800	$108,285	$90,201	5732	54.20	3107	662	1114
06	059	0639.09	Middle	No	92.76	$127,800	$118,547	$98,750	3155	49.70	1568	14	105

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
06	059	0639.10	Middle	No	115.17	$127,800	$147,187	$122,609	4356	52.71	2296	1010	1261
06	059	0740.03	Middle	No	80.24	$127,800	$102,547	$85,417	3760	78.03	2934	308	533
06	059	0740.04	Middle	No	89.50	$127,800	$114,381	$95,278	7395	84.33	6236	1217	1717
06	059	0740.05	Moderate	No	78.48	$127,800	$100,297	$83,553	6733	91.64	6170	768	1281
06	059	0740.06	Moderate	No	65.60	$127,800	$83,837	$69,836	5379	83.44	4488	553	527
06	059	0741.02	Middle	No	82.16	$127,800	$105,000	$87,462	6278	96.07	6031	992	1095
06	059	0741.03	Middle	No	94.13	$127,800	$120,298	$100,208	4570	96.21	4397	804	1134
06	059	0741.06	Moderate	No	66.24	$127,800	$84,655	$70,518	6330	84.60	5355	986	1286
06	059	0741.07	Middle	No	94.66	$127,800	$120,975	$100,774	5856	66.80	3912	687	804
06	059	0741.08	Moderate	No	77.38	$127,800	$98,892	$82,375	4640	96.90	4496	605	943
06	059	0741.09	Moderate	No	75.38	$127,800	$96,336	$80,250	3392	97.35	3302	324	660
06	059	0741.10	Middle	No	88.58	$127,800	$113,205	$94,300	3438	85.14	2927	858	1012
06	059	0741.11	Middle	No	91.14	$127,800	$116,477	$97,027	5277	87.25	4604	1020	1197
06	059	0742.00	Moderate	No	74.88	$127,800	$95,697	$79,720	8608	97.71	8411	1132	1610
06	059	0743.00	Moderate	No	71.37	$127,800	$91,211	$75,982	3972	96.95	3851	474	875
06	059	0744.03	Low	No	40.83	$127,800	$52,181	$43,468	5389	98.89	5329	149	426
06	059	0744.05	Low	No	43.72	$127,800	$55,874	$46,545	6091	93.63	5703	269	722
06	059	0744.06	Moderate	No	64.46	$127,800	$82,380	$68,625	3789	94.46	3579	323	546
06	059	0744.07	Low	No	48.87	$127,800	$62,456	$52,027	6024	92.93	5598	411	821
06	059	0744.08	Moderate	No	53.15	$127,800	$67,926	$56,579	5453	90.94	4959	362	588
06	059	0745.01	Low	No	39.50	$127,800	$50,481	$42,052	5790	98.58	5708	281	591
06	059	0745.02	Moderate	No	52.79	$127,800	$67,466	$56,196	5210	97.74	5092	745	1217
06	059	0746.01	Middle	No	91.74	$127,800	$117,244	$97,662	7471	94.69	7074	921	1807
06	059	0746.02	Moderate	No	56.12	$127,800	$71,721	$59,750	8002	97.06	7767	825	1391
06	059	0747.01	Moderate	No	64.60	$127,800	$82,559	$68,772	7611	98.63	7507	893	1261
06	059	0747.02	Middle	No	86.50	$127,800	$110,547	$92,083	5775	97.51	5631	697	1063
06	059	0748.01	Moderate	No	58.14	$127,800	$74,303	$61,895	5313	97.76	5194	588	997
06	059	0748.02	Moderate	No	50.42	$127,800	$64,437	$53,681	6348	98.06	6225	635	1125
06	059	0748.03	Moderate	No	77.58	$127,800	$99,147	$82,589	8526	96.50	8228	1185	1805

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
06	059	0748.05	Low	No	46.64	$127,800	$59,606	$49,653	4783	98.64	4718	209	408
06	059	0748.06	Moderate	No	51.52	$127,800	$65,843	$54,851	4765	98.22	4680	465	678
06	059	0749.01	Moderate	No	50.68	$127,800	$64,769	$53,950	8576	98.12	8415	500	1322
06	059	0749.02	Low	No	46.42	$127,800	$59,325	$49,423	5850	98.14	5741	442	886
06	059	0750.02	Low	No	34.59	$127,800	$44,206	$36,827	8236	91.33	7522	295	786
06	059	0750.03	Low	No	33.88	$127,800	$43,299	$36,075	6493	96.46	6263	39	291
06	059	0750.04	Low	No	44.22	$127,800	$56,513	$47,083	4765	95.34	4543	75	330
06	059	0751.00	Moderate	No	61.84	$127,800	$79,032	$65,833	9883	83.20	8223	847	1429
06	059	0752.01	Moderate	No	51.58	$127,800	$65,919	$54,912	5594	98.43	5506	642	1039
06	059	0752.02	Middle	No	85.30	$127,800	$109,013	$90,809	5427	97.53	5293	771	1158
06	059	0753.01	Moderate	No	76.31	$127,800	$97,524	$81,234	5512	83.40	4597	881	1067
06	059	0753.02	Moderate	No	73.09	$127,800	$93,409	$77,813	4568	89.27	4078	640	915
06	059	0753.03	Upper	No	142.15	$127,800	$181,668	$151,324	3357	54.78	1839	999	1104
06	059	0754.01	Middle	No	95.74	$127,800	$122,356	$101,923	3859	67.74	2614	1173	1364
06	059	0754.03	Moderate	No	70.15	$127,800	$89,652	$74,676	7707	79.63	6137	1518	1697
06	059	0754.04	Middle	No	90.75	$127,800	$115,979	$96,607	6362	76.94	4895	1026	1532
06	059	0754.05	Moderate	No	73.42	$127,800	$93,831	$78,158	3204	69.51	2227	514	710
06	059	0755.04	Middle	No	106.39	$127,800	$135,966	$113,261	4103	50.65	2078	892	1308
06	059	0755.05	Middle	No	82.56	$127,800	$105,512	$87,896	3763	65.11	2450	573	926
06	059	0755.06	Middle	No	113.01	$127,800	$144,427	$120,305	3541	54.39	1926	924	1090
06	059	0755.07	Middle	No	83.99	$127,800	$107,339	$89,417	5476	74.01	4053	426	1047
06	059	0755.12	Middle	No	80.02	$127,800	$102,266	$85,186	3719	84.46	3141	386	578
06	059	0755.13	Moderate	No	72.80	$127,800	$93,038	$77,500	5071	82.73	4195	509	931
06	059	0755.14	Moderate	No	57.24	$127,800	$73,153	$60,938	3553	87.95	3125	232	506
06	059	0755.16	Middle	No	81.70	$127,800	$104,413	$86,974	9045	62.18	5624	63	74
06	059	0755.17	Moderate	No	64.32	$127,800	$82,201	$68,472	6809	89.28	6079	198	771
06	059	0755.18	Middle	No	114.19	$127,800	$145,935	$121,557	9171	71.58	6565	2271	2372
06	059	0756.03	Upper	No	126.29	$127,800	$161,399	$134,441	3880	41.16	1597	1049	1330

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
06	059	0756.04	Upper	No	155.76	$127,800	$199,061	$165,813	7568	36.67	2775	2402	2507
06	059	0756.05	Upper	No	165.18	$127,800	$211,100	$175,843	5748	41.89	2408	1700	2022
06	059	0756.06	Upper	No	228.52	$127,800	$292,049	$243,269	6629	39.51	2619	1909	2262
06	059	0756.07	Upper	No	142.08	$127,800	$181,578	$151,250	6484	55.85	3621	1400	1827
06	059	0757.01	Upper	No	121.31	$127,800	$155,034	$129,137	7228	66.20	4785	1528	1797
06	059	0757.02	Upper	No	126.07	$127,800	$161,117	$134,211	3363	40.50	1362	999	1095
06	059	0757.03	Upper	No	168.22	$127,800	$214,985	$179,079	4135	36.08	1492	1279	1416
06	059	0758.05	Middle	No	94.54	$127,800	$120,822	$100,643	4354	64.35	2802	649	1085
06	059	0758.06	Middle	No	82.13	$127,800	$104,962	$87,430	6393	67.48	4314	861	1525
06	059	0758.07	Upper	No	122.34	$127,800	$156,351	$130,238	4274	61.04	2609	817	1098
06	059	0758.08	Upper	No	145.52	$127,800	$185,975	$154,911	3456	43.32	1497	953	1080
06	059	0758.09	Upper	No	193.97	$127,800	$247,894	$206,490	3109	36.73	1142	1071	1137
06	059	0758.10	Upper	No	129.22	$127,800	$165,143	$137,563	3045	39.38	1199	882	1017
06	059	0758.11	Moderate	No	74.36	$127,800	$95,032	$79,167	3479	75.34	2621	520	722
06	059	0758.12	Moderate	No	76.41	$127,800	$97,652	$81,341	6200	63.85	3959	1001	1440
06	059	0758.13	Upper	No	145.80	$127,800	$186,332	$155,216	5269	53.58	2823	1428	1668
06	059	0758.14	Upper	No	160.20	$127,800	$204,736	$170,536	3055	47.63	1455	959	997
06	059	0758.15	Middle	No	92.82	$127,800	$118,624	$98,810	5261	59.84	3148	1114	1640
06	059	0758.16	Middle	No	99.86	$127,800	$127,621	$106,308	3626	67.65	2453	548	894
06	059	0759.01	Middle	No	103.04	$127,800	$131,685	$109,688	4356	53.99	2352	551	1432
06	059	0759.02	Moderate	No	63.30	$127,800	$80,897	$67,389	6617	54.60	3613	669	1926
06	059	0760.01	Moderate	No	63.16	$127,800	$80,718	$67,245	7901	70.65	5582	1290	1522
06	059	0760.02	Upper	No	138.36	$127,800	$176,824	$147,292	1994	62.89	1254	136	183
06	059	0761.02	Moderate	No	60.18	$127,800	$76,910	$64,063	8150	76.63	6245	172	648
06	059	0761.03	Moderate	No	60.98	$127,800	$77,932	$64,922	9182	90.03	8267	780	1865
06	059	0761.04	Middle	No	99.88	$127,800	$127,647	$106,333	6189	66.02	4086	129	184
06	059	0761.05	Middle	No	85.34	$127,800	$109,065	$90,855	4697	76.13	3576	791	1239
06	059	0762.01	Upper	No	131.41	$127,800	$167,942	$139,896	7167	59.94	4296	1813	2463
06	059	0762.02	Middle	No	96.32	$127,800	$123,097	$102,542	5959	61.39	3658	991	1821

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
06	059	0762.04	Moderate	No	61.94	$127,800	$79,159	$65,938	5009	83.51	4183	285	679
06	059	0762.05	Middle	No	97.73	$127,800	$124,899	$104,038	7297	54.64	3987	843	1433
06	059	0762.06	Middle	No	91.97	$127,800	$117,538	$97,913	4606	49.78	2293	1270	1739
06	059	0762.08	Middle	No	102.76	$127,800	$131,327	$109,399	5368	55.42	2975	1193	1534
06	059	0863.01	Moderate	No	79.65	$127,800	$101,793	$84,792	7486	86.07	6443	1065	1526
06	059	0863.03	Middle	No	86.44	$127,800	$110,470	$92,024	11758	70.99	8347	926	1197
06	059	0863.04	Moderate	No	74.87	$127,800	$95,684	$79,708	5009	74.75	3744	528	744
06	059	0863.05	Middle	No	100.25	$127,800	$128,120	$106,724	4015	70.41	2827	970	1177
06	059	0863.06	Moderate	No	74.97	$127,800	$95,812	$79,814	3975	78.44	3118	557	769
06	059	0864.02	Middle	No	97.46	$127,800	$124,554	$103,750	5503	84.50	4650	1061	1373
06	059	0864.04	Moderate	No	74.18	$127,800	$94,802	$78,971	6119	91.16	5578	699	1021
06	059	0864.05	Moderate	No	66.27	$127,800	$84,693	$70,547	6986	90.84	6346	631	926
06	059	0864.06	Moderate	No	66.71	$127,800	$85,255	$71,023	4498	83.04	3735	345	509
06	059	0864.07	Moderate	No	74.45	$127,800	$95,147	$79,257	6758	77.51	5238	810	1339
06	059	0865.01	Moderate	No	64.93	$127,800	$82,981	$69,122	4368	86.31	3770	669	1272
06	059	0865.02	Moderate	No	53.38	$127,800	$68,220	$56,829	6053	95.62	5788	535	1047
06	059	0866.01	Moderate	No	54.58	$127,800	$69,753	$58,102	8735	92.57	8086	638	1620
06	059	0866.02	Moderate	No	57.94	$127,800	$74,047	$61,681	5967	85.42	5097	510	843
06	059	0867.01	Middle	No	84.65	$127,800	$108,183	$90,114	8776	83.48	7326	1499	2019
06	059	0867.02	Moderate	No	57.69	$127,800	$73,728	$61,419	7200	88.85	6397	761	1549
06	059	0868.01	Middle	No	80.41	$127,800	$102,764	$85,600	3593	76.62	2753	668	878
06	059	0868.02	Middle	No	88.25	$127,800	$112,784	$93,952	5640	82.93	4677	682	1172
06	059	0868.03	Moderate	No	62.52	$127,800	$79,901	$66,554	8254	78.58	6486	941	1329
06	059	0869.01	Low	No	46.43	$127,800	$59,338	$49,429	8764	81.87	7175	523	940
06	059	0869.02	Middle	No	84.40	$127,800	$107,863	$89,855	5705	75.30	4296	731	1120
06	059	0869.03	Moderate	No	63.59	$127,800	$81,268	$67,695	6776	80.77	5473	590	1083
06	059	0870.01	Moderate	No	64.58	$127,800	$82,533	$68,750	5633	83.01	4676	530	824
06	059	0870.02	Moderate	No	70.54	$127,800	$90,150	$75,100	7457	77.18	5755	864	1142

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
06	059	0871.01	Moderate	No	55.39	$127,800	$70,788	$58,973	4706	80.17	3773	363	584
06	059	0871.02	Moderate	No	64.28	$127,800	$82,150	$68,428	6613	86.48	5719	277	757
06	059	0871.03	Moderate	No	74.28	$127,800	$94,930	$79,075	8582	81.23	6971	1350	1852
06	059	0871.05	Moderate	No	69.78	$127,800	$89,179	$74,290	4729	81.22	3841	1039	1313
06	059	0871.06	Low	No	42.86	$127,800	$54,775	$45,625	4793	84.75	4062	401	732
06	059	0872.00	Middle	No	83.26	$127,800	$106,406	$88,636	7538	78.30	5902	1156	1553
06	059	0873.01	Low	No	41.24	$127,800	$52,705	$43,906	4526	89.20	4037	326	759
06	059	0873.02	Moderate	No	60.25	$127,800	$77,000	$64,145	6021	85.75	5163	567	865
06	059	0874.01	Middle	No	117.71	$127,800	$150,433	$125,313	5110	82.11	4196	1481	1774
06	059	0874.03	Moderate	No	51.26	$127,800	$65,510	$54,567	3144	92.24	2900	253	466
06	059	0874.04	Moderate	No	52.41	$127,800	$66,980	$55,797	3764	92.77	3492	212	800
06	059	0874.05	Low	No	47.25	$127,800	$60,386	$50,299	5509	92.38	5089	278	595
06	059	0875.03	Moderate	No	59.26	$127,800	$75,734	$63,085	6031	83.63	5044	629	1271
06	059	0875.04	Low	No	48.59	$127,800	$62,098	$51,731	7109	91.76	6523	284	890
06	059	0875.05	Moderate	No	50.14	$127,800	$64,079	$53,382	4742	84.96	4029	470	752
06	059	0876.01	Moderate	No	53.14	$127,800	$67,913	$56,571	4839	81.30	3934	441	617
06	059	0876.02	Moderate	No	76.83	$127,800	$98,189	$81,790	7807	81.84	6389	1026	1434
06	059	0877.01	Middle	No	92.35	$127,800	$118,023	$98,315	5518	77.69	4287	838	1185
06	059	0877.03	Moderate	No	76.07	$127,800	$97,217	$80,978	6462	84.32	5449	1180	1400
06	059	0877.04	Middle	No	85.87	$127,800	$109,742	$91,411	4780	80.71	3858	854	947
06	059	0878.01	Moderate	No	78.11	$127,800	$99,825	$83,158	5280	76.95	4063	926	1136
06	059	0878.02	Moderate	No	72.35	$127,800	$92,463	$77,019	7431	83.57	6210	1038	1576
06	059	0878.03	Moderate	No	56.71	$127,800	$72,475	$60,372	5599	92.02	5152	405	775
06	059	0878.05	Moderate	No	66.12	$127,800	$84,501	$70,395	7065	87.08	6152	831	1162
06	059	0878.06	Moderate	No	58.07	$127,800	$74,213	$61,823	5552	85.50	4747	525	874
06	059	0879.01	Moderate	No	78.00	$127,800	$99,684	$83,036	3540	83.39	2952	700	938
06	059	0879.02	Middle	No	86.60	$127,800	$110,675	$92,188	5599	91.43	5119	682	1056
06	059	0880.01	Moderate	No	79.35	$127,800	$101,409	$84,472	4928	82.77	4079	785	1076
06	059	0880.02	Moderate	No	78.05	$127,800	$99,748	$83,092	3990	79.25	3162	854	1057

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
06	059	0881.01	Moderate	No	73.64	$127,800	$94,112	$78,393	2252	74.11	1669	365	593
06	059	0881.04	Moderate	No	70.24	$127,800	$89,767	$74,773	4924	78.57	3869	732	919
06	059	0881.05	Middle	No	82.44	$127,800	$105,358	$87,768	4194	82.74	3470	900	1140
06	059	0881.06	Moderate	No	71.62	$127,800	$91,530	$76,250	4951	82.85	4102	963	1214
06	059	0881.07	Moderate	No	58.30	$127,800	$74,507	$62,067	6103	88.02	5372	726	1484
06	059	0882.01	Moderate	No	50.42	$127,800	$64,437	$53,681	4090	79.56	3254	573	753
06	059	0882.02	Middle	No	95.28	$127,800	$121,768	$101,429	3184	78.86	2511	648	976
06	059	0882.03	Middle	No	87.40	$127,800	$111,697	$93,039	5013	82.96	4159	676	990
06	059	0883.01	Moderate	No	68.94	$127,800	$88,105	$73,388	6561	82.64	5422	913	1287
06	059	0883.02	Middle	No	96.19	$127,800	$122,931	$102,401	6222	78.72	4898	1188	1593
06	059	0884.01	Middle	No	91.22	$127,800	$116,579	$97,115	5190	82.10	4261	1075	1481
06	059	0884.02	Moderate	No	59.41	$127,800	$75,926	$63,250	4679	86.58	4051	618	748
06	059	0884.03	Moderate	No	75.81	$127,800	$96,885	$80,711	6676	85.81	5729	959	1342
06	059	0885.01	Moderate	No	73.72	$127,800	$94,214	$78,477	7282	90.48	6589	958	1407
06	059	0885.02	Moderate	No	68.73	$127,800	$87,837	$73,170	5252	88.14	4629	615	850
06	059	0886.01	Moderate	No	77.86	$127,800	$99,505	$82,886	6752	88.70	5989	1134	1380
06	059	0886.02	Moderate	No	78.21	$127,800	$99,952	$83,264	4535	83.66	3794	699	1044
06	059	0887.01	Moderate	No	61.24	$127,800	$78,265	$65,195	6307	87.49	5518	592	1032
06	059	0887.02	Middle	No	82.63	$127,800	$105,601	$87,969	6022	93.11	5607	711	1503
06	059	0888.01	Moderate	No	55.99	$127,800	$71,555	$59,609	8252	89.54	7389	666	1410
06	059	0888.02	Moderate	No	56.89	$127,800	$72,705	$60,565	5500	89.22	4907	742	1108
06	059	0889.01	Moderate	No	67.32	$127,800	$86,035	$71,667	6450	90.93	5865	1061	1607
06	059	0889.02	Moderate	No	74.93	$127,800	$95,761	$79,773	5132	92.15	4729	693	1203
06	059	0889.03	Moderate	No	68.60	$127,800	$87,671	$73,026	8479	93.81	7954	1200	1713
06	059	0889.04	Moderate	No	55.18	$127,800	$70,520	$58,750	5687	93.41	5312	824	1425
06	059	0889.05	Moderate	No	52.60	$127,800	$67,223	$56,000	5115	92.57	4735	720	1213
06	059	0890.01	Moderate	No	62.91	$127,800	$80,399	$66,971	6727	95.76	6442	942	1643
06	059	0890.03	Moderate	No	62.88	$127,800	$80,361	$66,940	3822	93.90	3589	429	603

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
06	059	0890.04	Moderate	No	61.87	$127,800	$79,070	$65,862	7230	94.94	6864	1084	1402
06	059	0891.02	Middle	No	88.69	$127,800	$113,346	$94,414	7012	92.34	6475	1234	1571
06	059	0891.04	Moderate	No	52.27	$127,800	$66,801	$55,643	5243	95.88	5027	369	629
06	059	0891.05	Moderate	No	57.68	$127,800	$73,715	$61,406	6179	98.12	6063	332	1010
06	059	0891.06	Moderate	No	53.16	$127,800	$67,938	$56,597	3972	95.34	3787	303	707
06	059	0891.07	Middle	No	98.95	$127,800	$126,458	$105,341	5672	91.47	5188	1157	1410
06	059	0992.02	Moderate	No	62.27	$127,800	$79,581	$66,297	8308	91.24	7580	1165	1645
06	059	0992.03	Middle	No	82.19	$127,800	$105,039	$87,500	5832	87.14	5082	914	1341
06	059	0992.04	Moderate	No	74.09	$127,800	$94,687	$78,875	4429	86.54	3833	997	1308
06	059	0992.12	Moderate	No	61.74	$127,800	$78,904	$65,732	5023	57.65	2896	716	1507
06	059	0992.14	Middle	No	91.04	$127,800	$116,349	$96,917	3716	34.15	1269	1091	1289
06	059	0992.15	Upper	No	121.86	$127,800	$155,737	$129,722	5381	41.57	2237	1527	1956
06	059	0992.16	Middle	No	112.14	$127,800	$143,315	$119,375	4272	39.21	1675	1243	1533
06	059	0992.17	Upper	No	128.12	$127,800	$163,737	$136,394	2465	27.06	667	834	798
06	059	0992.20	Middle	No	110.25	$127,800	$140,900	$117,370	5709	31.90	1821	1486	1984
06	059	0992.22	Moderate	No	62.69	$127,800	$80,118	$66,736	5102	82.54	4211	832	1363
06	059	0992.23	Moderate	No	68.10	$127,800	$87,032	$72,500	5430	80.66	4380	809	1250
06	059	0992.24	Moderate	No	78.83	$127,800	$100,745	$83,917	3596	68.94	2479	705	887
06	059	0992.25	Middle	No	104.66	$127,800	$133,755	$111,422	3500	66.74	2336	1065	1175
06	059	0992.26	Middle	No	112.30	$127,800	$143,519	$119,550	3862	75.82	2928	828	1218
06	059	0992.27	Middle	No	81.97	$127,800	$104,758	$87,266	6512	77.53	5049	1074	1516
06	059	0992.29	Middle	No	88.03	$127,800	$112,502	$93,717	6745	58.92	3974	1181	1368
06	059	0992.30	Middle	No	103.77	$127,800	$132,618	$110,469	4511	45.67	2060	1150	1364
06	059	0992.31	Upper	No	124.99	$127,800	$159,737	$133,056	5536	46.50	2574	1521	1670
06	059	0992.32	Middle	No	113.70	$127,800	$145,309	$121,042	5602	50.32	2819	1742	1879
06	059	0992.33	Upper	No	120.71	$127,800	$154,267	$128,507	3390	54.93	1862	767	912
06	059	0992.34	Middle	No	91.00	$127,800	$116,298	$96,875	3580	60.42	2163	777	1092
06	059	0992.35	Middle	No	104.32	$127,800	$133,321	$111,058	5314	42.62	2265	1389	1941
06	059	0992.37	Upper	No	129.02	$127,800	$164,888	$137,344	3565	34.61	1234	831	1173

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
06	059	0992.38	Upper	No	147.83	$127,800	$188,927	$157,368	3982	38.15	1519	1154	1366
06	059	0992.39	Upper	No	146.69	$127,800	$187,470	$156,154	3792	32.91	1248	1105	1322
06	059	0992.40	Middle	No	93.56	$127,800	$119,570	$99,597	5339	31.58	1686	1047	1436
06	059	0992.41	Middle	No	82.58	$127,800	$105,537	$87,917	4835	65.03	3144	543	899
06	059	0992.42	Middle	No	93.34	$127,800	$119,289	$99,363	3570	60.25	2151	626	1051
06	059	0992.43	Middle	No	101.30	$127,800	$129,461	$107,841	4298	30.92	1329	1455	1456
06	059	0992.44	Upper	No	134.98	$127,800	$172,504	$143,694	3829	24.55	940	1511	1566
06	059	0992.45	Upper	No	127.99	$127,800	$163,571	$136,250	2954	36.36	1074	845	942
06	059	0992.46	Upper	No	125.33	$127,800	$160,172	$133,419	3507	40.03	1404	1030	1124
06	059	0992.47	Moderate	No	63.21	$127,800	$80,782	$67,292	3142	95.48	3000	384	680
06	059	0992.48	Moderate	No	61.77	$127,800	$78,942	$65,765	5148	94.56	4868	652	1039
06	059	0992.49	Moderate	No	54.44	$127,800	$69,574	$57,955	3939	98.60	3884	259	811
06	059	0992.50	Middle	No	104.60	$127,800	$133,679	$111,358	2918	61.79	1803	481	851
06	059	0992.51	Middle	No	82.44	$127,800	$105,358	$87,768	5771	65.47	3778	472	1041
06	059	0993.05	Middle	No	86.58	$127,800	$110,649	$92,169	7419	42.12	3125	976	2080
06	059	0993.06	Middle	No	90.26	$127,800	$115,352	$96,089	6060	33.00	2000	750	2160
06	059	0993.07	Middle	No	110.20	$127,800	$140,836	$117,313	2741	28.42	779	716	1125
06	059	0993.08	Upper	No	202.10	$127,800	$258,284	$215,143	5667	37.13	2104	1935	2153
06	059	0993.09	Upper	No	136.43	$127,800	$174,358	$145,238	4981	28.35	1412	1044	1717
06	059	0993.10	Unknown	No	0.00	$127,800	$0	$0	4286	31.50	1350	768	1465
06	059	0993.11	Upper	No	127.99	$127,800	$163,571	$136,250	3496	28.20	986	706	1219
06	059	0994.02	Moderate	No	66.19	$127,800	$84,591	$70,469	7663	80.13	6140	515	1665
06	059	0994.04	Upper	No	140.74	$127,800	$179,866	$149,821	4449	33.33	1483	1097	1384
06	059	0994.05	Middle	No	108.26	$127,800	$138,356	$115,250	4555	42.57	1939	908	1244
06	059	0994.06	Middle	No	90.54	$127,800	$115,710	$96,385	4550	42.00	1911	1059	1264
06	059	0994.07	Upper	No	127.11	$127,800	$162,447	$135,313	2378	38.60	918	607	777
06	059	0994.08	Upper	No	130.68	$127,800	$167,009	$139,118	4354	37.94	1652	1078	1500
06	059	0994.10	Moderate	No	60.70	$127,800	$77,575	$64,620	5104	56.84	2901	406	918

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
06	059	0994.11	Moderate	No	66.07	$127,800	$84,437	$70,341	5569	58.68	3268	393	1432
06	059	0994.12	Middle	No	90.16	$127,800	$115,224	$95,982	4689	39.84	1868	1003	1219
06	059	0994.15	Upper	No	144.26	$127,800	$184,364	$153,571	5168	32.14	1661	1631	1800
06	059	0994.16	Middle	No	108.20	$127,800	$138,280	$115,190	4883	40.04	1955	331	1591
06	059	0994.17	Middle	No	106.59	$127,800	$136,222	$113,472	4952	36.85	1825	977	1576
06	059	0994.18	Middle	No	107.52	$127,800	$137,411	$114,457	4681	45.55	2132	704	932
06	059	0994.19	Upper	No	162.28	$127,800	$207,394	$172,754	3960	44.92	1779	1131	1414
06	059	0995.02	Moderate	No	64.87	$127,800	$82,904	$69,063	647	61.05	395	0	159
06	059	0995.04	Upper	No	121.61	$127,800	$155,418	$129,464	2696	26.34	710	1084	1145
06	059	0995.06	Upper	No	131.98	$127,800	$168,670	$140,500	1167	25.02	292	258	811
06	059	0995.08	Moderate	No	76.19	$127,800	$97,371	$81,106	4840	34.69	1679	921	1492
06	059	0995.09	Moderate	No	59.49	$127,800	$76,028	$63,333	3832	33.90	1299	2026	1226
06	059	0995.10	Moderate	No	51.49	$127,800	$65,804	$54,818	4359	34.92	1522	3181	1573
06	059	0995.11	Upper	No	134.50	$127,800	$171,891	$143,182	3222	24.15	778	539	1417
06	059	0995.12	Upper	No	141.20	$127,800	$180,454	$150,313	3091	30.57	945	541	1074
06	059	0995.13	Upper	No	120.59	$127,800	$154,114	$128,370	2006	28.07	563	676	822
06	059	0995.14	Upper	No	132.35	$127,800	$169,143	$140,896	5362	32.45	1740	2074	2483
06	059	0996.01	Low	No	48.99	$127,800	$62,609	$52,159	6654	84.33	5611	913	1697
06	059	0996.02	Middle	No	109.85	$127,800	$140,388	$116,939	3530	55.47	1958	591	833
06	059	0996.03	Upper	No	128.38	$127,800	$164,070	$136,667	6433	46.28	2977	1659	2049
06	059	0996.04	Middle	No	103.66	$127,800	$132,477	$110,349	3597	41.17	1481	1139	1314
06	059	0996.05	Upper	No	122.22	$127,800	$156,197	$130,114	5091	48.87	2488	1000	1196
06	059	0997.01	Moderate	No	59.19	$127,800	$75,645	$63,013	6270	89.47	5610	693	1901
06	059	0997.02	Moderate	No	69.31	$127,800	$88,578	$73,787	8240	82.38	6788	1245	1923
06	059	0997.03	Middle	No	90.51	$127,800	$115,672	$96,351	5884	69.95	4116	1067	1307
06	059	0998.01	Moderate	No	63.12	$127,800	$80,667	$67,201	6122	87.18	5337	762	1636
06	059	0998.02	Low	No	38.28	$127,800	$48,922	$40,750	5225	85.03	4443	331	1106
06	059	0998.03	Moderate	No	56.95	$127,800	$72,782	$60,625	5911	91.19	5390	752	1231
06	059	0999.02	Middle	No	80.63	$127,800	$103,045	$85,833	4592	66.29	3044	913	1304

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
06	059	0999.03	Moderate	No	67.28	$127,800	$85,984	$71,629	5600	85.48	4787	690	1052
06	059	0999.04	Moderate	No	52.37	$127,800	$66,929	$55,750	6105	86.85	5302	610	1213
06	059	0999.05	Middle	No	91.59	$127,800	$117,052	$97,500	3801	70.93	2696	441	969
06	059	0999.06	Upper	No	134.93	$127,800	$172,441	$143,642	4941	49.28	2435	1440	1755
06	059	1100.01	Upper	No	124.24	$127,800	$158,779	$132,255	4509	47.44	2139	1216	1547
06	059	1100.03	Upper	No	128.68	$127,800	$164,453	$136,989	3175	46.99	1492	610	822
06	059	1100.04	Upper	No	124.40	$127,800	$158,983	$132,431	4852	45.65	2215	1407	1567
06	059	1100.05	Middle	No	107.45	$127,800	$137,321	$114,392	3182	39.94	1271	988	1164
06	059	1100.06	Upper	No	157.64	$127,800	$201,464	$167,813	3092	40.85	1263	906	1001
06	059	1100.07	Upper	No	137.45	$127,800	$175,661	$146,324	4724	34.14	1613	1627	1751
06	059	1100.08	Upper	No	131.00	$127,800	$167,418	$139,451	4571	39.42	1802	1475	1517
06	059	1100.10	Upper	No	131.26	$127,800	$167,750	$139,728	4486	56.84	2550	1185	1350
06	059	1100.11	Upper	No	120.67	$127,800	$154,216	$128,456	3020	54.34	1641	811	1046
06	059	1100.12	Upper	No	165.90	$127,800	$212,020	$176,607	5167	38.65	1997	1603	1814
06	059	1100.14	Middle	No	82.27	$127,800	$105,141	$87,583	5242	61.62	3230	171	1090
06	059	1100.15	Upper	No	122.31	$127,800	$156,312	$130,208	3546	40.75	1445	1163	1272
06	059	1101.02	Upper	No	126.26	$127,800	$161,360	$134,415	5791	75.82	4391	1211	1509
06	059	1101.04	Middle	No	83.45	$127,800	$106,649	$88,843	6077	69.56	4227	1198	1521
06	059	1101.06	Middle	No	105.72	$127,800	$135,110	$112,542	3779	62.03	2344	918	1179
06	059	1101.08	Middle	No	109.33	$127,800	$139,724	$116,389	2784	54.45	1516	548	979
06	059	1101.09	Middle	No	114.37	$127,800	$146,165	$121,750	5143	69.94	3597	1218	1453
06	059	1101.10	Moderate	No	71.92	$127,800	$91,914	$76,563	6037	76.49	4618	938	1401
06	059	1101.11	Middle	No	96.14	$127,800	$122,867	$102,344	6410	70.75	4535	1080	1687
06	059	1101.13	Middle	No	108.48	$127,800	$138,637	$115,481	2745	63.21	1735	550	667
06	059	1101.14	Middle	No	109.92	$127,800	$140,478	$117,021	4779	57.90	2767	1286	1468
06	059	1101.15	Middle	No	97.87	$127,800	$125,078	$104,191	3555	78.76	2800	735	986
06	059	1101.16	Upper	No	136.45	$127,800	$174,383	$145,260	4760	81.70	3889	1011	1174
06	059	1101.17	Middle	No	103.99	$127,800	$132,899	$110,709	6392	67.94	4343	1361	1566

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
06	059	1101.18	Upper	No	191.85	$127,800	$245,184	$204,231	2470	78.38	1936	742	780
06	059	1102.01	Moderate	No	60.50	$127,800	$77,319	$64,412	8372	78.43	6566	1307	1616
06	059	1102.02	Moderate	No	64.45	$127,800	$82,367	$68,611	7874	79.73	6278	773	1176
06	059	1102.03	Middle	No	109.27	$127,800	$139,647	$116,321	5620	62.74	3526	1299	1572
06	059	1103.01	Middle	No	105.54	$127,800	$134,880	$112,350	6966	74.40	5183	1384	1558
06	059	1103.02	Middle	No	109.44	$127,800	$139,864	$116,509	6153	80.32	4942	1076	1633
06	059	1103.03	Middle	No	91.06	$127,800	$116,375	$96,944	5185	72.77	3773	995	1316
06	059	1103.04	Middle	No	114.68	$127,800	$146,561	$122,083	4661	71.64	3339	948	1216
06	059	1104.01	Middle	No	102.85	$127,800	$131,442	$109,489	5704	77.14	4400	996	1209
06	059	1104.02	Middle	No	90.29	$127,800	$115,391	$96,125	5342	85.27	4555	741	1170
06	059	1105.00	Moderate	No	55.93	$127,800	$71,479	$59,540	8557	91.36	7818	624	1181
06	059	1106.03	Moderate	No	50.80	$127,800	$64,922	$54,083	8556	90.59	7751	274	1031
06	059	1106.04	Middle	No	95.36	$127,800	$121,870	$101,513	8278	81.07	6711	2117	2522
06	059	1106.05	Middle	No	113.10	$127,800	$144,542	$120,400	6704	85.87	5757	1374	1840
06	059	1106.06	Moderate	No	56.04	$127,800	$71,619	$59,662	4991	93.33	4658	232	637
06	059	1106.07	Moderate	No	69.81	$127,800	$89,217	$74,318	4537	81.60	3702	570	830
06	059	9800.00	Unknown	No	0.00	$127,800	$0	$0	30	73.33	22	0	0
06	059	9901.00	Unknown	No	0.00	$127,800	$0	$0	0	0.00	0	0	0

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

New York and New Jersey Assessment Areas

Assessment Area 2 consists of the County of Bergen, New Jersey, and the County of Queens, New York, within the New York-Jersey City-White Plains, NY-NJ MSA (35614). Cities within these two counties include:

Bergen County, NJ

❖ Allendale	❖ Alpine	❖ Bergenfield
❖ Bogota	❖ Carlstadt	❖ Cliffside Park
❖ Closter	❖ Cresskill	❖ Demarest
❖ Dumont	❖ East Rutherford	❖ Edgewater
❖ Elmwood Park	❖ Fair Lawn	❖ Garfield
❖ Glen Rock	❖ Hackensack	❖ Harrington Park
❖ Hasbrouck Heights	❖ Haworth	❖ Hillsdale
❖ Ho Ho Jus	❖ Leonia	❖ Little Ferry
❖ Lodi	❖ Hyndhurst	❖ Mahwah
❖ Maywood	❖ Midland Park	❖ Montvale
❖ Moonachie	❖ New Milford	❖ North Arlington
❖ Northvale	❖ Norwood	❖ Oakland
❖ Palisades Park	❖ Paramus	❖ Park Ridge
❖ Ramsey	❖ Ridgefield	❖ Ridgefield Park
❖ Ridgewood	❖ River Edge	❖ River Vale
❖ Rochelle Park	❖ Rockleigh	❖ Rutherford
❖ Saddle Brook	❖ Saddle River	❖ South Hackensack
❖ Teaneck	❖ Tenafly	❖ Teteboro
❖ Upper Saddle River	❖ Waldwick	❖ Wallington
❖ Washington Township	❖ Westwood	❖ Woodcliff Lake
❖ Wood-Ridge	❖ Wyckoff	

Queens County, NY

❖ Arverne	❖ Astoria	❖ Bayside
❖ Bayswater	❖ Beechhurst	❖ Bellaire
❖ Belle Harbor	❖ Blissville	❖ Breezy Point
❖ Broad Channel	❖ Brooklyn Manor	❖ Bushwick Junction
❖ Cambria Heights	❖ Cedar Manor	❖ College Point
❖ Corona	❖ Douglaston	❖ East Elmhurst
❖ Edgemere	❖ Elmhurst	❖ Far Rockaway
❖ Flushing	❖ Forest Hills	❖ Forest Hills Gardens
❖ Fresh Meadows	❖ Fresh Pond	❖ Fresh Pond Junction
❖ Garden Bay Manor	❖ Glen Oaks	❖ Glendale
❖ Hamilton Beach	❖ Hammel	❖ Hillside
❖ Holland	❖ Hollis	❖ Hollis Hills
❖ Howard Beach	❖ Jackson Heights	❖ Jamaica

❖ Kew Gardens	❖ Kew Gardens Hills	❖ Laurelton
❖ Lefrak City	❖ Linden Hill	❖ Little Neck
❖ Locust Manor	❖ Long Island City	❖ Malba
❖ Maspeth	❖ Middle Village	❖ Morris Park
❖ Murray Hill	❖ Neponsit	❖ North Beach
❖ Oakland Gardens	❖ Old Germania Heights	❖ Ozone Park
❖ Parkside	❖ Parsons Beach	❖ Queens
❖ Queens Village	❖ Rego Park	❖ Richmond Hill
❖ Ridgewood	❖ Rochdale Village	❖ Rockaway Park
❖ Rockaway Point	❖ Rosedale	❖ Roxbury
❖ Saint Albans	❖ Seaside	❖ Somerville
❖ South Ozone Park	❖ Springfield Gardens	❖ Steinway
❖ Sunnyside	❖ Sunnyside Gardens	❖ Surrey Estates
❖ Terrace Heights	❖ Utopia	❖ Walden Terrace
❖ Wave Crest	❖ Whitestone	❖ Woodhaven
❖ Woodside		

Bergen County, New Jersey
Google Map

PCB BANK - 2024 CRA - ASSESSMENT AREA INCOME MAP

NY NJ Assessment Area

Income Level

- NA
- Low
- Moderate
- Middle
- Upper

Bank Branches

Prepared using Mapping Module by QuestSoft - v1.13 - 2/29/2024 12:30pm

2023 FFIEC Census Report - Summary Census Demographic Information
State: 34 - NEW JERSEY (NJ)
County: 003 - BERGEN COUNTY

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
34	003	0010.01	Upper	No	205.23	$99,300	$203,793	$175,441	3363	24.80	834	891	1014
34	003	0010.02	Upper	No	219.70	$99,300	$218,162	$187,813	3485	21.61	753	823	1028
34	003	0021.00	Upper	No	191.30	$99,300	$189,961	$163,529	1762	46.14	813	455	562
34	003	0022.00	Upper	No	134.59	$99,300	$133,648	$115,054	5168	41.16	2127	1540	1812
34	003	0023.00	Upper	No	183.04	$99,300	$181,759	$156,471	5641	43.34	2445	1625	1814
34	003	0031.00	Upper	No	128.68	$99,300	$127,779	$110,000	5337	69.95	3733	1432	1963
34	003	0032.00	Upper	No	132.19	$99,300	$131,265	$113,000	4829	75.79	3660	692	1070
34	003	0033.00	Upper	No	150.91	$99,300	$149,854	$129,005	7045	73.53	5180	1933	2208
34	003	0034.01	Upper	No	177.66	$99,300	$176,416	$151,875	2983	40.30	1202	680	821
34	003	0034.02	Upper	No	177.31	$99,300	$176,069	$151,575	3897	45.91	1789	809	970
34	003	0035.00	Moderate	No	72.29	$99,300	$71,784	$61,800	4170	82.16	3426	599	1332
34	003	0040.01	Middle	No	117.83	$99,300	$117,005	$100,729	3528	69.90	2466	714	1019
34	003	0040.02	Middle	No	108.47	$99,300	$107,711	$92,727	5250	70.44	3698	1378	1709
34	003	0050.00	Upper	No	142.72	$99,300	$141,721	$122,004	6372	39.50	2517	1535	2452
34	003	0061.01	Middle	No	102.60	$99,300	$101,882	$87,712	4153	54.18	2250	782	1169
34	003	0061.02	Middle	No	95.79	$99,300	$95,119	$81,891	3278	53.97	1769	464	899
34	003	0062.01	Middle	No	96.80	$99,300	$96,122	$82,750	4769	56.72	2705	759	1264
34	003	0062.02	Upper	No	145.74	$99,300	$144,720	$124,583	4710	43.23	2036	1536	730
34	003	0063.01	Moderate	No	72.84	$99,300	$72,330	$62,273	4597	73.27	3368	501	1441
34	003	0063.02	Middle	No	115.28	$99,300	$114,473	$98,547	4186	56.86	2380	1282	1379
34	003	0070.01	Upper	No	179.86	$99,300	$178,601	$153,750	3920	47.78	1873	1045	1276
34	003	0070.02	Upper	No	195.77	$99,300	$194,400	$167,358	4674	47.60	2225	1138	1412
34	003	0080.01	Upper	No	195.26	$99,300	$193,893	$166,917	4770	41.72	1990	1324	1504
34	003	0080.02	Upper	No	169.00	$99,300	$167,817	$144,474	4385	42.42	1860	1033	1195
34	003	0091.00	Upper	No	198.12	$99,300	$196,733	$169,361	4981	40.96	2040	1401	1724
34	003	0092.00	Upper	No	233.67	$99,300	$232,034	$199,750	3343	27.73	927	1042	1141

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
34	003	0101.00	Upper	No	141.40	$99,300	$140,410	$120,875	6335	44.31	2807	1728	2032
34	003	0102.00	Upper	No	134.82	$99,300	$133,876	$115,250	4131	47.42	1959	964	1365
34	003	0103.00	Upper	No	139.26	$99,300	$138,285	$119,044	7457	44.29	3303	2158	2470
34	003	0111.00	Middle	No	119.64	$99,300	$118,803	$102,273	4832	59.25	2863	965	1446
34	003	0112.00	Moderate	No	67.99	$99,300	$67,514	$58,125	5023	52.82	2653	808	1613
34	003	0113.00	Middle	No	111.23	$99,300	$110,451	$95,089	4979	46.50	2315	821	1286
34	003	0114.00	Middle	No	105.32	$99,300	$104,583	$90,037	6588	40.42	2663	1109	2051
34	003	0120.01	Middle	No	108.36	$99,300	$107,601	$92,634	6326	52.47	3319	790	1670
34	003	0120.02	Upper	No	142.88	$99,300	$141,880	$122,143	3696	45.32	1675	635	1496
34	003	0130.02	Upper	No	155.93	$99,300	$154,838	$133,300	6554	53.91	3533	1095	1267
34	003	0130.03	Upper	No	208.19	$99,300	$206,733	$177,969	4231	60.93	2578	731	221
34	003	0130.04	Upper	No	194.57	$99,300	$193,208	$166,328	3551	64.52	2291	557	432
34	003	0140.00	Upper	No	164.15	$99,300	$163,001	$140,326	7290	26.91	1962	2281	2555
34	003	0151.00	Upper	No	240.69	$99,300	$239,005	$205,750	2506	24.34	610	729	743
34	003	0152.00	Middle	No	112.56	$99,300	$111,772	$96,222	6255	82.05	5132	1552	2097
34	003	0153.00	Moderate	No	73.74	$99,300	$73,224	$63,036	6257	96.58	6043	1144	1806
34	003	0154.01	Moderate	No	76.54	$99,300	$76,004	$65,435	4819	83.36	4017	389	1042
34	003	0154.02	Middle	No	91.29	$99,300	$90,651	$78,042	3282	73.98	2428	363	430
34	003	0155.00	Upper	No	180.34	$99,300	$179,078	$154,167	6189	41.70	2581	1702	1562
34	003	0160.00	Upper	No	202.34	$99,300	$200,924	$172,969	5342	58.80	3141	1632	2066
34	003	0171.01	Upper	No	213.61	$99,300	$212,115	$182,602	5375	21.86	1175	1449	1620
34	003	0171.02	Upper	No	239.12	$99,300	$237,446	$204,412	2190	23.93	524	535	673
34	003	0172.00	Upper	No	157.60	$99,300	$156,497	$134,722	6701	39.07	2618	1312	1847
34	003	0173.01	Upper	No	179.97	$99,300	$178,710	$153,850	3280	37.93	1244	1116	1203
34	003	0173.02	Upper	No	203.74	$99,300	$202,314	$174,167	3059	30.79	942	924	1009
34	003	0174.00	Upper	No	192.33	$99,300	$190,984	$164,412	5861	30.69	1799	1476	1667
34	003	0175.01	Upper	No	136.82	$99,300	$135,862	$116,964	4575	37.75	1727	1302	1432
34	003	0175.02	Upper	No	148.12	$99,300	$147,083	$126,622	3886	40.99	1593	1122	1236
34	003	0181.01	Unknown	No	0.00	$99,300	$0	$0	5023	80.35	4036	630	1374

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
34	003	0181.02	Moderate	No	68.84	$99,300	$68,358	$58,854	2959	78.81	2332	189	535
34	003	0182.00	Moderate	No	72.76	$99,300	$72,251	$62,198	7043	73.04	5144	1025	2091
34	003	0191.02	Upper	No	129.66	$99,300	$128,752	$110,843	3022	65.85	1990	763	389
34	003	0191.03	Middle	No	111.62	$99,300	$110,839	$95,417	4121	71.66	2953	1081	632
34	003	0191.04	Upper	No	120.55	$99,300	$119,706	$103,052	4099	71.46	2929	944	699
34	003	0192.02	Middle	No	113.89	$99,300	$113,093	$97,365	3959	68.48	2711	247	317
34	003	0192.03	Middle	No	115.04	$99,300	$114,235	$98,343	3269	58.06	1898	1106	318
34	003	0192.04	Middle	No	115.44	$99,300	$114,632	$98,690	3847	63.43	2440	918	505
34	003	0193.03	Middle	No	107.00	$99,300	$106,251	$91,473	5764	67.59	3896	846	942
34	003	0193.04	Upper	No	160.72	$99,300	$159,595	$137,390	2783	59.58	1658	575	915
34	003	0193.05	Upper	No	202.65	$99,300	$201,231	$173,238	6995	44.03	3080	2938	656
34	003	0193.06	Upper	No	199.33	$99,300	$197,935	$170,396	2332	49.23	1148	684	562
34	003	0201.00	Upper	No	210.80	$99,300	$209,324	$180,200	4329	20.97	908	1209	1469
34	003	0202.00	Upper	No	286.89	$99,300	$284,882	$245,250	6750	20.98	1416	2220	2267
34	003	0211.01	Middle	No	86.36	$99,300	$85,755	$73,824	4437	37.95	1684	717	1503
34	003	0211.02	Middle	No	95.74	$99,300	$95,070	$81,844	2664	38.74	1032	593	782
34	003	0212.00	Middle	No	108.49	$99,300	$107,731	$92,746	5935	41.08	2438	952	1968
34	003	0213.00	Moderate	No	69.14	$99,300	$68,656	$59,107	4841	47.18	2284	983	1730
34	003	0214.00	Middle	No	88.46	$99,300	$87,841	$75,625	4883	48.54	2370	886	1660
34	003	0215.00	Moderate	No	76.80	$99,300	$76,262	$65,652	5253	63.54	3338	496	1581
34	003	0216.00	Moderate	No	66.43	$99,300	$65,965	$56,793	4642	67.02	3111	560	1445
34	003	0221.00	Upper	No	224.45	$99,300	$222,879	$191,875	4220	22.39	945	1130	1279
34	003	0222.00	Upper	No	244.42	$99,300	$242,709	$208,942	7913	27.18	2151	2205	2337
34	003	0231.00	Middle	No	81.33	$99,300	$80,761	$69,525	4026	82.14	3307	61	386
34	003	0232.01	Upper	No	121.66	$99,300	$120,808	$104,000	3927	70.44	2766	786	664
34	003	0232.02	Middle	No	115.59	$99,300	$114,781	$98,813	3257	72.49	2361	650	783
34	003	0233.01	Upper	No	172.79	$99,300	$171,580	$147,708	2932	57.81	1695	952	1011
34	003	0233.03	Middle	No	86.90	$99,300	$86,292	$74,286	2817	60.60	1707	302	88

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
34	003	0233.04	Upper	No	132.60	$99,300	$131,672	$113,356	2207	59.49	1313	719	625
34	003	0234.01	Middle	No	89.19	$99,300	$88,566	$76,250	3635	74.58	2711	363	668
34	003	0234.02	Upper	No	127.35	$99,300	$126,459	$108,869	6099	81.69	4982	948	1071
34	003	0235.01	Moderate	No	79.07	$99,300	$78,517	$67,596	3739	89.76	3356	441	731
34	003	0235.02	Moderate	No	76.52	$99,300	$75,984	$65,417	4649	73.46	3415	617	219
34	003	0236.01	Middle	No	86.96	$99,300	$86,351	$74,340	3405	78.41	2670	502	1084
34	003	0236.02	Moderate	No	57.71	$99,300	$57,306	$49,335	5337	87.95	4694	242	995
34	003	0241.00	Upper	No	209.32	$99,300	$207,855	$178,934	5888	37.62	2215	1680	1949
34	003	0242.00	Upper	No	191.55	$99,300	$190,209	$163,750	4741	31.77	1506	1689	1710
34	003	0251.00	Middle	No	112.97	$99,300	$112,179	$96,577	6227	45.14	2811	1110	1928
34	003	0252.00	Upper	No	161.88	$99,300	$160,747	$138,382	5898	31.33	1848	1768	2061
34	003	0261.00	Upper	No	219.91	$99,300	$218,371	$187,993	4562	21.22	968	1371	1509
34	003	0262.00	Upper	No	189.73	$99,300	$188,402	$162,188	5581	23.54	1314	1684	1799
34	003	0270.00	Upper	No	274.08	$99,300	$272,161	$234,297	4258	18.39	783	1354	1580
34	003	0280.01	Middle	No	113.72	$99,300	$112,924	$97,216	5350	69.38	3712	1020	1544
34	003	0280.02	Upper	No	193.09	$99,300	$191,738	$165,066	3954	59.08	2336	1110	1289
34	003	0291.00	Middle	No	83.10	$99,300	$82,518	$71,042	4233	70.28	2975	595	1010
34	003	0292.00	Middle	No	114.94	$99,300	$114,135	$98,262	6754	59.22	4000	1006	1952
34	003	0301.00	Moderate	No	73.18	$99,300	$72,668	$62,557	5640	60.14	3392	862	1596
34	003	0302.01	Middle	No	86.93	$99,300	$86,321	$74,318	4679	63.75	2983	575	1313
34	003	0302.02	Middle	No	92.12	$99,300	$91,475	$78,750	3447	58.08	2002	389	1083
34	003	0303.00	Moderate	No	73.38	$99,300	$72,866	$62,731	4658	61.25	2853	638	1466
34	003	0304.01	Middle	No	90.00	$99,300	$89,370	$76,938	3495	63.20	2209	484	1154
34	003	0304.02	Upper	No	123.05	$99,300	$122,189	$105,194	4287	54.91	2354	576	1456
34	003	0311.00	Upper	No	141.02	$99,300	$140,033	$120,556	6652	45.97	3058	1202	1781
34	003	0312.00	Upper	No	123.83	$99,300	$122,963	$105,854	4731	39.84	1885	1126	1732
34	003	0313.00	Middle	No	113.75	$99,300	$112,954	$97,244	5415	36.57	1980	1619	2039
34	003	0314.00	Middle	No	112.26	$99,300	$111,474	$95,966	5721	38.59	2208	1280	2256
34	003	0321.02	Upper	No	176.93	$99,300	$175,691	$151,250	5886	17.91	1054	2100	2084

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
34	003	0321.03	Middle	No	98.06	$99,300	$97,374	$83,828	4724	23.81	1125	1631	1429
34	003	0321.04	Upper	No	130.14	$99,300	$129,229	$111,250	4269	37.06	1582	600	751
34	003	0322.01	Upper	No	192.43	$99,300	$191,083	$164,500	5537	24.00	1329	1869	1911
34	003	0322.02	Upper	No	145.36	$99,300	$144,342	$124,265	5071	30.70	1557	1520	1780
34	003	0331.00	Upper	No	133.89	$99,300	$132,953	$114,456	3851	42.22	1626	1218	1407
34	003	0332.00	Upper	No	145.56	$99,300	$144,541	$124,432	2628	44.48	1169	650	917
34	003	0333.00	Upper	No	149.85	$99,300	$148,801	$128,100	3601	59.48	2142	706	1257
34	003	0340.01	Upper	No	176.29	$99,300	$175,056	$150,700	2807	21.30	598	530	880
34	003	0340.02	Upper	No	161.79	$99,300	$160,657	$138,311	4207	15.85	667	1339	1630
34	003	0351.00	Upper	No	183.84	$99,300	$182,553	$157,153	8436	28.06	2367	2532	2655
34	003	0352.00	Upper	No	238.00	$99,300	$236,334	$203,452	6128	19.14	1173	1724	1789
34	003	0361.00	Middle	No	110.29	$99,300	$109,518	$94,286	2675	60.64	1622	383	833
34	003	0362.00	Middle	No	94.53	$99,300	$93,868	$80,813	3133	55.60	1742	589	896
34	003	0371.00	Upper	No	171.59	$99,300	$170,389	$146,683	5501	41.19	2266	1486	1759
34	003	0372.01	Upper	No	168.23	$99,300	$167,052	$143,814	4180	48.64	2033	1322	1392
34	003	0372.03	Upper	No	161.02	$99,300	$159,893	$137,647	3928	42.72	1678	933	1154
34	003	0372.04	Middle	No	84.51	$99,300	$83,918	$72,243	3314	63.85	2116	64	1366
34	003	0381.00	Middle	No	115.27	$99,300	$114,463	$98,542	5837	40.07	2339	987	2035
34	003	0382.00	Middle	No	92.30	$99,300	$91,654	$78,906	4475	53.18	2380	608	1345
34	003	0383.00	Upper	No	133.52	$99,300	$132,585	$114,141	6145	40.57	2493	1477	2267
34	003	0391.00	Upper	No	131.15	$99,300	$130,232	$112,115	4110	22.70	933	1207	1596
34	003	0392.00	Upper	No	199.35	$99,300	$197,955	$170,417	5742	16.20	930	1785	1959
34	003	0393.00	Upper	No	177.16	$99,300	$175,920	$151,444	2896	17.78	515	775	996
34	003	0400.01	Upper	No	240.69	$99,300	$239,005	$205,750	3575	22.63	809	1082	1130
34	003	0400.02	Upper	No	191.10	$99,300	$189,762	$163,363	4669	33.11	1546	1269	1444
34	003	0411.00	Middle	No	92.52	$99,300	$91,872	$79,097	5668	89.45	5070	736	1485
34	003	0412.00	Middle	No	116.86	$99,300	$116,042	$99,896	4597	87.99	4045	558	1273
34	003	0413.01	Middle	No	87.29	$99,300	$86,679	$74,625	5380	84.29	4535	657	1486

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
34	003	0413.02	Upper	No	122.52	$99,300	$121,662	$104,740	4647	80.46	3739	778	1230
34	003	0421.01	Upper	No	136.22	$99,300	$135,266	$116,452	3155	40.13	1266	908	960
34	003	0421.02	Upper	No	173.42	$99,300	$172,206	$148,250	4698	39.93	1876	1258	1331
34	003	0423.01	Upper	No	182.45	$99,300	$181,173	$155,972	4410	36.24	1598	1151	1372
34	003	0423.02	Upper	No	183.62	$99,300	$182,335	$156,964	5108	40.39	2063	1386	1552
34	003	0424.00	Upper	No	162.31	$99,300	$161,174	$138,750	4561	40.25	1836	1249	1364
34	003	0425.00	Upper	No	146.82	$99,300	$145,792	$125,507	4766	52.52	2503	934	1482
34	003	0430.01	Upper	No	216.08	$99,300	$214,567	$184,714	4158	18.49	769	1480	1577
34	003	0430.02	Upper	No	195.20	$99,300	$193,834	$166,866	4725	24.17	1142	1248	1481
34	003	0441.00	Upper	No	211.93	$99,300	$210,446	$181,167	6030	16.47	993	1833	1985
34	003	0442.01	Upper	No	232.50	$99,300	$230,873	$198,750	3741	19.25	720	1146	1218
34	003	0442.02	Upper	No	157.15	$99,300	$156,050	$134,338	5027	27.33	1374	1731	1802
34	003	0451.01	Middle	No	111.58	$99,300	$110,799	$95,386	4516	59.10	2669	673	1474
34	003	0451.02	Upper	No	135.15	$99,300	$134,204	$115,536	3996	61.26	2448	697	1134
34	003	0452.00	Upper	No	128.99	$99,300	$128,087	$110,268	2989	70.36	2103	430	826
34	003	0461.00	Upper	No	131.84	$99,300	$130,917	$112,708	4215	65.24	2750	870	1152
34	003	0462.00	Upper	No	134.04	$99,300	$133,102	$114,583	4390	63.62	2793	874	1488
34	003	0463.00	Middle	No	95.31	$99,300	$94,643	$81,477	4619	69.37	3204	646	1213
34	003	0471.00	Upper	No	206.99	$99,300	$205,541	$176,944	6135	35.34	2168	1919	2060
34	003	0472.00	Upper	No	292.45	$99,300	$290,403	$250,001	4481	26.49	1187	1374	1444
34	003	0473.00	Upper	No	292.45	$99,300	$290,403	$250,001	3287	24.37	801	904	979
34	003	0474.00	Upper	No	217.31	$99,300	$215,789	$185,765	5158	34.45	1777	975	1373
34	003	0475.00	Upper	No	274.43	$99,300	$272,509	$234,595	6918	32.67	2260	1656	1975
34	003	0481.00	Upper	No	137.47	$99,300	$136,508	$117,517	4355	59.06	2572	651	1398
34	003	0482.00	Upper	No	227.26	$99,300	$225,669	$194,276	7694	36.76	2828	2477	2565
34	003	0490.01	Upper	No	235.58	$99,300	$233,931	$201,382	4624	19.51	902	1468	1514
34	003	0490.02	Upper	No	181.16	$99,300	$179,892	$154,865	5285	23.67	1251	1584	1667
34	003	0500.00	Upper	No	147.79	$99,300	$146,755	$126,339	5814	44.03	2560	1686	1894
34	003	0511.00	Upper	No	153.68	$99,300	$152,604	$131,375	6416	42.36	2718	1439	1798

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
34	003	0512.00	Upper	No	158.80	$99,300	$157,688	$135,750	2665	31.78	847	802	983
34	003	0513.00	Middle	No	106.04	$99,300	$105,298	$90,647	4764	45.99	2191	660	1335
34	003	0514.00	Upper	No	148.01	$99,300	$146,974	$126,528	4989	36.80	1836	1199	1594
34	003	0521.00	Upper	No	138.27	$99,300	$137,302	$118,202	7873	28.62	2253	2102	2449
34	003	0522.00	Upper	No	142.64	$99,300	$141,642	$121,940	6421	38.73	2487	1271	2086
34	003	0531.00	Upper	No	258.19	$99,300	$256,383	$220,714	3372	24.38	822	1108	1205
34	003	0532.01	Upper	No	247.59	$99,300	$245,857	$211,649	4770	26.79	1278	1374	1478
34	003	0532.02	Upper	No	233.65	$99,300	$232,014	$199,732	3583	26.65	955	894	1082
34	003	0541.01	Upper	No	154.32	$99,300	$153,240	$131,923	4247	96.44	4096	1276	1515
34	003	0541.02	Upper	No	158.99	$99,300	$157,877	$135,913	4033	63.38	2556	1130	1251
34	003	0542.00	Upper	No	137.12	$99,300	$136,160	$117,222	4931	72.32	3566	946	1282
34	003	0543.00	Upper	No	242.00	$99,300	$240,306	$206,875	7216	16.67	1203	1759	2065
34	003	0544.00	Upper	No	144.55	$99,300	$143,538	$123,571	7217	61.55	4442	1365	1824
34	003	0545.00	Upper	No	220.48	$99,300	$218,937	$188,481	4879	46.79	2283	1284	1411
34	003	0546.01	Upper	No	121.75	$99,300	$120,898	$104,081	3419	75.61	2585	730	827
34	003	0546.02	Upper	No	177.46	$99,300	$176,218	$151,706	5304	69.19	3670	1600	1699
34	003	0551.00	Upper	No	292.45	$99,300	$290,403	$250,001	7275	35.99	2618	1738	1893
34	003	0552.01	Upper	No	239.99	$99,300	$238,310	$205,152	4078	43.18	1761	1103	1152
34	003	0552.02	Upper	No	180.87	$99,300	$179,604	$154,619	4056	56.98	2311	832	1186
34	003	0561.00	Upper	No	168.25	$99,300	$167,072	$143,827	4754	22.82	1085	1548	1644
34	003	0562.00	Upper	No	159.82	$99,300	$158,701	$136,625	5304	23.98	1272	1494	1633
34	003	0571.01	Middle	No	86.12	$99,300	$85,517	$73,621	4108	38.10	1565	402	815
34	003	0571.02	Middle	No	101.17	$99,300	$100,462	$86,486	4271	22.20	948	1070	1625
34	003	0572.00	Middle	No	94.83	$99,300	$94,166	$81,071	3489	30.64	1069	439	1328
34	003	0581.00	Upper	No	166.94	$99,300	$165,771	$142,708	3777	20.10	759	1296	1367
34	003	0582.00	Upper	No	190.44	$99,300	$189,107	$162,802	5508	17.08	941	1919	2001
34	003	0591.00	Upper	No	174.90	$99,300	$173,676	$149,518	5222	37.13	1939	888	1325
34	003	0592.00	Upper	No	166.00	$99,300	$164,838	$141,905	6060	24.46	1482	1628	1946

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
34	003	0600.01	Upper	No	138.67	$99,300	$137,699	$118,545	3889	36.98	1438	753	1306
34	003	0600.02	Upper	No	181.90	$99,300	$180,627	$155,500	6335	41.10	2604	1553	1751
34	003	0611.00	Upper	No	247.71	$99,300	$245,976	$211,750	4456	16.74	746	1676	1753
34	003	0612.00	Upper	No	224.26	$99,300	$222,690	$191,705	3406	13.01	443	1010	1190
34	003	0613.00	Upper	No	292.45	$99,300	$290,403	$250,001	3642	20.51	747	972	1024
34	003	0614.00	Upper	No	201.55	$99,300	$200,139	$172,292	5081	17.36	882	1600	1786

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

Queens County, New York
Google Map

PCB BANK - 2024 CRA - ASSESSMENT AREA INCOME MAP

NY NJ Assessment Area

Income Level

- NA
- Low
- Moderate
- Middle
- Upper

Bank Branches

4/1/2025

PCB Bank CRA Public File

2023 FFIEC Census Report - Summary Census Demographic Information
State: 36 - NEW YORK (NY)
County: 081 - QUEENS COUNTY

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
36	081	0001.01	Upper	No	181.45	$99,300	$180,180	$155,110	4659	50.80	2367	532	37
36	081	0001.02	Upper	No	272.36	$99,300	$270,453	$232,829	7484	44.47	3328	51	28
36	081	0001.03	Unknown	No	0.00	$99,300	$0	$0	33	72.73	24	0	55
36	081	0001.04	Unknown	No	0.00	$99,300	$0	$0	27	96.30	26	0	0
36	081	0002.00	Moderate	No	77.01	$99,300	$76,471	$65,833	3084	88.10	2717	436	858
36	081	0004.00	Middle	No	80.46	$99,300	$79,897	$68,780	4918	95.42	4693	477	1125
36	081	0006.00	Middle	No	102.49	$99,300	$101,773	$87,619	4177	92.77	3875	527	1140
36	081	0007.01	Upper	No	244.36	$99,300	$242,649	$208,893	3460	49.74	1721	614	497
36	081	0007.02	Middle	No	113.56	$99,300	$112,765	$97,083	4260	53.92	2297	339	555
36	081	0008.00	Middle	No	94.26	$99,300	$93,600	$80,577	3580	90.61	3244	645	921
36	081	0010.00	Middle	No	117.33	$99,300	$116,509	$100,302	3789	91.55	3469	464	1012
36	081	0012.00	Middle	No	88.94	$99,300	$88,317	$76,029	4183	83.89	3509	329	794
36	081	0014.00	Middle	No	85.89	$99,300	$85,289	$73,429	4114	85.15	3503	617	998
36	081	0016.00	Middle	No	98.95	$99,300	$98,257	$84,593	3041	89.61	2725	470	640
36	081	0018.00	Middle	No	113.41	$99,300	$112,616	$96,953	3044	89.82	2734	455	699
36	081	0019.01	Upper	No	222.20	$99,300	$220,645	$189,946	1434	54.74	785	122	66
36	081	0019.02	Upper	No	212.60	$99,300	$211,112	$181,739	8645	68.58	5929	312	96
36	081	0019.03	Upper	No	236.26	$99,300	$234,606	$201,964	2214	62.92	1393	59	88
36	081	0020.00	Middle	No	109.91	$99,300	$109,141	$93,958	1871	89.52	1675	223	465
36	081	0022.00	Middle	No	97.19	$99,300	$96,510	$83,083	2290	85.94	1968	258	554
36	081	0024.00	Middle	No	82.37	$99,300	$81,793	$70,417	2195	89.07	1955	319	422
36	081	0025.00	Low	No	40.05	$99,300	$39,770	$34,239	7242	97.54	7064	31	103
36	081	0026.00	Upper	No	131.25	$99,300	$130,331	$112,201	2150	83.12	1787	507	592
36	081	0028.00	Moderate	No	77.01	$99,300	$76,471	$65,833	3304	90.80	3000	362	967
36	081	0030.00	Middle	No	93.67	$99,300	$93,014	$80,075	1479	86.48	1279	274	408
36	081	0031.00	Upper	No	122.10	$99,300	$121,245	$104,375	2157	65.65	1416	45	304

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
36	081	0032.00	Middle	No	89.49	$99,300	$88,864	$76,500	1791	90.45	1620	325	534
36	081	0033.01	Upper	No	160.13	$99,300	$159,009	$136,889	4399	62.49	2749	58	116
36	081	0033.02	Moderate	No	52.64	$99,300	$52,272	$45,000	2166	80.89	1752	120	285
36	081	0034.00	Middle	No	82.30	$99,300	$81,724	$70,357	2442	91.97	2246	337	691
36	081	0036.00	Middle	No	108.20	$99,300	$107,443	$92,500	4195	93.40	3918	391	1076
36	081	0037.00	Unknown	No	0.00	$99,300	$0	$0	2	50.00	1	0	0
36	081	0038.00	Middle	No	90.17	$99,300	$89,539	$77,083	2490	89.36	2225	196	696
36	081	0039.00	Moderate	No	54.82	$99,300	$54,436	$46,870	1462	74.28	1086	36	265
36	081	0040.01	Middle	No	99.02	$99,300	$98,327	$84,653	2403	80.23	1928	285	596
36	081	0040.02	Moderate	No	59.95	$99,300	$59,530	$51,250	1361	91.33	1243	181	349
36	081	0042.00	Middle	No	88.78	$99,300	$88,159	$75,893	4505	93.85	4228	529	1097
36	081	0043.00	Low	No	41.01	$99,300	$40,723	$35,057	2326	95.40	2219	0	22
36	081	0044.01	Moderate	No	74.96	$99,300	$74,435	$64,079	3916	93.11	3646	373	969
36	081	0045.00	Upper	No	126.93	$99,300	$126,041	$108,510	3252	48.31	1571	1139	375
36	081	0047.00	Low	No	49.71	$99,300	$49,362	$42,500	4090	78.02	3191	122	297
36	081	0050.00	Unknown	No	0.00	$99,300	$0	$0	0	0.00	0	0	0
36	081	0051.00	Moderate	No	60.85	$99,300	$60,424	$52,019	2512	70.14	1762	89	351
36	081	0052.00	Moderate	No	77.71	$99,300	$77,166	$66,429	3080	92.76	2857	293	818
36	081	0053.00	Upper	No	138.91	$99,300	$137,938	$118,750	5397	50.18	2708	352	869
36	081	0054.00	Middle	No	89.79	$99,300	$89,161	$76,763	5609	84.19	4722	1065	1937
36	081	0055.00	Middle	No	100.62	$99,300	$99,916	$86,021	1367	72.20	987	50	190
36	081	0057.00	Moderate	No	75.76	$99,300	$75,230	$64,767	4277	58.15	2487	85	482
36	081	0058.00	Middle	No	109.19	$99,300	$108,426	$93,339	6194	77.43	4796	1119	1752
36	081	0059.00	Middle	No	107.72	$99,300	$106,966	$92,083	4231	44.84	1897	263	892
36	081	0061.00	Middle	No	107.68	$99,300	$106,926	$92,054	6291	45.22	2845	212	739
36	081	0062.01	Middle	No	81.37	$99,300	$80,800	$69,564	5389	44.13	2378	2718	955
36	081	0062.02	Moderate	No	64.82	$99,300	$64,366	$55,417	6949	60.04	4172	832	2139
36	081	0063.00	Upper	No	126.45	$99,300	$125,565	$108,099	5877	42.06	2472	266	868
36	081	0065.01	Upper	No	124.50	$99,300	$123,629	$106,429	3645	45.60	1662	132	537

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
36	081	0065.02	Middle	No	93.00	$99,300	$92,349	$79,500	4004	42.68	1709	212	812
36	081	0069.00	Upper	No	148.47	$99,300	$147,431	$126,923	5196	54.64	2839	251	863
36	081	0071.00	Middle	No	92.43	$99,300	$91,783	$79,018	4355	47.74	2079	137	516
36	081	0073.00	Upper	No	151.43	$99,300	$150,370	$129,453	4470	43.29	1935	213	367
36	081	0075.00	Upper	No	165.96	$99,300	$164,798	$141,875	4477	50.95	2281	461	330
36	081	0077.00	Upper	No	146.39	$99,300	$145,365	$125,147	2114	56.62	1197	104	291
36	081	0079.00	Middle	No	92.12	$99,300	$91,475	$78,750	3628	61.33	2225	360	697
36	081	0081.00	Middle	No	88.15	$99,300	$87,533	$75,357	1761	54.00	951	103	380
36	081	0083.00	Middle	No	105.84	$99,300	$105,099	$90,483	3515	66.12	2324	126	494
36	081	0085.00	Moderate	No	67.00	$99,300	$66,531	$57,279	1979	76.96	1523	44	217
36	081	0086.00	Middle	No	112.44	$99,300	$111,653	$96,125	2989	74.37	2223	614	966
36	081	0087.00	Low	No	27.73	$99,300	$27,536	$23,711	5176	88.79	4596	0	126
36	081	0088.00	Middle	No	112.82	$99,300	$112,030	$96,442	3449	67.70	2335	832	1174
36	081	0091.00	Upper	No	139.04	$99,300	$138,067	$118,864	2733	49.32	1348	444	520
36	081	0094.00	Middle	No	95.41	$99,300	$94,742	$81,563	2919	94.52	2759	368	723
36	081	0095.00	Middle	No	111.26	$99,300	$110,481	$95,114	2510	35.34	887	219	693
36	081	0096.00	Middle	No	105.19	$99,300	$104,454	$89,925	3127	93.89	2936	678	853
36	081	0097.00	Upper	No	144.16	$99,300	$143,151	$123,234	3860	29.95	1156	377	1273
36	081	0098.00	Middle	No	88.18	$99,300	$87,563	$75,385	2631	93.46	2459	286	637
36	081	0099.00	Unknown	No	0.00	$99,300	$0	$0	0	0.00	0	0	0
36	081	0100.00	Upper	No	139.52	$99,300	$138,543	$119,271	3383	92.26	3121	924	1206
36	081	0101.00	Middle	No	81.01	$99,300	$80,443	$69,250	2654	29.54	784	330	932
36	081	0102.00	Middle	No	100.99	$99,300	$100,283	$86,331	2866	91.70	2628	474	801
36	081	0103.00	Moderate	No	76.20	$99,300	$75,667	$65,145	4150	39.25	1629	501	1179
36	081	0104.00	Middle	No	90.35	$99,300	$89,718	$77,240	3315	92.94	3081	592	933
36	081	0105.00	Moderate	No	78.61	$99,300	$78,060	$67,202	4641	52.34	2429	185	384
36	081	0106.00	Upper	No	131.64	$99,300	$130,719	$112,537	3417	94.91	3243	674	954
36	081	0107.01	Unknown	No	0.00	$99,300	$0	$0	7	85.71	6	0	0

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
36	081	0108.00	Middle	No	93.79	$99,300	$93,133	$80,179	3034	96.28	2921	448	845
36	081	0110.00	Middle	No	96.63	$99,300	$95,954	$82,609	3190	95.45	3045	353	692
36	081	0111.00	Upper	No	127.98	$99,300	$127,084	$109,405	2902	38.08	1105	360	924
36	081	0112.00	Moderate	No	72.38	$99,300	$71,873	$61,875	2497	88.39	2207	372	736
36	081	0113.00	Middle	No	116.89	$99,300	$116,072	$99,924	4280	43.04	1842	402	665
36	081	0114.00	Moderate	No	75.82	$99,300	$75,289	$64,821	1539	87.39	1345	146	361
36	081	0115.00	Upper	No	147.86	$99,300	$146,825	$126,397	2414	40.27	972	320	742
36	081	0116.00	Middle	No	94.36	$99,300	$93,699	$80,662	2370	90.89	2154	262	634
36	081	0117.00	Middle	No	111.44	$99,300	$110,660	$95,268	3840	32.97	1266	396	1310
36	081	0118.00	Middle	No	116.49	$99,300	$115,675	$99,583	2690	93.53	2516	360	674
36	081	0119.00	Middle	No	101.73	$99,300	$101,018	$86,969	1729	36.26	627	114	449
36	081	0120.00	Middle	No	80.94	$99,300	$80,373	$69,191	2385	95.18	2270	298	622
36	081	0121.00	Middle	No	114.60	$99,300	$113,798	$97,969	2177	32.20	701	311	824
36	081	0122.00	Moderate	No	73.88	$99,300	$73,363	$63,162	2802	93.40	2617	380	640
36	081	0123.01	Upper	No	151.23	$99,300	$150,171	$129,278	3272	32.15	1052	472	1139
36	081	0124.00	Middle	No	84.62	$99,300	$84,028	$72,344	2873	92.97	2671	314	666
36	081	0125.00	Middle	No	102.08	$99,300	$101,365	$87,266	1735	46.17	801	91	357
36	081	0126.01	Middle	No	90.55	$99,300	$89,916	$77,407	2596	91.68	2380	328	679
36	081	0126.02	Moderate	No	72.55	$99,300	$72,042	$62,021	2715	91.93	2496	384	635
36	081	0128.00	Middle	No	109.99	$99,300	$109,220	$94,028	2212	72.42	1602	372	614
36	081	0130.00	Middle	No	106.74	$99,300	$105,993	$91,250	1757	67.50	1186	248	523
36	081	0132.00	Middle	No	100.16	$99,300	$99,459	$85,625	1919	66.49	1276	286	487
36	081	0134.00	Upper	No	130.74	$99,300	$129,825	$111,766	5904	54.08	3193	691	266
36	081	0135.00	Upper	No	144.76	$99,300	$143,747	$123,750	1526	20.97	320	286	570
36	081	0136.00	Upper	No	122.10	$99,300	$121,245	$104,375	1994	55.07	1098	313	273
36	081	0137.00	Middle	No	117.85	$99,300	$117,025	$100,750	1747	33.60	587	182	597
36	081	0138.00	Middle	No	85.93	$99,300	$85,328	$73,456	3785	69.51	2631	647	399
36	081	0140.00	Middle	No	115.31	$99,300	$114,503	$98,571	3952	60.58	2394	551	602
36	081	0141.00	Middle	No	91.97	$99,300	$91,326	$78,625	1645	42.98	707	94	380

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
36	081	0142.01	Moderate	No	79.49	$99,300	$78,934	$67,958	4702	96.02	4515	469	934
36	081	0142.02	Middle	No	103.46	$99,300	$102,736	$88,444	2870	94.95	2725	251	673
36	081	0143.00	Middle	No	92.75	$99,300	$92,101	$79,286	4007	47.42	1900	186	612
36	081	0144.00	Moderate	No	65.46	$99,300	$65,002	$55,962	2005	94.01	1885	197	474
36	081	0145.00	Middle	No	100.40	$99,300	$99,697	$85,833	2368	39.19	928	235	815
36	081	0147.00	Middle	No	96.36	$99,300	$95,685	$82,375	2933	39.86	1169	220	896
36	081	0148.00	Moderate	No	77.15	$99,300	$76,610	$65,956	2186	96.66	2113	306	503
36	081	0149.00	Middle	No	91.44	$99,300	$90,800	$78,167	2477	49.41	1224	33	408
36	081	0150.00	Middle	No	91.31	$99,300	$90,671	$78,056	2418	96.61	2336	398	621
36	081	0151.00	Moderate	No	75.23	$99,300	$74,703	$64,310	2675	45.61	1220	261	495
36	081	0152.00	Moderate	No	74.57	$99,300	$74,048	$63,750	2638	96.17	2537	393	716
36	081	0153.00	Upper	No	144.20	$99,300	$143,191	$123,269	2131	46.60	993	108	634
36	081	0154.00	Middle	No	93.54	$99,300	$92,885	$79,961	2390	95.69	2287	245	504
36	081	0155.00	Upper	No	127.44	$99,300	$126,548	$108,942	2344	46.20	1083	185	621
36	081	0156.00	Middle	No	88.10	$99,300	$87,483	$75,313	3210	98.01	3146	471	725
36	081	0157.00	Moderate	No	77.22	$99,300	$76,679	$66,016	1655	63.81	1056	16	24
36	081	0158.01	Middle	No	101.78	$99,300	$101,068	$87,011	3817	98.48	3759	774	1125
36	081	0158.02	Middle	No	101.62	$99,300	$100,909	$86,875	4607	97.68	4500	738	1085
36	081	0159.00	Middle	No	80.66	$99,300	$80,095	$68,958	4010	47.58	1908	165	607
36	081	0161.00	Middle	No	95.28	$99,300	$94,613	$81,450	2291	68.35	1566	153	419
36	081	0163.00	Low	No	48.34	$99,300	$48,002	$41,324	4053	85.44	3463	91	277
36	081	0164.00	Middle	No	101.48	$99,300	$100,770	$86,750	3306	98.37	3252	767	994
36	081	0166.00	Middle	No	82.13	$99,300	$81,555	$70,208	3400	97.29	3308	641	1078
36	081	0168.00	Middle	No	112.41	$99,300	$111,623	$96,094	2764	97.07	2683	618	862
36	081	0169.00	Middle	No	107.51	$99,300	$106,757	$91,910	5577	53.97	3010	970	1079
36	081	0170.00	Middle	No	93.85	$99,300	$93,193	$80,233	2504	97.28	2436	566	759
36	081	0171.01	Unknown	No	0.00	$99,300	$0	$0	36	77.78	28	0	0
36	081	0171.02	Unknown	No	0.00	$99,300	$0	$0	27	96.30	26	0	0

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
36	081	0172.00	Middle	No	92.39	$99,300	$91,743	$78,984	2224	98.83	2198	483	697
36	081	0174.00	Upper	No	123.72	$99,300	$122,854	$105,761	2423	98.43	2385	538	719
36	081	0176.00	Middle	No	81.49	$99,300	$80,920	$69,665	2181	97.52	2127	395	618
36	081	0178.00	Middle	No	83.71	$99,300	$83,124	$71,563	2084	98.75	2058	464	602
36	081	0179.01	Middle	No	81.88	$99,300	$81,307	$70,000	986	67.85	669	44	38
36	081	0179.02	Unknown	No	0.00	$99,300	$0	$0	124	79.03	98	5	5
36	081	0180.00	Middle	No	97.05	$99,300	$96,371	$82,969	1365	92.97	1269	242	387
36	081	0181.01	Moderate	No	78.47	$99,300	$77,921	$67,083	3836	65.85	2526	110	124
36	081	0181.02	Upper	No	126.15	$99,300	$125,267	$107,841	3800	51.92	1973	250	46
36	081	0182.00	Moderate	No	78.86	$99,300	$78,308	$67,417	2540	97.52	2477	531	705
36	081	0183.00	Middle	No	112.49	$99,300	$111,703	$96,161	6044	59.68	3607	803	658
36	081	0184.01	Middle	No	82.81	$99,300	$82,230	$70,789	2174	99.40	2161	361	527
36	081	0184.02	Middle	No	91.56	$99,300	$90,919	$78,269	2412	99.25	2394	478	671
36	081	0185.01	Middle	No	86.90	$99,300	$86,292	$74,286	3502	61.74	2162	667	277
36	081	0185.02	Middle	No	115.11	$99,300	$114,304	$98,400	3453	60.58	2092	332	117
36	081	0186.00	Middle	No	84.60	$99,300	$84,008	$72,321	1802	97.34	1754	403	545
36	081	0187.00	Middle	No	105.52	$99,300	$104,781	$90,208	3611	73.89	2668	431	809
36	081	0188.00	Middle	No	110.32	$99,300	$109,548	$94,306	1510	98.87	1493	254	445
36	081	0189.00	Middle	No	84.11	$99,300	$83,521	$71,905	3457	72.61	2510	326	619
36	081	0190.00	Middle	No	95.98	$99,300	$95,308	$82,054	2445	97.71	2389	556	789
36	081	0192.00	Moderate	No	75.70	$99,300	$75,170	$64,719	2359	98.22	2317	411	674
36	081	0194.00	Middle	No	97.53	$99,300	$96,847	$83,375	3015	98.84	2980	599	878
36	081	0196.00	Middle	No	91.90	$99,300	$91,257	$78,563	3122	99.01	3091	332	757
36	081	0198.00	Middle	No	103.92	$99,300	$103,193	$88,839	3682	99.10	3649	362	842
36	081	0199.01	Unknown	No	0.00	$99,300	$0	$0	1088	88.51	963	23	197
36	081	0199.02	Unknown	No	0.00	$99,300	$0	$0	317	88.01	279	0	0
36	081	0199.03	Unknown	No	0.00	$99,300	$0	$0	0	0.00	0	0	0
36	081	0202.00	Middle	No	99.06	$99,300	$98,367	$84,688	1693	97.64	1653	339	396
36	081	0204.00	Middle	No	90.40	$99,300	$89,767	$77,277	2278	97.76	2227	214	691

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
36	081	0205.00	Moderate	No	69.60	$99,300	$69,113	$59,500	1184	84.38	999	174	390
36	081	0206.00	Middle	No	91.53	$99,300	$90,889	$78,250	2046	94.43	1932	163	441
36	081	0208.00	Middle	No	86.72	$99,300	$86,113	$74,138	3513	92.06	3234	313	746
36	081	0212.00	Moderate	No	62.58	$99,300	$62,142	$53,500	2812	95.23	2678	167	531
36	081	0214.00	Moderate	No	70.21	$99,300	$69,719	$60,025	6673	89.85	5996	646	983
36	081	0216.01	Upper	No	155.77	$99,300	$154,680	$133,164	2678	62.36	1670	633	32
36	081	0216.02	Middle	No	80.24	$99,300	$79,678	$68,600	1506	90.37	1361	207	315
36	081	0216.03	Unknown	No	0.00	$99,300	$0	$0	0	0.00	0	0	0
36	081	0219.00	Unknown	No	0.00	$99,300	$0	$0	31	67.74	21	0	0
36	081	0220.01	Middle	No	94.83	$99,300	$94,166	$81,071	6551	74.63	4889	475	365
36	081	0220.02	Middle	No	100.56	$99,300	$99,856	$85,962	6010	69.53	4179	1164	863
36	081	0229.00	Unknown	No	0.00	$99,300	$0	$0	0	0.00	0	0	0
36	081	0230.00	Middle	No	114.46	$99,300	$113,659	$97,845	1880	78.40	1474	378	551
36	081	0232.00	Upper	No	123.65	$99,300	$122,784	$105,700	5264	85.30	4490	744	863
36	081	0235.01	Moderate	No	73.29	$99,300	$72,777	$62,656	4403	91.69	4037	145	488
36	081	0235.02	Moderate	No	55.53	$99,300	$55,141	$47,471	3373	86.90	2931	48	331
36	081	0236.00	Moderate	No	70.67	$99,300	$70,175	$60,417	3266	94.34	3081	150	302
36	081	0238.00	Moderate	No	63.04	$99,300	$62,599	$53,889	4863	98.25	4778	94	273
36	081	0240.00	Moderate	No	67.02	$99,300	$66,551	$57,298	6252	96.98	6063	177	329
36	081	0243.00	Middle	No	96.86	$99,300	$96,182	$82,805	6231	82.96	5169	1240	1998
36	081	0245.00	Middle	No	81.11	$99,300	$80,542	$69,342	5544	69.03	3827	908	834
36	081	0246.00	Unknown	No	0.00	$99,300	$0	$0	1	0.00	0	0	0
36	081	0247.00	Middle	No	80.13	$99,300	$79,569	$68,500	1537	88.42	1359	119	309
36	081	0249.00	Moderate	No	68.95	$99,300	$68,467	$58,942	5724	79.98	4578	447	703
36	081	0251.00	Middle	No	99.33	$99,300	$98,635	$84,911	5818	72.57	4222	1219	661
36	081	0253.01	Moderate	No	70.67	$99,300	$70,175	$60,417	4510	67.01	3022	161	246
36	081	0253.02	Middle	No	97.36	$99,300	$96,678	$83,229	3013	77.56	2337	203	278
36	081	0254.01	Middle	No	108.85	$99,300	$108,088	$93,050	3899	99.26	3870	388	979

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
36	081	0254.02	Low	No	48.58	$99,300	$48,240	$41,528	6180	97.91	6051	408	1104
36	081	0255.00	Middle	No	88.52	$99,300	$87,900	$75,673	1603	77.35	1240	147	286
36	081	0257.00	Middle	No	87.89	$99,300	$87,275	$75,132	1648	84.34	1390	328	433
36	081	0258.00	Middle	No	85.43	$99,300	$84,832	$73,036	2289	99.52	2278	345	538
36	081	0259.00	Moderate	No	70.36	$99,300	$69,867	$60,152	3542	87.32	3093	327	601
36	081	0260.00	Middle	No	85.59	$99,300	$84,991	$73,167	2915	98.77	2879	157	511
36	081	0261.00	Moderate	No	78.29	$99,300	$77,742	$66,932	7802	93.31	7280	193	639
36	081	0262.00	Middle	No	101.49	$99,300	$100,780	$86,765	1652	99.52	1644	252	402
36	081	0263.00	Middle	No	87.12	$99,300	$86,510	$74,474	6631	91.81	6088	526	978
36	081	0264.00	Middle	No	104.50	$99,300	$103,769	$89,330	2736	99.23	2715	337	670
36	081	0265.01	Moderate	No	65.91	$99,300	$65,449	$56,349	3213	92.72	2979	187	387
36	081	0265.02	Middle	No	82.80	$99,300	$82,220	$70,787	1622	94.82	1538	45	232
36	081	0266.00	Moderate	No	78.14	$99,300	$77,593	$66,797	1949	98.72	1924	226	358
36	081	0267.00	Moderate	No	62.10	$99,300	$61,665	$53,085	6196	95.50	5917	319	491
36	081	0269.01	Middle	No	83.38	$99,300	$82,796	$71,284	5210	96.51	5028	239	389
36	081	0269.02	Moderate	No	60.52	$99,300	$60,096	$51,739	4244	95.74	4063	364	313
36	081	0270.00	Middle	No	114.64	$99,300	$113,838	$98,000	1960	98.67	1934	316	499
36	081	0271.01	Moderate	No	60.37	$99,300	$59,947	$51,607	5454	96.20	5247	685	689
36	081	0271.02	Middle	No	83.71	$99,300	$83,124	$71,563	3112	93.96	2924	77	96
36	081	0272.00	Middle	No	91.14	$99,300	$90,502	$77,917	2065	98.35	2031	393	614
36	081	0273.01	Moderate	No	59.91	$99,300	$59,491	$51,213	3673	97.96	3598	67	407
36	081	0273.02	Low	No	43.57	$99,300	$43,265	$37,250	4765	95.57	4554	228	131
36	081	0274.00	Moderate	No	74.43	$99,300	$73,909	$63,629	1927	99.48	1917	551	661
36	081	0275.00	Moderate	No	52.17	$99,300	$51,805	$44,601	6773	92.04	6234	957	872
36	081	0276.00	Middle	No	107.72	$99,300	$106,966	$92,083	1365	99.34	1356	339	425
36	081	0277.01	Middle	No	83.91	$99,300	$83,323	$71,729	3448	94.34	3253	294	450
36	081	0277.02	Moderate	No	70.08	$99,300	$69,589	$59,909	5196	88.70	4609	521	412
36	081	0278.00	Moderate	No	64.78	$99,300	$64,327	$55,381	2529	98.46	2490	254	245
36	081	0279.00	Middle	No	90.96	$99,300	$90,323	$77,759	6358	84.70	5385	777	440

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
36	081	0280.00	Middle	No	95.45	$99,300	$94,782	$81,600	1901	99.74	1896	266	493
36	081	0281.00	Moderate	No	74.57	$99,300	$74,048	$63,750	5991	76.78	4600	981	280
36	081	0282.00	Middle	No	93.32	$99,300	$92,667	$79,773	1801	98.67	1777	286	539
36	081	0283.00	Middle	No	84.37	$99,300	$83,779	$72,130	7523	79.69	5995	902	242
36	081	0284.00	Middle	No	111.78	$99,300	$110,998	$95,554	3766	98.78	3720	747	1252
36	081	0285.00	Middle	No	106.01	$99,300	$105,268	$90,625	4858	60.66	2947	899	175
36	081	0287.00	Moderate	No	79.53	$99,300	$78,973	$67,990	6544	74.01	4843	1049	199
36	081	0288.01	Upper	No	132.92	$99,300	$131,990	$113,625	2940	98.27	2889	488	769
36	081	0288.02	Middle	No	112.16	$99,300	$111,375	$95,885	1952	99.28	1938	492	686
36	081	0288.03	Unknown	No	0.00	$99,300	$0	$0	8	100.00	8	0	0
36	081	0289.00	Middle	No	100.55	$99,300	$99,846	$85,954	5202	79.93	4158	567	325
36	081	0291.00	Moderate	No	73.55	$99,300	$73,035	$62,879	7341	87.89	6452	644	620
36	081	0293.00	Middle	No	81.37	$99,300	$80,800	$69,559	1457	91.83	1338	133	349
36	081	0294.00	Middle	No	112.42	$99,300	$111,633	$96,107	8072	98.28	7933	906	2003
36	081	0295.00	Middle	No	87.00	$99,300	$86,391	$74,375	3826	62.91	2407	910	458
36	081	0297.00	Middle	No	110.44	$99,300	$109,667	$94,412	2258	66.25	1496	351	658
36	081	0299.00	Unknown	No	0.00	$99,300	$0	$0	5	100.00	5	0	0
36	081	0306.00	Middle	No	118.55	$99,300	$117,720	$101,346	5287	97.94	5178	989	1288
36	081	0309.03	Middle	No	95.83	$99,300	$95,159	$81,920	6748	89.33	6028	1047	2265
36	081	0309.04	Middle	No	117.16	$99,300	$116,340	$100,158	3724	77.82	2898	396	1253
36	081	0309.05	Middle	No	104.20	$99,300	$103,471	$89,080	3424	79.06	2707	392	1278
36	081	0309.06	Moderate	No	72.89	$99,300	$72,380	$62,309	4924	86.07	4238	318	1086
36	081	0317.00	Middle	No	101.91	$99,300	$101,197	$87,117	6781	37.19	2522	1230	2198
36	081	0320.00	Middle	No	97.02	$99,300	$96,341	$82,938	5200	96.83	5035	530	1091
36	081	0327.00	Moderate	No	70.48	$99,300	$69,987	$60,250	3932	90.13	3544	364	1223
36	081	0328.00	Middle	No	100.47	$99,300	$99,767	$85,893	2660	97.78	2601	480	820
36	081	0329.00	Middle	No	83.51	$99,300	$82,925	$71,389	4251	89.63	3810	660	1313
36	081	0330.00	Middle	No	102.77	$99,300	$102,051	$87,854	7365	98.52	7256	1466	2172

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
36	081	0331.00	Unknown	No	0.00	$99,300	$0	$0	0	0.00	0	0	0
36	081	0334.01	Middle	No	117.68	$99,300	$116,856	$100,598	4196	99.02	4155	741	1148
36	081	0334.03	Middle	No	93.48	$99,300	$92,826	$79,913	4874	99.65	4857	277	39
36	081	0334.04	Moderate	No	62.47	$99,300	$62,033	$53,406	4723	99.28	4689	278	0
36	081	0334.05	Upper	No	127.06	$99,300	$126,171	$108,622	3653	99.64	3640	533	348
36	081	0337.00	Upper	No	129.26	$99,300	$128,355	$110,496	3765	95.03	3578	641	1285
36	081	0339.00	Moderate	No	63.19	$99,300	$62,748	$54,020	3481	90.66	3156	689	751
36	081	0347.00	Moderate	No	73.40	$99,300	$72,886	$62,750	3688	93.47	3447	399	1205
36	081	0351.00	Moderate	No	72.98	$99,300	$72,469	$62,386	4178	90.11	3765	984	570
36	081	0352.00	Upper	No	133.58	$99,300	$132,645	$114,196	2550	99.45	2536	729	878
36	081	0353.00	Middle	No	89.53	$99,300	$88,903	$76,538	2828	96.99	2743	361	797
36	081	0357.00	Middle	No	115.68	$99,300	$114,870	$98,889	5593	90.81	5079	499	1496
36	081	0358.00	Upper	No	123.07	$99,300	$122,209	$105,208	4508	99.11	4468	773	1294
36	081	0361.00	Moderate	No	75.50	$99,300	$74,972	$64,545	2706	96.19	2603	264	832
36	081	0363.00	Moderate	No	77.50	$99,300	$76,958	$66,250	2462	96.51	2376	208	713
36	081	0365.00	Moderate	No	70.88	$99,300	$70,384	$60,595	4142	99.06	4103	380	1105
36	081	0366.00	Middle	No	107.84	$99,300	$107,085	$92,188	3003	99.10	2976	619	1061
36	081	0367.00	Moderate	No	55.47	$99,300	$55,082	$47,419	3099	97.00	3006	384	914
36	081	0368.00	Upper	No	122.10	$99,300	$121,245	$104,375	2513	99.64	2504	578	728
36	081	0371.00	Middle	No	106.90	$99,300	$106,152	$91,389	1917	94.47	1811	401	686
36	081	0373.00	Middle	No	84.32	$99,300	$83,730	$72,083	2887	98.27	2837	236	675
36	081	0375.01	Moderate	No	64.93	$99,300	$64,475	$55,505	1479	98.38	1455	75	241
36	081	0375.02	Moderate	No	67.92	$99,300	$67,445	$58,063	2778	97.70	2714	152	302
36	081	0376.00	Upper	No	120.51	$99,300	$119,666	$103,021	6373	99.00	6309	1269	1928
36	081	0377.00	Middle	No	82.09	$99,300	$81,515	$70,174	4493	98.86	4442	214	779
36	081	0379.00	Moderate	No	67.60	$99,300	$67,127	$57,793	6504	98.89	6432	265	1040
36	081	0381.00	Moderate	No	64.99	$99,300	$64,535	$55,556	6966	98.71	6876	595	1254
36	081	0383.01	Unknown	No	0.00	$99,300	$0	$0	2	100.00	2	0	0
36	081	0383.02	Unknown	No	0.00	$99,300	$0	$0	44	93.18	41	0	0

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
36	081	0384.00	Middle	No	98.37	$99,300	$97,681	$84,091	2720	99.19	2698	557	743
36	081	0394.00	Middle	No	109.12	$99,300	$108,356	$93,281	3332	98.92	3296	589	902
36	081	0398.00	Upper	No	138.18	$99,300	$137,213	$118,125	1688	98.70	1666	407	495
36	081	0399.01	Middle	No	90.52	$99,300	$89,886	$77,386	2875	97.88	2814	159	474
36	081	0399.02	Low	No	35.24	$99,300	$34,993	$30,132	2285	96.24	2199	53	58
36	081	0400.00	Upper	No	124.82	$99,300	$123,946	$106,705	1474	99.53	1467	381	505
36	081	0401.01	Moderate	No	57.83	$99,300	$57,425	$49,435	2847	98.45	2803	228	568
36	081	0401.02	Moderate	No	63.87	$99,300	$63,423	$54,600	4808	99.54	4786	196	893
36	081	0402.00	Upper	No	152.10	$99,300	$151,035	$130,021	1474	99.39	1465	452	495
36	081	0403.01	Moderate	No	57.02	$99,300	$56,621	$48,750	2768	98.48	2726	74	520
36	081	0403.02	Moderate	No	59.03	$99,300	$58,617	$50,465	4760	98.78	4702	301	420
36	081	0404.00	Middle	No	96.21	$99,300	$95,537	$82,250	4270	98.64	4212	825	1380
36	081	0405.01	Low	No	47.17	$99,300	$46,840	$40,329	1183	95.94	1135	25	192
36	081	0405.02	Middle	No	90.99	$99,300	$90,353	$77,788	2175	98.39	2140	50	364
36	081	0407.01	Low	No	49.66	$99,300	$49,312	$42,452	3162	98.86	3126	12	428
36	081	0407.02	Moderate	No	61.28	$99,300	$60,851	$52,386	5131	99.45	5103	212	925
36	081	0409.01	Moderate	No	76.79	$99,300	$76,252	$65,647	1951	98.05	1913	114	358
36	081	0409.02	Moderate	No	64.85	$99,300	$64,396	$55,438	3534	98.50	3481	49	653
36	081	0411.00	Moderate	No	71.22	$99,300	$70,721	$60,888	4532	98.37	4458	415	1107
36	081	0413.00	Moderate	No	50.30	$99,300	$49,948	$43,005	4752	96.76	4598	266	718
36	081	0414.00	Middle	No	90.38	$99,300	$89,747	$77,268	4526	99.14	4487	713	1330
36	081	0415.00	Moderate	No	51.17	$99,300	$50,812	$43,750	4365	95.53	4170	346	1027
36	081	0424.00	Middle	No	99.90	$99,300	$99,201	$85,404	2295	99.17	2276	651	878
36	081	0426.00	Unknown	No	0.00	$99,300	$0	$0	364	66.76	243	0	0
36	081	0427.00	Low	No	45.08	$99,300	$44,764	$38,540	4998	95.48	4772	277	1032
36	081	0432.00	Upper	No	123.56	$99,300	$122,695	$105,625	1280	97.97	1254	279	394
36	081	0434.00	Upper	No	135.40	$99,300	$134,452	$115,750	1717	99.24	1704	488	592
36	081	0437.01	Moderate	No	67.89	$99,300	$67,415	$58,036	3683	87.75	3232	155	422

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
36	081	0437.02	Moderate	No	58.03	$99,300	$57,624	$49,614	6998	93.93	6573	825	921
36	081	0439.00	Moderate	No	50.28	$99,300	$49,928	$42,986	4931	96.61	4764	233	970
36	081	0440.00	Moderate	No	70.05	$99,300	$69,560	$59,889	4783	98.93	4732	443	1203
36	081	0443.01	Moderate	No	57.76	$99,300	$57,356	$49,375	4725	95.72	4523	78	498
36	081	0443.02	Moderate	No	67.75	$99,300	$67,276	$57,917	5373	97.47	5237	417	752
36	081	0444.00	Moderate	No	60.68	$99,300	$60,255	$51,875	4562	97.22	4435	323	785
36	081	0446.01	Moderate	No	64.08	$99,300	$63,631	$54,781	4013	97.03	3894	235	6
36	081	0446.02	Moderate	No	50.56	$99,300	$50,206	$43,223	5472	96.56	5284	196	364
36	081	0448.00	Middle	No	80.97	$99,300	$80,403	$69,219	3063	93.34	2859	287	582
36	081	0450.00	Middle	No	109.24	$99,300	$108,475	$93,385	2070	84.83	1756	349	575
36	081	0452.00	Middle	No	87.12	$99,300	$86,510	$74,479	1209	80.15	969	113	137
36	081	0454.00	Moderate	No	69.74	$99,300	$69,252	$59,620	5207	96.08	5003	666	618
36	081	0455.00	Moderate	No	69.97	$99,300	$69,480	$59,817	13200	88.20	11642	0	100
36	081	0456.00	Middle	No	89.58	$99,300	$88,953	$76,579	1365	92.60	1264	392	461
36	081	0457.00	Moderate	No	76.40	$99,300	$75,865	$65,313	3536	94.80	3352	438	929
36	081	0458.00	Middle	No	96.07	$99,300	$95,398	$82,132	2271	93.75	2129	302	410
36	081	0459.00	Middle	No	106.52	$99,300	$105,774	$91,063	4150	95.81	3976	412	1044
36	081	0460.00	Moderate	No	64.93	$99,300	$64,475	$55,508	6193	98.45	6097	317	408
36	081	0461.00	Moderate	No	69.56	$99,300	$69,073	$59,464	2903	97.38	2827	173	756
36	081	0462.00	Moderate	No	77.29	$99,300	$76,749	$66,078	8206	97.18	7975	617	1174
36	081	0463.00	Moderate	No	59.32	$99,300	$58,905	$50,714	4541	98.08	4454	372	944
36	081	0464.00	Middle	No	108.37	$99,300	$107,611	$92,639	1841	81.31	1497	245	285
36	081	0465.00	Middle	No	95.29	$99,300	$94,623	$81,458	4276	97.83	4183	275	726
36	081	0466.00	Moderate	No	75.82	$99,300	$75,289	$64,819	3676	88.82	3265	451	262
36	081	0467.00	Moderate	No	50.92	$99,300	$50,564	$43,529	7281	96.88	7054	170	799
36	081	0468.00	Middle	No	91.16	$99,300	$90,522	$77,933	4173	96.45	4025	448	758
36	081	0469.01	Moderate	No	60.22	$99,300	$59,798	$51,479	4346	96.16	4179	590	343
36	081	0469.02	Middle	No	92.89	$99,300	$92,240	$79,412	4102	97.59	4003	154	249
36	081	0470.00	Middle	No	80.91	$99,300	$80,344	$69,167	3343	98.38	3289	519	899

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
36	081	0471.00	Moderate	No	57.15	$99,300	$56,750	$48,854	4785	96.59	4622	278	699
36	081	0472.00	Middle	No	112.39	$99,300	$111,603	$96,079	3861	85.39	3297	661	684
36	081	0473.00	Middle	No	82.82	$99,300	$82,240	$70,805	4863	91.67	4458	582	455
36	081	0475.00	Middle	No	82.80	$99,300	$82,220	$70,785	5489	93.73	5145	476	1110
36	081	0476.00	Upper	No	135.38	$99,300	$134,432	$115,729	1374	58.08	798	402	519
36	081	0478.01	Middle	No	102.07	$99,300	$101,356	$87,259	4065	85.46	3474	1350	864
36	081	0478.02	Middle	No	101.00	$99,300	$100,293	$86,339	1511	96.82	1463	87	241
36	081	0479.00	Moderate	No	72.94	$99,300	$72,429	$62,357	6837	92.73	6340	658	1360
36	081	0480.00	Middle	No	97.72	$99,300	$97,036	$83,534	2666	96.17	2564	494	659
36	081	0481.00	Moderate	No	72.47	$99,300	$71,963	$61,955	6321	95.68	6048	705	769
36	081	0482.00	Middle	No	87.57	$99,300	$86,957	$74,861	1518	96.25	1461	233	333
36	081	0483.01	Moderate	No	70.54	$99,300	$70,046	$60,302	2145	93.01	1995	267	450
36	081	0483.02	Middle	No	93.58	$99,300	$92,925	$80,000	2092	89.82	1879	117	533
36	081	0484.00	Middle	No	119.12	$99,300	$118,286	$101,833	5569	97.65	5438	947	1369
36	081	0485.00	Middle	No	92.05	$99,300	$91,406	$78,693	5331	94.50	5038	642	852
36	081	0489.00	Moderate	No	77.88	$99,300	$77,335	$66,581	1937	87.25	1690	188	449
36	081	0492.01	Middle	No	84.27	$99,300	$83,680	$72,042	2888	94.81	2738	75	163
36	081	0492.02	Middle	No	110.88	$99,300	$110,104	$94,792	2018	95.29	1923	449	608
36	081	0493.01	Moderate	No	79.69	$99,300	$79,132	$68,125	2391	69.59	1664	417	773
36	081	0493.02	Middle	No	99.51	$99,300	$98,813	$85,066	3498	66.90	2340	512	1026
36	081	0495.00	Upper	No	138.91	$99,300	$137,938	$118,750	1430	51.89	742	215	524
36	081	0496.00	Middle	No	114.86	$99,300	$114,056	$98,194	3251	97.51	3170	742	868
36	081	0497.00	Middle	No	87.17	$99,300	$86,560	$74,524	3381	72.40	2448	473	1034
36	081	0499.00	Moderate	No	72.68	$99,300	$72,171	$62,134	5477	86.93	4761	764	1732
36	081	0500.00	Moderate	No	70.00	$99,300	$69,510	$59,839	4778	96.53	4612	139	583
36	081	0502.01	Middle	No	98.13	$99,300	$97,443	$83,889	1678	98.09	1646	301	478
36	081	0502.02	Middle	No	83.71	$99,300	$83,124	$71,563	1521	97.63	1485	318	412
36	081	0504.00	Upper	No	121.36	$99,300	$120,510	$103,750	1872	98.61	1846	341	450

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
36	081	0505.00	Middle	No	113.43	$99,300	$112,636	$96,964	1768	73.08	1292	311	529
36	081	0506.00	Upper	No	130.25	$99,300	$129,338	$111,346	1635	97.98	1602	359	470
36	081	0507.00	Middle	No	108.85	$99,300	$108,088	$93,056	3699	53.77	1989	623	1255
36	081	0508.00	Middle	No	114.60	$99,300	$113,798	$97,969	2084	98.18	2046	388	592
36	081	0510.00	Middle	No	109.08	$99,300	$108,316	$93,250	1616	99.07	1601	378	451
36	081	0511.00	Upper	No	134.42	$99,300	$133,479	$114,907	2494	53.01	1322	451	715
36	081	0512.00	Middle	No	106.45	$99,300	$105,705	$91,000	2748	98.51	2707	497	702
36	081	0513.00	Middle	No	104.64	$99,300	$103,908	$89,453	2638	62.13	1639	537	883
36	081	0515.00	Middle	No	105.06	$99,300	$104,325	$89,814	3126	42.35	1324	835	645
36	081	0516.00	Upper	No	122.39	$99,300	$121,533	$104,625	2069	99.32	2055	434	574
36	081	0517.00	Upper	No	135.50	$99,300	$134,552	$115,833	2146	38.58	828	398	737
36	081	0518.00	Middle	No	94.86	$99,300	$94,196	$81,094	1948	99.33	1935	491	646
36	081	0520.00	Middle	No	97.05	$99,300	$96,371	$82,969	1593	99.37	1583	293	447
36	081	0521.00	Upper	No	124.29	$99,300	$123,420	$106,250	2197	45.02	989	423	713
36	081	0522.00	Middle	No	110.74	$99,300	$109,965	$94,669	1605	98.63	1583	448	491
36	081	0524.00	Upper	No	120.39	$99,300	$119,547	$102,917	1945	99.18	1929	411	594
36	081	0525.00	Middle	No	105.07	$99,300	$104,335	$89,821	2252	51.33	1156	488	833
36	081	0526.00	Middle	No	113.82	$99,300	$113,023	$97,303	1958	99.18	1942	509	744
36	081	0528.00	Upper	No	123.07	$99,300	$122,209	$105,208	1563	98.91	1546	310	543
36	081	0530.00	Middle	No	99.85	$99,300	$99,151	$85,357	2393	99.33	2377	465	618
36	081	0531.00	Middle	No	96.05	$99,300	$95,378	$82,114	3462	48.41	1676	569	1274
36	081	0532.00	Middle	No	101.22	$99,300	$100,511	$86,528	1886	98.20	1852	428	635
36	081	0534.01	Middle	No	119.32	$99,300	$118,485	$102,000	2104	99.29	2089	461	584
36	081	0535.01	Middle	No	85.96	$99,300	$85,358	$73,482	1058	68.24	722	215	478
36	081	0535.02	Unknown	No	0.00	$99,300	$0	$0	0	0.00	0	0	0
36	081	0536.01	Middle	No	108.06	$99,300	$107,304	$92,375	1578	99.18	1565	355	757
36	081	0538.00	Middle	No	114.41	$99,300	$113,609	$97,802	1648	99.15	1634	373	445
36	081	0539.01	Middle	No	111.98	$99,300	$111,196	$95,729	3968	70.41	2794	619	1274
36	081	0539.02	Unknown	No	0.00	$99,300	$0	$0	88	45.45	40	73	20

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
36	081	0540.00	Middle	No	94.29	$99,300	$93,630	$80,602	4632	97.93	4536	897	1382
36	081	0542.00	Middle	No	91.24	$99,300	$90,601	$77,997	5149	95.47	4916	1360	1716
36	081	0545.00	Moderate	No	58.74	$99,300	$58,329	$50,216	3648	75.22	2744	186	556
36	081	0547.00	Middle	No	89.81	$99,300	$89,181	$76,776	4166	76.60	3191	415	1019
36	081	0548.00	Middle	No	85.03	$99,300	$84,435	$72,692	2336	96.83	2262	585	752
36	081	0549.00	Moderate	No	68.15	$99,300	$67,673	$58,264	4932	74.88	3693	135	478
36	081	0551.00	Moderate	No	75.42	$99,300	$74,892	$64,477	4574	59.14	2705	94	373
36	081	0552.00	Middle	No	90.72	$99,300	$90,085	$77,551	3174	94.36	2995	332	660
36	081	0553.00	Moderate	No	78.08	$99,300	$77,533	$66,750	2856	76.96	2198	83	451
36	081	0554.00	Middle	No	99.81	$99,300	$99,111	$85,324	2487	90.39	2248	403	545
36	081	0555.00	Moderate	No	75.37	$99,300	$74,842	$64,432	1935	83.26	1611	217	484
36	081	0556.00	Middle	No	114.93	$99,300	$114,125	$98,250	2242	92.86	2082	544	703
36	081	0557.00	Middle	No	95.48	$99,300	$94,812	$81,625	3966	70.63	2801	185	814
36	081	0558.00	Upper	No	121.36	$99,300	$120,510	$103,750	1710	91.46	1564	388	560
36	081	0559.00	Moderate	No	54.83	$99,300	$54,446	$46,875	1178	82.17	968	93	202
36	081	0560.00	Middle	No	105.59	$99,300	$104,851	$90,268	1743	88.30	1539	381	487
36	081	0561.00	Unknown	No	0.00	$99,300	$0	$0	20	50.00	10	4	0
36	081	0562.00	Middle	No	114.35	$99,300	$113,550	$97,750	1460	88.22	1288	494	556
36	081	0564.00	Upper	No	137.85	$99,300	$136,885	$117,841	1559	87.88	1370	256	371
36	081	0565.00	Middle	No	83.34	$99,300	$82,757	$71,250	1681	86.97	1462	203	525
36	081	0566.00	Unknown	No	0.00	$99,300	$0	$0	1581	92.16	1457	248	416
36	081	0567.00	Middle	No	108.78	$99,300	$108,019	$92,991	4751	64.83	3080	952	1600
36	081	0568.00	Middle	No	109.24	$99,300	$108,475	$93,387	4862	95.56	4646	1068	1452
36	081	0577.00	Middle	No	89.30	$99,300	$88,675	$76,344	4023	55.28	2224	495	1147
36	081	0579.00	Moderate	No	75.87	$99,300	$75,339	$64,856	1743	54.33	947	128	314
36	081	0580.00	Upper	No	130.35	$99,300	$129,438	$111,433	3589	98.33	3529	811	1098
36	081	0581.00	Moderate	No	72.86	$99,300	$72,350	$62,290	2785	48.87	1361	383	680
36	081	0582.00	Upper	No	127.13	$99,300	$126,240	$108,678	4509	97.65	4403	1179	1457

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
36	081	0583.00	Middle	No	106.74	$99,300	$105,993	$91,250	3362	47.80	1607	340	1162
36	081	0585.00	Middle	No	105.80	$99,300	$105,059	$90,446	4128	50.56	2087	279	1400
36	081	0587.00	Middle	No	99.87	$99,300	$99,171	$85,379	3336	39.60	1321	365	992
36	081	0589.00	Middle	No	80.02	$99,300	$79,460	$68,412	4308	48.89	2106	230	897
36	081	0590.00	Unknown	No	0.00	$99,300	$0	$0	1182	98.31	1162	339	400
36	081	0591.00	Middle	No	82.83	$99,300	$82,250	$70,813	5226	61.46	3212	429	1831
36	081	0592.00	Upper	No	171.81	$99,300	$170,607	$146,875	1186	97.47	1156	430	481
36	081	0593.00	Moderate	No	78.43	$99,300	$77,881	$67,050	4092	37.37	1529	525	1181
36	081	0594.00	Upper	No	162.10	$99,300	$160,965	$138,571	1506	97.21	1464	495	528
36	081	0595.01	Middle	No	91.56	$99,300	$90,919	$78,269	2091	47.44	992	186	527
36	081	0595.02	Middle	No	83.84	$99,300	$83,253	$71,677	2712	63.27	1716	268	805
36	081	0596.00	Upper	No	142.25	$99,300	$141,254	$121,607	1373	98.11	1347	465	541
36	081	0598.00	Middle	No	109.67	$99,300	$108,902	$93,750	1764	98.47	1737	364	532
36	081	0599.00	Unknown	No	0.00	$99,300	$0	$0	1594	43.29	690	326	539
36	081	0600.00	Upper	No	143.30	$99,300	$142,297	$122,500	1223	98.45	1204	326	385
36	081	0601.00	Upper	No	122.70	$99,300	$121,841	$104,896	2414	47.47	1146	389	755
36	081	0603.00	Middle	No	102.87	$99,300	$102,150	$87,938	1854	43.69	810	364	731
36	081	0606.00	Middle	No	104.76	$99,300	$104,027	$89,554	1328	98.64	1310	409	473
36	081	0607.01	Unknown	No	0.00	$99,300	$0	$0	3	0.00	0	14	0
36	081	0608.00	Upper	No	142.81	$99,300	$141,810	$122,083	1475	99.25	1464	388	478
36	081	0610.00	Upper	No	186.19	$99,300	$184,887	$159,167	1204	99.50	1198	426	437
36	081	0612.00	Upper	No	143.97	$99,300	$142,962	$123,074	1552	99.16	1539	490	515
36	081	0613.01	Middle	No	83.15	$99,300	$82,568	$71,083	5763	45.10	2599	393	1311
36	081	0613.02	Unknown	No	0.00	$99,300	$0	$0	0	0.00	0	0	0
36	081	0614.00	Upper	No	150.82	$99,300	$149,764	$128,932	1205	98.17	1183	363	408
36	081	0616.01	Upper	No	135.26	$99,300	$134,313	$115,625	2095	99.47	2084	690	748
36	081	0616.02	Upper	No	137.91	$99,300	$136,945	$117,898	1402	97.93	1373	278	362
36	081	0618.00	Upper	No	131.00	$99,300	$130,083	$111,985	1736	98.21	1705	491	602
36	081	0619.00	Upper	No	146.39	$99,300	$145,365	$125,139	3097	38.26	1185	426	1171

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
36	081	0620.00	Middle	No	114.97	$99,300	$114,165	$98,288	1419	98.45	1397	442	511
36	081	0621.00	Middle	No	80.69	$99,300	$80,125	$68,981	3151	46.40	1462	385	1020
36	081	0622.00	Upper	No	149.95	$99,300	$148,900	$128,182	1979	98.84	1956	529	658
36	081	0623.00	Middle	No	111.74	$99,300	$110,958	$95,521	1923	43.47	836	349	781
36	081	0624.00	Unknown	No	0.00	$99,300	$0	$0	0	0.00	0	0	0
36	081	0625.00	Upper	No	121.44	$99,300	$120,590	$103,816	2625	41.75	1096	421	820
36	081	0626.00	Middle	No	115.10	$99,300	$114,294	$98,393	2689	98.55	2650	742	864
36	081	0627.00	Middle	No	108.93	$99,300	$108,167	$93,125	3010	46.71	1406	460	955
36	081	0629.00	Middle	No	98.08	$99,300	$97,393	$83,846	3042	48.55	1477	283	796
36	081	0630.00	Upper	No	168.70	$99,300	$167,519	$144,211	1602	98.81	1583	470	569
36	081	0632.00	Upper	No	121.69	$99,300	$120,838	$104,028	2261	97.97	2215	615	768
36	081	0633.01	Middle	No	114.86	$99,300	$114,056	$98,194	1587	34.53	548	273	554
36	081	0633.02	Upper	No	160.94	$99,300	$159,813	$137,578	1665	34.77	579	315	590
36	081	0635.00	Middle	No	95.04	$99,300	$94,375	$81,250	2784	39.33	1095	526	1004
36	081	0637.00	Middle	No	118.89	$99,300	$118,058	$101,632	3507	38.84	1362	943	1223
36	081	0638.00	Upper	No	157.92	$99,300	$156,815	$135,000	3584	95.56	3425	884	1034
36	081	0639.00	Middle	No	94.34	$99,300	$93,680	$80,648	2794	46.46	1298	594	775
36	081	0641.01	Middle	No	96.10	$99,300	$95,427	$82,153	2378	36.80	875	828	204
36	081	0641.02	Unknown	No	0.00	$99,300	$0	$0	4	75.00	3	0	0
36	081	0645.00	Middle	No	105.91	$99,300	$105,169	$90,536	2064	59.16	1221	411	780
36	081	0646.00	Middle	No	110.97	$99,300	$110,193	$94,861	3025	98.78	2988	922	1133
36	081	0650.00	Upper	No	125.26	$99,300	$124,383	$107,083	2831	98.98	2802	710	915
36	081	0654.01	Middle	No	109.67	$99,300	$108,902	$93,750	2836	96.02	2723	603	991
36	081	0654.02	Unknown	No	0.00	$99,300	$0	$0	5	100.00	5	6	6
36	081	0655.01	Unknown	No	0.00	$99,300	$0	$0	3	100.00	3	0	0
36	081	0656.00	Middle	No	110.03	$99,300	$109,260	$94,057	5423	97.49	5287	864	1638
36	081	0657.02	Middle	No	101.44	$99,300	$100,730	$86,719	1775	30.08	534	315	457
36	081	0657.03	Upper	No	129.52	$99,300	$128,613	$110,726	2829	23.29	659	758	1118

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
36	081	0659.00	Upper	No	143.06	$99,300	$142,059	$122,292	1850	18.43	341	544	661
36	081	0660.00	Middle	No	116.42	$99,300	$115,605	$99,524	3511	95.93	3368	822	1223
36	081	0661.00	Upper	No	143.79	$99,300	$142,783	$122,917	1573	20.41	321	514	695
36	081	0663.01	Upper	No	138.33	$99,300	$137,362	$118,250	2713	36.82	999	899	1030
36	081	0663.02	Unknown	No	0.00	$99,300	$0	$0	4	100.00	4	0	0
36	081	0664.01	Upper	No	164.16	$99,300	$163,011	$140,329	1923	94.85	1824	274	424
36	081	0664.02	Middle	No	119.26	$99,300	$118,425	$101,949	3942	96.25	3794	730	1017
36	081	0664.03	Middle	No	95.90	$99,300	$95,229	$81,985	4480	97.70	4377	666	1561
36	081	0664.04	Unknown	No	0.00	$99,300	$0	$0	0	0.00	0	0	0
36	081	0665.01	Upper	No	138.73	$99,300	$137,759	$118,594	3538	23.32	825	870	1479
36	081	0667.01	Upper	No	136.86	$99,300	$135,902	$117,000	2789	29.83	832	663	1055
36	081	0669.00	Upper	No	124.00	$99,300	$123,132	$106,000	1790	25.75	461	288	705
36	081	0671.00	Upper	No	160.03	$99,300	$158,910	$136,806	2248	35.99	809	871	957
36	081	0677.00	Upper	No	154.12	$99,300	$153,041	$131,750	1832	25.49	467	516	712
36	081	0679.00	Moderate	No	60.87	$99,300	$60,444	$52,037	4397	59.52	2617	419	629
36	081	0680.00	Middle	No	107.05	$99,300	$106,301	$91,513	5220	98.58	5146	1158	1558
36	081	0682.00	Middle	No	111.78	$99,300	$110,998	$95,556	1262	98.65	1245	271	388
36	081	0683.00	Moderate	No	64.51	$99,300	$64,058	$55,147	4052	92.23	3737	820	205
36	081	0687.00	Moderate	No	77.72	$99,300	$77,176	$66,444	4597	71.94	3307	821	873
36	081	0690.00	Middle	No	105.77	$99,300	$105,030	$90,417	3787	99.13	3754	602	1067
36	081	0693.00	Middle	No	109.88	$99,300	$109,111	$93,929	2887	67.86	1959	249	77
36	081	0694.00	Middle	No	102.24	$99,300	$101,524	$87,405	3604	98.67	3556	548	1134
36	081	0695.00	Middle	No	112.05	$99,300	$111,266	$95,789	2451	60.14	1474	450	591
36	081	0697.01	Upper	No	124.62	$99,300	$123,748	$106,532	4435	66.22	2937	266	217
36	081	0697.02	Middle	No	115.13	$99,300	$114,324	$98,421	3929	60.75	2387	950	1085
36	081	0703.00	Upper	No	124.63	$99,300	$123,758	$106,538	2225	59.91	1333	613	712
36	081	0707.00	Upper	No	161.61	$99,300	$160,479	$138,153	2426	51.90	1259	771	741
36	081	0709.00	Middle	No	118.27	$99,300	$117,442	$101,103	2635	59.66	1572	568	713
36	081	0711.00	Upper	No	132.73	$99,300	$131,801	$113,463	5687	55.57	3160	1769	597

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
36	081	0713.03	Upper	No	123.28	$99,300	$122,417	$105,387	5307	46.07	2445	836	17
36	081	0713.04	Upper	No	125.21	$99,300	$124,334	$107,038	6386	46.01	2938	1237	46
36	081	0713.05	Middle	No	113.76	$99,300	$112,964	$97,250	5126	52.58	2695	446	145
36	081	0713.06	Upper	No	138.36	$99,300	$137,391	$118,279	6181	60.04	3711	862	356
36	081	0716.00	Unknown	No	0.00	$99,300	$0	$0	2	100.00	2	0	0
36	081	0717.01	Moderate	No	72.40	$99,300	$71,893	$61,890	5557	56.29	3128	1156	18
36	081	0717.02	Middle	No	101.13	$99,300	$100,422	$86,449	4660	68.86	3209	1077	78
36	081	0719.00	Moderate	No	78.82	$99,300	$78,268	$67,378	2887	66.09	1908	357	572
36	081	0721.00	Upper	No	122.50	$99,300	$121,643	$104,725	5040	52.40	2641	1208	216
36	081	0723.00	Upper	No	232.94	$99,300	$231,309	$199,125	2158	51.48	1111	712	656
36	081	0729.00	Upper	No	184.35	$99,300	$183,060	$157,596	1490	61.34	914	430	551
36	081	0731.00	Upper	No	162.31	$99,300	$161,174	$138,750	1550	49.42	766	378	550
36	081	0737.00	Upper	No	128.29	$99,300	$127,392	$109,667	2277	48.05	1094	452	183
36	081	0739.00	Upper	No	188.47	$99,300	$187,151	$161,115	5548	45.93	2548	1242	77
36	081	0741.00	Middle	No	115.06	$99,300	$114,255	$98,359	3164	48.39	1531	983	105
36	081	0743.00	Moderate	No	75.76	$99,300	$75,230	$64,762	4433	51.50	2283	827	594
36	081	0745.00	Middle	No	82.40	$99,300	$81,823	$70,441	3659	53.73	1966	339	167
36	081	0747.00	Upper	No	130.54	$99,300	$129,626	$111,597	3539	73.24	2592	682	604
36	081	0749.00	Upper	No	236.83	$99,300	$235,172	$202,454	1563	45.43	710	371	563
36	081	0757.01	Upper	No	175.38	$99,300	$174,152	$149,926	5110	57.71	2949	1484	133
36	081	0757.02	Upper	No	154.28	$99,300	$153,200	$131,884	5071	50.66	2569	1693	528
36	081	0769.01	Upper	No	133.12	$99,300	$132,188	$113,803	4274	46.70	1996	1157	500
36	081	0769.02	Upper	No	122.99	$99,300	$122,129	$105,139	1390	58.56	814	129	44
36	081	0773.00	Upper	No	141.42	$99,300	$140,430	$120,893	2311	52.79	1220	621	154
36	081	0775.00	Upper	No	153.45	$99,300	$152,376	$131,181	2241	47.30	1060	282	301
36	081	0779.02	Upper	No	124.94	$99,300	$124,065	$106,806	5416	22.78	1234	1050	1615
36	081	0779.03	Middle	No	116.39	$99,300	$115,575	$99,500	2937	59.52	1748	554	390
36	081	0779.04	Middle	No	112.10	$99,300	$111,315	$95,833	6324	49.89	3155	1007	1147

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
36	081	0779.05	Middle	No	110.10	$99,300	$109,329	$94,118	2586	66.98	1732	952	659
36	081	0779.06	Middle	No	89.83	$99,300	$89,201	$76,793	3968	54.13	2148	761	823
36	081	0779.07	Moderate	No	61.74	$99,300	$61,308	$52,778	3349	32.34	1083	227	559
36	081	0779.08	Moderate	No	72.26	$99,300	$71,754	$61,771	3838	78.87	3027	59	195
36	081	0788.00	Upper	No	127.74	$99,300	$126,846	$109,200	2002	98.45	1971	403	568
36	081	0790.00	Middle	No	107.80	$99,300	$107,045	$92,159	2875	98.19	2823	351	769
36	081	0792.00	Middle	No	116.35	$99,300	$115,536	$99,464	2717	98.56	2678	536	845
36	081	0793.00	Unknown	No	0.00	$99,300	$0	$0	1	100.00	1	0	0
36	081	0797.01	Low	No	49.26	$99,300	$48,915	$42,115	7620	95.22	7256	584	146
36	081	0797.02	Low	No	48.96	$99,300	$48,617	$41,859	5002	96.98	4851	380	414
36	081	0799.00	Low	No	45.22	$99,300	$44,903	$38,657	3871	92.41	3577	306	972
36	081	0803.01	Moderate	No	66.92	$99,300	$66,452	$57,212	4828	90.72	4380	431	1058
36	081	0803.02	Moderate	No	69.45	$99,300	$68,964	$59,375	3973	86.31	3429	460	1038
36	081	0809.00	Middle	No	89.51	$99,300	$88,883	$76,523	7591	61.11	4639	1661	2072
36	081	0814.00	Middle	No	109.64	$99,300	$108,873	$93,725	4088	97.90	4002	736	1124
36	081	0818.00	Middle	No	86.61	$99,300	$86,004	$74,038	3873	96.57	3740	617	1110
36	081	0837.00	Moderate	No	70.52	$99,300	$70,026	$60,284	6229	93.42	5819	991	1660
36	081	0838.00	Middle	No	119.23	$99,300	$118,395	$101,926	5194	89.66	4657	998	1630
36	081	0840.00	Middle	No	102.83	$99,300	$102,110	$87,909	6644	94.27	6263	1378	1983
36	081	0845.00	Moderate	No	68.52	$99,300	$68,040	$58,580	5516	95.03	5242	288	403
36	081	0846.01	Middle	No	110.79	$99,300	$110,014	$94,712	3045	88.28	2688	626	897
36	081	0846.02	Middle	No	83.59	$99,300	$83,005	$71,458	1496	90.24	1350	122	226
36	081	0849.01	Low	No	38.75	$99,300	$38,479	$33,125	3013	98.34	2963	103	333
36	081	0849.02	Moderate	No	53.17	$99,300	$52,798	$45,458	4466	98.25	4388	84	55
36	081	0853.00	Moderate	No	57.48	$99,300	$57,078	$49,141	5415	96.81	5242	813	166
36	081	0855.00	Moderate	No	53.51	$99,300	$53,135	$45,747	6889	94.41	6504	246	157
36	081	0857.00	Moderate	No	59.78	$99,300	$59,362	$51,107	5770	95.91	5534	355	177
36	081	0859.00	Middle	No	82.85	$99,300	$82,270	$70,828	6162	95.12	5861	815	239
36	081	0861.00	Moderate	No	57.76	$99,300	$57,356	$49,375	2450	93.47	2290	344	243

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
36	081	0863.00	Moderate	No	58.27	$99,300	$57,862	$49,817	7118	95.14	6772	568	177
36	081	0864.00	Upper	No	132.51	$99,300	$131,582	$113,281	2867	88.84	2547	419	724
36	081	0865.00	Low	No	48.22	$99,300	$47,882	$41,226	5224	89.72	4687	420	161
36	081	0869.00	Low	No	48.50	$99,300	$48,161	$41,467	2343	98.12	2299	106	243
36	081	0871.00	Low	No	45.62	$99,300	$45,301	$39,000	6373	94.52	6024	204	143
36	081	0884.00	Upper	No	134.98	$99,300	$134,035	$115,385	7578	30.65	2323	2362	3301
36	081	0889.02	Moderate	No	57.10	$99,300	$56,700	$48,816	7015	93.13	6533	824	660
36	081	0889.03	Middle	No	82.33	$99,300	$81,754	$70,382	4487	80.21	3599	1436	377
36	081	0892.01	Upper	No	148.61	$99,300	$147,570	$127,042	7404	17.88	1324	2304	2847
36	081	0892.02	Unknown	No	0.00	$99,300	$0	$0	0	0.00	0	0	0
36	081	0907.00	Moderate	No	76.76	$99,300	$76,223	$65,625	1584	76.96	1219	246	476
36	081	0916.02	Unknown	No	0.00	$99,300	$0	$0	12	50.00	6	0	0
36	081	0916.03	Upper	No	162.47	$99,300	$161,333	$138,889	4456	5.45	243	1244	2620
36	081	0916.04	Unknown	No	0.00	$99,300	$0	$0	0	0.00	0	0	0
36	081	0918.00	Unknown	No	0.00	$99,300	$0	$0	12	8.33	1	7	7
36	081	0919.00	Moderate	No	74.75	$99,300	$74,227	$63,902	6417	83.33	5347	675	1378
36	081	0922.00	Upper	No	203.25	$99,300	$201,827	$173,750	2208	9.19	203	748	764
36	081	0925.00	Moderate	No	67.58	$99,300	$67,107	$57,776	4356	85.93	3743	376	1044
36	081	0928.00	Upper	No	180.59	$99,300	$179,326	$154,375	3204	9.14	293	1049	1238
36	081	0929.00	Middle	No	80.66	$99,300	$80,095	$68,958	7638	79.68	6086	1014	2133
36	081	0934.01	Upper	No	134.32	$99,300	$133,380	$114,821	3732	13.61	508	888	1150
36	081	0934.02	Upper	No	146.55	$99,300	$145,524	$125,282	3704	28.27	1047	786	1109
36	081	0938.00	Moderate	No	72.44	$99,300	$71,933	$61,924	4460	41.23	1839	660	552
36	081	0939.00	Middle	No	95.04	$99,300	$94,375	$81,250	6268	82.45	5168	881	1680
36	081	0942.01	Middle	No	94.71	$99,300	$94,047	$80,966	3729	72.83	2716	275	818
36	081	0942.02	Moderate	No	56.76	$99,300	$56,363	$48,526	4785	81.73	3911	976	1206
36	081	0942.03	Middle	No	88.34	$99,300	$87,722	$75,522	5676	46.85	2659	1160	601
36	081	0945.00	Middle	No	88.51	$99,300	$87,890	$75,662	4327	56.57	2448	853	1373

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
36	081	0947.00	Moderate	No	66.74	$99,300	$66,273	$57,054	3035	80.33	2438	308	735
36	081	0954.00	Middle	No	95.47	$99,300	$94,802	$81,615	6108	87.69	5356	843	1739
36	081	0964.00	Middle	No	111.79	$99,300	$111,007	$95,568	6353	88.78	5640	1323	2254
36	081	0972.02	Low	No	32.77	$99,300	$32,541	$28,021	3460	98.58	3411	7	32
36	081	0972.04	Moderate	No	66.54	$99,300	$66,074	$56,888	4078	92.84	3786	298	452
36	081	0972.05	Low	No	31.45	$99,300	$31,230	$26,886	4268	98.34	4197	0	16
36	081	0972.06	Low	No	49.46	$99,300	$49,114	$42,281	2910	98.52	2867	141	598
36	081	0972.07	Unknown	No	0.00	$99,300	$0	$0	12	100.00	12	0	0
36	081	0973.00	Upper	No	152.67	$99,300	$151,601	$130,515	2007	27.85	559	594	763
36	081	0981.00	Upper	No	121.47	$99,300	$120,620	$103,843	2353	44.03	1036	615	816
36	081	0987.00	Upper	No	133.88	$99,300	$132,943	$114,450	2543	40.94	1041	657	888
36	081	0991.00	Middle	No	118.50	$99,300	$117,671	$101,301	6642	29.92	1987	2430	1417
36	081	0992.00	Moderate	No	68.37	$99,300	$67,891	$58,447	4348	94.00	4087	326	782
36	081	0997.01	Upper	No	123.64	$99,300	$122,775	$105,694	3075	46.08	1417	968	1108
36	081	0997.03	Upper	No	137.86	$99,300	$136,895	$117,847	3938	43.32	1706	1138	804
36	081	0997.04	Upper	No	152.96	$99,300	$151,889	$130,758	7280	45.36	3302	2515	1006
36	081	0997.05	Upper	No	147.47	$99,300	$146,438	$126,067	2687	57.83	1554	665	1181
36	081	0998.01	Middle	No	101.00	$99,300	$100,293	$86,338	7853	95.31	7485	401	646
36	081	0998.02	Middle	No	80.86	$99,300	$80,294	$69,125	5822	79.03	4601	63	943
36	081	0999.00	Unknown	No	0.00	$99,300	$0	$0	0	0.00	0	0	0
36	081	1008.01	Upper	No	133.57	$99,300	$132,635	$114,188	2496	63.42	1583	533	690
36	081	1008.03	Moderate	No	52.15	$99,300	$51,785	$44,583	4817	93.56	4507	479	696
36	081	1008.04	Middle	No	100.56	$99,300	$99,856	$85,966	4315	73.30	3163	776	1493
36	081	1010.02	Upper	No	120.82	$99,300	$119,974	$103,289	4596	29.11	1338	622	798
36	081	1010.03	Unknown	No	0.00	$99,300	$0	$0	3943	71.52	2820	141	503
36	081	1010.04	Middle	No	82.29	$99,300	$81,714	$70,352	6612	69.48	4594	638	966
36	081	1017.00	Middle	No	109.39	$99,300	$108,624	$93,512	6307	45.54	2872	1953	2338
36	081	1029.00	Middle	No	110.21	$99,300	$109,439	$94,211	3786	48.31	1829	743	1528
36	081	1032.01	Moderate	No	63.10	$99,300	$62,658	$53,943	6986	97.31	6798	299	980

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
36	081	1032.02	Middle	No	84.84	$99,300	$84,246	$72,527	6860	57.06	3914	655	943
36	081	1033.00	Middle	No	107.72	$99,300	$106,966	$92,083	4459	48.53	2164	884	1444
36	081	1039.00	Middle	No	86.27	$99,300	$85,666	$73,750	6618	60.71	4018	1163	2189
36	081	1047.00	Middle	No	83.25	$99,300	$82,667	$71,170	7907	71.54	5657	1440	1842
36	081	1059.00	Middle	No	116.77	$99,300	$115,953	$99,826	3812	50.10	1910	1084	1307
36	081	1072.01	Middle	No	110.64	$99,300	$109,866	$94,583	2370	17.34	411	637	974
36	081	1072.02	Unknown	No	0.00	$99,300	$0	$0	0	0.00	0	0	0
36	081	1085.00	Moderate	No	69.76	$99,300	$69,272	$59,638	2778	59.40	1650	668	981
36	081	1093.00	Upper	No	200.33	$99,300	$198,928	$171,250	3139	50.27	1578	859	1043
36	081	1097.00	Upper	No	122.83	$99,300	$121,970	$105,000	1797	51.20	920	502	689
36	081	1099.00	Moderate	No	79.50	$99,300	$78,944	$67,961	3538	64.61	2286	858	1088
36	081	1113.00	Upper	No	162.15	$99,300	$161,015	$138,618	2611	59.02	1541	605	800
36	081	1123.00	Upper	No	140.56	$99,300	$139,576	$120,160	2126	64.53	1372	214	652
36	081	1129.00	Upper	No	135.53	$99,300	$134,581	$115,859	2248	53.07	1193	523	650
36	081	1133.00	Upper	No	136.21	$99,300	$135,257	$116,439	1554	48.39	752	506	643
36	081	1139.00	Middle	No	91.79	$99,300	$91,147	$78,472	3602	62.47	2250	623	1236
36	081	1141.00	Upper	No	145.74	$99,300	$144,720	$124,583	2580	53.72	1386	750	891
36	081	1147.00	Middle	No	101.52	$99,300	$100,809	$86,786	1833	58.81	1078	524	659
36	081	1151.00	Middle	No	117.30	$99,300	$116,479	$100,278	1087	58.14	632	301	420
36	081	1155.00	Moderate	No	64.45	$99,300	$63,999	$55,096	2132	82.97	1769	297	496
36	081	1157.00	Moderate	No	60.80	$99,300	$60,374	$51,974	3529	88.67	3129	414	498
36	081	1159.00	Middle	No	80.16	$99,300	$79,599	$68,527	3922	87.56	3434	548	830
36	081	1161.00	Low	No	47.34	$99,300	$47,009	$40,469	4585	93.11	4269	488	193
36	081	1163.01	Low	No	41.51	$99,300	$41,219	$35,485	5178	92.76	4803	310	337
36	081	1163.02	Low	No	48.39	$99,300	$48,051	$41,370	3461	94.57	3273	297	225
36	081	1167.00	Low	No	49.22	$99,300	$48,875	$42,083	2094	95.61	2002	124	454
36	081	1171.00	Moderate	No	77.01	$99,300	$76,471	$65,833	2837	84.95	2410	346	678
36	081	1175.00	Middle	No	88.82	$99,300	$88,198	$75,929	5410	76.91	4161	782	1280

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
36	081	1181.00	Moderate	No	75.76	$99,300	$75,230	$64,766	2015	68.64	1383	249	639
36	081	1185.00	Moderate	No	58.06	$99,300	$57,654	$49,632	2357	89.61	2112	66	399
36	081	1187.00	Moderate	No	53.94	$99,300	$53,562	$46,116	2648	92.30	2444	355	509
36	081	1189.00	Moderate	No	79.32	$99,300	$78,765	$67,813	2625	91.96	2414	342	796
36	081	1191.00	Moderate	No	56.39	$99,300	$55,995	$48,207	3694	91.34	3374	352	846
36	081	1193.00	Moderate	No	73.48	$99,300	$72,966	$62,813	2407	83.59	2012	377	684
36	081	1195.00	Middle	No	108.20	$99,300	$107,443	$92,500	1445	71.14	1028	264	457
36	081	1199.00	Middle	No	114.13	$99,300	$113,331	$97,569	1699	86.70	1473	345	482
36	081	1201.00	Moderate	No	75.92	$99,300	$75,389	$64,904	1840	94.46	1738	195	382
36	081	1203.00	Moderate	No	74.57	$99,300	$74,048	$63,750	1818	92.19	1676	237	486
36	081	1205.00	Moderate	No	55.78	$99,300	$55,390	$47,685	3144	96.02	3019	309	614
36	081	1207.01	Upper	No	121.80	$99,300	$120,947	$104,125	3058	77.73	2377	793	981
36	081	1207.02	Unknown	No	0.00	$99,300	$0	$0	3	100.00	3	0	0
36	081	1211.00	Unknown	No	0.00	$99,300	$0	$0	2	100.00	2	0	0
36	081	1215.00	Middle	No	118.66	$99,300	$117,829	$101,442	4737	89.76	4252	786	1217
36	081	1223.00	Upper	No	121.85	$99,300	$120,997	$104,167	3822	74.78	2858	916	1207
36	081	1227.02	Low	No	44.97	$99,300	$44,655	$38,447	6959	87.50	6089	356	374
36	081	1227.03	Middle	No	92.07	$99,300	$91,426	$78,706	6801	72.37	4922	1108	304
36	081	1227.04	Middle	No	102.55	$99,300	$101,832	$87,668	4444	78.31	3480	646	584
36	081	1241.00	Middle	No	92.92	$99,300	$92,270	$79,432	4004	70.25	2813	894	1378
36	081	1247.00	Upper	No	126.83	$99,300	$125,942	$108,424	3734	55.41	2069	971	1174
36	081	1257.00	Moderate	No	77.20	$99,300	$76,660	$66,000	3642	89.90	3274	461	745
36	081	1265.00	Upper	No	152.36	$99,300	$151,293	$130,250	1595	76.43	1219	388	454
36	081	1267.00	Upper	No	127.51	$99,300	$126,617	$109,000	4490	61.20	2748	502	775
36	081	1277.00	Upper	No	189.06	$99,300	$187,737	$161,621	3600	28.36	1021	969	1113
36	081	1283.00	Unknown	No	0.00	$99,300	$0	$0	5	100.00	5	0	0
36	081	1291.02	Upper	No	142.59	$99,300	$141,592	$121,894	3561	45.72	1628	1096	1127
36	081	1291.03	Upper	No	142.42	$99,300	$141,423	$121,750	3811	49.83	1899	1522	318
36	081	1291.04	Upper	No	122.00	$99,300	$121,146	$104,291	4318	60.28	2603	1286	1551

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
36	081	1301.00	Middle	No	113.53	$99,300	$112,735	$97,054	4203	81.97	3445	1289	1426
36	081	1333.00	Upper	No	131.11	$99,300	$130,192	$112,083	3915	56.09	2196	1010	1328
36	081	1339.00	Upper	No	169.34	$99,300	$168,155	$144,762	1360	50.59	688	387	442
36	081	1341.00	Middle	No	103.28	$99,300	$102,557	$88,295	3659	75.38	2758	745	1121
36	081	1347.01	Middle	No	89.97	$99,300	$89,340	$76,913	5561	84.89	4721	124	430
36	081	1347.02	Middle	No	93.17	$99,300	$92,518	$79,647	5117	82.92	4243	484	769
36	081	1367.00	Middle	No	117.64	$99,300	$116,817	$100,568	6250	74.86	4679	1558	2036
36	081	1377.00	Middle	No	104.11	$99,300	$103,381	$89,000	7309	81.45	5953	1401	2293
36	081	1385.01	Middle	No	112.28	$99,300	$111,494	$95,984	4994	80.54	4022	704	1524
36	081	1385.02	Unknown	No	0.00	$99,300	$0	$0	85	25.88	22	0	0
36	081	1399.00	Upper	No	173.21	$99,300	$171,998	$148,073	1769	68.74	1216	490	603
36	081	1403.00	Middle	No	95.67	$99,300	$95,000	$81,786	2406	73.77	1775	727	821
36	081	1409.01	Upper	No	126.53	$99,300	$125,644	$108,165	1020	75.10	766	231	335
36	081	1409.02	Middle	No	103.63	$99,300	$102,905	$88,594	2906	79.08	2298	584	860
36	081	1417.00	Moderate	No	74.48	$99,300	$73,959	$63,676	4975	78.51	3906	1226	1569
36	081	1429.00	Upper	No	123.85	$99,300	$122,983	$105,875	3897	65.41	2549	1071	1369
36	081	1435.00	Upper	No	127.76	$99,300	$126,866	$109,219	2364	72.08	1704	588	799
36	081	1441.00	Upper	No	129.11	$99,300	$128,206	$110,368	2957	68.72	2032	875	743
36	081	1447.00	Middle	No	86.70	$99,300	$86,093	$74,118	3131	88.44	2769	583	1124
36	081	1451.01	Middle	No	85.98	$99,300	$85,378	$73,500	1501	63.16	948	298	393
36	081	1451.02	Moderate	No	78.91	$99,300	$78,358	$67,462	2597	79.71	2070	584	903
36	081	1459.00	Middle	No	118.96	$99,300	$118,127	$101,691	2870	65.37	1876	686	982
36	081	1463.00	Middle	No	84.14	$99,300	$83,551	$71,928	2929	68.15	1996	678	557
36	081	1467.00	Middle	No	118.03	$99,300	$117,204	$100,898	2807	59.10	1659	355	700
36	081	1471.00	Upper	No	132.90	$99,300	$131,970	$113,615	3239	64.80	2099	912	1036
36	081	1479.00	Upper	No	125.40	$99,300	$124,522	$107,200	4279	61.30	2623	1210	1098
36	081	1483.00	Upper	No	174.43	$99,300	$173,209	$149,115	2968	44.78	1329	923	1044
36	081	1507.01	Upper	No	178.51	$99,300	$177,260	$152,596	2919	47.79	1395	795	1018

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
36	081	1507.02	Upper	No	125.53	$99,300	$124,651	$107,314	3049	56.25	1715	865	870
36	081	1529.01	Middle	No	108.09	$99,300	$107,333	$92,399	6382	70.23	4482	1725	1902
36	081	1529.02	Upper	No	148.38	$99,300	$147,341	$126,848	5665	59.63	3378	2188	2551
36	081	1551.01	Upper	No	209.94	$99,300	$208,470	$179,471	1945	7.04	137	1508	49
36	081	1551.03	Middle	No	113.19	$99,300	$112,398	$96,765	4373	53.33	2332	1308	1712
36	081	1551.04	Upper	No	162.67	$99,300	$161,531	$139,063	3616	67.12	2427	766	1179
36	081	1567.00	Unknown	No	0.00	$99,300	$0	$0	1470	88.57	1302	67	328
36	081	1571.01	Upper	No	133.58	$99,300	$132,645	$114,192	7561	78.90	5966	1988	2640
36	081	1571.02	Upper	No	135.60	$99,300	$134,651	$115,917	2109	84.73	1787	353	593
36	081	1579.01	Upper	No	143.85	$99,300	$142,843	$122,969	5184	73.26	3798	1429	1630
36	081	1579.02	Middle	No	118.02	$99,300	$117,194	$100,893	3757	79.82	2999	1065	1162
36	081	1579.03	Upper	No	121.81	$99,300	$120,957	$104,135	4489	74.34	3337	867	1157
36	081	1617.00	Upper	No	158.44	$99,300	$157,331	$135,441	4541	67.10	3047	1324	1556
36	081	1621.00	Middle	No	105.99	$99,300	$105,248	$90,611	6682	83.64	5589	1190	1836
36	081	9901.00	Unknown	No	0.00	$99,300	$0	$0	0	0.00	0	0	0

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

Dallas Texas Assessment Area

Assessment Area 3 consists of the County of Dallas, Texas, within the Dallas-Plano-Irving, TX MSA (19124). Cities within the county includes:

Dallas County, TX

❖ Addison	❖ Balch Springs	❖ Carrollton
❖ Cedar Hill	❖ Cockrell Hill	❖ Combine
❖ Coppell	❖ Dallas	❖ DeSoto
❖ Duncanville	❖ Farmers Branch	❖ Ferris
❖ Garland	❖ Glenn Heights	❖ Grand Prairie
❖ Grapevine	❖ Highland Park	❖ Hutchins
❖ Irving	❖ Lancaster	❖ Lewisville
❖ Mesquite	❖ Ovilla	❖ Richardson
❖ Rowlett	❖ Sachse	❖ Seagoville
❖ Sunnyvale	❖ University Park	❖ Wilmer
❖ Wylie		

Dallas County, Texas
Google Map

PCB BANK - 2024 CRA - ASSESSMENT AREA INCOME MAP

Texas Assessment Area

Income Level

- NA
- Low
- Moderate
- Middle
- Upper

Bank Branches

2023 FFIEC Census Report - Summary Census Demographic Information
State: 48 - TEXAS (TX)
County: 113 - DALLAS COUNTY

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
48	113	0001.00	Upper	No	212.66	$105,600	$224,569	$187,813	4473	22.89	1024	994	1114
48	113	0002.01	Upper	No	283.07	$105,600	$298,922	$250,001	3173	17.30	549	1030	1313
48	113	0002.02	Upper	No	205.64	$105,600	$217,156	$181,615	3794	23.38	887	930	1441
48	113	0003.00	Unknown	No	0.00	$105,600	$0	$0	4592	21.41	983	1035	1973
48	113	0004.01	Moderate	No	62.67	$105,600	$66,180	$55,354	4972	76.15	3786	250	589
48	113	0004.05	Low	No	41.20	$105,600	$43,507	$36,389	2231	75.62	1687	94	140
48	113	0004.07	Moderate	No	57.56	$105,600	$60,783	$50,841	2083	76.38	1591	235	409
48	113	0004.08	Middle	No	106.21	$105,600	$112,158	$93,804	2188	45.89	1004	624	546
48	113	0004.09	Moderate	No	79.77	$105,600	$84,237	$70,455	3919	64.00	2508	101	199
48	113	0004.10	Moderate	No	63.38	$105,600	$66,929	$55,977	4854	94.93	4608	988	1486
48	113	0005.01	Unknown	No	0.00	$105,600	$0	$0	1950	46.21	901	0	283
48	113	0005.02	Upper	No	167.77	$105,600	$177,165	$148,173	2491	20.63	514	588	154
48	113	0005.03	Upper	No	143.09	$105,600	$151,103	$126,375	2752	43.24	1190	111	58
48	113	0006.05	Upper	No	143.40	$105,600	$151,430	$126,652	2404	32.11	772	751	286
48	113	0006.06	Upper	No	258.54	$105,600	$273,018	$228,333	3170	17.38	551	1318	779
48	113	0006.07	Upper	No	166.89	$105,600	$176,236	$147,396	2144	24.95	535	612	829
48	113	0006.08	Upper	No	167.38	$105,600	$176,753	$147,830	2177	36.15	787	874	1007
48	113	0006.09	Upper	No	126.50	$105,600	$133,584	$111,720	1878	38.71	727	315	305
48	113	0006.10	Moderate	No	63.61	$105,600	$67,172	$56,185	1926	83.64	1611	111	235
48	113	0006.11	Unknown	No	0.00	$105,600	$0	$0	2428	58.28	1415	285	171
48	113	0007.03	Upper	No	178.41	$105,600	$188,401	$157,563	3117	27.62	861	850	621
48	113	0007.04	Upper	No	266.65	$105,600	$281,582	$235,500	2971	29.15	866	27	88
48	113	0007.05	Upper	No	198.70	$105,600	$209,827	$175,489	1848	24.89	460	424	310
48	113	0007.06	Upper	No	195.97	$105,600	$206,944	$173,077	2252	18.34	413	93	103
48	113	0008.01	Moderate	No	56.50	$105,600	$59,664	$49,902	3602	70.32	2533	305	788
48	113	0008.02	Moderate	No	68.70	$105,600	$72,547	$60,673	3294	57.80	1904	112	369

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
48	113	0009.01	Upper	No	148.35	$105,600	$156,658	$131,023	2591	25.74	667	452	497
48	113	0009.02	Unknown	No	0.00	$105,600	$0	$0	2812	43.85	1233	198	268
48	113	0010.01	Upper	No	231.33	$105,600	$244,284	$204,306	1910	24.82	474	413	643
48	113	0010.02	Upper	No	142.95	$105,600	$150,955	$126,250	2116	37.57	795	545	796
48	113	0011.01	Upper	No	219.38	$105,600	$231,665	$193,750	3812	28.52	1087	1087	1768
48	113	0011.02	Upper	No	283.07	$105,600	$298,922	$250,001	2405	20.58	495	881	1179
48	113	0012.02	Middle	No	82.23	$105,600	$86,835	$72,625	3616	50.30	1819	426	658
48	113	0012.03	Upper	No	137.57	$105,600	$145,274	$121,500	1370	57.52	788	414	517
48	113	0012.04	Moderate	No	60.39	$105,600	$63,772	$53,342	2284	93.30	2131	316	842
48	113	0013.01	Upper	No	129.91	$105,600	$137,185	$114,736	2715	37.27	1012	514	1036
48	113	0013.02	Middle	No	102.42	$105,600	$108,156	$90,455	2608	52.19	1361	250	808
48	113	0014.00	Moderate	No	69.61	$105,600	$73,508	$61,477	3377	55.70	1881	363	491
48	113	0015.02	Moderate	No	52.18	$105,600	$55,102	$46,086	2752	73.00	2009	154	447
48	113	0015.03	Low	No	46.12	$105,600	$48,703	$40,735	1958	68.13	1334	51	161
48	113	0015.04	Moderate	No	62.09	$105,600	$65,567	$54,837	2494	59.06	1473	199	600
48	113	0016.01	Unknown	No	0.00	$105,600	$0	$0	3249	72.45	2354	41	251
48	113	0016.02	Upper	No	132.27	$105,600	$139,677	$116,818	2446	41.86	1024	669	712
48	113	0017.03	Upper	No	181.66	$105,600	$191,833	$160,435	4555	27.22	1240	521	410
48	113	0017.05	Upper	No	230.23	$105,600	$243,123	$203,333	3113	28.36	883	317	164
48	113	0018.01	Unknown	No	0.00	$105,600	$0	$0	2763	31.85	880	105	82
48	113	0018.02	Middle	No	119.64	$105,600	$126,340	$105,667	3390	25.78	874	0	0
48	113	0019.01	Upper	No	160.78	$105,600	$169,784	$141,997	4064	23.62	960	322	171
48	113	0019.02	Upper	No	164.94	$105,600	$174,177	$145,667	5978	41.65	2490	245	28
48	113	0020.01	Middle	No	94.61	$105,600	$99,908	$83,561	2726	71.35	1945	125	270
48	113	0020.02	Low	No	32.95	$105,600	$34,795	$29,107	2473	92.11	2278	346	524
48	113	0021.00	Upper	No	149.79	$105,600	$158,178	$132,292	2720	50.85	1383	86	48
48	113	0022.00	Middle	No	99.76	$105,600	$105,347	$88,105	2860	52.06	1489	386	239
48	113	0024.00	Moderate	No	65.04	$105,600	$68,682	$57,446	3477	91.11	3168	530	1174
48	113	0025.00	Moderate	No	57.74	$105,600	$60,973	$51,000	5701	96.68	5512	717	1702

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
48	113	0027.03	Low	No	49.08	$105,600	$51,828	$43,351	5519	98.03	5410	733	1788
48	113	0031.02	Upper	No	129.55	$105,600	$136,805	$114,417	1286	43.62	561	383	24
48	113	0031.03	Upper	No	123.84	$105,600	$130,775	$109,375	2508	50.80	1274	142	30
48	113	0037.00	Low	No	39.05	$105,600	$41,237	$34,493	3607	97.81	3528	515	1345
48	113	0042.01	Middle	No	111.42	$105,600	$117,660	$98,409	4501	55.59	2502	1033	1400
48	113	0042.02	Upper	No	136.88	$105,600	$144,545	$120,893	2317	55.98	1297	537	672
48	113	0043.00	Moderate	No	64.81	$105,600	$68,439	$57,244	5459	72.21	3942	423	730
48	113	0044.00	Upper	No	154.51	$105,600	$163,163	$136,458	3272	35.24	1153	1263	1637
48	113	0045.00	Moderate	No	55.34	$105,600	$58,439	$48,875	5409	82.51	4463	1175	1649
48	113	0046.00	Upper	No	128.32	$105,600	$135,506	$113,333	1877	49.55	930	412	568
48	113	0047.00	Moderate	No	69.00	$105,600	$72,864	$60,946	2551	87.30	2227	295	740
48	113	0048.00	Moderate	No	53.42	$105,600	$56,412	$47,179	2461	95.45	2349	211	343
48	113	0050.00	Moderate	No	55.50	$105,600	$58,608	$49,016	3395	93.67	3180	774	1145
48	113	0051.00	Moderate	No	60.43	$105,600	$63,814	$53,371	2551	88.91	2268	544	806
48	113	0052.00	Middle	No	93.93	$105,600	$99,190	$82,955	4051	84.67	3430	1069	1515
48	113	0053.00	Moderate	No	54.02	$105,600	$57,045	$47,716	6579	89.47	5886	1555	2281
48	113	0054.00	Low	No	49.95	$105,600	$52,747	$44,115	5402	93.93	5074	1137	1854
48	113	0055.00	Moderate	No	62.32	$105,600	$65,810	$55,043	4134	96.98	4009	1186	1612
48	113	0056.00	Moderate	No	54.73	$105,600	$57,795	$48,341	7020	98.96	6947	859	1960
48	113	0057.00	Low	No	39.52	$105,600	$41,733	$34,906	5522	98.15	5420	822	1831
48	113	0059.01	Low	No	48.43	$105,600	$51,142	$42,771	5704	98.14	5598	1168	2075
48	113	0059.02	Low	No	41.18	$105,600	$43,486	$36,371	4146	97.20	4030	653	1154
48	113	0060.01	Moderate	No	56.34	$105,600	$59,495	$49,758	3790	96.75	3667	682	1041
48	113	0060.02	Low	No	40.49	$105,600	$42,757	$35,767	5669	90.93	5155	145	789
48	113	0061.00	Moderate	No	51.29	$105,600	$54,162	$45,298	4465	88.89	3969	824	1086
48	113	0062.00	Moderate	No	64.98	$105,600	$68,619	$57,392	6217	90.30	5614	952	1921
48	113	0063.01	Moderate	No	72.83	$105,600	$76,908	$64,327	5695	93.94	5350	1434	1949
48	113	0063.02	Moderate	No	74.24	$105,600	$78,397	$65,573	4142	82.38	3412	1189	1580

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
48	113	0064.01	Moderate	No	73.31	$105,600	$77,415	$64,750	2352	94.73	2228	663	897
48	113	0064.02	Moderate	No	51.89	$105,600	$54,796	$45,833	4929	96.12	4738	776	1210
48	113	0065.01	Moderate	No	71.94	$105,600	$75,969	$63,542	5400	96.31	5201	1194	1558
48	113	0065.02	Moderate	No	73.48	$105,600	$77,595	$64,900	3585	95.82	3435	845	1071
48	113	0067.01	Moderate	No	51.50	$105,600	$54,384	$45,483	4196	97.57	4094	949	1400
48	113	0067.02	Moderate	No	52.23	$105,600	$55,155	$46,127	2605	89.48	2331	373	823
48	113	0068.00	Moderate	No	59.52	$105,600	$62,853	$52,566	5012	86.61	4341	924	1154
48	113	0069.00	Moderate	No	64.18	$105,600	$67,774	$56,687	3562	90.88	3237	423	626
48	113	0071.01	Upper	No	193.62	$105,600	$204,463	$171,000	2164	17.19	372	524	541
48	113	0071.02	Moderate	No	71.08	$105,600	$75,060	$62,778	5441	68.76	3741	1204	1883
48	113	0072.03	Low	No	45.97	$105,600	$48,544	$40,603	3144	95.99	3018	0	252
48	113	0072.04	Low	No	39.75	$105,600	$41,976	$35,110	4485	96.72	4338	106	187
48	113	0072.05	Low	No	39.52	$105,600	$41,733	$34,908	4421	97.94	4330	79	396
48	113	0072.06	Low	No	29.25	$105,600	$30,888	$25,833	2325	96.69	2248	14	32
48	113	0073.01	Upper	No	283.07	$105,600	$298,922	$250,001	2108	9.58	202	604	710
48	113	0073.02	Upper	No	214.93	$105,600	$226,966	$189,821	3949	23.80	940	1196	1426
48	113	0076.01	Upper	No	190.36	$105,600	$201,020	$168,125	1894	26.50	502	561	864
48	113	0076.04	Upper	No	283.07	$105,600	$298,922	$250,001	3078	20.37	627	1050	1123
48	113	0076.05	Upper	No	279.96	$105,600	$295,638	$247,250	1501	17.59	264	760	733
48	113	0077.01	Upper	No	283.07	$105,600	$298,922	$250,001	2498	14.65	366	458	389
48	113	0077.02	Upper	No	174.41	$105,600	$184,177	$154,038	3546	14.47	513	1359	913
48	113	0078.01	Upper	No	135.31	$105,600	$142,887	$119,504	2430	15.10	367	841	991
48	113	0078.05	Middle	No	91.05	$105,600	$96,149	$80,417	3225	50.64	1633	698	1037
48	113	0078.09	Middle	No	87.99	$105,600	$92,917	$77,711	2847	47.95	1365	633	757
48	113	0078.10	Upper	No	122.66	$105,600	$129,529	$108,333	5286	52.27	2763	961	1049
48	113	0078.12	Upper	No	231.69	$105,600	$244,665	$204,625	3212	16.06	516	1064	1146
48	113	0078.15	Low	No	40.90	$105,600	$43,190	$36,128	5080	88.74	4508	199	607
48	113	0078.19	Low	No	33.88	$105,600	$35,777	$29,926	2275	76.26	1735	63	145
48	113	0078.21	Low	No	46.27	$105,600	$48,861	$40,870	4095	90.21	3694	105	281

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
48	113	0078.22	Middle	No	98.50	$105,600	$104,016	$86,992	2110	49.19	1038	0	49
48	113	0078.23	Moderate	No	62.59	$105,600	$66,095	$55,278	2976	60.11	1789	31	116
48	113	0078.24	Upper	No	204.62	$105,600	$216,079	$180,714	1969	14.53	286	762	819
48	113	0078.25	Middle	No	82.59	$105,600	$87,215	$72,942	4935	53.56	2643	1001	1261
48	113	0078.26	Middle	No	99.07	$105,600	$104,618	$87,500	1698	56.36	957	43	32
48	113	0078.27	Low	No	44.62	$105,600	$47,119	$39,408	2784	76.87	2140	155	306
48	113	0078.28	Moderate	No	52.37	$105,600	$55,303	$46,257	4047	84.33	3413	30	61
48	113	0078.29	Moderate	No	54.20	$105,600	$57,235	$47,875	2602	92.04	2395	332	745
48	113	0078.30	Low	No	35.48	$105,600	$37,467	$31,338	2153	86.44	1861	0	36
48	113	0078.31	Moderate	No	51.36	$105,600	$54,236	$45,365	2946	91.99	2710	0	350
48	113	0078.32	Low	No	35.66	$105,600	$37,657	$31,500	2677	94.21	2522	45	265
48	113	0078.33	Low	No	39.67	$105,600	$41,892	$35,036	2539	89.60	2275	56	123
48	113	0078.34	Low	No	48.80	$105,600	$51,533	$43,105	2916	90.64	2643	47	118
48	113	0078.35	Low	No	48.29	$105,600	$50,994	$42,650	2881	76.57	2206	501	505
48	113	0079.02	Upper	No	163.07	$105,600	$172,202	$144,024	5433	26.06	1416	1683	2313
48	113	0079.03	Upper	No	172.52	$105,600	$182,181	$152,365	2175	26.39	574	605	743
48	113	0079.06	Upper	No	283.07	$105,600	$298,922	$250,001	2597	11.44	297	628	782
48	113	0079.09	Middle	No	97.14	$105,600	$102,580	$85,792	2179	52.55	1145	0	383
48	113	0079.10	Upper	No	128.20	$105,600	$135,379	$113,220	2953	50.90	1503	16	250
48	113	0079.12	Upper	No	124.08	$105,600	$131,028	$109,583	2112	45.41	959	0	401
48	113	0079.13	Upper	No	149.70	$105,600	$158,083	$132,212	3286	34.60	1137	757	622
48	113	0079.14	Middle	No	119.55	$105,600	$126,245	$105,588	3499	38.95	1363	307	381
48	113	0079.15	Unknown	No	0.00	$105,600	$0	$0	2048	43.99	901	10	121
48	113	0079.16	Upper	No	179.49	$105,600	$189,541	$158,519	1244	32.48	404	11	46
48	113	0080.00	Upper	No	283.07	$105,600	$298,922	$250,001	7652	16.41	1256	2486	2735
48	113	0081.01	Middle	No	103.19	$105,600	$108,969	$91,134	1841	38.46	708	23	125
48	113	0081.02	Upper	No	201.69	$105,600	$212,985	$178,125	4647	19.56	909	1608	1862
48	113	0082.00	Middle	No	97.81	$105,600	$103,287	$86,389	4156	45.91	1908	839	1449

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
48	113	0084.01	Moderate	No	54.38	$105,600	$57,425	$48,026	5219	90.99	4749	1131	1775
48	113	0084.02	Moderate	No	60.70	$105,600	$64,099	$53,616	4322	92.64	4004	894	1268
48	113	0085.00	Moderate	No	62.01	$105,600	$65,483	$54,766	4815	89.68	4318	749	1090
48	113	0086.04	Low	No	37.43	$105,600	$39,526	$33,062	3247	96.89	3146	235	672
48	113	0087.01	Low	No	33.55	$105,600	$35,429	$29,631	5132	97.53	5005	697	1570
48	113	0087.03	Low	No	36.16	$105,600	$38,185	$31,935	3479	98.42	3424	657	1118
48	113	0087.04	Low	No	24.88	$105,600	$26,273	$21,978	3929	97.99	3850	614	1269
48	113	0087.05	Moderate	No	53.95	$105,600	$56,971	$47,650	1715	97.73	1676	411	557
48	113	0088.01	Low	No	43.03	$105,600	$45,440	$38,006	2717	98.38	2673	755	1034
48	113	0088.02	Low	No	44.86	$105,600	$47,372	$39,621	5736	98.66	5659	913	1836
48	113	0090.01	Moderate	No	57.39	$105,600	$60,604	$50,691	4711	95.50	4499	641	937
48	113	0090.02	Low	No	46.67	$105,600	$49,284	$41,219	4108	93.48	3840	792	1189
48	113	0091.01	Moderate	No	71.66	$105,600	$75,673	$63,295	5736	93.51	5364	1398	1880
48	113	0091.03	Low	No	41.20	$105,600	$43,507	$36,389	3641	97.20	3539	556	788
48	113	0091.04	Moderate	No	79.82	$105,600	$84,290	$70,500	3529	95.30	3363	880	1098
48	113	0091.05	Moderate	No	55.15	$105,600	$58,238	$48,712	4038	95.69	3864	569	1019
48	113	0092.02	Low	No	45.81	$105,600	$48,375	$40,465	6115	93.92	5743	968	1493
48	113	0092.03	Moderate	No	60.20	$105,600	$63,571	$53,171	3609	92.82	3350	655	1187
48	113	0092.04	Low	No	40.90	$105,600	$43,190	$36,123	3038	93.09	2828	431	861
48	113	0093.01	Moderate	No	51.15	$105,600	$54,014	$45,179	4786	95.51	4571	901	1304
48	113	0093.03	Low	No	47.32	$105,600	$49,970	$41,797	4054	97.06	3935	676	1076
48	113	0093.04	Low	No	29.57	$105,600	$31,226	$26,117	6749	97.97	6612	505	1572
48	113	0094.01	Middle	No	96.85	$105,600	$102,274	$85,541	3487	62.23	2170	996	1379
48	113	0094.02	Upper	No	198.79	$105,600	$209,922	$175,565	2660	21.13	562	967	1234
48	113	0095.00	Upper	No	228.44	$105,600	$241,233	$201,750	2375	21.52	511	788	958
48	113	0096.03	Upper	No	199.97	$105,600	$211,168	$176,607	4454	27.28	1215	1560	1839
48	113	0096.04	Middle	No	88.75	$105,600	$93,720	$78,385	4809	51.05	2455	1163	1278
48	113	0096.05	Moderate	No	74.75	$105,600	$78,936	$66,019	3471	81.76	2838	441	810
48	113	0096.07	Upper	No	140.93	$105,600	$148,822	$124,464	3559	42.15	1500	1003	1351

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
48	113	0096.08	Upper	No	129.93	$105,600	$137,206	$114,750	3218	37.20	1197	957	1029
48	113	0096.09	Upper	No	195.83	$105,600	$206,796	$172,955	3184	20.85	664	1214	1256
48	113	0096.10	Moderate	No	51.24	$105,600	$54,109	$45,254	4623	94.12	4351	0	361
48	113	0096.11	Middle	No	108.78	$105,600	$114,872	$96,071	3497	78.90	2759	1031	1270
48	113	0097.01	Middle	No	80.11	$105,600	$84,596	$70,750	4675	77.56	3626	948	1199
48	113	0097.02	Upper	No	171.63	$105,600	$181,241	$151,577	3245	30.63	994	1092	1320
48	113	0098.02	Moderate	No	56.53	$105,600	$59,696	$49,927	5582	94.72	5287	939	1281
48	113	0098.03	Moderate	No	76.33	$105,600	$80,604	$67,414	2051	83.57	1714	473	647
48	113	0098.04	Low	No	44.09	$105,600	$46,559	$38,940	7233	97.83	7076	63	610
48	113	0099.00	Middle	No	83.97	$105,600	$88,672	$74,161	6273	79.31	4975	33	353
48	113	0100.01	Low	No	41.72	$105,600	$44,056	$36,852	2600	88.96	2313	168	456
48	113	0100.02	Unknown	No	0.00	$105,600	$0	$0	4174	69.81	2914	0	0
48	113	0100.03	Upper	No	163.08	$105,600	$172,212	$144,028	3254	49.69	1617	10	51
48	113	0101.01	Low	No	49.15	$105,600	$51,902	$43,409	5069	97.26	4930	697	1191
48	113	0101.02	Moderate	No	53.34	$105,600	$56,327	$47,115	2679	97.35	2608	695	901
48	113	0105.00	Moderate	No	50.52	$105,600	$53,349	$44,625	3201	97.00	3105	634	939
48	113	0106.01	Moderate	No	70.06	$105,600	$73,983	$61,875	5540	98.09	5434	1124	1504
48	113	0106.02	Low	No	48.59	$105,600	$51,311	$42,917	3135	96.52	3026	410	591
48	113	0107.01	Low	No	46.02	$105,600	$48,597	$40,648	5543	93.70	5194	413	808
48	113	0107.04	Low	No	40.57	$105,600	$42,842	$35,833	5242	95.90	5027	607	1147
48	113	0108.04	Low	No	43.29	$105,600	$45,714	$38,232	4655	95.45	4443	343	783
48	113	0108.05	Moderate	No	60.95	$105,600	$64,363	$53,829	5578	95.34	5318	790	1228
48	113	0108.06	Middle	No	109.23	$105,600	$115,347	$96,473	3512	78.53	2758	1218	1332
48	113	0108.07	Moderate	No	66.05	$105,600	$69,749	$58,333	4074	92.27	3759	606	1027
48	113	0108.08	Low	No	41.66	$105,600	$43,993	$36,795	3616	95.99	3471	646	772
48	113	0108.09	Low	No	47.20	$105,600	$49,843	$41,691	5630	94.69	5331	877	1497
48	113	0109.03	Low	No	45.45	$105,600	$47,995	$40,145	3368	95.55	3218	329	654
48	113	0109.04	Low	No	38.46	$105,600	$40,614	$33,974	3714	97.52	3622	35	429

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
48	113	0109.05	Low	No	35.03	$105,600	$36,992	$30,938	2501	97.12	2429	0	298
48	113	0109.06	Moderate	No	58.57	$105,600	$61,850	$51,729	4528	97.13	4398	846	1213
48	113	0110.02	Moderate	No	63.30	$105,600	$66,845	$55,909	3099	93.87	2909	1130	1517
48	113	0110.03	Moderate	No	77.75	$105,600	$82,104	$68,672	4221	95.36	4025	1659	1873
48	113	0110.04	Moderate	No	51.23	$105,600	$54,099	$45,250	2473	95.63	2365	317	580
48	113	0111.01	Moderate	No	79.09	$105,600	$83,519	$69,853	4458	95.47	4256	1251	1648
48	113	0111.03	Low	No	48.25	$105,600	$50,952	$42,616	3948	95.49	3770	738	1264
48	113	0111.04	Low	No	39.01	$105,600	$41,195	$34,452	3844	98.10	3771	1044	1556
48	113	0111.05	Low	No	49.83	$105,600	$52,620	$44,012	4726	98.46	4653	547	1024
48	113	0112.01	Moderate	No	60.15	$105,600	$63,518	$53,129	3990	97.07	3873	738	1274
48	113	0112.02	Moderate	No	70.55	$105,600	$74,501	$62,308	2890	98.51	2847	656	996
48	113	0113.00	Moderate	No	60.27	$105,600	$63,645	$53,229	5417	98.34	5327	1443	2097
48	113	0114.01	Low	No	38.52	$105,600	$40,677	$34,026	5935	98.48	5845	643	1444
48	113	0115.00	Low	No	27.78	$105,600	$29,336	$24,539	4588	99.04	4544	396	992
48	113	0116.01	Low	No	42.76	$105,600	$45,155	$37,771	4492	96.04	4314	592	1200
48	113	0116.03	Moderate	No	63.42	$105,600	$66,972	$56,013	3709	93.18	3456	551	885
48	113	0116.04	Moderate	No	67.27	$105,600	$71,037	$59,414	3939	90.53	3566	672	974
48	113	0117.01	Low	No	47.62	$105,600	$50,287	$42,059	6420	95.23	6114	1403	1900
48	113	0117.02	Moderate	No	64.59	$105,600	$68,207	$57,050	5704	90.38	5155	1247	1615
48	113	0118.01	Low	No	46.24	$105,600	$48,829	$40,838	5632	93.91	5289	771	1166
48	113	0118.02	Moderate	No	58.72	$105,600	$62,008	$51,867	4336	95.04	4121	933	1112
48	113	0119.01	Moderate	No	55.77	$105,600	$58,893	$49,256	4771	95.37	4550	864	1231
48	113	0119.02	Moderate	No	59.24	$105,600	$62,557	$52,323	5165	94.40	4876	896	1269
48	113	0120.00	Low	No	43.92	$105,600	$46,380	$38,795	11383	95.51	10872	845	1415
48	113	0121.01	Low	No	37.76	$105,600	$39,875	$33,350	3607	96.65	3486	232	435
48	113	0121.02	Moderate	No	50.24	$105,600	$53,053	$44,375	3274	95.14	3115	585	910
48	113	0122.06	Middle	No	89.16	$105,600	$94,153	$78,750	4830	79.63	3846	1588	1839
48	113	0122.07	Moderate	No	51.76	$105,600	$54,659	$45,716	7254	93.92	6813	950	1479
48	113	0122.08	Low	No	33.19	$105,600	$35,049	$29,313	2530	96.32	2437	0	61

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
48	113	0122.09	Middle	No	98.72	$105,600	$104,248	$87,188	2704	48.82	1320	549	781
48	113	0122.10	Moderate	No	62.27	$105,600	$65,757	$55,000	3930	82.47	3241	336	594
48	113	0122.11	Low	No	40.01	$105,600	$42,251	$35,337	4513	89.12	4022	372	589
48	113	0122.12	Moderate	No	65.78	$105,600	$69,464	$58,098	3462	73.74	2553	833	1312
48	113	0122.13	Middle	No	104.96	$105,600	$110,838	$92,703	2404	46.96	1129	946	1022
48	113	0123.01	Moderate	No	76.96	$105,600	$81,270	$67,974	4748	84.67	4020	956	1312
48	113	0123.02	Low	No	40.07	$105,600	$42,314	$35,393	8092	90.88	7354	888	1400
48	113	0124.00	Moderate	No	66.63	$105,600	$70,361	$58,845	5156	49.77	2566	1775	2250
48	113	0125.01	Moderate	No	77.45	$105,600	$81,787	$68,403	3674	78.01	2866	924	1204
48	113	0125.02	Low	No	46.88	$105,600	$49,505	$41,404	4111	81.34	3344	647	1190
48	113	0126.01	Moderate	No	52.29	$105,600	$55,218	$46,186	5783	88.73	5131	1028	1377
48	113	0126.03	Middle	No	98.10	$105,600	$103,594	$86,645	2020	70.74	1429	545	667
48	113	0126.04	Low	No	49.27	$105,600	$52,029	$43,517	5626	81.00	4557	364	659
48	113	0127.01	Moderate	No	55.09	$105,600	$58,175	$48,658	6462	83.63	5404	990	1751
48	113	0127.02	Moderate	No	55.90	$105,600	$59,030	$49,375	3049	79.01	2409	647	1047
48	113	0128.01	Moderate	No	78.38	$105,600	$82,769	$69,223	2730	45.35	1238	748	1077
48	113	0128.02	Middle	No	103.63	$105,600	$109,433	$91,528	5009	52.55	2632	1693	2179
48	113	0129.00	Upper	No	124.30	$105,600	$131,261	$109,778	4828	29.52	1425	1612	2003
48	113	0130.05	Upper	No	155.69	$105,600	$164,409	$137,500	4295	18.21	782	1351	1539
48	113	0130.07	Middle	No	98.31	$105,600	$103,815	$86,827	3510	57.38	2014	1015	1196
48	113	0130.08	Upper	No	151.28	$105,600	$159,752	$133,603	3738	37.11	1387	785	878
48	113	0130.09	Upper	No	125.08	$105,600	$132,084	$110,469	4825	52.10	2514	939	1164
48	113	0130.10	Low	No	42.62	$105,600	$45,007	$37,647	4691	81.37	3817	164	439
48	113	0130.11	Low	No	41.15	$105,600	$43,454	$36,344	4274	91.53	3912	63	233
48	113	0130.12	Upper	No	184.10	$105,600	$194,410	$162,589	2602	23.21	604	858	1015
48	113	0130.13	Upper	No	231.15	$105,600	$244,094	$204,145	4410	14.60	644	1355	1474
48	113	0131.01	Upper	No	234.17	$105,600	$247,284	$206,808	2757	18.75	517	1103	1098
48	113	0131.02	Upper	No	266.09	$105,600	$280,991	$235,000	1928	19.09	368	725	935

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
48	113	0131.04	Upper	No	229.97	$105,600	$242,848	$203,103	1641	28.76	472	318	294
48	113	0131.06	Middle	No	91.67	$105,600	$96,804	$80,959	1340	42.84	574	378	514
48	113	0131.07	Low	No	49.67	$105,600	$52,452	$43,872	4475	64.25	2875	280	255
48	113	0132.01	Upper	No	192.05	$105,600	$202,805	$169,615	2754	21.57	594	927	1082
48	113	0132.02	Middle	No	100.60	$105,600	$106,234	$88,846	5342	49.57	2648	607	625
48	113	0133.00	Upper	No	283.07	$105,600	$298,922	$250,001	2064	19.53	403	650	804
48	113	0134.00	Upper	No	256.92	$105,600	$271,308	$226,905	2068	19.87	411	607	691
48	113	0135.00	Upper	No	283.07	$105,600	$298,922	$250,001	2562	16.63	426	872	971
48	113	0136.05	Upper	No	160.48	$105,600	$169,467	$141,728	5709	23.35	1333	1722	1948
48	113	0136.06	Middle	No	109.42	$105,600	$115,548	$96,638	5434	45.95	2497	1462	1550
48	113	0136.07	Upper	No	169.44	$105,600	$178,929	$149,643	3538	29.56	1046	1012	1144
48	113	0136.08	Upper	No	182.27	$105,600	$192,477	$160,972	2570	19.07	490	895	984
48	113	0136.09	Middle	No	85.60	$105,600	$90,394	$75,602	3993	58.38	2331	452	912
48	113	0136.10	Upper	No	140.22	$105,600	$148,072	$123,838	4797	56.33	2702	1023	1262
48	113	0136.11	Upper	No	171.41	$105,600	$181,009	$151,389	2887	23.42	676	800	1067
48	113	0136.15	Low	No	49.82	$105,600	$52,610	$44,000	5351	82.92	4437	418	684
48	113	0136.17	Upper	No	177.51	$105,600	$187,451	$156,771	2953	30.85	911	790	1004
48	113	0136.18	Upper	No	136.97	$105,600	$144,640	$120,972	3271	38.67	1265	581	733
48	113	0136.19	Upper	No	173.33	$105,600	$183,036	$153,079	5414	26.34	1426	1589	1736
48	113	0136.20	Middle	No	85.21	$105,600	$89,982	$75,261	6205	47.03	2918	674	573
48	113	0136.21	Moderate	No	73.52	$105,600	$77,637	$64,937	4423	63.49	2808	209	764
48	113	0136.22	Upper	No	124.89	$105,600	$131,884	$110,304	2672	50.41	1347	402	478
48	113	0136.24	Middle	No	90.67	$105,600	$95,748	$80,078	4106	72.77	2988	376	590
48	113	0136.25	Moderate	No	57.92	$105,600	$61,164	$51,157	2860	80.56	2304	0	247
48	113	0136.26	Moderate	No	59.01	$105,600	$62,315	$52,115	3003	76.19	2288	33	131
48	113	0136.27	Moderate	No	67.44	$105,600	$71,217	$59,567	1585	59.50	943	76	264
48	113	0136.28	Middle	No	112.28	$105,600	$118,568	$99,167	6306	50.29	3171	154	390
48	113	0136.29	Low	No	36.51	$105,600	$38,555	$32,250	2217	78.66	1744	287	498
48	113	0136.30	Moderate	No	71.93	$105,600	$75,958	$63,525	2154	67.46	1453	106	137

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
48	113	0136.31	Moderate	No	52.13	$105,600	$55,049	$46,047	2097	89.94	1886	0	61
48	113	0137.15	Middle	No	96.92	$105,600	$102,348	$85,597	2338	84.47	1975	683	781
48	113	0137.16	Middle	No	101.55	$105,600	$107,237	$89,688	5078	67.35	3420	1339	1577
48	113	0137.17	Moderate	No	66.37	$105,600	$70,087	$58,618	2671	83.79	2238	300	598
48	113	0137.18	Moderate	No	64.93	$105,600	$68,566	$57,347	4579	91.88	4207	286	565
48	113	0137.19	Middle	No	86.81	$105,600	$91,671	$76,667	4257	69.86	2974	1002	1122
48	113	0137.20	Middle	No	88.25	$105,600	$93,192	$77,944	5613	72.56	4073	1083	1684
48	113	0137.21	Upper	No	147.28	$105,600	$155,528	$130,078	5988	46.48	2783	2212	2420
48	113	0137.22	Middle	No	92.92	$105,600	$98,124	$82,065	4640	64.96	3014	468	895
48	113	0137.25	Moderate	No	60.32	$105,600	$63,698	$53,276	3748	68.17	2555	227	485
48	113	0137.26	Middle	No	111.04	$105,600	$117,258	$98,071	2854	52.03	1485	647	781
48	113	0137.27	Middle	No	97.18	$105,600	$102,622	$85,833	3790	52.53	1991	527	749
48	113	0137.28	Moderate	No	59.25	$105,600	$62,568	$52,330	5064	83.71	4239	822	1135
48	113	0137.29	Moderate	No	67.26	$105,600	$71,027	$59,409	7353	83.78	6160	1229	1506
48	113	0138.04	Middle	No	98.72	$105,600	$104,248	$87,188	3404	57.58	1960	1019	1409
48	113	0138.05	Moderate	No	76.83	$105,600	$81,132	$67,857	4101	65.94	2704	4	219
48	113	0138.06	Middle	No	118.37	$105,600	$124,999	$104,545	3628	60.92	2210	184	397
48	113	0138.07	Middle	No	114.40	$105,600	$120,806	$101,040	2778	50.65	1407	1130	1249
48	113	0138.08	Upper	No	129.63	$105,600	$136,889	$114,485	2856	32.00	914	1221	1319
48	113	0139.01	Moderate	No	68.04	$105,600	$71,850	$60,094	3283	85.71	2814	818	1326
48	113	0139.02	Middle	No	97.14	$105,600	$102,580	$85,791	4278	62.90	2691	1430	1644
48	113	0140.01	Middle	No	107.44	$105,600	$113,457	$94,886	4274	53.46	2285	1489	1653
48	113	0140.02	Upper	No	210.04	$105,600	$221,802	$185,500	1985	62.02	1231	88	146
48	113	0141.19	Upper	No	146.18	$105,600	$154,366	$129,107	4655	39.66	1846	1249	1596
48	113	0141.20	Upper	No	178.85	$105,600	$188,866	$157,955	5177	38.50	1993	1548	1857
48	113	0141.21	Middle	No	104.47	$105,600	$110,320	$92,264	5466	62.33	3407	641	1115
48	113	0141.23	Upper	No	194.11	$105,600	$204,980	$171,429	6234	47.08	2935	1807	2029
48	113	0141.24	Upper	No	202.63	$105,600	$213,977	$178,958	4971	63.29	3146	1106	1307

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
48	113	0141.26	Upper	No	185.01	$105,600	$195,371	$163,397	6994	50.69	3545	2247	2459
48	113	0141.28	Upper	No	131.69	$105,600	$139,065	$116,304	4257	77.73	3309	740	919
48	113	0141.30	Middle	No	111.42	$105,600	$117,660	$98,409	5185	75.26	3902	683	891
48	113	0141.32	Middle	No	81.21	$105,600	$85,758	$71,726	2628	75.19	1976	314	556
48	113	0141.34	Upper	No	175.65	$105,600	$185,486	$155,132	4156	58.04	2412	1167	1449
48	113	0141.35	Upper	No	133.65	$105,600	$141,134	$118,036	4809	56.48	2716	992	1337
48	113	0141.38	Upper	No	131.42	$105,600	$138,780	$116,066	4621	76.71	3545	396	447
48	113	0141.39	Middle	No	90.49	$105,600	$95,557	$79,924	2949	85.79	2530	255	522
48	113	0141.40	Moderate	No	64.67	$105,600	$68,292	$57,122	2329	86.17	2007	224	336
48	113	0141.41	Middle	No	93.08	$105,600	$98,292	$82,212	2144	71.41	1531	253	419
48	113	0141.42	Unknown	No	0.00	$105,600	$0	$0	2320	75.43	1750	261	402
48	113	0141.43	Upper	No	145.89	$105,600	$154,060	$128,846	4682	77.64	3635	701	970
48	113	0141.44	Middle	No	95.40	$105,600	$100,742	$84,258	5471	74.14	4056	185	263
48	113	0141.45	Moderate	No	63.47	$105,600	$67,024	$56,058	1424	85.74	1221	36	70
48	113	0141.46	Moderate	No	57.88	$105,600	$61,121	$51,117	2257	90.30	2038	51	235
48	113	0141.47	Low	No	45.42	$105,600	$47,964	$40,116	2105	88.03	1853	0	240
48	113	0141.48	Middle	No	88.58	$105,600	$93,540	$78,235	3367	86.40	2909	275	454
48	113	0141.49	Upper	No	138.91	$105,600	$146,689	$122,679	3647	85.60	3122	161	261
48	113	0141.50	Upper	No	137.19	$105,600	$144,873	$121,163	1676	92.12	1544	350	414
48	113	0141.51	Upper	No	125.88	$105,600	$132,929	$111,171	4424	90.98	4025	270	382
48	113	0141.52	Middle	No	92.94	$105,600	$98,145	$82,083	3369	83.44	2811	0	129
48	113	0141.53	Moderate	No	50.64	$105,600	$53,476	$44,729	3982	78.23	3115	961	1113
48	113	0141.54	Middle	No	103.32	$105,600	$109,106	$91,250	3525	80.54	2839	621	935
48	113	0141.55	Upper	No	136.13	$105,600	$143,753	$120,224	5437	83.98	4566	540	722
48	113	0141.56	Upper	No	168.72	$105,600	$178,168	$149,009	4158	87.57	3641	933	1039
48	113	0141.57	Middle	No	95.39	$105,600	$100,732	$84,250	1914	68.03	1302	0	293
48	113	0141.58	Moderate	No	50.83	$105,600	$53,676	$44,891	3090	90.36	2792	11	253
48	113	0141.59	Upper	No	197.88	$105,600	$208,961	$174,762	3014	96.12	2897	471	563
48	113	0141.60	Moderate	No	76.39	$105,600	$80,668	$67,466	2760	79.13	2184	452	555

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
48	113	0141.61	Moderate	No	52.88	$105,600	$55,841	$46,704	3122	86.00	2685	52	367
48	113	0142.03	Middle	No	84.50	$105,600	$89,232	$74,630	3441	61.96	2132	623	830
48	113	0142.04	Moderate	No	53.66	$105,600	$56,665	$47,396	2905	77.49	2251	165	289
48	113	0142.05	Upper	No	159.65	$105,600	$168,590	$141,000	1925	40.05	771	618	675
48	113	0142.07	Upper	No	183.09	$105,600	$193,343	$161,699	2656	60.09	1596	0	38
48	113	0142.08	Middle	No	81.03	$105,600	$85,568	$71,563	2706	55.40	1499	173	56
48	113	0142.09	Upper	No	131.89	$105,600	$139,276	$116,483	4047	60.27	2439	81	103
48	113	0143.06	Moderate	No	71.91	$105,600	$75,937	$63,516	5978	80.41	4807	1356	1745
48	113	0143.08	Moderate	No	53.27	$105,600	$56,253	$47,046	4275	85.05	3636	139	410
48	113	0143.09	Low	No	47.39	$105,600	$50,044	$41,855	5000	92.30	4615	112	411
48	113	0143.10	Middle	No	87.93	$105,600	$92,854	$77,664	4965	75.93	3770	703	1103
48	113	0143.13	Middle	No	99.04	$105,600	$104,586	$87,468	3582	70.58	2528	186	259
48	113	0143.14	Upper	No	120.68	$105,600	$127,438	$106,585	3103	58.27	1808	342	493
48	113	0143.15	Moderate	No	79.03	$105,600	$83,456	$69,803	3166	76.44	2420	335	583
48	113	0143.16	Moderate	No	69.78	$105,600	$73,688	$61,632	3918	69.60	2727	1003	1115
48	113	0143.17	Middle	No	99.38	$105,600	$104,945	$87,770	1647	65.33	1076	329	262
48	113	0143.18	Middle	No	101.74	$105,600	$107,437	$89,856	2817	51.93	1463	430	694
48	113	0143.19	Moderate	No	66.68	$105,600	$70,414	$58,889	2664	90.69	2416	0	35
48	113	0143.20	Middle	No	117.15	$105,600	$123,710	$103,464	2747	90.64	2490	69	108
48	113	0144.05	Moderate	No	59.77	$105,600	$63,117	$52,792	4038	82.37	3326	569	683
48	113	0144.06	Moderate	No	68.25	$105,600	$72,072	$60,282	4686	78.10	3660	654	1030
48	113	0144.07	Moderate	No	55.27	$105,600	$58,365	$48,813	5461	88.59	4838	417	688
48	113	0144.08	Moderate	No	67.11	$105,600	$70,868	$59,271	4373	77.22	3377	777	1102
48	113	0144.09	Low	No	46.53	$105,600	$49,136	$41,094	2396	88.23	2114	237	384
48	113	0144.10	Moderate	No	58.03	$105,600	$61,280	$51,250	2719	83.34	2266	8	108
48	113	0145.01	Middle	No	114.85	$105,600	$121,282	$101,435	3471	67.42	2340	1072	1242
48	113	0145.02	Moderate	No	62.56	$105,600	$66,063	$55,257	4511	74.99	3383	514	861
48	113	0146.01	Moderate	No	60.63	$105,600	$64,025	$53,548	2483	73.86	1834	269	510

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
48	113	0146.02	Moderate	No	62.86	$105,600	$66,380	$55,521	4883	89.76	4383	554	988
48	113	0146.03	Moderate	No	63.40	$105,600	$66,950	$56,000	1890	89.74	1696	241	414
48	113	0147.01	Moderate	No	56.50	$105,600	$59,664	$49,902	4669	90.28	4215	527	861
48	113	0147.04	Moderate	No	51.79	$105,600	$54,690	$45,746	5742	82.04	4711	722	981
48	113	0149.03	Moderate	No	74.83	$105,600	$79,020	$66,094	3998	85.79	3430	489	930
48	113	0150.01	Moderate	No	73.54	$105,600	$77,658	$64,952	5186	87.60	4543	587	1280
48	113	0150.02	Moderate	No	77.55	$105,600	$81,893	$68,497	3054	79.76	2436	567	765
48	113	0151.01	Middle	No	83.54	$105,600	$88,218	$73,783	4319	75.85	3276	882	1179
48	113	0151.02	Low	No	36.32	$105,600	$38,354	$32,080	2417	86.47	2090	323	379
48	113	0152.02	Moderate	No	62.18	$105,600	$65,662	$54,917	3525	83.80	2954	379	665
48	113	0152.05	Low	No	42.23	$105,600	$44,595	$37,302	3983	86.62	3450	438	763
48	113	0152.06	Moderate	No	77.72	$105,600	$82,072	$68,641	4205	75.89	3191	633	1122
48	113	0152.07	Middle	No	92.66	$105,600	$97,849	$81,840	4022	67.21	2703	803	1116
48	113	0152.08	Low	No	47.59	$105,600	$50,255	$42,035	3747	75.90	2844	1129	1331
48	113	0153.03	Moderate	No	53.26	$105,600	$56,243	$47,043	1973	85.55	1688	295	521
48	113	0153.04	Moderate	No	52.27	$105,600	$55,197	$46,164	3986	82.41	3285	1029	1229
48	113	0153.05	Moderate	No	75.44	$105,600	$79,665	$66,627	4460	78.05	3481	832	1254
48	113	0153.06	Middle	No	96.54	$105,600	$101,946	$85,264	5559	74.96	4167	1429	1736
48	113	0154.03	Moderate	No	66.74	$105,600	$70,477	$58,947	3551	80.63	2863	276	573
48	113	0154.04	Low	No	45.87	$105,600	$48,439	$40,517	4446	88.96	3955	422	985
48	113	0154.05	Middle	No	95.18	$105,600	$100,510	$84,063	2322	64.60	1500	553	822
48	113	0154.06	Middle	No	111.03	$105,600	$117,248	$98,060	3505	56.55	1982	886	1002
48	113	0155.00	Middle	No	83.64	$105,600	$88,324	$73,872	3604	77.77	2803	567	741
48	113	0156.00	Moderate	No	61.04	$105,600	$64,458	$53,914	5087	88.83	4519	1069	1627
48	113	0157.00	Moderate	No	65.04	$105,600	$68,682	$57,443	2499	88.84	2220	475	759
48	113	0159.00	Moderate	No	54.12	$105,600	$57,151	$47,798	3509	82.62	2899	361	1255
48	113	0160.01	Low	No	46.40	$105,600	$48,998	$40,982	4624	85.94	3974	829	1329
48	113	0160.02	Low	No	36.62	$105,600	$38,671	$32,344	2945	83.74	2466	301	666
48	113	0161.00	Moderate	No	52.36	$105,600	$55,292	$46,250	3867	79.52	3075	675	1174

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
48	113	0162.01	Moderate	No	79.47	$105,600	$83,920	$70,192	4564	82.82	3780	865	1041
48	113	0162.03	Low	No	49.77	$105,600	$52,557	$43,958	2189	90.54	1982	0	29
48	113	0162.04	Moderate	No	53.23	$105,600	$56,211	$47,017	4156	79.72	3313	1071	1415
48	113	0163.01	Moderate	No	73.47	$105,600	$77,584	$64,886	6801	89.50	6087	1866	2210
48	113	0163.02	Low	No	47.32	$105,600	$49,970	$41,797	2123	88.60	1881	331	534
48	113	0164.06	Middle	No	81.13	$105,600	$85,673	$71,650	4919	87.23	4291	799	1383
48	113	0164.07	Moderate	No	67.03	$105,600	$70,784	$59,200	6796	83.90	5702	1170	1740
48	113	0164.09	Upper	No	126.63	$105,600	$133,721	$111,840	3848	68.11	2621	1157	1285
48	113	0164.10	Middle	No	101.68	$105,600	$107,374	$89,800	4264	72.68	3099	1305	1800
48	113	0164.12	Upper	No	145.19	$105,600	$153,321	$128,228	4487	72.39	3248	1666	1837
48	113	0164.14	Upper	No	129.10	$105,600	$136,330	$114,023	2163	82.06	1775	104	154
48	113	0164.15	Upper	No	129.59	$105,600	$136,847	$114,451	4858	76.49	3716	1396	1551
48	113	0164.16	Moderate	No	67.23	$105,600	$70,995	$59,375	3116	82.96	2585	830	882
48	113	0164.17	Middle	No	92.82	$105,600	$98,018	$81,979	6213	75.39	4684	1537	1865
48	113	0164.18	Middle	No	85.51	$105,600	$90,299	$75,521	4724	83.66	3952	1293	1350
48	113	0164.19	Middle	No	85.90	$105,600	$90,710	$75,865	5520	83.32	4599	1157	1549
48	113	0164.20	Middle	No	119.07	$105,600	$125,738	$105,161	3168	80.81	2560	851	1064
48	113	0164.21	Moderate	No	67.98	$105,600	$71,787	$60,038	3824	73.88	2825	852	1178
48	113	0165.11	Moderate	No	76.14	$105,600	$80,404	$67,250	4335	90.10	3906	1134	1510
48	113	0165.13	Upper	No	121.30	$105,600	$128,093	$107,128	5275	68.40	3608	1826	1994
48	113	0165.16	Moderate	No	58.93	$105,600	$62,230	$52,051	5637	82.69	4661	1102	1539
48	113	0165.17	Moderate	No	70.34	$105,600	$74,279	$62,128	4602	81.92	3770	755	1290
48	113	0165.18	Low	No	49.53	$105,600	$52,304	$43,750	5350	79.44	4250	871	1302
48	113	0165.19	Middle	No	84.97	$105,600	$89,728	$75,050	2486	67.14	1669	586	778
48	113	0165.21	Middle	No	82.09	$105,600	$86,687	$72,500	7794	72.94	5685	886	1126
48	113	0165.22	Moderate	No	73.41	$105,600	$77,521	$64,838	3700	62.81	2324	903	1558
48	113	0165.24	Upper	No	140.90	$105,600	$148,790	$124,444	3078	51.95	1599	696	954
48	113	0165.25	Upper	No	149.38	$105,600	$157,745	$131,932	2452	72.72	1783	674	674

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
48	113	0165.26	Moderate	No	57.80	$105,600	$61,037	$51,054	3710	89.62	3325	739	1456
48	113	0165.27	Moderate	No	75.15	$105,600	$79,358	$66,376	4326	88.79	3841	1361	1618
48	113	0165.28	Moderate	No	72.15	$105,600	$76,190	$63,723	4893	85.82	4199	1304	1423
48	113	0165.29	Middle	No	86.59	$105,600	$91,439	$76,475	3374	86.10	2905	1040	1129
48	113	0165.30	Middle	No	83.80	$105,600	$88,493	$74,013	4276	80.75	3453	949	1207
48	113	0165.31	Middle	No	87.67	$105,600	$92,580	$77,432	3425	78.54	2690	572	1078
48	113	0165.32	Middle	No	115.63	$105,600	$122,105	$102,125	2493	68.63	1711	665	749
48	113	0165.33	Moderate	No	59.32	$105,600	$62,642	$52,396	3862	88.56	3420	586	888
48	113	0165.34	Moderate	No	54.96	$105,600	$58,038	$48,545	3588	94.96	3407	293	769
48	113	0165.35	Moderate	No	62.47	$105,600	$65,968	$55,176	3757	74.42	2796	868	1002
48	113	0165.36	Moderate	No	53.63	$105,600	$56,633	$47,367	3193	86.22	2753	596	767
48	113	0166.07	Low	No	34.51	$105,600	$36,443	$30,481	3643	96.90	3530	0	347
48	113	0166.10	Middle	No	80.65	$105,600	$85,166	$71,229	4790	92.94	4452	746	1050
48	113	0166.15	Middle	No	101.63	$105,600	$107,321	$89,757	4218	90.21	3805	886	1238
48	113	0166.16	Middle	No	97.18	$105,600	$102,622	$85,827	6403	86.23	5521	1455	1861
48	113	0166.17	Upper	No	122.80	$105,600	$129,677	$108,456	4514	81.99	3701	1270	1684
48	113	0166.18	Middle	No	88.30	$105,600	$93,245	$77,989	5290	86.90	4597	1118	1491
48	113	0166.19	Moderate	No	62.13	$105,600	$65,609	$54,875	3731	90.14	3363	507	799
48	113	0166.20	Middle	No	108.89	$105,600	$114,988	$96,174	5688	85.74	4877	1674	1992
48	113	0166.21	Moderate	No	77.84	$105,600	$82,199	$68,750	7560	92.37	6983	1494	2097
48	113	0166.22	Middle	No	84.00	$105,600	$88,704	$74,193	3907	88.71	3466	877	1144
48	113	0166.23	Middle	No	106.69	$105,600	$112,665	$94,231	8279	88.11	7295	1843	2230
48	113	0166.24	Middle	No	97.36	$105,600	$102,812	$85,987	3436	88.88	3054	708	1100
48	113	0166.26	Moderate	No	61.45	$105,600	$64,891	$54,271	5019	87.25	4379	759	1287
48	113	0166.27	Middle	No	90.66	$105,600	$95,737	$80,075	1657	87.57	1451	550	632
48	113	0166.28	Middle	No	93.31	$105,600	$98,535	$82,409	5131	91.64	4702	850	1030
48	113	0166.29	Middle	No	99.19	$105,600	$104,745	$87,604	3158	85.53	2701	553	689
48	113	0166.30	Middle	No	115.22	$105,600	$121,672	$101,761	6288	92.21	5798	1386	1794
48	113	0166.31	Upper	No	163.12	$105,600	$172,255	$144,063	5087	92.47	4704	1408	1713

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
48	113	0166.32	Middle	No	91.82	$105,600	$96,962	$81,099	3244	87.85	2850	592	978
48	113	0166.33	Middle	No	93.32	$105,600	$98,546	$82,416	6305	95.24	6005	1875	2162
48	113	0166.34	Moderate	No	52.89	$105,600	$55,852	$46,716	3537	92.73	3280	635	1133
48	113	0166.35	Low	No	26.06	$105,600	$27,519	$23,015	4022	96.67	3888	0	577
48	113	0166.36	Middle	No	102.20	$105,600	$107,923	$90,260	2927	82.03	2401	611	833
48	113	0166.37	Middle	No	86.62	$105,600	$91,471	$76,500	3186	94.22	3002	814	1072
48	113	0166.38	Moderate	No	74.76	$105,600	$78,947	$66,029	1983	82.40	1634	145	399
48	113	0167.04	Moderate	No	63.69	$105,600	$67,257	$56,250	4485	94.02	4217	1103	1583
48	113	0167.06	Low	No	41.69	$105,600	$44,025	$36,824	2513	92.88	2334	477	783
48	113	0167.07	Moderate	No	56.02	$105,600	$59,157	$49,477	4521	96.02	4341	1120	1369
48	113	0167.08	Middle	No	113.28	$105,600	$119,624	$100,046	6654	97.57	6492	1717	1853
48	113	0167.09	Low	No	30.68	$105,600	$32,398	$27,096	4532	92.70	4201	407	973
48	113	0167.10	Low	No	44.13	$105,600	$46,601	$38,977	4667	97.30	4541	1239	1761
48	113	0167.11	Low	No	42.43	$105,600	$44,806	$37,473	2421	97.36	2357	499	758
48	113	0168.02	Middle	No	87.81	$105,600	$92,727	$77,554	5465	85.60	4678	1335	1495
48	113	0168.03	Low	No	48.97	$105,600	$51,712	$43,254	6580	84.19	5540	1175	1772
48	113	0168.05	Middle	No	102.74	$105,600	$108,493	$90,735	2928	96.76	2833	695	1236
48	113	0168.06	Middle	No	89.76	$105,600	$94,787	$79,280	5636	96.11	5417	1058	1631
48	113	0169.02	Low	No	46.12	$105,600	$48,703	$40,734	7363	79.53	5856	551	889
48	113	0169.03	Moderate	No	64.26	$105,600	$67,859	$56,754	6851	82.79	5672	1226	1999
48	113	0170.05	Moderate	No	65.67	$105,600	$69,348	$57,998	4958	82.61	4096	925	1195
48	113	0170.06	Moderate	No	71.98	$105,600	$76,011	$63,577	5698	51.63	2942	924	1268
48	113	0170.07	Low	No	45.56	$105,600	$48,111	$40,244	4983	75.02	3738	1040	1443
48	113	0170.08	Middle	No	80.01	$105,600	$84,491	$70,667	8361	76.01	6355	1376	2031
48	113	0170.09	Low	No	36.41	$105,600	$38,449	$32,164	5842	86.67	5063	822	1363
48	113	0170.10	Low	No	45.42	$105,600	$47,964	$40,118	6573	83.46	5486	872	1519
48	113	0171.01	Moderate	No	53.87	$105,600	$56,887	$47,582	5987	82.90	4963	1186	1966
48	113	0171.02	Moderate	No	60.65	$105,600	$64,046	$53,571	6070	86.64	5259	1262	1883

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
48	113	0172.01	Low	No	48.03	$105,600	$50,720	$42,421	6268	85.42	5354	791	1389
48	113	0172.03	Moderate	No	67.16	$105,600	$70,921	$59,315	4808	81.82	3934	794	1193
48	113	0172.04	Moderate	No	57.25	$105,600	$60,456	$50,568	4532	85.46	3873	653	882
48	113	0173.07	Upper	No	122.45	$105,600	$129,307	$108,143	4383	73.72	3231	972	1115
48	113	0173.08	Middle	No	113.77	$105,600	$120,141	$100,484	4243	73.70	3127	1207	1399
48	113	0173.09	Middle	No	99.75	$105,600	$105,336	$88,099	3381	81.40	2752	621	997
48	113	0173.10	Middle	No	109.14	$105,600	$115,252	$96,389	3603	74.97	2701	875	1100
48	113	0173.11	Middle	No	102.45	$105,600	$108,187	$90,484	3863	67.41	2604	803	1120
48	113	0173.12	Middle	No	80.05	$105,600	$84,533	$70,698	4073	65.95	2686	1067	1382
48	113	0173.13	Middle	No	106.50	$105,600	$112,464	$94,063	3535	85.32	3016	839	977
48	113	0173.14	Middle	No	101.62	$105,600	$107,311	$89,746	8020	81.06	6501	2088	2325
48	113	0173.15	Moderate	No	62.19	$105,600	$65,673	$54,927	7379	84.33	6223	1353	1729
48	113	0174.00	Moderate	No	65.58	$105,600	$69,252	$57,917	5680	64.89	3686	1199	1737
48	113	0175.00	Middle	No	89.78	$105,600	$94,808	$79,292	3823	58.85	2250	1073	1278
48	113	0176.02	Moderate	No	61.74	$105,600	$65,197	$54,531	4361	80.14	3495	973	1193
48	113	0176.04	Moderate	No	53.18	$105,600	$56,158	$46,974	3425	82.57	2828	542	875
48	113	0176.05	Moderate	No	51.21	$105,600	$54,078	$45,227	3941	96.22	3792	874	1119
48	113	0176.06	Moderate	No	51.56	$105,600	$54,447	$45,539	5211	85.53	4457	939	1427
48	113	0177.03	Low	No	44.27	$105,600	$46,749	$39,105	4996	78.54	3924	583	1258
48	113	0177.04	Moderate	No	57.63	$105,600	$60,857	$50,896	6376	78.36	4996	992	1598
48	113	0177.05	Low	No	49.43	$105,600	$52,198	$43,659	3097	80.98	2508	362	706
48	113	0177.06	Middle	No	95.74	$105,600	$101,101	$84,559	5224	70.62	3689	1430	1578
48	113	0178.05	Moderate	No	52.10	$105,600	$55,018	$46,014	6565	77.36	5079	1018	1223
48	113	0178.06	Moderate	No	71.68	$105,600	$75,694	$63,306	5228	81.91	4282	702	1101
48	113	0178.08	Middle	No	84.38	$105,600	$89,105	$74,524	5146	62.92	3238	957	1285
48	113	0178.11	Middle	No	92.79	$105,600	$97,986	$81,953	4688	59.24	2777	1295	1596
48	113	0178.12	Middle	No	95.47	$105,600	$100,816	$84,318	2438	62.55	1525	503	656
48	113	0178.14	Middle	No	97.28	$105,600	$102,728	$85,913	5527	65.01	3593	968	1285
48	113	0178.15	Low	No	38.44	$105,600	$40,593	$33,953	3285	70.90	2329	301	512

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
48	113	0178.16	Moderate	No	70.25	$105,600	$74,184	$62,044	4289	79.76	3421	690	968
48	113	0178.17	Moderate	No	69.92	$105,600	$73,836	$61,758	3222	82.34	2653	39	142
48	113	0178.18	Moderate	No	76.94	$105,600	$81,249	$67,951	3661	73.37	2686	476	930
48	113	0178.19	Moderate	No	72.18	$105,600	$76,222	$63,750	2551	80.52	2054	0	198
48	113	0178.20	Middle	No	97.21	$105,600	$102,654	$85,859	3215	76.52	2460	962	1346
48	113	0179.00	Moderate	No	68.25	$105,600	$72,072	$60,278	5412	81.60	4416	806	1348
48	113	0180.01	Moderate	No	71.55	$105,600	$75,557	$63,190	7529	77.30	5820	1400	1946
48	113	0180.02	Moderate	No	62.51	$105,600	$66,011	$55,208	3745	80.37	3010	661	1086
48	113	0181.05	Moderate	No	72.36	$105,600	$76,412	$63,906	5880	82.74	4865	996	1653
48	113	0181.10	Middle	No	96.06	$105,600	$101,439	$84,841	5423	41.23	2236	1542	1704
48	113	0181.11	Middle	No	89.06	$105,600	$94,047	$78,654	6879	76.81	5284	1284	1762
48	113	0181.20	Middle	No	97.53	$105,600	$102,992	$86,136	5142	72.48	3727	1339	1620
48	113	0181.21	Moderate	No	72.53	$105,600	$76,592	$64,063	5764	75.95	4378	1018	1487
48	113	0181.26	Middle	No	93.81	$105,600	$99,063	$82,852	6894	70.34	4849	1746	2157
48	113	0181.27	Moderate	No	68.41	$105,600	$72,241	$60,417	3264	78.46	2561	580	742
48	113	0181.28	Moderate	No	76.65	$105,600	$80,942	$67,702	5913	78.83	4661	789	1305
48	113	0181.29	Moderate	No	79.29	$105,600	$83,730	$70,028	4504	58.50	2635	818	1269
48	113	0181.30	Moderate	No	51.25	$105,600	$54,120	$45,263	4532	78.55	3560	396	652
48	113	0181.32	Middle	No	94.59	$105,600	$99,887	$83,538	5343	64.25	3433	1666	1840
48	113	0181.33	Middle	No	100.56	$105,600	$106,191	$88,812	3916	48.42	1896	943	1304
48	113	0181.34	Middle	No	106.32	$105,600	$112,274	$93,902	5570	52.06	2900	1795	2036
48	113	0181.35	Middle	No	83.03	$105,600	$87,680	$73,333	5182	53.55	2775	1100	1542
48	113	0181.37	Middle	No	100.77	$105,600	$106,413	$89,000	4145	70.16	2908	956	1133
48	113	0181.38	Moderate	No	52.99	$105,600	$55,957	$46,799	4985	78.27	3902	275	680
48	113	0181.40	Upper	No	128.57	$105,600	$135,770	$113,551	5572	56.96	3174	1861	1920
48	113	0181.41	Moderate	No	51.66	$105,600	$54,553	$45,625	4245	65.35	2774	277	336
48	113	0181.42	Middle	No	103.24	$105,600	$109,021	$91,181	3916	67.42	2640	940	1197
48	113	0181.43	Upper	No	192.75	$105,600	$203,544	$170,232	6836	52.17	3566	1569	1897

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
48	113	0181.44	Upper	No	140.77	$105,600	$148,653	$124,329	4458	52.09	2322	1121	1300
48	113	0181.45	Upper	No	141.08	$105,600	$148,980	$124,597	4089	42.97	1757	1535	1657
48	113	0181.46	Upper	No	149.48	$105,600	$157,851	$132,019	3564	36.84	1313	1210	1252
48	113	0181.47	Upper	No	142.47	$105,600	$150,448	$125,828	3737	70.91	2650	1339	1397
48	113	0181.48	Middle	No	85.78	$105,600	$90,584	$75,758	5372	82.52	4433	767	1207
48	113	0181.49	Upper	No	164.43	$105,600	$173,638	$145,225	3970	59.40	2358	1199	1289
48	113	0181.50	Middle	No	116.17	$105,600	$122,676	$102,603	4248	58.55	2487	1283	1429
48	113	0181.51	Middle	No	106.91	$105,600	$112,897	$94,426	3960	66.24	2623	869	922
48	113	0181.52	Middle	No	97.64	$105,600	$103,108	$86,235	6203	63.58	3944	1278	1515
48	113	0181.53	Upper	No	121.28	$105,600	$128,072	$107,109	6044	58.36	3527	2307	2451
48	113	0181.54	Middle	No	104.29	$105,600	$110,130	$92,106	5595	44.27	2477	1708	1984
48	113	0181.55	Upper	No	121.48	$105,600	$128,283	$107,290	5526	55.09	3044	1319	1416
48	113	0181.56	Middle	No	111.22	$105,600	$117,448	$98,229	4744	60.24	2858	1359	2038
48	113	0181.57	Middle	No	85.81	$105,600	$90,615	$75,786	3583	61.46	2202	1086	1341
48	113	0181.58	Upper	No	125.38	$105,600	$132,401	$110,738	4186	61.66	2581	735	1069
48	113	0181.59	Upper	No	153.14	$105,600	$161,716	$135,254	5199	47.99	2495	1166	1286
48	113	0182.03	Moderate	No	78.06	$105,600	$82,431	$68,947	6636	87.42	5801	1389	1756
48	113	0182.04	Moderate	No	53.41	$105,600	$56,401	$47,171	4504	96.38	4341	849	1238
48	113	0182.05	Moderate	No	60.12	$105,600	$63,487	$53,097	4355	87.88	3827	670	808
48	113	0182.06	Moderate	No	55.09	$105,600	$58,175	$48,661	4700	87.68	4121	670	1132
48	113	0183.00	Moderate	No	59.95	$105,600	$63,307	$52,950	7632	77.46	5912	1305	1906
48	113	0184.01	Moderate	No	57.34	$105,600	$60,551	$50,642	5222	79.11	4131	824	1182
48	113	0184.02	Middle	No	83.21	$105,600	$87,870	$73,490	4417	61.10	2699	1080	1272
48	113	0184.03	Moderate	No	52.36	$105,600	$55,292	$46,250	1047	84.53	885	0	130
48	113	0185.01	Moderate	No	74.57	$105,600	$78,746	$65,859	3985	76.46	3047	864	1211
48	113	0185.05	Low	No	40.94	$105,600	$43,233	$36,164	3876	90.17	3495	168	265
48	113	0185.06	Low	No	35.06	$105,600	$37,023	$30,968	2771	92.13	2553	10	74
48	113	0185.07	Moderate	No	68.64	$105,600	$72,484	$60,625	3934	92.60	3643	0	357
48	113	0185.08	Low	No	44.72	$105,600	$47,224	$39,500	1429	88.17	1260	301	282

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
48	113	0186.00	Moderate	No	78.37	$105,600	$82,759	$69,219	3948	60.64	2394	989	1359
48	113	0187.00	Moderate	No	59.80	$105,600	$63,149	$52,813	6720	83.79	5631	1113	1734
48	113	0188.01	Moderate	No	64.54	$105,600	$68,154	$57,000	4576	74.32	3401	1057	1518
48	113	0188.02	Moderate	No	51.62	$105,600	$54,511	$45,597	1566	65.26	1022	101	230
48	113	0189.00	Moderate	No	66.45	$105,600	$70,171	$58,686	6363	79.48	5057	1077	1808
48	113	0190.13	Low	No	37.07	$105,600	$39,146	$32,745	5133	94.93	4873	0	95
48	113	0190.16	Moderate	No	54.66	$105,600	$57,721	$48,281	2699	76.55	2066	377	557
48	113	0190.18	Moderate	No	66.12	$105,600	$69,823	$58,395	5157	73.55	3793	1003	1310
48	113	0190.19	Low	No	42.05	$105,600	$44,405	$37,143	7113	84.93	6041	490	1117
48	113	0190.20	Moderate	No	61.64	$105,600	$65,092	$54,444	5611	67.47	3786	1290	1651
48	113	0190.23	Middle	No	115.62	$105,600	$122,095	$102,117	5028	45.68	2297	1424	1779
48	113	0190.24	Middle	No	110.56	$105,600	$116,751	$97,644	4164	58.29	2427	1207	1498
48	113	0190.25	Middle	No	107.31	$105,600	$113,319	$94,777	4912	59.26	2911	1241	1476
48	113	0190.26	Middle	No	89.87	$105,600	$94,903	$79,375	5534	56.13	3106	1463	1774
48	113	0190.27	Moderate	No	79.88	$105,600	$84,353	$70,549	6375	73.69	4698	963	1517
48	113	0190.28	Moderate	No	63.53	$105,600	$67,088	$56,115	3708	73.35	2720	708	1022
48	113	0190.29	Moderate	No	74.35	$105,600	$78,514	$65,664	6525	72.61	4738	1526	1852
48	113	0190.31	Middle	No	106.21	$105,600	$112,158	$93,807	6345	46.35	2941	1701	1892
48	113	0190.32	Moderate	No	57.80	$105,600	$61,037	$51,048	4258	87.18	3712	654	853
48	113	0190.33	Moderate	No	60.39	$105,600	$63,772	$53,342	4422	89.12	3941	744	983
48	113	0190.34	Moderate	No	54.82	$105,600	$57,890	$48,417	4525	82.14	3717	434	485
48	113	0190.35	Low	No	38.78	$105,600	$40,952	$34,250	5310	83.11	4413	313	552
48	113	0190.36	Upper	No	140.57	$105,600	$148,442	$124,148	2847	26.98	768	1029	1084
48	113	0190.37	Middle	No	111.81	$105,600	$118,071	$98,750	3531	45.03	1590	1101	1189
48	113	0190.39	Middle	No	101.14	$105,600	$106,804	$89,330	6606	56.96	3763	1493	1854
48	113	0190.40	Middle	No	83.70	$105,600	$88,387	$73,922	6968	75.23	5242	664	985
48	113	0190.41	Middle	No	99.61	$105,600	$105,188	$87,976	2363	41.60	983	807	1036
48	113	0190.42	Middle	No	99.03	$105,600	$104,576	$87,464	8230	59.71	4914	1017	1246

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
48	113	0190.44	Middle	No	80.45	$105,600	$84,955	$71,053	4066	77.40	3147	874	963
48	113	0190.45	Moderate	No	60.93	$105,600	$64,342	$53,815	3153	81.29	2563	529	746
48	113	0190.46	Middle	No	88.55	$105,600	$93,509	$78,206	3691	86.16	3180	708	896
48	113	0190.47	Moderate	No	54.47	$105,600	$57,520	$48,113	3543	82.87	2936	652	868
48	113	0190.48	Middle	No	106.02	$105,600	$111,957	$93,636	3299	70.02	2310	718	1070
48	113	0190.49	Moderate	No	70.64	$105,600	$74,596	$62,391	4092	75.34	3083	698	910
48	113	0190.50	Upper	No	194.38	$105,600	$205,265	$171,667	2902	41.25	1197	1090	1134
48	113	0190.51	Upper	No	150.93	$105,600	$159,382	$133,295	5423	37.53	2035	1604	1724
48	113	0190.52	Middle	No	92.31	$105,600	$97,479	$81,528	1102	58.08	640	0	27
48	113	0190.53	Middle	No	107.28	$105,600	$113,288	$94,750	1657	62.52	1036	3	43
48	113	0191.01	Middle	No	116.27	$105,600	$122,781	$102,689	1438	65.92	948	184	259
48	113	0191.02	Middle	No	99.41	$105,600	$104,977	$87,802	5008	52.94	2651	1135	1760
48	113	0192.02	Middle	No	82.03	$105,600	$86,624	$72,449	4714	50.25	2369	1074	1382
48	113	0192.03	Upper	No	148.72	$105,600	$157,048	$131,346	3957	25.88	1024	1394	1562
48	113	0192.05	Upper	No	159.32	$105,600	$168,242	$140,708	4588	23.98	1100	1431	1641
48	113	0192.08	Moderate	No	55.87	$105,600	$58,999	$49,344	5932	86.18	5112	832	1211
48	113	0192.10	Upper	No	208.62	$105,600	$220,303	$184,250	4338	17.75	770	1667	1777
48	113	0192.11	Moderate	No	67.43	$105,600	$71,206	$59,556	5077	42.82	2174	1243	1932
48	113	0192.12	Low	No	35.82	$105,600	$37,826	$31,637	3044	97.47	2967	0	118
48	113	0192.13	Low	No	39.83	$105,600	$42,060	$35,179	3232	82.77	2675	35	148
48	113	0192.14	Moderate	No	66.26	$105,600	$69,971	$58,520	5284	84.67	4474	352	888
48	113	0192.15	Middle	No	118.05	$105,600	$124,661	$104,261	2880	41.22	1187	803	1054
48	113	0192.16	Middle	No	98.00	$105,600	$103,488	$86,556	3992	33.87	1352	971	1580
48	113	0193.01	Upper	No	283.07	$105,600	$298,922	$250,001	3098	14.33	444	987	1069
48	113	0193.02	Upper	No	283.07	$105,600	$298,922	$250,001	6342	31.38	1990	625	894
48	113	0194.00	Upper	No	283.07	$105,600	$298,922	$250,001	4290	22.14	950	1202	1414
48	113	0195.01	Upper	No	283.07	$105,600	$298,922	$250,001	7096	12.19	865	2263	2455
48	113	0195.02	Upper	No	283.07	$105,600	$298,922	$250,001	4457	15.71	700	1224	1734
48	113	0196.00	Upper	No	283.07	$105,600	$298,922	$250,001	2369	18.36	435	705	723

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
48	113	0197.00	Upper	No	283.07	$105,600	$298,922	$250,001	1966	14.24	280	584	758
48	113	0198.00	Upper	No	252.45	$105,600	$266,587	$222,955	4529	13.16	596	1567	1944
48	113	0199.00	Moderate	No	67.34	$105,600	$71,111	$59,478	3884	95.01	3690	717	1170
48	113	0200.00	Upper	No	186.20	$105,600	$196,627	$164,444	5779	60.11	3474	1309	1500
48	113	0201.00	Moderate	No	67.15	$105,600	$70,910	$59,306	2428	79.04	1919	427	729
48	113	0202.00	Low	No	40.20	$105,600	$42,451	$35,511	4416	97.67	4313	1217	1598
48	113	0203.00	Moderate	No	57.96	$105,600	$61,206	$51,196	2784	91.13	2537	222	556
48	113	0204.01	Middle	No	94.22	$105,600	$99,496	$83,214	2225	42.65	949	170	167
48	113	0204.02	Upper	No	127.12	$105,600	$134,239	$112,269	6079	54.47	3311	479	520
48	113	0205.00	Moderate	No	50.15	$105,600	$52,958	$44,295	5259	94.87	4989	412	1234
48	113	0206.00	Upper	No	283.07	$105,600	$298,922	$250,001	2478	19.05	472	814	960
48	113	0207.00	Middle	No	90.23	$105,600	$95,283	$79,688	5178	47.37	2453	1789	2152
48	113	0208.00	Low	No	35.61	$105,600	$37,604	$31,451	6593	98.26	6478	983	2295
48	113	0209.00	Middle	No	80.32	$105,600	$84,818	$70,938	2751	92.44	2543	301	740
48	113	0210.00	Low	No	35.53	$105,600	$37,520	$31,381	5547	97.03	5382	1084	1815
48	113	0211.00	Low	No	36.64	$105,600	$38,692	$32,363	4087	97.43	3982	956	1791
48	113	0212.00	Moderate	No	54.30	$105,600	$57,341	$47,957	5716	89.57	5120	1017	1421
48	113	9800.00	Unknown	No	0.00	$105,600	$0	$0	3	66.67	2	0	0
48	113	9801.00	Unknown	No	0.00	$105,600	$0	$0	40	100.00	40	0	0
48	113	9802.00	Low	No	28.03	$105,600	$29,600	$24,760	3858	40.80	1574	0	52

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

DISCLOSURE REPORTS 2022 AND 2023

The PCB Bank CRA Disclosure Statements are available for review at the Federal Financial Institution Examination Council (FFIEC) website. To view the Disclosure Statement, follow the link below and enter the year you wish to review and the Respondent ID or Institution Name.

Visit the following website and search using the Respondent ID Number or Bank name below.

https://www.ffiec.gov/craadweb/DisRptMain.aspx

Respondent ID Number	Institution Name
57463	PCB Bank (formerly known as Pacific City Bank)

2022 Disclosure Statement

2022 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: PCB BANK

Respondent ID: 0000057463
Agency: FDIC - 3
State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KERN COUNTY (029), CA										
MSA 12540										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	1	823	1	823	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	823	1	823	0	0

2022 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: PCB BANK

Respondent ID: 0000057463
Agency: FDIC - 3
State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LOS ANGELES COUNTY (037), CA										
MSA 31084										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	11	7,081	6	3,848	0	0
Median Family Income 40-50%	1	50	3	512	12	7,342	7	3,192	0	0
Median Family Income 50-60%	2	200	4	882	15	7,941	10	4,653	0	0
Median Family Income 60-70%	1	100	3	525	30	18,243	15	8,608	0	0
Median Family Income 70-80%	1	49	5	967	24	16,777	11	7,220	0	0
Median Family Income 80-90%	0	0	4	816	11	5,558	5	1,868	0	0
Median Family Income 90-100%	1	49	1	210	4	2,050	3	1,419	0	0
Median Family Income 100-110%	0	0	1	110	2	965	3	1,075	0	0
Median Family Income 110-120%	0	0	1	195	5	2,150	3	945	0	0
Median Family Income >= 120%	7	560	5	1,023	25	16,149	17	7,158	0	0
Median Family Income Not Known	2	150	2	450	4	2,750	3	1,400	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	15	1,158	29	5,690	143	87,006	83	41,386	0	0

2022 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: PCB BANK

Respondent ID: 0000057463
Agency: FDIC - 3
State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ORANGE COUNTY (059), CA										
MSA 11244										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	1	553	1	553	0	0
Median Family Income 50-60%	0	0	2	260	7	5,400	4	2,350	0	0
Median Family Income 60-70%	1	100	0	0	5	2,316	3	1,556	0	0
Median Family Income 70-80%	0	0	0	0	4	2,203	3	1,903	0	0
Median Family Income 80-90%	0	0	0	0	3	2,750	0	0	0	0
Median Family Income 90-100%	0	0	1	220	1	600	1	600	0	0
Median Family Income 100-110%	0	0	0	0	1	300	0	0	0	0
Median Family Income 110-120%	1	100	1	200	1	713	0	0	0	0
Median Family Income >= 120%	0	0	0	0	8	6,132	4	3,032	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	200	4	680	31	20,967	16	9,994	0	0

2022 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: PCB BANK

Respondent ID: 0000057463
Agency: FDIC - 3
State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
RIVERSIDE COUNTY (065), CA										
MSA 40140										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	550	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	1,000	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	145	1	890	1	890	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	145	3	2,440	1	890	0	0

2022 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: PCB BANK

Respondent ID: 0000057463
Agency: FDIC - 3
State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SAN BERNARDINO COUNTY (071), CA										
MSA 40140										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	1	340	1	340	0	0
Median Family Income 60-70%	0	0	1	250	1	940	2	1,190	0	0
Median Family Income 70-80%	0	0	0	0	2	1,179	2	1,179	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	1	240	0	0	1	240	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	2	1,050	1	650	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	490	6	3,509	7	3,599	0	0

2022 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: PCB BANK

Respondent ID: 0000057463
Agency: FDIC - 3
State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SAN DIEGO COUNTY (073), CA										
MSA 41740										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	2	1,525	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,525	0	0	0	0
SAN LUIS OBISPO COUNTY (079), CA										
MSA 42020										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	859	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	859	0	0	0	0
TOTAL INSIDE AA IN STATE	17	1,358	33	6,370	174	107,973	99	51,380	0	0
TOTAL OUTSIDE AA IN STATE	0	0	3	635	13	9,156	9	5,312	0	0
STATE TOTAL	17	1,358	36	7,005	187	117,129	108	56,692	0	0

2022 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: PCB BANK

Respondent ID: 0000057463

Agency: FDIC - 3

State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ARAPAHOE COUNTY (005), CO										
MSA 19740										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	1	226	0	0	1	226	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	670	0	0	0	0
Median Family Income 80-90%	0	0	0	0	2	710	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	226	3	1,380	1	226	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	226	3	1,380	1	226	0	0
STATE TOTAL	0	0	1	226	3	1,380	1	226	0	0

2022 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: PCB BANK

Respondent ID: 0000057463
Agency: FDIC - 3
State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MIAMI-DADE COUNTY (086), FL										
MSA 33124										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	1,000	1	1,000	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	1,000	1	1,000	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	1,000	1	1,000	0	0
STATE TOTAL	0	0	0	0	1	1,000	1	1,000	0	0

2022 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: PCB BANK

Respondent ID: 0000057463
Agency: FDIC - 3
State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GWINNETT COUNTY (135), GA										
MSA 12060										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	400	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	1	500	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	250	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	2	900	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	250	2	900	0	0	0	0
STATE TOTAL	0	0	1	250	2	900	0	0	0	0

2022 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: PCB BANK

Respondent ID: 0000057463
Agency: FDIC - 3
State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
COOK COUNTY (031), IL										
MSA 16984										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	1	650	1	650	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	1	220	0	0	1	220	0	0
Median Family Income 70-80%	0	0	0	0	1	1,000	1	1,000	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	1	350	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	587	1	587	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	220	4	2,587	4	2,457	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	220	4	2,587	4	2,457	0	0
STATE TOTAL	0	0	1	220	4	2,587	4	2,457	0	0

2022 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: PCB BANK

Respondent ID: 0000057463
Agency: FDIC - 3
State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ANNE ARUNDEL COUNTY (003), MD										
MSA 12580										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	1	800	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	800	0	0	0	0

2022 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: PCB BANK

Respondent ID: 0000057463
Agency: FDIC - 3
State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BALTIMORE COUNTY (005), MD										
MSA 12580										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	1	879	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	879	0	0	0	0

2022 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: PCB BANK

Respondent ID: 0000057463
Agency: FDIC - 3
State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BALTIMORE CITY (510), MD										
MSA 12580										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	1	930	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	1	550	1	550	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,480	1	550	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	4	3,159	1	550	0	0
STATE TOTAL	0	0	0	0	4	3,159	1	550	0	0

2022 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: PCB BANK

Respondent ID: 0000057463
Agency: FDIC - 3
State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BERGEN COUNTY (003), NJ										
MSA 35614										
Inside AA 0002										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	1	950	1	950	0	0
Median Family Income 90-100%	0	0	0	0	5	3,210	5	3,210	0	0
Median Family Income 100-110%	0	0	0	0	1	500	0	0	0	0
Median Family Income 110-120%	0	0	0	0	1	270	0	0	0	0
Median Family Income >= 120%	0	0	2	390	6	2,330	7	2,120	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	390	14	7,260	13	6,280	0	0

2022 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: PCB BANK

Respondent ID: 0000057463
Agency: FDIC - 3
State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PASSAIC COUNTY (031), NJ										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	2	1,300	1	360	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,300	1	360	0	0

2022 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: PCB BANK

Respondent ID: 0000057463
Agency: FDIC - 3
State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
UNION COUNTY (039), NJ										
MSA 35084										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	1	350	1	350	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	350	1	350	0	0
TOTAL INSIDE AA IN STATE	0	0	2	390	14	7,260	13	6,280	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	3	1,650	2	710	0	0
STATE TOTAL	0	0	2	390	17	8,910	15	6,990	0	0

2022 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: PCB BANK

Respondent ID: 0000057463
Agency: FDIC - 3
State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BRONX COUNTY (005), NY										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	1	900	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	900	0	0	0	0

2022 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: PCB BANK

Respondent ID: 0000057463
Agency: FDIC - 3
State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KINGS COUNTY (047), NY										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	1	445	1	445	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	445	1	445	0	0

2022 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: PCB BANK

Respondent ID: 0000057463

Agency: FDIC - 3

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NEW YORK COUNTY (061), NY										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	300	1	300	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	300	1	300	0	0

2022 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: PCB BANK

Respondent ID: 0000057463
Agency: FDIC - 3
State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
QUEENS COUNTY (081), NY										
MSA 35614										
Inside AA 0002										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	890	1	890	0	0
Median Family Income 110-120%	0	0	0	0	1	350	1	350	0	0
Median Family Income >= 120%	1	100	0	0	2	1,700	2	1,700	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	4	2,940	4	2,940	0	0
TOTAL INSIDE AA IN STATE	1	100	0	0	4	2,940	4	2,940	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	3	1,645	2	745	0	0
STATE TOTAL	1	100	0	0	7	4,585	6	3,685	0	0

2022 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: PCB BANK

Respondent ID: 0000057463

Agency: FDIC - 3

State: OREGON (41)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CURRY COUNTY (015), OR										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	466	1	466	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	466	1	466	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	466	1	466	0	0
STATE TOTAL	0	0	0	0	1	466	1	466	0	0

2022 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: PCB BANK

Respondent ID: 0000057463
Agency: FDIC - 3
State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BEXAR COUNTY (029), TX										
MSA 41700										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	510	1	510	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	510	1	510	0	0

2022 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: PCB BANK

Respondent ID: 0000057463
Agency: FDIC - 3
State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
COLLIN COUNTY (085), TX										
MSA 19124										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	1	825	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	825	0	0	0	0

2022 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: PCB BANK

Respondent ID: 0000057463
Agency: FDIC - 3
State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DALLAS COUNTY (113), TX										
MSA 19124										
Inside AA 0003										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	1	950	1	950	0	0
Median Family Income 50-60%	0	0	0	0	2	1,160	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	2	1,760	2	1,760	0	0
Median Family Income 80-90%	0	0	0	0	1	688	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	1,000	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	182	0	0	1	182	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	182	7	5,558	4	2,892	0	0

2022 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: PCB BANK

Respondent ID: 0000057463
Agency: FDIC - 3
State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DENTON COUNTY (121), TX										
MSA 19124										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	1	220	0	0	1	220	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	1	180	0	0	1	180	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	1	176	0	0	1	176	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	1	240	1	1,000	1	240	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	4	816	1	1,000	4	816	0	0

2022 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: PCB BANK

Respondent ID: 0000057463
Agency: FDIC - 3
State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HARRIS COUNTY (201), TX										
MSA 26420										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	975	1	975	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	975	1	975	0	0

2022 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: PCB BANK

Respondent ID: 0000057463
Agency: FDIC - 3
State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HIDALGO COUNTY (215), TX										
MSA 32580										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	2	1,500	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,500	0	0	0	0

2022 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: PCB BANK

Respondent ID: 0000057463
Agency: FDIC - 3
State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TARRANT COUNTY (439), TX										
MSA 23104										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	743	1	743	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	743	1	743	0	0
TITUS COUNTY (449), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	590	1	590	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	590	1	590	0	0

2022 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: PCB BANK

Respondent ID: 0000057463
Agency: FDIC - 3
State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TRAVIS COUNTY (453), TX										
MSA 12420										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	600	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	600	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	1	182	7	5,558	4	2,892	0	0
TOTAL OUTSIDE AA IN STATE	0	0	4	816	9	6,743	8	3,634	0	0
STATE TOTAL	0	0	5	998	16	12,301	12	6,526	0	0

2022 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: PCB BANK

Respondent ID: 0000057463

Agency: FDIC - 3

State: UTAH (49)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WEBER COUNTY (057), UT										
MSA 36260										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	200	0	0	1	200	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	0	0	1	200	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	200	0	0	1	200	0	0
STATE TOTAL	0	0	1	200	0	0	1	200	0	0

2022 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: PCB BANK

Respondent ID: 0000057463

Agency: FDIC - 3

State: WASHINGTON (53)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GRAYS HARBOR COUNTY (027), WA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	580	1	580	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	580	1	580	0	0
PIERCE COUNTY (053), WA										
MSA 45104										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	1	1,000	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	1,000	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	2	1,580	1	580	0	0
STATE TOTAL	0	0	0	0	2	1,580	1	580	0	0

2022 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: PCB BANK

Respondent ID: 0000057463

Agency: FDIC - 3

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	18	1,458	36	6,942	199	123,731	120	63,492	0	0
TOTAL OUTSIDE AA	0	0	11	2,347	45	30,266	31	15,880	0	0
TOTAL INSIDE & OUTSIDE	18	1,458	47	9,289	244	153,997	151	79,372	0	0

2022 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: PCB BANK

Respondent ID: 0000057463
Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= $1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CA - LOS ANGELES COUNTY (037) - MSA 31084	187	93,854	83	41,386	0	0
CA - ORANGE COUNTY (059) - MSA 11244	37	21,847	16	9,994	0	0
NJ - BERGEN COUNTY (003) - MSA 35614	16	7,650	13	6,280	0	0
NY - QUEENS COUNTY (081) - MSA 35614	5	3,040	4	2,940	0	0
TX - DALLAS COUNTY (113) - MSA 19124	8	5,740	4	2,892	0	0

2022 Institution Disclosure Statement - Table 5

Community Development/Consortium-Third Party Activity

Institution: PCB BANK

Respondent ID: 0000057463

Agency: FDIC - 3

			Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	23	67,800	0	0
Purchased	0	0	0	0
Total	23	67,800	0	0
Consortium/Third Party Loans (optional)				

2022 Institution Disclosure Statement - Table 6
Assessment Area(s) by Tract
* denotes no loans made in specified tracts
Institution: PCB BANK

Respondent ID: 0000057463
Agency: FDIC - 3

ASSESSMENT AREA - 0001

LOS ANGELES COUNTY (037), CA

MSA: 31084

Median Family Income 20-30%

2243.20* 2244.20* 2421.00* 2426.00*

Median Family Income 30-40%

1012.22 1200.20* 1201.03* 1902.01* 1917.10* 2051.20* 2071.02* 2089.02 2089.04* 2091.03* 2091.05*
2092.02* 2094.03* 2095.10* 2098.10* 2100.10* 2121.02* 2214.01* 2240.20 2260.01 2289.00* 2311.00
2318.00 2362.05* 2375.00 2422.02* 2431.00* 3022.01* 5716.00* 9104.05*

Median Family Income 40-50%

1174.05* 1174.07* 1174.08* 1175.10* 1193.40* 1200.30* 1201.06* 1201.08* 1232.06* 1275.20* 1276.05*
1282.10* 1283.03* 1912.03* 1912.04* 1916.20* 1917.20* 1919.01* 1957.10* 1991.20* 1997.00* 2035.00*
2044.20* 2060.10* 2060.53* 2060.54* 2071.03* 2083.01* 2084.01* 2087.20* 2089.03* 2091.04* 2093.00*
2094.01* 2094.02* 2095.20* 2111.22* 2113.20* 2122.02 2122.04 2123.04 2123.05* 2123.06 2131.00
2132.01 2133.20 2134.01* 2200.00* 2211.10 2213.02* 2213.03 2215.00* 2219.00* 2240.10* 2246.00
2264.10* 2267.02* 2284.20* 2285.00 2287.10* 2312.10* 2317.10* 2319.02* 2349.01* 2349.02 2362.04*
2362.06* 2377.20* 2383.20* 2392.01* 2396.02* 2397.01* 2400.10* 2409.02* 2411.20* 2420.00* 2422.01*
2423.00* 2920.01* 2941.20* 2948.20* 2962.10* 2962.20* 3107.01* 4027.02* 4328.01* 4335.06* 4338.04*
4620.02* 4823.04* 5316.04* 5326.06* 5329.00 5330.02* 5331.03* 5331.05* 5334.02* 5342.02* 5402.01*
5406.00* 5414.01* 5542.04 5703.05* 5706.03* 5730.02* 5733.00* 5753.00* 5758.01* 5758.03* 5763.02*
5764.02* 5764.03* 5769.03* 6002.02* 6003.03* 6003.04* 6012.11* 6015.01* 6017.00* 6025.10* 6028.01*
6037.06* 9008.06* 9105.01* 9203.41*

Median Family Income 50-60%

1042.03* 1047.01* 1047.04* 1064.07* 1175.20* 1201.04* 1201.05* 1201.07* 1221.22* 1224.10* 1235.20*
1241.02* 1242.04* 1243.00* 1253.22* 1271.02* 1272.20* 1276.03* 1279.10* 1281.02* 1282.20* 1283.02*
1343.05* 1345.20* 1347.10* 1395.05* 1838.20* 1864.01* 1901.02* 1902.02* 1905.20* 1909.01* 1911.20*
1914.10* 1916.10* 1918.10* 1926.10* 1926.20* 1977.00* 1994.00* 1998.01* 1998.02* 2031.00* 2037.20*
2038.00* 2042.00* 2048.10* 2049.10* 2051.10* 2062.01* 2080.02* 2083.02* 2085.02* 2088.01* 2091.06*
2098.20* 2112.02* 2118.02 2118.04 2119.21* 2119.22* 2122.03 2124.10 2124.20* 2132.02 2134.02*

2181.10*	2181.20*	2188.00*	2190.10*	2199.01*	2201.00*	2211.20*	2212.20	2214.02*	2226.00*	2242.00*
2243.10*	2264.20*	2267.01*	2270.10	2281.00	2282.10*	2283.10	2283.20*	2284.10*	2286.00*	2287.20*
2288.00*	2293.00*	2294.10*	2313.01*	2316.02*	2316.03*	2317.20*	2321.20*	2326.01*	2327.01*	2328.00*
2361.01*	2362.03*	2371.01*	2371.02*	2376.00*	2377.10*	2383.10*	2392.02*	2393.10*	2393.30*	2395.02*
2396.01	2397.02*	2404.01*	2405.00*	2408.00*	2427.00*	2755.00*	2761.02*	2932.05*	2941.10*	2944.21*
2947.01*	2949.00*	2965.00*	2966.00*	2971.10*	3016.01*	3022.02*	3024.01*	3025.04*	3202.01*	4023.04*
4025.01*	4025.04*	4028.01*	4087.24*	4088.00*	4333.05*	4809.02*	4817.12*	4817.14*	4822.01*	4824.03*
5018.03*	5309.02*	5311.02	5313.02*	5315.02*	5316.02*	5320.01*	5328.00	5330.01*	5331.04*	5331.08*
5332.01*	5333.00*	5334.01*	5336.03*	5337.01*	5338.03*	5338.04*	5339.01*	5339.02	5340.01*	5341.01*
5341.02*	5342.03*	5343.02*	5344.05*	5344.06*	5350.02*	5355.01*	5356.03*	5356.07*	5358.04*	5359.01*
5402.02*	5404.00*	5416.03*	5416.04	5416.06*	5425.02*	5426.01	5538.02*	5702.03*	5732.01*	5751.01*
5751.02*	5751.03*	5752.02*	5754.01*	5762.00*	5763.01*	5765.01*	5769.01*	6002.01*	6009.02*	6011.00*
6015.02*	6021.03*	6024.04*	6025.05*	9001.02*	9001.03*	9005.10*	9006.02*	9006.06*	9006.09*	9006.10*
9007.01*	9007.03*	9007.04*	9008.04*	9100.02*	9105.02*	9105.04*	9106.02*	9106.06*	9106.07*	9800.17*

Median Family Income 60-70%

1012.21*	1041.05*	1041.08*	1044.04*	1046.10*	1047.03*	1095.00*	1114.02*	1132.38*	1132.39*	1134.25*
1153.02*	1172.01*	1175.30*	1193.20*	1193.41*	1200.10*	1218.01*	1219.00*	1221.20*	1221.21*	1222.00*
1230.10*	1232.03*	1232.05*	1233.04	1235.10*	1239.01*	1241.03*	1241.04*	1249.02*	1271.03*	1271.04*
1276.04*	1277.12*	1278.05*	1278.06*	1281.01*	1310.21*	1310.22*	1318.01*	1323.01*	1325.02*	1343.06*
1345.21*	1345.22*	1903.03*	1904.01*	1905.10*	1912.01*	1913.02*	1925.20*	1927.00*	1956.00*	1990.01*
1992.01*	2012.00*	2014.02*	2015.03*	2032.00*	2033.00*	2036.01*	2036.02*	2044.10*	2046.00*	2048.20*
2060.50	2086.10*	2086.20*	2088.02*	2111.24	2112.01*	2113.10*	2117.03*	2119.10*	2123.03	2125.01
2125.02	2126.20	2182.10*	2187.02*	2190.20*	2193.00*	2198.00*	2212.10	2213.04*	2216.01*	2216.02*
2217.10*	2218.20*	2220.02*	2221.00*	2222.00*	2244.10*	2270.20	2282.20*	2294.20*	2312.20*	2321.10*
2324.01*	2324.02*	2327.02*	2340.02*	2372.01*	2372.02*	2382.00*	2393.20*	2395.01*	2398.02	2400.20
2402.00*	2404.02*	2406.00	2407.00*	2410.01*	2412.01*	2412.02*	2413.00*	2414.00*	2430.01*	2673.00*
2696.02*	2772.00*	2774.00*	2912.10*	2932.03*	2932.06*	2933.07*	2944.10*	2945.20*	2946.20*	2948.10*
2948.30*	2969.01*	3015.02*	3020.02	3021.04	3023.02*	3025.03*	3025.05*	4023.03*	4024.05*	4025.03*
4026.01*	4028.03*	4028.04*	4043.01*	4050.02*	4062.01*	4077.01	4090.00*	4328.02*	4333.02*	4333.04*

4333.06*	4334.03	4335.05	4336.02*	4339.01*	4340.01*	4809.03*	4814.03*	4817.11*	4822.02*	4823.03*
4824.01*	5018.04*	5301.01*	5303.02*	5304.00*	5308.01*	5309.01*	5310.00*	5312.01*	5312.02	5313.01*
5317.01*	5319.01*	5321.01	5323.02*	5326.07	5327.00*	5335.01*	5335.04*	5336.02*	5337.02*	5340.02*
5342.01*	5343.01*	5344.03*	5344.04*	5345.01*	5348.02*	5348.03*	5348.04*	5350.01	5351.01*	5351.02*
5352.00*	5355.02*	5355.03*	5356.04*	5356.05*	5357.01*	5358.03*	5360.00*	5402.03*	5405.02*	5415.00*
5416.05*	5418.01*	5418.02*	5421.03*	5421.05*	5421.06*	5432.03	5505.01*	5522.00	5535.03*	5536.01*
5537.02*	5539.02	5541.05*	5543.02*	5544.03	5703.04*	5703.06*	5704.03*	5705.03*	5705.04*	5717.04*
5725.00*	5726.00*	5730.04	5732.02*	5752.01*	5754.02*	5758.02*	5759.01*	5764.01*	5780.00*	6001.00*
6006.02*	6013.03*	6014.01	6016.00*	6018.01*	6020.03*	6025.04*	6025.06*	6025.07*	6030.08*	6039.02*
9001.04*	9005.05*	9005.09*	9008.08*	9010.10*	9013.00*	9104.04*	9106.05*	9111.00*	9200.38*	9203.43*
9800.35										

Median Family Income 70-80%

1012.20*	1042.04*	1043.21*	1048.21*	1048.22*	1064.08*	1154.03*	1204.00*	1224.20	1230.20*	1231.03*
1232.04*	1233.03*	1234.10*	1234.20*	1236.02*	1241.05*	1242.03*	1272.10*	1278.03*	1278.04*	1279.20*
1321.01*	1349.06*	1393.02*	1393.03*	1395.04*	1835.20*	1838.10*	1853.20*	1863.01*	1864.04*	1899.04*
1904.02*	1909.02*	1910.00*	1911.10*	1925.10*	1957.20	1992.02*	1999.00*	2014.01*	2015.04*	2016.01*
2016.02*	2037.10*	2041.20*	2043.00*	2049.20*	2071.01*	2084.02*	2114.10*	2117.04*	2118.03*	2126.10*
2129.00*	2133.10*	2145.05*	2184.00*	2187.01*	2189.00*	2197.00*	2225.00	2260.02	2291.00*	2313.02*
2314.00*	2322.00*	2325.00*	2326.02*	2345.02*	2348.00*	2352.02*	2374.01*	2378.00*	2398.01*	2411.10*
2430.02*	2696.01*	2702.00*	2943.02*	2945.10*	2969.02*	2972.01*	3018.01*	3019.02*	3020.03*	3021.03*
3025.06*	3105.01*	4024.06*	4029.03*	4029.04*	4030.00*	4037.22*	4041.00*	4045.01*	4047.03*	4049.03*
4051.01*	4051.02*	4052.01*	4072.02*	4076.01*	4324.01*	4324.02*	4327.00*	4329.01*	4332.00*	4339.03*
4340.03*	4341.00*	4615.02*	4619.01*	4622.01	4623.01*	4803.04*	4811.02*	4814.01*	4816.03*	4816.04*
4823.01*	5004.02*	5014.00*	5015.04*	5042.00	5302.03*	5303.01*	5305.00*	5311.01*	5315.03*	5315.04*
5316.03*	5318.00*	5320.02*	5322.00*	5323.03	5325.00*	5332.04*	5334.03*	5336.01*	5337.03*	5338.05*
5338.06*	5349.00*	5354.00*	5356.06*	5357.02*	5358.02*	5361.04*	5407.00*	5411.00	5422.00	5424.01*
5428.00*	5429.00*	5511.01*	5511.02*	5512.01*	5526.02*	5529.00*	5536.02*	5537.01*	5538.01*	5541.01*
5551.06*	5552.11*	5702.02*	5703.03*	5704.04*	5706.01*	5717.01*	5717.03*	5723.01*	5731.01*	5734.01*
5765.03*	5769.04*	6008.02*	6009.12*	6010.02*	6012.12*	6013.02*	6019.00*	6020.02*	6021.04*	6021.05*

6024.03*	6025.11*	6025.13*	6029.00*	6030.05*	6038.01*	6041.01*	9003.01*	9005.04*	9006.07*	9006.08*
9007.05*	9008.07*	9106.01*	9106.08*	9107.07*	9107.14*	9107.15*	9200.47*	9200.50*	9203.42*	9800.16

Median Family Income 80-90%

1021.03*	1043.22*	1044.01*	1044.03*	1045.00*	1061.14*	1064.05*	1065.20*	1066.04*	1066.48*	1096.03*
1113.04*	1152.04*	1154.01*	1154.04*	1193.10*	1193.42*	1198.02*	1210.20*	1211.01*	1211.02*	1212.22*
1242.01*	1253.21*	1254.04*	1276.06*	1277.11*	1286.01*	1310.23*	1317.02*	1325.01*	1331.01*	1331.02*
1340.01*	1340.02*	1341.01*	1341.04*	1833.00*	1834.01*	1837.01*	1852.03*	1864.03*	1871.02*	1881.00*
1892.01	1898.02*	1907.01*	1908.02*	1913.01*	1915.00*	1924.20	1958.02*	1959.01*	1959.03*	1972.00*
1974.20*	1976.00*	1991.10*	2015.01*	2017.00*	2039.00*	2041.10*	2047.00*	2085.01*	2087.10*	2111.21*
2114.20*	2121.01*	2127.01	2172.00*	2185.00*	2186.00*	2199.02*	2292.00*	2316.01*	2347.00	2361.02
2379.00*	2381.00*	2409.01*	2410.02*	2675.03*	2676.00*	2699.03*	2751.02*	2911.10*	2912.20*	2946.10*
2976.01*	3012.03*	3017.02*	3018.02*	3023.01*	3107.04*	3118.01*	3203.00*	4017.07*	4020.02*	4023.01*
4042.01*	4042.03*	4045.04*	4047.02*	4048.04	4048.05*	4048.06*	4071.01*	4073.02*	4075.01*	4081.39*
4081.40*	4082.13	4086.28*	4087.05*	4301.01*	4309.01*	4310.02*	4311.00*	4323.00*	4326.01*	4326.02*
4331.03*	4336.01*	4340.04*	4620.01*	4803.03*	4808.04*	4809.01*	4810.02*	4811.03*	4812.03*	4813.00*
4816.06*	4825.02*	4825.21*	4825.22*	5005.00*	5007.00*	5015.03*	5020.03*	5020.05*	5023.03	5024.01*
5025.00*	5026.02*	5031.04*	5031.05*	5041.01*	5300.06*	5301.02*	5306.03	5307.00*	5308.02*	5317.02*
5323.04	5326.05*	5347.00*	5353.00*	5361.02*	5362.02*	5400.00*	5401.02*	5405.01*	5409.01*	5410.03
5414.02*	5417.00*	5424.02*	5425.01*	5426.02*	5427.00*	5431.00*	5432.01*	5439.05	5440.01*	5509.01*
5513.00*	5514.01*	5521.00*	5524.00*	5535.02*	5535.04*	5540.02*	5542.03*	5544.04*	5544.05*	5549.00*
5552.12*	5702.04*	5704.02*	5705.02*	5706.02*	5715.02*	5727.00*	5765.02*	5777.00*	6003.02*	6009.11*
6018.02*	6031.01*	6033.01*	6037.05*	6039.01*	6040.01*	6042.00*	6099.00*	6506.04*	7018.02*	9005.01*
9005.06*	9005.08*	9006.11*	9012.09*	9107.06*	9107.13*	9107.18*	9107.19*	9107.20*	9107.21*	9110.01*

Median Family Income 90-100%

1031.02*	1041.24*	1042.01*	1046.20*	1048.24*	1070.20*	1133.23*	1134.26*	1152.03*	1199.00*	1203.00*
1216.00*	1233.01*	1253.10*	1274.00*	1313.00*	1323.02*	1327.00*	1341.03*	1395.06*	1433.01*	1832.20*
1834.02*	1836.20*	1852.02*	1853.10*	1872.00*	1899.05*	1899.06*	1899.07*	1903.02*	1914.20*	1918.20*
1958.03*	1975.00*	2011.20*	2013.01*	2128.00*	2164.02*	2182.20*	2220.01*	2323.00*	2343.02*	2352.01*
2374.02*	2380.00*	2722.01*	2722.02*	2766.05*	2766.06*	2911.20*	2911.30*	2942.00*	2971.20*	2972.02*

3020.04*	3106.01*	3107.03*	3201.02*	4006.02*	4017.06	4021.02*	4024.03*	4027.03*	4027.05*	4027.06*
4029.02*	4033.26*	4037.21*	4038.01*	4038.02*	4043.02*	4044.01*	4044.02*	4045.03*	4047.01*	4049.01*
4050.01	4052.02*	4052.03*	4053.01*	4053.02*	4055.00*	4059.00*	4061.03*	4070.01*	4071.02*	4072.01*
4073.01*	4077.02*	4081.35*	4081.37*	4081.38*	4082.12	4083.01*	4086.23*	4087.25*	4091.00*	4301.02*
4307.23*	4310.04*	4315.01*	4322.01*	4322.02*	4325.01*	4329.02*	4333.07*	4334.02*	4338.03*	4603.02*
4609.00*	4619.02*	4808.02*	4810.01*	4811.01	4812.01*	4814.04*	4815.00*	4816.05*	4817.13*	4819.02*
4821.01*	4825.03*	5006.00*	5008.00*	5009.00*	5013.01*	5013.02*	5019.00*	5020.04*	5030.00*	5302.04*
5319.02*	5321.02*	5345.02*	5359.02*	5361.03*	5401.01*	5403.00*	5408.00*	5413.00*	5420.00*	5421.04*
5430.00*	5433.05	5435.01*	5502.01*	5509.02*	5512.03*	5512.04*	5517.00*	5518.02*	5520.02*	5526.01*
5533.00*	5539.01*	5540.01*	5541.06*	5543.01*	5544.06*	5546.00*	5548.01*	5550.01*	5551.05*	5715.04*
5715.05*	5722.01*	5730.03*	5731.02*	5750.02*	5770.00*	6004.00*	6012.02*	6014.02	6021.06*	6025.12*
6026.02*	6030.04*	6030.07*	6038.02*	6040.02*	6500.03*	7017.01*	7018.01*	9008.05*	9009.02*	9010.08*
9011.01*	9012.10*	9102.15*	9102.18*	9105.05*	9107.12*	9107.16*	9200.35*	9200.46*		

Median Family Income 100-110%

1011.10*	1021.07*	1043.10*	1048.23*	1060.20*	1070.10*	1113.02*	1132.34*	1133.24*	1152.02*	1171.02*
1190.01*	1194.00*	1218.02*	1220.00*	1231.04*	1236.01*	1237.00*	1239.02*	1246.00*	1249.03*	1273.00*
1288.01*	1314.00*	1316.00*	1317.01*	1318.02*	1320.02*	1321.02*	1329.00*	1330.00*	1342.01*	1347.20*
1348.02*	1351.15*	1371.03*	1394.01*	1411.01*	1413.03*	1831.01	1835.10*	1836.10*	1953.00*	1990.02*
2011.10*	2060.20*	2111.23*	2183.00*	2315.00*	2346.00*	2373.00*	2655.21*	2674.03*	2675.02*	2699.09*
2701.02*	2717.02*	2718.01*	2718.03*	2723.02*	2933.04*	2943.01*	3012.06*	3016.02*	3017.01*	3019.01*
3112.00*	3116.01*	3118.02*	3201.01*	3202.02*	4011.01*	4011.02*	4021.01*	4022.00*	4049.02*	4057.02*
4060.00*	4066.02*	4069.03*	4070.02*	4076.02*	4079.02*	4080.06*	4081.41*	4084.01*	4086.31*	4319.00*
4325.02*	4615.01*	4622.02*	4623.02*	4628.00*	4820.02*	4824.04*	4826.00*	5010.01*	5016.00*	5018.02*
5021.00*	5022.00*	5024.02*	5027.00*	5031.03*	5031.06*	5033.02*	5035.01*	5037.01*	5300.07*	5302.02*
5362.01*	5409.02*	5433.06*	5435.03*	5438.01*	5438.03*	5440.02*	5502.02*	5503.01*	5506.01*	5508.01*
5508.02*	5514.02*	5515.01*	5519.00*	5523.01*	5523.02*	5527.00*	5528.00*	5531.00*	5534.00	5547.00*
5701.00*	5750.01*	5759.02*	5768.01*	5768.02*	6007.04*	6013.01*	6026.01*	6028.02*	6030.06	6031.02*
6033.02*	6036.00*	6701.02*	9009.01*	9010.07*	9010.09*	9104.01*	9107.09*	9200.41*	9203.22*	9800.25*
9800.36*										

2022 Institution Disclosure Statement - Table 6
Assessment Area(s) by Tract
* denotes no loans made in specified tracts
Institution: PCB BANK

Respondent ID: 0000057463
Agency: FDIC - 3

Median Family Income 110-120%

1021.05*	1064.03*	1091.00*	1096.04*	1112.05*	1133.03*	1134.23*	1173.03*	1190.03*	1190.04*	1192.01*
1192.02	1210.10	1212.10*	1212.21*	1238.00*	1251.01*	1252.00*	1284.00*	1349.01*	1349.04*	1392.00*
1814.00*	1831.03*	1851.01*	1871.01*	1895.02*	1898.01*	1899.03*	1920.01*	2115.00*	2117.01*	2195.00*
2343.01*	2345.01*	2384.00*	2652.03*	2701.01*	2718.04*	2719.02*	2932.04*	2933.01*	2933.02*	2975.02*
3102.02*	4006.03*	4012.03*	4013.11*	4015.00*	4026.02*	4033.18*	4033.23*	4033.28*	4036.01*	4039.01*
4040.00*	4046.00*	4054.00*	4058.00*	4067.02*	4074.00*	4075.02*	4078.02*	4080.04*	4081.33*	4085.04*
4086.26*	4307.24*	4308.01	4308.03*	4309.02*	4315.02*	4320.02*	4616.00*	4621.00*	4800.12*	4801.01*
4803.02*	4806.01*	4821.02*	4827.01*	4828.01*	5004.03*	5004.04*	5028.01*	5032.02*	5037.02*	5038.01
5412.00*	5436.01*	5436.03*	5436.06*	5437.05*	5438.04*	5439.03*	5506.02*	5510.01*	5515.02*	5518.01*
5520.01*	5530.00*	5542.01*	5545.21	5548.02*	5550.02*	5551.07*	5553.00*	5712.02*	5722.02*	5749.02*
5766.01*	5766.02*	5779.00*	6005.01*	6006.01*	6007.03*	6022.02	6024.02*	6027.00*	6032.00*	6034.00*
6035.00*	6041.02*	6506.03*	6506.06*	6511.02*	6700.01*	7004.00*	7028.02*	9010.11*	9011.02*	9012.14*
9102.17*	9103.02*	9107.17*	9200.29*	9200.31*	9200.48*	9201.06*	9203.40*			

Median Family Income >= 120%

1011.22*	1013.00*	1014.00*	1021.04*	1031.01*	1032.01*	1032.02*	1033.00*	1034.01*	1034.02*	1041.03*
1060.10*	1061.11*	1061.12	1061.13*	1064.06*	1065.10*	1066.03*	1066.41*	1066.42*	1066.43*	1066.45*
1066.46*	1066.49*	1081.01*	1081.02*	1081.03*	1081.04*	1082.02*	1082.03*	1082.04*	1092.00*	1093.00*
1094.00*	1096.01*	1097.00*	1098.00*	1111.00*	1112.01*	1112.02*	1112.04*	1112.06*	1113.03*	1114.01*
1131.01*	1131.02*	1132.11*	1132.12*	1132.13*	1132.31*	1132.32*	1132.35*	1132.37*	1133.01*	1133.22*
1134.24*	1134.28*	1151.01*	1151.04	1153.01*	1171.01*	1172.02*	1173.01*	1173.02*	1174.04*	1197.00*
1198.01*	1240.00*	1244.00*	1245.00*	1247.00*	1251.02*	1254.02*	1254.03*	1255.01*	1255.02*	1256.00*
1285.00	1286.02*	1287.03*	1287.04*	1288.02*	1289.10*	1310.24*	1311.00*	1312.00*	1319.00*	1320.01*
1343.02*	1343.03*	1343.04*	1344.21*	1344.22*	1344.23*	1344.24*	1348.01*	1349.05*	1349.07*	1351.02*
1351.11*	1351.13*	1352.01*	1352.02*	1352.04*	1352.05*	1370.00*	1371.04*	1372.02*	1372.03*	1373.01*
1373.02*	1374.01*	1374.02*	1375.01*	1375.02*	1375.04*	1380.00	1390.01*	1393.01*	1394.02*	1395.02*
1396.00*	1397.01*	1397.03*	1397.04*	1397.05*	1398.01*	1398.02*	1411.02*	1412.01*	1412.02*	1413.04*
1413.05*	1413.06	1414.00*	1415.00*	1416.00*	1417.00*	1431.01*	1431.02*	1432.00*	1433.02*	1434.01*
1434.02*	1435.00*	1436.02*	1436.03*	1436.05*	1436.06*	1437.00*	1438.01*	1438.02*	1439.01*	1439.02*

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: PCB BANK

Respondent ID: 0000057463

Agency: FDIC - 3

1810.00*	1813.00*	1815.00*	1816.00*	1831.04*	1832.21*	1832.22*	1837.02*	1851.02*	1852.04*	1861.00
1862.01*	1862.02*	1862.03*	1863.02*	1873.00*	1882.01*	1882.02*	1883.00*	1891.01*	1891.02*	1892.02*
1893.00*	1894.00*	1895.01*	1896.00*	1897.03*	1897.04*	1901.01*	1920.02*	1923.00*	1924.10*	1941.01*
1941.02*	1942.00*	1943.00*	1944.01*	1944.02*	1945.00*	1951.00*	1952.01	1952.02*	1954.00*	1955.00*
1959.02*	1973.00*	1974.10*	1993.00*	2013.02*	2060.51	2060.52*	2073.04*	2073.05	2074.00*	2075.01*
2077.11*	2079.01*	2079.02*	2092.01	2110.00*	2127.02	2140.00*	2141.00*	2144.00*	2145.01*	2145.03*
2145.04*	2146.00*	2147.00*	2148.00*	2149.02*	2149.03*	2149.04*	2151.02*	2161.00*	2162.01*	2162.02*
2163.01*	2163.02*	2167.00*	2168.00*	2169.01*	2169.02*	2170.01	2170.02	2171.02*	2247.01*	2340.01*
2342.00*	2351.00*	2360.01*	2364.00*	2611.02*	2611.03*	2611.04*	2612.00*	2621.00*	2622.00*	2623.01*
2623.02	2623.03*	2624.00*	2625.01*	2626.01*	2626.04	2627.04*	2627.06*	2628.02*	2640.00*	2641.02*
2641.03*	2643.03*	2643.04*	2643.05*	2643.06*	2651.00*	2652.01*	2653.07*	2654.10*	2654.20*	2655.22*
2655.23*	2655.24*	2656.01*	2656.02*	2657.01*	2657.02*	2671.01*	2671.02*	2672.01*	2672.02*	2674.04*
2674.05*	2674.06	2675.04*	2677.00*	2678.00*	2679.01*	2679.02*	2690.00*	2691.00*	2693.00*	2695.00*
2697.00*	2698.00*	2699.05*	2699.06*	2699.07*	2699.08*	2703.00*	2711.00*	2712.00*	2713.00*	2714.00*
2715.00*	2716.00*	2717.03*	2717.04*	2719.01*	2721.00*	2723.01*	2731.00*	2732.00*	2734.03*	2735.02*
2736.00*	2737.00*	2738.00*	2739.02*	2741.00*	2742.02*	2751.01*	2752.00*	2753.11*	2753.12*	2754.00*
2756.03*	2756.04*	2756.05*	2760.00*	2761.01*	2764.00*	2765.00*	2766.01*	2766.07*	2766.08*	2770.00*
2771.00*	2780.01*	2781.02*	2913.00*	2920.02*	2933.06*	2951.03*	2963.00*	2964.01*	2964.02*	2970.01*
2970.02*	2973.00*	2974.00*	2975.01*	2976.02*	3001.00*	3002.00*	3003.01*	3004.00*	3005.01*	3005.03*
3006.01*	3006.02	3007.01*	3007.02*	3008.00*	3009.01*	3009.02*	3010.00*	3011.00*	3012.04*	3012.05*
3013.00*	3014.00*	3015.01*	3021.02*	3101.00*	3102.01*	3103.00*	3104.00	3106.02*	3108.00*	3109.00*
3110.00*	3111.00*	3113.00*	3114.00*	3115.00*	3116.02*	3117.00*	4002.05*	4002.06*	4002.07*	4002.08*
4002.09*	4003.04*	4004.02*	4004.03*	4004.04*	4005.01*	4006.05*	4008.01*	4010.01*	4010.02*	4012.01*
4012.02*	4013.03*	4013.04*	4013.12*	4016.01*	4016.02*	4017.05*	4018.01*	4018.02*	4019.01*	4019.02*
4020.01*	4033.05*	4033.16*	4033.17*	4033.19*	4033.20*	4033.21*	4033.24*	4033.25*	4033.27*	4034.01*
4034.02	4034.03*	4034.04*	4034.07*	4034.08*	4034.09*	4035.00*	4037.02*	4037.03*	4039.02*	4056.00*
4057.01*	4061.01*	4063.00*	4064.13*	4065.00*	4066.01*	4067.01*	4068.01*	4078.01*	4079.01*	4080.03*
4080.05*	4081.34*	4081.36*	4083.02*	4083.03*	4084.02*	4085.03*	4085.05*	4086.24*	4086.25*	4086.27*
4086.29*	4087.03*	4087.07*	4087.22*	4089.00*	4300.03*	4300.04*	4300.05*	4302.00*	4303.01*	4303.02*

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: PCB BANK

Respondent ID: 0000057463

Agency: FDIC - 3

4304.00*	4305.01*	4305.02*	4306.00*	4307.01*	4307.21*	4308.02*	4310.03*	4312.00*	4313.00*	4314.00*
4316.00*	4317.01*	4318.00*	4320.01*	4321.01*	4321.02*	4600.01*	4600.02*	4601.01*	4602.00*	4603.01*
4604.01*	4605.01*	4605.02*	4606.01*	4607.00*	4608.00*	4610.00*	4611.00*	4612.00*	4613.00*	4614.00*
4617.00*	4624.00*	4625.00*	4626.00*	4627.00*	4629.00	4630.00*	4631.03*	4632.00*	4633.00*	4634.00*
4635.00*	4636.01*	4636.02*	4637.00*	4638.00*	4639.00*	4640.00*	4641.01*	4641.02*	4642.00*	4800.02*
4800.11*	4801.02*	4802.01*	4802.02*	4804.00*	4805.00*	4806.02*	4807.02*	4807.03*	4807.04*	4808.03*
4818.00*	4819.01*	4820.01*	4827.02*	5001.00*	5002.02*	5002.03*	5002.04*	5003.00*	5010.02*	5012.00*
5015.01*	5017.00*	5026.03*	5026.04*	5029.01*	5032.01*	5033.01*	5034.01*	5034.02*	5035.02*	5036.01*
5036.02*	5037.04*	5037.05*	5038.02*	5039.01*	5039.02	5040.01*	5040.02*	5300.05*	5433.04*	5433.21*
5433.22*	5434.00*	5435.02*	5436.05*	5436.07*	5437.01*	5437.03*	5437.04*	5501.01*	5505.02*	5507.00*
5510.02*	5532.01*	5532.02*	5545.11*	5545.12*	5545.13	5545.14*	5545.15*	5545.16*	5545.17*	5545.18*
5545.19*	5545.22*	5552.02*	5700.01*	5700.02*	5700.03*	5707.01*	5707.03	5708.00*	5709.01*	5709.02*
5710.00*	5711.01*	5711.02*	5712.01*	5713.00*	5714.00*	5718.00*	5719.00*	5720.01*	5734.02*	5734.03*
5736.01*	5737.00*	5738.00*	5739.02*	5740.00*	5741.00*	5742.01*	5742.02*	5743.00*	5744.00*	5745.00*
5746.02*	5748.00*	5749.01*	5760.01*	5767.00*	5771.00*	5772.00*	5773.00*	5774.00*	5775.01*	5775.04*
5776.02*	5776.04*	5776.05*	5776.06*	5778.00*	5990.00*	6007.02*	6008.01*	6010.01*	6022.01*	6023.01*
6023.02*	6037.02*	6037.03*	6200.01*	6200.02*	6201.01*	6201.02*	6202.01*	6203.01*	6203.03*	6203.05*
6204.00*	6205.01*	6205.21*	6205.22*	6206.01*	6206.02*	6207.01*	6207.03*	6207.04*	6208.01*	6208.02*
6209.01*	6209.04*	6210.01*	6210.05*	6211.02*	6211.04*	6212.01*	6212.04*	6213.01	6213.24*	6213.26*
6214.00*	6500.01*	6500.04*	6501.01*	6501.02*	6502.00	6503.00*	6504.01	6505.01*	6505.02*	6506.05*
6506.07*	6507.01*	6507.02*	6508.01*	6508.02*	6509.01	6509.03*	6509.04*	6510.01*	6510.02*	6511.01*
6512.01*	6512.21	6512.22*	6513.02*	6513.04*	6514.01*	6514.02*	6700.02*	6700.03	6701.01*	6702.01*
6702.02*	6703.24*	6703.26*	6703.28*	6704.05*	6704.06*	6704.07*	6704.13*	6704.16*	6704.17*	6704.18*
6705.00*	6706.03*	6706.04*	6707.01*	6707.02*	7001.01*	7003.00*	7005.01*	7005.02*	7006.00*	7007.00*
7008.01*	7008.02*	7009.01*	7009.02*	7010.00*	7012.01*	7012.02*	7013.02*	7013.04*	7014.02*	7015.01*
7015.02*	7016.01*	7016.02*	7019.02*	7020.02*	7021.02*	7022.01*	7022.02*	7023.00*	7024.00*	7025.01*
7025.02*	7026.00*	7027.00*	7028.01*	7028.03*	7029.00*	7030.02*	7030.03*	7031.00*	7032.00*	8001.01*
8001.03*	8001.04*	8002.02*	8002.04*	8002.05*	8002.06*	8003.24*	8003.25*	8003.28*	8003.33*	8003.34*
8003.35*	8003.36*	8003.37*	8003.38*	8004.06*	8004.10*	8004.11*	8004.12*	8005.04*	8005.06*	9010.12*

9010.13* 9010.14* 9012.15* 9012.16* 9012.17* 9012.18* 9102.10* 9102.11* 9102.12* 9102.13* 9102.14*
9102.16* 9103.01* 9108.04* 9108.07* 9108.08* 9108.09* 9108.10* 9108.14* 9108.15* 9200.13* 9200.15*
9200.16* 9200.17* 9200.18* 9200.20* 9200.28* 9200.30* 9200.34* 9200.39* 9200.40* 9200.42* 9200.43*
9200.44* 9200.45* 9200.49* 9201.02* 9201.04* 9201.09* 9201.10* 9201.11* 9201.12* 9201.14* 9201.15*
9201.16* 9201.18* 9201.19* 9201.20* 9201.21 9203.03* 9203.12* 9203.13* 9203.14* 9203.26* 9203.28*
9203.29* 9203.30* 9203.31* 9203.32* 9203.34* 9203.38* 9203.39* 9304.00* 9800.19* 9800.24*

Median Family Income Not Known

1134.27* 1151.03* 1351.16* 1897.02* 1907.02 1908.01* 1919.02* 1958.04* 2062.02 2063.01* 2063.02*
2063.03 2073.03 2073.06* 2073.07* 2073.08* 2075.02* 2077.12 2080.01* 2151.01* 2164.01* 2171.01*
2218.10* 2227.00* 2247.02* 2319.01* 2403.01* 2403.02* 2652.04* 2653.01* 2653.03* 2653.04* 2653.06*
2733.00* 2734.04* 2753.13* 3107.05 4024.04* 5781.00* 5991.00* 7001.02* 7002.00* 7017.02* 9010.03*
9202.00* 9800.01* 9800.02* 9800.03* 9800.04* 9800.05* 9800.06* 9800.07* 9800.08* 9800.09* 9800.10*
9800.11* 9800.12* 9800.13* 9800.14* 9800.15* 9800.18* 9800.20* 9800.21* 9800.22* 9800.23* 9800.26*
9800.28* 9800.30* 9800.31* 9800.33* 9800.34* 9800.37* 9800.38* 9800.39* 9901.00* 9902.00* 9903.00*

ORANGE COUNTY (059), CA

MSA: 11244

Median Family Income 30-40%

0117.20* 0745.01* 0750.02* 0750.03* 0998.02*

Median Family Income 40-50%

0116.01* 0636.05* 0744.03* 0744.05* 0744.07* 0748.05* 0749.02* 0750.04* 0869.01* 0871.06 0873.01*
0874.05* 0875.04* 0996.01*

Median Family Income 50-60%

0014.04* 0018.01 0018.02* 0115.04* 0116.02 0423.40* 0525.34* 0626.11 0626.22* 0637.01* 0637.02*
0638.08* 0744.08* 0745.02* 0746.02* 0748.01* 0748.02* 0748.06* 0749.01* 0752.01* 0755.14* 0865.02*
0866.01* 0866.02* 0867.02* 0871.01* 0874.03* 0874.04* 0875.03* 0875.05* 0876.01* 0878.03* 0878.06*
0881.07* 0882.01* 0884.02* 0888.01* 0888.02* 0889.04* 0889.05* 0891.04* 0891.05* 0891.06* 0992.49*
0995.09* 0995.10* 0997.01* 0998.03 0999.04 1105.00 1106.03 1106.06*

Median Family Income 60-70%

0012.01* 0013.04 0114.03 0117.11* 0626.25* 0626.27* 0626.46* 0626.48* 0636.04* 0638.07* 0740.06*

0741.06* 0744.06* 0747.01* 0751.00* 0755.17* 0759.02* 0760.01* 0761.02* 0761.03* 0762.04* 0864.05*
0864.06* 0865.01* 0868.03* 0869.03* 0870.01* 0871.02* 0871.05* 0873.02* 0878.05* 0883.01* 0885.02
0887.01 0889.01* 0889.03* 0890.01* 0890.03* 0890.04* 0992.02* 0992.12* 0992.22* 0992.23* 0992.47*
0992.48* 0994.02* 0994.10* 0994.11* 0995.02* 0997.02* 0998.01* 0999.03* 1102.01* 1102.02* 1106.07

Median Family Income 70-80%

0011.03* 0012.02* 0013.03 0014.01* 0015.04* 0110.00* 0115.02* 0117.12* 0117.14 0320.14* 0423.13*
0525.05* 0525.35* 0626.26* 0626.47* 0626.49* 0740.05* 0741.08* 0741.09* 0742.00* 0743.00* 0748.03*
0753.01* 0753.02* 0754.03* 0754.05* 0755.13* 0758.11* 0758.12* 0863.01* 0863.04* 0863.06* 0864.04*
0864.07* 0870.02 0871.03* 0876.02 0877.03* 0878.01* 0878.02* 0879.01* 0880.01* 0880.02* 0881.01*
0881.04* 0881.06* 0884.03* 0885.01* 0886.01* 0886.02* 0889.02* 0992.04* 0992.24* 0995.08* 1101.10*

Median Family Income 80-90%

0011.02* 0013.01* 0014.02* 0019.02* 0117.08* 0117.21* 0218.26* 0320.22* 0421.07* 0421.08* 0421.09*
0421.15* 0423.31* 0525.18* 0525.19* 0639.04* 0639.06* 0639.08* 0740.03* 0740.04* 0741.02* 0741.10*
0747.02* 0752.02* 0755.05* 0755.07* 0755.12* 0755.16 0758.06* 0761.05 0863.03* 0867.01* 0868.01
0868.02* 0869.02* 0872.00* 0877.04* 0879.02* 0881.05* 0882.03* 0887.02* 0891.02* 0992.03* 0992.27*
0992.29* 0992.41* 0992.51* 0993.05* 0999.02* 1100.14* 1101.04*

Median Family Income 90-100%

0011.01* 0015.03* 0015.06* 0017.05* 0019.01* 0019.03* 0111.01 0113.00 0115.03* 0117.07* 0218.21*
0219.13* 0320.13* 0320.28* 0320.51* 0423.12* 0423.20* 0423.34* 0524.25* 0524.33* 0524.35* 0525.21*
0626.05* 0626.28* 0626.52* 0631.01* 0632.01* 0639.05* 0639.09* 0741.03* 0741.07* 0741.11* 0746.01*
0754.01* 0754.04* 0758.05* 0758.15* 0758.16* 0761.04* 0762.02* 0762.05* 0762.06* 0864.02* 0877.01*
0882.02* 0883.02* 0884.01* 0891.07* 0992.14* 0992.34* 0992.40* 0992.42* 0993.06* 0994.06* 0994.12*
0997.03* 0999.05* 1101.11* 1101.15* 1103.03* 1104.02* 1106.04*

Median Family Income 100-110%

0015.07 0017.08* 0117.22* 0218.07* 0218.17* 0219.03* 0320.11* 0320.47* 0320.54* 0422.01* 0423.27*
0423.30* 0423.41* 0524.24* 0626.30* 0626.36* 0626.37* 0626.40* 0631.02* 0633.01* 0636.03* 0638.03*
0638.06* 0755.04* 0759.01* 0762.08* 0863.05* 0992.25* 0992.30* 0992.35* 0992.43* 0992.50* 0994.05*
0994.16* 0994.17* 0994.18* 0996.02* 0996.04* 1100.05* 1101.06* 1101.08* 1101.13* 1101.14* 1101.17*
1102.03* 1103.01* 1103.02* 1104.01*

Median Family Income 110-120%

0015.01 0111.02* 0112.00* 0114.01* 0114.02* 0117.15* 0117.17* 0218.10* 0218.16* 0218.25* 0219.14*
0320.27* 0320.29* 0320.30* 0320.33* 0320.55* 0421.14* 0423.07* 0423.11* 0423.15* 0423.29* 0423.39*
0524.10* 0524.11* 0524.16* 0524.29* 0524.39* 0525.02* 0525.14* 0525.20* 0525.23* 0525.24* 0525.26*
0525.30* 0525.32* 0626.38* 0626.41 0635.00* 0636.01* 0638.02* 0639.02* 0639.03* 0639.10* 0755.06*
0755.18 0874.01* 0992.16* 0992.20* 0992.26* 0992.32* 0993.07* 1101.09* 1103.04* 1106.05*

Median Family Income >= 120%

0014.03* 0015.05* 0016.02 0016.03* 0016.04* 0017.04* 0017.06* 0017.09* 0017.10* 0117.09* 0117.10*
0117.16* 0117.18* 0218.02* 0218.09* 0218.12* 0218.14* 0218.20* 0218.22* 0218.23* 0218.24* 0218.27*
0218.28* 0218.29* 0218.30* 0218.31* 0218.32 0219.05* 0219.12* 0219.15* 0219.16* 0219.17* 0219.18*
0219.19* 0219.20* 0219.21* 0219.22* 0219.23* 0219.24* 0320.02* 0320.03* 0320.12* 0320.15* 0320.20*
0320.31* 0320.32* 0320.34* 0320.35* 0320.36* 0320.37* 0320.38* 0320.39* 0320.40* 0320.41* 0320.42*
0320.43* 0320.44* 0320.45* 0320.46* 0320.48* 0320.49* 0320.50* 0320.53* 0320.57* 0320.58* 0320.59*
0320.61* 0320.62* 0320.63* 0320.64* 0320.65* 0320.66* 0421.06* 0421.11* 0421.12* 0421.13* 0421.16*
0422.03* 0422.05* 0422.06* 0423.05* 0423.17* 0423.19* 0423.23* 0423.24* 0423.25* 0423.26* 0423.28*
0423.32* 0423.33 0423.35* 0423.36* 0423.37* 0423.38* 0524.08* 0524.15* 0524.17* 0524.19* 0524.21*
0524.22* 0524.23* 0524.27* 0524.28* 0524.30* 0524.31* 0524.32* 0524.34* 0524.36* 0524.37* 0524.38*
0525.06* 0525.11* 0525.13* 0525.22* 0525.27* 0525.28* 0525.29* 0525.31* 0525.33* 0626.10* 0626.14*
0626.19* 0626.20* 0626.29* 0626.31* 0626.32* 0626.33* 0626.34* 0626.35* 0626.39* 0626.42* 0626.43
0626.45* 0626.50* 0626.51* 0626.53 0626.54* 0626.55* 0626.56* 0626.57* 0626.58* 0627.01* 0627.02*
0628.00* 0629.00* 0630.04* 0630.05* 0630.06* 0630.07* 0630.08 0630.09* 0630.10* 0631.03* 0632.02*
0633.02* 0634.00* 0638.05* 0753.03* 0756.03* 0756.04* 0756.05* 0756.06* 0756.07* 0757.01 0757.02*
0757.03* 0758.07* 0758.08* 0758.09* 0758.10* 0758.13* 0758.14* 0760.02* 0762.01* 0992.15* 0992.17*
0992.31* 0992.33* 0992.37* 0992.38* 0992.39* 0992.44* 0992.45* 0992.46* 0993.08* 0993.09* 0993.11*
0994.04* 0994.07* 0994.08* 0994.15* 0994.19* 0995.04* 0995.06* 0995.11* 0995.12* 0995.13* 0995.14*
0996.03* 0996.05* 0999.06* 1100.01* 1100.03* 1100.04* 1100.06* 1100.07* 1100.08* 1100.10* 1100.11*
1100.12* 1100.15* 1101.02* 1101.16* 1101.18*

Median Family Income Not Known

0218.13* 0993.10* 9800.00* 9901.00*

ASSESSMENT AREA - 0002

2022 Institution Disclosure Statement - Table 6
Assessment Area(s) by Tract
* denotes no loans made in specified tracts
Institution: PCB BANK

Respondent ID: 0000057463
Agency: FDIC - 3

BERGEN COUNTY (003), NJ

MSA: 35614

Median Family Income 50-60%

0236.02*

Median Family Income 60-70%

0112.00* 0181.02* 0213.00* 0216.00*

Median Family Income 70-80%

0035.00* 0063.01* 0153.00* 0154.01* 0182.00* 0215.00* 0235.01* 0235.02* 0301.00* 0303.00*

Median Family Income 80-90%

0211.01* 0214.00* 0231.00 0233.03* 0234.01* 0236.01* 0291.00* 0302.01* 0372.04* 0413.01* 0571.01*

Median Family Income 90-100%

0061.02* 0062.01 0154.02* 0211.02* 0302.02* 0304.01* 0321.03* 0362.00* 0382.00* 0411.00 0463.00
0572.00*

Median Family Income 100-110%

0040.02* 0061.01* 0114.00 0120.01* 0193.03* 0212.00* 0513.00* 0571.02*

Median Family Income 110-120%

0040.01* 0063.02* 0111.00* 0113.00* 0152.00* 0191.03* 0192.02 0192.03* 0192.04* 0232.02* 0251.00*
0280.01* 0292.00* 0313.00* 0314.00* 0361.00* 0381.00* 0412.00* 0451.01*

Median Family Income >= 120%

0010.01* 0010.02* 0021.00* 0022.00 0023.00* 0031.00* 0032.00* 0033.00* 0034.01* 0034.02* 0050.00*
0062.02 0070.01* 0070.02* 0080.01* 0080.02* 0091.00* 0092.00* 0101.00* 0102.00* 0103.00* 0120.02*
0130.02* 0130.03* 0130.04 0140.00* 0151.00* 0155.00* 0160.00* 0171.01* 0171.02* 0172.00* 0173.01*
0173.02* 0174.00* 0175.01* 0175.02* 0191.02 0191.04 0193.04* 0193.05 0193.06* 0201.00* 0202.00*
0221.00* 0222.00* 0232.01* 0233.01* 0233.04* 0234.02* 0241.00* 0242.00* 0252.00* 0261.00* 0262.00*
0270.00* 0280.02* 0304.02* 0311.00* 0312.00* 0321.02* 0321.04* 0322.01* 0322.02* 0331.00* 0332.00*
0333.00* 0340.01* 0340.02* 0351.00* 0352.00* 0371.00* 0372.01* 0372.03* 0383.00* 0391.00* 0392.00*
0393.00* 0400.01* 0400.02* 0413.02 0421.01* 0421.02* 0423.01* 0423.02* 0424.00* 0425.00* 0430.01*
0430.02* 0441.00* 0442.01* 0442.02* 0451.02* 0452.00* 0461.00* 0462.00* 0471.00* 0472.00* 0473.00*
0474.00* 0475.00* 0481.00* 0482.00* 0490.01* 0490.02* 0500.00* 0511.00* 0512.00* 0514.00* 0521.00*

0522.00* 0531.00* 0532.01* 0532.02* 0541.01* 0541.02* 0542.00* 0543.00* 0544.00* 0545.00* 0546.01*
0546.02* 0551.00* 0552.01* 0552.02* 0561.00* 0562.00* 0581.00* 0582.00* 0591.00* 0592.00* 0600.01*
0600.02* 0611.00* 0612.00* 0613.00* 0614.00*

Median Family Income Not Known

0181.01*

QUEENS COUNTY (081), NY

MSA: 35614

Median Family Income 20-30%

0087.00*

Median Family Income 30-40%

0399.02* 0849.01* 0972.02* 0972.05*

Median Family Income 40-50%

0025.00* 0043.00* 0047.00* 0163.00* 0254.02* 0273.02* 0405.01* 0407.01* 0427.00* 0797.01* 0797.02*
0799.00* 0865.00* 0869.00* 0871.00* 0972.06* 1161.00* 1163.01* 1163.02* 1167.00* 1227.02*

Median Family Income 50-60%

0033.02* 0039.00* 0040.02* 0235.02* 0273.01* 0275.00* 0367.00* 0401.01* 0403.01* 0403.02* 0413.00*
0415.00* 0437.02* 0439.00* 0443.01* 0446.02* 0463.00* 0467.00* 0471.00* 0545.00* 0559.00* 0849.02*
0853.00* 0855.00* 0857.00* 0861.00* 0863.00* 0889.02* 0942.02* 1008.03* 1185.00* 1187.00* 1191.00*
1205.00*

Median Family Income 60-70%

0051.00* 0062.02* 0085.00* 0144.00* 0205.00* 0212.00* 0238.00* 0240.00* 0249.00* 0265.01* 0267.00*
0269.02* 0271.01* 0278.00* 0334.04* 0339.00* 0375.01* 0375.02* 0379.00* 0381.00* 0401.02* 0407.02*
0409.02* 0437.01* 0443.02* 0444.00* 0446.01* 0454.00* 0455.00* 0460.00* 0461.00* 0469.01* 0549.00*
0679.00* 0683.00* 0779.07* 0803.01* 0803.02* 0845.00* 0925.00* 0947.00* 0972.04* 0992.00* 1032.01*
1085.00* 1155.00* 1157.00*

Median Family Income 70-80%

0002.00* 0028.00* 0044.01* 0052.00* 0057.00* 0103.00* 0105.00* 0112.00* 0114.00* 0122.00* 0126.02*
0142.01* 0148.00* 0151.00* 0152.00* 0157.00* 0181.01* 0182.00* 0192.00* 0214.00* 0235.01* 0236.00*
0253.01* 0259.00* 0261.00* 0266.00* 0274.00* 0277.02* 0281.00* 0287.00* 0291.00* 0309.06* 0327.00*

0347.00*	0351.00*	0361.00*	0363.00*	0365.00*	0409.01*	0411.00*	0440.00*	0457.00*	0462.00*	0466.00*
0479.00*	0481.00*	0483.01*	0489.00*	0493.01*	0499.00*	0500.00*	0551.00*	0553.00*	0555.00*	0579.00*
0581.00*	0593.00*	0687.00*	0717.01*	0719.00*	0743.00*	0779.08*	0837.00*	0907.00*	0919.00*	0938.00*
1099.00*	1171.00*	1181.00*	1189.00*	1193.00*	1201.00*	1203.00*	1257.00*	1417.00*	1451.02*	

Median Family Income 80-90%

0004.00*	0012.00*	0014.00*	0024.00*	0032.00*	0034.00*	0042.00*	0054.00*	0062.01*	0081.00*	0098.00*
0101.00*	0120.00*	0124.00*	0138.00*	0156.00*	0159.00*	0166.00*	0176.00*	0178.00*	0179.01*	0184.01*
0185.01*	0186.00*	0189.00*	0208.00*	0216.02*	0245.00*	0247.00*	0255.00*	0257.00*	0258.00*	0260.00*
0263.00*	0265.02*	0269.01*	0271.02*	0277.01*	0283.00*	0293.00*	0295.00*	0329.00*	0353.00*	0373.00*
0377.00*	0448.00*	0452.00*	0456.00*	0470.00*	0473.00*	0475.00*	0482.00*	0492.01*	0497.00*	0502.02*
0535.01*	0547.00*	0548.00*	0565.00*	0577.00*	0589.00*	0591.00*	0595.02*	0613.01*	0621.00*	0745.00*
0779.06*	0809.00*	0818.00*	0846.02*	0859.00*	0889.03*	0929.00*	0942.03*	0945.00*	0998.02*	1010.04*
1032.02*	1039.00*	1047.00*	1159.00*	1175.00*	1347.01*	1447.00*	1451.01*	1463.00*		

Median Family Income 90-100%

0008.00*	0016.00*	0022.00*	0030.00*	0038.00*	0040.01*	0065.02*	0071.00*	0079.00*	0094.00*	0104.00*
0108.00*	0110.00*	0116.00*	0126.01*	0141.00*	0143.00*	0147.00*	0149.00*	0150.00*	0154.00*	0161.00*
0170.00*	0172.00*	0180.00*	0184.02*	0190.00*	0194.00*	0196.00*	0202.00*	0204.00*	0206.00*	0220.01*
0243.00*	0251.00*	0253.02*	0272.00*	0279.00*	0280.00*	0282.00*	0309.03*	0320.00*	0334.03*	0384.00*
0399.01*	0404.00*	0405.02*	0414.00*	0424.00*	0458.00*	0465.00*	0468.00*	0469.02*	0480.00*	0483.02*
0485.00*	0493.02*	0502.01*	0518.00*	0520.00*	0530.00*	0531.00*	0540.00*	0542.00*	0552.00*	0554.00*
0557.00*	0587.00*	0595.01*	0629.00*	0635.00*	0639.00*	0641.01*	0664.03*	0939.00*	0942.01*	0954.00*
1139.00*	1227.03*	1241.00*	1347.02*	1403.00*						

Median Family Income 100-110%

0006.00*	0020.00*	0036.00*	0055.00*	0058.00*	0059.00*	0061.00*	0083.00*	0096.00*	0102.00*	0119.00*
0125.00*	0128.00*	0130.00*	0132.00*	0142.02*	0145.00*	0158.01*	0158.02*	0164.00*	0169.00*	0187.00*
0198.00*	0220.02*	0254.01*	0262.00*	0264.00*	0276.00*	0285.00*	0289.00*	0309.05*	0317.00*	0328.00*
0330.00*	0366.00*	0371.00*	0394.00*	0450.00*	0459.00*	0464.00*	0478.01*	0478.02*	0507.00*	0510.00*
0512.00*	0513.00*	0515.00*	0525.00*	0532.00*	0536.01*	0560.00*	0567.00*	0568.00*	0583.00*	0585.00
0598.00*	0603.00*	0606.00*	0627.00*	0645.00*	0654.01*	0657.02*	0680.00*	0690.00*	0693.00*	0694.00*

0717.02* 0790.00* 0814.00* 0840.00* 0998.01* 1008.04* 1017.00* 1033.00* 1147.00* 1195.00* 1227.04*
1341.00* 1377.00* 1409.02* 1529.01* 1621.00*

Median Family Income 110-120%

0007.02* 0010.00* 0018.00* 0086.00* 0088.00* 0095.00* 0113.00* 0117.00* 0118.00* 0121.00* 0137.00*
0140.00* 0168.00* 0183.00* 0185.02* 0188.00* 0230.00* 0270.00* 0284.00* 0288.02* 0294.00* 0297.00*
0306.00* 0309.04* 0334.01* 0357.00* 0472.00* 0484.00* 0492.02* 0496.00* 0505.00* 0508.00* 0522.00*
0526.00* 0534.01* 0538.00* 0539.01* 0556.00* 0562.00* 0620.00* 0623.00* 0626.00* 0633.01* 0637.00*
0646.00* 0656.00* 0660.00* 0664.02* 0682.00* 0695.00* 0697.02* 0709.00* 0713.05* 0741.00* 0779.03*
0779.04* 0779.05* 0792.00* 0838.00* 0846.01* 0964.00* 0991.00* 1029.00* 1059.00* 1072.01* 1151.00*
1199.00* 1215.00* 1301.00* 1367.00* 1385.01* 1459.00 1467.00* 1551.03* 1579.02*

Median Family Income >= 120%

0001.01* 0001.02* 0007.01* 0019.01* 0019.02* 0019.03* 0026.00* 0031.00* 0033.01* 0045.00* 0053.00*
0063.00* 0065.01* 0069.00* 0073.00* 0075.00* 0077.00* 0091.00* 0097.00* 0100.00* 0106.00* 0111.00*
0115.00* 0123.01* 0134.00* 0135.00* 0136.00* 0153.00* 0155.00* 0174.00* 0181.02* 0216.01* 0232.00*
0288.01* 0334.05* 0337.00* 0352.00* 0358.00* 0368.00* 0376.00* 0398.00* 0400.00* 0402.00* 0432.00*
0434.00* 0476.00* 0495.00* 0504.00* 0506.00* 0511.00* 0516.00* 0517.00* 0521.00* 0524.00* 0528.00*
0558.00* 0564.00* 0580.00* 0582.00* 0592.00* 0594.00* 0596.00* 0600.00* 0601.00* 0608.00* 0610.00*
0612.00* 0614.00* 0616.01* 0616.02* 0618.00* 0619.00* 0622.00* 0625.00* 0630.00* 0632.00* 0633.02*
0638.00* 0650.00* 0657.03* 0659.00* 0661.00* 0663.01* 0664.01* 0665.01* 0667.01* 0669.00* 0671.00*
0677.00* 0697.01* 0703.00* 0707.00* 0711.00* 0713.03* 0713.04* 0713.06* 0721.00* 0723.00* 0729.00*
0731.00* 0737.00* 0739.00* 0747.00* 0749.00* 0757.01* 0757.02* 0769.01* 0769.02* 0773.00* 0775.00*
0779.02* 0788.00* 0864.00* 0884.00* 0892.01* 0916.03* 0922.00* 0928.00* 0934.01 0934.02* 0973.00*
0981.00* 0987.00* 0997.01* 0997.03* 0997.04* 0997.05* 1008.01* 1010.02* 1093.00* 1097.00* 1113.00*
1123.00* 1129.00* 1133.00* 1141.00* 1207.01* 1223.00* 1247.00* 1265.00* 1267.00* 1277.00* 1291.02*
1291.03* 1291.04* 1333.00* 1339.00* 1399.00* 1409.01* 1429.00* 1435.00 1441.00* 1471.00* 1479.00
1483.00* 1507.01* 1507.02* 1529.02* 1551.01* 1551.04* 1571.01* 1571.02* 1579.01* 1579.03* 1617.00*

Median Family Income Not Known

0001.03* 0001.04* 0037.00* 0050.00* 0099.00* 0107.01* 0171.01* 0171.02* 0179.02* 0199.01* 0199.02*
0199.03* 0216.03* 0219.00* 0229.00* 0246.00* 0288.03* 0299.00* 0331.00* 0383.01* 0383.02* 0426.00*

0535.02* 0539.02* 0561.00* 0566.00* 0590.00* 0599.00* 0607.01* 0613.02* 0624.00* 0641.02* 0654.02*
0655.01* 0663.02* 0664.04* 0716.00* 0793.00* 0892.02* 0916.02* 0916.04* 0918.00* 0972.07* 0999.00*
1010.03* 1072.02* 1207.02* 1211.00* 1283.00* 1385.02* 1567.00* 9901.00*

ASSESSMENT AREA - 0003

DALLAS COUNTY (113), TX

MSA: 19124

Median Family Income 20-30%

0072.06* 0087.04* 0093.04* 0115.00* 0166.35* 9802.00*

Median Family Income 30-40%

0020.02* 0037.00* 0057.00* 0072.04* 0072.05* 0078.19* 0078.30* 0078.32* 0078.33* 0086.04* 0087.01*
0087.03* 0109.04* 0109.05* 0111.04* 0114.01* 0121.01* 0122.08* 0136.29* 0151.02* 0160.02* 0166.07*
0167.09* 0170.09* 0178.15* 0185.06* 0190.13* 0190.35* 0192.12* 0192.13* 0208.00* 0210.00* 0211.00*

Median Family Income 40-50%

0004.05* 0015.03* 0027.03* 0054.00* 0059.01* 0059.02* 0060.02* 0072.03* 0078.15* 0078.21* 0078.27*
0078.34* 0078.35* 0088.01* 0088.02* 0090.02* 0091.03* 0092.02* 0092.04* 0093.03* 0098.04* 0100.01*
0101.01* 0106.02* 0107.01* 0107.04* 0108.04* 0108.08* 0108.09* 0109.03* 0111.03* 0111.05* 0116.01*
0117.01* 0118.01* 0120.00* 0122.11* 0123.02* 0125.02* 0126.04* 0130.10* 0130.11* 0131.07* 0136.15*
0141.47* 0143.09* 0144.09* 0152.05* 0152.08* 0154.04* 0160.01* 0162.03* 0163.02* 0165.18* 0167.06*
0167.10* 0167.11* 0168.03* 0169.02 0170.07* 0170.10* 0172.01* 0177.03* 0177.05* 0185.05* 0185.08*
0190.19* 0202.00*

Median Family Income 50-60%

0004.07* 0008.01* 0015.02* 0025.00* 0045.00* 0048.00* 0050.00* 0053.00* 0056.00* 0060.01* 0061.00*
0064.02* 0067.01* 0067.02* 0068.00* 0078.28* 0078.29* 0078.31* 0084.01* 0087.05* 0090.01* 0091.05*
0093.01 0096.10* 0098.02* 0101.02* 0105.00 0109.06* 0110.04* 0118.02* 0119.01* 0119.02* 0121.02*
0122.07* 0126.01* 0127.01* 0127.02* 0136.25* 0136.26* 0136.31* 0137.28* 0141.46* 0141.53* 0141.58*
0141.61* 0142.04* 0143.08* 0144.05* 0144.07* 0144.10* 0147.01* 0147.04* 0153.03* 0153.04* 0159.00*
0161.00* 0162.04* 0165.16* 0165.26* 0165.33* 0165.34* 0165.36* 0166.34* 0167.07* 0171.01* 0172.04*
0176.04* 0176.05* 0176.06* 0177.04* 0178.05* 0181.30* 0181.38* 0181.41* 0182.04* 0182.06* 0183.00*
0184.01* 0184.03* 0187.00* 0188.02* 0190.16* 0190.32* 0190.34* 0190.47* 0192.08* 0203.00* 0205.00*

0212.00*

Median Family Income 60-70%

0004.01* 0004.10* 0006.10* 0008.02* 0012.04* 0014.00* 0015.04* 0024.00* 0043.00* 0047.00* 0051.00*
0055.00* 0062.00* 0069.00* 0078.23* 0084.02* 0085.00* 0092.03* 0108.05* 0108.07* 0110.02* 0112.01*
0113.00* 0116.03* 0116.04* 0117.02* 0122.10* 0122.12* 0124.00* 0136.27* 0137.17* 0137.18* 0137.25*
0137.29* 0139.01* 0141.40* 0141.45* 0143.16* 0143.19* 0144.06* 0144.08* 0145.02* 0146.01* 0146.02*
0146.03* 0152.02* 0154.03* 0156.00* 0157.00* 0164.07* 0164.16* 0164.21* 0165.35* 0166.19* 0166.26*
0167.04* 0169.03* 0170.05* 0171.02* 0172.03* 0173.15* 0174.00* 0176.02* 0178.17* 0179.00* 0180.02*
0181.27* 0182.05* 0185.07* 0188.01* 0189.00* 0190.18* 0190.20* 0190.28* 0190.33* 0190.45* 0192.11*
0192.14* 0199.00* 0201.00*

Median Family Income 70-80%

0004.09* 0063.01* 0063.02* 0064.01* 0065.01* 0065.02 0071.02* 0091.01* 0091.04* 0096.05 0098.03*
0106.01* 0110.03* 0111.01* 0112.02* 0123.01* 0125.01* 0128.01* 0136.21* 0136.30* 0138.05* 0141.60*
0143.06* 0143.15* 0149.03* 0150.01* 0150.02* 0152.06* 0153.05* 0162.01* 0163.01* 0165.11* 0165.17*
0165.22* 0165.27* 0165.28* 0166.21* 0166.38* 0170.06* 0178.06* 0178.16* 0178.18* 0178.19* 0180.01*
0181.05* 0181.21* 0181.28* 0181.29* 0182.03* 0185.01* 0186.00* 0190.27* 0190.29* 0190.49*

Median Family Income 80-90%

0012.02* 0078.09* 0078.25* 0096.04* 0097.01* 0099.00* 0122.06* 0136.09* 0136.20* 0137.19* 0137.20*
0141.32* 0141.48* 0142.03* 0142.08* 0143.10* 0151.01* 0155.00 0164.06* 0164.18* 0164.19* 0165.19*
0165.21* 0165.29* 0165.30* 0165.31* 0166.10* 0166.18* 0166.22* 0166.37* 0168.02* 0168.06* 0170.08*
0173.12* 0175.00* 0178.08* 0181.11* 0181.35* 0181.48* 0181.57* 0184.02* 0190.26* 0190.40* 0190.44*
0190.46* 0192.02* 0209.00*

Median Family Income 90-100%

0020.01* 0022.00* 0052.00* 0078.05* 0078.22* 0078.26* 0079.09* 0082.00* 0094.01* 0122.09* 0126.03*
0130.07* 0131.06* 0136.24* 0137.15* 0137.22* 0137.27* 0138.04* 0139.02* 0141.39* 0141.41* 0141.44*
0141.52* 0141.57* 0143.13* 0143.17* 0152.07* 0153.06* 0154.05* 0164.17* 0166.16* 0166.24* 0166.27*
0166.28* 0166.29* 0166.32* 0166.33* 0173.09* 0177.06* 0178.11* 0178.12* 0178.14* 0178.20* 0181.10*
0181.20* 0181.26* 0181.32* 0181.52* 0190.41* 0190.42* 0190.52* 0191.02* 0192.16* 0204.01* 0207.00*

Median Family Income 100-110%

0004.08* 0013.02* 0081.01* 0096.11* 0108.06* 0122.13* 0128.02* 0132.02* 0136.06* 0137.16* 0140.01*
0141.21 0141.54* 0143.18* 0164.10* 0166.15* 0166.20* 0166.23* 0166.36* 0168.05* 0173.10* 0173.11*
0173.13* 0173.14* 0181.33* 0181.34* 0181.37* 0181.42* 0181.51* 0181.54* 0190.25* 0190.31* 0190.39*
0190.48* 0190.53*

Median Family Income 110-120%

0018.02* 0042.01* 0079.14* 0136.28* 0137.26* 0138.06* 0138.07* 0141.30* 0143.20* 0145.01* 0154.06*
0164.20* 0165.32* 0166.30* 0167.08* 0173.08* 0181.50* 0181.56* 0190.23* 0190.24* 0190.37* 0191.01*
0192.15*

Median Family Income >= 120%

0001.00* 0002.01* 0002.02* 0005.02* 0005.03* 0006.05* 0006.06* 0006.07* 0006.08* 0006.09* 0007.03*
0007.04* 0007.05* 0007.06* 0009.01* 0010.01* 0010.02* 0011.01* 0011.02* 0012.03* 0013.01* 0016.02*
0017.03* 0017.05* 0019.01* 0019.02* 0021.00* 0031.02* 0031.03* 0042.02* 0044.00* 0046.00* 0071.01*
0073.01* 0073.02* 0076.01* 0076.04* 0076.05* 0077.01* 0077.02* 0078.01* 0078.10* 0078.12* 0078.24*
0079.02* 0079.03* 0079.06* 0079.10* 0079.12* 0079.13* 0079.16* 0080.00* 0081.02* 0094.02* 0095.00*
0096.03* 0096.07* 0096.08* 0096.09* 0097.02* 0100.03* 0129.00* 0130.05* 0130.08* 0130.09* 0130.12*
0130.13* 0131.01* 0131.02* 0131.04* 0132.01* 0133.00* 0134.00* 0135.00* 0136.05* 0136.07* 0136.08*
0136.10* 0136.11* 0136.17* 0136.18* 0136.19* 0136.22* 0137.21* 0138.08* 0140.02* 0141.19* 0141.20
0141.23* 0141.24* 0141.26* 0141.28* 0141.34* 0141.35* 0141.38* 0141.43* 0141.49* 0141.50* 0141.51*
0141.55* 0141.56* 0141.59* 0142.05* 0142.07* 0142.09* 0143.14* 0164.09* 0164.12* 0164.14* 0164.15*
0165.13* 0165.24* 0165.25* 0166.17* 0166.31* 0173.07* 0181.40* 0181.43* 0181.44* 0181.45* 0181.46*
0181.47* 0181.49* 0181.53* 0181.55* 0181.58* 0181.59* 0190.36* 0190.50* 0190.51* 0192.03* 0192.05*
0192.10* 0193.01* 0193.02* 0194.00* 0195.01* 0195.02* 0196.00* 0197.00* 0198.00* 0200.00* 0204.02*
0206.00*

Median Family Income Not Known

0003.00* 0005.01* 0006.11* 0009.02* 0016.01* 0018.01* 0079.15* 0100.02* 0141.42* 9800.00* 9801.00*

OUTSIDE ASSESSMENT AREA

KERN COUNTY (029), CA

MSA: 12540

Median Family Income 10-20%

0020.01

RIVERSIDE COUNTY (065), CA

MSA: 40140

Median Family Income 70-80%

0414.10

Median Family Income 100-110%

0426.25

Median Family Income >= 120%

0407.02 0418.08

SAN BERNARDINO COUNTY (071), CA

MSA: 40140

Median Family Income 50-60%

0037.00

Median Family Income 60-70%

0008.25 0080.04

Median Family Income 70-80%

0103.00

Median Family Income 90-100%

0005.03

Median Family Income >= 120%

0005.04 0008.17

SAN DIEGO COUNTY (073), CA

MSA: 41740

Median Family Income >= 120%

0170.55 0192.08

SAN LUIS OBISPO COUNTY (079), CA

MSA: 42020

Middle Income

0119.01

ARAPAHOE COUNTY (005), CO

MSA: 19740

Median Family Income 50-60%

0072.01

Median Family Income 70-80%

0814.00

Median Family Income 80-90%

0055.53

MIAMI-DADE COUNTY (086), FL

MSA: 33124

Median Family Income >= 120%

0154.00

GWINNETT COUNTY (135), GA

MSA: 12060

Median Family Income 70-80%

0502.15

Median Family Income 90-100%

0502.22

Median Family Income >= 120%

0503.11

COOK COUNTY (031), IL

MSA: 16984

Median Family Income 20-30%

5103.00

Median Family Income 60-70%

2004.02

Median Family Income 70-80%

3108.00

Median Family Income 90-100%

1504.01
Median Family Income >= 120%

8129.00
ANNE ARUNDEL COUNTY (003), MD
MSA: 12580
Median Family Income 60-70%

7515.00
BALTIMORE COUNTY (005), MD
MSA: 12580
Median Family Income 50-60%

4914.01
BALTIMORE CITY (510), MD
MSA: 12580
Median Family Income 20-30%

1501.00
Median Family Income 40-50%

1604.00
PASSAIC COUNTY (031), NJ
MSA: 35614
Median Family Income >= 120%

1432.02 2461.01
UNION COUNTY (039), NJ
MSA: 35084
Median Family Income Not Known

9800.00
BRONX COUNTY (005), NY
MSA: 35614
Median Family Income 90-100%

0424.00
KINGS COUNTY (047), NY
MSA: 35614
Median Family Income 80-90%

0722.00
NEW YORK COUNTY (061), NY
MSA: 35614
Median Family Income >= 120%

0095.00
CURRY COUNTY (015), OR
MSA: NA
Upper Income

9503.02
BEXAR COUNTY (029), TX
MSA: 41700
Median Family Income 70-80%

1206.01
COLLIN COUNTY (085), TX
MSA: 19124
Median Family Income 60-70%

0320.13
DENTON COUNTY (121), TX
MSA: 19124
Median Family Income 50-60%

0216.35
Median Family Income 70-80%

0216.37
Median Family Income 90-100%

0216.19
Median Family Income 110-120%

0201.23 0216.11
HARRIS COUNTY (201), TX
MSA: 26420
Median Family Income 70-80%

3437.00
HIDALGO COUNTY (215), TX
MSA: 32580
Median Family Income 50-60%

0213.06
TARRANT COUNTY (439), TX
MSA: 23104
Median Family Income 70-80%

1055.11
TITUS COUNTY (449), TX
MSA: NA
Moderate Income

9507.00
TRAVIS COUNTY (453), TX
MSA: 12420
Median Family Income >= 120%

0003.09
WEBER COUNTY (057), UT
MSA: 36260
Moderate Income

2108.00
GRAYS HARBOR COUNTY (027), WA

MSA: NA
Middle Income
0016.01
PIERCE COUNTY (053), WA
MSA: 45104
Median Family Income 90-100%
0713.09

2022 Institution Disclosure Statement - Table E-1

Error Status Information

Institution: PCB BANK

Respondent ID: 0000057463

Agency: FDIC - 3

Record Identifier: [11]	Total Composite Records on File	Total Composite Records Without Errors	Total Validity[10] Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	249	249	0	0.00%
Small Farm Loans	0	0	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	5	5	0	0.00%
Total	256	256	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.

2023 Disclosure Statement

2023 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: PCB BANK

Respondent ID: 0000057463
Agency: FDIC - 3
State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LOS ANGELES COUNTY (037), CA										
MSA 31084										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	1	500	0	0	0	0
Median Family Income 30-40%	0	0	1	118	5	3,730	1	880	0	0
Median Family Income 40-50%	1	50	4	900	9	4,766	6	1,600	0	0
Median Family Income 50-60%	0	0	3	700	11	5,757	4	1,507	0	0
Median Family Income 60-70%	1	100	6	1,153	20	13,392	12	5,395	0	0
Median Family Income 70-80%	1	42	6	1,253	17	10,723	8	3,636	0	0
Median Family Income 80-90%	12	542	1	104	9	5,020	16	3,466	0	0
Median Family Income 90-100%	0	0	1	125	5	2,520	4	1,945	0	0
Median Family Income 100-110%	1	52	0	0	0	0	1	52	0	0
Median Family Income 110-120%	0	0	1	117	5	2,000	3	1,017	0	0
Median Family Income >= 120%	5	385	4	713	21	13,563	12	5,863	0	0
Median Family Income Not Known	1	50	1	200	3	1,750	1	500	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	22	1,221	28	5,383	106	63,721	68	25,861	0	0

2023 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: PCB BANK

Respondent ID: 0000057463
Agency: FDIC - 3
State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ORANGE COUNTY (059), CA										
MSA 11244										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	1	110	4	2,630	1	330	0	0
Median Family Income 60-70%	0	0	1	200	1	400	1	200	0	0
Median Family Income 70-80%	1	93	0	0	2	1,220	1	920	0	0
Median Family Income 80-90%	0	0	2	300	3	2,790	2	1,050	0	0
Median Family Income 90-100%	0	0	1	220	1	800	1	800	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	100	0	0	1	300	0	0	0	0
Median Family Income >= 120%	0	0	2	350	5	4,350	1	1,000	0	0
Median Family Income Not Known	0	0	0	0	1	500	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	193	7	1,180	18	12,990	7	4,300	0	0

2023 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: PCB BANK

Respondent ID: 0000057463
Agency: FDIC - 3
State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
RIVERSIDE COUNTY (065), CA										
MSA 40140										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	1	470	1	470	0	0
Median Family Income 70-80%	0	0	0	0	1	650	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	1,000	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	196	2	1,055	1	380	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	196	5	3,175	2	850	0	0

2023 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: PCB BANK

Respondent ID: 0000057463
Agency: FDIC - 3
State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SAN BERNARDINO COUNTY (071), CA										
MSA 40140										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	1	969	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	378	1	378	0	0
Median Family Income 80-90%	0	0	0	0	2	1,102	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	2	450	1	400	1	200	0	0
Median Family Income 110-120%	1	90	0	0	0	0	1	90	0	0
Median Family Income >= 120%	0	0	1	138	1	400	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	90	3	588	6	3,249	3	668	0	0

2023 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: PCB BANK

Respondent ID: 0000057463
Agency: FDIC - 3
State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SAN DIEGO COUNTY (073), CA										
MSA 41740										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	100	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	0	0	0	0

2023 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: PCB BANK

Respondent ID: 0000057463
Agency: FDIC - 3
State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
VENTURA COUNTY (111), CA										
MSA 37100										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	1	610	1	610	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	2	1,000	1	500	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	75	0	0	0	0	1	75	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	75	0	0	3	1,610	3	1,185	0	0
TOTAL INSIDE AA IN STATE	24	1,414	35	6,563	124	76,711	75	30,161	0	0
TOTAL OUTSIDE AA IN STATE	3	265	4	784	14	8,034	8	2,703	0	0
STATE TOTAL	27	1,679	39	7,347	138	84,745	83	32,864	0	0

2023 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: PCB BANK

Respondent ID: 0000057463
Agency: FDIC - 3
State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ARAPAHOE COUNTY (005), CO										
MSA 19740										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	1	250	0	0	1	250	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	300	1	300	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	1	300	2	550	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	250	1	300	2	550	0	0
STATE TOTAL	0	0	1	250	1	300	2	550	0	0

2023 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: PCB BANK

Respondent ID: 0000057463
Agency: FDIC - 3
State: CONNECTICUT (09)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HARTFORD COUNTY (003), CT										
MSA 25540										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	1,000	1	1,000	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	1,000	1	1,000	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	1,000	1	1,000	0	0
STATE TOTAL	0	0	0	0	1	1,000	1	1,000	0	0

2023 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: PCB BANK

Respondent ID: 0000057463
Agency: FDIC - 3
State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MIAMI-DADE COUNTY (086), FL										
MSA 33124										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	1	1,000	1	1,000	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	1,000	1	1,000	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	1,000	1	1,000	0	0
STATE TOTAL	0	0	0	0	1	1,000	1	1,000	0	0

2023 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: PCB BANK

Respondent ID: 0000057463
Agency: FDIC - 3
State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BARTOW COUNTY (015), GA										
MSA 12060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	950	1	950	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	950	1	950	0	0
DOUGLAS COUNTY (097), GA										
MSA 12060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	532	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	532	0	0	0	0

2023 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: PCB BANK

Respondent ID: 0000057463
Agency: FDIC - 3
State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FULTON COUNTY (121), GA										
MSA 12060										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	224	0	0	1	224	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	224	0	0	1	224	0	0

2023 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: PCB BANK

Respondent ID: 0000057463
Agency: FDIC - 3
State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GWINNETT COUNTY (135), GA										
MSA 12060										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	1	280	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	1	315	1	315	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	595	1	315	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	224	4	2,077	3	1,489	0	0
STATE TOTAL	0	0	1	224	4	2,077	3	1,489	0	0

2023 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: PCB BANK

Respondent ID: 0000057463
Agency: FDIC - 3
State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
COOK COUNTY (031), IL										
MSA 16984										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	1	585	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	500	1	500	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,085	1	500	0	0

2023 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: PCB BANK

Respondent ID: 0000057463
Agency: FDIC - 3
State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LAKE COUNTY (097), IL										
MSA 29404										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	539	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	539	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	3	1,624	1	500	0	0
STATE TOTAL	0	0	0	0	3	1,624	1	500	0	0

2023 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: PCB BANK

Respondent ID: 0000057463
Agency: FDIC - 3
State: KANSAS (20)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SHERMAN COUNTY (181), KS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	608	1	608	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	608	1	608	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	608	1	608	0	0
STATE TOTAL	0	0	0	0	1	608	1	608	0	0

2023 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: PCB BANK

Respondent ID: 0000057463
Agency: FDIC - 3
State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BALTIMORE COUNTY (005), MD										
MSA 12580										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	1	961	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	961	0	0	0	0

2023 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: PCB BANK

Respondent ID: 0000057463
Agency: FDIC - 3
State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BALTIMORE CITY (510), MD										
MSA 12580										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	1	260	1	260	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	1	424	1	424	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	684	2	684	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	3	1,645	2	684	0	0
STATE TOTAL	0	0	0	0	3	1,645	2	684	0	0

2023 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: PCB BANK

Respondent ID: 0000057463
Agency: FDIC - 3
State: NEVADA (32)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CLARK COUNTY (003), NV										
MSA 29820										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	1	400	1	400	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	400	1	400	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	400	1	400	0	0
STATE TOTAL	0	0	0	0	1	400	1	400	0	0

2023 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: PCB BANK

Respondent ID: 0000057463
Agency: FDIC - 3
State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BERGEN COUNTY (003), NJ										
MSA 35614										
Inside AA 0002										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	1	420	1	420	0	0
Median Family Income 100-110%	0	0	0	0	1	500	0	0	0	0
Median Family Income 110-120%	0	0	0	0	1	600	1	600	0	0
Median Family Income >= 120%	0	0	0	0	4	1,900	1	350	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	7	3,420	3	1,370	0	0

2023 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: PCB BANK

Respondent ID: 0000057463
Agency: FDIC - 3
State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HUDSON COUNTY (017), NJ										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	420	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	420	0	0	0	0

2023 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: PCB BANK

Respondent ID: 0000057463
Agency: FDIC - 3
State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MIDDLESEX COUNTY (023), NJ										
MSA 35154										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	660	1	660	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	1	390	1	390	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,050	2	1,050	0	0

2023 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: PCB BANK

Respondent ID: 0000057463
Agency: FDIC - 3
State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PASSAIC COUNTY (031), NJ										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	1	300	1	300	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	300	1	300	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	7	3,420	3	1,370	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	4	1,770	3	1,350	0	0
STATE TOTAL	0	0	0	0	11	5,190	6	2,720	0	0

2023 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: PCB BANK

Respondent ID: 0000057463
Agency: FDIC - 3
State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NASSAU COUNTY (059), NY										
MSA 35004										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	300	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	300	0	0	0	0

2023 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: PCB BANK

Respondent ID: 0000057463
Agency: FDIC - 3
State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NEW YORK COUNTY (061), NY										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	1	300	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	300	0	0	0	0

2023 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: PCB BANK

Respondent ID: 0000057463
Agency: FDIC - 3
State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
QUEENS COUNTY (081), NY										
MSA 35614										
Inside AA 0002										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	1	850	1	850	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	2	1,600	2	1,600	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	70	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	70	0	0	3	2,450	3	2,450	0	0
TOTAL INSIDE AA IN STATE	1	70	0	0	3	2,450	3	2,450	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	2	600	0	0	0	0
STATE TOTAL	1	70	0	0	5	3,050	3	2,450	0	0

2023 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: PCB BANK

Respondent ID: 0000057463
Agency: FDIC - 3
State: OREGON (41)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MULTNOMAH COUNTY (051), OR										
MSA 38900										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	400	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	400	0	0	0	0
WASCO COUNTY (065), OR										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	140	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	140	0	0	0	0	0	0

2023 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: PCB BANK

Respondent ID: 0000057463
Agency: FDIC - 3
State: OREGON (41)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WASHINGTON COUNTY (067), OR										
MSA 38900										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	1	500	1	500	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	1	500	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	140	2	900	1	500	0	0
STATE TOTAL	0	0	1	140	2	900	1	500	0	0

2023 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: PCB BANK

Respondent ID: 0000057463
Agency: FDIC - 3
State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BEXAR COUNTY (029), TX										
MSA 41700										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	1,000	1	1,000	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	1,000	1	1,000	0	0
BRAZOS COUNTY (041), TX										
MSA 17780										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	400	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	400	0	0	0	0

2023 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: PCB BANK

Respondent ID: 0000057463
Agency: FDIC - 3
State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
COLLIN COUNTY (085), TX										
MSA 19124										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	800	1	800	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	3	547	3	1,610	3	547	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	3	547	4	2,410	4	1,347	0	0

2023 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: PCB BANK

Respondent ID: 0000057463
Agency: FDIC - 3
State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DALLAS COUNTY (113), TX										
MSA 19124										
Inside AA 0003										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	1	1,000	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	1	350	0	0	0	0
Median Family Income 70-80%	0	0	2	474	2	1,600	2	474	0	0
Median Family Income 80-90%	0	0	1	250	3	1,492	3	1,365	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	1	180	0	0	1	180	0	0
Median Family Income >= 120%	0	0	2	413	0	0	2	413	0	0
Median Family Income Not Known	0	0	0	0	1	600	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	6	1,317	8	5,042	8	2,432	0	0

2023 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: PCB BANK

Respondent ID: 0000057463
Agency: FDIC - 3
State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DENTON COUNTY (121), TX										
MSA 19124										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	3	750	0	0	3	750	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	770	0	0	0	0
Median Family Income Not Known	0	0	1	200	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	4	950	1	770	3	750	0	0

2023 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: PCB BANK

Respondent ID: 0000057463
Agency: FDIC - 3
State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TARRANT COUNTY (439), TX										
MSA 23104										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	1	900	1	900	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	1	200	0	0	1	200	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	150	0	0	1	150	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	350	1	900	3	1,250	0	0

2023 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: PCB BANK

Respondent ID: 0000057463
Agency: FDIC - 3
State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TRAVIS COUNTY (453), TX										
MSA 12420										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	1	250	0	0	1	250	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	1	500	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	1	500	1	250	0	0
WICHITA COUNTY (485), TX										
MSA 48660										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	150	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	150	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	6	1,317	8	5,042	8	2,432	0	0
TOTAL OUTSIDE AA IN STATE	0	0	11	2,247	9	5,980	12	4,597	0	0
STATE TOTAL	0	0	17	3,564	17	11,022	20	7,029	0	0

2023 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: PCB BANK

Respondent ID: 0000057463
Agency: FDIC - 3
State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ARLINGTON COUNTY (013), VA										
MSA 47894										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	203	0	0	1	203	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	203	0	0	1	203	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	203	0	0	1	203	0	0
STATE TOTAL	0	0	1	203	0	0	1	203	0	0

2023 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: PCB BANK

Respondent ID: 0000057463
Agency: FDIC - 3
State: WASHINGTON (53)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
COWLITZ COUNTY (015), WA										
MSA 31020										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	622	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	622	0	0	0	0
GRAYS HARBOR COUNTY (027), WA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	560	1	560	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	560	1	560	0	0

2023 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: PCB BANK

Respondent ID: 0000057463
Agency: FDIC - 3
State: WASHINGTON (53)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KING COUNTY (033), WA										
MSA 42644										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	1	150	0	0	1	150	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	2	800	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	150	2	800	1	150	0	0

2023 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: PCB BANK

Respondent ID: 0000057463
Agency: FDIC - 3
State: WASHINGTON (53)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PIERCE COUNTY (053), WA										
MSA 45104										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	1,000	1	1,000	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	1,000	1	1,000	0	0

2023 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: PCB BANK

Respondent ID: 0000057463
Agency: FDIC - 3
State: WASHINGTON (53)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SNOHOMISH COUNTY (061), WA										
MSA 42644										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	1	750	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	750	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	150	6	3,732	3	1,710	0	0
STATE TOTAL	0	0	1	150	6	3,732	3	1,710	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	25	1,484	41	7,880	142	87,623	89	36,413	0	0
TOTAL OUTSIDE AA	3	265	20	3,998	52	29,670	40	17,294	0	0
TOTAL INSIDE & OUTSIDE	28	1,749	61	11,878	194	117,293	129	53,707	0	0

2023 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: PCB BANK

Respondent ID: 0000057463
Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= $1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CA - LOS ANGELES COUNTY (037) - MSA 31084	156	70,325	68	25,861	0	0
CA - ORANGE COUNTY (059) - MSA 11244	27	14,363	7	4,300	0	0
NJ - BERGEN COUNTY (003) - MSA 35614	7	3,420	3	1,370	0	0
NY - QUEENS COUNTY (081) - MSA 35614	4	2,520	3	2,450	0	0
TX - DALLAS COUNTY (113) - MSA 19124	14	6,359	8	2,432	0	0

2023 Institution Disclosure Statement - Table 5

Community Development/Consortium-Third Party Activity

Institution: PCB BANK

Respondent ID: 0000057463

Agency: FDIC - 3

			Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	25	70,760	0	0
Purchased	0	0	0	0
Total	25	70,760	0	0
Consortium/Third Party Loans (optional)				

2023 Institution Disclosure Statement - Table 6
Assessment Area(s) by Tract
* denotes no loans made in specified tracts
Institution: PCB BANK

Respondent ID: 0000057463
Agency: FDIC - 3

ASSESSMENT AREA - 0001

LOS ANGELES COUNTY (037), CA

MSA: 31084

Median Family Income 20-30%

2243.20 2244.20* 2421.00* 2426.00*

Median Family Income 30-40%

1012.22* 1200.20* 1201.03* 1902.01* 1917.10* 2051.20* 2071.02* 2089.02* 2089.04* 2091.03* 2091.05*
2092.02* 2094.03* 2095.10* 2098.10* 2100.10* 2121.02 2214.01* 2240.20 2260.01 2289.00* 2311.00
2318.00* 2362.05* 2375.00* 2422.02* 2431.00* 3022.01* 5716.00* 9104.05*

Median Family Income 40-50%

1174.05* 1174.07* 1174.08* 1175.10* 1193.40* 1200.30* 1201.06* 1201.08* 1232.06* 1275.20* 1276.05*
1282.10* 1283.03* 1912.03* 1912.04* 1916.20* 1917.20* 1919.01* 1957.10* 1991.20* 1997.00* 2035.00*
2044.20* 2060.10* 2060.53* 2060.54* 2071.03* 2083.01* 2084.01* 2087.20* 2089.03* 2091.04* 2093.00*
2094.01* 2094.02* 2095.20 2111.22* 2113.20* 2122.02 2122.04 2123.04 2123.05* 2123.06* 2131.00
2132.01 2133.20 2134.01 2200.00* 2211.10 2213.02* 2213.03 2215.00* 2219.00* 2240.10* 2246.00*
2264.10* 2267.02* 2284.20* 2285.00* 2287.10* 2312.10* 2317.10* 2319.02* 2349.01* 2349.02* 2362.04*
2362.06* 2377.20* 2383.20* 2392.01* 2396.02* 2397.01* 2400.10* 2409.02* 2411.20* 2420.00* 2422.01*
2423.00* 2920.01* 2941.20* 2948.20* 2962.10* 2962.20* 3107.01* 4027.02* 4328.01* 4335.06* 4338.04*
4620.02* 4823.04* 5316.04* 5326.06* 5329.00* 5330.02* 5331.03* 5331.05* 5334.02* 5342.02* 5402.01*
5406.00* 5414.01* 5542.04* 5703.05* 5706.03* 5730.02* 5733.00* 5753.00* 5758.01* 5758.03* 5763.02*
5764.02* 5764.03* 5769.03* 6002.02* 6003.03* 6003.04* 6012.11* 6015.01* 6017.00* 6025.10* 6028.01*
6037.06* 9008.06* 9105.01* 9203.41*

Median Family Income 50-60%

1042.03* 1047.01* 1047.04* 1064.07* 1175.20* 1201.04* 1201.05* 1201.07* 1221.22* 1224.10* 1235.20*
1241.02* 1242.04* 1243.00* 1253.22* 1271.02* 1272.20* 1276.03* 1279.10* 1281.02* 1282.20* 1283.02*
1343.05* 1345.20* 1347.10* 1395.05* 1838.20* 1864.01* 1901.02* 1902.02* 1905.20* 1909.01* 1911.20*
1914.10* 1916.10* 1918.10* 1926.10* 1926.20* 1977.00* 1994.00* 1998.01* 1998.02* 2031.00* 2037.20*
2038.00* 2042.00* 2048.10* 2049.10* 2051.10* 2062.01* 2080.02* 2083.02* 2085.02* 2088.01* 2091.06*
2098.20* 2112.02* 2118.02 2118.04* 2119.21* 2119.22* 2122.03* 2124.10 2124.20* 2132.02 2134.02

2181.10*	2181.20*	2188.00*	2190.10*	2199.01*	2201.00*	2211.20*	2212.20*	2214.02*	2226.00*	2242.00*
2243.10*	2264.20*	2267.01*	2270.10	2281.00	2282.10*	2283.10	2283.20*	2284.10*	2286.00*	2287.20*
2288.00*	2293.00*	2294.10*	2313.01*	2316.02*	2316.03*	2317.20*	2321.20*	2326.01*	2327.01*	2328.00*
2361.01*	2362.03*	2371.01*	2371.02*	2376.00	2377.10*	2383.10*	2392.02*	2393.10*	2393.30*	2395.02*
2396.01*	2397.02*	2404.01*	2405.00*	2408.00*	2427.00*	2755.00*	2761.02*	2932.05*	2941.10*	2944.21*
2947.01*	2949.00*	2965.00*	2966.00*	2971.10*	3016.01*	3022.02*	3024.01*	3025.04*	3202.01*	4023.04*
4025.01*	4025.04*	4028.01*	4087.24*	4088.00*	4333.05*	4809.02*	4817.12*	4817.14*	4822.01*	4824.03*
5018.03*	5309.02*	5311.02*	5313.02*	5315.02*	5316.02*	5320.01*	5328.00*	5330.01*	5331.04*	5331.08*
5332.01*	5333.00*	5334.01*	5336.03	5337.01*	5338.03*	5338.04*	5339.01*	5339.02*	5340.01*	5341.01*
5341.02*	5342.03*	5343.02*	5344.05*	5344.06*	5350.02*	5355.01*	5356.03*	5356.07*	5358.04*	5359.01*
5402.02*	5404.00*	5416.03*	5416.04*	5416.06*	5425.02*	5426.01*	5538.02	5702.03*	5732.01*	5751.01*
5751.02*	5751.03*	5752.02*	5754.01*	5762.00*	5763.01*	5765.01*	5769.01*	6002.01*	6009.02*	6011.00*
6015.02*	6021.03*	6024.04*	6025.05*	9001.02*	9001.03*	9005.10*	9006.02*	9006.06*	9006.09*	9006.10*
9007.01*	9007.03*	9007.04*	9008.04*	9100.02*	9105.02*	9105.04*	9106.02*	9106.06*	9106.07*	9800.17*

Median Family Income 60-70%

1012.21*	1041.05*	1041.08*	1044.04*	1046.10*	1047.03*	1095.00*	1114.02*	1132.38*	1132.39*	1134.25*
1153.02	1172.01*	1175.30*	1193.20*	1193.41*	1200.10*	1218.01*	1219.00	1221.20*	1221.21*	1222.00*
1230.10*	1232.03*	1232.05*	1233.04	1235.10*	1239.01*	1241.03*	1241.04*	1249.02*	1271.03*	1271.04*
1276.04*	1277.12*	1278.05*	1278.06*	1281.01*	1310.21*	1310.22*	1318.01*	1323.01*	1325.02*	1343.06*
1345.21*	1345.22	1903.03*	1904.01*	1905.10*	1912.01*	1913.02	1925.20*	1927.00*	1956.00*	1990.01*
1992.01*	2012.00*	2014.02*	2015.03*	2032.00*	2033.00*	2036.01*	2036.02*	2044.10*	2046.00*	2048.20*
2060.50	2086.10*	2086.20*	2088.02*	2111.24	2112.01*	2113.10*	2117.03*	2119.10*	2123.03	2125.01*
2125.02	2126.20*	2182.10*	2187.02*	2190.20*	2193.00	2198.00*	2212.10	2213.04*	2216.01*	2216.02*
2217.10*	2218.20*	2220.02*	2221.00*	2222.00*	2244.10*	2270.20	2282.20*	2294.20*	2312.20*	2321.10*
2324.01*	2324.02*	2327.02*	2340.02*	2372.01*	2372.02	2382.00*	2393.20*	2395.01*	2398.02*	2400.20*
2402.00*	2404.02*	2406.00*	2407.00*	2410.01*	2412.01*	2412.02*	2413.00*	2414.00*	2430.01*	2673.00*
2696.02*	2772.00*	2774.00*	2912.10*	2932.03*	2932.06*	2933.07*	2944.10*	2945.20*	2946.20*	2948.10*
2948.30*	2969.01*	3015.02*	3020.02*	3021.04	3023.02*	3025.03*	3025.05*	4023.03*	4024.05*	4025.03*
4026.01*	4028.03*	4028.04*	4043.01*	4050.02*	4062.01*	4077.01*	4090.00*	4328.02*	4333.02*	4333.04*

4333.06*	4334.03*	4335.05*	4336.02*	4339.01*	4340.01*	4809.03*	4814.03*	4817.11*	4822.02	4823.03*
4824.01*	5018.04*	5301.01*	5303.02*	5304.00*	5308.01*	5309.01*	5310.00*	5312.01*	5312.02*	5313.01*
5317.01*	5319.01*	5321.01*	5323.02*	5326.07*	5327.00*	5335.01*	5335.04*	5336.02*	5337.02*	5340.02
5342.01	5343.01*	5344.03*	5344.04*	5345.01*	5348.02*	5348.03*	5348.04*	5350.01*	5351.01*	5351.02*
5352.00*	5355.02*	5355.03*	5356.04*	5356.05*	5357.01*	5358.03*	5360.00*	5402.03*	5405.02*	5415.00*
5416.05*	5418.01*	5418.02*	5421.03*	5421.05*	5421.06*	5432.03	5505.01*	5522.00	5535.03*	5536.01*
5537.02*	5539.02*	5541.05*	5543.02*	5544.03	5703.04*	5703.06*	5704.03*	5705.03*	5705.04*	5717.04*
5725.00*	5726.00*	5730.04*	5732.02*	5752.01*	5754.02*	5758.02*	5759.01*	5764.01*	5780.00*	6001.00*
6006.02*	6013.03*	6014.01*	6016.00*	6018.01*	6020.03*	6025.04*	6025.06*	6025.07*	6030.08*	6039.02*
9001.04*	9005.05*	9005.09*	9008.08*	9010.10*	9013.00*	9104.04*	9106.05*	9111.00*	9200.38*	9203.43*
9800.35										

Median Family Income 70-80%

1012.20*	1042.04*	1043.21*	1048.21*	1048.22*	1064.08*	1154.03*	1204.00*	1224.20*	1230.20*	1231.03*
1232.04*	1233.03*	1234.10*	1234.20*	1236.02*	1241.05*	1242.03*	1272.10*	1278.03*	1278.04*	1279.20*
1321.01*	1349.06*	1393.02*	1393.03*	1395.04*	1835.20*	1838.10*	1853.20*	1863.01*	1864.04*	1899.04*
1904.02*	1909.02*	1910.00*	1911.10*	1925.10	1957.20*	1992.02*	1999.00*	2014.01*	2015.04*	2016.01*
2016.02*	2037.10*	2041.20*	2043.00*	2049.20*	2071.01*	2084.02*	2114.10*	2117.04*	2118.03*	2126.10*
2129.00*	2133.10	2145.05*	2184.00*	2187.01*	2189.00*	2197.00*	2225.00*	2260.02	2291.00*	2313.02*
2314.00*	2322.00*	2325.00*	2326.02*	2345.02*	2348.00*	2352.02*	2374.01*	2378.00*	2398.01*	2411.10*
2430.02*	2696.01*	2702.00*	2943.02*	2945.10*	2969.02*	2972.01*	3018.01*	3019.02*	3020.03*	3021.03*
3025.06*	3105.01*	4024.06*	4029.03*	4029.04*	4030.00*	4037.22*	4041.00*	4045.01*	4047.03*	4049.03*
4051.01*	4051.02*	4052.01*	4072.02*	4076.01*	4324.01*	4324.02*	4327.00*	4329.01*	4332.00*	4339.03*
4340.03*	4341.00*	4615.02*	4619.01*	4622.01	4623.01*	4803.04*	4811.02*	4814.01*	4816.03*	4816.04*
4823.01*	5004.02*	5014.00*	5015.04*	5042.00	5302.03*	5303.01*	5305.00*	5311.01*	5315.03*	5315.04*
5316.03*	5318.00*	5320.02*	5322.00*	5323.03	5325.00	5332.04*	5334.03*	5336.01*	5337.03*	5338.05
5338.06*	5349.00	5354.00*	5356.06*	5357.02*	5358.02*	5361.04*	5407.00*	5411.00*	5422.00*	5424.01*
5428.00*	5429.00*	5511.01*	5511.02*	5512.01*	5526.02*	5529.00*	5536.02*	5537.01*	5538.01*	5541.01*
5551.06*	5552.11*	5702.02*	5703.03*	5704.04*	5706.01*	5717.01*	5717.03*	5723.01*	5731.01	5734.01*
5765.03*	5769.04*	6008.02*	6009.12*	6010.02*	6012.12*	6013.02*	6019.00*	6020.02*	6021.04*	6021.05*

6024.03*	6025.11*	6025.13*	6029.00*	6030.05*	6038.01*	6041.01*	9003.01*	9005.04*	9006.07*	9006.08*
9007.05*	9008.07*	9106.01*	9106.08*	9107.07*	9107.14*	9107.15*	9200.47*	9200.50*	9203.42*	9800.16

Median Family Income 80-90%

1021.03*	1043.22*	1044.01*	1044.03*	1045.00*	1061.14*	1064.05*	1065.20*	1066.04*	1066.48*	1096.03*
1113.04*	1152.04*	1154.01*	1154.04*	1193.10*	1193.42*	1198.02*	1210.20*	1211.01*	1211.02*	1212.22*
1242.01*	1253.21*	1254.04*	1276.06*	1277.11*	1286.01*	1310.23*	1317.02*	1325.01*	1331.01*	1331.02*
1340.01*	1340.02*	1341.01*	1341.04*	1833.00*	1834.01*	1837.01*	1852.03*	1864.03*	1871.02*	1881.00*
1892.01*	1898.02*	1907.01*	1908.02*	1913.01*	1915.00*	1924.20	1958.02*	1959.01*	1959.03*	1972.00*
1974.20*	1976.00*	1991.10*	2015.01*	2017.00*	2039.00*	2041.10*	2047.00*	2085.01*	2087.10*	2111.21*
2114.20*	2121.01*	2127.01	2172.00*	2185.00*	2186.00*	2199.02*	2292.00*	2316.01	2347.00*	2361.02*
2379.00*	2381.00*	2409.01*	2410.02*	2675.03*	2676.00*	2699.03*	2751.02*	2911.10*	2912.20*	2946.10*
2976.01*	3012.03*	3017.02*	3018.02*	3023.01*	3107.04*	3118.01*	3203.00*	4017.07*	4020.02*	4023.01*
4042.01*	4042.03*	4045.04*	4047.02*	4048.04*	4048.05*	4048.06*	4071.01*	4073.02*	4075.01*	4081.39*
4081.40*	4082.13	4086.28*	4087.05*	4301.01*	4309.01*	4310.02*	4311.00*	4323.00*	4326.01*	4326.02*
4331.03*	4336.01*	4340.04*	4620.01*	4803.03*	4808.04*	4809.01*	4810.02*	4811.03*	4812.03*	4813.00*
4816.06*	4825.02*	4825.21*	4825.22*	5005.00*	5007.00*	5015.03*	5020.03*	5020.05*	5023.03*	5024.01*
5025.00*	5026.02	5031.04*	5031.05*	5041.01*	5300.06*	5301.02*	5306.03*	5307.00*	5308.02*	5317.02*
5323.04*	5326.05*	5347.00*	5353.00*	5361.02	5362.02*	5400.00*	5401.02	5405.01*	5409.01*	5410.03
5414.02*	5417.00*	5424.02*	5425.01*	5426.02*	5427.00*	5431.00*	5432.01*	5439.05	5440.01*	5509.01*
5513.00*	5514.01*	5521.00*	5524.00*	5535.02	5535.04*	5540.02*	5542.03*	5544.04*	5544.05*	5549.00*
5552.12*	5702.04*	5704.02*	5705.02*	5706.02*	5715.02*	5727.00*	5765.02*	5777.00*	6003.02*	6009.11*
6018.02*	6031.01	6033.01*	6037.05*	6039.01*	6040.01*	6042.00	6099.00*	6506.04*	7018.02*	9005.01*
9005.06*	9005.08*	9006.11*	9012.09*	9107.06*	9107.13*	9107.18*	9107.19*	9107.20*	9107.21*	9110.01*

Median Family Income 90-100%

1031.02*	1041.24*	1042.01*	1046.20*	1048.24*	1070.20*	1133.23*	1134.26*	1152.03*	1199.00*	1203.00*
1216.00*	1233.01*	1253.10	1274.00*	1313.00*	1323.02*	1327.00*	1341.03*	1395.06*	1433.01*	1832.20*
1834.02*	1836.20*	1852.02*	1853.10*	1872.00*	1899.05*	1899.06*	1899.07*	1903.02*	1914.20*	1918.20*
1958.03*	1975.00*	2011.20*	2013.01*	2128.00*	2164.02*	2182.20*	2220.01*	2323.00*	2343.02*	2352.01*
2374.02*	2380.00*	2722.01*	2722.02*	2766.05*	2766.06*	2911.20*	2911.30*	2942.00*	2971.20*	2972.02*

3020.04*	3106.01*	3107.03*	3201.02*	4006.02*	4017.06*	4021.02*	4024.03*	4027.03*	4027.05*	4027.06*
4029.02*	4033.26*	4037.21*	4038.01*	4038.02*	4043.02*	4044.01*	4044.02*	4045.03*	4047.01*	4049.01*
4050.01*	4052.02*	4052.03*	4053.01*	4053.02*	4055.00*	4059.00*	4061.03*	4070.01*	4071.02*	4072.01*
4073.01*	4077.02*	4081.35*	4081.37*	4081.38*	4082.12*	4083.01*	4086.23*	4087.25*	4091.00*	4301.02*
4307.23*	4310.04*	4315.01*	4322.01*	4322.02*	4325.01*	4329.02*	4333.07*	4334.02*	4338.03*	4603.02*
4609.00*	4619.02*	4808.02*	4810.01*	4811.01*	4812.01*	4814.04*	4815.00*	4816.05*	4817.13*	4819.02*
4821.01*	4825.03*	5006.00	5008.00*	5009.00*	5013.01*	5013.02*	5019.00*	5020.04*	5030.00*	5302.04*
5319.02*	5321.02*	5345.02*	5359.02*	5361.03*	5401.01*	5403.00	5408.00*	5413.00	5420.00*	5421.04*
5430.00*	5433.05	5435.01*	5502.01*	5509.02*	5512.03*	5512.04*	5517.00*	5518.02*	5520.02*	5526.01*
5533.00*	5539.01*	5540.01*	5541.06*	5543.01*	5544.06*	5546.00*	5548.01	5550.01*	5551.05*	5715.04*
5715.05*	5722.01*	5730.03*	5731.02*	5750.02*	5770.00*	6004.00*	6012.02*	6014.02*	6021.06*	6025.12*
6026.02*	6030.04*	6030.07*	6038.02*	6040.02*	6500.03*	7017.01*	7018.01*	9008.05*	9009.02*	9010.08*
9011.01*	9012.10*	9102.15*	9102.18*	9105.05*	9107.12*	9107.16*	9200.35*	9200.46*		

Median Family Income 100-110%

1011.10*	1021.07*	1043.10*	1048.23*	1060.20*	1070.10*	1113.02*	1132.34*	1133.24*	1152.02*	1171.02*
1190.01*	1194.00*	1218.02*	1220.00*	1231.04*	1236.01*	1237.00*	1239.02*	1246.00*	1249.03*	1273.00*
1288.01*	1314.00*	1316.00*	1317.01*	1318.02*	1320.02*	1321.02*	1329.00*	1330.00*	1342.01*	1347.20*
1348.02*	1351.15*	1371.03*	1394.01*	1411.01*	1413.03*	1831.01*	1835.10*	1836.10*	1953.00*	1990.02*
2011.10*	2060.20*	2111.23	2183.00*	2315.00*	2346.00*	2373.00*	2655.21*	2674.03*	2675.02*	2699.09*
2701.02*	2717.02*	2718.01*	2718.03*	2723.02*	2933.04*	2943.01*	3012.06*	3016.02*	3017.01*	3019.01*
3112.00*	3116.01*	3118.02*	3201.01*	3202.02*	4011.01*	4011.02*	4021.01*	4022.00*	4049.02*	4057.02*
4060.00*	4066.02*	4069.03*	4070.02*	4076.02*	4079.02*	4080.06*	4081.41*	4084.01*	4086.31*	4319.00*
4325.02*	4615.01*	4622.02*	4623.02*	4628.00*	4820.02*	4824.04*	4826.00*	5010.01*	5016.00*	5018.02*
5021.00*	5022.00*	5024.02*	5027.00*	5031.03*	5031.06*	5033.02*	5035.01*	5037.01*	5300.07*	5302.02*
5362.01*	5409.02*	5433.06*	5435.03*	5438.01*	5438.03*	5440.02*	5502.02*	5503.01*	5506.01*	5508.01*
5508.02*	5514.02*	5515.01*	5519.00*	5523.01*	5523.02*	5527.00*	5528.00*	5531.00*	5534.00*	5547.00*
5701.00*	5750.01*	5759.02*	5768.01*	5768.02*	6007.04*	6013.01*	6026.01*	6028.02*	6030.06*	6031.02*
6033.02*	6036.00*	6701.02*	9009.01*	9010.07*	9010.09*	9104.01*	9107.09*	9200.41*	9203.22*	9800.25*
9800.36*										

2023 Institution Disclosure Statement - Table 6
Assessment Area(s) by Tract
* denotes no loans made in specified tracts
Institution: PCB BANK

Respondent ID: 0000057463
Agency: FDIC - 3

Median Family Income 110-120%

1021.05*	1064.03*	1091.00*	1096.04*	1112.05*	1133.03*	1134.23*	1173.03*	1190.03*	1190.04*	1192.01*
1192.02	1210.10	1212.10*	1212.21*	1238.00*	1251.01*	1252.00*	1284.00*	1349.01*	1349.04*	1392.00*
1814.00*	1831.03*	1851.01*	1871.01*	1895.02*	1898.01*	1899.03*	1920.01*	2115.00*	2117.01*	2195.00*
2343.01*	2345.01*	2384.00*	2652.03*	2701.01*	2718.04*	2719.02*	2932.04*	2933.01*	2933.02*	2975.02*
3102.02*	4006.03*	4012.03*	4013.11*	4015.00*	4026.02*	4033.18*	4033.23*	4033.28*	4036.01*	4039.01*
4040.00*	4046.00*	4054.00*	4058.00*	4067.02*	4074.00*	4075.02*	4078.02*	4080.04*	4081.33*	4085.04*
4086.26*	4307.24*	4308.01*	4308.03*	4309.02*	4315.02*	4320.02*	4616.00*	4621.00*	4800.12*	4801.01*
4803.02*	4806.01*	4821.02*	4827.01*	4828.01*	5004.03*	5004.04*	5028.01*	5032.02*	5037.02*	5038.01
5412.00*	5436.01*	5436.03*	5436.06*	5437.05*	5438.04*	5439.03*	5506.02*	5510.01*	5515.02*	5518.01*
5520.01*	5530.00*	5542.01*	5545.21*	5548.02*	5550.02*	5551.07*	5553.00*	5712.02*	5722.02*	5749.02*
5766.01*	5766.02*	5779.00*	6005.01	6006.01*	6007.03*	6022.02*	6024.02*	6027.00*	6032.00	6034.00
6035.00*	6041.02*	6506.03*	6506.06*	6511.02*	6700.01*	7004.00*	7028.02*	9010.11*	9011.02*	9012.14*
9102.17*	9103.02*	9107.17*	9200.29*	9200.31*	9200.48*	9201.06*	9203.40*			

Median Family Income >= 120%

1011.22*	1013.00*	1014.00*	1021.04*	1031.01*	1032.01*	1032.02*	1033.00*	1034.01*	1034.02*	1041.03*
1060.10*	1061.11*	1061.12	1061.13*	1064.06*	1065.10*	1066.03*	1066.41*	1066.42*	1066.43*	1066.45*
1066.46*	1066.49*	1081.01*	1081.02*	1081.03*	1081.04*	1082.02*	1082.03*	1082.04*	1092.00*	1093.00*
1094.00*	1096.01*	1097.00*	1098.00*	1111.00*	1112.01*	1112.02*	1112.04*	1112.06*	1113.03*	1114.01*
1131.01*	1131.02*	1132.11*	1132.12*	1132.13*	1132.31*	1132.32*	1132.35*	1132.37*	1133.01*	1133.22*
1134.24*	1134.28*	1151.01*	1151.04*	1153.01*	1171.01*	1172.02*	1173.01*	1173.02*	1174.04*	1197.00*
1198.01*	1240.00*	1244.00*	1245.00*	1247.00*	1251.02*	1254.02*	1254.03*	1255.01*	1255.02*	1256.00*
1285.00*	1286.02*	1287.03*	1287.04*	1288.02*	1289.10*	1310.24	1311.00*	1312.00*	1319.00*	1320.01*
1343.02*	1343.03*	1343.04*	1344.21*	1344.22*	1344.23*	1344.24*	1348.01*	1349.05*	1349.07*	1351.02*
1351.11*	1351.13*	1352.01*	1352.02*	1352.04*	1352.05*	1370.00*	1371.04*	1372.02*	1372.03*	1373.01*
1373.02*	1374.01*	1374.02*	1375.01*	1375.02*	1375.04*	1380.00	1390.01*	1393.01*	1394.02*	1395.02*
1396.00*	1397.01*	1397.03*	1397.04*	1397.05*	1398.01*	1398.02*	1411.02*	1412.01*	1412.02	1413.04*
1413.05*	1413.06*	1414.00*	1415.00*	1416.00*	1417.00*	1431.01*	1431.02*	1432.00*	1433.02*	1434.01*
1434.02*	1435.00*	1436.02*	1436.03*	1436.05*	1436.06*	1437.00*	1438.01*	1438.02*	1439.01*	1439.02*

2023 Institution Disclosure Statement - Table 6
Assessment Area(s) by Tract
* denotes no loans made in specified tracts
Institution: PCB BANK

Respondent ID: 0000057463
Agency: FDIC - 3

1810.00*	1813.00*	1815.00*	1816.00*	1831.04*	1832.21*	1832.22*	1837.02*	1851.02*	1852.04*	1861.00*
1862.01*	1862.02*	1862.03*	1863.02*	1873.00*	1882.01*	1882.02*	1883.00*	1891.01*	1891.02*	1892.02*
1893.00*	1894.00*	1895.01*	1896.00*	1897.03*	1897.04*	1901.01*	1920.02*	1923.00*	1924.10*	1941.01*
1941.02*	1942.00*	1943.00*	1944.01*	1944.02*	1945.00*	1951.00*	1952.01*	1952.02*	1954.00*	1955.00*
1959.02*	1973.00*	1974.10*	1993.00*	2013.02*	2060.51	2060.52*	2073.04*	2073.05*	2074.00*	2075.01*
2077.11	2079.01*	2079.02*	2092.01*	2110.00	2127.02	2140.00*	2141.00*	2144.00*	2145.01*	2145.03*
2145.04*	2146.00*	2147.00*	2148.00*	2149.02*	2149.03*	2149.04*	2151.02*	2161.00*	2162.01*	2162.02*
2163.01*	2163.02*	2167.00*	2168.00*	2169.01*	2169.02*	2170.01*	2170.02*	2171.02*	2247.01*	2340.01*
2342.00*	2351.00*	2360.01*	2364.00*	2611.02*	2611.03*	2611.04*	2612.00*	2621.00*	2622.00*	2623.01*
2623.02	2623.03*	2624.00*	2625.01*	2626.01*	2626.04	2627.04*	2627.06*	2628.02*	2640.00*	2641.02*
2641.03*	2643.03*	2643.04*	2643.05*	2643.06*	2651.00*	2652.01*	2653.07*	2654.10*	2654.20*	2655.22*
2655.23*	2655.24*	2656.01*	2656.02*	2657.01*	2657.02*	2671.01*	2671.02*	2672.01*	2672.02*	2674.04*
2674.05*	2674.06*	2675.04*	2677.00*	2678.00*	2679.01*	2679.02*	2690.00*	2691.00*	2693.00*	2695.00*
2697.00*	2698.00*	2699.05*	2699.06*	2699.07*	2699.08*	2703.00*	2711.00*	2712.00*	2713.00*	2714.00*
2715.00*	2716.00*	2717.03*	2717.04*	2719.01*	2721.00*	2723.01*	2731.00*	2732.00*	2734.03*	2735.02*
2736.00*	2737.00*	2738.00*	2739.02*	2741.00*	2742.02*	2751.01*	2752.00*	2753.11*	2753.12*	2754.00*
2756.03*	2756.04*	2756.05*	2760.00*	2761.01*	2764.00*	2765.00*	2766.01*	2766.07*	2766.08*	2770.00*
2771.00*	2780.01*	2781.02*	2913.00*	2920.02*	2933.06*	2951.03*	2963.00*	2964.01*	2964.02*	2970.01*
2970.02*	2973.00*	2974.00*	2975.01*	2976.02*	3001.00*	3002.00*	3003.01*	3004.00*	3005.01*	3005.03*
3006.01*	3006.02*	3007.01*	3007.02*	3008.00*	3009.01*	3009.02*	3010.00*	3011.00*	3012.04*	3012.05*
3013.00*	3014.00*	3015.01*	3021.02*	3101.00*	3102.01*	3103.00*	3104.00*	3106.02*	3108.00*	3109.00*
3110.00*	3111.00*	3113.00*	3114.00*	3115.00*	3116.02*	3117.00*	4002.05*	4002.06*	4002.07*	4002.08*
4002.09*	4003.04*	4004.02*	4004.03*	4004.04*	4005.01*	4006.05*	4008.01	4010.01*	4010.02*	4012.01*
4012.02*	4013.03*	4013.04*	4013.12*	4016.01*	4016.02*	4017.05*	4018.01*	4018.02*	4019.01*	4019.02*
4020.01*	4033.05*	4033.16*	4033.17*	4033.19*	4033.20	4033.21*	4033.24*	4033.25*	4033.27*	4034.01*
4034.02	4034.03*	4034.04*	4034.07*	4034.08*	4034.09*	4035.00*	4037.02*	4037.03*	4039.02*	4056.00*
4057.01*	4061.01*	4063.00*	4064.13*	4065.00*	4066.01*	4067.01*	4068.01*	4078.01*	4079.01*	4080.03*
4080.05*	4081.34*	4081.36*	4083.02*	4083.03*	4084.02*	4085.03*	4085.05*	4086.24*	4086.25*	4086.27*
4086.29*	4087.03*	4087.07*	4087.22*	4089.00*	4300.03*	4300.04*	4300.05*	4302.00*	4303.01*	4303.02*

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: PCB BANK

Respondent ID: 0000057463

Agency: FDIC - 3

4304.00*	4305.01*	4305.02*	4306.00*	4307.01*	4307.21*	4308.02*	4310.03*	4312.00*	4313.00*	4314.00*
4316.00*	4317.01*	4318.00*	4320.01*	4321.01*	4321.02*	4600.01*	4600.02*	4601.01*	4602.00*	4603.01*
4604.01*	4605.01*	4605.02*	4606.01*	4607.00*	4608.00*	4610.00*	4611.00*	4612.00*	4613.00*	4614.00*
4617.00*	4624.00*	4625.00*	4626.00*	4627.00*	4629.00	4630.00*	4631.03*	4632.00*	4633.00*	4634.00*
4635.00*	4636.01*	4636.02*	4637.00*	4638.00*	4639.00*	4640.00*	4641.01*	4641.02*	4642.00*	4800.02*
4800.11*	4801.02*	4802.01*	4802.02*	4804.00*	4805.00*	4806.02*	4807.02*	4807.03*	4807.04*	4808.03*
4818.00*	4819.01*	4820.01*	4827.02*	5001.00*	5002.02*	5002.03*	5002.04*	5003.00*	5010.02*	5012.00*
5015.01*	5017.00*	5026.03*	5026.04*	5029.01*	5032.01*	5033.01*	5034.01*	5034.02*	5035.02*	5036.01*
5036.02	5037.04*	5037.05*	5038.02*	5039.01*	5039.02	5040.01*	5040.02*	5300.05*	5433.04*	5433.21*
5433.22*	5434.00*	5435.02*	5436.05*	5436.07*	5437.01*	5437.03*	5437.04*	5501.01*	5505.02*	5507.00*
5510.02*	5532.01*	5532.02*	5545.11*	5545.12*	5545.13*	5545.14*	5545.15*	5545.16*	5545.17*	5545.18*
5545.19*	5545.22*	5552.02*	5700.01*	5700.02*	5700.03*	5707.01*	5707.03*	5708.00*	5709.01*	5709.02*
5710.00*	5711.01*	5711.02*	5712.01*	5713.00*	5714.00*	5718.00*	5719.00*	5720.01*	5734.02*	5734.03*
5736.01*	5737.00*	5738.00*	5739.02*	5740.00*	5741.00*	5742.01*	5742.02*	5743.00*	5744.00*	5745.00*
5746.02*	5748.00*	5749.01*	5760.01*	5767.00*	5771.00*	5772.00*	5773.00*	5774.00*	5775.01*	5775.04*
5776.02*	5776.04*	5776.05*	5776.06*	5778.00*	5990.00*	6007.02*	6008.01*	6010.01*	6022.01*	6023.01*
6023.02*	6037.02*	6037.03*	6200.01*	6200.02*	6201.01*	6201.02*	6202.01*	6203.01*	6203.03*	6203.05*
6204.00*	6205.01*	6205.21*	6205.22*	6206.01*	6206.02*	6207.01*	6207.03*	6207.04*	6208.01*	6208.02*
6209.01*	6209.04*	6210.01*	6210.05*	6211.02*	6211.04*	6212.01*	6212.04*	6213.01*	6213.24*	6213.26*
6214.00*	6500.01*	6500.04*	6501.01*	6501.02*	6502.00*	6503.00*	6504.01*	6505.01*	6505.02*	6506.05*
6506.07*	6507.01*	6507.02*	6508.01*	6508.02*	6509.01*	6509.03*	6509.04*	6510.01*	6510.02*	6511.01*
6512.01*	6512.21*	6512.22*	6513.02*	6513.04*	6514.01*	6514.02*	6700.02*	6700.03	6701.01*	6702.01*
6702.02*	6703.24*	6703.26*	6703.28*	6704.05*	6704.06*	6704.07*	6704.13*	6704.16*	6704.17*	6704.18*
6705.00*	6706.03	6706.04*	6707.01*	6707.02*	7001.01*	7003.00*	7005.01*	7005.02*	7006.00*	7007.00*
7008.01*	7008.02	7009.01*	7009.02*	7010.00*	7012.01*	7012.02*	7013.02*	7013.04	7014.02*	7015.01*
7015.02*	7016.01*	7016.02*	7019.02*	7020.02*	7021.02*	7022.01*	7022.02*	7023.00*	7024.00*	7025.01*
7025.02*	7026.00*	7027.00*	7028.01*	7028.03*	7029.00*	7030.02*	7030.03*	7031.00*	7032.00*	8001.01*
8001.03*	8001.04*	8002.02*	8002.04*	8002.05*	8002.06*	8003.24*	8003.25*	8003.28*	8003.33*	8003.34*
8003.35	8003.36*	8003.37*	8003.38	8004.06*	8004.10*	8004.11*	8004.12*	8005.04*	8005.06*	9010.12*

9010.13* 9010.14* 9012.15* 9012.16* 9012.17* 9012.18* 9102.10* 9102.11* 9102.12* 9102.13* 9102.14*
9102.16* 9103.01* 9108.04* 9108.07* 9108.08* 9108.09* 9108.10* 9108.14* 9108.15* 9200.13* 9200.15*
9200.16* 9200.17* 9200.18* 9200.20* 9200.28* 9200.30* 9200.34* 9200.39* 9200.40* 9200.42* 9200.43*
9200.44 9200.45* 9200.49* 9201.02* 9201.04* 9201.09* 9201.10* 9201.11* 9201.12* 9201.14* 9201.15*
9201.16* 9201.18* 9201.19* 9201.20* 9201.21 9203.03* 9203.12* 9203.13* 9203.14* 9203.26* 9203.28*
9203.29* 9203.30* 9203.31* 9203.32* 9203.34* 9203.38* 9203.39* 9304.00* 9800.19* 9800.24*

Median Family Income Not Known

1134.27* 1151.03* 1351.16* 1897.02* 1907.02* 1908.01* 1919.02 1958.04* 2062.02* 2063.01* 2063.02*
2063.03 2073.03* 2073.06* 2073.07* 2073.08* 2075.02* 2077.12 2080.01* 2151.01* 2164.01* 2171.01*
2218.10* 2227.00* 2247.02* 2319.01* 2403.01* 2403.02* 2652.04* 2653.01* 2653.03* 2653.04* 2653.06*
2733.00* 2734.04* 2753.13* 3107.05* 4024.04* 5781.00* 5991.00* 7001.02* 7002.00* 7017.02* 9010.03*
9202.00* 9800.01* 9800.02* 9800.03* 9800.04* 9800.05* 9800.06* 9800.07* 9800.08* 9800.09* 9800.10*
9800.11* 9800.12* 9800.13* 9800.14* 9800.15* 9800.18* 9800.20* 9800.21* 9800.22* 9800.23* 9800.26*
9800.28* 9800.30* 9800.31* 9800.33* 9800.34* 9800.37* 9800.38* 9800.39* 9901.00* 9902.00* 9903.00*

ORANGE COUNTY (059), CA

MSA: 11244

Median Family Income 30-40%

0117.20* 0745.01* 0750.02* 0750.03* 0998.02*

Median Family Income 40-50%

0116.01* 0636.05* 0744.03* 0744.05* 0744.07* 0748.05* 0749.02* 0750.04* 0869.01* 0871.06* 0873.01*
0874.05* 0875.04* 0996.01*

Median Family Income 50-60%

0014.04 0018.01* 0018.02* 0115.04* 0116.02 0423.40* 0525.34* 0626.11* 0626.22* 0637.01* 0637.02*
0638.08* 0744.08* 0745.02* 0746.02* 0748.01* 0748.02* 0748.06* 0749.01* 0752.01* 0755.14* 0865.02*
0866.01* 0866.02* 0867.02* 0871.01* 0874.03* 0874.04* 0875.03* 0875.05* 0876.01* 0878.03* 0878.06*
0881.07* 0882.01* 0884.02* 0888.01* 0888.02* 0889.04* 0889.05* 0891.04* 0891.05* 0891.06* 0992.49*
0995.09* 0995.10* 0997.01* 0998.03* 0999.04* 1105.00 1106.03 1106.06*

Median Family Income 60-70%

0012.01* 0013.04 0114.03* 0117.11* 0626.25* 0626.27* 0626.46* 0626.48* 0636.04* 0638.07* 0740.06*

0741.06* 0744.06* 0747.01* 0751.00* 0755.17* 0759.02* 0760.01* 0761.02* 0761.03* 0762.04* 0864.05*
0864.06* 0865.01* 0868.03* 0869.03* 0870.01* 0871.02* 0871.05* 0873.02* 0878.05* 0883.01* 0885.02*
0887.01* 0889.01* 0889.03* 0890.01* 0890.03* 0890.04* 0992.02* 0992.12* 0992.22* 0992.23* 0992.47*
0992.48* 0994.02* 0994.10* 0994.11* 0995.02* 0997.02* 0998.01* 0999.03* 1102.01 1102.02* 1106.07*

Median Family Income 70-80%

0011.03* 0012.02* 0013.03 0014.01* 0015.04* 0110.00 0115.02* 0117.12* 0117.14* 0320.14* 0423.13*
0525.05* 0525.35* 0626.26* 0626.47* 0626.49* 0740.05* 0741.08* 0741.09* 0742.00* 0743.00* 0748.03*
0753.01* 0753.02* 0754.03* 0754.05* 0755.13* 0758.11* 0758.12* 0863.01* 0863.04* 0863.06* 0864.04*
0864.07* 0870.02* 0871.03* 0876.02* 0877.03* 0878.01* 0878.02* 0879.01* 0880.01* 0880.02* 0881.01*
0881.04* 0881.06* 0884.03* 0885.01* 0886.01* 0886.02* 0889.02* 0992.04* 0992.24* 0995.08* 1101.10*

Median Family Income 80-90%

0011.02* 0013.01* 0014.02* 0019.02* 0117.08* 0117.21* 0218.26* 0320.22* 0421.07* 0421.08* 0421.09*
0421.15* 0423.31* 0525.18* 0525.19* 0639.04* 0639.06* 0639.08 0740.03* 0740.04* 0741.02* 0741.10*
0747.02* 0752.02* 0755.05* 0755.07* 0755.12* 0755.16* 0758.06* 0761.05* 0863.03* 0867.01* 0868.01
0868.02* 0869.02 0872.00* 0877.04* 0879.02* 0881.05* 0882.03 0887.02* 0891.02* 0992.03* 0992.27*
0992.29* 0992.41* 0992.51* 0993.05* 0999.02* 1100.14* 1101.04*

Median Family Income 90-100%

0011.01* 0015.03* 0015.06* 0017.05* 0019.01* 0019.03* 0111.01 0113.00 0115.03* 0117.07* 0218.21*
0219.13* 0320.13* 0320.28* 0320.51* 0423.12* 0423.20* 0423.34* 0524.25* 0524.33* 0524.35* 0525.21*
0626.05* 0626.28* 0626.52* 0631.01* 0632.01* 0639.05* 0639.09* 0741.03* 0741.07* 0741.11* 0746.01*
0754.01* 0754.04* 0758.05* 0758.15* 0758.16* 0761.04* 0762.02* 0762.05* 0762.06* 0864.02* 0877.01*
0882.02* 0883.02* 0884.01* 0891.07* 0992.14* 0992.34* 0992.40* 0992.42* 0993.06* 0994.06* 0994.12*
0997.03* 0999.05* 1101.11* 1101.15* 1103.03* 1104.02* 1106.04*

Median Family Income 100-110%

0015.07* 0017.08* 0117.22* 0218.07* 0218.17* 0219.03* 0320.11* 0320.47* 0320.54* 0422.01* 0423.27*
0423.30* 0423.41* 0524.24* 0626.30* 0626.36* 0626.37* 0626.40* 0631.02* 0633.01* 0636.03* 0638.03*
0638.06* 0755.04* 0759.01* 0762.08* 0863.05* 0992.25* 0992.30* 0992.35* 0992.43* 0992.50* 0994.05*
0994.16* 0994.17* 0994.18* 0996.02* 0996.04* 1100.05* 1101.06* 1101.08* 1101.13* 1101.14* 1101.17*
1102.03* 1103.01* 1103.02* 1104.01*

Median Family Income 110-120%

2023 Institution Disclosure Statement - Table 6
Assessment Area(s) by Tract
* denotes no loans made in specified tracts
Institution: PCB BANK

Respondent ID: 0000057463
Agency: FDIC - 3

0015.01 0111.02* 0112.00* 0114.01* 0114.02* 0117.15* 0117.17* 0218.10* 0218.16* 0218.25* 0219.14*
0320.27* 0320.29* 0320.30* 0320.33* 0320.55* 0421.14* 0423.07* 0423.11* 0423.15* 0423.29* 0423.39*
0524.10* 0524.11* 0524.16* 0524.29* 0524.39* 0525.02* 0525.14* 0525.20* 0525.23* 0525.24* 0525.26*
0525.30* 0525.32* 0626.38* 0626.41 0635.00* 0636.01* 0638.02* 0639.02* 0639.03* 0639.10* 0755.06*
0755.18* 0874.01* 0992.16* 0992.20* 0992.26* 0992.32* 0993.07* 1101.09* 1103.04* 1106.05*

Median Family Income >= 120%

0014.03* 0015.05* 0016.02 0016.03* 0016.04* 0017.04* 0017.06* 0017.09* 0017.10* 0117.09* 0117.10*
0117.16* 0117.18* 0218.02* 0218.09* 0218.12* 0218.14* 0218.20* 0218.22* 0218.23* 0218.24* 0218.27*
0218.28* 0218.29* 0218.30* 0218.31 0218.32* 0219.05* 0219.12* 0219.15* 0219.16* 0219.17* 0219.18*
0219.19* 0219.20* 0219.21* 0219.22* 0219.23* 0219.24* 0320.02* 0320.03* 0320.12* 0320.15* 0320.20*
0320.31* 0320.32* 0320.34* 0320.35* 0320.36* 0320.37* 0320.38* 0320.39* 0320.40* 0320.41* 0320.42*
0320.43* 0320.44* 0320.45* 0320.46* 0320.48* 0320.49* 0320.50* 0320.53* 0320.57* 0320.58* 0320.59*
0320.61* 0320.62* 0320.63* 0320.64* 0320.65* 0320.66* 0421.06* 0421.11* 0421.12* 0421.13* 0421.16*
0422.03* 0422.05* 0422.06* 0423.05* 0423.17* 0423.19* 0423.23* 0423.24* 0423.25* 0423.26* 0423.28*
0423.32 0423.33* 0423.35* 0423.36* 0423.37* 0423.38* 0524.08* 0524.15* 0524.17* 0524.19* 0524.21*
0524.22* 0524.23* 0524.27* 0524.28* 0524.30* 0524.31* 0524.32* 0524.34* 0524.36* 0524.37* 0524.38*
0525.06* 0525.11* 0525.13* 0525.22* 0525.27* 0525.28* 0525.29* 0525.31* 0525.33* 0626.10* 0626.14*
0626.19* 0626.20* 0626.29* 0626.31* 0626.32* 0626.33* 0626.34* 0626.35* 0626.39* 0626.42* 0626.43
0626.45* 0626.50* 0626.51* 0626.53* 0626.54* 0626.55* 0626.56* 0626.57* 0626.58* 0627.01* 0627.02*
0628.00* 0629.00* 0630.04* 0630.05* 0630.06* 0630.07* 0630.08* 0630.09* 0630.10* 0631.03* 0632.02*
0633.02* 0634.00* 0638.05* 0753.03* 0756.03* 0756.04* 0756.05* 0756.06* 0756.07* 0757.01* 0757.02*
0757.03* 0758.07* 0758.08* 0758.09* 0758.10* 0758.13* 0758.14* 0760.02* 0762.01* 0992.15* 0992.17*
0992.31* 0992.33* 0992.37* 0992.38* 0992.39* 0992.44* 0992.45* 0992.46* 0993.08* 0993.09* 0993.11*
0994.04* 0994.07* 0994.08* 0994.15* 0994.19* 0995.04* 0995.06* 0995.11* 0995.12* 0995.13* 0995.14*
0996.03* 0996.05* 0999.06* 1100.01* 1100.03* 1100.04* 1100.06* 1100.07* 1100.08* 1100.10* 1100.11
1100.12* 1100.15* 1101.02* 1101.16 1101.18*

Median Family Income Not Known

0218.13* 0993.10* 9800.00 9901.00*

ASSESSMENT AREA - 0002

BERGEN COUNTY (003), NJ

MSA: 35614

Median Family Income 50-60%

0236.02*

Median Family Income 60-70%

0112.00* 0181.02* 0213.00* 0216.00*

Median Family Income 70-80%

0035.00* 0063.01* 0153.00* 0154.01* 0182.00* 0215.00* 0235.01* 0235.02* 0301.00* 0303.00*

Median Family Income 80-90%

0211.01* 0214.00* 0231.00* 0233.03* 0234.01* 0236.01* 0291.00* 0302.01* 0372.04* 0413.01* 0571.01*

Median Family Income 90-100%

0061.02* 0062.01* 0154.02* 0211.02* 0302.02* 0304.01* 0321.03* 0362.00* 0382.00* 0411.00 0463.00*
0572.00*

Median Family Income 100-110%

0040.02* 0061.01* 0114.00 0120.01* 0193.03* 0212.00* 0513.00* 0571.02*

Median Family Income 110-120%

0040.01* 0063.02* 0111.00* 0113.00* 0152.00* 0191.03* 0192.02* 0192.03* 0192.04 0232.02* 0251.00*
0280.01* 0292.00* 0313.00* 0314.00* 0361.00* 0381.00* 0412.00* 0451.01*

Median Family Income >= 120%

0010.01* 0010.02* 0021.00* 0022.00 0023.00* 0031.00* 0032.00* 0033.00* 0034.01* 0034.02* 0050.00*
0062.02 0070.01* 0070.02* 0080.01* 0080.02* 0091.00* 0092.00* 0101.00* 0102.00* 0103.00* 0120.02*
0130.02* 0130.03* 0130.04 0140.00* 0151.00* 0155.00* 0160.00* 0171.01* 0171.02* 0172.00* 0173.01*
0173.02* 0174.00* 0175.01* 0175.02* 0191.02* 0191.04 0193.04* 0193.05* 0193.06* 0201.00* 0202.00*
0221.00* 0222.00* 0232.01* 0233.01* 0233.04* 0234.02* 0241.00* 0242.00* 0252.00* 0261.00* 0262.00*
0270.00* 0280.02* 0304.02* 0311.00* 0312.00* 0321.02* 0321.04* 0322.01* 0322.02* 0331.00* 0332.00*
0333.00* 0340.01* 0340.02* 0351.00* 0352.00* 0371.00* 0372.01* 0372.03* 0383.00* 0391.00* 0392.00*
0393.00* 0400.01* 0400.02* 0413.02* 0421.01* 0421.02* 0423.01* 0423.02* 0424.00* 0425.00* 0430.01*
0430.02* 0441.00* 0442.01* 0442.02* 0451.02* 0452.00* 0461.00* 0462.00* 0471.00* 0472.00* 0473.00*
0474.00* 0475.00* 0481.00* 0482.00* 0490.01* 0490.02* 0500.00* 0511.00* 0512.00* 0514.00* 0521.00*

0522.00* 0531.00* 0532.01* 0532.02* 0541.01* 0541.02* 0542.00* 0543.00* 0544.00* 0545.00* 0546.01*
0546.02* 0551.00* 0552.01* 0552.02* 0561.00* 0562.00* 0581.00* 0582.00* 0591.00* 0592.00* 0600.01*
0600.02* 0611.00* 0612.00* 0613.00* 0614.00*

Median Family Income Not Known

0181.01*

QUEENS COUNTY (081), NY

MSA: 35614

Median Family Income 20-30%

0087.00*

Median Family Income 30-40%

0399.02* 0849.01* 0972.02* 0972.05*

Median Family Income 40-50%

0025.00* 0043.00* 0047.00* 0163.00* 0254.02* 0273.02* 0405.01* 0407.01* 0427.00* 0797.01* 0797.02*
0799.00* 0865.00* 0869.00* 0871.00 0972.06* 1161.00* 1163.01* 1163.02* 1167.00* 1227.02*

Median Family Income 50-60%

0033.02* 0039.00* 0040.02* 0235.02* 0273.01* 0275.00* 0367.00* 0401.01* 0403.01* 0403.02* 0413.00*
0415.00* 0437.02* 0439.00* 0443.01* 0446.02* 0463.00* 0467.00* 0471.00* 0545.00* 0559.00* 0849.02*
0853.00* 0855.00* 0857.00* 0861.00* 0863.00* 0889.02* 0942.02* 1008.03* 1185.00* 1187.00* 1191.00*
1205.00*

Median Family Income 60-70%

0051.00* 0062.02* 0085.00* 0144.00* 0205.00* 0212.00* 0238.00* 0240.00* 0249.00* 0265.01* 0267.00*
0269.02* 0271.01* 0278.00* 0334.04* 0339.00* 0375.01* 0375.02* 0379.00* 0381.00* 0401.02* 0407.02*
0409.02* 0437.01* 0443.02* 0444.00* 0446.01* 0454.00* 0455.00* 0460.00* 0461.00* 0469.01* 0549.00*
0679.00* 0683.00* 0779.07* 0803.01* 0803.02* 0845.00* 0925.00* 0947.00* 0972.04* 0992.00* 1032.01*
1085.00* 1155.00* 1157.00*

Median Family Income 70-80%

0002.00* 0028.00* 0044.01* 0052.00* 0057.00* 0103.00* 0105.00* 0112.00* 0114.00* 0122.00* 0126.02*
0142.01* 0148.00* 0151.00* 0152.00* 0157.00* 0181.01* 0182.00* 0192.00* 0214.00* 0235.01* 0236.00*
0253.01* 0259.00* 0261.00* 0266.00* 0274.00* 0277.02* 0281.00* 0287.00* 0291.00* 0309.06* 0327.00*

0347.00*	0351.00*	0361.00*	0363.00*	0365.00*	0409.01*	0411.00*	0440.00*	0457.00*	0462.00*	0466.00*
0479.00*	0481.00*	0483.01*	0489.00*	0493.01*	0499.00*	0500.00*	0551.00*	0553.00*	0555.00*	0579.00*
0581.00*	0593.00*	0687.00*	0717.01*	0719.00*	0743.00*	0779.08*	0837.00*	0907.00*	0919.00*	0938.00*
1099.00*	1171.00*	1181.00*	1189.00*	1193.00*	1201.00*	1203.00*	1257.00*	1417.00*	1451.02*	

Median Family Income 80-90%

0004.00*	0012.00*	0014.00*	0024.00*	0032.00*	0034.00*	0042.00*	0054.00*	0062.01*	0081.00*	0098.00*
0101.00*	0120.00*	0124.00*	0138.00*	0156.00*	0159.00*	0166.00*	0176.00*	0178.00*	0179.01*	0184.01*
0185.01*	0186.00*	0189.00*	0208.00*	0216.02*	0245.00*	0247.00*	0255.00*	0257.00*	0258.00*	0260.00*
0263.00*	0265.02*	0269.01*	0271.02*	0277.01*	0283.00*	0293.00*	0295.00*	0329.00*	0353.00*	0373.00*
0377.00*	0448.00*	0452.00*	0456.00*	0470.00*	0473.00*	0475.00*	0482.00*	0492.01*	0497.00*	0502.02*
0535.01*	0547.00*	0548.00*	0565.00*	0577.00*	0589.00*	0591.00*	0595.02*	0613.01*	0621.00*	0745.00*
0779.06*	0809.00*	0818.00*	0846.02*	0859.00*	0889.03*	0929.00*	0942.03*	0945.00*	0998.02*	1010.04*
1032.02*	1039.00*	1047.00*	1159.00*	1175.00*	1347.01*	1447.00	1451.01*	1463.00		

Median Family Income 90-100%

0008.00*	0016.00*	0022.00*	0030.00*	0038.00*	0040.01*	0065.02*	0071.00*	0079.00*	0094.00*	0104.00*
0108.00*	0110.00*	0116.00*	0126.01*	0141.00*	0143.00*	0147.00*	0149.00*	0150.00*	0154.00*	0161.00*
0170.00*	0172.00*	0180.00*	0184.02*	0190.00*	0194.00*	0196.00*	0202.00*	0204.00*	0206.00*	0220.01*
0243.00*	0251.00*	0253.02*	0272.00*	0279.00*	0280.00*	0282.00*	0309.03*	0320.00*	0334.03*	0384.00*
0399.01*	0404.00*	0405.02*	0414.00*	0424.00*	0458.00*	0465.00*	0468.00*	0469.02*	0480.00*	0483.02*
0485.00*	0493.02*	0502.01*	0518.00*	0520.00*	0530.00*	0531.00*	0540.00*	0542.00*	0552.00*	0554.00*
0557.00*	0587.00*	0595.01*	0629.00*	0635.00*	0639.00*	0641.01*	0664.03*	0939.00*	0942.01*	0954.00*
1139.00*	1227.03*	1241.00*	1347.02*	1403.00*						

Median Family Income 100-110%

0006.00*	0020.00*	0036.00*	0055.00*	0058.00*	0059.00*	0061.00*	0083.00*	0096.00*	0102.00*	0119.00*
0125.00*	0128.00*	0130.00*	0132.00*	0142.02*	0145.00*	0158.01*	0158.02*	0164.00*	0169.00*	0187.00*
0198.00*	0220.02*	0254.01*	0262.00*	0264.00*	0276.00*	0285.00*	0289.00*	0309.05*	0317.00*	0328.00*
0330.00*	0366.00*	0371.00*	0394.00*	0450.00*	0459.00*	0464.00*	0478.01*	0478.02*	0507.00*	0510.00*
0512.00*	0513.00*	0515.00*	0525.00*	0532.00*	0536.01*	0560.00*	0567.00*	0568.00*	0583.00*	0585.00*
0598.00*	0603.00*	0606.00*	0627.00*	0645.00*	0654.01*	0657.02*	0680.00*	0690.00*	0693.00*	0694.00*

0717.02* 0790.00* 0814.00* 0840.00* 0998.01* 1008.04* 1017.00* 1033.00* 1147.00* 1195.00* 1227.04*
1341.00* 1377.00* 1409.02* 1529.01* 1621.00*

Median Family Income 110-120%

0007.02* 0010.00* 0018.00* 0086.00* 0088.00* 0095.00* 0113.00* 0117.00* 0118.00* 0121.00* 0137.00*
0140.00* 0168.00* 0183.00* 0185.02* 0188.00* 0230.00* 0270.00* 0284.00* 0288.02* 0294.00* 0297.00*
0306.00* 0309.04* 0334.01* 0357.00* 0472.00* 0484.00* 0492.02* 0496.00* 0505.00* 0508.00* 0522.00*
0526.00* 0534.01* 0538.00* 0539.01* 0556.00* 0562.00* 0620.00* 0623.00* 0626.00* 0633.01* 0637.00*
0646.00* 0656.00* 0660.00* 0664.02* 0682.00* 0695.00* 0697.02* 0709.00* 0713.05* 0741.00* 0779.03*
0779.04* 0779.05* 0792.00* 0838.00* 0846.01* 0964.00* 0991.00* 1029.00* 1059.00* 1072.01* 1151.00*
1199.00* 1215.00* 1301.00* 1367.00* 1385.01* 1459.00* 1467.00* 1551.03* 1579.02*

Median Family Income >= 120%

0001.01* 0001.02* 0007.01* 0019.01* 0019.02* 0019.03* 0026.00* 0031.00* 0033.01* 0045.00* 0053.00*
0063.00* 0065.01* 0069.00* 0073.00* 0075.00* 0077.00* 0091.00* 0097.00* 0100.00* 0106.00* 0111.00*
0115.00* 0123.01* 0134.00* 0135.00* 0136.00* 0153.00* 0155.00* 0174.00* 0181.02* 0216.01* 0232.00*
0288.01* 0334.05* 0337.00* 0352.00* 0358.00* 0368.00* 0376.00* 0398.00* 0400.00* 0402.00* 0432.00*
0434.00* 0476.00* 0495.00* 0504.00* 0506.00* 0511.00* 0516.00* 0517.00* 0521.00* 0524.00* 0528.00*
0558.00* 0564.00* 0580.00* 0582.00* 0592.00* 0594.00* 0596.00* 0600.00* 0601.00* 0608.00* 0610.00*
0612.00* 0614.00* 0616.01* 0616.02* 0618.00* 0619.00* 0622.00* 0625.00* 0630.00* 0632.00* 0633.02*
0638.00* 0650.00* 0657.03* 0659.00* 0661.00* 0663.01* 0664.01* 0665.01* 0667.01* 0669.00* 0671.00*
0677.00* 0697.01* 0703.00* 0707.00* 0711.00* 0713.03* 0713.04* 0713.06* 0721.00* 0723.00* 0729.00*
0731.00* 0737.00* 0739.00* 0747.00* 0749.00* 0757.01* 0757.02* 0769.01* 0769.02* 0773.00* 0775.00*
0779.02* 0788.00* 0864.00* 0884.00* 0892.01* 0916.03* 0922.00* 0928.00* 0934.01* 0934.02* 0973.00*
0981.00* 0987.00* 0997.01* 0997.03* 0997.04* 0997.05* 1008.01* 1010.02* 1093.00* 1097.00* 1113.00*
1123.00* 1129.00* 1133.00* 1141.00* 1207.01* 1223.00* 1247.00* 1265.00* 1267.00* 1277.00* 1291.02*
1291.03* 1291.04* 1333.00* 1339.00* 1399.00* 1409.01* 1429.00* 1435.00 1441.00* 1471.00* 1479.00*
1483.00* 1507.01* 1507.02* 1529.02* 1551.01* 1551.04* 1571.01* 1571.02* 1579.01* 1579.03* 1617.00*

Median Family Income Not Known

0001.03* 0001.04* 0037.00* 0050.00* 0099.00* 0107.01* 0171.01* 0171.02* 0179.02* 0199.01* 0199.02*
0199.03* 0216.03* 0219.00* 0229.00* 0246.00* 0288.03* 0299.00* 0331.00* 0383.01* 0383.02* 0426.00*

0535.02* 0539.02* 0561.00* 0566.00* 0590.00* 0599.00* 0607.01* 0613.02* 0624.00* 0641.02* 0654.02*
0655.01* 0663.02* 0664.04* 0716.00* 0793.00* 0892.02* 0916.02* 0916.04* 0918.00* 0972.07* 0999.00*
1010.03* 1072.02* 1207.02* 1211.00* 1283.00* 1385.02* 1567.00* 9901.00*

ASSESSMENT AREA - 0003

DALLAS COUNTY (113), TX

MSA: 19124

Median Family Income 20-30%

0072.06* 0087.04* 0093.04* 0115.00* 0166.35* 9802.00*

Median Family Income 30-40%

0020.02* 0037.00* 0057.00* 0072.04* 0072.05* 0078.19* 0078.30* 0078.32* 0078.33* 0086.04* 0087.01*
0087.03* 0109.04* 0109.05* 0111.04* 0114.01* 0121.01* 0122.08* 0136.29* 0151.02* 0160.02* 0166.07
0167.09* 0170.09* 0178.15* 0185.06* 0190.13* 0190.35* 0192.12* 0192.13* 0208.00* 0210.00* 0211.00*

Median Family Income 40-50%

0004.05* 0015.03* 0027.03* 0054.00* 0059.01* 0059.02* 0060.02* 0072.03* 0078.15* 0078.21* 0078.27*
0078.34* 0078.35* 0088.01* 0088.02* 0090.02* 0091.03* 0092.02* 0092.04* 0093.03* 0098.04* 0100.01*
0101.01* 0106.02* 0107.01* 0107.04* 0108.04* 0108.08* 0108.09* 0109.03* 0111.03* 0111.05* 0116.01*
0117.01* 0118.01* 0120.00* 0122.11* 0123.02* 0125.02* 0126.04* 0130.10* 0130.11* 0131.07* 0136.15*
0141.47* 0143.09* 0144.09* 0152.05* 0152.08* 0154.04* 0160.01* 0162.03* 0163.02* 0165.18* 0167.06*
0167.10* 0167.11* 0168.03* 0169.02* 0170.07* 0170.10* 0172.01* 0177.03* 0177.05* 0185.05* 0185.08*
0190.19* 0202.00*

Median Family Income 50-60%

0004.07* 0008.01* 0015.02* 0025.00* 0045.00* 0048.00* 0050.00* 0053.00* 0056.00* 0060.01* 0061.00*
0064.02* 0067.01* 0067.02* 0068.00* 0078.28* 0078.29* 0078.31* 0084.01* 0087.05* 0090.01* 0091.05*
0093.01* 0096.10* 0098.02* 0101.02* 0105.00* 0109.06* 0110.04* 0118.02* 0119.01* 0119.02* 0121.02*
0122.07* 0126.01* 0127.01* 0127.02* 0136.25* 0136.26* 0136.31* 0137.28* 0141.46* 0141.53* 0141.58*
0141.61* 0142.04* 0143.08* 0144.05* 0144.07* 0144.10* 0147.01* 0147.04* 0153.03* 0153.04* 0159.00*
0161.00* 0162.04* 0165.16* 0165.26* 0165.33* 0165.34* 0165.36* 0166.34* 0167.07* 0171.01* 0172.04*
0176.04* 0176.05* 0176.06* 0177.04* 0178.05* 0181.30* 0181.38* 0181.41* 0182.04* 0182.06* 0183.00*
0184.01* 0184.03* 0187.00* 0188.02* 0190.16* 0190.32* 0190.34* 0190.47* 0192.08* 0203.00* 0205.00*

0212.00*

Median Family Income 60-70%

0004.01* 0004.10* 0006.10* 0008.02* 0012.04* 0014.00* 0015.04* 0024.00* 0043.00* 0047.00* 0051.00*
0055.00* 0062.00* 0069.00* 0078.23* 0084.02* 0085.00* 0092.03* 0108.05* 0108.07* 0110.02* 0112.01*
0113.00* 0116.03* 0116.04* 0117.02* 0122.10* 0122.12* 0124.00* 0136.27* 0137.17* 0137.18* 0137.25*
0137.29* 0139.01 0141.40* 0141.45* 0143.16* 0143.19* 0144.06* 0144.08* 0145.02* 0146.01* 0146.02*
0146.03* 0152.02* 0154.03* 0156.00* 0157.00* 0164.07* 0164.16* 0164.21* 0165.35* 0166.19* 0166.26*
0167.04* 0169.03* 0170.05* 0171.02* 0172.03* 0173.15* 0174.00* 0176.02* 0178.17* 0179.00* 0180.02*
0181.27* 0182.05* 0185.07* 0188.01* 0189.00* 0190.18* 0190.20* 0190.28* 0190.33* 0190.45* 0192.11*
0192.14* 0199.00* 0201.00*

Median Family Income 70-80%

0004.09* 0063.01* 0063.02* 0064.01* 0065.01* 0065.02* 0071.02* 0091.01* 0091.04* 0096.05 0098.03*
0106.01 0110.03* 0111.01* 0112.02* 0123.01* 0125.01* 0128.01* 0136.21* 0136.30* 0138.05* 0141.60
0143.06* 0143.15* 0149.03* 0150.01* 0150.02* 0152.06* 0153.05* 0162.01* 0163.01* 0165.11* 0165.17*
0165.22* 0165.27* 0165.28* 0166.21* 0166.38* 0170.06* 0178.06* 0178.16* 0178.18* 0178.19* 0180.01*
0181.05* 0181.21* 0181.28* 0181.29* 0182.03* 0185.01* 0186.00* 0190.27 0190.29* 0190.49*

Median Family Income 80-90%

0012.02* 0078.09* 0078.25* 0096.04* 0097.01* 0099.00* 0122.06* 0136.09* 0136.20* 0137.19 0137.20*
0141.32* 0141.48* 0142.03* 0142.08* 0143.10* 0151.01* 0155.00* 0164.06* 0164.18* 0164.19* 0165.19*
0165.21* 0165.29* 0165.30* 0165.31* 0166.10* 0166.18* 0166.22* 0166.37* 0168.02* 0168.06* 0170.08*
0173.12* 0175.00* 0178.08* 0181.11* 0181.35* 0181.48* 0181.57* 0184.02* 0190.26* 0190.40* 0190.44*
0190.46* 0192.02* 0209.00*

Median Family Income 90-100%

0020.01* 0022.00* 0052.00* 0078.05* 0078.22* 0078.26* 0079.09* 0082.00* 0094.01* 0122.09* 0126.03*
0130.07* 0131.06* 0136.24* 0137.15* 0137.22* 0137.27* 0138.04* 0139.02* 0141.39* 0141.41* 0141.44*
0141.52* 0141.57* 0143.13* 0143.17* 0152.07* 0153.06* 0154.05* 0164.17* 0166.16* 0166.24* 0166.27*
0166.28* 0166.29* 0166.32* 0166.33* 0173.09* 0177.06* 0178.11* 0178.12* 0178.14* 0178.20* 0181.10*
0181.20* 0181.26* 0181.32* 0181.52* 0190.41* 0190.42* 0190.52* 0191.02* 0192.16* 0204.01* 0207.00*

Median Family Income 100-110%

0004.08* 0013.02* 0081.01* 0096.11* 0108.06* 0122.13* 0128.02* 0132.02* 0136.06* 0137.16* 0140.01*
0141.21* 0141.54* 0143.18* 0164.10* 0166.15* 0166.20* 0166.23* 0166.36* 0168.05* 0173.10* 0173.11*
0173.13* 0173.14* 0181.33* 0181.34* 0181.37* 0181.42* 0181.51* 0181.54* 0190.25* 0190.31* 0190.39*
0190.48* 0190.53*

Median Family Income 110-120%

0018.02* 0042.01* 0079.14* 0136.28* 0137.26* 0138.06* 0138.07* 0141.30* 0143.20* 0145.01* 0154.06*
0164.20* 0165.32* 0166.30* 0167.08* 0173.08* 0181.50* 0181.56* 0190.23 0190.24* 0190.37* 0191.01*
0192.15*

Median Family Income >= 120%

0001.00* 0002.01* 0002.02* 0005.02* 0005.03* 0006.05* 0006.06* 0006.07* 0006.08* 0006.09* 0007.03*
0007.04* 0007.05* 0007.06* 0009.01* 0010.01* 0010.02* 0011.01* 0011.02* 0012.03* 0013.01* 0016.02*
0017.03* 0017.05* 0019.01* 0019.02* 0021.00* 0031.02* 0031.03* 0042.02* 0044.00* 0046.00* 0071.01*
0073.01* 0073.02* 0076.01* 0076.04* 0076.05* 0077.01* 0077.02* 0078.01* 0078.10* 0078.12* 0078.24*
0079.02* 0079.03* 0079.06* 0079.10* 0079.12* 0079.13* 0079.16* 0080.00* 0081.02* 0094.02* 0095.00*
0096.03* 0096.07* 0096.08* 0096.09* 0097.02* 0100.03* 0129.00* 0130.05* 0130.08* 0130.09* 0130.12*
0130.13* 0131.01* 0131.02* 0131.04* 0132.01* 0133.00* 0134.00* 0135.00* 0136.05* 0136.07* 0136.08*
0136.10* 0136.11* 0136.17* 0136.18* 0136.19* 0136.22* 0137.21* 0138.08 0140.02* 0141.19* 0141.20*
0141.23* 0141.24* 0141.26* 0141.28* 0141.34* 0141.35* 0141.38* 0141.43 0141.49* 0141.50* 0141.51*
0141.55* 0141.56* 0141.59* 0142.05* 0142.07* 0142.09* 0143.14* 0164.09* 0164.12* 0164.14* 0164.15*
0165.13* 0165.24* 0165.25* 0166.17* 0166.31* 0173.07* 0181.40* 0181.43* 0181.44* 0181.45* 0181.46*
0181.47* 0181.49* 0181.53* 0181.55* 0181.58* 0181.59* 0190.36* 0190.50* 0190.51* 0192.03* 0192.05*
0192.10* 0193.01* 0193.02* 0194.00* 0195.01* 0195.02* 0196.00* 0197.00* 0198.00* 0200.00* 0204.02*
0206.00*

Median Family Income Not Known

0003.00* 0005.01 0006.11* 0009.02* 0016.01* 0018.01* 0079.15* 0100.02* 0141.42* 9800.00* 9801.00*

OUTSIDE ASSESSMENT AREA

RIVERSIDE COUNTY (065), CA

MSA: 40140

Median Family Income 60-70%

0417.03
Median Family Income 70-80%

0414.10
Median Family Income 100-110%

0426.25
Median Family Income >= 120%

0406.18 0438.20
SAN BERNARDINO COUNTY (071), CA

MSA: 40140
Median Family Income 20-30%

0057.01
Median Family Income 70-80%

0124.00
Median Family Income 80-90%

0018.03 0024.05
Median Family Income 100-110%

0002.01 0005.01 0028.01
Median Family Income 110-120%

0097.17
Median Family Income >= 120%

0004.01 0005.04
SAN DIEGO COUNTY (073), CA

MSA: 41740
Median Family Income 70-80%

0185.10
VENTURA COUNTY (111), CA

MSA: 37100
Median Family Income 30-40%

0091.00

Median Family Income 90-100%

0077.00

Median Family Income >= 120%

0076.13

ARAPAHOE COUNTY (005), CO

MSA: 19740

Median Family Income 50-60%

0806.00

Median Family Income 70-80%

0814.00

HARTFORD COUNTY (003), CT

MSA: 25540

Median Family Income >= 120%

4976.00

MIAMI-DADE COUNTY (086), FL

MSA: 33124

Median Family Income Not Known

0141.00

BARTOW COUNTY (015), GA

MSA: 12060

Moderate Income

9607.01

DOUGLAS COUNTY (097), GA

MSA: 12060

Moderate Income

0801.06

FULTON COUNTY (121), GA

MSA: 12060

Median Family Income >= 120%

0114.39

GWINNETT COUNTY (135), GA

MSA: 12060

Median Family Income 30-40%

0505.22

Median Family Income 50-60%

0504.53

COOK COUNTY (031), IL

MSA: 16984

Median Family Income 80-90%

8062.02

Median Family Income 100-110%

8128.02

LAKE COUNTY (097), IL

MSA: 29404

Median Family Income >= 120%

8662.00

SHERMAN COUNTY (181), KS

MSA: NA

Upper Income

4536.00

BALTIMORE COUNTY (005), MD

MSA: 12580

Median Family Income 40-50%

4309.00

BALTIMORE CITY (510), MD

MSA: 12580

Median Family Income 40-50%

1606.00

Median Family Income 60-70%

1508.00

CLARK COUNTY (003), NV

MSA: 29820

Median Family Income 50-60%

0022.06

HUDSON COUNTY (017), NJ

MSA: 35614

Median Family Income >= 120%

0065.00

MIDDLESEX COUNTY (023), NJ

MSA: 35154

Median Family Income 70-80%

0027.01

Median Family Income 90-100%

0014.18

PASSAIC COUNTY (031), NJ

MSA: 35614

Median Family Income 20-30%

1818.00

NASSAU COUNTY (059), NY

MSA: 35004

Median Family Income 70-80%

3042.02

NEW YORK COUNTY (061), NY

MSA: 35614

Median Family Income 40-50%

0182.00

MULTNOMAH COUNTY (051), OR

MSA: 38900

Median Family Income >= 120%

0011.02

WASCO COUNTY (065), OR

MSA: NA

Middle Income

9701.00

WASHINGTON COUNTY (067), OR

MSA: 38900

Median Family Income 90-100%

0331.01

BEXAR COUNTY (029), TX

MSA: 41700

Median Family Income 70-80%

1206.01

BRAZOS COUNTY (041), TX

MSA: 17780

Moderate Income

0013.03

COLLIN COUNTY (085), TX

MSA: 19124

Median Family Income 100-110%

0304.10

Median Family Income >= 120%

0303.03 0305.19 0313.27 0316.22 0316.55

DENTON COUNTY (121), TX

MSA: 19124

Median Family Income 90-100%

0217.16

Median Family Income >= 120%

0203.14

Median Family Income Not Known

0216.49

TARRANT COUNTY (439), TX

MSA: 23104

Median Family Income 50-60%

1065.02

Median Family Income 100-110%

1139.30

Median Family Income >= 120%

1138.16

TRAVIS COUNTY (453), TX

MSA: 12420

Median Family Income 70-80%

0015.03

Median Family Income 90-100%

0442.00

WICHITA COUNTY (485), TX

MSA: 48660

Middle Income

0117.00

ARLINGTON COUNTY (013), VA

MSA: 47894

Upper Income

1018.03

COWLITZ COUNTY (015), WA

MSA: 31020

Middle Income

0008.02

GRAYS HARBOR COUNTY (027), WA

MSA: NA

Moderate Income

0002.01

KING COUNTY (033), WA

MSA: 42644

Median Family Income 40-50%

0303.13

Median Family Income >= 120%

0062.00 0072.01

PIERCE COUNTY (053), WA

MSA: 45104

Median Family Income 100-110%

0731.21

SNOHOMISH COUNTY (061), WA

MSA: 42644

Median Family Income 80-90%

0528.03

2023 Institution Disclosure Statement - Table E-1

Error Status Information

Institution: PCB BANK

Respondent ID: 0000057463

Agency: FDIC - 3

Record Identifier: [11]	Total Composite Records on File	Total Composite Records Without Errors	Total Validity[10] Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	224	224	0	0.00%
Small Farm Loans	0	0	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	5	5	0	0.00%
Total	231	231	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.

HMDA

DISCLOSURE REPORTS

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. For more information, visit the Consumer Financial Protection Bureau's Web site (ffiec.cfpb.gov/data-publication/disclosure-reports).

For data prior to 2017, visit the website below. Once you arrive at the FFIEC website, select "Disclosure Report". Then, select the year you wish to review and input the Respondent ID number or Institution name. Select a MSA/MD and a report you wish to review accordingly.

https://www.ffiec.gov/hmda/hmdaproducts.htm

Respondent ID Number	Institution Name
57463-3	PCB Bank (formerly known as Pacific City Bank)

For data in or after 2017, visit the website below. Once you arrive at the FFIEC-CFPB website, select "Disclosure Report". Then, enter an Institution name. By using the information below, confirm your valid search for the Bank. Select a MSA/MD and a report you wish to review accordingly.

https://ffiec.cfpb.gov/data-publication/

Respondent ID Number	Institution Name
57463	PCB Bank (formerly known as Pacific City Bank)

MISCELLANEOUS