

# CRA Public File 2026



# Table of Contents

---

<a href="#">Disclosure Statements.....</a>	<a href="#">3</a>
<a href="#">Branch and Office Locations .....</a>	<a href="#">4</a>
<a href="#">Branch Openings, Closures and Moves.....</a>	<a href="#">7</a>
<a href="#">Area Assessment Maps and Income Demographics .....</a>	<a href="#">9</a>
<a href="#">Personal Products and Fee Schedule .....</a>	<a href="#">148</a>
<a href="#">Business Products and Fee Schedule .....</a>	<a href="#">157</a>
<a href="#">CRA FDIC Performance Evaluation .....</a>	<a href="#">169</a>
<a href="#">Public Comments.....</a>	<a href="#">300</a>

# Disclosure Statements

---

## CRA Disclosure

The Washington Trust 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.

[FFIEC CRA Disclosure Report](#)

Respondent ID: 1281

Institution Name: Washington Trust Bank

## HMDA Disclosure

### Home Mortgage Disclosure Act Notice

The HMDA data about our residential mortgage lending are available online for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, age, and income of applicants and borrowers; and information about loan approvals and denials. HMDA data for many other financial institutions are also available online. For more information visit the [Consumer Financial Protection Bureau's website](#).

# Branch and Office Locations

Branch, ATM and Office locations as of April 1, 2026

# 2026 Branch List and Hours of Operation

BR #	BRANCH	ADDRESS	CITY	STATE	ZIP CODE	PHONE	FAX	DATE OPENED	LOBBY HRS	DRIVE THRU HRS	SAFE DEPOSIT BOX	ATM	ATM number	ATM Deposit Taking? Y/N	Assessment Area	COUNTY - MSA	STATE-COUNTY-CENSUS TRACT	INCOME LEVEL
25	AIRWAY HEIGHTS Branch	10609 W State Rt 2	Spokane	WA	99224	PH 509 244 7089	FAX 509 244- 8539	1/28/2008	M-F 9-5	M-F 8:30-6 Sat 10-2	Yes	Drive thru	40980025	Y	Spokane	Spokane - 44060	53-063-0137.00	Middle
87	BELLEVUE Branch	10500 NE 8th St Ste 1100	Bellevue	WA	98004	PH 425-709- 5500	FAX 425-709- 5501	10/4/2004	M-F 9-5	None	No	None	None	NA	SeaTac - MSA	King - 42644	53-033-0238.05	Upper
89	Bellingham Branch	2210 Rimland Dr Ste 101	Bellingham	WA	98226	PH 360-543-8735	FAX 509.358.3590	8/11/2025	M-F 9-5	None	No	None	None	N/A	Whatcom	Whatcom- 13380	53-073-0008.03	Middle
380	BEND Branch	1219 NE 3rd St Ste 120	Bend	OR	97701	PH 541-516-8320	NA	4/1/2022	M-F 9-5	None	No	Walkup	40980380	Y	Bend	Deschutes - 13460	41-017-0016.02	Middle
271	BOISE DOWNTOWN Branch	945 W Bannock St	Boise	ID	83702	PH 208-343- 5000	FAX 208-333- 9460	11/15/2000	M-TH 9-5 F 9-6	M-TH 8:30-5 F 8:30-6	Yes	Drive thru	40980271	Y	Southern Idaho	Ada - 14260	16-001-0001.02	Upper
261	COEUR D'ALENE Branch	218 Lakeside Ave	Coeur d'Alene	ID	83814	PH 208-667- 2521	FAX 208-765- 6532	1/2/1979	M-F 9-5	M-F 8:30-6:00	Yes	Drive thru	40980261	Y	Coeur d'Alene	Kootenai - 17660	16-055-0014.00	Upper
15	DEER PARK Branch	903 S Main St	Deer Park	WA	99006	PH 509-276-8866	FAX 509-276-8793	12/8/1980	M-F 9-5	M-F 9-6	Yes	Walk-up	40980015	Y	Spokane	Spokane - 44060	53-063-0103.01	Middle
3	EAST SPRAGUE Branch	3510 E Sprague Ave	Spokane	WA	99202	PH 509-353- 5670	FAX 509-353- 3885	2/11/1957	M-F 9-5	M-TH 9-5 F 9-6	Yes	Drive thru	40980003	Y	Spokane	Spokane - 44060	53-063-0145.00	Moderate
143	EAST WENATCHEE Branch	523 Valley Mall Pkwy	Wenatchee	WA	98802	PH 509-884-7111	FAX 509-884-9157	1/20/1965	M-TH 9-5 F 9-6	M-TH 8:30-5 F 8:30-6	Yes	Drive thru	40980143	Y	Wenatchee	Douglas -48300	53-017-9505.00	Middle
142	Ephrata Branch	261 Basin St SW	Ephrata	WA	98823	PH 509-754- 3534	FAX 509-754- 4339	5/8/1967	M-TH 9-5 F 9-6	M-TH 8:30-5 F 8:30-6	Yes	Drive thru	40980142	Y	Grant County	Grant - 99999	53-025-0104.01	Upper
23	FIVE MILE Branch	1906 W Francis Ave	Spokane	WA	99205	PH 509-353-3914	NA	5/31/1994	M-F 9-5	M-F 9-6 Sat 10-2	Yes	Drive thru	40980023	Y	Spokane	Spokane - 44060	53-063-0008.00	Middle
263	HAYDEN Branch	8050 N Government Way	Hayden	ID	83835	PH 208-762-8494	FAX 208-762-4689	5/15/2000	M-F 9-5	M-F 8:30-6 Sat 10-2	Yes	Drive thru	40980263	Y	Coeur d'Alene	Kootenai - 17660	16-055-0010.03	Middle
278	IDAHO CENTER Branch	6010 E Franklin Rd	Nampa	ID	83651	PH 208-461-5205	FAX 208 461-5215	12/15/2008	M-TH 9-5 F 9-6	M-TH 8:30-5 F 8:30-6	Yes	Drive thru	40980278	Y	Southern Idaho	Canyon - 14260	16-027-0211.04	Middle
13	INDIANA Branch	27 E Indiana Ave	Spokane	WA	99207	PH 509-353-4232	FAX 509-353-3910	11/28/1978	M-F 9-5	M-F 9-6 Sat 10-2	Yes	Drive thru****	40980013	Y	Spokane	Spokane - 44060	53-063-0025.01	Moderate
130	KENNEWICK Branch	3250 W Clearwater Ave	Kennewick	WA	99336	PH 509-734-0450	FAX 509-734-4560	9/18/2000	M-TH 9-5 F 9-6	M-TH 8:30-5 F 8:30-6	Yes	Drive thru	40980130	Y	Kennewick	Benton - 28420	53-005-0110.01	Moderate
167	LEWISTON FINANCIAL CENTER Branch	1518 21st St	Lewiston	ID	83501	PH 208- 750-7940	NA	10/3/2013	M-TH 9-5 F 9-6	M-TH 8:30-5 F 8:30-6	No	Drive thru	40980167	Y	Lewiston	Nez Perce -30300	16-069-9606.00	Middle
4	LIBERTY LAKE Branch	1427 N Liberty Lake Rd	Liberty Lake	WA	99019	PH 509-353-5656	FAX 509-353-6964	7/29/2002	M-F 9-5	M-F 9-6	Yes	Drive thru	40980004	Y	Spokane	Spokane - 44060	53-063-0131.02	Middle
28	LINCOLN HEIGHTS Branch	2415 E 29th Ave	Spokane	WA	99223	PH 509-353-3928	NA	4/13/1998	M-F 9-5	M-F 9-6 Sat 10-2	Yes	Drive thru	40980028	Y	Spokane	Spokane - 44060	53-063-0045.00	Upper
7	MANITO Branch	3103 S Grand Blvd	Spokane	WA	99203	PH 509-353-5645	FAX 509-353-3984	1/13/1970	M-F 9-5	M-F 9-6	Yes	Drive thru	40980007	Y	Spokane	Spokane - 44060	53-063-0044.00	Middle
11	MAPLE & GARLAND Branch	3810 N Maple St	Spokane	WA	99205	PH 509-353- 3738	NA	05/27/2003	M-F 9-5	M-F 9-6	Yes	Drive thru	40980011	Y	Spokane	Spokane - 44060	53-063-0012.00	Moderate
8	MEDICAL CENTER Branch	105 W 8th Ave	Spokane	WA	99204	PH 509-353- 4180	FAX 509-353- 4002	2/25/1974	M-F 9:30-4	None	No	Walk-up Access during business hours	40980008	Y	Spokane	Spokane - 44060	53-063-0032.00	Moderate
273	MERIDIAN FINANCIAL CENTER Branch	3251 E Presidential Dr	Meridian	ID	83642	PH 208-288-1501	FAX 208-884-2701	8/1/2001	M-TH 9-5 F 9-6	M-TH 8:30-5 F 8:30-6	Yes	Drive thru	40980273	Y	Southern Idaho	Ada - 14260	16-001-0103.70	Upper
168	MOSCOW Branch	222 Troy Rd	Moscow	ID	83843	PH 208-883-6724	FAX 208-883-6727	9/26/2013	M-TH 9-5 F 9-6	M-TH 8:30-5 F 8:30-6	No	Drive thru	40980168	Y	Moscow	Latah -99999	16-057-0053.02	Upper
148	MOSES LAKE Branch	402 S Ash St	Moses Lake	WA	98837	PH 509-765-7811	FAX 509-766-9862	7/6/1971	M-TH 9-5 F 9-6	M-TH 8:30-5 F 8:30-6	Yes	Drive thru	40980148	Y	Grant County	Grant - 99999	53-025-0111.02	Moderate
272	NAMPA Branch	2200 N Cassia St	Nampa	ID	83651	PH 208-442- 0099	FAX 208-442- 1397	10/1/2001	M-TH 9-5 F 9-6	M-TH 8:30-5 F 8:30-6 Sat 10-2	Yes	Drive thru	40980272	Y	Southern Idaho	Canyon - 14260	16-027-0210.06	Middle
147	NORTH WENATCHEE Branch	1851 N Wenatchee Ave	Wenatchee	WA	98801	PH 509-663- 7429	FAX 509-662- 0346	3/6/2000	M-TH 9-5 F 9-6	M-TH 8:30-5 Sat 10-2	Yes	Drive thru	40980147	Y	Wenatchee	Chelan - 48300	53-007-9608.04	Middle
18	Northgate Branch	7815 N Division St	Spokane	WA	99208	PH 509-353- 4136	FAX 509-353- 3864	3/15/1982	M-F 9-5	M-F 9-6 Sat 10-2	Yes	Drive thru	40980018	Y	Spokane	Spokane - 44060	53-063-0109.01	Middle
276	OVERLAND Branch	7802 W Overland Rd	Boise	ID	83709	PH 208-377- 2811	FAX 208-378- 1651	11/8/2004	M-TH 9-5 F 9-6	M-TH 8:30-5 F 8:30-6 Sat 10-2	Yes	Drive thru	40980276	Y	Southern Idaho	Ada - 14260	16-001-0022.31	Middle
386	Portland Office Branch	760 SW Ninth Ave Ste 1900	Portland	OR	97204	PH 503-778- 7077	FAX 503 778- 7078	4/1/2009	M-F 9-5	None	No	Walk-up Access during business hours	40980386	N	Portland	Multnomah - 38900	41-051-0106.02	Upper
262	POST FALLS Branch	1601 E Seltice Way	Post Falls	ID	83854	PH 208-773- 7921	FAX 208-773- 1539	7/16/1993	M-F 9-5	M-F 8:30-6 Sat 10-2	Yes	Drive thru	40980262	Y	Coeur d'Alene	Kootenai - 17660	16-055-0006.02	Middle
152	PULLMAN Branch	670 SE Bishop Blvd	Pullman	WA	99163	PH 509 332-2827	FAX 509 334-7032	11/2/2011	M-TH 9-5 F 9-6	M- Th 8:30-5 F 8:30 to 6	Yes	Drive thru	40980152	Y	Pullman	Whitman - 99999	53-075-004.00	Upper
144	QUINCY Branch	509 Central Ave	Quincy	WA	98848	PH 509-787-3582	FAX 509-787-2366	11/20/1960	M-TH 9-5 F 9-6	M-TH 8:30-5 F 8:30-6	Yes	Drive thru	40980144	Y	Grant County	Grant - 99999	53-025-0106.00	Middle
266	SANDPOINT Branch	509 N 5th Ave Suite E	Sandpoint	ID	83864	PH 208-263-3485	FAX 208-263-3497	3/26/2007	M-F 8:30-5	None	No	Walk-up	40980266	Y	Sandpoint	Bonner - 99999	16-017-9503.00	Middle
85	SEATTLE Branch	601 Union St Ste 3100	Seattle	WA	98101	PH 206-667-8989	FAX 206-667-8980	4/3/2000	M-F 9-5	None	No	None	None	NA	SeaTac - MSA	King - 42644	53-033-0082.00	Middle
1	Downtown Spokane Financial Center Branch	601 W First Ave	Spokane	WA	99201	PH 509-353- 5640	FAX 509-353- 3912	11/13/1950	M-F 9-5	M-F 8:30-6	Yes	Walk-up	40980001	Y	Spokane	Spokane - 44060	53-063-0035.00	Unknown
88	SMOKEY POINT Branch	2437 172nd St NE Suite L103	Marysville	WA	98271	PH 360-965-4250	None	8/10/2020	M-F 9-5	None	No	Walk-up	40980088	Y	SeaTac - MSA	Snohomish - 21794	53-061-531.01	Middle
151	SOUTH WENATCHEE Branch	759 S Wenatchee Ave	Wenatchee	WA	98801	PH 509-663-6554	FAX 509 663-3020	6/5/1995	M-TH 9-5 F 9-6	M-F 8:30-6	Yes	Drive thru	40980151	Y	Wenatchee	Chelan - 48300	53-007-9610.02	Moderate
275	STATE STREET	7309 W State St	Garden City	ID	83714	PH 208-853-4151	FAX 208-853-4152	11/10/2003	M-TH 9-5 F 9-6	M-TH 8:30-5 F 8:30-6	Yes	Drive thru	40980275	Y	Southern Idaho	Ada - 14260	16-001-0102.36	Middle
27	SULLIVAN Branch	407 N Sullivan Rd	Spokane Valley	WA	99037	PH 509-353- 4049	FAX 509-353- 3790	9/5/1995	M-F 9-5	M-F 8:30-6 Sat 10-2	Yes	Drive thru	40980027	Y	Spokane	Spokane - 44060	53-063-0129.01	Middle
86	Tacoma Branch	950 Pacific Ave Ste 105	Tacoma	WA	98402	PH 253-523- 2600	FAX 509.358.3590	8/25/2025	M-F 9-5	M-F 9-5	No	Walk-Up	40980086	Y	SeaTac - MSA	Pierce-45104	53-053-0616.01	Moderate
9	VALLEY FINANCIAL CENTRAL Branch	310 N Argonne Rd	Spokane	WA	99212	PH 509-353-5680	FAX 509-353-3982	5/16/1994	M-F 9-5	M-F 8:30-6 Sat 10-2	Yes	Drive thru	40980009	Y	Spokane	Spokane - 44060	53-063-0120.00	Middle
350	Vancouver Branch	1400 Washington Street, Suite 200	Vancouver	WA	98660	PH 360-718-5960		11/12/2024	M-F 9-5	NA	NA	Walkup	40980350	Y	Portland	Clark - 38900	53-011-0423	Middle
14	WANDERMERE Branch	438 E Hastings Rd	Spokane	WA	99218	PH 509-353-4010	FAX 509-353-4321	11/12/2003	M-F 9-5	M-F 9-6 Sat 10-2	Yes	Drive thru	40980014	Y	Spokane	Spokane - 44060	53-063-0105.05	Upper
10	Washington Trust Bank - Main Branch and Spokane Financial Center	717 W Sprague Ave	Spokane	WA	99201	PH 509-353- 4204	FAX 509-353- 6962	11/3/1902	M-F 9-5	None	Yes	Walk-up Access during business hours	40980010	Y	Spokane	Spokane - 44060	53-063-0035.00	Unknown

**2025 ATM Locations**

BR #	ATM	ADDRESS	DATE OPENED	ATM type	ATM number	ATM Deposit Taking? Y/N	COUNTY - MSA	STATE-COUNTY-CENSUS TRACT	INCOME LEVEL
***	CENTRAL WA HOSPITAL	1201 S MILLER ST, WENATCHEE WA 98801	Aug 2006	Walk-up - open 24/7	40980170	N	CHELAN - 48300	53-007-9611.00	MIDDLE
***	ROCKWOOD CLINIC	400 E 5TH AVE, SPOKANE WA 99202	Dec 2005	Walk-up - access during business hours	40980032	N	SPOKANE - 44060	53-063-0032.00	MODERATE
***	Schweitzer Engineering Labs	2560 NE HOPKINS CT, PULLMAN, WA 99163	May 2019	DRIVE THRU - private campus that is open to public	40980153	Y	WHITMAN- 99999	53-075-0006.00	MODERATE
***	SECOND & WALL Branch	706 W 2nd Ave	Nov 1950	Walk-up - open 24/7	40980001	Y	SPOKANE - 44060	53-063-0035.00	Unknown
***	VALLEY MALL	14700 E INDIANA AVE, SPOKANE VALLEY WA 99216	Sep 1997	Walk-up - access during mall hours	40980034	N	SPOKANE - 44060	53-063-0117.02	MODERATE

\*\*\* Stand alone ATMs not associated with a branch location

BR #	ATM	ADDRESS	DATE OPENED	ATM type	ATM number	ATM Deposit Taking? Y/N	COUNTY - MSA	STATE-COUNTY-CENSUS TRACT	INCOME LEVEL
****	INDIAN TRAIL KIOSK	9015 N INDIAN TRAIL RD, SPOKANE WA 99208	Dec 2004	DRIVE THRU	40980031	Y	SPOKANE - 44061	53-063-0106.02	UPPER
*****	SOUTH REGAL KIOSK	4501 S REGAL ST, SPOKANE WA 99223	Nov 2000	DRIVE THRU	40980033	Y	SPOKANE - 44060	53-063-0048.00	UPPER

\*\*\*\* Stand alone Kiosk located at a branch location with a night drop

\*\*\*\*\* Stand alone Kiosk with a night drop not located at a branch location

# Branch Openings, Closures & Moves

Branch openings, closures, and moves as of April 1st of the current year.

2 Year Closure List - Branches and ATMS

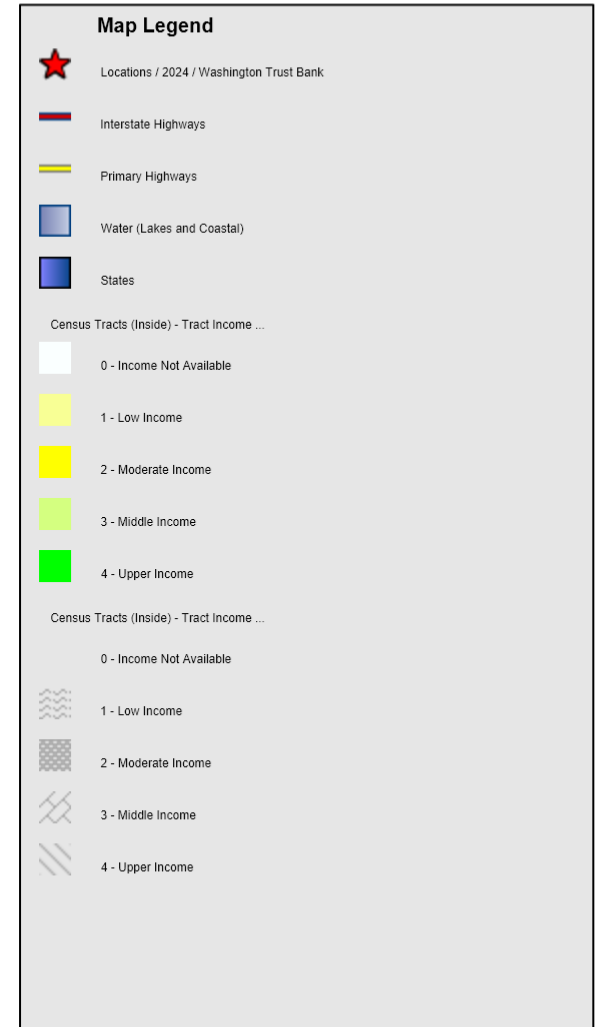
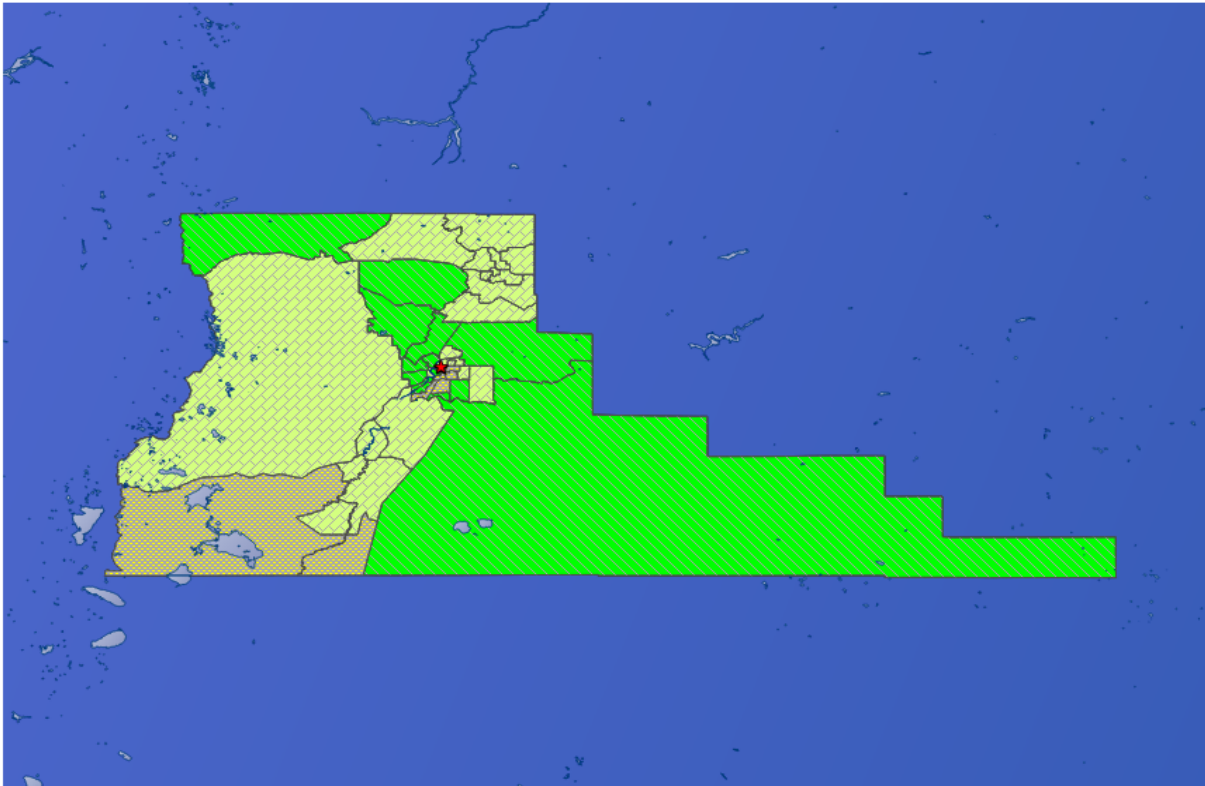
BR #	BRANCH	ADDRESS	CITY	STATE	ZIP CODE	PHONE	FAX	DATE OPENED	LOBBY HRS	DRIVE THRU HRS	SAFE DEPOSIT BOX	ATM	ATM Deposit Taking? Y/N (comp)	COUNTY - MSA	STATE-COUNTY-CENSUS TRACT	INCOME LEVEL
277	MEADOW LAKE Branch	4037 E Clocktower Ln	Meridian	ID	83642	PH 208-884-2770	FAX 208-884-2771	1/7/2008 Closed 4/25/2022	M, W & F 10-2 PM	None	No	None	N	Ada - 14260	16-001-0103.21	Moderate

BR #	ATM	ADDRESS	DATE OPENED	ATM type	ATM Deposit Taking? Y/N (comp)	COUNTY - MSA	STATE-COUNTY-CENSUS TRACT	INCOME LEVEL	Description
90	Mirabella Retirement - cash device	116 FAIRVIEW AVE NORTH SEATTLE, WA 98109	Opened 9/1/2011 Closed 11/1/2024	WALK-UP	N	KING - 42644	53-033-0073.00	UPPER	Location not open to the public - ATM is located in the Mirabella Retirement home and is only available to residents with cash services only. Closed 11/1/2024.

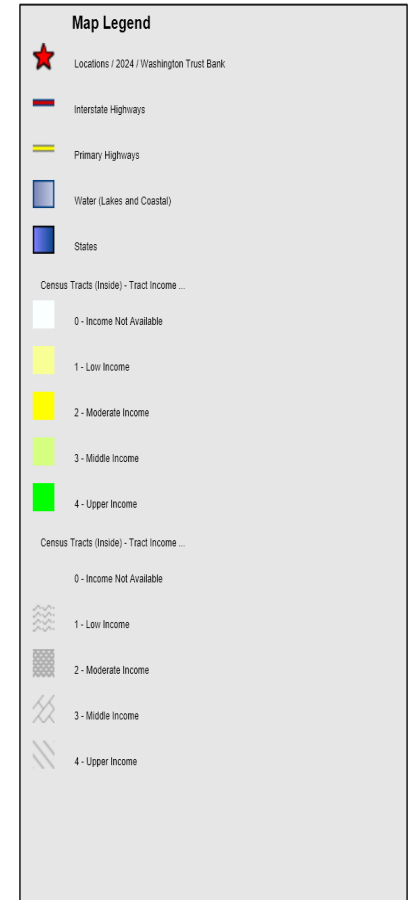
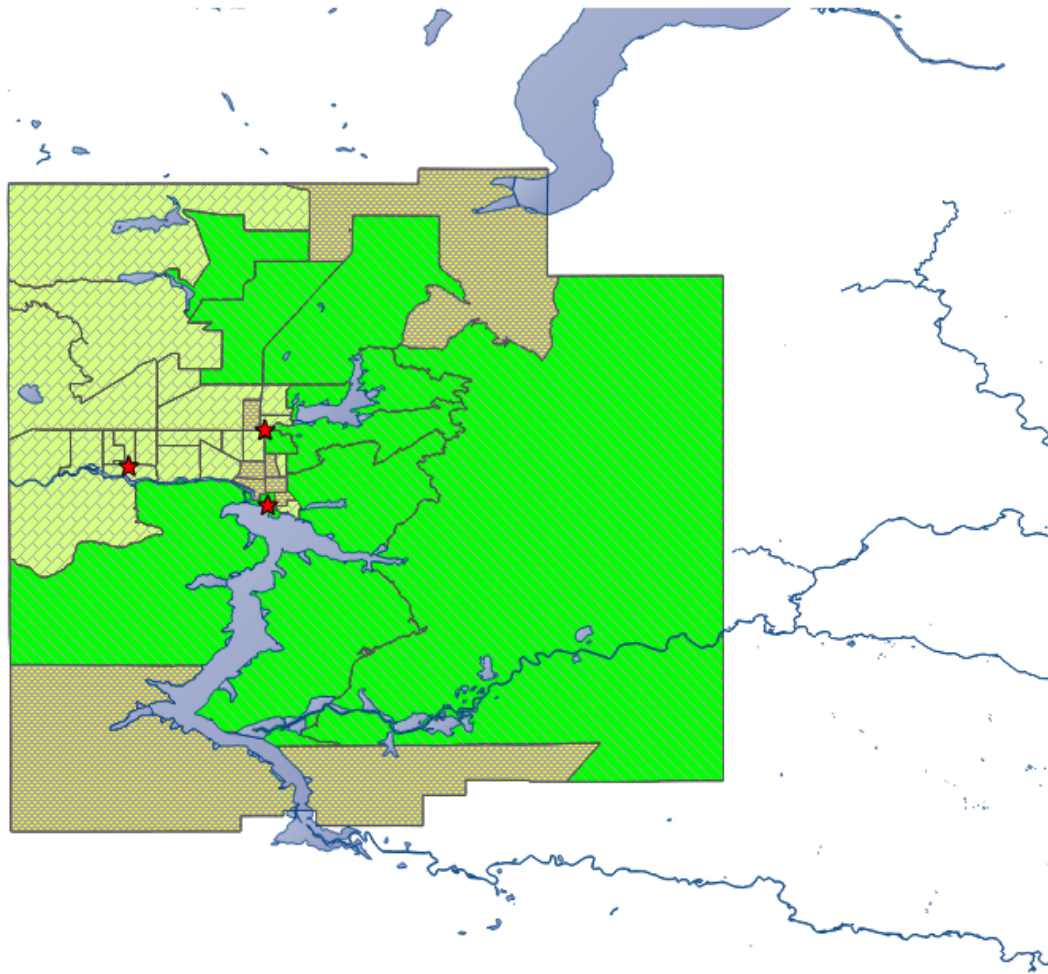
# Area Assessment Maps and Income Demographics

Assessment maps and income tracts listed by county.

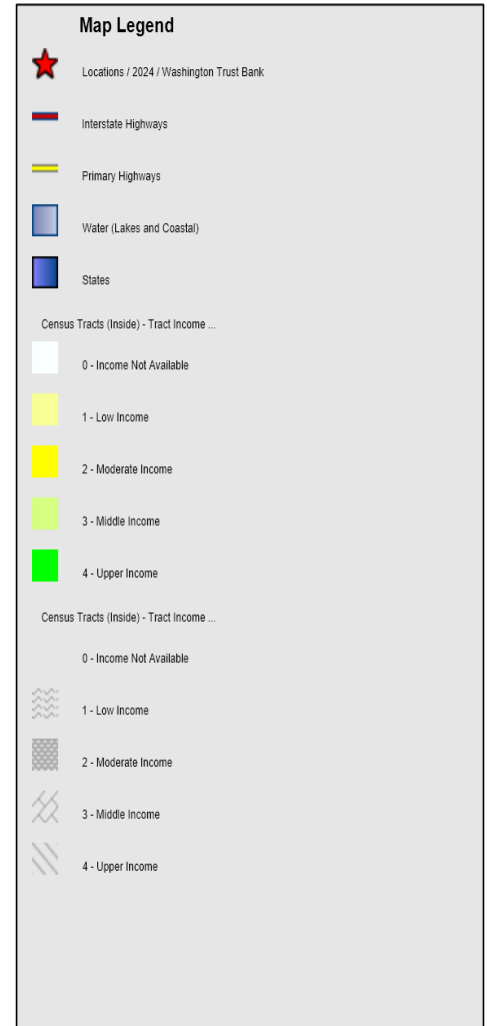
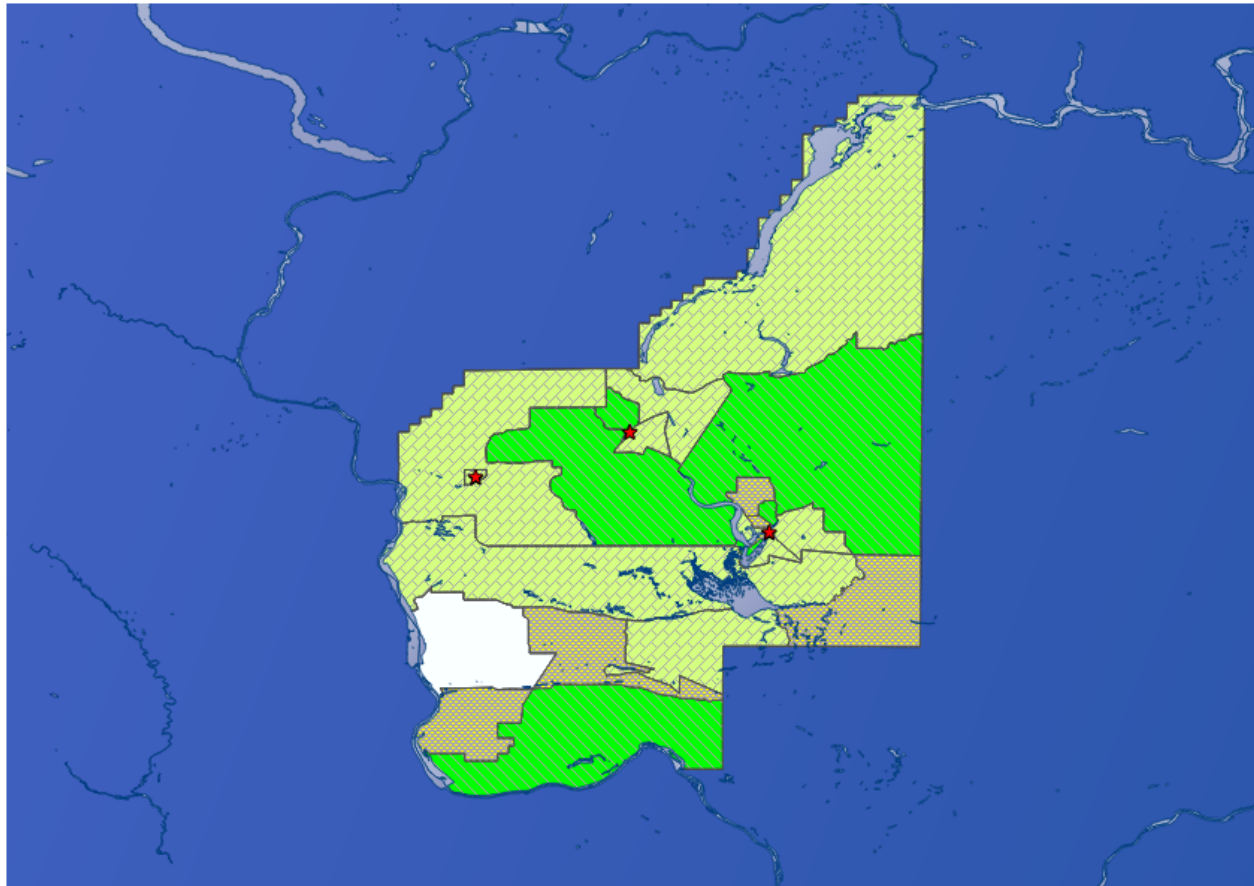
# Bend Assessment Area Census Tract Map- 2026



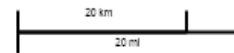
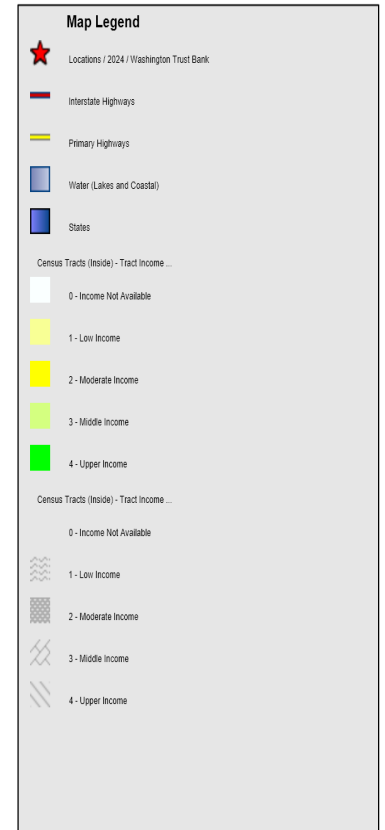
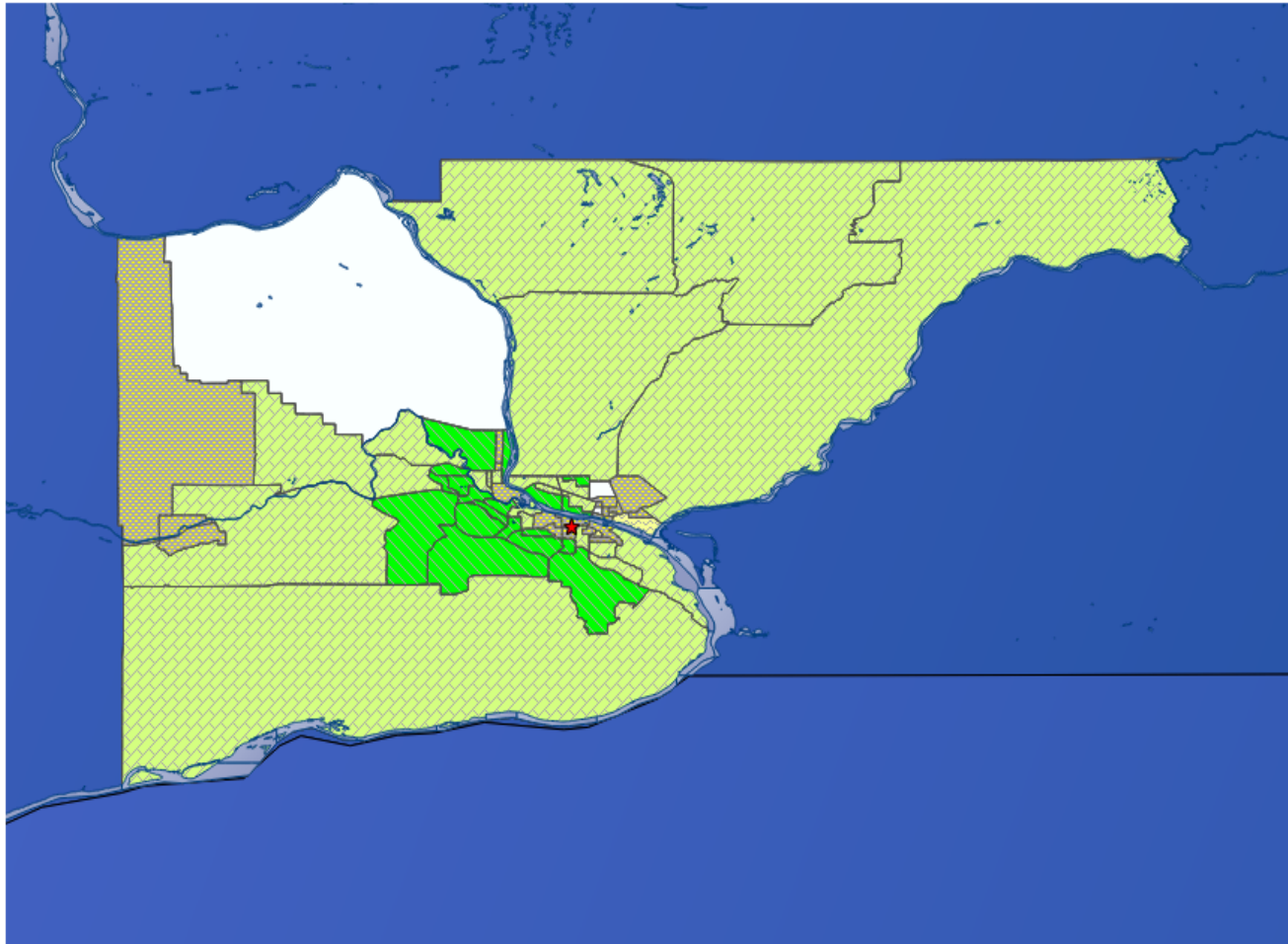
# Couer d'Alene Assessment Area CRA Census Tracts Map- 2026



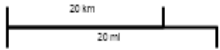
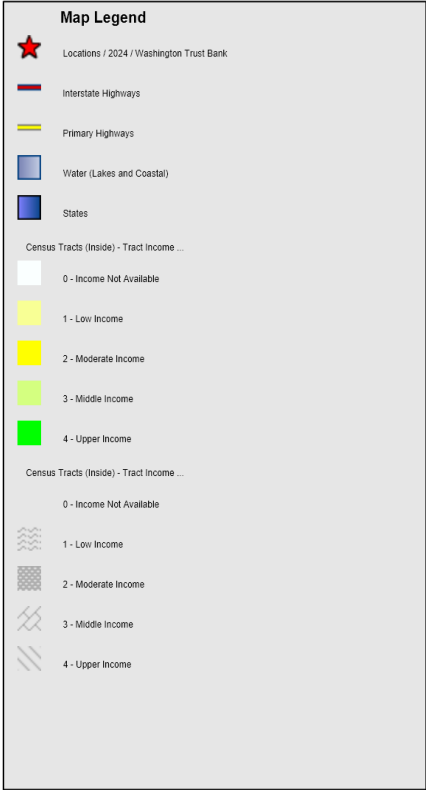
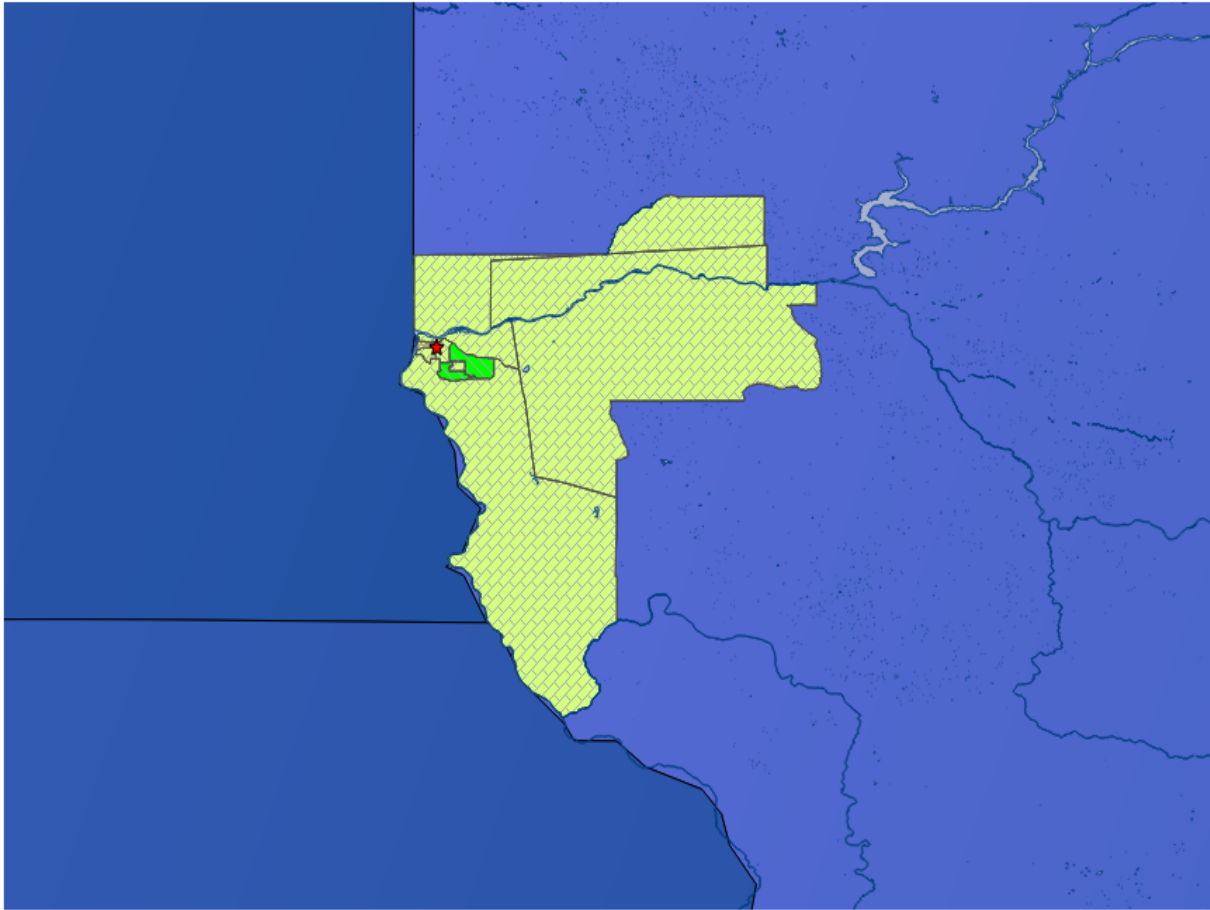
# Grant County Assessment Areas CRA Census Tracts Map-2026



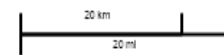
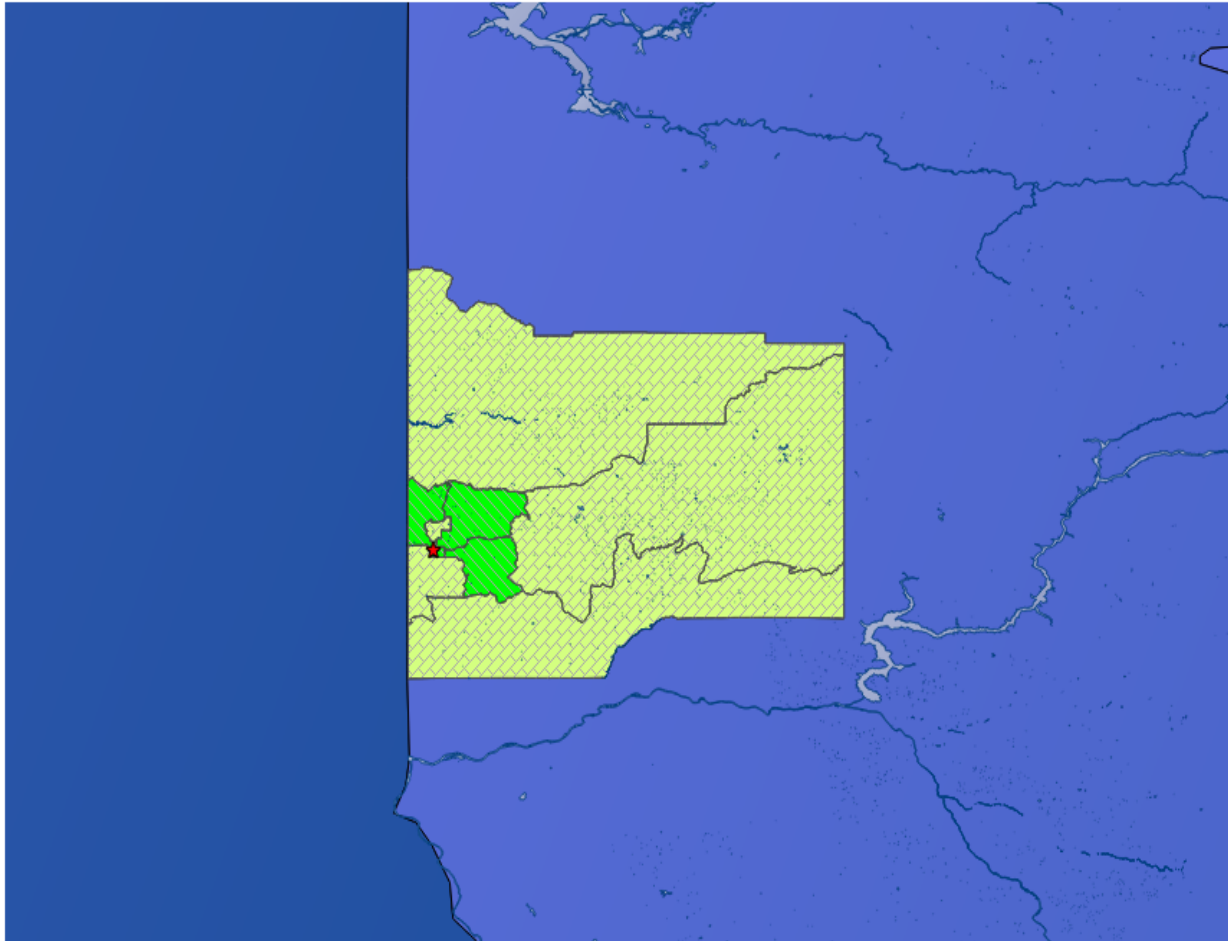
# Kennewick Assessment Area CRA Census Tracts Map - 2026



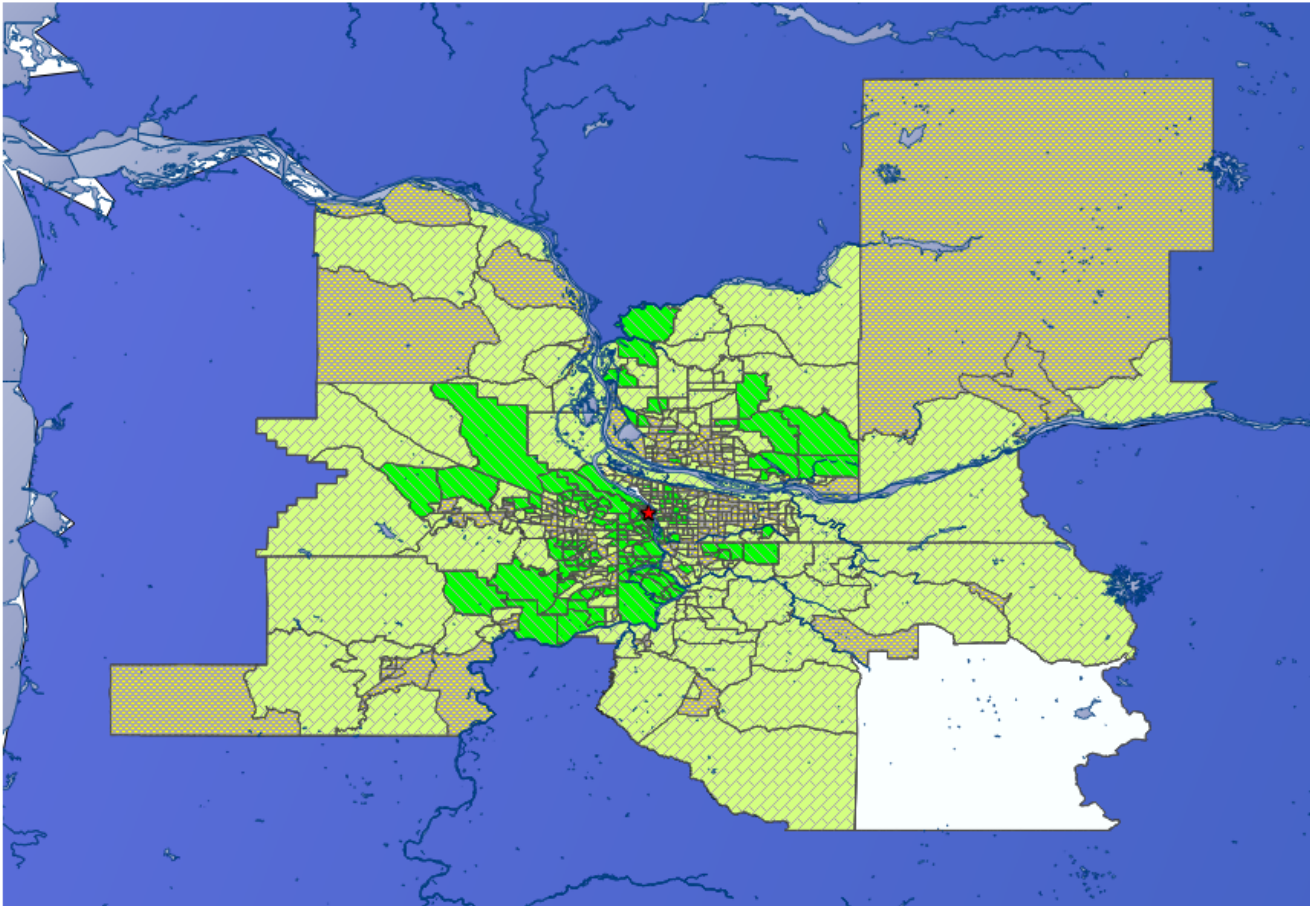
# Lewiston Assessment Area CRA Census Tract Map - 2026



# Moscow Assessment Area CRA Census Tracts Map - 2026



# Portland Assessment Area Census Tract Map - 2026



**Map Legend**

- ★ Locations / 2024 / Washington Trust Bank
- Interstate Highways
- Primary Highways
- Water (Lakes and Coastal)
- States

Census Tracts (Inside) - Tract Income ...

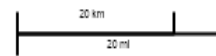
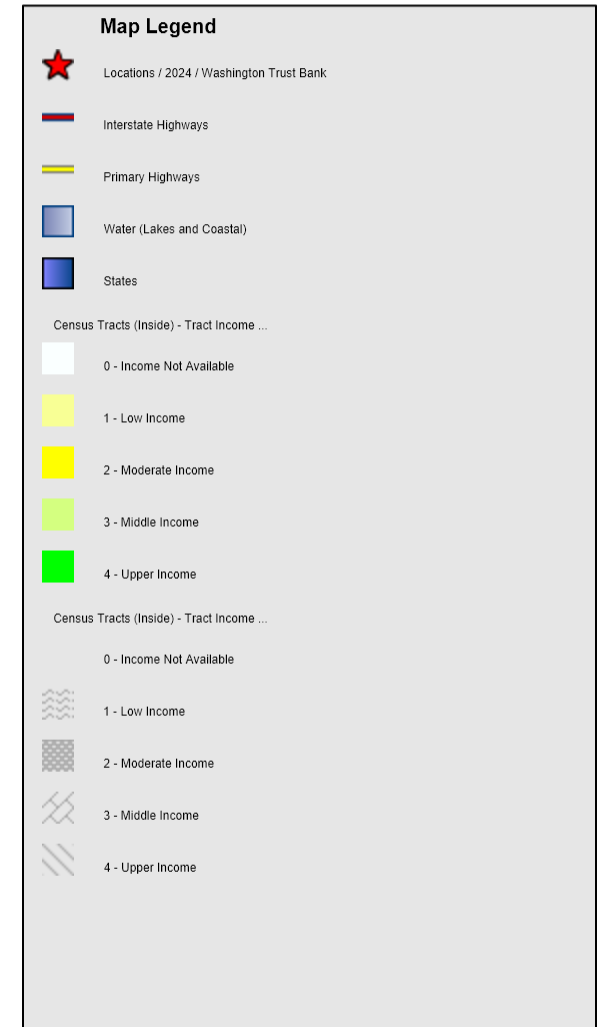
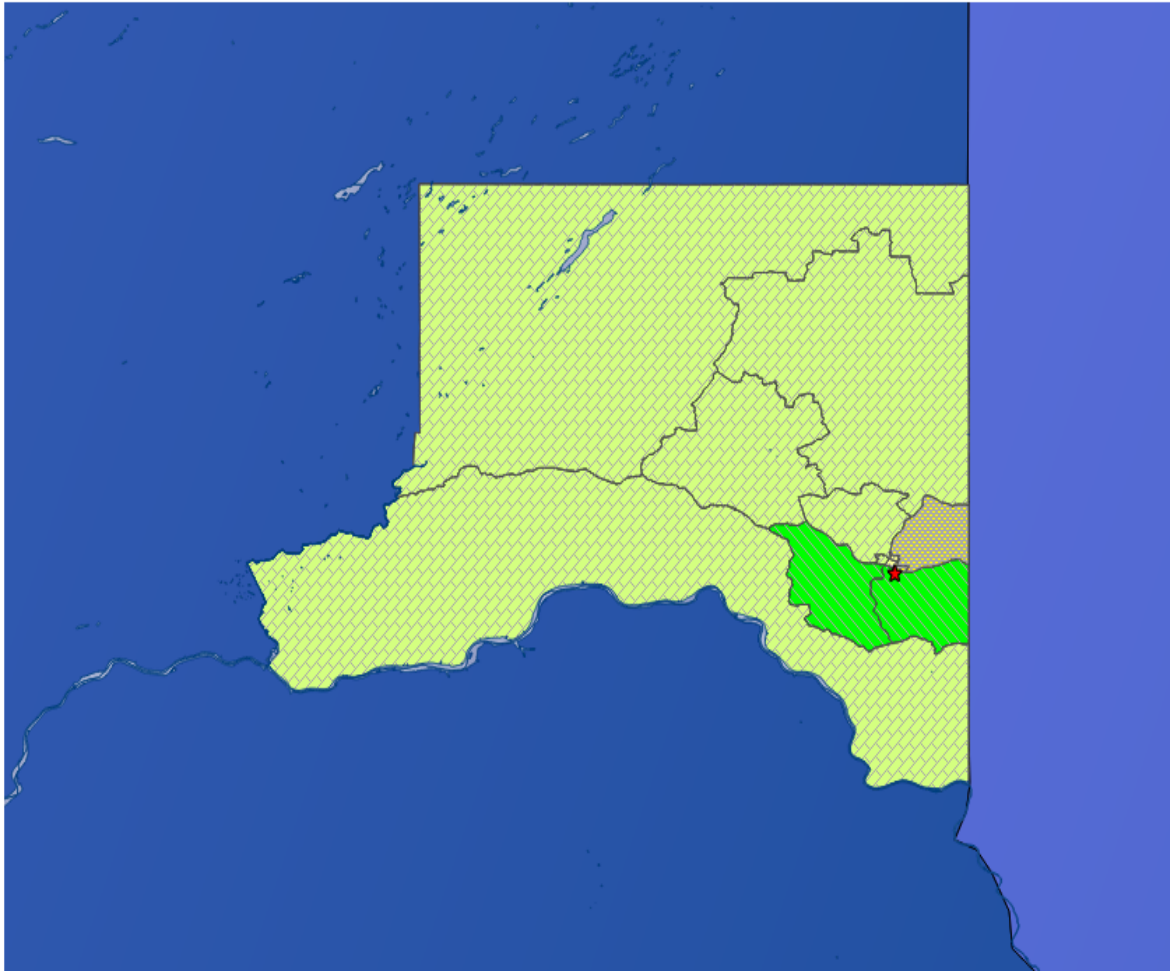
- 0 - Income Not Available
- 1 - Low Income
- 2 - Moderate Income
- 3 - Middle Income
- 4 - Upper Income

Census Tracts (Outside) - Tract Income ...

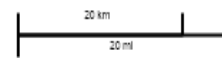
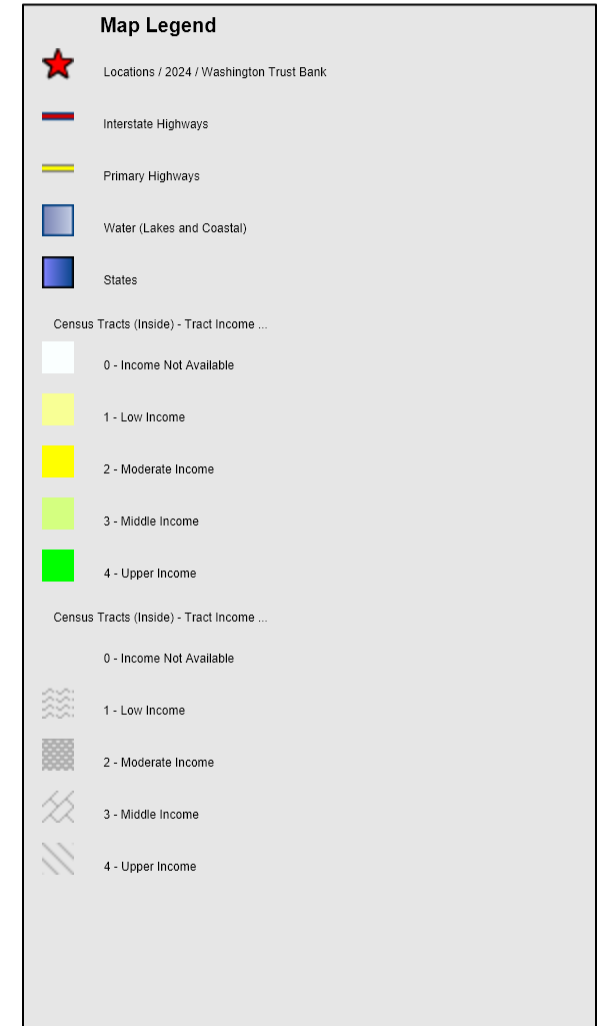
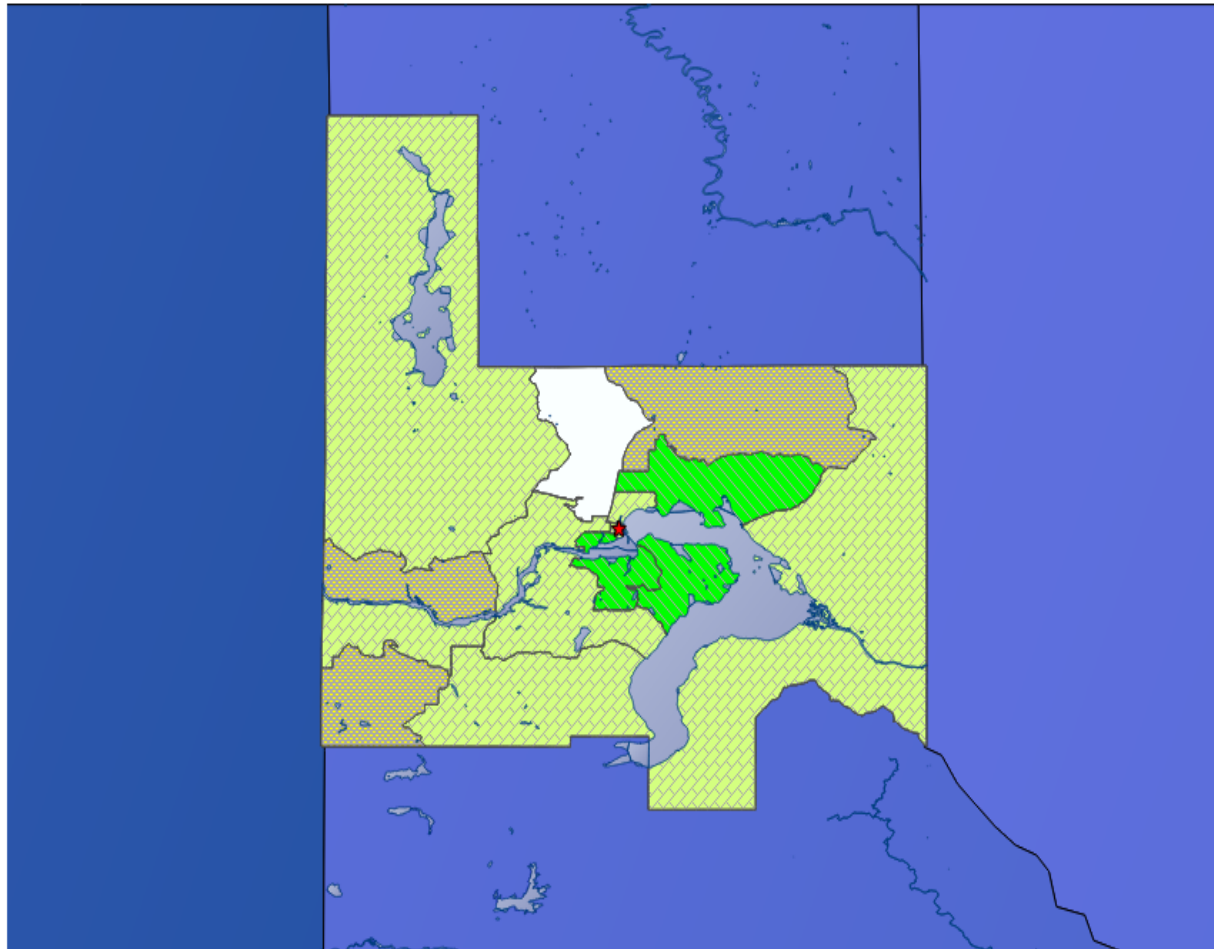
- 0 - Income Not Available
- 1 - Low Income
- 2 - Moderate Income
- 3 - Middle Income
- 4 - Upper Income



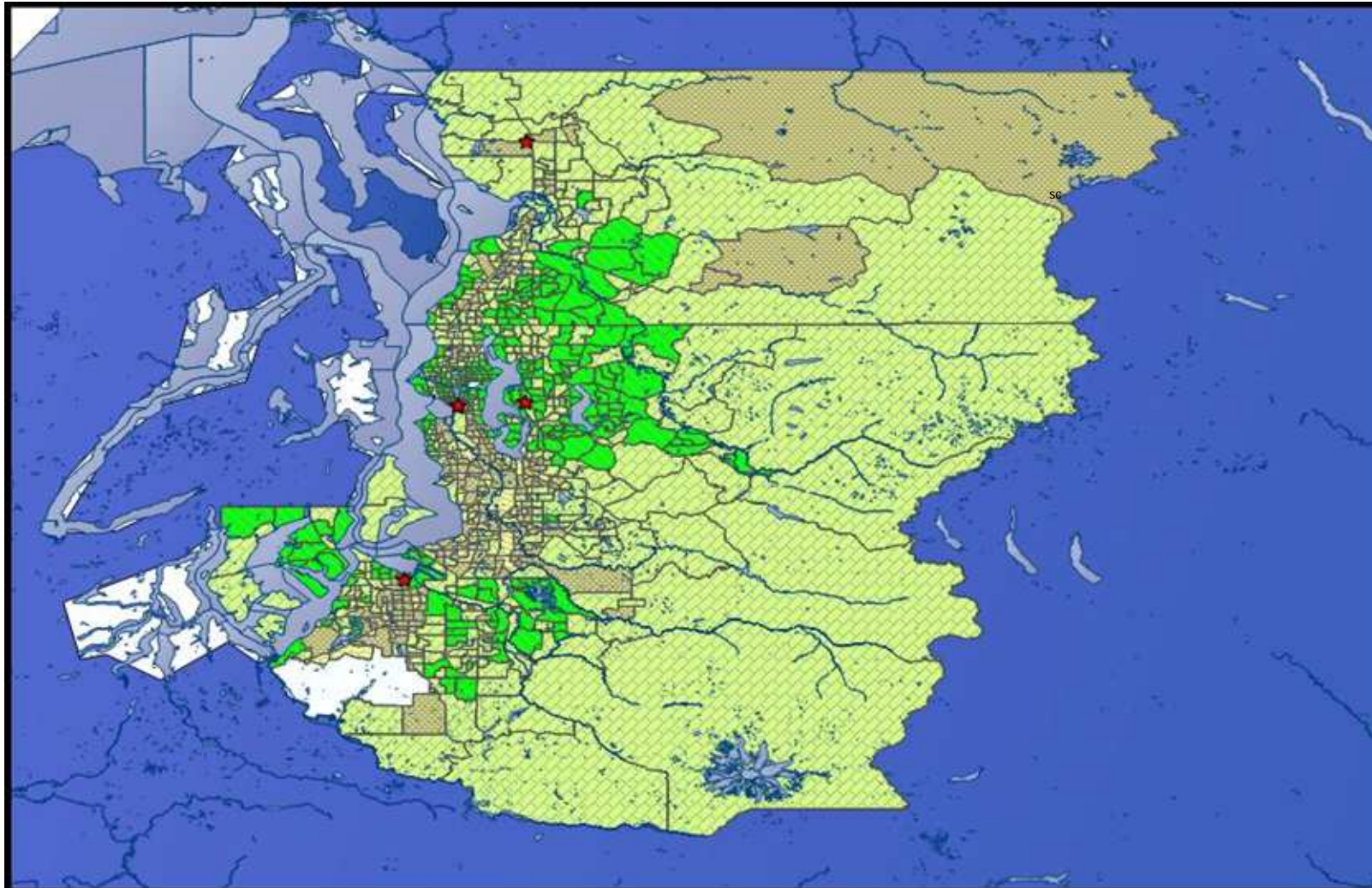
# Pullman Assessment Area CRA Census Tracts Map- 2026



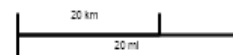
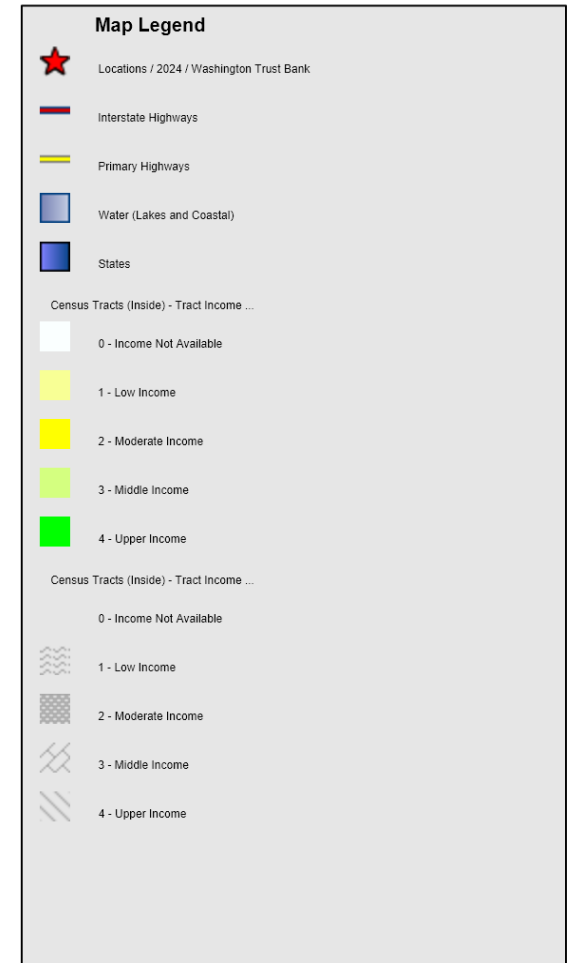
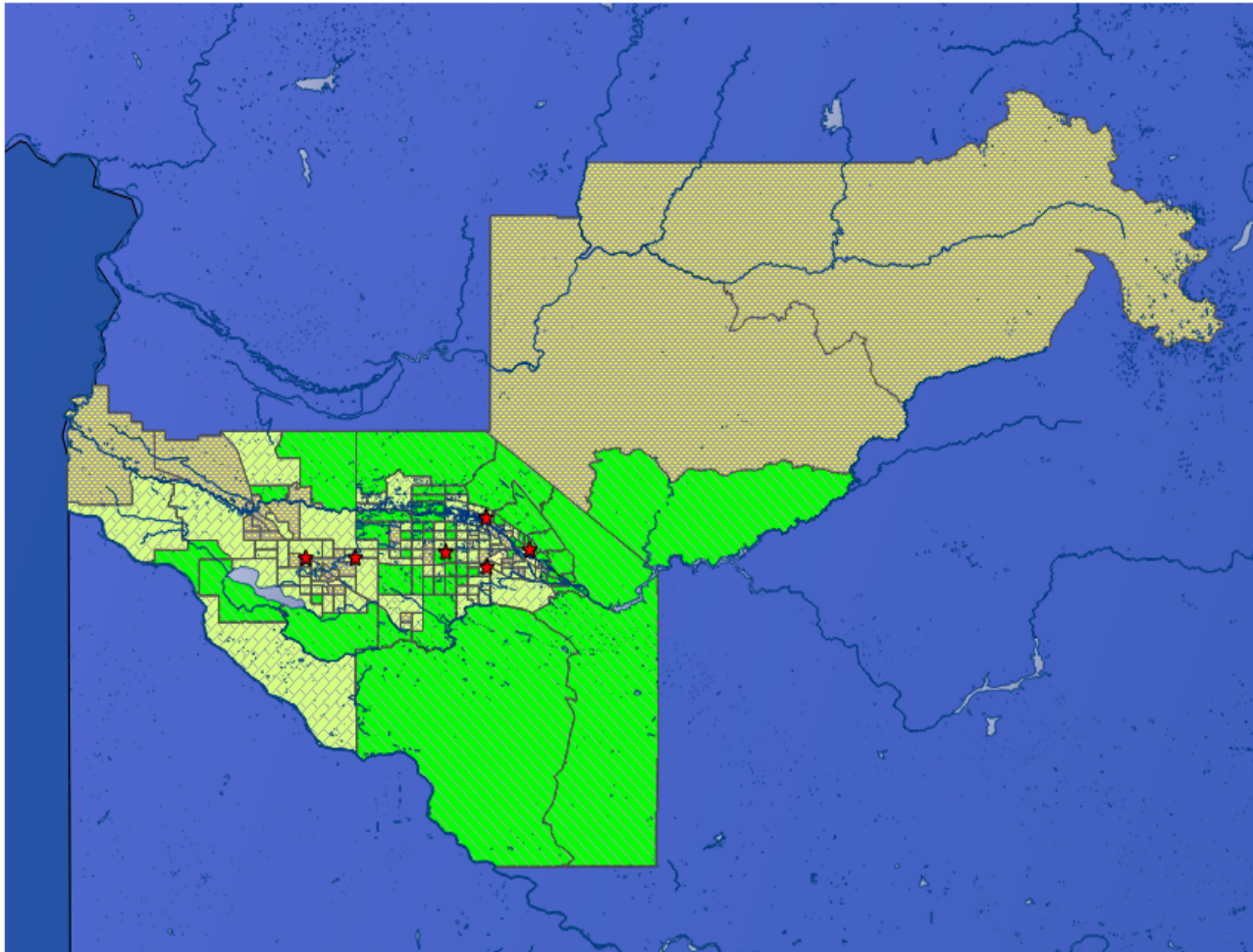
# Sandpoint Assessment Area CRA Census Tracts Map - 2026



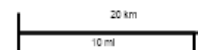
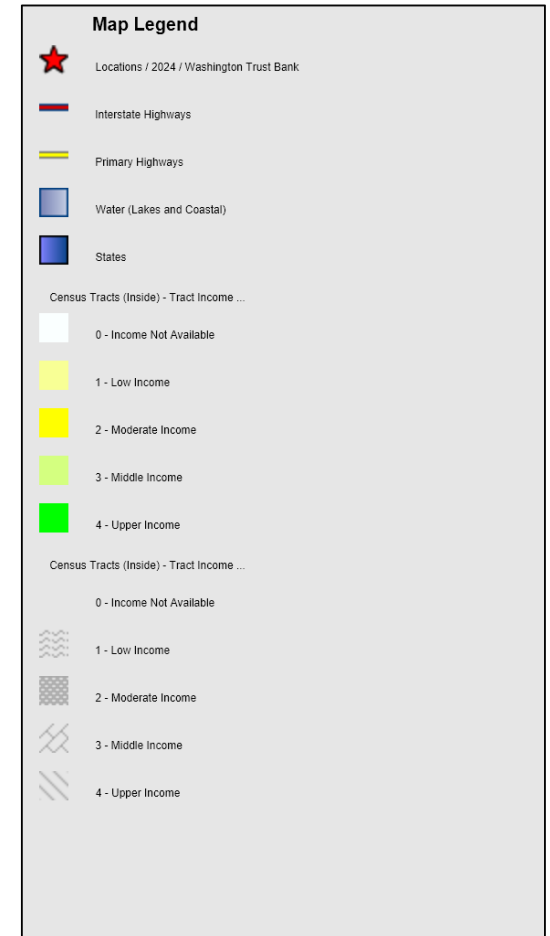
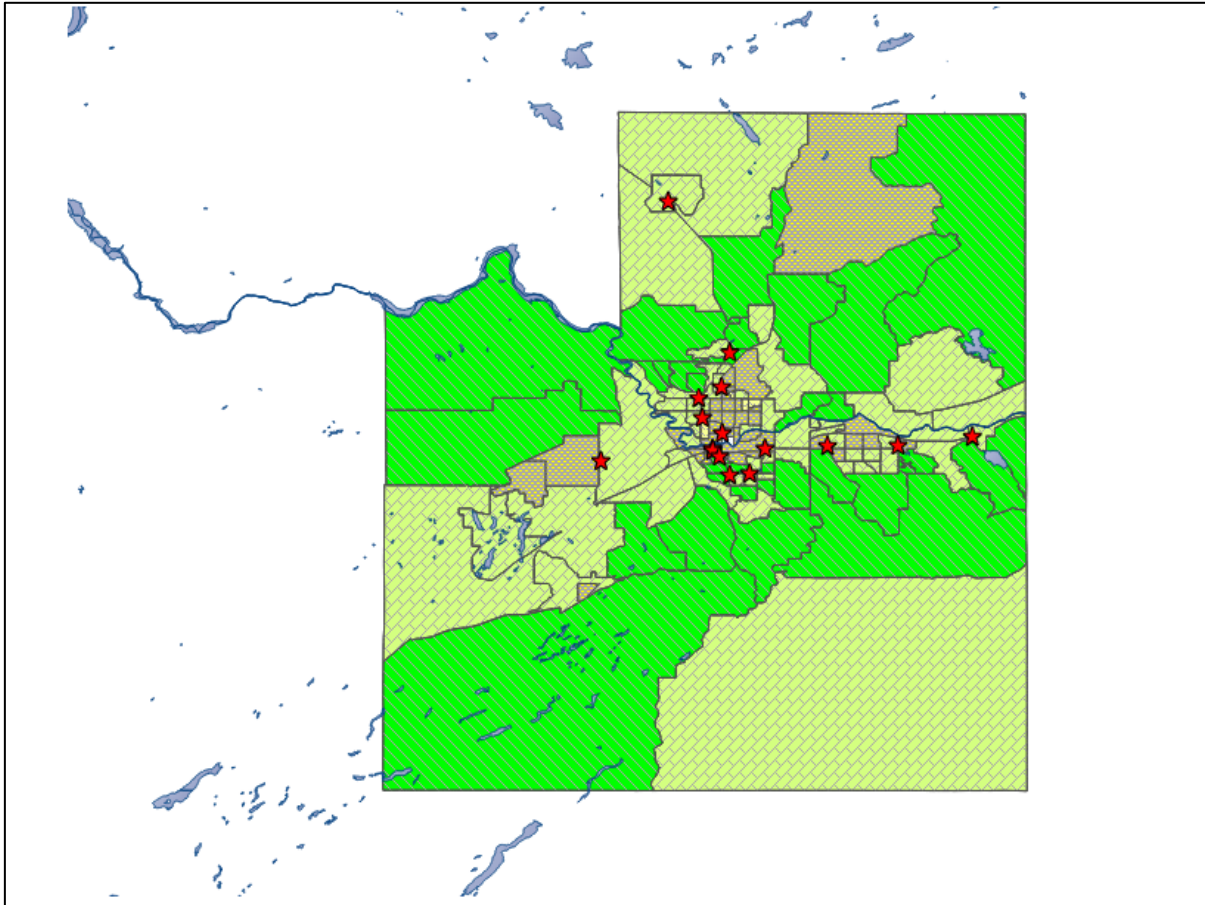
# Sea Tac MSA Assessment Area Census Tract Map - 2026



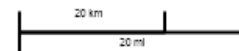
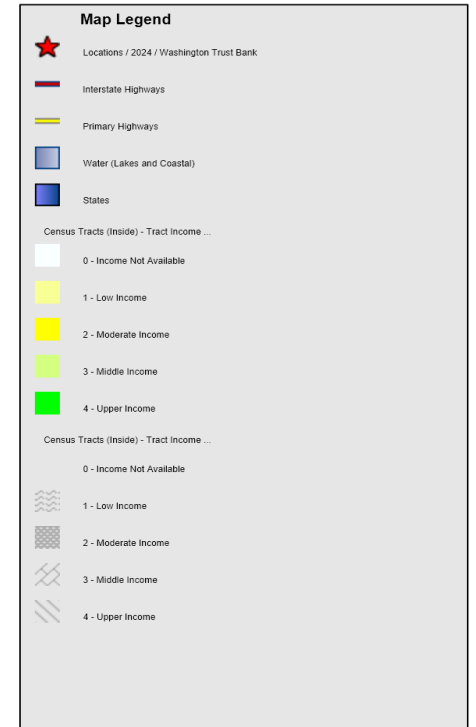
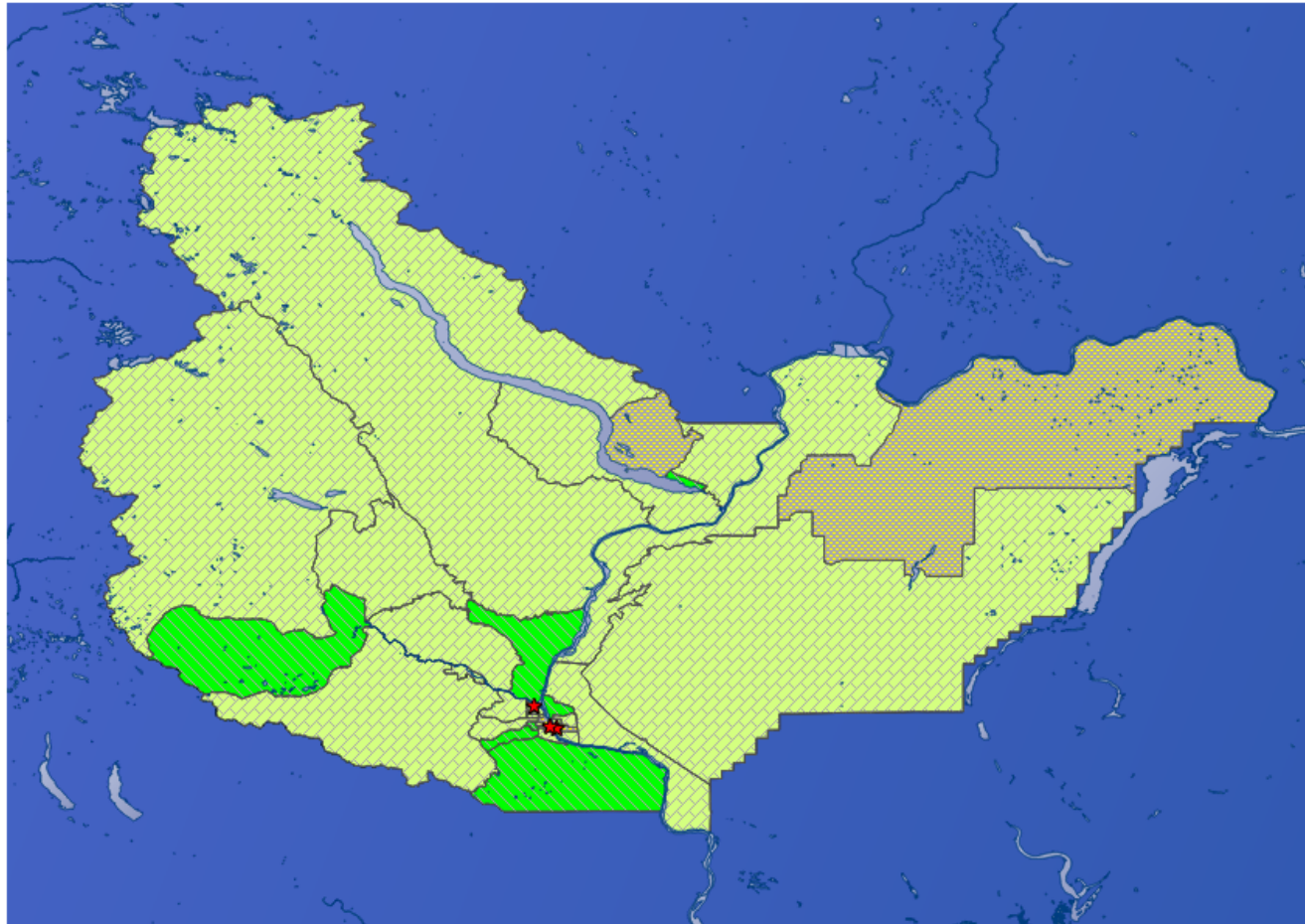
# Southern Idaho Assessment Area CRA Census Tracts Map - 2026



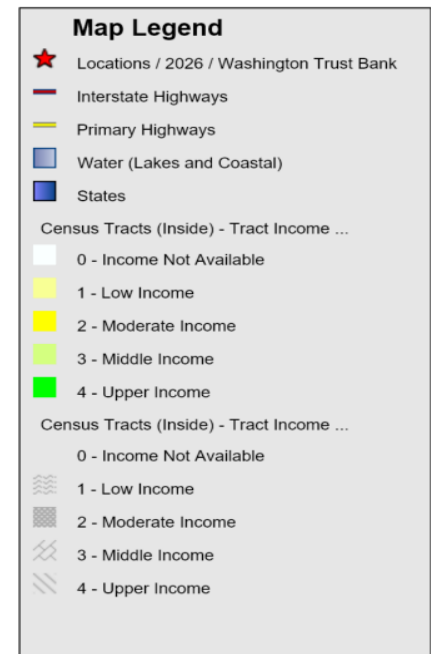
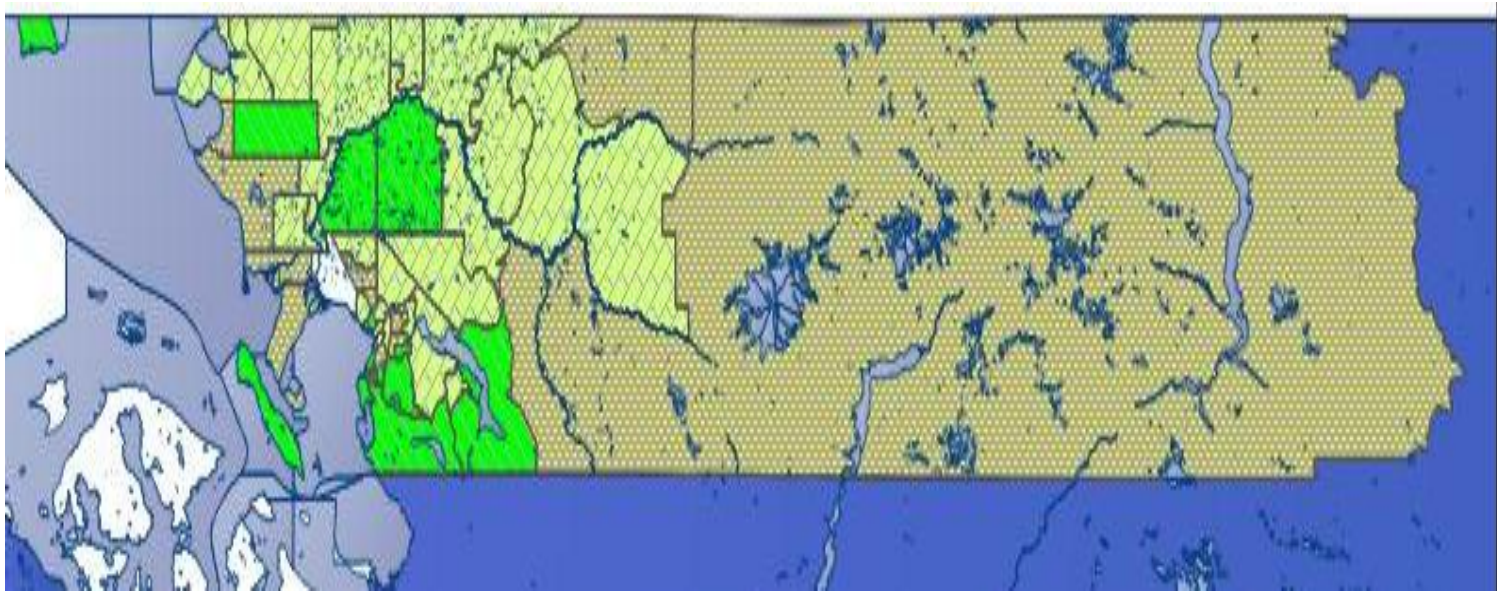
# Spokane Assessment Area CRA Census Tracts Map - 2026



# Wenatchee Assessment Area CRA Census Tracts Map - 2026



# Whatcom Assessment Area Census Tract Map - 2026



2025 FFIEC Census Report - Summary Census Overview Information

State: OREGON

County: 017 - DESCHUTES COUNTY

All Tracts: 45



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OR	DESCHUTES COUNTY	0001.00	4 - Upper	139.95	No	\$114,000	\$109,250	2119	239	11.28	807	877
OR	DESCHUTES COUNTY	0002.01	2 - Moderate	55.09	No	\$114,000	\$43,009	3330	542	16.28	687	1299
OR	DESCHUTES COUNTY	0002.02	2 - Moderate	52.63	No	\$114,000	\$41,090	2618	299	11.42	1007	1575
OR	DESCHUTES COUNTY	0003.01	3 - Middle	89.85	No	\$114,000	\$70,142	4679	596	12.74	1370	2523
OR	DESCHUTES COUNTY	0003.02	3 - Middle	84.49	No	\$114,000	\$65,959	4960	719	14.50	1658	2460
OR	DESCHUTES COUNTY	0004.01	3 - Middle	98.72	No	\$114,000	\$77,063	5464	911	16.67	1562	2305
OR	DESCHUTES COUNTY	0004.03	3 - Middle	99.03	No	\$114,000	\$77,308	1816	127	6.99	444	4229
OR	DESCHUTES COUNTY	0004.04	3 - Middle	104.32	No	\$114,000	\$81,434	1893	243	12.84	547	1082
OR	DESCHUTES COUNTY	0005.01	4 - Upper	121.09	No	\$114,000	\$94,528	3057	299	9.78	1312	2713
OR	DESCHUTES COUNTY	0005.02	3 - Middle	100.37	No	\$114,000	\$78,349	4187	577	13.78	1270	2073
OR	DESCHUTES COUNTY	0006.01	3 - Middle	109.01	No	\$114,000	\$85,096	1766	213	12.06	582	703
OR	DESCHUTES COUNTY	0006.02	4 - Upper	132.57	No	\$114,000	\$103,487	2656	261	9.83	858	1144
OR	DESCHUTES COUNTY	0006.03	4 - Upper	138.83	No	\$114,000	\$108,370	3867	346	8.95	1595	2417
OR	DESCHUTES COUNTY	0007.01	3 - Middle	89.56	No	\$114,000	\$69,917	4385	1017	23.19	948	1403
OR	DESCHUTES	0007.02	3 - Middle	98.21	No	\$114,000	\$76,667	4636	627	13.52	1529	1893

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
	COUNTY											
OR	DESCHUTES COUNTY	0008.00	3 - Middle	90.06	No	\$114,000	\$70,306	7251	1464	20.19	1964	2742
OR	DESCHUTES COUNTY	0009.01	3 - Middle	89.17	No	\$114,000	\$69,613	4425	1153	26.06	688	1572
OR	DESCHUTES COUNTY	0009.02	3 - Middle	81.66	No	\$114,000	\$63,750	3173	706	22.25	434	784
OR	DESCHUTES COUNTY	0010.02	3 - Middle	112.41	No	\$114,000	\$87,750	2616	321	12.27	819	1060
OR	DESCHUTES COUNTY	0010.03	3 - Middle	91.53	No	\$114,000	\$71,452	6075	1194	19.65	1372	1829
OR	DESCHUTES COUNTY	0010.04	3 - Middle	95.47	No	\$114,000	\$74,525	7026	1762	25.08	1809	2493
OR	DESCHUTES COUNTY	0010.05	3 - Middle	93.41	No	\$114,000	\$72,917	4432	582	13.13	1097	1423
OR	DESCHUTES COUNTY	0011.01	3 - Middle	107.31	No	\$114,000	\$83,766	8047	1537	19.10	1674	2565
OR	DESCHUTES COUNTY	0011.02	4 - Upper	185.09	No	\$114,000	\$144,483	6385	788	12.34	1872	2445
OR	DESCHUTES COUNTY	0012.00	4 - Upper	134.53	No	\$114,000	\$105,017	8671	1419	16.36	2561	3088
OR	DESCHUTES COUNTY	0013.01	4 - Upper	176.98	No	\$114,000	\$138,150	5861	699	11.93	1833	2455
OR	DESCHUTES COUNTY	0013.02	4 - Upper	132.20	No	\$114,000	\$103,197	8429	1045	12.40	2180	3209
OR	DESCHUTES COUNTY	0014.01	4 - Upper	141.06	No	\$114,000	\$110,114	5699	643	11.28	1881	2609
OR	DESCHUTES COUNTY	0014.02	3 - Middle	118.14	No	\$114,000	\$92,222	1308	158	12.08	384	847
OR	DESCHUTES COUNTY	0015.01	2 - Moderate	60.47	No	\$114,000	\$47,205	3915	900	22.99	725	1930
OR	DESCHUTES COUNTY	0015.02	4 - Upper	131.91	No	\$114,000	\$102,969	2234	321	14.37	514	1307

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OR	DESCHUTES COUNTY	0016.01	3 - Middle	102.05	No	\$114,000	\$79,667	4715	1123	23.82	653	1420
OR	DESCHUTES COUNTY	0016.02	3 - Middle	92.50	No	\$114,000	\$72,209	1965	354	18.02	299	798
OR	DESCHUTES COUNTY	0017.01	3 - Middle	100.93	No	\$114,000	\$78,792	5594	1031	18.43	1712	2346
OR	DESCHUTES COUNTY	0017.02	3 - Middle	89.78	No	\$114,000	\$70,089	3487	651	18.67	748	1358
OR	DESCHUTES COUNTY	0018.01	2 - Moderate	57.52	No	\$114,000	\$44,904	4463	925	20.73	435	1186
OR	DESCHUTES COUNTY	0018.02	2 - Moderate	76.15	No	\$114,000	\$59,444	4450	961	21.60	1075	1834
OR	DESCHUTES COUNTY	0019.01	3 - Middle	101.63	No	\$114,000	\$79,333	1873	209	11.16	691	781
OR	DESCHUTES COUNTY	0019.03	3 - Middle	106.72	No	\$114,000	\$83,305	6277	1186	18.89	1264	2060
OR	DESCHUTES COUNTY	0019.04	4 - Upper	139.45	No	\$114,000	\$108,859	4677	884	18.90	1422	1708
OR	DESCHUTES COUNTY	0020.01	4 - Upper	139.09	No	\$114,000	\$108,575	1132	160	14.13	595	595
OR	DESCHUTES COUNTY	0020.02	2 - Moderate	73.34	No	\$114,000	\$57,255	9331	2181	23.37	2135	3208
OR	DESCHUTES COUNTY	0021.01	2 - Moderate	72.32	No	\$114,000	\$56,454	4668	1150	24.64	1083	1533
OR	DESCHUTES COUNTY	0021.02	4 - Upper	157.17	No	\$114,000	\$122,688	2388	250	10.47	519	786
OR	DESCHUTES COUNTY	0021.03	4 - Upper	121.36	No	\$114,000	\$94,733	6253	885	14.15	1721	2422

2025 FFIEC Census Report - Summary Census Overview Information

State: IDAHO

County: 055 - KOOTENAI COUNTY

All Tracts: 39



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
ID	KOOTENAI COUNTY	0001.01	4 - Upper	125.29	No	\$97,500	\$90,682	3051	292	9.57	1023	1419
ID	KOOTENAI COUNTY	0001.02	3 - Middle	81.71	No	\$97,500	\$59,145	4722	529	11.20	1564	2366
ID	KOOTENAI COUNTY	0002.01	4 - Upper	143.74	No	\$97,500	\$104,038	3561	398	11.18	1069	1203
ID	KOOTENAI COUNTY	0002.02	4 - Upper	149.70	No	\$97,500	\$108,351	3514	378	10.76	1169	1509
ID	KOOTENAI COUNTY	0002.03	2 - Moderate	78.36	No	\$97,500	\$56,719	3486	362	10.38	1061	1673
ID	KOOTENAI COUNTY	0003.01	3 - Middle	107.49	No	\$97,500	\$77,800	7280	928	12.75	2278	2649
ID	KOOTENAI COUNTY	0003.03	3 - Middle	100.45	No	\$97,500	\$72,708	5689	761	13.38	1372	1664
ID	KOOTENAI COUNTY	0003.04	3 - Middle	103.21	No	\$97,500	\$74,701	3224	333	10.33	840	1386
ID	KOOTENAI COUNTY	0004.01	3 - Middle	91.91	No	\$97,500	\$66,528	7020	942	13.42	1635	2146
ID	KOOTENAI COUNTY	0004.02	3 - Middle	99.44	No	\$97,500	\$71,972	9289	1305	14.05	2346	2832
ID	KOOTENAI COUNTY	0005.01	3 - Middle	84.47	No	\$97,500	\$61,141	6254	850	13.59	1745	2167
ID	KOOTENAI COUNTY	0005.02	3 - Middle	111.07	No	\$97,500	\$80,392	6296	836	13.28	1091	1824
ID	KOOTENAI COUNTY	0005.03	3 - Middle	99.44	No	\$97,500	\$71,974	4384	579	13.21	880	1279
ID	KOOTENAI COUNTY	0006.01	3 - Middle	97.45	No	\$97,500	\$70,532	4774	616	12.90	1489	1971
ID	KOOTENAI	0006.02	3 - Middle	83.58	No	\$97,500	\$60,497	6462	997	15.43	1457	2290

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
	COUNTY											
ID	KOOTENAI COUNTY	0007.01	3 - Middle	92.49	No	\$97,500	\$66,947	4966	701	14.12	1067	1785
ID	KOOTENAI COUNTY	0007.02	3 - Middle	96.15	No	\$97,500	\$69,594	4850	645	13.30	1573	1665
ID	KOOTENAI COUNTY	0007.03	3 - Middle	117.70	No	\$97,500	\$85,192	7972	1043	13.08	1936	2548
ID	KOOTENAI COUNTY	0007.04	3 - Middle	102.97	No	\$97,500	\$74,529	5688	897	15.77	1225	1654
ID	KOOTENAI COUNTY	0008.00	3 - Middle	88.80	No	\$97,500	\$64,271	5897	710	12.04	1306	1955
ID	KOOTENAI COUNTY	0009.01	2 - Moderate	52.48	No	\$97,500	\$37,986	3448	583	16.91	400	967
ID	KOOTENAI COUNTY	0009.02	2 - Moderate	74.13	No	\$97,500	\$53,655	3099	408	13.17	399	865
ID	KOOTENAI COUNTY	0010.02	3 - Middle	108.65	No	\$97,500	\$78,638	4890	633	12.94	1720	1976
ID	KOOTENAI COUNTY	0010.03	3 - Middle	110.04	No	\$97,500	\$79,649	2322	275	11.84	814	906
ID	KOOTENAI COUNTY	0010.04	2 - Moderate	77.68	No	\$97,500	\$56,226	4154	466	11.22	1373	2023
ID	KOOTENAI COUNTY	0011.00	4 - Upper	128.51	No	\$97,500	\$93,011	2204	221	10.03	756	997
ID	KOOTENAI COUNTY	0012.01	3 - Middle	95.52	No	\$97,500	\$69,138	3322	447	13.46	957	1240
ID	KOOTENAI COUNTY	0012.02	2 - Moderate	61.69	No	\$97,500	\$44,655	3236	396	12.24	776	1021
ID	KOOTENAI COUNTY	0013.00	2 - Moderate	64.44	No	\$97,500	\$46,645	4173	619	14.83	785	1508
ID	KOOTENAI COUNTY	0014.00	4 - Upper	131.96	No	\$97,500	\$95,509	2681	344	12.83	547	1094
ID	KOOTENAI COUNTY	0015.00	2 - Moderate	78.87	No	\$97,500	\$57,083	3294	434	13.18	689	1407

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
ID	KOOTENAI COUNTY	0016.00	3 - Middle	90.69	No	\$97,500	\$65,643	2778	451	16.23	709	1122
ID	KOOTENAI COUNTY	0017.00	4 - Upper	147.37	No	\$97,500	\$106,667	4769	536	11.24	1379	1804
ID	KOOTENAI COUNTY	0018.01	4 - Upper	146.30	No	\$97,500	\$105,893	3085	263	8.53	996	1686
ID	KOOTENAI COUNTY	0018.02	4 - Upper	133.21	No	\$97,500	\$96,417	6024	677	11.24	1852	2493
ID	KOOTENAI COUNTY	0019.01	4 - Upper	130.56	No	\$97,500	\$94,500	1732	200	11.55	808	1020
ID	KOOTENAI COUNTY	0019.02	4 - Upper	132.02	No	\$97,500	\$95,558	1166	111	9.52	622	1406
ID	KOOTENAI COUNTY	0020.00	4 - Upper	129.19	No	\$97,500	\$93,508	3897	395	10.14	1265	1997
ID	KOOTENAI COUNTY	9400.00	2 - Moderate	75.99	No	\$97,500	\$55,000	2709	694	25.62	985	2555

2025 FFIEC Census Report - Summary Census Overview Information

State: WASHINGTON

County: 025 - GRANT COUNTY

All Tracts: 23



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
WA	GRANT COUNTY	0101.00	3 - Middle	89.80	No	\$94,800	\$63,269	3633	785	21.61	1190	2303
WA	GRANT COUNTY	0102.00	4 - Upper	120.53	No	\$94,800	\$84,917	3314	722	21.79	927	1200
WA	GRANT COUNTY	0103.00	3 - Middle	85.22	No	\$94,800	\$60,043	4642	1232	26.54	1331	2078
WA	GRANT COUNTY	0104.01	4 - Upper	120.50	No	\$94,800	\$84,896	3241	962	29.68	803	1253
WA	GRANT COUNTY	0104.02	3 - Middle	102.59	No	\$94,800	\$72,278	5630	1955	34.72	1119	1705
WA	GRANT COUNTY	0105.00	3 - Middle	117.50	No	\$94,800	\$82,782	3341	1765	52.83	633	1726
WA	GRANT COUNTY	0106.00	3 - Middle	83.44	No	\$94,800	\$58,789	7601	6078	79.96	1354	1984
WA	GRANT COUNTY	0107.00	3 - Middle	85.51	No	\$94,800	\$60,250	3327	1623	48.78	683	1537
WA	GRANT COUNTY	0108.00	2 - Moderate	68.83	No	\$94,800	\$48,494	4607	2369	51.42	503	1398
WA	GRANT COUNTY	0109.01	4 - Upper	122.50	No	\$94,800	\$86,310	1590	647	40.69	417	580
WA	GRANT COUNTY	0109.03	2 - Moderate	72.65	No	\$94,800	\$51,186	5527	3419	61.86	870	1672
WA	GRANT COUNTY	0109.04	3 - Middle	102.47	No	\$94,800	\$72,194	6282	2421	38.54	1432	2187
WA	GRANT COUNTY	0110.01	3 - Middle	111.72	No	\$94,800	\$78,712	6660	2035	30.56	1553	2108
WA	GRANT COUNTY	0110.02	3 - Middle	107.68	No	\$94,800	\$75,865	6849	2940	42.93	1535	2142
WA	GRANT	0111.01	4 - Upper	131.94	No	\$94,800	\$92,961	4188	1627	38.85	1030	1514

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
	COUNTY											
WA	GRANT COUNTY	0111.02	2 - Moderate	62.77	No	\$94,800	\$44,227	3814	1772	46.46	353	870
WA	GRANT COUNTY	0112.00	4 - Upper	120.45	No	\$94,800	\$84,865	6132	1950	31.80	1710	2170
WA	GRANT COUNTY	0113.00	2 - Moderate	72.38	No	\$94,800	\$50,994	3687	2496	67.70	848	1205
WA	GRANT COUNTY	0114.01	3 - Middle	80.32	No	\$94,800	\$56,591	2581	1624	62.92	363	879
WA	GRANT COUNTY	0114.03	2 - Moderate	69.90	No	\$94,800	\$49,250	4708	4464	94.82	735	1650
WA	GRANT COUNTY	0114.04	0 - Unknown	0.00	No	\$94,800	\$0	1411	1158	82.07	49	367
WA	GRANT COUNTY	0114.05	2 - Moderate	57.40	No	\$94,800	\$40,444	3042	2472	81.26	383	985
WA	GRANT COUNTY	0114.06	4 - Upper	128.12	No	\$94,800	\$90,267	3316	2357	71.08	798	1470

2025 FFIEC Census Report - Summary Census Overview Information

MSA/MD: 28420 - KENNEWICK-RICHLAND, WA

State: WASHINGTON

County: ALL COUNTIES

All Tracts: 67



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
WA	BENTON COUNTY	0101.00	4 - Upper	143.57	No	\$105,600	\$116,182	4684	969	20.69	1559	1839
WA	BENTON COUNTY	0102.01	4 - Upper	141.67	No	\$105,600	\$114,640	6203	1489	24.00	1681	2124
WA	BENTON COUNTY	0102.03	2 - Moderate	73.94	No	\$105,600	\$59,833	3975	1343	33.79	920	1197
WA	BENTON COUNTY	0102.04	2 - Moderate	74.53	No	\$105,600	\$60,313	3236	1200	37.08	181	452
WA	BENTON COUNTY	0103.00	3 - Middle	95.91	No	\$105,600	\$77,615	5643	1360	24.10	1457	1770
WA	BENTON COUNTY	0104.00	3 - Middle	81.82	No	\$105,600	\$66,211	3731	1054	28.25	916	1576
WA	BENTON COUNTY	0105.00	3 - Middle	93.28	No	\$105,600	\$75,486	3154	862	27.33	385	1027
WA	BENTON COUNTY	0106.00	2 - Moderate	72.69	No	\$105,600	\$58,824	4551	1468	32.26	765	1266
WA	BENTON COUNTY	0107.01	3 - Middle	100.29	No	\$105,600	\$81,157	2184	476	21.79	676	802
WA	BENTON COUNTY	0107.03	3 - Middle	98.98	No	\$105,600	\$80,096	3697	1144	30.94	923	1252
WA	BENTON COUNTY	0107.05	4 - Upper	146.93	No	\$105,600	\$118,900	5535	1012	18.28	1370	1759
WA	BENTON COUNTY	0107.07	4 - Upper	139.33	No	\$105,600	\$112,750	3687	710	19.26	923	1036
WA	BENTON COUNTY	0107.08	4 - Upper	160.48	No	\$105,600	\$129,861	4532	1082	23.87	1106	1264
WA	BENTON COUNTY	0108.07	4 - Upper	138.72	No	\$105,600	\$112,250	1558	364	23.36	396	496

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
WA	BENTON COUNTY	0108.09	3 - Middle	101.63	No	\$105,600	\$82,245	6792	2397	35.29	1743	2051
WA	BENTON COUNTY	0108.10	4 - Upper	137.60	No	\$105,600	\$111,351	5430	1132	20.85	1552	1690
WA	BENTON COUNTY	0108.11	4 - Upper	204.81	No	\$105,600	\$165,735	5530	1129	20.42	1558	1608
WA	BENTON COUNTY	0108.14	4 - Upper	199.15	No	\$105,600	\$161,154	5129	843	16.44	1426	1479
WA	BENTON COUNTY	0108.15	4 - Upper	128.98	No	\$105,600	\$104,375	9675	2587	26.74	2474	2688
WA	BENTON COUNTY	0108.16	4 - Upper	144.17	No	\$105,600	\$116,667	5525	1304	23.60	1504	1583
WA	BENTON COUNTY	0108.17	4 - Upper	174.41	No	\$105,600	\$141,133	6613	1731	26.18	1798	1796
WA	BENTON COUNTY	0108.18	4 - Upper	161.55	No	\$105,600	\$130,726	3358	989	29.45	791	1136
WA	BENTON COUNTY	0108.19	4 - Upper	169.97	No	\$105,600	\$137,543	3431	744	21.68	1128	1178
WA	BENTON COUNTY	0108.20	3 - Middle	118.20	No	\$105,600	\$95,653	3916	1161	29.65	759	973
WA	BENTON COUNTY	0109.01	2 - Moderate	79.44	No	\$105,600	\$64,286	6025	2699	44.80	993	1560
WA	BENTON COUNTY	0109.02	2 - Moderate	67.08	No	\$105,600	\$54,280	5620	2722	48.43	1195	1740
WA	BENTON COUNTY	0110.01	2 - Moderate	70.87	No	\$105,600	\$57,347	5482	2510	45.79	1228	1529
WA	BENTON COUNTY	0110.02	2 - Moderate	66.91	No	\$105,600	\$54,146	5038	2478	49.19	933	1593
WA	BENTON COUNTY	0111.00	3 - Middle	89.12	No	\$105,600	\$72,120	7838	3207	40.92	2345	2773
WA	BENTON COUNTY	0112.01	2 - Moderate	55.98	No	\$105,600	\$45,298	4564	3013	66.02	378	1030
WA	BENTON COUNTY	0112.02	1 - Low	45.84	No	\$105,600	\$37,093	3168	2192	69.19	252	552

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
WA	BENTON COUNTY	0113.00	2 - Moderate	63.50	No	\$105,600	\$51,389	4925	2904	58.96	962	1722
WA	BENTON COUNTY	0114.01	2 - Moderate	64.59	No	\$105,600	\$52,273	4317	2262	52.40	756	1188
WA	BENTON COUNTY	0114.02	3 - Middle	111.64	No	\$105,600	\$90,338	5492	1606	29.24	1667	1879
WA	BENTON COUNTY	0115.01	3 - Middle	83.80	No	\$105,600	\$67,816	6971	2587	37.11	1987	2463
WA	BENTON COUNTY	0115.04	3 - Middle	95.20	No	\$105,600	\$77,039	3367	1211	35.97	883	945
WA	BENTON COUNTY	0115.05	4 - Upper	123.71	No	\$105,600	\$100,109	4534	1471	32.44	1370	1614
WA	BENTON COUNTY	0115.06	4 - Upper	145.06	No	\$105,600	\$117,382	6575	1645	25.02	2310	2467
WA	BENTON COUNTY	0116.00	3 - Middle	95.91	No	\$105,600	\$77,614	835	393	47.07	259	363
WA	BENTON COUNTY	0117.01	2 - Moderate	65.60	No	\$105,600	\$53,088	2591	1397	53.92	491	912
WA	BENTON COUNTY	0117.02	2 - Moderate	77.67	No	\$105,600	\$62,857	4837	2424	50.11	1280	1689
WA	BENTON COUNTY	0118.01	3 - Middle	107.04	No	\$105,600	\$86,615	3366	1626	48.31	831	1192
WA	BENTON COUNTY	0118.02	2 - Moderate	75.95	No	\$105,600	\$61,458	3183	1773	55.70	699	1232
WA	BENTON COUNTY	0119.00	3 - Middle	91.91	No	\$105,600	\$74,375	6355	2465	38.79	1675	2201
WA	BENTON COUNTY	0120.00	0 - Unknown	0.00	No	\$105,600	\$0	21	20	95.24	0	0
WA	FRANKLIN COUNTY	0201.01	1 - Low	44.57	No	\$105,600	\$36,069	2532	2378	93.92	295	548
WA	FRANKLIN COUNTY	0201.02	2 - Moderate	71.56	No	\$105,600	\$57,909	5279	4968	94.11	1193	1435
WA	FRANKLIN COUNTY	0201.03	2 - Moderate	69.43	No	\$105,600	\$56,182	3546	3345	94.33	602	695

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
WA	FRANKLIN COUNTY	0202.01	1 - Low	39.94	No	\$105,600	\$32,321	1998	1825	91.34	166	512
WA	FRANKLIN COUNTY	0202.02	2 - Moderate	58.16	No	\$105,600	\$47,069	3786	3217	84.97	393	929
WA	FRANKLIN COUNTY	0203.00	2 - Moderate	59.79	No	\$105,600	\$48,382	5475	4525	82.65	1024	1527
WA	FRANKLIN COUNTY	0204.01	2 - Moderate	77.56	No	\$105,600	\$62,765	1687	1457	86.37	292	425
WA	FRANKLIN COUNTY	0204.02	2 - Moderate	69.70	No	\$105,600	\$56,400	1922	1615	84.03	139	195
WA	FRANKLIN COUNTY	0204.03	2 - Moderate	68.14	No	\$105,600	\$55,144	3212	2799	87.14	426	966
WA	FRANKLIN COUNTY	0204.04	0 - Unknown	0.00	No	\$105,600	\$0	2615	2243	85.77	154	438
WA	FRANKLIN COUNTY	0205.01	4 - Upper	128.16	No	\$105,600	\$103,707	5540	1610	29.06	1579	1634
WA	FRANKLIN COUNTY	0205.03	4 - Upper	155.40	No	\$105,600	\$125,750	3351	1250	37.30	1031	1180
WA	FRANKLIN COUNTY	0205.04	3 - Middle	99.76	No	\$105,600	\$80,731	7046	4153	58.94	1650	2151
WA	FRANKLIN COUNTY	0206.03	3 - Middle	93.58	No	\$105,600	\$75,727	5151	2787	54.11	853	997
WA	FRANKLIN COUNTY	0206.05	3 - Middle	110.31	No	\$105,600	\$89,265	10570	5121	48.45	2377	2720
WA	FRANKLIN COUNTY	0206.06	3 - Middle	100.95	No	\$105,600	\$81,688	8686	4150	47.78	1928	2357
WA	FRANKLIN COUNTY	0206.07	4 - Upper	125.59	No	\$105,600	\$101,629	6332	2977	47.02	1667	1865
WA	FRANKLIN COUNTY	0206.08	3 - Middle	99.28	No	\$105,600	\$80,337	6843	2670	39.02	1345	1964
WA	FRANKLIN COUNTY	0207.00	3 - Middle	97.09	No	\$105,600	\$78,567	1499	672	44.83	237	501
WA	FRANKLIN COUNTY	0208.01	3 - Middle	85.75	No	\$105,600	\$69,392	3525	2323	65.90	648	990

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
WA	FRANKLIN COUNTY	0208.02	3 - Middle	91.33	No	\$105,600	\$73,903	6154	3439	55.88	892	1312
WA	FRANKLIN COUNTY	9801.00	0 - Unknown	0.00	No	\$105,600	\$0	0	0	0.00	0	0

2025 FFIEC Census Report - Summary Census Overview Information

MSA/MD: 30300 - LEWISTON, ID-WA

State: IDAHO

County: ALL COUNTIES

All Tracts: 10



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
ID	NEZ PERCE COUNTY	9400.00	3 - Middle	82.02	No	\$87,100	\$60,813	4833	2153	44.55	1243	2051
ID	NEZ PERCE COUNTY	9602.00	3 - Middle	107.56	No	\$87,100	\$79,750	371	29	7.82	98	157
ID	NEZ PERCE COUNTY	9603.00	3 - Middle	86.20	No	\$87,100	\$63,917	5200	816	15.69	1028	1645
ID	NEZ PERCE COUNTY	9604.00	2 - Moderate	72.22	No	\$87,100	\$53,547	3330	521	15.65	1121	1637
ID	NEZ PERCE COUNTY	9605.00	3 - Middle	109.36	No	\$87,100	\$81,087	4443	556	12.51	1030	1437
ID	NEZ PERCE COUNTY	9606.00	3 - Middle	92.72	No	\$87,100	\$68,750	5149	666	12.93	1680	1961
ID	NEZ PERCE COUNTY	9607.00	3 - Middle	114.59	No	\$87,100	\$84,965	5776	663	11.48	1571	2411
ID	NEZ PERCE COUNTY	9608.00	4 - Upper	120.26	No	\$87,100	\$89,167	3909	354	9.06	1183	1424
ID	NEZ PERCE COUNTY	9609.00	3 - Middle	110.76	No	\$87,100	\$82,125	3257	396	12.16	1009	1317
ID	NEZ PERCE COUNTY	9610.00	4 - Upper	129.91	No	\$87,100	\$96,325	5822	500	8.59	2114	2308

2025 FFIEC Census Report - Summary Census Overview Information

State: IDAHO

County: 057 - LATAH COUNTY

All Tracts: 9



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
ID	LATAH COUNTY	0051.01	3 - Middle	99.82	No	\$86,600	\$62,141	3009	500	16.62	583	1119
ID	LATAH COUNTY	0051.02	4 - Upper	148.90	No	\$86,600	\$92,696	4889	1044	21.35	699	1082
ID	LATAH COUNTY	0052.00	4 - Upper	137.64	No	\$86,600	\$85,685	6582	852	12.94	1605	2471
ID	LATAH COUNTY	0053.01	4 - Upper	149.68	No	\$86,600	\$93,182	2580	441	17.09	532	792
ID	LATAH COUNTY	0053.02	4 - Upper	130.64	No	\$86,600	\$81,326	5547	1125	20.28	789	1323
ID	LATAH COUNTY	0054.00	3 - Middle	119.67	No	\$86,600	\$74,500	5989	1098	18.33	666	982
ID	LATAH COUNTY	0055.00	3 - Middle	109.21	No	\$86,600	\$67,990	4038	402	9.96	1350	1808
ID	LATAH COUNTY	0056.00	3 - Middle	119.88	No	\$86,600	\$74,627	3789	347	9.16	1436	1807
ID	LATAH COUNTY	0057.00	3 - Middle	118.59	No	\$86,600	\$73,824	3094	232	7.50	1060	1468

2025 FFIEC Census Report - Summary Census Overview Information

MSA/MD: 38900 - PORTLAND-VANCOUVER-HILLSBORO, OR-WA

State: WASHINGTON

County: ALL COUNTIES

All Tracts: 120



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
WA	CLARK COUNTY	0401.01	3 - Middle	96.13	No	\$124,100	\$91,063	5606	597	10.65	1515	1860
WA	CLARK COUNTY	0401.02	3 - Middle	85.00	No	\$124,100	\$80,521	3903	405	10.38	1026	1256
WA	CLARK COUNTY	0402.01	4 - Upper	124.41	No	\$124,100	\$117,857	6560	966	14.73	2087	2720
WA	CLARK COUNTY	0402.02	3 - Middle	96.13	No	\$124,100	\$91,066	4345	503	11.58	993	1316
WA	CLARK COUNTY	0402.03	3 - Middle	107.12	No	\$124,100	\$101,481	5642	706	12.51	1518	1952
WA	CLARK COUNTY	0403.01	4 - Upper	141.12	No	\$124,100	\$133,681	2025	361	17.83	617	717
WA	CLARK COUNTY	0403.03	3 - Middle	115.29	No	\$124,100	\$109,211	5527	1233	22.31	1434	1648
WA	CLARK COUNTY	0403.04	4 - Upper	137.00	No	\$124,100	\$129,778	3054	556	18.21	769	802
WA	CLARK COUNTY	0403.05	3 - Middle	95.73	No	\$124,100	\$90,689	3063	498	16.26	724	1008
WA	CLARK COUNTY	0404.03	3 - Middle	107.26	No	\$124,100	\$101,607	4209	618	14.68	1179	1606
WA	CLARK COUNTY	0404.07	3 - Middle	87.92	No	\$124,100	\$83,289	5930	1163	19.61	1532	2057
WA	CLARK COUNTY	0404.08	3 - Middle	118.22	No	\$124,100	\$111,989	3915	586	14.97	1232	1352
WA	CLARK COUNTY	0404.09	3 - Middle	115.68	No	\$124,100	\$109,583	2180	336	15.41	783	828
WA	CLARK COUNTY	0404.11	3 - Middle	83.81	No	\$124,100	\$79,400	2238	483	21.58	505	519

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
WA	CLARK COUNTY	0404.12	4 - Upper	121.41	No	\$124,100	\$115,015	5915	1417	23.96	1504	1880
WA	CLARK COUNTY	0404.13	3 - Middle	82.41	No	\$124,100	\$78,073	3272	586	17.91	696	787
WA	CLARK COUNTY	0404.14	3 - Middle	99.75	No	\$124,100	\$94,494	6705	1326	19.78	1623	1990
WA	CLARK COUNTY	0404.15	3 - Middle	89.59	No	\$124,100	\$84,875	4649	776	16.69	1279	1587
WA	CLARK COUNTY	0404.16	3 - Middle	107.81	No	\$124,100	\$102,127	3592	510	14.20	1212	1356
WA	CLARK COUNTY	0405.04	3 - Middle	108.55	No	\$124,100	\$102,835	5438	774	14.23	1436	1538
WA	CLARK COUNTY	0405.05	4 - Upper	136.02	No	\$124,100	\$128,854	6207	813	13.10	1890	2128
WA	CLARK COUNTY	0405.07	2 - Moderate	63.88	No	\$124,100	\$60,521	2443	636	26.03	525	742
WA	CLARK COUNTY	0405.09	3 - Middle	91.93	No	\$124,100	\$87,083	3218	603	18.74	781	1296
WA	CLARK COUNTY	0405.10	4 - Upper	122.48	No	\$124,100	\$116,023	6265	1014	16.19	1855	2139
WA	CLARK COUNTY	0405.11	4 - Upper	128.43	No	\$124,100	\$121,667	2574	372	14.45	655	750
WA	CLARK COUNTY	0405.12	3 - Middle	111.23	No	\$124,100	\$105,368	2458	403	16.40	662	770
WA	CLARK COUNTY	0405.13	3 - Middle	113.24	No	\$124,100	\$107,271	4735	760	16.05	1221	1502
WA	CLARK COUNTY	0406.03	4 - Upper	138.96	No	\$124,100	\$131,641	5009	708	14.13	1531	1701
WA	CLARK COUNTY	0406.04	3 - Middle	98.82	No	\$124,100	\$93,618	7057	2075	29.40	1484	1965
WA	CLARK COUNTY	0406.05	4 - Upper	131.93	No	\$124,100	\$124,978	7107	1726	24.29	1470	1995
WA	CLARK COUNTY	0406.08	4 - Upper	137.15	No	\$124,100	\$129,922	5029	1476	29.35	1119	1457

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
WA	CLARK COUNTY	0406.09	4 - Upper	169.56	No	\$124,100	\$160,625	5208	1612	30.95	1545	1691
WA	CLARK COUNTY	0406.10	4 - Upper	159.96	No	\$124,100	\$151,534	4065	1032	25.39	1053	1190
WA	CLARK COUNTY	0407.03	2 - Moderate	79.95	No	\$124,100	\$75,738	6800	2031	29.87	1467	2128
WA	CLARK COUNTY	0407.06	2 - Moderate	57.53	No	\$124,100	\$54,500	4057	1517	37.39	910	1203
WA	CLARK COUNTY	0407.07	3 - Middle	82.98	No	\$124,100	\$78,605	3318	953	28.72	860	1080
WA	CLARK COUNTY	0407.09	3 - Middle	102.38	No	\$124,100	\$96,987	5825	1510	25.92	1360	1700
WA	CLARK COUNTY	0407.11	3 - Middle	82.15	No	\$124,100	\$77,824	3161	1089	34.45	689	817
WA	CLARK COUNTY	0407.12	3 - Middle	93.42	No	\$124,100	\$88,500	6792	1897	27.93	1610	2023
WA	CLARK COUNTY	0407.13	4 - Upper	131.57	No	\$124,100	\$124,638	4549	1105	24.29	1151	1310
WA	CLARK COUNTY	0407.14	2 - Moderate	64.91	No	\$124,100	\$61,493	4652	1588	34.14	763	923
WA	CLARK COUNTY	0407.15	3 - Middle	108.57	No	\$124,100	\$102,852	2780	427	15.36	869	933
WA	CLARK COUNTY	0408.03	3 - Middle	103.42	No	\$124,100	\$97,974	5540	1471	26.55	1453	1754
WA	CLARK COUNTY	0408.06	3 - Middle	107.09	No	\$124,100	\$101,447	5143	1369	26.62	1825	1999
WA	CLARK COUNTY	0408.08	2 - Moderate	78.09	No	\$124,100	\$73,977	1755	553	31.51	499	637
WA	CLARK COUNTY	0408.09	2 - Moderate	70.66	No	\$124,100	\$66,943	6938	2561	36.91	1324	1986
WA	CLARK COUNTY	0408.10	4 - Upper	123.29	No	\$124,100	\$116,793	3856	1377	35.71	864	1177
WA	CLARK COUNTY	0408.11	3 - Middle	113.97	No	\$124,100	\$107,969	3593	688	19.15	1079	1206

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
WA	CLARK COUNTY	0408.12	3 - Middle	110.74	No	\$124,100	\$104,904	5036	1137	22.58	1124	1406
WA	CLARK COUNTY	0409.04	2 - Moderate	69.54	No	\$124,100	\$65,875	6364	1766	27.75	1453	1812
WA	CLARK COUNTY	0409.05	3 - Middle	114.70	No	\$124,100	\$108,661	3446	597	17.32	974	1460
WA	CLARK COUNTY	0409.07	4 - Upper	157.16	No	\$124,100	\$148,882	6597	1217	18.45	2047	2370
WA	CLARK COUNTY	0409.08	4 - Upper	132.09	No	\$124,100	\$125,125	6931	1455	20.99	2313	2699
WA	CLARK COUNTY	0409.09	3 - Middle	113.63	No	\$124,100	\$107,647	5293	1092	20.63	1938	2167
WA	CLARK COUNTY	0409.10	4 - Upper	120.68	No	\$124,100	\$114,321	4421	1064	24.07	1255	1595
WA	CLARK COUNTY	0410.03	3 - Middle	97.33	No	\$124,100	\$92,200	4266	960	22.50	1252	1634
WA	CLARK COUNTY	0410.05	2 - Moderate	51.72	No	\$124,100	\$49,000	2732	1229	44.99	514	832
WA	CLARK COUNTY	0410.07	2 - Moderate	73.46	No	\$124,100	\$69,591	3580	1081	30.20	948	1344
WA	CLARK COUNTY	0410.08	3 - Middle	114.95	No	\$124,100	\$108,893	3942	720	18.26	1316	1638
WA	CLARK COUNTY	0410.09	2 - Moderate	75.49	No	\$124,100	\$71,510	4047	1019	25.18	862	1137
WA	CLARK COUNTY	0410.10	2 - Moderate	59.23	No	\$124,100	\$56,111	4725	1510	31.96	826	1523
WA	CLARK COUNTY	0410.11	2 - Moderate	78.54	No	\$124,100	\$74,406	3663	941	25.69	822	1164
WA	CLARK COUNTY	0411.04	2 - Moderate	63.24	No	\$124,100	\$59,912	4101	1326	32.33	749	1098
WA	CLARK COUNTY	0411.05	3 - Middle	95.53	No	\$124,100	\$90,493	6463	1778	27.51	1672	2128
WA	CLARK COUNTY	0411.07	3 - Middle	111.09	No	\$124,100	\$105,234	3046	866	28.43	906	1120

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
WA	CLARK COUNTY	0411.10	3 - Middle	98.70	No	\$124,100	\$93,504	6905	2191	31.73	1682	2647
WA	CLARK COUNTY	0411.11	1 - Low	48.55	No	\$124,100	\$45,998	4068	2237	54.99	113	421
WA	CLARK COUNTY	0411.12	3 - Middle	81.95	No	\$124,100	\$77,634	6911	2579	37.32	1340	1853
WA	CLARK COUNTY	0411.13	2 - Moderate	50.43	No	\$124,100	\$47,772	2322	689	29.67	199	343
WA	CLARK COUNTY	0411.14	2 - Moderate	64.06	No	\$124,100	\$60,683	4614	1322	28.65	651	1056
WA	CLARK COUNTY	0412.03	2 - Moderate	72.27	No	\$124,100	\$68,462	5513	1917	34.77	815	1520
WA	CLARK COUNTY	0412.05	2 - Moderate	72.46	No	\$124,100	\$68,640	5386	2102	39.03	969	1293
WA	CLARK COUNTY	0412.06	2 - Moderate	67.23	No	\$124,100	\$63,685	6258	1932	30.87	1507	2317
WA	CLARK COUNTY	0412.07	2 - Moderate	62.22	No	\$124,100	\$58,945	2222	900	40.50	427	531
WA	CLARK COUNTY	0412.08	3 - Middle	105.12	No	\$124,100	\$99,583	4652	1409	30.29	1130	1297
WA	CLARK COUNTY	0413.09	3 - Middle	95.00	No	\$124,100	\$90,000	4905	1472	30.01	1040	1430
WA	CLARK COUNTY	0413.10	3 - Middle	95.16	No	\$124,100	\$90,149	5013	1201	23.96	1683	2073
WA	CLARK COUNTY	0413.12	2 - Moderate	75.75	No	\$124,100	\$71,765	5506	2231	40.52	1089	1357
WA	CLARK COUNTY	0413.13	2 - Moderate	63.67	No	\$124,100	\$60,321	3038	1260	41.47	330	745
WA	CLARK COUNTY	0413.17	2 - Moderate	71.16	No	\$124,100	\$67,417	6662	2369	35.56	820	1079
WA	CLARK COUNTY	0413.19	3 - Middle	101.59	No	\$124,100	\$96,237	6590	2112	32.05	1676	2010
WA	CLARK COUNTY	0413.20	2 - Moderate	69.63	No	\$124,100	\$65,965	6580	2427	36.88	1157	2152

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
WA	CLARK COUNTY	0413.21	3 - Middle	95.45	No	\$124,100	\$90,417	2801	928	33.13	954	1192
WA	CLARK COUNTY	0413.22	2 - Moderate	64.26	No	\$124,100	\$60,880	4919	1996	40.58	613	1177
WA	CLARK COUNTY	0413.23	2 - Moderate	58.86	No	\$124,100	\$55,757	5732	2178	38.00	966	1694
WA	CLARK COUNTY	0413.25	3 - Middle	114.33	No	\$124,100	\$108,309	5579	1975	35.40	1845	2041
WA	CLARK COUNTY	0413.26	3 - Middle	80.21	No	\$124,100	\$75,982	2577	833	32.32	677	851
WA	CLARK COUNTY	0413.28	3 - Middle	109.11	No	\$124,100	\$103,359	6058	2030	33.51	1349	1721
WA	CLARK COUNTY	0413.29	3 - Middle	107.85	No	\$124,100	\$102,167	5397	1799	33.33	1036	1127
WA	CLARK COUNTY	0413.30	3 - Middle	81.80	No	\$124,100	\$77,487	4887	1356	27.75	1266	1758
WA	CLARK COUNTY	0413.31	2 - Moderate	72.90	No	\$124,100	\$69,063	2934	1101	37.53	404	744
WA	CLARK COUNTY	0413.32	3 - Middle	111.10	No	\$124,100	\$105,245	3599	949	26.37	1122	1335
WA	CLARK COUNTY	0413.33	3 - Middle	87.75	No	\$124,100	\$83,125	3333	895	26.85	959	1206
WA	CLARK COUNTY	0413.34	3 - Middle	116.33	No	\$124,100	\$110,204	2958	996	33.67	618	919
WA	CLARK COUNTY	0413.35	3 - Middle	119.12	No	\$124,100	\$112,847	6275	1978	31.52	1554	1869
WA	CLARK COUNTY	0413.36	2 - Moderate	62.32	No	\$124,100	\$59,038	3461	1403	40.54	534	797
WA	CLARK COUNTY	0413.37	2 - Moderate	78.31	No	\$124,100	\$74,188	3157	896	28.38	574	783
WA	CLARK COUNTY	0414.00	3 - Middle	104.63	No	\$124,100	\$99,118	6176	1359	22.00	1548	2091
WA	CLARK COUNTY	0415.00	2 - Moderate	77.19	No	\$124,100	\$73,125	2781	458	16.47	600	915

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
WA	CLARK COUNTY	0416.00	2 - Moderate	52.93	No	\$124,100	\$50,141	3711	1798	48.45	383	930
WA	CLARK COUNTY	0417.00	2 - Moderate	51.46	No	\$124,100	\$48,750	4145	1916	46.22	551	1070
WA	CLARK COUNTY	0418.00	2 - Moderate	61.01	No	\$124,100	\$57,794	4221	1644	38.95	914	1691
WA	CLARK COUNTY	0419.00	3 - Middle	104.24	No	\$124,100	\$98,750	2098	458	21.83	483	802
WA	CLARK COUNTY	0420.00	3 - Middle	107.32	No	\$124,100	\$101,667	1612	297	18.42	469	683
WA	CLARK COUNTY	0421.00	3 - Middle	99.94	No	\$124,100	\$94,671	3187	883	27.71	743	1297
WA	CLARK COUNTY	0423.00	3 - Middle	88.67	No	\$124,100	\$84,000	3303	838	25.37	694	1149
WA	CLARK COUNTY	0424.00	0 - Unknown	0.00	No	\$124,100	\$0	1924	524	27.23	162	24
WA	CLARK COUNTY	0425.00	2 - Moderate	63.99	No	\$124,100	\$60,625	1535	355	23.13	185	467
WA	CLARK COUNTY	0426.01	2 - Moderate	71.34	No	\$124,100	\$67,585	1966	398	20.24	542	213
WA	CLARK COUNTY	0426.02	2 - Moderate	62.07	No	\$124,100	\$58,803	3573	1124	31.46	636	1324
WA	CLARK COUNTY	0427.00	2 - Moderate	52.57	No	\$124,100	\$49,798	4910	2262	46.07	489	1381
WA	CLARK COUNTY	0428.00	4 - Upper	124.20	No	\$124,100	\$117,660	2932	695	23.70	954	1268
WA	CLARK COUNTY	0429.00	3 - Middle	96.72	No	\$124,100	\$91,625	1646	511	31.04	385	631
WA	CLARK COUNTY	0430.00	3 - Middle	82.75	No	\$124,100	\$78,393	1885	628	33.32	414	695
WA	CLARK COUNTY	0431.00	3 - Middle	104.93	No	\$124,100	\$99,403	4339	1249	28.79	1325	1624
WA	SKAMANIA COUNTY	9501.00	2 - Moderate	66.24	No	\$124,100	\$62,750	104	12	11.54	29	459

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
WA	SKAMANIA COUNTY	9502.00	3 - Middle	88.49	No	\$124,100	\$83,824	5048	810	16.05	1696	2041
WA	SKAMANIA COUNTY	9503.00	2 - Moderate	77.41	No	\$124,100	\$73,333	2015	263	13.05	528	867
WA	SKAMANIA COUNTY	9504.00	3 - Middle	90.81	No	\$124,100	\$86,029	2279	388	17.03	806	1201
WA	SKAMANIA COUNTY	9505.00	2 - Moderate	76.18	No	\$124,100	\$72,167	2590	503	19.42	785	1272
WA	SKAMANIA COUNTY	9999.99	3 - Middle	83.36	No	\$124,100	\$78,972	12036	1976	16.42	3844	5840

2025 FFIEC Census Report - Summary Census Overview Information

Assessment Area: Portland

State: WASHINGTON

County: ALL COUNTIES

All Tracts: 120



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
WA	CLARK COUNTY	0401.01	3 - Middle	96.13	No	\$124,100	\$91,063	5606	597	10.65	1515	1860
WA	CLARK COUNTY	0401.02	3 - Middle	85.00	No	\$124,100	\$80,521	3903	405	10.38	1026	1256
WA	CLARK COUNTY	0402.01	4 - Upper	124.41	No	\$124,100	\$117,857	6560	966	14.73	2087	2720
WA	CLARK COUNTY	0402.02	3 - Middle	96.13	No	\$124,100	\$91,066	4345	503	11.58	993	1316
WA	CLARK COUNTY	0402.03	3 - Middle	107.12	No	\$124,100	\$101,481	5642	706	12.51	1518	1952
WA	CLARK COUNTY	0403.01	4 - Upper	141.12	No	\$124,100	\$133,681	2025	361	17.83	617	717
WA	CLARK COUNTY	0403.03	3 - Middle	115.29	No	\$124,100	\$109,211	5527	1233	22.31	1434	1648
WA	CLARK COUNTY	0403.04	4 - Upper	137.00	No	\$124,100	\$129,778	3054	556	18.21	769	802
WA	CLARK COUNTY	0403.05	3 - Middle	95.73	No	\$124,100	\$90,689	3063	498	16.26	724	1008
WA	CLARK COUNTY	0404.03	3 - Middle	107.26	No	\$124,100	\$101,607	4209	618	14.68	1179	1606
WA	CLARK COUNTY	0404.07	3 - Middle	87.92	No	\$124,100	\$83,289	5930	1163	19.61	1532	2057
WA	CLARK COUNTY	0404.08	3 - Middle	118.22	No	\$124,100	\$111,989	3915	586	14.97	1232	1352
WA	CLARK COUNTY	0404.09	3 - Middle	115.68	No	\$124,100	\$109,583	2180	336	15.41	783	828
WA	CLARK COUNTY	0404.11	3 - Middle	83.81	No	\$124,100	\$79,400	2238	483	21.58	505	519

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
WA	CLARK COUNTY	0404.12	4 - Upper	121.41	No	\$124,100	\$115,015	5915	1417	23.96	1504	1880
WA	CLARK COUNTY	0404.13	3 - Middle	82.41	No	\$124,100	\$78,073	3272	586	17.91	696	787
WA	CLARK COUNTY	0404.14	3 - Middle	99.75	No	\$124,100	\$94,494	6705	1326	19.78	1623	1990
WA	CLARK COUNTY	0404.15	3 - Middle	89.59	No	\$124,100	\$84,875	4649	776	16.69	1279	1587
WA	CLARK COUNTY	0404.16	3 - Middle	107.81	No	\$124,100	\$102,127	3592	510	14.20	1212	1356
WA	CLARK COUNTY	0405.04	3 - Middle	108.55	No	\$124,100	\$102,835	5438	774	14.23	1436	1538
WA	CLARK COUNTY	0405.05	4 - Upper	136.02	No	\$124,100	\$128,854	6207	813	13.10	1890	2128
WA	CLARK COUNTY	0405.07	2 - Moderate	63.88	No	\$124,100	\$60,521	2443	636	26.03	525	742
WA	CLARK COUNTY	0405.09	3 - Middle	91.93	No	\$124,100	\$87,083	3218	603	18.74	781	1296
WA	CLARK COUNTY	0405.10	4 - Upper	122.48	No	\$124,100	\$116,023	6265	1014	16.19	1855	2139
WA	CLARK COUNTY	0405.11	4 - Upper	128.43	No	\$124,100	\$121,667	2574	372	14.45	655	750
WA	CLARK COUNTY	0405.12	3 - Middle	111.23	No	\$124,100	\$105,368	2458	403	16.40	662	770
WA	CLARK COUNTY	0405.13	3 - Middle	113.24	No	\$124,100	\$107,271	4735	760	16.05	1221	1502
WA	CLARK COUNTY	0406.03	4 - Upper	138.96	No	\$124,100	\$131,641	5009	708	14.13	1531	1701
WA	CLARK COUNTY	0406.04	3 - Middle	98.82	No	\$124,100	\$93,618	7057	2075	29.40	1484	1965
WA	CLARK COUNTY	0406.05	4 - Upper	131.93	No	\$124,100	\$124,978	7107	1726	24.29	1470	1995
WA	CLARK COUNTY	0406.08	4 - Upper	137.15	No	\$124,100	\$129,922	5029	1476	29.35	1119	1457

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
WA	CLARK COUNTY	0406.09	4 - Upper	169.56	No	\$124,100	\$160,625	5208	1612	30.95	1545	1691
WA	CLARK COUNTY	0406.10	4 - Upper	159.96	No	\$124,100	\$151,534	4065	1032	25.39	1053	1190
WA	CLARK COUNTY	0407.03	2 - Moderate	79.95	No	\$124,100	\$75,738	6800	2031	29.87	1467	2128
WA	CLARK COUNTY	0407.06	2 - Moderate	57.53	No	\$124,100	\$54,500	4057	1517	37.39	910	1203
WA	CLARK COUNTY	0407.07	3 - Middle	82.98	No	\$124,100	\$78,605	3318	953	28.72	860	1080
WA	CLARK COUNTY	0407.09	3 - Middle	102.38	No	\$124,100	\$96,987	5825	1510	25.92	1360	1700
WA	CLARK COUNTY	0407.11	3 - Middle	82.15	No	\$124,100	\$77,824	3161	1089	34.45	689	817
WA	CLARK COUNTY	0407.12	3 - Middle	93.42	No	\$124,100	\$88,500	6792	1897	27.93	1610	2023
WA	CLARK COUNTY	0407.13	4 - Upper	131.57	No	\$124,100	\$124,638	4549	1105	24.29	1151	1310
WA	CLARK COUNTY	0407.14	2 - Moderate	64.91	No	\$124,100	\$61,493	4652	1588	34.14	763	923
WA	CLARK COUNTY	0407.15	3 - Middle	108.57	No	\$124,100	\$102,852	2780	427	15.36	869	933
WA	CLARK COUNTY	0408.03	3 - Middle	103.42	No	\$124,100	\$97,974	5540	1471	26.55	1453	1754
WA	CLARK COUNTY	0408.06	3 - Middle	107.09	No	\$124,100	\$101,447	5143	1369	26.62	1825	1999
WA	CLARK COUNTY	0408.08	2 - Moderate	78.09	No	\$124,100	\$73,977	1755	553	31.51	499	637
WA	CLARK COUNTY	0408.09	2 - Moderate	70.66	No	\$124,100	\$66,943	6938	2561	36.91	1324	1986
WA	CLARK COUNTY	0408.10	4 - Upper	123.29	No	\$124,100	\$116,793	3856	1377	35.71	864	1177
WA	CLARK COUNTY	0408.11	3 - Middle	113.97	No	\$124,100	\$107,969	3593	688	19.15	1079	1206

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
WA	CLARK COUNTY	0408.12	3 - Middle	110.74	No	\$124,100	\$104,904	5036	1137	22.58	1124	1406
WA	CLARK COUNTY	0409.04	2 - Moderate	69.54	No	\$124,100	\$65,875	6364	1766	27.75	1453	1812
WA	CLARK COUNTY	0409.05	3 - Middle	114.70	No	\$124,100	\$108,661	3446	597	17.32	974	1460
WA	CLARK COUNTY	0409.07	4 - Upper	157.16	No	\$124,100	\$148,882	6597	1217	18.45	2047	2370
WA	CLARK COUNTY	0409.08	4 - Upper	132.09	No	\$124,100	\$125,125	6931	1455	20.99	2313	2699
WA	CLARK COUNTY	0409.09	3 - Middle	113.63	No	\$124,100	\$107,647	5293	1092	20.63	1938	2167
WA	CLARK COUNTY	0409.10	4 - Upper	120.68	No	\$124,100	\$114,321	4421	1064	24.07	1255	1595
WA	CLARK COUNTY	0410.03	3 - Middle	97.33	No	\$124,100	\$92,200	4266	960	22.50	1252	1634
WA	CLARK COUNTY	0410.05	2 - Moderate	51.72	No	\$124,100	\$49,000	2732	1229	44.99	514	832
WA	CLARK COUNTY	0410.07	2 - Moderate	73.46	No	\$124,100	\$69,591	3580	1081	30.20	948	1344
WA	CLARK COUNTY	0410.08	3 - Middle	114.95	No	\$124,100	\$108,893	3942	720	18.26	1316	1638
WA	CLARK COUNTY	0410.09	2 - Moderate	75.49	No	\$124,100	\$71,510	4047	1019	25.18	862	1137
WA	CLARK COUNTY	0410.10	2 - Moderate	59.23	No	\$124,100	\$56,111	4725	1510	31.96	826	1523
WA	CLARK COUNTY	0410.11	2 - Moderate	78.54	No	\$124,100	\$74,406	3663	941	25.69	822	1164
WA	CLARK COUNTY	0411.04	2 - Moderate	63.24	No	\$124,100	\$59,912	4101	1326	32.33	749	1098
WA	CLARK COUNTY	0411.05	3 - Middle	95.53	No	\$124,100	\$90,493	6463	1778	27.51	1672	2128
WA	CLARK COUNTY	0411.07	3 - Middle	111.09	No	\$124,100	\$105,234	3046	866	28.43	906	1120

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
WA	CLARK COUNTY	0411.10	3 - Middle	98.70	No	\$124,100	\$93,504	6905	2191	31.73	1682	2647
WA	CLARK COUNTY	0411.11	1 - Low	48.55	No	\$124,100	\$45,998	4068	2237	54.99	113	421
WA	CLARK COUNTY	0411.12	3 - Middle	81.95	No	\$124,100	\$77,634	6911	2579	37.32	1340	1853
WA	CLARK COUNTY	0411.13	2 - Moderate	50.43	No	\$124,100	\$47,772	2322	689	29.67	199	343
WA	CLARK COUNTY	0411.14	2 - Moderate	64.06	No	\$124,100	\$60,683	4614	1322	28.65	651	1056
WA	CLARK COUNTY	0412.03	2 - Moderate	72.27	No	\$124,100	\$68,462	5513	1917	34.77	815	1520
WA	CLARK COUNTY	0412.05	2 - Moderate	72.46	No	\$124,100	\$68,640	5386	2102	39.03	969	1293
WA	CLARK COUNTY	0412.06	2 - Moderate	67.23	No	\$124,100	\$63,685	6258	1932	30.87	1507	2317
WA	CLARK COUNTY	0412.07	2 - Moderate	62.22	No	\$124,100	\$58,945	2222	900	40.50	427	531
WA	CLARK COUNTY	0412.08	3 - Middle	105.12	No	\$124,100	\$99,583	4652	1409	30.29	1130	1297
WA	CLARK COUNTY	0413.09	3 - Middle	95.00	No	\$124,100	\$90,000	4905	1472	30.01	1040	1430
WA	CLARK COUNTY	0413.10	3 - Middle	95.16	No	\$124,100	\$90,149	5013	1201	23.96	1683	2073
WA	CLARK COUNTY	0413.12	2 - Moderate	75.75	No	\$124,100	\$71,765	5506	2231	40.52	1089	1357
WA	CLARK COUNTY	0413.13	2 - Moderate	63.67	No	\$124,100	\$60,321	3038	1260	41.47	330	745
WA	CLARK COUNTY	0413.17	2 - Moderate	71.16	No	\$124,100	\$67,417	6662	2369	35.56	820	1079
WA	CLARK COUNTY	0413.19	3 - Middle	101.59	No	\$124,100	\$96,237	6590	2112	32.05	1676	2010
WA	CLARK COUNTY	0413.20	2 - Moderate	69.63	No	\$124,100	\$65,965	6580	2427	36.88	1157	2152

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
WA	CLARK COUNTY	0413.21	3 - Middle	95.45	No	\$124,100	\$90,417	2801	928	33.13	954	1192
WA	CLARK COUNTY	0413.22	2 - Moderate	64.26	No	\$124,100	\$60,880	4919	1996	40.58	613	1177
WA	CLARK COUNTY	0413.23	2 - Moderate	58.86	No	\$124,100	\$55,757	5732	2178	38.00	966	1694
WA	CLARK COUNTY	0413.25	3 - Middle	114.33	No	\$124,100	\$108,309	5579	1975	35.40	1845	2041
WA	CLARK COUNTY	0413.26	3 - Middle	80.21	No	\$124,100	\$75,982	2577	833	32.32	677	851
WA	CLARK COUNTY	0413.28	3 - Middle	109.11	No	\$124,100	\$103,359	6058	2030	33.51	1349	1721
WA	CLARK COUNTY	0413.29	3 - Middle	107.85	No	\$124,100	\$102,167	5397	1799	33.33	1036	1127
WA	CLARK COUNTY	0413.30	3 - Middle	81.80	No	\$124,100	\$77,487	4887	1356	27.75	1266	1758
WA	CLARK COUNTY	0413.31	2 - Moderate	72.90	No	\$124,100	\$69,063	2934	1101	37.53	404	744
WA	CLARK COUNTY	0413.32	3 - Middle	111.10	No	\$124,100	\$105,245	3599	949	26.37	1122	1335
WA	CLARK COUNTY	0413.33	3 - Middle	87.75	No	\$124,100	\$83,125	3333	895	26.85	959	1206
WA	CLARK COUNTY	0413.34	3 - Middle	116.33	No	\$124,100	\$110,204	2958	996	33.67	618	919
WA	CLARK COUNTY	0413.35	3 - Middle	119.12	No	\$124,100	\$112,847	6275	1978	31.52	1554	1869
WA	CLARK COUNTY	0413.36	2 - Moderate	62.32	No	\$124,100	\$59,038	3461	1403	40.54	534	797
WA	CLARK COUNTY	0413.37	2 - Moderate	78.31	No	\$124,100	\$74,188	3157	896	28.38	574	783
WA	CLARK COUNTY	0414.00	3 - Middle	104.63	No	\$124,100	\$99,118	6176	1359	22.00	1548	2091
WA	CLARK COUNTY	0415.00	2 - Moderate	77.19	No	\$124,100	\$73,125	2781	458	16.47	600	915

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
WA	CLARK COUNTY	0416.00	2 - Moderate	52.93	No	\$124,100	\$50,141	3711	1798	48.45	383	930
WA	CLARK COUNTY	0417.00	2 - Moderate	51.46	No	\$124,100	\$48,750	4145	1916	46.22	551	1070
WA	CLARK COUNTY	0418.00	2 - Moderate	61.01	No	\$124,100	\$57,794	4221	1644	38.95	914	1691
WA	CLARK COUNTY	0419.00	3 - Middle	104.24	No	\$124,100	\$98,750	2098	458	21.83	483	802
WA	CLARK COUNTY	0420.00	3 - Middle	107.32	No	\$124,100	\$101,667	1612	297	18.42	469	683
WA	CLARK COUNTY	0421.00	3 - Middle	99.94	No	\$124,100	\$94,671	3187	883	27.71	743	1297
WA	CLARK COUNTY	0423.00	3 - Middle	88.67	No	\$124,100	\$84,000	3303	838	25.37	694	1149
WA	CLARK COUNTY	0424.00	0 - Unknown	0.00	No	\$124,100	\$0	1924	524	27.23	162	24
WA	CLARK COUNTY	0425.00	2 - Moderate	63.99	No	\$124,100	\$60,625	1535	355	23.13	185	467
WA	CLARK COUNTY	0426.01	2 - Moderate	71.34	No	\$124,100	\$67,585	1966	398	20.24	542	213
WA	CLARK COUNTY	0426.02	2 - Moderate	62.07	No	\$124,100	\$58,803	3573	1124	31.46	636	1324
WA	CLARK COUNTY	0427.00	2 - Moderate	52.57	No	\$124,100	\$49,798	4910	2262	46.07	489	1381
WA	CLARK COUNTY	0428.00	4 - Upper	124.20	No	\$124,100	\$117,660	2932	695	23.70	954	1268
WA	CLARK COUNTY	0429.00	3 - Middle	96.72	No	\$124,100	\$91,625	1646	511	31.04	385	631
WA	CLARK COUNTY	0430.00	3 - Middle	82.75	No	\$124,100	\$78,393	1885	628	33.32	414	695
WA	CLARK COUNTY	0431.00	3 - Middle	104.93	No	\$124,100	\$99,403	4339	1249	28.79	1325	1624
WA	SKAMANIA COUNTY	9501.00	2 - Moderate	66.24	No	\$124,100	\$62,750	104	12	11.54	29	459

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
WA	SKAMANIA COUNTY	9502.00	3 - Middle	88.49	No	\$124,100	\$83,824	5048	810	16.05	1696	2041
WA	SKAMANIA COUNTY	9503.00	2 - Moderate	77.41	No	\$124,100	\$73,333	2015	263	13.05	528	867
WA	SKAMANIA COUNTY	9504.00	3 - Middle	90.81	No	\$124,100	\$86,029	2279	388	17.03	806	1201
WA	SKAMANIA COUNTY	9505.00	2 - Moderate	76.18	No	\$124,100	\$72,167	2590	503	19.42	785	1272
WA	SKAMANIA COUNTY	9999.99	3 - Middle	83.36	No	\$124,100	\$78,972	12036	1976	16.42	3844	5840

2025 FFIEC Census Report - Summary Census Overview Information

Assessment Area: Portland

State: OREGON

County: ALL COUNTIES

All Tracts: 448



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OR	CLACKAMAS COUNTY	0201.01	4 - Upper	173.11	No	\$124,100	\$163,984	2581	562	21.77	684	879
OR	CLACKAMAS COUNTY	0201.02	4 - Upper	166.39	No	\$124,100	\$157,625	2466	466	18.90	848	1016
OR	CLACKAMAS COUNTY	0202.01	4 - Upper	136.05	No	\$124,100	\$128,882	4135	658	15.91	1085	1282
OR	CLACKAMAS COUNTY	0202.02	4 - Upper	165.70	No	\$124,100	\$156,964	2505	423	16.89	655	909
OR	CLACKAMAS COUNTY	0203.02	4 - Upper	152.78	No	\$124,100	\$144,732	3974	995	25.04	1119	1558
OR	CLACKAMAS COUNTY	0203.03	4 - Upper	135.95	No	\$124,100	\$128,788	5388	1392	25.84	1452	1668
OR	CLACKAMAS COUNTY	0203.04	4 - Upper	125.72	No	\$124,100	\$119,099	5755	1808	31.42	1438	1727
OR	CLACKAMAS COUNTY	0204.01	4 - Upper	141.19	No	\$124,100	\$133,750	5632	1182	20.99	1766	2004
OR	CLACKAMAS COUNTY	0204.03	4 - Upper	174.00	No	\$124,100	\$164,833	3927	749	19.07	1341	1452
OR	CLACKAMAS COUNTY	0204.04	4 - Upper	188.11	No	\$124,100	\$178,194	3940	667	16.93	1346	1533
OR	CLACKAMAS COUNTY	0205.03	4 - Upper	195.22	No	\$124,100	\$184,931	2674	390	14.58	805	925
OR	CLACKAMAS COUNTY	0205.04	4 - Upper	151.78	No	\$124,100	\$143,782	6695	1132	16.91	2182	2353
OR	CLACKAMAS COUNTY	0205.05	4 - Upper	147.93	No	\$124,100	\$140,139	3186	455	14.28	923	993
OR	CLACKAMAS COUNTY	0205.06	4 - Upper	149.47	No	\$124,100	\$141,589	3419	642	18.78	1019	1093

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OR	CLACKAMAS COUNTY	0205.07	4 - Upper	176.57	No	\$124,100	\$167,266	4166	1019	24.46	1036	1277
OR	CLACKAMAS COUNTY	0206.01	4 - Upper	136.19	No	\$124,100	\$129,015	3242	558	17.21	1035	1122
OR	CLACKAMAS COUNTY	0206.02	4 - Upper	147.44	No	\$124,100	\$139,669	5444	1109	20.37	1591	1910
OR	CLACKAMAS COUNTY	0207.00	4 - Upper	140.89	No	\$124,100	\$133,468	4116	663	16.11	1183	1373
OR	CLACKAMAS COUNTY	0208.00	2 - Moderate	78.11	No	\$124,100	\$73,994	4355	852	19.56	715	983
OR	CLACKAMAS COUNTY	0209.00	2 - Moderate	76.53	No	\$124,100	\$72,500	3893	781	20.06	992	1572
OR	CLACKAMAS COUNTY	0210.00	3 - Middle	96.10	No	\$124,100	\$91,033	4642	1012	21.80	1392	1932
OR	CLACKAMAS COUNTY	0211.00	3 - Middle	97.64	No	\$124,100	\$92,500	5276	1153	21.85	1597	1942
OR	CLACKAMAS COUNTY	0212.00	3 - Middle	90.13	No	\$124,100	\$85,386	3889	808	20.78	667	1275
OR	CLACKAMAS COUNTY	0213.00	2 - Moderate	73.63	No	\$124,100	\$69,754	6128	1397	22.80	1761	2445
OR	CLACKAMAS COUNTY	0214.00	3 - Middle	103.93	No	\$124,100	\$98,456	5126	1050	20.48	1566	1765
OR	CLACKAMAS COUNTY	0215.00	3 - Middle	89.03	No	\$124,100	\$84,336	5196	1042	20.05	1668	1812
OR	CLACKAMAS COUNTY	0216.01	2 - Moderate	65.12	No	\$124,100	\$61,694	5983	2161	36.12	1137	1906
OR	CLACKAMAS COUNTY	0216.02	2 - Moderate	75.78	No	\$124,100	\$71,789	5039	1628	32.31	1255	1758
OR	CLACKAMAS COUNTY	0217.00	3 - Middle	85.04	No	\$124,100	\$80,556	6322	1296	20.50	2008	2221
OR	CLACKAMAS COUNTY	0218.01	4 - Upper	122.32	No	\$124,100	\$115,878	5775	1018	17.63	2119	2163
OR	CLACKAMAS COUNTY	0218.02	2 - Moderate	59.98	No	\$124,100	\$56,820	4347	1155	26.57	867	1299

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OR	CLACKAMAS COUNTY	0219.00	2 - Moderate	51.95	No	\$124,100	\$49,219	3463	825	23.82	655	1264
OR	CLACKAMAS COUNTY	0220.00	3 - Middle	105.50	No	\$124,100	\$99,939	6921	1256	18.15	1942	2414
OR	CLACKAMAS COUNTY	0221.01	3 - Middle	92.70	No	\$124,100	\$87,820	6683	1617	24.20	2033	2299
OR	CLACKAMAS COUNTY	0221.05	3 - Middle	110.61	No	\$124,100	\$104,782	6416	2092	32.61	2111	2306
OR	CLACKAMAS COUNTY	0221.07	2 - Moderate	74.61	No	\$124,100	\$70,682	4193	1528	36.44	310	511
OR	CLACKAMAS COUNTY	0221.08	3 - Middle	83.18	No	\$124,100	\$78,796	3168	1298	40.97	666	1049
OR	CLACKAMAS COUNTY	0221.09	3 - Middle	100.80	No	\$124,100	\$95,486	3526	1321	37.46	841	1141
OR	CLACKAMAS COUNTY	0221.10	3 - Middle	106.93	No	\$124,100	\$101,301	4847	1870	38.58	1503	1556
OR	CLACKAMAS COUNTY	0222.01	1 - Low	46.63	No	\$124,100	\$44,176	5680	2659	46.81	477	697
OR	CLACKAMAS COUNTY	0222.05	4 - Upper	140.53	No	\$124,100	\$133,125	4152	1291	31.09	1077	1163
OR	CLACKAMAS COUNTY	0222.06	4 - Upper	131.62	No	\$124,100	\$124,688	6830	2378	34.82	1690	1915
OR	CLACKAMAS COUNTY	0222.07	4 - Upper	139.59	No	\$124,100	\$132,238	6414	2184	34.05	2037	2071
OR	CLACKAMAS COUNTY	0222.08	4 - Upper	132.61	No	\$124,100	\$125,625	9406	3373	35.86	1980	2343
OR	CLACKAMAS COUNTY	0223.01	3 - Middle	98.59	No	\$124,100	\$93,393	4953	872	17.61	1197	1655
OR	CLACKAMAS COUNTY	0223.02	3 - Middle	99.10	No	\$124,100	\$93,882	6072	1081	17.80	1865	2128
OR	CLACKAMAS COUNTY	0224.00	3 - Middle	81.42	No	\$124,100	\$77,134	4180	700	16.75	833	1459
OR	CLACKAMAS COUNTY	0225.01	3 - Middle	87.56	No	\$124,100	\$82,944	3286	593	18.05	938	1252

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OR	CLACKAMAS COUNTY	0225.02	3 - Middle	91.22	No	\$124,100	\$86,419	4527	975	21.54	797	1446
OR	CLACKAMAS COUNTY	0226.02	3 - Middle	111.65	No	\$124,100	\$105,768	4635	804	17.35	1428	1654
OR	CLACKAMAS COUNTY	0226.03	3 - Middle	98.44	No	\$124,100	\$93,255	4074	1026	25.18	723	1077
OR	CLACKAMAS COUNTY	0226.05	3 - Middle	96.06	No	\$124,100	\$91,000	7772	1709	21.99	1901	2414
OR	CLACKAMAS COUNTY	0226.06	3 - Middle	109.29	No	\$124,100	\$103,534	6010	1036	17.24	1716	1870
OR	CLACKAMAS COUNTY	0227.02	4 - Upper	168.72	No	\$124,100	\$159,826	7223	1337	18.51	2114	2330
OR	CLACKAMAS COUNTY	0227.07	4 - Upper	126.67	No	\$124,100	\$120,000	8186	1996	24.38	2027	2356
OR	CLACKAMAS COUNTY	0227.08	4 - Upper	137.04	No	\$124,100	\$129,821	4281	1294	30.23	1095	1260
OR	CLACKAMAS COUNTY	0227.10	3 - Middle	95.09	No	\$124,100	\$90,083	2899	885	30.53	407	685
OR	CLACKAMAS COUNTY	0228.00	3 - Middle	109.45	No	\$124,100	\$103,681	4051	481	11.87	1464	1698
OR	CLACKAMAS COUNTY	0229.01	3 - Middle	115.46	No	\$124,100	\$109,375	4541	957	21.07	1183	1388
OR	CLACKAMAS COUNTY	0229.04	2 - Moderate	79.95	No	\$124,100	\$75,737	3850	1248	32.42	624	1210
OR	CLACKAMAS COUNTY	0229.05	3 - Middle	104.78	No	\$124,100	\$99,262	4448	972	21.85	1377	1529
OR	CLACKAMAS COUNTY	0229.06	3 - Middle	93.03	No	\$124,100	\$88,125	3008	757	25.17	927	1135
OR	CLACKAMAS COUNTY	0229.07	2 - Moderate	64.84	No	\$124,100	\$61,429	4144	1810	43.68	728	1044
OR	CLACKAMAS COUNTY	0230.01	3 - Middle	106.66	No	\$124,100	\$101,045	3555	450	12.66	1098	1310
OR	CLACKAMAS COUNTY	0230.02	3 - Middle	109.06	No	\$124,100	\$103,313	3770	573	15.20	1334	1420

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OR	CLACKAMAS COUNTY	0231.00	3 - Middle	100.99	No	\$124,100	\$95,667	6431	865	13.45	2033	2309
OR	CLACKAMAS COUNTY	0232.01	4 - Upper	128.39	No	\$124,100	\$121,629	4904	994	20.27	1393	1586
OR	CLACKAMAS COUNTY	0232.02	3 - Middle	113.52	No	\$124,100	\$107,539	8054	1946	24.16	2575	2862
OR	CLACKAMAS COUNTY	0233.00	3 - Middle	113.92	No	\$124,100	\$107,917	5294	855	16.15	1759	1929
OR	CLACKAMAS COUNTY	0234.01	3 - Middle	103.41	No	\$124,100	\$97,961	4914	1002	20.39	1403	1839
OR	CLACKAMAS COUNTY	0234.03	3 - Middle	89.52	No	\$124,100	\$84,803	6462	1187	18.37	1539	1913
OR	CLACKAMAS COUNTY	0234.04	3 - Middle	98.68	No	\$124,100	\$93,482	6967	1110	15.93	1725	2124
OR	CLACKAMAS COUNTY	0235.00	3 - Middle	89.71	No	\$124,100	\$84,983	6050	1147	18.96	1819	2177
OR	CLACKAMAS COUNTY	0236.00	3 - Middle	80.25	No	\$124,100	\$76,023	3963	496	12.52	1275	1685
OR	CLACKAMAS COUNTY	0237.00	3 - Middle	99.58	No	\$124,100	\$94,333	4997	618	12.37	1429	1810
OR	CLACKAMAS COUNTY	0238.00	3 - Middle	101.65	No	\$124,100	\$96,297	6578	1301	19.78	1566	2051
OR	CLACKAMAS COUNTY	0239.01	3 - Middle	98.12	No	\$124,100	\$92,951	6003	1410	23.49	1419	1833
OR	CLACKAMAS COUNTY	0239.02	2 - Moderate	72.94	No	\$124,100	\$69,103	5690	1277	22.44	1238	1628
OR	CLACKAMAS COUNTY	0240.00	3 - Middle	89.11	No	\$124,100	\$84,417	2821	339	12.02	871	968
OR	CLACKAMAS COUNTY	0241.00	3 - Middle	83.88	No	\$124,100	\$79,464	5093	642	12.61	1741	1916
OR	CLACKAMAS COUNTY	0242.00	2 - Moderate	77.94	No	\$124,100	\$73,838	7428	1118	15.05	2147	2618
OR	CLACKAMAS COUNTY	0243.02	3 - Middle	95.39	No	\$124,100	\$90,367	5256	890	16.93	1693	2129

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OR	CLACKAMAS COUNTY	0243.03	2 - Moderate	79.01	No	\$124,100	\$74,850	3164	487	15.39	1182	2212
OR	CLACKAMAS COUNTY	0243.04	3 - Middle	94.10	No	\$124,100	\$89,145	2251	287	12.75	858	3003
OR	CLACKAMAS COUNTY	0244.01	2 - Moderate	73.65	No	\$124,100	\$69,773	3504	1079	30.79	387	434
OR	CLACKAMAS COUNTY	0244.02	3 - Middle	91.95	No	\$124,100	\$87,109	5115	1485	29.03	613	734
OR	CLACKAMAS COUNTY	9800.00	0 - Unknown	0.00	No	\$124,100	\$0	82	34	41.46	0	12
OR	COLUMBIA COUNTY	9702.01	3 - Middle	83.83	No	\$124,100	\$79,412	3505	536	15.29	1140	1509
OR	COLUMBIA COUNTY	9702.02	2 - Moderate	67.93	No	\$124,100	\$64,353	2857	384	13.44	962	1164
OR	COLUMBIA COUNTY	9703.00	3 - Middle	83.33	No	\$124,100	\$78,942	4380	600	13.70	1297	1846
OR	COLUMBIA COUNTY	9704.00	2 - Moderate	76.02	No	\$124,100	\$72,019	2491	354	14.21	796	1086
OR	COLUMBIA COUNTY	9705.00	3 - Middle	83.71	No	\$124,100	\$79,297	6802	967	14.22	2241	2773
OR	COLUMBIA COUNTY	9706.00	3 - Middle	112.29	No	\$124,100	\$106,375	6473	964	14.89	1926	2452
OR	COLUMBIA COUNTY	9707.00	2 - Moderate	65.70	No	\$124,100	\$62,243	4204	806	19.17	1091	1833
OR	COLUMBIA COUNTY	9708.00	3 - Middle	84.02	No	\$124,100	\$79,591	7285	1344	18.45	1484	2251
OR	COLUMBIA COUNTY	9709.00	3 - Middle	103.39	No	\$124,100	\$97,939	5221	839	16.07	1408	1825
OR	COLUMBIA COUNTY	9710.00	3 - Middle	110.34	No	\$124,100	\$104,522	5518	1003	18.18	1494	1823
OR	COLUMBIA COUNTY	9711.00	2 - Moderate	78.27	No	\$124,100	\$74,148	3853	564	14.64	1197	1670
OR	MULTNOMAH COUNTY	0001.01	4 - Upper	137.59	No	\$124,100	\$130,339	3278	531	16.20	613	878

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OR	MULTNOMAH COUNTY	0001.02	4 - Upper	165.33	No	\$124,100	\$156,618	3996	689	17.24	1196	1494
OR	MULTNOMAH COUNTY	0002.01	4 - Upper	166.51	No	\$124,100	\$157,734	3461	735	21.24	736	1101
OR	MULTNOMAH COUNTY	0002.02	3 - Middle	117.37	No	\$124,100	\$111,188	3456	762	22.05	569	800
OR	MULTNOMAH COUNTY	0003.01	3 - Middle	109.90	No	\$124,100	\$104,110	5443	1514	27.82	1019	1419
OR	MULTNOMAH COUNTY	0003.02	4 - Upper	169.94	No	\$124,100	\$160,982	7191	1207	16.78	2461	2824
OR	MULTNOMAH COUNTY	0004.01	3 - Middle	97.15	No	\$124,100	\$92,028	3746	780	20.82	1062	1521
OR	MULTNOMAH COUNTY	0004.02	3 - Middle	96.06	No	\$124,100	\$90,995	3906	982	25.14	965	1488
OR	MULTNOMAH COUNTY	0005.01	3 - Middle	104.00	No	\$124,100	\$98,523	4134	1123	27.16	1236	1711
OR	MULTNOMAH COUNTY	0005.02	3 - Middle	86.20	No	\$124,100	\$81,658	4597	1600	34.81	1204	1818
OR	MULTNOMAH COUNTY	0006.01	2 - Moderate	63.52	No	\$124,100	\$60,172	5843	2969	50.81	1687	2323
OR	MULTNOMAH COUNTY	0006.02	2 - Moderate	74.90	No	\$124,100	\$70,959	5756	2891	50.23	1219	2053
OR	MULTNOMAH COUNTY	0007.01	3 - Middle	106.95	No	\$124,100	\$101,313	4811	1626	33.80	1421	1735
OR	MULTNOMAH COUNTY	0007.02	3 - Middle	80.82	No	\$124,100	\$76,563	5243	1815	34.62	1281	1807
OR	MULTNOMAH COUNTY	0008.01	4 - Upper	121.06	No	\$124,100	\$114,681	5004	1166	23.30	1183	1939
OR	MULTNOMAH COUNTY	0008.02	3 - Middle	94.09	No	\$124,100	\$89,137	5005	1359	27.15	1124	1779
OR	MULTNOMAH COUNTY	0009.01	4 - Upper	138.01	No	\$124,100	\$130,739	4382	916	20.90	927	1572
OR	MULTNOMAH COUNTY	0009.02	3 - Middle	96.45	No	\$124,100	\$91,369	4910	1596	32.51	744	1518

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OR	MULTNOMAH COUNTY	0010.00	3 - Middle	107.57	No	\$124,100	\$101,900	5669	1281	22.60	1067	2275
OR	MULTNOMAH COUNTY	0011.01	3 - Middle	101.46	No	\$124,100	\$96,111	3262	951	29.15	127	455
OR	MULTNOMAH COUNTY	0011.02	4 - Upper	157.47	No	\$124,100	\$149,167	1610	400	24.84	309	531
OR	MULTNOMAH COUNTY	0012.02	4 - Upper	168.21	No	\$124,100	\$159,341	3342	655	19.60	1010	1152
OR	MULTNOMAH COUNTY	0012.03	3 - Middle	99.11	No	\$124,100	\$93,889	2365	502	21.23	327	517
OR	MULTNOMAH COUNTY	0012.04	2 - Moderate	74.73	No	\$124,100	\$70,795	3052	718	23.53	137	856
OR	MULTNOMAH COUNTY	0013.01	4 - Upper	123.20	No	\$124,100	\$116,705	4099	848	20.69	579	1333
OR	MULTNOMAH COUNTY	0013.02	4 - Upper	127.52	No	\$124,100	\$120,804	3376	724	21.45	907	1221
OR	MULTNOMAH COUNTY	0014.00	4 - Upper	125.62	No	\$124,100	\$119,005	5666	1311	23.14	1159	2020
OR	MULTNOMAH COUNTY	0015.00	4 - Upper	160.65	No	\$124,100	\$152,188	3684	658	17.86	1133	1366
OR	MULTNOMAH COUNTY	0016.01	3 - Middle	113.66	No	\$124,100	\$107,672	6234	1630	26.15	1457	1891
OR	MULTNOMAH COUNTY	0016.02	2 - Moderate	73.01	No	\$124,100	\$69,163	4616	1944	42.11	1494	2101
OR	MULTNOMAH COUNTY	0017.02	3 - Middle	92.43	No	\$124,100	\$87,557	3969	1596	40.21	821	1354
OR	MULTNOMAH COUNTY	0017.03	2 - Moderate	76.31	No	\$124,100	\$72,292	3952	1267	32.06	1212	1497
OR	MULTNOMAH COUNTY	0017.04	3 - Middle	81.69	No	\$124,100	\$77,384	2677	762	28.46	923	1175
OR	MULTNOMAH COUNTY	0018.01	4 - Upper	124.56	No	\$124,100	\$118,000	4326	1182	27.32	723	1392
OR	MULTNOMAH COUNTY	0018.02	3 - Middle	93.76	No	\$124,100	\$88,819	3533	782	22.13	799	1099

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OR	MULTNOMAH COUNTY	0019.00	4 - Upper	190.91	No	\$124,100	\$180,852	5123	976	19.05	1607	1935
OR	MULTNOMAH COUNTY	0020.01	2 - Moderate	76.13	No	\$124,100	\$72,123	2557	550	21.51	423	856
OR	MULTNOMAH COUNTY	0020.02	3 - Middle	97.85	No	\$124,100	\$92,698	3692	888	24.05	308	1038
OR	MULTNOMAH COUNTY	0021.01	4 - Upper	138.26	No	\$124,100	\$130,974	1414	465	32.89	0	73
OR	MULTNOMAH COUNTY	0021.02	2 - Moderate	78.01	No	\$124,100	\$73,906	2909	739	25.40	127	305
OR	MULTNOMAH COUNTY	0022.03	3 - Middle	118.32	No	\$124,100	\$112,083	4931	1844	37.40	640	1214
OR	MULTNOMAH COUNTY	0023.03	3 - Middle	102.70	No	\$124,100	\$97,292	4074	1493	36.65	257	663
OR	MULTNOMAH COUNTY	0024.01	4 - Upper	161.20	No	\$124,100	\$152,708	2794	698	24.98	876	1108
OR	MULTNOMAH COUNTY	0024.02	4 - Upper	147.79	No	\$124,100	\$140,000	3830	925	24.15	563	621
OR	MULTNOMAH COUNTY	0025.01	4 - Upper	216.99	No	\$124,100	\$205,556	4672	766	16.40	1680	1801
OR	MULTNOMAH COUNTY	0025.02	3 - Middle	105.45	No	\$124,100	\$99,892	4614	1152	24.97	746	1007
OR	MULTNOMAH COUNTY	0026.00	4 - Upper	133.90	No	\$124,100	\$126,840	2916	565	19.38	1118	1202
OR	MULTNOMAH COUNTY	0027.01	4 - Upper	202.04	No	\$124,100	\$191,394	3286	527	16.04	1153	1215
OR	MULTNOMAH COUNTY	0027.02	3 - Middle	89.35	No	\$124,100	\$84,644	3281	843	25.69	669	741
OR	MULTNOMAH COUNTY	0028.01	4 - Upper	154.39	No	\$124,100	\$146,250	2991	643	21.50	1028	1220
OR	MULTNOMAH COUNTY	0028.02	4 - Upper	139.81	No	\$124,100	\$132,438	3087	681	22.06	923	1176
OR	MULTNOMAH COUNTY	0029.01	3 - Middle	103.93	No	\$124,100	\$98,452	4687	1129	24.09	1296	1911

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OR	MULTNOMAH COUNTY	0029.02	3 - Middle	97.03	No	\$124,100	\$91,920	5684	1613	28.38	1902	2529
OR	MULTNOMAH COUNTY	0029.03	3 - Middle	83.13	No	\$124,100	\$78,750	5303	2224	41.94	975	1668
OR	MULTNOMAH COUNTY	0030.00	4 - Upper	123.91	No	\$124,100	\$117,381	5038	1092	21.68	1784	2182
OR	MULTNOMAH COUNTY	0031.00	4 - Upper	152.54	No	\$124,100	\$144,500	4940	1072	21.70	1401	2042
OR	MULTNOMAH COUNTY	0032.00	4 - Upper	156.51	No	\$124,100	\$148,264	4252	1058	24.88	1290	1757
OR	MULTNOMAH COUNTY	0033.01	2 - Moderate	68.54	No	\$124,100	\$64,926	3340	1333	39.91	551	1027
OR	MULTNOMAH COUNTY	0033.02	3 - Middle	89.56	No	\$124,100	\$84,844	3109	1101	35.41	777	1243
OR	MULTNOMAH COUNTY	0034.01	3 - Middle	89.05	No	\$124,100	\$84,357	3657	1517	41.48	892	1505
OR	MULTNOMAH COUNTY	0034.02	4 - Upper	124.79	No	\$124,100	\$118,214	4120	1598	38.79	583	1424
OR	MULTNOMAH COUNTY	0035.01	3 - Middle	95.74	No	\$124,100	\$90,694	3877	1194	30.80	705	1386
OR	MULTNOMAH COUNTY	0035.02	3 - Middle	116.00	No	\$124,100	\$109,891	2763	728	26.35	547	928
OR	MULTNOMAH COUNTY	0036.01	3 - Middle	96.90	No	\$124,100	\$91,797	4819	1859	38.58	1354	1980
OR	MULTNOMAH COUNTY	0036.02	4 - Upper	138.77	No	\$124,100	\$131,455	6284	2304	36.66	2195	2813
OR	MULTNOMAH COUNTY	0036.03	3 - Middle	99.76	No	\$124,100	\$94,500	1591	500	31.43	576	672
OR	MULTNOMAH COUNTY	0037.01	3 - Middle	88.19	No	\$124,100	\$83,542	4332	1664	38.41	1026	1627
OR	MULTNOMAH COUNTY	0037.02	4 - Upper	154.39	No	\$124,100	\$146,250	2358	705	29.90	673	982
OR	MULTNOMAH COUNTY	0038.01	3 - Middle	110.18	No	\$124,100	\$104,375	3355	1081	32.22	754	1088

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OR	MULTNOMAH COUNTY	0038.02	4 - Upper	130.99	No	\$124,100	\$124,091	3363	1017	30.24	903	1456
OR	MULTNOMAH COUNTY	0038.03	3 - Middle	114.29	No	\$124,100	\$108,271	4385	1325	30.22	952	1582
OR	MULTNOMAH COUNTY	0039.02	3 - Middle	118.92	No	\$124,100	\$112,656	3297	797	24.17	1095	1384
OR	MULTNOMAH COUNTY	0039.03	3 - Middle	91.40	No	\$124,100	\$86,587	3409	1559	45.73	865	1315
OR	MULTNOMAH COUNTY	0039.04	3 - Middle	99.27	No	\$124,100	\$94,036	4075	1410	34.60	1352	1609
OR	MULTNOMAH COUNTY	0040.02	3 - Middle	113.84	No	\$124,100	\$107,841	6745	2148	31.85	1133	1779
OR	MULTNOMAH COUNTY	0040.03	2 - Moderate	51.46	No	\$124,100	\$48,750	7781	4291	55.15	1471	2628
OR	MULTNOMAH COUNTY	0041.02	3 - Middle	84.21	No	\$124,100	\$79,773	5288	1720	32.53	1673	2160
OR	MULTNOMAH COUNTY	0041.03	3 - Middle	89.21	No	\$124,100	\$84,512	4308	1971	45.75	1286	1726
OR	MULTNOMAH COUNTY	0041.04	1 - Low	33.01	No	\$124,100	\$31,271	3080	1573	51.07	397	1037
OR	MULTNOMAH COUNTY	0042.00	3 - Middle	114.00	No	\$124,100	\$107,993	4201	1247	29.68	772	1237
OR	MULTNOMAH COUNTY	0043.00	4 - Upper	177.41	No	\$124,100	\$168,059	1176	218	18.54	401	534
OR	MULTNOMAH COUNTY	0045.00	4 - Upper	167.44	No	\$124,100	\$158,611	3229	760	23.54	623	471
OR	MULTNOMAH COUNTY	0046.01	4 - Upper	263.91	No	\$124,100	\$250,001	3473	632	18.20	1302	1097
OR	MULTNOMAH COUNTY	0046.02	4 - Upper	243.73	No	\$124,100	\$230,882	2189	413	18.87	651	740
OR	MULTNOMAH COUNTY	0047.00	4 - Upper	186.34	No	\$124,100	\$176,520	4346	962	22.14	584	897
OR	MULTNOMAH COUNTY	0048.00	3 - Middle	80.02	No	\$124,100	\$75,804	3070	774	25.21	305	179

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OR	MULTNOMAH COUNTY	0049.01	4 - Upper	155.53	No	\$124,100	\$147,330	3074	910	29.60	261	313
OR	MULTNOMAH COUNTY	0049.02	1 - Low	30.13	No	\$124,100	\$28,550	2441	635	26.01	110	69
OR	MULTNOMAH COUNTY	0050.01	4 - Upper	159.44	No	\$124,100	\$151,042	3473	985	28.36	534	37
OR	MULTNOMAH COUNTY	0050.02	4 - Upper	138.89	No	\$124,100	\$131,573	1365	419	30.70	123	84
OR	MULTNOMAH COUNTY	0051.01	4 - Upper	209.46	No	\$124,100	\$198,420	4433	1423	32.10	755	162
OR	MULTNOMAH COUNTY	0051.02	4 - Upper	156.08	No	\$124,100	\$147,857	3113	832	26.73	758	220
OR	MULTNOMAH COUNTY	0051.03	3 - Middle	100.48	No	\$124,100	\$95,189	3920	1323	33.75	316	156
OR	MULTNOMAH COUNTY	0052.01	4 - Upper	124.58	No	\$124,100	\$118,015	2180	741	33.99	64	48
OR	MULTNOMAH COUNTY	0052.02	3 - Middle	103.77	No	\$124,100	\$98,306	2937	807	27.48	441	78
OR	MULTNOMAH COUNTY	0055.00	3 - Middle	102.13	No	\$124,100	\$96,745	3038	1059	34.86	309	405
OR	MULTNOMAH COUNTY	0056.01	3 - Middle	118.10	No	\$124,100	\$111,875	2904	967	33.30	278	110
OR	MULTNOMAH COUNTY	0056.02	2 - Moderate	66.91	No	\$124,100	\$63,390	2370	923	38.95	34	68
OR	MULTNOMAH COUNTY	0057.01	4 - Upper	246.67	No	\$124,100	\$233,668	461	127	27.55	62	166
OR	MULTNOMAH COUNTY	0057.02	3 - Middle	108.37	No	\$124,100	\$102,663	3790	1222	32.24	590	224
OR	MULTNOMAH COUNTY	0058.00	4 - Upper	220.09	No	\$124,100	\$208,486	5204	1158	22.25	1295	1556
OR	MULTNOMAH COUNTY	0059.01	4 - Upper	121.04	No	\$124,100	\$114,663	2221	612	27.56	337	537
OR	MULTNOMAH COUNTY	0059.02	4 - Upper	177.93	No	\$124,100	\$168,553	4168	1285	30.83	735	13

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OR	MULTNOMAH COUNTY	0059.03	4 - Upper	150.66	No	\$124,100	\$142,717	3278	764	23.31	1014	808
OR	MULTNOMAH COUNTY	0060.01	4 - Upper	146.73	No	\$124,100	\$139,000	1466	311	21.21	398	520
OR	MULTNOMAH COUNTY	0060.02	4 - Upper	145.25	No	\$124,100	\$137,596	2322	458	19.72	754	919
OR	MULTNOMAH COUNTY	0061.00	4 - Upper	170.41	No	\$124,100	\$161,429	2500	457	18.28	873	1003
OR	MULTNOMAH COUNTY	0062.00	4 - Upper	130.51	No	\$124,100	\$123,636	3187	567	17.79	962	1247
OR	MULTNOMAH COUNTY	0063.00	4 - Upper	198.35	No	\$124,100	\$187,895	5616	1193	21.24	1515	1751
OR	MULTNOMAH COUNTY	0064.02	4 - Upper	167.48	No	\$124,100	\$158,656	6237	1192	19.11	2170	2357
OR	MULTNOMAH COUNTY	0064.03	3 - Middle	107.97	No	\$124,100	\$102,284	4114	1404	34.13	857	1344
OR	MULTNOMAH COUNTY	0064.04	4 - Upper	129.58	No	\$124,100	\$122,750	3524	783	22.22	1171	1360
OR	MULTNOMAH COUNTY	0065.01	4 - Upper	145.98	No	\$124,100	\$138,284	6262	1359	21.70	2124	2476
OR	MULTNOMAH COUNTY	0065.02	4 - Upper	145.02	No	\$124,100	\$137,375	4419	1036	23.44	1472	1641
OR	MULTNOMAH COUNTY	0066.01	4 - Upper	149.78	No	\$124,100	\$141,890	2752	483	17.55	955	1209
OR	MULTNOMAH COUNTY	0066.02	3 - Middle	112.97	No	\$124,100	\$107,019	5551	1455	26.21	1207	2025
OR	MULTNOMAH COUNTY	0067.01	4 - Upper	157.75	No	\$124,100	\$149,438	3164	651	20.58	862	1140
OR	MULTNOMAH COUNTY	0067.02	3 - Middle	107.51	No	\$124,100	\$101,848	3298	713	21.62	891	1068
OR	MULTNOMAH COUNTY	0068.01	4 - Upper	208.75	No	\$124,100	\$197,750	2373	538	22.67	620	711
OR	MULTNOMAH COUNTY	0068.02	4 - Upper	166.26	No	\$124,100	\$157,500	3656	735	20.10	1096	1337

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OR	MULTNOMAH COUNTY	0069.00	4 - Upper	220.75	No	\$124,100	\$209,118	2966	613	20.67	1011	1158
OR	MULTNOMAH COUNTY	0070.01	4 - Upper	230.37	No	\$124,100	\$218,224	5521	1991	36.06	1763	1973
OR	MULTNOMAH COUNTY	0070.02	4 - Upper	254.95	No	\$124,100	\$241,510	2857	676	23.66	1150	1225
OR	MULTNOMAH COUNTY	0071.00	3 - Middle	96.76	No	\$124,100	\$91,667	2771	478	17.25	846	1205
OR	MULTNOMAH COUNTY	0072.01	3 - Middle	112.03	No	\$124,100	\$106,125	3029	956	31.56	901	1015
OR	MULTNOMAH COUNTY	0072.02	3 - Middle	100.04	No	\$124,100	\$94,773	3727	1729	46.39	766	1016
OR	MULTNOMAH COUNTY	0073.00	3 - Middle	86.82	No	\$124,100	\$82,250	1781	636	35.71	75	172
OR	MULTNOMAH COUNTY	0074.00	2 - Moderate	52.32	No	\$124,100	\$49,563	3822	2197	57.48	609	982
OR	MULTNOMAH COUNTY	0075.00	3 - Middle	89.85	No	\$124,100	\$85,118	5140	2133	41.50	1076	1742
OR	MULTNOMAH COUNTY	0076.00	2 - Moderate	67.32	No	\$124,100	\$63,778	3462	1823	52.66	858	1356
OR	MULTNOMAH COUNTY	0077.00	2 - Moderate	72.19	No	\$124,100	\$68,385	1949	775	39.76	677	866
OR	MULTNOMAH COUNTY	0078.00	3 - Middle	98.77	No	\$124,100	\$93,571	1959	777	39.66	569	775
OR	MULTNOMAH COUNTY	0079.00	2 - Moderate	73.78	No	\$124,100	\$69,899	4617	2273	49.23	965	1556
OR	MULTNOMAH COUNTY	0080.01	2 - Moderate	73.60	No	\$124,100	\$69,722	3455	1347	38.99	766	862
OR	MULTNOMAH COUNTY	0080.02	3 - Middle	91.71	No	\$124,100	\$86,875	2970	1125	37.88	653	850
OR	MULTNOMAH COUNTY	0081.00	2 - Moderate	52.74	No	\$124,100	\$49,960	8087	3848	47.58	1126	1899
OR	MULTNOMAH COUNTY	0082.01	3 - Middle	90.95	No	\$124,100	\$86,161	3405	1295	38.03	764	984

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OR	MULTNOMAH COUNTY	0082.03	2 - Moderate	59.22	No	\$124,100	\$56,103	5608	2115	37.71	857	1291
OR	MULTNOMAH COUNTY	0082.04	1 - Low	39.24	No	\$124,100	\$37,172	2604	1462	56.14	669	869
OR	MULTNOMAH COUNTY	0083.01	2 - Moderate	53.75	No	\$124,100	\$50,917	4399	2842	64.61	596	1106
OR	MULTNOMAH COUNTY	0083.02	2 - Moderate	64.06	No	\$124,100	\$60,686	4621	2267	49.06	947	1349
OR	MULTNOMAH COUNTY	0084.00	2 - Moderate	58.82	No	\$124,100	\$55,724	4854	2399	49.42	832	1326
OR	MULTNOMAH COUNTY	0085.00	2 - Moderate	73.23	No	\$124,100	\$69,375	4629	2154	46.53	884	1553
OR	MULTNOMAH COUNTY	0086.00	2 - Moderate	69.08	No	\$124,100	\$65,438	4357	2112	48.47	1018	1582
OR	MULTNOMAH COUNTY	0087.00	3 - Middle	80.76	No	\$124,100	\$76,510	4916	1595	32.45	1413	2002
OR	MULTNOMAH COUNTY	0088.00	2 - Moderate	65.63	No	\$124,100	\$62,175	4204	1368	32.54	1172	1674
OR	MULTNOMAH COUNTY	0089.02	3 - Middle	84.69	No	\$124,100	\$80,227	4166	1666	39.99	589	996
OR	MULTNOMAH COUNTY	0089.03	3 - Middle	117.49	No	\$124,100	\$111,296	5024	2027	40.35	1302	1609
OR	MULTNOMAH COUNTY	0089.04	2 - Moderate	62.66	No	\$124,100	\$59,358	5006	1920	38.35	1052	1521
OR	MULTNOMAH COUNTY	0090.01	2 - Moderate	57.90	No	\$124,100	\$54,848	5642	2951	52.30	1170	1662
OR	MULTNOMAH COUNTY	0090.02	1 - Low	39.98	No	\$124,100	\$37,872	5121	2976	58.11	517	1168
OR	MULTNOMAH COUNTY	0091.01	2 - Moderate	56.02	No	\$124,100	\$53,074	5977	3190	53.37	1004	1722
OR	MULTNOMAH COUNTY	0091.02	3 - Middle	94.80	No	\$124,100	\$89,808	7003	3163	45.17	1519	2035
OR	MULTNOMAH COUNTY	0092.02	2 - Moderate	57.19	No	\$124,100	\$54,181	5459	2739	50.17	993	1555

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OR	MULTNOMAH COUNTY	0092.03	2 - Moderate	50.47	No	\$124,100	\$47,813	4044	1959	48.44	702	1128
OR	MULTNOMAH COUNTY	0092.04	2 - Moderate	76.68	No	\$124,100	\$72,644	4763	2454	51.52	862	1033
OR	MULTNOMAH COUNTY	0093.01	2 - Moderate	55.35	No	\$124,100	\$52,439	6285	3420	54.42	904	1422
OR	MULTNOMAH COUNTY	0093.02	2 - Moderate	77.56	No	\$124,100	\$73,472	4743	2121	44.72	884	1292
OR	MULTNOMAH COUNTY	0094.00	2 - Moderate	75.16	No	\$124,100	\$71,205	6970	2461	35.31	2494	2885
OR	MULTNOMAH COUNTY	0095.01	2 - Moderate	77.85	No	\$124,100	\$73,750	5137	2858	55.64	1203	1712
OR	MULTNOMAH COUNTY	0095.02	2 - Moderate	77.28	No	\$124,100	\$73,214	4271	2100	49.17	904	1223
OR	MULTNOMAH COUNTY	0096.03	2 - Moderate	64.37	No	\$124,100	\$60,982	3743	1696	45.31	818	1062
OR	MULTNOMAH COUNTY	0096.04	2 - Moderate	50.94	No	\$124,100	\$48,254	5444	3100	56.94	818	1321
OR	MULTNOMAH COUNTY	0096.05	2 - Moderate	67.77	No	\$124,100	\$64,205	5710	3153	55.22	1029	1329
OR	MULTNOMAH COUNTY	0096.06	2 - Moderate	59.58	No	\$124,100	\$56,447	5671	3419	60.29	691	1076
OR	MULTNOMAH COUNTY	0097.01	2 - Moderate	51.46	No	\$124,100	\$48,750	5745	2697	46.95	973	1509
OR	MULTNOMAH COUNTY	0097.03	2 - Moderate	57.18	No	\$124,100	\$54,167	4979	2438	48.97	1247	1435
OR	MULTNOMAH COUNTY	0097.04	1 - Low	48.78	No	\$124,100	\$46,208	3855	1917	49.73	990	1216
OR	MULTNOMAH COUNTY	0098.01	1 - Low	41.75	No	\$124,100	\$39,550	4633	2636	56.90	497	718
OR	MULTNOMAH COUNTY	0098.03	2 - Moderate	51.67	No	\$124,100	\$48,946	7087	2930	41.34	1137	2006
OR	MULTNOMAH COUNTY	0098.04	2 - Moderate	72.23	No	\$124,100	\$68,426	3496	1500	42.91	658	928

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OR	MULTNOMAH COUNTY	0099.03	3 - Middle	112.74	No	\$124,100	\$106,803	7482	2286	30.55	2212	2423
OR	MULTNOMAH COUNTY	0099.04	3 - Middle	89.15	No	\$124,100	\$84,453	3844	1394	36.26	799	910
OR	MULTNOMAH COUNTY	0099.05	3 - Middle	86.13	No	\$124,100	\$81,594	3410	1139	33.40	939	1096
OR	MULTNOMAH COUNTY	0099.06	4 - Upper	130.99	No	\$124,100	\$124,083	3650	955	26.16	1268	1378
OR	MULTNOMAH COUNTY	0099.07	3 - Middle	94.06	No	\$124,100	\$89,102	5627	1704	30.28	1711	2154
OR	MULTNOMAH COUNTY	0100.01	1 - Low	44.86	No	\$124,100	\$42,500	6110	2501	40.93	643	1040
OR	MULTNOMAH COUNTY	0100.02	3 - Middle	86.44	No	\$124,100	\$81,888	5584	2059	36.87	1283	1652
OR	MULTNOMAH COUNTY	0101.01	2 - Moderate	74.24	No	\$124,100	\$70,334	5429	2145	39.51	832	1431
OR	MULTNOMAH COUNTY	0101.02	3 - Middle	104.24	No	\$124,100	\$98,750	4549	1701	37.39	719	1136
OR	MULTNOMAH COUNTY	0102.00	3 - Middle	92.19	No	\$124,100	\$87,332	7130	3290	46.14	2138	2537
OR	MULTNOMAH COUNTY	0103.03	3 - Middle	82.17	No	\$124,100	\$77,841	5717	2047	35.81	1026	1358
OR	MULTNOMAH COUNTY	0103.04	2 - Moderate	61.55	No	\$124,100	\$58,310	5140	2901	56.44	717	1162
OR	MULTNOMAH COUNTY	0103.05	3 - Middle	90.76	No	\$124,100	\$85,978	4105	977	23.80	964	1223
OR	MULTNOMAH COUNTY	0103.06	3 - Middle	99.17	No	\$124,100	\$93,942	5038	1624	32.24	1160	1362
OR	MULTNOMAH COUNTY	0104.02	3 - Middle	114.55	No	\$124,100	\$108,519	6298	1343	21.32	1617	2143
OR	MULTNOMAH COUNTY	0104.05	2 - Moderate	68.98	No	\$124,100	\$65,350	6188	2347	37.93	1183	1677
OR	MULTNOMAH COUNTY	0104.07	3 - Middle	96.38	No	\$124,100	\$91,307	6060	1958	32.31	1046	1719

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OR	MULTNOMAH COUNTY	0104.08	1 - Low	48.28	No	\$124,100	\$45,735	6665	2564	38.47	1220	1667
OR	MULTNOMAH COUNTY	0104.10	1 - Low	46.43	No	\$124,100	\$43,986	4807	1929	40.13	630	916
OR	MULTNOMAH COUNTY	0104.11	2 - Moderate	52.78	No	\$124,100	\$50,000	3276	1094	33.39	648	1023
OR	MULTNOMAH COUNTY	0104.12	3 - Middle	114.16	No	\$124,100	\$108,142	3402	733	21.55	840	1031
OR	MULTNOMAH COUNTY	0104.13	3 - Middle	98.79	No	\$124,100	\$93,583	5227	1570	30.04	1061	1343
OR	MULTNOMAH COUNTY	0105.00	3 - Middle	107.82	No	\$124,100	\$102,143	3947	508	12.87	1256	1590
OR	MULTNOMAH COUNTY	0106.01	0 - Unknown	0.00	No	\$124,100	\$0	1718	560	32.60	260	90
OR	MULTNOMAH COUNTY	0106.02	4 - Upper	221.87	No	\$124,100	\$210,179	1786	632	35.39	42	25
OR	MULTNOMAH COUNTY	9800.00	0 - Unknown	0.00	No	\$124,100	\$0	55	24	43.64	0	0
OR	WASHINGTON COUNTY	0301.03	3 - Middle	111.22	No	\$124,100	\$105,361	4851	1270	26.18	555	1270
OR	WASHINGTON COUNTY	0301.04	4 - Upper	143.43	No	\$124,100	\$135,875	4175	1226	29.37	1124	1266
OR	WASHINGTON COUNTY	0301.05	3 - Middle	86.67	No	\$124,100	\$82,104	3157	1220	38.64	514	567
OR	WASHINGTON COUNTY	0301.06	4 - Upper	212.86	No	\$124,100	\$201,644	4119	1161	28.19	1410	1484
OR	WASHINGTON COUNTY	0302.00	4 - Upper	129.50	No	\$124,100	\$122,679	6430	1534	23.86	1707	2033
OR	WASHINGTON COUNTY	0303.00	4 - Upper	180.99	No	\$124,100	\$171,447	4709	776	16.48	1424	1660
OR	WASHINGTON COUNTY	0304.01	3 - Middle	91.10	No	\$124,100	\$86,300	4790	1536	32.07	983	1192
OR	WASHINGTON COUNTY	0304.02	4 - Upper	135.15	No	\$124,100	\$128,031	4583	1081	23.59	1094	1339

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OR	WASHINGTON COUNTY	0305.01	3 - Middle	117.40	No	\$124,100	\$111,213	5344	1187	22.21	1364	1814
OR	WASHINGTON COUNTY	0305.02	4 - Upper	130.83	No	\$124,100	\$123,933	4147	1055	25.44	1207	1661
OR	WASHINGTON COUNTY	0306.00	3 - Middle	113.45	No	\$124,100	\$107,475	5928	1454	24.53	1578	1967
OR	WASHINGTON COUNTY	0307.00	2 - Moderate	61.64	No	\$124,100	\$58,393	1563	725	46.39	164	260
OR	WASHINGTON COUNTY	0308.01	3 - Middle	94.52	No	\$124,100	\$89,542	7288	2412	33.10	1496	2060
OR	WASHINGTON COUNTY	0308.03	3 - Middle	91.15	No	\$124,100	\$86,346	5257	1194	22.71	1974	2246
OR	WASHINGTON COUNTY	0308.05	3 - Middle	107.01	No	\$124,100	\$101,375	4025	1022	25.39	954	1289
OR	WASHINGTON COUNTY	0308.06	4 - Upper	135.30	No	\$124,100	\$128,173	2962	927	31.30	718	837
OR	WASHINGTON COUNTY	0309.00	2 - Moderate	68.33	No	\$124,100	\$64,734	5721	2616	45.73	861	1332
OR	WASHINGTON COUNTY	0310.05	2 - Moderate	67.99	No	\$124,100	\$64,408	5943	2944	49.54	854	1540
OR	WASHINGTON COUNTY	0310.07	4 - Upper	123.01	No	\$124,100	\$116,528	2834	684	24.14	945	1016
OR	WASHINGTON COUNTY	0310.08	3 - Middle	108.48	No	\$124,100	\$102,764	4732	1678	35.46	1368	1845
OR	WASHINGTON COUNTY	0310.09	4 - Upper	133.87	No	\$124,100	\$126,813	5123	1647	32.15	1679	1818
OR	WASHINGTON COUNTY	0310.10	4 - Upper	121.86	No	\$124,100	\$115,443	2268	567	25.00	801	776
OR	WASHINGTON COUNTY	0310.11	2 - Moderate	64.33	No	\$124,100	\$60,946	3437	1509	43.90	443	806
OR	WASHINGTON COUNTY	0310.12	3 - Middle	90.99	No	\$124,100	\$86,198	2817	1011	35.89	581	968
OR	WASHINGTON COUNTY	0311.00	2 - Moderate	69.22	No	\$124,100	\$65,579	2964	1486	50.13	351	759

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OR	WASHINGTON COUNTY	0312.01	2 - Moderate	61.26	No	\$124,100	\$58,038	3050	1394	45.70	386	739
OR	WASHINGTON COUNTY	0312.02	2 - Moderate	78.60	No	\$124,100	\$74,464	4493	2337	52.01	591	1235
OR	WASHINGTON COUNTY	0313.01	3 - Middle	80.54	No	\$124,100	\$76,298	2694	990	36.75	514	678
OR	WASHINGTON COUNTY	0313.02	3 - Middle	99.78	No	\$124,100	\$94,519	4894	2717	55.52	754	1201
OR	WASHINGTON COUNTY	0314.02	2 - Moderate	75.78	No	\$124,100	\$71,792	2961	1579	53.33	125	427
OR	WASHINGTON COUNTY	0314.03	3 - Middle	94.03	No	\$124,100	\$89,074	5034	1810	35.96	1114	1705
OR	WASHINGTON COUNTY	0314.04	3 - Middle	104.46	No	\$124,100	\$98,958	5450	1847	33.89	1310	1691
OR	WASHINGTON COUNTY	0315.04	3 - Middle	98.80	No	\$124,100	\$93,591	6625	1876	28.32	1444	2136
OR	WASHINGTON COUNTY	0315.06	3 - Middle	110.03	No	\$124,100	\$104,231	3700	1099	29.70	811	946
OR	WASHINGTON COUNTY	0315.07	4 - Upper	120.78	No	\$124,100	\$114,414	5608	1936	34.52	1481	1728
OR	WASHINGTON COUNTY	0315.09	4 - Upper	158.44	No	\$124,100	\$150,088	10964	7194	65.61	1705	2107
OR	WASHINGTON COUNTY	0315.11	4 - Upper	132.93	No	\$124,100	\$125,924	3244	1111	34.25	785	1004
OR	WASHINGTON COUNTY	0315.14	4 - Upper	146.98	No	\$124,100	\$139,235	7254	3210	44.25	1629	2212
OR	WASHINGTON COUNTY	0315.15	4 - Upper	262.83	No	\$124,100	\$248,977	4966	1855	37.35	1768	1813
OR	WASHINGTON COUNTY	0315.16	4 - Upper	189.39	No	\$124,100	\$179,408	4048	1463	36.14	941	1107
OR	WASHINGTON COUNTY	0315.17	3 - Middle	117.35	No	\$124,100	\$111,167	4753	2221	46.73	844	987
OR	WASHINGTON COUNTY	0315.18	4 - Upper	145.54	No	\$124,100	\$137,875	3456	1550	44.85	941	1089

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OR	WASHINGTON COUNTY	0315.19	4 - Upper	187.23	No	\$124,100	\$177,361	7242	4141	57.18	1922	2100
OR	WASHINGTON COUNTY	0315.20	4 - Upper	142.18	No	\$124,100	\$134,691	6535	4316	66.04	1533	2033
OR	WASHINGTON COUNTY	0316.06	2 - Moderate	73.81	No	\$124,100	\$69,924	6587	3323	50.45	1134	1760
OR	WASHINGTON COUNTY	0316.12	2 - Moderate	78.96	No	\$124,100	\$74,803	4281	2065	48.24	592	1430
OR	WASHINGTON COUNTY	0316.14	3 - Middle	111.68	No	\$124,100	\$105,795	5551	2944	53.04	1383	1805
OR	WASHINGTON COUNTY	0316.15	2 - Moderate	79.51	No	\$124,100	\$75,323	5222	2340	44.81	1199	1559
OR	WASHINGTON COUNTY	0316.16	3 - Middle	80.37	No	\$124,100	\$76,136	3496	1672	47.83	217	340
OR	WASHINGTON COUNTY	0316.17	2 - Moderate	71.81	No	\$124,100	\$68,032	5516	2947	53.43	0	386
OR	WASHINGTON COUNTY	0316.18	3 - Middle	119.66	No	\$124,100	\$113,355	5719	2795	48.87	1171	1517
OR	WASHINGTON COUNTY	0316.19	3 - Middle	82.55	No	\$124,100	\$78,199	4284	2503	58.43	997	1423
OR	WASHINGTON COUNTY	0316.20	3 - Middle	86.21	No	\$124,100	\$81,667	3918	1537	39.23	667	844
OR	WASHINGTON COUNTY	0316.21	4 - Upper	137.08	No	\$124,100	\$129,861	3948	1637	41.46	757	1156
OR	WASHINGTON COUNTY	0316.22	3 - Middle	90.82	No	\$124,100	\$86,033	3589	2372	66.09	554	970
OR	WASHINGTON COUNTY	0316.23	3 - Middle	97.95	No	\$124,100	\$92,794	3723	2023	54.34	519	974
OR	WASHINGTON COUNTY	0316.24	3 - Middle	99.84	No	\$124,100	\$94,583	4652	2338	50.26	1031	1346
OR	WASHINGTON COUNTY	0316.25	3 - Middle	85.97	No	\$124,100	\$81,442	6559	3298	50.28	707	1193
OR	WASHINGTON COUNTY	0316.26	2 - Moderate	67.29	No	\$124,100	\$63,750	3250	1788	55.02	303	323

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OR	WASHINGTON COUNTY	0317.03	2 - Moderate	68.26	No	\$124,100	\$64,668	5122	2335	45.59	1334	1666
OR	WASHINGTON COUNTY	0317.05	2 - Moderate	60.18	No	\$124,100	\$57,007	5542	3067	55.34	1070	1526
OR	WASHINGTON COUNTY	0317.06	2 - Moderate	74.58	No	\$124,100	\$70,655	5630	3040	54.00	701	1085
OR	WASHINGTON COUNTY	0317.07	3 - Middle	96.65	No	\$124,100	\$91,563	5420	2039	37.62	1769	1914
OR	WASHINGTON COUNTY	0317.08	2 - Moderate	68.52	No	\$124,100	\$64,909	3272	1348	41.20	883	1041
OR	WASHINGTON COUNTY	0318.04	4 - Upper	126.55	No	\$124,100	\$119,881	6711	3013	44.90	1931	2461
OR	WASHINGTON COUNTY	0318.06	3 - Middle	97.64	No	\$124,100	\$92,500	5748	2162	37.61	1739	2121
OR	WASHINGTON COUNTY	0318.07	3 - Middle	112.16	No	\$124,100	\$106,250	3748	1205	32.15	1094	1295
OR	WASHINGTON COUNTY	0318.13	4 - Upper	136.61	No	\$124,100	\$129,412	6486	2296	35.40	1434	1797
OR	WASHINGTON COUNTY	0318.14	4 - Upper	135.91	No	\$124,100	\$128,750	4135	1320	31.92	1169	1367
OR	WASHINGTON COUNTY	0318.16	3 - Middle	91.69	No	\$124,100	\$86,858	3966	1402	35.35	1072	1288
OR	WASHINGTON COUNTY	0318.17	4 - Upper	140.37	No	\$124,100	\$132,969	3546	1238	34.91	1032	1118
OR	WASHINGTON COUNTY	0318.18	3 - Middle	91.38	No	\$124,100	\$86,563	3161	1148	36.32	556	611
OR	WASHINGTON COUNTY	0318.19	3 - Middle	115.37	No	\$124,100	\$109,291	2708	1115	41.17	666	863
OR	WASHINGTON COUNTY	0318.20	4 - Upper	173.10	No	\$124,100	\$163,979	3260	1157	35.49	956	995
OR	WASHINGTON COUNTY	0318.21	4 - Upper	133.10	No	\$124,100	\$126,089	3405	1077	31.63	1483	1351
OR	WASHINGTON COUNTY	0319.04	4 - Upper	131.14	No	\$124,100	\$124,231	2941	739	25.13	949	1070

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OR	WASHINGTON COUNTY	0319.09	4 - Upper	143.63	No	\$124,100	\$136,064	6005	2125	35.39	1550	1642
OR	WASHINGTON COUNTY	0319.11	3 - Middle	101.91	No	\$124,100	\$96,542	5418	1580	29.16	1143	1825
OR	WASHINGTON COUNTY	0319.12	4 - Upper	130.45	No	\$124,100	\$123,580	4345	1252	28.81	1250	1500
OR	WASHINGTON COUNTY	0319.13	3 - Middle	86.99	No	\$124,100	\$82,404	2586	1032	39.91	529	626
OR	WASHINGTON COUNTY	0319.14	2 - Moderate	77.42	No	\$124,100	\$73,343	4731	1051	22.22	1833	1776
OR	WASHINGTON COUNTY	0319.15	4 - Upper	156.53	No	\$124,100	\$148,281	5000	1751	35.02	1195	1432
OR	WASHINGTON COUNTY	0319.16	4 - Upper	169.34	No	\$124,100	\$160,417	4302	1541	35.82	1051	1161
OR	WASHINGTON COUNTY	0319.17	4 - Upper	154.65	No	\$124,100	\$146,500	4081	1292	31.66	1332	1533
OR	WASHINGTON COUNTY	0319.18	4 - Upper	129.52	No	\$124,100	\$122,695	4648	1656	35.63	1345	1676
OR	WASHINGTON COUNTY	0320.01	3 - Middle	105.67	No	\$124,100	\$100,107	5920	1828	30.88	1153	1781
OR	WASHINGTON COUNTY	0320.03	2 - Moderate	59.06	No	\$124,100	\$55,950	4239	1846	43.55	354	524
OR	WASHINGTON COUNTY	0320.04	3 - Middle	109.35	No	\$124,100	\$103,590	2111	650	30.79	633	773
OR	WASHINGTON COUNTY	0320.05	2 - Moderate	58.55	No	\$124,100	\$55,469	4975	2638	53.03	266	676
OR	WASHINGTON COUNTY	0321.04	4 - Upper	126.47	No	\$124,100	\$119,806	5199	1028	19.77	1436	1719
OR	WASHINGTON COUNTY	0321.07	4 - Upper	123.51	No	\$124,100	\$117,000	1952	405	20.75	687	767
OR	WASHINGTON COUNTY	0321.08	4 - Upper	140.48	No	\$124,100	\$133,073	4176	1073	25.69	1287	1465
OR	WASHINGTON COUNTY	0321.09	4 - Upper	176.24	No	\$124,100	\$166,950	3050	589	19.31	911	1013

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OR	WASHINGTON COUNTY	0321.10	3 - Middle	102.76	No	\$124,100	\$97,344	3575	769	21.51	371	629
OR	WASHINGTON COUNTY	0321.11	4 - Upper	131.47	No	\$124,100	\$124,545	3577	717	20.04	914	1001
OR	WASHINGTON COUNTY	0321.12	3 - Middle	114.25	No	\$124,100	\$108,235	7371	1730	23.47	1682	1999
OR	WASHINGTON COUNTY	0322.01	4 - Upper	124.04	No	\$124,100	\$117,500	5254	1351	25.71	1250	1476
OR	WASHINGTON COUNTY	0322.02	4 - Upper	127.15	No	\$124,100	\$120,448	3797	611	16.09	955	1178
OR	WASHINGTON COUNTY	0323.01	3 - Middle	112.21	No	\$124,100	\$106,295	1354	351	25.92	328	438
OR	WASHINGTON COUNTY	0323.02	3 - Middle	116.89	No	\$124,100	\$110,729	5864	2931	49.98	1607	1873
OR	WASHINGTON COUNTY	0324.04	3 - Middle	87.96	No	\$124,100	\$83,322	7561	2832	37.46	1967	2578
OR	WASHINGTON COUNTY	0324.07	3 - Middle	108.67	No	\$124,100	\$102,946	5202	2109	40.54	1218	1594
OR	WASHINGTON COUNTY	0324.09	1 - Low	44.57	No	\$124,100	\$42,222	5131	4004	78.04	462	898
OR	WASHINGTON COUNTY	0324.10	3 - Middle	81.06	No	\$124,100	\$76,793	4063	2416	59.46	759	1043
OR	WASHINGTON COUNTY	0324.11	3 - Middle	104.06	No	\$124,100	\$98,575	4534	1842	40.63	1328	1499
OR	WASHINGTON COUNTY	0324.12	3 - Middle	89.73	No	\$124,100	\$85,000	4124	1802	43.70	1034	1317
OR	WASHINGTON COUNTY	0324.13	3 - Middle	109.18	No	\$124,100	\$103,426	2958	1373	46.42	699	1022
OR	WASHINGTON COUNTY	0324.14	4 - Upper	201.86	No	\$124,100	\$191,218	4971	2358	47.44	1202	1581
OR	WASHINGTON COUNTY	0325.01	2 - Moderate	52.12	No	\$124,100	\$49,375	3369	1764	52.36	387	750
OR	WASHINGTON COUNTY	0325.02	3 - Middle	105.67	No	\$124,100	\$100,104	2851	1299	45.56	739	1076

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OR	WASHINGTON COUNTY	0325.03	3 - Middle	105.22	No	\$124,100	\$99,681	3710	1511	40.73	1172	1502
OR	WASHINGTON COUNTY	0326.03	3 - Middle	113.21	No	\$124,100	\$107,246	7323	2178	29.74	1839	2321
OR	WASHINGTON COUNTY	0326.04	3 - Middle	90.73	No	\$124,100	\$85,948	6355	2640	41.54	1354	2031
OR	WASHINGTON COUNTY	0326.06	2 - Moderate	73.52	No	\$124,100	\$69,650	6327	2858	45.17	1121	1839
OR	WASHINGTON COUNTY	0326.08	4 - Upper	121.77	No	\$124,100	\$115,357	2267	899	39.66	496	749
OR	WASHINGTON COUNTY	0326.09	4 - Upper	130.96	No	\$124,100	\$124,063	2357	890	37.76	463	595
OR	WASHINGTON COUNTY	0326.10	3 - Middle	101.71	No	\$124,100	\$96,354	2879	1063	36.92	650	947
OR	WASHINGTON COUNTY	0326.11	4 - Upper	146.42	No	\$124,100	\$138,707	2806	1494	53.24	312	163
OR	WASHINGTON COUNTY	0326.12	4 - Upper	134.54	No	\$124,100	\$127,446	2811	1207	42.94	692	859
OR	WASHINGTON COUNTY	0327.00	4 - Upper	126.48	No	\$124,100	\$119,818	6374	1673	26.25	1680	2066
OR	WASHINGTON COUNTY	0328.00	4 - Upper	121.40	No	\$124,100	\$115,000	1309	212	16.20	305	476
OR	WASHINGTON COUNTY	0329.01	3 - Middle	81.22	No	\$124,100	\$76,944	6385	3718	58.23	1726	2098
OR	WASHINGTON COUNTY	0329.03	2 - Moderate	60.84	No	\$124,100	\$57,639	3257	1959	60.15	937	1178
OR	WASHINGTON COUNTY	0329.04	2 - Moderate	69.82	No	\$124,100	\$66,146	4382	2575	58.76	1038	1381
OR	WASHINGTON COUNTY	0330.00	3 - Middle	105.82	No	\$124,100	\$100,246	5759	1173	20.37	1916	2294
OR	WASHINGTON COUNTY	0331.01	3 - Middle	95.76	No	\$124,100	\$90,714	3044	872	28.65	834	1181
OR	WASHINGTON COUNTY	0331.02	3 - Middle	97.48	No	\$124,100	\$92,344	3818	1612	42.22	618	846

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OR	WASHINGTON COUNTY	0332.01	2 - Moderate	54.79	No	\$124,100	\$51,909	4113	2297	55.85	200	643
OR	WASHINGTON COUNTY	0332.02	2 - Moderate	73.53	No	\$124,100	\$69,658	4058	1843	45.42	539	742
OR	WASHINGTON COUNTY	0333.01	3 - Middle	85.93	No	\$124,100	\$81,402	6533	2135	32.68	1567	2104
OR	WASHINGTON COUNTY	0333.02	4 - Upper	137.47	No	\$124,100	\$130,227	6209	1396	22.48	1861	1957
OR	WASHINGTON COUNTY	0334.00	3 - Middle	106.35	No	\$124,100	\$100,750	2398	273	11.38	750	930
OR	WASHINGTON COUNTY	0335.00	3 - Middle	117.30	No	\$124,100	\$111,121	4011	769	19.17	1185	1417
OR	WASHINGTON COUNTY	0336.00	3 - Middle	118.35	No	\$124,100	\$112,115	2359	446	18.91	779	868
OR	YAMHILL COUNTY	0301.01	4 - Upper	126.17	No	\$124,100	\$119,519	6796	1242	18.28	1717	1945
OR	YAMHILL COUNTY	0301.02	3 - Middle	114.37	No	\$124,100	\$108,343	9071	1799	19.83	2353	2940
OR	YAMHILL COUNTY	0302.01	2 - Moderate	62.60	No	\$124,100	\$59,304	6661	1767	26.53	849	1506
OR	YAMHILL COUNTY	0302.02	2 - Moderate	68.77	No	\$124,100	\$65,145	6577	2082	31.66	1394	2200
OR	YAMHILL COUNTY	0303.02	4 - Upper	123.16	No	\$124,100	\$116,667	2185	303	13.87	627	849
OR	YAMHILL COUNTY	0303.03	3 - Middle	92.17	No	\$124,100	\$87,313	4170	852	20.43	1181	1349
OR	YAMHILL COUNTY	0303.04	3 - Middle	85.80	No	\$124,100	\$81,277	6580	1839	27.95	1794	2239
OR	YAMHILL COUNTY	0304.00	3 - Middle	103.44	No	\$124,100	\$97,993	7998	1250	15.63	2136	2799
OR	YAMHILL COUNTY	0305.01	3 - Middle	87.36	No	\$124,100	\$82,760	6643	1896	28.54	1913	2375
OR	YAMHILL COUNTY	0305.02	2 - Moderate	53.55	No	\$124,100	\$50,735	5205	1337	25.69	1342	2114

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OR	YAMHILL COUNTY	0306.01	2 - Moderate	60.43	No	\$124,100	\$57,246	3777	1357	35.93	1030	1301
OR	YAMHILL COUNTY	0306.02	3 - Middle	100.05	No	\$124,100	\$94,777	7162	1703	23.78	1942	2338
OR	YAMHILL COUNTY	0307.02	2 - Moderate	75.70	No	\$124,100	\$71,711	7784	2799	35.96	1675	2617
OR	YAMHILL COUNTY	0307.03	2 - Moderate	56.33	No	\$124,100	\$53,361	4511	1351	29.95	1344	1677
OR	YAMHILL COUNTY	0307.04	3 - Middle	95.13	No	\$124,100	\$90,114	3723	791	21.25	1285	1575
OR	YAMHILL COUNTY	0308.01	2 - Moderate	61.89	No	\$124,100	\$58,636	5580	1991	35.68	832	1722
OR	YAMHILL COUNTY	0308.02	2 - Moderate	63.33	No	\$124,100	\$60,000	4377	1595	36.44	743	1259
OR	YAMHILL COUNTY	0309.00	2 - Moderate	76.63	No	\$124,100	\$72,596	4601	1476	32.08	1129	1509
OR	YAMHILL COUNTY	0310.00	3 - Middle	102.92	No	\$124,100	\$97,500	4321	940	21.75	1063	1484

2025 FFIEC Census Report - Summary Census Overview Information

State: WASHINGTON

County: 075 - WHITMAN COUNTY

All Tracts: 12



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
WA	WHITMAN COUNTY	0001.00	1 - Low	40.09	No	\$94,800	\$28,245	6684	1724	25.79	83	618
WA	WHITMAN COUNTY	0002.01	3 - Middle	109.96	Yes	\$94,800	\$77,470	4576	1269	27.73	848	1365
WA	WHITMAN COUNTY	0002.02	3 - Middle	88.33	Yes	\$94,800	\$62,232	2563	656	25.60	498	792
WA	WHITMAN COUNTY	0003.00	4 - Upper	139.39	No	\$94,800	\$98,209	6049	1594	26.35	1549	2417
WA	WHITMAN COUNTY	0004.00	4 - Upper	136.61	No	\$94,800	\$96,250	4160	971	23.34	994	1411
WA	WHITMAN COUNTY	0005.00	2 - Moderate	62.09	No	\$94,800	\$43,750	2896	1186	40.95	6	277
WA	WHITMAN COUNTY	0006.01	1 - Low	30.62	No	\$94,800	\$21,574	4574	2225	48.64	85	396
WA	WHITMAN COUNTY	0006.02	2 - Moderate	61.37	No	\$94,800	\$43,239	3486	1486	42.63	97	356
WA	WHITMAN COUNTY	0007.00	3 - Middle	117.18	Yes	\$94,800	\$82,560	3517	314	8.93	1198	1697
WA	WHITMAN COUNTY	0008.00	3 - Middle	86.80	Yes	\$94,800	\$61,154	3503	366	10.45	947	1397
WA	WHITMAN COUNTY	0009.00	3 - Middle	89.03	Yes	\$94,800	\$62,727	3841	431	11.22	1188	1860
WA	WHITMAN COUNTY	0010.00	3 - Middle	102.54	Yes	\$94,800	\$72,243	2124	194	9.13	678	1112

2025 FFIEC Census Report - Summary Census Overview Information

State: IDAHO

County: 017 - BONNER COUNTY

All Tracts: 16



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
ID	BONNER COUNTY	9501.00	3 - Middle	84.86	No	\$86,600	\$52,829	2555	221	8.65	819	1742
ID	BONNER COUNTY	9502.01	2 - Moderate	74.73	No	\$86,600	\$46,522	3189	369	11.57	1008	1385
ID	BONNER COUNTY	9502.02	4 - Upper	122.26	No	\$86,600	\$76,109	2728	240	8.80	720	1188
ID	BONNER COUNTY	9502.03	3 - Middle	104.63	No	\$86,600	\$65,139	4386	436	9.94	919	1480
ID	BONNER COUNTY	9503.00	3 - Middle	84.22	No	\$86,600	\$52,433	3727	464	12.45	1100	1656
ID	BONNER COUNTY	9504.01	0 - Unknown	0.00	No	\$86,600	\$0	1296	118	9.10	299	976
ID	BONNER COUNTY	9504.02	3 - Middle	100.12	No	\$86,600	\$62,330	3964	461	11.63	927	1447
ID	BONNER COUNTY	9504.03	4 - Upper	168.48	No	\$86,600	\$104,886	2721	273	10.03	793	1003
ID	BONNER COUNTY	9505.00	2 - Moderate	78.12	No	\$86,600	\$48,631	3439	270	7.85	989	1607
ID	BONNER COUNTY	9506.00	3 - Middle	116.97	No	\$86,600	\$72,821	2284	184	8.06	879	2971
ID	BONNER COUNTY	9507.01	3 - Middle	81.32	No	\$86,600	\$50,625	2908	349	12.00	1060	1585
ID	BONNER COUNTY	9507.02	2 - Moderate	65.08	No	\$86,600	\$40,515	2095	240	11.46	710	1038
ID	BONNER COUNTY	9508.01	3 - Middle	119.23	No	\$86,600	\$74,222	3156	294	9.32	957	1519
ID	BONNER COUNTY	9508.02	3 - Middle	102.65	No	\$86,600	\$63,904	3978	372	9.35	1234	1575
ID	BONNER	9509.01	4 - Upper	185.18	No	\$86,600	\$115,278	1334	112	8.40	376	1107

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
	COUNTY											
ID	BONNER COUNTY	9509.02	4 - Upper	120.47	No	\$86,600	\$75,000	3350	363	10.84	916	1358

2025 FFIEC Census Report - Summary Census Overview Information

MSA/MD: 42660 - SEATTLE-TACOMA-BELLEVUE, WA

21794-EVERETT, WA

42644-SEATTLE-BELLEVUE-KENT, WA

45104-TACOMA-LAKEWOOD, WA

State: WASHINGTON

County: ALL COUNTIES

All Tracts: 863



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
WA	KING COUNTY	0001.01	1 - Low	47.13	No	\$166,900	\$58,413	3759	2307	61.37	136	287
WA	KING COUNTY	0001.02	3 - Middle	113.04	No	\$166,900	\$140,104	4321	1855	42.93	969	1195
WA	KING COUNTY	0002.01	3 - Middle	83.85	No	\$166,900	\$103,931	4416	2023	45.81	1128	1187
WA	KING COUNTY	0002.02	3 - Middle	87.25	No	\$166,900	\$108,141	4099	1694	41.33	1098	1355
WA	KING COUNTY	0003.00	3 - Middle	89.86	No	\$166,900	\$111,375	2820	1130	40.07	822	1167
WA	KING COUNTY	0004.02	3 - Middle	100.94	No	\$166,900	\$125,114	5174	1683	32.53	1059	1306
WA	KING COUNTY	0004.03	2 - Moderate	79.32	No	\$166,900	\$98,311	3074	1137	36.99	690	462
WA	KING COUNTY	0004.04	1 - Low	43.69	No	\$166,900	\$54,154	4067	2401	59.04	299	473
WA	KING COUNTY	0005.00	4 - Upper	154.96	No	\$166,900	\$192,063	3400	697	20.50	1179	1343
WA	KING COUNTY	0006.01	2 - Moderate	65.55	No	\$166,900	\$81,250	4074	1899	46.61	972	1278
WA	KING COUNTY	0006.02	2 - Moderate	77.11	No	\$166,900	\$95,570	4006	1920	47.93	1059	1157
WA	KING COUNTY	0007.00	2 - Moderate	72.56	No	\$166,900	\$89,937	5204	2483	47.71	1153	1378
WA	KING COUNTY	0008.00	3 - Middle	97.08	No	\$166,900	\$120,324	2693	814	30.23	899	1117
WA	KING COUNTY	0009.00	4 - Upper	137.29	No	\$166,900	\$170,167	2076	624	30.06	760	959
WA	KING COUNTY	0010.00	3 - Middle	108.11	No	\$166,900	\$134,000	2012	783	38.92	505	652
WA	KING COUNTY	0011.00	3 - Middle	99.12	No	\$166,900	\$122,854	2711	966	35.63	760	995
WA	KING COUNTY	0012.01	2 - Moderate	50.56	No	\$166,900	\$62,669	3781	1932	51.10	247	298
WA	KING COUNTY	0012.02	3 - Middle	81.78	No	\$166,900	\$101,361	3880	1892	48.76	485	595
WA	KING COUNTY	0013.00	3 - Middle	81.42	No	\$166,900	\$100,921	5085	2475	48.67	951	1366
WA	KING COUNTY	0014.00	3 - Middle	107.59	No	\$166,900	\$133,349	5298	1564	29.52	1646	1917
WA	KING COUNTY	0015.00	4 - Upper	134.64	No	\$166,900	\$166,875	2679	496	18.51	865	1155
WA	KING COUNTY	0016.00	4 - Upper	170.64	No	\$166,900	\$211,500	4504	1078	23.93	1520	1691

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
WA	KING COUNTY	0017.01	3 - Middle	82.06	No	\$166,900	\$101,705	4252	1500	35.28	719	923
WA	KING COUNTY	0017.02	3 - Middle	100.39	No	\$166,900	\$124,423	5327	1776	33.34	1272	1622
WA	KING COUNTY	0018.00	3 - Middle	103.37	No	\$166,900	\$128,125	5109	2050	40.13	932	1692
WA	KING COUNTY	0019.00	3 - Middle	117.58	No	\$166,900	\$145,729	4959	1712	34.52	1196	1440
WA	KING COUNTY	0020.00	4 - Upper	129.43	No	\$166,900	\$160,417	3723	1110	29.81	999	1398
WA	KING COUNTY	0021.00	4 - Upper	134.66	No	\$166,900	\$166,906	4423	1518	34.32	1170	1500
WA	KING COUNTY	0022.00	4 - Upper	140.84	No	\$166,900	\$174,559	5948	1629	27.39	1870	2233
WA	KING COUNTY	0024.00	4 - Upper	135.25	No	\$166,900	\$167,639	3217	941	29.25	1045	1295
WA	KING COUNTY	0025.00	4 - Upper	128.66	No	\$166,900	\$159,464	3155	878	27.83	958	1171
WA	KING COUNTY	0026.00	4 - Upper	132.05	No	\$166,900	\$163,672	5355	1535	28.66	1175	1846
WA	KING COUNTY	0027.00	4 - Upper	130.42	No	\$166,900	\$161,648	5876	1524	25.94	1745	2252
WA	KING COUNTY	0028.00	4 - Upper	143.21	No	\$166,900	\$177,500	4956	1199	24.19	1267	1970
WA	KING COUNTY	0029.00	3 - Middle	118.30	No	\$166,900	\$146,625	4690	919	19.59	1446	1758
WA	KING COUNTY	0030.00	4 - Upper	129.46	No	\$166,900	\$160,457	6493	1512	23.29	1912	2386
WA	KING COUNTY	0031.00	4 - Upper	138.99	No	\$166,900	\$172,273	6545	1250	19.10	2238	2570
WA	KING COUNTY	0032.01	0 - Unknown	0.00	No	\$166,900	\$0	4724	995	21.06	1077	1052
WA	KING COUNTY	0032.02	3 - Middle	114.74	No	\$166,900	\$142,216	4781	1148	24.01	1584	1991
WA	KING COUNTY	0033.01	3 - Middle	118.47	No	\$166,900	\$146,833	4351	1283	29.49	784	1221
WA	KING COUNTY	0033.02	4 - Upper	139.83	No	\$166,900	\$173,304	3466	926	26.72	810	1150
WA	KING COUNTY	0034.00	4 - Upper	137.50	No	\$166,900	\$170,417	3560	752	21.12	950	1511
WA	KING COUNTY	0035.00	3 - Middle	118.24	No	\$166,900	\$146,548	4210	827	19.64	1062	1441
WA	KING COUNTY	0036.01	3 - Middle	91.08	No	\$166,900	\$112,891	3838	1088	28.35	1221	1499
WA	KING COUNTY	0036.02	3 - Middle	96.54	No	\$166,900	\$119,659	4574	1747	38.19	502	408
WA	KING COUNTY	0038.00	4 - Upper	138.02	No	\$166,900	\$171,071	2469	871	35.28	597	832
WA	KING COUNTY	0039.00	4 - Upper	139.00	No	\$166,900	\$172,278	3041	913	30.02	886	1115
WA	KING COUNTY	0040.00	4 - Upper	187.59	No	\$166,900	\$232,500	3308	1323	39.99	1036	643
WA	KING COUNTY	0041.01	4 - Upper	201.71	No	\$166,900	\$250,001	3914	793	20.26	1203	1435
WA	KING COUNTY	0041.02	4 - Upper	175.72	No	\$166,900	\$217,794	4198	1278	30.44	1166	1413
WA	KING COUNTY	0042.01	4 - Upper	164.17	No	\$166,900	\$203,472	3959	1237	31.25	1081	1334

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
WA	KING COUNTY	0042.02	4 - Upper	146.05	No	\$166,900	\$181,023	4441	1180	26.57	1299	1644
WA	KING COUNTY	0043.01	4 - Upper	148.13	No	\$166,900	\$183,600	3943	1359	34.47	701	1087
WA	KING COUNTY	0043.02	2 - Moderate	51.43	No	\$166,900	\$63,750	3920	1657	42.27	89	263
WA	KING COUNTY	0044.01	4 - Upper	155.72	No	\$166,900	\$193,000	3810	1185	31.10	696	811
WA	KING COUNTY	0044.02	0 - Unknown	0.00	No	\$166,900	\$0	3564	1806	50.67	167	640
WA	KING COUNTY	0045.00	4 - Upper	123.24	No	\$166,900	\$152,750	2972	887	29.85	634	1035
WA	KING COUNTY	0046.00	4 - Upper	157.89	No	\$166,900	\$195,694	3563	815	22.87	861	1312
WA	KING COUNTY	0047.01	3 - Middle	87.06	No	\$166,900	\$107,903	3639	1039	28.55	515	168
WA	KING COUNTY	0047.02	4 - Upper	148.63	No	\$166,900	\$184,212	3917	1304	33.29	705	284
WA	KING COUNTY	0047.03	4 - Upper	141.93	No	\$166,900	\$175,911	3635	1158	31.86	641	1028
WA	KING COUNTY	0048.00	4 - Upper	125.31	No	\$166,900	\$155,313	5113	1244	24.33	1308	2043
WA	KING COUNTY	0049.01	4 - Upper	167.77	No	\$166,900	\$207,941	3846	993	25.82	741	1041
WA	KING COUNTY	0049.02	4 - Upper	174.39	No	\$166,900	\$216,145	3143	925	29.43	469	879
WA	KING COUNTY	0050.00	3 - Middle	107.91	No	\$166,900	\$133,750	4523	1312	29.01	454	903
WA	KING COUNTY	0051.00	4 - Upper	126.32	No	\$166,900	\$156,563	4012	1010	25.17	1049	1377
WA	KING COUNTY	0052.01	0 - Unknown	0.00	No	\$166,900	\$0	3898	1599	41.02	447	877
WA	KING COUNTY	0052.02	3 - Middle	84.01	No	\$166,900	\$104,125	3595	2454	68.26	66	358
WA	KING COUNTY	0053.03	0 - Unknown	0.00	No	\$166,900	\$0	5310	2965	55.84	0	13
WA	KING COUNTY	0053.04	0 - Unknown	0.00	No	\$166,900	\$0	3506	2105	60.04	0	12
WA	KING COUNTY	0053.05	0 - Unknown	0.00	No	\$166,900	\$0	2885	1916	66.41	0	33
WA	KING COUNTY	0053.06	3 - Middle	83.91	No	\$166,900	\$104,000	3134	2229	71.12	0	62
WA	KING COUNTY	0053.07	0 - Unknown	0.00	No	\$166,900	\$0	2921	1045	35.78	0	10
WA	KING COUNTY	0054.01	4 - Upper	120.22	No	\$166,900	\$149,000	3853	1108	28.76	735	789
WA	KING COUNTY	0054.02	3 - Middle	86.12	No	\$166,900	\$106,743	3262	922	28.26	680	1108
WA	KING COUNTY	0056.00	4 - Upper	147.54	No	\$166,900	\$182,868	7130	1422	19.94	2565	2948
WA	KING COUNTY	0057.00	4 - Upper	125.00	No	\$166,900	\$154,932	6586	1593	24.19	2098	2443
WA	KING COUNTY	0058.01	3 - Middle	106.08	No	\$166,900	\$131,481	6116	2016	32.96	956	1616
WA	KING COUNTY	0058.03	4 - Upper	133.19	No	\$166,900	\$165,083	3347	1059	31.64	633	932
WA	KING COUNTY	0058.04	3 - Middle	109.06	No	\$166,900	\$135,179	2993	1196	39.96	361	363

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
WA	KING COUNTY	0059.01	4 - Upper	166.64	No	\$166,900	\$206,532	3570	1258	35.24	635	749
WA	KING COUNTY	0059.02	4 - Upper	136.88	No	\$166,900	\$169,654	4127	1052	25.49	1183	1422
WA	KING COUNTY	0060.00	4 - Upper	168.70	No	\$166,900	\$209,091	6061	1838	30.33	1176	1959
WA	KING COUNTY	0061.00	4 - Upper	163.61	No	\$166,900	\$202,786	5667	1509	26.63	1593	1836
WA	KING COUNTY	0062.00	4 - Upper	201.71	No	\$166,900	\$250,001	4075	957	23.48	1516	1621
WA	KING COUNTY	0063.00	4 - Upper	201.71	No	\$166,900	\$250,001	5530	963	17.41	1789	1887
WA	KING COUNTY	0064.00	4 - Upper	178.44	No	\$166,900	\$221,161	3420	810	23.68	1107	1366
WA	KING COUNTY	0065.00	4 - Upper	153.89	No	\$166,900	\$190,736	4672	1148	24.57	1144	1532
WA	KING COUNTY	0066.00	4 - Upper	149.93	No	\$166,900	\$185,833	4061	1284	31.62	575	794
WA	KING COUNTY	0067.01	4 - Upper	133.07	No	\$166,900	\$164,926	4060	2462	60.64	44	90
WA	KING COUNTY	0067.02	4 - Upper	155.90	No	\$166,900	\$193,224	3256	1490	45.76	642	560
WA	KING COUNTY	0067.03	3 - Middle	102.83	No	\$166,900	\$127,448	3259	969	29.73	1060	692
WA	KING COUNTY	0068.00	4 - Upper	201.71	No	\$166,900	\$250,001	3341	807	24.15	676	1025
WA	KING COUNTY	0069.00	4 - Upper	135.39	No	\$166,900	\$167,813	4698	1088	23.16	1294	1503
WA	KING COUNTY	0070.01	4 - Upper	171.13	No	\$166,900	\$212,109	3757	1010	26.88	983	351
WA	KING COUNTY	0070.02	4 - Upper	157.79	No	\$166,900	\$195,568	3981	1248	31.35	572	447
WA	KING COUNTY	0071.01	0 - Unknown	0.00	No	\$166,900	\$0	3221	1438	44.64	365	14
WA	KING COUNTY	0071.02	3 - Middle	106.18	No	\$166,900	\$131,607	2661	1136	42.69	327	59
WA	KING COUNTY	0072.01	4 - Upper	140.36	No	\$166,900	\$173,971	4646	2624	56.48	742	50
WA	KING COUNTY	0072.02	4 - Upper	149.57	No	\$166,900	\$185,385	4148	2277	54.89	228	37
WA	KING COUNTY	0072.03	4 - Upper	133.13	No	\$166,900	\$165,000	3421	2186	63.90	209	192
WA	KING COUNTY	0073.01	3 - Middle	106.60	No	\$166,900	\$132,120	3736	2216	59.31	0	65
WA	KING COUNTY	0073.02	4 - Upper	156.43	No	\$166,900	\$193,885	5290	2854	53.95	449	59
WA	KING COUNTY	0073.03	3 - Middle	103.66	No	\$166,900	\$128,478	3880	2075	53.48	111	0
WA	KING COUNTY	0074.03	3 - Middle	105.65	No	\$166,900	\$130,952	2545	883	34.70	223	127
WA	KING COUNTY	0074.04	4 - Upper	146.53	No	\$166,900	\$181,618	2799	855	30.55	448	239
WA	KING COUNTY	0074.05	0 - Unknown	0.00	No	\$166,900	\$0	2801	1212	43.27	163	92
WA	KING COUNTY	0074.06	3 - Middle	118.78	No	\$166,900	\$147,222	2589	1003	38.74	395	61
WA	KING COUNTY	0075.01	4 - Upper	166.14	No	\$166,900	\$205,921	3915	1265	32.31	303	249

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
WA	KING COUNTY	0075.02	0 - Unknown	0.00	No	\$166,900	\$0	3474	1337	38.49	300	178
WA	KING COUNTY	0075.03	1 - Low	31.60	No	\$166,900	\$39,172	2460	1044	42.44	158	38
WA	KING COUNTY	0076.00	3 - Middle	109.73	No	\$166,900	\$136,000	4344	1409	32.44	832	816
WA	KING COUNTY	0077.00	3 - Middle	104.03	No	\$166,900	\$128,942	5390	2158	40.04	1481	2084
WA	KING COUNTY	0078.00	4 - Upper	175.99	No	\$166,900	\$218,125	5285	1361	25.75	1780	2275
WA	KING COUNTY	0079.01	3 - Middle	104.76	No	\$166,900	\$129,844	2807	965	34.38	656	258
WA	KING COUNTY	0079.02	0 - Unknown	0.00	No	\$166,900	\$0	3682	1585	43.05	534	815
WA	KING COUNTY	0080.02	3 - Middle	118.48	No	\$166,900	\$146,855	4419	1893	42.84	544	98
WA	KING COUNTY	0080.03	3 - Middle	110.66	No	\$166,900	\$137,151	4119	1986	48.22	892	125
WA	KING COUNTY	0080.04	4 - Upper	171.86	No	\$166,900	\$213,011	3410	1611	47.24	793	55
WA	KING COUNTY	0081.01	4 - Upper	145.92	No	\$166,900	\$180,859	2808	1169	41.63	261	46
WA	KING COUNTY	0081.02	3 - Middle	108.84	No	\$166,900	\$134,899	3005	1259	41.90	342	0
WA	KING COUNTY	0082.00	3 - Middle	117.16	No	\$166,900	\$145,208	4802	2154	44.86	421	159
WA	KING COUNTY	0083.00	3 - Middle	93.79	No	\$166,900	\$116,250	3417	1508	44.13	414	35
WA	KING COUNTY	0084.01	0 - Unknown	0.00	No	\$166,900	\$0	3469	1526	43.99	335	108
WA	KING COUNTY	0084.02	0 - Unknown	0.00	No	\$166,900	\$0	3012	1278	42.43	120	72
WA	KING COUNTY	0085.00	3 - Middle	99.23	No	\$166,900	\$122,986	4464	2412	54.03	190	85
WA	KING COUNTY	0086.00	3 - Middle	101.75	No	\$166,900	\$126,111	7639	4044	52.94	435	722
WA	KING COUNTY	0087.00	4 - Upper	124.93	No	\$166,900	\$154,844	4244	1986	46.80	777	1427
WA	KING COUNTY	0088.00	3 - Middle	114.19	No	\$166,900	\$141,528	3822	1599	41.84	1024	1538
WA	KING COUNTY	0089.00	3 - Middle	94.97	No	\$166,900	\$117,708	5625	2719	48.34	1784	2121
WA	KING COUNTY	0090.00	1 - Low	49.75	No	\$166,900	\$61,667	4284	2706	63.17	466	727
WA	KING COUNTY	0091.00	1 - Low	31.67	No	\$166,900	\$39,258	2935	2286	77.89	82	56
WA	KING COUNTY	0092.00	1 - Low	37.21	No	\$166,900	\$46,125	3374	2053	60.85	116	8
WA	KING COUNTY	0093.00	3 - Middle	94.87	No	\$166,900	\$117,593	3611	1813	50.21	606	472
WA	KING COUNTY	0094.00	2 - Moderate	67.72	No	\$166,900	\$83,934	6566	3985	60.69	1217	2128
WA	KING COUNTY	0095.00	4 - Upper	160.70	No	\$166,900	\$199,182	6747	3049	45.19	1773	2410
WA	KING COUNTY	0096.00	4 - Upper	154.49	No	\$166,900	\$191,480	5847	1209	20.68	1725	1830
WA	KING COUNTY	0097.01	4 - Upper	127.40	No	\$166,900	\$157,903	5955	1320	22.17	1703	2233

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
WA	KING COUNTY	0097.02	4 - Upper	129.44	No	\$166,900	\$160,434	5911	1261	21.33	1782	2244
WA	KING COUNTY	0098.01	4 - Upper	123.80	No	\$166,900	\$153,447	3846	884	22.98	982	1319
WA	KING COUNTY	0098.02	3 - Middle	112.05	No	\$166,900	\$138,879	3523	846	24.01	1112	1124
WA	KING COUNTY	0099.00	2 - Moderate	77.49	No	\$166,900	\$96,042	6257	2315	37.00	1491	1790
WA	KING COUNTY	0100.01	2 - Moderate	62.07	No	\$166,900	\$76,932	4526	3024	66.81	772	1126
WA	KING COUNTY	0100.02	2 - Moderate	64.45	No	\$166,900	\$79,890	4861	2977	61.24	987	1458
WA	KING COUNTY	0101.01	3 - Middle	80.93	No	\$166,900	\$100,313	4328	3162	73.06	731	1107
WA	KING COUNTY	0101.02	3 - Middle	111.12	No	\$166,900	\$137,727	4382	2220	50.66	1266	1619
WA	KING COUNTY	0102.00	4 - Upper	122.80	No	\$166,900	\$152,206	5035	2065	41.01	1641	2036
WA	KING COUNTY	0103.01	3 - Middle	87.33	No	\$166,900	\$108,237	3850	2401	62.36	985	1248
WA	KING COUNTY	0103.02	3 - Middle	87.58	No	\$166,900	\$108,558	3767	1804	47.89	437	620
WA	KING COUNTY	0104.01	2 - Moderate	66.34	No	\$166,900	\$82,222	4514	3466	76.78	971	1474
WA	KING COUNTY	0104.02	2 - Moderate	77.99	No	\$166,900	\$96,667	5097	3720	72.98	1168	1672
WA	KING COUNTY	0105.01	3 - Middle	111.04	No	\$166,900	\$137,625	4778	1617	33.84	607	813
WA	KING COUNTY	0105.02	3 - Middle	104.19	No	\$166,900	\$129,135	5294	1365	25.78	1282	1397
WA	KING COUNTY	0106.01	3 - Middle	111.36	No	\$166,900	\$138,024	4074	1120	27.49	1312	1494
WA	KING COUNTY	0106.02	4 - Upper	131.65	No	\$166,900	\$163,173	3991	841	21.07	1259	1724
WA	KING COUNTY	0107.01	3 - Middle	88.38	No	\$166,900	\$109,538	4121	2306	55.96	1009	1262
WA	KING COUNTY	0107.02	1 - Low	39.83	No	\$166,900	\$49,375	4536	3011	66.38	829	1305
WA	KING COUNTY	0108.00	2 - Moderate	72.51	No	\$166,900	\$89,875	5063	2525	49.87	1417	1899
WA	KING COUNTY	0109.00	3 - Middle	109.42	No	\$166,900	\$135,625	1457	535	36.72	323	538
WA	KING COUNTY	0110.01	2 - Moderate	58.22	No	\$166,900	\$72,167	4790	4084	85.26	766	1440
WA	KING COUNTY	0110.02	1 - Low	38.97	No	\$166,900	\$48,300	4590	4098	89.28	824	1335
WA	KING COUNTY	0111.01	2 - Moderate	68.89	No	\$166,900	\$85,391	5747	4497	78.25	947	1368
WA	KING COUNTY	0111.02	3 - Middle	113.35	No	\$166,900	\$140,488	4652	2776	59.67	1170	1556
WA	KING COUNTY	0112.00	1 - Low	40.17	No	\$166,900	\$49,792	3736	2474	66.22	554	1204
WA	KING COUNTY	0113.00	3 - Middle	86.06	No	\$166,900	\$106,667	6600	3253	49.29	1430	1965
WA	KING COUNTY	0114.01	2 - Moderate	71.89	No	\$166,900	\$89,102	4226	2107	49.86	936	1421
WA	KING COUNTY	0114.02	2 - Moderate	69.64	No	\$166,900	\$86,316	4199	2456	58.49	875	1260

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
WA	KING COUNTY	0115.00	3 - Middle	97.94	No	\$166,900	\$121,389	4452	1276	28.66	1526	1939
WA	KING COUNTY	0116.01	4 - Upper	135.60	No	\$166,900	\$168,070	3555	893	25.12	1116	1437
WA	KING COUNTY	0116.02	3 - Middle	110.08	No	\$166,900	\$136,442	3321	666	20.05	1242	1564
WA	KING COUNTY	0117.00	2 - Moderate	63.97	No	\$166,900	\$79,284	5657	4757	84.09	1093	1702
WA	KING COUNTY	0118.01	2 - Moderate	79.99	No	\$166,900	\$99,148	3794	2975	78.41	745	1113
WA	KING COUNTY	0118.02	1 - Low	44.02	No	\$166,900	\$54,570	4223	3219	76.23	1016	1326
WA	KING COUNTY	0119.01	3 - Middle	102.15	No	\$166,900	\$126,613	3718	2950	79.34	1181	1449
WA	KING COUNTY	0119.02	3 - Middle	83.59	No	\$166,900	\$103,604	3869	2447	63.25	1126	1468
WA	KING COUNTY	0120.00	3 - Middle	117.54	No	\$166,900	\$145,682	3560	919	25.81	1195	1575
WA	KING COUNTY	0121.00	4 - Upper	147.83	No	\$166,900	\$183,229	2793	620	22.20	1028	1213
WA	KING COUNTY	0201.00	3 - Middle	114.33	No	\$166,900	\$141,705	3335	733	21.98	1142	1224
WA	KING COUNTY	0202.00	3 - Middle	89.63	No	\$166,900	\$111,094	5887	1854	31.49	1545	1743
WA	KING COUNTY	0203.01	2 - Moderate	71.14	No	\$166,900	\$88,179	3754	1837	48.93	540	572
WA	KING COUNTY	0203.02	3 - Middle	90.39	No	\$166,900	\$112,040	3718	1624	43.68	695	981
WA	KING COUNTY	0204.01	3 - Middle	90.58	No	\$166,900	\$112,266	3917	1602	40.90	979	1142
WA	KING COUNTY	0204.02	3 - Middle	101.72	No	\$166,900	\$126,071	5682	2046	36.01	1430	1631
WA	KING COUNTY	0205.00	3 - Middle	94.31	No	\$166,900	\$116,894	7451	3102	41.63	1877	1887
WA	KING COUNTY	0206.00	3 - Middle	94.30	No	\$166,900	\$116,875	3842	1674	43.57	1008	1190
WA	KING COUNTY	0207.00	2 - Moderate	71.94	No	\$166,900	\$89,167	4170	1960	47.00	802	1143
WA	KING COUNTY	0208.00	3 - Middle	116.84	No	\$166,900	\$144,821	4599	1215	26.42	1323	1470
WA	KING COUNTY	0209.00	3 - Middle	100.68	No	\$166,900	\$124,792	3700	1433	38.73	1008	1057
WA	KING COUNTY	0210.00	3 - Middle	93.49	No	\$166,900	\$115,875	5966	2669	44.74	1643	2034
WA	KING COUNTY	0211.00	3 - Middle	87.11	No	\$166,900	\$107,969	4543	1932	42.53	1169	1455
WA	KING COUNTY	0213.00	2 - Moderate	79.33	No	\$166,900	\$98,333	4030	1495	37.10	1044	1223
WA	KING COUNTY	0214.00	4 - Upper	129.06	No	\$166,900	\$159,968	3907	953	24.39	1206	1495
WA	KING COUNTY	0215.00	4 - Upper	127.87	No	\$166,900	\$158,485	4622	1155	24.99	1564	1663
WA	KING COUNTY	0216.00	3 - Middle	104.82	No	\$166,900	\$129,919	5458	1725	31.60	1609	1748
WA	KING COUNTY	0217.01	4 - Upper	124.38	No	\$166,900	\$154,167	4604	1987	43.16	1068	1207
WA	KING COUNTY	0217.02	3 - Middle	96.14	No	\$166,900	\$119,167	4656	1885	40.49	1120	1144

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
WA	KING COUNTY	0218.02	3 - Middle	100.45	No	\$166,900	\$124,504	6090	2565	42.12	1486	1759
WA	KING COUNTY	0218.03	3 - Middle	104.71	No	\$166,900	\$129,782	6097	1962	32.18	1337	1669
WA	KING COUNTY	0218.04	3 - Middle	83.71	No	\$166,900	\$103,750	5632	2015	35.78	1121	1334
WA	KING COUNTY	0219.03	3 - Middle	95.71	No	\$166,900	\$118,625	6187	2236	36.14	1399	1531
WA	KING COUNTY	0219.04	3 - Middle	93.42	No	\$166,900	\$115,789	5762	2912	50.54	1338	1748
WA	KING COUNTY	0219.05	3 - Middle	82.54	No	\$166,900	\$102,308	5540	2297	41.46	1738	1812
WA	KING COUNTY	0219.06	3 - Middle	103.30	No	\$166,900	\$128,036	4673	1991	42.61	1337	1346
WA	KING COUNTY	0220.01	3 - Middle	118.93	No	\$166,900	\$147,411	5570	1845	33.12	1342	1478
WA	KING COUNTY	0220.03	3 - Middle	102.47	No	\$166,900	\$127,012	5109	1863	36.47	1291	1747
WA	KING COUNTY	0220.05	2 - Moderate	73.45	No	\$166,900	\$91,042	5132	2173	42.34	1137	1415
WA	KING COUNTY	0220.06	4 - Upper	125.84	No	\$166,900	\$155,970	3935	1355	34.43	1240	1337
WA	KING COUNTY	0221.01	4 - Upper	127.13	No	\$166,900	\$157,576	5257	1530	29.10	1718	1592
WA	KING COUNTY	0221.02	4 - Upper	121.89	No	\$166,900	\$151,078	6921	2444	35.31	1944	2219
WA	KING COUNTY	0222.01	3 - Middle	110.18	No	\$166,900	\$136,563	4583	1342	29.28	1258	1498
WA	KING COUNTY	0222.03	3 - Middle	119.45	No	\$166,900	\$148,056	5419	1788	33.00	1564	1890
WA	KING COUNTY	0222.04	3 - Middle	102.84	No	\$166,900	\$127,463	3815	1252	32.82	782	976
WA	KING COUNTY	0222.05	3 - Middle	96.29	No	\$166,900	\$119,345	4071	1389	34.12	789	915
WA	KING COUNTY	0223.00	4 - Upper	146.01	No	\$166,900	\$180,972	2878	698	24.25	938	1146
WA	KING COUNTY	0224.01	4 - Upper	177.04	No	\$166,900	\$219,432	4045	1264	31.25	903	1087
WA	KING COUNTY	0224.02	4 - Upper	178.38	No	\$166,900	\$221,087	5544	1515	27.33	1250	1648
WA	KING COUNTY	0225.01	4 - Upper	137.07	No	\$166,900	\$169,886	4390	1546	35.22	1224	1446
WA	KING COUNTY	0225.02	4 - Upper	137.35	No	\$166,900	\$170,238	4725	1452	30.73	1184	665
WA	KING COUNTY	0226.03	4 - Upper	132.05	No	\$166,900	\$163,665	6488	2936	45.25	1649	1655
WA	KING COUNTY	0226.04	4 - Upper	128.17	No	\$166,900	\$158,861	5238	2227	42.52	1492	1773
WA	KING COUNTY	0226.05	3 - Middle	87.88	No	\$166,900	\$108,920	6300	3451	54.78	1150	1394
WA	KING COUNTY	0226.06	4 - Upper	128.65	No	\$166,900	\$159,450	6060	2830	46.70	1454	1996
WA	KING COUNTY	0227.01	4 - Upper	154.02	No	\$166,900	\$190,893	3284	1008	30.69	668	635
WA	KING COUNTY	0227.02	4 - Upper	167.42	No	\$166,900	\$207,500	4185	1334	31.88	1005	1113
WA	KING COUNTY	0227.03	3 - Middle	111.54	No	\$166,900	\$138,250	2655	1009	38.00	905	1052

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
WA	KING COUNTY	0228.02	4 - Upper	129.43	No	\$166,900	\$160,417	5515	2822	51.17	1565	1765
WA	KING COUNTY	0228.03	3 - Middle	118.36	No	\$166,900	\$146,696	7566	5316	70.26	766	1084
WA	KING COUNTY	0228.04	2 - Moderate	73.62	No	\$166,900	\$91,250	4936	3671	74.37	413	636
WA	KING COUNTY	0228.05	4 - Upper	121.32	No	\$166,900	\$150,368	4181	2597	62.11	707	1061
WA	KING COUNTY	0229.01	4 - Upper	123.22	No	\$166,900	\$152,720	3000	1418	47.27	910	1126
WA	KING COUNTY	0229.02	4 - Upper	145.25	No	\$166,900	\$180,031	6821	3012	44.16	1810	2117
WA	KING COUNTY	0230.00	4 - Upper	135.86	No	\$166,900	\$168,393	7193	3548	49.33	1456	1821
WA	KING COUNTY	0231.00	4 - Upper	129.90	No	\$166,900	\$161,000	4158	2048	49.25	1150	1509
WA	KING COUNTY	0232.01	3 - Middle	83.26	No	\$166,900	\$103,200	6652	4737	71.21	824	803
WA	KING COUNTY	0232.02	2 - Moderate	64.80	No	\$166,900	\$80,323	5017	3361	66.99	690	890
WA	KING COUNTY	0233.00	3 - Middle	111.63	No	\$166,900	\$138,355	6895	3248	47.11	1799	2346
WA	KING COUNTY	0234.01	3 - Middle	111.79	No	\$166,900	\$138,553	4206	2425	57.66	904	1203
WA	KING COUNTY	0234.03	4 - Upper	121.86	No	\$166,900	\$151,042	4371	1911	43.72	1140	1398
WA	KING COUNTY	0234.04	4 - Upper	125.34	No	\$166,900	\$155,357	3442	976	28.36	1129	1173
WA	KING COUNTY	0235.00	4 - Upper	124.30	No	\$166,900	\$154,063	4063	1985	48.86	979	1273
WA	KING COUNTY	0236.01	4 - Upper	126.81	No	\$166,900	\$157,171	4412	2344	53.13	966	1039
WA	KING COUNTY	0236.03	3 - Middle	109.02	No	\$166,900	\$135,130	6705	4767	71.10	866	1386
WA	KING COUNTY	0236.04	3 - Middle	84.90	No	\$166,900	\$105,234	6581	3993	60.67	1157	1735
WA	KING COUNTY	0237.01	4 - Upper	147.07	No	\$166,900	\$182,283	4254	1849	43.46	1271	1377
WA	KING COUNTY	0237.02	4 - Upper	201.71	No	\$166,900	\$250,001	1165	787	67.55	27	17
WA	KING COUNTY	0238.01	3 - Middle	94.02	No	\$166,900	\$116,538	3536	1914	54.13	501	729
WA	KING COUNTY	0238.05	4 - Upper	166.22	No	\$166,900	\$206,016	3076	1712	55.66	356	53
WA	KING COUNTY	0238.06	3 - Middle	107.98	No	\$166,900	\$133,839	3115	1847	59.29	42	61
WA	KING COUNTY	0238.07	4 - Upper	149.31	No	\$166,900	\$185,054	5750	2905	50.52	603	128
WA	KING COUNTY	0238.08	3 - Middle	108.47	No	\$166,900	\$134,444	2869	1839	64.10	157	38
WA	KING COUNTY	0239.01	4 - Upper	154.27	No	\$166,900	\$191,205	4551	1885	41.42	1013	1255
WA	KING COUNTY	0239.02	4 - Upper	199.97	No	\$166,900	\$247,847	3040	1258	41.38	921	1002
WA	KING COUNTY	0240.01	4 - Upper	185.34	No	\$166,900	\$229,712	4791	2717	56.71	1201	1421
WA	KING COUNTY	0240.02	4 - Upper	142.38	No	\$166,900	\$176,466	4230	2231	52.74	884	964

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
WA	KING COUNTY	0241.00	4 - Upper	201.71	No	\$166,900	\$250,001	4717	1797	38.10	1663	1986
WA	KING COUNTY	0242.00	4 - Upper	201.71	No	\$166,900	\$250,001	2898	1084	37.41	1010	1290
WA	KING COUNTY	0243.01	3 - Middle	109.87	No	\$166,900	\$136,176	5153	2177	42.25	866	531
WA	KING COUNTY	0243.02	4 - Upper	178.80	No	\$166,900	\$221,613	3954	1402	35.46	1205	1473
WA	KING COUNTY	0244.00	3 - Middle	103.27	No	\$166,900	\$128,000	3053	1204	39.44	471	548
WA	KING COUNTY	0245.00	4 - Upper	195.28	No	\$166,900	\$242,031	5192	1875	36.11	1494	1856
WA	KING COUNTY	0246.01	4 - Upper	201.71	No	\$166,900	\$250,001	4665	1460	31.30	1560	1835
WA	KING COUNTY	0246.02	4 - Upper	201.71	No	\$166,900	\$250,001	3731	1247	33.42	1183	1275
WA	KING COUNTY	0247.01	3 - Middle	100.60	No	\$166,900	\$124,688	4053	2361	58.25	878	1019
WA	KING COUNTY	0247.03	4 - Upper	136.93	No	\$166,900	\$169,716	3984	1801	45.21	1278	1354
WA	KING COUNTY	0247.04	3 - Middle	114.84	No	\$166,900	\$142,337	3799	1812	47.70	1140	1309
WA	KING COUNTY	0248.00	3 - Middle	103.96	No	\$166,900	\$128,849	6299	3966	62.96	1265	1749
WA	KING COUNTY	0249.01	4 - Upper	134.84	No	\$166,900	\$167,120	5344	3509	65.66	1452	1757
WA	KING COUNTY	0249.02	4 - Upper	154.98	No	\$166,900	\$192,083	4176	2359	56.49	1194	1413
WA	KING COUNTY	0249.04	4 - Upper	176.71	No	\$166,900	\$219,018	2908	1861	64.00	986	1077
WA	KING COUNTY	0249.05	4 - Upper	187.59	No	\$166,900	\$232,500	4115	2402	58.37	1193	1451
WA	KING COUNTY	0250.01	4 - Upper	150.55	No	\$166,900	\$186,591	5638	2892	51.29	1920	2156
WA	KING COUNTY	0250.05	4 - Upper	163.47	No	\$166,900	\$202,614	6163	3455	56.06	1474	1396
WA	KING COUNTY	0250.06	4 - Upper	156.42	No	\$166,900	\$193,875	6613	2971	44.93	1889	2025
WA	KING COUNTY	0250.07	4 - Upper	134.61	No	\$166,900	\$166,840	4868	2541	52.20	1101	1190
WA	KING COUNTY	0250.08	4 - Upper	176.05	No	\$166,900	\$218,203	2499	1163	46.54	700	854
WA	KING COUNTY	0251.01	3 - Middle	86.58	No	\$166,900	\$107,308	6028	3368	55.87	1185	1639
WA	KING COUNTY	0251.03	3 - Middle	84.86	No	\$166,900	\$105,179	5073	3287	64.79	1023	1309
WA	KING COUNTY	0251.04	4 - Upper	128.87	No	\$166,900	\$159,732	4354	2402	55.17	1248	1376
WA	KING COUNTY	0252.01	3 - Middle	91.06	No	\$166,900	\$112,869	3965	2083	52.53	1192	1292
WA	KING COUNTY	0252.02	3 - Middle	92.48	No	\$166,900	\$114,625	4674	2606	55.76	1029	1639
WA	KING COUNTY	0253.02	1 - Low	41.98	No	\$166,900	\$52,039	5292	3059	57.80	407	960
WA	KING COUNTY	0253.03	2 - Moderate	78.45	No	\$166,900	\$97,232	2986	1695	56.76	202	395
WA	KING COUNTY	0253.04	3 - Middle	111.98	No	\$166,900	\$138,787	3733	1608	43.08	828	1105

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
WA	KING COUNTY	0254.01	1 - Low	49.25	No	\$166,900	\$61,047	3997	2643	66.12	599	945
WA	KING COUNTY	0254.02	2 - Moderate	58.74	No	\$166,900	\$72,813	3785	2410	63.67	500	740
WA	KING COUNTY	0255.00	2 - Moderate	59.86	No	\$166,900	\$74,190	5314	3278	61.69	972	1301
WA	KING COUNTY	0256.01	2 - Moderate	64.62	No	\$166,900	\$80,100	5366	3457	64.42	1150	1439
WA	KING COUNTY	0256.02	3 - Middle	118.78	No	\$166,900	\$147,216	7173	3663	51.07	1998	2135
WA	KING COUNTY	0257.02	3 - Middle	84.08	No	\$166,900	\$104,214	3606	1752	48.59	864	1008
WA	KING COUNTY	0257.03	2 - Moderate	58.85	No	\$166,900	\$72,949	3428	1963	57.26	365	481
WA	KING COUNTY	0257.04	2 - Moderate	77.03	No	\$166,900	\$95,475	2986	1322	44.27	529	800
WA	KING COUNTY	0258.03	2 - Moderate	62.38	No	\$166,900	\$77,321	5261	3246	61.70	796	891
WA	KING COUNTY	0258.04	2 - Moderate	71.00	No	\$166,900	\$88,000	3757	1979	52.68	926	1257
WA	KING COUNTY	0258.05	2 - Moderate	67.53	No	\$166,900	\$83,704	5606	3469	61.88	1090	1128
WA	KING COUNTY	0258.06	2 - Moderate	71.05	No	\$166,900	\$88,065	5303	3683	69.45	1070	1346
WA	KING COUNTY	0260.01	3 - Middle	86.19	No	\$166,900	\$106,830	5551	3641	65.59	1705	2181
WA	KING COUNTY	0260.03	1 - Low	49.36	No	\$166,900	\$61,182	4599	3785	82.30	238	464
WA	KING COUNTY	0260.04	3 - Middle	89.68	No	\$166,900	\$111,154	3927	2706	68.91	944	1260
WA	KING COUNTY	0261.01	2 - Moderate	67.51	No	\$166,900	\$83,681	4052	3072	75.81	777	1096
WA	KING COUNTY	0261.02	2 - Moderate	57.48	No	\$166,900	\$71,250	3646	3019	82.80	860	1071
WA	KING COUNTY	0262.00	2 - Moderate	66.68	No	\$166,900	\$82,644	6469	4395	67.94	526	713
WA	KING COUNTY	0263.00	2 - Moderate	57.84	No	\$166,900	\$71,696	1743	1238	71.03	316	500
WA	KING COUNTY	0264.00	1 - Low	46.59	No	\$166,900	\$57,755	5982	3803	63.57	961	1056
WA	KING COUNTY	0265.00	1 - Low	40.20	No	\$166,900	\$49,826	4384	3053	69.64	579	1330
WA	KING COUNTY	0266.00	3 - Middle	87.71	No	\$166,900	\$108,712	2484	1395	56.16	612	855
WA	KING COUNTY	0267.00	2 - Moderate	71.08	No	\$166,900	\$88,098	5856	2625	44.83	1204	1643
WA	KING COUNTY	0268.01	1 - Low	43.86	No	\$166,900	\$54,365	6594	4820	73.10	1112	1532
WA	KING COUNTY	0268.02	2 - Moderate	58.95	No	\$166,900	\$73,063	6238	4535	72.70	1180	1688
WA	KING COUNTY	0270.00	2 - Moderate	67.34	No	\$166,900	\$83,472	3453	2117	61.31	753	1107
WA	KING COUNTY	0271.00	1 - Low	37.96	No	\$166,900	\$47,054	3773	2503	66.34	581	813
WA	KING COUNTY	0272.00	2 - Moderate	74.96	No	\$166,900	\$92,917	2931	2055	70.11	445	707
WA	KING COUNTY	0273.00	2 - Moderate	64.54	No	\$166,900	\$80,000	6670	5030	75.41	1004	1304

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
WA	KING COUNTY	0274.00	2 - Moderate	70.73	No	\$166,900	\$87,672	5781	3645	63.05	1384	1760
WA	KING COUNTY	0275.00	2 - Moderate	62.36	No	\$166,900	\$77,297	4977	2747	55.19	1113	1642
WA	KING COUNTY	0276.00	2 - Moderate	77.65	No	\$166,900	\$96,250	4324	2256	52.17	838	1029
WA	KING COUNTY	0277.01	3 - Middle	107.73	No	\$166,900	\$133,529	5884	995	16.91	1847	2562
WA	KING COUNTY	0277.02	3 - Middle	87.21	No	\$166,900	\$108,094	5171	764	14.77	2054	2677
WA	KING COUNTY	0278.00	3 - Middle	103.09	No	\$166,900	\$127,778	3316	618	18.64	1211	1376
WA	KING COUNTY	0279.01	3 - Middle	89.25	No	\$166,900	\$110,625	3757	1242	33.06	1173	1524
WA	KING COUNTY	0279.02	2 - Moderate	79.12	No	\$166,900	\$98,068	3885	1902	48.96	491	419
WA	KING COUNTY	0280.00	1 - Low	49.48	No	\$166,900	\$61,332	3797	2652	69.84	493	560
WA	KING COUNTY	0281.00	2 - Moderate	59.62	No	\$166,900	\$73,897	2934	2465	84.01	362	501
WA	KING COUNTY	0282.00	1 - Low	44.21	No	\$166,900	\$54,805	5128	3785	73.81	792	920
WA	KING COUNTY	0283.00	3 - Middle	89.47	No	\$166,900	\$110,893	6194	4017	64.85	1522	1820
WA	KING COUNTY	0284.02	2 - Moderate	53.08	No	\$166,900	\$65,799	5921	4524	76.41	747	1212
WA	KING COUNTY	0284.03	2 - Moderate	56.08	No	\$166,900	\$69,514	5787	3966	68.53	1235	1390
WA	KING COUNTY	0285.00	2 - Moderate	73.86	No	\$166,900	\$91,550	4680	2664	56.92	923	981
WA	KING COUNTY	0286.00	3 - Middle	95.89	No	\$166,900	\$118,846	6662	1673	25.11	1941	2244
WA	KING COUNTY	0287.00	3 - Middle	93.09	No	\$166,900	\$115,387	5418	2011	37.12	1512	1867
WA	KING COUNTY	0288.01	2 - Moderate	73.62	No	\$166,900	\$91,250	3732	1929	51.69	492	619
WA	KING COUNTY	0288.02	2 - Moderate	52.51	No	\$166,900	\$65,090	6976	5133	73.58	746	1194
WA	KING COUNTY	0289.01	2 - Moderate	79.88	No	\$166,900	\$99,013	3653	1457	39.89	885	751
WA	KING COUNTY	0289.02	1 - Low	49.79	No	\$166,900	\$61,719	7177	5378	74.93	760	1141
WA	KING COUNTY	0290.01	3 - Middle	83.06	No	\$166,900	\$102,955	4485	1732	38.62	1324	1488
WA	KING COUNTY	0290.03	1 - Low	49.81	No	\$166,900	\$61,745	6266	4091	65.29	1014	1440
WA	KING COUNTY	0290.04	1 - Low	29.62	No	\$166,900	\$36,719	4016	3172	78.98	419	642
WA	KING COUNTY	0291.01	2 - Moderate	70.70	No	\$166,900	\$87,634	4231	3119	73.72	795	932
WA	KING COUNTY	0291.02	2 - Moderate	73.06	No	\$166,900	\$90,556	4675	2899	62.01	915	1327
WA	KING COUNTY	0292.03	2 - Moderate	59.24	No	\$166,900	\$73,429	4405	2631	59.73	386	600
WA	KING COUNTY	0292.05	2 - Moderate	61.86	No	\$166,900	\$76,672	5119	3307	64.60	1230	1292
WA	KING COUNTY	0292.06	1 - Low	42.47	No	\$166,900	\$52,643	4582	3272	71.41	228	509

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
WA	KING COUNTY	0292.07	3 - Middle	103.33	No	\$166,900	\$128,071	2917	1808	61.98	711	852
WA	KING COUNTY	0292.08	1 - Low	49.64	No	\$166,900	\$61,531	4520	3217	71.17	321	441
WA	KING COUNTY	0293.04	3 - Middle	80.87	No	\$166,900	\$100,234	5750	3146	54.71	1346	1556
WA	KING COUNTY	0293.05	3 - Middle	82.79	No	\$166,900	\$102,614	4667	2976	63.77	1113	1389
WA	KING COUNTY	0293.06	3 - Middle	87.84	No	\$166,900	\$108,878	4361	2714	62.23	998	1091
WA	KING COUNTY	0293.07	3 - Middle	90.33	No	\$166,900	\$111,964	3903	1710	43.81	1190	1385
WA	KING COUNTY	0293.08	3 - Middle	93.79	No	\$166,900	\$116,250	3534	2417	68.39	982	1144
WA	KING COUNTY	0293.09	2 - Moderate	62.58	No	\$166,900	\$77,565	5047	3146	62.33	836	1284
WA	KING COUNTY	0294.03	2 - Moderate	73.87	No	\$166,900	\$91,563	6306	4173	66.18	1381	1723
WA	KING COUNTY	0294.05	3 - Middle	80.75	No	\$166,900	\$100,083	6269	3714	59.24	1650	1826
WA	KING COUNTY	0294.06	3 - Middle	89.92	No	\$166,900	\$111,450	5346	3176	59.41	1238	1391
WA	KING COUNTY	0294.07	1 - Low	46.98	No	\$166,900	\$58,234	5112	3463	67.74	725	1122
WA	KING COUNTY	0294.08	2 - Moderate	60.59	No	\$166,900	\$75,096	4626	3261	70.49	726	1010
WA	KING COUNTY	0295.04	2 - Moderate	55.57	No	\$166,900	\$68,878	6469	4282	66.19	646	1080
WA	KING COUNTY	0295.05	1 - Low	47.95	No	\$166,900	\$59,432	3963	2759	69.62	565	555
WA	KING COUNTY	0295.06	1 - Low	32.17	No	\$166,900	\$39,873	4844	3539	73.06	232	431
WA	KING COUNTY	0295.07	3 - Middle	84.71	No	\$166,900	\$105,000	3674	1995	54.30	777	926
WA	KING COUNTY	0295.08	3 - Middle	89.07	No	\$166,900	\$110,395	4165	2525	60.62	944	1166
WA	KING COUNTY	0296.02	3 - Middle	114.13	No	\$166,900	\$141,458	7288	3574	49.04	1836	2064
WA	KING COUNTY	0296.03	3 - Middle	83.26	No	\$166,900	\$103,192	3925	2743	69.89	694	1102
WA	KING COUNTY	0296.04	2 - Moderate	54.79	No	\$166,900	\$67,917	3888	2201	56.61	648	973
WA	KING COUNTY	0297.01	1 - Low	47.96	No	\$166,900	\$59,445	5089	2684	52.74	767	1233
WA	KING COUNTY	0297.02	2 - Moderate	55.76	No	\$166,900	\$69,118	3226	1788	55.42	724	831
WA	KING COUNTY	0298.03	2 - Moderate	57.41	No	\$166,900	\$71,157	4347	2664	61.28	201	510
WA	KING COUNTY	0298.04	3 - Middle	82.42	No	\$166,900	\$102,155	4468	2448	54.79	1130	1376
WA	KING COUNTY	0298.05	2 - Moderate	75.64	No	\$166,900	\$93,750	5153	2605	50.55	1329	1560
WA	KING COUNTY	0298.06	3 - Middle	82.77	No	\$166,900	\$102,589	4548	2458	54.05	1387	1717
WA	KING COUNTY	0299.01	2 - Moderate	75.13	No	\$166,900	\$93,125	4834	2120	43.86	1159	1429
WA	KING COUNTY	0299.02	3 - Middle	115.45	No	\$166,900	\$143,092	5744	2687	46.78	1408	1676

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
WA	KING COUNTY	0300.03	2 - Moderate	56.85	No	\$166,900	\$70,463	6592	3708	56.25	1642	1870
WA	KING COUNTY	0300.05	2 - Moderate	69.02	No	\$166,900	\$85,547	6117	4366	71.37	1354	1620
WA	KING COUNTY	0300.06	2 - Moderate	50.32	No	\$166,900	\$62,371	4318	3056	70.77	367	581
WA	KING COUNTY	0300.07	1 - Low	32.11	No	\$166,900	\$39,799	4554	3796	83.36	88	168
WA	KING COUNTY	0300.08	1 - Low	49.41	No	\$166,900	\$61,250	4745	3428	72.24	736	827
WA	KING COUNTY	0301.01	2 - Moderate	71.18	No	\$166,900	\$88,229	3772	1698	45.02	781	1485
WA	KING COUNTY	0301.02	3 - Middle	92.64	No	\$166,900	\$114,826	3694	1339	36.25	1455	1522
WA	KING COUNTY	0302.01	2 - Moderate	65.46	No	\$166,900	\$81,134	5662	3403	60.10	1227	1657
WA	KING COUNTY	0302.03	2 - Moderate	56.09	No	\$166,900	\$69,522	4167	2980	71.51	564	664
WA	KING COUNTY	0302.04	2 - Moderate	59.29	No	\$166,900	\$73,487	3803	2137	56.19	869	943
WA	KING COUNTY	0303.04	2 - Moderate	65.24	No	\$166,900	\$80,870	4537	2561	56.45	881	1070
WA	KING COUNTY	0303.05	2 - Moderate	61.66	No	\$166,900	\$76,429	5425	2508	46.23	1298	1753
WA	KING COUNTY	0303.06	3 - Middle	85.86	No	\$166,900	\$106,419	5864	2876	49.05	1396	1782
WA	KING COUNTY	0303.08	2 - Moderate	60.71	No	\$166,900	\$75,250	6883	4614	67.03	914	1439
WA	KING COUNTY	0303.09	2 - Moderate	67.27	No	\$166,900	\$83,382	5906	3822	64.71	738	1483
WA	KING COUNTY	0303.10	3 - Middle	95.96	No	\$166,900	\$118,938	6466	4019	62.16	1491	1800
WA	KING COUNTY	0303.11	2 - Moderate	70.35	No	\$166,900	\$87,193	5093	2995	58.81	1215	1471
WA	KING COUNTY	0303.12	2 - Moderate	63.39	No	\$166,900	\$78,571	5538	3379	61.01	1003	1404
WA	KING COUNTY	0303.13	1 - Low	43.84	No	\$166,900	\$54,336	4835	3244	67.09	698	963
WA	KING COUNTY	0303.14	1 - Low	42.35	No	\$166,900	\$52,500	4655	2743	58.93	873	1137
WA	KING COUNTY	0304.03	3 - Middle	90.14	No	\$166,900	\$111,731	4638	1775	38.27	1444	1643
WA	KING COUNTY	0304.04	3 - Middle	87.63	No	\$166,900	\$108,611	5264	2025	38.47	1236	1629
WA	KING COUNTY	0304.05	2 - Moderate	77.06	No	\$166,900	\$95,514	3559	1304	36.64	936	1195
WA	KING COUNTY	0304.06	2 - Moderate	67.93	No	\$166,900	\$84,196	3145	1487	47.28	521	1012
WA	KING COUNTY	0304.07	2 - Moderate	64.12	No	\$166,900	\$79,479	3151	2103	66.74	528	630
WA	KING COUNTY	0305.01	1 - Low	34.81	No	\$166,900	\$43,148	2985	1314	44.02	195	353
WA	KING COUNTY	0305.03	2 - Moderate	59.99	No	\$166,900	\$74,360	6406	3593	56.09	1010	1602
WA	KING COUNTY	0305.04	2 - Moderate	55.18	No	\$166,900	\$68,399	5137	2492	48.51	873	1484
WA	KING COUNTY	0306.00	2 - Moderate	64.59	No	\$166,900	\$80,062	5776	2502	43.32	1114	2052

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
WA	KING COUNTY	0307.00	2 - Moderate	57.16	No	\$166,900	\$70,852	4317	2307	53.44	632	1258
WA	KING COUNTY	0308.01	1 - Low	46.08	No	\$166,900	\$57,120	7411	5361	72.34	945	1679
WA	KING COUNTY	0308.02	2 - Moderate	62.34	No	\$166,900	\$77,273	4460	2558	57.35	715	1061
WA	KING COUNTY	0309.01	2 - Moderate	57.71	No	\$166,900	\$71,528	3916	1863	47.57	882	1097
WA	KING COUNTY	0309.02	2 - Moderate	50.46	No	\$166,900	\$62,544	6262	3263	52.11	1010	1829
WA	KING COUNTY	0310.00	3 - Middle	110.15	No	\$166,900	\$136,528	4948	2079	42.02	1439	1482
WA	KING COUNTY	0311.01	2 - Moderate	61.83	No	\$166,900	\$76,641	3726	2107	56.55	716	1137
WA	KING COUNTY	0311.02	2 - Moderate	55.67	No	\$166,900	\$69,000	3718	2057	55.33	973	1141
WA	KING COUNTY	0312.02	2 - Moderate	74.01	No	\$166,900	\$91,734	6718	2507	37.32	1573	2149
WA	KING COUNTY	0312.04	3 - Middle	88.35	No	\$166,900	\$109,503	6258	1430	22.85	2017	2318
WA	KING COUNTY	0312.06	2 - Moderate	71.77	No	\$166,900	\$88,953	5213	2596	49.80	941	1219
WA	KING COUNTY	0312.07	3 - Middle	80.37	No	\$166,900	\$99,618	5265	3109	59.05	745	782
WA	KING COUNTY	0312.08	2 - Moderate	66.44	No	\$166,900	\$82,353	4282	2005	46.82	1061	1203
WA	KING COUNTY	0313.01	3 - Middle	92.53	No	\$166,900	\$114,688	2518	559	22.20	762	987
WA	KING COUNTY	0313.02	2 - Moderate	64.91	No	\$166,900	\$80,455	4856	1058	21.79	1304	1742
WA	KING COUNTY	0314.00	3 - Middle	93.29	No	\$166,900	\$115,625	5811	978	16.83	1485	2151
WA	KING COUNTY	0315.01	3 - Middle	88.59	No	\$166,900	\$109,808	4094	692	16.90	1222	1473
WA	KING COUNTY	0315.02	3 - Middle	98.57	No	\$166,900	\$122,174	5000	841	16.82	1601	1928
WA	KING COUNTY	0316.01	3 - Middle	96.04	No	\$166,900	\$119,038	5285	1324	25.05	1783	2027
WA	KING COUNTY	0316.03	3 - Middle	98.12	No	\$166,900	\$121,609	6801	1792	26.35	2069	2405
WA	KING COUNTY	0316.04	3 - Middle	82.09	No	\$166,900	\$101,750	6017	1923	31.96	1531	1813
WA	KING COUNTY	0316.05	3 - Middle	104.64	No	\$166,900	\$129,698	3686	659	17.88	1371	1731
WA	KING COUNTY	0317.04	2 - Moderate	75.93	No	\$166,900	\$94,107	6201	3206	51.70	1379	1633
WA	KING COUNTY	0317.05	3 - Middle	97.42	No	\$166,900	\$120,750	4147	1549	37.35	1186	1454
WA	KING COUNTY	0317.07	4 - Upper	126.60	No	\$166,900	\$156,908	3739	1607	42.98	923	1176
WA	KING COUNTY	0317.08	2 - Moderate	66.48	No	\$166,900	\$82,399	3973	1568	39.47	1290	1351
WA	KING COUNTY	0317.09	3 - Middle	87.34	No	\$166,900	\$108,257	3810	1669	43.81	1232	1232
WA	KING COUNTY	0317.10	3 - Middle	90.67	No	\$166,900	\$112,377	3934	1508	38.33	880	1056
WA	KING COUNTY	0318.00	3 - Middle	104.99	No	\$166,900	\$130,132	4944	1779	35.98	1555	1729

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
WA	KING COUNTY	0319.04	3 - Middle	107.84	No	\$166,900	\$133,667	3496	824	23.57	1119	1275
WA	KING COUNTY	0319.06	3 - Middle	101.95	No	\$166,900	\$126,364	3975	1505	37.86	1205	1385
WA	KING COUNTY	0319.08	2 - Moderate	74.56	No	\$166,900	\$92,419	4470	2175	48.66	855	821
WA	KING COUNTY	0319.09	3 - Middle	87.50	No	\$166,900	\$108,456	3052	1383	45.31	828	967
WA	KING COUNTY	0319.10	2 - Moderate	76.31	No	\$166,900	\$94,583	3840	1772	46.15	1386	1316
WA	KING COUNTY	0319.11	3 - Middle	92.04	No	\$166,900	\$114,074	4165	2086	50.08	1236	1375
WA	KING COUNTY	0319.12	3 - Middle	87.90	No	\$166,900	\$108,953	3946	1362	34.52	1225	1429
WA	KING COUNTY	0319.13	3 - Middle	113.14	No	\$166,900	\$140,227	3708	1559	42.04	1118	1223
WA	KING COUNTY	0320.02	3 - Middle	93.04	No	\$166,900	\$115,313	3070	546	17.79	1005	1210
WA	KING COUNTY	0320.03	3 - Middle	115.66	No	\$166,900	\$143,352	5135	973	18.95	1828	2068
WA	KING COUNTY	0320.05	3 - Middle	84.84	No	\$166,900	\$105,161	6956	2570	36.95	2234	2752
WA	KING COUNTY	0320.06	3 - Middle	86.57	No	\$166,900	\$107,295	5339	1405	26.32	1580	1864
WA	KING COUNTY	0320.07	3 - Middle	111.65	No	\$166,900	\$138,388	4172	1080	25.89	1032	1266
WA	KING COUNTY	0320.08	3 - Middle	99.07	No	\$166,900	\$122,788	4488	1113	24.80	1468	1627
WA	KING COUNTY	0320.10	3 - Middle	111.15	No	\$166,900	\$137,768	6720	2047	30.46	1936	2193
WA	KING COUNTY	0320.11	3 - Middle	98.95	No	\$166,900	\$122,643	5247	1502	28.63	1284	1500
WA	KING COUNTY	0321.02	3 - Middle	117.12	No	\$166,900	\$145,163	4883	887	18.17	1849	2028
WA	KING COUNTY	0321.03	3 - Middle	81.49	No	\$166,900	\$101,005	6347	2102	33.12	1182	1488
WA	KING COUNTY	0321.04	4 - Upper	120.01	No	\$166,900	\$148,750	6294	1726	27.42	1469	1671
WA	KING COUNTY	0322.07	4 - Upper	149.65	No	\$166,900	\$185,481	3809	1427	37.46	1185	1323
WA	KING COUNTY	0322.11	4 - Upper	135.89	No	\$166,900	\$168,426	5359	2766	51.61	1330	1524
WA	KING COUNTY	0322.13	4 - Upper	165.50	No	\$166,900	\$205,125	4415	1615	36.58	1508	1507
WA	KING COUNTY	0322.15	4 - Upper	164.54	No	\$166,900	\$203,940	5813	3125	53.76	1561	1679
WA	KING COUNTY	0322.16	4 - Upper	170.04	No	\$166,900	\$210,750	4825	2703	56.02	1379	1450
WA	KING COUNTY	0322.17	4 - Upper	201.56	No	\$166,900	\$249,813	4340	1693	39.01	1243	1450
WA	KING COUNTY	0322.18	4 - Upper	142.54	No	\$166,900	\$176,667	5442	2105	38.68	1871	1668
WA	KING COUNTY	0322.19	4 - Upper	130.85	No	\$166,900	\$162,182	4529	2132	47.07	939	1210
WA	KING COUNTY	0322.20	3 - Middle	116.28	No	\$166,900	\$144,124	8837	4674	52.89	1940	1864
WA	KING COUNTY	0322.21	4 - Upper	145.68	No	\$166,900	\$180,563	6818	3089	45.31	1960	2313

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
WA	KING COUNTY	0322.22	3 - Middle	100.85	No	\$166,900	\$125,000	3881	1964	50.61	967	928
WA	KING COUNTY	0322.23	4 - Upper	166.49	No	\$166,900	\$206,349	4727	2368	50.10	1145	1336
WA	KING COUNTY	0322.24	4 - Upper	147.83	No	\$166,900	\$183,221	3456	2302	66.61	636	837
WA	KING COUNTY	0322.25	4 - Upper	167.11	No	\$166,900	\$207,120	4313	2459	57.01	1082	1069
WA	KING COUNTY	0323.07	3 - Middle	118.15	No	\$166,900	\$146,436	6401	1375	21.48	1993	2354
WA	KING COUNTY	0323.11	4 - Upper	133.53	No	\$166,900	\$165,500	5925	1191	20.10	1890	2123
WA	KING COUNTY	0323.13	4 - Upper	131.49	No	\$166,900	\$162,969	7670	5408	70.51	996	1412
WA	KING COUNTY	0323.15	4 - Upper	149.92	No	\$166,900	\$185,821	5586	1321	23.65	1905	2089
WA	KING COUNTY	0323.16	4 - Upper	168.86	No	\$166,900	\$209,286	5892	2459	41.73	1695	1959
WA	KING COUNTY	0323.17	4 - Upper	154.58	No	\$166,900	\$191,585	6617	2580	38.99	1986	2154
WA	KING COUNTY	0323.18	4 - Upper	174.83	No	\$166,900	\$216,691	6903	3826	55.43	1853	2035
WA	KING COUNTY	0323.19	3 - Middle	95.96	No	\$166,900	\$118,932	6068	1891	31.16	1133	1191
WA	KING COUNTY	0323.20	4 - Upper	166.34	No	\$166,900	\$206,172	4529	954	21.06	1543	1659
WA	KING COUNTY	0323.21	4 - Upper	168.75	No	\$166,900	\$209,154	7837	4307	54.96	2095	2283
WA	KING COUNTY	0323.22	4 - Upper	149.17	No	\$166,900	\$184,886	3299	999	30.28	1022	1131
WA	KING COUNTY	0323.23	4 - Upper	150.00	No	\$166,900	\$185,909	6630	3054	46.06	1356	1883
WA	KING COUNTY	0323.24	4 - Upper	120.68	No	\$166,900	\$149,571	5866	2783	47.44	1551	1882
WA	KING COUNTY	0323.25	3 - Middle	99.24	No	\$166,900	\$123,000	7196	4139	57.52	1153	1765
WA	KING COUNTY	0323.26	4 - Upper	187.88	No	\$166,900	\$232,857	3723	1272	34.17	1199	1277
WA	KING COUNTY	0323.27	3 - Middle	110.20	No	\$166,900	\$136,591	4127	704	17.06	1988	2254
WA	KING COUNTY	0323.28	4 - Upper	163.56	No	\$166,900	\$202,727	3309	990	29.92	1092	1160
WA	KING COUNTY	0323.30	4 - Upper	139.35	No	\$166,900	\$172,716	5224	2990	57.24	664	1060
WA	KING COUNTY	0323.31	4 - Upper	120.20	No	\$166,900	\$148,980	5509	2931	53.20	85	252
WA	KING COUNTY	0323.32	4 - Upper	157.22	No	\$166,900	\$194,861	5543	3175	57.28	1396	1732
WA	KING COUNTY	0323.33	4 - Upper	186.49	No	\$166,900	\$231,146	4360	2862	65.64	848	909
WA	KING COUNTY	0324.01	4 - Upper	128.37	No	\$166,900	\$159,107	6677	1374	20.58	2018	2223
WA	KING COUNTY	0324.02	3 - Middle	119.93	No	\$166,900	\$148,641	6828	1553	22.74	2297	2597
WA	KING COUNTY	0325.00	3 - Middle	115.40	No	\$166,900	\$143,026	5835	1197	20.51	1845	2154
WA	KING COUNTY	0326.01	3 - Middle	101.30	No	\$166,900	\$125,556	2866	532	18.56	775	1026

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
WA	KING COUNTY	0326.03	4 - Upper	142.20	No	\$166,900	\$176,250	4681	1068	22.82	1455	1510
WA	KING COUNTY	0326.04	4 - Upper	143.40	No	\$166,900	\$177,735	5941	2124	35.75	1724	1942
WA	KING COUNTY	0326.05	4 - Upper	122.25	No	\$166,900	\$151,523	4126	1051	25.47	1134	1274
WA	KING COUNTY	0327.03	3 - Middle	103.69	No	\$166,900	\$128,523	1941	398	20.50	546	790
WA	KING COUNTY	0327.04	4 - Upper	123.13	No	\$166,900	\$152,614	7644	1508	19.73	2157	2560
WA	KING COUNTY	0327.05	3 - Middle	99.09	No	\$166,900	\$122,813	3727	673	18.06	1035	1153
WA	KING COUNTY	0327.06	3 - Middle	82.06	No	\$166,900	\$101,713	3112	492	15.81	1042	1322
WA	KING COUNTY	0328.00	3 - Middle	99.31	No	\$166,900	\$123,086	2898	407	14.04	990	1714
WA	KING COUNTY	9901.00	0 - Unknown	0.00	No	\$166,900	\$0	0	0	0.00	0	0
WA	PIERCE COUNTY	0602.00	4 - Upper	126.71	No	\$120,800	\$112,639	2247	1184	52.69	223	102
WA	PIERCE COUNTY	0603.00	3 - Middle	117.27	No	\$120,800	\$104,250	5424	1173	21.63	1382	1706
WA	PIERCE COUNTY	0604.00	4 - Upper	154.80	No	\$120,800	\$137,609	4243	801	18.88	1568	1826
WA	PIERCE COUNTY	0605.00	4 - Upper	174.88	No	\$120,800	\$155,455	4120	764	18.54	1257	1571
WA	PIERCE COUNTY	0606.00	4 - Upper	149.96	No	\$120,800	\$133,304	5617	1344	23.93	1305	1472
WA	PIERCE COUNTY	0607.00	4 - Upper	148.78	No	\$120,800	\$132,260	7330	1851	25.25	1399	2092
WA	PIERCE COUNTY	0608.00	4 - Upper	143.43	No	\$120,800	\$127,500	5597	1160	20.73	1752	2159
WA	PIERCE COUNTY	0609.03	3 - Middle	101.70	No	\$120,800	\$90,405	3272	771	23.56	934	1274
WA	PIERCE COUNTY	0609.04	3 - Middle	82.21	No	\$120,800	\$73,087	4968	1504	30.27	946	1627
WA	PIERCE COUNTY	0609.06	3 - Middle	117.15	No	\$120,800	\$104,138	2153	538	24.99	675	802
WA	PIERCE COUNTY	0609.07	3 - Middle	104.15	No	\$120,800	\$92,589	3717	1192	32.07	770	888
WA	PIERCE	0609.08	4 - Upper	155.34	No	\$120,800	\$138,088	2807	815	29.03	786	903

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
	COUNTY											
WA	PIERCE COUNTY	0610.01	4 - Upper	129.98	No	\$120,800	\$115,547	4026	1132	28.12	1229	1278
WA	PIERCE COUNTY	0610.02	3 - Middle	94.62	No	\$120,800	\$84,111	4733	1888	39.89	880	1495
WA	PIERCE COUNTY	0611.00	3 - Middle	107.08	No	\$120,800	\$95,186	6745	2275	33.73	1665	2103
WA	PIERCE COUNTY	0612.00	3 - Middle	92.12	No	\$120,800	\$81,891	5184	1780	34.34	1362	2154
WA	PIERCE COUNTY	0613.00	2 - Moderate	58.23	No	\$120,800	\$51,765	5049	2403	47.59	913	1780
WA	PIERCE COUNTY	0614.00	1 - Low	39.57	No	\$120,800	\$35,179	4730	2536	53.62	160	680
WA	PIERCE COUNTY	0615.01	2 - Moderate	66.53	No	\$120,800	\$59,143	2671	930	34.82	113	127
WA	PIERCE COUNTY	0615.02	3 - Middle	109.68	No	\$120,800	\$97,500	2946	895	30.38	511	362
WA	PIERCE COUNTY	0616.01	2 - Moderate	72.65	No	\$120,800	\$64,583	1909	801	41.96	186	76
WA	PIERCE COUNTY	0616.02	2 - Moderate	79.09	No	\$120,800	\$70,313	1655	761	45.98	111	49
WA	PIERCE COUNTY	0617.00	3 - Middle	93.91	No	\$120,800	\$83,485	5292	3021	57.09	896	1583
WA	PIERCE COUNTY	0618.00	3 - Middle	80.73	No	\$120,800	\$71,765	2898	1487	51.31	808	1140
WA	PIERCE COUNTY	0619.00	2 - Moderate	67.60	No	\$120,800	\$60,096	2007	918	45.74	407	647
WA	PIERCE COUNTY	0620.00	2 - Moderate	72.81	No	\$120,800	\$64,730	4374	2261	51.69	1028	1546
WA	PIERCE COUNTY	0623.00	3 - Middle	87.90	No	\$120,800	\$78,140	5977	3908	65.38	1522	2163
WA	PIERCE COUNTY	0624.00	2 - Moderate	77.66	No	\$120,800	\$69,041	5796	2383	41.11	1641	2252

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
WA	PIERCE COUNTY	0625.01	3 - Middle	81.59	No	\$120,800	\$72,527	4313	2053	47.60	1048	1637
WA	PIERCE COUNTY	0625.02	2 - Moderate	63.10	No	\$120,800	\$56,094	3215	1549	48.18	936	1334
WA	PIERCE COUNTY	0626.00	2 - Moderate	67.63	No	\$120,800	\$60,121	4365	2380	54.52	375	1005
WA	PIERCE COUNTY	0628.01	1 - Low	47.48	No	\$120,800	\$42,212	7347	4114	56.00	452	1492
WA	PIERCE COUNTY	0628.02	3 - Middle	81.14	No	\$120,800	\$72,134	4589	2340	50.99	976	1470
WA	PIERCE COUNTY	0629.01	3 - Middle	86.13	No	\$120,800	\$76,563	4666	2841	60.89	260	974
WA	PIERCE COUNTY	0629.02	3 - Middle	81.27	No	\$120,800	\$72,243	4016	1816	45.22	1320	1624
WA	PIERCE COUNTY	0630.00	2 - Moderate	76.65	No	\$120,800	\$68,139	3268	1758	53.79	931	1252
WA	PIERCE COUNTY	0631.00	2 - Moderate	77.70	No	\$120,800	\$69,076	4663	2220	47.61	1136	1731
WA	PIERCE COUNTY	0632.00	2 - Moderate	74.91	No	\$120,800	\$66,591	5181	2402	46.36	1374	2017
WA	PIERCE COUNTY	0633.01	2 - Moderate	72.40	No	\$120,800	\$64,366	4167	2920	70.07	789	1240
WA	PIERCE COUNTY	0633.02	1 - Low	49.00	No	\$120,800	\$43,560	4261	2985	70.05	1003	1397
WA	PIERCE COUNTY	0634.01	2 - Moderate	61.77	No	\$120,800	\$54,911	4425	2436	55.05	848	1153
WA	PIERCE COUNTY	0634.02	2 - Moderate	59.89	No	\$120,800	\$53,239	4109	2281	55.51	774	1093
WA	PIERCE COUNTY	0635.01	3 - Middle	94.37	No	\$120,800	\$83,894	4520	2892	63.98	878	1355
WA	PIERCE COUNTY	0635.02	2 - Moderate	61.78	No	\$120,800	\$54,923	5352	3749	70.05	929	1574
WA	PIERCE COUNTY	0701.00	3 - Middle	111.36	No	\$120,800	\$98,996	3900	628	16.10	1190	1868

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
WA	PIERCE COUNTY	0702.04	4 - Upper	121.63	No	\$120,800	\$108,125	3734	818	21.91	1093	1333
WA	PIERCE COUNTY	0702.05	3 - Middle	93.84	No	\$120,800	\$83,419	3523	658	18.68	985	1222
WA	PIERCE COUNTY	0702.06	3 - Middle	111.79	No	\$120,800	\$99,375	4722	639	13.53	1428	1624
WA	PIERCE COUNTY	0702.07	3 - Middle	118.09	No	\$120,800	\$104,974	5769	897	15.55	1570	2136
WA	PIERCE COUNTY	0702.08	4 - Upper	143.11	No	\$120,800	\$127,215	7162	1822	25.44	1557	1770
WA	PIERCE COUNTY	0702.09	3 - Middle	98.34	No	\$120,800	\$87,422	4085	961	23.53	1058	1290
WA	PIERCE COUNTY	0703.07	4 - Upper	170.70	No	\$120,800	\$151,740	5712	873	15.28	1826	2045
WA	PIERCE COUNTY	0703.08	3 - Middle	107.70	No	\$120,800	\$95,739	5179	1416	27.34	920	1224
WA	PIERCE COUNTY	0703.09	4 - Upper	125.25	No	\$120,800	\$111,339	6640	1477	22.24	1645	2113
WA	PIERCE COUNTY	0703.10	3 - Middle	111.83	No	\$120,800	\$99,414	5408	1333	24.65	1678	2061
WA	PIERCE COUNTY	0703.11	4 - Upper	121.06	No	\$120,800	\$107,615	5066	1160	22.90	1740	1933
WA	PIERCE COUNTY	0703.12	4 - Upper	146.80	No	\$120,800	\$130,500	6784	1735	25.57	1948	2103
WA	PIERCE COUNTY	0703.13	4 - Upper	123.46	No	\$120,800	\$109,748	6441	1282	19.90	1971	2371
WA	PIERCE COUNTY	0703.14	4 - Upper	132.56	No	\$120,800	\$117,841	3432	797	23.22	1055	1123
WA	PIERCE COUNTY	0703.15	4 - Upper	152.99	No	\$120,800	\$136,000	7040	2540	36.08	1884	2131
WA	PIERCE COUNTY	0703.16	4 - Upper	149.01	No	\$120,800	\$132,462	5468	2501	45.74	1538	1413
WA	PIERCE COUNTY	0704.01	3 - Middle	98.16	No	\$120,800	\$87,262	2233	560	25.08	657	846

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
WA	PIERCE COUNTY	0704.03	3 - Middle	91.05	No	\$120,800	\$80,941	4524	986	21.79	1198	1395
WA	PIERCE COUNTY	0704.04	3 - Middle	100.74	No	\$120,800	\$89,554	6045	1466	24.25	1351	1815
WA	PIERCE COUNTY	0707.03	3 - Middle	110.54	No	\$120,800	\$98,267	6594	2098	31.82	1359	1779
WA	PIERCE COUNTY	0711.00	3 - Middle	92.05	No	\$120,800	\$81,827	2551	737	28.89	815	1047
WA	PIERCE COUNTY	0712.05	4 - Upper	122.97	No	\$120,800	\$109,313	4953	1224	24.71	1553	1817
WA	PIERCE COUNTY	0712.06	4 - Upper	124.73	No	\$120,800	\$110,875	7118	2332	32.76	1599	2165
WA	PIERCE COUNTY	0712.07	3 - Middle	100.93	No	\$120,800	\$89,722	7619	2757	36.19	779	1498
WA	PIERCE COUNTY	0712.09	4 - Upper	133.87	No	\$120,800	\$119,005	4086	1022	25.01	1251	1409
WA	PIERCE COUNTY	0712.10	4 - Upper	144.45	No	\$120,800	\$128,413	5698	1559	27.36	1752	1940
WA	PIERCE COUNTY	0712.11	3 - Middle	93.59	No	\$120,800	\$83,198	4993	1621	32.47	854	1674
WA	PIERCE COUNTY	0712.12	2 - Moderate	75.58	No	\$120,800	\$67,192	3986	1593	39.96	676	923
WA	PIERCE COUNTY	0713.04	3 - Middle	91.39	No	\$120,800	\$81,242	7273	2798	38.47	1237	1877
WA	PIERCE COUNTY	0713.05	3 - Middle	89.15	No	\$120,800	\$79,250	4281	1655	38.66	938	1362
WA	PIERCE COUNTY	0713.06	3 - Middle	102.75	No	\$120,800	\$91,339	6558	2316	35.32	2159	2433
WA	PIERCE COUNTY	0713.07	4 - Upper	120.74	No	\$120,800	\$107,336	5335	1716	32.16	1182	1615
WA	PIERCE COUNTY	0713.09	3 - Middle	92.68	No	\$120,800	\$82,391	4545	1797	39.54	1179	1528
WA	PIERCE COUNTY	0713.10	4 - Upper	122.72	No	\$120,800	\$109,094	7363	3042	41.31	1999	2426

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
WA	PIERCE COUNTY	0714.03	3 - Middle	84.78	No	\$120,800	\$75,365	4193	1594	38.02	965	1427
WA	PIERCE COUNTY	0714.08	3 - Middle	96.48	No	\$120,800	\$85,764	4296	2212	51.49	900	1308
WA	PIERCE COUNTY	0714.09	2 - Moderate	78.16	No	\$120,800	\$69,485	4755	2211	46.50	1049	1769
WA	PIERCE COUNTY	0714.11	3 - Middle	92.13	No	\$120,800	\$81,899	7481	4313	57.65	1608	2265
WA	PIERCE COUNTY	0714.12	3 - Middle	99.73	No	\$120,800	\$88,652	7734	3863	49.95	1461	2026
WA	PIERCE COUNTY	0714.13	4 - Upper	149.61	No	\$120,800	\$132,993	2650	1183	44.64	641	784
WA	PIERCE COUNTY	0714.14	3 - Middle	102.90	No	\$120,800	\$91,473	4408	1831	41.54	1018	1401
WA	PIERCE COUNTY	0714.15	4 - Upper	132.91	No	\$120,800	\$118,152	2787	911	32.69	782	1052
WA	PIERCE COUNTY	0714.16	2 - Moderate	79.65	No	\$120,800	\$70,806	3329	1715	51.52	601	821
WA	PIERCE COUNTY	0714.17	3 - Middle	102.00	No	\$120,800	\$90,673	6112	3361	54.99	1546	1887
WA	PIERCE COUNTY	0715.03	2 - Moderate	68.30	No	\$120,800	\$60,721	5671	2729	48.12	1393	1920
WA	PIERCE COUNTY	0715.04	2 - Moderate	69.60	No	\$120,800	\$61,875	5791	2726	47.07	743	1221
WA	PIERCE COUNTY	0715.05	3 - Middle	103.49	No	\$120,800	\$92,000	5560	2360	42.45	1479	1962
WA	PIERCE COUNTY	0715.06	3 - Middle	109.38	No	\$120,800	\$97,238	5556	2384	42.91	1781	2337
WA	PIERCE COUNTY	0716.01	2 - Moderate	73.27	No	\$120,800	\$65,139	5340	3308	61.95	782	1481
WA	PIERCE COUNTY	0716.03	2 - Moderate	61.51	No	\$120,800	\$54,681	3702	1941	52.43	829	1097
WA	PIERCE COUNTY	0716.04	2 - Moderate	54.81	No	\$120,800	\$48,722	4750	3024	63.66	568	836

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
WA	PIERCE COUNTY	0717.03	2 - Moderate	56.61	No	\$120,800	\$50,326	4319	3075	71.20	164	459
WA	PIERCE COUNTY	0717.04	1 - Low	48.57	No	\$120,800	\$43,178	4686	3424	73.07	163	807
WA	PIERCE COUNTY	0717.05	2 - Moderate	64.47	No	\$120,800	\$57,312	4024	2203	54.75	941	1344
WA	PIERCE COUNTY	0717.06	2 - Moderate	60.78	No	\$120,800	\$54,032	1943	1125	57.90	228	413
WA	PIERCE COUNTY	0717.07	2 - Moderate	70.20	No	\$120,800	\$62,411	2899	1479	51.02	581	905
WA	PIERCE COUNTY	0718.03	2 - Moderate	69.33	No	\$120,800	\$61,631	6098	3908	64.09	725	1694
WA	PIERCE COUNTY	0718.05	2 - Moderate	51.83	No	\$120,800	\$46,078	3716	2727	73.39	462	1136
WA	PIERCE COUNTY	0718.06	1 - Low	42.73	No	\$120,800	\$37,986	4665	3430	73.53	74	579
WA	PIERCE COUNTY	0718.07	2 - Moderate	57.37	No	\$120,800	\$51,000	4270	2860	66.98	380	772
WA	PIERCE COUNTY	0718.08	1 - Low	48.27	No	\$120,800	\$42,917	4459	3104	69.61	455	1309
WA	PIERCE COUNTY	0719.01	2 - Moderate	77.32	No	\$120,800	\$68,732	5139	2555	49.72	1077	1884
WA	PIERCE COUNTY	0719.02	4 - Upper	120.33	No	\$120,800	\$106,964	5723	1833	32.03	1561	2130
WA	PIERCE COUNTY	0720.00	1 - Low	49.36	No	\$120,800	\$43,879	5060	2743	54.21	506	1764
WA	PIERCE COUNTY	0721.05	3 - Middle	117.46	No	\$120,800	\$104,417	5505	2305	41.87	1652	1778
WA	PIERCE COUNTY	0721.06	2 - Moderate	73.32	No	\$120,800	\$65,179	6507	3409	52.39	823	1463
WA	PIERCE COUNTY	0721.07	3 - Middle	111.26	No	\$120,800	\$98,906	4550	1803	39.63	1552	1924
WA	PIERCE COUNTY	0721.08	3 - Middle	88.60	No	\$120,800	\$78,760	5588	2693	48.19	1063	1998

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
WA	PIERCE COUNTY	0721.09	3 - Middle	119.46	No	\$120,800	\$106,192	3871	1255	32.42	1019	1396
WA	PIERCE COUNTY	0721.11	4 - Upper	123.96	No	\$120,800	\$110,195	2784	1037	37.25	666	986
WA	PIERCE COUNTY	0721.12	3 - Middle	92.18	No	\$120,800	\$81,947	5059	2579	50.98	890	1434
WA	PIERCE COUNTY	0723.05	3 - Middle	102.99	No	\$120,800	\$91,554	6449	1962	30.42	1903	2319
WA	PIERCE COUNTY	0723.07	3 - Middle	91.22	No	\$120,800	\$81,089	4773	1944	40.73	1054	1637
WA	PIERCE COUNTY	0723.09	3 - Middle	115.38	No	\$120,800	\$102,569	6248	2093	33.50	1246	1852
WA	PIERCE COUNTY	0723.10	3 - Middle	102.40	No	\$120,800	\$91,034	4111	1441	35.05	791	1111
WA	PIERCE COUNTY	0723.11	3 - Middle	85.61	No	\$120,800	\$76,101	5116	2145	41.93	697	1185
WA	PIERCE COUNTY	0723.12	3 - Middle	99.13	No	\$120,800	\$88,125	5930	3186	53.73	1243	1628
WA	PIERCE COUNTY	0723.13	4 - Upper	124.61	No	\$120,800	\$110,774	4446	1867	41.99	1219	1609
WA	PIERCE COUNTY	0723.14	3 - Middle	105.29	No	\$120,800	\$93,598	4750	2095	44.11	977	1232
WA	PIERCE COUNTY	0723.15	4 - Upper	133.58	No	\$120,800	\$118,750	3056	1028	33.64	982	1034
WA	PIERCE COUNTY	0724.05	4 - Upper	161.83	No	\$120,800	\$143,860	4381	720	16.43	1324	1602
WA	PIERCE COUNTY	0724.06	4 - Upper	153.00	No	\$120,800	\$136,005	6895	1414	20.51	2266	2544
WA	PIERCE COUNTY	0724.07	4 - Upper	125.54	No	\$120,800	\$111,597	5049	1133	22.44	1338	1884
WA	PIERCE COUNTY	0724.08	4 - Upper	167.07	No	\$120,800	\$148,516	6377	1141	17.89	1834	2237
WA	PIERCE COUNTY	0724.09	4 - Upper	138.93	No	\$120,800	\$123,500	2520	389	15.44	824	1014

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
WA	PIERCE COUNTY	0724.10	4 - Upper	160.23	No	\$120,800	\$142,434	3921	585	14.92	1284	1535
WA	PIERCE COUNTY	0725.03	4 - Upper	129.02	No	\$120,800	\$114,693	4421	826	18.68	1533	1833
WA	PIERCE COUNTY	0725.04	4 - Upper	145.50	No	\$120,800	\$129,345	5048	979	19.39	1206	1490
WA	PIERCE COUNTY	0725.06	4 - Upper	138.38	No	\$120,800	\$123,010	3676	579	15.75	1340	1601
WA	PIERCE COUNTY	0725.07	3 - Middle	112.71	No	\$120,800	\$100,199	3197	440	13.76	928	1356
WA	PIERCE COUNTY	0725.08	3 - Middle	106.08	No	\$120,800	\$94,300	4430	845	19.07	1378	1668
WA	PIERCE COUNTY	0725.09	4 - Upper	132.30	No	\$120,800	\$117,606	6438	1473	22.88	1528	1792
WA	PIERCE COUNTY	0726.01	4 - Upper	128.76	No	\$120,800	\$114,464	5481	1108	20.22	1708	2072
WA	PIERCE COUNTY	0726.02	3 - Middle	89.80	No	\$120,800	\$79,833	4086	669	16.37	1397	2290
WA	PIERCE COUNTY	0726.03	3 - Middle	82.28	No	\$120,800	\$73,148	5981	1213	20.28	2439	3515
WA	PIERCE COUNTY	0728.01	4 - Upper	137.08	No	\$120,800	\$121,857	5284	2577	48.77	1113	1598
WA	PIERCE COUNTY	0728.02	3 - Middle	102.89	No	\$120,800	\$91,466	4938	2161	43.76	982	1894
WA	PIERCE COUNTY	0729.01	2 - Moderate	56.03	No	\$120,800	\$49,808	3195	1417	44.35	0	972
WA	PIERCE COUNTY	0729.03	2 - Moderate	57.29	No	\$120,800	\$50,927	6762	3663	54.17	0	1106
WA	PIERCE COUNTY	0729.07	1 - Low	49.69	No	\$120,800	\$44,178	4393	2484	56.54	0	1330
WA	PIERCE COUNTY	0729.08	1 - Low	44.06	No	\$120,800	\$39,172	7871	3946	50.13	52	1774
WA	PIERCE COUNTY	0729.09	0 - Unknown	0.00	No	\$120,800	\$0	1805	882	48.86	0	0

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
WA	PIERCE COUNTY	0730.01	3 - Middle	97.38	No	\$120,800	\$86,570	6546	1384	21.14	2191	2786
WA	PIERCE COUNTY	0730.05	2 - Moderate	79.32	No	\$120,800	\$70,515	5668	1069	18.86	1343	1954
WA	PIERCE COUNTY	0730.06	3 - Middle	102.98	No	\$120,800	\$91,545	4271	832	19.48	1347	1648
WA	PIERCE COUNTY	0731.10	4 - Upper	121.02	No	\$120,800	\$107,581	3820	903	23.64	1097	1480
WA	PIERCE COUNTY	0731.11	3 - Middle	96.35	No	\$120,800	\$85,655	4448	1391	31.27	1146	1599
WA	PIERCE COUNTY	0731.14	3 - Middle	84.55	No	\$120,800	\$75,162	5486	1628	29.68	1479	1928
WA	PIERCE COUNTY	0731.15	4 - Upper	122.73	No	\$120,800	\$109,101	4506	1150	25.52	1352	1641
WA	PIERCE COUNTY	0731.16	4 - Upper	124.00	No	\$120,800	\$110,231	4966	1262	25.41	1342	1493
WA	PIERCE COUNTY	0731.17	3 - Middle	106.77	No	\$120,800	\$94,911	3971	692	17.43	1155	1437
WA	PIERCE COUNTY	0731.18	3 - Middle	95.40	No	\$120,800	\$84,810	4802	940	19.58	1692	1909
WA	PIERCE COUNTY	0731.19	3 - Middle	109.21	No	\$120,800	\$97,083	3446	582	16.89	1018	1291
WA	PIERCE COUNTY	0731.20	3 - Middle	107.83	No	\$120,800	\$95,859	5152	2211	42.92	1122	1551
WA	PIERCE COUNTY	0731.21	3 - Middle	107.68	No	\$120,800	\$95,727	5246	1981	37.76	1257	1592
WA	PIERCE COUNTY	0731.22	3 - Middle	111.15	No	\$120,800	\$98,805	5718	2243	39.23	1370	1664
WA	PIERCE COUNTY	0731.23	4 - Upper	148.12	No	\$120,800	\$131,667	5891	1904	32.32	1331	1592
WA	PIERCE COUNTY	0731.24	3 - Middle	107.14	No	\$120,800	\$95,242	3940	1345	34.14	1428	1531
WA	PIERCE COUNTY	0731.26	3 - Middle	100.51	No	\$120,800	\$89,354	3984	2095	52.59	901	1023

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
WA	PIERCE COUNTY	0731.27	3 - Middle	101.76	No	\$120,800	\$90,465	4190	2283	54.49	749	1103
WA	PIERCE COUNTY	0731.28	3 - Middle	87.08	No	\$120,800	\$77,416	6739	3080	45.70	1261	2085
WA	PIERCE COUNTY	0731.29	3 - Middle	114.17	No	\$120,800	\$101,494	5700	2718	47.68	1059	1349
WA	PIERCE COUNTY	0731.30	3 - Middle	113.46	No	\$120,800	\$100,865	3618	853	23.58	1084	1256
WA	PIERCE COUNTY	0731.31	3 - Middle	102.51	No	\$120,800	\$91,127	3346	1234	36.88	715	972
WA	PIERCE COUNTY	0731.32	4 - Upper	121.77	No	\$120,800	\$108,248	4449	1781	40.03	1311	1427
WA	PIERCE COUNTY	0731.33	3 - Middle	106.34	No	\$120,800	\$94,535	3856	1543	40.02	862	1216
WA	PIERCE COUNTY	0732.00	3 - Middle	90.19	No	\$120,800	\$80,179	6418	1035	16.13	1812	2746
WA	PIERCE COUNTY	0733.01	3 - Middle	85.60	No	\$120,800	\$76,100	5994	1878	31.33	966	1770
WA	PIERCE COUNTY	0733.02	3 - Middle	95.95	No	\$120,800	\$85,292	4616	1153	24.98	1174	1783
WA	PIERCE COUNTY	0734.04	3 - Middle	107.48	No	\$120,800	\$95,550	6452	1511	23.42	1343	1923
WA	PIERCE COUNTY	0734.05	2 - Moderate	75.08	No	\$120,800	\$66,741	3632	1215	33.45	541	853
WA	PIERCE COUNTY	0734.06	4 - Upper	125.93	No	\$120,800	\$111,946	5942	1787	30.07	1044	1460
WA	PIERCE COUNTY	0734.07	2 - Moderate	68.13	No	\$120,800	\$60,568	3602	1007	27.96	545	1143
WA	PIERCE COUNTY	0734.08	3 - Middle	113.83	No	\$120,800	\$101,192	4422	1171	26.48	1181	1644
WA	PIERCE COUNTY	0735.01	4 - Upper	135.65	No	\$120,800	\$120,587	4394	1169	26.60	1161	1421
WA	PIERCE COUNTY	0735.02	4 - Upper	122.22	No	\$120,800	\$108,646	4489	900	20.05	1145	1705

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
WA	PIERCE COUNTY	9400.01	4 - Upper	169.83	No	\$120,800	\$150,972	2838	760	26.78	893	1149
WA	PIERCE COUNTY	9400.02	3 - Middle	93.19	No	\$120,800	\$82,841	4327	2148	49.64	923	1231
WA	PIERCE COUNTY	9400.04	4 - Upper	122.68	No	\$120,800	\$109,053	6867	1807	26.31	2162	2595
WA	PIERCE COUNTY	9400.05	3 - Middle	99.10	No	\$120,800	\$88,095	6571	3336	50.77	1686	2076
WA	PIERCE COUNTY	9400.06	1 - Low	39.75	No	\$120,800	\$35,341	3651	2799	76.66	377	1142
WA	PIERCE COUNTY	9400.07	2 - Moderate	73.12	No	\$120,800	\$65,000	3485	2324	66.69	703	1111
WA	PIERCE COUNTY	9400.08	4 - Upper	124.37	No	\$120,800	\$110,556	6158	2649	43.02	1477	1870
WA	PIERCE COUNTY	9400.09	4 - Upper	131.08	No	\$120,800	\$116,524	4020	1439	35.80	1093	1368
WA	PIERCE COUNTY	9400.10	3 - Middle	92.02	No	\$120,800	\$81,806	5083	1878	36.95	1187	1553
WA	PIERCE COUNTY	9400.11	4 - Upper	154.85	No	\$120,800	\$137,656	4308	1437	33.36	1462	1701
WA	PIERCE COUNTY	9400.12	3 - Middle	85.44	No	\$120,800	\$75,952	4418	2710	61.34	261	699
WA	PIERCE COUNTY	9400.13	3 - Middle	117.34	No	\$120,800	\$104,306	3912	2452	62.68	942	1186
WA	SNOHOMISH COUNTY	0401.00	3 - Middle	113.51	No	\$137,900	\$118,571	4372	1074	24.57	1204	1607
WA	SNOHOMISH COUNTY	0402.00	2 - Moderate	54.70	No	\$137,900	\$57,143	5538	2416	43.63	602	1521
WA	SNOHOMISH COUNTY	0403.00	3 - Middle	108.07	No	\$137,900	\$112,882	3108	750	24.13	769	1166
WA	SNOHOMISH COUNTY	0404.00	2 - Moderate	75.42	No	\$137,900	\$78,787	4564	1540	33.74	886	1521
WA	SNOHOMISH COUNTY	0405.00	2 - Moderate	76.59	No	\$137,900	\$80,000	2556	768	30.05	583	929

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
WA	SNOHOMISH COUNTY	0407.00	2 - Moderate	50.58	No	\$137,900	\$52,841	4542	1452	31.97	535	958
WA	SNOHOMISH COUNTY	0408.00	3 - Middle	99.97	No	\$137,900	\$104,423	3327	951	28.58	413	720
WA	SNOHOMISH COUNTY	0409.00	3 - Middle	109.09	No	\$137,900	\$113,947	3052	784	25.69	811	973
WA	SNOHOMISH COUNTY	0410.00	3 - Middle	98.37	No	\$137,900	\$102,750	5904	1868	31.64	1204	1902
WA	SNOHOMISH COUNTY	0411.00	3 - Middle	83.26	No	\$137,900	\$86,970	5036	1769	35.13	1483	1907
WA	SNOHOMISH COUNTY	0412.01	3 - Middle	80.96	No	\$137,900	\$84,567	3439	1362	39.60	774	1192
WA	SNOHOMISH COUNTY	0412.02	2 - Moderate	74.33	No	\$137,900	\$77,643	5980	2562	42.84	1155	1534
WA	SNOHOMISH COUNTY	0413.01	4 - Upper	133.99	No	\$137,900	\$139,961	5646	1545	27.36	1724	1921
WA	SNOHOMISH COUNTY	0413.03	3 - Middle	86.07	No	\$137,900	\$89,912	4886	2082	42.61	1071	1340
WA	SNOHOMISH COUNTY	0413.04	4 - Upper	140.01	No	\$137,900	\$146,250	3005	835	27.79	888	971
WA	SNOHOMISH COUNTY	0414.00	3 - Middle	84.45	No	\$137,900	\$88,218	6219	2584	41.55	1273	2133
WA	SNOHOMISH COUNTY	0415.00	2 - Moderate	77.25	No	\$137,900	\$80,694	2055	712	34.65	421	660
WA	SNOHOMISH COUNTY	0416.01	3 - Middle	113.89	No	\$137,900	\$118,967	6205	2379	38.34	1958	2129
WA	SNOHOMISH COUNTY	0416.05	3 - Middle	101.94	No	\$137,900	\$106,486	6006	2123	35.35	1546	1673
WA	SNOHOMISH COUNTY	0416.06	2 - Moderate	73.32	No	\$137,900	\$76,587	7143	3238	45.33	1008	1457
WA	SNOHOMISH COUNTY	0416.07	4 - Upper	142.97	No	\$137,900	\$149,338	3829	1144	29.88	1021	1178
WA	SNOHOMISH COUNTY	0416.09	3 - Middle	111.59	No	\$137,900	\$116,565	3436	1043	30.36	1411	1505

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
WA	SNOHOMISH COUNTY	0416.10	4 - Upper	123.38	No	\$137,900	\$128,875	4020	1427	35.50	1015	1253
WA	SNOHOMISH COUNTY	0417.01	2 - Moderate	79.01	No	\$137,900	\$82,537	5850	2763	47.23	1514	1808
WA	SNOHOMISH COUNTY	0417.03	3 - Middle	118.21	No	\$137,900	\$123,478	7305	3613	49.46	2049	2382
WA	SNOHOMISH COUNTY	0417.04	3 - Middle	114.97	No	\$137,900	\$120,093	6652	2915	43.82	1110	1172
WA	SNOHOMISH COUNTY	0418.05	3 - Middle	82.63	No	\$137,900	\$86,319	6354	3323	52.30	1210	1359
WA	SNOHOMISH COUNTY	0418.08	2 - Moderate	59.83	No	\$137,900	\$62,500	4539	2158	47.54	1019	1251
WA	SNOHOMISH COUNTY	0418.09	2 - Moderate	54.38	No	\$137,900	\$56,802	5609	3210	57.23	822	1121
WA	SNOHOMISH COUNTY	0418.10	2 - Moderate	61.52	No	\$137,900	\$64,262	5362	3092	57.67	511	641
WA	SNOHOMISH COUNTY	0418.12	2 - Moderate	79.25	No	\$137,900	\$82,782	6450	3610	55.97	1055	1101
WA	SNOHOMISH COUNTY	0418.13	2 - Moderate	72.64	No	\$137,900	\$75,877	4360	2433	55.80	625	960
WA	SNOHOMISH COUNTY	0418.14	1 - Low	38.96	No	\$137,900	\$40,699	4542	2244	49.41	938	1011
WA	SNOHOMISH COUNTY	0418.15	2 - Moderate	69.47	No	\$137,900	\$72,568	3893	2241	57.56	702	653
WA	SNOHOMISH COUNTY	0418.16	3 - Middle	113.22	No	\$137,900	\$118,265	5070	3063	60.41	1191	1500
WA	SNOHOMISH COUNTY	0419.01	2 - Moderate	71.64	No	\$137,900	\$74,836	6645	3675	55.30	1237	1767
WA	SNOHOMISH COUNTY	0419.04	2 - Moderate	54.36	No	\$137,900	\$56,789	6104	3771	61.78	473	925
WA	SNOHOMISH COUNTY	0419.05	3 - Middle	84.24	No	\$137,900	\$88,000	5999	3201	53.36	725	1031
WA	SNOHOMISH COUNTY	0419.06	1 - Low	34.74	No	\$137,900	\$36,295	3844	2325	60.48	385	554

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
WA	SNOHOMISH COUNTY	0419.07	2 - Moderate	51.99	No	\$137,900	\$54,313	3899	2127	54.55	599	807
WA	SNOHOMISH COUNTY	0420.01	3 - Middle	114.67	No	\$137,900	\$119,784	6030	1943	32.22	1597	1745
WA	SNOHOMISH COUNTY	0420.03	4 - Upper	141.96	No	\$137,900	\$148,281	3338	898	26.90	1136	1177
WA	SNOHOMISH COUNTY	0420.04	3 - Middle	107.93	No	\$137,900	\$112,738	4952	2192	44.26	1177	1710
WA	SNOHOMISH COUNTY	0420.05	4 - Upper	147.71	No	\$137,900	\$154,295	5377	2151	40.00	1796	1923
WA	SNOHOMISH COUNTY	0420.06	3 - Middle	84.43	No	\$137,900	\$88,194	5143	2515	48.90	845	696
WA	SNOHOMISH COUNTY	0501.01	4 - Upper	121.66	No	\$137,900	\$127,083	2861	947	33.10	787	1004
WA	SNOHOMISH COUNTY	0501.02	2 - Moderate	74.40	No	\$137,900	\$77,713	6100	2990	49.02	1368	1202
WA	SNOHOMISH COUNTY	0502.00	4 - Upper	121.63	No	\$137,900	\$127,045	4387	1062	24.21	1427	1532
WA	SNOHOMISH COUNTY	0503.00	4 - Upper	139.73	No	\$137,900	\$145,960	5552	1076	19.38	1759	2042
WA	SNOHOMISH COUNTY	0504.02	3 - Middle	104.31	No	\$137,900	\$108,958	5693	1686	29.62	1625	1852
WA	SNOHOMISH COUNTY	0504.03	4 - Upper	125.36	No	\$137,900	\$130,946	3912	837	21.40	1123	1128
WA	SNOHOMISH COUNTY	0504.04	3 - Middle	93.99	No	\$137,900	\$98,177	3567	1372	38.46	1078	1214
WA	SNOHOMISH COUNTY	0505.01	3 - Middle	99.77	No	\$137,900	\$104,213	3704	531	14.34	1216	476
WA	SNOHOMISH COUNTY	0505.02	3 - Middle	114.59	No	\$137,900	\$119,700	3714	606	16.32	1596	1545
WA	SNOHOMISH COUNTY	0506.00	4 - Upper	204.40	No	\$137,900	\$213,500	1286	268	20.84	403	446
WA	SNOHOMISH COUNTY	0507.00	3 - Middle	116.37	No	\$137,900	\$121,552	6596	1853	28.09	1459	1743

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
WA	SNOHOMISH COUNTY	0508.00	3 - Middle	108.04	No	\$137,900	\$112,857	6619	2198	33.21	1888	2058
WA	SNOHOMISH COUNTY	0509.00	3 - Middle	90.55	No	\$137,900	\$94,583	3497	1605	45.90	798	909
WA	SNOHOMISH COUNTY	0510.00	3 - Middle	87.26	No	\$137,900	\$91,154	4663	2101	45.06	902	989
WA	SNOHOMISH COUNTY	0511.00	3 - Middle	95.89	No	\$137,900	\$100,164	4182	1610	38.50	983	1425
WA	SNOHOMISH COUNTY	0512.00	3 - Middle	97.96	No	\$137,900	\$102,328	4613	1937	41.99	1173	1609
WA	SNOHOMISH COUNTY	0513.01	3 - Middle	84.47	No	\$137,900	\$88,232	3935	1548	39.34	773	1086
WA	SNOHOMISH COUNTY	0513.02	2 - Moderate	68.41	No	\$137,900	\$71,464	3473	1216	35.01	703	856
WA	SNOHOMISH COUNTY	0514.01	2 - Moderate	56.81	No	\$137,900	\$59,345	4239	2414	56.95	531	970
WA	SNOHOMISH COUNTY	0514.02	2 - Moderate	65.98	No	\$137,900	\$68,923	4224	2450	58.00	660	904
WA	SNOHOMISH COUNTY	0515.00	2 - Moderate	58.55	No	\$137,900	\$61,163	5707	2679	46.94	972	1502
WA	SNOHOMISH COUNTY	0516.01	3 - Middle	91.07	No	\$137,900	\$95,133	5552	2830	50.97	1059	1497
WA	SNOHOMISH COUNTY	0516.02	3 - Middle	82.09	No	\$137,900	\$85,750	4214	1512	35.88	1165	1334
WA	SNOHOMISH COUNTY	0517.01	2 - Moderate	69.54	No	\$137,900	\$72,637	6015	2994	49.78	1299	1539
WA	SNOHOMISH COUNTY	0517.02	3 - Middle	87.85	No	\$137,900	\$91,771	5129	2474	48.24	904	1198
WA	SNOHOMISH COUNTY	0518.02	3 - Middle	105.97	No	\$137,900	\$110,689	6942	4006	57.71	1627	1847
WA	SNOHOMISH COUNTY	0518.03	2 - Moderate	61.10	No	\$137,900	\$63,826	6998	3916	55.96	868	1235
WA	SNOHOMISH COUNTY	0518.04	3 - Middle	90.77	No	\$137,900	\$94,821	6172	3677	59.58	1359	1494

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
WA	SNOHOMISH COUNTY	0519.12	4 - Upper	131.49	No	\$137,900	\$137,344	2373	525	22.12	714	794
WA	SNOHOMISH COUNTY	0519.13	4 - Upper	123.07	No	\$137,900	\$128,553	4574	1377	30.10	1404	1569
WA	SNOHOMISH COUNTY	0519.14	3 - Middle	115.48	No	\$137,900	\$120,625	4306	1175	27.29	1457	1735
WA	SNOHOMISH COUNTY	0519.16	4 - Upper	135.04	No	\$137,900	\$141,055	4504	1517	33.68	1185	1453
WA	SNOHOMISH COUNTY	0519.17	4 - Upper	129.58	No	\$137,900	\$135,357	4223	1157	27.40	1468	1597
WA	SNOHOMISH COUNTY	0519.18	4 - Upper	135.40	No	\$137,900	\$141,438	6077	2316	38.11	1869	1995
WA	SNOHOMISH COUNTY	0519.21	3 - Middle	104.22	No	\$137,900	\$108,864	5941	2987	50.28	1257	1449
WA	SNOHOMISH COUNTY	0519.22	4 - Upper	135.82	No	\$137,900	\$141,875	6110	2833	46.37	1444	1780
WA	SNOHOMISH COUNTY	0519.26	4 - Upper	150.56	No	\$137,900	\$157,269	6079	3053	50.22	1678	1929
WA	SNOHOMISH COUNTY	0519.27	4 - Upper	129.80	No	\$137,900	\$135,588	6072	2763	45.50	1589	1825
WA	SNOHOMISH COUNTY	0519.28	3 - Middle	81.26	No	\$137,900	\$84,879	5808	3162	54.44	797	1082
WA	SNOHOMISH COUNTY	0519.29	3 - Middle	93.57	No	\$137,900	\$97,738	5026	2627	52.27	738	1119
WA	SNOHOMISH COUNTY	0519.30	3 - Middle	94.14	No	\$137,900	\$98,333	4660	2032	43.61	1195	1547
WA	SNOHOMISH COUNTY	0519.31	4 - Upper	134.47	No	\$137,900	\$140,463	4474	2012	44.97	984	1280
WA	SNOHOMISH COUNTY	0519.32	4 - Upper	135.74	No	\$137,900	\$141,786	4083	1329	32.55	1237	1565
WA	SNOHOMISH COUNTY	0519.33	4 - Upper	133.10	No	\$137,900	\$139,032	3382	1892	55.94	867	1024
WA	SNOHOMISH COUNTY	0519.34	4 - Upper	120.66	No	\$137,900	\$126,042	3974	1810	45.55	962	1115

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
WA	SNOHOMISH COUNTY	0519.35	3 - Middle	104.35	No	\$137,900	\$109,000	3477	1462	42.05	915	1069
WA	SNOHOMISH COUNTY	0519.36	3 - Middle	88.76	No	\$137,900	\$92,716	4524	2517	55.64	366	604
WA	SNOHOMISH COUNTY	0519.37	4 - Upper	160.88	No	\$137,900	\$168,050	4901	2686	54.81	1326	1516
WA	SNOHOMISH COUNTY	0519.38	3 - Middle	114.81	No	\$137,900	\$119,928	4820	2630	54.56	804	962
WA	SNOHOMISH COUNTY	0520.04	4 - Upper	143.23	No	\$137,900	\$149,611	6540	2436	37.25	1592	1997
WA	SNOHOMISH COUNTY	0520.05	4 - Upper	140.01	No	\$137,900	\$146,250	5892	1918	32.55	1622	1617
WA	SNOHOMISH COUNTY	0520.06	4 - Upper	129.51	No	\$137,900	\$135,278	4291	1575	36.70	1139	1362
WA	SNOHOMISH COUNTY	0520.07	4 - Upper	125.92	No	\$137,900	\$131,528	5408	2553	47.21	1551	1727
WA	SNOHOMISH COUNTY	0520.08	4 - Upper	134.69	No	\$137,900	\$140,688	4665	2308	49.47	976	1223
WA	SNOHOMISH COUNTY	0520.09	4 - Upper	175.64	No	\$137,900	\$183,463	4196	2928	69.78	1065	1209
WA	SNOHOMISH COUNTY	0520.10	4 - Upper	125.08	No	\$137,900	\$130,654	3955	2114	53.45	1238	1291
WA	SNOHOMISH COUNTY	0521.04	3 - Middle	103.75	No	\$137,900	\$108,376	3891	1248	32.07	1227	1600
WA	SNOHOMISH COUNTY	0521.05	4 - Upper	133.55	No	\$137,900	\$139,500	1977	433	21.90	636	744
WA	SNOHOMISH COUNTY	0521.07	4 - Upper	160.62	No	\$137,900	\$167,778	8325	4854	58.31	2224	2796
WA	SNOHOMISH COUNTY	0521.08	4 - Upper	161.14	No	\$137,900	\$168,320	6124	1170	19.11	1818	2087
WA	SNOHOMISH COUNTY	0521.12	4 - Upper	145.52	No	\$137,900	\$152,000	2795	508	18.18	818	935
WA	SNOHOMISH COUNTY	0521.13	4 - Upper	139.66	No	\$137,900	\$145,882	3163	572	18.08	950	1103

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
WA	SNOHOMISH COUNTY	0521.14	4 - Upper	147.95	No	\$137,900	\$154,539	4903	1312	26.76	1463	1575
WA	SNOHOMISH COUNTY	0521.19	4 - Upper	134.40	No	\$137,900	\$140,391	3192	1157	36.25	856	1019
WA	SNOHOMISH COUNTY	0521.20	4 - Upper	127.89	No	\$137,900	\$133,591	3496	915	26.17	1119	1248
WA	SNOHOMISH COUNTY	0521.21	4 - Upper	122.59	No	\$137,900	\$128,050	3737	1174	31.42	1123	1185
WA	SNOHOMISH COUNTY	0521.22	4 - Upper	122.06	No	\$137,900	\$127,500	3697	895	24.21	1089	1174
WA	SNOHOMISH COUNTY	0522.03	4 - Upper	123.64	No	\$137,900	\$129,148	7170	1731	24.14	1850	2032
WA	SNOHOMISH COUNTY	0522.04	3 - Middle	96.95	No	\$137,900	\$101,268	5450	1692	31.05	1452	1633
WA	SNOHOMISH COUNTY	0522.06	4 - Upper	146.83	No	\$137,900	\$153,375	5244	881	16.80	1685	1740
WA	SNOHOMISH COUNTY	0522.07	3 - Middle	114.39	No	\$137,900	\$119,491	6014	1064	17.69	1749	2032
WA	SNOHOMISH COUNTY	0522.08	2 - Moderate	61.74	No	\$137,900	\$64,489	4367	1775	40.65	663	1081
WA	SNOHOMISH COUNTY	0522.10	3 - Middle	90.18	No	\$137,900	\$94,198	2060	802	38.93	361	636
WA	SNOHOMISH COUNTY	0522.11	3 - Middle	81.59	No	\$137,900	\$85,227	3162	1332	42.13	109	194
WA	SNOHOMISH COUNTY	0523.01	4 - Upper	122.59	No	\$137,900	\$128,056	5309	951	17.91	1605	1739
WA	SNOHOMISH COUNTY	0523.02	4 - Upper	124.45	No	\$137,900	\$130,000	4175	641	15.35	1511	1744
WA	SNOHOMISH COUNTY	0524.01	2 - Moderate	78.14	No	\$137,900	\$81,625	4151	753	18.14	1149	1665
WA	SNOHOMISH COUNTY	0524.02	3 - Middle	89.81	No	\$137,900	\$93,809	4132	940	22.75	653	1361
WA	SNOHOMISH COUNTY	0525.02	4 - Upper	122.84	No	\$137,900	\$128,313	5336	1037	19.43	1566	1889

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
WA	SNOHOMISH COUNTY	0525.04	3 - Middle	109.79	No	\$137,900	\$114,688	2999	617	20.57	774	1067
WA	SNOHOMISH COUNTY	0525.05	3 - Middle	101.92	No	\$137,900	\$106,463	5301	1751	33.03	1225	1468
WA	SNOHOMISH COUNTY	0525.06	3 - Middle	87.46	No	\$137,900	\$91,361	5058	1563	30.90	1278	1804
WA	SNOHOMISH COUNTY	0526.03	4 - Upper	124.04	No	\$137,900	\$129,570	2881	557	19.33	743	948
WA	SNOHOMISH COUNTY	0526.04	3 - Middle	91.28	No	\$137,900	\$95,345	5747	1689	29.39	1246	1793
WA	SNOHOMISH COUNTY	0526.05	3 - Middle	98.34	No	\$137,900	\$102,721	6316	1233	19.52	1527	1733
WA	SNOHOMISH COUNTY	0526.06	3 - Middle	104.71	No	\$137,900	\$109,375	5618	1200	21.36	1445	1971
WA	SNOHOMISH COUNTY	0526.07	3 - Middle	103.43	No	\$137,900	\$108,040	6670	1547	23.19	1724	2050
WA	SNOHOMISH COUNTY	0527.01	3 - Middle	103.65	No	\$137,900	\$108,269	2080	466	22.40	528	640
WA	SNOHOMISH COUNTY	0527.06	3 - Middle	101.24	No	\$137,900	\$105,750	6111	2081	34.05	1824	2058
WA	SNOHOMISH COUNTY	0527.07	3 - Middle	109.76	No	\$137,900	\$114,647	5112	1668	32.63	1112	1560
WA	SNOHOMISH COUNTY	0527.08	3 - Middle	106.44	No	\$137,900	\$111,183	5330	1706	32.01	1697	1926
WA	SNOHOMISH COUNTY	0527.09	3 - Middle	100.45	No	\$137,900	\$104,931	3624	1043	28.78	929	1183
WA	SNOHOMISH COUNTY	0527.10	3 - Middle	99.97	No	\$137,900	\$104,426	4502	1389	30.85	1461	1564
WA	SNOHOMISH COUNTY	0527.11	3 - Middle	94.48	No	\$137,900	\$98,692	5031	1794	35.66	1291	1379
WA	SNOHOMISH COUNTY	0528.03	3 - Middle	91.77	No	\$137,900	\$95,859	6245	2150	34.43	1824	2324
WA	SNOHOMISH COUNTY	0528.05	3 - Middle	89.85	No	\$137,900	\$93,854	4443	1322	29.75	1267	1816

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
WA	SNOHOMISH COUNTY	0528.07	3 - Middle	81.33	No	\$137,900	\$84,952	4205	1409	33.51	1174	1489
WA	SNOHOMISH COUNTY	0528.08	3 - Middle	99.29	No	\$137,900	\$103,712	4215	1467	34.80	1086	1303
WA	SNOHOMISH COUNTY	0528.09	3 - Middle	104.02	No	\$137,900	\$108,659	3794	1531	40.35	989	1354
WA	SNOHOMISH COUNTY	0528.10	3 - Middle	102.86	No	\$137,900	\$107,448	3835	1150	29.99	1323	1457
WA	SNOHOMISH COUNTY	0529.03	1 - Low	48.14	No	\$137,900	\$50,288	4386	1684	38.39	686	1344
WA	SNOHOMISH COUNTY	0529.04	2 - Moderate	79.60	No	\$137,900	\$83,154	5382	1746	32.44	1322	1726
WA	SNOHOMISH COUNTY	0529.05	2 - Moderate	61.63	No	\$137,900	\$64,375	4606	1823	39.58	704	1396
WA	SNOHOMISH COUNTY	0529.06	2 - Moderate	74.27	No	\$137,900	\$77,583	4788	1441	30.10	1213	1611
WA	SNOHOMISH COUNTY	0531.01	3 - Middle	87.36	No	\$137,900	\$91,250	5527	1627	29.44	1070	1360
WA	SNOHOMISH COUNTY	0531.02	2 - Moderate	77.32	No	\$137,900	\$80,769	5498	1094	19.90	1688	1880
WA	SNOHOMISH COUNTY	0532.01	3 - Middle	87.10	No	\$137,900	\$90,985	4289	732	17.07	1327	1717
WA	SNOHOMISH COUNTY	0532.02	3 - Middle	112.47	No	\$137,900	\$117,480	4609	755	16.38	1583	1979
WA	SNOHOMISH COUNTY	0533.01	3 - Middle	83.95	No	\$137,900	\$87,688	7462	1490	19.97	1820	2286
WA	SNOHOMISH COUNTY	0533.02	3 - Middle	98.32	No	\$137,900	\$102,706	6654	1147	17.24	1930	2486
WA	SNOHOMISH COUNTY	0534.00	3 - Middle	97.55	No	\$137,900	\$101,895	6058	845	13.95	1918	2293
WA	SNOHOMISH COUNTY	0535.05	3 - Middle	99.65	No	\$137,900	\$104,096	5889	955	16.22	1768	2083
WA	SNOHOMISH COUNTY	0535.06	3 - Middle	83.61	No	\$137,900	\$87,333	5952	848	14.25	1684	2522

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
WA	SNOHOMISH COUNTY	0535.07	3 - Middle	112.71	No	\$137,900	\$117,730	5296	1235	23.32	1856	2092
WA	SNOHOMISH COUNTY	0535.08	3 - Middle	102.71	No	\$137,900	\$107,284	3575	754	21.09	1038	1361
WA	SNOHOMISH COUNTY	0535.09	2 - Moderate	65.46	No	\$137,900	\$68,382	4164	1297	31.15	1009	1535
WA	SNOHOMISH COUNTY	0535.10	3 - Middle	80.18	No	\$137,900	\$83,750	3704	848	22.89	905	1519
WA	SNOHOMISH COUNTY	0535.11	2 - Moderate	75.55	No	\$137,900	\$78,917	3540	854	24.12	675	806
WA	SNOHOMISH COUNTY	0536.03	3 - Middle	115.08	No	\$137,900	\$120,208	4358	651	14.94	1492	1676
WA	SNOHOMISH COUNTY	0536.04	3 - Middle	96.09	No	\$137,900	\$100,369	5251	1076	20.49	1409	1945
WA	SNOHOMISH COUNTY	0536.05	3 - Middle	104.83	No	\$137,900	\$109,505	3035	397	13.08	922	1089
WA	SNOHOMISH COUNTY	0536.06	3 - Middle	110.59	No	\$137,900	\$115,515	3788	571	15.07	1164	1806
WA	SNOHOMISH COUNTY	0537.00	2 - Moderate	70.72	No	\$137,900	\$73,875	3282	474	14.44	944	1605
WA	SNOHOMISH COUNTY	0538.01	3 - Middle	90.55	No	\$137,900	\$94,583	3813	710	18.62	1267	2113
WA	SNOHOMISH COUNTY	0538.02	2 - Moderate	75.36	No	\$137,900	\$78,725	6122	1575	25.73	1725	2360
WA	SNOHOMISH COUNTY	0538.03	2 - Moderate	74.99	No	\$137,900	\$78,333	5907	1256	21.26	1748	2111
WA	SNOHOMISH COUNTY	9400.01	3 - Middle	94.62	No	\$137,900	\$98,833	6476	2652	40.95	1852	2517
WA	SNOHOMISH COUNTY	9400.02	3 - Middle	86.10	No	\$137,900	\$89,934	4493	1875	41.73	1043	1607
WA	SNOHOMISH COUNTY	9900.02	0 - Unknown	0.00	No	\$137,900	\$0	0	0	0.00	0	0
WA	SNOHOMISH COUNTY	9901.00	0 - Unknown	0.00	No	\$137,900	\$0	0	0	0.00	0	0

2025 FFIEC Census Report - Summary Census Overview Information

Assessment Area: Southern Idaho

State: IDAHO

County: 001 - ADA COUNTY

All Tracts: 129



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
ID	ADA COUNTY	0001.01	3 - Middle	93.98	No	\$108,300	\$72,452	1577	402	25.49	170	306
ID	ADA COUNTY	0001.02	4 - Upper	142.57	No	\$108,300	\$109,911	3261	750	23.00	369	529
ID	ADA COUNTY	0002.01	4 - Upper	186.95	No	\$108,300	\$144,125	3568	440	12.33	1115	1293
ID	ADA COUNTY	0002.02	4 - Upper	180.64	No	\$108,300	\$139,257	6352	767	12.07	2042	2388
ID	ADA COUNTY	0003.02	3 - Middle	80.37	No	\$108,300	\$61,964	3432	658	19.17	776	1074
ID	ADA COUNTY	0003.03	3 - Middle	112.36	No	\$108,300	\$86,625	2231	456	20.44	598	733
ID	ADA COUNTY	0003.05	3 - Middle	82.47	No	\$108,300	\$63,583	2726	398	14.60	1047	1221
ID	ADA COUNTY	0003.06	4 - Upper	131.33	No	\$108,300	\$101,250	4419	660	14.94	1291	1780
ID	ADA COUNTY	0004.01	2 - Moderate	75.16	No	\$108,300	\$57,941	2139	486	22.72	427	921
ID	ADA COUNTY	0004.02	4 - Upper	126.58	No	\$108,300	\$97,585	3637	822	22.60	575	1373
ID	ADA COUNTY	0005.01	3 - Middle	99.97	No	\$108,300	\$77,067	3014	628	20.84	834	1153
ID	ADA COUNTY	0005.02	4 - Upper	128.32	No	\$108,300	\$98,929	3437	413	12.02	1079	1559
ID	ADA COUNTY	0006.01	4 - Upper	214.15	No	\$108,300	\$165,091	2341	308	13.16	768	1035
ID	ADA COUNTY	0006.02	4 - Upper	188.78	No	\$108,300	\$145,536	3343	497	14.87	576	1479
ID	ADA COUNTY	0007.01	4 - Upper	135.86	No	\$108,300	\$104,738	5020	764	15.22	1316	2108
ID	ADA COUNTY	0007.03	4 - Upper	223.60	No	\$108,300	\$172,379	2417	484	20.02	530	682
ID	ADA COUNTY	0007.04	4 - Upper	188.27	No	\$108,300	\$145,139	3771	567	15.04	1043	1165
ID	ADA COUNTY	0008.03	4 - Upper	122.94	No	\$108,300	\$94,777	4511	670	14.85	1546	1856
ID	ADA COUNTY	0008.05	4 - Upper	190.07	No	\$108,300	\$146,528	3314	509	15.36	1298	1423
ID	ADA COUNTY	0008.06	3 - Middle	103.61	No	\$108,300	\$79,875	2472	558	22.57	183	905
ID	ADA COUNTY	0008.07	2 - Moderate	69.44	No	\$108,300	\$53,534	2211	546	24.69	326	774
ID	ADA COUNTY	0008.08	4 - Upper	149.89	No	\$108,300	\$115,557	1849	340	18.39	345	477
ID	ADA COUNTY	0008.09	4 - Upper	145.07	No	\$108,300	\$111,842	2578	590	22.89	771	920
ID	ADA COUNTY	0008.10	3 - Middle	104.58	No	\$108,300	\$80,625	3146	567	18.02	655	1244

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
ID	ADA COUNTY	0009.01	3 - Middle	90.30	No	\$108,300	\$69,615	2209	540	24.45	315	784
ID	ADA COUNTY	0009.02	1 - Low	34.22	No	\$108,300	\$26,382	4961	1174	23.66	85	953
ID	ADA COUNTY	0010.01	4 - Upper	123.34	No	\$108,300	\$95,083	2219	390	17.58	735	1114
ID	ADA COUNTY	0010.02	0 - Unknown	0.00	No	\$108,300	\$0	2337	620	26.53	33	61
ID	ADA COUNTY	0010.03	2 - Moderate	61.19	No	\$108,300	\$47,173	2957	623	21.07	796	1257
ID	ADA COUNTY	0011.00	2 - Moderate	65.04	No	\$108,300	\$50,147	4966	1658	33.39	968	1815
ID	ADA COUNTY	0012.01	3 - Middle	97.81	No	\$108,300	\$75,406	3463	510	14.73	1160	1407
ID	ADA COUNTY	0012.03	3 - Middle	87.19	No	\$108,300	\$67,220	3847	875	22.74	933	1439
ID	ADA COUNTY	0012.04	2 - Moderate	56.30	No	\$108,300	\$43,408	3528	893	25.31	384	736
ID	ADA COUNTY	0014.01	2 - Moderate	75.39	No	\$108,300	\$58,125	2701	629	23.29	482	865
ID	ADA COUNTY	0014.02	2 - Moderate	51.58	No	\$108,300	\$39,766	2808	634	22.58	541	1002
ID	ADA COUNTY	0015.00	3 - Middle	104.51	No	\$108,300	\$80,571	3821	639	16.72	1249	1539
ID	ADA COUNTY	0016.00	3 - Middle	90.80	No	\$108,300	\$70,000	4642	1004	21.63	1363	1914
ID	ADA COUNTY	0017.01	2 - Moderate	68.33	No	\$108,300	\$52,681	2052	517	25.19	454	829
ID	ADA COUNTY	0017.02	2 - Moderate	74.33	No	\$108,300	\$57,307	3849	1058	27.49	730	1343
ID	ADA COUNTY	0018.00	3 - Middle	108.30	No	\$108,300	\$83,493	4794	985	20.55	1288	1943
ID	ADA COUNTY	0019.00	3 - Middle	94.94	No	\$108,300	\$73,193	5294	1179	22.27	1308	1901
ID	ADA COUNTY	0020.00	1 - Low	47.37	No	\$108,300	\$36,518	6002	2099	34.97	463	1529
ID	ADA COUNTY	0021.00	3 - Middle	108.44	No	\$108,300	\$83,600	2070	322	15.56	754	850
ID	ADA COUNTY	0022.23	4 - Upper	145.69	No	\$108,300	\$112,313	4988	795	15.94	1367	1604
ID	ADA COUNTY	0022.25	3 - Middle	105.07	No	\$108,300	\$81,000	3670	807	21.99	1391	1558
ID	ADA COUNTY	0022.26	3 - Middle	113.09	No	\$108,300	\$87,188	2907	580	19.95	900	1112
ID	ADA COUNTY	0022.27	4 - Upper	124.98	No	\$108,300	\$96,351	2883	379	13.15	949	1078
ID	ADA COUNTY	0022.28	3 - Middle	114.31	No	\$108,300	\$88,125	2949	677	22.96	1004	1164
ID	ADA COUNTY	0022.29	3 - Middle	94.20	No	\$108,300	\$72,625	3975	736	18.52	1030	1253
ID	ADA COUNTY	0022.30	4 - Upper	129.29	No	\$108,300	\$99,671	3693	720	19.50	1337	1497
ID	ADA COUNTY	0022.31	3 - Middle	99.13	No	\$108,300	\$76,422	2694	577	21.42	594	806
ID	ADA COUNTY	0023.13	3 - Middle	98.03	No	\$108,300	\$75,573	4433	1171	26.42	1105	1498
ID	ADA COUNTY	0023.14	3 - Middle	96.26	No	\$108,300	\$74,211	5485	1562	28.48	1315	1839

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
ID	ADA COUNTY	0023.15	3 - Middle	95.26	No	\$108,300	\$73,441	5560	1462	26.29	1620	2016
ID	ADA COUNTY	0023.16	3 - Middle	97.48	No	\$108,300	\$75,152	2656	728	27.41	643	988
ID	ADA COUNTY	0023.17	2 - Moderate	74.65	No	\$108,300	\$57,550	2989	797	26.66	724	1166
ID	ADA COUNTY	0023.18	3 - Middle	100.66	No	\$108,300	\$77,604	4787	1209	25.26	1153	1700
ID	ADA COUNTY	0023.19	2 - Moderate	70.92	No	\$108,300	\$54,677	4518	1729	38.27	777	1206
ID	ADA COUNTY	0024.12	3 - Middle	115.12	No	\$108,300	\$88,750	3975	657	16.53	1114	1525
ID	ADA COUNTY	0024.14	3 - Middle	92.80	No	\$108,300	\$71,542	2758	562	20.38	887	1079
ID	ADA COUNTY	0024.15	3 - Middle	109.56	No	\$108,300	\$84,464	2578	505	19.59	777	1016
ID	ADA COUNTY	0024.16	3 - Middle	87.06	No	\$108,300	\$67,115	5512	1195	21.68	1552	2001
ID	ADA COUNTY	0024.17	3 - Middle	109.99	No	\$108,300	\$84,792	2832	433	15.29	876	983
ID	ADA COUNTY	0024.18	3 - Middle	103.65	No	\$108,300	\$79,911	3782	697	18.43	1226	1534
ID	ADA COUNTY	0024.19	3 - Middle	113.70	No	\$108,300	\$87,656	3716	526	14.16	1066	1242
ID	ADA COUNTY	0101.01	4 - Upper	211.16	No	\$108,300	\$162,788	4206	930	22.11	1252	1373
ID	ADA COUNTY	0101.02	4 - Upper	151.82	No	\$108,300	\$117,039	5974	812	13.59	1737	2020
ID	ADA COUNTY	0102.24	4 - Upper	167.49	No	\$108,300	\$129,125	4246	507	11.94	1435	1615
ID	ADA COUNTY	0102.26	3 - Middle	112.54	No	\$108,300	\$86,758	3247	478	14.72	764	918
ID	ADA COUNTY	0102.27	3 - Middle	111.76	No	\$108,300	\$86,158	3461	480	13.87	723	1195
ID	ADA COUNTY	0102.28	3 - Middle	86.30	No	\$108,300	\$66,535	2776	411	14.81	891	926
ID	ADA COUNTY	0102.29	3 - Middle	117.55	No	\$108,300	\$90,625	4919	749	15.23	1104	1122
ID	ADA COUNTY	0102.30	4 - Upper	146.97	No	\$108,300	\$113,304	4607	637	13.83	1331	1430
ID	ADA COUNTY	0102.31	4 - Upper	151.25	No	\$108,300	\$116,603	2552	286	11.21	720	751
ID	ADA COUNTY	0102.32	4 - Upper	139.00	No	\$108,300	\$107,159	3611	426	11.80	1054	1148
ID	ADA COUNTY	0102.33	4 - Upper	130.05	No	\$108,300	\$100,263	2888	423	14.65	874	1130
ID	ADA COUNTY	0102.34	3 - Middle	101.77	No	\$108,300	\$78,462	4874	861	17.67	1286	1789
ID	ADA COUNTY	0102.35	3 - Middle	94.10	No	\$108,300	\$72,545	4738	666	14.06	1721	1880
ID	ADA COUNTY	0102.36	3 - Middle	109.49	No	\$108,300	\$84,413	3161	338	10.69	1091	1224
ID	ADA COUNTY	0102.37	3 - Middle	96.19	No	\$108,300	\$74,159	5400	1070	19.81	1195	1701
ID	ADA COUNTY	0103.36	4 - Upper	153.26	No	\$108,300	\$118,151	2167	348	16.06	687	687
ID	ADA COUNTY	0103.37	4 - Upper	150.04	No	\$108,300	\$115,673	5043	941	18.66	1128	1468

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
ID	ADA COUNTY	0103.38	3 - Middle	115.35	No	\$108,300	\$88,929	3691	534	14.47	1186	1334
ID	ADA COUNTY	0103.39	4 - Upper	123.14	No	\$108,300	\$94,931	3962	803	20.27	677	993
ID	ADA COUNTY	0103.40	3 - Middle	83.83	No	\$108,300	\$64,631	3781	670	17.72	738	1410
ID	ADA COUNTY	0103.41	4 - Upper	168.27	No	\$108,300	\$129,724	5707	1023	17.93	1552	1707
ID	ADA COUNTY	0103.42	4 - Upper	124.51	No	\$108,300	\$95,988	5572	1026	18.41	1154	1359
ID	ADA COUNTY	0103.43	4 - Upper	163.08	No	\$108,300	\$125,724	2832	526	18.57	896	896
ID	ADA COUNTY	0103.44	4 - Upper	124.85	No	\$108,300	\$96,250	3117	620	19.89	967	1268
ID	ADA COUNTY	0103.45	3 - Middle	107.64	No	\$108,300	\$82,981	3945	873	22.13	890	1016
ID	ADA COUNTY	0103.46	3 - Middle	109.39	No	\$108,300	\$84,333	1628	298	18.30	359	373
ID	ADA COUNTY	0103.47	3 - Middle	89.41	No	\$108,300	\$68,929	3848	866	22.51	699	1417
ID	ADA COUNTY	0103.48	3 - Middle	83.75	No	\$108,300	\$64,563	3672	837	22.79	791	1193
ID	ADA COUNTY	0103.49	4 - Upper	120.71	No	\$108,300	\$93,056	3578	626	17.50	1082	1257
ID	ADA COUNTY	0103.50	3 - Middle	98.62	No	\$108,300	\$76,029	2785	372	13.36	1241	1402
ID	ADA COUNTY	0103.51	2 - Moderate	59.31	No	\$108,300	\$45,723	3759	538	14.31	889	945
ID	ADA COUNTY	0103.52	3 - Middle	109.70	No	\$108,300	\$84,569	5698	904	15.87	1586	1847
ID	ADA COUNTY	0103.53	4 - Upper	169.37	No	\$108,300	\$130,568	4658	674	14.47	1204	1316
ID	ADA COUNTY	0103.54	3 - Middle	91.83	No	\$108,300	\$70,792	5606	982	17.52	1245	1432
ID	ADA COUNTY	0103.55	4 - Upper	177.74	No	\$108,300	\$137,025	1961	223	11.37	606	606
ID	ADA COUNTY	0103.56	4 - Upper	143.84	No	\$108,300	\$110,893	4039	659	16.32	1065	1365
ID	ADA COUNTY	0103.57	4 - Upper	270.77	No	\$108,300	\$208,737	3979	472	11.86	1260	1370
ID	ADA COUNTY	0103.58	4 - Upper	266.37	No	\$108,300	\$205,348	5588	929	16.62	1378	1570
ID	ADA COUNTY	0103.59	4 - Upper	143.59	No	\$108,300	\$110,696	4229	896	21.19	1078	1374
ID	ADA COUNTY	0103.60	4 - Upper	141.83	No	\$108,300	\$109,342	3773	664	17.60	1364	1510
ID	ADA COUNTY	0103.61	3 - Middle	118.19	No	\$108,300	\$91,117	4264	787	18.46	1228	1512
ID	ADA COUNTY	0103.62	4 - Upper	125.43	No	\$108,300	\$96,697	5324	1042	19.57	1359	1619
ID	ADA COUNTY	0103.63	4 - Upper	122.19	No	\$108,300	\$94,200	5188	1061	20.45	1464	1596
ID	ADA COUNTY	0103.64	3 - Middle	80.94	No	\$108,300	\$62,397	5412	1306	24.13	1557	1944
ID	ADA COUNTY	0103.65	3 - Middle	112.77	No	\$108,300	\$86,941	4231	846	20.00	1109	1379
ID	ADA COUNTY	0103.66	3 - Middle	116.79	No	\$108,300	\$90,038	3478	664	19.09	1200	1488

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
ID	ADA COUNTY	0103.67	2 - Moderate	77.88	No	\$108,300	\$60,043	5656	1167	20.63	1654	2169
ID	ADA COUNTY	0103.68	2 - Moderate	69.58	No	\$108,300	\$53,640	3194	680	21.29	488	1386
ID	ADA COUNTY	0103.69	4 - Upper	175.38	No	\$108,300	\$135,208	2369	471	19.88	797	903
ID	ADA COUNTY	0103.70	4 - Upper	142.86	No	\$108,300	\$110,133	2822	551	19.53	627	896
ID	ADA COUNTY	0103.71	3 - Middle	94.56	No	\$108,300	\$72,900	3215	789	24.54	580	745
ID	ADA COUNTY	0104.03	4 - Upper	133.43	No	\$108,300	\$102,868	4194	737	17.57	1324	1378
ID	ADA COUNTY	0104.04	3 - Middle	94.43	No	\$108,300	\$72,801	3861	747	19.35	1013	1557
ID	ADA COUNTY	0104.05	2 - Moderate	76.12	No	\$108,300	\$58,684	3264	620	19.00	537	746
ID	ADA COUNTY	0104.06	3 - Middle	94.98	No	\$108,300	\$73,226	5859	1213	20.70	1278	1540
ID	ADA COUNTY	0104.07	3 - Middle	98.02	No	\$108,300	\$75,571	6460	1068	16.53	1269	1431
ID	ADA COUNTY	0104.08	4 - Upper	139.40	No	\$108,300	\$107,470	4062	626	15.41	1083	1436
ID	ADA COUNTY	0104.09	3 - Middle	103.31	No	\$108,300	\$79,643	4610	834	18.09	1352	1543
ID	ADA COUNTY	0104.10	3 - Middle	85.62	No	\$108,300	\$66,005	6420	1914	29.81	1235	1981
ID	ADA COUNTY	0104.11	3 - Middle	107.28	No	\$108,300	\$82,708	3114	626	20.10	1112	1236
ID	ADA COUNTY	0105.01	4 - Upper	152.70	No	\$108,300	\$117,723	7796	1720	22.06	679	829
ID	ADA COUNTY	0105.03	4 - Upper	130.09	No	\$108,300	\$100,294	5452	1553	28.48	1185	1486
ID	ADA COUNTY	0105.05	4 - Upper	144.24	No	\$108,300	\$111,196	2511	621	24.73	618	1016
ID	ADA COUNTY	0105.06	4 - Upper	144.31	No	\$108,300	\$111,250	4307	815	18.92	1362	1561

2025 FFIEC Census Report - Summary Census Overview Information

Assessment Area: Southern Idaho

State: IDAHO

County: 027 - CANYON COUNTY

All Tracts: 54



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
ID	CANYON COUNTY	0201.00	2 - Moderate	59.76	No	\$108,300	\$46,071	1263	393	31.12	186	394
ID	CANYON COUNTY	0202.00	2 - Moderate	55.34	No	\$108,300	\$42,668	4705	2392	50.84	601	1504
ID	CANYON COUNTY	0203.00	2 - Moderate	55.46	No	\$108,300	\$42,757	4415	1450	32.84	1123	1839
ID	CANYON COUNTY	0204.03	3 - Middle	87.72	No	\$108,300	\$67,625	4782	1548	32.37	1243	1757
ID	CANYON COUNTY	0204.04	2 - Moderate	65.04	No	\$108,300	\$50,147	4837	2161	44.68	903	1528
ID	CANYON COUNTY	0204.05	1 - Low	49.16	No	\$108,300	\$37,900	2829	941	33.26	496	1125
ID	CANYON COUNTY	0204.06	3 - Middle	95.37	No	\$108,300	\$73,523	3786	978	25.83	766	1154
ID	CANYON COUNTY	0205.01	2 - Moderate	77.49	No	\$108,300	\$59,740	3774	1238	32.80	1148	1505
ID	CANYON COUNTY	0205.03	3 - Middle	81.24	No	\$108,300	\$62,630	3624	1107	30.55	674	1170
ID	CANYON COUNTY	0205.05	2 - Moderate	67.05	No	\$108,300	\$51,689	3380	1239	36.66	667	1204
ID	CANYON COUNTY	0205.06	1 - Low	40.28	No	\$108,300	\$31,059	2747	1002	36.48	84	548
ID	CANYON COUNTY	0206.01	3 - Middle	85.13	No	\$108,300	\$65,632	6121	2146	35.06	1488	2065
ID	CANYON COUNTY	0206.03	3 - Middle	93.59	No	\$108,300	\$72,154	5139	1735	33.76	1396	2118
ID	CANYON COUNTY	0206.04	3 - Middle	85.45	No	\$108,300	\$65,878	2443	800	32.75	479	722

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
ID	CANYON COUNTY	0207.00	3 - Middle	98.85	No	\$108,300	\$76,204	4090	868	21.22	1262	1579
ID	CANYON COUNTY	0209.03	3 - Middle	114.13	No	\$108,300	\$87,989	4794	1510	31.50	1699	1781
ID	CANYON COUNTY	0209.04	3 - Middle	97.13	No	\$108,300	\$74,880	4936	1189	24.09	1229	1520
ID	CANYON COUNTY	0209.05	3 - Middle	88.66	No	\$108,300	\$68,352	4413	1002	22.71	1209	1296
ID	CANYON COUNTY	0209.06	3 - Middle	94.45	No	\$108,300	\$72,813	6025	1704	28.28	1383	1512
ID	CANYON COUNTY	0209.07	4 - Upper	121.59	No	\$108,300	\$93,741	3745	818	21.84	1113	1265
ID	CANYON COUNTY	0209.08	3 - Middle	116.23	No	\$108,300	\$89,609	4531	1293	28.54	1248	1524
ID	CANYON COUNTY	0209.09	3 - Middle	91.26	No	\$108,300	\$70,360	3516	1061	30.18	1282	1344
ID	CANYON COUNTY	0209.10	3 - Middle	117.36	No	\$108,300	\$90,476	2476	460	18.58	705	705
ID	CANYON COUNTY	0210.03	3 - Middle	109.53	No	\$108,300	\$84,444	4222	1816	43.01	1106	1253
ID	CANYON COUNTY	0210.04	3 - Middle	83.21	No	\$108,300	\$64,153	6683	3100	46.39	1272	1692
ID	CANYON COUNTY	0210.05	3 - Middle	90.96	No	\$108,300	\$70,122	6434	3004	46.69	1177	1573
ID	CANYON COUNTY	0210.06	3 - Middle	82.94	No	\$108,300	\$63,942	4807	1764	36.70	1343	1889
ID	CANYON COUNTY	0210.07	2 - Moderate	64.79	No	\$108,300	\$49,947	3406	1228	36.05	600	1289
ID	CANYON COUNTY	0210.08	3 - Middle	82.86	No	\$108,300	\$63,878	4236	1758	41.50	1039	1494
ID	CANYON COUNTY	0211.01	2 - Moderate	70.36	No	\$108,300	\$54,241	6805	2492	36.62	1305	1759
ID	CANYON COUNTY	0211.02	3 - Middle	85.31	No	\$108,300	\$65,766	2889	817	28.28	694	926

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
ID	CANYON COUNTY	0211.03	2 - Moderate	68.73	No	\$108,300	\$52,987	3639	923	25.36	670	951
ID	CANYON COUNTY	0211.04	3 - Middle	96.44	No	\$108,300	\$74,348	4413	1137	25.76	688	1019
ID	CANYON COUNTY	0211.05	3 - Middle	112.31	No	\$108,300	\$86,580	5316	1271	23.91	1457	1648
ID	CANYON COUNTY	0212.01	3 - Middle	104.18	No	\$108,300	\$80,313	3826	1966	51.39	753	1210
ID	CANYON COUNTY	0212.02	2 - Moderate	69.33	No	\$108,300	\$53,451	4266	1933	45.31	1062	1498
ID	CANYON COUNTY	0213.00	2 - Moderate	55.94	No	\$108,300	\$43,125	2955	1701	57.56	261	740
ID	CANYON COUNTY	0215.00	2 - Moderate	66.50	No	\$108,300	\$51,270	5174	2034	39.31	797	1708
ID	CANYON COUNTY	0216.00	2 - Moderate	72.43	No	\$108,300	\$55,843	4258	1571	36.90	864	1278
ID	CANYON COUNTY	0217.01	2 - Moderate	73.98	No	\$108,300	\$57,037	4610	1645	35.68	1280	1571
ID	CANYON COUNTY	0217.02	2 - Moderate	63.27	No	\$108,300	\$48,782	6989	3763	53.84	1383	2145
ID	CANYON COUNTY	0218.01	3 - Middle	85.53	No	\$108,300	\$65,938	4225	984	23.29	1198	1607
ID	CANYON COUNTY	0218.02	3 - Middle	96.40	No	\$108,300	\$74,318	3317	817	24.63	820	1089
ID	CANYON COUNTY	0219.01	2 - Moderate	76.56	No	\$108,300	\$59,022	6651	1387	20.85	1826	2098
ID	CANYON COUNTY	0219.04	2 - Moderate	57.07	No	\$108,300	\$44,000	3794	1365	35.98	944	1362
ID	CANYON COUNTY	0219.05	3 - Middle	109.13	No	\$108,300	\$84,135	4678	774	16.55	1108	1246
ID	CANYON COUNTY	0219.06	4 - Upper	139.93	No	\$108,300	\$107,874	5227	621	11.88	1673	1806
ID	CANYON COUNTY	0219.07	4 - Upper	123.56	No	\$108,300	\$95,260	3421	609	17.80	678	812

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
ID	CANYON COUNTY	0221.00	2 - Moderate	76.40	No	\$108,300	\$58,904	5091	1410	27.70	1348	1887
ID	CANYON COUNTY	0222.00	3 - Middle	91.51	No	\$108,300	\$70,552	5490	2090	38.07	1364	2063
ID	CANYON COUNTY	0223.01	3 - Middle	100.12	No	\$108,300	\$77,188	3111	797	25.62	759	1009
ID	CANYON COUNTY	0223.02	4 - Upper	123.71	No	\$108,300	\$95,375	1365	369	27.03	341	464
ID	CANYON COUNTY	0223.03	4 - Upper	120.31	No	\$108,300	\$92,750	2364	502	21.24	717	829
ID	CANYON COUNTY	0224.00	4 - Upper	131.54	No	\$108,300	\$101,406	5072	1021	20.13	1504	1711

2025 FFIEC Census Report - Summary Census Overview Information

MSA/MD: 44060 - SPOKANE-SPOKANE VALLEY, WA

State: WASHINGTON

County: 063 - SPOKANE COUNTY

All Tracts: 130



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
WA	SPOKANE COUNTY	0002.01	1 - Low	49.69	No	\$98,700	\$37,909	3020	691	22.88	731	1142
WA	SPOKANE COUNTY	0002.02	2 - Moderate	71.44	No	\$98,700	\$54,500	1749	411	23.50	304	666
WA	SPOKANE COUNTY	0003.01	1 - Low	43.05	No	\$98,700	\$32,841	2791	776	27.80	726	1026
WA	SPOKANE COUNTY	0003.02	2 - Moderate	54.87	No	\$98,700	\$41,857	2921	866	29.65	664	1134
WA	SPOKANE COUNTY	0004.00	2 - Moderate	62.62	No	\$98,700	\$47,772	4189	1202	28.69	638	1258
WA	SPOKANE COUNTY	0005.00	2 - Moderate	76.31	No	\$98,700	\$58,210	3544	758	21.39	1019	1432
WA	SPOKANE COUNTY	0006.00	3 - Middle	95.48	No	\$98,700	\$72,833	3075	688	22.37	906	1319
WA	SPOKANE COUNTY	0007.00	3 - Middle	80.58	No	\$98,700	\$61,472	5213	990	18.99	1581	2273
WA	SPOKANE COUNTY	0008.00	3 - Middle	111.19	No	\$98,700	\$84,816	5398	950	17.60	1710	1910
WA	SPOKANE COUNTY	0009.00	3 - Middle	93.21	No	\$98,700	\$71,107	6333	1160	18.32	1649	2223
WA	SPOKANE COUNTY	0010.00	3 - Middle	105.20	No	\$98,700	\$80,250	5561	911	16.38	1834	2428
WA	SPOKANE COUNTY	0011.00	3 - Middle	107.83	No	\$98,700	\$82,257	3612	725	20.07	1180	1384
WA	SPOKANE COUNTY	0012.00	2 - Moderate	76.10	No	\$98,700	\$58,056	2374	486	20.47	501	959
WA	SPOKANE COUNTY	0013.00	2 - Moderate	76.55	No	\$98,700	\$58,398	3510	773	22.02	901	1408

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
WA	SPOKANE COUNTY	0014.00	2 - Moderate	58.05	No	\$98,700	\$44,286	6647	1774	26.69	1404	2447
WA	SPOKANE COUNTY	0015.00	2 - Moderate	67.01	No	\$98,700	\$51,120	5684	1406	24.74	1558	2434
WA	SPOKANE COUNTY	0016.00	2 - Moderate	52.55	No	\$98,700	\$40,089	3703	1132	30.57	476	1086
WA	SPOKANE COUNTY	0018.00	3 - Middle	81.11	No	\$98,700	\$61,875	2992	651	21.76	561	886
WA	SPOKANE COUNTY	0019.00	2 - Moderate	77.41	No	\$98,700	\$59,050	3712	800	21.55	865	1535
WA	SPOKANE COUNTY	0020.00	1 - Low	47.40	No	\$98,700	\$36,164	4443	1152	25.93	673	1582
WA	SPOKANE COUNTY	0021.00	3 - Middle	98.81	No	\$98,700	\$75,378	2507	574	22.90	763	976
WA	SPOKANE COUNTY	0023.00	3 - Middle	93.19	No	\$98,700	\$71,089	5494	1268	23.08	1399	2453
WA	SPOKANE COUNTY	0024.00	2 - Moderate	62.75	No	\$98,700	\$47,866	3078	797	25.89	190	424
WA	SPOKANE COUNTY	0025.01	2 - Moderate	67.97	No	\$98,700	\$51,848	3326	942	28.32	206	834
WA	SPOKANE COUNTY	0025.02	2 - Moderate	73.60	No	\$98,700	\$56,144	2545	734	28.84	249	775
WA	SPOKANE COUNTY	0025.03	0 - Unknown	0.00	No	\$98,700	\$0	3067	946	30.84	0	122
WA	SPOKANE COUNTY	0026.00	2 - Moderate	54.18	No	\$98,700	\$41,333	5711	1914	33.51	858	1929
WA	SPOKANE COUNTY	0029.00	3 - Middle	100.08	No	\$98,700	\$76,346	3320	793	23.89	959	1299
WA	SPOKANE COUNTY	0030.00	2 - Moderate	68.18	No	\$98,700	\$52,011	2636	1001	37.97	571	1011
WA	SPOKANE COUNTY	0031.00	2 - Moderate	74.58	No	\$98,700	\$56,895	5114	1352	26.44	1284	2021
WA	SPOKANE COUNTY	0032.00	2 - Moderate	70.52	No	\$98,700	\$53,798	2574	569	22.11	409	297

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
WA	SPOKANE COUNTY	0035.00	0 - Unknown	0.00	No	\$98,700	\$0	3786	1170	30.90	97	98
WA	SPOKANE COUNTY	0036.01	2 - Moderate	73.30	No	\$98,700	\$55,918	2813	821	29.19	285	401
WA	SPOKANE COUNTY	0036.02	2 - Moderate	66.89	No	\$98,700	\$51,031	2646	606	22.90	214	540
WA	SPOKANE COUNTY	0038.00	3 - Middle	96.51	No	\$98,700	\$73,625	1894	374	19.75	415	534
WA	SPOKANE COUNTY	0039.00	3 - Middle	109.83	No	\$98,700	\$83,780	2188	322	14.72	862	1035
WA	SPOKANE COUNTY	0040.01	2 - Moderate	77.85	No	\$98,700	\$59,386	2699	637	23.60	479	785
WA	SPOKANE COUNTY	0040.02	2 - Moderate	53.09	No	\$98,700	\$40,500	2449	616	25.15	415	667
WA	SPOKANE COUNTY	0041.00	4 - Upper	142.16	No	\$98,700	\$108,447	2198	309	14.06	618	843
WA	SPOKANE COUNTY	0042.00	4 - Upper	153.04	No	\$98,700	\$116,745	4865	617	12.68	1650	2054
WA	SPOKANE COUNTY	0043.00	4 - Upper	160.20	No	\$98,700	\$122,206	3582	458	12.79	1230	1377
WA	SPOKANE COUNTY	0044.00	3 - Middle	111.91	No	\$98,700	\$85,368	4359	744	17.07	1446	1995
WA	SPOKANE COUNTY	0045.00	4 - Upper	156.89	No	\$98,700	\$119,676	3785	546	14.43	1284	1457
WA	SPOKANE COUNTY	0046.01	3 - Middle	101.86	No	\$98,700	\$77,705	4071	663	16.29	840	1443
WA	SPOKANE COUNTY	0046.02	4 - Upper	121.81	No	\$98,700	\$92,917	3308	649	19.62	1066	1247
WA	SPOKANE COUNTY	0047.01	3 - Middle	111.97	No	\$98,700	\$85,417	3325	847	25.47	840	1088
WA	SPOKANE COUNTY	0047.02	3 - Middle	98.13	No	\$98,700	\$74,855	3731	696	18.65	831	1146
WA	SPOKANE COUNTY	0048.00	4 - Upper	131.63	No	\$98,700	\$100,410	4411	902	20.45	989	1190

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
WA	SPOKANE COUNTY	0049.00	4 - Upper	153.83	No	\$98,700	\$117,348	5803	993	17.11	1623	2011
WA	SPOKANE COUNTY	0050.00	3 - Middle	105.19	No	\$98,700	\$80,245	5104	1097	21.49	869	1206
WA	SPOKANE COUNTY	0101.01	3 - Middle	102.82	No	\$98,700	\$78,438	3693	462	12.51	1275	1515
WA	SPOKANE COUNTY	0101.02	4 - Upper	130.66	No	\$98,700	\$99,671	2640	305	11.55	965	1354
WA	SPOKANE COUNTY	0102.01	2 - Moderate	79.30	No	\$98,700	\$60,494	4437	456	10.28	1677	1957
WA	SPOKANE COUNTY	0102.03	4 - Upper	158.24	No	\$98,700	\$120,707	4509	538	11.93	1376	1449
WA	SPOKANE COUNTY	0102.04	4 - Upper	121.17	No	\$98,700	\$92,429	2861	317	11.08	913	974
WA	SPOKANE COUNTY	0103.01	3 - Middle	84.67	No	\$98,700	\$64,588	5049	651	12.89	1470	1906
WA	SPOKANE COUNTY	0103.03	3 - Middle	106.51	No	\$98,700	\$81,250	3462	451	13.03	1096	1272
WA	SPOKANE COUNTY	0103.04	3 - Middle	86.82	No	\$98,700	\$66,229	6241	689	11.04	2011	2451
WA	SPOKANE COUNTY	0103.05	4 - Upper	134.44	No	\$98,700	\$102,558	7363	961	13.05	2462	2731
WA	SPOKANE COUNTY	0104.01	2 - Moderate	76.71	No	\$98,700	\$58,516	9185	3202	34.86	875	1417
WA	SPOKANE COUNTY	0104.03	4 - Upper	125.50	No	\$98,700	\$95,735	3913	610	15.59	1092	1271
WA	SPOKANE COUNTY	0104.04	4 - Upper	122.67	No	\$98,700	\$93,580	3771	445	11.80	1171	1276
WA	SPOKANE COUNTY	0105.04	3 - Middle	118.94	No	\$98,700	\$90,732	3801	475	12.50	1183	1337
WA	SPOKANE COUNTY	0105.05	4 - Upper	132.18	No	\$98,700	\$100,833	3715	608	16.37	1010	1209
WA	SPOKANE COUNTY	0105.06	3 - Middle	111.93	No	\$98,700	\$85,382	6252	1078	17.24	1343	1487

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
WA	SPOKANE COUNTY	0105.07	4 - Upper	130.00	No	\$98,700	\$99,167	5334	870	16.31	1289	1591
WA	SPOKANE COUNTY	0105.08	4 - Upper	167.32	No	\$98,700	\$127,636	4115	560	13.61	1097	1113
WA	SPOKANE COUNTY	0106.01	3 - Middle	108.15	No	\$98,700	\$82,500	3603	580	16.10	1207	1333
WA	SPOKANE COUNTY	0106.03	4 - Upper	132.53	No	\$98,700	\$101,094	4658	732	15.71	1355	1577
WA	SPOKANE COUNTY	0106.04	4 - Upper	137.35	No	\$98,700	\$104,777	3843	627	16.32	1211	1379
WA	SPOKANE COUNTY	0107.01	4 - Upper	146.60	No	\$98,700	\$111,833	4681	930	19.87	1382	1406
WA	SPOKANE COUNTY	0107.02	4 - Upper	180.83	No	\$98,700	\$137,940	4001	663	16.57	1035	1162
WA	SPOKANE COUNTY	0108.00	3 - Middle	93.87	No	\$98,700	\$71,607	2308	534	23.14	364	609
WA	SPOKANE COUNTY	0109.01	3 - Middle	85.99	No	\$98,700	\$65,600	2081	427	20.52	717	762
WA	SPOKANE COUNTY	0109.02	3 - Middle	113.21	No	\$98,700	\$86,364	3388	702	20.72	537	694
WA	SPOKANE COUNTY	0110.00	3 - Middle	102.26	No	\$98,700	\$78,011	3756	773	20.58	986	1257
WA	SPOKANE COUNTY	0111.02	2 - Moderate	76.12	No	\$98,700	\$58,068	3874	1091	28.16	468	738
WA	SPOKANE COUNTY	0111.03	2 - Moderate	53.38	No	\$98,700	\$40,724	3242	888	27.39	417	417
WA	SPOKANE COUNTY	0111.04	1 - Low	43.85	No	\$98,700	\$33,452	2886	1033	35.79	324	522
WA	SPOKANE COUNTY	0112.02	3 - Middle	103.28	No	\$98,700	\$78,786	4267	702	16.45	1405	1748
WA	SPOKANE COUNTY	0112.03	2 - Moderate	57.99	No	\$98,700	\$44,239	5547	1494	26.93	563	1003
WA	SPOKANE COUNTY	0112.04	3 - Middle	83.99	No	\$98,700	\$64,071	2312	651	28.16	647	795

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
WA	SPOKANE COUNTY	0113.01	4 - Upper	137.00	No	\$98,700	\$104,509	4341	699	16.10	1312	1453
WA	SPOKANE COUNTY	0113.02	4 - Upper	127.90	No	\$98,700	\$97,564	4681	876	18.71	1195	1414
WA	SPOKANE COUNTY	0114.00	3 - Middle	102.08	No	\$98,700	\$77,870	6075	971	15.98	1641	2247
WA	SPOKANE COUNTY	0115.00	3 - Middle	107.06	No	\$98,700	\$81,667	1520	220	14.47	509	646
WA	SPOKANE COUNTY	0116.00	3 - Middle	92.85	No	\$98,700	\$70,833	1881	273	14.51	505	714
WA	SPOKANE COUNTY	0117.01	3 - Middle	99.96	No	\$98,700	\$76,250	2490	504	20.24	687	874
WA	SPOKANE COUNTY	0117.02	2 - Moderate	65.54	No	\$98,700	\$50,000	7444	2000	26.87	719	1295
WA	SPOKANE COUNTY	0118.00	2 - Moderate	67.36	No	\$98,700	\$51,384	5616	1198	21.33	479	931
WA	SPOKANE COUNTY	0119.00	2 - Moderate	66.50	No	\$98,700	\$50,727	4592	1024	22.30	664	1382
WA	SPOKANE COUNTY	0120.00	3 - Middle	85.67	No	\$98,700	\$65,350	4190	758	18.09	1144	1666
WA	SPOKANE COUNTY	0121.00	2 - Moderate	76.55	No	\$98,700	\$58,398	2833	592	20.90	777	1029
WA	SPOKANE COUNTY	0122.00	3 - Middle	90.26	No	\$98,700	\$68,854	2474	453	18.31	683	1058
WA	SPOKANE COUNTY	0123.00	3 - Middle	92.25	No	\$98,700	\$70,370	6317	1368	21.66	1403	2058
WA	SPOKANE COUNTY	0124.01	4 - Upper	130.96	No	\$98,700	\$99,902	4898	628	12.82	1763	1920
WA	SPOKANE COUNTY	0124.02	4 - Upper	150.67	No	\$98,700	\$114,938	7631	1059	13.88	2030	2312
WA	SPOKANE COUNTY	0125.00	2 - Moderate	79.77	No	\$98,700	\$60,855	4212	941	22.34	581	992
WA	SPOKANE COUNTY	0126.00	3 - Middle	83.77	No	\$98,700	\$63,902	4246	849	20.00	1155	1546

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
WA	SPOKANE COUNTY	0127.01	3 - Middle	85.70	No	\$98,700	\$65,373	4120	762	18.50	1090	1443
WA	SPOKANE COUNTY	0127.02	3 - Middle	93.71	No	\$98,700	\$71,484	2257	277	12.27	769	914
WA	SPOKANE COUNTY	0128.01	3 - Middle	87.01	No	\$98,700	\$66,375	4259	803	18.85	1116	1438
WA	SPOKANE COUNTY	0128.02	3 - Middle	95.91	No	\$98,700	\$73,162	3444	519	15.07	1108	1508
WA	SPOKANE COUNTY	0129.01	3 - Middle	82.54	No	\$98,700	\$62,965	3327	599	18.00	734	1058
WA	SPOKANE COUNTY	0129.02	3 - Middle	109.31	No	\$98,700	\$83,384	7427	1234	16.62	2062	2550
WA	SPOKANE COUNTY	0130.01	4 - Upper	158.84	No	\$98,700	\$121,167	1723	233	13.52	377	433
WA	SPOKANE COUNTY	0130.02	2 - Moderate	68.67	No	\$98,700	\$52,389	3081	698	22.65	331	414
WA	SPOKANE COUNTY	0130.03	4 - Upper	166.49	No	\$98,700	\$127,005	6582	1195	18.16	1404	1625
WA	SPOKANE COUNTY	0131.01	3 - Middle	116.74	No	\$98,700	\$89,050	8336	1315	15.77	2099	2670
WA	SPOKANE COUNTY	0131.02	3 - Middle	118.52	No	\$98,700	\$90,410	6186	927	14.99	1706	2114
WA	SPOKANE COUNTY	0132.01	3 - Middle	95.46	No	\$98,700	\$72,817	7708	1053	13.66	2489	2792
WA	SPOKANE COUNTY	0132.03	3 - Middle	118.33	No	\$98,700	\$90,268	3545	515	14.53	684	822
WA	SPOKANE COUNTY	0132.04	4 - Upper	148.02	No	\$98,700	\$112,917	5574	851	15.27	1131	1591
WA	SPOKANE COUNTY	0132.05	4 - Upper	214.85	No	\$98,700	\$163,892	3494	472	13.51	946	1056
WA	SPOKANE COUNTY	0133.00	4 - Upper	164.55	No	\$98,700	\$125,519	3450	333	9.65	1090	1278
WA	SPOKANE COUNTY	0134.01	4 - Upper	172.10	No	\$98,700	\$131,282	5649	981	17.37	1888	2039

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
WA	SPOKANE COUNTY	0135.01	4 - Upper	120.04	No	\$98,700	\$91,567	1850	223	12.05	582	651
WA	SPOKANE COUNTY	0135.02	4 - Upper	171.75	No	\$98,700	\$131,016	2355	258	10.96	841	952
WA	SPOKANE COUNTY	0135.03	4 - Upper	173.02	No	\$98,700	\$131,981	6104	937	15.35	2105	2245
WA	SPOKANE COUNTY	0136.00	3 - Middle	113.20	No	\$98,700	\$86,350	4933	890	18.04	1185	1781
WA	SPOKANE COUNTY	0137.00	3 - Middle	98.12	No	\$98,700	\$74,850	4026	1097	27.25	667	950
WA	SPOKANE COUNTY	0138.00	2 - Moderate	79.28	No	\$98,700	\$60,479	2695	1081	40.11	6	816
WA	SPOKANE COUNTY	0139.00	3 - Middle	105.26	No	\$98,700	\$80,299	5686	1002	17.62	1547	1925
WA	SPOKANE COUNTY	0140.01	2 - Moderate	73.24	No	\$98,700	\$55,868	6005	1875	31.22	486	1545
WA	SPOKANE COUNTY	0140.02	3 - Middle	94.05	No	\$98,700	\$71,744	6551	1950	29.77	953	1751
WA	SPOKANE COUNTY	0141.00	3 - Middle	114.57	No	\$98,700	\$87,396	6984	1107	15.85	2185	2452
WA	SPOKANE COUNTY	0142.00	4 - Upper	133.58	No	\$98,700	\$101,898	3795	582	15.34	1164	1645
WA	SPOKANE COUNTY	0143.00	3 - Middle	104.38	No	\$98,700	\$79,625	3417	417	12.20	934	1349
WA	SPOKANE COUNTY	0144.00	3 - Middle	86.49	No	\$98,700	\$65,980	4917	1233	25.08	1347	1747
WA	SPOKANE COUNTY	0145.00	2 - Moderate	61.33	No	\$98,700	\$46,786	2770	937	33.83	280	681

2025 FFIEC Census Report - Summary Census Overview Information

MSA/MD: 48300 - WENATCHEE-EAST WENATCHEE, WA

State: WASHINGTON

County: ALL COUNTIES

All Tracts: 32



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
WA	CHELAN COUNTY	9601.00	3 - Middle	96.56	No	\$96,500	\$70,417	2661	758	28.49	659	1370
WA	CHELAN COUNTY	9602.01	4 - Upper	121.85	No	\$96,500	\$88,859	4148	654	15.77	1197	1973
WA	CHELAN COUNTY	9602.02	3 - Middle	107.98	No	\$96,500	\$78,750	1825	174	9.53	677	1725
WA	CHELAN COUNTY	9602.03	3 - Middle	90.20	No	\$96,500	\$65,778	957	104	10.87	370	1866
WA	CHELAN COUNTY	9603.01	3 - Middle	90.93	No	\$96,500	\$66,311	2687	949	35.32	523	1813
WA	CHELAN COUNTY	9603.02	3 - Middle	81.94	No	\$96,500	\$59,754	2586	1101	42.58	432	1183
WA	CHELAN COUNTY	9603.03	4 - Upper	144.98	No	\$96,500	\$105,731	1811	402	22.20	493	1019
WA	CHELAN COUNTY	9604.00	2 - Moderate	76.51	No	\$96,500	\$55,801	4034	1545	38.30	822	2411
WA	CHELAN COUNTY	9605.01	3 - Middle	92.71	No	\$96,500	\$67,614	2938	964	32.81	644	1189
WA	CHELAN COUNTY	9605.02	3 - Middle	100.59	No	\$96,500	\$73,359	4289	1374	32.04	1545	2099
WA	CHELAN COUNTY	9606.00	3 - Middle	89.63	No	\$96,500	\$65,368	4235	1537	36.29	832	1282
WA	CHELAN COUNTY	9607.00	4 - Upper	140.23	No	\$96,500	\$102,266	4296	784	18.25	1196	1588
WA	CHELAN COUNTY	9608.01	3 - Middle	107.77	No	\$96,500	\$78,594	2948	484	16.42	985	1085
WA	CHELAN COUNTY	9608.03	3 - Middle	83.16	No	\$96,500	\$60,647	3681	1333	36.21	405	914

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
WA	CHELAN COUNTY	9608.04	3 - Middle	85.08	No	\$96,500	\$62,047	4567	1716	37.57	905	1379
WA	CHELAN COUNTY	9610.01	3 - Middle	80.91	No	\$96,500	\$59,007	2802	1021	36.44	583	1040
WA	CHELAN COUNTY	9610.02	2 - Moderate	60.94	No	\$96,500	\$44,447	3778	1981	52.44	591	1052
WA	CHELAN COUNTY	9611.01	2 - Moderate	67.16	No	\$96,500	\$48,977	4554	3047	66.91	593	1341
WA	CHELAN COUNTY	9611.02	3 - Middle	101.08	No	\$96,500	\$73,713	5881	3088	52.51	1394	1865
WA	CHELAN COUNTY	9612.00	4 - Upper	123.32	No	\$96,500	\$89,934	4531	1478	32.62	1186	1624
WA	CHELAN COUNTY	9613.01	4 - Upper	121.01	No	\$96,500	\$88,250	1395	237	16.99	454	502
WA	CHELAN COUNTY	9613.03	4 - Upper	125.33	No	\$96,500	\$91,400	4063	1265	31.13	1145	1334
WA	CHELAN COUNTY	9613.04	3 - Middle	106.25	No	\$96,500	\$77,485	4407	985	22.35	1027	1567
WA	DOUGLAS COUNTY	9501.01	3 - Middle	89.25	No	\$96,500	\$65,088	3579	2087	58.31	596	1972
WA	DOUGLAS COUNTY	9501.02	2 - Moderate	65.47	No	\$96,500	\$47,750	3059	2047	66.92	763	1208
WA	DOUGLAS COUNTY	9502.00	3 - Middle	99.58	No	\$96,500	\$72,625	2452	429	17.50	900	1346
WA	DOUGLAS COUNTY	9503.00	3 - Middle	116.33	No	\$96,500	\$84,838	7295	3308	45.35	2102	2769
WA	DOUGLAS COUNTY	9504.00	4 - Upper	125.42	No	\$96,500	\$91,466	7786	2360	30.31	2249	2879
WA	DOUGLAS COUNTY	9505.00	3 - Middle	84.37	No	\$96,500	\$61,530	3596	1507	41.91	605	1196
WA	DOUGLAS COUNTY	9506.00	3 - Middle	119.15	No	\$96,500	\$86,890	4708	1256	26.68	1157	1391
WA	DOUGLAS COUNTY	9507.00	2 - Moderate	79.45	No	\$96,500	\$57,940	4609	2090	45.35	747	1319

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
WA	DOUGLAS COUNTY	9508.00	3 - Middle	101.03	No	\$96,500	\$73,676	5854	2409	41.15	1385	1916

2025 FFIEC Census Report - Summary Census Overview Information

MSA/MD: 13380 - BELLINGHAM, WA

State: WASHINGTON

County: 073 - WHATCOM COUNTY

All Tracts: 54



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
WA	WHATCOM COUNTY	0001.01	3 - Middle	119.99	No	\$108,400	\$100,495	3616	598	16.54	1279	1556
WA	WHATCOM COUNTY	0001.02	3 - Middle	82.61	No	\$108,400	\$69,195	7271	2594	35.68	1085	1695
WA	WHATCOM COUNTY	0002.01	0 - Unknown	0.00	No	\$108,400	\$0	4273	1288	30.14	651	1073
WA	WHATCOM COUNTY	0002.02	3 - Middle	90.77	No	\$108,400	\$76,024	3759	1201	31.95	796	958
WA	WHATCOM COUNTY	0002.03	2 - Moderate	66.63	No	\$108,400	\$55,806	3914	1361	34.77	780	898
WA	WHATCOM COUNTY	0003.01	3 - Middle	87.06	No	\$108,400	\$72,917	4884	1293	26.47	1100	1645
WA	WHATCOM COUNTY	0003.02	2 - Moderate	78.50	No	\$108,400	\$65,750	3073	1444	46.99	372	583
WA	WHATCOM COUNTY	0004.01	3 - Middle	110.56	No	\$108,400	\$92,599	3321	525	15.81	792	1134
WA	WHATCOM COUNTY	0004.02	4 - Upper	127.14	No	\$108,400	\$106,486	3382	505	14.93	986	1372
WA	WHATCOM COUNTY	0005.01	3 - Middle	109.70	No	\$108,400	\$91,875	5393	1010	18.73	933	2124
WA	WHATCOM COUNTY	0005.02	3 - Middle	101.88	No	\$108,400	\$85,333	2981	696	23.35	421	799
WA	WHATCOM COUNTY	0006.00	1 - Low	44.34	No	\$108,400	\$37,143	1939	522	26.92	77	75
WA	WHATCOM COUNTY	0007.00	2 - Moderate	70.93	No	\$108,400	\$59,408	6881	2372	34.47	1034	2500
WA	WHATCOM COUNTY	0008.03	3 - Middle	105.57	No	\$108,400	\$88,416	6859	1448	21.11	2050	2612

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
WA	WHATCOM COUNTY	0008.04	3 - Middle	113.89	No	\$108,400	\$95,385	7017	1281	18.26	2085	2770
WA	WHATCOM COUNTY	0008.05	3 - Middle	99.82	No	\$108,400	\$83,605	5306	879	16.57	1801	2114
WA	WHATCOM COUNTY	0008.07	4 - Upper	127.26	No	\$108,400	\$106,583	2877	492	17.10	929	1463
WA	WHATCOM COUNTY	0008.08	4 - Upper	122.24	No	\$108,400	\$102,384	2568	536	20.87	1197	1455
WA	WHATCOM COUNTY	0008.09	3 - Middle	94.53	No	\$108,400	\$79,178	2739	535	19.53	1043	1077
WA	WHATCOM COUNTY	0009.02	4 - Upper	142.28	No	\$108,400	\$119,167	6594	1336	20.26	2045	2276
WA	WHATCOM COUNTY	0009.03	2 - Moderate	70.51	No	\$108,400	\$59,056	4867	1453	29.85	485	914
WA	WHATCOM COUNTY	0009.04	4 - Upper	167.39	No	\$108,400	\$140,192	2942	483	16.42	925	974
WA	WHATCOM COUNTY	0010.00	2 - Moderate	74.89	No	\$108,400	\$62,724	8065	2133	26.45	331	1033
WA	WHATCOM COUNTY	0011.01	4 - Upper	131.69	No	\$108,400	\$110,298	4223	634	15.01	1318	1427
WA	WHATCOM COUNTY	0011.02	4 - Upper	196.80	No	\$108,400	\$164,830	2680	302	11.27	1044	1214
WA	WHATCOM COUNTY	0012.02	4 - Upper	127.80	No	\$108,400	\$107,036	3842	489	12.73	1189	1464
WA	WHATCOM COUNTY	0012.03	2 - Moderate	79.10	No	\$108,400	\$66,250	3030	659	21.75	195	726
WA	WHATCOM COUNTY	0012.04	4 - Upper	161.55	No	\$108,400	\$135,307	3710	988	26.63	786	878
WA	WHATCOM COUNTY	0101.01	3 - Middle	96.43	No	\$108,400	\$80,769	2434	414	17.01	834	1204
WA	WHATCOM COUNTY	0101.02	2 - Moderate	60.53	No	\$108,400	\$50,700	3851	919	23.86	800	1544
WA	WHATCOM COUNTY	0101.03	2 - Moderate	50.99	No	\$108,400	\$42,708	2304	528	22.92	597	1439

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
WA	WHATCOM COUNTY	0102.01	3 - Middle	82.83	No	\$108,400	\$69,375	3734	806	21.59	864	1304
WA	WHATCOM COUNTY	0102.02	3 - Middle	96.68	No	\$108,400	\$80,977	5348	1525	28.52	1163	1712
WA	WHATCOM COUNTY	0103.01	3 - Middle	102.67	No	\$108,400	\$85,993	7434	1651	22.21	1730	2323
WA	WHATCOM COUNTY	0103.02	3 - Middle	97.83	No	\$108,400	\$81,935	5111	984	19.25	1230	1510
WA	WHATCOM COUNTY	0103.03	3 - Middle	108.26	No	\$108,400	\$90,675	7639	1953	25.57	1576	2344
WA	WHATCOM COUNTY	0104.05	3 - Middle	104.67	No	\$108,400	\$87,665	3879	605	15.60	1507	2057
WA	WHATCOM COUNTY	0104.06	3 - Middle	90.98	No	\$108,400	\$76,198	1977	437	22.10	603	1137
WA	WHATCOM COUNTY	0104.07	4 - Upper	121.56	No	\$108,400	\$101,810	3487	730	20.93	938	1068
WA	WHATCOM COUNTY	0104.08	3 - Middle	90.16	No	\$108,400	\$75,515	2908	466	16.02	1007	1080
WA	WHATCOM COUNTY	0104.09	3 - Middle	92.86	No	\$108,400	\$77,778	4001	1094	27.34	832	1475
WA	WHATCOM COUNTY	0104.10	3 - Middle	83.94	No	\$108,400	\$70,307	2440	526	21.56	617	911
WA	WHATCOM COUNTY	0104.11	2 - Moderate	79.99	No	\$108,400	\$67,000	3632	902	24.83	1324	2114
WA	WHATCOM COUNTY	0105.03	3 - Middle	102.51	No	\$108,400	\$85,859	5977	1549	25.92	1555	1926
WA	WHATCOM COUNTY	0105.04	2 - Moderate	74.09	No	\$108,400	\$62,056	3370	710	21.07	851	1140
WA	WHATCOM COUNTY	0105.05	3 - Middle	107.28	No	\$108,400	\$89,855	5299	1644	31.02	1506	1745
WA	WHATCOM COUNTY	0105.06	3 - Middle	84.72	No	\$108,400	\$70,956	3710	1230	33.15	683	1071
WA	WHATCOM COUNTY	0106.00	4 - Upper	129.51	No	\$108,400	\$108,472	7057	1878	26.61	2056	2481

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
WA	WHATCOM COUNTY	0107.01	4 - Upper	125.51	No	\$108,400	\$105,123	6594	1479	22.43	1855	2366
WA	WHATCOM COUNTY	0107.02	3 - Middle	86.46	No	\$108,400	\$72,415	4782	1499	31.35	1286	1683
WA	WHATCOM COUNTY	0109.00	4 - Upper	135.44	No	\$108,400	\$113,438	934	105	11.24	416	911
WA	WHATCOM COUNTY	0110.00	4 - Upper	134.51	No	\$108,400	\$112,656	1191	178	14.95	504	1987
WA	WHATCOM COUNTY	9400.01	2 - Moderate	79.25	No	\$108,400	\$66,375	2025	623	30.77	620	941
WA	WHATCOM COUNTY	9400.02	2 - Moderate	68.65	No	\$108,400	\$57,500	3723	2970	79.77	678	1081

# Personal Products & Fee Schedule

Personal Products and Fees offered at Washington Trust Bank.

## Common Features

### (Limits and Fees)

---

Washington Trust Bank  
 PO Box 2127  
 Spokane, WA 99210-2127  
 (800) 788-4578

**The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account:**

#### **ATM/Visa Debit Card**

Expedited Card Shipping Fee	\$30
WTB ATM Withdrawal	No charge
MoneyPass Affiliated ATM	No charge
Non-WTB ATM Withdrawal	\$2.50 per withdrawal/transfer
<small>Non-WTB ATM operators may charge additional fees          Appears on statement as "[ATM Location] W/D SVC."</small>	
International Service Assessment	Varies
<small>Appears on statement as "Int Fee"</small>	

#### **Cashier's Checks and Money Orders**

Cashier's Checks	No charge
Money Orders	No charge

#### **Non-Customer Check Cashing**

Federal or State Checks	\$6
Government Checks	\$6

#### **Check Order Services**

Check Order Delivery Services	Varies with delivery method
Check Printing Charges	Varies with style ordered

#### **Collections (Domestic & Foreign)**

Collections	\$25 min. pass through fee
<small>WTB facilitates payments for a non-check drawn on a U.S. bank (domestic) or for a check drawn on a non-U.S. bank (foreign)</small>	

#### **Deposited Item Returned**

Deposited Item Returned	No charge
Special Return Handling	\$10 per month minimum
<b>Dormant Account</b>	
Dormant Account Fee	\$6 per month
Imposed on accounts with no customer-initiated activity (deposits, withdrawals, transfers) within the past 30 consecutive months	
<b>Expedited Online Bill Payment</b>	
Expedited Online Bill Payment	Varies with delivery method
Pricing presented when using WTB Online or by calling (800) 788-4578	
<b>Garnishments/Levies</b>	
Garnishments/Levies	\$75
	Unless limited by state law
<b>Image with Statement Fee</b>	
Image with Statement Fee	No charge
<b>Notary</b>	
Notary Fee for Non-Customer	Varies with state law
Notary Fees by State: Washington: \$15, Oregon: \$10, Idaho: \$5	
<b>Paid Overdraft &amp; Returned Item</b>	
Paid Overdraft Fee	\$15
Imposed on any items* we pay which create an overdraft on your account.	
Returned Item Fee	\$15
Imposed when items* presented are returned unpaid.	
Daily Maximum: In combination, the maximum number of Paid Overdraft and Returned Item Fees charged is five (5) per business day. No Paid Overdraft or Returned Item Fees will be charged if you are overdrawn by \$25 or less.	
<i>*Items refer to any check, ACH, withdrawal, debit card purchase, funds transfer, or other amount that is subtracted from your account.</i>	
<b>Safe Deposit Boxes</b>	
Annual Rental	Varies with box size
Box Drilling	\$25 plus cost
Key Replacement	\$15 per key
<b>Statement Fees</b>	
Additional Statement Mailed	No charge
Paper Statement	No charge
Mailed, not electronic statement	

Statement Copy	No charge
<b>Stop Payment Fee</b>	
Stop Payment Fee	\$20
<b>Sweep Transaction Charge</b>	
Funds Transfer for Overdraft Coverage from WTB Line of Credit	No charge
Funds Transfer for Overdraft Coverage from WTB Checking, Savings, or Money Market	No charge
<b>Wire Transfers, Each Wire</b>	
Domestic Wire Transfer - Outgoing	\$25
Foreign Wire Transfer - Outgoing	\$40
Additional foreign wire fees may be assessed by correspondent banks	
Domestic or Foreign Wire Transfer - Incoming	\$13
On-Us Wire Transfer - Outgoing	\$7
On-Us Wire Transfer - Incoming	\$7
Online Domestic Wire Transfer - Outgoing	\$10
Online Foreign Wire Transfer - Outgoing	\$25
<b>Business Coin and Currency Fees</b>	
Coin Deposited	\$4.20 per bag
If the amount of coin within the bag exceeds \$500, a charge for two bags may be assessed.	
Coin Purchased	\$0.05 per roll
Currency Deposited	\$0.90 per \$1,000
Currency Purchased	\$0.50 per \$1,000
<b>Night Depository</b>	
Zipper Bag	\$5
Locking Bag	\$22
<b>Standard Daily Card Limits</b>	
ATM Card	
ATM Withdrawal	\$519
Point of Sale	\$0
Debit Card	
ATM Withdrawal	\$519
Point of Sale	\$5,000
Signature Checking Debit Card	
ATM Withdrawal	\$1,030

Point of Sale	\$10,000
HELOC Debit Card	
ATM Withdrawal	\$1,030
Point of Sale	\$20,000
Health Savings Debit Card	
ATM Withdrawal	\$519
Point of Sale	\$5,000

# Table of Services for Overdraft Protection

Washington Trust Bank Overdraft Protection services have the following in common:

- Overdraft Protection Setup: Request this service by visiting any branch or by calling Priority Service at 800.788.4578.
- Overdraft Protection is triggered by any activity bringing your account into a negative balance.
- The transfer will occur from either the deposit account or credit card account (only available for consumer accounts) or loan account you select for Overdraft Protection to cover the amount overdrawn. If you have coverage from multiple accounts, you may also select the order in which you want your overdraft coverage to apply.
- If the account selected for Overdraft Protection has insufficient funds to cover the overdraft transfer, all available funds in that account will be transferred and you may be charged a fee for the paid overdraft or returned item(s).

Coverage From	How the Transfers Work	Cost per Transfer	What Else You Need To Know
Washington Trust Credit Card  <i>Coverage from a Washington Trust Credit Card is only offered to consumer accounts.</i>	Available funds will automatically be transferred from the funding account to the protected account in increments of \$10, or as much as is available, to pay the overdraft amount.	No charge	Transfers for Overdraft Protection are considered cash advances and are subject to the cash advance interest rate. Interest will begin to accrue immediately once posted.  Although subject to availability, transfers <u>may</u> exceed the available credit on your credit card account.  Transfers may take 2 business days to post to your credit card account.
Washington Trust Checking, Savings and Money Market Accounts	Available funds will automatically be transferred from the funding account to the protected account in increments of \$10, or as much as is available, to pay the overdraft amount.	No charge	A partial transfer may result if the account selected for Overdraft Protection has insufficient funds to cover the overdraft transfer.
Washington Trust Line of Credit	Transfers are made in the exact amount needed to cover the amount overdrawn. If the available credit for the funding account is not sufficient to satisfy the amount overdrawn, a partial amount may be transferred.	No charge	Interest will accrue on the outstanding balance of the line.

See Personal Products Deposit Account Disclosure for details.



## PERSONAL CREDIT CARD DISCLOSURE - VISA®

FEATURE	VISA® PLATINUM	VISA SIGNATURE®	VISA SIGNATURE® PRIVATE BANKING
<b>INTEREST RATES AND INTEREST CHARGES</b>			
Annual Percentage Rate (APR) for Purchases	<b>0%</b> introductory APR for 6 months. After that, your APR will be <b>14.74%</b> . (This APR will vary with the market based on the Prime Rate.)		
APR for Balance Transfers	<b>0%</b> introductory APR for 6 months. After that, your APR will be <b>14.74%</b> . (This APR will vary with the market based on the Prime Rate.)		
APR for Cash Advances	<b>16.74%</b> . (This APR will vary with the market based on the Prime Rate.)		
Penalty APR and When it Applies	<b>22.74%</b> . This APR may be applied to your account if you are more than 60 days late in making your required monthly Minimum Payments. This APR will vary with the market based on the Prime Rate.  <b>How Long Will the Penalty APR Apply?</b> If your APRs are increased for the reason above, the Penalty APR will apply until you make six (6) consecutive minimum payments when due.		
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.		
Minimum Interest Charge	If you are charged interest, the charge will be no less than <b>\$1.00</b> .		
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a> .		
<b>FEES</b>			
Annual Fee	<b>None</b>	<b>None</b>	<b>None</b>
Transaction Fees	<b>4%</b> of the amount of each transfer	<b>None</b>	<b>None</b>
Balance Transfer	<b>4%</b> of the amount of each cash advance	<b>4%</b> of the amount of each cash advance	<b>4%</b> of the amount of each cash advance
Cash Advances	<b>3%</b> of each transaction in U.S. dollars	<b>3%</b> of each transaction in U.S. dollars	<b>None</b>
Foreign Transaction			
Penalty Fees			
Late Payment	<b>\$25.00</b>	<b>\$25.00</b>	<b>\$25.00</b>
Returned Payment	<b>\$25.00</b>	<b>\$25.00</b>	<b>\$25.00</b>

### How We Will Calculate Your Balance

We use a method called "average daily balance (including new purchases)." See your account agreement for more details.

### Loss of Introductory APR

We may end your introductory APR and apply the Penalty APR if you are more than 60 days late in making your required monthly payment.

### Billing Rights

Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement. All Annual Percentage Rates (APRs) are based on the Prime Rate or Index Rate in effect as of the date of publication, January, 2026. This information may have changed after that date. To find out what may have changed, call us at **800.788.4578** or write us at **P.O. Box 2127, Spokane, WA 99210-2127**.

### Cash Advances

If you use your account for Overdraft Protection, we will automatically transfer available\* funds from your account in increments of \$10 to cover an overdraft. The amount transferred is subject to the cash advance interest rate and interest will begin to accrue immediately upon transfer. Transfers may take up to 2 business days to post to your Credit Card account. *\*Please note that transfers may exceed available credit upon posting. See your Credit Card Agreement for additional details regarding credit limit.*

### Department of Defense Consumer Credit Disclosure

Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: the costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).

My payment obligation for my loan is as follows: My payment schedule will be monthly with a minimum payment of 3% of the total balance (rounded up to the next whole dollar) or \$10, whichever is greater. I may call **855.682.0794** toll-free to receive the contents of this disclosure orally.

## Clearly Cash Back™ Visa® Credit Card Rewards Program Terms and Conditions

These rewards program terms and conditions (the “Terms and Conditions”) govern the rewards program (the “Program”) for the Clearly Cash Back™ Visa Credit Card (“the Account”). The program is offered by Washington Trust Bank and administered by a third-party service provider. Your Washington Trust Visa credit card is automatically enrolled in the program and is subject to these terms and conditions as well as the program rules posted to the rewards website unless and until we notify you otherwise. Use of your account constitutes your agreement of these terms and conditions.

**How do I enroll in the rewards program?**

All Washington Trust Visa credit cards are automatically enrolled in the program.

**How do I earn cash back?**

You will earn 1.5% in cash back for every \$1 in qualifying net purchases made to your Clearly Cash Back Visa credit card. Rewards will be rounded to the nearest whole cent increments. For example, if your qualifying purchase was \$100.25, your 1.5% reward would be \$1.50. If your purchase was \$100.35, you would earn \$1.51.

**What is a qualifying net purchase?**

A qualifying net purchase is a purchase that posts to your account minus any returns, refunds or other adjustments made to your account. If an adjustment results in a negative rewards balance, you must first earn cash back to bring your account balance to zero before earning rewards eligible for redemption.

**What is not considered a qualifying purchase?**

Transactions that do not earn rewards include cash advances, balance transfers, convenience checks that access your account, ATM withdrawals, finance charges and fees, and other cash and transactions considered cash identified by Merchant Category Code (MCC). Visa transactions that are identified by money transfer Business Application Identifiers (BAI) will also be excluded. See Appendix A for a full list of MCC and BAI exclusions.

**Is there a minimum redemption amount?**

Yes, consumer credit cards (Visa Platinum and Signature) require a minimum rewards balance of \$25 to redeem. Visa Business credit card accounts require a minimum rewards balance of \$50 to redeem.

**Is there a limit for the amount of cash back I can earn or redeem?**

No, you will earn unlimited cash back on qualified net purchases and you can redeem up to your full rewards balance at any time as long as your credit card account is open and in good standing.

**How will I see how much cash back I've earned?**

- Your monthly cardholder statement will display your rewards activity for the previous billing cycle including beginning rewards balance, rewards earned during the statement period, rewards redeemed during the statement period and ending rewards balance.
- Business cardholders can view their rewards balance anytime by visiting [extraawards.com/clearlycashback](https://extraawards.com/clearlycashback).
- Consumer cardholders can access their rewards directly through WTB Online.

**How can I redeem my cash back rewards?**

- Business cardholders can redeem rewards at [extraawards.com/clearlycashback](https://extraawards.com/clearlycashback).
- Consumer cardholders can redeem rewards by calling our Priority Service team at 800.788.4578 or directly through WTB Online.
- You can also contact Washington Trust's Priority Service team at 800.788.4578 for assistance redeeming your rewards.

**There are three options to receive your rewards:**

1. Statement credit to your Washington Trust Visa credit card account – allow up to three business days for the credit to post.
2. Electronic deposit to your Washington Trust checking or savings account – allow up to five business days for the deposit to post.
3. Gifting rewards (CONSUMER CARDS ONLY) to another Washington Trust consumer credit card – consumer cardholders can select the Gift Rewards option to make the transfer.

**Is a cash back statement credit considered a payment?**

No, you are still required to make your minimum monthly payment by the due date.

**When do my rewards expire?**

1. Your rewards will expire immediately upon account closure. You must redeem any awards prior to requesting account closure.
2. After five years – at the end of the month the rewards were earned.

**Will I be notified of rewards that are close to expiring?**

Yes, rewards that are close to expiring will be displayed on your online rewards account. A message will also be displayed on your monthly cardholder statement.

**Can Washington Trust prevent me from receiving or redeeming my rewards?**

Yes, we may limit or prohibit your ability to earn or redeem rewards under certain circumstances including fraud, delinquency, overlimit, violation of the cardholder agreement or account program misuse.

**Can Washington Trust change the terms and conditions or terminate the rewards program?**

Yes, this program can be changed or terminated at any time without notice, restriction or penalty. We reserve the right to terminate or suspend your participation in the program if your account is not in good standing.

Rewards cannot be transferred to another rewards program and have no monetary value until redeemed. You are responsible for any federal, state or local tax liability associated with participating in the rewards program.

Where can I get more information about the Clearly Cash Back™ rewards program?

Consumer: [extraawards.com/clearlycashbackcc](https://extraawards.com/clearlycashbackcc)

Business: [extraawards.com/clearlycashback](https://extraawards.com/clearlycashback)

For questions regarding the rewards program, contact our Priority Service team at 800.788.4578.

This Terms and Conditions Agreement is governed by the laws of the state of Washington and by any applicable federal laws. The program is void where prohibited by law. Information about the Clearly Cash Back rewards program is accurate as of the date of printing, March 2024. This information may have changed after that date. To find out what may have changed, call us at 800.788.4578, or write to us at Washington Trust Bank, Attn: Credit Card Services, P.O. Box 2127, Spokane, WA 99210-2127. Visa is a registered trademark of Visa International Service Association and is used by the issuer pursuant to license from Visa U.S.A. Inc.

#### APPENDIX A – Clearly Cash Back™ Rewards Merchant Category Code (MCC) and Business Application Identifiers (BAI) Exclusions

Currently excluded MCCs are: 4829, 6010, 6011, 6012, 6050, 6051, 6211, 6529, 6530, 6532, 6533, 6534, 6536, 6537, 6538, 6540, 7801, 7802, 7995, 9754. Visa transactions that include the following money transfer Business Application Identifiers (BAI) will also be excluded:

AA	Account to Account
BB	Business to Business
BI	Bank Initiated P2P
BP	Non-Card Bill Pay
CD	Cash Deposit
CI	Cash In
CO	Cash Out
CP	Credit Card Bill Payment
FD	Funds Disbursement
FT	Funds Transfer
GD	Government Disbursement
GP	Gambling Payout
LO	Loyalty Credit/Rebate
MD	Merchant Settlement
MP	Merchant Payment
OG	Online Gambling Payout
PD	Payroll Distribution
PP	Person to Person
TU	Prepaid Card Load/Top-Up

# Business Products & Fee Schedule

Business Products and Fees offered at Washington Trust Bank.

## Common Features

### (Limits and Fees)

---

Washington Trust Bank  
 PO Box 2127  
 Spokane, WA 99210-2127  
 (800) 788-4578

**The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account:**

#### **ATM/Visa Debit Card**

Expedited Card Shipping Fee	\$30
WTB ATM Withdrawal	No charge
MoneyPass Affiliated ATM	No charge
Non-WTB ATM Withdrawal	\$2.50 per withdrawal/transfer
<small>Non-WTB ATM operators may charge additional fees          Appears on statement as "[ATM Location] W/D SVC."</small>	
International Service Assessment	Varies
<small>Appears on statement as "Int Fee"</small>	

#### **Cashier's Checks and Money Orders**

Cashier's Checks	No charge
Money Orders	No charge

#### **Non-Customer Check Cashing**

Federal or State Checks	\$6
Government Checks	\$6

#### **Check Order Services**

Check Order Delivery Services	Varies with delivery method
Check Printing Charges	Varies with style ordered

#### **Collections (Domestic & Foreign)**

Collections	\$25 min. pass through fee
<small>WTB facilitates payments for a non-check drawn on a U.S. bank (domestic) or for a check drawn on a non-U.S. bank (foreign)</small>	

#### **Deposited Item Returned**

Deposited Item Returned	No charge
Special Return Handling	\$10 per month minimum
<b>Dormant Account</b>	
Dormant Account Fee	\$6 per month
Imposed on accounts with no customer-initiated activity (deposits, withdrawals, transfers) within the past 30 consecutive months	
<b>Expedited Online Bill Payment</b>	
Expedited Online Bill Payment	Varies with delivery method
Pricing presented when using WTB Online or by calling (800) 788-4578	
<b>Garnishments/Levies</b>	
Garnishments/Levies	\$75
	Unless limited by state law
<b>Image with Statement Fee</b>	
Image with Statement Fee	No charge
<b>Notary</b>	
Notary Fee for Non-Customer	Varies with state law
Notary Fees by State: Washington: \$15, Oregon: \$10, Idaho: \$5	
<b>Paid Overdraft &amp; Returned Item</b>	
Paid Overdraft Fee	\$15
Imposed on any items* we pay which create an overdraft on your account.	
Returned Item Fee	\$15
Imposed when items* presented are returned unpaid.	
Daily Maximum: In combination, the maximum number of Paid Overdraft and Returned Item Fees charged is five (5) per business day. No Paid Overdraft or Returned Item Fees will be charged if you are overdrawn by \$25 or less.	
<i>*Items refer to any check, ACH, withdrawal, debit card purchase, funds transfer, or other amount that is subtracted from your account.</i>	
<b>Safe Deposit Boxes</b>	
Annual Rental	Varies with box size
Box Drilling	\$25 plus cost
Key Replacement	\$15 per key
<b>Statement Fees</b>	
Additional Statement Mailed	No charge
Paper Statement	No charge
Mailed, not electronic statement	

Statement Copy	No charge
<b>Stop Payment Fee</b>	
Stop Payment Fee	\$20
<b>Sweep Transaction Charge</b>	
Funds Transfer for Overdraft Coverage from WTB Line of Credit	No charge
Funds Transfer for Overdraft Coverage from WTB Checking, Savings, or Money Market	No charge
<b>Wire Transfers, Each Wire</b>	
Domestic Wire Transfer - Outgoing	\$25
Foreign Wire Transfer - Outgoing	\$40
Additional foreign wire fees may be assessed by correspondent banks	
Domestic or Foreign Wire Transfer - Incoming	\$13
On-Us Wire Transfer - Outgoing	\$7
On-Us Wire Transfer - Incoming	\$7
Online Domestic Wire Transfer - Outgoing	\$10
Online Foreign Wire Transfer - Outgoing	\$25
<b>Business Coin and Currency Fees</b>	
Coin Deposited	\$4.20 per bag
If the amount of coin within the bag exceeds \$500, a charge for two bags may be assessed.	
Coin Purchased	\$0.05 per roll
Currency Deposited	\$0.90 per \$1,000
Currency Purchased	\$0.50 per \$1,000
<b>Night Depository</b>	
Zipper Bag	\$5
Locking Bag	\$22
<b>Standard Daily Card Limits</b>	
ATM Card	
ATM Withdrawal	\$519
Point of Sale	\$0
Debit Card	
ATM Withdrawal	\$519
Point of Sale	\$5,000
Signature Checking Debit Card	
ATM Withdrawal	\$1,030

Point of Sale	\$10,000
HELOC Debit Card	
ATM Withdrawal	\$1,030
Point of Sale	\$20,000
Health Savings Debit Card	
ATM Withdrawal	\$519
Point of Sale	\$5,000

# Table of Services for Overdraft Protection

Washington Trust Bank Overdraft Protection services have the following in common:

- Overdraft Protection Setup: Request this service by visiting any branch or by calling Priority Service at 800.788.4578.
- Overdraft Protection is triggered by any activity bringing your account into a negative balance.
- The transfer will occur from either the deposit account or credit card account (only available for consumer accounts) or loan account you select for Overdraft Protection to cover the amount overdrawn. If you have coverage from multiple accounts, you may also select the order in which you want your overdraft coverage to apply.
- If the account selected for Overdraft Protection has insufficient funds to cover the overdraft transfer, all available funds in that account will be transferred and you may be charged a fee for the paid overdraft or returned item(s).

Coverage From	How the Transfers Work	Cost per Transfer	What Else You Need To Know
Washington Trust Credit Card  <i>Coverage from a Washington Trust Credit Card is only offered to consumer accounts.</i>	Available funds will automatically be transferred from the funding account to the protected account in increments of \$10, or as much as is available, to pay the overdraft amount.	No charge	Transfers for Overdraft Protection are considered cash advances and are subject to the cash advance interest rate. Interest will begin to accrue immediately once posted.  Although subject to availability, transfers <u>may</u> exceed the available credit on your credit card account.  Transfers may take 2 business days to post to your credit card account.
Washington Trust Checking, Savings and Money Market Accounts	Available funds will automatically be transferred from the funding account to the protected account in increments of \$10, or as much as is available, to pay the overdraft amount.	No charge	A partial transfer may result if the account selected for Overdraft Protection has insufficient funds to cover the overdraft transfer.
Washington Trust Line of Credit	Transfers are made in the exact amount needed to cover the amount overdrawn. If the available credit for the funding account is not sufficient to satisfy the amount overdrawn, a partial amount may be transferred.	No charge	Interest will accrue on the outstanding balance of the line.

See Personal Products Deposit Account Disclosure for details.



## SMALL BUSINESS CREDIT CARD DISCLOSURE - VISA®

FEATURE	VISA® SMALL BUSINESS
<b>INTEREST RATES AND INTEREST CHARGES</b>	
Annual Percentage Rate (APR) for Purchases	<b>0%</b> introductory APR for 6 months. After that, your APR will be <b>16.74%</b> . (This APR will vary with the market based on the Prime Rate.)
APR for Cash Advances	<b>19.74%</b> (This APR will vary with the market based on the Prime Rate.)
Penalty APR and When it Applies	<b>22.74%</b> This APR may be applied to your account if you are more than 60 days late in making your required monthly Minimum Payments. This APR will vary with the market based on the Prime Rate. <b>How Long Will the Penalty APR Apply?</b> If your APRs are increased for the reason above, the Penalty APR will apply until you make six (6) consecutive minimum payments when due.
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.
Minimum Interest Charge	If you are charged interest, the charge will be no less than <b>\$1.00</b> .
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a> .
<b>FEES</b>	
Annual Fee	<b>None</b>
Transaction Fees	
· Cash Advances	<b>4%</b> of the amount of each cash advance
· Foreign Transaction	<b>None</b>
Penalty Fees	
· Late Payment	<b>\$35.00</b>
· Over Limit	<b>\$35.00</b>
· Returned Payment	<b>\$35.00</b>

### How We Will Calculate Your Balance

We use a method called "average daily balance (including new purchases)." See your account agreement for more details.

### Loss of Introductory APR

We may end your introductory APR and apply the Penalty APR if you are more than 60 days late in making your required monthly payment.

### Billing Rights

Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement. All Annual Percentage Rates (APRs) are based on the Prime Rate or Index Rate in effect as of the date of publication, January, 2026. This information may have changed after that date. To find out what may have changed, call us at **800.788.4578** or write us at **P.O. Box 2127, Spokane, WA 99210-2127**.

### Department of Defense Consumer Credit Disclosure

Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: the costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).

My payment obligation for my loan is as follows: My payment schedule will be monthly with a minimum payment of 3% of the total balance (rounded up to the next whole dollar) or \$10, whichever is greater. I may call **855.682.0794** toll-free to receive the contents of this disclosure orally.

## Visa® Business Card Agreement and Disclosure Statement

These rules govern the possession and use of VISA Business Cards ("card") issued by Washington Trust Bank ("Issuer", also referred to as "we" or "us"). "Company," "you," or "your" refers to the owner, officer, or partner of the company with the authority to enter into and to agree to the terms and conditions of this Business Card Agreement on their own behalf and that of the company.

Issuer shall establish an account for each person designated by Company as an authorized user ("Authorized User"). Company consents and agrees to these rules and to the terms contained on the cards, any sales drafts, credit adjustment memos or cash advance drafts signed by, voice authorized by, or given to Company or any Authorized User.

Company is responsible for all charges and activity conducted by Authorized Users. Signers of the Business Credit Card application agree to be personally responsible for payments of all balances incurred on initial and future accounts established under the company name and that the Company is jointly liable for all balances on all accounts in the Company name. If you leave the company you will continue to be responsible for outstanding balances on the accounts. If you leave the company, you agree to notify us immediately to close the accounts to prevent further use.

The provisions of these rules, as they may be amended from time to time, govern Company's obligations, notwithstanding any additional or different terms contained in the cards, sales drafts, credit adjustment memos and cash advance drafts or any other documents evidencing an account transaction. Company authorizes an investigation of its credit standing prior to the issuance of cards and at any time thereafter, and authorizes disclosure of information to third parties relating to its credit standing. If You or any Authorized User requests any VISA Business Card services, You or any Authorized User consent to the release of Your or any Authorized User's personal data to VISA USA, Inc. and its member financial institutions and/or their respective contractors for the purposes of providing such services.

Issuer may choose to delay or to not exercise rights under this agreement. If we do this, we do not waive our rights to exercise or enforce our rights in the future. Company should read this Agreement carefully and retain a copy for your records.

- 1. Promise to Pay.** Company agrees to repay Issuer for all credit extended from the use of this account, together with finance charges and all other charges, at the times and in the amounts indicated in this Agreement. This promise applies whether or not the credit extended to Company is within the credit limit which is applicable for this account.
- 2. Annual Membership Fees.** None. The amount of the fee is subject to change at the Issuer's discretion.
- 3. Use of Card.** Company agrees that cards will be used exclusively for business purposes and not for personal, family or household purposes. Credit for purchases from a merchant or cash advances from a participating financial institution may be obtained by presenting the card to the merchant or participating financial institution, and, if requested, by providing the proper identifying information and signing the appropriate drafts. Failure to sign a draft, or transaction conducted with card not present does not relieve the Company of liability for purchases made or cash received. The card may also be used to obtain cash advances from certain automated equipment provided it is used with the correct personal identification number ("PIN"). The amount and frequency of cash withdrawals may be limited. Cash advances may not be used to make payments to other Washington Trust Bank accounts. Unauthorized use is any use by an individual other than an Authorized User if conducted without the knowledge or consent of the Company. Any use of the card or PIN by an Authorized User, or by any other with the knowledge or consent of an Authorized User, or Company, is authorized use. Lost or stolen cards or PINs should be reported immediately to Bank Card Services, Washington Trust Bank, P.O. Box 2127, Spokane, WA 99210-2127, 509.353.3830 or 800.788.4578. Company is liable for all charges, fees and other costs that accrue on each account. The use of this Card for illegal transactions is prohibited. Your Card and Account may be used only for valid and lawful purposes. If you use, or allow someone else to use, the Card or Account for any other purpose, Company will be responsible for such use and may be required to reimburse Washington Trust Bank and VISA for all amounts or expenses either Washington Trust Bank or VISA pays as a result of such use. For example, Internet gambling transactions may be illegal in your state. Display of a payment card logo by an online merchant does not mean that the Internet gambling transaction is legal where you conduct it. We will not be liable if you engage in an illegal transaction and we may deny authorization of any transaction identified as Internet gambling.
- 4. Declined Transactions.** Issuer may decline to authorize a charge even if the charge will not cause the account to go over the available limit or available cash limit. We may also decline a transaction even if you pay on time and are not in default. Issuer is not responsible for any losses incurred if we do not authorize a charge. Issuer is not responsible if a merchant refuses to accept the card.
- 5. Credit Line.** Company will be informed of the amount of the approved credit line, including the cash advance limit, for each account established for the Company, and Company agrees not to make, authorize, or allow credit purchases or borrowings in excess of the amount. However, notwithstanding such credit line, Company is liable for all purchases and borrowings made with its cards by it or by anyone authorized to use the cards. Issuer may reduce the credit limit or cash advance limit even if you pay on time and your account is not in default.
- 6. Payment.** Company will be furnished, at the address identified by Company, a monthly statement for each account for each billing period at the end of which there is an undisputed debit or credit balance of \$1.00 or more. Business card payments are required as follows:
  - Balance Paid-In-Full Monthly.** The full amount billed is due on the Due Date indicated on each statement.
  - Revolving Balance.** A Minimum Payment of the greater of \$10 or 3% of the New Balance, is due, on or before the payment due date as indicated on the monthly statement. Billing statements are at Corporate Level, (transactions from all cardholder accounts are combined into one billing statement and one payment is made) or at the Individual Level (each account receives a separate statement and separate payments are made to each account). If you choose to make your payment by check we may elect to process that payment as an electronic funds transfer and each time you send a check you authorize a one-time electronic funds transfer. However, we may also choose to process your payment made by check as a check or paper draft. Funds may be withdrawn from your account as soon as the same day we receive payment instructions. Company is responsible for making payments that post to the account on or prior to the due date whether or not a statement was received. Payments must be made in U.S. currency. If we process a late or partial payment, or a payment that includes restrictive language, that will not affect the Issuer's rights or change this Agreement. All payments must be made to Washington Trust Bank, Bank Card Services, P.O. Box 2127, Spokane, WA 99210-2127.

7. **Finance Charges.** Interest will accrue on each account as shown on the monthly statements, for each billing period in which there is a cash advance or the Previous Balance is not paid in full prior to the Due Date as indicated on the billing statement. The interest rate on purchases applied to the balance subject to Finance Charge is a variable rate and is determined by adding a margin of 9.99% to the Prime Rate. Finance Charges for Cash Advances is a variable rate and is determined by adding a margin of 12.99% to the Prime Rate. Interest is computed by applying the daily periodic rate (as shown on the front of the billing statement) to the average daily balance of the account. To get the average daily balance, we take the beginning balance of the account each day, add any new cash advances, purchases and other charges, and subtract any payments or credits, unpaid late charges, unpaid membership fees, unpaid Finance Charges and other unpaid fees. This gives us the daily balance. Then, we add up all of the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the average daily balance. Interest accrues on purchases beginning on the date the purchase is posted to the account unless the Previous Balance shown on the statement is paid in full prior to the Due Date indicated on the statement. Purchases made during the statement period and the Previous Balance will be excluded from the calculation of the average daily balance if the Previous Balance shown on the front of the statement is paid in full prior to the Statement Date. Interest on cash advances begins to accrue on the transaction date of the advance. Additional interest on an account may be avoided by paying in full the New Balance shown on the account's monthly statement within 25 days after the Statement Date for that statement.
8. **Variable Rates.** The APRs described in this document may vary based on the Prime Rate. Rates shall be adjusted in the first day of each billing period ("Change Date") and shall equal to the highest Prime Rate published in the Wall Street Journal on the last date of publication in the calendar month preceding each Change Date, PLUS a margin as described in this document. Beginning on the date a rate adjustment is effective and until the next Change Date, the Daily Periodic Rate then in effect will be applied to the balance in the account to determine the Finance Charge. An adjustment in the APR applies to new cash advances, balance transfers, credit purchases, and other charges. An increase or decrease in the Prime Rate will cause an increase or decrease in the APR and may increase the amount and number of minimum payments. The rate of Finance Charge shall not exceed the maximum rate permitted by law, if any is applicable. If the Wall Street Journal does not publish the U.S. Prime Rate or if it changes the definition of the U.S. Prime Rate, we may substitute another index.
9. **Penalty APR.** If at any time, you are more than 60 days late in making a required monthly Minimum Payment, your Purchase and Cash APR may be increased to a Penalty APR, a variable rate that is determined by adding a margin of 15.99% to the Prime Rate.
  - When you make at least the minimum monthly payment on or before the due date for six consecutive months immediately following the rate increase to the penalty rate, your APR will return to the previous rate.
10. **Additional Fees.** Each account shall be subject to the following additional fees: (1) \$35 late charge if any minimum payment due is not paid in full on or before the due date shown on the monthly statement issued immediately after the monthly statement on which the unpaid minimum payment first appears; (2) 4% of the amount advanced for cash advances; (3) \$3.00 for replacement of a card; (4) \$35 overlimit fee; (5) \$35 returned check fee and (6) reasonable charges according to the current fee schedule for additional copies of monthly statements, drafts and receipts requested; (7) No International Transaction Fee. Fees imposed will be posted to the account.
11. **Foreign Transactions.** If a Company or Authorized User's card is used to make a transaction in a foreign currency, VISA International will convert the transaction amount to U.S. dollars. The exchange rate between the transaction currency and the billing currency used for processing international transactions is a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date. This rate may vary from the rate VISA itself received, or the government-mandated rate in effect for the applicable central processing date. The date of conversion by VISA may differ from the purchase date and the posting date identified in the monthly statement for the account. Company agrees to pay charges and accept credits for the converted transaction amounts in accordance with the terms of the paragraph.
12. **Notification of Change of Company Information.** Company must notify issuer immediately if there is a change to the company mailing address to which billing statements are sent, email address (if Company receives electronic statements or notifications), telephone or fax numbers, legal entity of the company, and tax identification numbers.
13. **Disputes.** Issuer is not responsible for refusal by any merchant, financial institution or automated equipment to honor or accept a card. Issuer has no responsibility for merchandise or services obtained with a card and any dispute concerning merchandise or services will be independently settled by Company with the merchant concerned.
14. **Security.** If you have a secured Visa Business Card, you agree to execute such Security Agreements as we may require during the term of this Agreement. In any event, collateral securing your other loans with the Bank may also secure any advances made under this Agreement. You further agree to pay all fees and other costs which are related to the perfection of our security interest.
15. **Default.** You will be in default of this Agreement if (1) you fail to make any required Minimum Payment due by its Payment Due Date; (2) your total outstanding balance exceeds your credit limit; or (3) you fail to abide by any other term of this Agreement. Our failure to exercise any of our rights when you default does not preclude us from exercising our rights upon later default. We may require immediate repayment if you default on this agreement in addition to any other remedies contained in this agreement. We may require you to pay the costs we incur in any collection proceedings, as well as reasonable attorneys' fees if we refer your account for collection to an attorney who is not our salaried employee – unless prohibited by applicable law.
16. **Security Interest and Right of Offset.** Company grants a security interest and contractual right of offset in and to all current and future deposit accounts maintained by the business entity, owners or officers with Washington Trust Bank to satisfy all liabilities incurred under this Business Card Agreement.
17. **Termination.** Company's consent to these rules may be terminated at any time by surrendering the cards issued to you or authorized users or at Company's request, but such termination shall not affect Company's obligations as to any balances or charges outstanding at the time of termination. Termination by Company shall be binding on each Authorized User. Unless sooner terminated, the privilege to use the cards shall expire on the date shown on the cards. At any time, without liability to Company and without affecting Company's liability for credit previously extended, Company's privilege to use the cards may be revoked or limited by Issuer to the extent not prohibited by law. The cards are and shall remain the property of Issuer and Company agrees to surrender them to Issuer upon demand. Company agrees to notify Issuer of any cancellation of an Authorized User's charging privileges and return to Issuer any cards issued to an Authorized User whose privileges have been terminated.
18. **Issuer May Sell Account.** Issuer may, at any time and without notice to Company, sell, assign, or transfer your account, any sums due on your account this Agreement, or our rights or obligations under your account or this Agreement to any person or entity. The person or entity to whom we make any such sale, assignment or transfer shall be entitled to all of our rights and/or obligations under this Agreement, to the extent sold, assigned or transferred. Company may not sell, assign, or transfer any obligations under this Agreement.

19. **Amendments.** Issuer may amend these terms from time to time and will mail to Company at Company's last known address, as shown on the records of Issuer, written notice of any such change not less than 15 days prior to its effective date, or as otherwise required by law. Invalidity of any provision of these rules shall not affect the validity of other provisions.
20. **Governing Law.** This agreement is governed by the laws of the state of Washington (without regard to its conflict of laws principles) and by any applicable federal laws.

## Clearly Cash Back™ Visa® Credit Card Rewards Program Terms and Conditions

These rewards program terms and conditions (the “Terms and Conditions”) govern the rewards program (the “Program”) for the Clearly Cash Back™ Visa Credit Card (“the Account”). The program is offered by Washington Trust Bank and administered by a third-party service provider. Your Washington Trust Visa credit card is automatically enrolled in the program and is subject to these terms and conditions as well as the program rules posted to the rewards website unless and until we notify you otherwise. Use of your account constitutes your agreement of these terms and conditions.

**How do I enroll in the rewards program?**

All Washington Trust Visa credit cards are automatically enrolled in the program.

**How do I earn cash back?**

You will earn 1.5% in cash back for every \$1 in qualifying net purchases made to your Clearly Cash Back Visa credit card. Rewards will be rounded to the nearest whole cent increments. For example, if your qualifying purchase was \$100.25, your 1.5% reward would be \$1.50. If your purchase was \$100.35, you would earn \$1.51.

**What is a qualifying net purchase?**

A qualifying net purchase is a purchase that posts to your account minus any returns, refunds or other adjustments made to your account. If an adjustment results in a negative rewards balance, you must first earn cash back to bring your account balance to zero before earning rewards eligible for redemption.

**What is not considered a qualifying purchase?**

Transactions that do not earn rewards include cash advances, balance transfers, convenience checks that access your account, ATM withdrawals, finance charges and fees, and other cash and transactions considered cash identified by Merchant Category Code (MCC). Visa transactions that are identified by money transfer Business Application Identifiers (BAI) will also be excluded. See Appendix A for a full list of MCC and BAI exclusions.

**Is there a minimum redemption amount?**

Yes, consumer credit cards (Visa Platinum and Signature) require a minimum rewards balance of \$25 to redeem. Visa Business credit card accounts require a minimum rewards balance of \$50 to redeem.

**Is there a limit for the amount of cash back I can earn or redeem?**

No, you will earn unlimited cash back on qualified net purchases and you can redeem up to your full rewards balance at any time as long as your credit card account is open and in good standing.

**How will I see how much cash back I've earned?**

- Your monthly cardholder statement will display your rewards activity for the previous billing cycle including beginning rewards balance, rewards earned during the statement period, rewards redeemed during the statement period and ending rewards balance.
- Business cardholders can view their rewards balance anytime by visiting [extraawards.com/clearlycashback](https://extraawards.com/clearlycashback).
- Consumer cardholders can access their rewards directly through WTB Online.

**How can I redeem my cash back rewards?**

- Business cardholders can redeem rewards at [extraawards.com/clearlycashback](https://extraawards.com/clearlycashback).
- Consumer cardholders can redeem rewards by calling our Priority Service team at 800.788.4578 or directly through WTB Online.
- You can also contact Washington Trust's Priority Service team at 800.788.4578 for assistance redeeming your rewards.

**There are three options to receive your rewards:**

1. Statement credit to your Washington Trust Visa credit card account – allow up to three business days for the credit to post.
2. Electronic deposit to your Washington Trust checking or savings account – allow up to five business days for the deposit to post.
3. Gifting rewards (CONSUMER CARDS ONLY) to another Washington Trust consumer credit card – consumer cardholders can select the Gift Rewards option to make the transfer.

**Is a cash back statement credit considered a payment?**

No, you are still required to make your minimum monthly payment by the due date.

**When do my rewards expire?**

1. Your rewards will expire immediately upon account closure. You must redeem any awards prior to requesting account closure.
2. After five years – at the end of the month the rewards were earned.

**Will I be notified of rewards that are close to expiring?**

Yes, rewards that are close to expiring will be displayed on your online rewards account. A message will also be displayed on your monthly cardholder statement.

**Can Washington Trust prevent me from receiving or redeeming my rewards?**

Yes, we may limit or prohibit your ability to earn or redeem rewards under certain circumstances including fraud, delinquency, overlimit, violation of the cardholder agreement or account program misuse.

**Can Washington Trust change the terms and conditions or terminate the rewards program?**

Yes, this program can be changed or terminated at any time without notice, restriction or penalty. We reserve the right to terminate or suspend your participation in the program if your account is not in good standing.

Rewards cannot be transferred to another rewards program and have no monetary value until redeemed. You are responsible for any federal, state or local tax liability associated with participating in the rewards program.

Where can I get more information about the Clearly Cash Back™ rewards program?

Consumer: [extraawards.com/clearlycashbackcc](https://extraawards.com/clearlycashbackcc)

Business: [extraawards.com/clearlycashback](https://extraawards.com/clearlycashback)

For questions regarding the rewards program, contact our Priority Service team at 800.788.4578.

This Terms and Conditions Agreement is governed by the laws of the state of Washington and by any applicable federal laws. The program is void where prohibited by law. Information about the Clearly Cash Back rewards program is accurate as of the date of printing, March 2024. This information may have changed after that date. To find out what may have changed, call us at 800.788.4578, or write to us at Washington Trust Bank, Attn: Credit Card Services, P.O. Box 2127, Spokane, WA 99210-2127. Visa is a registered trademark of Visa International Service Association and is used by the issuer pursuant to license from Visa U.S.A. Inc.

#### APPENDIX A – Clearly Cash Back™ Rewards Merchant Category Code (MCC) and Business Application Identifiers (BAI) Exclusions

Currently excluded MCCs are: 4829, 6010, 6011, 6012, 6050, 6051, 6211, 6529, 6530, 6532, 6533, 6534, 6536, 6537, 6538, 6540, 7801, 7802, 7995, 9754. Visa transactions that include the following money transfer Business Application Identifiers (BAI) will also be excluded:

- AA Account to Account
- BB Business to Business
- BI Bank Initiated P2P
- BP Non-Card Bill Pay
- CD Cash Deposit
- CI Cash In
- CO Cash Out
- CP Credit Card Bill Payment
- FD Funds Disbursement
- FT Funds Transfer
- GD Government Disbursement
- GP Gambling Payout
- LO Loyalty Credit/Rebate
- MD Merchant Settlement
- MP Merchant Payment
- OG Online Gambling Payout
- PD Payroll Distribution
- PP Person to Person
- TU Prepaid Card Load/Top-Up

# CRA FDIC Performance Evaluation

Most recent CRA FDIC Performance Evaluation.

# **PUBLIC DISCLOSURE**

July 7, 2025

## **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

Washington Trust Bank  
Certificate Number: 1281

717 West Sprague Avenue  
Spokane, Washington 99201

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.....	6
DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW .....	14
WASHINGTON .....	15
DESCRIPTION OF INSTITUTION’S OPERATIONS IN WASHINGTON .....	15
SCOPE OF EVALUATION – WASHINGTON.....	15
CONCLUSIONS ON PERFORMANCE CRITERIA IN WASHINGTON .....	16
SPOKANE – Full-Scope Review .....	21
SEATTLE – Full-Scope Review .....	32
OTHER ASSESSMENT AREAS – Limited-Scope Review .....	44
IDAHO .....	48
DESCRIPTION OF INSTITUTION’S OPERATIONS IN IDAHO.....	48
SCOPE OF EVALUATION – IDAHO .....	48
CONCLUSIONS ON PERFORMANCE CRITERIA IN IDAHO .....	49
BOISE CITY – Full-Scope Review.....	55
OTHER ASSESSMENT AREAS – Limited-Scope Review .....	66
PORTLAND-VANCOUVER-HILLSBORO MULTISTATE MSA .....	70
DESCRIPTION OF INSTITUTION’S OPERATIONS IN PVH .....	70
SCOPE OF EVALUATION – PVH.....	74
CONCLUSIONS ON PERFORMANCE CRITERIA IN PVH .....	74
OREGON.....	83
DESCRIPTION OF INSTITUTION’S OPERATIONS IN OREGON.....	83
SCOPE OF EVALUATION – OREGON .....	85
CONCLUSIONS ON PERFORMANCE CRITERIA IN OREGON.....	85
APPENDICES .....	93
LARGE BANK PERFORMANCE CRITERIA.....	93
SCOPE OF EVALUATION.....	95
SUMMARY OF RATINGS FOR RATED AREAS .....	96

DESCRIPTION OF LIMITED-SCOPE ASSESSMENT AREAS .....	97
GLOSSARY .....	122

## INSTITUTION RATING

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

An institution in this group has a satisfactory record of helping to meet the credit needs of its assessment area (AA), 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 Low Satisfactory.**

Washington Trust Bank’s (WTB) overall lending reflects good responsiveness to the AA credit needs; a high percentage of loans are made in the institution’s AAs; the geographic distribution of loans reflects good penetration through the AAs; the distribution of borrowers reflects, give the product lines offered by the institution, adequate penetration among retail customers of different income levels and business customers of different revenue sizes. The institution exhibits a good record of serving the credit needs of the most economically disadvantaged areas of its AA, low-income individuals, and/or very small businesses, consistent with safe and sound banking practices; the institution has made an adequate level of community development (CD) loans; and the bank uses innovative and/or flexible lending practices in order to serve AA credit needs.

**The Investment Test is rated High Satisfactory.**

WTB 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; exhibits good responsiveness to the credit and CD needs; and 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 AA; 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 or LMI income individuals. Services, including, where appropriate, business hours, do not vary in a way that inconveniences portions of the AAs, particularly LMI geographies or individuals; and the bank provided a relatively high level of CD services.

## DESCRIPTION OF INSTITUTION

WTB is a state-chartered, full-service commercial bank headquartered in Spokane, Washington. WTB is a wholly owned subsidiary of Washington Trust Bank Financial Corporation, a single bank holding company. The bank received a Satisfactory rating at its previous FDIC Performance Evaluation dated April 18, 2022, based on Large Institution Examination Procedures.

WTB operates 42 branches in 3 states (Washington, Idaho and Oregon) and offers loan products including commercial, agricultural, home mortgage, and consumer loans. The institution provides a variety of deposit services including checking, savings, money market, certificates of deposit, health savings, and individual retirement accounts. Further, WTB introduced a Lender Credit program designed to benefit residential borrowers with properties located in LMI geographies. The bank also offers investment advisory and trust services. Alternative banking services include internet and mobile banking, electronic bill pay, and a digital wallet option to facilitate purchases via mobile devices.

During the review period, WTB opened two branches: the Vancouver Branch (middle-income tract) in Clark County, Washington on November 12, 2024; and the Bend Branch (middle-income tract) in Deschutes County, Oregon on April 11, 2022. WTB also closed the Meadow Lake Branch located in an upper-income tract in Ada County, Idaho on April 25, 2022.

WTB's assets totaled \$10.7 billion as of March 31, 2025, including \$7.1 billion in total loans and \$2.8 billion in total securities. Deposits as of the same date totaled \$8.7 billion. The following table details the distribution of the bank's loan portfolio.

<b>Loan Portfolio Distribution as of 3/31/2025</b>		
<b>Loan Category</b>	<b>\$(000s)</b>	<b>%</b>
Construction, Land Development, and Other Land Loans	687,779	9.7
Secured by Farmland	65,644	0.9
Secured by 1-4 Family Residential Properties	1,788,199	25.3
Secured by Multifamily (5 or more) Residential Properties	384,668	5.5
Secured by Nonfarm Nonresidential Properties	2,177,742	30.8
<b>Total Real Estate Loans</b>	<b>5,104,032</b>	<b>72.2</b>
Commercial and Industrial Loans	1,405,000	20.0
Agricultural Production and Other Loans to Farmers	211,771	3.0
Consumer Loans	120,708	1.7
Obligations of State and Political Subdivisions in the U.S.	0	0.0
Other Loans	221,419	3.1
Lease Financing Receivable (net of unearned income)	0	0.0
Less: Unearned Income	0	0.0
<b>Total Loans</b>	<b>7,062,930</b>	<b>100.0</b>
<i>Source: Reports of Condition and Income</i>		

Examiners did not identify any financial, legal, or other impediments that affected the institution's ability to meet the AA credit need over the review period.

## DESCRIPTION OF ASSESSMENT AREAS

WTB designates 11 AAs covering 4 rated areas throughout the states of Washington, Idaho, and Oregon. Of the rated areas, one consists of Portland-Vancouver-Hillsboro (PVH) Multistate MSA that spans between the states of Washington and Oregon. Since the previous evaluation, the bank added the Oregon rated area as a new branch opened in Deschutes County on April 11, 2022. The following table summarizes WTB’s AAs.

<b>Description of Assessment Areas</b>			
<b>Assessment Area</b>	<b>Counties in Assessment Area</b>	<b># of CTs</b>	<b># of Branches</b>
<b>Washington</b>			
Spokane	Spokane	130	16
Seattle	King, Snohomish	670	3
Washington non-MSA	Grant, Whitman	35	4
Wenatchee	Chelan, Douglas	32	3
Kennewick	Benton, Franklin	67	1
<b>Idaho</b>			
Boise City	Ada, Canyon	183	6
Coeur d’Alene (CDA)	Kootenai	39	3
Idaho non-MSA	Bonner, Latah	25	2
Lewiston	Nez Perce	10	1
<b>PVH Multistate</b>	Clackamas, Columbia, Multnomah, Washington, and Yamhill Counties in Oregon. Clack and Skamania Counties in Washington.	568	2
<b>Oregon</b>			
Bend	Deschutes	45	1
<i>Source: Bank Data</i>			

For more information, please refer to the applicable rated areas and individual AA sections in this evaluation.

## SCOPE OF EVALUATION

### General Information

This evaluation covers the period from the previous evaluation dated April 18, 2022, to the current evaluation date of July 7, 2025. Examiners used the Interagency Large Institution CRA Examination Procedures to evaluate WTB’s CRA performance, which includes the Lending Test, Investment Test, and Service Test. Based on the distribution of branches, deposits, and loans, the institution’s performance in Washington receives the greatest weight in the overall conclusions. Performance in Idaho, PVH, and Oregon receives less weight when developing the overall conclusions.

The following table summarizes the loan, deposit, and branch characteristics within WTB’s AA.

Assessment Area Breakdown of Loans, Deposits, and Branches						
Assessment Area	Loans		Deposits		Branches	
	\$(000s)	%	\$(000s)	%	#	%
Spokane	773,958	28.2	3,259,421	40.8	16	38.1
Seattle	807,931	29.4	2,007,571	25.1	3	7.1
Washington non-MSA	145,400	5.3	516,080	6.5	4	9.5
Wenatchee	62,642	2.3	220,822	2.8	3	7.1
Kennewick	59,766	2.2	210,933	2.6	1	2.4
<b>WA Subtotal</b>	<b>1,849,697</b>	<b>67.3</b>	<b>6,214,827</b>	<b>77.8</b>	<b>27</b>	<b>64.2</b>
Boise City	317,788	11.6	818,985	10.3	6	14.3
Coeur d’Alene	208,127	7.6	390,735	4.9	3	7.1
Idaho non-MSA	117,861	4.3	110,615	1.4	2	4.8
Lewiston AA	19,612	0.7	66,920	0.8	1	2.4
<b>ID Subtotal</b>	<b>663,388</b>	<b>24.1</b>	<b>1,387,255</b>	<b>17.4</b>	<b>12</b>	<b>28.6</b>
<b>PVH Multistate MSA</b>	<b>159,377</b>	<b>5.8</b>	<b>348,164</b>	<b>4.4</b>	<b>2</b>	<b>4.8</b>
Bend	74,732	2.7	33,907	0.4	1	2.4
<b>OR Subtotal</b>	<b>74,732</b>	<b>2.7</b>	<b>33,907</b>	<b>0.4</b>	<b>1</b>	<b>2.4</b>
<b>Total</b>	<b>2,747,194</b>	<b>100.0%</b>	<b>7,984,153</b>	<b>100.0</b>	<b>42</b>	<b>100.0</b>

*Source: Bank Data; FDIC Summary of Deposits (6/30/2024)*

### Activities Reviewed

Considering WTB’s business strategy, loan portfolio composition, and lending activity during the evaluation period, examiners determined that the bank’s primary product lines are small business and home mortgage loans. Small farm loans are not a primary product offered at the institution and represent less than five percent of the overall lending volume. As a result, small farm loans are not presented in this evaluation. WTB did not request that consumer loans be considered as part of this evaluation; therefore, consumer lending performance was also not evaluated. For the Lending Test, examiners analyzed the universe of small business and home mortgage loans originated or purchased from January 1, 2022, through December 31, 2024, as reported pursuant of the large institution data collection requirements of the HMDA and CRA.

WTB’s small business lending volume was consistent from 2022 through 2024, while home mortgages lending volumes notably declined between 2023 and 2024 primarily due to the rising interest rate environment. While examiners considered both the number and dollar volume of each selected product, the focus was on the number of loans as this metric is a better indicator of the number of individuals and businesses served during the evaluation. As such, performance in small business lending receives greater consideration in the overall conclusions due to greater lending volume.

The following table summarizes the three years of lending activity that were reviewed from 2022 through 2024.

<b>Loan Products Reviewed</b>				
<b>Loan Category</b>	<b>Universe</b>		<b>Reviewed</b>	
	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>
Home Mortgage	4,570	2,017,472	4,570	2,017,472
Small Business	5,778	1,251,931	5,778	1,251,931
<i>Source: Bank Data</i>				

Small business and home mortgage loans were analyzed from 2022 through 2024 and were also compared to the 2024 Dun & Bradstreet (D&B), 2020 U.S. Census Data, and applicable aggregate CRA and HMDA data in each AA. The CRA aggregate data for 2024 was not available at the time of this evaluation, and as such, small business lending under the Lending Test does not include comparisons to aggregate data in 2024. This evaluation presents loan data reviewed from 2022 to 2024 in the AA Concentration section. The lending focus and product mix remained consistent throughout all three years. As a result, examiners will present small business and home mortgages lending performance that includes the most recent year of aggregate data for comparison purposes in the Geographic Distribution and Borrower Profile sections. For small business lending, performance for 2023 and 2024 will be presented as the most recent year of aggregate data available is from 2023. For home mortgage lending, performance from 2024 will be presented with 2024 aggregate data.

Examiners also reviewed the variety of alternative delivery systems through mobile, internet, and telephonic banking services. Bank management provided data on CD loans, qualified investments and donations, and CD services since the previous evaluation dated April 18, 2022, through July 7, 2025. Examiners note that the duration of the evaluation is 40-months, whereas the prior evaluation was 29-months. Examiners evaluated WTB’s CD activities quantitatively based on the bank’s financial capacity, as well as qualitatively based on the impact of those activities on the bank’s AA. The impact of the opening of the Vancouver and Bend branches and closing of the Meadows Lake branch will be discussed in their respective rated area sections of this evaluation.

## **CONCLUSIONS ON PERFORMANCE CRITERIA**

### **LENDING TEST**

WTB's performance is rated "Low Satisfactory" for the Lending Test. The bank's performance in the Washington, Idaho, and PVH Multistate MSA rated areas was consistent with this conclusion. Stronger Lending Test performance is noted in the Oregon rated area.

#### **Lending Activity**

The bank's lending levels reflect good responsiveness to the AA credit needs. Compared to the prior evaluation, which was characterized as excellent, WTB made \$1.2 billion, or 30.5 percent, less in total loans inside the AAs during the review period. The decline in small business and home mortgage lending performance is largely attributable to the discontinuation of the Small Business Administration (SBA) Paycheck Protection Program (PPP) and rising interest rates during the current evaluation period.

Examiners note that from May 2022 through July 2023, the U.S. prime index rate rose 10 consecutive times starting with a low of 4.0 percent and ending with a high of 8.5 percent, which the apex was sustained for more than 13 consecutive months during the review period. In the prior evaluation, the U.S. prime index fell five consecutive times from 5.25 percent in July 2019 down to 3.25 percent in March 2020, which was sustained for 24 consecutive months creating favorable home lending conditions for consumers. These factors adversely affected the level of lending activity performance in each AA. Refer to the rated areas for details regarding the bank's lending activity, market share, and market ranking for the products reviewed.

#### **Assessment Area Concentration**

A high percentage of loans were made in the institution's AA.

<b>Lending Inside and Outside of the Assessment Area</b>											
<b>Loan Category</b>	<b>Number of Loans</b>				<b>Total #</b>	<b>Dollar Amount of Loans \$(000)</b>				<b>Total \$(000)</b>	
	<b>Inside</b>		<b>Outside</b>			<b>Inside</b>		<b>Outside</b>			
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>		<b>\$</b>	<b>%</b>	<b>\$</b>	<b>%</b>		
<b>Small Business</b>											
2022	1,722	91.5	159	8.5	1,881	385,212	90.2	41,992	9.8	427,204	
2023	1,790	90.7	183	9.3	1,973	355,726	88.5	46,095	11.5	401,821	
2024	1,714	89.1	210	10.9	1,924	369,156	87.3	53,750	12.7	422,906	
<b>Subtotal</b>	<b>5,226</b>	<b>90.4</b>	<b>552</b>	<b>9.6</b>	<b>5,778</b>	<b>1,110,094</b>	<b>88.7</b>	<b>141,837</b>	<b>11.3</b>	<b>1,251,931</b>	
<b>Home Mortgage</b>											
2022	1,747	86.6	271	13.4	2,018	760,043	82.4	162,280	17.6	922,323	
2023	1,119	86.9	169	13.1	1,288	444,037	80.2	109,382	19.8	553,419	
2024	1,093	86.5	171	13.5	1,264	433,020	79.9	108,710	20.1	541,730	
<b>Subtotal</b>	<b>3,959</b>	<b>86.6</b>	<b>611</b>	<b>13.4</b>	<b>4,570</b>	<b>1,637,100</b>	<b>81.1</b>	<b>380,372</b>	<b>18.9</b>	<b>2,017,472</b>	
<b>Total</b>	<b>9,185</b>	<b>88.8</b>	<b>1,163</b>	<b>11.2</b>	<b>10,348</b>	<b>2,747,194</b>	<b>84.0</b>	<b>522,209</b>	<b>16.0</b>	<b>3,269,403</b>	
<i>Source: Imported Bank Data Due to rounding, totals may not equal 100.0%.</i>											

Lending inside the AA this evaluation period is very similar to the prior evaluation when 88.1 percent of loans were made inside the AA.

### **Geographic Distribution**

The geographic distribution of loans reflects good penetration throughout WTB's AAs. Performance in the Washington and Idaho rated areas is consistent with this conclusion, while performance in the PVH Multistate and Oregon rated areas varies with this bank-wide conclusion. Lending performance in the Washington rated area receives greater consideration in the overall conclusion. Refer to each respective analysis for details.

### **Borrower Profile**

The distribution of borrowers reflects, given the product lines offered by the institution, adequate penetration among business customers of different revenue sizes and retail customers of different income levels. Performance in all four rated areas is consistent with this bank-wide conclusion, with the Washington rated area receiving greater consideration. Refer to each respective analysis for details.

### **Innovative or Flexible Lending Practices**

The institution uses innovative and/or flexible lending practices in order to serve the AA credit needs. During the review period, WTB participated in 657 flexible or innovative loans totaling \$271.5 million. While the number and dollar volume in this performance criterion are vastly less when compared to the prior evaluation, examiners note that prior performance was largely influenced by the SBA PPP. Of the 9,095 innovative or flexible loans totaling \$1.2 billion illustrated in the prior evaluation, examiners determined that the SBA PPP accounted for 8,353, or

91.8 percent by number, and \$921.4 million, or 77.7 percent by dollar of total innovative or flexible lending activity. By excluding the SBA PPP from prior performance, WTB’s performance in this criterion equates to 742 loans totaling \$264.0 million, which is in line with current performance.

The following table details WTB’s innovative and flexible loan programs during the current evaluation. The programs and products are only presented in this section and are not presented separately within each rated area or AA analysis.

Innovative or Flexible Lending Programs										
Type of Program	2022		2023		2024		YTD 2025		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Washington State Housing Finance Commission	6	699	10	1,592	23	4,224	8	1,307	47	7,822
Idaho Housing and Finance Association	6	1,450	3	845	9	2,182	-	-	18	4,477
Oregon Housing and Community Services	-	-	-	-	-	-	3	497	3	497
FHA & VA	32	10,961	19	6,411	40	14,041	11	4,726	102	36,139
USDA	1	187	-	-	-	-	-	-	1	187
Home Ready	1	285	1	199	12	3,283	4	1,083	18	4,850
Home Possible	1	219	1	338	6	1,571	3	777	11	2,905
Manufactured Homes	25	5,588	9	1,961	5	1,064	4	774	43	9,387
SBA 7a & 504	49	43,111	80	74,774	145	59,454	42	27,284	316	204,623
Home Loan Division Lender Credit Program	-	-	14	70	64	384	20	147	98	601
<b>Totals</b>	<b>121</b>	<b>62,500</b>	<b>137</b>	<b>86,190</b>	<b>304</b>	<b>86,203</b>	<b>95</b>	<b>36,595</b>	<b>657</b>	<b>271,488</b>

Source: Bank Data

The following are notable examples of innovative and/or flexible lending practices employed during the evaluation period:

- **Home Loan Division Lender Credit Program** – In July 2023, the bank introduced this new lender credit program to assist applicants with closing costs ranging from \$5,000 to \$10,000 on first lien owner-occupied properties located in LMI geographies in certain AAs. During the evaluation period, WTB originated 98 lender credits totaling approximately \$601,600.
- **SBA 7a & 504 Loans** – These loan programs provide financing for small businesses with lower down payments and flexible terms, that fund commercial real estate improvements, working capital, and equipment purchases. WTB originated 316 of these loans totaling \$204.6 million during the current review period.
- **State Housing Authority Loans** – These loans are primarily targeted to first-time homebuyers by providing downpayment and closing cost assistance offered by state or local

entities. During the evaluation, WTB collectively originated 68 loans totaling \$12.8 million through these housing authority programs in the states of Washington, Idaho, and Oregon.

**Community Development Loans**

The institution has made an adequate level of CD loans. In the current evaluation, WTB originated 51 CD loans totaling to \$324.6 million throughout the AAs over the course of 40 months. This level of performance represents 3.0 percent of average total assets and 5.0 percent of average total loans. This CD lending performance is lower than the previous evaluation where WTB originated 221 CD loans totaling \$332.1 million, which equated to 2.9 percent of average total assets and 5.9 percent of average total loans over 29 months. The additional 11 months in the current evaluation period with lesser number and dollar volume of CD lending activity, compares moderately less favorably to the prior evaluation. WTB’s CD lending performance is also behind other similarly situated institutions noted as being leaders in making CD loans.

WTB’s performance in the Washington rated area receives the greatest consideration when establishing the overall conclusions. CD lending performance in the Washington, Idaho, and PVH Multistate rated areas is consistent, while performance the Oregon rated area exceeded bank-wide conclusions. By dollar volume, the bank’s CD lending emphasis on affordable housing initiatives reflects responsiveness to the CD lending opportunity as noted by the community contacts. During the current evaluation, the bank originated one CD loan totaling \$1 million to a non-profit CD organization that specializes in supporting small business start-ups and other economic development initiatives. This activity benefited multiple AAs within the Washington, PVH Multistate, and Oregon rated areas

The following table illustrates the bank’s CD loans by rated area and purpose.

<b>Community Development Lending by Rated Area</b>										
<b>Rated Area</b>	<b>Affordable Housing</b>		<b>Community Services</b>		<b>Economic Development</b>		<b>Revitalize or Stabilize</b>		<b>Totals</b>	
	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>
Washington	10	134,511	8	30,400	5	13,187	8	58,914	<b>31</b>	<b>237,012</b>
Idaho	0	0	1	11,791	8	38,425	0	0	<b>9</b>	<b>50,216</b>
PVH Multistate	2	10,980	1	1,500	2	4,110	3	10,060	<b>8</b>	<b>26,650</b>
Oregon	1	6,829	0	0	1	2,925	0	0	<b>2</b>	<b>9,754</b>
Regional Activities	0	0	0	0	1	1,000	0	0	<b>1</b>	<b>1,000</b>
<b>Total</b>	<b>13</b>	<b>152,320</b>	<b>10</b>	<b>43,691</b>	<b>17</b>	<b>59,647</b>	<b>11</b>	<b>68,974</b>	<b>51</b>	<b>324,632</b>
<i>Source: Bank Data</i>										

**INVESTMENT TEST**

WTB is rated “High Satisfactory” in the Investment Test. Performance is consistent in the Washington, and Idaho rated area, while performance in the PVH Multistate MSA, and Oregon rated areas is inconsistent with the overall institution conclusions.

## Investment and Grant Activity

The bank has a significant level of qualified investments and grants, occasionally in a leadership position, particularly those that are not routinely provided by private investors. Combined with donations, new and prior period investments, WTB collectively made 352 CD investments totaling to \$152.4 million during the evaluation period. Total qualified investments represent 1.4 percent of average total assets and 4.3 percent of average total securities as of the March 31, 2025 Call Report. This level of performance is an improvement since the previous evaluation where CD investment performance was 1.1 percent of average total assets and 3.7 of average total securities. This performance compares favorably to peer institutions that have a significant level of investments.

The table below illustrates WTB’s CD investment activities during the current evaluation period sorted by purpose and rated area.

Qualified Investments by Rated Area										
Rated Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Washington	70	113,362	116	14,025	35	791	3	80	224	128,258
Idaho	18	18,689	34	99	13	563	-	-	65	19,351
Portland Multistate	12	4,282	25	133	12	64	-	-	49	4,479
Oregon	5	128	8	125	1	5	-	-	14	258
Regional Activities	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>105</b>	<b>136,461</b>	<b>183</b>	<b>14,382</b>	<b>61</b>	<b>1,423</b>	<b>3</b>	<b>80</b>	<b>352</b>	<b>152,346</b>

*Source: Bank Data*

The following table shows WTB’s investment activities by year and purpose.

Qualified Investments - Overall										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	45	71,382	1	1,268	2	526	-	-	48	73,176
2022	8	55,676	2	11,640	-	-	-	-	10	67,316
2023	-	-	-	-	-	-	-	-	-	-
2024	3	8,321	-	-	-	-	-	-	3	8,321
YTD 2025	-	-	-	-	-	-	-	-	-	-
<b>Subtotal</b>	<b>56</b>	<b>135,379</b>	<b>3</b>	<b>12,908</b>	<b>2</b>	<b>526</b>	<b>-</b>	<b>-</b>	<b>61</b>	<b>148,813</b>
Qualified Grants & Donations	49	1,082	180	1,474	59	897	3	80	291	3,533
<b>Total</b>	<b>105</b>	<b>136,461</b>	<b>183</b>	<b>14,382</b>	<b>61</b>	<b>1,423</b>	<b>3</b>	<b>80</b>	<b>352</b>	<b>152,346</b>

*Source: Bank Data*

The institution's qualified investments predominantly address affordable housing. The type and purpose of qualified grants and donations are much more diverse. Refer to each respective full-scope section for specific examples of WTB's investments and donations.

### **Responsiveness to Credit and Community Development Needs**

The bank exhibits good responsiveness to credit and CD needs. By dollar volume, the majority of CD investments and donations centered around affordable housing initiatives in all four rated areas, which is the primary CD needed identified by the community contacts and the institution.

### **Community Development Initiatives**

The bank occasionally uses innovative and/or complex investments to support CD initiatives. This characterization is consistent with the prior evaluation as the vast majority of WTB's investments are still mortgage-backed securities, which are not considered particularly complex. WTB continues to hold five low-income housing tax credit (LIHTC) investments, which are financial instruments that support affordable housing initiatives. Other investments include bonds to school districts that primarily serve LMI neighborhoods and affordable housing projects and state level CDFI investments.

### **SERVICE TEST**

The Service Test is rated "High Satisfactory." While performance is consistent in Washington, Idaho and PVH Multistate MSA, performance is inconsistent in Oregon, which had weaker performance.

### **Accessibility of Delivery Systems**

Service delivery systems are accessible to essentially all portions of the institution's AAs. WTB continues to operate a comprehensive branch structure consisting of 42 full-service branches: 27 branches in Washington, 12 branches in Idaho, 2 branches in PVH Multistate MSA, and a single branch in Oregon.

Alternative delivery systems include online, telephone, and mobile banking as well as remote deposit capabilities. WTB operates 46 ATMs: 40 ATMs at branch locations and 6 stand-alone ATMs: 31 ATMs in Washington, 12 ATMs in Idaho, 2 ATMs in PVH Multistate MSA, and a single ATM in Oregon. WTB's ATM network includes access to Exchange, Maestro, Cirrus, STAR, NYCE, PLUS, and the Money Pass which provides additional access to nonproprietary ATMs locally, nationwide, and around the world. These additional services allow customers to conduct banking transactions without physically accessing an office, enhancing the accessibility of financial services for all community segments, including LMI individuals and small businesses. Notably, WTB continues to take a proactive effort to serve consumers that are within the bank's AAs that speak and read Spanish as their first language.

WTB offers the same alternative delivery systems throughout its AAs; as such, the discussion of alternative delivery systems is only in this section of the evaluation. However, branch and ATM distributions vary somewhat by AA; refer to each AA analysis for specific details.

The following table reflects the bank’s branch and ATM distribution by tract income level.

<b>Branch and ATM Distribution by Geography Income Level</b>								
<b>Tract Income Level</b>	<b>Census Tracts</b>		<b>Population</b>		<b>Branches</b>		<b>ATMs</b>	
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low	62	3.4	271,866	3.4	-	-	-	-
Moderate	394	21.8	1,745,872	22.0	7	16.7	10	21.7
Middle	797	44.2	3,601,932	45.3	23	54.8	23	50.0
Upper	523	29.0	2,262,515	28.5	10	23.8	11	23.9
NA	28	1.6	64,779	0.8	2	4.8	2	4.3
<b>Total</b>	<b>1,804</b>	<b>100.0</b>	<b>7,946,964</b>	<b>100.0</b>	<b>42</b>	<b>100.0</b>	<b>46</b>	<b>100.0</b>

*Source: 2020 U.S. Census Data and Institution Records*

### **Changes in Branch Locations**

To the extent changes have been made, the institution’s record of opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly in LMI geographies and/or to LMI individuals.

Since the prior evaluation, WTB opened two branches in middle-income geographies and closed one branch in an upper-income geography. WTB opened the Vancouver Branch in the PVH Multistate AA, and the Bend Branch in Oregon. The Bend Branch opening resulted in the addition of the Bend AA. WTB also closed the Meadow Lake Branch in Idaho. The branch closure did not adversely affect the accessibility of delivery systems. Refer to each AA analysis for complete details regarding changes in the bank’s branch locations.

The following table details the distribution of branch openings and closing by CT income level.

<b>Net Distribution of Branch Openings/Closings</b>						
<b>Assessment Area</b>	<b># of Branch Openings</b>	<b># of Branch Closings</b>	<b>Income Level of Census Tract (+/-)</b>			
			<b>Low</b>	<b>Moderate</b>	<b>Middle</b>	<b>Upper</b>
Boise City MSA, ID	-	1	-	-	-	-1
PVH Multistate MSA, OR-WA	1	-	-	-	+1	-
Bend MSA, OR	1	-	-	-	+1	-
<b>Total</b>	<b>2</b>	<b>1</b>	<b>-</b>	<b>-</b>	<b>+2</b>	<b>-1</b>

**Reasonableness of Business Hours and Services**

Services, including business hours, do not vary in a way that inconveniences portions of the AAs, particularly LMI geographies and individuals. All branch locations are full-service and offer the same products and services. Banking hours are generally similar and vary slightly according to local area needs. Banking hours are generally from 9:00 a.m. to 5:00 p.m. on Monday through Thursday and until 6:00 p.m. on Friday. Thirty-three branches offer drive-thru services that coincide with their lobby hours. Notably, 14 branches offer drive-thru services from 10:00 a.m. to 2:00 p.m. on Saturday. Refer to each full-scope AA analysis for additional detail.

As discussed at the institutional level, products and services do not vary by branch location; refer to the Description of Institution for details on bank products and services.

**Community Development Services**

The bank provided a relatively high level of CD services. WTB employees and officers provided 10,869 hours of qualified CD services to 193 different qualified CD organizations. The bank’s qualified service activity increased significantly, more than tripled from the prior 2022 performance evaluation period, when the bank provided 2,709 hours of service.

WTB’s efforts towards CD services supported all four CD purposes with a substantial majority supporting community services targeted to LMI individuals and families, followed by a significant number of service hours on activities related to affordable housing efforts. The hours supporting community services demonstrated good responsiveness to the financial education needs in most of the AAs, especially to first-time homebuyers and to LMI students and individuals. The hours also included employees’ efforts in providing financial expertise on committees of qualified organizations. Furthermore, a majority of the hours occurred in Washington, which is commensurate with WTB’s footprint and capacity. Refer to the rated area sections for examples of the bank’s CD services.

The following table details the institution’s CD service hours by rated area and CD purpose.

<b>Community Development Services by Rated Area</b>					
<b>Rated Area</b>	<b>Affordable Housing</b>	<b>Community Services</b>	<b>Economic Development</b>	<b>Revitalize or Stabilize</b>	<b>Totals</b>
	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>
Washington	462	6,343	85	422	<b>7,312</b>
Idaho	518	1,743	93	24	<b>2,378</b>
PVH Multistate MSA	39	901	22	2	<b>964</b>
Oregon	29	144	34	-	<b>207</b>
Regional Activities	-	-	8	-	<b>8</b>
<b>Total</b>	<b>1,048</b>	<b>9,131</b>	<b>242</b>	<b>448</b>	<b>10,869</b>
<i>Source: Bank Data</i>					

The following table details the institution’s CD service hours by activity year and CD purpose.

<b>Community Development Services – Overall</b>					
<b>Activity Year</b>	<b>Affordable Housing</b>	<b>Community Services</b>	<b>Economic Development</b>	<b>Revitalize or Stabilize</b>	<b>Totals</b>
	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>
Partial 2022	214	1,234	8	67	1,523
2023	350	3,391	12	223	3,976
2024	368	2,923	133	122	3,546
YTD 2025	116	1,583	89	36	1,824
<b>Total</b>	<b>1,048</b>	<b>9,131</b>	<b>242</b>	<b>448</b>	<b>10,869</b>
<i>Source: Bank Data</i>					

## **DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW**

The bank’s compliance with the laws relating to discrimination and other illegal credit practices was reviewed, including the Fair Housing Act. Examiners did not identify any discriminatory or other illegal credit practices.

## WASHINGTON

### CRA RATING FOR WASHINGTON: SATISFACTORY

The Lending Test is rated: Low Satisfactory

The Investment Test is rated: High Satisfactory

The Service Test is rated: High Satisfactory

### DESCRIPTION OF INSTITUTION'S OPERATIONS IN WASHINGTON

WTB continues to operate 27 full-service branches within 5 AAs that span across the western and eastern borders in the state of Washington. The bank has made no changes in the Washington AAs since the prior evaluation. The following table reflects the five AAs in the Washington rated area:

Description of Assessment Areas - Washington			
Assessment Area	Counties in Assessment Area	# of CTs	# of Branches
Spokane	Spokane	130	16
Seattle	King, Snohomish	670	3
Washington non-MSA	Grant, Whitman	35	4
Wenatchee	Chelan, Douglas	32	3
Kennewick	Benton, Franklin	67	1

*Source: Bank Data, 2020 U.S. Census*

Refer to the respective AAs for key demographic and specific economic information.

### SCOPE OF EVALUATION – WASHINGTON

Based on lending activity, deposit volume, and branch distribution, the Spokane AA was evaluated using full-scope procedures. The Seattle AA was also selected for evaluation using full-scope procedures, as full-scope procedures were not used regarding the Seattle AA at either of the two preceding evaluations. The remaining AAs were evaluated using limited-scope procedures.

The performance in the Spokane AA carries the greatest weight followed by the Seattle AA, to a lesser degree, when determining the overall statewide rating. The Washington non-MSA, Wenatchee, and Kennewick AAs contributed less weight to performance conclusions. Based on loan volume, small business performance was given the most weight, followed by home mortgage lending performance. Refer to the overall Scope of Evaluation section for complete details on the composition of loans, deposits, and branches in each AA of the Washington rated area.

## **CONCLUSIONS ON PERFORMANCE CRITERIA IN WASHINGTON**

### **LENDING TEST**

WTB is rated “Low Satisfactory” in the Lending Test in the state of Washington. Performance in the Spokane, Seattle, and Kennewick AAs is consistent with the rated area conclusion, performance in the Wenatchee and Washington non-MSA AAs were inconsistent and stronger.

#### **Lending Activity**

Lending levels reflect good responsiveness to credit needs in the Washington rated area, considering the number and dollar volume of small business and home mortgage loans originated and purchased over the evaluation period. Refer to each individual AA for details, including the bank’s market share and relative market rank for the products reviewed.

#### **Geographic Distribution**

The geographic distribution of loans reflects good penetration throughout the Washington AAs. The bank’s performance in the Spokane AA, Washington non-MSA AA, Wenatchee AA, and the Kennewick AA are consistent with this conclusion. The Spokane AA carries the most weight in the rated area conclusions based on the volume of loans and deposits, along with the number of branches. Performance in the Seattle AA was inconsistent and the rated area level conclusion.

#### **Borrower Profile**

The distribution of borrowers reflects, given the product lines offered by the institution, adequate penetration among retail customers of different income levels and business customers of different sizes. Performance in the Spokane, Seattle, and Washington Non-MSA is consistent with the rated area conclusion. Performance in the Wenatchee AA exceeds the rated area conclusion, while performance in the Kennewick AA is below the rated area conclusion. Performance in the Spokane AA carries the most weight in the rated area conclusion as more than half of the volume of loans, deposits, and branches are in the AA.

#### **Community Development Loans**

The institution has made an adequate level of CD loans throughout the AAs. Performance in the Spokane, Seattle, and Washington non-MSA is consistent with the Washington rated area level conclusion. Weaker performance is noted in the Kennewick and Wenatchee AAs as no CD loans were made during the evaluation period. Greater consideration is given to the Spokane AA due to the volume of loans and deposits, and branch distribution within the AA. This level of performance moderately trails behind prior performance where the bank made 180 CD loans totaling \$264.1 million in the Washington rated area, despite having 11 more months in the current review period.

By dollar, approximately 56.7 percent of all CD lending activities within the rated area went towards affordable housing initiatives, which reflect responsiveness to the CD need identified by

the community contacts. Refer to each respective AA analyses for full details and notable examples, where relevant. The following table summarizes WTB’s CD lending within each AA.

<b>Community Development Lending by Assessment Area – Washington</b>										
<b>Assessment Area</b>	<b>Affordable Housing</b>		<b>Community Services</b>		<b>Economic Development</b>		<b>Revitalize or Stabilize</b>		<b>Totals</b>	
	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>
Spokane	3	54,821	6	16,750	1	2,414	4	34,354	<b>14</b>	<b>108,339</b>
Seattle	7	79,690	2	13,650	4	10,773	1	2,200	<b>14</b>	<b>106,313</b>
Kennewick	-	-	-	-	-	-	-	-	-	-
Washington Non-MSA	-	-	-	-	-	-	3	22,360	<b>3</b>	<b>22,360</b>
Wenatchee	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>10</b>	<b>134,511</b>	<b>8</b>	<b>30,400</b>	<b>5</b>	<b>13,187</b>	<b>8</b>	<b>58,914</b>	<b>31</b>	<b>237,012</b>
<i>Source: Bank Data</i>										

## **INVESTMENT TEST**

WTB is rated “High Satisfactory” in the Investment Test for the state of Washington. Performance in the Spokane and Seattle AAs is consistent with the rated area level conclusions, while performance in the Washington Non-MSA, Wenatchee, and Kennewick AAs is below.

### **Investment and Grant Activity**

The bank has a significant level of qualified investments and grants, occasionally in a leadership position, particularly those that are not routinely provided by private investors. A collective total of 224 qualified investments and donations amounting to \$128.3 million was reported by WTB for the Washington rated area. This level of performance is an improvement since the previous evaluation where WTB reported 131 qualified investments and donations totaling \$72.6 million. By dollar, the increase of \$55.6 million in investments equates to a 76.6 percent increase in the rated area, which compares favorably to the performance of the prior evaluation. Moreover, each AA has some degree of CD investment activity with the Spokane and Seattle AAs being the largest recipients, and the emphasis on affordable housing initiatives has nearly doubled since the last evaluation. Refer to the following table for more details.

<b>Qualified Investments by Assessment Area – Washington State</b>										
<b>Assessment Area</b>	<b>Affordable Housing</b>		<b>Community Services</b>		<b>Economic Development</b>		<b>Revitalize or Stabilize</b>		<b>Totals</b>	
	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>
Spokane MSA	30	67,967	44	7,907	16	469	1	50	<b>91</b>	<b>76,393</b>
Seattle MSA	35	41,152	31	5,962	13	191	0	0	<b>79</b>	<b>47,305</b>
Kennewick MSA	0	0	5	50	3	8	0	0	<b>8</b>	<b>58</b>
Washington Non-MSA	3	43	23	43	3	123	2	30	<b>31</b>	<b>239</b>
Wenatchee MSA	1	1,096	13	63	0	0	0	0	<b>14</b>	<b>1,159</b>
Statewide Activities	1	3,104	0	0	0	0	0	0	<b>1</b>	<b>3,104</b>
<b>Total</b>	<b>70</b>	<b>113,362</b>	<b>116</b>	<b>14,025</b>	<b>35</b>	<b>791</b>	<b>3</b>	<b>80</b>	<b>224</b>	<b>128,258</b>

*Source: Bank Data*

As a notable example of a prior investment that benefited multiple AAs, WTB has a remaining book value of \$3.1 million investment to state CDFI that primarily supports affordable housing and economic development initiatives. The inception of this investment dates to April 2010, which speaks to its long-lasting impact on the rated area.

### **Responsiveness to Credit and Community Development Needs**

WTB exhibits good responsiveness to credit and CD needs. The institution’s emphasis on affordable housing investments in the state of Washington is reflective of a primary need to provide more affordable housing resources to LMI individuals and families.

### **Community Development Initiatives**

WTB occasionally uses innovative and/or complex investments to support CD initiatives. In the current evaluation period, a total of \$85.4 million of investments were mortgage-backed securities that supported affordable housing initiatives, which accounts for 66.6 percent of investment composition in the Washington rated area. WTB also made two LIHTC investments totaling \$22.5 million that were allocated to the Spokane and Seattle AAs.

### **SERVICE TEST**

The Service Test is rated High Satisfactory in Washington. WTB’s performance is consistent throughout the AAs. Examiners placed the greatest weight on the Spokane AA, as this area contains the largest deposits, branch network and delivery system.

### **Accessibility of Delivery Systems**

Delivery systems are accessible to essentially all portions of the Washington AAs. The bank operates 64.2 percent of its branches, and 67.5 percent of its ATMs in Washington: 16 branches and 20 ATMs in the Spokane AA, 3 branches and 1 ATM in the Seattle AA, 4 branches and 5 ATMs in the Washington Non-MSA AA, 3 branches and 4 ATMs in the Wenatchee AA, and a single branch with an ATM in the Kennewick AA. While the alternative delivery systems are consistent with the institution overall, the branch distribution varies by AA.

The following table shows the branch and ATM distribution by tract income levels in Washington, along with the population distribution by CT income levels.

<b>Branch and ATM Distribution by Geography Income Level Washington</b>								
<b>Tract Income Level</b>	<b>Census Tracts</b>		<b>Population</b>		<b>Branches</b>		<b>ATMs</b>	
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low	46	5.0	201,132	4.8	0	0.0	0	0.0
Moderate	204	21.8	925,021	22.0	7	26.0	10	33.3
Middle	389	41.6	1,790,163	42.5	13	48.1	13	41.9
Upper	273	29.2	1,236,018	29.4	5	18.5	6	19.3
NA	22	2.4	57,367	1.3	2	7.4	2	6.4
<b>Total</b>	<b>934</b>	<b>100.0</b>	<b>4,209,701</b>	<b>100.0</b>	<b>27</b>	<b>100.0</b>	<b>31</b>	<b>100.0</b>

*Source: 2020 U.S. Census Data and Institution Records*

Although the bank does not have any branches in low-income geographies, the bank’s branch and ATM distributions exceed the demographic comparators in moderate-income census tracts.

The 2020 U.S. Census revised the following three branch locations, which impacted the bank’s branch and ATM distributions during the evaluation period in Washington:

- Spokane AA
  - o Second & Wall Branch in Spokane, Spokane County was redesignated from a moderate-income CT to a no income designation tract.
  - o WTB Main Branch in Spokane, Spokane County was redesignated from a moderate-income CT to a no income designation tract.
- Seattle AA
  - o Smokey Branch in Marysville, Snohomish County was redesignated from a moderate-income CT to a middle-income CT.

### **Changes in Branch Locations**

To the extent changes have been made, the institution’s record of opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly in LMI geographies. The bank did not open or close any branches since the prior evaluation.

### **Reasonableness of Business Hours and Services**

Services, including where appropriate, business hours do not vary in a way that inconveniences portions of the AAs, particularly LMI geographies and/or individuals. Branches have generally similar hours that vary slightly according to local area needs. Products and services offered in

Washington are consistent with the institution overall. Refer to each full-scope AA analysis for additional details.

### **Community Development Services**

The bank provided a relatively high level of CD services. WTB employees and officers provided 7,312 hours of qualified CD services to 109 different qualified CD organizations. The bank’s qualified service activity increased significantly, more than tripled from the prior 2022 performance evaluation period, during which the bank provided 2,154 hours of service. The majority of service hours supported community services targeted to LMI individuals and families and occurred in the more heavily weighted Spokane MSA AA.

The following table illustrates the bank’s CD service hours by rated areas and CD purpose.

<b>Community Development Services by Assessment Area – Washington</b>					
<b>Assessment Area</b>	<b>Affordable Housing</b>	<b>Community Services</b>	<b>Economic Development</b>	<b>Revitalize or Stabilize</b>	<b>Totals</b>
	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>
Spokane MSA	43	4,244	8	205	<b>4,500</b>
Seattle MSA	178	1,221	73	-	<b>1,472</b>
Washington Non-MSA	95	368	-	205	<b>668</b>
Wenatchee MSA	108	366	-	-	<b>474</b>
Kennewick MSA	7	144	-	12	<b>163</b>
Statewide Activities	31	-	4	-	<b>35</b>
<b>Total</b>	<b>462</b>	<b>6,343</b>	<b>85</b>	<b>422</b>	<b>7,312</b>

*Source: Bank Data*

The following table illustrates the bank’s CD service hours by activity year and CD purpose.

<b>Community Development Services – Washington</b>					
<b>Activity Year</b>	<b>Affordable Housing</b>	<b>Community Services</b>	<b>Economic Development</b>	<b>Revitalize or Stabilize</b>	<b>Totals</b>
	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>
Partial 2022	113	717	-	51	<b>881</b>
2023	169	2,406	-	215	<b>2,790</b>
2024	151	2,005	63	120	<b>2,339</b>
YTD 2025	29	1,215	22	36	<b>1,302</b>
<b>Total</b>	<b>462</b>	<b>6,343</b>	<b>85</b>	<b>422</b>	<b>7,312</b>

*Source: Bank Data*

## SPOKANE – Full-Scope Review

### DESCRIPTION OF INSTITUTION’S OPERATIONS IN SPOKANE

The Spokane AA borders the eastern region of Washington state and consists of only Spokane County within the Spokane-Spokane Valley MSA.

#### **Economic and Demographic Data**

According to the 2020 U.S. Census, the AA has a collective total of 130 CTs, which is comprised of 4 low-, 35 moderate-, 55 middle-, and 34 upper-income CTs. Examiners note that there are 2 CTs that do not have an income designation. The number of LMI CTs have increased since the prior evaluation where there was 1 low- and 28 moderate-income CTs per the 2015 American Community Survey (ACS). Refer to the following table for more demographic information.

<b>Demographic Information of the Assessment Area</b>							
<b>Assessment Area: Spokane</b>							
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	N/A* % of #	
Geographies (Census Tracts)	130	3.1	26.9	42.3	26.2	1.5	
Population by Geography	539,339	2.4	25.8	43.5	27.0	1.3	
Housing Units by Geography	219,964	2.7	27.2	43.9	25.2	1.1	
Owner-Occupied Units by Geography	130,298	1.9	16.7	48.6	32.7	0.1	
Occupied Rental Units by Geography	76,204	3.9	44.2	36.4	13.0	2.5	
Vacant Units by Geography	13,462	3.3	31.8	40.7	21.2	3.0	
Businesses by Geography	68,438	1.0	21.4	30.8	18.8	28.0	
Farms by Geography	1,135	0.2	11.6	39.7	39.1	9.3	
Family Distribution by Income Level	129,359	19.3	18.5	21.3	40.9	0.0	
Household Distribution by Income Level	206,502	22.9	16.9	18.3	41.9	0.0	
Median Family Income MSA - 44060 Spokane-Spokane Valley, WA MSA	\$76,280	Median Housing Value				\$ 242,475	
		Median Gross Rent				\$951	
					Families Below Poverty Level		
					8.0%		
<i>Source: 2020 U.S. Census And 2024 D&amp;B Data (*) The NA category consists of geographies that have Not been assigned an income classification. Due to rounding, totals may not equal 100%.</i>							

According to the Moody’s Analytics report, the economy of the AA is experiencing a late expansion that is trailing both state and national trends. The defense, logistics, and higher education sectors are primary economic drivers. The Fairchild Air Force Base is the top employer within the AA holding more than 7,404 personnel with Providence Health Care trailing behind with 6,221 and

Amazon with 4,700 employees. Enrollment levels at the universities and colleges within the AA have deteriorated by 15 percent and is lower than pre-pandemic figures. Also, these lower enrollment levels are further compounded with budget issues facing public institutions. Consumer related industries rely on the large student population to sustain business continuity, yet the decline of university and college enrollments could adversely affect consumption levels.

The global trade war brought by the current administration continues to negatively impact the logistics sector as employment has consistently declined since 2021. The pandemic-era surge in e-commerce led to the significant over hiring in the logistics sector, which inevitably results in some corrections. The AA also has an above average exposure to exports to Asia compared to other metro areas. The tariffs imposed by the current administration could cause retaliatory tariffs to limit import volumes and the need for warehousing space along with truck and rail transportation.

The net migration patterns within the AA are domestically concentrated due to cost advantages, which speaks positively when compared to other fast-growing metro areas that rely more on international migration within Washington state.

According to the Housing Affordability Index (HAI) between 2022 and 2024, the AA has had a stable HAI ranging from a low of 97.3 percent in 2023 and a high of 106.6 percent in 2022. Figures that are exactly 100 percent imply that a family with a median income has exactly enough to qualify for a median-priced single-family home using a conventional 30-year mortgage with a 20 percent downpayment. As of 2024, the AA’s HAI is at 98.6 percent, which is notably better than the state average of 71.4 percent, but is moderately behind the national level of 110.3 percent. Since the prior evaluation, the median housing value rose \$51,586 or 27.0 percent, which slightly outpaces the increase in the median family income of \$14,216 or 22.9 percent.

Unemployment levels in the Spokane AA are comparable to the state averages but are below the national averages. The following table shows unemployment levels for the county compared to Washington and national averages.

<b>Unemployment Rates—Spokane</b>			
<b>Area</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>
	<b>%</b>	<b>%</b>	<b>%</b>
Spokane County	4.1	4.0	4.5
State	4.1	4.2	4.5
National Average	3.6	3.6	4.0

*Source: Bureau of Labor Statistics*

### **Competition**

The Spokane AA is fairly competitive for financial services. The June 30, 2024, FDIC Deposit Market Share Report shows WTB ranking 2<sup>nd</sup> out of 15 FDIC-insured depository institutions holding 23.5 percent market share with \$3.3 billion in deposits. Succeeding WTB is one state-chartered financial institution holding 27.8 percent market share with \$3.9 billion in deposits, while the preceding ranking institution is a national bank holding 8.3 percent market share with \$1.2

billion in deposits. Of the same data, WTB operated 16 out of 87 branches within the Spokane AA.

### **Credit and Community Development Needs and Opportunities**

According to the economic and demographic information, the primary credit need continues to be business development initiatives, especially for companies involved in the logistics industry. The unrest in global trade has caused companies to be negatively impacted by tariffs, which risks import volumes being limited since the AA has an above-average trade activity with Asia. Opportunities also exist for affordable housing initiatives as the increases in the median housing value outpaces the increase in the median family income.

## **CONCLUSIONS ON PERFORMANCE CRITERIA IN SPOKANE**

### **LENDING TEST**

WTB's Lending Test performance in the Spokane AA is consistent with the Washington rated area level conclusions.

### **Lending Activity**

WTB demonstrates good responsiveness to credit needs in the AA, taking into account the number and amount of small business and home mortgage loans. During the evaluation period, WTB originated 1,695 small business loans totaling \$305.1 million and 1,663 home mortgages loans totaling \$468.9 million. Lending notably decreased by number and dollar volume for each product since the previous evaluation, where WTB originated 3,983 small business loans totaling \$558.5 million and 3,400 home mortgage loans totaling \$848.8 million. As mentioned at the institutional level section, lending activity performance was largely affected by the discontinuation of the SBA PPP and rapid changes in the federal prime index rate.

According to the 2023 aggregate data, WTB ranks 7<sup>th</sup> out of 74 lenders while having 6.0 and 28.3 percent of the small business market share by number and dollar volume, respectively. From the 2023 home mortgage lending aggregate data, WTB ranks 5<sup>th</sup> out of 350 lenders while holding 3.7 and 3.3 percent of the home mortgage lending market share by number and dollar volume, respectively.

### **Geographic Distribution**

The geographic distribution of loans reflects good penetration throughout the AA. Good performance in small business and adequate performance in home mortgage lending support this conclusion.

#### *Small Business*

The geographic distribution of small business loans reflects good penetration throughout the AA. Lending performance to moderate-income CTs is good as WTB was above both aggregate data and demographics throughout the evaluation period. Examiners note that there were 35 moderate-income CTs and only 4 low-income CTs within the AA. Greater weight is placed on the bank's

moderate-income CT performance as there is more opportunity to lend in those tracts. Refer to the following table for more details.

<b>Geographic Distribution of Small Business Loans Assessment Area: Spokane</b>						
<b>Tract Income Level</b>	<b>% of Businesses</b>	<b>CRA Aggregate % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low						
2023	1.1	1.2	2	0.3	594	0.6
2024	1.0	--	3	0.6	29	0.0
Moderate						
2023	23.7	23.9	178	29.2	36,542	35.4
2024	21.4	--	157	30.3	36,602	38.5
Middle						
2023	33.9	39.6	276	45.3	50,353	48.8
2024	30.8	--	228	44.0	37,906	39.9
Upper						
2023	21.3	26.6	117	19.2	9,777	9.5
2024	18.8	--	88	17.0	9,889	10.4
NA						
2023	19.9	8.8	36	5.9	6,028	5.8
2024	28.0	--	42	8.1	10,640	11.2
<b>Total</b>						
<b>2023</b>	<b>100.0</b>	<b>100.0</b>	<b>609</b>	<b>100.0</b>	<b>103,294</b>	<b>100.0</b>
<b>2024</b>	<b>100.0</b>	<b>--</b>	<b>518</b>	<b>100.0</b>	<b>95,066</b>	<b>100.0</b>
<i>Source: 2023, 2024 D&amp;B Data; Bank Data; 2023 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%.</i>						

### *Home Mortgage*

The geographic distribution of home mortgage loans reflects adequate penetration throughout the AA. This level of performance is an improvement since the prior evaluation, where home mortgage lending performance was characterized as “poor” when there was only 1 low-income CT and 28 moderate-income CTs per the 2015 ACS. According to discussions with management, improved performance is attributable to the inception of the Lender Credit program that was introduced in July 2023 where borrowers could receive \$5,000 to \$10,000 off in closing costs when the subject property was in an LMI geography within the AA.

Lending performance in low-income geographies were below both aggregate data and demographics, but not to an unreasonable degree. Lending in moderate-income geographies exceeded demographics and is generally in line with aggregate data. Greater weight was placed on moderate-income performance as there are more moderate-income CTs compared to low-income

CTs. Collectively, the increase in lending in both LMI CTs scales favorable with the increase in LMI CTs. See the table below.

<b>Geographic Distribution of Home Mortgage Loans Assessment Area: Spokane</b>						
<b>Tract Income Level</b>	<b>% of Owner Occupied Housing Units</b>	<b>HMDA Aggregate % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low						
2024	1.9	2.2	3	0.7	470	0.4
Moderate						
2024	16.7	19.6	82	18.4	15,754	12.5
Middle						
2024	48.6	45.7	184	41.3	46,220	36.7
Upper						
2024	32.7	32.5	177	39.7	63,420	50.4
NA						
2024	0.1	0.0	0	0.0	0	0.0
<b>Total</b>						
<b>2024</b>	<b>100.0</b>	<b>100.0</b>	<b>446</b>	<b>100.0</b>	<b>125,864</b>	<b>100.0</b>
<i>Source: 2020 U.S. Census; Imported Bank Data; 2024 HMDA Aggregate Data Due to rounding, totals may not equal 100.0%.</i>						

### **Borrower Profile**

The distribution of borrowers in the AA reflects, given the product lines offered by the institution, adequate penetration among businesses of different revenue sizes and retail customers of different income levels. Adequate performance in small business lending and good performance in home mortgage lending support this conclusion.

#### *Small Business*

The distribution of small business loans reflects adequate penetration throughout the AA to business with revenues of \$1 million or less. Performance in 2023 was modestly below aggregate and trended slightly downward in 2024, but not to an unreasonable degree. Per the 2023 Small Business Market Share report of the Spokane AA, WTB ranks 7<sup>th</sup> out of 74 lenders while the six succeeding banks are all national institutions, making WTB the top performing community bank in small business lending. Refer to the following table for more details.

<b>Distribution of Small Business Loans by Gross Annual Revenue Category</b> <b>Assessment Area: Spokane</b>						
<b>Gross Revenue Level</b>	<b>% of Businesses</b>	<b>CRA Aggregate % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
<b>&lt;= \$1,000,000</b>						
2023	91.1	55.7	297	48.8	30,434	29.5
2024	91.3	--	237	45.8	28,762	30.3
<b>&gt; \$1,000,000</b>						
2023	2.5	--	276	45.3	70,686	68.4
2024	2.3	--	242	46.7	64,721	68.1
<b>Revenue Not Available</b>						
2023	6.3	--	36	5.9	2,174	2.1
2024	6.4	--	39	7.5	1,583	1.7
<b>Total</b>						
<b>2023</b>	<b>100.0</b>	<b>100.0</b>	<b>609</b>	<b>100.0</b>	<b>103,294</b>	<b>100.0</b>
<b>2024</b>	<b>100.0</b>	<b>--</b>	<b>518</b>	<b>100.0</b>	<b>95,066</b>	<b>100.0</b>
<i>Source: 2023, 2024 D&amp;B Data; Bank Data; 2023 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%.</i>						

### *Home Mortgage*

The distribution of home mortgage loans reflects good penetration throughout the AA. While not depicted in the following table, lending performance to low-income families was excellent and consistently exceeded both aggregate data and demographics throughout the review period. Lending performance for moderate-income families was comparable to aggregate data, but below demographics for all years in the review period, but not to an unreasonable degree. Refer to the following table for more details.

<b>Distribution of Home Mortgage Loans by Borrower Income Level</b>						
<b>Assessment Area: Spokane</b>						
<b>Borrower Income Level</b>	<b>% of Families</b>	<b>HMDA Aggregate % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low						
2024	19.3	5.6	40	9.0	3,065	2.4
Moderate						
2024	18.5	16.5	71	15.9	9,649	7.7
Middle						
2024	21.3	25.0	77	17.3	13,651	10.9
Upper						
2024	40.9	37.5	214	48.0	82,276	65.4
NA						
2024	0.0	15.4	44	9.9	17,223	13.7
<b>Total</b>						
<b>2024</b>	<b>100.0</b>	<b>100.0</b>	<b>446</b>	<b>100.0</b>	<b>125,864</b>	<b>100.0</b>
<i>Source: 2020 U.S. Census; Imported Bank Data; 2024 HMDA Aggregate Data</i>						
<i>Due to rounding, totals may not equal 100.0%.</i>						

### **Community Development Loans**

WTB has made an adequate level of CD loans in the Spokane AA. The level of performance has decreased since the previous evaluation where WTB originated 102 loans totaling \$108.1 million. The number and dollar volume of CD loans in the AA does not compare favorably with the prior evaluation. By dollar volume, the emphasis of CD lending activities in affordable housing initiatives exhibits responsiveness to the credit needs identified in the economic and demographic information of the Spokane AA. Refer to the following table for more details.

<b>Community Development Lending – Spokane</b>										
<b>Activity Year</b>	<b>Affordable Housing</b>		<b>Community Services</b>		<b>Economic Development</b>		<b>Revitalize or Stabilize</b>		<b>Totals</b>	
	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>
2022	-	-	1	6,900	1	2,414	2	23,000	4	32,314
2023	1	11,000	-	-	-	-	1	9,600	2	20,600
2024	-	-	5	9,850	-	-	1	1,754	6	11,604
YTD 2025	2	43,821	-	-	-	-	-	-	2	43,821
<b>Total</b>	<b>3</b>	<b>54,821</b>	<b>6</b>	<b>16,750</b>	<b>1</b>	<b>2,414</b>	<b>4</b>	<b>34,354</b>	<b>14</b>	<b>108,339</b>
<i>Source: Bank Data</i>										

Notable examples of WTB’s CD loans in the AA include the following:

- In 2025, WTB funded a \$32.5 million loan to an affordable housing organization to develop 240 units reserved specifically for LMI families, which notably increases the housing supply within the Spokane AA.
- In 2022, WTB originated a \$20.0 million loan that revitalizes the downtown of Spokane where the majority of CTs are LMI.
- In 2023, WTB participated in a LIHTC multifamily rental project by originating a \$11.0 million loan to non-profit organization that specializes affordable housing solutions within the AA.

### **INVESTMENT TEST**

WTB has a significant level of qualified investments and grants in the Spokane AA, occasionally in a leadership position, particularly those that are not routinely provided by private investors; exhibits good responsiveness to credit and CD needs; and occasionally uses innovative and/or complex investments to support CD initiatives.

### **Investment and Grant Activity**

WTB has a significant level of qualified investments and grants in the Spokane AA, occasionally in a leadership position, particularly those that are not routinely provided by private investors. During the evaluation period, WTB collectively made 91 qualified investments and donations totaling \$76.4 million in the Spokane AA. This represents an increase of \$35.9 million or 88.6 percent with a continued emphasis on affordable housing initiatives and compares favorably with the current review period. This level of performance is a considerable improvement since the prior evaluation where WTB reported 81 qualified investments and donations totaling \$40.5 million. Refer to the following table for more details.

<b>Qualified Investments – Spokane</b>										
<b>Activity Year</b>	<b>Affordable Housing</b>		<b>Community Services</b>		<b>Economic Development</b>		<b>Revitalize or Stabilize</b>		<b>Totals</b>	
	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>
Prior Period	25	37,596	1	1,268	1	26	-	-	27	38,890
2022	3	30,313	1	5,888	-	-	-	-	4	36,201
2023	-	-	-	-	-	-	-	-	-	-
2024	-	-	-	-	-	-	-	-	-	-
YTD 2025	-	-	-	-	-	-	-	-	-	-
<b>Subtotal</b>	<b>28</b>	<b>67,909</b>	<b>2</b>	<b>7,156</b>	<b>1</b>	<b>26</b>	<b>-</b>	<b>-</b>	<b>31</b>	<b>75,091</b>
Qualified Grants & Donations	2	58	42	751	15	443	1	50	60	1,302
<b>Total</b>	<b>30</b>	<b>67,967</b>	<b>44</b>	<b>7,907</b>	<b>16</b>	<b>469</b>	<b>1</b>	<b>50</b>	<b>91</b>	<b>76,393</b>

*Source: Bank Data*

Notable examples of WTB’s CD investments and donations include the following:

- In February 2006, WTB made a \$1.0 million CD investment to a business development corporation that provides small businesses and small farms with financing options, which has a remaining book value of \$26,000 as of the current evaluation. The Spokane AA has been able to benefit from this CD investment for more than 19 years.
- In March 2019, WTB paid a premium in a \$1.2 million bond that supports a school district in the Spokane AA that primarily serves LMI neighborhoods. As a result of the bank paying a premium, the remaining book value is \$1.3 million as of the current evaluation. The LMI geographies that are served by the subject school district has benefited from this investment for more than six years.
- In 2022, the bank invested \$14.5 million in a LIHTC in the development of a 51-unit rental complex in the Spokane AA.

### **Responsiveness to Credit and Community Development Needs**

WTB exhibits good responsiveness to credit and CD needs. Most of the bank’s CD investments in the Spokane AA are centered around affordable housing initiatives, which is a credit need in the AA; however, the primary credit need revolves around economic development. Examiners recognize that CD investments and donations for economic development purposes in the Spokane AA have increased by \$414,000 since the prior evaluation but only represent 0.6 percent of all CD investment activity in the AA.

### **Community Development Initiatives**

WTB occasionally uses innovative and/or complex investments to support CD initiatives. Aside from mortgage-backed securities, WTB invested in one LITHC during the review period in the AA and held two prior period investments consisting of a school bond and an investment in a business development corporation in the AA.

### **SERVICE TEST**

WTB’s Service Test performance in the Spokane AA is consistent with overall conclusions for Washington.

### **Accessibility of Delivery Systems**

Delivery systems are accessible to essentially all portions of the Spokane AA. The bank operates 38.1 percent of its branches, and 43.5 percent of its ATMs in the AA. The following table shows the branch and ATM distribution by tract income level in the Spokane AA, along with the population distribution by CT income level. The AA branch distribution and alternative delivery systems are consistent with the institution overall.

Branch and ATM Distribution by Geography Income Level Assessment Area: Spokane								
Tract Income Level	Census Tracts		Population		Branches		ATMs	
	#	%	#	%	#	%	#	%
Low	4	3.1	13,140	2.4	-	-	-	-
Moderate	35	26.9	139,157	25.8	4	25.0	6	30.0
Middle	55	42.3	234,706	43.5	8	50.0	8	40.0
Upper	34	26.2	145,483	27.0	2	12.5	4	20.0
NA	2	1.5	6,853	1.3	2	12.5	2	10.0
<b>Total</b>	<b>130</b>	<b>100.0</b>	<b>539,339</b>	<b>100.0</b>	<b>16</b>	<b>100.0</b>	<b>20</b>	<b>100.0</b>

*Source: 2020 U.S. Census Data and Institution Records*

Although the bank does not operate any branches or ATMs in low-income CTs, its branch distribution is comparable to demographic data and the ATM distribution compares favorably in moderate-income CTs. The East Sprague Branch, Indiana Branch, Maple & Garland Branch, and Medical Center Branch are located in moderate-income CTs. As mentioned earlier, the 2020 U.S. Census revised two branch locations from moderate-income CTs to unknown income designation tract.

### **Changes in Branch Locations**

WTB did not open or close any branches in the Spokane MSA AA during the evaluation period; therefore, this criterion did not affect Service Test conclusion.

### **Reasonableness of Business Hours and Services**

Services, including, where appropriate, business hours, do not vary in a way that inconveniences portions of the AA, particularly LMI geographies and/or individuals. WTB offers the same products and services at all full-service branches and business hours are generally consistent among branches, varying only slightly by location.

Business hours for 15 branches are Monday through Friday from 9:00 a.m. to 5:00 p.m. with extended drive-through hours to 6:00 p.m. at 14 locations. The Medical Center Branch's lobby hours are from 9:30 a.m. to 4:00 p.m. on Monday through Friday. In addition, nine branches are open from 9:00 a.m. to 2:00 p.m. on Saturday. Products and services offered in the AA are consistent with the institution.

### **Community Development Services**

The bank provided a relatively high level of CD services. WTB employees and officers provided 4,500 hours of qualified CD services to 54 different qualified CD organizations. The bank's qualified service activity increased significantly, more than tripled from the prior 2022 performance evaluation period, when management reported 1,331 hours of service. Refer to the following table for more details.

<b>Community Development Services – Spokane</b>					
<b>Activity Year</b>	<b>Affordable Housing</b>	<b>Community Services</b>	<b>Economic Development</b>	<b>Revitalize or Stabilize</b>	<b>Totals</b>
	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>
2022	21	335	-	11	<b>367</b>
2023	16	1,695	-	127	<b>1,838</b>
2024	6	1,269	5	47	<b>1,327</b>
YTD 2025	-	945	3	20	<b>968</b>
<b>Total</b>	<b>43</b>	<b>4,244</b>	<b>8</b>	<b>205</b>	<b>4,500</b>
<i>Source: Bank Data</i>					

The following are notable examples of services provided to the AA by WTB employees:

- In 2025, 38 bank employees provided 266 hours of service assisting low-income seniors prepare 2024 tax returns.
- In 2024, 38 bank employees provided 266 hours of service providing tax assistance and education on preparing tax returns to LMI individuals.
- In 2024, 17 bank employees provided 95 hours of service delivering financial education and workforce readiness, and entrepreneurship programs to primarily LMI students.
- In 2023, 35 bank employees provided 685 hours of service teaching first time home buyers' courses to small businesses and LMI individuals and families.

## SEATTLE – Full-Scope Review

### DESCRIPTION OF INSTITUTION’S OPERATIONS IN SEATTLE

The Seattle AA is seated around the broader Puget Sound region within the state of Washington and is part of the Seattle-Tacoma-Bellevue MSA. The AA consists of the entirety of King and Snohomish counties. There have been no changes to the AA since the previous evaluation.

#### Economic and Demographic Data

According to the 2020 U.S. Census, the AA has a collective total of 670 CTs, which is comprised of 37 low-, 136 moderate-, 276 middle-, and 205 upper-income CTs. Examiners note that there are 16 CTs that do not have an income designation. The number of LMI CTs have increased since the prior evaluation where there were 31 low- and 125 moderate-income CTs per the 2015 ACS. Refer to the following table for more demographic information.

<b>Demographic Information of the Assessment Area</b>						
<b>Assessment Area: Seattle</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>N/A* % of #</b>
Geographies (Census Tracts)	670	5.5	20.3	41.2	30.6	2.4
Population by Geography	3,097,632	5.5	21.0	41.9	30.1	1.5
Housing Units by Geography	1,266,434	5.6	20.1	42.3	30.4	1.7
Owner-Occupied Units by Geography	711,666	2.9	17.2	44.7	34.7	0.5
Occupied Rental Units by Geography	487,210	9.5	24.2	38.7	24.3	3.3
Vacant Units by Geography	67,558	6.1	20.3	42.9	28.5	2.2
Businesses by Geography	364,974	6.3	18.2	42.1	32.4	0.9
Farms by Geography	2,841	2.4	12.7	50.3	34.2	0.4
Family Distribution by Income Level	741,356	20.8	17.9	21.5	39.8	0.0
Household Distribution by Income Level	1,198,876	23.5	16.6	18.4	41.4	0.0
Median Family Income MD - 21794 Everett, WA MD	\$104,452 \$123,939	Median Housing Value				\$ 581,125
Median Family Income MD - 42644 Seattle-Bellevue-Kent, WA MD		Median Gross Rent				\$1,668
		Families Below Poverty Level				5.0%
<i>Source: 2020 U.S. Census And 2024 D&amp;B Data (*) The NA category consists of geographies that have Not been assigned an income classification. Due to rounding, totals may not equal 100%.</i>						

According to the Moody’s Analytics report, the economy of the AA is experiencing an expansion, but its continuity is contingent on the rising costs of manufacturing materials and as well as changes

in the federal prime rate. The technology, manufacturing, and logistics sectors are the primary economic drivers. The top three employers in the AA are Amazon, Boeing, and Microsoft, which hold 80.0, 59.3, and 52.0 thousand personnel respectively. The AA’s technology sector is a crucial economic factor as the entry into Artificial Intelligence (AI) and cloud-computing drive growth, provided that interest rates remain steady. The AA’s deep talent pool serves as a wellspring for a robust tech-industry ecosystem, making the AA conducive for existing technology firms along with start-ups.

The manufacturing industry continues to struggle with the implications of the global trade war as the costs of raw materials for aluminum and steel are expected to rise due to the interruptions in the supply chain with Canada and Mexico. The Federal Aviation Administration’s 38-plane monthly production cap of Boeing’s 737 MAX stifles growth in the manufacturing sector, despite the growing backlog of orders and demand for air travel.

The net migration patterns within the AA are generally stagnant as the outflow of domestic migration is commensurate with the intake levels of foreign migration. The housing inventory in the AA is significantly undersupplied causing home prices to rise. Further, the cost of living within the AA is 74 percent higher than the national average.

According to the HAI, between 2022 through 2024 the AA has had a declining HAI ranging from a low of 69.2 percent in 2024 and a high of 77.3 percent in 2022. These figures are in line with the Washington state level figures of 79.2, 71.9, and 71.4 percent from 2022 through 2024 respectively, but are significantly lower than the national figures of 124.1, 110.2, and 110.3 percent, respectively. This decline in the AA’s HAI implies that families with median incomes are having trouble obtaining homeownership, which is more adverse for families with low- and moderate-income levels.

Unemployment levels in the Seattle AA are below the state averages but are above the national averages, except for King County in 2022, when it was below both the state and national averages. The following table shows unemployment levels for the counties compared to Washington and national averages.

<b>Unemployment Rates—Seattle</b>			
<b>Area</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>
	<b>%</b>	<b>%</b>	<b>%</b>
King County	3.5	3.9	4.1
Snohomish County	4.0	4.0	4.2
State	4.1	4.2	4.5
National Average	3.6	3.6	4.0

*Source: Bureau of Labor Statistics*

## **Competition**

The Seattle AA is highly competitive for financial services. The June 30, 2024, FDIC Deposit Market Share Report shows WTB ranking 12<sup>th</sup> out of 46 FDIC-insured depository institutions

holding 1.4 percent market share with \$2.0 billion in deposits. Sorted by rank, the top three banks are comprised of three national banks holding 25.9, 16.8, and 11.5 percent market share, respectively, or \$36.6, \$23.7, and \$16.2 billion by dollar, respectively, of the deposits in the AA. Of the same data, WTB operated 3 out of 716 branches within the Seattle AA.

### **Community Contact(s)**

Examiners reviewed a community contact with an organization that focuses on affordable housing initiatives for LMI individuals and families within the AA. According to the contact, the pricing for larger family units does not scale with the pricing of smaller units such as 1-bedroom or studio apartments. Moreover, there is an opportunity for gap funding to cover the cost difference between developing and operating affordable housing projects and rental assistance costs for low-income tenants. Options such as subsidies, loans, or grants would be beneficial in fulfilling this CD need.

### **Credit and Community Development Needs and Opportunities**

Considering the information obtained from the community contact and key economic demographic data, affordable housing continues to be a primary credit need for the AA. Specifically, the pricing for units larger than 1-bedroom and studio apartments should be scaled to that of smaller units to better accommodate larger LMI families. Also, funding opportunities to cover the costs of affordable housing projects and rental costs of LMI tenants exist within the AA to enhance accessibility to affordable housing. As identified by the institution, there is a need for CD need for financial education for first-time homebuyers, affordable housing, and financial advisory services for small business owners within the AAs of Seattle and PVH.

## **CONCLUSIONS ON PERFORMANCE CRITERIA IN SEATTLE**

### **LENDING TEST**

WTB's Lending Test performance in the Seattle AA is consistent with the Washington rated area level conclusions.

### **Lending Activity**

WTB demonstrates adequate responsiveness to credit needs in the AA, taking into account the number and amount of small business and home mortgage loans. During the evaluation period, WTB originated 861 small business loans totaling \$268.8 million and 569 home mortgages loans totaling \$540.2 million. Lending decreased by number and varied by dollar volume for reach product since the previous evaluation, where WTB originated 1,888 small business loans totaling \$381.7 million and 645 home mortgage loans totaling \$486.7 million. As mentioned at the institutional level section, lending activity performance was largely affected by the discontinuation of the SBA PPP and rapid changes in the federal prime index rate.

According to the 2023 aggregate data, WTB ranks 21<sup>st</sup> out of 159 lenders while having 0.3 and 3.5 percent of the small business market share by number and dollar volume, respectively. From the 2023 home mortgage lending aggregate data, WTB ranks 62<sup>nd</sup> out of 568 lenders while holding 0.3

and 0.5 percent of the home mortgage lending market share by number and dollar volume, respectively.

### **Geographic Distribution**

The geographic distribution of loans reflects adequate penetration throughout the AA. Adequate performance in small business and poor performance in home mortgage lending support this conclusion.

#### *Small Business*

The geographic distribution of small business loans reflects adequate penetration throughout the AA to businesses with revenues of \$1 million or less. Lending performance in low-income geographies was notably higher than aggregate data and demographics for 2023, which was sustained in 2024; however, moderate-income lending performance trended downward and was below both aggregate data and demographics in 2023.

Greater consideration was given to moderate-income level performance as there were more opportunity to lend at this level with 136 moderate-income CTs compared to the 37 low-income CTs within the AA. This level of performance is largely affected by the high level of competition for financial services within the AA. According to the 2023 Small Business Market Share report, WTB ranks 21<sup>st</sup> out of 159 lenders within the AA holding only 0.3 and 3.5 percent of the small business market share by number and dollar volume, respectively. The top three institutions within the AA are all national banks that collectively hold 64.1 and 37.8 percent of the total small business market share by number and dollar volume, respectively. Refer to the following table for more details.

<b>Geographic Distribution of Small Business Loans Assessment Area: Seattle</b>						
<b>Tract Income Level</b>	<b>% of Businesses</b>	<b>CRA Aggregate % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low						
2023	5.9	5.2	24	8.4	7,966	9.0
2024	6.3	--	24	8.5	8,196	9.4
Moderate						
2023	19.8	18.1	35	12.3	15,850	17.8
2024	18.2	--	30	10.6	11,183	12.8
Middle						
2023	37.7	38.3	90	31.6	23,565	26.5
2024	42.1	--	113	39.8	34,678	39.8
Upper						
2023	35.6	37.3	133	46.7	40,008	45.0
2024	32.4	--	113	39.8	31,904	36.6
NA						
2023	1.0	1.2	3	1.1	1,600	1.8
2024	0.9	--	4	1.4	1,168	1.3
<b>Total</b>						
<b>2023</b>	<b>100.0</b>	<b>100.0</b>	<b>285</b>	<b>100.0</b>	<b>88,989</b>	<b>100.0</b>
<b>2024</b>	<b>100.0</b>	<b>--</b>	<b>284</b>	<b>100.0</b>	<b>87,129</b>	<b>100.0</b>
<i>Source: 2023, 2024 D&amp;B Data; Bank Data; 2023 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%.</i>						

### *Home Mortgage*

The geographic distribution of home loans reflects poor penetration through the AA, particularly in LMI geographies in the AA. Home mortgage lending performance in low-income geographies was below both aggregate data and demographics for all years, and even to a larger degree in moderates-income geographies. Examiners recognize that WTB's recent performance in 2024 is an improvement compared to 2023 and 2022 lending, which reflects the positive effects of the Home Lending Division's Lender Credit program that was introduced in July 2023. Moreover, discussions with management reveal the bank also onboarded two new loan officers in the AA in 2023, which speaks to the upward trend in the bank's lending performance in 2024. Refer to the following table for more details.

Geographic Distribution of Home Mortgage Loans Assessment Area: Seattle						
Tract Income Level	% of Owner Occupied Housing Units	HMDA Aggregate % of #	#	%	\$(000s)	%
Low						
2024	2.9	3.1	3	2.0	1,149	0.9
Moderate						
2024	17.2	18.2	18	11.8	7,674	5.8
Middle						
2024	44.7	45.7	51	33.6	47,846	35.9
Upper						
2024	34.7	32.4	78	51.3	76,282	57.2
NA						
2024	0.5	0.6	2	1.3	500	0.4
<b>Total</b>						
<b>2024</b>	<b>100.0</b>	<b>100.0</b>	<b>152</b>	<b>100.0</b>	<b>133,451</b>	<b>100.0</b>
<i>Source: 2020 U.S. Census; Imported Bank Data; 2024 HMDA Aggregate Data Due to rounding, totals may not equal 100.0%.</i>						

## **Borrower Profile**

The distribution of borrowers in the AA reflects, given the product lines offered by the institution, adequate penetration among businesses of different revenue sizes and retail customers of different income levels. Adequate performance in small business lending and home mortgage lending support this conclusion.

### *Small Business*

The distribution of borrowers reflects adequate penetration among business customers of different revenue sizes. Although the level of performance in 2023 was notably below aggregate data and demographics, the 2023 Small Business Market Share report supports the bank's adequate penetration. The market share report shows the top five small business lenders are credit card lenders that collectively hold 77.2 percent by number and 45.5 percent by dollar volume, with the average loan sizes ranging from a low of \$6,000 to a high of \$26,000. The two other locally based institutions ranked higher than WTB. Aggregate lending reflected in the table is skewed as the data is heavily influenced by credit card lenders. Although WTB ranked 19<sup>th</sup> out of 96 lenders, WTB is ranked 3<sup>rd</sup> among the local community banks in the AA with the average size loan of \$197,000. Also, the higher interest rate environment presented a substantial financial burden to small business owners. In addition, management altered the bank's existing Small Business Unit setup in 2025, designating a reformed cadre of small business lenders and providing new leadership to further improve performance.

Given the performance level improved slightly in 2024, the aggregate data is skewed by a significantly high level of credit card lenders, coupled with a higher interest rate environment and

lending reform within the AA, the bank’s lending performance is adequate. Refer to the following table for more details.

<b>Distribution of Small Business Loans by Gross Annual Revenue Category</b>						
<b>Assessment Area: Seattle</b>						
<b>Gross Revenue Level</b>	<b>% of Businesses</b>	<b>CRA Aggregate % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
<b>&lt;= \$1,000,000</b>						
2023	92.5	56.7	82	28.8	16,474	18.5
2024	92.0	--	83	29.2	17,265	19.8
<b>&gt; \$1,000,000</b>						
2023	2.3	--	183	64.2	69,527	78.1
2024	2.3	--	179	63.0	67,875	77.9
<b>Revenue Not Available</b>						
2023	5.2	--	20	7.0	2,988	3.4
2024	5.7	--	22	7.8	1,989	2.3
<b>Total</b>						
<b>2023</b>	<b>100.0</b>	<b>100.0</b>	<b>285</b>	<b>100.0</b>	<b>88,989</b>	<b>100.0</b>
<b>2024</b>	<b>100.0</b>	<b>--</b>	<b>284</b>	<b>100.0</b>	<b>87,129</b>	<b>100.0</b>
<i>Source: 2023, 2024 D&amp;B Data; Bank Data; 2023 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%.</i>						

### *Home Mortgage*

The distribution of borrowers reflects adequate penetration among retail customers of different income levels. Lending performance in 2024 reflects improving upward trend when compared to 2023 and 2022. Lending performance to families of low-income levels shows that WTB was able to exceed aggregate data to a notable degree. At the moderate-income level, lending performance was notably below aggregate data as well as demographics.

Examiners note that between 2023 and 2024, WTB’s lending performance improved while aggregate performance declined. The top five institutions in the AA are comprised of a credit union, two mortgage companies, and two national banks, which collectively hold 31.3 and 22.7 of home mortgage market share by number and dollar respectively. WTB ranks 62<sup>nd</sup> out of 568 home mortgage lenders with the AA while holding only 0.3 and 0.5 percent market share by number and dollar volume. Further, lending performance is exacerbated as the AA’s HAI recently dropped to its lowest point of 69.2 percent in 2024, which implies that families of the median-income have 30.8 percent less income to afford a median-priced single-family home using a conventional 30-year mortgage in the AA. As such, this has a greater adverse effect on home affordability for families of the LMI level. Greater consideration was given to low-income level performance as there was more opportunity to lend to those families. Refer to the following table for more details.

<b>Distribution of Home Mortgage Loans by Borrower Income Level Assessment Area: Seattle</b>						
<b>Borrower Income Level</b>	<b>% of Families</b>	<b>HMDA Aggregate % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low						
2024	20.8	5.5	15	9.9	5,636	4.2
Moderate						
2024	17.9	13.4	9	5.9	2,988	2.2
Middle						
2024	21.5	22.5	10	6.6	3,823	2.9
Upper						
2024	39.8	44.8	97	63.8	87,236	65.4
NA						
2024	0.0	13.7	21	13.8	33,768	25.3
<b>Total</b>						
<b>2024</b>	<b>100.0</b>	<b>100.0</b>	<b>152</b>	<b>100.0</b>	<b>133,451</b>	<b>100.0</b>
<i>Source: 2020 U.S. Census; Imported Bank Data; 2024 HMDA Aggregate Data Due to rounding, totals may not equal 100.0%.</i>						

### **Community Development Loans**

WTB has made an adequate level of CD loans in the Seattle AA. The level of performance has decreased since the previous evaluation where WTB originated 45 loans totaling \$133.1 million during a 29-month review period. Considering the current evaluation period consisting of 40-month in duration, the number and dollar volume of CD loans in the AA does not compare favorably with the prior evaluation. By dollar volume, the emphasis of CD lending activities in affordable housing initiatives exhibits responsiveness to the credit needs identified by both the community contact and the institution. Refer to the following table for more details.

<b>Community Development Lending – Seattle</b>										
<b>Activity Year</b>	<b>Affordable Housing</b>		<b>Community Services</b>		<b>Economic Development</b>		<b>Revitalize or Stabilize</b>		<b>Totals</b>	
	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>
2022	3	14,240	-	-	1	1,790	-	-	<b>4</b>	<b>16,030</b>
2023	1	32,000	1	6,150	2	6,596	-	-	<b>4</b>	<b>44,746</b>
2024	3	33,450	1	7,500	1	2,387	-	-	<b>5</b>	<b>43,337</b>
YTD 2025	-	-	-	-	-	-	1	2,200	<b>1</b>	<b>2,200</b>
<b>Total</b>	<b>7</b>	<b>79,690</b>	<b>2</b>	<b>13,650</b>	<b>4</b>	<b>10,773</b>	<b>1</b>	<b>2,200</b>	<b>14</b>	<b>106,313</b>
<i>Source: Bank Data</i>										

Notable examples of the bank's CD loans in the Seattle AA include the following:

- In 2023, WTB originated a \$32.0 million loan for the development of a 172-unit apartment complex where 90 percent of the units are reserved for LMI tenants with rents that are at least 5 percent below U.S. Department of Housing and Urban Development fair market rents in the AA.
- In 2024, WTB made a \$13.9 million loan for the construction of a 58-unit multifamily apartment complex that is exclusively reserved for LMI tenants.
- In 2024, WTB made a \$12.0 million loan for the development of a 40-unit multifamily apartment complex that is exclusively reserved for LMI tenants within the Seattle AA.

### **INVESTMENT TEST**

WTB has a significant level of qualified CD investments and grants in the Seattle AA, occasionally in a leadership position, particularly those that are not routinely provided by private investors; exhibits excellent responsiveness to credit and CD needs; and occasionally uses innovative and/or complex investments to support CD initiatives.

### **Investment and Grant Activity**

WTB has a significant level of qualified CD investments and grants in the Seattle AA, occasionally in a leadership position, particularly those that are not routinely provided by private investors. During the evaluation period, WTB collectively made 79 qualified CD investments and donations totaling \$47.3 million in the Seattle AA. This represents an increase of \$21.8 million or 85.2 percent with a focus on affordable housing initiatives, which scales favorably with the current review period. This level of performance is a considerable improvement since the prior evaluation where WTB reported 4 qualified CD investments and donations totaling \$25.5 million. Refer to the following table for more details.

Qualified Investments – Seattle MSA										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	10	15,432	-	-	-	-	-	-	10	15,432
2022	5	25,363	1	5,752	-	-	-	-	6	31,115
2023	-	-	-	-	-	-	-	-	-	-
2024	-	-	-	-	-	-	-	-	-	-
YTD 2025	-	-	-	-	-	-	-	-	-	-
<b>Subtotal</b>	<b>15</b>	<b>40,795</b>	<b>1</b>	<b>5,752</b>	-	-	-	-	<b>16</b>	<b>46,547</b>
Qualified Grants & Donations	20	357	30	210	13	191	-	-	63	758
<b>Total</b>	<b>35</b>	<b>41,152</b>	<b>31</b>	<b>5,962</b>	<b>13</b>	<b>191</b>	-	-	<b>79</b>	<b>47,305</b>
<i>Source: Bank Data</i>										

Notable examples of WTB’s CD investments and donations in the Seattle AA include the following:

- WTB has five prior period mortgage-backed securities totaling \$11.6 million that supported affordable housing initiatives within the Seattle AA that were purchased in March 2019. These prior period investments now have a collective remaining book value of \$1.0 million as of the current evaluation, which has benefited the Seattle AA for more than six years.
- In 2022, the bank invested \$8.0 million in a LIHTC for the redevelopment of a multifamily complex to include 250-units for LMI families in the Seattle AA.
- In July 2010, WTB has a prior \$12.5 million investment into a municipal bond for the development of low-income rental housing in the Seattle AA. The remaining book value is \$11.0 million as of the current evaluation.

### **Responsiveness to Credit and Community Development Needs**

WTB exhibits excellent responsiveness to credit and CD needs. Most of the bank’s CD investments in the Seattle AA are centered around affordable housing initiatives, which is a primary credit need of the AA identified by the community contact.

### **Community Development Initiatives**

WTB occasionally uses innovative and/or complex investments to support CD initiatives. During the evaluation, WTB invested two municipal bonds and one LIHTC that benefited the Seattle AA.

### **SERVICE TEST**

WTB’s Service Test performance in the Seattle AA is consistent with overall conclusions for Washington.

**Accessibility of Delivery Systems**

Delivery systems are reasonably accessible to essentially all portions of the Seattle MSA AA. The bank operates 7.1 percent of its branches, and 2.2 percent of its ATMs in this AA. The bank does not operate any branches or ATMs in LMI geographies. While the alternative delivery systems in this AA are consistent with the institution overall, the branch distribution is inconsistent.

The following table shows the branch and ATM distribution by CT income level in the Seattle MSA AA, along with the population distribution by CT income level.

<b>Branch and ATM Distribution by Geography Income Level</b>								
<b>Assessment Area: Seattle</b>								
<b>Tract Income Level</b>	<b>Census Tracts</b>		<b>Population</b>		<b>Branches</b>		<b>ATMs</b>	
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low	37	5.5	169,036	5.5	0	0.0	0	0.0
Moderate	136	20.3	650,812	21.0	0	0.0	0	0.0
Middle	276	41.2	1,298,024	41.9	2	66.7	1	100.0
Upper	205	30.6	933,293	30.1	1	33.3	0	0.0
NA	16	2.4	46,467	1.5	0	0.0	0	0.0
<b>Total</b>	<b>670</b>	<b>100.0</b>	<b>3,097,632</b>	<b>100.0</b>	<b>3</b>	<b>100.0</b>	<b>1</b>	<b>100.00</b>

*Source: 2020 U.S. Census Data and Institution Records*

As mentioned earlier, the Smokey Branch’s location was redesignated from a moderate-income CT to a middle-income CT; however, the branch borders a moderate-income CT. The impact of this change is minimal as the bank is only one-quarter mile from a moderate-income CT. Also, the Seattle Branch (located in a middle-income CT) is only approximately one-half mile from two low-income CTs and slightly over a mile from a moderate-income CT. The same applies to the Bellevue Branch (located in an upper-income CT) which is only one-quarter mile from a moderate-income CT. Although the bank has no branches in LMI geographies, the close proximity to LMI geographies is within a reasonable distance for LMI individuals to obtain WTB’s services.

**Changes in Branch Locations**

WTB did not open or close any branches in the Seattle MSA AA during the review period; therefore, this criterion did not affect Service Test conclusion.

**Reasonableness of Business Hours and Services**

Services, including, where appropriate, business hours, do not vary in a way that inconveniences portions of the Seattle AA, particularly LMI geographies and/or individuals. WTB offers the same products and services at all full-service branches and is consistent with the institution overall. Business hours are from 9:00 a.m. to 5:00 p.m. on Monday through Friday.

## Community Development Services

The bank provided a relatively high level of CD services. WTB employees and officers provided 1,472 hours of qualified CD services to 27 different qualified CD organizations. The bank’s qualified service activity increased significantly, more than tripled since the prior 2022 performance evaluation period, when management reported 424 hours of service. The following table illustrates the bank’s CD service hours by activity year and CD purpose.

<b>Community Development Services – Seattle</b>					
<b>Activity Year</b>	<b>Affordable Housing</b>	<b>Community Services</b>	<b>Economic Development</b>	<b>Revitalize or Stabilize</b>	<b>Totals</b>
	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>
Partial 2022	26	231	-	-	<b>257</b>
2023	65	454	-	-	<b>519</b>
2024	75	422	58	-	<b>555</b>
YTD 2025	12	114	15	-	<b>141</b>
<b>Total</b>	<b>178</b>	<b>1,221</b>	<b>73</b>	<b>-</b>	<b>1,472</b>
<i>Source: Bank Data</i>					

The following are notable examples of services provided to the AA by WTB employees:

- In 2025, an employee provided 26 hours serving as a Chairman of the Board of Directors of an organization that provides housing, transportation, and financial assistance to LMI individuals.
- In 2022, 2023 and 2024, an employee provided 81 hours serving as a board member of an organization that provides safe, decent, affordable housing and necessary services to LMI residents in Snohomish County.
- In 2022, 25 bank employees provided 112 hours of service teaching financial education to LMI individuals and families.

## OTHER ASSESSMENT AREAS – Limited-Scope Review

### CONCLUSIONS ON PERFORMANCE CRITERIA IN THE LIMITED-SCOPE ASSESSMENT AREAS

The following table summarizes WTB’s performance in the Washington AAs evaluated using limited-scope procedures as compared to AAs in which full-scope procedures were used. Examiners based conclusions on a review of available facts and data, aggregate lending comparisons and demographic information. The conclusions from the AAs reviewed using limited-scope procedures did not alter the institution’s overall performance rating.

Assessment Area	Lending Test	Investment Test	Service Test
Washington non-MSA	Exceeds	Below	Consistent
Wenatchee	Exceeds	Below	Consistent
Kennewick	Consistent	Below	Consistent

The following facts and data support the conclusions for each limited-scope AA. Also included are details regarding the number and dollar volume of small business, home mortgage, and CD loans originated during the review period; qualified investments (new and prior period) and donations during the review period; and CD services for the review period. Unless otherwise noted, branch distribution and service hours are consistent with Washington overall, and products, services, and alternative delivery systems are discussed at the institution level. Additional information is in the Limited-Scope Assessment Areas Appendices.

#### Washington non-MSA

The AA consists of 2 low-, 8 moderate-, 16 middle-, and 8 upper-income CTs with one CT with no income designation.

Activity	#	\$(000s)
Small Business Loans	337	56,628
Home Mortgage Loans	264	85,772
CD Loans	3	22,360
Investments (New)	-	-
Investments (Prior Period)	-	-
Donations	31	239
CD Services	668	-
<i>Source: Bank Data</i>		

The branch distribution and alternative delivery systems to the extent they benefit LMI individuals or geographies are consistent with the institution overall.

The bank operates 9.5 percent of its branches in the AA: the Moses Lake Branch is located in a moderate-income CT, the Quincy Branch is located in a middle-income CT, and the Ephrata Branch is located in an upper-income CT in Grant County. The Pullman Branch is located in an upper-income CT in Whitman County. WTB also operates 10.9 percent of its ATMs in the AA, of which four ATMs are located at the branches, and the single stand-alone ATM is located in a moderate-

income CT in Whitman County. The bank did not close or open any branches during the evaluation period.

<b>Branch and ATM Distribution by Geography Income Level</b>								
<b>Assessment Area: Washington Non-MSA</b>								
<b>Tract Income Level</b>	<b>Census Tracts</b>		<b>Population</b>		<b>Branches</b>		<b>ATMs</b>	
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low	2	5.7	11,258	7.7	0	0.0	0	0.0
Moderate	8	22.9	31,767	21.6	1	25.0	2	40.0
Middle	16	45.7	70,670	48.0	1	25.0	1	20.0
Upper	8	22.9	31,990	21.8	2	50.0	2	40.0
NA	1	2.9	1,411	1.0	0	0.0	0	0.0
<b>Total</b>	<b>35</b>	<b>100.0</b>	<b>147,096</b>	<b>100.0</b>	<b>4</b>	<b>100.0</b>	<b>5</b>	<b>100.0</b>

*Source: 2020 U.S. Census Data and Institution Records*

Service hours are consistent with the institution.

### **Wenatchee**

The AA consists of 5 moderate-, 20 middle-, and 7 upper-income CTs with no low-income CTs.

<b>Activity</b>	<b>#</b>	<b>\$(000s)</b>
Small Business Loans	162	23,636
Home Mortgage Loans	168	39,006
CD Loans	-	-
Investments (New)	1	1,096
Investments (Prior Period)	-	-
Donations	13	63
CD Services	474	-

*Source: Bank Data*

The branch distribution and alternative delivery systems to the extent they benefit LMI individuals or geographies are consistent with the institution overall.

The bank operates 7.1 percent of its branches in the AA: the South Wenatchee Branch is located in a moderate-income CT, the North Wenatchee Branch is located in a middle-CT in Chelan County, and the East Wenatchee Branch is located in a middle-income CT in Douglas County. WTB also operates 8.7 percent of its ATMs in the AA with three located at branches and a single stand-alone ATM located in a middle-income CT in Chelan County. The bank did not close or open any branches during the evaluation period.

Branch and ATM Distribution by Geography Income Level Assessment Area: Wenatchee								
Tract Income Level	Census Tracts		Population		Branches		ATMs	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	5	15.6	20,034	16.4	1	33.3	1	25.0
Middle	20	62.5	73,948	60.6	2	66.7	3	75.0
Upper	7	21.9	28,030	23.0	0	0.0	0	0.0
NA	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total</b>	<b>32</b>	<b>100.0</b>	<b>122,012</b>	<b>100.0</b>	<b>3</b>	<b>100.0</b>	<b>4</b>	<b>100.0</b>

*Source: 2020 U.S. Census Data and Institution Records*

Service hours are consistent with the institution.

### Kennewick

The AA consists of 3 low-, 20 moderate-, 22 middle-, and 19 upper-income CTs with 3 CTs with no income designation.

Activity	#	\$(000s)
Small Business Loans	88	28,207
Home Mortgage Loans	75	31,559
CD Loans	-	-
Investments (New)	-	-
Investments (Prior Period)	-	-
Donations	8	58
CD Services	163	-

*Source: Bank Data*

The branch distribution and alternative delivery systems to the extent they benefit LMI individuals or geographies are consistent with the institution overall.

The bank operates 2.4 percent of its branches and 2.2 percent of its ATMs in a moderate-income CT in Benton County. The bank did not close or open any branches during the evaluation period.

Branch and ATM Distribution by Geography Income Level Assessment Area: Kennewick								
Tract Income Level	Census Tracts		Population		Branches		ATMs	
	#	%	#	%	#	%	#	%
Low	3	4.5	7,698	2.5	0	0.0	0	0.0
Moderate	20	29.9	83,251	27.4	1	100.0	1	50.0
Middle	22	32.8	112,815	37.2	0	0.0	0	0.0
Upper	19	28.4	97,222	32.0	0	0.0	0	0.0
NA	3	4.5	2,636	0.9	0	0.0	0	0.0
<b>Total</b>	<b>67</b>	<b>100.0</b>	<b>303,622</b>	<b>100.0</b>	<b>1</b>	<b>100.0</b>	<b>1</b>	<b>0.0</b>

*Source: 2020 U.S. Census Data and Institution Records*

Service hours are consistent with the institution.

### **Geographic Distribution and Borrower Profile**

Geographic distribution and borrower profile tables are included as an appendix to this evaluation.

## IDAHO

**CRA RATING FOR IDAHO: SATISFACTORY**

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

**The Investment Test is rated: High Satisfactory**

**The Service Test is rated: High Satisfactory**

### DESCRIPTION OF INSTITUTION’S OPERATIONS IN IDAHO

WTB operates 12 full-service branches within four AAs that spans along the eastern border of Idaho. During evaluation period, the bank closed one full-service branch located in an upper-income CT within the Boise City AA on April 25, 2022. This closure did not impact the delineation of any of the AAs. The following table reflects the four AAs within the Idaho rated area:

Description of Assessment Areas - Idaho			
Assessment Area	Counties in Assessment Area	# of CTs	# of Branches
Boise City	Ada, Canyon	183	6
Coeur d’Alene (CDA)	Kootenai	39	3
Idaho non-MSA	Bonner, Latah	25	2
Lewiston	Nez Perce	10	1

*Source: Bank Data, 2020 U.S. Census*

Refer to the respective AAs for key demographic and economic information.

### SCOPE OF EVALUATION – IDAHO

Based on lending activity, deposit volume, and branch distribution, the Boise City AA was evaluated using full-scope procedures. The remaining AAs were evaluated using limited-scope procedures.

The performance in the Boise City AA, followed by the CDA AA, carries the greatest weight when determining the overall statewide rating. The Idaho non-MSA and Lewiston AAs contributed less weight to performance conclusions. Based on loan volume, small business performance was given the most weight, followed by home mortgage lending performance.

Refer to the overall Scope of Evaluation section for complete details on the composition of loans, deposits, and branches in each AA of the Idaho rated area.

## **CONCLUSIONS ON PERFORMANCE CRITERIA IN IDAHO**

### **LENDING TEST**

WTB is rated “Low Satisfactory” in the Lending Test in the state of Idaho. Performance in the Boise City, Idaho non-MSA, and Lewiston AAs is consistent with the rated area level conclusion, while stronger performance is noted in the CDA AA.

#### **Lending Activity**

Lending levels reflect adequate responsiveness to credit needs in the Idaho rated area, considering the number and dollar volume of small business and home mortgage loans originated and purchased over the evaluation period. Refer to each individual AA for details, including the bank’s market share and relative market rank for the products reviewed.

#### **Geographic Distribution**

The geographic distribution of loans reflects good penetration throughout the Idaho AAs. The bank’s performance in the Boise City AA and Lewiston AA are consistent with this conclusion. The Boise City AA carries the most weight in the rated area conclusions based on the volume of loans and deposits, along with the number of branches. Performance in the CDA AA and Idaho non-MSA AA was below the rated area level conclusion.

#### **Borrower Profile**

The distribution of borrowers reflects, given the product lines offered by the institution, adequate penetration among business customers of different revenue sizes and retail customers of different income levels. Performance in the Boise City AA carries the most weight based on the volume of loans, deposits, and branches. Examiners note that performance in all four AAs is consistent with the rated area level conclusion.

#### **Community Development Loans**

The institution has made an adequate level of CD loans within the Idaho rated area. Performance in the Boise City, Idaho non-MSA, and Lewiston AAs is consistent with this conclusion. Performance in the CDA AA is above the rated area conclusions. Performance in the Boise City AA followed by the CDA AA, receive greater consideration due to the volume of loans, deposits, and branches within the AAs. This level of performance has increased since the prior evaluation where WTB made 23 CD loans totaling \$30.9 million, which equates to \$19.4 million or 62.7 percent more in CD lending when compared to prior performance within the AA. Most notably, the level of CD lending activity within the CDA AA increased by \$24.9 million, which represents a 439.9 percent improvement since the prior evaluation.

By dollar, approximately 76.5 percent of all CD lending within the AA revolves around economic development initiatives, which reflect a degree of responsiveness to small business needs; however, access to affordable housing is a primary CD need identified by the community contact. Refer to

each respective AA analyses for full details and notable examples, where relevant. The following table summarizes WTB’s CD lending within each AA.

<b>Community Development Lending by Assessment Area – Idaho</b>										
<b>Assessment Area</b>	<b>Affordable Housing</b>		<b>Community Services</b>		<b>Economic Development</b>		<b>Revitalize or Stabilize</b>		<b>Totals</b>	
	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>
Boise	-	-	-	-	4	15,909	-	-	4	15,909
Coeur d’Alene	-	-	1	11,791	3	18,768	-	-	4	30,559
Idaho Non-MSA	-	-	-	-	1	3,748	-	-	1	3,748
Lewiston	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	-	-	<b>1</b>	<b>11,791</b>	<b>8</b>	<b>38,425</b>	-	-	<b>9</b>	<b>50,216</b>

*Source: Bank Data*

## **INVESTMENT TEST**

WTB is rated “High Satisfactory” in the Investment Test for the state of Idaho. Performance in the Boise City and CDA AAs is consistent with the rated area level conclusions, while performance in the Idaho non-MSA and Lewiston AAs was weaker.

### **Investment and Grant Activity**

The bank 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. A collective total of 65 qualified CD investments and donations totaling \$19.4 million was reported by WTB for Idaho rated area. This level of performance has increased since the previous evaluation where WTB reported 35 qualified CD investments and donations totaling \$12.9 million. By dollar volume, this increase of \$6.5 million in CD investments equates to a 50.5 percent increase in the rated area, which compares favorably to the performance of the prior evaluation. The CD investment activity centered around affordable housing initiatives accounts for 96.6 percent of all CD investments and donations in the Idaho rated area. Refer to the following table for more details.

<b>Qualified Investments by Assessment Area – Idaho</b>										
<b>Assessment Area</b>	<b>Affordable Housing</b>		<b>Community Services</b>		<b>Economic Development</b>		<b>Revitalize or Stabilize</b>		<b>Totals</b>	
	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>
Boise MSA	7	9,617	11	48	10	33	-	-	28	9,698
Coeur d’Alene MSA	5	7,883	7	16	-	-	-	-	12	7,899
Idaho Non-MSA	6	1,189	6	12	2	30	-	-	14	1,231
Lewiston MSA	-	-	10	23	-	-	-	-	10	23
Statewide Activities	-	-	-	-	1	500	-	-	1	500
<b>Total</b>	<b>18</b>	<b>18,689</b>	<b>34</b>	<b>99</b>	<b>13</b>	<b>563</b>	-	-	<b>65</b>	<b>19,351</b>

*Source: Bank Data*

The following CD investment is a notable example that benefited multiple AAs at the Idaho statewide level.

- WTB has a prior investment to a state CDFI with a remaining book value of \$500,000 that supported economic development by providing financing options to small businesses and small farms. This investment, which includes an additional equity investment, was made in August 2007 and benefited multiple AAs for over 17 years.

### **Responsiveness to Credit and Community Development Needs**

WTB exhibits excellent responsiveness to credit and CD needs. The institution’s emphasis on affordable housing investments in the state of Idaho is reflective of a primary need to provide more affordable housing resources to LMI individuals and families.

### **Community Development Initiatives**

WTB occasionally uses innovative and/or complex investments to support CD initiatives. In the current evaluation period, a total of \$12.1 million of CD investments, which includes prior period activities, were mortgage-backed securities that supported affordable housing initiatives that equate to 56.2 percent of the CD investment composition in the Idaho rated area. WTB also holds two prior period LIHTC investments totaling \$7.6 million that were allocated to the Boise City and CDA AAs.

### **SERVICE TEST**

The Service Test is rated “High Satisfactory” in the Service Test in the state of Idaho. Performance is consistent in the Boise City, CDA, and Idaho Non-MSA AAs. Performance is inconsistent and weaker in the Lewiston AA. Examiners placed the greatest weight on the Boise City AA, and CD service performance criterion.

### **Accessibility of Delivery Systems**

Delivery systems are reasonably accessible to essentially all portions of Idaho. The bank operates 28.6 percent of its branches and 26.1 percent of its ATMs in Idaho; six branches and six ATMs in Boise City AA, three branches and three ATMs in Coeur D’Alene AA, two branches and two ATMs in Idaho non-MSA AA, and a single branch with an ATM in Lewiston AA. While the alternative delivery systems offered in these AAs are consistent with the institutional level, the branch distribution is inconsistent and weaker.

The following table shows the branch and ATM distribution by tract income levels in Idaho, along with the population distribution by CT income levels.

Branch and ATM Distribution by Geography Income Level Rated Area: Idaho								
Tract Income Level	Census Tracts		Population		Branches		ATMs	
	#	%	#	%	#	%	#	%
Low	4	1.6	16,539	1.6	0	0.0	0	0.0
Moderate	45	17.5	170,255	16.6	0	0.0	0	0.0
Middle	128	49.8	539,469	52.6	8	66.7	8	70.0
Upper	78	30.3	296,255	28.9	4	33.3	4	30.0
NA	2	0.8	3,633	0.3	0	0.0	0	0.0
<b>Total</b>	<b>257</b>	<b>100.0</b>	<b>1,026,151</b>	<b>100.0</b>	<b>12</b>	<b>100.0</b>	<b>12</b>	<b>100.00</b>

*Source: 2020 U.S. Census Data and Institution Records*

Based upon the 2020 U.S. Census, the bank no longer operates any branches in LMI geographies. Below are the six branch locations that were impacted as a result of the recent Census changes.

- Boise City AA
  - o Boise Downtown Branch location was redesignated from a low-income CT to an upper-income CT in Ada County; however, the branch is located slightly more than a mile to a low-income CT and to a moderate-income CT,
  - o Meridian Financial Center Branch location was redesignated from a moderate-income CT to an upper income CT in Ada County; however, the branch is located within a mile from a moderate-income CT,
  - o Nampa Branch location was redesignated from a moderate-income CT to a middle-income CT in Canyon County, and
  - o Overland Branch location was redesignated from an upper-income CT to a middle-income CT in Ada County; however, the branch is located one-half mile from the nearest moderate-income CT, and less than a mile from the nearest low-income CT.
- Coeur D’Alene AA
  - o Coeur D’Alene Branch location was redesignated from a middle-income CT to an upper-income CT in Kootenai County; however, the branch is adjacent to three moderate-income CTs that are less than a mile from the branch.
- Idaho non-MSA AA
  - o Moscow Branch location was redesignated from a middle-income CT to an upper-income CT in Latah County.

Although the bank has no branches in LMI geographies, 9 of the 12 branches are in close proximity to LMI geographies. Specifically, seven branches are in close proximity to nine moderate-income geographies, and two branches are within the proximity of two low-income geographies. Thus, the lack of branch presence within LMI CTs does not limit accessibility from nearby communities and residents. Refer to each AA for additional details.

**Changes in Branch Locations**

To the extent changes have been made, the institution’s record of opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly in LMI geographies. WTB closed the Meadow Lake Branch located in an upper-income CT in the Boise City AA and did not open any branches. The branch closure did not adversely affect the accessibility of delivery systems.

**Reasonableness of Business Hours and Services**

Services, including where appropriate, business hours do not vary in a way that inconveniences portions of the AAs, particularly LMI geographies and/or individuals. WTB offers the same products and services at all of their full-service branches, and business hours are generally consistent among branches, varying only slightly by branch location. Additionally, four branches are open on Saturdays. Products and services offered in Idaho are consistent with the institution overall.

Refer to AAs for specific details.

**Community Development Services**

The bank provided a relatively high level of CD services. WTB employees and officers provided 2,378 hours of qualified CD services to 49 different qualified CD organizations. The bank’s qualified service activity increased significantly from the prior 2022 performance evaluation period, when the bank provided 458 hours of service.

The following table illustrates the bank’s CD service hours by rated areas and CD purpose.

<b>Community Development Services by Assessment Area</b>					
<b>Assessment Area</b>	<b>Affordable Housing</b>	<b>Community Services</b>	<b>Economic Development</b>	<b>Revitalize or Stabilize</b>	<b>Totals</b>
	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>
Boise City	49	1,233	54	-	<b>1,336</b>
Coeur d’Alene	11	290	19	-	<b>320</b>
Idaho non-MSA	421	47	-	-	<b>468</b>
Lewiston	16	173	-	24	<b>213</b>
Statewide Activities	21	-	20	-	<b>41</b>
<b>Total</b>	<b>518</b>	<b>1,743</b>	<b>93</b>	<b>24</b>	<b>2,378</b>
<i>Source: Bank Data</i>					

The following table illustrates the bank’s CD service hours activity year and CD purpose.

<b>Community Development Services – Idaho</b>					
<b>Activity Year</b>	<b>Affordable Housing</b>	<b>Community Services</b>	<b>Economic Development</b>	<b>Revitalize or Stabilize</b>	<b>Totals</b>
	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>
Partial 2022	99	269	4	16	<b>388</b>
2023	153	593	6	8	<b>760</b>
2024	190	590	30	-	<b>810</b>
YTD 2025	76	291	53	-	<b>420</b>
<b>Total</b>	<b>518</b>	<b>1,743</b>	<b>93</b>	<b>24</b>	<b>2,378</b>
<i>Source: Bank Data</i>					

## BOISE CITY – Full-Scope Review

### DESCRIPTION OF INSTITUTION’S OPERATIONS IN BOISE CITY

The Boise City AA is seated around the southwestern border of the state of Idaho and is part of the Boise City MSA. The AA consists of the entirety of Ada and Canyon Counties. There have been no changes to the AA since the previous evaluation.

#### **Economic and Demographic Data**

According to the 2020 U.S. Census, the AA has a collective total of 183 CTs, which is comprised of 4 low-, 33 moderate-, 88 middle-, and 57 upper-income CTs. Examiners note that there is one CT that does not have an income designation. The number of LMI CTs varies from the prior evaluation where there were 6 low- and 25 moderate-income CTs per the 2015 ACS. Refer to the following table for more demographic information.

<b>Demographic Information of the Assessment Area</b>						
<b>Assessment Area: Boise City</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>N/A* % of #</b>
Geographies (Census Tracts)	183	2.2	18.0	48.1	31.2	0.6
Population by Geography	726,072	2.3	18.0	49.0	30.5	0.3
Housing Units by Geography	265,439	2.1	18.7	48.9	30.0	0.4
Owner-Occupied Units by Geography	180,553	0.6	15.0	51.1	33.3	0.0
Occupied Rental Units by Geography	74,649	5.4	27.0	44.2	22.2	1.2
Vacant Units by Geography	10,237	4.1	21.8	44.6	29.2	0.4
Businesses by Geography	83,425	2.0	18.1	47.0	32.9	0.1
Farms by Geography	1,466	0.6	15.0	42.9	41.5	0.0
Family Distribution by Income Level	170,224	16.8	19.0	22.9	41.3	0.0
Household Distribution by Income Level	255,202	21.0	17.0	21.1	41.0	0.0
Median Family Income MSA - 14260 Boise City, ID MSA		\$77,090	Median Housing Value		\$ 279,993	
			Median Gross Rent		\$998	
			Families Below Poverty Level		6.5%	
<i>Source: 2020 U.S. Census and 2024 D&amp;B Data (*) The NA category consists of geographies that have not been assigned an income classification. Due to rounding, totals may not equal 100%.</i>						

According to the Moody’s Analytics report, the economy of the AA is in mid-expansion and remains a stellar performer compared other metro areas. The primary economic drivers of the AA

are in the technology and manufacturing sectors, which are augmented by favorable net migration patterns. The top three employers are St. Luke’s Health Systems, Micron Technology (Micron), and St. Alphonsus Health Systems. Micron was awarded CHIP Act funding for the development of a new semiconductor fabrication facility, which served as a catalyst for significant investments into the AA’s technology sector.

The AA remains one of the fastest-growing metro areas in the nation as the net migrations patterns are concentrated domestically as the in-migration flow notably exceeds the out-migration flow by 9,007 or 32.6 percent. The expansion of the AA population and presence of large technology firms elevates the need for skilled workers, which fosters an ecosystem for university enrollment rates by deepening the labor force’s talent pool. In contrast with larger West Coast metro areas, the lower cost of living coupled with below-average business costs creates a conducive environment for start-up businesses and retirees.

These positive trends have fueled the rise in home prices in the AA that are exceeding national averages. According to the HAI between 2022 through 2024, the AA has had a declining HAI ranging from a low of 82.4 percent in 2023 to a high of 84.9 percent in 2022. These figures are in line with the Idaho state level figures of 86.3, 80.3, and 80.9 percent from 2022 through 2024 respectively, but are significantly lower than the national figures of 124.1, 110.2, and 110.3 percent. This decline in the AAs HAI implies that families of the median income are having trouble obtaining homeownership, which is more adverse for LMI families.

While unemployment levels in the Boise City AA are below the state and national averages; the unemployment levels in Ada County are better than in Canyon County. The following table shows unemployment levels for the counties compared to Idaho and national averages.

<b>Unemployment Rates – Boise City</b>			
<b>Area</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>
	<b>%</b>	<b>%</b>	<b>%</b>
Ada County	2.5	2.9	3.3
Canyon County	2.9	3.2	3.8
State	2.9	3.2	3.7
National Average	3.6	3.6	4.0

*Source: Bureau of Labor Statistics*

## **Competition**

The Boise City AA is highly competitive for financial services. The June 30, 2024, FDIC Deposit Market Share Report shows WTB ranking 9<sup>th</sup> out of 23 FDIC-insured depository institutions holding 4.9 percent market share with \$819.0 million in deposits. Sorted by rank, the top three banks are comprised of three national banks holding 23.8, 20.4, and 7.9 percent by market share, respectively, or \$4.0, \$3.4, and \$1.3 billion by dollar of the deposits, respectively, in the AA. WTB operated six out of 148 branches within the Boise AA.

### **Community Contact(s)**

Examiners reviewed a recent community contact from an organization that specializes in the improvement, weatherization, and accessibility to affordable housing within the AA. This organization services Ada and Canyon Counties. According to the contact, there is an opportunity for community banks to provide capital solutions to fund their affordable housing projects. While the organization does receive some adequate support from national banks, the contact expressed that they would like to see more involvement from AA's community banks so that funding can be kept "in-house" rather than relying on support from financial institutions outside the AA.

### **Credit and Community Development Needs and Opportunities**

Based on demographic and economic information and the community contact, the primary credit and CD need in the Boise City AA is affordable housing. This need is further substantiated by the declining HAI of the AA being no higher than 84.9 percent during the evaluation period. As such, emphasis on enhancing accessibility to affordable housing would greatly benefit LMI families and geographies.

## **CONCLUSIONS ON PERFORMANCE CRITERIA IN BOISE CITY**

### **LENDING TEST**

WTB's Lending Test performance in the Boise City AA is consistent with the Idaho rated area level conclusions.

### **Lending Activity**

WTB demonstrates adequate responsiveness to credit needs in the AA, taking into account the number and amount of small business and home mortgage loans. During the evaluation period, WTB originated 746 small business loans totaling \$178.5 million and 428 home mortgages loans totaling \$139.3 million. Lending decreased by number and dollar volume for reach product since the previous evaluation, where WTB originated 1,771 small business loans totaling \$254.1 million and 962 home mortgage loans totaling \$278.3 million. As mentioned at the institutional level section, lending activity performance was largely affected by the discontinuation of the SBA PPP and rapid changes in the federal prime index rate.

From the 2023 small business market share data, WTB ranks 10<sup>th</sup> out of 102 lenders while having 1.4 and 9.8 percent of the small business market share by number and dollar volume, respectively. From the 2023 home mortgage lending market share data, WTB ranks 36<sup>th</sup> out of 395 lenders while holding 0.6 and 0.5 percent of the home mortgage lending market share by number and dollar volume.

### **Geographic Distribution**

The geographic distribution of loans reflects good penetration throughout the AA. Good performance in small business and adequate performance in home mortgage lending support this conclusion.

*Small Business*

The geographic distribution of small business loans reflects good penetration throughout the AA. In 2023, performance in the low-income CTs exceeded aggregate data and was generally in line with demographic, while moderate-income performance exceeded both aggregate and demographic. Examiners recognize that performance improved in 2024, especially in low-income geographies where the percentage of loans doubled from the prior year. Refer to the following table for more details.

Geographic Distribution of Small Business Loans Assessment Area: Boise City						
Tract Income Level	% of Businesses	CRA Aggregate % of #	#	%	\$(000s)	%
Low						
2023	1.8	1.4	4	1.6	1,285	2.3
2024	2.0	--	9	3.5	1,564	2.7
Moderate						
2023	17.3	16.7	49	19.4	11,986	21.5
2024	18.1	--	59	22.6	15,223	26.4
Middle						
2023	46.8	46.5	130	51.4	29,374	52.6
2024	47.0	--	130	49.8	25,350	44.0
Upper						
2023	34.0	35.4	70	27.7	13,155	23.6
2024	32.9	--	63	24.1	15,537	26.9
NA						
2023	0.1	0.0	0	0.0	0	0.0
2024	0.1	--	0	0.0	0	0.0
<b>Total</b>						
<b>2023</b>	<b>100.0</b>	<b>100.0</b>	<b>253</b>	<b>100.0</b>	<b>55,800</b>	<b>100.0</b>
<b>2024</b>	<b>100.0</b>	<b>--</b>	<b>261</b>	<b>100.0</b>	<b>57,674</b>	<b>100.0</b>
<i>Source: 2023, 2024 D&amp;B Data; Bank Data; 2023 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%.</i>						

*Home Mortgage*

The distribution of home mortgage loans reflects adequate penetration throughout the AA. In 2024, lending performance to low-income geographies exceeded both aggregate data and demographics, while performance in moderate-income geographies was modestly below both. Greater consideration was given to moderate-income performance as there were 33 moderate-income CTs compared to the 4 low-income CTs within the AA. As such, there is more lending opportunity to lend in moderate-income areas as opposed to low-income areas. Refer to the following table for more details.

<b>Geographic Distribution of Home Mortgage Loans Assessment Area: Boise City</b>						
<b>Tract Income Level</b>	<b>% of Owner Occupied Housing Units</b>	<b>HMDA Aggregate % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low						
2024	0.6	0.8	2	1.7	295	1.0
Moderate						
2024	15.0	15.7	16	13.8	2,795	9.6
Middle						
2024	51.1	50.5	47	40.5	9,569	32.8
Upper						
2024	33.3	33.0	51	44.0	16,542	56.7
NA						
2024	0.0	0.0	0	0.0	0	0.0
<b>Total</b>						
<b>2024</b>	<b>100.0</b>	<b>100.0</b>	<b>116</b>	<b>100.0</b>	<b>29,201</b>	<b>100.0</b>
<i>Source: 2020 U.S. Census; Imported Bank Data; 2024 HMDA Aggregate Data Due to rounding, totals may not equal 100.0%.</i>						

## **Borrower Profile**

The distribution of borrowers reflects, given the product lines offered by the institution, adequate penetration among retail customers of different income levels and business customers of different revenue sizes. Adequate performance in small business and good performance in home mortgage lending support this conclusion.

### *Small Business*

The distribution of borrowers reflects adequate penetration among business customers of different revenue sizes. Performance in 2023 is below demographic and modestly trails behind aggregate data, but not to an unreasonable degree. According to the 2023 Small Business Market Share report, the top three institutions are all national banks that collectively hold 54.9 and 27.8 percent market share of small business loans in the AA by number and dollar volume, respectively.

The average small business loan size for these national banks ranges from a low of \$13,000 to a high of \$28,000. WTB ranks 10<sup>th</sup> out of 102 institutions, holding 1.4 percent by number and 9.8 percent by dollar small business market share with an average loan size of \$218,000. This implies that the top lenders that occupy the largest tranche of the small business market share are credit card loans, which is indicative of heavy competition within the AA.

The bank's performance showed a decreasing trend in 2024, but this is attributed to the higher interest rate environment which presented a substantial financial burden to small business owners. In addition, the cost of operations due to inflation also reduced affordability for many small

business owners to operate in the Boise City AA. As such, the bank’s performance level is adequate. Refer to the following table for more details.

<b>Distribution of Small Business Loans by Gross Annual Revenue Category</b>						
<b>Assessment Area: Boise City</b>						
<b>Gross Revenue Level</b>	<b>% of Businesses</b>	<b>CRA Aggregate % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
<b>&lt;= \$1,000,000</b>						
2023	92.4	53.9	125	49.4	19,313	34.6
2024	90.7	--	96	36.8	13,039	22.6
<b>&gt; \$1,000,000</b>						
2023	2.0	--	122	48.2	35,357	63.4
2024	2.0	--	145	55.6	42,652	74.0
<b>Revenue Not Available</b>						
2023	5.7	--	6	2.4	1,130	2.0
2024	7.4	--	20	7.7	1,983	3.4
<b>Total</b>						
<b>2023</b>	<b>100.0</b>	<b>100.0</b>	<b>253</b>	<b>100.0</b>	<b>55,800</b>	<b>100.0</b>
<b>2024</b>	<b>100.0</b>	<b>--</b>	<b>261</b>	<b>100.0</b>	<b>57,674</b>	<b>100.0</b>
<i>Source: 2023, 2024 D&amp;B Data; Bank Data; 2023 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%.</i>						

### *Home Mortgage*

The distribution of borrowers reflects good penetration among retail customers of different income levels. In 2024, performance in both LMI levels exceeded aggregate data while being below or at par with demographic. Performance in 2023 and 2022 varied slightly within a favorable deviation from aggregate data. Examiners note that the federal prime index rate rose 10 consecutive times during the review period from a low of 3.5 percent to a high of 8.5 percent, of which the apex of 8.5 percent was sustained for 13 consecutive months from July 2023 through September 2024. Despite the federal prime rate increases, WTB’s performance is favorable as it was able to generally exceed LMI aggregate performance for the majority of the review period. Refer to the following table for more details.

<b>Distribution of Home Mortgage Loans by Borrower Income Level</b>						
<b>Assessment Area: Boise City</b>						
<b>Borrower Income Level</b>	<b>% of Families</b>	<b>HMDA Aggregate % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low						
2024	16.8	4.8	10	8.6	1,496	5.1
Moderate						
2024	19.0	15.2	22	19.0	2,698	9.2
Middle						
2024	22.9	24.2	16	13.8	2,704	9.3
Upper						
2024	41.3	40.3	60	51.7	19,573	67.0
NA						
2024	0.0	15.6	8	6.9	2,730	9.4
<b>Total</b>						
<b>2024</b>	<b>100.0</b>	<b>100.0</b>	<b>116</b>	<b>100.0</b>	<b>29,201</b>	<b>100.0</b>
<i>Source: 2020 U.S. Census; Imported Bank Data; 2024 HMDA Aggregate Data</i>						
<i>Due to rounding, totals may not equal 100.0%.</i>						

### **Community Development Loans**

WTB has made an adequate level of CD loans in the Boise City AA. This level of performance is slightly less when compared to the bank’s prior performance where the bank made 10 CD loans totaling to \$18.6 million. By dollar volume, the emphasis of CD lending activities in economic development initiatives exhibits a certain degree of responsiveness to small business needs; however, the community contact and demographic data show affordable housing accessibility are a primary credit need in the AA. Refer to the following table for more details.

<b>Community Development Lending – Boise City</b>										
<b>Activity Year</b>	<b>Affordable Housing</b>		<b>Community Services</b>		<b>Economic Development</b>		<b>Revitalize or Stabilize</b>		<b>Totals</b>	
	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>
2022	-	-	-	-	2	12,775	-	-	<b>2</b>	<b>12,775</b>
2023	-	-	-	-	1	1,755	-	-	<b>1</b>	<b>1,755</b>
2024	-	-	-	-	-	-	-	-	-	-
YTD 2025	-	-	-	-	1	1,379	-	-	<b>1</b>	<b>1,379</b>
<b>Total</b>	-	-	-	-	<b>4</b>	<b>15,909</b>	-	-	<b>4</b>	<b>15,909</b>
<i>Source: Bank Data</i>										

Notable examples of the bank’s CD loans in the Boise City AA include the following:

- In 2022, the institution originated an SBA 504 loan for \$10.8 million that promoted economic development by funding the construction of a small business that created permanent jobs within the Boise City AA.
- In 2023, the institution made an SBA 504 loan for \$1.8 million to a small business that promoted economic development through the expansion of employment opportunities within the Boise City AA.

**INVESTMENT TEST**

WTB has a significant level of qualified investments and grants in the Boise City AA, occasionally in a leadership position, particularly those that are not routinely provided by private investors; exhibits excellent responsiveness to credit and CD needs; and occasionally uses innovative and/or complex investments to support CD initiatives.

**Investment and Grant Activity**

WTB has a significant level of qualified investments and grants in the Boise City AA, occasionally in a leadership position, particularly those that are not routinely provided by private investors. During the evaluation period, WTB collectively made 28 qualified investments and donations totaling \$9.7 million in the Boise City AA. This represents an increase of \$8.1 million, or 512.6 percent, in investment activity in the AA with a continued focus on affordable housing initiatives scales favorably with the current evaluation period. This level of performance is a considerable improvement since the prior evaluation where WTB reported 21 qualified investments and donations totaling \$1.6 million. Refer to the following table for more details.

<b>Qualified Investments – Boise City</b>										
<b>Activity Year</b>	<b>Affordable Housing</b>		<b>Community Services</b>		<b>Economic Development</b>		<b>Revitalize or Stabilize</b>		<b>Totals</b>	
	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>
Prior Period	1	1,203	-	-	-	-	-	-	<b>1</b>	<b>1,203</b>
2022	-	-	-	-	-	-	-	-	-	-
2023	-	-	-	-	-	-	-	-	-	-
2024	3	8,321	-	-	-	-	-	-	<b>3</b>	<b>8,321</b>
YTD 2025	-	-	-	-	-	-	-	-	-	-
<b>Subtotal</b>	<b>4</b>	<b>9,524</b>	-	-	-	-	-	-	<b>4</b>	<b>9,524</b>
Qualified Grants & Donations	3	93	11	48	10	33	-	-	<b>24</b>	<b>174</b>
<b>Total</b>	<b>7</b>	<b>9,617</b>	<b>11</b>	<b>48</b>	<b>10</b>	<b>33</b>	-	-	<b>28</b>	<b>9,698</b>
<i>Source: Bank Data</i>										

The following is a notable example of a prior period investment that benefited the Boise City AA:

- WTB has a remaining book value of a \$1.2 million from a LIHTC investment that was made in November 2021 and supported affordable housing projects for LMI families within the Boise City AA for over three years.

### **Responsiveness to Credit and Community Development Needs**

WTB exhibits excellent responsiveness to credit and CD needs. The institution’s significant emphasis on affordable housing investments in the Boise City AA is reflective of a primary need identified by the community contact.

### **Community Development Initiatives**

WTB occasionally uses innovative and/or complex investments to support CD initiatives. During the current evaluation, WTB invested into three new mortgage-backed securities and held one prior period LIHTC investment that both support affordable housing initiatives.

### **SERVICE TEST**

WTB’s Service Test performance in the Boise City AA is consistent with overall conclusions for Idaho. Examiners gave more weight on the CD service performance criterion.

### **Accessibility of Delivery Systems**

Delivery systems are reasonably accessible to essentially all portions of the Boise City AA. The bank operates 14.3 percent of its branches and 13.0 percent of its ATMs in this AA. While the alternative delivery systems are consistent with the overall institution, the branch distribution is inconsistent and weaker.

The following table shows the branch and ATM distribution by tract income level in the Boise City AA, along with the population distribution by CT income level.

<b>Branch and ATM Distribution by Geography Income Level</b> Assessment Area: Boise City								
<b>Tract Income Level</b>	<b>Census Tracts</b>		<b>Population</b>		<b>Branches</b>		<b>ATMs</b>	
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low	4	2.2	16,539	2.3	0	0.0	0	0.0
Moderate	33	18.0	130,603	18.0	0	0.0	0	0.0
Middle	88	48.1	355,484	49.0	4	66.7	4	66.7
Upper	57	31.2	221,109	30.5	2	33.3	2	0.0
NA	1	0.6	2,337	0.3	0	0.0	0	0.0
<b>Total</b>	<b>183</b>	<b>100.0</b>	<b>726,072</b>	<b>100.0</b>	<b>6</b>	<b>100.0</b>	<b>6</b>	<b>0.0</b>

*Source: 2020 U.S. Census Data and Institution Records*

As mentioned earlier, due to the 2000 U.S. Census and as discussed in the Idaho rated area, the Boise Downtown Branch, Meridian Branch, and Overland Branch are in close proximity to LMI geographies. Also, the State Street Branch (7909 W State Street, Garden City) is located in a middle-income CT and is less than one mile from a moderate-income CT; the branch is accessible to moderate-income CT residents via public transportation.

### **Changes in Branch Locations**

To the extent changes have been made, the institution’s record of opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly in LMI geographies. The change in branch location is consistent with the institution overall. As mentioned earlier, WTB closed the Meadow Lake Branch located in an upper-income CT. The bank did not open any branches.

### **Reasonableness of Business Hours and Services**

Services, including where appropriate, business hours do not vary in a way that inconveniences portions of the AA, particularly LMI geographies and/or individuals. Hours and services are consistent with the institution overall. WTB offers the same products and services at all full-service branches and business hours are consistent among branches, with the exception of the Nampa Branch in Canyon County and Overland Branch in Ada County, which are open on Saturdays.

### **Community Development Services**

The bank provided a relatively high level of CD services. During the evaluation period, WTB employees and officers provided 1,336 hours of qualified CD services to 24 different qualified CD organizations. The bank’s qualified service activity increased significantly from the prior 2022 performance evaluation period, when the bank provided 268 hours of service.

The following table illustrates the bank’s CD service hours by activity year and CD purpose.

<b>Community Development Services – Boise City</b>					
<b>Activity Year</b>	<b>Affordable Housing</b>	<b>Community Services</b>	<b>Economic Development</b>	<b>Revitalize or Stabilize</b>	<b>Totals</b>
	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>
Partial 2022	12	223	-	-	<b>235</b>
2023	18	408	-	-	<b>426</b>
2024	17	351	4	-	<b>372</b>
YTD 2025	2	251	50	-	<b>303</b>
<b>Total</b>	<b>49</b>	<b>1,233</b>	<b>54</b>	<b>-</b>	<b>1,336</b>
<i>Source: Bank Data</i>					

The following are notable examples of services provided to the AA by WTB employees:

- In 2024, a bank employee provided 35 hours of service as a board member to an organization that assists LMI individuals and families obtain affordable housing in Ada County.
- Between 2023 and 2024, a bank employee provided 34 hours of service as a board member of an organization that provides after school activities to LMI youths in Ada County.
- In 2022, 19 bank employees provided 83 hours of service teaching financial education to LMI youths in Ada County.
- Between 2022 and 2024, a bank employee provided 55 hours of service as a board member to an organization that supports LMI mothers with babies in Ada County.

## OTHER ASSESSMENT AREAS – Limited-Scope Review

### CONCLUSIONS ON PERFORMANCE CRITERIA IN THE LIMITED-SCOPE ASSESSMENT AREAS

The following table summarizes WTB’s performance in the Idaho AAs evaluated using limited-scope procedures as compared to the AA in which full-scope procedures were used. Examiners based conclusions on a review of available facts and data, aggregate lending comparisons and demographic information. The conclusions from the AAs reviewed using limited-scope procedures did not alter the institution’s overall performance rating.

Assessment Area	Lending Test	Investment Test	Service Test
Coeur d’Alene	Exceeds	Consistent	Consistent
Idaho non-MSA	Consistent	Below	Consistent
Lewiston	Consistent	Below	Below

The following facts and data support the conclusions for each limited-scope AA. Also included are details regarding the number and dollar volume of small business, home mortgage, and CD loans originated during the review period; qualified investments (new and prior period) and donations during the review period; and CD services for the review period. Unless otherwise noted, branch distribution and service hours are consistent with Idaho overall, and products, services, and alternative delivery systems are discussed at the institution level. Additional information is in the Limited-Scope Assessment Areas Appendices.

#### Coeur d’Alene

The AA consists of 8 moderate-, 20 middle-, and 11 upper-income CTs, with no low-income CTs.

Activity	#	\$(000s)
Small Business Loans	597	86,430
Home Mortgage Loans	347	121,697
CD Loans	4	30,559
Investments (New)	3	7,791
Investments (Prior Period)	-	-
Donations	9	108
CD Services	320	-
<i>Source: Bank Data</i>		

While the alternative delivery systems to the extent they benefit LMI individuals or geographies are consistent with the institution overall, the branch distribution is inconsistent with the institution overall and is weaker.

WTB operates 7.1 percent of its branches and 6.5 percent of its ATMs in the AA. The bank does not have any branches in moderate-income CTs, and there are no low-income geographies in the AA. The Coeur D’Alene Branch is located in an upper-income CT and both the Hayden Branch and Post Falls Branch are located in middle-income CTs.

As mentioned in the Idaho rated area section, the Coeur D’Alene Branch is within close proximity of a mile to three moderate-income geographies. Also, the Hayden Branch is only a quarter mile from the nearest moderate-income CT.

<b>Branch and ATM Distribution by Geography Income Level</b>								
<b>Assessment Area: Coeur d’Alene</b>								
<b>Tract Income Level</b>	<b>Census Tracts</b>		<b>Population</b>		<b>Branches</b>		<b>ATMs</b>	
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	8	20.5	27,599	16.1	0	0.0	0	0.0
Middle	20	51.3	108,079	63.1	2	66.7	2	66.7
Upper	11	28.2	35,684	20.8	1	33.3	1	33.3
NA	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total</b>	<b>39</b>	<b>100.0</b>	<b>171,362</b>	<b>100.0</b>	<b>3</b>	<b>100.0</b>	<b>3</b>	<b>0.0</b>

*Source: 2020 U.S. Census Data and Institution Records*

Business hours are from 9:00 a.m. to 5:00 p.m. Monday through Friday, and drive-through hours are from 8:30 a.m. to 6:00 p.m. Monday through Friday. Notably, at both the Hayden Branch and the Post Falls Branch, drive-through hours are from 10:00 a.m. to 2:00 p.m. on Saturday.

Service hours are relatively high level and consistent with the institution.

**Idaho non-MSA**

The AA consists of 8 moderate-, 20 middle-, and 11 upper-income CTs, with no low-income CTs. There is also one CT without any income designation.

<b>Activity</b>	<b>#</b>	<b>\$(000s)</b>
Small Business Loans	247	37,043
Home Mortgage Loans	188	80,818
CD Loans	1	3,748
Investments (New)	1	1,169
Investments (Prior Period)	-	-
Donations	13	62
CD Services	468	-

*Source: Bank Data*

While the alternative delivery systems to the extent they benefit LMI individuals or geographies are consistent with the institution overall, the branch distribution is inconsistent with the institution overall and is weaker.

The bank operates 4.8 percent of its branches and 4.3 percent of its ATMs in this AA. The bank does not operate any branches in LMI geographies. The Sandpoint Branch is located in a middle-income CT in Bonner County, and the Moscow Branch is located in an upper-income CT in Latah County. The three moderate-income CTs in the AA are in Bonner County, as Latah County does not have any LMI geographies.

The Moscow Branch’s lobby hours are from 9:00 a.m. to 5:00 p.m. Monday through Thursday and until 6:00 p.m. on Friday, and drive-through hours are from 8:30 a.m. to 5:00 p.m. Monday through Thursday and until 6:00 p.m. on Friday. While the Sandpoint Branch does not offer drive-through services, lobby hours are from 8:30 a.m. to 5:00 p.m. Monday through Friday.

<b>Branch and ATM Distribution by Geography Income Level</b>								
<b>Assessment Area: Idaho non-MSA</b>								
<b>Tract Income Level</b>	<b>Census Tracts</b>		<b>Population</b>		<b>Branches</b>		<b>ATMs</b>	
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	3	12.0	8,723	10.1	0	0.0	0	0.0
Middle	13	52.0	46,877	54.1	1	50.0	1	50.0
Upper	8	32.0	29,731	34.3	1	50.0	1	50.0
NA	1	4.0	1,296	1.5	0	0.0	0	0.0
<b>Total</b>	<b>25</b>	<b>100.0</b>	<b>86,627</b>	<b>100.0</b>	<b>2</b>	<b>100.0</b>	<b>2</b>	<b>0.0</b>

*Source: 2020 Census Data and Institution Records*

Service hours are relatively high level and consistent with the institution.

### **Lewiston**

The AA consists of 1 moderate-, 7 middle-, and 2 upper-income CTs, with no low-income CTs.

<b>Activity</b>	<b>#</b>	<b>\$(000s)</b>
Small Business Loans	66	14,725
Home Mortgage Loans	23	4,887
CD Loans	-	-
Investments (New)	-	-
Investments (Prior Period)	-	-
Donations	10	23
CD Services	213	-

*Source: Bank Data*

While the alternative delivery systems to the extent they benefit LMI individuals or geographies are consistent with the institution overall, the branch distribution is inconsistent with the institution. The branching network is weaker than the institution rating as the bank operates 2.4 percent of its branches and 2.2 percent of its ATMs in a middle-income CT in the AA.

Although the Lewiston Financial Center Branch is located in a middle-income CT in Nez Perce County, it is only one-half mile from the only moderate-income CT in the AA; thus, accessibility to services is within reasonable walking distance. Lobby hours are from 9:00 a.m. to 5:00 p.m. Monday through Thursday, and until 6:00 p.m. on Friday. Drive-through hours are from 8:30 a.m. to 5:00 p.m. Monday through Thursday and until 6:00 p.m. on Friday.

<b>Branch and ATM Distribution by Geography Income Level Assessment Area: Lewiston</b>								
<b>Tract Income Level</b>	<b>Census Tracts</b>		<b>Population</b>		<b>Branches</b>		<b>ATMs</b>	
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	1	10.0	3,330	7.9	0	0.0	0	0.0
Middle	7	70.0	29,029	69.0	1	100.0	1	0.0
Upper	2	20.0	9,731	23.1	0	0.0	0	0.0
NA	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total</b>	<b>10</b>	<b>100.0</b>	<b>42,090</b>	<b>100.0</b>	<b>1</b>	<b>100.0</b>	<b>1</b>	<b>0.0</b>
<i>Source: 2020 Census Data and Institution Records</i>								

Service hours are adequate and below the institution level.

### **Geographic Distribution and Borrower Profile**

Geographic distribution and borrower profile tables are included as an appendix to this evaluation.

## **PORTLAND-VANCOUVER-HILLSBORO MULTISTATE MSA**

**CRA RATING FOR OREGON: SATISFACTORY**

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

**The Investment Test is rated: Low Satisfactory**

**The Service Test is rated: High Satisfactory**

### **DESCRIPTION OF INSTITUTION'S OPERATIONS IN PVH**

WTB operates two full-service branches within a single Multistate-MSA comprised of the southern border of Washington state and the northern border of Oregon state. During the review period, WTB opened one full-service branch in Clark County in Washington on November 12, 2024. The opening of this new branch did not change the delineation of the AA.

The AA is comprised of Clackamas, Columbia, Multnomah, Washington, and Yamhill Counties in Oregon, and Clark and Skamania Counties in Washington. The AA consists of 12 low-, 138 moderate-, 256 middle-, and 158 upper-income CT. Additionally, the AA has four CTs that do not have an income designation.

Examiners note that the classification of the income geographies in the AA have changed slightly since the prior evaluation with the 2020 U.S. Census, which resulted in revised CT delineations. The number of LMI CTs varies from the prior evaluation where there were 12 low- and 121 moderate-income CTs per the 2015 ACS.

#### **Economic and Demographic Data**

See the following table for additional demographic information.

<b>Demographic Information of the Assessment Area</b>						
<b>Assessment Area: PVH Multistate</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>N/A* % of #</b>
Geographies (Census Tracts)	568	2.1	24.3	45.1	27.8	0.7
Population by Geography	2,512,859	2.2	24.6	46.6	26.5	0.2
Housing Units by Geography	1,007,774	2.2	24.3	46.6	26.7	0.2
Owner-Occupied Units by Geography	596,748	1.1	19.6	48.8	30.4	0.1
Occupied Rental Units by Geography	361,229	4.0	32.0	42.6	21.0	0.4
Vacant Units by Geography	49,797	2.6	24.6	47.5	25.0	0.3
Businesses by Geography	297,706	1.7	23.5	44.0	30.1	0.7
Farms by Geography	5,267	0.4	13.6	62.1	23.6	0.3
Family Distribution by Income Level	605,415	20.3	18.4	21.3	40.0	0.0
Household Distribution by Income Level	957,977	23.1	16.7	18.4	41.8	0.0
Median Family Income MSA - 38900 Portland-Vancouver-Hillsboro, OR-WA MSA	\$94,727	Median Housing Value		\$ 411,287		
		Median Gross Rent		\$1,353		
		Families Below Poverty Level		6.4%		
<i>Source: 2020 U.S. Census and 2024 D&amp;B Data (*) The NA category consists of geographies that have not been assigned an income classification. Due to rounding, totals may not equal 100%.</i>						

According to a report from Moody’s Analytics, the health of the AA’s economy has elevated exposure to volatility in the technology and manufacturing sectors, both of which are primary economic drivers. The top three employers are Intel Corporation, Providence Health Systems, and the Oregon Health & Science University, with each holding 22.3, 21.0, and 18.0 thousand employees, respectively. The AA is a key hub for U.S. semiconductor production; however, the strength in the manufacturing sector has been adversely affected by recent trade policies and tariffs. The AA is highly export-dependent as most goods are transported from the Port of Portland to Asia, which happens to be the largest goods recipient. The U.S.-China trade relationship has an uncertain outlook yet plays a pivotal role in determining the manufacturing industry’s economic performance.

The apparel industry employs locally, but two of the AA’s biggest firms, Nike and Columbia Sportswear, have recently resorted to job cuts due to losses in market share with other competitors. While most of the apparel production is outsourced overseas, businesses will need to determine whether to accept smaller profit margins or pass on tariff-induced costs to the consumer. Either choice will ultimately lead to tight corporate budgets. The technology sector is only modestly better positioned. The entry into AI has spurred some job gains in the AA while eliminating others.

Despite the AA having a diversified economy with skilled workers, favorable job mix, and a low poverty rate, the net migration patterns along with the population growth continue to fall well behind the nation for four straight years. This is attributable to restrictive immigration policies

disrupting recent foreign arrivals gains, and an expensive housing market in the AA causing domestic in-migration rates to continuously decline. Given the AA having favorable climate, cultural amenities, and an abundance of high-paying jobs, lawmakers have amped up their efforts to address low housing affordability and public safety concerns.

Between 2022 and 2024, the AA’s HAI ranges from a high of 84.6 percent in 2022 to a low of 76.4 percent in 2023. Examiners note slight improvements in housing affordability as the most recent HAI was 79.1 percent in 2024. While the HAI in the AA is better than the Oregon state level, which were 78.3, 71.4, and 73.8 percent between 2022 and 2024, respectively, families of the median income level have at least 20 percent less income to afford a median-priced home using a conventional 30-year mortgage. Housing affordability is even less for LMI families.

Since the prior evaluation, the AA’s median housing value rose by \$127,208 or 44.7 percent, and the median income level increased by \$21,638 or 29.6 percent. Changes in housing values outpace the median income level by 15.1 percent. Between the November 4, 2019, and April 11, 2022, evaluations, examiners note that the median income levels remained unchanged while the median housing values declined by \$15,963 or -5.3 percent. This signifies that homeownership is becoming less attainable even for families of the median income level when compared to the prior evaluation.

Unemployment levels in the PVH Multistate AA are comparable with the national averages. While Washington County has the lowest unemployment levels during the evaluation period, Columbia County has the highest levels of unemployment within the AA. The following table shows unemployment levels for the counties compared to PVH and national averages, including the states of Oregon and Washington.

<b>Unemployment Rates – PVH Multistate</b>			
<b>Area</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>
	<b>%</b>	<b>%</b>	<b>%</b>
Clackamas County	3.6	3.4	3.9
Columbia County	4.4	4.2	4.6
Multnomah County	3.7	3.5	4.0
Washington County	3.3	3.2	3.7
Yamhill County	3.7	3.5	3.9
<b>Oregon State</b>	<b>4.0</b>	<b>3.8</b>	<b>4.2</b>
Clark County	3.9	3.9	4.5
Skamania County	4.2	4.2	4.5
<b>Washington State</b>	<b>4.1</b>	<b>4.2</b>	<b>4.5</b>
<b>PVH</b>	<b>3.6</b>	<b>3.5</b>	<b>4.0</b>
<b>National Average</b>	<b>3.6</b>	<b>3.6</b>	<b>4.0</b>

*Source: Bureau of Labor Statistics*

## **Competition**

The PVH Multistate AA is highly competitive for financial services. The June 30, 2024, FDIC Deposit Market Share Report shows WTB ranking 15<sup>th</sup> out of 29 FDIC-insured depository institutions holding 0.5 percent market share with \$348.2 million in deposits. Sorted by rank, the top three banks are comprised of three national banks holding 23.4, 21.1, and 14.1 percent market share, respectively, or \$15.2, \$13.7, and \$9.2 billion by dollar, respectively, of the deposits in the AA. Of the same data, WTB operated one out of 385 branches within the PVH Multistate AA. Examiners note that the Vancouver Branch opened after the publication date of the FDIC Deposit Market Share report.

## **Community Contact**

Examiners reviewed a community contact from a non-profit organization that supports small business entrepreneurs within the AA. According to the contact, economic development opportunities exist as the organization is experiencing challenges in recruiting new employers in the AA due to the Oregon state tax structure. Other opportunities include additional support for minority-owned businesses, small business financial education, and flexible financing options for start-ups and other small business ventures.

## **Credit and Needs and Opportunities**

Based on demographic and economic information, and the community contact, the primary credit and CD needs in the AA revolves around economic development initiatives along with flexible business development financing options for entrepreneurs. There are also opportunities for additional support for minority-owned businesses and financial education. According to WTB's Community Credit Needs Assessment report, there is also a need for affordable housing initiatives alongside community services that offer financial advice for small business owners.

## SCOPE OF EVALUATION – PVH

PVH Multistate rated area was evaluated using full-scope procedures.

### CONCLUSIONS ON PERFORMANCE CRITERIA IN PVH

#### LENDING TEST

WTB is rated “Low Satisfactory” in the Lending Test for PVH Multistate AA.

#### Lending Activity

WTB demonstrates adequate responsiveness to credit needs in the AA, taking into account the number and amount of small business and home mortgage loans. During the evaluation period, WTB originated 307 small business loans totaling \$84.8 million and 129 home mortgages loans totaling \$74.6 million. Lending modestly decreased by number and dollar volume for reach product since the previous evaluation, where WTB originated 484 small business loans totaling \$98.5 million and 131 home mortgage loans totaling \$50.1 million.

From the 2023 small business market share data, WTB ranks 31<sup>st</sup> out of 156 lenders while having 0.2 and 1.5 percent of the small business market share by number and dollar volume, respectively. From the 2023 home mortgage lending market share data, WTB ranks 152<sup>nd</sup> out of 566 lenders while holding less than 0.1 percent of the home mortgage lending market share by both number and dollar volume.

#### Geographic Distribution

The geographic distribution of loans reflects adequate penetration throughout the AA. Adequate performance in both small business and home mortgage lending supports this conclusion. Examiners note improvement in home mortgage lending performance, which is attributable to the lender credit program introduced in 2023 within the AA.

#### *Small Business*

The geographic distribution of small business loans reflects adequate penetration throughout the AA. In 2023, examiners note that there were zero loans to low-income geographies, while performance in moderate-income geographies were slightly below aggregate data and demographics. While 2024 aggregate data was unavailable at the time of the evaluation, improvements are noted in 2024 as performance in both LMI geographies exceeded demographics. Greater consideration is given to moderate-income CT performance as there were 138 moderate-income CTs compared to the 12 low-income CTs. Refer to the following table for more details.

Geographic Distribution of Small Business Loans Assessment Area: PVH Multistate						
Tract Income Level	% of Businesses	CRA Aggregate % of #	#	%	\$(000s)	%
Low						
2023	1.6	1.6	0	0.0	0	0.0
2024	1.7	--	2	1.7	350	1.1
Moderate						
2023	23.1	21.9	19	19.6	5,092	19.3
2024	23.5	--	34	28.1	8,032	26.3
Middle						
2023	43.7	43.0	47	48.5	12,534	47.5
2024	44.0	--	48	39.7	12,983	42.5
Upper						
2023	30.9	32.8	27	27.8	7,853	29.7
2024	30.1	--	35	28.9	8,214	26.9
NA						
2023	0.7	0.8	4	4.1	931	3.5
2024	0.7	--	2	1.7	1,000	3.3
<b>Total</b>						
<b>2023</b>	<b>100.0</b>	<b>100.0</b>	<b>97</b>	<b>100.0</b>	<b>26,410</b>	<b>100.0</b>
<b>2024</b>	<b>100.0</b>	<b>--</b>	<b>121</b>	<b>100.0</b>	<b>30,579</b>	<b>100.0</b>
<i>Source: 2023, 2024 D&amp;B Data; Bank Data; 2023 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%.</i>						

### Home Mortgage

The geographic distribution of home mortgage loans reflects adequate penetration throughout the AA. This characterization is an improvement since the prior evaluation where performance was characterized as “poor.” In 2024, examiners note that there were zero loans in low-income CTs, while moderate-income CT performance was slightly behind both aggregate and demographic within reason.

This level of performance is largely attributable to the heavy competition for financial services within the AA. According to the 2023 Home Mortgage Lending Market Share report, WTB ranked 152<sup>nd</sup> out of 566 financial institutions with less than 0.1 percent market share of number and dollar volume respectively. The top three institutions within the AA consisting of a credit union, national bank, and mortgage company, which collectively hold 21.9 and 17.8 percent of the market share by number and dollar volume, respectively. Considering the LMI geographic composition of the AA, greater consideration is given to moderate-income CT performance as there are 138 moderate-income CTs and 12 low-income CTs. Refer to the following table for more details.

<b>Geographic Distribution of Home Mortgage Loans Assessment Area: PVH Multistate</b>						
<b>Tract Income Level</b>	<b>% of Owner Occupied Housing Units</b>	<b>HMDA Aggregate % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low						
2024	1.1	1.0	0	0.0	0	0.0
Moderate						
2024	19.6	19.9	7	15.2	3,636	14.7
Middle						
2024	48.8	48.6	20	43.5	8,242	33.3
Upper						
2024	30.4	30.5	19	41.3	12,895	52.1
NA						
2024	0.1	0.1	0	0.0	0	0.0
<b>Total</b>						
<b>2024</b>	<b>100.0</b>	<b>100.0</b>	<b>46</b>	<b>100.0</b>	<b>24,773</b>	<b>100.0</b>
<i>Source: 2020 U.S. Census; Imported Bank Data; 2024 HMDA Aggregate Data Due to rounding, totals may not equal 100.0%.</i>						

## **Borrower Profile**

The distribution of borrowers reflects, given the product lines offered by the institution, adequate penetration among retail customers of different income levels and business customers of revenue different sizes. Performance in both small business and home mortgage lending supports this conclusion. This level of performance is an improvement since the previous evaluation of both products.

### *Small Business*

The distribution of borrowers reflects adequate penetration among business customers of different revenue sizes. Although the level of performance in 2023 was notably below aggregate data and demographics, the 2023 Small Business Market Share report supports the bank's adequate penetration with an average loan size of \$272,000. The market share report shows the top five small business lenders are credit card lenders that collectively hold 71.5 percent by number and 39.6 percent by dollar volume, with the average loan sizes ranging from a low of \$5,000 to a high of \$24,000. There are two other locally based institutions which are ranked higher than WTB. Aggregate comparison is skewed since aggregate lending data is heavily influenced by credit card lenders. Although WTB ranked 31<sup>st</sup> out of 156 lenders, WTB is ranked 3<sup>rd</sup> among the local community banks in the AA.

The bank's lending performance in 2024 shows a declining trend as small business owners were affected by the homelessness encampments and the decriminalization policy in the downtown Portland AA, which forced many smaller businesses to close. Management has confirmed that the

retail business vacancy rate in the downtown Portland area is very high, between 25.0 percent to 35.0 percent, which is challenging for the bank as lending opportunities in the AA are very limited.

Given that the aggregate the data is skewed by a significantly higher level of credit card lenders and the unfavorable business environment in the downtown Portland AA, where a significant number of the bank’s small business customers were located, the bank’s lending performance is adequate during the evaluation period. Refer to the following table for more details.

<b>Distribution of Small Business Loans by Gross Annual Revenue Category</b> <b>Assessment Area: PVH Multistate</b>						
<b>Gross Revenue Level</b>	<b>% of Businesses</b>	<b>CRA Aggregate % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
<b>&lt;= \$1,000,000</b>						
2023	92.3	56.5	32	33.0	5,113	19.4
2024	91.8	--	32	26.5	6,045	19.8
<b>&gt; \$1,000,000</b>						
2023	2.4	--	63	65.0	21,142	80.1
2024	2.1	--	81	66.9	23,324	76.3
<b>Revenue Not Available</b>						
2023	5.4	--	2	2.1	155	0.6
2024	6.1	--	8	6.6	1,210	4.0
<b>Total</b>						
<b>2023</b>	<b>100.0</b>	<b>100.0</b>	<b>97</b>	<b>100.0</b>	<b>26,410</b>	<b>100.0</b>
<b>2024</b>	<b>100.0</b>	<b>--</b>	<b>121</b>	<b>100.0</b>	<b>30,579</b>	<b>100.0</b>
<i>Source: 2023, 2024 D&amp;B Data; Bank Data; 2023 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%.</i>						

### *Home Mortgage*

The distribution of borrowers reflects adequate penetration among retail customers of different income levels. This level of performance is an improvement from the prior evaluation when considering the surrounding context of WTB’s performance in the AA. Lending performance in 2024 for both LMI levels was generally on par with aggregate data, but below demographics.

As mentioned in the Economic and Demographics section of the AA, obtaining homeownership is becoming increasingly less attainable for LMI borrowers as the rise in home values notably outpaces the increases in the median family income. Since the prior evaluation, the median family income increased by \$21,638 and the median housing value increased by \$127,208, both of which represents a 29.6 and 44.7 percent increase, respectively. This is further substantiated with the HAI being no higher than 84.6 percent during the evaluation period, which means that families of the median income have 15.4 percent less income to afford a median priced single-family home in the AA using a conventional 30-year mortgage. As such, this has a greater adverse effect on LMI families in obtaining homeownership. Refer to the following table for more details.

<b>Distribution of Home Mortgage Loans by Borrower Income Level Assessment Area: PVH Multistate</b>						
<b>Borrower Income Level</b>	<b>% of Families</b>	<b>HMDA Aggregate % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low						
2024	20.3	4.9	3	6.5	556	2.2
Moderate						
2024	18.4	15.3	7	15.2	2,153	8.7
Middle						
2024	21.3	24.7	7	15.2	3,524	14.2
Upper						
2024	40.0	39.3	27	58.7	18,340	74.0
NA						
2024	0.0	15.9	2	4.4	200	0.8
<b>Total</b>						
<b>2024</b>	<b>100.0</b>	<b>100.0</b>	<b>46</b>	<b>100.0</b>	<b>24,773</b>	<b>100.0</b>
<i>Source: 2020 Census; Imported Bank Data; 2024 HMDA Aggregate Data Due to rounding, totals may not equal 100.0%.</i>						

### **Community Development Loans**

The institution has made an adequate level of CD loans within the PVH Multistate AA. WTB originated 8 CD loans totaling \$26.7 million during the evaluation period. This level of performance compares less favorably to the prior performance where WTB made 18 CD loans totaling \$37.2 million within the AA, which WTB was then characterized as having a high level of CD loans. The lower amount of CD lending in the AA compounded by the longer review period supports this conclusion.

By dollar, the vast majority of CD lending within the AA revolves around affordable housing and revitalization and stabilization initiatives, which equates to 41.2 and 37.7 percent, respectively. Examiners also note that CD lending in the AA has some volume in each CD category, which reflects responsiveness to the CD needs identified by the community contact. The following table summarizes WTB's CD lending within the AA by year and purpose.

<b>Community Development Lending – PVH Multistate</b>										
<b>Activity Year</b>	<b>Affordable Housing</b>		<b>Community Services</b>		<b>Economic Development</b>		<b>Revitalize or Stabilize</b>		<b>Totals</b>	
	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>
2022	1	8,000	1	1,500	1	2,056	2	8,960	<b>5</b>	<b>20,516</b>
2023	-	-	-	-	1	2,054	1	1,100	<b>2</b>	<b>3,154</b>
2024	-	-	-	-	-	-	-	-	-	-
YTD 2025	1	2,980	-	-	-	-	-	-	<b>1</b>	<b>2,980</b>
<b>Total</b>	<b>2</b>	<b>10,980</b>	<b>1</b>	<b>1,500</b>	<b>2</b>	<b>4,110</b>	<b>3</b>	<b>10,060</b>	<b>8</b>	<b>26,650</b>
<i>Source: Bank Data</i>										

Notable examples of CD loans in the PVH Multistate AA include the following:

- In 2022, WTB made a \$8 million CD loan for the development of a mobile home park located with affordable rents that primarily support LMI tenants.
- In 2022, WTB originated a \$6.6 million CD loan for the acquisition and improvement of a commercial property located in low-income CT within the AA.
- In 2025, the institution made a \$2.9 million CD loan to a non-profit CD organization that primarily supports affordable housing initiatives for LMI families.

## **INVESTMENT TEST**

WTB is rated “Low Satisfactory” in the Investment Test for the PVH Multistate rated area.

### **Investment and Grant Activity**

The bank 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. A collective total of 49 qualified CD investments and donations amounting to \$4.5 million was reported by WTB for the PVH Multistate rated area. This level of performance is an increase since the pervious evaluation where WTB reported 10 qualified CD investments and donations totaling \$1.9 million. By dollar, the increase of 2.6 million in CD investments equates to a 136.1 percent increase in the rated area, which reasonably scales with the performance of the prior evaluation. Additionally, the bank’s CD investment activities continue to focus on affordable housing initiatives. Refer to the following table for more details.

Qualified Investments – Portland Multistate										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	3	3,991	0	0	0	0	0	0	3	3,991
2022	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0
2024	0	0	0	0	0	0	0	0	0	0
YTD 2025	0	0	0	0	0	0	0	0	0	0
<b>Subtotal</b>	<b>3</b>	<b>3,991</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>3</b>	<b>3,991</b>
Qualified Grants & Donations	9	291	25	133	12	64	0	0	46	488
<b>Total</b>	<b>12</b>	<b>4,282</b>	<b>25</b>	<b>133</b>	<b>12</b>	<b>64</b>	<b>0</b>	<b>0</b>	<b>49</b>	<b>4,479</b>
<i>Source: Bank Data</i>										

The following are notable examples of prior period investments that benefited the PVH Multistate AA:

- WTB has a remaining book value of \$2.4 million LIHTC investment that supports affordable housing initiatives for LMI families. This investment was made in March 2022 and has benefited the PVH Multistate AA for over three years.
- In October 2014, the bank purchased a
- mortgage-backed security that now has a remaining book value of \$102,000. The underlying mortgages for this investment were all LMI borrowers and has supported affordable housing initiatives for LMI families for over 10 years.

### **Responsiveness to Credit and Community Development Needs**

WTB exhibits good responsiveness to credit and CD needs. The institution’s emphasis on affordable housing investments in the PVH Multistate AA is reflective of a CD need identified by key economic and demographic information and the institution. While examiners recognize the donations made towards community services and economic development, the community contact identified CD investment opportunities related to economic development, small business financial education, and as well as support for minority-owned institutions.

### **Community Development Initiatives**

WTB occasionally uses innovative and/or complex investments to support CD initiatives. As previously stated, WTB holds one LIHTC and two mortgage-backed security investments in the current evaluation.

**SERVICE TEST**

The Service Test is rated High Satisfactory in the PVH Multistate AA.

**Accessibility of Delivery Systems**

Delivery systems are reasonably accessible to essentially all portions of the PVH Multistate AA. The bank operates 4.8 percent of its branches, and 4.3 percent of its ATMs in the PVH Multistate MSA AA. While the alternative delivery systems offered in the PVH Multistate MSA AA are consistent with those discussed at the institutional level, and the branch distribution is inconsistent and weaker.

Branch and ATM Distribution by Geography Income Level PVH Multistate MSA								
Tract Income Level	Census Tracts		Population		Branches		ATMs	
	#	%	#	%	#	%	#	%
Low	12	2.1	54,195	2.2	0	0.0	0	0.0
Moderate	138	24.3	617,821	24.6	0	0.0	0	0.0
Middle	256	45.1	1,170,250	46.6	1	50.0	1	50.0
Upper	158	27.8	666,814	26.5	1	50.0	1	50.0
NA	4	0.7	3,779	0.2	0	0.0	0	0.0
<b>Total</b>	<b>568</b>	<b>100.0</b>	<b>2,512,859</b>	<b>100.0</b>	<b>2</b>	<b>100.0</b>	<b>2</b>	<b>100.0</b>
<i>Source: 2020 Census Data and Institution Records</i>								

WTB does not operate any branches in LMI geographies. However, the lack of branch presence within the LMI CTs in the AA does not limit accessibility from nearby communities or residents. The Portland Office Branch (760 SW Ninth Avenue) is located on the cusp of an upper-income CT, which is less than one-half mile from a low-income CT and also one-half mile from a moderate-income CT. The Vancouver Financial Center Branch (1400 Washington Street) is located in middle-income CT, and is between two moderate-income CTs; specifically, the branch is one block east of a moderate-income CT and is also less than a mile west of another moderate-income CT. Thus, all individuals, including moderate-income CT residents can access both branches as proximity is within a reasonable distance via public transportation.

**Changes in Branch Locations**

To the extent changes have been made, the institution’s record of opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly in LMI geographies. As mentioned earlier, in November 2024, WTB opened the Vancouver Branch in a middle-income CT in Clark County, Washington. Management did not close any branches since the prior evaluation.

**Reasonableness of Business Hours and Services**

Services, including where appropriate, business hours do not vary in a way that inconveniences portions of the assessment area, particularly LMI geographies or individuals. Lobby hours are Monday through Friday from 9:00 a.m. to 5:00 p.m. The bank offers a deposit-taking ATM at the branch. The branches do not offer extended hours, drive-up services, or Saturday hours; however, the Portland Branch is located in the business district of Portland downtown area, where drive-up services and Saturday hours are less impactful to LMI population.

**Community Development Services**

The bank provided a relatively high level of CD services. During the evaluation period, WTB employees and officers provided 964 hours of qualified CD services to 32 different qualified CD organizations. The bank’s qualified service activity increased significantly, more than tripled from the prior 2022 performance evaluation period, during which the bank provided 98 hours of service.

The following table illustrates the bank’s CD service hours by activity year and CD purpose.

<b>Community Development Services – PVH Multistate</b>					
<b>Activity Year</b>	<b>Affordable Housing</b>	<b>Community Services</b>	<b>Economic Development</b>	<b>Revitalize or Stabilize</b>	<b>Totals</b>
	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>
Partial 2022	2	191	4	-	197
2023	4	337	6	-	347
2024	22	296	4	2	324
YTD 2025	11	77	8	-	96
<b>Total</b>	<b>39</b>	<b>901</b>	<b>22</b>	<b>2</b>	<b>964</b>
<i>Source: Bank Data</i>					

The following are notable examples of services provided to the AA by WTB employees:

- In 2023 and 2025, a bank employee provided 36 hours of service serving as a board member of an organization that provides after school programs and services to children in LMI geographies in Portland, Multnomah County, Oregon.
- In 2023 and 2024, a bank employee provided 85 hours of service serving on a board of an organization that supports vulnerable LMI youth and families from becoming homeless in Portland, Multnomah County, Oregon.
- In 2024, a bank employee provided 42 hours of service as a finance committee member of an organization that provides after school programs and services to children in LMI geographies in Vancouver, Clark County, Washington.
- In 2023, a bank employee provided 28 hours of service serving on a board of an organization that provides shelter and emergency services to 200 LMI individuals in Vancouver, Clark County, Washington.

## OREGON

### CRA RATING FOR OREGON: SATISFACTORY

The Lending Test is rated: High Satisfactory

The Investment Test is rated: Low Satisfactory

The Service Test is rated: Low Satisfactory

### DESCRIPTION OF INSTITUTION’S OPERATIONS IN OREGON

WTB opened one full-service branch within a middle-income CT in Deschutes County of Oregon on April 11, 2022. This AA is a new addition since prior evaluation and is seated in central Oregon and east of the Cascade Range of the Deschutes River within the Bend-Redmond MSA. The AA consists of 7 moderate-, 24 middle-, and 14 upper-income CT. Examiners note that there are no low-income CTs within this new AA.

#### Economic and Demographic Data

See the following table for additional demographic information.

<b>Demographic Information of the Assessment Area</b>							
<b>Assessment Area: Bend AA</b>							
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	N/A* % of #	
Geographies (Census Tracts)	45	0.0	15.6	53.3	31.1	0.0	
Population by Geography	198,253	0.0	16.5	51.5	32.0	0.0	
Housing Units by Geography	90,802	0.0	16.3	50.9	32.8	0.0	
Owner-Occupied Units by Geography	52,335	0.0	13.7	48.8	37.6	0.0	
Occupied Rental Units by Geography	24,705	0.0	26.5	50.8	22.8	0.0	
Vacant Units by Geography	13,762	0.0	8.1	59.2	32.8	0.0	
Businesses by Geography	15,433	0.0	14.1	46.6	39.3	0.0	
Farms by Geography	369	0.0	5.7	48.5	45.8	0.0	
Family Distribution by Income Level	51,773	18.3	17.4	21.6	42.8	0.0	
Household Distribution by Income Level	77,040	21.2	16.5	19.4	43.0	0.0	
Median Family Income MSA - 13460 Bend, OR MSA	\$78,059	Median Housing Value				\$ 421,085	
		Median Gross Rent				\$1,331	
					Families Below Poverty Level	6.4%	
<i>Source: 2020 U.S. Census and 2024 D&amp;B Data (*) The NA category consists of geographies that have not been assigned an income classification. Due to rounding, totals may not equal 100%.</i>							

According to the Moody’s Analytics report, the economy of the AA is in mid-expansion and continues to outperform other metro areas in the nation. The primary economic drivers of the AA are in Tourism, Medical Centers, and Retirees. The top three employers are St. Charles Health Systems, Mt. Bachelor, and Sunriver Resort. The location of the AA is the underlying theme for its economic prosperity as the Cascade Mountains are accentuated by the natural environment’s beauty. This characteristic draws in domestic visitors from the West Coast, leaving the AA’s economy less exposed to international travel dependency.

The net migrations patterns of the AA are favorable as the high quality of life and natural scenery draws in more expensive locales of Portland and Seattle. These features create conditions for the leisure and hospitality sectors to thrive and make the AA a haven for retirees. The cost of doing business is relatively low, despite the elevated costs of living.

Housing affordability remains very low despite the fall in mortgage rates and inventory supply. The AA is the only small metro area in the nation where home prices are similar to California and Hawaii. The AA’s HAI between 2022 and 2024 ranged from a low of 40.7 percent in 2023 and a high of 44.7 percent in 2022. From 2022 through 2024, the HAI for the state Oregon was 78.3, 71.4, and 73.8 percent, respectively, while the HAI at the national level was 124.1, 110.2, and 110.3 respectively. The difference of degree between the HAI of the AA and the state and national level is significant.

Unemployment levels in the Bend AA are comparable with the state and national averages, with the exception in 2022 when the county level is slightly above the national average. The following table shows unemployment levels for the county compared to Oregon and national averages.

<b>Unemployment Rates – Bend</b>			
<b>Area</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>
	<b>%</b>	<b>%</b>	<b>%</b>
Deschutes County	3.9	3.7	4.1
State	4.0	3.8	4.2
National Average	3.6	3.6	4.0

*Source: Bureau of Labor Statistics*

**Competition**

The Bend AA is competitive for financial services. The June 30, 2024, FDIC Deposit Market Share Report shows WTB ranking 9<sup>th</sup> out of 10 FDIC-insured depository institutions holding 0.6 percent market share with \$33.9 million in deposits. Sorted by rank, the top three banks are comprised of two national banks and one state-chartered financial institution holding 23.4, 19.1, and 13.2 percent market share, respectively, or \$1.3 and \$1.1 billion and \$762.3 million by dollar, respectively, of the deposits in the AA. Of the same data, WTB operated 1 out of 52 branches within the Bend AA.

## **Credit and Community Development Needs and Opportunities**

According to key economic and demographic information of the AA, the primary credit need of the AA revolves around affordable housing initiatives. This is further substantiated with the low HAI of the AA where housing affordability is considerably challenging for not only borrowers of LMI income levels, but also for borrowers of the median-income.

### **SCOPE OF EVALUATION – OREGON**

The Bend AA was evaluated using full-scope procedures for the state of Oregon.

### **CONCLUSIONS ON PERFORMANCE CRITERIA IN OREGON**

#### **LENDING TEST**

WTB is rated “High Satisfactory” in the Lending Test for Oregon.

#### **Lending Activity**

WTB demonstrates good responsiveness to credit needs in the AA, taking into account the number and amount of small business and home mortgage loans. During the evaluation period, WTB originated 120 small business loans totaling \$24.3 million and 105 home mortgages loans totaling \$74.6 million.

From the 2023 aggregate data, WTB ranks 16<sup>th</sup> out of 72 lenders while having 0.6 and 2.3 percent of the small business market share by number and dollar volume, respectively. From the 2023 home mortgage lending aggregate data, WTB ranks 42<sup>nd</sup> out of 310 lenders while holding 0.5 percent of the home mortgage lending market share by both number and dollar volume.

#### **Geographic Distribution**

The geographic distribution of loans reflects excellent penetration throughout the AA. Excellent performance in small business and good performance in home mortgage lending support this conclusion. Examiners note that heavier emphasis is placed on moderate-income CT performance as there are no low-income CTs within the AA.

#### *Small Business*

The geographic distribution of small business loans reflects excellent penetration throughout the AA. Moderate-income CT lending performance in both 2023 and 2024 exceeds demographic by a notable degree, while also exceeding the available aggregate data in 2023. Refer to the following table for more details.

<b>Geographic Distribution of Small Business Loans Assessment Area: Bend</b>						
<b>Tract Income Level</b>	<b>% of Businesses</b>	<b>CRA Aggregate % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low						
2023	0.0	--	0	0.0	0	0.0
2024	0.0	--	0	0.0	0	0.0
Moderate						
2023	14.6	17.0	8	22.2	905	21.9
2024	14.1	--	9	18.8	2,010	17.4
Middle						
2023	49.6	53.0	26	72.2	3,008	72.9
2024	46.6	--	30	62.5	6,825	59.1
Upper						
2023	35.8	30.0	2	5.6	215	5.2
2024	39.3	--	9	18.8	2,715	23.5
NA						
2023	0.0	--	0	0.0	0	0.0
2024	0.0	--	0	0.0	0	0.0
<b>Total</b>						
<b>2023</b>	<b>100.0</b>	<b>100.0</b>	<b>36</b>	<b>100.0</b>	<b>4,128</b>	<b>100.0</b>
<b>2024</b>	<b>100.0</b>	<b>--</b>	<b>48</b>	<b>100.0</b>	<b>11,550</b>	<b>100.0</b>
<i>Source: 2023, 2024 D&amp;B Data; Bank Data; 2023 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%.</i>						

### *Home Mortgage*

The geographic distribution of home loans reflects good penetration throughout the AA. Moderate-income lending performance modestly exceeded both aggregate data and demographics in 2024. Lending performance in 2022 was initially excellent as WTB's performance exceeded aggregate data by a notable degree but began to subside in the following years to where performance was slightly above aggregate data. As a result, the characterization of "good" is appropriate for this performance criterion. Refer to the following table for more details.

<b>Geographic Distribution of Home Mortgage Loans</b> <b>Assessment Area: Bend</b>						
<b>Tract Income Level</b>	<b>% of Owner Occupied Housing Units</b>	<b>HMDA Aggregate % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low						
2024	0.0	--	0	0.0	0	0.0
Moderate						
2024	13.7	14.8	7	16.7	3,914	19.4
Middle						
2024	48.8	52.7	21	50.0	7,672	38.0
Upper						
2024	37.6	32.5	14	33.3	8,598	42.6
NA						
2024	0.0	0.0	0	0.0	0	0.0
<b>Total</b>						
<b>2024</b>	<b>100.0</b>	<b>100.0</b>	<b>42</b>	<b>100.0</b>	<b>20,184</b>	<b>100.0</b>
<i>Source: 2020 U.S. Census; Imported Bank Data; 2024 HMDA Aggregate Data</i> <i>Due to rounding, totals may not equal 100.0%.</i>						

### **Borrower Profile**

The distribution of borrowers reflects, given the product lines offered by the institution, adequate penetration among business customers of different revenue sizes and retail customers of different income levels. Performance in both small business and home mortgage lending supports this conclusion.

#### *Small Business*

The distribution of borrowers reflects adequate penetration among business customers of different revenue sizes. Although 2024 aggregate data was unavailable at the time of this evaluation, lending performance in 2023 is comparable to aggregate data and is trending favorably in 2024. Examiners note that this AA is new since the prior evaluation and the bank is in the process of building their customer pipeline and learning the specific credit needs of the Bend AA. Refer to the following table for more details.

<b>Distribution of Small Business Loans by Gross Annual Revenue Category Assessment Area: Bend</b>						
<b>Gross Revenue Level</b>	<b>% of Businesses</b>	<b>CRA Aggregate % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
<b>&lt;= \$1,000,000</b>						
2023	93.9	57.6	19	52.8	1,011	24.5
2024	93.0	--	27	56.3	4,565	39.5
<b>&gt; \$1,000,000</b>						
2023	1.6	--	16	44.4	2,917	70.7
2024	1.0	--	17	35.4	6,270	54.3
<b>Revenue Not Available</b>						
2023	4.5	--	1	2.8	200	4.8
2024	6.0	--	4	8.3	715	6.2
<b>Total</b>						
<b>2023</b>	<b>100.0</b>	<b>100.0</b>	<b>36</b>	<b>100.0</b>	<b>4,128</b>	<b>100.0</b>
<b>2024</b>	<b>100.0</b>	<b>--</b>	<b>48</b>	<b>100.0</b>	<b>11,550</b>	<b>100.0</b>
<i>Source: 2023, 2024 D&amp;B Data; Bank Data; 2023 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%.</i>						

### *Home Mortgage*

The distribution of borrowers reflects adequate penetration among retail customers of different income levels. Examiners note that there were no loans to low-income borrowers for 2022 and 2023, yet it considerably improved in 2024 where WTB's performance more than doubled aggregate data. Moderate-income lending performance in 2024 was modestly below aggregate data but fluctuated above and below aggregate data in 2023 and 2022, respectively.

Examiners note several factors that impacted WTB's residential lending performance in this AA. The Bend Branch opened on April 11, 2022, leaving less than nine months for WTB to originate residential loans in 2022. This is further compounded by the HAI being significantly lower than the state level, where the AA's HAI ranged from a low of 40.7 to a high of 44.7 percent during the review period. For context, the HAI for the state of Oregon ranged from a low of 71.4 to a high of 78.6 percent in the same time frame. As a result, the bank's ability to lend to LMI borrowers using safe and sound banking practices is substantially challenged. Refer to the following table for more details.

<b>Distribution of Home Mortgage Loans by Borrower Income Level</b>						
<b>Assessment Area: Bend</b>						
<b>Borrower Income Level</b>	<b>% of Families</b>	<b>HMDA Aggregate % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low						
2024	18.3	5.4	5	11.9	1,088	5.4
Moderate						
2024	17.4	10.5	3	7.1	740	3.7
Middle						
2024	21.6	18.6	6	14.3	2,005	9.9
Upper						
2024	42.8	51.0	24	57.1	13,433	66.6
NA						
2024	0.0	14.5	4	9.5	2,918	14.5
<b>Total</b>						
<b>2024</b>	<b>100.0</b>	<b>100.0</b>	<b>42</b>	<b>100.0</b>	<b>20,184</b>	<b>100.0</b>
<i>Source: 2020 U.S. Census; Imported Bank Data; 2024 HMDA Aggregate Data</i>						
<i>Due to rounding, totals may not equal 100.0%.</i>						

### **Community Development Loans**

The institution has made a relatively high level of CD loans within the Bend AA. Examiners note that there is no prior period performance for comparison. Given the WTB’s single branch presence within the newly added AA, this level of CD lending activity compares favorably to other similarly situated institutions that operate within the AA that have more tenure and branch presence. By dollar, the majority of CD lending activity went towards an affordable housing initiative, while the remainder went towards economic development purposes. The following table summarizes WTB’s CD lending within the AA by year and purpose.

<b>Community Development Lending – Bend</b>										
<b>Activity Year</b>	<b>Affordable Housing</b>		<b>Community Services</b>		<b>Economic Development</b>		<b>Revitalize or Stabilize</b>		<b>Totals</b>	
	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>
2022	-	-	-	-	-	-	-	-	-	-
2023	-	-	-	-	1	2,925	-	-	1	2,925
2024	1	6,829	-	-	-	-	-	-	1	6,829
YTD 2025	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>1</b>	<b>6,829</b>	<b>-</b>	<b>-</b>	<b>1</b>	<b>2,925</b>	<b>-</b>	<b>-</b>	<b>2</b>	<b>9,754</b>
<i>Source: Bank Data</i>										

The following is a notable CD loan example that benefited the AA:

- In 2024, WTB originated a \$6.8 million CD loans towards the development of a multifamily apartment complex where most units are reserved for LMI individuals or families.

**INVESTMENT TEST**

WTB is rated “Low Satisfactory” in the Investment Test for the state of Oregon.

**Investment and Grant Activity**

The bank has an adequate level of qualified investments and grants, although rarely in a leadership position, particularly those that are not routinely provided by private investors. A collective total of 14 qualified donations amounting to \$258,000 were reported by WTB for the Bend AA. The volume of donations were similarly allocated to affordable housing and community service-related activities. Considering the recency of this newly added AA, examiners recognize that WTB is still understanding the credit and CD needs of the Bend AA. Refer to the following table for more details.

<b>Qualified Investments – Bend</b>										
<b>Activity Year</b>	<b>Affordable Housing</b>		<b>Community Services</b>		<b>Economic Development</b>		<b>Revitalize or Stabilize</b>		<b>Totals</b>	
	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>
Prior Period	-	-	-	-	-	-	-	-	-	-
2022	-	-	-	-	-	-	-	-	-	-
2023	-	-	-	-	-	-	-	-	-	-
2024	-	-	-	-	-	-	-	-	-	-
YTD 2025	-	-	-	-	-	-	-	-	-	-
<b>Subtotal</b>	-	-	-	-	-	-	-	-	-	-
Qualified Grants & Donations	5	128	8	125	1	5	-	-	14	258
<b>Total</b>	<b>5</b>	<b>128</b>	<b>8</b>	<b>125</b>	<b>1</b>	<b>5</b>	-	-	<b>14</b>	<b>258</b>

*Source: Bank Data*

**Responsiveness to Credit and Community Development Needs**

WTB exhibits adequate responsiveness to credit and CD needs. The institution’s allocation of donations towards affordable housing initiatives is reflective of a credit need identified in key economic and demographic information of the Bend AA.

**Community Development Initiatives**

WTB occasionally uses innovative and/or complex investments to support CD initiatives. Despite only having CD donations in the AA in the current review period, examiners recognize WTB’s efforts in understanding the credit and CD needs of the Bend AA.

**SERVICE TEST**

The Service Test is rated Low Satisfactory in the state of Oregon.

**Accessibility of Delivery Systems**

Delivery systems are reasonably accessible to essentially all portions of the Bend MSA AA. The bank operates 2.4 percent of its branches, and 2.2 percent of its ATMs in the Bend MSA AA. While the alternative delivery systems offered are consistent with those discussed at the institutional level, and the branch distribution is inconsistent and weaker.

Branch and ATM Distribution by Geography Income Level Assessment Area: Bend								
Tract Income Level	Census Tracts		Population		Branches		ATMs	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	7	15.6	32,775	16.5	0	0.0	0	0.0
Middle	24	53.3	102,050	51.5	1	100.0	1	0.0
Upper	14	31.1	63,428	32.0	0	0.0	0	0.0
NA	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total</b>	<b>45</b>	<b>100.0</b>	<b>198,253</b>	<b>100.0</b>	<b>1</b>	<b>100.0</b>	<b>1</b>	<b>0.0</b>

*Source: 2020 Census Data and Institution Records*

The bank does not operate any branches in LMI geographies.

As a result of the 2020 U.S. Census, the Bend Branch location was redesignated from a moderate-income CT to a middle-income CT. Considering this is the bank’s sole branch office in this AA, the tract income revision significantly changed the branch distribution by tract income level compared to when it was a loan production office (LPO) at the prior evaluation. However, the lack of branch presence within the seven moderate-income CTs in the AA does not limit accessibility from nearby communities or residents. The Bend Branch (1219 NE 3<sup>rd</sup> Street) is adjacent to three moderate-income CTs, where the distance is less than a mile from the branch. Thus, services are accessible to all individuals, including moderate-income CT residents. In addition, public transportation is free surrounding Bend downtown area.

**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 or to LMI individuals. In April 2022, WTB converted the Bend LPO, located in a middle-income CT, to a full-service branch; this branch opening resulted in the addition of the Bend MSA AA.

**Reasonableness of Business Hours and Services**

Services, including where appropriate, business hours do not vary in a way that inconveniences portions of the AA, particularly LMI geographies or individuals. Lobby hours are from 9:00 a.m. to 5:00 p.m. on Monday through Friday. The bank offers one deposit taking ATM at the branch. The bank’s only branch does not offer extended hours, drive-up services, or Saturday hours. However, the branch is located in the downtown Bend area on a main street that runs through the heart of the city, serving as a commercial hub of Bend, where drive-up services and Saturday hours are less impactful to LMI population.

Refer to the Description of Institution for detail on bank products and services.

**Community Development Services**

The bank provided a relatively adequate level of CD services, given performance context of the recent presence in the AA, and limited number of staff. During the evaluation period, WTB employees and officers provided 207 hours of qualified CD services to nine different qualified CD organizations.

The following table illustrates the bank’s CD service hours by activity year and CD purpose.

<b>Community Development Services – Bend MSA</b>					
<b>Activity Year</b>	<b>Affordable Housing</b>	<b>Community Services</b>	<b>Economic Development</b>	<b>Revitalize or Stabilize</b>	<b>Totals</b>
	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>
Partial 2022	-	57	-	-	<b>57</b>
2023	24	55	-	-	<b>79</b>
2024	5	32	34	-	<b>71</b>
YTD 2025	-	-	-	-	-
<b>Total</b>	<b>29</b>	<b>144</b>	<b>34</b>	<b>-</b>	<b>207</b>
<i>Source: Bank Data</i>					

The following are notable examples of services provided to the AA by WTB employees:

- Between 2022 and 2024, a bank employee provided 105 hours of service serving as a Board member (Treasurer) of an organization that provides affordable childcare services to LMI families.
- In 2023 and 2024, bank employees provided 55 hours of service teaching financial education to LMI individuals.

## 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, innovativeness, and responsiveness to community development needs; 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

<b>Washington Trust Bank</b>	
<b>Scope of Examination:</b> Full scope reviews were performed on the following assessment areas within the noted rated areas: State of Washington: Spokane AA Seattle AA State of Idaho: Boise City AA PVH Multistate MSA AA State of Oregon: Bend AA	
<b>Time Period Reviewed:</b>	4/18/2022 to 7/7/2025
<b>Products Reviewed:</b> Home Mortgage: 1/1/2022 – 12/31/2024 Small Business: 1/1/2022 – 12/31/2024	

<b>List of Assessment Areas and Type of Evaluation</b>			
<b>Rated Area/ Assessment Area</b>	<b>Type of Evaluation</b>	<b>Branches Visited</b>	<b>Other Information</b>
<b>Washington</b>			
Spokane	Full-scope	None	None
Seattle	Full-scope	None	None
Washington non-MSA	Limited-scope	None	None
Wenatchee	Limited-scope	None	None
Kennewick	Limited-scope	None	None
<b>Idaho</b>			
Boise City	Full-scope	None	None
Coeur d’Alene	Limited-scope	None	None
Idaho non-MSA	Limited-scope	None	None
Lewiston	Limited-scope	None	None
<b>PVH Multistate MSA</b>	Full-scope	None	None
<b>Oregon</b>			
Bend	Full-scope	None	None

## SUMMARY OF RATINGS FOR RATED AREAS

<b>Rated Area</b>	<b>Lending Test</b>	<b>Investment Test</b>	<b>Service Test</b>	<b>Rating</b>
Washington	Low Satisfactory	High Satisfactory	High Satisfactory	Satisfactory
Idaho	Low Satisfactory	High Satisfactory	High Satisfactory	Satisfactory
PVH Multistate MSA	Low Satisfactory	Low Satisfactory	High Satisfactory	Satisfactory
Oregon	High Satisfactory	Low Satisfactory	Low Satisfactory	Satisfactory

## DESCRIPTION OF LIMITED-SCOPE ASSESSMENT AREAS

### Washington

#### Washington non-MSA

##### Demographic Data

The Washington non-MSA AA consists of 35 CTs that comprise Grant County and Whitman County. The AA has two low-income and eight moderate-income CTs, where the prior evaluation had three low-income and two moderate-income CTs. Refer to the following table for more details.

<b>Demographic Information of the Assessment Area</b> <b>Assessment Area: Washington Non-MSA</b>							
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>N/A* % of #</b>	
Geographies (Census Tracts)	35	5.7	22.9	45.7	22.9	2.9	
Population by Geography	147,096	7.7	21.6	48.0	21.8	1.0	
Housing Units by Geography	59,161	6.8	20.5	50.2	22.0	0.6	
Owner-Occupied Units by Geography	28,790	0.6	13.2	57.5	28.6	0.2	
Occupied Rental Units by Geography	21,603	15.1	30.9	37.6	15.8	0.6	
Vacant Units by Geography	8,768	6.7	18.7	57.0	15.4	2.1	
Businesses by Geography	9,433	1.9	15.2	52.6	29.8	0.5	
Farms by Geography	1,390	0.4	9.1	66.8	21.7	2.0	
Family Distribution by Income Level	31,750	23.2	17.0	20.2	39.7	0.0	
Household Distribution by Income Level	50,393	27.9	15.6	16.1	40.4	0.0	
Washington Non-MSA Median Family Income	\$70,452	Median Housing Value		\$ 223,028			
		Median Gross Rent		\$843			
		Families Below Poverty Level		10.6%			
<i>Source: 2020 U.S. Census and 2024 D&amp;B Data (*) The NA category consists of geographies that have not been assigned an income classification. Due to rounding, totals may not equal 100%.</i>							

##### Competition

The Washington non-MSA AA is moderately competitive for financial services. The June 30, 2024, FDIC Deposit Market Share Report shows WTB ranking 1<sup>st</sup> out of 12 FDIC-insured depository institutions holding 20.8 percent market share with \$516.1 million in deposits. Two of the preceding ranking banks hold 18.5 and 13.5 percent market share, respectively, or \$459.1 and \$334.8 million by dollar, respectively of the deposits in the AA. WTB operated 4 out of 39

branches within the Washington non-MSA AA. From the 2023 small business market share data, WTB ranks 7<sup>th</sup> out of 47 lenders while having 5.2 and 24.5 percent of the small business market share by number and dollar volume, respectively. From the 2023 home mortgage lending market share data, WTB ranks 8<sup>th</sup> out of 221 lenders while holding 3.4 and 2.8 percent of the home mortgage lending market share by number and dollar volume, respectively.

## Wenatchee

### Demographic Data

The Wenatchee AA consists of 32 CTs that comprise Chelan County and Douglas County. The AA has zero low-income and five moderate-income CTs, where the prior evaluation had zero low-income and three moderate-income CTs. Refer to the following table for more details.

Demographic Information of the Assessment Area Assessment Area: Wenatchee						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	N/A* % of #
Geographies (Census Tracts)	32	0.0	15.6	62.5	21.9	0.0
Population by Geography	122,012	0.0	16.4	60.6	23.0	0.0
Housing Units by Geography	55,427	0.0	15.6	61.3	23.1	0.0
Owner-Occupied Units by Geography	29,162	0.0	12.1	60.8	27.2	0.0
Occupied Rental Units by Geography	15,656	0.0	22.5	57.9	19.7	0.0
Vacant Units by Geography	10,609	0.0	15.3	67.5	17.2	0.0
Businesses by Geography	11,744	0.0	16.2	58.1	25.8	0.0
Farms by Geography	791	0.0	10.9	66.4	22.8	0.0
Family Distribution by Income Level	30,969	18.5	19.0	21.1	41.5	0.0
Household Distribution by Income Level	44,818	21.5	17.8	19.9	40.8	0.0
Median Family Income MSA - 48300 Wenatchee-East Wenatchee, WA MSA		\$72,924	Median Housing Value		\$ 314,185	
			Median Gross Rent		\$937	
			Families Below Poverty Level		7.7%	
<i>Source: 2020 U.S. Census and 2024 D&amp;B Data (*) The NA category consists of geographies that have not been assigned an income classification. Due to rounding, totals may not equal 100%.</i>						

### Competition

The Wenatchee AA is highly competitive for financial services. The June 30, 2024, FDIC Deposit Market Share Report shows WTB ranking 6<sup>th</sup> out of 11 FDIC-insured depository institutions holding 6.3 percent market share with \$220.8 million in deposits. Sorted by rank, the top three banks are comprised of two state-chartered financial institutions and one national bank holding 41.2,

11.3, and 9.7 percent market share, respectively, or \$1.4 billion, \$395.7 and \$339.7 million by dollar, respectively, of the deposits in the AA. WTB operated 3 out of 30 branches within the Wenatchee AA.

From the 2023 small business market share data, WTB ranks 10<sup>th</sup> out of 44 lenders while having 3.0 and 10.9 percent of the small business market share by number and dollar volume, respectively. From the 2023 home mortgage lending market share data, WTB ranks 14<sup>th</sup> out of 217 lenders while holding 1.8 and 1.1 percent of the home mortgage lending market share by number and dollar volume, respectively.

**Kennewick**

Demographic Data

The Kennewick AA consists of 67 CTs that comprise Benton County and Franklin County. The AA in the current evaluation has 3 low-income and 20 moderate-income CTs, where the prior evaluation had 1 low-income and 15 moderate-income CTs. See the following table for more details.

<b>Demographic Information of the Assessment Area</b>									
<b>Assessment Area: Kennewick</b>									
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>N/A* % of #</b>			
Geographies (Census Tracts)	67	4.5	29.9	32.8	28.4	4.5			
Population by Geography	303,622	2.5	27.4	37.2	32.0	0.9			
Housing Units by Geography	106,104	2.4	29.2	35.9	31.5	1.0			
Owner-Occupied Units by Geography	69,376	1.0	21.4	38.1	39.2	0.2			
Occupied Rental Units by Geography	30,960	5.4	45.3	31.1	15.5	2.8			
Vacant Units by Geography	5,768	3.6	36.5	35.4	24.5	0.0			
Businesses by Geography	22,736	1.9	28.8	37.8	30.5	0.9			
Farms by Geography	979	0.8	12.3	67.8	18.5	0.6			
Family Distribution by Income Level	71,674	20.3	18.4	19.9	41.4	0.0			
Household Distribution by Income Level	100,336	22.2	17.0	19.2	41.7	0.0			
Median Family Income MSA - 28420 Kennewick-Richland, WA MSA	\$80,918	Median Housing Value		\$ 240,813					
		Median Gross Rent		\$1,016					
				Families Below Poverty Level		8.5%			
<i>Source: 2020 U.S. Census and 2024 D&amp;B Data (*) The NA category consists of geographies that have not been assigned an income classification. Due to rounding, totals may not equal 100%.</i>									

## Competition

The Kennewick AA is competitive for financial services. The June 30, 2024, FDIC Deposit Market Share Report shows WTB ranking 8<sup>th</sup> out of 17 FDIC-insured depository institutions holding 4.6 percent market share with \$210.9 million in deposits. Sorted by rank, the top three banks are comprised of two national banks and one state-chartered financial institution holding 17.4, 15.6, and 12.9 percent market share, respectively, or \$798.8, \$714.5, and \$558.4 million by dollar, respectively, of the deposits in the AA. WTB operated 1 out of 46 branches within the Kennewick AA.

From the 2023 small business market share data, WTB ranks 21<sup>st</sup> out of 61 lenders while having 0.3 and 3.4 percent of the small business market share by number and dollar volume, respectively. From the 2023 home mortgage lending market share data, WTB ranks 52<sup>nd</sup> out of 286 lenders while holding 0.3 and 0.4 percent of the home mortgage lending market share by number and dollar volume, respectively.

## **Idaho**

### **Coeur d'Alene**

## Demographic Data

The CDA AA consists of 39 CTs that comprise Kootenai County. The AA in the current evaluation has zero low-income and eight moderate-income CTs, where the prior evaluation had zero low-income and five moderate-income CTs. See the following table for more details.

Demographic Information of the Assessment Area Assessment Area: Coeur d'Alene						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	N/A* % of #
Geographies (Census Tracts)	39	0.0	20.5	51.3	28.2	0.0
Population by Geography	171,362	0.0	16.1	63.1	20.8	0.0
Housing Units by Geography	72,799	0.0	20.0	55.9	24.2	0.0
Owner-Occupied Units by Geography	45,958	0.0	14.1	60.9	25.0	0.0
Occupied Rental Units by Geography	18,517	0.0	30.5	55.6	13.9	0.0
Vacant Units by Geography	8,324	0.0	29.1	28.4	42.6	0.0
Businesses by Geography	25,268	0.0	17.2	56.7	26.1	0.0
Farms by Geography	455	0.0	13.2	48.6	38.2	0.0
Family Distribution by Income Level	44,873	19.2	19.2	22.1	39.6	0.0
Household Distribution by Income Level	64,475	21.0	17.9	21.7	39.4	0.0
Median Family Income MSA - 17660 Coeur d'Alene, ID MSA	\$72,376	Median Housing Value		\$ 303,446		
		Median Gross Rent		\$1,032		
		Families Below Poverty Level		7.4%		
<i>Source: 2020 U.S. Census and 2024 D&amp;B Data (*) The NA category consists of geographies that have not been assigned an income classification. Due to rounding, totals may not equal 100%.</i>						

## Competition

The CDA AA is competitive for financial services. The June 30, 2024, FDIC Deposit Market Share Report shows WTB ranking 6<sup>th</sup> out of 11 FDIC-insured depository institutions holding 7.9 percent market share with \$390.7 million in deposits. Sorted by rank, the top three banks are comprised of two national banks and one state-chartered financial institution holding 33.4, 15.0 and 12.6 percent market share, respectively, or \$1.7 billion, \$744.1 and \$627.4 million by dollar, respectively, of the deposits in the AA. WTB operated 3 out of 35 branches within the CDA AA.

From the 2023 small business market data, WTB ranks 7<sup>th</sup> out of 68 lenders while having 4.1 and 16.5 percent of the small business market share by number and dollar volume, respectively. From the 2023 home mortgage lending market share data, WTB ranks 13<sup>th</sup> out of 260 lenders while holding 2.1 and 2.3 percent of the home mortgage lending market share by number and dollar volume, respectively.

## Idaho non-MSA

### Demographic Data

The Idaho non-MSA AA consists of 25 CTs that comprise Bonner County and Letah County. The AA in the current evaluation has zero low-income and three moderate-income CTs, where the prior evaluation had zero low-income and one moderate-income CTs. See the following table for more details.

Demographic Information of the Assessment Area						
Assessment Area: Idaho non-MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	N/A* % of #
Geographies (Census Tracts)	25	0.0	12.0	52.0	32.0	4.0
Population by Geography	86,627	0.0	10.1	54.1	34.3	1.5
Housing Units by Geography	42,390	0.0	9.7	55.0	32.4	3.0
Owner-Occupied Units by Geography	22,426	0.0	12.1	57.9	28.7	1.3
Occupied Rental Units by Geography	11,309	0.0	5.5	45.2	47.3	2.1
Vacant Units by Geography	8,655	0.0	8.8	60.1	22.5	8.6
Businesses by Geography	10,936	0.0	9.2	60.5	28.7	1.6
Farms by Geography	597	0.0	10.4	68.8	19.9	0.8
Family Distribution by Income Level	20,960	17.3	15.6	22.4	44.7	0.0
Household Distribution by Income Level	33,735	24.0	15.4	18.9	41.8	0.0
Idaho Non-MSA Median Family Income		\$62,251	Median Housing Value		\$ 265,287	
			Median Gross Rent		\$818	
			Families Below Poverty Level		8.2%	
<i>Source: 2020 U.S. Census and 2024 D&amp;B Data (*) The NA category consists of geographies that have not been assigned an income classification. Due to rounding, totals may not equal 100%.</i>						

### Competition

The Idaho non-MSA AA is highly competitive for financial services. The June 30, 2024, FDIC Deposit Market Share Report shows WTB ranking 5<sup>th</sup> out of nine FDIC-insured depository institutions holding 7.0 percent market share with \$110.6 million in deposits. Sorted by rank, the top three banks are comprised of two national banks and one state-chartered financial institution holding 25.9, 21.6, and 15.8 percent market share, respectively, or \$412.1, \$344.5, and \$250.8 million by dollar, respectively, of the deposits in the AA. WTB operated 2 out of 16 branches within the Idaho non-MSA AA.

From the 2023 small business market share data, WTB ranks 7<sup>th</sup> out of 57 lenders while having 4.6 and 14.1 percent of the small business market share by number and dollar volume, respectively. From the 2023 home mortgage lending market share data, WTB ranks 11<sup>th</sup> out of 181 lenders while holding 2.5 and 3.4 percent of the home mortgage lending market share by number and dollar volume, respectively.

## Lewiston

### Demographic Data

The Lewiston AA consists of 10 CTs that comprise Nez Perce County. The AA in the current evaluation has zero low-income and one moderate-income CT, which remains unchanged since the prior evaluation. See the following table for more details.

Demographic Information of the Assessment Area Assessment Area: Lewiston, ID AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	N/A* % of #
Geographies (Census Tracts)	10	0.0	10.0	70.0	20.0	0.0
Population by Geography	42,090	0.0	7.9	69.0	23.1	0.0
Housing Units by Geography	17,920	0.0	9.2	69.6	21.2	0.0
Owner-Occupied Units by Geography	12,077	0.0	9.3	63.4	27.3	0.0
Occupied Rental Units by Geography	4,471	0.0	8.8	84.1	7.1	0.0
Vacant Units by Geography	1,372	0.0	9.8	77.0	13.2	0.0
Businesses by Geography	3,754	0.0	5.5	77.7	16.9	0.0
Farms by Geography	211	0.0	1.4	83.9	14.7	0.0
Family Distribution by Income Level	10,804	21.5	15.4	22.4	40.7	0.0
Household Distribution by Income Level	16,548	24.3	16.6	15.2	43.9	0.0
Median Family Income MSA - 30300 Lewiston, ID-WA MSA		\$74,144	Median Housing Value		\$ 201,663	
			Median Gross Rent		\$714	
			Families Below Poverty Level		8.2%	
<i>Source: 2020 U.S. Census and 2024 D&amp;B Data (*) The NA category consists of geographies that have not been assigned an income classification. Due to rounding, totals may not equal 100%.</i>						

### Competition

The Lewiston AA is moderately competitive for financial services. The June 30, 2024, FDIC Deposit Market Share Report shows WTB ranking 6<sup>th</sup> out of seven FDIC-insured depository institutions holding 10.4 percent market share with \$66.9 million in deposits. Sorted by rank, the top three banks are comprised of two national banks and one state-chartered financial institution

holding 20.5, 17.5, and 14.9 percent market share, respectively, or \$131.8, \$112.1, and \$95.5 million by dollar, respectively of the deposits in the AA. WTB operated one out of eight branches within the Lewiston AA.

From the 2023 small business market share data, WTB ranks 6<sup>th</sup> out of 36 lenders while having 4.4 and 18.4 percent of the small business market share by number and dollar volume, respectively. From the 2023 home mortgage lending market share data, WTB ranks 18<sup>th</sup> out of 103 lenders while holding 1.0 and 0.9 percent of the home mortgage lending market share by number and dollar volume, respectively.

**GEOGRAPHIC DISTRIBUTION AND BORROWER PROFILE TABLES  
LIMITED-SCOPE ASSESSMENT AREAS**

<b>Geographic Distribution of Small Business Loans Assessment Area: Washington non-MSA</b>						
<b>Tract Income Level</b>	<b>% of Businesses</b>	<b>CRA Aggregate % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
<b>Low</b>						
2023	1.9	1.2	2	1.8	31	0.2
2024	1.9	--	1	0.9	50	0.2
<b>Moderate</b>						
2023	15.8	17.1	19	17.0	1,928	10.2
2024	15.2	--	22	18.6	5,548	24.2
<b>Middle</b>						
2023	52.5	52.7	56	50.0	12,351	65.4
2024	52.6	--	65	55.1	10,944	47.8
<b>Upper</b>						
2023	29.3	28.5	35	31.3	4,563	24.2
2024	29.8	--	30	25.4	6,369	27.8
<b>NA</b>						
2023	0.6	0.5	0	0.0	0	0.0
2024	0.5	--	0	0.0	0	0.0
<b>Total</b>						
<b>2023</b>	<b>100.0</b>	<b>100.0</b>	<b>112</b>	<b>100.0</b>	<b>18,873</b>	<b>100.0</b>
<b>2024</b>	<b>100.0</b>	<b>--</b>	<b>118</b>	<b>100.0</b>	<b>22,911</b>	<b>100.0</b>
<i>Source: 2023, 2024 D&amp;B Data; Bank Data; 2023 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%.</i>						

<b>Geographic Distribution of Home Mortgage Loans</b> <b>Assessment Area: Washington non-MSA</b>						
<b>Tract Income Level</b>	<b>% of Owner Occupied Housing Units</b>	<b>HMDA Aggregate % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low						
2024	0.6	0.6	0	0.0	0	0.0
Moderate						
2024	13.2	14.1	3	4.2	500	2.4
Middle						
2024	57.5	59.3	40	55.6	12,510	58.9
Upper						
2024	28.6	25.9	28	38.9	7,730	36.4
NA						
2024	0.2	0.1	1	1.4	494	2.3
<b>Total</b>						
<b>2024</b>	<b>100.0</b>	<b>100.0</b>	<b>72</b>	<b>100.0</b>	<b>21,234</b>	<b>100.0</b>
<i>Source: 2020 U.S. Census; Imported Bank Data; 2024 HMDA Aggregate Data</i> <i>Due to rounding, totals may not equal 100.0%.</i>						

<b>Distribution of Small Business Loans by Gross Annual Revenue Category</b> <b>Assessment Area: Washington non-MSA</b>						
<b>Gross Revenue Level</b>	<b>% of Businesses</b>	<b>CRA Aggregate % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
<= \$1,000,000						
2023	87.5	58.6	62	55.4	5,135	27.2
2024	87.4	--	64	54.2	7,224	31.5
> \$1,000,000						
2023	2.3	--	50	44.6	13,738	72.8
2024	2.2	--	53	44.9	15,667	68.4
Revenue Not Available						
2023	10.3	--	0	0.0	0	0.0
2024	10.4	--	1	0.9	20	0.1
<b>Total</b>						
<b>2023</b>	<b>100.0</b>	<b>100.0</b>	<b>112</b>	<b>100.0</b>	<b>18,873</b>	<b>100.0</b>
<b>2024</b>	<b>100.0</b>	<b>--</b>	<b>118</b>	<b>100.0</b>	<b>22,911</b>	<b>100.0</b>
<i>Source: 2023, 2024 D&amp;B Data; Bank Data; 2023 CRA Aggregate Data; "--" data not available.</i> <i>Due to rounding, totals may not equal 100.0%.</i>						

<b>Distribution of Home Mortgage Loans by Borrower Income Level Assessment Area: Washington non-MSA</b>						
<b>Borrower Income Level</b>	<b>% of Families</b>	<b>HMDA Aggregate % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low						
2024	23.2	5.1	4	5.6	252	1.2
Moderate						
2024	17.0	15.6	6	8.3	243	1.1
Middle						
2024	20.2	26.5	19	26.4	3,250	15.3
Upper						
2024	39.7	40.8	36	50.0	11,250	53.0
NA						
2024	0.0	12.0	7	9.7	6,239	29.4
<b>Total</b>						
<b>2024</b>	<b>100.0</b>	<b>100.0</b>	<b>72</b>	<b>100.0</b>	<b>21,234</b>	<b>100.0</b>
<i>Source: 2020 U.S. Census; Imported Bank Data; 2024 HMDA Aggregate Data Due to rounding, totals may not equal 100.0%.</i>						

<b>Geographic Distribution of Small Business Loans Assessment Area: Wenatchee</b>						
<b>Tract Income Level</b>	<b>% of Businesses</b>	<b>CRA Aggregate % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low						
2023	0.0	--	0	0.0	0	0.0
2024	0.0	--	0	0.0	0	0.0
Moderate						
2023	16.6	16.3	14	20.0	2,538	26.8
2024	16.2	--	10	19.6	1,386	16.1
Middle						
2023	57.6	59.7	43	61.4	5,410	57.1
2024	58.1	--	32	62.8	5,013	58.2
Upper						
2023	25.8	24.1	13	18.6	1,535	16.2
2024	25.8	--	9	17.7	2,221	25.8
NA						
2023	0.0	--	0	0.0	0	0.0
2024	0.0	--	0	0.0	0	0.0
<b>Total</b>						
<b>2023</b>	<b>100.0</b>	<b>100.0</b>	<b>70</b>	<b>100.0</b>	<b>9,483</b>	<b>100.0</b>
<b>2024</b>	<b>100.0</b>	<b>--</b>	<b>51</b>	<b>100.0</b>	<b>8,620</b>	<b>100.0</b>
<i>Source: 2023, 2024 D&amp;B Data; Bank Data; 2023 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%.</i>						

Geographic Distribution of Home Mortgage Loans Assessment Area: Wenatchee						
Tract Income Level	% of Owner Occupied Housing Units	HMDA Aggregate % of #	#	%	\$(000s)	%
Low						
2024	0.0	--	0	0.0	0	0.0
Moderate						
2024	12.1	11.0	5	13.2	624	8.1
Middle						
2024	60.8	61.7	22	57.9	5,662	73.2
Upper						
2024	27.2	27.3	11	29.0	1,452	18.8
NA						
2024	0.0	--	0	0.0	0	0.0
<b>Total</b>						
<b>2024</b>	<b>100.0</b>	<b>100.0</b>	<b>38</b>	<b>100.0</b>	<b>7,738</b>	<b>100.0</b>
<i>Source: 2020 U.S. Census; Imported Bank Data; 2024 HMDA Aggregate Data Due to rounding, totals may not equal 100.0%.</i>						

Distribution of Small Business Loans by Gross Annual Revenue Category Assessment Area: Wenatchee						
Gross Revenue Level	% of Businesses	CRA Aggregate % of #	#	%	\$(000s)	%
<= \$1,000,000						
2023	90.9	55.4	38	54.3	2,179	23.0
2024	90.3	--	23	45.1	2,313	26.8
> \$1,000,000						
2023	2.4	--	31	44.3	7,254	76.5
2024	2.5	--	28	54.9	6,307	73.2
Revenue Not Available						
2023	6.7	--	1	1.4	50	0.5
2024	7.2	--	0	0.0	0	0.0
<b>Total</b>						
<b>2023</b>	<b>100.0</b>	<b>100.0</b>	<b>70</b>	<b>100.0</b>	<b>9,483</b>	<b>100.0</b>
<b>2024</b>	<b>100.0</b>	<b>--</b>	<b>51</b>	<b>100.0</b>	<b>8,620</b>	<b>100.0</b>
<i>Source: 2023, 2024 D&amp;B Data; Bank Data; 2023 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%.</i>						

<b>Distribution of Home Mortgage Loans by Borrower Income Level Assessment Area: Wenatchee</b>						
<b>Borrower Income Level</b>	<b>% of Families</b>	<b>HMDA Aggregate % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low						
2024	18.5	4.0	6	15.8	532	6.9
Moderate						
2024	19.0	12.6	10	26.3	929	12.0
Middle						
2024	21.1	22.2	6	15.8	834	10.8
Upper						
2024	41.5	48.3	14	36.8	4,393	56.8
NA						
2024	0.0	12.9	2	5.3	1,050	13.6
<b>Total</b>						
<b>2024</b>	<b>100.0</b>	<b>100.0</b>	<b>38</b>	<b>100.0</b>	<b>7,738</b>	<b>100.0</b>
<i>Source: 2020 U.S. Census; Imported Bank Data; 2024 HMDA Aggregate Data Due to rounding, totals may not equal 100.0%.</i>						

<b>Geographic Distribution of Small Business Loans Assessment Area: Kennewick</b>						
<b>Tract Income Level</b>	<b>% of Businesses</b>	<b>CRA Aggregate % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low						
2023	2.0	2.5	0	0.0	0	0.0
2024	1.9	--	1	3.2	30	0.3
Moderate						
2023	28.5	25.0	8	47.1	2,935	63.7
2024	28.8	--	15	48.4	6,955	63.1
Middle						
2023	37.9	38.1	5	29.4	418	9.1
2024	37.8	--	8	25.8	1,900	17.3
Upper						
2023	30.8	33.1	4	23.5	1,253	27.2
2024	30.5	--	7	22.6	2,130	19.3
NA						
2023	0.9	1.4	0	0.0	0	0.0
2024	0.9	--	0	0.0	0	0.0
<b>Total</b>						
<b>2023</b>	<b>100.0</b>	<b>100.0</b>	<b>17</b>	<b>100.0</b>	<b>4,606</b>	<b>100.0</b>
<b>2024</b>	<b>100.0</b>	<b>--</b>	<b>31</b>	<b>100.0</b>	<b>11,015</b>	<b>100.0</b>
<i>Source: 2023, 2024 D&amp;B Data; Bank Data; 2023 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%.</i>						

Geographic Distribution of Home Mortgage Loans Assessment Area: Kennewick						
Tract Income Level	% of Owner Occupied Housing Units	HMDA Aggregate % of #	#	%	\$(000s)	%
Low						
2024	1.0	0.7	0	0.0	0	0.0
Moderate						
2024	21.4	17.3	7	28.0	1,093	18.2
Middle						
2024	38.1	39.6	4	16.0	584	9.7
Upper						
2024	39.2	42.3	14	56.0	4,344	72.2
NA						
2024	0.2	0.1	0	0.0	0	0.0
<b>Total</b>						
<b>2024</b>	<b>100.0</b>	<b>100.0</b>	<b>25</b>	<b>100.0</b>	<b>6,021</b>	<b>100.0</b>
<i>Source: 2020 U.S. Census; Imported Bank Data; 2024 HMDA Aggregate Data Due to rounding, totals may not equal 100.0%.</i>						

Distribution of Small Business Loans by Gross Annual Revenue Category Assessment Area: Kennewick						
Gross Revenue Level	% of Businesses	CRA Aggregate % of #	#	%	\$(000s)	%
<= \$1,000,000						
2023	89.8	52.2	6	35.3	271	5.9
2024	89.2	--	13	41.9	4,010	36.4
> \$1,000,000						
2023	2.5	--	11	64.7	4,335	94.1
2024	2.5	--	16	51.6	6,915	62.8
Revenue Not Available						
2023	7.7	--	0	0.0	0	0.0
2024	8.3	--	2	6.5	90	0.8
<b>Total</b>						
<b>2023</b>	<b>100.0</b>	<b>100.0</b>	<b>17</b>	<b>100.0</b>	<b>4,606</b>	<b>100.0</b>
<b>2024</b>	<b>100.0</b>	<b>--</b>	<b>31</b>	<b>100.0</b>	<b>11,015</b>	<b>100.0</b>
<i>Source: 2023, 2024 D&amp;B Data; Bank Data; 2023 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%.</i>						

<b>Distribution of Home Mortgage Loans by Borrower Income Level Assessment Area: Kennewick</b>						
<b>Borrower Income Level</b>	<b>% of Families</b>	<b>HMDA Aggregate % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low						
2024	20.3	3.9	3	12.0	741	12.3
Moderate						
2024	18.4	16.0	8	32.0	1,289	21.4
Middle						
2024	19.9	27.1	6	24.0	954	15.8
Upper						
2024	41.4	39.8	8	32.0	3,037	50.4
NA						
2024	0.0	13.2	0	0.0	0	0.0
<b>Total</b>						
<b>2024</b>	<b>100.0</b>	<b>100.0</b>	<b>25</b>	<b>100.0</b>	<b>6,021</b>	<b>100.0</b>
<i>Source: 2020 U.S. Census; Imported Bank Data; 2024 HMDA Aggregate Data Due to rounding, totals may not equal 100.0%.</i>						

<b>Geographic Distribution of Small Business Loans Assessment Area: Coeur d Alene</b>						
<b>Tract Income Level</b>	<b>% of Businesses</b>	<b>CRA Aggregate % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low						
2023	0.0	--	0	0.0	0	0.0
2024	0.0	--	0	0.0	0	0.0
Moderate						
2023	17.9	17.9	45	22.8	6,660	23.0
2024	17.2	--	21	11.6	2,657	10.7
Middle						
2023	57.1	56.0	114	57.9	18,372	63.4
2024	56.7	--	119	65.8	18,663	75.4
Upper						
2023	24.9	26.2	38	19.3	3,959	13.7
2024	26.1	--	41	22.7	3,433	13.9
NA						
2023	0.0	--	0	0.0	0	0.0
2024	0.0	--	0	0.0	0	0.0
<b>Total</b>						
<b>2023</b>	<b>100.0</b>	<b>100.0</b>	<b>197</b>	<b>100.0</b>	<b>28,991</b>	<b>100.0</b>
<b>2024</b>	<b>100.0</b>	<b>--</b>	<b>181</b>	<b>100.0</b>	<b>24,753</b>	<b>100.0</b>
<i>Source: 2023, 2024 D&amp;B Data; Bank Data; 2023 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%.</i>						

<b>Geographic Distribution of Home Mortgage Loans</b> <b>Assessment Area: Coeur d Alene</b>						
<b>Tract Income Level</b>	<b>% of Owner Occupied Housing Units</b>	<b>HMDA Aggregate % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low						
2024	0.0	--	0	0.0	0	0.0
Moderate						
2024	14.1	11.5	12	13.0	2,146	7.2
Middle						
2024	60.9	66.3	42	45.7	11,049	36.9
Upper						
2024	25.0	22.2	38	41.3	16,774	56.0
NA						
2024	0.0	--	0	0.0	0	0.0
<b>Total</b>						
<b>2024</b>	<b>100.0</b>	<b>100.0</b>	<b>92</b>	<b>100.0</b>	<b>29,969</b>	<b>100.0</b>
<i>Source: 2020 U.S. Census; Imported Bank Data; 2024 HMDA Aggregate Data</i> <i>Due to rounding, totals may not equal 100.0%.</i>						

<b>Distribution of Small Business Loans by Gross Annual Revenue Category</b> <b>Assessment Area: Coeur d Alene</b>						
<b>Gross Revenue Level</b>	<b>% of Businesses</b>	<b>CRA Aggregate % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
<= \$1,000,000						
2023	93.8	56.3	98	49.8	9,154	31.6
2024	92.3	--	96	53.0	7,101	28.7
> \$1,000,000						
2023	1.8	--	94	47.7	19,769	68.2
2024	1.7	--	65	35.9	17,190	69.5
Revenue Not Available						
2023	4.3	--	5	2.5	68	0.2
2024	6.0	--	20	11.1	462	1.9
<b>Total</b>						
<b>2023</b>	<b>100.0</b>	<b>100.0</b>	<b>197</b>	<b>100.0</b>	<b>28,991</b>	<b>100.0</b>
<b>2024</b>	<b>100.0</b>	<b>--</b>	<b>181</b>	<b>100.0</b>	<b>24,753</b>	<b>100.0</b>
<i>Source: 2023, 2024 D&amp;B Data; Bank Data; 2023 CRA Aggregate Data; "--" data not available.</i> <i>Due to rounding, totals may not equal 100.0%.</i>						

<b>Distribution of Home Mortgage Loans by Borrower Income Level</b>						
<b>Assessment Area: Coeur d Alene</b>						
<b>Borrower Income Level</b>	<b>% of Families</b>	<b>HMDA Aggregate % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low						
2024	19.2	4.9	9	9.8	791	2.6
Moderate						
2024	19.2	12.6	11	12.0	1,630	5.4
Middle						
2024	22.1	23.1	11	12.0	1,890	6.3
Upper						
2024	39.6	42.9	51	55.4	20,850	69.6
NA						
2024	0.0	16.6	10	10.9	4,808	16.0
<b>Total</b>						
<b>2024</b>	<b>100.0</b>	<b>100.0</b>	<b>92</b>	<b>100.0</b>	<b>29,969</b>	<b>100.0</b>
<i>Source: 2020 U.S. Census; Imported Bank Data; 2024 HMDA Aggregate Data</i>						
<i>Due to rounding, totals may not equal 100.0%.</i>						

Geographic Distribution of Small Business Loans Assessment Area: Idaho non-MSA						
Tract Income Level	% of Businesses	CRA Aggregate % of #	#	%	\$(000s)	%
Low						
2023	0.0	--	0	0.0	0	0.0
2024	0.0	--	0	0.0	0	0.0
Moderate						
2023	9.2	9.6	6	6.8	851	9.7
2024	9.2	--	6	7.0	656	4.0
Middle						
2023	62.7	62.7	58	65.9	6,046	69.2
2024	60.5	--	52	60.5	11,350	68.8
Upper						
2023	26.4	25.4	24	27.3	1,837	21.0
2024	28.7	--	26	30.2	4,313	26.1
NA						
2023	1.7	2.3	0	0.0	0	0.0
2024	1.6	--	2	2.3	188	1.1
<b>Total</b>						
<b>2023</b>	<b>100.0</b>	<b>100.0</b>	<b>88</b>	<b>100.0</b>	<b>8,734</b>	<b>100.0</b>
<b>2024</b>	<b>100.0</b>	<b>--</b>	<b>86</b>	<b>100.0</b>	<b>16,507</b>	<b>100.0</b>
<i>Source: 2023, 2024 D&amp;B Data; Bank Data; 2023 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%.</i>						

Geographic Distribution of Home Mortgage Loans Assessment Area: Idaho non-MSA						
Tract Income Level	% of Owner Occupied Housing Units	HMDA Aggregate % of #	#	%	\$(000s)	%
Low						
2024	0.0	--	0	0.0	0	0.0
Moderate						
2024	12.1	14.7	2	3.6	200	0.6
Middle						
2024	57.9	54.4	29	51.8	15,034	45.1
Upper						
2024	28.7	27.9	18	32.1	10,625	31.9
NA						
2024	1.3	3.1	7	12.5	7,458	22.4
<b>Total</b>						
<b>2024</b>	<b>100.0</b>	<b>100.0</b>	<b>56</b>	<b>100.0</b>	<b>33,317</b>	<b>100.0</b>
<i>Source: 2020 U.S. Census; Imported Bank Data; 2024 HMDA Aggregate Data Due to rounding, totals may not equal 100.0%.</i>						

Distribution of Small Business Loans by Gross Annual Revenue Category Assessment Area: Idaho non-MSA						
Gross Revenue Level	% of Businesses	CRA Aggregate % of #	#	%	\$(000s)	%
<= \$1,000,000						
2023	92.3	59.1	53	60.2	3,169	36.3
2024	91.1	--	49	57.0	8,113	49.2
> \$1,000,000						
2023	1.9	--	32	36.4	5,124	58.7
2024	1.7	--	34	39.5	8,357	50.6
Revenue Not Available						
2023	5.9	--	3	3.4	441	5.1
2024	7.2	--	3	3.5	37	0.2
<b>Total</b>						
<b>2023</b>	<b>100.0</b>	<b>100.0</b>	<b>88</b>	<b>100.0</b>	<b>8,734</b>	<b>100.0</b>
<b>2024</b>	<b>100.0</b>	<b>--</b>	<b>86</b>	<b>100.0</b>	<b>16,507</b>	<b>100.0</b>
<i>Source: 2023, 2024 D&amp;B Data; Bank Data; 2023 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%.</i>						

<b>Distribution of Home Mortgage Loans by Borrower Income Level</b>						
<b>Assessment Area: Idaho non-MSA</b>						
<b>Borrower Income Level</b>	<b>% of Families</b>	<b>HMDA Aggregate % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low						
2024	17.3	2.4	1	1.8	33	0.1
Moderate						
2024	15.6	8.8	4	7.1	408	1.2
Middle						
2024	22.4	18.9	6	10.7	1,187	3.6
Upper						
2024	44.7	56.3	44	78.6	31,221	93.7
NA						
2024	0.0	13.5	1	1.8	468	1.4
<b>Total</b>						
<b>2024</b>	<b>100.0</b>	<b>100.0</b>	<b>56</b>	<b>100.0</b>	<b>33,317</b>	<b>100.0</b>
<i>Source: 2020 U.S. Census; Imported Bank Data; 2024 HMDA Aggregate Data</i>						
<i>Due to rounding, totals may not equal 100.0%.</i>						

<b>Geographic Distribution of Small Business Loans Assessment Area: Lewiston</b>						
<b>Tract Income Level</b>	<b>% of Businesses</b>	<b>CRA Aggregate % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low						
2023	0.0	--	0	0.0	0	0.0
2024	0.0	--	0	0.0	0	0.0
Moderate						
2023	5.2	4.9	3	11.5	600	9.4
2024	5.5	--	4	26.7	595	17.8
Middle						
2023	78.5	78.7	20	76.9	4,438	69.2
2024	77.7	--	9	60.0	1,736	51.8
Upper						
2023	16.3	16.4	3	11.5	1,380	21.5
2024	16.9	--	2	13.3	1,021	30.5
NA						
2023	0.0	--	0	0.0	0	0.0
2024	0.0	--	0	0.0	0	0.0
<b>Total</b>						
<b>2023</b>	<b>100.0</b>	<b>100.0</b>	<b>26</b>	<b>100.0</b>	<b>6,418</b>	<b>100.0</b>
<b>2024</b>	<b>100.0</b>	<b>--</b>	<b>15</b>	<b>100.0</b>	<b>3,352</b>	<b>100.0</b>
<i>Source: 2023, 2024 D&amp;B Data; Bank Data; 2023 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%.</i>						

Geographic Distribution of Home Mortgage Loans Assessment Area: Lewiston						
Tract Income Level	% of Owner Occupied Housing Units	HMDA Aggregate % of #	#	%	\$(000s)	%
Low						
2024	0.0	--	0	0.0	0	0.0
Moderate						
2024	9.3	8.2	0	0.0	0	0.0
Middle						
2024	63.4	62.5	5	62.5	576	45.4
Upper						
2024	27.3	29.3	3	37.5	692	54.6
NA						
2024	0.0	--	0	0.0	0	0.0
<b>Total</b>						
<b>2024</b>	<b>100.0</b>	<b>100.0</b>	<b>8</b>	<b>100.0</b>	<b>1,268</b>	<b>100.0</b>
<i>Source: 2020 U.S. Census; Imported Bank Data; 2024 HMDA Aggregate Data Due to rounding, totals may not equal 100.0%.</i>						

Distribution of Small Business Loans by Gross Annual Revenue Category Assessment Area: Lewiston						
Gross Revenue Level	% of Businesses	CRA Aggregate % of #	#	%	\$(000s)	%
<= \$1,000,000						
2023	86.2	57.5	15	57.7	2,739	42.7
2024	86.2	--	6	40.0	1,216	36.3
> \$1,000,000						
2023	3.8	--	11	42.3	3,679	57.3
2024	3.2	--	9	60.0	2,136	63.7
Revenue Not Available						
2023	10.1	--	0	0.0	0	0.0
2024	10.6	--	0	0.0	0	0.0
<b>Total</b>						
<b>2023</b>	<b>100.0</b>	<b>100.0</b>	<b>26</b>	<b>100.0</b>	<b>6,418</b>	<b>100.0</b>
<b>2024</b>	<b>100.0</b>	<b>--</b>	<b>15</b>	<b>100.0</b>	<b>3,352</b>	<b>100.0</b>
<i>Source: 2023, 2024 D&amp;B Data; Bank Data; 2023 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%.</i>						

<b>Distribution of Home Mortgage Loans by Borrower Income Level</b>						
<b>Assessment Area: Lewiston</b>						
<b>Borrower Income Level</b>	<b>% of Families</b>	<b>HMDA Aggregate % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low						
2024	21.5	4.7	0	0.0	0	0.0
Moderate						
2024	15.4	16.1	0	0.0	0	0.0
Middle						
2024	22.4	26.6	3	37.5	202	15.9
Upper						
2024	40.7	39.8	5	62.5	1,066	84.1
NA						
2024	0.0	12.8	0	0.0	0	0.0
<b>Total</b>						
<b>2024</b>	<b>100.0</b>	<b>100.0</b>	<b>8</b>	<b>100.0</b>	<b>1,268</b>	<b>100.0</b>
<i>Source: 2020 U.S. Census; Imported Bank Data; 2024 HMDA Aggregate Data</i>						
<i>Due to rounding, totals may not equal 100.0%.</i>						

## 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 financial 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.

## Public Comments

View written comments received from the public for the current year, and each of the two prior calendar years, that specifically relate to the bank's performance in helping to meet community credit needs, and response to the comments by the bank.

## Public Comments

Washington Trust Bank has not received public comments during the 2 preceding years.