

CRA Public File 2025



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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, 2025

2025 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 (comp)	Assessment Area	COUNTY - MSA	STATE-COUNTY-GENSUS TRACT	INCOME LEVEL 3/17/2025
25	AIRWAY HEIGHTS Branch	10609 W State Rt 2	Spokane	WA	99224	PH 509 244 7099 FAX 509 244-8539	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 425-709-5600 FAX 425-709-5501	FAX 425-709-5501	10/4/2004	M-F 9-5	None	No	None	None	NA	Western Washington	King - 42644	53-033-0238.05	Upper
380	BEND Branch	1219 NE 3rd St Ste 120	Bend	OR	97701	PH 541-516-8300	NA	4/1/2021	M-F 9-5	None	No	Walkup	40980380	Y	Bend	Deschutes - 13480	41-017-0016.02	Middle
271	BOISE DOWNTOWN Branch	901 W Barnock Street	Boise	ID	83702	PH 208-343-5000 FAX 208-333-9460	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 208-667-2621 FAX 208-765-8969	FAX 208-765-8969	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 509-276-8969 FAX 509-276-8969	FAX 509-276-8969	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	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	FAX 509-884-9157	1/20/1965	M-F 9-5	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 509-754-3334 FAX 509-754-4339	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 509-353-8404	NA	5/31/1994	M-F 9-5	M-F 9-6	Yes	Drive thru	40980023	Y	Spokane	Spokane - 44060	53-063-0008.00	Middle
263	HAYDEN Branch	8050 N Government Way	Hayden	ID	83835	PH 208-762-8689 FAX 208-762-8689	FAX 208-762-8689	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	16-055-0018.01	Middle
278	IDAHO CENTER Branch	6010 E Franklin Rd	Nampa	ID	83651	PH 208-461-5205 FAX 208-461-5215	FAX 208-461-5215	12/15/2008	M-TH 9-5 F 9-6	M-TH 8:30-5 F 8:30-6 Sat 10-2	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	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	FAX 509-734-4560	9/18/2000	M-F 9-5	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 208-750-7344	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 509-353-5686 FAX 509-353-8964	FAX 509-353-8964	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 509-353-3628	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 509-353-3854	FAX 509-353-3854	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	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 208-884-6724	FAX 208-884-6724	9/1/2001	M-F 9-5	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 208-883-6724	FAX 208-883-6724	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	FAX 509-766-9862	7/8/1971	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	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	FAX 509-662-0346	3/6/2000	M-TH 9-5 F 9-6	M-TH 8:30-5 F 8:30-6 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	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	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	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	1801 E Seltice Way	Post Falls	ID	83854	PH 208-773-7921 FAX 208-773-1539	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	FAX 509-334-7032	11/2/2011	M-TH 9-5 F 9-6	M-TH 8:30-5 F 8:30-6	Yes	Drive thru	40980152	Y	Pullman	Whitman - 99999	53-075-004.00	Upper
14	Pullman Loan Production Center	670 SE Bishop Blvd Suite C	Pullman	WA	99163	PH 509-209-4746	FAX 509-334-7032	9/1/2018	None	None	No	None	None	NA	Pullman	Whitman - 99999	53-075-004.00	Upper
144	QUINCY Branch	509 Central Ave	Quincy	WA	98848	PH 509-787-3485 FAX 509-787-2388	FAX 509-787-2388	9/1/2016	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 208-263-3457	FAX 208-263-3457	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 4747	Seattle	WA	98101	PH 206-667-8989 FAX 206-667-8989	FAX 206-667-8989	4/3/2000	M-F 9-5	None	No	None	None	NA	Western Washington	King - 42644	53-033-0082.00	Middle
1	SECOND & WALL Branch	706 W 2nd Ave	Spokane	WA	99201	PH 509-353-4879 FAX 509-353-3912	FAX 509-353-3912	11/13/1950	M-F 9-5	M-F 8-6 Sat 10-2	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	Western Washington	Snohomosh - 42644	53-061-531.01	Middle
151	SOUTH WENATCHEE Branch	759 S Wenatchee Ave	Wenatchee	WA	98801	PH 509-663-8554 FAX 509-663-8554	FAX 509-663-8554	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	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 509-353-3760	FAX 509-353-3760	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
9	VALLEY FINANCIAL CENTRAL Branch	310 N Argonne Rd	Spokane	WA	99212	PH 509-353-5680 FAX 509-353-3982	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 360-554-2200	None	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	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	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

Rev 3/4/2025

*Loan production center, no branch services offered.

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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
***	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

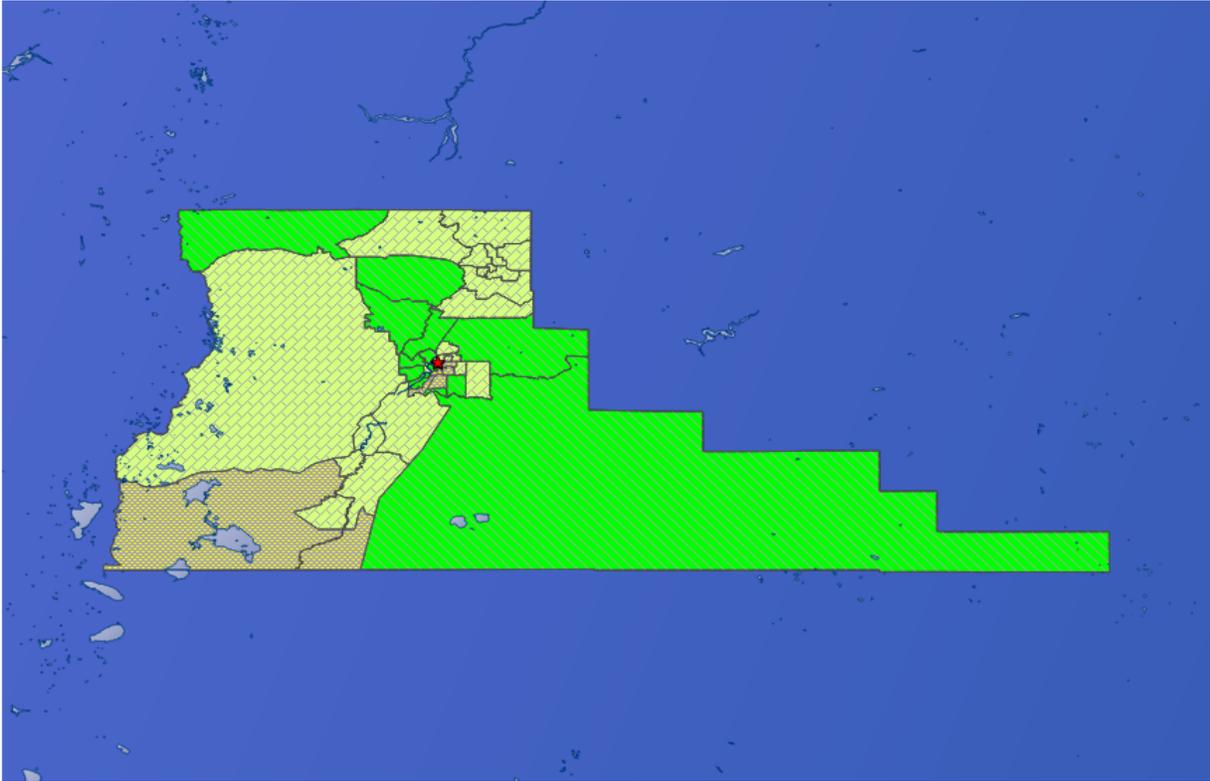
BR #	BRANCH	ADDRESS	CITY	STATE	ZIP CODE	PHONE	FAX	DATE OPENED	LOBBY HRS	DRIVE THRU HRS	SAFE DEPOSIT BOX	ATM	ATM Deposit Taking? Y/N (comp)	COUNTY - MSA	STATE-COUNTY-CENSUS TRACT	INCOME LEVEL
277	MEADOW LAKE Branch	4037 E Clocktower Ln	Meridian	ID	83642	PH 208-884-2770	FAX 208-884-2771	1/7/2008 Closed 4/25/2022	M, W & F 10-2 PM	None	No	None	N	Ada - 142	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. DO NOT REPORT ON PUBLIC FILE

Area Assessment Maps and Income Demographics

Assessment maps and income tracts listed by county.

Bend Assessment Area Census Tracts Map - 2025



Map Legend

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

Census Tracts (Inside) - Tract Income ...

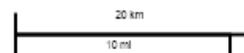
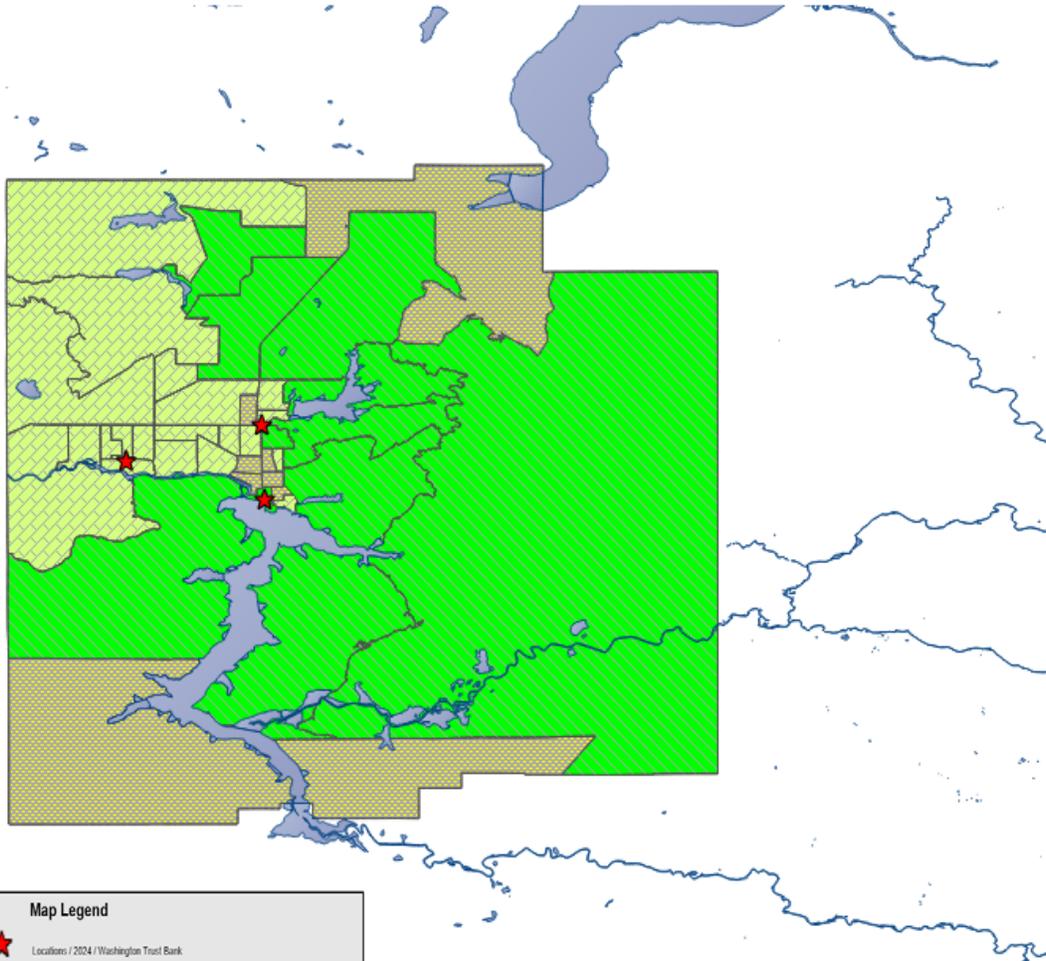
-  0 - Income Not Available
-  1 - Low Income
-  2 - Moderate Income
-  3 - Middle Income
-  4 - Upper Income

Census Tracts (Inside) - Tract Income ...

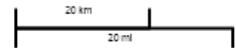
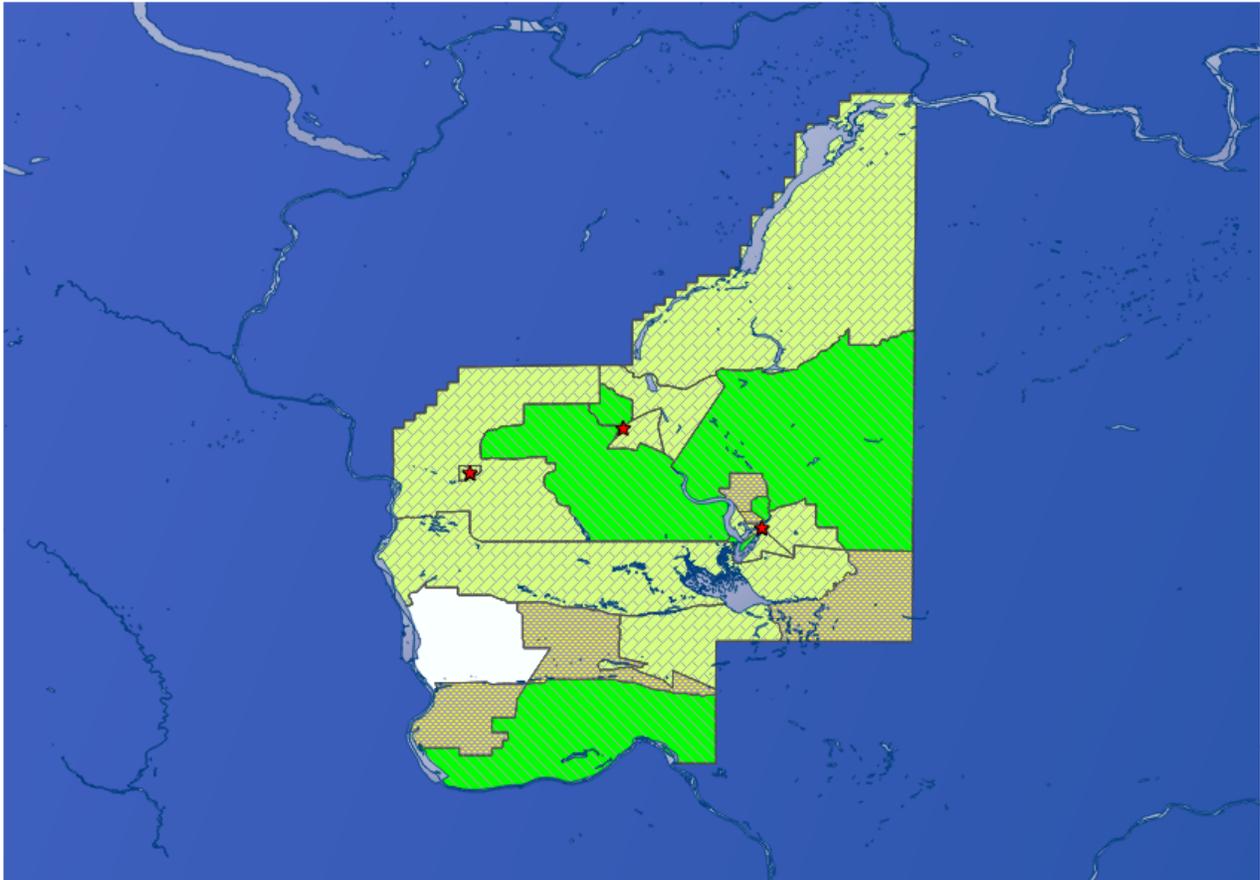
-  0 - Income Not Available
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-  2 - Moderate Income
-  3 - Middle Income
-  4 - Upper Income



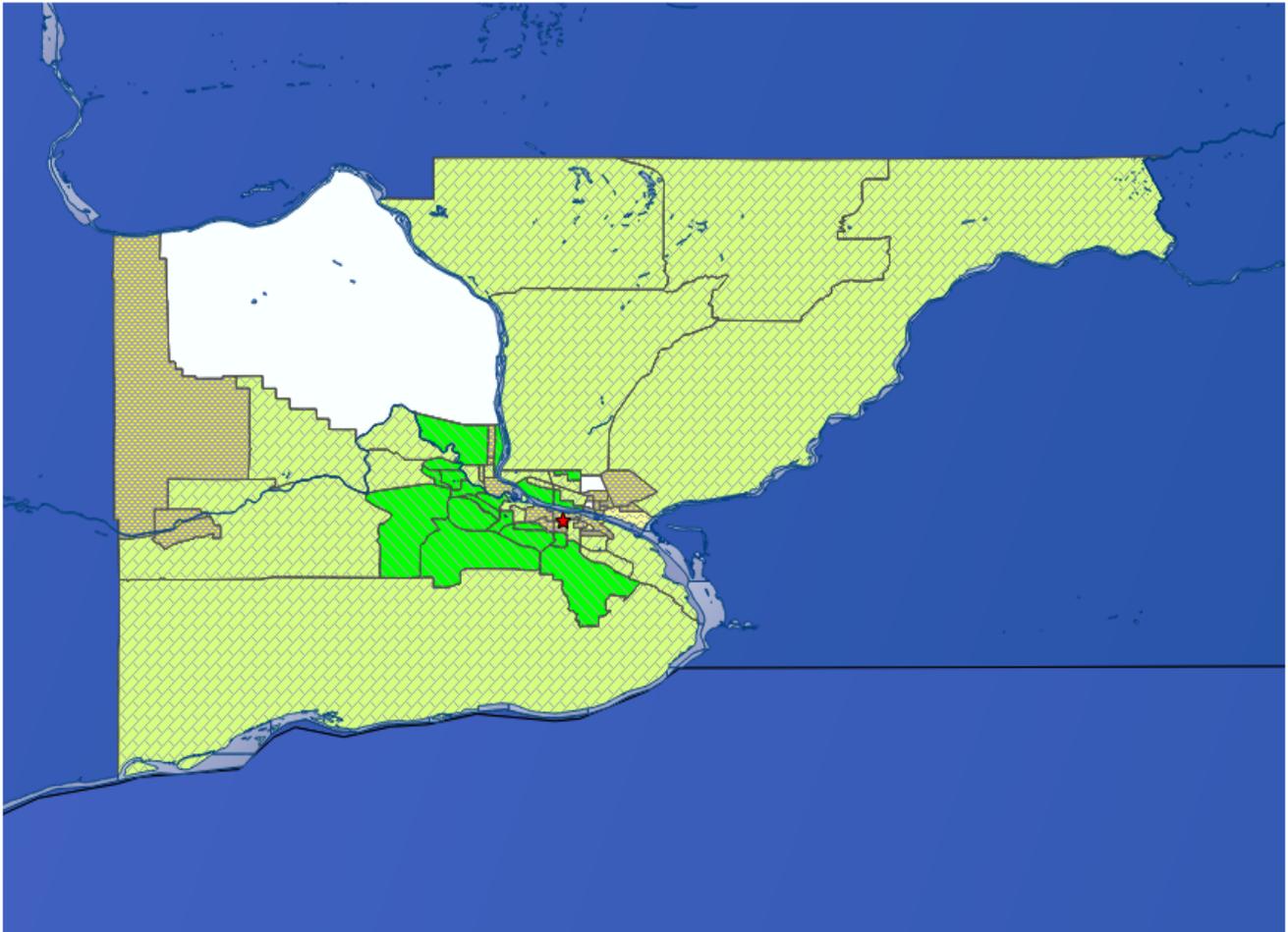
Coeur d'Alene Assessment Area CRA Census Tracts Map - 2025



Grant County Assessment Areas CRA Census Tracts Map - 2025

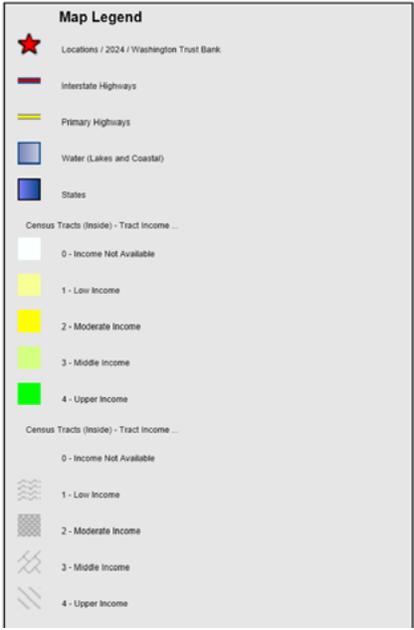
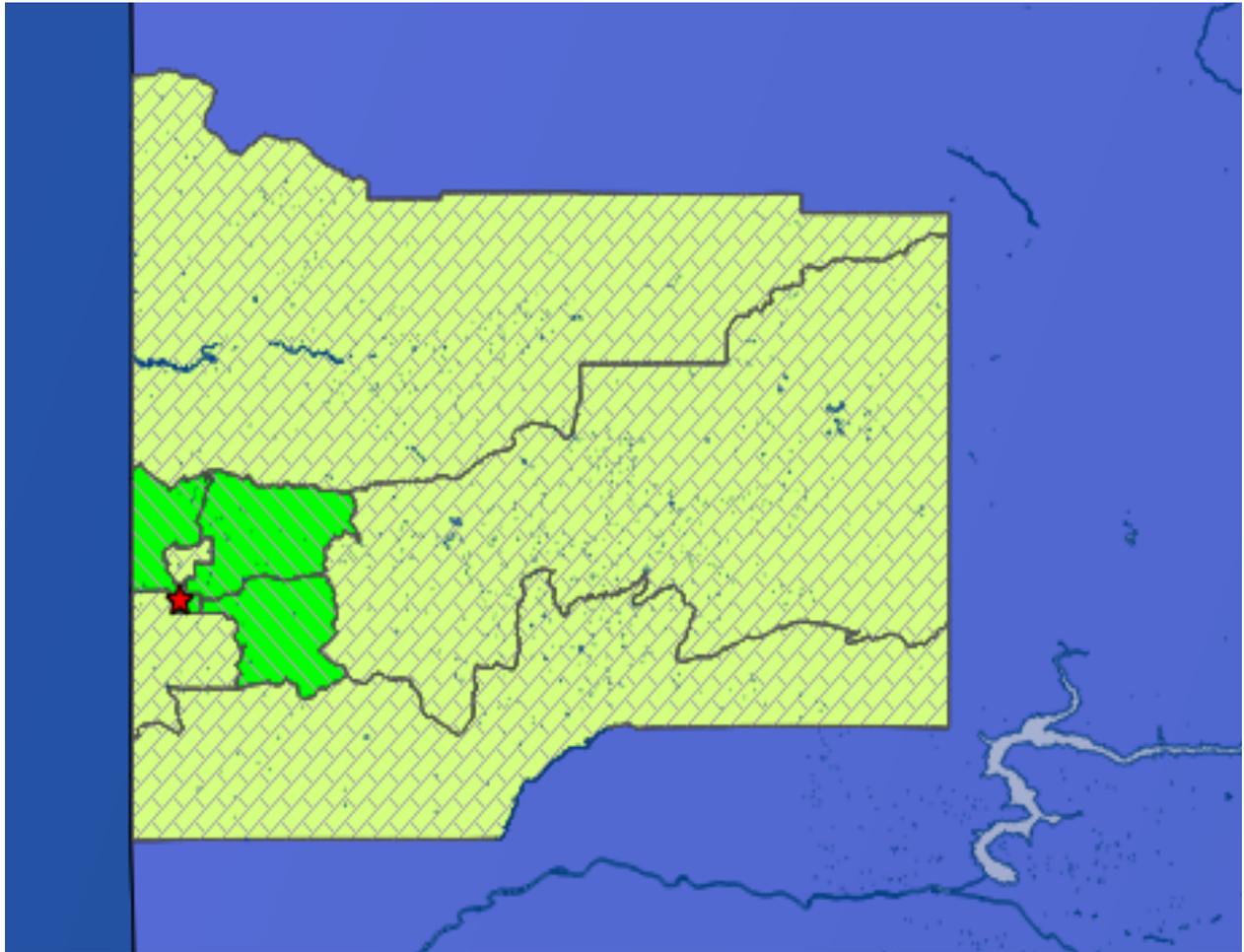


Kennewick Assessment Areas CRA Census Tracts Map - 2025

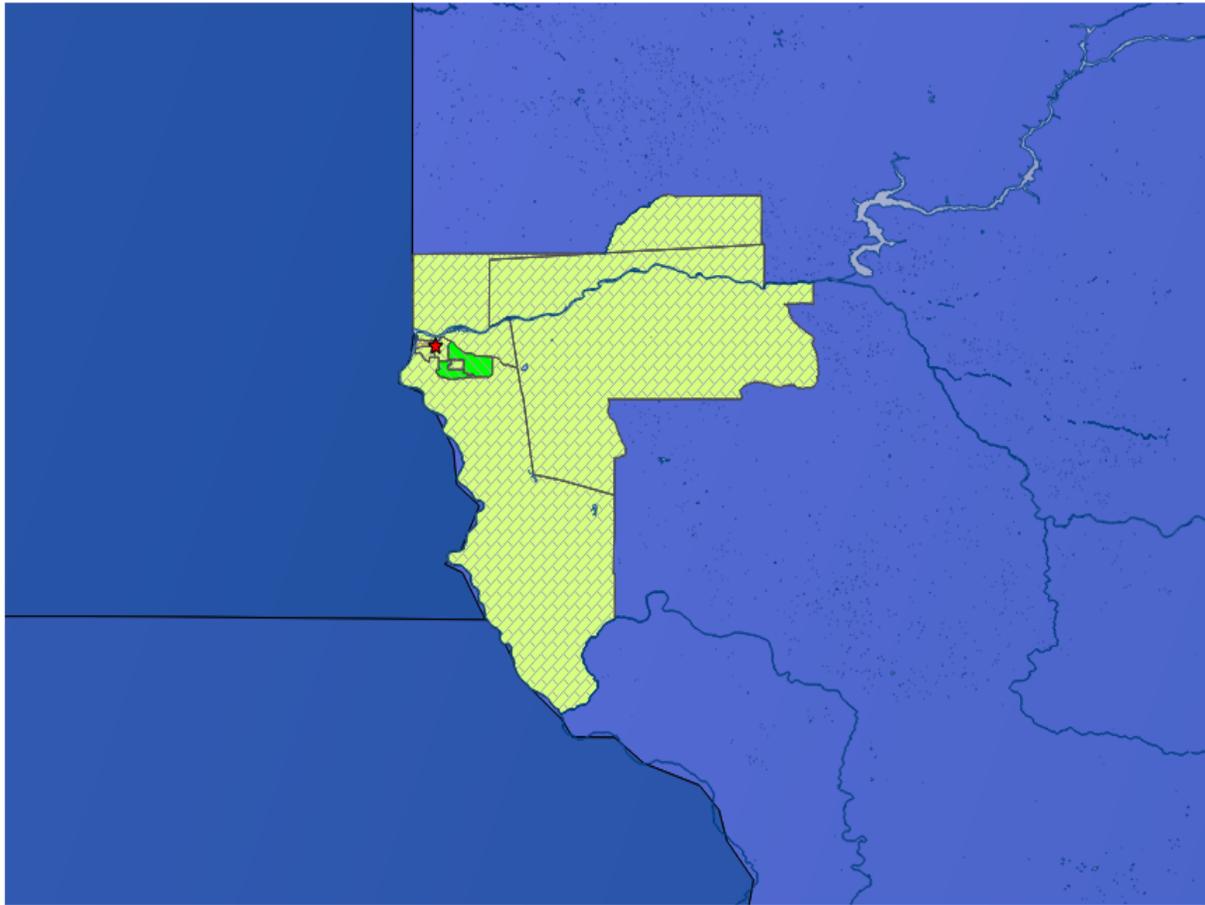


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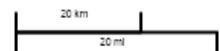
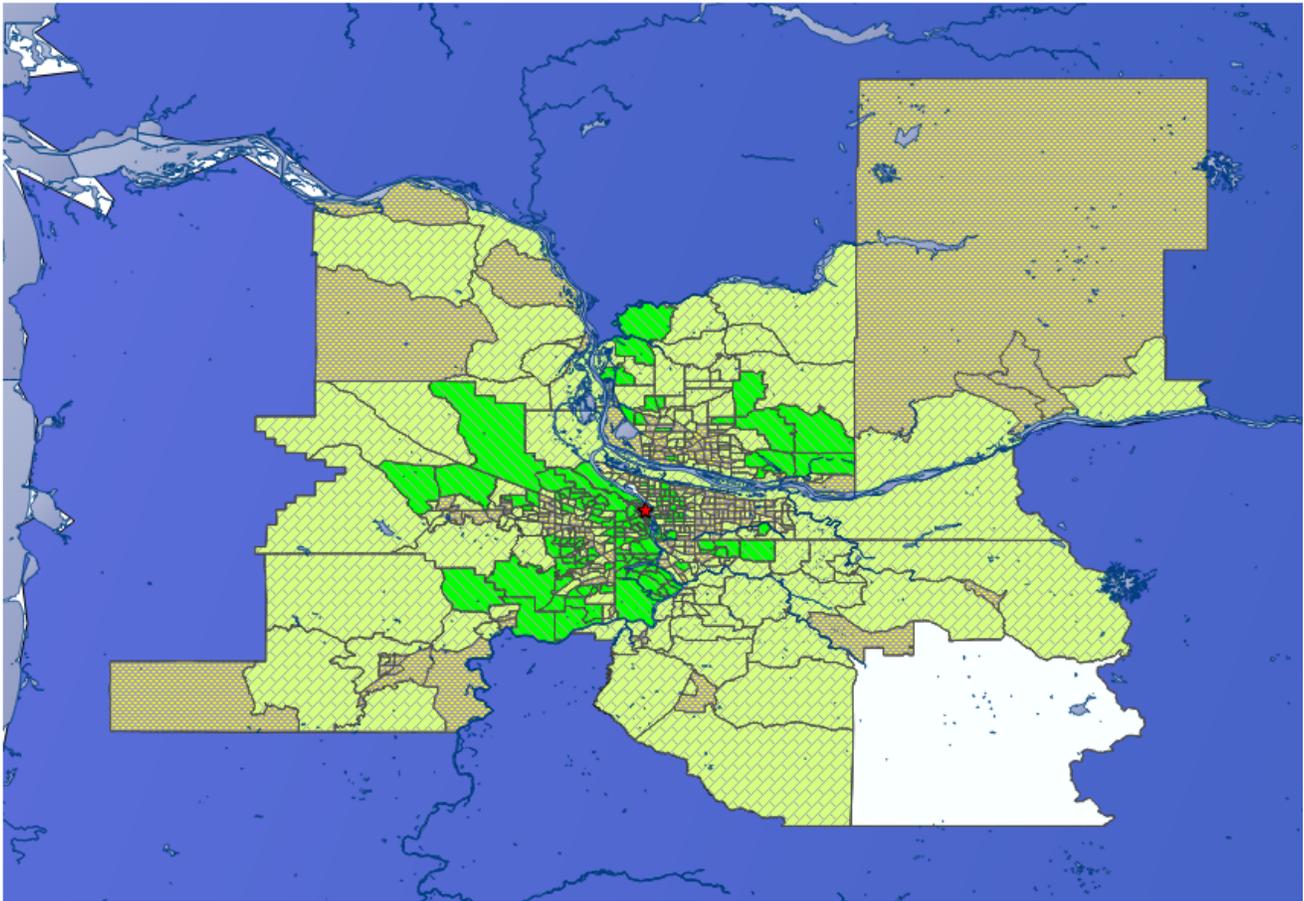
Moscow Assessment Areas CRA Census Tracts Map - 2025



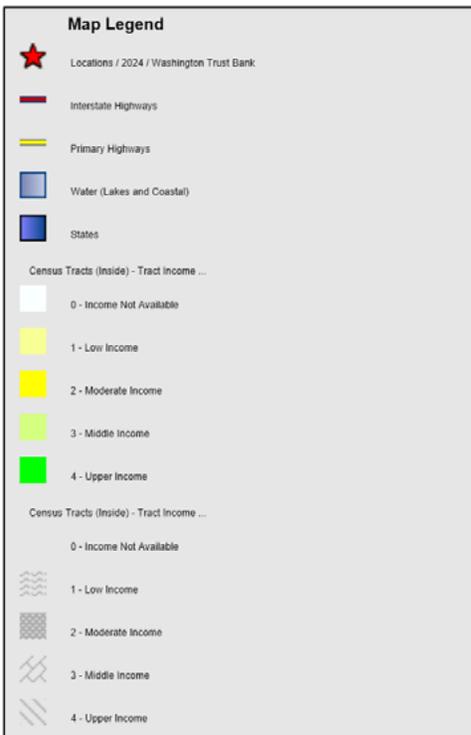
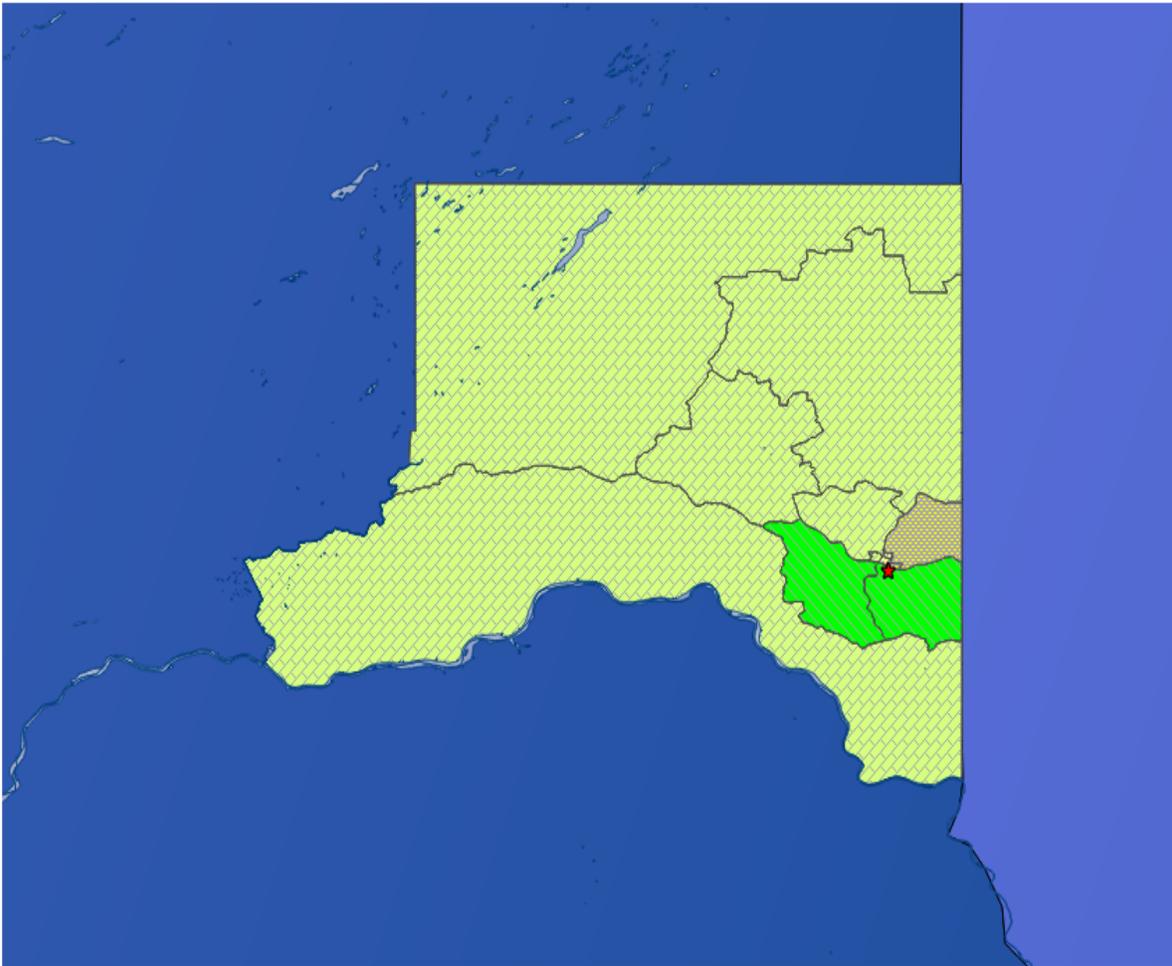
Lewiston Assessment Areas CRA Census Tracts Map - 2025



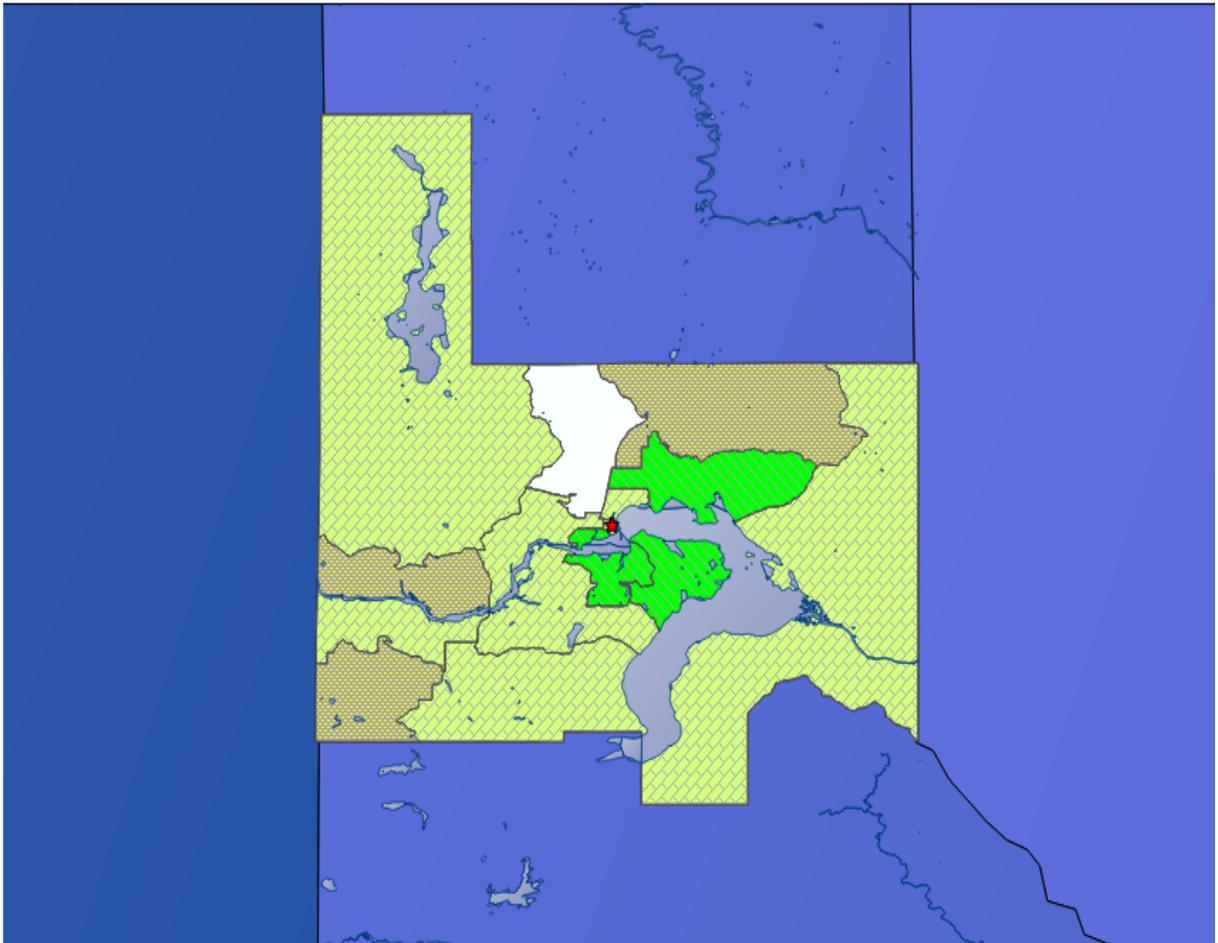
Portland Assessment Areas CRA Census Tracts Map - 2025



Pullman Assessment Areas CRA Census Tracts Map - 2025

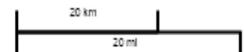
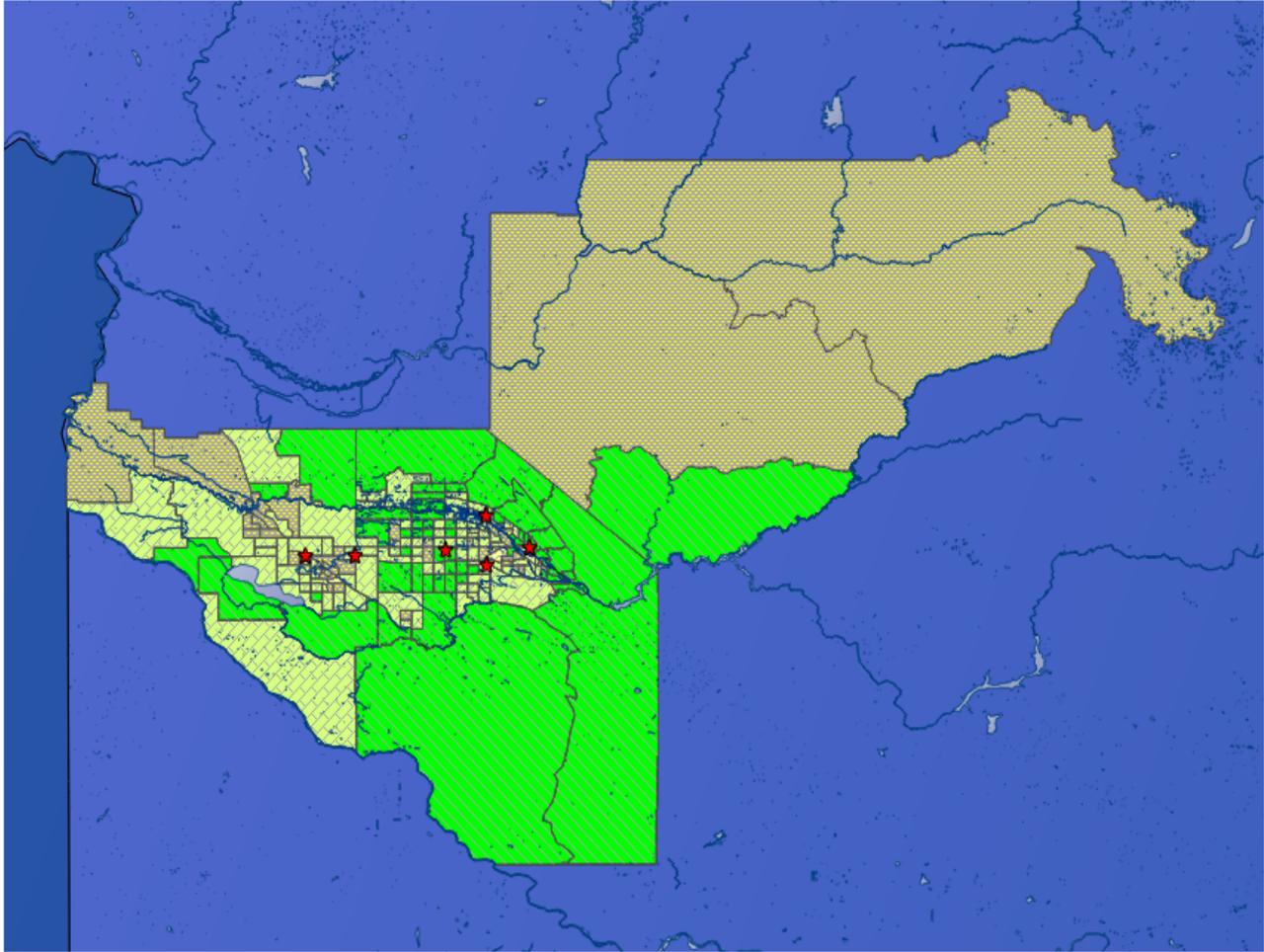


Sandpoint Assessment Areas CRA Census Tracts Map - 2025



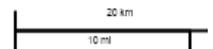
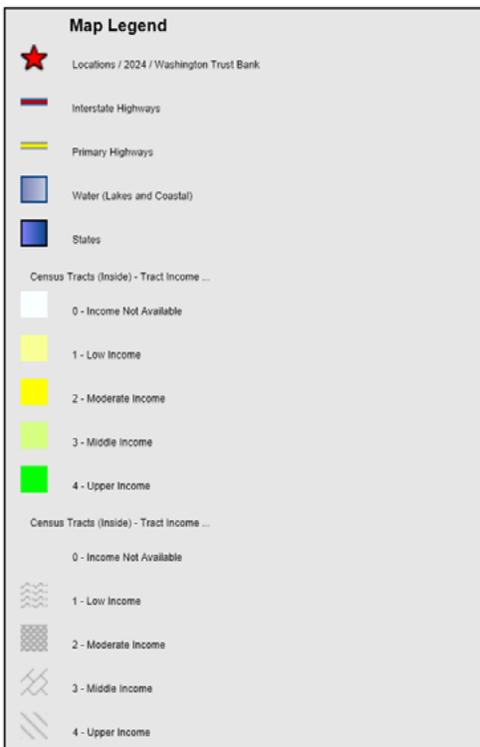
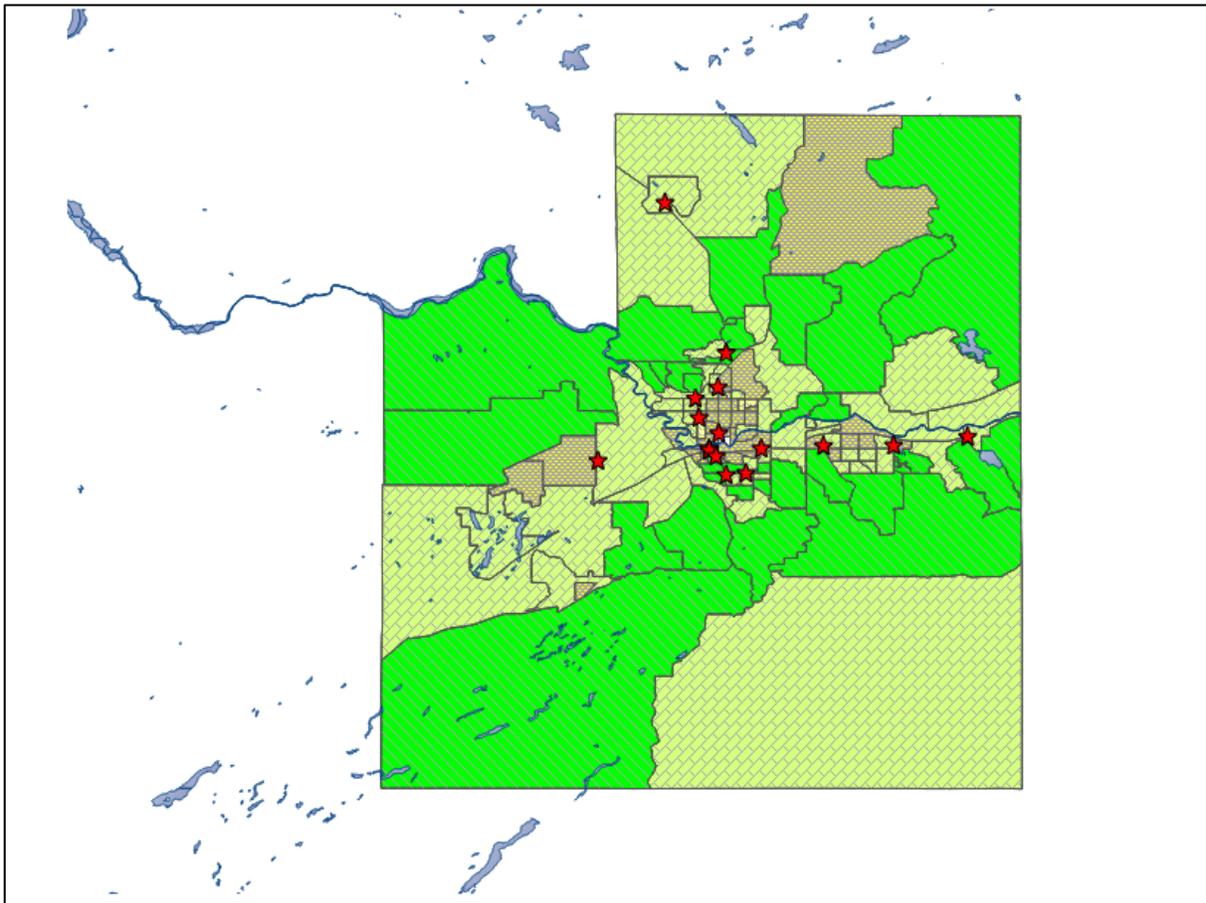
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Southern Idaho Assessment Areas CRA Census Tracts Map - 2025

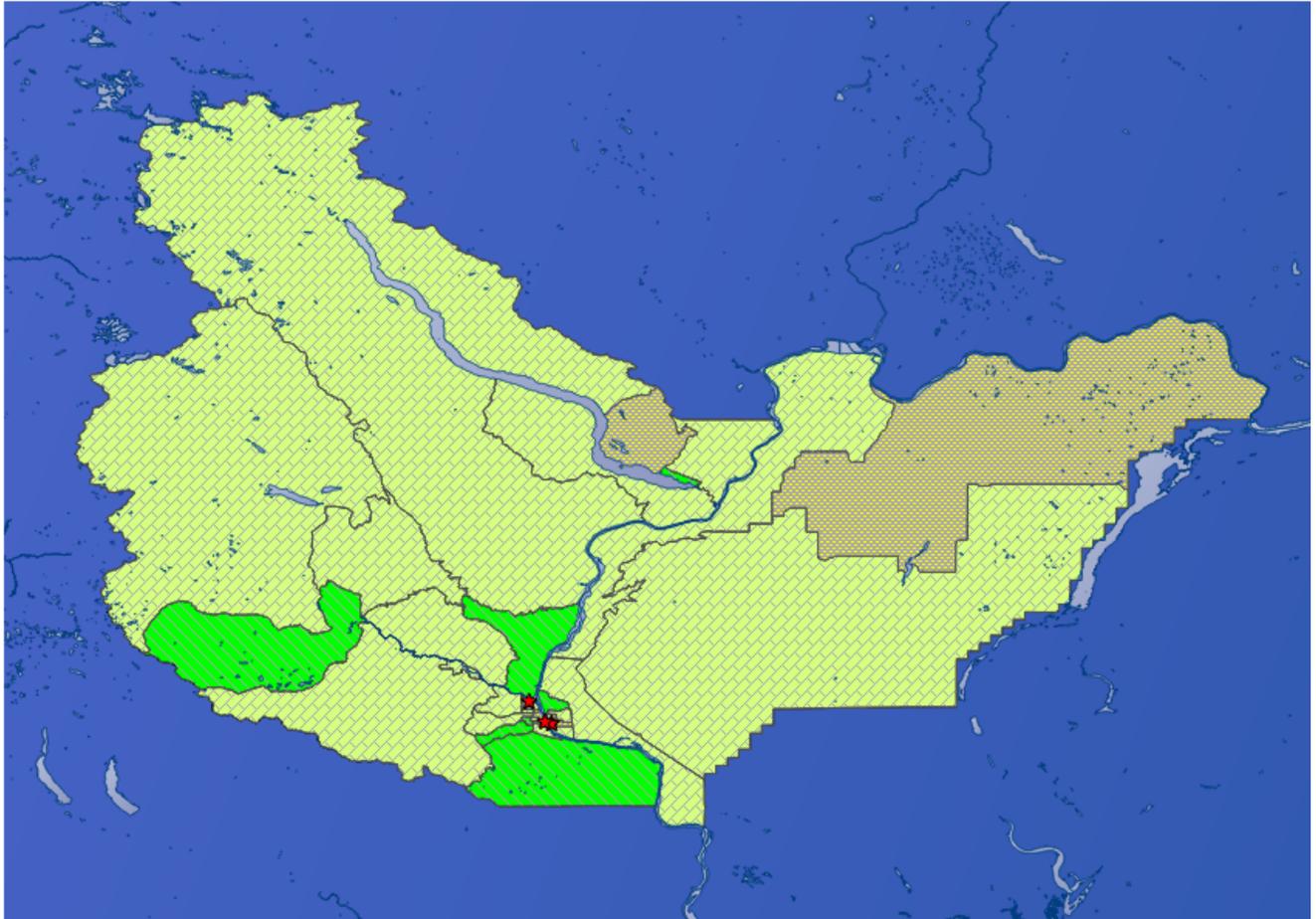


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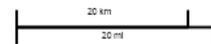
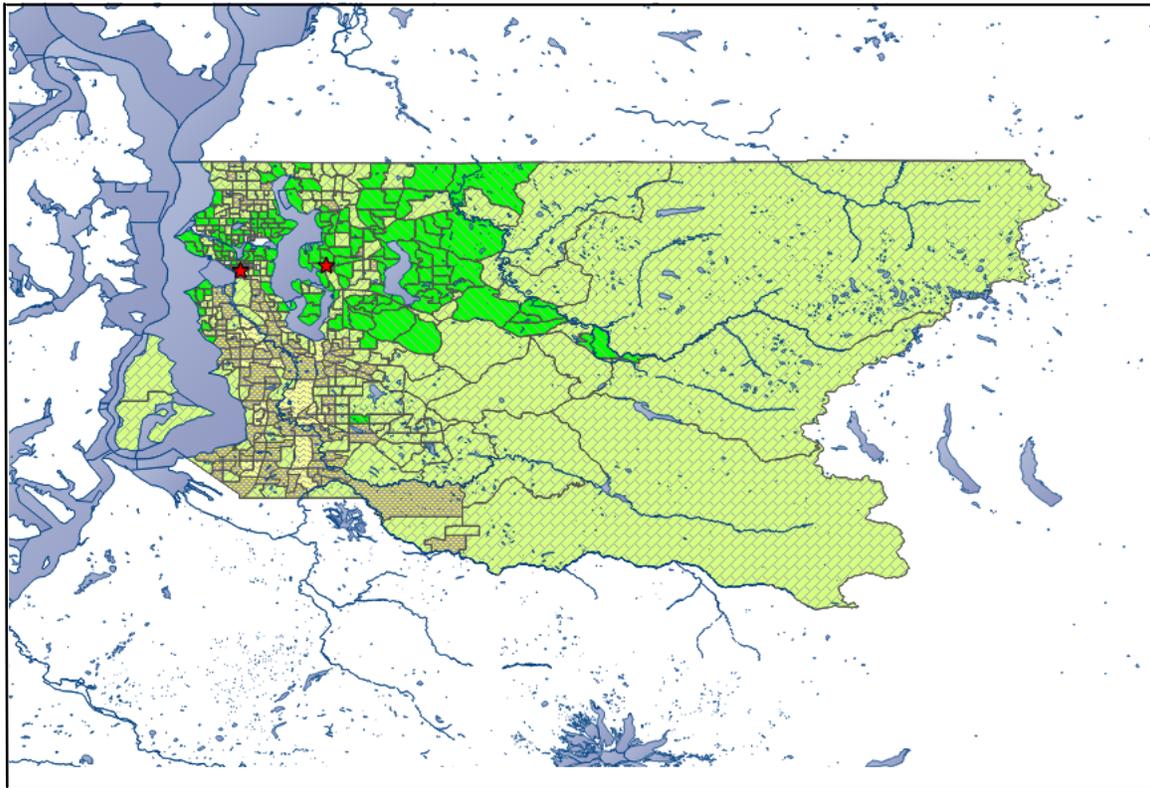
Spokane Assessment Areas CRA Census Tracts Map - 2025



Wenatchee Assessment Areas CRA Census Tracts Map - 2025



Western Washington Assessment Areas CRA Census Tracts Map - 2025



Bend AA Census tract list

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	Est. MSAM/D non-MSAM/D Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
41	017	0001.00	Upper	No	139.95	\$100,300	\$140,370	\$109,250	2119	11.28	239	807	877
41	017	0002.01	Moderate	No	55.09	\$100,300	\$55,255	\$43,009	3330	16.28	542	687	1299
41	017	0002.02	Moderate	No	52.63	\$100,300	\$52,788	\$41,090	2618	11.42	299	1007	1575
41	017	0003.01	Middle	No	89.85	\$100,300	\$90,120	\$70,142	4679	12.74	596	1370	2523
41	017	0003.02	Middle	No	84.49	\$100,300	\$84,743	\$65,959	4960	14.50	719	1658	2460
41	017	0004.01	Middle	No	98.72	\$100,300	\$99,016	\$77,063	5464	16.67	911	1562	2305
41	017	0004.03	Middle	No	99.03	\$100,300	\$99,327	\$77,308	1816	6.99	127	444	4229
41	017	0004.04	Middle	No	104.32	\$100,300	\$104,633	\$81,434	1893	12.84	243	547	1082
41	017	0005.01	Upper	No	121.09	\$100,300	\$121,453	\$94,528	3057	9.78	299	1312	2713
41	017	0005.02	Middle	No	100.37	\$100,300	\$100,671	\$78,349	4187	13.78	577	1270	2073
41	017	0006.01	Middle	No	109.01	\$100,300	\$109,337	\$85,096	1766	12.06	213	582	703
41	017	0006.02	Upper	No	132.57	\$100,300	\$132,968	\$103,487	2656	9.83	261	858	1144
41	017	0006.03	Upper	No	138.83	\$100,300	\$139,246	\$108,370	3867	8.95	346	1595	2417

41	017	0007.01	Middle	No	89.56	\$100,300	\$89,829	\$69,917	4385	23.19	1017	948	1403
41	017	0007.02	Middle	No	98.21	\$100,300	\$98,505	\$76,667	4636	13.52	627	1529	1893
41	017	0008.00	Middle	No	90.06	\$100,300	\$90,330	\$70,306	7251	20.19	1464	1964	2742
41	017	0009.01	Middle	No	89.17	\$100,300	\$89,438	\$69,613	4425	26.06	1153	688	1572
41	017	0009.02	Middle	No	81.66	\$100,300	\$81,905	\$63,750	3173	22.25	706	434	784
41	017	0010.02	Middle	No	112.41	\$100,300	\$112,747	\$87,750	2616	12.27	321	819	1060
41	017	0010.03	Middle	No	91.53	\$100,300	\$91,805	\$71,452	6075	19.65	1194	1372	1829
41	017	0010.04	Middle	No	95.47	\$100,300	\$95,756	\$74,525	7026	25.08	1762	1809	2493
41	017	0010.05	Middle	No	93.41	\$100,300	\$93,690	\$72,917	4432	13.13	582	1097	1423
41	017	0011.01	Middle	No	107.31	\$100,300	\$107,632	\$83,766	8047	19.10	1537	1674	2565
41	017	0011.02	Upper	No	185.09	\$100,300	\$185,645	\$144,483	6385	12.34	788	1872	2445
41	017	0012.00	Upper	No	134.53	\$100,300	\$134,934	\$105,017	8671	16.36	1419	2561	3088
41	017	0013.01	Upper	No	176.98	\$100,300	\$177,511	\$138,150	5861	11.93	699	1833	2455
41	017	0013.02	Upper	No	132.20	\$100,300	\$132,597	\$103,197	8429	12.40	1045	2180	3209
41	017	0014.01	Upper	No	141.06	\$100,300	\$141,483	\$110,114	5699	11.28	643	1881	2609
41	017	0014.02	Middle	No	118.14	\$100,300	\$118,494	\$92,222	1308	12.08	158	384	847

41	017	0015.01	Moderate	No	60.47	\$100,300	\$60,651	\$47,205	3915	22.99	900	725	1930
41	017	0015.02	Upper	No	131.91	\$100,300	\$132,306	\$102,969	2234	14.37	321	514	1307
41	017	0016.01	Middle	No	102.05	\$100,300	\$102,356	\$79,667	4715	23.82	1123	653	1420
41	017	0016.02	Middle	No	92.50	\$100,300	\$92,778	\$72,209	1965	18.02	354	299	798
41	017	0017.01	Middle	No	100.93	\$100,300	\$101,233	\$78,792	5594	18.43	1031	1712	2346
41	017	0017.02	Middle	No	89.78	\$100,300	\$90,049	\$70,089	3487	18.67	651	748	1358
41	017	0018.01	Moderate	No	57.52	\$100,300	\$57,693	\$44,904	4463	20.73	925	435	1186
41	017	0018.02	Moderate	No	76.15	\$100,300	\$76,378	\$59,444	4450	21.60	961	1075	1834
41	017	0019.01	Middle	No	101.63	\$100,300	\$101,935	\$79,333	1873	11.16	209	691	781
41	017	0019.03	Middle	No	106.72	\$100,300	\$107,040	\$83,305	6277	18.89	1186	1264	2060
41	017	0019.04	Upper	No	139.45	\$100,300	\$139,868	\$108,859	4677	18.90	884	1422	1708
41	017	0020.01	Upper	No	139.09	\$100,300	\$139,507	\$108,575	1132	14.13	160	595	595
41	017	0020.02	Moderate	No	73.34	\$100,300	\$73,560	\$57,255	9331	23.37	2181	2135	3208
41	017	0021.01	Moderate	No	72.32	\$100,300	\$72,537	\$56,454	4668	24.64	1150	1083	1533
41	017	0021.02	Upper	No	157.17	\$100,300	\$157,642	\$122,688	2388	10.47	250	519	786
41	017	0021.03	Upper	No	121.36	\$100,300	\$121,724	\$94,733	6253	14.15	885	1721	2422

Coeur D'Alene AA Census Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	Est. MSAM/D non-MSAM/D Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to Units
16	055	0001.01	Upper	No	125.29	\$97,300	\$121,907	\$90,682	3051	9.57	292	1023	1419
16	055	0001.02	Middle	No	81.71	\$97,300	\$79,504	\$59,145	4722	11.20	529	1564	2366
16	055	0002.01	Upper	No	143.74	\$97,300	\$139,859	\$104,038	3561	11.18	398	1069	1203
16	055	0002.02	Upper	No	149.70	\$97,300	\$145,658	\$108,351	3514	10.76	378	1169	1509
16	055	0002.03	Moderate	No	78.36	\$97,300	\$76,244	\$56,719	3486	10.38	362	1061	1673
16	055	0003.01	Middle	No	107.49	\$97,300	\$104,588	\$77,800	7280	12.75	928	2278	2649
16	055	0003.03	Middle	No	100.45	\$97,300	\$97,738	\$72,708	5689	13.38	761	1372	1664
16	055	0003.04	Middle	No	103.21	\$97,300	\$100,423	\$74,701	3224	10.33	333	840	1386
16	055	0004.01	Middle	No	91.91	\$97,300	\$89,428	\$66,528	7020	13.42	942	1635	2146
16	055	0004.02	Middle	No	99.44	\$97,300	\$96,755	\$71,972	9289	14.05	1305	2346	2832
16	055	0005.01	Middle	No	84.47	\$97,300	\$82,189	\$61,141	6254	13.59	850	1745	2167
16	055	0005.02	Middle	No	111.07	\$97,300	\$108,071	\$80,392	6296	13.28	836	1091	1824
16	055	0005.03	Middle	No	99.44	\$97,300	\$96,755	\$71,974	4384	13.21	579	880	1279
16	055	0006.01	Middle	No	97.45	\$97,300	\$94,819	\$70,532	4774	12.90	616	1489	1971
16	055	0006.02	Middle	No	83.58	\$97,300	\$81,323	\$60,497	6462	15.43	997	1457	2290
16	055	0007.01	Middle	No	92.49	\$97,300	\$89,993	\$66,947	4966	14.12	701	1067	1785
16	055	0007.02	Middle	No	96.15	\$97,300	\$93,554	\$69,594	4850	13.30	645	1573	1665
16	055	0007.03	Middle	No	117.70	\$97,300	\$114,522	\$85,192	7972	13.08	1043	1936	2548
16	055	0007.04	Middle	No	102.97	\$97,300	\$100,190	\$74,529	5688	15.77	897	1225	1654

16	055	0008.00	Middle	No	88.80	\$97,300	\$86,402	\$64,271	5897	12.04	710	1306	1955
16	055	0009.01	Moderate	No	52.48	\$97,300	\$51,063	\$37,986	3448	16.91	583	400	967
16	055	0009.02	Moderate	No	74.13	\$97,300	\$72,128	\$53,655	3099	13.17	408	399	865
16	055	0010.02	Middle	No	108.65	\$97,300	\$105,716	\$78,638	4890	12.94	633	1720	1976
16	055	0010.03	Middle	No	110.04	\$97,300	\$107,069	\$79,649	2322	11.84	275	814	906
16	055	0010.04	Moderate	No	77.68	\$97,300	\$75,583	\$56,226	4154	11.22	466	1373	2023
16	055	0011.00	Upper	No	128.51	\$97,300	\$125,040	\$93,011	2204	10.03	221	756	997
16	055	0012.01	Middle	No	95.52	\$97,300	\$92,941	\$69,138	3322	13.46	447	957	1240
16	055	0012.02	Moderate	No	61.69	\$97,300	\$60,024	\$44,655	3236	12.24	396	776	1021
16	055	0013.00	Moderate	No	64.44	\$97,300	\$62,700	\$46,645	4173	14.83	619	785	1508
16	055	0014.00	Upper	No	131.96	\$97,300	\$128,397	\$95,509	2681	12.83	344	547	1094
16	055	0015.00	Moderate	No	78.87	\$97,300	\$76,741	\$57,083	3294	13.18	434	689	1407
16	055	0016.00	Middle	No	90.69	\$97,300	\$88,241	\$65,643	2778	16.23	451	709	1122
16	055	0017.00	Upper	No	147.37	\$97,300	\$143,391	\$106,667	4769	11.24	536	1379	1804
16	055	0018.01	Upper	No	146.30	\$97,300	\$142,350	\$105,893	3085	8.53	263	996	1686
16	055	0018.02	Upper	No	133.21	\$97,300	\$129,613	\$96,417	6024	11.24	677	1852	2493
16	055	0019.01	Upper	No	130.56	\$97,300	\$127,035	\$94,500	1732	11.55	200	808	1020
16	055	0019.02	Upper	No	132.02	\$97,300	\$128,455	\$95,558	1166	9.52	111	622	1406
16	055	0020.00	Upper	No	129.19	\$97,300	\$125,702	\$93,508	3897	10.14	395	1265	1997
16	055	9400.00	Moderate	No	75.99	\$97,300	\$73,938	\$55,000	2709	25.62	694	985	2555

Grant County AA Census tract list

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	Est. MSAMID non-MSAMID Median Family	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1 - to Units
53	025	0101.00	Middle	Yes*	89.8	\$86,000	\$77,228	\$63,269	3633	21.61	785	1190	2303
53	025	0101.00	Middle	Yes	89.80	\$90,000	\$80,820	\$63,269	3633	21.61	785	1190	2303
53	025	0102.00	Upper	No	120.53	\$90,000	\$108,477	\$84,917	3314	21.79	722	927	1200
53	025	0103.00	Middle	Yes	85.22	\$90,000	\$76,698	\$60,043	4642	26.54	1232	1331	2078
53	025	0104.01	Upper	No	120.50	\$90,000	\$108,450	\$84,896	3241	29.68	962	803	1253
53	025	0104.02	Middle	Yes	102.59	\$90,000	\$92,331	\$72,278	5630	34.72	1955	1119	1705
53	025	0105.00	Middle	Yes	117.50	\$90,000	\$105,750	\$82,782	3341	52.83	1765	633	1726
53	025	0106.00	Middle	Yes	83.44	\$90,000	\$75,096	\$58,789	7601	79.96	6078	1354	1984
53	025	0107.00	Middle	Yes	85.51	\$90,000	\$76,959	\$60,250	3327	48.78	1623	683	1537
53	025	0108.00	Moderate	No	68.83	\$90,000	\$61,947	\$48,494	4607	51.42	2369	503	1398
53	025	0109.01	Upper	No	122.50	\$90,000	\$110,250	\$86,310	1590	40.69	647	417	580
53	025	0109.03	Moderate	No	72.65	\$90,000	\$65,385	\$51,186	5527	61.86	3419	870	1672
53	025	0109.04	Middle	Yes	102.47	\$90,000	\$92,223	\$72,194	6282	38.54	2421	1432	2187
53	025	0110.01	Middle	Yes	111.72	\$90,000	\$100,548	\$78,712	6660	30.56	2035	1553	2108
53	025	0110.02	Middle	Yes	107.68	\$90,000	\$96,912	\$75,865	6849	42.93	2940	1535	2142
53	025	0111.01	Upper	No	131.94	\$90,000	\$118,746	\$92,961	4188	38.85	1627	1030	1514
53	025	0111.02	Moderate	No	62.77	\$90,000	\$56,493	\$44,227	3814	46.46	1772	353	870
53	025	0112.00	Upper	No	120.45	\$90,000	\$108,405	\$84,865	6132	31.80	1950	1710	2170
53	025	0113.00	Moderate	No	72.38	\$90,000	\$65,142	\$50,994	3687	67.70	2496	848	1205

53	025	0114.01	Middle	Yes	80.32	\$90,000	\$72,288	\$56,591	2581	62.92	1624	363	879
53	025	0114.03	Moderate	No	69.90	\$90,000	\$62,910	\$49,250	4708	94.82	4464	735	1650
53	025	0114.04	Unknown	No	0.00	\$90,000	\$0	\$0	1411	82.07	1158	49	367
53	025	0114.05	Moderate	No	57.40	\$90,000	\$51,660	\$40,444	3042	81.26	2472	383	985
53	025	0114.06	Upper	No	128.12	\$90,000	\$115,308	\$90,267	3316	71.08	2357	798	1470

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Kennewick AA Census Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	Est. MSAM/D non-MSAM/D Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to Units
53	005	0101.00	Upper	No	143.57	\$99,900	\$143,426	\$116,182	4684	20.69	969	1559	1839
53	005	0102.01	Upper	No	141.67	\$99,900	\$141,528	\$114,640	6203	24.00	1489	1681	2124
53	005	0102.03	Moderate	No	73.94	\$99,900	\$73,866	\$59,833	3975	33.79	1343	920	1197
53	005	0102.04	Moderate	No	74.53	\$99,900	\$74,455	\$60,313	3236	37.08	1200	181	452
53	005	0103.00	Middle	No	95.91	\$99,900	\$95,814	\$77,615	5643	24.10	1360	1457	1770
53	005	0104.00	Middle	No	81.82	\$99,900	\$81,738	\$66,211	3731	28.25	1054	916	1576
53	005	0105.00	Middle	No	93.28	\$99,900	\$93,187	\$75,486	3154	27.33	862	385	1027
53	005	0106.00	Moderate	No	72.69	\$99,900	\$72,617	\$58,824	4551	32.26	1468	765	1266
53	005	0107.01	Middle	No	100.29	\$99,900	\$100,190	\$81,157	2184	21.79	476	676	802
53	005	0107.03	Middle	No	98.98	\$99,900	\$98,881	\$80,096	3697	30.94	1144	923	1252
53	005	0107.05	Upper	No	146.93	\$99,900	\$146,783	\$118,900	5535	18.28	1012	1370	1759
53	005	0107.07	Upper	No	139.33	\$99,900	\$139,191	\$112,750	3687	19.26	710	923	1036
53	005	0107.08	Upper	No	160.48	\$99,900	\$160,320	\$129,861	4532	23.87	1082	1106	1264
53	005	0108.07	Upper	No	138.72	\$99,900	\$138,581	\$112,250	1558	23.36	364	396	496
53	005	0108.09	Middle	No	101.63	\$99,900	\$101,528	\$82,245	6792	35.29	2397	1743	2051
53	005	0108.10	Upper	No	137.60	\$99,900	\$137,462	\$111,351	5430	20.85	1132	1552	1690
53	005	0108.11	Upper	No	204.81	\$99,900	\$204,605	\$165,735	5530	20.42	1129	1558	1608
53	005	0108.14	Upper	No	199.15	\$99,900	\$198,951	\$161,154	5129	16.44	843	1426	1479
53	005	0108.15	Upper	No	128.98	\$99,900	\$128,851	\$104,375	9675	26.74	2587	2474	2688

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53	005	0108.16	Upper	No	144.17	\$99,900	\$144,026	\$116,667	5525	23.60	1304	1504	1583
53	005	0108.17	Upper	No	174.41	\$99,900	\$174,236	\$141,133	6613	26.18	1731	1798	1796
53	005	0108.18	Upper	No	161.55	\$99,900	\$161,388	\$130,726	3358	29.45	989	791	1136
53	005	0108.19	Upper	No	169.97	\$99,900	\$169,800	\$137,543	3431	21.68	744	1128	1178
53	005	0108.20	Middle	No	118.20	\$99,900	\$118,082	\$95,653	3916	29.65	1161	759	973
53	005	0109.01	Moderate	No	79.44	\$99,900	\$79,361	\$64,286	6025	44.80	2699	993	1560
53	005	0109.02	Moderate	No	67.08	\$99,900	\$67,013	\$54,280	5620	48.43	2722	1195	1740
53	005	0110.01	Moderate	No	70.87	\$99,900	\$70,799	\$57,347	5482	45.79	2510	1228	1529
53	005	0110.02	Moderate	No	66.91	\$99,900	\$66,843	\$54,146	5038	49.19	2478	933	1593
53	005	0111.00	Middle	No	89.12	\$99,900	\$89,031	\$72,120	7838	40.92	3207	2345	2773
53	005	0112.01	Moderate	No	55.98	\$99,900	\$55,924	\$45,298	4564	66.02	3013	378	1030
53	005	0112.02	Low	No	45.84	\$99,900	\$45,794	\$37,093	3168	69.19	2192	252	552
53	005	0113.00	Moderate	No	63.50	\$99,900	\$63,437	\$51,389	4925	58.96	2904	962	1722
53	005	0114.01	Moderate	No	64.59	\$99,900	\$64,525	\$52,273	4317	52.40	2262	756	1188
53	005	0114.02	Middle	No	111.64	\$99,900	\$111,528	\$90,338	5492	29.24	1606	1667	1879
53	005	0115.01	Middle	No	83.80	\$99,900	\$83,716	\$67,816	6971	37.11	2587	1987	2463
53	005	0115.04	Middle	No	95.20	\$99,900	\$95,105	\$77,039	3367	35.97	1211	883	945
53	005	0115.05	Upper	No	123.71	\$99,900	\$123,586	\$100,109	4534	32.44	1471	1370	1614
53	005	0115.06	Upper	No	145.06	\$99,900	\$144,915	\$117,382	6575	25.02	1645	2310	2467
53	005	0116.00	Middle	No	95.91	\$99,900	\$95,814	\$77,614	835	47.07	393	259	363
53	005	0117.01	Moderate	No	65.60	\$99,900	\$65,534	\$53,088	2591	53.92	1397	491	912
53	005	0117.02	Moderate	No	77.67	\$99,900	\$77,592	\$62,857	4837	50.11	2424	1280	1689
53	005	0118.01	Middle	No	107.04	\$99,900	\$106,933	\$86,615	3366	48.31	1626	831	1192
53	005	0118.02	Moderate	No	75.95	\$99,900	\$75,874	\$61,458	3183	55.70	1773	699	1232

53	005	0119.00	Middle	No	91.91	\$99,900	\$91,818	\$74,375	6355	38.79	2465	1675	2201
53	005	0120.00	Unknown	No	0.00	\$99,900	\$0	\$0	21	95.24	20	0	0
53	021	0201.01	Low	No	44.57	\$99,900	\$44,525	\$36,069	2532	93.92	2378	295	548
53	021	0201.02	Moderate	No	71.56	\$99,900	\$71,488	\$57,909	5279	94.11	4968	1193	1435
53	021	0201.03	Moderate	No	69.43	\$99,900	\$69,361	\$56,182	3546	94.33	3345	602	695
53	021	0202.01	Low	No	39.94	\$99,900	\$39,900	\$32,321	1998	91.34	1825	166	512
53	021	0202.02	Moderate	No	58.16	\$99,900	\$58,102	\$47,069	3786	84.97	3217	393	929
53	021	0203.00	Moderate	No	59.79	\$99,900	\$59,730	\$48,382	5475	82.65	4525	1024	1527
53	021	0204.01	Moderate	No	77.56	\$99,900	\$77,482	\$62,765	1687	86.37	1457	292	425
53	021	0204.02	Moderate	No	69.70	\$99,900	\$69,630	\$56,400	1922	84.03	1615	139	195
53	021	0204.03	Moderate	No	68.14	\$99,900	\$68,072	\$55,144	3212	87.14	2799	426	966
53	021	0204.04	Unknown	No	0.00	\$99,900	\$0	\$0	2615	85.77	2243	154	438
53	021	0205.01	Upper	No	128.16	\$99,900	\$128,032	\$103,707	5540	29.06	1610	1579	1634
53	021	0205.03	Upper	No	155.40	\$99,900	\$155,245	\$125,750	3351	37.30	1250	1031	1180
53	021	0205.04	Middle	No	99.76	\$99,900	\$99,660	\$80,731	7046	58.94	4153	1650	2151
53	021	0206.03	Middle	No	93.58	\$99,900	\$93,486	\$75,727	5151	54.11	2787	853	997
53	021	0206.05	Middle	No	110.31	\$99,900	\$110,200	\$89,265	10570	48.45	5121	2377	2720
53	021	0206.06	Middle	No	100.95	\$99,900	\$100,849	\$81,688	8686	47.78	4150	1928	2357
53	021	0206.07	Upper	No	125.59	\$99,900	\$125,464	\$101,629	6332	47.02	2977	1667	1865
53	021	0206.08	Middle	No	99.28	\$99,900	\$99,181	\$80,337	6843	39.02	2670	1345	1964
53	021	0207.00	Middle	No	97.09	\$99,900	\$96,993	\$78,567	1499	44.83	672	237	501
53	021	0208.01	Middle	No	85.75	\$99,900	\$85,664	\$69,392	3525	65.90	2323	648	990
53	021	0208.02	Middle	No	91.33	\$99,900	\$91,239	\$73,903	6154	55.88	3439	892	1312
53	021	9801.00	Unknown	No	0.00	\$99,900	\$0	\$0	0	0.00	0	0	0

Lewiston AA Census Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	Est.MSA/MD non-MSA/MD Median Family	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to Units
16	69	9400.00	Middle	No	82.02	\$86,000	\$70,537	\$60,813	4833	44.55	2153	1243	2051
16	069	9400.00	Middle	No	82.02	\$84,300	\$69,143	\$60,813	4833	44.55	2153	1243	2051
16	069	9602.00	Middle	No	107.56	\$84,300	\$90,673	\$79,750	371	7.82	29	98	157
16	069	9603.00	Middle	No	86.20	\$84,300	\$72,667	\$63,917	5200	15.69	816	1028	1645
16	069	9604.00	Moderate	No	72.22	\$84,300	\$60,881	\$53,547	3330	15.65	521	1121	1637
16	069	9605.00	Middle	No	109.36	\$84,300	\$92,190	\$81,087	4443	12.51	556	1030	1437
16	069	9606.00	Middle	No	92.72	\$84,300	\$78,163	\$68,750	5149	12.93	666	1680	1961
16	069	9607.00	Middle	No	114.59	\$84,300	\$96,599	\$84,965	5776	11.48	663	1571	2411
16	069	9608.00	Upper	No	120.26	\$84,300	\$101,379	\$89,167	3909	9.06	354	1183	1424
16	069	9609.00	Middle	No	110.76	\$84,300	\$93,371	\$82,125	3257	12.16	396	1009	1317
16	069	9610.00	Upper	No	129.91	\$84,300	\$10,9514	\$96,325	5822	8.59	500	2114	2308

Moscow AA Census Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	Est. non-MSA/MID Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to Units
16	057	0051.01	Middle	No	99.82	\$78,200	\$78,059	\$62,141	3009	16.62	500	583	1119
16	057	0051.02	Upper	No	148.90	\$78,200	\$116,440	\$92,696	4889	21.35	1044	699	1082
16	057	0052.00	Upper	No	137.64	\$78,200	\$107,634	\$85,685	6582	12.94	852	1605	2471
16	057	0053.01	Upper	No	149.68	\$78,200	\$117,050	\$93,182	2580	17.09	441	532	792
16	057	0053.02	Upper	No	130.64	\$78,200	\$102,160	\$81,326	5547	20.28	1125	789	1323
16	057	0054.00	Middle	No	119.67	\$78,200	\$93,582	\$74,500	5989	18.33	1098	666	982
16	057	0055.00	Middle	No	109.21	\$78,200	\$85,402	\$67,990	4038	9.96	402	1350	1808
16	057	0056.00	Middle	No	119.88	\$78,200	\$93,746	\$74,627	3789	9.16	347	1436	1807
16	057	0057.00	Middle	No	118.59	\$78,200	\$92,737	\$73,824	3094	7.50	232	1060	1468

Portland AA Census tract list

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	Est. MSAM/D non-MSA/M/D Median Family	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
41	005	0201.01	Upper	No	173.11	\$116,900	\$202,366	\$163,984	2581	21.77	562	684	879
41	005	0201.02	Upper	No	166.39	\$116,900	\$194,510	\$157,625	2466	18.90	466	848	1016
41	005	0202.01	Upper	No	136.05	\$116,900	\$159,042	\$128,882	4135	15.91	658	1085	1282
41	005	0202.02	Upper	No	165.70	\$116,900	\$193,703	\$156,964	2505	16.89	423	655	909
41	005	0203.02	Upper	No	152.78	\$116,900	\$178,600	\$144,732	3974	25.04	995	1119	1558
41	005	0203.03	Upper	No	135.95	\$116,900	\$158,926	\$128,788	5388	25.84	1392	1452	1668
41	005	0203.04	Upper	No	125.72	\$116,900	\$146,967	\$119,099	5735	31.42	1808	1438	1727

41	005	0204.01	Upper	No	141.19	\$116,900	\$165,051	\$133,750	5632	20.99	1182	1766	2004
41	005	0204.03	Upper	No	174.00	\$116,900	\$203,406	\$164,833	3927	19.07	749	1341	1452
41	005	0204.04	Upper	No	188.11	\$116,900	\$219,901	\$178,194	3940	16.93	667	1346	1533
41	005	0205.03	Upper	No	195.22	\$116,900	\$228,212	\$184,931	2674	14.58	390	805	925
41	005	0205.04	Upper	No	151.78	\$116,900	\$177,431	\$143,782	6695	16.91	1132	2182	2353
41	005	0205.05	Upper	No	147.93	\$116,900	\$172,930	\$140,139	3186	14.28	455	923	993
41	005	0205.06	Upper	No	149.47	\$116,900	\$174,730	\$141,589	3419	18.78	642	1019	1093
41	005	0205.07	Upper	No	176.57	\$116,900	\$206,410	\$167,266	4166	24.46	1019	1036	1277
41	005	0206.01	Upper	No	136.19	\$116,900	\$159,206	\$129,015	3242	17.21	558	1035	1122
41	005	0206.02	Upper	No	147.44	\$116,900	\$172,357	\$139,669	5444	20.37	1109	1591	1910
41	005	0207.00	Upper	No	140.89	\$116,900	\$164,700	\$133,468	4116	16.11	663	1183	1373
41	005	0208.00	Moderate	No	78.11	\$116,900	\$91,311	\$73,994	4355	19.56	852	715	983
41	005	0209.00	Moderate	No	76.53	\$116,900	\$89,464	\$72,500	3893	20.06	781	992	1572
41	005	0210.00	Middle	No	96.10	\$116,900	\$112,341	\$91,033	4642	21.80	1012	1392	1932

41	005	0211.00	Middle	No	97.64	\$116,900	\$114,141	\$92,500	5276	21.85	1153	1597	1942
41	005	0212.00	Middle	No	90.13	\$116,900	\$105,362	\$85,386	3889	20.78	808	667	1275
41	005	0213.00	Moderate	No	73.63	\$116,900	\$86,073	\$69,754	6128	22.80	1397	1761	2445
41	005	0214.00	Middle	No	103.93	\$116,900	\$121,494	\$98,456	5126	20.48	1050	1566	1765
41	005	0215.00	Middle	No	89.03	\$116,900	\$104,076	\$84,336	5196	20.05	1042	1668	1812
41	005	0216.01	Moderate	No	65.12	\$116,900	\$76,125	\$61,694	5983	36.12	2161	1137	1906
41	005	0216.02	Moderate	No	75.78	\$116,900	\$88,587	\$71,789	5039	32.31	1628	1255	1758
41	005	0217.00	Middle	No	85.04	\$116,900	\$99,412	\$80,556	6322	20.50	1296	2008	2221
41	005	0218.01	Upper	No	122.32	\$116,900	\$142,992	\$115,878	5775	17.63	1018	2119	2163
41	005	0218.02	Moderate	No	59.98	\$116,900	\$70,117	\$56,820	4347	26.57	1155	867	1299
41	005	0219.00	Moderate	No	51.95	\$116,900	\$60,730	\$49,219	3463	23.82	825	655	1264
41	005	0220.00	Middle	No	105.50	\$116,900	\$123,330	\$99,939	6921	18.15	1256	1942	2414
41	005	0221.01	Middle	No	92.70	\$116,900	\$108,366	\$87,820	6683	24.20	1617	2033	2299
41	005	0221.05	Middle	No	110.61	\$116,900	\$129,303	\$104,782	6416	32.61	2092	2111	2306

41	005	0221.07	Moderate	No	74.61	\$116,900	\$87,219	\$70,682	4193	36.44	1528	310	511
41	005	0221.08	Middle	No	83.18	\$116,900	\$97,237	\$78,796	3168	40.97	1298	666	1049
41	005	0221.09	Middle	No	100.80	\$116,900	\$117,835	\$95,486	3526	37.46	1321	841	1141
41	005	0221.10	Middle	No	106.93	\$116,900	\$125,001	\$101,301	4847	38.58	1870	1503	1556
41	005	0222.01	Low	No	46.63	\$116,900	\$54,510	\$44,176	5680	46.81	2659	477	697
41	005	0222.05	Upper	No	140.53	\$116,900	\$164,280	\$133,125	4152	31.09	1291	1077	1163
41	005	0222.06	Upper	No	131.62	\$116,900	\$153,864	\$124,688	6830	34.82	2378	1690	1915
41	005	0222.07	Upper	No	139.59	\$116,900	\$163,181	\$132,238	6414	34.05	2184	2037	2071
41	005	0222.08	Upper	No	132.61	\$116,900	\$155,021	\$125,625	9406	35.86	3373	1980	2343
41	005	0223.01	Middle	No	98.59	\$116,900	\$115,252	\$93,393	4953	17.61	872	1197	1655
41	005	0223.02	Middle	No	99.10	\$116,900	\$115,848	\$93,882	6072	17.80	1081	1865	2128
41	005	0224.00	Middle	No	81.42	\$116,900	\$95,180	\$77,134	4180	16.75	700	833	1459
41	005	0225.01	Middle	No	87.56	\$116,900	\$102,358	\$82,944	3286	18.05	593	938	1252
41	005	0225.02	Middle	No	91.22	\$116,900	\$106,636	\$86,419	4527	21.54	975	797	1446

41	005	0226.02	Middle	No	111.65	\$116,900	\$130,519	\$105,768	4635	17.35	804	1428	1654
41	005	0226.03	Middle	No	98.44	\$116,900	\$115,076	\$93,255	4074	25.18	1026	723	1077
41	005	0226.05	Middle	No	96.06	\$116,900	\$112,294	\$91,000	7772	21.99	1709	1901	2414
41	005	0226.06	Middle	No	109.29	\$116,900	\$127,760	\$103,534	6010	17.24	1036	1716	1870
41	005	0227.02	Upper	No	168.72	\$116,900	\$197,234	\$159,826	7223	18.51	1337	2114	2330
41	005	0227.07	Upper	No	126.67	\$116,900	\$148,077	\$120,000	8186	24.38	1996	2027	2356
41	005	0227.08	Upper	No	137.04	\$116,900	\$160,200	\$129,821	4281	30.23	1294	1095	1260
41	005	0227.10	Middle	No	95.09	\$116,900	\$111,160	\$90,083	2899	30.53	885	407	685
41	005	0228.00	Middle	No	109.45	\$116,900	\$127,947	\$103,681	4051	11.87	481	1464	1698
41	005	0229.01	Middle	No	115.46	\$116,900	\$134,973	\$109,375	4541	21.07	957	1183	1388
41	005	0229.04	Moderate	No	79.95	\$116,900	\$93,462	\$75,737	3850	32.42	1248	624	1210
41	005	0229.05	Middle	No	104.78	\$116,900	\$122,488	\$99,262	4448	21.85	972	1377	1529
41	005	0229.06	Middle	No	93.03	\$116,900	\$108,752	\$88,125	3008	25.17	757	927	1135
41	005	0229.07	Moderate	No	64.84	\$116,900	\$75,798	\$61,429	4144	43.68	1810	728	1044

41	005	0230.01	Middle	No	106.66	\$116,900	\$124,686	\$101,045	3555	12.66	450	1098	1310
41	005	0230.02	Middle	No	109.06	\$116,900	\$127,491	\$103,313	3770	15.20	573	1334	1420
41	005	0231.00	Middle	No	100.99	\$116,900	\$118,057	\$95,667	6431	13.45	865	2033	2309
41	005	0232.01	Upper	No	128.39	\$116,900	\$150,088	\$121,629	4904	20.27	994	1393	1586
41	005	0232.02	Middle	No	113.52	\$116,900	\$132,705	\$107,539	8054	24.16	1946	2575	2862
41	005	0233.00	Middle	No	113.92	\$116,900	\$133,172	\$107,917	5294	16.15	855	1759	1929
41	005	0234.01	Middle	No	103.41	\$116,900	\$120,886	\$97,961	4914	20.39	1002	1403	1839
41	005	0234.03	Middle	No	89.52	\$116,900	\$104,649	\$84,803	6462	18.37	1187	1539	1913
41	005	0234.04	Middle	No	98.68	\$116,900	\$115,357	\$93,482	6967	15.93	1110	1725	2124
41	005	0235.00	Middle	No	89.71	\$116,900	\$104,871	\$84,983	6050	18.96	1147	1819	2177
41	005	0236.00	Middle	No	80.25	\$116,900	\$93,812	\$76,023	3963	12.52	496	1275	1685
41	005	0237.00	Middle	No	99.58	\$116,900	\$116,409	\$94,333	4997	12.37	618	1429	1810
41	005	0238.00	Middle	No	101.65	\$116,900	\$118,829	\$96,297	6578	19.78	1301	1566	2051
41	005	0239.01	Middle	No	98.12	\$116,900	\$114,702	\$92,951	6003	23.49	1410	1419	1833

41	005	0239.02	Moderate	No	72.94	\$116,900	\$65,267	\$69,103	5690	22.44	1277	1238	1628
41	005	0240.00	Middle	No	89.11	\$116,900	\$104,170	\$84,417	2821	12.02	339	871	968
41	005	0241.00	Middle	No	83.88	\$116,900	\$98,056	\$79,464	5093	12.61	642	1741	1916
41	005	0242.00	Moderate	No	77.94	\$116,900	\$91,112	\$73,838	7428	15.05	1118	2147	2618
41	005	0243.02	Middle	No	95.39	\$116,900	\$111,511	\$90,367	5256	16.93	890	1693	2129
41	005	0243.03	Moderate	No	79.01	\$116,900	\$92,363	\$74,850	3164	15.39	487	1182	2212
41	005	0243.04	Middle	No	94.10	\$116,900	\$110,003	\$89,145	2251	12.75	287	858	3003
41	005	0244.01	Moderate	No	73.65	\$116,900	\$86,097	\$69,773	3504	30.79	1079	387	434
41	005	0244.02	Middle	No	91.95	\$116,900	\$107,490	\$87,109	5115	29.03	1485	613	734
41	005	9800.00	Unknown	No	0.00	\$116,900	\$0	\$0	82	41.46	34	0	12
41	009	9702.01	Middle	No	83.83	\$116,900	\$97,997	\$79,412	3505	15.29	536	1140	1509
41	009	9702.02	Moderate	No	67.93	\$116,900	\$79,410	\$64,353	2857	13.44	384	962	1164
41	009	9703.00	Middle	No	83.33	\$116,900	\$97,413	\$78,942	4380	13.70	600	1297	1846
41	009	9704.00	Moderate	No	76.02	\$116,900	\$88,867	\$72,019	2491	14.21	354	796	1086

41	009	9705.00	Middle	No	83.71	\$116,900	\$97,857	\$79,297	6802	14.22	967	2241	2773
41	009	9706.00	Middle	No	112.29	\$116,900	\$131,267	\$106,375	6473	14.89	964	1926	2452
41	009	9707.00	Moderate	No	65.70	\$116,900	\$76,803	\$62,243	4204	19.17	806	1091	1833
41	009	9708.00	Middle	No	84.02	\$116,900	\$98,219	\$79,591	7285	18.45	1344	1484	2251
41	009	9709.00	Middle	No	103.39	\$116,900	\$120,863	\$97,939	5221	16.07	839	1408	1825
41	009	9710.00	Middle	No	110.34	\$116,900	\$128,987	\$104,522	5518	18.18	1003	1494	1823
41	009	9711.00	Moderate	No	78.27	\$116,900	\$91,498	\$74,148	3853	14.64	564	1197	1670
41	051	0001.01	Upper	No	137.59	\$116,900	\$160,843	\$130,339	3278	16.20	531	613	878
41	051	0001.02	Upper	No	165.33	\$116,900	\$193,271	\$156,618	3966	17.24	689	1196	1494
41	051	0002.01	Upper	No	166.51	\$116,900	\$194,650	\$157,734	3461	21.24	735	736	1101
41	051	0002.02	Middle	No	117.37	\$116,900	\$137,206	\$111,188	3456	22.05	762	569	800
41	051	0003.01	Middle	No	109.90	\$116,900	\$128,473	\$104,110	5443	27.82	1514	1019	1419
41	051	0003.02	Upper	No	169.94	\$116,900	\$198,660	\$160,982	7191	16.78	1207	2461	2824
41	051	0004.01	Middle	No	97.15	\$116,900	\$113,568	\$92,028	3746	20.82	780	1062	1521

41	051	0004.02	Middle	No	96.06	\$116,900	\$112,294	\$90,995	3906	25.14	982	965	1488
41	051	0005.01	Middle	No	104.00	\$116,900	\$121,576	\$98,523	4134	27.16	1123	1236	1711
41	051	0005.02	Middle	No	86.20	\$116,900	\$100,768	\$81,658	4597	34.81	1600	1204	1818
41	051	0006.01	Moderate	No	63.52	\$116,900	\$74,255	\$60,172	5843	50.81	2969	1687	2323
41	051	0006.02	Moderate	No	74.90	\$116,900	\$87,558	\$70,959	5756	50.23	2891	1219	2053
41	051	0007.01	Middle	No	106.95	\$116,900	\$125,025	\$101,313	4811	33.80	1626	1421	1735
41	051	0007.02	Middle	No	80.82	\$116,900	\$94,479	\$76,563	5243	34.62	1815	1281	1807
41	051	0008.01	Upper	No	121.06	\$116,900	\$141,519	\$114,681	5004	23.30	1166	1183	1939
41	051	0008.02	Middle	No	94.09	\$116,900	\$109,991	\$89,137	5005	27.15	1359	1124	1779
41	051	0009.01	Upper	No	138.01	\$116,900	\$161,334	\$130,739	4382	20.90	916	927	1572
41	051	0009.02	Middle	No	96.45	\$116,900	\$112,750	\$91,369	4910	32.51	1596	744	1518
41	051	0010.00	Middle	No	107.57	\$116,900	\$125,749	\$101,900	5669	22.60	1281	1067	2275
41	051	0011.01	Middle	No	101.46	\$116,900	\$118,607	\$96,111	3262	29.15	951	127	455
41	051	0011.02	Upper	No	157.47	\$116,900	\$184,082	\$149,167	1610	24.84	400	309	531

41	051	0012.02	Upper	No	168.21	\$116,900	\$196,637	\$159,341	3342	19.60	655	1010	1152
41	051	0012.03	Middle	No	99.11	\$116,900	\$115,860	\$93,889	2365	21.23	502	327	517
41	051	0012.04	Moderate	No	74.73	\$116,900	\$87,359	\$70,795	3052	23.53	718	137	856
41	051	0013.01	Upper	No	123.20	\$116,900	\$144,021	\$116,705	4099	20.69	848	579	1333
41	051	0013.02	Upper	No	127.52	\$116,900	\$149,071	\$120,804	3376	21.45	724	907	1221
41	051	0014.00	Upper	No	125.62	\$116,900	\$146,850	\$119,005	5666	23.14	1311	1159	2020
41	051	0015.00	Upper	No	160.65	\$116,900	\$187,800	\$152,188	3684	17.86	658	1133	1366
41	051	0016.01	Middle	No	113.66	\$116,900	\$132,869	\$107,672	6234	26.15	1630	1457	1891
41	051	0016.02	Moderate	No	73.01	\$116,900	\$85,349	\$69,163	4616	42.11	1944	1494	2101
41	051	0017.02	Middle	No	92.43	\$116,900	\$108,051	\$87,557	3969	40.21	1596	821	1354
41	051	0017.03	Moderate	No	76.31	\$116,900	\$89,206	\$72,292	3952	32.06	1267	1212	1497
41	051	0017.04	Middle	No	81.69	\$116,900	\$95,496	\$77,384	2677	28.46	762	923	1175
41	051	0018.01	Upper	No	124.56	\$116,900	\$145,611	\$118,000	4326	27.32	1182	723	1392
41	051	0018.02	Middle	No	93.76	\$116,900	\$109,605	\$88,819	3533	22.13	782	799	1099

41	051	0019.00	Upper	No	190.91	\$116,900	\$223,174	\$180,852	5123	19.05	976	1607	1935
41	051	0020.01	Moderate	No	76.13	\$116,900	\$88,996	\$72,123	2557	21.51	550	423	856
41	051	0020.02	Middle	No	97.85	\$116,900	\$114,387	\$92,698	3692	24.05	888	308	1038
41	051	0021.01	Upper	No	138.26	\$116,900	\$161,626	\$130,974	1414	32.89	465	0	73
41	051	0021.02	Moderate	No	78.01	\$116,900	\$91,194	\$73,906	2909	25.40	739	127	305
41	051	0022.03	Middle	No	118.32	\$116,900	\$138,316	\$112,083	4931	37.40	1844	640	1214
41	051	0023.03	Middle	No	102.70	\$116,900	\$120,056	\$97,292	4074	36.65	1493	257	663
41	051	0024.01	Upper	No	161.20	\$116,900	\$188,443	\$152,708	2794	24.98	698	876	1108
41	051	0024.02	Upper	No	147.79	\$116,900	\$172,767	\$140,000	3830	24.15	925	563	621
41	051	0025.01	Upper	No	216.99	\$116,900	\$253,661	\$205,556	4672	16.40	766	1680	1801
41	051	0025.02	Middle	No	105.45	\$116,900	\$123,271	\$99,892	4614	24.97	1152	746	1007
41	051	0026.00	Upper	No	133.90	\$116,900	\$156,529	\$126,840	2916	19.38	565	1118	1202
41	051	0027.01	Upper	No	202.04	\$116,900	\$236,185	\$191,394	3286	16.04	527	1153	1215
41	051	0027.02	Middle	No	89.35	\$116,900	\$104,450	\$84,644	3281	25.69	843	669	741

41	051	0028.01	Upper	No	154.39	\$116,900	\$180,482	\$146,250	2991	21.50	643	1028	1220
41	051	0028.02	Upper	No	139.81	\$116,900	\$163,438	\$132,438	3087	22.06	681	923	1176
41	051	0029.01	Middle	No	103.93	\$116,900	\$121,494	\$98,452	4687	24.09	1129	1296	1911
41	051	0029.02	Middle	No	97.03	\$116,900	\$113,428	\$91,920	5684	28.38	1613	1902	2529
41	051	0029.03	Middle	No	83.13	\$116,900	\$97,179	\$78,750	5303	41.94	2224	975	1668
41	051	0030.00	Upper	No	123.91	\$116,900	\$144,851	\$117,381	5038	21.68	1092	1784	2182
41	051	0031.00	Upper	No	152.54	\$116,900	\$178,319	\$144,500	4940	21.70	1072	1401	2042
41	051	0032.00	Upper	No	156.51	\$116,900	\$182,960	\$148,264	4252	24.88	1058	1290	1757
41	051	0033.01	Moderate	No	68.54	\$116,900	\$80,123	\$64,926	3340	39.91	1333	551	1027
41	051	0033.02	Middle	No	89.56	\$116,900	\$104,696	\$84,844	3109	35.41	1101	777	1243
41	051	0034.01	Middle	No	89.05	\$116,900	\$104,099	\$84,357	3657	41.48	1517	892	1505
41	051	0034.02	Upper	No	124.79	\$116,900	\$145,880	\$118,214	4120	38.79	1598	583	1424
41	051	0035.01	Middle	No	95.74	\$116,900	\$111,920	\$90,694	3877	30.80	1194	705	1386
41	051	0035.02	Middle	No	116.00	\$116,900	\$135,604	\$109,891	2763	26.35	728	547	928

41	051	0036.01	Middle	No	96.90	\$116,900	\$113,276	\$91,797	4819	38.58	1859	1354	1980
41	051	0036.02	Upper	No	138.77	\$116,900	\$162,222	\$131,455	6284	36.66	2304	2195	2813
41	051	0036.03	Middle	No	99.76	\$116,900	\$116,619	\$94,500	1591	31.43	500	576	672
41	051	0037.01	Middle	No	88.19	\$116,900	\$103,094	\$83,542	4332	38.41	1664	1026	1627
41	051	0037.02	Upper	No	154.39	\$116,900	\$180,482	\$146,250	2358	29.90	705	673	982
41	051	0038.01	Middle	No	110.18	\$116,900	\$128,800	\$104,375	3355	32.22	1081	754	1088
41	051	0038.02	Upper	No	130.99	\$116,900	\$153,127	\$124,091	3363	30.24	1017	903	1456
41	051	0038.03	Middle	No	114.29	\$116,900	\$133,605	\$108,271	4385	30.22	1325	952	1582
41	051	0039.02	Middle	No	118.92	\$116,900	\$139,017	\$112,656	3297	24.17	797	1095	1384
41	051	0039.03	Middle	No	91.40	\$116,900	\$106,847	\$86,587	3409	45.73	1559	865	1315
41	051	0039.04	Middle	No	99.27	\$116,900	\$116,047	\$94,036	4075	34.60	1410	1352	1609
41	051	0040.02	Middle	No	113.84	\$116,900	\$133,079	\$107,841	6745	31.85	2148	1133	1779
41	051	0040.03	Moderate	No	51.46	\$116,900	\$60,157	\$48,750	7781	55.15	4291	1471	2628
41	051	0041.02	Middle	No	84.21	\$116,900	\$98,441	\$79,773	5288	32.53	1720	1673	2160

41	051	0041.03	Middle	No	89.21	\$116,900	\$104,286	\$84,512	4308	45.75	1971	1286	1726
41	051	0041.04	Low	No	33.01	\$116,900	\$38,589	\$31,271	3080	51.07	1573	397	1037
41	051	0042.00	Middle	No	114.00	\$116,900	\$133,266	\$107,993	4201	29.68	1247	772	1237
41	051	0043.00	Upper	No	177.41	\$116,900	\$207,392	\$168,059	1176	18.54	218	401	534
41	051	0045.00	Upper	No	167.44	\$116,900	\$195,737	\$158,611	3229	23.54	760	623	471
41	051	0046.01	Upper	No	263.91	\$116,900	\$308,511	\$250,001	3473	18.20	632	1302	1097
41	051	0046.02	Upper	No	243.73	\$116,900	\$284,920	\$230,882	2189	18.87	413	651	740
41	051	0047.00	Upper	No	186.34	\$116,900	\$217,831	\$176,520	4346	22.14	962	584	897
41	051	0048.00	Middle	No	80.02	\$116,900	\$93,543	\$75,804	3070	25.21	774	305	179
41	051	0049.01	Upper	No	155.53	\$116,900	\$181,815	\$147,330	3074	29.60	910	261	313
41	051	0049.02	Low	No	30.13	\$116,900	\$35,222	\$28,550	2441	26.01	635	110	69
41	051	0050.01	Upper	No	159.44	\$116,900	\$186,385	\$151,042	3473	28.36	985	534	37
41	051	0050.02	Upper	No	138.89	\$116,900	\$162,362	\$131,573	1365	30.70	419	123	84
41	051	0051.01	Upper	No	209.46	\$116,900	\$244,859	\$198,420	4433	32.10	1423	755	162

41	051	0051.02	Upper	No	156.08	\$116,900	\$182,458	\$147,857	3113	26.73	832	758	220
41	051	0051.03	Middle	No	100.48	\$116,900	\$117,461	\$95,189	3920	33.75	1323	316	156
41	051	0052.01	Upper	No	124.58	\$116,900	\$145,634	\$118,015	2180	33.99	741	64	48
41	051	0052.02	Middle	No	103.77	\$116,900	\$121,307	\$98,306	2937	27.48	807	441	78
41	051	0055.00	Middle	No	102.13	\$116,900	\$119,390	\$96,745	3038	34.86	1059	309	405
41	051	0056.01	Middle	No	118.10	\$116,900	\$138,059	\$111,875	2904	33.30	967	278	110
41	051	0056.02	Moderate	No	66.91	\$116,900	\$78,218	\$63,390	2370	38.95	923	34	68
41	051	0057.01	Upper	No	246.67	\$116,900	\$288,357	\$233,668	461	27.55	127	62	166
41	051	0057.02	Middle	No	108.37	\$116,900	\$126,685	\$102,663	3790	32.24	1222	590	224
41	051	0058.00	Upper	No	220.09	\$116,900	\$257,285	\$208,486	5204	22.25	1158	1295	1556
41	051	0059.01	Upper	No	121.04	\$116,900	\$141,496	\$114,663	2221	27.56	612	337	537
41	051	0059.02	Upper	No	177.93	\$116,900	\$208,000	\$168,553	4168	30.83	1285	735	13
41	051	0059.03	Upper	No	150.66	\$116,900	\$176,122	\$142,717	3278	23.31	764	1014	808
41	051	0060.01	Upper	No	146.73	\$116,900	\$171,527	\$139,000	1466	21.21	311	398	520

41	051	0060.02	Upper	No	145.25	\$116,900	\$169,797	\$137,596	2322	19.72	458	754	919
41	051	0061.00	Upper	No	170.41	\$116,900	\$199,209	\$161,429	2500	18.28	457	873	1003
41	051	0062.00	Upper	No	130.51	\$116,900	\$152,566	\$123,636	3187	17.79	567	962	1247
41	051	0063.00	Upper	No	198.35	\$116,900	\$231,871	\$187,895	5616	21.24	1193	1515	1751
41	051	0064.02	Upper	No	167.48	\$116,900	\$195,784	\$158,656	6237	19.11	1192	2170	2357
41	051	0064.03	Middle	No	107.97	\$116,900	\$126,217	\$102,284	4114	34.13	1404	857	1344
41	051	0064.04	Upper	No	129.58	\$116,900	\$151,479	\$122,750	3524	22.22	783	1171	1360
41	051	0065.01	Upper	No	145.98	\$116,900	\$170,651	\$138,284	6262	21.70	1359	2124	2476
41	051	0065.02	Upper	No	145.02	\$116,900	\$169,528	\$137,375	4419	23.44	1036	1472	1641
41	051	0066.01	Upper	No	149.78	\$116,900	\$175,093	\$141,890	2752	17.55	483	955	1209
41	051	0066.02	Middle	No	112.97	\$116,900	\$132,062	\$107,019	5551	26.21	1455	1207	2025
41	051	0067.01	Upper	No	157.75	\$116,900	\$184,410	\$149,438	3164	20.58	651	862	1140
41	051	0067.02	Middle	No	107.51	\$116,900	\$125,679	\$101,848	3298	21.62	713	891	1068
41	051	0068.01	Upper	No	208.75	\$116,900	\$244,029	\$197,750	2373	22.67	538	620	711

41	051	0068.02	Upper	No	166.26	\$116,900	\$194,358	\$157,500	3656	20.10	735	1096	1337
41	051	0069.00	Upper	No	220.75	\$116,900	\$258,057	\$209,118	2966	20.67	613	1011	1158
41	051	0070.01	Upper	No	230.37	\$116,900	\$269,303	\$218,224	5521	36.06	1991	1763	1973
41	051	0070.02	Upper	No	254.95	\$116,900	\$298,037	\$241,510	2857	23.66	676	1150	1225
41	051	0071.00	Middle	No	96.76	\$116,900	\$113,112	\$91,667	2771	17.25	478	846	1205
41	051	0072.01	Middle	No	112.03	\$116,900	\$130,963	\$106,125	3029	31.56	956	901	1015
41	051	0072.02	Middle	No	100.04	\$116,900	\$116,947	\$94,773	3727	46.39	1729	766	1016
41	051	0073.00	Middle	No	86.82	\$116,900	\$101,493	\$82,250	1781	35.71	636	75	172
41	051	0074.00	Moderate	No	52.32	\$116,900	\$61,162	\$49,563	3822	57.48	2197	609	982
41	051	0075.00	Middle	No	89.85	\$116,900	\$105,035	\$85,118	5140	41.50	2133	1076	1742
41	051	0076.00	Moderate	No	67.32	\$116,900	\$78,697	\$63,778	3462	52.66	1823	858	1356
41	051	0077.00	Moderate	No	72.19	\$116,900	\$84,390	\$68,385	1949	39.76	775	677	866
41	051	0078.00	Middle	No	98.77	\$116,900	\$115,462	\$93,571	1959	39.66	777	569	775
41	051	0079.00	Moderate	No	73.78	\$116,900	\$86,249	\$69,899	4617	49.23	2273	965	1556

41	051	0080.01	Moderate	No	73.60	\$116,900	\$66,038	\$69,722	3455	38.99	1347	766	862
41	051	0080.02	Middle	No	91.71	\$116,900	\$107,209	\$86,875	2970	37.88	1125	653	850
41	051	0081.00	Moderate	No	52.74	\$116,900	\$61,653	\$49,960	8087	47.58	3848	1126	1899
41	051	0082.01	Middle	No	90.95	\$116,900	\$106,321	\$86,161	3405	38.03	1295	764	984
41	051	0082.03	Moderate	No	59.22	\$116,900	\$69,228	\$56,103	5608	37.71	2115	857	1291
41	051	0082.04	Low	No	39.24	\$116,900	\$45,872	\$37,172	2604	56.14	1462	669	869
41	051	0083.01	Moderate	No	53.75	\$116,900	\$62,834	\$50,917	4399	64.61	2842	596	1106
41	051	0083.02	Moderate	No	64.06	\$116,900	\$74,886	\$60,686	4621	49.06	2267	947	1349
41	051	0084.00	Moderate	No	58.82	\$116,900	\$68,761	\$55,724	4854	49.42	2399	832	1326
41	051	0085.00	Moderate	No	73.23	\$116,900	\$65,606	\$69,375	4629	46.53	2154	884	1553
41	051	0086.00	Moderate	No	69.08	\$116,900	\$60,755	\$65,438	4357	48.47	2112	1018	1582
41	051	0087.00	Middle	No	80.76	\$116,900	\$94,408	\$76,510	4916	32.45	1595	1413	2002
41	051	0088.00	Moderate	No	65.63	\$116,900	\$76,721	\$62,175	4204	32.54	1368	1172	1674
41	051	0089.02	Middle	No	84.69	\$116,900	\$99,003	\$80,227	4166	39.99	1666	589	996

41	051	0089.03	Middle	No	117.49	\$116,900	\$137,346	\$111,296	5024	40.35	2027	1302	1609
41	051	0089.04	Moderate	No	62.66	\$116,900	\$73,250	\$59,358	5006	38.35	1920	1052	1521
41	051	0090.01	Moderate	No	57.90	\$116,900	\$67,685	\$54,848	5642	52.30	2951	1170	1662
41	051	0090.02	Low	No	39.98	\$116,900	\$46,737	\$37,872	5121	58.11	2976	517	1168
41	051	0091.01	Moderate	No	56.02	\$116,900	\$65,487	\$53,074	5977	53.37	3190	1004	1722
41	051	0091.02	Middle	No	94.80	\$116,900	\$110,821	\$89,808	7003	45.17	3163	1519	2035
41	051	0092.02	Moderate	No	57.19	\$116,900	\$66,855	\$54,181	5459	50.17	2739	993	1555
41	051	0092.03	Moderate	No	50.47	\$116,900	\$58,999	\$47,813	4044	48.44	1959	702	1128
41	051	0092.04	Moderate	No	76.68	\$116,900	\$89,639	\$72,644	4763	51.52	2454	862	1033
41	051	0093.01	Moderate	No	55.35	\$116,900	\$64,704	\$52,439	6285	54.42	3420	904	1422
41	051	0093.02	Moderate	No	77.56	\$116,900	\$90,668	\$73,472	4743	44.72	2121	884	1292
41	051	0094.00	Moderate	No	75.16	\$116,900	\$87,862	\$71,205	6970	35.31	2461	2494	2885
41	051	0095.01	Moderate	No	77.85	\$116,900	\$91,007	\$73,750	5137	55.64	2858	1203	1712
41	051	0095.02	Moderate	No	77.28	\$116,900	\$90,340	\$73,214	4271	49.17	2100	904	1223

41	051	0096.03	Moderate	No	64.37	\$116,900	\$75,249	\$60,982	3743	45.31	1696	818	1062
41	051	0096.04	Moderate	No	50.94	\$116,900	\$59,549	\$48,254	5444	56.94	3100	818	1321
41	051	0096.05	Moderate	No	67.77	\$116,900	\$79,223	\$64,205	5710	55.22	3153	1029	1329
41	051	0096.06	Moderate	No	59.58	\$116,900	\$69,649	\$56,447	5671	60.29	3419	691	1076
41	051	0097.01	Moderate	No	51.46	\$116,900	\$60,157	\$48,750	5745	46.95	2697	973	1509
41	051	0097.03	Moderate	No	57.18	\$116,900	\$66,843	\$54,167	4979	48.97	2438	1247	1435
41	051	0097.04	Low	No	48.78	\$116,900	\$57,024	\$46,208	3855	49.73	1917	990	1216
41	051	0098.01	Low	No	41.75	\$116,900	\$48,806	\$39,550	4633	56.90	2636	497	718
41	051	0098.03	Moderate	No	51.67	\$116,900	\$60,402	\$48,946	7087	41.34	2930	1137	2006
41	051	0098.04	Moderate	No	72.23	\$116,900	\$84,437	\$68,426	3496	42.91	1500	658	928
41	051	0099.03	Middle	No	112.74	\$116,900	\$131,793	\$106,803	7482	30.55	2286	2212	2423
41	051	0099.04	Middle	No	89.15	\$116,900	\$104,216	\$84,453	3844	36.26	1394	799	910
41	051	0099.05	Middle	No	86.13	\$116,900	\$100,686	\$81,594	3410	33.40	1139	939	1096
41	051	0099.06	Upper	No	130.99	\$116,900	\$153,127	\$124,083	3650	26.16	955	1268	1378

41	051	0099.07	Middle	No	94.06	\$116,900	\$109,956	\$89,102	5627	30.28	1704	1711	2154
41	051	0100.01	Low	No	44.86	\$116,900	\$52,441	\$42,500	6110	40.93	2501	643	1040
41	051	0100.02	Middle	No	86.44	\$116,900	\$101,048	\$81,888	5564	36.87	2059	1283	1652
41	051	0101.01	Moderate	No	74.24	\$116,900	\$86,787	\$70,334	5429	39.51	2145	832	1431
41	051	0101.02	Middle	No	104.24	\$116,900	\$121,857	\$98,750	4549	37.39	1701	719	1136
41	051	0102.00	Middle	No	92.19	\$116,900	\$107,770	\$87,332	7130	46.14	3290	2138	2537
41	051	0103.03	Middle	No	82.17	\$116,900	\$96,057	\$77,841	5717	35.81	2047	1026	1358
41	051	0103.04	Moderate	No	61.55	\$116,900	\$71,952	\$58,310	5140	56.44	2901	717	1162
41	051	0103.05	Middle	No	90.76	\$116,900	\$106,098	\$85,978	4105	23.80	977	964	1223
41	051	0103.06	Middle	No	99.17	\$116,900	\$115,930	\$93,942	5038	32.24	1624	1160	1362
41	051	0104.02	Middle	No	114.55	\$116,900	\$133,909	\$108,519	6298	21.32	1343	1617	2143
41	051	0104.05	Moderate	No	68.98	\$116,900	\$80,638	\$65,350	6188	37.93	2347	1183	1677
41	051	0104.07	Middle	No	96.38	\$116,900	\$112,668	\$91,307	6060	32.31	1958	1046	1719
41	051	0104.08	Low	No	48.28	\$116,900	\$56,439	\$45,735	6665	38.47	2564	1220	1667

41	051	0104.10	Low	No	46.43	\$116,900	\$54,277	\$43,986	4807	40.13	1929	630	916
41	051	0104.11	Moderate	No	52.78	\$116,900	\$61,700	\$50,000	3276	33.39	1094	648	1023
41	051	0104.12	Middle	No	114.16	\$116,900	\$133,453	\$108,142	3402	21.55	733	840	1031
41	051	0104.13	Middle	No	98.79	\$116,900	\$115,486	\$93,583	5227	30.04	1570	1061	1343
41	051	0105.00	Middle	No	107.82	\$116,900	\$126,042	\$102,143	3947	12.87	508	1256	1590
41	051	0106.01	Unknown	No	0.00	\$116,900	\$0	\$0	1718	32.60	560	260	90
41	051	0106.02	Upper	No	221.87	\$116,900	\$259,366	\$210,179	1786	35.39	632	42	25
41	051	9800.00	Unknown	No	0.00	\$116,900	\$0	\$0	55	43.64	24	0	0
41	067	0301.03	Middle	No	111.22	\$116,900	\$130,016	\$105,361	4851	26.18	1270	555	1270
41	067	0301.04	Upper	No	143.43	\$116,900	\$167,670	\$135,875	4175	29.37	1226	1124	1266
41	067	0301.05	Middle	No	86.67	\$116,900	\$101,317	\$82,104	3157	38.64	1220	514	567
41	067	0301.06	Upper	No	212.86	\$116,900	\$248,833	\$201,644	4119	28.19	1161	1410	1484
41	067	0302.00	Upper	No	129.50	\$116,900	\$151,386	\$122,679	6430	23.86	1534	1707	2033
41	067	0303.00	Upper	No	180.99	\$116,900	\$211,577	\$171,447	4709	16.48	776	1424	1660

41	067	0304.01	Middle	No	91.10	\$116,900	\$106,496	\$86,300	4790	32.07	1536	983	1192
41	067	0304.02	Upper	No	135.15	\$116,900	\$157,990	\$128,031	4583	23.59	1081	1094	1339
41	067	0305.01	Middle	No	117.40	\$116,900	\$137,241	\$111,213	5344	22.21	1187	1364	1814
41	067	0305.02	Upper	No	130.83	\$116,900	\$152,940	\$123,933	4147	25.44	1055	1207	1661
41	067	0306.00	Middle	No	113.45	\$116,900	\$132,623	\$107,475	5928	24.53	1454	1578	1967
41	067	0307.00	Moderate	No	61.64	\$116,900	\$72,057	\$58,393	1563	46.39	725	164	260
41	067	0308.01	Middle	No	94.52	\$116,900	\$110,494	\$89,542	7288	33.10	2412	1496	2060
41	067	0308.03	Middle	No	91.15	\$116,900	\$106,554	\$86,346	5257	22.71	1194	1974	2246
41	067	0308.05	Middle	No	107.01	\$116,900	\$125,095	\$101,375	4025	25.39	1022	954	1289
41	067	0308.06	Upper	No	135.30	\$116,900	\$158,166	\$128,173	2962	31.30	927	718	837
41	067	0309.00	Moderate	No	68.33	\$116,900	\$79,878	\$64,734	5721	45.73	2616	861	1332
41	067	0310.05	Moderate	No	67.99	\$116,900	\$79,480	\$64,408	5943	49.54	2944	854	1540
41	067	0310.07	Upper	No	123.01	\$116,900	\$143,799	\$116,528	2834	24.14	684	945	1016
41	067	0310.08	Middle	No	108.48	\$116,900	\$126,813	\$102,764	4732	35.46	1678	1368	1845

41	067	0310.09	Upper	No	133.87	\$116,900	\$156,494	\$126,813	5123	32.15	1647	1679	1818
41	067	0310.10	Upper	No	121.86	\$116,900	\$142,454	\$115,443	2268	25.00	567	801	776
41	067	0310.11	Moderate	No	64.33	\$116,900	\$75,202	\$60,946	3437	43.90	1509	443	806
41	067	0310.12	Middle	No	90.99	\$116,900	\$106,367	\$86,198	2817	35.89	1011	581	968
41	067	0311.00	Moderate	No	69.22	\$116,900	\$80,918	\$65,579	2964	50.13	1486	351	759
41	067	0312.01	Moderate	No	61.26	\$116,900	\$71,613	\$58,038	3050	45.70	1394	386	739
41	067	0312.02	Moderate	No	78.60	\$116,900	\$91,883	\$74,464	4493	52.01	2337	591	1235
41	067	0313.01	Middle	No	80.54	\$116,900	\$94,151	\$76,298	2694	36.75	990	514	678
41	067	0313.02	Middle	No	99.78	\$116,900	\$116,643	\$94,519	4894	55.52	2717	754	1201
41	067	0314.02	Moderate	No	75.78	\$116,900	\$88,587	\$71,792	2961	53.33	1579	125	427
41	067	0314.03	Middle	No	94.03	\$116,900	\$109,921	\$89,074	5034	35.96	1810	1114	1705
41	067	0314.04	Middle	No	104.46	\$116,900	\$122,114	\$98,958	5450	33.89	1847	1310	1691
41	067	0315.04	Middle	No	98.80	\$116,900	\$115,497	\$93,591	6625	28.32	1876	1444	2136
41	067	0315.06	Middle	No	110.03	\$116,900	\$128,625	\$104,231	3700	29.70	1099	811	946

41	067	0315.07	Upper	No	120.78	\$116,900	\$141,192	\$114,414	5608	34.52	1936	1481	1728
41	067	0315.09	Upper	No	158.44	\$116,900	\$185,216	\$150,088	10964	65.61	7194	1705	2107
41	067	0315.11	Upper	No	132.93	\$116,900	\$155,395	\$125,924	3244	34.25	1111	785	1004
41	067	0315.14	Upper	No	146.98	\$116,900	\$177,820	\$139,235	7254	44.25	3210	1629	2212
41	067	0315.15	Upper	No	262.83	\$116,900	\$307,248	\$248,977	4966	37.35	1855	1768	1813
41	067	0315.16	Upper	No	189.39	\$116,900	\$221,397	\$179,408	4048	36.14	1463	941	1107
41	067	0315.17	Middle	No	117.35	\$116,900	\$137,182	\$111,167	4753	46.73	2221	844	987
41	067	0315.18	Upper	No	145.54	\$116,900	\$170,136	\$137,875	3456	44.85	1550	941	1089
41	067	0315.19	Upper	No	187.23	\$116,900	\$218,872	\$177,361	7242	57.18	4141	1922	2100
41	067	0315.20	Upper	No	142.18	\$116,900	\$166,208	\$134,691	6535	66.04	4316	1533	2033
41	067	0316.06	Moderate	No	73.81	\$116,900	\$86,284	\$69,924	6587	50.45	3323	1134	1760
41	067	0316.12	Moderate	No	78.96	\$116,900	\$92,304	\$74,803	4281	48.24	2065	592	1430
41	067	0316.14	Middle	No	111.68	\$116,900	\$130,554	\$105,795	5551	53.04	2944	1383	1805
41	067	0316.15	Moderate	No	79.51	\$116,900	\$92,947	\$75,323	5222	44.81	2340	1199	1559

41	067	0316.16	Middle	No	80.37	\$116,900	\$93,953	\$76,136	3496	47.83	1672	217	340
41	067	0316.17	Moderate	No	71.81	\$116,900	\$83,946	\$68,032	5516	53.43	2947	0	386
41	067	0316.18	Middle	No	119.66	\$116,900	\$139,883	\$113,355	5719	48.87	2795	1171	1517
41	067	0316.19	Middle	No	82.55	\$116,900	\$96,501	\$78,199	4284	58.43	2503	997	1423
41	067	0316.20	Middle	No	86.21	\$116,900	\$100,779	\$81,667	3918	39.23	1537	667	844
41	067	0316.21	Upper	No	137.08	\$116,900	\$160,247	\$129,861	3948	41.46	1637	757	1156
41	067	0316.22	Middle	No	90.82	\$116,900	\$106,169	\$86,033	3589	66.09	2372	554	970
41	067	0316.23	Middle	No	97.95	\$116,900	\$114,504	\$92,794	3723	54.34	2023	519	974
41	067	0316.24	Middle	No	99.84	\$116,900	\$116,713	\$94,583	4652	50.26	2338	1031	1346
41	067	0316.25	Middle	No	85.97	\$116,900	\$100,499	\$81,442	6559	50.28	3298	707	1193
41	067	0316.26	Moderate	No	67.29	\$116,900	\$78,662	\$63,750	3250	55.02	1788	303	323
41	067	0317.03	Moderate	No	68.26	\$116,900	\$79,796	\$64,668	5122	45.59	2335	1334	1666
41	067	0317.05	Moderate	No	60.18	\$116,900	\$70,350	\$57,007	5542	55.34	3067	1070	1526
41	067	0317.06	Moderate	No	74.58	\$116,900	\$87,184	\$70,655	5630	54.00	3040	701	1085

41	067	0317.07	Middle	No	96.65	\$116,900	\$112,984	\$91,563	5420	37.62	2039	1769	1914
41	067	0317.08	Moderate	No	68.52	\$116,900	\$80,100	\$64,909	3272	41.20	1348	883	1041
41	067	0318.04	Upper	No	126.55	\$116,900	\$147,937	\$119,881	6711	44.90	3013	1931	2461
41	067	0318.06	Middle	No	97.64	\$116,900	\$114,141	\$92,500	5748	37.61	2162	1739	2121
41	067	0318.07	Middle	No	112.16	\$116,900	\$131,115	\$106,250	3748	32.15	1205	1094	1295
41	067	0318.13	Upper	No	136.61	\$116,900	\$159,697	\$129,412	6486	35.40	2296	1434	1797
41	067	0318.14	Upper	No	135.91	\$116,900	\$158,879	\$128,750	4135	31.92	1320	1169	1367
41	067	0318.16	Middle	No	91.69	\$116,900	\$107,186	\$86,858	3966	35.35	1402	1072	1288
41	067	0318.17	Upper	No	140.37	\$116,900	\$164,093	\$132,969	3546	34.91	1238	1032	1118
41	067	0318.18	Middle	No	91.38	\$116,900	\$106,823	\$86,563	3161	36.32	1148	556	611
41	067	0318.19	Middle	No	115.37	\$116,900	\$134,868	\$109,291	2708	41.17	1115	666	863
41	067	0318.20	Upper	No	173.10	\$116,900	\$202,354	\$163,979	3260	35.49	1157	956	995
41	067	0318.21	Upper	No	133.10	\$116,900	\$155,594	\$126,089	3405	31.63	1077	1483	1351
41	067	0319.04	Upper	No	131.14	\$116,900	\$153,303	\$124,231	2941	25.13	739	949	1070

41	067	0319.09	Upper	No	143.63	\$116,900	\$167,903	\$136,064	6005	35.39	2125	1550	1642
41	067	0319.11	Middle	No	101.91	\$116,900	\$119,133	\$96,542	5418	29.16	1580	1143	1825
41	067	0319.12	Upper	No	130.45	\$116,900	\$152,496	\$123,580	4345	28.81	1252	1250	1500
41	067	0319.13	Middle	No	86.99	\$116,900	\$101,691	\$82,404	2586	39.91	1032	529	626
41	067	0319.14	Moderate	No	77.42	\$116,900	\$90,504	\$73,343	4731	22.22	1051	1833	1776
41	067	0319.15	Upper	No	156.53	\$116,900	\$182,984	\$148,281	5000	35.02	1751	1195	1432
41	067	0319.16	Upper	No	169.34	\$116,900	\$197,958	\$160,417	4302	35.82	1541	1051	1161
41	067	0319.17	Upper	No	154.65	\$116,900	\$180,786	\$146,500	4081	31.66	1292	1332	1533
41	067	0319.18	Upper	No	129.52	\$116,900	\$151,409	\$122,695	4648	35.63	1656	1345	1676
41	067	0320.01	Middle	No	105.67	\$116,900	\$123,528	\$100,107	5920	30.88	1828	1153	1781
41	067	0320.03	Moderate	No	59.06	\$116,900	\$69,041	\$55,950	4239	43.55	1846	354	524
41	067	0320.04	Middle	No	109.35	\$116,900	\$127,830	\$103,590	2111	30.79	650	633	773
41	067	0320.05	Moderate	No	58.55	\$116,900	\$68,445	\$55,469	4975	53.03	2638	266	676
41	067	0321.04	Upper	No	126.47	\$116,900	\$147,843	\$119,806	5199	19.77	1028	1436	1719

41	067	0321.07	Upper	No	123.51	\$116,900	\$144,383	\$117,000	1952	20.75	405	687	767
41	067	0321.08	Upper	No	140.48	\$116,900	\$164,221	\$133,073	4176	25.69	1073	1287	1465
41	067	0321.09	Upper	No	176.24	\$116,900	\$206,025	\$166,950	3050	19.31	589	911	1013
41	067	0321.10	Middle	No	102.76	\$116,900	\$120,126	\$97,344	3575	21.51	769	371	629
41	067	0321.11	Upper	No	131.47	\$116,900	\$153,688	\$124,545	3577	20.04	717	914	1001
41	067	0321.12	Middle	No	114.25	\$116,900	\$133,558	\$108,235	7371	23.47	1730	1682	1999
41	067	0322.01	Upper	No	124.04	\$116,900	\$145,003	\$117,500	5254	25.71	1351	1250	1476
41	067	0322.02	Upper	No	127.15	\$116,900	\$148,638	\$120,448	3797	16.09	611	955	1178
41	067	0323.01	Middle	No	112.21	\$116,900	\$131,173	\$106,295	1354	25.92	351	328	438
41	067	0323.02	Middle	No	116.89	\$116,900	\$136,644	\$110,729	5864	49.98	2931	1607	1873
41	067	0324.04	Middle	No	87.96	\$116,900	\$102,825	\$83,322	7561	37.46	2832	1967	2578
41	067	0324.07	Middle	No	108.67	\$116,900	\$127,035	\$102,946	5202	40.54	2109	1218	1594
41	067	0324.09	Low	No	44.57	\$116,900	\$52,102	\$42,222	5131	78.04	4004	462	898
41	067	0324.10	Middle	No	81.06	\$116,900	\$94,759	\$76,793	4063	59.46	2416	759	1043

41	067	0324.11	Middle	No	104.06	\$116,900	\$121,646	\$98,575	4534	40.63	1842	1328	1499
41	067	0324.12	Middle	No	89.73	\$116,900	\$104,894	\$85,000	4124	43.70	1802	1034	1317
41	067	0324.13	Middle	No	109.18	\$116,900	\$127,631	\$103,426	2958	46.42	1373	699	1022
41	067	0324.14	Upper	No	201.86	\$116,900	\$235,974	\$191,218	4971	47.44	2358	1202	1581
41	067	0325.01	Moderate	No	52.12	\$116,900	\$60,928	\$49,375	3369	52.36	1764	387	750
41	067	0325.02	Middle	No	105.67	\$116,900	\$123,528	\$100,104	2851	45.56	1299	739	1076
41	067	0325.03	Middle	No	105.22	\$116,900	\$123,002	\$99,681	3710	40.73	1511	1172	1502
41	067	0326.03	Middle	No	113.21	\$116,900	\$132,342	\$107,246	7323	29.74	2178	1839	2321
41	067	0326.04	Middle	No	90.73	\$116,900	\$106,063	\$85,948	6355	41.54	2640	1354	2031
41	067	0326.06	Moderate	No	73.52	\$116,900	\$85,945	\$69,650	6327	45.17	2858	1121	1839
41	067	0326.08	Upper	No	121.77	\$116,900	\$142,349	\$115,357	2267	39.66	899	496	749
41	067	0326.09	Upper	No	130.96	\$116,900	\$153,092	\$124,063	2357	37.76	890	463	595
41	067	0326.10	Middle	No	101.71	\$116,900	\$118,899	\$96,354	2879	36.92	1063	650	947
41	067	0326.11	Upper	No	146.42	\$116,900	\$171,165	\$138,707	2806	53.24	1494	312	163

41	067	0326.12	Upper	No	134.54	\$116,900	\$157,277	\$127,446	2811	42.94	1207	692	859
41	067	0327.00	Upper	No	126.48	\$116,900	\$147,855	\$119,818	6374	26.25	1673	1680	2066
41	067	0328.00	Upper	No	121.40	\$116,900	\$141,917	\$115,000	1309	16.20	212	305	476
41	067	0329.01	Middle	No	81.22	\$116,900	\$94,946	\$76,944	6385	58.23	3718	1726	2098
41	067	0329.03	Moderate	No	60.84	\$116,900	\$71,122	\$57,639	3257	60.15	1959	937	1178
41	067	0329.04	Moderate	No	69.82	\$116,900	\$81,620	\$66,146	4382	58.76	2575	1038	1381
41	067	0330.00	Middle	No	105.82	\$116,900	\$123,704	\$100,246	5759	20.37	1173	1916	2294
41	067	0331.01	Middle	No	95.76	\$116,900	\$111,943	\$90,714	3044	28.65	872	834	1181
41	067	0331.02	Middle	No	97.48	\$116,900	\$113,954	\$92,344	3818	42.22	1612	618	846
41	067	0332.01	Moderate	No	54.79	\$116,900	\$64,050	\$51,909	4113	55.85	2297	200	643
41	067	0332.02	Moderate	No	73.53	\$116,900	\$85,957	\$69,658	4058	45.42	1843	539	742
41	067	0333.01	Middle	No	85.93	\$116,900	\$100,452	\$81,402	6533	32.68	2135	1567	2104
41	067	0333.02	Upper	No	137.47	\$116,900	\$160,702	\$130,227	6209	22.48	1396	1861	1957
41	067	0334.00	Middle	No	106.35	\$116,900	\$124,323	\$100,750	2398	11.38	273	750	930

41	067	0335.00	Middle	No	117.30	\$116,900	\$137,124	\$111,121	4011	19.17	769	1185	1417
41	067	0336.00	Middle	No	118.35	\$116,900	\$138,351	\$112,115	2359	18.91	446	779	868
41	071	0301.01	Upper	No	126.17	\$116,900	\$147,493	\$119,519	6796	18.28	1242	1717	1945
41	071	0301.02	Middle	No	114.37	\$116,900	\$133,699	\$108,343	9071	19.83	1799	2353	2940
41	071	0302.01	Moderate	No	62.60	\$116,900	\$73,179	\$59,304	6661	26.53	1767	849	1506
41	071	0302.02	Moderate	No	68.77	\$116,900	\$80,392	\$65,145	6577	31.66	2082	1394	2200
41	071	0303.02	Upper	No	123.16	\$116,900	\$143,974	\$116,667	2185	13.87	303	627	849
41	071	0303.03	Middle	No	92.17	\$116,900	\$107,747	\$87,313	4170	20.43	852	1181	1349
41	071	0303.04	Middle	No	85.80	\$116,900	\$100,300	\$81,277	6580	27.95	1839	1794	2239
41	071	0304.00	Middle	No	103.44	\$116,900	\$120,921	\$97,993	7998	15.63	1250	2136	2799
41	071	0305.01	Middle	No	87.36	\$116,900	\$102,124	\$82,760	6643	28.54	1896	1913	2375
41	071	0305.02	Moderate	No	53.55	\$116,900	\$62,600	\$50,735	5205	25.69	1337	1342	2114
41	071	0306.01	Moderate	No	60.43	\$116,900	\$70,643	\$57,246	3777	35.93	1357	1030	1301
41	071	0306.02	Middle	No	100.05	\$116,900	\$116,958	\$94,777	7162	23.78	1703	1942	2338

41	071	0307.02	Moderate	No	75.70	\$116,900	\$68,493	\$71,711	7784	35.96	2799	1675	2617
41	071	0307.03	Moderate	No	56.33	\$116,900	\$65,850	\$53,361	4511	29.95	1351	1344	1677
41	071	0307.04	Middle	No	95.13	\$116,900	\$111,207	\$90,114	3723	21.25	791	1285	1575
41	071	0308.01	Moderate	No	61.89	\$116,900	\$72,349	\$58,636	5580	35.68	1991	832	1722
41	071	0308.02	Moderate	No	63.33	\$116,900	\$74,033	\$60,000	4377	36.44	1595	743	1259
41	071	0309.00	Moderate	No	76.63	\$116,900	\$89,580	\$72,596	4601	32.08	1476	1129	1509
41	071	0310.00	Middle	No	102.92	\$116,900	\$120,313	\$97,500	4321	21.75	940	1063	1484
53	011	0401.01	Middle	No	96.13	\$116,900	\$112,376	\$91,063	5606	10.65	597	1515	1860
53	011	0401.02	Middle	No	85.00	\$116,900	\$99,365	\$80,521	3903	10.38	405	1026	1256
53	011	0402.01	Upper	No	124.41	\$116,900	\$145,435	\$117,857	6560	14.73	966	2087	2720
53	011	0402.02	Middle	No	96.13	\$116,900	\$112,376	\$91,066	4345	11.58	503	993	1316
53	011	0402.03	Middle	No	107.12	\$116,900	\$125,223	\$101,481	5642	12.51	706	1518	1952
53	011	0403.01	Upper	No	141.12	\$116,900	\$164,969	\$133,681	2025	17.83	361	617	717
53	011	0403.03	Middle	No	115.29	\$116,900	\$134,774	\$109,211	5527	22.31	1233	1434	1648

53	011	0403.04	Upper	No	137.00	\$116,900	\$160,153	\$129,778	3054	18.21	556	769	802
53	011	0403.05	Middle	No	95.73	\$116,900	\$111,908	\$90,689	3063	16.26	488	724	1008
53	011	0404.03	Middle	No	107.26	\$116,900	\$125,387	\$101,607	4209	14.68	618	1179	1606
53	011	0404.07	Middle	No	87.92	\$116,900	\$102,778	\$83,289	5930	19.61	1163	1532	2057
53	011	0404.08	Middle	No	118.22	\$116,900	\$138,199	\$111,989	3915	14.97	586	1232	1352
53	011	0404.09	Middle	No	115.68	\$116,900	\$135,230	\$109,583	2180	15.41	336	783	828
53	011	0404.11	Middle	No	83.81	\$116,900	\$97,974	\$79,400	2238	21.58	483	505	519
53	011	0404.12	Upper	No	121.41	\$116,900	\$141,928	\$115,015	5915	23.96	1417	1504	1880
53	011	0404.13	Middle	No	82.41	\$116,900	\$96,337	\$78,073	3272	17.91	586	696	787
53	011	0404.14	Middle	No	99.75	\$116,900	\$116,608	\$94,494	6705	19.78	1326	1623	1990
53	011	0404.15	Middle	No	89.59	\$116,900	\$104,731	\$84,875	4649	16.69	776	1279	1587
53	011	0404.16	Middle	No	107.81	\$116,900	\$126,030	\$102,127	3592	14.20	510	1212	1356
53	011	0405.04	Middle	No	108.55	\$116,900	\$126,895	\$102,835	5438	14.23	774	1436	1538
53	011	0405.05	Upper	No	136.02	\$116,900	\$159,007	\$128,854	6207	13.10	813	1890	2128

53	011	0405.07	Moderate	No	63.88	\$116,900	\$74,676	\$60,521	2443	26.03	636	525	742
53	011	0405.09	Middle	No	91.93	\$116,900	\$107,466	\$87,083	3218	18.74	603	781	1296
53	011	0405.10	Upper	No	122.48	\$116,900	\$143,179	\$116,023	6265	16.19	1014	1855	2139
53	011	0405.11	Upper	No	128.43	\$116,900	\$150,135	\$121,667	2574	14.45	372	655	750
53	011	0405.12	Middle	No	111.23	\$116,900	\$130,028	\$105,368	2458	16.40	403	662	770
53	011	0405.13	Middle	No	113.24	\$116,900	\$132,378	\$107,271	4735	16.05	760	1221	1502
53	011	0406.03	Upper	No	138.96	\$116,900	\$162,444	\$131,641	5009	14.13	708	1531	1701
53	011	0406.04	Middle	No	98.82	\$116,900	\$115,521	\$93,618	7057	29.40	2075	1484	1965
53	011	0406.05	Upper	No	131.93	\$116,900	\$154,226	\$124,978	7107	24.29	1726	1470	1995
53	011	0406.08	Upper	No	137.15	\$116,900	\$160,328	\$129,922	5029	29.35	1476	1119	1457
53	011	0406.09	Upper	No	169.56	\$116,900	\$198,216	\$160,625	5208	30.95	1612	1545	1691
53	011	0406.10	Upper	No	159.96	\$116,900	\$186,993	\$151,534	4065	25.39	1032	1053	1190
53	011	0407.03	Moderate	No	79.95	\$116,900	\$93,462	\$75,738	6800	29.87	2031	1467	2128
53	011	0407.06	Moderate	No	57.53	\$116,900	\$67,253	\$54,500	4057	37.39	1517	910	1203

53	011	0407.07	Middle	No	82.98	\$116,900	\$97,004	\$78,605	3318	28.72	953	860	1080
53	011	0407.09	Middle	No	102.38	\$116,900	\$119,682	\$96,987	5825	25.92	1510	1360	1700
53	011	0407.11	Middle	No	82.15	\$116,900	\$96,033	\$77,824	3161	34.45	1089	689	817
53	011	0407.12	Middle	No	93.42	\$116,900	\$109,208	\$88,500	6792	27.93	1897	1610	2023
53	011	0407.13	Upper	No	131.57	\$116,900	\$153,805	\$124,638	4549	24.29	1105	1151	1310
53	011	0407.14	Moderate	No	64.91	\$116,900	\$75,880	\$61,493	4652	34.14	1588	763	923
53	011	0407.15	Middle	No	108.57	\$116,900	\$126,918	\$102,852	2780	15.36	427	869	933
53	011	0408.03	Middle	No	103.42	\$116,900	\$120,898	\$97,974	5540	26.55	1471	1453	1754
53	011	0408.06	Middle	No	107.09	\$116,900	\$125,188	\$101,447	5143	26.62	1369	1825	1999
53	011	0408.08	Moderate	No	78.09	\$116,900	\$91,287	\$73,977	1755	31.51	553	499	637
53	011	0408.09	Moderate	No	70.66	\$116,900	\$82,602	\$66,943	6938	36.91	2561	1324	1986
53	011	0408.10	Upper	No	123.29	\$116,900	\$144,126	\$116,793	3856	35.71	1377	864	1177
53	011	0408.11	Middle	No	113.97	\$116,900	\$133,231	\$107,969	3593	19.15	688	1079	1206
53	011	0408.12	Middle	No	110.74	\$116,900	\$129,455	\$104,904	5036	22.58	1137	1124	1406

53	011	0409.04	Moderate	No	69.54	\$116,900	\$81,292	\$65,875	6364	27.75	1766	1453	1812
53	011	0409.05	Middle	No	114.70	\$116,900	\$134,084	\$108,661	3446	17.32	597	974	1460
53	011	0409.07	Upper	No	157.16	\$116,900	\$183,720	\$148,882	6597	18.45	1217	2047	2370
53	011	0409.08	Upper	No	132.09	\$116,900	\$154,413	\$125,125	6931	20.99	1455	2313	2699
53	011	0409.09	Middle	No	113.63	\$116,900	\$132,833	\$107,647	5293	20.63	1092	1938	2167
53	011	0409.10	Upper	No	120.68	\$116,900	\$141,075	\$114,321	4421	24.07	1064	1255	1595
53	011	0410.03	Middle	No	97.33	\$116,900	\$113,779	\$92,200	4266	22.50	960	1252	1634
53	011	0410.05	Moderate	No	51.72	\$116,900	\$60,461	\$49,000	2732	44.99	1229	514	832
53	011	0410.07	Moderate	No	73.46	\$116,900	\$85,875	\$69,591	3580	30.20	1081	948	1344
53	011	0410.08	Middle	No	114.95	\$116,900	\$134,377	\$108,893	3942	18.26	720	1316	1638
53	011	0410.09	Moderate	No	75.49	\$116,900	\$88,248	\$71,510	4047	25.18	1019	862	1137
53	011	0410.10	Moderate	No	59.23	\$116,900	\$69,240	\$56,111	4725	31.96	1510	826	1523
53	011	0410.11	Moderate	No	78.54	\$116,900	\$91,813	\$74,406	3663	25.69	941	822	1164
53	011	0411.04	Moderate	No	63.24	\$116,900	\$73,928	\$59,912	4101	32.33	1326	749	1098

53	011	0411.05	Middle	No	95.53	\$116,900	\$111,675	\$90,493	6463	27.51	1778	1672	2128
53	011	0411.07	Middle	No	111.09	\$116,900	\$129,864	\$105,234	3046	28.43	866	906	1120
53	011	0411.10	Middle	No	98.70	\$116,900	\$115,380	\$93,504	6905	31.73	2191	1682	2647
53	011	0411.11	Low	No	48.55	\$116,900	\$56,755	\$45,998	4068	54.99	2237	113	421
53	011	0411.12	Middle	No	81.95	\$116,900	\$95,800	\$77,634	6911	37.32	2579	1340	1853
53	011	0411.13	Moderate	No	50.43	\$116,900	\$58,953	\$47,772	2322	29.67	689	199	343
53	011	0411.14	Moderate	No	64.06	\$116,900	\$74,886	\$60,683	4614	28.65	1322	651	1056
53	011	0412.03	Moderate	No	72.27	\$116,900	\$84,484	\$68,462	5513	34.77	1917	815	1520
53	011	0412.05	Moderate	No	72.46	\$116,900	\$84,706	\$68,640	5386	39.03	2102	969	1293
53	011	0412.06	Moderate	No	67.23	\$116,900	\$78,592	\$63,685	6258	30.87	1932	1507	2317
53	011	0412.07	Moderate	No	62.22	\$116,900	\$72,735	\$58,945	2222	40.50	900	427	531
53	011	0412.08	Middle	No	105.12	\$116,900	\$122,885	\$99,583	4652	30.29	1409	1130	1297
53	011	0413.09	Middle	No	95.00	\$116,900	\$111,055	\$90,000	4905	30.01	1472	1040	1430
53	011	0413.10	Middle	No	95.16	\$116,900	\$111,242	\$90,149	5013	23.96	1201	1683	2073

53	011	0413.12	Moderate	No	75.75	\$116,900	\$68,552	\$71,765	5506	40.52	2231	1089	1357
53	011	0413.13	Moderate	No	63.67	\$116,900	\$74,430	\$60,321	3038	41.47	1260	330	745
53	011	0413.17	Moderate	No	71.16	\$116,900	\$83,186	\$67,417	6662	35.56	2369	820	1079
53	011	0413.19	Middle	No	101.59	\$116,900	\$118,759	\$96,237	6590	32.05	2112	1676	2010
53	011	0413.20	Moderate	No	69.63	\$116,900	\$81,397	\$65,965	6580	36.88	2427	1157	2152
53	011	0413.21	Middle	No	95.45	\$116,900	\$111,581	\$90,417	2801	33.13	928	954	1192
53	011	0413.22	Moderate	No	64.26	\$116,900	\$75,120	\$60,880	4919	40.58	1996	613	1177
53	011	0413.23	Moderate	No	58.86	\$116,900	\$68,807	\$55,757	5732	38.00	2178	966	1694
53	011	0413.25	Middle	No	114.33	\$116,900	\$133,652	\$108,309	5579	35.40	1975	1845	2041
53	011	0413.26	Middle	No	80.21	\$116,900	\$93,765	\$75,982	2577	32.32	833	677	851
53	011	0413.28	Middle	No	109.11	\$116,900	\$127,550	\$103,359	6058	33.51	2030	1349	1721
53	011	0413.29	Middle	No	107.85	\$116,900	\$126,077	\$102,167	5397	33.33	1799	1036	1127
53	011	0413.30	Middle	No	81.80	\$116,900	\$95,624	\$77,487	4887	27.75	1356	1266	1758
53	011	0413.31	Moderate	No	72.90	\$116,900	\$85,220	\$69,063	2934	37.53	1101	404	744

53	011	0413.32	Middle	No	111.10	\$116,900	\$129,876	\$105,245	3599	26.37	949	1122	1335
53	011	0413.33	Middle	No	87.75	\$116,900	\$102,580	\$83,125	3333	26.85	895	959	1206
53	011	0413.34	Middle	No	116.33	\$116,900	\$135,990	\$110,204	2958	33.67	996	618	919
53	011	0413.35	Middle	No	119.12	\$116,900	\$139,251	\$112,847	6275	31.52	1978	1554	1869
53	011	0413.36	Moderate	No	62.32	\$116,900	\$72,852	\$59,038	3461	40.54	1403	534	797
53	011	0413.37	Moderate	No	78.31	\$116,900	\$91,544	\$74,188	3157	28.38	896	574	783
53	011	0414.00	Middle	No	104.63	\$116,900	\$122,312	\$99,118	6176	22.00	1359	1548	2091
53	011	0415.00	Moderate	No	77.19	\$116,900	\$90,235	\$73,125	2781	16.47	458	600	915
53	011	0416.00	Moderate	No	52.93	\$116,900	\$61,875	\$50,141	3711	48.45	1798	383	930
53	011	0417.00	Moderate	No	51.46	\$116,900	\$60,157	\$48,750	4145	46.22	1916	551	1070
53	011	0418.00	Moderate	No	61.01	\$116,900	\$71,321	\$57,794	4221	38.95	1644	914	1691
53	011	0419.00	Middle	No	104.24	\$116,900	\$121,857	\$98,750	2098	21.83	458	483	802
53	011	0420.00	Middle	No	107.32	\$116,900	\$125,457	\$101,667	1612	18.42	297	469	683
53	011	0421.00	Middle	No	99.94	\$116,900	\$116,830	\$94,671	3187	27.71	883	743	1297

53	011	0423.00	Middle	No	88.67	\$116,900	\$103,655	\$84,000	3303	25.37	838	694	1149
53	011	0424.00	Unknown	No	0.00	\$116,900	\$0	\$0	1924	27.23	524	162	24
53	011	0425.00	Moderate	No	63.99	\$116,900	\$74,804	\$60,625	1535	23.13	355	185	467
53	011	0426.01	Moderate	No	71.34	\$116,900	\$83,396	\$67,585	1966	20.24	398	542	213
53	011	0426.02	Moderate	No	62.07	\$116,900	\$72,560	\$58,803	3573	31.46	1124	636	1324
53	011	0427.00	Moderate	No	52.57	\$116,900	\$61,454	\$49,798	4910	46.07	2262	489	1381
53	011	0428.00	Upper	No	124.20	\$116,900	\$145,190	\$117,660	2932	23.70	695	954	1268
53	011	0429.00	Middle	No	96.72	\$116,900	\$113,066	\$91,625	1646	31.04	511	385	631
53	011	0430.00	Middle	No	82.75	\$116,900	\$96,735	\$78,393	1885	33.32	628	414	695
53	011	0431.00	Middle	No	104.93	\$116,900	\$122,663	\$99,403	4339	28.79	1249	1325	1624
53	059	9501.00	Moderate	No	66.24	\$116,900	\$77,435	\$62,750	104	11.54	12	29	459
53	059	9502.00	Middle	No	88.49	\$116,900	\$103,445	\$83,824	5048	16.05	810	1696	2041
53	059	9503.00	Moderate	No	77.41	\$116,900	\$90,492	\$73,333	2015	13.05	263	528	867
53	059	9504.00	Middle	No	90.81	\$116,900	\$106,157	\$86,029	2279	17.03	388	806	1201

53	059	9505.00	Moderate	No	76.18	\$116,900	\$89,054	\$72,167	2590	19.42	503	785	1272
53	059	9999.99	Middle	No	83.36	\$116,900	\$97,448	\$78,972	12036	16.42	1976	3844	5840

Pullman AA Census Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	Est.MSA/MID non-MSA/MID Median Family	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to Units
53	075	0001.00	Low	No	40.09	\$90,000	\$36,081	\$28,245	6684	25.79	1724	83	618
53	075	0002.01	Middle	No	109.96	\$90,000	\$98,964	\$77,470	4576	27.73	1269	848	1365
53	075	0002.02	Middle	No	88.33	\$90,000	\$79,497	\$62,232	2663	25.60	656	498	792
53	075	0003.00	Upper	No	139.39	\$90,000	\$125,451	\$98,209	6049	26.35	1594	1549	2417

53	075	0004.00	Upper	No	136.61	\$90,000	\$122,949	\$96,250	4160	23.34	971	994	1411
53	075	0005.00	Moderate	No	62.09	\$90,000	\$55,881	\$43,750	2896	40.95	1186	6	277
53	075	0006.01	Low	No	30.62	\$90,000	\$27,558	\$21,574	4574	48.64	2225	85	396
53	075	0006.02	Moderate	No	61.37	\$90,000	\$55,233	\$43,239	3486	42.63	1486	97	356
53	075	0007.00	Middle	No	117.18	\$90,000	\$105,462	\$82,560	3517	8.93	314	1198	1697
53	075	0008.00	Middle	No	86.80	\$90,000	\$78,120	\$61,154	3503	10.45	366	947	1397
53	075	0009.00	Middle	No	89.03	\$90,000	\$80,127	\$62,727	3841	11.22	431	1188	1860
53	075	0010.00	Middle	No	102.54	\$90,000	\$92,286	\$72,243	2124	9.13	194	678	1112

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Sandpoint AA Census Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	Est. MSAM/D non-MSAM/D Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to Units
16	017	9501.00	Middle	No	84.86	\$78,200	\$66,361	\$52,829	2555	8.65	221	819	1742
16	017	9502.01	Moderate	No	74.73	\$78,200	\$58,439	\$46,522	3189	11.57	369	1008	1385
16	017	9502.02	Upper	No	122.26	\$78,200	\$95,607	\$76,109	2728	8.80	240	720	1188
16	017	9502.03	Middle	No	104.63	\$78,200	\$81,821	\$65,139	4386	9.94	436	919	1480
16	017	9503.00	Middle	No	84.22	\$78,200	\$65,860	\$52,433	3727	12.45	464	1100	1656
16	017	9504.01	Unknown	No	0.00	\$78,200	\$0	\$0	1296	9.10	118	299	976
16	017	9504.02	Middle	No	100.12	\$78,200	\$78,294	\$62,330	3964	11.63	461	927	1447
16	017	9504.03	Upper	No	168.48	\$78,200	\$131,751	\$104,886	2721	10.03	273	793	1003
16	017	9505.00	Moderate	No	78.12	\$78,200	\$61,090	\$48,631	3439	7.85	270	989	1607
16	017	9506.00	Middle	No	116.97	\$78,200	\$91,471	\$72,821	2284	8.06	184	879	2971
16	017	9507.01	Middle	No	81.32	\$78,200	\$63,592	\$50,625	2908	12.00	349	1060	1585
16	017	9507.02	Moderate	No	65.08	\$78,200	\$50,893	\$40,515	2095	11.46	240	710	1038
16	017	9508.01	Middle	No	119.23	\$78,200	\$93,238	\$74,222	3156	9.32	294	957	1519
16	017	9508.02	Middle	No	102.65	\$78,200	\$80,272	\$63,904	3978	9.35	372	1234	1575
16	017	9509.01	Upper	No	185.18	\$78,200	\$144,811	\$115,278	1334	8.40	112	376	1107
16	017	9509.02	Upper	No	120.47	\$78,200	\$94,208	\$75,000	3350	10.84	363	916	1358

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Southern Idaho AA Census Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	Est. MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
16	001	0001.01	Middle	No	93.98	\$98,000	\$92,100	\$72,452	1577	25.49	402	170	306
16	001	0001.02	Upper	No	142.57	\$98,000	\$139,719	\$109,911	3261	23.00	750	369	529
16	001	0002.01	Upper	No	186.95	\$98,000	\$183,211	\$144,125	3568	12.33	440	1115	1293
16	001	0002.02	Upper	No	180.64	\$98,000	\$177,027	\$139,257	6352	12.07	767	2042	2388
16	001	0003.02	Middle	No	80.37	\$98,000	\$78,763	\$61,964	3432	19.17	658	776	1074
16	001	0003.03	Middle	No	112.36	\$98,000	\$110,113	\$86,625	2231	20.44	456	598	733
16	001	0003.05	Middle	No	82.47	\$98,000	\$80,821	\$63,583	2726	14.60	398	1047	1221
16	001	0003.06	Upper	No	131.33	\$98,000	\$128,703	\$101,250	4419	14.94	660	1291	1780
16	001	0004.01	Moderate	No	75.16	\$98,000	\$73,657	\$57,941	2139	22.72	486	427	921
16	001	0004.02	Upper	No	126.58	\$98,000	\$124,048	\$97,585	3637	22.60	822	575	1373
16	001	0005.01	Middle	No	99.97	\$98,000	\$97,971	\$77,067	3014	20.84	628	834	1153
16	001	0005.02	Upper	No	128.32	\$98,000	\$125,754	\$98,929	3437	12.02	413	1079	1559
16	001	0006.01	Upper	No	214.15	\$98,000	\$209,867	\$165,091	2341	13.16	308	768	1035
16	001	0006.02	Upper	No	188.78	\$98,000	\$185,004	\$145,536	3343	14.87	497	576	1479
16	001	0007.01	Upper	No	135.86	\$98,000	\$133,143	\$104,738	5020	15.22	764	1316	2108
16	001	0007.03	Upper	No	223.60	\$98,000	\$219,128	\$172,379	2417	20.02	484	530	682
16	001	0007.04	Upper	No	188.27	\$98,000	\$184,505	\$145,139	3771	15.04	567	1043	1165
16	001	0008.03	Upper	No	122.94	\$98,000	\$120,481	\$94,777	4511	14.85	670	1546	1856
16	001	0008.05	Upper	No	190.07	\$98,000	\$186,269	\$146,528	3314	15.36	509	1298	1423
16	001	0008.06	Middle	No	103.61	\$98,000	\$101,538	\$79,875	2472	22.57	558	183	905
16	001	0008.07	Moderate	No	69.44	\$98,000	\$68,051	\$53,534	2211	24.69	546	326	774
16	001	0008.08	Upper	No	149.89	\$98,000	\$146,892	\$115,557	1849	18.39	340	345	477
16	001	0008.09	Upper	No	145.07	\$98,000	\$142,169	\$111,842	2578	22.89	590	771	920
16	001	0008.10	Middle	No	104.58	\$98,000	\$102,488	\$80,625	3146	18.02	567	655	1244
16	001	0009.01	Middle	No	90.30	\$98,000	\$88,494	\$69,615	2209	24.45	540	315	784

16	001	0009.02	Low	No	34.22	\$98,000	\$33,536	\$26,382	4961	23.66	1174	85	953
16	001	0010.01	Upper	No	123.34	\$98,000	\$120,873	\$95,083	2219	17.58	390	735	1114
16	001	0010.02	Unknown	No	0.00	\$98,000	\$0	\$0	2337	26.53	620	33	61
16	001	0010.03	Moderate	No	61.19	\$98,000	\$59,966	\$47,173	2957	21.07	623	796	1257
16	001	0011.00	Moderate	No	65.04	\$98,000	\$63,739	\$50,147	4966	33.39	1658	968	1815
16	001	0012.01	Middle	No	97.81	\$98,000	\$95,854	\$75,406	3463	14.73	510	1160	1407
16	001	0012.03	Middle	No	87.19	\$98,000	\$85,446	\$67,220	3847	22.74	875	933	1439
16	001	0012.04	Moderate	No	56.30	\$98,000	\$55,174	\$43,408	3528	25.31	893	384	736
16	001	0014.01	Moderate	No	75.39	\$98,000	\$73,882	\$58,125	2701	23.29	629	482	865
16	001	0014.02	Moderate	No	51.58	\$98,000	\$50,548	\$39,766	2808	22.58	634	541	1002
16	001	0015.00	Middle	No	104.51	\$98,000	\$102,420	\$80,571	3821	16.72	639	1249	1539
16	001	0016.00	Middle	No	90.80	\$98,000	\$88,984	\$70,000	4642	21.63	1004	1363	1914
16	001	0017.01	Moderate	No	68.33	\$98,000	\$66,963	\$52,681	2052	25.19	517	454	829
16	001	0017.02	Moderate	No	74.33	\$98,000	\$72,843	\$57,307	3849	27.49	1058	730	1343
16	001	0018.00	Middle	No	108.30	\$98,000	\$106,134	\$83,493	4794	20.55	985	1288	1943
16	001	0019.00	Middle	No	94.94	\$98,000	\$93,041	\$73,193	5294	22.27	1179	1308	1901
16	001	0020.00	Low	No	47.37	\$98,000	\$46,423	\$36,518	6002	34.97	2099	463	1529
16	001	0021.00	Middle	No	108.44	\$98,000	\$106,271	\$83,600	2070	15.56	322	754	850
16	001	0022.23	Upper	No	145.69	\$98,000	\$142,776	\$112,313	4988	15.94	795	1367	1604
16	001	0022.25	Middle	No	105.07	\$98,000	\$102,969	\$81,000	3670	21.99	807	1391	1558
16	001	0022.26	Middle	No	113.09	\$98,000	\$110,828	\$87,188	2907	19.95	580	900	1112
16	001	0022.27	Upper	No	124.98	\$98,000	\$122,480	\$96,351	2883	13.15	379	949	1078
16	001	0022.28	Middle	No	114.31	\$98,000	\$112,024	\$88,125	2949	22.96	677	1004	1164
16	001	0022.29	Middle	No	94.20	\$98,000	\$92,316	\$72,625	3975	18.52	736	1030	1253
16	001	0022.30	Upper	No	129.29	\$98,000	\$126,704	\$99,671	3693	19.50	720	1337	1497
16	001	0022.31	Middle	No	99.13	\$98,000	\$97,147	\$76,422	2694	21.42	577	594	806
16	001	0023.13	Middle	No	98.03	\$98,000	\$96,069	\$75,573	4433	26.42	1171	1105	1498
16	001	0023.14	Middle	No	96.26	\$98,000	\$94,335	\$74,211	5485	28.48	1562	1315	1839
16	001	0023.15	Middle	No	95.26	\$98,000	\$93,355	\$73,441	5560	26.29	1462	1620	2016
16	001	0023.16	Middle	No	97.48	\$98,000	\$95,530	\$75,152	2656	27.41	728	643	988
16	001	0023.17	Moderate	No	74.65	\$98,000	\$73,157	\$57,550	2989	26.66	797	724	1166
16	001	0023.18	Middle	No	100.66	\$98,000	\$98,647	\$77,604	4787	25.26	1209	1153	1700
16	001	0023.19	Moderate	No	70.92	\$98,000	\$69,502	\$54,677	4518	38.27	1729	777	1206
16	001	0024.12	Middle	No	115.12	\$98,000	\$112,818	\$88,750	3975	16.53	657	1114	1525
16	001	0024.14	Middle	No	92.80	\$98,000	\$90,944	\$71,542	2758	20.38	562	887	1079
16	001	0024.15	Middle	No	109.56	\$98,000	\$107,369	\$84,464	2578	19.59	505	777	1016
16	001	0024.16	Middle	No	87.06	\$98,000	\$85,319	\$67,115	5512	21.68	1195	1552	2001
16	001	0024.17	Middle	No	109.99	\$98,000	\$107,790	\$84,792	2832	15.29	433	876	983

16	001	0024.18	Middle	No	103.65	\$98,000	\$101,577	\$79,911	3782	18.43	697	1226	1534
16	001	0024.19	Middle	No	113.70	\$98,000	\$111,426	\$87,656	3716	14.16	526	1066	1242
16	001	0101.01	Upper	No	211.16	\$98,000	\$206,937	\$162,788	4206	22.11	930	1252	1373
16	001	0101.02	Upper	No	151.82	\$98,000	\$148,784	\$117,039	5974	13.59	812	1737	2020
16	001	0102.24	Upper	No	167.49	\$98,000	\$164,140	\$129,125	4246	11.94	507	1435	1615
16	001	0102.26	Middle	No	112.54	\$98,000	\$110,289	\$86,758	3247	14.72	478	764	918
16	001	0102.27	Middle	No	111.76	\$98,000	\$109,525	\$86,158	3461	13.87	480	723	1195
16	001	0102.28	Middle	No	86.30	\$98,000	\$84,574	\$66,535	2776	14.81	411	891	926
16	001	0102.29	Middle	No	117.55	\$98,000	\$115,199	\$90,625	4919	15.23	749	1104	1122
16	001	0102.30	Upper	No	146.97	\$98,000	\$144,031	\$113,304	4607	13.83	637	1331	1430
16	001	0102.31	Upper	No	151.25	\$98,000	\$148,225	\$116,603	2552	11.21	286	720	751
16	001	0102.32	Upper	No	139.00	\$98,000	\$136,220	\$107,159	3611	11.80	426	1054	1148
16	001	0102.33	Upper	No	130.05	\$98,000	\$127,449	\$100,263	2888	14.65	423	874	1130
16	001	0102.34	Middle	No	101.77	\$98,000	\$99,735	\$78,462	4874	17.67	861	1286	1789
16	001	0102.35	Middle	No	94.10	\$98,000	\$92,218	\$72,545	4738	14.06	666	1221	1880
16	001	0102.36	Middle	No	109.49	\$98,000	\$107,300	\$84,413	3161	10.69	338	1091	1224
16	001	0102.37	Middle	No	96.19	\$98,000	\$94,266	\$74,159	5400	19.81	1070	1195	1701
16	001	0103.36	Upper	No	153.26	\$98,000	\$150,195	\$118,151	2167	16.06	348	687	687
16	001	0103.37	Upper	No	150.04	\$98,000	\$147,039	\$115,673	5043	18.66	941	1128	1468
16	001	0103.38	Middle	No	115.35	\$98,000	\$113,043	\$88,929	3691	14.47	534	1186	1334
16	001	0103.39	Upper	No	123.14	\$98,000	\$120,677	\$94,931	3962	20.27	803	677	993
16	001	0103.40	Middle	No	83.83	\$98,000	\$82,153	\$64,631	3781	17.72	670	738	1410
16	001	0103.41	Upper	No	168.27	\$98,000	\$164,905	\$129,724	5707	17.93	1023	1552	1707
16	001	0103.42	Upper	No	124.51	\$98,000	\$122,020	\$95,988	5572	18.41	1026	1154	1359
16	001	0103.43	Upper	No	163.08	\$98,000	\$159,818	\$125,724	2832	18.57	526	896	896
16	001	0103.44	Upper	No	124.85	\$98,000	\$122,353	\$96,250	3117	19.89	620	967	1268
16	001	0103.45	Middle	No	107.64	\$98,000	\$105,487	\$82,981	3945	22.13	873	890	1016
16	001	0103.46	Middle	No	109.39	\$98,000	\$107,202	\$84,333	1628	18.30	298	359	373
16	001	0103.47	Middle	No	89.41	\$98,000	\$87,622	\$68,929	3848	22.51	866	699	1417
16	001	0103.48	Middle	No	83.75	\$98,000	\$82,075	\$64,563	3672	22.79	837	791	1193
16	001	0103.49	Upper	No	120.71	\$98,000	\$118,296	\$93,056	3578	17.50	626	1082	1257
16	001	0103.50	Middle	No	98.62	\$98,000	\$96,648	\$76,029	2785	13.36	372	1241	1402
16	001	0103.51	Moderate	No	59.31	\$98,000	\$58,124	\$45,723	3759	14.31	538	889	945
16	001	0103.52	Middle	No	109.70	\$98,000	\$107,506	\$84,569	5698	15.87	904	1586	1847
16	001	0103.53	Upper	No	169.37	\$98,000	\$165,983	\$130,568	4658	14.47	674	1204	1316
16	001	0103.54	Middle	No	91.83	\$98,000	\$89,993	\$70,792	5606	17.52	982	1245	1432
16	001	0103.55	Upper	No	177.74	\$98,000	\$174,185	\$137,025	1961	11.37	223	606	606
16	001	0103.56	Upper	No	143.84	\$98,000	\$140,963	\$110,893	4039	16.32	659	1065	1365

16	001	0103.57	Upper	No	270.77	\$98,000	\$265,355	\$208,737	3979	11.86	472	1260	1370
16	001	0103.58	Upper	No	266.37	\$98,000	\$261,043	\$205,348	5588	16.62	929	1378	1570
16	001	0103.59	Upper	No	143.59	\$98,000	\$140,718	\$110,696	4229	21.19	896	1078	1374
16	001	0103.60	Upper	No	141.83	\$98,000	\$138,993	\$109,342	3773	17.60	664	1364	1510
16	001	0103.61	Middle	No	118.19	\$98,000	\$115,826	\$91,117	4264	18.46	787	1228	1512
16	001	0103.62	Upper	No	125.43	\$98,000	\$122,921	\$96,697	5324	19.57	1042	1359	1619
16	001	0103.63	Upper	No	122.19	\$98,000	\$119,746	\$94,200	5188	20.45	1061	1464	1596
16	001	0103.64	Middle	No	80.94	\$98,000	\$79,321	\$62,397	5412	24.13	1306	1557	1944
16	001	0103.65	Middle	No	112.77	\$98,000	\$110,515	\$86,941	4231	20.00	846	1109	1379
16	001	0103.66	Middle	No	116.79	\$98,000	\$114,454	\$90,038	3478	19.09	664	1200	1488
16	001	0103.67	Moderate	No	77.88	\$98,000	\$76,322	\$60,043	5656	20.63	1167	1654	2169
16	001	0103.68	Moderate	No	69.58	\$98,000	\$68,188	\$53,640	3194	21.29	680	488	1386
16	001	0103.69	Upper	No	175.38	\$98,000	\$171,872	\$135,208	2369	19.88	471	797	903
16	001	0103.70	Upper	No	142.86	\$98,000	\$140,003	\$110,133	2822	19.53	551	627	896
16	001	0103.71	Middle	No	94.56	\$98,000	\$92,669	\$72,900	3215	24.54	789	580	745
16	001	0104.03	Upper	No	133.43	\$98,000	\$130,761	\$102,868	4194	17.57	737	1324	1378
16	001	0104.04	Middle	No	94.43	\$98,000	\$92,541	\$72,801	3861	19.35	747	1013	1557
16	001	0104.05	Moderate	No	76.12	\$98,000	\$74,598	\$58,684	3264	19.00	620	537	746
16	001	0104.06	Middle	No	94.98	\$98,000	\$93,080	\$73,226	5859	20.70	1213	1278	1540
16	001	0104.07	Middle	No	98.02	\$98,000	\$96,060	\$75,571	6460	16.53	1068	1269	1431
16	001	0104.08	Upper	No	139.40	\$98,000	\$136,612	\$107,470	4062	15.41	626	1083	1436
16	001	0104.09	Middle	No	103.31	\$98,000	\$101,244	\$79,643	4610	18.09	834	1352	1543
16	001	0104.10	Middle	No	85.62	\$98,000	\$83,908	\$66,005	6420	29.81	1914	1235	1981
16	001	0104.11	Middle	No	107.28	\$98,000	\$105,134	\$82,708	3114	20.10	626	1112	1236
16	001	0105.01	Upper	No	152.70	\$98,000	\$149,646	\$117,723	7796	22.06	1720	679	829
16	001	0105.03	Upper	No	130.09	\$98,000	\$127,488	\$100,294	5452	28.48	1553	1185	1486
16	001	0105.05	Upper	No	144.24	\$98,000	\$141,355	\$111,196	2511	24.73	621	618	1016
16	001	0105.06	Upper	No	144.31	\$98,000	\$141,424	\$111,250	4307	18.92	815	1362	1561
16	027	0201.00	Moderate	No	59.76	\$98,000	\$58,565	\$46,071	1263	31.12	393	186	394
16	027	0202.00	Moderate	No	55.34	\$98,000	\$54,233	\$42,668	4705	50.84	2392	601	1504
16	027	0203.00	Moderate	No	55.46	\$98,000	\$54,351	\$42,757	4415	32.84	1450	1123	1839
16	027	0204.03	Middle	No	87.72	\$98,000	\$85,966	\$67,625	4782	32.37	1548	1243	1757
16	027	0204.04	Moderate	No	65.04	\$98,000	\$63,739	\$50,147	4837	44.68	2161	903	1528
16	027	0204.05	Low	No	49.16	\$98,000	\$48,177	\$37,900	2829	33.26	941	496	1125
16	027	0204.06	Middle	No	95.37	\$98,000	\$93,463	\$73,523	3786	25.83	978	766	1154
16	027	0205.01	Moderate	No	77.49	\$98,000	\$75,940	\$59,740	3774	32.80	1238	1148	1505
16	027	0205.03	Middle	No	81.24	\$98,000	\$79,615	\$62,630	3624	30.55	1107	674	1170
16	027	0205.05	Moderate	No	67.05	\$98,000	\$65,709	\$51,689	3380	36.66	1239	667	1204

16	027	0205.06	Low	No	40.28	\$98,000	\$39,474	\$31,059	2747	36.48	1002	84	548
16	027	0206.01	Middle	No	85.13	\$98,000	\$83,427	\$65,632	6121	35.06	2146	1488	2065
16	027	0206.03	Middle	No	93.59	\$98,000	\$91,718	\$72,154	5139	33.76	1735	1396	2118
16	027	0206.04	Middle	No	85.45	\$98,000	\$83,741	\$65,878	2443	32.75	800	479	722
16	027	0207.00	Middle	No	98.85	\$98,000	\$96,873	\$76,204	4090	21.22	868	1262	1579
16	027	0209.03	Middle	No	114.13	\$98,000	\$111,847	\$87,989	4794	31.50	1510	1699	1781
16	027	0209.04	Middle	No	97.13	\$98,000	\$95,187	\$74,880	4936	24.09	1189	1229	1520
16	027	0209.05	Middle	No	88.66	\$98,000	\$86,887	\$68,352	4413	22.71	1002	1209	1266
16	027	0209.06	Middle	No	94.45	\$98,000	\$92,561	\$72,813	6025	28.28	1704	1383	1512
16	027	0209.07	Upper	No	121.59	\$98,000	\$119,158	\$93,741	3745	21.84	818	1113	1265
16	027	0209.08	Middle	No	116.23	\$98,000	\$113,905	\$89,609	4531	28.54	1293	1248	1524
16	027	0209.09	Middle	No	91.26	\$98,000	\$89,435	\$70,360	3516	30.18	1061	1282	1344
16	027	0209.10	Middle	No	117.36	\$98,000	\$115,013	\$90,476	2476	18.58	460	705	705
16	027	0210.03	Middle	No	109.53	\$98,000	\$107,339	\$84,444	4222	43.01	1816	1106	1253
16	027	0210.04	Middle	No	83.21	\$98,000	\$81,546	\$64,153	6683	46.39	3100	1272	1692
16	027	0210.05	Middle	No	90.96	\$98,000	\$89,141	\$70,122	6434	46.69	3004	1177	1573
16	027	0210.06	Middle	No	82.94	\$98,000	\$81,281	\$63,942	4807	36.70	1764	1343	1889
16	027	0210.07	Moderate	No	64.79	\$98,000	\$63,494	\$49,947	3406	36.05	1228	600	1289
16	027	0210.08	Middle	No	82.86	\$98,000	\$81,203	\$63,878	4236	41.50	1758	1039	1494
16	027	0211.01	Moderate	No	70.36	\$98,000	\$68,953	\$54,241	6805	36.62	2492	1305	1759
16	027	0211.02	Middle	No	85.31	\$98,000	\$83,604	\$65,766	2889	28.28	817	694	926
16	027	0211.03	Moderate	No	68.73	\$98,000	\$67,355	\$52,987	3639	25.36	923	670	951
16	027	0211.04	Middle	No	96.44	\$98,000	\$94,511	\$74,348	4413	25.76	1137	688	1019
16	027	0211.05	Middle	No	112.31	\$98,000	\$110,064	\$86,580	5316	23.91	1271	1457	1648
16	027	0212.01	Middle	No	104.18	\$98,000	\$102,096	\$80,313	3826	51.39	1966	753	1210
16	027	0212.02	Moderate	No	69.33	\$98,000	\$67,943	\$53,451	4266	45.31	1933	1062	1498
16	027	0213.00	Moderate	No	55.94	\$98,000	\$54,821	\$43,125	2955	57.56	1701	261	740
16	027	0215.00	Moderate	No	66.50	\$98,000	\$65,170	\$51,270	5174	39.31	2034	797	1708
16	027	0216.00	Moderate	No	72.43	\$98,000	\$70,981	\$55,843	4258	36.90	1571	864	1278
16	027	0217.01	Moderate	No	73.98	\$98,000	\$72,500	\$57,037	4610	35.68	1645	1280	1571
16	027	0217.02	Moderate	No	63.27	\$98,000	\$62,005	\$48,782	6989	53.84	3763	1383	2145
16	027	0218.01	Middle	No	85.53	\$98,000	\$83,819	\$65,938	4225	23.29	984	1198	1607
16	027	0218.02	Middle	No	96.40	\$98,000	\$94,472	\$74,318	3317	24.63	817	820	1089
16	027	0219.01	Moderate	No	76.56	\$98,000	\$75,029	\$59,022	6651	20.85	1387	1826	2098
16	027	0219.04	Moderate	No	57.07	\$98,000	\$55,929	\$44,000	3794	35.98	1365	944	1362
16	027	0219.05	Middle	No	109.13	\$98,000	\$106,947	\$84,135	4678	16.55	774	1108	1246
16	027	0219.06	Upper	No	139.93	\$98,000	\$137,131	\$107,874	5227	11.88	621	1673	1806
16	027	0219.07	Upper	No	123.56	\$98,000	\$121,089	\$95,260	3421	17.80	609	678	812

16	027	0221.00	Moderate	No	76.40	\$98,000	\$74,872	\$58,904	5091	27.70	1410	1348	1887
16	027	0222.00	Middle	No	91.51	\$98,000	\$89,680	\$70,552	5490	38.07	2090	1364	2063
16	027	0223.01	Middle	No	100.12	\$98,000	\$98,118	\$77,188	3111	25.62	797	759	1009
16	027	0223.02	Upper	No	123.71	\$98,000	\$121,236	\$95,375	1365	27.03	369	341	464
16	027	0223.03	Upper	No	120.31	\$98,000	\$117,904	\$92,750	2364	21.24	502	717	829
16	027	0224.00	Upper	No	131.54	\$98,000	\$128,909	\$101,406	5072	20.13	1021	1504	1711

Spokane AA Census tract list

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	Est. MSAMID non-MSAMID Median Family	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
53	063	0002.01	Low	No	49.69	\$98,100	\$48,746	\$37,909	3020	22.88	691	731	1142
53	063	0002.02	Moderate	No	71.44	\$98,100	\$70,083	\$54,500	1749	23.50	411	304	666
53	063	0003.01	Low	No	43.05	\$98,100	\$42,232	\$32,841	2791	27.80	776	726	1026
53	063	0003.02	Moderate	No	54.87	\$98,100	\$53,827	\$41,857	2921	29.65	866	664	1134
53	063	0004.00	Moderate	No	62.62	\$98,100	\$61,430	\$47,772	4189	28.69	1202	638	1258
53	063	0005.00	Moderate	No	76.31	\$98,100	\$74,860	\$58,210	3544	21.39	758	1019	1432
53	063	0006.00	Middle	No	95.48	\$98,100	\$93,666	\$72,833	3075	22.37	688	906	1319
53	063	0007.00	Middle	No	80.58	\$98,100	\$79,049	\$61,472	5213	18.99	990	1581	2273
53	063	0008.00	Middle	No	111.19	\$98,100	\$109,077	\$84,816	5398	17.60	950	1710	1910
53	063	0009.00	Middle	No	93.21	\$98,100	\$91,439	\$71,107	6333	18.32	1160	1649	2223
53	063	0010.00	Middle	No	105.20	\$98,100	\$103,201	\$80,250	5561	16.38	911	1834	2428
53	063	0011.00	Middle	No	107.83	\$98,100	\$105,781	\$82,257	3612	20.07	725	1180	1384
53	063	0012.00	Moderate	No	76.10	\$98,100	\$74,654	\$58,056	2374	20.47	486	501	959
53	063	0013.00	Moderate	No	76.55	\$98,100	\$75,096	\$58,398	3510	22.02	773	901	1408
53	063	0014.00	Moderate	No	58.05	\$98,100	\$56,947	\$44,286	6647	26.69	1774	1404	2447
53	063	0015.00	Moderate	No	67.01	\$98,100	\$65,737	\$51,120	5684	24.74	1406	1558	2434

53	063	0016.00	Moderate	No	52.55	\$98,100	\$51,552	\$40,089	3703	30.57	1132	476	1086
53	063	0018.00	Middle	No	81.11	\$98,100	\$79,569	\$61,875	2992	21.76	651	561	886
53	063	0019.00	Moderate	No	77.41	\$98,100	\$75,939	\$59,050	3712	21.55	800	865	1535
53	063	0020.00	Low	No	47.40	\$98,100	\$46,499	\$36,164	4443	25.93	1152	673	1582
53	063	0021.00	Middle	No	98.81	\$98,100	\$96,933	\$75,378	2507	22.90	574	763	976
53	063	0023.00	Middle	No	93.19	\$98,100	\$91,419	\$71,089	5494	23.08	1268	1399	2453
53	063	0024.00	Moderate	No	62.75	\$98,100	\$61,558	\$47,866	3078	25.89	797	190	424
53	063	0025.01	Moderate	No	67.97	\$98,100	\$66,679	\$51,848	3326	28.32	942	206	834
53	063	0025.02	Moderate	No	73.60	\$98,100	\$72,202	\$56,144	2545	28.84	734	249	775
53	063	0025.03	Unknown	No	0.00	\$98,100	\$0	\$0	3067	30.84	946	0	122
53	063	0026.00	Moderate	No	54.18	\$98,100	\$53,151	\$41,333	5711	33.51	1914	858	1929
53	063	0029.00	Middle	No	100.08	\$98,100	\$98,178	\$76,346	3320	23.89	793	959	1299
53	063	0030.00	Moderate	No	68.18	\$98,100	\$66,885	\$52,011	2636	37.97	1001	571	1011
53	063	0031.00	Moderate	No	74.58	\$98,100	\$73,163	\$56,895	5114	26.44	1352	1284	2021
53	063	0032.00	Moderate	No	70.52	\$98,100	\$69,180	\$53,798	2574	22.11	569	409	297
53	063	0035.00	Unknown	No	0.00	\$98,100	\$0	\$0	3786	30.90	1170	97	98
53	063	0036.01	Moderate	No	73.30	\$98,100	\$71,907	\$55,918	2813	29.19	821	285	401
53	063	0036.02	Moderate	No	66.89	\$98,100	\$65,619	\$51,031	2646	22.90	606	214	540
53	063	0038.00	Middle	No	96.51	\$98,100	\$94,676	\$73,625	1894	19.75	374	415	534
53	063	0039.00	Middle	No	109.83	\$98,100	\$107,743	\$83,780	2188	14.72	322	862	1035
53	063	0040.01	Moderate	No	77.85	\$98,100	\$76,371	\$59,386	2699	23.60	637	479	785
53	063	0040.02	Moderate	No	53.09	\$98,100	\$52,081	\$40,500	2449	25.15	616	415	667

53	063	0041.00	Upper	No	142.16	\$98,100	\$139,459	\$108,447	2198	14.06	309	618	843
53	063	0042.00	Upper	No	153.04	\$98,100	\$150,132	\$116,745	4865	12.68	617	1650	2054
53	063	0043.00	Upper	No	160.20	\$98,100	\$157,156	\$122,206	3582	12.79	458	1230	1377
53	063	0044.00	Middle	No	111.91	\$98,100	\$109,784	\$85,368	4359	17.07	744	1446	1995
53	063	0045.00	Upper	No	156.89	\$98,100	\$153,909	\$119,676	3785	14.43	546	1284	1457
53	063	0046.01	Middle	No	101.86	\$98,100	\$99,925	\$77,705	4071	16.29	663	840	1443
53	063	0046.02	Upper	No	121.81	\$98,100	\$119,496	\$92,917	3308	19.62	649	1066	1247
53	063	0047.01	Middle	No	111.97	\$98,100	\$109,843	\$85,417	3325	25.47	847	840	1088
53	063	0047.02	Middle	No	98.13	\$98,100	\$96,266	\$74,855	3731	18.65	696	831	1146
53	063	0048.00	Upper	No	131.63	\$98,100	\$129,129	\$100,410	4411	20.45	902	989	1190
53	063	0049.00	Upper	No	153.83	\$98,100	\$150,907	\$117,348	5803	17.11	993	1623	2011
53	063	0050.00	Middle	No	105.19	\$98,100	\$103,191	\$80,245	5104	21.49	1097	869	1206
53	063	0101.01	Middle	No	102.82	\$98,100	\$100,866	\$78,438	3693	12.51	462	1275	1515
53	063	0101.02	Upper	No	130.66	\$98,100	\$128,177	\$99,671	2640	11.55	305	965	1354
53	063	0102.01	Moderate	No	79.30	\$98,100	\$77,793	\$60,494	4437	10.28	456	1677	1957
53	063	0102.03	Upper	No	158.24	\$98,100	\$155,233	\$120,707	4509	11.93	538	1376	1449
53	063	0102.04	Upper	No	121.17	\$98,100	\$118,868	\$92,429	2861	11.08	317	913	974
53	063	0103.01	Middle	No	84.67	\$98,100	\$83,061	\$64,588	5049	12.89	651	1470	1906
53	063	0103.03	Middle	No	106.51	\$98,100	\$104,486	\$81,250	3462	13.03	451	1096	1272
53	063	0103.04	Middle	No	86.82	\$98,100	\$85,170	\$66,229	6241	11.04	689	2011	2451
53	063	0103.05	Upper	No	134.44	\$98,100	\$131,886	\$102,558	7363	13.05	961	2462	2731
53	063	0104.01	Moderate	No	76.71	\$98,100	\$75,253	\$58,516	9185	34.86	3202	875	1417

53	063	0104.03	Upper	No	125.50	\$98,100	\$123,116	\$95,735	3913	15.59	610	1092	1271
53	063	0104.04	Upper	No	122.67	\$98,100	\$120,339	\$93,580	3771	11.80	445	1171	1276
53	063	0105.04	Middle	No	118.94	\$98,100	\$116,680	\$90,732	3801	12.50	475	1183	1337
53	063	0105.05	Upper	No	132.18	\$98,100	\$129,669	\$100,833	3715	16.37	608	1010	1209
53	063	0105.06	Middle	No	111.93	\$98,100	\$109,803	\$85,382	6252	17.24	1078	1343	1487
53	063	0105.07	Upper	No	130.00	\$98,100	\$127,530	\$99,167	5334	16.31	870	1289	1591
53	063	0105.08	Upper	No	167.32	\$98,100	\$164,141	\$127,636	4115	13.61	560	1097	1113
53	063	0106.01	Middle	No	108.15	\$98,100	\$106,095	\$82,500	3603	16.10	580	1207	1333
53	063	0106.03	Upper	No	132.53	\$98,100	\$130,012	\$101,094	4658	15.71	732	1355	1577
53	063	0106.04	Upper	No	137.35	\$98,100	\$134,740	\$104,777	3843	16.32	627	1211	1379
53	063	0107.01	Upper	No	146.60	\$98,100	\$143,815	\$111,833	4681	19.87	930	1382	1406
53	063	0107.02	Upper	No	180.83	\$98,100	\$177,394	\$137,940	4001	16.57	663	1035	1162
53	063	0108.00	Middle	No	93.87	\$98,100	\$92,086	\$71,607	2308	23.14	534	364	609
53	063	0109.01	Middle	No	85.99	\$98,100	\$84,356	\$65,600	2081	20.52	427	717	762
53	063	0109.02	Middle	No	113.21	\$98,100	\$111,059	\$86,364	3388	20.72	702	537	694
53	063	0110.00	Middle	No	102.26	\$98,100	\$100,317	\$78,011	3756	20.58	773	986	1257
53	063	0111.02	Moderate	No	76.12	\$98,100	\$74,674	\$58,068	3874	28.16	1091	468	738
53	063	0111.03	Moderate	No	53.38	\$98,100	\$52,366	\$40,724	3242	27.39	888	417	417
53	063	0111.04	Low	No	43.85	\$98,100	\$43,017	\$33,452	2886	35.79	1033	324	522
53	063	0112.02	Middle	No	103.28	\$98,100	\$101,318	\$78,786	4267	16.45	702	1405	1748
53	063	0112.03	Moderate	No	57.99	\$98,100	\$56,888	\$44,239	5547	26.93	1494	563	1003
53	063	0112.04	Middle	No	83.99	\$98,100	\$82,394	\$64,071	2312	28.16	651	647	795

53	063	0113.01	Upper	No	137.00	\$98,100	\$134,397	\$104,509	4341	16.10	699	1312	1453
53	063	0113.02	Upper	No	127.90	\$98,100	\$125,470	\$97,564	4681	18.71	876	1195	1414
53	063	0114.00	Middle	No	102.08	\$98,100	\$100,140	\$77,870	6075	15.98	971	1641	2247
53	063	0115.00	Middle	No	107.06	\$98,100	\$105,026	\$81,667	1520	14.47	220	509	646
53	063	0116.00	Middle	No	92.85	\$98,100	\$91,086	\$70,833	1881	14.51	273	505	714
53	063	0117.01	Middle	No	99.96	\$98,100	\$98,061	\$76,250	2490	20.24	504	687	874
53	063	0117.02	Moderate	No	65.54	\$98,100	\$64,295	\$50,000	7444	26.87	2000	719	1295
53	063	0118.00	Moderate	No	67.36	\$98,100	\$66,080	\$51,384	5616	21.33	1198	479	931
53	063	0119.00	Moderate	No	66.50	\$98,100	\$65,237	\$50,727	4592	22.30	1024	664	1382
53	063	0120.00	Middle	No	85.67	\$98,100	\$84,042	\$65,350	4190	18.09	758	1144	1666
53	063	0121.00	Moderate	No	76.55	\$98,100	\$75,096	\$58,398	2833	20.90	592	777	1029
53	063	0122.00	Middle	No	90.26	\$98,100	\$88,545	\$68,854	2474	18.31	453	683	1058
53	063	0123.00	Middle	No	92.25	\$98,100	\$90,497	\$70,370	6317	21.66	1368	1403	2058
53	063	0124.01	Upper	No	130.96	\$98,100	\$128,472	\$99,902	4898	12.82	628	1763	1920
53	063	0124.02	Upper	No	150.67	\$98,100	\$147,807	\$114,938	7631	13.88	1059	2030	2312
53	063	0125.00	Moderate	No	79.77	\$98,100	\$78,254	\$60,855	4212	22.34	941	581	992
53	063	0126.00	Middle	No	83.77	\$98,100	\$82,178	\$63,902	4246	20.00	849	1155	1546
53	063	0127.01	Middle	No	85.70	\$98,100	\$84,072	\$65,373	4120	18.50	762	1090	1443
53	063	0127.02	Middle	No	93.71	\$98,100	\$91,930	\$71,484	2257	12.27	277	769	914
53	063	0128.01	Middle	No	87.01	\$98,100	\$85,357	\$66,375	4259	18.85	803	1116	1438
53	063	0128.02	Middle	No	95.91	\$98,100	\$94,088	\$73,162	3444	15.07	519	1108	1508
53	063	0129.01	Middle	No	82.54	\$98,100	\$80,972	\$62,965	3327	18.00	599	734	1058

53	063	0129.02	Middle	No	109.31	\$98,100	\$107,233	\$83,384	7427	16.62	1234	2062	2550
53	063	0130.01	Upper	No	158.84	\$98,100	\$155,822	\$121,167	1723	13.52	233	377	433
53	063	0130.02	Moderate	No	68.67	\$98,100	\$67,365	\$52,389	3081	22.65	698	331	414
53	063	0130.03	Upper	No	166.49	\$98,100	\$163,327	\$127,005	6582	18.16	1195	1404	1625
53	063	0131.01	Middle	No	116.74	\$98,100	\$114,522	\$89,050	8336	15.77	1315	2099	2670
53	063	0131.02	Middle	No	118.52	\$98,100	\$116,268	\$90,410	6186	14.99	927	1706	2114
53	063	0132.01	Middle	No	95.46	\$98,100	\$93,646	\$72,817	7708	13.66	1053	2489	2792
53	063	0132.03	Middle	No	118.33	\$98,100	\$116,082	\$90,268	3545	14.53	515	684	822
53	063	0132.04	Upper	No	148.02	\$98,100	\$145,208	\$112,917	5574	15.27	851	1131	1591
53	063	0132.05	Upper	No	214.85	\$98,100	\$210,768	\$163,892	3494	13.51	472	946	1056
53	063	0133.00	Upper	No	164.55	\$98,100	\$161,424	\$125,519	3450	9.65	333	1090	1278
53	063	0134.01	Upper	No	172.10	\$98,100	\$168,830	\$131,282	5649	17.37	981	1888	2039
53	063	0135.01	Upper	No	120.04	\$98,100	\$117,759	\$91,567	1850	12.05	223	582	651
53	063	0135.02	Upper	No	171.75	\$98,100	\$168,487	\$131,016	2355	10.96	258	841	952
53	063	0135.03	Upper	No	173.02	\$98,100	\$169,733	\$131,981	6104	15.35	937	2105	2245
53	063	0136.00	Middle	No	113.20	\$98,100	\$111,049	\$86,350	4933	18.04	890	1185	1781
53	063	0137.00	Middle	No	98.12	\$98,100	\$96,256	\$74,850	4026	27.25	1097	667	950
53	063	0138.00	Moderate	No	79.28	\$98,100	\$77,774	\$60,479	2695	40.11	1081	6	816
53	063	0139.00	Middle	No	105.26	\$98,100	\$103,260	\$80,299	5686	17.62	1002	1547	1925
53	063	0140.01	Moderate	No	73.24	\$98,100	\$71,848	\$55,868	6005	31.22	1875	486	1545
53	063	0140.02	Middle	No	94.05	\$98,100	\$92,263	\$71,744	6551	29.77	1950	953	1751
53	063	0141.00	Middle	No	114.57	\$98,100	\$112,393	\$87,396	6984	15.85	1107	2185	2452

53	063	0142.00	Upper	No	133.58	\$98,100	\$131,042	\$101,898	3795	15.34	582	1164	1645
53	063	0143.00	Middle	No	104.38	\$98,100	\$102,397	\$79,625	3417	12.20	417	934	1349
53	063	0144.00	Middle	No	86.49	\$98,100	\$84,847	\$65,980	4917	25.08	1233	1347	1747
53	063	0145.00	Moderate	No	61.33	\$98,100	\$60,165	\$46,786	2770	33.83	937	280	681

Wenatchee AA Census Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	Est. MSAM/D non-MSAM/D Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
53	7	9601.00	Middle	No	96.56	\$80,500	\$77,731	\$70,417	2661	28.49	758	659	1370
53	017	9501.01	Middle	No	89.25	\$100,300	\$89,518	\$65,088	3579	58.31	2087	596	1972
53	017	9501.02	Moderate	No	65.47	\$100,300	\$65,666	\$47,750	3059	66.92	2047	763	1208
53	017	9502.00	Middle	No	99.58	\$100,300	\$99,879	\$72,625	2452	17.50	429	900	1346
53	017	9503.00	Middle	No	116.33	\$100,300	\$116,679	\$84,838	7295	45.35	3308	2102	2769
53	017	9504.00	Upper	No	125.42	\$100,300	\$125,796	\$91,466	7786	30.31	2360	2249	2879
53	017	9505.00	Middle	No	84.37	\$100,300	\$84,623	\$61,530	3596	41.91	1507	605	1196
53	017	9506.00	Middle	No	119.15	\$100,300	\$119,507	\$86,890	4708	26.68	1256	1157	1391
53	017	9507.00	Moderate	No	79.45	\$100,300	\$79,688	\$57,940	4609	45.35	2090	747	1319
53	017	9508.00	Middle	No	101.03	\$100,300	\$101,333	\$73,676	5854	41.15	2409	1385	1916
53	007	9601.00	Middle	No	96.56	\$100,300	\$96,850	\$70,417	2661	28.49	758	659	1370
53	007	9602.01	Upper	No	121.85	\$100,300	\$122,216	\$88,859	4148	15.77	654	1197	1973
53	007	9602.02	Middle	No	107.98	\$100,300	\$108,304	\$78,750	1825	9.53	174	677	1725
53	007	9602.03	Middle	No	90.20	\$100,300	\$90,471	\$65,778	957	10.87	104	370	1866
53	007	9603.01	Middle	No	90.93	\$100,300	\$91,203	\$66,311	2687	35.32	949	523	1813
53	007	9603.02	Middle	No	81.94	\$100,300	\$82,186	\$59,754	2586	42.58	1101	432	1183
53	007	9603.03	Upper	No	144.98	\$100,300	\$145,415	\$105,731	1811	22.20	402	493	1019
53	007	9604.00	Moderate	No	76.51	\$100,300	\$76,740	\$55,801	4034	38.30	1545	822	2411
53	007	9605.01	Middle	No	92.71	\$100,300	\$92,988	\$67,614	2938	32.81	964	644	1189
53	007	9605.02	Middle	No	100.59	\$100,300	\$100,892	\$73,359	4289	32.04	1374	1545	2099
53	007	9606.00	Middle	No	89.63	\$100,300	\$89,899	\$65,368	4235	36.29	1537	832	1282
53	007	9607.00	Upper	No	140.23	\$100,300	\$140,651	\$102,266	4296	18.25	784	1196	1588
53	007	9608.01	Middle	No	107.77	\$100,300	\$108,093	\$78,594	2948	16.42	484	985	1085
53	007	9608.03	Middle	No	83.16	\$100,300	\$83,409	\$60,647	3681	36.21	1333	405	914
53	007	9608.04	Middle	No	85.08	\$100,300	\$85,335	\$62,047	4567	37.57	1716	905	1379

53	007	9610.01	Middle	No	80.91	\$100,300	\$81,153	\$59,007	2802	36.44	1021	583	1040
53	007	9610.02	Moderate	No	60.94	\$100,300	\$61,123	\$44,447	3778	52.44	1981	591	1052
53	007	9611.01	Moderate	No	67.16	\$100,300	\$67,361	\$48,977	4554	66.91	3047	593	1341
53	007	9611.02	Middle	No	101.08	\$100,300	\$101,383	\$73,713	5881	52.51	3088	1394	1865
53	007	9612.00	Upper	No	123.32	\$100,300	\$123,690	\$89,934	4531	32.62	1478	1186	1624
53	007	9613.01	Upper	No	121.01	\$100,300	\$121,373	\$88,250	1395	16.99	237	454	502
53	007	9613.03	Upper	No	125.33	\$100,300	\$125,706	\$91,400	4063	31.13	1265	1145	1334
53	007	9613.04	Middle	No	106.25	\$100,300	\$106,569	\$77,485	4407	22.35	985	1027	1567

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Western Washington AA Census tract list

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved	Tract Median Family Income %	Est. MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
53	033	0001.01	Low	No	49.98	\$146,500	\$73,221	\$58,413	3759	61.37	2307	136	287
53	033	0001.01	Low	No	47.13	\$158,700	\$74,795	\$58,413	3759	61.37	2307	136	287
53	033	0001.02	Middle	No	113.04	\$158,700	\$179,394	\$140,104	4321	42.93	1855	969	1195
53	033	0002.01	Middle	No	83.85	\$158,700	\$133,070	\$103,931	4416	45.81	2023	1128	1187
53	033	0002.02	Middle	No	87.25	\$158,700	\$138,466	\$108,141	4099	41.33	1694	1098	1355
53	033	0003.00	Middle	No	89.86	\$158,700	\$142,608	\$111,375	2820	40.07	1130	822	1167
53	033	0004.02	Middle	No	100.94	\$158,700	\$160,192	\$125,114	5174	32.53	1683	1059	1306
53	033	0004.03	Moderate	No	79.32	\$158,700	\$125,881	\$98,311	3074	36.99	1137	690	462
53	033	0004.04	Low	No	43.69	\$158,700	\$69,336	\$54,154	4067	59.04	2401	299	473
53	033	0005.00	Upper	No	154.96	\$158,700	\$245,922	\$192,063	3400	20.50	697	1179	1343
53	033	0006.01	Moderate	No	65.55	\$158,700	\$104,028	\$81,250	4074	46.61	1899	972	1278
53	033	0006.02	Moderate	No	77.11	\$158,700	\$122,374	\$95,570	4006	47.93	1920	1059	1157
53	033	0007.00	Moderate	No	72.56	\$158,700	\$115,153	\$89,937	5204	47.71	2483	1153	1378
53	033	0008.00	Middle	No	97.08	\$158,700	\$154,066	\$120,324	2693	30.23	814	899	1117
53	033	0009.00	Upper	No	137.29	\$158,700	\$217,879	\$170,167	2076	30.06	624	760	959
53	033	0010.00	Middle	No	108.11	\$158,700	\$171,571	\$134,000	2012	38.92	783	505	652
53	033	0011.00	Middle	No	99.12	\$158,700	\$157,303	\$122,854	2711	35.63	966	760	995
53	033	0012.01	Moderate	No	50.56	\$158,700	\$80,239	\$62,669	3781	51.10	1932	247	298
53	033	0012.02	Middle	No	81.78	\$158,700	\$129,785	\$101,361	3880	48.76	1892	485	595
53	033	0013.00	Middle	No	81.42	\$158,700	\$129,214	\$100,921	5085	48.67	2475	951	1366
53	033	0014.00	Middle	No	107.59	\$158,700	\$170,745	\$133,349	5298	29.52	1564	1646	1917
53	033	0015.00	Upper	No	134.64	\$158,700	\$213,674	\$166,875	2679	18.51	496	865	1155
53	033	0016.00	Upper	No	170.64	\$158,700	\$270,806	\$211,500	4504	23.93	1078	1520	1691
53	033	0017.01	Middle	No	82.06	\$158,700	\$130,229	\$101,705	4252	35.28	1500	719	923
53	033	0017.02	Middle	No	100.39	\$158,700	\$159,319	\$124,423	5327	33.34	1776	1272	1622
53	033	0018.00	Middle	No	103.37	\$158,700	\$164,048	\$128,125	5109	40.13	2050	932	1692

53	033	0019.00	Middle	No	117.58	\$158,700	\$186,599	\$145,729	4959	34.52	1712	1196	1440
53	033	0020.00	Upper	No	129.43	\$158,700	\$205,405	\$160,417	3723	29.81	1110	999	1398
53	033	0021.00	Upper	No	134.66	\$158,700	\$213,705	\$166,906	4423	34.32	1518	1170	1500
53	033	0022.00	Upper	No	140.84	\$158,700	\$223,513	\$174,559	5948	27.39	1629	1870	2233
53	033	0024.00	Upper	No	135.25	\$158,700	\$214,642	\$167,639	3217	29.25	941	1045	1295
53	033	0025.00	Upper	No	128.66	\$158,700	\$204,183	\$159,464	3155	27.83	878	958	1171
53	033	0026.00	Upper	No	132.05	\$158,700	\$209,563	\$163,672	5355	28.66	1535	1175	1846
53	033	0027.00	Upper	No	130.42	\$158,700	\$206,977	\$161,648	5876	25.94	1524	1745	2252
53	033	0028.00	Upper	No	143.21	\$158,700	\$227,274	\$177,500	4956	24.19	1199	1267	1970
53	033	0029.00	Middle	No	118.30	\$158,700	\$187,742	\$146,625	4690	19.59	919	1446	1758
53	033	0030.00	Upper	No	129.46	\$158,700	\$205,453	\$160,457	6493	23.29	1512	1912	2386
53	033	0031.00	Upper	No	138.99	\$158,700	\$220,577	\$172,273	6545	19.10	1250	2238	2570
53	033	0032.01	Unknown	No	0.00	\$158,700	\$0	\$0	4724	21.06	995	1077	1052
53	033	0032.02	Middle	No	114.74	\$158,700	\$182,092	\$142,216	4781	24.01	1148	1584	1991
53	033	0033.01	Middle	No	118.47	\$158,700	\$188,012	\$146,833	4351	29.49	1283	784	1221
53	033	0033.02	Upper	No	139.83	\$158,700	\$221,910	\$173,304	3466	26.72	926	810	1150
53	033	0034.00	Upper	No	137.50	\$158,700	\$218,213	\$170,417	3560	21.12	752	950	1511
53	033	0035.00	Middle	No	118.24	\$158,700	\$187,647	\$146,548	4210	19.64	827	1062	1441
53	033	0036.01	Middle	No	91.08	\$158,700	\$144,544	\$112,891	3838	28.35	1088	1221	1499
53	033	0036.02	Middle	No	96.54	\$158,700	\$153,209	\$119,659	4574	38.19	1747	502	408
53	033	0038.00	Upper	No	138.02	\$158,700	\$219,038	\$171,071	2469	35.28	871	597	832
53	033	0039.00	Upper	No	139.00	\$158,700	\$220,593	\$172,278	3041	30.02	913	886	1115
53	033	0040.00	Upper	No	187.59	\$158,700	\$297,705	\$232,500	3308	39.99	1323	1036	643
53	033	0041.01	Upper	No	201.71	\$158,700	\$320,114	\$250,001	3914	20.26	793	1203	1435
53	033	0041.02	Upper	No	175.72	\$158,700	\$278,868	\$217,794	4198	30.44	1278	1166	1413
53	033	0042.01	Upper	No	164.17	\$158,700	\$260,538	\$203,472	3959	31.25	1237	1081	1334
53	033	0042.02	Upper	No	146.05	\$158,700	\$231,781	\$181,023	4441	26.57	1180	1299	1644
53	033	0043.01	Upper	No	148.13	\$158,700	\$235,082	\$183,600	3943	34.47	1359	701	1087
53	033	0043.02	Moderate	No	51.43	\$158,700	\$81,619	\$63,750	3920	42.27	1657	89	263
53	033	0044.01	Upper	No	155.72	\$158,700	\$247,128	\$193,000	3810	31.10	1185	696	811
53	033	0044.02	Unknown	No	0.00	\$158,700	\$0	\$0	3564	50.67	1806	167	640
53	033	0045.00	Upper	No	123.24	\$158,700	\$195,582	\$152,750	2972	29.85	887	634	1035
53	033	0046.00	Upper	No	157.89	\$158,700	\$250,571	\$195,694	3563	22.87	815	861	1312

53	033	0047.01	Middle	No	87.06	\$158,700	\$138,164	\$107,903	3639	28.55	1039	515	168
53	033	0047.02	Upper	No	148.63	\$158,700	\$235,876	\$184,212	3917	33.29	1304	705	284
53	033	0047.03	Upper	No	141.93	\$158,700	\$225,243	\$175,911	3635	31.86	1158	641	1028
53	033	0048.00	Upper	No	125.31	\$158,700	\$198,867	\$155,313	5113	24.33	1244	1308	2043
53	033	0049.01	Upper	No	167.77	\$158,700	\$266,251	\$207,941	3846	25.82	993	741	1041
53	033	0049.02	Upper	No	174.39	\$158,700	\$276,757	\$216,145	3143	29.43	925	469	879
53	033	0050.00	Middle	No	107.91	\$158,700	\$171,253	\$133,750	4523	29.01	1312	454	903
53	033	0051.00	Upper	No	126.32	\$158,700	\$200,470	\$156,563	4012	25.17	1010	1049	1377
53	033	0062.01	Unknown	No	0.00	\$158,700	\$0	\$0	3898	41.02	1599	447	877
53	033	0062.02	Middle	No	84.01	\$158,700	\$133,324	\$104,125	3595	68.26	2454	66	358
53	033	0063.03	Unknown	No	0.00	\$158,700	\$0	\$0	5310	55.84	2865	0	13
53	033	0063.04	Unknown	No	0.00	\$158,700	\$0	\$0	3506	60.04	2105	0	12
53	033	0063.05	Unknown	No	0.00	\$158,700	\$0	\$0	2885	66.41	1916	0	33
53	033	0063.06	Middle	No	83.91	\$158,700	\$133,165	\$104,000	3134	71.12	2229	0	62
53	033	0063.07	Unknown	No	0.00	\$158,700	\$0	\$0	2921	35.78	1045	0	10
53	033	0064.01	Upper	No	120.22	\$158,700	\$190,789	\$149,000	3853	28.76	1108	735	789
53	033	0064.02	Middle	No	86.12	\$158,700	\$136,672	\$106,743	3262	28.26	922	680	1108
53	033	0066.00	Upper	No	147.54	\$158,700	\$234,146	\$182,868	7130	19.94	1422	2565	2948
53	033	0067.00	Upper	No	125.00	\$158,700	\$198,375	\$154,932	6586	24.19	1593	2098	2443
53	033	0068.01	Middle	No	106.08	\$158,700	\$168,349	\$131,481	6116	32.96	2016	956	1616
53	033	0068.03	Upper	No	133.19	\$158,700	\$211,373	\$165,083	3347	31.64	1059	633	932
53	033	0068.04	Middle	No	109.06	\$158,700	\$173,078	\$135,179	2993	39.96	1196	361	363
53	033	0069.01	Upper	No	166.64	\$158,700	\$264,458	\$206,532	3570	35.24	1258	635	749
53	033	0069.02	Upper	No	136.88	\$158,700	\$217,229	\$169,654	4127	25.49	1052	1183	1422
53	033	0060.00	Upper	No	168.70	\$158,700	\$267,727	\$209,091	6061	30.33	1838	1176	1959
53	033	0061.00	Upper	No	163.61	\$158,700	\$259,649	\$202,786	5667	26.63	1509	1593	1836
53	033	0062.00	Upper	No	201.71	\$158,700	\$320,114	\$250,001	4075	23.48	957	1516	1621
53	033	0063.00	Upper	No	201.71	\$158,700	\$320,114	\$250,001	5530	17.41	963	1789	1887
53	033	0064.00	Upper	No	178.44	\$158,700	\$283,184	\$221,161	3420	23.68	810	1107	1366
53	033	0065.00	Upper	No	153.89	\$158,700	\$244,223	\$190,736	4672	24.57	1148	1144	1532
53	033	0066.00	Upper	No	149.93	\$158,700	\$237,939	\$185,833	4061	31.62	1284	575	794
53	033	0067.01	Upper	No	133.07	\$158,700	\$211,182	\$164,926	4060	60.64	2462	44	90
53	033	0067.02	Upper	No	155.90	\$158,700	\$247,413	\$193,224	3256	45.76	1490	642	560

53	033	0067.03	Middle	No	102.83	\$158,700	\$163,191	\$127,448	3259	29.73	969	1060	692
53	033	0068.00	Upper	No	201.71	\$158,700	\$320,114	\$250,001	3341	24.15	807	676	1025
53	033	0069.00	Upper	No	135.39	\$158,700	\$214,864	\$167,813	4698	23.16	1088	1294	1503
53	033	0070.01	Upper	No	171.13	\$158,700	\$271,583	\$212,109	3757	26.88	1010	983	351
53	033	0070.02	Upper	No	157.79	\$158,700	\$250,413	\$195,568	3981	31.35	1248	572	447
53	033	0071.01	Unknown	No	0.00	\$158,700	\$0	\$0	3221	44.64	1438	365	14
53	033	0071.02	Middle	No	106.18	\$158,700	\$168,508	\$131,607	2661	42.69	1136	327	59
53	033	0072.01	Upper	No	140.36	\$158,700	\$222,751	\$173,971	4646	56.48	2624	742	50
53	033	0072.02	Upper	No	149.57	\$158,700	\$237,368	\$185,385	4148	54.89	2277	228	37
53	033	0072.03	Upper	No	133.13	\$158,700	\$211,277	\$165,000	3421	63.90	2186	209	192
53	033	0073.01	Middle	No	106.60	\$158,700	\$169,174	\$132,120	3736	59.31	2216	0	65
53	033	0073.02	Upper	No	156.43	\$158,700	\$248,254	\$193,885	5290	53.95	2854	449	59
53	033	0073.03	Middle	No	103.66	\$158,700	\$164,508	\$128,478	3880	53.48	2075	111	0
53	033	0074.03	Middle	No	105.65	\$158,700	\$167,667	\$130,952	2545	34.70	883	223	127
53	033	0074.04	Upper	No	146.53	\$158,700	\$232,543	\$181,618	2799	30.55	855	448	239
53	033	0074.05	Unknown	No	0.00	\$158,700	\$0	\$0	2801	43.27	1212	163	92
53	033	0074.06	Middle	No	118.78	\$158,700	\$188,504	\$147,222	2589	38.74	1003	395	61
53	033	0075.01	Upper	No	166.14	\$158,700	\$263,664	\$205,921	3915	32.31	1265	303	249
53	033	0075.02	Unknown	No	0.00	\$158,700	\$0	\$0	3474	38.49	1337	300	178
53	033	0075.03	Low	No	31.60	\$158,700	\$50,149	\$39,172	2460	42.44	1044	158	38
53	033	0076.00	Middle	No	109.73	\$158,700	\$174,142	\$136,000	4344	32.44	1409	832	816
53	033	0077.00	Middle	No	104.03	\$158,700	\$165,096	\$128,942	5390	40.04	2158	1481	2084
53	033	0078.00	Upper	No	175.99	\$158,700	\$279,296	\$218,125	5285	25.75	1361	1780	2275
53	033	0079.01	Middle	No	104.76	\$158,700	\$166,254	\$129,844	2807	34.38	965	656	258
53	033	0079.02	Unknown	No	0.00	\$158,700	\$0	\$0	3682	43.05	1585	534	815
53	033	0080.02	Middle	No	118.48	\$158,700	\$188,028	\$146,855	4419	42.84	1893	544	98
53	033	0080.03	Middle	No	110.66	\$158,700	\$175,617	\$137,151	4119	48.22	1986	892	125
53	033	0080.04	Upper	No	171.86	\$158,700	\$272,742	\$213,011	3410	47.24	1611	793	55
53	033	0081.01	Upper	No	145.92	\$158,700	\$231,575	\$180,859	2808	41.63	1169	261	46
53	033	0081.02	Middle	No	108.84	\$158,700	\$172,729	\$134,899	3005	41.90	1259	342	0
53	033	0082.00	Middle	No	117.16	\$158,700	\$185,933	\$145,208	4802	44.86	2154	421	159
53	033	0083.00	Middle	No	93.79	\$158,700	\$148,845	\$116,250	3417	44.13	1508	414	35
53	033	0084.01	Unknown	No	0.00	\$158,700	\$0	\$0	3469	43.99	1526	335	108

53	033	0084.02	Unknown	No	0.00	\$158,700	\$0	\$0	3012	42.43	1278	120	72
53	033	0085.00	Middle	No	99.23	\$158,700	\$157,478	\$122,986	4464	54.03	2412	190	85
53	033	0086.00	Middle	No	101.75	\$158,700	\$161,477	\$126,111	7639	52.94	4044	435	722
53	033	0087.00	Upper	No	124.93	\$158,700	\$198,264	\$154,844	4244	46.80	1986	777	1427
53	033	0088.00	Middle	No	114.19	\$158,700	\$181,220	\$141,528	3822	41.84	1599	1024	1538
53	033	0089.00	Middle	No	94.97	\$158,700	\$150,717	\$117,708	5625	48.34	2719	1784	2121
53	033	0090.00	Low	No	49.75	\$158,700	\$78,953	\$61,667	4284	63.17	2706	466	727
53	033	0091.00	Low	No	31.67	\$158,700	\$50,260	\$39,258	2935	77.89	2286	82	56
53	033	0092.00	Low	No	37.21	\$158,700	\$59,052	\$46,125	3374	60.85	2053	116	8
53	033	0093.00	Middle	No	94.87	\$158,700	\$150,559	\$117,593	3611	50.21	1813	606	472
53	033	0094.00	Moderate	No	67.72	\$158,700	\$107,472	\$83,934	6566	60.69	3985	1217	2128
53	033	0095.00	Upper	No	160.70	\$158,700	\$255,031	\$199,182	6747	45.19	3049	1773	2410
53	033	0096.00	Upper	No	154.49	\$158,700	\$245,176	\$191,480	5847	20.68	1209	1725	1830
53	033	0097.01	Upper	No	127.40	\$158,700	\$202,184	\$157,903	5955	22.17	1320	1703	2233
53	033	0097.02	Upper	No	129.44	\$158,700	\$205,421	\$160,434	5911	21.33	1261	1782	2244
53	033	0098.01	Upper	No	123.80	\$158,700	\$196,471	\$153,447	3846	22.98	884	982	1319
53	033	0098.02	Middle	No	112.05	\$158,700	\$177,823	\$138,879	3523	24.01	846	1112	1124
53	033	0099.00	Moderate	No	77.49	\$158,700	\$122,977	\$96,042	6257	37.00	2315	1491	1790
53	033	0100.01	Moderate	No	62.07	\$158,700	\$98,505	\$76,932	4526	66.81	3024	772	1126
53	033	0100.02	Moderate	No	64.45	\$158,700	\$102,282	\$79,890	4861	61.24	2977	987	1458
53	033	0101.01	Middle	No	80.93	\$158,700	\$128,436	\$100,313	4328	73.06	3162	731	1107
53	033	0101.02	Middle	No	111.12	\$158,700	\$176,347	\$137,727	4382	50.66	2220	1266	1619
53	033	0102.00	Upper	No	122.80	\$158,700	\$194,884	\$152,206	5035	41.01	2065	1641	2036
53	033	0103.01	Middle	No	87.33	\$158,700	\$138,593	\$108,237	3850	62.36	2401	985	1248
53	033	0103.02	Middle	No	87.58	\$158,700	\$138,989	\$108,558	3767	47.89	1804	437	620
53	033	0104.01	Moderate	No	66.34	\$158,700	\$105,282	\$82,222	4514	76.78	3466	971	1474
53	033	0104.02	Moderate	No	77.99	\$158,700	\$123,770	\$96,667	5097	72.98	3720	1168	1672
53	033	0105.01	Middle	No	111.04	\$158,700	\$176,220	\$137,625	4778	33.84	1617	607	813
53	033	0105.02	Middle	No	104.19	\$158,700	\$165,350	\$129,135	5294	25.78	1365	1282	1397
53	033	0106.01	Middle	No	111.36	\$158,700	\$176,728	\$138,024	4074	27.49	1120	1312	1494
53	033	0106.02	Upper	No	131.65	\$158,700	\$208,929	\$163,173	3991	21.07	841	1259	1724
53	033	0107.01	Middle	No	88.38	\$158,700	\$140,259	\$109,538	4121	55.96	2306	1009	1262
53	033	0107.02	Low	No	39.83	\$158,700	\$63,210	\$49,375	4536	66.38	3011	829	1305

53	033	0108.00	Moderate	No	72.51	\$158,700	\$115,073	\$89,875	5063	49.87	2525	1417	1899
53	033	0109.00	Middle	No	109.42	\$158,700	\$173,650	\$135,625	1457	36.72	535	323	538
53	033	0110.01	Moderate	No	58.22	\$158,700	\$92,395	\$72,167	4790	85.26	4084	766	1440
53	033	0110.02	Low	No	38.97	\$158,700	\$61,845	\$48,300	4590	89.28	4098	824	1335
53	033	0111.01	Moderate	No	68.89	\$158,700	\$109,328	\$85,391	5747	78.25	4497	947	1368
53	033	0111.02	Middle	No	113.35	\$158,700	\$179,886	\$140,488	4652	59.67	2776	1170	1556
53	033	0112.00	Low	No	40.17	\$158,700	\$63,750	\$49,792	3736	66.22	2474	554	1204
53	033	0113.00	Middle	No	86.06	\$158,700	\$136,577	\$106,667	6600	49.29	3253	1430	1965
53	033	0114.01	Moderate	No	71.89	\$158,700	\$114,089	\$89,102	4226	49.86	2107	936	1421
53	033	0114.02	Moderate	No	69.64	\$158,700	\$110,519	\$86,316	4199	58.49	2456	875	1260
53	033	0115.00	Middle	No	97.94	\$158,700	\$155,431	\$121,389	4452	28.66	1276	1526	1939
53	033	0116.01	Upper	No	135.60	\$158,700	\$215,197	\$168,070	3555	25.12	893	1116	1437
53	033	0116.02	Middle	No	110.08	\$158,700	\$174,697	\$136,442	3321	20.05	666	1242	1564
53	033	0117.00	Moderate	No	63.97	\$158,700	\$101,520	\$79,284	5657	84.09	4757	1093	1702
53	033	0118.01	Moderate	No	79.99	\$158,700	\$126,944	\$99,148	3794	78.41	2975	745	1113
53	033	0118.02	Low	No	44.02	\$158,700	\$69,860	\$54,570	4223	76.23	3219	1016	1326
53	033	0119.01	Middle	No	102.15	\$158,700	\$162,112	\$126,613	3718	79.34	2950	1181	1449
53	033	0119.02	Middle	No	83.59	\$158,700	\$132,657	\$103,604	3869	63.25	2447	1126	1468
53	033	0120.00	Middle	No	117.54	\$158,700	\$186,536	\$145,682	3560	25.81	919	1195	1575
53	033	0121.00	Upper	No	147.83	\$158,700	\$234,606	\$183,229	2793	22.20	620	1028	1213
53	033	0201.00	Middle	No	114.33	\$158,700	\$181,442	\$141,705	3335	21.98	733	1142	1224
53	033	0202.00	Middle	No	89.63	\$158,700	\$142,243	\$111,094	5887	31.49	1854	1545	1743
53	033	0203.01	Moderate	No	71.14	\$158,700	\$112,899	\$88,179	3754	48.93	1837	540	572
53	033	0203.02	Middle	No	90.39	\$158,700	\$143,449	\$112,040	3718	43.68	1624	695	981
53	033	0204.01	Middle	No	90.58	\$158,700	\$143,750	\$112,266	3917	40.90	1602	979	1142
53	033	0204.02	Middle	No	101.72	\$158,700	\$161,430	\$126,071	5682	36.01	2046	1430	1631
53	033	0205.00	Middle	No	94.31	\$158,700	\$149,670	\$116,984	7451	41.63	3102	1877	1887
53	033	0206.00	Middle	No	94.30	\$158,700	\$149,654	\$116,875	3842	43.57	1674	1008	1190
53	033	0207.00	Moderate	No	71.94	\$158,700	\$114,169	\$89,167	4170	47.00	1960	802	1143
53	033	0208.00	Middle	No	116.84	\$158,700	\$185,425	\$144,821	4599	26.42	1215	1323	1470
53	033	0209.00	Middle	No	100.68	\$158,700	\$159,779	\$124,792	3700	38.73	1433	1008	1057
53	033	0210.00	Middle	No	93.49	\$158,700	\$148,369	\$115,875	5966	44.74	2669	1643	2034
53	033	0211.00	Middle	No	87.11	\$158,700	\$138,244	\$107,969	4543	42.53	1932	1169	1455

53	033	0213.00	Moderate	No	79.33	\$158,700	\$125,897	\$98,333	4030	37.10	1495	1044	1223
53	033	0214.00	Upper	No	129.06	\$158,700	\$204,818	\$159,968	3907	24.39	953	1206	1495
53	033	0215.00	Upper	No	127.87	\$158,700	\$202,930	\$158,485	4622	24.99	1155	1564	1663
53	033	0216.00	Middle	No	104.82	\$158,700	\$166,349	\$129,919	5458	31.60	1725	1609	1748
53	033	0217.01	Upper	No	124.38	\$158,700	\$197,931	\$154,167	4604	43.16	1987	1068	1207
53	033	0217.02	Middle	No	96.14	\$158,700	\$152,574	\$119,167	4656	40.49	1885	1120	1144
53	033	0218.02	Middle	No	100.45	\$158,700	\$159,414	\$124,504	6090	42.12	2565	1486	1759
53	033	0218.03	Middle	No	104.71	\$158,700	\$166,175	\$129,782	6097	32.18	1962	1337	1689
53	033	0218.04	Middle	No	83.71	\$158,700	\$132,848	\$103,750	5632	35.78	2015	1121	1334
53	033	0219.03	Middle	No	95.71	\$158,700	\$151,892	\$118,625	6187	36.14	2236	1399	1531
53	033	0219.04	Middle	No	93.42	\$158,700	\$148,258	\$115,789	5762	50.54	2912	1338	1748
53	033	0219.05	Middle	No	82.54	\$158,700	\$130,991	\$102,308	5540	41.46	2297	1738	1812
53	033	0219.06	Middle	No	103.30	\$158,700	\$163,937	\$128,036	4673	42.61	1991	1337	1346
53	033	0220.01	Middle	No	118.93	\$158,700	\$188,742	\$147,411	5570	33.12	1845	1342	1478
53	033	0220.03	Middle	No	102.47	\$158,700	\$162,620	\$127,012	5109	36.47	1863	1291	1747
53	033	0220.05	Moderate	No	73.45	\$158,700	\$116,565	\$91,042	5132	42.34	2173	1137	1415
53	033	0220.06	Upper	No	125.84	\$158,700	\$199,708	\$155,970	3935	34.43	1355	1240	1337
53	033	0221.01	Upper	No	127.13	\$158,700	\$201,755	\$159,970	5257	29.10	1530	1718	1592
53	033	0221.02	Upper	No	121.89	\$158,700	\$193,439	\$151,078	6921	35.31	2444	1944	2219
53	033	0222.01	Middle	No	110.18	\$158,700	\$174,856	\$136,563	4583	29.28	1342	1258	1498
53	033	0222.03	Middle	No	119.45	\$158,700	\$189,567	\$148,056	5419	33.00	1788	1564	1890
53	033	0222.04	Middle	No	102.84	\$158,700	\$163,207	\$127,463	3815	32.82	1252	782	976
53	033	0222.05	Middle	No	96.29	\$158,700	\$152,812	\$119,345	4071	34.12	1389	789	915
53	033	0223.00	Upper	No	146.01	\$158,700	\$231,718	\$180,972	2878	24.25	698	938	1146
53	033	0224.01	Upper	No	177.04	\$158,700	\$280,962	\$219,432	4045	31.25	1264	903	1087
53	033	0224.02	Upper	No	178.38	\$158,700	\$283,089	\$221,087	5544	27.33	1515	1250	1648
53	033	0225.01	Upper	No	137.07	\$158,700	\$217,530	\$169,886	4390	35.22	1546	1224	1446
53	033	0225.02	Upper	No	137.35	\$158,700	\$217,974	\$170,238	4725	30.73	1452	1184	665
53	033	0226.03	Upper	No	132.05	\$158,700	\$209,563	\$163,665	6488	45.25	2936	1649	1655
53	033	0226.04	Upper	No	128.17	\$158,700	\$203,406	\$158,861	5238	42.52	2227	1492	1773
53	033	0226.05	Middle	No	87.88	\$158,700	\$139,466	\$108,920	6300	54.78	3451	1150	1394
53	033	0226.06	Upper	No	128.65	\$158,700	\$204,168	\$159,450	6060	46.70	2830	1454	1996
53	033	0227.01	Upper	No	154.02	\$158,700	\$244,430	\$190,893	3284	30.69	1008	668	635

53	033	0227.02	Upper	No	167.42	\$158,700	\$265,696	\$207,500	4185	31.88	1334	1005	1113
53	033	0227.03	Middle	No	111.54	\$158,700	\$177,014	\$138,250	2655	38.00	1009	905	1052
53	033	0228.02	Upper	No	129.43	\$158,700	\$205,405	\$160,417	5515	51.17	2822	1565	1765
53	033	0228.03	Middle	No	118.36	\$158,700	\$187,837	\$146,696	7566	70.26	5316	766	1084
53	033	0228.04	Moderate	No	73.62	\$158,700	\$116,885	\$91,250	4936	74.37	3671	413	636
53	033	0228.05	Upper	No	121.32	\$158,700	\$192,535	\$150,368	4181	62.11	2597	707	1061
53	033	0229.01	Upper	No	123.22	\$158,700	\$192,535	\$152,720	3000	47.27	1418	910	1126
53	033	0229.02	Upper	No	145.25	\$158,700	\$230,512	\$180,031	6821	44.16	3012	1810	2117
53	033	0230.00	Upper	No	135.86	\$158,700	\$215,610	\$168,393	7193	49.33	3548	1456	1821
53	033	0231.00	Upper	No	129.90	\$158,700	\$206,151	\$161,000	4158	49.25	2048	1150	1509
53	033	0232.01	Middle	No	83.26	\$158,700	\$132,134	\$103,200	6652	71.21	4737	824	803
53	033	0232.02	Moderate	No	64.80	\$158,700	\$102,838	\$80,323	5017	66.99	3361	690	890
53	033	0233.00	Middle	No	111.63	\$158,700	\$177,157	\$138,355	6895	47.11	3248	1799	2346
53	033	0234.01	Middle	No	111.79	\$158,700	\$177,411	\$138,553	4206	57.66	2425	904	1203
53	033	0234.03	Upper	No	121.86	\$158,700	\$193,392	\$151,042	4371	43.72	1911	1140	1398
53	033	0234.04	Upper	No	125.34	\$158,700	\$198,915	\$155,357	3442	28.36	976	1129	1173
53	033	0235.00	Upper	No	124.30	\$158,700	\$197,264	\$154,063	4063	48.86	1985	979	1273
53	033	0236.01	Upper	No	126.81	\$158,700	\$201,247	\$157,171	4412	53.13	2344	966	1039
53	033	0236.03	Middle	No	109.02	\$158,700	\$173,015	\$135,130	6705	71.10	4767	866	1386
53	033	0236.04	Middle	No	84.90	\$158,700	\$134,736	\$105,234	6581	60.67	3993	1157	1735
53	033	0237.01	Upper	No	147.07	\$158,700	\$233,400	\$182,283	4254	43.46	1849	1271	1377
53	033	0237.02	Upper	No	201.71	\$158,700	\$320,114	\$250,001	1165	67.55	787	27	17
53	033	0238.01	Middle	No	94.02	\$158,700	\$149,210	\$116,538	3536	54.13	1914	501	729
53	033	0238.05	Upper	No	166.22	\$158,700	\$263,791	\$206,016	3076	55.66	1712	356	53
53	033	0238.06	Middle	No	107.98	\$158,700	\$171,364	\$133,839	3115	59.29	1847	42	61
53	033	0238.07	Upper	No	149.31	\$158,700	\$236,955	\$185,054	5750	50.52	2905	603	128
53	033	0238.08	Middle	No	108.47	\$158,700	\$172,142	\$134,444	2869	64.10	1839	157	38
53	033	0239.01	Upper	No	154.27	\$158,700	\$244,826	\$191,205	4551	41.42	1885	1013	1255
53	033	0239.02	Upper	No	199.97	\$158,700	\$317,352	\$247,847	3040	41.38	1258	921	1002
53	033	0240.01	Upper	No	185.34	\$158,700	\$294,135	\$229,712	4791	56.71	2717	1201	1421
53	033	0240.02	Upper	No	142.38	\$158,700	\$225,957	\$176,466	4230	52.74	2231	884	964
53	033	0241.00	Upper	No	201.71	\$158,700	\$320,114	\$250,001	4717	38.10	1797	1663	1986
53	033	0242.00	Upper	No	201.71	\$158,700	\$320,114	\$250,001	2898	37.41	1084	1010	1290

53	033	0243.01	Middle	No	109.87	\$158,700	\$174,364	\$136,176	5153	42.25	2177	866	531
53	033	0243.02	Upper	No	178.80	\$158,700	\$283,756	\$221,613	3954	35.46	1402	1205	1473
53	033	0244.00	Middle	No	103.27	\$158,700	\$163,889	\$128,000	3053	39.44	1204	471	548
53	033	0245.00	Upper	No	195.28	\$158,700	\$309,909	\$242,031	5192	36.11	1875	1494	1856
53	033	0246.01	Upper	No	201.71	\$158,700	\$320,114	\$250,001	4665	31.30	1460	1560	1835
53	033	0246.02	Upper	No	201.71	\$158,700	\$320,114	\$250,001	3731	33.42	1247	1183	1275
53	033	0247.01	Middle	No	100.60	\$158,700	\$159,652	\$124,688	4053	58.25	2361	878	1019
53	033	0247.03	Upper	No	136.93	\$158,700	\$217,308	\$169,716	3984	45.21	1801	1278	1354
53	033	0247.04	Middle	No	114.84	\$158,700	\$182,251	\$142,337	3799	47.70	1812	1140	1309
53	033	0248.00	Middle	No	103.96	\$158,700	\$164,985	\$128,849	6299	62.96	3966	1265	1749
53	033	0249.01	Upper	No	134.84	\$158,700	\$213,991	\$167,120	5344	65.66	3509	1452	1757
53	033	0249.02	Upper	No	154.98	\$158,700	\$245,953	\$192,083	4176	56.49	2359	1194	1413
53	033	0249.04	Upper	No	176.71	\$158,700	\$280,439	\$219,018	2908	64.00	1861	986	1077
53	033	0249.05	Upper	No	187.59	\$158,700	\$297,705	\$232,500	4115	58.37	2402	1193	1451
53	033	0250.01	Upper	No	150.55	\$158,700	\$238,923	\$186,591	5638	51.29	2892	1920	2156
53	033	0250.05	Upper	No	163.47	\$158,700	\$259,427	\$202,614	6163	56.06	3455	1474	1396
53	033	0250.06	Upper	No	156.42	\$158,700	\$248,239	\$193,875	6613	44.93	2971	1889	2025
53	033	0250.07	Upper	No	134.61	\$158,700	\$213,626	\$166,840	4868	52.20	2541	1101	1190
53	033	0250.08	Upper	No	176.05	\$158,700	\$279,391	\$218,203	2499	46.54	1163	700	854
53	033	0251.01	Middle	No	86.58	\$158,700	\$137,402	\$107,308	6028	55.87	3368	1185	1639
53	033	0251.03	Middle	No	84.86	\$158,700	\$134,673	\$105,179	5073	64.79	3287	1023	1309
53	033	0251.04	Upper	No	128.87	\$158,700	\$204,517	\$159,732	4354	55.17	2402	1248	1376
53	033	0252.01	Middle	No	91.06	\$158,700	\$144,512	\$112,869	3965	52.53	2083	1192	1292
53	033	0252.02	Middle	No	92.48	\$158,700	\$146,766	\$114,625	4674	55.76	2606	1029	1639
53	033	0253.02	Low	No	41.98	\$158,700	\$66,622	\$52,039	5292	57.80	3059	407	960
53	033	0253.03	Moderate	No	78.45	\$158,700	\$124,500	\$97,232	2986	56.76	1695	202	395
53	033	0253.04	Middle	No	111.98	\$158,700	\$177,712	\$138,787	3733	43.08	1608	828	1105
53	033	0254.01	Low	No	49.25	\$158,700	\$78,160	\$61,047	3997	66.12	2643	599	945
53	033	0254.02	Moderate	No	58.74	\$158,700	\$93,220	\$72,813	3785	63.67	2410	500	740
53	033	0255.00	Moderate	No	59.86	\$158,700	\$94,998	\$74,190	5314	61.69	3278	972	1301
53	033	0256.01	Moderate	No	64.62	\$158,700	\$102,552	\$80,100	5366	64.42	3457	1150	1439
53	033	0256.02	Middle	No	118.78	\$158,700	\$188,504	\$147,216	7173	51.07	3663	1998	2135
53	033	0257.02	Middle	No	84.08	\$158,700	\$133,435	\$104,214	3606	48.59	1752	864	1008

53	033	0257.03	Moderate	No	58.85	\$158,700	\$93,395	\$72,949	3428	57.26	1963	365	481
53	033	0257.04	Moderate	No	77.03	\$158,700	\$122,247	\$95,475	2986	44.27	1322	529	800
53	033	0258.03	Moderate	No	62.38	\$158,700	\$98,997	\$77,321	5261	61.70	3246	796	891
53	033	0258.04	Moderate	No	71.00	\$158,700	\$112,677	\$88,000	3757	52.68	1979	926	1257
53	033	0258.05	Moderate	No	67.53	\$158,700	\$107,170	\$83,704	5606	61.88	3469	1090	1128
53	033	0258.06	Moderate	No	71.05	\$158,700	\$112,756	\$88,065	5303	69.45	3683	1070	1346
53	033	0260.01	Middle	No	86.19	\$158,700	\$136,784	\$106,830	5551	65.59	3641	1705	2181
53	033	0260.03	Low	No	49.36	\$158,700	\$78,334	\$61,182	4599	82.30	3785	238	464
53	033	0260.04	Middle	No	89.68	\$158,700	\$142,322	\$111,154	3927	68.91	2706	944	1260
53	033	0261.01	Moderate	No	67.51	\$158,700	\$107,138	\$83,681	4052	75.81	3072	777	1096
53	033	0261.02	Moderate	No	57.48	\$158,700	\$91,221	\$71,250	3646	82.80	3019	860	1071
53	033	0262.00	Moderate	No	66.68	\$158,700	\$105,821	\$82,644	6469	67.94	4395	526	713
53	033	0263.00	Moderate	No	57.84	\$158,700	\$91,792	\$71,696	1743	71.03	1238	316	500
53	033	0264.00	Low	No	46.59	\$158,700	\$73,938	\$57,755	5982	63.57	3803	961	1056
53	033	0265.00	Low	No	40.20	\$158,700	\$63,797	\$49,826	4384	69.64	3053	579	1330
53	033	0266.00	Middle	No	87.71	\$158,700	\$139,196	\$108,712	2484	56.16	1395	612	855
53	033	0267.00	Moderate	No	71.08	\$158,700	\$112,804	\$88,098	5856	44.83	2625	1204	1643
53	033	0268.01	Low	No	43.86	\$158,700	\$69,606	\$54,365	6594	73.10	4820	1112	1532
53	033	0268.02	Moderate	No	58.95	\$158,700	\$93,554	\$73,063	6238	72.70	4535	1180	1688
53	033	0270.00	Moderate	No	67.34	\$158,700	\$106,869	\$83,472	3453	61.31	2117	753	1107
53	033	0271.00	Low	No	37.96	\$158,700	\$60,243	\$47,054	3773	66.34	2503	581	813
53	033	0272.00	Moderate	No	74.96	\$158,700	\$118,962	\$92,917	2931	70.11	2055	445	707
53	033	0273.00	Moderate	No	64.54	\$158,700	\$102,425	\$80,000	6670	75.41	5030	1004	1304
53	033	0274.00	Moderate	No	70.73	\$158,700	\$112,249	\$87,672	5781	63.05	3645	1394	1760
53	033	0275.00	Moderate	No	62.36	\$158,700	\$98,965	\$77,297	4977	55.19	2747	1113	1642
53	033	0276.00	Moderate	No	77.65	\$158,700	\$123,231	\$96,250	4324	52.17	2256	838	1029
53	033	0277.01	Middle	No	107.73	\$158,700	\$170,968	\$133,529	5884	16.91	995	1847	2562
53	033	0277.02	Middle	No	87.21	\$158,700	\$138,402	\$108,094	5171	14.77	764	2054	2677
53	033	0278.00	Middle	No	103.09	\$158,700	\$163,604	\$127,778	3316	18.64	618	1211	1376
53	033	0279.01	Middle	No	89.25	\$158,700	\$141,640	\$110,625	3757	33.06	1242	1173	1524
53	033	0279.02	Moderate	No	79.12	\$158,700	\$125,563	\$98,068	3885	48.96	1902	491	419
53	033	0280.00	Low	No	49.48	\$158,700	\$78,525	\$61,332	3797	69.84	2652	493	560
53	033	0281.00	Moderate	No	59.62	\$158,700	\$94,617	\$73,897	2934	84.01	2465	362	501

53	033	0282.00	Low	No	44.21	\$158,700	\$70,161	\$54,805	5128	73.81	3785	792	920
53	033	0283.00	Middle	No	89.47	\$158,700	\$141,989	\$110,993	6194	64.85	4017	1522	1820
53	033	0284.02	Moderate	No	53.08	\$158,700	\$84,238	\$65,799	5921	76.41	4524	747	1212
53	033	0284.03	Moderate	No	56.08	\$158,700	\$88,999	\$69,514	5787	68.53	3966	1235	1390
53	033	0285.00	Moderate	No	73.86	\$158,700	\$117,216	\$91,550	4680	56.92	2664	923	981
53	033	0286.00	Middle	No	95.89	\$158,700	\$152,177	\$118,846	6662	25.11	1673	1941	2244
53	033	0287.00	Middle	No	93.09	\$158,700	\$147,734	\$115,387	5418	37.12	2011	1512	1867
53	033	0288.01	Moderate	No	73.62	\$158,700	\$116,835	\$91,250	3732	51.69	1929	492	619
53	033	0288.02	Moderate	No	52.51	\$158,700	\$83,333	\$65,090	6976	73.58	5133	746	1194
53	033	0289.01	Moderate	No	79.88	\$158,700	\$126,770	\$99,013	3653	39.89	1457	885	751
53	033	0289.02	Low	No	49.79	\$158,700	\$79,017	\$61,719	7177	74.93	5378	760	1141
53	033	0290.01	Middle	No	83.06	\$158,700	\$131,816	\$102,955	4485	38.62	1732	1324	1488
53	033	0290.03	Low	No	49.81	\$158,700	\$79,048	\$61,745	6266	65.29	4091	1014	1440
53	033	0290.04	Low	No	29.62	\$158,700	\$47,007	\$36,719	4016	78.98	3172	419	642
53	033	0291.01	Moderate	No	70.70	\$158,700	\$112,201	\$87,634	4231	73.72	3119	795	932
53	033	0291.02	Moderate	No	73.06	\$158,700	\$115,946	\$90,556	4675	62.01	2899	915	1327
53	033	0292.03	Moderate	No	59.24	\$158,700	\$94,014	\$73,429	4405	59.73	2631	386	600
53	033	0292.05	Moderate	No	61.86	\$158,700	\$98,172	\$76,672	5119	64.60	3307	1230	1292
53	033	0292.06	Low	No	42.47	\$158,700	\$67,400	\$52,643	4582	71.41	3272	228	509
53	033	0292.07	Middle	No	103.33	\$158,700	\$163,985	\$128,071	2917	61.98	1808	711	852
53	033	0292.08	Low	No	49.64	\$158,700	\$78,779	\$61,531	4520	71.17	3217	321	441
53	033	0293.04	Middle	No	80.87	\$158,700	\$128,341	\$100,234	5750	54.71	3146	1346	1556
53	033	0293.05	Middle	No	82.79	\$158,700	\$131,388	\$102,614	4667	63.77	2976	1113	1389
53	033	0293.06	Middle	No	87.84	\$158,700	\$139,402	\$108,878	4361	62.23	2714	998	1091
53	033	0293.07	Middle	No	90.33	\$158,700	\$143,354	\$111,964	3903	43.81	1710	1190	1385
53	033	0293.08	Middle	No	93.79	\$158,700	\$148,845	\$116,250	3534	68.39	2417	982	1144
53	033	0293.09	Moderate	No	62.58	\$158,700	\$99,314	\$77,565	5047	62.33	3146	836	1284
53	033	0294.03	Moderate	No	73.87	\$158,700	\$117,232	\$91,563	6306	66.18	4173	1381	1723
53	033	0294.05	Middle	No	80.75	\$158,700	\$128,150	\$100,083	6269	59.24	3714	1650	1826
53	033	0294.06	Middle	No	89.92	\$158,700	\$142,703	\$111,450	5346	59.41	3176	1238	1391
53	033	0294.07	Low	No	46.98	\$158,700	\$74,557	\$58,234	5112	67.74	3463	725	1122
53	033	0294.08	Moderate	No	60.59	\$158,700	\$96,156	\$75,096	4626	70.49	3261	726	1010
53	033	0295.04	Moderate	No	55.57	\$158,700	\$88,190	\$68,878	6469	66.19	4282	646	1080

53	033	0295.05	Low	No	47.95	\$158,700	\$76,097	\$59,432	3963	69.62	2759	565	555
53	033	0295.06	Low	No	32.17	\$158,700	\$51,054	\$39,873	4844	73.06	3539	232	431
53	033	0295.07	Middle	No	84.71	\$158,700	\$134,435	\$105,000	3674	54.30	1995	777	926
53	033	0295.08	Middle	No	89.07	\$158,700	\$141,354	\$110,395	4165	60.62	2525	944	1166
53	033	0296.02	Middle	No	114.13	\$158,700	\$181,124	\$141,458	7288	49.04	3574	1836	2064
53	033	0296.03	Middle	No	83.26	\$158,700	\$132,134	\$103,192	3925	69.89	2743	694	1102
53	033	0296.04	Moderate	No	54.79	\$158,700	\$86,952	\$67,917	3888	56.61	2201	648	973
53	033	0297.01	Low	No	47.96	\$158,700	\$76,113	\$59,445	5089	52.74	2684	767	1233
53	033	0297.02	Moderate	No	55.76	\$158,700	\$88,491	\$69,118	3226	55.42	1788	724	831
53	033	0298.03	Moderate	No	57.41	\$158,700	\$91,110	\$71,157	4347	61.28	2664	201	510
53	033	0298.04	Middle	No	82.42	\$158,700	\$130,801	\$102,155	4468	54.79	2448	1130	1376
53	033	0298.05	Moderate	No	76.64	\$158,700	\$120,041	\$93,750	5153	50.55	2605	1329	1560
53	033	0298.06	Middle	No	82.77	\$158,700	\$131,356	\$102,589	4548	54.05	2458	1387	1717
53	033	0299.01	Moderate	No	75.13	\$158,700	\$119,231	\$93,125	4834	43.86	2120	1159	1429
53	033	0299.02	Middle	No	115.45	\$158,700	\$183,219	\$143,092	5744	46.78	2687	1408	1676
53	033	0300.03	Moderate	No	56.85	\$158,700	\$90,221	\$70,463	6592	56.25	3708	1642	1870
53	033	0300.05	Moderate	No	69.02	\$158,700	\$109,535	\$85,547	6117	71.37	4366	1354	1620
53	033	0300.06	Moderate	No	50.32	\$158,700	\$79,858	\$62,371	4318	70.77	3056	367	581
53	033	0300.07	Low	No	32.11	\$158,700	\$50,959	\$39,799	4554	83.36	3796	88	168
53	033	0300.08	Low	No	49.41	\$158,700	\$78,414	\$61,250	4745	72.24	3428	736	827
53	033	0301.01	Moderate	No	71.18	\$158,700	\$112,963	\$88,229	3772	45.02	1698	781	1485
53	033	0301.02	Middle	No	92.64	\$158,700	\$147,020	\$114,826	3694	36.25	1339	1455	1522
53	033	0302.01	Moderate	No	65.46	\$158,700	\$103,885	\$81,134	5662	60.10	3403	1227	1657
53	033	0302.03	Moderate	No	56.09	\$158,700	\$89,015	\$69,522	4167	71.51	2980	564	664
53	033	0302.04	Moderate	No	59.29	\$158,700	\$94,093	\$73,487	3803	56.19	2137	869	943
53	033	0303.04	Moderate	No	65.24	\$158,700	\$103,536	\$80,870	4537	56.45	2561	881	1070
53	033	0303.05	Moderate	No	61.66	\$158,700	\$97,854	\$76,429	5425	46.23	2508	1298	1753
53	033	0303.06	Middle	No	85.86	\$158,700	\$136,280	\$106,419	5864	49.05	2876	1396	1782
53	033	0303.08	Moderate	No	60.71	\$158,700	\$96,347	\$75,250	6883	67.03	4614	914	1439
53	033	0303.09	Moderate	No	67.27	\$158,700	\$106,757	\$83,382	5906	64.71	3822	738	1483
53	033	0303.10	Middle	No	95.96	\$158,700	\$152,289	\$118,938	6466	62.16	4019	1491	1800
53	033	0303.11	Moderate	No	70.35	\$158,700	\$111,645	\$87,193	5093	58.81	2995	1215	1471
53	033	0303.12	Moderate	No	63.39	\$158,700	\$100,600	\$78,571	5538	61.01	3379	1003	1404

53	033	0303.13	Low	No	43.84	\$158,700	\$69,574	\$54,336	4835	67.09	3244	698	963
53	033	0303.14	Low	No	42.35	\$158,700	\$67,209	\$52,500	4655	58.93	2743	873	1137
53	033	0304.03	Middle	No	90.14	\$158,700	\$143,052	\$111,731	4638	38.27	1775	1444	1643
53	033	0304.04	Middle	No	87.63	\$158,700	\$139,069	\$108,611	5264	38.47	2025	1236	1629
53	033	0304.05	Moderate	No	77.06	\$158,700	\$122,294	\$95,514	3559	36.64	1304	936	1195
53	033	0304.06	Moderate	No	67.93	\$158,700	\$107,805	\$84,196	3145	47.28	1487	521	1012
53	033	0304.07	Moderate	No	64.12	\$158,700	\$101,758	\$79,479	3151	66.74	2103	528	630
53	033	0305.01	Low	No	34.81	\$158,700	\$55,243	\$43,148	2985	44.02	1314	195	353
53	033	0305.03	Moderate	No	59.99	\$158,700	\$95,204	\$74,360	6406	56.09	3593	1010	1602
53	033	0305.04	Moderate	No	55.18	\$158,700	\$87,571	\$68,399	5137	48.51	2492	873	1484
53	033	0306.00	Moderate	No	64.59	\$158,700	\$102,504	\$80,062	5776	43.32	2802	1114	2052
53	033	0307.00	Moderate	No	57.16	\$158,700	\$90,713	\$70,852	4317	53.44	2307	632	1258
53	033	0308.01	Low	No	46.08	\$158,700	\$73,129	\$57,120	7411	72.34	5361	945	1679
53	033	0308.02	Moderate	No	62.34	\$158,700	\$98,934	\$77,273	4460	57.35	2858	715	1061
53	033	0309.01	Moderate	No	57.71	\$158,700	\$91,586	\$71,528	3916	47.57	1863	882	1097
53	033	0309.02	Moderate	No	50.46	\$158,700	\$80,080	\$62,544	6262	52.11	3263	1010	1829
53	033	0310.00	Middle	No	110.15	\$158,700	\$174,808	\$136,528	4948	42.02	2079	1439	1482
53	033	0311.01	Moderate	No	61.83	\$158,700	\$98,124	\$76,641	3726	56.55	2107	716	1137
53	033	0311.02	Moderate	No	55.67	\$158,700	\$88,348	\$69,000	3718	55.33	2057	973	1141
53	033	0312.02	Moderate	No	74.01	\$158,700	\$117,454	\$91,734	6718	37.32	2807	1573	2149
53	033	0312.04	Middle	No	88.35	\$158,700	\$140,211	\$109,503	6258	22.85	1430	2017	2318
53	033	0312.06	Moderate	No	71.77	\$158,700	\$113,899	\$88,953	5213	49.80	2596	941	1219
53	033	0312.07	Middle	No	80.37	\$158,700	\$127,547	\$99,618	5265	59.05	3109	745	782
53	033	0312.08	Moderate	No	66.44	\$158,700	\$105,440	\$82,353	4282	46.82	2005	1061	1203
53	033	0313.01	Middle	No	92.53	\$158,700	\$146,845	\$114,688	2518	22.20	559	762	987
53	033	0313.02	Moderate	No	64.91	\$158,700	\$103,012	\$80,455	4856	21.79	1058	1304	1742
53	033	0314.00	Middle	No	93.29	\$158,700	\$148,051	\$115,625	5811	16.83	978	1485	2151
53	033	0315.01	Middle	No	88.59	\$158,700	\$140,592	\$109,808	4094	16.90	692	1222	1473
53	033	0315.02	Middle	No	98.57	\$158,700	\$156,431	\$122,174	5000	16.82	841	1601	1928
53	033	0316.01	Middle	No	96.04	\$158,700	\$152,415	\$119,038	5285	25.05	1324	1783	2027
53	033	0316.03	Middle	No	98.12	\$158,700	\$155,716	\$121,609	6801	26.35	1792	2069	2405
53	033	0316.04	Middle	No	82.09	\$158,700	\$130,277	\$101,750	6017	31.96	1923	1531	1813
53	033	0316.05	Middle	No	104.64	\$158,700	\$166,064	\$129,698	3686	17.88	659	1371	1731

53	033	0317.04	Moderate	No	75.93	\$158,700	\$120,501	\$94,107	6201	51.70	3206	1379	1633
53	033	0317.05	Middle	No	97.42	\$158,700	\$154,606	\$120,750	4147	37.35	1549	1186	1454
53	033	0317.07	Upper	No	126.60	\$158,700	\$200,914	\$156,908	3739	42.98	1607	923	1176
53	033	0317.08	Moderate	No	66.48	\$158,700	\$105,504	\$82,399	3973	39.47	1568	1290	1351
53	033	0317.09	Middle	No	87.34	\$158,700	\$138,609	\$108,257	3810	43.81	1669	1232	1232
53	033	0317.10	Middle	No	90.67	\$158,700	\$143,893	\$112,377	3934	38.33	1508	880	1056
53	033	0318.00	Middle	No	104.99	\$158,700	\$166,619	\$130,132	4944	35.98	1779	1555	1729
53	033	0319.04	Middle	No	107.84	\$158,700	\$171,142	\$133,667	3496	23.57	824	1119	1275
53	033	0319.06	Middle	No	101.95	\$158,700	\$161,795	\$126,364	3975	37.86	1505	1205	1385
53	033	0319.08	Moderate	No	74.56	\$158,700	\$118,327	\$92,419	4470	48.66	2175	855	821
53	033	0319.09	Middle	No	87.50	\$158,700	\$138,863	\$108,456	3052	45.31	1383	828	967
53	033	0319.10	Moderate	No	76.31	\$158,700	\$121,104	\$94,583	3840	46.15	1772	1386	1316
53	033	0319.11	Middle	No	92.04	\$158,700	\$146,067	\$114,074	4165	50.08	2086	1236	1375
53	033	0319.12	Middle	No	87.90	\$158,700	\$139,497	\$108,953	3946	34.52	1362	1225	1429
53	033	0319.13	Middle	No	113.14	\$158,700	\$179,553	\$140,227	3708	42.04	1559	1118	1223
53	033	0320.02	Middle	No	93.04	\$158,700	\$147,654	\$115,313	3070	17.79	546	1005	1210
53	033	0320.03	Middle	No	115.66	\$158,700	\$183,552	\$143,352	5135	18.95	973	1828	2068
53	033	0320.05	Middle	No	84.84	\$158,700	\$134,641	\$105,161	6956	36.95	2570	2234	2752
53	033	0320.06	Middle	No	86.57	\$158,700	\$137,387	\$107,295	5339	26.32	1405	1580	1864
53	033	0320.07	Middle	No	111.65	\$158,700	\$177,189	\$138,388	4172	25.89	1080	1032	1266
53	033	0320.08	Middle	No	99.07	\$158,700	\$157,224	\$122,788	4488	24.80	1113	1468	1627
53	033	0320.10	Middle	No	111.15	\$158,700	\$176,395	\$137,768	6720	30.46	2047	1936	2193
53	033	0320.11	Middle	No	98.95	\$158,700	\$157,034	\$122,643	5247	28.63	1502	1284	1500
53	033	0321.02	Middle	No	117.12	\$158,700	\$185,869	\$145,163	4883	18.17	887	1849	2028
53	033	0321.03	Middle	No	81.49	\$158,700	\$129,325	\$101,005	6347	33.12	2102	1182	1488
53	033	0321.04	Upper	No	120.01	\$158,700	\$190,456	\$148,750	6294	27.42	1726	1469	1671
53	033	0322.07	Upper	No	149.65	\$158,700	\$237,495	\$185,481	3809	37.46	1427	1185	1323
53	033	0322.11	Upper	No	135.89	\$158,700	\$215,667	\$168,426	5359	51.61	2766	1330	1524
53	033	0322.13	Upper	No	165.50	\$158,700	\$262,649	\$205,125	4415	36.58	1615	1508	1507
53	033	0322.15	Upper	No	164.54	\$158,700	\$261,125	\$203,940	5813	53.76	3125	1561	1679
53	033	0322.16	Upper	No	170.04	\$158,700	\$269,853	\$210,750	4825	56.02	2703	1379	1450
53	033	0322.17	Upper	No	201.56	\$158,700	\$319,876	\$249,813	4340	39.01	1693	1243	1450
53	033	0322.18	Upper	No	142.54	\$158,700	\$226,211	\$176,667	5442	38.68	2105	1871	1668

53	033	0322.19	Upper	No	130.85	\$158,700	\$207,659	\$162,182	4529	47.07	2132	939	1210
53	033	0322.20	Middle	No	116.28	\$158,700	\$184,536	\$144,124	8837	52.89	4674	1940	1864
53	033	0322.21	Upper	No	145.68	\$158,700	\$231,194	\$180,563	6818	45.31	3089	1960	2313
53	033	0322.22	Middle	No	100.85	\$158,700	\$160,049	\$125,000	3881	50.61	1964	967	928
53	033	0322.23	Upper	No	166.49	\$158,700	\$264,220	\$206,349	4727	50.10	2368	1145	1336
53	033	0322.24	Upper	No	147.83	\$158,700	\$234,606	\$183,221	3456	66.61	2302	636	837
53	033	0322.25	Upper	No	167.11	\$158,700	\$265,204	\$207,120	4313	57.01	2459	1082	1069
53	033	0323.07	Middle	No	118.15	\$158,700	\$187,504	\$146,436	6401	21.48	1375	1993	2354
53	033	0323.11	Upper	No	133.53	\$158,700	\$211,912	\$165,500	5925	20.10	1191	1890	2123
53	033	0323.13	Upper	No	131.49	\$158,700	\$208,675	\$162,969	7670	70.51	5408	996	1412
53	033	0323.15	Upper	No	149.92	\$158,700	\$237,923	\$185,821	5586	23.65	1321	1905	2089
53	033	0323.16	Upper	No	168.86	\$158,700	\$267,981	\$209,286	5892	41.73	2459	1695	1959
53	033	0323.17	Upper	No	154.58	\$158,700	\$245,318	\$191,585	6617	38.99	2580	1986	2154
53	033	0323.18	Upper	No	174.83	\$158,700	\$277,455	\$216,891	6903	55.43	3826	1853	2035
53	033	0323.19	Middle	No	95.96	\$158,700	\$152,289	\$118,932	6068	31.16	1891	1133	1191
53	033	0323.20	Upper	No	166.34	\$158,700	\$263,982	\$206,172	4529	21.06	954	1543	1659
53	033	0323.21	Upper	No	168.75	\$158,700	\$267,806	\$209,154	7837	54.96	4307	2095	2283
53	033	0323.22	Upper	No	149.17	\$158,700	\$236,733	\$184,886	3299	30.28	999	1022	1131
53	033	0323.23	Upper	No	150.00	\$158,700	\$238,050	\$185,909	6630	46.06	3054	1356	1883
53	033	0323.24	Upper	No	120.68	\$158,700	\$191,519	\$149,571	5866	47.44	2783	1551	1882
53	033	0323.25	Middle	No	99.24	\$158,700	\$157,494	\$123,000	7196	57.52	4139	1153	1765
53	033	0323.26	Upper	No	187.88	\$158,700	\$298,166	\$232,857	3723	34.17	1272	1199	1277
53	033	0323.27	Middle	No	110.20	\$158,700	\$174,887	\$136,591	4127	17.06	704	1988	2254
53	033	0323.28	Upper	No	163.56	\$158,700	\$259,570	\$202,727	3309	29.92	990	1092	1160
53	033	0323.30	Upper	No	139.35	\$158,700	\$221,148	\$172,716	5224	57.24	2990	664	1060
53	033	0323.31	Upper	No	120.20	\$158,700	\$190,757	\$148,980	5509	53.20	2931	85	252
53	033	0323.32	Upper	No	157.22	\$158,700	\$249,508	\$194,981	5543	57.28	3175	1396	1732
53	033	0323.33	Upper	No	186.49	\$158,700	\$295,960	\$231,146	4360	65.64	2862	848	909
53	033	0324.01	Upper	No	128.37	\$158,700	\$203,723	\$159,107	6677	20.58	1374	2018	2223
53	033	0324.02	Middle	No	119.93	\$158,700	\$190,329	\$148,641	6828	22.74	1553	2297	2597
53	033	0325.00	Middle	No	115.40	\$158,700	\$183,140	\$143,026	5835	20.51	1197	1845	2154
53	033	0326.01	Middle	No	101.30	\$158,700	\$160,763	\$125,556	2866	18.56	532	775	1026
53	033	0326.03	Upper	No	142.20	\$158,700	\$225,671	\$176,250	4681	22.82	1068	1455	1510

53	033	0326.04	Upper	No	143.40	\$158,700	\$227,576	\$177,735	5941	35.75	2124	1724	1942
53	033	0326.05	Upper	No	122.25	\$158,700	\$194,011	\$151,523	4126	25.47	1051	1134	1274
53	033	0327.03	Middle	No	103.69	\$158,700	\$164,556	\$128,523	1941	20.50	398	546	790
53	033	0327.04	Upper	No	123.13	\$158,700	\$195,407	\$152,614	7644	19.73	1508	2157	2560
53	033	0327.05	Middle	No	99.09	\$158,700	\$157,256	\$122,813	3727	18.06	673	1035	1153
53	033	0327.06	Middle	No	82.06	\$158,700	\$130,229	\$101,713	3112	15.81	492	1042	1322
53	033	0328.00	Middle	No	99.31	\$158,700	\$157,605	\$123,086	2898	14.04	407	990	1714
53	033	9901.00	Unknown	No	0.00	\$158,700	\$0	\$0	0	0.00	0	0	0
53	061	0401.00	Middle	No	113.51	\$129,700	\$147,222	\$118,571	4372	24.57	1074	1204	1607
53	061	0402.00	Moderate	No	54.70	\$129,700	\$70,946	\$57,143	5538	43.63	2416	602	1521
53	061	0403.00	Middle	No	108.07	\$129,700	\$140,167	\$112,882	3108	24.13	750	769	1166
53	061	0404.00	Moderate	No	75.42	\$129,700	\$97,820	\$78,787	4564	33.74	1540	886	1521
53	061	0405.00	Moderate	No	76.59	\$129,700	\$99,337	\$80,000	2556	30.05	788	583	929
53	061	0407.00	Moderate	No	50.58	\$129,700	\$65,602	\$52,841	4542	31.97	1452	535	958
53	061	0408.00	Middle	No	99.97	\$129,700	\$129,661	\$104,423	3327	28.58	951	413	720
53	061	0409.00	Middle	No	109.09	\$129,700	\$141,490	\$113,947	3052	25.69	784	811	973
53	061	0410.00	Middle	No	98.37	\$129,700	\$127,586	\$102,750	5904	31.64	1868	1204	1902
53	061	0411.00	Middle	No	83.26	\$129,700	\$107,988	\$86,970	5036	35.13	1769	1483	1907
53	061	0412.01	Middle	No	80.96	\$129,700	\$105,005	\$84,567	3439	39.60	1362	774	1192
53	061	0412.02	Moderate	No	74.33	\$129,700	\$96,406	\$77,643	5980	42.84	2562	1155	1534
53	061	0413.01	Upper	No	133.99	\$129,700	\$173,785	\$139,961	5646	27.36	1545	1724	1921
53	061	0413.03	Middle	No	86.07	\$129,700	\$111,633	\$89,912	4886	42.61	2082	1071	1340
53	061	0413.04	Upper	No	140.01	\$129,700	\$181,593	\$146,250	3005	27.79	835	888	971
53	061	0414.00	Middle	No	84.45	\$129,700	\$109,532	\$88,218	6219	41.55	2584	1273	2133
53	061	0415.00	Moderate	No	77.25	\$129,700	\$100,193	\$80,694	2055	34.65	712	421	660
53	061	0416.01	Middle	No	113.89	\$129,700	\$147,715	\$118,967	6205	38.34	2379	1958	2129
53	061	0416.05	Middle	No	101.94	\$129,700	\$132,216	\$106,486	6006	35.35	2123	1546	1673
53	061	0416.06	Moderate	No	73.32	\$129,700	\$95,096	\$76,587	7143	45.33	3238	1008	1457
53	061	0416.07	Upper	No	142.97	\$129,700	\$185,432	\$149,338	3829	29.88	1144	1021	1178
53	061	0416.09	Middle	No	111.59	\$129,700	\$144,732	\$116,565	3436	30.36	1043	1411	1505
53	061	0416.10	Upper	No	123.38	\$129,700	\$160,024	\$128,875	4020	35.50	1427	1015	1253
53	061	0417.01	Moderate	No	79.01	\$129,700	\$102,476	\$82,537	5850	47.23	2763	1514	1808
53	061	0417.03	Middle	No	118.21	\$129,700	\$153,318	\$123,478	7305	49.46	3613	2049	2382

53	061	0417.04	Middle	No	114.97	\$129,700	\$149,116	\$120,093	6652	43.82	2915	1110	1172
53	061	0418.05	Middle	No	82.53	\$129,700	\$107,171	\$86,319	6354	52.30	3323	1210	1359
53	061	0418.08	Moderate	No	59.83	\$129,700	\$77,600	\$62,500	4539	47.54	2158	1019	1251
53	061	0418.09	Moderate	No	54.38	\$129,700	\$70,531	\$56,902	5609	57.23	3210	822	1121
53	061	0418.10	Moderate	No	61.52	\$129,700	\$79,791	\$64,262	5362	57.67	3092	511	641
53	061	0418.12	Moderate	No	79.25	\$129,700	\$102,787	\$82,782	6450	55.97	3610	1055	1101
53	061	0418.13	Moderate	No	72.64	\$129,700	\$94,214	\$75,877	4360	55.80	2433	625	960
53	061	0418.14	Low	No	38.96	\$129,700	\$50,531	\$40,699	4542	49.41	2244	938	1011
53	061	0418.15	Moderate	No	69.47	\$129,700	\$90,103	\$72,568	3893	57.56	2241	702	653
53	061	0418.16	Middle	No	113.22	\$129,700	\$146,846	\$118,265	5070	60.41	3063	1191	1500
53	061	0419.01	Moderate	No	71.64	\$129,700	\$92,917	\$74,836	6645	55.30	3675	1237	1767
53	061	0419.04	Moderate	No	54.36	\$129,700	\$70,505	\$56,789	6104	61.78	3771	473	925
53	061	0419.05	Middle	No	84.24	\$129,700	\$109,259	\$88,000	5999	53.36	3201	725	1031
53	061	0419.06	Low	No	34.74	\$129,700	\$45,058	\$36,295	3844	60.48	2325	385	554
53	061	0419.07	Moderate	No	51.99	\$129,700	\$67,431	\$54,313	3899	54.55	2127	599	807
53	061	0420.01	Middle	No	114.67	\$129,700	\$148,727	\$119,784	6030	32.22	1943	1597	1745
53	061	0420.03	Upper	No	141.96	\$129,700	\$184,122	\$148,281	3338	26.90	898	1136	1177
53	061	0420.04	Middle	No	107.93	\$129,700	\$139,985	\$112,738	4952	44.26	2192	1177	1710
53	061	0420.05	Upper	No	147.71	\$129,700	\$191,580	\$154,295	5377	40.00	2151	1796	1923
53	061	0420.06	Middle	No	84.43	\$129,700	\$109,506	\$88,194	5143	48.90	2515	845	696
53	061	0501.01	Upper	No	121.66	\$129,700	\$157,793	\$127,083	2861	33.10	947	787	1004
53	061	0501.02	Moderate	No	74.40	\$129,700	\$96,497	\$77,713	6100	49.02	2990	1368	1202
53	061	0502.00	Upper	No	121.63	\$129,700	\$157,754	\$127,045	4387	24.21	1062	1427	1532
53	061	0503.00	Upper	No	139.73	\$129,700	\$181,230	\$145,960	5552	19.38	1076	1759	2042
53	061	0504.02	Middle	No	104.31	\$129,700	\$135,290	\$108,958	5693	29.62	1686	1625	1852
53	061	0504.03	Upper	No	125.36	\$129,700	\$162,592	\$130,946	3912	21.40	837	1123	1128
53	061	0504.04	Middle	No	93.99	\$129,700	\$121,905	\$98,177	3567	38.46	1372	1078	1214
53	061	0505.01	Middle	No	99.77	\$129,700	\$129,402	\$104,213	3704	14.34	531	1216	476
53	061	0505.02	Middle	No	114.59	\$129,700	\$148,623	\$119,700	3714	16.32	606	1596	1545
53	061	0506.00	Upper	No	204.40	\$129,700	\$265,107	\$213,500	1286	20.84	268	403	446
53	061	0507.00	Middle	No	116.37	\$129,700	\$150,932	\$121,552	6596	28.09	1853	1459	1743
53	061	0508.00	Middle	No	108.04	\$129,700	\$140,128	\$112,857	6619	33.21	2198	1888	2058
53	061	0509.00	Middle	No	90.55	\$129,700	\$117,443	\$94,583	3497	45.90	1605	798	909

53	061	0510.00	Middle	No	87.26	\$129,700	\$113,176	\$91,154	4663	45.06	2101	902	989
53	061	0511.00	Middle	No	95.89	\$129,700	\$124,369	\$100,164	4182	38.50	1610	983	1425
53	061	0512.00	Middle	No	97.96	\$129,700	\$127,054	\$102,328	4613	41.99	1937	1173	1609
53	061	0513.01	Middle	No	84.47	\$129,700	\$109,558	\$88,232	3935	39.34	1548	773	1086
53	061	0513.02	Moderate	No	68.41	\$129,700	\$88,728	\$71,464	3473	35.01	1216	703	856
53	061	0514.01	Moderate	No	56.81	\$129,700	\$73,683	\$59,345	4239	56.95	2414	531	970
53	061	0514.02	Moderate	No	65.98	\$129,700	\$85,576	\$68,923	4224	58.00	2450	660	904
53	061	0515.00	Moderate	No	58.55	\$129,700	\$75,939	\$61,163	5707	46.94	2679	972	1502
53	061	0516.01	Middle	No	91.07	\$129,700	\$118,118	\$95,133	5552	50.97	2830	1059	1497
53	061	0516.02	Middle	No	82.09	\$129,700	\$106,471	\$85,750	4214	35.88	1512	1165	1334
53	061	0517.01	Moderate	No	69.54	\$129,700	\$90,193	\$72,637	6015	49.78	2994	1299	1539
53	061	0517.02	Middle	No	87.85	\$129,700	\$113,941	\$91,771	5129	48.24	2474	904	1198
53	061	0518.02	Middle	No	105.97	\$129,700	\$137,443	\$110,889	6942	57.71	4006	1627	1847
53	061	0518.03	Moderate	No	61.10	\$129,700	\$79,247	\$63,826	6998	55.96	3916	868	1235
53	061	0518.04	Middle	No	90.77	\$129,700	\$117,729	\$94,821	6172	59.58	3677	1359	1494
53	061	0519.12	Upper	No	131.49	\$129,700	\$170,543	\$137,344	2373	22.12	525	714	794
53	061	0519.13	Upper	No	123.07	\$129,700	\$159,622	\$128,553	4574	30.10	1377	1404	1569
53	061	0519.14	Middle	No	115.48	\$129,700	\$149,778	\$120,625	4306	27.29	1175	1457	1735
53	061	0519.16	Upper	No	135.04	\$129,700	\$175,147	\$141,055	4504	33.68	1517	1185	1453
53	061	0519.17	Upper	No	129.58	\$129,700	\$168,065	\$135,357	4223	27.40	1157	1468	1597
53	061	0519.18	Upper	No	135.40	\$129,700	\$175,614	\$141,438	6077	38.11	2316	1869	1995
53	061	0519.21	Middle	No	104.22	\$129,700	\$135,173	\$108,864	5941	50.28	2987	1257	1449
53	061	0519.22	Upper	No	135.82	\$129,700	\$176,159	\$141,875	6110	46.37	2833	1444	1780
53	061	0519.26	Upper	No	150.56	\$129,700	\$195,276	\$157,269	6079	50.22	3053	1678	1929
53	061	0519.27	Upper	No	129.80	\$129,700	\$168,351	\$135,588	6072	45.50	2763	1589	1825
53	061	0519.28	Middle	No	81.26	\$129,700	\$105,394	\$84,879	5808	54.44	3162	797	1082
53	061	0519.29	Middle	No	93.57	\$129,700	\$121,360	\$97,738	5026	52.27	2627	738	1119
53	061	0519.30	Middle	No	94.14	\$129,700	\$122,100	\$98,333	4660	43.61	2032	1195	1547
53	061	0519.31	Upper	No	134.47	\$129,700	\$174,408	\$140,463	4474	44.97	2012	984	1280
53	061	0519.32	Upper	No	135.74	\$129,700	\$176,055	\$141,786	4083	32.55	1329	1237	1565
53	061	0519.33	Upper	No	133.10	\$129,700	\$172,631	\$139,032	3382	55.94	1892	867	1024
53	061	0519.34	Upper	No	120.66	\$129,700	\$156,496	\$126,042	3974	45.55	1810	962	1115
53	061	0519.35	Middle	No	104.35	\$129,700	\$135,342	\$109,000	3477	42.05	1462	915	1069

53	061	0519.36	Middle	No	88.76	\$129,700	\$115,122	\$92,716	4524	55.64	2517	366	604
53	061	0519.37	Upper	No	160.88	\$129,700	\$208,661	\$168,050	4901	54.81	2686	1326	1516
53	061	0519.38	Middle	No	114.81	\$129,700	\$148,909	\$119,928	4820	54.56	2630	804	962
53	061	0520.04	Upper	No	143.23	\$129,700	\$185,769	\$149,611	6540	37.25	2436	1592	1997
53	061	0520.05	Upper	No	140.01	\$129,700	\$181,593	\$146,250	5892	32.55	1918	1622	1617
53	061	0520.06	Upper	No	129.51	\$129,700	\$167,974	\$135,278	4291	36.70	1575	1139	1362
53	061	0520.07	Upper	No	125.92	\$129,700	\$163,318	\$131,528	5408	47.21	2553	1551	1727
53	061	0520.08	Upper	No	134.69	\$129,700	\$174,693	\$140,688	4665	49.47	2308	976	1223
53	061	0520.09	Upper	No	175.64	\$129,700	\$227,805	\$183,463	4196	69.78	2928	1065	1209
53	061	0520.10	Upper	No	125.08	\$129,700	\$162,229	\$130,654	3955	53.45	2114	1238	1291
53	061	0521.04	Middle	No	103.75	\$129,700	\$134,564	\$108,376	3891	32.07	1248	1227	1600
53	061	0521.05	Upper	No	133.55	\$129,700	\$173,214	\$139,500	1977	21.90	433	636	744
53	061	0521.07	Upper	No	160.62	\$129,700	\$208,324	\$167,778	8325	58.31	4854	2224	2796
53	061	0521.08	Upper	No	161.14	\$129,700	\$208,999	\$168,320	6124	19.11	1170	1818	2087
53	061	0521.12	Upper	No	145.52	\$129,700	\$188,739	\$152,000	2795	18.18	508	818	935
53	061	0521.13	Upper	No	139.66	\$129,700	\$181,139	\$145,882	3163	18.08	572	950	1103
53	061	0521.14	Upper	No	147.95	\$129,700	\$191,891	\$154,539	4903	26.76	1312	1463	1575
53	061	0521.19	Upper	No	134.40	\$129,700	\$174,317	\$140,391	3192	36.25	1157	856	1019
53	061	0521.20	Upper	No	127.89	\$129,700	\$165,873	\$133,591	3496	26.17	915	1119	1248
53	061	0521.21	Upper	No	122.59	\$129,700	\$158,999	\$128,050	3737	31.42	1174	1123	1185
53	061	0521.22	Upper	No	122.06	\$129,700	\$158,312	\$127,500	3697	24.21	895	1089	1174
53	061	0522.03	Upper	No	123.64	\$129,700	\$160,361	\$129,148	7170	24.14	1731	1850	2032
53	061	0522.04	Middle	No	96.95	\$129,700	\$125,744	\$101,268	5450	31.05	1692	1452	1633
53	061	0522.06	Upper	No	146.83	\$129,700	\$190,439	\$153,375	5244	16.80	881	1685	1740
53	061	0522.07	Middle	No	114.39	\$129,700	\$148,364	\$119,491	6014	17.69	1064	1749	2032
53	061	0522.08	Moderate	No	61.74	\$129,700	\$80,077	\$64,489	4367	40.65	1775	663	1081
53	061	0522.10	Middle	No	90.18	\$129,700	\$116,963	\$94,198	2060	38.93	802	361	636
53	061	0522.11	Middle	No	81.59	\$129,700	\$105,822	\$85,227	3162	42.13	1332	109	194
53	061	0523.01	Upper	No	122.59	\$129,700	\$158,999	\$128,056	5309	17.91	951	1605	1739
53	061	0523.02	Upper	No	124.45	\$129,700	\$161,412	\$130,000	4175	15.35	641	1511	1744
53	061	0524.01	Moderate	No	78.14	\$129,700	\$101,348	\$81,625	4151	18.14	753	1149	1665
53	061	0524.02	Middle	No	89.81	\$129,700	\$116,484	\$93,809	4132	22.75	940	653	1361
53	061	0525.02	Upper	No	122.84	\$129,700	\$159,323	\$128,313	5336	19.43	1037	1566	1889

53	061	0525.04	Middle	No	109.79	\$129,700	\$142,398	\$114,888	2999	20.57	617	774	1067
53	061	0525.05	Middle	No	101.92	\$129,700	\$132,190	\$106,463	5301	33.03	1751	1225	1468
53	061	0525.06	Middle	No	87.46	\$129,700	\$113,436	\$91,361	5058	30.90	1563	1278	1804
53	061	0526.03	Upper	No	124.04	\$129,700	\$160,880	\$129,570	2881	19.33	557	743	948
53	061	0526.04	Middle	No	91.28	\$129,700	\$118,380	\$95,345	5747	29.39	1689	1246	1793
53	061	0526.05	Middle	No	98.34	\$129,700	\$127,547	\$102,721	6316	19.52	1233	1527	1733
53	061	0526.06	Middle	No	104.71	\$129,700	\$135,809	\$109,375	5618	21.36	1200	1445	1971
53	061	0526.07	Middle	No	103.43	\$129,700	\$134,149	\$108,040	6670	23.19	1547	1724	2050
53	061	0527.01	Middle	No	103.65	\$129,700	\$134,434	\$108,269	2080	22.40	466	528	640
53	061	0527.06	Middle	No	101.24	\$129,700	\$131,308	\$105,750	6111	34.05	2081	1824	2058
53	061	0527.07	Middle	No	109.76	\$129,700	\$142,359	\$114,647	5112	32.63	1668	1112	1560
53	061	0527.08	Middle	No	106.44	\$129,700	\$138,053	\$111,183	5330	32.01	1706	1697	1926
53	061	0527.09	Middle	No	100.45	\$129,700	\$130,284	\$104,931	3624	28.78	1043	929	1183
53	061	0527.10	Middle	No	99.97	\$129,700	\$129,661	\$104,426	4502	30.85	1389	1461	1564
53	061	0527.11	Middle	No	94.48	\$129,700	\$122,541	\$98,692	5031	35.66	1794	1291	1379
53	061	0528.03	Middle	No	91.77	\$129,700	\$119,026	\$95,859	6245	34.43	2150	1824	2324
53	061	0528.05	Middle	No	89.85	\$129,700	\$116,535	\$93,854	4443	29.75	1322	1267	1816
53	061	0528.07	Middle	No	81.33	\$129,700	\$105,485	\$84,952	4205	33.51	1409	1174	1489
53	061	0528.08	Middle	No	99.29	\$129,700	\$128,779	\$103,712	4215	34.80	1467	1086	1303
53	061	0528.09	Middle	No	104.02	\$129,700	\$134,914	\$108,659	3794	40.35	1531	989	1354
53	061	0528.10	Middle	No	102.86	\$129,700	\$133,409	\$107,448	3835	29.99	1150	1323	1457
53	061	0529.03	Low	No	48.14	\$129,700	\$62,438	\$50,288	4386	38.39	1684	686	1344
53	061	0529.04	Moderate	No	79.60	\$129,700	\$103,241	\$83,154	5382	32.44	1746	1322	1726
53	061	0529.05	Moderate	No	61.63	\$129,700	\$79,934	\$64,375	4606	39.58	1823	704	1396
53	061	0529.06	Moderate	No	74.27	\$129,700	\$96,328	\$77,583	4788	30.10	1441	1213	1611
53	061	0531.01	Middle	No	87.36	\$129,700	\$113,306	\$91,250	5527	29.44	1627	1070	1360
53	061	0531.02	Moderate	No	77.32	\$129,700	\$100,284	\$80,769	5498	19.90	1094	1688	1880
53	061	0532.01	Middle	No	87.10	\$129,700	\$112,969	\$90,985	4289	17.07	732	1327	1717
53	061	0532.02	Middle	No	112.47	\$129,700	\$145,874	\$117,480	4609	16.38	755	1583	1979
53	061	0533.01	Middle	No	83.95	\$129,700	\$108,883	\$87,688	7462	19.97	1490	1820	2286
53	061	0533.02	Middle	No	98.32	\$129,700	\$127,521	\$102,706	6654	17.24	1147	1930	2486
53	061	0534.00	Middle	No	97.55	\$129,700	\$126,522	\$101,895	6058	13.95	845	1918	2293
53	061	0535.05	Middle	No	99.65	\$129,700	\$129,246	\$104,096	5889	16.22	955	1768	2083

53	061	0535.06	Middle	No	83.61	\$129,700	\$108,442	\$87,333	5952	14.25	848	1694	2522
53	061	0535.07	Middle	No	112.71	\$129,700	\$146,185	\$117,730	5296	23.32	1235	1856	2092
53	061	0535.08	Middle	No	102.71	\$129,700	\$133,215	\$107,284	3575	21.09	754	1038	1361
53	061	0535.09	Moderate	No	65.46	\$129,700	\$84,902	\$68,382	4164	31.15	1297	1009	1535
53	061	0535.10	Middle	No	80.18	\$129,700	\$103,983	\$83,750	3704	22.89	848	905	1519
53	061	0535.11	Moderate	No	75.55	\$129,700	\$97,988	\$78,917	3540	24.12	854	675	806
53	061	0536.03	Middle	No	115.08	\$129,700	\$149,259	\$120,208	4358	14.94	651	1492	1676
53	061	0536.04	Middle	No	96.09	\$129,700	\$124,629	\$100,369	5251	20.49	1076	1409	1945
53	061	0536.05	Middle	No	104.83	\$129,700	\$135,965	\$109,505	3035	13.08	397	922	1089
53	061	0536.06	Middle	No	110.59	\$129,700	\$143,435	\$115,515	3788	15.07	571	1164	1806
53	061	0537.00	Moderate	No	70.72	\$129,700	\$91,724	\$73,875	3282	14.44	474	944	1605
53	061	0538.01	Middle	No	90.55	\$129,700	\$117,443	\$94,583	3813	18.62	710	1267	2113
53	061	0538.02	Moderate	No	75.36	\$129,700	\$97,742	\$78,725	6122	25.73	1575	1725	2360
53	061	0538.03	Moderate	No	74.99	\$129,700	\$97,262	\$78,333	5907	21.26	1256	1748	2111
53	061	9400.01	Middle	No	94.62	\$129,700	\$122,722	\$98,833	6476	40.95	2652	1852	2517
53	061	9400.02	Middle	No	86.10	\$129,700	\$111,672	\$89,934	4493	41.73	1875	1043	1607
53	061	9900.02	Unknown	No	0.00	\$129,700	\$0	\$0	0	0.00	0	0	0
53	061	9901.00	Unknown	No	0.00	\$129,700	\$0	\$0	0	0.00	0	0	0

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
Dormant Account	
Dormant Account Fee	\$6 per month
Imposed on accounts with no customer-initiated activity (deposits, withdrawals, transfers) within the past 30 consecutive months	
Expedited Online Bill Payment	
Expedited Online Bill Payment	Varies with delivery method
Pricing presented when using WTB Online or by calling (800) 788-4578	
Garnishments/Levies	
Garnishments/Levies	\$75
	Unless limited by state law
Image with Statement Fee	
Image with Statement Fee	No charge
Notary	
Notary Fee for Non-Customer	Varies with state law
Notary Fees by State: Washington: \$15, Oregon: \$10, Idaho: \$5	
Paid Overdraft & Returned Item	
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>	
Safe Deposit Boxes	
Annual Rental	Varies with box size
Box Drilling	\$25 plus cost
Key Replacement	\$15 per key
Statement Fees	
Additional Statement Mailed	No charge
Paper Statement	No charge
Mailed, not electronic statement	

Statement Copy	No charge
Stop Payment Fee	
Stop Payment Fee	\$20
Sweep Transaction Charge	
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
Wire Transfers, Each Wire	
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
Business Coin and Currency Fees	
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
Night Depository	
Zipper Bag	\$5
Locking Bag	\$22
Standard Daily Card Limits	
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 <u>are</u> 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
INTEREST RATES AND INTEREST CHARGES			
Annual Percentage Rate (APR) for Purchases	0% introductory APR for 6 months. After that, your APR will be 15.49% . (This APR will vary with the market based on the Prime Rate.)		
APR for Balance Transfers	0% introductory APR for 6 months. After that, your APR will be 15.49% . (This APR will vary with the market based on the Prime Rate.)		
APR for Cash Advances	17.49% . (This APR will vary with the market based on the Prime Rate.)		
Penalty APR and When it Applies	23.49% . 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. How Long Will the Penalty APR Apply? 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 \$1.00 .		
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 http://www.consumerfinance.gov/learnmore .		
FEES			
Annual Fee	None	None	None
Transaction Fees			
Balance Transfer	4% of the amount of each transfer	None	None
Cash Advances	4% of the amount of each cash advance	4% of the amount of each cash advance	4% of the amount of each cash advance
Foreign Transaction	3% of each transaction in U.S. dollars	3% of each transaction in U.S. dollars	None
Penalty Fees			
Late Payment	\$25.00	\$25.00	\$25.00
Returned Payment	\$25.00	\$25.00	\$25.00

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, 2025. 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.
- 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.
- 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

Business: 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
Non-WTB ATM operators may charge additional fees Appears on statement as "[ATM Location] W/D SVC."	
International Service Assessment	Varies
Appears on statement as "Int Fee"	

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
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)	

Deposited Item Returned

Deposited Item Returned	No charge
Special Return Handling	\$10 per month minimum
Dormant Account	
Dormant Account Fee	\$6 per month
Imposed on accounts with no customer-initiated activity (deposits, withdrawals, transfers) within the past 30 consecutive months	
Expedited Online Bill Payment	
Expedited Online Bill Payment	Varies with delivery method
Pricing presented when using WTB Online or by calling (800) 788-4578	
Garnishments/Levies	
Garnishments/Levies	\$75
	Unless limited by state law
Image with Statement Fee	
Image with Statement Fee	No charge
Notary	
Notary Fee for Non-Customer	Varies with state law
Notary Fees by State: Washington: \$15, Oregon: \$10, Idaho: \$5	
Paid Overdraft & Returned Item	
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>	
Safe Deposit Boxes	
Annual Rental	Varies with box size
Box Drilling	\$25 plus cost
Key Replacement	\$15 per key
Statement Fees	
Additional Statement Mailed	No charge
Paper Statement	No charge
Mailed, not electronic statement	

Statement Copy	No charge
Stop Payment Fee	
Stop Payment Fee	\$20
Sweep Transaction Charge	
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
Wire Transfers, Each Wire	
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
Business Coin and Currency Fees	
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
Night Depository	
Zipper Bag	\$5
Locking Bag	\$22
Standard Daily Card Limits	
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 <u>are</u> 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
INTEREST RATES AND INTEREST CHARGES	
Annual Percentage Rate (APR) for Purchases	0% introductory APR for 6 months. After that, your APR will be 17.49% . (This APR will vary with the market based on the Prime Rate.)
APR for Cash Advances	20.49% (This APR will vary with the market based on the Prime Rate.)
Penalty APR and When it Applies	23.49% 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. How Long Will the Penalty APR Apply? 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 \$1.00 .
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 http://www.consumerfinance.gov/learnmore .
FEES	
Annual Fee	None
Transaction Fees	
· Cash Advances	4% of the amount of each cash advance
· Foreign Transaction	None
Penalty Fees	
· Late Payment	\$35.00
· Over Limit	\$35.00
· Returned Payment	\$35.00

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, 2025. 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 Issuers 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.
- 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.
- 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

Business: 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

April 18, 2022

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.

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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 High Satisfactory.

Washington Trust Bank’s (WTB) overall level of lending reflects excellent responsiveness to assessment area credit needs, a high percentage of loans being made within the institution’s AAs, a good geographic distribution of loans, a good penetration of lending to borrowers of different income levels and businesses of different revenue sizes, a good record of serving the credit needs of highly economically disadvantaged areas its AA, use of innovative and/or flexible lending practices, and a relatively high level of community development (CD) loans.

The Investment Test is rated Low Satisfactory.

The institution has an adequate level of qualified CD investments and grants, particularly those instruments that are not routinely provided by private investors, although rarely in a leadership position. WTB exhibits good responsiveness to credit and CD needs, and makes occasional use of 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 and, to the extent changes have been made, the institutions opening and closing of branches has improved the accessibility of its delivery systems, particularly in LMI geographies or to LMI individuals. Services, including, where appropriate, business hours, do not vary in a way that inconveniences portions of the AAs, particularly LMI geographies or individuals. Lastly, the bank provides 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 November 4, 2019, based on Large Bank Examination Procedures.

WTB operates 41 branches in 3 states 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. 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 one branch in Washington.

WTB's assets totaled \$11.1 billion as of December 31, 2021, including \$5.5 billion in total loans and \$3.3 billion in total securities. Deposits as of the same date totaled \$9.9 billion. The following table details the distribution of the bank's loan portfolio.

Loan Portfolio Distribution as of 12/31/2021		
Loan Category	\$(000s)	%
Construction, Land Development, and Other Land Loans	541,948	9.8
Secured by Farmland	52,168	0.9
Secured by 1-4 Family Residential Properties	1,185,796	21.4
Secured by Multifamily (5 or more) Residential Properties	220,422	4.0
Secured by Nonfarm Nonresidential Properties	1,682,103	30.4
Total Real Estate Loans	3,682,437	66.5
Commercial and Industrial Loans	1,298,752	23.5
Agricultural Production and Other Loans to Farmers	233,249	4.2
Consumer Loans	124,801	2.3
Obligations of State and Political Subdivisions in the U.S.	-	0.0
Other Loans	196,836	3.5
Lease Financing Receivable (net of unearned income)	-	0.0
Less: Unearned Income	-	0.0
Total Loans	5,536,075	100.0
<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 needs over the review period.

DESCRIPTION OF ASSESSMENT AREAS

The CRA requires financial institutions to define an AA within which the FDIC will evaluate the institution’s CRA performance. Based on branch locations and loan origination activity, WTB has designated 10 AAs throughout Washington, Idaho, and Oregon. Each state represents a separate rated area. The following table summarizes WTB’s AAs.

Description of Assessment Areas			
Assessment Area	Counties in Assessment Area	# of CTs	# of Branches
Washington			
Spokane	Spokane	105	16
Washington Non-MSA	Grant, Whitman	26	4
Seattle	King, Snohomish	549	3
Wenatchee	Chelan, Douglas	22	3
Kennewick	Benton, Franklin	50	1
Idaho			
Boise	Ada, Canyon	88	7
Coeur d’Alene	Kootenai	25	3
Idaho Non-MSA	Bonner, Latah	16	2
Lewiston	Nez Perce	10	1
Oregon			
Portland-Vancouver-Hillsboro OR-WA (PVH) Multistate	Multnomah, Washington, Yamhill, Clackamas and Columbia Counties in Oregon. Clark and Skamania Counties in Washington	491	1
<i>Source: Bank Data</i>			

The Seattle AA expanded since the previous evaluation. In 2019, the AA consisted only of the cities of Seattle and Bellevue, located in King County. In 2020, WTB delineated King County in its entirety, which includes both cities and the surrounding geographies. In 2021, the bank added a branch in Marysville, which resulted in the addition of Snohomish County, which is also a part of the larger Seattle AA.

The PVH Multistate AA also expanded since the previous examination. In 2019, the AA consisted solely of Multnomah and Washington Counties in Oregon. Beginning in 2020, WTB’s AA reflects the expansion of the AA to include all seven counties in the PVH Multistate MSA, which are referenced in the previous table. Refer to each of the applicable rated areas and individual AAs for additional information.

SCOPE OF EVALUATION

General Information

Examiners utilized the Interagency Large Bank Examination Procedures to assess WTB’s CRA performance. This evaluation covers the period from the prior evaluation, dated November 4, 2019, through the current evaluation date of April 4, 2022.

The state of Washington contains the greatest portion of the bank’s lending activity, deposits, and branch locations. Therefore, this rated area contributes the greatest weight in determining overall conclusions. Within Washington, examiners evaluated the Spokane AA using full-scope procedures. The Spokane AA contributed the greatest weight in determining the overall state conclusions due to the greater volume of WTB’s activities within the state. The state of Idaho represents WTB’s second largest rated area. Full-scope procedures were used for the Boise AA, which represents the largest portion of the bank’s activities in Idaho. The Coeur d’Alene AA was chosen for an additional full-scope review as the AA has not received a full-scope review for the prior two evaluations and also carries a substantial amount of the WTB’s lending activity in Idaho. Finally, full-scope procedures were also used for the PVH Multistate AA, as this is the only AA within the state of Oregon and, thus, requires a full-scope review. Due to the institution’s limited presence in Oregon, this rated area provided the least weight in determining overall performance conclusions. AAs reviewed using limited-scope procedures were subject to the same level of analysis as those examined using full-scope procedures, but are abbreviated in the presentation in this report. The following table provides specific details.

Rated Area Breakdown of Loans, Deposits, and Branches						
State	Loans		Deposits		Branches	
	\$(000s)	%	\$(000s)	%	#	%
Washington	2,756,929	69.8	7,436,425	81.4	27	66.0
Idaho	1,046,030	26.5	1,279,339	14.0	13	32.0
Oregon	148,525	3.7	422,557	4.6	1	2.0
Total	3,951,484	100.0	9,138,321	100.0	41	100.0
<small>Source: Bank Records; FDIC Summary of Deposits (12/31/2021) Due to rounding, totals may not add to exactly 100.0</small>						

Activities Reviewed

Examiners determined that the bank’s major product lines are small business and home mortgage loans. This conclusion is based upon the bank’s business strategy and the number and dollar volume of loans originated during the evaluation period. Based on the number and dollar of reported loans, small business loans contribute the most weight to overall conclusions. Small farm loans are not a primary product and comprised only 5.0 percent of WTB’s total lending during the evaluation period and were not included in the review. The institution did not request the inclusion of consumer loans as part of this evaluation; therefore, consumer loans are also excluded from review.

Examiners reviewed all small business loans reported by the institution from January 1, 2019 through December 31, 2021. This evaluation also considered all originated home mortgage loans reported on WTB’s HMDA Loan Application Registers during the same time period. See the following table.

Loan Products Reviewed						
Loan Category	Universe		Reviewed		Presented	
	#	\$(000s)	#	\$(000s)	#	\$(000s)
Small Business	12,807	2,002,033	12,807	2,002,033	12,807	2,002,033
Home Mortgage	8,349	2,833,459	8,349	2,833,459	8,349	2,833,459

Source: Bank Records from 01/1/2019 through 12/31/2021.

In 2019 and 2020, small business and home mortgage lending performance are compared to both aggregate performance of other lenders operating within each AA and to relevant demographic data. In 2021, lending performance is compared only to relevant demographics, as 2021 small business and home mortgage aggregate data is not available as of the date of this evaluation.

Demographic comparisons for small business lending is based on D&B data, while demographic comparisons for home mortgage lending is based on 2015 ACS census data. More weight is given to WTB’s performance in comparison to aggregate data, as this is a better measure of actual lending opportunity in each AA.

CD lending, investment, and service activities for the entire review period were also considered and are presented throughout this evaluation. Examiners also reviewed delivery systems for providing retail banking services and retail banking products targeted toward LMI individuals or small businesses tailored to meet specific needs within the AAs.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

WTB is rated “High Satisfactory” in the Lending Test. Performance is consistent in Washington and Idaho. Weaker Lending Test performance is noted in Oregon.

Lending Activity

WTB’s lending levels reflect excellent responsiveness to AA credit needs. Increases in lending activity compared to the prior evaluation can partially be attributed to a longer review period for the current evaluation. During the review period, small business lending registered significant increases by number and dollar volume. The increase from 2019 to 2020 is attributed to the introduction of the SBA’s Payment Protection Program (PPP) loans in March of 2020. In 2021, WTB’s small business lending remained high, but shows a decline which reflects the ending of the PPP loan program which occurred in May of 2021.

Home mortgage lending by number also increased each year in the review period. The increase is due in part to a change in the institution’s practice of reporting HMDA data. In 2021, in addition to reporting home mortgage loans, WTB began reporting home equity lines of credit, which are covered loans that are also secured by a borrower’s primary residence.

Assessment Area Concentration

A high percentage of loans are made in the institution’s AAs.

Lending Inside and Outside of the Assessment Area											
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)	
	Inside		Outside			Inside		Outside			
	#	%	#	%		\$	%	\$	%		
Small Business											
2019	1,530	82.7	321	17.3	1,851	298,372	77.5	86,770	22.5	385,142	
2020	5,657	91.2	546	8.8	6,203	816,257	88.6	104,560	11.4	920,817	
2021	4,352	91.6	401	8.4	4,753	622,968	89.5	73,106	10.5	696,074	
Subtotal	11,539	90.1	1,268	9.9	12,807	1,737,597	86.8	264,436	13.2	2,002,033	
Home Mortgage											
2019	1,920	83.2	389	16.8	2,309	546,960	71.7	216,018	28.3	762,978	
2020	2,566	85.2	444	14.8	3,010	774,303	78.2	216,159	21.8	990,462	
2021	2,623	86.6	407	13.4	3,030	892,621	82.6	187,398	17.4	1,080,019	
Subtotal	7,109	85.1	1,240	14.9	8,349	2,213,884	78.1	619,575	21.9	2,833,459	
Total	18,648	88.1	2,508	11.9	21,156	3,951,481	81.7	884,011	18.3	4,835,492	
<i>Source: Bank Data Due to rounding, totals may not equal 100.0%</i>											

Community Development Initiatives

WTB occasionally uses innovative and/or complex investments to support CD initiatives. The majority of the institution's investments consist of MBS, which are not considered particularly complex. However, WTB also held six low-income housing tax credit (LIHTC) investments and one CDFI investment during the review period.

A LIHTC investment provides tax incentives to encourage individual and corporate investors to invest in the acquisition, development, and rehabilitation of affordable rental housing. The instrument provides for an indirect federal subsidy that finances low-income housing. This allows an investor to claim tax credits on their federal income tax return. To qualify for the credit, a project must meet strict requirements to qualify as a low-income project.

A CDFI investment promotes access to capital and local economic growth through its programs with direct funding injections that provide financial services, investment opportunities, loan availability, and technical assistance to distressed or underserved communities and populations. A certified CDFI must meet strict eligibility requirements with its primary objective to provide CD services.

SERVICE TEST

WTB is rated "High Satisfactory" in the Service Test. While performance is consistent in the state of Washington, weaker performance is noted in Idaho and Oregon.

Accessibility of Delivery Systems

Delivery systems are accessible to essentially all portions of the institution's AA. WTB's branch network consists of 27 branches in Washington, 13 branches in Idaho, and a single branch in Oregon. WTB also operates three loan production offices (LPOs): two in Oregon and one in Washington. Branch distribution varies somewhat by AA; refer to each for specific detail.

Alternative delivery systems include online, telephone, and mobile banking as well as remote deposit capabilities. The institution operates 36 ATMs at 41 of the branch locations. In addition, there are six stand-alone ATMs, including one ATM at the Mirabella Retirement Center and two located at previously closed branch locations. Three of the six are located in moderate-income tracts and the other three are in middle/upper income tracts. 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. WTB has also made a proactive effort to serve consumers that are within the bank's AAs that speak and read Spanish as their first language.

Changes in Branch Locations

To the extent changes have been made, the institution's opening and closing of branches has improved the accessibility of its delivery systems, particularly in LMI geographies or to LMI individuals. The bank opened one branch in Washington and one branch in Oregon during the review period. WTB did not close any branches during the evaluation period. Refer to the Washington and Oregon rated areas for details, including specific impact to LMI individuals and areas.

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 or individuals; refer to AAs for specific detail. As discussed at the institution level, products and services do not vary by branch location; refer to the Description of Institution for detail on bank products and services.

Community Development Services

The institution provides a relatively high level of CD services; see the following table. Service hours declined significantly from the prior evaluation, where WTB employees provided 6,861 hours of service and was a leader in the provision of CD services. The decrease in hours is primarily due to the coronavirus pandemic, which limited the traditional ‘in-person’ service activities that have historically been provided by bank employees. For instance, financial education classes that were traditionally provided at schools were canceled due to school closures in 2020 and 2021. Virtual alternatives were not available through this particular program. WTB did however develop an internal first time buyer program that was delivered online to registered participants.

Community Development Services					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
2019	63	363	12	2	440
2020	161	788	28	24	1,001
2021	215	834	23	75	1,147
YTD 2022	31	88	-	2	121
Total	470	2,073	63	103	2,709

Source: Bank Data

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: High Satisfactory

The Investment Test is rated: Low Satisfactory

The Service Test is rated: High Satisfactory

DESCRIPTION OF INSTITUTION'S OPERATIONS IN WASHINGTON

WTB operates 27 branches within 5 AAs in the state of Washington. Changes to the AA since the prior evaluation are limited to the Seattle AA and are noted in the overall Description of Assessment Areas section. The institution has not made any other changes to the Washington AAs since the prior evaluation. Refer to individual AAs for key demographic and economic information specific to each.

SCOPE OF EVALUATION – WASHINGTON

Refer to the overall Scope of Evaluation section for complete details on the scope of evaluation for the state of Washington. The performance in the Spokane AA followed by the Seattle AA provided the greatest weight in determining the overall statewide rating.

CONCLUSIONS ON PERFORMANCE CRITERIA IN WASHINGTON

LENDING TEST

WTB is rated “High Satisfactory” in the Lending Test in the state of Washington. While performance is consistent in the Spokane, Kennewick, and Wenatchee AAs, weaker performance is noted in the Seattle and Washington Non-MSA AAs.

Lending Activity

WTB's lending levels reflect excellent responsiveness to AA credit needs, taking into account the number and amount of small business and home mortgage loans in its AA.

Geographic Distribution

The geographic distribution of loans reflects good penetration throughout the state of Washington. Performance varies somewhat across the AAs; refer to the Geographic Distribution section of each AA for detail.

Borrower Profile

The distribution of borrowers reflects good penetration among individuals of different income levels and businesses and farms of different revenue sizes. The bank's performance varies somewhat between the AAs; refer to the Borrower Profile section of each AA for detail.

Community Development Loans

WTB made a relatively high level of CD loans throughout the Washington AAs. The institution originated 180 CD loans totaling \$264.0 million, which marks an increase from the prior evaluation where WTB originated 32 loans totaling \$111.5 million. WTB’s performance in the Spokane AA was consistent with the conclusion for Washington. The institution’s performance in the Seattle AA is above that of the rated area. Performance in the Washington Non-MSA, Wenatchee, and Kennewick AAs is below that of the rated area.

The majority of CD activity occurred in the Spokane and Seattle AAs with an emphasis on economic development, which reflects the institution’s responsiveness to providing CD loans in support of pandemic-related relief via PPP loans. CD loan activity also focused on affordable housing initiatives, which is also a primary credit need identified by community contacts. Refer to each respective AA analyses for full details and notable examples, where relevant. The following table presents WTB’s CD loans by purpose and AA.

Community Development Lending by Washington Assessment Area										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Spokane	1	13,020	1	300	100	94,766	-	-	102	108,086
Seattle	2	22,730	-	-	43	110,350	-	-	45	133,080
Washington Non-MSA	1	3,642	1	3,079	15	5,456	-	-	17	12,177
Wenatchee	-	-	-	-	11	6,853	-	-	11	6,853
Kennewick	-	-	-	-	5	3,872	-	-	5	3,872
Total	4	39,392	2	3,379	174	221,297	-	-	180	264,068

Source: Bank Data

INVESTMENT TEST

WTB is rated “Low Satisfactory” in the Investment Test for the state of Washington. Performance in the Spokane, Seattle, and Wenatchee AAs was consistent with the overall conclusion, while weaker performance was noted in the two other AAs.

Investment and Grant Activity

The institution has an adequate level of qualified CD investments and donations, although rarely in a leadership position, particularly those that are not routinely provided by private investors. WTB reported 131 qualified investments and donations totaling approximately \$72.6 million in the state. This level is an increase from the prior evaluation when the institution’s qualified investments and donations totaled approximately \$28.4 million. WTB also held prior period investments applicable to some of the Washington AAs. Refer to the specific analyses for further details. All of the AAs in the state received some form of investment and/or grant and donation activity.

Community Development Investments by Washington Assessment Area										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Spokane	20	40,063	-	-	-	-	-	-	20	40,063
Seattle	3	25,070	-	-	-	-	-	-	3	25,070
Washington Non-MSA	-	-	-	-	-	-	-	-	-	-
Wenatchee	1	1,316	-	-	-	-	-	-	1	1,316
Kennewick	-	-	-	-	-	-	-	-	-	-
Statewide Activities	2	5,654	-	-	-	-	-	-	2	5,654
Subtotal	26	72,103	-	-	-	-	-	-	26	72,103
Qualified Grants & Donations	19	99	77	357	9	62	-	-	105	518
Total	45	72,202	77	357	9	62	-	-	131	72,621
<i>Source: Bank Data</i>										

Responsiveness to Credit and Community Development Needs

WTB exhibits good responsiveness to credit and CD needs. The institution demonstrated responsiveness by targeting investments in affordable housing initiatives that support a primary need notified by community contacts.

Community Development Initiatives

WTB occasionally uses innovative and/or complex investments to support CD initiatives. During the current period, the institution made one LIHTC investment totaling \$10.1 million in the Seattle AA to fund the development of workforce housing targeted to LMI individuals. WTB also holds two prior period LIHTC investments totaling approximately \$2.8 million that are allocated to the Spokane AA and provide multifamily affordable housing.

SERVICE TEST

WTB is rated ‘High Satisfactory’ in the Service Test for the state of Washington. The bank’s performance was consistent in each Washington AA.

Accessibility of Delivery Systems

Delivery systems are accessible to essentially all portions of the Washington AAs. WTB operates 27 branches in Washington: 16 in the Spokane AA, 3 in the Seattle AA, 4 in the Washington Non-MSA AA, 3 in the Wenatchee AA, and 1 in the Kennewick AA. Branch distribution varies somewhat by AA; refer to each for specific detail.

In addition to the alternative delivery systems discussed at the institution level, the bank operates an LPO in the Washington Non-MSA AA and six stand-alone ATMs throughout the rated area: four in the Spokane AA, one in the Washington Non-MSA AA, and one in the Wenatchee AA. Refer to respective AA analyses for full detail on these additional alternative delivery systems, including specific impact to LMI geographies or individuals.

Changes in Branch Locations

To the extent changes have been made, the institution’s opening and closing of branches has improved the accessibility of its delivery systems, particularly in LMI geographies or to LMI individuals. The institution did not close any branches in Washington during the review period, but opened a branch in a moderate-income CT in Snohomish County in August 2020, expanding the institution’s footprint in the Seattle AA. This location is also near LMI geographies in northwestern Washington.

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 or individuals; refer to AAs for specific detail. As discussed at the institution level, products and services do not vary by branch location; refer to the Description of Institution for detail on bank products and services.

Community Development Services

The institution provides a relatively high level of CD services to the Washington AAs; see the following table. Service hours decreased significantly from the prior evaluation, where WTB employees provided 5,106 hours of service and was considered a leader in the provision of CD services. As discussed at the institution level, the decline is partially attributable to the coronavirus pandemic. The majority of service hours provided in Washington supported the provision of community services targeted to LMI individuals and families, an identified CD need for the Washington AAs.

Community Development Services by Washington Assessment Area					
Assessment Area	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
Spokane	114	1,187	12	17	1,330
Seattle	80	344	-	-	424
Washington Non-MSA	143	112	-	46	301
Wenatchee	-	60	-	15	75
Kennewick	-	-	-	25	25
Total	337	1,703	12	103	2,154
<i>Source: Bank Data</i>					

SPOKANE – Full-Scope Review

DESCRIPTION OF INSTITUTION’S OPERATIONS IN SPOKANE

The Spokane AA consists of all 105 CTs in Spokane County, a portion of the larger Spokane-Spokane Valley MSA. WTB has not made any changes to the AA since the previous evaluation.

Economic and Demographic Data

The AA consists of 1 low-, 28 moderate-, 50 middle-, and 25 upper-income CTs. One additional CT in the AA does not have an income designation. See the following table for additional demographic information.

Demographic Information of the Assessment Area						
Assessment Area: Spokane						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	105	1.0	26.7	47.6	23.8	1.0
Population by Geography	480,832	0.6	25.0	44.8	28.8	0.9
Housing Units by Geography	205,487	0.6	26.2	44.4	27.5	1.4
Owner-Occupied Units by Geography	119,096	0.1	17.8	46.9	34.9	0.4
Occupied Rental Units by Geography	70,375	1.4	38.4	41.2	16.2	2.8
Vacant Units by Geography	16,016	0.6	35.1	40.1	21.6	2.6
Businesses by Geography	47,101	3.0	33.9	35.8	26.4	0.9
Farms by Geography	1,642	1.2	15.7	45.5	37.5	0.1
Family Distribution by Income Level	119,767	20.1	16.8	22.0	41.2	0.0
Household Distribution by Income Level	189,471	24.2	16.3	16.9	42.6	0.0
Median Family Income MSA - 44060 Spokane-Spokane Valley, WA MSA	\$62,064	Median Housing Value				\$190,889
		Median Gross Rent				\$786
		Families Below Poverty Level				10.3%
<i>Source: 2015 ACS and 2021 D&B Data Due to rounding, totals may not equal 100.0% (*) The NA category consists of geographies that have not been assigned an income classification.</i>						

According to Moody’s Analytics, the AA economy is expanding, with payrolls jumping beyond pre-pandemic levels. The local economy is largely dependent on the defense, aerospace, and education sectors; however, employment gains are led by education and healthcare. The strong labor market has resulted in price appreciation in the housing market that outpaces that of the state and the rest of the nation. Fairchild Air Force Base, Providence Health Care – Eastern Washington, MultiCare, Kalispel Tribal Economic Authority, and Eastern Washington University are among the area’s largest employers. Unemployment levels in the AA are generally consistent with state and national averages, and are showing improvement since the peak levels observed during the height of

the pandemic. The following table illustrates unemployment levels for the county compared to Washington and the nation.

Unemployment Rates			
Area	2021	2020	2019
	%	%	%
Spokane Assessment Area	5.5	8.5	5.5
State	5.2	8.5	4.3
National Average	5.3	8.1	3.7
<i>Source: Bureau of Labor Statistics</i>			

Competition

According to the June 30, 2021 Deposit Market Share Report, WTB ranked 1st out of 16 FDIC-insured institutions competing within the AA, with 32.3 percent of the deposit market share. According to the same data, WTB operates 16 of the 93 branches in the AA.

Community Contacts

Examiners conducted a community contact with an organization that focuses on economic development for businesses, including small and micro businesses in the AA. According to the contact, the AA was not as impacted as other counties during the pandemic. Operating grants helped retain many local businesses and the large presence of healthcare workers helped stabilize the economy. The contact stated that obtaining capital for funding small business operations and expansion continues to be a challenge, particularly those that are women-, veteran-, and immigrant-owned. A lack of financial expertise and varying views on banking relationships present obstacles. A lack of housing stock and rapidly rising home prices are also a hindrance to supporting individuals that are relocating to join the workforce.

Examiners also conducted a community contact with a non-profit organization that provides assistance with affordable housing targeted toward LMI individuals in the AA. The contact noted that housing stock in the AA is limited and rapidly rising home prices are creating a critical need for affordable housing. The contact works with first time homebuyers that attend financial education classes to build and repair credit. Upon completion of the two-year program, lower-cost housing options have diminished, causing a disproportionate impact on LMI borrowers. The contact further stated that local banks have been helpful; however, there is a lack of down payment assistance products to help individuals in all low-income ranges.

Credit and Community Development Needs and Opportunities

Considering community contact information and key economic and demographic data indicators, access to affordable housing represents a primary credit need for the AA. Opportunities exist for developing and implementing banking products with additional flexibility to help improve the accessibility of down payment assistance programs for LMI borrowers. Funding for small businesses and financial education are also community needs. In particular, products that provide additional flexibility in typical credit worthiness criteria and financial education classes for small and first time entrepreneurs that are trying to establish and grow their businesses are in need.

CONCLUSIONS ON PERFORMANCE CRITERIA IN SPOKANE

LENDING TEST

WTB's Lending Test performance in the Spokane AA is consistent with overall Lending Test conclusions for the state of Washington.

Lending Activity

WTB demonstrates excellent 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 3,983 small business loans totaling \$558.5 million and 3,400 home mortgage loans totaling \$848.8 million. Lending increased by number and dollar amount for each product since the previous evaluation, where WTB originated 1,315 small business loans totaling \$272.1 million and 980 home mortgage loans totaling \$258.6 million.

In 2020, WTB ranked 1st out of 89 lenders who reported a total of 9,570 originated or purchased small business loans, giving the bank a market share of 21.4 percent by number of loans originated. In 2020, WTB ranked 4th out of 464 lenders who reported a total of 54,487 originated or purchased home mortgage loans, giving the bank a market share of 3.2 percent by number.

Geographic Distribution

The geographic distribution of loans reflects good penetration throughout the AA. Excellent performance in small business and poor performance in home mortgage lending supports this conclusion.

Small Business

The geographic distribution of small business loans reflects excellent dispersion throughout the AA. Lending in both LMI CTs was well above aggregate data and demographics throughout the evaluation period. See the following table.

Geographic Distribution of Small Business Loans						
Assessment Area: Spokane						
Tract Income Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2019	3.2	2.7	20	3.8	4,113	4.0
2020	2.9	2.9	83	4.1	13,401	5.0
2021	3.0	--	58	4.1	6,332	3.4
Moderate						
2019	30.9	28.3	199	37.7	41,482	40.6
2020	33.9	30.5	756	37.2	109,429	40.9
2021	33.9	--	485	34.1	77,579	41.1
Middle						
2019	39.0	39.5	209	39.6	43,194	42.3
2020	35.9	39.9	763	37.5	107,214	40.0
2021	35.8	--	556	39.1	79,080	41.9
Upper						
2019	26.0	28.8	91	17.2	11,839	11.6
2020	26.3	25.8	402	19.8	34,645	12.9
2021	26.4	--	309	21.7	23,989	12.7
Not Available						
2019	0.9	0.7	9	1.7	1,537	1.5
2020	0.9	0.9	28	1.4	3,047	1.1
2021	0.9	--	15	1.1	1,675	0.9
Totals						
2019	100.0	100.0	528	100.0	102,165	100.0
2020	100.0	100.0	2,032	100.0	267,736	100.0
2021	100.0	--	1,423	100.0	188,655	100.0
<i>Source: 2019, 2020 & 2021 D&B Data; Bank Data; 2019 & 2020 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0% Filter: WTB2019: Loan Type is Small Business Loans. 2019 Peer Small Business Data -- US and PR: Loan Type is Small Business. WTB2020: Loan Type is Small Business Loans. 2020 Peer Small Business Data -- US and PR: Loan Type is Small Business. WTB2021: Loan Type is Small Business Loans.</i>						

Home Mortgage

The geographic distribution of home mortgage loans reflects poor dispersion throughout the AA. WTB's lending in low-income tracts was commensurate with both aggregate and demographic data, which shows limited opportunity for lending in low-income geographies. However, lending in

moderate-income tracts was well below both comparators throughout the review period. See the following table.

Geographic Distribution of Home Mortgage Loans						
Assessment Area: Spokane						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2019	0.1	0.1	0	0.0	0	0.0
2020	0.1	0.1	0	0.0	0	0.0
2021	0.1	--	1	0.1	103	0.0
Moderate						
2019	17.8	21.5	108	11.7	27,445	12.6
2020	17.8	18.8	178	14.1	26,848	8.6
2021	17.8	--	201	16.5	32,439	10.2
Middle						
2019	46.9	42.8	347	37.6	61,084	28.1
2020	46.9	42.2	443	35.1	94,493	30.3
2021	46.9	--	426	35.0	94,459	29.6
Upper						
2019	34.9	35.3	461	49.9	127,324	58.5
2020	34.9	38.5	629	49.9	185,516	59.5
2021	34.9	--	580	47.7	190,413	59.6
Not Available						
2019	0.4	0.4	7	0.8	1,888	0.9
2020	0.4	0.5	11	0.9	4,849	1.6
2021	0.4	--	8	0.7	1,998	0.6
Totals						
2019	100.0	100.0	923	100.0	217,741	100.0
2020	100.0	100.0	1,261	100.0	311,706	100.0
2021	100.0	--	1,216	100.0	319,413	100.0

*Source: 2015 ACS; Bank Data, 2019 & 2020 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*

Borrower Profile

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

Small Business

WTB’s distribution of small business loans reflects good penetration of loans to businesses with GARs of \$1 million or less, as depicted in the following table. In 2019, the institution’s performance was slightly below the rate achieved by the aggregate. In 2020, WTB’s performance improved while aggregate lenders registered a decline. In 2021, WTB’s performance rose again, showing significant improvement.

Distribution of Small Business Loans by Gross Annual Revenue Category						
Assessment Area: Spokane						
Gross Revenue Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
<=\$1,000,000						
2019	84.8	49.2	244	46.2	34,674	33.9
2020	88.6	41.1	979	48.2	56,410	21.1
2021	88.3	--	823	57.8	73,144	38.8
>\$1,000,000						
2019	5.0	--	260	49.2	65,663	64.3
2020	3.6	--	718	35.3	167,788	62.7
2021	3.6	--	343	24.1	88,244	46.8
Revenue Not Available						
2019	10.2	--	24	4.5	1,828	1.8
2020	7.8	--	335	16.5	43,538	16.3
2021	8.1	--	257	18.1	27,267	14.5
Totals						
2019	100.0	100.0	528	100.0	102,165	100.0
2020	100.0	100.0	2,032	100.0	267,736	100.0
2021	100.0	--	1,423	100.0	188,655	100.0
<i>Source: 2019, 2020 & 2021 D&B Data; Bank Data; 2019 & 2020 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0% Filter: WTB2019: Loan Type is Small Business Loans. 2019 Peer Small Business Data -- US and PR: Loan Type is Small Business. WTB2020: Loan Type is Small Business Loans. 2020 Peer Small Business Data -- US and PR: Loan Type is Small Business. WTB2021: Loan Type is Small Business Loans.</i>						

Home Mortgage

The distribution of home mortgage lending reflects adequate penetration to both LMI borrowers. WTB’s lending to low-income borrowers was above the rates achieved by aggregate and trended upward during the evaluation period. Lending to moderate-income borrowers was slightly below the rate of aggregate and demographic data for each year, but not to an unreasonable degree. In 2021, lending to moderate-income borrowers showed improvement. See the following table.

Distribution of Home Mortgage Loans by Borrower Income Level						
Assessment Area: Spokane						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2019	20.1	5.0	53	5.7	3,389	1.6
2020	20.1	4.0	69	5.5	6,726	2.2
2021	20.1	--	76	6.3	9,691	3.0
Moderate						
2019	16.8	15.4	107	11.6	10,545	4.8
2020	16.8	14.9	144	11.4	19,497	6.3
2021	16.8	--	176	14.5	25,811	8.1
Middle						
2019	22.0	22.8	157	17.0	24,737	11.4
2020	22.0	22.2	206	16.3	37,925	12.2
2021	22.0	--	212	17.4	38,679	12.1
Upper						
2019	41.2	41.6	518	56.1	146,950	67.5
2020	41.2	43.0	683	54.2	200,037	64.2
2021	41.2	--	627	51.6	208,294	65.2
Not Available						
2019	0.0	15.2	88	9.5	32,120	14.8
2020	0.0	15.9	159	12.6	47,521	15.2
2021	0.0	--	125	10.3	36,937	11.6
Totals						
2019	100.0	100.0	923	100.0	217,741	100.0
2020	100.0	100.0	1,261	100.0	311,706	100.0
2021	100.0	--	1,216	100.0	319,413	100.0

*Source: 2015 ACS; Bank Data, 2019 & 2020 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*

Community Development Loans

WTB made a relatively high level of CD loans in the Spokane AA. The institution's lending increased since the previous examination where WTB originated 18 loans totaling \$32.3 million. The emphasis of CD activities on economic development and affordable housing initiatives exhibit responsiveness to credit needs identified by community contacts. See the following table.

Community Development Lending Spokane Assessment Area										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2020	-	-	1	300	81	62,830	-	-	82	63,130
2021	1	13,020	-	-	19	31,936	-	-	20	44,956
Total	1	13,020	1	300	100	94,766	-	-	102	108,086
<i>Source: Bank Data</i>										

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

- In 2020, WTB funded a \$4.2 million PPP loan to an organization for operating expenses that promoted economic development by providing job retention in a moderate-income area.
- In 2020, WTB originated a SBA 504 loan for \$6.1 million that promoted economic development by funding the start-up of a small business that created permanent jobs for 40 employees.
- In 2020, WTB funded a \$7.0 million PPP loan that promoted economic development by providing job retention for 29 LMI employees at an organization located in a low-income area.

INVESTMENT TEST

WTB has an adequate level of qualified CD investments and donations in the Spokane AA, exhibits good responsiveness to credit and CD needs, and occasionally uses innovative and/or complex investments to support CD initiatives.

Investment and Grant Activity

The institution has an adequate level of qualified CD investments and donations, although rarely in a leadership position, particularly those that are not routinely provided by private investors. WTB reported 81 qualified investments and donations totaling approximately \$40.4 million in the AA. This level is an increase from the prior evaluation when the institution’s qualified investments and donations totaled approximately \$28.4 million. Four prior period investments totaling \$4.3 million are still outstanding and applicable to the Spokane AA. These investments consist of two LIHTCs totaling \$2.9 million, a school bond totaling \$1.3 million, and one investment in an economic development organization totaling approximately \$25,000. The following table shows a breakdown of qualified investments and donations activity by year and CD category.

Community Development Investments Spokane Assessment Area										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2020	18	27,842	-	-	-	-	-	-	18	27,842
2021	2	12,221	-	-	-	-	-	-	2	12,221
Subtotal	20	40,063							20	40,063
Qualified Grants & Donations	8	55	48	300	5	55	-	-	61	410
Total	28	40,118	48	300	5	55	-	-	81	40,473
<i>Source: Bank Data</i>										

Examples of CD investments and donations include the following:

- In 2021, WTB invested approximately \$2.3 million in a MBS to support affordable housing for LMI individuals purchasing single-family homes in the AA.
- In 2020, WTB donated \$10,000 to an organization that provides affordable housing and additional services for LMI and non-English speaking individuals and families.
- In 2021, the institution donated \$5,000 to a non-profit organization that constructs and rehabilitates single-family residences for LMI individuals and families.

Responsiveness to Credit and Community Development Needs

WTB exhibits good responsiveness to credit and CD needs. The institution's focus on affordable housing investments demonstrates responsiveness to a primary need identified by community contacts.

Community Development Initiatives

WTB occasionally uses innovative and/or complex investments to support CD initiatives. As stated previously, two of the institutions prior period investments include LIHTCs.

SERVICE TEST

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

Accessibility of Delivery Systems

Delivery systems are accessible essentially all portions of the institution's AA. The following table outlines the bank's branch distribution in the AA.

Branch and ATM Distribution by Geography Income Level Spokane Assessment Area								
Tract Income Level	Census Tracts		Population		Branches		ATMs	
	#	%	#	%	#	%	#	%
Low	1	1.0	2,938	0.6	-	-	-	-
Moderate	28	26.7	120,101	25.0	6	37.5	8	40.0
Middle	50	47.6	215,201	44.8	6	37.5	6	30.0
Upper	25	23.8	138,286	28.8	4	25.0	6	30.0
NA	1	1.0	4,306	0.9	-	-	-	-
Total	105	100.0	480,832	100.0	16	100.0	20	100.0
<i>Source: 2015 ACS Data; Bank Data</i>								

The bank does not operate any branches or ATMs in low-income CTs; however, WTB’s percentage of branches and ATMs operated in moderate-income areas compares favorably to the percentage of households, families, and businesses operating in these areas. Additionally, WTB’s distribution of branches in moderate-income branches is in line with the 39.8 percent penetration achieved by other institutions with operations in the AA.

In addition to the alternative delivery systems discussed at the bankwide level, the bank’s accessibility of delivery systems in the AA is improved by the two stand-alone ATMs located in moderate-income tracts in the AA.

Changes in Branch Locations

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

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 or individuals. Branch hours are generally consistent among the AA branches, with extended hours available via drive-up at 14 of the 16 locations. Additionally, nine branches are open on Saturdays.

Community Development Services

WTB provides a relatively high level of CD service hours to the AA; see the following table. Service hours decreased from the prior evaluation, where WTB employees provided 3,690 hours of service and the bank was considered a leader. As previously discussed, the decline is partially due to the impact of the coronavirus pandemic. The following table demonstrates that hours provided in November and December 2019 were almost in line with the hours provided in full-years 2020 and 2021. Lastly, the majority of services provided in the AA supported community services targeted to LMI individuals and families, an identified AA CD need.

Community Development Services Spokane Assessment Area					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
2019	-	318	8	-	326
2020	11	460	4	-	475
2021	79	390	-	17	486
YTD 2022	24	20	-	-	44
Total	114	1,188	12	17	1,331
<i>Source: Bank Data</i>					

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

- In 2020 and 2021, 3 WTB employees provided a total of 35 hours of service teaching financial education to children at an elementary school located in a moderate-income area.
- Throughout 2019, 2020, and 2021, a WTB employee spent a total of 32 hours in service to a community service organization that provides emergency shelter and services to homeless women and children in the AA.
- In 2019 and 2020, 2 WTB representatives supported economic development in the AA by teaching 12 hours of financial education seminars to local entrepreneurs and small business owners.

OTHER ASSESSMENT AREAS – Limited-Scope Review

CONCLUSIONS ON PERFORMANCE CRITERIA IN THE LIMITED-SCOPE ASSESSMENT AREAS

The following table summarizes performance in each limited-scope AA as compared to performance in the Washington AAs in which full-scope procedures were conducted. The conclusions are based 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 impact or alter the institution’s overall performance rating.

Assessment Area	Lending Test	Investment Test	Service Test
Seattle	Below	Consistent	Consistent
Washington Non-MSA	Below	Below	Consistent
Wenatchee	Above	Consistent	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. Products, services, and alternative delivery systems are discussed at the institution level. Additional information is in the Limited-Scope Assessment Areas Appendices.

Seattle

The AA consists of 31 low-, 125 moderate-, 228 middle-, and 160 upper-income CTs. There are also five additional CTs without any income designation.

Activity	#	\$
Small Business Loans	1,888	381,694
Home Mortgage Loans	645	486,667
Community Development Loans	45	133,080
Investments (New)	3	25,070
Investments (Prior Period)	1	466
Donations	20	70
CD Services	424 hours	
<i>Source: Bank Data</i>		

The Seattle AA also benefitted from portions of 10 prior period investments made in WTB’s larger, regional AA that are allocated to multiple AAs and are not shown in the preceding table.

Washington Non-MSA

The AA consists of 3 low-, 2 moderate-, 16 middle-, and 5 upper-income CTs. In addition, Grant County has 12 CTs designated as distressed middle-income geographies and Whitman County has 4 CTs designated as distressed middle-income geographies.

Activity	#	\$
Small Business Loans	1,109	115,603
Home Mortgage Loans	483	118,396
Community Development Loans	17	12,177
Investments (New)	-	-
Investments (Prior Period)	-	-
Donations	12	24
CD Services	301 hours	
<i>Source: Bank Data</i>		

The Washington Non-MSA AA also benefitted from portions of two prior period investments made in WTB’s larger, regional AA that are allocated to multiple AAs and are not shown in the preceding table. Branch distribution is consistent with the institution overall. Three of the bank’s four AA branches are located in distressed nonmetropolitan middle-income CTs and are in close proximity to LMI tracts. WTB also operates one branch in an upper-income CT. In addition to the bankwide alternative delivery systems, WTB operates a stand-alone ATM in a moderate-income tract in the AA, which improves the accessibility of delivery systems for LMI individuals in the area. Service hours are consistent with the institution.

Wenatchee

The AA consists of 0 low-, 3 moderate-, 16 middle-, and 3 upper-income CTs.

Activity	#	\$
Small Business Loans	472	56,451
Home Mortgage Loans	308	69,256
Community Development Loans	11	6,853
Investments (New)	1	1,316
Investments (Prior Period)	-	-
Donations	5	5
CD Services	75 hours	
<i>Source: Bank Data</i>		

The Wenatchee AA also benefitted from portions of six prior period investments made in WTB’s larger, regional AA that are allocated to multiple AAs and are not shown in the preceding table. WTB’s CD service hours are below the state conclusions.

Kennewick

The AA consists of 1 low-, 15 moderate-, 16 middle-, and 16 upper-income CTs. There are also two additional CTs without any income designation.

Activity	#	\$
Small Business Loans	311	65,765
Home Mortgage Loans	172	55,681
Community Development Loans	5	3,872
Investments (New)	-	-
Investments (Prior Period)	1	3,725
Donations	7	9
CD Services		25 hours
<i>Source: Bank Data</i>		

The Kennewick AA also benefitted from portions of two additional prior period investments in MBS made in WTB's larger, regional AA that are allocated to multiple AAs and are not shown in the preceding table. CD service hours are below the state conclusions.

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: High Satisfactory

The Investment Test is rated: Low Satisfactory

The Service Test is rated: Low Satisfactory

DESCRIPTION OF INSTITUTION'S OPERATIONS IN IDAHO

WTB operates 13 branches within 4 AAs in the state of Idaho. The institution has not made any changes to the Idaho AAs since the prior evaluation. Refer to individual AAs for key demographic and economic information specific to each.

SCOPE OF EVALUATION – IDAHO

Refer to the overall Scope of Evaluation section for complete details on the scope of evaluation for the State of Idaho.

CONCLUSIONS ON PERFORMANCE CRITERIA IN IDAHO

LENDING TEST

WTB is rated “High Satisfactory” in the Lending Test in the state of Idaho. While performance is consistent in the Boise and Coeur d’Alene AAs, weaker performance is noted in the Idaho Non-MSA and Lewiston AAs.

Lending Activity

WTB’s lending levels reflect good responsiveness to AA credit needs, taking into account the number and dollar amount of small business and home mortgage loans in its AA.

Geographic Distribution

The geographic distribution of loans reflects good penetration throughout the state of Idaho. Performance varies somewhat across the AAs; refer to the Geographic Distribution section of each AA for detail.

Borrower Profile

The distribution of borrowers reflects good penetration among individuals of different income levels and businesses and farms of different revenue sizes. The bank’s performance varies somewhat between the AAs; refer to the Borrower Profile section of each AA for detail.

Community Development Loans

WTB made an adequate level of CD loans in the Idaho AAs. During the evaluation period, the institution originated 23 CD loans totaling \$30.8 million. These levels have increased since the previous evaluation where WTB made 13 CD loans totaling \$16.4 million throughout the state. Conclusions for each AA are consistent with that of the rated area.

The majority of CD activity was targeted toward economic development in the Boise and Coeur d’Alene AAs, which displays a degree of responsiveness to a community credit need in the AAs. Refer to each respective AA analyses for full details and notable examples, where relevant. The following tables presents WTB’s CD loans by purpose and AA.

Community Development Lending by Idaho Assessment Area										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Boise	-	-	-	-	10	18,602	-	-	10	18,602
Coeur d’Alene	-	-	-	-	7	5,660	-	-	7	5,660
Idaho Non-MSA	-	-	-	-	4	98	1	4,500	5	4,598
Lewiston	-	-	-	-	1	2,000	-	-	1	2,000
Total	-	-	-	-	22	26,360	1	4,500	23	30,860
<i>Source: Bank Data</i>										

INVESTMENT TEST

WTB is rated “Low Satisfactory” in the Investment Test for the state of Idaho. The performance in the Boise and Coeur d’Alene AAs was consistent with this conclusion, while weaker performance was noted in the two other Idaho AAs.

Investment and Grant Activity

The institution has an adequate level of qualified CD investments and donations, although rarely in a leadership position, particularly those that are not routinely provided by private investors. WTB reported 35 qualified investments and donations totaling approximately \$12.8 million in the state. This level is an increase from the prior evaluation where the institution’s qualified investments and donations totaled approximately \$3.4 million. WTB also held prior period investments applicable to some of the Idaho AAs. Refer to the specific analyses for further details. All of the AAs in the state received some form of investment and/or grant and donation activity. The following table shows a breakdown of qualified investments and donations activity by area and CD category.

Community Development Investments by Idaho Assessment Area										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Boise	1	1,498	-	-	-	-	-	-	1	1,498
Coeur d'Alene	2	11,259	-	-	-	-	-	-	2	11,259
Idaho Non-MSA	-	-	-	-	-	-	-	-	-	-
Lewiston	-	-	-	-	-	-	-	-	-	-
Subtotal	3	12,757	-	-	-	-	-	-	3	12,757
Qualified Grants & Donations	7	10	21	88	4	4	-	-	32	102
Total	10	12,767	21	88	4	4	-	-	35	12,859
<i>Source: Bank Data</i>										

Responsiveness to Credit and Community Development Needs

The institution exhibits good responsiveness to credit and CD needs. WTB primarily focused on providing investments for affordable housing initiatives, a critical primary need as expressed by community contacts throughout the AAs.

Community Development Initiatives

WTB occasionally uses innovative and/or complex investments to support CD initiatives. In addition to the institution’s two current period LIHTC investments, WTB’s prior period investments also include a LIHTC that financed multifamily affordable housing. Refer to the full-scope analyses for complete details.

SERVICE TEST

WTB is rated “Low Satisfactory” in the Service Test for the state of Idaho. The performance in the Boise and Idaho Non-MSA AAs is consistent with this conclusion, while performance in the Coeur d’Alene and Lewiston AAs is weaker.

Accessibility of Delivery Systems

Delivery systems are accessible to essentially all portions of the institution’s AAs. WTB operates 13 branches in Idaho: 7 in the Boise AA, 3 in the Coeur d’Alene AA, 2 in the Idaho Non-MSA AA, and 1 in the Lewiston AA. Alternative delivery systems offered in the Idaho AAs are consistent with those discussed at the institution level; however, branch distribution varies somewhat by AA. Please refer to each AA for specific detail.

Changes in Branch Locations

WTB did not open or close any branches in Idaho during the review period; therefore, this criteria did not affect Service Test conclusions for the rated area.

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 or individuals; refer to AAs for specific detail.

Community Development Services

The institution provides an adequate level of CD services to Idaho; see the following table. Service hours decreased significantly from the prior evaluation, where WTB employees provided 1,503 hours of service, which was considered adequate. As previously discussed, the decline is partially attributable to the coronavirus pandemic; however, the Coeur d’Alene and Lewiston AAs had weaker performance. WTB employees did not provide any hours to the broader regional area during the review period.

Community Development Services by Idaho Assessment Area					
Assessment Area	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
Boise	49	219	-	-	268
Coeur d’Alene	-	32	9	-	41
Idaho Non-MSA	84	17	30	-	131
Lewiston	-	6	12	-	18
Total	133	274	51	-	458
<i>Source: Bank Data</i>					

BOISE – Full-Scope Review

DESCRIPTION OF INSTITUTION’S OPERATIONS IN BOISE CITY

The Boise AA is comprised of all 59 CTs in Ada County and all 29 CTs in Canyon County. These counties represent a portion of the larger Boise City MSA. WTB has not made any changes to the AA since the previous evaluation.

Economic and Demographic Data

The AA consists of 6 low-, 25 moderate-, 33 middle-, and 24 upper-income CTs. See the following table for additional demographic information.

Demographic Information of the Assessment Area						
Assessment Area: Boise						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	88	6.8	28.4	37.5	27.3	0.0
Population by Geography	616,422	3.6	26.4	44.8	25.2	0.0
Housing Units by Geography	235,712	4.2	26.7	43.8	25.3	0.0
Owner-Occupied Units by Geography	151,060	1.5	22.2	46.4	29.9	0.0
Occupied Rental Units by Geography	72,033	8.9	35.5	39.4	16.1	0.0
Vacant Units by Geography	12,619	9.5	29.8	37.6	23.2	0.0
Businesses by Geography	94,597	8.2	21.5	39.5	30.8	0.0
Farms by Geography	3,261	4.1	21.7	46.9	27.2	0.0
Family Distribution by Income Level	152,134	18.9	18.6	21.8	40.7	0.0
Household Distribution by Income Level	223,093	22.5	16.6	18.9	42.0	0.0
Median Family Income MSA - 14260 Boise City, ID MSA	\$61,722		Median Housing Value			\$174,922
			Median Gross Rent			\$843
			Families Below Poverty Level			10.0%
<small>Source: 2015 ACS and 2021 D&B Data Due to rounding, totals may not equal 100.0% (*) The NA category consists of geographies that have not been assigned an income classification.</small>						

According to Moody’s Analytics, the AA economy is driven by the high-tech industry and manufacturing sector. A large concentration of retirees also play a role in supporting the local economy. The housing market has leveled off and is seeing downward pricing due to new construction providing additional stock. There is a lack of high-wage jobs outside of the technology and manufacturing sectors. St. Luke’s Health System, Micron Technology Inc., St. Alphonsus Regional Medical Center, Boise State University, and Walmart Inc. are among the area’s largest employers. Unemployment levels in the AA are generally below the state and national averages, and didn’t display the same spike during the pandemic as in the institution’s other AAs. The following table illustrates unemployment levels for the Boise AA compared to Idaho and the nation.

Unemployment Rates			
Area	2021	2020	2019
	%	%	%
Boise Assessment Area	3.5	5.7	2.8
State	3.6	5.5	3.0
National Average	5.3	8.1	3.7
<i>Source: Bureau of Labor Statistics</i>			

Competition

According to the June 30, 2021 Deposit Market Share Report, WTB ranked 7th out of 22 FDIC-insured institutions competing within the AA, with 4.1 percent of the deposit market share. The top three institutions are comprised of national associations that hold 55.3 percent of the deposit market share collectively. The same data shows that WTB operates 7 of the 153 branches in the AA.

Community Contact

Examiners conducted a community contact with an organization that provides resources for business start-ups, relocations, and expansion in the AA. The contact noted that many small businesses in the local area have benefited from PPP loans offered through the SBA. However, the contact also stated that there are obstacles for obtaining access to capital for small entrepreneurs that do not have resources for identifying available funding opportunities. According to the contact, Hispanic and women-owned businesses with a lack of financial expertise are impacted at a greater rate than other small businesses. In addition, outreach efforts from local financial institutions have been hampered due to pandemic-related restrictions and staffing shortages.

Credit and Community Development Needs and Opportunities

Examiners determined that funding for small businesses trying to obtain capital for start-ups and expansion represents a primary credit need in the AA. Providing financial education for small businesses and those impacted disproportionately is also a community need identified based on interviews with community contacts, bank management, and review of relevant area demographics. The high rate of poverty and relative high housing cost in relation to the median family income level also indicate that affordable housing is needed in the AA.

CONCLUSIONS ON PERFORMANCE CRITERIA IN BOISE

LENDING TEST

WTB’s Lending Test performance in the Boise AA is consistent with overall Lending Test conclusions for the state of Idaho.

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 1,771 small business loans totaling \$254.1 million and 962 home mortgage loans totaling \$278.2 million. Lending increased by number and dollar amount for each product since the previous

evaluation, where WTB originated 402 small business loans totaling \$87.5 million and 243 home mortgage loans totaling \$56.4 million.

In 2020, WTB ranked 6th out of 134 lenders who reported a total of 15,994 originated or purchased small business loans, giving the bank a market share of 5.6 percent by number of loans originated. In 2020, WTB ranked 43rd out of 445 lenders who reported a total of 92,828 originated or purchased home mortgage loans, giving the bank a market share of 0.4 percent by number.

Geographic Distribution

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

Small Business

The geographic distribution of small business loans reflects good dispersion throughout the AA. Lending in low-income CTs was significantly higher than aggregate and demographic data throughout the evaluation period. Lending in moderate-income tracts was commensurate with the rates achieved by aggregate and demographic data and trended upward throughout the review period to a level that exceeded demographic data in 2021. See the following table.

Geographic Distribution of Small Business Loans						
Assessment Area: Boise						
Tract Income Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2019	9.8	9.4	46	16.4	8,863	16.1
2020	9.3	11.0	141	15.6	21,698	18.3
2021	8.2	--	95	16.2	17,097	21.2
Moderate						
2019	23.0	22.0	58	20.7	12,997	23.6
2020	22.0	22.7	192	21.2	26,933	22.7
2021	21.5	--	130	22.2	20,283	25.2
Middle						
2019	37.4	37.3	84	30.0	16,544	30.1
2020	38.3	35.9	280	30.9	26,804	22.6
2021	39.5	--	188	32.1	21,599	26.8
Upper						
2019	29.9	31.3	92	32.9	16,639	30.2
2020	30.4	30.4	292	32.3	43,060	36.3
2021	30.8	--	173	29.5	21,621	26.8
Not Available						
2019	0.0	0.0	0	0.0	0	0.0
2020	0.0	0.0	0	0.0	0	0.0
2021	0.0	--	0	0.0	0	0.0
Totals						
2019	100.0	100.0	280	100.0	55,043	100.0
2020	100.0	100.0	905	100.0	118,495	100.0
2021	100.0	--	586	100.0	80,600	100.0
<i>Source: 2019, 2020 & 2021 D&B Data; Bank Data; 2019 & 2020 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0% Filter: WTB2019: Loan Type is Small Business Loans. 2019 Peer Small Business Data -- US and PR: Loan Type is Small Business. WTB2020: Loan Type is Small Business Loans. 2020 Peer Small Business Data -- US and PR: Loan Type is Small Business. WTB2021: Loan Type is Small Business Loans.</i>						

Home Mortgage

The geographic distribution of home mortgage loans reflects good dispersion throughout the AA. WTB's lending in low-income tracts was above aggregate and demographic data during each year in the evaluation period. In moderate-income CTs, WTB's performance was significantly above aggregate and demographic data in 2019. In 2020, the institution's performance declined, but

remained consistent with the aggregate. In 2021, WTB’s performance rose to a level that was comparable to demographic data. See the following table.

Geographic Distribution of Home Mortgage Loans						
Assessment Area: Boise						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2019	1.5	1.6	9	2.6	3,885	4.1
2020	1.5	1.3	7	2.3	2,339	2.8
2021	1.5	--	5	1.6	1,270	1.3
Moderate						
2019	22.2	19.4	95	27.5	14,814	15.7
2020	22.2	17.5	52	17.2	8,296	10.0
2021	22.2	--	61	19.5	14,944	14.8
Middle						
2019	46.4	47.1	154	44.5	26,939	28.6
2020	46.4	47.4	134	44.2	42,056	50.6
2021	46.4	--	126	40.3	26,342	26.0
Upper						
2019	29.9	31.8	88	25.4	48,426	51.5
2020	29.9	33.7	110	36.3	30,347	36.5
2021	29.9	--	121	38.7	58,613	57.9
Not Available						
2019	0.0	0.0	0	0.0	0	0.0
2020	0.0	0.0	0	0.0	0	0.0
2021	0.0	--	0	0.0	0	0.0
Totals						
2019	100.0	100.0	346	100.0	94,063	100.0
2020	100.0	100.0	303	100.0	83,038	100.0
2021	100.0	--	313	100.0	101,170	100.0

*Source: 2015 ACS; Bank Data, 2019 & 2020 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*

Borrower Profile

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

Small Business

WTB’s distribution of small business loans reflects good penetration of loans to businesses with GARs of \$1 million or less, as depicted in the following table. In 2019, the institution’s performance was below the rate achieved by the aggregate. However, WTB’s 2020 performance improved while aggregate lenders reported a decline. In 2021, the institution’s performance showed marked improvement and rose above the 2020 rate.

Distribution of Small Business Loans by Gross Annual Revenue Category						
Assessment Area: Boise						
Gross Revenue Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
<=\$1,000,000						
2019	88.1	49.0	123	43.9	23,039	41.9
2020	90.2	44.4	448	49.5	31,617	26.7
2021	91.6	--	321	54.8	30,282	37.6
>\$1,000,000						
2019	3.9	--	155	55.4	31,996	58.1
2020	3.1	--	340	37.6	75,439	63.7
2021	2.4	--	183	31.2	43,147	53.5
Revenue Not Available						
2019	8.0	--	2	0.7	8	0.0
2020	6.7	--	117	12.9	11,439	9.7
2021	6.0	--	82	14.0	7,171	8.9
Totals						
2019	100.0	100.0	280	100.0	55,043	100.0
2020	100.0	100.0	905	100.0	118,495	100.0
2021	100.0	--	586	100.0	80,600	100.0
<i>Source: 2019, 2020 & 2021 D&B Data; Bank Data; 2019 & 2020 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0% Filter: WTB2019: Loan Type is Small Business Loans. 2019 Peer Small Business Data -- US and PR: Loan Type is Small Business. WTB2020: Loan Type is Small Business Loans. 2020 Peer Small Business Data -- US and PR: Loan Type is Small Business. WTB2021: Loan Type is Small Business Loans.</i>						

Home Mortgage

The distribution of home mortgage lending reflects adequate penetration to both LMI borrowers. WTB’s lending to low-income borrowers was slightly below the rates reported by aggregate in 2019, but improved and was consistent with other lenders in 2020. Performance in 2021 remained stable. In 2019, lending to moderate-income borrowers was below aggregate performance; however, performance in 2020 improved significantly and was above both aggregate and

demographic data. In 2021, WTB’s performance declined, but not to an unreasonable degree in comparison to demographic data. See the following table.

Distribution of Home Mortgage Loans by Borrower Income Level						
Assessment Area: Boise						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2019	18.9	5.3	11	3.2	1,009	1.1
2020	18.9	5.1	15	5.0	2,280	2.7
2021	18.9	--	15	4.8	1,989	2.0
Moderate						
2019	18.6	18.2	44	12.7	4,931	5.2
2020	18.6	16.8	65	21.5	10,179	12.3
2021	18.6	--	46	14.7	7,272	7.2
Middle						
2019	21.8	25.0	74	21.4	11,553	12.3
2020	21.8	23.9	57	18.8	10,945	13.2
2021	21.8	--	52	16.6	10,244	10.1
Upper						
2019	40.7	40.8	149	43.1	30,300	32.2
2020	40.7	42.1	143	47.2	37,410	45.1
2021	40.7	--	172	55.0	53,946	53.3
Not Available						
2019	0.0	10.8	68	19.7	46,271	49.2
2020	0.0	12.2	23	7.6	22,224	26.8
2021	0.0	--	28	8.9	27,719	27.4
Totals						
2019	100.0	100.0	346	100.0	94,063	100.0
2020	100.0	100.0	303	100.0	83,038	100.0
2021	100.0	--	313	100.0	101,170	100.0

*Source: 2015 ACS; Bank Data, 2019 & 2020 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*

Community Development Loans

WTB made an adequate level of CD loans in the Boise AA. The institution’s lending increased since the previous examination where WTB originated five loans totaling \$6.9 million. The emphasis of CD lending on economic development exhibits responsiveness to credit needs identified by community contacts. See the following table.

Community Development Lending Boise Assessment Area										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2020	-	-	-	-	5	10,990	-	-	5	10,990
2021	-	-	-	-	5	7,612	-	-	5	7,612
Total	-	-	-	-	10	18,602	-	-	10	18,602
<i>Source: Bank Data</i>										

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

- In 2020, WTB made a loan for \$6.9 million that promoted economic development by providing funding to an organization for operating expenses and retaining permanent positions for 65 employees, including LMI individuals.
- In 2020, WTB originated a \$2.0 million PPP loan that promoted economic development by retaining permanent positions for 17 employees, including LMI individuals at a local organization.
- In 2020, WTB made a \$1.8 million PPP loan to fund an organization’s operating expenses that retained three permanent positions for LMI workers. The organization’s operations also border a moderate-income area.

INVESTMENT TEST

WTB has an adequate level of qualified CD investments and donations in the Boise AA, exhibits good responsiveness to credit and CD needs, and makes occasional use of innovative and/or complex investments to support CD initiatives.

Investment and Grant Activity

WTB 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. During the evaluation period, the institution made 21 qualified investments and grants totaling approximately \$1.5 million. Three prior period investments totaling \$2.9 million are still outstanding and applicable to the Boise AA. These investments consist of a LIHTC totaling \$755,000 and two school bonds totaling \$2.1 million. This performance is an increase from the previous evaluation where WTB’s activities consisted of 39 investments and grants or donations totaling \$2.3 million.

Community Development Investments Boise Assessment Area										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2020	-	-	-	-	-	-	-	-	-	-
2021	1	1,498	-	-	-	-	-	-	1	1,498
Subtotal	1	1,498	-	-	-	-	-	-	1	1,498
Qualified Grants & Donations	5	8	14	75	1	2	-	-	20	85
Total	6	1,506	14	75	1	2	-	-	21	1,583
<i>Source: Bank Data</i>										

Examples of CD investments and donations include the following:

- In 2021, WTB invested nearly \$1.5 million in a LIHTC to finance the construction of 75 units of affordable housing for very low-income individuals.
- In 2020 WTB donated \$3,000 to an organization that provides food and other services to LMI seniors in the AA.
- In 2021, the institution donated \$2,500 to an organization that provides stable, safe, and affordable housing for LMI individuals and families.

Responsiveness to Credit and Community Development Needs

WTB exhibits good responsiveness to credit and CD needs. The institution’s investments focused almost entirely on affordable housing initiatives, which is a primary credit need identified by community contacts.

Community Development Initiatives

WTB occasionally uses innovative and/or complex investments to support CD initiatives. In addition to the institution’s current period LIHTC investment, WTB’s prior period investments also include a LIHTC that financed multifamily affordable housing with an outstanding balance of \$755 thousand.

SERVICE TEST

WTB’s Service Test performance in the Boise AA is consistent with overall Service Test conclusions for the state of Idaho.

Accessibility of Delivery Systems

Delivery systems are accessible to essentially all portions of the institution’s AA. The following table outlines the bank’s branch distribution in the AA.

Branch and ATM Distribution by Geography Income Level Boise Assessment Area								
Tract Income Level	Census Tracts		Population		Branches		ATMs	
	#	%	#	%	#	%	#	%
Low	6	6.8	22,000	3.6	1	14.3	1	14.3
Moderate	25	28.4	163,010	26.4	3	28.6	3	28.6
Middle	33	37.5	276,317	44.8	2	42.9	2	42.9
Upper	24	27.3	155,095	25.2	1	14.3	1	14.3
NA	-	-	-	-	-	-	-	-
Total	88	100.0	616,422	100.0	7	100.0	7	100.0

Source: 2015 ACS Data; Bank Data

The percentage of WTB branches in low-income CTs is slightly below the 20.8 percent penetration achieved by other institutions but is in line with the percentage of households and families and above the percentage of businesses operating in the AA. Penetration to moderate-income tracts is in line with the 32.1 percent penetration of other institutions and exceeds the percentage of households, families, and businesses operating in these areas. Alternative delivery systems available in the AA are consistent with those offered bankwide; refer to overall conclusions for detail.

Changes in Branch Locations

WTB did not close any branches in the AA during the review period; as such, this criteria did not affect Service Test conclusions.

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 or individuals. Branch hours are consistent among AA branches. The bank offers extended hours for drive-up services at three branches. Two of the branches also offer Saturday hours.

Community Development Services

WTB provides an adequate level of CD service hours to the AA; see the following table. Service hours decreased from the prior evaluation where WTB employees provided 723 CD service hours in the AA, which was considered to be an adequate level. As previously discussed, the decline is partially due to the impact of the coronavirus pandemic, and the bank’s performance in the AA is generally comparable to similarly-situated institutions with operations in the Boise AA. Additionally, the majority of services provided in the AA supported community services targeted to LMI individuals and families, an identified AA CD need. Considering these factors, service hour performance is reasonable.

Community Development Services Boise Assessment Area					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
2019	-	-	-	-	-
2020	27	126	-	-	153
2021	22	93	-	-	115
YTD 2022	-	-	-	-	-
Total	49	219	-	-	268
<i>Source: Bank Data</i>					

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

- In 2020 and 2021, a WTB executive provided a total of 70 hours of service as a Board member for a community service organization that provides shelter and services to homeless individuals in the AA.
- In 2020 and 2021, a bank employee served 37 hours as a member of the Board of Directors for an organization that supports affordable housing to LMI families in Boise.
- In 2020 and 2021, various WTB employees spent a combined 50 hours teaching financial education seminars at a community service organization that assists LMI individuals and families in the AA.

COEUR d’ALENE – Full-Scope Review

DESCRIPTION OF INSTITUTION’S OPERATIONS IN COEUR d’ALENE

The Coeur d’Alene AA consists of all 25 CTs in Kootenai County. WTB has not made any changes to the AA since the previous evaluation.

Economic and Demographic Data

The AA consists of 5 moderate-, 16 middle-, and 4 upper-income CTs. The AA does not contain any low-income CTs. See the following table for additional demographic information.

Demographic Information of the Assessment Area						
Assessment Area: Coeur d’ Alene						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	25	0.0	20.0	64.0	16.0	0.0
Population by Geography	145,046	0.0	18.1	68.7	13.1	0.0
Housing Units by Geography	65,272	0.0	17.2	68.9	13.8	0.0
Owner-Occupied Units by Geography	39,582	0.0	12.8	72.0	15.3	0.0
Occupied Rental Units by Geography	16,839	0.0	30.3	61.6	8.1	0.0
Vacant Units by Geography	8,851	0.0	12.4	69.5	18.1	0.0
Businesses by Geography	23,471	0.0	20.7	65.8	13.5	0.0
Farms by Geography	746	0.0	16.5	69.7	13.8	0.0
Family Distribution by Income Level	38,705	18.0	20.3	22.7	39.0	0.0
Household Distribution by Income Level	56,421	21.8	17.7	19.8	40.7	0.0
Median Family Income MSA - 17660 Coeur d'Alene, ID MSA	\$58,966		Median Housing Value			\$203,695
			Median Gross Rent			\$868
			Families Below Poverty Level			9.4%
<small>Source: 2015 ACS and 2021 D&B Data Due to rounding, totals may not equal 100.0% (*) The NA category consists of geographies that have not been assigned an income classification.</small>						

The median family income is relatively low in comparison to median housing values, making it difficult for families to service mortgage debt. According to Moody’s Analytics, the AA has one of the strongest housing markets in the nation; however, house prices in the AA are rising as the affordability declines. The AA is attractive to businesses due to low costs and office rents, but vaccine mandates and slow growing wages have strained the availability of personnel to fill positions. Tourism plays a large role in the local economy, but recent staffing shortages and reduced demand for domestic travel have slowed growth in this market. The healthcare industry is also important in the area’s economy but is experiencing similar worker shortages. Kootenai Health, Hagadone Hospitality Co., Qualfon Inc., Willamette Dental Group, and Coeur d’Alene Tribal Casino are among the area’s largest employers. Unemployment levels in the AA are slightly

above state averages and slightly below those for the nation. The unemployment rates are showing improvement since the peak of the pandemic. The following table illustrates unemployment levels for the AA compared to Idaho and the nation.

Unemployment Rates			
Area	2021	2020	2019
	%	%	%
Coeur d’Alene Assessment Area	4.3	7.1	3.6
State	3.6	5.5	3.0
National Average	5.3	8.1	3.7
<i>Source: Bureau of Labor Statistics</i>			

Competition

According to the June 30, 2021 Deposit Market Share Report, WTB ranked 5th out of 13 FDIC-insured institutions competing within the AA, and with 7.0 percent of the deposit market share. The top three institutions account for 67.9 percent of the total deposit market share and are comprised of large, national associations or regional banks. According to the same data, WTB operates 3 of the 38 branches in the AA.

Community Contact

Examiners contacted an organization that facilitates business retention, expansion, and attraction. The contact noted that the area experienced challenges with the high cost of land and lack of personnel for staffing positions and that financial education for small businesses is currently needed. However, the contact indicated there are more immediate and pressing concerns in the local economy. According to the contact, there is a large disparity between individuals living below the poverty level and those with more financial security. In addition, the housing shortage that existed prior to the pandemic has worsened due to remote workers that relocated from more expensive areas and purchased properties within the AA. Investors looking to develop single-family homes into vacation rentals have further depleted the already low housing stock levels.

Credit and Community Development Needs and Opportunities

Examiners determined that affordable housing represents a primary credit need and small business lending represents a secondary credit need in the Coeur d’Alene AA. Information obtained from the community contact interview along with demographic data supports this conclusion. There are opportunities for financial institutions to provide support to affordable housing initiatives and programs. There are also opportunities for banks to provide financial education to entrepreneurs.

CONCLUSIONS ON PERFORMANCE CRITERIA IN COEUR d’ALENE

LENDING TEST

WTB’s Lending Test performance in the Coeur d’Alene AA is consistent with overall Lending Test conclusions for the state of Idaho.

Lending Activity

WTB demonstrates excellent 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 918 small business loans totaling \$131.6 million and 657 home mortgage loans totaling \$188.6 million. Lending increased by number and dollar amount for each product since the previous evaluation where WTB originated 303 small business loans totaling \$62.2 million and 215 home mortgage loans totaling \$58.0 million.

In 2020, WTB ranked 3rd out of 80 lenders who reported a total of 4,393 originated or purchased small business loans, giving the bank a market share of 10.3 percent by number of loans originated. In 2020, WTB ranked 15th out of 357 lenders who reported a total of 24,093 originated or purchased home mortgage loans, giving the bank a market share of 1.4 percent by number.

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 supports this conclusion. Since there are no low-income tracts in the AA, analysis was limited to WTB's performance in moderate-income CTs.

Small Business

The geographic distribution of small business loans reflects good dispersion throughout the AA. WTB's lending in moderate-income geographies was consistent with demographic and aggregate data in 2019 and above the same comparators in 2020. In 2021, WTB's performance was on par with demographic data. See the following table.

Geographic Distribution of Small Business Loans						
Assessment Area: Coeur d' Alene						
Tract Income Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2019	0.0	0.0	0	0.0	0	0.0
2020	0.0	0.0	0	0.0	0	0.0
2021	0.0	--	0	0.0	0	0.0
Moderate						
2019	21.0	17.7	27	17.5	7,568	29.6
2020	21.3	20.3	104	22.9	18,424	29.4
2021	20.7	--	64	20.7	11,038	25.5
Middle						
2019	65.8	70.1	108	70.1	16,079	62.9
2020	65.0	69.0	322	70.8	40,971	65.3
2021	65.8	--	216	69.9	30,397	70.2
Upper						
2019	13.2	12.1	19	12.3	1,921	7.5
2020	13.7	10.7	29	6.4	3,366	5.4
2021	13.5	--	29	9.4	1,841	4.3
Not Available						
2019	0.0	0.0	0	0.0	0	0.0
2020	0.0	0.0	0	0.0	0	0.0
2021	0.0	--	0	0.0	0	0.0
Totals						
2019	100.0	100.0	154	100.0	25,568	100.0
2020	100.0	100.0	455	100.0	62,761	100.0
2021	100.0	--	309	100.0	43,276	100.0
<i>Source: 2019, 2020 & 2021 D&B Data; Bank Data; 2019 & 2020 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0% Filter: WTB2019: Loan Type is Small Business Loans. 2019 Peer Small Business Data -- US and PR: Loan Type is Small Business. WTB2020: Loan Type is Small Business Loans. 2020 Peer Small Business Data -- US and PR: Loan Type is Small Business. WTB2021: Loan Type is Small Business Loans.</i>						

Home Mortgage

The geographic distribution of home mortgage loans reflects adequate dispersion throughout the AA. WTB's performance was above demographic and aggregate data in 2019. In 2020, the

institution's performance declined slightly but improved in 2021 and was on par with demographic data.

Geographic Distribution of Home Mortgage Loans						
Assessment Area: Coeur d' Alene						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2019	0.0	0.0	0	0.0	0	0.0
2020	0.0	0.0	0	0.0	0	0.0
2021	0.0	--	0	0.0	0	0.0
Moderate						
2019	12.8	14.6	34	18.6	10,441	21.4
2020	12.8	14.2	25	11.2	5,509	8.7
2021	12.8	--	31	12.4	7,251	9.5
Middle						
2019	72.0	72.2	105	57.4	22,452	46.0
2020	72.0	72.5	164	73.2	43,153	68.2
2021	72.0	--	178	71.2	54,585	71.3
Upper						
2019	15.3	13.2	44	24.0	15,967	32.7
2020	15.3	13.3	35	15.6	14,599	23.1
2021	15.3	--	41	16.4	14,744	19.3
Not Available						
2019	0.0	0.0	0	0.0	0	0.0
2020	0.0	0.0	0	0.0	0	0.0
2021	0.0	--	0	0.0	0	0.0
Totals						
2019	100.0	100.0	183	100.0	48,860	100.0
2020	100.0	100.0	224	100.0	63,260	100.0
2021	100.0	--	250	100.0	76,579	100.0

Source: 2015 ACS; Bank Data, 2019 & 2020 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Borrower Profile

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

Small Business

WTB’s distribution of small business loans reflects good penetration of loans to businesses with GARs of \$1 million or less, as depicted in the following table. In 2019, the institution’s performance was above the rate achieved by the aggregate. In 2020, WTB’s performance declined by a small degree but remained comparable to aggregate data. In 2021, the institution’s performance improved and rose above the 2020 rate.

Distribution of Small Business Loans by Gross Annual Revenue Category						
Assessment Area: Coeur d’ Alene						
Gross Revenue Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
<=\$1,000,000						
2019	88.7	50.6	82	53.2	12,237	47.9
2020	91.3	52.6	235	51.6	19,703	31.4
2021	92.3	--	176	57.0	16,670	38.5
>\$1,000,000						
2019	4.2	--	64	41.6	13,011	50.9
2020	3.1	--	152	33.4	35,013	55.8
2021	2.5	--	97	31.4	22,342	51.6
Revenue Not Available						
2019	7.1	--	8	5.2	320	1.3
2020	5.6	--	68	14.9	8,045	12.8
2021	5.2	--	36	11.7	4,264	9.9
Totals						
2019	100.0	100.0	154	100.0	25,568	100.0
2020	100.0	100.0	455	100.0	62,761	100.0
2021	100.0	--	309	100.0	43,276	100.0
<i>Source: 2019, 2020 & 2021 D&B Data; Bank Data; 2019 & 2020 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0% Filter: WTB2019: Loan Type is Small Business Loans. 2019 Peer Small Business Data -- US and PR: Loan Type is Small Business. WTB2020: Loan Type is Small Business Loans. 2020 Peer Small Business Data -- US and PR: Loan Type is Small Business. WTB2021: Loan Type is Small Business Loans.</i>						

Home Mortgage

The distribution of home mortgage lending reflects good penetration to both LMI borrowers. WTB’s lending to low-income borrowers was above aggregate data in 2019 and 2020. The institution’s performance in 2021 declined, but not by an unreasonable amount. In 2019, lending to moderate-income borrowers was slightly below aggregate data. In 2020, WTB’s performance

improved above aggregate. In 2021, WTB’s performance declined, but not to an unreasonable degree in comparison to the prior year’s performance. See the following table.

Distribution of Home Mortgage Loans by Borrower Income Level						
Assessment Area: Coeur d’ Alene						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2019	18.0	3.1	7	3.8	408	0.8
2020	18.0	3.8	18	8.0	1,893	3.0
2021	18.0	--	9	3.6	576	0.8
Moderate						
2019	20.3	12.4	20	10.9	2,215	4.5
2020	20.3	14.2	34	15.2	5,863	9.3
2021	20.3	--	28	11.2	4,647	6.1
Middle						
2019	22.7	24.0	33	18.0	5,881	12.0
2020	22.7	22.3	44	19.6	8,964	14.2
2021	22.7	--	49	19.6	9,146	11.9
Upper						
2019	39.0	47.1	105	57.4	32,451	66.4
2020	39.0	43.8	108	48.2	38,291	60.5
2021	39.0	--	138	55.2	50,240	65.6
Not Available						
2019	0.0	13.4	18	9.8	7,905	16.2
2020	0.0	16.0	20	8.9	8,249	13.0
2021	0.0	--	26	10.4	11,970	15.6
Totals						
2019	100.0	100.0	183	100.0	48,861	100.0
2020	100.0	100.0	224	100.0	63,260	100.0
2021	100.0	--	250	100.0	76,579	100.0

*Source: 2015 ACS; Bank Data, 2019 & 2020 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*

Community Development Loans

WTB made a low level of CD loans in the Coeur d’Alene AA. The institution’s lending decreased by dollar amount since the previous examination where WTB originated five loans totaling \$7.6 million. The emphasis of CD lending on economic development shows a degree of responsiveness to small business needs; however, community contacts and demographic data also show affordable housing initiative are a primary credit need. See the following table.

Community Development Lending Coeur d' Alene Assessment Area										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2020	-	-	-	-	6	4,543	-	-	6	4,543
2021	-	-	-	-	1	1,117	-	-	1	1,117
Total	-	-	-	-	7	5,660	-	-	7	5,660
<i>Source: Bank Data</i>										

Notable examples of CD loans include the following:

- In 2020, WTB funded a \$1.3 million loan for the operating expenses of an organization located in a moderate-income geography. The loan helped retain jobs for 100 employees.
- In 2020, WTB made a \$2.0 million loan for the operating and payroll expenses of an organization that provided 120 workers with permanent job retention, including LMI individuals below the poverty level.
- In 2020, WTB made a \$1.1 million PPP loan to provide operating expenses for an organization that provided job retention for eight LMI employees.

INVESTMENT TEST

WTB has an adequate level of qualified CD investments and donations in the Coeur d'Alene AA, exhibits good responsiveness to credit and CD needs, and makes occasional use of innovative and/or complex investments to support CD initiatives.

Investment and Grant Activity

WTB 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. During the evaluation period, the institution made six qualified investments and grants totaling approximately \$11.2 million. This performance is an improvement from the previous evaluation where WTB's activities consisted of 17 donations totaling \$36,000. The Coeur d'Alene AA also receives a portion of the benefit of six prior period investments in MBSs, totaling approximately \$3.7 million that were allocated to various areas including the AA.

Community Development Investments Coeur d' Alene Assessment Area										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2020	2	11,259	-	-	-	-	-	-	2	11,259
2021	-	-	-	-	-	-	-	-	-	-
Subtotal	2	11,259	-	-	-	-	-	-	2	11,259
Qualified Grants & Donations	-	-	2	7	2	1	-	-	4	8
Total	2	11,259	2	7	2	1	-	-	6	11,267
<i>Source: Bank Data</i>										

Examples of notable CD investments and donations include the following:

- In 2020, WTB made an investment in a MBS for \$1.1 million for a pool of qualified mortgages to support affordable housing for LMI individuals.
- In 2020 the institution invested \$10.1 million in a LIHTC to develop a multifamily project with 238 units of affordable housing.
- In 2020, WTB made a \$5,000 donation to an organization that provides various community services to LMI youth in the AA.

Responsiveness to Credit and Community Development Needs

WTB exhibits good responsiveness to credit and CD needs. The institution’s investments focused almost entirely on supporting affordable housing initiatives, which is a primary credit need identified by community contacts.

Community Development Initiatives

WTB occasionally uses innovative and/or complex investments to support CD initiatives. The institution’s qualified investments include a LIHTC used to develop affordable housing for LMI AA residents.

SERVICE TEST

WTB’s Service Test performance in the Coeur d’Alene AA is below that of the overall Service Test conclusions for the state of Idaho.

Accessibility of Delivery Systems

Delivery systems are reasonably accessible to essentially all portions of the institution’s AA. The following table outlines the bank’s branch distribution in the AA.

Branch and ATM Distribution by Geography Income Level Coeur d' Alene Assessment Area								
Tract Income Level	Census Tracts		Population		Branches		ATMs	
	#	%	#	%	#	%	#	%
Low	-	-	-	-	-	-	-	-
Moderate	5	20.0	26,311	18.1	-	-	-	-
Middle	16	64.0	99,665	68.7	2	66.6	2	66.6
Upper	4	16.0	19,070	13.1	1	33.3	1	33.3
NA	-	-	-	-	-	-	-	-
Total	25	100.0	145,046	100.0	3	100.0	3	100.0
<i>Source: 2015 ACS Data; Bank Data</i>								

The bank does not operate any branches in the moderate-income tracts of the AA. However, accessibility is improved somewhat by the close proximity of the location of one of the middle-income branches to the cluster of moderate-income tracts that make up the downtown Coeur d'Alene area and by the alternative delivery systems discussed at the institution level.

Changes in Branch Locations

WTB did not close any branches in the AA during the review period; as such, this criteria did not affect Service Test conclusions.

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 or individuals. Branch lobby service hours are consistent among AA branches and all three branches offer extended hours for drive-up services. Two of the branches also offer Saturday hours.

Community Development Services

WTB provides a limited level of CD service hours to the AA; see the following table. Service hours decreased significantly from the prior evaluation where WTB employees provided 442 hours of service to the AA, which was considered an adequate level. As previously discussed, the decline is partially due to the impact of the coronavirus pandemic. However, only very limited hours were provided in 2020 and 2021 and no hours have been provided YTD 2022, despite the lifting of many coronavirus restrictions from prior years. Additionally, the institution's performance is well below that of similarly situated institutions with operations in Coeur d'Alene.

Community Development Services Coeur d' Alene Assessment Area					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
2019	-	-	-	-	-
2020	-	-	4	-	4
2021	-	32	5	-	37
YTD 2022	-	-	-	-	-
Total	-	32	9	-	41
<i>Source: Bank Data</i>					

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

- In 2020 and 2021, a WTB lending executive donated nine hours of service on the Loan Committee for an economic development organization with a mission to promote and assist small businesses in the AA.
- In 2021, various WTB employees spent 22 hours teaching financial education to children at an elementary school located in a moderate-income CT of the AA.

OTHER ASSESSMENT AREAS – Limited-Scope Review

CONCLUSIONS ON PERFORMANCE CRITERIA IN THE LIMITED-SCOPE ASSESSMENT AREAS

The following table summarizes performance in each limited-scope AA as compared to performance in the Idaho AAs in which full-scope procedures were conducted. The conclusions are based 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 impact or alter the institution’s overall performance rating.

Assessment Area	Lending Test	Investment Test	Service Test
Idaho Non-MSA	Below	Below	Consistent
Lewiston	Below	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. Products, services, and alternative delivery systems are discussed at the institution level. Additional information is in the Limited-Scope Assessment Areas Appendices.

Idaho Non-MSA

The AA consists of 0 low-, 1 moderate-, 12 middle-, and 3 upper-income CTs.

Activity	#	\$
Small Business Loans	474	56,563
Home Mortgage Loans	312	106,104
Community Development Loans	5	4,598
Investments (New)	-	-
Investments (Prior Period)	-	-
Donations	4	3
CD Services	130 hours	
<i>Source: Bank Data</i>		

The Idaho Non-MSA AA also benefitted from a portion of a prior period investment made in WTB’s larger, regional AA that is allocated to multiple AAs and are not shown in the preceding table.

Lewiston

The AA does not contain any low- or moderate-income geographies. It is comprised of 8 middle- and 2 upper-income CTs.

Activity	#	\$
Small Business Loans	129	18,771
Home Mortgage Loans	39	11,879
Community Development Loans	1	2,000
Investments (New)	-	-
Investments (Prior Period)	-	-
Donations	4	6
CD Services		18 hours
<i>Source: Bank Data</i>		

The Lewiston AA also benefitted from a portion of a prior period investment made in WTB's larger, regional AA that is allocated to multiple AAs and are not shown in the preceding table. CD service hours are below the state conclusions.

Geographic Distribution and Borrower Profile

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

OREGON

CRA RATING FOR OREGON: SATISFACTORY

The Lending Test is rated: Low Satisfactory

The Investment Test is rated: Low Satisfactory

The Service Test is rated: Low Satisfactory

DESCRIPTION OF INSTITUTION'S OPERATIONS IN OREGON

The PVH Multistate AA is comprised of Clackamas, Columbia, Multnomah, Washington, and Yamhill Counties in Oregon and Clark and Skamania Counties in Washington. These seven counties represent the Portland-Vancouver-Hillsboro Oregon-Washington Multistate MSA in its entirety. WTB expanded the AA since the prior evaluation when only Multnomah and Washington Counties in Oregon were delineated.

Economic and Demographic Data

The AA consists of 12 low-, 121 moderate-, 220 middle-, and 134 upper-income CTs. The AA also has four tracts with no income designation. See the following table for additional demographic information.

Demographic Information of the Assessment Area						
Assessment Area: PVH Multistate						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	491	2.4	24.6	44.8	27.3	0.8
Population by Geography	2,320,323	2.1	25.7	45.5	26.5	0.1
Housing Units by Geography	941,120	2.0	25.4	45.2	27.2	0.3
Owner-Occupied Units by Geography	538,377	0.9	19.6	48.1	31.4	0.0
Occupied Rental Units by Geography	348,386	3.7	33.9	40.6	21.3	0.5
Vacant Units by Geography	54,357	2.0	27.8	46.0	23.3	0.9
Businesses by Geography	305,613	2.5	22.2	40.6	32.6	2.0
Farms by Geography	8,565	1.5	16.6	53.9	27.4	0.5
Family Distribution by Income Level	565,325	21.4	17.5	20.4	40.7	0.0
Household Distribution by Income Level	886,763	24.0	16.3	18.1	41.6	0.0
Median Family Income MSA - 38900 Portland-Vancouver-Hillsboro, OR- WA MSA		\$73,089	Median Housing Value			\$284,079
			Median Gross Rent			\$1,020
			Families Below Poverty Level			9.2%

*Source: 2015 ACS and 2021 D&B Data
Due to rounding, totals may not equal 100.0%
(*) The NA category consists of geographies that have not been assigned an income classification.*

The median family income is low in comparison to median housing values. According to Moody’s Analytics, housing starts remain below the pre-pandemic pace in part due to the backlogged permitting process. Demand has also outstripped supply, resulting in soaring prices, which has eroded affordability. High tech, logistics, and manufacturing are drivers of the local economy. Intel Corp., Providence Health Systems, Oregon Health & Science University, Nike Inc., and Kaiser Foundation Health Plan of the NW are among the area’s largest employers. Unemployment levels in the AA are slightly below state and national averages and show improvement since the levels experienced during the peak of the pandemic. The following table illustrates unemployment levels for the AA compared to Oregon and the nation.

Unemployment Rates			
Assessment Area	2021	2020	2019
	%	%	%
PVH Multistate	5.1	7.8	3.5
State	5.2	7.6	3.7
National Average	5.3	8.1	3.7
<i>Source: Bureau of Labor Statistics</i>			

Competition

According to the June 30, 2021 Deposit Market Share Report, WTB ranked 17th out of 31 FDIC-insured institutions competing within the AA, with 0.5 percent of the deposit market share. According to the same data, WTB operates 1 of the 431 branches in the AA. The top three institutions consist of large, national banks that account for 56.5 percent of the total market share.

Community Contact

Examiners conducted a community contact interview with a non-profit organization with a mission of promoting, operating, and developing sustainable affordable housing. The contact stated that the area continues to suffer from a shortage of affordable housing, which is exacerbated by record levels of homelessness. Additionally, rental assistance programs, which were implemented during the pandemic, fell short because many of the clients eligible for services did not have any means of negotiating government checks due to lack of banking relationships. The contact noted that, in addition to affordable housing initiatives, LMI individuals are also in need of assistance with various services including mental health resources in order to achieve housing stability. According to the contact, local institutions need to be more responsive in developing alternative products to assist individuals without access to banking services and flexible with credit qualifications for borrowers lacking sufficient credit history.

Credit and Community Development Needs and Opportunities

Based on the community contact interview and a review of demographic data, examiners determined that affordable housing represents a primary credit need in the PVH Multistate AA. Flexible banking products for individuals trying to establish banking relationships present an opportunity for banks to assist LMI individuals and help provide affordable housing relief. Opportunities also exist for institutions to assist affordable housing organizations with flexible programs tailored to organizations struggling to operate within parameters established for traditional lending products during the pandemic.

SCOPE OF EVALUATION – OREGON

Refer to the overall Scope of Evaluation section for complete details on the scope of evaluation for Oregon.

CONCLUSIONS ON PERFORMANCE CRITERIA IN OREGON

LENDING TEST

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

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 484 small business loans totaling \$98.4 million, and 131 home mortgage loans totaling \$50.0 million. Lending increased by number and dollar amount for each product since the previous evaluation, where WTB originated 132 small business loans totaling \$24.1 million and 21 home mortgage loans totaling \$23.7.

The increasing trend is noteworthy because the institution’s performance was noted as poor at the prior evaluation. The increasing trend also demonstrates WTB’s expansion of its AA in the PVH Multistate AA from two counties to seven. The institution was able to maintain its market share despite operating from one branch and being included in much larger groups of lenders with more extensive branch networks. See below.

In 2020, WTB ranked 27th out of 214 lenders who reported 64,606 originated or purchased small business loans, giving the bank a market share of 0.4 percent by number of loans originated. In comparison, at the previous evaluation, the institution ranked 27th out of 115 lenders who reported 32,428 originated or purchased loans. WTB’s market share was 0.2 percent.

In 2020, WTB ranked 230th out of 714 lenders who reported 268,684 originated or purchased home mortgage loans, giving the bank a market share of less than 0.1 percent by number. At the previous evaluation, the institution ranked 239th among 520 lenders who reported 69,844 originated or purchased loans. WTB’s market share was also less than 0.1 percent at that time.

Geographic Distribution

The geographic distribution of loans reflects adequate penetration throughout the AA. Good performance in small business and poor performance in home mortgage lending supports this conclusion. Examiners noted improvement for each loan product during the evaluation period, which is attributed to the institution establishing its presence within the expanded AA market.

Small Business

The geographic distribution of small business loans reflects good dispersion throughout the AA. In 2019, WTB’s lending in low-income geographies was significantly above aggregate and demographic data and remained above both comparators for subsequent years. Lending in moderate-income geographies was below aggregate data but improved significantly and was

consistent with aggregate data and demographics in 2020. The institution's performance remained stable in 2021. See the following table.

Geographic Distribution of Small Business Loans						
Assessment Area: PVH Multistate						
Tract Income Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2019	3.4	3.4	5	13.5	1,110	14.2
2020	2.5	2.9	10	3.9	2,568	4.9
2021	2.5	--	6	3.1	1,400	3.6
Moderate						
2019	21.9	22.0	5	13.5	1,105	14.2
2020	22.2	22.3	57	22.3	10,651	20.5
2021	22.2	--	40	20.9	9,349	24.1
Middle						
2019	37.3	37.3	9	24.3	1,407	18.0
2020	40.7	39.6	77	30.1	13,737	26.5
2021	40.6	--	64	33.5	11,447	29.6
Upper						
2019	33.8	34.3	11	29.7	1,011	13.0
2020	32.5	33.2	87	34.0	17,842	34.4
2021	32.6	--	66	34.6	12,365	31.9
Not Available						
2019	3.7	3.0	7	18.9	3,173	40.6
2020	2.1	2.0	25	9.8	7,120	13.7
2021	2.0	--	15	7.9	4,166	10.8
Totals						
2019	100.0	100.0	37	100.0	7,806	100.0
2020	100.0	100.0	256	100.0	51,918	100.0
2021	100.0	--	191	100.0	38,727	100.0
<i>Source: 2019, 2020 & 2021 D&B Data; Bank Data; 2020 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0% Filter: WTB2020: Loan Type is Small Business Loans. 2020 Peer Small Business Data -- US and PR: Loan Type is Small Business. WTB2021: Loan Type is Small Business Loans.</i>						

Home Mortgage

The geographic distribution of home mortgage loans reflects poor dispersion throughout the AA. WTB did not originate any loans in low-income tracts during the evaluation period; however, demographic data and aggregate lending information indicate minimal lending opportunities. The institution also did not originate any loans in moderate-income CTs in 2019. In 2020, WTB's

performance improved significantly but still trailed aggregate performance by a large degree. In 2021, the institution's performance improved and exceeded demographic data.

Geographic Distribution of Home Mortgage Loans						
Assessment Area: PVH Multistate						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2019	1.1	1.1	0	0.0	0	0.0
2020	0.9	0.8	0	0.0	0	0.0
2021	0.9	--	0	0.0	0	0.0
Moderate						
2019	21.3	22.4	0	0.0	0	0.0
2020	19.6	18.0	6	13.6	1,367	8.6
2021	19.6	--	20	28.2	6,313	22.0
Middle						
2019	42.8	42.1	4	25.0	1,039	18.9
2020	48.1	47.9	13	29.5	4,032	25.3
2021	48.1	--	18	25.4	7,066	24.7
Upper						
2019	34.8	34.3	12	75.0	4,460	81.1
2020	31.4	33.3	25	56.8	10,527	66.1
2021	31.4	--	33	46.5	15,269	53.3
Not Available						
2019	0.1	0.0	0	0.0	0	0.0
2020	0.0	0.0	0	0.0	0	0.0
2021	0.0	--	0	0.0	0	0.0
Totals						
2019	100.0	100.0	16	100.0	5,499	100.0
2020	100.0	100.0	44	100.0	15,927	100.0
2021	100.0	--	71	100.0	28,648	100.0

*Source: 2015 ACS; Bank Data, 2020 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*

Borrower Profile

The distribution of borrowers in the AA reflects, given the product lines offered by the institution, poor penetration among businesses of different sizes and retail customers of different income levels. Poor performance in both products supports this conclusion. Examiners noted improvement for each loan product during the evaluation period, which is attributed to the institution establishing its presence within the expanded AA market.

Small Business

WTB's distribution of small business loans reflects poor penetration of loans to businesses with GARs of \$1 million or less, as depicted in the following table. In 2019, the institution's performance was well below aggregate data. In 2020, performance improved slightly but still trailed aggregate data significantly. In 2021, WTB's performance improved significantly from the two previous years.

Distribution of Small Business Loans by Gross Annual Revenue Category						
Assessment Area: PVH Multistate						
Gross Revenue Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
<=\$1,000,000						
2019	88.9	51.8	10	27.0	907	11.6
2020	90.0	43.8	78	30.5	4,769	9.2
2021	90.8	--	106	55.5	16,144	41.7
>\$1,000,000						
2019	4.0	--	25	67.6	6,889	88.3
2020	3.5	--	113	44.1	34,733	66.9
2021	3.0	--	58	30.4	18,202	47.0
Revenue Not Available						
2019	7.1	--	2	5.4	10	0.1
2020	6.5	--	65	25.4	12,416	23.9
2021	6.1	--	27	14.1	4,381	11.3
Totals						
2019	100.0	100.0	37	100.0	7,806	100.0
2020	100.0	100.0	256	100.0	51,918	100.0
2021	100.0	--	191	100.0	38,727	100.0
<i>Source: 2019, 2020 & 2021 D&B Data; Bank Data; 2020 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0% Filter: WTB2020: Loan Type is Small Business Loans. 2020 Peer Small Business Data -- US and PR: Loan Type is Small Business. WTB2021: Loan Type is Small Business Loans.</i>						

Home Mortgage

The distribution of home mortgage lending reflects poor penetration to both LMI borrowers. WTB's lending to low-income borrowers was above aggregate data in 2019; however, the institution did not originate any loans to low-income borrowers in 2020. In 2021, lending to low-income borrowers improved, with three loans to borrowers in this category. In 2019, WTB had zero loans to moderate-income borrowers. In 2020 performance improved, but still trailed aggregate

data. In 2021, WTB’s performance rose to a level that was more commensurate with demographic data. Nonetheless, the overall performance was poor. See the following table.

Distribution of Home Mortgage Loans by Borrower Income Level						
Assessment Area: PVH Multistate						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2019	22.4	4.2	1	6.3	750	13.6
2020	21.4	4.3	0	0.0	0	0.0
2021	21.4	--	3	4.2	772	2.7
Moderate						
2019	16.7	16.0	0	0.0	0	0.0
2020	17.5	16.6	3	6.8	859	5.4
2021	17.5	--	10	14.1	2,616	9.1
Middle						
2019	19.6	23.5	1	6.3	360	6.5
2020	20.4	25.4	5	11.4	1,212	7.6
2021	20.4	--	14	19.7	5,211	18.2
Upper						
2019	41.2	43.3	8	50.0	2,851	51.8
2020	40.7	40.5	27	61.4	9,772	61.4
2021	40.7	--	40	56.3	18,908	66.0
Not Available						
2019	0.0	13.0	6	37.5	1,539	28.0
2020	0.0	13.1	9	20.5	4,084	25.6
2021	0.0	--	4	5.6	1,142	4.0
Totals						
2019	100.0	100.0	16	100.0	5,499	100.0
2020	100.0	100.0	44	100.0	15,927	100.0
2021	100.0	--	71	100.0	28,648	100.0

*Source: 2015 ACS; Bank Data, 2020 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*

Community Development Loans

WTB made a relatively high level of CD loans throughout the PVH Multistate AA. The institution originated 18 CD loans totaling \$37.2 million, which marks an increase from the prior evaluation where WTB originated 6 loans totaling \$33.2 million.

All of the institution’s CD loan activity was provided through PPP loans to provide economic relief to small businesses and other entities impacted by the pandemic. WTB displayed good responsiveness to the AA’s economic development needs; however, community contacts also noted that affordable housing is also a primary need in the AA. See the following table.

Community Development Lending PVH Multistate Assessment Area										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2020	-	-	-	-	14	29,620	-	-	14	29,620
2021	-	-	-	-	4	7,579	-	-	4	7,579
Total	-	-	-	-	18	37,199	-	-	18	37,199
<i>Source: Bank Data</i>										

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

- In 2020, WTB funded a \$4.2 million loan to a supply company that provided job retention for 19 employees, including LMI workers.
- In 2020, WTB financed a \$1.5 million loan for the operating and payroll expenses of an organization that provides vital transportation services in the AA. The organization provided 90 workers with permanent job retention, including LMI individuals.
- In 2020, WTB financed a \$2.4 million loan to promote economic development by funding the operations of a small retail organization. The organization provides stability in the local community and job retention for 20 LMI employees.

INVESTMENT TEST

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

Investment and Grant Activity

WTB provides an adequate level of qualified investments and grants, although rarely in a leadership position, particularly those that are not routinely provided by private investors. CD investments combined with grants and donations total nearly \$2.0 million. The PVH Multistate AA also continues to benefit from a prior period regional investment in a MBS that was allocated to portions of the state of Oregon that included the AA. The current level of activity marks a significant increase from the previous evaluation where WTB’s investment and grant activity was comprised of 17 donations totaling approximately \$45,000. See the following table.

Community Development Investments PVH Multistate Assessment Area										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2020	1	1,889	-	-	-	-	-	-	1	1,889
Subtotal	1	1,889	-	-	-	-	-	-	1	1,889
Qualified Grants & Donations	2	< 1	7	8	-	-	-	-	9	8
Total	3	1,889	7	8	-	-	-	-	10	1,897
<i>Source: Bank Data</i>										

Examples of CD investments and donations in the PVH Multistate AA include the following:

- In 2020, WTB invested \$1.8 million in a MBS to support affordable multifamily housing for LMI individuals.
- In 2020 WTB donated \$2,000 to an organization that provides various services for at-risk youth, the majority of which qualify for free and reduced lunch programs.
- In 2019, the institution donated \$1,000 to an organization that provides food for LMI individuals and families.

Responsiveness to Credit and Community Development Needs

WTB exhibits good responsiveness to credit and CD needs. The institution’s investments targeted affordable housing, which is a primary need in the AA. WTB’s focused effort illustrates a change from the prior evaluation where WTB’s resources primarily supported of community services.

Community Development Initiatives

WTB rarely uses innovative and/or complex investments to support CD initiatives. The institution’s qualified investments consist of a MBS, which helps support the affordable housing need in the AA, but is not considered an innovative investment instruments.

SERVICE TEST

WTB is rated “Low Satisfactory” in the Service Test for Oregon.

Accessibility of Delivery Systems

Delivery systems are reasonably accessible to essentially all portions of the institution’s AA. The bank operates a single branch in the AA located in a CT with an unknown income designation in downtown Portland. The area is not directly proximate to any LMI geographies. However, accessibility is improved somewhat by the alternative delivery systems discussed at the institution level. Given the bank’s limited operations in the AA, branch dispersion is reasonable.

Changes in Branch Locations

WTB did not open or close any branches in the PVH Multistate AA during the review period; therefore, this criteria did not affect Service Test conclusions for the rated area.

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 or individuals. The AA’s single branch does not offer extended hours, drive-up services, or Saturday hours; however, the branch is located in the business district of the Portland downtown area, where drive-up services and Saturday hours are less impactful to LMI individuals.

Community Development Services

WTB provides an adequate level of CD service hours to the AA; see the following table. Service hours decreased slightly from the prior evaluation where WTB employees provided 252 hours of service to the AA, which was considered adequate. As previously discussed, the decline is partially due to the impact of the coronavirus pandemic. Additionally, the bank’s operations in the AA are limited. Lastly, all service hours provided to the AA supported community services targeted to LMI individuals and families, an identified AA CD need.

Community Development Services PVH Multistate Assessment Area					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
2019	-	11	-	-	11
2020	-	35	-	-	35
2021	-	48	-	-	48
YTD 2022	-	4	-	-	4
Total	-	98	-	-	98
<i>Source: Bank Data</i>					

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

- In 2020 and 2021, a bank employee supported community service initiatives through their 12 hours of service as a Board Member for a food bank in the AA.
- In 2019, 2020, and 2021, a WTB executive donated 62 hours serving on the Board of Directors for a community service organization dedicated to providing education and services to LMI youth in the AA.
- In 2021, various WTB employees spent nine hours teaching financial education to children at a local non-profit organization that provides community services to LMI youth and families in the AA.

APPENDICES

LARGE BANK PERFORMANCE CRITERIA

Lending Test

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

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

Investment Test

The Investment Test evaluates the institution's record of helping to meet the credit needs of its assessment area(s) through qualified investments that benefit its assessment area(s) or a broader statewide or regional area that includes the bank's assessment area(s). Activities considered under the Lending or Service Test may not be considered under the investment test. The bank's investment performance is evaluated pursuant to the following criteria:

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

Service Test

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

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

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

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

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

SCOPE OF EVALUATION

Washington Trust Bank	
Scope of Examination: Full scope reviews were performed on the following assessment areas within the noted rated areas: State of Washington: Spokane Assessment Area State of Idaho: Boise Assessment Area Coeur d’Alene Assessment Area State of Oregon: PVH Multistate Assessment Area	
Time Period Reviewed:	11/4/2019 – 4/4/2022
Products Reviewed: Home Mortgage: 1/1/2019 – 12/31/2021 Small Business: 1/1/2019 – 12/31/2021	

List of Assessment Areas and Type of Evaluation			
Rated Area/ Assessment Area	Type of Evaluation	Branches Visited	Other Information
Washington: Spokane Seattle Washington Non-MSA Wenatchee Kennewick	Full-scope Limited-scope Limited-scope Limited-scope Limited-Scope	None None None None None	None None None None None
Idaho: Boise Coeur d’Alene Idaho Non-MSA Lewiston	Full-scope Full-scope Limited-scope Limited-scope	None None None None	None None None None
Oregon: PVH Multistate	Full Scope	None	None

SUMMARY OF RATINGS FOR RATED AREAS

Rated Area	Lending Test	Investment Test	Service Test	Rating
Washington	High Satisfactory	Low Satisfactory	High Satisfactory	Satisfactory
Idaho	High Satisfactory	Low Satisfactory	Low Satisfactory	Satisfactory
Oregon	Low Satisfactory	Low Satisfactory	Low Satisfactory	Satisfactory

DESCRIPTION OF LIMITED-SCOPE ASSESSMENT AREAS

Washington

Seattle

Demographic Data

The Seattle AA consists of all 398 CTs that comprise King County and all 151 CTs that comprise Snohomish County. Together, these counties form the entirety of the Seattle-Bellevue MSA. WTB expanded the AA since the prior evaluation. In 2019, the AA was limited to 157 CTs comprising the cities of Seattle and Bellevue. In 2020, the AA expanded to include all 398 CTs in King County in its entirety, which includes the city of Bellevue. In 2021, WTB expanded the AA delineation further to include all 151 CTs in Snohomish County, which represents the MSA in its entirety.

Demographic Information of the Assessment Area						
Assessment Area: Seattle						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	549	5.6	22.8	41.5	29.1	0.9
Population by Geography	2,792,409	6.0	22.9	41.3	29.5	0.3
Housing Units by Geography	1,165,983	5.8	22.4	41.2	30.4	0.2
Owner-Occupied Units by Geography	651,888	3.0	18.1	44.8	34.1	0.0
Occupied Rental Units by Geography	442,529	9.7	28.4	36.2	25.3	0.4
Vacant Units by Geography	71,566	6.7	24.7	40.5	27.9	0.2
Businesses by Geography	333,757	5.5	17.9	37.4	38.3	0.8
Farms by Geography	6,165	3.7	17.4	45.2	32.2	1.5
Family Distribution by Income Level	675,378	21.5	17.5	20.6	40.4	0.0
Household Distribution by Income Level	1,094,417	24.1	16.1	17.8	42.0	0.0
Median Family Income MSA - 42644 Seattle-Bellevue-Kent, WA		\$92,317	Median Housing Value			\$380,393
			Median Gross Rent			\$1,228
			Families Below Poverty Level			6.9%
<i>Source: 2015 ACS and 2021 D&B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

Competition

The June 30, 2021 Deposit Market Share Report shows that WTB ranked 8th out of 46 FDIC-insured institutions competing within the AA, with a total of 2.0 percent of the deposit market share. According to the same data, the bank operates 3 of the 654 branches in the AA.

Washington Non-MSA

Demographic Data

The Washington Non-MSA AA consists of all 16 CTs that comprise Grant County and all 10 CTs that comprise Whitman County.

Demographic Information of the Assessment Area						
Assessment Area: Washington Non-MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	26	11.5	7.7	61.5	19.2	0.0
Population by Geography	138,807	11.1	14.3	57.4	17.3	0.0
Housing Units by Geography	55,099	6.1	13.6	61.3	18.9	0.0
Owner-Occupied Units by Geography	26,107	1.7	5.3	70.6	22.5	0.0
Occupied Rental Units by Geography	21,650	12.3	21.0	49.2	17.6	0.0
Vacant Units by Geography	7,342	3.9	21.1	64.5	10.4	0.0
Businesses by Geography	8,722	4.3	7.0	67.2	21.5	0.0
Farms by Geography	1,416	0.7	10.2	70.6	18.5	0.0
Family Distribution by Income Level	30,703	22.0	17.9	20.8	39.2	0.0
Household Distribution by Income Level	47,757	26.9	16.6	16.6	39.9	0.0
Median Family Income Non-MSAs - WA		\$58,240	Median Housing Value			\$169,226
			Median Gross Rent			\$706
			Families Below Poverty Level			12.5%
<i>Source: 2015 ACS and 2021 D&B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

Competition

The June 30, 2021 Deposit Market Share Report shows that WTB ranked 2nd out of 15 FDIC-insured institutions competing within the AA, with a total of 19.7 percent of the deposit market share. According to the same data, the bank operates 4 of the 40 branches in the AA.

Wenatchee

Demographic Data

The Wenatchee AA consists of all 14 CTs that comprise Chelan County and all 8 CTs that comprise Douglas County. Together, these counties form the entirety of the Wenatchee MSA.

Demographic Information of the Assessment Area						
Assessment Area: Wenatchee						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	22	0.0	13.6	72.7	13.6	0.0
Population by Geography	113,866	0.0	15.2	78.0	6.9	0.0
Housing Units by Geography	52,098	0.0	12.8	81.2	6.0	0.0
Owner-Occupied Units by Geography	27,968	0.0	12.3	78.4	9.3	0.0
Occupied Rental Units by Geography	13,296	0.0	20.4	76.7	2.9	0.0
Vacant Units by Geography	10,834	0.0	4.9	93.8	1.4	0.0
Businesses by Geography	10,471	0.0	19.7	70.5	9.9	0.0
Farms by Geography	874	0.0	14.1	76.3	9.6	0.0
Family Distribution by Income Level	29,146	19.1	19.1	22.3	39.6	0.0
Household Distribution by Income Level	41,264	22.6	16.8	20.0	40.6	0.0
Median Family Income MSA - 48300 Wenatchee, WA MSA		\$60,276	Median Housing Value			\$238,515
			Median Gross Rent			\$807
			Families Below Poverty Level			9.9%
<i>Source: 2015 ACS and 2021 D&B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

Competition

The June 30, 2021 Deposit Market Share Report shows that WTB ranked 4th out of 12 FDIC-insured institutions competing within the AA, with a total of 7.6 percent of the deposit market share. According to the same data, the bank operates 3 of the 32 branches in the AA.

Kennewick

Demographic Data

The Kennewick AA consists of all 37 CTs that comprise Benton County and all 13 CTs that comprise Franklin County. Together, these counties form the entirety of the Kennewick MSA.

Demographic Information of the Assessment Area						
Assessment Area: Kennewick						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	50	2.0	30.0	32.0	32.0	4.0
Population by Geography	271,373	3.1	32.2	34.8	29.9	0.0
Housing Units by Geography	97,502	3.0	29.9	35.0	32.0	0.0
Owner-Occupied Units by Geography	62,103	1.2	25.1	35.0	38.7	0.0
Occupied Rental Units by Geography	30,052	7.0	39.6	34.5	18.9	0.0
Vacant Units by Geography	5,347	0.7	32.3	39.0	28.0	0.0
Businesses by Geography	20,040	1.2	27.7	36.6	34.2	0.4
Farms by Geography	1,247	0.9	24.7	53.1	21.1	0.2
Family Distribution by Income Level	65,837	21.6	17.6	19.5	41.3	0.0
Household Distribution by Income Level	92,155	23.9	16.1	19.0	41.0	0.0
Median Family Income MSA - 28420 Kennewick-Richland, WA MSA		\$66,500	Median Housing Value			\$179,030
			Median Gross Rent			\$843
			Families Below Poverty Level			12.0%
<i>Source: 2015 ACS and 2021 D&B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

Competition

The June 30, 2021 Deposit Market Share Report shows that WTB ranked 8th out of 17 FDIC-insured institutions competing within the AA, with a total of 5.7 percent of the deposit market share. According to the same data, the bank operates 1 of the 49 branches in the AA.

Idaho

Idaho Non-MSA

Demographic Data

The Idaho Non-MSA AA consists of all 9 CTs that comprise Bonner County and all 7 CTs that comprise Latah County.

Demographic Information of the Assessment Area						
Assessment Area: Idaho Non-MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	16	0.0	6.3	75.0	18.8	0.0
Population by Geography	79,405	0.0	4.4	78.8	16.8	0.0
Housing Units by Geography	40,844	0.0	4.0	81.3	14.6	0.0
Owner-Occupied Units by Geography	20,648	0.0	5.0	76.3	18.7	0.0
Occupied Rental Units by Geography	11,625	0.0	3.0	84.4	12.6	0.0
Vacant Units by Geography	8,571	0.0	3.2	89.2	7.6	0.0
Businesses by Geography	10,297	0.0	3.4	84.4	12.1	0.0
Farms by Geography	616	0.0	1.8	67.7	30.5	0.0
Family Distribution by Income Level	19,576	17.8	16.1	21.4	44.8	0.0
Household Distribution by Income Level	32,273	26.1	16.9	16.4	40.6	0.0
Median Family Income Non-MSAs - ID		\$52,867	Median Housing Value			\$207,356
			Median Gross Rent			\$702
			Families Below Poverty Level			10.6%
<i>Source: 2015 ACS and 2021 D&B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

Competition

The June 30, 2021 Deposit Market Share Report shows that WTB ranked 6th out of 10 FDIC-insured institutions competing within the AA, with a total of 6.0 percent of the deposit market share. According to the same data, the bank operates 2 of the 19 branches in the AA.

Lewiston

Demographic Data

The Lewiston AA consists of all 10 CTs that comprise Nez Perce County, which forms the entirety of the Lewiston MSA.

Demographic Information of the Assessment Area						
Assessment Area: Lewiston						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	10	0.0	0.0	80.0	20.0	0.0
Population by Geography	39,779	0.0	0.0	77.1	22.9	0.0
Housing Units by Geography	17,443	0.0	0.0	76.3	23.7	0.0
Owner-Occupied Units by Geography	11,262	0.0	0.0	74.5	25.5	0.0
Occupied Rental Units by Geography	4,834	0.0	0.0	81.7	18.3	0.0
Vacant Units by Geography	1,347	0.0	0.0	72.3	27.7	0.0
Businesses by Geography	3,689	0.0	0.0	80.7	19.3	0.0
Farms by Geography	282	0.0	0.0	78.7	21.3	0.0
Family Distribution by Income Level	10,318	18.0	19.3	22.3	40.3	0.0
Household Distribution by Income Level	16,096	20.9	17.9	18.6	42.7	0.0
Median Family Income MSA - 30300 Lewiston, ID-WA MSA		\$58,484	Median Housing Value			\$168,594
			Median Gross Rent			\$672
			Families Below Poverty Level			7.5%
<i>Source: 2015 ACS and 2021 D&B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

Competition

The June 30, 2021 Deposit Market Share Report shows that WTB ranked 7th out of 7 FDIC-insured institutions competing within the AA, with a total of 7.3 percent of the deposit market share. According to the same data, the bank operates 1 of the 10 branches in the AA.

GEOGRAPHIC DISTRIBUTION AND BORROWER PROFILE TABLES-LIMITED SCOPE ASSESSMENT AREAS

Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography

2019

Assessment Area:	Total Loans to Small Businesses			Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
Washington																		
Seattle	191	43,552	29,295	1.8	2.6	2.3	12.4	6.3	12.8	32.4	36.1	33.8	52.2	53.4	49.9	1.2	1.6	1.2
WA Non-MSA	124	22,926	1,702	5.4	0.0	2.1	6.7	4.0	7.7	67.5	70.2	66.4	20.5	25.8	23.8	0.0	0.0	0.0
Wenatchee	65	11,192	2,273	0.0	0.0	0.0	20.2	23.1	17.7	71.1	66.2	73.9	8.8	10.8	8.4	0.0	0.0	0.0
Kennewick	57	14,244	4,207	1.3	0.0	1.0	28.6	42.1	28.8	37.4	22.8	36.8	32.3	33.3	33.0	0.4	1.8	0.4
Idaho																		
ID Non-MSA	80	13,720	1,798	0.0	0.0	0.0	3.6	0.0	3.0	84.1	97.5	84.8	12.4	2.5	12.2	0.0	0.0	0.0
Lewiston	14	2,156	659	0.0	0.0	0.0	0.0	0.0	0.0	82.2	100.0	79.8	17.8	0.0	20.2	0.0	0.0	0.0

Source: 2019 D&B Data: 01/01/2019 - 12/31/2019 Bank Data: 2019 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Filter: WTB2019: Loan Type is Small Business Loans.
2019 Peer Small Business Data -- US and PR: Loan Type is Small Business.

Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography

2020

Assessment Area:	Total Loans to Small Businesses			Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$		% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	
Washington																			
Seattle	883	180,198		66,692	4.9	4.4	5.9	15.7	11.4	16.5	34.2	29.2	35.8	44.6	53.8	41.1	0.5	1.1	0.6
WA Non-MSA	475	48,754		2,114	4.4	2.3	2.3	6.8	1.9	6.7	67.5	72.0	68.4	21.3	23.8	22.7	0.0	0.0	0.0
Wenatchee	212	23,710		3,065	0.0	0.0	0.0	19.5	32.1	20.4	70.8	59.0	72.7	9.7	9.0	6.9	0.0	0.0	0.0
Kennewick	155	31,440		4,169	1.2	1.3	1.4	27.6	33.5	28.6	36.9	32.3	37.8	34.0	31.6	31.8	0.4	1.3	0.4
Idaho																			
ID Non-MSA	215	21,615		2,175	0.0	0.0	0.0	3.6	3.3	3.8	84.5	86.0	85.8	12.0	10.7	10.3	0.0	0.0	0.0
Lewiston	69	9,630		739	0.0	0.0	0.0	0.0	0.0	0.0	82.0	85.5	79.8	18.0	14.5	20.2	0.0	0.0	0.0

Source: 2020 D&B Data: 01/01/2020 - 12/31/2020 Bank Data: 2020 CRA Aggregate Data, "--" data not available.

Due to rounding, totals may not equal 100.0%

Filter: WTB2020: Loan Type is Small Business Loans.

2020 Peer Small Business Data -- US and PR: Loan Type is Small Business.

Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography

2020

Assessment Area:	Total Home Mortgage Loans		Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
Washington																		
Seattle	264	176,814	168,376	2.7	0.4	2.1	15.2	7.6	14.1	40.4	24.6	41.3	41.7	67.4	42.6	0.0	0.0	0.0
WA Non-MSA	173	37,464	6,283	1.7	1.2	1.7	5.3	1.2	4.7	70.6	47.4	69.9	22.5	50.3	23.7	0.0	0.0	0.0
Wenatchee	113	25,553	7,998	0.0	0.0	0.0	12.3	16.8	12.2	78.4	64.6	78.2	9.3	18.6	9.6	0.0	0.0	0.0
Kennewick	61	15,855	19,953	1.3	1.6	1.0	25.1	23.0	18.4	35.0	24.6	33.2	38.7	50.8	47.4	0.0	0.0	0.1
Idaho																		
ID Non-MSA	110	38,994	5,309	0.0	0.0	0.0	5.0	0.9	4.3	76.3	84.5	81.9	18.7	14.5	13.8	0.0	0.0	0.0
Lewiston	13	5,693	2,224	0.0	0.0	0.0	0.0	0.0	0.0	74.5	84.6	72.3	25.5	15.4	27.7	0.0	0.0	0.0

Source: 2015 ACS Census: 01/01/2020 - 12/31/2020 Bank Data, 2020 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography

2021

Assessment Area:	Total Home Mortgage Loans		Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	
Washington																		
Seattle	326	235,036	--	3.0	3.7	--	18.1	10.7	--	44.8	29.4	--	34.1	56.1	--	0.0	0.0	--
WA Non-MSA	161	49,247	--	1.7	2.5	--	5.3	2.5	--	70.6	60.9	--	22.5	34.2	--	0.0	0.0	--
Wenatchee	103	26,178	--	0.0	0.0	--	12.3	10.7	--	78.4	79.6	--	9.3	9.7	--	0.0	0.0	--
Kennewick	48	13,465	--	1.3	0.0	--	25.1	41.7	--	35.0	14.6	--	38.7	43.8	--	0.0	0.0	--
Idaho																		
ID Non-MSA	125	39,469	--	0.0	0.0	--	5.0	0.8	--	76.3	85.6	--	18.7	13.6	--	0.0	0.0	--
Lewiston	10	3,417	--	0.0	0.0	--	0.0	0.0	--	74.5	70.0	--	25.5	30.0	--	0.0	0.0	--

Source: 2015 ACS Census: 01/01/2021 - 12/31/2021 Bank Data, "--" data not available.
 Due to rounding, totals may not equal 100.0%

Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues

2019

Assessment Area:	Total Loans to Small Businesses			Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	\$	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Washington										
Seattle	191	43,552	29,295	86.4	25.7	48.2	5.5	51.8	8.0	22.5
WA Non-MSA	124	22,926	1,702	79.7	52.4	52.0	4.6	46.0	15.7	1.6
Wenatchee	65	11,192	2,273	83.9	58.5	46.2	4.8	41.5	11.2	0.0
Kennebec	57	14,244	4,207	84.3	49.1	46.3	4.5	49.1	11.2	1.8
Idaho										
ID Non-MSA	80	13,720	1,798	87.6	58.8	57.1	3.5	40.0	8.9	1.3
Lewiston	14	2,156	659	79.4	42.9	52.7	5.8	57.1	14.8	0.0

Source: 2019 D&B Data: 01/01/2019 - 12/31/2019 Bank Data; 2019 CRA Aggregate Data, "--" data not available.
 Due to rounding, totals may not equal 100.0%
 Filter: WTB2019; Loan Type is Small Business Loans.
 2019 Peer Small Business Data -- US and PR; Loan Type is Small Business.

Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues

2020

Assessment Area:	Total Loans to Small Businesses			Businesses with Revenues <= IMM			Businesses with Revenues > IMM		Businesses with Revenues Not Available	
	#	\$	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Washington										
Seattle	883	180,198	66,692	90.1	27.2	41.3	3.6	43.3	6.3	29.6
WA Non-MSA	475	48,754	2,114	83.7	55.8	43.0	3.5	29.1	12.8	15.2
Wenatchee	212	23,710	3,065	88.1	54.7	31.4	3.5	31.6	8.4	13.7
Kennebec	155	31,440	4,169	87.6	34.8	35.9	3.4	36.1	9.0	29.0
Idaho										
ID Non-MSA	215	21,615	2,175	89.5	54.4	55.9	2.9	26.0	7.6	19.5
Lewiston	69	9,630	739	80.9	27.5	43.0	5.3	47.8	13.8	24.6

Source: 2020 D&B Data: 01/01/2020 - 12/31/2020 Bank Data; 2020 CRA Aggregate Data, "--" data not available.
 Due to rounding, totals may not equal 100.0%
 Filter: WTB2020: Loan Type is Small Business Loans;
 2020 Peer Small Business Data -- US and PR: Loan Type is Small Business.

Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues

2021

Assessment Area:	Total Loans to Small Businesses			Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	\$	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Washington										
Seattle	814	157,944	--	89.9	54.1	--	3.4	30.5	6.7	15.5
WA Non-MSA	510	43,923	--	83.3	72.2	--	3.4	13.1	13.3	14.7
Wenatchee	195	21,549	--	87.7	62.1	--	3.4	16.4	9.0	21.5
Kennebec	99	20,081	--	87.0	51.5	--	3.3	36.4	9.6	12.1
Idaho										
ID Non-MSA	179	21,228	--	90.9	63.1	--	2.4	17.9	6.7	19.0
Lewiston	46	6,985	--	83.6	56.5	--	4.4	21.7	12.0	21.7

Source: 2021 D&B Data: 01/01/2021 - 12/31/2021 Bank Data: "--" data not available.
 Due to rounding, totals may not equal 100.0%
 Filter: WTB2021: Loan Type is Small Business Loans.

Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower

2019

Assessment Area:	Total Home Mortgage Loans			Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Washington																		
Seattle	55	74,817	34,966	19.4	--	2.6	14.9	--	8.2	18.4	9.1	19.3	47.3	76.4	60.6	0.0	14.5	9.3
WA Non-MSA	149	31,685	4,061	22.0	2.0	3.6	17.9	13.4	12.9	20.8	22.1	23.8	39.2	55.7	42.9	0.0	6.7	16.8
Wenatchee	92	17,525	5,022	19.1	3.3	3.2	19.1	16.3	10.3	22.3	17.4	21.8	39.6	58.7	52.6	0.0	4.3	12.1
Kennewick	63	26,360	13,515	21.6	3.2	5.5	17.7	15.9	18.0	19.5	15.9	24.5	41.3	54.0	37.9	0.0	11.1	14.1
Idaho																		
ID Non-MSA	77	27,641	3,733	17.8	2.6	2.5	16.1	7.8	9.6	21.4	18.2	18.9	44.8	59.7	58.4	0.0	11.7	10.5
Lewiston	16	2,769	1,442	18.0	--	3.9	19.3	6.3	14.6	22.3	12.5	27.2	40.3	68.8	39.0	0.0	12.5	15.3

Source: 2015 ACS Census; 01/01/2019 - 12/31/2019 Bank Data, 2019 HMDA Aggregate Data, "--" data not available.
 Due to rounding, totals may not equal 100.0%

Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower

2020

Assessment Area:	Total Home Mortgage Loans			Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Washington																		
Seattle	264	176,814	168,376	21.0	1.9	4.0	16.4	4.9	13.7	19.5	12.5	21.9	43.1	76.1	51.9	0.0	4.5	8.5
WA Non-MSA	173	37,464	6,283	22.0	1.2	3.1	17.9	5.2	13.1	20.8	17.3	20.4	39.2	71.7	49.8	0.0	4.6	13.5
Wenatchee	113	25,553	7,998	19.1	5.3	2.1	19.1	14.2	9.5	22.3	23.0	19.4	39.6	51.3	55.4	0.0	6.2	13.6
Kennewick	61	15,855	19,953	21.6	1.6	3.5	17.7	21.3	14.2	19.5	19.7	24.6	41.3	47.5	43.1	0.0	9.8	14.5
Idaho																		
ID Non-MSA	110	38,994	5,309	17.8	0.9	1.8	16.1	8.2	9.8	21.4	19.1	19.0	44.8	68.2	57.4	0.0	3.6	12.0
Lewiston	13	5,693	2,224	18.0	--	4.5	19.3	46.2	20.4	22.3	7.7	24.7	40.3	23.1	33.6	0.0	23.1	16.7

Source: 2015 ACS Census : 01/01/2020 - 12/31/2020 Bank Data, 2020 HMDA Aggregate Data, "--" data not available.
 Due to rounding, totals may not equal 100.0%

Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower

2021

Assessment Area:	Total Home Mortgage Loans			Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$		% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Washington																		
Seattle	326	235,036		21.5	2.8	--	17.5	9.5	--	20.6	12.9	--	40.4	67.5	--	0.0	7.4	--
WA Non-MSA	161	49,247		22.0	5.0	--	17.9	12.4	--	20.8	19.3	--	39.2	54.7	--	0.0	8.7	--
Wenatchee	103	26,178		19.1	7.8	--	19.1	21.4	--	22.3	23.3	--	39.6	44.7	--	0.0	2.9	--
Kennewick	48	13,465		21.6	8.3	--	17.7	20.8	--	19.5	18.8	--	41.3	45.8	--	0.0	6.3	--
Idaho																		
ID Non-MSA	125	39,469		17.8	--	--	16.1	8.8	--	21.4	11.2	--	44.8	74.4	--	0.0	5.6	--
Lewiston	10	3,417		18.0	--	--	19.3	--	--	22.3	20.0	--	40.3	70.0	--	0.0	10.0	--

Source: 2015 ACS Census: 01/01/2021 - 12/31/2021 Bank Data. "--" data not available.
 Due to rounding, totals may not equal 100.0%

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.